

Executive Summary

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

1. Introduction

The City of Lakeland's Consolidated Plan for 2015-2020 has been prepared to meet statutory planning and application requirements in 24 Code of Federal Regulations (CFR) part 91, for the receipt and use of funding from the U.S. Department of Housing and Urban Development (HUD).

Congress has set forth three basic goals for the entitlement programs:

- Provide Decent Housing;
- Provide a Suitable Living Environment; and
- Expand Economic Opportunities.

The FY 2015-2020 Consolidated Plan informs HUD how the City intends to use federal and non-federal resources to meet community needs. The City of Lakeland Five Year Consolidated Plan covers the period of October 1, 2015 through September 30, 2020. The Plan identifies community needs, initiatives to address those needs, and is structured in a format that will help to measure performance.

The Neighborhood Services Division (NSD) – Housing Section of the City of Lakeland, under the general direction of the Community Development Department, will be the lead agency for preparing and implementing the Plan. The Neighborhood Services Division administers Community Development Block Grant (CDBG) and Home Investment Partnerships (HOME). The City of Lakeland declined to act as the Lead Agency to administer federal Housing Opportunities for Persons with AIDS (HOPWA) Program funds for the Lakeland/Winter Haven EMSA (Polk County). The City of Lakeland re-designated the State of Florida as the Lead Agency to act as the grantee and recipient of HOPWA funds for services on behalf of HIV/AIDS clients in Lakeland/Winter Haven EMSA (Polk County).

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

Overview

This plan includes activities carried out by the City of Lakeland. The objectives and goals of the Five Year Consolidated Plan are to:

Objective #1: Provide affordable, safe, decent housing

Outcomes

- Preserve and maintain affordable housing by correcting substandard housing conditions;
- Increase homeownership opportunities for low to moderate income individuals through affordable homes construction and down payment assistance;

- Increase rental housing units through partnerships with the public housing authority and private sector investors; and
- Assist in the provision of persons and/or families at risk of becoming homeless and those homeless to obtain affordable housing.

Objective # 2: Establish and maintain a suitable living environment

Outcomes

- Improve safety and livability of neighborhoods;
- Improve housing and neighborhood conditions for homeowners and renters through code enforcement;
- Provide infrastructure improvements, including streets and sidewalks; and
- Increase access to quality facilities and services.

Objective # 3: Expand economic opportunities

Outcomes

- Empower low income persons to achieve self-sufficiency; and
- Assist in providing employment opportunities to low income persons in areas affected by those programs and activities covered by the Plan.

As the City of Lakeland continues to work toward addressing the needs of the community, there continues to be a major demand for funding to address other national priorities. Like other HUD grant entitlements, the City of Lakeland is faced with providing more services to a growing population and a reduction in local and state resources.

3. Evaluation of past performance

In the previous five years, the City of Lakeland has shown major progress in its efforts to implement its programs. The City is in compliance with HUD regulations and continues to deliver housing and community development services in an efficient manner.

The City has successfully funded housing preservation and production through housing rehabilitation program by repairing homes and reconstructing homes on the same lot, if needed, with more energy efficient homes. The funds also assisted with Code Enforcement efforts and public services activities. The City has produced affordable housing units for first time homebuyers through its down payment assistance program.

The City has been successful in implementing these programs in the past and anticipates the continuation of such programs in the future. The City will use CDBG and HOME funds to make these programs worthy and to meet the goals and objectives identified in the Consolidated Plan.

4. Summary of citizen participation process and consultation process

The City of Lakeland is required by the U.S. Department of Housing and Urban Development (HUD), pursuant to 24 CFR 91.105, to have a detailed Citizen Participation Plan that contains the City's policies and procedures for public involvement in the Consolidated Plan process and use of Community Development Block Grant (CDBG) and HOME Investment Partnerships (HOME) funds. The citizen participation plan is an important part of the five year Consolidated Plan and may be amended over the life of that plan.

The process of developing and implementing the Consolidated Plan is broken into several different phases: development, amendments, and performance reporting. The citizen participation process is integrated into each of these phases.

The City strives to keep all interested parties informed about the opportunities for involvement in each phase of the Consolidated Plan process, including opportunities to comment on all proposed Consolidated Plan submissions to HUD, any substantial amendments and the Consolidated Annual Performance and Evaluation Report (CAPER).

5. Summary of public comments

During the development period, several public meetings were held with a variety of different interest groups and survey. Concerns and comments were received from both sources regarding: lack of affordable housing; benefits for veterans; lack of funding for homeless population, more resources for seniors and youth; lack of sidewalks in certain areas of the city and credit repair and housing rehab for low income persons.

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

All Comments were accepted and directed to the relevant city departments to be addressed. All comments relative to the One Year Action Plan were incorporated in the document.

7. Summary

The attendance ranged from six to twenty five persons in various meetings. And the professions of the persons were from senior retirees to Mayor and Assistant City Manager. In the meetings, Staff outlined the citizen participation process and made an effort to engage the public on community needs. Staff was able to respond to questions and concerns or direct the information to the relevant city department to be addressed. The results from the internet survey proved to be helpful with persons expressing their concerns for more resources to provide services for seniors, youth and homeless. The internet survey also showed that needs for housing rehab and more funds for home purchase assistance. At the public hearing, City Commissioner commented on the State funding and how it fluctuated and public inquired about the owner occupied rehabilitation program. All comments or concerns relative to the Plan were incorporated in the document.

The Process

PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

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

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

Agency Role	Name	Department/Agency
CDBG Administrator	LAKELAND	Community Dev/Neighborhood Services Division
HOME Administrator	LAKELAND	Community Dev/Neighborhood Services Division

Table 1 – Responsible Agencies

Narrative

The Neighborhood Services Division (NSD) – Housing Section of the City of Lakeland, under the general direction of the Community Development Department, will be the lead agency for preparing and implementing the Plan. The Housing Section coordinated its planning efforts among many local partner organizations to ensure that the goals outlined in the plan are met in a manner consistent with the stated performance measures.

As part of the Plan development process, input on housing, community development and support service needs, issues and initiatives were solicited from citizens and organizations. Neighborhood Services Division has and will continue to create partnerships with non-profit developers, Community Housing Development Organizations (CHDOs), social service providers and other units of local government to expand the City’s ability to provide affordable housing and community development programs.

The Neighborhood Services Division also obtained information on housing and community development needs and issues through participation of housing advocacy groups and support service organizations, including the Affordable Housing Advisory Committee, the Homeless Coalition of Polk County and the Polk County Department of Health provided information on people with HIV/AIDS and lead based-paint poisoning, neighborhood associations, representatives of health and human services agencies. The City of Lakeland worked with the Lakeland Housing Authority and other housing and support service organizations on grant applications, plan compliance reviews and the certification of consistency process.

Planning presentations were conducted with focus groups such as the Affordable Housing Advisory Committee, Homeless Coalition of Polk County, Citizen Advisory Committee, Lakeland Housing Authority Resident Association, Lakeland Community Redevelopment Agency, Neighborhood Associations Council

and a community survey was issued. Public meetings and hearings were held to obtain input from citizens and community leaders in preparing the Consolidated Plan for 2015 to 2020. A list of the organizations contacted is included in Table 2.

The Neighborhood Services Division Staff also regularly attends and participates with groups such as Lakeland and Polk Vision, Homeless Coalition of Polk County and Mid-Town Community Redevelopment Agency to improve methods of delivery and initiate systematic improvements in certain service sectors.

Consolidated Plan Public Contact Information

Inquiries, comments or complaints concerning the Consolidated Plan, any amendments or performance reports may be conveyed by contacting City staff at:

City of Lakeland
Neighborhood Services Division
1104 Martin L. King, Jr. Avenue
Lakeland, FL 33805
863/834-3360
863/834-3369 (fax)
housing@lakelandgov.net
Business hours: 8 am – 5 pm (Monday – Friday)

PR-10 Consultation - 91.100, 91.200(b), 91.215(I)

1. Introduction

The Neighborhood Services Division, under the general direction of the Community Development Department will be the lead agency for preparing and implementing the Plan. The Neighborhood Services Division coordinated its planning efforts among many local partner organizations to ensure that the goals outlined in the plan are met in a manner consistent with the stated performances measures.

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(I)).

The City is committed to the close coordination of all its programs with other City departments, local nonprofits and the private sector. Neighborhood Services Staff will continue to participate in events and planning sessions of the local housing authority, private housing developers and health and social service agencies.

Staff makes an effort to attend various community meetings throughout the county.

The City has an ongoing relationship with the Lakeland Housing Authority (LHA). The City also supports the LHA Youth Build project.

The City provides several health and social service agencies with CDBG and City general funds through the public/community service application process.

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's strategy for addressing chronic homelessness includes working with providers of emergency housing, transitional housing, and permanent housing for the homeless in Lakeland. Exhibit 1 of the Continuum of Care may be viewed at www.polkhomeless.org.

The HCPC coordinates with homeless service providers to circulate information regarding grants and funding available through HUD for permanent housing and transitional living programs. The Coalition is the organizing agency in the development of Exhibit 1 of the Grant Application for the McKinney-Vento Act Funds. The Coalition has successfully sought grant funds for the Continuum of Care, State of Florida and the Department of Children and Families. The Coalition works closely with Department staff to further assist the homeless or persons threatened with homelessness. These grant funds have been distributed to member agencies that applied for funds through the Homeless Coalition of Polk County.

The City's Housing Section staff works closely with the Homeless Coalition's Director and is a member of the executive board committee. The City continues to participate as a member and on various committees in support of the Homeless Coalition of Polk County, Inc. Additional support to existing programs is given each year by awarding public services and community services grants to support the Coalition and local member organizations.

Lack of funds to end chronic homelessness is one of the largest barriers to success. The current inventory in the Lakeland and Polk County Continuums of Care show that the majority of Emergency and transitional housing shelter beds for individuals are located in Lakeland. Similar statistics exist in regard to Persons in Families with Children with the majority of the beds for families with children are located in Lakeland.

The Polk County Continuum of Care is also making more of an effort to identify the geographic locations from which the homeless originate in Polk County. Recent homeless surveys identified previously uncounted homeless in County areas outside of Lakeland. Therefore it seems logical to conclude that shelter capacity will be developed in other areas of the County. If other areas of Polk County develop shelter capacity, it appears possible that the number of Polk County residents served in Lakeland will decline.

In today's economy, HCPC and other agencies are seeing more families with children seeking affordable housing. The City in partnership with homeless providers, local housing authority and affordable housing developers seek methods of assisting extremely low and very low income people. Wages have not kept pace with the cost of housing and utilities for the families that are low income. The City partners with Lakeland Habitat, Keystone Challenge (CHDO) and the Lakeland Housing Authority and other affordable housing developers.

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

The City of Lakeland does not receive or administer the Emergency Shelter Grant.

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

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	Lakeland Habitat for Humanity
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Strategic Plan
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	No response
2	Agency/Group/Organization	Homeless Coalition of Polk County
	Agency/Group/Organization Type	Services-homeless
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Strategic Plan
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Stakeholder interview
3	Agency/Group/Organization	Sunrise Community of Polk County
	Agency/Group/Organization Type	Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Strategic Plan
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	No response
4	Agency/Group/Organization	Keystone Challenge Fund
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Strategic Plan
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	No response
5	Agency/Group/Organization	Florida Rural Legal Services
	Agency/Group/Organization Type	Public Services

	What section of the Plan was addressed by Consultation?	Community Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Email received stated the need of financial education/housing rehab/public transportation/landlord-tenants
6	Agency/Group/Organization	Lakeland Housing Authority
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Strategic Plan
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Stakeholder Interview
7	Agency/Group/Organization	Mid-Town Community Redevelopment Agency
	Agency/Group/Organization Type	Economic Developemnt
	What section of the Plan was addressed by Consultation?	Community Development Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Stakeholder Interview

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

Not applicable

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Homeless Coalition of Polk County	Goals do not overlap
City of Lakeland Ten Year Comprehensive Plan	City of Lakeland	Goals do not overlap
City of Lakeland CRA Area Plan	City of Lakeland	Goals do not overlap
Five Year and Annual Plans	Lakeland Housing Authority	Goals do not overlap
Consolidated Plan	Polk County Neighborhood Services Division	Goals do not overlap

Table 3 – Other local / regional / federal planning efforts

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

Neighborhood Services partners with many local non-profit agencies in the community. NSD also has a relationship with Polk County's Housing and Neighborhood Development Office, in its efforts to support the goals of the provision of affordable, safe and sanitary housing; a suitable living environment, and expanded economic opportunities for low and moderate income persons.

NSD cooperates with other City departments to carry out the activities outlined in the Consolidated Plan. The City will continue to encourage relationships between other local municipalities, builders, developers, and advocates for low-income persons.

Narrative (optional):

Neighborhood Services partners with many local non-profit agencies in the community. NSD also has a relationship with Polk County's Housing and Neighborhood Development Office, in its efforts to support the goals of the provision of affordable, safe and sanitary housing; a suitable living environment, and expanded economic opportunities for low and moderate income persons.

NSD cooperates with other City departments to carry out the activities outlined in the Consolidated Plan. The City will continue to encourage relationships between other local municipalities, builders, developers, and advocates for low-income persons.

PR-15 Citizen Participation

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

The City of Lakeland is required by the U.S. Department of Housing and Urban Development (HUD) pursuant to 24 CFR 91.105 to have a detailed Citizen Participation Plan that contains the City's policies and procedures for public involvement in the Consolidated Plan process and use of Community Development Block Grant (CDBG) and HOME Investment Partnerships (HOME) funds. The citizen participation plan is an important part of the five year Consolidated Plan and may be amended over the life of that plan.

HUD along with the City considers it is important to obtain the views of residents who live in CDBG low income areas, as well as service providers who deliver services to low income and special needs residents.

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	Staff Meeting	City Planning	January 6, 2015-Six (6) attendees	Concern regarding multi-family rental units and housing for veterans; need a housing survey done in upcoming years; developing housing partnerships	All comments were accepted	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
2	Public Meeting	Residents of Public and Assisted Housing	January 26, 2015-Six (6) attendees	Comments received regarding non-homeless special needs; public services awards; how to form 501c3 status; benefits for veterans	All questions were answered. Other concerns will be addressed in the Consolidated Plan	
3	Public Meeting	Neighborhood Organizations	February 3, 2015-Seventeen (17) attendees	Concerns regarding City fire assessment fees; annexing of local community; lack of sidewalks	Comments and questions were passed along to other City departments for resolution	
4	Public Meeting	Homeless Providers	February 18, 2015-Thirty-four (34) attendees	Comments regarding what funds are for homeless providers	All comments were accepted	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
5	Public Meeting	Non-targeted/broad community	March 5, 2015-Ten (10) attendees	Concerns regarding the increase in number of homeless population ; benefits of public service agencies.	All comments were accepted	
6	Public Meeting	Non-targeted/broad community	March 23, 2015-Nine (9) attendees	Questions regarding amount of funds allocated City; Lincoln Court vacant property; NSP program income	All questions were answered	
7	Internet Outreach	Non-targeted/broad community	March 9 & 27, 2015-Fifty-seven (57) respondents	Priority #1 was housing; followed by Seniors	Priorities will be addressed in the Consolidated Plan	https://www.surveymonkey.com/s/58PGT23
8	Public Meeting	Non-targeted/broad community	May 4, 2015- Four (4) attendees	Questions regarding use of CDBG infrastructure/ home purchase assistance	All questions were answered.	

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)
9	Public Meeting	Low-income census tract Community	May 18, 2015- Twenty two (22) attendees	Questions regarding business incubator; Lincoln Court site; sidewalks	Citizens were directed to the proper City department to receive assistance.	
10	Public Hearing	Non-targeted/broad community	July 6, 2015 Estimated 150 attendees	Questions regarding SHIP funding; affordable housing programs	Staff explained the reasons for fluctuations of SHIP funding. Staff explained owner occupied programs and qualifications.	
11	Newspaper Ad	Non-targeted/broad community	June 15-July 14, 2015	Received no comments.	N/A	
12	Public Hearing	Non-targeted/broad community	July 20, 2015			

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The City provides assistance throughout the corporate limits of Lakeland; but will be directed to the areas of City of Lakeland with the highest percentage of families with incomes at or below 80% of the area median income.

Allocations are typically used to address high priority needs, as identified in this plan, on a citywide basis for projects primarily benefiting low and moderate income households. The basis for assigning priority given to each category of priority needs (include relative priority, where required,) was a series of focus group meetings with providers of housing and community services, public meetings and public hearings. Consultations with the local housing authority and other City and Planning documents were also considered. A community needs survey was published on the internet for a period of 30 days. HOPWA assistance shall be provided throughout the Lakeland/Winter Haven EMSA or Polk County wide.

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

Summary of Housing Needs

The City of Lakeland's housing needs revolve around the high cost of housing and need for additional affordable housing. While housing quality and housing status (renter vs owner) play a role in the City's housing needs, housing cost burden is the leading challenge for the market. The limited supply and rising cost of housing makes challenges like homelessness and housing status more difficult to solve.

Housing cost burden and overcrowding are evidence among renters of all incomes of the AMI. Among owners, there are significantly higher numbers of cost burdened (>30%) at the 30-50% of AMI.

The national distresses, of persons living in poverty and high unemployment rate, exist in the local economy. According to the ACS (2009-2013), Lakeland's poverty level is estimated at 19.2% of the population living in poverty, this exceeds the state poverty rate of 16.3%. Polk County's unemployment rate fell in March 2015 to 6.1% compared to the state of Florida at 5.5% and the national rate of 5.6%. In March, 2014, Polk's unemployment rate was 7.2 percent.

Demographics	Base Year: 2000	Most Recent Year: 2011	% Change
Population	80,321	97,480	21%
Households	34,221	40,448	18%
Median Income	\$33,119.00	\$40,650.00	23%

Table 5 - Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2007-2011 ACS (Most Recent Year)

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households *	3,460	5,105	7,465	4,140	20,280
Small Family Households *	875	1,530	2,135	1,480	8,585
Large Family Households *	210	265	415	270	1,065
Household contains at least one person 62-74 years of age	800	1,145	1,815	795	4,745
Household contains at least one person age 75 or older	475	1,370	1,675	625	2,795
Households with one or more children 6 years old or younger *	593	840	999	605	1,710

* the highest income category for these family types is >80% HAMFI

Table 6 - Total Households Table

Data Source: 2007-2011 CHAS

Housing Needs Summary Tables

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

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	25	95	60	25	205	30	0	25	0	55
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	270	55	205	125	655	0	0	0	10	10
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	115	130	155	85	485	0	10	10	0	20
Housing cost burden greater than 50% of income (and none of the above problems)	1,250	1,490	645	30	3,415	485	740	495	150	1,870
Housing cost burden greater than 30% of income (and none of the above problems)	175	710	1,980	940	3,805	165	780	825	510	2,280

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Zero/negative Income (and none of the above problems)	225	0	0	0	225	310	0	0	0	310

Table 7 – Housing Problems Table

Data 2007-2011 CHAS
Source:

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	1,660	1,765	1,070	265	4,760	520	745	535	160	1,960
Having none of four housing problems	470	1,065	2,550	1,905	5,990	275	1,525	3,315	1,810	6,925
Household has negative income, but none of the other housing problems	225	0	0	0	225	310	0	0	0	310

Table 8 – Housing Problems 2

Data 2007-2011 CHAS
Source:

3. Cost Burden > 30%

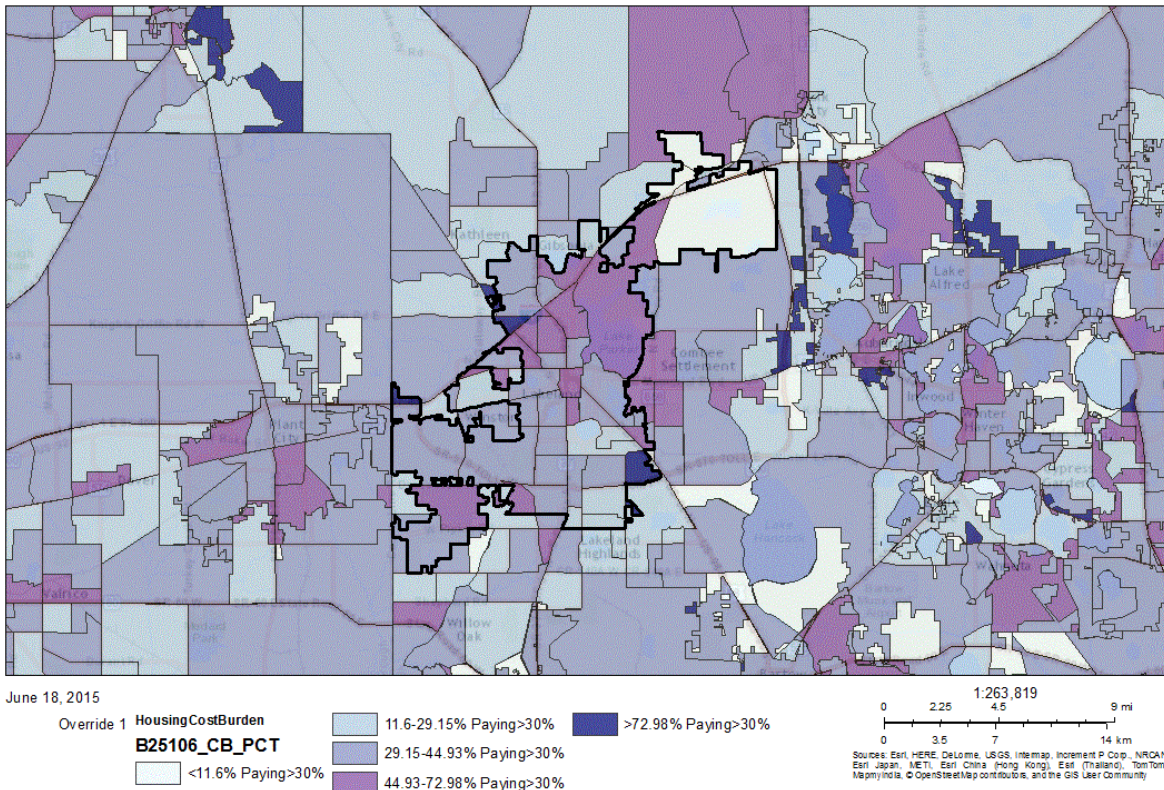
	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	600	1,080	1,160	2,840	75	365	335	775
Large Related	175	200	185	560	15	40	75	130
Elderly	375	615	410	1,400	430	940	695	2,065
Other	620	580	1,055	2,255	160	170	230	560

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Total need by income	1,770	2,475	2,810	7,055	680	1,515	1,335	3,530

Table 9 – Cost Burden > 30%

Data 2007-2011 CHAS
Source:

Housing Cost Burden >30% of income - Consolidated Plan and Continuum of Care Planning Tool



Housing Cost Burden >30% of income - Consolidated Plan and Continuum of Care Planning Tool

4. Cost Burden > 50%

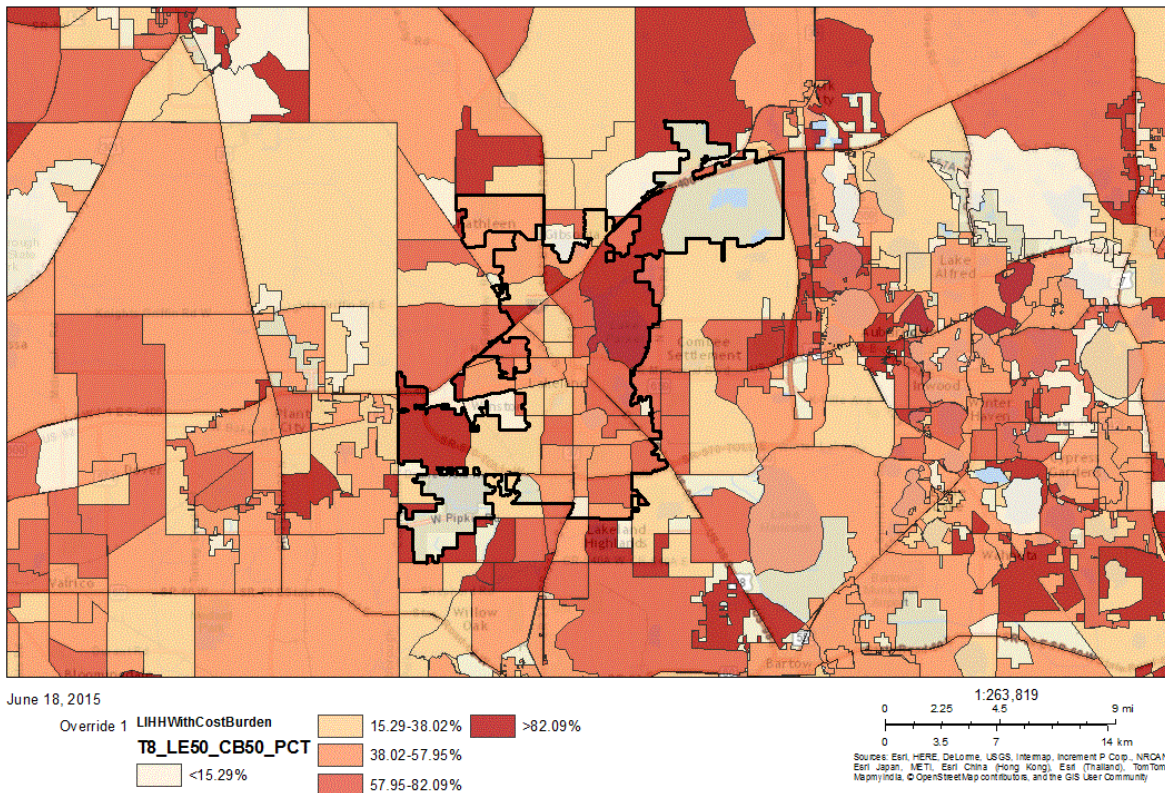
	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	535	745	365	1,645	60	215	150	425
Large Related	175	75	20	270	15	40	50	105
Elderly	245	415	185	845	305	370	235	910
Other	610	440	95	1,145	135	115	60	310

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Total need by income	1,565	1,675	665	3,905	515	740	495	1,750

Table 10 – Cost Burden > 50%

Data 2007-2011 CHAS
Source:

Low Income with Severe Cost Burden - Consolidated Plan and Continuum of Care Planning Tool



Low Income with Severe Cost Burden - Consolidated Plan and Continuum of Care Planning Tool

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	360	185	310	150	1,005	0	10	10	10	30

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Multiple, unrelated family households	0	0	30	60	90	0	0	0	0	0
Other, non-family households	30	0	30	0	60	0	0	0	0	0
Total need by income	390	185	370	210	1,155	0	10	10	10	30

Table 11 – Crowding Information – 1/2

Data Source: 2007-2011 CHAS

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

Table 12 – Crowding Information – 2/2

Data Source
Comments:

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

2009-2013 ACS data figures show that 34.5% of City of Lakeland households are single person households. The same data shows that 30.9% of owner occupied housing units and that 39.05% of renters are single person households. More than half of all City of Lakeland renter households are housing cost burdened. The income group with the highest percentage of housing cost burdened is renters and owners at 30% AMI and below.

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

The City of Lakeland does not have an accurate estimate of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

What are the most common housing problems?

The most common housing problem is cost burden for both renters and owners; followed by overcrowded and substandard housing for renters.

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

The households mostly affected by housing problems are owners with cost burden (>50 % at 40% of total households and >30% at 36% of total households) and renters with 44% of total units (>50% cost burden) and 52% of total units (>30% cost burden).

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

Low income persons who are at risk of homelessness are assisted through partnerships between the City and non-profits to provide supportive services. Other non-profits agencies also offer services such as rental and utilities assistance. Landlord assistance is offer through the local Florida Rural Legal Services. Booklets are available in our office to distribute to renters regarding their rights. The City does not receive ESG funds; but Polk County awards a portion of its ESG funds to non-profits agencies within the City.

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

The City considers households with severe housing cost burden (housing costs over 50% of household income) to be at-risk populations.

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

To receive homeless prevention assistance, persons or households may have similar characteristics as mentioned above.

Discussion

NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

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

Introduction

The following shows the number of households with disproportionately greater needs for all housing problems. A disproportionate exists when the percentage is greater than ten points higher than the percentage of persons in the category as a whole. Of the total population below, there are 14,360 or 14.5% that are Hispanic descent.

Total Population - 98,970

White - 75,419 or 76.2%

Black/African American - 20,311 or 20.5%

Asian - 2,176 or 2.2%

American Indian/Alaskan Native - 695 or 0.7%

Pacific Islander - 168 or 0.2%

Other - 2,346 or 2.5%

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,520	405	535
White	1,325	240	375
Black / African American	945	40	80
Asian	15	0	30
American Indian, Alaska Native	0	10	0
Pacific Islander	0	0	0
Hispanic	210	115	20

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2007-2011 CHAS

*The four housing problems are:

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

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	4,000	1,105	0
White	2,360	830	0
Black / African American	820	215	0
Asian	25	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	690	45	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data Source: 2007-2011 CHAS

*The four housing problems are:

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

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	4,410	3,055	0
White	2,585	2,420	0
Black / African American	1,025	305	0
Asian	35	15	0
American Indian, Alaska Native	55	0	0
Pacific Islander	4	0	0
Hispanic	695	300	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data Source: 2007-2011 CHAS

*The four housing problems are:

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

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,870	2,270	0
White	1,255	1,745	0
Black / African American	410	335	0
Asian	4	4	0
American Indian, Alaska Native	15	0	0
Pacific Islander	0	0	0
Hispanic	175	170	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data Source: 2007-2011 CHAS

*The four housing problems are:

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

Discussion

In each income category, the White households have a higher percentage of housing problems. African American households come in next; followed by Hispanic households. The other two racial groups, Asian and American Indian, have very small amounts of housing problems because their total population is so small. The percentages are consistent with the total population of each of the races.

With households with none of the housing problems, the percentages are consistent with the households with housing problems.

With the percentage of White households,

- 52% of households have one or more housing problems at 0%-30% of AMI.
- 64% of households have one or more housing problems at 30%-50% of AMI.
- 55% of households have one or more housing problems at 50%-80% of AMI.
- 66% of White households have one or more housing problems at 80%-100% of AMI.

With the percentage of Black or African American households,

- 36% of households have one or more housing problems at 0% -30% of AMI. 20% of households have one or more housing problems at 30%-50% of AMI.
- 29% of households have with one or more housing problems at 50%-80% of AMI.

- 22% of households have with one or more housing problems at 80% -100% of AMI.

With the percentage of Hispanic households,

- 10% of households have one or more housing problems at 0% -30% of AMI.
- 12% of households have one or more housing problems at 30%-50% of AMI.
- 13% of households have with one or more housing problems at 50%-80% of AMI.
- .07% of households have with one or more housing problems at 80% -100% of AMI.

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

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

Introduction

As shown in the Tables below, the incidence of severe housing needs by income group and racial and ethnic groups is fairly comparable for very low income households (0-30% AMI).

Of all the income level households, the White groups at 30%-50% and 50%-80% have the highest percentage of households with one or more of four housing problems. But the group 0-30% has a higher number of households with problems in comparison to the other groups. The African American group is similar in the same groups; but has a higher number as a whole in 0-30% AMI. The next group with a wide gap is Hispanic.

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,175	745	535
White	1,120	445	375
Black / African American	845	140	80
Asian	15	0	30
American Indian, Alaska Native	0	10	0
Pacific Islander	0	0	0
Hispanic	170	150	20

Table 17 – Severe Housing Problems 0 - 30% AMI

Data Source: 2007-2011 CHAS

*The four severe housing problems are:

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

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,510	2,590	0
White	1,405	1,785	0
Black / African American	615	420	0
Asian	15	10	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	370	360	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data Source: 2007-2011 CHAS

*The four severe housing problems are:

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

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,605	5,865	0
White	1,020	3,985	0
Black / African American	345	985	0
Asian	0	50	0
American Indian, Alaska Native	0	55	0
Pacific Islander	0	4	0
Hispanic	225	775	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data Source: 2007-2011 CHAS

*The four severe housing problems are:

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

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	425	3,715	0
White	305	2,695	0
Black / African American	65	680	0
Asian	4	4	0
American Indian, Alaska Native	0	15	0
Pacific Islander	0	0	0
Hispanic	50	295	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data Source: 2007-2011 CHAS

*The four severe housing problems are:

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

Discussion

With households with none of the housing problems, the percentages are consistent with the households with housing problems.

With the percentage of White households,

- 51% of households have one or more housing problems at 0%-30% of AMI.
- 60% of households have one or more housing problems at 30%-50% of AMI.
- 60% of households have one or more housing problems at 50%-80% of AMI.
- 53% of White households have one or more housing problems at 80%-100% of AMI.

With the percentage of Black or African American households,

- 37% of households have one or more housing problems at 0% -30% of AMI.
- 20% of households have one or more housing problems at 30%-50% of AMI.
- 27% of households have with one or more housing problems at 50%-80% of AMI.
- 32% of households have with one or more housing problems at 80% -100% of AMI.

With the percentage of Hispanic households,

- 11% of households have one or more housing problems at 0% -30% of AMI.

- 11% of households have one or more housing problems at 30%-50% of AMI.
- 13% of households have with one or more housing problems at 50%-80% of AMI.
- .06% of households have with one or more housing problems at 80% -100% of AMI.

There are small percentages (.03% and .05%) of Asian and American Indian/Alaska Native affected in the income levels of 0-30% and 30%-50%.

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

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

Introduction:

According to the chart below, White households have a disproportionately greater need in comparison to the other groups regarding housing cost burden.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	7,380	6,385	5,860	550
White	18,880	5,310	3,980	375
Black / African American	3,260	1,820	1,460	95
Asian	380	90	55	30
American Indian, Alaska Native	10	85	0	0
Pacific Islander	0	4	0	0
Hispanic	2,180	1,260	665	20

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2007-2011 CHAS

Discussion:

The numbers of households that are severely housing cost burden in each racial group are represented in a similar percentage as the City's population based on information from the Census. The total population of Lakeland is 76.2% White, followed by 20.5% of African American and 14.5% Hispanic.

With the percentage of White households,

- 76% are cost burden in households at 30% and less of AMI;
- 64% are cost burden in households between 30-50% AMI; and
- 60% are cost burden in households greater than 50% of AMI.

With Black or African American households,

- 14% are cost burden at 30% and less of AMI;
- 24% are cost burden between 30% -50% of AMI; and

- 26% are cost burdened at greater than 50% of AMI.

The Hispanic households are,

- 8% of households at 30% and less of AMI;
- 10% of households between 30%-50% of AMI; and
- 11% of households at greater than 50% of AMI.
-

Asians, American Indians, Alaska Native and Pacific Islander households make up such a small portion of the total population that the percentage of them in the population and percentage of severely housing cost burdened is minor.

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

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

The race with the highest percentage of housing problems, severe housing problems and cost burden is White followed by African Americans. This is consistent with the population in Lakeland with the White population at approximately 76% and the African American at approximately 20%. This indicates that if there were a racial or ethnic group that has a disproportionately greater need than the needs of the jurisdiction as a whole, it would be White or African Americans. Most of the housing occupied in Lakeland (renter or owner) is occupied by these two groups. Hispanic, Asian, American Indian and other races make up less than 20% combined.

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

As stated before, the greatest need for all households is affordability. This is true for homeowners and renters.

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

There is a large cluster of African American population located in the northwest section of the city. The majority of the Hispanic population is located in southeast section of Lakeland.

NA-35 Public Housing – 91.205(b)

Introduction

The Lakeland’s Housing Authority (LHA) utilizes the housing choice voucher program. Its’ mission is to provide quality, affordable housing and self-sufficiency opportunities in an effective and professional manner, in Lakeland and Polk County Florida.

The Public Housing program was established to provide decent, safe, and sanitary rental housing for eligible low-income families, the elderly, and persons with special needs. Public housing comes in all sizes and types, from scattered single family houses to high rise apartments for elderly families. Public Housing is an option for those with incomes up to 80 percent of the Area Median Income (AMI).

Public Housing Properties:

- Westlake Apartments
- John Wright Homes
- Cecil Gober Apartments
- Renaissance at Washington Ridge
- Manor (Senior complex)
- Lake Ridge Apartments
- Dakota Park Apartments

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	247	1,267	110	1,069	41	0	47

Table 22 - Public Housing by Program Type

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

Data Source: PIC (PIH Information Center)

Characteristics of Residents

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	0	10,622	11,280	9,404	11,473	10,417	0
Average length of stay	0	0	4	5	0	6	0	0
Average Household size	0	0	2	2	1	2	1	0
# Homeless at admission	0	0	0	0	0	0	0	0
# of Elderly Program Participants (>62)	0	0	91	307	92	200	3	0
# of Disabled Families	0	0	38	352	2	290	25	0
# of Families requesting accessibility features	0	0	247	1,267	110	1,069	41	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Race	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	70	476	68	370	26	0	12
Black/African American	0	0	177	785	42	693	15	0	35
Asian	0	0	0	5	0	5	0	0	0
American Indian/Alaska Native	0	0	0	1	0	1	0	0	0
Pacific Islander	0	0	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0	0

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

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Ethnicity	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	43	212	34	171	2	0	5
Not Hispanic	0	0	204	1,055	76	898	39	0	42

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

Table 25 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

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

LHA currently has a waiting list of over 500 applicants for public housing Section tenant based assistance and housing choice voucher program. The demographics for persons on the waiting list in order of higher Need on the list include families with children, families with disabilities and then elderly families. With the income levels, the income with the greatest need is very low income, followed by extremely low and low income households. The African American families are listed with the greatest need followed by White and then other races. The list has been closed for 45 months and is not expected to reopen this PHA plan year. The annual turnover is 45.

What are the number and type of families on the waiting lists for public housing and section 8 tenant-based rental assistance? Based on the information above, and any other information available to the jurisdiction, what are the most immediate needs of residents of public housing and Housing Choice voucher holders

Families identified as “Families with children” have a high need for tenant based housing. The immediate needs of the residents of public housing and housing choice voucher holders are employment and public & human services along with public safety.

LHA partners with the Polk County Workforce Agency; to find, engage and encourage those individuals that are willing to put in the time and energy to become competitive in the work force. LHA also offers Self Sufficiency program to assist those residents who are seeking home ownership opportunities. Training for participants, available through partnerships, includes homeownership education and counseling, credit and budgeting, money management, landscaping and preventive maintenance.

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

LHA and the general population have similar needs, such as employment opportunities, transportation, child care and health care services, but at a higher degree.

Discussion

LHA provides such services as homeowner education, assistance with employment opportunities, credit counseling, and tutoring for youth, to its families. The general population must seek out public and human services on their own. This may be more of a challenge for the general population.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

The Homeless Coalition of Polk County serves as the lead agency for the City of Lakeland homeless providers. Rural homelessness does not apply within the city limits of the City of Lakeland, which is an urban community.

The Lakeland-Polk County communities like most cities and national trends have children and families becoming the fastest growing homeless population; due to the current economic situations of poverty, unemployment, lack of affordable housing, health care problems include disabilities, such as mental health and/or substance abuse. Based on the 2009-13 American Community Survey, there are estimated 19.2% of individuals in Lakeland who are living below poverty; 27.5% of related children under 18; and 10.9% of people 65 years old. A large portion of the households in Lakeland earning 80% of the area median income or less are cost burdened, paying more than 30% of their income for housing and 30% are severely cost burdened, paying more than 50% of their income for housing, placing these families at risk of becoming homeless.

The Homeless of Polk County acts as the coordinating agency for both the city of Lakeland and the Polk County Continuum of Care processes. Therefore, the Point in Time effort was a joint venture. HCPC monthly and planning meetings are held with both groups.

The HMIS Lead Agency created custom HMIS Point in Time data collection assessment forms for all provider agencies. Custom reports were created that provided bed usage and client level Point in Time data for each emergency shelter, transitional program and permanent housing program. Transitional programs and Permanent Housing programs also have entry exit reports. Providers that do not use HMIS are asked to complete Point in Time assessment forms manually and the HMIS Lead Agency inputs these into the HMIS system annually. Specific bed counts and client level data is available for homeless population reports.

During the Point in Time Survey performed in January, 2015, Lakeland reported approximately 257 homeless people. This compares to Polk County homeless count of 173. Of the Lakeland count, approximately 40% of the homeless respondents surveyed had been homeless for more than one year, vs. 15% respondents who have been homeless four or more times. Approximately 30% of the respondents reported some form of disability.

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

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	77	62
Black or African American	75	32
Asian	0	0
American Indian or Alaska Native	1	6
Pacific Islander	2	0
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	20	6
Not Hispanic	135	96

Data Source
Comments:

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

According to the 2015 Point-in-time survey, there were 23 households with at least one parent with children (50 children and 29 adults) included in the count. These numbers include 5 unsheltered households with at least one parent with children (10 children and 5 adults).

The 2015 Housing Inventory Count identified an unmet need for 12 family permanent supportive housing units in Lakeland.

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

A review of racial and ethnic data shows that ethnic data tracks with the general population. Hispanic/Latinos represent 10.2% of the homeless population as compared to 12.5% of the general population. Racial data shows a very different story. Blacks or African American make up 42% of the homeless population, but they make up only 20.9% of the overall population. This shows that Blacks/African Americans are disproportionately represented in the homeless population. Whites make up 70.78% of the population, but only 54.5% of the homeless.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

The percentage sheltered persons in households with at least one adult and one child was 81%, which means we have 19% of that population unsheltered. While this is a high percentage it is a relatively small number of people, 5 adults and 10 children. Additionally, family transitional and permanent supportive housing are being added this year which should alleviate this situation.

The situation with persons in households without children is different in both scope and causes. The unsheltered percentage in this population is 50% or 149 persons. The chronically homeless are 21.8% of the homeless population or 80 persons. Victims of domestic violence are 10.1% of the homeless population, 9.3% are severely mentally ill, 8.2% are veterans. 7.4% are identified as chronic substance abusers.

Discussion:

In summary, the data shows that the number of families that are homeless has increased and the percentage of African American/Black is higher than the other race category.

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

Introduction:

In this section of the Consolidated Plan, the groups considered for non-homeless special needs population are: the elderly, frail elderly; persons with mental illness; persons with developmental and physical disabilities; persons with alcohol/other drug addictions; persons with HIV/AIDS and at risk youth. Persons in these categories' needs are often addressed by non-profit agencies and tend to fall in the low to moderate income levels.

The City re-designates its HOPWA allocation to the State of Florida to act as the Lead Agency as the grantee and recipient of funds for services on behalf of HIV/AIDS clients in the Lakeland/Winter Haven EMSA (Polk County).

Describe the characteristics of special needs populations in your community:

In examining supportive housing for persons with special needs, Lakeland has considered the needs of the elderly, persons with disabilities (including mental, physical and developmental), alcohol and substance abusers and persons with HIV/AIDS.

According to American Fact Finder, there are 19,329 persons (which is 10.9% of the population) living in Lakeland who are 65 years and over. Most elderly persons are on fixed income from sources such as pensions, Social Security and savings. This senior component of the housing market is significant. There are approximately 15,050 persons with any form of disability which is 15.4% of the Lakeland's population. This group is non-institutionalized and ranges from ages 5 and over.

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

Many clients completing the rehabilitation program are elderly and may be handicapped. Handicap accessibility is addressed through the rehabilitation program as well. The public services grants support handicapped service agencies as well as the frail elderly programs.

The persons with disabilities whether it be hearing, vision, cognitive, ambulatory or self-care difficulties and independent living difficulty; they are normally live on a fixed income and considered low to moderate incomes. There are several agencies in the community that support them with services.

Peace River Center is a community mental health organization that provides quality mental and behavioral health care. Peace River is equipped to offer treatment to children as well as adults.

Tri-County Human Services provides outpatient services for substance abuse assessment, individual and group counseling, and alcohol/drug education.

Noah's Ark of Central Florida is committed to empowering individuals who have developmental disabilities. Noah's Ark has developed innovative programs that will make affordable and accessible rental homes in safe neighborhoods. They have recently broken ground on a multi-family development with 120 units.

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

The City re-designates its HOPWA allocation to the State of Florida to act as the Lead Agency as the grantee and recipient of funds for services on behalf of HIV/AIDS clients in the Lakeland/Winter Haven EMSA (Polk County).

Discussion:

The non-homeless persons with special needs are provided with supportive services from the public service agencies. The frail elderly who own and live in their homes is also provided public services. The public services grants support the different agencies that provide assistance to persons with special needs.

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

Describe the jurisdiction’s need for Public Facilities:

The City’s Public Facilities needs are addressed in the City’s Strategic budget.

How were these needs determined?

These needs were determined as part of the comprehensive planning process of the City which included significant public input.

Describe the jurisdiction’s need for Public Improvements:

The City’s primary Public Improvements are funded outside the HUD related funding processes administered through other City Departments: City Manager’s Office, Planning, Engineering, and Parks & Recreation.

How were these needs determined?

Needs are determined through ongoing comprehensive planning and budgeting processes.

Describe the jurisdiction’s need for Public Services:

The City’s public services are provided by a variety of agencies. Some assistance is provided with CDBG funds through a competitive process. Those services are available to serve persons and households at 80% and below of the AMI.

How were these needs determined?

These needs were determined as part of the consolidated plan planning process that included significant public input.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

As required by federal regulations found in 24 CFR 91.20 – the Housing Market Analysis must describe the significant characteristics of the jurisdiction’s housing market, including the supply, demand, and condition and cost of housing and the housing stock available to serve persons with disabilities and to serve other low income persons with special needs, including persons with HIV/AIDS and their families.

According to the American Fact Finder American Community Survey, Lakeland has 40,448 households. Of which, 55.7% is owner occupied units and 44.3% is renter occupied. There are 23,136 families which averages 3.11 family size. And persons 65 years and older account for 15.6% of population and 25.6% households have one or more persons under 18 years living in them.

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

Introduction

The charts below summarized the types of properties and tenure unit size. Forty eight percent of the units that are one unit detached structures. And there are more owners than renters in the city limits.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	23,523	48%
1-unit, attached structure	1,967	4%
2-4 units	5,270	11%
5-19 units	6,060	12%
20 or more units	3,748	8%
Mobile Home, boat, RV, van, etc	8,152	17%
Total	48,720	100%

Table 26 – Residential Properties by Unit Number

Data Source: 2007-2011 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	109	0%	2,002	11%
1 bedroom	855	4%	4,017	23%
2 bedrooms	8,466	37%	7,291	42%
3 or more bedrooms	13,532	59%	4,176	24%
Total	22,962	100%	17,486	100%

Table 27 – Unit Size by Tenure

Data Source: 2007-2011 ACS

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

The City is comprised mostly of single family detached units (23,523) accounting for 48% of the residential properties. The next property type is mobile home, boat, RV, and etc accounting for 17%. The City expends its CDBG and State funds on single family unit rehabilitation and home purchase assistance. Other local funds are expended to provide assistance to low income tax credit multi-family units. Little or no assistance is provided for mobile home units.

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

No designated units are expected to be lost in the next five years.

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

A shortage of affordable housing exists for several household income groups, including low- and moderate-income households but the low income renters seems to be affected the most. Housing cost burden is highest for low income renters and owner occupied households; therefore the housing supply is not meeting the needs of the population.

Describe the need for specific types of housing:

The market is in need of rental housing available to households at or below 80% of AMI, particularly households below 30% of AMI, as shown by the high levels of housing cost burden.

Discussion

In summary, there is a shortage of affordable housing for owners and renters in the lower income households. The City is able to assist those home owners in the income level up to 80% of AMI; but the multi-family development market will need to improve to assist low income renters.

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

Introduction

This section will review and assess the cost of housing for renters and owners. Data shows that the cost of housing has increase over the last ten years and the rent cost has also increased.

Cost of Housing

The costs of housing trends for the City of Lakeland are displayed below. According to the 2007-2011 ACS, the median home value for Lakeland is approximately \$136,300. This figure is almost double the median home value of \$71,500 as of the 2000 Census. This is a change over this period of 91% growth. Between the 2000 Census and the 2007-2011 ACS, the median contract rent within the City increased by 64%, from \$423 to \$691.

Cost of Housing

	Base Year: 2000	Most Recent Year: 2011	% Change
Median Home Value	71,500	136,300	91%
Median Contract Rent	423	693	64%

Table 28 – Cost of Housing

Data Source: 2000 Census (Base Year), 2007-2011 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	3,752	21.5%
\$500-999	11,288	64.5%
\$1,000-1,499	1,817	10.4%
\$1,500-1,999	208	1.2%
\$2,000 or more	421	2.4%
Total	17,486	100.0%

Table 29 - Rent Paid

Data Source: 2007-2011 ACS

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	600	No Data
50% HAMFI	1,780	1,890
80% HAMFI	7,415	5,575

% Units affordable to Households earning	Renter	Owner
100% HAMFI	No Data	7,820
Total	9,795	15,285

Table 30 – Housing Affordability

Data Source: 2007-2011 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	615	619	801	1,086	1,322
High HOME Rent	601	623	777	888	971
Low HOME Rent	477	511	613	708	791

Table 31 – Monthly Rent

Data Source: HUD FMR and HOME Rents

Is there sufficient housing for households at all income levels?

No, Low income renters and owners have very little increase in affordable supply, while at the same time demand has increased.

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

Over the last 10 years, rents and home values have increased by 60 plus percentage but the area median income has decreased by 5 percent. This is a problem for new homebuyers seeking a home that is affordable and definitely a problem for low income wage earners.

As housing costs increases and income do not keep pace with it, the affordability of safe and decent housing will decrease. This may lead to even higher cost burden problem that already exist in those low income renters and home owners.

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

Of the three categories, Low HOME rents are the lowest. The fair market rents increase with the bedroom sizes; this increase ranges from \$100 -\$500. A large family living on a fixed income would find it difficult to meet other household expenses with such increases. The majority of the renters (chart 31) pay \$500 -999 monthly.

The City assists in preserving the owner occupied households through its housing rehabilitation and down payment initiatives. The City continues to support the local housing authority and multi-family developers who need assistance with monetary support such as waiver of impact fees and vacant urban homestead lots. Non-monetary commitments are also engaged such as letters of support, certificates of consistency, expedited and special zoning provisions.

Discussion

The housing market is recovering and the rents are increasing; but low income households' wages are the same or decreasing. This creates a challenge for low income owners and renters to pay for housing and to meet other household obligations such as child care and transportation.

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

Introduction

The following portion summarizes “selected” housing conditions as defined in the Census. These conditions are generally considered identifiers of substandard housing, although the last two on the list are related to households instead of housing conditions.

- Lack of complete plumbing facilities;
- Lack of complete kitchen facilities;
- More than one person per room and
- Housing costs greater than 30% of household income.

The condition that is most common among renters and owners is housing cost burden.

Definitions

“Standard Condition” is housing unit that meets HUD Housing Quality Standards (HQS) and all applicable state and local codes.

“Substandard Condition, but suitable for rehabilitation” is housing unit that does not comply with standard criteria, or has minor defects that require a certain amount of correction but can still provide safe and adequate shelter or has major defects requiring a great deal of correction and will be safe and adequate once repairs are completed.

“Substandard Condition, not suitable for rehabilitation” is housing unit that if a cost estimate of repairs, based on the needs identified at a work write-up exceeds 65% of the just value as determined by the property appraisal. Such units are not eligible.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	6,153	27%	8,657	50%
With two selected Conditions	62	0%	935	5%
With three selected Conditions	15	0%	47	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	16,732	73%	7,847	45%
Total	22,962	100%	17,486	100%

Table 32 - Condition of Units

Data Source: 2007-2011 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	2,470	11%	3,584	21%
1980-1999	7,687	33%	5,574	32%
1950-1979	10,464	46%	6,532	37%
Before 1950	2,341	10%	1,796	10%
Total	22,962	100%	17,486	100%

Table 33 – Year Unit Built

Data Source: 2007-2011 CHAS

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	12,805	56%	8,328	48%
Housing Units build before 1980 with children present	739	3%	1,850	11%

Table 34 – Risk of Lead-Based Paint

Data Source: 2007-2011 ACS (Total Units) 2007-2011 CHAS (Units with Children present)

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	0	0	0
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

Table 35 - Vacant Units

Data Source: 2005-2009 CHAS

Need for Owner and Rental Rehabilitation

The majority of the City's housing stock was built between 1950 and 1979. With so many units in this timeframe, many of these units required major rehabilitation. There are some that are not suitable of rehabilitation due to dilapidated conditions and are unsuitable for living in.

Data shows a need for repairs in the existing low income homeowners in their housing. The City offers rehabilitation programs only for homeowners. Private rental unit owners are responsible for rental rehabilitation. The City also demolishes housing units not suitable through the Code Enforcement Board.

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

Lead based paint was banned from use in residential structures after 1978, however older homes still have the potential to contain lead paint hazards.

Table 34 notes that 12,805 owner-occupied housing units in the City were built prior to 1980 and 8,328 renter-occupied housing units were built prior to 1980.

These units are assumed to have a higher risk of lead-based paint hazards. As of the 2009-2011 ACS, there are 40,448 total households within the City, of which 16,030 or approximately 40% are low- or moderate-income families (earn less than or equal to 80% HAMFI). Thus, it can be assumed that a larger portion of the owner-occupied and renter-occupied units having a higher risk of lead- based paint hazards are occupied by low- and moderate-income families.

Discussion

The data shows that over 40% of owners and renters units were built before 1979, therefore a majority of units need major rehabilitation. This may include some level of lead based paint. With the City's rehabilitation, homes have to meet the local housing quality standards which include lead based abatement. The rental unit owners are responsible for rental rehabilitation.

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

Introduction

The Public Housing program was established to provide decent, safe, and sanitary rental housing for eligible low-income families, the elderly, and persons with special needs. Public housing comes in all sizes and types, from scattered single family houses to high rise apartments for elderly families. Public Housing is an option for those with incomes up to 80 percent of the Area Median Income (AMI).

Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available			306	1,480			266	0	401
# of accessible units									
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 36 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

The LHA continually assesses the condition of its public housing units to determine whether physical improvements are necessary. The Lakeland Housing Authority's units are in "standard condition." The community and the number of units are below.

Westlake Apartment -120, John Wright Homes - 20, Cecil Gober Villas - 37, Renaissance at Washington Ridge - 109, Carrington Place - 20, Hampton Hills - 11.
There are 317 units available.

Public Housing Condition

Public Housing Development	Average Inspection Score
Westlake Apartments	87
John Wright Homes	87
Cecil Gober Villas	87
Renaissance at Washington Ridge	96
Carrington Place	83
Hampton Hills	99

Table 37 - Public Housing Condition

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

The Public Housing Development and Restoration and rehab needs are as follows: West Lake Apartments - Requires redevelopment, John Wright Homes - Newly rehabilitated, Cecil Gober Villas - Requires modernization for aging-in-place, Renaissance at Washington Ridge - Under assessment, Carrington Place - Under assessment, Hampton Hills – Homeownership.

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

Goal #1: Convert all public housing units into the HUD Rental Assistance Demonstration (RAD) program.

Goal #2: Regain high performing status in Public Housing and sustain it in Section 8.

- Maintain a public housing vacancy rate of 2% or less.
- Maintain an average work order response time of less than three days.
- Collect at least 97% of the rent and other charges excluding fraud recovery and major tenant abuse due to LHA.
- Reduce utility usage (including water) by 25% by December 31, 2014.
- Maintain a Section 8 lease-up rate of at least 98% while not exceeding HUD limitations.
- Continue and improve task tracking / management by objectives.
- Enhance internal operations to reduce costs, improve efficiencies, and become even more effective and professional.

Goal #3: Maintain and improve our public image through enhanced communication, coordination, and accountability with outside entities, among the staff and with residents.

- Continue to meet monthly with the Resident Advisory Board and other residents in a variety of forums to provide the opportunity for input and feedback about agency operations.

- Utilize technology to continue improving our public image. For example, double the annual number of hits on the LHA website by December 31, 2014.

Goal #4: Be the premier innovative and effective affordable housing provider in Florida.

- Close out the HOPE VI grant by June 30, 2017.
- Apply for additional housing choice vouchers as they become available.
- Seek out new funding opportunities as they become available including but not limited to RAD.
- Partner with the Lakeland Polk Housing Corporation and other housing providers to increase the availability of affordable housing in its jurisdiction by 300 units by December 31, 2016.
- Assist at least 20 families into homeownership through the Section 8 Homeownership Program, the HOPE VI Program, or other programs by December 31, 2015.
- Incorporate non-traditional entrepreneurial methods and practices that positively impact affordable housing in LHA's jurisdiction.
- Incorporate financially feasible Green and Sustainability Best Practices in all future developments.
- Obtain at least \$100 million in grants and/or leveraging from all sources by December 31, 2015.

Goal #5: Increase and encourage the self-sufficiency efforts of all residents.

- Increase the usage of LHA educational and computer literacy programs by 75% by December 31, 2014.
- Substantially increase the number of LHA seniors and people with disabilities using LHA sponsored programs by December 31, 2014.
-

Goal #6: Maintain a high level of employee relations and morale.

- Enhance lines of communications through staff meetings and other necessary internal communications to provide updates and progress reports about agency activities.
- Continue to reward performance through the timely implementation of a performance management system.
- Encourage and support staff partaking in training and continuing education opportunities to the greatest degree possible within funding constraints.
- Conduct an annual employee satisfaction survey.

Discussion:

In current years the Lakeland Housing Authority (LHA), which serves as the City's public housing authority, has focused on the improvement of its existing publicly-owned housing units and the retention of its housing voucher program. The LHA manages five (5) properties, which are further detailed in the housing market analysis table contained within this document.

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

Introduction

The chart below shows the summary of homeless facilities. The majority of the homeless beds are currently in the emergency and transitional housing categories.

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	54	0	56	59	0
Households with Only Adults	92	0	64	40	0
Chronically Homeless Households	0	0	0	0	0
Veterans	0	0	0	0	0
Unaccompanied Youth	0	0	0	0	0

Table 38 - Facilities and Housing Targeted to Homeless Households

Data Source
Comments:

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

There are a variety of mainstream services offered by public services agencies to the homeless population. Programs offered are mental and health care services; reduced child care services; day center for the disabled; substance abuse program; and employment services. Most if not all of the programs are free or reduced cost for low income and homeless persons.

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

Victims of Domestic Violence: Currently provider agencies provide a free and confidential assessment, shelter and related services to domestic violence survivors and their dependents including crisis intervention, problem solving skills, self-help groups, safety planning, information and referrals, and

outreach services including external support group. The major stakeholder that provides the services need is Peace River Center, Inc.

Homeless Youth: We acquired \$750,000 of funding through the State of Florida homeless programs to provide housing for unaccompanied youth and children aging out of foster care. We also are requesting renewal of a scattered site leasing project that specifically serves youth aging out of foster care.

Veterans: We have limited resources and if the Veterans Administration deems the individual ineligible we refer them to providers participating in the coordinated intake process. Individual providers are applying for funding through the VA. We also have a strong representative from the VA that attends meetings and trouble shoots when we feel a veteran is entitled to services they are not receiving.

Chronically Homeless: Local permanent supportive housing programs have established a short term level 3 residential program to provide safe shelter for up to 2 weeks for individuals waiting for a permanent supportive housing bed to open. Additionally, Mental Health assessment and substance abuse detoxification can be provided in this time as well. Participants can go directly from these facilities into housing. If beds are not available, other opportunities are sought. The Projects for Assistance in Transition from Homelessness (PATH) Team is critical to the process, knowing which provider has available space. They can match the needs of the homeless individual to the available space, allowing prompt housing. It is not immediate housing first, but the applicant is safe and has some degree of freedom while a scattered site lease is established, and the utilities are secured.

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

Introduction

The special needs facilities and services are provided by the local non-profit agencies. In the section below, there is a list of those agencies along with a description of the services that they offer to the special needs population.

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

In examining supportive housing for persons with special needs, Lakeland has considered the needs of the elderly, persons with disabilities (including mental, physical and developmental), alcohol and substance abusers and persons with HIV/AIDS. A discussion of the housing needs for these subpopulations follows.

Many clients completing the rehabilitation program are elderly and may be handicapped. Handicap accessibility is addressed through the rehabilitation program as well. The public services grants support handicapped service agencies as well as the frail elderly programs.

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

Peace River Center is a private, not for profit, community mental health organization. Peace River provides Polk, Hardee and Highlands Counties with quality mental and behavioral health care. With facilities across Polk County, Peace River is equipped to offer a variety of treatment options to children and adults in many different settings. Services offered by Peace River Center include Crisis Stabilization Unit, Outpatient Counseling, Psychiatric/medical, Adult Residential Treatment, Case management, Domestic Violence and Sexual assault programs, Youthline and 24 hour Crisis Hotline services.

The mission of Peace River is to improve the mental health of individuals in our community. Funding for Peace River services and programs come from various sources including: Florida Department of Children and Families, United Way of Central Florida, Board of County Commissions for Polk County, Victims of Crime Act, individuals, businesses and community donors.

Tri-County Human Services provides adult outpatient services at locations in Lakeland and other communities. Services provided include substance abuse assessment, individual counseling, group counseling, family/couples, and alcohol/drug education. Each client works with a clinical specialist who develops an individualized treatment plan which specifies the type, frequency and duration of service

most suited to the client's needs. Tri- County also offers assessments/evaluations for clients in mental health treatment; child care service; parenting skills and vocational and educational services.

Noah's Ark of Central Florida is committed to empowering individuals who have developmental disabilities by advocating on their behalf and by providing or facilitation meaningful employment, recreational and social opportunities and affordable housing choices.

Noah's Ark has developed an innovative program that will make affordable and accessible rental homes available in safe neighborhoods. This initiative leverages community resources by using volunteers to help build homes along with donations and gifts in kind from the local business community to acquire the materials.

National Association for the Mentally Ill (NAMI) is a non-profit agency which members are consists of consumers, families and friends of persons with severe mental illnesses. NAMI advocates for adequate health care, housing and jobs for the mentally ill. NAMI pursues equal access to state of the art treatments and services as is provided to other physical illnesses. NAMI provides and promotes public education to eliminate the discrimination and the stigma of mental illness.

Sunrise Community of Lakeland assists people with disabilities with various programs and has several group homes throughout Polk County. Sunrise provides such services as respite care, adult day program, adult skills classes, and companion services, in home training, transportation, and personal care assistance.

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

The City provides housing rehabilitation to low to moderate income families along with a local non-profit agency is also being funded with general funds to assist frail elderly with minor repairs to their homes. With the State of Florida SHIP funds, the City is committed to assisting individuals and households with persons with special needs modifications.

To improve the quality of life for the elderly, the City is assisting local non-profit agencies to provide services such as hot meals; senior building rental assistance; and property upkeep.

To improve the quality of life for the individuals with special needs, the City is assisting local agencies to provide services such as mental health referral; substance abuse counseling; computer equipment for day center for the developmental disabled; and repairs to local facility for persons with disabilities.

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

A list of activities is provided above.

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

Negative Effects of Public Policies on Affordable Housing and Residential Investment

The effect of City public policies on the cost of affordable housing may include tax policy affecting land and other property, land use controls, zoning ordinances, building codes, impact fees, growth limits, and policies that affect the return on residential investment. The City has a review process in place for all City actions that may adversely impact the development of affordable housing. The following programs have been established to support affordable housing within the city limits:

- Impact Fees/Impact fee Credits/Impact Fee Exemptions;
- Tax Increment Benefits;
- Affordable Housing Incentive Plan;
- Code Enforcement;
- Tax Title Property;
- Urban Homesteading Program; and
- Accessory Dwelling Units.

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

Introduction

This section provides an overview of employment, workforce characteristic and earning in Lakeland.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	731	44	2	0	-2
Arts, Entertainment, Accommodations	4,649	6,420	14	11	-3
Construction	1,953	1,496	6	2	-4
Education and Health Care Services	6,535	15,312	20	25	5
Finance, Insurance, and Real Estate	2,497	4,713	8	8	0
Information	560	743	2	1	-1
Manufacturing	2,497	4,882	8	8	0
Other Services	1,147	1,171	3	2	-1
Professional, Scientific, Management Services	2,726	8,271	8	14	6
Public Administration	0	0	0	0	0
Retail Trade	5,810	8,031	18	13	-5
Transportation and Warehousing	1,761	6,313	5	10	5
Wholesale Trade	1,999	3,245	6	5	-1
Total	32,865	60,641	--	--	--

Table 39 - Business Activity

Data Source: 2007-2011 ACS (Workers), 2011 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	46,124
Civilian Employed Population 16 years and over	40,681
Unemployment Rate	11.80
Unemployment Rate for Ages 16-24	26.88
Unemployment Rate for Ages 25-65	7.84

Table 40 - Labor Force

Data Source: 2007-2011 ACS

Occupations by Sector	Number of People
Management, business and financial	8,512
Farming, fisheries and forestry occupations	1,825
Service	4,137
Sales and office	11,328
Construction, extraction, maintenance and repair	3,137
Production, transportation and material moving	2,205

Table 41 – Occupations by Sector

Data Source: 2007-2011 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	28,141	74%
30-59 Minutes	7,854	21%
60 or More Minutes	2,016	5%
Total	38,011	100%

Table 42 - Travel Time

Data Source: 2007-2011 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	2,935	573	2,012
High school graduate (includes equivalency)	9,657	1,591	3,774
Some college or Associate's degree	10,196	1,115	2,882
Bachelor's degree or higher	9,798	368	1,561

Table 43 - Educational Attainment by Employment Status

Data Source: 2007-2011 ACS

Educational Attainment by Age

Educational Attainment	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	123	381	287	1,006	1,419
9th to 12th grade, no diploma	1,669	1,044	923	1,879	2,142
High school graduate, GED, or alternative	4,153	3,832	4,130	7,060	8,086

Educational Attainment	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Some college, no degree	4,243	2,519	1,928	5,185	3,734
Associate's degree	625	1,399	849	2,332	878
Bachelor's degree	604	2,197	1,990	3,550	2,546
Graduate or professional degree	54	707	1,128	2,208	1,351

Table 44 - Educational Attainment by Age

Data Source: 2007-2011 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	19,585
High school graduate (includes equivalency)	24,121
Some college or Associate's degree	28,602
Bachelor's degree	41,828
Graduate or professional degree	59,129

Table 45 – Median Earnings in the Past 12 Months

Data Source: 2007-2011 ACS

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

The largest percentage of workers in Lakeland is Education and Health Care Services. Lakeland has a major medical center and numerous medical clinics known as the medical corridor. The Polk County school board along with two major universities also employs a large number of individuals. Retail and Art, Entertainment & Accommodation follow with 16% and 13% consecutively.

Lakeland is home to Publix supermarkets, which is one of the largest employers in the area; along with GEICO and Rooms to Go businesses who are also in the area. In the past several years, large companies such as Amazon and O'Reilly Automotive have opened warehouses in addition to the businesses mentioned.

Describe the workforce and infrastructure needs of the business community:

Lakeland's economy is shifting and the needs of the business community are changing. The City's workforce is increasingly private sector driven, with rapid growth in certain business sectors, such as warehouse/distribution. Lakeland is seeing rapid growth in both tech jobs requiring advanced skills, as well as low skilled/low wage service sector jobs. Many businesses in the area need to be able to attract top talent to fill advanced positions, while also needing to fill more entry level positions with employees who are technically competent and job ready.

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

The following economic development initiatives and business incentives are identified on the City of Lakeland's website at www.lakelandgov.net. These incentives are the coordinating efforts of several of the City's departments and CRA's and other business partners. These incentives include tax exemptions, state funding, and local programs for qualified businesses help to defray costs and maximize business growth.

Core Improvement Area: The Core Improvement Area allows for the exemption of all County and City impact fees, excluding water and wastewater. The "Core" includes all designated Historic Districts, the Downtown Community Redevelopment Area, and some portions of the Mid Town Community Redevelopment Area including the Medical District.

Tax Increment Financing: Qualified applicants will be eligible to receive tax increment reimbursement on a sliding scale for a maximum of ten years. The renovation/improvement must be at least 50% of the then current assessed value of the property and must bring the property into compliance with all building codes. The applicant must apply for consideration prior to receiving a building permit for construction.

Enterprise Zone: An Enterprise Zone is a specific geographic area targeted for economic revitalization. Florida's Enterprise Zone Program was created to encourage growth and investment in distressed areas by offering tax advantages and incentives to businesses locating within the zone. In addition to the incentives stated above, Lakeland offers other area specific initiatives.

Downtown Design Assistance: Downtown Design Assistance is intended to give current or potential property owners/developers, or prospective business owners, access to professional technical assistance regarding site development and building and fire code compliance for existing properties within Downtown Lakeland. A particular emphasis of this program is to bring existing second and third floor spaces back to occupancy. Other qualified projects will include those that convert ground floor spaces to retail or service uses.

Mid-Town Community Redevelopment Area: The Mid-Town Gateway Incentive Pilot Program is intended to incentivize large commercial property owners, who have the greatest potential for high quality employment for our residents, to make significant investments in the expansion or upgrade of real property in order to improve the appearance of our entrances and to stimulate additional redevelopment activity.

Small Project Assistance: Small Project Assistance is a dollar-for-dollar matching grant that can be used towards any public infrastructure improvement triggered by a redevelopment project within the Mid-Town district. It is available to commercial property owners along Development Corridors (Kathleen Road, N. Florida Avenue/US 98N, Lakeland Hills Boulevard, Griffin Road, Memorial Boulevard) within the district. Preference is given to commercial properties within any of the targeted study areas (Small Area Study, US 98 Corridor Study). Maximum grant amount is \$15,000. Grants are available on a first-come, first-served basis.

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

A small number of the current workforce does not have an education beyond the 9th grade, which makes it difficult for them to advance in their current jobs. There are 1,797 people in the workforce between the ages of 18 and 64 that have no more than a 9th grade education, as well as 1,419 people age 65 and above. The majority of the workers have a high school diploma, GED or equivalent, which enable them to get into an entry-level job in manufacturing, warehouse, construction or other trades. In order to advance, they will need to increase their education and/or training levels through one of the programs offered in the area.

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

Higher education is offered at several colleges, (Florida Southern College, Southeastern University, and Polk State College) and training schools, (Travis Technical Center, Keiser University, Everest University and Fortis Institute) to promote higher learning.

The following workforce training initiatives are available in the City of Lakeland:

Incumbent Worker Training – Provide training to currently employed workers to keep workforce competitive.

- Employ Florida Marketplace – Job postings
- Economic Development Impact Fee- Businesses receive a reduction in impact fees.
- Quick Response Training – Customized training for new or expanding businesses
- Qualified Target Industry Tax Refund – Encourage quality job growth in targeted high value added industries.
- Urban Job Tax Credit- Encourage the creation of jobs in urban areas.

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

NO

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

N/A

Discussion

In summary, the City's labor force is largely civilian, the unemployment among the age group 16 to 24 is over 25%; and most of workers drive to work is 30 minutes or less. The job market shows that the higher the educational level the higher your earnings; which is true throughout the nation. The City has numerous initiatives in place to promote economic impact which affects the work force. The City is seeing growth in the business section along with a demand for more skilled workers. The local educational system is also offering more opportunities in higher education to qualify skilled workers. `

MA-50 Needs and Market Analysis Discussion

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

With the data collected over the years with rehabilitation programs, there is more of a concentration of households with multiple housing problems in the low income census tracts with older housing stock. Concentrated may be defined as an area that has a proportionately higher occurrence of these multiple housing problems compared to other areas of the City.

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

Census tracts 112.02, 112.03 and 112.04 contain the highest concentration of minorities in the City, according to data from CPD maps. (See Low-Mod Census Tract Map below) In these census tracts, fifty six% of the households are Black or African American. Concentrated may be defined as an area that has a proportionately higher occurrence of these multiple housing problems compared to other areas of the City.

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

The poverty rate for African Americans is 31.7% when compared to the White population which is 15.1% and the Hispanic is 27.2%. (See Poverty Rate map below) Some of the characteristics of the neighborhoods like many in Lakeland has older homes in need of repair. There are some businesses and several magnet schools along with medical complexes and hospital nearby.

Are there any community assets in these areas/neighborhoods?

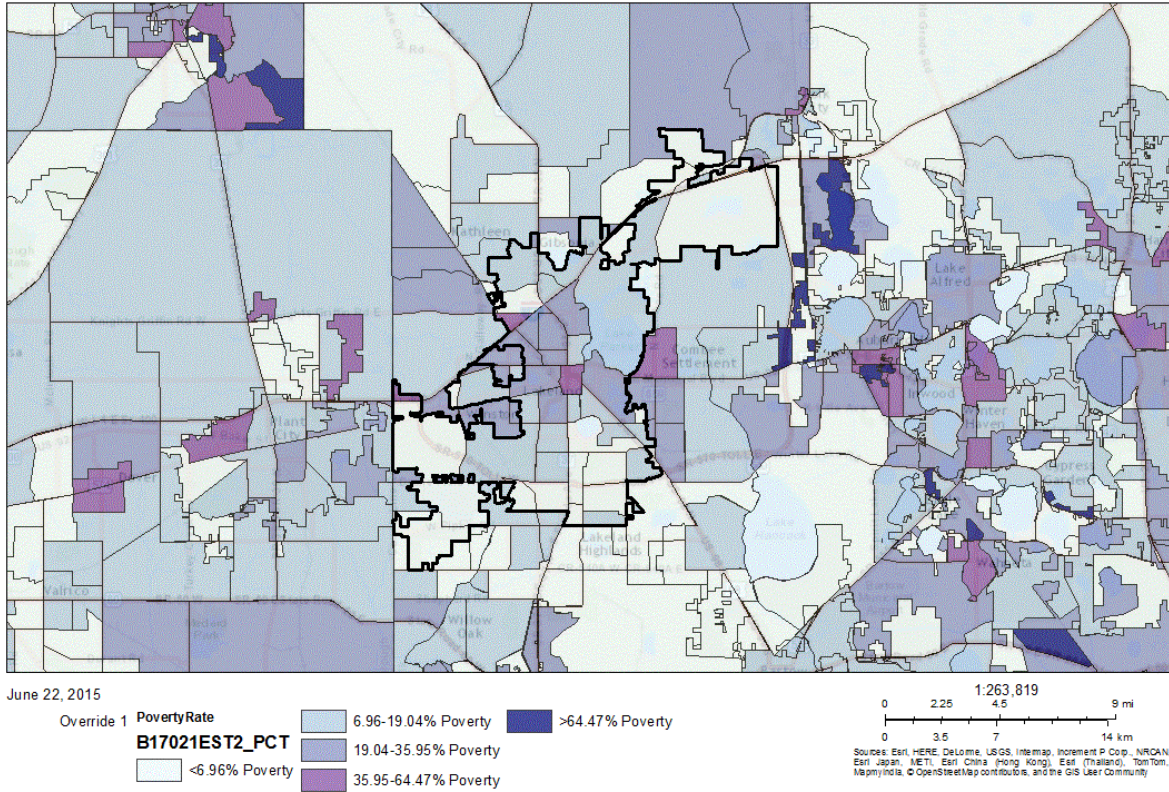
The community assets located in these areas are two community centers, Coleman Bush Community Center and Simpson Park Recreational Center, which serve the low –moderate income households with youth activities and meeting place for community. Most recently, the Dream Center has opened to offer local youth a place of safety and does community clean ups monthly. The Boys and Girls Club also provide for a safe haven for the community youth in the surrounding neighborhoods.

Are there other strategic opportunities in any of these areas?

In addition to the community assets stated above, the Mid-Town Community Redevelopment Agency is taking a vested interest in these areas. A blighted multi-family housing complex was demolished and the CRA is seeking resolutions to address some affordable housing needs of the community.

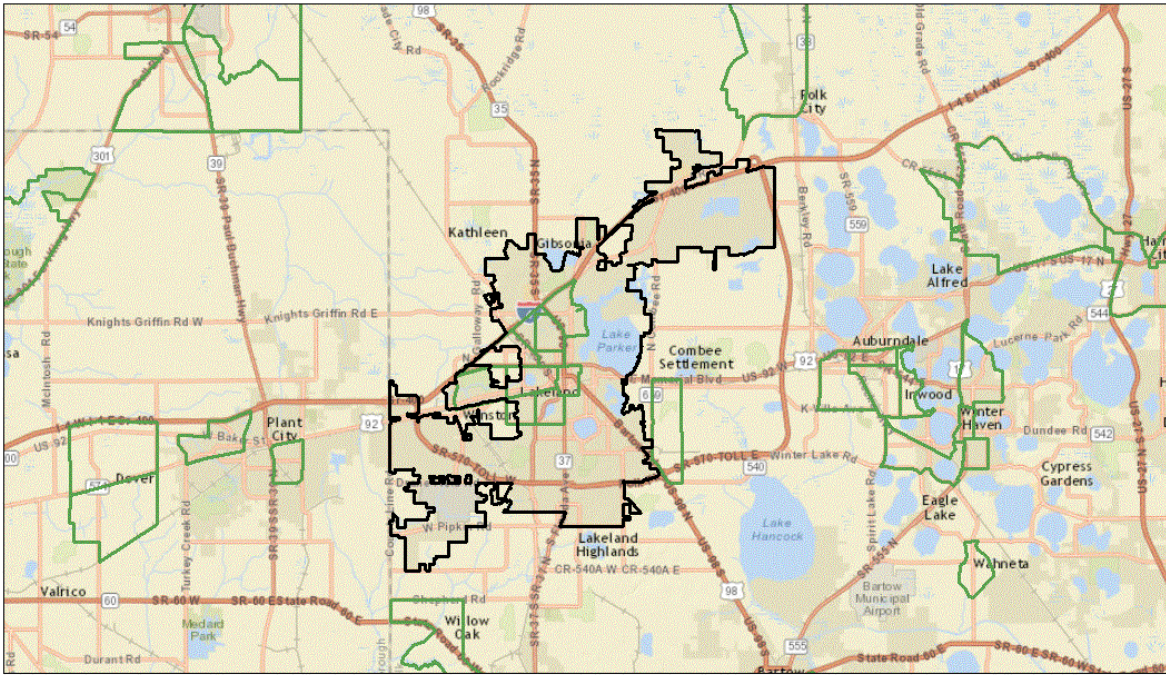
The City's housing rehabilitation program also invested many HUD and State funds in these low income census tracts. The hospital as well a major medical provider is close to these low income census tracts.

Poverty Rate - Consolidated Plan and Continuum of Care Planning Tool



Poverty Rate - Consolidated Plan and Continuum of Care Planning Tool

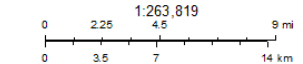
Low-Mod Census Tracts - Consolidated Plan and Continuum of Care Planning Tool



June 22, 2015

Override 1

Low Mod Tract



1:263,819
Sources: Esri, HERE, DeLorme, USGS, Intermap, increment P Corp., NRCAN, Esri Japan, NET, Esri China (Hong Kong), Esri (Thailand), TomTom, MapmyIndia, © OpenStreetMap contributors, and the GIS User Community

Low-Mod Census Tracts - Consolidated Plan and Continuum of Care Planning Tool

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The Consolidated Plan process requires the City to identify priority needs and a Strategic Plan to meet those needs over the next five years. For every priority, there are goals and objectives established to measure progress, as well as strategies to address them. Each year of the plan, the City will undertake activities to accomplish the goals outlined.

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

Geographic Area

Table 46 - Geographic Priority Areas

1	Area Name:	CityWide																												
	Area Type:	Local Target Area																												
	Other Target Area Description:	Local Target Area																												
	HUD Approval Date:																													
	% of Low/ Mod:																													
	Revital Type:																													
	Other Revital Description:																													
	Identify the neighborhood boundaries for this target area.	<p>The federal funds are utilized throughout the city limits of Lakeland. The area includes several low income census tracts in a concentrated area.</p> <table border="1"> <thead> <tr> <th>Census Tract</th> <th>Low/Mod %</th> </tr> </thead> <tbody> <tr><td>103</td><td>79</td></tr> <tr><td>108</td><td>78</td></tr> <tr><td>109</td><td>77</td></tr> <tr><td>110</td><td>60</td></tr> <tr><td>111</td><td>68</td></tr> <tr><td>112.02</td><td>56</td></tr> <tr><td>112.03</td><td>79</td></tr> <tr><td>112.04</td><td>62</td></tr> <tr><td>114</td><td>64</td></tr> <tr><td>117.04</td><td>80</td></tr> <tr><td>117.22</td><td>79</td></tr> <tr><td>120.02</td><td>63</td></tr> <tr><td>164</td><td>47</td></tr> </tbody> </table>	Census Tract	Low/Mod %	103	79	108	78	109	77	110	60	111	68	112.02	56	112.03	79	112.04	62	114	64	117.04	80	117.22	79	120.02	63	164	47
	Census Tract	Low/Mod %																												
103	79																													
108	78																													
109	77																													
110	60																													
111	68																													
112.02	56																													
112.03	79																													
112.04	62																													
114	64																													
117.04	80																													
117.22	79																													
120.02	63																													
164	47																													

	Include specific housing and commercial characteristics of this target area.	<p>The majority of the City's housing stock was built between 1950 and 1979. With so many units in this timeframe, many of these units required major rehabilitation. There are some that are not suitable of rehabilitation due to dilapidated conditions and are unsuitable for living in.</p> <p>Data shows a need for repairs in the existing low income homeowners in their housing. There is a concentration of commercial business closer to a main interstate.</p>
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	
2	Area Name:	Code enforcement
	Area Type:	Low/Mod Area of Concentration
	Other Target Area Description:	Low/Mod Area of Concentration
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	Census Tracts 103.00, 108.00, 109.00, 110.00, 111.00, 112.02, 112.03, 112.04, 114.00, 117.04, 117.22, 120.02, 164.00
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	

	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	

General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

The City provides assistance throughout the corporate limits of Lakeland; but will be directed to the areas of City of Lakeland with the highest percentage of families 80% and below of the area median income.

Allocations are typically used to address high priority needs, as identified in this plan, on a citywide basis for projects primarily benefiting low and moderate income households. The basis for assigning priority given to each category of priority needs (include relative priority, where required,) was a series of focus group meetings with providers of housing and community services, public meetings and public hearings. Consultations with the local housing authority and other City and Planning documents were also considered. A community needs survey was published on the internet. HOPWA assistance shall be provided throughout the Lakeland/Winter Haven EMSA or Polk County wide.

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

Priority Needs

Table 47 – Priority Needs Summary

1	Priority Need Name	Preserve and maintain affordable housing
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	Local Target Area
	Associated Goals	Affordable Housing
	Description	Rehabilitation and emergency repairs of owner-occupied housing for low income households.
	Basis for Relative Priority	The basis for assigning priority given to each category of priority needs (include relative priority, where required,) was a series of focus group meetings with providers of housing and community services, internet survey, public meetings and public hearings. Consultations with the local housing authority and other City and Planning documents were also considered.
2	Priority Need Name	Increase homeownership
	Priority Level	High

	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	Local Target Area
	Associated Goals	Self Sufficiency
	Description	This program provides down payment and closing costs to low income home buyers. Homes purchased must be located within the city limits.
	Basis for Relative Priority	The basis for assigning priority given to each category of priority needs (include relative priority, where required,) was a series of focus group meetings with providers of housing and community services, internet survey, public meetings and public hearings. Consultations with the local housing authority and other City and Planning documents were also considered.
3	Priority Need Name	Prevent homelessness
	Priority Level	High

	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	Local Target Area
	Associated Goals	Quality of life
	Description	Provides services that prevent low income persons; Assist in the provision of persons at risk of becoming homeless.
	Basis for Relative Priority	The basis for assigning priority given to each category of priority needs (include relative priority, where required,) was a series of focus group meetings with providers of housing and community services, internet survey, public meetings and public hearings. Consultations with the local housing authority and other City and Planning documents were also considered.
4	Priority Need Name	Code Enforcement
	Priority Level	High

	Population	Extremely Low Low Moderate Large Families Families with Children Elderly
	Geographic Areas Affected	Low/Mod Area of Concentration
	Associated Goals	Quality of life
	Description	Code Enforcement as it relates to demolition, housing environment code violations, fire inspections, overgrowth/care of premises and abandoned vehicles.
	Basis for Relative Priority	The basis for assigning priority given to each category of priority needs (include relative priority, where required,) was a series of focus group meetings with providers of housing and community services, internet survey, public meetings and public hearings. Consultations with the local housing authority and other City and Planning documents were also considered.
5	Priority Need Name	Safety of Neighborhoods
	Priority Level	High

	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	Low/Mod Area of Concentration
	Associated Goals	Affordable Housing Quality of life
	Description	Provides services for the safety of neighborhoods.
	Basis for Relative Priority	The basis for assigning priority given to each category of priority needs (include relative priority, where required,) was a series of focus group meetings with providers of housing and community services, internet survey, public meetings and public hearings. Consultations with the local housing authority and other City and Planning documents were also considered.
6	Priority Need Name	Infrastructure Improvements
	Priority Level	Low

	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	Low/Mod Area of Concentration
	Associated Goals	Quality of life
	Description	Assist in providing suitable living environment for low income areas.
	Basis for Relative Priority	The basis for assigning priority given to each category of priority needs (include relative priority, where required,) was a series of focus group meetings with providers of housing and community services, internet survey, public meetings and public hearings. Consultations with the local housing authority and other City and Planning documents were also considered.
7	Priority Need Name	Facilities and Services
	Priority Level	Low

	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	Low/Mod Area of Concentration
	Associated Goals	Quality of life
	Description	Increase accessibility to quality facilities and services for low income persons.
	Basis for Relative Priority	The basis for assigning priority given to each category of priority needs (include relative priority, where required,) was a series of focus group meetings with providers of housing and community services, internet survey, public meetings and public hearings. Consultations with the local housing authority and other City and Planning documents were also considered.
8	Priority Need Name	Empower low income persons
	Priority Level	Low

	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents
	Geographic Areas Affected	Local Target Area
	Associated Goals	Self Sufficiency
	Description	Assist low income persons to achieve self-sufficiency.
	Basis for Relative Priority	The basis for assigning priority given to each category of priority needs (include relative priority, where required,) was a series of focus group meetings with providers of housing and community services, internet survey, public meetings and public hearings. Consultations with the local housing authority and other City and Planning documents were also considered.
9	Priority Need Name	Providing employment
	Priority Level	Low

Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
Geographic Areas Affected	Local Target Area
Associated Goals	Self Sufficiency
Description	Assist in providing employment opportunities to low income persons in areas affected by those programs and activities covered by the Plan.
Basis for Relative Priority	The basis for assigning priority given to each category of priority needs (include relative priority, where required,) was a series of focus group meetings with providers of housing and community services, internet survey, public meetings and public hearings. Consultations with the local housing authority and other City and Planning documents were also considered.

Narrative (Optional)

SP-30 Influence of Market Conditions – 91.215 (b)

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	The City does not fund TBRA
TBRA for Non-Homeless Special Needs	The City does not fund TBRA
New Unit Production	The City will support multi-family developments (Low-Income Tax Credit project) with waiver of impact fees
Rehabilitation	The owner occupied single family rehabilitation program has preserve and maintained the City's housing stock for households at 80% and below AMI.
Acquisition, including preservation	The acquisition of homes with the City's down payment program supports home ownership for new homebuyers at 80% and below AMI

Table 48 – Influence of Market Conditions

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

Introduction

The Five-Year Consolidated Plan must identify the federal, state, local and private resources expected to be available to the City to address priority needs and specific objectives identified in the Strategic Plan. The City of Lakeland is awarded an allocation of CDBG funds each year which, for 2015-2016 is \$830,919, and anticipates an approximate amount of \$2,000 program income. CDBG funds may be used for housing and community development activities including housing rehabilitation, public services, code enforcement and administration of the City's CDBG program.

The City of Lakeland also is awarded HOME funds in the amount of \$300,988 for 2015-2016 and anticipates an approximate amount of \$5,000 for program income. The amount awarded for the State of Florida State Housing Initiatives Partnership (SHIP) program is \$454,029 for 2014-2015; but varies from year to year. HOME and SHIP funds may be used for housing activities such as increasing homeownership, housing rehabilitation, housing rehabilitation administration of the City's HOME and SHIP programs and CHDO support. The City's General Fund and CRA funds may be utilized for impact fee reimbursements/waiver for multi-family housing developments.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	830,919	2,000	400,000	1,232,919	4,931,676	Anticipated five year average annual CDBG allocation

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	300,988	5,000	0	305,988	1,223,952	Anticipated five year average annual HOME allocation

Table 49 - Anticipated Resources

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

The City's Neighborhood Services Division will seek other grant funding sources to leverage with existing state, federal and general funds. The City was awarded \$2,005,781 in 2009 and \$1,303,139 in 2011 from HUD's Neighborhood Stabilization Program (NSP) to acquire, rehabilitate and sell foreclosed and abandoned homes and Community Development Block Grant – Recovery to stimulate the suffering economy. The City will meet its HOME match requirements with the State funds available, local impact fees waivers and/reimbursement to non-profit developers, discounted homesteading lot program and other local contributions. The State of Florida funded the State Housing Initiatives Partnership (SHIP) program with an allocation of \$454,029 in housing and community development funding.

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

The City does not plan to use city-owned property to address the needs identified in this plan.

Discussion

The City is awarded federal funds from HUD and an annual award from the State of Florida State Housing Initiatives Partnership (SHIP) program. The SHIP amount varies each year. The City also allocates local funds to public services agencies along with waiving local impact fees for housing development.

SP-40 Institutional Delivery Structure – 91.215(k)

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

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Lakeland Housing Authority	PHA	Rental	Jurisdiction
City of Lakeland	Subrecipient	Ownership	Jurisdiction
Keystone Challenge Fund	CHDO	Ownership	Jurisdiction
Developers			Jurisdiction
Lakeland Habitat for Humanity	Non-profit organizations	Ownership	Jurisdiction
Code Enforcement	Government	neighborhood improvements	Jurisdiction
Homeless Coalition of Polk County	Non-profit organizations	Homelessness	Jurisdiction
Human Services Organization	Non-profit organizations	public facilities	Jurisdiction

Table 50 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

The City has an established housing delivery system which has been in place for many years. Resources from the federal, state and local agencies are used to create and maintain affordable decent safe housing for low to moderate income families. Homeownership and housing rehabilitation opportunities for low to moderate income families are offered using a variety of funds including leveraging of private dollars. Affordable and subsidized rental units are available locally through federal and state grant programs. Local general funds in the form of reimbursement for water/wastewater impact fees are leveraged with state housing credit programs to produce new mixed income rental projects.

The strength in the delivery system results from multiple funding sources leveraged to deliver a variety of housing in Lakeland. In the past, an analysis of the housing delivery system's gaps may be noted that separate agencies did not communicate as well as needed in the allocation of housing to the area. The efforts of the local systems have improved with more collaboration within the system.

The requests for CDBG assistance received each year by nonprofit public service providers consistently exceeds the amount of funding available to the City as a result of the 15% cap on CDBG funds that can be budgeted for such activities. In determining how to invest its limited resources in the best possible way, The Neighborhood Services Division is committed to selecting those programs and projects that would best serve the residents of Lakeland. As a result of the current recession, the requests for CDBG

public service dollars have increased further still and the City is determined to manage the selection of CDBG public service activities more effectively.

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

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

Table 51 - Homeless Prevention Services Summary

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

Table 57 shows that the Continuum of Care (CoC) service delivery system in the City of Lakeland provides comprehensive services to the homeless including those with HIV/AIDS. In order to better meet

the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) a coordinated assessment has been established and is being implemented in the City of Lakeland. Coordinated assessment is a powerful tool designed to ensure that homeless persons are matched with the right intervention, among all of the interventions available in the CoC, as quickly as possible. It standardizes the access and assessment process for all clients and coordinates referrals across all providers in the CoC. When providers intake and assess clients using the same process, and when referrals are conducted with an understanding of all programs, including their offered services and bed availability, participants can be served with the most appropriate intervention and not with a “first come, first served” approach.

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

Special needs populations are served by the Lakeland homeless services system as follows:

Victims of Domestic Violence: Currently provider agencies provide a free and confidential assessment, shelter and related services to domestic violence survivors and their dependents including crisis intervention, problem solving skills, self-help groups, safety planning, information and referrals, and outreach services including external support group. The major stakeholder that provides the services need is Peace River Center, Inc.

Homeless Youth: We acquired \$750,000 of funding through the State of Florida homeless programs to provide housing for unaccompanied youth and children aging out of foster care. We also are requesting renewal of a scattered site leasing project that specifically serves youth aging out of foster care.

Veterans: We have limited resources and if the Veterans Administration deems the individual ineligible we refer them to providers participating in the coordinated intake process. Individual providers are applying for funding through the VA. We also have a strong representative from the VA that attends meetings and trouble shoots when we feel a veteran is entitled to services they are not receiving.

Chronically Homeless: Local permanent supportive housing programs have established a short term level 3 residential program to provide safe shelter for up to 2 weeks for individuals waiting for a permanent supportive housing bed to open. Additionally, Mental Health assessment and substance abuse detoxification can be provided in this time as well. Participants can go directly from these facilities into housing. If beds are not available, other opportunities are sought. The Projects for Assistance in Transition from Homelessness (PATH) Team is critical to the process, knowing which provider has available space. They can match the needs of the homeless individual to the available space, allowing prompt housing. It is not immediate housing first, but the applicant is safe and has some degree of freedom while a scattered site lease is established, and the utilities are secured.

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

The major challenge for the City of Lakeland institutional structure and service delivery system for carrying out a strategy to address priority needs is preparing for the implementation of the voluntary service model in support of Housing First. To prepare we will work with case managers/counselors and housing specialists to develop a standardized approach to implement voluntary supportive services in the CoC including:

- Off-site provision of services including home visits;
- Transition to housing-oriented supportive services;
- Links to mainstream and community services;
- Identification of strengths and barriers to client housing stabilization and developing a client housing plan to achieve short and long term housing goals;
- Identification of an approach to facilitating client choice in supportive services and developing a services provision plan.
- Identifying policies and procedures needed.

SP-45 Goals Summary – 91.215(a)(4)

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Affordable Housing	2015	2020	Affordable Housing	CityWide	Preserve and maintain affordable housing Safety of Neighborhoods	CDBG: \$5,207,220 HOME: \$1,279,940	Homeowner Housing Rehabilitated: 75 Household Housing Unit
2	Self Sufficiency	2015	2020	Affordable Housing	CityWide	Increase homeownership Empower low income persons Providing employment	HOME: \$250,000	Direct Financial Assistance to Homebuyers: 50 Households Assisted
3	Quality of life	2015	2020	Non-Housing Community Development	Code enforcement	Prevent homelessness Code Enforcement Safety of Neighborhoods Infrastructure Improvements Facilities and Services	CDBG: \$957,375	Public service activities for Low/Moderate Income Housing Benefit: 100 Households Assisted Housing Code Enforcement/Foreclosed Property Care: 25000 Household Housing Unit

Goals Summary Information

Table 52 – Goals Summary

Goal Descriptions

1	Goal Name	Affordable Housing
	Goal Description	Improve quality, rehab and preservation of homes for low income owners
2	Goal Name	Self Sufficiency
	Goal Description	Down Payment Assistance for low income home buyers

3	Goal Name	Quality of life
	Goal Description	Code Enforcement and Blight Elimination and Public Services

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

Cost burdened renters need decent, affordable housing. Extremely low income households have the greatest need for continued assistance in the form of a subsidy or an affordable unit. Very low income and low income renters with a housing problem need assistance with supportive services, such as childcare, health care or transportation services. Assistance with supportive services reduces demands on their incomes, making more income to pay for housing. Very low income and low income renters who are provided assistance with other services may be able to save money that can be used for a down payment and closing costs on an owner unit. Because the majority of the low income renters are experiencing cost burden, all would benefit from improved educational opportunities and job training.

Low income owners who are cost burdened need assistance with maintenance and upkeep of their units so that they do not deteriorate. Low income owners also need assistance with supportive services that reduce the competing demands on their limited incomes. Low income owners would also benefit from improved educational opportunities and job training.

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

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

There is a need to increase the number of accessible units is apparent as the population of individuals continues to increase. The increase can be contributed to the increase in elderly population, general population with disabilities and disabled veterans.

Activities to Increase Resident Involvements

- Assist at least 20 families into homeownership through the Section 8 Homeownership Program, the HOPE VI Program, or other programs by December 31, 2015.
- Incorporate non-traditional entrepreneurial methods and practices that positively impact affordable housing in LHA's jurisdiction.
- Incorporate financially feasible Green and Sustainability Best Practices in all future developments.
- Increase the usage of LHA educational and computer literacy programs by 75%.
- Substantially increase the number of LHA seniors and people with disabilities using LHA sponsored programs.
- Enhance lines of communications through staff meetings and other necessary internal communications to provide updates and progress reports about agency activities.
- Continue to reward performance through the timely implementation of a performance management system.
- Encourage and support staff partaking in training and continuing education opportunities to the greatest degree possible within funding constraints.
- Conduct an annual employee satisfaction survey.

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

No

Plan to remove the 'troubled' designation

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

Barriers to Affordable Housing

The effect of City public policies on the cost of affordable housing may include tax policy affecting land and other property, land use controls, zoning ordinances, building codes, impact fees, growth limits, and policies that affect the return on residential investment. The City has a review process in place for all City actions that may adversely impact the development of affordable housing. The following programs have been established to support affordable housing within the city limits.

- **Impact Fees/Impact fee Credits/Impact Fee Exemptions;**
- **Tax Increment Benefits;**
- **Affordable Housing Incentive Plan;**
- **Code Enforcement;**
- **Tax Title Property;**
- **Urban Homesteading Program; and**
- **Accessory Dwelling Units.**

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

Impact Fee Credits-All land development activity, regardless of type or location, may receive an impact fee credit for a structure which has been removed within the prior five years.

Impact Fee Exemptions-The City has in place impact fee exemptions targeted to a specific location. Through an inter-local agreement with Polk County, development in the Core Improvement Area is exempt from all County and City impact fees except water, wastewater, and fire service capacity fees.

Tax Increment Benefits-In the Downtown Community Redevelopment Area, property owners are eligible to take advantage of tax increment benefits for renovation/improvement to a current structure.

Affordable Housing Incentive Plan-In 1992 when the State enacted the William E. Sadowski Affordable Housing Act, which provided a comprehensive funding package for affordable housing programs, local governments had to develop a “Local Housing Incentive Plan” to receive funds under the Act. The City appointed an Affordable Housing Advisory Committee (AHAC) which, through the Affordable Housing Incentive Plan, established the incentives to be provided to encourage the development of affordable housing. The incentives made available through this Plan include:

- Expedited permitting for all affordable housing developers;

- Developers may request impact fee reimbursements if the unit is sold or rented to an eligible household. If the unit is located in an Affordable Housing Incentive Target Area, the developer may be eligible for a larger reimbursement in impact fees;
- Eligibility for additional incentives that may be approved by the Affordable Housing Review Committee, including reduced road widths, and modifications in curbing, parking, or other site improvement features. The developer is responsible for requesting these specific reductions or modifications.

Code Enforcement-The Code Enforcement Section of the Neighborhood Services Division is responsible for investigating and citing properties for code violations, boarding up abandoned buildings, demolishing unsafe structures, and maintaining vacant lots. Code Enforcement receives funding from both CDBG and the City's General Fund. Code Enforcement has a new computer system that allows the tracking of code violations by Census Tract, shown in the map below.

Tax Title Property-Some neighborhoods in Lakeland have property that is either vacant and abandoned or occupied but deteriorated. Much of this marginal property is delinquent in taxes. If development is to occur on any scale in Lakeland's distressed neighborhoods, availability of buildable land is critical. The developer must be able to acquire the land at a reasonable price and it must be free of legal encumbrances that could stall the development process.

Urban Homesteading Program-As a strategy to promote infill housing development in some of Lakeland's most distressed neighborhoods, the Urban Homesteading Program was developed. On vacant buildable residential lots, the City shall continue to aggressively pursue title and marketability through foreclosure of special assessment liens and quiet title action. Funding for this effort is derived from the General Fund.

The City shall maintain a list of City owned vacant lots suitable for single family construction where the property has marketable title and all back taxes have been paid in full. These lots shall be available for Urban Homesteading.

Accessory Dwelling Units-The City amended its Land Development regulations to allow accessory dwelling units (ADU) in residential zoning districts. ADUs may provide affordable units for retirees, single persons, couples and students while attending college or preparing to become independent.

SP-60 Homelessness Strategy – 91.215(d)

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

Our homeless outreach strategy is to:

- Examine the capacity of outreach efforts and expand services to meet demand.
- Create and deliver basic training for outreach volunteers, library employees, law enforcement, and other frontline service providers.
- Provide information to businesses, local government, and community organizations about outreach efforts and ways to access services.
- Ensure real-time access to coordinated assessment for outreach workers.
- Ensure time from outreach with an engaged client to move in to permanent housing is tracked in HMIS and used to manage services delivery.

Addressing the emergency and transitional housing needs of homeless persons

The emergency and transitional housing needs of homeless persons are met through a wide range of such housing. Sections NA-40 and MA-30 provided a detailed list of the homeless facilities and services available to the homeless population and the needs of those populations.

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

Our strategy to address this issue is to:

- Increase funding for rapid re-housing by working with GiveWell, the community foundation serving Lakeland, to make rapid re-housing projects a funding priority.
- Prioritize rapid re-housing for CoC funding.
- Evaluate current CoC transitional housing programs serving families for re-allocation of funding toward rapid re-housing.
- Continue to pursue State of Florida and private funding for rapid re-housing projects.
- CoC to work with Public Housing Authorities on Section 8 and rapid re-housing.

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

Our strategy to address this issue is to:

- Identify community prevention partners determining what each prevention partner group can best do for prevention and ensure processes and tools are in place to support prevention.
- Work with landlords to identify stability issues early and effective interventions to keep client housed.
- CoC develops and monitors CoC-wide goals emphasizing housing retention outcomes with results reported in annual performance-based rankings.
- CoC monitors provider housing stability providing technical assistance to poor performers as needed.
- Connect prevention programs coordinated entry allowing households to quickly access the services they need without having to call multiple programs.
- Pursue increased funding for homeless prevention projects including Florida Department of Children and Families Homeless Prevention Grant.

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

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

The City will utilize the following strategies to address lead-based paint hazards and increase access to housing without lead-based paint hazards through its housing rehabilitation & emergency repair and home purchase assistance programs:

- Fund the acquisition, recycling and rehabilitation of existing housing units through current housing grants and loan programs, as well as cost-effective leveraging strategies.
- Improve coordination with emergency repair and other programs to reduce the total rehabilitation cost per unit and correct major problems before they worsen.

HUD's lead-based paint regulations and requirements are fully incorporated into all of the City's rehabilitation and homebuyer activities. All units of appropriate age are being, residents informed, rehabilitation is performed according to safe work practices and clearance testing is performed on all completed units.

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

Housing built before 1978 is presumed to have a higher risk of lead-based paint. In the City of Lakeland, 56% of owner-occupied housing units were built prior to 1978. For renter-occupied Units, 48% were built prior to 1978. It is estimated that 79% of these housing units are occupied by low and moderate-income families. Generally, these statistics point toward the need for the City of Lakeland to facilitate both owner-unit and rental-unit rehabilitations within its jurisdiction.

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

The City of Lakeland addresses lead-based paint hazards as part of the rehabilitation program. The City addresses any lead-based paint hazards pursuant to 24 CFR Part 35 Final Rule effective September 15, 2000. Qualified testers and risk assessment contractors are utilized for the work to be completed for lead based paint stabilization, detection, and abatement using safe work practices. HUD's lead-based paint regulations and requirements are fully incorporated into all of the City's rehabilitation and homebuyer activities.

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

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

The goal of the City is to address issues relating to poverty through assistance to both outside agencies and City programs. Funded activities that provide assistance and training to lower income persons include: Salvation Army and Talbot House programs, Homeless Coalition of Polk County support, drug prevention activities, after school programs, summer teen activities, volunteers to assist elderly shut-ins, programs for persons with disabilities, counseling, and recreational programs for low income children.

The Housing Assistance Program will continue to focus on training and counseling activities that help families become successful homeowners. The Affordable Housing Advisory Committee and the Housing Assistance Partnership Task Force will continue to oversee the implementation of housing programs and attempt to ensure affordable, decent housing for all residents. The City's single family rehab program helps lower income owners make needed repairs, which enables them to remain in their affordable homes.

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

Neighborhood Services Division maintains contacts with other agencies supplying services to low income residents such as the Lakeland Housing Authority, various homeless service agencies, and local non-profit agencies with programs that benefit children and families.

The Lakeland Housing Authority operates the Family Self Sufficiency and Section 8 FSS programs to promote the development of local strategies to coordinate the use of assistance under the public housing program with public and private resources, enable participating families to increase earned income, reduce or eliminate the need for welfare assistance, and make progress toward achieving economic independence and self-sufficiency. The FSS program supports HUD's strategic goals of helping HUD-assisted renters make progress toward housing self-sufficiency welfare reform and help families develop new skills that will lead to economic self-sufficiency. As a result of their participation in the FSS program, many families have achieved stable, well paid employment, which had made it possible for them to become homeowners or move to other non-assisted housing. The City signs LHA certificate of consistency for its submission to funding sources.

All local non-profit agencies serving the homeless offer some level of supportive services to program participants, ranging from family counseling to job skill development, all of which are intended to promote self-sufficiency and prevent a return to poverty and homelessness.

SP-80 Monitoring – 91.230

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

The Neighborhood Services Division has established a comprehensive set of standards and procedures to evaluate its own performance in meeting the goals and objectives outlined in the Consolidated Plan.

The Staff will monitor activities on an on-going basis to ensure federal and state regulations and statutory requirements are met. The Staff, along with the City's Finance Department, has standards and procedures for monitoring grant funds. The City is also monitored by HUD, Florida Housing Finance Corporation and a private external auditing firm.

Services for the CDBG and HOME programs are provided by internal staff. For the rehabilitation program, each housing project is brought up to local housing code standards; the rehab specialist performs on-site visits to the job in various stages and final inspections are done by the City's Building Inspection Division. A community-based non-profit organization provides homebuyer education, pre-qualifying, counseling, application in-take, and processing in conjunction with the direct provision of home purchase assistance. All home purchase files are reviewed by internal staff for program compliance and income eligibility.

The monitoring standards and procedures used by Neighborhood Services follow the standards and procedures set forth in HUD monitoring handbooks, guidelines and technical assistance publications. Staff performs an annual review of homeownership for affordability compliance requirement. The City also monitors projects to ensure compliance with federal rules governing Section 504, lead-based paint abatement rules, housing quality standards, the Davis-Bacon Act and other applicable requirements.

Section 3 of the Housing and Urban Development Act of 1968, as amended (12 U.S.C 1701u), requires the City of Lakeland to insure that employment and other economic opportunities generated by HUD financial assistance, to the greatest extent feasible, be directed to low income residents, particularly recipients of government housing assistance. Provisions also apply to contracting opportunities for business concerns that provide economic opportunities to low and very low income persons. The Housing Section encourages compliance with this policy by contacting local community sub-contractors and general contractors to bid on rehabilitation projects. This clause is also included in the general contractor's Rehab Work Contract. The City's Purchasing Department has practices and procedures in place to encourage the participation of Minority Business Enterprises (MBE) and Women Business Enterprises (WBE) in its contracts and construction projects.

Neighborhood Services reports its performance in the annual Comprehensive Annual Performance and Evaluation Report (CAPER). The CAPER contains a summary of program year accomplishments, the status of activities taken to fulfill the strategic plan component of the Consolidated Plan, and an evaluation of progress made to address identified priority needs and objectives during the program year. The annual CAPER shows in great detail how the City's CDBG and HOME funds were spent to meet its stated goals and objectives.

The City completed an Analysis of Impediments to Fair Housing in 2015 and a copy is available for viewing on the Housing Section website at www.lakelandgov.net. The Analysis of Impediments to Fair Housing Study was prepared to determine if issues exist that discourage fair housing opportunities. The City makes it an objective to encourage fair housing practices within its corporate limits by providing housing assistance to its low and moderate income residents through purchase assistance, housing rehabilitation programs and homebuyer education programs.

Expected Resources

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

Introduction

The Five-Year Consolidated Plan must identify the federal, state, local and private resources expected to be available to the City to address priority needs and specific objectives identified in the Strategic Plan.

The City of Lakeland is awarded an allocation of CDBG funds each year which, for 2015-2016 is \$830,919, and anticipates an approximate amount of \$2,000 program income. CDBG funds may be used for housing and community development activities including housing rehabilitation, public services, code enforcement and administration of the City’s CDBG program.

The City of Lakeland also is awarded HOME funds in the amount of \$300,988 for 2015-2016 and anticipates an approximate amount of \$5,000 for program income. The amount awarded for the State of Florida State Housing Initiatives Partnership (SHIP) program is \$454.029 for 2014-2015; but varies from year to year. HOME and SHIP funds may be used for housing activities such as increasing homeownership, housing rehabilitation, housing rehabilitation administration of the City’s HOME and SHIP programs and CHDO support. The City’s General Fund and CRA funds may be utilized for impact fee reimbursements/waiver for multi-family housing developments.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	830,919	2,000	400,000	1,232,919	4,931,676	Anticipated five year average annual CDBG allocation

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	300,988	5,000	0	305,988	1,223,952	Anticipated five year average annual HOME allocation

Table 53 - Expected Resources – Priority Table

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

The City’s Neighborhood Services Division will seek other grant funding sources to leverage with existing state, federal and general funds. The City was awarded \$2,005,781 in 2009 and \$1,303,139 in 2011 from HUD’s Neighborhood Stabilization Program (NSP) to acquire, rehabilitate and sell foreclosed and abandoned homes and Community Development Block Grant – Recovery to stimulate the suffering economy. The City will meet its HOME match requirements with the State funds available, local impact fees waivers and/reimbursement to non-profit developers, discounted homesteading lot program and other local contributions. The State of Florida funded the State Housing Initiatives Partnership (SHIP) program with an allocation of \$454,029 in housing and community development funding.

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

The City does not plan to use city-owned property to address the needs identified in this plan.

Discussion

The City is awarded federal funds from HUD and an annual award from the State of Florida State Housing Initiatives Partnership (SHIP) program. The SHIP amount varies each year. The City also allocates local funds to public services agencies along with waiving local impact fees for housing development.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Affordable Housing	2015	2020	Affordable Housing	CityWide	Preserve and maintain affordable housing	CDBG: \$929,595 HOME: \$163,909	Homeowner Housing Rehabilitated: 32 Household Housing Unit
2	Quality of life	2015	2020	Non-Housing Community Development	CityWide Code enforcement	Code Enforcement Safety of Neighborhoods Infrastructure Improvements Facilities and Services	CDBG: \$187,510	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1000 Persons Assisted Housing Code Enforcement/F oreclosed Property Care: 2657 Household Housing Unit
3	Self Sufficiency	2015	2016	Affordable Housing	CityWide	Preserve and maintain affordable housing Increase homeownership	HOME: \$112,673	Direct Financial Assistance to Homebuyers: 11 Households Assisted

Table 54 – Goals Summary

Goal Descriptions

1	Goal Name	Affordable Housing
	Goal Description	Quality affordable housing, Temporary relocation, clearance and demolition, Housing Rehab Delivery
2	Goal Name	Quality of life
	Goal Description	Code enforcement, blight and elimination, Public Services
3	Goal Name	Self Sufficiency
	Goal Description	Affordable Housing, HPA, Community Housing Development Organization

Projects

AP-35 Projects – 91.220(d)

Introduction

The City of Lakeland’s Action Plan outlines its planned actions for the 2015 -2016 to support housing and community development for the City’s low- and moderate-income populations, as well as the City’s homeless and special needs groups.

The Neighborhood Services Division, under the direction of the Community Development Department, will continue to administer its Community Development Block Grant (CDBG) and HOME Investment Partnerships (HOME) affordable housing programs. The City will continue to provide funding for affordable housing rehabilitation and home purchase assistance as well as coordinating efforts of social service providers to enhance the quality of life for persons at 80% and below of the area median income.

Projects

#	Project Name
1	Owner Occupied Housing Rehabilitation
2	Home Purchase Assistance-HOME funds
3	Temporary Relocation
4	Clearance and Demolition
5	Housing Rehabilitation Staff-Activity Delivery
6	Code Enforcement
7	General Program Administration
8	Community Housing Development Organization
9	Simpson Park Camp Blast Summer Program
10	Coleman Bush Building Summer Tutoring
11	Coleman Bush Building Fall Tutoring
12	Coleman Bush Building After School Program
13	Simpson Park Art Classes
14	Simpson Park Dance Classes
15	Simpson Park Swimming Classes
16	Boys and Girls Club Summer and After Schools Programs
17	Lakeland Volunteers in Medicine
18	Salvation Army
19	Sunrise Community of Polk County
20	Volunteers in Service to the Elderly (VISTE) Hot Meals
21	Wilson House

Table 55 – Project Information

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

Allocations are typically used to address high priority needs, as identified in this plan, on a citywide basis for projects primarily benefiting low and moderate income households. The basis for assigning priority given to each category of priority needs (include relative priority, where required,) was a series of focus group meetings with providers of housing and community services, public meetings and public hearings. Consultations with the local housing authority and other City and Planning documents were also considered. A community needs survey was published on the internet. HOPWA assistance shall be provided throughout the Lakeland/Winter Haven EMSA or Polk County wide.

The primary obstacle to addressing underserved needs continues to be the diminishing availability of funds and the increasing requests of funding needs from non-profit agencies providing services to low and moderate income individuals.

AP-35 Project Summary

Project Summary Information

1	Project Name	Owner Occupied Housing Rehabilitation
	Target Area	CityWide
	Goals Supported	Affordable Housing
	Needs Addressed	Preserve and maintain affordable housing
	Funding	CDBG: \$736,444 HOME: \$168,216
	Description	Housing program provides major rehabilitation and emergency repair for owner-occupied housing for low income homeowners
	Target Date	9/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	Estimated 25 low income families will be assisted.
	Location Description	1104 Martin L. King Jr Ave. Lakeland, FL 33805
	Planned Activities	Single unit housing rehabilitation
2	Project Name	Home Purchase Assistance-HOME funds
	Target Area	CityWide
	Goals Supported	Self Sufficiency
	Needs Addressed	Preserve and maintain affordable housing
	Funding	HOME: \$50,000
	Description	This program provides down payment and closing costs to low income home buyers. Homes purchased must be within the city limits.
	Target Date	9/30/2016

	Estimate the number and type of families that will benefit from the proposed activities	Estimated 10 low income families will benefit
	Location Description	1104 Martin Luther King Jr Ave, Lakeland, FL 33805
	Planned Activities	Down payment and closing cost assistance
3	Project Name	Temporary Relocation
	Target Area	CityWide
	Goals Supported	Affordable Housing
	Needs Addressed	Preserve and maintain affordable housing
	Funding	CDBG: \$5,000 HOME: \$5,000
	Description	Temporary relocation assistance for clients benefiting from the City's owner-occupied rehabilitation program
	Target Date	9/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	Estimated 6 low income families will benefit
	Location Description	1104 Martin Luther King Jr Ave, Lakeland, FL 33805
	Planned Activities	Temporary relocation assistance for clients benefiting from the City's owner-occupied rehabilitation program
4	Project Name	Clearance and Demolition

	Target Area	CityWide
	Goals Supported	Quality of life
	Needs Addressed	Preserve and maintain affordable housing
	Funding	CDBG: \$5,000
	Description	Clearance, demolition and removal of accessory building and improvement including movement of structure to other sites
	Target Date	9/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	Estimated 2 low income households
	Location Description	1104 Martin Luther King Jr Ave, Lakeland, FL 33805
	Planned Activities	Clearance and demoilition for blighted properties
5	Project Name	Housing Rehabilitation Staff-Activity Delivery
	Target Area	CityWide
	Goals Supported	Affordable Housing
	Needs Addressed	Preserve and maintain affordable housing
	Funding	CDBG: \$175,000
	Description	Funds are budgeted to administer the Neighborhood Services Housing Section owner-occupied rehabilitation program. This includes activity delivery for CDBG and other low income rehabilitation activities.
	Target Date	9/30/2016

	Estimate the number and type of families that will benefit from the proposed activities	Estimated 25 low income families benefiting
	Location Description	1104 Martin Luther King Jr Ave, Lakeland, FL 33805
	Planned Activities	Staff activity delivery
6	Project Name	Code Enforcement
	Target Area	Code enforcement
	Goals Supported	Quality of life
	Needs Addressed	Preserve and maintain affordable housing Code Enforcement
	Funding	CDBG: \$61,837
	Description	Code Enforcement as it relates to demolition, housing and environment code violations, fire inspections, overgrowth/care of premises, and abandoned vehicles.
	Target Date	9/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	Estimated 2,657 households
	Location Description	Census Tracts- 103,108,109,110,111,112.02,112.03,112.04,114,117.04,117.22,120.02,164
	Planned Activities	Costs incurred for inspection of code violations and enforcement of codes
7	Project Name	General Program Administration
	Target Area	CityWide

	Goals Supported	Affordable Housing
	Needs Addressed	Preserve and maintain affordable housing Code Enforcement Safety of Neighborhoods
	Funding	CDBG: \$125,000 HOME: \$30,099
	Description	General program administration involving the oversight, monitoring and coordination of Community Development Block Grant Program and related activities. Payroll and benefits of staff involved in administration and costs for the provision of CDBG and HOME programs information to the public. General program administration and projects soft costs.
	Target Date	9/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	Estimated 25 low income families
	Location Description	1104 Martin Luther King Jr Ave, Lakeland, FL 33805
	Planned Activities	Administration of rehab program
8	Project Name	Community Housing Development Organization
	Target Area	CityWide
	Goals Supported	Affordable Housing
	Needs Addressed	Preserve and maintain affordable housing
	Funding	HOME: \$52,673
	Description	Housing Acquisition and rehabilitation/reconstruction
	Target Date	9/30/2016

	Estimate the number and type of families that will benefit from the proposed activities	Estimated 1 low income household will benefit
	Location Description	1104 Martin Luther King Jr Ave, Lakeland, FL 33805
	Planned Activities	Reconstruction or rehabilitation of a single family unit
9	Project Name	Simpson Park Camp Blast Summer Program
	Target Area	CityWide
	Goals Supported	Quality of life
	Needs Addressed	Facilities and Services
	Funding	CDBG: \$24,364
	Description	This structured summer recreation program provided by the City of Lakeland's Parks and Recreation Department will provide activities for the youth
	Target Date	9/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	Estimated 100 low income children
	Location Description	1725 Martin Luther King Jr Ave, Lakeland, FL 33805
Planned Activities	Youth summer camp	
10	Project Name	Coleman Bush Building Summer Tutoring
	Target Area	CityWide

	Goals Supported	Quality of life
	Needs Addressed	Facilities and Services
	Funding	CDBG: \$3,200
	Description	Summer tutoring for low income households
	Target Date	9/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	Estimated 50 low income children
	Location Description	1104 Martin Luther King Jr Ave, Lakeland, FL 33805
	Planned Activities	Summer Youth tutoring
11	Project Name	Coleman Bush Building Fall Tutoring
	Target Area	CityWide
	Goals Supported	Quality of life
	Needs Addressed	Facilities and Services
	Funding	CDBG: \$11,300
	Description	After school tutoring
	Target Date	9/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	Estimated 60 low income children

	Location Description	1104 Martin Luther King Jr Ave, Lakeland, FL 33805
	Planned Activities	After School tutoring
12	Project Name	Coleman Bush Building After School Program
	Target Area	CityWide
	Goals Supported	Quality of life
	Needs Addressed	Facilities and Services
	Funding	CDBG: \$2,781
	Description	
	Target Date	9/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	Estimated 12 low income children
	Location Description	1104 Martin Luther King Jr Ave, Lakeland, FL 33805
	Planned Activities	Youth Activities
13	Project Name	Simpson Park Art Classes
	Target Area	CityWide
	Goals Supported	Quality of life
	Needs Addressed	Facilities and Services
	Funding	CDBG: \$2,150
	Description	After school art classes
	Target Date	9/30/2016

	Estimate the number and type of families that will benefit from the proposed activities	Estimated 20 low income children
	Location Description	1104 Martin Luther King Jr Ave, Lakeland, FL 33805
	Planned Activities	After school art classes
14	Project Name	Simpson Park Dance Classes
	Target Area	CityWide
	Goals Supported	Quality of life
	Needs Addressed	Facilities and Services
	Funding	CDBG: \$1,860
	Description	Dance classes
	Target Date	9/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	Estimated 20 low income children
	Location Description	1104 Martin Luther King Jr Ave, Lakeland, FL 33805
	Planned Activities	Youth dance classes
15	Project Name	Simpson Park Swimming Classes
	Target Area	CityWide

	Goals Supported	Quality of life
	Needs Addressed	Facilities and Services
	Funding	CDBG: \$4,200
	Description	Swim classes
	Target Date	9/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	Estimated 105 low income children
	Location Description	1725 Martin Luther King Jr Ave, Lakeland, FL 33805
	Planned Activities	Swimming lessons for youth
16	Project Name	Boys and Girls Club Summer and After Schools Programs
	Target Area	CityWide
	Goals Supported	Quality of life
	Needs Addressed	Facilities and Services
	Funding	CDBG: \$15,000
	Description	Programs provide safe environment with the summer camp and after school program for low income youth at two locations
	Target Date	9/30/2016

	Estimate the number and type of families that will benefit from the proposed activities	Estimated 40 low income children
	Location Description	1505 Martin L. King, Jr. Avenue & Crystal Lake Lakeland, FL
	Planned Activities	Summer camp and after school programs for children
17	Project Name	Lakeland Volunteers in Medicine
	Target Area	CityWide
	Goals Supported	Quality of life
	Needs Addressed	Facilities and Services
	Funding	CDBG: \$20,000
	Description	Non-profit agency provides medical care for the working uninsured with volunteers
	Target Date	9/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	Estimated 2401 low income working uninsured
	Location Description	1021 Lakeland Hills Blvd, Lakeland FL 33805
	Planned Activities	Healthcare
18	Project Name	Salvation Army
	Target Area	CityWide

	Goals Supported	Quality of life
	Needs Addressed	Facilities and Services
	Funding	CDBG: \$10,000
	Description	Assist homeless population in obtaining legal documents
	Target Date	9/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	Estimated 100 homeless and at-risk individuals
	Location Description	830 N Kentucky Ave, Lakeland, FL 33801
	Planned Activities	Intake Coordinator to assist homeless and at-risk population with resources
19	Project Name	Sunrise Community of Polk County
	Target Area	CityWide
	Goals Supported	Quality of life
	Needs Addressed	Facilities and Services
	Funding	CDBG: \$4,783
	Description	Provide special needs individuals with computer modifications in an adult center
	Target Date	9/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	Estimated 50 special needs people

	Location Description	807 N Lake Parker Ave, Lakeland, FL 33801
	Planned Activities	Computer equipment for developmentally disabled
20	Project Name	Volunteers in Service to the Elderly (VISTE) Hot Meals
	Target Area	CityWide
	Goals Supported	Quality of life
	Needs Addressed	Facilities and Services
	Funding	CDBG: \$20,000
	Description	Agency working with volunteers to prepare and deliver hot meals to low income home bound elderly residents
	Target Date	9/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	Estimated 117 low income elderly
	Location Description	1232 E Magnolia St, Lakeland, FL 33801
	Planned Activities	Deliver hot meals
21	Project Name	Wilson House
	Target Area	CityWide
	Goals Supported	Quality of life
	Needs Addressed	Facilities and Services
	Funding	CDBG: \$5,000
	Description	Program provides assistance to chronically homeless male substance abusers
	Target Date	9/30/2016

Estimate the number and type of families that will benefit from the proposed activities	Estimated 5 male chronically homeless, substance abuser
Location Description	510 Wildlife Trail, Lakeland, FL 33809
Planned Activities	Counseling

AP-50 Geographic Distribution – 91.220(f)

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

The geographic areas of the City in which the CDBG funding will be invested consist of the areas identified by Census Tract. There are several areas that have high percentages of low income residents. That is, the census tracts identified contain the highest concentration of low income families. The population of the remaining low income tracts is between 13 and 55 percent minority. The majority of the population in the census tracts is of low to moderate income.

Although the City of Lakeland's programs are citywide, the vast majority of funds are spent within the census tracts outlined in colors in the map. For PY 2015-2016 as in prior years, Neighborhood Services Division anticipates expending the majority of the funds in the census tracts through various housing programs and public services activities.

Geographic Distribution

Target Area	Percentage of Funds
CityWide	100
Code enforcement	7

Table 56 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Census Tracts where 51% of the individuals meet HUD's low/moderate income standards (80% or less of the area median income) are identified as target areas for investment.

Assistance will also be made available citywide to persons meeting the CDBG eligibility requirements for low- and moderate income benefit. While the City of Lakeland estimates the percentage of funds to be directed to low- and moderate-income areas or citywide, the City has not estimated the percentage of funds to be directed to specific areas.

Discussion

The City will concentrate its efforts on owner occupied rehabilitation, home purchase assistance and public supportive services to benefit the low to moderate income clients citywide.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

Neighborhood Services will concentrate its efforts on keeping families in their homes with its rehabilitation programs. There is a tremendous need for major and minor repairs of existing homes. The City also will provide eligible households with homeownership assistance.

Neighborhood Services has committed its rehabilitation program to perform energy saving efforts such as R38 insulation, 15 SEER heating and cooling units; low E coating windows and low flow faucets and toilets.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	25
Special-Needs	5
Total	30

Table 57 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	0
Rehab of Existing Units	20
Acquisition of Existing Units	10
Total	30

Table 58 - One Year Goals for Affordable Housing by Support Type

Discussion

The City will concentrate its efforts on owner occupied rehabilitation due to the age of existing stock, home purchase assistance to assist families with self-sufficiency and public supportive services to benefit the low to moderate income clients citywide.

AP-60 Public Housing – 91.220(h)

Introduction

The City works with the Lakeland Housing Authority (LHA) on different projects during the program year.

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

The City and LHA offers their residents positive programs, undertaking by both entities. LHA provides homebuyer education and the City offers down payment and closing assistance. LHA offers the Family Self-Sufficiency and Youth Build Programs and the City supports these programs by signing the Certificate of Consistency. The City also provides funds for low income youth for scholarships at a local non-profits agency and many youth from the housing complexes take advantage of the after school and summer programs.

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

LHA is committed to providing families in assisted housing with opportunities for growth and development. All recipients of Section 8 rental assistance are provided counseling through a case management and supportive service referral program based on the Family Self-Sufficiency model. The mission of the Family Self-Sufficiency program is achieved through the coordination and the broadening of the existing resources to help low- and moderate-income persons to become economically independent and self-sufficient.

Neighborhood Services encourages its general contractors to recruit residents of its housing complexes and Youth Build program with its Section 3 requirements. This would promote opportunities for clients to earn income to become homeowners. As mentioned above, LHA offers homebuyer education and the City provides down payment and closing assistance to clients.

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

The Lakeland Housing Authority is not designated as “troubled”.

Discussion

The City has a strong working relationship with the Lakeland Housing Authority with the support of its many services offered and also waiver of particular impact fees for their multiple family projects.

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

Introduction

The City staff works closely with the local homeless and special needs providers to support their efforts in their programs.

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

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

Our homeless outreach one-year goals and actions are to:

- Examine the capacity of outreach efforts and expand services to meet demand.
- Create and deliver basic training for outreach volunteers, library employees, law enforcement, and other frontline service providers.

Addressing the emergency shelter and transitional housing needs of homeless persons

Our one-year goals and actions to address this issue are to:

Develop a strategy to align the emergency shelter and transitional housing beds more closely with needs over the next 5 years

Workings with Polk County determine whether an emergency shelter outside the City of Lakeland would better serve the homeless. Currently, the only emergency shelters are located in the City of Lakeland.

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

Our one-year goals and actions to address this issue are to:

- Increase funding for rapid re-housing by working with GiveWell, the community foundation serving Lakeland, to make rapid re-housing projects a funding priority.
- Prioritize rapid re-housing for CoC funding.

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

Our one-year goals and actions to address this issue are to:

- Identify community prevention partners determining what each prevention partner group can best do for prevention and ensure processes and tools are in place to support prevention.
- CoC monitors provider housing stability providing technical assistance to poor performers as needed.

Discussion

The City supports the efforts of homeless community with the support of public service agencies, city resources such as policing the homeless community, extra trash pickup by the Solid waste division. The special needs community is also support with the financial awards to public agencies and waiver of impact fees for special needs development project.

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

Introduction:

The effect of City public policies on the cost of affordable housing may include tax policy affecting land and other property, land use controls, zoning ordinances, building codes, impact fees, growth limits, and policies that affect the return on residential investment. The City has a review process in place for all City actions that may adversely impact the development and cost of affordable housing. The following programs have been established to support affordable housing within the city limits.

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

Impact Fee Credits-All land development activity, regardless of type or location, may receive an impact fee credit for a structure which has been removed within the prior five years.

Impact Fee Exemptions-The City has in place impact fee exemptions targeted to a specific location. Through an inter-local agreement with Polk County, development in the Core Improvement Area is exempt from all County and City impact fees except water, wastewater, and fire service capacity fees.

Tax Increment Benefits-In the Downtown Community Redevelopment Area, property owners are eligible to take advantage of tax increment benefits for renovation/improvement to a current structure.

Affordable Housing Incentive Plan-In 1992 when the State enacted the William E. Sadowski Affordable Housing Act, which provided a comprehensive funding package for affordable housing programs, local governments had to develop a "Local Housing Incentive Plan" to receive funds under the Act. The City appointed an Affordable Housing Advisory Committee (AHAC) which, through the Affordable Housing Incentive Plan, established the incentives to be provided to encourage the development of affordable housing. The incentives made available through this Plan include:

- Expedited permitting for all affordable housing developers;
- Developers may request impact fee reimbursements if the unit is sold or rented to an eligible household. If the unit is located in an Affordable Housing Incentive Target Area, the developer may be eligible for a larger reimbursement in impact fees;
- Eligibility for additional incentives that may be approved by the Affordable Housing Review Committee, including reduced road widths, and modifications in curbing, parking, or other site improvement features. The developer is responsible for requesting these specific reductions or

modifications.

Code Enforcement-The Code Enforcement Section of the Neighborhood Services Division is responsible for investigating and citing properties for code violations, boarding up abandoned buildings, demolishing unsafe structures, and maintaining vacant lots. Code Enforcement receives funding from both CDBG and the City's General Fund. Code Enforcement has a new computer system that allows the tracking of code violations by Census Tract, shown in the map below.

Tax Title Property-Some neighborhoods in Lakeland have property that is either vacant and abandoned or occupied but deteriorated. Much of this marginal property is delinquent in taxes. If development is to occur on any scale in Lakeland's distressed neighborhoods, availability of buildable land is critical. The developer must be able to acquire the land at a reasonable price and it must be free of legal encumbrances that could stall the development process.

Urban Homesteading Program-As a strategy to promote infill housing development in some of Lakeland's most distressed neighborhoods, the Urban Homesteading Program was developed. On vacant buildable residential lots, the City shall continue to aggressively pursue title and marketability through foreclosure of special assessment liens and quiet title action. Funding for this effort is derived from the General Fund.

The City shall maintain a list of City owned vacant lots suitable for single family construction where the property has marketable title and all back taxes have been paid in full. These lots shall be available for Urban Homesteading.

Accessory Dwelling Units-The City amended its Land Development regulations to allow accessory dwelling units (ADU) in residential zoning districts. ADUs may provide affordable units for retirees, single persons, couples and students while attending college or preparing to become independent.

Discussion:

AP-85 Other Actions – 91.220(k)

Introduction:

The City will perform the actions stated below to assist low to moderate income households and persons with affordable housing and social service needs.

Actions planned to address obstacles to meeting underserved needs

The Neighborhood Services Division has identified several obstacles that will hinder its ability to address the identified needs in the five-year Consolidated Plan. These include the following:

The primary obstacle to meeting underserved needs in the City is the limited financial resources available to address identified priorities. For example, the amount of CDBG funds available under the 15% Public Service cap is consistently and significantly less than the amount requested to meet local goals. The State housing trust fund has been reduced over the last several years. This fund complemented the federal funds coming into the community.

Escalating the impact of limited available funding is the current increase in home foreclosures in Lakeland/Polk County/Florida, increased homelessness and risk of homelessness, increased loss of employment and need for increased supportive services for the growing population that is affected by the economy. The City, along with communities, has even fewer resources available to address these issues.

The community development needs are outlined as priorities addressed in the next section to be achieved over the next five year period 2015 to 2020.

Actions planned to foster and maintain affordable housing

As stated in above paragraphs, the City will concentrate its efforts on keeping families in their homes with its rehabilitation programs. There is a tremendous need for minor and major repairs of existing homes. The City also will provide eligible households with homeownership assistance.

The City's rehab program is committed to provide energy saving efforts such as R38 insulation, 15 SEER heating and cooling units, low E coating windows and low flow faucets and toilets.

The City will continue to support homeless service providers with public service funds in programs to assist households and prevent homelessness. The City supports local non-profit developers with waiver of impact fees, discounted lots and down payment assistance.

Actions planned to reduce lead-based paint hazards

The City of Lakeland addresses lead-based paint hazards as part of the rehabilitation program. The City addresses any lead-based paint hazards pursuant to 24 CFR Part 35 Final Rule effective September 15, 2000. Lakeland Rehabilitation Specialist has attended training for the lead-based paint regulations offered by the U.S. Department of Housing and Urban Development (HUD). Qualified testers and risk assessor contractors are utilized for the work to be completed for lead-based paint stabilization, detection, and abatement using safe work practices. Staff implements the necessary clearance testing. Our Rehabilitation Specialist is certified for Lead-Based Paint inspection, risk assessment and clearance testing. The City's Rehabilitation Specialist was sent to training at Georgia Tech University for enhanced lead-based paint training, and receives periodic refresher courses at the University of Florida. This training has proved invaluable to the City's owner occupied rehabilitation program.

Actions planned to reduce the number of poverty-level families

The goal of the City is to address issues relating to poverty through assistance to both outside agencies and City programs. Funded activities that provide assistance and training to lower-income persons include: Salvation Army and Talbot House programs, Homeless Coalition of Polk County support, drug prevention activities, after school programs, summer teen activities, volunteers to assist elderly shut-ins, programs for persons with disabilities, counseling, and recreational programs for low-income children.

The Housing Assistance Program will continue to focus on training and counseling activities that help families become successful homeowners. The Affordable Housing Advisory Committee and the Housing Assistance Partnership Task Force will continue to oversee the implementation of housing programs and attempt to ensure affordable, decent housing for all residents. The City's single family rehab program helps lower income owners make needed repairs, which enables them to remain in their affordable homes.

The Neighborhood Services Division maintains contacts with other agencies supplying services to low income residents such as the Lakeland Housing Authority, various homeless service agencies, and local non-profit agencies with programs that benefit children and families.

The Lakeland Housing Authority operates the Family Self-Sufficiency and Section 8 FSS programs to promote the development of local strategies to coordinate the use of assistance under the public housing program with public and private resources, enable participating families to increase earned income, reduce or eliminate the need for welfare assistance, and make progress toward achieving economic independence and self-sufficiency. The FSS program supports HUD's strategic goals of helping HUD-assisted renters make progress toward housing self-sufficiency welfare reform and help families develop new skills that will lead to economic self-sufficiency. As a result of their participation in the FSS program, many families have achieved stable, well paid employment, which had made it possible for them to become homeowners or move to other non-assisted housing. The City signs LHA's certificate of

consistency for its submission to funding sources.

All local non-profit agencies serving the homeless offer some level of supportive services to program participants, ranging from family counseling to job skill development, all of which are intended to promote self-sufficiency and prevent a return to poverty and homelessness.

Actions planned to develop institutional structure

N/A

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

The City is committed to the close coordination of all its programs with other City departments, local nonprofits and private sector. Neighborhood Services Staff will continue to participate in events and planning sessions of the local housing authority, private housing developers and health and social service agencies.

Staff makes an effort to attend various meetings of Polk Vision, a local planning agency. In a survey performed by Lakeland Vision, it outlined several priorities for the local community such as: effective land planning to provide diverse housing options for all incomes, preservation of green space and trees, reducing Lakeland’s homeless population through outreach shelters and housing programs that provide comprehensive support services, including child care, education and job placement.

The City has an ongoing relationship with the Lakeland Housing Authority (LHA). The City also supports the LHA Youth Build project.

The City provides several health and social service agencies with CDBG and City general funds through the public/community service application process

Discussion:

The City will coordinate its efforts with other agencies in the community to provide services to the low income households and assist those in the prevention of becoming homeless.

Program Specific Requirements

AP-90 Program Specific Requirements – 91.220(I)(1,2,4)

Introduction:

The City uses CDBG program funds to ensure decent affordable housing, to provide services to the most vulnerable in our communities, to create jobs through the expansion and retention of businesses and to support strong and healthy neighborhoods. Not less than 70 percent of CDBG funds are used for activities that benefit low and moderate income persons, and each funded activity meets one of the following national CDBG objectives:

- benefit low and moderate income persons,
- prevention or elimination of slums or blight, or
- address community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community for which other funding is not available.

Community Development Block Grant Program (CDBG) Reference 24 CFR 91.220(I)(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	2,000
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	2,000

Other CDBG Requirements

1. The amount of urgent need activities	0
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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. 0.00%

**HOME Investment Partnership Program (HOME)
Reference 24 CFR 91.220(l)(2)**

- 1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:**
For HOME funds, the City has no forms of investment other than those described in Section 92.205(b). HOME funds are invested as deferred payment loans.
- 2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:**
- 3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:**

Home Purchase Assistance – Assistance provided requires a recapture (affordability term) for all HOME funding. Down payment and closing cost assistance provided as a direct benefit to the client for home purchase assistance shall be recaptured as follows:

<u>Amount of HOME Assistance per Unit</u>	<u>Affordability Term</u>
Under \$15,000	5 years
\$15,000 to \$40,000	10 years
Over \$40,000	15 years

The contractor’s fee is provided as a grant to the client, not subject to recapture; but will be used to calculate the affordability period.

In the event of sale (voluntary or involuntarily) of the housing unit, and there are no net proceeds or the net proceeds are insufficient to repay the HOME investment due, the City shall recapture the net proceeds, if any. The net proceeds are the sales price minus superior loan repayment (other than HOME funds) and any closing costs.

Housing Rehabilitation – Recapture provisions are not applicable to housing rehabilitation.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

The City does not intend to use HOME funds to refinance existing debt secured by multi-family housing that is being rehabilitated with HOME funds. The City's HOME funds are used for single-family units.

Discussion:

For purposes of the Neighborhood Services Division programs, the City elects to utilize for its income eligibility requirement the Section 8-Part 5 program definition for annual income to determine household income. This definition shall be used program wide.