



CITY OF
SANFORD
FLORIDA

ANNUAL ACTION PLAN

PY 2026 - 2027

Expected Resources

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

Introduction

The Community Development Block Grant (CDBG) program will have significant impact on City of Sanford residents by addressing critical housing and community development needs. CDBG helps revitalize neighborhoods, improve public facilities, and support economic development, especially benefiting low- and moderate-income residents. For FY2026-2027, City of Sanford intends to have available \$433,358 HUD funds to carry out housing, public service, and economic development activities and plans to leverage other resources, when available, for greater impact.

The goals and outcomes identified in the annual plan table reflect the total anticipated accomplishments to be achieved using all available resources. This includes new annual allocations of CDBG, as well as any prior year resources carried forward and reprogrammed for eligible activities. The use of prior year resources allows the jurisdiction to maximize impact, address evolving

The City of Sanford shall administer its grant in accordance with all applicable immigration restrictions and requirements, including the eligibility and certification requirement that apply under title IV of the Personal Responsibility and Work Opportunity Reconciliation Act of 1996, as amended (8 U.S. C. 1601-1646) (PRWORA) and any applicable requirements that HUD, the Attorney General, or the U.S. Citizenship and Immigration Services may establish from time to time to comply with PRWORA, Executive Order 14218 or other Executive Orders or immigration laws. The city will not use funding under this grant in a manner that by design or effect facilitates the subsidization or promotion of illegal immigration or abets policies that seek to shield illegal aliens from deportation. Unless excepted by PRWORA, the city must use SAVE, or an equivalent verification system approved by the Federal government, to prevent any Federal public benefit from being provided to an ineligible alien who entered the United States illegally or is otherwise unlawfully present in the United States.

The City of Sanford agrees that its compliance in all respects with all applicable Federal anti-discrimination laws is material to the U.S. Government's payment decisions for purposes of section 3729(b)(4) of title 31, United States Code. The City of Sanford will not operate any

programs that violate any applicable Federal anti-discrimination laws, including Title VI of the Civil Rights Act of 1964.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 2				Expected Amount Available Reminder of Con Plan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Admin and Planning, Affordable Housing, Public Services, Economic Development	433,358.00	5,000.00	250,000.00	688,358.00	1,062,654	The Community Development Block Grant (CDBG) program is a flexible program that provides communities with resources to address a wide range of unique community development needs. The expected amount of CDBG funds available for the remainder of the con plan is based on the annual allocation amount remaining level and an approved federal budget. The carry-over amount of \$250,000 is available for PY26 but is not guaranteed to be available in all program years, therefore this amount is not included in the estimated amount available for the remainder of the con plan.

Table 1 - 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 of Sanford will use Community Development Block Grant (CDBG) funds to leverage additional federal, state, local, private, and nonprofit resources to maximize the impact of community development investments. While the CDBG Entitlement Program does not require a local match, the City encourages collaboration with nonprofit organizations, public agencies, private partners, and community stakeholders to supplement CDBG-funded activities whenever it is feasible.

Federal funds will support projects administered by the City as well as eligible activities carried out by nonprofit subrecipients. Additional resources may include state and local funding, private contributions, foundation grants, donated materials, volunteer labor, and other in-kind services. These resources help expand the scope of eligible activities, improve project outcomes, and cover costs that may not be eligible under the CDBG program.

For example, nonprofit organizations receiving CDBG public service funding are encouraged to leverage financial support from other public and private funding sources, charitable foundations, fundraising efforts, and volunteer contributions to enhance service delivery. Likewise, housing and neighborhood revitalization activities may be supplemented through partnerships with local organizations, financial institutions, contractors, or other housing assistance programs.

During PY 2026, the City will continue to pursue strategic partnerships and identify additional funding opportunities to complement CDBG resources, increase community investment, and expand the availability of affordable housing, public services, neighborhood revitalization, and economic development activities for low- and moderate-income residents.

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

The City of Sanford continues to evaluate opportunities to utilize publicly owned land and strategic partnerships to address identified community development and affordable housing needs.

