



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 2020-2021 APR covers the following program years:

July 1, 2018 –June 30, 2019 (Closeout Year Report)

July 1, 2019 –June 30, 2020 (Interim Year 1 Report)

July 1, 2020 –June 30, 2021 (Interim Year 2 Report)

This report draft is provided by the Community Planning & 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 6, 2021. Written public comments shall identify the author by name, address, and interest affected. Comments should be addressed to Annie L. Gibson, Housing Programs Supervisor, Community & Economic Development, Housing Division, 1104 Martin Luther King Jr. Avenue, Lakeland, FL 33805; [Housing@lakelandgov.net](mailto: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 2018/2019 Closeout

Form 1

## SHIP Distribution Summary

### Homeownership

Code	Strategy	Expended Amount	Units	Encumbered Amount	Units	Unencumbered Amount	Units
2	HOME PURCHASE ASSISTANCE	\$61,000.00	1				
3	HOUSNG REHABILITATION	\$83,931.91	3				
6	HOUSING EMERGENCY REPAIR	\$32,050.00	6				
10	NEW HOUSING CONSTRUCTION	\$62,656.88	2				
11	SPECIAL NEEDS HOUSING	\$44,288.06	1				

**Homeownership Totals:**            **\$283,926.85**        **13**

### Rentals

Code	Strategy	Expended Amount	Units	Encumbered Amount	Units	Unencumbered Amount	Units
13	RENTAL & UTILITY ASSISTANCE	\$6,958.00	3				

**Rental Totals:**            **\$6,958.00**        **3**

**Subtotals:**            **\$290,884.85**        **16**

## Additional Use of Funds

Use	Expended
Administrative	\$15,019.10
Homeownership Counseling	
Admin From Program Income	\$8,238.15
Admin From Disaster Funds	

<b>Totals:</b>	<b>\$314,142.10</b>	<b>16</b>	<b>\$ .00</b>	<b>\$ .00</b>
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**Total Revenue (Actual and/or Anticipated) for Local SHIP Trust Fund**

Source of Funds	Amount
State Annual Distribution	\$150,191.00
Program Income (Interest)	\$19,394.17
Program Income (Payments)	\$144,556.93
Recaptured Funds	\$0.00
Disaster Funds	
Other Funds	
Carryover funds from previous year	-\$44,000.00
<b>Total:</b>	<b>\$270,142.10</b>

**\* Carry Forward to Next Year: -\$44,000.00**

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	312	367	533	699	845
VLI	510	546	655	756	845
LOW	815	873	1,047	1,210	1,350
MOD	1,224	1,311	1,572	1,816	2,028
Up to 140%	1,428	1,529	1,834	2,119	2,366

### 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	\$290,884.85	23.72%
Public Moneys Expended	\$106,421.86	8.68%
Private Funds Expended	\$817,871.30	66.69%
Owner Contribution	\$11,175.77	.91%
Total Value of All Units	\$1,226,353.78	100.00%

### SHIP Program Compliance Summary - Home Ownership/Construction/Rehab

Compliance Category	SHIP Funds	Trust Funds	% of Trust Fund	FL Statute Minimum %
Homeownership	\$283,926.85	\$106,191.00	267.37%	65%
Construction / Rehabilitation	\$290,884.85	\$106,191.00	273.93%	75%

### Program Compliance - Income Set-Asides

Income Category	SHIP Funds Expended	Total Available Funds % *
Extremely Low	\$99,669.91	36.90%
Very Low	\$44,409.06	16.44%
Low	\$40,599.00	15.03%
Moderate	\$106,206.88	39.32%
Over 120%-140%		.00%
<b>Totals:</b>	<b>\$290,884.85</b>	<b>107.68%</b>

### 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	\$84,236.91	2	\$15,433.00	6	\$99,669.91	8
Very Low	\$44,409.06	2		0	\$44,409.06	2
Low	\$32,549.00	2	\$8,050.00	2	\$40,599.00	4
Moderate	\$106,206.88	2		0	\$106,206.88	2
Over 120%-140%		0		0	\$0.00	0
<b>Totals:</b>	<b>\$267,401.85</b>	<b>8</b>	<b>\$23,483.00</b>	<b>8</b>	<b>\$290,884.85</b>	<b>16</b>

### Form 3

### Number of Households/Units Produced

Strategy	List Unincorporated and Each Municipality	ELI	VLI	Low	Mod	Over 140%	Total
HOME PURCHASE ASSISTANCE	LAKELAND			1			1
HOUSING EMERGENCY REPAIR	LAKELAND	3		3			6
HOUSNG REHABILITATION	LAKELAND	2	1				3
NEW HOUSING CONSTRUCTION	LAKELAND				2		2
SPECIAL NEEDS HOUSING	LAKELAND		1				1
RENTAL & UTILITY ASSISTANCE	LAKELAND	3					3
<b>Totals:</b>		<b>8</b>	<b>2</b>	<b>4</b>	<b>2</b>		<b>16</b>

### Characteristics/Age (Head of Household)

Description	List Unincorporated and Each Municipality	0 - 25	26 - 40	41 - 61	62+	Total
HOME PURCHASE ASSISTANCE	LAKELAND		1			1
HOUSING EMERGENCY REPAIR	LAKELAND			4	2	6
HOUSNG REHABILITATION	LAKELAND			1	2	3
NEW HOUSING CONSTRUCTION	LAKELAND		2			2
SPECIAL NEEDS HOUSING	LAKELAND			1		1
RENTAL & UTILITY ASSISTANCE	LAKELAND	1	1	1		3
<b>Totals:</b>		<b>1</b>	<b>4</b>	<b>7</b>	<b>4</b>	<b>16</b>

### Family Size

Description	List Unincorporated and Each Municipality	1 Person	2- 4 People	5 + People	Total
HOME PURCHASE ASSISTANCE	LAKELAND		1		1
HOUSING EMERGENCY REPAIR	LAKELAND	3	3		6
HOUSNG REHABILITATION	LAKELAND	2	1		3
NEW HOUSING CONSTRUCTION	LAKELAND	1	1		2
SPECIAL NEEDS HOUSING	LAKELAND		1		1
RENTAL & UTILITY ASSISTANCE	LAKELAND		3		3
<b>Totals:</b>		<b>6</b>	<b>10</b>		<b>16</b>

### Race (Head of Household)

Description	List Unincorporated and Each Municipality	White	Black	Hispanic	Asian	Amer-Indian	Other	Total
HOME PURCHASE ASSISTANCE	LAKELAND			1				1
HOUSING EMERGENCY REPAIR	LAKELAND	2	3	1				6
HOUSNG REHABILITATION	LAKELAND		3					3
NEW HOUSING CONSTRUCTION	LAKELAND			2				2
SPECIAL NEEDS HOUSING	LAKELAND		1					1

RENTAL & UTILITY ASSISTANCE	LAKELAND		3				3
<b>Totals:</b>		<b>2</b>	<b>10</b>	<b>4</b>			<b>16</b>

**Demographics (Any Member of Household)**

Description	List Unincorporated and Each Municipality	Farm Worker	Home-less	Elderly	Total
HOME PURCHASE ASSISTANCE	LAKELAND				0
HOUSING EMERGENCY REPAIR	LAKELAND			2	2
HOUSNG REHABILITATION	LAKELAND			1	1
NEW HOUSING CONSTRUCTION	LAKELAND				0
SPECIAL NEEDS HOUSING	LAKELAND				0
RENTAL & UTILITY ASSISTANCE	LAKELAND				0
<b>Totals:</b>				<b>3</b>	<b>3</b>

**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

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. Since 1995, Keystone has provided classes for prospective homebuyers including Spanish classes.

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

Housing rehabilitation clients will receive a home maintenance book, which is currently being updated, 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 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**



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. The City Commission and CRA will budget \$250,000 each year to increase the number of r 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 Planning & 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 CDBG-CV 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 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 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 20, through September 6, 2021 at City Hall and Coleman Bush Building. It was advertised as available for Public Comment on August 20, 2021 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: **295**

#### Mortgage Foreclosures

A. Very low income households in foreclosure: **16**

B. Low income households in foreclosure: **43**

C. Moderate households in foreclosure: **15**

Foreclosed Loans Life-to-date: **74**

SHIP Program Foreclosure Percentage Rate Life to Date: **25.08**

#### 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	\$12,200.00
HOUSING EMERGENCY REPAIR	\$5,341.67
HOUSNG REHABILITATION	\$20,982.98
NEW HOUSING CONSTRUCTION	\$20,885.63
RENTAL & UTILITY ASSISTANCE	\$2,319.33
SPECIAL NEEDS HOUSING	\$22,144.03

### Expended Funds

Total Unit Count: **16** Total Expended Amount: **\$290,885.00**

Strategy	Full Name	Address	City	Zip Code	Expended Funds	FY if Unit Already Counted
HOME PURCHASE ASSISTANCE	CHRISTOPHER HENRY	1836 N CRYSTAL LAKE DR 34	LAKELAND	33801	\$11,000.00	2017-2018

HOME PURCHASE ASSISTANCE	VICTORIA KING	1940 E FERN RD	LAKELAND	33801	\$11,000.00	2017-2018
HOME PURCHASE ASSISTANCE	JUDITH MCANINCH	2216 KING AVE	LAKELAND	33803	\$11,000.00	2017-2018
HOME PURCHASE ASSISTANCE	EMILY MICHIE	707 BELMAR ST W	LAKELAND	33803	\$11,000.00	2017-2018
HOME PURCHASE ASSISTANCE	MARIA MEDINA GREEN	3824 EXETER LN	LAKELAND	33810	\$17,000.00	
HOUSING EMERGENCY REPAIR	THRESSA HARRIS	926 AUGUSTA ST	LAKELAND	33805	\$5,000.00	
HOUSING EMERGENCY REPAIR	TOMAS RODRIGUEZ	4916 POCAHONTAS LN	LAKELAND	33810	\$15,525.00	
HOUSING EMERGENCY REPAIR	DAVID ROBERTS	3112 TROY AVE	LAKELAND	33803	\$1,375.00	
HOUSING EMERGENCY REPAIR	JANICE FOSTER	1741 BUSH AVE	LAKELAND	33805	\$2,100.00	
HOUSING EMERGENCY REPAIR	VANESSA GILLEN	909 PINEWOOD AVE	LAKELAND	33815	\$4,650.00	
HOUSING EMERGENCY REPAIR	VALARIE ALLEN	1651 BAYVIEW DR	LAKELAND	33805	\$3,400.00	
HOUSNG REHABILITATION	TAMMY EDOM	1418 W LAKE PARKER DR	LAKELAND	33805	\$12,068.00	2017-2018
HOUSNG REHABILITATION	JOHNNY TURNER	721 W MAGNOLIA ST	LAKELAND	33815	\$145.00	
HOUSNG REHABILITATION	ROYLANCE MCFARQUHARR	1108 W OLIVE ST	LAKELAND	33815	\$20,292.00	
HOUSNG REHABILITATION	GEZEL MERRITT	1720 BELLGROVE ST	LAKELAND	33805	\$51,426.91	
NEW HOUSING CONSTRUCTION	SALVADOR LUVIANO SANCHEZ	2040 MARTIN L. KING JR AVE	LAKELAND	33805	\$20,303.44	
NEW HOUSING CONSTRUCTION	JOSE MORALES, SR	2052 MARTIN L. KING JR AVE	LAKELAND	33805	\$41,903.44	
NEW HOUSING CONSTRUCTION	VEIVOR JULES	616 W MYRTLE ST	LAKELAND	33815	\$450.00	2017-2018
SPECIAL NEEDS HOUSING	ANASTA JEFFREY	1044 N WALKER AVE	LAKELAND	33805	\$44,264.06	
SPECIAL NEEDS HOUSING	JOYCE BROOKS	1724 BAYVIEW DR	LAKELAND	33805	\$24.00	2017-2018
RENTAL & UTILITY ASSISTANCE	AMBROSIA GIBSON	1015 GRIFFIN RD APT 103	LAKELAND	33805	\$5,000.00	

RENTAL & UTILITY ASSISTANCE	ANTONIO WILEY	1601 GEORGE JENKINS BLVD #10	LAKELAND	33815	\$1,410.00	
RENTAL & UTILITY ASSISTANCE	CHINISHA JACKSON	1600 KETTLES AVE	LAKELAND	33805	\$548.00	

**Administration by Entity**

Name	Business Type	Strategy Covered	Responsibility	Amount
City of Lakeland	Local Government	Administration	Administration of Program	\$23,257.25

**Program Income**

Program Income Funds	
Loan Repayment:	\$144,556.93
Refinance:	
Foreclosure:	
Sale of Property:	
Interest Earned:	\$19,394.17
<b>Total:</b>	<b>\$163,951.10</b>

**Number of Affordable Housing Applications**

Number of Affordable Housing Applications	
Submitted	
Approved	
Denied	

**Explanation of Recaptured funds**

Description	Amount
<b>Total:</b>	<b>\$0.00</b>

**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: 137,200.00

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
11	SPECIAL NEEDS HOUSING	\$44,288.06	1		

**Special Needs Category Breakdown by Strategy**

Strategies	Special Needs Category	Expended Amount	Units	Encumbered Amount	Units
(11) SPECIAL NEEDS HOUSING	Person with Disabling Condition (not DD)	\$44,288.06	1		

**Provide a description of efforts to reduce homelessness:**

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

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

<b>Interim Year 1</b>		
State Annual Distribution	\$190,094.00	
Program Income	\$120,813.38	
Program Funds Expended	\$290,780.38	
Program Funds Encumbered		
Total Administration Funds Expended	\$20,126.89	
Total Administration Funds Encumbered		
Homeownership Counseling		
Disaster Funds		
65% Homeownership Requirement	\$131,554.55	69.20%
75% Construction / Rehabilitation	\$290,780.38	152.97%
30% Very & Extremely Low Income Requirement	\$154,050.92	49.55%
30% Low Income Requirement	\$124,729.46	40.12%
20% Special Needs Requirement	\$117,292.02	37.73%
<b>Carry Forward to Next Year</b>		

<b>Interim Year 2</b>	
State Annual Distribution	
Program Funds Expended	
Program Funds Encumbered	

**LG Submitted Comments:**