AGENDA

Community Development Advisory Board
Monday, May 18, 2026
Largo Library - 120 Central Park Dr @ 6:00 p.m.

Page

A. CALL TO ORDER AND ROLL CALL

B. ORGANIZATIONAL MATTERS:

Approval of Agenda
Approval of Minutes/Attendance Log from March 30, 2026

. CDAB Minutes March 30, 2026 3 - 5

C. PUBLIC COMMENT

D. PRESENTATIONS

1. Community Development Advisory Board (CDAB) 2025 Annual Report 7 - 17
   Agenda Memo #26-143 - Pdf

2. Recommendation For Approval Of The FY 2026-2027 Community Development Block Grant (CDBG) Action Plan 19 - 84
   Agenda Memo #26-139 - Pdf

E. ITEM FROM MEMBERS OF THE BOARD (INCLUDING REMARKS REGARDING OLD OR NEW BUSINESS)

Old Business:
New Business:

F. NEXT MEETING DATE

The next Joint CDAB / CRAAB meeting is scheduled for June 29, 2026

G. ADJOURNMENT

Subject: CDAB Meeting Minutes
Agenda Date: March 30, 2026

MEETING MINUTES
COMMUNITY DEVELOPMENT ADVISORY BOARD
March 30, 2026
6:00 PM
Community Room, Largo City Hall

A. Call to Order and Roll Call

The March 30, 2026, meeting was called to order by Chair Thomas McGuire at 6:02 pm and a roll call of the members was taken.

Board Members Present: Thomas McGuire, Jamie Robinson, Bret Shortridge, Pakita Leone, Felicia Johnson, Laenice Scott.
Board Member Absent: Beverly Gatewood

Additional Attendees: Arrow Woodard, Housing Manager; Sheera Greene, Housing Grants Specialist & CDAB Staff Liaison; Damian Mitrano, Economic Development Manager; Commissioner Donna Holck, Board Liaison; Joe Pondolfino, Director of Pinellas Hope; Kae Okon Board Support Specialist

B. Organizational Matters

Board member Jamie Robinson made a motion to approve the March 30, 2026 agenda, seconded by board member Bret Shortridge. Motion carries (6-0).

Board member Jamie Robinson made a motion to approve the minutes from the CDAB meeting on February 23, 2026, seconded by board member Bret Shortridge. Motion carries (6-0)

C. Public Comment

None

D. Presentations

1. Approval of Funding Recommendation for 2026-2027 Community Development Block Grant (CDBG) Subrecipient Public Facility Capital Project - Presented by Sheera Greene, Housing Grants Specialist

Sheera Greene presented the Housing Division's funding recommendation for the one non-profit (subrecipient) public facility improvement grant application received. The recommendation for funding would be incorporated into the annual Community Development Block Grant (CDBG) Action Plan, which serves as the City's application to the U.S. Department of Housing and Urban Development (HUD) for annual funding. One of the goals in the City's CDBG Consolidated Plan (5-year plan) is to partner with local agencies to improve public facilities that provide supportive services to low- and moderate-income residents.

Catholic Charities provided a brief presentation to the Advisory Board. Following this presentation, staff presented the funding recommendation for the Board's review and consideration.

Motion: Chair Thomas McGuire called for a motion to Recommend Funding for the FY 2026-2027 CDBG Subrecipient

Public Facility Capital Project. Approval was motioned by Jamie Robinson, seconded by Pakita Leone. Motion carried (6-0)

2. Approval of Funding Recommendations for FY 2026-2027 Subrecipient Public Services and Downpayment Program Administrators - Presented by Sheera Greene, Housing Grants Specialist

Sheera Greene presented the Housing Division's funding recommendations for: FY 2026-2027 subrecipient (non-profit agency) public services funding and the FY 2026-2027 contractual services to administer the City's Downpayment Assistance Program.

The Public Services Funding Recommendations include the following agencies:

- CDBG funded services would include: Catholic Charities - Pinellas Hope - Emergency Shelter and Homeless Emergency Project, Inc. (HEP) - 20 Shelter Beds & Wrap Around Services (also includes General Fund allocation that requires approval from the City's budget approval process). Funding for Westcare - A Turning Point, Seniors in Services, and Feeding Tampa Bay would terminate after the current year to consolidate public services funding toward homeless shelter bed access from the two forementioned agencies.
- State Housing Initiatives Partnership (SHIP) funded services would include: Extend agreements for an additional year with Tampa Bay Community Development Corporation d/b/a Suncoast Housing Connections and Clearwater Neighborhood Housing Services d/b/a Tampa Bay Neighborhood Housing Services for homebuyer education and housing counseling that are required for the City's Downpayment Assistance Funding
- Administration of the City's Downpayment Assistance Program: Extend agreements for an additional year with Tampa Bay Community Development Corporation d/b/a Suncoast Housing Connections and Clearwater Neighborhood Housing Services d/b/a Tampa Bay Neighborhood Housing Services. These services and paid on a fee-for-service basis and are not part of public services caps.

The Housing Division will incorporate these recommendations into the draft FY 2026-2027 CDBG Action Plan. The full Action Plan with all funding sources and City program/project funding included will be brought back to the Advisory Board for final recommendation for approval at the Advisory Board's May 2026 meeting.

Motion: Chair Thomas McGuire called for a motion to Approve the Funding Recommendations for FY 2026-2027 Subrecipient Public Services and Downpayment Assistance Administrators. Approval was motioned by Bret Shortridge, seconded by Jamie Robinson. Motion carried (6-0)

3. Recommendation for Approval of Proposed Substantial Amendment to the FY 2025 - 2026 Community Development Block Grant (CDBG) Action Plan - Part of the FY 2025- 2029 Consolidated Plan -
Presented by Sheera Greene, Housing Grants Specialist

Sheera Greene presented a proposed substantial amendment to the FY 2025-2026 Community Development Block Grant (CDBG) Action Plan. The Action Plan was originally adopted on July 15, 2025 as part of the FY 2025-2029 Consolidated Plan (five-year plan).

The substantial amendment would reallocate $20,266.00 from Slum and Blight Activity budget to Public Services – Supportive Services, and allocates these funds to Homeless Emergency Project, Inc. (HEP) for the cost of shelter services and case management for the month of September 2026.The City of Largo has a three-year contract with HEP that was funded with American Rescue Plan Act (ARPA) funding for 20 homeless shelter beds with wrap around case management and re-housing services reserved for referrals from Largo's Homeless Outreach Program. The ARPA funding covers the cost of services through August 2026. This amendment will fill the gap funding for the last month of this fiscal year. As further detailed in the Community Development Advisory Board agenda memo regarding FY 2026-2027 subrecipient public services, the Housing Division is proposing funding in the FY 2026-2027 Action Plan and FY 2026-2027 City budget cycle to continue funding this service through next year.

Subject: CDAB Meeting Minutes
Agenda Date: March 30, 2026

Motion: Chair Thomas McGuire called for a motion for the Approval of the Substantial Amendment to the FY 2025-2026 CDBG Action Plan – Part of the FY 2025-2029 Consolidated Plan. Approval was motioned by Pakita Leone, seconded by Bret Shortridge. Motion carried (6-0)

E. Items from Members of the Board

Old Business: none

New Business: Board members had questions regarding city streets, lights, tree branches etc. Staff will follow up with the responses to their questions.

F. Next Meeting Date
The next CDAB meeting is scheduled for Monday, May 8, 2026

Adjournment
Chair Thomas McGuire adjourned the meeting at 7:20 PM.

Community Development Advisory Board

AGENDA ITEM REPORT

Meeting:	Community Development Advisory Board - 18 May 2026		
Presenter:	Kimberly Mejia , Community Development		
Staff Contact:	Kimberly Mejia, Planner II	Ext. 1640	kmejia@largo.com

TITLE

Community Development Advisory Board (CDAB) 2025 Annual Report

SUMMARY:

The Community Development Advisory Board (CDAB) 2025 Annual Report is prepared each year, to highlight the work of its members in previous years and the proposed work plan for the current year.
Throughout the 2025 calendar year, CDAB provided recommendations on various community development-related priorities of the city through presentations, reports, and updates from various Community Development Department Divisions as well as other City departments.

The annual report covers activities throughout the 2025 calendar year as they related to Community Development plans, policies, initiatives, and the City's Strategic Plan, but not limited to:

- The FY 2025-2028 State Housing Initiatives Partnership (SHIP) Local Housing Assistance Plan
- Funding Recommendation for 2026-2027 Community Development Block Grant (CDBG) Subrecipient Public Facility Capital Project
- Clearwater-Largo Road Multimodal Improvements CIP project update
- Forward Pinellas East Bay Drive/Roosevelt Boulevard Multimodal Corridor Study
- Comprehensive Development Code Amendment for the West Bay Drive and Clearwater-Largo Road CRDs (Ordinance No. 2026-07)
- Comprehensive Development Code Amendment for the Implementation of Target Employment Center Overlays (Ordinance No. 2026-03)

The attached 2025 Annual Report also includes a proposed work plan for 2026.

CONSISTENT WITH:

Strategic Plan

POTENTIAL MOTION / DIRECTION REQUESTED:

FOR INFORMATIONAL PURPOSES ONLY.

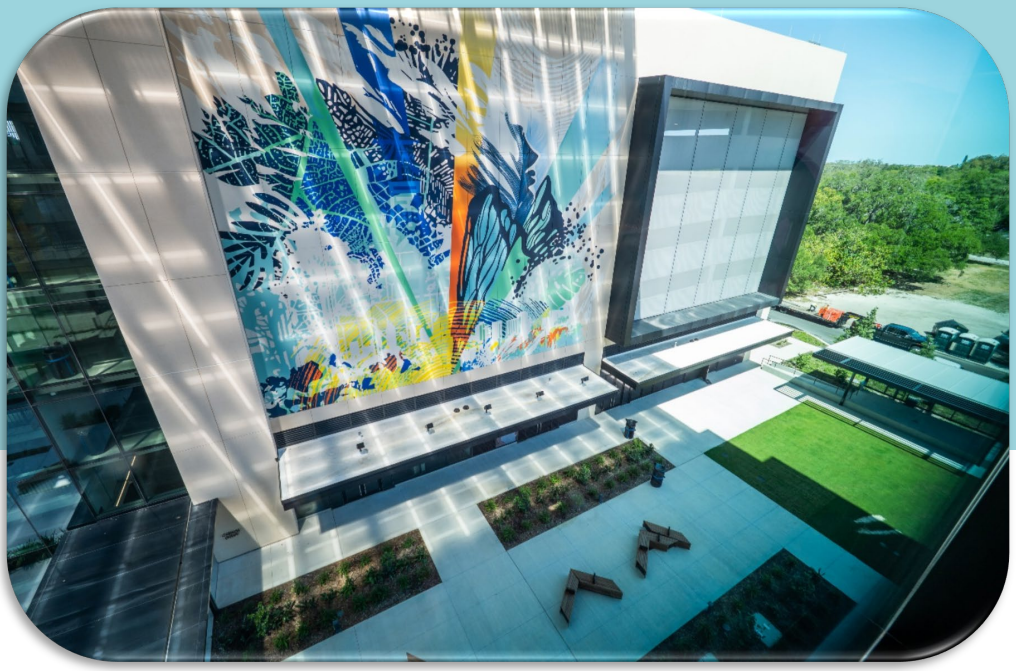
ATTACHMENTS:

CDAB Annual Report 2025

Community Development Advisory Board
Largo.com/CDAB

Community Development Advisory Board (CDAB) Annual Report

2025



Prepared By:

Kimberly Mejia, Planner II and

Sheera Greene, Housing Grants Specialist

CITY OF LARGO
YOUR COMMUNITY OF CHOICE
Naturally

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3.2 Comprehensive Development Code Amendment for the Implementation of Target Employment Center Overlays (Ordinance No. 2026-03) 8

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Who We Are

The Community Development Advisory Board (“CDAB”) provides recommendations to the City Commission on programs, projects, and initiatives of the Community Development Department. Many of the goals of the Department are reflected in the Comprehensive Development Code (“CDC”), the Vision 2030 Strategic Plan, and the Comprehensive Plan: Forwarding Our Future 2040. These goals are achieved through a variety of procedures; CDAB plays an integral role in providing feedback, supporting staff and the City Commission, and driving formal recommendations for the implementation. CDAB, along with City staff members, have prepared the following Annual Report for the City Commission to highlight the Board's sustenance over the past year and to identify a work plan for the upcoming year.