The Sanford Housing Authority (SHA) has committed, pending HUD approval, approximately 7.9 acres of land to expand recreational facilities in the Goldsboro neighborhood. This initiative is consistent with the Goldsboro Transformation Plan's *Encourage Community Wellness* strategy by enhancing recreational amenities and programming for neighborhood residents. The City of Sanford has submitted a Letter of Intent (LOI) to purchase the property and has completed the necessary due diligence to facilitate the acquisition.

The City is also evaluating the use of publicly owned property for the development of a community resource center and certified health clinic. This proposed project aligns with the Goldsboro Transformation Plan objective to promote community wellness by expanding access to prevention, intervention, treatment, and aftercare services that support improved physical and behavioral health outcomes.

Additionally, the City Commission approved a land donation agreement with the Central Florida Urban League to establish its new headquarters in the Goldsboro neighborhood. This project will expand access to workforce development, financial education, small business assistance, community health and wellness services, youth enrichment programs, and other community-based resources for City residents.

In addition to utilizing publicly owned property, the City will continue to pursue partnerships with nonprofit housing developers to expand affordable homeownership opportunities. During PY 2026, the City intends to partner with Habitat for Humanity of Seminole County and Greater Apopka by providing CDBG-funded down payment assistance to eligible low- and moderate-income homebuyers purchasing homes within the Legacy Square development located with the City of Sanford. This partnership will leverage CDBG resources to increase access to affordable homeownership and support the City's housing goals.

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

Discussion

Not applicable.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives - 91.220(c)(3)&(e)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Affordable Housing	2025	2029	Affordable Housing	City-wide	Affordable Housing	CDBG: \$425,000	Homeowner Housing Rehabilitated: 11 Household Housing Units; Direct Financial Assistance to Homebuyers: 2 Households Assisted
2	Neighborhood Revitalization	2025	2029	Non-Housing Community Development	City-wide	Neighborhood Revitalization	CDBG: \$111,655	Public Facility or Infrastructure Activities: 300 Persons Assisted
3	Public Services	2025	2029	Non-Housing Community Development	City-wide	Public Services	CDBG: \$65,003	Public Service Activities Other Than Low/Moderate Income Housing Benefit: 100
4	Planning and Administration	2025	2029	Other	City-wide	Planning and Administration	CDBG: \$86,671	N/A

Table 2 – Goals Summary

Goal Descriptions

1	Goal Name	Affordable Housing
	Goal Description	Support the provision of decent housing by increasing the availability and accessibility of affordable housing opportunities. The City will address this priority need by funding activities that support affordable housing including, but not limited to, minor or moderate housing rehabilitation activities for the restoration of substandard housing units, emergency repairs for low- to moderate-income households, accessibility improvements, temporary relocation services, housing rehabilitation delivery costs, and homeownership assistance activities. Housing rehabilitation delivery costs may include eligible costs associated with the administration and implementation of housing activities, such as environmental review, inspections, work write-ups, cost estimates, project management, and other activities necessary to carry out eligible rehabilitation and homeownership programs. Homeownership activities may include providing eligible prospective homebuyers down payment assistance, paying reasonable closing costs, and subsidizing interest rates.
2	Goal Name	Neighborhood Revitalization
	Goal Description	Encourage community revitalization by investing in public facilities, infrastructure improvements, and neighborhood enhancement activities such as, but not limited to, improvements to infrastructure, playgrounds, waterlines, curbs, sidewalks, streetlights, sewers, internet access, and community centers. The City will also address slum and blighted conditions through the clearance and demolition of dilapidated housing structures and other eligible revitalization activities.
3	Goal Name	Public Services
	Goal Description	Promote poverty reduction, housing stability, homelessness prevention, upward mobility, and self-sufficiency by funding organizations providing essential services for low-income, vulnerable, homeless, and limited clientele populations. Activities include, but are not limited to, employment services (job training), childcare, health services, substance abuse services, education programs, services for homeless persons, fair housing counseling, services for senior citizens, emergency assistance, homelessness prevention services, mental health counseling, transitional housing support, and related supportive services.

4	Goal Name	Planning and Administration
	Goal Description	Management and operation of tasks related to administering and carrying out the City's HUD CDBG Program, maintaining compliance with federal regulations and preparing regulatory documents.

