

# ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE



NEIGHBORHOOD SERVICES DIVISION HOUSING SECTION

July 2015



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# Introduction

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## Report Scope, Purpose, and Methodology

In accordance with HUD Office of Community Plan and Development regulations to implement the Federal Fair Housing Act, City of Lakeland, Community Development, Neighborhood Services Division conducted an Analysis of Impediments to Fair Housing Choice as part of the FY 2015-2020 Consolidated Plan. This analysis seeks to update the Report from 2010 with the review and assess of housing choice impediments. It also seeks ways to continue affirmatively furthering fair housing as required for the following federal grant programs:

- ✓ Community Development Block Grant (CDBG)
- ✓ Home Investment Partnerships Program (HOME)
- ✓ Neighborhood Stabilization Program (NSP)

The 2015-2020 Analysis of Impediments to Fair Housing Choice Report includes a demographic profile for Lakeland, results from needs survey distributed, feedback from affordable housing providers with regard to the changing housing market and the impacts on area homebuyers and renters, descriptions of housing choice impediments and recommendations to remove and address or counter the impacts of the identified impediments.

Each year, City of Lakeland reports activities and events held to promote fair housing choice awareness in the annual Consolidated Action Plan Evaluation Reports (CAPERs). The CAPER reports are available for the public to view at the City's libraries, Neighborhood Services and Community Development offices. Documents are also available on the City's website, [www.lakelandgov.net](http://www.lakelandgov.net). Lakeland also certifies compliance with all fair housing choice requirements in the Consolidated Plan and Annual Action Plans.

The 2015-2020 Analysis of Impediments of Fair Housing Choice report was prepared by the City of Lakeland Community Development, Neighborhood Services Office Staff.

The FY 2015-2020 Analysis of Impediments to Fair Housing Choice Report was prepared as part of the Consolidated Plan for City of Lakeland. The report was prepared by Neighborhood Service Staff by examining existing housing, employment, and other data from a variety of sources including US Census Data, Home Mortgage Disclosure Act Data (HMDA), and the University of Florida's Shimberg Center for Housing Studies, as well as the Central Florida Development Council and U.S. HUD data. This data provides the basis for the existing conditions, economic and housing profiles. The results of the HMDA data provide a basis for conclusions drawn about lending by purpose, race and ethnicity.

A series of community meetings and public hearings were held during the planning process for the Consolidated Plan and the subject of Fair Housing Choice was included. A community needs assessment survey was distributed to City's housing partners for this Report. Results from the

community needs survey related to -fair housing choice are included in the report. Staff has made several efforts to contact the Florida Commission on Human Relations (FCHR) for data on Housing discrimination complaints filed in Polk County without success. There is information on their website in the Florida Commission on Human Relations report. For the FY 2013-14, Polk County was not one of the top ten counties in the State to make the list.

One of the Top Ten Counties for Employment & Housing Cases for FY 2012 -13		
	Employment	Housing
Polk County	50	6

Staff also coordinated quarterly meetings of the Affordable Housing Advisory Committee during the 2015 program year (AHAC) to discuss issues related to affordable housing. The Affordable Housing Advisory Committee review policies, procedures, and incentives for affordable housing and prepares an Affordable Housing Incentives Implementation Report. The AHAC consists of housing advocates, builders, lenders, planning commission members, and representatives from area employers. Staff also attended various meetings involving low and moderate income communities, social service providers, small business owners, housing advocates, and representatives from public housing authorities, representatives for elderly and disabled persons.

## Community Profile

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The City of Lakeland is located between the cities of Tampa and Orlando on the main highway corridor of Interstate 4. Lakeland is the largest city in Polk County, which is the eighth largest county in the state. Lakeland offers many amenities for an exceptional quality of life such as its firm commitment to downtown redevelopment, historic preservation, cultural amenities, and a business-friendly environment. Lakeland is the home to Publix Supermarkets, which is its largest employer with over 6,500 employees. It has a growing sector of major health care providers in Lakeland Regional Health and Watson Clinic, LLP. Lakeland has four older public/private colleges or universities, and is also home to Florida’s 13<sup>th</sup> public university called Florida Polytechnic University. It is also the spring training home to Major League Baseball’s Detroit Tigers.

### Population

According to U.S. Census information, in 2000 the City’s population was 78,452. The population increased by 19% in 2010 and another 2% in 2013 and 71% of the population is white. The largest minority is Black or African American with a population of 21%, followed by Hispanic at 13%, those categorized as other race at 3%, and Asian at 2%.

Population	1980	1990	2000	2010	2013
Lakeland	47,406	70,576	78,452	96,623	98,970

Source: US Census Bureau

The next chart shows a significant amount of movement, although most of the in-migration has come from within Polk County.

Where did you live one year ago?	
	Lakeland's answer
Same House	80%
Polk County	13%
Florida	3%
Different State	3%
Abroad	1%

American Community Survey, 2009-2013

## Age

The City has a younger median age than the State of Florida. In 2006-2008, the City's median age was 37.7 versus 40.1 for Florida. In 2013, the median age is 40.3; therefore the City's population is increasing in age.

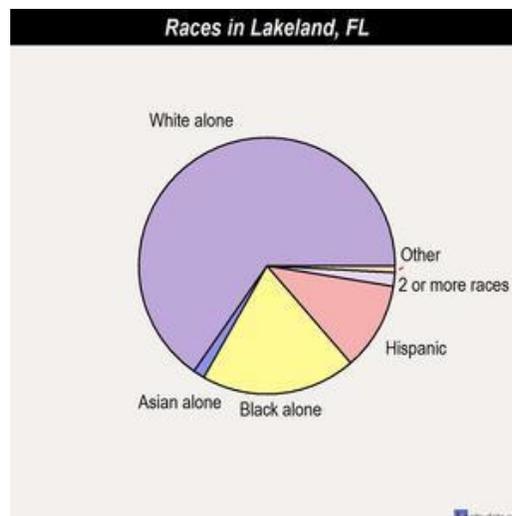
In 2000, 23.0% of the population was over the age of 65; 2010, 22.9% were over 65 and 2013, 20.4% are over 65. The percentage shows a slight decrease from previous years. The over-55 population has remained relatively consistent at 32.4% in 2000; 34.45% in 2010; and 32.60% in 2013.

Population by Age 2000 – 2013			
Age	2000	2010	2013
0-19	19,141	22,375	24,549
20-54	33,920	38,688	42,104
55-64	7,345	10,749	12,112
65+	18,046	21,338	20,205
Total	78,452	93,150	98,970

Source: American Community Survey 2006-2008/2009-2013

## Race

In 2000, Lakeland had a higher than average number of African-Americans (21%) versus 14% statewide and a lower than average number of Hispanics (6%) versus 17% statewide. In 2013, the percentage of African American population is 19.4% and the Hispanic percentage had doubled, to 14.5%, during the 2009-2013 American Community Survey. The Survey shows a small percentage of American Indian and Alaska Native at .7%; Asian at 2.2%; Native Hawaiian and other Pacific Islander at .2% and other races at 2.4%.



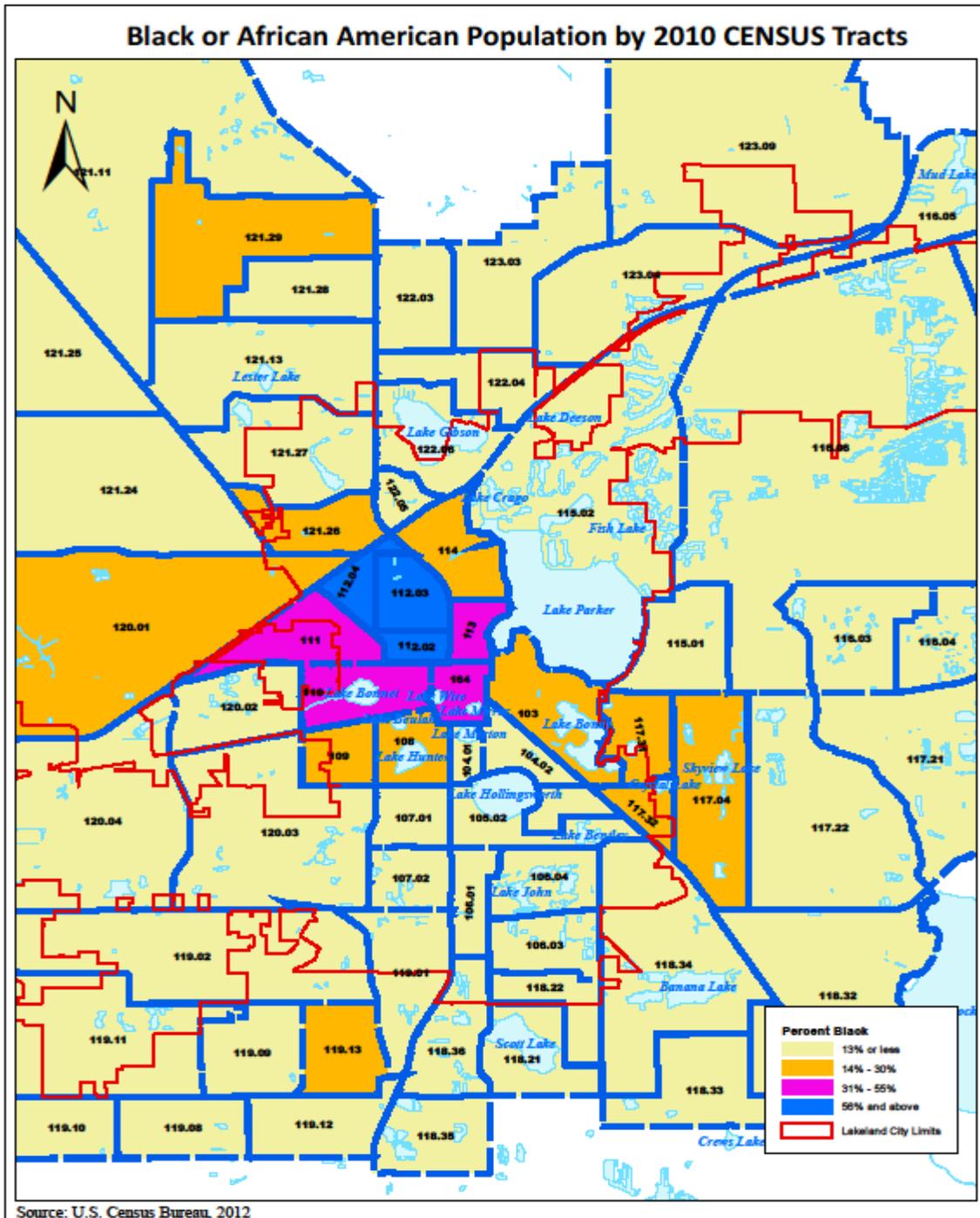
Source: city-data.com

The Hispanic population, as well as the population of other national origins, requires consideration not only on their presence, but also on the possible language barriers that may exist. The following chart shows potential language barriers for Lakeland's population.

