

# 2025 ANNUAL REPORT



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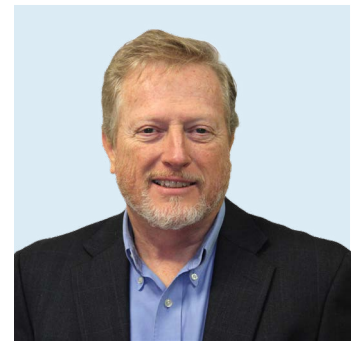
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# Our Mission

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It is our mission to provide quality, affordable housing and self-sufficiency opportunities in an effective and professional manner in Lakeland and Polk County, Florida.

## BOARD OF COMMISSIONERS



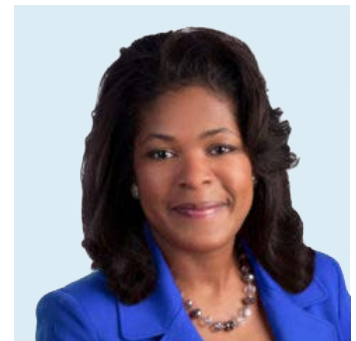
DAVID SAMPLES  
CHAIR



ANNIE GIBSON  
VICE-CHAIR



MICHAEL KONEN



STACY  
CAMPBELL-DOMINECK



CURTISHA JAMES



CHARLES WELCH



DEWEY CHANCEY

# MESSAGE FROM THE Chairman of the Board



In 2025, I assumed the role of Chairman of the Lakeland Housing Authority Board of Commissioners, and it has truly been an honor. We are delighted that Board Commissioners Stacy Campbell-Domineck and Curtisha James have joined us to serve on the Board this year and have already made meaningful contributions.

Akin to the vision of former Board Chair Shelly Asbury, one of my primary goals is to ensure the agency preserves the quality of the affordable housing communities within our portfolio. This goal is shared by my fellow Commissioners, and our executive leadership team and dedicated staff.

This year, we are most proud of our agency's progress with acquiring funding to finish the final phase of the Twin Lakes Estates housing development. In addition, we are making significant headway in planning two new affordable housing communities on 10th Street and Combee Road. Over the next five years, we are on track to complete approximately \$200 million in affordable housing development. We are delighted to celebrate the accomplishments of several clients who became first-time homeowners after successfully completing our homebuyer education and training programs, eight of whom used down payment assistance programs or Section 8 vouchers to achieve their dream of homeownership. Their success brings us tremendous joy and reaffirms the importance of our mission.

The core purpose of the Lakeland Housing Authority is to create healthy communities that provide decent, safe, and sanitary housing for our tenants. Beyond housing, we are dedicated to fostering opportunities that support a healthier and more productive quality of life. We believe strongly in empowering our tenants as they pursue greater independence, stability, and well-being.

Equally important is our agency's capacity to deliver high-quality programs and services every day. To that end, we are fortunate to have outstanding, qualified leaders who are equipped to manage the agency with operational and fiscal excellence.

We are extremely proud of our accomplishments to date, including a perfect score on HUD's Review of our Section 8 Program, national recognition for our homeownership program, and another successful audit of the agency. Looking ahead, we remain focused on completing the final phase of the Twin Lakes Estates project, renovating Renaissance at Washington Ridge, and advancing the development of our 10th Street property.

Please join us in our quest to provide and sustain quality affordable housing opportunities for families in our local community.

Sincerely,

A handwritten signature in blue ink, appearing to read 'D. Samples', written in a cursive style.

**David Samples, Chair, Board of Commissioners**  
**Lakeland Housing Authority**

# Our Vision

Create Communities, One Life at a Time

# Our Services

Section 8 Housing Choice Vouchers, Public Housing, Affordable Homeownership, Affordable Rental Opportunities, Resident Training Opportunities and Supportive Services, YouthBuild Lakeland Program, After-School Activities and Programs, Senior Active Lifestyle Programs, and accommodations for disabled residences.

## LEADERSHIP



**BENJAMIN STEVENSON**  
MPA, MPS, CHAM  
PRESIDENT/CHIEF  
EXECUTIVE OFFICER



**CARLOS R. PIZARRO AN, M.A.**  
SENIOR VICE PRESIDENT  
OF HOUSING/CHIEF  
OPERATING OFFICER



**SAMANTHA ORTIZ**  
MAFM  
VICE PRESIDENT OF FINANCE  
AND ADMINISTRATION



**ERIK RASHAD**  
JD, MED  
VICE PRESIDENT  
OF DEVELOPMENT



**R. PATRICK ROBERTS, JR.**  
MBA  
DIRECTOR OF HUMAN RESOURCES  
AND RISK MANAGEMENT

# MESSAGE FROM THE President/Chief Executive Officer



Over the past decade, the Lakeland Housing Authority has faced many challenges, but none that we have not overcome. Today, this agency is a high-performing organization. We have achieved this level of success under the guidance of our Board of Commissioners, the hard work of my staff and the participation of residents and local stakeholders.

In recent years, the U.S. Department of Housing and Urban Development (HUD) has designated the Lakeland Housing Authority as a High Performer in Public Housing and Section 8. Previously, this agency earned the honor of being the 2018 Florida Housing Authority of the Year, a recognition designated by the Florida Association of Housing and Redevelopment Officials. With the inception of our well-thought-out Sustainability Plan and continued stabilization efforts, we will continue to earn recognition as reflected by our latest awards from the National Association of Housing and Redevelopment Officials.

As President/CEO of the Lakeland Housing Authority, I am proud of the exceptional work of our team. This year, our agency received a perfect score on HUD's Section 8 Management Assessment Program (SEMAP) for our Section 8 Housing Choice Voucher program. In addition, our homeownership program received an award from the Southeastern Regional Council of the National Association of Housing and Redevelopment Officials (SERC-NAHRO). During my tenure, our agency has transformed into a high-performing, award-winning organization. Prior to my arrival, the agency was classified as financially at-risk. I was selected to lead the organization based upon my experience as a Senior HUD Consultant in New Orleans during the Hurricane Katrina Recovery Effort, where one of the projects under my direct supervision was selected as the best affordable housing project in the country and became one of two projects that I supervised that were recognized by a U.S. President. Our team is working diligently to create more affordable housing communities that garner similar national acclaim.

As we embark on another year, the Lakeland Housing Authority will further demonstrate leadership and innovation. We have revitalized our website with a modern layout with improved access to our properties, Section 8, YouthBuild, and other key programs. Our commitment to investing in our communities and residents remains steadfast as we pursue new opportunities to collaborate with partners and stakeholders to deliver high-quality services.

This past year, our agency and I personally lost a close friend and trusted advisor, Rev. Richard Richardson. He was a true servant-leader whose compassion and wisdom touched countless lives. His insight will be deeply missed by me, his fellow commissioners, and the communities he served so faithfully. We plan to honor his legacy by naming one of our future communities after him.

We are pleased to share that we have secured funding for Twin Lakes Estates III, the final phase of the redevelopment of the old West Lake Apartments public housing community. We are also optimistic about obtaining funding for the renovation of the Renaissance at Washington Ridge apartments, our original HOPE VI community. These projects represent significant steps in our ongoing efforts to expand access to affordable housing opportunities within the city of Lakeland and across Polk County.

Sincerely,

A handwritten signature in blue ink, appearing to read 'Ben Stevenson', written over a light blue background.

**Benjamin Stevenson, MPA, MPS, CHAM, President/CEO  
Lakeland Housing Authority**

# 2025 Employee Recognition

## EMPLOYEES OF THE MONTH

JANUARY



**Raymond Perez**  
West Lake Management

FEBRUARY



**Trina Roach**  
Twin Lakes Estates II

MARCH



**Robert Dixon**  
West Lake Management

APRIL



**Jaime Velazquez**  
West Lake Management

MAY



**Cynthia Zorn-Shaw**  
YouthBuild Lakeland

JUNE



**Lissette Cancel**  
Twin Lakes Estates Phase I

JULY



**Gina Gary**  
Lakeland Housing  
Authority Central Office

AUGUST



**Dwayne Jones**  
Resident Services

SEPTEMBER



**Nyshia Parker**  
YouthBuild Lakeland

OCTOBER



**Alondra Baez**  
Section 8 Housing  
Choice Vouchers

OCTOBER



**Elexus Hurts**  
Section 8 Housing  
Choice Vouchers

NOVEMBER



**Waldemar Rios Perez**  
West Lake Management

DECEMBER



**Cynthia Ramos**  
Lakeland Housing  
Authority Central Office

## EMPLOYEES OF THE YEAR 2025



**Cynthia Zorn-Shaw**



**Dwayne Jones**

# Awards

In 2025, the Lakeland Housing Authority won several awards, honoring the impactful work our team consistently delivers in advancing our mission. The innovative contributions and dedication of our employees make these accolades possible. We are proud of our team's achievements; their efforts are instrumental in ensuring our agency's sustained success.

In 2025, the Lakeland Housing Authority was honored with the following awards:

## CareerSource Polk's Best Places to Work

### EMPLOYER OF DISTINCTION (2023-2025)



## U.S. Department of Housing and Urban Development

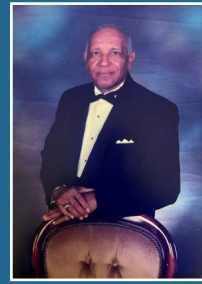
### HIGH PERFORMER (Fiscal Year 2024)

*Earning 100%  
score on Section 8  
Performance Review*



## Award of Excellence from the National Association of Housing and Redevelopment Officials (NAHRO).

Resident Services Programs at Eddie Woodard Apartments



## Remembering Rev. Richard Richardson

The late Rev. Richard Wendell Richardson served on the Lakeland Housing Authority Board of Commissioners for nearly a decade and, most

recently, as a Commissioner Emeritus. He passed away on Sept. 30, 2025, at the age of 95.

Rev. Richardson was also an invaluable asset to our YouthBuild Lakeland program, serving as a trusted advisor and champion for young people seeking new opportunities. His commitment to service, mentorship, and community uplift left a lasting impact on our organization and the communities we serve.

In honor of Rev. Richardson's remarkable contributions to the Lakeland Housing Authority and the broader community, our Board unanimously agreed to name our upcoming 10th Street affordable housing development in his honor. Construction on this new property is scheduled to begin in early 2027 and will stand as a lasting tribute to his legacy of compassion, leadership, and service.

## Southeastern Regional Council of the National Association of Housing and Redevelopment Officials (SERC-NAHRO)

### Lakeland Housing Authority and City of Lakeland Homeownership Partnership *2025 Community Collaboration Award Homeownership Opportunities*





# Our Partners

American Association of Retired Persons (AARP)

Agency Connection Network

CareerSource Polk

City of Lakeland

City of Bartow

Coalition of Attainable Housing Providers of Florida, Inc.

U.S. Department of Labor

Donatello Italian Restaurant

Florida Housing Finance Corporation

Greater Faith Christian Center

Homeless Coalition of Polk County

U.S. Department of Housing and Urban Development

Impoverished Minds of Florida, Inc.

