

RESOLUTION #20-131R

A RESOLUTION OF THE BOARD OF COUNTY COMMISSIONERS OF OSCEOLA COUNTY, FLORIDA ADOPTING THE FEDERAL FISCAL YEAR 2020-2025 CONSOLIDATED PLAN AND FEDERAL FISCAL YEAR 2020-2021 PROGRAM YEAR ANNUAL ACTION PLAN; AUTHORIZING COUNTY MANAGER TO EXECUTE DOCUMENTS; PROVIDING FOR SUSPENSION; PROVIDING FOR SEVERABILITY; PROVIDING FOR CONFLICT AND PROVIDING FOR AN EFFECTIVE DATE.

WHEREAS, the United states Congress passed, and the President signed into law, the National Housing Act of 1974 establishing the Community Development Block Grant (CDBG) program; and

WHEREAS, the Federal Fiscal Year FFY 2020-2025 Consolidated Plan serves as the planning guide for the use of annual allocations of CDBG funds that the County expects to receive as an entitlement community, and HOME funds that the Osceola County Consortium expects to receive as an entitlement community; and

WHEREAS, it is necessary to have efficient procedures in place to execute time sensitive documents.

NOWHEREFORE, BE IT RESOLVED BY THE BOARD OF COUNTY COMMISSIONERS OF OSCEOLA COUNTY FLORIDA;

SECTION 1. ADOPTION OF CONSOLIDATED PLAN DOCUMENTS.

The FFY 2020-2025 Consolidated Plan and the FFY 2020-2021 Program Year Annual Action Plan are hereby adopted.

SECTION 2. AUTHORIZATION TO EXECUTE DOCUMENTS.

The County Manager is hereby authorized to execute the Application for Federal Assistance (Form SF-424) and the applicable Grantee Certifications for CDBG funding. In addition, the County Manager is authorized to execute all other necessary documents related to the CDBG and HOME programs so long as those documents do not materially alter the program purpose and funding allocations.

- A. Nothing in this section shall be construed as preventing or discouraging the County Manager from seeking guidance from the Board.
- B. Although Board approval is not necessary under these circumstances, and failure to notify shall not impact the legitimacy of such action, the County Manager shall, not less frequently than once a month, prepare a report for the Clerk of the Board to include as an informational item on the agenda, that sets forth any and all documents the County Manager has executed on this accord.

SECTION 3. SUSPENSION.

The provisions set forth in this Resolution may be suspended or modified by Board action at any time when in the best interest of the County.

SECTION 4. SEVERABILITY.

If any portion of this Resolution, or application thereof, is held invalid, the invalidity shall not affect other provisions or applications of this Resolution, which can be given effect without the invalid provision or application and, to that end, the provisions of this Resolution are deemed and declared severable.

SECTION 5. CONFLICT.

All Resolutions, or parts of Resolutions, in conflict herewith shall be and the same are hereby repealed to the extent of such conflict.

SECTION 6. EFFECTIVE DATE.

This resolution shall be in force and take effect immediately upon its adoption.

DONE AND ADOPTED this 10th day of August 2020.

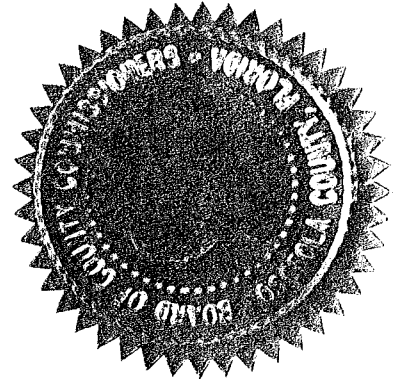
BOARD OF COUNTY COMMISSIONERS
OSCEOLA COUNTY, FLORIDA

By: Timothy Janer
Chair/~~Vice Chair~~

ATTEST:

CLERK TO THE BOARD OF COUNTY COMMISSIONERS

By: Debra A Davis
Clerk/Deputy Clerk of the Board



OSCEOLA COUNTY 2020-2025 CONSOLIDATED PLAN



August 10, 2020

Osceola County Human Services Department
330 N Beaumont Avenue, Kissimmee, FL 34741
Contact: Danicka Ransom, Assistant Director

Executive Summary

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

1. Introduction

The Five Year 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 the planning document, application for Federal Funds, and strategic plan for carrying out U. S. Department of Housing and Urban Development (HUD) programs and the Annual Action Plan that serves as the planning guide for the use of the annual allocation of Community Development Block Grant (CDBG) funds to Osceola County.

This five-year planning document, which begins October 1, 2020 and ends September 30, 2025, identifies priority housing, the homeless and special population needs, community development needs, and citizen participation requirements for the Community Development Block Grant (CDBG) and HOME Investment Partnerships (HOME).

This Consolidated Plan initiates the Osceola County HOME Consortium consisting of Osceola County, all the unincorporated areas thereof; and its HOME Consortium partner, the City of Kissimmee. Osceola County's Human Services Department is responsible for administering the Community Development Block Grant and HOME as the lead agency. The Osceola County Board of County Commissioners is the entity responsible for approving the application of grant funds for the various activities outlined in the Consortium Consolidated Plan and the County's One-Year CDBG Action Plan. The City of Kissimmee's five-year CDBG Consolidated Plan is now a part of the Consortium's Consolidated Plan and submitted herein.

2. Summary of the objectives and outcomes identified in the Plan

In Section 3 – Needs Assessment of this Plan, we consulted a variety of credible data resources, including U.S. Census Bureau, Shimberg Center for Housing Studies, local Continuum of Care (CoC) reports, and other information provided by local housing and supportive service providers to determine what the most common housing and non-housing community development needs are for persons with a household income of 80% or below the area median income in Kissimmee. Based on the information gathered and evaluated, five overall priorities were identified to guide the goals, objectives and outcomes managed by the Consolidated Plan over the next five years:

Priority #1: Improve availability and accessibility of affordable housing to persons of low- and moderate income.

Priority #2: Promote preservation and sustainability of the city's existing housing stock.

Priority #3: Improve access to financial and supportive services to protect citizens from becoming homeless.

Priority #4: Improve availability and accessibility of diverse employment and business opportunities with higher paying wages.

Priority #5: Further the safety and livability of the community by improving public infrastructure and public facilities which are necessary to sustain a good quality of life.

3. Evaluation of past performance

During the implementation fiscal years (FY) 2015-2019 Consolidated Plan, Osceola County strived to address its priorities by allocating funding to three eligible CDBG and HOME funding goals categories: 1) Affordable Housing; 2) Homeless Prevention; and 3) Public Services.

According to the latest program year (PY) 2018-2019 Consolidated Annual Performance and Evaluation Report (CAPER), which captures overall accomplishments across multiple program years, Osceola County selected projects aligned with these overarching goals and objectives and produced favorable outcomes.

Goal #1: Affordable Housing

Priority #1: Improve availability and accessibility of affordable housing to persons of low- and moderate income.

Priority #2: Promote preservation and sustainability of the County's existing housing stock.

Outcome: Between 2015-2019, 121 households benefitted from affordable housing activities including rehabilitation, new construction, and direct homebuyer assistance.

Goal #2: Homeless Prevention

Priority #3: Improve access to financial and supportive services to protect citizens from becoming homeless.

Outcome: Between 2015-2019, 2,399 individuals received a financial housing benefit in the form of rapid re-housing or emergency rental assistance funded through Section 8, Shelter Care Plus and Emergency Solutions Grant Programs.

Goal #3: Public Services

Priority #1: Improve availability and accessibility of affordable housing to persons of low- and moderate income.

Priority #3: Improve access to financial and supportive services to protect citizens from becoming homeless.

Outcome: Between 2015-2019, 1,476 individuals benefitted from a variety housing and non-housing public service activities from CDBG funding.

Osceola County intends to continue their efforts by allocating available Federal and State funding to these goals and priorities to continue seeing improvement and producing desirable outcomes in the areas with the greatest needs.

4. Summary of citizen participation process and consultation process

Osceola County conducted two public meetings to solicit input from citizens and local housing and public service providers on how best to direct future Federal and State funding to housing and community development projects and activities. The first public meeting was held on December 17, 2019 at a local community center and the second public meeting was held in conjunction with the City of Kissimmee (HOME Consortium partner) on December 19, 2019 and In addition, Osceola County created an online survey to gather input from citizens, local housing and public service providers, County staff, and elected officials on how the County should prioritize Federal and State funding over the next five years. The online survey was available on the County's website between December 2019 and March 2020 and collected 214 responses. Furthermore, Osceola County consulted directly with several local housing and public service providers to collect beneficiary data that accurately reflect the housing and public service needs of homeless persons or non-homeless persons with special needs.

5. Summary of public comments

The first public meeting was held on December 17, 2019 at the Marydia Community Center in and was advertised by distribution of post cards to residents in and around the Tropical Park community. There were three (3) attendees from Osceola County and twenty-four (24) public attendees. During the meeting, residents expressed concerns regarding a high number of vacant properties in the area, as well as dilapidated mobile homes. There were also concerns raised regarding the amount of traffic that has resulted from recent housing growth in the area, and were concerned that not all households are connected to the new wastewater system. The second public meeting was held on December 19, 2020, in conjunction with City of Kissimmee, at the Osceola County Human Services Department and advertised in the Osceola Gazette on December 5, 2019. There were four (4) attended from Osceola County and City of Kissimmee and five (5) public attendees. During the public meeting, residents expressed concerns related to the traffic impact, as well as the amount of new construction in the more rural areas of the county.

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

There were no comments or views that were not accepted at neither the two public meetings, nor during the overall consultation process. Osceola County evaluated all public input as a valuable resources to the development of the 2020-2025 Consolidated Plan.

7. Summary

In February 2020, the nation was blindsided by impacts from the coronavirus (COVID-19) pandemic. Priorities for sustaining safe and healthy environments have shifted greatly, but Osceola County has remained committed to furthering the housing and community development needs of each community. Each section of this Consolidated Plan accurately reflects the current needs of the citizens and the tools and resources that the County will use to achieve the goals and objectives to continue improving our communities over the next five year period.

The Process

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

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

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

Agency Role	Name	Department/Agency
Lead Agency	OSCEOLA COUNTY	
CDBG Administrator	OSCEOLA COUNTY	Human Services Department
HOPWA Administrator		
HOME Administrator	OSCEOLA COUNTY	Human Services Department
ESG Administrator	OSCEOLA COUNTY	Human Services Department
HOPWA-C Administrator		
	OSCEOLA COUNTY	Human Services Department

Table 1 – Responsible Agencies

Narrative

The Osceola County Human Services Department is the lead agency for the administration of the Community Development Block Grant (CDBG) and Emergency Solutions Grant (ESG) Program. The Osceola County Human Services Department is the lead agency responsible for the administration of the HOME Investments Partnership Program (HOME), of which the City of Kissimmee is a partner, and creates the HOME Consortium which is a collaboration where each annual allocation is divided up between Osceola County and the City of Kissimmee for affordable housing activities.

Consolidated Plan Public Contact Information

Danicka Ransom, Assistant Human Service Director

Phone: (407) 742-8418

E-mail: danicka.ransom@osceola.org

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

1. Introduction

In order to increase cooperation and coordination efforts between Osceola County and local governmental and non-profit agencies throughout the Central Florida region, the Osceola County Human Services Department developed a list of 17 stakeholders composed of local governments, public institutions, and local non-profit housing and supportive service providers for consultation purposes throughout the development of the Consolidated Plan. The stakeholders list was used to determine which agencies would be contacted throughout the development process to record housing and community development needs, data and information on the populations served, and the current inventory of housing and supportive services offered throughout the county and region.

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)).

Human Services works directly with local public and private housing supportive and public service providers by providing annual CDBG funding towards activities such as affordable housing, rental assistance, and other public services activities to expand outreach and coordination to serve low-to moderate-income persons and families, homeless persons and non-homeless, special needs populations.

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

Human Services worked directly with the Homeless Services Network of Central Florida, who is the lead administrator for the regional Continuum of Care (CoC), through telephone and e-mail to gather the latest Point-in-Time Counts and other vital information necessary to properly document the needs of the homeless population, as well as the inventory of housing and supportive services available to meet the needs of the homeless population.

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

Osceola County is eligible to receive Emergency Solutions Grant (ESG) funds and collaborates the Homeless Services Network of Central Florida to collect and evaluate outcomes related to the administration of the Homeless Management Information System (HMIS). Osceola County uses ESG funds, when available, towards the expansion of homeless prevention activities since the County does not manage homeless services directly within the local government.

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

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	Community Vision
	Agency/Group/Organization Type	Services - Housing Services-homeless Services-Employment Planning organization
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Community Vision provides services to aid against homelessness and creating jobs. Continued coordination will assist the County in addressing these County-wide issues.
2	Agency/Group/Organization	Help Now of Osceola
	Agency/Group/Organization Type	Services-Victims of Domestic Violence
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Families with children
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Help Now of Osceola, Inc. provided data and information pertaining to victims of domestic violence. Continued coordination will assist the County in addressing this County-wide issue.
3	Agency/Group/Organization	Helping Others Make the Effort
	Agency/Group/Organization Type	Services - Housing
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Helping Others Make the Effort provides transitional housing, other homelessness services, and rental assistance. Continued coordination will assist the County in addressing this County-wide issue.
4	Agency/Group/Organization	KISSIMMEE
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City of Kissimmee is the County's Consortium partner for HOME funding. Thus, the City was consulted on HOME issues for creation of this Consolidated Plan. Although is it not anticipated that the County and the City will partner for any HOME projects, those activities will still have an overall impact on the housing situation in both jurisdictions.
5	Agency/Group/Organization	Children's Advocacy Center for Osceola County, Inc
	Agency/Group/Organization Type	Services-Children Services-Victims of Domestic Violence
	What section of the Plan was addressed by Consultation?	Public Services
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Children's Advocacy Center of Osceola County provides services for abused children. Continued coordination will assist the County in addressing this County-wide issue.
6	Agency/Group/Organization	The Transition House, Inc.
	Agency/Group/Organization Type	Housing Services - Housing
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homelessness Needs - Veterans

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Transition House Inc. provides transitional housing for men and substance abuse treatment. The County partnered with Transition House to use Neighborhood Stabilization Program funds to provide fifty units of housing for very-low income families and veterans. Continued coordination will assist the County in addressing this County-wide issue.
7	Agency/Group/Organization	Heart of Florida United Way
	Agency/Group/Organization Type	Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Heart of Florida United Way provides funds for many of the non-profit organizations that provide services to the homeless, abused, and disabled. Continued coordination will assist both the Heart of Florida and the County in directing funding to those organizations that will use it effectively.
8	Agency/Group/Organization	Osceola Council on Aging
	Agency/Group/Organization Type	Services-Elderly Persons 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?	The Osceola Council on Aging provides several services to the elderly population including adult day care, a senior center, a health clinic and home energy assistance. Continued coordination will assist the County in addressing these County-wide issues.
9	Agency/Group/Organization	HABITAT FOR HUMANITY, OSCEOLA
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Habitat for Humanity provides housing for those in need. Continued coordination will assist the County in addressing this County-wide issue.
10	Agency/Group/Organization	Miracle of Love, Inc.
	Agency/Group/Organization Type	Services-Persons with HIV/AIDS
	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?	The Miracle of Love provides case management for HOPWA and AIDS care. Continued coordination will assist the County in addressing this County-wide issue.
11	Agency/Group/Organization	Community Legal Services of Mid-Florida
	Agency/Group/Organization Type	Service-Fair Housing Regional organization
	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?	The Community Legal Services of Mid-Florida provides legal counsel for the needy of Central Florida. They are especially helpful in providing fair housing information for the creation of the County's Analysis of Impediments to Fair Housing Choice. Continued coordination will assist the County in addressing fair housing issues in the County.
12	Agency/Group/Organization	Fair Housing Continuum Inc
	Agency/Group/Organization Type	Service-Fair Housing Regional organization
	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?	The Fair Housing Continuum, Inc. provides services to those who have fair housing complaints. They provide information to the County for its Analysis of Impediments to Fair Housing Choice. Continued coordination will assist the County in addressing fair housing issues in the County.

13	Agency/Group/Organization	Homeless Services Network
	Agency/Group/Organization Type	Housing Services - Housing Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment 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?	The Homeless Services Network is the lead agency of the area's Continuum of Care organization. They also manage the Homeless Emergency Assistance and Rapid Transition to Housing Program under the Hearth Act. Continued coordination will assist the County in addressing the homelessness issue.
14	Agency/Group/Organization	East Central Florida Regional Planning Council
	Agency/Group/Organization Type	Regional organization Planning organization Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The East Coast Regional Planning Council provided information about the future of housing, transportation and economic development in the region and various plans for these subjects in Osceola County. The Council's Fair Housing and Equity Assessment also assisted the development of the County Analysis of Impediments to Fair Housing Choice. Continued coordination will assist the County in addressing these issues.
15	Agency/Group/Organization	The Village Transitional Housing Program
	Agency/Group/Organization Type	Housing Services-homeless
	What section of the Plan was addressed by Consultation?	Homelessness Strategy 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?	The Village Transitional Housing Program provides housing and services to youth who age out of the foster care system. Continued coordination will assist the County in addressing this issue.
16	Agency/Group/Organization	Osceola School District
	Agency/Group/Organization Type	Services-Children
	What section of the Plan was addressed by Consultation?	Homeless Needs - Families with children
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Osceola School District has the Families in Transition Program which identifies and enrolls homeless students, promotes educational stability, and coordinates social service resources for homeless students and their families. Continued coordination will assist the County in addressing this issue.

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

There were no specific agencies who were not consulted with for the development of the Consolidated Plan. The agencies listed above have an established relationship with Osceola County and were consulted for the specific sections identified.

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	Homeless Services Network of Central Florida	Promoting the regional goal of ending homelessness. Promoting access to and effective use of mainstream benefits. Optimizing self-sufficiency among individuals and families who are experiencing homelessness.
County's SHIP Plan	Osceola County Human Services Department	Promoting affordable housing and providing rental assistance.
East Central Florida Strategic Regional Policy	East Central Florida Regional Planning Council	Goals of the County's Consolidated Plan and Analysis of Impediments to Fair Housing Choice overall with the East Central Florida Strategic Regional Policy Plans in the areas of economic development, affordable housing and regional transportation.

Table 3 – Other local / regional / federal planning efforts

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

Osceola County has an established working relationship with the City of Kissimmee, as HOME Consortium partners, and directly consulted with the City throughout the development process in order to ensure that the goals, objectives and funding priorities were accepted and coordinated with each community. The Consultant, Langton Associates, Inc. also reviewed the State of Florida's current Consolidated Plan in order to ensure that the goals, objectives, and priority needs documented are aligned with the current strategies and programs administered by State Department and Agencies.

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

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

Osceola County conducted two public meetings during the development of the program years 2020-2025 Consolidated Plan. The first was held in the Tropical Park community on December 17, 2019 to solicit public input on general housing and community development goals. The second, held in partnership with the City of Kissimmee, was conducted on December 19, 2019 to determine affordable housing goals for the HOME Consortium, as well as solicit public input on general housing and community development goals. In addition, Osceola County consulted with several local housing and public service provider agencies directly through e-mail and questionnaires, to collect current and accurate needs and housing market data. Osceola County also published an online survey on the City's website to collect public comments which was available December 2019 through March 2020. The County collected a total of 214 responses.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Meeting	Low- to moderate-income family population	The first public meeting was advertised using postcards in the Marydia and Tropical Park communities and was held on December 17, 2019 at the Marydia Community Center. There were 24 total attendees.	Residents raised concerns about the number of vacant properties in the area, as well as dilapidated mobile homes. More concerns were raised regarding the amount of traffic that housing growth has brought to the areas. Several residents were concerned that not all households had been connected to the new wastewater system.	There were no comments that were not accepted at this meeting.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
2	Public Meeting	Non-targeted/broad community	The second public meeting was advertised on December 5, 2019 in the Osceola Gazette and held on December 19, 2019. The meeting was conducted at the Osceola County Human Services Department and there were five total attendees.	Concerns expressed related to traffic impact and the amount of new construction in the more rural areas of Kissimmee and Osceola County.	There were no comments that were not accepted at this meeting.	
3	Public Meeting	Non-targeted/broad community	The third public meeting was advertised on the County website from July 8, 2020 to July 23, 2020 and held on July 23, 2020 via Zoom online meeting place. There were four staff in attendance, but no public attendance.	No comments were received at this meeting due to no public attendance.	No comments were received at this meeting due to no public attendance.	

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

In this section of the Osceola County 2020-2025 Consolidated Plan, we examine a variety of data sources, including US Census data, Shimberg Center for Housing Studies, local Continuum of Care (CoC) reports, and other data sources provided by local housing and supportive service providers, to determine what the most common housing and non-housing community development needs are for persons with a household income below 80% of the area median income in Osceola County. We identify the number and types of common housing problems, as well as, the types of individuals or families facing these problems. We use the data to draw conclusions as to how federal funding can be used to alleviate these problems and develop strategies to ensure there is an adequate supply of affordable housing and access to other public facilities and services in the community for every segment of the population, including all income levels, racial and ethnic groups, and persons with special needs.

NA-10 Housing Needs Assessment

The Housing Needs Assessment focuses primarily on the number and types of households with an income at or below 80% of the area median income and the types of common housing problems affecting these households in Osceola County. According to the data provided, there are 96,250 total households in Osceola County. Of the total 96,250 households, 429 households are considered substandard housing units (lacking complete plumbing or kitchen facilities), 340 households are considered severely overcrowded (>1.51 persons per room), 1,703 households are considered overcrowded (>1.01-1.5 persons per room), 15,854 households are considered severely cost burdened (>50% on monthly housing costs), and 13,509 households are considered cost burdened (>30% on monthly housing costs). In this section, we also examine types of households affected by these problems based on household size and tenure.

NA-15-Disproportionately Greater Need: Housing Problems

According to HUD, a disproportionately greater need exists when the members of a racial or ethnic group at a given income level experience housing problems at a greater rate (10 percentage points or more) than the income level as a whole. In this section, we examine the number of households facing at least one of the common housing problems by income category and racial or ethnic background to determine whether or not a disproportionately greater need exists. According to the data presented in Tables 9-11, none of the racial or ethnic groups examined in income categories 0-80% of the area median income demonstrated 10 or more percentage points higher than the income level as a whole. Therefore, it was concluded that no

disproportionately greater need existed for households who experienced at least one of the common housing problems.

NA-20 Disproportionately Greater Need: Severe Housing Problems

According to HUD, a disproportionately greater need exists when the members of a racial or ethnic group at a given income level experience severe housing problems at a greater rate (10 percentage points or more) than the income level as a whole. In this section, we examine the number of households facing at least one severe housing problem by income category and racial or ethnic background to determine whether or not a disproportionately greater need exists. According to the data presented in Tables 13-15, one of the racial or ethnic groups examined in income categories 0-80% of the area median income demonstrated 10 or more percentage points higher than the income level as a whole.

NA-25 Disproportionately Greater Need: Housing Cost Burdens

According to HUD, a disproportionately greater need exists when the members of a racial or ethnic group who experience housing cost burden at a greater rate (10 percentage points or more) than the jurisdiction as a whole. In this section, we examine the number of households facing cost burden, either 30% or higher or a severe cost burden 50% or higher, by racial or ethnic background to determine whether or not a disproportionately greater need exists. According to the data presented in Table 17, two of the racial or ethnic groups examined who experience cost burden or severe cost burden demonstrated 10 or more percentage points higher than the jurisdiction as a whole.

NA-30 Disproportionately Greater Need: Discussion

After thorough review and evaluation of sections NA-15, NA-20 and NA-25, it was determined that a disproportionately greater need exists among two racial or ethnic groups that experience housing problems, severe housing problems or housing cost burden. The Hispanic and white racial or ethnic groups accounted for the highest percentages by income category and type of housing problems in two of the sections described below.

NA-35 Public Housing

Evaluating public and assisted housing needs in a community is vital to determining the overall housing needs for very low-, and low-income residents. According to the data provided in Table 18, there are currently 960 Section 8 Housing Choice Vouchers in use in Osceola County. However, there are over 500 families currently on the waiting list in need of Section 8 rental assistance. In addition to a need for access to affordable housing, other needs identified

included financial counseling, access to healthcare, and job training to maintain a self-sufficient lifestyle.

NA-40 Homeless Needs Assessment

When determining housing and supportive needs for homeless individuals and families within a community, it is important to evaluate not only the number and types of individuals and families who experience homelessness, but also the common factors that lead to homelessness and chronic homelessness. According to the Homeless Services Network of Central Florida, the Continuum of Care (CoC) for Osceola County, on any given night there are at least 214 homeless men, women, and children living in shelters or on the streets. Data provided by the Homeless Services Network of Central Florida 2018 Point-in-Time (PIT) Counts was evaluated and documented in both table and narrative form to describe the number and types of homeless individuals and families, by subpopulation, as a method to develop strategies to move Osceola County's homeless population into safe and decent housing.

NA-45 Non-Homeless Special Needs Assessment

In this section of the Needs Assessment, we evaluated a variety of state and local data sources, to accurately describe the housing needs of persons who are not homeless, but require other supportive housing such as elderly, frail elderly, persons with disabilities, persons with alcohol and other drug addiction, persons with HIV/AIDS, and victims of domestic violence, dating violence, sexual assault and stalking. We relied heavily on the input of local service providers, in an effort to increase consultation between Osceola County government and our non-profit partners and capture the latest statistics that accurately reflect the common housing and other supportive needs of the special needs populations in Osceola County.

NA-50 Non-Housing Community Development Needs

In addition to housing, Community Development Block Grant (CDBG) program funding recipients must evaluate the jurisdiction's priority non-housing community development needs to determine the different types of infrastructure improvements and public services needed in the community. In order to maximize public input, from the general public, local government entities, and local service providers, the Osceola County Human Services Department developed a 2020-2025 Consolidated Plan Survey in the effort to collect data and comment on the eligible CDBG program categories and specific projects needed over the next five year period. Survey respondents were asked to rank the importance of each broad category including public facilities, public improvements, and public services. In addition, Survey respondents were able to identify the specific priority projects within each broad category that were considered urgent needs within the community. These Survey results were evaluated

throughout the Consolidated Planning process, and are major factor in determining which eligible CDBG categories will receive funding during the 2020-2025 funding cycles.

NA-10 Housing Needs Assessment - 24 CFR 91.405, 24 CFR 91.205 (a,b,c)

Summary of Housing Needs

According to the U.S. Census Bureau 1-Year estimates, there are approximately 96,250 total households in Osceola County. This number reflects both low- to moderate income households between 0-80% and households with an income of 81% and above. **Table 2 – Number of Households** below provides a breakdown of the approximate total number of households between 0-80% AMI. According to Table 2, approximately 38% of households in Osceola County are considered low- to moderate income households. Furthermore, the information in Table 2 shows that approximately 40% of the total number of households contain small families, 27% contain large families, 26% contain at least one person 62 years or older, and 14% contain one or more children under the age of 6 years old or under.

Demographics	Base Year: 2010	Most Recent Year: 2018	% Change
Population	268,683	367,990	+37%
Households	90,603	96,250	+7%
Median Income	\$47,787	\$50,063	+5%

Table 5- Housing Needs Assessment Demographics

Data Source: U.S. Census Bureau 1-Year Estimates 2010 (Base Year), U.S. Census Bureau 1-Year Estimates 2018

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	10,210	10,285	16,345	9,035	33,010
Small Family Households	4,285	4,345	7,485	4,289	17,685
Large Family Households	1,520	1,175	2,500	1,225	3,885
Household contains at least one person 62-74 years of age	2,005	2,499	3,615	2,175	7,810
Household contains at least one person age 75 or older	1,009	1,205	1,799	634	2,144
Households with one or more children 6 years old or younger	2,494	1,969	3,329	1,655	4,400

Table 6 - Total Households Table

Data Source: 2011-2015 CHAS

Housing Needs Summary Tables

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	165	95	105	15	380	0	14	35	0	49
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	65	120	80	30	295	0	15	15	15	45
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	345	315	469	60	1,189	94	85	300	35	514
Housing cost burden greater than 50% of income (and none of the above problems)	4,625	3,155	855	30	8,665	2,235	2,265	1,955	734	7,189
Housing cost burden greater than 30% of income (and none of the above problems)	135	1,790	4,290	1,520	7,735	424	815	3,025	1,510	5,774
Zero/negative Income (and none of the above problems)	675	0	0	0	675	710	0	0	0	710

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Table 7 – Housing Problems Table

Data 2011-2015 CHAS
Source:

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	5,195	3,685	1,510	135	10,525	2,335	2,380	2,300	779	7,794
Having none of four housing problems	540	2,200	5,605	3,435	11,780	744	2,014	6,925	4,670	14,353
Household has negative income, but none of the other housing problems	675	0	0	0	675	710	0	0	0	710

Table 8 – Housing Problems 2

Data 2011-2015 CHAS
Source:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	2,610	2,600	2,995	8,205	984	1,235	2,450	4,669
Large Related	920	735	1,064	2,719	494	237	735	1,466
Elderly	1,035	920	472	2,427	914	1,134	1,255	3,303
Other	760	1,035	1,134	2,929	370	514	685	1,569
Total need by income	5,325	5,290	5,665	16,280	2,762	3,120	5,125	11,007

Table 9 – Cost Burden > 30%

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Data 2011-2015 CHAS
Source:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	2,570	1,735	595	4,900	870	1,015	955	2,840
Large Related	860	400	104	1,364	490	183	225	898
Elderly	970	565	99	1,634	670	760	500	1,930
Other	760	610	109	1,479	310	320	330	960
Total need by income	5,160	3,310	907	9,377	2,340	2,278	2,010	6,628

Table 10 – Cost Burden > 50%

Data 2011-2015 CHAS
Source:

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	370	275	459	60	1,164	94	48	150	40	332
Multiple, unrelated family households	35	160	140	20	355	0	40	165	10	215
Other, non-family households	25	0	15	10	50	0	15	0	0	15
Total need by income	430	435	614	90	1,569	94	103	315	50	562

Table 11 – Crowding Information – 1/2

Data 2011-2015 CHAS
Source:

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

Table 12 – Crowding Information – 2/2

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

According to 2010 Census data, there was approximately 22,056 single person or non-family households in Osceola County. This estimate was calculated based on information compiled by the Florida Office of Economic and Demographic Research (EDR) published in December 2019. Using this data, we can determine that single person or non-family households accounted for approximately 24% of the total number of households in Osceola County at that time.

During the drafting of the *2015-2020 Osceola County Consolidated Plan* it was determined that most of single person households were very-low income renters paying more than 50% of their income toward housing costs. Without the availability of updated data from neither the Census Bureau, nor the EDR, it is difficult to determine how the statistics have changed, but if we consider the CHAS data provided in the *Other* categories in **Table 5 – Cost Burden >30%** and **Table 6 – Cost Burden >50%**, we can determine two things: 1) Cost burdened, renter-occupied households outnumber cost burdened, owner-occupied households in both data sets; 2) The *Other* categories will include single person or non-family households. Therefore, we can draw the conclusion that there is a need for housing assistance for single person, renter households.

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

According to the Shimberg Center for Housing Studies Special Needs Population Inventory Report in 2013-2017, there were approximately 7,158 households in Osceola County that contained at least one person with a disability and had a household income between 0-50% of the area median income and experiences 30% or greater cost burden. Of the 7,158 households in this category, owner occupied homes with 3 or more persons residing account for the highest number of households (2,378), in need of housing assistance.

In order to get more complete and accurate data on this subject, we consulted with the Children's Advocacy Center Osceola and Help Now Osceola regarding the number and type of families they provide services to in Osceola County. According to the information received, the Children's Advocacy Center Osceola serves approximately 300 children who are victims of domestic violence and 405 children who are victims or sexual assault annually. These families are most in need of emergency relocation or housing stabilization. CAC Osceola uses funds for program expenses such as emergency shelter, rental and utility deposits, and/or moving-related transportation needs. Help Now Osceola provides services to over 6,000 survivors and their children each year. In addition, Help Now provides prevention services to an additional 3,000 young individuals in partnership with the Osceola County School District to facilitate teen dating violence prevention education. These families are most in need of more emergency shelter capacity, affordable housing opportunities, and supportive services such as transportation and daycare.

What are the most common housing problems?

According to the 2011-2015 Comprehensive Housing Affordability Strategy (CHAS) data provided in Table 3 above, 414 households, with a household income of 80% or below the area median income in Osceola County, are considered substandard or lacking complete plumbing or kitchen facilities. According to the same data set, 295 low to moderate income households are considered severely overcrowded, containing 1.51 or more persons per room. Also, 1,608 low to moderate income households are considered overcrowded, containing 1.01-1.50 persons per room.

In addition, cost burden and severe cost burden combined affect approximately 45% of the total population of all households in Osceola County. According to the data provided in Table 3 above, 15,090 low to moderate income households are affected by severe cost burden (50% or more) and 10,479 low to moderate income households are affected by cost burden (30% or more). By examining the data further, it can be determined that severe cost burden and cost burden appear to affect renter occupied households more so than owner occupied households. 14,850 renter occupied households face at least a 30% or more cost burden versus 10,719 owner occupied households who face at least a 30% or more cost burden. Overall, 16.4% of all households in Osceola County face a 50% or high cost burden and 14% of all households face a 30% or higher cost burden, making severe cost burden and cost burden the most common housing problems in Osceola County. In comparison, cost burden is also the most common housing problem throughout the entire state of Florida. According to the State of Florida's 2015-2020 Consolidated Plan, 22.4% or 1.6 million of all households face a cost burden of 30% or more.

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

According to the data tables and narrative sections of this Housing Needs Summary, households with an income between 50-80% of the area median income in Osceola County appear to be affected by the most common housing problems more so than any other income population, with 11,129 households experience one of more common household problems. According to Table 3 above, 140 households with an income between 50-80% of the area median income are considered substandard, 95 households in this income category are considered severely overcrowded, 769 households in this income category area considered overcrowded, 2,810 households in this income category face 50% or more cost burden, and 7,315 households in this income category face a 30% or more cost burden. Furthermore, the data shows that renter households in the 50-80% income category face more of the most common housing problems than owner-occupied households.

With regards to housing tenure, renter occupied households across all income categories are most affected by the four common housing problems. According to the data in Table 3, 380 renter households are considered substandard, 295 are considered severely overcrowded, 1,189 are considered overcrowded, 8,665 face a severe cost burden and 7,735 face cost burden.

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

According to 2011-2015 Comprehensive Housing Affordability Strategy (CHAS) data there are approximately 11,700 extremely low-income households (0-30% AMI) at risk of homelessness in Osceola County. 2,494 or 21% of these households contain one or more children 6 years old or younger. Some common needs for extremely low-income families with children include access to affordable rental housing, utility allowance, food assistance, job training/employment, and access to basic healthcare. According to the *2018-2019 Osceola County Consolidated Annual Performance Report*, there are currently 2,399 persons/families benefitting from tenant-based rental assistance or rapid re-housing services. There is current no data available regarding formerly homeless families benefitting from rapid re-housing services assistance and are nearing termination of that assistance through Osceola County Human Services Department, nor the Homeless Services Network of Central Florida. In 2019, the Osceola County Human Services Department will receive their first allocation of *Emergency Solutions Grant* funds and will begin tracking this information for the next Five-Year Consolidated Plan Strategy. Some common needs for these families receiving rapid re-housing assistance include access to affordable rental/ownership housing, access to public housing or Section 8 rental assistance, utility allowance, food assistance, job training and access to basic healthcare. These needs are very similar to the needs of extremely-low income families with children who are currently housed but are at imminent risk of becoming homeless.

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

For the purposes of this Needs Assessment, the Osceola County Human Services Department uses the following operational definition provided by the Homeless Services Network of Central Florida (lead of CoC) to describe persons who are at-risk of homeless:

An individual or family who:

(i) Has an annual income below 30% of median family income for the area; AND

(ii) Does not have sufficient resources or support networks immediately available to prevent them from moving to an emergency shelter or another place defined by the HUD "homeless" definition; AND

(iii) Meets one of the following conditions:

(A) Has moved because of economic reasons 2 or more times during the 60 days immediately preceding the application for assistance; OR

(B) Is living in the home of another because of economic hardship; OR

(C) Has been notified that their right to occupy their current housing or living situation will be terminated within 21 days after the date of application for assistance; OR

(D) Lives in a hotel or motel and the cost is not paid by charitable organizations or by Federal, State, or local government programs for low-income individuals; OR

(E) Lives in an SRO or efficiency apartment unit in which there reside more than 2 persons or lives in a larger housing units in which there reside more than one and a half persons per room; OR

(F) Is exiting a publicly funded institution or system of care; OR

(G) Otherwise lives in housing that has characteristics associated with instability and an increased risk of homelessness, as identified in the recipient's approved Consolidated Plan.

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

According to the Homeless Services Network of Central Florida, who is the lead for the local Continuum of Care, there are several housing characteristics that have been linked with instability and an increased risk of homelessness including poor or substandard housing conditions, lack of affordable housing, and inadequate living arrangements due to overcrowding, but the most common housing characteristic linked with an increased risk of homelessness is financial burden. According to the data provided in the Tables above, and described through this housing needs summary, cost burden is the most common housing problem for low to moderate income families, especially renters. There are many factors that contribute to a person's inability to secure and maintain affordable housing, such as unemployment, underemployment and low paying jobs. According to the Coalition for the Homeless of Central Florida, loss of income, low

wages or unemployment is the most common contributor to homelessness. However, other factors such as lack of affordable housing, domestic violence, substance abuse or mental illness and aging out of the foster care system are some of the main contributors to homeless in the Central Florida region.

NA-15 Disproportionately Greater Need: Housing Problems - 91.405, 91.205

(b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

In order to determine whether or not any racial or ethnic group, with a household income between 0-80% of the area median income, experiencing one or more of the common housing problems (substandard housing, overcrowding, severe overcrowding, cost burden, or severe cost burden) more so than the income category population as a whole, we must first examine the data in Tables 9-11 below to determine whether or not one particular racial or ethnic group has a disproportionately greater need that is at least ten (10) percentage points higher than the jurisdiction as a whole.

According to the Shimberg Center for Housing Studies 2016 Housing Inventory Report, **there are 11,696 very low income households (0-30% AMI) in Osceola County**. That makes up 12% of the total population of households in Osceola County. According to Table 9 below, 8,090 very low income households have at least one housing problem. That means that 69% of the total number of households with very low income have a housing problem. For the purposes of determining whether or not one racial or ethnic group in this income category has a disproportionately greater need more than the jurisdiction as a whole, 69% is the key number not to exceed 10% or more.

According to the Shimberg Center for Housing Studies 2016 Housing Inventory Report, **there are 12,522 low income households (30-50% AMI) in Osceola County**. That makes up 13% of the total population of households in Osceola County. According to Table 10 below, 8,680 low income households have at least one housing problem. That means that 69% of the total number of households with low income have a housing problem. For the purposes of determining whether or not one racial or ethnic group in this income category has a disproportionately greater need more than the jurisdiction as a whole, 69% is the key number not to exceed 10% or more.

According to the Shimberg Center for Housing Studies 2016 Housing Inventory Report, **there are 21,374 moderate income households (50-80% AMI) in Osceola County**. That makes up 22% of the total population of households in Osceola County. According to Table 11 below, 11,130 moderate income households have at least one housing problem. That means that 52% of the total number of households with moderate income have a housing problem. For the purposes of determining whether or not one racial or ethnic group in this income category has

a disproportionately greater need more than the jurisdiction as a whole, 52% is the key number not to exceed 10% or more.

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	8,090	725	1,385
White	2,065	314	525
Black / African American	924	110	185
Asian	154	30	15
American Indian, Alaska Native	0	0	0
Pacific Islander	20	0	0
Hispanic	4,840	280	660

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data 2011-2015 CHAS
Source:

*The four housing problems are:

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

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	8,680	1,604	0
White	2,055	724	0
Black / African American	930	320	0
Asian	219	90	0
American Indian, Alaska Native	0	0	0
Pacific Islander	4	0	0
Hispanic	5,425	435	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data 2011-2015 CHAS
Source:

*The four housing problems are:

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

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	11,130	5,210	0
White	3,070	2,075	0
Black / African American	1,060	285	0
Asian	100	225	0
American Indian, Alaska Native	4	0	0
Pacific Islander	0	0	0
Hispanic	6,670	2,515	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data 2011-2015 CHAS
Source:

*The four housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,940	5,090	0
White	1,400	2,245	0
Black / African American	465	715	0
Asian	55	78	0
American Indian, Alaska Native	15	0	0
Pacific Islander	0	0	0
Hispanic	1,935	1,965	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data 2011-2015 CHAS
Source:

*The four housing problems are:

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

Discussion

In conclusion, according to Tables 9-11 above, none of the racial or ethnic groups examined in each income category demonstrated a disproportionately greater need when experiencing one or more of the common housing problems.

In the 0-30% income category, White households with a housing problem account for 2,065 or 25% of the total number of households with a housing problem, Black/African American households account for 924 or 11% of the total number of households with a housing problem, Asian households account for 154 or less than 1% of the total number of households with a housing problem, American Indian or Alaskan Native households account for 0 or 0% of the total number of households with a housing problem, Pacific Islander households account for 20 or less than 1% of the total number of households with a housing problem, and Hispanic households account for 4,840 or 60% of the total number of households with a housing problem.

