



**Community & Economic
Development**

Community Planning & Housing Division
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State Housing Initiatives Partnership (SHIP) Annual Performance Report (APR)

The SHIP program was established in accordance with Section 420.907-9079, Florida Statutes and Chapter 67-37.007 Florida Administrative Code, for the purpose of meeting the housing needs of the extremely low, very low, low and moderate income households, to expand production of and preserve affordable housing, and to further the house element of the local government comprehensive plan specific to affordable housing.

A performance report is submitted yearly to the Florida Housing Finance Corporation to report on the use of SHIP funds during the previous two years. The 2018-2019 APR covers the following program years:

- July 1, 2016 –June 30, 2017 (Closeout Year Report)
- July 1, 2017 –June 30, 2018 (Interim Year 1 Report)
- July 1, 2018 –June 30, 2019 (Interim Year 2 Report)

This report draft is provided by the Community Planning & Housing Division and is available for public review at the Community & Economic Development Department at City Hall, 228 S. Massachusetts Avenue, and at the Community Planning & Housing Division at 1104 Martin Luther King Jr. Avenue. Reports are also available, for review only, at both public libraries and on the City's web site at <https://www.lakelandgov.net/departments/community-economic-development/housing/>.

Anyone wishing to comment on the reports must do so prior to August 30, 2019. Written public comments shall identify the author by name, address, and interest affected. Comments should be addressed to Annie L. Gibson, Housing Programs Supervisor, Neighborhood Services Division, Housing Section, 1104 Martin Luther King Jr. Avenue, Lakeland, FL 33805 and to the Florida Housing Finance Corporation, 227 North Bronough Street, Suite 5000, Tallahassee, Florida, 32301-1329.



Title: SHIP Annual Report

Report Status: Unsubmitted

Lakeland FY 2016/2017 Closeout

Form 1

SHIP Distribution Summary

Homeownership

Code	Strategy	Expended Amount	Units	Encumbered Amount	Units	Unencumbered Amount	Units
2	Home Purchase Assistance	\$98,000.00	8				
3	Housing Rehabilitation	\$48,593.89	2				
5	Disaster Relief	\$140,013.75	2				
6	Housing Emergency Repair	\$10,103.75	1				
10	New Housing Construction (inc Reloc)	\$177,811.71	4				
11	Special Needs Housing (inc Reloc)	\$165,028.85	3				

Homeownership Totals: \$639,551.95 20

Rentals

Code	Strategy	Expended Amount	Units	Encumbered Amount	Units	Unencumbered Amount	Units
13	Rapid Rehousing Program	\$12,631.69	3				

Rental Totals: \$12,631.69 3

Subtotals: \$652,183.64 23

Additional Use of Funds

Use	Expended
Administrative	\$42,164.70
Homeownership Counseling	\$14,460.00
Admin From Program Income	\$.00
Admin From Disaster Funds	\$.00

Totals: \$708,808.34 23 \$0.00 \$0.00

Total Revenue (Actual and/or Anticipated) for Local SHIP Trust Fund

Source of Funds	Amount
State Annual Distribution	\$663,190.00
Program Income (Interest)	\$21,467.12
Program Income (Payments)	\$24,151.22
Recaptured Funds	\$0.00
Disaster Funds	
Other Funds	
Carryover funds from previous year	\$0.00
Total:	\$708,808.34

*** Carry Forward to Next Year: \$0.00**

NOTE: This carry forward amount will only be accurate when all revenue amounts and all expended, encumbered and unencumbered amounts have been added to Form 1

Form 2

Rental Unit Information

Description	Eff.	1 Bed	2 Bed	3 Bed	4 Bed
ELI	301	353	510	661	761
VLI	460	492	591	682	761
LOW	735	787	945	1,092	1,218
MOD	1,104	1,182	1,419	1,638	1,827
Up to 140%	1,288	1,379	1,655	1,911	2,131

Recap of Funding Sources for Units Produced ("Leveraging")

Source of Funds Produced through June 30th for Units	Amount of Funds Expended to Date	% of Total Value
SHIP Funds Expended	\$652,183.64	31.34%
Public Moneys Expended	\$592,968.80	28.49%
Private Funds Expended	\$827,100.00	39.74%
Owner Contribution	\$9,024.41	.43%
Total Value of All Units	\$2,081,276.85	100.00%

SHIP Program Compliance Summary - Home Ownership/Construction/Rehab

Compliance Category	SHIP Funds	Trust Funds	% of Trust Fund	FL Statute Minimum %
Homeownership	\$639,551.95	\$648,730.00	98.59%	65%
Construction / Rehabilitation	\$652,183.64	\$648,730.00	100.53%	75%

Program Compliance - Income Set-Asides

Income Category	SHIP Funds Expended	Total Available Funds % *
Extremely Low	\$237,700.56	34.23%
Very Low	\$286,938.77	41.32%
Low	\$105,544.31	15.20%
Moderate	\$22,000.00	3.17%
Over 120%-140%		.00%
Totals:	\$652,183.64	93.93%

Project Funding for Expended Funds Only

Income Category	Total Funds Mortgages, Loans & DPL's	Mortgages, Loans & DPL Unit #s	Total Funds SHIP Grants	SHIP Grant Unit #s	Total SHIP Funds Expended	Total # Units
Extremely Low	\$228,797.35	3	\$8,903.21	2	\$237,700.56	5
Very Low	\$280,155.29	7	\$6,783.48	2	\$286,938.77	9
Low	\$105,544.31	7		0	\$105,544.31	7
Moderate	\$22,000.00	2		0	\$22,000.00	2
Over 120%-140%		0		0	\$0.00	0
Totals:	\$636,496.95	19	\$15,686.69	4	\$652,183.64	23

Form 3

Number of Households/Units Produced

Strategy	List Unincorporated and Each Municipality	ELI	VLI	Low	Mod	Over 140%	Total
New Housing Construction (inc Reloc)	Lakeland	2	1	1			4
Special Needs Housing (inc Reloc)	Lakeland	1	2				3
Rapid Rehousing Program	Lakeland		1				1
Rapid Rehousing Program	Unincorporated	2					2
Home Purchase Assistance	Lakeland		1	5	2		8
Housing Rehabilitation	Lakeland		2				2
Disaster Relief	Lakeland		1	1			2
Housing Emergency Repair	Lakeland		1				1
Totals:		5	9	7	2		23

Characteristics/Age (Head of Household)

Description	List Unincorporated and Each Municipality	0 - 25	26 - 40	41 - 61	62+	Total
New Housing Construction (inc Reloc)	Lakeland			1	3	4
Special Needs Housing (inc Reloc)	Lakeland			2	1	3
Rapid Rehousing Program	Lakeland			1		1
Rapid Rehousing Program	Unincorporated			2		2
Home Purchase Assistance	Lakeland	1	5	1	1	8
Housing Rehabilitation	Lakeland				2	2
Disaster Relief	Lakeland			1	1	2
Housing Emergency Repair	Lakeland			1		1
Totals:		1	5	9	8	23

Family Size

Description	List Unincorporated and Each Municipality	1 Person	2- 4 People	5 + People	Total
New Housing Construction (inc Reloc)	Lakeland	2	2		4
Special Needs Housing (inc Reloc)	Lakeland		3		3
Rapid Rehousing Program	Lakeland	1			1
Rapid Rehousing Program	Unincorporated	1	1		2
Home Purchase Assistance	Lakeland	1	5	2	8
Housing Rehabilitation	Lakeland	2			2
Disaster Relief	Lakeland		1	1	2
Housing Emergency Repair	Lakeland		1		1
Totals:		7	13	3	23

Race (Head of Household)

Description	List Unincorporated and Each Municipality	White	Black	Hispanic	Asian	Amer-Indian	Other	Total
New Housing Construction (inc Reloc)	Lakeland		3	1				4

Incentive	Description (If Other)	Category	Status	Year Adopted (or N/A)
Expedited permitting	Expedited permitting process provided to single family & multi-family developers.	Required	Adopted	1993
Ongoing review process	The Affordable Housing Advisory Committee was established by resolution to review established policies and procedures, ordinances, and development regulations, and the adopted local comprehensive plan of the City, and shall recommend specific initiatives to encourage or facilitate affordable housing while protecting the ability of the property to appreciate in value	Required	Adopted	1993

Support Services

The Keystone Challenge Fund coordinates Home Ownership Education classes every month. Keystone is a nonprofit consortium of local lenders that work with the City to provide financing for the Affordable Housing Program. Since 1995, Keystone has provided classes for prospective homebuyers including Spanish classes.

Keystone provides post home ownership counseling services monthly. These services include explanation of documents, loan payment procedures, escrow procedures, homestead exemption procedures, credit counseling assistance, foreclosure prevention and information about updated Fair Housing regulations and the Fair Housing Complaint process.

Housing rehabilitation clients receive a home maintenance book called "Keeping Your Home Secure by Managing Your Risk" and instructions from the Housing Division staff regarding upkeep and warranty information. This booklet is currently being updated. Each year CDBG Public Services and General Fund grants are given to various nonprofit agencies to support local low-income neighborhoods with services and programs

Lakeland Housing Authority (LHA) was awarded funds for Family and Elderly Models of ROSS (Resident Opportunities for Social Services) offering other programs such as self-sufficiency, job training, and supportive services to the elderly and disabled public housing residents. The Housing Division signed on the consistency of LHA Consolidated Plan for submission to HUD. And LHA was awarded a federal grant to assist area low income residents to the path of self sufficiency. The grant will assist in hiring a second coordinator for a program meant to guide low income residents to lives without government assistance.

LHA is the designated administrator of the Veterans Affairs Supportive Housing (VASH) program with 55 vouchers. LHA continues to implement the HUD VA Supportive Housing (VASH) vouchers to provide rental assistance for disabled and chronically homeless veterans. Besides housing assistance, veterans and their families qualify for up to five years of services. That means assistance with training and finding jobs and applying for educational benefits through the GI Bill.

The City Official signed on the consistency of LHA Consolidated Plan for submission to HUD. And Housing Programs Supervisor has written support letters for LHA for the nationwide program of YOUTHBUILD. The City's staff assisted the LHA in its environmental review process for its proposed senior apartments. The City has three Community Redevelopment Area (CRA) districts in which impact fees are waived and tax increment funds are reinvested in the area to promote redevelopment. They are Downtown CRA, Dixieland CRA and Mid-Town CRA. In 2015, the City Commission voted to consolidate the three Community Redevelopment Advisory Boards into one Advisory Board with three representatives from each district plus one-at-large representative.

Mid-Town includes some of the most heavily-traveled commercial corridors in the City. As a result, impact fees on new development in this area will not be waived with the understanding that incentives funded by

the tax increment collected should be sufficient to entice private development.

The Mid-Town Redevelopment Area is the largest of Lakeland's redevelopment districts, which includes thirteen neighborhoods and part of this area encompasses a section of the City that ranks high on the priority needs table for housing rehabilitation and affordable housing in the City's five-year Consolidated Plan.

The Mid-Town CRA has displayed recent success with the abatement and demolition of the 120 unit Lincoln Square Apartment Complex in December 2013. Lincoln Square was an old asbestos infested multi-family complex that had gone into foreclosure several times. A local consulting company, with close ties to these neighborhoods, was engaged in 2014 by the CRA to gather input from area leaders, residents, institutional stakeholders, and business owners as to what the neighborhood needed and/or wanted that could feasibly be provided on this site. The consultant reported that redevelopment of the site as affordable housing was the most widely supported proposal. In 2016, the property was rezoned for single family residential development. The project consists of twenty-one single family residences for low to moderate income homebuyers and they are currently fully occupied except one home.

Most recently, the City had two divisions administering homeowner's down payment assistance and minor or major rehabilitation of single family homes. In April 2019, those affordable programs were consolidated under the Planning and Housing Division.

There are ongoing transportation studies and projects in the Midtown areas to improve the curb and sidewalk reconstruction (ADA standards), enhance pedestrian signals, and improve drainage will be installed. Numerous projects are planned on major travel roads (Memorial Blvd, Kathleen Road and Providence Road) throughout the CRA area. The CRA has an interlocal agreement with Lakeland Area Mass Transit District to provide seven (7) runs along a major corridor and extend the hours until 8 pm. Also provide more frequent service within the Downtown and Mid-Town CRA and transit stop improvements on City collector streets such as 10th Street and Lincoln Avenue.

There are additional redevelopment incentives offered to construction developers in the Lakeland Core Improvement Area and Enterprise Zones Designation.

The Core Improvement Area is 2.3 acres located in the core of Downtown Lakeland and was incorporated in 2008. Non-residential and residential construction inside the Core Improvement Area is eligible to have all city impact fees waived excluding water, wastewater and fire service.

The City also administers the Economic Development Impact Fee Mitigation (EDIFM) which is a reduction of impact fees to encourage Build to Suit and Speculative Construction Development. There are three ways to take advantage of the mitigation: 1) High Wage Job Creation; 2) Industrial Job Creation; and 3) Inventory Development- creating available industrial building inventory for prospective companies.

Other Accomplishments

Under the direction of the new Planning and Housing Division, the City is coordinating efforts with the CRA to utilize vacant buildable lots for affordable housing. Staff is working on the Request for Proposals, and updating its Policies and Procedures. The City Commission also plans to budget \$250,000 for affordable housing in which the funds may be utilized for single or multi-family projects. The CRA is budgeting an additional \$500,000 for home purchase assistance and minor rehab projects in the CRA areas.

Home purchase assistance classes are advertised by Keystone Challenge Fund via their website in addition to flyers which are distributed locally and in specific areas of high concentration of low income residents. Brochures relating to various affordable housing services are distributed regularly, including Fair Housing, program availability, and resources.

With the CDBG public services and City General Funds community service grants, approximately twenty organizations received assistance this year. Additionally, the City has General Funds that are contributed to cultural organizations such as Polk Theatre, Polk Museum, and the Lakeland Symphony, which benefit all residents of the greater Lakeland area.

In 2008, the City adopted regulations to amend the Land Development Regulations for the creation of Accessory Dwelling Units (ADUs) as one solution to the shortage of affordable housing. An accessory dwelling unit is a separate, additional dwelling unit ancillary to the principal use of given property, typically a single family home. Housing Division staff will continue its involvement in the City's planning efforts to ensure that affordable housing remains a key concern.

The City made application to HUD with a substantial amendment to its 2008-2009 Action Plan and was awarded Neighborhood Stabilization Program (NSP) funds of \$2,005,781 in March 2009. Twenty-one properties were purchased. Sixteen NSP homes have been sold. Staff is working to close out this program and transfer available funds to CDBG eligible activities.

In February 2011, the City made application to HUD with as a substantial amendment to its 2010 Action Plan and was awarded Neighborhood Stabilization Program 3 funds of \$1,303,139. Eleven homes have been purchased under NSP3 and all eleven has been sold. This grant is closed and the City is utilizing approximately \$242,000 for CDBG eligible activities.

Each year the City of Lakeland works with the Polk County Continuum of Care (COC) to apply for McKinney-Vento Act Funds. The Homeless Coalition of Polk County is the lead agency on the application for these funds. The application for the 2019 cycle is due in the fall. Funding announcements are made in December of each year. The City holds a position on the executive board committee, works with each applicant, and reviews and edits the COC application. For application year 2019, the City of Lakeland's General Fund program supplied funds for the Coalition's office administration. The City's Housing staff works closely with the Homeless Coalition in making application for several State homeless assistance grants targeted to the Continuum of Care tri-county catchment area.

The City's Housing Division along with Polk County Housing and Neighborhood Development has entered into a contract to provide rapid re-housing State funds to individuals and families who are homeless or at risk of homelessness. This strategy will be serviced by a local non-profit agency. The City also ventured out on its own and issued a Request for Proposal for rapid re-housing and budgeted SHIP funds for individuals and families who are homeless or at risk of becoming homeless. In addition, the City's General Fund budget is being utilized for case management for the homeless population. City Staff is also coordinating efforts with local agencies, HCPC, PHA's and COC to make efforts for more permanent supportive housing in the county. The City waives impact fees for affordable housing projects along with the CRA is pledging funds to two multi-family projects that are currently being built.

Availability for Public Inspection and Comments

The SHIP APR was made available for public inspection August 15, through August 30, 2019 at City Hall, Coleman Bush Building and at both branches of the Lakeland Public Library. It was advertised as available for Public Comment on August 15, 2019 in The Ledger, a local publication of general circulation and is posted on the City of Lakeland's website. (See copy attached.)

Life-to-Date Homeownership Default and Foreclosure

Mortgage Foreclosures

- A. Very low income households in foreclosure: **16**
- B. Low income households in foreclosure: **43**
- C. Moderate households in foreclosure: **15**

Foreclosed Loans Life-to-date: **74**
 SHIP Program Foreclosure Percentage Rate Life to Date: **17**

Mortgage Defaults

A. Very low income households in default: **0**
 B. Low income households in default: **0**
 C. Moderate households in default: **0**
 Defaulted Loans Life-to-date: **0**
 SHIP Program Default Percentage Rate Life to Date: **0**

Strategies and Production Costs

Strategy	Average Cost
Disaster Relief	\$70,006.88
Home Purchase Assistance	\$12,250.00
Housing Emergency Repair	\$10,103.75
Housing Rehabilitation	\$12,148.47
New Housing Construction (inc Reloc)	\$44,452.93
Rapid Rehousing Program	\$4,210.56
Special Needs Housing (inc Reloc)	\$55,009.62

Expended Funds

Total Unit Count: **23** Total Expended Amount: **\$652,184.00**

Strategy	Full Name	Address	City	Zip Code	Expended Funds	FY if Unit Already Counted
New Housing Construction (inc Reloc)	Frank Reid	925 Augusta St	Lakeland	33805	\$47,467.50	
New Housing Construction (inc Reloc)	Paulita Negron	602 W Crescent Dr	Lakeland	33810	\$98,913.90	
New Housing Construction (inc Reloc)	Roxie Thompson	1006 w 13th St	Lakeland	33805	\$19,062.00	
Special Needs Housing (inc Reloc)	Bridgett McGowan	1124 W 13th St	Lakeland	33805	\$45,464.40	
Special Needs Housing (inc Reloc)	David Hunt	937 Augusta St	Lakeland	33809	\$37,598.50	
Special Needs Housing (inc Reloc)	Steven Poe	618 N Missouri	Lakeland	33815	\$81,965.95	

Rapid Rehousing Program	Lois Stone	5725 Lacar Way	Lakeland	33805	\$3,728.48	
Rapid Rehousing Program	Dawn Gray	717 28th St	Winter Haven	33880	\$4,360.85	
Rapid Rehousing Program	Dreama Knox	505 S Broadway Blvd, Unit H	Bartow	33830	\$4,542.36	
Home Purchase Assistance	Vermishia Phillips	409 N Stella Ave	Lakeland	33815	\$5,000.00	
Home Purchase Assistance	Ned Solomon	219 W Crawford St	Lakeland	33805	\$22,000.00	
Home Purchase Assistance	Sylvia Rodruguez	224 Rhea Cr	Lakeland	33813	\$16,000.00	
Home Purchase Assistance	Syvester Latimore	1332 7th Court	Lakeland	33805	\$16,000.00	
Home Purchase Assistance	Flyntwell Robinson	3821 Hampstead Ln	Lakeland	33810	\$16,000.00	
Home Purchase Assistance	Alex Castillas-Baez	1165 N Florence Ave	Lakeland	33805	\$1,000.00	
Home Purchase Assistance	Anthony Castillo	3794 Woodbury Hill Lp	Lakeland	33810	\$11,000.00	
Home Purchase Assistance	Ronald Novak	1603 Skinner St	Lakeland	33801	\$11,000.00	
Housing Rehabilitation	Joyce Rudd	318 Easton Dr	Lakeland	33803	\$450.00	2015-2016
Housing Rehabilitation	Barbara Hernandez	305 Hennessee St	Lakeland	33805	\$2,975.00	2015-2016
Housing Rehabilitation	Lee Butler	916 Harmony Hill Lp	Lakeland	33805	\$80.00	
Housing Rehabilitation	Charlene Nile	1130 Atlantic Ave	Lakeland	33805	\$45,088.89	
New Housing Construction (inc Reloc)	Jesse McCall	1206 W 9th St	Lakeland	33805	\$12,368.31	
Disaster Relief	Linda Greene	814 Ruth Ave	Lakeland	33815	\$100,837.75	
Disaster Relief	Emily Riley	1419 Atline Rd	Lakeland	33805	\$39,176.00	
Housing Emergency Repair	Bridgett McGowan	1124 W 13th St	Lakeland	33805	\$10,103.75	

Administration by Entity

Name	Business Type	Strategy Covered	Responsibility	Amount
City of Lakeland	Local Government	Administration	Administration of Program	\$42,164.70

Program Income

Program Income Funds	
Loan Repayment:	\$24,151.22
Refinance:	
Foreclosure:	

Sale of Property:	
Interest Earned:	\$21,467.12
Total:	\$45,618.34

Explanation of Recaptured funds

Description	Amount
Total:	\$.00

Rental Developments

Development Name	Owner	Address	City	Zip Code	SHIP Amount	SHIP Units	Compliance Monitored By

Single Family Area Purchase Price

The average area purchase price of single family units:

12,250.00

Or

Not Applicable

Special Needs Breakdown

SHIP Expended and Encumbered for Special Needs Applicants

Code(s)	Strategies	Expended Amount	Units	Encumbered Amount	Units
6	Housing Emergency Repair	\$10,103.75	1		
11	Special Needs Housing (inc Reloc)	\$165,028.85	3		
13	Rapid Rehousing Program	\$8,270.84	2		

Special Needs Category Breakdown by Strategy

Strategies	Special Needs Category	Expended Amount	Units	Encumbered Amount	Units
(11) Special Needs Housing (inc Reloc)	Developmental Disabilities	\$45,464.40	1		
(11) Special Needs Housing (inc Reloc)	Receiving Supplemental Security Income	\$37,598.50	1		
(11) Special Needs Housing (inc Reloc)	Receiving Veterans Disability Benefits	\$81,965.95	1		
(13) Rapid Rehousing Program	Survivor of Domestic Violence	\$3,728.48	1		
(13) Rapid Rehousing Program	Developmental Disabilities	\$4,542.36	1		
(6) Housing Emergency Repair	Developmental Disabilities	\$10,103.75	1		

Provide a description of efforts to reduce homelessness:

The City's Housing Division 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. The City along with Polk County Housing and Neighborhood Development provided rapid rehousing with State funds to individuals and families who are homeless or at risk of homelessness. This strategy was awarded to a local non-profit agency to service the program. Also, the City ventured on out its own and issued a RFP this current PY and awarded SHIP funds to a non-profit to assist families and individuals with the prevention of becoming homeless and those clients who are homeless. Additional support is provided with City funds, whereas a non-profit agency is assisting homeless clients with obtaining ID's and rental assistance. City Staff is also coordinating efforts with local agencies, HCPC, PHA's and COC to make efforts for more permanent supportive housing in the county.

Interim Year Data

Interim Year Data

Interim Year 1	
State Annual Distribution	\$441,064.00
Program Funds Expended	\$188,175.89
Program Funds Encumbered	\$387,210.77
Total Administration Funds Expended	\$43,559.45
Total Administration Funds Encumbered	\$0.00
Homeownership Counseling	\$0.00
65% Homeownership Requirement	\$329,856.80
75% Homeownership Requirement	\$575,386.66
30% Very & Extremely Low Income Requirement	\$2,305.00
30% Low Income Requirement	\$280,882.50
20% Special Needs Requirement	\$146,279.90
Carry Forward to Next Year	

Interim Year 2	
State Annual Distribution	\$150,191.00
Program Funds Expended	
Program Funds Encumbered	\$23,928.00