

Title: SHIP Annual Report

Report Status: Unsubmitted

Polk County FY 2018/2019 Closeout

Form 1

SHIP Distribution Summary

Homeownership

Code	Strategy	Expended Amount	Units	Encumbered Amount	Units	Unencumbered Amount	Units
1	1-Purchase Assistance w Rehab	\$278,000.00	18				
2	2-Purchase Assistance w / o Rehab	\$22,000.00	2				
3	3-Owner Occupied Rehab Minor	\$275,485.26	20				
3	3-Owner Occupied Rehab	\$90,627.56	2				
4	4-Demolition / Reconstruction	\$489,583.45	4				

Homeownership Totals: \$1,155,696.27 46

Rentals

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

Subtotals: \$1,155,696.27 46

Additional Use of Funds

Use	Expended
Administrative	\$74,409.00
Homeownership Counseling	\$100,000.00
Admin From Program Income	\$30,859.47
Admin From Disaster Funds	

Totals: \$1,360,964.74 46 \$0.00 \$0.00

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

Source of Funds	Amount
State Annual Distribution	\$744,090.00
Program Income (Interest)	\$138,546.02
Program Income (Payments)	\$478,643.49
Recaptured Funds	\$0.00
Disaster Funds	
Other Funds	
Carryover funds from previous year	\$.17
Total:	\$1,361,279.68

*** Carry Forward to Next Year: \$314.94**

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

Form 2

Rental Unit Information

Description	Eff.	1 Bed	2 Bed	3 Bed	4 Bed
ELI	312	367	533	699	845
VLI	510	546	655	756	845
LOW	815	873	1,047	1,210	1,350
MOD	1,224	1,311	1,572	1,816	2,028
Up to 140%	1,428	1,529	1,834	2,119	2,366

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

Source of Funds Produced through June 30th for Units	Amount of Funds Expended to Date	% of Total Value
SHIP Funds Expended	\$1,155,696.27	100.00%
Public Moneys Expended		.00%
Private Funds Expended		.00%
Owner Contribution		.00%
Total Value of All Units	\$1,155,696.27	100.00%

SHIP Program Compliance Summary - Home Ownership/Construction/Rehab

Compliance Category	SHIP Funds	Trust Funds	% of Trust Fund	FL Statute Minimum %
Homeownership	\$1,155,696.27	\$744,090.17	155.32%	65%
Construction / Rehabilitation	\$1,155,696.27	\$744,090.17	155.32%	75%

Program Compliance - Income Set-Asides

Income Category	SHIP Funds Expended	Total Available Funds % *
Extremely Low	\$163,203.40	11.99%
Very Low	\$409,392.52	30.07%
Low	\$462,307.11	33.96%
Moderate	\$120,793.24	8.87%
Over 120%-140%		.00%
Totals: \$1,155,696.27		84.90%

Project Funding for Expended Funds Only

Income Category	Total Funds Mortgages, Loans & DPL's	Mortgages, Loans & DPL Unit #s	Total Funds SHIP Grants	SHIP Grant Unit #s	Total SHIP Funds Expended	Total # Units
Extremely Low	\$163,203.40	5		0	\$163,203.40	5
Very Low	\$409,392.52	14		0	\$409,392.52	14
Low	\$462,307.11	17		0	\$462,307.11	17
Moderate	\$120,793.24	10		0	\$120,793.24	10
Over 120%-140%		0		0	\$0.00	0
Totals: \$1,155,696.27		46	\$0.00	0	\$1,155,696.27	46

Form 3

Number of Households/Units Produced

Strategy	List Unincorporated and Each Municipality	ELI	VLI	Low	Mod	Over 140%	Total
1-Purchase Assistance w Rehab	Lakeland			3	1		4
1-Purchase Assistance w Rehab	Bartow		1	2			3
1-Purchase Assistance w Rehab	Eagle Lake			1			1
1-Purchase Assistance w Rehab	Fort Meade			1	1		2
1-Purchase Assistance w Rehab	Lake Wales				1		1
1-Purchase Assistance w Rehab	Winter Haven			1	1		2
1-Purchase Assistance w Rehab	Lake Hamilton				1		1
1-Purchase Assistance w Rehab	Haines City			1			1
1-Purchase Assistance w Rehab	Kissimmee				1		1
1-Purchase Assistance w Rehab	Poinciana				1		1

1-Purchase Assistance w Rehab	Auburndale		1				1
2-Purchase Assistance w / o Rehab	Frostproof				1		1
2-Purchase Assistance w / o Rehab	Davenport				1		1
3-Owner Occupied Rehab Minor	Mulberry			1			1
3-Owner Occupied Rehab Minor	Unincorporated	3	3	4	1		11
3-Owner Occupied Rehab	Haines City		1				1
3-Owner Occupied Rehab Minor	Waverly		1				1
3-Owner Occupied Rehab Minor	Haines City		4				4
3-Owner Occupied Rehab Minor	Bartow	1		1			2
3-Owner Occupied Rehab	Unincorporated		1				1
3-Owner Occupied Rehab Minor	Winter Haven		1				1
4-Demolition / Reconstruction	Unincorporated	1	1	2			4
Totals:		5	14	17	10		46

Characteristics/Age (Head of Household)

Description	List Unincorporated and Each Municipality	0 - 25	26 - 40	41 - 61	62+	Total
1-Purchase Assistance w Rehab	Lakeland	1	2	1		4
1-Purchase Assistance w Rehab	Bartow			2	1	3
1-Purchase Assistance w Rehab	Eagle Lake	1				1
1-Purchase Assistance w Rehab	Fort Meade	1	1			2
1-Purchase Assistance w Rehab	Lake Wales			1		1
1-Purchase Assistance w Rehab	Winter Haven		1	1		2
1-Purchase Assistance w Rehab	Lake Hamilton		1			1
1-Purchase Assistance w Rehab	Haines City			1		1
1-Purchase Assistance w Rehab	Kissimmee			1		1
1-Purchase Assistance w Rehab	Poinciana			1		1

1-Purchase Assistance w Rehab	Auburndale		1			1
2-Purchase Assistance w / o Rehab	Frostproof	1				1
2-Purchase Assistance w / o Rehab	Davenport			1		1
3-Owner Occupied Rehab Minor	Mulberry				1	1
3-Owner Occupied Rehab Minor	Unincorporated		1	6	4	11
3-Owner Occupied Rehab	Haines City				1	1
3-Owner Occupied Rehab Minor	Waverly			1		1
3-Owner Occupied Rehab Minor	Haines City			2	2	4
3-Owner Occupied Rehab Minor	Bartow				2	2
3-Owner Occupied Rehab	Unincorporated				1	1
3-Owner Occupied Rehab Minor	Winter Haven			1		1
4-Demolition / Reconstruction	Unincorporated		1	2	1	4
Totals:		4	8	21	13	46

Family Size

Description	List Unincorporated and Each Municipality	1 Person	2- 4 People	5 + People	Total
1-Purchase Assistance w Rehab	Lakeland	1	3		4
1-Purchase Assistance w Rehab	Bartow	2	1		3
1-Purchase Assistance w Rehab	Eagle Lake		1		1
1-Purchase Assistance w Rehab	Fort Meade	1	1		2
1-Purchase Assistance w Rehab	Lake Wales			1	1
1-Purchase Assistance w Rehab	Winter Haven		1	1	2
1-Purchase Assistance w Rehab	Lake Hamilton		1		1
1-Purchase Assistance w Rehab	Haines City		1		1
1-Purchase Assistance w Rehab	Kissimmee			1	1
1-Purchase Assistance w Rehab	Poinciana		1		1

1-Purchase Assistance w Rehab	Auburndale		1			1
2-Purchase Assistance w / o Rehab	Frostproof		1			1
2-Purchase Assistance w / o Rehab	Davenport				1	1
3-Owner Occupied Rehab Minor	Mulberry	1				1
3-Owner Occupied Rehab Minor	Unincorporated	5	4	2		11
3-Owner Occupied Rehab	Haines City	1				1
3-Owner Occupied Rehab Minor	Waverly	1				1
3-Owner Occupied Rehab Minor	Haines City	3	1			4
3-Owner Occupied Rehab Minor	Bartow	1	1			2
3-Owner Occupied Rehab	Unincorporated	1				1
3-Owner Occupied Rehab Minor	Winter Haven		1			1
4-Demolition / Reconstruction	Unincorporated	1	3			4
Totals:		18	22	6		46

Race (Head of Household)

Description	List Unincorporated and Each Municipality	White	Black	Hispanic	Asian	Amer-Indian	Other	Total
1-Purchase Assistance w Rehab	Lakeland	4						4
1-Purchase Assistance w Rehab	Bartow	3						3
1-Purchase Assistance w Rehab	Eagle Lake		1					1
1-Purchase Assistance w Rehab	Fort Meade	2						2
1-Purchase Assistance w Rehab	Lake Wales		1					1
1-Purchase Assistance w Rehab	Winter Haven	2						2
1-Purchase Assistance w Rehab	Lake Hamilton		1					1
1-Purchase Assistance w Rehab	Haines City		1					1
1-Purchase Assistance w Rehab	Kissimmee			1				1
1-Purchase Assistance w Rehab	Poinciana			1				1

1-Purchase Assistance w Rehab	Auburndale				0
2-Purchase Assistance w / o Rehab	Frostproof				0
2-Purchase Assistance w / o Rehab	Davenport				0
3-Owner Occupied Rehab Minor	Mulberry			1	1
3-Owner Occupied Rehab Minor	Unincorporated			4	4
3-Owner Occupied Rehab	Haines City			1	1
3-Owner Occupied Rehab Minor	Waverly				0
3-Owner Occupied Rehab Minor	Haines City			2	2
3-Owner Occupied Rehab Minor	Bartow			2	2
3-Owner Occupied Rehab	Unincorporated			1	1
3-Owner Occupied Rehab Minor	Winter Haven				0
4-Demolition / Reconstruction	Unincorporated			1	1
Totals:				13	13

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

Description	Special Target Group	Expended Funds	Total # of Expended Units
1-Purchase Assistance w Rehab	Service Industry	16,000.00	1
1-Purchase Assistance w Rehab	Nurse/Healthcare	19,599.32	1
1-Purchase Assistance w Rehab	Educator/School Employee	24,000.00	1
2-Purchase Assistance w/o Rehab	Building Trades	11,000.00	1
3-Owner Occupied Rehab Minor	Building Trades	6,461.35	1
3-Owner Occupied Rehab Minor	Nurse/Healthcare	20,370.35	2
4-Demolition/Reconstruction	Nurse/Healthcare	113,583.70	1

Form 4

Status of Incentive Strategies

Incentive	Description (If Other)	Category	Status	Year Adopted (or N/A)
Expedited permitting		Required	Implemented, in LHAP	1998
Ongoing review process		Required	Implemented, in LHAP	1998
Impact fee modifications	Waiver of Impact Fees	Required	Adopted	2007
Flexible densities		AHAC Review	Not Adopted	N/A
Reservation of infrastructure		AHAC Review	Not Adopted	N/A
Allowance of accessory dwelling units		AHAC Review	Not Adopted	N/A
Reduction of parking and setbacks		AHAC Review	Not Adopted	N/A
Allowance of accessory dwelling units		AHAC Review	Not Adopted	N/A
Modification of street requirements		AHAC Review	Not Adopted	N/A
Printed inventory of public owned lands	Inventory of Publicly Owned Lands Suitable for Affordable Housing	Required	Implemented, in LHAP	2007
Support of development near transportation/employment hubs	Adopted in Polk County's Land Development Cose	AHAC Review	Adopted	1992
Other	Demolition Program Lien Waiver for Affordable Housing	AHAC Review	Adopted	2021

Support Services

Homebuyer Education Classes are required in order to be assisted with down payment and closing costs. Classes are offered in English and Spanish. A subrecipient is selected using a Request for Proposal (RFP) process and is contracted to provide these classes.

Other Accomplishments

This year a new Affordable Housing Incentive was reviewed by the AHAC and approved by the Board. This affordable housing incentive provides a waiver of the liens on lots from the demolition program that will be used for affordable housing for very low, low and moderate income residents. Polk County provides waivers of impact fees for affordable housing developments, single and multifamily units. Impact fee waivers are provided to households making up to 80% of the area median income and 81% to 120% for workforce housing waivers. To date it is estimated that Polk County has waived the impact fees for affordable housing in the amount of approximately \$6.6 million dollars.

Availability for Public Inspection and Comments

The Polk County SHIP Annual Report was made available for public inspection and comment by advertisement in the Ledger on Monday August 16, 2021. The comment period was open until Monday, August 23, 2021.

Life-to-Date Homeownership Default and Foreclosure

Total SHIP Purchase Assistance Loans: **1999**

Mortgage Foreclosures

A. Very low income households in foreclosure: **16**
 B. Low income households in foreclosure: **74**
 C. Moderate households in foreclosure: **75**
 Foreclosed Loans Life-to-date: **165**
 SHIP Program Foreclosure Percentage Rate Life to Date: **8.25**

Mortgage Defaults

A. Very low income households in default: **11**
 B. Low income households in default: **40**
 C. Moderate households in default: **32**
 Defaulted Loans Life-to-date: **83**
 SHIP Program Default Percentage Rate Life to Date: **4.15**

Strategies and Production Costs

Strategy	Average Cost
1-Purchase Assistance w Rehab	\$13,238.10
2-Purchase Assistance w/o Rehab	\$11,000.00
3-Owner Occupied Rehab	\$45,313.78
3-Owner Occupied Rehab Minor	\$13,774.26
4-Demolition/Reconstruction	\$122,395.86

Expended Funds

Total Unit Count: **46** Total Expended Amount: **\$1,155,696.00**

Strategy	Full Name	Address	City	Zip Code	Expended Funds	FY if Unit Already Counted
1-Purchase Assistance w Rehab	Brandi N. James	501 Market Square W.	Lakeland	33813	\$11,000.00	
1-Purchase Assistance w Rehab	Cindy G. Klein	1855 Mill Avenue North	Bartow	33830	\$16,000.00	
1-Purchase Assistance w Rehab	Dalvin D. Grant	1275 N. 12th Street	Eagle Lake	33839	\$16,000.00	
1-Purchase Assistance w Rehab	Destiny C. Cox	825 6th Street NE	Fort Meade	33841	\$11,000.00	
1-Purchase Assistance w Rehab	Eric L. Stoudemire	2620 Sunset Place Drive	Lake Wales	33898	\$11,000.00	

1-Purchase Assistance w Rehab	Erica Elizabeth Bailey	118 Fall Glo Road	Winter Haven	33880	\$15,997.00	
1-Purchase Assistance w Rehab	Erika Latrese Little	665 Hidden Lakes Court	Lake Hamilton	33851	\$11,000.00	
1-Purchase Assistance w Rehab	Evee Postenus	2401 Palm Avenue	Haines City	33844	\$16,000.00	
1-Purchase Assistance w Rehab	Iraida Pacheco Garcia	911 Marsha Circle	Lakeland	33801	\$16,000.00	
1-Purchase Assistance w Rehab	Javier Figueroa	1811 Don Place	Kissimmee	34759	\$11,000.00	
1-Purchase Assistance w Rehab	Jennifer K. Hooper	225 W. Valencia Drive	Bartow	33830	\$16,000.00	
1-Purchase Assistance w Rehab	Kristopher & Michelle Pearson	2546 Helms Road	Winter Haven	33884	\$11,000.00	
1-Purchase Assistance w Rehab	Lisa Gail Torquemada	124 Maxcy Lane	Frostproof	33843	\$3,599.32	2017-2018
1-Purchase Assistance w Rehab	Luis AA Castro	403 Lakeview Road	Poinciana	34759	\$11,000.00	
1-Purchase Assistance w Rehab	Maribel Pineda	2282 Blackwood Drive	Mulberry	33860	\$5,400.68	2017-2018
1-Purchase Assistance w Rehab	Paula A. Davis	346 Lake Millsite Road	Bartow	33830	\$24,000.00	
1-Purchase Assistance w Rehab	Pedro Alcantara	705 Trenton Road	Lakeland	33815	\$3.00	2019-2020
1-Purchase Assistance w Rehab	Phelan M. Gallegos-Bias	2229 Flaming Arrow Drive	Lakeland	33813	\$16,000.00	
1-Purchase Assistance w Rehab	Shannon M. Cutter	202 N. Oak Avenue	Fort Meade	33841	\$16,000.00	
1-Purchase Assistance w Rehab	Tina D. Johnson	411 Ariana Avenue	Auburndale	33823	\$24,000.00	
1-Purchase Assistance w Rehab	Trevor M. Stewart	2726 Sands Road	Lakeland	33810	\$16,000.00	
2-Purchase Assistance w/o Rehab	Hunter L. Harrison	498 W. 7th Street	Frostproof	33843	\$11,000.00	
2-Purchase Assistance w/o Rehab	Yves Francois Charles	956 Highland Meadows	Davenport	33837	\$11,000.00	

3-Owner Occupied Rehab Minor	Alice & Danny Smith	205 NW 4th Avenue	Mulberry	33860	\$19,319.99	
3-Owner Occupied Rehab Minor	Angel Canalez-Gonzalez	2713 Hempstead Drive	Lakeland	33801	\$4,989.57	
3-Owner Occupied Rehab	Dorothy Davis	1111 Avenue H	Haines City	33844	\$81,118.96	
3-Owner Occupied Rehab Minor	James Whalen	402 Webber Court	Babson Park	33827	\$12,793.24	
3-Owner Occupied Rehab Minor	Jorge Rodriguez	1123 Rhodes Rd S	Haines City	33844	\$6,461.35	
3-Owner Occupied Rehab Minor	Kenneth Wilson	3318 Jean Avenue	Lakeland	33803	\$12,902.50	
3-Owner Occupied Rehab Minor	Linda Felician	287 Avenue A	Waverly	33877	\$34,116.20	
3-Owner Occupied Rehab Minor	Mable Horton	604 N 5th St	Haines City	33844	\$11,113.85	
3-Owner Occupied Rehab Minor	Mary Alexander	1304 Avenue N	Haines City	33844	\$7,255.55	
3-Owner Occupied Rehab Minor	Melissa Thomas	132 Varner Dr SW	Winter Haven	33881	\$12,765.20	
3-Owner Occupied Rehab Minor	Ossie Young	980 E Tee Circle	Bartow	33830	\$9,367.90	
3-Owner Occupied Rehab Minor	Rachel Fogle	2227 Baker Avenue	Haines City	33844	\$20,213.70	
3-Owner Occupied Rehab Minor	Ray Creech	1104 Leone Drive	Haines City	33844	\$18,731.10	
3-Owner Occupied Rehab	Rosina Bailey	1208 Waterview Blvd E	Lakeland	338011	\$9,508.60	
3-Owner Occupied Rehab Minor	Sammie Williams	913 Kathy St	Bartow	33830	\$14,428.70	
3-Owner Occupied Rehab Minor	Shirley Lehman	3744 Deeson Road	Lakeland	33810	\$20,887.62	
3-Owner Occupied Rehab Minor	Willie Gamble	704 31st CT NW	Winter Haven	33881	\$10,866.59	
3-Owner Occupied Rehab Minor	Billy Davis	1121 Enterprise St	Lakeland	33805	\$21,228.45	
3-Owner Occupied Rehab Minor	Brenda Pitts	3369 North Avenue	Bartow	33830	\$9,970.00	
3-Owner Occupied Rehab Minor	David L. Hall	4135 Glisson Drive	Lakeland	33810	\$8,105.20	
3-Owner Occupied Rehab Minor	Deborah LeFever	3001 Allamanda Drive	Indian Lake Estates	33855	\$12,363.40	
3-Owner Occupied Rehab Minor	Stanley Williams	125 Hilltop St	Davenport	33837	\$7,605.15	
4-Demolition/Reconstruction	Adam Webb	154 Oleander Dr	Lake Wales	33898	\$119,440.85	
4-Demolition/Reconstruction	Joanna Hamilton	165 Smith Street	Mulberry	33860	\$121,606.70	

4-Demolition/Reconstruction	Keith Turcotte	4602 Creek Meadow Trail	Lakeland	33810	\$134,952.20	
4-Demolition/Reconstruction	Robin Bowles	113 Clayton Road	Auburndale	33823	\$113,583.70	

Administration by Entity

Name	Business Type	Strategy Covered	Responsibility	Amount
Polk County BoCC				\$105,268.47

Program Income

Program Income Funds	
Loan Repayment:	\$478,643.49
Refinance:	
Foreclosure:	
Sale of Property:	
Interest Earned:	\$138,546.02
Total:	\$617,189.51

Number of Affordable Housing Applications

Number of Affordable Housing Applications	
Submitted	0
Approved	0
Denied	0

Explanation of Recaptured funds

Description	Amount
N/A	\$0.00
Total:	\$0.00

Rental Developments

Development Name	Owner	Address	City	Zip Code	SHIP Amount	SHIP Units	Compliance Monitored By

Single Family Area Purchase Price

The average area purchase price of single family units:

Or

Not Applicable

Form 5

Special Needs Breakdown

SHIP Expended and Encumbered for Special Needs Applicants

Code(s)	Strategies	Expended Amount	Units	Encumbered Amount	Units
3	3-Owner Occupied Rehab Minor	\$89,598.66	7		
3	3-Owner Occupied Rehab	\$9,508.60	1		
4	4-Demolition/Reconstruction	\$254,393.05	2		

Special Needs Category Breakdown by Strategy

Strategies	Special Needs Category	Expended Amount	Units	Encumbered Amount	Units
(3) 3-Owner Occupied Rehab Minor	Receiving Social Security Disability Insurance	\$24,958.12	3		
(3) 3-Owner Occupied Rehab Minor	Developmental Disabilities	\$12,793.24	1		
(3) 3-Owner Occupied Rehab Minor	Person with Disabling Condition (not DD)	\$51,847.30	3		
(3) 3-Owner Occupied Rehab	Person with Disabling Condition (not DD)	\$9,508.60	1		
(4) 4-Demolition/Reconstruction	Developmental Disabilities	\$119,440.85	1		
(4) 4-Demolition/Reconstruction	Person with Disabling Condition (not DD)	\$134,952.20	1		

Provide a description of efforts to reduce homelessness:

Over the last year with the restrictions placed on meeting face to face Polk County's staff members have been attending the Homeless Coalition meetings virtually. The Point In Time Survey was cancelled in January of this year because of the Covid virus. Polk County's efforts to reduce homelessness is still achieved by working with local agencies and service providers who serve homeless populations. In this LHAP covering 2018-2019, 2019-2020 and 2020-2021 Polk County has a Rapid Re-Housing Strategy that addresses the need for rent payment support and deposit/utility payment assistance. Polk County Housing Staff provide representation at homeless coalition meetings and one staff member has a board position. The Homeless Coalition of Polk County (HCPC) serves as the Continuum of Care lead agency.

Interim Year Data

Interim Year Data

Interim Year 1		
State Annual Distribution	\$944,415.00	
Program Income	\$599,389.44	
Program Funds Expended	\$565,162.20	
Program Funds Encumbered	\$722,728.27	
Total Administration Funds Expended	\$124,410.97	
Total Administration Funds Encumbered		
Homeownership Counseling	\$115,000.00	
Disaster Funds		
65% Homeownership Requirement	\$1,287,890.47	136.37%
75% Construction / Rehabilitation	\$1,287,890.47	136.37%
30% Very & Extremely Low Income Requirement	\$380,312.81	24.63%
30% Low Income Requirement	\$731,577.66	47.39%
20% Special Needs Requirement	\$240,618.38	15.59%
Carry Forward to Next Year		

Interim Year 2	
State Annual Distribution	
Program Funds Expended	\$178,337.83
Program Funds Encumbered	\$908,221.40

LG Submitted Comments: