

DRAFT



**Community & Economic Development
Planning and Housing Division**

Consolidated Plan & Strategy - 2021-2025

One Year Action Plan FY 2021-2022

July 6, 2021



Executive Summary

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

1. Introduction

The City of Lakeland's Consolidated Plan for 2021-2025 has been prepared to meet the statutory planning and application requirements of 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 all entitlement programs in receipt of HUD funds:

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

The FY 2021-2025 Consolidated Plan informs HUD how the City intends to use federal and non-federal resources to meet these goals for the Lakeland community. The City of Lakeland Five-Year Consolidated Plan covers the period of October 1, 2021 through September 30, 2026. The Plan identifies community needs, initiatives to address those needs, and is structured in a format that will help to measure performance.

The City of Lakeland Planning and Housing Division (PHD), under the general direction of the Community and Economic Development Department, is the lead agency for preparing and implementing the Plan. The Planning and Housing 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). Rather, 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 home 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 affordable housing to persons and/or families at risk of becoming homeless and those who are homeless.

Objective # 2: Establish and maintain a suitable living environment

Outcomes

- Enhance and support programs that promote the safety and livability of neighborhoods including education and guidance on minimum code and housing standards;
- Improve housing and neighborhood conditions for homeowners and renters through code enforcement actions to seek compliance;
- Support the expansion and improvements of infrastructure such as streets, sidewalks & sewer; and
- Increase access to quality facilities and public services.

Objective # 3: Expand economic opportunities

Outcomes

- Empower low income persons to achieve financial self-sufficiency;
- Support programs that create economic opportunities by creating jobs 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 local community, there is a high 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, as well as rental construction. The funds also assisted with Code Enforcement efforts and public services activities. The City has facilitated affordable housing units for homebuyers through its down payment assistance program.

The City was 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 generally characterized as relating to lack of affordable rental housing; lack of funding for homeless population; more resources for seniors and youth; credit/financial counseling; and housing rehab and home purchase assistance 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 public meetings were held in the evenings and during working hours to give all persons an opportunity to attend that is convenient for them. Staff met with focus groups, the local housing authority and other City departments. The attendance ranged from six to twenty-five persons in various meetings. During these meetings, City 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.

During the meetings held with the Neighborhood Association and local housing authority residents, persons express ways of creating more affordable housing to area via mobile home or lease to own buyers. The results from the internet survey proved to be helpful with persons expressing their concerns for more resources to provide services for seniors, youth, special needs and homeless population. The internet survey also showed that needs for home purchase assistance, housing rehab, credit/financial credit, public safety.

At the public meeting held at a local community center, citizens inquired about the budget presented and how the funds will meet the needs of the community. 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 and Economic Development/ Planning and Housing Division
HOME Administrator	LAKELAND	Community and Economic Development/ Planning and Housing Division

Table 1 – Responsible Agencies

Narrative

The City of Lakeland Planning and Housing Division (Division), under the general direction of the Community and Economic Development Department, will be the lead agency for preparing and implementing the Plan. The Division coordinates 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. The Division continues to create partnerships with non-profit developers, Community Housing Development Organizations (CHDOs), developers, social service providers, and other units of local government to expand the City’s ability to provide affordable housing and community development programs.

The 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, Lakeland Housing Authority Resident Association, Neighborhood Associations Meeting 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 2021 to 2025. A list of the organizations contacted is included in Table 2.

The Staff also regularly attends and participates with groups such as 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

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PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.215(I) and 91.315(I)

1. Introduction

The Division under the general direction of the Community and Development Department will be the lead agency for preparing and implementing the Plan. The Division coordinates 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 coordination of all its programs with other City departments, local nonprofits and the private sector. City staff will continue to participate in events and planning sessions of the local housing authority, private housing developers and health and social service agencies.

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.

A summary of the comments/findings from group participants can be found in **Appendix B**.

A few other examples of the City's activities intended to enhance coordination include the following:

- Staff participated with the Polk Recovery After Disaster;
- Staff member serves on the Board of Homeless Coalition of Polk County;
- Participates with Homeless Point in Time Committee;
- Staff member serves on the Board of Florida Community Development;
- Staff coordinates affordable housing goals with Polk County Housing & Neighborhood Services; and
- As part of its work to affirmatively further fair housing, the Staff coordinated efforts with the Central Florida Regional Planning Council to create its Impediments to Fair Housing Choice report.

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.

City staff work closely with the Homeless Coalition's Director and is holds a seat on 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 has long supported and will continue to give preference to projects that develop permanent supportive housing units that serve special needs populations. Development of several multi-family rental apartments was led by the City to prevent families from becoming homeless. The City also supports the Coordinated Entry Process.

Lack of funds to end chronic homelessness is one of the largest barriers to success. The current inventory of emergency and transitional housing shelter beds is mainly in the Lakeland corporate area; but facilities are available in other parts of Polk County Continuums of Care area. Similar statistics exist in regard to Persons in Families with Children with the majority of the beds for families with children 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 for Humanity, Keystone Challenge Fund (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
	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?	Met with agency on monthly basis to discuss the challenges of homeless issues. Will forward consolidated plan to agency to continue discussion on improved performance.
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?	Communicated with agency on a regular basis to discuss affordable housing concerns. Will forward consolidated plan to agency to continue discussion on improved performance.
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?	Member of LHA staff attended Stakeholder meeting.
7	Agency/Group/Organization	Mid-Town Community Redevelopment Agency
	Agency/Group/Organization Type	Economic Development
	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?	Member of staff attended Stakeholder meeting.
	Agency/Group/Organization	City Commission/Mayor's Office
	Agency/Group/Organization Type	Other Government - Local
	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?	Group discuss affordable housing programs during budget meetings. Will forward consolidated plan to group to continue discussion on improved performance.

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	HCPC's mission overlaps with the City's Strategic Plan and Action Plan goals through enhanced coordination between public and private social service providers, as well as community outreach on issues related to homelessness.

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
City of Lakeland Ten Year Comprehensive Plan	City of Lakeland	The City's comprehensive plan includes a housing element with goals of special use for development of this Consolidated Plan. The housing element includes strategies for provision of affordable housing goals. These goals align with those in this Consolidated Plan, and were important in developing the priority needs and strategies
Local Housing Assistance Plan	City of Lakeland	The City's Local Housing Assistance Plan (LHAP) includes goals related to affordable housing programs identified as priority needs in this Consolidated Plan, particularly in terms of expanding the supply of affordable housing.
Impediments to Fair Housing Choice	City of Lakeland	Actions to address impediments identified in the AI are incorporated in the Action Plan
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)

The Division partners with many local non-profit agencies in the community. Staff 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.

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

Narrative (optional):

N/A

PR-15 Citizen Participation – 91.105, 91.115, 91.200(c) and 91.300(c)

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.

Due to the COVID 19 pandemic, the public meetings were held virtual instead of in person.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Meeting	Non-targeted Broad Community	November 17, 2020	Virtual Community Workshop for Fair Housing Issues	All comments were accepted	https://global.gotomeeting.com/join/172080645
2	Public Meeting	Neighborhood Associations	February 5, 2021	Comments received regarding lease to ownership; use of mobile homes for affordable units	All comments were accepted.	
3	Newspaper/Internet	Public Service Agencies	February 8, 2021	Receipt of 26 applications.		
4	Public Meeting	Residents of Public and Assisted Housing	February 25, 2021	Comments received regarding home purchase assistance funding.	All questions were answered. Concerns will be addressed in the Consolidated Plan	Virtual via Go to Meeting
5	Public Meeting	Homeless Providers	March 17, 2021	No Comments.	N/A	Virtual via Go to Meeting
6	Internet Outreach	Non-targeted/broad community	March 8- 21- One hundred Eighty-Eight (188) respondents	Priority #1 was rental housing; followed by Seniors	Priorities will be addressed in the Consolidated Plan	https://www.surveymonkey.com/s/58PGT23
7	Public Meeting	Non-targeted/broad community	March 25, 2021- Nine (9) attendees	Questions regarding	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)
8	Public Meeting	Non-targeted/broad community Commission Budget meeting	April 20, 2021	Discussion on the allocations of funds and different sorts of affordable housing	All comments were accepted	
9	Newspaper Ad	Non-targeted/broad community	April 26, 2021	No comments.		
10	Public Meeting	Low-income census tract Community	May 10, 2021- 22 Attendees	Questions regarding the coordination of housing repair program and code enforcement; recommendations of public service agencies.	All questions were answered and accepted.	
11	Public Meeting	Non-targeted/broad community	May 27, 2021- 9 Attendees	Questions regarding the distribution of public services funds.	All questions were answered and accepted.	
12	Public Hearing	Non-targeted/broad community	July 6, 2021- Estimated ?? attendees	Questions regarding		
13	Newspaper Ad	Non-targeted/broad community	July 1-30, 2021	Received no comments.	N/A	
14	Public Hearing	Non-targeted/broad community	August 2, 2021		N/A	

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. Housing Opportunities for Persons with AIDS (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. And has become more of a challenge with the recent pandemic. Lakeland's poverty level is estimated at 17.9% of the population living in poverty, this exceeds the state poverty rate of 15.5%.

- 33.5% of Black residents live below the poverty line.
- 4.25% of Asian residents live below the poverty line.
- 11.3% of White residents live below the poverty line.
- 24.7% of Hispanic residents live below the poverty line.
- 19.6% of Female population live below the poverty line.
- 16% of Male population live below the poverty line.

According to Career Source of Polk County, the Polk County's region unemployment rate was 5.5 percent in February 2021. This rate was 1.8 percentage point higher than the region's year ago rate of 3.7% percent. As business slowly returns to a pre-pandemic normal, Polk County's unemployment numbers are elevated only slightly. Florida Department of Economic Opportunity sites that Polk County's unemployment rate in April 2021 was 5.8%, up from previous months.

Demographics	Base Year: 2015	Most Recent Year: 2019	% Change
Population	101,300	107,922	6.5
Households	39,375	49,998	27
Median Income	\$39,706	\$47,511	20

Table 5 - Housing Needs Assessment Demographics

Data Source: 2011- 2015 American Community Survey (ACS) (Base Year), 2019 ACS (Most Recent Year)

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	4,175	5,015	6,905	4,000	20,350
Small Family Households	1,010	1,455	2,105	1,535	7,415
Large Family Households	230	245	610	285	1,095
Household contains at least one-person 62-74 years of age	765	1,175	1,880	1,020	5,215
Household contains at least one-person age 75 or older	555	1,260	1,580	635	2,520

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Households with one or more children 6 years old or younger	674	760	1,155	520	1,420

Table 6 - Total Households Table

Data 2011-2015 Comprehensive Housing Affordability Strategy (CHAS)
Source:

1. 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% HAMFI	> 30% - 50% of HAMFI	>50% - 80% HAMFI	> 80% -100% HAMFI	Total	0-30% HAMFI	> 30% - 50% of HAMFI	>50% - 80% HAMFI	> 80% - 100% HAMFI	Total
1 or more of the 4 housing problems	2095	2465	2665	1120	9480	1060	1295	1160	555	5060
None of the 4 housing problems	180	330	755	935	7670	140	925	2325	1400	17535
Negative income, none of the 3 other housing problems	520	0	0	0	520	180	0	0	0	180

Table 7 – Housing Problems 2

Data 2013-2017 CHAS
Source:

2. Cost Burden > 30% to 50%

	Renter				Owner			
	0-30% HAMFI	>30- 50% HAMFI	>50- 80% HAMFI	Total	0-30% HAMFI	>30- 50% HAMFI	>50- 80% HAMFI	Total
NUMBER OF HOUSEHOLDS								
Small Related	4	170	720	1,214	45	110	165	450
Large Related	0	100	250	350	0	0	45	49
Elderly	95	185	375	755	120	575	410	1,250
Other	20	170	590	1,160	60	110	120	450
Total need by income	119	625	1,935	3,479	225	795	740	2,199

Table 8 – Cost Burden > 30% TO 50%

Data 2013-2017 CHAS
Source:

Small family (2 -4 persons); Elderly (62 + yrs); Large family (5+ persons)

3. Cost Burden > 50%

	Renter				Owner			
	0-30% HAMFI	>30- 50% HAMFI	>50- 80% HAMFI	Total	0-30% HAMFI	>30- 50% HAMFI	>50- 80% HAMFI	Total
NUMBER OF HOUSEHOLDS								
Small Related	540	790	240	1,570	135	150	65	390
Large Related	185	70	4	259	20	55	35	110
Elderly	410	590	155	1,190	460	230	235	950
Other	690	385	100	1,190	220	35	45	310
Total need by income	1,825	1,835	499	4,209	835	470	380	1,760

Table 9 – Cost Burden > 50%

Data 2013-2017 CHAS
Source:

Small family (2 -4 persons); Elderly (62 + yrs) Large family (5 + persons)

4. Crowding (More than one person per room)

	Renter					Owner				
	0-30% HAMI	>30-50% HAMI	>50-80% HAMI	>80-100% HAMI	Total	0-30% HAMI	>30-50% HAMI	>50-80% HAMI	>80-100% HAMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	240	70	405	215	930	0	20	0	20	40
Multiple, unrelated family households	20	65	55	30	170	0	25	15	10	50
Other, non-family households	30	15	45	75	165	0	0	10	0	10
Total need by income	290	150	505	320	1265	0	45	25	30	100

Table 10 – Crowding Information – 1/2

Data 2013-2017 CHAS
Source:

	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								

Table 11 – Crowding Information – 2/2

Data Source
 Comments: N/A

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

2011- 2015 CHAS 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% 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?

Housing cost burden is particularly prevalent among extremely low-income (under 30% of AMI) and renter households. The households mostly affected by housing problems are renters at all levels of income.

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 individuals and families who are at risk of homelessness are often severely rent-burdened and identify money as the most pressing needs. Frequently requested financial assistance categories include rent arrears, security deposit, utility, moving expenses and funds to purchase essentials such as food and transportation. Low income persons may be assisted through partnerships between the City and non-profits to provide supportive services. The City provided low income households with rental and

utilities assistance. Landlord assistance is offer through the local Florida Rural Legal Services. 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 along with those who falls in the homeless category. Lakeland partners with the Homeless Coalition of Polk County (HCPC) with its Coordinate Entry (CE) and HMIS (Homeless Management Information System) to manage the numbers and needs of homeless population. As of May 19, 2021, HCPC has 608 clients with acuity of 4+ on its CE list; 781 clients with 205 literally homeless, 541 at risk and 30 disabled vets.

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

Some of the housing characteristics linked to the increased risk of homelessness are unemployment or underemployed; shortage of affordable housing and lack of funding for such assistance as rapid re-housing.

Discussion

N/A

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.

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 17,678 or 16.4% that are Hispanic descent.

Total Population – 107,922

White - 77,990 or 72.3%

Black/African American – 22,091 or 20.5%

Asian - 2,376 or 2.2%

American Indian/Alaskan Native - 406 or 0.4%

Pacific Islander - 115 or 0.1%

Two or More Races - 1,966 or 1.8%

Other - 2,978 or 3.7%

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	2,960	435	570
White	1,395	285	385
Black / African American	1,120	105	150
Asian	0	0	4
American Indian, Alaska Native	34	0	0
Pacific Islander	0	0	0
Hispanic	380	45	19

Table 12 - Disproportionally Greater Need 0 - 30% AMI

Data 2011-2015 CHAS

Source:

*The four housing problems are:

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

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	3,615	1,140	0
White	1,980	760	0
Black / African American	950	300	0
Asian	25	10	0
American Indian, Alaska Native	4	15	0
Pacific Islander	0	0	0
Hispanic	530	50	0

Table 13 - Disproportionally Greater Need 30 - 50% AMI

Data 2011-2015 CHAS
Source:

*The four housing problems are:

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

50%-80% of Area Median Income

Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	4,050	3,005	0
White	2,260	2,265	0
Black / African American	895	335	0
Asian	55	15	0
American Indian, Alaska Native	10	0	0
Pacific Islander	0	0	0
Hispanic	730	380	0

Table 14 - Disproportionally Greater Need 50 - 80% AMI

Data 2011-2015 CHAS
Source:

*The four housing problems are:

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

80%-100% of Area Median Income

Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,990	2,325	0
White	1,185	1,745	0

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
Black / African American	465	345	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	295	210	0

Table 15 - Disproportionally Greater Need 80 - 100% AMI

Data 2011-2015 CHAS
Source:

*The four housing problems are:

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

Discussion

According to the Comprehensive Housing Affordability Strategy (CHAS) data, race and ethnicity appear to influence housing opportunities. 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 the total population is so small. The percentages are consistent with the total population of each of the races.

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	2,665	730	570
White	1,235	450	385
Black / African American	1,060	165	150
Asian	0	0	4
American Indian, Alaska Native	34	0	0
Pacific Islander	0	0	0
Hispanic	310	120	19

Table 16 – Severe Housing Problems 0 - 30% AMI

Data 2011-2015 CHAS

Source:

*The four severe housing problems are:

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

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,475	2,280	0
White	1,240	1,505	0
Black / African American	705	540	0
Asian	15	20	0
American Indian, Alaska Native	0	20	0
Pacific Islander	0	0	0

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
Hispanic	440	145	0

Table 17 – Severe Housing Problems 30 - 50% AMI

Data 2011-2015 CHAS

Source:

*The four severe housing problems are:

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

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,510	5,550	0
White	835	3,690	0
Black / African American	360	875	0
Asian	10	60	0
American Indian, Alaska Native	10	4	0
Pacific Islander	0	0	0
Hispanic	270	830	0

Table 18 – Severe Housing Problems 50 - 80% AMI

Data 2011-2015 CHAS

Source:

*The four severe housing problems are:

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

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	755	3,560	0
White	435	2,500	0
Black / African American	185	620	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	135	375	0

Table 19 – Severe Housing Problems 80 - 100% AMI

Data 2011-2015 CHAS

Source:

*The four severe housing problems are:

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

Discussion

According to the Comprehensive Housing Affordability Strategy (CHAS) data, race and ethnicity appear to influence housing opportunities. With households with none of the housing problems, the percentages are consistent with the households with housing problems.

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	25,370	7,065	6,320	615
White	19,305	4,140	3,550	395
Black / African American	3,225	1,570	1,730	160
Asian	260	120	25	4
American Indian, Alaska Native	35	4	39	0
Pacific Islander	0	0	0	0
Hispanic	2,325	1,040	840	39

Table 20 – Greater Need: Housing Cost Burdens AMI

Data 2011-2015 CHAS
Source:

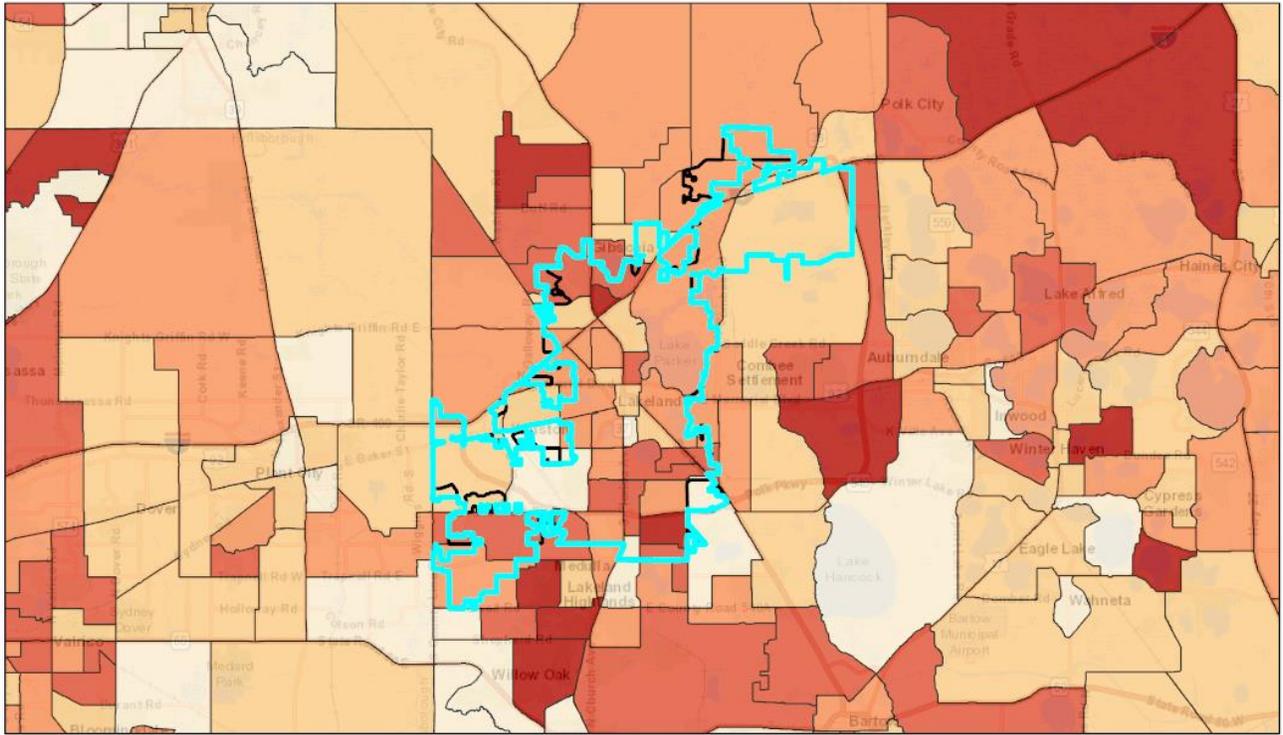
Discussion:

The numbers of households that are severely housing cost burdened 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.

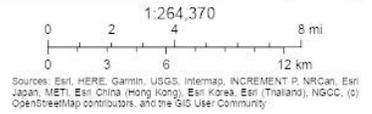
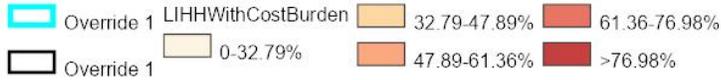
Asians, American Indians, Alaska Native and Pacific Islander households make up such a small portion of the total population that the percentage of them in the population and percentage of severely housing cost burdened is minor.

Low Income Households with Cost Burden

CPD Maps - Consolidated Plan and Continuum of Care Planning Tool



June 9, 2021



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?

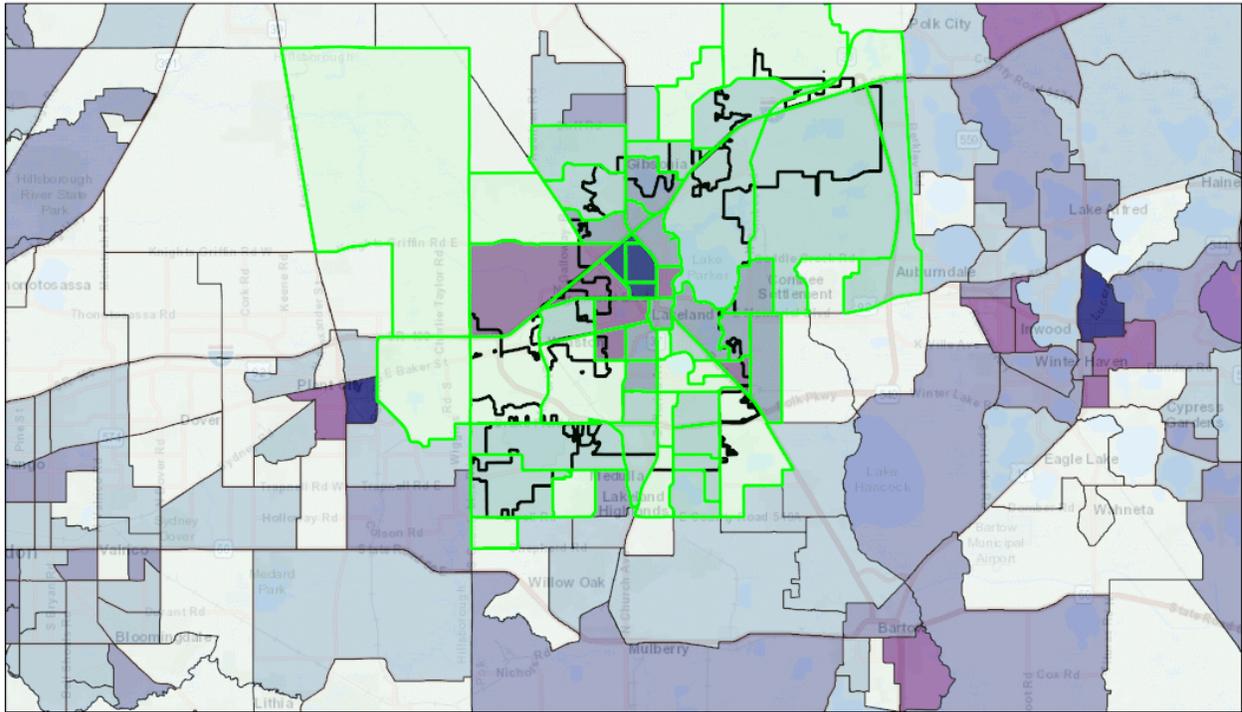
As stated before, the greatest need for all households is affordability. This is true for homeowners and renters.

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

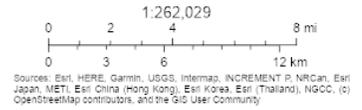
There is a large cluster of African American population located in the northwest section of the city. The majority of the Hispanic population is located in southeast section of Lakeland.

Black African American Population

CPD Maps - Consolidated Plan and Continuum of Care Planning Tool

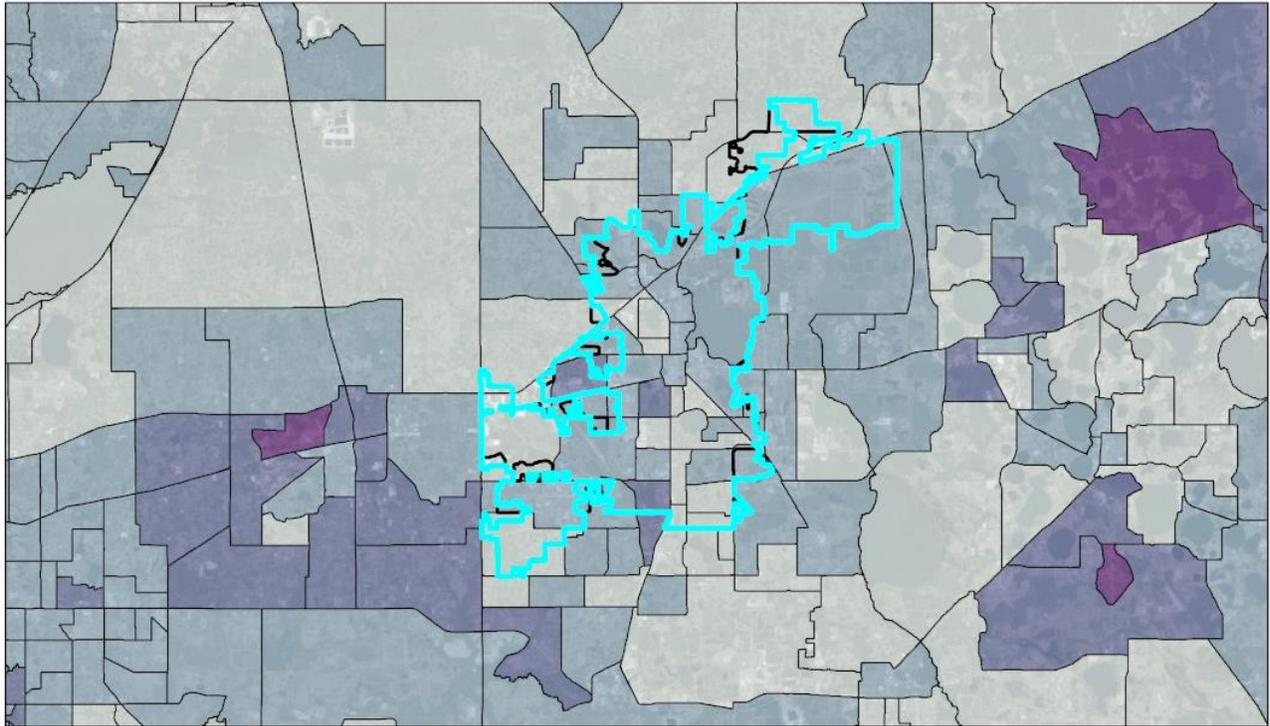


June 9, 2021

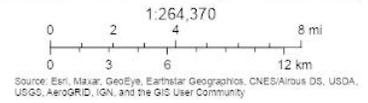
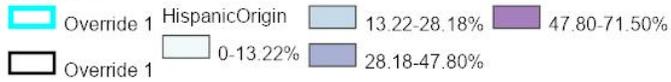


Hispanic Origin

CPD Maps - Consolidated Plan and Continuum of Care Planning Tool



June 9, 2021



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
- Hampton Hills Homes
- Williamstown
- Colton Meadow
- Villas at Lake Bonnet
- Twin Lakes Phase 1-3

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	271	1,585	110	1,069	41	0	47

Table 21 - 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 22 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							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 23 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Program Type									
Ethnicity	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							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 24 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

LHA Properties and/or Programs Characteristics

Property and/or Program Name	Race and Origin			
	White %	Black-African American %	Hispanics %	Non-Hispanic %
Housing Choice Voucher-S8	46%	53%	33%	67%
Hampton Hills Homes	0%	100%	0%	100%
Micro-Cottages at Williamstown	50%	48%	25%	75%
AMP-1 (West Lake, John Wright, and Cecil Gober)	31%	69%	19%	81%
Twin Lakes Phase 1	57%	41%	46%	51%
Renaissance at Washington Ridge	36%	61%	37%	63%
Carrington Place (Dakota)	23%	68%	32%	68%
Villas at Lake Bonnet	50%	50%	46%	54%
Colton Meadow	37%	61%	39%	61%
West Bartow	67%	33%	51%	49%
Total Percentages	39.7%	58.40%	32.8%	66.9%

Table 25 -LHA- info@lakelandhousing.org

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

LHA is not currently accepting new applications for its waiting list for the 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 and is not expected to reopen this PHA plan year. The waiting list is in the thousands. The LHA is expected to receive an additional 60 vouchers through the Emergency Housing Voucher Program as part of the American Rescue Plan. The vouchers will be awarded through the Continuum of Care partnership.

Most immediate needs of residents of Public Housing and Housing Choice voucher holders

The most immediate need of the Public Housing Choice voucher holders includes supplemental income, and supportive service. Majority of the voucher holders are very low income and are in need of various supportive services.

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, childcare and health care services, but at a higher degree. The recent increase in demand for housing in the area has caused prices to increase and has put a strain on the availability of affordable housing.

Discussion

LHA provides such services as family self-sufficiency class, assistance with employment opportunities, Office and Maintenance Skills Training Programs, credit counseling, YouthBuild Program 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 2011-15 American Community Survey, there are estimated 17.9% 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 Homeless Management Information System (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 2020, Lakeland, Winter haven/ Polk County reported 565 homeless people.

Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	0	0	0	0	0	0
Persons in Households with Only Children	0	0	0	0	0	0
Persons in Households with Only Adults	0	0	0	0	0	0
Chronically Homeless Individuals	0	0	0	0	0	0
Chronically Homeless Families	0	0	0	0	0	0
Veterans	0	0	0	0	0	0
Unaccompanied Child	0	0	0	0	0	0
Persons with HIV	0	0	0	0	0	0

Table 25 - Homeless Needs Assessment

Data Source Comments: N/A

Indicate if the homeless population is: Has No Rural Homeless

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

N/A

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	238	123
Black or African American	125	45
Asian	4	0
American Indian or Alaska Native	3	18
Pacific Islander	1	0
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	49	12
Not Hispanic	326	178

Table 27

Data Source

Comments: 2020 Lakeland Winter Haven/ Polk County COC Point in Time Survey

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

According to the 2020 Point-in-time survey, there were 39 households with at least one parent with children (70 children and 43 adults) included in the count these numbers include 3 unsheltered households with at least one parent with children (3 children and 4 adults).

The 2020 Housing Inventory Count identified a total of 50 family permanent supportive housing units in Lakeland.

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

A review of 2019 racial and ethnic Census data shows that ethnic data tracks with the general population. Hispanic/Latinos represent 10.8% of the homeless population as compared to 16.4% of the general population. Racial data shows a very different story. Blacks or African American make up 30.1% of the homeless population, but they make up only 20.5% of the overall population. This shows that Blacks/African Americans are disproportionately represented in the homeless population. Whites make up 72.3% of the population, but only 62.1% 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 94%, which means we have 6% of that population unsheltered. This percentage has decrease over the last few years due to additional family transitional and permanent supportive housing being added.

Discussion:

In summary, the data shows that the number of families that are homeless has decrease over the last few years due several new projects to address homelessness. Gospel Village is in the process of renovating forty mobile home units to be available for those at risk of homelessness. This site will also include support services for its residents. Talbot House Ministries recently completed sixteen units for very-low income residents with priority given to those experiencing homelessness. They also offer support services including job training and placement assistance. Overall, there has been an increase in available shelter options for homelessness, but the demand continues to remain higher than the supply.

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 State's State Housing Initiative Plan (SHIP) program requires 20% of the local allocation to be utilized for special population. The City over the years has exceeded the 20% set-aside for special population. Majority of clients served in the rehab programs are elderly, frail elderly and persons with physical disabilities.

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 the 2019 America Community Survey five-year estimates, there are 24,282 persons (which is 22.2% 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 17,052 persons with any form of disability which is 15.8% 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 has recently expanded its main office and 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.

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 lives 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. The City has identified and is currently replacing sidewalk and intersection ramps as part of its ADA action plan. The City is also in the process of identifying and improving drainage and expanding sewer availability to high flood risk areas.

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 Community Survey Five Year Estimate 2015-2019, Lakeland has 49,614 households. Of which, 55.6% is owner occupied units and 44.4% is renter occupied. There are 41,276 families which averages 2.5 family size. And persons 65 years and older account for 22.2% of population and 19.3% households have one or more persons under 18 years living in them.

Increased construction and land costs have made the creation of the new housing units too expensive for low income households without providing subsidies to developers. Even with subsidies the increase in construction costs have made it hard to qualify low income households. Most new affordable home buyers are qualifying as moderate-income households.

Recently, there has been a boom in multifamily rental construction, but it has not yet resulted in a significant relief in vacancy rates or rent prices, which continues to be challenges to our low-income residents. New rental construction has focused on meeting the demand for market rate units. Though there has been an increase in development of Low-Income Housing Tax Credit communities, it has not been enough to meeting the increasing demand for low income housing. The creation of new units of low- income housing continues to be a challenge that requires the coordination of government agencies and private partnerships to fill the gaps in the housing market.

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	24,586	48%
1-unit, attached structure	1755	4%
2-4 units	4702	11%
5-19 units	7351	12%
20 or more units	3983	8%
Mobile Home, boat, RV, van, etc.	7651	17%
Total	49,998	100%

Table 26 – Residential Properties by Unit Number

Data Source: 2019 ACS 1 Year Estimates

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	172	1%	1,194	8%
1 bedroom	676	3%	4,220	23%
2 bedrooms	7,343	33%	8,173	44%
3 or more bedrooms	13,754	63%	4,704	25%
Total	21,945	100%	18,291	100%

Table 27 – Unit Size by Tenure

Data Source: 2019 5- Year ACS Survey

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 (24,586) 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. Over the recent years, local, CRA and HOME funds have been utilized for rental construction projects. Other local funds are expended to provide assistance to low income tax credit multi-family units. 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?

There is a severe shortage of affordable housing for all household income groups, including low- and moderate-income households; but the low-income and below renters seem to be affected the most. The combination of increase in demand and increase in construction costs have caused rental rates to increase, this has squeezed out lower income households from being able to find affordable rental housing. The price of single-family homes has continued to rise also making it hard for low income buyer to find homes to purchase. Overall, the housing supply is not meeting the needs of the population.

Describe the need for specific types of housing:

The demand for housing at all income levels currently exceeds the supply. The market most in need of affordable 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. The increase in prices has made housing at these levels very hard to find. Most new affordable housing development is targeting low to moderate income households due partly to the increase in construction costs.

Discussion

In summary, there is a shortage of affordable housing for owners and renters in the lower income households. The City provides some assistance to homeowners 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 2011-2015 ACS, the median home value for Lakeland was \$108,000. This figure increased by 40% from 2015 to 2019. Between the 2015 Census and the 2019 ACS, the median contract rent within the City increased by 15%, from \$715 to \$812.

	Base Year: 2015	Most Recent Year: 2019	% Change
Median Home Value	108,000	151,300	40%
Median Contract Rent	715	812	15%

Table 30 – Cost of Housing

Data Source: 2011-2015 ACS (Base Year), 2019 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	990 (+/-178)	5.6%
\$500-999	7,909 (+/- 651)	44.6%
\$1,000-1,499	7,033(+/- 570)	39.6%
\$1,500-1,999	1,400 (+/- 257)	7.9%
\$2,000 or more	241 (+/- 104)	1.4%
Total	17,747	99.1%

Table 31 - Rent Paid

Data Source: 2015-2019 ACS

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	2,795	1,380
50% HAMFI	2,795	2,220
80% HAMFI	3,425	3,480
100% HAMFI	6,605	13,745
Total	17,670	22,775

Table 28 – Housing Affordability

Data Source: 2013-2017 ACS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	698	702	915	1,221	1,545
High HOME Rent	649	697	838	960	1,051
Low HOME Rent	515	551	662	765	853

Table 29 – Monthly Rent

Data Source: HUD FMR FY 2020 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?

Rents and home values have increased but the area median income has decreased or remain constant. This is a lack of affordable housing stock for new low-income homebuyers seeking a home; but the interest rates are low.

As housing costs increase 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 homeowners.

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 -\$700. 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 32) pay \$515 - 1,000 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 the waiver of impact fees and/or the sale of vacant City-owned lots through the In-Fill Land Bank program. Non-monetary commitments are also engaged such as letters of support, certificates of consistency, expedited and special zoning provisions.

Discussion

The housing market has recovered, 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	4,950	23%	8,895	50%
With two selected Conditions	85	0%	1,020	6%
With three selected Conditions	0	0%	0	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	16,690	77%	7,740	44%
Total	21,725	100%	17,655	100%

Table 30 - Condition of Units

Data Source: 2011-2015 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	3,555	16%	3,330	19%
1980-1999	7,170	31%	6,180	35%
1960-1979	7,255	32%	5,325	30%
1940-1959	3,305	15%	1,875	11%

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
1939 or earlier	1,490	7%	965	5%
Total	22,775	100%	17,670	100%

Table 31 – Year Unit Built

Data Source: 2013-2017 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	12,050	53%	8,160	46%
Housing Units build before 1980 with children present	979	4%	1,535	9%

Table 32 – Risk of Lead-Based Paint

Data Source: 2013-2017 CHAS (Units with Children present under 6 years old)

Vacant Units

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

Table 33 - 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 but however older homes still have the potential to contain lead paint hazards. **Table 36** notes that 12,050 owner-occupied housing units in the City were built prior to 1980 and 8,160 renter-occupied housing units were built prior to 1980. 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 45% of owner-occupied and renter 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			319	1,585				266	0	401
# of accessible units										

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

Table 34 – Total Number of Units by Program Type

Data PIC (PIH Information Center)

Source:

Describe the supply of public housing developments:

The Lakeland Housing Authority (LHA) manages 742 housing units with subsidy funding under HUD's Low Rent Public Housing Program. All units are in good condition, with a number having received energy efficiency upgrades and modernizing retrofit improvements.

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."

There are 319 total public housing units available. The community and the number of units are below.

Public Housing Program		
Community	# Units	Type
West Lake Apartments	120	Multi-Family
John Wright Homes	20	Multi-Family
Cecil Gober Villas	37	Elderly
Hampton Hills Homes	8	Homeownership
Total	185	

Table 39 - Public Housing Program

Mixed Income Units			
Community	#Units	Type	Unit Mix
Dakota Park	40	Multi-Family	20 LIHTC, 20 Public Housing/ LIHTC
Washington Renaissance	78	Elderly	48 LIHTC, 30 Public Housing/ LIHTC
Washington Renaissance	118	Multi-Family	39 LIHTC, 79 Public Housing/ LIHTC
Colton Meadow	72	Multi-Family	72 LIHTC
Villas at Lake Bonnet Homes	75	Multi-Family	75 LIHTC with 18 Project Based Sec 8
The Manor at West Bartow	100	Elderly	100 LIHTC with 99 Project Based Sec 8
Total	483		

Table 40 – Mixed Income Units

Public Housing Condition

Public Housing Development	Average Inspection Score
Colton Meadow	77
Cecil Gober Villas	87
Hampton Hills	75
John Wright Homes	87
Renaissance at Washington Ridge	96
Dakota Park	57

Table 41 - Public Housing Condition

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

LHA envisions a range of options that will be employed to achieve its goal to transform its portfolio which may include but not be limited to: modernization of existing public housing units; demolition of selected units and construction of new units; introduction of market rate and for-sale units; acquisition and development of new units in, around and outside of LHA properties; and wholesale redevelopment of its public housing communities.

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

Goal #1: Increase the number of affordable housing units by at least 30%. There were one hundred Senior units constructed for PHASE 1 of the Twin Lakes Development, PHASE 2 should be completed before 2021 with one hundred thirty-two units of affordable housing, PHASE 3 is seeking funding to add another seventy-eight units. Additionally, the Williamstown Community of forty-eight Public Housing units were built and is now fully occupied. The agency is planning to develop one hundred twenty condos or townhomes for sale on the 10th Street site and a mixed-use community at the Arbor Manor site.

Goal #2: Maintain and/or obtain the "High Performer" status in Public Housing and Section 8. We were designated a Standard Performer Agency for Public Housing and High Performer Agency for the Housing Choice Voucher Program on the most recent evaluation. Maintain a public housing vacancy rate of 2% or less. LHA has been able to maintain the vacancy at or below 2%. 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%. 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.

Goal #4: Be the premier innovative and effective affordable housing provider in Florida. Apply for additional housing choice vouchers as they become available. Seek out new funding opportunities as they become available including but not limited to LIHTC. Develop and build new communities in all LHA owned land or parcels and re-develop the West Lake Apartments community, John Wright Homes, Carrington Place and Renaissance at Washington Ridge. Assist at least three families into homeownership through the Public Housing Homeownership Program, the HOPE VI Program, or other programs by December 31, 2021. Implement the Section 8 Homeownership program in 2021. 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, 2021.

Goal #5: Increase and encourage the self-sufficiency efforts of all residents. Increase the usage of LHA educational and computer literacy programs by 25% by December 31, 2021. Substantially increase the number of LHA seniors and people with disabilities using LHA sponsored programs by December 31, 2021.

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 and the incentive pay program.
- 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:

LHA goal is to transform its entire public housing portfolio into mixed-income communities over the next 2 to 40 years, in an effort to reposition the agencies' public housing assets into better performing developments that are competitive in the marketplace as well as improve their physical and social conditions.

For over twenty-five years LHA's Development Department has been responsible for creating economic development opportunities in the City of Lakeland as well as redeveloping challenged neighborhoods that have not been invested in and neglected for some time. LHA and/or its subsidiary entity(s) plans to either partner with other developers or self-develop its properties using HUD's mixed- finance approach.

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

Introduction

The Homeless Coalition of Polk County acts as the lead 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 are available for homeless population reports.

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)	150	0	193	117	0
Households with Only Adults	125	27	139	137	0
Chronically Homeless Households	9	0	0	40	0
Veterans	0	0	0	172	0
Unaccompanied Youth	0	0	0	117	0

Table 42 - 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 childcare 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: According to the Polk County's Homeless Education Advocates Restoring the Hope (HEARTH) program, there are at least 4,000 students considered homeless under federal standards. They include students which society might not recognize as homeless, but who are struggling. This include students who are living: doubled up due to financial hardship; inadequate mobile home; or transitional housing or living temporarily in hotel. Funds are provided by the State and Continuum of Care for children and youth aging out of foster care.

Veterans: There are Veteran services provided through the Polk County Housing & Neighborhood Services Division. Polk County's Veteran Services help current, former and future service members through the intricate and sometimes complicated process of obtaining military benefits. Services include compensation, education & training, home loans, life insurance, military pension, survivor benefits, vocational rehabilitation and burial benefits. There are also medical services provided at local VA clinic and at the regional Veterans Administration in surrounding areas. 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 residential program to provide safe shelter 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 must go through Coordinated Entry process to receive direct services housing and other benefits.

- Talbot House Ministries – Permanent Housing/Shelter Programs Emergency Shelter Homeless Shelter provides dental, medical care and job training for the poor and homeless in the community.
- Salvation Army of West Polk – a non-profit organization serving disadvantaged households with children, providing short-term housing for families in need. Families can stay for up to one year. The program offers free childcare and a case manager who works with residents to establish goals and a family case plan.

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

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, Adult Residential Treatment, Case management, Domestic Violence and Sexual assault programs, and 24-hour Crisis Hotline services. Peace River has inpatient and outpatient psychiatric services such as integrated care combining primary care and behavioral health services; mobile & in-home services; rape recovery & resources center and substance abuse treatment.

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, City of Lakeland, Board of County Commissions for Polk County, Victims of Crime Act, individuals, businesses and community donors.

Tri-County Human Services, Inc. is a private, not for profit organization, providing substance abuse assessment, mental health and co-occurring treatment to residents of Polk, Hardee and Highland Counties. 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 outpatient services; children's services and DUI programs.

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. Noah's

Ark offers two low-cost residential rental communities that promote independence and quality of life for residents with developmental or intellectual disabilities.

Sunrise Community of Lakeland is one of the largest private not-for-profit organizations in the country dedicated to serving people with intellectual and developmental disabilities. Sunrise works with people to ensure they have a choice, and make sure that their services properly support them in achieving higher levels of independence, self-determination, personal responsibility and access to the community. Sunrise operates 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 for 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 in-home care, wellness programs and property upkeep or maintenance. 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 and repairs to local facility for persons with disabilities.

The City plans to continue its support of organizations that provide housing and support services to persons with special needs through two affordable housing goals- Preserve, improve and expand the supply of rental housing; and improve housing stability for homeless special needs populations.

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;**
- **In Fill Land Bank 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, forestry, fishing and hunting, and mining	364	51	1	0	-1
Arts, Entertainment, recreation, Accommodations, and food service	4,228	8,451	9	11	-3
Construction	2,998	1,795	7	2	-3
Educational and Health Care Services, and Social assistance	9,966	16,796	22	22	4
Finance, Insurance, and Real Estate	3,453	6,414	7	8	2
Information	506	701	1	1	0
Manufacturing	3,106	6,068	7	8	1
Other Services	2,181	1,160	5	1	-1
Professional, Scientific, Management Services	5,569	9,286	12	12	5
Public Administration	1,531	0	3	0	0
Retail Trade	7,648	10,539	17	14	-2
Transportation, Warehousing and utilities	2,691	7,061	6	9	4
Wholesale Trade	1,802	2,934	4	4	-2
Total	46,043	71,256	--	--	--

Table 43 - Business Activity

Data Source: 2015-2019 ACS (Workers), 2015 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	49,194
Civilian Employed Population 16 years and over	46,043
Unemployment Rate	6.4
Unemployment Rate for Ages 16-24	18.1
Unemployment Rate for Ages 25-65	5.15

Table 44 - Labor Force

Data Source: 2019 ACS

Occupations by Sector	Number of People
Management, business and financial	6,588
Farming, fisheries and forestry occupations	571
Service	9,079
Sales and office	11,042
Construction, extraction, maintenance and repair	2,687
Production, transportation and material moving	6,885

Table 45 – Occupations by Sector

Data Source: 2019 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	32,256	74%
30-59 Minutes	8,773	20%
60 or More Minutes	2,405	6%
Total	43,434	100%

Table 46 - Travel Time

Data Source: 2019 ACS

Education:

Educational Attainment by Employment Status (Population 25 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	2,260	115	3,291
High school graduate (includes equivalency)	10,968	1,678	4,123
Some college or Associates degree	14,455	673	3,068
Bachelor's degree or higher	9,064	262	1,957

Table 35 - Educational Attainment by Employment Status

Data Source: 2019 ACS

Educational Attainment by Age

	Age		
	18-24 yrs.	25 + yrs	
Less than 9th grade	-	420	3,117
9th to 12th grade, no diploma	1,189	625	5,950
High school graduate, GED, or alternative	3,831	3,565	24,959
Some college, no degree	5,546	2,185	14,746

	Age		
	18–24 yrs.		25 + yrs
Associates degree	-	1,450	7,227
Bachelor's degree	939	2,115	12,691
Graduate or professional degree	-	945	6,894

Table 49 - Educational Attainment by Age

Data Source: 2015-2019 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	23,680
High school graduate (includes equivalency)	29,277
Some college or Associates degree	33,194
Bachelor's degree	46,145
Graduate or professional degree	53,327

Table 50 – Median Earnings in the Past 12 Months

Data Source: 2015-2019 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 four major colleges and universities also employs a large number of individuals.

Retail Trade and Professional & Business Services follow with 12.3% and 13.5% consecutively.

Lakeland is home to Publix supermarkets, which is one of the largest employers in the area; which owns financial, manufacturing and distribution centers in the metro area. Amazon opened a major distribution center which is transferring air cargo traffic from Tampa International Airport to Lakeland Linder Airport. The company has constructed a new \$100 million air cargo hub adding 800 jobs to the area. Several other companies such as GEICO, GC Services and Rooms to Go, Advanced Auto Parts and major manufacturers have opened warehouses in addition to the businesses existing businesses.

Describe the workforce and infrastructure needs of the business community:

Lakeland’s economy is fluctuating, 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 is in the core of Downtown Lakeland. Non-residential and residential construction inside the Core Improvement Area is eligible to have all impact fees waived except city water, wastewater and fire service.

Economic Development Impact Fee Mitigation: The City provides a reduction of City impact fees to encourage Build to Suit and Speculative Building Development. There are three ways to take advantage of the mitigation: 1) High Wage Job Creation; 2) Industrial Job Creation; 3) Inventory Development – creating an available industrial building inventory for prospective companies.

Polk County Impact Fee Mitigation: This mitigation is a reduction or waiver of Polk County impact fees to encourage development.

Urban Job Tax Credit: This program is an incentive for new or expanding business creating full time jobs located in the designated area of Lakeland. Companies within specified industries can receive a \$500 credit per job, which can be taken against either the state corporate income tax or the state sales and use tax.

In addition to the incentives stated above, Lakeland offers other area specific initiatives.

Economic Development Infrastructure Incentive Program - Mid-Town Community Redevelopment Area: This program supports the development of both new and expanding economic development projects that advance the science, technology, engineering and mathematics (STEM) and manufacturing base with the City's Mid-Town CRA. Assistance may be provided to qualified projects for reimbursement of utility impact fees.

Encouraging Development Growth & Expansion (EDGE) – EDGE is an infrastructure matching grant for new or expanding food-related service and manufacturing businesses. Eligible improvements: backflow preventers, venting systems, grease traps and fire sprinkler systems.

Electric Economic Development Rider – Lakeland Electric designed this incentive to help attract new investment and jobs. Eligible companies may receive discounts on new electric demand for up to five years.

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 3,537 people in the workforce over the age of 18 have no more than a 9th grade education. 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, Florida Polytechnic University and Polk State College) and training schools, (Travis Technical Center, Keiser University) to promote higher learning.

The local hospital, Lakeland Regional Health, was recently allotted state funding for over \$2 million for its graduate medical education program as well as its planned behavioral health unit.

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

- Career Source – local employment agency.
- Employ Florida Marketplace – Job postings
- Economic Development Impact Fee- Businesses receive a reduction in impact fees.
- Urban Job Tax Credit- Encourage the creation of jobs in urban areas.

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

Yes. The Central Florida Regional Planning Council's Comprehensive Economic Development Strategy (CEDS) includes DeSoto, Hardee, Highlands, Okeechobee, and Polk Counties. Information can be found at the CEDS website at: <https://www.cfrpc.org/ceds/>.

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

The Central Florida Regional Planning Council serves as the Economic Development District for the Central Florida region, as designated by the US Economic Development Administration. The CFRPC develops and maintains a Comprehensive Economic Development Strategy for the region. The CEDS serves as a roadmap to economic health, by establishing goals, identifying future cluster industries, analyzing data to determine strengths and weaknesses, and identifying projects of regional importance. The CEDS serves as a vehicle to justify eligibility for federal funds based on a project's compatibility with the goals of the CEDS. The CEDS focuses on economic resiliency as this has historically been a challenge in the region.

Discussion

In summary, the City's labor force is largely civilian, the unemployment is a little high due to the unemployment of persons seeking jobs after the pandemic. The worker who travels drive has 30 minutes

or less drive. 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, 56% 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%. Some of the characteristics of the neighborhoods like many in Lakeland have 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. There are several magnet schools located in the low-income 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 Lakeland Housing Authority has re-constructed several old housing complexes to produce more affordable units to its client base.

The City's housing rehabilitation program also invested many HUD and State funds in these low-income census tracts. The hospital along with medical clinic are major medical providers close to these low - income census tracts.

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

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

Lack of Internet access acts as a social and economic barrier for the economically disadvantaged residents. Highspeed internet, or broadband, is instrumental to residents as it relates to providing economic opportunity, job creation, education, and civic engagement. However, there are many areas in this country where broadband access is unavailable. In urban areas, 97% of Americans have access to high-speed fixed service. In rural areas, that number falls to 65%. And on Tribal Lands, barely 60% of residents have access. Nearly 30 million Americans are currently unable to benefit from the advantages of being a part of the digital age (FCC, 2019). During the recent pandemic, it became apparent with the e-learning for students that the lack of internet for low to moderate income households is a disadvantage.

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

In 2017, as part of the City of Lakeland's commitment to reduce the digital divide, the City Commission funded a project for installation of Surf Lakeland WiFi through the Digital Divide Surf Lakeland Grant Program. Staff was directed to administer the program as a grant to qualified 501(c)3 nonprofit organizations through an application process, with little to no cost to the non-profit. Housing partnered with the city's DoIT department to determine eligibility and need. The program was intended to get Surf Lakeland Wi-Fi to more residents. The City currently offers free Wi-Fi at 35 indoor and outdoor locations. With an estimated 40,000 households as of 2019 in Lakeland, only 18% do not have broadband service. Of those households that have an income of under \$20,000, only 10% do have broadband service. By providing broadband to non-profits, the city can expand its Wi-Fi service to those that may in lower income areas.

Lakeland offers six residential Internet providers, and 23 if you include business and mobile services. Those providers are Spectrum, Frontier (DSL/Fiber), HughesNet, Xfinity, and ViaSat. There are six broadband choices such as DSL and cable.

To summarize, Lakeland's Internet infrastructure follows a pattern seen in many US communities: widespread coverage of cable and DSL, but only two choices since most residences are stuck with one company for either type of service. The cable/DSL pattern has a logical cause. Broadband service providers were started pre-Internet as cable TV and landline telephone companies. Therefore, they already own these existing infrastructures for delivering Internet bundles.

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

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

Lakeland has experienced exposure to extreme weather events, from hurricanes to localized flooding events. It can be perceived that these events could be the result of climate change, though the topic is widely controversial. The impact of extreme events on our infrastructure and services affect thousands of people in our city and surrounding region. Five major hurricanes would impact the City in 2004, with the most recent being Hurricane Irma, each causing severe damage and impacting low-income areas in Lakeland. Between those impacts and the socioeconomic stresses that have been growing over the past two decades, it became clear that the city needs a comprehensive approach to prepare the City and its residents for a future that will continue to bring challenges and opportunities. Beyond these top threats and insecurities, there are many circumstances that contribute to our city and region's overall vulnerability and risk, including climate change.

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

Climate change impacts people, wildlife, agriculture, and economies as more areas are exposed to increasingly severe weather events, as well as changes in temperature, rainfall, and other climate factors. According to the National Climate Assessment, in the Southeast, climate change will cause sea level rise to pose threats, and continued threats to the region's economy and environment. Extreme heat will affect health, energy, and more. Decreased water availability will have economic and environmental impacts. Increased heat also has major impacts, so it is important for our community to act. The City adopted Polk County's resolution supporting and approving the county's multi-jurisdictional mitigation strategy on April 19, 2021. The county identified mitigation goals to reduce or avoid long-term vulnerabilities.

Flooding-The city is identifying flood areas of concern through a study to add sewer to low lying areas within the low-income census tracts of Lakeland, with the Robson Street Neighborhood, in north Lakeland, being the worst. Several other areas were suggested as a secondary potential area of the study: Hillside Manor Neighborhood plus Baycrest Drive, Mayflower Drive area, West Kathleen Neighborhood, North Alameda Drive. The study will be completed by October 2021.

Extreme Heat-Areas with high levels of both impervious surfaces and sensitive populations (age, health, income) are the most vulnerable to extreme heat. Vulnerability is largely driven by the high percentage of households living below the poverty line. The City assists the low income with housing rehabilitation to correct those issues that they may not be able to afford.

Low- and moderate- income households are more disproportionately at a disadvantage. With minimal job security and little or no savings, these households may feel the impact of an economic disruption almost immediately as hourly paid workers suffer lost wages right away. These households are more vulnerable during natural disasters as they often live in communities with fewer resources, and housing that is more susceptible to flooding, fire, and other hazards. With no financial cushion, workers struggle to repair damage, recover from illness, and pay ongoing bills. At the same time, workers are essential to disaster recovery efforts in both infrastructure repair and health care, and they are often forced to choose between caring for their families and ensuring community recovery.

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 51 - Geographic Priority Areas

1	Area Name:	Citywide
	Area Type:	Comprehensive
	Other Target Area Description:	Local Target Area
	HUD Approval Date:	10/01/2021
	% of Low/ Mod:	100
	Revital Type:	
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	The federal funds are utilized throughout the city limits of Lakeland. The area includes several low-income census tracts in a concentrated area designated by HUD.
	Include specific housing and commercial characteristics of this target area.	See Sections MA-50 and SP-30 for the opportunities for low-and-moderate income areas.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	See "The Process"
	Identify the needs in this target area.	See Section SP-25 for the list of needs
	What are the opportunities for improvement in this target area?	See Sections MA-50 and SP-30 for the opportunities for low-and-moderate income areas.
Are there barriers to improvement in this target area?	See Sections MA-40 and SP-55 for the barriers for low-and-moderate income areas.	
2	Area Name:	Code enforcement
	Area Type:	Low/Mod Area of Concentration
	Other Target Area Description:	Low/Mod Area of Concentration
	HUD Approval Date:	10/01/2021
	% of Low/ Mod:	100
	Revital Type:	
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	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.	See Sections MA-50 and SP-30 for the opportunities for low-and-moderate income areas. See Sections MA-50 and SP-30 for the opportunities for low-and-moderate income areas.
How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	See "The Process"
Identify the needs in this target area.	See Section SP-25 for the list of needs
What are the opportunities for improvement in this target area?	See Sections MA-50 and SP-30 for the opportunities for low-and-moderate income areas.
Are there barriers to improvement in this target area?	See Sections MA-40 and SP-55 for the barriers for low-and-moderate income areas.

General Allocation Priorities

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 52 – Priority Needs Summary

1	Priority Need Name	Affordable Housing	
	Priority Level	High	
	Population	Extremely Low Moderate Families with Children Frail Elderly Chronic Homeless Veterans Unaccompanied Youth Persons with Developmental Disabilities Persons with Alcohol or Other Addictions	Low Large Families Elderly Individuals Persons with Mental Disabilities Victims of Domestic Violence
	Geographic Areas Affected	Citywide	
	Associated Goals	Preserve and maintain affordable housing/Home ownership/Promote Rental units and Prevent homelessness	
	Description	Rehabilitation and emergency repairs of owner-occupied housing for low income households. Provides down payment and closing cost to income qualified homebuyers. Product rental units. 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.	
2	Priority Need Name	Improve the Quality of Life with suitable living environment	
	Priority Level	High	
	Population	Extremely Low Moderate Families with Children Frail Elderly Chronic Homeless Veterans Unaccompanied Youth Persons with Developmental Disabilities Persons with Alcohol or Other Addictions	Low Large Families Elderly Individuals Persons with Mental Disabilities Victims of Domestic Violence

	Geographic Areas Affected	Low/Mod Area of Concentration/City-wide
	Associated Goals	Code Enforcement/Infrastructure/Suitable living environment for low income areas.
	Description	Code Enforcement as it relates to demolition, housing environment code violations, fire inspections, overgrowth/care of premises and abandoned vehicles. Provides services for the safety of neighborhoods. 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.
3	Priority Need Name	Expand Economic Opportunities and Promote Self-Sufficiency
	Priority Level	Medium
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Chronic Homeless Individuals Persons with Mental and Developmental Disabilities
	Geographic Areas Affected	City-wide/Local target area
	Associated Goals	Empower low income persons/Providing employment/ Assist in providing employment opportunities to low income persons in areas affected by programs and activities covered by the Plan.
	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.

Narrative (Optional)

N/A

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 support multi-family developments with waiver of impact fees and gap funding
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 53 – 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 2021-2022 is \$975,018 and anticipates an approximate amount of \$2,500 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 \$387,047 for 2021-2022 and anticipates an approximate amount of \$20,000 for program income. The amount awarded for the State of Florida State Housing Initiatives Partnership (SHIP) program is \$722,118 for 2021-2022; 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 Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	975,018	2,500	250,000	1,227,518	4,910,072	Anticipated five-year average annual CDBG allocation
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	387,047	20,000	0	407,047	1,628,188	Anticipated five-year average annual HOME allocation

Table 54 - 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 Planning and Housing Division will seek other grant funding sources to leverage with existing state, federal and general funds. The City was awarded over \$3 million 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 has closed out NSP3 and anticipates closing NSP1 in the fall. To utilize the program income generated for CDBG eligible activities. 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 \$722,118 in housing and community development funding.

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

The City 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	For-Profit and Non-Profit organizations	Rental	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 55 - 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. With HOME, local general and CRA funds, the City has been instrumental in creating new rental units with partnerships with multi-family developers. 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 recent years, the Affordable Housing programs have been consolidated with the Planning and Housing Division. This has narrowed the housing delivery gap with all housing projects administered in one Division. 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 City is committed to selecting those programs and projects that would best serve the residents of Lakeland. As a result of the current pandemic, 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 56 - 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 provider’s 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 community 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: According to the Polk County’s Homeless Education Advocates Restoring the Hope (HEARTH) program, there are at least 4,000 students considered homeless under federal standards. They include students which society might not recognize as homeless, but who are struggling. This include students who are living: doubled up due to financial hardship; inadequate mobile home; or transitional housing or living temporarily in hotel. Funds are provided by the State and Continuum of Care for children and youth aging out of foster care.

Veterans: There are Veteran services provided through the Polk County Housing & Neighborhood Services Division. Polk County’s Veteran Services help current, former and future service members through the intricate and sometimes complicated process of obtaining military benefits. Services include compensation, education & training, home loans, life insurance, military pension, survivor benefits, vocational rehabilitation and burial benefits. There are also medical services provided at local VA clinic and at the regional Veterans Administration in surrounding areas. 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 residential program to provide safe shelter 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 must go through Coordinated Entry process to receive direct services housing and other benefits.

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)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Affordable Housing	2021	2025	Affordable Housing	Citywide	Preserve and maintain affordable housing Safety of Neighborhoods	CDBG: \$4,658,865 HOME: \$0	Homeowner Housing Rehabilitated: 75 Household Housing Unit
2	Quality of life	2021	2025	Non-Housing Community Development	Code enforcement	Code Enforcement Facilities and Services Infrastructure Improvements Prevent homelessness Safety of Neighborhoods	CDBG: \$280,125 HOME: \$0	Public service activities for Low/Moderate Income Housing Benefit: 100 Households Assisted Housing Code Enforcement/Foreclosed Property Care: 25000 Household Housing Unit
3	Self Sufficiency	2021	2025	Affordable Housing	Citywide	Empower low income persons Increase homeownership Providing employment	CDBG: \$0 HOME: \$1,000,000	Direct Financial Assistance to Homebuyers: 50 Households Assisted

Table 57 – 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

Table 58 – Goals Name and Description

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.

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

- Maintain and improve our public image through enhanced communication, coordination, and accountability with outside entities, among the staff and with residents.
- Be the premier innovative and effective affordable housing provider in Florida. Apply for additional housing choice vouchers as they become available. Seek out new funding opportunities as they become available including but not limited to LIHTC. Develop and build new communities in all LHA owned land or parcels and re-develop the West Lake Apartments community, John Wright Homes, Carrington Place and Renaissance at Washington Ridge. Assist at least three families into homeownership through the Public Housing Homeownership Program, the HOPE VI Program, or other programs by December 31, 2021. Implement the Section 8 Homeownership program in 2021. 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, 2021.
- Increase and encourage the self-sufficiency efforts of all residents. Increase the usage of LHA educational and computer literacy programs by 25% by December 31, 2021. Substantially increase the number of LHA seniors and people with disabilities using LHA sponsored programs by December 31, 2021.
- 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 and the incentive pay program.
 - 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 N/A

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;**
- **In Fill Land Bank 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’s Central City Transit Area, the developer may be eligible for a larger reimbursement in impact fees.
- Eligibility for additional incentives that may be approved by the Community & Economic Division Staff, 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 Community and Economic Development Department 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.

In Fill Land Bank Program was created in 2019 to replace the outdated Urban Homestead Program. In Lakeland's most distressed areas, City and CRA owed awarded to builders/developers to increase the inventory of affordable housing. The lots are sold for \$1,000 and the remaining value of the lot is in the form of a deferred lien and also may be reimbursed for non-utility impact fees. The units must be sold or rented to an income qualified individual or household. With single family homes, low to moderate homebuyers may be awarded down payment and closing costs.

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 into 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.
- HCPC has hired a Housing Specialist to assist with locating available 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:

- With the Coordinated Entry process, identify community prevention partners to determine 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, 53% 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. The City has invested in most recent years in rental construction for low income renters.

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

Planning and Housing 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 City's Staff monitor activities on an on-going basis to ensure all federal and state regulations and statutory requirements are met. The Division along with the City's Finance Department has established standards and procedures for monitoring of federal and state grant funds.

The City is awarded funds from the HUD and Florida Housing Finance Corporation (FHFC). Both agencies provide technical assistance for its program.

The following bulleted list outlines monitoring methodology for all funds:

- Yearly internal auditing is completed by the finance department.
- External auditing of both federal and state funds is completed by an independent auditing firm for all grant funds received by the City.
- Annual reports submitted for federal and state programs.
- Monthly reconciliation of funds for both federal and state programs.
- Drawdown approval completed by Finance Department.
- All sub-recipients for federal funds have access to OMB circulars and administration handbooks.
- Desk monitoring is scheduled monthly with each drawdown request.
- Desk and face to face monitoring of CHDOs is completed yearly.
- Annual Review of compliance for home ownership.
- Annual desk and face to face monitoring of Public Services grantees; and attend functions funded by grants to monitor contracts.

The City annually monitors its performance in meeting its goals and objectives set forth in the Consolidated Plan. This includes steps and actions being taken to ensure compliance with program requirements involving timeliness of expenditures. Projects receiving program assistance are monitored to ensure on-going compliance with program requirements such as income qualification.

Services under the programs are provided by internal staff for the rehabilitation program and through an agreement with community-based non-profit organization which provides homebuyer education, pre-qualifying, counseling, application in-take, and processing in conjunction with the direct provision of home purchase assistance.

The City also conducts monitoring of CDBG or HOME funded construction projects for labor standards compliance related to Davis-Bacon regulations. Lead based paint assessments are completed on a project by project basis. Finally, the City has incorporated monitoring for access requirements related to Section 504 of the Rehabilitation Act and the Americans With Disabilities Act.

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 2021-2022 is \$975,018, and anticipates an approximate amount of \$2,500 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 \$387,047 for 2021-2022 and anticipates an approximate amount of \$20,000 for program income. The amount awarded for the State of Florida State Housing Initiatives Partnership (SHIP) program is \$722,118 for 2021-2022; 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 Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	975,018	2,500	250,000	1,227,518	4,910,072	Anticipated five-year average annual CDBG allocation
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	387,047	20,000	0	407,047	1,628,188	Anticipated five-year average annual HOME allocation

Table 59 - 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 Planning and Housing Division will seek other grant funding sources to leverage with existing state, federal and general funds. The City was awarded over \$3 million 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 has closed out NSP3 and will close NSP1 this program year. To utilize the program income generated for CDBG eligible activities. 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 \$722,118 in housing and community development funding.

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

In 2019, the City created an In-Fill Land Bank program with (city and CRA owed) to award to builders/developers to increase the inventory of affordable housing. The lots are sold for \$1,000 and the remaining value of the lot is in the form of a deferred lien and also may be reimbursed for non-utility impact fees. With single family homes, low to moderate homebuyers may be awarded down payment and closing costs.

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	2021	2022	Affordable Housing	Citywide	Preserve and maintain affordable housing; Increase homeownership; Construction rental housing	CDBG: \$1,031,730 HOME: \$300,610	Homeowner Housing Rehabilitated: 15 Household Housing Unit Added: 5 Direct Financial Assistance to Homebuyers: 18 households
2	Self Sufficiency	2021	2022	Non-Housing Community Development	Citywide	Empower low income persons; Support community programs that create economic opportunities	CDBG: \$145,000	Activities other than Housing Benefit: 1000 Persons
3	Quality of life	2021	2022	Non-Housing Community Development	Citywide Code enforcement	Code Enforcement Facilities and Services Infrastructure Improvements Safety of Neighborhoods	CDBG: \$56,172	Public Facility or Infrastructure Housing Code Enforcement/Foreclosed Property Care: 3,550 Household Housing Unit

Table 60 – Goals Summary

Goal Descriptions

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

Table 61 – Goals Name and Description

Projects

AP-35 Projects – 91.220(d)

Introduction

The City of Lakeland’s Action Plan outlines its planned actions for the 2021 -2022 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 Planning and Housing Division, under the direction of the Community and Economic 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, home purchase assistance and rental construction 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	Achievement Academy
17	Big Brothers Big Sisters of Tampa Bay
18	Boys and Girls Club Summer and After Schools Programs
19	Lakeland Volunteers in Medicine
20	Peace River Center for Personal Development, Inc
21	Talbot House
22	The Wilson House

Table 62 – 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-38 Project Summary

Project Summary Information

Table 63 – 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: \$559,371
	Description	Housing program provides major rehabilitation and emergency repair for owner-occupied housing for low income homeowners
	Target Date	09/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	Fifteen (15) low income families
	Location Description	City of Lakeland, FL city limits
	Planned Activities	Single unit housing rehabilitation
2	Project Name	Home Purchase Assistance
	Target Area	Citywide
	Goals Supported	Self Sufficiency
	Needs Addressed	Preserve and maintain affordable housing
	Funding	CDBG: \$100,000 HOME: \$100,000
	Description	This program provides down payment and closing costs to low income home buyers. Homes purchased must be within the city limits.
	Target Date	09/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	Eighteen (18) low income families
	Location Description	City of Lakeland, FL city limits
	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: \$10,000
	Description	Temporary relocation assistance for clients benefiting from the City's owner-occupied rehabilitation program
	Target Date	09/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	Three (3) low income households
	Location Description	City of Lakeland, FL city limits
	Planned Activities	Temporary relocation assistance for clients benefiting from the City's owner-occupied rehabilitation program
	4	Project Name
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		09/30/2022
Estimate the number and type of families that will benefit from the proposed activities		Two (2) low income households.
Location Description		City of Lakeland, FL city limits
Planned Activities	Clearance and demolition 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: \$200,000
	Description	Funds are budgeted to administer the owner-occupied rehabilitation program. This includes activity delivery for CDBG and other low-income rehabilitation activities.
	Target Date	09/30/2022

	Estimate the number and type of families that will benefit from the proposed activities	Fifteen (15) low income families
	Location Description	City of Lakeland, FL city limits
	Planned Activities	Staff activity delivery
6	Project Name	Code Enforcement
	Target Area	Citywide
	Goals Supported	Quality of life
	Needs Addressed	Preserve and maintain affordable housing Code Enforcement
	Funding	CDBG: \$56,025
	Description	Code Enforcement as it relates to demolition, housing and environment code violations, fire inspections, overgrowth/care of premises, and abandoned vehicles.
	Target Date	09/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	Three thousand five hundred fifty (3,550) City of Lakeland residents in targeted census tracts
	Location Description	09/30/2022
Planned Activities	City of Lakeland, FL Census tracts 110, 111, 112.02, 112.03, 112.04, and south 1/2 of 113, 120.02, & 164	
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: \$150,000 HOME: \$38,704
	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	09/30/2022

	Estimate the number and type of families that will benefit from the proposed activities	Fifteen (15) low income households
	Location Description	City of Lakeland, FL city limits
	Planned Activities	Administration of rehab program
8	Project Name	Community Housing Development Organization
	Target Area	Citywide
	Goals Supported	Self Sufficiency
	Needs Addressed	Preserve and maintain affordable housing
	Funding	HOME: \$67,733
	Description	Housing Acquisition and rehabilitation/reconstruction
	Target Date	09/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	One (1) unit
	Location Description	City of Lakeland, FL city limits
	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: \$25,900
	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	09/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	One hundred (100) low income families
	Location Description	
	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: \$4,400
	Description	Summer tutoring for low income households
	Target Date	09/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	Fifty (50) low income families
	Location Description	1104 Martin L. King Jr. Ave, Lakeland, FL 33805
	Planned Activities	Summer youth tutoring
11	Project Name	Coleman Bush Building After-School Tutoring
	Target Area	Citywide
	Goals Supported	Quality of life
	Needs Addressed	Facilities and Services
	Funding	CDBG: \$14,800
	Description	After school tutoring for low income households.
	Target Date	09/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	Sixty (60) low income families
	Location Description	1104 Martin L. 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: \$3,150
	Description	After school dance, keyboard and Life Skills
	Target Date	09/30/2022

	Estimate the number and type of families that will benefit from the proposed activities	Eleven (11) low income families
	Location Description	1104 Martin L. 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: \$3,240
	Description	After school art classes
	Target Date	09/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	Two hundred fifty (250) low income families
	Location Description	1725 Martin L. 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: \$2,180
	Description	Dance classes
	Target Date	09/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	Two hundred fifty (250) low income families
	Location Description	1725 Martin L. 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: \$5,000
	Description	Swim classes
	Target Date	09/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	One hundred (100) low income families
	Location Description	1725 Martin L. King Jr. Ave, Lakeland, FL 33805
	Planned Activities	Swimming lessons for youth
16	Project Name	Achievement Academy
	Target Area	Citywide
	Goals Supported	Quality of Life
	Needs Addressed	Facilities and Services
	Funding	CDBG: \$15,000
	Description	Home based intervention for children birth to three who are at risk for developmental delays throughout the Polk County
	Target Date	09/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	Two hundred (200)
	Location Description	City of Lakeland, FL city limits
	Planned Activities	Home based intervention for children
17	Project Name	Big Brothers Big Sisters of Tampa Bay, Inc
	Target Area	Citywide
	Goals Supported	Quality of life
	Needs Addressed	Facilities and Services
	Funding	\$7,500
	Description	High impact 1-to-1 mentoring for children who are at risk academically to achieve specific goals
	Target Date	09/30/2022

	Estimate the number and type of families that will benefit from the proposed activities	Five (5) low income, at risk youth
	Location Description	City of Lakeland, FL city limits
	Planned Activities	High impact 1-to-1 mentoring
18	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: \$10,000
	Description	Programs provide safe environment with the summer camp and after school program for low income youth at two locations
	Target Date	09/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	Twenty-seven (27) underserved low income youth
	Location Description	1525 Martin L. King Jr Ave., Lakeland, FL 33802
	Planned Activities	Summer camp and after school programs for children
19	Project Name	Lakeland Volunteers in Medicine
	Target Area	Citywide
	Goals Supported	Quality of life
	Needs Addressed	Facilities and Services
	Funding	CDBG: \$18,977
	Description	Non-profit agency provides medical care for the working uninsured with volunteers
	Target Date	09/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	Five hundred fifty (550) low income uninsured individuals residing in the city limits
	Location Description	City of Lakeland, FL city limits
	Planned Activities	Healthcare
20	Project Name	Peace River Center for Personal Development, Inc

	Target Area	Citywide
	Goals Supported	Quality of life
	Needs Addressed	Facilities and Services
	Funding	CDBG: \$15,000
	Description	Provide immediate crisis mental health services to children, adolescence and adults
	Target Date	09/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	Twelve (12) low income children, adolescence and adults
	Location Description	1239 E. Main ST., Lakeland, FL 33831
	Planned Activities	Mental Health Services
21	Project Name	Talbot House
	Target Area	Citywide
	Goals Supported	Quality of life
	Needs Addressed	Facilities and Services
	Funding	CDBG: \$10,000
	Description	Provide utility assistance to facility helping unemployed, or low-income adults
	Target Date	09/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	Five hundred (500) unemployed or low-income adults
	Location Description	814 N Kentucky Ave., Lakeland, FL 33801
	Planned Activities	Utility assistance to facility
22	Project Name	The Wilson House
	Target Area	Citywide
	Goals Supported	Quality of life
	Needs Addressed	Facilities and Services
	Funding	CDBG: \$10,000
	Description	Program aids chronically homeless male substance abusers
	Target Date	09/30/2022

	Estimate the number and type of families that will benefit from the proposed activities	Forty (40) chronically homeless male substance abusers
	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 2021-2022 as in prior years, the Planning and Housing 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 64 - 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, rental construction and public supportive services to benefit the low to moderate income clients citywide.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The Planning and Housing Division 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. Rental Construction has become a priority to assist those persons unable to obtain homeownership in their current financial status.

Planning and Housing Division 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	
Non-Homeless	
Special-Needs	
Total	

Table 65 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Acquisition of Existing Units	0
Total	0

Table 66 - 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. Rental Construction has become a priority to assist those persons unable to obtain homeownership in their current financial status.

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 is currently building new affordable housing units through LIHTC funding and actively seeking out additional funding and partnerships to attain their goal of increasing available public housing by 30%. 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-profit agency and many youths 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. LHA helps assist families into homeownership through the Public Housing Homeownership Program, the HOPE VI, and other programs. The city of Lakeland offers down payment assistance to qualified buyers that have completed a HUD approved buyer's education course.

The City 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. The goals of LHA to increase the availability of affordable housing align with the goals of the City of Lakeland.

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

The City of Lakeland partners with the Homeless Coalition of Polk County which acts as the lead agency for the Continuum of Care for the area. The goals are to identify, coordinate, integrate, and leverage resources to maximize impact of services for individuals who are homeless or at risk of homelessness.

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 agencies and private partners, 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 and 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’s Central City Transit Area, the developer may be eligible for a larger reimbursement in impact fees.
- Eligibility for additional incentives that may be approved by the Community & Economic Division Staff, 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 Community and Economic Development Department 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.

In Fill Land Bank Program was created in 2019 to replace the outdated Urban Homestead Program. In Lakeland's most distressed areas, City and CRA owed awarded to builders/developers to increase the inventory of affordable housing. The lots are sold for \$1,000 and the remaining value of the lot is in the form of a deferred lien and also may be reimbursed for non-utility impact fees. The units must be sold or rented to an income qualified individual or household. With single family homes, low to moderate homebuyers may be awarded down payment and closing costs.

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:

N/A

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 Planning and Housing 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 fluctuated 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 housing construction foreclosures in Lakeland/Polk County/Florida, increased homelessness and risk of homelessness, increased loss of employment due to the COVID and need for increased supportive services for the growing population that is affected by the economy. Such supportive Services, day care and transportation, are in lacking due to the pandemic. 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 2021 to 2025.

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. Rental construction is priority for low-income renters.

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.

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 Community Planning and Housing 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

In its efforts to develop institutional structure during 2020, the City will undertake the following activities:

- Work with other City's Departments and Management to best address affordable housing goals and objectives.
- Continue to support and coordinate with the Polk County Continuum of Care (CoC) to help ensure the best possible system of supports for people who are homeless or at risk of homelessness.
- Continue to work with affording housing partners such as Keystone Challenge, Lakeland Habitat and Lakeland Housing Authority and multi-family developers.
- Continue to implement revised internal Division outcome reporting structures to optimize efficiency and accuracy associated with annual performance reporting.

- Continue to review internal and external policies and procedures and create technical assistance training for subrecipients.

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. The City's Staff will continue to participate in events and planning sessions of the local housing authority, private housing developers and health and social service agencies.

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.

Table 67 – Program Income

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	2,500
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:	2,500

Other CDBG Requirements

Table 68 – Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	0.00%

HOME Investment Partnership Program (HOME)

Reference 24 CFR 91.220(I)(2)

1. A description of other forms of investment being used beyond those identified in Section 92.205 is

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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:

N/A

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.

For purposes of the Planning & Housing 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.

APPENDIX – B

CITIZENS PARTICIPATION



Public Meeting for the Five-Year Consolidated Plan Neighborhood Association Meeting

Community & Economic Development
Planning & Housing Division
February 4, 2021

**CITY OF LAKELAND
PLANNING AND HOUSING DIVISION
PUBLIC MEETING FOR THE
FIVE YEAR CONSOLIDATED PLAN 2021 – 2025
NEIGHBORHOOD ASSOCIATION COALITION MEETING
FEBRUARY 4, 2021 AT 6 PM**

The Planning & Housing Division is in the planning stages for its 2021-2025 Five Year Consolidated Plan. The purpose is to get the citizen input regarding community needs.

On February 4, 2021, Planning & Housing Division attended Quarterly Neighborhood Association Coalition Meeting at City Hall at 6 pm. The City has thirty-four organized neighborhoods. This meeting was held with persons in attendance as well as virtual.

The Housing Programs Supervisor, Annie Gibson, presented the attached power point presentation. There were approximately 25 persons in attendance. At the end of the presentation, several attendees had the following questions.

- 1) Have the Division thought of the Lease to Own option for its Home Purchase Assistance program? The administration of a Lease to Own option is time intensive and the division's staff is limited. The City feels that the down payment assistance provided is adequate enough for interested home buyers. The assistance provided is \$20,000 plus closing cost of \$3,00 for very low income; \$12, 000 plus closing cost for low income and \$7,000 plus closing cost for moderate income households.
- 2) Has the City considered mobile homes which may be less expensive for low income clients? If the land is available and there is a developer willing to develop, this could be a consideration.
- 3) With the In-Fill Lot Program, when will the contractors get their lots? This process has been delayed due to Staff working on the Rental Assistance applications; but will start to have general contractors/developers meetings in the next two weeks.

Notes written by Annie Gibson



VISION
A vibrant, innovative, culturally-inclusive, world-class community.

MISSION
A community working together to achieve an exceptional quality of life.

SOCIAL RESPONSIBILITY • LEADERSHIP • INTEGRITY • COMMITMENT TO EXCELLENCE • EMPOWERED WORKFORCE • DIVERSITY

To: Mayor & City Commission

From: Shawn Sherrouse, City Manager

Date: February 10, 2021

Subject: City Commission Strategic Planning Retreat

The City Commission will meet **February 16 - 17, 2021**, for their annual Strategic Planning Retreat. Topics are scheduled to be discussed as follows:

Tuesday, February 16, 2021

8:00 a.m. Welcome and Orientation to Purpose

8:10 a.m. Agenda, Processes, Anticipated Outcomes, and Ground Rules

8:20 a.m. Top-Two Initiatives of Commissioners

8:50 a.m. City Commission – Open Discussion

10:15 a.m. LKLDView Survey Results and Ranking of City Goals

10:35 a.m. Water Supply Update

11:00 a.m. SMART City Initiatives, Data Collection

Economic Development – Overview of Incentive Plans and Project Updates

12:00 p.m. Break

1:00 p.m. COVID Update/Unknowns

2:30 p.m. Innovation District

3:15 p.m. Age Friendly Lakeland

3:30 p.m. Education

3:50 p.m. Affordable Housing

4:15 p.m. Closing Remarks

Wednesday, February 17, 2021

8:00 a.m. Orientation to the Day

8:05 a.m. LKLDArts

8:30 a.m. Economic Outlook

- 9:15 a.m. Public Temperature Discussion
- 10:00 a.m. Park Investments
- 10:30 a.m. 2021 Strategic Plan Target Areas
- 1: Infrastructure
 - 2: Economic Development
 - 3: Affordable Housing
- 12:00 p.m. Break
- 4: City Hall Communication
 - 5: Parks and Recreation
 - 6: Resiliency Plans
 - 7: Public Safety
- 5:00 p.m. Review of Anticipated Outcomes/Next Steps/ Adjournment

Due to the COVID-19 pandemic, RP Funding Center will be closed to the public during this retreat. Those wishing to view this meeting may do so by watching live on Spectrum Channel 643 or Fios Channel 43. This retreat will also be webcast live on www.lakelandgov.net. Please visit www.lakelandgov.net for a complete list of all meetings available on the Lakeland Government Network. For more information, contact Mike Mustard, CableCast Producer at 863/834-5013.

If a person decides to appeal any decision made by the City Commission with respect to any matter considered at this meeting, he or she will need a record of the proceedings, and, for such purpose, he or she may need to ensure that a verbatim record of the proceedings is made, which record includes the testimony and evidence upon which the appeal is to be based. In accordance with the Americans with Disabilities Act and Section 286.26, Florida Statutes, persons with disabilities needing special accommodation to participate in this proceeding, or those requiring language assistance (*free of charge*) should contact the City of Lakeland ADA Specialist, Jenny Sykes, no later than 48 hours prior to the proceeding, at (863) 834-8444, Email: Jenny.sykes@lakelandgov.net. **If hearing impaired**, please contact the **TDD numbers**: Local – (863) 834-8333 or 1-800-955-8771 (TDD-Telecommunications Device for the Deaf) or the **Florida Relay Service** Number 1-800-955-8770 (VOICE), for assistance.



Public Meeting for the Five-Year Consolidated Plan Homeless Coalition of Polk County Meeting

Community & Economic Development
Planning & Housing Division
February 17, 2021

**CITY OF LAKELAND
PLANNING AND HOUSING DIVISION
PUBLIC MEETING FOR THE
FIVE YEAR CONSOLIDATED PLAN 2021 – 2025
HOMELESS COALITION OF POLK COUNTY MEETING
FEBRUARY 17, 2021 AT 9 AM**

The Planning & Housing Division is in the planning stages for its 2021-2025 Five Year Consolidated Plan. The purpose is to get the citizen input regarding community needs.

On February 17, 2021, Planning & Housing Division attended Homeless Coalition of Polk County Monthly held virtually at 9 am.

The Housing Planning Assistant, Mike Smith, presented the attached power point presentation. There were approximately 25 persons in attendance.

There were not questions.

Notes written by Annie Gibson

AFFORDABLE HOUSING TRUST FUND WORKSHOP

March 1, 2021



LAKELAND CITY COMMISSION

Affordable Housing Workshop

March 1, 2021

The Lakeland City Commission met for the Affordable Housing Workshop via GoTo Meeting. The meeting was available for viewing online and on local government channels. Mayor Bill Mutz and Commissioners Chad McLeod, Bill Read, Stephanie Madden, Don Selvage, Sara McCarley, and Phillip Walker were present. City Manager Shawn Sherrouse, City Attorney Palmer Davis, Finance Director Mike Brossart and City Clerk Kelly Koos were present.

Shawn Sherrouse called the meeting to order at 10 a.m.

Teresa Maio gave a brief presentation.

“Housing Trust Funds are distinct funds established by city, county or state governments that receive ongoing dedicated sources of public funding to support the preservation and production of affordable housing and increase opportunities for families and individuals to access decent affordable homes”. – Housing Trust Fund Project

Florida Housing Trust funds exist at the State level (Sadowski), Counties (Dade, Hillsborough, Pinellas) and City (Key West). Hillsborough took 6 years to implement and was funded by General Fund dollars that were freed by a transportation tax fund in the amount of \$470 Million. They packaged together \$20 Million with their trust fund and Federal and State monies to build new multi-family and rehabilitate existing ones. It is not something that happens immediately. It takes time and consideration. Mr. Anderson, Director of Housing Trust Fund Project, indicated the importance of getting the details right to make sure its sustainable.

Mr. Anderson identified challenges with creating a trust fund in Florida including State regulatory controls and local government abilities to create special funds and appropriate those funds. The Sadowski fund is funded by local doc stamps. The Florida Housing Finance Corporation was concerned that trust funds at the county and city level was confusing. The location and desirability of Florida also created a challenge because people wanted to live here and did not want to add on additional taxes or fees to create the funds.

A housing trust fund had 3 key components; administrative, programmatic, and revenue source. All components work together. The Commission should focus on these components. Right now, the City appropriates \$250,000 annually. That is functioning as a trust fund, it's just not designated by ordinance. The Commission would have to decide if they wanted that to increase and if it should serve a specific population. There were 486 units developed using the \$250,000 to leverage the State and Federal grants along with City contributions of land and other in-kind support.

The Commission discussed:

The housing division would administer the trust fund. It could be handled by existing staff.

Those who advocate for the trust fund want to help provide more units for those in the low-income level of 50% AMI or less. Public housing and affordable housing were essentially the same. They were looking to fill the deficit for housing in Lakeland.

The City accepts Federal and State funds to provide rehabilitation assistance and home purchase assistance. Recently the housing division has administered the in-fill lot program. The City has also used the \$250,000 to leverage multi-family developments that were income based.

If there was a trust fund, it would give assurance to some in the community of a consistent funding source to continue and add additional units more quickly. It would allow the Commission to specify who would be served by those dollars.

PEACE raised the issue because the City works with public/private partners and cannot specifically designate who received assistance beyond income. They also assume it would provide money than the \$250,000.

The only municipality in Florida with a trust fund is Key West. Hillsborough was spending those dollars countywide.

The City can do the same things without a trust fund except state a purpose for those funds and determine who is served. The \$250,000 does act as a trust fund. It is a dedicated source, but the Commission must agree to provide it annually. Creating a trust fund did not increase the City's ability to commit more than \$250,000. Private contributions could be made to the \$250,000 for affordable housing.

The City did not have the programmatic piece currently. Staff up until this point has had discretion on use but they are obtaining commission approval first.

The City is committed to 500 units, not 600.

The Commission can continue to support affordable housing and direct staff without a trust fund.

Key West's trust fund was most likely Monroe County.

Was the City's trust fund a duplicate of Lakeland Housing Authority (LHA)? LHA had limited resources. This allowed private developers to utilize resources and more quickly build units. The City had access to funding resources that LHA did not.

PEACE's original request for the 500 units was really for single mothers with families. The City cannot be that descriptive when working with developers. A trust fund would allow that. It would be helpful if City had millions in the trust fund, but we do not. The allocation would not increase with a trust fund. The trust fund could be an overcomplication for the City.

The City's \$250,000 increased the developers' profile in their pursuit of funding. What the City had accomplished was not exactly what PEACE was hoping for but there must be available units to even get a Section 8 voucher. More units are more units and important toward affordable housing. PEACE got this Commission started but they will be a little disappointed because we are not tackling it in the way they want. We are trying to be strategic.

Does the City want to collect charitable dollars to add to that pot, like Parks & Recreation efforts for parks? The City could accommodate that through the existing system.

How did Hillsborough get their transportation tax fund? There was a mass transit tax in Hillsborough that has been recently declared unconstitutional. The State does not like additional taxes. We could increase property taxes, but the City was trying to do this within the current boundaries.

The Commission was willing to accept private dollars into that same system in support of affordable housing.

Commissioner Phillip Walker asked Teresa Maio to provide a list of the 480 units.

Shawn Sherrouse thanked the Commission for their work. This is good information for the budget workshops coming up in April.

Mike Brossart explained how that \$250,000 could equate to a trust fund. Nicole Travis and her team have been providing \$50,000 to \$100,000 a year toward affordable housing through the CRA prior to the PEACE request. If the City had been investing that money at 3% it would be approximately \$3.3 Million. That would generate \$100,000 a year. The \$250,000 from the General Fund and \$250,000 from CRA at 3% would equate \$16 Million in a trust fund right now. That would generate about \$500,000 a year. The Commission really has already set aside a great deal of money. At 3%, \$16 Million would generate \$500,000 a year.

The workshop adjourned 10:49 a.m.



Public Meeting for the Five-Year Consolidated Plan Lakeland Housing Authority Resident Association Meeting

Community & Economic Development
Planning & Housing Division
March 2, 2021



PLANNING & HOUSING DIVISION
1104 MARTIN L. KING, JR. AVENUE
LAKE LAND, FLORIDA 33805
Phone 863.834.3360 | Fax 863.834.6266

Lakeland Housing Authority
Tuesday, March 2, 2021
Virtual Meeting, 6:00 P.M.

Staff Attendees: Annie Gibson, Adena Kniss

Attendees: Vanessa Johnson, Program Administrator with LHA and 18 residents

The meeting was called to order at 6:00 pm by Annie with introductions.

Annie gave a brief overview of the Federal Funds and how they will be expended and presented a slide show on the Consolidated Plan:

- City Projects
- Eligible Activities
- Upcoming meetings
- Other Programs
- CARE Program
- Goals and Objectives

Q: How do I apply for Home Purchase? A: Explained. City wide only for all programs

Q: If interested where do I go? A: All programs are available online. Websites will be emailed.

Keystone Challenge (homebuyer education class) - <https://keystonechallenge.org>

Lakeland's Rental Assistance program -

www.lakelandgov.net/departments/community-economic-development/housing/care-program-home/

Q: What are the income limits? A: Explained that is available on website. Will send.

Q: Is there a waitlist? A: Annie explained waitlist for programs

Q: If contractors purchase land from city, can someone buy house built? A: Yes. Annie explained Infill lot program

Q: Does home for sale go by income with infill program? Would contractors work with client?

A: Yes. Contractor should not over price home. Their agreement with city says they will sell to low income families. May qualify for down payment assistance with Keystone.

Q: Are the contractors buying all the lots? A: The contractors were awarded the lots. Annie explained the lien for the client.

Q: If a low-income senior wants to participate in the Home Purchase program what do they do? They will need to be able to get a mortgage through a bank.

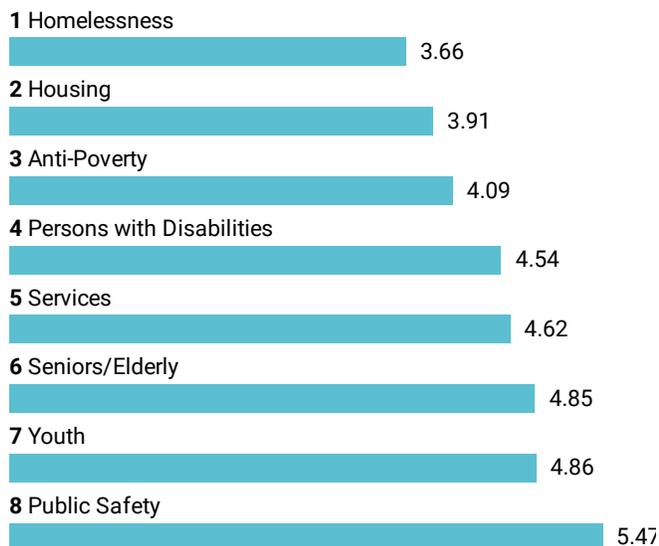
Adjourn 6:45pm

City of Lakeland Community Needs Survey

The City of Lakeland is preparing the 2021-2025 CONSOLIDATED PLAN to determine the best use of federal Community Development Block Grant (CDBG) funds over the next five years. Your input will provide guidance for the use of those funds in meeting the City's housing and community development needs. Thank you for participating.

Please put in order of importance with 1 being most important.

1 Community Priorities

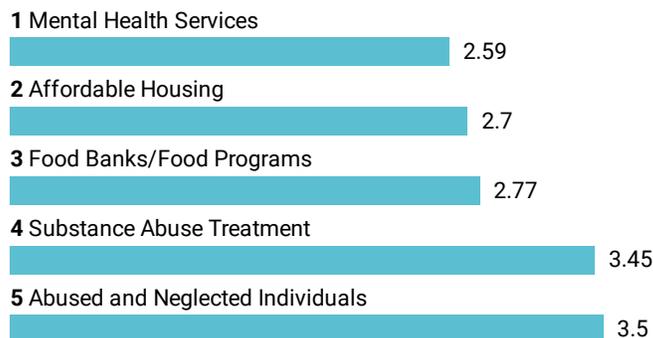


City of Lakeland Community Needs Survey

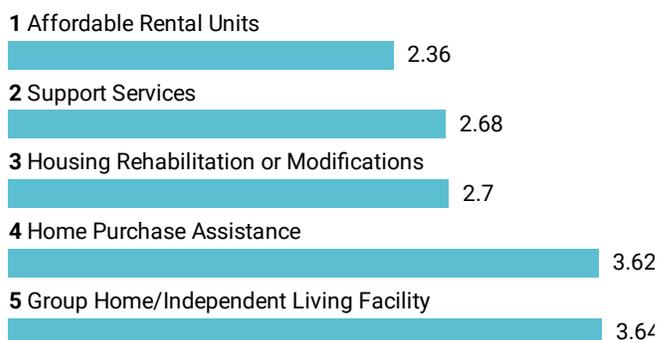
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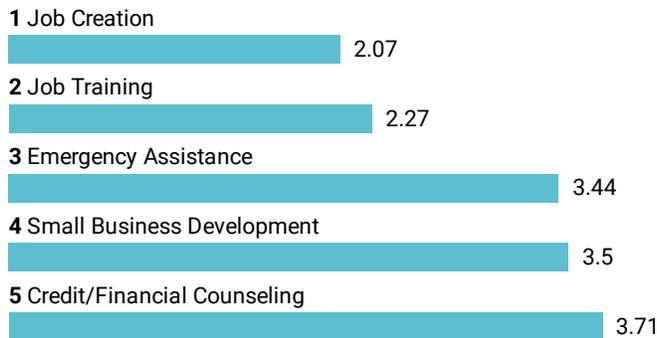
2 Services



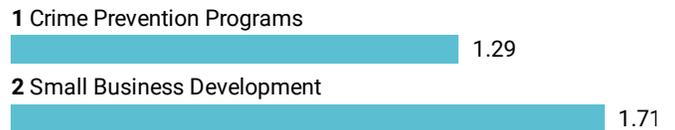
3 Persons with Disabilities



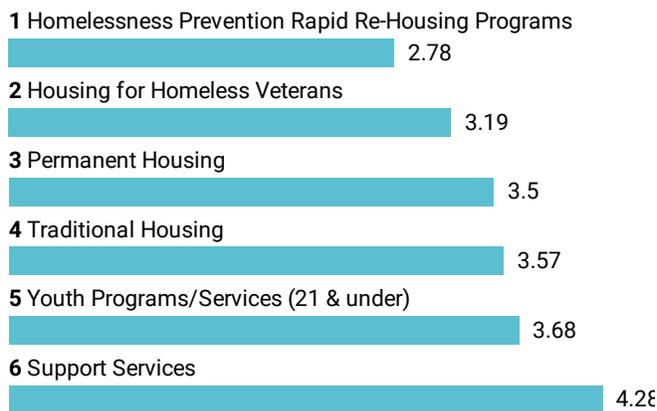
4 Anti-Poverty



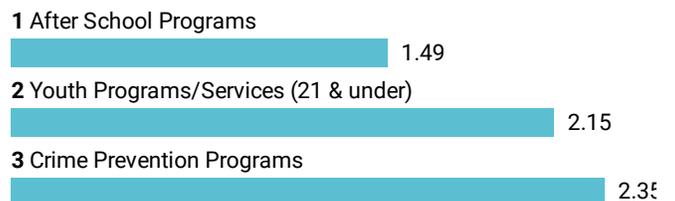
5 Public Safety



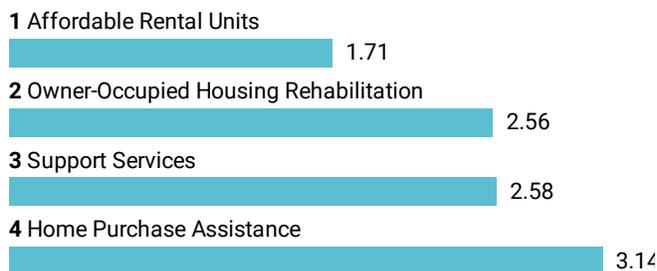
6 Homelessness



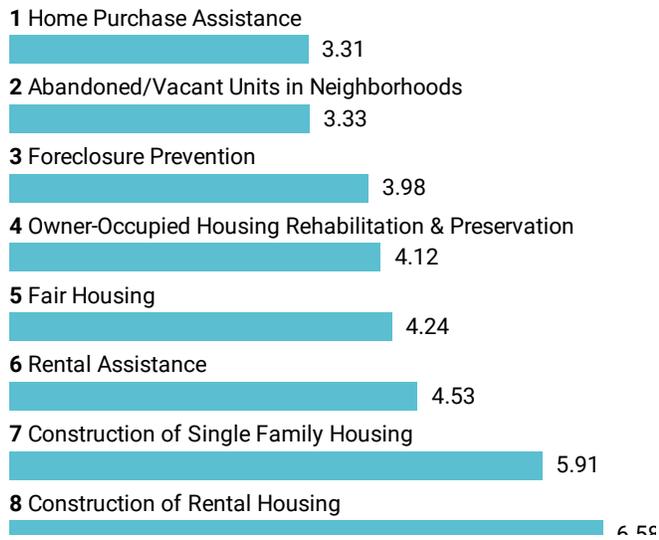
7 Youth



8 Seniors/Elderly



9 Housing



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Public Meeting for the Five-Year Consolidated Plan Affordable Housing Advisory Committee Meeting

Community & Economic Development
Planning & Housing Division
March 25, 2021



PLANNING & HOUSING DIVISION
1104 MARTIN L. KING, JR. AVENUE
LAKE LAND, FLORIDA 33805
Phone 863.834.3360 | Fax 863.834.6266

**Affordable Housing Advisory Committee and
Local Housing Assistance Partnership Task Force
Thursday, March 25, 2021
Virtual Meeting, 4:00 P.M.**

Minutes approved: Chairperson Megan Hawkes _____

Secretary: _____

Staff Attendees: Annie Gibson, Adena Kniss, Mike Smith, Teresa Maio, Brian Rewis, Mike Mustard

AHAC members: Megan Hawkes, Rick O'Steen, William Likely

Taskforce: Laura Lee Gwinn, Jeff Bagwell, Joe Rodman

The meeting was called to order at 4:00 pm by Megan and introductions were done.
Minutes from December 15, 2020 were approved.

Annie updated the group on the Incentives and explained the changes.

Annie Gibson Presented the CDBG & HOME 5 Year Con Plan 2021-2025

- Review of the City's 5 Year Consolidated Plans functions and components
- Projects administered by the city and other grant programs
- CARE Program updates
- Infill lot program
- Goals and Objectives
- Goals of Lakeland Vision for 2019

Q: Is there expectations of another round of CV money for rental? A: There is another amount through HOME funds-g geared towards homeless.

Q: How do you relay information to non-profits that funding applications are available? A: We keep a list of agencies. We mail postcards to all of them that time of year and send an email, publish it on the website, post in the ledger. We will post on social media.

Q: With the CARES funding, what is the demand? A: We have decreased rental demand as more people are getting back to work. County also received more to help county wide. Jeff Bagwell explained another Foreclosure prevention program started 03/24/2021 and he has 15 applications. Stated there is not enough funding for mortgage.

Annie asked for volunteers for the Public Service Application review and explained process and tentative dates of GoTo Meeting.

Annie explained meeting needed after the review of applications as the AHAC committee must approve recommendations before it goes to Commission. Will send an email to notify.

Q: Why was the meeting broadcasted? A: For Transparency

Adjourned at 4:45 pm



City Commission Budget Planning Retreat

Lakeland Electric Admin. Bldg. Conf. Room 1A/1B

April 20, 2021

Agenda

- 8:30am Introduction**
Welcome – Shawn Sherrouse, City Manager
Agenda Review/Goals for the Day – Dr. Craig Collins, Facilitator
- 8:45am Base Budget Assumptions and General Fund Overview**
Mike Brossart, Finance Director
- 9:15am Strategic Plan Tie-in**
Dr. Craig Collins, Facilitator
- 9:30am City Commission Discussion**
Dr. Craig Collins, Facilitator
- 11:00am RP Funding Center Discussion**
Mike Brossart, Finance Director
Tony Camarillo, RP Funding Center Director
- 12:00 pm Lunch**
- 1:00pm Future Needs/Information Appendix**
Mike Brossart, Finance Director
- 1:15pm City Commission Questions and Prioritization**
Dr. Craig Collins, Facilitator
- 4:00pm Next Steps / Wrap-Up**
Shawn Sherrouse, City Manager
Dr. Craig Collins, Facilitator

City Commission meetings are cablecast live throughout Polk County on Spectrum Channel 643 or Fios Channel 43. City Commission meetings are also webcast live on www.lakelandgov.net. Please visit www.lakelandgov.net for a complete list of all meetings available on the Lakeland Government Network. For more information, contact Mike Mustard, CableCast Producer at 863/834-5013. Any invocation that may be offered before the official start of the Commission meeting shall be the voluntary offering of a private citizen, to and for the benefit of the Commission. The views or beliefs expressed by the invocation speaker have not been previously reviewed or approved by the Commission, and the Commission is not allowed by law to endorse the religious beliefs or views of this, or any other speaker.

If a person decides to appeal any decision made by the City Commission with respect to any matter considered at this meeting, he or she will need a record of the proceedings, and, for such purpose, he or she may need to ensure that a verbatim record of the proceedings is made, which record includes the testimony and evidence upon which the appeal is to be based. In accordance with the Americans with Disabilities Act and Section 286.26, Florida Statutes, persons with disabilities needing special accommodation to participate in this proceeding, or those requiring language assistance (*free of charge*) should contact the City of Lakeland ADA Specialist, Jenny Sykes, no later than 48 hours prior to the proceeding, at (863) 834-8444, Email: Jenny.sykes@lakelandgov.net. **If hearing impaired**, please contact the **TDD numbers**: Local – (863) 834-8333 or 1-800-955-8771 (TDD-Telecommunications Device for the Deaf) or the **Florida Relay Service** Number 1-800-955-8770 (VOICE), for assistance.

TARGET AREA 3:

AFFORDABLE HOUSING

Strategic Objective

Increase the inventory of affordable rental housing units.

Initiatives

1. Partner with Public-Private Partnership (P3) developers to create affordable housing through incentives, infrastructure, and land.
2. Improve skills and provide training to enhance income of existing workers.
3. Create a sustained effort to increase our median income. Restructure incentives for higher wage jobs.
4. Investigate feasibility/desirability of developing an affordable housing trust fund.

TARGET AREA 4:

CITY HALL COMMUNICATION

Strategic Objective

Collaborative environment within City Hall, Commission and Community.

Initiatives

Prioritized:

1. Continue to develop and mentor emerging leaders for succession planning.
2. Expand our internship program to include year-round opportunities for both secondary and post-secondary students.
3. Provide practical evaluation tools to finely tune employee progress and growth aligned with the City's Mission, Vision, and Goals.
4. Create a culture ceremony planned and executed by best City Values cheerleaders: Speeches, Lexicon, Symbol.
5. Investigate incorporating the Florida League of Cities (FLC) program "Municipal Youth Council" into our City youth outreach programming.



COMMUNITY & ECONOMIC DEVELOPMENT

Planning & Housing Division

**CDBG and HOME
Consolidated Plan and Action Plan
Public Meeting May 10, 2021**



PLANNING & HOUSING DIVISION
1104 MARTIN L. KING, JR. AVENUE
LAKELAND, FLORIDA 33805
Phone 863.834.3360 | Fax 863.834.6266

Public Meeting for CDBG and HOME
Review and Status of CDBG and HOME Grants
Coleman Bush Community Center
Monday, May 10, 2021
6:00 P.M.

Staff Attendees: Annie Gibson, Philip Large, Adena Kniss, Brian Rewis, Jenna Gautney, Mike Smith, Terrilyn Bostwick, Teresa Maio, Commissioner Philip Walker, Brenda Tillman, Jay Axson

Other Attendees: Fifteen Community Attendees

Brian Rewis opened the meeting with the Pledge of Allegiance and introduction of Staff and City officials. He then turned it over to Annie Gibson who gave a presentation on the CDBG and HOME programs. After the presentation Annie gave the public attendees the opportunity to ask questions.

Q – Are funds available for roof repairs for owner occupied rehabs?

A – Yes, roof repairs may be done as part of our owner-occupied rehab program.

Q – When will notifications be given for public service grants?

A – Notifications for CDBG funded recipients will be in August (after the approval of the CDBG Action Plan) and notice for general fund recipients will be in September (after the approval of City Budget).

Q – Can home improvement grants be used for code enforcement violations?

A – Yes, the owner-occupied rehab program may address repairs that are code enforcement violations.

Q – What are the signs on the lots for, do you have to build a home on the land?

A – In-Fill Land Bank program for new home construction, builders have 18 months to complete construction.

Q – Explain the leftover money?

A – Some of the funds carry over from year to year as programs are ongoing. The funds are unexpended from prior year allocation. The City may not over 1.5% of available funds from prior year to be out of compliance with HUD rule.

Q- Are you on social media?

A- The City has a social media presence and new program and announcement are shared on the City's social media programs.

Q-Is there any plan for people in forbearance and foreclosure?

A- The CARE Program had an allocation that help homeowners with loss of income due to COVID and the County has a new program that covers the City of Lakeland also.

Commissioner Walker commented on the installation of the CARE Program and how much work went into setting up and running that program. It was very important and help so many people in a time of need. He thanked the staff for all the work put into the CARE Program.

Annie adjourned the meeting at 7:00 pm.

APPENDIX – C

MAPS

Public Service Sites

Wilson House 



Boys & Girls Club

Achievement Academy 



Lakeland Volunteers in Medicine 

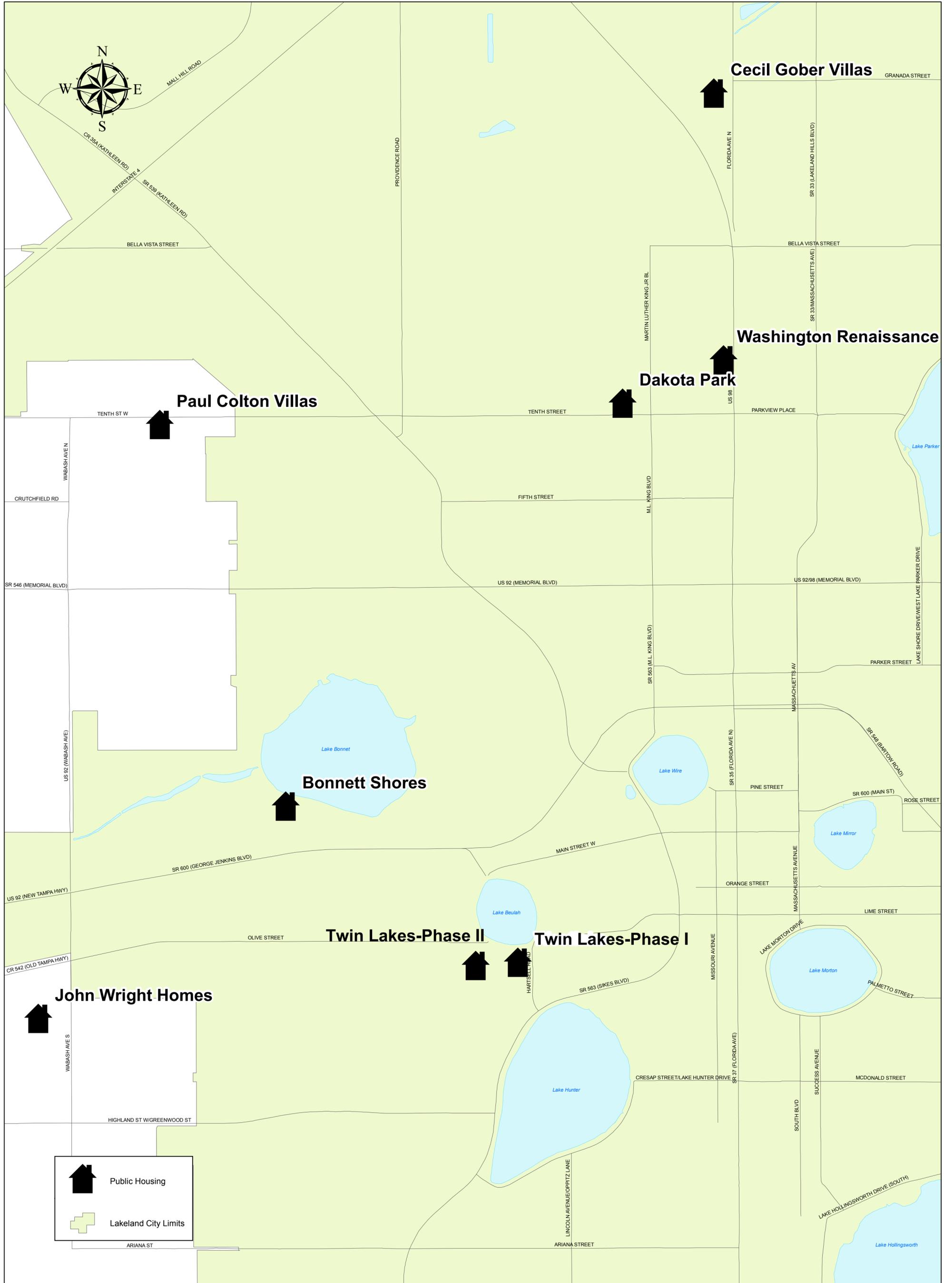
Talbot House 

Peace River Center 

Lakeland Parks & Recreation 

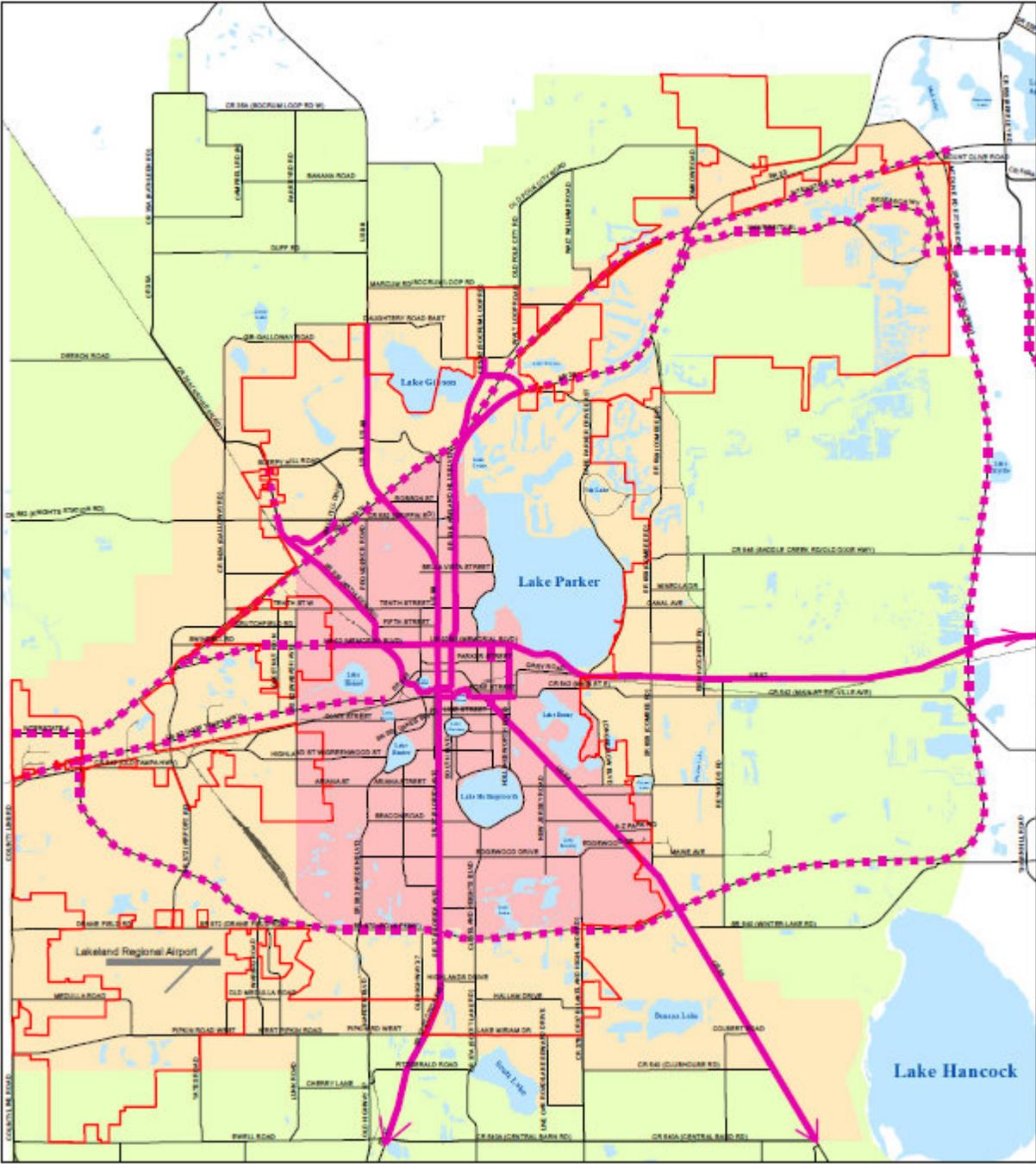
Big Brothers Big Sisters 

Public Housing Locations



Source: Lakeland Community Development Department, 2012

Central City Transit Supportive Area



Central City Transit Supportive Area



Urban Development Area



Suburban Area

APPENDIX – D

ANALYSIS OF IMPEDIMENTS



2020 Analysis of Impediments to Fair Housing Choice Report

December 21, 2020

Prepared by
Central Florida Regional Planning Council

Prepared for
City of Lakeland, Florida



*Assessment
of
Fair Housing
Choice*

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Introduction

Affirmatively Furthering Fair Housing

Title VIII of the Civil Rights Act of 1968, as amended (the “Fair Housing Act”) prohibits discrimination in the sale or rental of housing on the basis of race, color, religion, sex, or national origin. The Fair Housing Act was amended in 1988 to extend the protection against discrimination to include individuals with disabilities and familial status. The Assessment of Fair Housing (AFH) is an analysis of fair housing data, fair housing issues and contributing factors, and an identification of fair housing priorities and goals to affirmatively further fair housing as required under the Federal Fair Housing Act.

As a local government receiving Community Development Block Grants (CDBG) and Federal HOME Investment Partnerships grants, the City of Lakeland, Florida is required to certify to the U.S. Department of Housing and Urban Development (HUD) that the City will affirmatively further fair housing as part of the 5-year comprehensive housing affordability strategy. This strategy identifies needs for affordable and supportive housing for the upcoming 5 years as part of the Consolidated Plan for years 2021-2025. The AFH is part of this certification process. Local government responsibilities as part of the certification include:

- Analyze and eliminate housing discrimination within the jurisdiction;
- Promote fair housing choice for all persons;
- Provide opportunities for racially and ethnically inclusive patterns of housing occupancy;
- Promote housing that is physically accessible to all persons to include those persons with disabilities; and
- Foster compliance with nondiscrimination provisions of the Fair Housing Act.

Effective September 8, 2020, HUD released the Preserving Community and Neighborhood Choice rule, as an improved approach to clarifying and simplifying existing fair housing obligations for jurisdictions receiving federal grants from HUD. The rule states that jurisdictions should analyze their fair housing landscape and set locally determined fair housing priorities and goals through the AFH. While housing issues are complex and multi-faceted, and affect all residents of the City, the purpose of this AFH is to focus specifically on fair housing and related needs and actions. The AFH examines whether housing issues are experienced differently on the basis of characteristics protected by the Fair Housing Act, which was crafted to address segregation and to prohibit discrimination on the basis of race, ethnicity, national origin, religion, sex, familial status, and/or disability. HUD defines “fair housing choice” as:

“The ability of persons, regardless of race, color, religion, sex, national origin, familial status, or handicap, of similar income levels to have available to them the same housing choices.”

The 2020 City of Lakeland AFH includes a review of demographic and socio economic conditions and current growth management policies. Feedback from affordable housing providers was collected regarding the changing housing market and the impacts on area homebuyers and renters. Public engagement and input were facilitated through an online Fair Housing Choice Survey and a virtual community workshop. In prior years, a series of public meetings were held; however, during 2020 this was not possible due to the COVID-19 pandemic.

Definitions

Definitions guiding the AFH are provided below.

Affirmatively Further Fair Housing: Compliance with “the 1968 Fair Housing Act’s obligation for state and local governments to improve and achieve more meaningful outcomes from fair housing policies, so that every American has the right to fair housing, regardless of their race, color, national origin, religion, sex, disability or familial status.”

Fair Housing Choice: The ability of persons of similar income levels to have available to them the same housing regardless of race, color, religion, sex, national origin, familial status, or handicap.

Impediments to Fair Housing Choice: As adapted from the HUD *Fair Housing Planning Guide*, impediments to fair housing choice include:

- Any actions, omissions, or decisions taken because of race, color, religion, sex, disability, familial status, or national origin which restrict housing choices or the availability of housing choices.
- Any actions, omissions, or decisions which have the effect of restricting housing choices or the availability of housing choices on the basis of race, color, religion, sex, disability, familial status, or national origin.

Protected Classes: The following definition of Federally protected classes is used in this document:

- Title VIII of the Civil Rights Act of 1968 prohibits housing discrimination based on race, color, national origin or ancestry, sex, or religion. The 1988 Fair Housing Amendments Act added familial status and mental and physical handicap as protected classes.

Affordable: HUD defines as "affordable" housing that costs no more than 30 percent of a household's total monthly gross income. For rental housing, the 30 percent amount would be inclusive of any tenant-paid utility costs. For homeowners, the 30 percent amount would include the mortgage payment, property taxes, homeowner’s insurance, and any homeowners’ association fees.

Data Sources

The data sources guiding the AFH are provided below.

Decennial Census Data: Data collected by the Decennial Census for 2010 and 2000. The results are used by the U.S. Census Bureau to create datasets from the 2010 and 2000 Census Summary File.

- 2010 and 2000 Census Summary File: This dataset contains what is known as “100 percent data,” meaning it contains the data collected for every household that participated in the Census and is not based on representative population. Basic characteristics such as age, sex, and race are collected, but not more detailed information such as disability status, occupation, and income.

American Community Survey: The ACS is an ongoing statistical survey that samples a small percentage of the U.S. population every year providing communities with more current population and housing data throughout the 10 years between censuses.

Home Mortgage Disclosure Act (HMDA) Data: The HMDA requires financial institutions to maintain, report, and publicly disclose loan-level information about mortgages. These data help indicate whether lenders are serving the housing needs of their communities; provide public officials information to assist in decision and policymaking; and show lending patterns that may be discriminatory. The public data are modified to protect applicant and borrower privacy. The HMDA was originally enacted by Congress in 1975 and is implemented by Regulation C.

University of Florida’s Shimberg Center for Housing Studies: Research by the Shimberg Center for Housing Studies documents housing conditions and affordable housing needs in Florida’s counties, cities, and neighborhoods; preserving Florida’s affordable rental housing; linking affordable housing with land use and transportation decisions through GIS modeling; and supporting the development of energy efficient and healthy homes. Th Center also produces the Florida Housing Data Clearinghouse, providing public access to data on housing needs and supply for Florida’s counties and cities.

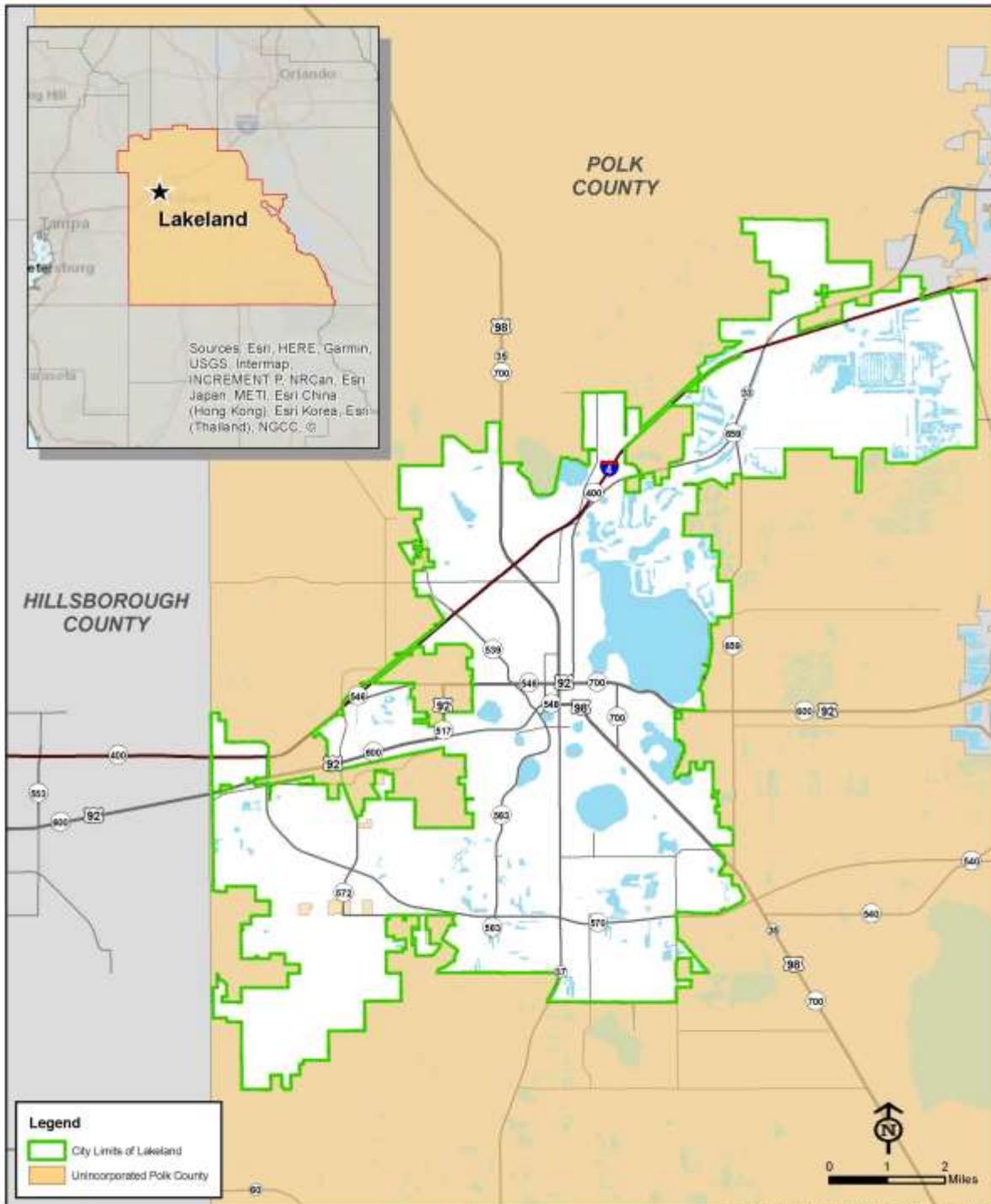
Existing Conditions Analysis

Demographic and Socio Economic Profile

The City of Lakeland 2020 Assessment of Fair Housing (AFH) was prepared, in part, through the review of data from the U.S. Census Bureau, the Home Mortgage Disclosure Act (HMDA), the University of Florida Shimberg Center for Housing Studies, the Central Florida Development Council, and the U.S. Housing and Urban Development (HUD). These data provide the basis for the existing conditions analysis.

The City of Lakeland is located between Tampa and Orlando along Interstate 4. Lakeland is the largest city in Polk County, which is the fourth largest county in the State comprising 1,797 square miles of land and over 2,000 square miles including water bodies. Lakeland offers many resources and services for an exceptional quality of life such as its firm commitment to downtown redevelopment, historic preservation, cultural amenities, and a business-friendly environment. Lakeland is the home to Publix Supermarkets, which is the City's largest employer with over 6,500 employees. The County has a growing sector of major health care providers in Lakeland Regional Health, Bay Care Healthcare, and Watson Clinic, LLP. Lakeland has four colleges and universities, and is also home to Florida's newest public university, Florida Polytechnic University. The City is also the spring training home to Major League Baseball's Detroit Tigers.

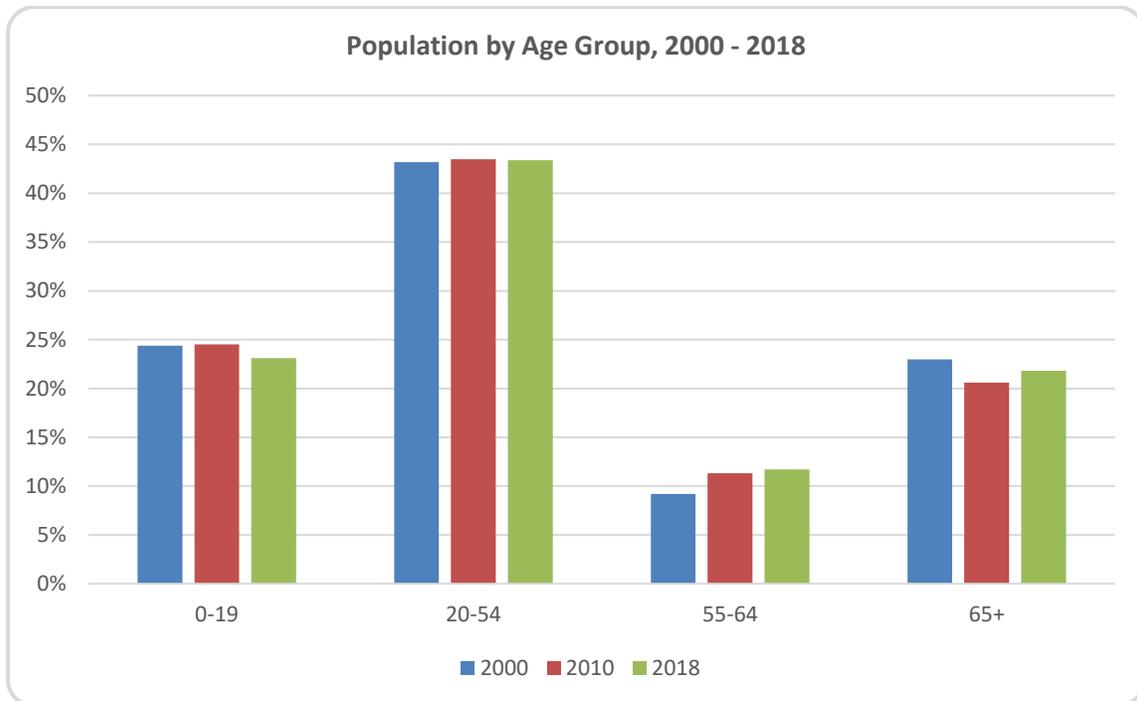
City of Lakeland LOCATION MAP



2000-2018

Age	2000 Population	2000 % of Total	2010 Population	2010 % of Total	2018 Population	2018 % of Total
0-19	19,141	24.4%	23,709	24.5%	24,413	23.1%
20-54	33,920	43.2%	42,088	43.5%	45,974	43.4%
55-64	7,345	9.2%	10,891	11.3%	12,477	11.7%
65+	18,046	23.0%	19,935	20.6%	23,094	21.8%
Total	78,452	100.0%	96,623	100.0%	105,958	100.0%

Source: American Community Survey 2018 5-Year Estimate Table DP-05



Source: American Community Survey 2018 5-Year Estimate Table DP-05

City Population Projections by Age Group

The table below includes the Shimberg Center for Housing Studies population projections through 2040. The 45 to 49 age group, the 70 to 74 age group, and the 75 and older age group will increase their percent of

total population by 2040 while all other age groups experience a decrease in percent of total population by 2040. The 75 and older age group will experience the largest increase in share of population, from 11.6 percent in 2020 to 15.5 percent in 2040.

Population Age Projections through 2040

Age	2020 Population	2020 % of Total	2030 Population	2030 % of Total	2040 Population	2040 % of Total
0-4	6,197	5.7%	7,058	5.7%	7,202	5.4%
5-9	6,281	5.7%	7,085	5.7%	7,352	5.5%
10-14	5,860	5.4%	5,960	4.8%	6,482	4.9%
15-19	6,920	6.3%	7,688	6.2%	8,263	6.2%
20-24	8,647	7.9%	9,726	7.8%	9,388	7.1%
25-29	7,757	7.1%	8,302	6.7%	8,731	6.6%
30-34	6,249	5.7%	7,009	5.7%	7,478	5.6%
35-39	5,807	5.3%	6,996	5.6%	7,129	5.4%
40-44	5,527	5.1%	6,285	5.1%	6,772	5.1%
45-49	5,642	5.2%	6,226	5.0%	7,204	5.4%
50-54	5,960	5.4%	6,317	5.1%	6,921	5.2%
55-59	6,474	5.9%	6,504	5.2%	6,917	5.2%
60-64	6,760	6.2%	7,013	5.7%	7,164	5.4%
65-69	6,353	5.8%	7,618	6.1%	7,480	5.6%
70-74	6,282	5.7%	7,674	6.2%	7,945	6.0%
75+	12,647	11.6%	16,449	13.3%	20,691	15.5%
Total	109,363		123,910		133,119	

Source: University of Florida Shimberg Center for Housing Studies

Households with Children

Approximately 23.9 percent of households in the City of Lakeland have children compared to 29.6 percent in Polk County, 27.2 percent in Florida, and 31.4 percent in the nation. Lakeland has a lower percentage of households with children that are led by married couples than the County, State, and the nation. Lakeland has a higher percentage of households with children that are led by a male householder, with no wife present than Florida and the nation but a lower percentage than the County. Lakeland has a lower percentage of households with children that are led by a female householder, with no husband present than the other three areas.

Households with One or More Persons Under 18

Status	Lakeland	Polk County	Florida	United States
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Total Households	23.9%	29.6%	27.2%	31.4%
Married couple family household	32.5%	34.8%	35.7%	42.3%
Male householder, no wife present, family household	57.1%	60.6%	51.8%	55.6%
Female householder, no husband present, family household	59.4%	63.7%	60.2%	66.3%
Nonfamily household	0.4%	0.9%	0.7%	0.8%

Source: American Community Survey 2018 5-Year Survey Table S-1101

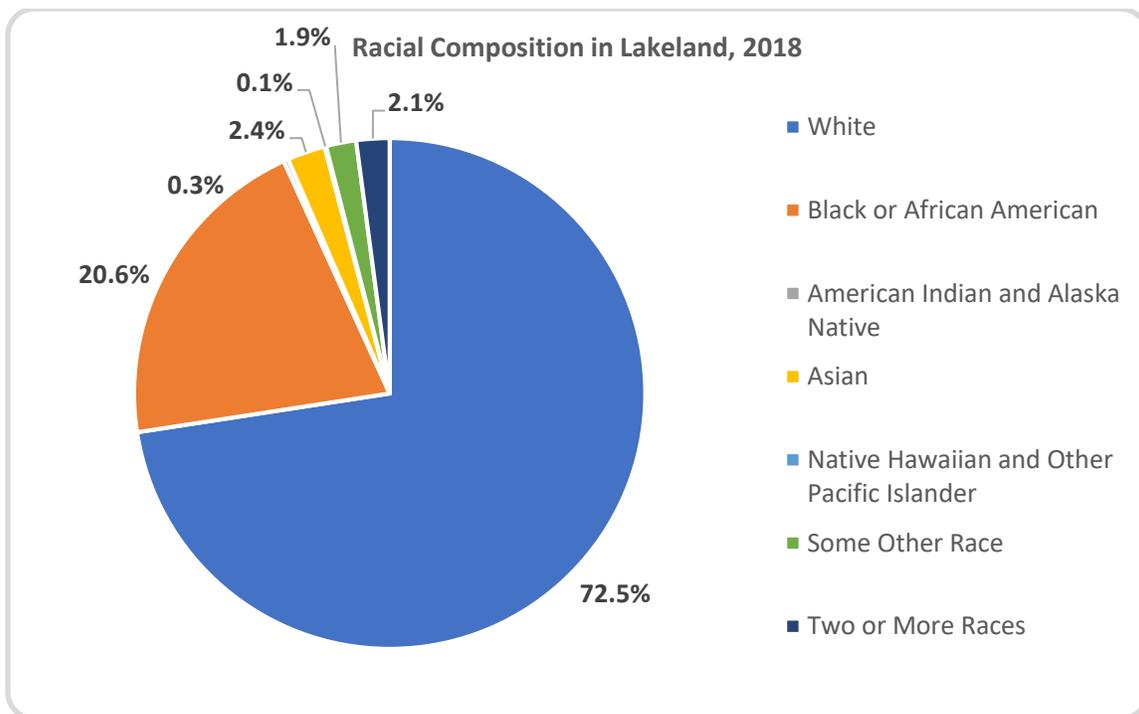
Population by Race and Hispanic or Latino Ethnicity

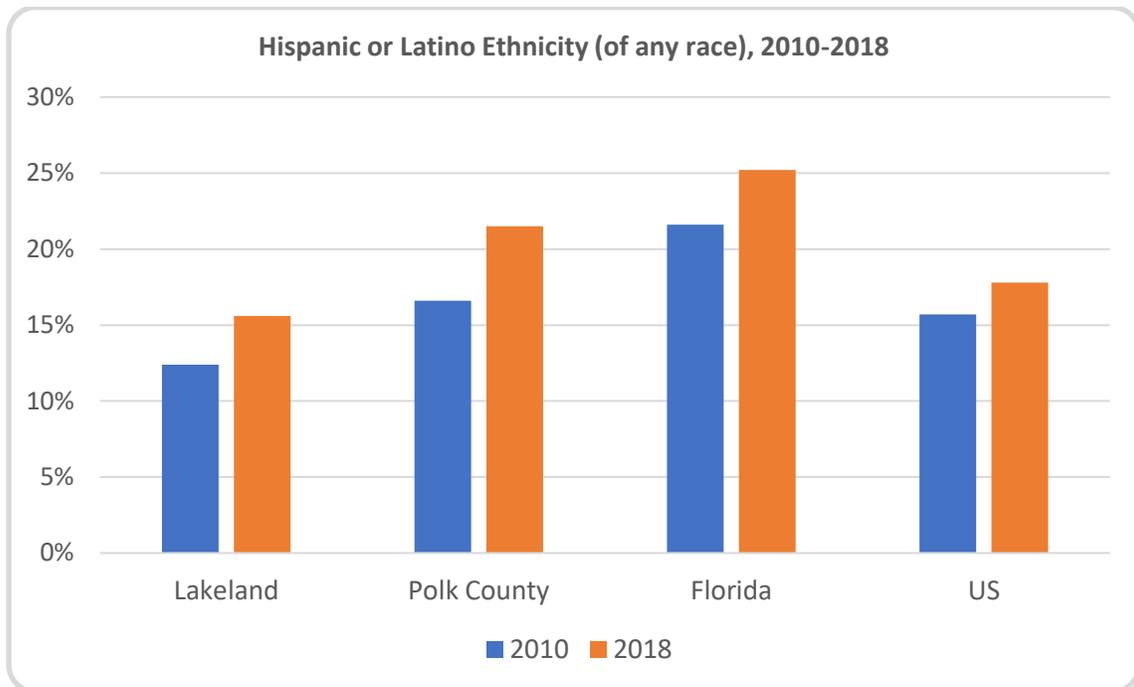
The 2018 5-Year American Community Survey indicates 97.9 percent of the City’s population identifies as one race versus 97.5 percent in Polk County, 97.4 percent in Florida, and 96.8 percent in the nation. Of those who identify as one race, approximately 72.5 percent identify as white, which is similar to the nation but lower than Polk County and Florida. Approximately 20.6 percent of the population in Lakeland identifies as black or African American, which is nearly double the percentage of the nation. Approximately 2.4 percent of Lakeland’s population identifies as Asian, which is less than half of the nation. As is the case with Polk County, Florida, and the nation, the percentage of people in Lakeland identifying as one race decreased between 2010 and 2018. The percentage of the population that identifies as Black or African American and the percentage of the population that identifies as two or more races increased between 2010 and 2018 for all four entities. The percentage of population that identifies as Hispanic or Latino ethnicity (including any race) increased for all four geographic areas. Lakeland experienced a larger percentage increase than the nation, but less of an increase than the State or Polk County.

Population Identification by Race and Hispanic or Latino Ethnicity

Race	Lakeland 2010	Lakeland 2018	Polk County 2010	Polk County 2018	Florida 2010	Florida 2018	U.S. 2010	U.S. 2018
One Race	98.3%	97.9%	98.1%	97.5%	98.0%	97.4%	97.6%	96.8%
White	71.7%	72.5%	77.4%	77.8%	76.3%	75.4%	74.0%	72.7%
Black or African American	19.9%	20.6%	14.3%	15.2%	15.7%	16.1%	12.5%	12.7%
American Indian and Alaska Native	0.3%	0.3%	0.4%	0.3%	0.3%	0.3%	0.8%	0.8%
Asian	1.8%	2.4%	1.6%	1.7%	2.4%	2.7%	4.7%	5.4%
Native Hawaiian and Other Pacific Islander	0.0%	0.1%	0.1%	0.0%	0.1%	0.1%	0.2%	0.2%
Some Other Race	4.5%	1.9%	4.3%	2.4%	3.4%	2.8%	5.5%	4.9%
Two or More Races	1.7%	2.1%	1.9%	2.5%	2.0%	2.6%	2.4%	3.2%
Hispanic or Latino Ethnicity (includes any race)	12.4%	15.6%	16.6%	21.5%	21.6%	25.2%	15.7%	17.8%

Source: American Community Survey, 2018 5-Year Survey Table DP-05





Sources:

- American Community Survey 2018 5-Year Table DP-05
- University of Florida Shimberg Center for Housing Studies Population and Household Projections

Distribution and Concentration of Minority Populations

Throughout City, the African American population is represented in greatest proportions near the center of Lakeland (refer to map on next page).

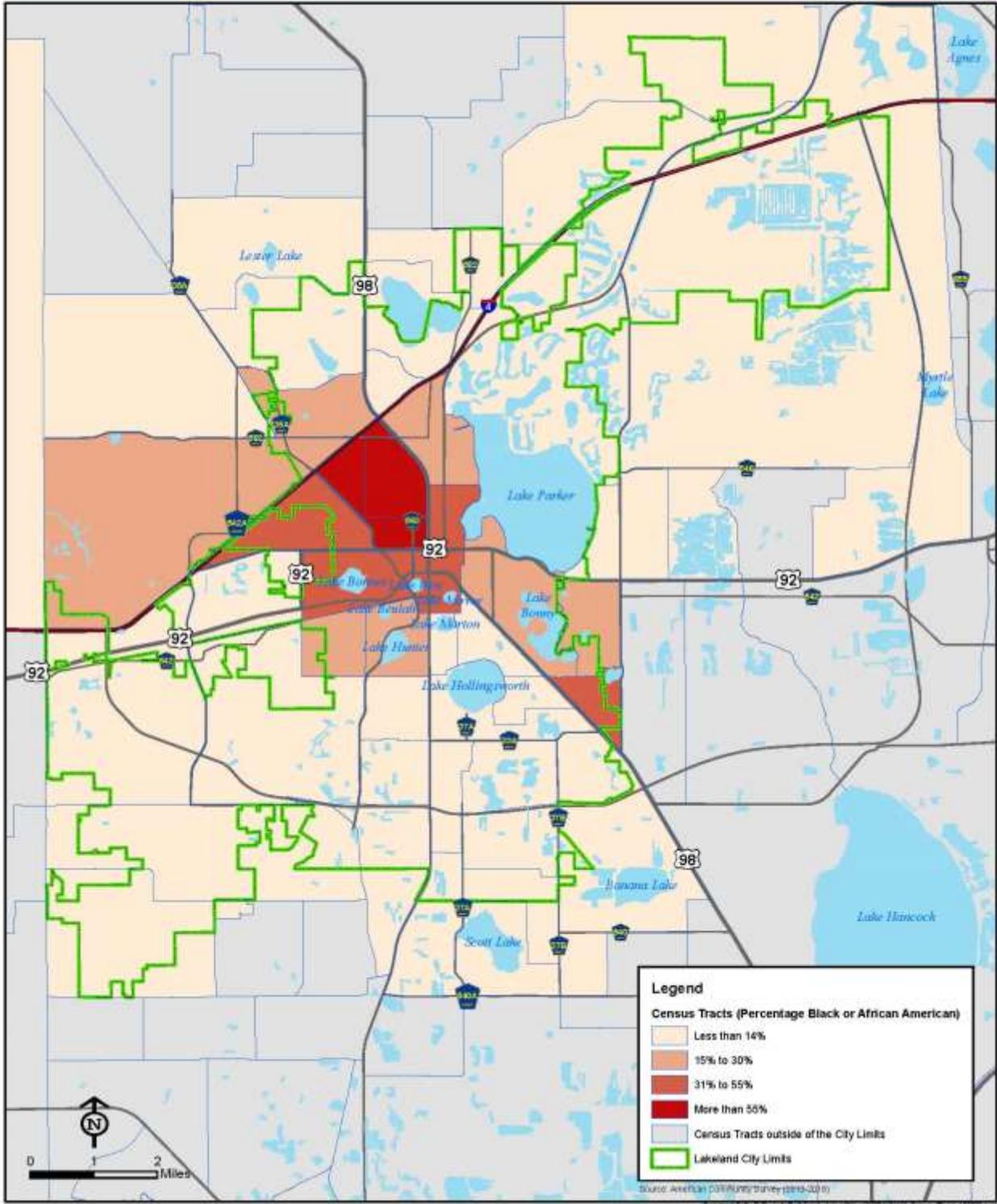
The distribution of the Latino (Hispanic) population is most densely concentrated from the center extending out to the southwest portions of the City as indicated on the map (refer to map on next page).

Minority Concentration Areas

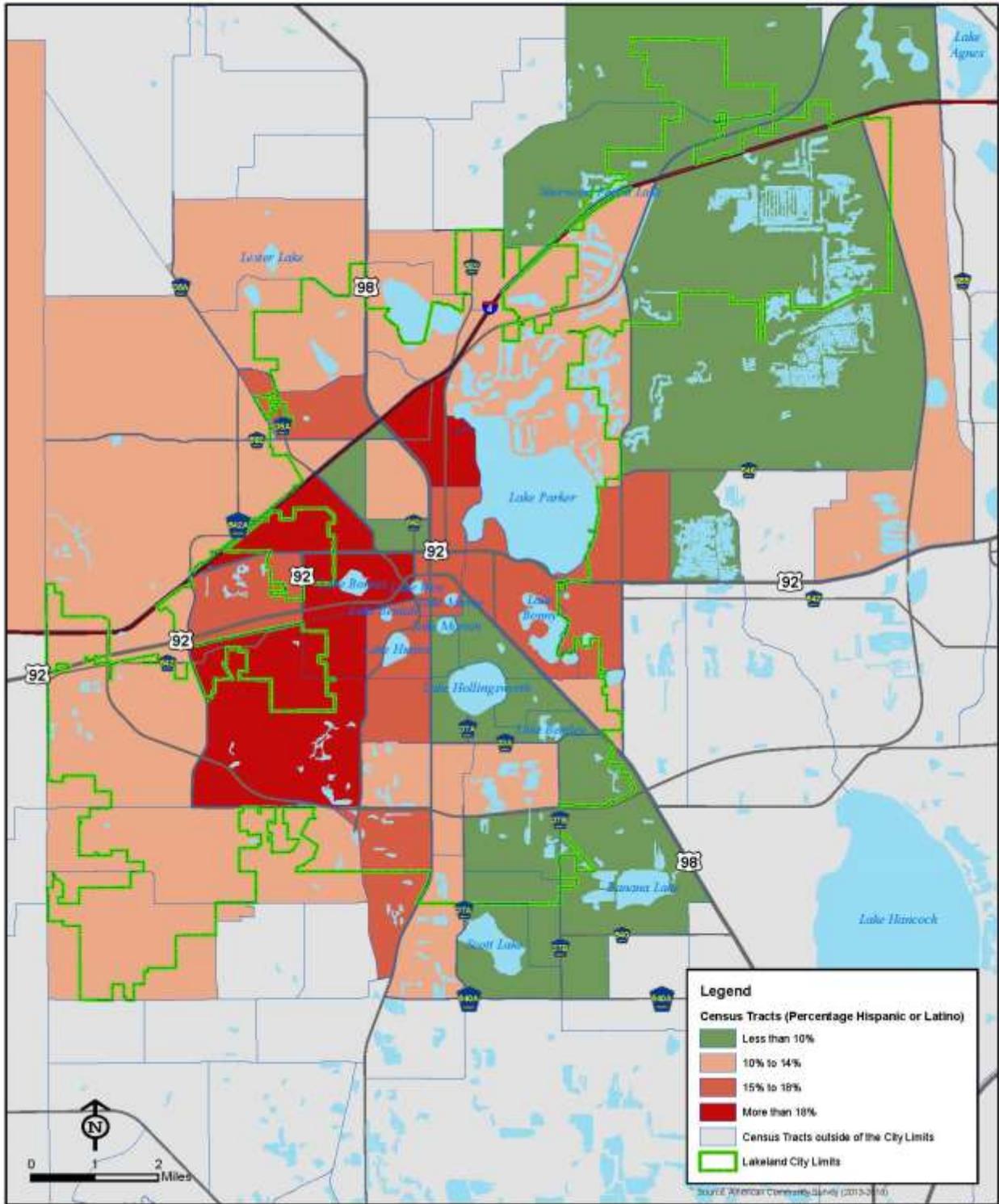
Areas of minority concentration are defined as block groups whose percentages of a specific minority group are 10 percent or greater than that of the jurisdiction as a whole. The African American population and Hispanic population represent 20.6 percent and 15.6 percent, respectively, of the total population in City.

The following maps display the year 2018 concentrations, by block group, of African Americans and Hispanics of the population by 2010 Census tracts.

Percent of Black or African American Population by Census Tracts



Percent of Hispanic or Latino Population by Census Tracts



Limited English-Speaking Households

According to the U.S. Census Bureau, a "limited English speaking household" is one in which no member 14 years old and over (1) speaks only English or (2) speaks a non-English language and speaks English "very well." In other words, all members 14 years old and over have at least some difficulty with English. Approximately, 3.4 percent of all households in Lakeland are limited English-speaking households. Of the households that are limited English-speaking, approximately 28.2 percent speak Asian and Pacific Island languages and approximately 23.3 percent speak Spanish.

Limited English-Speaking Households

Language	Lakeland	Polk County	Florida	United States
Percent of All Households	3.4%	3.7%	6.9%	4.4%
Spanish	23.3%	18.5%	26.5%	21.9%
Other Indo-European languages	11.5%	14.2%	17.3%	15.2%
Asian and Pacific Island languages	28.2%	17.6%	19.8%	25.3%
Other languages	0.0%	7.7%	13.1%	16.9%

Source: American Community Survey 2018 5-Year Survey Table S-1602

Veterans

Lakeland and Polk County have approximately 9.3 percent of civilian population 18 years and older that are veterans. This percentage is higher than Florida at approximately 8.9 percent, or the nation at approximately 7.5 percent. More than 90 percent of the veteran population in all four geographic areas is male. Approximately 76.1 percent of Lakeland's veteran population is over 55 years old, compared to 76.4 percent for Polk County, 71.5 percent for Florida, and 67.5 percent for the nation. Lakeland's veterans have a higher mixture of races than the nation, but a smaller mixture of races than Polk County and Florida. The percentage of veterans in Polk County that identify as Hispanic or Latino (of any race) is higher than the nation and lower than Florida. Approximately 68.3 percent of the veterans in Lakeland participate in the labor force. The median income for Lakeland veterans is higher than the median income for veterans in Polk County and lower than the median income for veterans in Florida and the nation. Lakeland has a higher percentage of veterans with a disability, approximately 34.8 percent, than Polk County with 32.6 percent, Florida with 29.6 percent, and the nation with 29.0 percent.

Veterans - Sex

Civilian Population Ages 18 to 64	Lakeland	Polk	Florida	United States
Male	91.6%	91.9%	91.1%	91.4%
Female	8.4%	8.1%	8.9%	8.6%

Source: American Community Survey 2018 5-Year Estimate Table S-2101

Veterans - Age

Civilian Population Ages 18 to 64	Lakeland	Polk	Florida	United States
18 to 34 years	4.7%	5.8%	7.3%	8.8%
35 to 54 years	19.2%	17.7%	21.3%	23.6%
55 to 64 years	17.3%	17.9%	17.6%	18.0%
65 to 74 years	25.3%	29.8%	26.2%	26.2%
75 years and over	33.5%	28.7%	27.7%	23.3%

Source: American Community Survey 2018 5-Year Estimate Table S-2101

Veterans – Race and Ethnicity

Civilian Population Ages 18 to 64	Lakeland	Polk	Florida	United States
White alone	85.0%	87.9%	85.5%	82.5%
Black or African American alone	10.8%	8.6%	10.7%	11.7%
American Indian and Alaska Native alone	1.3%	0.5%	0.4%	0.8%
Asian alone	0.2%	0.8%	0.9%	1.6%
Native Hawaiian and Other Pacific Islander alone	0.7%	0.1%	0.1%	0.2%
Some other race alone	0.5%	0.9%	1.0%	1.3%
Two or more races	1.5%	1.2%	1.5%	2.0%
Hispanic or Latino (of any race)	5.3%	7.8%	8.3%	6.7%
White alone, not Hispanic or Latino	80.8%	81.8%	78.7%	77.7%

Source: American Community Survey 2018 5-Year Estimate Table S-2101

Veterans – Median Income and Poverty Status

Civilian Population Ages 18 to 64	Lakeland	Polk	Florida	United States
Labor Force participation rate	68.3%	70.7%	73.8%	76.3%
Median Income in the Past 12 Months (2018 Inflation-Adjusted Dollars)	\$35,790	\$34,523	\$38,630	\$40,842
Income in the Past 12 Months Below Poverty Level	9.3%	8.2%	7.2%	6.9%

Source: American Community Survey 2018 5-Year Estimate Table S-2101

Veterans – Disability Status

Civilian Population Ages 18 to 64	Lakeland	Polk	Florida	United States
With any Disability	34.8%	32.6%	29.6%	29.0%
Without a Disability	65.2%	67.4%	70.4%	71.0%

Source: American Community Survey 2018 5-Year Estimate Table S-2101

Households Headed by Persons Age 65 and Older

According to the 2018 American Community Survey, approximately 16.1 percent of Lakeland’s households include persons aged 65 years and older that live alone. This is higher than the 12.5 percent in Polk County, 12.8 percent in Florida, and 10.7 percent in the nation.

Disability

According to the 2018 American Community Survey, 16.0 percent of the City’s population, 15.4 percent of the County’s population, 13.4 percent of Florida’s population, and 12.6 percent of the nation’s total population report having a disability. Federal law defines a person with a disability as: any person who has a physical or mental impairment that substantially limits one or more major life activities; has a record of such impairment; or is regarded as having an impairment. Approximately 76.6 percent of Lakeland’s population with a disability are over 65 years old compared to 72.4 percent in Polk County, 68.9 percent in Florida, and 74.2 percent in the nation. In the City, 9.6 percent of the population report having an ambulatory difficulty, 7.7 percent have an independent living difficulty, 5.2 percent have a cognitive difficulty, 4.7 percent have a hearing difficulty, 3.9 percent have a vision difficulty, and 3.6 percent have a self-care difficulty. Like the City, the most common disability type in Polk County, Florida, and the nation is ambulatory disability at 8.8 percent, 7.6 percent, and 7.0 percent, respectively.

Disability by Age Category

Age Category	Lakeland	Polk County	Florida	U.S.
Under 5 years	1.0%	0.9%	0.7%	0.7%
5 to 17 years	5.7%	7.5%	5.7%	5.4%
18 to 34 years	4.9%	7.2%	5.9%	6.2%
35 to 64 years	16.9%	15.7%	12.3%	12.8%
65 to 74 years	27.8%	25.9%	22.7%	25.1%
75 years and over	48.8%	46.5%	46.2%	49.1%

Source: American Community Survey 2018 5-Year Estimate Table S-1810

Disability Characteristics

Type of Disability	Lakeland	Polk County	Florida	U.S.
With a Hearing Difficulty	4.7%	4.3%	3.8%	3.6%
With a Vision Difficulty	3.9%	3.3%	2.5%	2.3%
With a Cognitive Difficulty	5.2%	5.9%	5.2%	5.1%
With an Ambulatory Difficulty	9.6%	8.8%	7.6%	7.0%
With a Self-Care Difficulty	3.6%	3.2%	2.8%	2.7%
With an Independent Living Difficulty	7.7%	7.3%	6.0%	5.8%

Source: American Community Survey 2018 5-Year Estimate Table S-1810

A household is considered cost burdened if it pays more than 30 percent of its gross monthly income for housing. The table below shows the cost burden by household income based on percentage of area median income (AMI) for households with a disability. This information is provided at the county-level.

**Polk County
Severely Cost Burdened Households, with Low Income, with Disability**

Housing Cost Burden	Household Income	Tenure	Household Count
30% or Less Cost Burden	0-50% AMI	Renter	1,869
30% or Less Cost Burden	0-50% AMI	Owner	3,664
30% or Less Cost Burden	>50% AMI	Renter	6,669
30% or Less Cost Burden	>50% AMI	Owner	34,067
Greater than 30% Cost Burden	0-50% AMI	Renter	7,221
Greater than 30% Cost Burden	0-50% AMI	Owner	6,998
Greater than 30% Cost Burden	>50% AMI	Renter	3,930
Greater than 30% Cost Burden	>50% AMI	Owner	5,312

Source: Shimberg Center for Affordable Housing

Economic Profile

Labor Force

Lakeland has a slightly larger percentage of the population 16 years and over in the labor force than Polk County, but a smaller percentage than Florida and the nation. Lakeland's percent of the population 16 years and over in the civilian labor force that are unemployed is slightly lower than Polk County, the state, and the nation.

Population by Labor Force

Labor Force	Lakeland	Polk	Florida	United States
Total Population 16 years and older in the Labor Force	55.0%	54.9%	58.7%	63.3%
Total Population 16 years and older in the Civilian Labor Force	54.9%	54.9%	58.3%	62.9%
Employed	51.4%	51.1%	54.7%	59.3%
Unemployed	3.5%	3.8%	3.7%	3.7%

Source: American Community Survey 2018 5-Year Estimate Table DP-03

Lakeland has a lower percentage of workers 16 years and over that commute to work via car, truck, or van than Polk County but a higher percentage than the State or nation. The percentage of workers that commute via public transportation or by walking is higher than Polk County but lower than the rate for the State or the nation. The percentage of persons who work from home is higher in Lakeland than in Polk County but lower than in the State or the nation.

Workers 16 Years and Over Commuting to Work

Community to Work	Lakeland	Polk	Florida	United States
Car, truck, or van -- drove alone	80.0%	82.5%	79.4%	76.4%
Car, truck, or van -- carpooled	10.7%	10.0%	9.2%	9.1%
Public transportation (excluding taxicab)	0.8%	0.5%	1.9%	5.0%
Walked	1.7%	1.0%	1.4%	2.7%
Other means	2.0%	1.7%	2.2%	1.8%
Worked at home	4.8%	4.2%	5.8%	4.9%

Source: American Community Survey 2018 5-Year Estimate Table DP-03

The largest percentage of the population is in the management, business, science, and arts occupations followed by the sales and office occupations. The natural resources, construction, and maintenance occupations make up the smallest percentage of the occupations by sector.

Occupations by Sector for Civilian Population Over 16 Years Old

Sector	Lakeland	Polk	Florida	United States
Management, business, science, and arts occupations	34.1%	30.4%	35.1%	37.9%
Service occupations	16.8%	20.0%	20.1%	17.9%
Sales and office occupations	25.9%	23.8%	25.0%	22.1%
Natural resources, construction, and maintenance occupations	8.4%	10.9%	9.3%	8.9%
Production, transportation, and material moving occupations	14.8%	14.9%	10.4%	13.3%

Source: American Community Survey 2018 5-Year Estimate Table DP-03

Lakeland is home to Publix Super Markets which is one of the largest employers in the area. Other major employers include GEICO and Rooms to Go headquarters. During the past several years, large companies such as Amazon and O’Reilly Automotive have opened warehouses. Health care services is also a major employer and include a large hospital, several medical clinics, and a growing number of free-standing urgent care centers.

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 technology 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.

As in many communities around the nation, people living in poverty along with a high unemployment rate, exist in Lakeland. The Census American Community Survey (2014-2018) estimates 17.0 percent of Lakeland’s population living below the poverty level. This exceeds Polk County’s poverty rate of 16.8 percent and the state’s poverty rate of 14.8 percent.

**Major Employers in Lakeland and Polk County by Number of Employed
Year 2019**

Top Employers	Number of Employees
Polk County School Board	13,235
Publix Super Market	12,500
Lakeland Regional Health	5,575
Walmart	4,250
GEICO	3,700
City of Lakeland	2,800
Winter Haven Hospital	2,200
Polk County Government	1,864
Watson Clinic	1,857
Polk County Sheriff's Office	1,751
Advent Health	1,550
LEGOLAND, Florida	1,500
Mosaic	1,353

Sources:

- American Community Survey 2018 5-Year Table DP-03
- CFDC Research

Household Income

The 2018 5-Year American Community Survey lists the median household income in the City of Lakeland as \$44,313, which is lower than the Polk County, the State, and the nation. Approximately 84.0 percent of the households have income and benefits under \$100,000 compared to 83.1 percent for Polk County, 77.3 percent for the State, and 72.1 percent for the nation.

The 2010 Census found 14.7 percent of all the people in Lakeland were living in poverty versus 15.2 percent in Polk County and 13.8 percent for Florida and the US. The percentage of persons living below the poverty level have increased for the City, County, Florida, and the nation. The 2018 5-Year American Community Survey estimates 17.0 percent of Lakeland's population is living below the poverty level. This exceeds the Polk County's poverty rate of 16.6 percent, the State's poverty rate of 14.8 percent, and the nation's poverty rate of 14.1 percent.

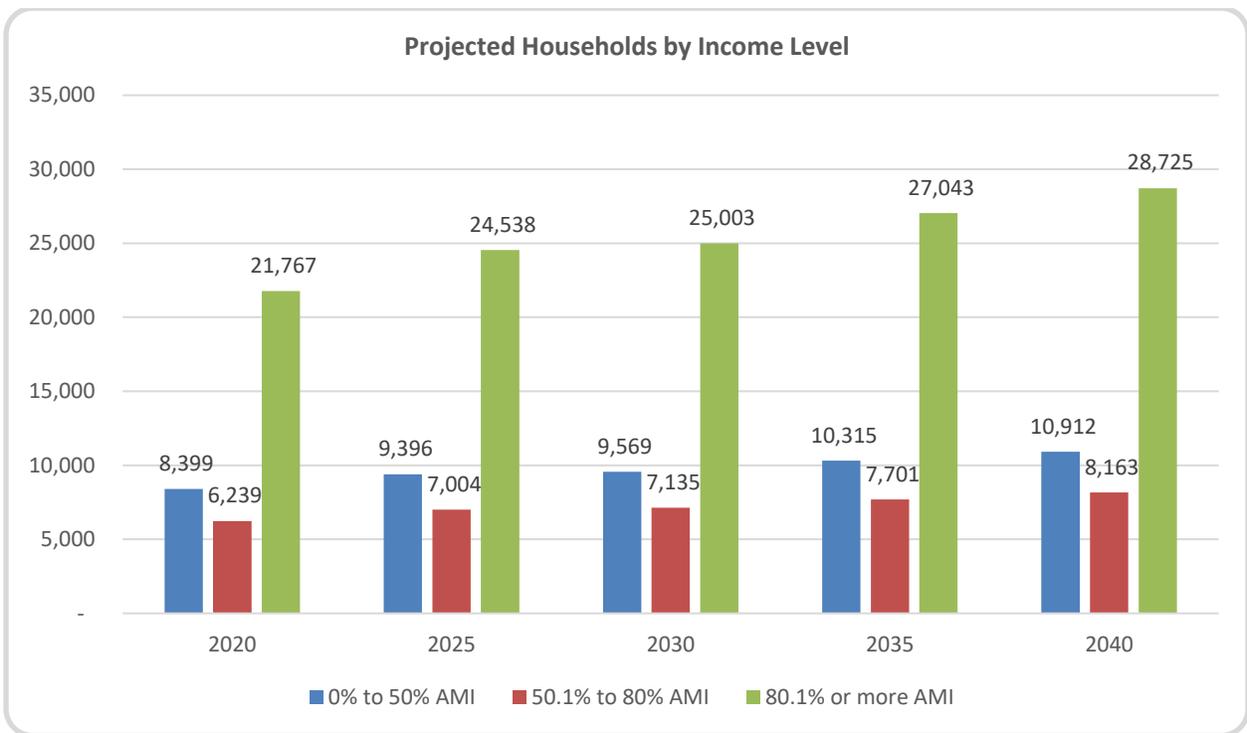
Income and Benefits for Households (In 2018 Inflation-Adjusted Dollars)

Income and Benefits	Lakeland	Polk	Florida	United States
Less than \$10,000	7.3%	6.7%	6.8%	6.3%
\$10,000 to \$14,999	6.0%	5.1%	4.7%	4.6%
\$15,000 to \$24,999	12.8%	11.4%	10.5%	9.3%
\$25,000 to \$34,999	12.4%	11.6%	10.7%	9.3%
\$35,000 to \$49,999	16.4%	16.7%	14.3%	12.6%
\$50,000 to \$74,999	18.4%	19.7%	18.4%	17.5%
\$75,000 to \$99,999	10.7%	11.9%	11.9%	12.5%
\$100,000 to \$149,999	9.4%	10.8%	12.5%	14.6%
\$150,000 to \$199,999	3.3%	3.3%	4.8%	6.3%
\$200,000 or more	3.2%	2.8%	5.4%	7.0%
Median Household Income	\$44,313	\$48,500	\$53,267	\$60,293

Source: American Community Survey 2018 5-Year Estimate Table DP-03

According to ziprecruiter.com, the 2018 Average Annual Wage in Lakeland is \$57,933. The area median income (AMI) is the midpoint of a region’s income distribution, meaning that half of households in a region earn more than the median and half earn less than the median. A household's income is calculated by its gross income, which is the total income received before taxes and other payroll deductions. In addition to calculating AMI, HUD defines and calculates different levels of AMI for geographic areas across the country by household size. Households earning less than 80 percent of the AMI are considered low-income households, households earning less than 50 percent of the AMI are considered to be very low-income, and households earning less than 30 percent of AMI are considered to be extremely low-income households. These income levels set relative to AMI identify households that may be eligible for certain housing assistance programs administered through HUD (however, the number of tiers used, and percentage of AMI used for qualification varies by each housing program).

The Shimberg Center for Affordable Housing projects that by 2040 the City of Lakeland will have 10,912 very-low income households, 8,163 low-income households, and 28,725 households with incomes greater than 80.1 percent of the area median. The incomes greater than 80.1 percent of the area median category experience the largest percent change with 32.0 percent from 2020 to 2040. The low-income group is projected to increase by 30.8 percent and the very low income group is projected to increase by approximately 29.9 percent.



Source: Shimberg Center for Affordable Housing Studies

Cost Burdened Households

A household is considered cost burdened if it pays more than 30 percent of its gross monthly income for housing. A household is considered severely cost burdened if it pays 50 percent or more of its gross monthly income for housing. An examination of housing cost burden is important as cost-burdened households may have difficulty affording other necessities such as food, childcare, health care, and transportation. The cost burden calculation for housing costs for a homeowner includes mortgage payments, property taxes, property insurance, homeowner association fees (if any) and utilities. Housing costs for a renter includes rental payments and utilities.

The table below shows the cost burden by household income based on percentage of area median income (AMI). Approximately 43.0 percent of households that make less than 30 percent of the AMI pay more than 50 percent of their household income for housing and approximately 48.0 percent of the households that make less than 30 percent of the area median income pay more than 30 percent of their household income for housing. For households that rent, those numbers increase to 42.3 percent and 45.3 percent respectively.

**Lakeland Cost Burden by Income
2020 Estimate**

Household Income	30 Percent or less	30.1-50 Percent	More than 50 Percent
All Households			
30% AMI or less	1.5%	5.0%	43.0%
30.01-50% AMI	4.8%	20.9%	37.5%
50.01-80% AMI	12.5%	40.0%	14.1%
80.01-100% AMI	9.9%	18.5%	2.0%
Greater than 100% AMI	71.4%	15.5%	3.4%
Owner Occupied Households			
30% AMI or less	0.8%	8.1%	44.8%
30.01-50% AMI	5.4%	28.5%	25.2%
50.01-80% AMI	13.1%	26.5%	20.4%
80.01-100% AMI	7.9%	15.7%	4.0%
Greater than 100% AMI	72.8%	21.3%	5.6%
Renter Occupied Households			
30% AMI or less	2.8%	3.0%	42.3%
30.01-50% AMI	3.8%	15.9%	42.5%
50.01-80% AMI	11.2%	49.1%	11.5%
80.01-100% AMI	13.6%	20.3%	1.2%

Source: Shimberg Center for Housing Studies, Population and Household Projections

The Shimberg Center for Housing Studies estimates that 4,694 owner occupied households and 8,744 renter occupied households will spend more than 30 percent of their income on housing in all of Lakeland in 2020.

Poverty Status

According to the American Community Survey, the percentage of the Lakeland population below the Federal Poverty Level was higher each year than Polk County, the State of Florida, and the nation percentage. The percent below poverty level for each jurisdiction is lower in 2018 than it was in 2012.

Population Below Poverty Level, 2012 – 2018

Percent below Poverty Level	Lakeland	Polk	Florida	United States
2012	17.5%	17.5%	15.6%	14.9%
2013	19.2%	18.2%	16.3%	15.4%
2014	19.3%	18.5%	16.7%	15.6%
2015	19.2%	18.3%	16.5%	15.5%
2016	18.1%	17.7%	16.1%	15.1%
2017	17.9%	17.3%	15.5%	14.6%
2018	17.0%	16.6%	14.8%	14.1%

Source: American Community Survey, 2012 - 2018 5-Year Surveys, Table S-1701

Unemployment Rate

The unemployment rate is generally used to gauge the overall productive capacity or overall health of the economy under consideration. The unemployment rate declines during periods of economic prosperity and rises during periods of economic hardship or recession. A ten-year comparison of the average annual unemployment rate is presented in the table below. Polk County's unemployment rate is consistently higher than the unemployment rate in Florida and the nation.

Unemployment Rate, 2009 – 2019

Year	Polk	Florida	United States
2009	11.3%	10.4%	9.3%
2010	12.1%	11.1%	9.6%
2011	11.3%	10.0%	8.9%
2012	9.7%	8.5%	8.1%
2013	8.3%	7.3%	7.4%
2014	7.2%	6.3%	6.2%
2015	6.3%	5.4%	5.3%
2016	5.6%	4.9%	4.9%
2017	4.8%	4.2%	4.4%
2018	4.1%	3.6%	3.9%
2019	3.7%	3.1%	3.7%

Source: FloridaJobs.org

Foreclosure Rate

The Polk County Clerk’s office reports that there have been 1,664 foreclosures filed in Polk County, Florida during 2019. This is down from the peak year of 2009 where 10,747 foreclosures were filed. The foreclosure rate has been steadily declining to a low of 1,527 in 2017. The breakdown in the following chart shows the number of foreclosures filings since 2003 in Polk County.

Foreclosures Filed by Year

Year	Number of Foreclosures Filed
2003	2,839
2004	2,417
2005	2,096
2006	2,345
2007	5,132
2008	9,467
2009	10,747
2010	6,748
2011	3,906
2012	6,288
2013	4,109
2014	2,714
2015	2,348
2016	1,982
2017	1,527
2018	1,849
2019	1,664
TOTAL	68,178

Sources: Polk County Clerk of Court

Educational Attainment

Population 25 Years and Older

Approximately 88.8 percent of the population 25 years old and over in Polk County is a high school graduate or higher and approximately 26.0 percent has a bachelor's degree or higher. The 11.2 percent of the population that has an educational attainment of less than high school has a median earning of \$23,892 and a 31.2 percent poverty rate.

**City of Lakeland Educational Attainment
Population 25 Years Old and Over**

Educational Attainment	Percentage of Population	Median Earnings	Poverty Rate
Less than high school graduate	11.2%	\$23,892	31.2%
High school graduate (includes equivalency)	34.3%	\$26,915	18.7%
Some college or Associate's degree	28.2%	\$32,448	11.2%
Bachelor's degree	17.0%	\$46,263	5.1%
Graduate or professional degree	9.3%	\$52,461	--

Source: American Community Survey, 2018 5-Year Survey, Table S1501

Housing

Dwelling Units by Type

Approximately 51.7 percent of the City's housing stock is single-family units (attached or detached) versus 60.5 percent for Florida and 63.5 percent in Polk County, 60.5 percent in Florida, and 67.3 percent nationwide. The City has more than twice the percentage of mobile homes than the nation and nearly twice as much as the State. Polk County has approximately 21.3 percent of the housing stock composed of mobile homes compared to the City's 15.6 percent.

**Lakeland Number of Dwelling Units
Built by Type**

Dwelling Unit Type	Number	Percentage
1-unit detached structure	23,879	48.40%
1-unit, attached structure	1,616	3.30%
2 units	2,809	5.70%
3 to 4 units	3,086	6.30%
5 to 9 units	3,069	6.20%
10 to 19 units	2,992	6.10%
20 or more units	4,128	8.40%
Mobile Home	7,706	15.60%
Boat, RV, Van, etc.	37	0.10%
Total Housing Units	49,322	100.00%

Source: American Community Survey 2018 5-Year Survey Table DP-04

**Percent Dwelling Units
Built by Type by Jurisdiction**

Dwelling Unit Type	Lakeland	Polk	Florida	United States
1-unit detached structure	48.40%	61.2%	54.3%	61.6%
1-unit, attached structure	3.30%	2.3%	6.2%	5.8%
2 units	5.70%	3.4%	2.2%	3.6%
3 to 4 units	6.30%	3.6%	3.9%	4.4%
5 to 9 units	6.20%	2.8%	5.0%	4.7%
10 to 19 units	6.10%	2.3%	5.8%	4.5%
20 or more units	8.40%	2.9%	13.5%	9.0%
Mobile Home	15.60%	21.3%	9.0%	6.2%
Boat, RV, Van, etc.	0.10%	0.2%	0.1%	0.1%

Source: American Community Survey 2018 5-Year Survey Table DP-04

Housing Tenure

Approximately 54.9 percent of the City's houses are owner-occupied, which is lower than the Polk County average of 68.5 percent, the statewide average of 65.0 percent, and the national average of 63.8 percent. There were 14,967 census specified owner-occupied housing units in Lakeland in 2000. The number shown in the American Communities Survey 2007-2011 had increased to 22,962. The number shown in the American Communities Survey 2014-2018 had decreased to 22,494.

Housing Tenure

Occupied Units Paying Rent	Estimate	Percent
Occupied housing units	40,938	--
Owner-occupied	22,494	54.9%
Renter-occupied	18,444	45.1%
Average household size of owner-occupied unit	2.43	--
Average household size of renter-occupied unit	2.52	--

Source: American Community Survey 2018 5-Year Survey Table DP-04

According to the American Community Survey, 2014-2018, of the 22,494 owner-occupied housing units, more than half of them, 11,968 (53.2 percent) were owned with no mortgage. The highest percentage of homes that were owned "free and clear" indicates that some of the lower income households may be retirees with assets. In that situation, a lower income does not necessarily indicate housing problems. In addition, this population may have survived the recent economic downturn more easily than their neighbors. However, any desire to change their housing situation, i.e., their housing choices, may have been affected. For example, the information shown below concerning the slow sales and reduced prices would have affected seniors who wished to sell their home and move to assisted living.

In 2018, the median contract rent was \$968, which compares to \$869 in 2015. Despite this apparent affordability, 49.9 percent (8,681 households) of the City's renter households spent more than 30 percent of their incomes on housing in 2014-2018.

Gross Rent as a Percentage of Household Income

Occupied Units Paying Rent	Estimate	Percent
Less than 15.0 percent	1,561	9.0%
15.0 to 19.9 percent	2,328	13.4%
20.0 to 24.9 percent	2,207	12.7%
25.0 to 29.9 percent	2,607	15.0%
30.0 to 34.9 percent	1,564	9.0%
35.0 percent or more	7,117	40.9%
Not Computed	1,060	--

Source: American Community Survey 2018 5-Year Survey Table DP-04

Year Structure Built

Construction of most of the housing in the City occurred between 1960 and 2010. Approximately 49.0 percent of the housing units in Lakeland are over 50 years old. Many of the homes are part of the City's active historic perseveration communities.

Age of Housing

Percent of Housing Units by Jurisdiction	Lakeland	Polk	Florida	United States
Built 2014 or later	1.1%	1.9%	1.9%	1.6%
Built 2010 to 2013	1.6%	2.3%	2.5%	2.6%
Built 2000 to 2009	15.5%	24.6%	19.7%	14.3%
Built 1990 to 1999	13.0%	17.7%	17.1%	13.9%
Built 1980 to 1989	20.2%	18.6%	20.4%	13.5%
Built 1970 to 1979	20.8%	15.4%	17.9%	15.3%
Built 1960 to 1969	10.5%	7.9%	9.2%	10.7%
Built 1950 to 1959	8.5%	6.4%	7.1%	10.4%
Built 1940 to 1949	3.1%	2.0%	2.1%	5.0%
Built 1939 or earlier	5.7%	3.3%	2.2%	12.8%

Source: American Community Survey 2018 5-Year Survey Table DP-04

Substandard Housing

The U.S. Bureau of Census defines substandard housing as units that are: 1) overcrowded (more than 1.01 persons per room; 2) lacking complete kitchen or plumbing facilities; or 3) where no heating fuel is used. Lakeland has a higher percentage of overcrowded units than Polk County, Florida or the nation but a lower percentage than Florida or the nation for the remaining substandard housing characteristics.

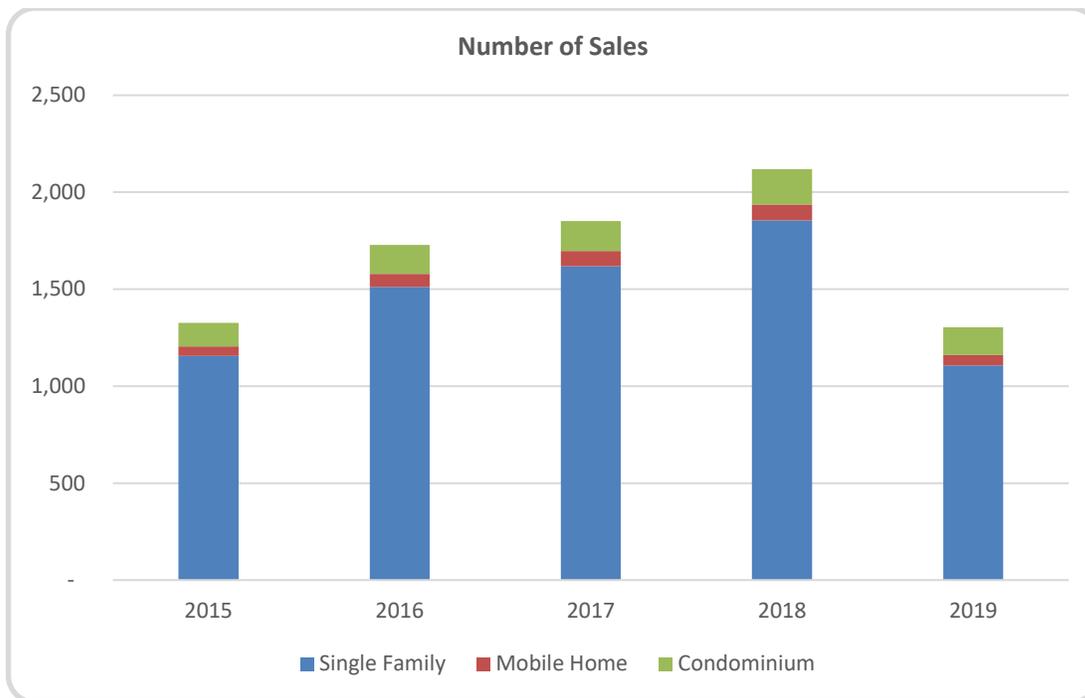
Substandard Housing for Occupied Housing Units

Location	Overcrowded Units (>1.01 person per room)	No Heating Fuel Used	Lacking Complete Kitchen Facilities	Lacking Complete Public Facilities
Lakeland	5.0%	0.9%	0.8%	0.3%
Polk County	3.7%	1.0%	0.5%	0.2%
Florida	3.0%	1.8%	0.7%	0.3%
United States	3.4%	1.1%	0.8%	0.4%

Source: American Community Survey 2018 5-Year Survey Table DP-04

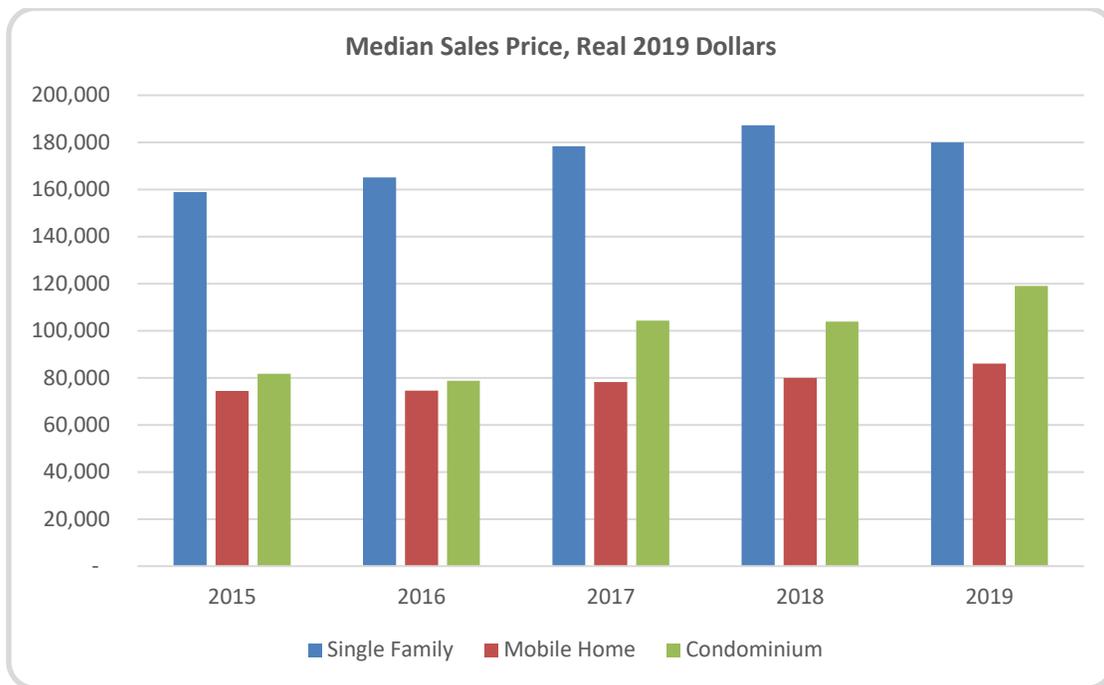
Existing Home Sales

The number of existing home sales rose consistently since 2015, but declined in 2019 for single family homes, mobile homes, and condominiums. Sales of single family homes is significantly higher than sales for mobile homes and condominiums.



Source: Shimberg Center for Housing Studies

Sales of single family homes is significantly higher than sales for mobile homes and condominiums. The median sales price for a single family home was \$158,922 in 2015 and \$180,000 in 2019 (2019 real dollars). The median sales price for a mobile home was \$81,727 in 2015 and \$119,000 in 2019 (2019 real dollars). The median sales price for a condominium was \$67,377 in 2015 and \$88,250 in 2019 (2019 real dollars) Although for-sale housing costs have retreated from all-time highs, the median sales priced home in Lakeland is still unaffordable to a large and growing segment of our citizens, including the workers who fill the critical service industry jobs which are essential to Lakeland, Polk County, and the State of Florida.



Source: Shimberg Center for Housing Studies

Home Mortgage Disclosure Act

All U.S. financial institutions following Home Mortgage Disclosure Act (HMDA) data filing requirements if they meet certain criteria, such as having assets above a specific threshold. This law was enacted by Congress to provide adequate home financing to qualified individuals on reasonable terms and conditions. Data collected can be used to identify probable housing discrimination. The basic regulatory inquiry revolves around whether a protected class of persons is being denied a loan or offered different terms for reasons other than objectively acceptable characteristics such as income or collateral.

The 2018 HMDA data on the Florida Housing Data Clearinghouse was reviewed to identify problems in area lending. Success rates of mortgage loan applications were lowest for whites; however, approximately 30 percent of the applicants did not provide race information. The 44.9 percent denial rate for African Americans is more than double the 21.2 percent denial rate for Caucasians. The Native Hawaiian/Other Pacific Islander group experienced the highest denial rate of 58.3 percent, which is also a concern. For persons who identify as Hispanic or Latino Ethnicity experienced a 35.4 percent denial rate. The other categories are considered to be inconclusive due to the smaller numbers.

Home Purchase Loan Approval/Denial by Race or Hispanic/Latino Ethnicity, 2018

Applicant	Loan Originated	Application Denied	Other	Applicant
Race				
American Indian/Alaska Native	7	6	7	30.0%
Asian	38	22	19	27.8%
Black/African American	89	92	24	44.9%
Native Hawaiian/Other Pacific Islander	2	7	3	58.3%
White	1,464	532	513	21.2%
Not provided by applicant	195	128	107	29.8%
Not applicable	54	7	9	10.0%
Missing	0	1	0	--
Hispanic or Latino Ethnicity	167	103	21	35.4%

Source: Florida Housing Data Clearinghouse HMDA 2018

Home Purchase Loan Application Denial Reasons, 2018

Denial Reason	Applications
Debt-to-income ratio	192
Employment history	10
Credit history	283
Collateral	119
Insufficient cash (down payment, closing costs)	24
Unverifiable information	20
Credit application incomplete	61
Other	81
Unavailable	5

Sources: Florida Housing Data Clearinghouse HMDA 2018

In previous years, it was possible to review the reasons for denials by race or Hispanic/Latino ethnicity to determine if the reason for denial was similar between the races and Hispanic ethnicity. Determining the reasons for denial can assist in the development of policies and practices to better serve potential loan

applicants. However, information on reasons for denials by race or Hispanic/Latino ethnicity is no longer available online, so this analysis was not possible.

In previous years, it was also possible to review home mortgage data for joint occupants to determine whether the success rate of mortgage loan applications was similar to other categories. High rejection rates for joint occupant applicants could raise questions about lenders following policies or practices that discriminate against applicants based on familial status. However, information on joint occupants by locality is no longer available online, so this analysis was not possible.

Assisted Housing

Housing Units Available to Serve Elderly/Family with Disabilities

The table below indicates units available to serve the target population for persons with disabilities and/or in need of assistance. These affordable rental developments receive federal, state, or local funding.

**Inventory of Federal, State, and Locally Assisted Units
for the Elderly, Disabled, and Families**

Development Name	City	Total Units	Assisted Units	Population Served
Abilities at Eagle's Nest	Lakeland	5	5	Disabilities
Aida Palms	Lakeland	96	96	Family
Bonnet Shores	Lakeland	75	75	Family
Cambridge Cove	Lakeland	200	200	Family
Cambridge Cove II	Lakeland	80	80	Family
Colton Meadow	Lakeland	72	72	Family
Country Manor Apartments	Lakeland	48	48	Family
Crystal Wood Apartments	Lakeland	64	63	Family
Dakota Park	Lakeland	40	40	Family
Florida Baptist Children's Home	Lakeland	44		
Florida Family Baptist Ministries	Lakeland	7		
Hampton Hills Homes	Lakeland	7	7	Family
Highland Apartments	Lakeland	50	49	Family
Highland Apartments II	Lakeland	28	28	Family
Lakeland Presbyterian Apartment	Lakeland	196	196	Elderly
Lakeview	Lakeland	104	104	Elderly
Presbyterian Homes				
Lakewood Terrace Apartments	Lakeland	132	132	Family
Peace River	Lakeland	19	19	Disabilities
Center Properties				
Providence Reserve	Lakeland	139	139	Elderly
Renaissance at	Lakeland	196	196	Family
Washington Ridge				
St. Luke's Life Center	Lakeland	150	150	Family
Sterling Place	Lakeland	70	69	Elderly
Sunrise Communities	Lakeland	25 beds		
Trinity Apartments	Lakeland	70	70	Elderly
Villas at Lake Bonnet	Lakeland	75	75	Family
Villages at Noah's Landing	Lakeland	126	126	Family/Disabilities
Noah's Nest	Lakeland	13		
Noah's Ark				
Washington/The Manor	Lakeland	197	111	Elderly/Family
Wilmington	Lakeland	200	200	Family

Sources: Shimberg Center for Affordable Housing
 Florida Baptist Children's Home
 Florida Developmental Disabilities Resources, 2020

City of Lakeland Policies related to Affordable Housing

Accessory Dwelling Units

The City's Land Development Code allows for accessory dwelling units. Such dwelling units have been identified as a tool to address affordable housing. Such dwellings may provide affordable housing for the elderly, single persons, couples, college students or others.

Zoning

The City's residential zoning codes are consistent with Florida Statutes 419.001(2) which provide that a home with six or fewer residents, whether or not related, are deemed to be single-family residential and are allowed in single-family (or multifamily) zoning without special approval. The local housing Code defines family as up to 5 unrelated persons. In other words, there is no limit on the number of related persons that constitutes a single family for zoning and housing purposes.

Public Policies

Throughout this review of City activities and codes, policies and planning, services and requirements, there were no items which surfaced which gave any indication of restrictive attitudes or practices. The City has in place an ongoing process for the review, prior to adoption, of local policies, ordinances, regulations, and plan provisions that increase the cost of housing. The City provides expedited permitting processes for affordable housing development and construction.

Sale, Rental, and Brokerage Services

The local newspapers that serve Lakeland print HUD's "Published Fair Housing Notice" at the beginning of the Real Estate section of the paper on a weekly basis. There were no noted references which might have indicated discriminatory practices ("exclusive," "private," "protected," etc.) No complaints have been received concerning any of these services.

Incentives to Promote Affordable Housing Opportunities

The City's Affordable Housing Incentive Plan became effective December 6, 1993 and contains provisions for expediting the permitting process for affordable housing development. Provisions include the following.

Single Family Infill Construction: The City's Building Inspection Division has a relatively short turnaround time for permitting single family infill construction. Special consideration is given to expedite the process of issuing building permits to those developers who have qualified as "affordable housing developers." A list of qualified affordable housing developers has been created by the Neighborhood Services Division and is provided to the permit clerks of the Building Inspection Division. An updated list of affordable housing developers is provided periodically. The City's housing staff meets at least annually with the City's Building Official to review the process and update as necessary.

Multi-Family Developments: All builders of affordable multi-family developments shall be approved by the City's Affordable Housing Review Committee (AHRC). Multi-family developments shall receive expedited permitting as referenced above. However, by their nature, larger multi-family developments must be reviewed and approved by multiple City service areas such as plans examiner, planning and zoning, traffic, landscape, electric, water, fire, etc. Multi-family developers are encouraged to schedule early preliminary meetings with the Development Review Team (DRT) to assist in an early resolution of any development/plan requirements.

Ongoing Review Process: The Affordable Housing Advisory Committee (AHAC) was created to review established policies and procedures, ordinances, development regulations, and the adopted local comprehensive plan, and shall recommend specific initiatives to encourage or facilitate affordable housing while protecting the ability of the property to appreciate in value. Also included in the incentives is the waiver and/or reimbursement of impact fees, the urban infill lot program (an inventory of City owned land suitable for affordable housing) and the support of development near transportation hubs, employment centers and mixed use developments.

City of Lakeland Housing Programs

The City of Lakeland Community & Economic Development Department administers Federal and State grant programs for the Community Development Block Grant (CDBG) Program; HOME Investment Partnerships Program and the State Housing Initiatives Partnership (SHIP) Program.

Community Development Block Grant (CDBG) Program

The CDBG program provides annual grants on a formula basis to entitled cities and counties to develop viable urban communities by providing decent housing and a suitable living environment, and by expanding economic opportunities, principally for low- and moderate-income persons. The program is authorized the Housing and Community Development Act of 1974.

The U.S. Department of Housing and Urban Development (HUD) awards grants to entitlement community grantees to carry out a wide range of community development activities directed toward revitalizing neighborhoods and providing improved community facilities and services. The City is an entitlement community and receives CDBG funding. Each CDBG-funded project must meet one of the three national objectives: 1) benefit low- and moderate-income persons; 2) prevent or eliminate slum and blights; and 3) meet other community development needs having a particular urgency. The Community Development Block Grant also funds the county's demolition program, which is designed to eliminate slum and blight in unincorporated areas of the City.

For Fiscal Year 2021 the City is allocated approximately \$977,826 of CDBG funds. The vast majority of CDBG funds are used primarily for low and moderate income persons and households, in accordance with CDBG regulatory requirements. The City's CDBG funds have primarily been used for owner occupied rehabilitation program and code enforcement along with infrastructure projects if in eligible areas. In addition to affordable housing projects and infrastructure improvements, CDBG funds are also used to provide public services to eligible agencies that provide services for youth, seniors, persons with disabilities, and homeless populations.

The need for the provision of public services for underserved individuals and families is extensive in Lakeland. The City is fortunate to have many local non-profit organizations with the capacity to successfully provide services that include, but are not limited to, children and youth, the homeless, disabled children and adults, the working poor, people with severe or chronic substance addictions, and battered women. CDBG and General Funds funding is provided to non-profit agencies for their public service programs.

HOME Investment Partnership (HOME) Program

The HOME Program was created by the National Affordable Housing Act of 1990. The City participates in the HOME Program and receives an annual allocation. The City's HOME funds are used for owner-occupied rehabilitation/reconstruction down payment assistance for homebuyer and rental construction. In accordance with HOME Program regulations, funds are used to build, buy, and/or rehabilitate affordable housing for rent, homeownership, or to provide rent assistance to low-income individuals.

State Housing Initiatives Partnership (SHIP) Program

The SHIP Program provides funds to local governments as an incentive to create partnerships that produce and preserve affordable homeownership and multi-family housing. The program was designed to provide very low, low, and moderate-income families with assistance to purchase a home, money to repair or replace a home, and many other types of housing assistance. The SHIP program was created by the William Sadowski Act in 1992. Over the years, the SHIP trust fund has been reduced in response to the State of Florida efforts to balance the state budget. The Florida Housing Finance Corporation manages the SHIP program at the State level and keeps cities and counties informed of any proposed changes to the SHIP Program. In accordance with SHIP Program guidelines SHIP funds are used primarily for construction activities and homeownership focused projects.

Other City Programs

In addition to the above-mentioned programs, the City of Lakeland implements the following programs.

Down Payment/Closing Costs Assistance Program: This assistance may be used for the purchase of existing homes, newly constructed homes, or existing rehabilitated homes. The home must be located in the City. To be eligible for down payment assistance, applicants must income qualify as homebuyer.

Homeownership New Construction Program: This program facilitates the construction of new units (single family, townhouses, or duplexes) to be sold to low to moderate income clients.

Rental Construction Program: HOME, Community Redevelopment Agency (CRA), and SHIP funds (if allocated) may be utilized to fund multi-family rental projects.

Rental and Mortgage Assistance (due to COVID-19): Due to the COVID pandemic, the City is administering Utilities, Rental and Mortgage Assistance programs. Assistance is provided to those persons who lost jobs or had wages reduced due to COVID-19. The funds are paid directly to the landlords and utility provider.

Residential Emergency Repair Program: This program focuses on situations that need immediate remedy such as: a damaged roof that is leaking; failing septic systems spilling sewage on the ground; or non-functioning water systems that pose an immediate health hazard to the occupants of the unit.

Residential Owner-Occupied Rehabilitation Program: Clients must own their home as the primary residence. This program includes repairs needed to correct code enforcement violations, health and safety issues, roofing systems (including soffit and fascia), septic tanks, and potable water wells. Repairs addressing handicapped accessibility such as ramps, grab bars, and widening doors are also included in this program. Homeowners who are very low, low, or moderate-income persons may be eligible for assistance.

Residential Reconstruction Assistance Program: This program provides housing for very low and low-income

homeowners in which the homes are not feasible for rehabilitation.

Discounted Lots Program: The City and Community Redevelopment Agency own lots to be sold to general contractors/developers at discounted cost for construction of affordable housing units.

Waiver or Reimbursement of Non-Utility Impact Fees Program: Contractor and/or developers of affordable housing projects may qualify for the waiver or reimbursement for impact fees for fire, police, parks and recreation, and transportation.

Affordable Housing Advisory Committee: In accordance with Florida Statutes and the Florida Administrative Code, the County has an Affordable Housing Advisory Committee (AHAC) that represents 11 specific areas of expertise with regard to planning and affordable housing. AHAC is responsible for the triennial review of established policies and procedures, ordinances, land development regulations, and the comprehensive plan. AHAC may recommend specific actions or initiatives to encourage or facilitate affordable housing which may include the modification or repeal of existing policies, procedures, ordinances, regulations, or plan provisions; the creation of exceptions applicable to affordable housing; or the adoption of new policies, procedures, regulations, ordinances, or plan provisions. AHAC is to submit a report to the local governing body that includes recommendations on, and triennially thereafter which evaluate the implementation of affordable housing incentives.

Housing Partners

On November 10, 2020, the Central Florida Regional Planning Council facilitated a virtual meeting for the housing partners and stakeholders of Polk County and the City of Lakeland. A total of 22 people representing several housing and community partners attended. A list of partner agencies in attendance is provided below.

- ALPI, Inc.
- Central Florida Regional Planning Council
- City of Lakeland
- Habitat for Humanity
- Heart of Winter Haven
- InterAct Alliance
- Peace River Center
- Polk County
- Saint Vincent de Paul
- Sunrise Community
- Talbot House
- United Way
- Volunteers in Service to the Elderly (VISTE)

Input was also solicited from the Keystone Challenge Fund and the Homeless Coalition of Polk County. A summary of input received at both meetings is provided below. Both meetings included discussion surrounding barriers for residents to achieve affordable housing.

- 1) One of the most significant barriers for low-income residents is a lack of education regarding the types of home assistance programs and services available.
- 2) Many people do not have regular access to the Internet. This is an impediment since most information is only available online.
- 3) There is a perception that “affordable” is a rent or mortgage payment of \$1,000 per month. However, for many, this is cost prohibitive.
- 4) The cost of transportation and the lack of public transportation is an impediment to affordable housing.
- 5) A landlord registration program is needed to track landlords to be sure they are treating their tenants fairly.
- 6) Many people have difficulty maintaining an acceptable credit rating to qualify for mortgages.

- 7) More education and improved access to the housing rehabilitation programs is needed to assist homeowners to stay in their homes including the elderly.
- 8) Both the County and the City offer rehabilitation programs but there is often a long waiting list. The City completes about 4 reconstructions per year and several major rehabilitation projects.
- 9) Accessory dwelling units (ADU) were discussed as an option for many low-income residents. ADUs are permitted in residential zoning districts.
- 10) Lack of information regarding housing assistance programs and the lack of available affordable units are consistently significant barriers for very low, low and moderate-income residents in search of affordable housing.

Community Outreach

Housing Choice Survey

The City, in partnership with the Central Florida Regional Planning Council, developed an online community survey to obtain feedback regarding fair housing in the City. The survey was available in English and Spanish. A total of 171 surveys were completed. Due to the COVID-19 pandemic, it was more difficult to distribute printed copies of the survey than in past years.

The majority of respondents, 56 percent, had not experienced housing discrimination. Approximately 27 percent of the respondents indicated they experienced housing discrimination and indicated such discrimination was based on race and color. When asked who engaged in discriminatory practices, respondents cited landlords and property managers most frequently followed by other which included mortgage lenders. Of the respondents who believe they experienced housing discrimination; 63 percent did not report the incident. Reasons provided for not reporting the discrimination included: 1) belief that reporting will not make a difference; 2) not knowing where to report housing discrimination; 3) belief that it is too much trouble to report housing discrimination; and 4) fear of retaliation. The complete results of the survey are provided in this report's Appendix A.

Community Workshop

On November 17, 2020, the City of Lakeland held a virtual community workshop to discuss fair housing in the City. Goals of the workshop were to inform the public about the Assessment of Fair Housing and to provide an opportunity for all to participate in the fair housing planning process and provide feedback on fair housing issues. A total of 36 people attended including staff from the City of Lakeland, Polk County and the Central Florida Regional Planning Council. A substantive discussion was held, and it was made clear that one of the biggest barriers for low-income residents is a lack of educating the public regarding the types of homes and services are available and how to obtain them. There is no central clearinghouse for persons looking for affordable housing. Another significant barrier is access to the Internet; many people still do not have regular access to the Internet.

Many questions were posed regarding affordable housing, including how long it takes, on average, to obtain an affordable unit, the answer is it could up to three years for Section 8 but much less time for other programs, it all depends on what is available. Questions were also asked about CARES program monies and if there is a clearinghouse for people to obtain help. Additionally, it was asked if anything could be done about the abandoned and/or deserted homes or vacant lots to be used for affordable units.

Several options that are currently available were discussed including a multi-family tax credit, but there is limited supply of multi-family units. The City offers impact fee waivers to incentivize the development of affordable units. Another issue is housing rehabilitation, the City offers rehab programs but there is often a long wait list.

Accessory dwelling units (ADU) were discussed as a good option for many low-income residents. ADUs are currently only permitted in all residential zoning districts.

Having a clearinghouse for information, education and lack of available units are consistently the biggest barriers for low-income residents looking for housing.

The workshop agenda and presentation materials are provided in Appendix B of this report.

Fair Housing Findings and Impediments

Through the Assessment of Fair Housing process including review of existing conditions, input from housing partners, community survey results and community input, the following findings and impediments to fair housing have been identified.

- 1) Ownership rates, while consistent with national percentages, are lower for African American and Hispanic households than for white households.
- 2) HMDA data reveals a larger percentage of African Americans being denied mortgages than whites.
- 3) There is need for greater education and outreach regarding housing assistance programs and fair housing including where to report housing discrimination.
- 4) Many people do not have regular access to the Internet. This is an impediment since most information is only available online.
- 5) The cost of transportation and the lack of public transportation is an impediment to affordable housing.
- 6) Many people have difficulty maintaining an acceptable credit rating to qualify for mortgages.
- 7) Both the County and the City offer rehabilitation programs but there is often a long waiting list.
- 8) Lack of information regarding housing assistance programs and the lack of available affordable units are consistently significant barriers for very low, low and moderate-income residents in search of affordable housing.

Actions to Address Impediments

In analyzing the impediments to fair housing within the City of Lakeland the following actions are needed to address impediments to fair housing choice.

Goal 1: Expand Education and Outreach with regard to Fair Housing issues and where to report incidents of Discrimination.

Actions:

- Increase awareness about fair housing providing updated information on the City website.
- Make the housing information readily available on the home page of the City website.
- Continue to distribute fair housing materials at community meetings, town hall meetings, and other events.
- Provide public service announcements quarterly on local media as well as local radio stations.
- Facilitate an annual fair housing symposium to educate partners and the community.
- Coordinate with the Polk County School Board to provide information to parents.
- Work with local adult/continuing education providers and job search assistance agencies to better identify barriers their students/clients face.

Goal 2: Expand Education and Outreach with regard to available Housing Assistance Programs.

Actions:

- Increase awareness about available housing assistance programs through public service announcements on local media and local radio stations.
- Coordinate with lenders to disseminate information.
- Coordinate with local education institutions to disseminate information.
- Coordinate with the municipalities including the building departments and housing authorities to provide information.
- Coordinate with local government code enforcement departments to provide information to homeowners in need.
- Facilitate an annual fair housing symposium to educate partners and the community.
- Coordinate with Polk County School Board to provide information to parents.

Goal 3: Continue and enhance coordination between housing and other community partners, local governments, and housing authorities with regard to fair housing and housing assistance programs.

Actions:

- Increase awareness about available housing assistance programs through public service announcements on local media and local radio stations.
- Coordinate with lenders to disseminate information.
- Coordinate with local education institutions to disseminate information.

Goal 4: Continue to address the need for rental subsidy and financing mechanisms to assist very low, low and moderate-income homebuyers and renters.

Actions:

- Increase awareness about available housing assistance programs through public service announcements on local media and local radio stations.
- Continue existing programs including the Tenant Based Rental Assistance Program, the Housing Rehabilitation Program and the State Housing Initiatives Partnership (SHIP) Program.

Goal 5: Continue to provide homebuyer education to assist potential purchasers to qualify for home loans.

Actions:

- Continue Homebuyer Education Program.
- Increase awareness about available housing assistance programs through public service announcements on local media and local radio stations.

Goal 6: Address the relationship of transportation to affordable housing.

Actions:

- Work with developers to encourage affordable housing near public transit facilities and promote higher densities allowed within Transit Oriented Corridors as provided for in the Comprehensive Plan.

Goal 6: Draft affordable housing-friendly development regulations to allow for greater flexibility in affordable housing project design.

Actions:

- Develop innovative regulations, such as reservation of infrastructure, incentivizing rental development near public transit and financing transit oriented rental development, to assist in addressing regulatory impediments to affordable housing.
- Ensure all development applications are considered, reviewed, and approved without prejudice to the potential residents.

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APPENDIX – E

DATA SOURCES

Data Sources

2011-2015 Community Housing Affordability Strategy–U.S. Department of Housing and Urban Development-2011-2015 American Community Survey-U.S. Department of Commerce, U.S. Census Bureau

2013-2017 Community Housing Affordability Strategy–U.S. Department of Housing and Urban Development-2011-2015 American Community Survey-U.S. Department of Commerce, U.S. Census Bureau

2019 American Community Survey

2015 Longitudinal Employer- Household Dynamics (Jobs)

2020 City of Lakeland Demographic Guide

2020 Homeless Coalition of Polk County Point In Time

City of Lakeland Business Start Up Quick Guide

Florida Housing Data Clearinghouse -University of Florida, Shimberg Center for Housing Studies

Federal Communication Commission–fcc.gov

<https://Broadbanknow.com/Florida/Lakeland>

Lakeland Ledger -ledger.com

<https://Sunrisegroup.org/about-us>

<https://noahsarkflorida.org/housing/>

<https://tchsonline.org>

<https://www.peacrivercenter.org/about/>

<https://www.polk-county.net/housing-and-neighborhood-development>

Public Housing Authority – LHA

U.S. Department of Housing and Urban Development – Office of Policy Development and Research-
Lakeland-Winter Haven, Florida Housing Market Profiles.

2019 HUD Fair Market Rents –U. S. Department of Housing and Urban Development

Bureau of Labor Market Statistics –Florida Department of Economic Opportunity