



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 housing 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 three years. The 2011-2012 APR covers the following program years:

- July 1, 2009 - June 30, 2010 (closeout year)
- July 1, 2010 - June 30, 2011 (interim year 1)
- July 1, 2011 - June 30, 2012 (interim year 2)

This report draft is provided by the Neighborhood Services Division, Housing Section and is available for public review at the Community Development Department at City Hall, Neighborhood Services Division at 1104 Martin L. King, Jr. Avenue and both public libraries through September 10, 2012. Written public comments shall identify the author by name, address, and interest affected. Comments should be addressed to Annie L. Gibson, Housing Programs Coordinator, Neighborhood Services Division, 1104 Martin L. King, Jr. Avenue, Lakeland, FL 33805.

SHIP Annual Performance Report

Report on 2009-2010
(Closeout Year)

SHIP Distribution Summary

Homeownership

Code	Strategy	Expended Amount	Units	Encumbered Amount	Units	Unencumbered Amount	Units
3	Rehabilitation	\$68,702.79	3				
24	FHOP	\$71,990.00	9				
2	Home Purchase	\$22,146.12	4				
6	Emergency Repair	\$6,657.23	1				
Homeownership Totals:		\$169,496.14	17				

Rentals

Code	Strategy	Expended Amount	Units	Encumbered Amount	Units	Unencumbered Amount	Units

Rental Totals:

Subtotals: \$169,496.14 17

Additional Use of Funds

Use	Expended	Encumbered	Unencumbered
Administrative	\$5,226.66		
Homeownership Counseling			
Admin From Program Income			
Admin From Disaster Funds			

Totals: \$174,722.80 17 \$0.00 \$0.00

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

Source of Funds	Amount
State Annual Distribution	\$23,290.00
Program Income (Interest)	\$45,380.47
Program Income (Payments)	\$34,062.33
Recaptured Funds	
Disaster Funds	\$0.00
FLHOP Disbursement	\$71,990.00
Other Funds	
Carryover funds from previous year	\$0.00
Total:	\$174,722.80

* 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

Rental Unit Information

Description	Eff.	1 Bed	2 Bed	3 Bed	4 Bed
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Recap of Funding Sources for Units Produced

Source of Funds Produced through June 30th for Units	Amount of Funds Expended to Date	% of Total Value
SHIP Funds Expended	\$169,496.14	8.92%
Public Moneys Expended	\$196,326.90	10.33%
Private Funds Expended	\$1,514,052.00	79.68%
Owner Contribution	\$20,264.32	1.07%
Total Value of All Units	\$1,900,139.36	100.00%

SHIP Program Compliance Summary - Home Ownership/Construction/Rehab

Compliance Category	SHIP Funds	Trust Funds	% of Trust Fund	FL Statute Minimum %
Homeownership	\$97,506.14	\$23,290.00	418.66%	65%
Construction / Rehabilitation	\$90,848.91	\$23,290.00	390.08%	75%

Program Compliance - Income Set-Asides

Income Category	SHIP Funds Expended	SHIP Funds Encumbered	SHIP Funds Unencumbered	Total of SHIP Funds	Total Available Funds % *
Extremely Low	\$13,591.75			\$13,591.75	13.23%
Very Low	\$59,257.16			\$59,257.16	57.68%
Low	\$40,647.23			\$40,647.23	39.57%
Moderate	\$16,000.00			\$16,000.00	15.57%
Over 120%-140%	\$16,000.00			\$16,000.00	15.57%
Over 140%	\$24,000.00			\$24,000.00	23.36%
Totals:	\$169,496.14	\$0.00	\$0.00	\$169,496.14	164.99%

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
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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	\$13,491.00	1	\$100.75	0	\$13,591.75	1
Very Low	\$54,079.51	2	\$5,177.65	0	\$59,257.16	2
Low	\$34,522.88	4	\$6,124.35	3	\$40,647.23	7
Moderate	\$16,000.00	2	\$0.00	0	\$16,000.00	2
Over 120%-140%	\$16,000.00	2	\$0.00	0	\$16,000.00	2
Over 140%	\$24,000.00	3	\$0.00	0	\$24,000.00	3
Totals:	\$158,093.39	14	\$11,402.75	3	\$169,496.14	17

Number of Households/Units Produced

Description	List Unincorporated and Each Municipality	ELI	VLI	Low	Mod	Over 120%-140%	Over 140%	Total
FHOP Strategy	Lakeland	0	0	2	2	2	3	9
Rehabilitation	Lakeland	1	1	1	0	0	0	3
Home Purchase	Lakeland	0	1	3	0	0	0	4
Emergency Repair	Lakeland	0	0	1	0	0	0	1
Totals:		1	2	7	2	2	3	17

Characteristics/Age (Head of Household)

Description	List Unincorporated and Each Municipality	0 - 25	26 - 40	41 - 61	62+	Total
FHOP Strategy	Lakeland	0	5	4	0	9
Rehabilitation	Lakeland	0	0	1	2	3
Home Purchase	Lakeland	1	2	1	0	4
Emergency Repair	Lakeland	0	0	1	0	1
Totals:		1	7	7	2	17

Family Size

Description	List Unincorporated and Each Municipality	1 Person	2- 4 People	5 + People	Total
FHOP Strategy	Lakeland	2	5	2	9
Rehabilitation	Lakeland	1	1	1	3
Home Purchase	Lakeland	0	3	1	4
Emergency Repair	Lakeland	0	1	0	1
Totals:		3	10	4	17

Race (Head of Household)

Description	List Unincorporated and Each Municipality	White	Black	Hispanic	Asian	Amer-Indian	Other	Total
FHOP Strategy	Lakeland	3	4	0	1	0	1	9
Rehabilitation	Lakeland	0	1	2	0	0	0	3
Home Purchase	Lakeland	3	1	0	0	0	0	4
Emergency Repair	Lakeland	1	0	0	0	0	0	1
Totals:		7	6	2	1	0	1	17

Special Needs (Any Member of Household)

Description	List Unincorporated and Each Municipality	Farm Worker	Devel. Disabled	Home-less	Elderly	Special Needs	Special Needs	Total
FHOP Strategy	Lakeland	0	0	0	0		0	0
Rehabilitation	Lakeland	0	1	0	0			1
Home Purchase	Lakeland	0	2	0	0			2

Emergency Repair	Lakeland	0	1	0	0			1	
Totals:		0	4	0	0			0	4

Status of Incentive Strategies

Incentive Strategy:

The City's Affordable Housing Incentive Plan was adopted on December 6, 1993.

Adopting Ordinance or Resolution Number or identify local policy:

Ordinance #3510 adopted the Lakeland Affordable Housing Plan.

Implementation Schedule (Date):

The Incentive Plan was implemented on March 7, 1994. Implementation is an on-going process.

Has the plan or strategy been implemented? If no, describe the steps that will be taken to implement the plan:

Requirements for the SHIP Program were met by instituting the Affordable Housing Advisory Committee (AHAC) to facilitate the development of the Affordable Housing Incentive Plan. The incentives developed created a series of goals and activities that encourage affordable housing development and infill housing development for very low, low, and moderate-income families. A variety of incentives are available to facilitate the development of affordable housing. These incentives include, but are not limited to, an expedited permitting process for affordable housing developers, a variety of density levels, reserving infrastructure, reduction of parking and setbacks, and modification of streets and curbs.

Flexibility in lot sizes and building setbacks is presently available through the City's Planned Unit Development (PUD) zoning process. Special Public Interest Zoning (SPI) may be created to permit redevelopment in certain targeted areas of the City. This SPI includes modifications to zoning district regulations. When an affordable housing project requires zoning changes, the developer is assisted to accelerate the process to maintain development schedules. Special attention is given to keep the project on schedule.

Of these incentives the most popular is the impact fee reimbursement. Last year the average reimbursement for each single-family home was \$3,148.89. The average reimbursement for each single-family home the prior year was \$8,008.67. Modifications were made to the Incentive Plan starting September 1997, which included a reimbursement/waiver of all impact fees for the Parker Street Neighborhood and the Paul A. Diggs Neighborhood. Additional modifications to the incentive plan to facilitate the development of affordable housing occurred June 7, 1999.

For program year 2011-2012, a total of seven (7) units have been submitted for impact fee reimbursement. This equals \$28,340 in reimbursements for affordable housing in Lakeland. For program year 2010-2011 a total of three (3) units were submitted for impact fee reimbursement totaling \$24,026 in reimbursements for affordable housing in Lakeland.

In past years, the City's local contribution on housing credits has been in the form of waived or reimbursed City impact fees. No cash contributions are made to a development. Waivers or reimbursements of County impact fees must be secured directly from Polk County.

The City continues to provide direction and assistance to rental developments that provide affordable housing. The City of Lakeland provided special provisions which included planning, zoning, utility availability, and CPS Consistency form completion to multi-family developers.

The City signed documents from Florida Housing Finance Corporation to support LHA in the tax credit senior multi-family housing complexes. The housing complex named Twin Lakes will be built in two phases with the first phase with 144 senior units and the second with 130 senior and family units. LHA expects to its notice of approval for the first round in the summer of 2012.

Status of Strategy - (is the strategy functioning as intended, i.e. are the time frames being met, etc.):

Since the implementation of Affordable Housing Incentive Plan in March of 1994, eighteen developers have responded to the Impact Fee Reimbursement incentive. The various other incentives are available when requested by the developer. Each incentive application is reviewed with the individual developer through the Affordable Housing Review Committee (AHRC). In the pre-application workshop the incentives are reviewed and addressed one by one.

Support Services

The Keystone Challenge Fund, Inc. coordinates Home Ownership Education classes every month. Keystone is a nonprofit consortium of local lenders that work with the City to provide financing for the Affordable Housing Program. The table below indicates the number of class attendees by year.

Year Number of Attendees

1995	159
1996	353
1997	293
1998	514
1999	252
2000	251
2001	222
2002	295
2003	225
2004	177
2005	760
2006	1106
2007	381
2008	946
2009	1268
2010	1001
Total	8203

Keystone also provides post home ownership counseling services on a monthly basis. These services include explanation of documents, loan payment procedures, escrow procedures, homestead exemption procedures, credit counseling assistance, foreclosure prevention and information about updated Fair Housing regulations and the Fair Housing Complaint process. The classes are also offered in Spanish.

Housing rehabilitation clients receive a home maintenance book called "Keeping Your Home Secure by Managing Your Risk" and instructions from the Housing Section staff regarding upkeep and warranty information. Each year CDBG Public Services and General Fund grants are given to various non profit agencies to support local low income neighborhoods with services and programs. A spreadsheet outlining these grants is attached.

Lakeland Housing Authority (LHA) was awarded a grant to initiate the 21st Century Community Learning Center (21st CCLC) of \$478,776 from the State Department of Education. This initiative is a key component of the "No child Left Behind" Act. It is an opportunity for students to enhance and reinforce academic lessons of the regular school day. Tutorial services and academic enrichment activities are designed to help students meet local and academic standards in subjects such as reading and math. The 21st CCLC provides programs such as youth development activities, drug and violence prevention programs, technology education programs, art, music and recreation programs, counseling and character education to enhance the academic component of the program. There are 250 students served at two locations.

LHA was also awarded \$250,000 each for Family and Elderly Models of ROSS (Resident Opportunities for Social Services) offering other programs such as self-sufficiency, job training, supportive services to the elderly and disabled public housing residents. The Housing Section signed on the consistency of LHA Consolidated Plan for submission to HUD.

LHA was also awarded \$87,380 in federal grant to assist area low income residents to the path of self sufficiency. The grant will assist in hiring a second coordinator for a program meant to guide low income residents to lives without government assistance. Lakeland is the only housing authority in Polk County to receive a portion of the \$2.1 million distributed statewide. Nationwide, the HUD grants total \$49.3 million. The City signed documents from Florida Housing Finance Corporation to support LHA in the tax credit senior multi-family housing complexes. The housing complex named Twin Lakes will be built in two phases with the first phase with 144 senior units and the second with 130 senior and family units. LHA expects to its notice of approval for the first round in the summer of 2012.

LHA is the designated administrator of the Veterans Affairs Supportive Housing (VASH) program vouchers. The housing agency received 42 vouchers. About 25 vouchers were distributed to assist Polk's 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.

NSD signed on the consistency of LHA Consolidated Plan for submission to HUD. And NSD Manager has written support letters for LHA for the nationwide program of YOUTHBUILD.

Polk County received an award of \$1,222,000 from HUD's Homeless Prevention and Rapid Re-housing Program. These funds will be used countywide to assist families from homelessness with shallow assistance of

rental and utilities assistance.

Downtown Lakeland currently has a Community Redevelopment Area (CRA) in which impact fees are waived and tax increment funds are reinvested in the area to promote redevelopment. The Downtown CRA, which is governed by the Lakeland Downtown Development Authority (LDDA), has been extremely successful in bringing new businesses downtown, preserving historic structures, facilitating new development, and generally promoting downtown as an exciting place to work and shop.

Due to the successes of the Downtown CRA, in 1999, the City Commission adopted a resolution which created two additional Community Redevelopment Areas. One was south of Downtown called the Dixieland Community Redevelopment Area, and the other is north of Downtown and is known as the Mid-Town Community Redevelopment Area. The Dixieland CRA is similar to Downtown, in that it includes predominantly commercial properties. 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 the tax increment should be sufficient to entice private development.

The Mid-Town Redevelopment Area is the largest of Lakeland's redevelopment districts, covering nearly 4,500 acres. It includes thirteen neighborhoods and part of this area encompasses a section of the City that ranks high on the priority needs table for housing rehabilitation and affordable housing in the City's five year Consolidated Plan.

The City developed a plan for the Mid-Town Redevelopment District with efforts to revitalize the areas of the central city, Parker Street Neighborhood and the Northwest Neighborhoods. Mid-Town CRA has developed a Parker Street Conceptual Development Plan which is intended to facilitate the stabilization of targeted portion of the neighborhood by capitalizing on its central location and existing urban character. The plan uses infill development with new construction as well as rehabilitation of existing structures as the physical basis for neighborhood stabilization.

Neighborhood Services Division (NSD) amended its LHAP to assist in the redevelopment efforts in Parker Street. The pursuit of this strategy will lead to the revitalization of Mid-Town as a place where people will choose to live and raise their families. In the past eight years, the Mid Town CRA has made efforts to beautify the district while developing special area plans.

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

The Core Improvement Area was incorporated effective January of 2008. In selected areas of the City, it allows for the exemption of all county and city impact fees excluding water and wastewater. In National Historic District, Downtown CRA and select area of Mid Town for residential and non-residential construction, County impact fees (transportation, EMS, correctional facility & education system) and City impact fees (transportation, fire protection, law enforcement, parks & recreation) are waived.

The City of Lakeland received its Enterprise Zones designation from the state of Florida effective January 1, 2006. These Enterprise Zones are specific geographic areas targeted for economic revitalization. Enterprise Zones encourage economic growth and investment to businesses and property owners by offering tax advantages and incentives to encourage private investment and employment opportunities for the residents of the zone. Since its inception, the City has processed nearly 100 tax credit and refund applications from a variety of business and property owners for hiring new employees and purchasing building material and business equipment located within the Enterprise Zone. These sales tax credits and refunds ha

Other Accomplishments

The Community Development Department continues to follow the City Commission adopted Neighborhood Improvement Strategic Plan. This plan emphasizes a neighborhood-oriented approach to city improvement recognizing that neighborhoods are the essential "building blocks" of cities. Administered by the Planning Division, the Lakeland Neighborhoods Program focuses improvement efforts on specific neighborhoods following written plans developed in cooperation with the residents. It is a "holistic" and coordinated approach that emphasizes how the different functions of city government combine to produce a quality living environment in a small geographic area, rather than considering each departmental function independently. The likelihood of turning around a neighborhood that is "on the brink" and the willingness of the residents to organize and assist in implementing their own plan helps prioritize staff time and resources. The first neighborhoods targeted under the program were the North Lake Wire Neighborhood and the Westgate/Central Avenue Neighborhoods. A third neighborhood, the Parker Street Neighborhood was in the planning process; but the Community Development Department has decided to focus on a sector planning process. The Department has divided the City into nine planning sectors. This sector planning concentrates on such issues as: making near and long term land use decisions, forming redevelopment and improvement strategies and identifying capital improvement needs. Sector plans are being developed resulting in a plan created from a broader planning perspective. The Planning Staff has begun to concentrate on Sector 8: Southwest Lakeland.

In October 2004, the City implemented the Urban Homesteading Program. Twenty-five (25) City owned lots with marketable title were publicized for sale to households for \$1,000 provided that an owner occupied single family unit would be constructed. The City holds a deferred payment lien for ten years for the difference between the appraised value and the \$1,000 sales price. To date, thirty five (35) lots have been sold to interested

homesteaders. Preference is given to homeowners displaced by road projects or other redevelopment efforts. Lakeland Habitat has utilized this program to build units in the past. The Neighborhood Services Division has plans to add more lots to the Urban Homesteading inventory as marketable title is acquired. Each year the City of Lakeland works with the Polk County Continuum of Care (COC) to apply for McKinney-Vento Act Funds. The Homeless Coalition of Polk County is the lead agency on the application for these funds. The application for the 2012 cycle is normally due in the fall. Funding announcements are made in December of each year. The City holds a position on the executive board committee, works with each applicant, and reviews and edits the COC application. For application year 2012, 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.

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

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

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

The City made application to HUD with a substantial amendment to its 2008-2009 Action Plan and was awarded Neighborhood Stabilization Program (NSP) funds of \$2,005,781 in March, 2009. The City utilized the funds to purchase foreclosed homes and will resell to income qualified households. Nine NSP homes have been sold.

The first NSP home was sold to a Lakeland Habitat for Humanity client.

In February, 2011, the City made application to HUD with as a substantial amendment to its 2010 Action Plan and was awarded Neighborhood Stabilization Program 3 funds of \$1,303,139. The City will concentrate its effort on three of the areas selected in its NSP 1 program to purchase foreclosed homes, rehabilitate or reconstruction and resell to income qualified clients.

The Lakeland Community Redevelopment Agency works cooperatively with the Neighborhood Services Division, LCRA reimburses the cost of impact fees for eligible affordable single family housing units created in Mid-Town area.

In addition, Mid Town CRA worked in partnership with Lakeland Habitat for Humanity, Keystone Challenge and the Neighborhood Services Division (thru the Neighborhood Stabilization Program) in the Parker Street Target Area. Properties purchased and cleared by LCRA were conveyed to Lakeland Habitat for the purpose of construction of new owner-occupied housing. Three new homes were constructed with volunteer labor and sponsored by local community members.

The Midtown CRA Advisory Board researched the Paul A. Diggs and Webster Park south neighborhoods as potential targets for a "Parker Street Model Block" neighborhood stabilization strategy. This would include targeted property acquisition and the encouragement of low and moderate income homeownership.

Availability for Public Inspection and Comments

The SHIP APR was made available for public inspection August 23th through September 10th, 2012 at City Hall, Coleman Bush Building and at both branches of the Lakeland Public Library. It was advertised as available for Public Comment on August 23th, 2012 in The Ledger, a local publication of general circulation and is posted on the City of Lakeland's website. (See copy attached.)

No public comments have been received.

Default and Foreclosure

Mortgage Foreclosures

- A. Very low income households in foreclosure: **0**
- B. Low income households in foreclosure: **0**
- C. Moderate households in foreclosure: **1**

Mortgage Defaults

- A. Very low income households in default: 1
- B. Low income households in default: 2
- C. Moderate households in default: 1

Welfare to Work Programs

This question is not applicable to the current City of Lakeland Affordable Housing program. Its' Housing programs are administered by the City.

Strategies and Production Costs

Strategy	Average Cost
FHOP	\$8,000.00
Rehabilitation	\$22,901.00
Home Purchase Assistance	\$5,537.00
Emergency Repairs	\$6,657.00

Expended Funds

Total Unit Count: 17

Total Expended Amount: \$169,496.00

Strategy	Full Name	Address	City	Zip Code	Expended Funds	Unit Counted
FHOP	Rhonda Martin	1403 Crescent Pl	Lakeland	33801	\$7,990.00	<input type="checkbox"/>
FHOP	Mary Yvonne Costine	707 Cockatoo Lp	Lakeland	33809	\$8,000.00	<input type="checkbox"/>
FHOP	Saypraseut & Sarah Sengsouvanha	2475 Winnipeg Dr	Lakeland	33805	\$8,000.00	<input type="checkbox"/>
FHOP	Thomas Durham & Carrie Clark	603 Chester Dr	Lakeland	33803	\$8,000.00	<input type="checkbox"/>
FHOP	Byron & Angel Southward	3864 Hampton Hills Dr	Lakeland	33810	\$8,000.00	<input type="checkbox"/>
FHOP	Georges Frederic & Chelie Bonheur	3872 Hampton Hills Dr	Lakeland	33810	\$8,000.00	<input type="checkbox"/>
FHOP	Terry Jr. & Damaris Randolph	5427 Limestone Lane Unit # 2908	Lakeland	33809	\$8,000.00	<input type="checkbox"/>
FHOP	Nathan Wrehsnig	5194 White Egret Ln	Lakeland	33811	\$8,000.00	<input type="checkbox"/>
FHOP	Edgardo & Eddielynne Veloso	3702 Madbury Cr	Lakeland	33810	\$8,000.00	<input type="checkbox"/>
Rehabilitation	Patrizia Brounzell	311 Normandy St	Lakeland	33805	\$13,591.75	<input type="checkbox"/>
Rehabilitation	Vlene & Horace Jackson	720 W 10th St	Lakeland	33805	\$43,111.04	<input type="checkbox"/>
Rehabilitation	Rosa Feliciano	928 W 11th St	Lakeland	33805	\$12,000.00	<input type="checkbox"/>

Home Purchase	Oguchi & Jovita Okereafor	1006 W 9th St	Lakeland	33805	\$2,000.00	<input type="checkbox"/>
Home Purchase	Patricia Yarbrough	3841 Woodburn Lp E	Lakeland	33813	\$2,000.00	<input type="checkbox"/>
Home Purchase	Aileen Belliveau	1509 Huntington St	Lakeland	33801	\$2,000.00	<input type="checkbox"/>
Home Purchase	Amanda Hart	328 E Daughtery Rd	Lakeland	33809	\$16,146.12	<input type="checkbox"/>
Emergency Repair	Terry & Carol Collins	1511 Candyce St	Lakeland	33815	\$6,657.23	<input type="checkbox"/>

Administrative Expenditures

Administrative Expenses Fy 2009-2010 Payroll \$5,266.66
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Sub Recipients and Consultants

Name	Business Type	Strategy Covered	Responsibility
Keystone Challenge Fund	Non-profit agency	Home Purchase Assistance	Homebuyer Counseling

Program Income

Program Income Funds	
Loan Repayment:	\$3,554.26
Refinance:	\$10,916.86
Foreclosure:	\$.00
Sale of Property:	\$19,591.21
Interest Earned:	\$45,380.47
Other ():	
Total:	\$79,442.80

Explanation of Recaptured funds

Description	Amount

SHIP Annual Performance Report

Report on 2010-2011
(Interim Year 1)

SHIP Distribution Summary

Homeownership

Code	Strategy	Expended Amount	Units	Encumbered Amount	Units	Unencumbered Amount	Units
3	Rehabilitation	\$101,032.27	3	\$27,071.30	1		
6	Emergency Repair	\$5,700.00	0				
Homeownership Totals:		\$106,732.27	3	\$27,071.30	1		

Rentals

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

Rental Totals:

Subtotals: \$106,732.27 3 \$27,071.30 1

Additional Use of Funds

Use	Expended	Encumbered	Unencumbered
Administrative			
Homeownership Counseling			
Admin From Program Income	\$3,562.38	\$3,425.85	
Admin From Disaster Funds			

Totals: \$110,294.65 3 \$30,497.15 1 \$0.00

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

Source of Funds	Amount
State Annual Distribution	
Program Income (Interest)	\$31,851.42
Program Income (Payments)	\$108,940.38
Recaptured Funds	
Disaster Funds	
Other Funds	
Carryover funds from previous year	\$0.00
Total:	\$140,791.80

*** 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

Rental Unit Information

Description	Eff.	1 Bed	2 Bed	3 Bed	4 Bed
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Recap of Funding Sources for Units Produced

Source of Funds Produced through June 30th for Units	Amount of Funds Expended to Date	% of Total Value
SHIP Funds Expended	\$106,732.27	86.47%
Public Moneys Expended	\$16,704.61	13.53%
Private Funds Expended		.00%
Owner Contribution		.00%
Total Value of All Units	\$123,436.88	100.00%

SHIP Program Compliance Summary - Home Ownership/Construction/Rehab

Compliance Category	SHIP Funds	Trust Funds	% of Trust Fund	FL Statute Minimum %
Homeownership	\$.00	\$.00	#Error	65%
Construction / Rehabilitation	\$.00	\$.00	#Error	75%

Program Compliance - Income Set-Asides

Income Category	SHIP Funds Expended	SHIP Funds Encumbered	SHIP Funds Unencumbered	Total of SHIP Funds	Total Available Funds % *
Extremely Low	\$32,904.72			\$32,904.72	23.37%
Very Low	\$23,827.55	\$27,071.30		\$50,898.85	36.15%
Low	\$50,000.00			\$50,000.00	35.51%
Moderate				\$.00	.00%
Totals:	\$106,732.27	\$27,071.30	\$.00	\$133,803.57	95.04%

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
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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	\$32,722.97	2	\$.00	0	\$32,722.97	2
Very Low	\$23,354.00	1	\$473.55	0	\$23,827.55	1
Low	\$50,000.00	1	\$.00	0	\$50,000.00	1
Moderate	\$.00	0	\$.00	0	\$.00	0
Totals:	\$106,076.97	4	\$473.55	0	\$106,550.52	4

Number of Households/Units Produced

Description	List Unincorporated and Each Municipality	ELI	VLI	Low	Mod	Total
Rehabilitation	Lakeland	1	1	1		3
Emergency Repair	Lakeland	1				1
Totals:		2	1	1		4

Characteristics/Age (Head of Household)

Description	List Unincorporated and Each Municipality	0 - 25	26 - 40	41 - 61	62+	Total
Rehabilitation	Lakeland		1	1	1	3
Emergency Repair	Lakeland				1	1
Totals:			1	1	2	4

Family Size

Description	List Unincorporated and Each Municipality	1 Person	2- 4 People	5 + People	Total
Rehabilitation	Lakeland	2	1		3
Emergency Repair	Lakeland	1			1
Totals:		3	1		4

Race (Head of Household)

Description	List Unincorporated and Each Municipality	White	Black	Hispanic	Asian	Amer-Indian	Other	Total
Rehabilitation	Lakeland		1	2				3
Emergency Repair	Lakeland		1					1
Totals:			2	2				4

Special Needs (Any Member of Household)

Description	List Unincorporated and Each Municipality	Farm Worker	Devel. Disabled	Home-less	Elderly	Special Needs	Special Needs	Total
Rehabilitation	Lakeland		1					1
Emergency Repair	Lakeland							0
Totals:			1					1

Expended Funds**\$133,804.00**

Strategy	Full Name	Address	City	Zip Code	Expended Funds	Unit Counted
Rehabilitation	Earnestine Wilson	1024 W 6th St	Lakeland	33805	\$27,204.72	<input type="checkbox"/>
Rehabilitation	Melissa Lopez	927 W 11th St	Lakeland	33805	\$50,000.00	<input type="checkbox"/>
Rehabilitation	Angel Martinez	2822 Kathryn Ave	Lakeland	33805	\$23,827.55	<input type="checkbox"/>
Emergency Repair	Marie Ermilca	2828 Kathryn Ave	Lakeland	33805	\$5,700.00	<input type="checkbox"/>
Rehabilitation	Erma Willis	830 Augusta St	Lakeland	33805	\$27,071.30	<input checked="" type="checkbox"/>

Lakeland 2010 Interim-1

SHIP Annual Performance Report

Report on 2011-2012
(Interim Year 2)

SHIP Distribution Summary

Homeownership

Code	Strategy	Expended Amount	Units	Encumbered Amount	Units	Unencumbered Amount	Units
3	Rehabilitation					\$80,449.10	2
6	Emergency Repair					\$16,310.00	2
Homeownership Totals:						\$96,759.10	4

Rentals

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

Subtotals: \$96,759.10 4

Additional Use of Funds

Use	Expended	Encumbered	Unencumbered
Administrative	\$6,458.01	\$3,131.89	
Homeownership Counseling			
Admin From Program Income		\$550.00	
Admin From Disaster Funds			

Totals: \$6,458.01 \$3,681.89 \$96,759.10 4

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

Source of Funds	Amount
State Annual Distribution	\$95,899.00
Program Income (Interest)	
Program Income (Payments)	\$11,000.00
Recaptured Funds	
Disaster Funds	
Other Funds	
Carryover funds from previous year	\$.00
Total:	\$106,899.00

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

Rental Unit Information

Description	Eff.	1 Bed	2 Bed	3 Bed	4 Bed
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Recap of Funding Sources for Units Produced

Source of Funds Produced through June 30th for Units	Amount of Funds Expended to Date	% of Total Value
SHIP Funds Expended		
Public Moneys Expended		NaN
Private Funds Expended		NaN
Owner Contribution		NaN
Total Value of All Units	\$.00	NaN

SHIP Program Compliance Summary - Home Ownership/Construction/Rehab

Compliance Category	SHIP Funds	Trust Funds	% of Trust Fund	FL Statute Minimum %
Homeownership	\$62,334.35	\$95,899.00	65.00%	65%
Construction / Rehabilitation	\$71,924.25	\$95,899.00	75.00%	75%

Program Compliance - Income Set-Asides

Income Category	SHIP Funds Expended	SHIP Funds Encumbered	SHIP Funds Unencumbered	Total of SHIP Funds	Total Available Funds % *
Extremely Low				\$.00	.00%
Very Low			\$48,379.55	\$48,379.55	45.26%
Low			\$48,379.55	\$48,379.55	45.26%
Moderate				\$.00	.00%
Totals:	\$.00	\$.00	\$96,759.10	\$96,759.10	90.51%

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
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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					\$.00	0
Very Low					\$.00	0
Low					\$.00	0
Moderate					\$.00	0
Totals:	\$.00	0	\$.00	0	\$.00	0

SHIP Annual Performance Report

ATTACHMENTS

- Public Notice of Report for Review
- Impact Fee Waivers
- Down Payment Assistance
through Keystone Challenge Fund Inc.
- Status of Incentive Strategies

PUBLIC NOTICE

The City of Lakeland prepared its Annual Performance Reports for the State Housing Initiatives Partnership (SHIP) program. These reports contain information on the status of all SHIP funded projects completed before June 30, 2012. Included are: SHIP Close-out Report for 2009-2010, and Interim Reports for 2010-2011 and 2011-2012. The Annual Performance Reports shall be submitted (mailed) to the Florida Housing Finance Corporation (FHFC) in Tallahassee, Florida, on September 10, 2012, to be received by the FHFC on or before September 15, 2012.

The Annual Performance Reports are available for review at the Community Development Department at City Hall, 228 S. Massachusetts Avenue, and at the Neighborhood Services Division, Housing Section at 1104 Martin Luther King Jr. Avenue, where interested parties may obtain a free copy or receive information about the reports. Reports are also available, for review only, at both public libraries and on the City's web site at www.lakelandgov.net/commdev/housing.aspx.

Anyone wishing to comment on the reports must do so prior to September 10, 2012. Written public comments shall identify the author by name, address, and interest affected. Comments should be addressed to Annie L. Gibson, Housing Programs Coordinator, Neighborhood Services Division, Housing Section, 1104 Martin Luther King Jr. Avenue, Lakeland, FL 33805 and to the Florida Housing Finance Corporation, 227 North Bronough Street, Suite 5000, Tallahassee, Florida, 32301-1329.



LEGAL AD: (1 column by 3 inches with black border)
To be published one time, on Thursday, August 23, 2012 in a section of the paper other than legal ads.

AFFIDAVIT OF PUBLICATION REQUESTED

**CITY OF LAKELAND
IMPACT FEE INCENTIVE PROGRAM**

	PROGRAM YEAR	# OF SINGLE FAMILY UNITS	REIMBURSEMENTS	
	1998	17	\$43,899.00	
	1999	23	88,878.00	
	2000	28	108,247.00	
	2001	21	72,264.00	
	2002	11	41,316.00	
	2003	8	25,755.00	
	2004	8	20,265.00	
	2005	9	34,436.00	
	2006	5	14,072.00	
	2007	5	21,714.00	
	2008	5	17,584.00	
	2009	7	35,429.00	
	2010	3	24,026.00	
	2011	7	28,340.00	
	TOTAL	157		\$576,225.00

DEVELOPERS		# OF MULTI UNITS	WAIVERS	
LCA	1998	220	\$474,474.00	
TRINITY PRESBYTERIAN	2003	70	109,487.00	
CAMBRIDGE COVE II	2005	80	93,520.00	
CYPRESS LAKE APARTMENT	2005	92	107,548.00	
ST. LUKE'S APARTMENTS	2005	150	175,350.00	
TALBOT HOUSE	2006	20	28,840.00	
	TOTAL			\$989,219.00

			CREDITS	
LAKELAND HOUSING AUTHORITY	2002	380	\$	216,600.00
				\$216,600.00

TOTAL		1169		\$1,782,044.00
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- Info for Homebuyers
- Buyer Income Limits
- Home Sales Price Limits
- Obtaining A Mortgage
- Assistance Amounts
- Homebuyer Education
- FAQ's
- Available Funds
- View Homes for Sale
- Contact Us



Jeff Bagwell, Executive Director, speaks at a recent Homebuyer Education Class.



[Map To Bartow Civic Center](#)

THE HOMEBUYER EDUCATION PROGRAM IS SPONSORED BY POLK COUNTY AND LOCAL LENDERS



Keystone offers Homebuyer Education classes as part of our services to new homebuyers. The classes are designed to prepare you for the process of buying your home and are a requirement to receive assistance.

The classes will provide you information on:

- The pros and cons of homeownership
- How to manage your finances to afford a home
- How to qualify for mortgage financing
- Preparing a mortgage application
- Resolving credit problems
- Working with realtors and sellers
- Maintaining your home after purchase

Current Class Schedule

September 2012

Saturday, September 15th, 2012

9:00 am -3:00 pm

Bartow Civic Center

2250 S. Floral Ave., Bartow

Lunch will be provided.

October 2012

Tuesday and Wednesday, October 23rd and 24th, 2012

6:00 pm - 9:00 pm

Bartow Civic Center

2250 S. Floral Ave., Bartow

Must attend both evenings to complete the class.

Classes are free, but advance registration is required. Class size is limited and they do fill up quickly, so register early. To register call 682-1025, ext 7, or fill out the form below.

- Classes are held each month and are six hours.
- Advance registration is required.
- Please do not bring children to classes.
- Evening classes require attendance both nights.

Registration Material Request Form

b Please register me for the class on:

Saturday, September 15, 2012

Tuesday and Wednesday, October 23 & 24, 2012

*Indicates a required field.

Name: *

Name:

Complete if other household member attending with you.

Address: *

City: * State: * Zip: *

E-Mail:

Daytime Phone: * Ext:



Evening Phone: *

* First select your household size from 1-8. Then select your corresponding income from the same row.

Household Size	Gross Annual Income Less Than	Gross Annual Income Between	Gross Annual Income Greater than
jn 1	jn \$30,550	jn \$30,551 and \$45,840	jn \$45,840
jn 2	jn \$34,900	jn \$34,901 and \$52,320	jn \$52,320
jn 3	jn \$39,250	jn \$39,251 and \$58,920	jn \$58,920
jn 4	jn \$43,600	jn \$43,601 and \$65,400	jn \$65,400
jn 5	jn \$47,100	jn \$47,101 and \$70,680	jn \$70,680
jn 6	jn \$50,600	jn \$50,601 and \$75,960	jn \$75,960
jn 7	jn \$54,100	jn \$54,101 and \$81,120	jn \$81,120
jn 8	jn \$57,600	jn \$57,601 and \$86,400	jn \$86,400

IMPORTANT*** Please make sure that the household size and income you selected above are on the same row. If so, click on the submit button below. If you have input the required information, a confirmation page will display.

- To receive assistance, all buyers who will be named on the property deed must attend the class.
- You will receive a certificate after completing the class.
- If you have already attended an approved Homebuyer Education Class, you do not need to go again!

Clases en Español. Homebuyer Education Classes are now being offered in Spanish! [Please click here for registration information.](#)

 [View and Print our Homebuyer Education Program Brochure](#)

You will need Adobe Reader 6.0 or later to view and print the brochure. If you do not have Adobe Reader 6.0 or later, you can download it for free by clicking on the link below.



[Next Page](#)



To view our Equal Housing Opportunity Statement , click on the logo at left.



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Last modified: 08/21/12



Send mail to webmaster@keystonechallenge.org with questions or comments about this web site.

NOTE: INFORMATION REGARDING FUNDS AVAILABILITY POSTED ON THIS SITE IS SUBJECT TO CHANGE WITHOUT NOTICE.

Section 420.9075
 City of Lakeland, Florida

Status of Incentive Strategies

A. Incentive Strategy	B. Adopting Ordinance	C. Implementation Schedule (Date)	D. Has the Plan Been Implemented?	E. Status of Strategy
Definition of Affordable Housing	#3510	March 7, 1994	Yes	Functioning as intended.
Affordable Housing Expedited Permitting Process	#3510	March 7, 1994	Yes	Functioning as intended, builders and developers of affordable housing fill out a pre-application worksheet and participate in pre-design meetings to facilitate use of incentives. Time frames are being met. 24 - 48 hour turn around time depending on type of development. Providing that the building plans and permit request contain all necessary information upon submission and the proper building/impact fees have been paid (or appropriately waived or set up for reimbursement), the building clerk shall flag the plans with a GREEN DOT. This green dot will draw attention of the plan examiners to the fact that the plans are to be treated as priority before non-affordable housing or commercial development and handled in an expeditious manner, resulting in the early issuance of a building permit. "Development permit" includes any building permit, zoning permit, subdivision approval, rezoning, certification, special exception, variance, or any other official action of local government.
Increased Density Levels	#3510	March 7, 1994	Yes	Land Development Regulations (LDR) provide for wide variety of densities for both single and multi-family development. Planned Unit Development (PUD) zoning may also be used. PUD is very flexible zoning and the regulations allow for increased densities in exchange for the provisions of public amenities.

Section 420.9075
 City of Lakeland, Florida

A. Incentive Strategy	B. Adopting Ordinance	C. Implementation Schedule (Date)	D. Has the Plan Been Implemented?	E. Status of Strategy
Zero Lot Line Zoning	#3510	March 7, 1994	Yes	Considered through the use of Planned Unit Development (PUD) zoning process.
Transfer of Development Rights as a Financing Mechanism	#3510	March 7, 1994	No	Used in larger Agricultural Regions. Per Affordable Housing Advisory Committee (AHAC) not recommended for the Incentive Plan.
Reservation of Infrastructure	#3510	March 7, 1994	Yes	The Affordable Housing Advisory Committee (AHRC) recommends three percent (3%) of roadway capacity is reserved for affordable housing developments in incentive target zones. If water and wastewater plant exceeds 90% of permitted capacity, the City will reserve capacity.
Reduction of Parking and Setback Requirements may also be available in PUD and SPI (Special Public Interest).	#3510	March 7, 1994	Yes	Part of the incentive application reviewed by the Affordable Housing Review committee (AHRC)
Modification of Sidewalk, Street, Curb, Gutters, and Storm Drainage Systems Requirements. May also be available in PUD & SPI (Special Public Interest)...	#3510	March 7, 1994	Yes	Affordable Housing Review Committee (AHRC) recommended the modification of sidewalk, street, curb, gutter and storm drainage requirements be requested by the developer as part of the application for incentives.

Section 420.9075
 City of Lakeland, Florida

A. Incentive Strategy	B. Adopting Ordinance	C. Implementation Schedule (Date)	D. Has the Plan Been Implemented?	E. Status of Strategy
Modification of Impact Fee Requirements	#3510	March 7, 1994	Yes	Eighteen developers have responded to the Impact Fee Reimbursement Incentive as of Sept. 2007. The Community Development Department will utilize the community-wide Housing Strategy to assist in decisions such as housing credit support to be considered by the City.
Utility Deposits	#3510	March 7, 1994	Yes	Available to the Affordable Housing recipient, utility deposits may be collected through a series of payments.
City Owned Properties Suitable for Affordable Housing	Incentive Plan Adopted Dec. 6, 1993.	Implementing Ordinance March 7, 1994	Yes	Researching properties to clear titles. Available properties list is provided on request. The City has cleared title to 20 lots for the Hope VI project; but in 2006 LHA determined not to do single family infill as part of Hope VI. The 20 lots will be used in the Urban Homesteading program or other redevelopment efforts. The City continues to quiet title to lots suitable for affordable housing. The City established an Urban Homesteading Program in October 2004.
Approval and Monitoring of Affordable Housing Developments	#3510	March 7, 1994	Yes	Established the Affordable Housing Advisory Committee (AHAC). The AHAC meets on a quarterly basis to review proposed City policies and ordinances that significantly impact the cost of housing. If some incentives involve modifications to ordinances, variances, or other actions by the City Commission or other City boards or committees, the AHAC shall make reports and recommendations to the appropriate board, committee, or Commission having legal authority to consider such modifications.

Section 420.9075
 City of Lakeland, Florida

A. Incentive Strategy	B. Adopting Ordinance	C. Implementation Schedule (Date)	D. Has the Plan Been Implemented?	E. Status of Strategy
Affordable Housing Incentive Target Areas	#3510	March 7, 1994	Yes	A proposal to waive all impact fees in twelve target neighborhoods was approved by the City Commission on Oct. 4, 1999. On September 15, 1997 the City Commission approved waiving all impact fees in the Paul A. Diggs and Parker Street Neighborhoods. Additional incentives of 25%, (moderate income), 50% (low income), and 75% (very low income) are provided for in all other areas of the City. Qualifying multi-family and single family developments may be reimbursed for impact fees of up to 75% outside the target areas.
Plan Implementation	Ordinance #3404 Resolution 3550, Section 4 - Established the Affordable Housing Advisory Committee	Dec. 21, 1992	Yes	Application and Checklist for Incentive Requests has been developed and is being used to date. The AHAC Committee meets quarterly to review the established policies and procedures, and ordinances. Other topics are reviewed such as Fair Housing and the three CRA area's programs.

Section 420.9075
 City of Lakeland, Florida

Certification Requirement	Effective Date	Procedure Implemented	Cost of the Implementation
Florida Housing Finance Corporation	July 1, 2003	All department heads received notice of requirements to review impacts and track increased costs to housing and any procedure changes that may impact the cost of housing. Increases to housing were tracked and tabulated for the Regulatory Certification page for APR	Dollar Amount of Increase
	July 1, 2003 – June 30, 2004		A total increase of \$59.50 in permit fees per (\$100,000 of construction value) house was noted for newly constructed homes as well as rehabilitated homes.
	July 1, 2004 – June 30, 2005	*This increase was instituted by Polk County.	A total increase of \$1,472 in impact fees per single family residence. \$1,146 - Transportation * 245 - Parks & Recreation 32 - Fire Protection 49 - Law Enforcement
	July 1, 2005 – June 30, 2006		A total increase of \$121.25 in permit fees per (\$100,000 of construction value) house was noted for newly constructed homes as well as rehabilitated homes. A total increase of \$1,043 in impact fees per single family residence. \$720 - Water & Wastewater 244 - Parks & Recreation 48 - Law Enforcement 31 - Fire Protection
	July 1, 2006 – June 30, 2007	No Increase cost of Housing	-0-

Section 420.9075
 City of Lakeland, Florida

Certification Requirement	Effective Date	Procedure Implemented	Cost of the Implementation
	July 1, 2007 – June 30, 2008		A total increase of \$2,235 in impact fees per single family residence. \$1,674 - Parks & Recreation 397 - Law Enforcement 164 - Fire Protection
	July 1, 2008 – June 30, 2009		A total increase of \$156 in impact fees per single family residence. \$129 - Parks & Recreation 17 – Law Enforcement 10 – Fire Protection
		Decrease cost of Housing	A total decrease of \$1,352 in impact fees per single family residence. The City adopted a revised transportation impact fee ordinance that adopted as the total Transportation impact fee collected by the City the same fee as adopted by Polk County.
	July 1, 2009 – June 30, 2010	No Increase cost of Housing	-0-
	July 1, 2010 – June 30, 2011		A total increase of \$5,131.00 in impact fees per single family residence. \$4,895 - Transportation 436 - Wastewater (200) - Water