Lakeland-Polk Housing Corporation

Polk County Housing Developers

West Lake Management, LLC

Lakeland Chamber of Commerce

Lakeland Police Department

Florida Housing Authorities Risk Management Insureds (FHARMI)

MIDFLORIDA Credit Union

NAACP Lakeland Branch

National Association of Housing and Redevelopment Officials (NAHRO)

National Association of Local Housing Finance Agencies (NALHFA)

Council of Large Public Housing Authorities (CLPHA)

Southeastern Regional Council of the National Association of Housing and Redevelopment Officials (SERC-NAHRO)

Florida Association of Housing and Redevelopment Officials (FAHRO)

Lakeland Volunteers in Medicine (LVIM)

Comprehensive Grants Management

CLA (CliftonLarsonAllen LLP)

Saxon Gilmore & Carraway, P.A.

Healthy Families Polk

United Way of Central Florida

RATH Senior ConNEXTions Center

Regions Bank

TD Bank

Solita's House

The Well

Alltek Services

New Life Outreach Ministry, Inc.

Boggs Engineering, LLC

Boggs Design Partners, LLC

Housing Trust Group

Tutoring Solutions, LLC

Volunteers in Service to the Elderly (VISTE)

Wade Watson – Independent Insurance Broker

JBH Strong & Associates, LLC

We Care Services, Inc.

# Our Communities



**Carlos R. Pizarro An, M.A.**  
Senior Vice President of  
Housing/Chief Operating  
Officer

## KEY PERFORMANCE INDICATORS (2025)

99%

Average occupancy rate for all Lakeland Housing Authority properties

99%

Average occupancy rate at Micro-Cottages at Williamstown veteran community

100%

Average occupancy at newly developed Eddie Woodard apartment complex

## Summary of residential assets

- Three traditional public housing communities, containing 105 total units
- 10 Mixed-income communities
- 257 Total public housing units
- 363 Units dedicated to the elderly
- 48 Units catering to elderly veterans
- 551 Units for families

The Senior Vice President of Housing and Chief Operating Officer, Carlos R. Pizarro An reports directly to the CEO and oversees the full administration of the Lakeland Housing Authority housing programs. The mission of the Housing Department is to provide quality, affordable housing, and meaningful self-sufficiency opportunities in a manner that is effective, equitable, and professional. Our team remains deeply committed to delivering an exceptional tenant experience by implementing strong quality control practices, tracking resident interactions, and promoting engaged and informed resident participation.

## Public Housing Communities

The Lakeland Housing Authority (LHA) currently operates three traditional public housing communities:

- John Wright Homes
- Cecil Gober Villas
- Micro-Cottages at Williamstown (with a preference for veterans)

Public housing units are reserved for households earning at or below 80% of the Area Median Income (AMI).

## Affordable Housing Communities

Affordable housing communities owned by the Lakeland Housing Authority are professionally managed by West Lake Management, LLC. These communities include Low-Income Housing Tax Credit (LIHTC) developments, public housing units supported through mixed finance structures, and State HOME funded properties.

Mixed-income communities include:

- Carrington Place Apartments
- Renaissance at Washington Ridge Senior
- Renaissance at Washington Ridge Multi-Family
- Colton Meadows Apartments
- Villas at Lake Bonnet Apartments
- The Manor at West Bartow
- Twin Lakes Estates Phases I & II
- Eddie Woodard Apartments
- Willie Downs Apartments (Sebring, FL)

In addition, LHA serves as the Section 8 administrator for the City of Avon Park, Highlands County, and Episcopal Catholic Apartments.

## Occupancy Performance

As of 2025, all Lakeland Housing Authority properties maintain an impressive 99% average occupancy rate, a testament to the high demand for affordable housing and the agency's strong operational performance.



## Vision for 2030: Transition to RAD & Project-Based Vouchers

By 2030, the Lakeland Housing Authority aims to convert all public housing units through the Rental Assistance Demonstration (RAD) Program and transition them to project-based Section 8 vouchers. This strategic repositioning will:

- Strengthen the long-term financial health of LHA communities
- Enhance competitiveness in the private market
- Improve physical conditions through modern financing tools
- Support stronger resident outcomes through stable, sustainable operations

The RAD transition is a critical part of LHA's long-term plan to preserve affordability while creating communities that are physically improved, socially supported, and financially viable for decades to come.



# Assisted Housing

## KEY PERFORMANCE INDICATORS

1. Provided Section 8 rental assistance to 1,746 families between September 2024 and December 2025
2. 24 foster youth served in 2025 through our Housing Choice Voucher Program
3. Received HUD High Performer recognition for 12th consecutive year

The Assisted Housing Department at the Lakeland Housing Authority plays a vital role in meeting the housing needs of our community, providing subsidized rental assistance to 1,746 households between September 2024 through December 2025. Our Section 8 Housing Choice Voucher (HCV) program is a cornerstone of these efforts and has been recognized as a High Performer for 12 consecutive years by the U.S. Department of Housing and Urban Development (HUD) through the Section Eight Management Assessment Program (SEMAP).

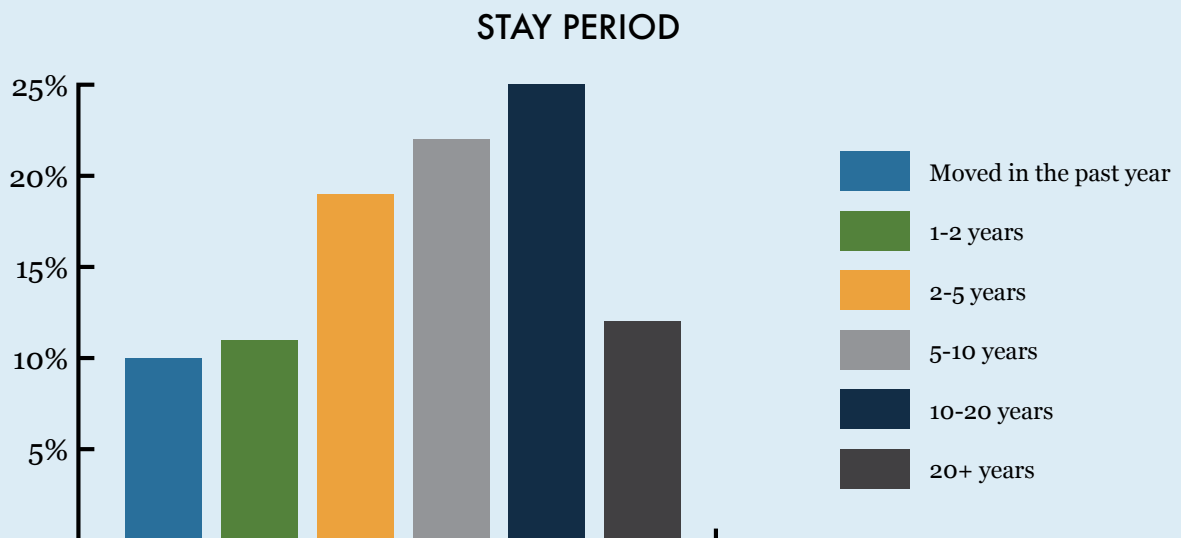
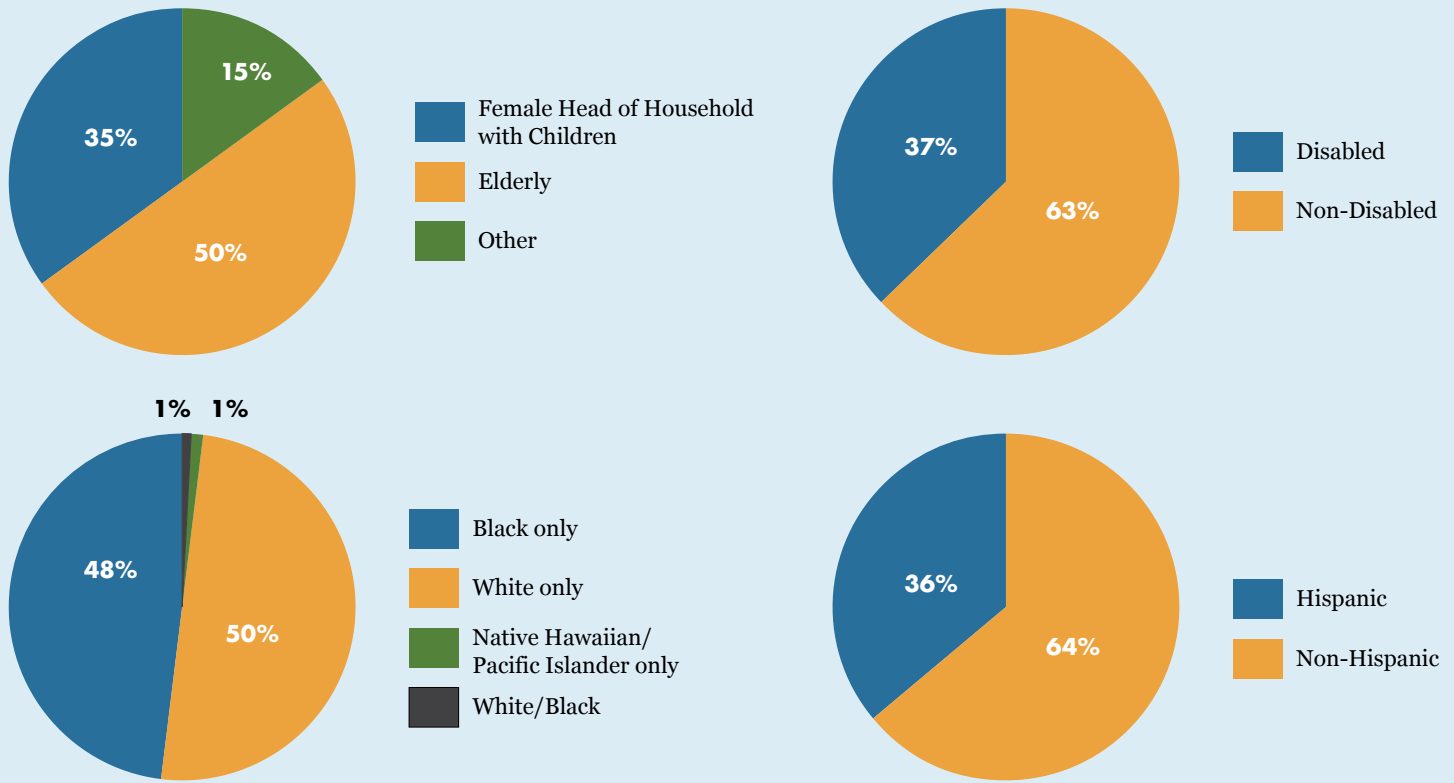
Our rental assistance portfolio represents an annual investment of \$16.5 million in housing support. Eligible Section 8 families contribute at least 30 percent of their monthly-adjusted income toward rent, paid directly to their landlord. The average annual income for voucher holders is \$18,082, with most participants receiving pension and/or social security benefits. The average monthly tenant rent contribution is \$437. Demand for assistance remains high, as reflected by our Housing Choice Voucher waitlist, which includes approximately 8,000 families.

In October, we raised our Section 8 Program Payment Standards structure to 110% of the HUD Published Fair Market Rent. This adjustment was made to strengthen our ability to secure adequate affordable housing units and to expand the number of families able to utilize their vouchers successfully. The revised payment standards represent a 12%-13% increase in payment, depending on the unit size.