In addition to these primary advisory functions, CDAB also serves as the Community Redevelopment Agency Advisory Board (“CRAAB”), advising and making recommendations to the Community Redevelopment Agency (“CRA”), along with four additional representatives from the City's Community Redevelopment Districts ("CRDs"). CRAAB provides feedback and guidance for the following: ongoing activities and programs in both the Clearwater-Largo Road CRD and the West Bay Drive CRD, incentive applications received by the Community Development Department concerning the CRDs, and the West Bay Drive CRD Annual Report. CRAAB meetings are held on a quarterly basis in conjunction with the monthly CDAB meetings

Meet the 2025 CDAB and CRAAB Members

Beverly Gatewood
Eddie Dickey, Board Chair
Laenice Scott
Kathleen Pabst Robshaw
Ginny Nelson
Pakita Leone
Thomas McGuire, Co-chair
Bret Shortridge
Chris Johnson, Commission Laison
Darleen Sheets
Stacey Shaffer
Kylie Evanz
David Brenna

Summary of Duties

- Provides citizen input for housing and community development programs regarding the use of Community Development Block Grant (CDBG), HOME Investment Partnership, and State Housing Initiatives Partnership (SHIP) funds.
- Advises the Mayor and City Commission on the scope or funding for Capital Improvement Program (CIP) projects and the annual budget items that are Community Development Department responsibilities.
- Makes recommendations to the Mayor and City Commission regarding the establishment and implementation of plans, programs, and initiatives, including special projects and studies to ensure consistency with the Vision 2030 Strategic Plan, Forwarding Our Future 2040 Comprehensive Plan, Special Area Plans (SAP), and the Sustainability and Resiliency Action Plan (SRAP).
- Engage the community to build consensus and disseminate information regarding the City's planning programs.
- Participates, when necessary, in joint meetings with the City Commission, Affiliate Boards, and other Advisory Boards on special topics.
- In an advisory capacity, provides guidance and recommendations to the Community Development Department and the Mayor and City Commission on matters related to each Division, including:
    - Administration
    - Building
    - Community Standards
    - Economic Development
    - Housing
    - Planning and Development Service

Community Development Commission Liaison:

- Commissioner Chris Johnson

Community Development Department Staff:

- Cheryl Reed - Director
- Robert Klute Assistant Director
- Christopher Tillett - Assistant Director
- Alicia Parinello - Planning Manager
- Arrow Woodard - Housing Manager
- Chase Bergeron - Community Standards Manager
- Robert Hatton - Building Official
- Kimberly Mejia - Planner II, Board Liaison
- Sheera Greene - Housing Grant Specialist. Board Liaison
- Kae Okon - Board Support Specialist

Presentation Topics

Sustainability

1.1 The FY 2025-2028 State Housing Initiatives Partnership (SHIP) Local Housing Assistance Plan

1.2 Funding Recommendation for 2026-2027 Community Development Block Grant (CDBG) Subrecipient Public Facility Capital Project

Public Health and Safety

2.1 Clearwater-Largo Road Multimodal Improvements CIP project update

2.2 Forward Pinellas East Bay Drive/Roosevelt Boulevard Multimodal Corridor Study

Community Pride

3.1 Comprehensive Development Code Amendment (CDCA) for the West Bay Drive and Clearwater-Largo Road CRDs (Ordinance No. 2026-07)

3.2 Comprehensive Development Code Amendment (CDCA) for the Implementation of Target Employment Center Overlays (Ordinance No. 2026-03)

An outline with presentation topics to CDAB is organized by Strategic Plan focus areas, goals, objectives, and implementation initiatives. Expanded commentary and CDAB recommendations follow.

Sustainability

1.1 The FY 2025-2028 State Housing Initiatives Partnership (SHIP) Local Housing Assistance Plan

The Housing Division secured funding for Fiscal Year (FY) 2025-2028 State Housing Initiatives Partnership (SHIP) Local Housing Assistance Plan (LHAP), which defines program criteria for the next three years. CDAB reviewed key updates including revised first-time homebuyer definitions, streamlined mobile home rehabilitation grants, extended home replacement payback terms to 30 years, increased developer fees to 15% for regional alignment, and expanded rental assistance to $15,000 to reflect current market rates. The plan was approved by the City Commission on March 18, 2025, transmitted to the Florida Housing Finance Corporation (FHFC) by May 2, 2025, and funding was successfully secured for the July 1,2025 cycle, upon CDAB's recommendation.

1.2 Funding Recommendation for 2026-2027 Community Development Block Grant (CDBG) Subrecipient Public Facility Capital Project

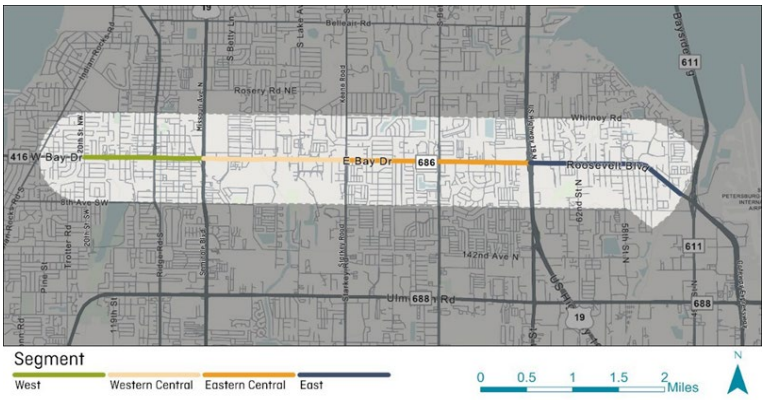
The Housing Division recommends allocating federal Community Development Block Grant (CDBG) funds to Catholic Charities for ADA accessibility improvements at the Pinellas Hope adult homeless shelter, the only applicant this year. The project is designated a "First Priority," involving the replacement of four (4) non-compliant wooden stairs with commercial grade, ADA compliant modular aluminum ramps, converting twenty-four (24) cottages into accessible units to better serve residents with disabilities. The application was evaluated for eligibility, compliance, and alignment with funding priorities, with scoring criteria including service to City residents, project location, project readiness, consistency with priorities, and past performance. Catholic Charities proposed contributing $12,000 toward the project and requested $48,870; however, given market volatility in construction costs and the estimated October 2026 funding availability, the Housing Division recommends $53,352 to account for potential cost increases. The facility served 156 Largo clients the prior year and is a primary referral site for the Largo Street Outreach team. Following CDAB's review, this recommendation will be incorporated into the City's Annual Action Plan for submission to the Department of Housing and Urban Development (HUD).

Public Health and Safety

2.1 Clearwater-Largo Road Multimodal Improvements CIP project update

Engineering Services Department staff presented to CDAB the key milestones of the design and funding process for the Clearwater-Largo Road Multimodal Improvements Capital Improvement Project (CIP) 192. The project, funded by West Bay Drive CRA funds and programmed for FY 2022, aims to construct a mid-block crosswalk with median refuge between Cleveland Ave SW and West Bay Drive to facilitate safe pedestrian passage from Downtown Largo to Pinellas Plaza. Stakeholder meetings with the Pinellas County School Board (PCSB), internal departments, and the City Commission identified safety concerns regarding the lack of separation between vehicles and students walking to Mildred Helms Elementary School. With no additional right-of-way available for a buffer, the City Commission expressed interest in reducing Clearwater-Largo Road from six to four lanes. Since the road is owned by Pinellas County, staff engaged Pinellas County Public Works/Transportation Division, who indicated any lane elimination request would need to be data-driven and include public outreach. In November 2022, the City was awarded a Forward Pinellas Complete Streets grant and retained Kimley-Horn Associates to conduct a traffic study and lead public outreach. The alternatives report was completed in June 2025, followed by presentations to the City Commission and Forward Pinellas Board. Staff will continue to present typical section alternatives and project implementation updates as additional information becomes available.

2.2 Forward Pinellas East Bay Drive/Roosevelt Boulevard Multimodal Corridor Study



Forward Pinellas Study Area for the East Bay Drive/Roosevelt Boulevard Multimodal Corridor Study

Forward Pinellas provided an informational presentation to CDAB on the East Bay Drive/Roosevelt Boulevard Multimodal Corridor Study, developed in partnership with the Florida Department of Transportation (FDOT). The corridor is primarily located in the City of Largo and is identified as a priority investment corridor in the Forward Pinellas Long Range Transportation Plan (LRTP), with study limits spanning from 20th Street SW to the Gateway Expressway (SR 690). The three-phase study is currently underway, with FDOT leading Phase 1 safety and conditions analysis, Forward Pinellas leading Phase 2 stakeholder outreach and improvements evaluation, and both agencies partnering on Phase 3 to develop recommended corridor transportation and land use strategies.

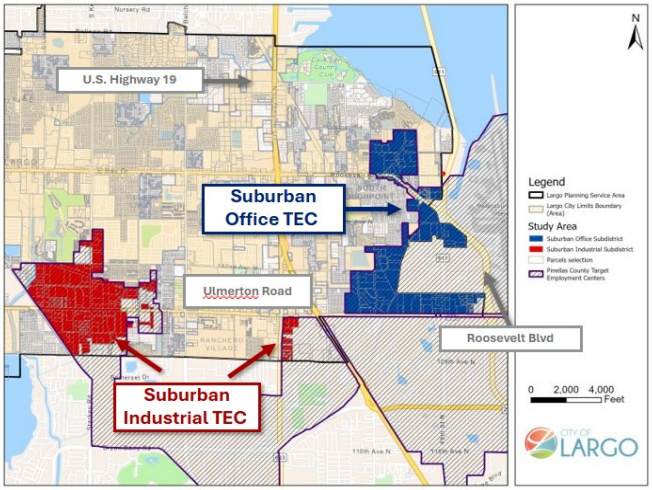
Community Pride

3.1 CDCA for the West Bay Drive and Clearwater-Largo Road CRDs (Ordinance No. 2026-07)

On July 1, 2025, the City Commission unanimously approved updates to the Clearwater-Largo Road Community Redevelopment District (CLR-CRD) Plan and the West Bay Drive Community Redevelopment District (WBD-CRD) Plan, modernizing density and intensity standards and providing recommendations to support a more active and interconnected downtown. The CLR-CRD Plan also expanded its district boundaries to promote further growth. To implement the updated plans, staff drafted amendments to the Comprehensive Development Code (CDC) to align development standards with each plan's vision, introducing bonus incentives for attainable housing, placemaking, and pedestrian mobility. The CDC updates also aim to streamline the development review process by consolidating redundant standards, incorporating CRD development standards into the CDC, and reducing overlap with the Downtown Multimodal Activity Center (DMAC) standards. CDAB provided valuable feedback and recommended approval. If adopted, the CDC amendments are expected to take effect by July 2026.

3.2 CDCA for the Implementation of Target Employment Center Overlays (Ordinance No. 2026-03)

In 2023, Forward Pinellas completed an update to the Target Employment & Industrial Lands Study (TEILS), driven by workforce and economic shifts following the COVID-19 pandemic. The study found that existing land use policies had not adequately adapted to evolving employer demands for a greater mix of uses, including residential, retail, and commercial near employment centers. In response, Forward Pinellas adopted a series of Target Employment Center (TEC) overlays tailored to various employment typologies, two of which apply to Largo: TEC - Suburban Industrial, associated with manufacturing and heavy industry, and TEC - Suburban Office, associated with office parks that could support greater density and mixed uses over time. City staff, in collaboration with Forward Pinellas and Kimley-Horn Associates, drafted CDC updates to incorporate the flexibility and bonus incentives called for under the TEILS study and TEC overlays. CDAB provided valuable feedback and recommended approval of the CDCA Amendment, which took effect in April 2026.



Target Employment Centers (TEC) Project Area Map

2026 Work Plan

In the upcoming year, CDAB will provide counsel to the Community Development Department projects and programs. These projects and programs will include, but are not limited to:

1. Community Standards

a. Short Term Vacation Rentals

2. Housing

a. CDBG Funding Recommendations
b. CDBG Action Plan
c. Consolidated Annual Performance & Evaluation Report (CAPER)
d. Senior Housing Density Bonus

3. Economic Development

a. Citywide Project Updates
b. Clearwater Largo Road CRD Update
c. West Bay Drive CRD Plan Update
d. Entertainment District Update

4. Planning and Development Services

a. Emergency/Temporary Uses
b. Certified Recovery Residences

5. Administration

a. Neighborhood Grants
b. Strategic Plan Update

6. Building

In memory of

Eddie Lee Dickey

June 12, 1949 - June 8, 2025

Mr. Dickey served as a member of the City of Largo's Community Development Advisory Board for four years, from March of 2021 to June of 2025. He served as the Chairman for that board from January to June of 2025. He was also a U.S. Army Veteran.

Thank you for your service to the nation, to the city, and to your community.

Community Development Advisory Board

AGENDA ITEM REPORT

Meeting:	Community Development Advisory Board - 18 May 2026		
Presenter:	Sheera Greene, Community Development		
Staff Contact:	Sheera Greene, Housing Grants Specialist	Ext. 7216	sgreene@largo.com

TITLE

Recommendation For Approval Of The FY 2026-2027 Community Development Block Grant (CDBG) Action Plan

SUMMARY:

As part of the City's Citizen Participation Plan for the Community Development Block Grant (CDBG) Program, the Community Development Advisory Board provides recommendations to the City Commission for the allocation of the housing and community development grant funds included in the annual CDBG Action Plan and the overall Action Plan document. The Housing Division is seeking the Advisory Board's recommendation for approval for the FY 2026-2027 CDBG Action Plan for the new fiscal year.

The CDBG Action Plan serves as the application from the City of Largo to the US Department of Housing and Urban Development (HUD) for its annual CDBG grant entitlement funding. The Action Plan also includes other funding sources the City uses to address the goals and priorities included in the Action Plan.

A copy of the draft Action Plan is attached. Appendix A at the end of the document provides a detailed summary of proposed funding allocations. Appendix B provides a list of Alternate Projects. Projects may be funded from the Alternate Projects List if additional funding is available or if a funded project is canceled or delayed beyond the grant year.

At the March 30, 2026 Advisory Board meeting, the Board voted and approved the funding recommendations for the following items:

1. Approval of the Funding Recommendation for FY 2026-2027 Community Development Block Grant (CDBG) Subrecipient Public Facility Capital Project
2. Approval of Funding Recommendations for FY 2026-2027 Subrecipient Public Services and Downpayment Program Administrators

These approved items have been incorporated into the draft annual Action Plan along with the City-run housing programs and projects.

Although final allocations for CDBG and HOME have been released, the SHIP amount in the Plan is an estimate since the final funding level for SHIP has not yet been released. The Advisory Board's recommendation will be provided to the City Commission at their July 7, 2026 Commission meeting as part of the formal adoption hearing. Once final grant allocations are released, the funding allocations will be adjusted proportionally for the project items.

ACRONYMS:

CDBG: Community Development Block Grant (Federal Funding)

CONSISTENT WITH:

Action Plan

POTENTIAL MOTION / DIRECTION REQUESTED:

I RECOMMEND APPROVAL/DENIAL OF THE FY 2026-2027 COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG) ACTION PLAN

ATTACHMENTS:

FY 2026-27 Annual Action Plan_Draft
Appendix A- Primary Projects List
Appendix B- Alternate Projects List
Appendix C-Target Area Map

DRAFT

COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG)

2026-2027 Annual Action Plan

Mission

Building community through housing, neighborhoods and supportive services

EQUAL HOUSING OPPORTUNITY

Largo Housing Division: housing@largo.com, 727.586.7489. ext. 7216.

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Attachment A: Funding Recommendations

Attachment B: Alternate Projects List

Attachment C: CDBG Target Area Map

Executive Summary

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

1. Introduction

The City of Largo receives an annual grant allocation from the United States Department of Housing and Urban Development (HUD) through the Community Development Block Grant (CDBG) Program. Largo also receives annual funding as a member agency of the Pinellas County Consortium for the federal Home Investment Partnership (HOME) Program. The FY 2025-2029 Consolidated Plan is the five-year planning document required by HUD that develops goals and priorities based on the community needs. The Action Plan is the annual planning document that represents the programmatic course to be followed in FY 2026-2027 by the City for utilization of the funds. It is designed to address the needs of the community as identified in the goals and objectives of the Consolidated Plan. This plan also includes the City's planned investment of its annual State Housing Initiatives Partnership (SHIP) funding to support the identified housing goals. This Action Plan was developed over the past several months through community input and guidance from the goals outlined in the five-year Consolidated Plan. The primary focus of the Consolidated Plan and Action Plan is to carry out the Housing Division's vision to "build community by investing in housing, neighborhoods and supportive services."

2. Summarize the objectives and outcomes identified in the Plan

This could be a restatement of items or a table listed elsewhere in the plan or a reference to another location. It may also contain any essential items from the housing and homeless needs assessment, the housing market analysis or the strategic plan.

HUD Objectives/Outcomes:

The three main statutory objectives of the federal CDBG Program are: **Create a Suitable Living Environment (SL)**; **Provide Decent Housing (DH)**; and **Create Economic Opportunities (EO)**. HUD has established standard outcomes that measure the results of the benefits provided to the public and program participants in terms of the three main objectives of CDBG. The outcomes are as follows:

1. **Availability/Accessibility**: used to measure outcomes of activities that make services, infrastructure, public services, public facilities, housing or shelter available or attainable to low and moderate-income people, including persons with disabilities.
2. **Affordability**: used to measure outcomes for activities that improve affordability to low- and moderate-income people (such as downpayment assistance and rent assistance).
3. **Sustainability**: used to measure activities that are focused upon improving communities or neighborhoods, helping to make them livable through providing a benefit to low and moderate persons or by removing slums or blighted areas, through multiple activities or services that sustain communities or neighborhoods.

The Action Plan identifies three priority needs for the City: Housing, Neighborhoods and Supportive Services. The plan also contains a goal for emergency mitigation, protection, and prevention to protect and strengthen these three priority components. The following depicts the Action Plan goals and related objectives and outcomes for each goal:

Housing (DH-1): Support projects that preserve or expand the affordable housing stock, foster homeownership, and/or access to rental housing for low-and moderate-income households, including special needs households and persons exiting homelessness.

Neighborhoods (SL-3): Collaborate with residents and community stakeholders to implement projects that support the City's Strategic Plan goal to 'Build a Community of Safe and Healthy Neighborhoods.

Supportive Services-Public Services (DH-1): Partner with local agencies to provide housing, homeless and special needs related supportive services to help low-and moderate-income residents physically, mentally and economically thrive in Largo.

Supportive Services- Public Facility Improvements (SL-1): Partner with local agencies to add, expand or improve public facilities that (will) provide supportive services predominantly to low-and moderate-income clientele/households/areas that will help Largo residents physically, mentally and economically thrive in Largo. Projects that improve energy efficiency to enable service providers to more effectively use their operating funds towards client services, and/or projects that harden such facilities to improve disaster resiliency would also be supported under this goal.

Disaster Mitigation, Protection and Recovery (SL-3): Assist the community of Largo prior to, during and after a community emergency and/or disaster event to prepare and/or mitigate loss, protect during an event, and aid with recovery.

Planning & Administration (SL-1): General planning and administration costs associated with administering federal CDBG and HOME funds, State SHIP funds and local Housing Trust Funds (HTF). (Largo is required to list as a goal or part of a goal in order to fund planning and administration costs from CDBG).

3. Evaluation of past performance

This is an evaluation of past performance that helped lead the grantee to choose its goals or projects.

As of mid-year, FY 2025-2026 the following projects were completed.

- Housing (DH-1): 2 home improvement cases completed (11 in process), 7 downpayment cases completed, 18 rental units constructed, 13 Owner-occupied homes constructed

- Neighborhoods (SL-3): Completed 1 City public facility project-(CDBG Target Area Bus Stop Improvements) and one project is in process (800 4th Green Space Improvement project) and 1 mobile demolition completed from Disaster Assistance Program.
- Supportive Services-Public Services (DH-1): 427 residents have been provided with services through Subrecipient contracts.
- Supportive Services-Public Facilities (SL-1): 2 public facilities projects completed this year from prior year funding. One additional project is in process.
- Planning & Administration (SL-1): Consolidated Annual Performance Report (CAPER) submitted on time and accepted by HUD, FY 2025 timeliness of funds expenditure met.
-

Table 1: Past Performance

Goal Name	***5-year Goal***	***Outcomes Year 1: (FY 25-26)***	***Beneficiary Type Assisted***	***Goal/Outcome Indication***
Housing (DH-1)	80	18	Household Housing Unit	Rental Units Constructed
	10	0	Household Housing Unit	Rental Units Rehabilitated
	20	13	Household Housing Unit	Homeowner Housing Added
	55		Household Housing Unit	Homeowner Housing Rehabilitated
	34	7	Households Assisted	Direct Financial Assistance to Homebuyers
Neighborhoods (SL-3)	7840	7840	Persons Assisted	Public Facility or Infrastructure Activities other than Low/Moderate Housing
	10	1	Buildings	Buildings Demolished
Supportive Services-Public Services (DH-1	225	205	Persons Assisted	Public Services Activities other than Low/Moderate Income Housing
	350	46	Households Assisted	Public Services Activities for Low/Moderate Income Housing
	500	176	Households Assisted	Homeless Persons-Overnight Shelter
Supportive Services-Public Facility Improvements	300		Persons Assisted	Public Facility or Infrastructure Activities other than Low/Moderate Income Households
Emergency Mitigation, Protection and Recovery (SL-3)	14,000	1	Persons Assisted	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

The Action Plan was created following the guidelines of the City's Citizen Participation Plan, adopted in June 1988 and amended in June 2020. The Citizen Participation Plan details the methods for engaging the public in the planning process for the Action Plan.

The Citizen Participation Plan requires public hearings to be held throughout the stages of the Action Plan development, including a pre-planning hearing and adoption hearing. The City also utilizes its Community Development Advisory Board (CDAB) as a platform for ongoing citizen input throughout the development of these plans. The CDAB consists of Largo residents from various geographic locations and income levels.

Largo's pre-planning public hearing meeting was held in partnership with Pinellas County on January 21, 2026, to obtain input from public agencies and residents that serve both Largo and countywide areas. The meeting with Pinellas County was held in-person with a virtual attendance option. Participants were asked to provide input on community needs and how funds should be allocated to programs and projects related to housing, homelessness, special needs, and community development. The public hearing also served as an opportunity for the City to provide an overview of existing programs and to summarize the City's accomplishments over the past year. The City continues to regularly participate in the Funder's Council for the Pinellas County Continuum of Care (CoC) to stay informed on needs for the homeless system, data, and outcomes. Additional details regarding citizen participation are included in the Consultation and Citizen Participation sections of this Action Plan.

5. Summary of public comments

This could be a brief narrative summary or reference an attached document from the Citizen Participation section of the Con Plan.

The City partnered with Pinellas County to host a pre-planning public hearing to gather input from stakeholders and residents serving both Largo and countywide areas. The majority of feedback focused on affordable housing and senior housing needs.

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

All comments received will be considered in the development of the plan. Any comments received during the public comment period will be reviewed and considered prior to plan adoption.

7. Summary

The Action Plan was developed in alignment with the Housing Division's mission to "Build Community through Housing, Neighborhoods and Supportive Services" and the City's Strategic Plan initiatives include:

- Foster a Community Where Opportunities Exist for Residents and Businesses to Thrive;
- Build a Community of Safe and Healthy Neighborhoods; and
- Cultivate and Support Access to Services for all Residents and Businesses

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

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

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

Table 2 – Responsible Agencies

Agency Role	Name	Department/Agency
Lead Agency	LARGO	Community Development Department
CDBG Administrator	LARGO	Community Development Department
HOPWA Administrator	City of Tampa	Housing & Community Development
HOME Administer	Pinellas County	Housing & Community Development
HOPWA-C Administrator	City of Tampa	Housing & Community Development

Narrative

The City of Largo serves as the lead agency for its CDBG funding. Pinellas County acts as the lead agency for the Pinellas County HOME consortium and is responsible for the development of the Consolidated Plan. Largo completes the entitlement consortium member component of the Consolidated Plan and Annual Action Plan to address the needs and goals for the CDBG grant program.

Consolidated Plan & Action Plan Public Contact Information

Sheera Greene, Housing Grant Specialist
Community Development Department/Housing Division
PO Box 296
Largo, FL 33779-0296
Email: sgreene@largo.com or housing@largo.com
Phone: (727) 586-7489 ext. 7216

AP-10 Consultation - 91.100, 91.200(b), 91.215(l)

1. Introduction

The Annual Action Plan was developed as an ongoing process of consultation and coordination to ensure that all residents and stakeholders have an opportunity to help shape the goals and objects for the plan. The Action Plan process included consultation with stakeholders and community agencies through public meetings, City staff attending agency meetings, and review of related published plans and reports. The City of Largo Citizen Participation Plan requires public meetings be held to obtain citizen comments, that a public period of not less than 30 days is allowed for citizen comment, and that timely responses to citizen inquiries is provided. In addition to the required public hearings, the City utilized its Community Development Advisory Board (CDAB) for feedback and recommendations throughout the process of developing these plans. The CDAB consists of residents that live in various areas of the City, including the CDBG Target Area. The City also participated in a joint pre-planning public meeting with Pinellas County to obtain input from citizens and agencies. This meeting was offered virtually and in-person to allow flexibility for participation. The second public meeting is anticipated to be held on July 7, 2026 during the adoption of the Annual Action Plan. The meetings were conducted to determine the needs and priorities of the community. The public meetings provided an opportunity for citizens and other stakeholders to become knowledgeable and Largo's housing and community development programs and eligibility requirements. Participants were asked to provide input how funds should be allocated to programs and projects related to housing, homelessness, special needs and community development.

Provide a concise summary of the jurisdiction’s activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(l)).

The City's Community Development Department has worked closely with the Pinellas County Housing Authority and Homeless Leadership Alliance of Pinellas County to stay informed on housing and homeless needs, initiatives, goals and resources. The City’s Homeless Outreach Team connects residents who are homeless to shelter and services. The City also convenes an annual Affordable Housing Advisory Committee to get feedback from representatives from various housing stakeholder representatives. A representative from the Pinellas County Housing Authority has participated on this Committee in recent years. The annual report with recommendations for improving affordable housing incentives was also considered as part of developing the Action Plan. Largo staff participate in other cross jurisdictional meetings on topics related to alignment of downpayment assistance program terms, affordable housing, and homelessness.

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

The City of Largo has representatives serving on the Homeless Continuum of Care (CoC) Board and on various sub-committees, such as the Funder's Council (which helps establish funding priorities and reviews data outcomes of the homeless system), annual Point-in-Time Count sub-committee, and various other work groups throughout the year. The CoC Board and Funder's/Provider's Council adopted the following priority populations and interventions for assisting people experiencing homelessness in Pinellas County:

Priority Vulnerabilities and/or risk factors:

- Life threatening health conditions and accessibility conditions
- Severe and persistent mental illness or substance use disorder
- Domestic violence within the past 3 years
- Risk of harm and exploitation
- Length of time homeless

Priority Populations:

- Chronically homeless households
- Veteran
- Families with minor children
- Older adults (62+)
- Youth (18-24)

Priority Interventions:

- Invest in securing and maintaining Emergency Shelters
- Invest in Rapid Re-housing wraparound services
- Set long-term goals for Permanent Supportive Housing capacity
- Prevention
- Transitional Housing
- Street Outreach

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

The City of Largo does not receive ESG Funds. However, Consortium member agencies have consulted with the CoC on a regular basis to determine priority needs for allocation of ESG funds in accordance with the CoC as well as feedback for the Consolidated Plan. City staff regularly attend Homeless Leadership Alliance (CoC) Funder's Council meetings to participate in funding prioritization discussions. Largo also participates in meetings with the local jurisdictions and other funding agencies to coordinate the use of funds and identify community needs. Largo obtains information about how ESG funds are being allocated through monthly jurisdictions meetings.

2. Agencies, groups, organizations and others who participated in the process and consultations

Table 3 – Agencies, groups, organizations who participated

(See Table 3 starting on the next page)

Agency/Group/Organization	City of Largo
Agency/Group/Organization Type	Other government - Local
What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Economic Development 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?	Organization helped to facilitate in the January 2026 needs assessment public meeting; Outcome: Identification of need
Agency/Group/Organization	Pinellas County Housing & Community Development Department
Agency/Group/Organization Type	Other government - County
What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Anti-poverty Strategy Lead-based Paint Strategy Non-Housing Community Development Strategy
Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Organization participated in the January 2026 needs assessment public meeting; Outcome: Identification of need
Agency/Group/Organization	Ready for Life, Inc.
Agency/Group/Organization Type	Services-Children

What section of the Plan was addressed by Consultation?	Homelessness Needs - Unaccompanied youth Homelessness Strategy
Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	A representative from Ready for Life attended the joint planning meeting with the county on 1/21/2026; Outcome: Identification of Need
Agency/Group/Organization	Tampa Bay Fair Housing Consortium
Agency/Group/Organization Type	Service-Fair Housing
What section of the Plan was addressed by Consultation?	Fair Housing Training
Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	City staff participated in the Tampa Bay Fair Housing Consortium throughout the year at its monthly meetings and its annual Fair Housing Symposium. The symposium provided fair housing training to mortgage lenders, real estate professionals, property management companies and others in the housing field; anticipated outcome: community needs
Agency/Group/Organization	PINELLAS OPPORTUNITY COUNCIL
Agency/Group/Organization Type	Services-Employment
What section of the Plan was addressed by Consultation?	Homelessness Strategy
Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	A representative from the organization attended the joint planning meeting with the county on 1/21/2026; Outcome: Identification of Need
Agency/Group/Organization	Coptic Orthodox Charities
Agency/Group/Organization Type	Services-Education Services-Employment

What section of the Plan was addressed by Consultation?	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?	A representative from the organization attended the joint planning meeting with the county on 1/21/2026; Outcome: Identification of Need
Agency/Group/Organization	Directions for Living
Agency/Group/Organization Type	Services-homeless Services-Health
What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homelessness Strategy
Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Representatives from the organization attended the joint planning meeting with the county on 1/21/2026; Outcome: Identification of Need
Agency/Group/Organization	Seniors in Service of Tampa Bay, Inc.
Agency/Group/Organization Type	Services-Elderly Persons
What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	A representative from the organization attended the joint planning meeting with the county on 1/21/2026; Outcome: Identification of Need
Agency/Group/Organization	METROPOLITAN MINISTRIES
Agency/Group/Organization Type	Services - Housing Services-homeless Services-Education

What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Strategy Non-Homeless Special Needs 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?	A representative from the organization attended the joint planning meeting with the county on 1/21/2026; Outcome: Identification of Need
Agency/Group/Organization	Homeless Leadership Alliance of Pinellas, Inc.
Agency/Group/Organization Type	Housing Services-homeless
What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Strategy 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?	Representatives from the organization attended the joint planning meeting with the county on 1/21/2026; Outcome: Identification of Need
Agency/Group/Organization	City of St. Pete Beach
Agency/Group/Organization Type	Other government - Local
What section of the Plan was addressed by Consultation?	Homelessness Strategy
Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	

Agency/Group/Organization	Feeding Tampa Bay
Agency/Group/Organization Type	Food Bank
What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Representatives from the organization attended the joint planning meeting with the county on 1/21/2026; Outcome: Identification of Need
Agency/Group/Organization	CASA, INC.
Agency/Group/Organization Type	Services-Victims of Domestic Violence
What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Representatives from the organization attended the joint planning meeting with the county on 1/21/2026; Outcome: Identification of Need
Agency/Group/Organization	CATHOLIC CHARITIES - DIOCESE OF ST PETERSBURG
Agency/Group/Organization Type	Services-homeless
What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy
Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	A representative from the organization attended the joint planning meeting with the county on 1/21/2026; Outcome: Identification of Need
Agency/Group/Organization	Vincent House

Agency/Group/Organization Type	Services-Health
What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	A representative from the organization attended the joint planning meeting with the county on 1/21/2026; Outcome: Identification of Need
Agency/Group/Organization	Homeless Empowerment Program
Agency/Group/Organization Type	Housing Services-homeless
What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy
Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	A representative from the organization attended the joint planning meeting with the county on 1/21/2026; Outcome: Identification of Need
Agency/Group/Organization	CITY OF PINELLAS PARK
Agency/Group/Organization Type	Other government - Local
What section of the Plan was addressed by Consultation?	Homelessness Strategy
Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Representatives from the organization attended the joint planning meeting with the county on 1/21/2026; Outcome: Identification of Need
Agency/Group/Organization	Operation PAR

Agency/Group/Organization Type	Services-Health
What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	A representative from the organization attended the joint planning meeting with the county on 1/21/2026; Outcome: Identification of Need
Agency/Group/Organization	City of Tarpon Springs
Agency/Group/Organization Type	Other government - Local
What section of the Plan was addressed by Consultation?	Homelessness Strategy
Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	A representative from the organization attended the joint planning meeting with the county on 1/21/2026; Outcome: Identification of Need
Agency/Group/Organization	Abilities of Florida
Agency/Group/Organization Type	Services-Persons with Disabilities
What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	A representative from the organization attended the joint planning meeting with the county on 1/21/2026; Outcome: Identification of Need
Agency/Group/Organization	St. Vincent de Paul Cares
Agency/Group/Organization Type	Housing Services-homeless

What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Strategy
Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	A representative from the organization attended the joint planning meeting with the county on 1/21/2026; Outcome: Identification of Need
Agency/Group/Organization	YMCA of the Suncoast, Inc.
Agency/Group/Organization Type	Services-Children
What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	A representative from the organization attended the joint planning meeting with the county on 1/21/2026; Outcome: Identification of Need
Agency/Group/Organization	WestCare GulfCoast-Florida, Inc.
Agency/Group/Organization Type	Services-homeless Services-Health
What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homelessness Strategy Non-Homeless Special Needs
Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	A representative from the organization attended the joint planning meeting with the county on 1/21/2026; Outcome: Identification of Need
Agency/Group/Organization	Empath Partners in Care- EPIC

Agency/Group/Organization Type	Housing Services-Persons with HIV/AIDS Services-Health Services-Education
What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	A representative from the organization attended the joint planning meeting with the county on 1/21/2026; Outcome: Identification of Need

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

The City strives to receive input and participation from all interested agencies, groups, and organizations.

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

Table 4 - Other local / regional / federal planning efforts

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care Priority Populations and Interventions	Homeless Leadership Alliance	CoC Mission: Coordinate all community partners, systems, and resources available with the goal of helping individuals and families to prevent, divert, and end homelessness in Pinellas County. CoC Vision: To make homelessness rare, brief, and a one-time experience. Overlapping Goal: Supportive Services (Public Services) Goal
Clearwater-Largo Road CRD Plan	City of Largo Community Development	Plan Goal: Revitalize the Clearwater-Largo Road CRD area through economic development, reduction of slum and blight, creation of additional housing stock and preservation of the existing housing stock and invest in community and infrastructure improvements. Overlapping Goals: The Housing and Neighborhoods Goals place priority in the CDBG Target Area. The City's CDBG Target Area overlaps this District.

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
West Bay Drive CRD Plan	City of Largo Community Development	Plan Goal: Revitalize the West Bay Drive CRD area through economic development, reduction of slum and blight, creation of additional housing stock and preservation of the existing housing stock and invest in community and infrastructure improvements. Overlapping Goals: The Housing and Neighborhoods Goals place priority in the CDBG Target Area. The City's CDBG Target Area overlaps this district.
Largo SHIP Local Housing Assistance Plan	City of Largo	Plan Goal: Create local partnerships to expand the production of and preservation of affordable housing, to further the housing element of the local government comprehensive plan specific to affordable housing, and to increase housing-related employment. Overlapping Goal: Housing Goal
Tri-City Special Area Plan	City of Largo	Plan Goal: Create an attractive, sustainable, and economically vital urban destination that incorporates a higher degree of mixed uses, density, and accessibility to multiple modes of transportation. Overlapping Goal: Housing, Neighborhoods.
Largo Sustainability & Resiliency Plan	City of Largo	Plan Goal: Develop, implement, and maintain a comprehensive strategy to advance sustainability and resilience within both the City organization and the community. Overlapping Goals: Housing (Housing programs integrate energy efficient and resiliency components as well as consider resiliency in location of affordable housing); Supportive Services, Housing, Neighborhoods and Emergency Mitigation, Protection & Recovery.
Advantage Pinellas Housing Impact & Action Plan	Pinellas County, Local Jurisdictions & Agencies	The compact is to have a unified commitment to expanding affordable housing. The Action Plan lays out several housing-related goals for the next 10-year period for the compact jurisdictions. Overlapping Goal: Housing
Housing for All-Expanding Largo's Housing Options	City of Largo	Initiative Goal: Reduce development barriers through amendments to the City Comprehensive Development Code to enable a broader variety of housing types to be constructed to meet the housing needs of current and future residents. Overlapping Goal: Housing
Analysis of Impediments to Fair Housing Choice	Pinellas County & Local Jurisdictions	Goal: identify and address barriers to fair housing, promoting access to housing and ensuring a community where everyone has the opportunity to choose where they live. Overlapping Goal: Housing, Supportive Services, Neighborhoods

Narrative

Implementation of the Action Plan goals will involve interagency coordination and collaboration. City staff members meet regularly with Pinellas County staff members as part of the Pinellas County HOME Consortium. The City and County also meet on an ongoing basis with other local jurisdictions to share best practices, stay informed about programmatic changes among the different jurisdictions, and coordinate on jointly funded projects or programs. City staff members also stay involved in countywide homeless committees and councils, the annual Homeownership for People Everywhere (HOPE) Expo, and the Tampa Bay Fair Housing Consortium. The City of Largo has ongoing outreach efforts throughout each year to continuously get feedback from community members.

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AP-12 Participation - 91.401, 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

Development of the Consolidated Plan and Action Plan are a result of an ongoing process of consultation and coordination to ensure that all residents and stakeholders have an opportunity to help shape the priorities of these plans. The City of Largo Citizen Participation Plan requires public meetings to be held to obtain citizen comments, that a public period of not less than 30 days is allowed for citizen comment, and that timely responses to citizen inquiries are provided. The required pre-planning meeting was held in partnership with Pinellas County on January 21, 2026, for local agencies and residents to provide input for the Plans. The final adoption public hearing will be held on July 7, 2026. The City also involved its Community Development Advisory Board (CDAB) throughout the Plan for input. The CDAB is made up of residents from various areas of the City, including the CDBG Target Area, and with varying income levels.

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Citizen Participation Outreach

Table 5 – Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Meeting	Minorities; Persons with disabilities; Non-targeted/ broad community	A joint pre-planning public hearing was held with the City of Largo and Pinellas County on January 21, 2026. It was advertised in the Tampa Bay Times. Emails were also sent to the area community agencies, and the meeting was advertised on the Housing Division website.	Support for affordable and senior housing. There were also questions on how to apply for funding from the County for public facility improvements.	All comments were accepted and considered during the development of the Plan.	www.largo.com/ housing

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
2	Public Meeting	Non-targeted/broad community	Housing Division presented funding recommendations to the Community Development Advisory Board at their regular meeting on March 30, 2026 for the FY 2026-2027 Subrecipient Applications for Public Facility projects. The applicant presented their project to CDAB.	CDAB approved the motion to recommend funding for FY 2026-2027 CDBG Subrecipient Public Facility Capital Project. The motion carried (6-0).	All comments were accepted and considered during the development of the Plan.	www.largo.com
3	Public Meeting	Non-targeted/broad community	Housing Division will present the draft annual Action Plan to the Community Development Advisory Board at their regular meeting on May 18, 2026	To Be Determined	To Be Determined	www.largo.com

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
4	Public Meeting	Minorities Non-targeted/broad community	A 30-Day public comment period will be held from May 18, 2026 through June 18, 2026	To Be Determined	To Be Determined	www.largo.com/housing

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Expected Resources

AP-15 Expected Resources - 91.420(b), 91.220(c) (1,2)

Introduction

Largo will utilize CDBG, any CDBG rollover funds from prior years, County Housing Trust Fund (HTF), State Housing Initiatives Partnership (SHIP), and HOME funds to implement the Action Plan.

HOME funds are received by the City through the Pinellas County Consortium. HOME funds are officially listed in Pinellas County's Action Plan and not listed below. The City anticipates $221,194.36 in HOME funds, plus $100,000 in estimated program income and $1,300,000 in unexpended grant rollover from prior years for a total of $1,621,194.36 to be available during the FY 2026-2027 Action Plan period.

Anticipated Resources

Table 6 - Expected Resources – Priority Table

(See Table 6 on the next page)

Program	Source of Funds	Uses of Funds	Expected Annual Allocation: $	Expected Program Income: $	Expected Prior Year Resources: $	Expected Total: $	Expected Amount Available Remainder of ConPlan $	Narrative Description
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	593,066.00	100,000.00	100,000.00	793,066.00	2,079,198.00	Annual CDBG allocation is provided by HUD. Program income and prior year resources are estimated by the City of Largo. Expected amount available is based on the annual allocation and estimated program income for the remaining years of the Consolidated Plan.

Program	Source of Funds	Uses of Funds	Expected Annual Allocation: $	Expected Program Income: $	Expected Prior Year Resources: $	Expected Total: $	Expected Amount Available Remainder of ConPlan $	Narrative Description	
General Fund	public - local	Public Services	213,240.00	0.00	0.00	213,240.00	639,720.00	City of Largo General Fund. Subject to final adoption by the City Commission of annual budget.	

Program	Source of Funds	Uses of Funds	Expected Annual Allocation: $	Expected Program Income: $	Expected Prior Year Resources: $	Expected Total: $	Expected Amount Available Remainder of ConPlan $	Narrative Description
Other	public - state	Acquisition Admin and Planning Housing Public Services	585,187.00	250,000.00	200,000.00	1,035,187.00	2,505,561	State Housing Initiative Partnership Program (SHIP). The City received an annual allocation for these funds plus program income received from outstanding housing loan portfolio. Anticipated rollover is also included.

Program	Source of Funds	Uses of Funds	Expected Annual Allocation: $	Expected Program Income: $	Expected Prior Year Resources: $	Expected Total: $	Expected Amount Available Remainder of ConPlan $	Narrative Description
Other	public - local	Acquisition Admin and Planning Housing Public Services	0.00	7,800.00	86,000.00	93,800.00	23,400.00	Pinellas County's Housing Trust Fund (HTF) does not allocate new grant funding to the City. Fund balance and revenues from loan portfolio program income will be used to address the affordable housing goal identified in the plan.

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

The City receives annual SHIP funding from the State of Florida. This program also generates program income on an annual basis. Even though Pinellas County's Housing Trust Fund (HTF) has not received new funding in many years, revenues received as program income from its loan portfolio and fund balance will be used to address the affordable housing goals identified in the plan. Private funds available through local lending institutions will be leveraged by Federal funds in the Affordable Housing Development and Downpayment Assistance Programs as well as for the purchase of new homes. The City also utilizes density bonuses for the development of affordable housing, which can be used to leverage private investment for affordable housing. Other public county, state and federal funding is often leveraged for affordable housing developments.

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

The City maintains a publicly owned land inventory as required by the State of Florida. This list is reviewed every three years for suitability for affordable housing.

Discussion

In the event that additional funds become more available, projects listed on the Alternate Projects List may be funded. Factors to be taken into consideration for selecting from the Alternate Projects list include: priority rank on the list, available funding based on funding caps (ex. Public Services Cap), eligibility of project for available funding source, and timeframe for completion in relation to the time period available for expending funds.

If available funding is less than the estimated amounts, funding will be decreased in proportional amounts to the amounts included in the Action Plan, except in the case where a project cannot come to completion if the dollar amount is reduced (for example, if a capital project is funded for the full amount and cannot be accomplished with a lesser amount).

The amount of CDBG Rollover funds is an estimate at the time of CDBG Action Plan adoption. Actual available rollover funding will be allocated to the Affordable Housing Development Program, Housing Rehabilitation (Home Improvement) Program, Public Facilities Improvements (unfunded or underfunded subrecipient projects or projects identified in the CDBG Target Area, Greater Ridgecrest Target Area or High Point Target Area) and/or Slum and Blight Removal.

The public service cap was calculated as follows: 15% of the fiscal year's grant ($593,066.00 X 15% =$88,959.90 plus 15% of prior year program income (estimated at $79,000.00 X 15%= $11,850.00) for a total of $100,809.90. For the FY 2026-2027 Action Plan, an estimated allocation of $100,000 will be put toward public services activities. The Alternate List also includes additional funding for public services should the final prior year program income amount is higher than estimated. If the final prior year program income is less than estimated in this Action Plan, the public services activities will decrease in proportional amounts to the amounts included in the Action Plan, except in the case where a project cannot come to fulfillment if the dollar amount is reduced. The Administrative cap is calculated as follows: The total of the entitlement plus program income ($593,066.00 + $100,000.00 =$693,066 X 20% = 138,613.20).

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Annual Goals and Objectives

AP-20 Annual Goals and Objectives - 91.420, 91.220(c)(3) &(e)

Goals Summary Information

Table 7 – Goals Summary

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Housing	2025	2029	Affordable Housing; Homeless; Non-Homeless Special Needs; Special Needs	CDBG TARGET AREA (CLRD/WBD); Largo Citywide	Housing	CDBG: $216,100.80; Other-Local: $93,020.00; Other-SHIP: $952,168.30	Rental units constructed: 3Household Housing Units; Rental units rehabilitated: 2 Household Housing Units; Homeowner Housing Added: 1 Household Housing Units; Homeowner Housing Rehabilitated: 9 Household Housing Units; Direct Financial Assistance to Homebuyers: 7 Households Assisted
2	Neighborhoods	2025	2029	Non-Housing Community Development	CDBG TARGET AREA (CLRD/WBD); High Point Target Area; Greater Ridgecrest Target Area	Neighborhoods	CDBG: $75,000.00	Buildings Demolished: 2 Buildings; Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 7840

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Supportive Services- Public Services	2025	2029	Affordable Housing; Homeless Non-Homeless Special Needs; Special Needs	CDBG TARGET AREA (CLRD/WBD); Largo Citywide	Supportive Services	CDBG: $100,000.00; General Fund: $213,240.00 Other-SHIP: $12,000.00	Public service activities other than Low/Moderate Income Housing Benefit: 308Persons Assisted; Public service activities for Low/Moderate Income Housing Benefit: 50 Households Assisted; Homeless Person Overnight Shelter: 145Persons Assisted; Overnight/Emergency Shelter/Transitional Housing Beds added: Beds
4	Supportive Services-Public Facility Improvements	2025	2029	Homeless; Non-Homeless Special Needs; Non-Housing Community Development	Largo Citywide	Supportive Services	CDBG: $63,352.00	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 230 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Emergency Mitigation, Protection & Recovery	2025	2029	Affordable Housing; Public Housing; Homeless; Non-Homeless Special Needs; Non-Housing Community Development; Other assistance as needed based on type of disaster	CDBG TARGET AREA (CLRD/WBD); Largo Citywide; High Point Target Area; Greater Ridgecrest Target Area	Housing; Neighborhoods; Supportive Services	CDBG: $200,000.00	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 4910 Persons Assisted
6	Administration	2025	2029	Administration	CDBG TARGET AREA (CLRD/WBD) Largo Citywide	Housing Neighborhoods Supportive Services	CDBG: $138,613.20 Other-Local: $780.00 Other-SHIP: $71,018.70	Other: 1 Other

Goal Descriptions

1		**Goal Name**	Housing
		Goal Description	Support projects that preserve or expand the affordable housing stock, foster homeownership, and/or expand access to rental housing for low-and moderate-income households, including special needs households and persons exiting homelessness. Funding for the HOME program will also be used to fulfill this goal. Since the City receives funding through the Pinellas County Consortium, planned funding is officially reported in Pinellas County's Action Plan. The City expects to utilize $1,596,574.92 in HOME funding to support this goal.
2		**Goal Name**	Neighborhoods
		Goal Description	Collaborate with residents and community stakeholders to implement projects that support the Housing Division's Mission of building community through housing, neighborhoods and supportive services.
3		**Goal Name**	Supportive Services- Public Services
		Goal Description	Partner with local agencies to provide housing, homeless and special needs services to help low-and moderate-income residents physically, mentally, and economically thrive in Largo. The Public Services Cap used in this Action Plan was calculated as follows: 15% of the new fiscal year's grant ($593,066.00 X 15% = $88,959.90) plus 15% of program income from prior year (estimated at $79,000.00 X 15%=$15,000.00) for a total $100,809.90. The Action Plan has allocated $100,000 toward public services activities. The Alternate List also includes additional funding for public services should the final prior year program income amount be higher than estimated. If the final prior year program income is less than estimated in this Action Plan, the public services activities will decrease in proportional amounts to the amounts included in the Action Plan, except in the case where a project cannot come to fulfillment if the dollar amount is reduced.

4	**Goal Name**	Supportive Services-Public Facility Improvements
	Goal Description	Partner with local agencies to add, expand or improve public facilities that (will) provide supportive services predominantly to low- and moderate-income clientele/households/areas that will help Largo residents physically, mentally and economically thrive in Largo. Projects that reduce utility usage to enable services providers to more effectively use their operating funds toward client services, and/or projects that harden such facilities to improve disaster resiliency would also be supported under this Goal.
5	**Goal Name**	Emergency Mitigation, Protection & Recovery
	Goal Description	Assist the community of Largo prior to, during and after a community emergency and/or disaster event to prepare and/or mitigate loss, protect during an event, and aid with recovery.
6	**Goal Name**	Administration
	Goal Description	Provide the planning and administrative support functions to carry out other programs and projects of the Action Plan. The Administrative cap is calculated as follows: The total of the entitlement plus estimated program income ($593,066.00 + $100,000 =$693,066 X 20% = $138,613.20). An additional $24,619.44 is anticipated from HOME to support Planning and Administration. The HOME amount available is based on a formula of 10% of the grant plus 2.5% of program income. SHIP funding allocation toward Administration is calculated at 10% of grant plus 5% estimated program income ($585,187.00 x 10% + $250,000.00 x 5% = $71,018.70. Housing Trust Fund Administration is calculated at 10% x estimated program income ($7,800 x 10% = $780.00. Planning and Administration amounts are adjusted based on actual grant and program income received.

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AP-35 Projects - 91.420, 91.220(d)

Introduction

The following projects reflect the goals of the Five-Year Consolidated Plan. The projects are funded through a combination of CDBG, HOME, County HTF, and SHIP. Should funds become available from unanticipated program income, activities coming under budget, or activities being canceled, the City has identified an Alternate Projects List. Factors to be taken into consideration for selecting from the Alternate Projects List include: priority rank on the list; funding restrictions; eligibility of the project for the available funding source; and the timeframe for project completion in relation to required funding deadlines for funding sources. These alternate projects are also included within the Projects section; however, the priority rank is included as an attachment to the Action Plan.

Table 8 – Project Information

#	Project Name
1	Affordable Housing Development (AHD) (DH-1)
2	Housing Rehabilitation (DH-1)
3	Down Payment Assistance Program (DH-2)
4	Accessory Dwelling Unit Program (DH-1)
5	Rent Deposit & Eviction/Foreclosure Prevention (DH-2)
6	Neighborhood Improvements (SL-3)
7	Slum and Blight Removal (SL-3)
8	Supportive Services-Public Services (SL-1)
9	Supportive Services-Capital Improvements to Public Facilities (SL-1)
10	Planning & Administration
11	Emergency Mitigation, Protection & Recovery (SL-3)

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

The projects identified in this Action Plan directly support the Largo Housing Division's mission “to build community through housing, neighborhoods, and supportive services.” Addressing homelessness, improving neighborhood/pedestrian safety, and expanding and preserving affordable housing remain a high priority. They are also formulated around the primary outcomes sought by the CDBG Program of providing decent housing, a suitable living environment and expanded economic opportunities. Public improvements are focused mainly in the identified target areas as well as in other low- and moderate-income areas. Supportive services focus on assisting at-risk residents and on assisting with housing access/stability. Projects must be eligible under the funding sources for which they are allocated.

AP-38 Project Summary

Project Summary Information

1		**Project Name**	Affordable Housing Development (AHD) (DH-1)
		Target Area	CDBG TARGET AREA (CLRD/WBD); Largo Citywide
		Goals Supported	Housing
		Needs Addressed	Housing
		Funding	CDBG: $141,100.80; Other-Local: $93,020.00; Other-SHIP: $252,168.30
		Description	Establish public/private partnerships with non-profit groups, developers and affordable housing providers for the creation/preservation of affordable housing units. National Objective: LMH; Eligibility Citations): 570.201(a)(d), 570.202. Objective: Decent Housing; Outcome: Availability/Accessibility. National Objective, Objective and Outcome are the same for all activities funded through the Affordable Housing Development Project.
		Target Date	9/30/2027
		Estimate the number and type of families that will benefit from the proposed activities	An anticipated 20 low-and moderate-income households will benefit from the proposed Affordable Housing Development Program funding.
		Location Description	This project is not site-specific. Individual activities under this project will have specific sites located as part of the application process for funding under the Affordable Housing Development Program. However, countywide and citywide plans identify areas in Major Activity Centers and along transit corridors as priority areas for affordable housing sites.

		Planned Activities	The application cycle for funding affordable housing developments will be ongoing and remain open as long as funds are available. Uncommitted funding from prior years and additional unanticipated program income may be added to this project. Should the final allocation of CDBG funding decrease or program income receipts are less than anticipated, the budget for funding not yet awarded to specific projects may be reduced in order to fully fund other awarded/specific projects in the Action Plan first. Should the final allocation to CDBG increase, after specific projects in the Action Plan have been funded, additional funding can be applied to this program in accordance with the Alternate Projects list. Some projects may be phased over multiple years and will be considered continuation of existing projects. Primary Project List: • Affordable Housing Development (each site/application for program funds will be established as an activity). CDBG funding can be used for land acquisition, rehabilitation, demolition, infrastructure, and soft costs for affordable housing development (e.g. surveys, geotechnical reports, site plan approvals, etc...). HOME, SHIP and Housing Trust funds can be used toward these items as well as new construction costs. Allocated HOME funds are anticipated to be used toward construction for a rental affordable housing development. • Project Delivery Costs for program implementation-staff and overhead costs directly related to carrying out activities under the Affordable Housing Development Program. Alternate Projects Lists (see also Alternate Projects List for Prioritization information): • Affordable Housing Development
2		**Project Name**	Housing Rehabilitation (DH-1)
		Target Area	Largo Citywide
		Goals Supported	Housing
		Needs Addressed	Housing
		Funding	CDBG: $75,000.00; Other-SHIP: $625,000.00

	Description	Housing rehabilitation to preserve rental and owner-occupied housing for low- and moderate-income households. Rehabilitation projects address code-related housing conditions, improve energy efficiency and improve accessibility for people with disabilities. In addition to CDBG and SHIP, $75,000.00 is allocated to this project from HOME funding. National Objective: LMH; National Eligibility Citation: 570.202; Objective: Decent Housing; Outcome: Availability/Accessibility
	Target Date	9/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	The City's Home Improvement Program for homeowners is expected to assist approximately 11 low- and moderate-income households, including funding for barrier removal to improve accessibility for persons with disabilities.
	Location Description	The program is offered citywide.
	Planned Activities	Applications are received on an ongoing basis as long as funding is available. Uncommitted funding from prior years and additional unanticipated program income may be added to this project. Should the final allocation of CDBG funding decrease or program income receipts are less than anticipated, the budget for funding not yet awarded to specific projects may be reduced in order to fully fund other awarded/specific projects in the Action Plan first. Should the final allocation to CDBG increase, after specific projects in the Action Plan have been funded, additional funding can be applied to this program in accordance with the Alternate Projects list. Some projects may be phased over multiple years and will be considered continuation of existing projects. Primary Project List: • Owner-occupied Housing Rehabilitation • Project Delivery Costs for program implementation-staff and overhead costs directly related to carrying out activities under the Home Improvement Program. Alternate List (see also Alternate Projects List for Prioritization Information): • Owner-Occupied/Rental Housing Rehabilitation
3	**Project Name**	Down Payment Assistance Program (DH-2)
	Target Area	Largo Citywide

	Goals Supported	Housing
	Needs Addressed	Housing
	Funding	Other-SHIP: $75,000.00
	Description	Provide down payment assistance to help low/moderate income households achieve their goal of homeownership. In addition to funding through the SHIP program, $521,574.92 is allocated toward this project from HOME funding. National Objective: LMH; Eligibility Citation: 570.201(n); Objective: Decent Housing; Outcome: Affordability. The National Objective, Eligibility Citation, Objective, and Outcome are the same for all activities funded through the Public Infrastructure Program.
	Target Date	9/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 7 low-moderate-income households will be provided with downpayment assistance.
	Location Description	Citywide

	Planned Activities	Applications are received on an ongoing basis as long as funding is available. Uncommitted funding from prior years and additional unanticipated program income may be added to this project. Should the final allocation of SHIP (or HOME) funding decrease or program income receipts are less than anticipated, the budget for funding not yet awarded to specific projects may be reduced in order to fully fund other awarded/specific projects in the Action Plan first. Should the final allocation to SHIP (or HOME) increase, after specific projects in the Action Plan have been funded, additional funding can be applied to this program in accordance with the Alternate Projects list. One-year agreement extensions to the current program administration agreements for this project are planned with both providers as follows: • Clearwater Neighborhood Housing Services (d/b/a Tampa Bay Neighborhood Housing Services) • Tampa Bay Community Development Corporation (d/b/a Suncoast Housing Connections) Primary Projects List: • Downpayment Assistance Program • Project Delivery Costs-administrative and inspection costs directly related to carrying out activities under the Downpayment Assistance Program Alternate Projects List (See Alternate Project Lists for prioritization information): • Downpayment Assistance Program (additional funding)
4	**Project Name**	Accessory Dwelling Unit Program (DH-1)
	Target Area	CDBG TARGET AREA (CLRD/WBD); Largo Citywide
	Goals Supported	Housing
	Needs Addressed	Housing
	Funding	Alternate Projects List
	Description	Provide financial assistance to Largo residents for the development of accessory dwelling units on their properties. The units will be occupied by low- and moderate-income households. National Objective: LMH; Eligibility Citations: N/A - SHIP funding; Objective: Decent Housing; Outcome: Availability/Accessibility.
	Target Date	N/A

	Estimate the number and type of families that will benefit from the proposed activities	N/A: It is not on the primary funding list for FY 2026-2027. The project is on the Alternate Project List.
	Location Description	Citywide
	Planned Activities	Additional development of this program is necessary prior to funding. However, should additional funding become available, this project can be funded from the Alternate Projects List using the criteria for the Alternate Projects list. Alternate Projects List (see Alternates List prioritization information): • Accessory Dwelling Unit Program • Project Delivery Costs-staff and overhead costs directly related to carrying out activities under the Accessory Dwelling Unit Program.
5	**Project Name**	Rent Deposit & Eviction/Foreclosure Prevention (DH-2)
	Target Area	Largo Citywide
	Goals Supported	Housing
	Needs Addressed	Housing
	Funding	Alternate Projects List
	Description	These programs can provide rental deposits and/or housing assistance to place people experiencing homelessness or at risk of becoming homeless to get in permanent housing and/or prevent homelessness through eviction and foreclosure prevention. National Objective: LMC; Eligibility Citation: Subsistence payments of utilities/rent/mortgage are eligible for up to 3 consecutive months if paid directly to the provider (570.207(b)(4); however, it is considered a public service under CDBG. Rent and utility deposits and eviction prevention funding are eligible under the SHIP program; however, SHIP limits the amount of funding that can be used for rental programs to 15% of the grant (program income is not restricted for such). Foreclosure prevention is only eligible under SHIP if the SHIP Disaster Strategy is activated during a federal or state declared disaster. Objective: Decent Housing; Outcome: Affordability.
	Target Date	N/A

	Estimate the number and type of families that will benefit from the proposed activities	N/A: The project is on the Alternate Project List.
	Location Description	Citywide
	Planned Activities	These activities on the Alternate Projects List could be funded with SHIP, CDBG or HOME or if additional funding is available or in response to emergency/disaster declaration with eligible funds. Uncommitted funding from prior years and additional unanticipated program income may be added to this project. Should the final allocation of funding decrease or program income receipts are less than anticipated, the budget for funding not yet awarded to specific projects may be reduced in order to fully fund other awarded/specific projects in the Action Plan first. Should the final grant allocation to increase, after specific projects in the Action Plan have been funded, additional funding can be applied to this program in accordance with the Alternate Projects list. Alternate Project List (See Alternates List prioritization information): • Rent Deposit Program (can include utility deposits) and Project Delivery Costs • Eviction/Foreclosure Prevention & Project Delivery Costs • Rapid Re-Housing
6	**Project Name**	Neighborhood Improvements (SL-3)
	Target Area	CDBG TARGET AREA (CLRD/WBD); High Point Target Area; Greater Ridgecrest Target Area
	Goals Supported	Neighborhoods
	Needs Addressed	Neighborhoods
	Funding	CDBG: $50,000.00
	Description	Neighborhood Improvements focused in the CDBG Target Area that improve safety and connectivity for pedestrians and bicyclists, and/or improve placemaking within the Target Area. National Objective: LMA; Eligibility Citation:)570.201(c); Objective: Suitable Living Environment; Outcome: Sustainability - Promoting Livable Communities.
	Target Date	9/30/2027

	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 4,910 low/moderate income households will benefit from the Low/Mod Area improvements in the CDBG Target Area.
	Location Description	Primary projects are in the CDBG Target Area. The Alternate Projects List also includes funding for projects in the Greater Ridgecrest Target Area and High Point Target Area and other low-and moderate-income areas (census tract/block groups).
	Planned Activities	Primary Projects List: • CDBG Target Area Improvements- Planning/Construction (including but not limited to mobility and public safety improvements). This project may also include related costs such as design, plans, outreach, surveys, geotechnical reports, site plan approvals, etc.). • Project Delivery costs staff and overhead costs directly related to carrying out these projects Alternate Projects List (See Alternates List prioritization information): • CDBG Target Area capital improvements, public facilities, economic development (including contingency for primary list projects) • Community Investment (CI)-High Point Target Area, Greater Ridgecrest Target Area Target Area Project Delivery-staff and overhead costs related to carrying out activities under the Neighborhood Project.
7	**Project Name**	Slum and Blight Removal (SL-3)
	Target Area	CDBG TARGET AREA (CLRD/WBD); High Point Target Area; Greater Ridgecrest Target Area; Citywide
	Goals Supported	Neighborhoods
	Needs Addressed	Neighborhoods
	Funding	CDBG: $25,000.00

	Description	Slum and Blight Removal on a spot-basis or within the CDBG Target Area's Clearwater-Largo Road or West Bay Drive Community Redevelopment Districts that have been designated slum and blight areas under Chapter 163, Florida Statutes. National Objective: Slum & Blight Area, Slum & Blight Spot; Eligibility Citation(s):570.201(d); Objective: Create a Suitable Living Environment; Outcome: Sustainability.
	Target Date	09/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	Remove slum/blighted conditions from two (2) properties to improve the safety and health conditions of neighborhoods.
	Location Description	CDBG Target Area and citywide. The Alternate Projects List also includes funding for projects in the Greater Ridgecrest Target Area and High Point Target Area.
	Planned Activities	Uncommitted funding from prior years and additional unanticipated program income may be added to this project. Should the final allocation of CDBG funding decrease or program income receipts are less than anticipated, the budget for funding not yet awarded to specific projects may be reduced in order to fully fund other awarded/specific projects in the Action Plan first. Should the final allocation to CDBG increase, after specific projects in the Action Plan have been funded, additional funding can be applied to this program in accordance with the Alternate Projects list. Some projects may be phased over multiple years and will be considered continuation of existing projects. Primary Projects List: • Remove slum/blighted conditions from two (2) properties to improve the safety and health conditions of neighborhoods. • Slum & Blight Removal Project Delivery - Staff and overhead costs directly related to carrying out activities under this project. Alternate Project List (see Alternates List prioritization information): • Slum and Blight Removal (acquisition, clearance, historic preservation, rehabilitation) • Slum & Blight Removal Project Delivery- Staff and overhead costs directly related to carrying out activities under the Neighborhood Project.

8	**Project Name**	Supportive Services-Public Services (SL-1)
	Target Area	Citywide
	Goals Supported	Supportive Services-Public Services
	Needs Addressed	Supportive Services
	Funding	CDBG: $100,000.00; General Fund: $213,240.00; SHIP: $12,000.00
	Description	Funds will be utilized to support agencies that provide public services to residents of Largo. Services include housing and homeless support. National Objective: LMC; Eligibility Citation(s): 570.201(e); Objective: Suitable Living Environment; Outcome: Availability/Accessibility. National Objective, Objective, and Outcome are the same for all activities funded for supportive services.
	Target Date	09/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 258 low/moderate income clients will be provided with housing and homeless support.
	Location Description	Services will be available Citywide

	Planned Activities	Funding for these programs will be funded through the FY 2026-2027 grant and program income received through the year. Projects listed below may receive additional funding (see Alternate Projects List) should additional unanticipated program income be received. Funding from one activity may be reallocated to another activity should the activity underspend from their allocation. Funding is subject to the CDBG public services cap plus funds allocated for housing-related services through the SHIP program. Primary Projects List: Housing Support Services: • Tampa Bay Community Development Corporation (d/b/a Suncoast Housing Connections): Homebuyer education and housing counseling for low-and moderate-income households that are residents or are using Downpayment Assistance Program to purchase a home in Largo. • Clearwater Neighborhood Housing Services, Inc. (d/b/a Tampa Bay Neighborhood Housing Services): Homebuyer and housing counseling for low-and moderate-income households that are residents or are using the Downpayment Assistance Program to purchase a home in Largo. Homeless Support: • Pinellas Hope: Homeless Shelter Case Management/Operating Costs • Shelter bed/case management Alternate Projects List (see Alternates List prioritization information): • Primary List Subrecipients (additional funding for primary list subrecipients listed above within public services cap)
9	**Project Name**	Supportive Services-Capital Improvements to Public Facilities (SL-1
	Target Area	Citywide
	Goals Supported	Supportive Services-Public Facility Improvements
	Needs Addressed	Supportive Services
	Funding	CDBG: $63,352.00

	Description	Support capital improvements to facilities that address critical social needs and services for seniors, children, homeless, people with special needs, and other low- and moderate-income households. National Objective(s): LMC; Eligibility citation(s): 570.201(c); Objective: Suitable Living Environment; Outcome: Availability/Accessibility. National Objective, Eligibility Citation, Objectives and Outcome are expected to be the same for all activities funded through this Program, unless stated otherwise and documented on an Eligibility Sheet for that specific project.
	Target Date	09/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 230 persons will benefit from improvement to the facility. The facility improvement will address critical social needs for the homeless population.
	Location Description	Citywide
	Planned Activities	Pinellas Hope Homeless Shelter - Hope Cottage Improvements: Removal of four sets of non-compliant wooden stairs and the installation of four (4) commercial-grade, ADA-compliant modular aluminum ramp systems.
10	**Project Name**	Planning & Administration
	Target Area	Largo Citywide
	Goals Supported	Administration
	Needs Addressed	Housing; Neighborhoods; Supportive Services; Emergency Mitigation, Protection & Recovery
	Funding	CDBG: 138,613.00; County HTF: 780.00; SHIP: 780.00
	Description	General planning and administration of the FY 2026-27 Action Plan. Funding allocations included below are based on grant plus program income estimates for each funding source. Actual amounts available for planning and administration are based on required formulas for each grant source. In addition to the funding below, an estimated $24,619.44 will be available from HOME for planning and administration.
	Target Date	09/30/2027

	Estimate the number and type of families that will benefit from the proposed activities	Not Applicable
	Location Description	Citywide
	Planned Activities	General planning and administration activities to the grant programs • Plans/studies that will be used to further goals of the CDBG Consolidated Plan (ex. affordable housing code amendments, energy conservation studies, floodplain/wetland studies, resiliency studies) • Fair housing activities Amount of Planning and Administration is based on estimated grant and program income allocations and may be adjusted based on final funding allocations and program income collections in accordance with grant administration cap formulas.
11	**Project Name**	Emergency Mitigation, Protection & Recovery (SL-3)
	Target Area	CDBG Target Area (CLRD & WBD)
	Goals Supported	Housing; Neighborhoods; Supportive Services; Emergency Mitigation, Protection & Recovery
	Needs Addressed	Housing; Neighborhoods; Supportive Services
	Funding	CDBG: $200,000.00
	Description	Assist the community of Largo prior to, during and after a community emergency and/or disaster event to prepare and/or mitigate loss, protect during an event, and aid with recovery. This project would serve low/moderate income households, jobs, or areas affected, or remove slum and blight caused by a community emergency or disaster event. National objective will be determined based on the scope and needs of the project if funded. Objective: Suitable Living Environment; Outcome: Sustainability.
	Target Date	09/30/2027

	Estimate the number and type of families that will benefit from the proposed activities	This project is anticipated to serve 4910 low/moderate income households.
	Location Description	CDBG Target Area (CLRD & WBD); Citywide
	Planned Activities	Primary Projects List: • Emergency Generator for Sewer Lift Station in LMI Area (LS 04 lift station) & Project Delivery Costs • Project Delivery Costs - staff and overhead costs directly related to carrying out these projects Alternate Projects List: • Emergency Generators for Sewer Lift Stations in LMI Areas • Emergency Mitigation, Protection & Recovery – Other • Project Delivery Costs - staff and overhead costs directly related to carrying out these projects • CV – Emergency Mitigation, Protection & Recovery – COVID-19 & Project Delivery Cost

AP-50 Geographic Distribution - 91.420, 91.220(f)

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

CDBG Target Area: Largely encompasses the Clearwater-Largo Road and West Bay Drive Community Redevelopment Districts. This area has been identified under Chapter 163, Florida Statutes as an area of slum and blight. There are also two Opportunity Zones in the CDBG Target Area. Investment into the neighborhoods and housing stock in the CDBG Target Area is linked closely with the City's Strategic Plan Initiative to create an active and interconnected downtown. The CDBG Target Area has a low-and moderate-income population of 62.6%.

High Point Target Area: This area is partly in the City of Largo and partly in unincorporated Pinellas County. The High Point Area has a low and moderate-income population of 59.47%.

Greater Ridgecrest Target Area: This area is also partially in the City of Largo and partially in unincorporated Pinellas County. The area is predominantly residential with portions of the area is in the City, large portions are still in unincorporated Pinellas County. The Greater Ridgecrest Area has a low-and moderate-income population of 59.40%.

Largo Citywide: Many community needs are addressed citywide to support low-and moderate-income households. There are pockets of low-moderate income areas (41 of 90 census block groups in Largo have at least 51% of the population are low-and moderate-income).

Geographic Distribution

Table 9- Geographic Distribution

Target Area	Percentage of Funds
CDBG TARGET AREA (CLRD/WBD)	24
Largo Citywide	76
High Point Target Area	0
Greater Ridgecrest Target Area	0

Rationale for the priorities for allocating investments geographically

Largo's CDBG Target Area remains the primary focus in the CDBG Action Plan. Neighborhood improvements are planned for the CDBG Target Area to improve the health and safety of the residents in the area. In addition to the one significant project planned for the CDBG Target Area, additional funds are included for smaller improvement projects (such as lighting or sidewalk improvement or for design of a larger scope project to be funded in future years for construction). The focus of activities will continue to be placed on pedestrian safety improvements. Other activities may also include community outreach, neighborhood cleanups, and placemaking activities. Housing rehabilitation marketing efforts

will be directed toward the CDBG Target Area; however, these programs are available citywide. Many of the public services and housing programs are provided City-wide based on income-eligibility and need. Public services such the City's senior services, downpayment assistance program, and fair housing services programs are offered citywide. Additionally, homeless services are not limited to a specific area of the City.

Discussion

The City will remain committed to investing in the redevelopment of the CDBG Target Area while also pursuing partnerships and planning initiatives with Pinellas County to address the needs of the High Point and Greater Ridgecrest Target Areas. Portions of the Ridgecrest and High Point Target Areas are located in unincorporated Pinellas County.

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AP-75 Barriers to affordable housing -91.420, 91.220(j)

Introduction

Developing and preserving affordable housing continues to be a high priority in the FY 2026–2027 CDBG Action Plan. Housing purchase prices and rental rates continue to outpace increases in household incomes. In alignment with the City's Strategic Plan, housing preservation efforts and program policies will also support broader community resiliency and sustainability goals, ensuring that housing investments contribute to long-term neighborhood stability and quality of life.

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

The City of Largo has convened an Affordable Housing Advisory Committee for several years, comprised of a diverse group of stakeholders, including developers, lenders, community members, and representatives of major local employers. This committee provides recommendations on affordable housing incentives and strategies to support housing development and preservation within the City. For example, the City has an Affordable Housing Impact Fee Waiver Program for parkland and recreation impact fees to help alleviate development costs. Over the past few years, the City completed a comprehensive overhaul of its Development Code to expand allowable housing types and increase flexibility in housing design, with the goal of accommodating a broader range of household incomes, sizes, and needs. In accordance with the SHIP Program, the City will reconvene the Affordable Housing Advisory Committee in FY 2026–2027 to solicit input from industry professionals and resident stakeholders. The Committee will provide recommendations on incentives, code updates, and process improvements to better support the development and preservation of affordable housing, as well as to improve access to homeownership opportunities for low- and moderate-income households. Additionally, Largo will continue to play an active role in the Pinellas County Advantage Pinellas Housing Compact, collaborating with regional jurisdictions and community partners to establish shared goals, performance measures, and policies that support the development and preservation of affordable housing across the county.

The City also recently expanded its Clearwater-Largo Road CRD and is in the process of finalizing an update to the CRD Plan for this area. An

update to the West Bay Drive CRD Plan is also being completed.

Discussion

Land and construction costs have continued to escalate in recent years, making it increasingly difficult for individuals to purchase their first home and for developers to build affordable housing. During this same period, there has been a notable increase in short-term rental properties—particularly within single-family neighborhoods—which has further constrained the supply of housing available to first-time homebuyers. Funding remains limited for both the construction of affordable housing and the public services needed to support households in achieving long-term economic stability. To address these challenges, the City will continue to pursue and strengthen public and private partnerships, leveraging available grant funding to expand the reach and impact of housing programs and supportive services within the Largo community. Additionally, use of incentives such as density bonuses will continue to be utilized to help offset per-unit construction costs and encourage the development of affordable housing units.

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AP-85 Other Actions - 91.420, 91.220(k)

Introduction

The City has planned actions to carry out the following strategies outlined in the Consolidated Plan: foster and maintain affordable housing; evaluate and reduce lead-based paint hazards; reduce the number of poverty-level families; develop institutional structure and enhance coordination.

Actions planned to address obstacles to meeting underserved needs

Housing: Largo will seek partnership with affordable housing providers and developers to expand and preserve the affordable housing stock in Largo. Limited financial resources are available to assist residents in mobile homes with emergency repairs, major repairs/replacement, and barrier removal (accessibility modifications). The Housing Division will continue to seek agencies that can assist and/or less restrictive funding sources that can assist this population.

Neighborhoods: The five-year Consolidated Plan identified the CDBG Target Area as the priority area for grant investments and improvements. The City will continue to identify neighborhood improvement projects within the CDBG Target Area, obtain resident/stakeholder input on improvements needed.

Supportive Services: To address the underserved needs of the rental market, the City, in partnership with community-based organizations, provides housing support services to help prepare renting households for homeownership. These services include budgeting classes, information on mortgage qualifications and requirements, credit counseling, and a general support system to help households attain their homeownership goal. The Action Plan will also allocate funding for homeless support.

Actions planned to foster and maintain affordable housing

The City’s Housing for All initiative resulted in significant revisions to the City’s land development regulations to help reduce barriers to different types and sizes of homes. Efforts will be made to educate developers and property owners on these changes, as well as on the City’s other affordable housing incentive programs. Largo will continue to participate in the countywide Advantage Housing Compact. Largo will also continue to work with affordable housing developers to help navigate application for such funds and planning and permit review through the City. The City’s Home Improvement Program also strives to preserve existing homes for low- and moderate-income households.

Actions planned to reduce lead-based paint hazards

The Federal government adopted a regulation to protect young children from lead-based paint hazards in financially assisted housing. This requirement applies to property owners of homes built prior to 1978, when lead-based paint was banned nationwide for consumer use. As part of the City's federally and state funded housing rehabilitation programs, requirements to control/abate lead-based paint hazards

will be followed. Specific requirements depend on the type and amount of financial assistance, the age of structure, and whether the dwelling is a rental or owner-occupied.

Actions planned to reduce the number of poverty-level families

Largo's Downpayment Assistance Program helps households realize the dream of homeownership and contributes to generational wealth building as a home is typically the largest asset owned by low-income households. Many households that have used this program in the past few years are paying lower monthly housing costs than they were in rental units. The Home Improvement Program helps reduce housing costs through home hardening and energy improvements. Largo's Tri-City Special Area Plan provides land use, transit, and employment linkages for that area. Plans are in the process of being updated for the Clearwater-Largo Road and West Bay Drive CRDs as well. Incentives for affordable housing are part of the plan. Development that links these three components together can reduce housing costs, provide access to employment, and reduce transportation cost for households. In 2023, Forward Pinellas completed an update to the 2008 Target Employment and Industrial Lands Study (TEILS), driven by changes in the economy and workforce, as well as the lasting impacts of the COVID-19 pandemic on workplace trends. The update found that existing land use policies across the county had not sufficiently adapted to evolving workforce demands.

In 2023, the City began a three-year contract for an emergency shelter and rapid re-housing program through the Homeless Empowerment Program (HEP). This program offers case management, housing navigation, access to on-site medical services and workforce training/development, which the City seeks to continue through this Action Plan year.

Actions planned to develop institutional structure

The City's strategy to improve institutional structures occurs predominantly through communication and partnership with private, public, and nonprofit organizations. Through the City's Downpayment Assistance Program, Largo has formed a partnership with several area housing service organizations. Through the organizations, clients for the program are provided housing counseling and homebuyer education to prepare them for homeownership. The City plays a role in organizing the annual Homeownership for People Everywhere (HOPE) Expo that is a full day information session about the homebuying process and resources available to help with home purchase.

