CITY OF Lakeland

COMMUNITY PLANNING & HOUSING DIVISION
STATE HOUSING INITIATIVES PARTNERSHIP
(SHIP)

LOCAL AFFORDABLE HOUSING INCENTIVES REVIEW AND RECOMMENDATION REPORT

October 29, 2026

EQUAL HOUSING
OPPORTUNITY

City of Lakeland

Affordable Housing Advisory Committee
2026 Incentives Review and
Recommendation Report

I. Background Information:

The State Housing Initiatives Partnership Program (SHIP) was created by the State Housing Initiatives Partnership Act (Sections 420.907-420.9079, F.S.), created to provide funds to local governments as an incentive for the creation of local housing partnerships, to expand production of and preserve affordable housing, to further the housing element of the local government comprehensive plan specific to affordable housing, and to increase housing-related employment.

The Act also requires SHIP entitlement communities to appoint an Affordable Housing Advisory Committee (AHAC) to review specific incentives. The committee, which must consist of at least 8 but not more than 11 committee members, recommends local housing assistance strategies to encourage affordable housing and at a minimum include: 1) expedited processing of development orders or permits for affordable housing projects and 2) a process to consider, before adoption, policies, procedures, ordinances, regulations or plan provisions that increase the cost of housing.

Annually, the advisory committee reviews the established policies and procedures, ordinances, land development regulations, and adopted local government comprehensive plan of the appointing local government and shall recommend specific actions or initiatives to encourage or facilitate affordable housing while protecting the ability of the property to appreciate in value. The recommendations may include the modification or repeal of existing policies, procedures, ordinances, regulations, or plan provisions; the creation of exceptions applicable to affordable housing; or the adoption of new policies, procedures, regulations, ordinances, or plan provisions, including recommendations to amend the local government comprehensive plan and corresponding regulations, ordinances, and other policies.

For the current year's review, the AHAC met on Thursday October 29, 2026, to consider this report that summarizes each of the City's established affordable housing incentive areas as specified within Florida Statutes and to offer any recommended changes.

Incentives & Recommendations:

Incentive 1: (Required Incentive) The processing of approvals of development orders or permits, as defined in s. 163.3164(7) and (8), for affordable housing projects is expedited to a greater degree than other projects.

Review Synopsis:

- The City's Building Inspection Division has a relatively short turnaround time for permitting single family infill construction. Special consideration will be given to speed the process of issuing building permits to those developers who have qualified as "affordable housing developers".
- Initial concept and site plan reviews expedited to 10 days rather than 30 days.
- The City utilizes software platforms to facilitate a web-based electronic permitting process, from start to finish. The platforms are available for remote submittal 24 hours a day and 365 days a year.
- The contractor begins by applying for the permit on-line through the City's portal system.
- All drawings and documents needed for plan review are uploaded to ProjectDox. ProjectDox provides an opportunity to perform concurrent plan review. The applicant is notified via email when their permit has been approved and what fees are due. Once fees have been paid the permit is issued. The plans are stamped electronically, and the contractor is given access to the stamped approved plans via ProjectDox.
- The Housing Division has a set of approved housing plans with the Building Inspection Division for the purpose of expediting the process.
- Multi-family developments shall receive expedited permitting as referenced above, if the developer has been approved by the rules outlined in the Affordable Housing Incentive Plan.
- The Building Inspection Division has also incorporated Express Permits, processed in under 30 minutes. This process may be done for window & door replacement, nonmetal roof, residential electrical, plumbing & mechanical demolition, sewer cap, and site alteration with approved site plan projects.

Schedule of Implementation: The City of Lakeland Housing Incentive Plan was adopted by Ordinance #3510 on March 7, 1994, and modified by Ordinance #5888 on September 20, 2021.

Comments:

Incentive 2: The modification of impact fee requirements, including reduction or waiver of fees and alternative methods of fee payment for affordable housing.

Review Synopsis:

- The City collects City impact fees of City Multi-Modal Transportation, Fire Protection, Law Enforcement, Parks, Recreation & Cultural Facilities, Water and Wastewater, and County fees of Transportation, Emergency Medical Services, Correctional Facilities and Schools.
- City fees are paid at the time of permitting.
- The Housing Programs Manager and the Planning Assistant have written guidelines for waiver and/or reimbursement of impact fees.
- Non-utility impact fees are waived/reimbursed within the Central City Transit Supportive Area and based upon income levels.

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Schedule of Implementation: The City of Lakeland Housing Incentive Plan was adopted by Ordinance #3510 on March 7, 1994, and modified by Ordinance #5888 on September 20, 2021.

Comments:

<u>Incentive 3</u>: The allowance of flexibility in densities for affordable housing.

Review Synopsis:

- The City's Land Development Code (LDC) allows for a broad range of lot sizes and housing types.
- Small scale multi-family projects (4 units or less) are exempt from commercial site plan review.
- LDC provides density bonuses of up to 22 units per acre for parcels with ¼ mile of corridors with established transit service. There are opportunities for affordable housing to be integrated in new development through the Planned Unit Development (PUD) zoning process.
- Mixture of housing types (single family detached housing, single family attached housing and zero-lot-line) under certain circumstances through the conditional use process.

