

# CITY OF CAPE CORAL, FLORIDA CONSOLIDATED ANNUAL PERFORMANCE AND EVALUATION REPORT (CAPER) PUBLIC COMMENT VERSION 1.0

## COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAM (CDBG) HOME INITITATIVE PARTNERSHIP PROGRAM (HOME)

# COVERING PROGRAM YEAR 2024 YEAR 5 B-24-MC-12-0027 OCTOBER 1, 2024 - SEPTEMBER 30, 2025

**DATE:** December 1, 2025

**PREPARED FOR:** The United States Department of Housing and Urban Development

Florida State Office

Community Planning and Development Division

Brickell Plaza Federal Building 909 S.E. First Avenue, Room 500 Miami, Florida 33131-3028

**PREPARED BY:** Development Services Department

City Planning Division P.O. Box 150027

Cape Coral, Florida 33915-0027

**STAFF CONTACTS:** Amy L. Yearsley, AICP, Planning Manager

**PHONE**: (239) 573-3182

**FAX:** (239) 574-0594

**EMAIL**: planning@capecoral.gov

#### **CR-05 - Goals and Outcomes**

#### Progress the jurisdiction has made in carrying out its strategic plan and its action plan. 91.520(a)

This could be an overview that includes major initiatives and highlights that were proposed and executed throughout the program year.

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

## Comparison of the proposed versus actual outcomes for each outcome measure submitted with the consolidated plan and explain, if applicable, why progress was not made toward meeting goals and objectives. 91.520(g)

Categories, priority levels, funding sources and amounts, outcomes/objectives, goal outcome indicators, units of measure, targets, actual outcomes/outputs, and percentage completed for each of the grantee's program year goals.

Goal	Category	Source / Amount	Indicator	Unit of Measure	Expected  - Strategic Plan	Actual – Strategic Plan	Percent Complete	Expected - Program Year	Actual – Program Year	Percent Complete
Acquisition	Affordable Housing	CDBG: \$300,000	Homeowner Housing Added	Household Housing Unit	460	42	0.00%	3	0	0%
Homeowner Assistance	Affordable Housing	CDBG: \$0 / HOME: \$326780.45 / SHIP: \$136911	Homeowner Housing Rehabilitated	Household Housing Unit	0	2	100%	0	0	0%

Homeowner Assistance	Affordable Housing	CDBG: \$ 668,451/ HOME: \$326,780.45 / SHIP: \$136,911	Direct Financial Assistance to Homebuyers	Households Assisted	20	31	100%	5	6	100%
Microenterprise	Non-Housing Community Development	CDBG: \$40,000	Persons Assisted	Persons Assisted	120	96	80%	3	28	100%
Program Administration	Planning and Administration	CDBG: \$217,985 / HOME: \$36,308	Other	Other	0	0	0	0	0	0
Public Service Assistance	Non-Homeless Special Needs Non-Housing Community Development	CDBG: \$163,489	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	36325	62561	25.20%	2000	14480	100%

Table 1 - Accomplishments – Program Year & Strategic Plan to Date

Assess how the jurisdiction's use of funds, particularly CDBG, addresses the priorities and specific objectives identified in the plan, giving special attention to the highest priority activities identified.

During the program year, the activities addressed underserved public service needs by assisting over 14,000 low income households. Assistance included, paratransit, job training, handicapped services, utility assistance, and services for victims of domestic violence. Additionally, housing activities focused on homeownership with six (6) households provided gap assistance. All activities funded were identified as high priority.

#### CR-10 - Racial and Ethnic composition of families assisted

Describe the families assisted (including the racial and ethnic status of families assisted). 91.520(a)

	CDBG	HOME
White	12267	0
Black or African American	1970	0
Asian	192	0
American Indian or American Native	5	0
Native Hawaiian or Other Pacific Islander	5	0
Other	84	
Total	0	0
Hispanic	3,398	0
Not Hispanic	11125	0

Table 2 – Table of assistance to racial and ethnic populations by source of funds

#### **Narrative**

The majority of persons assisted were identified as white. This is 85% of those assisted. This percentage is similar to the overall white population in Cape Coral which currently stands at 80.8%. 23% of the populations served were Hispanic. This percentage is similar to that of the City as a whole which currently has a Hispanic population of 23.2%.

#### CR-15 - Resources and Investments 91.520(a)

#### Identify the resources made available

Source of Funds	Source	Resources	Made	Amount	Expended
		Available		During Pro	gram Year
CDBG	public - federal	1,089,925		660,280.28	
HOME	public - federal	363,088		0	
Other	public - state	1,616,742		TBD	

Table 3 - Resources Made Available

#### **Narrative**

#### Identify the geographic distribution and location of investments

Target Area	Planned Percentage of Actual Percentage		Narrative Description
	Allocation	Allocation	
City of Cape Coral	100	80	Jursidiction

Table 4 – Identify the geographic distribution and location of investments

#### **Narrative**

All activities served residents throughout the City of Cape Coral. As indicated, the City does not have any areas that meet thresholds for low income and minority concentrations. Housing activities were located on scattered sites throughout the City. Public facility/infrastructure project is located in low income block groups that meet the City's threshold percentages. Total expenses for PY were \$ 660,280.28.

A major issue in this program year was the introduction of HOME to the City. THe City was unable to launch the program during this fiscal year but anticipates doing so in 2025. Be advised there are significant challenges locally specifically with the CHDO set aside.

#### Leveraging

Explain how federal funds leveraged additional resources (private, state and local funds), including a description of how matching requirements were satisfied, as well as how any publicly owned land or property located within the jurisdiction that were used to address the needs identified in the plan.

Fiscal Year Summary – HOME Match							
1. Excess match from prior Federal fiscal year	0						
2. Match contributed during current Federal fiscal year	300,000						
3 .Total match available for current Federal fiscal year (Line 1 plus Line 2)	300,000						
4. Match liability for current Federal fiscal year	0						
5. Excess match carried over to next Federal fiscal year (Line 3 minus Line 4)	300,000						

Table 5 – Fiscal Year Summary - HOME Match Report

The major financial resources in Cape Coral are the State Housing Initiatives Partnership (SHIP) grant and the CDBG Entitlement Program. The Community Development Block Grant program received \$1,089,925 in Program Year 2024. The SHIP Program received \$1,616,742.00. Finally, the City received \$7,065,484 in Neighborhood Stabilization Program funding in 2009 and \$3,048,214 in the third round of the Neighborhood Stabilization Program in 2011 which had funding remaining and continues to generate program income. These funds were used to leverage CDBG funds over the program year. In addition, the City received HOME funds for the first time in PY2024. No activity has taken place at this time but \$300,000 has been set aside for the HOME match.

In April of 2019, the City adopted Resolution 74-19 identifying ten (10) City owned vacant parcels appropriate for development of affordable housing. The City donated these lots to Habitat for Humanity of Lee and Hendry Counties for a \$50 million dollar CDBG-DR project.

	Match Contribution for the Federal Fiscal Year									
Project No. or Other ID	Date of Contribution	Cash (non-Federal sources)	Foregone Taxes, Fees, Charges	Appraised Land/Real Property	Required Infrastructure	Site Preparation, Construction Materials, Donated labor	Bond Financing	Total Match		
0	0	0	0	0	0	0	0	0		

Table 6 – Match Contribution for the Federal Fiscal Year

#### **HOME MBE/WBE report**

Program Income – Enter the program amounts for the reporting period							
Balance on hand at begin- ning of reporting period	Amount received during reporting period	Total amount expended during reporting period	Amount expended for TBRA	Balance on hand at end of reporting period			
\$	\$	\$	\$	\$			
0	0	0	0	0			

Table 7 – Program Income

	Total	Minority Bus	iness Enter	pris	es		White Non
		Alaskan	Asian or		Black Non-	Hispanic	Hispanic
		Native or	Pacific		Hispanic		
		American	Islander				
		Indian					
Contracts							
Number	0						
Dollar	0						
Amount							
Sub-Contra	cts						
Number	0						
Dollar	0						
Amount							
	Total	Women	Male				
		Business					
		Enterprises					
Contracts							
Number	0						
Dollar	0				1		
Amount							
Sub-Contra	cts				]		
Number	0						
Dollar	0						
<b>Amount</b>					1		

Amount

Table 8 - Minority Business and Women Business Enterprises

	<b>Minority Owners of Rental Property</b> – Indicate the number of HOME assisted rental property owners and the total amount of HOME funds in these rental properties assisted								
	White Non-								
		Minority Proper Alaskan Native or American Indian	Asian or Pacific Islander	Black Non- Hispanic	Hispanic	Hispanic			
Number	0								
Dollar Amount	0								

Table 9 – Minority Owners of Rental Property

Relocation and relocation pays			•					•	aced, the cost of
Parcels Acquire			0	•					
Businesses Dis	placed		0						
Nonprofit Displaced	Organ	izations	0						
Households Relocated, not		porarily I	0						
Households	Total	Minori	ty Prope	erty Enterp	rises	}	·		White Non-
Displaced		Alaskaı	า	Asian	or	Black	Non-	Hispanic	Hispanic
		Native	or	Pacific		Hispan	ic		
		Americ Indian	an	Islander					
Number	0								
Cost	Λ.								

Table 10 – Relocation and Real Property Acquisition

#### CR-20 - Affordable Housing 91.520(b)

Evaluation of the jurisdiction's progress in providing affordable housing, including the number and types of families served, the number of extremely low-income, low-income, moderate-income, and middle-income persons served.

	One-Year Goal	Actual
Number of Homeless households to be		
provided affordable housing units	0	0
Number of Non-Homeless households to be		
provided affordable housing units	6	6
Number of Special-Needs households to be		
provided affordable housing units	0	0
Total	6	6

#### Table 11 - Number of Households

	One-Year Goal	Actual
Number of households supported through		
Rental Assistance	0	0
Number of households supported through		
The Production of New Units	0	0
Number of households supported through		
Rehab of Existing Units	0	0
Number of households supported through		
Acquisition of Existing Units	6	6
Total	6	6

#### Table 12 – Number of Households Supported

Discuss the difference between goals and outcomes and problems encountered in meeting these goals.

This year a total of 6 households were assisted under the City's CDBG affordable housing programs. Six households were provided gap assistance to purchase homes.

#### Discuss how these outcomes will impact future annual action plans.

Funding will be increased for owner-occupied rehabilitation. Due to the local market we expect to see a decrease in ownership programs. Price increase and a high demand in the market will make it more difficult for low income person to purchase homes. Future action plans will be more HOME focused.

Include the number of extremely low-income, low-income, and moderate-income persons served by each activity where information on income by family size is required to determine the eligibility of the activity.

Number of Households Served	CDBG Actual	HOME Actual
Extremely Low-income	0	0

Low-income	3	0
Moderate-income	3	0
Total	6	0

Table 13 – Number of Households Served

#### **Narrative Information**

This year a total of 6 households were assisted under the City's CDBG affordable housing programs. Three low and three moderate income.

#### CR-25 - Homeless and Other Special Needs 91.220(d, e); 91.320(d, e); 91.520(c)

Evaluate the jurisdiction's progress in meeting its specific objectives for reducing and ending homelessness through:

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

The City continued to support the efforts of the Lee County Continuum of Care (CoC) to simplify and broaden outreach and assessment efforts for homeless persons in Lee County. Much of the outreach to homeless persons is conducted at community events such as the Point in Time Count and the Stand Down/Service Day. There are also specific special events held for the homeless, including an annual candlelight vigil in memory of the homeless who have died in that past year, which is held annually in December. Additionally, outreach is conducted by the many caseworkers at community agencies, the Lee County Homeless Coalition, schools, and other entities that encounter the homeless during other service delivery or during their regular course of business. Needs are assessed during these points of contact, and referrals are made as appropriate.

Additional resources were provided at the County level as a result of the COVID-19 pandemic. In addition the City of Cape Coral created a Homeless Stakeholder Group to evaluate the homeless situation within Cape Coral and potential actions to assist in alleviating homelessness locally. This group is still meeting and development strategies. To date, the group has addressed a potential homeless resource center and the creation of a Homeless Outreach Team (HOT) team within our local Police Department.

#### Addressing the emergency shelter and transitional housing needs of homeless persons

While the City is not a direct recipient of Emergency Solution Grant funds, the City continues to partner with the Lee County Continuum of Care (CoC) to support emergency and transitional housing needs of homeless persons in the County. The CoC's goals of providing homeless housing and services primarily through entitlement funding will help to meet needs for emergency housing at the Bob Janes Triage Center and Low Demand Shelter. As funding is available, Lee County may issue a Request for Proposals for the development of these projects or programs and funding then be used by other community partners. Other than the funds available through this process, emergency shelter and transitional housing needs may be addressed through grant funding opportunities, such as the competitive Continuum of Care process, or through other state or local funding streams.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: likely to become homeless after 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); and, receiving assistance from public or private agencies that address housing,

#### health, social services, employment, education, or youth needs

The Florida Statutes set out state discharge guidelines and notes that the intent of the Legislature is to ensure that persons leaving care and custody are not discharged into homelessness. The Florida State Department of Corrections requires contracted halfway houses in order to secure full employment for clients and to discharge clients into transitional or permanent housing residence. (The Federal Bureau of Prisons *Halfway House Program* has the same requirements.)

#### **Local Policy**

The Lee County Homeless Continuum of Care has Memoranda of Understanding on Discharge Planning with the Lee County Sheriff, The Lee Memorial Health System, Saluscare, and the Children's Network of Southwest Florida, LLC.

Several programs and outreach services work to keep persons at, or nearing, the point of discharge from the local jail and sheriff's stockade from becoming homeless and entering the homeless Continuum. Persons discharged from prison have access to the Lee County Department of Human Services Family Self Sufficiency Program, which provides first month or eviction rental assistance. The hospitals of the Lee Memorial Health System and Southwest Regional Health System conduct discharge planning with patients. Policies of the systems direct that patients are not discharged to the streets. Lee County Foster Care Programs are operated under the state-contracted Children's Network of Southwest Florida, LLC. Discharge assistance is provided through the Independent Living Program in which funding for education and associated rent and basic assistance to youth discharged from the system.

While the City is not a direct recipient of Emergency Solution Grant funds, the City will continue to partner with the Lee County CoC to support efforts made to implement the existing local coordinated discharge policies for individuals or families who are being discharged from a publicly funded institution.

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

The City of Cape Coral continues to support programs and resources to allow formerly homeless and atrisk-of homelessness residents to access to affordable permanent housing. The City's local resources include the federal CDBG and the state SHIP funds.

Local agencies also provide prevention, outreach, assessment and supportive services for homeless persons and for residents at-risk of homelessness. Public and private agencies and programs in Lee County provide services including: Mortgage Assistance, Rental Assistance, Utilities Assistance, Foreclosure

Prevention, Counseling/Advocacy, and Legal Assistance. Outreach and Assessment for homeless residents is done through Legal Assistance, Street Outreach, Mobile Clinic, and Law Enforcement. Supportive Services for homeless residents include: Counseling/Advocacy, Case Management, Life Skills, Alcohol & Drug Abuse, Mental Health Counseling, Healthcare, HIV/AIDS, Education, Employment, Child Care, and Transportation.

Other than the funds available through this process, permanent housing needs may be addressed through other resources identified elsewhere in this plan, and through other grant funding opportunities, such as the competitive Continuum of Care process, or through other state or local funding streams.

#### CR-30 - Public Housing 91.220(h); 91.320(j)

#### Actions taken to address the needs of public housing

The City of Cape Coral does not anticipate utilizing Community Development Block Grant funds to address the needs to public housing. Public housing needs in Cape Coral are addressed by the Lee County Housing Authority and the Housing Authority of the City of Fort Myers.

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

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

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

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

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

#### Actions taken to provide assistance to troubled PHAs

There are no troubled PHAs in Lee County.

#### CR-35 - Other Actions 91.220(j)-(k); 91.320(i)-(j)

Actions taken 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. 91.220 (j); 91.320 (i)

Affordable housing is a growing concern at the federal, state and local levels. According to the Shimberg Center for Affordable Housing, housing affordability has become an important public policy issue, as home ownership is viewed as being an important goal for both individual and social reasons. Housing prices, household incomes, and mortgage rates are the primary determinants of the housing affordability.

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

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

#### ACTIONS TO REDUCE BARRIERS TO AFFORDABLE HOUSING

The City has adopted the Local Housing Incentive Plan (LHIP) as required to receive the State of Florida's Affordable Housing Program funding (State Housing Initiatives Partnership (SHIP) Program). This plan led to the following actions to reduce barriers:

- Expedited Permitting affordable housing projects are assigned priority status and reviewed in an expedited manner
- On-going review of policies and procedures
- Triennial Review of Public Land

The City appointed an Affordable Housing Advisory Committee to review incentives for affordable housing. As a result, recommendations were made to allow deviations to parking and road width requirements for affordable housing. Additionally, the Committee recommended creating an impact fee deferral program for affordable units.

The City of Cape Coral utilized CDBG and SHIP funds to provide counseling and financial assistance to first time income eligible homebuyers to purchase either existing or newly constructed homes.

The City utilized SHIP funds to provide financial assistance to income eligible city residents to rehabilitate

owner-occupied dwellings.

#### Actions taken to address obstacles to meeting underserved needs. 91.220(k); 91.320(j)

The major obstacle to meeting all of the identified needs is the lack of funding resources. Significant funding cuts in previous years and minimal funding increases does not account for the overall budgetary restrictions the City has seen in its CDBG program. Typically, applicant request amounts are much higher than the entitlement amount which further escalates the budgetary constraints in meeting the undeserved needs. However, the City will continue to partner, when feasible, with other nonprofit organizations to leverage the City's CDBG allocation.

#### Actions taken to reduce lead-based paint hazards. 91.220(k); 91.320(j)

The City's homebuyer assistance program and single-family owner-occupied rehabilitation program that rehabilitate homes constructed prior to 1978 provided a complete visual assessment of all painted surfaces to identify deteriorated paint, and will be provided paint stabilization of deteriorated painted surfaces, and a clearance examination, as required. Lead-based paint hazards information were provided to all homebuyers assisted by these programs. The City follows its Lead-Based Paint Hazards Policy in the administration of the City's Housing program to reduce and eradicate lead-based housing units in the City.

#### Actions taken to reduce the number of poverty-level families. 91.220(k); 91.320(j)

The City of Cape Coral's goal is to reduce the number of poverty level families through economic development, affordable housing, and service programs coordinated by various entities throughout the City of Cape Coral, the City of Fort Myers, and Lee County. Recognizing the need to overcome poverty is one component of a complex set of issues. Beyond implementing economic development, affordable housing, and service coordinating programs, families in poverty must be provided the opportunity to overcome personal and socioeconomic barriers to gain control of their lives.

According to the 2000 Census, 1,623 families in Cape Coral had a 1999 income below the poverty level. This number represented 5.3% of families that resided in Cape Coral at that time. In comparison, 10.7% of families (approximately 4,381) had incomes below the federal poverty level in 2013 and 9.9 percent in 2021. The poverty level families have drastically increased in the last ten years. This number is higher for families with children under 18 (16.8%) and female headed households with children under 5 years of age (39%).

In order to help individuals rise above the poverty level and become self-sufficient, the City of Cape Coral in conjunction with Lee County and the State of Florida, including private, non-profit agencies and organizations have designed and implemented various programs.

The City of Cape Coral has established an Economic Development Office. This office promotes and assists businesses in locating and expanding operations and facilities in the City. Additionally, partnerships with

non-profits providing job-training/microenterprise assistance provide economic opportunities for low income individuals.

The affordable housing programs provided by Habitat for Humanity of Lee and Hendry Counties and the Section 8 rental programs administered by the Lee County Housing Authority and the Housing Authority of the City of Fort Myers enable lower income families to reduce their overall housing costs. These programs enable families to utilize a larger part of their income for other necessities. The programs often allow people to live closer to their place of employment, which in turn may reduce their travel costs.

Public services agencies continued to provide a variety of support services to this population including but not limited to, paratransportation, utility assistance, medical assistance, and food assistance.

#### Actions taken to develop institutional structure. 91.220(k); 91.320(j)

The City utilizes its network of public sector and non-profit organizations to implement the consolidated plan. Over the next five years, the City expects to overcome gaps in the institutional structure and delivery system by:

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

Actions taken to enhance coordination between public and private housing and social service agencies. 91.220(k); 91.320(j)

See above.

Identify actions taken to overcome the effects of any impediments identified in the jurisdictions analysis of impediments to fair housing choice. 91.520(a)

The City of Cape Coral implements a regional Analysis of Impediments to Fair Housing Choice with Lee County and the City of Fort Myers. The City maintains a Fair Housing page on its website.

#### CR-40 - Monitoring 91.220 and 91.230

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

Staff desk monitored agencies through monthly user reports and invoicing. The desk monitoring was expanded to require the housing development agency submitting invoicing to provide client data files for city review prior to payment. Additionally, the City's programs are monitored for compliance by HUD, the Florida Housing Finance Corporation on a triennial basis and annually by the City auditors in accordance with generally accepted accounting standards and single audit requirements. PY 2024 agencies were monitored in the fall of 2025. The City of Cape Coral maintains a monitoring policy that sets forth the policy and procedures for monitoring subrecipient agencies. Beginning in PY 2018, the City has implemented a risk assessment that will be included in all subrecipient agreements.

#### Citizen Participation Plan 91.105(d); 91.115(d)

Describe the efforts to provide citizens with reasonable notice and an opportunity to comment on performance reports.

In accordance with our Citizen's Participation Plan The availability of the CAPER for the Program Year was advertised in the Fort Myers News Press on November 26, 2025. The report has bee made available for review at the Planning Division located at 1015 Cultural Park Blvd. Cape Coral, Florida 33990. The thirty (30) day public comment period ends December 26, 2025. The report has also been made available at www.capecoral.gov. Any comments received after submission will be provided to your office.

#### CR-45 - CDBG 91.520(c)

Specify the nature of, and reasons for, any changes in the jurisdiction's program objectives and indications of how the jurisdiction would change its programs as a result of its experiences.

This year continued to be a challenging year for the administration of the program and the implementation of the program at the ground level. It was an unprecedented time for both government and local non-profits which resulted in slower expenditure of funds and changing objectives as a result of the pandemic.

It was especially difficult do to a lack of non-profit capacity locally which made implementation of CDBG and HOME very challenging.

Does this Jurisdiction have any open Brownfields Economic Development Initiative (BEDI) grants?

No

[BEDI grantees] Describe accomplishments and program outcomes during the last year.

N/A

#### CR-50 - HOME 24 CFR 91.520(d)

Include the results of on-site inspections of affordable rental housing assisted under the program to determine compliance with housing codes and other applicable regulations

Please list those projects that should have been inspected on-site this program year based upon the schedule in 24 CFR §92.504(d). Indicate which of these were inspected and a summary of issues that were detected during the inspection. For those that were not inspected, please indicate the reason and how you will remedy the situation.

N/A

Provide an assessment of the jurisdiction's affirmative marketing actions for HOME units. 24 CFR 91.520(e) and 24 CFR 92.351(a)

N/A

Refer to IDIS reports to describe the amount and use of program income for projects, including the number of projects and owner and tenant characteristics

N/A

Describe other actions taken to foster and maintain affordable housing. 24 CFR 91.220(k) (STATES ONLY: Including the coordination of LIHTC with the development of affordable housing). 24 CFR 91.320(j)

The City continued to work with non-profit partners and internally to implement affordable housing programs. In addition, staff provided support in the form of expedited permitting for LIHTC projects within the City.

#### CR-58 - Section 3

#### Identify the number of individuals assisted and the types of assistance provided

Total Labor Hours	CDBG	HOME	ESG	HOPWA	HTF
Total Number of Activities	0	0	0	0	0
Total Labor Hours	0	0	0	0	0
Total Section 3 Worker Hours	0	0	0	0	0
Total Targeted Section 3 Worker Hours	0	0	0	0	0

Table 14 – Total Labor Hours

Qualitative Efforts - Number of Activities by Program	CDBG	HOME	ESG	HOPWA	HTF
Outreach efforts to generate job applicants who are Public Housing	0	0	0	0	0
Targeted Workers					
Outreach efforts to generate job applicants who are Other Funding	0	0	0	0	0
Targeted Workers.					
Direct, on-the job training (including apprenticeships).	0	0	0	0	0
Indirect training such as arranging for, contracting for, or paying tuition	0	0	0	0	0
for, off-site training.					
Technical assistance to help Section 3 workers compete for jobs (e.g.,	0	0	0	0	0
resume assistance, coaching).					
Outreach efforts to identify and secure bids from Section 3 business	0	0	0	0	0
concerns.					
Technical assistance to help Section 3 business concerns understand	0	0	0	0	0
and bid on contracts.					
Division of contracts into smaller jobs to facilitate participation by Section	0	0	0	0	0
3 business concerns.					
Provided or connected residents with assistance in seeking employment	0	0	0	0	0
including: drafting resumes, preparing for interviews, finding job					
opportunities, connecting residents to job placement services.					
Held one or more job fairs.	0	0	0	0	0
Provided or connected residents with supportive services that can	0	0	0	0	0
provide direct services or referrals.					
Provided or connected residents with supportive services that provide	0	0	0	0	0
one or more of the following: work readiness health screenings, interview					
clothing, uniforms, test fees, transportation.					
Assisted residents with finding child care.	0	0	0	0	0
Assisted residents to apply for, or attend community college or a four year	0	0	0	0	0
educational institution.					
Assisted residents to apply for, or attend vocational/technical training.	0	0	0	0	0
Assisted residents to obtain financial literacy training and/or coaching.	0	0	0	0	0
Bonding assistance, guaranties, or other efforts to support viable bids	0	0	0	0	0
from Section 3 business concerns.					
Provided or connected residents with training on computer use or online	0	0	0	0	0
technologies.					
Promoting the use of a business registry designed to create opportunities	0	0	0	0	0
for disadvantaged and small businesses.					
Outreach, engagement, or referrals with the state one-stop system, as	0	0	0	0	0
designed in Section 121(e)(2) of the Workforce Innovation and					
Opportunity Act.					
Other.	0	0	0	0	0

Table 15 – Qualitative Efforts - Number of Activities by Program

#### Narrative

The City had no programs subject to Section 3 in the last fiscal year. However, the SHIP program does emergency repair and the agency that implemented the program did reach out to section 3 contractors regularly.

#### **APPENDICES**



46 PERCENT FUNDS OBLIGATED FOR PA ACTIVITIES (LINE 41/LINE 45)

Office of Community Planning and Development U.S. Department of Housing and Urban Development Integrated Disbursement and Information System

PR26 - CDBG Financial Summary Report

Program Year 2024 CAPE CORAL , FL

DATE: TIME:

3.33%

12-09-25 11:01 PAGE:

PART I: SUMMARY OF CDBG RESOURCES	
01 UNEXPENDED CDBG FUNDS AT END OF PREVIOUS PROGRAM YEAR	230,064.66
02 ENTITLEMENT GRANT	1,089,925.00
03 SURPLUS URBAN RENEWAL	0.00
04 SECTION 108 GUARANTEED LOAN FUNDS	0.00
05 CURRENT YEAR PROGRAM INCOME	16,821.00
05a CURRENT YEAR SECTION 108 PROGRAM INCOME (FOR SI TYPE)	0.00
06 FUNDS RETURNED TO THE LINE-OF-CREDIT	0.00
06a FUNDS RETURNED TO THE LOCAL CDBG ACCOUNT	0.00
07 ADJUSTMENT TO COMPUTE TOTAL AVAILABLE	0.00
08 TOTAL AVAILABLE (SUM, LINES 01-07)	1,336,810.66
PART II: SUMMARY OF CDBG EXPENDITURES	
09 DISBURSEMENTS OTHER THAN SECTION 108 REPAYMENTS AND PLANNING/ADMINISTRATION	623,375.41
10 ADJUSTMENT TO COMPUTE TOTAL AMOUNT SUBJECT TO LOW/MOD BENEFIT	0.00
11 AMOUNT SUBJECT TO LOW/MOD BENEFIT (LINE 09 + LINE 10)	623,375.41
12 DISBURSED IN IDIS FOR PLANNING/ADMINISTRATION	36,904.87
13 DISBURSED IN IDIS FOR SECTION 108 REPAYMENTS	0.00
14 ADJUSTMENT TO COMPUTE TOTAL EXPENDITURES	0.00
15 TOTAL EXPENDITURES (SUM, LINES 11-14)	660,280.28
16 UNEXPENDED BALANCE (LINE 08 - LINE 15)	676,530.38
PART III: LOWMOD BENEFIT THIS REPORTING PERIOD	
17 EXPENDED FOR LOW/MOD HOUSING IN SPECIAL AREAS	0.00
18 EXPENDED FOR LOW/MOD MULTI-UNIT HOUSING	0.00
19 DISBURSED FOR OTHER LOW/MOD ACTIVITIES	623,375.41
20 ADJUSTMENT TO COMPUTE TOTAL LOW/MOD CREDIT	0.00
21 TOTAL LOW/MOD CREDIT (SUM, LINES 17-20)	623,375.41
22 PERCENT LOW/MOD CREDIT (LINE 21/LINE 11)	100.00%
LOW/MOD BENEFIT FOR MULTI-YEAR CERTIFICATIONS	
23 PROGRAM YEARS(PY) COVERED IN CERTIFICATION	PY: PY: PY:
24 CUMULATIVE NET EXPENDITURES SUBJECT TO LOW/MOD BENEFIT CALCULATION	0.00
25 CUMULATIVE EXPENDITURES BENEFITING LOW/MOD PERSONS	0.00
26 PERCENT BENEFIT TO LOW/MOD PERSONS (LINE 25/LINE 24)	0.00%
PART IV: PUBLIC SERVICE (PS) CAP CALCULATIONS	
27 DISBURSED IN IDIS FOR PUBLIC SERVICES	161,772.85
28 PS UNLIQUIDATED OBLIGATIONS AT END OF CURRENT PROGRAM YEAR	0.00
29 PS UNLIQUIDATED OBLIGATIONS AT END OF PREVIOUS PROGRAM YEAR	0.00
30 ADJUSTMENT TO COMPUTE TOTAL PS OBLIGATIONS	0.00
31 TOTAL PS OBLIGATIONS (LINE 27 + LINE 28 - LINE 29 + LINE 30)	161,772.85
32 ENTITLEMENT GRANT	1,089,925.00
33 PRIOR YEAR PROGRAM INCOME	65,241.00
34 ADJUSTMENT TO COMPUTE TOTAL SUBJECT TO PS CAP	0.00
35 TOTAL SUBJECT TO PS CAP (SUM, LINES 32-34)	1,155,166.00
36 PERCENT FUNDS OBLIGATED FOR PS ACTIVITIES (LINE 31/LINE 35)	14.00%
PART V: PLANNING AND ADMINISTRATION (PA) CAP	
37 DISBURSED IN IDIS FOR PLANNING/ADMINISTRATION	36,904.87
38 PA UNLIQUIDATED OBLIGATIONS AT END OF CURRENT PROGRAM YEAR	0.00
39 PA UNLIQUIDATED OBLIGATIONS AT END OF PREVIOUS PROGRAM YEAR	0.00
40 ADJUSTMENT TO COMPUTE TOTAL PA OBLIGATIONS	0.00
41 TOTAL PA OBLIGATIONS (LINE 37 + LINE 38 - LINE 39 +LINE 40)	36,904.87
42 ENTITLEMENT GRANT	1,089,925.00
43 CURRENT YEAR PROGRAM INCOME	16,821.00
44 ADJUSTMENT TO COMPUTE TOTAL SUBJECT TO PA CAP	0.00
45 TOTAL SUBJECT TO PA CAP (SUM, LINES 42-44)	1,106,746.00
AV DEDGENT FUNDS OR LOATED FOR DA ACTIVITIES (UNIF 44 / INF 45)	2.220/

#### Office of Community Planning and Development U.S. Department of Housing and Urban Development Integrated Disbursement and Information System PR26 - CDBG Financial Summary Report

DATE: 12-09-25 TIME: PAGE:

11:01

2

Program Year 2024 CAPE CORAL , FL

LINE 17 DETAIL: ACTIVITIES TO CONSIDER IN DETERMINING THE AMOUNT TO ENTER ON LINE 17

No data returned for this view. This might be because the applied filter excludes all data.

LINE 18 DETAIL: ACTIVITIES TO CONSIDER IN DETERMINING THE AMOUNT TO ENTER ON LINE 18

No data returned for this view. This might be because the applied filter excludes all data.

#### LINE 19 DETAIL: ACTIVITIES INCLUDED IN THE COMPUTATION OF LINE 19

Plan Year	IDIS Project	IDIS Activity	Voucher Number	Activity Name	Matrix Code	National Objective	Drawn Amount
2024	14	485	7043757	2024 Habitat Acquisition (SA#1) - PY24	01	LMH	\$294,102.56
					01	Matrix Code	\$294,102.56
2024	9	482	7013382	Senior Services (Dr. Piper) - PY24	05A	LMC	\$7,032.00
2024	9	482	7043757	Senior Services (Dr. Piper) - PY24	05A	LMC	\$5,341.00
2024	9	482	7051336	Senior Services (Dr. Piper) - PY24	05A	LMC	\$1,296.00
2024	9	482	7082425	Senior Services (Dr. Piper) - PY24	05A	LMC	\$4,088.00
					05A	Matrix Code	\$17,757.00
2024	7	480	7013382	Handicapped Services (Deaf) - PY24	05B	LMC	\$8,591.85
2024	7	480	7043757	Handicapped Services (Deaf) - PY24	05B	LMC	\$4,271.83
2024	7	480	7051336	Handicapped Services (Deaf) - PY24	05B	LMC	\$1,489.13
2024	7	480	7082425	Handicapped Services (Deaf) - PY24	05B	LMC	\$5,916.19
2024	8	481	7013382	Handicapped Services (Sunrise) - PY24	05B	LMC	\$11,193.38
2024	8	481	7043757	Handicapped Services (Sunrise) - PY24	05B	LMC	\$289.47
					05B	Matrix Code	\$31,751.85
2024	4	477	6993505	Paratransit PY24	05E	LMC	\$9,430.00
2024	4	477	7013382	Paratransit PY24	05E	LMC	\$7,990.00
2024	4	477	7043757	Paratransit PY24	05E	LMC	\$2,404.00
					05E	Matrix Code	\$19,824.00
2024	3	476	7013382	Domestic Violence Services PY2024	05G	LMC	\$14,195.85
2024	3	476	7043757	Domestic Violence Services PY2024	05G	LMC	\$7,942.38
2024	3	476	7051336	Domestic Violence Services PY2024	05G	LMC	\$2,647.46
2024	3	476	7082425	Domestic Violence Services PY2024	05G	LMC	\$9,623.31
					05G	Matrix Code	\$34,409.00
2024	5	478	6993505	Child Care - PY24	05L	LMC	\$3,822.50
2024	5	478	7013382	Child Care - PY24	05L	LMC	\$1,520.00
2024	5	478	7043757	Child Care - PY24	05L	LMC	\$6,156.00
2024	5	478	7082425	Child Care - PY24	05L	LMC	\$2,137.50
					05L	Matrix Code	\$13,636.00
2024	6	479	7013382	Utility Assistance PY24	05Q	LMC	\$3,548.30
2024	6	479	7043757	Utility Assistance PY24	05Q	LMC	\$6,065.37
2024	6	479	7051336	Utility Assistance PY24	05Q	LMC	\$3,735.69
2024	6	479	7082425	Utility Assistance PY24	05Q	LMC	\$6,650.64
					05Q	Matrix Code	\$20,000.00
2024	2	475	7013382	Cape Coral Caring Center PS - PY2024	05W	LMC	\$17,400.39
2024	2	475	7043757	Cape Coral Caring Center PS - PY2024	05W	LMC	\$6,994.61
					05W	Matrix Code	\$24,395.00
2023	1	470	6993505	Homeownership (Habitat) - PY23	13B	LMH	\$130,000.00
					13B	Matrix Code	\$130,000.00
2024	10	483	7043757	Microenterprise - PY24	18B	LMCSV	\$12,500.00
2024	10	483	7051336	Microenterprise - PY24	18B	LMCSV	\$17,500.00
2024	10	483	7082425	Microenterprise - PY24	18B	LMCSV	\$7,500.00
				·	18B	Matrix Code	\$37,500.00
Total						_	\$623,375.41
							3020,0.0.11



Office of Community Planning and Development
U.S. Department of Housing and Urban Development
Integrated Disbursement and Information System
PR26 - CDBG Financial Summary Report

Program Year 2024

CAPE CORAL , FL

DATE: 12-09-25 TIME: 11:01 PAGE: 3

Plan Year	IDIS Project	IDIS Activity	Voucher Number	to	d Activity Name	Grant Number	Fund Type	Matrix Code	National Objective	Process Associated
				Coronaviru		D0414040007	ENI			Drawn Amount
2024	9	482	7013382	No	Senior Services (Dr. Piper) - PY24	B24MC120027	EN	05A	LMC	\$7,032.00
2024	9	482	7043757	No	Senior Services (Dr. Piper) - PY24	B24MC120027	EN	05A	LMC	\$5,341.00
2024	9	482	7051336	No	Senior Services (Dr. Piper) - PY24	B24MC120027	EN	05A	LMC	\$1,296.00
2024	9	482	7082425	No	Senior Services (Dr. Piper) - PY24	B24MC120027	EN	05A	LMC _	\$4,088.00
								05A	Matrix Code	\$17,757.00
2024	7	480	7013382	No	Handicapped Services (Deaf) - PY24	B24MC120027	EN	05B	LMC	\$8,591.85
2024	7	480	7043757	No	Handicapped Services (Deaf) - PY24	B24MC120027	EN	05B	LMC	\$4,271.83
2024	7	480	7051336	No	Handicapped Services (Deaf) - PY24	B24MC120027	EN	05B	LMC	\$1,489.13
2024	7	480	7082425	No	Handicapped Services (Deaf) - PY24	B24MC120027	EN	05B	LMC	\$5,916.19
2024	8	481	7013382	No	Handicapped Services (Sunrise) - PY24	B24MC120027	EN	05B	LMC	\$11,193.38
2024	8	481	7043757	No	Handicapped Services (Sunrise) - PY24	B24MC120027	EN	05B	LMC _	\$289.47
								05B	Matrix Code	\$31,751.85
2024	4	477	6993505	No	Paratransit PY24	B24MC120027	EN	05E	LMC	\$9,430.00
2024	4	477	7013382	No	Paratransit PY24	B24MC120027	EN	05E	LMC	\$7,990.00
2024	4	477	7043757	No	Paratransit PY24	B24MC120027	EN	05E	LMC	\$2,404.00
								05E	Matrix Code	\$19,824.00
2024	3	476	7013382	No	Domestic Violence Services PY2024	B24MC120027	EN	05G	LMC	\$14,195.85
2024	3	476	7043757	No	Domestic Violence Services PY2024	B24MC120027	EN	05G	LMC	\$7,942.38
2024	3	476	7051336	No	Domestic Violence Services PY2024	B24MC120027	EN	05G	LMC	\$2,647.46
2024	3	476	7082425	No	Domestic Violence Services PY2024	B24MC120027	EN	05G	LMC	\$9,623.31
								05G	Matrix Code	\$34,409.00
2024	5	478	6993505	No	Child Care - PY24	B24MC120027	EN	05L	LMC	\$3,822.50
2024	5	478	7013382	No	Child Care - PY24	B24MC120027	EN	05L	LMC	\$1,520.00
2024	5	478	7043757	No	Child Care - PY24	B24MC120027	EN	05L	LMC	\$6,156.00
2024	5	478	7082425	No	Child Care - PY24	B24MC120027	EN	05L	LMC	\$2,137.50
202.	Ü		7002.20		omia dato 1121			05L	Matrix Code	\$13,636.00
2024	6	479	7013382	No	Utility Assistance PY24	B24MC120027	EN	05Q	LMC	\$3,548.30
2024	6	479	7013362	No	Utility Assistance PY24	B24MC120027	EN	05Q	LMC	\$6,065.37
2024	6	479	7043737	No	Utility Assistance PY24	B24MC120027	EN	05Q	LMC	\$3,735.69
2024	6	479	7031330	No		B24MC120027	EN	05Q 05Q	LMC	\$6,650.64
2024	0	479	7062423	110	Utility Assistance PY24	D24IVIC 120021	LIN		_	. ,
		475	7040000	NI-	0 0 10 1 0 1 00 1 00 0	B24MC120027	EN	05Q	Matrix Code	\$20,000.00
2024	2	475	7013382	No No	Cape Coral Caring Center PS - PY2024			05W	LMC	\$17,400.39
2024	2	475	7043757	No	Cape Coral Caring Center PS - PY2024	B24MC120027	EN	05W	LMC _	\$6,994.61
								05W	Matrix Code_	\$24,395.00
				No	Activity to prevent, prepare for, and respond to Coronavirus				_	\$161,772.85
Total										\$161,772.85

#### LINE 37 DETAIL: ACTIVITIES INCLUDED IN THE COMPUTATION OF LINE 37

Plan Year	IDIS Project	IDIS Activity	Voucher Number	Activity Name	Matrix Code	National Objective	Drawn Amount
2024	11	484	6993505	Program Administration PY24	21A		\$4,693.02
2024	11	484	7013382	Program Administration PY24	21A		\$11,897.26
2024	11	484	7043757	Program Administration PY24	21A		\$12,228.75
2024	11	484	7051336	Program Administration PY24	21A		\$4,160.44
2024	11	484	7082425	Program Administration PY24	21A	_	\$3,925.40
					21A	Matrix Code	\$36,904.87
Total						_	\$36,904.87



20 CDBG-CV GRANT

21 PERCENT OF FUNDS DISBURSED FOR PA ACTIVITIES (LINE 19/LINE 20)

# Office of Community Planning and Development U.S. Department of Housing and Urban Development Integrated Disbursement and Information System PR26 - CDBG-CV Financial Summary Report

DATE: 12-09-25 TIME: 11:04 PAGE: 1

1,442,596.00

9.08%

PR26 - CDBG-CV Financial Summary | CAPE CORAL , FL

PART I: SUMMARY OF CDBG-CV RESOURCES	
01 CDBG-CV GRANT	1,442,596.00
02 FUNDS RETURNED TO THE LINE-OF-CREDIT	0.00
03 FUNDS RETURNED TO THE LOCAL CDBG ACCOUNT	0.00
04 TOTAL CDBG-CV FUNDS AWARDED	1,442,596.00
PART II: SUMMARY OF CDBG-CV EXPENDITURES	
05 DISBURSEMENTS OTHER THAN SECTION 108 REPAYMENTS AND PLANNING/ADMINISTRATION	1,261,182.13
06 DISBURSED IN IDIS FOR PLANNING/ADMINISTRATION	130,985.19
07 DISBURSED IN IDIS FOR SECTION 108 REPAYMENTS	0.00
08 TOTAL EXPENDITURES (SUM, LINES 05 - 07)	1,392,167.32
09 UNEXPENDED BALANCE (LINE 04 - LINE8 )	50,428.68
PART III: LOWMOD BENEFIT FOR THE CDBG-CV GRANT	
10 EXPENDED FOR LOW/MOD HOUSING IN SPECIAL AREAS	0.00
11 EXPENDED FOR LOW/MOD MULTI-UNIT HOUSING	0.00
12 DISBURSED FOR OTHER LOW/MOD ACTIVITIES	1,261,182.13
13 TOTAL LOW/MOD CREDIT (SUM, LINES 10 - 12)	1,261,182.13
14 AMOUNT SUBJECT TO LOW/MOD BENEFIT (LINE 05)	1,261,182.13
15 PERCENT LOW/MOD CREDIT (LINE 13/LINE 14)	100.00%
PART IV: PUBLIC SERVICE (PS) CALCULATIONS	
16 DISBURSED IN IDIS FOR PUBLIC SERVICES	1,253,582.13
17 CDBG-CV GRANT	1,442,596.00
18 PERCENT OF FUNDS DISBURSED FOR PS ACTIVITIES (LINE 16/LINE 17)	86.90%
PART V: PLANNING AND ADMINISTRATION (PA) CAP	
19 DISBURSED IN IDIS FOR PLANNING/ADMINISTRATION	130,985.19

#### Office of Community Planning and Development U.S. Department of Housing and Urban Development Integrated Disbursement and Information System PR26 - CDBG-CV Financial Summary Report

DATE: 12-09-25 TIME: 11:04 PAGE: 2

CAPE CORAL , FL

LINE 10 DETAIL: ACTIVITIES TO CONSIDER IN DETERMINING THE AMOUNT TO ENTER ON LINE 10

No data returned for this view. This might be because the applied filter excludes all data.

LINE 11 DETAIL: ACTIVITIES TO CONSIDER IN DETERMINING THE AMOUNT TO ENTER ON LINE 11

No data returned for this view. This might be because the applied filter excludes all data.

#### LINE 12 DETAIL: ACTIVITIES INCLUDED IN THE COMPUTATION OF LINE 12

Plan Year	IDIS Project	IDIS Activity	Voucher Number	Activity Name	Matrix Code	National Objective	Drawn Amount
2019	15	415	6528162	CV - Utility Assistance Community Cooperative	05Q	LMC	\$21,765.94
			6528166	CV - Utility Assistance Community Cooperative	05Q	LMC	\$9,462.64
			6528170	CV - Utility Assistance Community Cooperative	05Q	LMC	\$6,442.82
			6528172	CV - Utility Assistance Community Cooperative	05Q	LMC	\$2,179.98
			6528188	CV - Utility Assistance Community Cooperative	05Q	LMC	\$2,116.36
			6528190	CV - Utility Assistance Community Cooperative	05Q	LMC	\$3,049.82
			6528192	CV - Utility Assistance Community Cooperative	05Q	LMC	\$965.47
			6528194	CV - Utility Assistance Community Cooperative	05Q	LMC	\$872.44
			6565076	CV - Utility Assistance Community Cooperative	05Q	LMC	\$2,855.32
			6565082	CV - Utility Assistance Community Cooperative	05Q	LMC	\$7,478.24
			6588982	CV - Utility Assistance Community Cooperative	05Q	LMC	\$4,698.22
			6667530	CV - Utility Assistance Community Cooperative	05Q	LMC	\$1,164.45
			6667532	CV - Utility Assistance Community Cooperative	05Q	LMC	\$5,270.03
			6667535	CV - Utility Assistance Community Cooperative	05Q	LMC	\$494.32
			6696894	CV - Utility Assistance Community Cooperative	05Q	LMC	\$479.67
			6696895	CV - Utility Assistance Community Cooperative	05Q	LMC	\$2,269.83
		416	6528174	CV-Food Assistance Community Cooperative	05W	LMC	\$3,053.44
			6528188	CV-Food Assistance Community Cooperative	05W	LMC	\$5,314.98
			6528190	CV-Food Assistance Community Cooperative	05W	LMC	\$3,359.92
			6528192	CV-Food Assistance Community Cooperative	05W	LMC	\$2,531.34
			6528194	CV-Food Assistance Community Cooperative	05W	LMC	\$1,808.58
			6565076	CV-Food Assistance Community Cooperative	05W	LMC	\$168.36
			6565082	CV-Food Assistance Community Cooperative	05W	LMC	\$3,554.89
			6588982	CV-Food Assistance Community Cooperative	05W	LMC	\$3,911.86
			6667536	CV-Food Assistance Community Cooperative	05W	LMC	\$5,510.27
			6667539	CV-Food Assistance Community Cooperative	05W	LMC	\$786.36
		417	6528168	CV - Utility Assistance Cape Coral Caring Center	05Q	LMC	\$11,713.12
			6528170	CV - Utility Assistance Cape Coral Caring Center	05Q	LMC	\$3,205.28
			6528172	CV - Utility Assistance Cape Coral Caring Center	05Q	LMC	\$2,551.39
			6528174	CV - Utility Assistance Cape Coral Caring Center	05Q	LMC	\$2,333.55
			6528188	CV - Utility Assistance Cape Coral Caring Center	05Q	LMC	\$2,765.57
			6528190	CV - Utility Assistance Cape Coral Caring Center	05Q	LMC	\$2,318.07
			6528192	CV - Utility Assistance Cape Coral Caring Center	05Q	LMC	\$2,194.01
			6528194	CV - Utility Assistance Cape Coral Caring Center	05Q	LMC	\$2,005.53
			6565076	CV - Utility Assistance Cape Coral Caring Center	05Q	LMC	\$4,942.18
			6565082	CV - Utility Assistance Cape Coral Caring Center	05Q	LMC	\$4,037.07
			6588982	CV - Utility Assistance Cape Coral Caring Center	05Q	LMC	\$6,934.23



# Office of Community Planning and Development U.S. Department of Housing and Urban Development Integrated Disbursement and Information System PR26 - CDBG-CV Financial Summary Report

DATE: 12-09-25 TIME: 11:04 PAGE: 3

CAPE CORAL , FL

Plan Year	IDIS Project	IDIS Activity	Voucher Number	Activity Name	Matrix Code	National Objective	Drawn Amount
2019	15	418	6528162	CV-Food Assistance Cape Coral Caring Center	05W	LMC	\$2,812.76
			6528170	CV-Food Assistance Cape Coral Caring Center	05W	LMC	\$5,239.62
			6528174	CV-Food Assistance Cape Coral Caring Center	05W	LMC	\$6,551.00
			6528188	CV-Food Assistance Cape Coral Caring Center	05W	LMC	\$949.84
			6528194	CV-Food Assistance Cape Coral Caring Center	05W	LMC	\$1,275.50
			6565076	CV-Food Assistance Cape Coral Caring Center	05W	LMC	\$132.00
		420	6528188	CV- Mortgage Assistance	05Q	LMC	\$135,830.81
			6528190	CV- Mortgage Assistance	05Q	LMC	\$124,697.56
			6528192	CV- Mortgage Assistance	05Q	LMC	\$105,718.19
			6528194	CV- Mortgage Assistance	05Q	LMC	\$131,099.01
			6528227	CV- Mortgage Assistance	05Q	LMC	\$1,275.53
			6565076	CV- Mortgage Assistance	05Q	LMC	\$83,531.35
			6565082	CV- Mortgage Assistance	05Q	LMC	\$118,288.27
			6588977	CV- Mortgage Assistance	05Q	LMC	\$36,863.21
			6588982	CV- Mortgage Assistance	05Q	LMC	\$27,566.84
			6588984	CV- Mortgage Assistance	05Q	LMC	\$22,254.77
			6667530	CV- Mortgage Assistance	05Q	LMC	\$36,694.18
			6667532	CV- Mortgage Assistance	05Q	LMC	\$14,909.43
			6667533	CV- Mortgage Assistance	05Q	LMC	\$23,605.01
			6667535	CV- Mortgage Assistance	05Q	LMC	\$12,212.53
			6667536	CV- Mortgage Assistance	05Q	LMC	\$6,947.76
			6667539	CV- Mortgage Assistance	05Q	LMC	\$13,264.39
			6696894	CV- Mortgage Assistance	05Q	LMC	\$15,582.51
			6696895	CV- Mortgage Assistance	05Q	LMC	\$12,889.69
			6699895	CV- Mortgage Assistance	05Q	LMC	\$23,253.28
			6748292	CV- Mortgage Assistance	05Q	LMC	\$19,135.31
			6754134	CV- Mortgage Assistance	05Q	LMC	\$15,037.68
			6754135	CV- Mortgage Assistance	05Q	LMC	\$5,764.78
			6754136	CV- Mortgage Assistance	05Q	LMC	\$17,755.05
			6802543	CV- Mortgage Assistance	05Q	LMC	\$19,661.42
			6802546	CV- Mortgage Assistance	05Q	LMC	\$15,768.19
			6802549	CV- Mortgage Assistance	05Q	LMC	\$7,120.43
			6831274	CV- Mortgage Assistance	05Q	LMC	\$27,439.28
			6855054	CV- Mortgage Assistance	05Q	LMC	\$15,889.40
	16	419	6528168	CV-Microenterprise Catalyst	18C	LMC	\$1,563.00
			6528170	CV-Microenterprise Catalyst	18C	LMC	\$2,000.00
			6528188	CV-Microenterprise Catalyst	18C	LMC	\$4,037.00
Total							\$1,261,182.13

LINE 16 DETAIL: ACTIVITIES INCLUDED IN THE COMPUTATION OF LINE 16

Plan Year	IDIS Project	IDIS Activity	Voucher Number	Activity Name	Matrix Code	National Objective	Drawn Amount
2019	15	415	6528162	CV - Utility Assistance Community Cooperative	05Q	LMC	\$21,765.94
			6528166	CV - Utility Assistance Community Cooperative	05Q	LMC	\$9,462.64
			6528170	CV - Utility Assistance Community Cooperative	05Q	LMC	\$6,442.82
			6528172	CV - Utility Assistance Community Cooperative	05Q	LMC	\$2,179.98
			6528188	CV - Utility Assistance Community Cooperative	05Q	LMC	\$2,116.36
			6528190	CV - Utility Assistance Community Cooperative	05Q	LMC	\$3,049.82
			6528192	CV - Utility Assistance Community Cooperative	05Q	LMC	\$965.47
			6528194	CV - Utility Assistance Community Cooperative	05Q	LMC	\$872.44
			6565076	CV - Utility Assistance Community Cooperative	05Q	LMC	\$2,855.32
			6565082	CV - Utility Assistance Community Cooperative	05Q	LMC	\$7,478.24
			6588982	CV - Utility Assistance Community Cooperative	05Q	LMC	\$4,698.22
			6667530	CV - Utility Assistance Community Cooperative	05Q	LMC	\$1,164.45
			6667532	CV - Utility Assistance Community Cooperative	05Q	LMC	\$5,270.03
			6667535	CV - Utility Assistance Community Cooperative	05Q	LMC	\$494.32
			6696894	CV - Utility Assistance Community Cooperative	05Q	LMC	\$479.67
			6696895	CV - Utility Assistance Community Cooperative	05Q	LMC	\$2,269.83
		416	6528174	CV-Food Assistance Community Cooperative	05W	LMC	\$3,053.44



Office of Community Planning and Development U.S. Department of Housing and Urban Development Integrated Disbursement and Information System PR26 - CDBG-CV Financial Summary Report CAPE CORAL , FL

DATE: 12-09-25 TIME: 11:04 PAGE: 4

Plan Year	IDIS Project	IDIS Activity	Voucher Number	Activity Name	Matrix Code	National Objective	Drawn Amount
2019	15	416	6528188	CV-Food Assistance Community Cooperative	05W	LMC	\$5,314.98
			6528190	CV-Food Assistance Community Cooperative	05W	LMC	\$3,359.92
			6528192	CV-Food Assistance Community Cooperative	05W	LMC	\$2,531.34
			6528194	CV-Food Assistance Community Cooperative	05W	LMC	\$1,808.58
			6565076	CV-Food Assistance Community Cooperative	05W	LMC	\$168.36
			6565082	CV-Food Assistance Community Cooperative	05W	LMC	\$3,554.89
			6588982	CV-Food Assistance Community Cooperative	05W	LMC	\$3,911.86
			6667536	CV-Food Assistance Community Cooperative	05W	LMC	\$5,510.27
			6667539	CV-Food Assistance Community Cooperative	05W	LMC	\$786.36
		417	6528168	CV - Utility Assistance Cape Coral Caring Center	05Q	LMC	\$11,713.12
			6528170	CV - Utility Assistance Cape Coral Caring Center	05Q	LMC	\$3,205.28
			6528172	CV - Utility Assistance Cape Coral Caring Center	05Q	LMC	\$2,551.39
			6528174	CV - Utility Assistance Cape Coral Caring Center	05Q	LMC	\$2,333.55
			6528188	CV - Utility Assistance Cape Coral Caring Center	05Q	LMC	\$2,765.57
			6528190	CV - Utility Assistance Cape Coral Caring Center	05Q	LMC	\$2,318.07
			6528192	, ,	05Q	LMC	\$2,194.01
			6528194	CV - Utility Assistance Cape Coral Caring Center	05Q	LMC	\$2,005.53
			6565076	CV - Utility Assistance Cape Coral Caring Center	05Q	LMC	\$4,942.18
			6565082	CV - Utility Assistance Cape Coral Caring Center	05Q	LMC	\$4,037.07
			6588982	3 ,	05Q	LMC	\$6,934.23
		418	6528162	CV-Food Assistance Cape Coral Caring Center	05W	LMC	\$2,812.76
			6528170	CV-Food Assistance Cape Coral Caring Center	05W	LMC	\$5,239.62
			6528174	CV-Food Assistance Cape Coral Caring Center	05W	LMC	\$6,551.00
			6528188	CV-Food Assistance Cape Coral Caring Center	05W	LMC	\$949.84
			6528194	CV-Food Assistance Cape Coral Caring Center	05W	LMC	\$1,275.50
			6565076	CV-Food Assistance Cape Coral Caring Center	05W	LMC	\$132.00
		420	6528188	CV- Mortgage Assistance	05Q	LMC	\$135,830.81
			6528190	CV- Mortgage Assistance	05Q	LMC	\$124,697.56
			6528192	CV- Mortgage Assistance	05Q	LMC	\$105,718.19
			6528194	CV- Mortgage Assistance	05Q	LMC	\$131,099.01
			6528227	CV- Mortgage Assistance	05Q	LMC	\$1,275.53
			6565076	CV- Mortgage Assistance	05Q	LMC	\$83,531.35
			6565082	CV- Mortgage Assistance	05Q	LMC	\$118,288.27
			6588977	CV- Mortgage Assistance	05Q	LMC	\$36,863.21
			6588982	CV- Mortgage Assistance	05Q	LMC	\$27,566.84
			6588984	CV- Mortgage Assistance	05Q	LMC	\$22,254.77
			6667530	CV- Mortgage Assistance	05Q	LMC	\$36,694.18
			6667532	CV- Mortgage Assistance	05Q	LMC	\$14,909.43
			6667533	CV- Mortgage Assistance	05Q	LMC	\$23,605.01
			6667535	CV- Mortgage Assistance	05Q	LMC	\$12,212.53
			6667536	CV- Mortgage Assistance	05Q	LMC	\$6,947.76
			6667539	CV- Mortgage Assistance	05Q	LMC	\$13,264.39
			6696894	CV- Mortgage Assistance	05Q	LMC	\$15,582.51
			6696895	CV- Mortgage Assistance	05Q	LMC	\$12,889.69
			6699895	CV- Mortgage Assistance	05Q	LMC	\$23,253.28
			6748292	CV- Mortgage Assistance	05Q	LMC	\$19,135.31
			6754134	CV- Mortgage Assistance	05Q	LMC	\$15,037.68
			6754135	CV- Mortgage Assistance	05Q	LMC	\$5,764.78
			6754136	CV- Mortgage Assistance	05Q	LMC	\$17,755.05
			6802543	CV- Mortgage Assistance	05Q	LMC	\$19,661.42
			6802546	CV- Mortgage Assistance	05Q	LMC	\$15,768.19
			6802549	CV- Mortgage Assistance	05Q	LMC	\$7,120.43
			6831274	CV- Mortgage Assistance	05Q	LMC	\$27,439.28
			6855054	CV- Mortgage Assistance	05Q	LMC	\$15,889.40
Total							\$1,253,582.13



#### Office of Community Planning and Development U.S. Department of Housing and Urban Development Integrated Disbursement and Information System PR26 - CDBG-CV Financial Summary Report

12-09-25 DATE: TIME: 11:04 PAGE:

5

CAPE CORAL ,  ${\sf FL}$ 

Plan Year	IDIS Project	IDIS Activity	Voucher Number	Activity Name	Matrix Code	National Objective	Drawn Amount
2019	14	414	6528194	CV- Administration	21A		\$2,606.47
			6565076	CV- Administration	21A		\$1,089.27
			6565082	CV- Administration	21A		\$39,500.87
			6588977	CV- Administration	21A		\$6,598.34
			6588982	CV- Administration	21A		\$6,525.47
			6588984	CV- Administration	21A		\$8,936.47
			6667530	CV- Administration	21A		\$5,187.05
			6667532	CV- Administration	21A		\$5,770.34
			6667533	CV- Administration	21A		\$5,114.63
			6667535	CV- Administration	21A		\$2,320.20
			6667536	CV- Administration	21A		\$4,803.09
			6667539	CV- Administration	21A		\$5,991.36
			6667773	CV- Administration	21A		\$0.10
			6696895	CV- Administration	21A		\$11,510.87
			6699895	CV- Administration	21A		\$4,067.13
			6748292	CV- Administration	21A		\$225.63
			6802543	CV- Administration	21A		\$20,593.22
			6831274	CV- Administration	21A		\$144.68
Total							\$130,985.19

**CAPER 24 25 Display** 

Section-Page-Zone(s):

Description:

Insertion Nur

Color Type

Delivering your world

# Wednesday, November 26, 2025

## Leo brings hope to Lebanon Christians

Pope to visit region facing hardship amid Israeli bombardment

**Maya Gebeily and Emilie Madi** 

RMEICH, Lebanon - After decades of conflict, residents of the Christian town of Rmeich in Lebanon's war-battered south hope Pope Leo's upcoming trip to their country will bring peace - and the strength to stay as the region's Christian communities dwindle.

Nestled on Lebanon's southern border with Israel, Rmeich has been home to Catholics for more than 300 years. Today, it is ringed to the south by Israeli military posts, and to its north by predominantly Muslim villages pummeled by Israeli air strikes during last year's deadly war.

On a recent morning, hymns sung by around 30 congregants echoed against the stone walls of St. George Church, a Maronite Catholic parish founded in 1740 that still serves Rmeich's 6,000 residents.

The Rev. Najib Amil said Leo's visit to Lebanon, which has the region's highest proportion of Christians, could encourage the Middle East's Catholics to remain in the region.

"The first visit [Leo] decided to make as pope was to Lebanon. That's proof he cares very much about Lebanon and especially the Christians here - because if the Christians of Lebanon leave, there won't be any more Christians in the Middle East. That much is clear," Amil

Christianity has declined in its Middle Eastern birthplace from around 20% of the region's population a century ago to about 5% today, and falling.

Christians are still believed to make up roughly a third of Lebanon's 5 million people, though there has been no official census for nearly a century due to religious and political sensitivities.

#### Walking the path of Jesus

Rmeich surprisingly emerged unscathed from the **Praying for patience** last two turbulent years in Lebanon.

Lebanese Shi'ite Muslim group Hezbollah launched rockets at Israeli troops a day after the Oct. 7, 2023, attack on Israel by the militant Palestinian group Hamas. Hezbollah's rocket fire wreaked havoc on towns in northern Israel, and Israel's retaliatory bombardment of southern Lebanon left most Shi'ite towns there in ruins and emptied of people.

To spare Rmeich from the Israeli strikes, residents asked Hezbollah fighters not to launch missiles from the town, Amil said. While many in Rmeich fled to the capital, hundreds stayed on, fearing militants would occupy the town if they left.

Leo's three-day trip to Lebanon will skip the south.



The Rev. Elia Kamel stands on the rubble of St. George Melkite Catholic Church, damaged in October 2024 by an Israeli warplane, in the town of Dardaghiya, southern Lebanon, Nov. 12. PHOTOS BY AZIZ TAHER/REUTERS

Israel's military still occupies hilltop posts there and bombs locations it says are Hezbollah arms depots.

On Nov. 23, it killed Hezbollah's top military official in a strike on the outskirts of Beirut. There was no immediate response from the Vatican on whether that strike would prompt amendmen to the papal visit. Lebanon's presidency told Reute no changes were planned as of Nov. 24.

"We hope the pope's visit to L will be a message to put a limit to these wars," sa eich Mayor Hanna Amil. He said around 200 Rm. sidents would attend Leo's main Mass in Beirud

"We would have loved ... him to visit us in ... too, especially as our Lord the Messiah passed through these lands - then the Pope would have walked the path of Jesus."

Jesus's first miracle - turning water into wine at Cana of Galilee, according to St. John's Gospel - is thought to have taken place in the southern Lebanese town of Qana, where Israeli strikes in 1996 and 2006 killed dozens.

Rmeich is struggling to restore normal life.

Its schools once counted hundreds of students from nearby Shi'ite Muslim villages as pupils. But with those villages in ruins, few families have returned and Rmeich's schools have seen tuition revenues shrink, Mayor Amil said.

The Israeli military is also enforcing no-go zones on swathes of land where Rmeich residents own olive groves and tobacco fields, meaning farmers need permission from the Lebanese army and United Nations peacekeepers to go there.

Three years of harvests have gone mostly unpicked. Further north in the town of Dardaghiya, 13 miles from the border, the Rev. Elia Kamel winced as he surveyed the gutted ruins of the St. George Melkite Catholic Church.

On Oct. 9, 2024, an Israeli warplane struck the adjacent parish hall, sending its concrete columns crashing into the church roof and spilling rubble across the aisles and up to the altar.

The church has yet to be repaired due to a lack of

"Since the [hall] was hit ... we haven't had a single Mass in this church," Kamel said.

"This is our life. The Messiah tells us that you have to be patient and that always, after your patience, comes relief. But when?"

#### CITY OF CAPE CORAL, FLORIDA **NOTICE OF AVAILABILITY**

US DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT 2024-2025 PROGRAM YEAR CONSOLIDATED ANNUAL PERFORMANCE AND EVALUATION REPORT

The 2024-2025 Program Year Consolidated Annual Performance and Evaluation Report, prepared by the City of Cape Coral Planning Division for the Department of Housing and Urban Development, is available for citizen review and comment. This document provides a comprehensive review of the administration of the City's Community Development Block Grant (CDBG) Program. The document can be viewed at the Development Services Department, Planning Division located at 1015 Cultural Park Boulevard, Cape Coral, FL 33990. Public comments regarding the report will be taken for thirty (30) days. All comments will be forwarded to the Department of Housing and Urban Development for further review. The document can also be found at www.

For further information regarding the 2024-2025 Program Year Annual Consolidated Annual Performance and Evaluation Report or the CDBG Program, please contact:

> City of Cape Coral Development Services Departmen Phone: (239)574-0596

# Rates are falling, but you can still lock up a great rate!

## Third Federal's 5-Month CD

4.00

\$25,000 minimum new money only<sup>2</sup>

With interest rates falling, now's the time to lock up 4.00% APY¹ with our five-month CD. At Third Federal, your rate is guaranteed no matter what happens in the market.

But don't wait! Visit any Third Federal location, where our helpful, knowledgeable, non-commissioned associates are ready to help you.

Call or visit one of our convenient West Florida locations.



Fort Myers | 239-931-3338 Naples | 239-213-9460

