

Title: SHIP Annual Report

Report Status: Unsubmitted

Lakeland FY 2023/2024 Closeout

Form 1

SHIP Distribution Summary

Homeownership

Code	Strategy	Expended Amount	Units	Encumbered Amount	Units	Unencumbered Amount	Units
2	HOME PURCHASE ASSISTANCE	\$554,890.00	11				
3	HOUSNG REHABILITATION	\$233,294.31	4				
5	SPECIAL NEEDS HOUSING	\$28,794.55	1				
5	DISASTER ASSISTANCE	\$44,008.15	1				
6	HOUSING EMERGENCY REPAIR	\$70,852.58	7				
11	HOUSNG REHABILITATION	\$221,015.07	3				
11	HOUSING EMERGENCY REPAIR	\$10,555.17	3				
11	SPECIAL NEEDS HOUSING	\$313,731.93	6				

Homeownership Totals: \$1,477,141.76 36

Rentals

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

Subtotals: \$1,477,141.76 36

Additional Use of Funds

Use	Expended	Percentage
Administrative	\$39,540.10	2.80 %
Homeownership Counseling	\$19,166.66	
Admin From Program Income	\$.00	.00 %
Admin From Disaster Funds	\$.00	-
Admin From HHRP	\$.00	#Error

Totals: \$1,535,848.52 36 \$.00 \$.00

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

Source of Funds	Amount
State Annual Distribution	\$1,411,515.00
Program Income (Interest)	\$101,766.45
Program Income (Payments)	\$22,564.55
Recaptured Funds	\$0.00
Disaster Funds	
HHRP Funds	
Carryover funds from previous year	-\$7,368.05
Total:	\$1,528,477.95

*** Carry Forward to Next Year: -\$7,370.57**

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

Form 2

Rental Unit Information

Description	Eff.	1 Bed	2 Bed	3 Bed	4 Bed
ELI	401	456	645	847	1,049
VLI	668	716	860	993	1,108
LOW	1,070	1,146	1,375	1,588	1,772
MOD	1,605	1,720	2,064	2,385	2,661
Up to 140%	1,872	2,007	2,408	2,782	3,104

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

Source of Funds Produced through June 30th for Units	Amount of Funds Expended to Date	% of Total Value
SHIP Funds Expended	\$1,477,141.76	41.37%
Public Moneys Expended	\$317,600.00	8.89%
Private Funds Expended	\$1,667,645.00	46.70%
Owner Contribution	\$108,244.21	3.03%
Total Value of All Units	\$3,570,630.97	100.00%

SHIP Program Compliance Summary - Home Ownership/Construction/Rehab

Compliance Category	SHIP Funds	Trust Funds	% of Trust Fund	FL Statute Minimum %
Homeownership	\$1,477,141.76	\$1,404,146.95	105.20%	65%
Construction / Rehabilitation	\$1,211,741.76	\$1,404,146.95	86.30%	75%

Program Compliance - Income Set-Asides

Income Category	SHIP Funds	Total Available Funds % *	Totals of Percentages
Extremely Low	\$58,454.90	3.82%	EL+VL: 45.08%
Very Low	\$630,585.90	41.26%	
Low	\$290,010.96	18.97%	
Moderate	\$329,400.00	21.55%	EL+VL+L: 64.05%
Over 120%-140%	\$168,690.00	11.04%	
Totals: \$1,477,141.76		96.64%	

Project Funding for Expended Funds Only

Income Category	Total Funds Mortgages, Loans & DPL's	Mortgages, Loans & DPL Unit #s	Total Funds SHIP Grants	SHIP Grant Unit #s	Total SHIP Funds Expended	Total # Units
Extremely Low	\$58,454.90	4	\$.00	0	\$58,454.90	4
Very Low	\$630,585.90	9	\$.00	0	\$630,585.90	9
Low	\$290,010.96	13	\$.00	0	\$290,010.96	13
Moderate	\$329,400.00	7	\$.00	0	\$329,400.00	7
Over 120%-140%	\$168,690.00	3	\$.00	0	\$168,690.00	3
Totals:	\$1,477,141.76	36	\$.00	0	\$1,477,141.76	36

Form 3

Number of Households/Units Produced

Strategy	List Unincorporated and Each Municipality	ELI	VLI	Low	Mod	Over 121-140%	Total
HOUSNG REHABILITATION	LAKELAND	1	4	2			7
HOUSING EMERGENCY REPAIR	LAKELAND		3	7			10
SPECIAL NEEDS HOUSING	LAKELAND	3	1	3			7
DISASTER ASSISTANCE	LAKELAND		1				1
HOME PURCHASE ASSISTANCE	LAKELAND			1	7	3	11
Totals:		4	9	13	7	3	36

Characteristics/Age (Head of Household)

Description	List Unincorporated and Each Municipality	0 - 25	26 - 40	41 - 61	62+	Total
HOUSNG REHABILITATION	LAKELAND		1	3	3	7

HOUSING EMERGENCY REPAIR	LAKELAND		2	5	3	10
SPECIAL NEEDS HOUSING	LAKELAND			4	3	7
DISASTER ASSISTANCE	LAKELAND				1	1
HOME PURCHASE ASSISTANCE	LAKELAND	1	4	5	1	11
Totals:		1	7	17	11	36

Family Size

Description	List Unincorporated and Each Municipality	1 Person	2- 4 People	5 + People	Total
HOUSNG REHABILITATION	LAKELAND	3	4		7
HOUSING EMERGENCY REPAIR	LAKELAND	4	5	1	10
SPECIAL NEEDS HOUSING	LAKELAND	4	3		7
DISASTER ASSISTANCE	LAKELAND	1			1
HOME PURCHASE ASSISTANCE	LAKELAND	5	6		11
Totals:		17	18	1	36

Race (Head of Household)

Description	List Unincorporated and Each Municipality	White	Black	Hisp- anic	Asian	Amer- Indian	Other	Total
HOUSNG REHABILITATION	LAKELAND	1	4	2				7
HOUSING EMERGENCY REPAIR	LAKELAND	2	6	2				10
SPECIAL NEEDS HOUSING	LAKELAND	2	5					7
DISASTER ASSISTANCE	LAKELAND		1					1
HOME PURCHASE ASSISTANCE	LAKELAND	7	3	1				11
Totals:		12	19	5				36

Demographics (Any Member of Household)

Description	List Unincorporated and Each Municipality	Farm Worker	Home- less	Elderly	Total
HOUSNG REHABILITATION	LAKELAND			3	3

HOUSING EMERGENCY REPAIR	LAKELAND			2	2
SPECIAL NEEDS HOUSING	LAKELAND			2	2
DISASTER ASSISTANCE	LAKELAND			1	1
HOME PURCHASE ASSISTANCE	LAKELAND			1	1
Totals:				9	9

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

Description	Special Target Group	Expended Funds	Total # of Expended Units
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Form 4

Status of Incentive Strategies

Incentive	Description (If Other)	Category	Status	Year Adopted (or N/A)
Expedited permitting		Required	Adopted	1993
Ongoing review process		Required	Adopted	1993

Support Services

Housing and Neighborhood Development Services of Central Florida, Inc. (HANDS) is a private non-profit housing corporation was created in July of 1989. HANDS is a 501 (C)(3) organization incorporated in the State of Florida. HANDS was created by members of the Board of Directors of Orange County Housing Finance Authority to provide affordable housing opportunities for the residents of Central Florida. Since 1995, HANDS has provided classes for prospective homebuyers including Spanish classes.

HANDS was founded to assist Central Florida communities to increase the supply and availability of affordable housing. HANDS seeks to achieve this mission by providing services like 1. Technical assistance and information to developers, builders and others interested in providing affordable housing. 2.