Schedule of Implementation: The City of Lakeland Housing Incentive Plan was adopted by Ordinance #3510 on March 7, 1994; modified by Ordinance #5888 on September 20, 2021 and Ordinance #5902 on October 18, 2021.

Comments:

<u>Incentive 4</u>: The reservation of infrastructure capacity for housing for very low-income persons, low-income persons, and moderate-income persons.

Review Synopsis:

- Infrastructure reservation (concurrency) means that services are in place and available when developers need them.
- Services subject to concurrency are transportation/roads, water, wastewater, schools, parks, solid waste, and storm water (fire and law services not subject to concurrency).
- With the exception of wastewater, the City has adequate capacity for most services. In determining wastewater capacity, affordable housing is identified as a priority.
- Road capacity is usually the most constrained service and subject to conditions or improvements to keep the network working well. Multi-modal is now the focus.
- School capacity could be an issue, but adjacent school attendance zones can be forced to serve a project. Only if there is not capacity will school mitigation be triggered without age restriction.
- Greater density maximizes public investment in roads, parks and etcetera.
- Greater density supports transit services.
- Density can be designed and should front the street to make "walkable" environment.
- Energy efficiency is important - Lakeland Electric and Lakeland Water Utilities Departments are offering residential energy saving programs such as:
    - Free In-home energy audit
    - Attic Insulation Upgrade Program (financing available)
    - Energy Efficient Heat Pump (financing available)
    - High Flow Toilet Rebate
    - Energy Saving Kits with energy & water striping; outlet gaskets and low flow showerheads

Schedule of Implementation: The City of Lakeland Housing Incentive Plan was adopted by Ordinance #3510 on March 7, 1994, and modified by Ordinance #5888 on September 20, 2021.

Comments:

Incentive 5: The allowance of affordable accessory residential units in residential zoning districts.

Review Synopsis:

- City Land Development regulations allow for accessory dwelling units (ADUs), under certain conditions.
- There is a market for smaller, more affordable housing units among retirees, young adults, couples and students.
- To offset the cost of housing, rental income can be generated from either the ADU or the principal dwelling, as long as the homeowner resides in at least one of the units.
- Such units must be detached from the principal dwelling unit and must meet minimal setbacks, living area and lot size requirements.
- The LDC allows for the use of shipping containers as dwelling units in mobile home parks multi-family zoned districts.

Schedule of Implementation: Adopting Ordinance/Resolution or Established Policy: The City of Lakeland Land Development Regulation Ordinance 08-113, approved November 17, 2008 and adopted Ordinance 5901, October 18, 2021.

Comments:

Incentive 6: The reduction of parking and setback requirements for affordable housing.

Review Synopsis:

- Parking is not generally a problem for single-family and two-family residential developments. The basic requirements are minimal, typically off-street, and two spaces per dwelling unit.
- For properties with alley access, required parking can be accommodated in the front or rear yard area.
- Parking reductions of up to 20% are available for projects built in proximity to transit that provide bicycle facilities.
- For single and two-family units, Staff is currently working on minimum development standards for off-street parking areas to address parking on the front and other unsightly practices.
- For multi-family housing, off-street parking requirements can add a substantial cost to affordable housing projects, particularly in dense urban areas.
- Unlike single and two-family units, off-street parking areas for such projects are often extensive and require landscaping and irrigation systems, ADA compliance parking and sidewalks, and storm water treatment. All of these requirements increase the cost of development.
- In 2018, the minimum parking requirement for multi-family development within the Central City/Urban Context was reduced by 25% to 33%, dependent upon the size of the dwelling units. For clarification purposes, for one-bedroom units, the minimum parking requirement was reduced from 1.5 spaces/dwelling unit to 1 space/dwelling unit (33% reduction). And for units with two or more bedrooms, the minimum parking requirement was reduced from 2 spaces/dwellings to 1.5 spaces/dwelling unit (25% reduction).

- Additional reductions may be offered through the Planned Unit Development (PUD) where the development context warrants a reduction.
- The intent is to allow greater flexibility on existing plotted lots without requiring a variance.
- Specific standards have also been developed to allow new, innovative housing types (Cottage, side yard and townhouse) existing neighborhoods.
- PUD's will remain an option for larger scale projects to allow for innovative designs and additional flexibility may be warranted.

Schedule of Implementation: The City of Lakeland Housing Incentive Plan was adopted by Ordinance #3510 on March 7, 1994.

Comments:

Incentive 7: The allowance of flexible lot configurations, including zero-lot-line configurations for affordable housing.

Review Synopsis:
- Dimensional requirements for newly created lots are specified by the zoning and the subdivision regulations.
- Non-standard lot configurations may be considered by the Planning and Zoning Board on a case-by-case basis, if a property is rezoned as a Planned Unit Development.
- The intent of the zoning/subdivision regulations is to promote the efficient development of land, and the use of infrastructure and resources.
- Inefficient lot designs, such as flag lots, perpetuate bad planning practices and make land assembly for future redevelopment difficult.

Schedule of Implementation: The City of Lakeland Housing Incentive Plan was adopted by Ordinance #3510 on March 7, 1994, and modified by Ordinance #5888 on September 20, 2021.

Comments:

Incentive 8: The modification of street requirements for affordable housing.

Review Synopsis:
- The design of street sections is controlled by the Public Works Department through the Engineering Standards Manual.
- A typical right of way section for local residential streets 50 feet in width with only 24-26 feet being utilized for the actual road surface and curbing.
- The remaining right of way is reserved for public and private utilities, sidewalks, streetlights, and street trees.
- Narrow streets are not only cheaper to construct and maintain, but they also tend to be safer as they discourage high speed vehicular traffic.
- New streets, however, must be designed to accommodate modern fire/rescue and solid waste vehicles.
- Alternative street designs, like non-standard lot configurations, may be considered by the Planning and Zoning Board on a case-by-case basis during the zoning or subdivision plat approval process.
- Zoning and subdivision regulations dictate the physical pattern of new streets and blocks.
- The current Land Development Code emphasizes connectivity and discourages the type of isolated development that has been in common practice since the 1970's;
- Cul-de-sacs, under most circumstances, are intended to be limited

exceptions, however, can be made to include topographical /natural barriers and limited access roadways.

- Streets network in new subdivisions are required to plan for future connections on adjacent vacant land.

Schedule of Implementation: The City of Lakeland Housing Incentive Plan was adopted by Ordinance #3510 on March 7, 1994 and modified by Ordinance #5888 on September 20, 2021.

Comments:

Incentive 9: (Required Incentive) The establishment of a process by which a local government considers, before adoption, policies, procedures, ordinances, regulations, or plan provisions that increase the cost of housing.

Review Synopsis:

- City ordinance mandates impact fee studies be updated every five years.
- A consultant is hired, and data must be supplied for review and results are distributed to City Departments for review.
- Studies were conducted and recommended increased fees during calendar year 2025.
- Workshop was held for City Commission; and adoption of increases were approved in August of 2025 and implemented starting January 1, 2026.

Schedule of Implementation: The City of Lakeland Housing Incentive Plan was adopted by Ordinance #3510 on March 7, 1994 and modified by Ordinance #5888 on September 20, 2021.

Comments:

Incentive 10: The preparation of a printed inventory of locally owned public lands suitable for affordable housing.

Review Synopsis:

- The Property Information Office maintains an Excel spreadsheet of all city owned properties.
- The spreadsheet includes the parcel identification number, the previous owner, the property address and property use.
- The spreadsheet is updated upon receipt of acquisition and disposition forms received from the City Attorney's Office.
- The Housing Division analyzes the development potential of City and CRA owned properties and maintains a list of properties suitable for affordable housing.
- The City Commission approved a process for the administrative disposition of property to qualified affordable housing developers.

Schedule of Implementation: The City of Lakeland Housing Incentive Plan was adopted by Ordinance #3510 on March 7, 1994, and modified by Ordinance #5888 on September 20, 2021. The affordable housing land bank program was approved by City Commission on February 14, 2020. The City of Lakeland updated the housing land-bank program and inventory list by resolution 25-006 on February 3, 2025.

Comments:

Incentive 11: The support of development near transportation hubs and major employment centers and mixed-use developments.

Review Synopsis:

- New paradigm in transportation planning: mixed uses; connectivity; smaller residential lots; concurrency in practice; other modes of transportation; and efficient development of hubs and corridors.
- Theme is “Complete Streets” that serve all users. Streets that enhance the surrounding community and provide connectivity to residents and employees.
- Through the Development Review Process, including policies in the Comprehensive Plan, per the Land Development Code, the City can require sidewalk connections, bike lanes and paths; bicycle racks; and transit shelters.
- The Land Development Code (LDC) includes specific transportation concurrency requirements in Article 10 in support of our multi-modal level of service standards. Changes to the LDC, provided clarification regarding the Concurrency Determination Process and to Adopt Review Requirements for Major Traffic Studies.
- The City’s transportation impact fee is a multi-modal one, with the ability to expend dollars on sidewalk and transit capital improvement that benefit the “major transportation network.”
- The complete street system is designed to serve all users and incorporates pedestrian/bicycle and transit facilities. The Polk County Local Government complete street policy was signed by eighteen jurisdictions on October 11, 2012.
- Lakeland is served by Citrus Connection transit and bicycle/pedestrian network, and Lake to Lake Greenway.

Schedule of Implementation: The City of Lakeland Housing Incentive Plan was adopted by Ordinance #3510 on March 7, 1994; modified by Ordinance #5888 on September 20, 2021 and Ordinance 5904 on October 18, 2021.

Comments: