

COMMUNITY & ECONOMIC DEVELOPMENT
HOUSING DIVISION

**FIVE-YEAR
CONSOLIDATED PLAN**

October 1, 2026 to September 30, 2030

DRAFT



Executive Summary

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

1. Introduction

The City of Lakeland's Consolidated Plan for 2026-2030 has been prepared to meet the statutory planning and application requirements of 24 Code of Federal Regulations (CFR) part 91, for the receipt and use of funding from the U.S. Department of Housing and Urban Development (HUD).

Congress has set forth three basic goals for all entitlement programs in receipt of HUD funds:

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

The FY 2026-2029 Consolidated Plan informs HUD how the City intends to use federal and non-federal resources to meet these goals for the Lakeland community. The City of Lakeland Five-Year Consolidated Plan covers the period of October 1, 2026 through September 30, 2031. The Plan identifies community needs, initiatives to address those needs, and is structured in a format that will help to measure performance.

The City of Lakeland Planning and Housing Division (PHD), under the general direction of the Community and Economic Development Department, is the lead agency for preparing and implementing the Plan. The Planning and Housing Division administers Community Development Block Grant (CDBG) and Home Investment Partnerships (HOME). The City of Lakeland declined to act as the Lead Agency to administer federal Housing Opportunities for Persons with AIDS (HOPWA) Program funds for the Lakeland/Winter Haven EMSA (Polk County). Rather, the City of Lakeland re-designated the State of Florida as the Lead Agency to act as the grantee and recipient of HOPWA funds for services on behalf of HIV/AIDS clients in Lakeland/Winter Haven EMSA (Polk County).

2. Summary of the objectives and outcomes identified in the Plan

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

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

- Preserve and maintain affordable housing by correcting substandard housing conditions;
- Increase homeownership opportunities for low to moderate income individuals through affordable home construction and down payment assistance;
- Increase rental housing units through partnerships with the public housing authority and private sector investors; and
- Assist in the provision of affordable housing to persons and/or families at risk of becoming homeless and those who are homeless.

Objective # 2: Establish and maintain a suitable living environment

Outcomes

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

Objective # 3: Expand economic opportunities

Outcomes

- Empower low-income persons to achieve financial self-sufficiency;
- Support programs that create economic opportunities by creating jobs to low-income persons in areas affected by those programs and activities covered by the Plan.

As the City of Lakeland continues to work toward addressing the needs of the local community, there is a high demand for funding to address other national priorities. Like other HUD grant entitlements, the City of Lakeland is faced with providing more services to a growing population and a reduction in local and state resources.

3. Evaluation of past performance

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

The City has successfully funded housing preservation and production through housing rehabilitation program by repairing homes and reconstructing homes on the same lot, as well as rental construction.

The funds also assisted with Code Enforcement efforts and public services activities. The City has facilitated affordable housing units for homebuyers through its down payment assistance program.

The City was successful in implementing these programs in the past and anticipates the continuation of such programs in the future. The City will use CDBG and HOME funds to make these programs worthy and to meet the goals and objectives identified in the Consolidated Plan.

4. Summary of citizen participation process and consultation process

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

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

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

5. Summary of public comments

In progress.

During the development period, several public meetings were held with a variety of different interest groups and surveys were conducted. Concerns and comments were generally characterized as relating to lack of affordable rental housing; lack of funding for homeless population; more resources for seniors and youth; credit/financial counseling; and housing rehab and home purchase assistance for low income persons.

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

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

7. **Summary**

In Progress

The public meetings were held in the evenings and during working hours to give all persons an opportunity to attend that is convenient for them. Staff met with focus groups, the local housing authority and other City departments. The attendance ranged from three to twenty-five persons in various meetings. During these meetings, City staff outlined the citizen participation process and made an effort to engage the public on community needs. Staff was able to respond to questions and concerns or direct the information to the relevant city department to be addressed.

During the meetings held with the Neighborhood Associations and local housing authority residents, persons express ways of creating more affordable housing to area via mobile home or lease to own buyers. The results from the internet survey proved to be helpful with persons expressing their concerns for more resources to provide services for seniors, youth, special needs and homeless population. The internet survey also showed that needs for home purchase assistance, housing rehab, credit/financial credit, public safety. At the public meeting held at a local community center, citizens inquired about the budget presented and how the funds will meet the needs of the community. All comments or concerns relative to the Plan were incorporated in the document.

The Process

PR-05 Lead & Responsible Agencies - 24 CFR 91.200(b)

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

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
CDBG Administrator	LAKELAND	Community & Economic Dev, Housing Division
HOME Administrator	LAKELAND	Community & Economic Dev, Housing Division

Table 1 – Responsible Agencies

Narrative

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

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

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

Planning presentations were conducted with special interest groups such as the Affordable Housing Advisory Committee, Homeless Coalition of Polk County, Lakeland Housing Authority Resident, Neighborhood Associations and a community survey was issued. Public meetings and hearings were held to obtain input from citizens and community leaders in preparing the Consolidated Plan for 2026 to 2030. A list of the organizations contacted is included in Table 2.

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

Consolidated Plan Public Contact Information

Consolidated Plan Contact Information

Housing Division

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Lakeland, FL 33805

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

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 performance 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(l)).

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

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

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

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

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

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

The City's strategy for addressing chronic homelessness includes working with providers of emergency housing, transitional housing, and permanent housing for the homeless in Lakeland. Exhibit 1 of the Continuum of Care may be viewed at www.polkhomes.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 Homeless Coalition is the organizing agency in the development of Exhibit 1 of the Grant Application for the McKinney Vento Act Funds. The Coalition has successfully sought grant funds for the Continuum of Care, State of Florida and the Department of Children and Families. The Coalition works closely with Department staff to further assist the homeless or persons threatened with homelessness. These grant funds have been distributed to member agencies that applied for funds through the Homeless Coalition of Polk County.

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

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

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

The Polk County Continuum of Care is also making more of an effort to identify the geographic locations from which the homeless originate in Polk County. Recent homeless surveys identified previously uncouneted 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, M L J Land Trust (CHDO) and the Lakeland Housing Authority and other affordable housing developers.

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

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

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

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	Lakeland Habitat for Humanity
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Strategic Plan
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Discussion and coordination to provide city land for veteran housing development and other single-family lots
2	Agency/Group/Organization	Homeless Coalition of Polk County
	Agency/Group/Organization Type	Services-homeless
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Strategic Plan
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Meet with agency on monthly basis to discuss the challenges of homeless issues. Will forward consolidated plan to agency to continue discussions on improved performance.
3	Agency/Group/Organization	Achievement Academy, Inc.
	Agency/Group/Organization Type	Services-Children Services-Persons with HIV/AIDS
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	
4	Agency/Group/Organization	HANDS OF CENTRAL FLORIDA
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Strategic Plan
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Discussions on homeownership education and counseling along with administration of home purchase assistance. The city will take over administration of home purchase assistance

5	Agency/Group/Organization	Lakeland Housing Authority
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Strategic Plan
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	
6	Agency/Group/Organization	Mid-Town Community Redevelopment Agency
	Agency/Group/Organization Type	Economic Development
	What section of the Plan was addressed by Consultation?	Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	
7	Agency/Group/Organization	City of Lakeland City Commission/Mayor's Office
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Strategic Plan
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Provide periodic program updates and address any concerns. Will forward consolidated plan to group to continue discussion on improved performance.

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

Not applicable

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

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

Table 3 – Other local / regional / federal planning efforts

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(l))

The Housing Division partners with many local non-profit agencies in the community. Staff also has a relationship with Polk County's Housing and Neighborhood Development Office, in its efforts to support the goals of the provision of affordable, safe and sanitary housing; a suitable living environment and expanded economic opportunities for low and moderate income persons. The Division cooperates with other City departments to carry out the activities outlined in the Consolidated Plan. The City continues to encourage relationships between other local municipalities, builders, developers, and advocates for low-income persons.

Narrative

N/A

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

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

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

HUD along with the City considers it is important to obtain the views of residents who live in CDBG low income areas, as well as service providers who deliver services to low income and special needs residents. Due to the COVID 19 pandemic, the public meetings were held virtual instead of in person.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Newspaper Ad	Non-targeted/broad community	CAPER Ad	No comments received	N/A	https://www.lakelandgov.net/departments/community-economic-development/housing/public-notice/
2	Newspaper Ad	Public Services	February 9, 2026	N/A	27 Applications Received	https://www.lakelandgov.net/departments/community-economic-development/housing/public-notice/

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
3	Newspaper Ad	All Residents	Ad for annual Meeting	N/A	N/A	
4	Public Meeting	Residents	May 18	N/A	N/A	
5	Public Meeting	Residents	May 28	N/A	N/A	
6	Public Hearing	Residents	July 6	TBD	TBD	
7	Newspaper Ad	Residents	July 13 Ad final hearing	TBD	TBD	
8	Public Hearing	Residents	Aug 3 Final Hearing	TBD	TBD	

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The City provides assistance throughout the corporate limits of Lakeland; but will be directed to the areas

of City of Lakeland with the highest percentage of families with incomes at or below 80% of the area median income.

Allocations are typically used to address high priority needs, as identified in this plan, on a citywide basis for projects primarily benefiting low and moderate income households. The basis for assigning priority given to each category of priority needs (include relative priority, where required,) was a series of focus group meetings with providers of housing and community services, public meetings and public hearings. Consultations with the local housing authority and other City and Planning documents were also considered. A community needs survey was published on the internet for a period of 30 days. Housing Opportunities for Persons with AIDS (HOPWA) assistance shall be provided throughout the Lakeland/Winter Haven EMSA or Polk County wide.

NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

Summary of Housing Needs

The City of Lakeland's housing needs revolve around the high cost of housing and need for additional affordable housing. While housing quality and housing status (renter vs owner) play a role in the City's housing needs, housing cost burden is the leading challenge for the market. The limited supply and rising

cost of housing makes challenges like homelessness and housing status more difficult to solve.

Housing cost burden and overcrowding are evidence among renters of all incomes of the AMI. Among owners, there are significantly higher numbers of cost burdened (>30%) at the 30% to 50% of AMI.

The national distresses, of persons living in poverty and high unemployment rate, exist in the local economy. And has become more of a challenge with the recent pandemic. Lakeland's poverty level is estimated at 17.9% of the population living in poverty, this exceeds the state poverty rate of 15.5%.

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

Demographics	Base Year: 2019	Most Recent Year: 2025	% Change
Population	107,552	125,520	16%
Households	108,000	41,750	-61%
Median Income	\$41,750.00	\$50,136.00	20%

Table 5 - Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2016-2020 ACS (Most Recent Year)

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	4,600	4,690	7,340	4,335	20,785
Small Family Households	1,035	1,210	1,850	1,590	8,645
Large Family Households	260	325	400	135	1,120
Household contains at least one person 62-74 years of age	1,040	1,505	2,195	980	5,280
Household contains at least one person age 75 or older	1,035	1,135	1,510	915	3,110

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Households with one or more children 6 years old or younger	620	645	845	385	1,635

Table 6 - Total Households Table

Data 2016-2020 CHAS
Source:

Housing Needs Summary Tables

1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	60	85	40	40	225	90	10	0	0	100
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	140	70	280	85	575	0	25	50	10	85
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	50	15	35	70	170	10	45	4	0	59
Housing cost burden greater than 50% of income (and none of the above problems)	1,710	1,570	410	70	3,760	800	480	345	100	1,725

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Housing cost burden greater than 30% of income (and none of the above problems)	220	620	1,990	675	3,505	245	715	620	290	1,870
Zero/negative Income (and none of the above problems)	475	0	0	0	475	290	0	0	0	290

Table 7 – Housing Problems Table

Data 2016-2020 CHAS
Source:

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	1,955	1,740	760	265	4,720	900	560	400	110	1,970
Having none of four housing problems	925	900	3,230	1,905	6,960	825	1,490	2,950	2,050	7,315
Household has negative income, but none of the other housing problems	0	0	0	0	0	0	0	0	0	0

Table 8 – Housing Problems 2

Data 2016-2020 CHAS
Source:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	570	750	1,115	2,435	150	280	95	525
Large Related	100	255	74	429	35	44	100	179
Elderly	815	825	550	2,190	585	780	535	1,900
Other	580	530	845	1,955	335	130	235	700
Total need by income	2,065	2,360	2,584	7,009	1,105	1,234	965	3,304

Table 9 – Cost Burden > 30%

Data 2016-2020 CHAS
Source:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	0	0	525	525	95	110	0	205
Large Related	0	0	160	160	35	40	35	110
Elderly	675	495	205	1,375	430	320	265	1,015
Other	0	525	475	1,000	255	0	0	255
Total need by income	675	1,020	1,365	3,060	815	470	300	1,585

Table 10 – Cost Burden > 50%

Data 2016-2020 CHAS
Source:

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	185	60	290	150	685	10	70	39	10	129

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Multiple, unrelated family households	4	39	25	0	68	0	0	15	0	15
Other, non-family households	0	20	0	10	30	0	0	0	0	0
Total need by income	189	119	315	160	783	10	70	54	10	144

Table 11 – Crowding Information – 1/2

Data Source: 2016-2020 CHAS

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	0	0	0	0	0	0	0	0

Table 12 – Crowding Information – 2/2

Data Source
Comments:

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

2011-2015 CHAS data figures show that 34.5% of City of Lakeland households are single person households. The same data shows that 30.9% of owner-occupied housing units and that 39% of renters are single person households. More than half of all City of Lakeland renter households are housing cost burdened. The income group with the highest percentage of housing cost burdened is renters and owners at 30% AMI and below.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

The City of Lakeland does not have an accurate estimate of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

What are the most common housing problems?

