

City of Cape Coral
PY2026 One Year Action Plan
Community Development Block Grant
HOME Investment Partnership Program



Public Comment Version 1
Prepared by the Development Services Department

Executive Summary

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

1. Introduction

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

The City of Cape Coral's Five-Year Consolidated Plan covers the time period from October 1, 2025 through September 30, 2030. The Plan identifies community needs and details initiatives to address those needs and is structured in a format that will help to measure performance. Using the latest available data, this five-year planning document identifies priority housing, homeless, special populations, public housing, and community development needs. The plan also considers market conditions for a wide range of housing characteristics, including the number of available housing units, cost and condition of housing, homeless facilities and services, special needs facilities and services, and barriers to affordable housing. The plan establishes general strategies for addressing those needs, and integrates the application, planning, and citizen participation requirements for the Community Development Block Grant and HOME Investment Partnerships Program (HOME) programs and other sources of state and federal funds administered through the Cape Coral Community Development department.

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

2. Summarize the objectives and outcomes identified in the Plan

The City of Cape Coral has identified five priority needs to be addressed during the Consolidated Plan period (2025-2029) that will meet HUD's objectives of providing decent housing, a suitable living environment, or economic opportunity. Priority needs, objectives, outcomes, and indicators projected for the 5-Year period include:

1	Priority Need Name	Increase Access to Affordable Housing
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children

	Geographic Areas Affected	City Wide
	Associated Goals	Homeowner Assistance Rehabilitation Acquisition
	Description	Support the provision of decent housing by increasing the availability/accessibility of affordable housing. The City will address the priority need by funding activities include but are not limited to, homeowner assistance, the acquisition of land for the development of affordable housing, and the rehabilitation of properties.
	Basis for Relative Priority	The City conducted a comprehensive community participation process and needs assessment to determine and prioritize needs. Needs identified in the Consolidated Plan were the result of input received by residents, housing providers, non-profit organizations, social service providers, and other relevant stakeholders. A thorough analysis of data provided in the Needs Assessment and Market Analysis also lead to priority need determinations.
2	Priority Need Name	Increase Access to Public Services
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Victims of Domestic Violence Homeless Persons
	Geographic Areas Affected	City Wide
	Associated Goals	Public Service Assistance
	Description	Support availability/accessibility to a suitable living environment by funding organizations providing essential services for low-income and limited clientele populations. The City will assist non-profit organizations in carrying out public service activities assisting low-income persons and families, victims of domestic violence, persons with disabilities, and seniors.

	Basis for Relative Priority	The City conducted a comprehensive community participation process and needs assessment to determine and prioritize needs. Needs identified in the Consolidated Plan were the result of input received by residents, housing providers, non-profit organizations, social service providers, and other relevant stakeholders. A thorough analysis of data provided in the Needs Assessment and Market Analysis also lead to priority need determinations.
3	Priority Need Name	Increase Economic Opportunity
	Priority Level	Medium
	Population	Extremely Low Low Moderate
	Geographic Areas Affected	City Wide
	Associated Goals	Microenterprise
	Description	Provide access to economic opportunity for low-income or limited clientele populations by funding activities including but not limited to job training and micro-enterprise development.
	Basis for Relative Priority	The City conducted a comprehensive community participation process and needs assessment to determine and prioritize needs. Needs identified in the Consolidated Plan were the result of input received by residents, housing providers, non-profit organizations, social service providers, and other relevant stakeholders. A thorough analysis of data provided in the Needs Assessment and Market Analysis also lead to priority need determinations.
4	Priority Need Name	CDBG Program Administration
	Priority Level	High
	Population	N/A
	Geographic Areas Affected	City Wide
	Associated Goals	Program Administration
	Description	Management and operation of tasks related to administering and carrying out the HUD CDBG and HOME programs.
	Basis for Relative Priority	N/A

5	Priority Need Name	Public Facilities/Infrastructure
	Priority Level	Low
	Population	Extremely Low Low Moderate
	Geographic Areas Affected	Low Moderate Income Exception Areas
	Associated Goals	Sidewalks, Facilities, ADA improvements
	Description	Provide access to improved facilities and infrastructure in low income areas
	Basis for Relative Priority	The City conducted a comprehensive community participation process and needs assessment to determine and prioritize needs. Needs identified in the Consolidated Plan were the result of input received by residents, housing providers, non-profit organizations, social service providers, and other relevant stakeholders. A thorough analysis of data provided in the Needs Assessment and Market Analysis also lead to priority need determinations.

3. Evaluation of past performance

The City regularly monitors and evaluates its past performance to ensure meaningful progress is made toward its goals identified in its PY 2025-2029 Consolidated Plan. The table below summarizes progress made on each goal identified in that Consolidated Plan as of publication of the City's 2024-2025 Consolidated Annual Performance and Evaluation Report (CAPER).

- Gap assistance was provided to 6 low income households to purchase homes
- 14,480 low/moderate income Cape Coral households were provided services through eight(8) different programs.
- Twenty-eight (28) income qualified residents attended training to open new businesses

4. Summary of Citizen Participation Process and consultation process

The City of Cape Coral recognizes the importance of a robust, comprehensive, and effective citizen participation and stakeholder consultation process. The community insights and ideals gained from this outreach are invaluable resources to the development of an appropriate, comprehensive, and meaningful strategy set forth in this plan.

The Citizen Participation Plan (CP) encourages public participation, emphasizing involvement by low and moderate-income persons, particularly those living in areas targeted for revitalization and areas where funding is proposed.

In addition, it encourages the participation of all its citizens, including minorities, non-English speaking persons, and persons with disabilities.

The City solicited comment during a 30-day public comment period from July 1 through August 5, 2026. The City also held a public hearing on August 5, 2026 to solicit comments on the Action Plan and the City Council also adopted the Action Plan at this hearing. Proper notices of public comment were published in a newspaper of general circulation, on the City's home website, and social media pages.

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

5. Summary of public comments

The City of Cape Coral hosted two public meetings and one public hearing for the development of the Action Plan. The following summary represents a broad overview of the comments and input received from these consultations. For further details on comments received, attendance counts, and other details pertaining to the citizen input process, refer to section PR-15.

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

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

7. Summary

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

The Annual Action Plans also includes a section that evaluates the city's performance towards meeting the objectives outlined in the Consolidated Plan. This is the second Annual Plan of the 2025-2029 Consolidated Plan.

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	CAPE CORAL	Development Services Department Planning Division
HOME Administrator	CAPE CORAL	Development Services Department Planning Division

Table 1 – Responsible Agencies

Consolidated Plan Public Contact Information

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Housing Coordinator
City of Cape Coral
Development Services
P.O. Box 150027
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AP-10 Consultation – 91.100, 91.200(b), 91.215(l)

1. Introduction

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(l))

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

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

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

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

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

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

The City continues to be an active member of the Continuum of Care and provides funding that support its operation and expansion.. In an effort to meet the needs of the homeless, CDBG funding may be provided to local non-profit homeless and mainstream supportive service providers that helps to support the operations of emergency and transitional shelters, the rehabilitation and construction of emergency and transitional shelters, construction of affordable housing, and operations of countless supportive services that benefit the homeless and persons at risk of homelessness.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards 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

The City of Cape Coral is part of the Lee County Continuum of Care (CoC). The Lee County Human and Veteran Services Department serves as the lead agency for the County's Continuum of Care (CoC). Through this collaboration, the City ensures that CoC goals and the City's Consolidated Plan priorities are integrated into the plan.

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	COMMUNITY COOPERATIVE
	AGENCY/GROUP/ORGANIZATION TYPE	EMERGENCY ASSISTANCE/COMMUNITY SUPPORT
	WHAT SECTION OF THE PLAN WAS ADDRESSED BY CONSULTATION?	HOMELESSNESS STRATEGY HOMELESS NEEDS - CHRONICALLY HOMELESS HOMELESS NEEDS - FAMILIES WITH CHILDREN HOMELESSNESS NEEDS - VETERANS HOMELESSNESS NEEDS - UNACCOMPANIED YOUTH
	HOW WAS THE AGENCY/GROUP/ORGANIZATION CONSULTED AND WHAT ARE THE ANTICIPATED OUTCOMES OF THE CONSULTATION OR AREAS FOR IMPROVED COORDINATION?	PUBLIC MEETING DATA COLLECTION/INFORMATION INCORPORATION IN PLAN AND DEVELOPMENT OF PRIORITIES

2	AGENCY/GROUP/ORGANIZATION	UNITED CEREBRAL PALSY OF SOUTHWEST FLORIDA, INC.
	AGENCY/GROUP/ORGANIZATION TYPE	SERVICES-PERSONS WITH DISABILITIES SERVICES-HEALTH
	WHAT SECTION OF THE PLAN WAS ADDRESSED BY CONSULTATION?	NON-HOMELESS SPECIAL NEEDS
	HOW WAS THE AGENCY/GROUP/ORGANIZATION CONSULTED AND WHAT ARE THE ANTICIPATED OUTCOMES OF THE CONSULTATION OR AREAS FOR IMPROVED COORDINATION?	PUBLIC MEETING DATA COLLECTION/INFORMATION INCORPORATION IN PLAN AND DEVELOPMENT OF PRIORITIES

3	AGENCY/GROUP/ORGANIZATION	ABUSE COUNSELING AND TREATMENT
	AGENCY/GROUP/ORGANIZATION TYPE	SERVICES-VICTIMS OF DOMESTIC VIOLENCE
	WHAT SECTION OF THE PLAN WAS ADDRESSED BY CONSULTATION?	HOUSING NEED ASSESSMENT
	HOW WAS THE AGENCY/GROUP/ORGANIZATION CONSULTED AND WHAT ARE THE ANTICIPATED OUTCOMES OF THE CONSULTATION OR AREAS FOR IMPROVED COORDINATION?	PUBLIC MEETING DATA COLLECTION/INFORMATION INCORPORATION IN PLAN AND DEVELOPMENT OF PRIORITIES

4	AGENCY/GROUP/ORGANIZATION	DEAF SERVICE CENTER OF SWFL, INC
	AGENCY/GROUP/ORGANIZATION TYPE	SERVICES-PERSONS WITH DISABILITIES
	WHAT SECTION OF THE PLAN WAS ADDRESSED BY CONSULTATION?	NON-HOMELESS SPECIAL NEEDS
	HOW WAS THE AGENCY/GROUP/ORGANIZATION CONSULTED AND WHAT ARE THE ANTICIPATED OUTCOMES OF THE CONSULTATION OR AREAS FOR IMPROVED COORDINATION?	PUBLIC MEETING DATA COLLECTION/INFORMATION INCORPORATION IN PLAN AND DEVELOPMENT OF PRIORITIES
5	AGENCY/GROUP/ORGANIZATION	CITY OF CAPE CORAL PARKS AND RECREATION
	AGENCY/GROUP/ORGANIZATION TYPE	SERVICES-ELDERLY PERSONS SERVICES-PERSONS WITH DISABILITIES SERVICES – TRANSPORTATION SERVICES – YOUTH INFRASTRUCTURE/FACILITIES
	WHAT SECTION OF THE PLAN WAS ADDRESSED BY CONSULTATION?	NON-HOMELESS SPECIAL NEEDS
	HOW WAS THE AGENCY/GROUP/ORGANIZATION CONSULTED AND WHAT ARE THE ANTICIPATED OUTCOMES OF THE CONSULTATION OR AREAS FOR IMPROVED COORDINATION?	PUBLIC MEETING DATA COLLECTION/INFORMATION INCORPORATION IN PLAN AND DEVELOPMENT OF PRIORITIES
6	AGENCY/GROUP/ORGANIZATION	DR. PIPER CENTER FOR SOCIAL SERVICES, INC
	AGENCY/GROUP/ORGANIZATION TYPE	SERVICES-CHILDREN SERVICES-ELDERLY PERSONS SERVICES-PERSONS WITH DISABILITIES SERVICES-EMPLOYMENT
	WHAT SECTION OF THE PLAN WAS ADDRESSED BY CONSULTATION?	NON-HOMELESS SPECIAL NEEDS
	HOW WAS THE AGENCY/GROUP/ORGANIZATION CONSULTED AND WHAT ARE THE ANTICIPATED OUTCOMES OF THE CONSULTATION OR AREAS FOR IMPROVED COORDINATION?	PUBLIC MEETING
7	AGENCY/GROUP/ORGANIZATION	HABITAT FOR HUMANITY OF LEE AND HENDRY COUNTIES
	AGENCY/GROUP/ORGANIZATION TYPE	HOUSING
	WHAT SECTION OF THE PLAN WAS ADDRESSED BY CONSULTATION?	AFFORDABLE HOUSING
	HOW WAS THE AGENCY/GROUP/ORGANIZATION CONSULTED AND WHAT ARE THE ANTICIPATED OUTCOMES OF THE CONSULTATION OR AREAS FOR IMPROVED COORDINATION?	PUBLIC MEETING DATA COLLECTION/INFORMATION INCORPORATION IN PLAN AND DEVELOPMENT OF PRIORITIES
8	AGENCY/GROUP/ORGANIZATION	GOODWILL INDUSTRIES OF SW FLORIDA
	AGENCY/GROUP/ORGANIZATION TYPE	HOUSING SERVICES-EMPLOYMENT ECONOMIC DEVELOPMENT