A Resource Center that offers counseling information and referral services to Central Florida residents about affordable housing alternatives available to them. 3. Assistance with the Central Florida governments in implementation of the affordable housing element of their growth management policy. 4. Production of affordable single and multi-family housing units. They provide one-on-one counseling, a homebuyers program, pre & post homeownership counseling, foreclosure prevention, and tenant/landlord counseling. Housing rehabilitation clients will receive a home maintenance book called Keeping Your Home Secure by Managing Your Risk? with instructions from the Housing Division staff regarding upkeep and warranty information along with Code Enforcement Dos & Donts. Each year CDBG Public Services and General Fund grants are given to various nonprofit agencies to support local low-income neighborhoods with services and programs. Lakeland Housing Authority (LHA) was awarded funds for Family and Elderly Models of ROSS (Resident Opportunities for Social Services) offering other programs such as selfsufficiency, job training, and

supportive services to the elderly and disabled public housing residents. The Housing Division signed on the consistency of LHA Consolidated Plan for submission to HUD. The grant assisted in hiring a second coordinator for a program meant to guide low-income residents to live without government assistance. LHA is the designated administrator of the Veterans Affairs Supportive Housing (VASH) program. LHA continues to implement the HUD VA Supportive Housing (VASH) vouchers to provide rental assistance for disabled and chronically homeless veterans. Besides housing assistance, veterans and their families qualify for up to five years of services. That means assistance with training and finding jobs and applying for educational benefits through the GI Bill.

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

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

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

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

Other Accomplishments

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

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

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

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

The city made application to HUD with a substantial amendment to its 2008-2009 Action Plan and was awarded Neighborhood Stabilization Program (NSP). The city received over \$3 million in NSP funds to acquire, rehabilitate, and sell foreclosed and abandoned homes and Community Development Block Grant Recovery to stimulate the suffering economy. The City has closed out NSP3 and anticipates closing NSP1 in the fall, to utilize the program income generated for CDBG eligible activities.

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

In addition, the Citys General Fund budget is being utilized for case management for the homeless population. City Staff is also coordinating efforts with local agencies, HCPC, PHAs and COC to make efforts for more permanent supportive housing in the county. The city waives impact fees for affordable housing projects along with the CRA in pledging funds to two multi-family projects that are currently being built.

Availability for Public Inspection and Comments

The SHIP APR was made available for public inspection August 24, through September 11, 2026 at the Coleman Bush Building and on Lakelandgov.net. It was advertised as available for Public Comment on August 24, 2026 in The Ledger, a local publication of general circulation and is posted on the City of Lakelands website. (See copy attached.)

Life-to-Date Homeownership Default and Foreclosure

Total SHIP Purchase Assistance Loans: **523**

Mortgage Foreclosures

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

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

C. Moderate households in foreclosure: **0**

Foreclosed Loans Life-to-date: **0**

SHIP Program Foreclosure Percentage Rate Life to Date: **0.00**

Mortgage Defaults

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

Strategies and Production Costs

Strategy	Average Cost
DISASTER ASSISTANCE	\$44,008.15
HOME PURCHASE ASSISTANCE	\$50,444.55
HOUSING EMERGENCY REPAIR	\$8,140.78
HOUSNG REHABILITATION	\$64,901.34
SPECIAL NEEDS HOUSING	\$48,932.35

Expended Funds

Total Unit Count: 36 Total Expended Amount: \$1,477,141.76

Strategy	Full Name	Address	City	Zip Code	Expended Funds	FY if Unit Already Counted
HOUSNG REHABILITATION	DANIEL PINEDA	3024 PINEWAY AVE	LAKELAND	33803	\$5,170.49	
HOUSNG REHABILITATION	DOROTHY REDDICK	1124 W 10TH ST	LAKELAND	33805	\$147,647.80	
HOUSNG REHABILITATION	ALEX WILLIAMSON	1023 JEWEL AVE	LAKELAND	33805	\$179,899.25	
HOUSNG REHABILITATION	QUEEN JONES	832 TEXAS AVE	LAKELAND	33815	\$22,660.11	
HOUSNG REHABILITATION	ALBERT CALLAWAY	1929 KENDRICK LN	LAKELAND	33805	\$575.35	
HOUSNG REHABILITATION	JEREMY REYES	846 E ORANGE ST	LAKELAND	33801	\$79,900.67	
HOUSNG REHABILITATION	KIMBERLY FAISON	1131 W 9th ST	LAKELAND	33805	\$18,455.71	
HOUSING EMERGENCY REPAIR	CYNTHIA TARVER	1611 WRIGHT DR	LAKELAND	33805	\$6,738.17	
HOUSING EMERGENCY REPAIR	RUTHIE JOHNSON	514 CREVASS ST	LAKELAND	33805	\$7,368.05	
HOUSING EMERGENCY REPAIR	DANIEL PINEDA	3024 PINEWAY AVE	LAKELAND	33803	\$7,792.00	
HOUSING EMERGENCY REPAIR	GWENDOLYN GIBSON	5205 HARVARD ST W	LAKELAND	33810	\$550.00	

HOUSING EMERGENCY REPAIR	ESSIE KIRKLAND	1030 BAYCREST DR	LAKELAND	33805	\$14,883.02	
HOUSING EMERGENCY REPAIR	WENDY PINTO	323 W WELLINGTON DR	LAKELAND	33813	\$3,186.00	
HOUSING EMERGENCY REPAIR	ELIZABETH RIOS	1836 N CRYSTAL LAKE DR #94	LAKELAND	33801	\$1,030.51	
HOUSING EMERGENCY REPAIR	JEREMY REYES	846 E ORANGE ST	LAKELAND	33801	\$17,281.00	
HOUSING EMERGENCY REPAIR	LARHONDA WASHINGTON	620 W MYRTLE ST	LAKELAND	33815	\$21,948.00	
HOUSING EMERGENCY REPAIR	KIMBERLY FAISON	1131 W 9th ST	LAKELAND	33805	\$631.00	
SPECIAL NEEDS HOUSING	HEATHER BERRY	214 UNION DR	LAKELAND	33805	\$28,794.55	
DISASTER ASSISTANCE	JACKIE BENTLEY	424 HUNTER ST	LAKELAND	33803	\$44,008.15	
SPECIAL NEEDS HOUSING	GWENDOLYN EDWARDS	402 BASSEDENA CR N	LAKELAND	33805	\$9,520.00	
SPECIAL NEEDS HOUSING	KATHY SWANSON	1313 ROBERT KING HIGH DR	LAKELAND	33805	\$2,836.00	
SPECIAL NEEDS HOUSING	BARBARA BROWN	1712 N WEBSTER AVE	LAKELAND	33805	\$82,898.95	
SPECIAL NEEDS HOUSING	WENDY PINTO	323 W WELLINGTON DR	LAKELAND	33813	\$121,119.90	
SPECIAL NEEDS HOUSING	KIMBERLY FAISON	1131 W 9th ST	LAKELAND	33805	\$71,108.08	
SPECIAL NEEDS HOUSING	TARASHA GOODSON	724 W HANCOCK ST	LAKELAND	33803	\$26,249.00	
HOME PURCHASE ASSISTANCE	ASHLEY MORGAN	1045 E FERN RD	LAKELAND	33801	\$60,000.00	
HOME PURCHASE ASSISTANCE	WILLIAM HARRIS	5012 CORNELL ST	LAKELAND	33810	\$51,000.00	
HOME PURCHASE ASSISTANCE	CARLA BOZEMAN	918 BUTTERCUP DR	LAKELAND	33801	\$55,000.00	
HOME PURCHASE ASSISTANCE	MICHELLE LAWSON	1858 E FERN RD	LAKELAND	33801	\$50,600.00	
HOME PURCHASE ASSISTANCE	LITENIA SWEET	939 W 5TH ST	LAKELAND	33805	\$56,800.00	
HOME PURCHASE ASSISTANCE	STACY TABER	1413 HESTER DR	LAKELAND	33801	\$50,800.00	

HOME PURCHASE ASSISTANCE	DONNA DILLARD	1055 PENGUIN PL	LAKELAND	33809	\$57,690.00	
HOME PURCHASE ASSISTANCE	JUSTIN BOWNE	3210 CARLETON CR W	LAKELAND	33803	\$11,000.00	
HOME PURCHASE ASSISTANCE	JOHNNY POWELL	2035 HATTERAS	LAKELAND	33813	\$60,000.00	
HOME PURCHASE ASSISTANCE	MOISES SARDUY	2331 OLNEY RD	LAKELAND	33801	\$44,000.00	
HOME PURCHASE ASSISTANCE	RILEY ROUSH	618 W OAK DR	LAKELAND	33803	\$58,000.00	

Administration by Entity

Name	Business Type	Strategy Covered	Responsibility	Amount
City of Lakeland	Local Government	Administration	Administration of Program	\$39,540.10

Program Income

Program Income Funds	
Loan Repayment:	\$.00
Refinance:	\$.00
Foreclosure:	\$.00
Sale of Property:	\$22,564.55
Interest Earned:	\$101,766.45
Total:	\$124,331.00

Number of Affordable Housing Applications

Number of Affordable Housing Applications	
Submitted	14
Approved	1
Denied	0

Explanation of Recaptured funds

Description	Amount
Total:	\$.00

Rental Developments

Development Name	Owner	Address	City	Zip Code	SHIP Amount	SHIP Units	Compliance Monitored By
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Single Family Area Purchase Price

The average area purchase price of single family units:

219,322.22

Or

Not Applicable

Form 5

Special Needs Breakdown

Code(s)	Strategies	Expended Amount	Units	Encumbered Amount	Units	% of Allocation
5	SPECIAL NEEDS HOUSING	\$28,794.55	1			
5	DISASTER ASSISTANCE					
11	HOUSNG REHABILITATION	\$221,015.07	3			
11	HOUSING EMERGENCY REPAIR	\$3,817.00	2			
11	SPECIAL NEEDS HOUSING	\$313,731.93	6			
	Total:	\$567,358.55	12			40.20%

Special Needs Category Breakdown by Strategy

Strategies	Special Needs Category	Expended Amount	Units	Encumbered Amount	Units
(11) HOUSNG REHABILITATION	Receiving Social Security Disability Insurance	\$198,354.96	2		
(11) HOUSNG REHABILITATION	Person with Disabling Condition (not DD)	\$22,660.11	1		
(11) HOUSING EMERGENCY REPAIR	Developmental Disabilities	\$3,186.00	1		
(11) HOUSING EMERGENCY REPAIR	Receiving Social Security Disability Insurance	\$631.00	1		
(5) SPECIAL NEEDS HOUSING	Person with Disabling Condition (not DD)	\$28,794.55	1		
(11) SPECIAL NEEDS HOUSING	Developmental Disabilities	\$130,639.90	2		
(11) SPECIAL NEEDS HOUSING	Person with Disabling Condition (not DD)	\$111,983.95	3		
(11) SPECIAL NEEDS HOUSING	Receiving Social Security Disability Insurance	\$71,108.08	1		

Provide a description of efforts to reduce homelessness:

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

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

City Staff is also coordinating efforts with local agencies, HCPC, PHAs and COC to make efforts for more permanent supportive housing in the county.

Interim Year Data

Interim Year Data

Revenue	
State Annual Distribution	\$923,842.00
SHIP Disaster Funds	\$19,000.00
HHRP Allocation	
Program Income	\$125,609.08
Total Revenue:	\$1,068,451.08

Expenditures/Encumbrances	
Program Funds Expended	\$1,025,364.34
Program Funds Encumbered	
Total Administration Funds Expended	\$14,624.42
Total Administration Funds Encumbered	\$0.00
Homeownership Counseling	\$19,334.97
Total Expenditures/Encumbrances:	\$1,059,323.73

Set-Asides		Percentage
65% Homeownership Requirement	\$1,025,364.34	108.75%
75% Construction / Rehabilitation	\$738,884.34	78.37%
30% Very Low Income Requirement	\$353,729.65	33.11%
60% Very Low + Low Income Requirements	\$593,384.34	55.54%
20% Special Needs Requirement	\$324,178.01	34.38%

LG Submitted Comments: