



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

State Housing Initiatives Partnership (SHIP) Annual Performance Report (APR)

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

A performance report is submitted yearly to the Florida Housing Finance Corporation to report on the use of SHIP funds during the previous two years. The 2021-2022 APR covers the following program years:

July 1, 2021 –June 30, 2022 (Closeout Year Report)

July 1, 2022 –June 30, 2023 (Interim Year 1 Report)

This report draft is provided by the Community Development Department, Housing Division and is available for public review on the City's web site at

<https://www.lakelandgov.net/departments/community-economic-development/housing/>.

Anyone wishing to comment on the reports must do so prior to September 4, 2023. Written public comments shall identify the author by name, address, and interest affected. Comments should be addressed to Michael B. Smith, Housing Programs Manager, Community & Economic Development, Housing Division, 1104 Martin Luther King Jr. Avenue, Lakeland, FL 33805; Housing@lakelandgov.net and to the Florida Housing Finance Corporation, 227 North Bronough Street, Suite 5000, Tallahassee, Florida, 32301-1329.



Title: SHIP Annual Report

Report Status: Unsubmitted

Lakeland FY 2021/2022 Closeout

Form 1

SHIP Distribution Summary

Homeownership

Code	Strategy	Expended Amount	Units	Encumbered Amount	Units	Unencumbered Amount	Units
2	HOME PURCHASE ASSISTANCE	\$184,000.00	9				
3	SPECIAL NEEDS HOUSING	\$104,669.84	3				
3	HOUSNG REHABILITATION	\$181,551.02	6				
3	HOUSING EMERGENCY REPAIR	\$25,982.00	1				
6	SPECIAL NEEDS HOUSING	\$34,373.20	3				
6	HOUSING EMERGENCY REPAIR	\$25,626.80	4				
11	SPECIAL NEEDS HOUSING	\$232,430.72	3				

Homeownership Totals: \$788,633.58 29

Rentals

Code	Strategy	Expended Amount	Units	Encumbered Amount	Units	Unencumbered Amount	Units
Rental Totals:							

Subtotals: \$788,633.58 29

Additional Use of Funds

Use	Expended
Administrative	\$15,884.02
Homeownership Counseling	\$19,166.66
Admin From Program Income	
Admin From Disaster Funds	

Totals: \$823,684.26 29 \$0.00 \$0.00

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

Source of Funds	Amount
State Annual Distribution	\$747,054.00
Program Income (Interest)	\$4,216.38
Program Income (Payments)	\$72,413.88
Recaptured Funds	\$0.00
Disaster Funds	
Other Funds	
Carryover funds from previous year	\$0.00
Total:	\$823,684.26

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

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

Form 2

Rental Unit Information

Description	Eff.	1 Bed	2 Bed	3 Bed	4 Bed
ELI	355	406	575	752	929
VLI	591	633	760	877	978
LOW	945	1,012	1,215	1,404	1,566
MOD	1,419	1,519	1,824	2,106	2,349
Up to 140%	1,655	1,772	2,128	2,457	2,740

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

Source of Funds Produced through June 30th for Units	Amount of Funds Expended to Date	% of Total Value
SHIP Funds Expended	\$788,633.58	26.68%
Public Moneys Expended	\$176,116.15	5.96%
Private Funds Expended	\$1,940,600.00	65.65%
Owner Contribution	\$50,808.06	1.72%
Total Value of All Units	\$2,956,157.79	100.00%

SHIP Program Compliance Summary - Home Ownership/Construction/Rehab

Compliance Category	SHIP Funds	Trust Funds	% of Trust Fund	FL Statute Minimum %
Homeownership	\$788,633.58	\$747,054.00	105.57%	65%
Construction / Rehabilitation	\$604,633.58	\$747,054.00	80.94%	75%

Program Compliance - Income Set-Asides

Income Category	SHIP Funds	Total Available Funds % *
Extremely Low	\$115,992.01	14.08%
Very Low	\$233,030.27	28.29%
Low	\$282,106.30	34.25%
Moderate	\$157,505.00	19.12%
Over 120%-140%	\$.00	.00%
Totals:	\$788,633.58	95.74%

Project Funding for Expended Funds Only

Income Category	Total Funds Mortgages, Loans & DPL's	Mortgages, Loans & DPL Unit #s	Total Funds SHIP Grants	SHIP Grant Unit #s	Total SHIP Funds Expended	Total # Units
Extremely Low	\$115,992.01	2		0	\$115,992.01	2
Very Low	\$233,030.27	7		0	\$233,030.27	7
Low	\$271,387.87	8	\$10,718.43	3	\$282,106.30	11
Moderate	\$157,505.00	9		0	\$157,505.00	9
Over 120%-140%		0		0	\$.00	0
Totals:	\$777,915.15	26	\$10,718.43	3	\$788,633.58	29

Form 3

Number of Households/Units Produced

Strategy	List Unincorporated and Each Municipality	ELI	VLI	Low	Mod	Over 140%	Total
SPECIAL NEEDS HOUSING	LAKELAND	2	4	3			9
HOUSNG REHABILITATION	LAKELAND		2	3	1		6
HOUSING EMERGENCY REPAIR	LAKELAND		1	4			5
HOME PURCHASE ASSISTANCE	LAKELAND			1	8		9
Totals:		2	7	11	9		29

Characteristics/Age (Head of Household)

Description	List Unincorporated and Each Municipality	0 - 25	26 - 40	41 - 61	62+	Total
SPECIAL NEEDS HOUSING	LAKELAND			7	2	9
HOUSNG REHABILITATION	LAKELAND				6	6

HOUSING EMERGENCY REPAIR	LAKELAND		1		4	5
HOME PURCHASE ASSISTANCE	LAKELAND	1	5	2	1	9
Totals:		1	6	9	13	29

Family Size

Description	List Unincorporated and Each Municipality	1 Person	2- 4 People	5 + People	Total
SPECIAL NEEDS HOUSING	LAKELAND	5	4		9
HOUSNG REHABILITATION	LAKELAND	3	3		6
HOUSING EMERGENCY REPAIR	LAKELAND	4		1	5
HOME PURCHASE ASSISTANCE	LAKELAND	4	2	3	9
Totals:		16	9	4	29

Race (Head of Household)

Description	List Unincorporated and Each Municipality	White	Black	Hispanic	Asian	Amer-Indian	Other	Total
SPECIAL NEEDS HOUSING	LAKELAND		9					9
HOUSNG REHABILITATION	LAKELAND		5	1				6
HOUSING EMERGENCY REPAIR	LAKELAND		4	1				5
HOME PURCHASE ASSISTANCE	LAKELAND	3	4	2				9
Totals:		3	22	4				29

Demographics (Any Member of Household)

Description	List Unincorporated and Each Municipality	Farm Worker	Home-less	Elderly	Total
SPECIAL NEEDS HOUSING	LAKELAND			2	2
HOUSNG REHABILITATION	LAKELAND			6	6
HOUSING EMERGENCY REPAIR	LAKELAND			4	4
HOME PURCHASE ASSISTANCE	LAKELAND			1	1
Totals:				13	13

Special Target Groups for Funds Expended (i.e. teachers, nurses, law enforcement, fire fighters, etc.) Set Aside

Description	Special Target Group	Expended Funds	Total # of Expended Units
-------------	----------------------	----------------	---------------------------

Form 4

Status of Incentive Strategies

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

Support Services

Housing and Neighborhood Development Services of Central Florida, Inc. (HANDS) is a private non-profit housing corporation created in July of 1989. HANDS is a 501 (C)(3) organization incorporated in the State of Florida. HANDS was created by members of the Board of Directors of the Orange County Housing Finance Authority to provide affordable housing opportunities for the residents of Central Florida. Since 1995, HANDS has provided classes for prospective homebuyers including Spanish classes. HANDS was founded to assist Central Florida communities to increase the supply and availability of affordable housing. HANDS seeks to achieve this mission by providing the services like 1. Technical assistance and information to developers, builders and others interested in providing affordable housing. 2. A Resource Center that offers counseling information and referral services to Central Florida residents about affordable housing alternatives available to them. 3. Assistance to Central Florida governments in implementation of the affordable housing element of their growth management policy. 4. Production of affordable single and multi-family housing units. They provide one-on-one counseling, a homebuyers program, pre & post home ownership counseling, foreclosure prevention, and tenant/landlord counseling. Housing rehabilitation clients will receive a home maintenance book called "Keeping Your Home Secure by Managing Your Risk" with instructions from the Housing Division staff regarding upkeep and warranty information along with Code Enforcement Do's & Don'ts. Each year CDBG Public Services and General Fund grants are given to various nonprofit agencies to support local low-income neighborhoods with services and programs.

Lakeland Housing Authority (LHA) was awarded funds for Family and Elderly Models of ROSS (Resident Opportunities for Social Services) offering other programs such as self-sufficiency, job training, and supportive services to the elderly and disabled public housing residents. The Planning & Housing Division signed on the consistency of LHA Consolidated Plan for submission to HUD. The grant assisted in hiring a second coordinator for a program meant to guide low-income residents to live without government assistance. LHA is the designated administrator of the Veterans Affairs Supportive Housing (VASH) program. LHA continues to implement the HUD VA Supportive Housing (VASH) vouchers to provide rental assistance for disabled and chronically homeless veterans. Besides housing assistance, veterans and their families qualify for up to five years of services. That means assistance with training and finding jobs and applying for educational benefits through the GI Bill.

The City's official signed on the consistency of LHA Consolidated Plan for submission to HUD and the Housing Programs Supervisor has written support letters for LHA for the nationwide program of YOUTHBUILD. The City's staff assisted the LHA in its environmental review process for its proposed senior apartments.

The City has four Community Redevelopment Area (CRA) districts in which impact fees are waived and tax increment funds are reinvested in the area to promote redevelopment. They are Downtown CRA, Dixieland CRA, Mid-Town CRA and Williams CRA. In 2015, the City Commission voted to consolidate three Community Redevelopment Advisory Boards into one Advisory Board with three representatives from each district plus one-at-large representative. Mid-Town includes some of the most heavily traveled commercial corridors in the City. As a result, impact fees on new development in this area will not be waived with the understanding that incentives funded by the tax increment collected should be sufficient to entice private development. The Mid-Town Redevelopment Area is the largest of Lakeland's redevelopment districts, which includes thirteen neighborhoods and part of this area encompasses a section of the City that ranks high on the priority needs table for housing rehabilitation and affordable housing in the City's five-year Consolidated Plan.

In April 2019, the affordable programs (rehab, down payment, rental construction) were consolidated with the CRA, for the Planning and Housing Division to administer. An additional redevelopment incentive was offered to construction developers in the Lakeland Core Improvement Area. The Core Improvement Area is 2.3 acres located in the core of Downtown Lakeland and was incorporated in 2008. Non-residential and residential construction inside the Core Improvement Area is eligible to have all city impact fees waived excluding water, wastewater, and fire service.

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

Other Accomplishments

InFill Land Bank Program was created in 2019 to replace the outdated Urban Homestead Program. In Lakeland's most distressed areas, City and CRA owned lots were 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 developers may also be reimbursed for non-utility impact fees. The units must be sold or rented to an income qualified individuals or households. With single family homes, low to moderate homebuyers may be awarded down payment and closing costs.

The City Commission and CRA will budget \$250,000 each year to increase the number of affordable housing units. The CRA is also budgeting an additional \$500,000 for home purchase assistance and minor rehab projects in the CRA areas.

Brochures relating to various affordable housing services are distributed regularly, including Fair Housing, program availability, and resources. With the CDBG public services and City General Funds community service grants, twenty organizations received assistance this year. Additionally, the city's General Funds that are contributed to cultural organizations such as Polk Theatre, Polk Museum, and the Lakeland Symphony, which benefit all residents of the greater Lakeland area.

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

The city made application to HUD with a substantial amendment to its 2008-2009 Action Plan and was awarded Neighborhood Stabilization Program (NSP). The city received over \$3 million in NSP funds 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.

Each year the City of Lakeland works with the Polk County Continuum of Care (COC) to apply for McKinney-Vento Act Funds. The Homeless Coalition of Polk County is the lead agency on the application for these funds. The City Staff holds a position on the executive board committee, works with each applicant, and reviews and edits the COC application. For application year 2020, the City of Lakeland's General Fund program supplied funds for the Coalition's office administration. The City's Housing staff works closely with the Homeless Coalition in making application for several State homeless assistance grants targeted to the Continuum of Care tri-county catchment area.

In addition, the City's General Fund budget is being utilized for case management for the homeless population. City Staff is also coordinating efforts with local agencies, HCPC, PHA's and COC to make efforts for more permanent supportive housing in the county. The city waives impact fees for affordable housing projects along with the CRA in pledging funds to two multi-family projects that are currently being built. During the spring of 2020, the President declared a national disaster and assistance was provided to individuals and households due to loss of income due to the virus. The City was awarded \$575,310 CDBGCV funds and in the fall of 2020 and additional \$787,276 CDBG-CV3 for Coronavirus (COVID 19) related activities, such as rental and utility assistance and mortgage foreclosure prevention.

The city also partnered with community non-profits to help provide Community Outreach Services specific to COVID-19.

The city was also awarded Coronavirus Relief Funds (CRF) through the State's Florida Housing Finance Corporation of \$378,654, to assist individuals and households due to loss of income. The funds were utilized for rental and mortgage payments and was expended by December 30, 2020.

Availability for Public Inspection and Comments

The SHIP APR was made available for public inspection August 26, through September 13, 2024 at the Coleman Bush Building and on Lakelandgov.net. It was advertised as available for Public Comment on August 13, 2024 in The Ledger, a local publication of general circulation and is posted on the City of Lakeland's website. (See copy attached.)

Life-to-Date Homeownership Default and Foreclosure

Total SHIP Purchase Assistance Loans: **501**

Mortgage Foreclosures

A. Very low income households in foreclosure: **0**

B. Low income households in foreclosure: **0**

C. Moderate households in foreclosure: **0**
 Foreclosed Loans Life-to-date: **0**
 SHIP Program Foreclosure Percentage Rate Life to Date: **0.00**

Mortgage Defaults

A. Very low income households in default: **0**
 B. Low income households in default: **0**
 C. Moderate households in default: **0**
 Defaulted Loans Life-to-date: **0**
 SHIP Program Default Percentage Rate Life to Date: **0.00**

Strategies and Production Costs

Strategy	Average Cost
HOME PURCHASE ASSISTANCE	\$20,444.44
HOUSING EMERGENCY REPAIR	\$10,321.76
HOUSNG REHABILITATION	\$30,258.50
SPECIAL NEEDS HOUSING	\$28,574.90

Expended Funds

Total Unit Count: **29** Total Expended Amount: **\$788,633.58**

Strategy	Full Name	Address	City	Zip Code	Expended Funds	FY if Unit Already Counted
SPECIAL NEEDS HOUSING	RAYELGA WYNN	1135 N FLORENCE AVE	LAKELAND	33805	\$1,850.00	
HOUSNG REHABILITATION	MANDY BROWN	607 ADAMS ST	LAKELAND	33802	\$2,685.80	
HOUSNG REHABILITATION	ELIZABETH CLARK BROWN	304 NORMANDY ST	LAKELAND	33805	\$2,360.53	
HOUSNG REHABILITATION	JACQUELINE WILLIAMS	1831 BELLGROVE ST	LAKELAND	33805	\$77,220.80	
SPECIAL NEEDS HOUSING	GWENDOLYN TINSLEY	406 BASSEDENA CR S	LAKELAND	33805	\$37,686.35	
SPECIAL NEEDS HOUSING	THRESSA ALLEN-HARRIS	926 AUGUSTA ST	LAKELAND	33805	\$65,133.49	
HOUSNG REHABILITATION	MARY MCGEE	1825 BELLGROVE ST	LAKELAND	33805	\$68,760.89	
HOUSNG REHABILITATION	JAMES SHEALS	413 NORMANDY ST	LAKELAND	33805	\$1,505.00	
HOUSING EMERGENCY REPAIR	JUDITH SINCLAIR	711 W MAGNOLIA	LAKELAND	33815	\$25,982.00	

HOUSNG REHABILITATION	MIRIAM VELEZ	803 INTERLACHEN PARKWAY	LAKELAND	33801	\$29,018.00	
SPECIAL NEEDS HOUSING	GWENDOLYN EDWARDS	402 BASSADENA CR	LAKELAND	33805	\$8,335.45	
SPECIAL NEEDS HOUSING	RAYELGA WYNN	1135 N FLORENCE AVE	LAKELAND	33805	\$48.60	2021-2022
HOUSING EMERGENCY REPAIR	RUTHIE JOHNSON	514 CREVASSE ST	LAKELAND	33805	\$14,190.04	
HOUSING EMERGENCY REPAIR	JACQUELINE CARELOCK	505 BEECH AVE	LAKELAND	33815	\$550.00	
HOUSING EMERGENCY REPAIR	GLADYS DAWES	911 RUBY ST	LAKELAND	33815	\$4,085.60	
SPECIAL NEEDS HOUSING	TARASHA GOODSON	724 W HANCOCK ST	LAKELAND	33803	\$21,716.85	
SPECIAL NEEDS HOUSING	GLENDIA BAKER	1012 JEWEL AVE	LAKELAND	33805	\$4,272.30	
HOUSING EMERGENCY REPAIR	AARON CONTRERAS	1638 PINEBERRY ST	LAKELAND	33803	\$6,801.16	
SPECIAL NEEDS HOUSING	VALARIE SANDERS	1021 W 9TH ST	LAKELAND	33805	\$2,576.05	
SPECIAL NEEDS HOUSING	RAYELGA WYNN	1135 N FLORENCE AVE	LAKELAND	33805	\$8,550.00	2021-2022
SPECIAL NEEDS HOUSING	THRESSA ALLEN-HARRIS	926 AUGUSTA ST	LAKELAND	33805	\$29,141.67	2021-2022
SPECIAL NEEDS HOUSING	TERANCE WORLDS	741 N LORI AVE	LAKELAND	33815	\$42,163.00	
SPECIAL NEEDS HOUSING	GWENDOLYN EDWARDS	402 BASSADENA CR	LAKELAND	33805	\$71,178.28	2021-2022
SPECIAL NEEDS HOUSING	SARAH LOVETT	320 OCONEE ST	LAKELAND	33805	\$78,821.72	
HOME PURCHASE ASSISTANCE	VICTORIA DOWDY	1836 N CRYSTAL LAKE DR # 2	LAKELAND	33801	\$12,000.00	
HOME PURCHASE ASSISTANCE	JAMES WATKINS	836 N FLORENCE Ave	LAKELAND	33815	\$15,000.00	
HOME PURCHASE ASSISTANCE	HALEY THOMAS	1309 JAMES ST	LAKELAND	33815	\$15,000.00	
HOME PURCHASE ASSISTANCE	ELIZABETH RIOS	1837 N CRYSTAL LAKE DR # 94	LAKELAND	33815	\$15,000.00	
HOME PURCHASE ASSISTANCE	CURTISHA JAMES	605 EMMA ST	LAKELAND	33815	\$15,000.00	
HOME PURCHASE ASSISTANCE	NANCY SALAS-HARIES	530 W MYRTLE ST	LAKELAND	33815	\$28,000.00	

HOME PURCHASE ASSISTANCE	ALYSSA SERNA	1920 EDGEWOOD DR E, #13	LAKELAND	33803	\$28,000.00	
HOME PURCHASE ASSISTANCE	RACHEL AGUILERA	1005 W 5TH ST	LAKELAND	33805	\$28,000.00	
HOME PURCHASE ASSISTANCE	JONAH LEVERETT	207 W BELLA VISTA ST	LAKELAND	33802	\$28,000.00	

Administration by Entity

Name	Business Type	Strategy Covered	Responsibility	Amount
City of Lakeland	Local Government	Administration	Administration of Program	\$15,884.02

Program Income

Program Income Funds	
Loan Repayment:	\$72,413.88
Refinance:	
Foreclosure:	
Sale of Property:	
Interest Earned:	\$4,216.38

Total: \$76,630.26

Number of Affordable Housing Applications

Number of Affordable Housing Applications	
Submitted	22
Approved	18
Denied	12

Explanation of Recaptured funds

Description	Amount

Total: \$0.00

Rental Developments

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

Single Family Area Purchase Price

The average area purchase price of single family units:

215,622.22

Or

Not Applicable

Form 5

Special Needs Breakdown

SHIP Expended and Encumbered for Special Needs Applicants

Code(s)	Strategies	Expended Amount	Units	Encumbered Amount	Units
3	SPECIAL NEEDS HOUSING	\$104,669.84	3		
3	HOUSNG REHABILITATION				
3	HOUSING EMERGENCY REPAIR				
6	SPECIAL NEEDS HOUSING	\$34,373.20	3		
6	HOUSING EMERGENCY REPAIR				
11	SPECIAL NEEDS HOUSING	\$232,430.72	3		

Special Needs Category Breakdown by Strategy

Strategies	Special Needs Category	Expended Amount	Units	Encumbered Amount	Units
(3) SPECIAL NEEDS HOUSING	Person with Disabling Condition (not DD)	\$104,669.84	3		
(6) SPECIAL NEEDS HOUSING	Person with Disabling Condition (not DD)	\$34,373.20	3		
(11) SPECIAL NEEDS HOUSING	Person with Disabling Condition (not DD)	\$232,430.72	3		

Provide a description of efforts to reduce homelessness:

The City's Housing Division staff works closely with the Homeless Coalition's Director. 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.

Additional support is provided with City funds, whereas a non-profit agency is assisting homeless clients with rental assistance.

City Staff is also coordinating efforts with local agencies, HCPC, PHA's and COC to make efforts for more permanent supportive housing in the county. LHA is expected to receive an additional 60 Emergency Housing Vouchers, part of the American Rescue Plan (ARP), awarded through the Continuum of Care partnership.

Interim Year Data

Interim Year Data

Interim Year 1		
State Annual Distribution	\$1,116,238.00	
Program Income	\$209,971.99	
Program Funds Expended	\$748,575.54	
Program Funds Encumbered	\$545,703.79	
Total Administration Funds Expended	\$31,830.66	
Total Administration Funds Encumbered		
Homeownership Counseling		
Disaster Funds	\$264,957.00	
65% Homeownership Requirement	\$1,294,279.33	93.71%
75% Construction / Rehabilitation	\$979,279.33	70.90%
30% Very & Extremely Low Income Requirement	\$382,969.04	24.07%
30% Low Income Requirement	\$662,310.29	41.62%
20% Special Needs Requirement	\$106,259.60	7.69%
Carry Forward to Next Year		

LG Submitted Comments:

State Housing Initiatives Partnership (SHIP) Program
Annual Report and Local Housing Incentives Certification

On Behalf of City of Lakeland, FL (Local Government), I hereby certify that:

1. The Annual Report information submitted electronically to Florida Housing Finance Corporation is true and accurate for the closeout year 2021-22 and interim year 2022-23.
2. The local housing incentives or local housing incentive plan have been implemented or are in the process of being implemented. Including, at a minimum:
 - a. Permits as defined in s.163.3164 (15) and (16) for affordable housing projects are expedited to a greater degree than other projects; and
 - b. There is an ongoing process for review of local policies, ordinances, regulations, and plan provisions that increase the cost of housing prior to their adoption.
3. The cumulative cost per newly constructed housing per housing unit, from these actions is estimated to be \$340.48 increase
4. The cumulative cost per rehabilitated housing per housing unit, from these actions is estimated to be \$ 9.09 increase.

Staff Member responsible for submitting annual report to FHFC: Michael B. Smith, Housing Programs Mgr

Traci Terry 9/13/2024

Witness Signature Date

H. William Mutz 9/13/2024

Chief Elected Official or Designee Signature Date

Traci Terry

Witness Printed Name

H. William Mutz, Mayor

Chief Elected Official or Designee Printed Name

Ardena Kniss 9/13/24

Witness Signature Date

Ardena Kniss

Witness Printed Name

or

Signature Date

ATTEST (Seal)

420.9075 (10) Each county or eligible municipality shall submit to the corporation by September 15 of each year a report of its affordable housing programs and accomplishments through June 30 immediately preceding submittal of the report. The report shall be certified as accurate and complete by the **local government's chief elected official or his or her designee**. Transmittal of the annual report by a county's or eligible municipality's chief elected official, or his or her designee, certifies that the local housing incentive strategies, or, if applicable, the local housing incentive plan, have been implemented or are in the process of being implemented pursuant to the adopted schedule for implementation.