In the 30-50% income category, White households with a housing problem account for 2,055 or 24% of the total number of households with a housing problem, Black/African American households account for 930 or 11% of the total number of households with a housing problem, Asian households account for 219 or less than 1% of the total number of households with a housing problem, American Indian or Alaskan Native households account for 0 or 0% of the total number of households with a housing problem, Pacific Islander households account for 4 or less than 1% of the total number of households with a housing problem, and Hispanic households account for 5,425 or 63% of the total number of households with a housing problem.

In the 50-80% income category, White households with a housing problem account for 3,070 or 28% of the total number of households with a housing problem, Black/African American households account for 1,060 or 10% of the total number of households with a housing problem, Asian households account for 100 or less than 1% of the total number of households with a housing problem, American Indian or Alaskan Native households account for 4 or less than 1% of the total number of households with a housing problem, Pacific Islander households account for 0 or 0% of the total number of households with a housing problem, and Hispanic households account for 6,670 or 60% of the total number of households with a housing problem. **It is important to note that 60% is in fact 8% higher than the threshold not to exceed, but in this case it does not exceed 10% of the threshold 52% of the total number of households with a housing problem.**

NA-20 Disproportionately Greater Need: Severe Housing Problems - 91.405, 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

In order to determine whether or not any racial or ethnic group, with a household income between 0-80% of the area median income, experiencing one or more of the severe housing problems (severe overcrowding or severe cost burden) more so than the income category population as a whole, we must first examine the data in Tables 13-15 below to determine whether or not one particular racial or ethnic group has a disproportionately greater need that is at least ten (10) percentage points higher than the jurisdiction as a whole.

According to the Shimberg Center for Housing Studies 2016 Housing Inventory Report, **there are 11,696 very low income households (0-30% AMI) in Osceola County.** That makes up 12% of the total population of households in Osceola County. According to Table 13 below, 7,530 very low income households have at least one severe housing problem. That means that 64% of the total number of households with very low income have a severe housing problem. For the purposes of determining whether or not one racial or ethnic group in this income category has a disproportionately greater need more than the jurisdiction as a whole, 64% is the key number not to exceed 10% or more.

According to the Shimberg Center for Housing Studies 2016 Housing Inventory Report, **there are 12,522 low income households (30-50% AMI) in Osceola County.** That makes up 13% of the total population of households in Osceola County. According to Table 14 below, 6,065 low income households have at least one severe housing problem. That means that 48% of the total number of households with low income have a severe housing problem. For the purposes of determining whether or not one racial or ethnic group in this income category has a disproportionately greater need more than the jurisdiction as a whole, 48% is the key number not to exceed 10% or more.

According to the Shimberg Center for Housing Studies 2016 Housing Inventory Report, **there are 21,374 moderate income households (50-80% AMI) in Osceola County.** That makes up 22% of the total population of households in Osceola County. According to Table 15 below, 3,810 moderate income households have at least one severe housing problem. That means that 18% of the total number of households with moderate income have a severe housing problem. For the purposes of determining whether or not one racial or ethnic group in this income category

has a disproportionately greater need more than the jurisdiction as a whole, 18% is the key

number not to exceed 10% or more.

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	7,530	1,284	1,385
White	1,905	474	525
Black / African American	924	110	185
Asian	124	60	15
American Indian, Alaska Native	0	0	0
Pacific Islander	20	0	0
Hispanic	4,475	639	660

Table 17 – Severe Housing Problems 0 - 30% AMI

Data 2011-2015 CHAS
Source:

*The four severe housing problems are:

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

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	6,065	4,214	0
White	1,385	1,404	0
Black / African American	760	485	0
Asian	215	94	0
American Indian, Alaska Native	0	0	0
Pacific Islander	4	0	0
Hispanic	3,680	2,185	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data 2011-2015 CHAS
Source:

*The four severe housing problems are:

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

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,810	12,530	0
White	899	4,265	0
Black / African American	400	965	0
Asian	60	265	0
American Indian, Alaska Native	4	0	0
Pacific Islander	0	0	0
Hispanic	2,335	6,860	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data 2011-2015 CHAS
Source:

*The four severe housing problems are:

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

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	914	8,105	0
White	354	3,275	0
Black / African American	25	1,155	0
Asian	40	93	0
American Indian, Alaska Native	0	15	0
Pacific Islander	0	0	0
Hispanic	490	3,415	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data 2011-2015 CHAS
Source:

*The four severe housing problems are:

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

Discussion

In conclusion, according to Tables 13-15 above, one of the racial or ethnic groups examined in each income category demonstrated a disproportionately greater need when experiencing severe housing problems.

In the 0-30% income category, White households with a severe housing problem account for 1,905 or 25% of the total number of households with a severe housing problem, Black/African American households account for 924 or 12% of the total number of households with a severe housing problem, Asian households account for 124 or less than 1% of the total number of households with a severe housing problem, American Indian or Alaskan Native households account for 0 or 0% of the total number of households with a severe housing problem, Pacific Islander households account for 20 or less than 1% of the total number of households with a severe housing problem, and Hispanic households account for 4,475 or 59% of the total number of households with a severe housing problem.

In the 30-50% income category, White households with a severe housing problem account for 1,385 or 23% of the total number of households with a severe housing problem. Black/African American households account for 760 or 13% of the total number of households with a severe housing problem, Asian households account for 215 or less than 4% of the total number of households with a severe housing problem, American Indian or Alaskan Native households account for 0 or 0% total of households with a severe housing problem, Pacific Islander households account for 4 or less than 1% of the total number of households with a severe housing problem; and Hispanic households account for 3,680 or 61% of the total number of households with a severe housing problem. **In this income category, the data shows that Hispanic households account for 61% of the total number of households within the jurisdiction that have a severe housing problem, this demonstrates 13% higher than the 48% threshold and results in a disproportionate greater need than the jurisdiction as a whole.**

In the 50-80% income category, White households with a housing problem account for 899 or 24% of the total number of households with a severe housing problem, Black/African American households account for 400 or 10% of the total number of households with a severe housing problem, Asian households account for 60 or 2% of the total number of households with a severe housing problem, American Indian or Alaskan Native households account for 4 or less than 1% of the total number of households with a severe housing problem, Pacific Islander households account for 0 or 0% of the total number of households with a severe housing problem, and Hispanic households account for 2,335 or 61% of the total number of households with a severe housing problem. **In this income category, the data shows that Hispanic households account for 61% of the total number of households within the jurisdiction that have a severe housing**

problem, this demonstrates 43% higher than the 18% threshold and results in a disproportionate greater need than the jurisdiction as a whole.

NA-25 Disproportionately Greater Need: Housing Cost Burdens - 91.405, 91.205

(b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

In order to determine whether or not any racial or ethnic group experiences cost burden or severe cost burden more so than the jurisdiction as a whole, we must first examine the data in Table 17 below to determine whether or not one particular racial or ethnic group has a disproportionately greater need that is at least ten (10) percentage points higher than the jurisdiction as a whole.

According to the 2018 U.S. Census Bureau 1-year Estimates, **there are 96,250 households Osceola County**. According to Table 17 below, 18,199 of those households experience a **cost burden** between 30-50%. That means that 19% of the total number of households experience a cost burden between 30-50%. For the purposes of determining whether or not one racial or ethnic group who experience a cost burden between 30-50% has a disproportionately greater need more than the jurisdiction as a whole, 19% is the key number not to exceed 10 or more percentage points.

According to the 2018 U.S. Census Bureau 1-year Estimates, **there are 96,250 households Osceola County**. According to Table 17 below, 17,184 of those households experience a **severe cost burden** of 50% or more. That means that 18% of the total number of households experience a severe cost burden of 50% or more. For the purposes of determining whether or not one racial or ethnic group who experience a severe cost burden of 50% or more has a disproportionately greater need more than the jurisdiction as a whole, 18% is the key number not to exceed 10 or more percentage points.

According to the 2018 U.S. Census Bureau 1-year Estimates, **there are 96,250 households Osceola County**. According to Table 17 below, 1,400 of those households **have no/negative income**. That means that 1% of the total number of households reported have no/negative income. For the purposes of determining whether or not one racial or ethnic group reported having no/negative income has a disproportionately greater need more than the jurisdiction as a whole, 1% is the key number not to exceed 10 or more percentage points.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	42,104	18,199	17,184	1,400
White	20,915	5,840	4,725	535
Black / African American	3,515	1,870	1,995	185
Asian	1,490	188	384	15
American Indian, Alaska Native	30	15	4	0
Pacific Islander	0	4	25	0
Hispanic	15,320	10,035	9,880	660

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2011-2015 CHAS

Discussion

In conclusion, according to Table 17 above, two of the racial or ethnic groups examined who experience cost burden, severe cost burden or no/negative income demonstrated a disproportionately greater need compared to the jurisdiction as a whole.

Of the total 18,199 households in Osceola County that experience cost burden between 30-50%, White households who experience cost burden account for 5,840 or 32% of the total number of households with a cost burden, Black/African American households account for 1,870 or 10% of the total number of households with a cost burden, Asian households account for 188 or 1% of the total number of households with a cost burden, American Indian or Alaskan Native households account for 15 or less than 1% of the total number of households with a cost burden, Pacific Islander households account for 4 or less than 1% of the total number of households with a cost burden, and Hispanic households account for 10,035 or 55% of the total number of households with a cost burden. **In this income category, the data shows that White households account for 32% of the total number of households within the jurisdiction that experience cost burden between 30-50%, this demonstrates 13% higher than the 19% threshold and results in a disproportionate greater need than the jurisdiction as a whole. Also in this income category, Hispanic households account for 55% of the total number of households within the jurisdiction that experience cost burden between 30-50%, this demonstrates 36% higher than the 19% threshold and results in a disproportionate greater need than the jurisdiction as a whole.**

Of the total 17,184 households that experience a cost burden of 50% or more, White households who experience severe cost burden account for 4,725 or 27% of the total number of households with a severe cost burden, Black/African American households account for 1,995 or 12% of the total number of households with a severe cost burden, Asian households account for 384 or 2% of the total number of households with a severe cost burden, American Indian or Alaskan Native households account for 4 or less than 1% of the total number of households with a severe cost burden, Pacific Islander households account for 25 or less than 1% of the total number or households with a severe cost burden, and Hispanic households account for 9,880 or 57% of the total number of households with a severe cost burden. **It is important to note that 27% is in fact 9% higher than the threshold not to exceed, but in this case it does not exceed 10% of the threshold 18% of the total number of households who experience severe cost burden. Also in this category, Hispanic households account for 57% of the total number of households within the jurisdiction that experience severe cost burden, this demonstrates 39% higher than the 18% threshold and results in a disproportionate greater need than the jurisdiction as a whole.**

Of the 1,400 households with no/negative income, White households who have no/negative income account for 535 or 38% of the total number of households with no/negative income, Black/African American households account for 185 or 13% of the total number of households with no/negative income, Asian households account for 15 or 1% of the total number of households with no/negative income, American Indian or Alaskan Native households account for 0 or 0% of the total number of households with no/negative income, Pacific Islander households account for 0 or 0% of the total number or households with no/negative income, and Hispanic households account for 660 or 47% of the total number of households with no/negative income. **In this income category, the data shows that White households account for 38% of the total number of households within the jurisdiction with no/negative income, this demonstrates 37% higher than the 1% threshold and results in a disproportionate greater need than the jurisdiction as a whole. Also in this income category, Hispanic households account for 47% of the total number of households within the jurisdiction with no/negative income, this demonstrates 46% higher than the 1% threshold and results in a disproportionate greater need than the jurisdiction as a whole.**

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

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

According to the data provided, there were a total of six (6) instances where disproportionate greater needs existed among income categories and racial or ethnic groups. The data shows that Hispanic households in the 30-50% income category, that also experience a severe housing problem, account for 61% of the total number of households that experience a severe housing problem, which is 13% higher than the not-to-exceed threshold of 48%. Hispanic households in the 50-80% income category, that also experience a severe housing problem, account for 61% of the total number of households that experience a severe housing problem, which is 43% higher than the no-to-exceed threshold of 18%. White households that experience cost burden between 30-50% account for 32% of the total number of households that experience cost burden between 30-50%, which is 13% higher than the not-to-exceed threshold of 19%. Hispanic households that experience cost burden between 30-50% account for 55% of the total number of households who experience cost burden between 30-50%, which is 36% higher than the not-to-exceed threshold of 19%. Hispanic households that experience severe cost burden account for 57% of the total number of households that experience severe cost burden, which is 39% higher than the not-to-exceed threshold of 18%. White households with no/negative income account for 38% of the total number of households with no/negative income, which is 37% higher than the not-to-exceed threshold of 1%. Hispanic households with no/negative income account for 47% of the total number of households with no/negative income, which is 46% higher than the not-to-exceed threshold of 1%.

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

According to the data presented above, a disproportionately greater need exists in three categories: severe housing problems, cost burden between 30-50% and households with no/negative income. We know that from prior sections of this Housing Needs Assessment, severe housing problems could include substandard housing and overcrowding, which led us to determine that there is a need for more affordable housing opportunities that provide a safe and decent living space, as well as sizable to meet a large families' needs. In addition to more affordable single and multi-family housing opportunities, the data led us to determine that with a high number of cost burdened or no/negative income households, there is a need for job creation/employment opportunities in areas with high minority population concentrations.

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

According to recent population growth data, the Hispanic population is heavily concentrated in the Kissimmee, Buenaventura Lakes and southwest Poinciana areas. Between 2005 and 2016, the *Florida Bureau of Economic and Business Research* estimated that between 1,000 and 2,499 persons migrated from Puerto Rico to Osceola County per year. In 2018, within six months of Hurricane Maria making landfall in Puerto Rico, an estimated 56,477 Puerto Ricans relocated to Florida and more specifically, 42% relocated to Central Florida. With the steep rise in the Hispanic population in the last couple of years, the need for affordable housing opportunities in these areas has become an urgent need in Osceola County.

NA-35 Public Housing - 91.405, 91.205 (b)

Introduction

In this section of the Needs Assessment, we examine the number and types of rental assistance vouchers available to meet the needs of households in need of housing assistance in Osceola County. Tables 18-21 below indicate the current number and type of rental assistance vouchers in use, as well as the type of household and special needs population currently benefitting from these services. The Osceola County Human Services Department administers the HUD Section 8 Program which provides rental assistance through the Housing Choice Voucher Program. However, most current vouchers in use are from families who have moved here from other states and had their voucher transferred. In addition, most families benefitting from the Section 8 Program do not move out of the Section 8 Program, which results in a lack of rental assistance for new families in need of affordable housing or supportive housing services.

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	0	1597	0	1597	18	0	0

Table 22 - Public Housing by Program Type

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

Data Source: Osceola County Section 8 Program – as of 6/6/2020

Characteristics of Residents

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	0	0	13,596	0	13,596	11,490	16,416
Average length of stay	0	0	0	7	0	7	2	9
Average Household size	0	0	0	2	0	2	1	2
# Homeless at admission	0	0	0	1	0	1	0	0
# of Elderly Program Participants (>62)	0	0	0	196	0	196	0	0
# of Disabled Families	0	0	0	265	0	263	1	1
# of Families requesting accessibility features	0	0	0	960	0	958	1	1
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	0	754	0	753	0	1	0
Black/African American	0	0	0	198	0	197	1	0	0
Asian	0	0	0	1	0	1	0	0	0
American Indian/Alaska Native	0	0	0	0	0	0	0	0	0
Pacific Islander	0	0	0	7	0	7	0	0	0
Other	0	0	0	0	0	0	0	0	0

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

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Ethnicity	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	0	740	0	739	0	1	0
Not Hispanic	0	0	0	220	0	219	1	0	0

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

Table 25 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

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

Osceola County does not have a public housing authority, therefore there are no public housing tenants or applicants on a waiting list for accessible housing units.

What are the number and type of families on the waiting lists for public housing and section 8 tenant-based rental assistance? Based on the information above, and any other information available to the jurisdiction.

Osceola County does participate in the Section 8 Housing Choice Voucher Program, which is administered through the Human Services Department. According to the information in Table 18 above, there are currently 1,597 Housing Choice Vouchers in use. These vouchers are all tenant-based rental assistance vouchers, but include only 198 vouchers administered Osceola County's Section 8 Program and 18 Veteran Affairs Supportive Housing (VASH) vouchers. The remaining 1,381 vouchers are portables that were issued in other states or counties and will be removed from the inventory in the event that a family relocates out of the County. The waiting list to receive rental assistance through the Housing Choice Voucher Program is closed. There are 14 families remaining on the 2016 waiting list, and there are 500 families on the 2019 waiting list. Family and unit sizes are evaluated when a voucher is issued, so that information is not currently available. However, at the beginning of the last Consolidated Plan process, the average family size in need of rental housing assistance was 2-4 persons per household, which equated to a housing unit size of 2-3 bedrooms.

What are the most immediate needs of residents of public housing and Housing Choice voucher holders?

According to the Osceola County Human Services Department, there are currently 514 families on the waiting list for Section 8 Housing Choice Vouchers. The average family size of these waiting list applicants was 2-4 persons per household, when last evaluated. In addition to the need for more housing vouchers for families on the waiting list, there is a need for 2-3 bedroom units in affordable housing developments to meet these needs. According to the State of Florida's 2015-2020 Consolidated Plan, some of the major needs of families who currently benefit from rental assistance programs are financial counseling, job training, and access to affordable healthcare. Since it is common for families to remain dependent on Section 8 rental assistance for long periods of time, we have come to the conclusion that programs that promote self-sufficiency, employment opportunities, and financial planning are also necessary to address these issues.

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

Compared to the jurisdiction as a whole, public and assisted housing needs are very similar to the same needs of most very low- to moderate-income households throughout the County. In section NA-10 of the Needs Assessment we learned that the most common housing problems including substandard housing units, overcrowding and cost burden affect over 44% of the total number of households in Osceola County. **The most common housing problem affecting these households is cost burden. Therefore, accessibility to affordable housing can be considered the most common need for not only Housing Choice Voucher Program recipients and applicants, but also the County's population at large.** Reestablishing the affordability of a housing unit or increasing the access to affordable housing can be achieved through rehabilitation of existing units, production of new affordable housing units, down payment assistance for eligible homeowners, and rental assistance. All of these strategies mentioned are eligible funding activities under the grant programs managed and operated by the Osceola County Human Services Department, and can be implemented to meet these types of housing needs not only for the very low- to moderate income population at large, but also individuals and families currently waiting to receive rental assistance benefits.

NA-40 Homeless Needs Assessment - 91.405, 91.205 (c)

Introduction:

According to the Homeless Services Network of Central Florida, the lead for the Continuum of Care (CoC), on any given night there are at least 214 homeless men, women and children in Osceola County. These include persons who are unsheltered living in the streets and in cars, sheltered persons in emergency shelters and transitional housing. According to the 2019 Point in Time (PIT) Counts for the Orlando/Orange, Osceola, and Seminole County region, there are more homeless females than males in the region as a whole with 476 females surveyed and 269 males surveyed, including children. Of the total 745 persons surveyed, 461 are under the age of 18 years old and account for the highest number of homeless in the region. The main contributors of homelessness, according to Coalition for the Homeless of Central Florida, are loss of income or low wages, lack of affordable housing, domestic violence, substance abuse or mental illness, and aging out of the foster care system. Once a person is homeless, the lack of housing, access to healthcare, and other supportive services, then act as additional barriers that keep individuals from moving back into safe and decent housing.

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

The Homeless Service Network of Central Florida 2019 PIT Counts do not include information regarding the number of persons entering and exiting homelessness each year or the number of days that persons experience homelessness; therefore, the following is limited to a summary of each homeless population type in the Orlando/Orange, Osceola and Seminole region.

Chronically Homeless Individuals and Families

According to the 2019 PIT Counts, there are 478 chronically homeless individuals in Orlando/Orange, Osceola and Seminole region. Of the total 478 chronically homeless individuals, 315 are sheltered in emergency shelters and 163 are unsheltered. There are 45 chronically homeless households that contain at least adult and one child. Of the total 45 chronically homeless households, all are sheltered in emergency shelters. There are 43 chronically homeless veterans. Of the 43 chronically homeless veterans, 16 are sheltered in emergency shelters, and 27 are unsheltered. There are 12 chronically homeless unaccompanied youth. Of the 12 chronically homeless unaccompanied youth, 4 are sheltered in emergency shelters and 8 are unsheltered.

Families with children

According to the 2019 PIT Counts, there are 239 households with at least one adult and one child in the Orlando/Orange, Osceola and Seminole region. Of the total 239 households with at least one adult and one child, 161 are sheltered in emergency shelters, 77 are sheltered in transitional housing, and 1 is unsheltered. Of the total 239 households with at least one adult and one child, 1 is a veteran and their family and is sheltered in an emergency shelter.

Veterans and their families

According to the 2019 PIT Counts, there are 177 total homeless veterans in the Orlando/Orange, Osceola and Seminole region. Of the total 177 homeless veterans, 72 are sheltered in emergency shelters, 68 are sheltered in transitional housing, and 37 are unsheltered. In regards to gender, males account for the highest number of homeless veterans with 171 surveyed, versus 5 female homeless veterans. There is only 1 veteran household containing a child under the age of 18 years old, and that household is sheltered in an emergency shelter.

Unaccompanied youth

According to the 2019 PIT Counts, there are 85 homeless unaccompanied youth in the Orlando/Orange, Osceola and Seminole region. Of the total 85 homeless unaccompanied youth, 34 are sheltered in an emergency shelter, 33 are sheltered in transitional housing and 18 are unsheltered. In regards to age, there are 0 homeless unaccompanied youth under the age of 18 years old and 85 homeless unaccompanied youth which range in age from 18 to 24 years old. In regards to gender, males account for the highest number of homeless unaccompanied youth with 44 surveyed, versus 40 female homeless unaccompanied youth.

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	72	26
Black or African American	64	9
Asian	0	0
American Indian or Alaska Native	1	0
Native Hawaiian or Other Pacific Islander	1	1
Multiple Races	2	2
Ethnicity:	Sheltered:	Unsheltered (optional)
Non-Hispanic/Non-Latino	122	32
Hispanic/Latino	18	5

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

According to the narrative sections above, there are approximately 239 homeless households containing children in the Orlando/Orange, Osceola and Seminole region. The 2019 PIT Counts tell us that a majority of these families (161 in emergency shelters and 1 unsheltered) are in immediate need for housing assistance. Furthermore, the PIT Counts show that there is at least 1 homeless veteran household with children that is currently sheltered in an emergency shelter. This means that an estimated total of 163 families in these two categories, some in Osceola County, are in need of decent, affordable housing in order to maintain a stable living environment.

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

According to the 2019 PIT Counts and the table above, there are approximately 98 White persons, 73 black or African American persons, 1 American Indian or Alaska Native person, 2 Native Hawaiian or other Pacific Islander persons, and 4 multiple races persons who are homeless in the Orlando/Orange, Osceola and Seminole region.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

According to the 2019 PIT Counts and the table above, there are 140 sheltered and 38 unsheltered persons in the Orlando/Orange, Osceola, and Seminole region. According to the County Breakdown of the 2019 PIT Counts, the only data set available that provides information directly for Osceola County, there are 162 currently sheltered in emergency shelters, 48 sheltered in transitional housing units, and 42 unsheltered homeless persons in Osceola County.

NA-45 Non-Homeless Special Needs Assessment - 91.405, 91.205 (b,d)

Introduction

When determining the needs for individuals and families in Osceola County who are not homeless, but require supportive housing and other services, we must evaluate the types of characteristics of each special needs population individually. Special needs populations include individuals and their families who are elderly (65 and older), frail elderly (defined as an elderly person who requires assistance with three or more activities of daily living, such as bathing, walking, and performing light housework), persons with mental, physical, and/or development disabilities, persons with alcohol or other drug addiction, persons with HIV/AIDS and their families, and victims of domestic violence, dating violence, sexual assault, and stalking.

In order to accurately describe the characteristics and needs of special needs populations in Osceola County, we evaluated several administrative data sources and consulted directly with County Government Departments and local housing and supportive service providers throughout the County.

Describe the characteristics of special needs populations in your community:

Elderly and Frail Elderly

According to the Shimberg Center for Housing Studies 2016 Household Demographic Data, there are approximately 23,507 households containing at least one person 65 years or older in Osceola County. This data set only includes persons living in Kissimmee, St. Cloud and the unincorporated areas of the County. Elderly persons 65 years or older and frail elderly persons are commonly characterized by health and disability status, economic well-being, and living arrangements. These characteristics are evaluated to determine the types of supportive housing services that are needed to ensure that elderly and frail elderly persons are living safe and healthy lifestyles. According to the data collected in section NA-10 Housing Needs Assessment, one of the most common housing problems of elderly and frail elderly persons is severe cost burden. Severe cost burden typically affects elderly and frail elderly persons who live alone and have an income equal to or less than 30% of the area median income. According to Osceola Council on Aging 2017-2018 Annual Report, 79 low-income families containing at least one person 65 years or older received support services to help stabilize their household.

Persons with Disabilities

According to the Shimberg Center for Housing Studies 2017 Household Demographic Data, there are approximately 29,229 households containing at least one person with a mental, physical or developmental disability in Osceola County. This data set includes persons who are living in the cities of Kissimmee, St. Cloud and other unincorporated areas of Osceola County. Persons with a

disability are commonly characterized by mobility status, developmental capacity, economic well-being, and living arrangements. These characteristics are evaluated to determine the types of supportive housing services that are needed to ensure that persons with disabilities are living safe and healthy lifestyles. According to a 2004 housing study completed by the Shimberg Center for Housing Studies titled, *Housing Needs and Household Characteristics of Persons with Disabilities in Florida, by County*, one of the most common housing problems facing persons with a disability living in Osceola County is availability of affordable and accessible housing. The study states that cost burden and severe cost burden are not typically common housing problems for this special needs population because the person with a disability between the ages of 15 and 61 within the household is commonly being cared for by a spouse or family unit. **However, it does state that persons ages 65 or older with a disability commonly suffer from cost burden or severe cost burden due to their single person household living arrangement.** Therefore, this proves that there is a common correlation between characteristics and needs for elderly or frail elderly persons, and persons with a disability in Osceola County.

Persons with Alcohol or other Drug Addiction

According to a 2018 report titled *Patterns and Trends of Substance Use* by the Florida Department of Children and Families and the Florida Alcohol and Drug Abuse Association, The Central Florida region, including Osceola County, has some of the lowest rates of alcohol usage and substance abuse in Florida, especially when it comes to youth ages 13-18 years of age. However, Lakeview Health whom provides addiction treatment and recovery programs to persons who face alcohol addiction and substance abuse, reported in 2018 that substance abuse deaths are on the rise in Kissimmee. In 2018 alone, 433 people died from accidental drug overdoses in Osceola and Orange counties. Persons who face alcohol and substance abuse are usually characterized by their inability to obtain a steady income, lack of family support system, and general health problems resulting from alcohol or substance dependence. Some of the most common needs for persons who face alcohol and substance abuse, and their families, are a healthy and safe living environment, access to counseling or in-patient services, and employment opportunities.

Victims of Domestic Violence, Dating Violence, Sexual Assault, and Stalking

In 2018, the Florida Department of Law Enforcement (FDLE) reported 1,863 domestic violence cases in Osceola County. This marks an 11% decrease from 2011 when the highest number (2,365 cases) was reported in this decade. The same report indicates that there were 144 sexual assault cases and 13 stalking cases reported in Osceola County in 2018. The data shows the same number of sexual assault cases were reported in 2017, but there was a 46% decrease in stalking cases reported.

Some common characteristics of persons who are victims of domestic violence and other types of abuse include low-income, drug addiction, lack of access to employment, or a disability. Some common needs of this special needs population include access to a safe and healthy living environment, access to family counseling services, general healthcare, and employment opportunities.

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

Elderly and Frail Elderly

Some common housing and supportive service needs for persons who are elderly and frail elderly ages 65 or older include minor/major housing rehabilitation, rental assistance, utility assistance, in-home care, and food assistance. These needs are more common among elderly and frail elderly persons who live alone. These needs are evaluated through case management services provided by the Osceola Council on Aging and data is collected using tools such as a Needs Assessment Survey that is available to the public on an annual basis.

Persons with Disabilities

According to some local housing and supportive service providers, common housing and supportive service needs for persons with disabilities include minor/major housing rehabilitation for Section 504 accessible housing modifications, transportation, in-home care, job training and placement services, access to basic healthcare, counseling and life skills training. Accessible housing modifications and in-home care are the most common need among persons with severe physical disabilities.

Persons with Alcohol or other Drug Addiction

According to some local treatment centers, such as the Lakeview Health, common housing and supportive service needs for persons with alcohol or other drug addiction include access to safe and affordable housing, in-patient treatment services, counseling, job training and placement services, and access to basic healthcare.

Victims of Domestic Violence, Dating Violence, Sexual Assault and Stalking

Some common housing and supportive service needs for persons who are victims of domestic violence, dating violence, sexual assault and stalking include access to affordable rental housing, emergency shelter and transitional housing, mental health and family counseling, access to basic healthcare, and job training and placement services.

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

According to the Florida Department of Health, there were 104 cases of HIV/AIDS reported in Osceola County, compared to 82 cases reported in 2017. Osceola County makes up 2.1% of the total number of cases in Florida (4,906 cases), and is 8% lower than neighboring Orange County which accounts for 10.1% (500 cases) of the total number of cases in Florida. When studying gender demographics, 84 of the cases are male and 20 are female. This is consistent with Florida statistics where 79% of the total number of HIV/AIDS cases are male. In regards to race, non-Hispanic white persons and non-Hispanic black persons were even at 15 each. When considering ethnicity, 72 cases were reported to be Hispanic persons and 32 cases were non-Hispanic persons. Which is consistent with the overall population of Osceola County where 55.3% of the total population in 2018 is Hispanic.

Discussion:

Serving the special needs populations comes with its challenges. One of the biggest obstacles in addressing the needs of these populations is lack of funding and resources. Most of the smaller, local agencies who serve these populations, such as Children's Advocacy Center for Osceola County, Inc., Osceola Council on Aging, and Miracle of Love, Inc., rely on charitable donations as their main source of income to deliver services to the community. Osceola County will continue to partner with these agencies to fund projects through annual Federal funding allocations in order to supplement these supportive services during the next 5-year consolidated planning period in order to further their missions and address the needs of the special needs population throughout the county.

NA-50 Non-Housing Community Development Needs - 91.415, 91.215 (f)

Describe the jurisdiction's need for Public Facilities:

According to the Osceola County 2020-2025 Consolidated Plan Survey results collected thus far, the top three (3) types of public facilities, or community facilities, chosen as the highest priorities are youth centers, healthcare facilities, and child care centers. Compared to the 2015-2020 Consolidated Plan, parks and recreational facilities rank the lowest with only 23% of the total respondents selecting these types of public facilities as a priority need.

How were these needs determined?

The Osceola County Human Services Department developed a 2020-2025 Consolidated Plan Survey which was distributed to wide variety of participants (i.e., County Departments, local housing and supportive services providers, residents, etc.) through a link posted on the Human Services Department webpage, e-mailed directly to consulted agencies, and in hard copy version at community meetings and public forums. The survey was created and maintained by the Human Services Department and their Consultant through an online website provided by SurveyMonkey.com. The surveys were available to the public between December 2019 and March 2020. Survey results were continuously evaluated and documented throughout the Consolidated Plan drafting process. Pre-populated tables and graphs based on survey results were used to determine the level of need for each eligible community development category according to the respondents' selections. Public comment was also collected at community meetings and public hearings to determine which neighborhoods need these public facilities.

Describe the jurisdiction's need for Public Improvements:

According to the Osceola County 2020-2025 Consolidated Plan Survey results collected thus far, the top three (3) types of public improvements, or infrastructure, chosen as the highest priorities are streets/alley improvements, street lighting and sewer/water improvements. Compared to the 2015-2020 Consolidated Plan, sidewalk improvements and drainage improvements were less of a priority after being addressed with annual CDBG program funding in the last five years. In addition to the survey questions that addressed Public Improvements, *Infrastructure Needs Assessments* were conducted for Campbell City, Intercession City, Marydia and Tropical Park. After thorough review of the *Assessments*, septic and sewer improvements are the top priorities identified in each of the four (4) areas evaluated, and roadway improvements for two (2) out of the four (4) areas are considered high priorities for funding.

How were these needs determined?

The Osceola County Human Services Department developed a 2020-2025 Consolidated Plan Survey which was distributed to wide variety of participants (i.e., County Departments, local housing and supportive services providers, residents, etc.) through a link posted on the Human Services Department webpage, e-mailed directly to consulted agencies, and in hard copy version at community meetings and public forums. The survey was created and maintained by the Human Services Department and their Consultant through an online website provided by SurveyMonkey.com. The surveys were available to the public between December 2019 and March 2020. Survey results were continuously evaluated and documented throughout the Consolidated Plan drafting process. Pre-populated tables and graphs based on survey results were used to determine the level of need for each eligible community development category according to the respondents' selections. Public comment was also collected at community meetings and public hearings to determine which neighborhoods need these public facilities. In addition, the Osceola County Growth Management Community Development Division completed *Neighborhood Infrastructure Assessment* reports in March 2020 that identify specific infrastructure needs in Census Tracts that contain high concentrations of low-income persons and families.

Describe the jurisdiction's need for Public Services:

According to the Osceola County 2020-2025 Consolidated Plan Survey results collected thus far, the top three (3) types of public services, or community services, chosen as the highest priorities are mental health services, anti-crime services, and transportation services. Public or community services are always one of the greatest needs in Osceola County communities. These types of services are usually provided by smaller, local supportive services agencies who operate with limited staff and resources. Furthermore, there are funding cap limitations for using Federal funds towards these types of projects.

How were these needs determined?

The Osceola County Human Services Department developed a 2020-2025 Consolidated Plan Survey which was distributed to wide variety of participants (i.e., County Departments, local housing and supportive services providers, residents, etc.) through a link posted on the Human Services Department webpage, e-mailed directly to consulted agencies, and in hard copy version at community meetings and public forums. The survey was created and maintained by the Human Services Department and their Consultant through an online website provided by SurveyMonkey.com. The surveys were available to the public between December 2019 and March 2020. Survey results were continuously evaluated and documented throughout the

Consolidated Plan drafting process. Pre-populated tables and graphs based on survey results were used to determine the level of need for each eligible community development category according to the respondents' selections. Public comment was also collected at community meetings and public hearings to determine which neighborhoods need these public facilities.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

The Market Analysis section of the Consolidated Plan provides an in-depth review of the current characteristics and condition of the general housing market, conditions and needs of public and assisted housing, a brief inventory of facilities, housing, and services to meet the needs of homeless persons, regulatory barriers to affordable housing, and significant characteristics of the local economy in Osceola County. The following is a summary of findings for each of these sections:

MA-10 Number of Housing Units

According to US Census Bureau data, there are approximately 96,250 households in Osceola County as of 2018. Of the 96,250 households, 57,750 are owner-occupied and 38,500 are renter-occupied. There are approximately 105,649 residential properties (not including mobile homes, RVs, boats, etc.) in Osceola County. During the 2018-2019 fiscal year, the Osceola County Human Services Department allocated \$2.87 million in federal and state funding toward affordable housing opportunities.

MA-15 Housing Market Analysis: Cost of Housing

According to U.S. Census Bureau and American Community Survey data, home values increased by 53% and contract rent increased by 15% over a five year period between 2013-2018. Median home values were \$118,246 in 2013 and increased to \$179,800 by 2018. Median contract rent was \$1,034 in 2013 and increased to \$1,188 by 2018. Of the total 32,177 rental units assessed, 60.4% of rental households paid between \$500 and \$999 in rent. According to 2011-2015 Comprehensive Affordability Strategy (CHAS) data approximately 60,223 housing units were considered affordable in Osceola County.

MA-20 Housing Market Analysis: Condition of Housing

According to the data provided by HUD, 17,130 or 37% of owner-occupied households are affected by at least one common housing problem and 17,625 of 55% of renter-occupied households are affected by at least one common housing problem. According to CHAS data, 22,980 owner-occupied housing units and 15,685 renter-occupied housing units were built between 1980 and 1999. However, 6,067 owner-occupied housing units, and 5,635 renter-occupied housing units (30% of housing units assessed) were built before 1979, indicating an aging housing stock.

MA-25 Public and Assisted Housing

Osceola County does not have a Public Housing Authority or public housing development inventory, so most of this section does not apply to the County. However, the Osceola County Human Services Department does have a Section 8 Housing Choice Voucher Program, but a lack of funding prevents the Program from expanding or issuing new vouchers to families in need. The County relies on CDBG and ESG funding to assist families in need of rental assistance or eviction prevention.

MA-30 Homeless Facilities and Services

According to the 2015 HUD Homeless Services Inventory Report, there are approximately 72 emergency shelter beds, 44 transitional housing beds, and 28 permanent supportive housing beds in Osceola County to support homeless individuals and families, including chronically homeless and veterans. Homeless facilities and supportive services provided by governmental and non-profit organizations in Osceola County include access to basic healthcare, mental health counseling, substance abuse treatment, and job training/placement services.

MA-35 Special Needs Facilities and Services

As determined in the Needs Assessment section of this Consolidated Plan, common supportive housing needs for special needs populations include rental assistance, utility assistance, food assistance, in-home care, drug and alcohol treatment, mental health counseling, access to basic healthcare, and child care services. Persons with special needs rely on the services of several local non-profits to provide these services funded by a variety of federal state and local funding sources.

MA-40 Barriers to Affordable Housing

This section of the Market Analysis describes the types of potential barriers to affordable housing and strategies to remove the barriers that are caused by current local and state public policies and laws, as well as the current status of the housing market. A list of potential public and private barriers are included in this section, as well as an overview of current State and local policies and practices they may have a negative impact on affordable housing opportunities. An in-depth review of these barriers will be discussed in the updated *Osceola County Analysis of Impediments to Fair Housing Choice* due to be submitted with this Consolidated Plan.

MA-45 Non-Housing Community Development Assets

According to data provided by HUD, the top 3 business sectors with a higher jobs to workers ratio include Arts, Entertainment, and Accommodations; Construction; and Retail Trade. The top 3 business sectors with a higher workers to jobs ratio include Education and Health Care Services;

Professional, Scientific and Management Services; and Manufacturing. Other information in this section includes a description how of public and private sector has influenced the economy and the workforce.

MA-50 Needs and Market Analysis Discussion

According to the findings described in the Needs Assessment regarding areas of housing problems, and minority and low-income concentration, we determined that there were several cases of disproportionately greater need in Osceola County. In this section of the Market Analysis, we identify these areas of concentration, and discuss the number of types of commercial community development assets in these communities that are considered when developing strategic opportunities for revitalization projects.

MA-10 Housing Market Analysis: Number of Housing Units - 91.410, 91.210(a)&(b)(2)

Introduction

In this section of the Market Analysis, we will describe the significant characteristics of Osceola County's housing market, including the supply of housing currently available within the jurisdiction and discuss any current trends in the housing market. Furthermore, we explore the estimated number of housing units and types of housing units receiving assistance through federal, state, and local programs and the estimated number of housing units which are expected to be lost from the affordable housing inventory due to any reason. Finally, we will use the information gathered to determine whether or not the availability of housing units meet the needs of low to moderate income households in Osceola County.

According to Table 1 below, there are an estimated 116,083 residential properties in Osceola County. This number includes a breakdown of single family residential properties and multifamily residential properties, by property type. According to the data provided, there are 72,675 single family residential properties, 32,954 multifamily residential properties. Table 1 below also indicates there are 10,434 residential properties that are mobile homes, boats, RVs, vans, etc.; However, HUD may not consider these housing unit structures for the use of federal funding. For the purposes of this housing assessment, we will only consider the number single family and multifamily residential properties to determine the conditions of the residential property inventory within the County. Therefore, the current residential property inventory in Osceola County is 105,649 residential properties. Please note that the residential properties included in this inventory may or may not be occupied, or even habitable due to circumstances such as substandard conditions, code violations, or other problems that would cause the units to be an unsuitable living environment.

Table 2 below describes the number of residential properties within the jurisdiction by unit size and tenure. According to the data provided, there are an estimated total of 78,848 total households by unit size and tenure. Of the total 78,848 residential properties, 46,664 are owner occupied and 32,184 are renter occupied. Furthermore, 84% of the total number of owner-occupied residential properties and 50% of renter occupied residential properties contain 3 or more bedrooms, which is consistent with the need for this unit size.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	65,505	56%
1-unit, attached structure	7,170	6%
2-4 units	4,869	4%

Property Type	Number	%
5-19 units	22,535	19%
20 or more units	5,570	5%
Mobile Home, boat, RV, van, etc	10,434	9%
Total	116,083	100%

Table 26 – Residential Properties by Unit Number

Data Source: 2011-2015 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	254	1%	600	2%
1 bedroom	625	1%	4,705	15%
2 bedrooms	6,635	14%	10,820	34%
3 or more bedrooms	39,150	84%	16,059	50%
Total	46,664	100%	32,184	101%

Table 27 – Unit Size by Tenure

Data Source: 2011-2015 ACS

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

During the 2018-2019 program year, the Osceola County Human Services Department allocated approximately \$2.87 million in CDBG and HOME Program funds towards eligible activities, including affordable housing services. With that funding, Osceola County assisted approximately 2,709 low- to moderate-income households through various community projects throughout the county. The affordable housing services provided included eviction prevention, foreclosure prevention, down payment assistance, home-owner occupied rehabilitation, and new construction-rental. In some cases, the funding for these housing services were supplemented by other State and Federal programs, such as State Housing Initiatives Partnership (SHIP), Section 8, Shelter Plus Care, and Emergency Shelter Grant funding.

Housing and supportive services funded by federal, state and local programs in Osceola County are targeted toward households with an annual income below 80% the annual median income, and include families and single person households, and all homeless or non-homeless special needs populations county-wide. During the last five-year period, grant housing funds were targeted toward the development of new affordable rental housing for the workforce in the northwestern quadrant of the County due to the high number of hospitality sector employees. That will continue to be a priority for this current five-year period, but in addition we are

considering other areas that have been identified as areas of disproportionate greater need due to high minority concentration, including the Kissimmee, Buenaventura Lakes and Poinciana.

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

Two of the main reasons for a loss of affordable housing inventory in Osceola County are rising rental market prices and property values. Some may be lost due to the expiration of Section 8 contracts, but more commonly families relocate to Florida from their home states and port their existing Section 8 Housing Choice Voucher to this area. If the family chooses to move to another state or area, the homeowner or rental agency may decide not rent to a Section 8 household again. The County does not anticipate any losses of affordable housing inventory due to dilapidated structures or slum and blight during the next five-year period because housing rehabilitation has been and will continue to be a huge priority and funded activity.

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

In order to determine whether or not the current housing unit inventory meets the needs of the population in Osceola County, we must compare the housing data provided in the Market Analysis to the needs data provided in the Needs Assessment and consider the different characteristics of the population and any local factors that affect the housing market. According to Table 1 above, there are 116,803 housing units in Osceola County. Single-family housing units (1-unit detached and 1-unit attached structures) account for 72,675 of the total number of housing units county-wide. According to Table 2 above, housing units with 3 or more bedrooms account for the highest number of units by size. According to Section NA-35 of the Needs Assessment, 3 bedroom units were the most commonly requested for persons in need of rental assistance. Data in Section NA-10 of the Needs Assessment family households outnumber single person households by 20,691, which is on par with the need for affordable housing units that provide 3 or more bedrooms.

In addition, we have to consider local economic and housing market factors as well. The northern part of the county's economy, specifically the northwest quadrant, is driven by the service industry. Furthermore, due to high number of tourist attractions, like Walt Disney World theme parks, the housing market is predominantly comprised of short-term vacation rentals and luxury condominiums, causing a shortage of quality, affordable multi-family rental housing.

Describe the need for specific types of housing:

Affordable Rental Housing

According to the findings from the Needs Assessment portion of the Consolidated Plan, 16,400 renter occupied households suffer from cost burden or severe cost burden in Osceola County. Cost burden is the most common housing problem in Osceola County. The creation of affordable rental housing, especially in the northwest quadrant of the county, is an urgent need identified by not only the findings in the Needs Assessment and Housing Market Analysis, but it has been a top priority for County funding for the last several five-year planning cycles. More affordable housing in designated Community Redevelopment Areas, including the northwest quadrant, will remain a goal in the next five-year Consolidated Plan period.

Affordable Homeowner Housing

According to the findings from the Needs Assessment portion of the Consolidated Plan, 12,963 owner occupied households suffer from cost burden or severe cost burden in Osceola County. Most owner occupied households suffer from cost burden or severe cost burden due to inflation of housing market costs and high interest rate loans. Owner occupied households who suffer from cost burden could result in foreclosure, forcing a family to become homeless. Therefore, there is a great need for affordable homeowner housing in the form of down payment assistance, foreclosure assistance, housing rehabilitation and new construction.

MA-15 Housing Market Analysis: Cost of Housing - 91.410, 91.210(a)

Introduction:

In this section of the Housing Market Analysis, we assess the different factors of the housing market inventory including cost of housing, housing trends, fair market rents, and affordability to determine whether or not there is a sufficient supply of housing for households at all income levels. Furthermore, we assess how current home values, rental rates, and housing trends will affect the affordability of housing over the next five year period. Lastly, we will discuss the current strategies in place to produce or preserve affordable housing throughout Osceola County, and how the goals and objectives set forth in this Consolidated Plan will change the strategies to improve the housing market and increase affordability.

According to Table 3 below, median home values in Osceola County increased by 53% and median contract rent increased by 15% within between 2013 and 2018. The median home value in 2013 was \$118,246 and had increased to \$179,800 by 2018. The median contract rent in 2013 was \$1,034 and had increased to \$1,188 per month by 2018. The median home value is defined as the value at which half of the homes are valued above and half of the homes are valued below. The median contract rent is defined as the value at which half of the rents are above and half of the rents are below. Contract rent is the monthly rent agreed to or contracted for, regardless of any furnishings, utilities, fees, meals, or services that may be included.

Cost of Housing

	Base Year: 2013	Most Recent Year: 2018	% Change
Median Home Value	118,246	179,800	+53%
Median Contract Rent	1,034	1,188	+15%

Table 28 – Cost of Housing

Data Source: 2008-2013 ACS (Base Year), 2014-2018 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	3,238	10.1%
\$500-999	19,452	60.4%
\$1,000-1,499	8,285	25.7%
\$1,500-1,999	874	2.7%
\$2,000 or more	328	1.0%
Total	32,177	100.0%

Table 29 - Rent Paid

Data Source: 2011-2015 ACS

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	580	No Data
50% HAMFI	2,515	5,200
80% HAMFI	15,644	14,678
100% HAMFI	No Data	21,606
Total	18,739	41,484

Table 30 – Housing Affordability

Data Source: 2011-2015 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	932	1,004	1,190	1,576	1,879
High HOME Rent	770	826	993	1,139	1,251
Low HOME Rent	607	651	781	902	1,007

Table 31 – Monthly Rent

Data Source: HUD FMR and HOME Rents

Is there sufficient housing for households at all income levels?

According to Table 5 – Housing Affordability above, of the estimated 96,250 households in Osceola County, only 60,223 households are considered affordable. That equates to 63% of the total households, in all income ranges, being considered affordable. However, when determining whether there is sufficient housing for households within an income between 30-80%, that number drops to 38,617 or 40% of households being considered affordable. This data is consistent with the needs identified in the Needs Assessment section, which shows a deficiency of affordable housing availability for persons in the 30-50% and 50-80% income categories.

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

Between 2013 and 2018, home values in Osceola County increased by 53%, which indicates that the housing market has stabilized since the recession and has resulted in an increase in housing prices. Likewise, we saw an increase of 15% in median contract rent, resulting in a slightly higher average compared to median contract rent of \$1,077 per month in Florida. If these number continue to increase, it could have a negative impact on the availability of affordable housing for low- to moderate-income households.

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

According to Census data in 2018, area median rent in Osceola County was \$1,188 per month. According to Table 6 – Monthly Rent above, this price is very close to the Fair Market Rent for a two-bedroom apartment. In most cases, HOME Rents are significantly lower than the area median rent. However, for 3-bedroom units, the High HOME Rent is only slightly lower at \$1,139 compared to the area median rent, and could be a positive sign that past efforts to produce and preserve affordable rental housing are proving effective.

Osceola County intends to continue prioritizing the production and preservation of affordable housing units over the next five-year period. The current CDBG, HOME and SHIP Program strategies have benefitted hundreds of households in recent years, and we will continue to implement these strategies, as well as identifying new strategies and objectives that will increase efficiency and produce positive results for families in need of affordable housing.

MA-20 Housing Market Analysis: Condition of Housing - 91.410, 91.210(a)

Introduction

In this section of the Housing Market Analysis, we evaluate the significant characteristics of the existing housing supply including the age and condition, the number of vacant and abandoned units, and the risk posed by lead-based paint. We will use the information provided in this section to determine the need for owner and renter rehabilitation in order to preserve and improve the existing housing stock throughout Osceola County.

According to the data provided in Table 7 below, 37% or 17,130 of owner occupied housing units are affected by at least one common housing condition. Only 1% or 415 owner-occupied housing units are affected by at least two common housing conditions. In comparison, 55% or 17,625 of renter occupied housing units are affected by at least one common housing condition and 5% or 1,603 of renter occupied housing units are affected by at least two common housing conditions. Out of a total 46,689 owner-occupied housing units recorded, 62% or 29,140 are not affected by any of the common housing conditions. Out of a total 32,188 renter occupied housing units recorded, 40% or 12,940 housing units are not affected by any of the common housing conditions.

According to the 2011-2015 Comprehensive Housing Affordability Strategy (CHAS) data provided in Table 8 below, 22,980 or 49% of owner-occupied housing units were built between 1980 and 1999. This data set accounts for the highest number and percentage of owner-occupied housing units in Osceola County. The highest number and percentage of renter-occupied housing units is 15,685 or 49% built between 1980 and 1999. In comparison, only 13% or 6,067 of owner-occupied housing units and 18% or 5,635 renter-occupied housing units were built before 1979 which indicates a small percentage of aging housing units 40 years or older.

The use of lead-based paint in housing was banned in 1978. For the purposes of this plan, the number of units built before 1980 occupied by households with children serves as a default baseline of number of units that contain lead-based paint hazards. According to the 2011-2015 ACS data and 2011-2015 CHAS data provided in Table 9 below, 6,067 or 13% of owner occupied housing units and 5,635 or 18% of renter occupied housing units were built before 1980. Also included in Table 9 below, 2011-2015 CHAS data indicates that 12,190 or 26% of owner occupied housing units and 5,980 or 19% of housing units built before 1980 have children present. By using the baseline method described above, that means that an estimated 18,170 housing units built before 1980 could be at-risk for lead-based paint hazards.

Describe the jurisdiction's definition for "substandard condition" and "substandard condition but suitable for rehabilitation":

The County does not have "substandard condition" and "substandard condition but suitable for rehabilitation" definitions. The Housing Element Data Analysis portion of the County's Comprehensive Plan has a definition that covers both of the aforementioned conditions. That would be the definition for "deteriorating housing". That definition is: "A deteriorating housing unit has at least one but no more than three major defects. A major defect is one requiring more repair than would be provided in the course of regular maintenance. Major repairs are necessary to make the unit safe and adequate shelter for its occupants. Major defects, however, are considered economically feasible of repair."

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	17,130	37%	17,625	55%
With two selected Conditions	415	1%	1,603	5%
With three selected Conditions	4	0%	20	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	29,140	62%	12,940	40%
Total	46,689	100%	32,188	100%

Table 32 - Condition of Units

Data Source: 2011-2015 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	17,620	38%	10,869	34%
1980-1999	22,980	49%	15,685	49%
1950-1979	5,535	12%	4,932	15%
Before 1950	532	1%	703	2%
Total	46,667	100%	32,189	100%

Table 33 – Year Unit Built

Data Source: 2011-2015 CHAS

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	6,067	13%	5,635	18%

Housing Units build before 1980 with children present	12,190	26%	5,980	19%
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Table 34 – Risk of Lead-Based Paint

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

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units			
Abandoned Vacant Units			
REO Properties			
Abandoned REO Properties			

Table 35 - Vacant Units

Describe the need for owner and rental rehabilitation based on the condition of the jurisdiction's housing.

An aging housing stock is usually an indicator of a jurisdiction’s need for owner and rental rehabilitation. However, with only 31% of the total number of housing units (both owner and renter occupied) being 30 years older or less, the data alone does not substantiate a great need for owner and rental rehabilitation. Therefore, we have to look at the condition of housing units to determine the need for owner and rental rehabilitation, which indicates that approximately 36,797 housing units have at least one housing condition. With over 38% of housing units in Osceola County facing at least one housing condition, we determined that there is a substantial need for owner and rental rehabilitation over the next five years.

Estimate the number of housing units within the jurisdiction that are occupied by low or moderate income families that contain lead-based paint hazards. 91.205(e), 91.405

According to HUD, and for the purpose of this Plan, the number of units built before 1980 occupied by households with children serves as a default baseline of units that contain lead-based paint hazards. According to Table 9 above, there are 12,190 owner-occupied households and 5,980 renter-occupied households that were built before 1980 with children present. That means there is a total of 18,170 households within Osceola County that are at risk for lead-based paint hazards. The data does not provide a breakdown of households, by income, that were built prior to 1980, but Osceola County does have a mechanism in place to test for lead-based paint hazards for all homes that benefit from Federal rehabilitation funds.

MA-25 Public And Assisted Housing - 91.410, 91.210(b)

Introduction:

Osceola County does not have a Public Housing Authority and therefore does not have a public housing developments or units within the County limits. The Osceola County Human Services Department does have a Section 8 Housing Choice Voucher Program, but all of the vouchers are currently in use and no new vouchers are anticipated to be issued in the near future due to lack of Program funding. Of the 1,597 Section 8 Housing Choice vouchers currently in use, 198 are administered by Osceola County, 18 are Veteran Affairs Supportive Housing (VASH) vouchers and 1,381 are portable, which means they were issued in other State or Counties and will leave the inventory in the event that a family relocates outside of the County.

Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available				1597		1597	18	0	0
# of accessible units									
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 36 – Total Number of Units by Program Type

Data Source: Osceola County Section 8 Program – 6/8/2020

Describe the supply of public housing developments: Not applicable to Osceola County.

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan: Not applicable to Osceola County.

Public Housing Condition – (Not applicable to Osceola County)

Public Housing Development	Average Inspection Score

Table 37 - Public Housing Condition

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

Not applicable to Osceola County.

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

Not applicable to Osceola County.

MA-30 Homeless Facilities and Services - 91.410, 91.210(c)

Introduction

The Osceola County Human Services Department, in partnership with the Homeless Services Network of Central Florida (CoC), works with local non-profit housing and supportive services providers to provide the funding necessary to meet the housing and supportive needs of the homeless population in Osceola County. According to the HUD 2019 Homeless Housing Inventory Count, there are currently 72 emergency shelter beds, 44 transitional housing beds, and 28 permanent supportive housing beds for homeless families and individuals, including chronically homeless and veterans.

Also addressed in this section of the Housing Market Analysis are the types of services provided to homeless families and individuals that are necessary to move them back into the general housing population. Those services include, but are not limited to, basic healthcare, childcare services, eviction prevention and rapid re-housing services.

Facilities Targeted to Homeless Persons

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	48	0	0	0	
Households with Only Adults	4	0	44	28	
Chronically Homeless Households	0	0	0	0	
Veterans	0	0	0	0	
Unaccompanied Youth	0	0	0	0	

Table 38 - Facilities Targeted to Homeless Persons

[HUD 2019 CoC Homeless Assistance Programs – Housing Inventory County Report]

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

The Osceola County Human Services Department works in collaboration with the Homeless Services Network of Central Florida (CoC) and local non-profit homeless service providers, such as Help Now Osceola and The Transition House, to provide resources to individuals and families experiencing homelessness and leading them to self-sufficiency. On average, Osceola County allocates \$240k in Community Development Block Grant (CDBG) funds per year, towards mainstream public services and homeless services. Some services provided through these funds include basic healthcare, childcare services, eviction prevention and rapid re-housing services. As of 2020, Osceola County has received its first allocation of Emergency Solutions Grant funds and intends to use those funds on assisting homeless shelter providers and provide rapid re-housing services to families who become homeless.

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

There are several local and regional agencies that provide services and facilities to homeless persons and families in Osceola County. The following is a list of agencies that were consulted during the consolidated planning process, and/or are eligible recipients of funding from Osceola County to further their missions:

Help Now of Osceola, Inc. provides emergency shelter assistance and supportive services, including counseling and advocacy services, to victims and families who experience domestic abuse who are also homeless.

The Transition House, Inc. provides emergency shelter, transitional housing, and supportive services, including mental health and substance abuse counseling, and vocational programs to adults, including veterans.

Helping Others Make the Effort provides transitional housing and supportive services, including counseling, self-sufficiency programs, and case management for homeless women and children.

Park Place Behavioral Healthcare provides transitional housing and supportive services, including in-patient treatment, mental health and substance abuse counseling.

The Village Transitional Housing Program provides transitional housing services for youth who age out of the foster care system.

MA-35 Special Needs Facilities and Services - 91.410, 91.210(d)

Introduction

The Osceola County Human Service Department works in partnership with local non-profit organizations throughout the county and region to provide the necessary housing and supportive services to meet the needs of the special needs population. These non-profit organization partners provide direct services through a variety of programs designed to address needs such as affordable and safe housing, mental health and family counseling, access to basic healthcare, in-home care, treatment services for alcohol or drug addiction, food assistance, job training and placement, and childcare services. Below is a comprehensive list of the types of needs for each special needs population category, as well as specific programs and services that are available to this population during the next fiscal year and over the next five year Consolidated Plan period.

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

In section NA-45 of the Needs Assessment, we discussed the general types of housing and supportive services needs for persons who were not homeless, but had other special needs. For elderly/frail elderly person, some general supportive housing needs include minor/major housing rehabilitation, rental assistance, utility assistance, in-home care, and food assistance. For persons with mental, physical, or developmental disabilities, supportive housing needs include minor/major housing rehabilitation for Section 504 accessible housing modifications, transportation, in-home care, job training and placement services, access to basic healthcare, counseling and life skills training. For persons with alcohol or drug abuse, supportive housing needs include access to safe and affordable housing, in-patient treatment services, counseling, job training and placement services, and access to basic healthcare. For victims of domestic violence, dating violence, stalking, or human trafficking, supportive housing needs include access to affordable rental housing, emergency shelter and transitional housing, mental health and family counseling, access to basic healthcare, and job training and placement services.

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

Several non-profit organization partners in Osceola County and the surrounding areas provide programs specifically designed for persons returning to society from mental and physical health institutions. These programs include case management and other structured services to ensure that these individuals receive the appropriate counseling, housing assistance, job training and placement, and ongoing healthcare necessary to achieve and maintain a suitable living environment. Public services funding is available for these non-profit organizations on an annual

basis in order to implement these types of programs. Local service providers can apply for public services funding during the Osceola County annual solicitations for applications process, and as long as their program goals align with the goals in this Consolidated Plan, they are eligible to receive project funding in the Annual Action Plan.

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

During the 2015-2019 program years, Osceola County anticipates allocating approximately \$8 million in CDBG funding for the purpose of providing public services to address housing and supportive services needs of the special needs population. The goals and objectives include: general public services, homebuyer assistance, owner-occupied rehab, and rental assistance. The County anticipates allocating funding during the 2020 program year to similar activities to continue addressing the housing and supportive services needs for persons who have special needs throughout the county.

The County also anticipates leveraging other State and Federal program funding, including SHIP, ShelterCare Plus and HOME, towards housing and supportive services to supplement projects that benefit the special needs population.

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

With special Osceola County and the City of Kissimmee work in partnership to ensure the housing and supportive needs of persons with special needs have access to affordable housing. This need is even greater with the negative financial impacts caused by the COVID-19 pandemic. In addition to the annual affordable housing goals listed above, both Osceola County and the City of Kissimmee have started internal programs that provide Limited Subsistence Payments to individuals and families who face eviction or disconnection of utilities due to job loss or underemployment directly related to the COVID-19 pandemic. Both the County and the City will continue working together to address the housing and supportive service needs of all individuals and families, including those needs within the 2020 program year and throughout the next five year period.

MA-40 Barriers to Affordable Housing - 91.410, 91.210(e)

Describe any negative effects of public policies on affordable housing and residential investment.

In an effort to determine whether the cost of housing or incentives to develop, maintain, or improve affordable housing are affected by public policies, we reviewed the *2015-2020 Osceola County Consolidated Plan* and the latest revised version (2015) of *Osceola County Analysis of Impediments to Fair Housing Choice* to determine what challenges and barriers to affordable housing have affected or continue to affect Osceola County. Although some barriers to affordable housing are beyond the control of local government, and are required by State of Florida, it is ideal that County policies do not act as additional barriers. The following is a summary of the findings identified during the analysis of current local Osceola County public policies having a negative impact on affordable housing:

During the last five-year Consolidated Plan period, the County had developed new systems for review of local ordinances that may lead to an increase in the cost of housing. The new systems requires County Departments to determine the cost of their proposed actions, so that the Board of County Commissioners can make an informed decision on the impacts of new or current ordinances. In addition, the State of Florida has set new building codes over the last several years that local governments are required to implement. These new codes include things like specific types windows, doors and even garages doors that are engineered to sustain hurricane force winds, as hurricanes are known threat to all Florida counties, but they do increase the cost of materials and in turn increases the cost of development. This is still a barrier that our community experiences.

In addition, the following Public and Private Sector trends have presented barriers to Osceola County's goal of providing affordable housing:

Public Sector Barriers Include:

- Limited supply of affordable units
- Deterioration of existing affordable housing units
- Growing inequality of income among the population
- High number of cost burdened households (households paying more than 30 percent of their income on housing)
- Increase in property taxes
- Need for rehabilitation of existing housing stock (especially related to ADA)
- Increase in transportation costs
- Community NIMBYism
- Increasing time, money and government regulation to develop affordable housing

- Specific challenges for special needs populations
- Development regulations and land costs
- Development costs
- Impact fees

Private Section Barriers Include:

- Lending
- Loan Servicing
- Credit
- Insurance
- Real Estate Industry
- Rental Housing

Proposed Resolutions to Further Affordable Housing

In 2012, the Affordable Housing Advisory Committee (AHAC) updated the current Affordable Housing Incentive Plan that encourages affordable housing by providing strategies and incentives through local housing programs that respond to the needs of Osceola County. In 2013, the AHAC updated the Incentive Plan to include:

- **Incentive VI: Affordable Housing Requirements**
 - Requires a contribution percentage of new residential dwelling units.
 - Within mixed-use districts, transit-oriented developments and large-scale developments.
 - If a contribution is collected it would be allocated to the County Housing Trust Fund to be used for affordable housing.
- **Incentive V: Housing Trust Fund**
 - Will establish a savings fund.
 - Funds collected from the sale of land in the Land Bank Inventory.
 - Separate funds regulated by the BOCC to be used for Affordable Housing Unit.
- **Incentive VII: Community Land Trust**
 - Land Trusts are operated and maintained by a 3rd Party.
 - Reduces the cost of housing by removing the cost of the land.
 - Only the home is sold to the homeowner.
- **Incentive VIII: Parking Requirements**
 - Reduce the costs involved for Developers and encourages affordable housing by reducing the amount of parking required.

- Would encourage more Senior Housing Development.
- Incentive would encourage multimodal forms for transportation and proximity of mass transit.

These incentives are reviewed by the AHAC every three (3) years for relevancy and any suggested changes are presented to the Board of County Commissioners before further changes are made.

MA-45 Non-Housing Community Development Assets - 91.410, 91.210(f)

Introduction

Osceola County is dedicated to the continued efforts of building and maintaining a solid workforce, while carefully planning future infrastructure improvements in order to strengthen and grow its top performing business sectors. Osceola County is home to a variety of community development assets that are the key to producing jobs and increasing positive economic impact throughout the Central Florida region, including a billion+ dollar tourism, farming and agriculture industry. In this section of the Market Analysis, we will analyze the data provided in the tables below to determine how the 13 common business sectors support the current workforce and infrastructure, what the workforce and infrastructure needs are, and describe the current projects and initiatives being implemented within the county to meet the goals and objectives for economic success.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	563	324	1	1	0
Arts, Entertainment, Accommodations	22,391	17,283	27	35	7
Construction	4,183	2,837	5	6	1
Education and Health Care Services	10,423	4,630	13	9	-4
Finance, Insurance, and Real Estate	5,081	2,858	6	6	-1
Information	1,284	187	2	0	-1
Manufacturing	2,558	804	3	2	-2
Other Services	2,613	899	3	2	-1
Professional, Scientific, Management Services	5,156	1,168	6	2	-4
Public Administration	0	0	0	0	0
Retail Trade	12,233	8,046	15	16	1
Transportation and Warehousing	3,286	1,255	4	3	-2
Wholesale Trade	3,264	1,880	4	4	0

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Total	73,035	42,171	--	--	--

Table 39 - Business Activity

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

Labor Force

Total Population in the Civilian Labor Force	91,850
Civilian Employed Population 16 years and over	83,150
Unemployment Rate	9.48
Unemployment Rate for Ages 16-24	20.47
Unemployment Rate for Ages 25-65	6.12

Table 40 - Labor Force

Data Source: 2011-2015 ACS

Occupations by Sector	Number of People
Management, business and financial	13,420
Farming, fisheries and forestry occupations	3,930
Service	10,634
Sales and office	23,380
Construction, extraction, maintenance and repair	7,369
Production, transportation and material moving	5,365

Table 41 – Occupations by Sector

Data Source: 2011-2015 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	33,615	43%
30-59 Minutes	36,025	46%
60 or More Minutes	8,930	11%
Total	78,570	100%

Table 42 - Travel Time

Data Source: 2011-2015 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	6,055	840	4,290

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
High school graduate (includes equivalency)	21,605	1,935	10,530
Some college or Associate's degree	25,210	2,170	7,585
Bachelor's degree or higher	15,375	1,200	3,545

Table 43 - Educational Attainment by Employment Status

Data Source: 2011-2015 ACS

Educational Attainment by Age

	Age				
	18-24 yrs	25-34 yrs	35-44 yrs	45-65 yrs	65+ yrs
Less than 9th grade	410	635	975	2,220	3,709
9th to 12th grade, no diploma	3,560	1,780	2,100	3,474	2,895
High school graduate, GED, or alternative	6,594	8,075	9,330	16,665	8,845
Some college, no degree	6,370	7,325	6,930	10,510	3,835
Associate's degree	1,495	2,510	2,960	4,735	1,204
Bachelor's degree	1,245	3,700	4,225	6,625	2,270
Graduate or professional degree	37	980	1,519	3,050	1,334

Table 44 - Educational Attainment by Age

Data Source: 2011-2015 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	183,292
High school graduate (includes equivalency)	190,760
Some college or Associate's degree	243,133
Bachelor's degree	283,023
Graduate or professional degree	399,090

Table 45 – Median Earnings in the Past 12 Months

Data Source: 2011-2015 ACS

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

According to Table 14 above, the top three business sectors that indicate the highest percentages of jobs to workers ratios are Arts, Entertainment, and Accommodations with a 35 to 27 jobs to

workers ratio, Construction with a 6 to 5 jobs to workers ratio, and Retail Trade with a 16 to 15 jobs to workers ratio. These numbers are consistent with the notion that most of Osceola County's labor force is geared toward the tourism market, especially in the northwestern quadrant of the county.

Also according to Table 14 above, the top three business sectors that indicate the highest percentages of workers to jobs ratios Education and Health Care Services with a 13 to 9 workers to jobs ratio, Professional, Scientific and Management Services with a 6 to 2 workers to jobs ratio, and Manufacturing with a 3 to 2 workers to jobs ratio. These numbers indicate a shortage of job opportunities in these business sector categories.

Describe the workforce and infrastructure needs of the business community:

A predominant portion of Osceola County's economy and workforce is based around two (2) targeted business industries: **Tourism** and **Agriculture**. Both industries account for the highest revenue sources and create a demand for both jobs and workers in Osceola County. However, both of these industries, especially the hospitality aspect, target a workforce of minimally educated employees for low paying jobs, which creates a labor force gap and need for more opportunities for higher educated employees. In addition, with the absence of a major public transportation system in the area, the workforce must use their personal vehicles and face an average commute time of 30 to 59 minutes from home to work. Therefore, one of the greatest needs for the business community is road and transportation infrastructure to decrease costs and ease burdens caused by long commute times.

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

In 2018 and 2019, the Walt Disney World Corporation purchased over 1,500 acres of land in Osceola County with plans of theme park expansion. Though no development has started on this land to date, this area was previously zoned for a master-planned community including residential, parks and recreation, and commercial uses, which could have a positive economic impact and bring forth new opportunities for housing and job creation during this five-year planning period. With the completion of the SunRail Southern Expansion in 2018, which connects Sand Lake Road in Orange County to Poinciana in Osceola County, commuters now have three (3) new stations which has improved the chances for new housing development and business opportunities to the area.

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

According to Table 18, there are approximately 30,435 persons in the current workforce who have a high school diploma or less in Osceola County. Regarding employment status, 27,660 reported to be employed and 2,775 reported to be unemployed. In comparison to the types of jobs available in the County's top business sectors, persons who have less than a high school diploma would be eligible or adept to find work within any of the top three business sectors with higher jobs to workers ratios, since most of those employment opportunities are in the retail industry including stores, restaurants and lodging. However, the top three business sectors with higher worker to jobs ratios (Education, Healthcare Services, and Management Services) would require a higher level of educational attainment, which could decrease the number of jobs available to this workforce population. Employment opportunities for persons with a higher educational attainment have increased since the established of the new Lake Nona medical facilities, which has had a positive impact on the balance of the workforce in general.

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

The presence of Valencia College has proven beneficial to the Osceola County workforce. In January 2020, Valencia College opened its new 54,000 square foot Careers in Industry and Technology Building. This new building will house a variety of new workforce-oriented degree programs in manufacturing, residential property management, and hospitality and tourism management. In addition, this building will be a new office location for CareerSource of Central Florida, who has partnered with Valencia College to provide job training to the unemployed or under-employed workforce.

The Technical Education Center Osceola (TECO) institution, located in unincorporated Osceola County, is designed to train individuals for entry-level employment and to improve current job skills for the workforce. The TECO institution works with local community service providers, such as Community Vision, to create innovative solutions to address community trends and challenges that affect the workforce and extend their services to persons experiencing homeless or are transitionally housed.

These types of programs support the County's Consolidated Plan by providing resources that have a positive impact on economy development goals and objectives by strengthening the County's goal of providing job training, closing the income inequality gap, and improving the overall quality of life for our residents.

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

Yes.

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

Osceola County is a member of the East Central Florida Regional Planning Council (ECFRPC). The ECFRPC is the entity responsible for developing and implementing the region's Community Economic Development Strategy (CEDS).

Some of the current goals in the 2017-2022 CEDS include:

- Promote programs and activities that prepare our workforce for lifelong learning and ever-changing careers
- Increase the educational attainment of the East Central Florida workforce
- Promote smart growth principles and the development of community amenities

Osceola County is committed to aligning our five-year strategic goals to encourage and enhance the promotion of strengthening our workforce through increasing access to job training and employment opportunities using local, state and federal funding resources.

MA-50 Needs and Market Analysis Discussion

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

According to the HUD Community Planning and Development (CPD) Mapping Tool, the following communities/neighborhoods in Osceola County contain areas where between 60-80% of households have at least one of the housing problems: Poinciana, Buenaventura Lakes, and Kissimmee.

The County defines concentration as areas containing more than 80% of the households, at all income levels, have at least one of the four common housing problems.

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

As stated earlier in sections NA-15, 20, 25 and 30 of the Needs Assessment portion of this Consolidated Plan, the Hispanic ethnic minority is concentrated in the Poinciana, Buenaventura Lakes, and Kissimmee. Coincidentally, these are the same areas where there is an aging housing stock and a high concentration of housing problems. These areas have also been identified by the County as target areas for community development and housing activities in past consolidated plan periods, and will remain target areas for projects and activities during the current planning period.

As defined by HUD, areas of minority concentration (AMC's) are any neighborhoods in which the percentage of households in a particular racial or ethnic minority group is at least 20 points higher than their percentage for the jurisdiction as a whole or a neighborhood in which the percentage of minorities is at least 20 points above the overall percentage of minorities in the jurisdiction.

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

Poinciana, Buenaventura Lakes and Kissimmee areas of Osceola County are predominantly low-to moderate-income families, single-family households, whose economy is driven by the tourism and entertainment industry. These areas are also affected by common housing problems such as an aging housing stock and cost burden due to higher housing costs and lower paying jobs.

Are there any community assets in these areas/neighborhoods?

Two (2) major community assets in these identified areas are theme park attractions and the new SunRail stations that now provide commuters with easier access to public transportation. These areas are constantly seeing new economic growth opportunities due to its abundant land availability and expansion interest from the Walt Disney and Universal corporations.

Are there other strategic opportunities in any of these areas?

Affordable rental housing development and workforce housing is another strategic opportunity for these areas. The County will continue working with regional organizations such the East Central Florida Regional Planning Council, our County Affordable Housing Advisory Committee, and local community housing providers to offer incentives to increase efforts for new affordable housing development in these areas during this current consolidated planning period.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The five-year Consolidated/HOME Consortia Plan strategy establishes Osceola County's general priorities for allocating funds geographically and among priority needs as identified in the priority needs tables for program years 2020 – 2025. The strategy also identifies specific actions and programs for assisting households, homelessness, special need populations and community development needs. The strategy has been developed to achieve the following statutory goals, mainly for the low- and moderate-income residents:

- Provide a suitable living environment: Improve the safety and livability of neighborhoods; increase access to quality facilities and services; reduce the isolation of income groups within areas by making housing opportunities available throughout the County; revitalizing deteriorating neighborhoods; and conserve energy resources.
- Provide decent housing: Assist low- and moderate-income households in obtaining affordable housing. Assist qualified homeowners in making repairs to their homes and thus retaining the availability of permanent housing that is affordable to low- and moderate-income families. Assist families that need help to make initial rental payments or rental and/or utility payments because of an unforeseen circumstance.
- Expand economic opportunities: Create jobs accessible to low- and moderate-income persons; provide access to credit for community development that promotes long-term economic and social viability; and empower low- and moderate-income persons to achieve self-sufficiency.

SP-10 Geographic Priorities

Over the next five year period, Osceola County intends to distribute Federal and State funding resources to projects on a county-wide and community targeted basis in neighborhoods which contain at least 51% or more low- to moderate-income households.

SP-25 Priority Needs

Priority needs are identified by the results of the Needs Assessment, Housing Market Analysis, and the Citizen Participation/Consultation Process and include affordable housing, homeless prevention, economic development, public services, and public infrastructure and facilities improvements.

SP-30 Influence of Market Conditions

This section provides a detailed list of housing market conditions that influence or obstruct affordable housing projects throughout the County. Some of these housing market conditions include the availability and accessibility of single family and multi-family housing stock, availability of programs to support affordable housing projects, availability of funding, cost of materials for construction or rehabilitation, and local land use policies that support or obstruct the creation of affordable housing.

SP-35 Anticipated Resources

Osceola County anticipates receiving approximately \$7,424,922, per year, in Federal, State and Local funding resources to be allocated toward housing and community development projects over the next five years. This includes approximately \$1,588,255 in CDBG program funding, \$893,973 in HOME program funding, \$1,627,852 in Section 8 program funding, and \$3,161,721 in other State and Local program funding. The County did not receive a direct allocation of ESG funding during the FY 20/21 cycle, but does anticipate receiving future allocations estimated at \$153,121 per year. The County does anticipate additional Federal and State funding resources to combat the public health and economic impacts of the COVID-19 (Coronavirus) pandemic, but the amounts and eligible uses for this type of special allocation funding is undetermined at this time. The County does anticipate using this type of funding toward eligible housing and non-housing community development activities in support of the County's five-year goals and objectives.

SP-40 Institutional Delivery Structure

Osceola County's institutional delivery structure is comprised of local government departments, other local public agencies, and local and regional housing and public service providers who will be responsible for the distribution and implementation of projects funded by Federal and State program dollars over the next five-year period.

SP-45 Goals Summary

Osceola County has selected six general goals to address during the program years 2020-2025 Consolidated Plan period. 1) Affordable Housing Development; 2) Housing Preservation; 3) Economic Development; 4) Public Services; 5) Public Facilities and Infrastructure Improvements; and 6) Planning and Administration. These goals include a summary of the activities that will be addressed for each goal, as well as the estimated funding amount and the number of beneficiaries to be accomplished over the goal period. These goals must meet both national objectives, as well as address local housing and community development needs.

SP-50 Public Housing Accessibility and Involvement

Osceola County does not have a Public Housing Authority that provides public housing; however, the County does have a Section 8 Department within the Humans Services Department that does administer a Section 8 Housing Choice Voucher Program. The County's Section 8 Program currently administers approximately 1,597 housing choice vouchers, which includes 198 vouchers that are administered by the County, 18 VASH vouchers and 1,381 portable vouchers.

SP-55 Barriers to Affordable Housing

This section of the Strategic Plan describes the types of potential barriers to affordable housing and strategies to remove the barriers that are caused by current local and state public policies and laws, as well as the current status of the housing market. Thirteen public sector potential barriers to affordable housing and six private sector potential barriers to affordable housing were identified during this analysis. Osceola County, in partnership with the Affordable Housing Advisory Committee (AHAC) has developed eleven strategies in an effort to overcome these barriers over the next five year period.

SP-60 Homelessness Strategy

This section of the Strategic Plan describes strategies that will be implemented by Osceola County, and regional and local homeless services providers to address the needs of homeless persons and families throughout the county.

SP-65 Lead Based Paint Hazards

This section of the Strategic Plan describes the County's policies and procedures for identifying and avoiding lead based paint hazards when completing housing projects over the next five-year period. Osceola County recognizes that lead-based paint hazards are a serious problem and seek to mitigate the effect these hazards have in the community. The County provides education and guidelines to all contractors utilizing Federal and State grant funds to identify and address lead based hazards before the implementation of affordable housing projects.

SP-70 Anti-Poverty Strategy

This section of the Strategic Plan describes the County's strategies planned to address the needs of extremely low and very-low income persons who have household incomes that fall below the poverty line and what types of programs are available to address these needs.

SP-80 Monitoring

This section of the Strategic Plan describes the County's methods used to properly monitor all local partners and subrecipients who will be awarded federal funding over the next five year period to implement projects to meet the housing and community development needs of residents throughout Osceola County.

SP-10 Geographic Priorities - 91.415, 91.215(a)(1)

Geographic Area

Table 46 - Geographic Priority Areas

1	Area Name:	Buenaventura Lakes
	Area Type:	Local Target area
	Other Target Area Description:	Buena Ventura Lakes is located northeast of Kissimmee, near the interchange of the Osceola Parkway and Florida's Turnpike.
	HUD Approval Date:	N/A
	% of Low/ Mod:	55.9
	Revital Type:	Comprehensive
	Other Revital Description:	N/A
	Identify the neighborhood boundaries for this target area.	Buenaventura Lakes is designated as a Census Designated Place (CDP) by the Census and that is the boundary for this target area.
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	Drainage remains a serious issue in this area. There is also a need for affordable housing, especially for seniors.
What are the opportunities for improvement in this target area?	Affordable housing and infrastructure improvements.	
Are there barriers to improvement in this target area?	No barriers identified.	
2	Area Name:	Poinciana
	Area Type:	Local Target area
	Other Target Area Description:	N/A
	HUD Approval Date:	N/A
	% of Low/ Mod:	51.7
	Revital Type:	Comprehensive

	Other Revital Description:	N/A
	Identify the neighborhood boundaries for this target area.	Poinciana is an unincorporated area in the County laying mostly in Census Tract 411 (60.83% LMI) and Census Tract 413 (52.95% LMI)
	Include specific housing and commercial characteristics of this target area.	Poinciana is one of the fastest growing areas of Central Florida.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	There is a need for new affordable housing development in this area due to the fast growing population.
	Identify the needs in this target area.	A community center and playgrounds.
	What are the opportunities for improvement in this target area?	Affordable housing and infrastructure improvements.
	Are there barriers to improvement in this target area?	No barriers identified.
3	Area Name:	Marydia
	Area Type:	Local Target area
	Other Target Area Description:	N/A
	HUD Approval Date:	N/A
	% of Low/ Mod:	62.13%
	Revital Type:	Comprehensive
	Other Revital Description:	N/A
	Identify the neighborhood boundaries for this target area.	Marydia is a well-established neighborhood in Kissimmee, Florida.
	Include specific housing and commercial characteristics of this target area.	Mostly single family households
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	A public meeting was held in the Marydia neighborhood in December 2019. Residents spoke about the access to water and sewer connections and traffic issues due to recent growth and development.
	Identify the needs in this target area.	Residents need assistance in connecting to sewer lines that will be installed by the Toho Water Authority. Sidewalks and street lighting are also high priorities. Curb and gutter improvements are also needed.

	What are the opportunities for improvement in this target area?	Infrastructure improvements
	Are there barriers to improvement in this target area?	No barriers identified.
4	Area Name:	Tropical Park
	Area Type:	Local Target area
	Other Target Area Description:	N/A
	HUD Approval Date:	N/A
	% of Low/ Mod:	69.62%
	Revital Type:	Comprehensive
	Other Revital Description:	N/A
	Identify the neighborhood boundaries for this target area.	Predominantly Census Tract 422
	Include specific housing and commercial characteristics of this target area.	Mostly single family households. Neighborhood park for recreational activities.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	Residents have requested street lighting and recreational facility updates.
	Identify the needs in this target area.	This neighborhood needs sidewalks, a community center, lighting and curbs and gutters. The community park needs updating. Fire suppression system needed.
	What are the opportunities for improvement in this target area?	Public facility and infrastructure improvements.
Are there barriers to improvement in this target area?	No barriers identified	
5	Area Name:	County-wide Activities
	Area Type:	Local Target area
	Other Target Area Description:	N/A
	HUD Approval Date:	N/A
	% of Low/ Mod:	48.1
	Revital Type:	Housing
	Other Revital Description:	N/A

	Identify the neighborhood boundaries for this target area.	County-wide including the City of Kissimmee and other unincorporated areas of the county.
	Include specific housing and commercial characteristics of this target area.	Osceola County has a mix of multi-family and single family housing. It is home to several major commercial assets for agriculture and tourism.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	County residents attended two public meetings to provide input on the priority needs and goals for the County over the next five-year period.
	Identify the needs in this target area.	Affordable housing and infrastructure improvements.
	What are the opportunities for improvement in this target area?	New affordable housing development, economic development, and infrastructure improvements.
	Are there barriers to improvement in this target area?	Having the funding to accomplish all rehabilitations requested.
6	Area Name:	Campbell City
	Area Type:	Local Target area
	Other Target Area Description:	N/A
	HUD Approval Date:	N/A
	% of Low/ Mod:	77.48%
	Revital Type:	Comprehensive
	Other Revital Description:	N/A
	Identify the neighborhood boundaries for this target area.	Campbell City is a Census Designated Place and unincorporated community in the County.
	Include specific housing and commercial characteristics of this target area.	Predominantly single-family households. Rich agriculture land.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	No specific consultation or public meetings were held in this area of the county. However, 21 residents completed surveys.
	Identify the needs in this target area.	This area needs curbs and gutters, sidewalks, street lighting, recreation facilities, and a community center.
	What are the opportunities for improvement in this target area?	Public facilities and infrastructure improvements.
	Are there barriers to improvement in this target area?	No barriers were identified.

7	Area Name:	Intercession City
	Area Type:	Local Target area
	Other Target Area Description:	N/A
	HUD Approval Date:	N/A
	% of Low/ Mod:	52.74%
	Revital Type:	Comprehensive
	Other Revital Description:	N/A
	Identify the neighborhood boundaries for this target area.	Intercession City is an unincorporated community in west Osceola County.
	Include specific housing and commercial characteristics of this target area.	Low- to moderate-income single-family homes.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	No specific consultation or public meetings were held in this area of the county. However, 7 residents completed surveys.
	Identify the needs in this target area.	The community center needs updating. The area needs streetlights, sidewalks and drainage repair. Ditches need to be enclosed and curbs and gutters are needed.
What are the opportunities for improvement in this target area?	Public facility and infrastructure improvements.	
Are there barriers to improvement in this target area?	No barriers were identified.	
8	Area Name:	West 192
	Area Type:	Slum and Blight Area
	Other Target Area Description:	Slum and Blight Area
	HUD Approval Date:	N/A
	% of Low/ Mod:	67.54%
	Revital Type:	N/A
	Other Revital Description:	N/A
	Identify the neighborhood boundaries for this target area.	Residential area generally west of State Road 192.
	Include specific housing and commercial characteristics of this target area.	Predominantly low to moderate income single family homes. Commercial businesses.

	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	No specific consultation or public meetings were held in this area of the county. However, 3 residents completed surveys.
	Identify the needs in this target area.	Facades of businesses need to be updated and infrastructure improvements are needed.
	What are the opportunities for improvement in this target area?	Public facility improvements
	Are there barriers to improvement in this target area?	No barriers were identified.
9	Area Name:	City of Kissimmee
	Area Type:	Local Target Area
	Other Target Area Description:	N/A
	HUD Approval Date:	N/A
	% of Low/ Mod:	57.06%
	Revital Type:	N/A
	Other Revital Description:	N/A
	Identify the neighborhood boundaries for this target area.	City limits of Kissimmee, FL
	Include specific housing and commercial characteristics of this target area.	Large low- to moderate-income single family owner-occupied and multi-family rental housing population. Commercial features access to a variety of public facilities and entertainment venues.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	The City of Kissimmee is the County's HOME Consortium partner and frequently collaborates on projects that benefit County and City residents.
	Identify the needs in this target area.	Public Facilities and Infrastructure improvements that benefit both County and City residents
	What are the opportunities for improvement in this target area?	Public facility and infrastructure improvements
	Are there barriers to improvement in this target area?	Projects must be carefully considered as to not duplicate benefits from projects funded by the City.

General Allocation Priorities

Describe the basis for allocating investments geographically within the state

The preservation, improvement, and revitalization of neighborhoods is vital to maintaining a high standard of living in Osceola County. The neighborhoods in need of revitalization have been identified by symptoms of distress, which correspond to the percentage of low- and moderate-income households identified in the latest census data. Some neighborhoods require more assistance than others and will need a broader range of projects to address all identified needs. Funds are generally allocated based on the areas of greatest need. Housing funds may be focused in one area or may be countywide. Housing programs are generally based on direct benefit criteria and are not necessarily tied to a geographic area. In most cases, housing assistance is provided based on an application process that takes into account household income and other programmatic criteria.

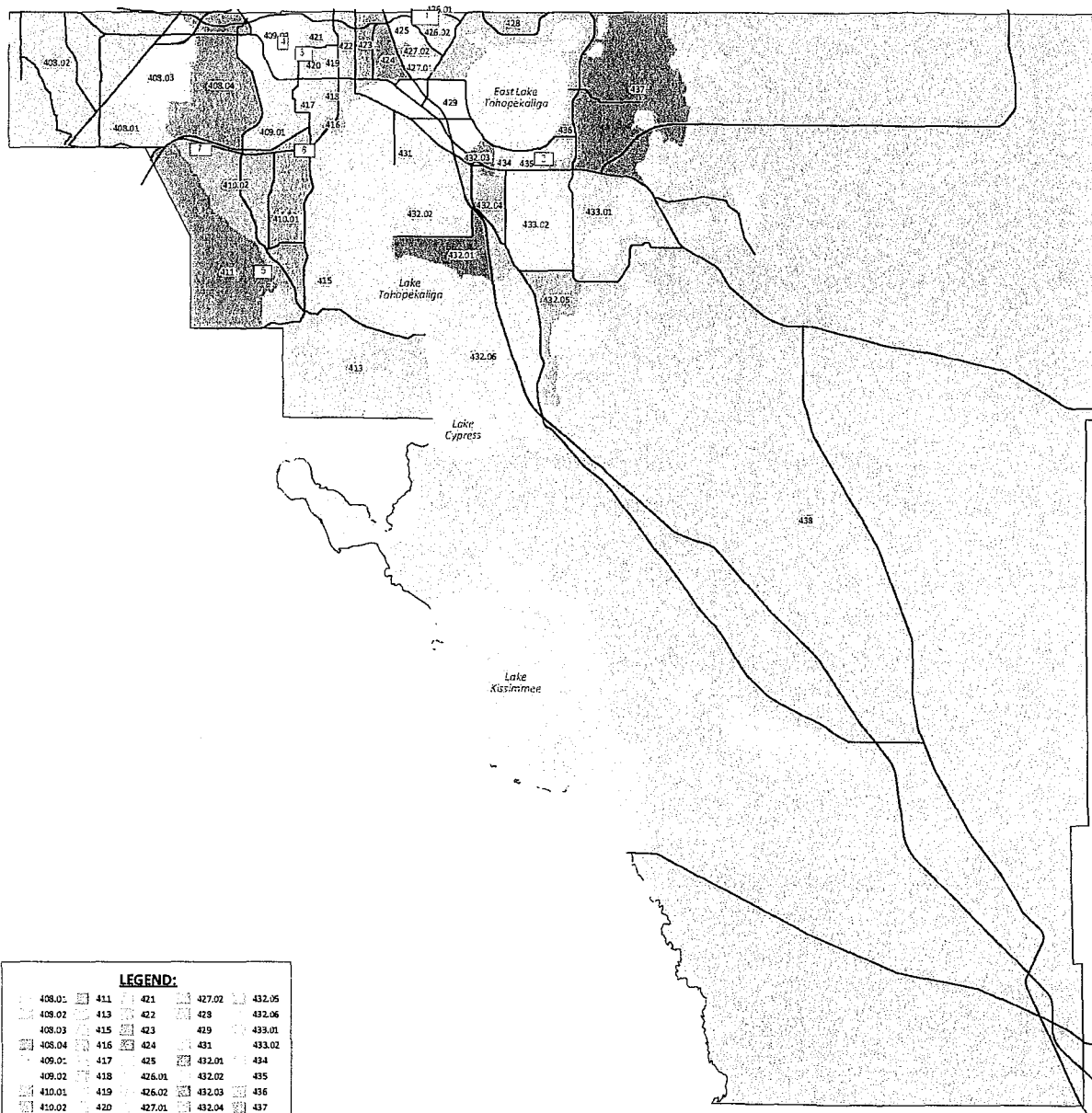
The need for affordable housing exists in all areas of the County. The County will identify certain areas that have the poorest housing and more low-income population to have precedence in receiving funds for repairs and rental assistance.

Osceola County - Census Tracts

Priority CDBG Target Areas

- HIGH PRIORITY**
- 1 - Buenaventura Lakes
 - 2 - City of St. Cloud
 - 3 - Marydia
 - 4 - Tropical Park
 - 5 - Poinciana

- MEDIUM PRIORITY**
- 6 - Campbell City
 - 7 - Intercession City



LEGEND:

408.01	411	421	427.02	432.05
408.02	413	422	428	432.06
408.03	415	423	429	433.01
408.04	416	424	431	433.02
409.01	417	425	432.01	434
409.02	418	426.01	432.02	435
410.01	419	426.02	432.03	436
410.02	420	427.01	432.04	437
				438
				439

MAP PROVIDED BY
OSCEOLA COUNTY
COMMUNITY DEVELOPMENT
DEPARTMENT
16 FEBRUARY 2015

NOTES:
This map was prepared by the Osceola County Community Development Department. It is not intended to be used for any other purpose. The County is not responsible for any errors or omissions on this map. The County is not responsible for any damages or losses resulting from the use of this map. The County is not responsible for any claims or liabilities resulting from the use of this map. The County is not responsible for any claims or liabilities resulting from the use of this map.

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SP-25 Priority Needs - 91.415, 91.215(a)(2)

Priority Needs

Table 47 – Priority Needs Summary

1	Priority Need Name	Neighborhood Redevelopment
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Non-housing Community Development
	Geographic Areas Affected	Marydia Intercession City Campbell City Poinciana Tropical Park St. Cloud 435 Census Tract Buenaventura Lakes
	Associated Goals	Public Facilities and Infrastructure
	Description	The preservation and improvement of low-income neighborhoods is vital to the economic stability of Osceola County. Therefore, the Human Services Department will continue to focus on the improvement of local neighborhoods as approved by the Board of County Commissioners. To enhance the quality of life, the County proposes a practical approach to improving public safety and neighborhood amenities through design. Resources will be directed to distressed areas within identified geographical areas that have the greatest need and meet specific goals and objectives.
	Basis for Relative Priority	The neighborhoods in need of revitalization have been identified by symptoms of distress, tend to be low-income, have older housing stock in need of repair, and experience depressed property values.
2	Priority Need Name	Public Facilities
	Priority Level	Low

	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Persons with Physical Disabilities Non-housing Community Development
	Geographic Areas Affected	Marydia Intercession City Campbell City Poinciana
	Associated Goals	Public Facilities and Infrastructure
	Description	Public facilities include senior, handicapped, youth, or neighborhood centers. The removal of architectural barriers that hinder free public access to public facilities is an eligible activity under public facilities.
	Basis for Relative Priority	To provide accessibility to both public and private buildings.
3	Priority Need Name	Public Services
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities
	Geographic Areas Affected	County-wide Activities
	Associated Goals	General Public Services

	Description	Activities may include senior services, health services, rental or utility payment services, handicapped services, transportation services, and other services as determined by the Board of County Commissioners as a high priority need. These primary services help residents maintain self-sufficiency. Osceola County will direct resources toward services that provide programs designed to help individuals and families to help themselves and provide them with opportunities to sustain self-sufficiency.
	Basis for Relative Priority	Maintaining efficient and reliable public services are a high priority in the County and constitute an important element in the quality of life for County residents. Obtaining the necessary physical and social services allows very low- to moderate-income persons to maintain a stable living environment. Funding is capped at 15 percent of the CDBG allocation plus 15 percent of the total program income received in the preceding program year.
4	Priority Need Name	Affordable Housing
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth
	Geographic Areas Affected	County-wide Activities, including all municipalities and unincorporated areas

	Associated Goals	General Public Services Homebuyer Assistance Homeowner Rehabilitation Owner-Occupied Rehabilitation Rental Development - New Construction or Rehab Tenant Based Rental Assistance
	Description	There is a need for affordable housing in all areas of the County, however, there are certain areas that require more immediate assistance than others. The County has identified certain target areas that have the poorest housing and low-income population to have precedence in receiving funds for rehabilitation.
	Basis for Relative Priority	There is need for affordable housing throughout the County. CDBG, HOME, and SHIP funds will be allocated towards this priority.
5	Priority Need Name	Elimination of Slum and Blight
	Priority Level	Low
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly
	Geographic Areas Affected	Slum and Blighted Areas
	Associated Goals	Public Facilities and Infrastructure
	Description	In order to prevent the spread of slum or blighted conditions, the County will use CDBG funds to either eliminate slum and blighted structures on a spot basis or provide CDBG funds to renovate the facades of small businesses.
	Basis for Relative Priority	The existence of such conditions is detrimental to public health and safety and can contribute to the spread of disease and crime. Deteriorating neighborhood conditions constitutes an economic and social liability that could decrease tax revenues and substantially impair sustainable growth.

6	Priority Need Name	Program Administration
	Priority Level	High
	Population	Other
	Geographic Areas Affected	County-wide Activities
	Associated Goals	Planning and Capacity Building Program Administration
	Description	CDBG funds may be used to pay program administration costs and charges related to the planning and execution of community development activities assisted in whole or in part with funds from either the CDBG or HOME programs. Administrative funds are also used to fund the County's Fair Housing activities.
	Basis for Relative Priority	To carry out the overall management of the CDBG and HOME programs.
7	Priority Need Name	Planning and Capacity Building
	Priority Level	Low
	Population	Other
	Geographic Areas Affected	County-wide Activities
	Associated Goals	Planning and Capacity Building Program Administration
	Description	CDBG funds may be used to implement studies, develop analyses, gather data, prepare plans, and identify actions that will successfully implement those plans.
	Basis for Relative Priority	Processes are designed to improve Osceola County's capacity for subrecipients to plan and manage programs and activities for the CDBG and HOME programs.
8	Priority Need Name	Rapid re-housing
	Priority Level	High

	Population	Individuals Families with Children Victims of Domestic Violence
	Geographic Areas Affected	County-wide Activities
	Associated Goals	General Public Services Rapid Rehousings
	Description	Provision of assistance to homeless persons to obtain housing.
	Basis for Relative Priority	
9	Priority Need Name	Emergency shelter and transitional housing
	Priority Level	High
	Population	Individuals Families with Children Chronic Substance Abuse Victims of Domestic Violence
	Geographic Areas Affected	County-wide Activities
	Associated Goals	General Public Services
	Description	Assistance to agencies providing emergency shelter and transitional housing to homeless populations.
	Basis for Relative Priority	CDBG program funding will allow the continuation of assistance to homeless populations.

SP-30 Influence of Market Conditions - 91.415, 91.215(b)

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	<ul style="list-style-type: none"> • Availability of affordable single family and multi-family rental housing stock for families of all sizes • Availability of voucher and rental assistance programs • Availability of enforcement agencies to regulate eligibility terms and conditions of tenant based rental assistance program • Local land use policies and jurisdiction comprehensive planning goals that support the development of multi-family housing stock
TBRA for Non-Homeless Special Needs	<ul style="list-style-type: none"> • Availability of affordable single family and multifamily rental housing stock for persons with disabilities and their families • Availability of voucher programs in all jurisdictions • Availability of enforcement agencies to regulate eligibility terms and conditions of tenant based rental assistance programs • Availability of enforcement agencies to regulate accommodations and modifications for persons with disabilities and their families • Availability of supportive housing services, when necessary • Local land use policies and jurisdiction comprehensive planning goals that support the development of accessible multi-family housing stock for persons with disabilities of accessible multi-family housing stock for persons with disabilities and their families
New Unit Production	<ul style="list-style-type: none"> • Local land use policies and jurisdiction comprehensive planning goals that support the development of accessible multifamily housing stock for persons with disabilities and their families • Current cost of materials for new unit production • Availability of incentives to developers to produce new single family and multi-family affordable housing units
Rehabilitation	<ul style="list-style-type: none"> • Current cost of materials for rehabilitation • Availability of funding for housing rehabilitation activities
Acquisition, including preservation	<ul style="list-style-type: none"> • Availability of funding for acquisition activities • Evaluation of fair market prices for home purchases • Cost of materials for redevelopment of historic housing

Table 48 – Influence of Market Conditions

SP-35 Anticipated Resources - 91.420(b), 91.215(a)(4), 91.220(c)(1,2)

Introduction

Osceola County anticipates receiving approximately \$8,811,748 in Federal funding each year during the 2020-2025 Consolidated Plan period. The estimated annual allocations are \$1,591,321 for the CDBG Program, \$986,383 from the HOME Program Consortia, \$1,627,852 for Section 8 program funding, and \$244,471 in Shelter Plus Care funding. In addition, Osceola County anticipates receiving annual allocations of State funding from the State Housing Initiatives Partnership Program (SHIP) which are estimated at approximately \$3,161,721 per year, depending on funding availability through the Florida Housing Finance Corporation, and \$1,200,000 in General Revenue funding dedicated to housing rehabilitation. Osceola County does anticipate to receive ESG funding over the next five year period; however, no funds were received for the FY 20/21 cycle. ESG program estimated allocations are based off of FY19/20 funding previously received. Any program income or prior year funding resources that are received during each single fiscal year will be added to the next year's funding allocations. These funds are expected to leverage a significant amount of local, other State, and private funds.

Anticipated Resources

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	1,591,321	0	0	1,591,321	6,365,284	CDBG funds are leveraged with program funds from grant award recipients.
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	986,383	0	0	986,383	3,945,532	HOME funds are leveraged with County Buy-In funding and a 25 percent match. The CHDO chosen for the HOME program will also be expected to contribute funding for the housing activities. SHIP funding can also be leveraged for HOME activities.

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: \$		
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	0	0	0	0	612,484	The County will receive ESG funds when eligible over the next five year period. Funds are proposed to be used for shelter operation and rapid re-housing.
General Fund	public - local	Homeowner rehab	1,200,000	0	0	1,200,000	6,000,000	These County general fund monies are its buy-in to the program. The amount of buy-in for the next HOME allocation is dependent on the future allocation which is not known at this time.
Section 8	public - federal	TBRA	1,627,852	0	0	1,627,852	6,511,408	Average annual distribution for Section 8 Tenant-Based Rental Assistance.

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: \$		
Shelter Plus Care	public - federal	Homebuyer assistance Homeowner rehab Housing Multifamily rental rehab	244,471	0	0	244,471	977,884	Shelter Plus Care 1 and 2 funding that will be used to assist homeless veterans and address the needs of at-risk homeless individuals and families.
Other - SHIP	public - state	Acquisition Admin and Planning Housing	3,161,721	0	0	3,161,721	12,646,884	The County will leverage SHIP funds to meet the local 25 percent match requirement for the HOME Program. SHIP funding will be used in conjunction with HOME funds on various projects.

Table 49 - Anticipated Resources

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

Non-profits and service agencies can and often do provide monetary or in-kind match for their activities and projects. Match includes volunteer hours, outside contributions, donated items, and the like. The 25 percent match requirement for the HOME program comes mainly from the County's General Fund, but SHIP funding will also be used in some HOME projects and therefore also be a part of that 25 percent match requirement.

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

Upon review of publicly owned land or property, the County has determined that there are no parcels or structures that can be used to address the needs identified in this for this Consolidated Plan period. If an opportunity arises during the next five year period, the County will file a Substantial Amendment to its current annual Action Plan to include any such land or property to further affordable housing opportunities.

Discussion

As stated above, the County will use its General Fund monies and SHIP funds to meet the local 25 percent match requirement for the HOME Program. The State of Florida has the State Housing Initiative Partnership (SHIP) Program that local entitlement counties and cities are able to use as a match for HOME. Osceola County and the City of Kissimmee will use SHIP as their local HOME match and HOME "look-alike" activities will be used as match. CHDO's will also provide match for their projects. The cooperation between the programs enhances both the HOME and SHIP program's effectiveness by affording more residents housing opportunities that would otherwise not be available to them.

SP-40 Institutional Delivery Structure - 91.415, 91.215(k)

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

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
OSCEOLA COUNTY	Government	Economic Development Homelessness Ownership Planning Rental neighborhood improvements public facilities public services	Jurisdiction
KISSIMMEE	Government	Ownership Rental	Jurisdiction
Homeless Services Network of Central Florida	Continuum of care	Homelessness Ownership Rental	Region

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Community Vision	Non-Profit Organization	Homelessness Housing Employment Planning	Jurisdiction
Help Now of Osceola	Non-Profit Organization	Housing Needs for Victims of Domestic Violence	Jurisdiction
Helping Others Make the Effort	Non-Profit Organization	Transitional Housing for the homeless	Jurisdiction
Children’s Advocacy Center for Osceola County, Inc.	Non-Profit Organization	Services for children, victims of domestic violence	Jurisdiction
The Transition House, Inc.	Non-Profit Organization	Homelessness Transitional housing for Veterans	Jurisdiction
Osceola Council on Aging	Non-Profit Organization	Services – Elderly Persons	Jurisdiction
Community HOPE Center	Non-Profit Organization	Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services – Victims of Domestic Violence	Jurisdiction

Table 50 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

Osceola County works in partnership with local governments, other public agencies and non-profit organizations listed above to deliver funding resources and services directly to the community at-large. The collaboration and coordination between the County and its partner organizations has proven beneficial to the homeless and non-homeless special needs population by providing the necessary housing and supportive services to sustain safe and healthy living environments. The County contracts with the service providers listed above as subrecipients to provide outreach to populations most in need of public services such as homeless prevention, healthcare services, counseling, and job training/employment services. As the lead member of the local HOME Consortia, the Osceola County Human Services Department frequently

collaborates with the City of Kissimmee, to maximize the use of annual Federal funding for affordable housing opportunities.

Many of the agencies that deal with social service needs are not based in Osceola County. Those agencies are usually underfunded. Many perform the functions that were conducted by State agencies. These functions were given to mostly non-profit agencies and the State budget for those services was cut. One of the largest gaps in the delivery system is for the homeless residential provider. There are not enough beds or vouchers to assist people that are in need.

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

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

Table 51 - Homeless Prevention Services Summary

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

The Community HOPE Center is a "one-stop" location where individuals and families can come to inquire about available assistance. Customers are immediately entered into the HMIS system and are assessed for need by only one representative who then works to coordinate all eligible assistance available through the network of partner agencies. The Homeless Services Network (HNS), the lead agency in the area's Continuum of Care Network, continues to increase access points throughout the Osceola, Orange and Seminole County area. HNS has trained and continues training providers on the common assessment tool and thus is able to provide more and more live referrals for the HMIS.

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

The strengths of the current service delivery system include an experienced network of local special needs and homeless service providers with successful track records in providing housing and supportive services, these providers have direct access to the community at large and are experienced in the advertisement of these services, local service providers are equipped to purchase the appropriate materials necessary to provide these services, with little to no delay in delivery, and can leverage other resources available within their organizations to supplement these services to achieve maximum impact.

A significant gap in the delivery of services is the lack of a homeless shelter in the County and the shortage of transitional housing and supportive housing. The Homeless Services Network (Continuum of Care) continues to work closely with such agencies as the Heart of Florida, Salvation Army and Coalition for the Homeless to establish Access Centers throughout the County. Access Centers have the ability to provide food stamp processing, Medicaid applications, and Temporary Assistance to Needy Families (TANF).

The need for more funds means there is always a gap in the delivery of services for special needs populations and persons experiencing homelessness. There is also a severe lack of transportation for special needs populations to obtain supportive services. With the growing number of Access Centers, the County's Continuum of Care network is making progress in reaching those populations and is able to refer them to agencies that have the funds to assist

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

The strategy to overcoming the gaps in the institutional structure and service delivery system is for the County to work with non-profits to set up more Access Centers throughout the County.

This coordination with providers of homeless services such as the Osceola Council on Aging, Help Now of Osceola, Helping Others Make the Effort, and the Community Hope Center helps to reduce unnecessary overlaps in the provision of services. The County also will also continue its efforts to recruit quality contractors to participate in its housing rehabilitation program.

SP-45 Goals - 91.415, 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Public Facilities and Infrastructure	2020	2025	Non-Housing Community Development	Marydia Intercession City Campbell City Poinciana Tropical Park West 192 Buenaventura Lakes	Neighborhood Redevelopment Public Facilities Elimination of Slum and Blight	CDBG: \$1,500,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 2500 Persons Assisted
2	General Public Services	2020	2025	Affordable Housing Non-Housing Community Development	County-wide Activities	Public Services Affordable Housing Rapid Re-Housing Emergency Shelter and Transitional Housing	CDBG: \$500,000 Section 8: \$20,000 SHIP: \$2,500,000	Public service activities other than Low/Moderate Income Housing Benefit: 1500 Persons Assisted
3	Owner-Occupied Rehabilitation	2020	2025	Affordable Housing	County-wide Activities	Affordable Housing	CDBG: \$2,000,000 HOME: \$4,000,000 General Fund: \$5,000,000 SHIP: \$4,000,000	Homeowner Housing Rehabilitated: 100 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Rental Housing Activities	2020	2025	Affordable Housing	County-wide Activities	Affordable Housing	CDBG: \$200,000	Multi-family Housing rehabilitated: 5
5	Program Administration	2020	2025	Program Administration	County-wide Activities	Program Administration	CDBG: \$1,700,000 HOME: \$350,000 Section 8: \$8,000,000	Other: 1 Other
6	Planning and Capacity Building	2020	2025	Planning and Capacity Building	County-wide Activities	Planning and Capacity Building	CDBG: \$25,000	Other: 1 Other
7	Homeowner Rehabilitation	2020	2025	Affordable Housing	County-wide Activities	Affordable Housing	SHIP: \$2,500,000	Homeowner Housing Rehabilitated: 25 Household Housing Unit
8	Homebuyer Assistance	2020	2025	Affordable Housing	County-wide Activities	Affordable Housing	SHIP: \$6,000,000	Direct Financial Assistance to Homebuyers: 150 Households Assisted
9	Rental Development - New Construction or Rehab	2020	2025	Affordable Housing	County-wide Activities	Affordable Housing	HOME: \$4,000,000	Rental units constructed: 100 Household Housing Unit
10	Tenant Based Rental Assistance	2020	2025	Affordable Housing	County-wide Activities	Affordable Housing		Tenant-based rental assistance / Rapid Rehousing: 300 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
11	Rapid Re-Housing	2020	2025	Homeless	County-wide Activities	Rapid Re-Housing	General Fund: \$1,000,000 SHIP: \$250,000	Tenant-based rental assistance / Rapid Rehousing: 300 Households Assisted
13	CHDO Set Aside	2020	2025	Affordable Housing	County-wide Activities	Affordable Housing	HOME: \$591,828	Rental units constructed: 5 Household Housing Unit

Table 52 – Goals Summary

Goal Descriptions

1	Goal Name	Public Facilities and Infrastructure
	Goal Description	Public Improvements include but are not limited to, streets, sidewalks, curbs and gutters, neighborhood parks and community centers, water and sewer lines, storm water management systems, and utility lines.
2	Goal Name	General Public Services
	Goal Description	Eligible public service activities determined by the Board of County Commissioners to meet a high priority.
3	Goal Name	Owner-Occupied Rehabilitation
	Goal Description	Provide for the rehabilitation of single-family housing units owned and occupied by low- to moderate-income households on a countywide basis.
4	Goal Name	Rental Housing Activities
	Goal Description	Provide for the rehabilitation of multi-family housing units occupied by low to moderate income households in developments owned and operated by local housing provider organizations on a countywide basis.

5	Goal Name	Program Administration
	Goal Description	Program administration costs to carry out projects and activities under CDBG and HOME programs.
6	Goal Name	Planning and Capacity Building
	Goal Description	Planning and capacity building activities.
7	Goal Name	Homeowner Rehabilitation
	Goal Description	Rehabilitation activities for homeowner-owned housing with HOME funds.
8	Goal Name	Homebuyer Assistance
	Goal Description	Assistance to income-eligible households to purchase a home using HOME funds.
9	Goal Name	Rental Development - New Construction or Rehab
	Goal Description	Assistance for the development or rehabilitation of rental housing with HOME funds.
10	Goal Name	Tenant Based Rental Assistance
	Goal Description	Assistance to income eligible households to obtain rental housing with HOME funds.
11	Goal Name	Rapid Re-Housing
	Goal Description	Rapid Re-housing through the ESG program.
13	Goal Name	CHDO Set Aside
	Goal Description	Housing to be owned, developed or sponsored by a Community Housing Development Organization.

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

During the 2015-2019 Consolidated Plan period, Osceola County estimated that approximately 100 extremely low-, low- and moderate-income families would benefit from affordable housing activities. According to the program year 2018-2019 Consolidated Annual Performance and Evaluation Report (CAPER), Osceola County assisted approximately 121 households through rehabilitation, new construction, and homebuyer financial assistance activities and 2,399 households received rental assistance. Over the next five-year period, Osceola County anticipates assisting another 100 extremely low-, low- and moderate-income households with affordable housing opportunities.

SP-50 Public Housing Accessibility and Involvement - 91.415, 91.215(c)

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

Osceola County does not have a Public Housing Authority and does not provide public housing services to its residents. The Osceola County Section 8 Program currently manages approximately 1,597 Section 8 Housing Choice vouchers, which includes portability, VASH program vouchers, and locally administered vouchers. At last count, there are over 500 families on the waiting list for Section 8 Program assistance. When housing choice vouchers do become available, the applicant is matched to a participating Section 8 housing development to determine the necessary size and accessibility of the unit. Osceola County dedicates its focus on assisting families in need of affordable, accessible housing units through other rental assistance programs available and administered through the Osceola County Human Services Department.

Activities to Increase Resident Involvements

This section is not applicable to Osceola County.

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

This section is not applicable to Osceola County.

Plan to remove the 'troubled' designation

This section is not applicable to Osceola County.

SP-55 Strategic Plan Barriers to Affordable Housing - 91.415, 91.215(h)

Barriers to Affordable Housing

In Section *MA-40 Barriers to Affordable Housing* of the *Housing Market Analysis* of the 2020-2025 Consolidated Plan, it was concluded that there are two potential public barriers that could have a negative impact on affordable housing development. 1) State building codes that require the use of more expensive materials to protect housing structures from natural disasters; and 2) Local mobility and impact fees that could hinder affordable housing development in certain districts and areas within the county. During the development of this Consolidated Plan, the County was also in the process of updating the latest version of the *Analysis of Impediments to Fair Housing Choice Plan (AI)* which is anticipated to be completed in the summer of 2020. In addition to public sector barriers, the *AI* describes how private sector barriers negatively affect fair housing choice, as well as furthering affordable housing activities.

Private sector barriers can be just as hindering as public sector barriers to affordable housing, sometimes even more so. One of the most common private sector barriers, that exacerbated the 2008 housing crisis, was predatory lending and loan servicing practices. This type of private sector barrier is difficult to monitor at the local government level, but can have the biggest impact on loan defaults and foreclosures. Other private sector barriers include the high insurance costs, unreasonable credit requirements; high interest rates for low- to moderate-income homebuyers.

During the last five-year Consolidated Plan period, the County developed new systems for review of local ordinances that may lead to an increase in the cost of housing. The new systems require County Departments to determine the cost of their proposed actions, so that the Board of County Commissioners can make informed decisions on the impacts of new or current ordinances. In addition, the State of Florida has set new building codes over the last several years that local governments are required to implement. These new codes include callouts like specific types of windows, doors, and even garage doors that are engineered to withstand hurricane force winds, as hurricanes are a known threat to all Florida counties. There is often an increase in the cost of materials, and in turn increases in the cost of development. This is still a barrier that the community experiences.

The following Public and Private Sector trends have presented barriers to Osceola County's goal of providing affordable housing:

Public Sector Barriers Include:

- Limited supply of affordable units
- Deterioration of existing affordable housing units

- Growing inequality of income among the population
- High number of cost burdened households (households paying more than 30 percent of their income on housing.
- Increase in property taxes
- Need for rehabilitation of existing housing stock (especially related to ADA)
- Increase in transportation costs
- Community NIMBYism
- Increasing time, money, and government regulation to develop affordable housing
- Specific challenges for special needs populations
- Development regulations and land costs
- Development costs
- Impact fees

Private Sector Barriers Include:

- Lending
- Loan Servicing
- Credit
- Insurance
- Real Estate Industry
- Rental Housing

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

Osceola County is studying the above recommendations from the AHAC. It has continued to implement its Local Housing Assistance Plan (LHAP) as provided for in the SHIP program. Between the County's Consolidated Plan, its Analysis of Impediments to Fair Housing Choice, the SHIP program and the AHAC's Incentive Plan, the County is addressing affordable housing needs.

- The County should explore establishing a Housing Trust Fund that uses part of the County's impact fees solely for the purpose of creating affordable housing in the County. The Fund could be used to offer short-term loans to affordable housing developers to pay the impact fees. The loan would be paid back when an affordable housing unit is sold.
- The County should explore partnering with an outside agency to establish a Community Land Trust within the County. The Land Trust would be operated and maintained by a non-profit agency that acquires and holds land for affordable housing. This Trust would lessen the cost of housing for residents by holding the land and only selling the housing unit.

SP-60 Homelessness Strategy - 91.415, 91.215(d)

Describe how the jurisdiction's strategic plan goals contribute to:

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

The County will continue to support the Homeless Services Network, the lead agency in the area's Continuum of Care (CoC) network, in the opening of Access Centers so that the area's homeless services agencies can better coordinate the referral and service delivery process for clients unable to find the needed resources in Osceola County. The CoC is the basis for the objectives, strategies, and proposed accomplishments set by the County for the next five years to address homeless needs.

Addressing the emergency and transitional housing needs of homeless persons

The County has received Shelter Plus Care funds and will use that funding to coordinate with the area's Continuum of Care Network to provide shelter and services for the County's homeless population. These funds will help such agencies as Transition House, Helping Others Make the Effort and Help Now provide the emergency and transitional housing that is needed by the homeless and victims of domestic violence and sexual assault. In FY 2019-2020, the County received its first allocation of entitlement ESG funds in the amount of \$153,121 and intends to continue allocating these funds transitional housing and rapid re-housing activities over the next five-year period.

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.

As noted above, the County will use its ESG and Shelter Plus Care funding to coordinate with the area's Continuum of Care Network to provide assistance to the homeless to make the transition to permanent housing and independent living. Non-profit agencies will be able to submit applications for funding consideration during the County's solicitations for applications process and will be very instrumental in preventing individuals and families from becoming homeless or returning to homelessness.

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

The County will continue to fund its Rental/Utilities Assistance activities which provides assistance to residents who are in danger of becoming homeless due to their inability to pay monthly rent or utilities. Those who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs can be referred to the growing number of ACCESS points in the County to get the specific assistance that they require from various non-profit agencies.

SP-65 Lead-based Paint Hazards - 91.415, 91.215(i)

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

The overall goal of Osceola County Consortium is to reduce or eliminate lead-based paint hazards and prevent childhood lead poisoning. This will be accomplished through a coordinated effort of public and private sectors. The County will follow procedures as specified in applicable regulations. During the execution of its CDBG and HOME activities, the County, the City of Kissimmee and their contractors/representatives will provide all required notifications to owners and occupants and inspect for defective paint surfaces in pre-1978 properties. Any defective paint conditions found will be included in the scope of work and treatment provided to the defective areas. All paint inspections, risk assessments and clearance testing of suspect properties will be performed by licensed testing professionals.

Actions to Address LBP Hazards

- If a lead-based paint inspection for a pre-1979 housing rehabilitation project is determined to have less than one milligram per square centimeter (1mg/cm²), construction can proceed with required disclosure and notice.
- If a lead-based paint inspection for a pre-1979 housing rehabilitation projects proves to be lead positive, contractors will be required to proceed in accordance with HUD established procedures prescribed in *24 CFR part 35* for proper management and treatment.

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

Lead is a highly toxic metal that was used for many years in products found in and around the home. Lead may cause a range of health issues, from behavioral problems and learning disabilities to seizures and death. Children six years old and younger are most at risk because their bodies are still growing quickly. Table 9 – Risk of Lead-based Paint, in the Housing Market Analysis part of this Consolidated Plan indicates that 13 percent of owner occupied units and 18 percent of rental units are at risk of having lead-based paint. That accounts for a total of about 11,702 housing units, which indicates a decrease of over 5,200 housing units from the previous five-year Consolidated Plan period.

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

The County will incorporate the current procedures for hazard reduction or Lead-Based Paint abatement guidelines as defined in 24 CFR Part 35. All housing proposed for rehabilitation with CDBG and HOME funds built before 1978 are first screened by the year constructed to determine

possible lead paint hazard. A risk assessment will be performed by a certified lead-based paint housing specialist. If the house has lead-based paint, abatement of all lead-based paint surfaces or fixtures, and the removal of covering of lead-contaminated dust, the permanent containment or encapsulation of lead-based paint, the replacement of lead-based paint surfaces or fixtures, and the removal or covering of lead-contaminated soil. The County will work diligently to educate its residents about the potential dangers of environmental poisoning from lead-based paint and will address those issues in the CDBG and HOME rehabilitation programs.

SP-70 Anti-Poverty Strategy - 91.415, 91.215(j)

Osceola County is always planning opportunities that will increase the number of high paying jobs that in-turn increase personal wealth and inspire new economic opportunities to build a better business climate. In 2015, the Greater Osceola Partnership for Economic Prosperity was created to strategically identify new companies to re-locate or expand their workforce in Osceola County. Greater Osceola's efforts have included manufacturing initiative projects, entrepreneur services, and workforce development training that have proven beneficial in lowering the number of families facing poverty.

In addition, Osceola County allocates annual funding toward CDBG program projects and activities that specifically target extremely low, very low- and low-income residents and provide job training and employment services in an effort to address impoverished persons and families.

The East Central Regional Planning Council (ECFRPC) is designated by the U.S. Economic Development Administration as the region's Economic Development District (EDD). As a part of their efforts, the ECFRPC is responsible for developing and implementing the region's Comprehensive Economic Development Strategy (CEDS) which includes goals and strategies to foster innovation, competitiveness, and industry diversification. According to the 2017-2022 CEDS, the following four goals have been selected to further economic opportunities for residents in East Central Florida, including Osceola County:

1. Support educational partnerships and activities that encourage learning opportunities;
2. Promote programs and activities that prepare the workforce for lifelong learning and every-changing careers;
3. Increase educational attainments for the ECF workforce; and
4. Attract and retain young talented workers.

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

The County's and ECFRPC's poverty reducing goals, programs, and policies can be used as a guide for the use of the CDBG and HOME funds in this affordable housing plan. The County and ECFRPC realize that to grow the area economically, it will also need safe, sanitary and affordable housing. The CDBG and HOME funds can be used to maintain the current stock of affordable housing through the housing rehabilitation and rental assistance programs. As the number of higher paying jobs increase and more housing is needed, CDBG and HOME funds can be used to incentivize developers to build more affordable housing near job centers and transit lines.

SP-80 Monitoring - 91.230

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

All sub-recipients of Osceola County CDBG and HOME funds will follow federal and local regulations relating to their specific activity, as well as receive an explanation on how these regulations apply to the particular project. Specific performance agreements will be executed with each sub-recipient, giving measurable objectives for the eligible activity to be completed and to ensure that the Federal requirements are clearly stated and the sub-recipient understands all responsibilities. Each project will receive annual monitoring and periodic monitoring during the course of the program year. All funding will be on a cost reimbursement basis. Documentation submitted with reimbursement requests will be reviewed for compliance with applicable regulations and measurable objectives prior to issuing of funds. Initial training will be provided prior to project commencement. On-site monitoring of selected sub-recipients will be scheduled and completed annually by the Project Manager. A checklist will be completed and reviewed to ensure all aspects of the activity are carried out in accordance with applicable regulations. A follow-up letter will be sent to the sub-recipient stating the outcome of the monitoring visit. In addition, any sub-recipient determined to be in need of additional training on how to meet grantee and federal requirements will receive technical assistance, in the form deemed most appropriate to the circumstances, by the Project Manager. Additional technical assistance, if needed or requested, will be given at the time of the annual monitoring.

All HOME-funded projects that are still covered by the period of affordability will be inspected as required to ensure that the unit is still in standard condition and that the improvements completed are still in good condition. By this action, the County ensures that the housing units are maintained to the housing codes in effect when they were constructed or rehabilitated. Tenant files are reviewed to determine that income certifications are done correctly and that the appropriate rent is being charged.

The County will conduct an on-going monitoring process in order to review the programmatic and financial aspects of activities. The monitoring process is oriented towards resolving problems, offering technical assistance and promoting timely implementation of projects.

Osceola County performs risk assessments to determine the risk associated with a Sub-recipient or application submitted for funding. The County will utilize a ranking and rating criteria based on risk analysis as part of the process for selection of its Sub-recipients.

Although no written agreement is required if a project/activity is awarded to an agency within the County, Housing and Community Development staff will monitor the project/activity. This monitoring will include a review of all applicable requirements that the County implemented before funding the activity. These requirements will include (if applicable):

- a) Davis-Bacon compliance – All Federal funded grant projects in excess of \$2,000 will require Davis-Bacon monitoring and reporting. Sub-Recipients and contractors are informed of their responsibilities to report this information during the contracting process.
- b) Environmental Review Record (ERR) completion – All HUD funded projects, with the exception of Planning and Administration activities, must undergo the ERR process.
 - a. A tier 1 Broad Review must be conducted in the project area and indicated as completed in the Integrated Disbursement and Information System (IDIS) online portal before a project can be implemented; and
 - b. A tier 2 site-specific review must be conducted on the project site and recorded in the ERR prior to the commencement of construction.
- c) Compliance with federal procurement requirements – At a minimum, all Federal and State funded projects must undergo the 2 CFR part 200 Federal procurement guidelines. Moreover, the internal City procurement requirements are followed in the event that they have thresholds that are stricter than the Federal regulations.
- d) Other cross-cutting measures – Osceola County utilizes consultants to provide monitoring services for CDBG and HOME projects as an extension of Osceola County staff capacity.

