



2026-2030 Consolidated Plan & PY 2026 Annual Action Plan

DRAFT

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Charlotte County Human Services
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Table of Contents

Consolidated Plan User Guide	5
Executive Summary	12
ES-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)	12
PR-05 Lead & Responsible Agencies – 91.200(b)	19
PR-10 Consultation – 91.100, 91.200(b), 91.215(l)	20
PR-10 Participation – 91.105, 91.200(c)	33
Needs Assessment	38
NA-05 Overview	38
NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c).....	39
NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)	58
NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)	61
NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)	64
NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)	65
NA-35 Public Housing – 91.205(b)	66
NA-40 Homeless Needs Assessment – 91.205(c)	70
NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d).....	75
NA-50 Non-Housing Community Development Needs – 91.215 (f)	79
Housing Market Analysis	81
MA-05 Overview	81
MA-10 Number of Housing Units – 91.210(a)&(b)(2).....	82
MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)	85
MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)	91
MA-25 Public and Assisted Housing – 91.210(b)	97
MA-30 Homeless Facilities and Services – 91.210(c).....	101
MA-35 Special Needs Facilities and Services – 91.210(d)	107
MA-40 Barriers to Affordable Housing – 91.210(e).....	111
MA-45 Non-Housing Community Development Assets – 91.215 (f)	112
MA-50 Needs and Market Analysis Discussion.....	124

MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)	131
MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)	135
Strategic Plan	138
SP-05 Overview	138
SP-10 Geographic Priorities – 91.215 (a)(1)	139
SP-25 Priority Needs - 91.215(a)(2)	144
SP-30 Influence of Market Conditions – 91.215 (b)	148
SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)	149
SP-40 Institutional Delivery Structure – 91.215(k)	151
SP-45 Goals Summary – 91.215(a)(4)	154
SP-50 Public Housing Accessibility and Involvement – 91.215(c)	156
SP-55 Barriers to affordable housing – 91.215(h)	157
SP-60 Homelessness Strategy – 91.215(d)	159
SP-65 Lead based paint Hazards – 91.215(i)	162
SP-70 Anti-Poverty Strategy – 91.215(j)	164
SP-80 Monitoring – 91.230	165
Expected Resources	167
AP-15 Expected Resources – 91.220(c)(1,2)	167
Annual Goals and Objectives	169
AP-20 Annual Goals and Objectives	169
Projects	171
AP-35 Projects – 91.220(d)	171
AP-38 Project Summary	173
AP-50 Geographic Distribution – 91.220(f)	175
Affordable Housing	177
AP-55 Affordable Housing – 91.220(g)	177
AP-60 Public Housing – 91.220(h)	178
AP-65 Homeless and Other Special Needs Activities – 91.220(i)	181
AP-75 Barriers to affordable housing – 91.220(j)	184

AP-85 Other Actions – 91.220(k)	186
<i>Program Specific Requirements</i>	189
AP-90 Program Specific Requirements – 91.220(l)(1,2,4).....	189

A Plain-Language Reference for

Consolidated Plan

User Guide

This guide helps county council members, nonprofit partners, and community stakeholders navigate the Consolidated Plan — the federally required five-year blueprint that directs how HUD block grant funds are invested to address housing and community development needs.

ES

Executive Summary

PR

The Process

NA

Needs Assessment

MA

Market Analysis

SP

Strategic Plan

AP

Action Plan



Prepared by Civitas, LLC

INTRODUCTION What Is the Consolidated Plan?

The Consolidated Plan is a federally required, five-year strategic document that guides how a jurisdiction invests its HUD block grant funding to address housing and community development needs.

Purpose & Legal Requirement

Jurisdictions receiving federal CDBG, HOME, ESG, and HOPWA funds are classified as "entitlement jurisdictions" by HUD. As a condition of receiving this funding, they must produce a Consolidated Plan every five years, documenting priority housing and community development needs, establishing measurable goals, and describing how federal dollars will be deployed.

Annual Action Plan translates those goals into specific funded projects each year. Performance is then evaluated annually through the **Consolidated Annual Performance Evaluation Report (CAPER)**.

HUD Funding Programs

*The county receives **CDBG**.*

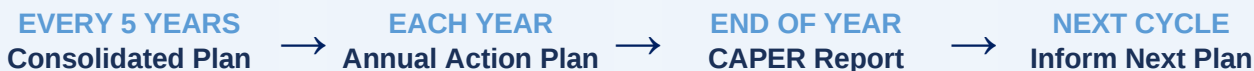
CDBG — Community Development Block Grant: flexible funds for housing rehab, infrastructure, and public services in low- and moderate-income areas.

HOME — HOME Investment Partnerships: dedicated to expanding affordable housing through construction, acquisition, and tenant assistance.

ESG — Emergency Solutions Grant: funds emergency shelter, rapid rehousing, and homelessness prevention services.

HOPWA — Housing Opportunities for Persons With AIDS: housing assistance and supportive services for low-income people living with HIV/AIDS and their families.

The Annual Planning Cycle



How to Navigate this Document

The plan is organized into six major sections, each with a letter prefix (ES, PR, NA, MA, SP, AP). Numbered subsections use codes like NA-10 or SP-45, corresponding to HUD's [required template](#). The pages that follow explain what each section contains and why it matters.

ES Executive Summary Overview of priority needs, goals, and past performance	PR The Process Lead agencies, stakeholder consultation, public participation	NA Needs Assessment Cost burden, homelessness, special needs populations
MA Market Analysis Housing costs, supply, barriers, broadband, hazard risk	SP Strategic Plan Five-year goals, resources, strategies to address needs	AP Action Plan Current-year projects, funding allocations, outcomes

Executive Summary (ES)

The Executive Summary introduces the plan, summarizes key findings, and describes how proposed goals will address identified community needs. It also evaluates performance from the prior five-year plan and explains how that track record shapes priorities going forward.

ES-05 Overview

Summarizes the guiding principles for setting priorities — urgency of need, ability to close service gaps, and alignment with other local planning efforts. Describes the goals established for the plan period and how they reflect community conditions.

COMMON GOALS FOUND IN THIS SECTION

Increase housing stability for low-income renters · Improve public facilities and infrastructure · Support affordable homeownership · Fund supportive services for special needs populations

What to look for: Does the jurisdiction's rationale for its goals align with local conditions? Are goals specific and measurable?

The Process (PR)

HUD mandates an extensive public and stakeholder engagement process during plan development. This section documents who was consulted, how the community had input, and who is responsible for administering programs.

PR-05 Lead & Responsible Agencies

Identifies the lead agency responsible for plan development — typically a county or city Office of Community Development — along with contact information and roles of any co-applicant jurisdictions.

PR-10 Consultation

Lists public agencies, nonprofit organizations, housing authorities, health providers, and other partners consulted. Summarizes coordination strategies for homeless services and special needs populations.

PR-15 Citizen Participation

Describes engagement activities — public meetings, open houses, resident surveys, and public hearings. HUD requires a minimum of one public comment period and two public hearings.

WHY THIS MATTERS FOR NONPROFITS

PR-10 lists organizations consulted. If your agency was not included, this section identifies who to contact for future engagement opportunities.

NA Needs Assessment

The Needs Assessment examines housing and community development needs, with particular attention to low- and moderate-income households and populations facing disproportionate challenges. It draws on HUD-provided CHAS data (pre-populated Census tables) supplemented by local community input gathered during engagement. Each subsection uses standardized codes (e.g., NA-10, NA-40) consistent across all jurisdictions.

WHAT IS DISPROPORTIONATE NEED?

HUD defines this as when a specific racial or ethnic group's rate of housing problems is at least 10 percentage points higher than the overall rate for that income category. Jurisdictions must identify and address these disparities.

Key Terms

Cost Burden

Household pays >30% of gross income on housing including utilities.

Substandard Housing

Units lacking complete kitchen or plumbing facilities.

Point-in-Time Count

Annual single-night count of sheltered and unsheltered homeless persons each January.

Severe Cost Burden

Household pays >50% of gross income on housing costs.

CHAS Data

HUD-tabulated Census data quantifying local housing needs by income and household type.

Sheltered homelessness

Individuals or families experiencing homelessness who are staying in emergency shelters, transitional housing, or safe haven programs.

Overcrowding

1.01+ persons per room, excluding bathrooms and kitchens.

Housing problems

Housing cost burden, overcrowding, or substandard housing.

Unsheltered homelessness

Individuals or families experiencing homelessness who are staying in places not meant for human habitation, such as streets, parks, vehicles, or abandoned buildings.

NA-05 Overview

Introduces key findings: cost burden, homeownership gaps, public housing, homelessness, special needs, and non-housing community development needs.

NA-10 Housing Needs Assessment

Analyzes housing needs using CHAS data tables covering income ranges, family types, housing problems, cost burden, and crowding.

NA-15 · NA-20 · NA-25 · NA-30 Disproportionate Needs

Examines housing problems and cost burdens by race and ethnicity. NA-30 synthesizes findings to identify which populations experience the highest levels of disproportionate need.

NA-35 Public Housing

Summarizes the condition, occupancy, and needs of public housing units, waiting lists, and Section 8 voucher utilization.

NA-40 Homeless Needs Assessment

Describes the nature and extent of homelessness — sheltered and unsheltered — using Coordinated Entry System data and the annual Point-in-Time Count. Includes data on populations entering and exiting homelessness.

NA-45 Non-Homeless Special Needs

Addresses housing and service needs of people requiring supportive housing but not currently homeless: older adults, people with disabilities, substance use challenges, people with HIV/AIDS, and survivors of domestic violence.

NA-50 Non-Housing Community Development Needs

Identifies priority non-housing needs: public facilities (community centers, senior centers), infrastructure (sidewalks, lighting), and services (mental health, childcare). Explains how these needs were identified.

FOR NONPROFIT AGENCIES

NA-45 and NA-50 document the needs your clients face and can be cited when applying for CDBG public service funding.

MA Market Analysis

The Market Analysis provides an evidence-based examination of the local housing market and related community conditions. It reviews rental and for-sale affordability, housing stock conditions, assisted housing availability, barriers to development, community assets, and emerging risks like climate hazards and broadband access. Together with the Needs Assessment, this section forms the factual foundation for the Strategic Plan's priority-setting and funding allocation decisions.

Key Terms

Standard Condition

Meets HUD's NSPIRE standards and all state/local codes.

Substandard Condition

Poor condition but feasible to rehabilitate.

Tenure

Whether a household owns or rents their home.

Special Needs Population

Individuals or households who require supportive housing or services due to physical, mental, developmental, or behavioral conditions, or due to circumstances (homelessness, domestic violence, substance use disorders, or aging-related limitations).

Non-housing Community Development

Activities that improve public infrastructure, facilities, services, or economic conditions in a community, but do not directly create or rehabilitate housing units.

R/ECAP

Racially or Ethnically Concentrated Area of Poverty: >40% poverty and >50% residents of color.

MA-05 Overview

Summarizes key findings: housing supply, demand, cost, condition, assisted housing, homeless facilities, regulatory barriers, and economic characteristics.

MA-10 Number of Housing Units

Catalogs rental properties by unit size and type. Identifies federally assisted units and estimates affordable units expected to be lost from the inventory.

MA-15 Cost of Housing

Data on rental and homeownership affordability, housing stock by tenure, and market trends in vacancy rates and new construction.

MA-20 Condition of Housing

Physical condition of the housing stock. Includes estimates of units with lead-based paint hazards occupied by low-income households with children under six.

MA-25 Public & Assisted Housing

Physical condition and needs of public housing, waiting list lengths, and the jurisdiction's strategy for improving living environments for low-income residents.

MA-30 Homeless Facilities & Services

Inventories facilities for people experiencing homelessness: emergency shelter, transitional housing, rapid rehousing, and mainstream health and employment services.

MA-35 Special Needs Facilities & Services

Supportive housing and services for older adults, people with disabilities, farmworkers, and people returning from institutions.

MA-40 Barriers to Affordable Housing

How public policies — land use controls, zoning, fees, and building codes — affect the incentive to develop, maintain, or improve affordable housing.

MA-45 · MA-50 · MA-60 · MA-65 Assets, Discussion, Broadband & Hazards

Community development assets; areas of racial/ethnic concentration (R/ECAP); broadband access gaps for LMI households; climate-related hazard risks for LMI housing.

Why the Market Analysis Matters for Decision-Makers

This section provides the data context that explains why the Strategic Plan prioritizes certain types of housing assistance. When reviewing funding allocations, look back here to understand whether data supports chosen priorities — and where unmet needs remain that your organization could address.

SP Strategic Plan

The Strategic Plan is the core policy document of the Consolidated Plan. It translates Needs Assessment and Market Analysis findings into a five-year roadmap — defining what the jurisdiction intends to accomplish, what resources will be used, and how progress will be measured. For council members and nonprofit partners, this section is most directly relevant to funding decisions.

THE STRATEGIC PLAN ANSWERS THESE QUESTIONS

What are the jurisdiction's top housing priorities? · How will funding be allocated across need categories? · Which organizations help deliver services? · How will progress be measured over five years?

SP-05 Overview

High-level summary of identified priority needs, anticipated resources, plan goals, and the monitoring approach.

SP-10 Geographic Priorities

Describes whether the jurisdiction designates specific geographic areas for priority investment based on poverty rates, housing conditions, or community development needs.

SP-25 Priority Needs

Lists primary housing and community development needs the jurisdiction will address over the five-year period, derived from the Needs Assessment, Market Analysis, and community engagement. These priority needs drive the goals in SP-45.

SP-30 · SP-35 Market Conditions & Anticipated Resources

SP-30 explains how housing market characteristics influenced the allocation strategy across rental assistance, new construction, rehabilitation, and acquisition. SP-35 outlines all anticipated funding and leverage strategies.

SP-40 Institutional Delivery Structure

Describes roles of government agencies, nonprofits, and private partners. Assesses strengths, gaps, and coordination strategies — particularly for homelessness and HIV services.

SP-45 Goals

The central section of the Strategic Plan. Lists each specific, measurable goal — including needs addressed, funding amounts by source, projected outcomes, and an estimate of regulated affordable housing units to be produced with available funds.

SP-50 Public Housing Accessibility & Involvement

Strategy for addressing public housing needs and increasing resident participation in policy decisions affecting their homes, as implemented through the local Housing Authority.

SP-55 · SP-60 Barriers to Housing & Homelessness Strategy

SP-55 identifies strategies to reduce policy constraints on affordable housing. SP-60 outlines the approach to reducing homelessness — outreach, emergency shelter, transitional housing, and pathways to permanent housing.

SP-65 · SP-70 · SP-80 Lead Paint, Anti-Poverty & Monitoring

SP-65: lead-based paint hazard reduction. SP-70: anti-poverty strategy and alignment with job training and economic opportunity programs. SP-80: standards and procedures to monitor compliance and measure five-year progress.

SP-45 Goals: What to Review

Each goal should include: the need it addresses · the activity type funded · the funding amount · the expected number of households served. Compare your program's work against goal categories to identify alignment for funding applications.

AP Annual Action Plan & Quick Reference

Each year of the five-year Consolidated Plan period, the jurisdiction produces an Annual Action Plan translating long-term goals into specific activities, projects, and funding allocations for the upcoming program year. It is submitted to HUD and made available for public review before the program year begins.

For nonprofit applicants: The AP is where funded projects are officially identified. Reviewing it lets you understand what activities the jurisdiction intends to fund and how much funding is available in each category.

ACTION PLAN VS. STRATEGIC PLAN

The Strategic Plan establishes five-year goals with estimated total resources. The Annual Action Plan specifies exactly which projects are funded this year, the actual dollar amounts allocated, and the projected outcomes for that year alone — not the full five-year period.

AP-15 Expected Resources

Specific federal, state, local, and private funds available for the upcoming program year. Describes leverage strategies and use of publicly owned land.

AP-20 Goals & Objectives

Restates the Strategic Plan goals with program-year-specific funding amounts and expected outcomes rather than five-year totals.

AP-50 Geographic Distribution

Describes any geographic areas receiving priority investment. Some jurisdictions serve the entire area without specific targeting.

AP-35 · AP-38 Projects & Project Summaries

AP-35 lists all funded projects for the year. AP-38 provides project-level detail: goals supported, needs addressed, funding amount, number of beneficiaries, and description of activities.

AP-55 · AP-60 · AP-65 Affordable Housing, Public Housing & Homeless Activities

Year-specific actions for affordable housing development, public housing improvements, and meeting the needs of people experiencing or at risk of homelessness.

AP-75 · AP-85 · AP-90 Barriers, Other Actions & Requirements

AP-75: reduce policy barriers to affordable housing. AP-85: poverty reduction and service delivery activities. AP-90: compliance with CDBG requirements.

Executive Summary

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

Foreword

The 2026-2030 Consolidated Plan reflects a community at a defining moment.

Charlotte County has emerged from a period of extraordinary challenge. Rapid population growth, escalating housing costs, and repeated hurricane impacts have reshaped the realities facing many residents. Long-standing issues have become more visible, and new pressures have emerged. Families who were once stable are feeling financial strain. Seniors on fixed incomes face increasing uncertainty. Essential workers struggle to find housing within the communities they serve.

This planning process revealed a clear truth: housing stability has become one of the most important factors influencing community well-being. The ability to secure and maintain safe, affordable housing affects health, economic security, educational outcomes, disaster recovery, and overall quality of life. As housing costs rise, the effects are felt across every part of the community.

The plan also reinforces another important reality. The future of Charlotte County will be shaped by how effectively we support an aging population. Older adults represent one of our greatest strengths, yet many face growing challenges related to housing, transportation, accessibility, and disaster preparedness. Creating a community where residents can age safely, independently, and with dignity is not simply a senior services goal, it is a community goal.

At the same time, recent hurricanes have demonstrated that resilience extends far beyond infrastructure. Resilience is measured by the ability of people to withstand disruption, recover from hardship, and remain connected to the resources they need. Strong neighborhoods, effective public services, accessible transportation, and coordinated community support systems are just as important as roads, drainage systems, and utility networks.

This Consolidated Plan is Charlotte County's first as a federal entitlement community. More importantly, it establishes a long-term framework for action. It recognizes that no single organization can address these challenges alone. Progress depends on strong partnerships and shared responsibility.

The priorities identified in this plan reflect more than immediate needs. They represent an investment in the long-term strength of our community. By expanding housing opportunities, improving accessibility, strengthening public infrastructure, supporting vulnerable residents, and enhancing community resilience, Charlotte County is laying the foundation for a future in which all residents have the opportunity to thrive.

The work ahead will require persistence, innovation, and collaboration. This plan provides a roadmap for that work and a vision for the community we aspire to become.

1. Introduction

Charlotte County is a new entitlement jurisdiction, as designated by the U.S. Department of Housing and Urban Development (HUD), and will receive annual federal formula grant funds through the Community Development Block Grant (CDBG) program to address the housing and community development needs of its residents. The County's Human Services Department is the lead department responsible for administering the CDBG program and annual grant funds. Charlotte County strives to provide safe, decent, and affordable housing; a suitable living environment; and expanded economic opportunities, especially for low- to moderate-income (LMI) households and special needs populations. In order to receive these funds, Charlotte County is submitting its 2026-2030 Consolidated Plan (ConPlan) and first-year Program Year (PY) 2026 Annual Action Plan (AAP) as required by HUD for jurisdictions receiving annual entitlement formula grants.

The ConPlan serves as a five-year planning document that meets federal statutory requirements under 24 CFR 91.200-91.230 and guides the use of CDBG funding based on documented community needs, data analysis, consultation, and public input. The major components of the ConPlan include a Housing Needs Assessment, Housing Market Analysis, Five-Year Strategic Plan, AAP, Consultation and Citizen Participation processes, and documentation of public comments. The Strategic Plan addresses priority needs identified through the planning process, including public facilities and infrastructure improvements, housing stability, affordable housing needs, public services, accessibility, transportation and connectivity, homelessness prevention, disaster preparedness and recovery, and resiliency needs.

The PY 2026 AAP represents the first year of the ConPlan and outlines the specific projects, funding priorities, and activities the County will undertake during the program year. Charlotte County expects to receive \$1,022,073 in CDBG funding for PY 2026, with proposed funding allocated for program administration, public services, affordable housing, and public facilities and infrastructure. The AAP serves as an annual guide for the County, community organizations, and stakeholders to align efforts with the County's housing and community development goals. It also establishes the County's first entitlement-year framework for evaluating CDBG program performance, which will be reported annually in the Consolidated Annual Performance and Evaluation Report (CAPER). PY 2026 begins on October 1, 2026 and ends September 30, 2027.

2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

Charlotte County developed its Strategic Plan based on an analysis of the data presented in the Needs Assessment, the Market Analysis of the ConPlan, and the community participation and stakeholder consultation process. Through these efforts, the County identified four (4) priority needs and associated goals to address housing, community development, public service, infrastructure, and program administration needs over the 2026-2030 planning period. These priorities reflect the County's first ConPlan as a new entitlement jurisdiction and establish a framework for future investment, coordination, and performance evaluation.

Priority Need: Affordable Housing**1A Housing Acquisition & Redevelopment**

Acquisition and redevelopment of vacant and blighted structures for the purpose of affordable housing. These activities will benefit both homeowners and renters.

1B Owner-Occupied Housing Rehab

Preserve affordable housing through rehabilitation activities for homeowners. Water quality projects are a top priority, particularly owner-occupied housing rehab to provide assistance with mandatory sewer connections.

Priority Need: Public Facilities & Infrastructure**2A Improve Access to Public Facilities**

Improve access to nonprofit-owned public facilities in the County for continued public access. Funded activities may include improvements to neighborhood facilities, homeless shelters, senior centers and youth centers.

Priority Need: Public Services**3A Increase Access to Social Services**

Provide vital supportive services for eligible LMI and special need persons throughout the County. These public services include senior, health services, youth programs and disability programs.

Priority Need: Effective Program Management**4A Effective Program Management**

Provide effective program management of the CDBG grant program that will ensure compliance with grant regulations and that the program activities meet their established objectives. Planning will involve the development of annual action plans, reports, fair housing outreach and citizen participation requirements.

3. Evaluation of past performance

Charlotte County is a new entitlement jurisdiction receiving CDBG funds from HUD. As a result, the County does not have prior CDBG entitlement performance outcomes or a prior CAPER to evaluate as part of this 2026-2030 ConPlan. The ConPlan and first-year PY 2026 AAP establish the County's initial framework for planning, implementation, and future performance evaluation.

Although prior entitlement performance is not available, the County has existing planning, service delivery, and coordination efforts that provide a foundation for the new CDBG program. The ConPlan builds on data analysis, community input, stakeholder consultation, and local planning efforts to identify priority needs related to public facilities and infrastructure, public services, affordable housing, accessibility, homelessness prevention, disaster preparedness, and resiliency.

Future performance will be evaluated annually through the CAPER, which will report on funded activities, progress toward five-year goals, beneficiaries served, expenditure of funds, and compliance with HUD requirements. As a new entitlement grantee, Charlotte County will use this first ConPlan cycle to establish baseline measures, strengthen partnerships, and build a record of accomplishments in future program years.

4. Summary of citizen participation process and consultation process

Charlotte County conducted citizen participation and consultation activities in accordance with HUD requirements to support development of the ConPlan and first-year PY 2026 AAP. As a new entitlement jurisdiction, the County used this initial planning process to introduce the CDBG program, gather input on housing and community development needs, and identify priorities for the first five-year planning period.

The County conducted a public comment period and two public hearings as part of the development of the ConPlan and PY 2026 AAP. The County also conducted community and stakeholder surveys, public and stakeholder meetings, County department consultations, and coordination with housing and homeless service partners. Details of these outreach efforts are provided below:

PUBLIC HEARINGS: A public hearing was held on Wednesday, April 22, 2026, at 6:00 PM at the Charlotte County Human Services Department, 21500 Gibraltar Drive, Port Charlotte, FL 33952. The purpose of the hearing was to gather community feedback during development of the ConPlan and PY 2026 AAP, including input on community needs and proposed uses of CDBG funds. Participants identified senior housing and workforce housing as primary needs.

A second public hearing will be held during the Board of County Commissioners meeting on Tuesday, June 23, 2026, at 10:00 AM or as soon as may be heard at the Charlotte County Administration Center, Commission Chambers, Room 119, located at 18500 Murdock Circle, Port Charlotte, FL 33948. The purpose of the hearing is to review the draft ConPlan and PY 2026 AAP and receive public comments.

PUBLIC COMMENT PERIOD: A 30-day public comment period will be held from June 24, 2026, through July 23, 2026, to provide the public an opportunity to review and comment on the draft ConPlan and PY 2026 AAP. The draft documents will be available online through the County's Human Services Department webpage and at the Human Services Department, located at 21500 Gibralter Drive, Port Charlotte, FL 33952. Written comments may be submitted by email to CDBG@charlottecountyfl.gov.

STAKEHOLDER MEETING AND CONSULTATIONS: A nonprofit stakeholder meeting was held on April 22, 2026, to gather input from nonprofit and service provider stakeholders on housing, public service, homelessness, and community development needs. Stakeholders identified transportation, senior services, workforce housing, homeless services, rental assistance, eviction prevention, smaller rental units, elderly displacement, senior housing, affordable childcare, and service access as priority needs.

Additional consultation was conducted with County departments, the City of Punta Gorda, the Punta Gorda Housing Authority, the AHAC, Gulf Coast Partnership as the CoC lead agency, and homeless service providers. Consultation identified needs related to public infrastructure, sidewalks and ADA accessibility, septic-to-sewer connections, public facilities, parks, transportation, senior services, affordable and workforce housing, homelessness prevention, emergency shelter, street outreach, disaster preparedness, and resiliency.

COMMUNITY & STAKEHOLDER SURVEYS

Community Survey Link: <https://www.research.net/r/CharlotteCounty-Community>

Stakeholder Survey Link: <https://www.research.net/r/CharlotteCounty-Stakeholder>

The community survey received 212 responses, and the stakeholder survey received 11 responses from housing, behavioral health, senior services, homelessness, rehabilitation, and community service partners. Survey feedback identified recurring needs related to affordable housing, housing rehabilitation, homelessness prevention, public transportation, sidewalks and drainage, stormwater and flood mitigation, senior services, public facilities, mental health and substance use services, childcare, and disaster preparedness.

Details of citizen participation outreach for the ConPlan and PY 2026 AAP are also located in the PR-15 section.

5. Summary of public comments

PUBLIC COMMENT PERIOD: A summary of comments will be included after the comment period.

PUBLIC HEARINGS: Comments received during the April 22, 2026 public hearing identified senior housing and workforce housing as primary needs. A summary of comments received during the June 23, 2026 public hearing will be included after the hearing.

STAKEHOLDER MEETING AND CONSULTATIONS: Comments received through public meetings and consultation identified recurring needs related to affordable housing, workforce housing, senior housing, homelessness prevention, emergency shelter, street outreach, transportation, infrastructure, ADA accessibility, public facilities, disaster preparedness, and resiliency.

COMMUNITY & STAKEHOLDER SURVEYS:

COMMUNITY SURVEY: Community survey responses identified recurring needs related to affordable housing, housing rehabilitation, public transportation, sidewalks and drainage, stormwater and flood mitigation, senior services, parks and recreation, public facilities, healthcare access, childcare, disaster preparedness, and preservation of existing neighborhoods and natural resources. Respondents also frequently commented on the need to improve existing infrastructure and housing conditions, address rising housing costs, expand transportation options, and strengthen community facilities and services that improve quality of life for residents.

STAKEHOLDER SURVEY: Stakeholder survey responses emphasized affordable housing, housing stability, senior housing needs, home repair and accessibility modifications, transportation, public services for LMI households, mental health and substance use services, disaster resiliency, and improved public transportation. Stakeholders also identified the need for more affordable rental housing, supportive services paired with housing, public-private partnerships, one-bedroom housing options for vulnerable populations, and better mobility and service access systems.

All comments and views will be accepted at the public hearings and public comment period review process. A summary of outreach efforts is located in the PR-15 Participation.

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

All comments or views will be accepted at the public hearing and public comment period.

7. Summary

The priority needs of Charlotte County for the 2026-2030 ConPlan and PY 2026 AAP were identified through a citizen participation and consultation process that included a community survey, a stakeholder survey for nonprofit organizations and community partners, consultation with County departments and local partners, public and stakeholder meetings, and a review of the Needs Assessment and Housing Market Analysis conducted as part of the development of this ConPlan. These efforts helped ensure that the priorities identified reflect both quantitative data and direct input from Charlotte County residents, service providers, housing partners, public agencies, and other stakeholders.

The ConPlan is comprised of several sections, including an assessment of current housing and community development needs, a discussion of homeless and special needs populations, an evaluation of public and assisted housing needs, a summary of the citizen participation process, a Five-Year Strategic Plan, and the PY 2026 AAP. The Strategic Plan outlines the objectives and outcomes necessary to address the identified

priority needs, including public facilities and infrastructure, affordable housing, public services, and effective program management. The PY 2026 AAP is the first of five annual action plans and details how CDBG resources will be allocated during the program year to begin addressing these objectives. Each subsequent AAP will continue to guide annual investments, and at the end of each program year, Charlotte County will evaluate performance through the CAPER.

As a new entitlement jurisdiction, Charlotte County will use this first ConPlan cycle to establish a baseline for future program performance and to guide CDBG investments in alignment with community needs. The planning process identified significant needs related to housing affordability, housing rehabilitation, senior and workforce housing, homelessness prevention, public transportation, sidewalks and ADA accessibility, stormwater and drainage, public facilities, disaster preparedness, and resiliency. These priorities will guide the County's use of CDBG funding and support continued coordination with community stakeholders, nonprofit organizations, County departments, the Punta Gorda Housing Authority, and Gulf Coast Partnership.

Primary data sources for the ConPlan include the 2020-2024 American Community Survey (ACS) 5-Year Estimates, Comprehensive Housing Affordability Strategy (CHAS) data, Longitudinal Employer-Household Dynamics (LEHD), U.S. Bureau of Labor Statistics, Homeless Management Information System (HMIS), Point-in-Time Count data, Inventory Management System/Public and Indian Housing Information Center (PIC), HUD Income Limits, HUD Fair Market Rents, local planning documents, community and stakeholder survey results, and other local and regional data sources.

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

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

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

Agency Role	Name	Department/Agency
CDBG Administrator	CHARLOTTE COUNTY	Human Services Department, Community Planning & Development / CDBG Program

Table 1 – Responsible Agencies

Narrative

Charlotte County's Human Services Department is responsible for administering CDBG funds, including planning, implementation, reporting, monitoring, citizen participation, and compliance with HUD requirements. The County's Community Planning & Development / CDBG program serves as the primary point of coordination for CDBG activities covered by the ConPlan and AAP.

Consolidated Plan Public Contact Information

Community Development Block Grant Coordinator

Charlotte County Human Services

21500 Gibraltar Drive, Unit 1

Port Charlotte, FL 33952

T: 941-833-6500

CDBG@charlottecountyfl.gov

PR-10 Consultation – 91.100, 91.200(b), 91.215(l)

1. Introduction

Charlotte County conducted outreach to local organizations, the public, County departments, housing partners, homeless service providers, and other stakeholders to solicit input for the drafting and development of the 2026-2030 ConPlan. This section discusses coordination between the County and its partners and identifies the agencies and organizations that were consulted and/or provided input during the planning process.

As part of the consultation process, the County engaged with local service providers, nonprofit organizations, housing providers, public agencies, the Punta Gorda Housing Authority, and Gulf Coast Partnership to gather feedback on community needs and priorities. In addition, a stakeholder survey was conducted to collect input from local agencies and nonprofits serving Charlotte County residents. This feedback provided valuable insight into priority housing and community development needs, including public infrastructure, ADA accessibility, transportation, affordable housing, senior services, homelessness prevention, disaster preparedness, and resiliency.

The following section highlights these relationships and identifies the agencies and organizations consulted during the development of the ConPlan.

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))

Charlotte County enhances coordination between public and assisted housing providers, nonprofit organizations, County departments, and governmental health, mental health, and service agencies to address housing and supportive service needs within the community. As a new entitlement jurisdiction, the County used the 2026-2030 ConPlan process to strengthen coordination with local partners and identify opportunities to align CDBG resources with broader housing, service, infrastructure, and resiliency priorities.

The County’s Human Services Department administers the CDBG program and coordinates planning, public engagement, implementation, reporting, and compliance activities. During the ConPlan process, the County consulted with internal departments, the City of Punta Gorda, the Punta Gorda Housing Authority, the AHAC, nonprofit and service provider stakeholders, and homeless service partners to identify needs related to affordable housing, senior housing, workforce housing, public services, public facilities, transportation, accessibility, homelessness prevention, emergency shelter, and disaster preparedness. Consultation meetings were held in April 2026, and feedback helped inform the County’s priority needs and proposed goals.

Charlotte County coordinates with the Punta Gorda Housing Authority to address public and assisted housing needs. Consultation with the PHA identified needs related to preservation of public housing, long waitlists for public housing and voucher assistance, and difficulty locating suitable and affordable units for voucher holders. These efforts support continued coordination between the County and assisted housing providers to improve housing stability and expand connections to supportive services.

The County also coordinates with Gulf Coast Partnership, as the CoC lead agency, to address homelessness and housing instability. Consultation with the CoC and homeless service providers identified needs related to emergency shelter operations, affordable one- and two-bedroom rental units, street outreach to unsheltered households, domestic violence shelter and services, and housing displacement among seniors following recent hurricanes. The CoC also uses HMIS to support coordinated service delivery, track homelessness trends, reduce duplication, and inform planning for homeless services and housing interventions.

To support health, mental health, and supportive service coordination, the County consulted with nonprofit and service provider stakeholders and received stakeholder survey responses from organizations including Charlotte Behavioral Health Care, Drug Free Charlotte County, Senior Friendship Centers, Rebuilding Together Greater Florida, Peace River Community Housing Partners, Gulf Coast Partnership/COAD, and the PHA. Stakeholders emphasized affordable housing, housing stability, homelessness prevention, home repair and accessibility modifications, transportation, senior services, mental health and substance use services, disaster resiliency, and improved public transportation.

Charlotte County also works with local partners to address the digital divide, emergency preparedness, and hazard mitigation. The ConPlan includes analysis of broadband access and competition, as well as hazard mitigation needs related to stormwater, flooding, hurricanes, disaster preparedness, and resiliency. Consultation with Emergency Management identified needs related to hurricane preparedness outreach, emergency readiness and evacuation kits for LMI households, and future planning based on social vulnerability metrics. Through these coordination efforts, the County seeks to expand access to housing, services, infrastructure, and community resources while advancing the goals of the 2026-2030 ConPlan.

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

Charlotte County coordinates with the Charlotte County Continuum of Care (CoC) to address homelessness and housing instability. Gulf Coast Partnership serves as the CoC lead agency and supports coordination among homeless service providers, housing partners, public agencies, and community organizations. As part of the ConPlan process, the County consulted with Gulf Coast Partnership and local homeless service providers to identify needs, service gaps, and opportunities for improved coordination.

The County does not receive ESG funds as part of this ConPlan, but it coordinates with the CoC and local providers to ensure homelessness needs are reflected in planning efforts.

Through the CoC and partner agencies, Charlotte County supports efforts to address the needs of chronically homeless individuals and families, families with children, veterans, unaccompanied youth, and persons at risk of homelessness. The CoC uses HMIS and the One Charlotte Coordinated Entry System to support assessment, prioritization, referrals, service coordination, and tracking of outcomes across the homeless response system.

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

Charlotte County does not receive ESG funds as part of this ConPlan. ESG allocation decisions, performance standards, evaluation of ESG-funded activities, and related policies are administered through the appropriate state, regional, and CoC processes. The County participates in consultation and planning with the Charlotte County CoC and Gulf Coast Partnership to provide input on local homelessness needs, service gaps, and priorities.

The CoC administers HMIS, including the policies and procedures that govern system participation, data quality, privacy, and reporting. While Charlotte County does not administer HMIS directly, the County benefits from HMIS-supported coordination across local providers and aligns its planning efforts with the broader homeless response system to improve referrals, service delivery, and housing outcomes.

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

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	CHARLOTTE COUNTY HUMAN SERVICES DEPARTMENT
	Agency/Group/Organization Type	Other government - County Planning organization Public Services
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs Anti-poverty Strategy Public Services Program Administration
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Charlotte County Human Services Department is the lead department responsible for administering the CDBG program and coordinating the development of the ConPlan. Human Services staff participated in consultation regarding public services, homelessness prevention, subsistence payments such as rent, utilities, and food assistance, and coordination of eligible activities.
2	Agency/Group/Organization	CHARLOTTE COUNTY TRANSIT DIVISION
	Agency/Group/Organization Type	Other government - County Transportation Services - Persons with Disabilities Services - Senior
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Public Services Transportation and Accessibility Quality of Life Improvements
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Transit Division was consulted with Human Services leadership regarding transportation needs. Discussion included bus stops and shelters, curb-to-curb transportation for seniors and persons with disabilities, senior isolation, connectivity to services, and potential mobility strategies for smaller LMI areas.
3	Agency/Group/Organization	CHARLOTTE COUNTY UTILITIES DEPARTMENT
	Agency/Group/Organization Type	Other government - County Public Infrastructure

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Public Improvements Affordable Housing Quality of Life Improvements
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Utilities Department was consulted regarding infrastructure needs, including sewer connections in areas where the County is expanding service and requiring households currently on septic systems to connect. The consultation also addressed alignment with the County strategic plan and affordable housing priorities.
4	Agency/Group/Organization	CHARLOTTE COUNTY COMMUNITY SERVICES DEPARTMENT
	Agency/Group/Organization Type	Other government - County Public Facilities Agency - Management of Public Land or Water Resources
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Public Facilities Non-Homeless Special Needs Emergency Preparedness Quality of Life Improvements
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Community Services staff were consulted regarding parks, recreation, libraries, natural resources, and community resiliency needs. Discussion included park improvements in LMI areas, ADA accessibility, natural stormwater and resiliency opportunities, and coordination with homeless service partners regarding use of public facilities and outreach needs.
5	Agency/Group/Organization	CHARLOTTE COUNTY EMERGENCY MANAGEMENT DEPARTMENT
	Agency/Group/Organization Type	Agency - Managing Flood Prone Areas Agency - Emergency Management Other government - County

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Emergency Preparedness Hazard Mitigation Public Improvements
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Emergency Management was consulted regarding disaster preparedness and resiliency needs. Topics included a potential planning study based on social vulnerability metrics, hurricane preparedness workshops, public outreach, evacuation readiness, emergency kits for LMI households, and coordination with CDBG-DR, CDBG-MIT, and FEMA resources.
6	Agency/Group/Organization	CHARLOTTE COUNTY PUBLIC WORKS DEPARTMENT
	Agency/Group/Organization Type	Other government - County Public Infrastructure Public Improvements
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Public Improvements Non-Homeless Special Needs Quality of Life Improvements
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Public Works staff were consulted regarding infrastructure and accessibility needs. Discussion included sidewalk improvements for ADA access and connectivity in LMI neighborhoods, ADA improvements for audio and visual crosswalk signals, and the Countywide ADA compliance study for County assets and facilities.
7	Agency/Group/Organization	CITY OF PUNTA GORDA
	Agency/Group/Organization Type	Other government - Local Planning organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Affordable Housing Public Services Economic Development Quality of Life Improvements

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City of Punta Gorda was consulted regarding community development and affordable housing needs. The City identified interest in clearance and site work for surplus properties to support future affordable housing development, public services for seniors, persons experiencing homelessness, youth, and other at-risk populations, workforce development, and future septic-to-sewer connection needs.
8	Agency/Group/Organization	PUNTA GORDA HOUSING AUTHORITY
	Agency/Group/Organization Type	Housing PHA Services - Housing Service - Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Market Analysis Anti-poverty Strategy Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Punta Gorda Housing Authority was consulted regarding public housing and voucher needs and also provided stakeholder survey input. Topics included public housing preservation, RAD conversion, hurricane impacts to public housing, closed public housing and voucher waitlists, and difficulty locating suitable and affordable units for voucher holders.
9	Agency/Group/Organization	AFFORDABLE HOUSING ADVISORY COMMITTEE
	Agency/Group/Organization Type	Housing Other government - Local Planning organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Affordable Housing Market Analysis Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The County presented information to the Affordable Housing Advisory Committee (AHAC). The presentation included an opportunity for public comment, and no public comments were received.

11	Agency/Group/Organization	GULF COAST PARTNERSHIP
	Agency/Group/Organization Type	Services - Homeless Continuum of Care Lead Agency Regional organization Planning organization Nonprofit
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Public Services Emergency Preparedness Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Gulf Coast Partnership, as the CoC lead agency, participated in CoC consultation and provided stakeholder survey input. The organization provided information on homelessness needs, Coordinated Entry, HMIS-supported coordination, outreach and diversion needs, emergency shelter pressures, affordable rental limitations, and disaster-related housing instability.
12	Agency/Group/Organization	ST. VINCENT DE PAUL
	Agency/Group/Organization Type	Services - Homeless Services - Housing Nonprofit
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Strategy Public Services
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	St. Vincent de Paul participated in the CoC consultation as a provider of emergency shelter and rapid rehousing services. The consultation identified challenges related to operating temporary emergency shelter, shelter reconfiguration, staffing capacity, limited affordable rental units, and the need for supportive services and housing stability resources.

13	Agency/Group/Organization	REBUILDING TOGETHER GREATER FLORIDA
	Agency/Group/Organization Type	Housing Services - Housing Nonprofit
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Affordable Housing Non-Homeless Special Needs Quality of Life Improvements
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Rebuilding Together Greater Florida provided input through the stakeholder survey. The organization identified needs related to owner-occupied housing rehabilitation, home repair assistance, accessibility modifications, housing quality, and preservation of existing affordable housing for income-eligible households.
14	Agency/Group/Organization	DRUG FREE CHARLOTTE COUNTY
	Agency/Group/Organization Type	Services - Health Services - Substance Use Services - Education Nonprofit
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Public Services Anti-poverty Strategy Quality of Life Improvements
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Drug Free Charlotte County provided input through the stakeholder survey. Feedback helped identify needs related to substance use prevention and recovery supports, youth and family services, education, community wellness, and supportive services for vulnerable residents.
15	Agency/Group/Organization	PEACE RIVER COMMUNITY HOUSING PARTNERS INC.
	Agency/Group/Organization Type	Housing Services - Housing Affordable Housing Developer Nonprofit
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Affordable Housing Anti-poverty Strategy

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Peace River Community Housing Partners Inc. provided input through the stakeholder survey. Feedback addressed affordable housing needs, housing stability, development and preservation of affordable housing, and opportunities to improve housing options for low- and moderate-income households.
16	Agency/Group/Organization	CHARLOTTE BEHAVIORAL HEALTH CARE
	Agency/Group/Organization Type	Health Agency Publicly Funded Institution/System of Care Services - Mental Health Services - Substance Use
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Non-Homeless Special Needs Public Services Anti-poverty Strategy Quality of Life Improvements
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Charlotte Behavioral Health Care provided stakeholder survey input regarding behavioral health, substance use, and community mental health needs. Feedback emphasized mental health services, substance use treatment and recovery supports, supportive services, homelessness prevention, and coordination between housing and behavioral health resources.
17	Agency/Group/Organization	SENIOR FRIENDSHIP CENTERS
	Agency/Group/Organization Type	Services - Senior Services - Health Nonprofit
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Public Services Transportation and Accessibility Quality of Life Improvements

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Senior Friendship Centers provided input through the stakeholder survey. Feedback identified needs related to senior services, transportation, housing stability, accessibility, supportive services, and programs that help older adults remain safely housed and connected to community resources.
18	Agency/Group/Organization	NONPROFIT STAKEHOLDER MEETING PARTICIPANTS
	Agency/Group/Organization Type	Nonprofit Services - Housing Services - Homeless Services - Senior Public Services
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs Public Services Quality of Life Improvements
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Nonprofit and service provider stakeholders participated in a stakeholder meeting to discuss community needs. Comments identified transportation, senior services, workforce housing, homeless services, rental assistance, eviction prevention, smaller rental units such as studios and one-bedroom units, elderly displacement, affordable childcare, and service access as important needs.
19	Agency/Group/Organization	COMMUNITY PUBLIC MEETING PARTICIPANTS
	Agency/Group/Organization Type	Residents Non-targeted/broad community
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Affordable Housing Public Services Quality of Life Improvements
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Members of the public participated in a community public meeting during the ConPlan process. Participants identified senior housing and workforce housing as primary community needs.

20	Agency/Group/Organization	ISPREPORTS.ORG
	Agency/Group/Organization Type	Services - Broadband Internet Service Providers Services - Narrowing the Digital Divide Data Resource
	What section of the Plan was addressed by Consultation?	Market Analysis Broadband Needs Quality of Life Improvements Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	ISPReports.org was reviewed as a data resource for broadband access and provider availability in Charlotte County. This information supported the broadband needs analysis, including review of internet connection types, provider options, competition, and areas with fewer service choices.

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

All comments are accepted. There will be no agency types intentionally not consulted.

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Gulf Coast Partnership	As the local CoC, the Charlotte County CoC works to prevent and reduce homelessness throughout Charlotte County through coordination with homeless service providers, housing partners, public agencies, and community organizations. The goals of the CoC directly overlap with the County's homelessness prevention, housing stability, emergency shelter, outreach, and supportive service priorities identified in the ConPlan.

Table 3 – Other local / regional / federal planning efforts

Charlotte County maintains ongoing coordination with State, regional, and local public entities in implementing its housing and community development programs. As a new entitlement jurisdiction, the County used the ConPlan process to strengthen coordination with County departments, the City of Punta Gorda, the PHA, the CoC, Gulf Coast Partnership as the CoC lead agency, and nonprofit and service provider partners.

The County coordinates internally across departments to align CDBG investments with broader public infrastructure, public facilities, housing, transportation, accessibility, emergency preparedness, and resiliency priorities. During the ConPlan process, the County consulted with Human Services, Transit, Consolidated Plan

Utilities, Community Services, Public Works, and Emergency Management to identify needs related to sidewalks and ADA accessibility, septic-to-sewer connections, parks and public facilities, transportation access, homelessness prevention, disaster preparedness, and infrastructure planning.

Charlotte County also coordinates with the City of Punta Gorda on housing and community development needs. Consultation with the City identified potential opportunities related to clearance and site work for surplus properties that may support future affordable housing development, public services for seniors, persons experiencing homelessness, youth, and other at-risk populations, workforce development, and future septic-to-sewer connection needs.

The County coordinates with the Punta Gorda Housing Authority to address public housing and voucher-related needs, including preservation of assisted housing, RAD conversion, long waitlists, and difficulty locating affordable and suitable units for voucher households. The County also coordinates with the Charlotte County CoC and Gulf Coast Partnership to address homelessness, emergency shelter, street outreach, rental assistance, eviction prevention, and supportive service needs.

In addition, Charlotte County coordinates with State and federal funding sources and programs, including CDBG-DR, CDBG-MIT, FEMA, and State housing and disaster recovery resources, where applicable. Through these partnerships, the County will continue to align CDBG investments with broader housing, infrastructure, homelessness, disaster recovery, and community development priorities identified in the 2026-2030 ConPlan.

PR-10 Participation – 91.105, 91.200(c)

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

Charlotte County has adopted its HUD approved Citizen Participation Plan (CPP) as per 24 CFR 91.105, which sets forth the County’s policies and procedures for citizen participation in the development of the Consolidated Plan and first year 2026 AAP. The CPP provides details about the public notice requirements for all meetings and the various stages of Consolidated Plan development, public hearings before the citizens of the County, accommodations for persons with disabilities, and the conduct of public review of draft documents. Adhering closely to the CPP, the County held a public comment period and public hearings. Details of these outreach efforts are provided in the table below.

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
1	Public Hearing	Non-targeted/broad community	A public hearing was held on Wednesday, April 22, 2026, at 6:00 PM at the Charlotte County Human Services Department, 21500 Gibraltar Drive, Port Charlotte, FL 33952. The purpose of the hearing was to gather community feedback during development of the 2026-2030 ConPlan and PY 2026 AAP, including input on community needs and proposed uses of CDBG funds.	Participants identified senior housing and workforce housing as primary needs.	All comments are accepted.	
2	Public Hearing	Non-targeted/broad community	A public hearing will be held during the Charlotte County Board of County Commissioners meeting on Tuesday, June 23, 2026, 10:00 AM or as soon as may be heard at the Charlotte County Administration Center, Commission Chambers, Room 119, 18500 Murdock Circle, Port Charlotte, FL 33948. The purpose of the hearing is to review the draft 2026-2030 ConPlan and PY 2026 AAP and receive public comments.	A summary of comments will be included after the public hearing.	All comments are accepted.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL
3	30-Day Public Comment Period	Non-targeted/broad community	A 30-day public comment period will be held from June 24, 2026, through July 23, 2026, to allow the public to review and comment on the draft 2026-2030 ConPlan and PY 2026 AAP. The draft documents are available online through the County's Human Services Department webpage and at the Human Services Department, located at 21500 Gibraltar Drive, Port Charlotte, FL 33952. Written comments may be submitted by email to CDBG@charlottecountyfl.gov.	A summary of comments will be included after the public comment period.	All comments are accepted.	
4	Stakeholder Meeting	Stakeholders and Nonprofit organizations	A nonprofit stakeholder meeting was held on April 22, 2026, to gather input from nonprofit and service provider stakeholders on housing, public service, homelessness, and community development needs.	Stakeholders identified transportation, senior services, workforce housing, homeless services, rental assistance, eviction prevention, smaller rental units such as studios and one-bedroom units, elderly displacement, senior housing, affordable childcare, and service access as priority needs.	All comments are accepted.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL
5	Community Survey	Non-targeted/broad community	The County conducted an online Community Survey to gather feedback on housing and community development needs. The survey was distributed through outreach and public engagement efforts. See link to survey: https://www.research.net/r/CharlotteCounty-Community	The community survey received 210 responses. The top recurring priorities were affordable housing and housing rehabilitation, infrastructure improvements including sidewalks, drainage, and stormwater/flood mitigation, and transportation/accessibility improvements.	All comments were accepted.	See link

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL
6	Stakeholder Survey	Non-targeted/broad community Nonprofits	The County conducted an online Stakeholder Survey distributed to local organizations and service providers to gather input on housing and community development needs. See link to survey: https://www.research.net/r/CharlotteCounty-Stakeholder	The stakeholder survey received eight responses. The top recurring priorities were affordable housing and housing stability, homelessness prevention and supportive services, and transportation/accessibility improvements for seniors, persons with disabilities, and vulnerable residents.	All comments are accepted.	See link

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview:

Charlotte County's Needs Assessment provides the foundation for planning and prioritizing the most effective use of available resources during the 2026 to 2030 Consolidated Plan period. This section describes and analyzes key demographic, economic, and housing-related indicators to help the County understand current community needs and identify broad trends affecting residents. The analysis supports an objective, evidence-based review of conditions related to population change, income, household characteristics, and housing challenges. Primary data sources typically include the U.S. Census Bureau, the U.S. Department of Housing and Urban Development (HUD), and the U.S. Bureau of Labor Statistics, along with other state and local sources as needed. The information is evaluated to better understand how household circumstances and housing problems may be interconnected for residents. A key objective of this Needs Assessment is to identify the nature and extent of housing problems experienced by Charlotte County residents.

Charlotte County's Needs Assessment also reflects priorities and issues identified through current County planning and engagement efforts. Key reference documents include the Charlotte 2050 Comprehensive Plan, including updates adopted by the Board of County Commissioners, the County's FY 2026 to 2027 Strategic Plan, and results documented from County visioning workshops that gathered resident input on community conditions and long-range priorities. These documents help align the Consolidated Plan needs assessment with broader County planning goals and community feedback.

The assessment also examines factors that influence, or are influenced by, the local housing market. These include public housing needs, the needs of individuals and families experiencing homelessness, and the needs of non-homeless special needs populations. Non-housing development needs, including public services, facilities, and infrastructure, are evaluated to help guide resource allocation decisions and support coordinated community development.

Each issue is evaluated alongside economic and demographic indicators to determine whether certain needs appear to be more prevalent across different household types or circumstances. By understanding the scale and prevalence of housing challenges within Charlotte County, the County can establish priorities for federal resources.

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

Summary of Housing Needs:

Housing needs in Charlotte County are shaped by the interaction between housing supply and demand, but the underlying drivers extend well beyond the number of housing units available. Population change, household size and composition, the availability of rental housing, income levels, housing costs, and the condition of existing housing all influence whether residents can secure stable and affordable housing.

Overall, the data indicates that the most significant housing challenge in Charlotte County is housing affordability. According to 2020-2024 5-year ACS data, approximately 29,088 households are cost burdened, meaning they spend more than 30% of their income on housing costs (as defined by HUD). Both renters and homeowners experience cost burden, reflecting affordability pressures across multiple housing types and tenure groups. Based on this data, an estimated 8,229 renter households and 20,859 owner households are cost burdened, including households with and without mortgages.

Demographics	Base Year: 2014	Most Recent Year: 2024	% Change
Population	163,151	201,064	23.2%
Households	70,948	90,542	27.6%
Median Income	\$44,265	\$69,952	58.0%

Table 5 - Housing Needs Assessment Demographics

Data Source: 2010-2014 ACS (Base Year), 2020-2024 ACS (Most Recent Year)

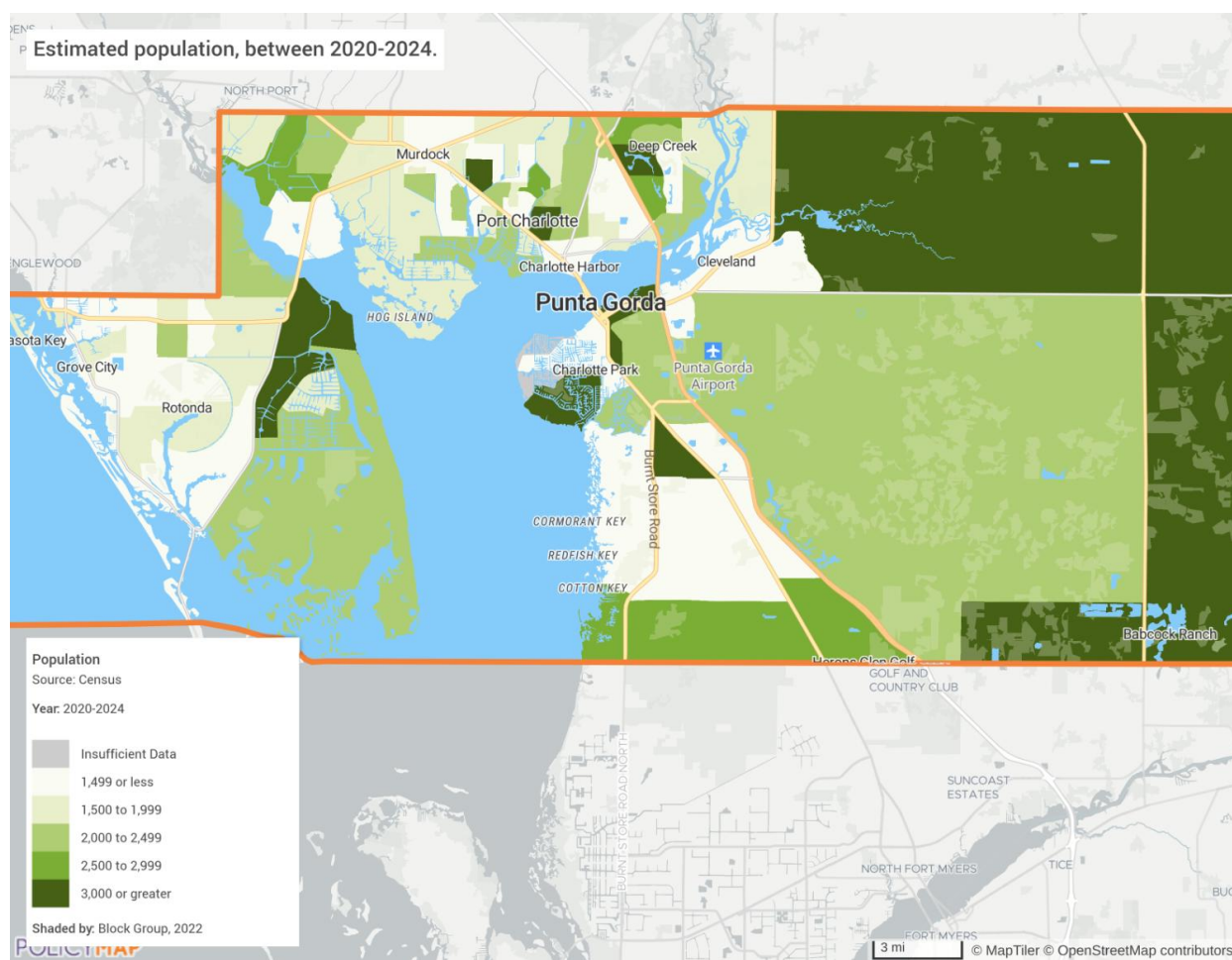
Charlotte County has experienced a population growth of 23.2% since 2014. Over the same period, the number of households has increased by 27.6%, which suggests a shift in household formation and average household size as the county grows. This pattern indicates that housing demand is not driven solely by population growth, but also by changes in how residents form households, both of which can increase the need for additional housing supply. This shift may reflect a range of factors, including more adults living independently, changing household composition, or economic pressures that influence living arrangements and household composition.

During the same timeframe, Charlotte County's Median Household Income (MHI) increased by 58%. While income growth can strengthen household stability, affordability challenges may persist when housing costs rise faster than earnings. If the cost of homeownership and rental housing continues to increase at a pace that outstrips income growth, the result can be ongoing cost burden for many households, especially those with limited flexibility in monthly budgets. These trends reinforce the importance of maintaining a balanced housing strategy that supports a range of needs, including additional affordable housing options, housing assistance where eligible, and homeownership support efforts that help residents sustain stable housing over time.

Population

The map illustrates the estimated distribution of population across Charlotte County by block group between 2020 and 2024. Higher total population counts appear in portions of the Punta Gorda and Port Charlotte area as well as in several larger inland block groups. Lower totals are generally shown in less developed areas, including some coastal, rural, and environmentally constrained parts of the county.

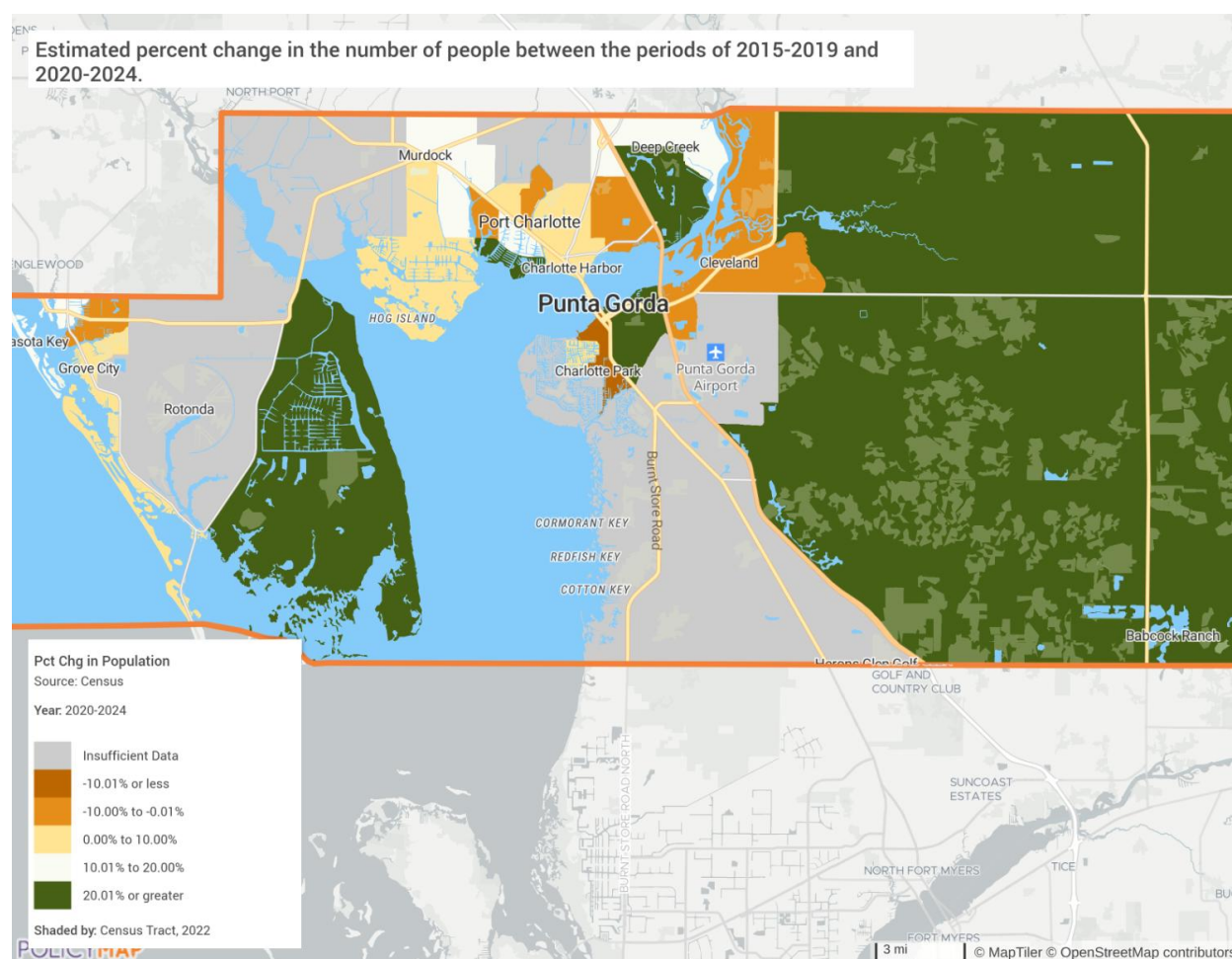
Because this map shows total population by block group rather than population density, shading can also reflect the size of the block group and not just how closely residents are concentrated. As a result, some large inland block groups appear darker even though development may be more dispersed. Even with that limitation, the map is useful for showing where larger shares of the county's population are located and where demand for housing, infrastructure, and public services may be strongest.



Change in Population

The map illustrates the estimated percent change in population across Charlotte County between the periods of 2015 to 2019 and 2020 to 2024 by block group. Areas shaded in green indicate the strongest population growth. Yellow areas reflect relatively limited change, while orange areas indicate population decline. The map shows notable growth in several inland and eastern block groups, while the Punta Gorda and Port Charlotte area reflects a more mixed pattern of modest growth, stability, and some localized decline.

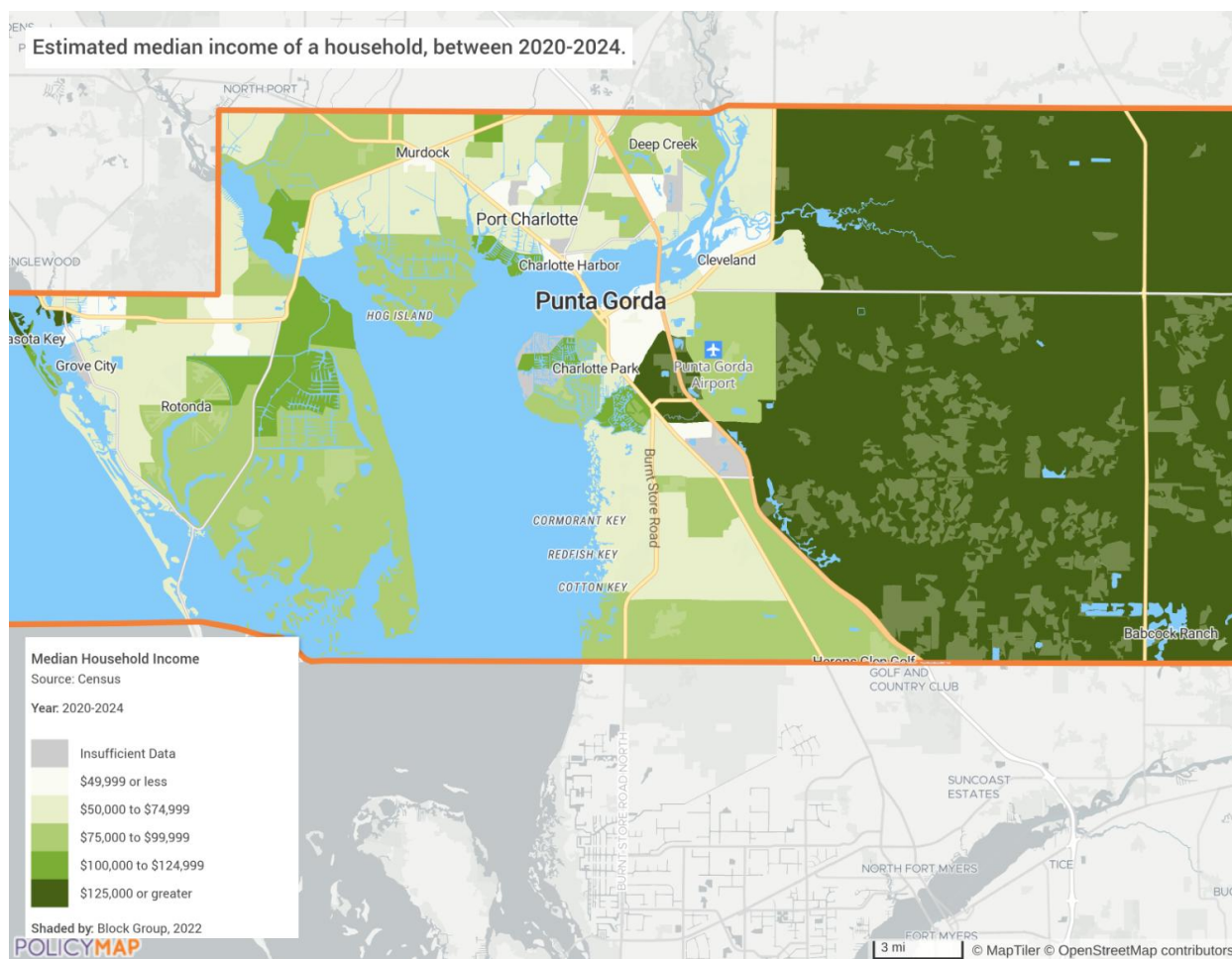
These patterns suggest that population gains have been more pronounced in parts of the county with room for continued residential development, while more established areas around Charlotte Harbor show less uniform change. Because the map shows percent change by block group, the pattern reflects relative change within each geography rather than the total number of residents added or lost.



Median Household Income

The map illustrates estimated median household income across Charlotte County by block group between 2020 and 2024. The countywide median household income in 2024 was \$69,952. Income levels vary across the county, with lower median household income areas (below \$50,000) appearing in scattered block groups throughout the community, particularly in Port Charlotte and Punta Gorda, while moderate income levels are common across many residential areas.

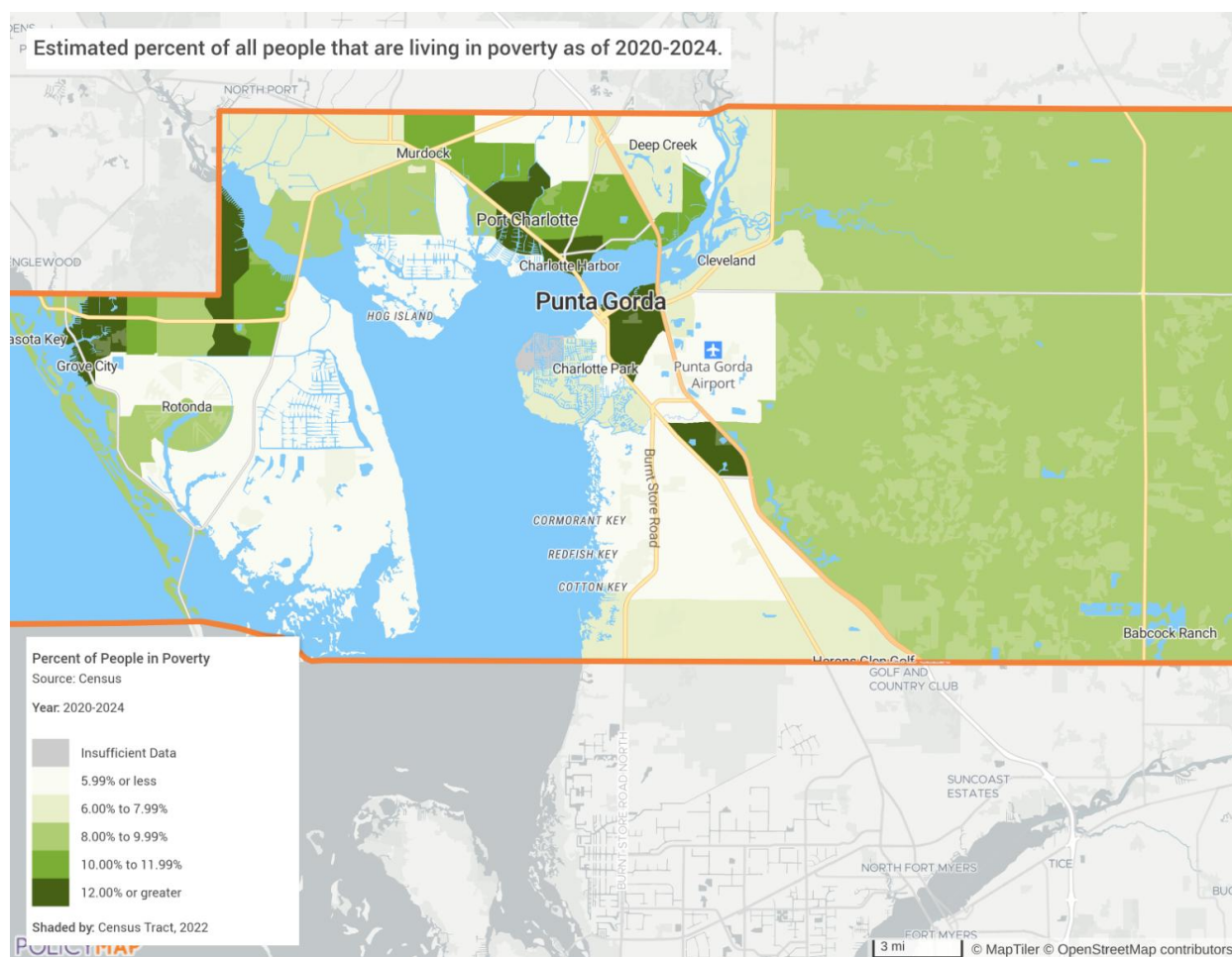
Higher median household incomes are visible in several inland and eastern portions of the county as well as in some coastal and suburban neighborhoods, where block groups fall within the highest income categories. Because the data is displayed by block group, larger geographic areas may appear more prominent on the map, while the overall pattern highlights the variation in household income levels across Charlotte County's communities.



Poverty

The map illustrates the estimated share of residents living in poverty across Charlotte County census tracts between 2020 and 2024. According to 2020 to 2024 ACS 5-year data, the countywide poverty rate was 9%. Most tracts appear to fall within the lower to moderate poverty ranges, while several tracts in the Port Charlotte area, parts of western coastal communities, and a small tract south of Punta Gorda show comparatively higher poverty rates.

Overall, the map suggests that poverty is present in multiple parts of the county rather than being limited to one single area. The pattern generally corresponds with the income map, as areas with lower median household income tend to show higher poverty levels, while larger inland tracts to the east generally reflect lower poverty rates.



Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households *	7,950	9,285	14,910	9,465	43,060
Small Family Households *	1,770	1,425	4,005	2,445	14,345
Large Family Households *	170	335	385	310	1,350
Household contains at least one person 62-74 years of age	2,435	3,385	5,245	3,400	17,505
Household contains at least one person age 75 or older	2,335	3,435	4,450	2,635	10,195
Households with one or more children 6 years old or younger *	860	585	1,560	660	2,455

Table 6 - Total Households Table

Data Source: 2018-2022 CHAS

In the table above, data from HUD's 2018-2022 Comprehensive Housing Affordability Strategy (CHAS) is used to provide a more detailed look at household composition and income levels in Charlotte County. CHAS data is a HUD-compiled data source that typically lags several years behind ACS data. The 2018 – 2022 data is the most recently available CHAS data. The HUD Area Median Family Income (HAMFI) provides a baseline for income in the area.

This document uses the following income group definitions:

- Extremely Low Income: 0–30% HAMFI
- Very Low Income: 30–50% HAMFI
- Low Income: 50–80% HAMFI
- Moderate Income: 80–100% HAMFI
- Above Moderate Income: >100% HAMFI

According to 2018-2022 CHAS data, 38% (32,145) of Charlotte County households have incomes below 80% of the Area Median Income (AMI), classifying them as low-income. Among these low-income households, smaller households account for approximately 22.4% (7,200), while larger household types account for approximately 2.8% (890). The data also indicates a relationship between household composition and income level, with an estimated 38.7% (21,285) of the total 55,020 elderly households (those with at least one member aged 62 or older) falling within lower-income categories. Similarly, approximately 49.1% (3,005) of the total 6,120 households with children under six are also low-income. These patterns demonstrate that housing needs in Charlotte County vary by both income level and household composition and may require a range of strategies to support housing stability across different household circumstances.

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	190	365	275	70	900	80	4	10	15	109
Severely Overcrowded – With >1.51 people per room (and complete kitchen and plumbing)	0	45	55	0	100	0	20	0	50	70
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	55	10	70	65	200	0	15	80	4	99
Housing cost burden greater than 50% of income (and none of the above problems)	1,320	1,540	685	65	3,610	3,185	1,565	1,120	300	6,170
Housing cost burden greater than 30% of income (and none of the above problems)	280	850	1,345	620	3,095	965	1,620	3,140	1,415	7,140
Zero/negative Income (and none of the above problems)	275	0	0	0	275	890	0	0	0	890

Data Source: 2018-2022 CHAS

Table 7 – Housing Problems Table

Table 7 summarizes housing issues in Charlotte County by income group and tenure (renter vs. homeowner), using 2018-2022 CHAS data. The table focuses on households at or below the Area Median Income (AMI). Among the households included, the most common housing issues are cost burden and overcrowding. Specifically, 6,745 renter households and 13,310 homeowner households at or below AMI are cost burdened in Charlotte County, meaning they spend 30% or more of their income on housing. Within this group, approximately 53.8% (3,610) of cost-burdened renter households and 46.4% (6,170) of cost-burdened homeowner households are classified as severely cost burdened, with housing expenses consuming more than 50% of household income.

Overcrowding also affects a smaller but still meaningful share of households. Approximately 300 renter households and 169 homeowner households live in overcrowded housing conditions, defined as having more than 1.01 persons per room. Overall, the prevalence of cost-burdened households highlights the financial strain that housing costs place on Charlotte County residents across both renters and homeowners, with affordability pressures contributing to housing instability and limiting household ability to meet other basic needs.

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	1,850	2,815	2,435	820	7,920	4,230	3,225	4,350	1,785	13,590
Having none of four housing problems	380	340	965	635	2,320	325	2,905	7,160	6,230	16,620
Household has negative income, but none of the other housing problems	275	0	0	0	275	890	0	0	0	890

Table 8 – Housing Problems 2

Data Source: 2018-2022 CHAS

Severe housing problems are common among lower-income households in Charlotte County. Among households earning between 0% and 80% of the AMI, approximately 47.7% (7,100) of renter households and 16.9% (11,805) of owner households experience at least one severe housing problem, defined as lacking complete kitchen or plumbing facilities, severe overcrowding, or severe cost burden, including those with negative income and no other housing problems. These challenges are most prevalent for households with extremely low incomes, defined as earning between 0–30% AMI. Based on this 2018–

2022 CHAS data, approximately 73.9% of the 2,505 extremely low-income renter households and 77.7% of the 5,445 extremely low-income homeowner households face at least one severe housing problem. This pattern reinforces the importance of home repair and housing stabilization strategies that help extremely low-income households maintain safe and decent housing.

Data from 2018-2022 CHAS presented in Tables 7, 9, and 10 indicate that cost burden remains the most widespread housing issue in Charlotte County, reflecting persistent challenges for many households in meeting monthly housing expenses. These findings support the need for continued efforts that expand affordable housing options and strengthen housing affordability for lower-income households.

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	50	270	450	770	185	185	1,110	1,480
Large Related	0	0	125	125	10	100	110	220
Elderly	215	480	370	1,065	695	1,340	1,740	3,775
Other	15	115	535	665	110	20	210	340
Total need by income	280	865	1480	2,625	1,000	1,645	3,170	5,815

Table 9 – Cost Burden > 30%

Data Source: 2018-2022 CHAS

The table above uses 2018-2022 CHAS data to provide an in-depth analysis of cost-burdened households in Charlotte County within income ranges from 0% to 80% of AMI. The table highlights household characteristics associated with cost burden across different household characteristics, by income groups. Among LMI renter households experiencing cost burdens, an estimated 770 are small households, while large households makeup approximately 125 households of this group. Homeowner households reflect a similar pattern, with an estimated 1,480 of small households experiencing cost burden and 220 of large households experiencing cost burden.

Cost burden among elderly households is notably high for both homeowner and renter households in Charlotte County, indicating that older residents may continue to face challenges in managing housing costs regardless of housing tenure. This burden is particularly concerning for seniors living on fixed or limited incomes, as rising housing-related expenses, including insurance, utilities, maintenance, and rent, can increase their risk of financial hardship, housing instability, and displacement.

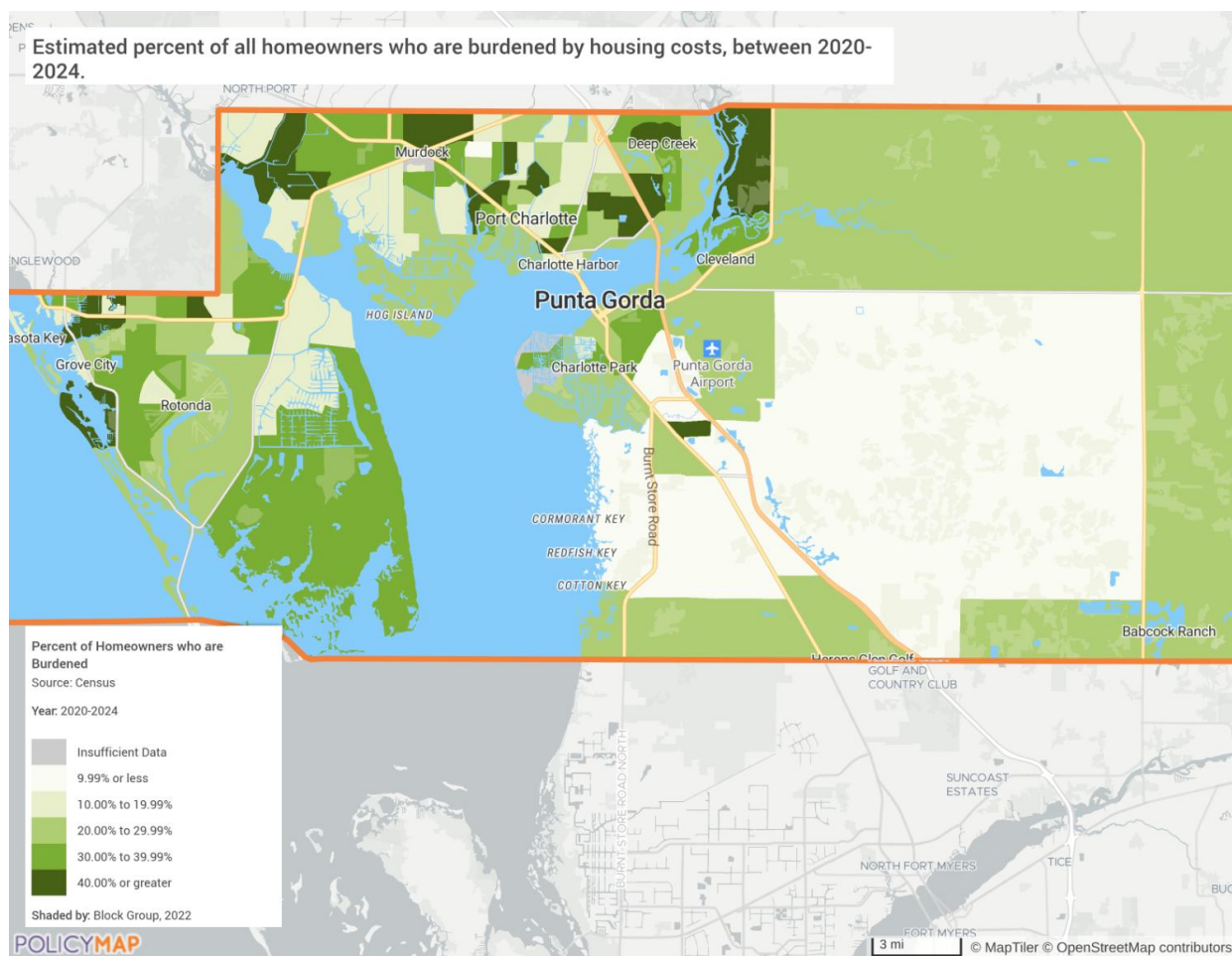
Housing cost-burden can also vary across the county based on differences in housing supply, housing costs, and access to employment and services. The maps that follow illustrate cost-burdened households using U.S. Census Bureau data at the census tract level to provide a general view of affordability pressures across Charlotte County.

Housing Cost-Burdened

Cost-Burdened Homeowner Households

According to 2020 to 2024 ACS 5-year estimates, 27.8% of homeowner households in Charlotte County are cost burdened, representing nearly 21,000 households. The map shows that homeowner cost burden is present across much of the county, with many block groups falling within moderate ranges and several areas showing higher concentrations. Higher shares of cost-burdened homeowners appear in parts of the Port Charlotte area, some coastal and western neighborhoods, and scattered locations near Punta Gorda, while some eastern and less developed areas show lower rates.

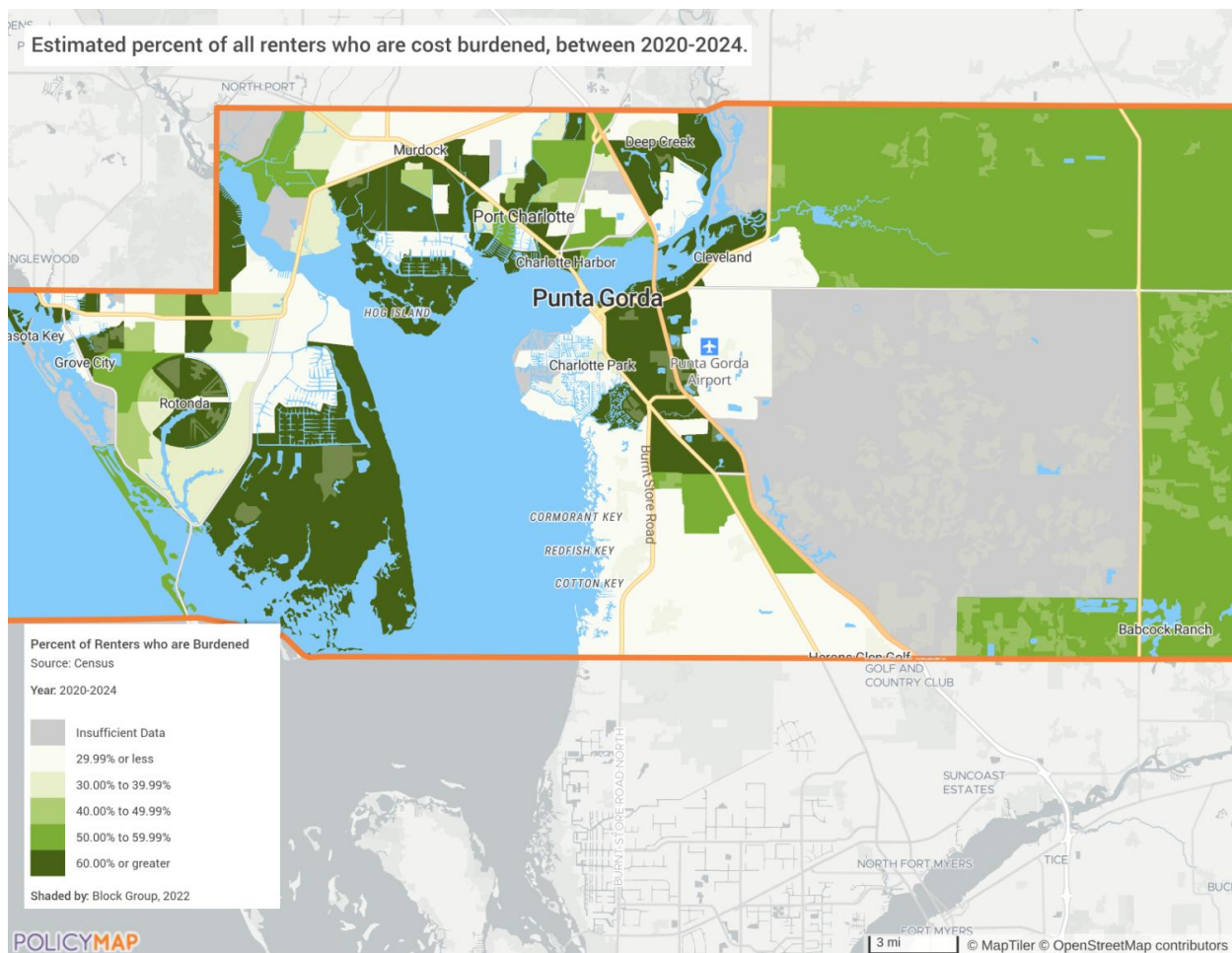
Overall, the pattern suggests that homeowner housing cost pressure is not limited to one part of the county. Instead, it affects a broad range of neighborhoods, including established communities near Charlotte Harbor and other residential areas throughout the county. Because the map is displayed by block group, some variation reflects the size and character of each geography, but it still shows that homeowner affordability challenges are widespread in Charlotte County.



Cost-Burdened Renter Households

According to 2020 to 2024 ACS 5-year estimates, approximately 62.3% of renter households in Charlotte County are cost burdened, meaning they spend more than 30% of their income on housing costs. The map shows that renter cost burden is present across much of the county, with many block groups indicating moderate to high shares of renters facing housing cost pressures. Higher concentrations appear in portions of the Port Charlotte area, some coastal communities, and several neighborhoods near Punta Gorda and Charlotte Harbor.

Overall, the map indicates that renter housing affordability challenges are widespread rather than limited to a single area. Some block groups show particularly high shares of cost burdened renters, while others show more moderate or lower levels where renter populations may be smaller. These patterns highlight the ongoing challenge of maintaining affordable rental housing across Charlotte County's communities.



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	585	445	240	1,270	685	145	190	1,020
Large Related	20	155	0	175	90	0	30	120
Elderly	605	750	405	1,760	1,920	1,235	860	4,015
Other	260	455	200	915	490	190	40	720
Total need by income	1,470	1,805	845	4,120	3,185	1,570	1,120	5,875

Table 10 – Cost Burden > 50%

Data 2018-2022 CHAS
Source:

A substantial share of cost-burdened households within Charlotte County are classified as severely cost burdened, meaning these households spend more than 50% of their income on housing costs. Among renters facing severe cost burdens, small, related households represent approximately 1,270 households of this group, while large households represent an estimated 175. Approximately 1,020 small, related homeowner households are severe cost burdened, compared to approximately 120 large, related homeowner households. Elderly households are also disproportionately affected by severe cost burden, particularly renters, with 50% of elderly renter households experiencing severe cost burden compared to 17.6% of elderly homeowner households.

Households managing severe cost burdens often have limited financial flexibility, and unexpected expenses such as rising utility costs, vehicle repairs, or medical bills can quickly threaten housing stability. Households facing these conditions may benefit from targeted resources that reduce housing-related financial strain, including housing assistance where eligible, supportive services, and programs that help stabilize housing costs. Addressing the needs of severely cost-burdened households is an important component of preventing housing crises and promoting long-term stability for residents most at risk of displacement.

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	55	55	105	65	280	0	35	55	25	115
Multiple, unrelated family households	0	0	15	0	15	0	0	35	29	64
Other, non-family households	0	70	4	0	74	0	0	0	0	0
Total need by income	55	125	124	65	369	0	35	90	54	179

Table 11 – Crowding Information – 1/2

Data Source: 2018-2022 CHAS

HUD defines an overcrowded household as one with 1.01 to 1.50 occupants per room, and overcrowding patterns vary by housing tenure. Among households earning up to 100% of the AMI, renter households account for the majority of overcrowded households with 369 cases compared to 179 homeowner households. This issue is more pronounced among lower income households earning below 80% AMI.

Based on 2018 to 2022 CHAS data, approximately 82.4% (304) of overcrowded renter households within the 0-100% AMI income range and 69.8% (125) of overcrowded homeowner households fall below 80% of AMI, classifying them as low income. These findings indicate that overcrowding disproportionately affects lower income households regardless of tenure and reinforce the need for strategies that address both housing affordability and the availability of appropriately sized units.

	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	385	335	420	1,140	475	250	1,140	1,865

Table 12 – Crowding Information – 2/2

Data Source: 2018-2022 CHAS

Low- and moderate-income households who are homeowners are more likely to have children present than renter households in Charlotte County. This pattern illustrates how income levels and housing tenure can influence household composition and living arrangements, underscoring the role that economic circumstances play in shaping family housing needs across the county.

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

Single-person households in Charlotte County can face an elevated risk of housing instability because they often rely on a single income and have fewer financial resources to absorb rising housing costs or unexpected expenses. Single-person households may also have fewer transportation options in some circumstances, which can limit access to employment opportunities and essential services depending on commute patterns and proximity to transit or service centers.

Based on ACS data, single-person households are highly prevalent among homeowners and renters, with approximately 18,802 single-person owner-occupied households and 6,749 single-person renter households. Housing affordability pressures can be particularly challenging for these households because rent and ownership costs may require income levels that exceed what many single-person households earn. According to 2024 5-year ACS data, the median income for a single-person household is \$35,242. Market conditions indicate that a single-person household needs an annual income of more than \$58,560 to avoid cost burden (spending more than 30% of income on housing costs) in a rental unit based on the median rent of \$1,464 per month according to 2024 ACS 5-year data, while ownership costs for many dwellings may also exceed what is affordable at typical single-person income levels. These conditions suggest that a substantial portion of single-person households in Charlotte County may benefit from housing assistance, including homebuyer assistance, owner-occupied rehab to preserve housing, or affordable rental options. Overall, single-person households represent an important population for housing affordability strategies, particularly when housing costs rise faster than wages and household budgets have limited flexibility.

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.

Disability

Charlotte County's most recent ACS 5-year disability characteristics data indicate 39,088 residents in the civilian noninstitutionalized population report a disability, or 19.8% of the population. Disability prevalence increases with age, including nearly 30% of residents aged 65 and older reporting a disability.

The most common functional difficulties reported are:

- Ambulatory difficulty: 19,394 residents
- Hearing difficulty: 14,472 residents
- Independent living difficulty: 12,001 residents
- Cognitive difficulty: 11,535 residents

Households that include a person with these disabilities commonly need housing assistance that reduces barriers to safe occupancy and prevents avoidable housing loss. Typical needs include accessibility modifications and rehabilitation (ramps or safer entries, handrails, widened clearances, bathroom safety improvements), access to ground floor or elevator served units, and reasonable accommodations that support mobility limitations. Hearing related limitations often require visual alert devices and effective written communication about repairs and emergencies. Independent living and cognitive limitations frequently require stable housing paired with service coordination, housing counseling, and tenancy support that reduce eviction risk and improve the ability to live safely and independently.

Survivors of domestic violence, dating violence, sexual assault, and stalking

Safety related housing needs are difficult to quantify because many incidents are not reported, and survivors may avoid formal systems due to safety concerns or fear of retaliation. Even so, available local reporting confirms that these types of crimes are prevalent and can create immediate housing instability and urgent need for safe housing options.

Florida Health CHARTS data attributed to FDLE reports 267 domestic violence offenses in 2024 in Charlotte County and 355 in 2023, confirming that intimate partner and family violence remains a safety issue for local households. For sexual violence, FBI Crime Data Explorer materials for the Charlotte County Sheriff's Office show 14 rape offenses from January 2024 through December 2024. Available details on those incidents indicate most occurred in a residence or home, which is consistent with safety risks that often emerge in private settings rather than public spaces. The reported victim offender relationship was most often an acquaintance or significant other, reinforcing that sexual violence frequently involves someone known to the victim. This dynamic can quickly create housing instability because survivors may need to leave a shared home, avoid a known individual with access to their residence, or relocate to prevent continued contact. The victim age distribution also shows that reported incidents most often involved youth ages 10-19 years old, which underscores the importance of safe housing and coordinated support for families and caregivers, including housing options that allow survivors to remain housed while stabilizing schooling, transportation, and access to victim services.

Housing assistance needs for survivors commonly include confidential emergency shelter or safe interim placement, rapid relocation support (transportation, temporary lodging, security deposits, utility deposits), and longer-term rental assistance paired with safety planning and supportive services. These tools reduce the likelihood that survivors remain in unsafe housing, become doubled up in unstable arrangements, or enter homelessness due to a sudden loss of housing options.

What are the most common housing problems?

Charlotte County faces significant housing challenges that include cost burden, limited housing availability, overcrowding, aging housing stock, and housing instability. Cost burden remains a major issue, particularly for lower-income renter households, with many households spending more than 30% of their income on housing and a substantial portion spending more than half. These conditions reinforce the need for expanded affordable housing options to reduce financial strain and improve housing stability. Cost burden and overcrowding trends are summarized in Table 3 in this section.

Homeownership opportunities can also be limited by market conditions and available supply. According to 2024 ACS 5-year data, Charlotte County has approximately 75,877 owner-occupied housing units compared to 14,665 renter-occupied units, along with a homeowner vacancy rate of 1.9% and rental vacancy rate of 11.8%. Limited availability can increase competition for housing and contribute to housing instability, particularly for households with limited financial flexibility, including single-person households, older adults, and lower-income households seeking stable housing and access to essential services.

Older housing stock also presents health and safety considerations. HUD identifies lead-based paint hazards (LBPH) as a significant risk in housing built before 1978. In Charlotte County, approximately 23,037 housing units were built before 1980, including approximately 583 units built in 1949 or before, based on 2020-2024 ACS and 2018-2024 CHAS data. These units may require ongoing rehabilitation and hazard mitigation to address potential lead-based paint risks and related environmental health concerns, along with other common age-related housing repair needs.

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

Housing challenges affect many households in Charlotte County, but certain household types are more likely to experience housing problems, particularly households with lower incomes, older adults, and households that include a person with a disability. Extremely low-income households often face the most severe barriers, including high housing cost burdens, overcrowding risk, and housing instability. These conditions can place significant strain on household budgets and reduce access to stable, affordable housing options.

Older adults and households that include a person with a disability may also experience additional challenges related to housing quality and accessibility. Common issues can include deferred maintenance, the need for home repairs, and physical barriers within the home such as stairs or other features that limit mobility. These needs can reduce the range of safe housing choices available and may increase the risk of displacement if housing conditions deteriorate or costs rise beyond what fixed or limited incomes can support.

Cost burden is most common among households earning between 0% and 80% of the AMI, based on 2018-2022 CHAS. Severe cost burden is most prevalent among extremely low-income households earning below 30% of AMI. These patterns reinforce the need for housing strategies and supportive services that address affordability, stability, and accessibility for households most impacted by housing cost pressures and housing quality challenges.

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.

Characteristics of low- and extremely low-income individuals and families with children who are at imminent risk of homelessness in Charlotte County often include severe housing cost burden. HUD defines extremely low-income households as those earning 0–30% of the AMI and classifies households spending more than 50% of their income on housing as severely cost burdened. These households may rely on fixed or limited incomes, including seasonal, part-time, or lower-wage employment that may not provide consistent hours or benefits. Housing stability can become even more difficult when a household includes a person with a disability, since medical and supportive care expenses may further reduce the income available for rent, utilities, and other basic needs. Single-parent households may also face higher

vulnerability because one income must cover all household expenses, and childcare costs can represent a major portion of the household budget when affordable childcare options are limited.

According to 2018-2022 CHAS data from the Housing Needs Summary Tables, the most pressing need for extremely low-income individuals and families with children in Charlotte County is access to affordable housing. In Charlotte County, approximately 3,185 extremely low-income homeowner households and 1,470 extremely low-income renter households are severely cost burdened, meaning they allocate more than half of their income to housing. Together, these households face elevated risk of housing instability and potential homelessness. The same dataset indicates that Charlotte County has 860 extremely low-income households with children, including 385 renter households and 475 homeowner households. These families face significant housing challenges, reinforcing the need for targeted interventions that support safe, stable housing for residents with the fewest resources.

Needs for low- and moderate-income individuals and families frequently extend beyond housing costs alone. Supportive services such as food assistance, healthcare access, employment and job training support, and childcare assistance can be critical to stabilizing households that have little remaining income after paying for housing. High levels of severe cost burden leave families with limited financial capacity to address these needs, increasing the risk of housing instability. Economic mobility can also be constrained when educational attainment and job opportunities limit earning potential. Addressing affordability challenges alongside access to supportive services is an important component of preventing housing instability and supporting long-term stability for low-income families and households in Charlotte County.

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:

No additional at-risk populations have been identified beyond those already discussed in this report.

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

Several housing characteristics are commonly linked with housing instability and an increased risk of homelessness in Charlotte County. Older housing stock can require significant repairs and updates to remain safe and habitable, and deferred maintenance may lead to conditions that threaten housing stability. Households with limited incomes may be especially vulnerable when major repairs are needed but unaffordable. Unaddressed issues such as plumbing leaks, heating or cooling failures, electrical hazards, roof damage, and moisture intrusion can create health and safety concerns, reduce unit habitability, and increase the likelihood that residents will be forced to relocate. Housing instability can also increase when tenants have limited ability to address unsafe conditions, navigate disputes, or secure alternative housing options on short notice.

Limited housing availability can further intensify these challenges when households must compete for a small number of open units. According to 2024 5-year ACS, the homeowner vacancy rate is 1.9% and the rental vacancy rate is 11.8% in Charlotte County. When vacancy rates remain low and affordable units are

limited, households experiencing cost burden may have fewer options to absorb rent increases, relocate within the market, or transition to stable housing after a disruption. These conditions reinforce the importance of strategies that support safe and well-maintained housing, expand affordable housing opportunities, and reduce the risk of displacement for households most impacted by housing cost pressures and housing quality concerns.

NA-15 Disproportionately Greater Need: Housing Problems – 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:

To understand community needs, it is essential to identify whether any racial or ethnic groups face greater housing challenges. This section compares housing problems across racial and ethnic groups within each income category, using HUD guidelines that define disproportionately greater need as when a group experiences housing problems at a rate of at least 10 percentage points higher than the county's average, highlighting whether certain groups in Charlotte County are more affected by these housing problems.

The following series of tables looks at the existence of housing problems amongst different racial and ethnic groups across the 0% -30%, 30%-50%, 50%-80%, and 80%-100% AMI cohorts.

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	6,080	1,875	0
White	4,880	1,595	0
Black / African American	555	0	0
Asian	35	50	0
American Indian, Alaska Native	10	0	0
Pacific Islander	0	0	0
Hispanic	530	200	0

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2018-2022 CHAS

*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	6,040	3,245	0
White	4,965	2,830	0
Black / African American	395	200	0
Asian	40	15	0
American Indian, Alaska Native	0	4	0
Pacific Islander	35	0	0
Hispanic	400	140	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data 2018-2022 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	6,785	8,125	0
White	5,530	7,045	0
Black / African American	365	375	0
Asian	90	14	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	620	480	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data 2018-2022 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	2,605	6,865	0
White	2,265	6,250	0
Black / African American	75	205	0
Asian	30	70	0
American Indian, Alaska Native	0	15	0
Pacific Islander	0	0	0
Hispanic	180	260	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data 2018-2022 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:

Extremely Low Income: The jurisdiction-wide rate of households with a housing problem in this income group is 76.4%. Black / African American and American Indian, Alaska Native households in this income range are considered disproportionately in greater need, though the total number of American Indian, Alaska Native households is quite low.

Very Low Income: In this income group, 65.1% of households report a housing problem. Pacific Islander households in this income range are considered disproportionately in greater need.

Low Income: The jurisdiction-wide rate of households with a housing problem in this income group is 45.5%. Asian and Hispanic households in this income range are considered disproportionately in greater need.

Moderate Income: In this income group, 27.5% of households report a housing problem. None of these groups are disproportionately impacted.

NA-20 Disproportionately Greater Need: Severe Housing Problems – 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:

To understand community needs, it is essential to identify whether any racial or ethnic groups disproportionately face severe housing problems. This section compares housing problems across racial and ethnic groups within each income category, using HUD guidelines that define a disproportionately greater need when a group experiences housing problems at a rate of at least 10 percentage points higher than the county's average highlighting whether certain groups in Charlotte County are more affected by these housing problems.

The following series of tables looks at the existence of severe housing problems amongst different racial and ethnic groups across the 0% -30%, 30%-50%, 50%-80%, and 80%-100% AMI cohorts.

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	4,840	3,120	0
White	3,860	2,615	0
Black / African American	485	70	0
Asian	35	50	0
American Indian, Alaska Native	10	0	0
Pacific Islander	0	0	0
Hispanic	395	340	0

Table 17 – Severe Housing Problems 0 - 30% AMI

Data 2018-2022 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	3570	5715	0
White	2780	5010	0
Black / African American	290	305	0
Asian	40	15	0
American Indian, Alaska Native	0	4	0
Pacific Islander	35	0	0
Hispanic	270	270	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data 2018-2022 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	2295	12615	0
White	2035	10545	0
Black / African American	55	690	0
Asian	20	85	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	170	930	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data 2018-2022 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	570	8900	0
White	530	7985	0
Black / African American	0	280	0
Asian	0	105	0
American Indian, Alaska Native	0	15	0
Pacific Islander	0	0	0
Hispanic	25	410	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data 2018-2022 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:

Extremely Low Income: The jurisdiction-wide severe housing problem rate in this income group is 60.8%. Black / African American and American Indian, Alaska Native households in this income range are considered disproportionately in need.

Very Low Income: In this income group, 38.4% of households report a severe housing problem. Black / African American, Asian, Pacific Islander and Hispanic households in this income range are considered disproportionately in greater need.

Low Income: The jurisdiction-wide severe housing problem rate in this income group is 15.4%. No racial or ethnic households are disproportionately impacted.

Moderate Income: In this income group, 6.0% of households report a severe housing problem. None of these groups are disproportionately impacted.

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 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:

To understand community needs, it is essential to identify whether any racial or ethnic groups face greater housing challenges. This section compares housing cost burdens across racial and ethnic groups within each income category, using HUD guidelines that define a disproportionately greater need as when a group experiences housing cost burdens at a rate of at least 10 percentage points higher than the county's average, highlighting whether certain groups in Charlotte County are more affected by these housing problems.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	59,595	12,920	10,940	1,230
White	53,295	10,720	9,065	955
Black / African American	1,740	595	805	0
Asian	435	190	95	40
American Indian, Alaska Native	60	0	10	0
Pacific Islander	10	15	35	0
Hispanic	2,865	1060	595	210

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2018-2022 CHAS

Discussion:

Cost Burden: The jurisdiction-wide housing cost burden rate (30% to 50% of household income spent on housing costs) is 15.3%. No racial or ethnic households are disproportionately impacted.

Severe Cost Burden: The jurisdiction-wide rate of severe housing cost burden (over 50% of household income spent on housing costs) is 12.9%. Black / African American and Pacific Islander households are disproportionately impacted by severe cost burden.

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?

Housing Problems

- Extremely Low Income: Black / African American, American Indian, and Alaska Native households
- Very Low Income: Pacific Islander households
- Low Income: Asian and Hispanic households
- Moderate Income: No racial or ethnic groups

Severe Housing Problems

- Extremely Low Income: Black / African American, American Indian, and Alaska Native households.
- Very Low Income: Black / African American, Asian, Pacific Islander and Hispanic households
- Low Income: No racial or ethnic groups
- Moderate Income: No racial or ethnic groups

Housing Cost Burden

- Cost Burden: No racial or ethnic groups
- Severe Cost Burden: Black / African American and Pacific Islander households

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

The most pressing needs in Charlotte County include expanding the supply of new or renovated affordable housing for both homeownership and rental opportunities, along with strengthening economic opportunities that support long-term housing stability. Workforce development efforts such as job training, credentialing, and job placement can help improve household earning capacity and reduce vulnerability to housing cost pressures. Additional analysis exploring the relationship between household income, housing needs, and related market conditions is provided in section MA-50.

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

The relationship between racial or ethnic groups and specific neighborhoods is included in section MA-50.

NA-35 Public Housing – 91.205(b)

Introduction:

Public housing was established to provide decent and safe rental housing for eligible low- and moderate-income families, older adults, and persons with disabilities. Public housing refers to federally subsidized affordable housing that is owned and operated by public housing authorities. In Charlotte County, the only public housing authority is the Punta Gorda Housing Authority (PGHA), which operates public housing units and administers the Housing Choice Voucher (HCV) program, often referred to as Section 8, for eligible households within its jurisdiction.

Charlotte County’s affordable housing supply also includes privately owned, income restricted rental developments supported through programs such as the Low-Income Housing Tax Credit program and HUD assisted multifamily housing with project based rental assistance or similar federal contracts. The County’s Housing Services and partners monitor local affordability requirements tied to County assisted developments, including long term affordability commitments documented through recorded land use restrictions or similar instruments. HUD also maintains public inventories for assisted and income restricted multifamily properties, including project information and federal physical inspection results, which supports transparency and federal program oversight. Detailed discussion of affordable housing inventory characteristics, including unit counts, assisted property types, and inspection information, is provided in MA 25.

The following tables summarize public housing and housing choice voucher resources available in Charlotte County and provide demographic information on residents and households served through these programs.

Totals in Use

	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 in use	0	0	154	409	59	350	0	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: PIC (PIH Information Center)

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	24,629	19,371	16,952	19,823	0	0
Average length of stay	0	0	2	3	15	3	0	0
Average Household size	0	0	2	2	1	2	0	0
# Homeless at admission	0	0	0	0	0	0	0	0
# of Elderly Program Participants (>62)	0	0	94	310	25	285	0	0
# of Disabled Families	0	0	59	73	24	49	0	0
# of Families requesting accessibility features	0	0	0	0	0	0	0	0
# 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	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	120	417	45	253	0	0	0
Black/African American	0	0	25	82	11	49	0	0	0
Asian	0	0	0	2	1	1	0	0	0
American Indian/Alaska Native	0	0	0	2	0	1	0	0	0
Pacific Islander	0	0	0	0	0	0	0	0	0
Other	0	0	9	12	2	8	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	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	32	75	64	11	0	0	0
Not Hispanic	0	0	122	296	248	48	0	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:

Public housing tenants and applicants who need accessible units typically require barrier free building access, accessible routes within the unit, and features that support safe daily living. Common needs include no step entries or ramp access, wider doorways and clearances for mobility devices, accessible bathrooms with grab bars and roll in shower options, and safer interior mobility features such as improved lighting and reduced trip hazards. Households also frequently need reasonable accommodations in program processes, including accessible communication formats, assistance completing forms, and flexibility in documentation or timing when a disability related need is verified. The Punta Gorda Housing Authority outlines reasonable accommodation procedures within its Public Housing Admissions and Continued Occupancy Policy and Housing Choice Voucher administrative plan, which supports requests needed for equal access to housing assistance.

Most immediate needs of residents of Public Housing and Housing Choice Voucher holders:

Immediate needs often center on locating housing that is both affordable and usable. For households that require accessibility features, the practical challenge is not only rent level, but also the limited availability of units that meet mobility or sensory needs and can pass required inspections. When accessible units are limited in preferred areas, transportation becomes a key stability factor. Charlotte County Transit provides local transit programs intended to improve access for residents, which can be important for voucher households balancing housing location choices with access to employment, health care, and essential services. Clear and timely information about program requirements, inspections, lease compliance, and recertification processes also remains essential to reduce avoidable delays, prevent disruptions in assistance, and support stable tenancy.

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

Many households face affordability pressures, but households with disabilities often face additional constraints tied to unit usability. A unit that is affordable but not accessible does not meet the household's basic housing need. These households may also need housing that can accommodate assistive devices or in home supports. For households without accessibility needs, housing challenges more often relate to rent levels, availability, and housing quality rather than whether the unit can be used safely and independently.

Discussion:

Section 504 planning emphasizes reducing barriers through coordinated housing and service strategies. Priorities often include expanding the supply of accessible or adaptable units, supporting reasonable accommodations and modifications, strengthening referral connections to services that support independent living, and improving transportation access for households whose housing choices are constrained by accessibility needs. Detailed discussion of affordable housing inventory characteristics, assisted property types, and inspection related considerations is provided in MA 25.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

Homelessness is a particularly troublesome and complex issue that most communities across the United States must address. A major reason that homelessness is difficult to address is that it has many causes with overlapping and interrelated variables. The cause of any single person's homelessness often lies, not in a single factor, but at the convergence of many events and conditions. From one perspective, homelessness is an economic problem caused by unemployment, lack of affordable housing options, or poverty. From another perspective, homelessness is a health issue because many people experiencing homelessness struggle with mental illness, physical disabilities, HIV/AIDS, substance use disorders, or a combination of those conditions. A third perspective is to view homelessness as a social problem with factors such as domestic violence and limited access to supportive resources contributing to vulnerability. In reality, homelessness can be caused by all these issues and they are often interrelated. Due to this complexity, addressing homelessness requires a collaborative and community-based approach.

The Stewart B. McKinney Homeless Assistance Act defines the “homeless” or “homeless individual” or “homeless person” as an individual who lacks a fixed, regular, and adequate night-time residence and who has a primary night-time residence that is:

- A supervised publicly or privately operated shelter designed to provide temporary living accommodations (including welfare hotels, congregate shelters, and transitional housing for people with serious health needs);
- An institution that provides a temporary residence for individuals intended to be institutionalized; or
- A public or private place not designed for, or ordinarily used as, a regular sleeping accommodation for human beings.
-

Charlotte County is located in Southwest Florida. Homeless planning and coordinated service delivery in the County is organized through the Punta Gorda and Charlotte County Continuum of Care (CoC), FL 602, which coordinates community partners working to prevent and end homelessness through a coordinated, systemwide approach. The Gulf Coast Partnership serves as the CoC lead agency on homelessness for Charlotte County and supports coordination among local providers and partners.

Based on the 2026 Point in Time (PIT) Count, Charlotte County reported 323 individuals experiencing homelessness. The PIT Count is conducted annually using HUD's methodology and provides a snapshot of sheltered and unsheltered homelessness on a single night. PIT data is widely used for community planning and funding decisions, but it should be interpreted as a point in time measure rather than a full year total, since the number of households experiencing homelessness over the course of a year is typically higher than the one night count.

Jurisdictional Note: Homelessness data is generally reported by the CoC geography, which is designed to align planning, funding, and service coordination across the area covered by the CoC. As a result, CoC reported counts may not match municipal boundaries or other local reporting geographies used for non-homelessness data in this plan.

Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	40	7	188	297	139	73
Persons in Households with Only Children	0	0	0	0	0	0
Persons in Households with Only Adults	81	195	1,110	724	844	75
Chronically Homeless Individuals	1	0	19	10	9	78
Chronically Homeless Families	0	0	1	0	0	0
Veterans	34	8	195	166	106	73
Unaccompanied Child	7	3	86	83	73	62
Persons with HIV	0	0	13	5	4	72

Table 26 - Homeless Needs Assessment

Data Source: Punta Gorda and Charlotte County Continuum of Care (CoC) FL 602; 2026 Point in Time Count

Indicate if the homeless population is: Has No Rural Homeless

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):

Data was provided in the table above. An individual is defined as “Chronically Homeless” if they have a disability and have lived in a shelter, safe haven, or a place not meant for human habitation for 12 continuous months, or on four separate occasions in the last three years (totaling at least 12 months). For a family to be defined as chronically homeless, the head of household must meet the chronic definition.

Family includes, but is not limited to, regardless of marital status, actual or perceived sexual orientation, or gender identity, the following:

1. A single person, who may be an elderly person, displaced person, disabled person, near-elderly person, or any other single person; or
2. A group of persons residing together, and such group includes, but is not limited to:
 - A family with or without children (a child who is temporarily away from the home due to placement in foster care is considered a member of the family);
 - An elderly family;
 - A near-elderly family;
 - A disabled family;
 - A displaced family; and
 - The remaining member of a tenant family.

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	99	159
Black or African American	12	19
Asian	0	1
American Indian or Alaska Native	2	5
Pacific Islander	0	0
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	5	12
Not Hispanic	116	176

Table 27 – Nature and Extent of Homelessness

Data Source: Punta Gorda and Charlotte County Continuum of Care (CoC) FL 602; 2026 Point in Time Count

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

Based on the most recent HMIS available data from the CoC, families with children represent a significant portion of the households in need of housing assistance in Charlotte County. An estimated 53 households experiencing homelessness were families with children, including 80 adults and 107 children, for a total of 187 individuals. This data highlights that homelessness among families affects not only adults seeking stable housing, but also a substantial number of children whose health, education, and overall well-being can be negatively impacted by housing instability. The presence of more children than adults within these households also underscores the importance of family-centered housing interventions, including rapid rehousing, permanent affordable housing, and supportive services that help households maintain long-term stability.

The data also indicates a considerable need for housing assistance among veteran households. In Charlotte County, an estimated 193 veteran households were identified as needing housing assistance. These households consisted primarily of adult-only households, suggesting that the veteran population in need may be largely made up of single adults or couples without dependent children. This level of need demonstrates the continued importance of targeted outreach, housing navigation, and supportive services for veterans, including connections to mainstream benefits, behavioral health resources, and veteran-specific housing programs. Together, these figures demonstrate that both families with children and veteran households remain important subpopulations within Charlotte County's homeless response system and should continue to be prioritized in local housing and service strategies.

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

The available HMIS data from the Continuum of Care indicates that homelessness in Charlotte County affects individuals across several racial and ethnic groups. White individuals account for 949 people experiencing homelessness, Black or African American individuals account for 201 people, and Hispanic individuals account for 61 people. This information provides an overview of the racial and ethnic composition of the homeless population in Charlotte County and helps illustrate the range of individuals and households in need of housing assistance and supportive services.

The 2026 PIT Count data generally aligns with the HMIS data and reflects a similar distribution among persons experiencing homelessness in the community. According to the PIT Count, just under 80% of individuals identified as White, approximately 10% identified as Black or African American, and 2% identified as American Indian or Alaska Native. Approximately 7% of the individuals counted during the PIT identified as Hispanic. The consistency between these data sources helps validate the overall demographic trends within Charlotte County's homeless population.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

On a given night in Charlotte County, 323 individuals are experiencing homelessness, including 121 individuals who are sheltered and 202 individuals who are unsheltered. This indicates that a substantial portion of the homeless population is living in places not meant for human habitation and highlights the

ongoing challenge of connecting individuals to emergency shelter and housing resources. The data also shows notable differences by household type. Unsheltered homelessness is concentrated primarily among adult-only households, which account for 195 of the 202 unsheltered individuals. By comparison, households with adults and children are more likely to be sheltered, with 40 sheltered individuals compared to 7 unsheltered individuals. This suggests that families with children may be more successfully connected to available shelter resources, while single adults and other adult-only households may face greater barriers to accessing shelter or may be more likely to remain unsheltered.

Over the course of the year, from January 1, 2025 through December 31, 2025, an estimated 1,298 individuals experience homelessness in Charlotte County. Adult-only households represent the largest share of this population, accounting for 1,110 individuals, while 188 individuals are part of households with both adults and children. No homelessness was reported among households consisting solely of children during this period. These figures show that homelessness in Charlotte County is driven largely by the needs of single adults and other adult-only households, although families with children also continue to require housing assistance and supportive services.

The annual data also reflects a high level of movement through the homeless response system. During the same period, approximately 1,021 individuals newly entered homelessness, while 983 individuals exited homelessness. Adult-only households accounted for the majority of both entries and exits, with 724 individuals entering and 844 individuals exiting homelessness. This pattern suggests continued housing instability within the community, particularly among adults, and indicates that while many individuals are able to exit homelessness, a significant number continue to newly enter the system each year.

The average length of time individuals experience homelessness further illustrates the severity of need. Households with children experience homelessness for an average of 73 days, while adult-only households experience homelessness for an average of 75 days. Across all populations, the overall average is 74.7 days. Together, these data points demonstrate that both sheltered and unsheltered homelessness remain significant issues in Charlotte County, with unsheltered homelessness particularly affecting adult-only households. The data underscores the need for continued investment in outreach, emergency shelter, permanent housing solutions, and targeted interventions to reduce the length and severity of homelessness, while also maintaining family-focused strategies that help households with children access shelter and rehousing assistance.

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

Introduction:

There are four primary groups with non-homeless special needs in the jurisdiction. They are the elderly and frail elderly, those with HIV/AIDS and their families, those with alcohol and/or drug addiction, and the mentally or physically disabled. This section will explain who they are, what their needs are, and how the County is accommodating or should accommodate these needs.

Describe the characteristics of special needs populations in your community:

Elderly:

Charlotte County's older adult population faces housing stability challenges tied to affordability, accessibility, and the ability to remain safely housed as health needs change. Fixed or limited incomes can make it difficult to absorb rising housing costs, insurance, utilities, and routine maintenance. Age related disability can reduce independence and increase the need for accessible unit design, home modifications, and proximity to services.

Based on 2024 ACS 5-year data, 81,528 Charlotte County residents are age 65 or older, or about 40.5% of the population. Nearly 30% of older adults have a disability, and over 36% live below the poverty level. Older adults are more likely to live in owner occupied housing, with 89.6% of residents age 65 or older in owner occupied units compared to 10.4% in renter occupied units. Cost burden is also a concern, with an estimated 27.7% of owner occupied older adult households and 63.4% of renter occupied older adult households cost burdened. These conditions reinforce the need for housing rehabilitation and accessibility improvements, housing counseling, and affordable rental options that help older residents remain safely housed.

HIV/AIDS: See discussion below.

Alcohol and Drug Addiction:

Substance use disorders can contribute to housing instability through job loss, financial strain, household conflict, and legal system involvement. Housing problems can also worsen substance use when households face displacement, overcrowding, or homelessness. Impacts are often reflected in emergency response activity, hospital encounters, overdose trends, and publicly funded treatment utilization rather than self reported prevalence.

Florida Health CHARTS data used for this plan indicates Charlotte County's nonfatal overdose emergency department visits declined from 2021 through 2024, including 226 total nonfatal overdose emergency department visits in 2024. That total includes about 60 opioid involved visits, 3 heroin involved visits, and 9 stimulant involved visits. Naloxone was administered in about 45-55% of EMS overdose responses each year from 2021 through 2024, indicating ongoing need for overdose response and linkage to care. The same data source indicates 2024 enforcement activity included 877 adult drug arrests and 33 juvenile drug arrests, which can create housing instability through income disruption and barriers to securing or maintaining housing.

Alcohol use data is more limited at the county level. The most recent county value cited for Charlotte County reports 17.7% of adults engaged in heavy or binge drinking in 2019, similar to the statewide level that year. Recent statewide estimates show Florida's binge drinking prevalence around 16.3% in 2022. Alcohol misuse can affect housing stability through rent delinquency, domestic conflict, and health crises that reduce the ability to maintain housing.

Disability:

Individuals with disabilities in Charlotte County include a wide range of ages, abilities, and support needs. Housing barriers can be intensified by accessibility constraints, limited availability of usable units, and fixed or limited incomes that narrow housing choices. 2024 ACS 5-year data indicates 39,088 residents live with a disability, or about 19.8% of the population, with prevalence increasing with age. These conditions underscore the importance of accessible housing options, home modification support, reasonable accommodations, and reliable transportation and service connections that support stability and independence.

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

Older adults often need housing that remains affordable, safe, and manageable as mobility and health needs change. Common housing needs include stable options that support aging in place, rehabilitation assistance to address deferred maintenance, and accessibility improvements such as ramps, grab bars, improved lighting, and other modifications that reduce fall risk. In Charlotte County, these needs are compounded by the heightened vulnerability of elderly and disabled residents to hurricanes, flooding, evacuation barriers, and prolonged service interruptions, as well as by severe housing cost burdens that can limit their ability to prepare for disasters, recover from damage, and remain stably housed.

Supportive service needs typically include reliable transportation, access to health care, meal support, and help with daily activities for residents who need assistance to remain safely housed. Needs are determined through a combination of local planning and community input, including County human services intake and referrals, aging service coordination through the Elder Helpline and Area Agency on Aging, and housing conditions and cost burden patterns documented through HUD and Census datasets.

HIV/AIDS:

Individuals living with HIV often benefit from stable housing paired with consistent access to medical care and supportive services that help residents remain engaged in treatment. Housing related needs may include assistance locating affordable units, help maintaining housing during periods of illness, and support addressing barriers such as transportation and care coordination. Supportive service needs commonly include medical case management, linkage to primary and specialty care, medication access support, and referrals to behavioral health services when needed. Needs are determined through provider administered eligibility and intake processes for Ryan White funded services and related state programs, along with local service coordination referrals.

Alcohol and Drug Addiction:

Households affected by substance use disorders often need stable housing that supports recovery and reduces relapse risk. Housing needs may include rapid access to safe short term housing during stabilization, longer term housing options paired with services, and help addressing barriers created by disrupted employment, prior evictions, or justice system involvement. Supportive service needs may include detox and treatment access, behavioral health services, peer supports, employment related assistance, and transportation to services. Needs are determined through emergency response and health system indicators, local treatment provider intake records, and community behavioral health planning and referral networks.

Disability:

Individuals with disabilities often need affordable housing that is accessible and can accommodate disability related limitations. Housing needs commonly include accessible units, reasonable accommodations, and home modifications that support safe and independent living. Supportive service needs may include assistance with daily living activities, transportation, benefits navigation, and care coordination depending on the level of need. Needs are determined through housing authority accommodation processes, independent living service assessments, and aging and disability resource coordination systems that connect residents to available supports.

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

County level data indicate HIV remains an important public health consideration within the eligible metropolitan area for this Consolidated Plan. The Punta Gorda metropolitan statistical area encompasses all of Charlotte County, so county level indicators describe conditions for the eligible MSA. Based on 2023 AIDSvu estimates for Charlotte County, HIV prevalence was 190 per 100,000, representing an estimated 361 people living with diagnosed HIV. During the same period, the County reported an estimated 10 new diagnoses, or 5 per 100,000. These figures indicate an ongoing need for prevention, early diagnosis, and consistent access to treatment and support for individuals living with HIV and their families. (Note: AIDSvu is an interactive online mapping tool that visualizes the impact of the HIV epidemic on communities across the nation, presented by Emory University.)

AIDSvu also reports indicators aligned with the HIV care continuum, which helps communities understand engagement with care and the stability of treatment outcomes. For 2023, AIDSvu reports 80.0 percent linkage to care, 86.2% receipt of care, and 79.4% viral suppression in Charlotte County. Viral suppression is a key marker for individual health and for reducing transmission risk, which makes it a central goal of treatment and public health strategy. Prevention access is reflected in PrEP indicators. In 2023, AIDSvu estimates 215 PrEP users in Charlotte County, with a PrEP rate of 113 and a PrEP to Need Ratio of 21.5, which provides a planning indicator of prevention uptake relative to new diagnoses.

Housing stability is closely linked to HIV outcomes. Disruptions such as eviction, doubling up, or homelessness can interrupt medical visits, create barriers to medication access, and reduce continuity of care. As a result, needs for this population are often addressed through coordinated strategies that

connect housing assistance with health care and supportive services, including medical case management, transportation support, and help navigating benefits and care systems.

If the PJ will establish a preference for a HOME TBRA activity for persons with a specific category of disabilities (e.g., persons with HIV/AIDS or chronic mental illness), describe their unmet need for housing and services needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2) (ii))

N/A

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

Describe the jurisdiction's need for Public Facilities:

Charlotte County's public facility needs relate to maintaining and improving the community assets residents rely on for daily life, safety, and access to services. Common needs include rehabilitation, modernization, and capacity improvements for facilities that serve the public directly, such as multi-purpose community centers, and senior and human services facilities. Facility needs are often most visible when aging buildings require major repairs, when accessibility barriers limit use, or when service demand outgrows existing space.

Public facility needs also connect to long-range planning for growth, resiliency, and service access. Charlotte 2050 emphasizes coordinated planning for community services and the facilities that support quality of life, while the County's FY 2026 to 2027 Strategic Plan includes focus areas tied to infrastructure and public safety that can influence facility investment priorities. Community survey respondents rated community centers, senior centers, and youth spaces as a high priority (weighted average 4.1 out of 5), and stakeholders unanimously identified multi-purpose community centers as the preferred facility investment type for grant funding.

How were these needs determined?

Public facility needs were identified through County planning and budgeting processes, community engagement, and program level evaluation of service gaps, facility conditions, and accessibility. Priorities reflect alignment across Charlotte 2050 Comprehensive Plan direction, FY 2026 to 2027 Strategic Plan initiatives, and themes raised through the County visioning workshop process. The community survey and stakeholder survey and in-person outreach further validated facility priorities, with both groups emphasizing multi-purpose centers that can serve seniors, youth, and health-related programming as the highest-value public facility investment.

Describe the jurisdiction's need for Public Improvements:

Charlotte County's public improvement needs include infrastructure projects that support public health, safety, and long-term resilience. Common needs include improvements to stormwater and drainage, ADA improvements, sidewalk and transportation related upgrades that improve safe access, and upgrades to water and wastewater systems where needed to support reliable service. Improvements also include neighborhood scale investments that strengthen basic infrastructure conditions and reduce risks that can destabilize housing, such as localized flooding and inadequate roadway or pedestrian conditions.

Stormwater, drainage, and flood mitigation improvements received the highest importance rating of any infrastructure or service category in the community survey (weighted average 4.61 out of 5), and 71% of stakeholders identified stormwater improvements as the top public improvement investment type.

Public improvement needs also support County goals tied to growth management and coordinated capital investment. Charlotte 2050 includes an Infrastructure element focused on levels of service and long-range planning for urban services, while the FY 2026 to 2027 Strategic Plan emphasizes maintaining countywide

infrastructure that meets evolving needs and protects natural resources. Visioning workshop feedback provides additional insight into recurring community concerns related to infrastructure conditions and service access.

How were these needs determined?

Public improvement needs were determined through infrastructure planning, capital improvement programming, and community input processes that identify gaps in capacity, condition, and resiliency. Needs reflected in this plan align with long range direction in Charlotte 2050, near term priorities in the FY 2026 to 2027 Strategic Plan, and issues documented through County visioning workshops. Survey results from both community residents and stakeholders strongly reinforced stormwater and drainage as the leading public improvement priority, with sidewalks and ADA accessibility also rated highly (community weighted average 4.1).

Describe the jurisdiction's need for Public Services:

Charlotte County's public service needs include community based services that support housing stability, basic needs, and household resilience. Common needs include services that assist households experiencing housing instability, support for older adults and persons with disabilities, assistance for survivors of domestic violence, food and basic needs support, access to health-related resources, and employment related supports that help households remain stable. Demand often increases when households face cost burdens, health challenges, or sudden crises that threaten housing stability. Among community respondents, mental health services (25.8%), youth services (27.2%), and senior services (25.2%) were the most frequently selected public service priorities for grant funding, a finding echoed by stakeholders who ranked mental health services as their top public service category.

Public service needs also reflect broader conditions tied to an aging population and the importance of coordinated access to services. Charlotte 2050 addresses community planning considerations that influence service access and quality of life, and the FY 2026 to 2027 Strategic Plan includes goals related to effective government and public services. Visioning workshop themes provide a community perspective on service gaps and barriers that residents experience when seeking help.

How were these needs determined?

Public service needs were identified through County program planning and intake trends, coordination with service providers, and public engagement processes. Priorities align with the planning direction and community input documented through Charlotte 2050, the FY 2026 to 2027 Strategic Plan, and County visioning workshop results.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

Charlotte County's housing market analysis examines the composition and performance of the local housing supply, including structure types, tenure (owner occupied versus renter occupied), occupancy conditions, affordability, and indicators of housing quality. Federal housing datasets are used to evaluate how housing supply and demand interact across the county, with attention to conditions affecting both renters and homeowners. Core sources include the U.S. Census Bureau American Community Survey (ACS) for housing characteristics and household trends, and HUD Comprehensive Housing Affordability Strategy (CHAS) data for housing cost and affordability measures. Together, these datasets provide a consistent framework for describing housing availability, relative housing costs, and the extent of affordability challenges within Charlotte County.

Transportation access and regional economic conditions influence market performance in Charlotte County. The county functions within a broader Southwest Florida housing and labor market that includes nearby employment and service centers and supports both commuting and local job access. Local development patterns vary across established communities, growing suburban areas, and more rural or low density locations, which can contribute to differences in housing availability, unit condition, and cost pressures across the county. Storm risk and insurance and repair costs can also affect housing stability and reinvestment decisions for both homeowners and rental property owners.

Charlotte County also benefits from quality of life assets that continue to attract new residents, seasonal households, and visitors. The county's Gulf Coast setting, Charlotte Harbor and related waterways, and extensive outdoor recreation options support sustained interest in both rental and ownership housing. Market accessibility has also increased through strong passenger activity at Punta Gorda Airport, which expands connections for leisure travel, seasonal residency, and some forms of business travel. These strengths reinforce housing demand while increasing the importance of maintaining a diverse, resilient, and attainable housing supply for year round residents.

Local economic activity further shapes housing demand and the range of housing types needed. Employment tied to health care, retail and services, construction, tourism and hospitality, and public sector functions can support ongoing household formation while also creating affordability pressures for residents with moderate and lower wages. This analysis supports evidence based planning by identifying housing supply conditions, affordability constraints, and development considerations that affect Charlotte County's ability to meet current and future housing needs.

MA-10 Number of Housing Units – 91.210(a)&(b)(2)

Introduction:

This section examines Charlotte County’s housing stock in terms of housing type and tenure, detailing the number of units per structure, the distribution of multifamily housing, and unit sizes. It also analyzes the balance between owner-occupied and renter-occupied housing, providing a clearer understanding of the county’s housing landscape and the availability of different housing options across the jurisdiction.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	80,707	68.0%
1-unit, attached structure	3,876	3.3%
2-4 units	6,213	5.2%
5-19 units	8,588	7.2%
20 or more units	6,855	5.8%
Mobile Home, boat, RV, van, etc	12,440	10.5%
Total	118,679	100%

Table 8 – Residential Properties by Unit Number

Data Source: 2020-2024 ACS

The table above outlines Charlotte County's housing stock by structure type and unit count. Traditional single-family detached homes make up 68% of all housing units, while housing with 2 or more units represents 18.2% of the total.

Multifamily housing is divided by size: small buildings (3-19 units), medium buildings (20-49 units), and large developments (50+ units), with larger buildings typically concentrated in more densely populated areas to address housing needs in these neighborhoods. This diverse housing mix accommodates a range of household sizes and preferences, reflecting the County’s efforts to meet varied community needs.

Multifamily Development Distribution

Based on 2024 5-year ACS data, Charlotte County has a total of 3,996 units with 3 or 4 units which are categorized separately amongst small multifamily units, and 15,443 units within multifamily housing developments with five or more units. Of these 19,439 total units within developments consisting of 3 or more units, the majority, 12,584 units, are within developments categorized as small multifamily buildings with 3 to 19 units. The remaining 6,855 units within multifamily developments are larger buildings with 20 or more units. These figures highlight the county’s diverse multifamily housing stock, with a significant portion comprising smaller-scale developments.

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	165	0.2%	954	6.5%
1 bedroom	1,642	2.2%	2,319	15.8%
2 bedrooms	24,269	32.0%	6,011	41.0%
3 or more bedrooms	49,801	65.6%	5,381	36.7%

Table 9 – Unit Size by Tenure

Data Source: 2020-2024 ACS

In Charlotte County, unit size varies considerably between owner-occupied and rental properties. Owner-occupied units are generally larger, with approximately 65.6% having three (3) bedrooms or more, compared to just 36.7% of rental units with three (3) or more bedrooms. The rental stock, by contrast, is more evenly distributed by size with roughly 22.3% of units having one (1) bedroom or less, 41% offering two (2) bedrooms and 36.7% providing three (3) or more bedrooms.

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

Charlotte County's affordable housing inventory includes public housing, tenant based Housing Choice Vouchers, HUD assisted multifamily rental housing, and income restricted LIHTC developments. The Punta Gorda Housing Authority manages 115 public housing apartments and administers approximately 341 Housing Choice Vouchers in Charlotte County. These programs primarily serve extremely low income and very low income households under federal eligibility rules, including families, seniors, and households that include a person with a disability.

In addition to public housing and vouchers, the assisted housing inventory used for this plan identifies multiple HUD assisted multifamily properties with project based assistance. Based on property level unit counts included in that inventory, assisted developments include Charlotte Towers (97 assisted units), Grove City Manor (100 assisted units), Villa San Carlos (50 assisted units), Villa San Carlos II (53 assisted units), William Place (12 assisted units), and Harbor Place Apartments (14 assisted units). These properties generally target very low income households, including older adults and households that include a person with a disability, consistent with common Section 202 and Section 811 program structures and related rental assistance mechanisms.

The inventory also identifies LIHTC developments that provide income-restricted rental units, commonly targeted to households at or below 60 percent of area median income, with set asides that vary by property. LIHTC developments listed include Rotonda Lakes (176 units), Murdock Circle (264 units), Seven Palms (336 units), Hampton Point (284 units), Charleston Cay (128 units), Gulf Breeze (168 income restricted units out of 170 total units), Charlotte Crossing (82 units), and Verandas of Punta Gorda II (60 units). Collectively, these developments expand the supply of income restricted rental housing, including units that can serve working households as well as some households with fixed incomes, depending on property specific rent limits.

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

Charlotte County risks losing 79 affordable units total in 3 Section 8 Contracted PRAC 202 properties in Port Charlotte and Punta Gorda due to an expiring contract in 2026-2028, potentially displacing low-income households. Additionally, LIHTC properties nearing the end of their affordability periods may transition to market-rate rentals, further reducing affordable housing availability. Rising real estate values and low landlord participation in voucher programs also threaten long-term affordability. To mitigate these losses, the county must prioritize contract renewals, incentivize LIHTC property preservation, expand local funding, and strengthen landlord engagement programs to maintain affordable housing options for vulnerable residents.

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

The availability of housing units in Charlotte County does not fully meet the needs of the population. The County continues to experience gaps in housing options that are affordable and appropriately sized for a range of household types, including small households, working families, and older adults. Limited availability of housing that aligns with household incomes contributes to housing instability and increases the likelihood that households will pay more than they can sustainably afford for rent or mortgage costs.

As outlined in NA-10, the shortage is most evident in small to medium affordable housing categories that would accommodate both growing families and elderly households. This mismatch between available housing and household needs contributes to cost burden and limits housing choice, particularly for households with lower and moderate incomes.

Describe the need for specific types of housing:

Charlotte County continues to need a wider range of safe, attainable housing options in both the owner occupied and renter occupied markets. Housing demand is influenced by in-migration, seasonal residency, and local employment patterns that increase competition for available units and can contribute to rising housing costs. Smaller and moderately priced units remain especially important for first time homebuyers, single person households, older adults seeking to downsize, and working households that need stable housing without the cost burden associated with larger homes. Rehabilitation and replacement of aging housing stock, along with resilience improvements that reduce storm related repair needs and insurance pressures, remain important to maintaining long term housing stability.

Additional rental housing opportunities are also needed for households with limited incomes, including units that can support accessibility needs and aging in place. A broader mix of housing types such as smaller single family homes, accessory dwelling units where locally allowed, townhomes, and well located multifamily rental housing can help align supply with current household sizes and workforce needs. Expansion of attainable housing choices across Charlotte County can help reduce gaps in affordability, improve housing mobility, and strengthen community sustainability by supporting residents who want to remain in the county as their housing needs change over time.

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

Introduction:

This section analyzes the cost of housing in Charlotte County for both homeowners and renters. It includes a review of current home values and rental rates, along with an assessment of recent changes in these costs. Additionally, the section provides an in-depth examination of housing affordability for residents, evaluating how well the existing housing stock meets the financial needs of the county's population. This analysis is crucial for understanding the housing market's impact on residents and identifying affordability challenges within the county.

Cost of Housing

	Base Year: 2014	Most Recent Year: 2024	% Change
Median Home Value	\$140,900	\$328,900	133.4%
Median Contract Rent	\$749	\$1,242	65.8%

Table 30 – Cost of Housing

Data Source: 2010-2014 ACS (Base Year), 2020-2024 ACS (Most Recent Year)

Housing Costs

As indicated in the previous table, housing costs in Charlotte County have significantly increased, with home values rising by 133.4% and rents increasing by 65.8% since 2014. The following table shows that just under one-half of renters pay \$1,500 or more per month for rent, representing a significant portion of renters in the county. Later in this section, rental rates are analyzed as a percentage of household income to evaluate the affordability of housing and assess the impact of these rising costs on residents.

Rent Paid	Number	%
Less than \$500	1,069	8.0%
\$500-999	1,817	13.5%
\$1,000-1,499	4,133	30.8%
\$1,500-1,999	3,333	24.9%
\$2,000 or more	3,059	22.8%

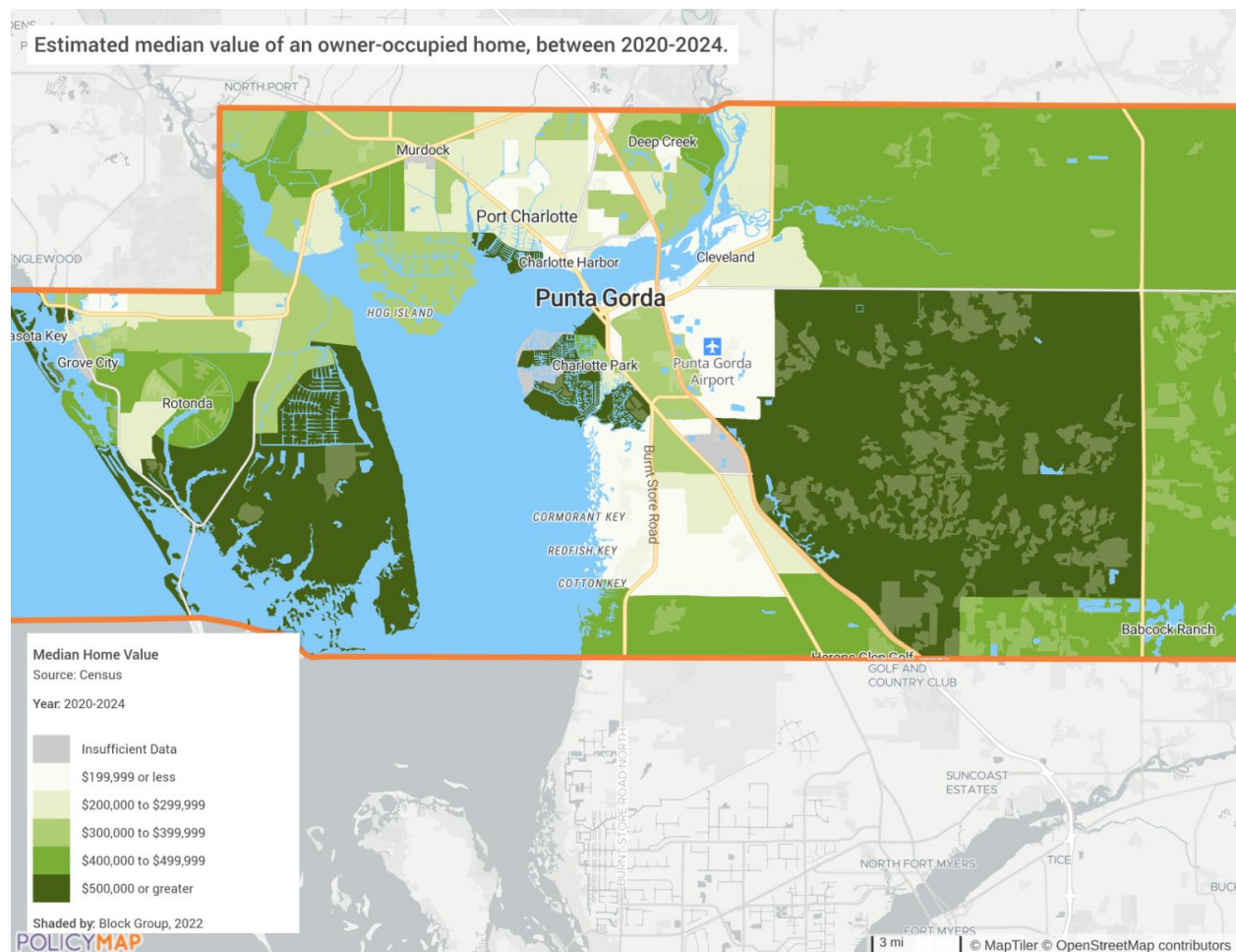
Table 31 - Rent Paid

Data Source: 2020-2024 ACS

Median Value of Owner-Occupied Housing

The map illustrates the estimated median value of owner occupied homes across Charlotte County by block group between 2020 and 2024. Home values vary across the county, with lower and moderate value categories appearing in a number of established neighborhoods, while higher values are visible in many coastal, waterfront, and select inland areas. Some of the highest median home values appear in western coastal communities, around Charlotte Harbor, and in several larger eastern block groups.

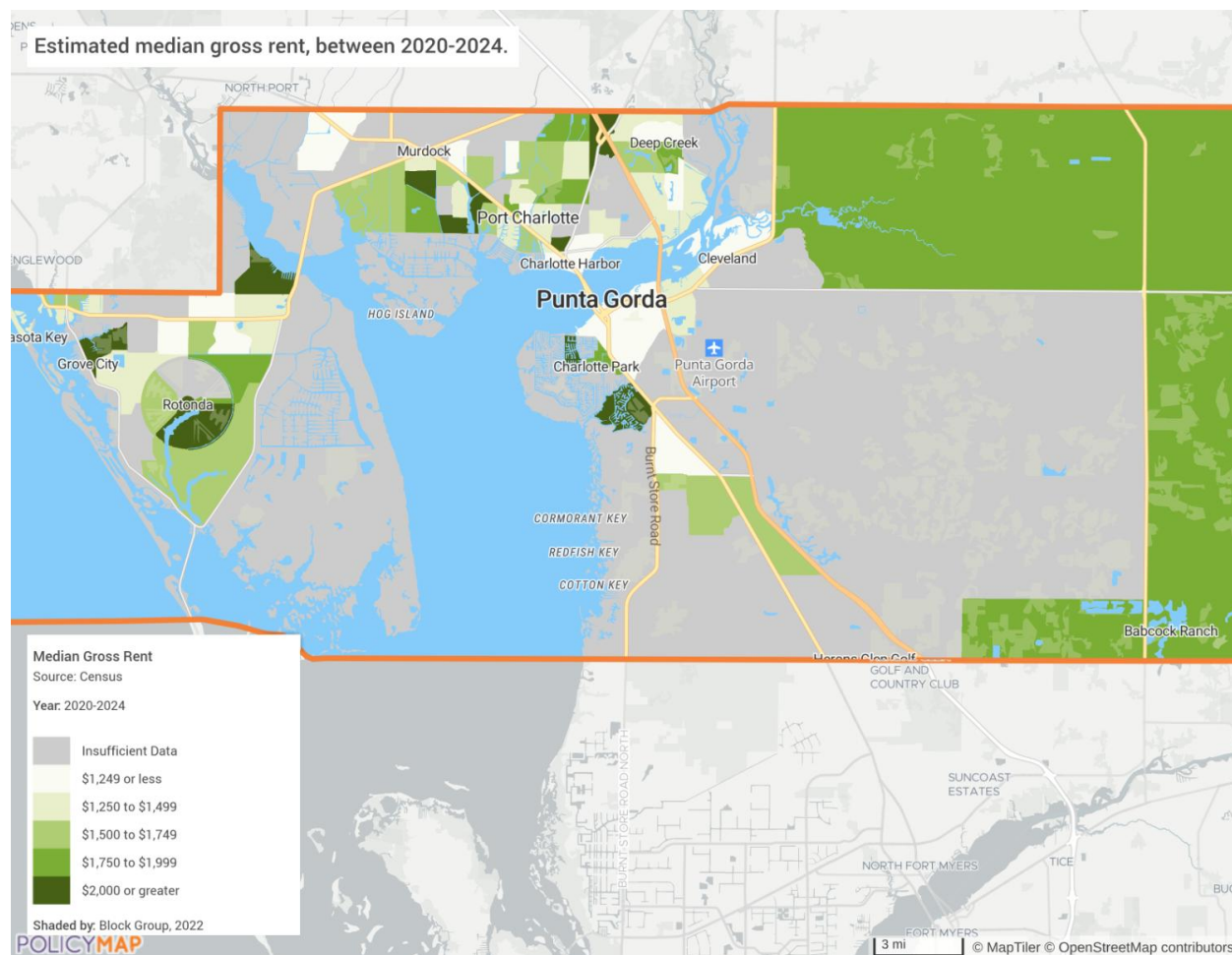
Overall, the map suggests that home values are influenced by location, access to waterfront amenities, neighborhood character, and development patterns across the county. Because the data is shown by block group, larger geographic areas may appear more visually prominent, but the map still provides a useful overview of where owner occupied housing values tend to be higher or lower throughout Charlotte County.



Median Rent

The map illustrates estimated median gross rent across Charlotte County by block group between 2020 and 2024. According to 2020 to 2024 ACS 5-year data, the countywide median gross rent was \$1,464, compared to a median contract rent of \$1,242. Rental costs vary across the county, with many block groups falling within the moderate rent ranges, while several areas show higher median rents. Higher rent categories appear in portions of the Port Charlotte area, some coastal communities, and select inland neighborhoods, while lower rent levels are visible in scattered block groups throughout the county.

Overall, the map suggests that rental costs vary based on neighborhood characteristics, housing type, and proximity to amenities such as waterfront areas and established commercial centers around Charlotte Harbor. While some areas continue to provide relatively lower-cost rental housing, the presence of higher rent categories across multiple parts of the county reflects ongoing pressure on rental affordability for many households.



Housing Affordability

Income for Households at:	Occupied housing units	Percent occupied housing units	Owner-occupied housing units	Percent owner-occupied housing units	Renter-occupied housing units	Percent renter-occupied housing units
MONTHLY HOUSING COSTS AS A PERCENTAGE OF HOUSEHOLD INCOME IN THE PAST 12 MONTHS						
	Estimate	Estimate	Estimate	Estimate	Estimate	Estimate
Less than \$20,000	8,070	(X)	5,847	(X)	2,223	(X)
Less than 20 percent	238	3%	238	4%	0	0%
20 to 29 percent	479	6%	341	6%	138	6%
30 percent or more	7,353	91%	5,268	90%	2,085	94%
\$20,000 to \$34,999	10,571	(X)	7,881	(X)	2,690	(X)
Less than 20 percent	2,115	20%	1,922	24%	193	7%
20 to 29 percent	1,795	17%	1,644	21%	151	6%
30 percent or more	6,661	63%	4,315	55%	2,346	87%
\$35,000 to \$49,999	10,649	(X)	8,677	(X)	1,972	(X)
Less than 20 percent	3,521	33%	3,475	40%	46	2%
20 to 29 percent	1,844	17%	1,531	18%	313	16%
30 percent or more	5,284	50%	3,671	42%	1,613	82%
\$50,000 to \$74,999	17,628	(X)	15,090	(X)	2,538	(X)
Less than 20 percent	7,742	44%	7,600	50%	142	6%
20 to 29 percent	4,121	23%	3,300	22%	821	32%
30 percent or more	5,765	33%	4,190	28%	1,575	62%
\$75,000 or more	41,205	(X)	37,417	(X)	3,788	(X)
Less than 20 percent	29,403	71%	27,421	73%	1,982	52%
20 to 29 percent	7,777	19%	6,581	18%	1,196	32%
30 percent or more	4,025	10%	3,415	9%	610	16%

Table 32 – Housing Affordability

Data Source: 2019-2023 ACS (S2503)

Housing affordability challenges in Charlotte County are most acute at lower income levels, where a large share of households spend 30% or more of their income on housing costs. As shown in Table 27, cost burden is especially prevalent among households earning less than \$34,999, affecting both renters and owners, with extremely limited shares in the lower cost ranges below 20% of income. Cost burden remains common for moderate income households, including those earning \$35,000 to \$49,999 and \$50,000 to \$74,999, with renters consistently showing higher cost burden rates than owners in these brackets. In contrast, households earning \$75,000 or more are more likely to fall below 30% of income for housing costs, though a meaningful subset still experiences cost burden. Overall, the distribution indicates that affordability pressures are concentrated among lower income households and are more pronounced for renter households, reinforcing the need for strategies that expand lower cost rental options, preserve existing affordable units, and support housing stability for cost burdened households.

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	\$1,153	\$1,160	\$1,461	\$2,047	\$2,246
High HOME Rent	\$979	\$1,050	\$1,262	\$1,450	\$1,598
Low HOME Rent	\$767	\$823	\$987	\$1,141	\$1,273

Table 33 – Monthly Rent

Data Source: 2025 HUD FMR and HOME Rents (Punta Gorda, FL MSA)

HUD FMR and HOME Rent Limit

Fair Market Rents (FMRs), set annually by the U.S. Department of Housing and Urban Development (HUD), are used to determine payment standards for HUD programs. These estimates are calculated for metropolitan areas defined by the Office of Management and Budget (OMB), HUD-defined subdivisions of OMB metropolitan areas, and nonmetropolitan counties. Charlotte County is part of the Punta Gorda, FL Metropolitan Statistical Area (MSA).

HOME Rent Limits, derived from HUD-published FMRs, establish the maximum allowable rent for units assisted through the HOME program. These limits apply to new leases for HOME-assisted rental units, ensuring affordability for low-income households while aligning with local market conditions.

Is there sufficient housing for households at all income levels?

As outlined in NA-10, Charlotte County faces a shortage of affordable housing, particularly in the small to medium-sized housing categories that would accommodate both low-income growing families and elderly households. This shortage is evident in the high rate of cost-burdened households.

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

Housing affordability in Charlotte County is likely to remain strained if home values and rents continue to rise faster than household incomes and new housing supply. Predicting exact changes is difficult, but recent growth pressures within the region, including strong demand from in-migration, seasonal housing demand, and employment expansion, suggest that prices may remain elevated in many parts of the county. Even if the pace of rent growth moderates at times, a sustained decline in housing costs is unlikely without meaningful increases in housing availability at price points that are affordable to low- and moderate-income households.

Affordability challenges are likely to be most acute for renters and first-time homebuyers, particularly households seeking smaller or moderately priced units. Without expanded production and preservation of affordable housing, cost burden is expected to persist for many households, increasing the risk of displacement and housing instability. Continued investments in affordable rental housing, homeownership assistance, and housing rehabilitation can help reduce these risks and improve long-term housing stability for Charlotte County residents.

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

In 2024, Charlotte County's median contract rent was \$1,242, which remained below HUD Fair Market Rental Limits for units with 2 or more bedrooms, though above HUD Fair Market Rental Limits for smaller Studio/Efficiency and 1-bedroom units. It was also below HOME High Rental Limits for rental units with two or more bedrooms, while above the HOME High Rental Limits for studio and one-bedroom units as well as above HOME Low Rental Limits for units with 3 Bedrooms or less. This suggests that rental costs may be unaffordable for low-income households or low-income families without assistance programs. As rising housing costs continue to outpace income growth, these affordability concerns are expected to potentially become more widespread and increase financial strain on renters.

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

Introduction:

The tables and maps in this section offer insights into the condition of housing units across Charlotte County by examining factors such as age, vacancy rates, and the occurrence of housing issues. HUD identifies four key housing conditions as problematic:

1. Homes that lack complete or adequate kitchen facilities.
2. Homes lacking complete or adequate plumbing facilities.
3. Overcrowding which is defined as more than one person per room.
4. Households that are cost burdened, spending more than 30% of their income on housing costs.

These factors provide a comprehensive overview of housing quality and affordability challenges throughout the county.

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

Housing conditions in Charlotte County are evaluated using the Florida Building Code and related state adopted standards, together with local enforcement of property maintenance and nuisance standards. Building permitting and inspections are overseen through the county's Building Construction Services, which is responsible for plan-reviews, permits, inspections, and compliance with the Florida Building Code. The county's Code Compliance function addresses residential and commercial code issues and includes application of the adopted International Property Maintenance Code for property maintenance conditions, along with certain permitting related aspects of the Florida Building Code. Rental habitability expectations are also shaped by Florida landlord tenant law, which requires landlords to comply with applicable building, housing, and health codes, or where such codes do not apply, to maintain key structural components and plumbing in reasonable working condition.

Charlotte County housing condition classifications for Consolidated Plan implementation are defined as follows.

1. Standard condition:

A dwelling that is safe, sanitary, and structurally sound and that complies with applicable Florida Building Code requirements and locally enforced property maintenance standards. Units in standard condition do not exhibit material health and safety deficiencies that would typically trigger correction under code enforcement or housing quality inspections.

2. Substandard condition:

A dwelling with one or more material deficiencies that adversely affect health or safety. Examples include unsafe electrical conditions, inadequate plumbing or sanitation, significant roof or building envelope failure, structural deterioration, water intrusion or mold conditions that create health risks, missing or nonfunctional safety features, or similar hazards that prevent the unit from meeting minimum habitability expectations. These conditions generally require corrective action through repair, rehabilitation, or enforcement processes to restore safe occupancy.

3. Substandard condition but suitable for rehabilitation:

A dwelling that does not meet minimum code or habitability standards but has deficiencies that are reasonably correctable through rehabilitation, repair, replacement of building systems, or accessibility improvements. Units in this category may require substantial repairs or upgrades, but the overall structure remains feasible to preserve and return to standard condition at a reasonable cost relative to replacement. This classification supports the use of rehabilitation and repair programs as a cost effective approach to preserve existing housing stock while improving safety, accessibility, and livability.

These definitions provide a consistent framework for distinguishing housing that meets minimum standards, housing needing repair or rehabilitation, and housing requiring more intensive intervention. They also support prioritization of rehabilitation activities and enforcement coordination intended to promote safe and stable housing conditions throughout Charlotte County.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	20,474	27.0%	7,747	52.8%
With two selected Conditions	114	0.2%	906	6.2%
With three selected Conditions	39	0.1%	0	0.0%
With four selected Conditions	0	0.0%	0	0.0%
No selected Conditions	55,250	72.8%	6,012	41.0%
Total	75,877	100%	14,665	100%

Table 34 - Condition of Units

Data Source: 2020-2024 ACS

The table above highlights the number of owner and renter households in Charlotte County that face at least one housing condition issue. Renters are significantly more likely to experience housing problems, with approximately 59% of renter households affected, compared to 27.2% of homeowner households. Only a small share of households experience multiple housing issues at the same time. Based on the Needs Assessment findings presented earlier in this report, the most common housing problem in Charlotte County is **cost burden**, indicating that many households are spending a disproportionate share of income on housing costs. This ongoing affordability pressure remains a critical housing challenge for the County and contributes to broader risks related to housing instability.

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	27,658	36.5%	4,066	27.7%
1980-1999	30,178	39.8%	5,603	38.2%
1950-1979	17,617	23.2%	4,837	33.0%
Before 1950	424	0.6%	159	1.1%
Total	75,877	100%	14,665	100%

Table 35 – Year Unit Built

Data Source: 2018-2022 CHAS

Charlotte County has a notable portion of housing stock that was built before 1980, placing many units at risk for lead-based paint hazards due to the widespread use of lead paint before its ban in 1978. Approximately 23.8% of owner-occupied units and 34.1% of renter-occupied units fall into this category, potentially exposing an estimated 23,037 housing units to lead hazards. This presents a significant public health concern, particularly for vulnerable populations such as young children, emphasizing the importance of targeted mitigation efforts to reduce exposure risks.

To address this issue, the County and the jurisdictions within it have established long-term initiatives to address the challenges associated with its aging housing stock, particularly homes built before 1980 that pose higher risks for lead-based paint (LBP) hazards and structural deficiencies. These initiatives are further explained later in this section.

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.	18,041	23.8%	4,996	34.1%
Housing units built before 1980 with children present	1,285	7.1%	525	21%

Table 36 – Risk of Lead-Based Paint

Data Source: 2020-2024 ACS (Total Units) 2018-2022 CHAS (Units with Children present)

Lead-Based Paint Hazard

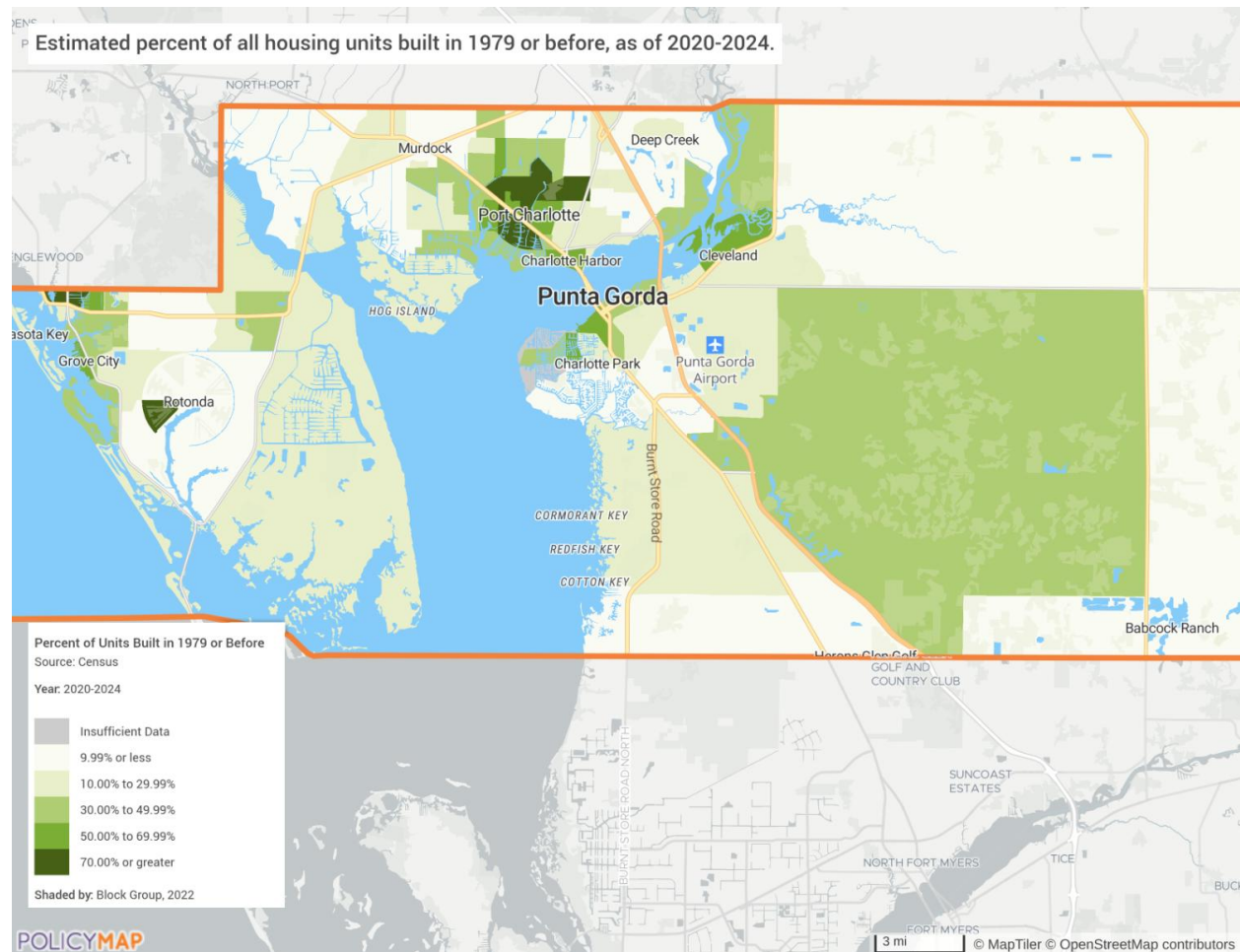
As mentioned previously, any housing unit built prior to 1980 may contain lead-based paint in portions of the home. The most common locations are window and door frames, walls, and ceilings, and in some cases throughout the entire home. Thus, it is generally accepted that these homes at least have a risk of lead-based paint hazards and should be tested in accordance with HUD standards. Within Charlotte County, there are approximately 23,037 total units built prior to 1980 according to 2024 5-year ACS Data. Based on the 2018-2022 CHAS data, there are around 1,810 units or nearly 7.9% of homes built before 1980 with children under the age of 6 present that are at risk of having a Lead-Based Paint Hazard.

Age of Housing

Housing Built Before 1980

The map illustrates the share of housing units in Charlotte County that were built in 1979 or earlier. Older housing is present in several parts of the county, with some of the highest concentrations appearing in portions of Port Charlotte, selected coastal neighborhoods, and a few smaller established residential areas. Other block groups, particularly in less developed or newer growth areas, show lower shares of pre-1980 housing.

This pattern indicates that Charlotte County includes a notable inventory of older housing that may be more likely to need rehabilitation, system upgrades, energy efficiency improvements, and other repairs to maintain safe and livable conditions. Older homes in established neighborhoods, including some areas near Charlotte Harbor and other long developed parts of the county, may also be more likely to require attention to age related issues such as weathering, outdated components, and potential lead-based paint hazards.



Vacant Units

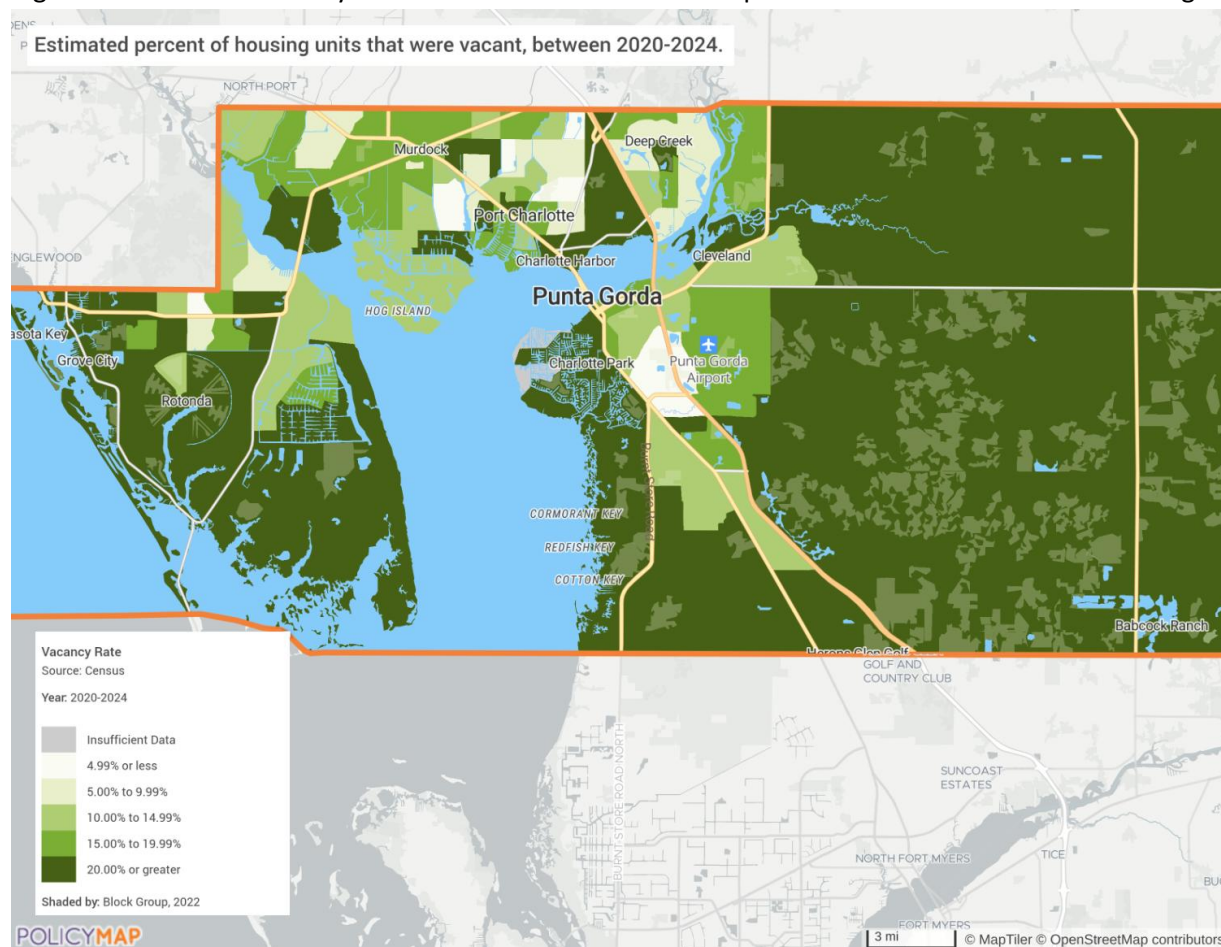
	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	28,137	-	28,137
Abandoned Vacant Units	-	-	-
REO Properties	-	-	-
Abandoned REO Properties	-	-	-

Table 37 - Vacant Units

Data Source: 2020-2024 ACS

Vacant Units

According to the 2024 5-year ACS data, Charlotte County has 118,679 housing units, of which 90,542 are occupied and 28,137 are vacant. The occupied stock includes approximately 75,877 owner-occupied and 14,665 renter-occupied homes. Reported vacancy rates are 11.8% for rentals and 1.9% for owner housing. The comparatively low homeowner vacancy rate indicates a tight for-sale market, which can limit move-up opportunities for renters and reduce options for households relocating to Charlotte County. The following map shows the prevalence of vacant units throughout the county with darker shades indicating higher vacancy rates per block group.



Need for Owner and Rental Rehabilitation:

Charlotte County has an ongoing need for housing rehabilitation due to the presence of aging housing stock, rising construction and material costs, and the increasing expense of maintaining safe and decent housing over time. As homes age, routine repairs and system replacements such as roofing, plumbing, electrical upgrades, and heating and cooling improvements become more frequent and more costly. These needs can be especially difficult for households with limited incomes and residents living on fixed incomes, who may delay repairs until conditions worsen. Rehabilitation supports long term housing stability by addressing health and safety concerns early, reducing deferred maintenance, and preserving existing housing as a more attainable option than replacement, particularly when paired with resilience improvements that reduce storm related damage and repair costs.

Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards:

Housing units built before 1978 may contain lead based paint, and units built before 1980 can still warrant heightened awareness due to transitional construction practices and the continued presence of older painted components. Based on the Age of Housing data used in this plan, approximately 25.4% percent of occupied housing units in Charlotte County were built before 1980, representing an estimated 23,037 occupied units. These units should be treated as higher risk for potential lead hazards until assessed, particularly when rehabilitation activities disturb painted surfaces. Lead safety considerations are most relevant for households that include young children and for any residents in older units where painted components are deteriorated or frequently disturbed through repairs.

Discussion:

Charlotte County maintains a framework for preserving and improving housing quality through enforcement of the Florida Building Code and locally administered permitting, inspection, and code compliance processes. The county's building function supports minimum standards for structural integrity and life safety through plan review and inspections for permitted work, while code compliance and property maintenance enforcement help address visible hazards and conditions that can affect habitability. State law also reinforces baseline expectations for rental housing conditions by requiring landlords to comply with applicable building, housing, and health codes, or where such codes do not apply, to maintain key building components and plumbing in reasonable working condition. When rehabilitation involves older housing that may contain lead based paint, federally assisted activities must follow applicable federal lead safety requirements, including HUD requirements for evaluation and hazard reduction and EPA requirements for lead safe work practices by certified firms when renovating pre 1978 housing.

MA-25 Public and Assisted Housing – 91.210(b)

Introduction

The Punta Gorda Housing Authority is the only public housing authority serving Charlotte County. Its mission is to provide quality, affordable rental housing and rental subsidies to qualified low income households within its jurisdiction. The Housing Authority supports housing stability through federally assisted programs that include public housing and the Housing Choice Voucher program. The agency reports 154 public housing units within Punta Gorda and administration of approximately 409 Housing Choice Vouchers in Charlotte County. In addition to core rental assistance, the Housing Authority offers resident support services such as the Family Self Sufficiency program, which is designed to help participating households reduce reliance on assistance and build economic stability over time.

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	0	0	154	409	0	0	0	0	0
# of accessible units	-	-	-	-	-	-	-	-	-
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 38 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

Charlotte County's affordable housing inventory includes Low Income Housing Tax Credit developments, HUD assisted multifamily properties with project based assistance at select sites, Housing Choice Vouchers administered by the Punta Gorda Housing Authority, and public housing. Assisted units are subject to applicable HUD program requirements and inspection standards. HUD has transitioned to the National Standards for the Physical Inspection of Real Estate, which is intended to align physical inspection standards across public housing, voucher assisted units, and HUD assisted multifamily programs.

- **Low Income Housing Tax Credit units:** The assisted housing inventory used for this plan identifies multiple LIHTC developments that provide income restricted rental units, commonly targeted to households at or below 60 percent of area median income, with set asides that vary by property. Developments listed include Rotonda Lakes (176 units), Murdock Circle (264 units), Seven Palms (336 units), Hampton Point (284 units), Charleston Cay (128 units), Gulf Breeze (169 income restricted units out of 171 total units), Charlotte Crossing (82 units), and Verandas of Punta Gorda II (60 units). These properties are subject to ongoing compliance monitoring that supports continued habitability and long term affordability.
- **HUD assisted multifamily properties with project based assistance:** The inventory identifies assisted developments that include Charlotte Towers (97 assisted units), Grove City Manor (100 assisted units), Villa San Carlos (50 assisted units), Villa San Carlos II (53 assisted units), William Place (12 assisted units), and Harbor Place Apartments (14 assisted units). These properties generally serve very low income households, with several structured to serve older adults and persons with disabilities, consistent with common program design.
- **Housing Choice Voucher program:** The Punta Gorda Housing Authority administers approximately 409 Housing Choice Vouchers in Charlotte County, supporting eligible households leasing units in the private market. The Housing Authority inspects units and confirms compliance with applicable housing quality requirements and local code expectations as part of program administration.
- **Public housing:** The Punta Gorda Housing Authority reports 184 public housing apartments located in the City of Punta Gorda. Public housing is generally targeted to very low income households under federal eligibility requirements, including families, seniors, and households that include a person with a disability. Public inspection results for HUD assisted housing are maintained through HUD datasets and reporting tools and are updated as new inspections occur.

Overall, Charlotte County's assisted housing stock includes both newer and older properties. Continued monitoring and periodic reinvestment remain important to preserve safe, decent, and affordable units over time, particularly for properties that rely on federal rental assistance contracts and for older units that may require capital improvements to maintain compliance.

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:

The Punta Gorda Housing Authority is the only public housing authority serving Charlotte County and administers public housing units within the City of Punta Gorda. Public housing units are intended to provide safe, decent, and affordable rental housing for eligible low income households under federal program requirements, including families, older adults, and households that include a person with a disability.

Based on the public housing inspection information available for Charlotte County, multiple public housing developments in Punta Gorda received inspection scores that indicate generally strong physical condition at the time of review. The Punta Gorda Housing Authority received an inspection score of 99 with an inspection date of February 1, 2022, using the UPCS protocol. More recent inspections conducted under HUD NSPIRE protocols include The Verandas of Punta Gorda Phase 1 with an inspection score of 100 on July 29, 2024, Gulf Breeze Apartments with an inspection score of 93 on July 30, 2024, and The Verandas of Punta Gorda Phase II with an inspection score of 88 on July 22, 2024. These inspection results provide a snapshot of property condition at the time of inspection and support ongoing monitoring and maintenance planning as properties age and building systems require replacement or upgrades.

Public Housing Condition

Public Housing Development	Average Inspection Score
The Verandas of Punta Gorda – Phase I	100
Punta Gorda Housing Authority	99
Gulf Breeze Apartments	93
The Verandas of Punta Gorda – Phase II	88

Table 39 - Public Housing Condition

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

Public Housing. The Punta Gorda Housing Authority operates public housing within the City of Punta Gorda. Public housing properties require ongoing routine maintenance and periodic capital repairs to preserve safe, decent, and sanitary conditions as buildings age. Common restoration and revitalization needs include replacement or repair of major building systems such as roofing, plumbing, electrical, and heating and cooling, along with exterior repairs, drainage and site work, and accessibility improvements. Current inspection results indicate generally strong physical condition at several public housing developments, which supports a continued focus on preventative maintenance and scheduled capital improvements to avoid deferred repair needs.

Assisted Multifamily and LIHTC Preservation. Charlotte County’s assisted inventory includes HUD assisted multifamily properties with project based assistance and multiple LIHTC developments. As these properties age, preservation needs commonly include building envelope and roof replacement, HVAC upgrades, plumbing and electrical modernization, interior rehabilitation, accessibility upgrades, and energy and water efficiency improvements that reduce operating costs and support long term

affordability. The assisted inventory also indicates contract expiration years for certain assisted multifamily properties occurring within the planning period, which reinforces the importance of early coordination with owners and funding partners to support renewals and recapitalization when needed.

Health and Safety Compliance. Rehabilitation and modernization activities must comply with applicable federal and state requirements. Federally assisted rehabilitation involving older housing must follow HUD lead safety requirements and EPA renovation requirements where applicable, and work must align with the Florida Building Code and locally enforced property maintenance expectations. These standards help reduce exposure risks during rehabilitation and support safe housing preservation over time.

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

The Punta Gorda Housing Authority's strategy focuses on maintaining safe, stable, and well managed communities through routine maintenance, timely repairs, and consistent property management practices that support resident health and safety. Public housing developments are subject to HUD physical inspection standards, and the Housing Authority's day to day operations emphasize addressing work orders, maintaining building systems, and sustaining unit quality over time. The agency also supports housing stability through resident oriented programs such as Family Self Sufficiency, which is intended to help participating households build skills and progress toward greater economic stability while remaining housed.

Discussion:

Publicly assisted housing in Charlotte County provides an important foundation for stable rental options through public housing, Housing Choice Vouchers, HUD assisted multifamily properties with project based assistance, and LIHTC developments. Current inspection results for public housing developments in Punta Gorda show inspection scores ranging from 88 to 100 for recent NSPIRE inspections and a score of 99 under UPCS for the Housing Authority entry, indicating generally strong physical condition at the time of inspection. The broader assisted inventory includes multiple assisted multifamily properties and LIHTC developments that expand affordable rental opportunities across the county, but these resources require continued monitoring and reinvestment to preserve long term affordability. Priorities include maintaining public housing through preventative maintenance and capital improvements, supporting preservation and recapitalization of aging assisted multifamily properties, and coordinating preservation strategies for LIHTC developments as affordability periods and capital needs evolve.

MA-30 Homeless Facilities and Services – 91.210(c)

Introduction:

Charlotte County is served by the Charlotte County Continuum of Care, which coordinates a network of public, nonprofit, and provider partners working to prevent and reduce homelessness and to connect households to housing and supportive services. The Continuum of Care framework supports community wide planning, coordination of federally funded homeless assistance programs, and alignment of local service delivery with HUD requirements and program standards.

In Charlotte County, the One Charlotte Coordinated Entry System provides a centralized process for assessment, prioritization, and referral to available housing interventions and supportive services based on an individual or household's needs and vulnerability. Coordinated Entry is intended to help ensure that access to limited resources is managed consistently and transparently, while improving connections to emergency shelter, rapid rehousing, permanent supportive housing, and other housing focused interventions as available.

The Continuum of Care also relies on written standards and partner protocols to support consistent service delivery and compliance across participating agencies. These standards generally establish expectations for program eligibility, referral and prioritization practices, and service delivery approaches across intervention types. Coordination with mainstream systems such as behavioral health, healthcare, domestic violence service providers, and veteran focused resources supports a more integrated response and helps households stabilize and access longer term housing options when available within the local network.

Facilities and Housing Targeted to Homeless Households

	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)	49	0	0	5	0
Households with Only Adults	54	0	24	68	0
Chronically Homeless Households	0	0	0	0	0
Veterans	20	0	24	65	0
Unaccompanied Youth	0	0	0	0	0

Table 40 - Facilities and Housing Targeted to Homeless Households

Data Source: Punta Gorda and Charlotte County Continuum of Care (CoC) FL 602; 2026 Point in Time Count

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:

In Charlotte County, mainstream health care, behavioral health, crisis response, food assistance, and workforce services complement the Continuum of Care homeless response system by helping households stabilize while they pursue housing. These services address the health, behavioral health, and employment needs of individuals and families experiencing homelessness and are accessed through referrals and intensive case management via the Charlotte CARE Center, the Gulf Coast Partnership Continuum of Care, and partner agencies.

Public Health and Primary Medical Services

- **Florida Department of Health in Charlotte County (DOH-Charlotte)**

The Florida Department of Health in Charlotte County provides essential clinical and preventive health services that directly support housing stabilization for homeless households through coordinated referrals from homeless service providers.

Services commonly accessed by persons experiencing homelessness include:

- Immunizations and communicable disease screening (including tuberculosis, HIV, and STIs)
- Preventive and public health services
- Dental services for children and adults experiencing dental emergencies
- WIC nutritional assistance for eligible families
- Vital records replacement, such as birth certificates, which are critical for housing, employment, and public benefit eligibility

These mainstream public health services reduce health-related barriers to employment and housing retention and strengthen outcomes for households exiting homelessness.

- **Virginia B. Andes Volunteer Community Clinic (VBA Clinic)**

The Virginia B. Andes Volunteer Community Clinic serves as a critical health-care safety net for uninsured and under-insured residents of Charlotte County, including individuals and families experiencing homelessness or at risk of homelessness.

Key services used to complement homeless programs include:

- No-cost primary and semi-urgent medical care
- Chronic disease management
- Minor medical procedures and diagnostic services
- A volunteer pharmacy providing free prescription medications

- Patient assistance and advocacy for pharmaceutical compassionate-care programs

The VBA Clinic works closely with homeless service providers to address untreated medical conditions that could otherwise interfere with housing placement or stability, particularly for chronically homeless individuals exiting shelter or transitional housing.

- **Virginia B. Andes Mobile Medical Clinic**

The Virginia B. Andes Mobile Medical Clinic, developed with Charlotte County support, delivers healthcare directly to underserved populations at community locations throughout the county, including areas frequented by people experiencing homelessness.

The Mobile Medical Clinic:

- Provides primary care, wound care, chronic illness management, and limited pharmaceuticals
- Reduces transportation barriers for unsheltered individuals
- Partners with Charlotte Behavioral Health Care and the Charlotte CARE Center to deliver integrated health and housing stabilization services
- Coordinates with DOH-Charlotte to provide immunizations, screenings, and referrals

This mobile model directly complements street outreach and shelter services by bringing healthcare to people who may not otherwise access traditional medical settings.

Mental Health and Substance Use Services

- **Charlotte Behavioral Health Care (CBHC)**

Charlotte Behavioral Health Care is the primary provider of mental health and substance use treatment in Charlotte County and plays a central role in serving chronically homeless individuals and youth with co-occurring disorders.

Services include:

- Outpatient and inpatient mental health treatment
- Substance use disorder treatment and detoxification
- Homeless-focused outreach and housing stabilization
- SSI/SSDI application assistance through the SOAR model

CBHC services are integrated with homeless-specific initiatives such as the One Charlotte Integrated Care Team, supporting long-term housing stability for the most vulnerable residents.

Workforce Development and Employment Services

- **CareerSource Southwest Florida – Port Charlotte**

CareerSource Southwest Florida operates the primary employment and workforce development system serving Charlotte County, with a full-service center located in Port Charlotte.

Homeless service providers regularly coordinate with CareerSource to connect clients to:

- Employment readiness and career counseling
- Job search assistance and placement
- Occupational skills training and certifications
- On-the-job training and work experience opportunities
- Unemployment compensation assistance

These employment services are critical to income stabilization for households transitioning out of homelessness and support long-term housing retention for individuals and families enrolled in rapid re-housing programs.

County Human Services and Benefit Access

- **Charlotte County Human Services Department / Family Services Center**

The Charlotte County Human Services Department, operating through the Family Services Center, provides an integrated, co-located delivery system for mainstream benefits and assistance.

Services accessed by homeless or formerly homeless households include:

- Emergency financial assistance, including rent, mortgage and utility assistance
- Emergency home repair
- Veteran services coordination
- Aging and disability resources

This centralized access model reduces barriers and supports stabilization efforts coordinated through homeless-targeted programs.

- **Coordination With Homeless-Targeted Services**

Mainstream health, behavioral health, and workforce systems are accessed through coordinated entry, referrals, and intensive case management provided by the Charlotte CARE Center and the Gulf Coast Partnership Continuum of Care. This institutional delivery structure ensures:

- Efficient use of resources
- Reduced duplication of services

- Priority access for households with the highest needs
- Improved housing and self-sufficiency outcomes

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.

Emergency Shelter and Crisis Services

- Charlotte CARE Center: Serves as a primary access point for homeless services in Charlotte County and includes a low barrier emergency shelter model with short term stays paired with intensive case management focused on rapid return to permanent housing. The CARE Center is also used for cold weather shelter activation in coordination with county emergency communications.
- Coordinated Entry through One Charlotte: Provides standardized assessment, prioritization, and referral to available housing and service interventions for households experiencing homelessness or at imminent risk.

Street Outreach, Case Management, and Health Linkages

- One Charlotte Integrated Care Team: Provides coordinated outreach and care linkage for people experiencing homelessness, including connection to behavioral health supports and stabilization services that complement housing placement efforts. This type of service is particularly relevant for individuals with higher barriers to housing, including those with chronic homelessness histories.

Housing Interventions

- Rapid Rehousing and Housing Navigation: Coordinated Entry and partner agencies support housing search, landlord engagement, and short to medium term assistance when funding is available, with a focus on quickly returning households to permanent housing.
- Permanent Supportive Housing: For chronically homeless individuals and households with disabling conditions, permanent supportive housing models combine long term housing assistance with ongoing supportive services when resources are available through the Continuum of Care and partner networks.

Veterans and Their Families

- Supportive Services for Veteran Families: Provides homelessness prevention and rapid rehousing assistance for eligible very low income veteran households, typically including case management and time limited financial assistance to stabilize housing.
- Veterans Transitional Housing: Punta Gorda Veterans Village provides transitional housing and supportive services for veterans experiencing homelessness, with structured programming intended to support stability and transition to permanent housing.

Families with Children

- Emergency shelter and rapid rehousing resources accessed through Coordinated Entry and the Charlotte CARE Center support families with children through short term shelter, case management, and housing placement supports. Schools and family support systems also refer families experiencing housing instability to Coordinated Entry pathways.

Survivors of Domestic Violence and Related Safety Needs

- Center for Abuse and Rape Emergencies: Provides crisis response and supportive services for survivors and can function as a critical safety related linkage when households face housing loss tied to violence. Domestic violence specific resources typically use separate access and confidentiality protocols and may coordinate with, but are not routed through, standard Coordinated Entry processes.

Unaccompanied Youth and Young Adults

- Youth ASAP program: Provides support services for youth and young adults ages 18 to 24, including pregnant and parenting young adults, focused on safety, permanency, and transition to sustainable living.
- Oasis Youth Shelter: Provides temporary shelter and crisis counseling for runaway and troubled youth ages 10 to 17 through a statewide prevention and shelter framework.

These services and facilities are crucial in addressing the needs of chronically homeless individuals, families, veterans, and unaccompanied youth through shelter, coordinated entry, supportive housing pathways, and specialized safety or youth focused services.

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

Introduction:

Charlotte County serves four primary groups with non-homeless special needs: the elderly and frail elderly, individuals with HIV/AIDS and their families, those with alcohol and/or drug addiction, and individuals with mental or physical disabilities. Each group requires tailored support, such as age-friendly and accessible housing, medical care, rehabilitation services, and affordable living options. The jurisdiction is working to meet these needs through specialized housing and integrated services, though continued efforts are required to expand and enhance these support systems to better accommodate these vulnerable populations.

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:

Charlotte County includes several special needs populations that may require supportive housing or housing-linked services to remain stably housed and avoid unnecessary institutionalization. Supportive housing needs typically include safe and affordable units, accessibility features, service coordination, and transportation assistance.

Elderly and Frail Elderly

Older adults often need affordable housing located near healthcare and essential services. Common needs include home modifications for accessibility, in-home support, caregiver assistance, and transportation to appointments and daily necessities.

Persons with Disabilities (Mental, Physical, and Developmental)

Residents with disabilities may require accessible units and ongoing support services such as case management, benefits coordination, and connections to medical or behavioral health care. Some households also need supportive housing options that include tenancy supports to maintain stability.

Persons with Alcohol or Other Drug Addictions

Individuals with substance use disorders benefit from stable housing paired with recovery supports, including treatment access, counseling, peer support, and case management. Transportation and coordinated referrals can reduce barriers to ongoing care.

Persons with HIV/AIDS and their Families

Households affected by HIV/AIDS may need stable housing that supports consistent access to medical care and medication. Supportive needs often include case management, transportation to services, and rental or utility assistance when available. Specialized HIV/AIDS resources may be located in neighboring jurisdictions within the region.

Public Housing Residents

Public housing residents, including seniors and persons with disabilities, often benefit from accessibility improvements, responsive maintenance, and service linkages that support housing stability, health needs, and self-sufficiency.

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

Healthcare and behavioral health providers serving Charlotte County use discharge planning and coordinated referrals to help individuals transition safely from hospitals, crisis stabilization settings, residential treatment, and rehabilitation programs into stable housing. Discharge planning typically includes identification of follow up care needs, medication planning, and referral to community based supports. When a patient lacks stable housing, providers and partners may use direct referrals to local homeless response entry points so the individual leaves care with a clear pathway to housing navigation and supportive services.

At the system level, Florida has established discharge planning guidance that encourages hospitals, crisis stabilization units, residential treatment facilities, assisted living facilities, and detoxification centers to implement procedures that reduce discharges into homelessness. Behavioral health discharge requirements under Florida law also emphasize documentation of post release needs and actions to address those needs. These state level expectations support consistent screening for housing instability and strengthen coordination between institutions and community partners.

Locally, the One Charlotte Coordinated Entry System provides a centralized access process that institutions can use to connect individuals and families who are homeless or at imminent risk to assessment, prioritization, and referral for available housing interventions. For individuals leaving care with significant barriers to stability, the One Charlotte Integrated Care Team and Charlotte Behavioral Health Care homeless services provide outreach, care coordination, behavioral health linkage, and housing focused support that can complement discharge planning. The Charlotte CARE Center functions as a primary point of entry for homeless services and can support connections to housing resources, case management, and related stabilization supports as availability allows. Together, these coordinated entry, integrated care, and homeless service functions help reduce gaps between institutional discharge and stable housing, particularly for people with disabling conditions, chronic homelessness histories, or complex service needs.

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).

Charlotte County plans to undertake activities that address the housing and supportive service needs of residents with special needs who are not homeless, including older adults, persons with disabilities, individuals in recovery, and households managing chronic health conditions. Planned efforts will

emphasize housing stability, accessibility, and reliable connections to community based supports through eligible housing and community development activities and coordinated service delivery.

Planned actions are expected to include CDBG eligible public facility and public improvement projects that strengthen safe access to services relied upon by special needs populations. Activities may include accessibility upgrades at community serving facilities, safety related site improvements, and infrastructure improvements that reduce barriers to reaching health, behavioral health, nutrition, and social service resources. These investments support mobility and reduce isolation for residents with functional limitations and households with limited transportation options.

Charlotte County also expects to prioritize housing preservation and accessibility. Activities may include owner occupied rehabilitation, repairs that correct health and safety deficiencies, and targeted accessibility modifications that help residents remain safely housed and reduce preventable displacement tied to substandard conditions or functional barriers. Where feasible and eligible, efforts may also support the preservation of assisted and income restricted rental housing through coordination with property owners and funding partners to maintain unit condition and long term affordability for tenants with special needs.

Service coordination will remain a core implementation strategy. The county will continue coordination with the Punta Gorda Housing Authority and other assisted housing partners to strengthen referral pathways to supportive services for assisted households. Coordination with health and behavioral health providers and community partners will also support discharge planning linkages so residents exiting hospitals, crisis stabilization, rehabilitation, or treatment programs can connect to outpatient care, recovery supports, transportation resources, and housing stabilization assistance without entering the homelessness system.

These activities link directly to the Consolidated Plan short term goals related to improving housing quality, expanding accessibility, strengthening service connectivity, and supporting stable housing for residents with special needs. Annual targets and specific funded projects will be established through the Annual Action Plan process and will reflect available resources, eligible activities, and documented community priorities.

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)).

Charlotte County intends to undertake activities that support residents with special needs who are not experiencing homelessness, including older adults, persons with disabilities, individuals in recovery, and households managing chronic health conditions such as HIV. Planned efforts will focus on housing stability, accessibility, and improved connections to supportive services through eligible housing and community development activities and coordinated partnerships.

Priority actions are expected to include continued support for housing preservation and housing quality improvements for income qualified households, particularly where health and safety repairs or accessibility modifications are needed to help residents remain safely housed. Activities may include owner occupied rehabilitation, repair programs that address substandard conditions, and targeted accessibility improvements that support aging in place and reduce preventable displacement tied to functional barriers.

Charlotte County also anticipates supporting public facility and public improvement activities that strengthen access to community based services relied upon by special needs populations. Eligible activities may include ADA related upgrades and safety improvements at community serving facilities, along with infrastructure improvements that reduce barriers to accessing health care, behavioral health services, nutrition supports, and other essential services. Coordination with assisted housing partners, including the Punta Gorda Housing Authority and owners of assisted rental properties, is expected to support stable housing outcomes for residents who rely on subsidized housing and may need service linkages.

In addition, the county will coordinate with local and regional partners to reinforce service referral pathways and housing stabilization linkages. This includes connections to behavioral health and recovery supports, transportation resources, and other mainstream assistance that helps reduce avoidable institutionalization and supports safe transitions for residents exiting hospitals, rehabilitation settings, or treatment programs. Coordination with HIV related service providers will continue to support stable housing and access to care for households managing chronic health conditions.

These activities link to the Consolidated Plan short term goals related to improving housing quality, expanding accessibility, strengthening connections to services, and supporting housing stability for residents with special needs. Annual project targets and specific one year outcomes will be established through the Annual Action Plan process each year during the 2026 to 2030 period, based on documented needs, available funding, and eligible activity categories.

MA-40 Barriers to Affordable Housing – 91.210(e)

Negative Effects of Public Policies on Affordable Housing and Residential Investment:

Public policies that protect health, safety, and orderly growth can also increase per unit development costs, limit feasible densities, and extend project timelines. In Charlotte County, these effects can translate into higher rents or sales prices, fewer missing middle unit types such as duplexes, townhomes, and small multifamily, and reduced private investment in lower rent projects where margins are thin.

Local land use and development regulations can affect affordability when dimensional standards and site requirements reduce the number of buildable units or require larger lots than the market can absorb at lower price points. Zoning district rules, setbacks, parking requirements, and subdivision standards can limit compact development patterns and smaller housing formats that typically lower land cost per unit. Administrative processes also influence cost. When review timelines require multiple approvals, technical studies, and extended coordination across departments, carrying costs rise and projects may shift toward higher price points.

Charlotte County impact fees and related development charges support needed infrastructure, but they add upfront costs that are commonly financed into total development budgets. The county's impact fee framework, including the adopted impact fee ordinance and master fee schedules, can affect project feasibility, especially for smaller scale affordable developments and rehabilitation projects that have limited capacity to absorb added per unit costs. Fee timing and predictability also matter because changes to schedules can affect pro formas for projects already in planning. Note section SP-55 details Charlotte HOME (Housing Opportunities Made Easier), program that assists qualified developers in offsetting development costs and streamlining the approval process.

State and hazard related requirements are particularly influential in a storm exposed county. Florida Building Code standards improve life safety and wind resistance, but they can raise construction costs and increase the cost of substantial rehabilitation. Floodplain management requirements can further increase costs for properties in mapped flood hazard areas. Charlotte County's floodplain management ordinance includes a substantial improvement and substantial damage threshold commonly described as the 50 percent rule, which can require elevation or other compliance measures when repairs and improvements reach certain levels. These policies support resilience but can reduce reinvestment feasibility for older, lower value units.

State level limits on rent stabilization tools also shape affordability outcomes. Florida law restricts local governments from adopting rent control except under narrow housing emergency conditions and with additional procedural steps, which limits local options to respond to rapid rent escalation during tight market periods. State affordable housing policy can also affect local implementation. The Live Local Act framework requires local governments to allow certain qualifying affordable multifamily rental developments in areas zoned for commercial, industrial, or mixed use under specified conditions. While this can support production, it can also create administrative and timing pressures as local procedures, infrastructure planning, and compatibility standards are applied within the limits of state law.

MA-45 Non-Housing Community Development Assets – 91.215 (f)

Introduction:

Charlotte County sits within the Southwest Florida regional economy and benefits from access to major transportation and service networks that connect residents and businesses to broader employment and market activity. Interstate 75 and US 41 support regional commuting and goods movement, while Punta Gorda Airport strengthens passenger connectivity that supports tourism, seasonal activity, and business travel. Established communities such as Port Charlotte, Punta Gorda, and Englewood include a mix of residential neighborhoods, commercial corridors, and community facilities that function as key service hubs for the county and surrounding areas.

Charlotte County's economy reflects a combination of health care, retail and services, construction, tourism and hospitality, and public sector functions, supported by small business activity and a retiree and seasonal population base. Waterfront access, recreational assets, and quality of life amenities remain significant drivers of in migration and visitor activity. Economic and community development priorities articulated in the Charlotte 2050 Comprehensive Plan, the FY 2026 to 2027 Strategic Plan, and the Visioning Workshops emphasize resilience, infrastructure, and community services as core elements that support long term stability and competitiveness.

Growth and market demand also place pressure on housing supply and supporting infrastructure. New households, seasonal demand, and reinvestment needs in older neighborhoods can contribute to affordability challenges, particularly for renters, entry level homebuyers, and households with fixed or moderate incomes. The Market Analysis section evaluates housing supply characteristics, affordability conditions, and factors that influence residential stability, with attention to how regional demand, transportation access, and local development patterns shape housing outcomes across Charlotte County.

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	392	351	1%	1%	0%
Arts, Entertainment, Accommodations	8,047	8,344	11%	14%	3%
Construction	7,667	5,736	11%	10%	-1%
Education and Health Care Services	14,128	12,667	20%	22%	2%
Finance, Insurance, and Real Estate	4,826	2,255	7%	4%	-3%
Information	998	424	1%	1%	-1%
Manufacturing	3,282	1,003	5%	2%	-3%
Other Services	3,759	2,156	5%	4%	-2%

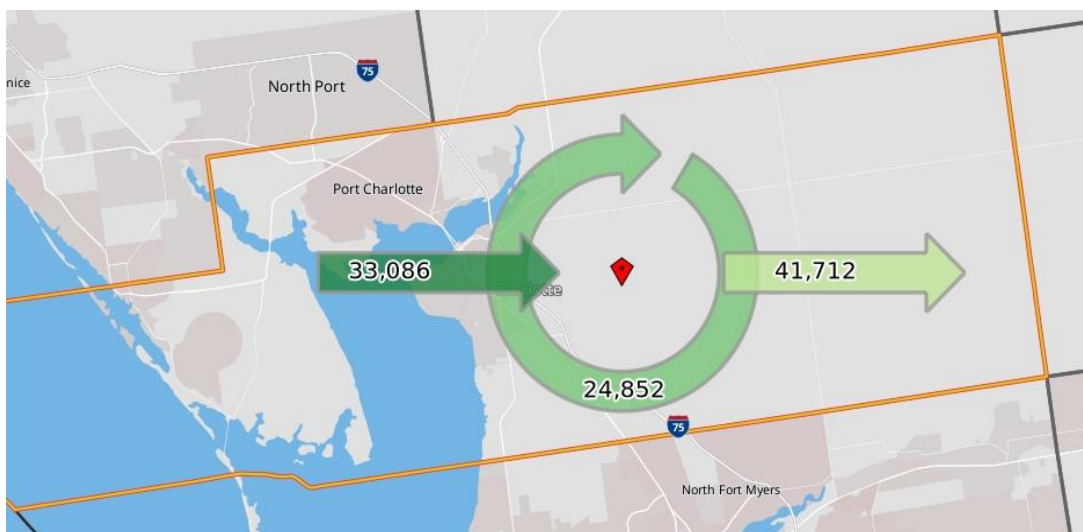
Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Professional, Scientific, Management Services	8,330	9,947	12%	17%	5%
Public Administration	3,418	3,332	5%	6%	1%
Retail Trade	10,161	9,236	14%	16%	2%
Transportation & Warehousing	3,194	1,463	5%	3%	-2%
Wholesale Trade	2,169	1,024	3%	2%	-1%
Grand Total	70,371	57,938	100%	100%	0%

Table 41 - Business Activity

Data Source: 2019-2023 ACS (Workers), 2023 Longitudinal Employer-Household Dynamics (Jobs)

Charlotte County's labor market reflects a regional economy with substantial in-county employment opportunities while remaining closely tied to commuting patterns across the broader area. The presence of 70,371 local workers (2019 to 2023 ACS) and 57,938 local jobs (LEHD 2023) indicates a meaningful local employment base supported by industries such as education and health care, retail trade, arts, entertainment and accommodations, and professional, scientific, and management services. These sectors help provide jobs within the county, but the labor market also operates as part of a larger regional system.

As displayed below, the 2023 LEHD Inflow and Outflow data shows that Charlotte County attracts workers from outside the county and sends many residents to jobs elsewhere. Of the 57,938 jobs located in Charlotte County, 33,086 (57.1%) are held by workers who live outside the county, while 24,852 (42.9%) are held by residents who both live and work in Charlotte County. At the same time, Charlotte County has 66,564 employed residents, and 41,712 (62.7%) residents commute outside the county for work, while 24,852 (37.3%) both live and work within the county. This pattern indicates a highly interconnected labor shed in which Charlotte County functions as both an employment destination and a residential base within the broader regional economy.



Data Source: 2023 LEHD (Inflow/Outflow Job Counts – All Workers)

Labor Force

Total Population in the Civilian Labor Force	77,979
Civilian Employed Population 16 years and over	73,788
Unemployment Rate	4.1%
Unemployment Rate for Ages 16-24	13.0%
Unemployment Rate for Ages 25-65	4.3%

Table 42 - Labor Force

Data Source: 2020-2024 ACS; 2024 Bureau of Labor Statistics (BLS) - Unemployment Rate

Unemployment

Charlotte County's labor force and unemployment data indicate a generally stable workforce with some seasonal fluctuation. The county's civilian labor force includes 77,979 residents, with 73,788 employed persons age 16 and older. The overall unemployment rate was 4.1 percent, with higher unemployment among residents ages 16 to 24 (13.0 percent) compared with ages 25 to 65 (4.3 percent). These differences are common in many communities because younger workers are more likely to be entering the labor market, changing jobs, or working in seasonal industries.

There are several methods for measuring unemployment, each with distinct advantages and limitations. The U.S. Census collects annual unemployment data by census tract, enabling geographic comparisons of unemployment rates across smaller areas. However, this data is typically two or more years old, making it less useful for real-time analysis. In contrast, the Bureau of Labor Statistics (BLS) provides monthly unemployment data as provided below.

2024 Unemployment Rates

Jan	Feb	March	April	May	June	July	Aug	Sept	Oct	Nov	Dec
4.0%	3.9%	3.6%	3.5%	3.7%	4.1%	4.7%	4.5%	4.5%	4.6%	4.6%	4.1%

Unemployment Rate in 2024, BLS – Charlotte County, FL

2025 Unemployment Rates

Jan	Feb	March	April	May	June	July	Aug	Sept	Oct	Nov	Dec
4.8%	4.7%	4.2%	4.4%	4.4%	4.9%	5.1%	5.6%	5.6%	(X)	6.3%	5.6%(P)

Unemployment Rate in 2025, BLS – Charlotte County, FL

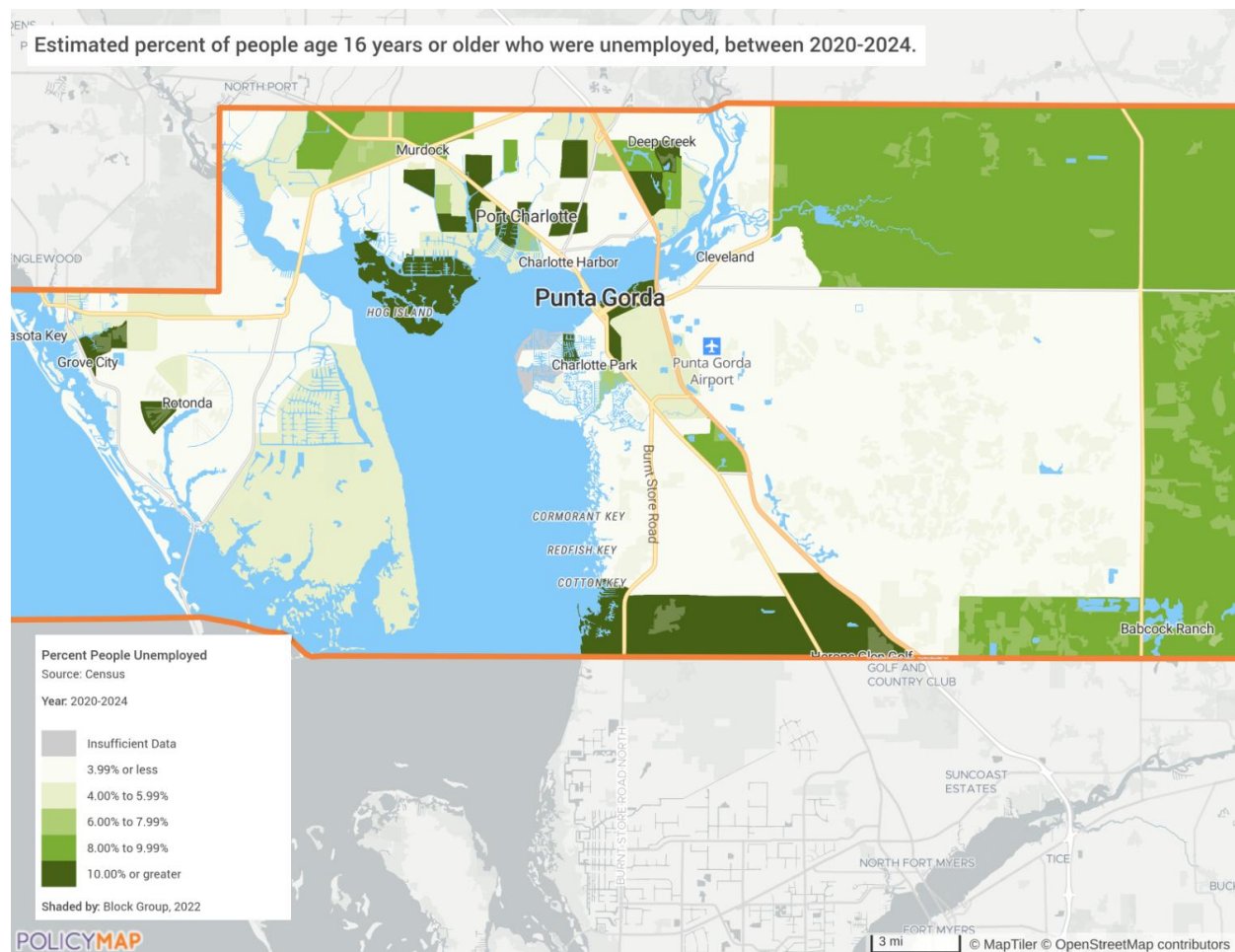
**Data Notes: October 2025 did not report unemployment rates; December 2025 Unemployment Rate was preliminary at time of report.*

Local Area Unemployment Statistics for 2024 and 2025 show monthly variation, with rates in 2024 ranging from 3.5% in April to 4.7% in July and averaging 4.1% for the year. In 2025, unemployment was higher overall with more variation, rising from 4.2% in April to 6.3% in November. October 2025 data was not reported, and the December 2025 rate (5.6%) was preliminary at the time of the report. These patterns suggest seasonal labor market changes tied to industries such as construction, tourism, education, and service employment, where hiring demand may rise and fall at different times of the year.

Unemployment

The following map illustrates the estimated share of residents age 16 and older who were unemployed across Charlotte County between 2020 and 2024. Most block groups show unemployment rates within the lower ranges, indicating generally stable employment conditions throughout much of the county. Higher unemployment rates appear in several scattered locations, including portions of the Port Charlotte area, some coastal communities including Hog Island, and a few areas south and east of Punta Gorda.

Overall, the pattern suggests that unemployment levels vary by neighborhood but remain relatively moderate across much of the county. Localized differences may reflect variations in workforce characteristics, access to employment centers, and the distribution of commercial and service industries throughout the region.



Occupations by Sector	Number of People
Management, business and financial	25,924
Farming, fisheries and forestry occupations	262
Service	14,523
Sales and office	18,452
Construction, extraction, maintenance and repair	6,071
Production, transportation and material moving	8,556

Table 43 – Occupations by Sector

Data Source: 2020-2024 ACS

Occupations by Sector

The "Occupations by Sector" table illustrates the distribution of job types across various industries throughout Charlotte County, differing from a previous table that focused on the distribution of jobs within specific sectors. For instance, managerial positions, whether in corporate offices or retail, are classified under "Management, Business, and Financial" in this table but would be categorized by industry in the earlier table.

In Charlotte County, the largest occupational group is the Management, Business, and Financial sector, with approximately 25,924 jobs. The Sales and Office sector with 18,452 jobs and the Service sector with 14,523 jobs each make up notable portions of the local job distributions. These sectors encompass vital roles such as managers, service workers, financial analysts, business professionals, retail workers, administrative staff, and customer service representatives, emphasizing the importance of professional, service industry, and office-related occupations in the county's workforce.

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	38,420	63.9%
30-59 Minutes	15,813	26.3%
60 or More Minutes	5,892	9.8%
Total	60,125	100%

Table 44 - Travel Time

Data Source: 2020-2024 ACS

Commute Travel Time

In Charlotte County, the number of individuals with long commute times to work is quite minimal with 9.8% (5,892 individuals) of workers commuting 1 hour or more for work. The majority of the workforce commutes less than 60 minutes with 63.9% of workers commuting less than 30 minutes contributing to an accessible and convenient work-life balance for many residents.

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	3,103	451	3,513
High school graduate (includes equivalency)	18,493	1,076	9,091
Some college or Associate's degree	20,098	1,369	7,981
Bachelor's degree or higher	15,385	953	5,547

Table 45 - Educational Attainment by Employment Status

Data Source: 2020-2024 ACS

The table above details educational attainment by employment status for persons 16 years of age and older within the county. Based on the number of unemployed considering the size of the workforce based on education level, Charlotte County provides employment opportunities for workers with various educational backgrounds and attainments.

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	201	448	356	1,334	1,910
9th to 12th grade, no diploma	1,129	1,078	1,105	2,514	3,776
High school graduate, GED, or alternative	4,317	5,482	4,740	18,098	26,425
Some college, no degree	2,648	3,194	3,721	12,266	18,798
Associate's degree	1,033	1,863	2,513	5,570	6,992
Bachelor's degree	540	2,629	2,444	9,101	13,168
Graduate or professional degree	69	862	1,266	5,367	10,459

Table 46 - Educational Attainment by Age

Data Source: 2020-2024 ACS

Educational Attainment by Age

The previous table outlines educational attainment by age for individuals aged 18 and older in Charlotte County. It highlights the varying levels of education achieved across different age groups, providing insights into the county's educational landscape and its potential impact on workforce development and economic opportunities.

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	\$33,706
High school graduate (includes equivalency)	\$35,535
Some college or Associate’s degree	\$41,656
Bachelor’s degree	\$57,130
Graduate or professional degree	\$68,623

Table 47 – Median Earnings in the Past 12 Months

Data Source: 2020-2024 ACS

Median Earnings by Educational Attainment

Educational attainment is a key determinant of potential earnings and financial stability. In Charlotte County, individuals with higher education levels experience significantly greater median earnings. For instance, a person with a Bachelor's degree typically earns almost double the income of someone without a high school diploma, while those with a graduate or professional degree can also expect to earn just below twice what someone earns with a high school education. Over the span of a career, this income disparity becomes even more pronounced. An individual with a Bachelor’s degree working from age 23 to 62 can expect to earn around \$2.2 million, compared to approximately \$1.4 million for someone with a high school diploma working from age 23 to 62, an earnings difference of around \$800,000. This gap in lifetime earnings contributes significantly to wealth accumulation, further supported by the higher likelihood of home ownership, investments, and retirement savings often associated with higher salaries.

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

Education and health care services are a cornerstone of Charlotte County’s economy, employing around 14,128 people, or nearly 20% of the workforce, and representing one of the county’s largest job bases with 12,667 positions. The gap between jobs and resident workers indicates net out-commuting to for local workers in this sector who are unable to find employment within the county.

Professional, scientific, and management services, retail trade, and the arts, entertainment, and accommodations sector all account for substantial shares of local employment. Together, these industries anchor economic stability, broaden career pathways, and support a resilient, well-rounded local economy.

Describe the workforce and infrastructure needs of the business community:

Charlotte County’s business community depends on a reliable workforce and infrastructure that keeps pace with growth and coastal risk. According to the County’s FY 2026-2027 Strategic Plan, economic and community development efforts emphasize a diversified, growing economy supported by sustainable growth management and quality of life, with related initiatives that also recognize housing stability and regulatory and infrastructure factors that influence market readiness.

Workforce needs

- **Skilled trades and technical talent:** Based on the Strategic Plan's focus on sustainable growth and continued development activity, employers commonly need construction trades and technicians to support new construction, repairs, and modernization, along with equipment maintenance skills tied to industrial and commercial operations.
- **Health care and direct care staffing:** Population trends in Charlotte County contribute to ongoing demand for nurses, allied health professionals, home health and personal care roles, and behavioral health providers, which influences service capacity and employee retention.
- **Logistics and distribution:** Regional connectivity supports demand for drivers, warehouse and equipment operators, dispatch and logistics coordination, and safety and supervisory roles that keep goods moving efficiently.
- **Service and tourism workforce:** Punta Gorda Airport related connectivity and tourism with seasonal economy support demand for hospitality, retail, and service roles. Economic development materials focused on target industries and the Airport Park area also indicate continued interest in business recruitment and site development, which increases the importance of a work ready labor pool.
- **Housing affordability and transportation as constraints:** The Strategic Plan's attention to housing stability and barriers suggests that attainable housing and commute reliability can affect recruitment and retention, particularly for first line and mid wage workers.

Infrastructure needs

- **Transportation connectivity and capacity:** According to the Florida Department of Transportation District One tentative work program summary for Charlotte County, transportation investments and maintenance activities are planned across the FY 2026-2030 period, reflecting ongoing needs tied to roadway conditions, safety, and capacity that affect freight and commuting reliability.
- **Industrial and commercial site readiness:** Economic development recruitment materials emphasize target industries and site selection, which typically require development ready sites with adequate access, drainage, and utilities, supported by predictable permitting timelines.
- **Water, wastewater, and stormwater capacity:** The Strategic Plan's infrastructure focus and coastal conditions reinforce the importance of utility upgrades and drainage performance to reduce risk and support both residential and commercial feasibility.
- **Broadband and communications:** Workforce participation and modern business operations rely on dependable high speed connectivity for training, remote work, logistics coordination, and telehealth access.
- **Mobility options for workers:** According to Charlotte County Transit program information, the county operates a shared ride, curb to curb public transportation service that can support access to jobs and essential services for residents with limited transportation options.

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.

Major changes and initiatives that may affect job and business growth opportunities in Charlotte County during the 2026-2030 planning period include transportation and aviation investments, continued tourism and hospitality expansion, and county led economic development initiatives that emphasize industrial development and workforce alignment.

- **Punta Gorda Airport terminal expansion and airside projects:** According to Punta Gorda Airport planning information, the Bailey Terminal expansion is expected to begin construction in April 2025 and reach completion in May 2027, with additional airside and support projects also identified in the airport's recent reporting. This level of investment can increase visitor capacity, improve business travel connectivity, and support employment in construction, airport operations, hospitality, and related services. It can also strengthen site selection appeal for employers that value low cost air connectivity. Resulting needs include workforce development for construction trades and aviation operations, along with supporting infrastructure such as roadway access, drainage, and utilities around airport related activity areas.
- **Transportation investments that support access and freight mobility:** According to the Florida Department of Transportation District One tentative work program summary for Charlotte County, projects during the FY 2026-2030 period include roadway, safety, and multimodal investments on corridors such as US 41 and SR 776 and at key intersections. These improvements can support commute reliability, goods movement, and development feasibility. Resulting needs include continued coordination on access management, site readiness near employment areas, and workforce mobility options for residents who lack reliable transportation.
- **Hospitality and tourism driven economic activity:** According to regional business reporting, Sunseeker Resort has pursued changes intended to expand meeting and event programming and enhance offerings in 2026, which can strengthen year round tourism activity and support service sector employment. Resulting needs include workforce pipelines for hospitality and service occupations and supportive infrastructure that can handle peak demand, including transportation circulation, utilities, and public safety support.
- **County economic development and workforce initiatives:** According to the FY 2026-2027 Strategic Plan, Charlotte County is focused on expanding industrial areas and targeting development initiatives to increase business investment, with related efforts that include collaboration with education partners on specialty and magnet programs. These initiatives can support job creation in targeted industries, but they also increase needs for employer aligned training, credentialing pathways, and business support tools that assist recruitment and expansion.

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

Charlotte County's current workforce skills generally align with local employment opportunities, with several notable imbalances that suggest commuting patterns and training needs. The discussion below is based on the Business Activity Table (Table 36) and the Educational Attainment by Employment Status Table (Table 40), which summarize resident workers, local jobs, and education levels.

The local economy includes substantial activity in education and health care services, retail trade, and arts, entertainment, and accommodations, which together represent large shares of both resident workers and local jobs. These sectors reflect a labor market with strong demand for service, support, and customer facing occupations, along with professional and technical roles tied to health care and education. Professional, scientific, and management services show a higher share of jobs than resident workers, which suggests that local demand for management, business operations, and specialized professional functions may exceed the current resident supply, reinforcing the value of expanding local career pathways into supervisory and professional roles.

Other sectors also show relatively strong local job demand compared to the resident workforce, including public administration and retail trade. This pattern indicates sustained opportunities in government and public services and in commercial activity that supports both year round and seasonal demand. Employers in these sectors may benefit from training pipelines that strengthen administrative skills, digital literacy, customer service competencies, and advancement pathways into mid-level management.

Several sectors show more resident workers than local jobs, including manufacturing, finance, insurance, and real estate, transportation and warehousing, and construction. This suggests that some residents with these skills may commute outside the county for work, or that local job availability in these fields does not fully match the resident workforce profile. Where this reflects out commuting, it also indicates that workforce skills exist locally that could support future job growth if business expansion and site readiness increase opportunities in these fields.

Educational attainment patterns reflect a mixed skills profile that can support both mid skill and degree based occupations. A large share of employed residents have a high school diploma or some college or an associate degree, which aligns with common hiring needs in retail, hospitality, construction trades, and many health support roles. A substantial employed population also holds a bachelor's degree or higher, which supports professional services, management, and certain health care and education occupations. At the same time, the presence of residents with less than a high school credential, including individuals not in the labor force, indicates an ongoing need for adult education, basic skills development, and work readiness supports to reduce barriers to employment.

Overall, the workforce is positioned to support the county's major employment sectors, but employer needs are likely to be strongest where job demand exceeds resident worker supply, particularly in professional services and certain public and service sector roles. Workforce development efforts that expand short cycle credentials, work based training, and career pathways can help residents access local jobs, reduce out commuting where feasible, and support business retention and expansion.

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.

Career training in Charlotte County is delivered through a mix of the state workforce system, technical education, and college based workforce programs that help residents obtain credentials linked to local hiring needs. These initiatives support the Consolidated Plan by strengthening household economic stability, improving access to higher wage employment, and reducing risk factors that contribute to housing cost burden and housing instability.

CareerSource Southwest Florida serves as the local one stop workforce provider with a Port Charlotte center. CareerSource Southwest Florida reports services that include job search assistance, career counseling, referrals to training providers, occupational skills training, paid on the job training opportunities, and apprenticeship related support. The network also operates youth focused programming for eligible young adults, which helps participants connect to education pathways, work experience, and employment supports. These services help residents build work readiness, gain industry recognized credentials, and increase earnings, which supports housing stability for low and moderate income households.

Charlotte Technical College, part of Charlotte County Public Schools, provides technical education and adult programs designed to prepare students to enter, advance, and succeed in the workplace. The college offers career and technical training across multiple pathways and operates an Adult Career Center that provides GED preparation and adult English language instruction. Charlotte Technical College also describes career pathway partnerships with Florida SouthWestern State College, including a GED pathway support model intended to help graduates transition into postsecondary education. These initiatives expand access to credentials for residents who may face barriers such as limited formal education, language barriers, or the need for short cycle training aligned to employment.

Florida SouthWestern State College supports workforce education in Southwest Florida through workforce programs and WIOA aligned offerings. The college lists multiple WIOA eligible programs and workforce pathways that include information technology, cybersecurity, logistics and transportation, and health related programs such as nursing and medical assisting. Workforce education and credential pathways strengthen local talent pipelines for health care, logistics, and business support occupations that are reflected in Charlotte County's employment base and can improve wage progression for residents.

Together, these efforts support Consolidated Plan priorities by improving economic mobility and reducing housing instability pressures. Workforce training and placement services help households increase income and maintain stable housing, while adult education and credential programs support residents who need basic skills advancement to access employment. These systems also complement local business growth efforts by helping employers recruit and retain qualified workers, which supports broader community development goals tied to employment, infrastructure readiness, and long term housing affordability.

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

Yes. Charlotte County participates in a regional Comprehensive Economic Development Strategy through the Southwest Florida Economic Development District, which is staffed by the Southwest Florida Regional Planning Council. The current regional CEDS is prepared for the multi county Southwest Florida region and provides a shared framework for competitiveness, infrastructure readiness, workforce development, and resilience priorities.

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.

The regional CEDS framework aligns with the Consolidated Plan where economic initiatives expand access to opportunity for low and moderate income households and where public investments improve neighborhood conditions and reduce barriers to private reinvestment. Based on the Southwest Florida Regional Planning Council CEDS and the County FY 2026-2027 Strategic Plan, the strongest overlap is in workforce pipelines, infrastructure capacity, and resilience actions that also support housing stability and community development outcomes.

Coordination opportunities during the 2026-2030 period include workforce development partnerships that connect residents to short cycle training, industry recognized credentials, and job placement services through the local workforce system and education partners. These efforts support Consolidated Plan goals by improving household income stability, reducing housing cost burden risk, and strengthening access to employment for residents facing barriers such as limited credentials or transportation constraints.

Infrastructure and site readiness initiatives also overlap with the Consolidated Plan. The CEDS emphasizes infrastructure capacity and resilience as foundations for economic competitiveness, while the County Strategic Plan includes an economic development focus that recognizes the importance of balanced growth management and infrastructure. These priorities can be coordinated with CDBG eligible public improvements and facility investments that improve access to services, strengthen corridors that support small business activity, and reduce stormwater and flooding constraints that can discourage reinvestment.

Other local and regional initiatives influencing growth include transportation and aviation planning and investments. The Charlotte County Punta Gorda Metropolitan Planning Organization guides transportation priorities that influence access to job centers, freight mobility, and site feasibility. Punta Gorda Airport planning materials identify major terminal expansion activities that can strengthen visitor capacity and business connectivity, supporting employment growth in construction, hospitality, and related services. These initiatives can create added need for workforce training in construction trades, customer service and hospitality occupations, and skilled operations roles, along with supporting infrastructure such as roadway access, utilities, and drainage near activity centers.

MA-50 Needs and Market Analysis Discussion

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

HUD defines “housing problems” based on four specific data points: cost burden, overcrowding, lack of complete plumbing facilities, and lack of complete kitchen facilities. In Charlotte County, housing issues are infrequent overall, except for cost burden. According to the 2020-2024 ACS 5-Year Estimates, the countywide rates are as follows:

- Cost Burden Renters: 62.3%
- Cost Burden Homeowners: 27.8%
- Overcrowding: 1.3%
- Lack of Complete Plumbing Facilities: 0.3%
- Lack of Complete Kitchen Facilities: 1.3%

For an area to be considered "concentrated" with housing issues, it must exhibit two or more problems significantly above the countywide averages, using HUD's definition of “disproportionate.” This threshold in Charlotte County is set at 10 percentage points higher than the county average, equating to: a cost burdened renter rate above 72.3%, a cost burdened homeowner rate above 27.8%, overcrowding above 11.3%, lack of plumbing facilities above 10.3%, and lack of kitchen facilities above 11.3%. There is one census tract listed below with concentrations of multiple housing problems:

- Census Tract #12015020700: Lack of Complete Kitchen Facilities (18.79%); Cost Burden Homeowners (44.28%) Note this tract is also known as Parkside Community Redevelopment Agency (CRA)

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

For the purposes of this analysis a “racial or ethnic concentration” will be any Census Tract where a racial or ethnic minority group makes up 10 percent or more of the population than the county as a whole. According to the 2019-2023 ACS 5-Year estimates the racial and ethnic breakdown of Charlotte County’s population is:

- White, non-Hispanic: 81.3%
- Black, non-Hispanic: 5%
- Asian: 1.3%
- Two or More Races, non-Hispanic: 3.5%
- Hispanic or Latino: 8.2%

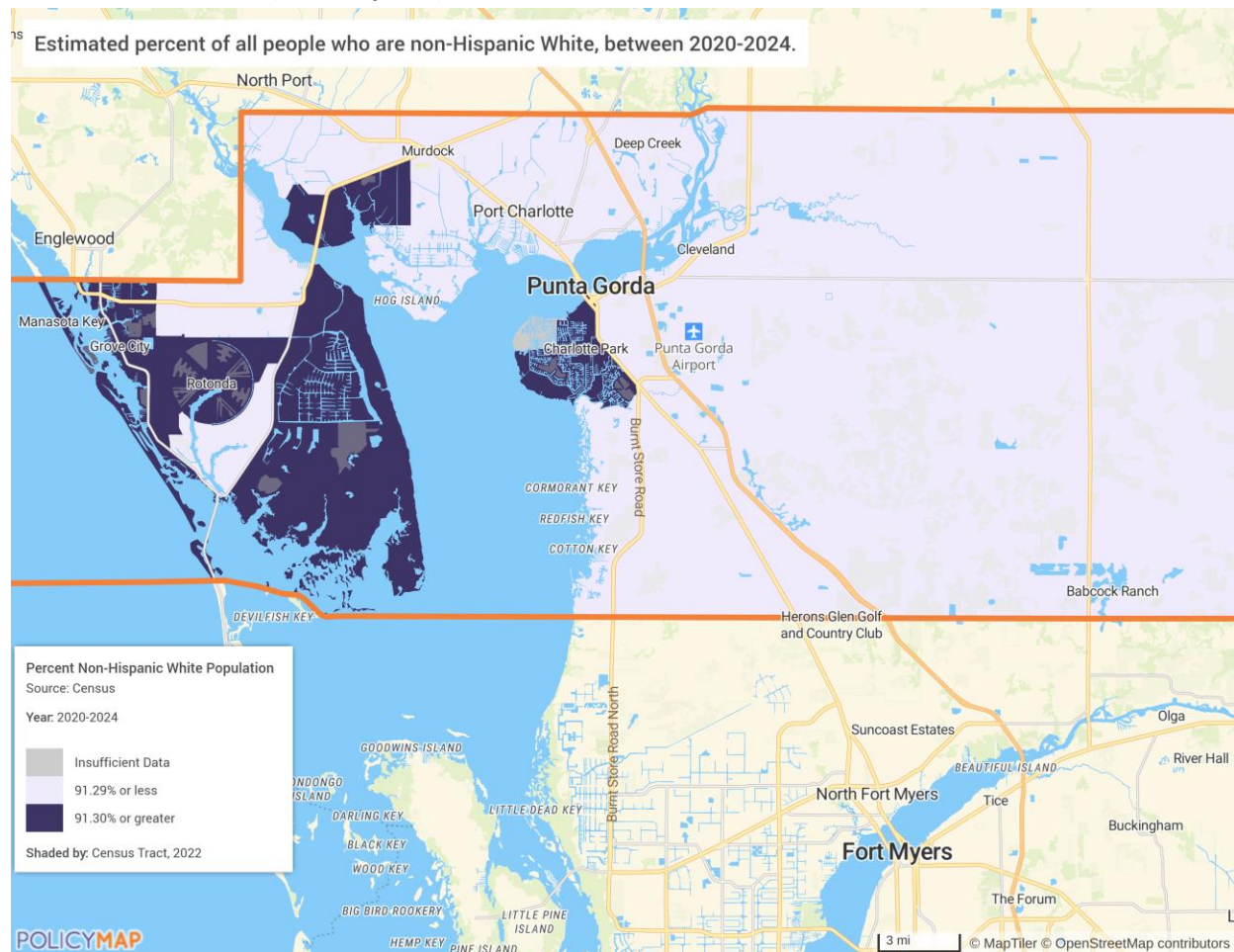
All other races or ethnicities make up less than 1% of the total population.

For an area to be considered to have a population "concentration" based on race or ethnicity, the tract must have a concentration of that race or ethnicity significantly above the countywide averages, using HUD's definition of “disproportionate.” This threshold in Charlotte County is set at 10 percentage points

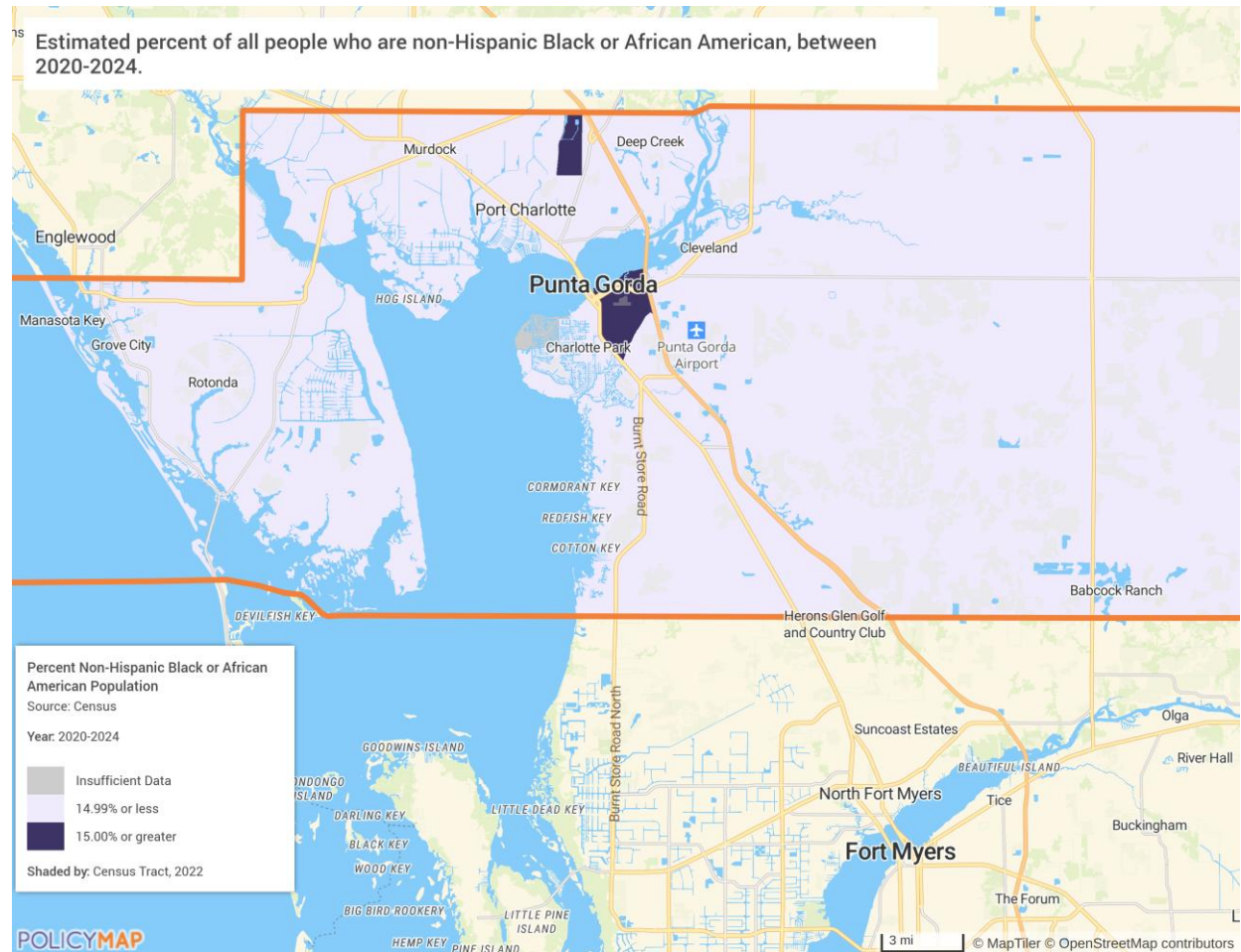
higher than the county average, equating to: White (non-Hispanic) 91.3%, Black (Non-Hispanic) 15%, Asian 11.3%, Two or more Races (non-Hispanic) 13.5%, and Hispanic or Latino 18.2%.

The following maps display census tracts with concentrations of households based on Race / Ethnicity. Maps are only provided for populations with concentrations present.

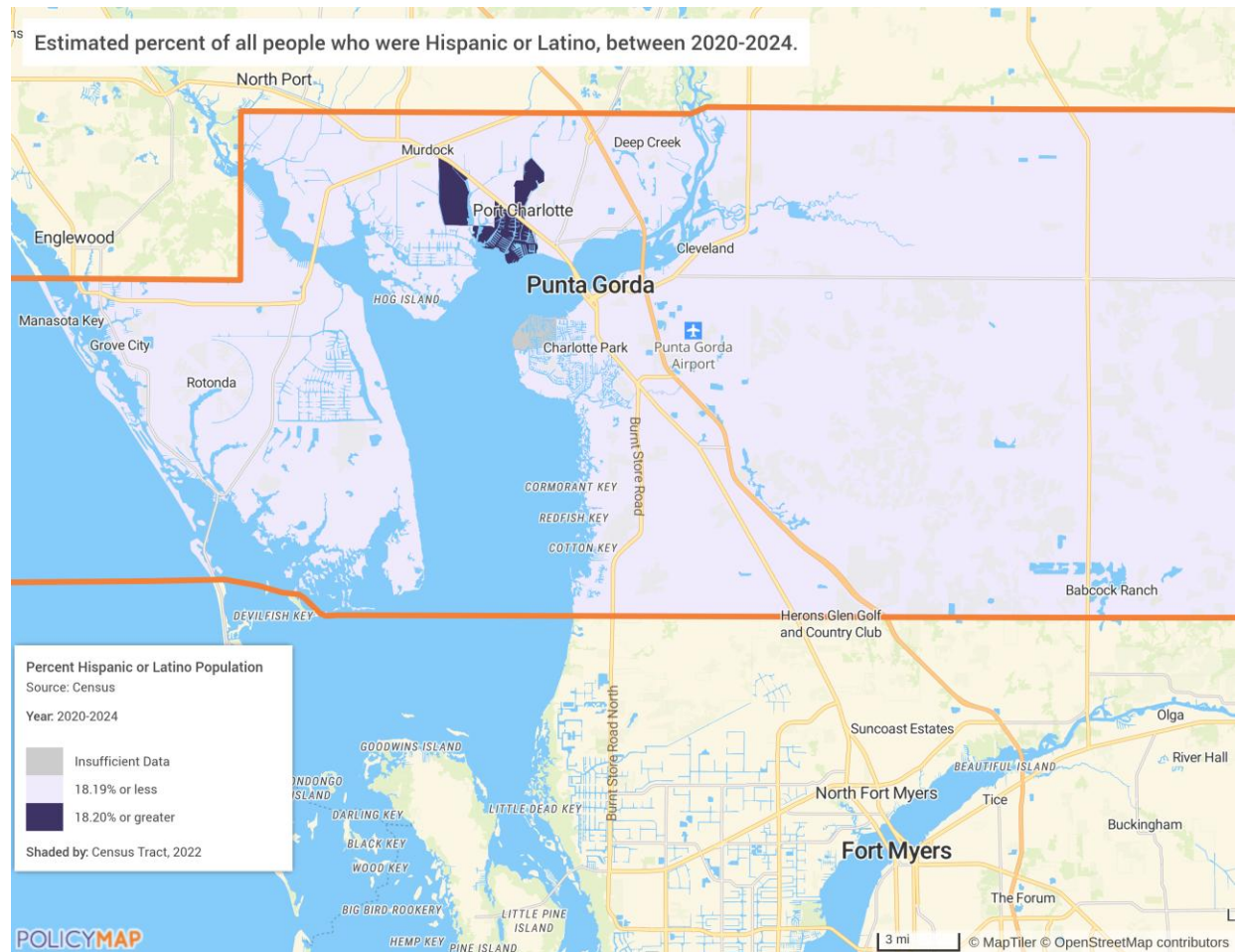
Concentration White (non-Hispanic) households over 91.3%



Concentration Black / African American (non-Hispanic) households over 15%



Concentration Hispanic or Latino households over 18.2%



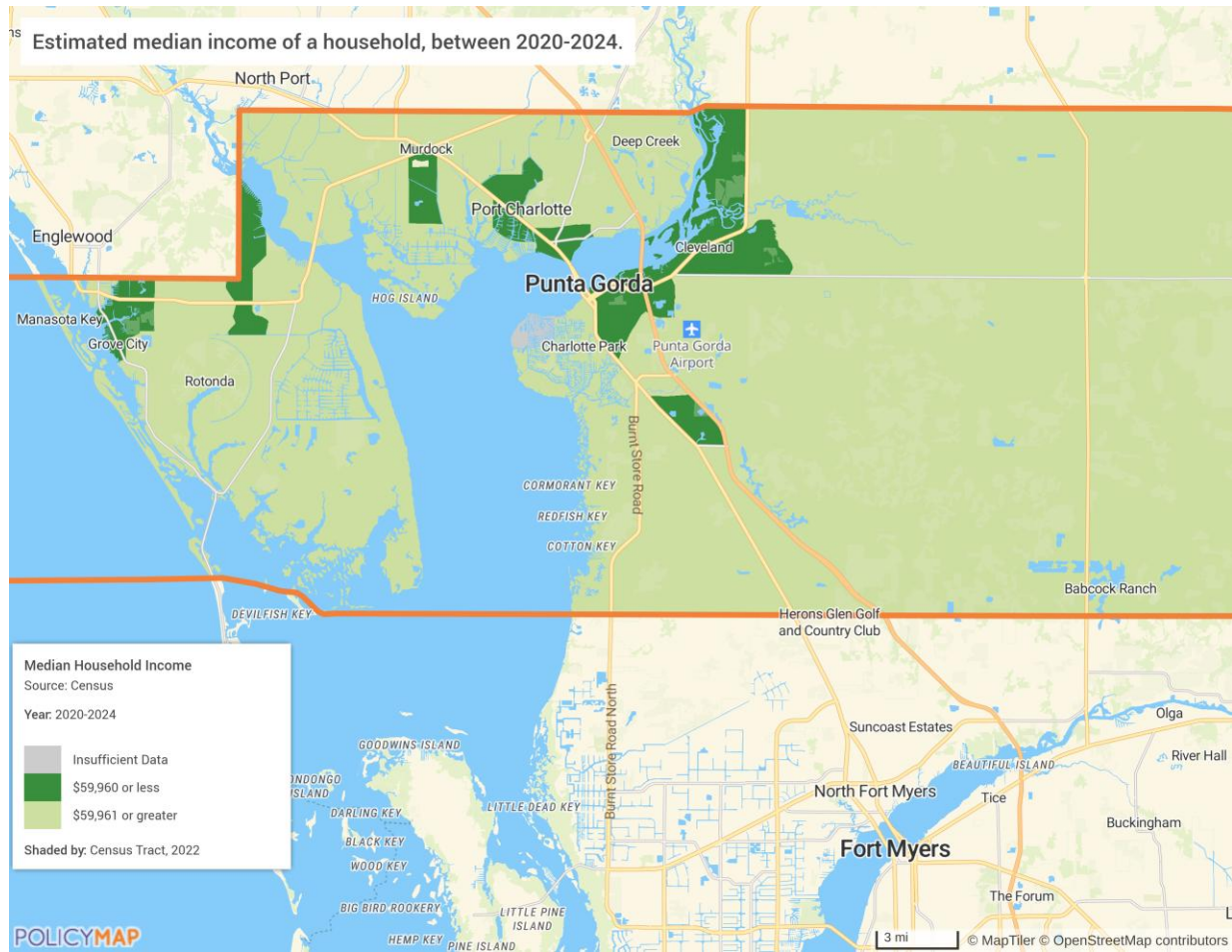
Low-Income Households

A family is considered low-income if it earns less than 80% of the area median income. A tract has a concentration of low-income families if the tract median household income is less than 80% of the county median household income. The median income in Charlotte County is \$69,952 and relatively low-income is less than \$55,961. (note program threshold will use annual AMI estimates for determining eligibility) The following census tracts have concentrations of households earning below \$59,961:

Census Tracts:

#12015030302	#12015030401	#12015030101	#12015020302
#12015020700	#12015020800	#12015020602	#12015021003
#12015010200	#12015010302	#12015010504	

Census Tracts with Concentrations of Households earning below \$59,691:



This map displays the 101st Congressional District in Cleveland, Ohio, outlined in orange. The district includes several census tracts, many of which are shaded in light blue. The map also shows the city's major water bodies, including Lake Erie and the Cuyahoga River, and the surrounding areas of North Olmsted, West Olmsted, and Parma. A legend in the bottom left corner identifies the black lines as 'Census Tracts (2022)'. A scale bar in the bottom right corner indicates a distance of 2 miles. The map is credited to 'POLICYMAP' and '© MapTiler © OpenStreetMap contributors'.

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

Low income areas throughout Charlotte County are generally characterized by a mix of older housing stock, modest single family homes, manufactured housing, and smaller multifamily properties. Many units were built decades ago and can face deferred maintenance, storm related wear, and rising insurance and repair costs, which can accelerate deterioration when owners or landlords lack resources for timely rehabilitation. Market demand for lower-cost rentals and attainable entry level ownership remains strong, but supply is constrained, which can contribute to low vacancy in naturally occurring affordable units and upward pressure on rents. Cost burden risk is often higher in these areas because incomes can be more limited while housing related costs, utilities, and transportation expenses remain significant.

Are there any community assets in these areas/neighborhoods?

Low income areas commonly include community assets that support stability and daily needs. Typical assets include public schools, libraries, parks, community centers, faith based organizations, and neighborhood serving clinics or service providers that offer food assistance, benefits navigation, and family support. Local commercial corridors often provide essential goods and services, and small businesses can function as neighborhood anchors that provide employment and informal support networks. Portions of these areas are also served by local transit options and community based transportation resources, which can help residents access jobs, medical care, and services when household vehicle access is limited.

Are there other strategic opportunities in any of these areas?

Low income areas across Charlotte County present opportunities for targeted reinvestment that improve housing stability while preserving affordability for existing residents. Housing rehabilitation and repair programs can address health and safety issues, extend the life of older homes, and reduce displacement risk, especially when paired with accessibility modifications that support aging in place and disability needs. Strategic infill and redevelopment on underutilized parcels can expand attainable housing types, including smaller homes and appropriately scaled multifamily, consistent with local land use policy and infrastructure capacity. Public improvements such as drainage upgrades, sidewalk and roadway safety projects, lighting, and accessibility enhancements can strengthen neighborhood livability and reduce stormwater related impacts. Coordination with workforce and service partners can also improve pathways to employment, training, and supportive services, helping households stabilize financially while neighborhood conditions improve over time.

MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

Internet access is essential for communication and information-sharing in today's economy, supporting business, education, commerce, and daily life. Communities without broadband struggle to keep pace, and the lack of infrastructure can limit residents' access to educational and entrepreneurial opportunities, especially in low- to moderate-income (LMI) areas where options may already be constrained.

Research from the Pew Research Center shows that reliable, high speed internet is linked to expanded education, training, and job seeking opportunities. People with broadband access are more likely to use online learning tools and digital platforms to search and apply for jobs. Federal research, including work by the FCC, also links broadband infrastructure to economic development, with areas that have greater availability often showing stronger job growth, educational attainment, and overall community vitality.

Charlotte County has comprehensive broadband coverage, with most households, including in LMI areas, able to choose from an average of three quality broadband internet service options. Central areas of the county more often have four options, while the eastern side of the county typically has fewer choices. According to ISPReports.org, Charlotte County benefits from a variety of infrastructure options, including cable, fiber, fixed wireless, and DSL. Ninety-two percent (92%) of households have an internet connection with 99.78% availability across the county. Of those households, 74% have fiber, cable, or DSL, 6% have satellite, 0% are still on dial-up, and 2% of households have internet but don't pay for a subscription because it's subsidized by the Affordable Connectivity Program. The map below illustrates broadband availability throughout Charlotte County, defined as advertised internet speeds of 768 kilobits per second or higher.

See map: Broadband Access

Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.

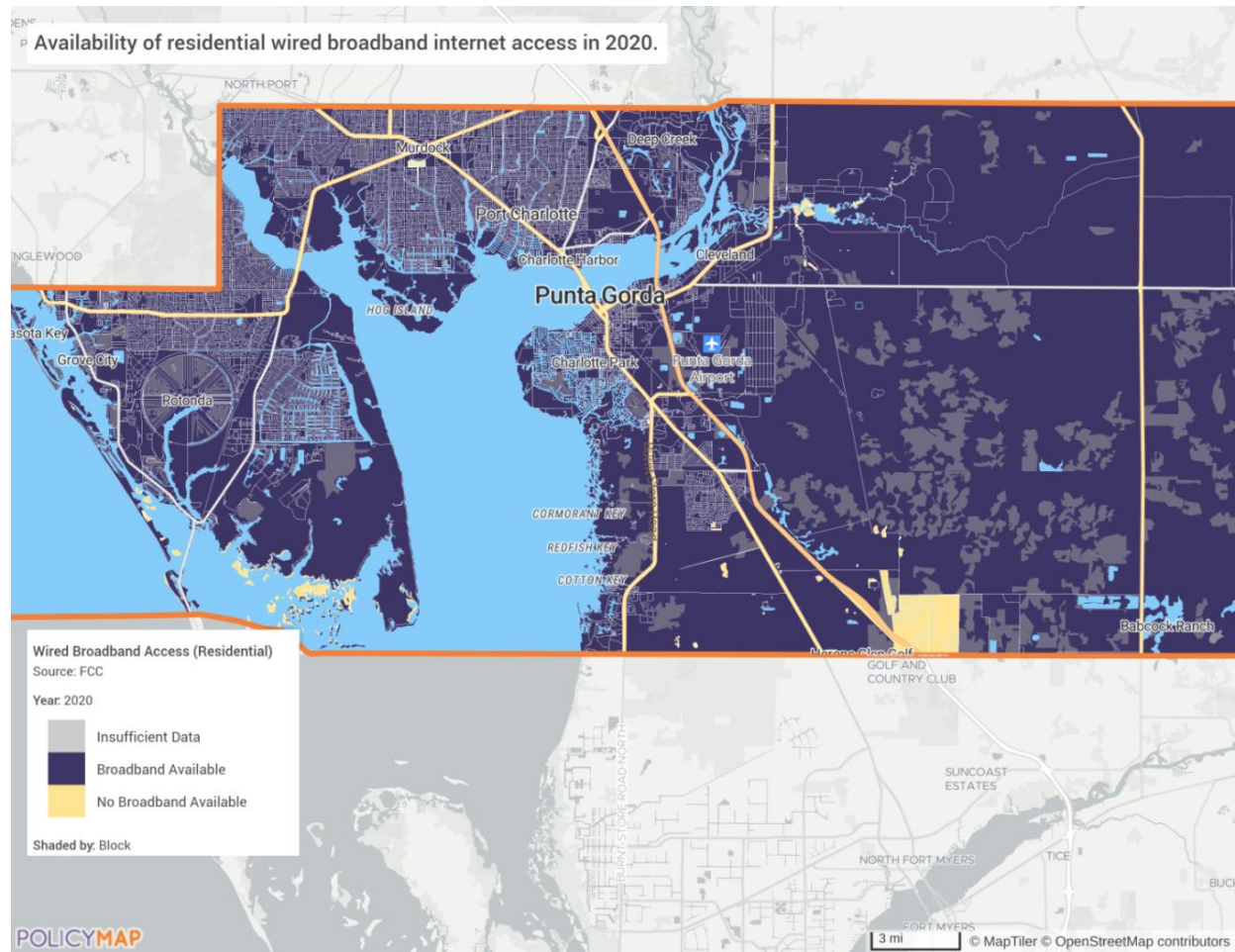
To ensure high-quality broadband service, it is crucial to foster competition among service providers. A lack of competition, where a single provider dominates an area, can diminish the incentive to deliver reliable and consistent services. According to ISPReports.org, Charlotte County is served by twelve internet and five satellite providers offering residential service. Among these, Xfinity stands out as the leading provider in terms of coverage and speed. Internet providers throughout the county include:

- Xfinity (Fiber and Cable)
- CenturyLink (Fiber and DSL)
- Ripple Fiber (Fiber)
- Quantum Fiber (Fiber)

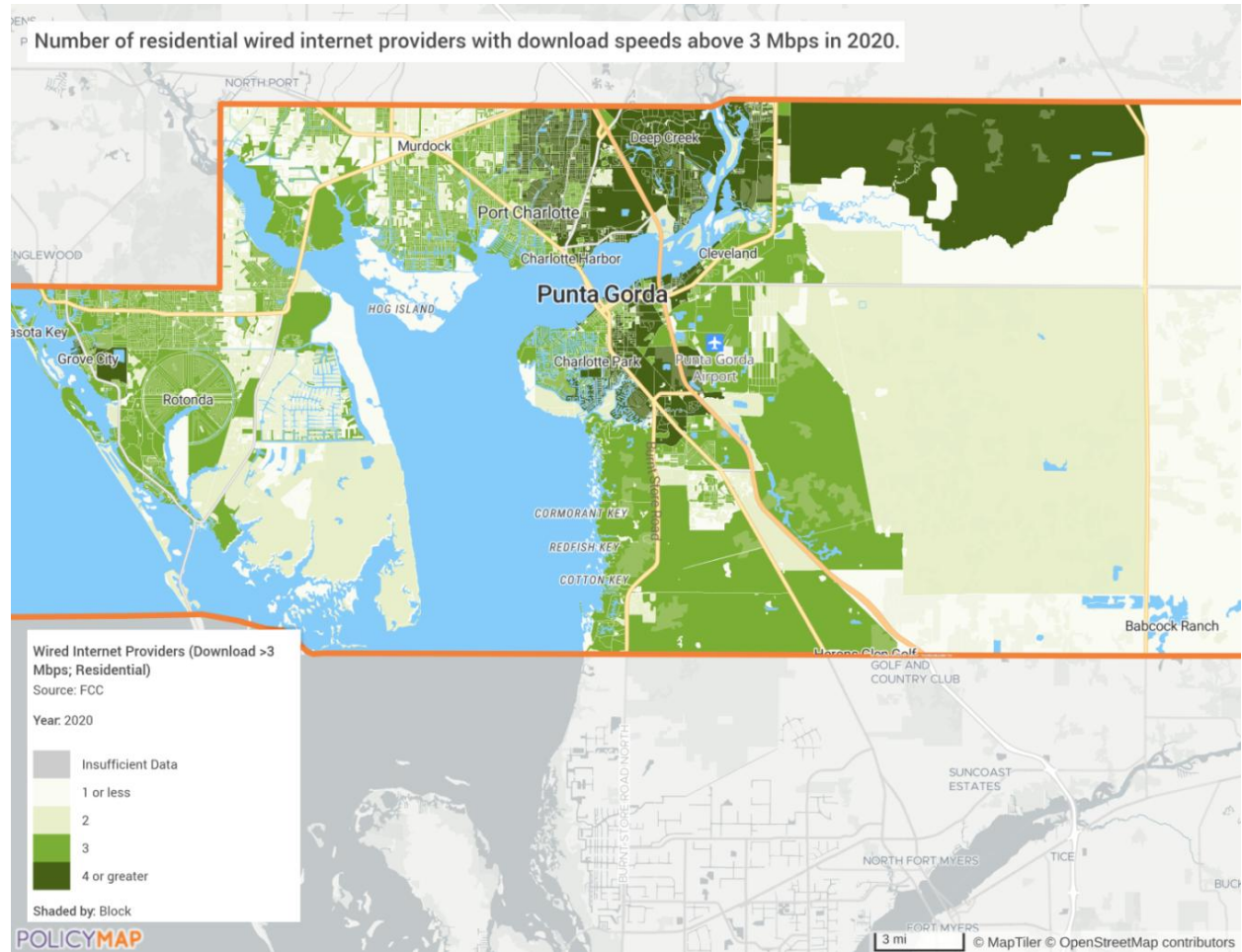
- Frontier (Fiber)
- Hotwire Communications (Fiber)
- Blue Stream Fiber (Fiber and Cable)
- Earthlink (Fixed Wireless)
- AT&T (Fixed Wireless)
- T-Mobile Home Internet (Fixed Wireless)
- Verizon (Fixed Wireless)
- ETHX (Fixed Wireless)
- Dish (Satellite)
- DirecTV (Satellite)
- Viasat Internet (Satellite)
- HughesNet (Satellite)
- Starlink (Satellite)

The map below shows the number of broadband service providers by census tract. Charlotte County has strong broadband coverage overall, with most areas served by three high speed internet options from competitive providers. This level of choice is above a basic baseline and generally supports better affordability and reliability for many households, including in low- and moderate-income areas. Central parts of the county more often have four provider options, which can further strengthen competitive pricing and improve service quality and redundancy. In contrast, the eastern side of the county tends to have fewer options, which may reduce pricing pressure and leave residents with fewer reliable alternatives if outages or service issues occur. Continued investment in broadband infrastructure and targeted efforts to expand provider options in the eastern tracts can help ensure affordable, reliable access across the county.

