

# Title: SHIP Annual Report

Report Status: Unsubmitted

Polk County FY 2021/2022 Closeout

Form 1

## SHIP Distribution Summary

### Homeownership

Code	Strategy	Expended Amount	Units	Encumbered Amount	Units	Unencumbered Amount	Units
1	1-Purchase Assistance w Rehab	\$1,035,784.32	59				
2	2-Purchase Assistance w / o Rehab	\$264,215.68	16				
3	3-Owner Occupied Rehab	\$752,948.35	25				
4	4-Demolition / Reconstruction	\$1,736,546.54	10				

**Homeownership Totals: \$3,789,494.89 110**

### Rentals

Code	Strategy	Expended Amount	Units	Encumbered Amount	Units	Unencumbered Amount	Units
21	21-Multifamily New Construction	\$500,000.00	3				

**Rental Totals: \$500,000.00 3**

**Subtotals: \$4,289,494.89 113**

## Additional Use of Funds

Use	Expended
Administrative	\$382,034.10
Homeownership Counseling	\$200,000.00
Admin From Program Income	\$55,256.38
Admin From Disaster Funds	\$.00

**Totals: \$4,926,785.37 113 \$0.00 \$0.00**

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

Source of Funds	Amount
State Annual Distribution	\$3,820,341.00
Program Income (Interest)	\$33,040.84
Program Income (Payments)	\$1,072,086.73
Recaptured Funds	\$0.00
Disaster Funds	
Other Funds	
Carryover funds from previous year	\$2,154.14
<b>Total:</b>	<b>\$4,927,622.71</b>

**\* Carry Forward to Next Year: \$837.34**

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	355	406	575	752	929
VLI	591	633	760	877	978
LOW	945	1,012	1,215	1,404	1,566
MOD	1,419	1,519	1,824	2,106	2,349
Up to 140%	1,655	1,772	2,128	2,457	2,740

**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	\$4,289,494.89	100.00%
Public Moneys Expended	\$0.00	.00%
Private Funds Expended	\$0.00	.00%
Owner Contribution	\$0.00	.00%
Total Value of All Units	\$4,289,494.89	100.00%

**SHIP Program Compliance Summary - Home Ownership/Construction/Rehab**

Compliance Category	SHIP Funds	Trust Funds	% of Trust Fund	FL Statute Minimum %
Homeownership	\$3,789,494.89	\$3,822,495.14	99.14%	65%
Construction / Rehabilitation	\$3,789,494.89	\$3,822,495.14	99.14%	75%

**Program Compliance - Income Set-Asides**

Income Category	SHIP Funds	Total Available Funds % *
Extremely Low	\$471,723.76	9.57%
Very Low	\$1,526,791.83	30.98%
Low	\$1,525,979.30	30.97%
Moderate	\$765,000.00	15.52%
Over 120%-140%	\$ .00	.00%
<b>Totals:</b>	<b>\$4,289,494.89</b>	<b>87.05%</b>

### 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	\$471,723.76	5		0	\$471,723.76	5
Very Low	\$1,526,791.83	16		0	\$1,526,791.83	16
Low	\$1,525,979.30	43		0	\$1,525,979.30	43
Moderate	\$765,000.00	49		0	\$765,000.00	49
Over 120%-140%		0		0	\$ .00	0
<b>Totals:</b>	<b>\$4,289,494.89</b>	<b>113</b>	<b>\$ .00</b>	<b>0</b>	<b>\$4,289,494.89</b>	<b>113</b>

### Form 3

### Number of Households/Units Produced

Strategy	List Unincorporated and Each Municipality	ELI	VLI	Low	Mod	Over 140%	Total
2-Purchase Assistance w / o Rehab	Haines City			2			2
1-Purchase Assistance w Rehab	Unincorporated			1			1
1-Purchase Assistance w Rehab	Poinciana			1	1		2
1-Purchase Assistance w Rehab	Frostproof			1	2		3
1-Purchase Assistance w Rehab	Winter Haven			1	9		10
1-Purchase Assistance w Rehab	Bartow			1	2		3
1-Purchase Assistance w Rehab	Lake Wales			5	4		9
1-Purchase Assistance w Rehab	Aburndale			1	2		3
1-Purchase Assistance w Rehab	Davenport			1			1
1-Purchase Assistance w Rehab	Lakeland		2	3	8		13

2-Purchase Assistance w / o Rehab	Bartow			1	2		3
2-Purchase Assistance w / o Rehab	Winter Haven			1	2		3
2-Purchase Assistance w / o Rehab	Lakeland			1	3		4
1-Purchase Assistance w Rehab	Auburndale			3	3		6
1-Purchase Assistance w Rehab	Florida				1		1
1-Purchase Assistance w Rehab	Haines City				2		2
1-Purchase Assistance w Rehab	Polk City				1		1
1-Purchase Assistance w Rehab	Babson Park				1		1
2-Purchase Assistance w / o Rehab	Fort Meade				1		1
2-Purchase Assistance w / o Rehab	Lake Wales				2		2
1-Purchase Assistance w Rehab	Mulberry				1		1
1-Purchase Assistance w Rehab	Lake Alfred				1		1
2-Purchase Assistance w / o Rehab	Poinciana				1		1
1-Purchase Assistance w Rehab	Eaton Park		1				1
3-Owner Occupied Rehab	Unincorporated	3	3	10			16
4-Demolition / Reconstruction	Fort Meade			1			1
4-Demolition / Reconstruction	Unincorporated	1	3	3			7
4-Demolition / Reconstruction	Bartow	1	1				2
3-Owner Occupied Rehab	Bartow			1			1
3-Owner Occupied Rehab	Auburndale			1			1
3-Owner Occupied Rehab	Davenport			1			1
3-Owner Occupied Rehab	Mulberry		1				1
3-Owner Occupied Rehab	Haines City		1				1