AP-35 Projects - 91.220(d)

Introduction

The City will undertake various activities during PY 2026 focused on providing decent affordable housing, creating a suitable living environment, and expanding economic opportunities for residents. The City will utilize its HUD Community Development Block Grant (CDBG) allocation to carry out eligible activities that address the priority needs identified in the Consolidated Plan and provide the greatest benefit to low- and moderate-income residents.

During PY 2026, the City of Sanford will fund four (4) activity categories: **Affordable Housing, Neighborhood Revitalization, Public Services, and Planning and Administration.** Affordable Housing activities may include housing rehabilitation, emergency repairs, temporary relocation assistance, and homeownership assistance. Neighborhood Revitalization activities may include eligible public facility and infrastructure improvements, clearance and demolition, and other activities that improve neighborhood conditions. Public Services and Planning and Administration activities will be funded in accordance with HUD regulations. CDBG administrative costs are limited to 20 percent of the annual grant allocation, while Public Services activities are limited to 15 percent.

#	Project Name
1	Affordable Housing
2	Neighborhood Revitalization
3	Public Services 2026
4	Planning and Administration

Table 3 – Project Information

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

The allocation priorities for the PY 2026 Annual Action Plan are consistent with the Strategic Plan contained in the City's 2025–2029 Consolidated Plan, as amended. These priorities were established through a comprehensive community engagement process, stakeholder consultation, public hearings, and an assessment of local housing and community development needs. The City evaluated affordable housing, neighborhood conditions, public service needs, and other community development priorities to determine how available CDBG funds could have the greatest impact.

The Needs Assessment identified affordable housing as one of the City's highest priorities due to the continued shortage of affordable housing options and the increasing cost burden experienced by low- and moderate-income households. Community input also identified neighborhood revitalization as a significant need, including improvements to public facilities and infrastructure that enhance neighborhood quality of life. Public services remain an important priority to support low- and moderate-

income residents, seniors, persons experiencing homelessness, and other populations with special needs.

For PY 2026, the City will allocate CDBG funds to four activity categories: **Affordable Housing, Neighborhood Revitalization, Public Services, and Planning and Administration**. These investments are intended to address the highest priority needs identified through the Consolidated Planning process while ensuring compliance with HUD regulations and maximizing the impact of available federal resources.

Funding decisions are based on documented community need, geographic priorities, project readiness, eligibility, and opportunities to leverage additional public and private resources through partnerships with nonprofit organizations, housing providers, and other community stakeholders. The City utilizes a priority ranking system that considers quantitative and qualitative data from the Needs Assessment, Housing Market Analysis, public input, and stakeholder consultation when determining funding allocations.

The priority ranking system is as follows:

- **High Priority:** Activities determined to be critical to addressing the immediate needs of the community and expected to receive funding during the five-year Consolidated Plan period.
- **Medium Priority:** Activities determined to represent a moderate community need and may be funded as resources become available.
- **Low Priority:** Activities determined to represent a minimal community need and are not anticipated to receive funding during the five-year period.
- **No Need:** Activities determined to be adequately addressed through other programs or resources and are not expected to receive CDBG funding.

In the event of natural disasters, public health emergencies, or other significant events, the City may substantially amend this Annual Action Plan to address emerging community needs in accordance with HUD requirements.

The primary obstacle to addressing underserved needs continues to be limited financial resources. Demand for affordable housing, neighborhood improvements, and public services significantly exceeds available CDBG funding. Rising construction costs, inflation, increased labor and material expenses, and continued housing affordability challenges further limit the number of projects that can be funded each year. To maximize available resources, the City will continue to pursue partnerships and leverage additional funding sources whenever possible.

AP-38 Project Summary

Project Summary Information

1	Project Name	Affordable Housing
	Target Area	City-wide
	Goals Supported	Affordable Housing
	Needs Addressed	Affordable Housing
	Funding	CDBG: \$425,000.00
	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 that support affordable housing including, but not limited to, minor or moderate housing rehabilitation activities for the restoration of substandard housing units and/or emergency repairs for low- to moderate income households, and/or temporary relocation services. The city will increase homeownership opportunities through purchase assistance activities including providing eligible prospective homebuyers down payment assistance, paying reasonable closing cost, and subsidizing interest rates.
	Target Date	9/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	This project will benefit 11 very low-, low-, or moderate-income households with rehabilitation. This project will benefit 2 low-income household with homeownership
	Location Description	Citywide.
	Planned Activities	Housing rehabilitation and repair and Down-payment and closing costs financial assistance.
2	Project Name	Neighborhood Revitalization
	Target Area	City-wide

	Goals Supported	Neighborhood Revitalization
	Needs Addressed	Neighborhood Revitalization
	Funding	CDBG: \$111,655
	Description	The city will support the improvement of public facilities and critical infrastructure in eligible low- and moderate-income (LMI) neighborhoods to enhance public safety, accessibility, and quality of life. Improvements may include, but are not limited to, improvements of infrastructure, playgrounds, waterlines, curbs, sidewalks, streetlights, sewers, internet and community centers. The city will address slum and blighted conditions through the clearance and demolition of dilapidated housing structures.
	Target Date	9/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	This project will benefit 300 very-low-, low-, and moderate-income persons.
	Location Description	Citywide.
	Planned Activities	Improvements to playgrounds, waterlines, curbs, sidewalks, streetlights, sewers, internet and community centers and demolition and clearance of deteriorated, abandoned, or unsafe structures.
3	Project Name	Public Services 2026
	Target Area	City-wide
	Goals Supported	Public Services
	Needs Addressed	Public Services
	Funding	CDBG: \$65,003

	Description	Promote poverty reduction, upward mobility, and self-sufficiency by funding organizations providing essential services for low-income, vulnerable, and limited clientele populations. Activities include, but are not limited to, employment services (job training), childcare, health services, substance abuse services, education programs, services for homeless persons, fair housing counseling and services for senior citizens. Reduce homelessness and provide housing stability through the provision of assistance to extremely low-, very low-, low-, and low-to-moderate income households to provide shelter or prevent them falling into homelessness. Activities include, but are not limited to, legal services, subsistence payments, security deposits that prevent homelessness. Homeless Services include emergency shelter, transitional housing, access to basic healthcare, mental health counseling, and homeless prevention services.
	Target Date	9/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	This project will benefit 100 extremely low, low-, low-, and moderate-income persons.
	Location Description	Citywide.
	Planned Activities	Employment services (job training), childcare, health services, substance abuse services, education programs, services for homeless persons, fair housing counseling and services for senior citizens. Homeless services include emergency shelter, transitional housing, access to basic healthcare, mental health counseling, and homeless prevention services.
4	Project Name	Planning and Administration
	Target Area	City-wide
	Goals Supported	Planning and Administration
	Needs Addressed	Planning and Administration
	Funding	CDBG: \$86,671

Description	Management and operation of tasks related to administering and carrying out the city HUD CDBG program, maintaining compliance with federal regulations, and preparing regulatory documents.
Target Date	9/30/2026
Estimate the number and type of families that will benefit from the proposed activities	Not applicable.
Location Description	Citywide.
Planned Activities	Program administration.

AP-50 Geographic Distribution - 91.220(f)

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

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

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

Geographic Distribution

Target Area	Percentage of Funds
City-wide	100

Table 4 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

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

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

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

upon the following criteria:

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

Discussion

Not applicable.

Affordable Housing

AP-55 Affordable Housing - 91.220(g)

Introduction

This section reports on affordable housing goals under 24 CFR 91.220(g), which may include activities undertaken in the CDBG program. The need for affordable rental and homeownership housing was a common theme heard during the Consolidated Plan development process. To address these needs in PY 2026, the city will utilize CDBG funds for housing rehabilitation of homeowner housing and support prospective homebuyers through a purchase assistance program. Goals for the number of households to be supported in PY 2026 are provided below. Please note these are goal estimates. The city will support affordable housing for households in PY 2026 through housing rehabilitation (11 households) and providing down-payment assistance (2 household).