<b>LANGUAGE SPOKEN AT HOME</b>		
<b>Population 5 years and over (93,030)</b>	<b>Number</b>	<b>Percentage</b>
English only	79,291	88%
Language other than English	13,739	15%
Speak English less than "very well"	5,814	6%
Spanish	10,256	11%
Speak English less than "very well"	4,378	5%
Other Indo-European languages	12	.01%
Speak English less than "very well"	4	.004%
Asian and Pacific Islander languages	21	.02%
Speak English less than "very well"	7	.007%
Other languages	0	0%
Speak English less than "very well"	0	0%

Source: Census American Community Survey 2013

The following maps display the year 2010 concentrations, by block group, of African-Americans and Hispanics of the population at that time.





## Housing

According to the American Fact Finder American Community Survey, Lakeland has 40,448 households. Of which, 57% are owner-occupied units and 43% are renter-occupied. There are 23,136 families which family size on average equals 3.11. And persons 65 years and older account for 15.6% of population and 25.6% households have one or more persons under 18 years living in them.

Reflecting its urban location, only 48% of the City's housing stock was single-family units versus 61.7% nationwide. The City had a higher than average number of multifamily and a high proportion of mobile homes, 17% versus less than 6.5% nationwide.

Property Type	Number	%
1-unit detached structure	23,523	48%
1-unit, attached structure	1,967	4%
2-4 units	5,270	11%
5-19 units	6,060	12%
20 or more units	3,748	8%
Mobile Home, boat, RV, van, etc.	8,152	17%
<b>Total</b>	<b>48,720</b>	<b>100%</b>

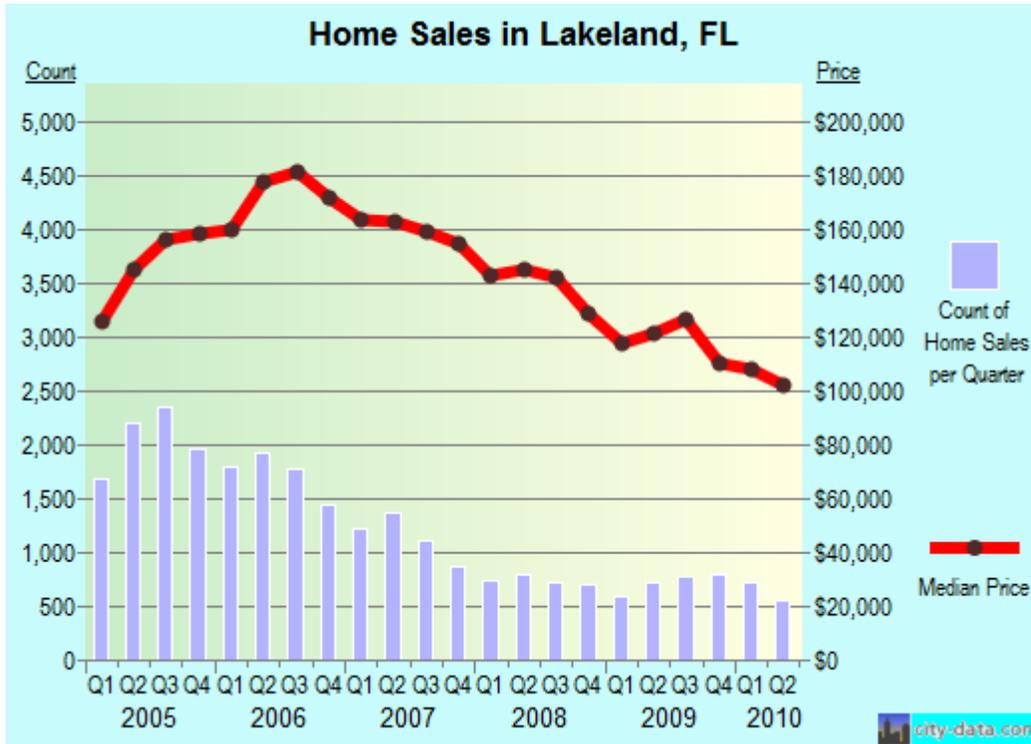
In comparison to state/national/regional housing costs, the City has had a high concentration of relatively affordable housing. The median price for single-family owner-occupied housing in 2000 was \$81,100 versus \$136,300 in 2011. Sixty-eight percent of the specified owner-occupied units were valued under \$100,000 and only 4% were valued over \$250,000. The values in 2010 are continually changing, as the economic downturn, foreclosures and short sales have seriously affected housing values throughout the U.S.

In 2008-2009, sales dramatically declined, but the housing market took an upturn in 2010 and has been gaining speed each year. The market is recovering and the new construction is increasing overall in Polk County.

<b>Number of Single Family Sales</b>	
Sales by Year	Number of Sales
2009	460
2008	724
2007	1240
2006	1753
2005	1976
2004	1512
2003	1363
2002	1290
2001	1321
2000	1032
1999	1300
1998	1183
1997	979
1996	960

<b>Median Sales Price: Single Family</b>	
Sales by Year	Sales Price
2009	\$138,000
2008	\$173,000
2007	\$182,150
2006	\$182,900
2005	\$147,300
2004	\$121,450
2003	\$110,000
2002	\$93,800
2001	\$86,500
2000	\$85,000
1999	\$78,500
1998	\$76,500
1997	\$71,000
1996	\$69,000

The following chart of home values was obtained from the website, city-data.com. It demonstrates, in graphic terms, the decline in the value of home sales, which affects overall property values. While that decline is difficult for existing owners, it provides previously unheard-of homeownership opportunities for credit-worthy lower income households.



**Tenure**

In 2000, 60% of the City’s households were owners, below the statewide average of 70%. By the 2009- 2013 American Community Survey, despite the City's homeownership programs, 55.7% of Lakeland's housing was owner-occupied, and 44.3% were renters.

There were 14,967 census specified owner-occupied housing units in Lakeland in 2000. The number shown in the American Communities Survey 2007-2011 had increased to 22,962.

The 2000 Census provided information concerning housing tenure by race. When identified by race, ownership patterns differ significantly. The following table shows that, although the ownership rates vary significantly from group to group, the rates generally reflect the national proportions.

\* This information only includes single-family detached owner-occupied units. The Census excludes information on condominiums and mobile homes.

Ownership by Race		
Race	Lakeland	U.S.
White	61%	74%
African-American	37%	49%
Hispanic	41%	51%
All	60%	66%

Source: Census 2006-2010 Community Survey

The American Community Survey, 2006-2010, provided an important statistic concerning housing ownership in Lakeland. Of the 23,136 owner-occupied housing units, half of them, 11,542 (50%), were owned with no mortgage. The high percentage of homes that were owned "free and clear" indicates that some of the lower income households may be retirees with assets. In that situation, a lower income does not necessarily indicate housing problems. In addition, this population may have survived the recent economic downturn more easily than their neighbors. However, any desire to change their housing situation, i.e., their housing choices, may have been affected. For example, the information shown below concerning the slow sales and reduced prices would certainly have affected seniors who wished to sell their home and move to assisted living.

In 2010, the median contract rent was \$423, which compares to \$693 in 2011.

Despite this apparent affordability, 26% (4,504 households) of the City's renter households spent more than 30% of their incomes on housing in 2009-2013 and 26% (4,479) spent more than 50% of their incomes on rent.

Income/Rent		
% of Income	Number	Percent
Less than 10%	355	2%
10 to 15%	1,076	6%
15 to 20%	1,594	9%
20 to 25%	2,311	13%
25 to 30%	2,025	12%
30 to 35%	1,636	8%
35 to 40%	1,367	4%
40 to 50%	1,501	9%
More than 50%	4,478	26%
Not computed	1,102	6%
Total	17,445	

Source: 2009-2013  
Community survey

The median gross rent as a percentage of household income in Lakeland was 32.5% at that time.

The majority of the City's housing stock (60%) was less than 30 years old. Twenty-six percent of the stock was over 40 years old, where rehabilitation may be needed. Eight percent of the units were over 50 years old; many of them are part of the City's active historic preservation communities.

### Age of Housing

2010 or later	328	1%
2000-2009	6,821	14%
1990-1999	5,654	12%
1980-1989	11,161	23%
1970-1979	10,056	21%
1960-1969	5,224	11%
1950-1959	4,570	9%
1940-1949	1,454	3%
Pre 1939	3,272	7%
<b>Total</b>	<b>48,540</b>	

*Source: 2009-2013  
Community Survey*

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	2,470	11%	3,584	21%
1980-1999	7,687	33%	5,574	32%
1950-1979	10,464	46%	6,532	37%
Before 1950	2,341	10%	1,796	10%
<b>Total</b>	<b>22,962</b>	<b>100%</b>	<b>17,486</b>	<b>100%</b>

According to the Shimberg Center, there are a total of 3,892 rental housing units for lower income people in the City of Lakeland. These include a variety of State and Federal programs, including 461 public housing units and 1,338 housing vouchers.

## Income and Employment

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### Income

The City of Lakeland is not an affluent community. In 2013 the median household income in the City was \$37,827. This shows a slight increase over the 2012 annual wage of \$36,660; but in 2010 the annual wage reached a high of \$37,939. Some of this can be attributed to the high percentage of older households, whose incomes are traditionally reduced following retirement. And the high number of households that own their homes without mortgages are also a factor to consider.

The 2000 Census found 15% of the City’s residents living in poverty versus 12% for the US and 13% for Florida. These percentages have increased in the 2009-2013 American Community Survey, as the percent of Lakeland's persons in poverty was 19.2% versus 16.3% in Florida.

### Educational Attainment

Educational Attainment – Median Earnings in the Past 12 Months

<b>Educational Attainment</b>	<b>Median Earnings in the Past 12 Months</b>
Less than high school graduate	19,585
High school graduate (includes equivalency)	24,121
Some college or Associate’s degree	28,602
Bachelor’s degree	41,828
Graduate or professional degree	59,129

A small number of the current workforce does not have an education beyond the 9<sup>th</sup> grade, which makes it difficult for them to advance in their current jobs. There are 1,797 people in the workforce between the ages of 18 and 64 that have no more than a 9<sup>th</sup> grade education, as well as 1,419 people age 65 and above. 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.

### Labor Force

Total Population in the Civilian Labor Force	46,124
Civilian Employed Population 16 years and over	40,681
Unemployment Rate	11.80
Unemployment Rate for Ages 16-24	26.88
Unemployment Rate for Ages 25-65	7.84

Data Source: 2007-2011 ACS

<b>Occupations by Sector</b>	<b>Number of People</b>
Management, business and financial	8,512
Farming, fisheries and forestry occupations	1,825
Service	4,137
Sales and office	11,328
Construction, extraction, maintenance and repair	3,137
Production, transportation and material moving	2,205

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 school board along with two major universities also employs a large number of individuals.

Retail and Art, Entertainment & Accommodation follow with 16% and 13% consecutively.

Lakeland is home to Publix supermarkets, which is one of the largest employers in the area; along with GEICO and Rooms to Go businesses who are also in the area. In the past several years, large companies such as Amazon and O'Reilly Automotive have opened warehouses in addition to the businesses mentioned.

Lakeland's economy is shifting 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.

The national distresses, of persons living in poverty and high unemployment rate, exist in the local economy. According to the ACS (2009-2013), Lakeland's poverty level is estimated at 19.2% of the population living in poverty, this exceeds the state poverty rate of 16.3%. Polk County's unemployment rate fell in March 2015 to 6.1% compared to the state of Florida at 5.5% and the national rate of 5.6%. In March, 2014, Polk's unemployment rate was 7.2 percent.

## Fair Housing Research

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Research performed for this section of the Analysis includes the following:

- In June, 2015, survey of housing providers and industry representatives (letter and lists included in the Appendix)
- Review of the City code, zoning, and other public policies
- Review of the City's Local Housing Assistance Plan and Housing Incentive Plan
- Review of housing assistance programs, location of homes assisted, and the demographic composition of participants

### Regulatory Relief

In 1992, in order to participate in the State's "SHIP" affordable housing program, the City established an Affordable Housing Advisory Committee (AHAC) to undertake a thorough review of its policies and regulations relating to housing development. Every three years that committee was re-tasked to review established policies and procedures, ordinances and development regulations, and the adopted local comprehensive plan of the City, and to recommend specific initiatives to encourage or facilitate affordable housing. The committee meets quarterly, and is comprised of homebuilders, for-profit and non-profit providers of affordable housing, affordable housing lenders, and residents.

### Zoning

The City's residential zoning codes are consistent with Florida Statutes 419.001(2) which provide that a home with six or fewer residents, whether or not related, are deemed to be single-family residential and are allowed in single-family (or multifamily) zoning without special approval.

The local housing Code defines family as up to 5 unrelated persons. In other words, there is no limit on the number of related persons that constitutes a single family for zoning and housing purposes.

### Public Policies

Throughout this review of City activities and codes, policies and planning, services and requirements, there were no items which surfaced which gave any indication of restrictive attitudes or practices. The City has in place an ongoing process for the review, prior to adoption, of local policies, ordinances, regulations and plan provisions that increase the cost of housing.

The City provides expedited permitting processes for affordable housing development and construction.

### Sale, Rental, Brokerage Services

The local newspapers that serve Lakeland print HUD's "Published Fair Housing Notice" at the beginning of the Real Estate section of the paper on a daily basis. There were no noted references which might have indicated discriminatory practices ("exclusive," "private," "protected," etc.) No complaints have been received concerning any of these services.

### Cost, Availability, Location

Housing costs, and the availability of affordable housing in a variety of locations, are often the primary factors that can limit free choice in selecting housing.

The City is addressing this issue with a variety of financial assistance programs for owner households that are lower income or have disabled household members. In addition, the current housing market, with large numbers of short sales and foreclosures, while devastating for the previous owners, does provide opportunities for lower income persons to obtain previously unattainable housing.

The map on the following page shows the locations of assisted housing in the Lakeland area. Since cost is frequently an impediment to location choice, the map shows the variety of locations where there is affordable housing for very low and low-income residents.

### **Public Policies**

Throughout the process of reviewing codes policies and planning, services and requirements, there were no observation that surfaced that gave any indication of restrictive attitudes or practices.

## Home Purchase Lending - HMDA Data

### Introduction

Banks, credit unions, savings banks, savings and loans, and mortgage companies are required by the Home Mortgage Disclosure Act to report data on mortgage loan applications and activity. The data is collected by the Federal Financial Institutions Examination Council and is made public. This data is known as “HMDA data.”

HMDA statements are produced annually in a table format, which includes information on loans: applied for, originated, not accepted, denied, withdrawn, or incomplete.

### Review of HMDA Data

2013 HMDA data on the Florida Housing Data Clearinghouse (Shimberg) and HUDUERS was reviewed in an effort to identify problems in area lending. This is the more recent data available with a stable, consistent market.

Areas of review, and results, follow:

1. *Review for total (percentage) mortgage loans by race*

Mortgage loan activity was sorted and summarized by race to determine whether the success rate of mortgage loan applications was similar amongst the different racial categories. High rejection rates for minority applicants could raise questions about lenders following policies or practices that discriminate against those applicants.

#### *Results of Review*

Success rates of mortgage loan applications were dramatically different for Caucasian applicants and African-American applicants. The 81% denial rate for African Americans is a concern. The denial rate of 25% for the Asian population is more in 2013 than White by 4% in 2007, it was 25%. The other categories are considered to be inconclusive due to the smaller numbers. In 2007, the data for Hispanic was not available; the source now provides the data. African-American applicants denial percentage is double the other races.

Home Purchase Loan Approval/Denial by Race, 2013				
Applicant Race	Loan Originated	Application Denied	Other (App's withdrawn or incomplete)	Percent denied
American Indian/Alaska Native	-	3	-	0%
Asian	38	11	-	29%
Black/African-American	89	72	18	81%
Native Hawaiian/Other Pacific Islander	2	-	-	0%
White	1003	239	198	24%
Hispanic or Latino	178	64	45	36%
Not provided by applicant	114	42	43	37%
Not applicable	14	-	3	0%

Source: Florida Housing Data Clearinghouse HMDA 2013

Home Purchase Loan Application Denial Reasons, 2013	
Denial Reason	Applications
Unavailable	85
Debt-to-income ratio	97
Employment history	12
Credit history	68
Collateral	34
Insufficient cash (downpayment, closing costs)	14
Unverifiable information	7
Credit application incomplete	21
Other	29

Source: HMDA 2013

Further research was performed to determine denial rates by category; that information is shown below.

Reasons for Denials by Race									
(Conventional Financing)	Debt-to-income ratio	Employment History	Credit History	Collateral	NSF Cash	Un-verifiable Info	Inc. Credit App	Mortgage Insur. Denied	Other
Black or African American	11	3	22	6	1	1	2	0	3
White	125	23	183	89	38	24	40	3	58
Hispanic	44	8	50	17	9	13	8	0	11

Source: HMDA 2013

Reasons (%) for Denials by Race									
(Conventional Financing)	Debt-to-income ratio	Employment History	Credit History	Collateral	NSF Cash	Un-verifiable Info	Incomplete Credit App	Mortgage Insurance Denied	Other
Black/African	22%	6%	45%	12%	2%	2%	4%	0%	6%
White	21%	4%	31%	15%	7%	4%	7%	1%	10%
Hispanic	28%	5%	31%	11%	6%	8%	5%	0%	7%

Source: HMDA 2013

Although there are a much larger percentage of African-American applications denied, an analysis of the reasons for denial shows that the reasons were relatively consistent across all segments. The data shows a slightly higher denial rate for African-American applicants in the credit history category.

2. *Review for mortgage loans by joint occupants*

In previous years, it was possible to review home mortgage data for joint occupants to determine whether the success rate of mortgage loan applications was similar to other categories. High rejection rates for joint occupant applicants could raise questions about lenders following policies or practices that discriminate against applicants based on familial status. However, information on joint occupants by locality is no longer available online, so this analysis was not possible.

## Overview of Lakeland Housing Programs

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Community Development Department Neighborhood Services Division administers federal and state grant programs of Community Development Block Grant (CDBG); HOME Investment Partnerships Program and the State Housing Initiatives Partnership (SHIP) Program, which serves low to moderate income families within the city limits.

In addition, the City was awarded Neighborhood Stabilization (NSP) funds to acquire rehabilitate and resell foreclosed and abandoned properties. The City promotes equal housing opportunity opportunities and fair housing choice in the affordable housing programs.

### Overview of Funding Sources

**Community Development Block Grant (CDBG)** - The Community Development Block Grant program provides annual grants on a formula basis to entitled cities and counties to develop viable urban communities by providing decent housing and a suitable living environment, and by expanding economic opportunities, principally for low- and moderate-income persons. The program is authorized the Housing and Community Development Act of 1974.

The US Department of Housing and Neighborhood Development (HUD) awards grants to entitlement community grantees to carry out a wide range of community development activities directed toward revitalizing neighborhoods and providing improved community facilities and services. The City is an entitlement community and has been receiving CDBG funding since **1978**. The City is allocated approximately \$830,000 of CDBG funds annually. The vast majority of CDBG funds are used primarily for low and moderate income persons and households, in accordance with CDBG regulatory requirements.

The City's CDBG funds have primarily been used for owner occupied rehabilitation program and code enforcement along with infrastructure projects if in eligible areas. In addition to affordable housing projects and infrastructure improvements, CDBG funds are also used to provide public services to eligible agencies that provide services for youth, seniors, persons with disabilities, and homeless populations.

**Home Investment Partnerships (HOME) Program** -The HOME Program was created by the National Affordable Housing Act of 1990.

The City is a HOME Participating Jurisdiction and receives an annual allocation of approximately \$300,000. The City's HOME funds are used for the owner occupied rehabilitation/reconstruction and down payment assistance for homebuyer. In accordance with HOME program regulations, funds are used solely for low/moderate income households as defined by HUD.

**The State Housing Initiatives Partnership Program (SHIP)** - provides funds to local governments as an incentive to create partnerships that produce and preserve affordable homeownership and

multifamily housing. The program was designed to provide very low, low and moderate income families with assistance to purchase a home, money to repair or replace a home, and many other types of housing assistance. The SHIP program was created by the William Sadowski Act in 1992. The City utilizes SHIP funds to provide down payment and closing cost assistance and rehabilitate owner-occupied housing units. Over the years, the SHIP trust fund has been reduced in response to the State of Florida efforts to balance the state budget. The Florida Housing Finance Corporation manages the SHIP program at the state level and keeps cities and county's informed of any proposed changes to the SHIP Program. In accordance with SHIP Program guidelines SHIP funds are used primarily for construction activities and homeownership focused projects. The City 's SHIP funds may be used to assist households with incomes less than 120% of the area median income for the Lakeland-Winter Haven MSA.

In accordance with Florida Statutes and the Florida Administrative Code, the City has an Affordable Housing Advisory Committee (AHAC) that represent 11 specific areas of expertise with regard to planning and affordable housing. The Affordable Housing Advisory Committee (AHAC) purpose and responsibilities are as follows:

Triennially, the advisory committee shall review 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. At a minimum, each advisory committee shall submit a report to the local governing body that includes recommendations on, and triennially thereafter evaluates the implementation of affordable housing incentives.

### **Public Service Projects**

The need for the provision of public services for underserved individuals and families is extensive in Lakeland. The City is fortunate to have many local non-profit organizations with the capacity to successfully provide services that include but are not limited to: children and youth, the homeless, disabled children and adults, the working poor, people with severe or chronic substance addictions, and battered women. CDBG and General Funds funding is provided to nonprofit agencies for their public service programs.

## Incentives to Promote Affordable Housing Opportunities

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The City's Affordable Housing Incentive Plan became effective December 6, 1993 and contained provisions for expediting the permitting process for affordable housing development.

### **Single Family Infill Construction**

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". A list of qualified affordable housing developers has been created by the Neighborhood Services Division and provided to the permit clerks of the Building Inspection Division. An updated list of affordable housing developers is provided periodically. Additionally, housing staff meets at least annually with the City's Building Official to review the process and update as necessary.

### **Multi-Family Developments**

Affordable housing builders of multi-family developments shall be approved by the Affordable Housing Review Committee (AHRC). Multi-family developments shall receive expedited permitting as referenced above. However, by their nature, larger multi-family developments must be reviewed and approved by multiple City service areas such as plans examiner, planning and zoning, traffic, landscape, electric, water, fire, etc. Multi-family developers are encouraged to schedule early preliminary meetings with the different departments and the Development Review Team (DRT) to assist in an early resolution of any development/plan requirements

### **Ongoing Review Process**

An ongoing process is in place for review of local policies, ordinances, regulations and plan provisions that increase the cost of housing prior to their adoption.

The Affordable Housing Advisory Committee was established by resolution to review established policies and procedures, ordinances, and development regulations, and the adopted local comprehensive plan of the City, and shall recommend specific initiatives to encourage or facilitate affordable housing while protecting the ability of the property to appreciate in value.

Also included in the incentives is the waiver and/or reimbursement of impact fees; Urban Homesteading program (Inventory of City Owned Land Suitable for Affordable Housing) and the Support of Development near Transportation Hubs, Employment Centers and Mixed Use Developments.

### **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.

## Citizen Participation

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The City of Lakeland undertakes a number of housing programs to provide information and assistance and to provide affordable housing opportunities for its residents.

### Information Programs

- Public Meetings and Forums

The Neighborhood Services Department provides workshops (if needed) for the public in order to provide information when new programs are being initiated, or when new applications are being taken. The Department also participates in a variety of City events, providing information on housing programs as well as providing discrimination complaint information. Examples of City events in which the housing staff have participated are: Housing Rehabilitation Workshop; Annual Public Works Week celebration and events sponsored by public service agencies with display table.

- Fair Housing Web page

The City has a designated web page for Fair Housing. It contains the 40th Anniversary Fair Housing poster, HUD's fair housing web site, and the toll-free and TTY telephone numbers for information on/ or reporting of, housing discrimination. The web page also contains a copy of the current Analysis of Impediments. A printout of the web page follows the next page.

- Homeownership classes for recipients of home purchase assistance and others

All applicants for home purchase assistance must complete homeownership classes designed to help them to be informed buyers and successful owners. The classes are open to anyone in the City; they do not have to be program applicants or recipients. The classes include fair housing training to ensure that homebuyers know their rights and what to do if they feel that those rights have been violated. Keystone has partnered with the local NAACP chapter to conduct Homebuyer Education classes at two of the local community centers in low income census tracts.

- Housing counseling is provided for all homebuyers who receive assistance through the City's housing programs. This includes pre-purchase, post-purchase, and credit counseling. The program is designed to enable successful homeownership for persons who may have dreamed of owning a home, but have not had the support structure to advise them of the many responsibilities attendant thereto

- A home maintenance manual "My Home Book" is provided to all housing rehabilitation clients to help them to plan and schedule for required maintenance and repairs.

- Citizen Participation

The City has an active citizen participation program, with many opportunities for residents to provide input and be a part of program planning. It holds public hearings to request resident input on housing and community development needs, as well as other public meetings to

discuss program progress and procedures. The City has an Affordable Housing Advisory Committee that includes representatives of low-income areas as well as housing providers. Meetings are publicly advertised and open to the public. The Neighborhood Services Division provides staff and displays at City events (see Public Meetings and Forums above) in attempts to not only provide information, but to engage the interest of residents so they will participate.

Participation can be difficult for disabled residents; the City's web site provides interactive participation for disabled residents as well as the general population.

- Referrals of HUD Fair Housing Complaints to the HUD website and complaint hotline

In addition to providing referrals if a resident believes that there is a problem, the City provides the toll-free telephone and TTY numbers on its website, and also on bookmarks that are provided at the public libraries. Although bookmarks may seem like a minor effort, they are take-home information that is not likely to be immediately tossed, and will be handled numerous times.

- Fair housing brochures

The City provides multiple hand-outs, some in Spanish. Copies of some of these are included in a folder in the following pages.

- Online Services

The City has an exceptional web site for its housing and community development programs. This provides easy access for persons with disabilities, and for residents who have difficulty coming to the City offices during working hours. Available online are formal documents, program information and explanations, application forms, and even webcam presentations of City Commission meetings.

## Summary

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The City of Lakeland is the largest city in Polk County. Like the County at large, the City has a high percentage of retirees.

The City is racially diverse. One in five is African-American, and 11% are Hispanic.

Collectively, the City is not affluent. Per capita and household incomes are below statewide/national rates.

The City has higher than average number of multifamily housing and mobile homes.

The City's housing market (both prices and rents) is modest in relation to surrounding regions and statewide averages.

Despite this apparent affordability, approximately one-third (36%) of all renters spent more than 30% of their income on rent and 17% spent over 50% on rent.

Ownership patterns vary by race. While 66% of the City's white households are owners, only 39% of African-American households and 41% of Hispanic households are owners.

## Fair Housing Findings/Impediments

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The City has undertaken a variety of effective fair housing activities, including a significant public information program; a fair housing web presence with links to the HUD complaint hotline; review processes to evaluate new codes, ordinances and policies; fair housing and homeownership classes and counseling, including in Spanish; programs for housing assistance for disabled persons; and affirmative marketing in its housing programs. This analysis has identified the following information that may reveal, or result in, impediments to fair housing choice.

1. The City is located in a media market that includes two other CDBG entitlements and SHIP programs. They are served by the same television and radio stations and newspaper, which could cause confusion and overlap with their fair housing information and related programs.
2. Ownership rates, while consistent with national percentages, are lower for African-American and Hispanic households than for white households.
3. HMDA data reveals a much larger percentage of African-Americans being denied mortgages than whites. The reasons for denials are relatively consistent with other groups, but the percentage of denials is not.
4. A significant portion of the City's population (13.2%) speaks a language other than English at home. Most of those households (11%) speak Spanish.
5. The City's web site, including the housing portion, contains much good information, including an entire web page on fair housing. However, it is only in English.
6. The City has a Fair Housing Ordinance that has been effective for many years.

## Recommended Actions

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The findings identified in the previous section have revealed the need for several actions on the part of the City in order to address and remedy the impediments to fair housing choice. The following actions are recommended, with identified timetables for implementation. All of the actions are to be undertaken by the City's Neighborhood Services Division in cooperation with identified program partners.

1. Lakeland is located in a market and media area with two other established CDBG entitlement communities: Polk County and the City of Winter Haven. Since all three are subject to the same requirements and objectives regarding furthering fair housing, coordination on some publicity and outreach activities is recommended. Greater results can be achieved by working together on some countywide activities such as billboards, radio and television spots, newspaper articles, and public forums. By assigning individual activities to each of the entitlements to initiate on behalf of the group, and identifying timetables for each activity, the activities of each of the entitlements can reach a broader population.

Addresses finding number: 1

Timetable: Begin coordination immediately. Implement is ongoing.

2. African-Americans receive rejections of their home mortgage applications at a much higher rate than other groups. The City should work with Keystone Challenge Fund to determine the cause, which could be either: 1. lack of preparedness for the application process or for homeownership, or 2. higher lending standards for African-Americans, which would be a discriminatory practice. If the reason is lack of preparedness, the homeownership counseling program should be offered to all persons whose applications are rejected. If it appears that the reason is different standards, the issue is serious, and the City and Keystone should work together on an appropriate course of action.

Addresses finding number: 2 and 3

Timetable: Begin discussions. Implement: Develop strategy with other entitlements and Keystone.

3. There are a large percentage of households (13%) in which the language spoken in the home is other than English. Eleven percent of households speak Spanish in the home. The City should take additional efforts to provide information in Spanish. Although the City's website is not bilingual, a link (in Spanish) for the fair housing hotline could be placed on the home page. Similar links concerning the City's housing programs could be established, particularly for the Keystone homeownership classes which are offered in Spanish.

Addresses finding number: 4 and 5

Timetable: Immediately. Continue ongoing efforts to increase presence.

4. The City's Fair Housing Ordinance has been in place for many years. Staff should evaluate its language to ensure that it includes all of the protected classes, and is otherwise current. Addresses finding number: 6

Timetable: Before April Fair Housing Month.

5. The City's web presence is particularly strong in the area of fair housing, with a dedicated web page, a link to HUD's housing discrimination web page, and the phone number of the HUD hotline. Additional links to HUD's online brochures, and HUD web pages with details about fair housing and the protected classes could be added.

Addresses finding number: General recommendation

Timetable: Done. Continue ongoing efforts.

6. The City has an affirmative marketing strategy for its Neighborhood Stabilization Program. A policy should be adopted that any housing development undertaken either directly by the City, or by a subrecipient or contractor, will be required to have an affirmative marketing plan.

Addresses finding number: General recommendation

Timetable: Immediately. Ongoing efforts.

Signature Page

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By my signature I certify that the Analysis of Impediments to Fair Housing Choice for the City of Lakeland is in compliance with the intent and directives of the regulations of the Community Development Block Grant Program.

---

Signature

Date

Print Name: \_\_\_\_\_

Title: \_\_\_\_\_



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## Homebuyer Education Course Set for Saturday in Lakeland

*LEDGER STAFF REPORT*

*Published: Tuesday, July 14, 2015 at 9:49 p.m.*

The NAACP Lakeland Chapter and Keystone Challenge Fund is offering a free homebuyer education course Saturday from 9 a.m. to 1:30 p.m. at the Simpson Park Community Center in Lakeland. In 2014, the cost of renting increased by 4.9 percent nationwide, according to a report from Zillow. "We are overjoyed to work with NAACP to serve the growing population of potential homebuyers in Polk County," said Jeff Bagwell, president and executive director of Keystone. "Together, we have the opportunity to help people who want to become homeowners but don't know where to start. The class addresses everything you need to know before buying a home including the type of assistance that is available." Since 1991, nearly 20,000 people have attended a Keystone homebuyer education course. The homebuyer education class is free and advance registration is recommended as space does fill up quickly.

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## Gibson, Annie

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**From:** Gibson, Annie  
**Sent:** Thursday, June 04, 2015 2:45 PM  
**To:** Cynthania Clark; ctwomey@habitatoflakeland.org; Jeffrey Bagwell (jeff.bagwell@keystonechallenge.org); Ashley Green; Monica Bello; Cynthia Zorn-Shaw  
**Subject:** Impediment to Fair Housing Choice  
**Attachments:** Survey - Fair Housing2015-FILLABLE.pdf

Greetings valued community partner! The City of Lakeland's Neighborhood Services Division - Housing Section is conducting a community survey to identify impediments to fair housing choice. The survey results will be used to develop the 2015-2020 Five-Year Consolidated Plan, a strategic plan that prioritizes how we spend these funds.

We value your input and so would very much appreciate your taking a few minutes to respond to the attached survey form. Your input is important to us as we map out what the community concerns regarding fair housing choice. You may complete and return the attached form by the following steps: File/Send File/Attach to email/Continue if using Microsoft outlook.

The survey will be available starting today through June 19<sup>th</sup>.

Thank you in advance for your assistance!

Annie L. Gibson  
Housing Programs Coordinator  
Neighborhood Services Division  
City of Lakeland, FL  
863/834-3362  
863/834-3369 (fax)

# Fair Housing Survey – City of Lakeland

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Title VIII of the Civil Rights Act of 1968, as amended, (the "Fair Housing Act") prohibited discrimination in the sale or rental of housing on the basis of race, color, religion, sex, or national origin. It was amended in 1988 to extend the protection against discrimination to include handicapped and familial status.

**The City of Lakeland is conducting a survey to assess compliance with the Fair Housing Act in the City.** Please take the time to complete the survey below and return it by mail at the address shown below, or by email, by June 26, 2015. If by email, please put "Lakeland Survey" as the subject.

1. Are you aware of discriminatory practices in the sale or rental of housing in the City of Lakeland?  
 Yes  No

If you answered "Yes," please go on to Question 2. Skip to Question 4 if you answered "No".

2. What kinds of discriminatory practices do you think are taking place?  
Refusal by property owners or landlords to sell or rent to

- Households with one or more African-American or Hispanic members
- Female-headed households
- Households with children
- Households with one or more mentally or physically handicapped persons
- Gay or lesbian households
- Other atypical households or individuals (Please specify.) \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Discriminatory practices by real estate brokers such as

- Steering (withholding property listing information based upon the race of potential buyers)
- Blockbusting (spreading rumors that minorities or low income households are moving into a neighborhood in order to increase property turnovers)
- Exclusion of minority brokers from multiple listing services or real estate brokers' associations
- Unwritten policies restricting use of privileges, services or facilities by minority brokers
- Assignment of brokers' territories based upon racial composition
- Deed restrictions, trust, or lease provisions that prohibit sales or rents to certain religious or minority groups
- "Over 55" housing developments that do not have significant investment in facilities designed for the elderly
- Property management firms that observe occupancy quotas
- Other (Please specify.) \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Discriminatory practices by lenders such as

- Predatory lending
- Disproportionate numbers of refusals to minorities
- Inflating interest rates and/or down payments on loans to minorities
- Artificially lowering property appraisals and increasing underwriting requirements in minority areas
- Disinvestment and refusals to loan in minority areas (redlining)
- Racial credit steering
- Other (Please specify.) \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Discriminatory public policies such as

- Unwillingness by local governments to provide or upgrade missing or inadequate municipal services in minority areas
- Zoning or land use regulations that discourage construction of affordable housing
- Zoning or land use regulations that encourage minority concentrations
- Actions resulting in displacement of low income households or minority businesses
- Concentration of subsidized housing in low income or minority areas
- Under representation of minorities on municipal zoning or planning boards
- Other discriminatory practices (Please specify.) \_\_\_\_\_

3. Can you cite specific instances of any of the discriminatory practices listed above? If so, which ones?

- Sale or rental of property
- Deed restrictions, trust or lease provisions
- "Over 55" housing developments that do not have significant investment in facilities designed for the elderly
- Occupancy quotas
- Provision of real estate brokerage services
- Lending practices
- Public policies

Please describe: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Was the incident reported?

- Yes                       No

If "Yes," what was the outcome? \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

4. What other impediments to fair housing exist in the City?

- Fear that property values will be lowered and/or crime rates increased by the presence of minorities, subsidized or assisted housing
- Racial prejudice
- Indifference on the part of municipal governments
- General unawareness of fair housing requirements
- Lack of affordable housing
- Lack of public transportation
- Other (Please specify.) \_\_\_\_\_

5. Are you familiar with federal fair housing requirements?

- Yes                       No

6. Are housing delivery professionals in your field (housing lenders, realtors, builders, property managers, developers) required or encouraged to receive training that covers fair housing issues and requirements?

- Yes                       No

Is such training regularly conducted or done on an as-needed basis?

- Yes                       No

7. Have you had fair housing training?  Yes  No

If you answered "No," skip ahead 3 questions. If you answered "Yes," complete the next three sections.

Do you feel that the fair housing training you received informed you of all you need to know about fair housing issues and statutes?

Yes  No

Was the training you received given alone, or was it combined with other topics?

Stand alone  
 Combined

How could the training you received be improved? \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

If you answered "No" to these questions, do you feel that training covering fair housing issues should be part of your professional education?

Yes  No

Do you feel that such training is likely to be available to you in the next two years?

Yes  No

8. What actions should the local government take to promote fair housing?

- Produce pamphlets and other educational material explaining the rights of purchasers and tenants under the Fair Housing Act
- Increase outreach and educational efforts to purchasers, tenants, landlords, and the real estate and financial communities
- Amend zoning and land use regulations to remove statutory impediments to fair housing
- Adopt and enforce a Fair Housing Ordinance
- Create a Fair Housing Advisory Committee
- Other \_\_\_\_\_  
\_\_\_\_\_

9. Would you be willing to serve on a Fair Housing Advisory Committee?

Yes  No

Name: \_\_\_\_\_  
Title: \_\_\_\_\_  
Organization: \_\_\_\_\_

**THANK YOU FOR TAKING THE TIME TO COMPLETE THIS SURVEY!**



# PROCLAMATION

WHEREAS, April 2015 marks the 47<sup>th</sup> anniversary of the signing of Title VIII of the Civil Rights Act, as amended, which guarantees fair housing opportunities for all Americans; and

WHEREAS, the provision of fair housing opportunities for all citizens is an important goal of the City of Lakeland; and

WHEREAS, the United States Department of Housing and Urban Development, concerned citizens, and the housing industry are working to realize the dream of fair and affordable housing for all City residents; and

WHEREAS, the City of Lakeland is proud of its efforts to further fair housing for all residents and recognizes that this can only be accomplished through forging partnerships with individuals, for profit and non-profit organizations, the corporate community, and others; and

WHEREAS, by supporting and promoting fair housing and equal opportunity, we are contributing to the health of our city, county, state, and nation, and encouraging others to abide by the letter and spirit of the Federal Fair Housing Act.

NOW, THEREFORE, I, R. HOWARD WIGGS, as Mayor of the City of Lakeland, Florida, do hereby proclaim the month of April 2015, as

## FAIR HOUSING MONTH

in the City of Lakeland, and further, that the City Commission calls upon all residents to recognize that compliance with the Fair Housing Laws is the equitable way in which to guarantee fair housing practices for all citizens.

IN WITNESS WHEREOF, I have hereunto set my hand and caused the Official Seal of the City of Lakeland to be affixed this 6<sup>th</sup> day of April, 2015

R. Howard Wiggs, Mayor  
Lakeland, Florida



NEIGHBORHOOD SERVICES DIVISION  
AFFORDABLE HOUSING OFFICE  
1104 MARTIN L. KING, JR. AVENUE  
LAKELAND, FLORIDA 33805  
Phone: 863.834.3360 | Fax: 863.834.3369

Note to the File:

Date: May 9, 2015

Re: Homebuyer Education Class

Keystone Challenge is contracted to assist the City with its home purchase assistance program. They provide the homebuyer education classes to potential new homebuyers. There is a six (6) hour class that is offered for free to the community. The classes are normally held on the weekends or evenings when working folks are able to attend.

Keystone has established a partnership with the NAACP to offer this class to clients; but locate the class in a low income census tract. This Saturday, the class is being held at the Coleman Bush Community Center.

I arrive at the class at approximately 10 am with my grandson and there were about eight (8) persons in attendance. Lunch is provided to the clients so you do not have to leave the building and the class is only interrupted for a small period of time.

I observe the class for a while; but listed below are guide booklets that were given to the attendees.

- Keys to Homeownership (2<sup>nd</sup> Edition)
- Homebuyer Education , Connecting Families with Dreams
- The Credit Process
- Residential Contract for Sale and Purchase
- Sample documents (applications and etc) and
- Keep Your Home Secure by Managing Your Risks

The group asked many questions and I was encouraged that they would be purchasing home soon.

Annie L. Gibson



KEYSTONE

## Homebuyer Education Course

*Learn from industry experts*



### NAACP and Keystone Challenge Fund partner to present a special Homebuyer Education Course

**Saturday, May 9 from  
9 a.m. to 3 p.m.**

**Coleman Bush Building  
1104 Martin Luther King Jr. Ave.  
Lakeland, FL**

- The pros and cons of homeownership
- How to manage your finances to afford a home
- How to qualify for mortgage financing
- Resolving credit problems
- Working with Realtors, sellers and builders
- Maintaining your home after purchase

**To reserve your seat, please call (863) 682-1025**

#### **Important Information**

Classes are free but advance registration is required. Class size is limited and they do fill up quickly so register early. We ask that you do not bring children. All buyers who will be named on the property deed must attend the class. You will receive a certificate after completing the class.

*Connecting families and homeownership*

**HOMEOWNERSHIP EDUCATION PROGRAM**  
**Saturday, May 9, 2015**  
**Coleman-Bush Building**

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**AGENDA**

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9:00 a.m. – 10:30 a.m.

**WHAT IS HOMEOWNERSHIP?**

Realistic look at homeownership. Pros and cons are defined.

**PREPARING FOR HOMEOWNERSHIP**

Discussion on how much homebuyer can afford, budgeting, how to increase borrowing power, identifying resources for a down payment, and the ongoing and hidden costs of homeownership.

**CHOOSING A LENDER**

Information on choosing a lender. Session discusses mortgage insurance and also provides information on others involved in the home buying process.

**PREDATORY LENDING**

Discussion centers on ways to recognize and avoid predatory lending practices.

10:30 a.m. – 10:45 a.m.

*BREAK*

10:45 a.m. – 11:00 a.m.

**ENERGY CONSERVATION & HOME SAFETY**

Learn about ways to conserve energy in your new home. Introduction to the *Keep Your Home Secure* booklet.

**Speaker: Jeff Bagwell**  
**Executive Director - Keystone Challenge Fund**

11:00 a.m. – 12:30 p.m.

**THE CREDIT PROCESS**

Information regarding how the credit reporting process impacts the home buying process, understanding credit scoring, and ways to resolve prior credit blemishes.

**Speaker: Bill Lavender**  
**Credit Restoration**

12:30 p.m. – 1:00 p.m.

*LUNCH - Pizza*

1:00 p.m. – 1:45 p.m.

**THE MORTGAGE APPLICATION**

Session reviews the mortgage application in detail. Information is provided on the program underwriting guidelines and how to complete the application forms. Session also covers topics related to **Fair Housing** issues to assist applicants in identifying discriminatory practices that may be encountered during the home buying process.

**THE LOAN CLOSING**

What to expect at the final loan closing.

**Speaker: Jeff Bagwell**  
**Executive Director – Keystone Challenge Fund**

1:45 p.m. – 3:00 p.m.

**NEIGHBORHOOD STABILIZATION PROGRAM (NSP)**

Information on qualifying for NSP and the availability of homes.

**SHOPPING FOR A HOME AND MAKING AN OFFER**

Session will include info on finding a home, working with sellers and real estate agents, negotiating a purchase contract, home inspections, and more.

**Speaker: Jeff Bagwell**  
**Executive Director – Keystone Challenge Fund**

Public Works Week Celebration

Neighborhood Services Division

May 1, 2015

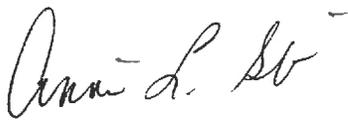
On May 1, 2015, Neighborhood Services Division Staff (Housing & Code Enforcement) participated in the Public Works Week Celebration in Munn Park. I arrived at 5 p.m. to set up the booth and there were a small crowd in the park already. The weather was sunny and windy. The Public Works Department is celebrating Public Works Week from May 18-22. There were other activities going on such as car show, bands and food vendors.

The event started at 6 and continued to 9 p.m. This event, National Public Works Week, is held annually and staff participates as public awareness in regards to the City's Housing Programs.

The Neighborhood Services Division had a table with display board with pamphlets on local housing programs (housing rehab and down payment assistance); foreclosure prevention assistance; and fair housing practices. There was quite a crowd of people today; because it was First Friday event with vendors, food and other entertainment. The public begin to show up & the event ended up being well attended by the public. Staff received questions on housing discrimination; home purchase assistance and open enrollment for the City's rehabilitation program.

The booth also displayed its NSP home for sale. There were several inquiries about purchase of homes.

There were some pictures available on the new homes being constructed with Neighborhood Stabilization Programs and the down payment guidelines.



Annie L. Gibson

Housing Programs Coordinator

## Kniss, Adena

---

**From:** Kniss, Adena  
**Sent:** Monday, March 09, 2015 11:19 AM  
**Cc:** Gibson, Annie  
**Subject:** Public Participation Survey

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Greetings valued community partner! The City of Lakeland's Neighborhood Services Division - Housing Section is conducting a community survey to identify needs and priorities for spending federal funds to serve low-income individuals, households and neighborhoods. The survey results will be used to develop the 2015-2020 Five-Year Consolidated Plan, a strategic plan that prioritizes how we spend these funds.

We value your input and so would very much appreciate your taking a few minutes to answer our short (10 questions) survey by following this link: <https://www.surveymonkey.com/s/58PGT23>. While this survey will help to identify the goals and priorities for the five-year plan, it does not mean that they will all get completed due to the current economic climate as well as funds available to address these needs. However, your input is important to us as we map out what the community believes are our highest priorities.

The survey will be available from March 9<sup>th</sup> through March 27<sup>th</sup>.

Thank you in advance for your assistance!

Thank you  
Have a Great Day!

adenakniss  
Housing Rehabilitation Finance Officer | Neighborhood Services Division  
1104 Martin L King Jr. Ave | Lakeland, FL 33805 ([Map It!](#))  
863.834.3366 | 863.834.3369  
[adena.kniss@lakelandgov.net](mailto:adena.kniss@lakelandgov.net)



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City of Lakeland Housing Program...

Summary Design Survey Collect Responses Analyze Results

CURRENT VIEW

+ FILTER + COMPARE + SHOW

No rules applied

Rules allow you to FILTER, COMPARE and SHOW results to see trends and patterns. Learn more >

RESPONDENTS: 57 of 57

Export All Share All

Question Summaries Data Trends Individual Responses

PAGE 1

Q1

Customize Export

SAVED VIEWS (1)

Original View (No rules applied)

EXPORTS

SHARED DATA

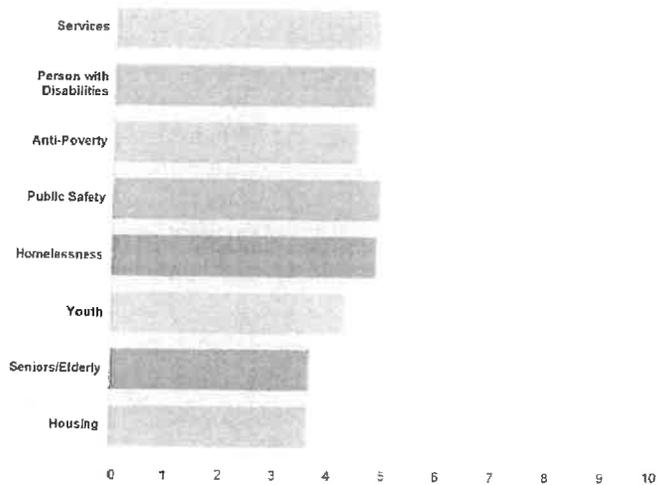
No shared data

Sharing allows you to share your survey results with others. You can share all data, a saved view, or a single question summary. Learn more >

Share All

Community Priorities

Answered: 57 Skipped: 0



	Most Important	2nd	3rd	4th	5th	6th	7th	Least Important
Services	3.77% 2	11.32% 6	16.98% 9	20.76% 11	11.32% 6	5.66% 3	5.66% 3	
Person with Disabilities	7.55% 4	5.66% 3	13.21% 7	20.75% 11	9.43% 5	24.53% 13	7.55% 4	
Anti-Poverty	9.43% 5	16.98% 9	9.43% 5	13.21% 7	20.75% 11	3.77% 2	13.21% 7	
Public Safety	10.71% 6	8.83% 5	10.71% 6	8.83% 5	10.71% 6	17.86% 10	23.21% 13	
Homelessness	14.85% 8	10.91% 6	7.27% 4	7.27% 4	10.91% 6	16.36% 9	14.85% 8	
Youth	14.85% 8	10.91% 6	14.85% 8	12.73% 7	12.73% 7	12.73% 7	12.73% 7	
Seniors/Elderly	18.54% 11	21.43% 12	16.07% 9	5.36% 3	12.50% 7	8.93% 5	10.71% 6	
Housing	23.21% 13	16.07% 9	12.50% 7	12.50% 7	10.71% 6	8.93% 5	12.50% 7	

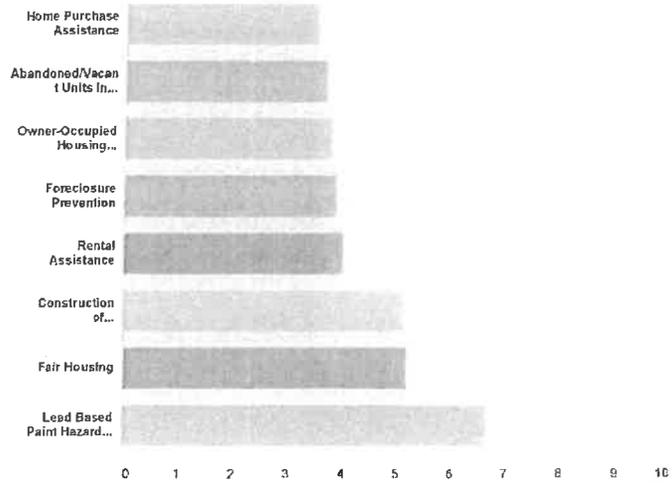
Comments (4)

Q2

Customize Export

Housing

Answered: 57 Skipped: 0



	Most Important 1st	2nd	3rd	4th	5th	6th	7th	Less
Home Purchase Assistance	10.91% 8	20.00% 11	23.64% 13	16.36% 9	18.18% 10	3.64% 2	5.45% 3	
Abandoned/Vacant Units in Neighborhoods	16.67% 9	20.37% 11	16.67% 9	9.26% 5	14.81% 8	7.41% 4	11.11% 6	
Owner-Occupied Housing Rehabilitation & Preservation	25.45% 14	10.91% 6	7.27% 4	14.55% 8	14.55% 8	14.55% 8	9.09% 5	
Foreclosure Prevention	16.67% 9	16.67% 9	14.81% 8	14.81% 8	9.26% 5	14.81% 8	3.70% 2	
Rental Assistance	17.54% 10	17.54% 10	8.77% 5	10.53% 6	12.28% 7	21.05% 12	7.02% 4	
Construction of Single-Family Housing	3.85% 2	3.85% 2	16.36% 9	16.36% 9	17.31% 9	15.38% 8	15.38% 8	
Fair Housing	10.91% 6	9.09% 5	5.45% 3	12.73% 7	7.27% 4	14.55% 8	20.00% 11	
Lead Based Paint Hazard Screening & Abatement	0.00% 0	0.00% 0	9.26% 5	5.56% 3	7.41% 4	7.41% 4	26.93% 14	

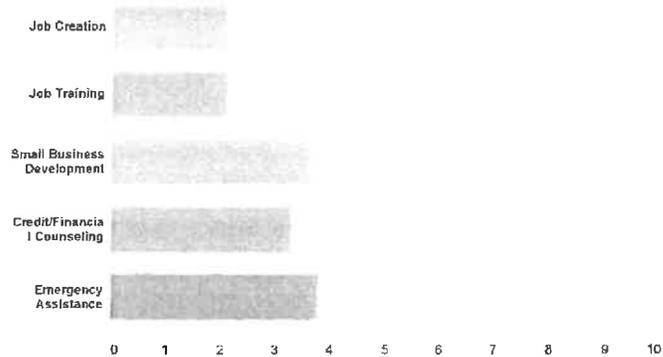
Comments (2)

Q3

Customize Export

### Anti-Poverty

Answered: 56 Skipped: 1



	Most Important1st	2nd	3rd	4th	Least Important5th	Total	Weighted Average
Job Creation	41.82% 23	21.82% 12	23.54% 13	9.09% 5	3.64% 2	55	2.11
Job Training	26.79% 15	46.43% 26	19.64% 11	3.57% 2	3.57% 2	56	2.11
Small Business Development	7.27% 4	10.91% 6	25.45% 14	21.82% 12	34.55% 19	55	3.65
Credit/Financial Counseling	11.11% 6	12.98% 7	20.37% 11	46.30% 25	9.26% 5	54	3.30
Emergency Assistance	12.50% 7	8.93% 5	12.50% 7	19.64% 11	46.43% 26	56	3.79

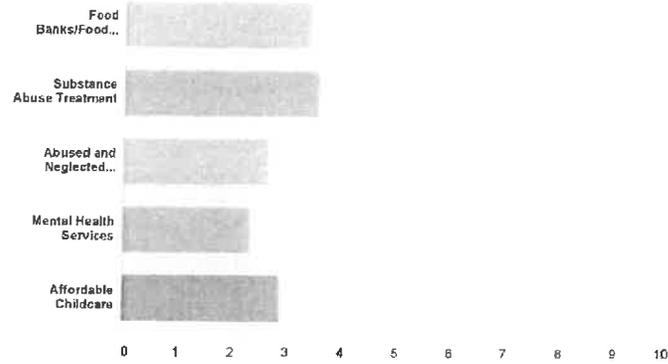
Comments (2)

Q4

Customize Export

### Services

Answered: 55 Skipped: 2



	Most Important1st	2nd	3rd	4th	Least Important5th	Total	We Avg
Food Banks/Food Programs	18.87% 10	7.55% 4	20.75% 11	18.87% 10	33.96% 18	53	
Substance Abuse Treatment	7.27% 4	14.55% 8	25.45% 14	18.18% 10	34.55% 19	55	
Abused and Neglected Individuals	20.37% 11	29.63% 16	16.52% 9	25.93% 14	5.56% 3	54	
Mental Health Services	32.73% 18	27.27% 15	18.18% 10	18.18% 10	3.64% 2	55	
Affordable Childcare	22.22% 12	22.22% 12	18.52% 10	16.67% 9	20.37% 11	54	

Comments (1)

Q5

Customize Export

### Homelessness

Answered: 55 Skipped: 4

- Transitional Housing
- Permanent Housing
- Homelessness Prevention...



	Most important1st	2nd	3rd	4th	5th	Least important5th
Transitional Housing	9.26% 5	14.81% 8	18.52% 10	22.22% 12	25.93% 14	9.26% 5
Permanent Housing	12.96% 7	5.56% 3	24.07% 13	16.67% 8	20.37% 11	20.37% 11
Homelessness Prevention Rapid Re-housing Program	16.36% 9	18.18% 10	20.00% 11	23.64% 13	12.73% 7	9.09% 5
Housing for Homeless Veterans	21.82% 12	18.18% 10	23.64% 13	12.73% 7	9.09% 5	14.55% 8
Youth Programs/Services (21 & under)	32.14% 16	19.64% 11	7.14% 4	7.14% 4	19.64% 11	14.29% 8
Support Services	5.36% 3	25.00% 14	8.93% 5	17.86% 10	12.50% 7	30.36% 17

Comments (2)

Q6

Customize Export

Persons with Disabilities

Answered: 55 Skipped: 2



	Most important1st	2nd	3rd	4th	Least important5th	Total	Wt Av
Affordable Rental Units	29.63% 16	20.37% 11	16.67% 9	24.07% 13	9.26% 5	54	
Home Purchase Assistance	12.96% 7	5.56% 3	12.96% 7	12.96% 7	55.56% 30	54	
Housing Rehabilitation or Modifications	15.09% 8	33.96% 18	30.19% 16	18.87% 10	1.89% 1	53	
Support Services	22.22% 12	16.57% 9	29.63% 16	24.07% 13	7.41% 4	54	
Group Home/Independent Living Facility	21.82% 12	21.82% 12	12.73% 7	18.18% 10	25.46% 14	55	

Comments (1)

Q7

Customize Export

### Seniors/Elderly

Answered: 56 Skipped: 1



	Most important1st	2nd	3rd	Least important4th	Total	Weighted Average
▼ Affordable Rental Units	39.29% 22	26.79% 15	21.43% 12	12.50% 7	56	2.07
▼ Home Purchase Assistance	11.32% 6	3.77% 2	28.42% 14	58.49% 31	53	3.32
▼ Owner-Occupied Housing Rehabilitation	19.64% 11	42.86% 24	25.00% 14	12.50% 7	56	2.36
▼ Support Services	30.81% 17	23.64% 13	27.27% 15	18.18% 10	55	2.33

Comments (1)

Q8

Customize Export

### Public Safety

Answered: 55 Skipped: 2



	Most important1st	2nd	Least important3rd	Total	Weighted Average
▼ Crime Prevention Programs	78.18% 43	18.18% 10	3.64% 2	55	1.25
▼ Code Violations	12.96% 7	68.67% 38	20.37% 11	54	2.07
▼ Other (list below)	14.81% 4	25.93% 7	59.26% 15	27	2.44

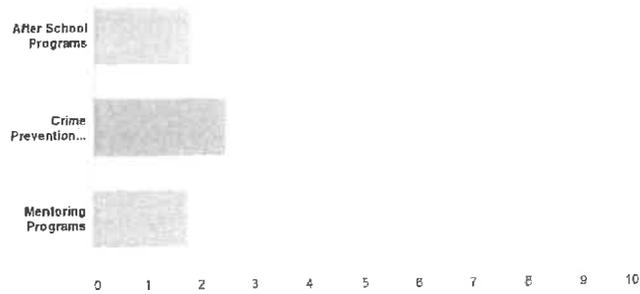
Comments (16)

Q9

Customize Export

### Youth

Answered: 57 Skipped: 0



	Most Important1st	2nd	Least Important3rd	Total	Weighted Average
After School Programs	42.11% 24	36.84% 21	21.05% 12	57	1.79
Crime Prevention Programs	16.07% 8	21.43% 12	62.50% 35	56	2.46
Mentoring Programs	41.07% 23	41.07% 23	17.86% 10	56	1.77

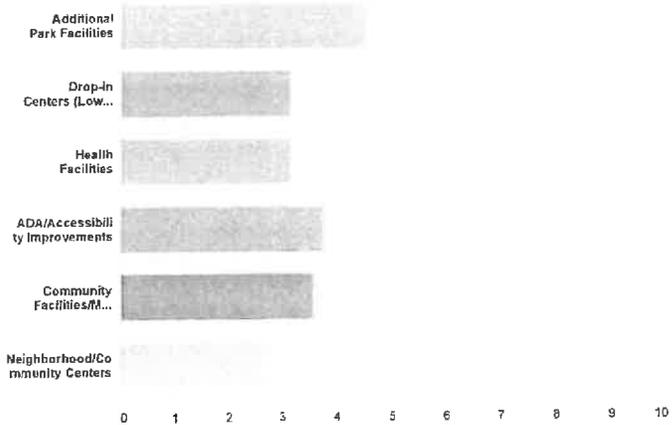
Comments (4)

Q10

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### Public Facilities

Answered: 56 Skipped: 1

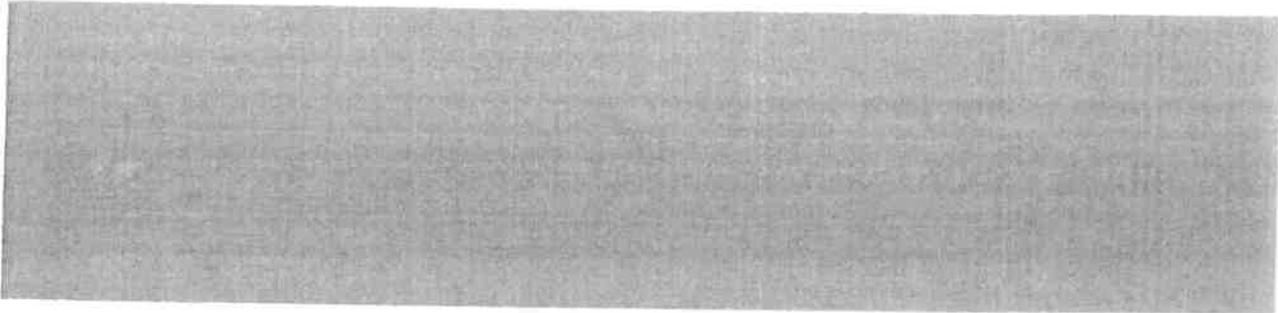


	Most Important1st	2nd	3rd	4th	5th	Least import
Additional Park Facilities	12.96% 7	1.85% 1	9.26% 5	16.57% 9	14.81% 8	
Drop-in Centers (Low Income & Homeless)	21.82% 12	27.27% 15	9.09% 5	16.38% 9	9.09% 5	
Health Facilities	23.64% 13	21.82% 12	14.55% 8	10.91% 6	14.55% 8	

Comments (2)

	Most important1st	2nd	3rd	4th	5th	Least import
ADA/Accessibility improvements	9.43% 5	5.66% 3	26.42% 14	28.30% 15	18.87% 10	
Community Facilities/Meeting Places	5.45% 3	23.64% 13	20.00% 11	18.18% 10	25.45% 14	
Neighborhood/Community Centers	29.00% 16	18.18% 10	21.82% 12	10.91% 6	16.36% 9	

Comments (2)



City of Lakeland Community Development Department

Leadership Bootcamp

Lakeland City Hall

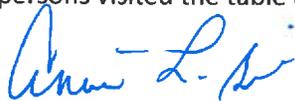
December 9, 2014 - 5:30 pm to 8:30 pm

On December 9, 2014, Neighborhood Services Division Staff -Housing participated with Neighborhood Planning in the Leadership Bootcamp. The event was held at Lakeland City Hall from 5:30 to 8:30 pm. The event was sponsored by the Neighborhood Planning Division of Community Development to inform citizens on various services offered by the City.

Some of the agencies invited and made presentations were:

- The Code Enforcement Process;
- Lakeland Fire Department- Fire Safety in the Home;
- Condos and HOAs- Things you should know about deed or plat restricted areas;
- Crime Prevention – Things your burglars won't tell you; and
- Communication is the Key- City tools and using social media.

There were approximately 65 people in attendance. My table had information regarding fair housing, fair housing book markers and pictures of Housing affordable housing projects. Several persons visited the table and inquired about the programs.



Annie L. Gibson

Housing Programs Coordinator

Public Works Week Celebration

Neighborhood Services Division

May 16, 2014

On May 16, 2014, Neighborhood Services Division Staff (Housing & Code Enforcement) participated in the Public Works Week Celebration in Munn Park. I arrived at 5 p.m. to set up the booth and there were a small crowd in the park already. The weather was sunny with a small amount of people walking around. The Public Works Department is celebrating Public Works Week from May 18-24. There were other activities going on such as car show, bands and food vendors.

The event started at 6 and continued to 8 p.m. This event, National Public Works Week, is held annually and staff participates as public awareness in regards to the City's Housing Programs.

The Neighborhood Services Division had a table with display board with pamphlets on local housing programs (housing rehab and down payment assistance); foreclosure prevention assistance; and fair housing practices. As the showers passed, the public began to show up & the event ended up being well attended by the public. Staff received questions on foreclosure prevention; home purchase assistance and open enrollment for the City's rehabilitation program.

The booth also displayed its NSP home for sale. There were several inquiries about purchase of homes. More persons stated their credit was not good or they are working on credit issues.

There were some pictures available on the new homes being constructed with Neighborhood Stabilization Programs and the down payment guidelines.

(Attached are pamphlets that were available at our booth.)



Annie L. Gibson

Housing Programs Coordinator

Head Start Parent Community Event

Neighborhood Services Division

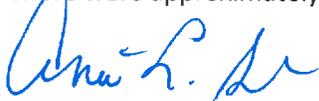
March 5, 2014

On March 5, 2014, Neighborhood Services Division Staff -Housing partnered with Keystone Challenge in the Head Start Parent Community Event. The event was held at the Coleman Bush Building from 4 to 6 pm. The event was sponsored by the Polk County Schools Preschool Program to inform parents of children entering preschools on various opportunities available to them.

Some of the agencies invited and made presentations were:

- Polk County Sheriff Department- Stranger Danger;
- Lakeland Fire Department- Smoke Detectors information;
- Keystone Challenge and City of Lakeland Neighborhood Services – First time home buyers program;
- Central Florida Health Care, Inc. – Info on the Affordable Healthcare Act;
- Safe Link – info on free cell phones;
- Spectrum Resource – Building your credit rating;
- United Way (Success by Six)- info for children starting kindergarten; and
- Career Source Polk formerly Polk Works – info on job seeking, resume writing and interview skills.

There were approximately 5-7 parents with numerous children present at the presentation.



Annie L. Gibson

Housing Programs Coordinator

Public Works Week Celebration

Neighborhood Services Division

May 3, 2013

On May 3, 2012, Neighborhood Services Division Staff (Housing & Code Enforcement) participated in the Public Works Week Celebration in Munn Park. I arrived at 5 p.m. to set up the booth and there were a small crowd in the park already. The weather was cloudy with a small amount of people walking around. This was also First Friday along the Public Works Week Celebration. There were other activities going on such as car show, bands and food vendors.

The event started at 6 and continued to 9 p.m. This event, National Public Works Week, is held annually in collaboration with First Friday Downtown and staff participates as public awareness in regards to the City's Housing Programs.

The Neighborhood Services Division had a table with display board with pamphlets on local housing programs (housing rehab and down payment assistance); foreclosure prevention assistance; and fair housing practices. As the showers pasted, the public begin to show up & the event ended up being well attended by the public. Staff received questions on foreclosures prevention; home purchase assistance and open enrollment for the City's rehabilitation program.

The booth also displayed its NSP home for sale. There were several inquiries about purchase of homes. More persons stated their credit was not good or they are working on credit issues.

There were some pictures available on the new homes being constructed with Neighborhood Stabilization Programs and the down payment guidelines.

(Attached are pamphlets that were available at our booth.)



Annie L. Gibson

Housing Programs Coordinator

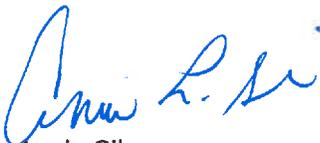
**City of Lakeland**  
**11<sup>th</sup> Biennial**  
**Community Development Department**  
**Historic Home Workshop**  
**March 23, 2013**

The Community Development Department held its annual Historic Home Workshop on March 23, 2013 at Florida Southern College. The Neighborhood Services Division participated with a program display booth. The workshop was advertised through articles in the Ledger, community and neighborhood newsletters, various websites, and through direct mail to households within the City's historic and other neighborhoods.

The Neighborhood Services Division's exhibit displayed the program guide with the programs offered by the Division. Information on Urban Homesteading lots; fair housing guidelines and down payment assistance program was distributed.

The crowd was few this year as compared to previous years. Along with display exhibits from the various City departments such as Lakeland Electric, Code Enforcement, Wastewater and Park & Recreation Department. Some of the workshops offered were Landlord Management-Crime Prevention & Illegal Activity/Applicant Screening & Evictions; Landscape/Gardening Session; Home Energy Efficiency; Building Permitting Process and Code Enforcement Issues.

The Neighborhood Services booth was visited by approximately 20-25 persons regarding the rehab and down payment assistance programs; urban homesteading; Neighborhood Stabilization Program; and other funds received.



Annie Gibson

Housing Programs Coordinator

**Landlord Tenant Rights Workshop**

**Neighborhood Services Division**

**November 13, 2012**

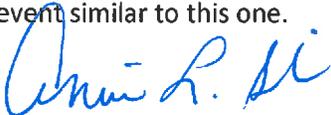
On November 13, 2012, Neighborhood Services Division Staff participated in Community Development's Leadership Bootcamp workshop. This event was held from 5:30-8:00 pm at the City Hall and Lakeland Electric locations.

Neighborhood Services provided a booth and sponsored community service agency, Florida Legal Rural Services (FLRS).

A power point presentation was presented by Phillip and Monica of FLRS. The event has 75-100 persons registered and there were breakout sessions for participants.

Attached is the power point presentation and booklets that were available to the participants. The presentation was well attended and received. There were a variety of questions for the speakers.

Staff feels that the administration of the grant is acceptable and anticipated organizing another event similar to this one.



Annie L. Gibson

Housing Programs Coordinator

Public Works Week Celebration

Neighborhood Services Division

May 4, 2012

On May 4, 2012, Neighborhood Services Division Staff participated in the Public Works Week Celebration in Munn Park. I arrived at 5 p.m. to set up the booth and there were a small crowd in the park already. The weather was warm drawing people to the outdoor. This was also First Friday along Relay for Life Cancer event. There were other activities going on such as car show, bands and food venders.

The event started at 6 and continued to 9 p.m. This event, National Public Works Week, is held annually in collaboration with First Friday Downtown and staff participates as public awareness in regards to the City's Housing Programs.

The Housing Section had a table with display board with pamphlets on local housing programs (housing rehab and down payment assistance); foreclosure prevention assistance; and fair housing practices. The event was well attended by the public. Staff received questions on foreclosure prevention; home purchase assistance and open enrollment for the City's rehabilitation program.

The booth also displayed its NSP home for sale. There were several inquiries about purchase of homes. More persons stated their credit was not good or they are working on credit issues.

There were some pictures available on the new homes being constructed with Neighborhood Stabilization Programs and the down payment guidelines.

(Attached are pamphlets that were available at our booth.)



Annie L. Gibson

Housing Programs Coordinator

## Weatherization Day

### Neighborhood Services Division

October 29, 2011

On October 29, 2011, Neighborhood Services Division Staff participated in the Weatherization Day at the Parker Street Ministries building. I arrived at 9 a.m. to set up the booth. This event was sponsored by Polk Weatherization Assistance Program and Lakeland Habitat for Humanity from 10 a.m. to 1 p.m. The weather was rainy.

Vendors and Community Resources were available on site. The event was free and the public was welcome to attend.

The event assisted homeowners on how to gain the knowledge and resources for weatherizing their homes, reducing their utility bills and save money. There was a mobile display available on ways to improve your home.

The Housing Section had a table with display board with pamphlets on local housing programs (housing rehab and down payment assistance); foreclosure prevention assistance; and fair housing practices. Staff received questions on foreclosure prevention; home purchase assistance and open enrollment for the City's rehabilitation program.

The attendance was not great due to the weather. The event planners expected to get person from around the neighborhoods to drop in. After the weather cleared, there was street traffic from persons passing by the building and noticing the activities.

There were some pictures available on the new homes being constructed with Neighborhood Stabilization Programs and the down payment guidelines.



Annie L. Gibson

Housing Programs Coordinator

**Public Works Week Celebration**

**Neighborhood Services Division**

**May 6, 2011**

On May 6, 2011, Neighborhood Services Division Staff participated in the Public Works Week Celebration in Munn Park. We arrived at 5 p.m. to set up the booth and there were a small crowd in the park already. The weather was warm drawing people to the outdoor. This was also first Friday; so there were other activities going on such as car show, bands and food vendors.

The event started at 6 and continued to 9 p.m. This event, National Public Works Week, is held annually in collaboration with First Friday Downtown and staff participates as public awareness in regards to the City's Housing Programs.

The Housing Section had a table with display board with pamphlets on local housing programs (housing rehab and down payment assistance); foreclosure prevention assistance; and fair housing practices. The event was well attended by the public. Staff received questions on foreclosure prevention; home purchase assistance and open enrollment for the City's rehabilitation program.

There were some pictures available on the new homes being constructed with Neighborhood Stabilization Programs and the down payment guidelines.

(Attached are pamphlets that were available at our booth.)



Annie L. Gibson

Housing Programs Coordinator



"Celebrate Weatherization Day"  
October 30, 2010  
Carver Recreation Center, Bartow, FL

Neighborhood Services Division was invited to share information regarding our programs with the public. This event was sponsored by the Tampa Hillsborough Action Plan, Inc. for Hillsborough & Polk Counties. This event's intent was to assist the public in gaining knowledge and resources for weatherizing their homes, helping to reduce their utility bills and save money. Polk County received funds from the Florida Department of Community Affairs to assist low income families to weather proof their homes by repairing or replacing water heaters and heating & cooling units; installing attic ventilation and insulation and other modifications such as weather stripping, caulking, thresholds, minor wall, ceiling and floor repairs; window & door replacement.

Vendors and Community Resources were available to share information such as USDA; Agricultural and Labor Program & Spectrum Resources Credit Counseling. Neighborhood Services reserved a table and displayed various pamphlets and flyers.

- Book markers in English & Spanish;
- "Are You a Victim of Housing Discrimination?" pamphlet in English & Spanish;
- "Fair Housing - Equal Opportunity for All" pamphlet;
- Neighborhood Services Division's information pamphlet;
- Keystone Challenge - Down payment Assistance programs pamphlet;
- HOPE - Trouble Paying Your Mortgage? Pamphlet; and
- NSP's Showcase of Homes Open House flyer and photo book with the eleven home for sale.

The event had low attendance with citizens from the Lakeland area. Staff was able to hand out flyers and explain the NSP Showcase of Home scheduled for November 6, 2010.

Annie L. Gibson  
Housing Programs Coordinator

Z:/housing/fairhousing/weatherizationday10.30.10



"HALLELUJAH TEST"  
October 30, 2010, 11 am- 3 pm  
Webster Park, Lakeland, FL

Neighborhood Services Division was invited to share information regarding our programs with the public. This event was sponsored by New Mt. Zion M. B. Church and co-sponsored by Webster Park Neighborhood Association and Freedom Center. This event was open to the public with special attention to the various other neighborhood associations.

Vendors and Community Resources were available to share information such as:

- Faith in Action Central;
- Lakeland Police Department;
- Crystal World of Dance;
- Blood Net, USA;
- Boys & Girls Club;
- R.I.S.K. Club (Reality Instills Skillful Knowledge);
- Writers Inc.

There were children's craft, game, and food.

The event was well attended and held in a park within the area that a lot of CDBG, HOME and NSP benefits have taken effect. Staff was able to hand out flyers and explain the NSP Showcase of Home scheduled for November 6, 2010.

Annie L. Gibson  
Housing Programs Coordinator

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