3-Owner Occupied Rehab	Dundee			1			1
3-Owner Occupied Rehab	Polk City			1			1
3-Owner Occupied Rehab	Lakeland			1			1
3-Owner Occupied Rehab	Lake Alfred		1				1
21-Multifamily New Construction	Lakeland		3				3
<b>Totals:</b>		<b>5</b>	<b>16</b>	<b>43</b>	<b>49</b>		<b>113</b>

### Characteristics/Age (Head of Household)

Description	List Unincorporated and Each Municipality	0 - 25	26 - 40	41 - 61	62+	Total
2-Purchase Assistance w / o Rehab	Haines City			1	1	2
1-Purchase Assistance w Rehab	Unincorporated		1			1
1-Purchase Assistance w Rehab	Poinciana		1	1		2
1-Purchase Assistance w Rehab	Frostproof		3			3
1-Purchase Assistance w Rehab	Winter Haven	1	3	5	1	10
1-Purchase Assistance w Rehab	Bartow	2	1			3
1-Purchase Assistance w Rehab	Lake Wales		4	5		9
1-Purchase Assistance w Rehab	Aburndale		2	1		3
1-Purchase Assistance w Rehab	Davenport			1		1
1-Purchase Assistance w Rehab	Lakeland	3	7	2	1	13
2-Purchase Assistance w / o Rehab	Bartow	1	2			3
2-Purchase Assistance w / o Rehab	Winter Haven	1		2		3
2-Purchase Assistance w / o Rehab	Lakeland		2	2		4
1-Purchase Assistance w Rehab	Auburndale	1	4	1		6
1-Purchase Assistance w Rehab	Florida	1				1
1-Purchase Assistance w Rehab	Haines City		1	1		2

1-Purchase Assistance w Rehab	Polk City		1			1
1-Purchase Assistance w Rehab	Babson Park		1			1
2-Purchase Assistance w / o Rehab	Fort Meade		1			1
2-Purchase Assistance w / o Rehab	Lake Wales		1	1		2
1-Purchase Assistance w Rehab	Mulberry	1				1
1-Purchase Assistance w Rehab	Lake Alfred			1		1
2-Purchase Assistance w / o Rehab	Poinciana			1		1
1-Purchase Assistance w Rehab	Eaton Park	1				1
3-Owner Occupied Rehab	Unincorporated		1	2	13	16
4-Demolition / Reconstruction	Fort Meade			1		1
4-Demolition / Reconstruction	Unincorporated			2	5	7
4-Demolition / Reconstruction	Bartow				2	2
3-Owner Occupied Rehab	Bartow				1	1
3-Owner Occupied Rehab	Auburndale				1	1
3-Owner Occupied Rehab	Davenport				1	1
3-Owner Occupied Rehab	Mulberry			1		1
3-Owner Occupied Rehab	Haines City			1		1
3-Owner Occupied Rehab	Dundee				1	1
3-Owner Occupied Rehab	Polk City			1		1
3-Owner Occupied Rehab	Lakeland			1		1
3-Owner Occupied Rehab	Lake Alfred				1	1
21-Multifamily New Construction	Lakeland			3		3
<b>Totals:</b>		<b>12</b>	<b>36</b>	<b>37</b>	<b>28</b>	<b>113</b>

**Family Size**

Description	List Unincorporated and Each Municipality	1 Person	2- 4 People	5 + People	Total
2-Purchase Assistance w / o Rehab	Haines City		2		2
1-Purchase Assistance w Rehab	Unincorporated			1	1
1-Purchase Assistance w Rehab	Poinciana		2		2
1-Purchase Assistance w Rehab	Frostproof		3		3
1-Purchase Assistance w Rehab	Winter Haven	2	5	3	10
1-Purchase Assistance w Rehab	Bartow	2	1		3
1-Purchase Assistance w Rehab	Lake Wales	1	6	2	9
1-Purchase Assistance w Rehab	Aburndale		2	1	3
1-Purchase Assistance w Rehab	Davenport	1			1
1-Purchase Assistance w Rehab	Lakeland	5	8		13
2-Purchase Assistance w / o Rehab	Bartow	2		1	3
2-Purchase Assistance w / o Rehab	Winter Haven	2	1		3
2-Purchase Assistance w / o Rehab	Lakeland	2	1	1	4
1-Purchase Assistance w Rehab	Auburndale		2	4	6
1-Purchase Assistance w Rehab	Florida		1		1
1-Purchase Assistance w Rehab	Haines City		1	1	2
1-Purchase Assistance w Rehab	Polk City			1	1
1-Purchase Assistance w Rehab	Babson Park		1		1
2-Purchase Assistance w / o Rehab	Fort Meade			1	1
2-Purchase Assistance w / o Rehab	Lake Wales		1	1	2
1-Purchase Assistance w Rehab	Mulberry	1			1
1-Purchase Assistance w Rehab	Lake Alfred		1		1

2-Purchase Assistance w / o Rehab	Poinciana		1		1
1-Purchase Assistance w Rehab	Eaton Park			1	1
3-Owner Occupied Rehab	Unincorporated	10	4	2	16
4-Demolition / Reconstruction	Fort Meade	1			1
4-Demolition / Reconstruction	Unincorporated	2	5		7
4-Demolition / Reconstruction	Bartow	1	1		2
3-Owner Occupied Rehab	Bartow	1			1
3-Owner Occupied Rehab	Auburndale		1		1
3-Owner Occupied Rehab	Davenport	1			1
3-Owner Occupied Rehab	Mulberry	1			1
3-Owner Occupied Rehab	Haines City	1			1
3-Owner Occupied Rehab	Dundee		1		1
3-Owner Occupied Rehab	Polk City		1		1
3-Owner Occupied Rehab	Lakeland		1		1
3-Owner Occupied Rehab	Lake Alfred		1		1
21-Multifamily New Construction	Lakeland	2	1		3
<b>Totals:</b>		<b>38</b>	<b>55</b>	<b>20</b>	<b>113</b>

**Race (Head of Household)**

Description	List Unincorporated and Each Municipality	White	Black	Hispanic	Asian	Amer-Indian	Other	Total
2-Purchase Assistance w / o Rehab	Haines City	2						2
1-Purchase Assistance w Rehab	Unincorporated	1						1
1-Purchase Assistance w Rehab	Poinciana	1	1					2
1-Purchase Assistance w Rehab	Frostproof	2	1					3
1-Purchase Assistance w Rehab	Winter Haven	4	5	1				10
1-Purchase Assistance w Rehab	Bartow	2	1					3



1-Purchase Assistance w Rehab	Lake Wales	4	5				9
1-Purchase Assistance w Rehab	Aburndale	2	1				3
1-Purchase Assistance w Rehab	Davenport	1					1
1-Purchase Assistance w Rehab	Lakeland	4	9				13
2-Purchase Assistance w / o Rehab	Bartow	2	1				3
2-Purchase Assistance w / o Rehab	Winter Haven		3				3
2-Purchase Assistance w / o Rehab	Lakeland	4					4
1-Purchase Assistance w Rehab	Auburndale	4	2				6
1-Purchase Assistance w Rehab	Florida	1					1
1-Purchase Assistance w Rehab	Haines City	2					2
1-Purchase Assistance w Rehab	Polk City	1					1
1-Purchase Assistance w Rehab	Babson Park	1					1
2-Purchase Assistance w / o Rehab	Fort Meade	1					1
2-Purchase Assistance w / o Rehab	Lake Wales		2				2
1-Purchase Assistance w Rehab	Mulberry		1				1
1-Purchase Assistance w Rehab	Lake Alfred	1					1
2-Purchase Assistance w / o Rehab	Poinciana	1					1
1-Purchase Assistance w Rehab	Eaton Park	1					1
3-Owner Occupied Rehab	Unincorporated	5	11				16
4-Demolition / Reconstruction	Fort Meade		1				1
4-Demolition / Reconstruction	Unincorporated	2	4	1			7
4-Demolition / Reconstruction	Bartow		2				2
3-Owner Occupied Rehab	Bartow		1				1

3-Owner Occupied Rehab	Auburndale	1					1
3-Owner Occupied Rehab	Davenport		1				1
3-Owner Occupied Rehab	Mulberry	1					1
3-Owner Occupied Rehab	Haines City		1				1
3-Owner Occupied Rehab	Dundee		1				1
3-Owner Occupied Rehab	Polk City	1					1
3-Owner Occupied Rehab	Lakeland		1				1
3-Owner Occupied Rehab	Lake Alfred		1				1
21-Multifamily New Construction	Lakeland	1	2				3
<b>Totals:</b>		<b>53</b>	<b>58</b>	<b>2</b>			<b>113</b>

**Demographics (Any Member of Household)**

Description	List Unincorporated and Each Municipality	Farm Worker	Home-less	Elderly	Total
2-Purchase Assistance w / o Rehab	Haines City			1	1
1-Purchase Assistance w Rehab	Unincorporated				0
1-Purchase Assistance w Rehab	Poinciana				0
1-Purchase Assistance w Rehab	Frostproof		1		1
1-Purchase Assistance w Rehab	Winter Haven			1	1
1-Purchase Assistance w Rehab	Bartow				0
1-Purchase Assistance w Rehab	Lake Wales				0
1-Purchase Assistance w Rehab	Auburndale	1			1
1-Purchase Assistance w Rehab	Davenport				0
1-Purchase Assistance w Rehab	Lakeland			1	1
2-Purchase Assistance w / o Rehab	Bartow				0
2-Purchase Assistance w / o Rehab	Winter Haven				0

2-Purchase Assistance w / o Rehab	Lakeland				0
1-Purchase Assistance w Rehab	Auburndale				0
1-Purchase Assistance w Rehab	Florida				0
1-Purchase Assistance w Rehab	Haines City				0
1-Purchase Assistance w Rehab	Polk City				0
1-Purchase Assistance w Rehab	Babson Park				0
2-Purchase Assistance w / o Rehab	Fort Meade				0
2-Purchase Assistance w / o Rehab	Lake Wales				0
1-Purchase Assistance w Rehab	Mulberry				0
1-Purchase Assistance w Rehab	Lake Alfred				0
2-Purchase Assistance w / o Rehab	Poinciana				0
1-Purchase Assistance w Rehab	Eaton Park				0
3-Owner Occupied Rehab	Unincorporated			13	13
4-Demolition / Reconstruction	Fort Meade				0
4-Demolition / Reconstruction	Unincorporated			5	5
4-Demolition / Reconstruction	Bartow			2	2
3-Owner Occupied Rehab	Bartow			1	1
3-Owner Occupied Rehab	Auburndale			1	1
3-Owner Occupied Rehab	Davenport			1	1
3-Owner Occupied Rehab	Mulberry				0
3-Owner Occupied Rehab	Haines City				0
3-Owner Occupied Rehab	Dundee			1	1
3-Owner Occupied Rehab	Polk City				0
3-Owner Occupied Rehab	Lakeland				0

3-Owner Occupied Rehab	Lake Alfred			1	1
21-Multifamily New Construction	Lakeland				0
<b>Totals:</b>		<b>1</b>	<b>1</b>	<b>28</b>	<b>30</b>

**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	Building Trades	98,842.20	6
1-Purchase Assistance w Rehab	Nurse/Healthcare	108,337.83	7
1-Purchase Assistance w Rehab	Hospitality/Tourism Industry	19,591.55	1
1-Purchase Assistance w Rehab	Retail Sales	89,472.51	6
2-Purchase Assistance w/o Rehab	Retail Sales	49,876.42	3
2-Purchase Assistance w/o Rehab	Building Trades	20,000.00	1
1-Purchase Assistance w Rehab	Service Industry	45,000.00	3
1-Purchase Assistance w Rehab	Educator/School Employee	30,000.00	2
1-Purchase Assistance w Rehab	Government Employee	15,000.00	1
2-Purchase Assistance w/o Rehab	Nurse/Healthcare	15,000.00	1
2-Purchase Assistance w/o Rehab	Government Employee	15,000.00	1
4-Demolition/Reconstruction	Nurse/Healthcare	349,853.99	2
3-Owner Occupied Rehab	Government Employee	40,983.60	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		AHAC Review	Adopted	2007
Flexible densities		AHAC Review	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 flexible lot sizes		AHAC Review	Not Adopted	N/A
Modification of street requirements		AHAC Review	Not Adopted	N/A
Printed inventory of public owned lands		AHAC Review	Adopted	2007
Support of development near transportation/employment hubs		AHAC Review	Adopted	1992
Other	Demolition Lien Waiver Program. This program was approved by the BCC in 2021 Lien on lots that structures that had been demolished if used for affordable housing will be waived for 10 years during the affordability period for very low, low and moderate income housing rental and home ownership parcels.	AHAC Review	Adopted	2021

## Support Services

The Polk County Housing and Neighborhood Development Office contracts with a nonprofit organization to provide Home buyer education classes in English and Spanish. This nonprofit was selected using a Request for Application (RFA) process and provides financial assistance to very low-, low- or moderate-income households purchasing homes to be occupied as their primary residence. This Subrecipient is contracted to administer downpayment assistance and closing costs assistance using State Housing Initiatives Partnership (SHIP) program funds provided by Polk County. Eligible homebuyers must have secured first mortgage financing. These programs are HUD acceptable to provide secondary financing for FHA insured and Conventional mortgage loans. GAP program down payment assistance varies depending on the income level of the buyer and the local government assistance program guidelines. SHIP Down payment and closing cost assistance is secured by a soft second mortgage.

## Other Accomplishments

It has been two years since the new Demo Lien waiver incentive program has been in place. This Affordable Housing Incentive was implemented to waive demolition liens on lots suitable for the development of newly constructed affordable single-family houses. It was later revised to include multifamily developments at the request of a local developer interested in small scale apartments, duplex, and triplex developments. 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 \$ 10,427,840. An additional \$7,285 in workforce housing impact fee exemptions were completed in the interim year. Also, \$1,649,883 in affordable housing impact fees were waived for housing at 80% and below of the area median income during the interim year of July 1, 2021 to June 30, 2022.

## Availability for Public Inspection and Comments

The Polk County SHIP Annual Report was available to the Public for Inspection and Comment on the Polk County website and was published in two local newspapers the Polk Sun and the Winter Haven Sun on Wednesday, August 7, 2024 available until Wednesday August 14, 2024. It was also in the legal ad section of both papers through the same dates August 7 through August 14, 2024.

### Life-to-Date Homeownership Default and Foreclosure

Total SHIP Purchase Assistance Loans: **2197**

#### Mortgage Foreclosures

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

B. Low income households in foreclosure: **1**

C. Moderate households in foreclosure: **2**

Foreclosed Loans Life-to-date: **3**

SHIP Program Foreclosure Percentage Rate Life to Date: **0.14**

#### Mortgage Defaults

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

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

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

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

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

### Strategies and Production Costs

Strategy	Average Cost
1-Purchase Assistance w Rehab	\$17,555.67
2-Purchase Assistance w/o Rehab	\$16,513.48
21-Multifamily New Construction	\$166,666.67
3-Owner Occupied Rehab	\$30,117.93
4-Demolition/Reconstruction	\$173,654.65

### Expended Funds

Total Unit Count: **113**      Total Expended Amount: **\$4,289,494.89**

Strategy	Full Name	Address	City	Zip Code	Expended Funds	FY if Unit Already Counted
2-Purchase Assistance w/o Rehab	Roberto Bonilla	127 Orange Drive	Haines City	33844	\$6,000.00	
1-Purchase Assistance w Rehab	Adam & Megan Leafy	2638 Shiner Drive	Lake Wales	33898	\$20,000.00	

1-Purchase Assistance w Rehab	Angel & Ruby Miranda	467 Prestwick Place	Poinciana	34759	\$20,000.00	
1-Purchase Assistance w Rehab	Jeanine M. Ernest	304 Stanley Avenue	Frostproof	33843	\$20,000.00	
1-Purchase Assistance w Rehab	Jose A. Enrique	1061 NW 30th Street	Winter Haven	33881	\$15,774.01	
1-Purchase Assistance w Rehab	Kamisia Brown	1055 Tee Circle	Bartow	33830	\$20,000.00	
1-Purchase Assistance w Rehab	Latasha Renee Lewis	247 B St.	Lake Wales	33853	\$18,327.65	
1-Purchase Assistance w Rehab	Latonshia & Stephen Smith	241 B Street	Lake Wales	33853	\$17,265.30	
1-Purchase Assistance w Rehab	Maria L. & Juan M. Tanon/Berrios	3918 K Ville Avenue	Aburndale	33823	\$4,000.00	
1-Purchase Assistance w Rehab	Matthew P. Collymore	118 Fuller Street W.	Davenport	33837	\$19,591.55	
1-Purchase Assistance w Rehab	Sabrina L. Brown	5521 Annette Street	Lakeland	33810	\$17,950.78	
2-Purchase Assistance w/o Rehab	Bryanna Harrison	2780 Frazier Street	Bartow	33830	\$20,000.00	
2-Purchase Assistance w/o Rehab	Evelyn Jones	3251 Timberline Road	Winter Haven	33880	\$20,000.00	
2-Purchase Assistance w/o Rehab	Mark & Vanessa Misiaszek	3831 Hill N Dale Place	Lakeland	33813	\$20,000.00	
1-Purchase Assistance w Rehab	Hester Smith	2500 Burns St	Lakeland	33801	\$20,000.00	
1-Purchase Assistance w Rehab	Roberta Murielle Brown	6315 Conductor Court	Lakeland	33813	\$19,840.00	
1-Purchase Assistance w Rehab	Melissa & Sean Derfuss	210 Stribling Dr	Auburndale	33823	\$20,000.00	
1-Purchase Assistance w Rehab	Israel Jr & Brandi Sanchez/Dick	2578 Edmond Circle	Auburndale	33823	\$20,000.00	
1-Purchase Assistance w Rehab	Dave & Wanda I Cruz/Rodriguez	227 E. Polk Avenue	Lake Wales	33853	\$28,000.00	
2-Purchase Assistance w/o Rehab	Billy E & Lorraine S Romines	187 Trinity Circle	Haines City	33844	\$25,339.26	

1-Purchase Assistance w Rehab	Lawrence & Shambriana Everett	4396 Brierwood Circle NW	Auburndale	33823	\$28,000.00	
1-Purchase Assistance w Rehab	Tameka & Delbert Todd	913 Columbia Avenue	Lake Wales	33853	\$22,000.00	
1-Purchase Assistance w Rehab	Daniel L Mellen	329 Genesis Pointe Dr	Lake Wales	33859	\$8,544.06	
1-Purchase Assistance w Rehab	Alex Paez	502 Stanley Avenue	Frostproof	33843	\$15,000.00	
1-Purchase Assistance w Rehab	Ashley I./Eric Delgado/Benitez	2229 Gabrone Boulevard	Aburndale	33823	\$15,000.00	
1-Purchase Assistance w Rehab	Dequantaye Burns	1436 Dickens Road	Lake Wales	33853	\$13,337.83	
1-Purchase Assistance w Rehab	Ezequiel & Keyla Morales/Diaz	510 Granby Street	Lakeland	33801	\$15,000.00	
1-Purchase Assistance w Rehab	Issac & Ashlynn Sanches/Brooks	2408 Winter Ridge Drive	Florida	33823	\$15,000.00	
1-Purchase Assistance w Rehab	Jamior Fils Sr.	30 Alabama Lane	Aburndale	33823	\$15,000.00	
1-Purchase Assistance w Rehab	Janilyns Lanzo-Escobar	2228 Embry Avenue North	Haines City	33844	\$11,521.73	
1-Purchase Assistance w Rehab	Jessica & Andrew Fowler	113 Patricia Street	Auburndale	33823	\$15,000.00	
1-Purchase Assistance w Rehab	Jose Garriga	615 Palm Ave	Lake Wales	33853	\$14,207.56	
1-Purchase Assistance w Rehab	Juan A Barrera	1202 33rd Street NW	Winter Haven	33881	\$13,842.20	
1-Purchase Assistance w Rehab	Keaunna C. Kent	2858 Banyan Lane	Lakeland	33805	\$15,000.00	
1-Purchase Assistance w Rehab	Keith Leron Parrish	5754 Granite Lane	Lakeland	33809	\$15,000.00	
1-Purchase Assistance w Rehab	Keren Zamora	505 Market Square West	Lakeland	33813	\$15,000.00	
1-Purchase Assistance w Rehab	Lakeisha D. Ford	3738 Imperial Drive	Winter Haven	33880	\$15,000.00	
1-Purchase Assistance w Rehab	Lea Martin	330 Westover Parkway	Bartow	33830	\$15,000.00	



1-Purchase Assistance w Rehab	Lita Gordon	5105 Cimarron Dr	Lakeland	33813	\$15,000.00	
1-Purchase Assistance w Rehab	Liza L. Morrison	452 Red Hawk Loop	Winter Haven	33880	\$15,000.00	
1-Purchase Assistance w Rehab	Luis Ramirez	3306 Cypress Trails Drive	Polk City	33868	\$15,000.00	
1-Purchase Assistance w Rehab	Norman Ramos	2637 Trinity Circle NW	Winter Haven	33881	\$15,000.00	
1-Purchase Assistance w Rehab	Roslyn Gibbs	4008 Cypress Landing S.	Winter Haven	33880	\$15,000.00	
1-Purchase Assistance w Rehab	Stephanie Teeples	231 Babson Park Drive	Babson Park	33823	\$15,000.00	
1-Purchase Assistance w Rehab	Triniece Deonna Major	718 Tournament Lane	Poinciana	34759	\$15,000.00	
1-Purchase Assistance w Rehab	Tulsie Persaud Budhram	6019 Crafton Drive	Lakeland	33809	\$15,000.00	
1-Purchase Assistance w Rehab	Valdreana M. Murphy	123 Herbert Street	Auburndale	33823	\$15,000.00	
1-Purchase Assistance w Rehab	Wally Philistin	756 31st Court	Winter Haven	33881	\$15,000.00	
1-Purchase Assistance w Rehab	Ziahauna Q. Bellamy	5170 Cimarron Drive	Lakeland	33813	\$15,000.00	
2-Purchase Assistance w/o Rehab	Bobbi Bear	4513 Oak Street	Lakeland	33813	\$15,000.00	
2-Purchase Assistance w/o Rehab	Brittany Lestine Campbell	3330 Gate Road	Bartow	33830	\$15,000.00	
2-Purchase Assistance w/o Rehab	Carmen Molina	4714 Ellerbe Drive	Lakeland	33801	\$15,000.00	
2-Purchase Assistance w/o Rehab	Destanie Johnson	114 Francis Scott Key Road	Bartow	33830	\$15,000.00	
2-Purchase Assistance w/o Rehab	Jonathan & Jennifer Harrison	720 S. Morrison Avenue	Fort Meade	33841	\$15,000.00	
2-Purchase Assistance w/o Rehab	Lue R. & Monique S. Witherspoon	430 Pearl Street	Lake Wales	33853	\$15,000.00	
2-Purchase Assistance w/o Rehab	Luis Saenz	6942 Palomino Drive	Lakeland	33811	\$14,876.42	

2-Purchase Assistance w/o Rehab	Orlando Skyers	106 Palm Leaf Avenue	Lake Wales	33898	\$15,000.00	
1-Purchase Assistance w Rehab	Bryson Bergwall	6066 Topher Trail	Mulberry	33860	\$15,000.00	
1-Purchase Assistance w Rehab	Andrew J Jr & LaNelle McGaffigan	227 Palm Avenue	Auburndale	33823	\$15,000.00	
1-Purchase Assistance w Rehab	Angel Cortez	2190 Greentree Court	Bartow	33830	\$15,000.00	
1-Purchase Assistance w Rehab	Tania Maria Flores	2110 Lois Boulevard NW	Lake Alfred	33850	\$15,000.00	
1-Purchase Assistance w Rehab	Shianne Finch	2506 Forest Dr	Lake Wales	33898	\$14,359.34	
2-Purchase Assistance w/o Rehab	Freddie Rosado	241 Cimarron Dr	Poinciana	34759	\$15,000.00	
1-Purchase Assistance w Rehab	Lynsey Capossere	3503 Avenue U NW	Winter Haven	33881	\$15,000.00	
2-Purchase Assistance w/o Rehab	Keenian Murphy	1001 34th Street NW	Winter Haven	33880	\$15,000.00	
1-Purchase Assistance w Rehab	Derek Doty	519 Stanley Avenue	Frostproof	33843	\$23,000.00	
1-Purchase Assistance w Rehab	Megan & Jezer Emmanuel Lawlor-Brown Colon Leon	3107 Avenue U NW	Winter Haven	33881	\$15,000.00	
1-Purchase Assistance w Rehab	Cedric S. & Devin Yvette Forehand	4010 Oak Preserve Drive	Winter Haven	33880	\$23,000.00	
2-Purchase Assistance w/o Rehab	David L & Jessica K Williams/Jordan	1732 35th Street NW	Winter Haven	33881	\$23,000.00	
1-Purchase Assistance w Rehab	Luis Armando Jr Palomares	2116 Lake Holloway Boulevard	Lakeland	33801	\$15,000.00	
1-Purchase Assistance w Rehab	Heriberto & Yoheiman Valdez/Rodriguez	2111 Lowry Avenue E	Haines City	33844	\$23,000.00	
1-Purchase Assistance w Rehab	David C Jr Howell	312 Martha Drive	Lake Wales	33898	\$20,854.92	
1-Purchase Assistance w Rehab	Jesse & Samantha Coxson/Johnston	3016 Hutichins Street	Eaton Park	33840	\$30,000.00	

1-Purchase Assistance w Rehab	Steven Kyle Walker	5519 Annette Street	Lakeland	33810	\$44,367.39	
1-Purchase Assistance w Rehab	Deshondranika Thomas	4630 Old Highway 37	Lakeland	33813	\$30,000.00	
3-Owner Occupied Rehab	Edna Glover	2342 Lydia Street	Lake Wales	33898	\$85,304.81	
3-Owner Occupied Rehab	John Richardson	4275 Old Dixie Hwy	Auburndale	33823	\$97,205.94	
4-Demolition/Reconstruction	Monica Mobley	519 French Avenue S	Fort Meade	33841	\$173,404.04	
4-Demolition/Reconstruction	Nielda Dotson	13727 Hatchineha Rd	Haines City	33844	\$176,449.95	
4-Demolition/Reconstruction	Sonia Rivera	6920 Dove Cross Loop	Lakeland	33810	\$175,747.95	
4-Demolition/Reconstruction	Samuel Manning	950 McCann Avenue	Bartow	33830	\$165,994.90	
4-Demolition/Reconstruction	George, Willhemena, & Christopher Alexander	1735 Hobbs Rd	Auburndale	33823	\$165,724.20	
4-Demolition/Reconstruction	Glenn Collins	630 S 9th Ave	Bartow	33830	\$171,801.85	
4-Demolition/Reconstruction	Frank Brinson	2984 Morris Drive	Bartow	33830	\$173,621.65	
4-Demolition/Reconstruction	Franchetta Fields	797 Shay Dr	Bartow	33830	\$173,428.40	
4-Demolition/Reconstruction	Walter Keepler	2649 Taylor Ct	Bartow	33830	\$170,859.20	
4-Demolition/Reconstruction	Linda Montanez	114 16th St. W.	Winter Haven	33880	\$189,514.40	
3-Owner Occupied Rehab	Shirley Griffin	865 Forrest Drive	Bartow	33830	\$32,256.05	
3-Owner Occupied Rehab	Debra Clark	517 Bennett Street	Auburndale	33823	\$13,888.65	
3-Owner Occupied Rehab	Terry Ann Cooper	6 West Palm Street	Davenport	33837	\$22,738.65	
3-Owner Occupied Rehab	Elita Leon	526 Sharon Hill Ct	Winter Haven	33880	\$15,192.25	
3-Owner Occupied Rehab	Kimberly Dixon	328 Okaloosa Drive	Winter Haven	33884	\$21,350.60	
3-Owner Occupied Rehab	Mary Rake	3021 Forest Green Dr. N	Lakeland	33811	\$30,700.05	

3-Owner Occupied Rehab	Mary Cole	512 Charlotte Rd	Auburndale	33823	\$21,817.30	
3-Owner Occupied Rehab	Brian Cooper	200 NE 9th St.	Mulberry	33860	\$26,744.45	
3-Owner Occupied Rehab	Doris Reynolds	247 Avenue A	Lake Wales	33859	\$29,923.00	
3-Owner Occupied Rehab	Gloria Kendrick-Parker	1614 Robinson Drive	Haines City	33844	\$32,099.70	
3-Owner Occupied Rehab	Cynthia Clifford	5029 Greenglen Ln	Lakeland	33811	\$27,811.20	
3-Owner Occupied Rehab	Pamela Harris	1031 31st St. NW	Winter Haven	33881	\$13,030.85	
3-Owner Occupied Rehab	Louise McPlatt	720 Whitfield Street	Mulberry	33860	\$31,243.10	
3-Owner Occupied Rehab	Thomas and Katrina Farnell	203 Garrison Avenue	Dundee	33838	\$9,616.20	
3-Owner Occupied Rehab	Severianus Charles	132 Polk Drive	Winter Haven	33884	\$43,060.40	
3-Owner Occupied Rehab	Gloria McDonald	1 Tom Sheffield Road	Frostproof	33843	\$25,803.20	
3-Owner Occupied Rehab	Flora Davis	3512 Swindell Road	Lakeland	33810	\$34,423.40	
3-Owner Occupied Rehab	Eleanor McNeal	2448 2nd Street NE	Winter Haven	33881	\$19,973.00	
3-Owner Occupied Rehab	Rico Stravarace	314 Honeybee Lane	Polk City	33868	\$17,692.40	
3-Owner Occupied Rehab	Theresa Little	801 Gandy cemetery Road	Bartow	33830	\$14,987.20	
3-Owner Occupied Rehab	Cory Lewis	515 Oakland Road	Auburndale	33823	\$15,180.20	
3-Owner Occupied Rehab	Helen Sorhaindo	2927 Stonewood Circle	Lakeland	33810	\$40,983.60	
3-Owner Occupied Rehab	Mattie B Babers	625 East Lemon Ave.	Lake Alfred	33850	\$29,922.15	
21-Multifamily New Construction	Tyria Brown	2030 Swan Landing Drive #110	Lakeland	33810	\$166,667.00	
21-Multifamily New Construction	Kenneth Herry	2030 Swan Landing Drive #320	Lakeland	33810	\$166,667.00	
21-Multifamily New Construction	Brian Parker	2030 Swan Landing Drive #314	Lakeland	33810	\$166,666.00	

### Administration by Entity

Name	Business Type	Strategy Covered	Responsibility	Amount
Polk County Board of County Commissioners			Self	\$437,290.48

### Program Income

Program Income Funds	
Loan Repayment:	\$ .00

Refinance:	\$ .00
Foreclosure:	\$ .00
Sale of Property:	\$1,072,086.73
Interest Earned:	\$33,040.84
<b>Total:</b>	<b>\$1,105,127.57</b>

**Number of Affordable Housing Applications**

Number of Affordable Housing Applications	
Submitted	132
Approved	98
Denied	0

**Explanation of Recaptured funds**

Description	Amount
	\$ .00
	\$ .00
	\$ .00
<b>Total:</b>	<b>\$ .00</b>

**Rental Developments**

Development Name	Owner	Address	City	Zip Code	SHIP Amount	SHIP Units	Compliance Monitored By
Swan Landing	Blue Sky Communities	2050 Griffin Road	Lakeland	33810	\$500,000.00	3	

**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
1	1-Purchase Assistance w Rehab	\$100,632.69	5		
2	2-Purchase Assistance w/o Rehab	\$21,000.00	2		
3	3-Owner Occupied Rehab	\$342,511.15	13		

4	4-Demolition/Reconstruction	\$1,044,031.50	6		
21	21-Multifamily New Construction	\$166,667.00	1		

### Special Needs Category Breakdown by Strategy

Strategies	Special Needs Category	Expended Amount	Units	Encumbered Amount	Units
(2) 2-Purchase Assistance w/o Rehab	Person with Disabling Condition (not DD)	\$6,000.00	1		
(1) 1-Purchase Assistance w Rehab	Receiving Supplemental Security Income	\$20,000.00	1		
(1) 1-Purchase Assistance w Rehab	Receiving Social Security Disability Insurance	\$80,632.69	4		
(2) 2-Purchase Assistance w/o Rehab	Receiving Social Security Disability Insurance	\$15,000.00	1		
(4) 4-Demolition/Reconstruction	Receiving Social Security Disability Insurance	\$515,171.25	3		
(4) 4-Demolition/Reconstruction	Receiving Veterans Disability Benefits	\$165,724.20	1		
(4) 4-Demolition/Reconstruction	Person with Disabling Condition (not DD)	\$363,136.05	2		
(3) 3-Owner Occupied Rehab	Receiving Social Security Disability Insurance	\$157,571.15	6		
(3) 3-Owner Occupied Rehab	Receiving Supplemental Security Income	\$47,784.20	2		
(3) 3-Owner Occupied Rehab	Person with Disabling Condition (not DD)	\$78,479.80	3		
(3) 3-Owner Occupied Rehab	Developmental Disabilities	\$58,676.00	2		
(21) 21-Multifamily New Construction	Receiving Supplemental Security Income	\$166,667.00	1		

### Provide a description of efforts to reduce homelessness:

To reduce homelessness the Polk County Housing and Neighborhood Development Office (HND) supports various local Homeless programs and agencies. Each year Polk County Housing and Neighborhood Development Staff members participate in the Point-In-Time Survey. The Manager of the Housing and Neighborhood Development Office is part of the Homeless Coalition Governance Board. The Homeless Coalition's Governance Board consists of members from all sections of the community. Representatives include individuals experiencing homelessness, service providers, business community, funders, faith community, and government sector management team members.

The Point-in-Time Count, or PIT Count, is an annual survey of homeless people in Polk County conducted by the Homeless Coalition of Polk County (HCPC) which is the lead agency for the Continuum of Care (CoC) a local or planning organization that receives federal funding and works to coordinate efforts to end homelessness. HCPC relies on groups of volunteers to conduct the count, which often occurs in late January.

For the second year in a row the Polk County Housing and Neighborhood Development Office has allocated five (5) HOME Vouchers to the Homeless Coalition for a Pilot Program to serve homeless families with rental assistance for a year. The program began with support five individuals with children. Each family received counseling for employment, and support for childcare. Each family was assisted in finding an apartment and rent was paid each month. Case management was provided monthly with life skills goals set monthly by the case managers. One client dropped out at the end the year.

When HND publishes a Request for Proposal (RFP) to offer SHIP funding to developers in support of Low-Income Housing Tax Credit applications for multifamily developments in Polk County, we write into the proposal a set-aside of 10 units to be referred to the Homeless Coalition of Polk County. We negotiate with the developer for these units for the affordability period.

## Interim Year Data

### Interim Year Data

<b>Interim Year 1</b>		
State Annual Distribution	\$5,568,404.00	
Program Income	\$786,982.46	
Program Funds Expended	\$3,259,681.41	
Program Funds Encumbered	\$2,496,450.37	
Total Administration Funds Expended	\$448,970.36	
Total Administration Funds Encumbered	\$266,435.54	
Homeownership Counseling	\$200,000.00	
Disaster Funds	\$1,321,551.00	
65% Homeownership Requirement	\$5,756,131.78	83.54%
75% Construction / Rehabilitation	\$5,756,131.78	83.54%
30% Very & Extremely Low Income Requirement	\$2,461,039.09	32.06%
30% Low Income Requirement	\$2,196,047.63	28.61%
20% Special Needs Requirement	\$2,132,874.30	30.96%
<b>Carry Forward to Next Year</b>		

**LG Submitted Comments:**