

Programs Overview

Polk County Housing and Neighborhood Development

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Background

Polk County Receives:

- Federal Grant Funds – CDBG, HOME, ESG
- State SHIP Funds – State Housing Initiatives Partnership (SHIP) Funds



Program Year 2023-2024 Federal and State Allocations Are Listed Below:

- Community Development Block Grant (CDBG) - \$4,054,219
- HOME Investment Partnership Program - \$1,611,558
- Emergency Solutions Grant (ESG) - \$346,940
- State Housing Initiatives Partnership (SHIP) - \$6,851,737
- Disaster Funding: Hurricane Housing Recovery Program (HHRP) - 411,162

Housing and Neighborhood Development Objectives

- Programs serve low to moderate income families in Polk County.
- Our primary objective is assisting in the development of sustainable communities by implementing neighborhood revitalization strategies, economic development initiatives (through public services), and providing improved community facilities and services.

Each Grant Provides Funds for Activities Benefitting Low and Moderate Income Residents

CDBG Funds can be used for:

- Infrastructure Improvements
- Streets and sidewalk restoration in eligible census tracts
- Public Facilities Improvements
- Rehabilitation of buildings – handicapped accessibility

CDBG Funds can be used for:

- Public Services (limited to 15% of annual allocation)
- Recreation, health, counseling, case management for youth, seniors and those at-risk
- Park Improvements (playground equipment, landscaping, lighting, etc.) in eligible census tracts
- Housing and Rehabilitation
- Assistance to senior citizens, housing accessibility improvements, general rehab assistance

CDBG Project: old playground equipment



CDBG Project: new playground equipment



CDBG Project: new pavilion



CDBG Project: new basketball court



CDBG Project: roads and drainage



CDBG Project: roads and drainage final



CDBG Project: old roads and drainage



CDBG Project: new roads and drainage



CDBG Project: new roads and drainage



CDBG Project: public facilities; Talbot House



CDBG Project: public facilities; Talbot House



CDBG Project: public facilities; Talbot House



CDBG Project: public facilities; old roof-LWCC



CDBG Project: public facilities; new roof-LWCC



HOME Funds are used for:

- Affordable Housing – Owner Occupied Reconstruction
- Affordable Housing – New construction through Community Housing Development Organizations (CHDO)
- Tenant Based Rental Assistance (TBRA)- For Disabled and Elderly clients only

ESG Funds are used to:

Prevent homelessness and to assist those already experiencing homelessness with:

- Street Outreach
- Emergency Shelter
- Homeless Prevention
- Rapid Re-housing
- Homeless Management Information System (HMIS)

State SHIP Funds Provide:

- Owner Occupied Rehabilitation- Minor and Major repairs (such as a leaking roof, septic, ADA accessibility and wells)
- Demolition with Reconstruction
- New Construction (Single Family)

State SHIP Funds Provide:

- First Time Home Buyer Down Payment Assistance Programs
- First Time Home Buyer Education Classes
- Assistance to Rental Development Projects

Clients must be Income Eligible

- Federal; CDBG, ESG, HOME up to 80% AMI
- Federal; HOME (TBRA only) up to 50% AMI
- State; SHIP Funds up to 80% AMI
- State; SHIP Funds (DPA only) up to 120% AMI

HUD Release: 5/15/23

**2023 Income Limits and Rent Limits
Florida Housing Finance Corporation
SHIP and HHRP Programs**

Effective: 5/15/2023

County (Metro)	Percentage Category	Income Limit by Number of Persons in Household										Rent Limit by Number of Bedrooms in Unit					
		1	2	3	4	5	6	7	8	9	10	0	1	2	3	4	5
Polk County (Lakeland-Winter Haven MSA) Median: 67,500	30%	15,000	19,720	24,860	30,000	35,140	40,280	44,300	47,150	Refer to HUD		375	434	621	814	1,007	1,143
	50%	25,000	28,600	32,150	35,700	38,600	41,450	44,300	47,150			625	670	803	928	1,036	1,143
	80%	40,000	45,700	51,400	57,100	61,700	66,250	70,850	75,400	49,980	52,836	1,000	1,071	1,285	1,485	1,656	1,828
	120%	60,000	68,640	77,160	85,680	92,640	99,480	106,320	113,160	79,968	84,538	1,500	1,608	1,929	2,229	2,487	2,743
	140%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	119,952	126,806	N/A	N/A	N/A	N/A	N/A	N/A

- Income limits are calculated by number of persons in the household.
- 120% only for SHIP DPA and SHIP New Construction/Redevelopment Strategy

Polk County Owner Occupied Rehabilitation Program

Examples



POLK

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Initial Inspection



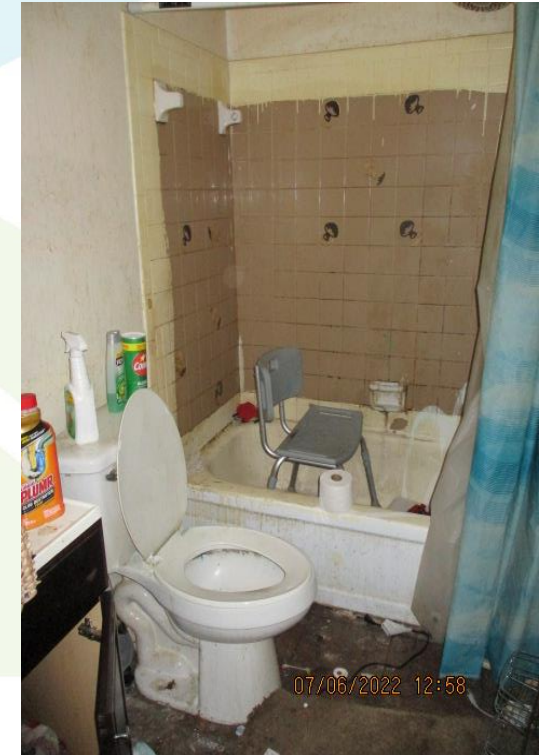
Septic Issues



Roof Issues



ADA Accessibility - Bathrooms



ADA – Limited/Unsafe Access



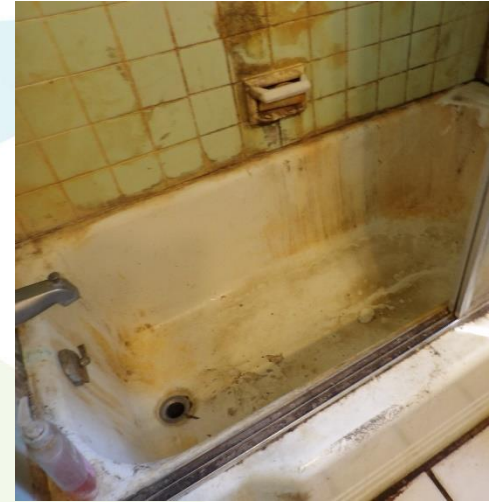
Health/Safety – Limited or No Heat/HVAC



Health/Safety - Electrical Issues



Health/Safety - Plumbing Issues



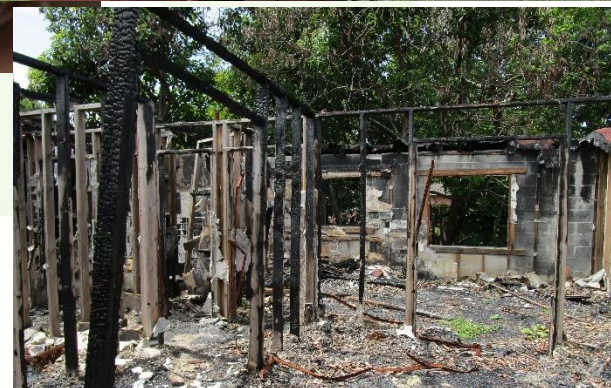
Health/Safety - Clutter

Cases are not approved because of clutter, but often addressing the repair needs of the structure encourages the occupant to reduce/consolidate personal belongings



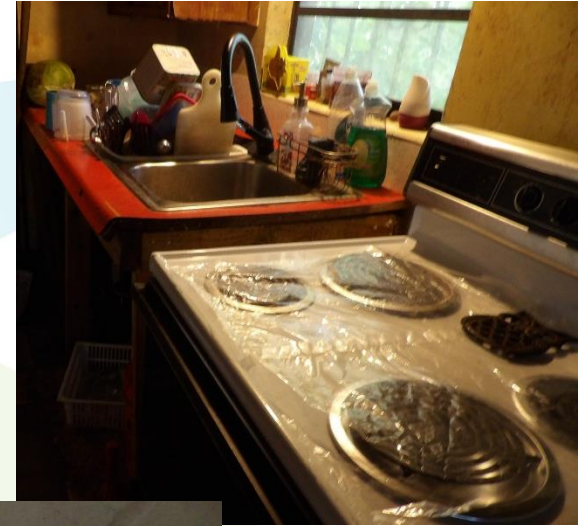
Structural Failure

Only recommendation that can be made for these type of cases is Replacement



Health Safety

Often the deterioration of the residence enables lack of maintenance and cleanliness, and promotes health and safety risks





Health/Safety - Code Violations



We frequently have code violations – either existing, or potential.
If the case is approved, we work with the local jurisdiction to ensure they are resolved



Mobile Homes

Are ONLY eligible for Minor or Replacement Program

Mobile Home Minor: the Mobile or Manufactured home structure cannot be touched.

ONLY the following case types will be approved:

- (S) Septic
- (W) Well or
- (HC) ADA Non-attached ramping ONLY



Case Types

Minor

Major/Rehab

Replacement/Reconstruction



Board of County Commissioners

Minor Case: SHIP, CDBG

Owner Remains in
home during
construction

Case Types:

S (Sewer/Septic Tie In)

R (Roof, gables, fascia, soffit)

W (well, city water tie in)

HC (ADA compliance – grab
bars, ramps, bathroom reno.,
doorway widening)

HS (Electric, Plumbing,
Drywall, Paint, cabinetry

HVAC,



(S) Septic Replacement



(S) Sewer Tie In



(R) Reroof



(W) Well



(HC) ADA Bathroom Remodel



(HC) Handicap Ramps



(HS) Health Safety



Major – SHIP, CDBG

One Case Type

- ❖ Septic/Sewer Tie In
- ❖ Roof, gable, fascia, soffit
- ❖ ADA
 - ❖ Grab Bars
 - ❖ Ramps
 - ❖ Bathroom Remodel (convert tub to shower)
 - ❖ Widen doorways
 - ❖ Change flooring (remove carpet, replace with smooth surface)
- ❖ Health Safety
 - ❖ Structural (weak flooring, failing columns, block cracking)
 - ❖ Electric (Panel, circuits, fixtures, etc)
 - ❖ Plumbing (leaks, faulty valves, stopped drains, etc)
 - ❖ HVAC (Supply or Replace Air Conditioning/Heating systems)









Demo/Replacement: SHIP, CDBG, HOME

- One Case type
- Existing structure will be demolished and removed
- New Site Built residence will be constructed
 - Meets current Florida Building Code
 - 2 bedroom/2 bathroom or 3 bedroom/2 bathroom floorplans
 - Homeowner chooses color palette from pre-selected options
 - Concrete slab and concrete block walls
 - Wood Trusses
 - Laminate plank flooring
 - HUD approved wood cabinetry
 - ADA compliant doorways and master bathroom



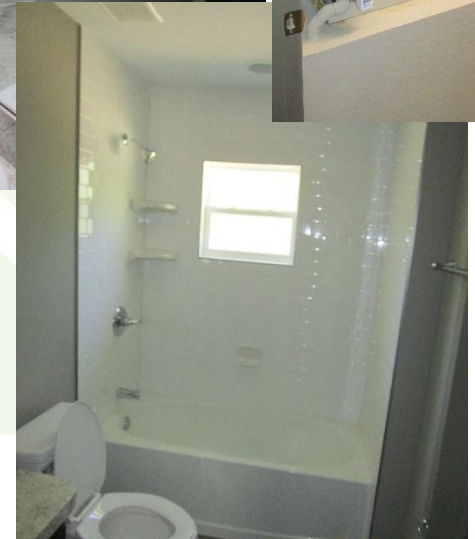


Board of County Commissioners





Board of County Commissioners



Client A:

- Extremely low income > 30% AMI
- Approved for Replacement
- SHIP Funds used \$126,460
- Elderly Head of Household
- Home Built in 1957
- Roof leaked mold complaints

Client A: Before





Client B:

- Extremely low income > 30% AMI
- Approved for Replacement
- HOME Funds used \$135,138
- Special Needs Single Female Head of Household / 2 person HH
- Home Built 1940
- Roof leaked, electrical systems outdated, plumbing systems outdated





Client C:

- Low income > 50% AMI
- Approved for Replacement
- HOME Funds used \$111,378
- Elderly Head of Household / 2 person HH
- Home Built 1933
- Roof leaked, septic outdated, electrical outdated, plumbing outdated





HOME

Tenant Based Rental Assistance (TBRA)

- Must be elderly 62+ and/or disabled only
- Rent based on household income
- Income cannot exceed 50% AMI-very low
- Clients can participate in program until death, as long as they continue to meet income guidelines annually via recertification process

New Construction and Redevelopment-Homeownership

- Vacant escheated lots received from Polk County Real Estate Services
- Lots inspected by Housing Rehabilitation Manager for feasibility to build
- RFP will be utilized to select a sponsor to implement project
- Homebuyer subsidy: \$35,000-very low; \$25,000-low; \$15,000-moderate. Down Payment Assistance subsidy: \$40,000-very low; \$28,000-low; \$23,000-moderate
- Home sold to income eligible homebuyer



Affordable Housing

Multi-Family Development

HOME ARP		Awarded	Total Units	HOME Units
Shag Grove Manor Apts – Winter Haven Housing Authority 217 Avenue O NE, WH, FL (62+ elderly/disabled) Spring, 2024	\$27,152,168	\$2,300,000	84	11
Blue Sky Communities / Florence Place 2009 Andolini Lane, WH, FL - Spring, 2024	\$27,102,237	\$2,000,000	88	11
Blue Sky Communities / Swan Landing 2050 Griffin Road, Lakeland, FL - Fall, 2023	\$25,835,534	\$ 500,000	88	3
Total	\$80,089,939	\$4,800,000	260	25
SHIP		Awarded	Total Units	SHIP Units
Blue Sky Communities / Swan Landing 2050 Griffin Road, Lakeland, FL - Fall, 2023	\$25,835,534	\$ 500,000	88	3
Green Mills Holdings / Auburn Village 811 Jersey Road NW, Auburndale, FI – completed Feb, 23	\$12,874,265	\$ 354,000	102	10
NuJak- Lakeland Housing Authority (pending)		\$1,000,000		
Total	\$38,709,709	\$1,854,000	190	13
Total HND Grant Funds		\$6,654,000		38

Median rents for Polk County and surrounding areas as of 9/2023

<u>City</u>	<u>1 bdrm</u>	<u>2 bdrm</u>	<u>3 bdrm</u>
Auburndale	\$ 975	\$ 1,275	\$ 1,883
Bartow	\$ 1,000	\$ 1,780	\$ 1,862
Clermont	\$ 1,663	\$ 1,921	\$ 2,250
Davenport	\$ 1,550	\$ 1,943	\$ 2,193
Haines City	\$ 1,100	\$ 1,497	\$ 1,995
Kissimmee	\$ 1,500	\$ 1,760	\$ 2,200
Lakeland	\$ 1,376	\$ 1,530	\$ 1,928
Lake Wales	\$ 900	\$ 1,200	\$ 1,775
Mulberry	\$ 865	\$ 1,699	\$ 1,679
Orlando	\$ 1,576	\$ 1,875	\$ 2,300
Plant City (Hills. Co.)	\$ 1,200	\$ 1,298	\$ 1,935
Poinciana	\$ 908	\$ 1,495	\$ 1,835
Tampa	\$ 1,650	\$ 1,959	\$ 2,500
Winter Haven	\$ 1,350	\$ 1,400	\$ 1,895

<https://www.zumper.com/rent-research>

Emergency Rental Assistance (ERAP)-COVID



**You may be eligible for up to \$12,000
in assistance for back rent and utility bills**

Eligibility Requirements

An "eligible household" is defined as a renter household which meets the following criteria:

- A current resident of Polk County
- Qualifies for unemployment due to COVID-19, has experienced a reduction in household income due to COVID-19, incurred significant costs due to COVID-19 or experienced a financial hardship due to COVID-19
- Demonstrates a risk of experiencing homelessness or housing instability, including eviction notice, utility shutoff notice, past due rent notice, past due utility notice or housing stability
- Has a household income at or below 80 percent of the Area Median Income

Eligible Expenses

- Rent
- Rental arrears, including contracted late fees
- Utility arrears (includes electricity, gas, and water)

Level of Assistance

- Eligible households may receive up to 12 months of assistance (from April 1, 2020), plus an additional 3 months may be available to ensure housing stability
- Assistance will be provided to reduce an eligible household's rental arrears before the applicant will be evaluated for its eligibility for assistance for future rent payments
- Applicants will be required to provide documentation to support their eligibility for assistance

Payment

- Funds will be paid directly to landlords and utility service providers who agree to participate in ERAP

For information and help, contact:

**Florida Rural Legal
Services Inc.**
www.frls.org/covidpolk
(863) 904-4800

**The Agricultural and
Labor Program Inc.**
www.alpi.org
(863) 956-3491 or
1 (800) 330-3491
admin@alpi.org

**Heart for
Winter Haven**
www.heart4wh.org
(863) 291-6270
admin@heart4wh.org

**The Salvation Army
of Winter Haven**
www.salvationarmywinterhaven.org
(863) 291-5107 or
(863) 291-5108
FLAWhSocialServices@uss.salvationarmy.org

Emergency Mortgage Assistance-COVID



**CDBG-CV
COVID
RELIEF
FUNDING
FOR
MORTGAGE
PAYMENTS**



POLK COUNTY'S CDBG-CV MORTGAGE ASSISTANCE PROGRAM

This program will pay up to \$12,000.00 or six months of past due mortgage payments due to layoffs and furloughs caused by the coronavirus pandemic.

Payments will be made directly to mortgage companies on behalf of qualifying Polk County residents.

Eligibility Requirements:

- A current resident of Polk County (excluding those within the city limits of Lakeland)
- Have a loss or reduction of income, loss of employment or health related issues due to COVID-19
- Currently past due on mortgage payment
- Current gross household income is below 80% of area median income based on household size

Household Size (persons)	Monthly Gross Income	Annual Gross Income
1	\$3,333	\$40,000
2	\$3,808	\$45,700
3	\$4,283	\$51,400
4	\$4,758	\$57,100
5	\$5,142	\$61,700
6	\$5,521	\$66,250
7	\$5,904	\$70,850
8	\$6,283	\$75,400

Documents needed to apply for assistance:

- Florida Driver License for all household members 18 years of age and older
- Provide proof of loss due to COVID-19
- Current mortgage statement in applicant's/co-applicant's name
- Current utility bill (water or electric)
- Three (3) months bank statements for all accounts
- Most recent paystubs (last 2 months) or unemployment letter
- W-9 form from your mortgage company



IMPORTANT

Please go to HANDS(Housing and Neighborhood Development Services of Central Florida, Inc.) website at: www.cflhands.org.

If you have questions or having difficulty completing the application, please call HANDS for assistance at: (863) 682-1025.

Only one household per address and assistance for past due mortgage payments at the time of application (no future mortgage payments). Applicants may re-certify if COVID19 hardship continues and full 6 months of benefits or \$12,000.00 maximum has not been utilized, as long as funding is available.



Providing Homeowners a
**SAFE, SANITARY &
SECURE**
home environment is our
goal !

Opportunities to apply for CDBG/ESG Grant Funds During the Yearly Planning Process PY 2023-2024

Two RFAs Scheduled for:

- 1) Public Services (CDBG) and Homeless Services (ESG)
- 2) CDBG Public Facilities Improvements

1. **What is an RFA?** It is a “Request for Applications”; this is the method in which you can apply for funding from Polk County Housing and Neighborhood Development.
2. **Where can you access the RFA?** If you are interested on be added as a vendor for upcoming RFA please email KellyCarter@polk-county.net.
3. **How can I learn more about how to complete the RFA?** Polk County Housing and Neighborhood Development will be conducting a Mandatory RFP Workshop that you must attend to apply for funding:

Mandatory Technical Assistance Meeting
for both RFAs
Polk County Administration Building
330 West Church Street
Bartow, Florida



If you know of any homeowners that need assistance with housing repairs or persons needing rental subsidy specific for elderly or disabled population. Please have them contact Polk County Housing & Neighborhood Development at: (863) 534-5240.

<https://www.polk-county.net/housing-and-neighborhood-development>

If you know of any person that need assistance with housing counseling or down payment assistance for homeownership. Please have them contact Housing and Neighborhood Development Services of Central Florida Inc, (HANDS) at (863) 682-1025.

<https://www.cflhands.org>

STAFF CONTACT INFORMATION

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