See map: High Speed Internet Providers



Broadband Access



High Speed Internet Providers

MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

Describe the jurisdiction's increased natural hazard risks associated with climate change.

As climate change accelerates, Charlotte County, Florida faces an increasing array of natural hazards, including extreme heat, high winds, wildfire, coastal erosion, flooding, and tropical cyclones. The county faces heightened vulnerability to coastal storm hazards because of its Gulf Coast location, which exposes the area to tropical cyclones and other high-wind events. These storms can cause widespread damage through high winds, storm surge, and heavy rainfall flooding, affecting structures, utilities, and essential services across the county. Electrical outages are likely, and flooding can also lead to water and sewage backups.

The 2025 Charlotte County Local Mitigation Strategy (LMS) emphasizes reducing disaster risk and guiding safer development and post-disaster redevelopment in coastal areas. The County's objective is to protect vulnerable areas by developing and implementing adaptation strategies for places at risk from coastal flooding, flash flooding, saltwater intrusion, storm surge, stormwater runoff, tidal events, and other climate-related impacts, including sea level rise.

To support this effort, the County may identify and designate Adaptation Action Areas as defined in Florida law. These areas can include locations that experience tidal flooding or heavy rainfall flooding, areas hydrologically connected to coastal waters, storm surge evacuation zones, and places affected by stormwater or flood control issues. For properties within these areas, the County plans to develop adaptation strategies such as accommodation, protection, and relocation.

The County also intends to inventory public investments and infrastructure that may be at risk from sea level rise and other climate-related impacts. In addition, it promotes development and redevelopment principles aimed at preventing unsafe or inappropriate coastal development. These principles focus on reducing flood risk from high tides, storm surge, flash floods, stormwater runoff, and sea level rise; using development and engineering approaches that can help remove properties from FEMA flood zone designations; identifying site design techniques that reduce flood losses and flood insurance claims; and ensuring construction meets or exceeds applicable flood-resistant standards in the Florida Building Code and federal floodplain management regulations. Construction seaward of coastal construction control lines must also comply with Florida coastal construction requirements.

Charlotte County is also beginning a study to evaluate the risks and impacts the county may face from current and future climate conditions.

Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.

Low- and moderate-income households, whether renting or owning, face heightened vulnerability to climate change and natural disasters because limited resources make it harder to absorb sudden increases in utility, insurance, or housing costs. The 2024 Americas Rental Housing Study from Harvard Joint Center

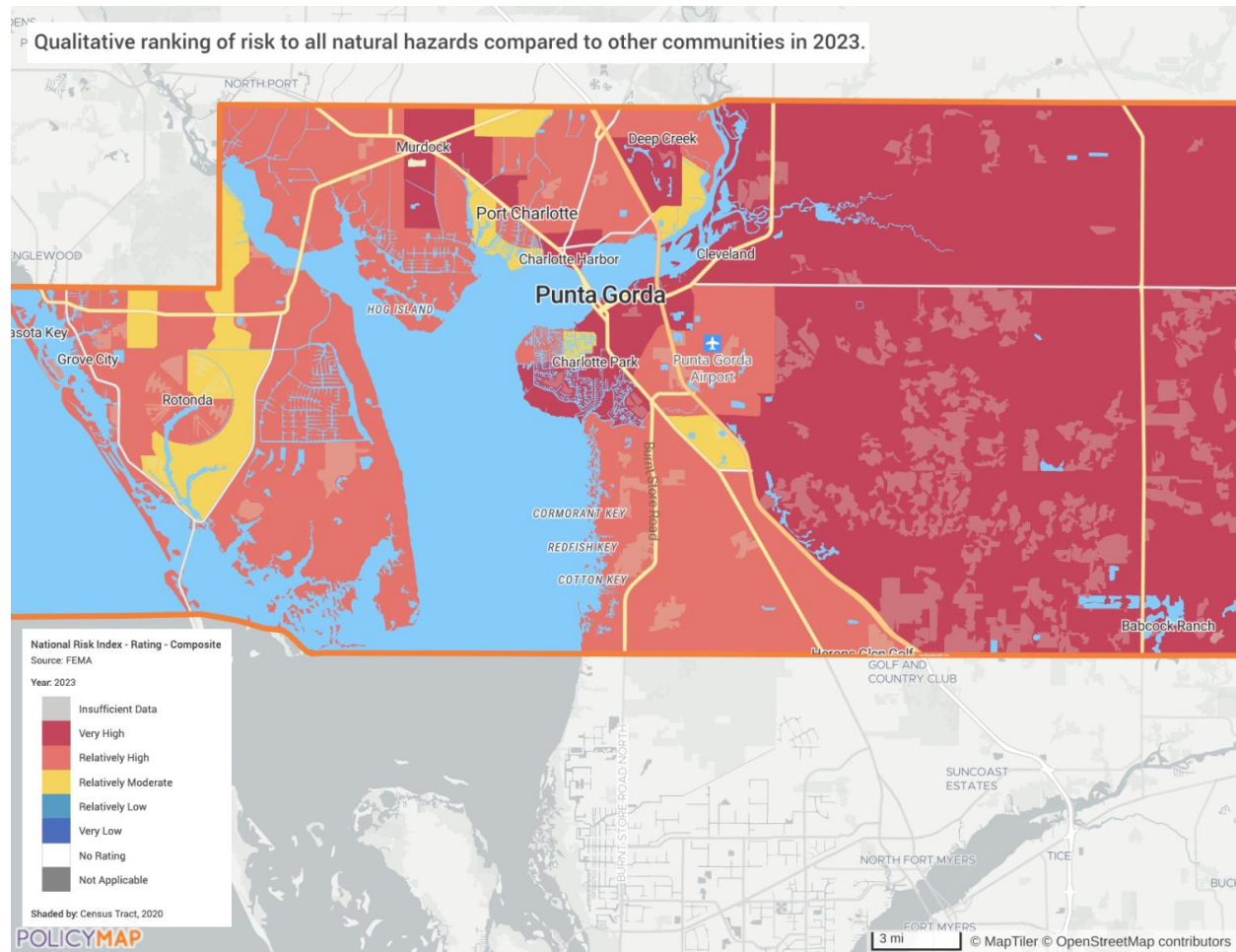
for Housing Studies notes that rising insurance premiums and insurer withdrawals in higher risk markets make it harder to secure coverage for weather and climate losses, and that owners also face barriers to investing in resilience improvements when operating income growth is limited. The 2021 EPA study on Climate Change and Social Vulnerability in the United States similarly finds that low-income populations are more likely to experience increased mortality risk from extreme temperatures and higher labor hour losses among weather exposed workers, with rural communities facing added constraints due to fewer supports and fewer resources to repair or strengthen homes. Together, these trends underscore the need to address climate related vulnerability among low- and moderate-income households to protect housing stability and well-being.

These risks are compounded by Charlotte County's age profile. As one of the oldest counties in the nation, Charlotte County has a large senior population, many of whom live on fixed incomes and may have greater difficulty preparing for, evacuating during, and recovering after severe weather events. Older adults may also face mobility limitations, medical needs, and increased sensitivity to power outages, extreme heat, and disruptions in access to medications or care, all of which can intensify housing instability following a disaster.

FEMA's National Risk Index identifies Charlotte County as having a very low level of community resilience, meaning residents may have a very low ability to prepare for, adapt to, and recover from natural hazards. This resilience measure reflects six broad factor areas at the county level: social, economic, community capital, institutional, infrastructural, and environmental conditions. The map below shows FEMA's National Risk Index qualitative natural hazard risk at the census tract level in Charlotte County, providing an at a glance view of relative risk informed by expected annual loss, social vulnerability, and community resilience scores.

A significant portion of Charlotte County's census tracts are categorized as having relatively high to very high overall risk, although risk levels vary across the county based on differences in hazard exposure, built environment conditions, and community characteristics. This variation indicates that some areas may require more targeted attention and resources to address specific hazards and reduce vulnerability. Together, these perspectives help distinguish where hazard impacts are expected to be greatest and how well the community is positioned to withstand and recover from those impacts. Using both helps ensure resources are directed to areas with elevated hazard risk or lower capacity to recover, supporting both preparedness and targeted intervention.

See map: Risk to All Natural Hazards



Risk to All Natural Hazards

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The Strategic Plan outlines Charlotte County's housing and community development strategy for the five-year 2026-2030 Consolidated Plan. The plan describes how CDBG funds will be used to achieve HUD's goals of providing a suitable living environment and safe, decent, economic development opportunities, and affordable housing for low- to moderate-income (LMI) households and special need groups in the County. The County identified priority needs through data analysis and citizen participation involving local nonprofit stakeholder organizations. Addressing these priority needs forms the basis of the five-year Strategic Plan.

While the County does not target any specific areas, certain activities in the CDBG program will target low/mod areas (LMA) in its five-year plan. Low/mod areas are defined by HUD as block group tracts where at least 51% of persons are low- to moderate-income. The County also provides assistance to low- and moderate-income clientele, individuals and households who earn 80% of the Area Median Income (AMI) or less. This assistance is provided countywide and is based on eligibility. These benefits are associated with direct services to individuals and families that are not targeted to areas; however, must meet income qualifications in order to be eligible.

The following are the four (4) priority needs and associated goals identified in the Strategic Plan. More details of the priority needs are given in the SP-25. The associated goals are summarized in the SP-45.

Priority Need: Affordable Housing

1A Housing Acquisition & Redevelopment

1B Owner-Occupied Housing Rehab

Priority Need: Public Facilities & Infrastructure

2A Improve Access to Public Facilities

Priority Need: Public Services

3A Increase Access to Social Services

Priority Need: Administration & Planning

4A Effective Program Management

SP-10 Geographic Priorities – 91.215 (a)(1)

Geographic Area

Table 5 - Geographic Priority Areas

1	Area Name:	Countywide Low/Mod Eligible
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	The boundaries of Charlotte County.
	Include specific housing and commercial characteristics of this target area.	According to the 2020-2024 ACS, 24% of owner-occupied and 34% of renter-occupied housing units were built before 1980 in the County. The largest type of housing is 1-unit, detached housing with over 80,000 units, which is over two-thirds (68%) of all the units in the County. The median value of homes in the County is \$328,900, however median home values are not the same throughout the County as rural areas see lower values than more urban areas.

How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	As part of the plan development process, Charlotte County held a public hearing and provided a public comment period for citizens to review and comment on the plan. The County also consulted with local community stakeholders to identify housing and community development needs. These needs were determined through meetings with nonprofits, local government offices, and citizens throughout the County. Finally, surveys were available online to community members and stakeholders for public input. The results of the citizen participation process have been summarized in the PR-15. The Charlotte County Commissioners identified several funding priorities that were in line with the needs identified by the community. Water quality projects are a top priority, particularly allocating funds to help low-income residents pay on-lot connection fees in the septic-to-sewer program. Public services are also a strong priority. Potential uses for funds include utility bill assistance, homeless prevention, and mental health services. Acquisition of blighted properties to develop affordable housing is another priority. Finally, the Commissioners expressed a need for a weighted scoring matrix for potential projects, with emphasis on those serving the greatest number of residents. Their primary goal is to maximize community benefit and ensure funds reach as many people as possible. They also directed that funds should not support large infrastructure projects benefiting only one or two census tracts.
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Identify the needs in this target area.	Affordable housing development and preservation is a priority for the County and its residents. As with many urban counties across the country, cost burden is one of the biggest housing issues in the County. The most recent 2020-2024 ACS data also shows that an estimated 40% of homeowners with a mortgage and 62% of renters are cost burdened. As previously noted, a quarter of all housing units were built before 1980. Reported in the NA-50, the County public facility needs relate to maintaining and improving the community assets residents rely on for daily life, safety, and access to services. The most pressing needs include rehabilitation, modernization, and capacity improvements for facilities that serve the public directly, such as multi-purpose community centers, senior and human services facilities, public safety facilities, and emergency management support functions. Charlotte 2050 includes an infrastructure element focused on levels of service and long-range planning for urban services. These public improvements support County goals that are tied to growth management and coordinated capital investment. Other needs include improvements to stormwater and drainage, transportation related upgrades that improve safe access, and upgrades to water and wastewater systems where needed to support reliable service. Blight elimination is a priority. Identified by the County Commissioners, the elimination of slum and blight will address health and safety issues in low-income areas. These properties may be transferred to affordable housing nonprofits or developers for redevelopment. Public service needs include community-based services that support housing stability, basic needs, and household resilience. Public service needs also reflect broader conditions tied to an aging population and the importance of coordinated access to services. Charlotte 2050 outlines considerations that influence service access and quality of life for the elderly, and the Consolidated Plan will align with these strategies.
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What are the opportunities for improvement in this target area?	Housing preservation activities will maintain affordable housing units for LMI and special needs groups such as the elderly. The expansion and improvement of adequate public infrastructure and facilities is essential to addressing the needs of the County's LMI neighborhoods. Investments in vital public service programs will help support the elderly population in Charlotte County, and improve the lives of LMI individuals and households throughout the County.
Are there barriers to improvement in this target area?	Access to adequate funding is a barrier to improvement in Charlotte County.

General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction.

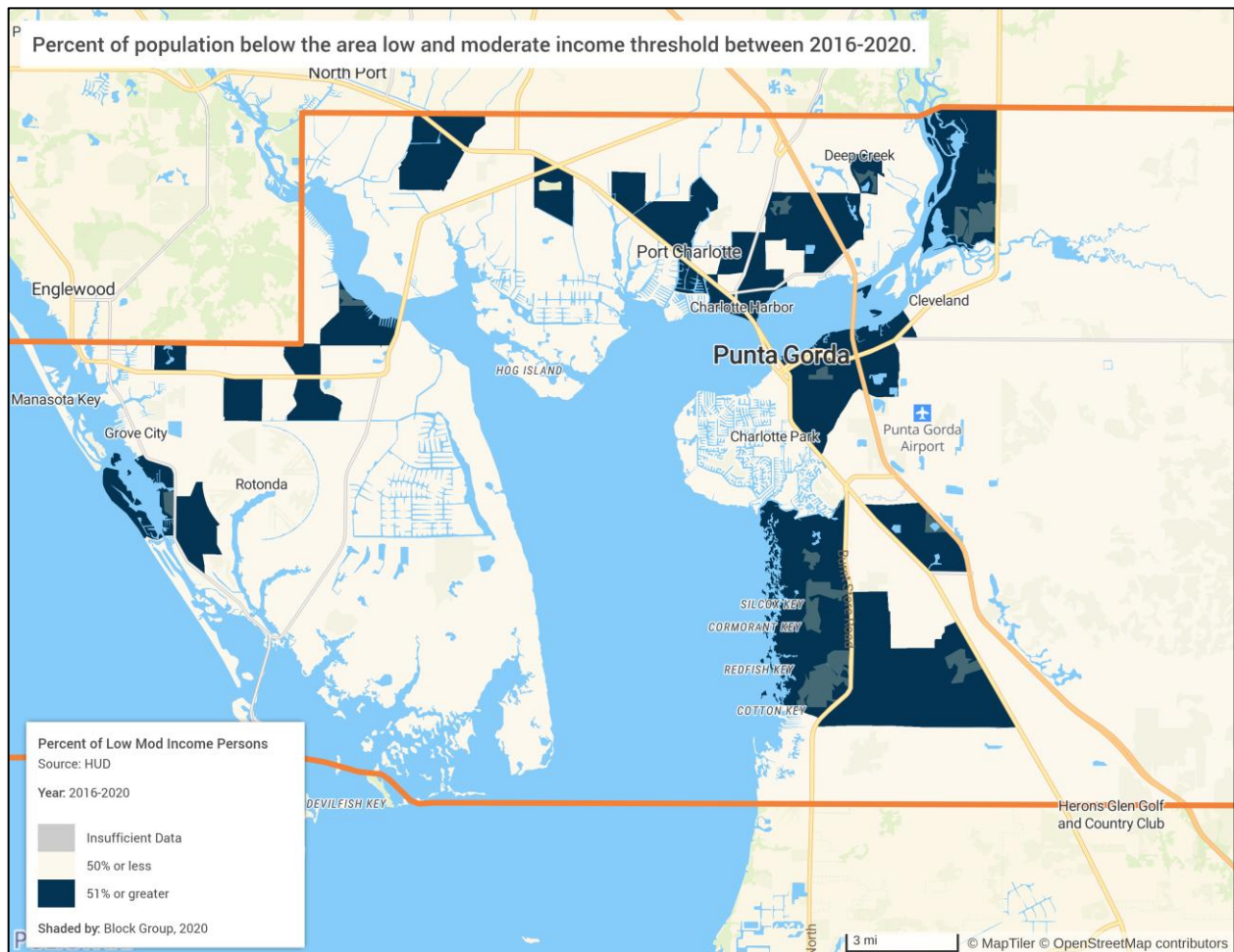
Charlotte County does not allocate funding based solely on geographic requirements, however; the County will implement its projects countywide based on its priority needs and the income of beneficiaries. A weighted scoring matrix for potential projects was identified as a need by the County Commissioners, with emphasis on those serving the greatest number of residents. Their primary goal is to maximize community benefit and ensure funds reach as many people as possible. The County Commissioners also directed that funds should not support large infrastructure projects benefiting only one or two census tracts.

When a planned activity is intended to serve individuals or households directly, they must meet income qualifications, as well as residency requirements, in order to receive assistance from County CDBG programs. In these instances, County staff and/or one of its subrecipient partner agencies will complete an intake and eligibility review of the applicant before the activity is initiated. For CDBG, these eligible recipients are designated "low/mod clientele" (LMC) or "low/mod housing" (LMH).

The County also has a need for public facilities improvements to community centers. While there is no specific geographic target, these public improvement activities must serve a special need community, and/or a "low/mod area-wide" benefit (LMA). Per HUD requirements, the service areas of these community centers must be within an eligible Census Block Group Tract, as defined by HUD-CDBG regulations, whereby the majority of the residents are at least 51% low- to moderate-income.

To determine these tracts, the County will be utilizing HUD CDBG Low Mod Income Summary Data (LMISD) from the HUD Exchange website, which has redefined the eligible tracts within the County. The identified Census Block Group Tracts within the jurisdiction that are considered low-moderate income can be found

on the HUD Exchange website at: <https://www.hudexchange.info/programs/acs-low-mod-summary-data/>



HUD Low-Mod Block Group Tracts FY 2024

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

Priority Needs

Table 6 – Priority Needs Summary

1	Priority Need Name	Affordable Housing
	Priority Level	High
	Population	Extremely Low Low Moderate Elderly Persons with Physical Disabilities
	Geographic Areas Affected	Countywide Low/Mod Eligible
	Associated Goals	1A Housing Acquisition & Redevelopment 1B Owner-Occupied Housing Rehab
	Description	The preservation and development of affordable housing is a priority need for low- to-moderate income households in Charlotte County. As with most urban counties across the country, housing cost burden is one of the largest housing problems. According to the 2020-2024 ACS data, 40% of homeowners with a mortgage and 62% of renters are cost burdened (paying more than 30% of income towards housing costs). To compound this issue, approximately 24% of owner-occupied housing and 34% of renter-occupied housing units were built before 1980. As reported in the MA-10, there has been recent, but limited residential development in the County, contributing to a shortage of updated housing options for LMI households.
	Basis for Relative Priority	A large portion of the housing stock in the County is older and built before 1980, and many properties are now in need of modernization or rehabilitation. There has been recent, but limited residential development in these areas, contributing to a shortage of updated housing options for LMI households. The basis for this priority is to provide safe, decent and affordable housing for LMI and special needs residents.
2	Priority Need Name	Public Facilities & Infrastructure
	Priority Level	High

	Population	Extremely Low Low Moderate Elderly Persons with Physical Disabilities
	Geographic Areas Affected	Countywide Low/Mod Eligible
	Associated Goals	2A Improve Access to Public Facilities
	Description	There is a need to enhance public facilities and infrastructure in the low to moderate-income areas of Charlotte County. Reported in the NA-50, the County public facility needs relate to maintaining and improving the community assets residents rely on for daily life, safety, and access to services. The most pressing needs include rehabilitation, modernization, and capacity improvements for facilities that serve the public directly, such as multi-purpose community centers, senior and human services facilities, public safety facilities, and emergency management support functions. Charlotte 2050 includes an Infrastructure element focused on levels of service and long-range planning for urban services. These public improvements support County goals that are tied to growth management and coordinated capital investment. Other needs include improvements to stormwater and drainage, transportation related upgrades that improve safe access, and upgrades to water and wastewater systems where needed to support reliable service. The Charlotte County Commissioners also identified several funding priorities. Water quality projects are a top priority, particularly allocating funds to help low-income residents pay on-lot connection fees in the septic-to-sewer program.
	Basis for Relative Priority	Through public hearings and consultations with local agencies it was revealed that there was need to improve and modernize public facilities and infrastructure in low/mod income areas of the County. In particular community centers for seniors and special needs groups were cited as those most in need. Community feedback from public hearings, local service providers, and community surveys further highlighted gaps in facility availability in Charlotte County. The basis is to improve accessibility for all residents and create a suitable living environment.
3	Priority Need Name	Public Services
	Priority Level	High

	Population	Extremely Low Low Moderate Elderly Persons with Physical Disabilities
	Geographic Areas Affected	Countywide Low/Mod Eligible
	Associated Goals	3A Increase Access to Social Services
	Description	There is a need for supportive services to help improve the lives of low- to moderate-income (LMI) households and special needs groups, such as seniors, persons with disabilities, and at-risk populations in Charlotte County. Potential uses for funds may include utility bill assistance, homeless prevention, and mental health services, and will address housing stability, basic needs, and household resilience. Public service needs also reflect broader conditions tied to an aging population and the importance of coordinated access to services. Charlotte 2050 outlines considerations that influence service access and quality of life for the elderly, and the Consolidated Plan will align with these strategies.
	Basis for Relative Priority	Through community participation and consultation of local stakeholder partners and organizations the need for public services for LMI and special needs persons was identified. Public hearings and resident feedback helped assess priority service needs and also helped to identify populations that were underserved. Input from local nonprofit organizations and government departments provided insights into the demand for social services, ensuring resources are directed toward programs with the highest impact on the LMI community. The basis for this need is to provide access to services and sustainability for LMI residents in Charlotte County.
4	Priority Need Name	Administration & Planning
	Priority Level	High
	Population	Extremely Low Low Moderate
	Geographic Areas Affected	Countywide Low/Mod Eligible
	Associated Goals	4A Effective Program Management

Description	Effective program management will include general administration and planning of the CDBG grant program, monitoring subrecipients, reporting and managing grant financials. Planning involves the development of AAPs, annual reports, and meeting citizen participation requirements.
Basis for Relative Priority	Effective program management of HUD funded programs is vital to having a successful program and meeting the goals and objectives identified in the plan. This will also ensure compliance and keeping with the regulations of the grant programs.

SP-30 Influence of Market Conditions – 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)	N/A. The County does not fund a TBRA program.
TBRA for Non-Homeless Special Needs	N/A. The County does not fund a TBRA program.
New Unit Production	Market trends that will impact the use of funds for new unit production will be provided in response to the needs identified below: • There is a limited supply of affordable housing for LMI households as housing cost burden is the biggest housing problem in the County. See the NA-10 for more details. • High development costs limit construction of new affordable housing. • While housing values have risen tremendously by 133% from 2014-2024, the median income has increased only 58% in that same time period (Source: 2020-2024 ACS). • Similarly, the median contract rent has also increased 66% from \$749 to \$1,242. • As reported in the MA-15, there is a shortage of affordable homeowner and rental units for lower income households.
Rehabilitation	Market trends that will impact the use of funds for housing rehabilitation activities will be provided in response to the needs identified below: • A significant portion of the housing stock is aging and a growing number of units may be in need of repairs (MA-20). • Also reported in the MA-20, approximately 24% of owner-occupied housing and 34% of renter-occupied housing units were built before 1980 (Source: 2020-2024 ACS). • LMI households may lack the finances to maintain their homes. • The cost of new construction and/or housing replacement is prohibitive for lower income households. • Older housing units likely require higher maintenance costs. • There is a higher risk of lead-based paint hazards for older housing built before 1978.
Acquisition, including preservation	Market trends that will impact the use of funds for acquisition, including acquisition for the purpose of housing preservation are: • The high costs of acquisition limits activities to support LMI households with this need.

Table 7 – Influence of Market Conditions

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

Introduction

This section outlines the expected funding from the Community Development Block Grant (CDBG) for Program Year (PY) 2026. The CDBG Program supports community development activities to build stronger and more resilient communities. Funded activities may address needs such as the improvement of public infrastructure and facilities, economic development opportunities, public services, housing rehabilitation and homeowner assistance. The County expects to receive approximately \$1,022,073 for CDBG in PY 2026. This year marks the beginning of the 2026-2030 Consolidated Plan (ConPlan), with four more years remaining in this five-year period.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,022,073	0	0	1,022,073	4,088,292	PY 2026 is the first year of the ConPlan. There are four (4x) more years expected for the remainder of the ConPlan.

Table 8 - 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

There is no match requirement for CDBG funds, but Charlotte County encourages subrecipients to use federal CDBG funds to leverage additional resources for their projects. Examples include County general funds and in-kind donations. State and private grants may also be added to address funding gaps, especially for public service projects.

The County is applying for approximately \$160 million in disaster recovery funding that will focus on infrastructure upgrades, repair and maintenance. Therefore, current CDBG funds are not being prioritized for infrastructure activities and will instead be directed to other eligible needs where they can complement available recovery resources.

CDBG-DR, CDBG-MIT, and Florida SHIP together form a complementary suite of federal and state funding tools for disaster recovery, mitigation, and affordable housing. CDBG-DR provides congressionally appropriated, flexible HUD grants to rebuild infrastructure, housing, and economic needs following presidentially declared disasters. The County has noticed an intent to apply for CDBG-DR funding for infrastructure projects resulting from the 2023 and 2024 storms, and these funds will be administered through Florida Commerce. CDBG-MIT extends that framework proactively, funding strategic risk-reduction activities in disaster-impacted areas. Florida SHIP distributes state funding for purchase assistance, rehabilitation, and emergency repairs for low- and moderate-income households.

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

Neighborhood facilities such as community centers, parks, and recreational centers are available to all Charlotte County residents to meet daily needs and enhance quality of life. These enhancements on publicly owned land are a key component of the Five-Year Consolidated Plan. During PY 2026, the County anticipates allocating resources to improve publicly owned facilities.

SP-40 Institutional Delivery Structure – 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
Charlotte County	Government	Non-homeless special needs Planning neighborhood improvements public facilities	Jurisdiction
Punta Gorda Housing Authority	PHA	Rental	Region
Charlotte County Continuum of Care	Continuum of care	Planning Homelessness public services	Region
Gulf Coast Partnership	Continuum of care	Homelessness public services	Region

Table 9 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

Charlotte County will work to include organizations that address the various needs of the citizens of the County. Chief among these organizations are the Punta Gorda Housing Authority (PHA) and the Charlotte County Continuum of Care (COC FL-602), which is led by Gulf Coast Partnership.

Charlotte County benefits from an institutional structure that includes numerous nonprofits, government agencies, developers, and public health institutions focused on LMI communities. However, this complex network can also lead to challenges in developing and determining funding priorities with the County's limited funds. Additionally, disseminating information about available services, particularly in the County's rural areas, is a challenge. Residents who live in more remote or unincorporated parts of the County often have limited access to service providers compared to those in urban areas.

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		
Legal Assistance	X		
Mortgage Assistance	X		
Rental Assistance	X		
Utilities Assistance	X		
Street Outreach Services			
Law Enforcement	X		
Mobile Clinics	X		
Other Street Outreach Services	X		
Supportive Services			
Alcohol & Drug Abuse	X		
Child Care	X		
Education	X		
Employment and Employment Training	X		
Healthcare	X		
HIV/AIDS	X		
Life Skills	X		
Mental Health Counseling	X		
Transportation	X		
Other			
Other	X		

Table 10 - 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)

A network of local homeless services and housing providers is involved in planning and coordinating programs and service delivery systems that address the needs of homeless individuals throughout the County. This effort is primarily led by the Charlotte County Continuum of Care (CoC), which oversees homeless prevention initiatives in the region.

The CoC uses the Homeless Management Information System (HMIS) and the One Charlotte Coordinated Entry System (CES) for intakes. Data from the centralized HMIS and CES intakes by CoC members provide important information about individuals and families experiencing homelessness, including household composition, ages, disability status, length of time homeless, and overall vulnerability. This system helps programs and agencies understand the needs of this population and recommend appropriate housing interventions in Charlotte County.

CES standardized assessment tools identify the unique needs of the chronically homeless, children and their families, veterans and their families, and unaccompanied youth. The assessment allows households to access the best options to address their needs while considering their preferences. The most intensive interventions are prioritized for those with the highest needs. More information on CES and how to access services is at: <https://www.gulfcoastpartnership.org/programs/coordinated-entry>

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 CoC coordinates with many partner organizations and agencies that work to meet the needs of the homeless population in Charlotte County. The County also works with a large network of partners and nonprofits to serve the special needs population. These nonprofits and organizations also helped to consult with the overall needs assessment in the County.

All types of individuals and households experiencing homelessness are documented, tracked, and accurately reported without duplicating efforts through the Homeless Management Information System (HMIS), which facilitates client tracking, case management, service and referral management, and bed availability for shelters. It is designed to support all homeless assistance providers in the CoC regional area, residents who live farther from urban areas, and those in unincorporated parts of the County that have less access to service providers in urban areas, such as Punta Gorda. Additionally, conducting homeless counts in rural communities is challenging and often fails to provide a comprehensive picture of homelessness. This can result in incomplete assessments of the homeless population in these rural areas, and the County overall.

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

Charlotte County, as a new CDBG recipient, will work closely with HUD and agencies experienced with the CDBG grant program. The County will actively provide leadership and foster cooperation to create opportunities that address the priority needs of its citizens. To bridge gaps in the institutional structure and service delivery systems, the County will collaborate with its partners mentioned in this section to help implement its goals and activities aimed at meeting the needs of its citizens.

SP-45 Goals Summary – 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	1A Housing Acquisition & Redevelopment	2026	2030	Affordable Housing	Countywide Low/Mod Eligible	Affordable Housing	CDBG: \$1,760,874	Renter Housing Rehabilitated: 10 Household Housing Unit
2	1B Owner-Occupied Housing Rehab	2026	2030	Affordable Housing	Countywide Low/Mod Eligible	Affordable Housing	CDBG: \$1,360,874	Homeowner Housing Rehabilitated: 25 Household Housing Unit
3	2A Improve Access to Public Facilities	2027	2030	Non-Housing Community Development	Countywide Low/Mod Eligible	Public Facilities & Infrastructure	CDBG: \$200,000	Public Facility or Infrastructure Activities other than Low/Mod Income Housing Benefit: 4,000 Persons Assisted
4	3A Increase Access to Social Services	2026	2030	Non-Housing Community Development	Countywide Low/Mod Eligible	Public Services	CDBG: \$766,550	Public service activities other than Low/Moderate Income Housing Benefit: 2,500 Persons Assisted
5	4A Effective Program Management	2026	2030	Non-Housing Community Development	Countywide Low/Mod Eligible	Administration & Planning	CDBG: \$1,022,068	Other: 5

Table 11 – Goals Summary

Goal Descriptions

1	Goal Name	1A Housing Acquisition & Redevelopment
	Goal Description	Acquisition and redevelopment of vacant and blighted structures for the purpose of affordable housing. These activities will benefit both homeowners and renters.
2	Goal Name	1B Owner-Occupied Housing Rehab
	Goal Description	Preserve affordable housing through rehabilitation activities for homeowners. Water quality projects are a top priority, particularly owner-occupied housing rehab to provide assistance with mandatory sewer connections.
3	Goal Name	2A Improve Access to Public Facilities
	Goal Description	Improve access to nonprofit-owned public facilities in the County for continued public access. Funded activities may include improvements to neighborhood facilities, homeless shelters, senior centers and youth centers.
4	Goal Name	3A Increase Access to Social Services
	Goal Description	Provide vital supportive services for eligible LMI and special need persons throughout the County. These public services include senior, health services, youth programs and disability programs.
5	Goal Name	4A Effective Program Management
	Goal Description	Provide effective program management of the CDBG grant program that will ensure compliance with grant regulations and that the program activities meet their established objectives. Planning will involve the development of annual action plans, reports, fair housing outreach and citizen participation requirements.

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)

The County estimates that it will assist low- to moderate-income households over the next five years with affordable housing activities:

Renter Housing Rehabilitated (Acquisition for Rehab): 10 Household Housing Unit

Homeowner Housing Rehabilitated (Sewer Connections): 25 Household Housing Unit

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

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

Public housing was created to offer safe and decent rental options for qualified low- and moderate-income families, the elderly, and individuals with disabilities. It consists of federally subsidized, affordable housing that is owned and operated by public housing authorities. In Charlotte County, the local housing authority is the Punta Gorda Housing Authority (PGHA). The PGHA provides 184 public housing units as part of its housing portfolio (30 are currently offline) and manages over 400 Housing Choice Vouchers (HCV).

The PGHA's mission is to provide quality, affordable rental housing and rental subsidies to qualified low-income households within its jurisdiction of Charlotte County, Florida. Currently, there is no need to increase the number of accessible units; however, the housing authority is willing to make reasonable accommodations upon request for individuals or households with special needs.

Activities to Increase Resident Involvements

The PGHA provides several opportunities for residents to be involved in programs that improve their lives and help with the goal of homeownership. Several of these programs and services are listed below:

The PGHA offers a Family Self-Sufficiency (FSS) program. FSS is a five-year, incentive-based, voluntary program that assists Section 8 households in achieving economic independence and building assets. A family development professional works closely with the participant as a team to identify family strengths and address any immediate and/or long-term barriers that threaten to impede their success.

The Resident Opportunities and Self Sufficiency (ROSS) program helps public housing residents and connects them with education, job training and placement programs and/or computer and financial literacy services available in the community to promote self-sufficiency. ROSS Coordinators also collaborate with other programs and agencies to ensure that participants receive the necessary services which were identified during the needs assessment. All public housing residents who dream of economic independence are eligible and invited to participate in the ROSS Program.

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

N/A. The Punta Gorda Housing Authority is not designated as a troubled PHA.

Plan to remove the 'troubled' designation

N/A. The Punta Gorda Housing Authority is not designated as a troubled PHA.

SP-55 Barriers to affordable housing – 91.215(h)

Barriers to Affordable Housing

Public policies that protect health, safety, and orderly growth can also increase per unit development costs, limit feasible densities, and extend project timelines. In Charlotte County, these effects can translate into higher rents or sales prices, fewer missing middle unit types such as duplexes, townhomes, and small multifamily, and reduced private investment in lower rent projects where margins are thin.

Local land use and development regulations can affect affordability when dimensional standards and site requirements reduce the number of buildable units or require larger lots than the market can absorb at lower price points. Zoning district rules, setbacks, parking requirements, and subdivision standards can limit compact development patterns and smaller housing formats that typically lower land cost per unit. Administrative processes also influence cost. When review timelines require multiple approvals, technical studies, and extended coordination across departments, carrying costs rise and projects may shift toward higher price points.

Charlotte County impact fees and related development charges support needed infrastructure, but they add upfront costs that are commonly financed into total development budgets. The county's impact fee framework, including the adopted impact fee ordinance and master fee schedules, can affect project feasibility, especially for smaller scale affordable developments and rehabilitation projects that have limited capacity to absorb added per unit costs. Fee timing and predictability also matter because changes to schedules can affect pro formas for projects already in planning.

State and hazard related requirements are particularly influential in a storm exposed county. Florida Building Code standards improve life safety and wind resistance, but they can raise construction costs and increase the cost of substantial rehabilitation. Floodplain management requirements can further increase costs for properties in mapped flood hazard areas. Charlotte County's floodplain management ordinance includes a substantial improvement and substantial damage threshold commonly described as the 50 percent rule, which can require elevation or other compliance measures when repairs and improvements reach certain levels. These policies support resilience but can reduce reinvestment feasibility for older, lower value units.

State level limits on rent stabilization tools also shape affordability outcomes. Florida law restricts local governments from adopting rent control except under narrow housing emergency conditions and with additional procedural steps, which limits local options to respond to rapid rent escalation during tight market periods.

State affordable housing policy can also affect local implementation. The Live Local Act framework requires local governments to allow certain qualifying affordable multifamily rental developments in areas zoned for commercial, industrial, or mixed use under specified conditions. While this can support production, it can also create administrative and timing pressures as local procedures, infrastructure planning, and compatibility standards are applied within the limits of state law.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

Charlotte County has adopted multiple strategies to address affordable housing. Many of these initiatives are overseen by the Affordable Housing Advisory Committee (AHAC), which operates under state statute and is enforced locally by Resolution 2008-070. The Charlotte County Human Services Neighborhood Services Division acts as a liaison. AHAC is responsible for making recommendations to the Board of County Commissioners regarding county policies that influence housing costs. The Committee also contributes to the development of the Local Housing Assistance Plan (LHAP) every three years or as needed, in response to evolving policies, priorities, and strategies.

Charlotte HOME (Housing Opportunities Made Easier), program under the AHAC, assists qualified developers in offsetting development costs and streamlining the approval process. Established by a Board of County Commissioners' Resolution on July 28, 2020, the program aims to reduce barriers to development and promote the construction of affordable housing. Eligible projects include both multi-family rental developments and subsidized single-family homes.

Incentives are allocated through a tiered scoring system that utilizes the Affordable Housing Prioritization Matrix. Applications that meet Tier I criteria receive Affordable Housing designation, expedited permitting, and an impact fee waiver. Applications that meet Tiers II, III, or IV criteria and request additional incentives, subsidies, or funding must obtain approval from both the AHAC and the Board of County Commissioners (BCC).

SP-60 Homelessness Strategy – 91.215(d)

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

Charlotte County is part of the Charlotte County Continuum of Care FL-602 (CoC), which serves as the local network for addressing homelessness. The lead organization for the CoC is Gulf Coast Partnership (GCP), a nonprofit that supports the work of community organizations across Charlotte County, Florida, and serves as the local administrator for the Homeless Management Information System (HMIS) and the Coordinated Entry System.

HMIS is the local information technology system used to collect client-level data on housing and services for homeless individuals, families, and those at risk of homelessness. The Coordinated Entry System ensures that all people experiencing a housing crisis have fair and equal access and are quickly identified, assessed, referred, and connected to housing and assistance based on their strengths and needs. Data from the centralized HMIS provides essential details about individuals and families experiencing homelessness, such as household composition, ages, disability status, length of time homeless, and overall vulnerability. This information helps programs and agencies understand the needs and recommended housing interventions for this population in Charlotte County.

Beyond the work of the CoC, the County relies on service providers and nonprofits to identify individuals experiencing homelessness and connect them with appropriate services.

Addressing the emergency and transitional housing needs of homeless persons

Homeless emergency shelters offer safe, short-term places to stay for people and families who have lost their housing. They meet urgent needs like food, hygiene, and shelter. Many shelters also connect residents with case managers and housing services to help them move into stable, permanent homes. The CoC offers numerous shelters across the CoC area, all of which can be accessed by individuals and families in Charlotte County.

According to the most recent CoC 2024 CoC Homeless Assistance Programs Housing Inventory Count Report, the Continuum of Care (CoC) offers nearly 140 emergency shelter and transitional housing beds for homeless individuals in the region. Of these units, the majority are emergency shelter facilities run by Gulf Coast Partnership, the Homeless Coalition and the Center for Abuse & Rape Emergencies. There is one transitional housing facility run by Volunteers of America.

The County will work to identify additional partners that can help address the emergency and transitional housing needs of the homeless population in the area. Currently, through the CoC, the County can utilize its homeless prevention programs, which include rental assistance and a variety of other housing services.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that

individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.

The chronically homeless often require more assistance and rely on assisted permanent supportive housing to avoid homelessness. Characteristics of chronically homeless individuals from the HMIS database often include persons who are facing severe, intertwined issues, including chronic substance abuse and mental illness. There are several providers operating permanent supportive housing in Charlotte County and are described in this section.

Charlotte County, the CoC, and its members are dedicated to assisting homeless individuals, particularly those who are chronically homeless and families with children, in successfully transitioning from homelessness to permanent housing and independent living. The challenges faced by chronically homeless individuals can be numerous and often interconnected. Therefore, the County and the Continuum of Care will collaborate with a network of service providers to ensure that they receive the necessary referrals and resources to maintain shelter and achieve independent living. Service providers include Gulf Coast Partnership, the Homeless Coalition, and Volunteers of America.

Supporting families with children as they transition to permanent housing is crucial. Prolonged poverty can make it harder for children to escape it long-term. County partners and Continuum of Care members will prioritize programs that help children in low- and moderate-income households through educational enrichment, youth initiatives, and wellness programs.

The Punta Gorda Housing Authority offers over 60 permanent supportive housing beds as well as family units as needed. Community Assisted & Supported Living also offers several beds for chronically homeless adults.

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

Rapid rehousing (RRH) activities are seen as a primary tool by the CoC to help individuals and families avoid repeat instances of homelessness. RRH helps people move quickly from homelessness to stable housing to help ensure that services offered are not interrupted by further risk of becoming homeless. It offers rental assistance for a limited time, helps people find housing, and provides case management services where applicable. CoC member agencies offering RRH services in the area include Catholic Charities, the Center for Abuse & Rape Emergencies, Gulf Coast Partnership, Jewish Family & Children Services, and the Homeless Coalition.

Homeless who are likely to become homeless after being discharged from publicly funded institutions and

systems of care:

Charlotte County and the CoC recognize that low-income individuals and families who have recently been discharged, or are about to be discharged, from public institutions or care systems are at high risk of becoming homeless. To ensure these individuals receive the necessary resources and services to prevent homelessness, the County and the Continuum of Care will collaborate with a network of experienced and capable service providers. Many of these providers have established connections with these institutions and care systems.

SP-65 Lead based paint Hazards – 91.215(i)

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

Lead-based paint remains a significant health and housing-quality concern in pre-1978 housing, particularly for households with young children and pregnant persons. Over a quarter of all housing units in the County were built before 1980, making it a priority for project owners and subrecipients to comply with HUD requirements for lead hazard evaluation (as applicable), lead hazard reduction, lead-safe work practices, clearance, and required notifications under 24 CFR Part 35, based on the applicable project and assistance characteristics.

According to the Florida Department of Health, lead poisoning occurs when lead builds up in the body, often over months or years. Even small amounts of lead can cause serious health problems. Children younger than 6 years are especially vulnerable to lead poisoning, which can severely affect mental and physical development. At very high levels, lead poisoning can be fatal.

There is treatment for lead poisoning, but taking some simple precautions can help protect residents from lead exposure before harm is done. For this reason, the County will follow all regulations as required by HUD and the Residential Lead-Based Paint Hazard Reduction Act of 1992. A certified inspection of a facility built prior to 1978 will determine the presence of lead-based paint. If lead-based paint is found to exist, a risk assessment is conducted to determine the type, severity and location of the hazards. The findings of the risk assessment may direct abatement as the solution to best protect children from lead exposure.

If there is exposure found through the County's housing programs, the County will refer cases to the Florida Department of Health in Charlotte County. Health care providers usually use a simple blood test to detect lead poisoning. A small blood sample is taken from a finger prick or from a vein. Lead levels in the blood are measured in micrograms per deciliter ($\mu\text{g}/\text{dL}$). An unsafe level is 3.5 $\mu\text{g}/\text{dL}$ or higher. The main method of treating lead poisoning is to remove the source of lead and chelation therapy for people with significantly high blood levels or who have symptoms of poisoning.

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

The actions above are tied to the size of the County's older housing stock, where lead-based paint is more likely to be present. According to the 2019-2023 ACS, there were a total of 29,186 housing units in Charlotte County that were built before 1980. That represents just over a quarter (25.4%) of all the housing units in the County. The ACS does not break out units built specifically prior to 1978; therefore, housing built before 1980 is used as a reasonable proxy for estimating the prevalence of older housing that may include pre-1978 units. Accordingly, County-administered housing activities require compliance with HUD lead-safe requirements, including lead-safe work practices, clearance, required notices, and lead hazard evaluation and control when applicable.

According to the Centers for Disease Control and Prevention, children under the age of 6 are at greatest risk for health problems caused by lead exposure. Exposure to lead can seriously harm a child's health and cause well-documented health effects, including damage to the brain and nervous system, slowed growth and development, learning and behavior problems, and hearing and speech problems. If any child under the age of 6 tests for lead poisoning, the County will refer the family immediately to the local health department.

See MA-20 Housing Market Analysis: Condition of Housing for more information.

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

The County will adhere to all regulations set forth by HUD and the Residential Lead-Based Paint Hazard Reduction Act of 1992. A certified inspection will be conducted to assess any structure built prior to 1978 for the presence of lead-based paint. If lead-based paint is detected, a risk assessment will follow to evaluate the type, severity, and location of the hazards. The results of this risk assessment may lead to abatement measures aimed at protecting children from lead exposure. The County also provides HUD Lead Hazard Information pamphlets to all citizens upon request. If any child under the age of 6 tests for lead poisoning, the County will refer the family immediately to the local health department.

SP-70 Anti-Poverty Strategy – 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

Charlotte County's anti-poverty strategy leverages federal CDBG funding alongside local and state resources such as SHIP to address the interconnected challenges facing low- to moderate-income (LMI) households. The County will identify target areas with LMI populations and prioritize their most urgent needs through investments in public facilities and infrastructure improvements.

The County will support nonprofit organizations and programs that assist LMI households and address poverty. This support includes funding for programs such as senior services, health services, homelessness programs, and food pantries. The County will also invest in developing and preserving affordable housing for potential homeowners. Homeownership has historically been the main way families build wealth, and by preserving aging homes for LMI households, the County aims to reduce the number of families living in poverty.

The County's approach emphasizes job creation and retention through small business support, workforce development, and implementation of Section 3 policies that create economic opportunities for residents in target communities. Activities funded through CDBG and HOME—including housing rehabilitation, job incentive programs, and public improvements—are designed to not only meet infrastructure needs but also economically empower the populations they serve.

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

Charlotte County will work closely with nonprofit service providers and other County departments to assist LMI households in meeting basic needs and improving their quality of life. During the five-year Consolidated Plan period, the County will fund activities designed to reduce poverty. The County will also collaborate with local government departments, nonprofit service providers, and organizations that run programs with the same goal of reducing poverty in Charlotte County. Actions that the County may implement include:

- Targeting federal resources to public facilities and infrastructure improvements in low/mod block group tracts with high poverty rates;
- Funding public service programs that promote housing stability and financial self-sufficiency;
- Supporting special needs populations including persons with disabilities, the elderly, homeless individuals, and victims of domestic violence;
- Creating and retaining jobs through small business economic development activities and Section 3 hiring requirements; and
- Use CDBG funds to leverage funds such as SHIP to address affordable housing in Charlotte County.

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

Charlotte County's monitoring process involves continuous communication with subrecipients. It also includes evaluating financial records to assess regulatory performance in administrative, financial, and programmatic areas of CDBG-funded activities. County staff will offer technical assistance as needed and continued guidance on CDBG regulations.

Monitoring consists of both desktop and on-site reviews. On-site reviews include an in-depth review of the project and client files. Each grant close-out requires an on-site monitoring review. Ongoing desktop monitoring includes reviewing contractual commitments and financial documentation, determining cost eligibility and drawdown rates, and conducting an outcome and performance measurement review. Through on-site and desktop monitoring, the monitor can determine if the participant's performance meets program requirements and improve performance by providing guidance and recommendations. The specific purposes of monitoring are to:

- Validate the accuracy of information presented by the applicant;
- Determine compliance of activities to make eligibility and/or national objective determinations;
- Evaluate activities and feasibility of completing activities;
- Establish the subrecipient's ability to ensure that activities carried out meet compliance requirements;
- Verify the accuracy of the program participant's records; and,
- Identify apparent causes of any problem(s) and offer recommendations for corrective actions.

Due to the critical need to disburse CDBG funds promptly and meet HUD's timeliness test, County staff closely monitor each project's progress to ensure timely execution. Subrecipients that do not spend their grant funds in a timely manner are strongly encouraged to expedite spending or risk losing current and future funding through the County's HUD programs. This monitoring process also helps identify high-risk projects or applicants that may require additional oversight in the coming years.

Comprehensive Planning Requirements

The comprehensive planning requirements involve the community planning and development process outlined in the 5-Year Consolidated Plan (ConPlan), subsequent Annual Action Plans (AAPs), and the Consolidated Annual Performance and Evaluation Reports (CAPERs) in accordance with 24 CFR 91, Subparts A, C, and F. Citizen participation is a crucial aspect of the consolidated planning process. The County will follow its HUD-approved Citizen Participation Plan (CPP), which guides staff in gathering community input, a vital element in identifying priority housing and community development needs. The ConPlan is developed every five years to identify priority needs and goals. Each year, the County creates

an AAP that outlines projects and activities to fulfill the plan's goals. This plan must be submitted to and approved by HUD each year to secure CDBG funding. At the end of each AAP program year, the County will report on its accomplishments and program performance through the CAPER. Citizen participation is required in each of these stages, as specified in 24 CFR 91.105.

Expected Resources

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

Introduction

This section outlines the expected funding from the Community Development Block Grant (CDBG) for Program Year (PY) 2026. The CDBG Program supports community development activities to build stronger and more resilient communities. Funded activities may address needs such as the improvement of public infrastructure and facilities, economic development opportunities, public services, housing rehabilitation and homeowner assistance. The County expects to receive approximately \$1,022,073 for CDBG in PY 2026. This year marks the beginning of the 2026-2030 Consolidated Plan (ConPlan), with four more years remaining in this five-year period.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,022,073	0	0	1,022,073	4,088,292	PY 2026 is the first year of the ConPlan. There are four (4x) more years expected for the remainder of the ConPlan.

Table 12 - Expected Resources – Priority Table

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

There is no match requirement for CDBG funds, but Charlotte County encourages subrecipients to use federal CDBG funds to leverage additional resources for their projects. Examples include County general funds and in-kind donations. State and private grants may also be added to address funding gaps, especially for public service projects.

CDBG-DR, CDBG-MIT, and Florida SHIP together form a complementary suite of federal and state funding tools for disaster recovery, mitigation, and affordable housing. CDBG-DR provides congressionally appropriated, flexible HUD grants to rebuild infrastructure, housing, and economic needs following presidentially declared disasters. The County has noticed an intent to apply for CDBG-DR funding for infrastructure projects resulting from the 2023 and 2024 storms, and these funds will be administered through Florida Commerce. CDBG-MIT extends that framework proactively, funding strategic risk-reduction activities in disaster-impacted areas. Florida SHIP distributes state funding for purchase assistance, rehabilitation, and emergency repairs for low- and moderate-income households.

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

Neighborhood facilities such as community centers, parks, and recreational centers are available to all Charlotte County residents to meet daily needs and enhance quality of life. These enhancements on publicly owned land are a key component of the Five-Year Consolidated Plan. During PY 2026, the County anticipates allocating resources to improve publicly owned facilities.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	1A Housing Acquisition & Redevelopment	2026	2030	Affordable Housing	Countywide Low/Mod Eligible	Affordable Housing	CDBG: \$332,174	Renter Housing Rehabilitated: 2 Household Housing Unit
2	1B Owner-Occupied Housing Rehab	2026	2030	Affordable Housing	Countywide Low/Mod Eligible	Affordable Housing	CDBG: \$332,175	Homeowner Housing Rehabilitated: 5 Household Housing Unit
3	3A Increase Access to Social Services	2026	2030	Non-Housing Community Development	Countywide Low/Mod Eligible	Public Services	CDBG: \$153,310	Public service activities other than Low/Moderate Income Housing Benefit: 500 Persons Assisted
4	4A Effective Program Management	2026	2030	Non-Housing Community Development	Countywide Low/Mod Eligible	Administration & Planning	CDBG: \$204,414	Other: 1

Table 13 – Goals Summary

Goal Descriptions

1	Goal Name	1A Housing Acquisition & Redevelopment
	Goal Description	Acquisition and redevelopment of vacant and blighted structures for the purpose of affordable housing. These activities will benefit both homeowners and renters.
2	Goal Name	1B Owner-Occupied Housing Rehab
	Goal Description	Preserve affordable housing through rehabilitation activities for homeowners. Water quality projects are a top priority, particularly owner-occupied housing rehab to provide assistance with mandatory sewer connections.
3	Goal Name	3A Increase Access to Social Services
	Goal Description	Provide vital supportive services for eligible LMI and special need persons throughout the County. These public services include senior, health services, youth programs and disability programs.
4	Goal Name	4A Effective Program Management
	Goal Description	Provide effective program management of the CDBG grant program that will ensure compliance with grant regulations and that the program activities meet their established objectives. Planning will involve the development of annual action plans, reports, fair housing outreach and citizen participation requirements.

Projects

AP-35 Projects – 91.220(d)

Introduction

Projects to be carried out in PY 2026 are listed below.

Projects

#	Project Name
1	CDBG: Program Administration (2026)
2	CDBG: Housing Programs (2026)
2	CDBG: Public Services (2026)

Table 14 – Project Information

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

All funding allocations are consistent with the priority needs identified in the County's Consolidated Plan. Efforts were made to ensure that the most vulnerable residents of Charlotte County (seniors, persons with a disability, homeless and at-risk of homelessness) are the beneficiaries of PY 2026 CDBG funding. The County Commissioners also expressed a need for a weighted scoring matrix for potential projects, with emphasis on those serving the greatest number of residents. Their primary goal is to maximize community benefit and ensure funds reach as many people as possible. They also directed that funds should not support large infrastructure projects benefiting only one or two census tracts.

Identified priorities include a need to improve and revitalize public facilities and infrastructure in low/mod areas of the County. Funds will be targeted to these areas to make enhancements such as new sidewalks and ADA improvements. Funds will also be targeted to these areas to increase access for seniors and persons with a disability. The County Commissioners also identified water quality projects as a top priority, particularly allocating funds to help low-income residents pay on-lot connection fees in the septic-to-sewer program. Public facilities and infrastructure improvement must target low/mod tracts as described in detail in the AP-50 or target an LMI group with a presumed benefit such as the elderly or persons with a disability.

Affordable housing preservation activities are a priority for Charlotte County residents; however, these activities will be funded primarily with SHIP. Activities targeted towards eligible LMI households and housing rehabilitation will maintain healthy and safe housing conditions in the community.

Public services are also a strong priority. Potential uses for funds include utility bill assistance, homeless prevention, and mental health services. Blight elimination is another priority.

Other considerations include a 20% CDBG grant cap for administration and 15% grant cap for public services.

The County's CDBG allocation is the primary funding for the housing and community development projects identified in the plan each year, however unfortunately the amount of funds requested for activities significantly exceeds the amount of funds available. The general lack of funds to address all the housing and community needs in the County remains an obstacle to address underserved needs in Charlotte.

AP-38 Project Summary

Project Summary Information

1	Project Name	CDBG: Program Administration (2026)
	Target Area	Countywide Low/Mod Eligible
	Goals Supported	4A Effective Program Management
	Needs Addressed	Administration & Planning
	Funding	CDBG: \$204,414
	Description	Countywide administration of the CDBG program in PY 2026.
	Target Date	9/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	N/A, Other: 1
	Location Description	Countywide, eligible.
	Planned Activities	Planned Activities Staff salaries, planning, general admin of the CDBG program in PY 2026 (21A).
2	Project Name	CDBG: Housing Programs (2026)
	Target Area	Countywide Low/Mod Eligible
	Goals Supported	1A Housing Acquisition & Redevelopment 1B Owner-Occupied Housing Rehab
	Needs Addressed	Affordable Housing
	Funding	CDBG: \$664,349
	Description	The County will fund the acquisition and redevelopment of vacant and blighted structures and owner-occupied housing rehabilitation activities that support low- to moderate-income households.
	Target Date	9/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	Renter Housing Rehabilitated: 2 Household Housing Unit Homeowner Housing Rehabilitated: 5 Household Housing Unit
	Location Description	Countywide low/mod areas and eligible LMI persons

	Planned Activities	Planned activities include Acquisition and redevelopment of vacant and blighted structures for affordable housing rehabilitation (14G); and Owner-occupied housing rehab to provide assistance with mandatory sewer connections (14A).
3	Project Name	CDBG: Public Services (2026)
	Target Area	Countywide Low/Mod Eligible
	Goals Supported	3A Increase Access to Social Services
	Needs Addressed	Public Services
	Funding	CDBG: \$153,310
	Description	The County will fund supportive services for LMI and special needs populations in Charlotte County. Public services will target LMI citizens and also includes services to address homelessness, persons with physical and mental health disabilities, and the elderly.
	Target Date	9/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	Public service activities other than Low/Moderate Income Housing Benefit: 500 Persons Assisted
	Location Description	Countywide low/mod areas and eligible LMI persons
	Planned Activities	Planned activities include services for seniors (05A), persons with a disability (05B), and programs that will address homelessness (03T).

AP-50 Geographic Distribution – 91.220(f)

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

Charlotte County does not base its funding targets solely on geographic areas. A significant portion of funding from the CDBG program can be utilized in any neighborhood countywide, depending on the specific activities involved. Direct services, such as public services and affordable housing, are determined by individual income eligibility rather than area benefits. Improvements to public facilities and infrastructure generally provide benefits to areas that are low/mod block group tracts.

Low-Income Households

Households earning less than 80% of the area median income (AMI) are considered low-income. To be considered a tract with a concentration of low-income households, the tract median household income is less than 80% of the area median household income. Data was taken from the most recent 2020-2024 ACS.

The median household income in Charlotte County is \$69,952 and at 80%, low-income is estimated at \$55,961. Based on these criteria, the majority of the tracts with a concentration of low-income tracts are those surrounding the Punta Gorda downtown area and Port Charlotte. These tracts include 102.00, 103.02, 105.04, 203.02, 207.00, 208.00 and 210.03. There is also one tract to the west with a concentration: 303.02.

Minority Concentrations:

For the purposes of this analysis, a concentration is any census tract where the racial or ethnic minority group makes up 10% more than the countywide average. Minority groups with less than 1% of the population were not factored in this analysis. Data was taken from the most recent 2020-2024 ACS.

Black and African-American, non-Hispanics comprise of 5.0% of the population in Charlotte County, and a tract with a concentration would be 15.0% or more. There are two tracts with a concentration in Punta Gorda: 202.03 and 103.02.

Asian, non-Hispanics make up 1.3% of the countywide population and a tract with a concentration would be 11.3% or more. There are no tracts with a concentration.

Likewise, the Hispanic population, which makes up 8.2% of the total population of the County would make a tract with a concentration at 18.2% or more. There are four tracts with a concentration: 203.03, 205.02, 206.02 and 208.00.

Geographic Distribution

Target Area	Percentage of Funds
Countywide Low/Mod Eligible	100

Table 15 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Charlotte County does not allocate funding based solely on geographic requirements, however; the County will implement its projects countywide based on its priority needs and the income of beneficiaries. When a planned activity is intended to serve individuals or households directly, they must meet income qualifications, as well as residency requirements, in order to receive assistance from County CDBG programs. In these instances, County staff and/or one of its subrecipient partner agencies will complete an intake and eligibility review of the applicant before the activity is initiated. For CDBG, these eligible recipients are designated “low/mod clientele” (LMC) or “low/mod housing” (LMH).

The County also has a need for public facilities improvements to community centers. While there is no specific geographic target, these public improvement activities must serve a special need community, and/or a “low/mod area-wide” benefit (LMA). Per HUD requirements, the service areas of these community centers must be within an eligible Census Block Group Tract, as defined by HUD-CDBG regulations, whereby the majority of the residents are at least 51% low- to moderate-income.

To determine these tracts, the County will be utilizing HUD CDBG Low Mod Income Summary Data (LMISD) from the HUD Exchange website, which has redefined the eligible tracts within the County. The identified Census Block Group Tracts within the jurisdiction that are considered low-moderate income can be found on the HUD Exchange website at: <https://www.hudexchange.info/programs/acs-low-mod-summary-data/>

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The annual goals outlined in the AP-55 detail specific production targets for housing assistance aimed at homeless individuals, non-homeless individuals, and special needs populations. These goals align with the goals established in the AP-20 and AP-35. Charlotte County will address non-homeless LMI households in need of housing rehabilitation. As a quarter of housing units in the County were built before 1980, many residents living in these units may be in need of assistance for housing repairs, including those from aging, storm damage and risk of lead-based hazards.

The annual goals listed in this section specify the following goals for affordable housing assistance for non-homeless populations. The terms for affordable housing are defined in 24 CFR 92.252 for rental housing and 24 CFR 92.254 for homeownership.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	7
Special-Needs	0
Total	7

Table 16 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	0
Rehab of Existing Units	5
Acquisition of Existing Units	2
Total	7

Table 17 - One Year Goals for Affordable Housing by Support Type

Discussion

Renter Housing Rehabilitated (acquisition for rehab): 2 Household Housing Unit

Homeowner Housing Rehabilitated: 5 Household Housing Unit

AP-60 Public Housing – 91.220(h)

Introduction

Public housing was created to offer safe and decent rental options for qualified low- and moderate-income families, the elderly, and individuals with disabilities. It consists of federally subsidized, affordable housing that is owned and operated by public housing authorities. In Charlotte County, the local housing authority is the Punta Gorda Housing Authority (PGHA). The PGHA's mission is to provide quality, affordable rental housing and rental subsidies to qualified low-income households within its jurisdiction of Charlotte County, Florida. At this time, the PGHA provides 184 public housing units as part of its housing portfolio and manages over 400 Housing Choice Vouchers (HCV).

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

The PGHA has identified its goals and objectives that it plans to carry out over the next five years of its 2025-2029 PHA plan. To address the needs of LMI households through public housing, the PGHA's goals are listed below. The PGHA provides its progress on these activities in its annual PHA plan, which can be viewed at PGHA offices.

Goal 1: Expand the supply of assisted/affordable housing.

Objectives:

- Leverage private or other public funds to create and or acquire ownership of additional housing developments, duplexes or single family homes.
- Redevelop the Oak Tree site with sustainable affordable housing units.
- Procure an affordable housing developer and/or design/build firm to assist with development and related financing activities.

Goal 2: Improve the quality of assisted/affordable housing.

Objectives:

- Maintain public housing management (PHAS) score.
- Maintain voucher managements (SEMAP) score.
- Due to casualty loss from Hurricane Milton, the PGHA will complete a Demolition Disposition Section 18 application and all related HUD required activities to the application of Oak Tree Village.
- Tenants that lived at Oak Tree Village during Hurricane Milton will be offered a Tenant Protection Voucher, subject to program eligibility, for permanent relocation.
- PGHA will convert 85 public housing units at Gulf Breeze Apartments to Section 8 Project Based Voucher assistance utilizing the Rental Assistance Demonstration (RAD). The conversion may include Section 18 Disposition as approved by HUD.
- Assist in the restoration of all mixed finance properties damages as a result of Hurricane Ian

using FEMA reimbursements and other funds.

Goal 3: Provide an improved living environment.

Objectives:

- Implement measures to deconcentrate poverty by bringing public housing households into lower income developments.
- Revise and implement the Admission and Continued Occupancy and Admin Plan to comply with the Housing Opportunity Through Modernization Act of 2016 (HOTMA).
- Designate developments of buildings for particular resident groups such as the elderly and persons with a disability.
- Maintain Resident Opportunities and Self Sufficiency through the ROSS grant or other available public housing funds.
- Implement the new National Standards for the Physical Inspection of Real Estate (NSPIRE) on all assisted housing units.

Goal 4: Ensure equal opportunity and affirmatively further fair housing.

Objectives:

- Undertake affirmative measures to ensure access to assisted housing units regardless of race, color, religion, national origin, sex, familial status and disability.
- Undertake affirmative measures to provide a suitable living environment for families living in assisted housing regardless of race, color, religion, national origin, sex, familial status and disability.
- Undertake affirmative measures to ensure accessible housing to persons with all varieties of disabilities regardless of units size requirement.

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

The PGHA provides several opportunities for residents to be involved in programs that improve their lives and help with the goal of homeownership. Several of these programs and services are listed below:

The PGHA offers a Family Self-Sufficiency (FSS) program. FSS is a five-year, incentive-based, voluntary program that assists Section 8 households in achieving economic independence and building assets. A family development professional works closely with the participant as a team to identify family strengths and address any immediate and/or long-term barriers that threaten to impede their success.

The Resident Opportunities and Self Sufficiency (ROSS) program helps public housing residents and connects them with education, job training and placement programs and/or computer and financial literacy services available in the community to promote self-sufficiency. ROSS Coordinators also collaborate with other programs and agencies to ensure that participants receive the necessary services

which were identified during the needs assessment. All public housing residents who dream of economic independence are eligible and invited to participate in the ROSS Program.

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

N/A. The Punta Gorda Housing Authority has been recognized by HUD as a “high performer” and is not designated as a troubled PHA.

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

Introduction

Charlotte County is a member of the Charlotte County Continuum of Care FL-602 (CoC), which serves as the local network for addressing homelessness. The lead organization for the CoC is Gulf Coast Partnership (GCP), a nonprofit that supports the work of community organizations across Charlotte County, Florida. This section describes the work and initiatives of the County and the CoC to address homelessness in Charlotte County.

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

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

Charlotte County is part of the Charlotte County Continuum of Care FL-602 (CoC), which serves as the local network for addressing homelessness. The lead organization for the CoC is Gulf Coast Partnership (GCP), a nonprofit that supports the work of community organizations across Charlotte County, Florida, and serves as the local administrator for the Homeless Management Information System (HMIS) and the Coordinated Entry System.

HMIS is the local information technology system used to collect client-level data on housing and services for homeless individuals, families, and those at risk of homelessness. The Coordinated Entry System ensures that all people experiencing a housing crisis have fair and equal access and are quickly identified, assessed, referred, and connected to housing and assistance based on their strengths and needs. Data from the centralized HMIS provides essential details about individuals and families experiencing homelessness, such as household composition, ages, disability status, length of time homeless, and overall vulnerability. This information helps programs and agencies understand the needs and recommended housing interventions for this population in Charlotte County.

Beyond the work of the CoC, the County relies on service providers and nonprofits to identify individuals experiencing homelessness and connect them with appropriate services.

Addressing the emergency shelter and transitional housing needs of homeless persons

Homeless emergency shelters offer safe, short-term places to stay for people and families who have lost their housing. They meet urgent needs like food, hygiene, and shelter. Many shelters also connect residents with case managers and housing services to help them move into stable, permanent homes. The CoC offers numerous shelters across the CoC area, all of which can be accessed by individuals and families in Charlotte County.

According to the most recent CoC 2024 CoC Homeless Assistance Programs Housing Inventory Count Report, the Continuum of Care (CoC) offers nearly 140 emergency shelter and transitional housing beds for homeless individuals in the region. Of these units, the majority are emergency shelter facilities run by

Gulf Coast Partnership, the Homeless Coalition and the Center for Abuse & Rape Emergencies. There is one transitional housing facility run by Volunteers of America.

The County will work to identify additional partners that can help address the emergency and transitional housing needs of the homeless population in the area. Currently, through the CoC, the County can utilize its homeless prevention programs, which include rental assistance and a variety of other housing services.

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

The chronically homeless often require more assistance and rely on assisted permanent supportive housing to avoid homelessness. Characteristics of chronically homeless individuals from the HMIS database often include persons who are facing severe, intertwined issues, including chronic substance abuse and mental illness. There are several providers operating permanent supportive housing in Charlotte County and are described in this section.

Charlotte County, the CoC, and its members are dedicated to assisting homeless individuals, particularly those who are chronically homeless and families with children, in successfully transitioning from homelessness to permanent housing and independent living. The challenges faced by chronically homeless individuals can be numerous and often interconnected. Therefore, the County and the Continuum of Care will collaborate with a network of service providers to ensure that they receive the necessary referrals and resources to maintain shelter and achieve independent living. Service providers include Gulf Coast Partnership, the Homeless Coalition, and Volunteers of America.

Supporting families with children as they transition to permanent housing is crucial. Prolonged poverty can make it harder for children to escape it long-term. County partners and Continuum of Care members will prioritize programs that help children in low- and moderate-income households through educational enrichment, youth initiatives, and wellness programs.

The Punta Gorda Housing Authority offers over 60 permanent supportive housing beds as well as family units as needed. Community Assisted & Supported Living also offers several beds for chronically homeless adults.

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

employment, education, or youth needs

Rapid rehousing (RRH) activities are seen as a primary tool by the CoC to help individuals and families avoid repeat instances of homelessness. RRH helps people move quickly from homelessness to stable housing to help ensure that services offered are not interrupted by further risk of becoming homeless. It offers rental assistance for a limited time, helps people find housing, and provides case management services where applicable. CoC member agencies offering RRH services in the area include Catholic Charities, the Center for Abuse & Rape Emergencies, Gulf Coast Partnership, Jewish Family & Children Services, and the Homeless Coalition.

Homeless who are likely to become homeless after being discharged from publicly funded institutions and systems of care:

Charlotte County and the CoC recognize that low-income individuals and families who have recently been discharged, or are about to be discharged, from public institutions or care systems are at high risk of becoming homeless. To ensure these individuals receive the necessary resources and services to prevent homelessness, the County and the Continuum of Care will collaborate with a network of experienced and capable service providers. Many of these providers have established connections with these institutions and care systems.

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

Introduction:

Public policies that protect health, safety, and orderly growth can also increase per unit development costs, limit feasible densities, and extend project timelines. In Charlotte County, these effects can translate into higher rents or sales prices, fewer missing middle unit types such as duplexes, townhomes, and small multifamily, and reduced private investment in lower rent projects where margins are thin.

Local land use and development regulations can affect affordability when dimensional standards and site requirements reduce the number of buildable units or require larger lots than the market can absorb at lower price points. Zoning district rules, setbacks, parking requirements, and subdivision standards can limit compact development patterns and smaller housing formats that typically lower land cost per unit. Administrative processes also influence cost. When review timelines require multiple approvals, technical studies, and extended coordination across departments, carrying costs rise and projects may shift toward higher price points.

Charlotte County impact fees and related development charges support needed infrastructure, but they add upfront costs that are commonly financed into total development budgets. The county's impact fee framework, including the adopted impact fee ordinance and master fee schedules, can affect project feasibility, especially for smaller scale affordable developments and rehabilitation projects that have limited capacity to absorb added per unit costs. Fee timing and predictability also matter because changes to schedules can affect pro formas for projects already in planning.

State and hazard related requirements are particularly influential in a storm exposed county. Florida Building Code standards improve life safety and wind resistance, but they can raise construction costs and increase the cost of substantial rehabilitation. Floodplain management requirements can further increase costs for properties in mapped flood hazard areas. Charlotte County's floodplain management ordinance includes a substantial improvement and substantial damage threshold commonly described as the 50 percent rule, which can require elevation or other compliance measures when repairs and improvements reach certain levels. These policies support resilience but can reduce reinvestment feasibility for older, lower value units.

State level limits on rent stabilization tools also shape affordability outcomes. Florida law restricts local governments from adopting rent control except under narrow housing emergency conditions and with additional procedural steps, which limits local options to respond to rapid rent escalation during tight market periods.

State affordable housing policy can also affect local implementation. The Live Local Act framework requires local governments to allow certain qualifying affordable multifamily rental developments in areas zoned for commercial, industrial, or mixed use under specified conditions. While this can support production, it can also create administrative and timing pressures as local procedures, infrastructure planning, and compatibility standards are applied within the limits of state law.

Actions it planned to remove or ameliorate the negative effects of public policies that serve as

barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

Charlotte County has adopted multiple strategies to address affordable housing. Many of these initiatives are overseen by the Affordable Housing Advisory Committee (AHAC), which operates under state statute and is enforced locally by Resolution 2008-070. The Charlotte County Human Services Neighborhood Services Division acts as a liaison. AHAC is responsible for making recommendations to the Board of County Commissioners regarding county policies that influence housing costs. The Committee also contributes to the development of the Local Housing Assistance Plan (LHAP) every three years or as needed, in response to evolving policies, priorities, and strategies.

Charlotte HOME (Housing Opportunities Made Easier), program under the AHAC, assists qualified developers in offsetting development costs and streamlining the approval process. Established by a Board of County Commissioners' Resolution on July 28, 2020, the program aims to reduce barriers to development and promote the construction of affordable housing. Eligible projects include both multi-family rental developments and subsidized single-family homes.

Incentives are allocated through a tiered scoring system that utilizes the Affordable Housing Prioritization Matrix. Applications that meet Tier I criteria receive Affordable Housing designation, expedited permitting, and an impact fee waiver. Applications that meet Tiers II, III, or IV criteria and request additional incentives, subsidies, or funding must obtain approval from both the AHAC and the Board of County Commissioners (BCC).

AP-85 Other Actions – 91.220(k)

Introduction:

This section provides a summary of other actions taken by Charlotte County to address citizens' needs in PY 2026. It details how the County plans to address obstacles to serving underserved communities. It also covers plans to foster and maintain affordable housing. Additional topics include reducing lead-based paint hazards, lowering the number of families living in poverty, and developing institutional structures. The section also outlines plans to coordinate with both public and private housing and social service agencies.

Actions planned to address obstacles to meeting underserved needs

A significant challenge in addressing the underserved needs within the community is the general lack of funding to cover all essential services and improvements. These needs include vital public services, public infrastructure enhancements, the development and preservation of affordable housing, and economic development opportunities for LMI individuals and neighborhoods. The County works to maximize its resources by building and nurturing partnerships with state agencies, nonprofit organizations, and individual stakeholders. Additionally, the County tackles the issue of meeting underserved needs by applying for various non-entitlement grants from state and other local agencies.

Actions planned to foster and maintain affordable housing

Charlotte County will develop and administer an owner-occupied housing rehabilitation program that targets LMI households living within Charlotte County. This program benefits low- to moderate-income (LMI) households, allowing homeowners to remain in their homes and preserving the affordable housing stock in the County.

The County will also work more closely with the Punta Gorda Housing Authority, as the PHA is the only HUD recognized housing authority in Charlotte County. Public housing is an important source of affordable housing for not only LMI families, but also LMI seniors and individuals with disabilities.

Actions planned to reduce lead-based paint hazards

The County will adhere to all regulations set forth by HUD and the Residential Lead-Based Paint Hazard Reduction Act of 1992. For all housing activities funded with CDBG, a certified inspection will be conducted to assess any structure built prior to 1978 for the presence of lead-based paint. If lead-based paint is detected, a risk assessment will follow to evaluate the type, severity, and location of the hazards. The results of this risk assessment may lead to abatement measures aimed at protecting children from lead exposure. The County also provides HUD Lead Hazard Information pamphlets to all citizens upon request. If any child under the age of 6 tests for lead poisoning, the County will refer the family immediately to the local health department.

If there is exposure found through the County's housing programs, the County will refer cases to the Florida Department of Health in Charlotte County. Health care providers usually use a simple blood test to detect lead poisoning. A small blood sample is taken from a finger prick or from a vein. Lead levels in the blood are measured in micrograms per deciliter ($\mu\text{g}/\text{dL}$). An unsafe level is 3.5 $\mu\text{g}/\text{dL}$ or higher. The main method of treating lead poisoning is to remove the source of lead and chelation therapy for people with significantly high blood levels or who have symptoms of poisoning.

Actions planned to reduce the number of poverty-level families

The County will identify target areas with low-to-moderate income (LMI) populations and provide funding for facility enhancements to support nonprofit organizations that serve LMI households tackle issues related to poverty. These initiatives include may programs such as senior centers and food pantries. Additionally, the County will invest in affordable housing preservation for LMI homeowners. By preserving the affordable housing stock in Charlotte County, the County aims to reduce the number of families living at or below poverty levels.

The County's anti-poverty strategy will also include the Section 3 Policy, which will provide economic opportunities for the residents of the area. Activities that support and assist small business in target areas have the added bonus to address both the need and economically support the target population. Berkeley County will continue to support small business development through activities such as continuation of commercial rehabilitation, job incentives programs, technical assistance and business planning and marketing directed towards job creation.

Actions planned to develop institutional structure

Charlotte County is dedicated to collaborating with organizations that address the needs of its residents. The County will continue to fund improvements to public facility and infrastructure in the area to revitalize neighborhoods.

Organization that receive funding will be provided with an overview of the Community Development Block Grant (CDBG) program. The County will monitor these organizations to ensure compliance and that program goals are achieved.

The County will work closely with the Punta Gorda Housing Authority and the Charlotte County Continuum of Care (CoC) to effectively address the needs of its citizens. These regional organizations focus on low- to moderate-income (LMI) households and special needs groups. By collaborating, they aim to reduce duplication of efforts and streamline services for greater efficiency.

In PY 2026, the County will take the following actions to further develop and enhance institutional structure: participate in HUD webinars to improve knowledge of the CDBG program and its requirements; work with sub-recipient organizations to train their staff on CDBG administrative requirements as necessary; and cultivate relationships with neighboring jurisdictions and nonprofit organizations that carry out community development programs.

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

Charlotte County will continue to work with the Punta Gorda Housing Authority (GCHA) to address the needs of citizens living in publicly assisted housing within the County. The PHA focuses on creating stable housing for LMI families in the region. To promote and maintain housing stability, the PHA will provide various resources to help families secure and maintain their homes. Primary strategies with the GCHA's self-sufficiency programs will include assisting families in finding suitable employment and offering programs to develop financial skills.

Additionally, the County will collaborate with the Charlotte County Continuum of Care (CoC) to address the needs of the homeless population. The County will refer individuals to the CoC and its members to help address the needs of the homeless.

Program Specific Requirements

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

Introduction:

This section describes the program specific requirements of the County's CDBG program. The County does not anticipate generating any program income in PY 2026.

Community Development Block Grant Program (CDBG) Reference 24 CFR 91.220(l)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	0

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	100.00%