RESOLUTION NO. ____

PROPOSED RESOLUTION NO. 26-047

A RESOLUTION OF THE CITY COMMISSION OF THE CITY OF LAKELAND, FLORIDA RELATING TO AFFORDABLE HOUSING; AMENDING RESOLUTION NO. 6052 IN ORDER TO UPDATE THE CITY'S 2026-2029 LOCAL HOUSING ASSISTANCE PLAN AS REQUIRED BY CHAPTER 2026-173, LAWS OF FLORIDA; INCORPORATING A MANUFACTURED HOUSING STRATEGY WITHIN THE LOCAL HOUSING ASSISTANCE PLAN; AUTHORIZING THE SUBMISSION OF THE UPDATED LOCAL HOUSING ASSISTANCE PLAN FOR REVIEW AND APPROVAL BY THE FLORIDA HOUSING FINANCE CORPORATION; PROVIDING AN EFFECTIVE DATE.

WHEREAS, on April 6, 2026, the City Commission adopted Resolution 6052, approving and adopting the City's 2026-2029 Local Housing Assistance Plan (LHAP), as required by the State Housing Initiatives Partnership Program (SHIP) Act, which LHAP was approved by the Florida Housing Finance Corporation; and

WHEREAS, effective July 1, 2026, Chapter 2026-173, Laws of Florida, requires each county and eligible municipality participating in the SHIP program to incorporate a manufactured housing strategy in its LHAP; and

WHEREAS, the City's Community and Economic Development Department has prepared an updated three-year LHAP for submission to the Florida Housing Finance Corporation in accordance with the new requirements of State law;

NOW, THEREFORE, BE IT RESOLVED BY THE CITY COMMISSION OF THE CITY OF LAKELAND, FLORIDA:

SECTION 1: The foregoing findings are true and correct and are hereby

adopted and made a part hereof.

SECTION 2: The City Commission of the City of Lakeland hereby approves and adopts the updated Local Housing Assistance Plan, attached hereto and incorporated herein by reference, for submission to the Florida Housing Finance Corporation.

SECTION 3: Sara Roberts McCarley, Mayor, is hereby designated and authorized to execute any and all documents and certifications required by the Florida Housing Finance Corporation with respect to the attached Local Housing Assistance Plan.

SECTION 4: Except as amended hereby, Resolution No. 6052 shall continue in full force and effect.

SECTION 5: This Resolution shall take effect immediately upon its adoption.

PASSED AND CERTIFIED AS TO PASSAGE this 21st day of September, A.D. 2026.

CITY COMMISSION OF THE CITY OF LAKELAND, FLORIDA

By: _____
SARA ROBERTS MCCARLEY
MAYOR

ATTEST: _____
KELLY S. KOOS, CITY CLERK

APPROVED AS TO FORM AND CORRECTNESS: _____
PALMER C. DAVIS
CITY ATTORNEY

City of Lakeland

COMMUNITY & ECONOMIC DEVELOPMENT HOUSING

DIVISION

SHIP LOCAL HOUSING ASSISTANCE PLAN (LHAP)

2026-2027, 2027-2028, 2028-2029

May 1, 2026

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A. Administrative Budget for each fiscal year covered in the Plan B. Timeline for Estimated Encumbrance and Expenditure C. Housing Delivery Goals Chart (HDGC) For Each Fiscal Year covered in the plan D. Signed LHAP Certification E. Signed, dated, witnessed or attested adopting resolution Optional F. Ordinance: (If changed from the original creating ordinance) G. Interlocal Agreement H. Emergency Repairs Policy	

I. Program Details:

A. LG(s)

Name of Local Government	City of Lakeland
Does this LHAP contain an interlocal agreement?	No
If yes, name of other local government(s)	N/A

B. Purpose of the program:

- To meet the housing needs of the very low, low and moderate-income households;
- To expand production of and preserve affordable housing; and
- To further the housing element of the local government comprehensive plan specific to affordable housing.

C. Fiscal years covered by the Plan: 2026-2027, 2027-2028, 2028-2029

D. Governance: The SHIP Program is established in accordance with Section 420.907-9079, Florida Statutes and Chapter 67-37, Florida Administrative Code. Cities and Counties must be in compliance with these applicable statutes, rules and any additional requirements as established through the Legislative process.

E. Local Housing Partnership: The SHIP Program encourages building active partnerships between government, lending institutions, builders and developers, not-for-profit and community-based housing providers and service organizations, providers of professional services related to affordable housing, advocates for low-income persons, real estate professionals, persons or entities that can provide housing or support services and lead agencies of the local continuums of care.

F. Leveraging: The Plan is intended to increase the availability of affordable residential units by combining local resources and cost saving measures into a local housing partnership and using public and private funds to reduce the cost of housing. SHIP funds may be leveraged with or used to supplement other Florida Housing Finance Corporation programs and to provide local match to obtain federal housing grants or programs.

G. Public Input: Public input was solicited through face to face meetings with housing providers, social service providers and local lenders and neighborhood associations. Public input was solicited through the local newspaper in the advertising of the Local Housing Assistance Plan and the Notice of Funding Availability.

H. Advertising and Outreach: SHIP funding availability shall be advertised in a newspaper of general circulation and periodicals serving ethnic and diverse neighborhoods, at least 30 days before the beginning of the application period. If no funding is available due to a waiting list, no notice of funding availability is required.

I. Waiting List/Priorities: A waiting list will be established when there are eligible applicants for strategies that no longer have funding available. Those households on the waiting list will be notified of their status. Applicants will be maintained in an order that is consistent with the time completed applications were submitted as well as any established funding priorities as described in this plan.

The following priorities for funding (very low income, Special Needs, etc.) described/listed here apply to all strategies unless otherwise stated in an individual strategy in Section II:

The city will prioritize Special Needs first then very low-income clients. The city will accept applications for assistance continuously. Applications are placed in the order they are received. All applications are date stamped. When funds are available, the applicant is contacted to update the application for SHIP assistance. Applicants will be placed in line for assistance when the required documentation has been received and has been deemed eligible under SHIP. Applicants will be processed on a first qualified, first served basis unless otherwise stated in a specific strategy.

J. Discrimination: In accordance with the provisions of ss.760.20-760.37, it is unlawful to discriminate on the basis of race, color, religion, sex, national origin, age, handicap, or marital status in the award application process for eligible housing.

K. Support Services and Counseling: Support services are available from various sources. Available support services may include but are not limited to: Homeownership Counseling (Pre and Post), Credit Counseling, Tenant Counseling, Foreclosure Counseling and Transportation.

L. Purchase Price Limits: The sales price or value of new or existing eligible housing may not exceed 90% of the average area purchase price in the statistical area in which the eligible housing is located. Such average area purchase price may be that calculated for any 12-month period beginning not earlier than the fourth calendar year prior to the year in which the award occurs. The sales price of new and existing units, which can be lower but may not exceed 90% of the average area purchase price established by the U.S. Treasury Department or as described above.

The methodology used is:

U.S. Treasury Department	X
Local HFA Numbers	

M. Income Limits, Rent Limits and Affordability: The Income and Rent Limits used in the SHIP Program are updated annually by the Department of Housing and Urban Development and posted at www.floridahousing.org.

"Affordable" means that monthly rents or mortgage payments including taxes and insurance do not exceed 30 percent of that amount which represents the percentage of the median annual gross income for the households as indicated in Sections 420.9071, F.S. However, it is not the intent to limit an individual household's ability to devote more than 30% of its income for housing, and housing for which a household devotes more than 30% of its income shall be deemed Affordable if the first institutional mortgage lender is satisfied that the household can afford mortgage payments in excess of the 30% benchmark and in the case of rental housing does not exceed those rental limits adjusted for bedroom size.

N. Welfare Transition Program: Should an eligible sponsor be used, a qualification system and selection criteria for applications for Awards to eligible sponsors shall be developed, which includes a description that demonstrates how eligible sponsors that employ personnel from the Welfare Transition Program will be given reference in the selection process.

O. Monitoring and First Right of Refusal: In the case of rental housing, the staff and any entity that has administrative authority for implementing the local housing assistance plan assisting rental developments shall annually monitor and determine tenant eligibility or, to the extent another governmental entity provides periodic monitoring and determination, a municipality, county or local housing financing authority may rely on such monitoring and determination of tenant eligibility. However, any loan or grant in the original amount of $10,000 or less shall not be

subject to these annual monitoring and determination of tenant eligibility requirements. Tenant eligibility will be monitored annually for no less than 15 years or the term of assistance whichever is longer unless as specified above. Eligible sponsors that offer rental housing for sale before 15 years or that have remaining mortgages funded under this program must give a first right of refusal to eligible nonprofit organizations for purchase at the current market value for continued occupancy by eligible persons.

P. Administrative Budget: A line-item budget is attached as Exhibit A. The city/county finds that the moneys deposited in the local housing assistance trust fund are necessary to administer and implement the local housing assistance plan.

Section 420.9075 Florida Statute and Chapter 67-37, Florida Administrative Code, states: *"A county or an eligible municipality may not exceed the 5 percent limitation on administrative costs, unless its governing body finds, by resolution, that 5 percent of the local housing distribution plus 5 percent of program income is insufficient to adequately pay the necessary costs of administering the local housing assistance plan."*

Section 420.9075 Florida Statute and Chapter 67-37, Florida Administrative Code, further states: "*The cost of administering the program may not exceed 10 percent of the local housing distribution plus 5 percent of program income deposited into the trust fund, except that small counties, as defined in s. 120.52(19), and eligible municipalities receiving a local housing distribution of up to $350,000 may use up to 10 percent of program income for administrative costs." The applicable local jurisdiction has adopted the above findings in the resolution attached as Exhibit E.*

Q. Program Administration: Administration of the local housing assistance plan will be performed by:

Entity	Duties	Admin. Fee Percentage
Local Government	Wholly performed and maintained by the City of Lakeland	10%
Third Party Entity/Sub-recipient		

R. First-time Homebuyer Definition: For any strategies designed for first-time homebuyers, the following definition will apply: *An individual who has had no ownership in a principal residence during the 3-year period ending on the date of purchase of the property. This includes a spouse (if either meets the above test, they are considered first-time homebuyers). A single parent who has only owned a home with a former spouse while married. An individual who is a displaced homemaker and has only owned with a spouse. An individual who has only owned a principal residence not permanently affixed to a permanent foundation in accordance with applicable regulations. An individual who has only owned a property that was not in compliance with state, local or model building codes and which cannot be brought into compliance for less than the cost of constructing a permanent structure.*

S. **Project Delivery Costs:** N/A

T. Essential Service Personnel Definition (ESP): ESP includes teachers and educators, other school district, community college, and university employees, police and fire personnel, health care personnel, and skilled building trades personnel.

U. Describe efforts to incorporate Green Building and Energy Saving products and processes: The city is committed to the production of energy efficient housing for long term affordability. Such improvements will be incorporated to reduce energy costs, based on funding availability. Specific improvements may include and are not limited to installation of energy efficient doors and windows; Replacement of heating and/or cooling systems with high energy

efficient 15 SEER; Installing R30 insulation; Energy Star appliances and water heaters and low consumption toilets and faucets.

V. **Describe efforts to meet the 20% Special Needs set-aside:** In order to identify persons with Special Needs as defined in s. 420.0004 (13), F.S., the City has included a question on its client application inquiring if the applicant or the household meets this definition.

W. Describe efforts to reduce homelessness: The City coordinates efforts with the Homeless Coalition of Polk County and the Continuum of Care (CoC) through active participation in strategic planning and the Point-in-Time (PIT) count. The city staff works closely with the local homeless and special needs providers to support their efforts in their program, to reduce and/or prevent homelessness. The City increases housing opportunities through its Homebuyer Education & Down Payment Assistance programs.

Section II. LHAP Strategies:

A. Strategy Name: Purchase Assistance without Rehabilitation	Code 2

Summary: The City of Lakeland will provide home purchase assistance for down payment and closing costs. It is anticipated that the homes purchased will include new and existing homes.

a. Fiscal Years Covered: 2026-2027, 2027-2028, 2028-2029

b. Income Categories to be served: Very low, low, moderate and up to 140% AMI

c. Maximum award:

Qualifying income categories up to 100% AMI: $40,000
Qualifying income categories over 100% AMI: $25,000

d. Terms:

1. Repayment loan/deferred loan/grant: The loan is secured by a recorded subordinate lien in the amount of assistance awarded with a maximum lien amount of $40,000.
2. Interest Rate: 0%
3. Years in loan term: 10 years
4. Forgiveness: Forgiven 50% at end of five years, remainder forgiven at end of the term.
5. Repayment: No repayment as long as the loan is in good standing
6. Default: The principal balance (100% of the loan up to year 5, 50% of the loan from years 6-10) of the deferred payment loan shall be due at the occurrence of the earliest of the following events:
    a) Death of a recipient(s)
    b) Sale or transfer of title
    c) Property is no longer maintained as the principal residence
    d) Property is not maintained to minimum housing standards
    e) Foreclosure

In cases where the qualifying homeowner(s) die(s) during the loan term, the loan may be assumed by a SHIP eligible heir who will occupy the home as a primary resident. If the legal heir is not SHIP eligible or chooses not to occupy the home, the outstanding balance of the loan will be due and payable.

e. Recipient/Tenant Selection Criteria: Eligible applicants are assisted on a first-qualified, first-served basis. Applications will be submitted for approval to City of Lakeland's Housing Division. Applicants must contribute a minimum of $1,000 of their own funds towards the purchase of the home. If the applicant is a Habitat for Humanity buyer, they may use $250 and 500 hours of sweat equity in place of the required $1,000.

f. Sponsor Selection Criteria: N/A

g. Additional Information: Mobile Homes and homes with pools are not eligible for assistance.

B. Strategy Name: Owner Occupied Rehabilitation	Code 3

Summary: Funds will be used to perform substantial owner-occupied housing rehabilitation. Rehabilitation will include repairs to correct code violations and to provide general renovation of the housing stock. Rehabilitation is intended to extend the life of the housing stock. When the cost to rehabilitate the existing home exceeds 65% of the cost to construct a new home, the applicant may be eligible for a replacement home (see Strategy E).

a. Fiscal Years Covered: 2026-2027, 2027-2028, 2028-2029

b. Income Categories to be served: Very low, low and moderate

c. Maximum award: $ 150,000

d. Terms:

1. Repayment loan/deferred loan/grant: The loan is secured by a deferred payment loan. Temporary relocation expenses (if needed), ownership and encumbrance reports and inspections are provided to the clients as grants (included within the maximum award).
2. Interest Rate: 0%
3. Years in loan term:

Up to $5,000	Grant
$5,001 to $40,000	10 years
Over $40,000	15 years

4. Forgiveness: Ten-year deferred payment loans are forgiven at a rate of 10% per year. Fifteen-year deferred payment loans are forgiven at the rate of 6.5% per year for the first fourteen years and the final 9% is forgiven at the end of the fifteenth year.
5. Repayment: No repayment if loan is in good standing.
6. Default: The portion of the deferred payment loan remaining will be due at the occurrence of the earliest of one of the following events:
    a) Death of recipient(s)
    b) Sale or transfer of title
    c) Property is no longer maintained as principal residence
    d) Property is not maintained to minimum housing standard
    e) Foreclosure

In cases where the qualifying homeowner(s) die(s) during the loan term, the loan may be assumed by a

SHIP eligible heir who will occupy the home as a primary residence. If the legal heir is not SHIP eligible or chooses not to occupy the home, the outstanding balance of the loan will be due and payable.

e. Recipient/Tenant Selection Criteria: The Housing Division staff will accept applications, determine the extent of the needed rehabilitation, and qualify the clients based on income requirements. Clients are assisted on a "first-qualified, first-served" basis. Additional assistance in this regard may include relocation.

f. Sponsor Selection Criteria: N/A

g. Additional Information: Mobile homes are not eligible for rehabilitation assistance.

C. Strategy Name: Disaster Assistance	Code 5, 16

Summary: SHIP funds may be used to provide assistance related to a disaster as declared by the President of the United States or the Governor of the State of Florida provided in section 420.9078(1) F.S. Funds will be used to address emergency housing repair. The intent of this strategy is to address immediate health and safety needs of eligible clients in the event of disaster.

Generally, such needs may include purchase of emergency supplies for income eligible households to weatherproof damaged homes; provide interim repairs to avoid further damage; tree and debris removal; or other assistance that may be necessary to make individual housing units habitable. This assistance would additionally be for non-insured repairs such as insurance deductible expenses. New construction or reconstruction of housing units will be eligible under Strategy E.

a. Fiscal Years Covered: 2026-2027, 2027-2028, 2028-2029

b. Income Categories to be served: Very low, low and moderate

c. Maximum award: $ 150,000

d. Terms:

1. Repayment loan/deferred loan/grant: The loan is secured by a deferred payment loan. Temporary relocation expenses (if needed), ownership and encumbrance reports and preliminary service costs such as payroll and inspections are provided to the clients as grants (included within the maximum award).
2. Interest Rate: 0%
3. Years in loan term:

Up to $5,000	Grant
$5,001 to $40,000	10 years
Over $40,000	15 years

4. Forgiveness: Ten-year deferred payment loans are forgiven at the rate of 10% per year. Fifteen-year deferred payment loans are forgiven at the rate of 6.5% for the first fourteen years and the final 9% is forgiven at the end of the fifteenth year.
5. Repayment: No repayment if loan is in good standing.
6. Default: The portion of the deferred payment loan remaining will be due at the occurrence of the earliest of one of the following events:
    a) Death of recipient(s)
    b) Sale or transfer of title

c) Property is no longer maintained as principal residence
d) Property is not maintained to minimum housing standard
e) Foreclosure

In cases where the qualifying homeowner(s) die(s) during the loan term, the loan may be assumed by a SHIP eligible heir who will occupy the home as a primary residence. If the legal heir is not SHIP eligible or chooses not to occupy the home, the outstanding balance of the loan will be due and payable.

e. Recipient/Tenant Selection Criteria: The Housing Division staff will accept applications, determine the extent of the needed rehabilitation, and qualify the clients based on income requirements. Clients are assisted on a "first-qualified, first-served" basis. Additional assistance in this regard may include relocation.

f. Sponsor Selection Criteria: N/A

g. Additional Information: Mobile homes are not eligible for assistance.

D. Strategy Name: Emergency Repairs	Code 6

Summary: The City will provide owner-occupied emergency repair. Funds will be used to eliminate conditions that create a health or safety threat to the owners who occupy the housing. The City's eligible emergency repairs policy can be found under Exhibit H.

a. Fiscal Years Covered: 2026-2027, 2027-2028, 2028-2029

b. Income Categories to be served: Very low, low and moderate

c. Maximum award: $50,000

d. Terms:

1. Repayment loan/deferred loan/grant: The loan is secured by a deferred payment loan. Temporary relocation expenses (if needed), ownership and encumbrance reports and preliminary service costs such as payroll and inspections, are provided to the clients as grants (included within the maximum award).
2. Interest Rate: 0%
3. Years in loan term:

Under $5,000	Grant
$5,001 to $40,000	10 years
$40,001 to $50,000	15 years

4. Forgiveness: Ten-year deferred payment loans are forgiven at the rate of 10% per year. Fifteen-year deferred payment loans are forgiven at the rate of 6.5% per year for the first fourteen years and the final 9% is forgiven at the end of the fifteenth year.
5. Repayment: No repayment if loan is in good standing.
6. Default: The portion of the deferred payment loan remaining will be due at the occurrence of the earliest of one of the following events:
    a) Death of recipient(s)
    b) Sale or transfer of title
    c) Property is no longer maintained as principal residence

d) Property is not maintained to minimum housing standard
e) Foreclosure

In cases where the qualifying homeowner(s) die(s) during the loan term, the loan may be assumed by a SHIP eligible heir who will occupy the home as a primary residence. If the legal heir is not SHIP eligible or chooses not to occupy the home, the outstanding balance of the loan will be due and payable.

e. Recipient/Tenant Selection Criteria: Recipient/Tenant Selection Criteria: The Housing Division staff will accept applications, determine the extent of the needed rehabilitation, and qualify the clients based on income requirements. Clients are assisted on a "first-qualified, first-served" basis. Additional assistance in this regard may include relocation.

f. Sponsor Selection Criteria: N/A

g. Additional Information: Mobile homes are not eligible for assistance.

E. Strategy Name: Demolition/Reconstruction	Code 4

Summary: Funds will be used to build new housing units for clients whose current owner-occupied unit is scheduled to be demolished due to the cost to rehabilitate the existing home exceeding 65% of the cost to reconstruct a replacement home.

a. Fiscal Years Covered: 2026-2027, 2027-2028, 2028-2029

b. Income Categories to be served: Very low, low and moderate

c. Maximum award: $225,000

d. Terms:

1. Repayment loan/deferred loan/grant: The loan is secured by a deferred payment loan. Temporary relocation expenses (if needed), ownership and encumbrance reports and preliminary service costs such as payroll and inspections, are provided to the clients as grants (included within the maximum award).
2. Interest Rate: 0%
3. Years in loan term: 30
4. Forgiveness: Thirty-year deferred payment loans are forgiven at the rate of 3.5% per year for the first 14 years, 4.5% at the end of the fifteenth year and the remaining 50% will be forgiven at the end of the thirtieth year.
5. Repayment: No repayment if loan is in good standing.
6. Default: The portion of the deferred payment loan remaining will be due at the occurrence of the earliest of one of the following events:
    a) Death of recipient(s)
    b) Sale or transfer of title
    c) Property is no longer maintained as principal residence
    d) Property is not maintained to minimum housing standard
    e) Foreclosure

In cases where the qualifying homeowner(s) die(s) during the loan term, the loan may be assumed by a SHIP eligible heir who will occupy the home as a primary residence. If the legal heir is not SHIP eligible or chooses not to occupy the home, the outstanding balance of the loan will be due and payable.

e. Recipient/Tenant Selection Criteria: The Housing Division staff will accept applications, determine if the home qualifies for demolition, and qualify the clients based on income requirements. Clients are assisted on a "first-qualified, first-served" basis. Additional assistance in this regard may include relocation.

f. Sponsor/Sub-recipient Selection Criteria: N/A

g. Additional Information: Mobile homes may be eligible for demolition only and consideration to reconstruct as single family residence only.

F. Strategy Name: Special Needs	Code 11

Summary: SHIP funds must be used to assist special needs households (as defined in Fla. Stat. 420.0004 (13), particularly developmental disabilities. Home modifications, including technological enhancements and devices, may allow the homeowner to remain independent in their home.

a. Fiscal Years Covered: 2026-2027, 2027-2028, 2028-2029

b. Income Categories to be served: Very low, low and moderate

c. Maximum award: $ 75,000

d. Terms :

1. Repayment loan/deferred loan/grant: The loan is secured by a deferred payment loan. Temporary relocation expenses (if needed), ownership and encumbrance reports and preliminary service costs such as payroll and inspections are provided to the clients as grants.
2. Interest Rate: 0%
3. Years in loan term: Up to $5,000 Grant
   $5,001 to 40,000 10 years
   Over $40,000 15 years
4. Forgiveness: Ten-year deferred payment loans are forgiven at a rate of 10% per year. Fifteen-year deferred payment loans are forgiven at the rate of 6.5% per year for the first fourteen years and the final 9% is forgiven at the end of the fifteenth year.
5. Repayment: No repayment if loan is in good standing.
6. Default: The portion of the deferred payment loan remaining will be due at the occurrence of the earliest of one of the following events:
   a. Death of recipient(s)
   b. Sale or transfer of title
   c. Property is no longer maintained as principal residence
   d. Property is not maintained to minimum housing standard
   e. Foreclosure

In cases where the qualifying homeowner(s) die(s) during the loan term, the loan may be assumed by a SHIP

eligible heir who will occupy the home as a primary residence. If the legal heir is not SHIP eligible or chooses not to occupy the home, the outstanding balance of the loan will be due and payable.

e. Recipient/Tenant Selection Criteria: The Housing Division staff will accept applications, determine the extent of the needed rehabilitation, and qualify the clients based on income requirements. Clients are assisted on a "first-qualified, first-served" basis. Additional assistance in this regard may include relocation.

f. Sponsor Selection Criteria: N/A

g. Additional Information: Mobile homes may be eligible for demolition only and consideration to reconstruct as single family residence only.

G. Strategy Name: Rapid Rehousing-Rental	Code 26

Summary: This strategy will provide relocation and stabilization services, and rental assistance for up to 6 months, not to exceed the maximum award.

b. Fiscal Years Covered: 2026-2027, 2027-2028, 2028-2029

c. Income Categories to be served: Very low, low

d. Maximum award: $5,000

e. Terms:
1. Repayment loan/deferred loan/grant: Grant
2. Interest Rate: N/A
3. Years in loan term: N/A
4. Forgiveness: N/A
5. Repayment: N/A
6. Default: N/A

f. Recipient/Tenant Selection Criteria: Applicants who meet the State of Florida's definition of homelessness will be referred by the local Continuum of Care Coordinated Entry system, and be assisted on a first-qualified, first-served basis.

g. Sponsor Selection Criteria: The program will be advertised county-wide for eligible sponsors that are interested in participating in Lakeland Housing's Rapid Re-Housing Program.

The Program may be implemented by a single entity or a consortium of eligible sponsors. The eligible sponsors or eligible sub-recipients will be chosen by a Request for Proposal process. The successful respondents will have a proven record with experience managing similar programs and background information on many applicants (through the Homeless Management Information System). In addition, they will have successfully demonstrated the capacity to handle the administrative process for the service.

h. Additional Information: This strategy will provide housing relocation and stabilization services as necessary to help individuals living in shelters or in places not meant for human habitation.

H. Strategy Name: Rental Development	Code 14, 21

Summary: Funds will be awarded to developers of affordable rental units that are awarded construction financing through other state or federal housing programs to construct or rehabilitate affordable rental units. This funding is intended to be used as gap financing for projects.

a. Fiscal Years Covered: 2026-2027, 2027-2028, 2028-2029

b. Income Categories to be served: Very low, low and moderate

c. Maximum award: $50,0000 per unit and maximum of $350,000 per development

d. Terms:
1. Repayment loan/deferred loan/grant: The loan is secured by a mortgage and a note.
2. Interest Rate: Non-Profit 0%, For-Profit 2%.
3. Years in loan term: 20
4. Forgiveness: The loan is forgiven at the end of the term.
5. Repayment: Interest on the principal balance will be collected on an annual basis.
6. Default: For all awards, a default will be determined as sale, transfer, or conveyance of property conversion to another use; failure to maintain standards for compliance as required by and performed through any of the funding sources. If any of these occur, the outstanding balance will be due and payable.

e. Recipient/Tenant Selection Criteria: All applicants for residence in a SHIP-assisted unit must meet income qualifications of the program as determined and reported by the developer's management company for development.

f. Sponsor Selection Criteria: Developers will apply to the city through an RFA process. The RFA will require proof of developer experience in providing affordable rental housing, proof of financial capacity, evidence of site control (or contract for sale), proof of ability to proceed once all funding is closed, and a housing unit design plan that meets with the City's Land Development Code.

g. Additional Information: Developers will be required to meet statutory requirements for compliance reporting.

I. Strategy Name: New Construction/Home Ownership	Code 10

Summary: Funds will be awarded to non-profits and for-profit developers/sponsor, for construction of single-family housing units and sell to income-eligible buyers. The program is designed to maintain the City’s housing stock, reduce the number of vacant and blighted properties and encourage the development of new affordable single-family homes and duplex units on infill lots throughout the city

a. Fiscal Years Covered: 2026-2027, 2027-2028, 2028-2029

b. Income Categories to be served: Very low, low, moderate and workforce

c. Maximum award: Sponsor/Developer- $225,000
Homebuyer- $50,000

d. Terms :

1. Repayment loan/deferred loan/grant: Sponsor/Developer is secured by a deferred mortgage and note. Homebuyer is secured by a subordinate mortgage and note for the Down Payment.
2. Interest Rate: Sponsor/developer - Determined by the type of developer.
   Non-Profit - 0%
   For-Profit - 2%
   Homebuyer - 0 %
3. Years in loan term: Sponsor/Developer - 1.5
   Homebuyer - 10
4. Forgiveness: Sponsor/Developer - N/A
   Homebuyer - Forgiven at the end of the term
5. Repayment: Sponsor/Developer - The loan will be due upon sale to an eligible homebuyer. If the home is not sold within 1.5 years, the loan will be due. When the home is sold, SHIP funds not passed through to the homebuyer shall be paid to the city.
   Homebuyer - No repayment if loan is in good standing.
6. Default: Sponsor/Developer - A default will occur if the developer fails to meet any of the following: Program Requirements, loan terms, or home is sold to an ineligible homebuyer.
   Homebuyer - The portion of the deferred payment loan remaining will be due at the occurrence of the earliest of one of the following events:
   a) Death of recipient(s)
   b) Sale or transfer of title
   c) Property is no longer maintained as principal residence
   d) Property is not maintained to minimum housing standard
   e) Foreclosure

In cases where the qualifying homeowner(s) die(s) during the loan term, the loan may be assumed by a SHIP eligible heir who will occupy the home as a primary residence. If the legal heir is not SHIP eligible or chooses not to occupy the home, the outstanding balance of the loan will be due and payable.

Recipient/Tenant Selection Criteria: Eligible Clients are assisted on a first-qualifies, first served basis. Completed applications will be forwarded to a consortium member for approval of first mortgage financing by the Sponsor and the city of Lakeland's Housing Division for home purchase assistance approval.

e. Sponsor Selection Criteria: The eligible sponsor/developer will be selected by a Request for Proposal (RFP) process. The RFP will require proof of previous experience in providing affordable housing, proof of financial capacity, and ability to leverage other financing resources to complete the project. Other factors may also be considered in the selection process.

f. Additional Information: Completion of a HUD approved Homebuyer's Education course will be required to

become an eligible buyer.

h. Recipient/Tenant Selection Criteria: Eligible Clients are assisted on a first-qualifies, first served basis. Completed applications will be forwarded to a consortium member for approval of first mortgage financing by the Sponsor and the city of Lakeland's Housing Division for home purchase assistance approval.

i. Sponsor Selection Criteria: Developers will apply to the city through an RFA process. The RFA will require proof of developer experience in providing affordable rental housing, proof of financial capacity, evidence of site control (or contract for sale), proof of ability to proceed once all funding is closed, and a housing unit design plan that meets with the City's Land Development Code.

j. Additional Information: Developers will be required to meet statutory requirements for compliance reporting.

JA. Manufactured Housing (Mobile Homes)	Code 3, 28, 29

Summary: The manufactured housing strategy may provide funds for:

1. Relocation assistance for owners/tenants who have been ~~evicted~~ deprived due to closure of a mobile home park as defined in 723.003, F.S. (code 28)
2. Lot rent assistance to owners of manufactured housing/mobile homes not to exceed six months (code 29)
3. Rehabilitation/emergency repairs (code 3)

a. Fiscal Years Covered: 2026-2027, 2027-2028, 2028-2029

b. Income Categories to be served: Very low, low and moderate

c. Maximum award: $10,000 (relocation assistance)
$5,000 (lot rental assistance)
$15,000 (rehab/emergency repairs)

d. Terms:

1 Repayment loan/deferred loan/grant: For relocation assistance and lot rent assistance, the funds are awarded as a grant. For rehab/emergency repairs the loan is secured by a deferred payment loan.

2 Interest Rate: 0%

3 Years in loan term: N/A for relocation assistance and lot assistance, 10 years for rehab/emergency repairs

4 Forgiveness: N/A for relocation assistance and lot assistance, forgiven at the end of the term for rehab/emergency repairs.

5 Repayment: N/A for relocation assistance and lot assistance. None required for rehab/emergency repairs as long as loan is in good standing.

6 Default: N/A for relocation assistance and lot assistance. For rehab/emergency repairs, the loan will be determined to be in default if any of the following occurs during the Loan term: sale, transfer, or conveyance of property; conversion to a rental property; loss of homestead

exemption status; or failure to occupy the home as primary residence. If any of these occur, the outstanding balance will be due and payable.

In cases where the qualifying homeowner(s) die(s) during the loan term, the loan may be assumed by a SHIP eligible heir who will occupy the home as a primary residence. If the legal heir is not SHIP eligible or chooses not to occupy the home, the outstanding balance of the loan will be due and payable.

If the home is foreclosed on by a superior mortgage holder, the city will make an effort to recapture funds through the legal process if it is determined that adequate funds may be available to justify pursuing a repayment.

e. Recipient/Tenant Selection Criteria: Applicants will be assisted on a first-qualified, first-served basis with priorities detailed in Section I.I being met first.

f. Sponsor Selection Criteria: N/A

g. Additional Information:Manufactured housing constructed after June 1994 is eligible.

~~j.~~

III. LHAP Incentive Strategies

In addition to the **required Incentive Strategy A and Strategy B**, include all adopted incentives with the policies and procedures used for implementation as provided in Section 420.9076, F.S.:

A. Name of the Strategy: **Expedited Permitting**
Permits as defined in s. 163.3177 (6) (f) (3) for affordable housing projects are expedited to a greater degree than other projects.

Provide a description of the procedures used to implement this strategy:

B. Name of the Strategy: **Ongoing Review Process**
An ongoing process for review of local policies, ordinances, regulations and plan provisions that increase the cost of housing prior to their adoption.

Provide a description of the procedures used to implement this strategy:

C. Other Incentive Strategies Adopted: Inventory of Publicly Owned

IV. EXHIBITS:

Required

A. Administrative Budget for each fiscal year covered in the Plan.

B. Timeline for Estimated Encumbrance and Expenditure.

C. Housing Delivery Goals Chart (HDGC) For Each Fiscal Year Covered in the plan.

D. Signed LHAP Certification.

E. Signed, dated, witnessed or attested adopting resolution.

Optional

F. Ordinance: (If changed from the original creating ordinance).N/A

G. Interlocal Agreement (Required if applicable). N/A

H. Emergency Repairs Policy