

Title: SHIP Annual Report

Report Status: Unsubmitted

Polk County FY 2022/2023 Closeout

Form 1

SHIP Distribution Summary

Homeownership

Code	Strategy	Expended Amount	Units	Encumbered Amount	Units	Unencumbered Amount	Units
1	1-Purchase Assistance w Rehab	\$1,355,000.00	55				
2	2-Purchase Assistance w / o Rehab	\$165,000.00	7				
3	3-Owner Occupied Rehab	\$1,165,660.83	37				
3	3 - Owner Occupied Rehab	\$102,862.01	1				
4	4-Demolition / Reconstruction	\$2,467,611.06	13				
5	5-Disaster Assistance	\$1,330,448.80	19				
10	10-New Construction	\$395,999.39	2				

Homeownership Totals: \$6,982,582.09 134

Rentals

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

Subtotals: \$6,982,582.09 134

Additional Use of Funds

Use	Expended	Percentage
Administrative	\$556,755.90	10.00 %
Homeownership Counseling	\$200,000.00	
Admin From Program Income	\$39,349.12	4.99 %
Admin From Disaster Funds	\$158,650.00	-
Admin From HHRP	\$0.00	.00 %

Totals: \$7,937,337.11 134 \$0.00 \$0.00

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

Source of Funds	Amount
State Annual Distribution	\$5,567,559.00
Program Income (Interest)	\$183,251.20
Program Income (Payments)	\$603,731.26
Recaptured Funds	\$0.00
Disaster Funds	
HHRP Funds	\$1,586,508.00
Carryover funds from previous year	\$837.34
Total:	\$7,941,886.80

*** Carry Forward to Next Year: \$4,549.69**

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	375	434	621	814	1,007
VLI	625	670	803	928	1,036
LOW	1,000	1,071	1,285	1,485	1,656
MOD	1,500	1,608	1,929	2,229	2,487
Up to 140%	1,750	1,876	2,250	2,600	2,901

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	\$6,982,582.09	49.10%
Public Moneys Expended	\$0.00	.00%
Private Funds Expended	\$6,894,082.27	48.48%
Owner Contribution	\$343,709.81	2.42%
Total Value of All Units	\$14,220,374.17	100.00%

SHIP Program Compliance Summary - Home Ownership/Construction/Rehab

Compliance Category	SHIP Funds	Trust Funds	% of Trust Fund	FL Statute Minimum %
Homeownership	\$6,982,582.09	\$5,568,396.34	125.40%	65%
Construction / Rehabilitation	\$6,982,582.09	\$5,568,396.34	125.40%	75%

Program Compliance - Income Set-Asides

Income Category	SHIP Funds	Total Available Funds % *	Totals of Percentages
Extremely Low	\$1,412,206.35	22.22%	
Very Low	\$1,569,986.73	24.70%	EL+VL: 46.92%
Low	\$2,847,325.95	44.80%	EL+VL+L: 91.73%
Moderate	\$1,153,063.06	18.14%	
Over 120%-140%	\$.00	.00%	
Totals: \$6,982,582.09		109.87%	

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	\$1,412,206.35	12	\$.00	0	\$1,412,206.35	12
Very Low	\$1,569,986.73	21	\$.00	0	\$1,569,986.73	21
Low	\$2,847,325.95	48	\$.00	0	\$2,847,325.95	48
Moderate	\$1,153,063.06	53	\$.00	0	\$1,153,063.06	53
Over 120%-140%	\$.00	0	\$.00	0	\$.00	0
Totals:	\$6,982,582.09	134	\$.00	0	\$6,982,582.09	134

Form 3

Number of Households/Units Produced

Strategy	List Unincorporated and Each Municipality	ELI	VLI	Low	Mod	Over 140%	Total
5-Disaster Assistance	Unincorporated	2	2	4	6		14
5-Disaster Assistance	Lake Wales			1			1
5-Disaster Assistance	Haines City			1			1
5-Disaster Assistance	Mulberry				1		1
5-Disaster Assistance	Davenport			1			1
5-Disaster Assistance	Dundee		1				1
10-New Construction	Haines City			2			2
1-Purchase Assistance w Rehab	Unincorporated		1	8	26		35
1-Purchase Assistance w Rehab	Fort Meade				1		1
1-Purchase Assistance w Rehab	Mulberry				1		1

1-Purchase Assistance w Rehab	Lake Wales			1	3		4
1-Purchase Assistance w Rehab	Dundee				2		2
1-Purchase Assistance w Rehab	Eagle Lake				1		1
1-Purchase Assistance w Rehab	Lake Alfred				1		1
1-Purchase Assistance w Rehab	Frostproof				2		2
1-Purchase Assistance w Rehab	Bartow				2		2
1-Purchase Assistance w Rehab	Haines City		1	3	1		5
1-Purchase Assistance w Rehab	Auburndale				1		1
2-Purchase Assistance w / o Rehab	Bartow			1	1		2
2-Purchase Assistance w / o Rehab	Haines City			1			1
2-Purchase Assistance w / o Rehab	Frostproof				1		1
2-Purchase Assistance w / o Rehab	Lake Wales				2		2
2-Purchase Assistance w / o Rehab	Auburndale				1		1
3-Owner Occupied Rehab	Bartow			3			3
3 - Owner Occupied Rehab	Unincorporated			1			1
3-Owner Occupied Rehab	Unincorporated	6	9	12			27
3-Owner Occupied Rehab	Auburndale		1	1			2
3-Owner Occupied Rehab	Ft Meade			1			1
3-Owner Occupied Rehab	Lake Wales		1	1			2
3-Owner Occupied Rehab	Dundee			1			1
3-Owner Occupied Rehab	Haines City			1			1
4-Demolition / Reconstruction	Unincorporated	3	5	3			11
4-Demolition / Reconstruction	Haines City	1		1			2
Totals:		12	21	48	53		134

Characteristics/Age (Head of Household)

Description	List Unincorporated and Each Municipality	0 - 25	26 - 40	41 - 61	62+	Total
5-Disaster Assistance	Unincorporated		2	1	11	14
5-Disaster Assistance	Lake Wales				1	1
5-Disaster Assistance	Haines City				1	1
5-Disaster Assistance	Mulberry				1	1
5-Disaster Assistance	Davenport				1	1
5-Disaster Assistance	Dundee				1	1
10-New Construction	Haines City			2		2
1-Purchase Assistance w Rehab	Unincorporated	7	16	12		35
1-Purchase Assistance w Rehab	Fort Meade		1			1
1-Purchase Assistance w Rehab	Mulberry		1			1
1-Purchase Assistance w Rehab	Lake Wales		3	1		4
1-Purchase Assistance w Rehab	Dundee		1	1		2
1-Purchase Assistance w Rehab	Eagle Lake			1		1
1-Purchase Assistance w Rehab	Lake Alfred			1		1
1-Purchase Assistance w Rehab	Frostproof	1	1			2
1-Purchase Assistance w Rehab	Bartow		2			2
1-Purchase Assistance w Rehab	Haines City	1	1	3		5
1-Purchase Assistance w Rehab	Auburndale		1			1
2-Purchase Assistance w / o Rehab	Bartow		1	1		2
2-Purchase Assistance w / o Rehab	Haines City			1		1
2-Purchase Assistance w / o Rehab	Frostproof			1		1
2-Purchase Assistance w / o Rehab	Lake Wales		1	1		2

2-Purchase Assistance w / o Rehab	Auburndale	1				1
3-Owner Occupied Rehab	Bartow				3	3
3 - Owner Occupied Rehab	Unincorporated			1		1
3-Owner Occupied Rehab	Unincorporated		1	1	25	27
3-Owner Occupied Rehab	Auburndale			1	1	2
3-Owner Occupied Rehab	Ft Meade				1	1
3-Owner Occupied Rehab	Lake Wales				2	2
3-Owner Occupied Rehab	Dundee			1		1
3-Owner Occupied Rehab	Haines City				1	1
4-Demolition / Reconstruction	Unincorporated			1	10	11
4-Demolition / Reconstruction	Haines City			1	1	2
Totals:		10	32	32	60	134

Family Size

Description	List Unincorporated and Each Municipality	1 Person	2- 4 People	5 + People	Total
5-Disaster Assistance	Unincorporated	6	8		14
5-Disaster Assistance	Lake Wales		1		1
5-Disaster Assistance	Haines City	1			1
5-Disaster Assistance	Mulberry		1		1
5-Disaster Assistance	Davenport	1			1
5-Disaster Assistance	Dundee	1			1
10-New Construction	Haines City		2		2
1-Purchase Assistance w Rehab	Unincorporated	15	20		35
1-Purchase Assistance w Rehab	Fort Meade		1		1
1-Purchase Assistance w Rehab	Mulberry			1	1
1-Purchase Assistance w Rehab	Lake Wales	1	3		4
1-Purchase Assistance w Rehab	Dundee		2		2

1-Purchase Assistance w Rehab	Eagle Lake	1			1
1-Purchase Assistance w Rehab	Lake Alfred		1		1
1-Purchase Assistance w Rehab	Frostproof	1	1		2
1-Purchase Assistance w Rehab	Bartow			2	2
1-Purchase Assistance w Rehab	Haines City		5		5
1-Purchase Assistance w Rehab	Auburndale		1		1
2-Purchase Assistance w / o Rehab	Bartow		2		2
2-Purchase Assistance w / o Rehab	Haines City		1		1
2-Purchase Assistance w / o Rehab	Frostproof		1		1
2-Purchase Assistance w / o Rehab	Lake Wales	2			2
2-Purchase Assistance w / o Rehab	Auburndale		1		1
3-Owner Occupied Rehab	Bartow	3			3
3 - Owner Occupied Rehab	Unincorporated		1		1
3-Owner Occupied Rehab	Unincorporated	15	9	3	27
3-Owner Occupied Rehab	Auburndale	1	1		2
3-Owner Occupied Rehab	Ft Meade	1			1
3-Owner Occupied Rehab	Lake Wales	1	1		2
3-Owner Occupied Rehab	Dundee	1			1
3-Owner Occupied Rehab	Haines City		1		1
4-Demolition / Reconstruction	Unincorporated	8	3		11
4-Demolition / Reconstruction	Haines City	1	1		2
Totals:		60	68	6	134

Race (Head of Household)

Description	List Unincorporated and Each Municipality	White	Black	Hispanic	Asian	Amer-Indian	Other	Total
5-Disaster Assistance	Unincorporated	6	6	2				14
5-Disaster Assistance	Lake Wales		1					1
5-Disaster Assistance	Haines City		1					1
5-Disaster Assistance	Mulberry	1						1
5-Disaster Assistance	Davenport		1					1
5-Disaster Assistance	Dundee		1					1
10-New Construction	Haines City	1		1				2
1-Purchase Assistance w Rehab	Unincorporated	22	13					35
1-Purchase Assistance w Rehab	Fort Meade	1						1
1-Purchase Assistance w Rehab	Mulberry	1						1
1-Purchase Assistance w Rehab	Lake Wales	2	2					4
1-Purchase Assistance w Rehab	Dundee		2					2
1-Purchase Assistance w Rehab	Eagle Lake		1					1
1-Purchase Assistance w Rehab	Lake Alfred		1					1
1-Purchase Assistance w Rehab	Frostproof	1	1					2
1-Purchase Assistance w Rehab	Bartow	2						2
1-Purchase Assistance w Rehab	Haines City	2	2	1				5
1-Purchase Assistance w Rehab	Auburndale	1						1
2-Purchase Assistance w / o Rehab	Bartow	1	1					2
2-Purchase Assistance w / o Rehab	Haines City	1						1
2-Purchase Assistance w / o Rehab	Frostproof	1						1
2-Purchase Assistance w / o Rehab	Lake Wales	2						2
2-Purchase Assistance w / o Rehab	Auburndale	1						1

3-Owner Occupied Rehab	Bartow		3				3
3 - Owner Occupied Rehab	Unincorporated		1				1
3-Owner Occupied Rehab	Unincorporated	17	9	1			27
3-Owner Occupied Rehab	Auburndale	1	1				2
3-Owner Occupied Rehab	Ft Meade		1				1
3-Owner Occupied Rehab	Lake Wales		2				2
3-Owner Occupied Rehab	Dundee		1				1
3-Owner Occupied Rehab	Haines City		1				1
4-Demolition / Reconstruction	Unincorporated	3	8				11
4-Demolition / Reconstruction	Haines City		2				2
Totals:		67	62	5			134

Demographics (Any Member of Household)

Description	List Unincorporated and Each Municipality	Farm Worker	Home-less	Elderly	Total
5-Disaster Assistance	Unincorporated			11	11
5-Disaster Assistance	Lake Wales			1	1
5-Disaster Assistance	Haines City			1	1
5-Disaster Assistance	Mulberry			1	1
5-Disaster Assistance	Davenport			1	1
5-Disaster Assistance	Dundee			1	1
10-New Construction	Haines City				0
1-Purchase Assistance w Rehab	Unincorporated				0
1-Purchase Assistance w Rehab	Fort Meade				0
1-Purchase Assistance w Rehab	Mulberry				0
1-Purchase Assistance w Rehab	Lake Wales				0
1-Purchase Assistance w Rehab	Dundee				0
1-Purchase Assistance w Rehab	Eagle Lake				0

1-Purchase Assistance w Rehab	Lake Alfred				0
1-Purchase Assistance w Rehab	Frostproof				0
1-Purchase Assistance w Rehab	Bartow				0
1-Purchase Assistance w Rehab	Haines City				0
1-Purchase Assistance w Rehab	Auburndale				0
2-Purchase Assistance w / o Rehab	Bartow				0
2-Purchase Assistance w / o Rehab	Haines City				0
2-Purchase Assistance w / o Rehab	Frostproof				0
2-Purchase Assistance w / o Rehab	Lake Wales				0
2-Purchase Assistance w / o Rehab	Auburndale				0
3-Owner Occupied Rehab	Bartow			3	3
3 - Owner Occupied Rehab	Unincorporated				0
3-Owner Occupied Rehab	Unincorporated			25	25
3-Owner Occupied Rehab	Auburndale			1	1
3-Owner Occupied Rehab	Ft Meade			1	1
3-Owner Occupied Rehab	Lake Wales			2	2
3-Owner Occupied Rehab	Dundee				0
3-Owner Occupied Rehab	Haines City			1	1
4-Demolition / Reconstruction	Unincorporated			10	10
4-Demolition / Reconstruction	Haines City			1	1
Totals:				60	60

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
5-Disaster Assistance	Educator/School Employee	21,090.60	1
5-Disaster Assistance	Retail Sales	38,393.20	1
5-Disaster Assistance	Nurse/Healthcare	18,388.90	1
5-Disaster Assistance	Hospitality/Tourism Industry	205,206.35	1
1-Purchase Assistance w Rehab	Government Employee	2,145.08	1
1-Purchase Assistance w Rehab	Retail Sales	19,455.94	1
3 - Owner Occupied Rehab	Retail Sales	102,862.01	1
3-Owner Occupied Rehab	Retail Sales	31,430.40	1
3-Owner Occupied Rehab	Educator/School Employee	25,341.55	1
3-Owner Occupied Rehab	Nurse/Healthcare	10,733.00	1
4-Demolition/Reconstruction	Nurse/Healthcare	361,171.45	2

Form 4

Status of Incentive Strategies

Incentive	Description (If Other)	Category	Status	Year Adopted (or N/A)
Expedited permitting		AHAC Review	Adopted	1998
Ongoing review process		AHAC Review	Adopted	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 BoCC in 2022 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	2022
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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 down payment 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 three 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 \$ 11,657,344. An additional \$8,397 in workforce housing impact fee exemptions were completed in the interim year. Also, \$1,221,107 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, 2022 to June 30, 2023.

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, July 23, 2025 available until Wednesday July 30, 2025. It was also in the legal ad section of both papers through the same dates July 23, 2025 through July 30, 2025.

Life-to-Date Homeownership Default and Foreclosure

Total SHIP Purchase Assistance Loans: **2234**

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: **0.13**

Mortgage Defaults

A. Very low income households in default: **2**
B. Low income households in default: **0**
C. Moderate households in default: **0**
Defaulted Loans Life-to-date: **2**
SHIP Program Default Percentage Rate Life to Date: **0.09**

Strategies and Production Costs

Strategy	Average Cost
1-Purchase Assistance w Rehab	\$24,636.36
10-New Construction	\$197,999.70
2-Purchase Assistance w/o Rehab	\$23,571.43
3 - Owner Occupied Rehab	\$102,862.01
3-Owner Occupied Rehab	\$31,504.35
4-Demolition/Reconstruction	\$189,816.24
5-Disaster Assistance	\$70,023.62

Expended Funds

Total Unit Count: **134** Total Expended Amount: **\$6,982,582.09**

Strategy	Full Name	Address	City	Zip Code	Expended Funds	FY if Unit Already Counted
5-Disaster Assistance	Russell Burney	2995 Warfield Dr	Bartow	33810	\$24,639.10	
5-Disaster Assistance	Candie Weaver	6618 Cain Street	Bradley	33835	\$21,090.60	
5-Disaster Assistance	Genesis Esquillin	444 Stanley Avenue	Frostproof	33843	\$38,393.20	
5-Disaster Assistance	Marilyn Richmond	278 Cherry Laurel Lane	Winter Haven	33880	\$13,928.20	
5-Disaster Assistance	Bernice Fogle	951 Chelsea Way	Lake Wales	33853	\$17,277.05	
5-Disaster Assistance	Darrell Smith	1214 Avenue H	Haines City	33844	\$13,152.70	
5-Disaster Assistance	Debra Davis	3951 Lehman Court	Lakeland	33813	\$26,964.50	
5-Disaster Assistance	Sylvia Roland	612 NE 2nd Ave	Mulberry	33860	\$19,444.40	
5-Disaster Assistance	Helen Brown	2030 Greentree Court	Bartow	33830	\$21,827.80	

5-Disaster Assistance	Ashley D. Hodges	1779 Williamsburg Dr	Bartow	33830	\$18,388.90	
5-Disaster Assistance	Andres Nieves	869 Killearn Blvd	Winter Haven	33880	\$31,212.20	
5-Disaster Assistance	Jean Augusma	107 Redding Street W	Davenport	33837	\$205,206.35	
5-Disaster Assistance	Herschell Collis Dupree	2558 Palm Dr. NE	Winter Haven	33881	\$186,744.05	
5-Disaster Assistance	John Monahan	3830 Avenue V NW	Winter Haven	33830	\$204,179.75	
5-Disaster Assistance	Annie Mathews	1121 29th St. NW	Winter Haven	33881	\$206,774.30	
5-Disaster Assistance	Mose Henderson	241 Jane Ave	Dundee	33838	\$211,121.80	
5-Disaster Assistance	Barbara Cox	120 6th St East Wahneta	Winter Haven	33880	\$61,057.90	
5-Disaster Assistance	Kimberly Smith	1650 Merrick Road	Lakeland	33801	\$3,306.00	
5-Disaster Assistance	Linda Little	5916 Whitetail Loop	Lakeland	33811	\$5,740.00	
10-New Construction	Julissa Falcon	12 Cedar Street	Haines City	33844	\$198,455.20	
10-New Construction	Carlos G Garcia Sr	16 Cedar Street	Haines City	33844	\$197,544.19	
1-Purchase Assistance w Rehab	David C. Howell	312 Martha Drive	Lake Wales	33898	\$2,145.08	
1-Purchase Assistance w Rehab	Katy Lynn Connelly	2847 Fletcher Ave	Eaton Park	33840	\$23,000.00	
1-Purchase Assistance w Rehab	Jacob D. & Savanna M Britt	605 Pine Avenue North	Fort Meade	33841	\$23,000.00	
1-Purchase Assistance w Rehab	Alexander & Autumn Michaelson	1304 4th Street NE	Mulberry	33860	\$23,000.00	
1-Purchase Assistance w Rehab	Daniel L. Mellen	329 Genesis Pointe Drive	Lake Wales	33859	\$19,455.94	
1-Purchase Assistance w Rehab	Karla Marie & German Joel Sepulveda & Vazquez	314 Townsend Avenue	Lake Wales	33853	\$23,000.00	
1-Purchase Assistance w Rehab	Irving Wilson Rivera	1565 28th St NW	Winter Haven	33881	\$28,000.00	
1-Purchase Assistance w Rehab	Rolonda Washington	712 Edmund Avenue	Dundee	33838	\$23,000.00	
1-Purchase Assistance w Rehab	Roger and Ola Tirado and Watson	2402 Burns Street	Lakeland	33801	\$23,000.00	

1-Purchase Assistance w Rehab	Amanda Lee Soto	475 Prestwick Place	Poinciana	34759	\$23,000.00	
1-Purchase Assistance w Rehab	Tracey Manning Murvin	36 Kimberly Court SW	Winter Haven	33880	\$23,000.00	
1-Purchase Assistance w Rehab	Enid and Celia Contreras and Bernard	4882 Leisurewood Ln	Lakeland	33811	\$23,000.00	
1-Purchase Assistance w Rehab	Kiana Janae Abram	3014 Morgan Combee Road	Lakeland	33801	\$23,000.00	
1-Purchase Assistance w Rehab	Kendell Alexander	1255 N. 12th Street	Eagle Lake	33839	\$23,000.00	
1-Purchase Assistance w Rehab	Donald Edward Gambler	322 Thomas Avenue	Frostproof	33843	\$40,000.00	
1-Purchase Assistance w Rehab	Yasmarra Palomares	1052 Edith Avenue	Lakeland	33805	\$23,000.00	
1-Purchase Assistance w Rehab	Karime C Colunge Rosario	1314 26th St. NW	Winter Haven	33881	\$23,000.00	
1-Purchase Assistance w Rehab	Kerstin and Terrence Mixon	1337 Cypress Ridge Loop	Lake Alfred	33850	\$23,000.00	
1-Purchase Assistance w Rehab	Quonshela Mitchell	326 Dr. JA Wiltshire Ave E	Lake Wales	33853	\$23,000.00	
1-Purchase Assistance w Rehab	Christian Mejia	110 Oleander Avenue	Auburndale	33823	\$28,000.00	
1-Purchase Assistance w Rehab	Jerome and Ann Marie Folkes Scott	616 Hickory Lane	Lakeland	33801	\$23,000.00	
1-Purchase Assistance w Rehab	Shahd Mohamad Kassem	51 Buck Circle	Haines City	33844	\$23,000.00	
1-Purchase Assistance w Rehab	Jakerria O'Shae Norris	417 Walter Avenue	Frostproof	33843	\$28,000.00	
1-Purchase Assistance w Rehab	Maurice and Georgianna Thompson	2634 French Ave	Lakeland	33801	\$23,000.00	
1-Purchase Assistance w Rehab	Oliveah Maria Garcia Morales	355 Oak Avenue S	Frostproof	33843	\$23,000.00	
1-Purchase Assistance w Rehab	Jordan and Stephanie Costelic	4160 Sunny Land Dr	Lakeland	33813	\$23,000.00	
1-Purchase Assistance w Rehab	Ashley and Yamil Noel and Moreno Acevedo	540 Forrest Dr W	Bartow	33830	\$23,000.00	

1-Purchase Assistance w Rehab	Darlene Stallworth	1312 Avenue K	Haines City	33844	\$28,000.00	
1-Purchase Assistance w Rehab	Hidamm Edwin & Adriana Reyes & Quinones Millan	4811 Rigging St	Haines City	33844	\$23,000.00	
1-Purchase Assistance w Rehab	Keith and Kayla Massey and Ablondi	1096 Stewart Ave	Frostproof	33843	\$23,000.00	
1-Purchase Assistance w Rehab	Brenda R. Evans	2237 Firestone Place	Winter Haven	33884	\$23,000.00	
1-Purchase Assistance w Rehab	Virginia Sue & George Wesley Sours & Gunn, III	3222 South Avenue	Bartow	33830	\$23,000.00	
1-Purchase Assistance w Rehab	Angel Manuel & Vanessa Tosado Hernandez & Rivera Lebron	1515 Eloise Ct	Poinciana	34759	\$23,000.00	
1-Purchase Assistance w Rehab	Lucas Charles & Breanna Lynn Creekmore	2265 Cherokee St E	Bartow	33830	\$23,000.00	
1-Purchase Assistance w Rehab	T'Oviyon Myriah Reese	1476 Ridge Lake Court	Lakeland	33801	\$23,000.00	
1-Purchase Assistance w Rehab	Anna Gisel Beltran	3365 South Avenue	Bartow	33830	\$23,000.00	
1-Purchase Assistance w Rehab	Angela Camilla Jackson	1612 Ellington Drive	Dundee	33838	\$23,000.00	
1-Purchase Assistance w Rehab	Caleb Jordan & Meredith V Mangus/Wright	603 Hampton St.	Auburndale	33823	\$23,000.00	
1-Purchase Assistance w Rehab	Kiwauna Johnson	3231 Timberline Rd E	Winter Haven	33880	\$28,000.00	
1-Purchase Assistance w Rehab	Rick & Sara Calhoun	305 Vaniman Avenue	Winter Haven	33880	\$28,000.00	
1-Purchase Assistance w Rehab	Joshua Sutliff	6068 Topher Trail	Mulberry	33860	\$23,000.00	
1-Purchase Assistance w Rehab	Shilita & Waymond Ferguson & Page Jr	1030 Roberta Rd	Lake Wales	33853	\$23,000.00	
1-Purchase Assistance w Rehab	Curtis Best	2913 N 91 Mine Rd	Bartow	33830	\$23,000.00	

1-Purchase Assistance w Rehab	Brittney Thomas	5314 David St	Lakeland	33813	\$23,000.00	
1-Purchase Assistance w Rehab	Cassidy Rae DeForge	2903 Club Circle	Lake Wales	33898	\$28,000.00	
1-Purchase Assistance w Rehab	Gwendolyn Quidgeon	1018 Meadow Ave	Lakeland	33801	\$23,000.00	
1-Purchase Assistance w Rehab	Jonathan & Joyce Browning	988 Old Cutler Rd	Lake Wales	33898	\$2,000.00	
1-Purchase Assistance w Rehab	Jonathan Keelan	2805 Avenue J NW	Winter Haven	33881	\$16,398.98	
1-Purchase Assistance w Rehab	Diangelo & Ashkia Evans	217 Lily Pad Rd	Eagle Lake	33839	\$23,000.00	
1-Purchase Assistance w Rehab	Julissa Falcon	12 Cedar Street	Haines City	33844	\$53,500.00	
1-Purchase Assistance w Rehab	Carlos G Garcia Sr	16 Cedar Street	Haines City	33844	\$53,500.00	
1-Purchase Assistance w Rehab	Joevennette Daniels	718 Euclid Ave	Lake Wales	33853	\$28,500.00	
1-Purchase Assistance w Rehab	Manueal Villanueva Diaz	161 Brooks Rd	Frostproof	33843	\$28,500.00	
1-Purchase Assistance w Rehab	Jimmie Snipes	622 6th Street	Haines City	33844	\$40,500.00	
1-Purchase Assistance w Rehab	Shawn Montgomery	6455 Sedgford Drive	Lakeland	33811	\$23,500.00	
2-Purchase Assistance w/o Rehab	Mica Barrington	510 W. Lucille St	Bartow	33830	\$23,000.00	
2-Purchase Assistance w/o Rehab	Roberto Bonilla	127 Orange Drive	Haines City	33844	\$22,000.00	
2-Purchase Assistance w/o Rehab	Todd and Sarah Frederick	806 Ulmer Rd	Frostproof	33843	\$23,000.00	
2-Purchase Assistance w/o Rehab	Terri Tarrance	1126 Druid Circle	Lake Wales	33853	\$23,000.00	
2-Purchase Assistance w/o Rehab	Kyler Trammell	527 Emerald Avenue	Lake Wales	33853	\$23,000.00	
2-Purchase Assistance w/o Rehab	Colombia Mercedes Mancera	855 Holiday Lane	Bartow	33830	\$28,000.00	

2-Purchase Assistance w/o Rehab	Jodinise & Rosalinda Sanchez & Burgos	317 Courtland Ave	Auburndale	33823	\$23,000.00	
3-Owner Occupied Rehab	Mary Irving	930 Childs Avenue	Bartow	33830	\$93,300.71	
3 - Owner Occupied Rehab	Tonya Sanders	2610 Avenue S NW	Winter Haven	33881	\$102,862.01	
3-Owner Occupied Rehab	Christine Holmes	2042 Alderman Rd	Auburndale	33823	\$101,328.39	
3-Owner Occupied Rehab	Kenneth Johnson	618 Poplar Street	Auburndale	33823	\$46,601.45	
3-Owner Occupied Rehab	Carol Roberts	308 Keat Ave	Auburndale	33823	\$21,516.40	
3-Owner Occupied Rehab	Cleva Gustafson	5679 Cherry Tree Drive	Lakeland	33811	\$21,918.55	
3-Owner Occupied Rehab	Classie Sanders	2711 Ellis Avenue	Eaton Park	33840	\$35,305.00	
3-Owner Occupied Rehab	Angela Forsett	1095 Forrest Dr.	Bartow	33831	\$31,083.70	
3-Owner Occupied Rehab	Randy Geier	4820 Pheasant Dr	Mulberry	33860	\$30,666.80	
3-Owner Occupied Rehab	Maria Estrada	130 7th Wahneta St. E	Winter Haven	33880	\$31,295.70	
3-Owner Occupied Rehab	Michelle Brown-Davis	828 Everette St.	Lake Alfred	33850	\$31,430.40	
3-Owner Occupied Rehab	Mary Jones	100 SE 6th St	Ft Meade	33841	\$25,341.55	
3-Owner Occupied Rehab	Gloria Massey	512 Lemon St	Lake Wales	33853	\$46,860.40	
3-Owner Occupied Rehab	Brian Boucher	3133 Hickory Street	Winter Haven	33881	\$19,069.85	
3-Owner Occupied Rehab	James Horton	202 Robinson Street	Auburndale	33823	\$33,279.55	
3-Owner Occupied Rehab	Angela Stoops	1548 Sarah Street	Lake Wales	33898	\$10,733.00	
3-Owner Occupied Rehab	Anelia Howard	213 Melina Avenue	Dundee	33838	\$49,694.40	
3-Owner Occupied Rehab	Robert Grizzle	3705 Willow Wisp Dr. N	Lakeland	33810	\$41,883.60	
3-Owner Occupied Rehab	Betty Sue Martin	1703 Oakland Road W.	Lakeland	33811	\$27,225.20	
3-Owner Occupied Rehab	Charity Jackson	1050 Parker Rd	Lakeland	33811	\$27,765.35	
3-Owner Occupied Rehab	Annette Sommer	265 35th St NW	Winter Haven	33880	\$23,929.15	
3-Owner Occupied Rehab	James Moment	356 Avenue A	Waverly	33877	\$30,422.35	
3-Owner Occupied Rehab	Peggy Fuller	3493 Avenue V NW	Winter Haven	33881	\$32,266.05	
3-Owner Occupied Rehab	Willie Anglin	508 5th Street	Haines City	33844	\$32,173.75	

3-Owner Occupied Rehab	Michael and Kathryn Kibler	4067 Palmetto Ave. SE	Highland City	33846	\$25,073.05	
3-Owner Occupied Rehab	Linda Bryant	4398 Brierwood Cir.	Auburndale	33823	\$13,122.35	
3-Owner Occupied Rehab	Diane Labelle	2216 Weber St	Lakeland	33801	\$4,688.53	
3-Owner Occupied Rehab	Peggy Goode	809 Everett St	Lake Alfred	33850	\$11,887.35	
3-Owner Occupied Rehab	Cynthia Jones	1435 S. Mcadoo Ave.	Bartow	33830	\$16,871.65	
3-Owner Occupied Rehab	Rogers Danielle	212 Tyler Street	Lake Wales	33859	\$24,313.65	
3-Owner Occupied Rehab	Sandra Trim	910 Saddlewood Blvd	Lakeland	33809	\$12,815.20	
3-Owner Occupied Rehab	Charles & Leona Smarte	821 Everett St.	Lake Alfred	33850	\$37,459.40	
3-Owner Occupied Rehab	Linda & Tracy Swartz	240 Babson Dr.	Babson Park	33877	\$25,630.65	
3-Owner Occupied Rehab	David/Douglas Roos/Hansen	5721 Antler Trail	Lakeland	33811	\$33,610.75	
3-Owner Occupied Rehab	Cynthia Ryan	895 Golfview Ave	Bartow	33830	\$28,144.85	
3-Owner Occupied Rehab	Carroll Mills	2015 S. Lake Reedy Rd.	Frostproof	33843	\$17,588.10	
3-Owner Occupied Rehab	Wanda Holley	528 Bar Dr	Kissimmee	34759	\$37,745.00	
3-Owner Occupied Rehab	Mary Jones	510 Greenbrough Dr	Lake Wales	33853	\$31,619.00	
4-Demolition/Reconstruction	Bernice Lopez	17 Tom Sheffield Rd	Frostproof	33843	\$215,196.20	
4-Demolition/Reconstruction	Sharone Ford-Donnette	323 Avenue B	Waverly	33877	\$178,418.50	
4-Demolition/Reconstruction	Maxine Smith	3723 Island Oaks Ct	Lakeland	33805	\$198,028.20	
4-Demolition/Reconstruction	Christophine Miller	395 Robinson Avenue	Lake Wales	33859	\$182,752.95	
4-Demolition/Reconstruction	Mary Ann Pickard McNeil	5471 8th Street	Highland City	33846	\$194,814.45	
4-Demolition/Reconstruction	Gail Baake	4019 Palmetto Avenue	Highland City	33846	\$192,007.20	
4-Demolition/Reconstruction	Betty Gene Miller	2528 Palm Dr. NE	Winter Haven	33881	\$210,365.20	
4-Demolition/Reconstruction	Daryn L. & Valerie Wiggins	1226 Avenue G	Haines City	33844	\$203,633.55	

4-Demolition/Reconstruction	William Ponder	363 Robinson Ave	Waverly	33877	\$176,989.95	
4-Demolition/Reconstruction	Vivian McNeal	220 N 13th St	Haines City	33844	\$191,513.00	
4-Demolition/Reconstruction	Barbara Ann Speller	824 3rd Ave	Waverly	33877	\$182,922.40	
4-Demolition/Reconstruction	Sheila Scarlett	738 3rd Avenue	Lake Wales	33859	\$182,503.16	
4-Demolition/Reconstruction	Barbara Cox	120 6th St East Wahneta	Winter Haven	33880	\$158,466.30	

Administration by Entity

Name	Business Type	Strategy Covered	Responsibility	Amount
Polk County Board of County Commissioners			self	\$754,755.02

Program Income

Program Income Funds	
Loan Repayment:	\$.00
Refinance:	\$.00
Foreclosure:	\$.00
Sale of Property:	\$603,731.26
Interest Earned:	\$183,251.20
Total:	\$786,982.46

Number of Affordable Housing Applications

Number of Affordable Housing Applications	
Submitted	393
Approved	52
Denied	189

Explanation of Recaptured funds

Description	Amount
	\$.00
	\$.00
	\$.00
Total:	\$.00

Rental Developments

Development Name	Owner	Address	City	Zip Code	SHIP Amount	SHIP Units	Compliance Monitored By
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Single Family Area Purchase Price

The average area purchase price of single family units:

221,470.60

Or

Not Applicable

Form 5

Special Needs Breakdown

Code(s)	Strategies	Expended Amount	Units	Encumbered Amount	Units	% of Allocation
1	1-Purchase Assistance w Rehab	\$42,455.94	2			
2	2-Purchase Assistance w/o Rehab	\$22,000.00	1			
3	3-Owner Occupied Rehab	\$658,243.94	21			
3	3 - Owner Occupied Rehab					
4	4-Demolition/Reconstruction	\$1,672,831.16	9			
5	5-Disaster Assistance	\$592,800.95	7			
Total:		\$2,988,331.99	40			41.77%

Special Needs Category Breakdown by Strategy

Strategies	Special Needs Category	Expended Amount	Units	Encumbered Amount	Units
(5) 5-Disaster Assistance	Developmental Disabilities	\$38,393.20	1		
(5) 5-Disaster Assistance	Receiving Social Security Disability Insurance	\$435,173.15	3		
(5) 5-Disaster Assistance	Person with Disabling Condition (not DD)	\$119,234.60	3		
(1) 1-Purchase Assistance w Rehab	Person with Disabling Condition (not DD)	\$42,455.94	2		
(2) 2-Purchase Assistance w/o Rehab	Person with Disabling Condition (not DD)	\$22,000.00	1		
(3) 3-Owner Occupied Rehab	Receiving Social Security Disability Insurance	\$423,538.04	12		
(3) 3-Owner Occupied Rehab	Receiving Supplemental Security Income	\$21,516.40	1		
(3) 3-Owner Occupied Rehab	Person with Disabling Condition (not DD)	\$188,875.85	7		
(3) 3-Owner Occupied Rehab	Developmental Disabilities	\$24,313.65	1		
(4) 4-Demolition/Reconstruction	Receiving Supplemental Security Income	\$215,196.20	1		

(4) 4-Demolition/Reconstruction	Developmental Disabilities	\$178,418.50	1		
(4) 4-Demolition/Reconstruction	Receiving Veterans Disability Benefits	\$386,821.65	2		
(4) 4-Demolition/Reconstruction	Receiving Social Security Disability Insurance	\$551,425.35	3		
(4) 4-Demolition/Reconstruction	Person with Disabling Condition (not DD)	\$340,969.46	2		

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

Revenue	
State Annual Distribution	\$6,998,839.00
SHIP Disaster Funds	
HHRP Allocation	
Program Income	\$743,636.46
Total Revenue: \$7,742,475.46	

Expenditures/Encumbrances	
Program Funds Expended	\$1,386,140.13
Program Funds Encumbered	\$5,419,269.61
Total Administration Funds Expended	\$145,620.14
Total Administration Funds Encumbered	\$591,445.58
Homeownership Counseling	\$200,000.00
Total Expenditures/Encumbrances: \$7,742,475.46	

Set-Asides		Percentage
65% Homeownership Requirement	\$5,305,409.74	75.80%
75% Construction / Rehabilitation	\$6,805,409.74	97.24%
30% Very Low Income Requirement	\$2,506,168.45	32.37%
60% Very Low + Low Income Requirements	\$4,894,909.74	63.22%
20% Special Needs Requirement	\$1,757,067.21	22.69%

LG Submitted Comments: