

## Executive Summary

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

#### 1. Introduction

The City of Lakeland (City) is awarded federal formula funds annually from the U. S. Department of Housing and Urban Development (HUD), and the funds are administered by the City's Community and Economic Development Department, Housing Division. As a condition of awarding these funds, the City is required each year to develop a one-year Action Plan that outlines the community development goals on which it will focus these funds. This Plan covers the period of October 1, 2025, through September 30, 2026. For this period, the City has been awarded the following Federal Formula funds:

Community Development Block Grant (CDBG)  
HOME Investment Partnerships Program (HOME)  
Housing Opportunities for Persons with AIDS (HOPWA)

The Plan identifies community needs, initiatives to address those needs, and is structured in a format that will help to measure performance.

The lead agency for preparing and implementing the plan is the Housing Division, acting under the general direction of the Community and Economic Development Department. The Division administers CDBG and HOME funds but does not administer HOPWA program funds. Rather, the City of Lakeland has redesignated the State of Florida as the Lead Agency to act as the grantee and recipient of HOPWA funds for services on behalf of HIV/AIDS clients in Lakeland/Winter Haven EMSA (Polk County).

#### 2. Summarize the objectives and outcomes identified in the Plan

This could be a restatement of items, or a table listed elsewhere in the plan or a reference to another location. It may also contain any essential items from the housing and homeless needs assessment, the housing market analysis, or the strategic plan.

This plan includes activities carried out by the City of Lakeland. The objectives and goals of the Five-Year Consolidated Plan are to:

##### **Objective #1: Provide affordable, safe, decent housing**

##### **Outcomes**

- Preserve and maintain affordable housing by correcting substandard housing conditions.

- Increase homeownership opportunities for low to moderate income individuals through affordable home construction and down payment assistance.
- Increase rental housing units through partnerships with private sector investors, non-profit and for-profit developers; and
- Assist in the provision of affordable housing to persons and/or families at risk of becoming homeless and those who are homeless.

## **Objective # 2: Establish and maintain a suitable living environment**

### **Outcomes**

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

## **Objective # 3: Expand economic opportunities**

### **Outcomes**

- Empower low-income people to achieve financial stability.
- Support programs that create economic opportunities by creating jobs for low-income people in areas affected by those programs and activities covered by the Plan.

As the Lakeland-Winter Haven MSA has become one of the fastest-growing metropolitan areas in the country, the City of Lakeland continues to work toward addressing the needs of the local community, and like other HUD grant entitlements, is faced with providing more services to a growing population and limited resources.

### **3. Evaluation of past performance**

This is an evaluation of past performance that helped lead the grantee to choose its goals or projects.

In the previous five years, the City of Lakeland has shown major progress in its efforts to implement its programs. The City follows HUD regulations and continues to deliver housing and community development services in an efficient manner.

The City has successfully funded housing preservation and production through housing rehabilitation programs focused on repairing homes and reconstructing homes on the same lot; loan programs for construction of new single-family and multi-family units; and a robust land bank program offering city property for the construction of new units. The funds also assisted with Code Enforcement efforts and public services activities and facilitated affordable housing units for homebuyers through its down payment assistance program.

The city has achieved successful results in implementing these programs in the past and will build upon these through the expansion and creation of new programs in the future. The City will use CDBG and HOME funds to leverage other resources and to meet the goals and objectives identified in the Consolidated Plan.

#### **4. Summary of Citizen Participation Process and consultation process**

Summary from citizen participation section of plan.

The City of Lakeland is required by the U.S. Department of Housing and Urban Development (HUD), pursuant to 24 CFR 91.105, to have a detailed Citizen Participation Plan that contains the City's policies and procedures for public involvement in the Consolidated Plan process and use of Community Development Block Grant (CDBG) and HOME Investment Partnerships (HOME) funds. The citizen participation plan is an important part of the five-year Consolidated Plan and may be amended over the life of that plan.

The process of developing and implementing the Consolidated Plan is broken into several different phases: development, amendments, and performance reporting. The citizen participation process is integrated into each of these phases.

The City strives to keep all interested parties informed about the opportunities for involvement in each phase of the Consolidated Plan process, including opportunities to comment on all proposed Consolidated Plan submissions to HUD, any substantial amendments and the Consolidated Annual Performance and Evaluation Report (CAPER).

#### **5. Summary of public comments**

This could be a brief narrative summary or reference an attached document from the Citizen Participation section of the Con Plan.

No comments received.

#### **6. Summary of comments or views not accepted and the reasons for not accepting them**

All Comments were accepted and directed to the relevant city departments to be addressed. All comments relative to the One Year Action Plan were incorporated in the document.

## **7. Summary**

N/A

## PR-05 Lead & Responsible Agencies – 91.200(b)

### 1. Agency/entity responsible for preparing/administering the Consolidated Plan

Describe the agency/entity responsible for preparing the Consolidated Plan and those responsible for the administration of each grant program and funding source.

Agency Role	Name	Department/Agency
CDBG Administrator	Lakeland	Community and Economic Development/Housing Division
HOME Administrator	Lakeland	Community and Economic Development/Housing Division

**Table 1 – Responsible Agencies**

### Narrative (optional)

The City of Lakeland's Housing Division (Division), under the general direction of the Community and Economic Development Department, will be the lead agency for preparing and implementing the Plan. The Division coordinates its planning efforts among many local partner organizations to ensure that the goals outlined in the plan are met in a manner consistent with the stated performance measures.

As part of the Plan development process, input on housing, community development and support service needs, issues and initiatives were solicited from citizens and organizations. The Division continues to create partnerships with non-profit developers, Community Housing Development Organizations (CHDOs), developers, social service providers, and other units of local government to expand the City's ability to provide affordable housing and community development programs.

The Division also obtained information on housing and community development needs and issues through participation of housing advocacy groups and support service organizations, including the Affordable Housing Advisory Committee, the Homeless Coalition of Polk County and the Polk County Department of Health provided information on people with HIV/AIDS and lead based-paint poisoning, neighborhood associations, representatives of health and human services agencies. The City of Lakeland worked with the Lakeland Housing Authority and other housing and support service organizations on grant applications, plan compliance reviews, and the certification of the consistency process.

Planning presentations were conducted with focus groups such as the Affordable Housing Advisory Committee and were engaged with other community meetings and networks. Public meetings and hearings were held to obtain input from citizens and community leaders in preparing the Consolidated Plan for 2021 to 2025. A list of the organizations contacted is included in Table 2.

The Staff also regularly attends and participates with groups such as Homeless Coalition of Polk County and Mid-Town Community Redevelopment Agency to improve methods of delivery and initiate systematic improvements in relevant service sectors.

**Consolidated Plan Public Contact Information**

Housing Division

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Lakeland, FL 33805

863/834-3360

housing@lakelandgov.net

## **AP-10 Consultation – 91.100, 91.200(b), 91.215(I)**

### **1. Introduction**

The Division under the general direction of the Community and Economic Development Department will be the lead agency for preparing and implementing the Plan. The Division coordinates its planning efforts among many local partner organizations to ensure that the goals outlined in the plan are met in a manner consistent with the stated performances measures.

#### **Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(I))**

The City is committed to the coordination of all its programs with other City departments, local nonprofits and the private sector. City staff will continue to participate in events and planning sessions of the local housing authority, private housing developers and health and social service agencies.

The City has an ongoing relationship with the Lakeland Housing Authority (LHA). The City provides several health and social service agencies with CDBG and City general funds through the public/community service application process every year.

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

- Staff members attended the Homeless Coalition of Polk County meetings.
- Participates with Homeless Point in Time Committee.
- Staff member participates with the Florida Community Development Association as a member.
- Staff coordinates affordable housing goals with Polk County Housing & Neighborhood Services; and
- As part of its work to affirmatively further fair housing, the Staff coordinated efforts with the Central Florida Regional Planning Council to create its Impediments to Fair Housing Choice report.

#### **Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness.**

The City's strategy for addressing chronic homelessness includes working with providers of emergency housing, transitional housing, and permanent housing for the homeless in Lakeland. Exhibit 1 of the Continuum of Care may be viewed at [www.polkhomeless.org](http://www.polkhomeless.org).

The HCPC coordinates with homeless service providers to circulate information regarding grants and funding available through HUD for permanent housing and transitional living programs. The Coalition is the organizing agency in the development of Exhibit 1 of the Grant Application for the McKinney-Vento Act Funds. The Coalition has successfully sought grant funds for the Continuum of Care, State of Florida

and the Department of Children and Families. The Coalition works closely with Department staff to further assist the homeless or those threatened with homelessness. These grant funds have been distributed to member agencies that applied for funds through the Homeless Coalition of Polk County.

The City continues to participate as a member and on various committees in support of the Homeless Coalition of Polk County, Inc. Additional support to existing programs is given each year by awarding public services and community services grants to support the Coalition and local member organizations.

The City has long supported and will continue to give preference to projects that develop permanent supportive housing units that serve special needs populations. Development of several multi-family rental apartments was led by the City to prevent families from becoming homeless. The City also supports the Coordinated Entry Process.

Lack of funds to end chronic homelessness is one of the largest barriers to success. The current inventory of emergency and transitional housing shelter beds is mainly in the Lakeland corporate area; but facilities are available in other parts of Polk County Continuums of Care area. Similar statistics exist regarding Persons in Families with Children with most of the beds for families with children located in Lakeland.

The Polk County Continuum of Care is also making more of an effort to identify the geographic locations from which the homeless originate in Polk County. Recent homeless surveys identified previously uncounted homeless in County areas outside of Lakeland. Therefore, it seems logical to conclude that shelter capacity will be developed in other areas of the County. If other areas of Polk County develop shelter capacity, it appears possible that the number of Polk County residents served in Lakeland will decline.

In today's economy, HCPC and other agencies are seeing more families with children seeking affordable housing. The City in partnership with homeless providers, local housing authority and affordable housing developers seek methods of assisting extremely low and very low-income people. Wages have not kept pace with the cost of housing and utilities for the families that are low income. The City partners with Lakeland Habitat for Humanity, Housing and Neighborhood Development Service of Central Florida (HANDS), and the Lakeland Housing Authority and other affordable housing developers.

**Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards for and evaluate**



**outcomes of projects and activities assisted by ESG funds, and develop funding, policies and procedures for the operation and administration of HMIS**

The City of Lakeland does not receive or administer the Emergency Shelter Grant.

**2. Describe Agencies, groups, organizations, and others who participated in the process and describe the jurisdiction's consultations with housing, social service agencies and other entities**

**Table 2 – Agencies, groups, organizations who participated**

1	<b>Agency/Group/Organization</b>	Homeless Coalition of Polk County
	<b>Agency/Group/Organization Type</b>	Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Meet with agency virtually on monthly basis to discuss the challenges of homeless issues. Will continue to discuss ways on improved performance.
2	<b>Agency/Group/Organization</b>	Housing and Neighborhood Development Services of Central Florida
	<b>Agency/Group/Organization Type</b>	Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Communicated with the agency on a regular basis to discuss affordable housing concerns. Will forward consolidated plan to agency to continue discussion on improved performance
3	<b>Agency/Group/Organization</b>	Lakeland Housing Authority
	<b>Agency/Group/Organization Type</b>	PHA
	<b>What section of the Plan was addressed by Consultation?</b>	Rental Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	LHA staff attended Stakeholder meeting.
4	<b>Agency/Group/Organization</b>	Mid-Town Community Redevelopment Agency
	<b>Agency/Group/Organization Type</b>	City Department
	<b>What section of the Plan was addressed by Consultation?</b>	Economic Development

	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Attend Stakeholder Strategic meetings.
5	<b>Agency/Group/Organization</b>	City of Lakeland City Commission/Mayor's Office
	<b>Agency/Group/Organization Type</b>	Other government – Local
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Strategic Plan
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Group discuss affordable housing programs during budget meetings.

**Identify any Agency Types not consulted and provide rationale for not consulting**

N/A

**Other local/regional/state/federal planning efforts considered when preparing the Plan**

<b>Name of Plan</b>	<b>Lead Organization</b>	<b>How do the goals of your Strategic Plan overlap with the goals of each plan?</b>
Continuum of Care	Homeless Coalition of Polk County	HCPCs mission overlaps with the City's Strategic Plan and Action Plan goals through enhanced coordination between public and private social service providers, as well as community outreach on issues related to homelessness.
City of Lakeland Ten Year Comprehensive Plan	City of Lakeland	The City's comprehensive plan includes a housing element with goals of special use for development of this Consolidated Plan. The housing element includes strategies for provision of affordable housing goals. These goals align with those in this Consolidated Plan, and were important in developing the priority needs and strategies

<b>Name of Plan</b>	<b>Lead Organization</b>	<b>How do the goals of your Strategic Plan overlap with the goals of each plan?</b>
Local Housing Assistance Plan	City of Lakeland	The City's Local Housing Assistance Plan (LHAP) includes goals related to affordable housing programs identified as priority needs in this Consolidated Plan, particularly in terms of expanding the supply of affordable housing.
Impediments to Fair Housing Choice	City of Lakeland	Actions to address impediments identified in the AI are incorporated in the Action Plan
City of Lakeland CRA Area Plan	City of Lakeland	Goals do not overlap
Five Year and Annual Plans	Lakeland Housing Authority	Goals do not overlap
Consolidated Plan	Polk County Neighborhood Services Division	Goals do not overlap

**Table 3 – Other local / regional / federal planning efforts**

**Narrative (optional)**

## AP-12 Participation – 91.105, 91.200(c)

### 1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting

The City of Lakeland is required by the U.S. Department of Housing and Urban Development (HUD) pursuant to 24 CFR 91.105 to have a detailed Citizen Participation Plan that contains the City's policies and procedures for public involvement in the Consolidated Plan process and use of Community Development Block Grant (CDBG) and HOME Investment Partnerships (HOME) funds. The citizen participation plan is an important part of the five-year Consolidated Plan and may be amended over the life of that plan.

HUD along with the city considers it is important to obtain the views of residents who live in CDBG low-income areas, as well as service providers who deliver services to low income and special needs residents.

#### Citizen Participation Outreach

	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons
1	Newspaper Ad	Public Service Agencies	02/10/2025/ N/A	N/A	N/A
2	Newspaper Ad	Non-targeted/broad community	05/05/2025/ N/A	N/A	N/A
3	Public Meeting	Low-income census tract community	05/19/2025/ N/A	TBD	N/A
4	Public Meeting	Non-targeted/broad community	06/12/2025/ TBD	TBD	N/A
5	Public Hearing	Non-targeted/broad community	06/16/2025/ TBD	TBD	N/A
6	Newspaper Ad	Non-targeted/broad community	06/30/2025/ TBD	TBD	N/A

	<b>Mode of Outreach</b>	<b>Target of Outreach</b>	<b>Summary of response/attendance</b>	<b>Summary of comments received</b>	<b>Summary of comments not accepted and reasons</b>
7	Public Hearing	Non-targeted/broad community	07/21/2025/ TBD	TBD	N/A
8	Newspaper Ad	Non-targeted/broad community	07/28/2025/ TBD	TBD	N/A

**Table 4 – Citizen Participation Outreach**

## Expected Resources

### AP-15 Expected Resources – 91.220(c)(1,2)

#### Introduction

The City of Lakeland is awarded an allocation of CDBG funds each year which, for 2025-2026 is estimated to be \$851,621, and anticipates \$2,500 in program income. CDBG funds may be used for housing and community development activities including housing rehabilitation, public services, code enforcement, and administration of the City's CDBG program.

The City of Lakeland is also awarded HOME funds for \$385,060 and anticipates an approximate amount of \$20,000 for program income. The city has added a new strategy with the development of new housing in addition to housing preservation. HOME funds may be used for housing activities such as increasing homeownership, new rental construction, and administration of the City's HOME program and CHDO support. The city's General Fund and the Community Redevelopment Agency (CRA) funds include allocations that provide gap financing for multi-family housing developments.

The CRA has also committed to expend funds for owner occupied rehabilitation, and down payment assistance within the Mid-Town CRA.

#### Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resource s: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	825,858	2,500	400,000	1,228,358	1,228,358	Anticipated one-year average annual CDBG allocation

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	376,899.02	20,000	0	376,899.02	376,899.02	Anticipated one-year average annual HOME allocation

**Table 5 - Expected Resources – Priority Table**

**Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied**

The City's Planning and Housing Division will seek other grant funding sources to leverage with existing state, federal and general funds. The City was awarded over \$3 million HUD's Neighborhood Stabilization Program (NSP) to acquire, rehabilitate and sell foreclosed and abandoned homes and Community Development Block Grant – Recovery to stimulate the suffering economy. The City has closed out NSP3 and will close NSP1 in the future. To utilize the program income generated for CDBG eligible activities. The City will meet its HOME match requirements with the State funds available, local impact fees waivers and/reimbursement to non-profit developers, discounted land bank program and other local contributions. The State of Florida funds the State Housing Initiatives Partnership (SHIP) program with an estimated allocation of \$948,338 in housing and community development funding.



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

The city continues to administer the infill Land Bank program with city and CRA-owned lots awarded to builders/developers in order to increase the inventory of affordable housing. The lots are sold for \$1,500 with the remaining value of the lot secured in the form of a deferred lien with reimbursement for non-utility impact fees is also available. To date over 25 homes have been sold to low to moderate income buyers another 25 are currently under construction. Down payment and closing cost assistance is also available for low to moderate-income homebuyers.

**Discussion**

## Annual Goals and Objectives

### AP-20 Annual Goals and Objectives

#### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
<b>1</b>	Affordable Housing	2025	2026	Affordable Housing	Citywide	Preserve and Maintain Affordable Housing	CDBG: \$1,047,748  HOME: \$0	Homeowner Housing Rehabilitated: 13 Household Housing Units
<b>2</b>	Quality of Life	2025	2026	Non-Housing Community Development	Citywide Code enforcement	Code Enforcement Safety of Neighborhoods Facilities and Services	CDBG: \$206,373	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 500 Persons Assisted Public service activities for Low/Moderate Income Housing Benefit: 1448 Households Assisted Buildings Demolished: 2 Buildings Housing Code Enforcement/Foreclosed Property Care: 2020 Household Housing Unit
<b>3</b>	Self Sufficiency	2025	2026	Affordable Housing	Citywide	Preserve and Maintain Affordable Housing	HOME: 396,899.02	Homeowner Housing Added: 2 Household Housing Unit Direct Financial Assistance to Homebuyers: 3 Households Assisted

**Table 6 – Goals Summary**

Annual Action Plan

## Goal Descriptions

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

## Projects

### AP-35 Projects – 91.220(d)

#### Introduction

The City of Lakeland's Action Plan outlines its planned actions for the 2025 -2026 Program Year to support housing and community development for the City's low- and moderate-income populations, as well as the City's homeless and special needs groups.

The Division, under the direction of the Community and Economic Development Department, will continue to administer its Community Development Block Grant (CDBG) and HOME Investment Partnerships (HOME) affordable housing programs. The City will continue to provide funding for affordable housing rehabilitation, home purchase assistance, and rental construction, as well as coordinating efforts of social service providers to enhance the quality of life for persons at 80% and below of the area median income.

#### Projects

#	Project Name
1	Owner Occupied Rehabilitation
2	Home Purchase Assistance – HOME
3	Temporary Relocation
4	Clearance and Demolition
5	Housing Rehabilitation Staff-Activity Delivery
6	Code Enforcement
7	General Program Administration
8	Community Housing Development Organization (CHDO)-HOME
9	Summer Recreation Program-Camps
10	Swim Lessons
11	Simpson Park Art Classes
12	Life Skills Classes
13	After School Tutoring
14	Summer Tutoring
15	Cultural Programming
16	ESports Summer Camp
17	Achievement Academy
18	Big Brothers Big Sisters
19	Boys & Girls Club
20	Central Florida Speech & Hearing

#	Project Name
21	Lakeland Volunteers in Medicine
22	New Life Ministry, Inc
23	Peace River Center
24	Volunteers in Service to the Elderly (VISTE)
25	New Construction-HOME

**Table 7 - Project Information**

**Describe the reasons for allocation priorities and any obstacles to addressing underserved needs**

Allocations are typically used to address high-priority needs, as identified in this plan, on a citywide basis for projects primarily benefiting low- and moderate-income households. The basis for assigning priority to each category of priority needs (including relative priority, where required) was a series of focus group meetings with providers of housing and community services, public meetings, and public hearings. Consultations with the local housing authority and other City and Planning documents were also considered. HOPWA assistance shall be provided throughout the Lakeland/Winter Haven EMSA or Polk County-wide.

The primary obstacle to addressing underserved needs continues to be the diminishing availability of funds and the increasing requests of funding from non-profit agencies providing services to low- and moderate-income individuals.

## AP-38 Project Summary

### Project Summary Information

1	<b>Project Name</b>	Owner Occupied Rehabilitation
	<b>Target Area</b>	City-Wide
	<b>Goals Supported</b>	Affordable Housing
	<b>Needs Addressed</b>	Preserve and maintain affordable housing
	<b>Funding</b>	CDBG: \$672,576
	<b>Description</b>	The housing program provides major rehabilitation and emergency repair for owner-occupied housing for low-income homeowners.
	<b>Target Date</b>	09/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Thirteen (13) low-income households
	<b>Location Description</b>	City of Lakeland, FL city limits
2	<b>Planned Activities</b>	Owner-occupied rehabilitation
	<b>Project Name</b>	Home Purchase Assistance- HOME funds
	<b>Target Area</b>	City-Wide
	<b>Goals Supported</b>	Self Sufficiency
	<b>Needs Addressed</b>	Preserve and maintain affordable housing
	<b>Funding</b>	HOME: \$100,000
	<b>Description</b>	Provide down payment and closing cost assistance to low-income home buyers. Homes purchased must be within the city limits of Lakeland.
	<b>Target Date</b>	09/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Three (3) low-income families
	<b>Location Description</b>	City of Lakeland, FL city limits

	<b>Planned Activities</b>	Down payment and closing cost assistance.
<b>3</b>	<b>Project Name</b>	Temporary Relocation
	<b>Target Area</b>	City-Wide
	<b>Goals Supported</b>	Affordable Housing
	<b>Needs Addressed</b>	Preserve and maintain affordable housing
	<b>Funding</b>	CDBG: \$10,000
	<b>Description</b>	Temporary relocation for clients benefiting from the city's owner-occupied rehabilitation.
	<b>Target Date</b>	09/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Five (5) low-income households
	<b>Location Description</b>	City of Lakeland, FL city limits
<b>4</b>	<b>Planned Activities</b>	Temporary relocation assistance for clients benefiting from the City's owner-occupied rehabilitation program.
	<b>Project Name</b>	Clearance and Demolition
	<b>Target Area</b>	City-Wide
	<b>Goals Supported</b>	Quality of life
	<b>Needs Addressed</b>	Preserve and maintain affordable housing
	<b>Funding</b>	CDBG: \$5,000
	<b>Description</b>	Clearance, demolition, and removal of accessory buildings and improvements, including movement of structures to other sites.
	<b>Target Date</b>	09/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Two (2) low-income households.
	<b>Location Description</b>	City of Lakeland, FL city limits
	<b>Planned Activities</b>	Clearance and demolition for blighted properties

5	<b>Project Name</b>	Housing Rehabilitation Staff-Activity Delivery
	<b>Target Area</b>	City-Wide
	<b>Goals Supported</b>	Affordable Housing
	<b>Needs Addressed</b>	Preserve and maintain affordable housing
	<b>Funding</b>	CDBG: \$200,000
	<b>Description</b>	Funds are budgeted to administer the Neighborhood Services Housing Section, owner-occupied rehabilitation program. This includes activity delivery for CDBG and other low-income rehabilitation activities.
	<b>Target Date</b>	09/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Thirteen (13) low-income families
	<b>Location Description</b>	City of Lakeland, FL city limits
	<b>Planned Activities</b>	Housing Rehabilitation Staff Activity Delivery
6	<b>Project Name</b>	Code Enforcement
	<b>Target Area</b>	City-Wide
	<b>Goals Supported</b>	Quality of life
	<b>Needs Addressed</b>	Code enforcement
	<b>Funding</b>	CDBG: \$77,495
	<b>Description</b>	Code Enforcement as it relates to demolition, housing and environmental code violations, fire inspections, overgrowth/care of premises, and abandoned vehicles.
	<b>Target Date</b>	09/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Two thousand twenty (2020) City of Lakeland residents in targeted census tracts
	<b>Location Description</b>	City of Lakeland, FL Census tracts 110, 111, 112.02, 112.03, 112.04, and south 1/2 of 113, 120.02, & 164
	<b>Planned Activities</b>	Costs incurred for inspection of code violations and enforcement of codes.



7	<b>Project Name</b>	General Program Administration
	<b>Target Area</b>	City-Wide
	<b>Goals Supported</b>	Affordable Housing
	<b>Needs Addressed</b>	Preserve and maintain affordable housing
	<b>Funding</b>	CDBG: \$165,172 HOME: \$30,344.02
	<b>Description</b>	General program administration involves the oversight, monitoring and coordination of Community Development Block Grant Program and related activities. Payroll and benefits of staff involved in administration and costs for the provision of CDBG and HOME programs and information to the public. General program administration and project soft costs.
	<b>Target Date</b>	09/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Sixteen (16) low-income households
	<b>Location Description</b>	City of Lakeland, FL city limits
	<b>Planned Activities</b>	Administration of Housing Programs
8	<b>Project Name</b>	Community Housing Development Organization-CHDO
	<b>Target Area</b>	City-Wide
	<b>Goals Supported</b>	Self Sufficiency
	<b>Needs Addressed</b>	Preserve and maintain affordable housing
	<b>Funding</b>	HOME: 133,277
	<b>Description</b>	Housing acquisition and rehabilitation/reconstruction
	<b>Target Date</b>	09/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	One (1) unit
	<b>Location Description</b>	City of Lakeland, FL city limits
	<b>Planned Activities</b>	Reconstruction or rehabilitation of a single-family unit

9	<b>Project Name</b>	Summer Recreation Program
	<b>Target Area</b>	City-Wide
	<b>Goals Supported</b>	Quality of life
	<b>Needs Addressed</b>	Facilities and Services
	<b>Funding</b>	CDBG: \$5,200
	<b>Description</b>	This structured summer recreation program provided by the City of Lakeland's Parks and Recreation Department will provide activities for the youth.
	<b>Target Date</b>	09/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Twenty-five (25) low-income youth
	<b>Location Description</b>	City of Lakeland, FL city limits
	<b>Planned Activities</b>	Youth Summer Camp and Field trips at 4 locations
10	<b>Project Name</b>	Swimming Lessons
	<b>Target Area</b>	City-Wide
	<b>Goals Supported</b>	Quality of life
	<b>Needs Addressed</b>	Facilities and Services
	<b>Funding</b>	CDBG: \$3,000
	<b>Description</b>	Summer swim lessons for low-income youth
	<b>Target Date</b>	09/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Fifty (50) low-income families
	<b>Location Description</b>	City of Lakeland, FL city limits
	<b>Planned Activities</b>	Swim lessons for youth at 2 locations and Lifeguard Certification for 2
11	<b>Project Name</b>	Art Classes
	<b>Target Area</b>	City-Wide
	<b>Goals Supported</b>	Quality of life

	<b>Needs Addressed</b>	Facilities and Services
	<b>Funding</b>	CDBG: \$3,559
	<b>Description</b>	Art classes for low-income youth
	<b>Target Date</b>	09/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	One hundred twenty (120) low-income youth
	<b>Location Description</b>	City of Lakeland, FL city limits
	<b>Planned Activities</b>	Art Classes for youth
<b>12</b>	<b>Project Name</b>	Life Skills
	<b>Target Area</b>	City-Wide
	<b>Goals Supported</b>	Quality of life
	<b>Needs Addressed</b>	Facilities and Services
	<b>Funding</b>	CDBG: \$2,350
	<b>Description</b>	Life Skills for low-income youth
	<b>Target Date</b>	09/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Ninety (90) low-income youth
	<b>Location Description</b>	City of Lakeland, FL city limits
	<b>Planned Activities</b>	Life Skills for youth
<b>13</b>	<b>Project Name</b>	After School Tutoring
	<b>Target Area</b>	City-Wide
	<b>Goals Supported</b>	Quality of life
	<b>Needs Addressed</b>	Facilities and Services
	<b>Funding</b>	CDBG: \$14,646
	<b>Description</b>	After-school tutoring
	<b>Target Date</b>	09/30/2026

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Sixty (60) low-income youth
	<b>Location Description</b>	City of Lakeland, FL city limits
	<b>Planned Activities</b>	After-school tutoring for low-income youth
<b>14</b>	<b>Project Name</b>	Summer Tutoring
	<b>Target Area</b>	City-Wide
	<b>Goals Supported</b>	Quality of life
	<b>Needs Addressed</b>	Facilities and Services
	<b>Funding</b>	CDBG: \$2,472
	<b>Description</b>	Summer Tutoring for low-income youth
	<b>Target Date</b>	09/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Fifty (50) low-income youth
	<b>Location Description</b>	City of Lakeland, FL city limits
	<b>Planned Activities</b>	Summer tutoring for youth
<b>15</b>	<b>Project Name</b>	After-School Cultural Programming
	<b>Target Area</b>	City-Wide
	<b>Goals Supported</b>	Quality of life
	<b>Needs Addressed</b>	Facilities and Services
	<b>Funding</b>	CDBG: \$4,900
	<b>Description</b>	Cultural programs for low-income youth
	<b>Target Date</b>	09/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	One Hundred twenty-five (125) low-income youth

	<b>Location Description</b>	City of Lakeland, FL city limits
	<b>Planned Activities</b>	Cultural programs; dance ballet, step, piano, life skills.
<b>16</b>	<b>Project Name</b>	ESports Summer Camp
	<b>Target Area</b>	City-Wide
	<b>Goals Supported</b>	Quality of life
	<b>Needs Addressed</b>	Facilities and Services
	<b>Funding</b>	CDBG \$13,420
	<b>Description</b>	Instruction game play-Science, Technology, engineering, math
	<b>Target Date</b>	09/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	One hundred sixty (160) low-income youth
	<b>Location Description</b>	City of Lakeland, FL city limits
	<b>Planned Activities</b>	Online tutoring classes
<b>17</b>	<b>Project Name</b>	Achievement Academy
	<b>Target Area</b>	City-Wide
	<b>Goals Supported</b>	Quality of Life
	<b>Needs Addressed</b>	Facilities & Services
	<b>Funding</b>	CDBG-\$10,000
	<b>Description</b>	Home-based early intervention is provided to children birth to three who are at risk for developmental delays throughout Polk County
	<b>Target Date</b>	09/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	One-hundred eighty-five (185) at-risk children
	<b>Location Description</b>	City of Lakeland city limits
	<b>Planned Activities</b>	Early intervention for birth to three learning skills.
<b>18</b>	<b>Project Name</b>	Big Brothers Big Sisters of Tampa Bay, Inc

	<b>Target Area</b>	City-Wide
	<b>Goals Supported</b>	Quality of life
	<b>Needs Addressed</b>	Facilities and Services
	<b>Funding</b>	CDBG: \$5,327
	<b>Description</b>	School to Work (STW) Program serves high schoolers and matches them with a workplace mentor
	<b>Target Date</b>	09/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Eighty (80) low-income families
	<b>Location Description</b>	1525 Martin L. King Jr. Ave., Lakeland, FL 33805
	<b>Planned Activities</b>	Matches children with mentors
<b>21</b>	<b>Project Name</b>	Boys and Girls Club of Polk County
	<b>Target Area</b>	City-Wide
	<b>Goals Supported</b>	Quality of life
	<b>Needs Addressed</b>	Facilities and Services
	<b>Funding</b>	CDBG: \$10,000
	<b>Description</b>	Programs proved a safe environment with the summer camp and after-school program for low-income, at-risk youth at two (2) locations.
	<b>Target Date</b>	09/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Eighty-three (83) low-income youth ages 6-18
	<b>Location Description</b>	1525 Martin L. King Jr Ave, Lakeland, FL 33805
	<b>Planned Activities</b>	Healthcare for the working uninsured
<b>20</b>	<b>Project Name</b>	Central Florida Speech & Hearing Center
	<b>Target Area</b>	City-Wide
	<b>Goals Supported</b>	Quality of life
	<b>Needs Addressed</b>	Facilities and Services

	<b>Funding</b>	CDBG: \$10,000
	<b>Description</b>	Kids Clinic-Audiology for Kids
	<b>Target Date</b>	09/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Seven hundred (700) children birth to 17 yrs
	<b>Location Description</b>	3020 Lakeland Highlands Rd., Lakeland, FL 33803
	<b>Planned Activities</b>	Hearing tests for children
<b>21</b>	<b>Project Name</b>	Lakeland Volunteers in Medicine
	<b>Target Area</b>	City-Wide
	<b>Goals Supported</b>	Quality of life
	<b>Needs Addressed</b>	Facilities and Services
	<b>Funding</b>	CDBG: \$10,000
	<b>Description</b>	A Non-profit agency provides medical care for the working uninsured.
	<b>Target Date</b>	09/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Three hundred seventy-five (375) working uninsured Lakeland residents
	<b>Location Description</b>	600 W Peachtree St, Lakeland, FL 33815
<b>22</b>	<b>Planned Activities</b>	Healthcare for the working uninsured
	<b>Project Name</b>	New Life Ministry, Inc
	<b>Target Area</b>	City-Wide
	<b>Goals Supported</b>	Self Sufficiency
	<b>Needs Addressed</b>	Facilities and Services
	<b>Funding</b>	CDBG: \$9,000
	<b>Description</b>	Transitional and permanent housing for men and women with mental and physical disabilities, overcoming homelessness and substance abuse
	<b>Target Date</b>	09/30/2026

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Fifty (50)
	<b>Location Description</b>	1221 Omohundro Ave
	<b>Planned Activities</b>	Salary for Care Coordinator
<b>23</b>	<b>Project Name</b>	Peace River Center for Personal Development, Inc
	<b>Target Area</b>	City Wide
	<b>Goals Supported</b>	Quality of life
	<b>Needs Addressed</b>	Facilities and Services
	<b>Funding</b>	CDBG: \$10,000
	<b>Description</b>	Immediate crisis mental health services
	<b>Target Date</b>	09/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Twelve (12) children, adolescents, and adults
	<b>Location Description</b>	1831 Gilmore Ave, Lakeland, FL 33801
	<b>Planned Activities</b>	Mental Health services
<b>24</b>	<b>Project Name</b>	Volunteers in Service to the Elderly (VISTE)
	<b>Target Area</b>	City Wide
	<b>Goals Supported</b>	Self Sufficiency
	<b>Needs Addressed</b>	Facilities and Services
	<b>Funding</b>	CDBG: \$10,000
	<b>Description</b>	Agency enables elderly persons to remain safely and independently in their own homes.
	<b>Target Date</b>	09/30/2026



	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Sixty-five (65) elderly, frail persons
	<b>Location Description</b>	City of Lakeland FL city limits
	<b>Planned Activities</b>	Seniors receiving Bathing, Housekeeping, Respite Care, and/or 24/7 Emergency Monitoring
25	<b>Project Name</b>	New Construction - HOME
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Affordable Housing
	<b>Needs Addressed</b>	Increased Homeownership
	<b>Funding</b>	HOME- \$133, 277
	<b>Description</b>	Construction of new housing for low-income families, single or multifamily units.
	<b>Target Date</b>	09/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	One (1) low-income household
	<b>Location Description</b>	City of Lakeland FL city limits
	<b>Planned Activities</b>	New Construction

## **AP-50 Geographic Distribution – 91.220(f)**

### **Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed**

The geographic areas of the City in which the CDBG funding will be invested consist of the areas identified by Census Tract. There are several areas that have high percentages of low-income residents. That is, the census tracts identified contain the highest concentration of low-income families. The population of the remaining low-income tracts is between 13 and 55 percent minority. Most of the population in the census tracts is of low to moderate income.

Although the City of Lakeland's programs are citywide, most of the funds are spent within the census tracts outlined in colors in the map. For PY 2024-2025 as in prior years, the Housing Division anticipates expending most of the funds in the census tracts through various housing programs and public services activities.

#### **Geographic Distribution**

<b>Target Area</b>	<b>Percentage of Funds</b>
Citywide	100
Code enforcement	7

**Table 8 - Geographic Distribution**

### **Rationale for the priorities for allocating investments geographically**

Census Tracts where 51% of the individuals meet HUD's low/moderate Income standards (80% or less of the area median income) are identified as target areas for investment.

Assistance will also be made available citywide to people meeting the CDBG eligibility requirements for low and moderate-income benefit. While the City of Lakeland estimates the percentage of funds to be directed to low and moderate-income areas or citywide, the City has not estimated the percentage of funds to be directed to specific areas.

#### **Discussion**

The City will concentrate its efforts on owner-occupied rehabilitation, home purchase assistance, rental construction, and public supportive services to benefit the low to moderate-income clients citywide.

# Affordable Housing

## AP-55 Affordable Housing – 91.220(g)

### Introduction

The Housing Division will concentrate its efforts on keeping families in their homes with its rehabilitation programs. There is a tremendous need for major and minor repairs of existing homes. The City also will provide eligible households with homeownership assistance. Affordable Multi-family Residential Development has become a priority to assist those persons unable to obtain homeownership in their current financial status. The Analysis of Impediments to Fair Housing Choice shows that area (along with the nation) has shortage of affordable housing rental units for households at 50% and below of the AMI.

The Housing Division has committed its rehabilitation program to perform energy saving efforts such as R38 insulation, 15 SEER heating and cooling units; low E coating windows and low flow faucets and toilets.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	12
Special-Needs	1
Total	13

**Table 9 - One Year Goals for Affordable Housing by Support Requirement**

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	1
Rehab of Existing Units	13
Acquisition of Existing Units	3
Total	17

**Table 10 - One Year Goals for Affordable Housing by Support Type**

### Discussion

N/A

## **AP-60 Public Housing – 91.220(h)**

### **Introduction**

The City works with the Lakeland Housing Authority (LHA) on different projects during the program year.

### **Actions planned during the next year to address the needs to public housing**

The City and LHA offers residents positive programs, undertaking by both entities. LHA provides homebuyer education and the City offers down payment and closing assistance. LHA is currently building new affordable housing units through LIHTC funding and actively seeking out additional funding and partnerships to attain their goal of increasing available public housing by 30%. LHA offers the Family Self Sufficiency and Youth Build Program, and the City supports these programs by signing the Certificate of Consistency. The City also provides funds for low-income youth for scholarships at a local non-profit agency and many youths from the housing complexes take advantage of the after school and summer programs.

### **Actions to encourage public housing residents to become more involved in management and participate in homeownership**

LHA is committed to providing families in assisted housing with opportunities for growth and development. All recipients of Section 8 rental assistance are provided counseling through a case management and supportive service referral program based on the Family Self Sufficiency model. LHA helps assist families into homeownership through the Public Housing Homeownership Program, the HOPE VI, and other programs. The City offers down payment assistance to qualified buyers that have completed a HUD approved buyer's education course.

The City encourages its general contractors to recruit residents of its housing complexes and Youth Build program with its Section 3 requirements. This would promote opportunities for clients to earn income to become homeowners. As mentioned above, LHA offers homebuyer education and the City provides down payment and closing assistance to clients.

**If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance** The Lakeland Housing Authority is not designated as "troubled".

### **Discussion**

The City has a strong working relationship with the Lakeland Housing Authority with the support of its many services offered and has also waived impact fees for their multi-family projects. The City and Lakeland Community Redevelopment Agency (LCRA) have support efforts to complete the third phase of a multi-family housing project which is currently going through planning and development. The goals of LHA to increase the availability of affordable housing align with the goals of the City of Lakeland.

## **AP-65 Homeless and Other Special Needs Activities – 91.220(i)**

### **Introduction**

The city staff works closely with the local homeless and special needs providers to support their efforts in their programs.

### **Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including**

#### **Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs**

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

Our homeless outreach one-year goals and actions are to:

- Examine the capacity of outreach efforts and expand services to meet demand.
- Create and deliver basic training for outreach volunteers, library employees, law enforcement, and other frontline service providers.

#### **Addressing the emergency shelter and transitional housing needs of homeless persons**

Our one-year goals and actions to address this issue are to:

Develop a strategy to align the emergency shelter and transitional housing beds more closely with needs over the next 5 years.

Allocate HOME-American Rescue Plan (ARP) funds to multi-family rental projects to benefits clients who are homeless and at risk of homeless.

Workings with Polk County determines whether an emergency shelter outside the City of Lakeland would better serve the homeless. Currently, the only emergency shelters are located in the City of Lakeland.

**Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were**

## **recently homeless from becoming homeless again**

Our one-year goals and actions to address this issue are to:

Increase funding for rapid re-housing by working with agencies and private partners, the community foundation serving Lakeland, to make rapid re-housing projects a funding priority.

Prioritize rapid re-housing for CoC funding.

Assist in funding a Housing Navigator to locate available housing within the county.

**Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs.**

Our one-year goals and actions to address this issue are to:

Identify community prevention partners determining what each prevention partner group can best do for prevention and ensure processes and tools are in place to support prevention.

CoC monitors provider housing stability providing technical assistance to poor performers as needed.

## **Discussion**

The City supports the efforts of the homeless community with the support of public service agencies and city resources such as policing the homeless community, extra trash pickup by the Solid waste division. The special needs community is also supported with financial awards to public agencies and waiver of impact fees for special needs development project.

The City is funding a position with the HCPC to locate available housing for homeless clients and also has issued a Request for Application to assist multi-family rental developers with development cost with HOME ARP funds.

## **AP-75 Barriers to affordable housing – 91.220(j)**

### **Introduction:**

The effect of City public policies on the cost of affordable housing may include tax policy affecting land and other property, land use controls, zoning ordinances, building codes, impact fees, growth limits, and policies that affect the return on residential investment. The City has a review process in place for all City actions that may adversely impact the development and cost of affordable housing. The following programs have been established to support affordable housing within the city limits.

### **Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment**

**Impact Fee Credits-** All land development activity, regardless of type or location, may receive an impact fee credit for a structure which has been removed within the prior five years.

**Impact Fee Exemptions-** The City has in place impact fee exemptions targeted to a specific location. Through an inter-local agreement with Polk County, development in the Core Improvement Area is exempt from all County and City impact fees except water, wastewater, and fire service capacity fees. Impact fee incentives are available through waivers and reimbursement for low to moderate income development within the City of Lakeland Central City Transit Supportive Area.

**Tax Increment Benefits-** In the Community Redevelopment Areas, property owners are eligible to take advantage of tax increment benefits for renovation/improvement to a current structure.

**Affordable Housing Incentive Plan-** In 1992 when the State enacted the William E. Sadowski Affordable Housing Act, which provided a comprehensive funding package for affordable housing programs, local governments had to develop a “Local Housing Incentive Plan” to receive funds under the Act. The City appointed an Affordable Housing Advisory Committee (AHAC) which, through the Affordable Housing Incentive Plan, established the incentives to be provided to encourage the development of affordable housing. The incentives made available through this Plan include: Expedited permitting for all affordable housing developers:

Developers may request impact fee reimbursements if the unit is sold or rented to an eligible household. If the unit is located in an Affordable Housing Incentive’s Central City Supportive Transit Area, the developer may be eligible for a larger reimbursement in impact fees.

Eligibility for additional incentives that may be approved by the Community & Economic Division Staff, including reduced road widths, and modifications in curbing, parking, or other site improvement

features. The developer is responsible for requesting these specific reductions or modifications.

**Code Enforcement-** The Code Enforcement Section of the Community and Economic Development Department is responsible for investigating and citing properties for code violations, boarding up abandoned buildings, demolishing unsafe structures, and maintaining vacant lots. Code Enforcement receives funding from both CDBG and the City's General Fund. Code Enforcement has a new computer system that allows the tracking of code violations by Census Tract.

**In Fill Land Bank Program-** 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 \$1,500 and the remaining value of the lot is secured in the form of a deferred lien. Developers may qualify for reimbursement of non-utility impact fees. The units must be sold or rented to an income qualified individual or household. Low to moderate workforce income homebuyers may be awarded down payment and closing cost assistance.

**Accessory Dwelling Units-**The City Land Development regulations allow accessory dwelling units (ADU) in residential zoning districts. ADUs may provide affordable units for retirees, single persons, couples and students while attending college or preparing to become independent.

**Discussion:**

N/A



## **AP-85 Other Actions – 91.220(k)**

### **Introduction:**

The City will perform the actions stated below to assist low to moderate income households and people with affordable housing and social service needs.

### **Actions planned to address obstacles to meeting underserved needs**

The Housing Division has identified several obstacles that will hinder its ability to address the identified needs in the five-year Consolidated Plan. These include the following:

The primary obstacle to meeting underserved needs in the City is the limited financial resources available to address identified priorities. For example, the amount of CDBG funds available under the 15% Public Service cap is consistently and significantly less than the amount requested to meet local goals. The State housing trust fund has fluctuated over the last several years. This fund complemented the federal funds coming into the community.

Escalating the impact of limited available funding is the current increase in housing construction foreclosures in Lakeland/Polk County/Florida, increased homelessness and risk of homelessness, increased loss of employment due to the COVID and need for increased supportive services for the growing population that is affected by the economy. Such supportive Services, day care and transportation, are lacking due to the pandemic. The City, along with communities, has even fewer resources available to address these issues.

The community development needs are outlined as priorities addressed in the next section to be achieved over the next five-year period 2021 to 2025.

### **Actions planned to foster and maintain affordable housing**

As stated in the above paragraphs, the City will concentrate its efforts on keeping families in their homes with its rehabilitation programs. There is a tremendous need for minor and major repairs of existing homes. The City also will provide eligible households with homeownership assistance. Rental construction is a priority for low-income renters.

The City's rehab program is committed to providing energy saving efforts such as R38 insulation, 15 SEER heating and cooling units, low E coating windows and low flow faucets and toilets.

The City will continue to support homeless service providers with public service funds in programs to assist households and prevent homelessness. The City supports local non-profit developers with waivers of impact fees, discounted lots and contributed General Fund, CRA and HOME funds to add to the construction of units to the affordable housing market. Down payment and closing assistance award

have increased due to homebuyers lacking the funds for the first-time homebuyers.

### **Actions planned to reduce lead-based paint hazards**

The City of Lakeland addresses lead-based paint hazards as part of the rehabilitation program. The City addresses any lead-based paint hazards pursuant to 24 CFR Part 35 Final Rule effective September 15, 2000.

### **Actions planned to reduce the number of poverty-level families**

The goal of the City is to address issues relating to poverty through assistance to both outside agencies and City programs. Funded activities that provide assistance and training to lower-income persons include Salvation Army and Talbot House programs, Homeless Coalition of Polk County support, drug prevention activities, after school programs, summer teen activities, volunteers to assist elderly shut-ins, programs for persons with disabilities, counseling, and recreational programs for low-income children.

The Housing Assistance Program will continue to focus on training and counseling activities that help families become successful homeowners. The Affordable Housing Advisory Committee and the Housing Assistance Partnership Task Force will continue to oversee the implementation of housing programs and attempt to ensure affordable, decent housing for all residents. The City recently amended its Affordable Housing Incentive Plan to expand the area of affordable housing incentives. The City's single-family rehab program helps lower income owners make needed repairs, which enables them to remain in their affordable homes. The Division offers homebuyer education to clients interested in purchasing homes.

The Housing Division maintains contacts with other agencies supplying services to low-income residents such as the Lakeland Housing Authority, various homeless service agencies, and local non-profit agencies with programs that benefit children and families.

The Lakeland Housing Authority operates the Family Self-Sufficiency and Section 8 FSS programs to promote the development of local strategies to coordinate the use of assistance under the public housing program with public and private resources, enable participating families to increase earned income, reduce or eliminate the need for welfare assistance, and make progress toward achieving economic independence and self-sufficiency. The FSS program supports HUD's strategic goals of helping HUD-assisted renters make progress toward housing self-sufficiency welfare reform and help families develop new skills that will lead to economic self-sufficiency. As a result of their participation in the FSS program, many families have achieved stable, well-paid employment, which had made it possible for them to become homeowners or move to other non-assisted housing. The city signs LHA's certificate of consistency for its submission to funding sources.

All local non-profit agencies serving the homeless offer some level of supportive services to program participants, ranging from family counseling to job skill development, all of which are intended to

promote self-sufficiency and prevent a return to poverty and homelessness.

### **Actions planned to develop institutional structure**

In its efforts to develop institutional structure during 2023, the city will undertake the following activities:

- Work with other City's Departments and Management to best address affordable housing goals and objectives.
- Continue to support and coordinate with the Polk County Continuum of Care (CoC) to help ensure the best possible system of support for people who are homeless or at risk of homelessness.
- Continue to work with affording housing partners such as Housing and Neighborhood Development Service of Central Florida (HANDS). Lakeland Habitat and Lakeland Housing Authority and multi-family developers.
- Continue to implement revised internal Division outcome reporting structures to optimize efficiency and accuracy associated with annual performance reporting.
- Continue to review internal and external policies and procedures and create technical assistance training for subrecipients.

### **Actions planned to enhance coordination between public and private housing and social service agencies**

The City is committed to the close coordination of all its programs with other City departments, local non-profits, and private sector. The City's Staff will continue to participate in events and planning sessions of the local housing authority, private housing developers and health and social service agencies.

In a survey performed by Lakeland Vision, it outlined several priorities for the local community such as: effective land planning to provide diverse housing options for all incomes, preservation of green space and trees, reducing Lakeland's homeless population through outreach shelters and housing programs that provide comprehensive support services, including childcare, education, and job placement.

The City has an ongoing relationship with the Lakeland Housing Authority (LHA). The city also supports the LHA Youth Build project.

The City provides several health and social service agencies with CDBG and City general funds through the public/community service application process.

**Discussion:** The City will coordinate its efforts with other agencies in the community to provide services to low-income households and assist those in the prevention of becoming homeless.

## Program Specific Requirements

### AP-90 Program Specific Requirements – 91.220(I)(1,2,4)

#### Introduction:

The City uses CDBG program funds to ensure decent affordable housing, to provide services to the most vulnerable in our communities, to create jobs through the expansion and retention of businesses and to support strong and healthy neighborhoods. Not less than 70 percent of CDBG funds are used for activities that benefit low and moderate-income persons, and each funded activity meets one of the following national CDBG objectives:

- benefit low and moderate-income persons,
- prevention or elimination of slums or blight, or
- address community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community for which other funding is not available.

#### Community Development Block Grant Program (CDBG)

##### Reference 24 CFR 91.220(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	2,500
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
<b>Total Program Income:</b>	<b>2,500</b>

#### Other CDBG Requirements

1. The amount of urgent need activities	0
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2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan. 100.00%

### **HOME Investment Partnership Program (HOME)**

#### **Reference 24 CFR 91.220(l)(2)**

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

For HOME funds, the City has no forms of investment other than those described in Section 92.205(b). HOME funds are invested as deferred payment loan

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

The City utilizes the recapture method for HOME programs as written in 24 CFR 92.254 {a} {4} with the period of affordability and Recapture Provisions of 24 CFR 92.254 {5}{ii}.

Direct subsidies will be provided in the form of a deferred lien. If a homeowner elects to sale or use the property for non-eligible HOME Program activities, the amount of HOME fund assistance that the subrecipient or CHDO used to purchase and construct or rehabilitate and a homebuyer to purchase, shall be recaptured and repaid to the City provided the net proceeds are sufficient.

In the event of a sale (voluntary or involuntarily) of the housing unit, and there are no net proceeds, or the net proceeds are insufficient to repay the HOME investment due, the City shall recapture the net proceeds, if any. The net proceeds are the sale price minus superior loan repayment (other than HOME funds) and any closing costs.

All CHDO's and subrecipients that are awarded HOME funding for the creation of affordable homebuyer units will use the recapture provisions. This language is included in the written contracts.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

Plans for using HOME funds to refinance existing debt secured by multifamily housing that is

rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b) are:

Home Purchase Assistance – Assistance provided requires a recapture (affordability term) for all HOME funding. Down payment and closing cost assistance provided as a direct benefit to the client for home purchase assistance shall be recaptured as follows:

Amount of HOME Assistance per Unit Affordability Term:

Under \$15,000 5 years

\$15,000 to \$40,000 10 years

Over \$40,000 15 years

The contractor's fee is provided as a grant to the client, not subject to recapture; but will be used to calculate the affordability period.

All homebuyers who receive HOME Program assistance will sign a deferred lien and HOME agreement that state the homebuyer will ensure the property remains their principal residence during the period of affordability, as determined by the funding amount. The City maintains a loan portfolio that is reviewed annually to determine if the home remains the borrower's primary residence.

Housing Rehabilitation – Recapture provisions are applied to housing rehabilitation with the pro rata reduction of the deferred lien amount.

Housing Reconstruction – Recapture provisions are applied to reconstruction with the pro rata reduction of the deferred lien amount

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

The City does not intend to use HOME funds to refinance existing debt secured by multi-family housing that is being rehabilitated with HOME funds. The City's HOME funds are used for single-family units.

For purposes of the Housing Division programs, the City elects to utilize for its income eligibility requirement the Section 8 Part 5 program definition for annual income to determine household income. This definition shall be used program wide.

5. If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)).

N/A

6. If applicable to a planned HOME TBRA activity, a description of how the preference for a specific

category of individuals with disabilities (e.g. persons with HIV/AIDS or chronic mental illness) will narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2)(ii) and 91.220(l)(2)(vii)).

N/A

7. If applicable, a description of any preference or limitation for rental housing projects. (See 24 CFR 92.253(d)(3) and CFR 91.220(l)(2)(vii)). Note: Preferences cannot be administered in a manner that limits the opportunities of persons on any basis prohibited by the laws listed under 24 CFR 5.105(a).

N/A