



The City of Winter Haven

SHIP LOCAL HOUSING ASSISTANCE PLAN (LHAP)

2026-2027, 2027-2028, 2028-2029

Amendment #1 – Aug. 2026
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G. Interlocal Agreement – N/A	

I. Program Details:**A. LG(s)**

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

B. Purpose of the program:

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

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

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

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

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

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

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

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

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

Priority ranking:

1. Special needs populations.
2. Very low-income households.
3. Low-income households.
4. Moderate income households.

- J. Discrimination :** In accordance with the provisions of ss.760.20-760.37, it is unlawful to discriminate on the basis of race, color, religion, sex, national origin, age, disability, or marital status in the award application process for eligible housing.
- K. Support Services and Counseling:** Support services are available from various sources. Available support services may include but are not limited to: Homeownership Counseling (Pre and Post), Credit Counseling, Tenant Counseling, Foreclosure Counseling.
- L. Purchase Price Limits:** The sales price or value of new or existing eligible housing may not exceed 90% of the average area purchase price in the statistical area in which the eligible housing is located. Such average area purchase price may be that calculated for any 12-month period beginning not earlier than the fourth calendar year prior to the year in which the award occurs. The sales price of new and existing units, which can be lower but may not exceed 90% of the average area purchase price established by the U.S. Treasury Department or as described above.

The methodology used is:

U.S. Treasury Department	X
Local HFA Numbers	

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

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

- N. Welfare Transition Program:** Should an eligible sponsor be used, a qualification system and selection criteria for applications for Awards to eligible sponsors shall be developed, which includes a description that demonstrates how eligible sponsors that employ personnel from the Welfare Transition Program will be given preference in the selection process.
- O. Monitoring and First Right of Refusal:** In the case of rental housing, the staff and any entity that has administrative authority for implementing the local housing assistance plan assisting rental developments shall annually monitor and determine tenant eligibility or, to the extent another governmental entity provides periodic

monitoring and determination, a municipality, county or local housing financing authority may rely on such monitoring and determination of tenant eligibility. However, any loan or grant in the original amount of \$10,000 or less shall not be subject to these annual monitoring and determination of tenant eligibility requirements. Tenant eligibility will be monitored annually for no less than 15 years or the term of assistance whichever is longer unless as specified above. Eligible sponsors that offer rental housing for sale before 15 years or that have remaining mortgages funded under this program must give a first right of refusal to eligible nonprofit organizations for purchase at the current market value for continued occupancy by eligible persons.

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

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

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

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

Entity	Duties	Admin. Fee Percentage
Local Government	Program advertising, intake and verification of income; processing of payments, over site of financial transactions and management of consultant's activities. Complete review of Annual Report.	5%
Third Party Entity/Sub-recipient	Rehab project oversight/management; all facets of the down payment assistance process implementation and administration; activity financial reporting.	5%

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



- S. Project Delivery Costs:** Project delivery costs for the years covered in this LHAP shall not exceed the lesser of 5% or \$3,000 per rehabilitation, emergency repair, or purchase assistance (with or without rehab). Project delivery fees include: initial/final inspections, bid reviews, construction oversight, work write-up/cost estimates, closing documents, reviews for both rehab and down payment assistance.
- T. Essential Service Personnel Definition (ESP):** ESP includes teachers and educators, other school district, community college, and university employees, police and fire personnel, health care personnel, and skilled building trades personnel.
- U. Describe efforts to incorporate Green Building and Energy Saving products and processes:** The City of Winter Haven will promote and encourage innovative design including green building components; storm resistant doors and windows; dedicated products and other features that cause to reduce the cost of home maintenance, lower the cost of property insurance. The City will utilize Energy Star qualified/rated products for appliances that needs installation or replacing. Lighting fixtures, HVAC, ceiling fans, etc. shall be Energy Star as well. The City will also employ Green Building requirements on rehabs and emergency repairs.
- V. Describe efforts to meet the 20% Special Needs set-aside:** The City of Winter Haven will partner with local non-profit agencies serving the designated population to achieve the set-aside goal. In addition, the City will conduct outreach and advertise for the targeted population.
- W. Describe efforts to reduce homelessness:** The City provides Housing Trust Funds to support programs that assist with the provision of services for homeless children and their families. The City partners with a local agency, Heart 4 Winter Haven to address immediate needs of the homeless, including the provision of hotel vouchers, temporary housing and other homeless prevention mechanisms. On a long term bases the City is implementing land use and zoning modification to accommodate more flexible housing types, including accessible dwelling units (ADUs). The City is also in the process of developing more low-income housing.

Section II. LHAP Strategies (Please read LHAP Strategy Quick Guide before developing strategies):

A. Purchase Assistance with and without Rehab	Code 1 and 2
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- a. Summary: SHIP funds will be awarded for down payment and closing costs to households to purchase a newly constructed or existing home. A newly constructed home must have received a certificate of occupancy within the last twelve months. An existing home must be in need of rehabilitation.
- b. Fiscal Years Covered: 2026-2027, 2027-2028, 2028-2029
- c. Income Categories to be served: Very low, low and moderate
- d. Maximum award: All categories are not to exceed and includes project delivery costs.
 - Very Low Income: \$60,000 (including project delivery costs)
 - Low Income: \$50,000 (including project delivery costs)
 - Moderate Income: \$40,000 (including project delivery costs)

e. Terms:

1. Repayment loan/deferred loan/grant: Deferred loan secured by a note and mortgage.
2. Interest Rate: 0%
3. Years in loan term: 5 years
4. Forgiveness: Loan is forgiven on a pro-rated basis of 20% of the original principal and is forgiven on an annual basis.
5. Repayment: None due as long as the loan is in good standing.
6. Default: The loan will be determined to be in default if any of the following occurs during the term of the loan: sale, transfer, or conveyance of property; conversion to a rental property; loss of homestead exemption status; failure to occupy the home as primary residence; or failure to maintain homeowners' insurance. If any of these occur, the outstanding balance will be due and payable.

In the event of death of the SHIP program recipient, the loan may be assumed by a SHIP eligible heir who will occupy the home as a primary residence. If the legal heir is not SHIP eligible or chooses not to occupy the home, the outstanding balance of the loan will be due and payable.

Refinancing of the first mortgage with cash out is not allowed under any circumstances. In the case of a reverse mortgage, the SHIP loan must first be paid off. If the home is foreclosed on by a superior mortgage holder, the City of Winter Haven will make an effort to recapture funds through the legal process if it is determined funds may be available to justify pursuing a repayment.

- f. Recipient/Tenant Selection Criteria: Applicants will be ranked for assistance based on a first-qualified, first-served basis with the priorities for Special Needs, Essential Services Personnel and income groups as described in section 1 (1). of this plan. Applicants must meet the Department of Housing and Urban Development (HUD) definition of "a citizen", meaning a United States national or citizen by birth or naturalization. The evidence required to prove citizenship or eligible immigration status depends on the applicant's status:

- 1) Citizens or nationals: A signed declaration of US citizenship
- 2) Noncitizens 62 or older: a signed declaration of eligible immigration status and proof of age.
- 3) All other noncitizens: A signed declaration of eligible immigration status, an INS document, and a signed verification consent form.
- 4) Applicants must provide proof of residency in Polk County for at least **one year**.

- g. Sponsor Selection Criteria: A Subrecipient will be required to apply to the City through the RFP (procurement) process. The City will select a subrecipient to implement the Purchase Assistance strategy based on their experience in providing similar housing purchase assistance programs for these funds, the knowledge, experience and capacity of staff, and ability to implement the strategy.

- h. Additional Information: Applicants must be able to secure a first mortgage by an approved lender. All homes using purchase assistance must be located within the city limits of Winter Haven. Applicants must complete an 8-hour Homebuyer Education Course from a HUD certified counseling agency and show a certification of completion when applying for funds. Mobile homes are not eligible for the purchase assistance strategy.

B. Owner Occupied Rehabilitation

Code 3

- a. Summary: SHIP funds may be awarded to owner-occupied single-family households in need of repairs to correct code violations, health and safety issues, disability accessibility including ramps, grab bars, widen doors for access, electrical, plumbing, roofing, windows and address other unsafe structural items. Cosmetic issues are not eligible for repair/replacement. Repairs must provide decent, safe and sanitary conditions. The home must be suitable for repairs as determined by a licensed general contractor.
- b. Fiscal Years Covered: 2026-2027, 2027-2028, 2028-2029
- c. Income Categories to be served: Very low, low and moderate*
(*Note: Moderate income category will be limited to 10% of the grant funding)
- d. Maximum award: \$50,000 (includes project delivery costs)
- e. Terms:
1. Repayment loan/deferred loan/grant: Funds will be awarded as a deferred loan secured by a recorded subordinate mortgage and note.
 2. Interest Rate: 0%
 3. Years in loan term: 5 Years
 4. Forgiveness: Loan is forgiven on a pro-rated basis of 20% of the original principal and is forgiven on an annual basis.
 5. Repayment: Not required as long as the loan remains in good standing.
 6. Default: The loan will be determined to be in default if any of the following occurs during the term of the loan: sale, transfer, or conveyance of property; conversion to a rental property; loss of homestead exemption status; and, failure to occupy the home as a primary residence. If any of these occur, the outstanding balance will be due and payable.
- In the event of death of the SHIP program recipient, the loan will be forgiven in its entirety. Refinance of the first mortgage with cash out is not allowed under any circumstances. In the case of a reverse mortgage, the SHIP loan must first be paid off. If the home is foreclosed on by a superior mortgage holder, the City of Winter Haven will make an effort to recapture funds through the legal process if it is determined funds may be available to justify pursuing a repayment.
7. A former client may re-apply and be considered for repeat assistance once all applicants currently on the waiting list have been served and funds are still available.
- f. Recipient/Tenant Selection Criteria: Applicants will be ranked for assistance based on a first-qualified, first-served basis with the priorities for Special Needs, Essential Services Personnel and income groups as described in section 1. (1) of this plan. Applicants must own and occupy their home. First mortgages and property taxes and /or assessments must be current. SHIP funding may be used to correct code compliance cases related to improvements eligible for SHIP rehabilitation strategy.

g. Sponsor Selection Criteria: A subrecipient will be required to apply to the City through the RFP (procurement) process. The City will select a subrecipient to implement portions of the Owner-Occupied Rehabilitation strategy based on their experience in providing similar housing rehab/repair assistance, the knowledge, experience, and capacity of staff, and ability to implement the strategy.

h. Additional Information: Mobile homes are not eligible for owner-occupied rehabilitation assistance. Applicants may **not** own more the 25% of another income producing rental property to qualify for this strategy. A former client may re-apply and be considered for repeat assistance once all applicants currently on the waiting list have been served and funds are still available. The certified assessed value of the home, as per documentation from the Polk County Property Appraiser's office, cannot exceed \$250,000 in the City of Winter Haven. Applicants must live in the home for at least one (1) year prior to the date of application under a recorded instrument and have a current homestead exemption.

C. Emergency Repair

Code 6

a. Summary: Funds will be awarded to applicants in need of rehabilitation of their home related to a dire situation that needs to be mitigated immediately. This includes: damaged roofing that is leaking, damaged windows causing exposure to the elements or electrical or plumbing problems that could cause damage (fire) to the home or is an immediate health hazard to the occupants. This strategy will only be used for an applicant who has applied for, but will not receive assistance through the owner-occupied rehabilitation strategy within three months from application submission. When an applicant is assisted with emergency repairs, they will not lose their place on the rehabilitation waiting list. However, the amount of funds expended for the emergency repairs will be counted towards the maximum award if the applicant receives subsequent assistance through the rehabilitation strategy. Funds may also be awarded to pay insurance deductibles for any emergency repairs covered by the homeowner's policy.

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

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

d. Maximum award: \$30,000 (including project delivery costs)

e. Terms:

1. Repayment loan/deferred loan/grant: Funds will be awarded as **a grant with no recapture terms.**
2. Interest Rate: N/A
3. Years in loan term: N/A
4. Forgiveness: N/A
5. Repayment: N/A
6. Default: N/A

- f. Recipient/Tenant Selection Criteria: Applicants will be selected on a first-qualified, first-served basis.
- g. Sponsor Selection Criteria: N/A
- h. Additional Information: An applicant requiring emergency repair will be required to:
 - 1. Allow City staff or its contractors to access the home for an inspection to determine the need for the repair.

D. Disaster Mitigation

Code 5

- a. Summary: Funds will be awarded to applicants in need of home repairs which are directly caused by a disaster, or in anticipation of a disaster that is declared by an Executive Order of the President or the Governor. Repairs will be prioritized as follows:
 - 1. Immediate threats to life and safety (sewage, damaged windows, roofing) in cases where the home is still habitable.
 - 2. Imminent residual damage to the home (such as damage caused by a leaking roof) in cases where the home is still habitable.
 - 3. Repairs necessary to make the home habitable.
 - 4. Repairs to mitigate dangerous situations or potential threats to the safety and security of the home environment (exposed wires, tree trimming/cutting or debris removal).
 - 5. Payments/repayments of insurance deductibles and depreciation allowance calculations determined by insurance companies for eligible housing directly affected by the disaster.

- b. Fiscal Years Covered: 2026-2027, 2027-2028, 2028-2029
- c. Income Categories to be served: Very low, low and moderate
- d. Maximum award: \$30,000 (including project delivery costs)
- e. Terms:
 - 1. Repayment loan/deferred loan/grant: Funds will be awarded as **a grant with no recapture terms.**
 - 2. Interest Rate: N/A
 - 3. Years in loan term: N/A
 - 4. Forgiveness: N/A
 - 5. Repayment: N/A
 - 6. Default: N/A
- f. Recipient/Tenant Selection Criteria: Applicants will be assisted on a first-qualified, first -served basis with the following additional requirements:
 - 1. Must provide proof of homeowner's insurance.
 - 2. Must file insurance and use proceeds from insurance as the first option.
- g. Sponsor Selection Criteria: N/A
- h. Additional Information: N/A

A. Manufactured Housing (Mobile Homes)	Code 28, 29
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a.	Summary: The manufactured housing strategy may provide funds for: 1. Relocation assistance for persons who are deprived of affordable housing due to closure of a mobile home park in accordance with 723.003, F.S. (code 28) 2. Lot rent assistance to owners of manufactured housing/mobile homes not to exceed six months who have been evicted due to closure of a mobile home park (code 29)
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- b. Fiscal Years Covered: 2026-2027, 2027-2028, 2028-2029
- c. Income Categories to be served: Very low and low
- d. Maximum award: \$5,000 (relocation assistance)
\$5,000 (lot rental assistance)
- e. Terms:
 1. Repayment loan/deferred loan/grant: For relocation assistance and lot rent assistance, the funds are awarded as a grant.
 2. Interest Rate: 0%
 3. Years in loan term: N/A for relocation assistance and lot assistance.
 4. Forgiveness: N/A for relocation assistance and lot assistance.
 5. Repayment: N/A for relocation assistance and lot assistance.
 6. Default: N/A for relocation assistance and lot assistance.
- f. Recipient/Tenant Selection Criteria: Applicants will be assisted on a first-qualified, first-served basis with priorities detailed in Section I.I being met first.
- g. Sponsor Selection Criteria: N/A
- h. Additional Information: Manufactured housing constructed after June 1994 is eligible.

III. LHAP Incentive Strategies

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

A. Name of the Strategy: Expedited Permitting

Permits as defined in s. 163.3177 (6) (f) (3) for affordable housing projects are expedited to a greater degree than other projects.

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

B. Name of the Strategy: Ongoing Review Process

An ongoing process for review of local policies, ordinances, regulations and plan provisions that increase the cost of housing prior to their adoption.

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

C. Other Incentive Strategies Adopted: AFFORDABLE HOUSING INCENTIVES

INCENTIVE A: Expedited Permitting (Required Incentive) (Adopted)

Permits as defined in s.163.3177 (6) (f) (3) for affordable housing projects are expedited to a greater degree than other projects.

Policy: 2025 Comprehensive Plan, Housing Element, Policy 2.2.3

Policy 2.2.3: Implement a streamlined review and permitting process for those developers who commit to building a minimum of ten percent (10%) of the housing units in a development as affordable units as defined by the Lakeland/Winter Haven MSA."

Process:

The City of Winter Haven's Affordable Housing Compliance Manager will notify all required reviewers, including but not limited to the Planning Division, Building Division, Fire, Natural Resources, Public Works, Police, Utilities, and Engineering of any qualified SHIP and/or affordable housing projects.

Any formal permit application, including but not limited to Development Review Committee Review, Plan Review, or Building Permit application shall be marked as AFFORDABLE HOUSING and prioritized for immediate review.

SHIP projects that require bidding and procurement shall be marked as AFFORDABLE HOUSING and prioritized for immediate review and disbursement.

Recommended action: No modifications recommended at this time.

INCENTIVE B: Allowable Fee Waivers/ Ongoing Review Process (Adopted)

An ongoing process for review of local policies, ordinances, regulations, and plan provisions that increase the cost of housing prior to their adoption and reduction or elimination of financial and regulatory barriers for public venues and essential services to the core area of the City.

Policy: 2025 Comprehensive Plan, Housing Element, Policy 2.2.2

Policy 2.2.2: Periodically review the City's impact fees to ensure that they are not resulting in an obstacle to the provision of affordable housing units. When it has been determined that there is a shortage in affordable housing, consider waiving or reducing impact fees to promote the development of affordable housing.

Process:

Prior to adoption of any new ordinance, procedure, regulation or plan, the City will consider the impact on the cost of housing pursuant to Goal Two, Objective 2.1 and related policies of the Housing Element of the City's Comprehensive Plan adopted August 28, 2023. Additionally, the core improvement area within the City of Winter Haven was established for the purpose of waiving certain city and county impact fees, excluding city water and sewer utility Impact Fees. In the Core Improvement Area, the City waives Police, Fire, Library, Parks and Recreations, and Transportation Impact Fees. The County waives impact fees on Schools, Jails, Emergency Medical Services (EMS), and Transportation. For affordable housing, locating in the City's Core gives residents better access to transit, medical services, recreational facilities, as well as educational and employment opportunities.

Recommended action: Write into codes a plan to reduce application fees based on the number units proposed to be affordable units. If 100% of units are affordable then all fees can be waived; if a minimum of 60% of units are affordable, then 75% of fees can be waived; if less than 50% are affordable, up to 50% of fees can be waived. This action has been adopted into code.

INCENTIVE C: Density Flexibility (Adopted)

Provide for a variety of housing types and densities as alternatives to single-family housing.

Policy: 2025 Comprehensive Plan, Housing Element, Policy 1.1.5

Policy 1.1.5: Work with the housing industry, on creating incentives, to provide a variety of housing types and options, from which the City's residents to choose. Ensure that land development regulations and zoning do not create barriers to the construction of alternatives to single-family detached housing such as condominiums, townhouses, apartments, loft apartments, and accessory residential units.

Process:

The land development code will be reviewed annually to identify any limitations based on density or housing type that may be restrictive to the development and construction of affordable housing.

Recommended action: No modifications recommended at this time.

INCENTIVE D: Reservation of Infrastructure (Adopted)

Policy: 2025 Comprehensive Plan, Housing Element, Policy 1.1.4, Policy 1.3.2

Policy 1.1.4: Ensure that sufficient, properly zoned land, with adequate infrastructure is available to meet the City's projected housing needs, thru 2035.

Policy 1.3.2: Survey infrastructure conditions, annually, to establish the existence of adequate service to vacant residential sites. Within older residential areas, annually complete capital projects to upgrade water, sewer, sewer, mobility, drainage, lighting, and recreation facilities to meet current adopted level of service standards.

Land Development Code: Section 21-315(c) – Allocation of municipal services

Affordable housing projects, as defined by Chapter 163.3177(6)(f)(3) F.S. shall receive capacity reservations upon formal submittal of a site plan to the City for review in accordance with procedures established in Section 21-439 of

this Code. Capacity reservations for affordable housing projects shall be prioritized over all other development types, and shall remain in place for up to thirty-six (36) months from the time of reservation.

Recommended action: No modification recommended at this time.

INCENTIVE E: Accessory Dwelling Units (Adopted)

Ensure that there is ample opportunity for the construction of affordable accessory dwelling units.

Policy: 2025 Comprehensive Plan, Housing Element, Policy 1.3.6

Policy 1.3.5: Revise the land development regulations to allow for greater use of accessory residential units as an alternative, low impact, housing option in place of developing traditional single-family and multi-family units.

Land Development Code: Section 21-32(A) Zoning District Summary Tables

The Table of Land Uses specifies that Accessory Dwelling Units are a permitted use within all residential and mixed-use zoning districts.

Process:

Land development regulations shall be reviewed annually and modified as necessary to ensure accessory dwelling units are encouraged and not unduly restricted. Accessory dwelling units are a permitted use within all residential zoning districts.

Recommended action: The AHAC recommends that the City modify its Land Development Code to allow for multiple water and electric meters for single family lots on which there is an accessory dwelling unit.

INCENTIVE F: Parking and Setback Reductions (Adopted)

No relevant Comprehensive Plan policy

Land Development Code: Table 21-142(A) – Required Number of Parking Spaces

Table 21-142(A) of the Land Development Code dictates that Affordable Housing, as defined by Chapter 163.3177(6)(f)(3) F.S., may reduce their required number of parking spaces to 1.5 spaces per dwelling unit.

Recommended action: No modification recommended at this time.

INCENTIVE G: Flexible Lot Configuration (Not Currently Adopted)

Policy: 2025 Comprehensive Plan, Housing Element, Policy 1.3.4.

Policy 1.3.4: Maintain land development regulations that encourage infill development and other patterns of compact urban growth by allowing for zero lot-line development, accessory units, floor area deduction, and smaller lot sites.

Recommended action: - The AHAC recommends that the City modify its Land Development Code to identify affordable housing, including tiny homes, as a specific criterion that is eligible for Planned Unit Development (PUD) zoning classification.

INCENTIVE H: Street Requirements Modifications (Not Currently Adopted)

Recommended action: No modifications recommended at this time.

INCENTIVE I: Method for Review of Processes, Procedures, Ordinances and Regulations - (Adopted Required Incentive)

Policy: 2025 Comprehensive Plan, Housing Element, Policy 1.1.2

Policy 1.1.2: Continue to evaluate and amend land development regulations to eliminate impediments to development, which would inordinately increase housing costs or eliminate the profit motive of the private sector.

Process:

Annually, and in coordination with the development of the AHAC report, the AHAC and City staff shall review processes, procedures, ordinances and regulations and recommend any necessary modifications.

Recommended action: No modifications recommended at this time.

INCENTIVE J: Land Bank Inventory (Adopted)

The City's Department of Economic Opportunity and Community Investment shall maintain a list of City owned parcels suitable of affordable housing and work to identify privately owned parcels that may be utilized for affordable housing.

Policy: 2025 Comprehensive Plan, Housing Element, Policy 1.3.1

Policy: 1.3.1 Continue to track vacant residential parcels in the City. Include information on size, location, physical characteristics, access, utilities, zoning, and ownership.

Process:

City staff shall regularly update the list of City owned parcels suitable for affordable housing and work with private land owners to identify and encourage development of affordable housing.

Recommended action: No modifications recommended at this time.

INCENTIVE K: Support of development near transportation hubs, job centers, and mixed-use development - (Adopted)

The City's Comprehensive Plan and Land Development Code are crafted to provide for a mix of uses as well as residential development near non-residential nodes.

Policy: 2025 Comprehensive Plan, Policy 1.1.10, Policy 1.9.3, Policy 1.3.4, Policy 1.3.5, Policy 1.3.6

Policy 1.1.10: Coordinate with the TPO, Polk Transit Authority (PTA), and FDOT to establish strategies to reduce reliance on single occupancy automobile trips such as encouraging large employers to develop commuter assistance incentives for employees that carpool/vanpool, and/or utilize transit or non-motorized modes for commuter trips.

Policy 1.9.3: Support PTA applications for Federal or State grant programs and service developments which enhance transit ridership including amenities such as shelters and/or applications for funding of multi-modal connections, including facilities such as park and ride lots or remote parking areas with shuttle/express services for employees.

Policy 1.3.4 (Regional Mixed-Use Hub), Policy 1.3.5 (Neighborhood Mixed Use Hub), Policy 1.3.6 (Neighborhood Support): These policies of the Future Land Use Element establish land use districts that provide for a mix of uses and development near transportations services and jobs.

Land Development Code: Section 21-32 – Zoning

District Summary Tables

The Table of Land Uses was amended to allow multi-family residential as a permitted use within the Commercial Highway (C-3) zoning district.

Process: City staff regularly reviews and update the Comprehensive Plan and Land Development Code to ensure that there is adequate residential property located near employment centers and other non-residential uses.

Recommended action: No modifications recommended at this time.

IV. EXHIBITS:

Required

- A. Administrative Budget for each fiscal year covered in the Plan.
- B. Timeline for Estimated Encumbrance and Expenditure.
- C. Housing Delivery Goals Chart (HDGC) For Each Fiscal Year Covered in the plan.
- D. Signed LHAP Certification.
- E. Signed, dated, witnessed or attested adopting resolution.

Optional

- F. Ordinance: (If changed from the original creating ordinance). N/A
- G. Interlocal Agreement (Required if applicable).
N/A
- H. Other Documents Incorporated by Reference.
N/A

(Local Government name) Winter Haven

Fiscal Year: 2026-2027	
Estimated SHIP Funds for Fiscal Year:	\$ 403,992.00
Salaries and Benefits	\$ 25,000.00
Office Supplies and Equipment	\$ -
Travel Per diem Workshops, etc.	\$ 1,500.00
Advertising	\$ 500.00
Other*	\$ -
Total	\$ 27,000.00
Admin %	6.68%
	OK

Fiscal Year 2027-2028	
Estimated SHIP Funds for Fiscal Year:	\$ 403,992.00
Salaries and Benefits	\$ 25,000.00
Office Supplies and Equipment	\$ -
Travel Per diem Workshops, etc.	\$ 1,500.00
Advertising	\$ 500.00
Other*	\$ -
Total	\$ 27,000.00
Admin %	6.68%
	OK

Fiscal Year 2028-2029	
Estimated SHIP Funds for Fiscal Year:	\$ 403,992.00
Salaries and Benefits	\$ 25,000.00
Office Supplies and Equipment	\$ -
Travel Per diem Workshops, etc.	\$ 1,500.00
Advertising	\$ 500.00
Other*	\$ -
Total	\$ 27,000.00
Admin %	6.68%
	OK

*All "other" items need to be detailed here and are subject to review and approval by the SHIP review committee. Project Delivery Costs that are outside of administrative costs are not to be included here, but must be detailed in the LHAP main document.

Details:

Exhibit B
Timeline for SHIP Expenditures

Winter Haven affirms that funds allocated for these fiscal years will
(local government)
meet the following deadlines:

Fiscal Year	Encumbered	Expended	Closeout Report
2026-2027	6/30/2028	6/30/2029	9/15/2029
2027-2028	6/30/2029	6/30/2030	9/15/2030
2028-2029	6/30/2030	6/30/2031	9/15/2031

If funds allocated for these fiscal years is not anticipated to meet expenditure deadlines, Florida Housing Finance Corporation should be notified according to the following dates:

Fiscal Year	Funds Not Expended	Closeout AR Not Submitted
2026-2027	3/30/2029	6/15/2029
2027-2028	3/30/2030	6/15/2030
2028-2029	3/30/2031	6/15/2031

Requests for Expenditure Extensions (close-out year ONLY) must be emailed to kathy.cutler@floridahousing.org and include:

1. A statement that "(city/county) requests an extension to the expenditure deadline for fiscal year _____.
2. The amount of funds that is not expended.
3. The amount of funds that is not encumbered or has been recaptured.
4. A detailed plan/timeline of how/when the money will be expended.

Note: an extension to the expenditure deadline (June 30) does not relieve the requirement to submit (September 15) the annual report online detailing all funds that have been expended.

Other Key Deadlines:

AHAC reports are due annually by December 31. Local governments receiving the minimum (or less) allocation may choose not to report.

ACFR financial statements are due each June 30 for the report ending September 30 of the previous year.

[illegible]

[illegible]

CERTIFICATION TO FLORIDA HOUSING FINANCE CORPORATION

Local Government or Interlocal Entity: The City of Winter Haven

Certifies that:

- (1) The availability of SHIP funds will be advertised pursuant to program requirements in 420.907-420.9079, Florida Statutes.
- (2) All SHIP funds will be expended in a manner which will ensure that there will be no discrimination on the basis of race, color, national origin, sex, handicap, familial status, or religion.
- (3) A process to determine eligibility and for selection of recipients for funds has been developed.
- (4) Recipients of funds will be required to contractually commit to program guidelines and loan terms.
- (5) Florida Housing will be notified promptly if the local government /interlocal entity will be unable to comply with any provision of the local housing assistance plan (LHAP).
- (6) The LHAP provides a plan for the encumbrance of funds within twelve months of the end of the State fiscal year in which they are received and a plan for the expenditure of SHIP funds including allocation, program income and recaptured funds within 24 months following the end of the State fiscal year in which they are received.
- (7) The LHAP conforms to the Local Government Comprehensive Plan, or that an amendment to the Local Government Comprehensive Plan will be initiated at the next available opportunity to insure conformance with the LHAP.
- (8) Amendments to the approved LHAP shall be provided to the Florida Housing for review and/or approval within 21 days after adoption.
- (9) The trust fund exists with a qualified depository for all SHIP funds as well as program income or recaptured funds.
- (10) Amounts on deposit in the local housing assistance trust fund shall be invested as permitted by law.
- (11) The local housing assistance trust fund shall be separately stated as a special revenue fund in the local governments audited financial statements (ACFR). An electronic copy of the ACFR or a hyperlink shall be provided to Florida Housing by June 30 of the applicable year.

- (12) Evidence of compliance with the Florida Single Audit Act, as referenced in Section 215.97, F.S. shall be provided to Florida Housing by June 30 of the applicable year.
- (13) SHIP funds will not be pledged for debt service on bonds.
- (14) Developers receiving assistance from both SHIP and the Low-Income Housing Tax Credit (LIHTC) Program shall comply with the income, affordability and other LIHTC requirements, similarly, any units receiving assistance from other federal programs shall comply with all Federal and SHIP program requirements.
- (15) Loans shall be provided for periods not exceeding 30 years, except for deferred payment loans or loans that extend beyond 30 years which continue to serve eligible persons.
- (16) Rental Units constructed or rehabilitated with SHIP funds shall be monitored for compliance with tenant income requirements and affordability requirements or as required in Section 420.9075 (3)(e). To the extent another governmental entity provides periodic monitoring and determination, a municipality, county or local housing financing authority may rely on such monitoring and determination of tenant eligibility.
- (17) The LHAP meets the requirements of Section 420.907-9079 FS, and Rule Chapter 67-37 FAC.
- (18) The provisions of Chapter 83-220, Laws of Florida have not been implemented (except for Miami-Dade County).

Witness



Chief Elected Official or designee

Witness

William Brian Yates, Mayor
Type Name and Title

Date

OR



Attest:

(Seal)

RESOLUTION R-26-21

A RESOLUTION OF THE CITY COMMISSION OF THE CITY OF WINTER HAVEN, FLORIDA APPROVING THE LOCAL HOUSING ASSISTANCE PLAN AMENDMENT #1 AS REQUIRED BY THE STATE HOUSING INITIATIVES PARTNERSHIP PROGRAM ACT, SUBSECTIONS 420.907-420.9079, FLORIDA STATUTES; AND RULE CHAPTER 67-37, FLORIDA ADMINISTRATIVE CODE; AUTHORIZING AND DIRECTING THE MAYOR TO EXECUTE ANY NECESSARY DOCUMENTS AND CERTIFICATIONS NEEDED BY THE STATE; AUTHORIZING THE SUBMISSION OF THE LOCAL HOUSING ASSISTANCE PLAN AMENDMENT #1 FOR REVIEW AND APPROVAL BY THE FLORIDA HOUSING FINANCE CORPORATION; AND PROVIDING FOR SEVERABILITY, FOR THE ADMINISTRATIVE CORRECTION OF SCRIVENER'S ERRORS; AND PROVIDING FOR AN EFFECTIVE DATE.

WHEREAS, Florida Senate Bill 594, is an act relating to local housing assistance plans; amending s. 420.9072, F.S.; authorizing eligible municipalities to expend certain funds on assistance for mobile home owners for a specified time period; amending s. 420.9075, F.S.; requiring each eligible municipality to include in its local housing assistance plan certain strategies related to the foregoing matters; and

WHEREAS, the State Housing Initiatives Partnership Program is created for the purpose of providing funds to counties and eligible municipalities as an incentive for the creation of local housing partnerships, to expand production of and preserve affordable housing, to further the housing element of the local government comprehensive plan specific to affordable housing, and to increase housing-related employment; and

WHEREAS, each eligible municipality shall include in its local housing assistance plan a strategy that addresses the needs of persons who are deprived of affordable housing due to the closure of a mobile home park; and

WHEREAS, the Economic Opportunity & Community Investment Department has prepared an

amendment to the three-year Local Housing Assistance Plan as prescribed in Senate Bill 594 for submission to the Florida Housing Finance Corporation; and

WHEREAS, the City Commission finds that it is in the best interest of the public for the City of Winter Haven to submit the amended Local Housing Assistance Plan for review and approval so as to continue to qualify for said State Housing Initiatives Partnership program documentary stamp tax funds.

NOW THEREFORE, BE IT RESOLVED BY THE CITY COMMISSION OF THE CITY OF WINTER HAVEN, FLORIDA AS FOLLOWS:

- Section 1: The City Commission of the City of Winter Haven hereby approves the Local Housing Assistance Plan Amendment #1, as attached and incorporated hereto as Exhibit "A" for submission to the Florida Housing Finance Corporation as required by amended sections s. 420.9071, s. 420.9072, and s. 420.9075, Florida Statutes, for fiscal years 2026-2027, 2027-2028, 2028-2029.
- Section 2: The Mayor and/or City Manager or his designee is hereby designated and authorized to execute any documents and certifications required by the Florida Housing Finance Corporation as related to the Local Housing Assistance Plan and any and all amendments thereto, and to do all things necessary and proper to carry out the term and conditions of said program.
- Section 3: The provisions of this Resolution are severable. If any word, sentence, clause, phrase or provision of this Resolution for any reason is declared by any court of competent jurisdiction to be void, unconstitutional or unenforceable, then all remaining provisions and portions of this Resolution shall remain in full force and effect.
- Section 4: The administrative correction of scrivener's errors that do not affect the intent of this Resolution are hereby authorized to be made by the City Manager or his designee by filing a corrected copy of this Resolution with the City Clerk.
- Section 5: All Resolutions in conflict with this Resolution are repealed but only to the extent necessary to give this Resolution full force and effect.

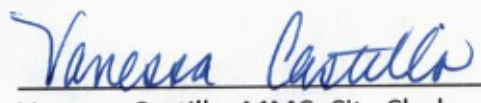
Section 6: This Resolution shall take effect immediately upon its adoption.

INTRODUCED AND PASSED by the City Commission of the City of Winter Haven, Florida, in Regular Session, on this 15th day of September, 2026.

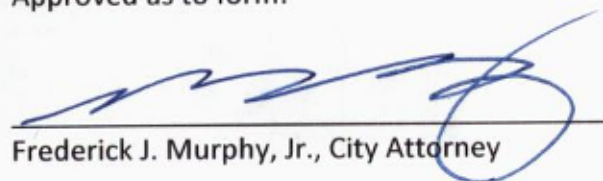
CITY OF WINTER HAVEN, FLORIDA

BY: 
William Brian Yates, Mayor

ATTEST:


Vanessa Castillo, MMC, City Clerk

Approved as to form:


Frederick J. Murphy, Jr., City Attorney