Through partnering in the Pinellas County Consortium, Largo and Pinellas County regularly communicate regarding projects, funding, and community issues. For the FY 26-27 Action Plan, Largo and Pinellas County held a joint pre-planning meeting to share information with area agencies on funding availability and priorities and find out what the main needs are for the populations they serve. Additionally, Pinellas County, Largo, St. Petersburg and Clearwater have historically collaborated for development of the Fair Housing Analysis of Impediments to identify fair housing issues that affect citizens in all the jurisdictions. The City is an active member of the Tampa Bay Fair Housing Consortium and works with the area

jurisdictions and real estate organizations to hold the annual Tampa Bay Fair Housing Symposium. City staff regularly attend the Continuum of Care's Funder's Council meetings and participate in the Funder's Council work groups. Through Largo's Economic Development Division, the City also works with the Chamber of Commerce and local businesses to facilitate a friendly environment for small businesses citywide. Largo plays an active role in the homeless Continuum of Care to improve links to the homeless system for Largo residents experiencing homelessness.

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

A significant barrier for accessibility to social service agencies for Largo residents is the distance between where residents live and where these services are often provided. The City's housing staff will work with other City departments and agencies to identify areas that may be most in need of onsite services or improve access to services, and what types of services are most in need. The City will continue to work with its subrecipients to identify needs in their programs and facilities as well. The City's two agencies assist residents with Homebuyer Education and Counseling. Suncoast Housing Connection (formerly known as Tampa Bay CDC) and Tampa Bay Neighborhood Housing Services (formerly known as Clearwater Neighborhood Housing Services). The agencies will hold online and in person homebuyer educations workshops for Largo residents and they also offer classes and counseling in English and Spanish.

Largo has facilitated an Affordable Housing Advisory Committee for the past several years. This Committee is made up of stakeholders from different backgrounds-including developers, lenders, community members, and representatives of major employers in the area. The group makes recommendations on affordable housing incentives for the City.

Discussion

Land and construction costs have continued to escalate this past year continuing to make it difficult for people to purchase their first home and for developers to build affordable housing. During this same period, there has been a significant increase in short-term rental properties, particularly in single-family neighborhoods, which has also restricted the available housing stock for first-time homebuyers. Funding is limited for the construction of affordable housing as well as for public services to provide the support system to lift households out of poverty and help them become self-sustaining. Through public and private partnerships, the City will continue to strive to leverage the City's grant funding to expand the reach of programs and services provided to the Largo community. Incentives such as density bonuses can also help offset the per-unit cost for construction.

Program Specific Requirements

AP-90 Program Specific Requirements - 91.420, 91.220(l) (1,2,4)

Introduction

The City plans to use twenty percent (20%) of the available CDBG grant entitlement and program income funds for planning and administrative costs. Apart from annual funding allocated to slum and blight removal, the remaining portion of CDBG funds, including planned unencumbered rollover from previous years, will be expended on activities that assist low- and moderate-income people either individually or on an area basis. The City will calculate the overall low- and moderate-income benefit on a one-year basis.

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 it 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.	79.00%

Appendix A

	A	B	C	D	E	F	G	H	I	J
2	**Funding Recommendations**									
3	**2026-2027**									
4	***Draft: 5/18/2026***									
5	**PROJECTS**	**Current Funding Level**	**Amount Requested**	**Total Proposed Funding**	**Amount by Funding Source**					**Total**
6					**CDBG**	**General Fund**	**HOME**	**Housing Trust Fund**	**SHIP**	
7	**HOUSING:** *Support projects that preserve or expand the affordable housing stock, foster homeownership, and/or access to rental housing for low- and moderate-income households, including special needs households and persons exiting homelessness.*									
8	Affordable Housing Development	$1,784,027.40	$1,486,289.10	$1,486,289.10	$141,100.80		$1,000,000.00	$93,020.00	$252,168.30	$1,486,289.10
9	Housing Rehabilitation	$665,519.00	$775,000.00	$775,000.00	$75,000.00		$75,000.00		$625,000.00	$775,000.00
10	Downpayment Assistance	$657,697.99	$599,197.99	$599,197.99			$524,197.99		$75,000.00	$599,197.99
11	Accessory Dwelling Unit Program (New)	$0.00	$0.00	$0.00					Alt list	$0.00
12	Rent/Utility Deposit & Eviction Prevention	$50,000.00	$0.00	$0.00					Alt list	$0.00
13	**SUBTOTAL HOUSING:**	**$3,157,244.39**	**$2,860,487.09**	**$2,860,487.09**	**$216,100.80**		**$1,599,197.99**	**$93,020.00**	**$952,168.30**	**$2,860,487.09**
14										
15	**NEIGHBORHOODS:** *Collaborate with residents and community stakeholders to implement projects that support the City's Strategic Plan goal to 'Build a Community of Safe and Healthy Neighborhoods.'*									
16	CDBG Target Area Improvements - Planning/Construction	$725,000.00	$50,000.00	$50,000.00	$50,000.00					$50,000.00
17	Slum & Blight Removal	$25,000.00	$25,000.00	$25,000.00	$25,000.00					$25,000.00
18	**SUBTOTAL NEIGHBORHOODS:**	**$750,000.00**	**$75,000.00**	**$75,000.00**	**$75,000.00**		**$0**	**$0**	**$0**	**$75,000.00**
19										
20	**SUPPORTIVE SERVICES: Public Services:** *Partner with local agencies to provide housing-, homeless- and special needs-related supportive services to help low- and moderate-income residents physically, mentally and economically thrive in Largo.*									
21	**Housing Support**									
22	Gulfcoast Legal Services	$0.00	$0.00	$0.00	$0.00					$0.00
23	Suncoast Housing Connections	$6,000.00	$6,000.00	$6,000.00					$6,000.00	$6,000.00
24	Clearwater NHS/TBNHS	$6,000.00	$6,000.00	$6,000.00					$6,000.00	$6,000.00
25	**Homeless Support**									
26	Shelter bed/case management	$247,119.49	$283,240.00	$283,240.00	$70,000.00	$213,240.00				$283,240.00
27	Westcare Gulfcoast Florida, Inc	$25,000.00	$25,000.00	$0.00	$0.00					$0.00
28	Pinellas Hope	$30,000.00	$30,000.00	$30,000.00	$30,000.00					$30,000.00
29	**Non-Homeless Special Needs**									
30	Area Agency on Aging	$0.00	$0.00	$0.00	$0.00					$0.00
31	Seniors in Service of Tampa	$11,000.00	$11,000.00	$0.00	$0.00					$0.00
32	**Special Needs Support**									
33	Feeding Tampa Bay	$10,000.00	$10,000.00	$0.00	$0.00					$0.00
34	**SUBTOTAL SUPPORTIVE SERVICES – PS:**	**$335,119.49**	**$371,240.00**	**$325,240.00**	**$100,000.00**	**$213,240.00**	**$0.00**	**$0.00**	**$12,000.00**	**$325,240.00**
35	***PUBLIC SERVICES (Subject to 15% CDBG Cap)***				***Max:***	***$100,000***				
36	**Recommendations are based on estimated maximum public services – include in Action Plan adjustment based on actual Public Services Cap.*									
37										
38	**SUPPORTIVE SERVICES: Capital Improvements:** *Partner with local agencies to add, expand or improve public facilities that (will) provide supportive services predominantly to low- and moderate-income clientele/households/areas that will help Largo residents physically, mentally and economically thrive in Largo. Projects that reduce utility usage to enable service providers to more effectively use their operating funds toward client services, and/or projects that harden such facilities to improve disaster resiliency would also be supported under this Goal.*									
39	Shelter Bed Expansion/ADA improvements (includes increase for contingency and environmnetal review costs)	$0	$48,870	$63,352.00	$63,352.00					$63,352.00
40	**Subtotal: Supportive Services – Capital Imp:**	**Alt List**	**$48,870**	**$63,352**	**$63,352.00**		**$0.00**	**$0.00**	**$0.00**	**$63,352.00**
41										
42	***PROGRAM ADMINISTRATION***									
43	Planning & Administration	$256,651.49	$258,612.09	$258,612.09	$138,613.20		$24,910.89	$780.00	$71,018.70	***$235,322.79***
44	Tampa Bay CDC – Downpayment Program Adm	$0.00	$17,000.00	$0.00	fee per case					
45	Clearwater NHS/TBNHS- Downpayment Admin	$0.00	$15,000.00	$0.00	fee per case					
46	**Subtotal: Program Administration**	**$256,651.49**	**$275,612.09**	**$258,612.09**	**$138,613.20**		**$24,910.89**	**$780.00**	**$71,018.70**	***$235,322.79***
47	**Emergency Mitigation, Protection & Recovery:** *Assist the community of Largo prior to, during and after a community emergency and/or disaster event to prepare and/or mitigate loss, protect during an event, and aid with recovery.*									
48	See Projects in Alt. Projects List								Alt. List	***$0.00***
49	**Subtotal: Emergency Mitigan, Prevention & Recovery:**	**$0.00**	**$0.00**	**$0.00**	**$0.00**		**$0.00**	**$0.00**	**Alt. List**	***$0.00***
50	Lift Station Project-Emergency Generator Installation (LS04)-CDBG Target Area				$200,000.00					$200,000.00
51	**Subtotal: Emergency Mitigation, Prevention & Recovery**				**$200,000.00**					
52	**GRAND TOTALS**	**$4,499,015.37**	**$3,582,339.18**	**$3,582,691.18**	**$793,066.00**		**$1,624,108.88**	**$93,800.00**	**$1,035,187.00**	***$3,546,162***
53	**Total Funds:**		**$3,546,162**				**CDBG Target Area**	**$850,000**		
54	**Percent Subrecipient Project Funding:**		4.6%					**24%**		
55	**Percent City Project/Program Funding:**		95.4%							

Appendix B
Alternate Projects List
FY 2026-2027 CDBG Action Plan
Draft: 4/10/2026

	Project	Estimated Amount
1	Additional Funding for Primary List Public Service Subrecipients	$100,000
2	Contingency for Primary List Supportive Services -Public Facilities Improvement to Capital Facilities (current or prior year projects)	$20,000
3	Emergency Generators for Sewer Lift Stations in LMI Areas & Project Delivery Costs	$380,000
4	CDBG Target Area capital improvements, public facilities, economic development (including	$500,000
5	Affordable Housing Development & Project Delivery Cost	$750,000
6	Downpayment Assistance & Project Delivery Cost	$500,000
7	Housing Rehabilitation	$500,000
8	Rental Deposit Program (can include utility deposits) & Project Delivery Costs	$50,000
9	Eviction/Foreclosure Prevention & Project Delivery Costs	$100,000
10	Rapid Re-Housing & Project Delivery Costs	$250,000
11	Emergency Mitigation, Protection & Recovery – Other & Project Delivery Cost	$1,000,000
12	Community Investment (CI) – High Point Target Area, Greater Ridgecrest Target Area & Project Delivery Cost	$250,000
13	Slum and Blight Removal (acquisition, relocation, clearance, historic preservation, rehabilitation) & Project Delivery Cost	$100,000
14	Alley Reconstruction - east of 11th St SW & Project Delivery Cost	$60,000
15	Supportive Services – Public Improvement to Capital Facilities	$600,000
16	Accessory Dwelling Unit Program & Project Delivery Costs	$250,000
17	CV – Emergency Mitigation, Protection & Recovery – COVID-19 & Project Delivery Cost	$250,000

Projects may be funded from the Alternate Projects List if additional funding is available or if a funded project is canceled or delayed beyond the grant year. Factors to be taken into consideration for selecting from the Alternate Projects list include: priority rank on the list, available funding based on funding caps (ex. Public Services Cap), eligibility of project for available funding source, and timeframe for completion in relation to the time period available for expending funds.

Appendix B
Alternate Projects List
FY 2026-2027 CDBG Action Plan
Draft: 5/18/2026

	Project	Estimated Amount
1	Additional Funding for Primary List Public Service Subrecipients	$100,000
2	Contingency for Primary List Supportive Services -Public Facilities Improvement to Capital Facilities (current or prior year projects)	$20,000
3	Emergency Generators for Sewer Lift Stations in LMI Areas & Project Delivery Costs	$380,000
4	CDBG Target Area capital improvements, public facilities, economic development (including	$500,000
5	Affordable Housing Development & Project Delivery Cost	$750,000
6	Downpayment Assistance & Project Delivery Cost	$500,000
7	Housing Rehabilitation	$500,000
8	Rental Deposit Program (can include utility deposits) & Project Delivery Costs	$50,000
9	Eviction/Foreclosure Prevention & Project Delivery Costs	$100,000
10	Rapid Re-Housing & Project Delivery Costs	$250,000
11	Emergency Mitigation, Protection & Recovery – Other & Project Delivery Cost	$1,000,000
12	Community Investment (CI) – High Point Target Area, Greater Ridgecrest Target Area & Project Delivery Cost	$250,000
13	Slum and Blight Removal (acquisition, relocation, clearance, historic preservation, rehabilitation) & Project Delivery Cost	$100,000
14	Supportive Services – Public Improvement to Capital Facilities	$600,000
15	Accessory Dwelling Unit Program & Project Delivery Costs	$250,000
16	CV – Emergency Mitigation, Protection & Recovery – COVID-19 & Project Delivery Cost	$250,000

Projects may be funded from the Alternate Projects List if additional funding is available or if a funded project is canceled or delayed beyond the grant year. Factors to be taken into consideration for selecting from the Alternate Projects list include: priority rank on the list, available funding based on funding caps (ex. Public Services Cap), eligibility of project for available funding source, and timeframe for completion in relation to the time period available for expending funds.

Appendix C

CDBG Target Area Map