



Substantial Amendment



City of Cape Coral
Substantial Amendment #3
2025-2026 One Year Action Plan
Resolution 104-26
Public Comment Version 1.0

Background/Summary

The City of Cape Coral is an entitlement recipient of federal funds from the US Department of Housing and Urban Development HUD for the Community Development Block Grant (CDBG) Program. In 2025-2026 the City was awarded \$1,110,919 in CDBG funding and \$381,874 HOME Investment Partnerships Program Funds.

In accordance with 24 CFR 91.505, the City of Cape Coral is submitting a substantial amendment # 3 to the 2025-2026 One Year Action Plan proposing to reallocate \$300,000 of the awarded amount from Habitat for Humanity of Lee and Hendry Counties, Inc - Homeownership (Gap Financing) activity to Habitat for Humanity of Lee and Hendry Counties, Inc -Homeownership (Acquisition of Real Property) activity.

Federal regulations require that the grantee provides citizens with reasonable notice of and an opportunity to comment on any substantial amendment to the Plan in accordance with 245 CFR 91.10. A detailed summary of the proposed change has been outlined throughout this amendment.

Substantial Amendment

Program Year 2025-2026 One Year CDBG Action Plan

This substantial amendment will add Homeownership – Acquisition of Real Property - as an eligible activity and fund the activity from the awarded amount to Habitat for Humanity of Lee and Hendry Counties, Inc - Homeownership (Gap Financing). This activity (Acquisition of Real Property) will be conducted by the Habitat for Humanity of Lee and Hendry Counties, Inc.

REVISED 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 \$5,554,595 in CDBG funding. For Program Year 2025-2026 the City has been awarded \$1,110,919 in CDBG funds. The CDBG funds will be used to address the priority needs identified in the Consolidated Plan.

Priority Table

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	Public - Federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,110,919	0	<u>100,000</u> <u>75,000</u>	4,440,919 \$1,210,919 <u>\$1,285,919</u>	4,443,676 \$4,268,676	CDBG funds will be utilized in accordance with this plan to further address community development, housing, and public service needs in Cape Coral
HOME	Public Federal	Acquisition Administration and Planning Housing Rehabilitation of rental or owner-occupied units Downpayments Tenant based rental assistance	\$381,874	0	0	\$381,874	1,527,496	HOME funds will be utilized to further address housing needs in Cape Coral
Other	Public - State	Acquisition/New Construction Housing/Rehabilitation	\$1,535,897	0	0	\$1,535,897	6,143,588	State Housing Initiative Partnership (SHIP) program funds will be

								utilized to address affordable housing issues in Cape Coral.
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REVISED AP-20 Annual Goals and Objectives - 91.420, 91.220(c)(3) &(e)

Goal 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: \$668,451 State Housing Initiative Partnership Program (SHIP): \$1,244,078 HOME:\$326,780	Direct Financial Assistance to Homebuyers: 10 Households Assisted Rehabilitation of owner-occupied housing – 15 households assisted <u>Acquisition of Real Property -7 lots acquired</u>
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: \$163,638	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: \$222,184	

REVISED AP-35 Projects – 91.220(d)

Introduction

The City will undertake various projects during the 2025-2026 program year focused on providing decent affordable housing, creating a suitable living environment, and expanding economic opportunities 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.

#	PROJECT NAME
1	<u>Program Administration</u>
2	Domestic Violence
3	Public Services – Food
4	Paratransit
5	Child Care
6	Utility Assistance
7	Handicapped Services
8	Senior Services
9	Handicapped Services (2)
10	Homeownership
11	Microenterprise
12	HOME Admin
13	HOME Homeownership Assistance
14	Homeownership - Rehabilitation
15	<u>Homeownership – Acquisition of Real Property</u>

AP38 Revisions – Projects Summary

1	<u>PROJECT NAME</u>	<u>HOMEOWNERSHIP ASSISTANCE – ACQUISITION OF REAL PROPERTY</u>
	<u>TARGET AREA</u>	<u>CITY OF CAPE CORAL</u>
	<u>GOALS SUPPORTED</u>	<u>AFFORDABLE HOMEOWNERSHIP</u>
	<u>NEEDS ADDRESSED</u>	<u>INCREASE ACCESS TO AFFORDABLE HOUSING</u>
	<u>FUNDING</u>	<u>CDBG: \$300,000</u>
	<u>DESCRIPTION</u>	<u>PROJECT WILL COMPRISE ONE ACTTTIVY- THE ACQUISITION OF LAND FOR DEVELOPMENT OF AFFORDABLE HOUSING</u>
	<u>TARGET DATE</u>	<u>09/30/2026</u>
	<u>ESTIMATE THE NUMBER AND TYPE OF FAMILIES THAT WILL BENEFIT FROM THE PROPOSED ACTIVITIES</u>	<u>IT IS ESTIMATED THAT SEVEN (7) PROPERTIES WILL BE ACQUIRED FOR DEVELOPMENT OF AFFORDABLE HOUSING.</u>

<u>LOCATION DESCRIPTION</u>	<u>THIS IS A SCATTERED SITE PROJECT. PROPERTIES WILL BE LOCATED THROUGHOUT THE CITY OF CAPE CORAL.</u>
<u>PLANNED ACTIVITIES</u>	<u>HABITAT FOR HUMANITY ACQUISITION</u>

Federal regulations require for the City provide the public with reasonable notice of and an opportunity to comment on any substantial amendments in accordance with 24 CFR 91.19. The 30-day comment period will commence on Saturday, April 11, 2026, and end on May 21, 2026. The public may view the document at the Department of Development Services, City Hall, 1015 Cultural Park Blvd, Cape Coral, FL 33990, between the hours of 7:30 AM and 3:30 PM – Monday through Friday.

The public is encouraged to comment upon the proposed substantial amendment by submitting written comments to the Department of Development Services at PO Box 150027, Cape Coral, FL 33915-0027 or to mbabic@capecoral.gov. The City Council will consider the amendment at the May 20, 2026, City Council Meeting in City Council Chambers City Hall, 1015 Cultural Park Blvd, Cape Coral, FL 33990 at 4:00 PM.

The City of Cape Coral must consider any comments or views of residents, agencies, or other interested parties received in writing or orally at public hearings in preparation of the final amendment. A summary of these comments has been included as Exhibit B.

Exhibit A — Affidavit of Publication

Exhibit A – Affidavit of Publication

Exhibit B — Public Comment Received - RESERVED