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	13
Special-Needs	0
Total	13

Table 5 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	2
The Production of New Units	0
Rehab of Existing Units	11
Acquisition of Existing Units	0
Total	13

Table 6 - One Year Goals for Affordable Housing by Support Type

Discussion

Not applicable.

AP-60 Public Housing - 91.220(h)

Introduction

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

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

The city will continue to coordinate with the Orlando Housing Authority to identify the public housing needs of Sanford residents and refer them properly to OHA.

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

The Orlando Housing Authority provides information and notices on its website for transparency with residents and voucher holders and to encourage participation in programs and events.

The Orlando Housing Authority operates a Moving to Work Program which encourages upward mobility towards homeownership and economic security. The program allows the housing authority to create policies that increase cost effectiveness and expand housing choices for low-income families.

The City of Sanford will continue to refer residents in need of public housing or vouchers to OHA and promote the program.

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

Not applicable.

Discussion

Not applicable.

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

Introduction

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

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

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

For fiscal year 2026–2027, the City of Sanford has set clear goals to reduce and ultimately end homelessness through its Annual Action Plan. A key priority is the use of CDBG funds to support public services for low- and moderate-income residents, including financial literacy, homebuyer counseling, health and youth services, job training, and transportation. These resources aim to address the root causes of homelessness and promote stability.

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

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

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

The city collaborates with the Homeless Services Network of Central Florida to prioritize individuals

through the Coordinated Entry System for housing and support. Nonprofits and faith-based groups like Rescue Outreach Mission and Grace and Grits often serve as first contacts, linking people to housing, healthcare, and employment programs.

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

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

Addressing the emergency shelter and transitional housing needs of homeless persons

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

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

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

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

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

with moderate needs.

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

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

To prevent recurring homelessness, Sanford provides follow-up case management, childcare support, and employment services. The city also partners with landlords and developers to expand affordable housing options. These efforts collectively aim to reduce homelessness and create lasting stability for the city's most vulnerable populations.

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

Sanford has implemented a comprehensive strategy to prevent homelessness among low-income and extremely low-income individuals and families. A core component is discharging planning in partnership with healthcare, foster care, mental health, and corrections systems to ensure individuals leaving institutions have stable housing and support services in place. The city supports transitional housing, case management, and counseling to help with reintegration.

To prevent eviction, Sanford offers rental and utility assistance, as well as mediation services through partners like Pathways to Home. These efforts are supported by wraparound services, including healthcare, mental health counseling, and job training, delivered in collaboration with agencies like Aspire Health Partners and Seminole County Community Services.

Sanford pays particular attention to unaccompanied youth aging out of foster care, offering housing, life skills, and educational support. Broader employment and education programs aim to build long-term self-sufficiency through job training and financial literacy.

The city also invests in preserving and developing affordable housing, using rehabilitation funding and partnerships with developers to expand housing options. By combining immediate interventions with long-term strategies, Sanford works to prevent homelessness before it starts and promote housing

stability for its most vulnerable residents.

Discussion

In conclusion, the City of Sanford is committed to reducing and ending homelessness through a multifaceted approach that addresses immediate needs. By prioritizing access to emergency and transitional housing, expanding affordable housing opportunities, and providing supportive services tailored to vulnerable populations, the city aims to foster long-term stability and independence for its residents. Collaborative efforts with local organizations, public agencies, and community stakeholders ensure a coordinated and effective response to homelessness. Through these comprehensive initiatives, Sanford strives to build a community where every individual and family has the opportunity to secure safe, stable housing and achieve a brighter future.

AP-75 Barriers to Affordable Housing - 91.220(j)

Introduction

Access to affordable housing remains a key priority in the city's efforts to improve the quality of life for residents. This section identifies public policies, local conditions, and challenges that may directly or indirectly limit the development, preservation, or access to affordable housing. Through this analysis, the jurisdiction aims to better understand these barriers and implement strategies that reduce regulatory constraints, expand housing opportunities, and support smart growth.

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

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

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

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

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

with Aids (HOPWA) program.

Discussion

In conclusion, the City of Sanford is committed to ensuring that fair, open, and affordable housing is available to all residents, including those who are disadvantaged by disability or circumstance. Through policy implementation, creative partnerships, and enhancement of programs, the city coordinates an effective response to the area's affordable housing shortage while enhancing support for strategic economic development. By coordinating efforts to increase affordable housing supply and economic opportunities, the city works to ensure long-term generational wealth-building and the good health and well-being of its residents. Sanford strives to build a community where every individual and family has the opportunity to secure, safe, quality affordable housing and strong, vibrant neighborhoods.

AP-85 Other Actions - 91.220(k)

Introduction

This section of the Plan describes the specific actions that the city will take to address the housing and community development needs of low- and moderate-income residents during PY 2026-2027 based on the strategies outlined in the five-year plan for reducing lead-based paint hazards, reducing poverty, developing institutional structure, and enhancing coordination between the public and private housing and social service agencies.

Actions planned to address obstacles to meeting underserved needs

There are various barriers that produce obstacles to meeting need including structural, financial, social, or political. The primary obstacle to meeting underserved needs is insufficient resources which limit the capacity of organizations to serve underserved communities. Nonprofits and community programs often operate on tight budgets, limiting the scale and sustainability of their services.

The current housing market and economic environment also serve as barriers to meeting needs as rental rates and home values have significantly increased while employee incomes have stayed stagnant, increasing the number of families and individuals needing access to services.

Addressing all housing, homeless, and community development needs is a difficult task due to lack of funding and a constantly shifting housing market. The city will utilize all possible resources, including CDBG, and continue to seek leveraging opportunities to meet as many underserved needs as possible.

Consistent with the Five-Year Consolidated Plan's Strategic Plan, the city will maximize resources to pursue the goals of providing increased access to affordable housing and enhancing the quality of life for people living in low- and moderate-income neighborhoods through public investment in facilities and infrastructure improvements, essential services, as well as the elimination of blight. The city will work closely with the Community Redevelopment Agency, CoC, housing and homeless partners, and other city departments to achieve these goals.

Actions planned to foster and maintain affordable housing

Fostering and maintaining affordable housing requires a combination of strategic planning, public investment, community partnerships, and long-term preservation efforts. Although available CDBG funding is limited, the City of Sanford remains committed to expanding and preserving affordable housing opportunities for low- and moderate-income residents.

During PY 2026, the City will continue to operate its Housing Rehabilitation Program, which provides grant assistance to income-eligible homeowners for eligible repairs that eliminate health and safety hazards, improve accessibility, and preserve the City's existing affordable housing stock. The City will continue to leverage Community Development Block Grant (CDBG) funds with State Housing Initiatives

Partnership (SHIP) funds administered through Seminole County to maximize available housing resources and increase the impact of local housing investments.

The City will also strengthen its partnership with Habitat for Humanity to expand affordable homeownership opportunities. Through this partnership, the City may provide eligible CDBG assistance to support affordable housing activities, including homeownership assistance, housing rehabilitation, neighborhood revitalization improvements, and other eligible activities that increase the availability and accessibility of affordable housing for income-qualified households. By coordinating resources and leveraging additional public and private investment, the City seeks to increase the supply of safe, decent, and affordable housing within the community.

The City also supports the affordable housing efforts of the Sanford Housing Authority (SHA), which continues to pursue public and private funding sources to implement its long-term housing and neighborhood revitalization goals. Potential funding sources include, but are not limited to, the Low-Income Housing Tax Credit (LIHTC) Program, Community Development Block Grant (CDBG), State Apartment Incentive Loan (SAIL), State Housing Initiatives Partnership (SHIP), Federal Home Loan Bank programs, HUD Rental Assistance Demonstration (RAD), Congressional appropriations, and other federal, state, and local funding opportunities. The SHA will continue collaborating with the City of Sanford, Seminole County, regional housing partners, community stakeholders, and residents to advance affordable housing, neighborhood revitalization, and community development initiatives that benefit Sanford residents.

Actions planned to reduce lead-based paint hazards

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

- If the building was constructed in 1978 or after, the construction date of the unit and source of information is to be recorded on the form.
- If the building was constructed before 1978, it requires visual inspection unless one of the following applies:
 - a) Children under the age of 6 reside in the home.
 - b) A previous lead-based paint inspection has been conducted according to the HUD regulations, and the unit was found not to have lead-based paint, documentation must be attached.
 - c) The property has been identified, and all lead-based paint has been removed per HUD regulations.

Documentation must be attached.

- If the building was constructed before 1978 and does not meet any of the exemptions above, the following actions must be taken:

a) A brochure concerning lead-based paint hazards is to be provided to the household.

b) The client is to be provided with a Disclosure of Information on Lead-Based Paint.

c) The home must be visually inspected. The preparer must, at a minimum, complete HUD's online visual inspection training before the inspection is conducted. The inspecting party must answer the following questions:

- Are interior-painted surfaces free from deteriorated paint?
- Are the exterior painted surfaces free from deteriorated paint?
- Will any paint be disturbed during rehabilitation?

Per the HUD Lead-Based Paint Regulation (24 CFR Part 35), rehabilitation work on housing built before 1978 that is financially assisted by the Federal government is subject to requirements that will control lead-based paint hazards. At the very least, the City of Sanford will test and repair any painted surface that is disturbed during work. The City of Sanford may stabilize deteriorated paint, which includes the correction of moisture leaks or other obvious causes of paint deterioration. Clearance examinations will be conducted following most work activities to ensure that the work has been completed; that dust, paint chips, and other debris have been satisfactorily cleaned up; and that dust lead hazards are not left behind. As necessary, a risk assessment will be done to identify lead-based paint hazards, perform interim control measures to eliminate any hazards that are identified or, instead of a risk assessment, perform standard treatments throughout a unit. The type and amount of Federal assistance and rehabilitation hard costs for the unit will determine the level of lead hazard reduction that will be completed.

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

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

Actions planned to reduce the number of poverty-level families

The City of Sanford plans to utilize its federal CDBG funds to the maximum extent to address and reduce

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

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

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

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

Actions planned to develop institutional structure

The city recognizes that proper institutional delivery structures are critical to the long-term success of housing and community development efforts. Developing an effective institutional structure involves establishing a clear, efficient, and sustainable organizational framework with aligned visions and goals. These structures assist in proper targeting of resources, efficient use of those resources, and meaningful changes in the number of poverty-level families. The city will continue to build its external networks to promote collaboration with government, NGOs, donors, and the community and will actively engage housing, homeless, and community partners to carry out funding strategies to address

long-term challenges in the region.

The staff within the Community Relations and Neighborhood Engagement Department will be responsible for providing direct technical assistance to partners and subrecipients authorized to carry out activities. This office will monitor subrecipient progress and expenditures periodically, providing any necessary technical assistance if a potential problem or a finding is discovered through the monitoring activities.

The city, in conjunction with elected officials, citizens, non-profit agencies, and for-profit organizations, will continue networking and trying to assess what residents need and how best to meet those needs.

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

Enhancing coordination between public and private housing and social service agencies is essential for improving housing stability, preventing homelessness, and delivering comprehensive services to individuals and families in need. The city will continue to break down silos by creating and nurturing partnerships with housing and social service providers, which are essential to the success of its housing and community development programs.

The city will explore opportunities to share program information through partner engagement activities that may include:

- Meeting with representatives from public housing authorities (PHAs), private landlords, nonprofit housing developers, social service providers, and local governments.
- Developing shared goals and timelines with partner organizations.
- Coordinating funding strategies and policy alignment with partners.

The city will also coordinate and utilize partner data, such as homeless data from the Homeless Management Information System (HMIS), to the extent possible to enable data-driven decision-making and reduce service duplication. The city will work to build mutual understanding and improve service delivery through cross-staff training and the provision of technical assistance to subrecipients and partners.

Annually, the city will continue to engage residents, stakeholders, and community partners through the Action Plan process to re-evaluate funding strategies and solicit input on priority housing and social service needs, particularly for low-income and vulnerable populations.

Discussion

Not applicable.

Program Specific Requirements

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

Introduction

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.

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.	80.00%

Discussion

The overall benefit covers three consecutive years, 2026, 2027, and 2028.