	WHAT SECTION OF THE PLAN WAS ADDRESSED BY CONSULTATION?	
	HOW WAS THE AGENCY/GROUP/ORGANIZATION CONSULTED AND WHAT ARE THE ANTICIPATED OUTCOMES OF THE CONSULTATION OR AREAS FOR IMPROVED COORDINATION?	PUBLIC MEETING DATA/INFORMATION FOR INCORPORATION IN PLAN AND DEVELOPMENT OF PRIORITIES
9	AGENCY/GROUP/ORGANIZATION	CITY OF CAPE CORAL – PUBLIC WORKS
	AGENCY/GROUP/ORGANIZATION TYPE	PUBLIC FACILITIES/INFRASTRUCTURE
	WHAT SECTION OF THE PLAN WAS ADDRESSED BY CONSULTATION?	
	HOW WAS THE AGENCY/GROUP/ORGANIZATION CONSULTED AND WHAT ARE THE ANTICIPATED OUTCOMES OF THE CONSULTATION OR AREAS FOR IMPROVED COORDINATION?	PUBLIC MEETING DATA/INFORMATION FOR INCORPORATION IN PLAN AND DEVELOPMENT OF PRIORITIES
10	AGENCY/GROUP/ORGANIZATION	CAPE CORAL CARING CENTER
	AGENCY/GROUP/ORGANIZATION TYPE	EMERGENCY ASSISTANCE/COMMUNITY SUPPORT
	WHAT SECTION OF THE PLAN WAS ADDRESSED BY CONSULTATION?	HOMELESSNESS STRATEGY HOMELESS NEEDS - CHRONICALLY HOMELESS HOMELESS NEEDS - FAMILIES WITH CHILDREN HOMELESSNESS NEEDS - VETERANS HOMELESSNESS NEEDS - UNACCOMPANIED YOUTH
	HOW WAS THE AGENCY/GROUP/ORGANIZATION CONSULTED AND WHAT ARE THE ANTICIPATED OUTCOMES OF THE CONSULTATION OR AREAS FOR IMPROVED COORDINATION?	PUBLIC MEETING DATA/INFORMATION FOR INCORPORATION IN PLAN AND DEVELOPMENT OF PRIORITIES

Table 2 – Agencies, groups, organizations who participated

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

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

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

NAME OF PLAN	LEAD ORGANIZATION	HOW DO THE GOALS OF YOUR STRATEGIC PLAN OVERLAP WITH THE GOALS OF EACH PLAN?
Continuum of Care	Lee County Department of Human and Veteran Services	Not applicable.
Lee County Regional Analysis of Impediments to Fair Housing Choice	City of Cape Coral, Lee County, City of Fort Myers	Goals within the strategic plan coordinate and enhance the goals and objectives outlined in this plan to affirmatively further fair housing choice.
City of Cape Coral Comprehensive Plan	City of Cape Coral	Goals within the strategic plan coordinate and enhance the goals and objectives outlined in this plan's housing element.

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**

Citizen participation was achieved through several methods during the Action Plan planning process. The following methods were used to garner public and private input:

On April 10th, there was a meeting of the Citizen’s Advisory Board for CDBG which included an opportunity for Comment from Public and Board Members.

On June 19th, there was a meeting for the Citizen’s Advisory Board for CDBG which included an opportunity for Comment from Public and Board Members.

From July 5th through August 5th, the draft Action Plan was made available for public comment at the following locations: City Hall, internet.

On August 5th City Council held the public meeting regarding the draft Action Plan which included an opportunity for comment by the public and City Council Members.

Table 4 below is a summary of public participation in the process. This table will be updated throughout the process.

Citizen Participation Outreach Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
Internet Outreach	Minorities, Non-English Speaking, Persons with Disabilities, Non-Targeted/Broad Community, Residents of Public Housing	N/A	None Received	N/A	www.capecoral.gov
Two Public Advertisements	Minorities, Non-English Speaking, Persons with Disabilities, Non-Targeted/Broad Community, Residents of Public Housing	N/A – No Calls or emails received	None Received	N/A	
Two Public Meetings	Minorities, Non-English Speaking, Persons with Disabilities, Non-Targeted/Broad Community, Residents of Public Housing	Citizen's Advisory Board Members (five).	Participants described public service and housing needs in Cape Coral.	N/A	

Citizen Participation Outreach Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
Public Hearing	Minorities, Non-English Speaking, Persons with Disabilities, Non-Targeted/Broad Community, Residents of Public Housing	City Council			

Table 4 – Citizen Participation Outreach

Expected Resources

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

Introduction

During the five years covered by the Consolidated Plan, the City of Cape Coral expects to receive \$5,717,300 in CDBG funding. For Program Year 2026-2027 the City has been awarded \$1,143,460 in CDBG funds and \$401,298.19 in HOME funds. The CDBG and HOME funds will be used to address the priority needs identified in the Consolidated Plan.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	FEDERAL	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	\$1,143,460	0	0	\$1,143,460	\$3,430,380	CDBG funds will be utilized in accordance with this plan to further address community development, housing, and public service needs in Cape Coral
HOME	FEDERAL	Housing	\$401,298.19	0	0	\$401,298.19	\$1,203,894.54	HOME funds are anticipated to be utilized to address affordable housing need in Cape Coral
SHIP	STATE	Acquisition/New Construction Housing/Rehabilitation	\$1,548,189	0	0	\$1,548,189	\$4,644,567	State Housing Initiative Partnership (SHIP) program funds will be utilized to address affordable housing issues in Cape Coral.

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

If appropriate, describe publicly owned land or property located within the jurisdiction that may be used to

address the needs identified in the plan

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

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Homeowner Assistance	2025	2029	Affordable Housing	City of Cape Coral	Increase Access to Affordable Housing	CDBG: \$682,097.35 HOME:\$361,168 State Housing Initiative Partnership Program (SHIP): \$1,393,371	Direct Financial Assistance to Homebuyers: 10 Households Assisted Rehabilitation of owner-occupied housing - 0
4	Public Service Assistance	2025	2029	Homeless Non-Homeless Special Needs Non-Housing Community Development	City of Cape Coral	Increase Access to Public Service Activities	CDBG: \$171,519	Public service activities other than Low/Moderate Income Housing Benefit: 2000 Persons Assisted
5	Microenterprise-Economic Development	2025	2029	Non-Housing Community Development	City of Cape Coral	Increase Economic Opportunity	CDBG: \$40,000	11 persons
6	Program Administration	2025	2029	Program Administration	City of Cape Coral	Program Administration	CDBG: \$228,692 HOME: \$40,129	

Table 6 – Goals Summary

Goal Descriptions

1	GOAL NAME	HOMEOWNER ASSISTANCE
	GOAL DESCRIPTION	SUPPORT HOMEOWNERSHIP OPPORTUNITIES AND AFFORDABILITY BY PROVIDING DIRECT FINANCIAL ASSISTANCE TO LOW AND MODERATE INCOME HOMEBUYERS. ASSIST LOW INCOME HOMEOWNERS WITH HEALTH, SAFETY, AND/OR WELFARE RELATED REPAIRS TO THEIR HOMES. THIS MAY INCLUDE MANDATORY CONNECTION TO CITY WATER AND SEWER.
2	GOAL NAME	PUBLIC SERVICE ASSISTANCE
	GOAL DESCRIPTION	FUNDS WILL BE USED TO ADDRESS HEALTH, HUMAN, AND SOCIAL SERVICE NEEDS IN THE CITY FOR LMI INDIVIDUALS AND PERSONS PRESUMED TO BE LOW AND MODERATE INCOME. THE CITY WILL PROMOTE A SUITABLE LIVING ENVIRONMENT AND SUPPORT DECENT AFFORDABLE HOUSING BY PROVIDING SERVICES TO LOW INCOME FAMILIES, ELDERLY, PERSONS WITH DISABILITIES, AND VICTIMS OF DOMESTIC VIOLENCE.
3	GOAL NAME	MICROENTERPRISE
	GOAL DESCRIPTION	SUPPORT ECONOMIC OPPORTUNITIES BY PROVIDING FINANCIAL OR TECHNICAL ASSISTANCE TO BUSINESS OR POTENTIAL ENTREPRENEURS.
4	GOAL NAME	PROGRAM ADMINISTRATION
	GOAL DESCRIPTION	FUNDS WILL BE USED FOR THE ADMINISTRATION AND IMPLEMENTATION OF THE HUD CDBG PROGRAM. ACTIVITIES INCLUDE STAFF SALARIES; FINANCIAL RESPONSIBILITIES; AND PREPARATION OF HUD REQUIRED DOCUMENTS.

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.215(b)

It is estimated that 10 income qualified households will purchase affordable housing during the program year. Housing activities have a two-year contract period.

Projects

AP-35 Projects – 91.220(d)

Introduction

The City will undertake various projects during the 2026-2027 program year focused on providing decent affordable housing, creating a suitable living environment, and expanding economic opportunity for residents. The City will utilize their HUD CDBG grant program to carry out activities intended to address priority needs in the community and ensure the greatest impact to beneficiaries.

Projects

#	PROJECT NAME
1	HOMEOWNERSHIP ASSISTANCE
2	CAPE CORAL CARING CENTER PUBLIC SERVICES
3	SHELTER AND SERVICES FOR DOMESTIC VIOLENCE VICTIMS
4	PARATRANSIT – MINIBUS
5	CHILD CARE SERVICES
6	UTILITY ASSISTANCE
7	SERVICES FOR THE DEAF
8	SERVICES FOR THE DEVELOPMENTALLY DISABLED
9	SENIOR SERVICES
10	MICROENTERPRISE ASSISTANCE
11	CDBG PROGRAM ADMINISTRATION
12	HOME PROGRAM ADMINISTRATION
13	HOME AFFORDABLE HOMEOWNERSHIP
14	HOME CHDO SETASIDE

Table 7 - Project Information

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

Projects chosen for funding were based on priorities established in the Consolidated Plan.

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

AP-38 Project Summary

Project Summary Information

1	PROJECT NAME	HOMEOWNERSHIP ASSISTANCE
	TARGET AREA	CITY OF CAPE CORAL
	GOALS SUPPORTED	AFFORDABLE HOMEOWNERSHIP
	NEEDS ADDRESSED	INCREASE ACCESS TO AFFORDABLE HOUSING
	FUNDING	CDBG: \$682,097.35 HOME:\$361,168 State Housing Initiative Partnership Program (SHIP): \$1,393,371
	DESCRIPTION	PROJECT WILL COMPRISE OF THREE ACTIVITIES – GAP FINANCING FOR THE PURCHASE OF NEW OR EXISTING HOUSING BY INCOME ELIGIBLE HOUSEHOLDS, REHABILITATION OF PROPERTIES FOR SALE TO LOW AND MODERATE INCOME HOUSEHOLDS AND DOWN PAYMENT/CLOSING COST ASSISTANCE TO INCOME ELIGIBLE HOUSEHOLDS IN ACCORDANCE WITH CDBG REGULATIONS.
	TARGET DATE	9/30/2028
	ESTIMATE THE NUMBER AND TYPE OF FAMILIES THAT WILL BENEFIT FROM THE PROPOSED ACTIVITIES	IT IS ESTIMATED THAT 10 HOUSEHOLDS WILL BE ASSISTED THROUGH HABITAT FOR HUMANITY.
	LOCATION DESCRIPTION	THIS IS A SCATTERED SITE PROJECT. PROPERTIES WILL BE LOCATED THROUGHOUT THE CITY OF CAPE CORAL.
	PLANNED ACTIVITIES	HABITAT FOR HUMANITY HOMEOWNERSHIP

2	PROJECT NAME	CAPE CORAL CARING CENTER - PUBLIC SERVICES
	TARGET AREA	CITY OF CAPE CORAL
	GOALS SUPPORTED	PUBLIC SERVICES

NEEDS ADDRESSED	INCREASE ACCESS TO PUBLIC SERVICE ACTIVITIES DECREASE HOMELESSNESS
FUNDING	CDBG: \$24,865
DESCRIPTION	CAPE CORAL CARING CENTER PROVIDES A VARIETY OF SERVICES TO THE CITY'S LOW INCOME RESIDENTS. ACTIVITIES INCLUDE A FOOD PANTRY, BUS PASSES, UTILITY AND PRESCRIPTION ASSISTANCE
TARGET DATE	9/30/2027
ESTIMATE THE NUMBER AND TYPE OF FAMILIES THAT WILL BENEFIT FROM THE PROPOSED ACTIVITIES	APPROXIMATELY 950 PERSONS WILL BE ASSISTED THROUGH THIS PROJECT.
LOCATION DESCRIPTION	ACTIVITIES WILL TAKE PLACE AT THE AGENCIES LOCATION AT 1420 SE 47 th St, CAPE CORAL, FL 33904
PLANNED ACTIVITIES	CAPE CORAL CARING CENTER

3	PROJECT NAME	DOMESTIC VIOLENCE SERVICES
	TARGET AREA	CITY OF CAPE CORAL
	GOALS SUPPORTED	PUBLIC SERVICES
	NEEDS ADDRESSED	DECREASE HOMELESSNESS
	FUNDING	CDBG: \$35,072
	DESCRIPTION	ABUSE COUNSELING AND TREATMENT WILL PROVIDE SHELTER TO VICTIMS OF DOMESTIC VIOLENCE. ACTIVITIES WILL TAKE PLACE AT THE CAPE CORAL SHELTER
	TARGET DATE	9/30/2027

ESTIMATE THE NUMBER AND TYPE OF FAMILIES THAT WILL BENEFIT FROM THE PROPOSED ACTIVITIES	IT IS ESTIMATED THAT 150 PERSONS WILL BE ASSISTED THROUGH THIS ACTIVITY
LOCATION DESCRIPTION	ACTIVITIES WILL TAKE PLACE AT THE AGENCY'S CAPE CORAL SHELTER. THE LOCATION OF THIS FACILITY IS CONFIDENTIAL.
PLANNED ACTIVITIES	ABUSE COUNSELING AND TREATMENT

4	PROJECT NAME	TRANSPORTATION SERVICES
	TARGET AREA	CAPE CORAL
	GOALS SUPPORTED	PUBLIC SERVICES
	NEEDS ADDRESSED	INCREASE ACCESS TO PUBLIC SERVICE ACTIVITIES
	FUNDING	CDBG: \$20,205
	DESCRIPTION	CITY OF CAPE CORAL PARKS AND RECREATION DEPARTMENT WILL PROVIDE FEE ASSISTANCE TO LOW INCOME AND/OR DISABLED PERSONS TO UTILIZE THE CITY'S MINI-BUS PARATRANSIT PROGRAM
	TARGET DATE	9/30/2027
	ESTIMATE THE NUMBER AND TYPE OF FAMILIES THAT WILL BENEFIT FROM THE PROPOSED ACTIVITIES	APPROXIMATELY 80 PERSONS WILL BE ASSISTED THROUGH FEE ASSISTANCE
	LOCATION DESCRIPTION	400 SANTA BARBARA BLVD, CAPE CORAL, FL 33990
	PLANNED ACTIVITIES	CAPE CORAL PARKS AND RECREATION MINI-BUS

5	PROJECT NAME	CHILD CARE SERVICES
	TARGET AREA	CITY OF CAPE CORAL

GOALS SUPPORTED	PUBLIC SERVICES
NEEDS ADDRESSED	INCREASE ACCESS TO PUBLIC SERVICE ACTIVITIES
FUNDING	CDBG: \$15,595
DESCRIPTION	PROVIDES FEE ASSISTANCE FOR LOW INCOME FAMILIES PARTICIPATING THE PARKS AND RECREATION DEPARTMENT DAY CARE.
TARGET DATE	9/30/2027
ESTIMATE THE NUMBER AND TYPE OF FAMILIES THAT WILL BENEFIT FROM THE PROPOSED ACTIVITIES	AN ESTIMATED 12 FAMILIES WILL BE ASSISTED.
LOCATION DESCRIPTION	315 SE 2ND AVE, CAPE CORAL, FL 33990
PLANNED ACTIVITIES	PARKS AND RECREATION - CHILD CARE

6	PROJECT NAME	UTILITY ASSISTANCE
	TARGET AREA	CITY OF CAPE CORAL
	GOALS SUPPORTED	PUBLIC SERVICES
	NEEDS ADDRESSED	INCREASE ACCESS TO PUBLIC SERVICE ACTIVITIES DECREASE HOMELESSNESS
	FUNDING	CDBG: \$20,385
	DESCRIPTION	EMERGENCY ASSISTANCE TO ASSIST LOW INCOME PERSONS WITH DELINQUENT WATER/ELECTRIC BILLS.
	TARGET DATE	9/30/2027
	ESTIMATE THE NUMBER AND TYPE OF FAMILIES THAT WILL BENEFIT FROM THE PROPOSED ACTIVITIES	IT IS ANTICIPATED THAT 15 LOW INCOME HOUSEHOLDS WILL BE ASSISTED THROUGH THIS PROGRAM
	LOCATION DESCRIPTION	1105 CULTURAL PARK BLVD, CAPE CORAL, FL 33990

	PLANNED ACTIVITIES	CCMI-UTILITY ASSISTANCE
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7	PROJECT NAME	HANDICAPPED SERVICES
	TARGET AREA	CITY OF CAPE CORAL
	GOALS SUPPORTED	PUBLIC SERVICES
	NEEDS ADDRESSED	INCREASE ACCESS TO PUBLIC SERVICE ACTIVITIES
	FUNDING	CDBG: \$20,659
	DESCRIPTION	ASSISTANCE TO HANDICAPPED RESIDENTS OF CAPE CORAL
	TARGET DATE	9/30/2027
	ESTIMATE THE NUMBER AND TYPE OF FAMILIES THAT WILL BENEFIT FROM THE PROPOSED ACTIVITIES	IT IS ANTICIPATED 1000 CAPE CORAL RESIDENTS WILL BE SERVED.
	LOCATION DESCRIPTION	VARIOUS LOCATIONS
	PLANNED ACTIVITIES	DEAF SERVICE CENTER

8	PROJECT NAME	HANDICAPPED SERVICES
	TARGET AREA	CITY OF CAPE CORAL
	GOALS SUPPORTED	PUBLIC SERVICES
	NEEDS ADDRESSED	INCREASE ACCESS TO PUBLIC SERVICE ACTIVITIES
	FUNDING	CDBG: \$11,757
	DESCRIPTION	ASSISTANCE TO HANDICAPPED RESIDENTS OF CAPE CORAL
	TARGET DATE	9/30/2027

ESTIMATE THE NUMBER AND TYPE OF FAMILIES THAT WILL BENEFIT FROM THE PROPOSED ACTIVITIES	IT IS ANTICIPATED 3 CAPE CORAL RESIDENTS WILL BE SERVED.
LOCATION DESCRIPTION	VARIOUS LOCATIONS
PLANNED ACTIVITIES	UNITED CEREBRAL PALSY

9	PROJECT NAME	SENIOR SERVICES
	TARGET AREA	CAPE CORAL
	GOALS SUPPORTED	PUBLIC SERVICES
	NEEDS ADDRESSED	INCREASE ACCESS TO PUBLIC SERVICE ACTIVITIES INCREASE ECONOMIC OPPORTUNITY
	FUNDING	CDBG: \$18,099
	DESCRIPTION	ASSISTANCE TO LOW INCOME SENIOR PARTICIPATING IN THE VOLUNTEER GRANDPARENT AND SENIOR COMPANION PROGRAMS
	TARGET DATE	9/30/2027
	ESTIMATE THE NUMBER AND TYPE OF FAMILIES THAT WILL BENEFIT FROM THE PROPOSED ACTIVITIES	AN ESTIMATED 16 LOW INCOME SENIORS WILL RECEIVE MILE REIMBURSEMENT PARTICIPATING IN THE PROGRAM
	LOCATION DESCRIPTION	VARIOUS LOCATIONS
	PLANNED ACTIVITIES	DR. PIPER CENTER

10	PROJECT NAME	MICROENTERPRISE ASSISTANCE
	TARGET AREA	CITY OF CAPE CORAL

	GOALS SUPPORTED	ECONOMIC DEVELOPMENT - MICROENTERPRISE
	NEEDS ADDRESSED	INCREASE ECONOMIC OPPORTUNITY
	FUNDING	CDBG: \$40,000
	DESCRIPTION	GOODWILL INDUSTRIES OF SWFL WILL PROVIDE MICROENTERPRISE TRAINING TO LOW INCOME PERSONS.
	TARGET DATE	9/30/2027
	ESTIMATE THE NUMBER AND TYPE OF FAMILIES THAT WILL BENEFIT FROM THE PROPOSED ACTIVITIES	IT IS ESTIMATED THAT 11 LOW INCOME PERSONS WILL BE ASSISTED WITH THIS PROJECT.
	LOCATION DESCRIPTION	VARIOUS LOCATIONS
	PLANNED ACTIVITIES	GOODWILL MICROENTERPRISE

11	PROJECT NAME	ADMINISTRATION
	TARGET AREA	N/A
	GOALS SUPPORTED	PROGRAM ADMINISTRATION
	NEEDS ADDRESSED	N/A
	FUNDING	CDBG: \$228,692 HOME: \$40,129
	DESCRIPTION	GRANTEE ADMINISTRATION OF THE CDBG and HOME PROGRAMS.
	TARGET DATE	9/30/2027
	ESTIMATE THE NUMBER AND TYPE OF FAMILIES THAT WILL BENEFIT FROM THE PROPOSED ACTIVITIES	NOT APPLICABLE.

	LOCATION DESCRIPTION	ACTIVITIES WILL TAKE PLACE AT CAPE CORAL CITY HALL LOCATED AT 1015 CULTURAL PARK BLVD. CAPE CORAL, FL 33990
	PLANNED ACTIVITIES	ADMINISTRATIVE ACTIVITIES REQUIRED TO MANAGE THE CDBG and HOME PROGRAMS. FUNDS WILL BE UTILIZED FOR SALARY AND OPERATING.

AP-50 Geographic Distribution – 91.220(f)

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

The City of Cape Coral adheres to all program-specific eligibility requirements when allocating funds. Currently, HUD sets the low/moderate income exception threshold for the City of Cape Coral at 48.2%. The City of Cape Coral has 30 census block groups that meet the income threshold. However, the minority/low income populations are dispersed throughout the City in such that no one geographic area can meet HUD's jurisdiction requirements of low income or racial/ethnic minority concentration at this time.

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

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

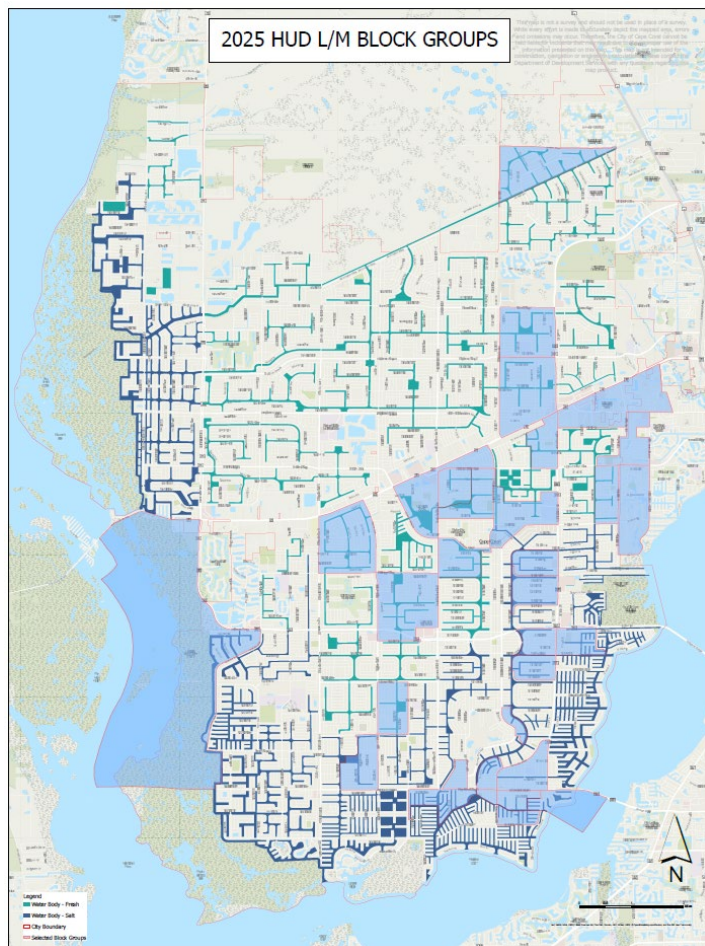
Geographic Distribution

Target Area	Percentage of Funds
City of Cape Coral	100
Low Moderate Exception Area Qualified Block Group	

Table 8 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

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



Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

In PY 2026-2027 the City of Cape Coral will support affordable housing through its CDBG and HOME programs by funding activities including: direct financial assistance to homeowners, owner occupied rehabilitation, acquisition of land for the development of affordable housing units and development of new housing units.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	10
Special-Needs	0
Total	10

Table 9 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	
The Production of New Units	4
Rehab of Existing Units	
Acquisition of Existing Units	6
Total	

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

Discussion

AP-60 Public Housing – 91.220(h)

Introduction

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

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

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

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

- Engaging the community to make affordable housing a citywide priority;
- Reducing the number of public housing vacancies;
- Increasing voucher utilization;
- Utilizing Rental Assistance Demonstration (RAD) program to convert public housing to project-based assistance; and

Leveraging private and public funds including Low Income Housing Tax Credits to create new senior and multifamily housing opportunities

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

The public housing authorities plan to undertake the following actions:

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

Through the Senior Service Coordinator (SSC), HACFM provides case management and outreach services for elderly

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

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

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

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

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

Not applicable.

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

Introduction

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

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

The City of Cape Coral has an established partnership with the Lee County CoC and it supports its initiatives to implement and expand homeless outreach, assessments, and referrals to housing and services for persons experiencing homelessness in Cape Coral. Within the City's goals to decrease homelessness, Cape Coral will provide public service funding to agencies that provide homeless or homeless prevention services. The City of Cape Coral dedicates \$166,638 of CDBG dollars to increasing access to public service activities, which are public service activities other than low/moderate income housing benefits. Within this public services funding, the City intends to serve at least 2,000 persons.

Addressing the emergency shelter and transitional housing needs of homeless persons

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

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

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

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

As part of the City's strategy to decrease homelessness in the City of Cape Coral, \$25,072 of CDBG funding is dedicated to support Abuse Counseling and Treatment and providing shelter to victims of domestic violence. The City anticipates that the funded organization, Abuse Counseling and Treatment (ACT), will assist 150 persons through this project.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of

care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs.

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

City of Cape Coral residents provided feedback in the community needs survey as part of the development of the Five Year Consolidated Plan to highlight the importance of public services. The top three public service needs identified by survey responses in the high need category are transportation services, services for persons with disabilities, and senior services.

To address the City's desire to decrease homelessness, Cape Coral Caring Center receives \$24,865 of CDBG dollars from the City to provide resources such as a food pantry, bus passes, utility, and prescription assistance to a projected 950 low-income residents in Cape Coral. Increasing access to public service activities promotes the City's plan to decrease homelessness and the City is dedicating \$20,385 of CDBG to supply emergency assistance to assist low income persons with delinquent water/electric bills.

CDBG funding is directed to address Community Development, Housing, and Public Service needs in Cape Coral. During the last review of Cape Coral's publicly owned land stock, nine properties were identified and allotted for affordable housing. As part of the local CDBG distribution, \$40,000 is aimed at increasing economic opportunity among the City's residents.

Discussion

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

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

Introduction:

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

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

In the case of new construction, significant barriers to creating affordable housing are reductions in federal and state housing funds, the land costs, impact fees, zoning, and compliance with new hurricane standards building codes. An additional significant barrier is the poor credit record of many low-and moderate-income households.

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

The City of Cape Coral's recent Analysis of Impediments to Fair Housing Choice (AI) identified the following impediments to affordable and fair housing:

- Housing discrimination persists in the private market, according to complaints data received.
- Pattern of disparity continues to exist in private mortgage lending for racial and ethnic minorities.
- Limited public transit options and rising cost of transportation in general limit location options for many lower-income households.
- Fair Housing education, training and outreach programs are inadequate to meet the responsibility to affirmatively further fair housing throughout Lee County.

- An insufficient number of accessible housing units are available which meets the needs of persons with disabilities in the County.
- Neighborhood opposition to diversity in housing type.

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

Discussion:

The City adopted an Affordable Housing Incentive Plan as part of their Local Housing Assistance Plan (LHAP). The LHAP is required to participate in the State Housing Initiatives Partnership (SHIP) program. The Plan contains the following affordable housing incentives:

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

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

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

Objective 2: Housing Affordability. The City will review and re-evaluate the City Codes to identify and revise those sections which restrict the development of affordable housing in the City.

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

Objective 4: Special Housing Needs. The City will maintain the Land Use and Development Code to enable the siting of group homes and foster care facilities in residential areas.

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

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

Objective 7: Historic Preservation. The City will continue to inventory historically significant and potentially historically significant structures in the City.

Objective 8: Housing Implementation. The City will implement City Codes and regulations through enforcement activities to promote housing opportunities for City residents without sacrificing housing quality and affordability.

Objective 9: The City will review annually the Land Development Code to evaluate provisions for the enforcement of land use regulations to protect the value of individual homes and properties and amend said regulations as necessary.

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

The City of Cape Coral participated in a Regional Analysis of Impediments that identified actions to remove fair housing impediments. The document can be found at www.capecoral.gov.

AP-85 Other Actions – 91.220(k)

Introduction:

This section of the Plan describes the specific actions the City will take to address the housing and community development needs of low- and moderate-income residents during PY2026-2027 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

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

Actions planned to foster and maintain affordable housing

The City will continue to administer the owner-occupied rehabilitation program to preserve existing affordable housing in the community. Additionally, the City will support the creation of affordable units by subsidizing the cost of housing through programs that provide homebuyer assistance any by working with nonprofit housing providers and developers to develop rental housing and housing for ownership. The City will encourage the development of affordable housing by utilizing the incentives in the Local Housing Incentive Plan and through implementation of the strategies in the AI.

Actions planned to reduce lead-based paint hazards

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

Actions planned to reduce the number of poverty-level families

During PY2026-2027, the City will continue to fund activities that serve families living below the poverty level and will support housing organizations, social services agencies, Lee County, the public housing authorities, and other key community stakeholders that operate programs that help participants work towards self-sufficiency. Some of the initiatives that the City will undertake include:

- Utilizing CDBG funding to support the Goodwill Southwest Florida Microenterprise Institute which helps emerging entrepreneurs with low- to moderate-income levels to start new ventures or grow an existing business.

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

Actions planned to develop institutional structure

The City will utilize its network of public sector and nonprofit organizations to address the gaps identified in the institutional structure. During PY 2026-2027, the City expects to maximize community resources when implementing the Action Plan and will take the following actions:

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

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

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

Program Specific Requirements

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

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

Introduction:

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%

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:
The City of Cape Coral leverages HOME program funds with State Housing Initiative Partnership Program funds from the state of Florida.
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:
The City of Cape Coral utilizes the recaptured method. The term is determined by the amount of HOME subsidy in the property. Funds are secured by a mortgage and deed. If the HOME-assisted unit is sold, transferred, or ceases to be the owner's primary residence during the affordability period (5 years for subsidies under \$15,000, 10 years for \$15,000–\$40,000, or 15 years for over \$40,000), the City recaptures the HOME investment.
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:
The City of Cape Coral utilizes the recaptured method. The term is determined by the amount of HOME subsidy in the property. Funds are secured by a mortgage and deed. If the HOME-assisted unit is sold, transferred, or ceases to be the owner's primary residence during the affordability period (5 years for subsidies under \$15,000, 10 years for \$15,000–\$40,000, or 15 years for over \$40,000), the City recaptures the

HOME investment.

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: *Not Applicable*
5. If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)). *Not Applicable*
6. If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disabilities (e.g. persons with HIV/AIDS or chronic mental illness) will narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2)(ii) and 91.220(l)(2)(vii)). *Not Applicable at this time.*
7. If applicable, a description of any preference or limitation for rental housing projects. (See 24 CFR 92.253(d)(3) and CFR 91.220(l)(2)(vii)). Note: Preferences cannot be administered in a manner that limits the opportunities of persons on any basis prohibited by the laws listed under 24 CFR 5.105(a). The City of Cape Coral has adopted the following preferences for HOME-funded rental housing projects to address local needs identified in the 2025 Consolidated Plan, in accordance with 24 CFR § 92.253(d)(3) and 24 CFR § 91.220(l)(2)(vii):
Preference for Senior Housing: Given the high proportion of elderly residents in Cape Coral, the City prioritizes rental projects that reserve at least 15% of HOME-assisted units for seniors (aged 62 or older) with incomes at or below 80% AMI, provided supportive services are available through partnerships with local nonprofits.
Preference for Properties Located in the South Cape Community Redevelopment Area or City identified properties :
Fair Housing Compliance: All preferences are administered to ensure equitable access and compliance with 24 CFR § 5.105(a). The City conducts marketing outreach to underserved communities and monitors tenant selection processes to prevent discrimination based on race, color, national origin, religion, sex, familial status, or disability. These preferences support Cape Coral's goal of providing affordable, sustainable rental housing for low-income households, particularly seniors, as identified in community survey data.