The most common housing problem is cost burden for both renters and owners; followed by overcrowded and substandard housing for renters.

Are any populations/household types more affected than others by these problems?

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

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

Low-income individuals and families who are at risk of homelessness are often severely rent-burdened and identify money as the most pressing needs. Frequently requested financial assistance categories include rent arrears, security deposit, utility, moving expenses and funds to purchase essentials such as food and transportation. Low income persons may be assisted through partnerships between the City and non-profits to provide supportive services. The City provided low income households with rental and utilities assistance. Landlord assistance is offered through the local Florida Rural Legal Services. The City does not receive ESG funds; but Polk County awards a portion of its ESG funds to non-profits agencies within the City.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

The City considers households with severe housing cost burden (housing costs over 50% of household income) to be at-risk populations along with those who fall in the homeless category. Lakeland partners with the Homeless Coalition of Polk County (HCPC) with its Coordinate Entry (CE) and HMIS (Homeless Management Information System) to manage the numbers and needs of homeless population. As of May 19, 2021, HCPC has 608 clients with acuity of 4+ on its CE list; 781 clients with 205 literally homeless, 541 at risk and 30 disabled vets.

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

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

Discussion

N/A

NA-15 Disproportionately Greater Need: Housing Problems - 91.205(b) (2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

The following shows the number of households with disproportionately greater needs for all housing problems. A disproportionate exists when the percentage is greater than ten points higher than the percentage of persons in the category as a whole. Of the total population below, there are 17,678 or 16.4% that are Hispanic descent.

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,315	1,285	0
White	1,545	650	0
Black / African American	1,110	405	0
Asian	55	4	0
American Indian, Alaska Native	0	15	0
Pacific Islander	0	0	0
Hispanic	565	205	0

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data 2016-2020 CHAS

Source:

*The four housing problems are:

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

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,635	1,060	0
White	1,790	680	0
Black / African American	790	185	0
Asian	55	20	0

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
American Indian, Alaska Native	15	25	0
Pacific Islander	0	0	0
Hispanic	755	150	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data 2016-2020 CHAS
Source:

*The four housing problems are:

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

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,770	3,570	0
White	2,190	2,250	0
Black / African American	780	845	0
Asian	20	14	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	745	330	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data 2016-2020 CHAS
Source:

*The four housing problems are:

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

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,340	2,990	0

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
White	810	2,110	0
Black / African American	265	475	0
Asian	10	55	0
American Indian, Alaska Native	0	0	0
Pacific Islander	10	0	0
Hispanic	245	325	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data 2016-2020 CHAS
Source:

*The four housing problems are:

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

Discussion

According to the Comprehensive Housing Affordability Strategy (CHAS) data, race and ethnicity appear to influence housing opportunities. In each income category, the White households have a higher percentage of housing problems. African American households come in next; followed by Hispanic households. The other two racial groups, Asian and American Indian, have very small amounts of housing problems because the total population is so small. The percentages are consistent with the total population of each of the races.

NA-20 Disproportionately Greater Need: Severe Housing Problems: 91.205 (b) (2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

As shown in the Tables below, the incidence of severe housing needs by income group and racial and ethnic groups is comparable for very low income households (0%–30% AMI).

Of all the income level households, the White groups at 30%–50% and 50%–80% have the highest percentage of households with one or more of four housing problems. But the group 0%–30% has a higher number of households with problems in comparison to the other groups. The African American group is similar in the same groups; but has a higher number as a whole in 0%–30% AMI. The next group with a wide gap is Hispanic.

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,855	1,750	0
White	1,320	870	0
Black / African American	950	565	0
Asian	55	4	0
American Indian, Alaska Native	0	15	0
Pacific Islander	0	0	0
Hispanic	490	280	0

Table 17 – Severe Housing Problems 0 - 30% AMI

Data 2016-2020 CHAS
Source:

*The four severe housing problems are:

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

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,300	2,390	0
White	990	1,480	0
Black / African American	570	405	0
Asian	20	55	0
American Indian, Alaska Native	15	25	0
Pacific Islander	0	0	0
Hispanic	480	420	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data 2016-2020 CHAS
Source:

*The four severe housing problems are:

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

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,160	6,180	0
White	720	3,720	0
Black / African American	250	1,370	0
Asian	0	35	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	155	920	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data 2016-2020 CHAS
Source:

*The four severe housing problems are:

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

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	375	3,955	0
White	225	2,700	0
Black / African American	65	675	0
Asian	10	55	0
American Indian, Alaska Native	0	0	0
Pacific Islander	10	0	0
Hispanic	70	500	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data 2016-2020 CHAS
Source:

*The four severe housing problems are:

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

Discussion

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

NA-25 Disproportionately Greater Need: Housing Cost Burdens - 91.205 (b) (2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

According to the chart below, White households have a disproportionately greater need in comparison to the other groups regarding housing cost burden.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	28,320	6,675	5,905	855
White	20,515	3,810	3,080	425
Black / African American	3,720	1,305	1,555	265
Asian	480	55	70	4
American Indian, Alaska Native	105	15	0	4
Pacific Islander	10	0	0	0
Hispanic	2,940	1,395	915	140

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2016-2020 CHAS

Discussion

The numbers of households that are severely housing cost burden in each racial group are represented in a similar percentage as the City's population based on information from the Census. The total population of Lakeland is 76.2% White, followed by 20.5% of African American and 14.5% Hispanic. Asians, American Indians, Alaska Native and Pacific Islander households make up such a small portion of the total population that the percentage of them in the population and percentage of severely housing cost burdened is minor.

NA-30 Disproportionately Greater Need: Discussion - 91.205 (b)(2)

Are there any income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

The race with the highest percentage of housing problems, severe housing problems and cost burden is White followed by African Americans. This is consistent with the population in Lakeland with the White population at approximately 76% and the African American at approximately 20%. This indicates that if there were a racial or ethnic group that has a disproportionately greater need than the needs of the jurisdiction as a whole, it would be White or African Americans. Most of the housing occupied in Lakeland (renter or owner) is occupied by these two groups. Hispanic, Asian, American Indian and other races make up less than 20% combined.

If they have needs not identified above, what are those needs?

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

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

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

NA-35 Public Housing - 91.205 (b)

Introduction

The Lakeland's Housing Authority (LHA) utilizes the housing choice voucher program. Its' mission is to provide quality, affordable housing and self sufficiency opportunities in an effective and professional manner, in Lakeland and Polk County Florida.

The Public Housing program was established to provide decent, safe, and sanitary rental housing for eligible low income families, the elderly, and persons with special needs. Public housing comes in all sizes and types, from scattered single family houses to high rise apartments for elderly families. Public Housing is an option for those with incomes up to 80 percent of the Area Median Income (AMI).

Public Housing Properties:

- Westlake Apartments
- John Wright Homes
- Cecil Gober Apartments
- Renaissance at Washington Ridge
- Manor (Senior complex)
- Lake Ridge Apartments
- Dakota Park Apartments
- Hampton Hills Homes
- Williamstown
- Colton Meadow
- Villas at Lake Bonnet
- Twin Lakes Phase 1 & 3

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	247	1,267	110	1,069	41	0	47

Table 22 - Public Housing by Program Type

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

Data Source: PIC (PIH Information Center)

Characteristics of Residents

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	
Average Annual Income	0	0	10,622	11,280	9,404	11,473	10,417	0	
Average length of stay	0	0	4	5	0	6	0	0	
Average Household size	0	0	2	2	1	2	1	0	
# Homeless at admission	0	0	0	0	0	0	0	0	
# of Elderly Program Participants (>62)	0	0	91	307	92	200	3	0	
# of Disabled Families	0	0	38	352	2	290	25	0	

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project - based	Tenant - based	Special Purpose Voucher	
							Veterans Affairs Supportive Housing	Family Unification Program
# of Families requesting accessibility features	0	0	247	1,267	110	1,069	41	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	70	476	68	370	26	0	12
Black/African American	0	0	177	785	42	693	15	0	35
Asian	0	0	0	5	0	5	0	0	0
American Indian/Alaska Native	0	0	0	1	0	1	0	0	0
Pacific Islander	0	0	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0	0

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

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Ethnicity	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	43	212	34	171	2	0	5
Not Hispanic	0	0	204	1,055	76	898	39	0	42

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

Table 25 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

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

LHA is not currently accepting new applications for its waiting list for the housing choice voucher program.

The demographics for persons on the waiting list in order of higher Need on the list include families with children, families with disabilities and then elderly families. With the income levels, the income with the greatest need is very low income, followed by extremely low and low income households. The African American families are listed with the greatest need followed by White and then other races. The list has been closed and is not expected to reopen this PHA plan year. The waiting list is in the thousands. The LHA is expected to receive an additional 60 vouchers through the Emergency Housing Voucher Program as part of the American Rescue Plan. The vouchers will be awarded through the Continuum of Care partnership.

What are the number and type of families on the waiting lists for public housing and section 8 tenant-based rental assistance? Based on the information above, and any other information available to the jurisdiction, what are the most immediate needs of residents of public housing and Housing Choice voucher holders?

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

How do these needs compare to the housing needs of the population at large

LHA and the general population have similar needs, such as employment opportunities, transportation, childcare and health care services, but at a higher degree. The recent increase in demand for housing in the area has caused prices to increase and has put a strain on the availability of affordable housing.

Discussion

LHA provides such services as family self-sufficiency class, assistance with employment opportunities, Office and Maintenance Skills Training Programs, credit counseling, YouthBuild Program and tutoring for youth, to its families. The general population must seek out public and human services on their own. This may be more of a challenge for the general population.

NA-40 Homeless Needs Assessment - 91.205 (c)

Introduction:

The Homeless Coalition of Polk County serves as the lead agency for the City of Lakeland homeless providers. Rural homelessness does not apply within the city limits of the City of Lakeland, which is an urban community.

The Lakeland Polk County communities like most cities and national trends have children and families becoming the fastest growing homeless population; due to the current economic situations of poverty, unemployment, lack of affordable housing, health care problems include disabilities, such as mental health and/or substance abuse. Based on the 2011-15 American Community Survey, there are estimated 17.9% of individuals in Lakeland who are living below poverty; 27.5% of related children under 18; and 10.9% of people 65 years old. A large portion of the households in Lakeland earning 80% of the area median income or less are cost burdened, paying more than 30% of their income for housing and 30% are severely cost burdened, paying more than 50% of their income for housing, placing these families at risk of becoming homeless.

The Homeless of Polk County acts as the coordinating agency for both the city of Lakeland and the Polk County Continuum of Care processes. Therefore, the Point in Time effort was a joint venture. HCPC monthly and planning meetings are held with both groups.

The Homeless Management Information System Lead Agency created custom HMIS Point in Time data collection assessment forms for all provider agencies. Custom reports were created that provided bed usage and client level Point in Time data for each emergency shelter, transitional program and permanent housing program. Transitional programs and Permanent Housing programs also have entry exit reports.

Providers that do not use HMIS are asked to complete Point in Time assessment forms manually and the HMIS Lead Agency inputs these into the HMIS system annually. Specific bed counts and client level data is available for homeless population reports.

During the Point in Time Survey performed in January 2020, Lakeland, Winter haven/ Polk County reported 565 homeless people.

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

N/A

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	0	0
Black or African American	0	0
Asian	0	0
American Indian or Alaska Native	0	0
Pacific Islander	0	0
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	0	0
Not Hispanic	0	0

Data Source

Comments:

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

According to the 2020 Point-in-time survey, there were 39 households with at least one parent with

children (70 children and 43 adults) included in the count these numbers include 3 unsheltered households with at least one parent with children (3 children and 4 adults).

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

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

A review of 2019 racial and ethnic Census data shows that ethnic data tracks with the general population.

Hispanic/Latinos represent 10.8% of the homeless population as compared to 16.4% of the general population. Racial data shows a very different story. Blacks or African American make up 30.1% of the homeless population, but they make up only 20.5% of the overall population. This shows that Blacks/African Americans are disproportionately represented in the homeless population. Whites make up 72.3% of the population, but only 62.1% of the homeless.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

The percentage sheltered persons in households with at least one adult and one child was 94%, which means we have 6% of that population unsheltered. This percentage has decrease over the last few years due to additional family transitional and permanent supportive housing being added.

Discussion:

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

NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)

Introduction

In this section of the Consolidated Plan, the groups considered for non-homeless special needs population are: the elderly, frail elderly; persons with mental illness; persons with developmental and physical disabilities; persons with alcohol/other drug addictions; persons with HIV/AIDS and at risk youth. Persons in these categories' needs are often addressed by non-profit agencies and tend to fall in the low to moderate income levels. The State's State Housing Initiative Plan (SHIP) program requires 20% of the local allocation to be utilized for special population. The City over the years has exceeded the 20% set-aside for special population. Majority of clients served in the rehab programs are elderly, frail elderly and persons with physical disabilities.

The City redesignates its HOPWA allocation to the State of Florida to act as the Lead Agency as the grantee and recipient of funds for services on behalf of HIV/AIDS clients in the Lakeland/Winter Haven EMSA (Polk County).

Describe the characteristics of special needs populations in your community:

In examining supportive housing for persons with special needs, Lakeland has considered the needs of the elderly, persons with disabilities (including mental, physical and developmental), alcohol and substance abusers and persons with HIV/AIDS.

According to the 2019 America Community Survey five-year estimates, there are 24,282 persons (which is 22.2% of the population) living in Lakeland who are 65 years and over. Most elderly persons are on fixed income from sources such as pensions, Social Security and savings. This senior component of the housing market is significant.

There are approximately 17,052 persons with any form of disability which is 15.8% of the Lakeland's population. This group is non-institutionalized and ranges from ages 5 and over.

What are the housing and supportive service needs of these populations and how are these needs determined?

Many clients completing the rehabilitation program are elderly and may be handicapped. Handicap accessibility is addressed through the rehabilitation program as well. The public services grants support handicapped service agencies as well as the frail elderly programs.

The persons with disabilities whether it be hearing, vision, cognitive, ambulatory or self-care difficulties and independent living difficulty; they are normally live on a fixed income and considered low to moderate incomes. There are several agencies in the community that support them with services. Peace River Center is a community mental health organization that provides quality mental and

behavioral health care. Peace River has recently expanded its main office and is equipped to offer treatment to children as well as adults.

Tri-County Human Services provides outpatient services for substance abuse assessment, individual and group counseling, and alcohol/drug education.

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

The City designates its HOPWA allocation to the State of Florida to act as the Lead Agency as the grantee and recipient of funds for services on behalf of HIV/AIDS clients in the Lakeland/Winter Haven EMSA (Polk County).

If the PJ will establish a preference for a HOME TBRA activity for persons with a specific category of disabilities (e.g., persons with HIV/AIDS or chronic mental illness), describe their unmet need for housing and services needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2) (ii))

N/A

Discussion:

The non-homeless persons with special needs are provided with supportive services from the public service agencies. The frail elderly who own and lives in their homes is also provided public services. The public services grants support the different agencies that provide assistance to persons with special needs.

NA-50 Non-Housing Community Development Needs - 91.215 (f)

Describe the jurisdiction's need for Public Facilities:

The City's Public Facilities needs are addressed in the City's Strategic budget.

How were these needs determined?

These needs were determined as part of the comprehensive planning process of the City which included significant public input.

Describe the jurisdiction's need for Public Improvements:

The City's primary Public Improvements are funded outside the HUD related funding processes administered through other City Departments: City Manager's Office, Planning, Engineering, and Parks & Recreation. The City has identified and is currently replacing sidewalk and intersection ramps as part of its ADA action plan. The City is also in the process of identifying and improving drainage and expanding sewer availability to high flood risk areas.

How were these needs determined?

Needs are determined through ongoing comprehensive planning and budgeting processes.

Describe the jurisdiction's need for Public Services:

The City's public services are provided by a variety of agencies. Some assistance is provided with CDBG funds through a competitive process. Those services are available to serve persons and households at 80% and below of the AMI.

How were these needs determined?

These needs were determined as part of the consolidated plan planning process that included significant public input.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

As required by federal regulations found in 24 CFR 91.20 – the Housing Market Analysis must describe the significant characteristics of the jurisdiction’s housing market, including the supply, demand, and condition and cost of housing and the housing stock available to serve persons with disabilities and to serve other low income persons with special needs, including persons with HIV/AIDS and their families. According to the American Community Survey Five Year Estimate 2015â€ 2019, Lakeland has 49,614 households. Of which, 55.6% is owner occupied units and 44.4% is renter occupied. There are 41,276 families which averages 2.5 family size. And persons 65 years and older account for 22.2% of population and 19.3% households have one or more persons under 18 years living in them.

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

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

MA-10 Housing Market Analysis: Number of Housing Units - 91.210(a)&(b)(2)

Introduction

The charts below summarize the types of properties and tenure unit size. Forty eight percent of the units that are one unit detached structures. And there are more owners than renters in the city limits.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	25,020	50%
1-unit, attached structure	2,000	4%
2-4 units	5,145	10%
5-19 units	6,150	12%
20 or more units	4,275	9%
Mobile Home, boat, RV, van, etc	7,490	15%
Total	50,080	100%

Table 26 – Residential Properties by Unit Number

Data Source: 2016-2020 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	185	1%	1,830	10%
1 bedroom	505	2%	3,670	19%
2 bedrooms	7,530	33%	7,940	42%
3 or more bedrooms	14,655	64%	5,430	29%
Total	22,875	100%	18,870	100%

Table 27 – Unit Size by Tenure

Data Source: 2016-2020 ACS

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

The City is comprised mostly of single-family detached units (24,586) accounting for 48% of the residential properties. The next property type is mobile home, boat, RV, and etc. accounting for 17%. The City expends its CDBG and State funds on single family unit rehabilitation and home purchase assistance. Over the recent years, local, CRA and HOME funds have been utilized for rental construction projects. Other local funds are expended to provide assistance to low income tax credit multi-family units. No assistance is provided for mobile home units.

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

No designated units are expected to be lost in the next five years

Does the availability of housing units meet the needs of the population?

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

Describe the need for specific types of housing:

The demand for housing at all income levels currently exceeds the supply. The market most in need of affordable rental housing available to households at or below 80% of AMI, particularly households below 30% of AMI, as shown by the high levels of housing cost burden. The increase in prices has made housing at these levels very hard to find. Most new affordable housing development is targeting low to moderate income households due partly to the increase in construction costs.

Discussion

In summary, there is a shortage of affordable housing for owners and renters in the lower income households. The City provides some assistance to homeowners in the income level up to 80% of AMI; but the multi-family development market will need to improve to assist low income renters.

MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

Introduction

This section will review and assess the cost of housing for renters and owners. Data shows that the cost of housing has increased over the last ten years and the rent cost has also increased.

Cost of Housing

	Base Year: 2009	Most Recent Year: 2020	% Change
Median Home Value	108,000	160,400	49%
Median Contract Rent	715	886	24%

Table 28 – Cost of Housing

Rent Paid	Number	%
Less than \$500	2,375	12.6%
\$500-999	9,985	52.9%
\$1,000-1,499	5,050	26.8%
\$1,500-1,999	1,025	5.4%
\$2,000 or more	440	2.3%
Total	18,875	100.0%

Table 29 - Rent Paid

Data Source: 2016-2020 ACS

Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	615	No Data
50% HAMFI	1,735	2,630
80% HAMFI	7,825	5,925
100% HAMFI	No Data	8,585
Total	10,175	17,140

Table 30 – Housing Affordability

Data Source: 2016-2020 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	1,085	1,092	1,337	1,797	2,245
High HOME Rent	643	690	831	950	1,041
Low HOME Rent	510	546	655	756	845

Table 31 – Monthly Rent

Data Source: HUD FMR and HOME Rents

Is there sufficient housing for households at all income levels?

No, Low income renters and owners have very little increase in affordable supply, while at the same time demand has increased.

How is affordability of housing likely to change considering changes to home values and/or rents?

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

As housing costs increase and income do not keep pace with it, the affordability of safe and decent housing will decrease. This may lead to even higher cost burden problem that already exist in those low-income renters and homeowners.

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

Of the three categories, Low HOME rents are the lowest. The fair market rents increase with the bedroom sizes; this increase ranges from \$100 to \$700. A large family living on a fixed income would find it difficult to meet other household expenses with such increases. The majority of the renters (chart 32) pay \$515 - \$1,000 monthly.

The City assists in preserving the owner-occupied households through its housing rehabilitation and down payment initiatives. The City continues to support the local housing authority and multi-family developers who need assistance with monetary support such as the waiver of impact fees and/or the sale of vacant City-owned lots through the InFill Land Bank program. Non-monetary commitments are also engaged such as letters of support, certificates of consistency, expedited and special zoning provisions.

Discussion

The housing market has recovered, and the rents are increasing; but low-income households' wages are the same or decreasing. This creates a challenge for low income owners and renters to pay for housing and to meet other household obligations such as child care and transportation.

MA-20 Housing Market Analysis: Condition of Housing - 91.210(a)

Introduction

The following portion summarizes “selected” housing conditions as defined in the Census. These conditions are generally considered identifiers of substandard housing, although the last two on the list are related to households instead of housing conditions.

- Lack of complete plumbing facilities;
- Lack of complete kitchen facilities;
- More than one person per room and
- Housing costs greater than 30% of household income.

The condition that is most common among renters and owners is housing cost burden.

Describe the jurisdiction's definition of "standard condition" and "substandard condition but suitable for rehabilitation":

“Standard Condition” is housing unit that meets HUD Housing Quality Standards (HQS) and all applicable state and local codes. “Substandard Condition, but suitable for rehabilitation” is housing unit that does not comply with standard criteria, or has minor defects that require a certain amount of correction but can still provide safe and adequate shelter or has major defects requiring a great deal of correction and will be safe and adequate once repairs are completed.

"Substandard Condition, not suitable for rehabilitation" is housing unit that if a cost estimate of repairs based on the needs identified at a work write-up exceeds 65% of the just value as determined by the property appraisal. Such units are not eligible.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	4,515	20%	8,455	45%
With two selected Conditions	120	1%	565	3%
With three selected Conditions	0	0%	55	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	18,240	80%	9,800	52%
Total	22,875	101%	18,875	100%

Table 32 - Condition of Units

Data Source: 2016-2020 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	4,295	19%	4,485	24%
1980-1999	7,595	33%	6,565	35%
1950-1979	9,060	40%	6,010	32%
Before 1950	1,920	8%	1,815	10%
Total	22,870	100%	18,875	101%

Table 33 – Year Unit Built

Data Source: 2016-2020 CHAS

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	10,980	48%	7,825	41%
Housing Units build before 1980 with children present	2,455	11%	950	5%

Table 34 – Risk of Lead-Based Paint

Data Source: 2016-2020 ACS (Total Units) 2016-2020 CHAS (Units with Children present)

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	0	0	0
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

Table 35 - Vacant Units

Data Source: 2005-2009 CHAS

Describe the need for owner and rental rehabilitation based on the condition of the jurisdiction's housing

The majority of the City's housing stock was built between 1950 and 1979. With so many units in this timeframe, many of these units required major rehabilitation. There are some that are not suitable of rehabilitation due to dilapidated conditions and are unsuitable for living in. Data shows a need for repairs in the existing low-income homeowners in their housing. The City offers rehabilitation programs only for homeowners. Private rental unit owners are responsible for rental rehabilitation. The City also demolishes housing units not suitable through the Code Enforcement Board.

Estimate the number of housing units within the jurisdiction that are occupied by low or moderate income families that contain lead-based paint hazards. 91.205(e), 91.405

Lead based paint was banned from use in residential structures after 1978 but however older homes still have the potential to contain lead paint hazards. Table 36 notes that 12,050 owner-occupied housing units in the City were built prior to 1980 and 8,160 renter-occupied housing units were built prior to 1980. Thus, it can be assumed that a larger portion of the owner-occupied and renter-occupied units having a higher risk of lead based paint hazards are occupied by low and moderate-income families.

Discussion

The data shows that over 45% of owner-occupied and renter units were built before 1979, therefore a majority of units need major rehabilitation. This may include some level of lead based paint. With the City's rehabilitation, homes have to meet the local housing quality standards which include lead-based abatement. The rental unit owners are responsible for rental rehabilitation.

MA-25 Public And Assisted Housing - 91.210(b)

Introduction

The Public Housing program was established to provide decent, safe, and sanitary rental housing for eligible low-income families, the elderly, and persons with special needs. Public housing comes in all sizes and types, from scattered single-family houses to high rise apartments for elderly families. Public Housing is an option for those with incomes up to 80 percent of the Area Median Income (AMI).

Totals Number of Units

	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available			306	1,480			266	0	401
# of accessible units									
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 36 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

The Lakeland Housing Authority (LHA) manages 742 housing units with subsidy funding under HUD's Low Rent Public Housing Program. All units are in good condition, with a number having received energy efficiency upgrades and modernizing retrofit improvements. LHA continually assesses the condition of its public housing units to determine whether physical improvements are necessary. The Lakeland Housing Authority's units are in "standard condition." There are 319 total public housing units available. The community and the number of units are below.

Public Housing Condition

Public Housing Development	Average Inspection Score

Table 37 - Public Housing Condition

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

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

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

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

Goal #2: Maintain and/or obtain the "High Performer" status in Public Housing and Section 8. We were designated a Standard Performer Agency for Public Housing and High Performer Agency for the Housing Choice Voucher Program on the most recent evaluation. Maintain a public housing vacancy rate of 2% or less. LHA has been able to maintain the vacancy at or below 2%. Maintain an average work order response time of less than three days. Collect at least 97% of the rent and other charges excluding fraud recovery and major tenant abuse due to LHA. Reduce utility usage (including water) by 25%. Maintain a Section 8 lease-up rate of at least 98% while not exceeding HUD limitations. Continue and improve task tracking / management by objectives. Enhance internal operations to reduce costs, improve efficiencies, and become even more effective and professional.

Goal #3: Maintain and improve our public image through enhanced communication, coordination, and accountability with outside entities, among the staff and with residents.

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

entrepreneurial methods and practices that positively impact affordable housing in LHA's jurisdiction. Incorporate financially feasible Green and Sustainability Best Practices in all future developments.

Obtain at least \$100 million in grants and/or leveraging from all sources by December 31, 2021.

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

Goal #6: Maintain a high level of employee relations and morale.

- Enhance lines of communications through staff meetings and other necessary internal communications to provide updates and progress reports about agency activities.

- Continue to reward performance through the timely implementation of a performance management system and the incentive pay program.

- Encourage and support staff partaking in training and continuing education opportunities to the greatest degree possible within funding constraints.

- Conduct an annual employee satisfaction survey.

Discussion:

LHA goal is to transform its entire public housing portfolio into mixed-income communities over the next 2 to 40 years, in an effort to reposition the agencies' public housing assets into better performing developments that are competitive in the marketplace as well as improve their physical and social conditions. For over twenty-five years LHA's Development Department has been responsible for creating economic development opportunities in the City of Lakeland as well as redeveloping challenged neighborhoods that have not been invested in and neglected for some time. LHA and/or its subsidiary entity(s) plans to either partner with other developers or self-develop its properties using HUD's mixed-finance approach.

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

Introduction

The Homeless Coalition of Polk County acts as the lead agency for both the City of Lakeland and the Polk County Continuum of Care processes. Therefore, the Point in Time effort was a joint venture. HCPC monthly and planning meetings are held with both groups.

The HMIS Lead Agency created custom HMIS Point in Time data collection assessment forms for all provider agencies. Custom reports were created that provided bed usage and client level Point in Time data for each emergency shelter, transitional program, and permanent housing program. Transitional programs and Permanent Housing programs also have entry& exit reports. Providers that do not use HMIS are asked to complete Point in Time assessment forms manually and the HMIS Lead Agency inputs these into the HMIS system annually. Specific bed counts and client level data are available for homeless population reports.

Facilities Targeted to Homeless Persons

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	0	0	0	0	0
Households with Only Adults	0	0	0	0	0
Chronically Homeless Households	0	0	0	0	0
Veterans	0	0	0	0	0
Unaccompanied Youth	0	0	0	0	0

Table 38 - Facilities Targeted to Homeless Persons

Data Source Comments:

Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons

There are a variety of mainstream services offered by public services agencies to the homeless population. Programs offered are mental and health care services; reduced childcare services; day center for the disabled; substance abuse program; and employment services. Most if not all of the programs are free or reduced cost for low income and homeless persons.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

Victims of Domestic Violence: Currently provider agencies provide a free and confidential assessment, shelter and related services to domestic violence survivors and their dependents including crisis intervention, problem solving skills, self-help groups, safety planning, information and referrals, and outreach services including external support group. The major stakeholder that provides the services need is Peace River Center, Inc.

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

Veterans: There are Veteran services provided through the Polk County Housing & Neighborhood Services Division. Polk County's Veteran Services help current, former and future service members through the intricate and sometimes complicated process of obtaining military benefits. Services include compensation, education & training, home loans, life insurance, military pension, survivor benefits, vocational rehabilitation and burial benefits. There are also medical services provided at local VA clinic and at the regional Veterans Administration in surrounding areas. We also have a strong representative from the VA that attends meetings and trouble shoots when we feel a veteran is entitled to services they are not receiving.

Chronically Homeless: Local permanent supportive housing programs have established residential program to provide safe shelter for individuals waiting for a permanent supportive housing bed to open. Additionally, Mental Health assessment and substance abuse detoxification can be provided in this time as well.

Participants must go through Coordinated Entry process to receive direct services housing and other benefits. Talbot House Ministries – Permanent Housing/Shelter Programs Emergency Shelter Homeless Shelter provides dental, medical care and job training for the poor and homeless in the community.

ii. Salvation Army of West Polk – a non-profit organization serving disadvantaged households with children, providing short-term housing for families in need. Families can stay for up to one year. The program offers free childcare and a case manager who works with residents to establish goals and a family case plan.

MA-35 Special Needs Facilities and Services - 91.210(d)

Introduction

The special needs facilities and services are provided by the local non-profit agencies. In the section below, there is a list of those agencies along with a description of the services that they offer to the special needs population.

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

In examining supportive housing for persons with special needs, Lakeland has considered the needs of the elderly, persons with disabilities (including mental, physical and developmental), alcohol and substance abusers and persons with HIV/AIDS. A discussion of the housing needs for these subpopulations follows.

Many clients completing the rehabilitation program are elderly and may be handicapped. Handicap accessibility is addressed through the rehabilitation program as well. The public services grants support handicapped service agencies as well as the frail elderly programs.

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

Peace River Center is a private, not for profit, community mental health organization. Peace River provides Polk, Hardee and Highlands Counties with quality mental and behavioral health care. With facilities across Polk County, Peace River is equipped to offer a variety of treatment options to children and adults in many different settings. Services offered by Peace River Center include Crisis Stabilization Unit, Adult Residential Treatment, Case management, Domestic Violence and Sexual assault programs, and 24 hour Crisis Hotline services. Peace River has inpatient and outpatient psychiatric services such as integrated care combining primary care and behavioral health services; mobile & in-home services; rape recovery & resources center and substance abuse treatment.

The mission of Peace River is to improve the mental health of individuals in our community. Funding for Peace River services and programs come from various sources including Florida Department of Children and Families, United Way of Central Florida, City of Lakeland, Board of County Commissions for Polk County, Victims of Crime Act, individuals, businesses and community donors.

Tri-County Human Services, Inc. is a private, not for profit organization, providing substance abuse assessment, mental health and co-occurring treatment to residents of Polk, Hardee and Highland Counties. Each client works with a clinical specialist who develops an individualized treatment plan which specifies the type, frequency and duration of service most suited to the client's needs. Tri-County also offers outpatient services; children's services and DUI programs.

Noah's Ark of Central Florida is committed to empowering individuals who have developmental disabilities by advocating on their behalf and by providing or facilitation meaningful employment, recreational and social opportunities and affordable housing choices. Noah's Ark has developed an innovative program that will make affordable and accessible rental homes available in safe neighborhoods. This initiative leverages community resources by using volunteers to help build homes along with donations and gifts in kind from the local business community to acquire the materials. Noah's Ark offers two low-cost residential rental communities that promote independence and quality of life for residents with developments or intellectual disabilities.

Sunrise Community of Lakeland is one of the largest private not-for-profit organization in the country dedicated to serving people with intellectual and developmental disabilities. Sunrise works with people to ensure they have a choice, and make sure that their services properly support them in achieving higher levels of independence, self-cetermination, personal responsibility and access to the community. Sunrise operates several group homes throughout Polk County. Sunrise provides such services as respite care, adult day program, adult skills classes, and companion services, in home training, transportation, and personal care assistance.

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

The City provides housing rehabilitation for low to moderate income families along with a local non-profit agency is also being funded with general funds to assist frail elderly with minor repairs to their homes. With the State of Florida SHIP funds, the City is committed to assisting individuals and households with persons with special needs modifications.

To improve the quality of life for the elderly, the City is assisting local non-profit agencies to provideservices such as in-home care, wellness programs and property upkeep or maintenance. To improve thequality of life for the individuals with special needs, the City is assisting local agencies to provide services such as mental health referral; substance abuse counseling and repairs to local facility for persons with disabilities.

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

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

A list of activities is provided above.

MA-40 Barriers to Affordable Housing - 91.210(e)

Describe any negative effects of public policies on affordable housing and residential investment

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

- Impact Fees/Impact fee Credits/Impact Fee Exemptions;

- Tax Increment Benefits;

- Affordable Housing Incentive Plan;

- Code Enforcement;

- In Fill Land Bank Program; and

- Accessory Dwelling Units.

MA-45 Non-Housing Community Development Assets - 91.215 (f)

Introduction

This section provides an overview of employment, workforce characteristic and earning in Lakeland.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	425	20	1	0	-1
Arts, Entertainment, Accommodations	5,573	9,361	15	12	-3
Construction	2,664	2,538	7	3	-4
Education and Health Care Services	7,089	17,417	20	23	3
Finance, Insurance, and Real Estate	2,588	6,836	7	9	2
Information	549	664	2	1	-1
Manufacturing	2,713	5,299	7	7	0
Other Services	990	1,349	3	2	-1
Professional, Scientific, Management Services	3,232	10,452	9	14	5
Public Administration	0	0	0	0	0
Retail Trade	6,089	11,906	17	16	-1
Transportation and Warehousing	2,288	6,539	6	9	3
Wholesale Trade	2,143	2,987	6	4	-2
Total	36,343	75,368	--	--	--

Table 39 - Business Activity

Data Source: 2016-2020 ACS (Workers), 2020 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	50,045
Civilian Employed Population 16 years and over	46,930
Unemployment Rate	6.18
Unemployment Rate for Ages 16-24	10.99
Unemployment Rate for Ages 25-65	4.31

Table 40 - Labor Force

Data Source: 2016-2020 ACS

Occupations by Sector	Number of People
Management, business and financial	10,615
Farming, fisheries and forestry occupations	2,000
Service	4,645
Sales and office	11,300
Construction, extraction, maintenance and repair	3,555
Production, transportation and material moving	2,685

Table 41 – Occupations by Sector

Data Source: 2016-2020 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	32,518	74%
30-59 Minutes	8,796	20%
60 or More Minutes	2,808	6%
Total	44,122	100%

Table 42 - Travel Time

Data Source: 2016-2020 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	2,255	205	2,435

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
High school graduate (includes equivalency)	10,940	1,055	5,140
Some college or Associate's degree	12,835	685	3,420
Bachelor's degree or higher	11,770	360	1,840

Table 43 - Educational Attainment by Employment Status

Data Source: 2016-2020 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	110	205	490	810	1,315
9th to 12th grade, no diploma	920	740	820	1,835	1,975
High school graduate, GED, or alternative	3,870	4,450	4,005	8,695	7,935
Some college, no degree	4,675	3,125	2,810	4,995	5,625
Associate's degree	585	1,875	1,340	2,860	1,705
Bachelor's degree	980	3,005	2,510	3,960	3,370
Graduate or professional degree	10	1,075	1,290	2,175	2,625

Table 44 - Educational Attainment by Age

Data Source: 2016-2020 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	22,371
High school graduate (includes equivalency)	30,100
Some college or Associate's degree	33,186
Bachelor's degree	49,325
Graduate or professional degree	56,462

Table 45 – Median Earnings in the Past 12 Months

Data Source: 2016-2020 ACS

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

The largest percentage of workers in Lakeland is Education and Health Care Services. Lakeland has a major medical center and numerous medical clinics known as the medical corridor. The Polk County

schoolboard along with four major colleges and universities also employs a large number of individuals. Retail Trade and Professional & Business Services follow with 12.3% and 13.5% consecutively. Lakeland is home to Publix supermarkets, which is one of the largest employers in the area; which owns financial, manufacturing and distribution centers in the metro area. Amazon opened a major distribution center which is transferring air cargo traffic from Tampa International Airport to Lakeland Linder Airport. The company has constructed a new \$100 million air cargo hub adding 800 jobs to the area. Several other companies such as GEICO, GC Services and Rooms to Go, Advanced Auto Parts and major manufacturers have opened warehouses in addition to the businesses existing businesses.

Describe the workforce and infrastructure needs of the business community:

Lakeland's economy is fluctuating, and the needs of the business community are changing. The City's workforce is increasingly private sector driven, with rapid growth in certain business sectors, such as warehouse/distribution. Lakeland is seeing rapid growth in both tech jobs requiring advanced skills, as well as low skilled/low wage service sector jobs. Many businesses in the area need to be able to attract top talent to fill advanced positions, while also needing to fill more entry level positions with employees who are technically competent and job ready.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

The following economic development initiatives and business incentives are identified on the City of Lakeland's website at www.lakelandgov.net. These incentives are the coordinating efforts of several of the City's departments and CRA's and other business partners. These incentives include tax exemptions, state funding, and local programs for qualified businesses help to defray costs and maximize business growth. Core Improvement Area: The Core Improvement Area is in the core of Downtown Lakeland. Nonresidential and residential construction inside the Core Improvement Area is eligible to have all impact fees waived except city water, wastewater and fire service.

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

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

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

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

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

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

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

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

A small number of the current workforce does not have an education beyond the 9th grade, which makes it difficult for them to advance in their current jobs. There are 3,537 people in the workforce over the age of 18 have no more than a 9th grade education. The majority of the workers have a high school diploma, GED or equivalent, which enable them to get into an entry-level job in manufacturing, warehouse, construction or other trades. In order to advance, they will need to increase their education and/or training levels through one of the programs offered in the area.

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

Higher education is offered at several colleges, (Florida Southern College, Southeastern University, Florida Polytechnic University and Polk State College) and training schools, (Travis Technical Center, Keiser University) to promote higher learning.

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

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

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

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

Yes

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

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

Discussion

In summary, the City's labor force is largely civilian, the unemployment is a little high due to the unemployment of persons seeking jobs after the pandemic. The worker who travels drive has 30 minutes or less drive. The job market shows that the higher the educational level the higher your earnings; which is true throughout the nation. The City has numerous initiatives in place to promote economic impact which affects the work force. The City is seeing growth in the business section along with a demand for more skilled workers. The local educational system is also offering more opportunities in higher education to qualify skilled workers.

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

With the data collected over the years with rehabilitation programs, there is more of a concentration of households with multiple housing problems in the low-income census tracts with older housing stock. Concentrated may be defined as an area that has a proportionately higher occurrence of these multiple housing problems compared to other areas of the City.

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

Census tracts 112.02, 112.03 and 112.04 contain the highest concentration of minorities in the City, according to data from CPD maps. (See Low-Mid Census Tract Map below) In these census tracts, 56% of the households are Black or African American. Concentrated may be defined as an area that has a proportionately higher occurrence of these multiple housing problems compared to other areas of the City.

What are the characteristics of the market in these areas/neighborhoods?

The poverty rate for African Americans is 31.7% when compared to the White population which is 15.1% and the Hispanic is 27.2%. Some of the characteristics of the neighborhoods like many in Lakeland have older homes in need of repair. There are some businesses and several magnet schools along with medical complexes and hospital nearby.

Are there any community assets in these areas/neighborhoods?

The community assets located in these areas are two community centers, Coleman Bush Community Center and Simpson Park Recreational Center, which serve the low-moderate income households with youth activities and meeting place for community. Most recently, the Dream Center has opened to offer local youth a place of safety and does community clean ups monthly. The Boys and Girls Club also provide for a safe haven for the community youth in the surrounding neighborhoods. There are several magnet schools located in the low-income neighborhoods.

Are there other strategic opportunities in any of these areas?

In addition to the community assets stated above, the Mid-Town Community Redevelopment Agency is taking a vested interest in these areas. A blighted multi-family housing complex was demolished and the CRA is seeking resolutions to address some affordable housing needs of the community. The Lakeland Housing Authority has re-constructed several old housing complexes to produce more affordable units to its client base.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Low- and moderate- income households are more disproportionately at a disadvantage. With minimal job security and little or no savings, these households may feel the impact of an economic

disruption almost immediately as hourly paid workers suffer lost wages right away. These households are more vulnerable during natural disasters as they often live in communities with fewer resources, and housing that is more susceptible to flooding, fire, and other hazards. With no financial cushion, workers struggle to repair damage, recover from illness, and pay ongoing bills. At the same time, workers are essential to disaster recovery efforts in both infrastructure repair and health care, and they are often forced to choose between caring for their families and ensuring community recovery.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The Consolidated Plan process requires the City to identify priority needs and a Strategic Plan to meet those needs over the next five years. For every priority, there are goals and objectives established to measure progress, as well as strategies to address them. Each year of the plan, the City will undertake activities to accomplish the goals outlined.

SP-10 Geographic Priorities - 91.215(a)(1)

Geographic Area

Table 46 - Geographic Priority Areas

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

% of Low/ Mod:	
Revital Type:	
Other Revital Description:	
Identify the neighborhood boundaries for this target area.	103.00, 108.00, 109.00, 110.00, 111.00, 112.02, 112.03, 112.04, 114.00, 117.04, 117.22, 120.02, 164.00
Include specific housing and commercial characteristics of this target area.	See Sections MA-50 and SP-30 for the opportunities for low-and-moderate income areas. See Sections MA-50 and SP-30 for the opportunities for low-and-moderate income areas.
How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	See "The Process"
Identify the needs in this target area.	See Section SP-25 for the list of needs
What are the opportunities for improvement in this target area?	See Sections MA-50 and SP-30 for the opportunities for low-and-moderate income areas.
Are there barriers to improvement in this target area?	See Sections MA-40 and SP-55 for the barriers for low-and-moderate income areas.

General Allocation Priorities

Describe the basis for allocating investments geographically within the state

The City provides assistance throughout the corporate limits of Lakeland; but will be directed to the areas of City of Lakeland with the highest percentage of families 80% and below of the area median income.

Allocations are typically used to address high priority needs, as identified in this plan, on a citywide basis for projects primarily benefiting low-and-moderate income households. The basis for assigning priority given to each category of priority needs (include relative priority, where required,) was a series of focus group meetings with providers of housing and community services, public meetings and public hearings. Consultations with the local housing authority and other City

and Planning documents were also considered. A community needs survey was published on the internet. HOPWA assistance shall be provided throughout the Lakeland/Winter Haven EMSA or Polk County wide.

SP-25 Priority Needs - 91.215(a)(2)

Priority Needs

Table 47 – Priority Needs Summary

1	Priority Need Name	Preserve and maintain affordable housing
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	Geographic Areas Affected	Comprehensive
	Associated Goals	Affordable Housing
	Description	Rehabilitation and emergency repairs of owner-occupied housing for low income households. Provides down payment and closing cost to income qualified homebuyers. Product rental units. Assist in the provision of persons at risk of becoming homeless.
	Basis for Relative Priority	The basis for assigning priority given to each category of priority needs (include relative priority, where required,) was a series of focus group meetings with providers of housing and community services, internet survey, public meetings and public hearings. Consultations with the local housing authority and other City and Planning documents were also considered.
	Priority Need Name	Facilities and Services

2	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	Geographic Areas Affected	Low/Mod Area of Concentration
	Associated Goals	Quality of life
	Description	Public Service Activities to low income clients
	Basis for Relative Priority	The basis for assigning priority given to each category of priority needs (include relative priority, where required,) was a series of focus group meetings with providers of housing and community services, internet survey, public meetings and public hearings. Consultations with the local housing authority and other City and Planning documents were also considered.
3	Priority Need Name	Self Sufficiency
	Priority Level	High

	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	Geographic Areas Affected	Comprehensive
	Associated Goals	Self Sufficiency
	Description	Assist low, to moderate income persons to achieve self-sufficiency.
	Basis for Relative Priority	The basis for assigning priority given to each category of priority needs (include relative priority, where required,) was a series of focus group meetings with providers of housing and community services, internet survey, public meetings and public hearings. Consultations with the local housing authority and other City and Planning documents were also considered.

Narrative (Optional)

N/A

SP-30 Influence of Market Conditions - 91.215 (b)

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	The City does not fund TBRA
TBRA for Non-Homeless Special Needs	The City does not fund TBRA
New Unit Production	The City supports multi-family developments with waiver of impact fees and gap funding
Rehabilitation	The owner-occupied single-family rehabilitation program has preserved and maintained the City's housing stock for households at 80% and below AMI.
Acquisition, including preservation	The acquisition of homes with the City's down payment program supports home ownership for new homebuyers at 80% and below AMI

Table 48 – Influence of Market Conditions

SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)

Introduction

The Five-Year Consolidated Plan must identify the federal, state, local and private resources expected to be available to the City to address priority needs and specific objectives identified in the Strategic Plan.

The City of Lakeland is awarded an allocation of CDBG funds each year which, for 2021-2022 is \$975,018 and anticipates an approximate amount of \$2,500 program income. CDBG funds may be used for housing and community development activities including housing rehabilitation, public services, code enforcement and administration of the City's CDBG program.

The City of Lakeland also is awarded HOME funds in the amount of \$387,047 for 2021-2022 and anticipates an approximate amount of \$20,000 for program income. The amount awarded for the State of Florida State Housing Initiatives Partnership (SHIP) program is \$722,118 for 2021-2022; but varies from year to year. HOME and SHIP funds may be used for housing activities such as increasing homeownership, housing rehabilitation, housing rehabilitation administration of the City's HOME and SHIP programs and CHDO support. The City's General Fund and CRA funds may be utilized for impact fee reimbursements/waiver for multi-family housing developments.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	846,774	2,500	300,000	1,149,274	5,746,370	Anticipated five year average annual CDBG allocation

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder 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	399,503	20,000	0	419,503	2,097,514	Anticipated five year average annual HOME allocation

Table 49 - Anticipated Resources

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

The City's Housing Division will seek other grant funding sources to leverage with existing state, federal and general funds. The City will meet its HOME match requirements with the State funds available, local impact fees waivers and/reimbursement to non-profit developers, discounted homesteading lot program and other local contributions. The State of Florida funded the State Housing Initiatives Partnership (SHIP) program with an allocation in housing and community development funding.

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

The City does not plan to use city-owned property to address the needs identified in this plan.

Discussion

The City is awarded federal funds from HUD and an annual award from the State of Florida State Housing Initiatives Partnership (SHIP) program. The SHIP amount varies each year. The City also

allocates local funds to public services agencies along with waiving local impact fees for housing development.

SP-40 Institutional Delivery Structure - 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Lakeland Housing Authority	PHA	Public Housing	Jurisdiction
City of Lakeland	Subrecipient	Economic Development Non-homeless special needs Ownership neighborhood improvements public facilities public services	Jurisdiction
Mary L Jones Landtrust, Inc	CHDO	Ownership	Jurisdiction
Code Enforcement	Government	neighborhood improvements	Jurisdiction
Homeless Coalition of Polk County	Non-profit organizations	Homelessness	Jurisdiction
Human Services Organization	Non-profit organizations	public facilities	Jurisdiction

Table 50 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

The City has an established housing delivery system which has been in place for many years. Resources from the federal, state and local agencies are used to create and maintain affordable decent safe housing for low to moderate income families. Homeownership and housing rehabilitation opportunities for low to moderate income families are offered using a variety of funds including leveraging of private dollars. Affordable and subsidized rental units are available locally through federal and state grant programs. With HOME, local general and CRA funds, the City has been instrumental in creating new rental units with partnerships with multi-family developers. Local general funds in the form of reimbursement for water/wastewater impact fees are leveraged with state housing credit programs to produce new mixed income rental projects.

The strength in the delivery system results from multiple funding sources leveraged to deliver a variety of housing in Lakeland. In recent years, the Affordable Housing programs have been consolidated with the Planning and Housing Division. This has narrowed the housing delivery gap

with all housing projects administers in one Division. The efforts of the local systems have improved with more collaboration within the system.

The requests for CDBG assistance received each year by nonprofit public service providers consistently exceeds the amount of funding available to the City as a result of the 15% cap on CDBG funds that can be budgeted for such activities. In determining how to invest its limited resources in the best possible way, the City is committed to selecting those programs and projects that would best serve the residents of Lakeland. As a result of the current pandemic, the requests for CDBG public service dollars have increased further still and the City is determined to manage the selection of CDBG public service activities more effectively.

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	X
Legal Assistance	X	X	X
Mortgage Assistance			
Rental Assistance	X	X	
Utilities Assistance	X	X	
Street Outreach Services			
Law Enforcement	X		
Mobile Clinics			
Other Street Outreach Services	X	X	
Supportive Services			
Alcohol & Drug Abuse	X	X	
Child Care	X	X	
Education	X	X	
Employment and Employment Training	X	X	
Healthcare	X	X	
HIV/AIDS	X	X	X
Life Skills	X	X	
Mental Health Counseling	X	X	
Transportation			
Other			
Meals, clothing, food, youth services	X	X	

Table 51 - Homeless Prevention Services Summary

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

Table 57 shows that the Continuum of Care (CoC) service delivery system in the City of Lakeland provides comprehensive services to the homeless including those with HIV/AIDS. In order to better meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) a coordinated assessment has been established and is being implemented in the City of Lakeland. Coordinated assessment is a powerful tool designed to ensure that homeless persons are matched with the right intervention, among all of the interventions available in the CoC, as quickly as possible. It standardizes the access and assessment process for all clients and coordinates referrals across all providers in the CoC. When provider's intake and assess clients using the same process, and when referrals are conducted with an understanding of all programs, including their offered services and bed availability, participants can be served with the most appropriate intervention and not with a "first come, first served" approach.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

Special needs populations are served by the Lakeland community services system as follows:

Victims of Domestic Violence: Currently provider agencies provide a free and confidential assessment, shelter and related services to domestic violence survivors and their dependents including crisis intervention, problem solving skills, self-help groups, safety planning, information and referrals, and outreach services including external support group. The major stakeholder that provides the services need is Peace River Center, Inc.

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

Veterans: There are Veteran services provided through the Polk County Housing & Neighborhood Services Division. Polk County's Veteran Services help current, former and future service members through the intricate and sometimes complicated process of obtaining military benefits. Services include compensation, education & training, home loans, life insurance, military pension, survivor benefits, vocational rehabilitation and burial benefits. There are also medical services provided at local VA clinic and at the regional Veterans Administration in surrounding areas. We also have a

strong representative from the VA that attends meetings and trouble shoots when we feel a veteran is entitled to services they are not receiving.

Chronically Homeless: Local permanent supportive housing programs have established residential program to provide safe shelter for individuals waiting for a permanent supportive housing bed to open. Additionally, Mental Health assessment and substance abuse detoxification can be provided in this time as well. Participants must go through Coordinated Entry process to receive direct services housing and other benefits.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

The major challenge for the City of Lakeland institutional structure and service delivery system for carrying out a strategy to address priority needs is preparing for the implementation of the voluntary service model in support of Housing First. To prepare we will work with case managers/counselors and housing specialists to develop a standardized approach to implement voluntary supportive services in the CoC including:

- Off-site provision of services including home visits;
- Transition to housing-oriented supportive services;
- Links to mainstream and community services;
- Identification of strengths and barriers to client housing stabilization and developing a client housing plan to achieve short- and long-term housing goals;
- Identification of an approach to facilitating client choice in supportive services and developing a services provision plan;
- Identifying policies and procedures needed.

SP-45 Goals - 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Affordable Housing	2026	2030	Affordable Housing	Citywide	Preserve and maintain affordable housing	CDBG: \$4,705,095 HOME: \$0	Homeowner Housing Rehabilitated: 60 Household Housing Unit
2	Quality of life	2026	2030	Code Enforcement & Public Services	Code enforcement Citywide	Facilities and Services	CDBG: \$1,041,275 HOME: \$0	Public service activities other than Low/Moderate Income Housing Benefit: 3000 Persons Assisted Housing Code Enforcement/Foreclosed Property Care: 4500 Household Housing Unit
3	Self Sufficiency	2026	2030		Citywide	Self Sufficiency	CDBG: \$0 HOME: \$2,097,514	Homeowner Housing Added: 10 Household Housing Unit Direct Financial Assistance to Homebuyers: 10 Households Assisted

Table 52 – Goals Summary

Goal Descriptions

1	Goal Name	Affordable Housing
	Goal Description	Improve quality, rehab and preservation of homes for low income owners

2	Goal Name	Quality of life
	Goal Description	Code Enforcement and Blight Elimination and Public Services & blighted structures
3	Goal Name	Self Sufficiency
	Goal Description	Down Payment Assistance for low income home buyers

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

Cost burdened renters need decent, affordable housing. Extremely low-income households have the greatest need for continued assistance in the form of a subsidy or an affordable unit. Very low income and low-income renters with a housing problem need assistance with supportive services, such as childcare, health care or transportation services. Assistance with supportive services reduces demands on their incomes, making more income to pay for housing. Very low income and low-income renters who are provided assistance with other services may be able to save money that can be used for a down payment and closing costs on an owner unit. Because the majority of the low-income renters are experiencing cost burden, all would benefit from improved educational opportunities and job training.

Low income owners who are cost burdened need assistance with maintenance and upkeep of their units so that they do not deteriorate. Low income owners also need assistance with supportive services that reduce the competing demands on their limited incomes.

SP-50 Public Housing Accessibility and Involvement - 91.215(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

There is a need to increase the number of accessible units is apparent as the population of individuals continues to increase. The increase can be contributed to the increase in elderly population, general population with disabilities and disabled veterans.

Activities to Increase Resident Involvements

- Maintain and improve our public image through enhanced communication, coordination, and accountability with outside entities, among the staff and with residents.
- Be the premier innovative and effective affordable housing provider in Florida. Apply for additional housing choice vouchers as they become available. Seek out new funding opportunities as they become available including but not limited to LIHTC. Develop and build new communities in all LHA owned land or parcels and re-develop the West Lake Apartments community, John Wright Homes, Carrington Place and Renaissance at Washington Ridge. Assist at least three families into homeownership through the Public Housing Homeownership Program, the HOPE VI Program, or other programs by December 31, 2021. Implement the Section 8 Homeownership program in 2021. Incorporate non-traditional entrepreneurial methods and practices that positively impact affordable housing in LHA's jurisdiction. Incorporate financially feasible Green and Sustainability Best Practices in all future developments. Obtain at least \$100 million in grants and/or leveraging from all sources by December 31, 2021.
- Increase and encourage the self-sufficiency efforts of all residents. Increase the usage of LHA educational and computer literacy programs by 25% by December 31, 2021. Substantially increase the number of LHA seniors and people with disabilities using LHA sponsored programs by December 31, 2021.
- Maintain a high level of employee relations and morale.
 - o Enhance lines of communications through staff meetings and other necessary internal communications to provide updates and progress reports about agency activities.
 - o Continue to reward performance through the timely implementation of a performance management system and the incentive pay program.
 - o Encourage and support staff partaking in training and continuing education opportunities to the greatest degree possible within funding constraints.
 - o Conduct an annual employee satisfaction survey.

Is the public housing agency designated as troubled under 24 CFR part 902? No

Plan to remove the 'troubled' designation

N/A

SP-55 Strategic Plan Barriers to Affordable Housing - 91.215(h)

Barriers to Affordable Housing

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

• Impact Fees/Impact fee Credits/Impact Fee Exemptions;

• Tax Increment Benefits;

• Affordable Housing Incentive Plan;

• Code Enforcement;

• In Fill Land Bank Program; and

• Accessory Dwelling Units.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

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

Impact Fee Exemptions-The City has in place impact fee exemptions targeted to a specific location. Through an inter-local agreement with Polk County, development in the Core Improvement Area is exempt from all County and City impact fees except water, wastewater, and fire service capacity fees.

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

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

- Expedited permitting for all affordable housing developers;
- Developers may request impact fee reimbursements if the unit is sold or rented to an eligible household. If the unit is located in an Affordable Housing Incentive's Central City Transit Area, the developer may be eligible for a larger reimbursement in impact fees.

- Eligibility for additional incentives that may be approved by the Community & Economic Division Staff, including reduced road widths, and modifications in curbing, parking, or other site improvement features. The developer is responsible for requesting these specific reductions or modifications.

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

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

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

SP-60 Homelessness Strategy - 91.215(d)

Describe how the jurisdiction's strategic plan goals contribute to:

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

Our homeless outreach strategy is to:

- Examine the capacity of outreach efforts and expand services to meet demand.
- Create and deliver basic training for outreach volunteers, library employees, law enforcement, and other frontline service providers.
- Provide information to businesses, local government, and community organizations about outreach efforts and ways to access services.
- Ensure real-time access to coordinated assessment for outreach workers.
- Ensure time from outreach with an engaged client to move into permanent housing is tracked in HMIS and used to manage services delivery.

Addressing the emergency and transitional housing needs of homeless persons

The emergency and transitional housing needs of homeless persons are met through a wide range of such housing. Sections NA-40 and MA-30 provided a detailed list of the homeless facilities and services available to the homeless population and the needs of those populations.

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

Our strategy to address this issue is to:

- Increase funding for rapid re-housing by working with GiveWell, the community foundation serving Lakeland, to make rapid re-housing projects a funding priority.
- Prioritize rapid re-housing for CoC funding.
- Evaluate current CoC transitional housing programs serving families for re-allocation of funding toward rapid re-housing.
- Continue to pursue State of Florida and private funding for rapid re-housing projects.
- CoC to work with Public Housing Authorities on Section 8 and rapid re-housing.
- HCPC has hired a Housing Specialist to assist with locating available housing.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being

discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

Our strategy to address this issue is to:

- With the Coordinated Entry process, identify community prevention partners to determine what each prevention partner group can best do for prevention and ensure processes and tools are in place to support prevention.
- Work with landlords to identify stability issues early and effective interventions to keep client housed.
- CoC develops and monitors CoC-wide goals emphasizing housing retention outcomes with results reported in annual performance-based rankings.
- CoC monitors provider housing stability providing technical assistance to poor performers as needed.
- Connect prevention programs coordinated entry allowing households to quickly access the services they need without having to call multiple programs.
- Pursue increased funding for homeless prevention projects including Florida Department of Children and Families Homeless Prevention Grant.

SP-65 Lead-based Paint Hazards - 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP hazards

The City will utilize the following strategies to address lead-based paint hazards and increase access to housing without lead-based paint hazards through its housing rehabilitation & emergency repair and home purchase assistance programs:

- Fund the acquisition, recycling and rehabilitation of existing housing units through current housing grants and loan programs, as well as cost-effective leveraging strategies.
- Improve coordination with emergency repair and other programs to reduce the total rehabilitation cost per unit and correct major problems before they worsen.

HUD's lead-based paint regulations and requirements are fully incorporated into all of the City's rehabilitation and homebuyer activities. All units of appropriate age are being, residents informed, rehabilitation is performed according to safe work practices and clearance testing is performed on all completed units.

How are the actions listed above related to the extent of lead poisoning and hazards?

Housing built before 1978 is presumed to have a higher risk of lead-based paint. In the City of Lakeland, 53% of owner-occupied housing units were built prior to 1978. For renter-occupied Units, 48% were built prior to 1978. It is estimated that 79% of these housing units are occupied by low and moderate-income families. Generally, these statistics point toward the need for the City of Lakeland to facilitate both owner-unit and rental-unit rehabilitations within its jurisdiction.

How are the actions listed above integrated into housing policies and procedures?

The City of Lakeland addresses lead-based paint hazards as part of the rehabilitation program. The City addresses any lead-based paint hazards pursuant to 24 CFR Part 35 Final Rule effective September 15, 2000. Qualified testers and risk assessment contractors are utilized for the work to be completed for lead based paint stabilization, detection, and abatement using safe work practices. HUD's lead-based paint regulations and requirements are fully incorporated into all of the City's rehabilitation and homebuyer activities.

SP-70 Anti-Poverty Strategy - 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

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

The Housing Assistance Program will continue to focus on training and counseling activities that help families become successful homeowners. The Affordable Housing Advisory Committee and the Housing Assistance Partnership Task Force will continue to oversee the implementation of housing programs and attempt to ensure affordable, decent housing for all residents. The City's single-family rehab program helps lower income owners make needed repairs, which enables them to remain in their affordable homes. The City has invested in most recent years in rental construction for low income renters.

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

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 certificate of consistency for its submission to funding sources.

All local non-profit agencies serving the homeless offer some level of supportive services to program participants, ranging from family counseling to job skill development, all of which are intended to promote self-sufficiency and prevent a return to poverty and homelessness.

SP-80 Monitoring - 91.230

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

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

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

The following bulleted list outlines monitoring methodology for all funds:

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

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

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

The City also conducts monitoring of CDBG or HOME funded construction projects for labor standards compliance related to Davis-Bacon regulations. Lead based paint assessments are completed on a

project by project basis. Finally, the City has incorporated monitoring for access requirements related to Section 504 of the Rehabilitation Act and the Americans With Disabilities Act.

Expected Resources

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

Introduction

The Five-Year Consolidated Plan must identify the federal, state, local and private resources expected to be available to the City to address priority needs and specific objectives identified in the Strategic Plan.

The City of Lakeland is awarded an allocation of CDBG funds each year which, for 2026-2027 is \$846,744 and anticipates an approximate amount of \$2,500 program income. CDBG funds may be used for housing and community development activities including housing rehabilitation, public services, code enforcement and administration of the City's CDBG program.

The City of Lakeland also is awarded HOME funds in the amount of \$399,502.72 for 2026-2027 and anticipates an approximate amount of \$20,000 for program income. The amount awarded for the State of Florida State Housing Initiatives Partnership (SHIP) program is \$722,118 for 2026-2027; but varies from year to year. HOME and SHIP funds may be used for housing activities such as increasing homeownership, housing rehabilitation, housing rehabilitation administration of the City's HOME and SHIP programs and CHDO support. The City's General Fund and CRA funds may be utilized for impact fee reimbursements/waiver for multi-family

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	846,774	2,500.00	300,000	1,149,274	5,746,370	Anticipated five year average annual CDBG allocation
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	399,502.72	20,000.00	0.00	419,502.72	2,097,513.60	Anticipated five year average annual HOME allocation

Table 53 - 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 Housing Division will seek other grant funding sources to leverage with existing state, federal and general funds. The City will meet its HOME match requirements with the State funds available, local impact fees waivers and/reimbursement to non-profit developers, discounted homesteading lot program and other local contributions. The State of Florida funded the State Housing Initiatives Partnership (SHIP) program with an allocation in housing and community development funding.

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

The City does not plan to use city-owned property to address the needs identified in this plan.

Discussion

The City is awarded federal funds from HUD and an annual award from the State of Florida State Housing Initiatives Partnership (SHIP) program. The SHIP amount varies each year. The City also allocates local funds to public services agencies along with waiving local impact fees for housing development.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives - 91.220(c)(3)&(e)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Affordable Housing	2026	2030	Affordable Housing	Citywide	Preserve and maintain affordable housing	CDBG: \$4,730,095.00	Homeowner Housing Rehabilitated: 45 Household Housing Unit
2	Self Sufficiency	2026	2030		Citywide	Self Sufficiency	HOME: \$779,552.00	Homeowner Housing Added: 10 Household Housing Unit Direct Financial Assistance to Homebuyers: 10 Households Assisted
3	Quality of life	2026	2030	Code Enforcement & Public Services	Code enforcement	Facilities and Services	CDBG: \$458,544.00	Public service activities other than Low/Moderate Income Housing Benefit: 3000 Persons Assisted Housing Code Enforcement/Foreclosed Property Care: 4500 Household Housing Unit

Table 54 – Goals Summary

Goal Descriptions

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

AP-35 Projects - 91.220(d)

Introduction

community development for the City's low- and moderate-income populations, as well as the City's homeless and special needs groups.

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

#	Project Name
1	Owner Occupied Rehabilitation
2	Home Purchase Assistance
3	Temporary Relocation
4	Clearance and Demolition
5	Rehab Activity Delivery-Staff
6	Code Enforcement
7	General Program Administration
8	Community Housing Development Organization-CHDO
9	Simpson Park Camp Blast Summer Program
10	Coleman Bush Building Summer Tutoring
11	Coleman Bush Building After School Tutoring
12	Coleman Bush Building After School Cultural
13	Art Class - Simpson Park Community Center
14	Summer Swim Lessons - Gandy and Simpson Pools
15	Life Skills - Simpson Park Community Center
16	Esports Summer Camp - Coleman Bush
17	Achievement Academy
18	Big Brothers Big Sisters of Tampa Bay, Inc
19	Boys & Girls Club of Polk County
20	Gospel, Inc.
21	Kids Pack, Inc
22	New Life Outreach Ministry, Inc
23	Talbot House Ministries of Lakeland, Inc
24	The Salvation Army of Lakeland
25	Volunteers in Service to the Elderly (VISTE)
26	New Construction-HOME

Table 55 – Project Information

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

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

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

AP-38 Project Summary

Project Summary Information

1	Project Name	Owner Occupied Rehabilitation
	Target Area	Citywide
	Goals Supported	Affordable Housing
	Needs Addressed	Preserve and maintain affordable housing
	Funding	CDBG: \$536,665.00
	Description	Housing program provides major rehabilitation and emergency repair for owner-occupied housing for low income homeowners
	Target Date	9/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	Ten (10)
	Location Description	City of Lakeland, FL city limits
	Planned Activities	Single family unit housing rehabilitation
2	Project Name	Home Purchase Assistance
	Target Area	Citywide
	Goals Supported	Self Sufficiency
	Needs Addressed	Preserve and maintain affordable housing
	Funding	HOME: \$179,552.00
	Description	This program provides down payment and closing costs to low income home buyers. Homes purchased must be within the city limits.
	Target Date	9/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	Seven (7)
	Location Description	City of Lakeland, FL city limits
	Planned Activities	Down payment and closing cost assistance
	Project Name	Temporary Relocation

3	Target Area	Citywide
	Goals Supported	Affordable Housing
	Needs Addressed	Preserve and maintain affordable housing
	Funding	CDBG: \$10,000.00
	Description	Temporary relocation assistance for clients benefiting from the City's owner-occupied rehabilitation program
	Target Date	9/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	Three (3)
	Location Description	City of Lakeland, FL city limits
	Planned Activities	Temporary relocation assistance for clients benefiting from the City's owner-occupied rehabilitation program
4	Project Name	Clearance and Demolition
	Target Area	Citywide
	Goals Supported	Quality of life
	Needs Addressed	Preserve and maintain affordable housing
	Funding	CDBG: \$5,000.00
	Description	Clearance, demolition and removal of accessory building and improvement including movement of structure to other sites
	Target Date	9/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	Two (2) low income households.
	Location Description	City of Lakeland, FL city limits
	Planned Activities	Clearance and demolition for blighted properties
5	Project Name	Rehab Activity Delivery-Staff
	Target Area	Citywide
	Goals Supported	Affordable Housing

	Needs Addressed	Preserve and maintain affordable housing
	Funding	CDBG: \$225,000.00
	Description	Funds are budgeted to administer the owner-occupied rehabilitation program. This includes activity delivery for CDBG and other low-income rehabilitation activities.
	Target Date	9/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	Ten (10) low income families
	Location Description	City of Lakeland, FL city limits
	Planned Activities	Staff activity delivery
6	Project Name	Code Enforcement
	Target Area	Code enforcement
	Goals Supported	Quality of life
	Needs Addressed	Preserve and maintain affordable housing
	Funding	CDBG: \$77,494.00
	Description	Code Enforcement as it relates to demolition, housing and environment code violations, fire inspections, overgrowth/care of premises, and abandoned vehicles.
	Target Date	9/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	One Thousand (1000) low income client inside listed census tracts
	Location Description	Low income Census tracts 110, 111, 112.02, 112.03, 112.04, and south 1/2 of 113, 120.02, & 164
	Planned Activities	Low income Census tracts 110, 111, 112.02, 112.03, 112.04, and south 1/2 of 113, 120.02, & 164
7	Project Name	General Program Administration
	Target Area	Citywide
	Goals Supported	Affordable Housing

	Needs Addressed	Preserve and maintain affordable housing
	Funding	CDBG: \$169,354.00 HOME: \$39,950.72
	Description	General program administration involving the oversight, monitoring and coordination of Community Development Block Grant Program and related activities. Payroll and benefits of staff involved in administration and costs for the provision of CDBG and HOME programs information to the public. General program administration and projects soft costs
	Target Date	9/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	Ten (10) low income households
	Location Description	City of Lakeland, FL city limits
	Planned Activities	Administration of rehab program
8	Project Name	Community Housing Development Organization-CHDO
	Target Area	Citywide
	Goals Supported	Self Sufficiency
	Needs Addressed	Preserve and maintain affordable housing
	Funding	HOME: \$100,000.00
	Description	Acquisition and rehabilitation/reconstruction
	Target Date	9/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	One (1) unit
	Location Description	City of Lakeland, FL city limits
	Planned Activities	Reconstruction or rehabilitation of a singleâ family unit
9	Project Name	Simpson Park Camp Blast Summer Program
	Target Area	Citywide
	Goals Supported	Quality of life
	Needs Addressed	Facilities and Services

	Funding	CDBG: \$5,204.00
	Description	
	Target Date	9/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	Twenty (20) low income youth
	Location Description	1725 Martin L. King Jr. Ave, Lakeland, FL 33805
	Planned Activities	City of Lakeland, FL city limits
10	Project Name	Coleman Bush Building Summer Tutoring
	Target Area	Citywide
	Goals Supported	Quality of life
	Needs Addressed	Self Sufficiency
	Funding	CDBG: \$2,472.00
	Description	Summer tutoring for low income households
	Target Date	9/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	Fifty (50) low income youth
	Location Description	1104 Martin L. King Jr. Ave., Lakeland, FL 33805
	Planned Activities	After school tutoring for low income households.
11	Project Name	Coleman Bush Building After School Tutoring
	Target Area	Citywide
	Goals Supported	Quality of life
	Needs Addressed	Facilities and Services
	Funding	CDBG: \$14,646.00
	Description	After school tutoring for low income households.
	Target Date	9/30/2027

	Estimate the number and type of families that will benefit from the proposed activities	Sixty (60) low income youth
	Location Description	1104 Martin L. King Jr. Ave., Lakeland, FL 33805
	Planned Activities	After School tutoring
12	Project Name	Coleman Bush Building After School Cultural
	Target Area	Citywide
	Goals Supported	Quality of life
	Needs Addressed	Facilities and Services
	Funding	CDBG: \$4,900.00
	Description	After school art, ballet, step, piano and Life Skills
	Target Date	9/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	Two hundred forty (240) low income children
	Location Description	1104 Martin L. King Jr. Ave., Lakeland, FL 33805
13	Planned Activities	Youth Activities
	Project Name	Art Class - Simpson Park Community Center
	Target Area	Citywide
	Goals Supported	Quality of life
	Needs Addressed	Facilities and Services
	Funding	CDBG: \$3,559.00
	Description	After school art classes
	Target Date	9/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	Two hundred fifty (250) low income children
	Location Description	1725 Martin L. King Jr. Ave, Lakeland, FL 33805

	Planned Activities	After school art classes
14	Project Name	Summer Swim Lessons - Gandy and Simpson Pools
	Target Area	Citywide
	Goals Supported	Quality of life
	Needs Addressed	Facilities and Services
	Funding	CDBG: \$3,000.00
	Description	Swim classes
	Target Date	9/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	Fifty (50) low income youth
	Location Description	1725 Martin L. King Jr. Ave, Lakeland, FL 33805
	Planned Activities	Swimming lessons for youth
15	Project Name	Life Skills - Simpson Park Community Center
	Target Area	Citywide
	Goals Supported	Quality of life
	Needs Addressed	Facilities and Services
	Funding	CDBG: \$2,350.00
	Description	Life Skills for low-income youth
	Target Date	9/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	Two hundred fifty (250) low income youth
	Location Description	1725 Martin L. King Jr. Ave, Lakeland, FL 33805
	Planned Activities	Life Skills for youth
16	Project Name	Esports Summer Camp - Coleman Bush
	Target Area	Citywide
	Goals Supported	Quality of life
	Needs Addressed	Facilities and Services

	Funding	CDBG: \$13,420.00
	Description	Instruction computer game play-Science, Technology, engineering and math
	Target Date	9/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	One hundred sixty (160) low income children
	Location Description	1104 Martn L king Jr Ave Lakeland, FL 33805
	Planned Activities	Online learning/tutoring classes
17	Project Name	Achievement Academy
	Target Area	Citywide
	Goals Supported	Quality of life
	Needs Addressed	Self Sufficiency
	Funding	CDBG: \$10,000.00
	Description	Giving children the opportunity to achieve their maximum potential through early intervention, education, therapies, and family support for those with special needs and at-risk for developmental delays.
	Target Date	9/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	Seventy Five (75) Infants and Toddlers age birth through three years
	Location Description	716 E Bella Vista St, Lakeland FL 33805
	Planned Activities	Early Intervention Specialists provide in-home, early intervention services to infants & toddlers who have a heightened risk for developmental delays due to a variety of factors, including prematurity, low birth weight, maternal prenatal care, and environmental factors. Early Intervention will help these children achieve appropriate milestones.
18	Project Name	Big Brothers Big Sisters of Tampa Bay, Inc
	Target Area	Citywide
	Goals Supported	Quality of life

	Needs Addressed	Facilities and Services
	Funding	CDBG: \$8,750.00
	Description	The mission is to create and support mentoring relationships that help all youngpeople reach their potential.
	Target Date	9/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	One hundred (100) high school students
	Location Description	1231 Orange Street, Lakeland L 33801
	Planned Activities	To match high school students with a workplace mentor.
19	Project Name	Boys & Girls Club of Polk County
	Target Area	Citywide
	Goals Supported	Quality of life
	Needs Addressed	Facilities and Services
	Funding	CDBG: \$10,000.00
	Description	Afterschool and summer programming for 90 low- and moderate-income Lakeland youth ages 6-18 through the James J. Musso Club, John L. Sanders Club, and Weinstein Family Club, improving academic success, behavior, and safe supervision.
	Target Date	9/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	Ninety (90) at-risk youth ages 6-18
	Location Description	1525 Martin L. King Jr. Ave, Lakeland, FL
	Planned Activities	Scholarships for at risk youyth ages 6-18
20	Project Name	Gospel, Inc.
	Target Area	Citywide
	Goals Supported	Quality of life
	Needs Addressed	Facilities and Services
	Funding	CDBG: \$7,500.00

	Description	Provide permanent supportive housing and supportive services to individuals experiencing chronic homelessness in Lakeland
	Target Date	9/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	Eighty (80) chronic homeless persons
	Location Description	1111 East Main Street Lakeland, FL 33801
	Planned Activities	Supportive Housing and Self-Sufficiency
21	Project Name	Kids Pack, Inc
	Target Area	Citywide
	Goals Supported	Quality of life
	Needs Addressed	Facilities and Services
	Funding	CDBG: \$10,000.00
	Description	Kids PACK's mission is to bridge the weekend hunger gap for food-insecure children by providing nutritious, easy-to-prepare meals to sustain them outside of the school day.
	Target Date	9/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	Eleven (11) at-risk students
	Location Description	325 Northside Frontage Rd Lakeland, FL 33810
	Planned Activities	Provide a food source for homeless and food-insecure students.
22	Project Name	New Life Outreach Ministry, Inc
	Target Area	Citywide
	Goals Supported	Quality of life
	Needs Addressed	Facilities and Services
	Funding	CDBG: \$9,000.00
	Description	Deliver hands-on career planning, job readiness training, and professional development workshops to homeless men and women
	Target Date	9/30/2027

	Estimate the number and type of families that will benefit from the proposed activities	Twenty five (25) homeless men & women
	Location Description	1221 Omohundro Ave Lakeland, FL 33805
	Planned Activities	We will deliver hands-on career planning, job readiness training, and professional development
23	Project Name	Talbot House Ministries of Lakeland, Inc
	Target Area	Citywide
	Goals Supported	Quality of life
	Needs Addressed	Facilities and Services
	Funding	CDBG: \$10,000.00
	Description	Provide homeless individuals with immediate basic services and opportunities for life renewal.
	Target Date	9/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	Twelve thousand (12,000) homeless individuals
	Location Description	814 N Kentucky Ave Lakeland FL 33801
	Planned Activities	Structured daytime stabilization services for individuals who received overnight shelter.
24	Project Name	The Salvation Army of Lakeland
	Target Area	Citywide
	Goals Supported	Quality of life
	Needs Addressed	Facilities and Services
	Funding	CDBG: \$7,000.00
	Description	Hope for Homeless Families - Emergency Shelter and Rapid Rehousing Assistance
	Target Date	9/30/2027

	Estimate the number and type of families that will benefit from the proposed activities	Five (5) families
	Location Description	2455 Jim Galloway Rd Lakeland FL 33810
	Planned Activities	Rental Assistance to low income families
25	Project Name	Volunteers in Service to the Elderly (VISTE)
	Target Area	Citywide
	Goals Supported	Quality of life
	Needs Addressed	Facilities and Services
	Funding	CDBG: \$7,500.00
	Description	The mission of Volunteers in Service to the Elderly (VISTE) is to enable the elderly to remain safely and independently in their own homes.
	Target Date	9/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	Fifteen (15) homebound Elderly
	Location Description	1232 E. Magnolia Street Lakeland FL 33801
26	Planned Activities	Help Seniors that reside within the City of Lakeland to remain safely and independently in their own homes by providing in-home care, including light housekeeping, bathing, and caregiver respite, and/or 24/7 emergency monitoring service at no cost to them.
	Project Name	New Construction-HOME
	Target Area	Citywide
	Goals Supported	Affordable Housing
	Needs Addressed	Preserve and maintain affordable housing
	Funding	HOME: \$10,000.00
	Description	Construction of new housing for low income families, single or multifamily units.
	Target Date	9/30/2027

	Estimate the number and type of families that will benefit from the proposed activities	One (1) low income familiy
	Location Description	City of Lakeland, FL
	Planned Activities	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. The majority of the population in the census tracts is of low to moderate income.

Although the City of Lakeland's programs are citywide, the vast majority of funds are spent within the census tracts outlined in colors in the map. For PY 2026-2027 as in prior years, the Housing Division anticipates expending the majority of the funds in the census tracts through various housing programs and public services activities.

Geographic Distribution

Target Area	Percentage of Funds
Code enforcement	7
Citywide	100

Table 56 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

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

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

Discussion

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

Affordable Housing

AP-55 Affordable Housing - 91.220(g)

Introduction

The Housing Division will concentrate its efforts on keeping families in their homes with its rehabilitation programs. There is a tremendous need for major and minor repairs of existing homes. The City also will provide eligible households with homeownership assistance. Rental Construction has become a priority to assist those persons unable to obtain homeownership in their current financial status.

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	18
Special-Needs	4
Total	22

Table 57 - 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	2
Rehab of Existing Units	15
Acquisition of Existing Units	5
Total	22

Table 58 - One Year Goals for Affordable Housing by Support Type

Discussion

The City will concentrate its efforts on owner occupied rehabilitation due to the age of existing stock, home purchase assistance to assist families with self-sufficiency and public supportive services to benefit the low to moderate income clients citywide. Rental Construction has become a priority to assist those persons unable to obtain homeownership in their current financial status.

AP-60 Public Housing - 91.220(h)

Introduction

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

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

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

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

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

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

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

The Lakeland Housing Authority is not designated as "troubled".

Discussion

The City has a strong working relationship with the Lakeland Housing Authority with the support of its many services offered and also waiver of particular impact fees for their multiple family projects. The goals of LHA to increase the availability of affordable housing align with the goals of the City of Lakeland.

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

Introduction

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

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

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

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

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

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

Addressing the emergency shelter and transitional housing needs of homeless persons

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

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

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

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

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

- Increase funding for rapid re-housing by working with agencies and private partners,

the community foundation serving Lakeland, to make rapid re-housing projects a funding priority.

- Prioritize rapid re-housing for CoC funding.

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

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

- Identify community prevention partners determining what each prevention partner group can best do for prevention and ensure processes and tools are in place to support prevention.
- CoC monitors provider housing stability providing technical assistance to poor performers as needed.

Discussion

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

AP-75 Action Plan Barriers to Affordable Housing - 91.220(j)

Introduction

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

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

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

Impact Fee Exemptions-The City has in place impact fee exemptions targeted to a specific location. Through an inter-local agreement with Polk County, development in the Core Improvement Area is exempt from all County and City impact fees except water, wastewater, and fire service capacity fees.

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

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

- Expedited permitting for all affordable housing developers;
- Developers may request impact fee reimbursements if the unit is sold or rented to an eligible household. If the unit is located in an Affordable Housing Incentive's Central City Transit Area, the developer may be eligible for a larger reimbursement in impact fees.
- Eligibility for additional incentives that may be approved by the Community & Economic Division Staff, including reduced road widths, and modifications in curbing, parking, or other site

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

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

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

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

Discussion

N/A

AP-85 Other Actions - 91.220(k)

Introduction

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

Actions planned to address obstacles to meeting underserved needs

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

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

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

The community development needs are outlined as priorities addressed in the next section to be achieved over the next five-year period 2026 to 2030.

Actions planned to foster and maintain affordable housing

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

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

The City will continue to support homeless service providers with public service funds in programs to assist households and prevent homelessness. The City supports local non-profit developers with

waiver of impact fees, discounted lots and down payment assistance.

Actions planned to reduce lead-based paint hazards

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

Actions planned to reduce the number of poverty-level families

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

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

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

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

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

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

Actions planned to develop institutional structure

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

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

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

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

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

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

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

Discussion

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

Program Specific Requirements

AP-90 Program Specific Requirements - 91.220(l)(1,2,4)

Introduction

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(l)(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. 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
3. The amount of surplus funds from urban renewal settlements
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.
5. The amount of income from float-funded activities

Total Program Income

Other CDBG Requirements

1. The amount of urgent need activities

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:
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:
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:
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:

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)). <TYPE=[text]
REPORT_GUID=[A0BBB986408D8C25582AC4BE59FA99C5]>
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)).
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).

Discussion

Appendix - Alternate/Local Data Sources

1	Data Source Name Administrative Charts for Consolidated Data List the name of the organization or individual who originated the data set. 2011-2015 Community Housing Affordability Strategy–U.S. Department of Housing and Urban Development-2011-2015 American Community Survey-U.S. Department of Commerce, U.S. Census Bureau 2013-2017 Community Housing Affordability Strategy–U.S. Department of Housing and Urban Development2011-2015 American Community Survey-U.S. Department of Commerce, U.S. Census Bureau 2019 American Community Survey 2015 Longitudinal Employer- Household Dynamics (Jobs) 2020 City of Lakeland Demographic Guide 2020 Homeless Coalition of Polk County Point In Time City of Lakeland Business Start Up Quick Guide Florida Housing Data Clearinghouse -University of Florida, Shimberg Center for Housing Studies Federal Communication Commission–fcc.gov https://Broadbanknow.com/Florida/Lakeland Lakeland Ledger -ledger.com https://Sunrisegroup.org/about-us https://noahsarkflorida.org/housing/ https://tchsonline.org https://www.peacerivercenter.org/about/ https://www.polk-county.net/housing-and-neighborhood-development Public Housing Authority – LHA U.S. Department of Housing and Urban Development – Office of Policy Development and Research- Lakeland-Winter Haven, Florida Housing Market Profiles. 2019 HUD Fair Market Rents –U. S. Department of Housing and Urban Development Bureau of Labor Market Statistics –Florida Department of Economic Opportunity
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	Provide a brief summary of the data set. The data set updated the information utilized for the Consolidated Plan.
	What was the purpose for developing this data set? To update data regarding totals in charts
	How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population? The Data collection is areas within the city limits of Lakeland Fl
	What time period (provide the year, and optionally month, or month and day) is covered by this data set? The time period covered is 2011-2019 data collected.
	What is the status of the data set (complete, in progress, or planned)? Complete.
2	Data Source Name N/A
	List the name of the organization or individual who originated the data set. N/A
	Provide a brief summary of the data set. N/A
	What was the purpose for developing this data set? N/A
	Provide the year (and optionally month, or month and day) for when the data was collected. N/A
	Briefly describe the methodology for the data collection. N/A
	Describe the total population from which the sample was taken. N/A
	Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed. N/A