## 2026 Payment Standards by Unit Bedrooms

	Efficiency	One-Bedroom	Two-Bedroom	Three-Bedroom	Four-Bedroom
<b>New Proposed Payment Standard 2025/2026 Effective 10/01/2025</b> (At 110% of the HUD Published Fair Market Rent)	\$1,348	\$1353	\$1,646	\$2,225	\$2,762

## DEMOGRAPHICS OF HEADS OF HOUSEHOLDS OF SECTION 8 HOUSING CHOICE VOUCHER HOLDERS



Source: This data is produced by the U.S. Department of Housing and Urban Development reflecting the time frame of Sept. 1, 2024-Dec. 31, 2025.

# Program and Property Services

The Lakeland Housing Authority Housing Choice Voucher program encompasses a wide range of initiatives including the **Family Self-Sufficiency Program**, the **Section 8 Homeownership Program**, **HUD-Veterans Affairs Supportive Housing Program**, (HUD-VASH), **Non-Elderly Disabled Vouchers**, and **Project-Based Vouchers**. In 2025, our agency also administered **Emergency Housing Vouchers** to assist households facing urgent housing needs.

Our most important stakeholders are the tenants who reside within our communities. Our success depends not only on ensuring that families live in decent, safe, and sanitary housing, but also on enhancing their lives through supported services and targeted programs. We enrich tenant experiences

by offering training and resources in areas such as job training, life skills, career planning, parenting skills, employability skill building, credit improvement, budgeting, homeownership preparation and opportunities, outreach activities, after-school programs, and tutoring.

Our staff is actively developing a **Moving to Work Demonstration Program** for our tenants and we currently have 50 families participating in the program. Moving to Work is a federal demonstration program that allows public housing authorities to design and test innovative, locally tailored approaches to using federal funds more efficiently, helping families increase employment and achieve self-sufficiency, and expanding housing options for low-income households.

**The Family Self-Sufficiency Program** is available to Housing Choice Voucher program participants and public housing tenants who are unemployed or underemployed. In 2025, the Lakeland Housing Authority received a \$289,000 grant to support the program. The goal of the Family Self-Sufficiency Program is to increase financial literacy and assist families in securing employment that leads to long-term self-sufficiency, reducing the dependency on welfare assistance, voucher subsidies, or other federal, state, or local rental programs. The program also offers a savings incentive program. Each participant undergoes an individual assessment to develop a customized training and goal-setting plan.

“The Family Self-Sufficiency Program has played a vital role in helping me move toward financial stability and independence. Through the guidance and support of the program, I have been able to focus on three major goals: starting my own business, improving my credit score, and working toward home ownership. FSS provided me with the tools and resources to develop a solid business plan, take control of my credit, and begin preparing for the responsibilities of owning a home. With their encouragement, I now feel empowered and on a clearer path toward achieving my long-term dreams.”  
– Iliana Brown

In 2025, **Iliana Brown** graduated from the Family Self-Sufficiency Program after a year of committed participation. While maintaining full-time employment, she launched her own business. Her success serves as a shining example of what one can achieve by fully engaging in the program’s opportunities and resources.

Another Family Self-Sufficiency (FSS) Program graduate, **Millicent Whitehead**, is continuing her educational journey as she works toward earning her master’s degree in social work from Southeastern University. Since enrolling in the FSS program, she obtained her bachelor’s degree from Polk State College in 2023, and obtained a job working as a Student Success Coach. Previously, she worked as a custodian and teacher’s assistant for the Polk County School Board.

During her Polk State College graduation ceremony, Ms. Whitehead walked across the stage alongside her daughter, who earned an Associate of Arts degree – an inspiring moment that highlighted their shared commitment to academic achievement. Ms. Whitehead also benefited from CareerSource Polk’s Workforce Innovation and Opportunity Act Program, which provided essential resources to support her educational goals.



“Being a part of the FSS program has helped me set realistic goals, such as paying down my debt, making a budget, and sticking to it. The program also helped me create a plan to attend college. I have always been a firm believer in working and working hard for what I want. I wanted a better paying job that would provide stability for my children and I. FSS helped me achieve the education and necessary training to accomplish that over the years.” – Millicent Whitehead



*Antoine Wilkins standing in front of his new home.*

## FAMILY SELF-SUFFICIENCY PROGRAM PARTICIPANTS

- 179 Section 8 Families
- 20 Public Housing Families
- 25 Families on the waiting list

### ESCROW ACCOUNTS



### ESCROW BALANCE TOTALS



In addition, the Lakeland Housing Authority also offers a **Section 8 Housing Choice Voucher Homeownership Program**. Program participants set individualized goals such as, maintaining stable employment, improving and correcting credit, participating in a first-time homebuyer education program, pursuing higher education, and ultimately purchasing a home. Participants may use their Section 8 voucher to pay for a portion of their monthly mortgage, provided the lender approves the mortgage and accepts the voucher as a source of payment.

Since 2023, the Lakeland Housing Authority has assisted four Section 8 program participants in becoming homeowners. Currently, the program continues to grow and currently includes more than 200 participants who are working toward their homeownership goals.

“We are extremely proud of our public housing homeownership program because we have had 11 public housing eligible families move to homeownership, including four in the last two years. What other housing authority can say that?”

– Benjamin Stevenson,  
President/CEO

Within the last decade, the Lakeland Housing Authority has **also sold 11 homes to families eligible for public housing**. Each family completed a first-time homebuyer education and training program and proceeded to purchase their new home in the Hampton Hills neighborhood. These single-family residential homes were previously designated as public housing units.

In 2025, the Lakeland Housing Authority **Renaissance Medical Clinic** provided 100 senior residents with a variety of services including blood pressure checks, COVID booster shots, prescription and medication management, wellness checks, and coordination of healthcare and laboratory appointments. These services accounted for more than 200 medical encounters. The services are available to seniors living in our Renaissance at Washington Ridge Senior Building, as well as those living in the Twin Lakes Estates Senior Complex, Cecil Gober Villas, and Micro-Cottages at Williamstown. The housing authority provides transportation for the seniors who live offsite.

Our **HUD-VASH program**, which provides Section 8 Housing vouchers for U.S. military veterans, served 105 families in 2025.

**Tutoring Solutions LLC**, in partnership with the Lakeland Housing Authority, has provided after-school tutoring and standardized test preparation for students who live on or near our properties. The services are offered at Twin Lakes Estates Phase II, Colton Meadows Apartments, and the Villas at Lake Bonnet properties.

The Lakeland Housing Authority provided 76 families with **Mainstream Vouchers**. These vouchers are reserved for families that have an adult member, aged 18 to 61 years of age, who is disabled. The Lakeland Housing Authority spent a total of \$838,988 on these vouchers in 2025, a slight increase from the \$807,229 spent in 2024.

Through our Permanent Supportive Housing program, which encompasses **Emergency Housing Vouchers** for homeless individuals and families, 54 families were provided with Section 8 vouchers in 2025. These vouchers accounted for a total of \$689,940 in rental assistance.

The Lakeland Housing Authority also administers the **Resident Opportunities and Self-Sufficiency Grant Program (ROSS)**, funded by the U.S. Department of Housing and Urban Development. This program supports tenants of public housing communities in achieving economic independence and self-sufficiency through supportive services and locally tailored resources. Our ROSS Elderly program has 142 seniors currently enrolled across multiple properties with outreach efforts continuing to expand participation. Wellness presentations address a wide range of topics, including physical, emotional, social and financial health.

# Tenant Support and Appreciation



**Marcia Stanley, MBA**  
Executive Administrator

Marcia Stanley reports directly to the President/CEO and provides assistance to the entire Executive Staff team. She assists with organizing special events and supervises the AARP support staff of five.

The Lakeland Housing Authority surprised our senior tenants with a Christmas Party this year at The Well. They came decked out in their “Sunday best” and the party was a major success! Our tenants hit the dance floor to showcase their favorite moves and even enjoyed a visit from Santa Claus.



We also hosted our annual Thanksgiving meal giveaway in partnership with Donatello Italian Restaurant of Tampa. The restaurant provided food for 125 Lakeland Housing Authority families and seniors. In addition, the housing authority donated toys, bicycles and other gifts to the children. The food and gift distribution was held at Greater Faith Christian Center. Pastor William Boss is the spiritual leader.



# Affordable Housing Development



**Erik Rashad, JD, MEd**  
Vice President  
of Development

## KEY PERFORMANCE INDICATORS

1. 92 multi-family units planned for Twin Lakes Estates Phase III
2. 100 multi-family units planned for 10th Street development
3. 100 multi-family units planned for Combee Road development
4. Long-term goal is to increase number of affordable housing units by 50

The Lakeland Housing Authority is actively advancing several major development projects to address the growing need for affordable housing in the city of Lakeland and across Polk County. Our long-term vision is to increase the number of affordable housing units by at least 50%, ensuring continued support for families, seniors, and individuals in the local community.

## Twin Lakes Estates Phase III

Phase III of the Twin Lake Estates Development has secured funding to add 92 new multi-family units. Construction is expected to begin in the fall of 2026. These housing units will serve households earning between 40% – 60% of the Area Median Income (AMI) for Polk County. The project will utilize 4% Low-Income Housing Tax Credits (LIHTC) through the SAIL Program (State Apartment Incentive Loan) provided by the Florida Housing Finance Corporation and other financing options. This marks the final phase of the comprehensive redevelopment of the former West Lake Apartments, conducted through a Master Development Agreement between Housing Trust Group LLC (HTG) and the Lakeland Housing Authority.

The City of Lakeland has approved a \$610,000 Local Government Contribution award, contributing to a total project budget of approximately \$29 million. Construction is anticipated to last 18 months, with the tenant selection process expected to begin in 2027.

COMMUNITY	# UNITS	TYPE	ESTIMATED COSTS	
Twin Lakes Estates Phase I	100	Elderly	\$17 Million	Completed
Twin Lakes Estates Phase II	134	Multi-Family	\$21 Million	Completed
The Micro-Cottages at Williamstown	48	Elderly	\$10 Million	Completed
Eddie Woodard Apartments	96	Multi-Family	\$30 Million	Completed
Twin Lakes Estates Phase III	92	Multi-Family	\$29 Million	2026-28
Episcopal Catholic Apartments	86	Elderly		Completed
Willie Downs Villas	50	Multi-Family	\$10 Million	Completed
10th Street Development	100	Multi-Family	\$33 Million	2026-28
Carrington Place to be known as Morning Pointe	100	Elderly	\$30 Million	2027-29
Combee Road Development	100	Multi-Family	\$31 Million	2026-28
<b>TOTAL</b>	<b>906</b>		<b>\$211 Million</b>	

## 10th Street Development

Plans are underway to construct approximately 100 multi-family housing units on a 10.5-acre property the agency owns at the intersection of Saratoga Avenue and W. 10th Street. Through a Request for Qualifications process, the review panel selected Paces Preservation Partners, LLC, as the authority's Development Partner. In honor of the late Rev. Richard Richardson, the Lakeland Housing Authority Board voted to name the new community after him. The developer also plans to dedicate a library in the community center in his memory. The site will also feature a clubhouse and tenant-focused amenities.

Funding applications for the 10th Street project will be submitted in 2026.

## Combee Road Development

On the east side of Lakeland, the agency plans to build a 100-unit, \$31 million multi-family apartment community off Combee Road. This community will expand affordable housing options and feature modern amenities designed

to support long-term tenant success. Alexander Goshen is the Development Partner on this project. Funding applications will also be submitted in 2026.

On average, our agency spends about five years completing a housing development project, beginning from conception until the property is ready for occupancy.

## Carrington Place Redevelopment

Lakeland Housing Authority is awaiting approval from the U.S. Department of Housing and Urban Development (HUD) to demolish **Carrington Place Apartments** (formerly known as **Dakota Park Apartments**), a 40-unit mixed-income affordable housing development, built in 1971 and renovated in 2000. A recent Physical Needs Assessment confirmed the property suffers from significant structural, mechanical, and environmental deficiencies. Despite ongoing maintenance efforts, the cost of rehabilitation would far exceed the cost of building new structures.



The Lakeland Housing Authority intends to redevelop the site into a modern, three-story, 100-unit mixed-income affordable housing community for persons age 62 and older. The

new development will be owned and managed by Lakeland Housing Authority, preserving long-term affordability and ensuring high-quality operations.



*A rendering of the proposed redevelopment of Carrington Place Apartments.*

### Manor at West Bartow

In 2025, the Lakeland Housing Authority and our non-profit Lakeland-Polk Housing Corporation acquired the investment partner’s interest in the Manor at West Bartow property. The acquisition ensures the property will remain 100 percent affordable for income-qualified senior citizens. The multi-family, senior apartment community, located at 850 N. Gordon Avenue in Bartow, remains income and rent-restricted.

### Rental Assistance Demonstration (RAD) Program Conversions

The U.S. Department of Housing and Urban Development has approved the Rental Assistance Demonstration program (RAD) for

three properties:

- Micro-Cottages at Williamstown
- Twin Lakes Estates Phase I
- Twin Lakes Estates Phase II

Under RAD, the public housing units at these properties will be converted to project-based Section 8 units, ensuring long-term affordability. The tenants will not experience any rent increases as a result of this transition.

### Renaissance at Washington Ridge

Lakeland Housing Authority staff continue to explore funding opportunities to support the rehabilitation of Renaissance at Washington Ridge, ensuring the community remains a quality, affordable housing option for seniors and families.

### Future Rehabilitation Projects

COMMUNITY	# UNITS	TYPE	ESTIMATED COSTS	
Washington Renaissance	78	Elderly	\$8 Million	2026-28
Washington Renaissance	118	Multi-Family	\$12 Million	2026-28
<b>TOTAL</b>	<b>196</b>		<b>\$20 Million</b>	

# Finance and Accounting



**Samantha Ortiz,  
MAFM**  
Vice President of Finance  
and Administration

## CLEAN AUDIT RECORD

The Lakeland Housing Authority once again demonstrated strong fiscal management. An independent, third-party audit, conducted by the accounting firm, Rubino, disclosed **no instances of noncompliance or questioned costs** related to federal funding. Additionally, there were **no findings** reported for the prior year's audit, demonstrating consistent fiscal management. Both the 2023 and 2024 clean audits reflect the dedication of the Authority's staff and Board of Commissioners to operating efficiently, transparently, and in alignment with federal regulations and guidelines to meet the needs of the citizens of Lakeland and Polk County.

The 2024 Audit was performed by an Independent Auditor between May 5, 2025, and September 30, 2025, and submitted to the U.S. Department of Housing and Urban Development on September 30, 2025.

## KEY PERFORMANCE INDICATORS

1. Contributed **\$16.5 million** to the local economy in 2025, through its rental assistance programs
2. 2024 independent, third-party audit found **no instances of noncompliance or questioned costs**
3. **No findings reported** during 2024 independent, third-party audit

At the close of 2025, the Lakeland Housing Authority had a net position of \$24,659,199. As the largest Section 8 public housing authority in Polk County, the agency provides affordable housing opportunities for over 3,000 families through its public housing communities, private development partnerships, and the Section 8 Housing Choice Voucher program. Each year, the Lakeland Housing Authority contributes more than \$16.5 million to the local economy through its rental assistance programs.

In 2025, the Authority received more than \$19.1 million in federal funding from the U.S. Department of Housing and Urban Development. These funds support essential programs, including Public Housing, Housing Choice Vouchers, Emergency Housing Vouchers, and Family Self-Sufficiency initiatives. Collectively, these initiatives provide critical housing assistance to low-income families, seniors, and individuals with disabilities in the city of Lakeland and Polk County.



# Facilities Management



**Eduardo Velazquez**  
Construction and  
Facilities Manager

Our Construction and Facilities Manager, Eduardo Velazquez, oversaw various construction projects in 2025.

Colton Meadows Apartments received a new stormwater drainage system. The work was completed in the Fall.

The roofs of housing units at Renaissance at Washington Ridge were replaced, initiating the first phase of the rehabilitation for this property. The roofs were replaced throughout the year. The Lakeland Housing Authority is exploring funding opportunities to renovate the entire property.

## KEY PERFORMANCE INDICATORS








1. Colton Meadows Apartments received new stormwater drainage system
2. Completed 6,213 work orders
3. Roofs were replaced at the Renaissance at Washington Ridge



There are four units at Cecil Gober Villas that remain uninhabitable due to a fire. The architect recently completed construction drawings of the property and renovations are underway.

In 2025, our maintenance teams completed 6,213 work orders, demonstrating our commitment to maintaining quality and safe residential properties. The work orders encompassed everything from general repairs, cleaning air conditioning units to replacing appliances and plumbing repairs. Our teams also responded to 39 on-call service calls.

Every Lakeland Housing Authority housing unit is inspected at least twice a year. Our dedication to maintaining our properties directly contributes to creating comfortable and secure living environments for the tenants of our housing communities, aligning with our mission to promote quality, affordable housing.

	<b>HVAC</b>	<b>521</b>
	<b>APPLIANCE</b>	<b>1082</b>
	<b>JANITORIAL</b>	<b>1,529</b>
	<b>PLUMBING</b>	<b>825</b>
	<b>LIGHTING</b>	<b>659</b>
	<b>GENERAL REPAIRS</b>	<b>1,053</b>
	<b>OTHER</b>	<b>544</b>



*Four units being renovated at Cecil Gober Villas.*

# Contracting and Procurement



**Erik Rashad, JD, MEd**  
Vice President of  
Development

## KEY PERFORMANCE INDICATORS

**13** Procurement contracts awarded in 2025

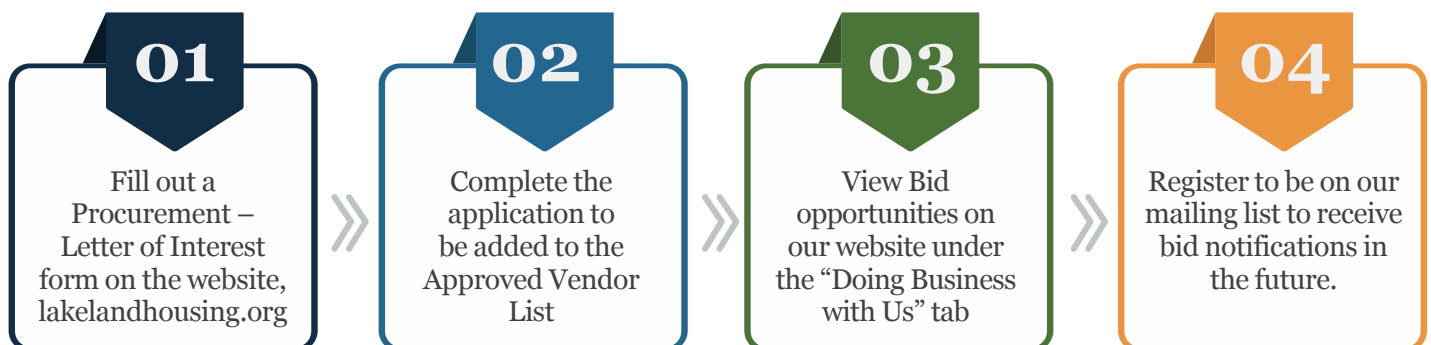
**\$3.2** Million paid to contractors and vendors in 2025

**23%** Of contracts awarded to MBE/Section 3

The Lakeland Housing Authority is committed to ensuring that all contractors and bidders receive fair, impartial, and equitable treatment throughout the procurement process. All agency contracts are executed with applicable federal, state, and local laws, rules, and regulations. When selecting vendors and partners, our primary focus is securing the best value and greatest overall benefit for the agency and the tenants we serve.

Vendor registration typically takes up to two weeks. Once all required documents are submitted and verified, firms are added to the Approved

## How to Become a Vendor



Vendor list, which qualifies them to participate in future procurement opportunities.

In 2025, the Lakeland Housing Authority generated 13 procurement contracts, resulting in **\$3.2 million in payments** to vendors and contractors. Of the procurement contracts awarded, 23% were awarded to Minority Business Enterprises (MBE) and Section 3 programs.

- MBE refers to a business enterprise that is at least 51% owned and controlled by one or more minority or socially and economically disadvantaged individuals.
- Section 3 regulations encourage recipients of HUD funding to provide, to the greatest extent feasible, employment, training, and contracting opportunities to low-income persons and businesses. These standards are based solely on income level and geographic location, regardless of race or gender.

## Our Guiding Principles:

- Provide a transparent process in compliance with Lakeland Housing Authority policies and procedures, as well as the requirements from the U.S. Department of Housing and Urban Development.
- Obtain the best dollar value in all procurement activities.
- Facilitate participation of Minority Business Enterprise (MBE) and Section 3 Residents and Businesses in all phases of procurement and contracting activities.

# Human Resources



**R. Patrick Roberts, Jr.,  
MBA**

**Director of Human  
Resources and  
Risk Management**

## KEY PERFORMANCE INDICATORS

1. 14 new hires in 2025
2. Board approved increasing LHA 401 (a) Retirement Plan employer match to **8.5%**
3. Employees' mandatory contribution to the LHA 401(a) Retirement Plan **increased to 4%**

In 2025, the Lakeland Housing Authority (LHA) welcomed **14 new hires**, strengthening our team and supporting our ability to serve tenants effectively. The Lakeland Housing Authority now employs 75 staff members and continues to offer a robust benefits package that includes comprehensive health insurance, 11 paid holidays, and flexible paid time off, beginning at 15 days for hourly employees and 19 days for exempt employees.

We remain committed to strengthening internal communication through regular staff meetings and timely updates on agency initiatives. Our incentive pay program rewards high performance, and we continue to encourage employee participation in training and continuing education opportunities, to the fullest extent possible within budgetary constraints.

All full-time employees are enrolled in the LHA 401(a) Retirement Plan, and 8% of employees participate in the 457 Deferred Compensation Plan. Employees become eligible to participate in the retirement plans after six months of employment. Vesting begins after one year of service, with employees becoming 100% vested after five years. Both retirement plans are administered internally by Lakeland Housing Authority staff.

In April 2025, the Board of Commissioners unanimously approved enhancements to the 401(a) Retirement Plan. The mandatory employee contribution increased from **3% to 4%**, while the employer match increased from **4% to 8.5%**, resulting in a combined potential retirement contribution of **12.5%** of an employee's annual salary.

**“This is an extremely positive benefit for all LHA employees and will greatly enhance LHA’s ability to retain and recruit employees. The new employer contribution and mandatory employee contribution are among the most effective ways to encourage employees to save for their retirement while also boosting the agency’s ability to attract and preserve talent,” – said President/CEO Benjamin Stevenson.**

Looking ahead to 2026, we are excited to launch a series of retirement planning workshops designed to help employees prepare for their financial future and make informed long-term decisions about their retirement goals.

# Information Technology



**Charles Glover, RENE,  
AMS, HCCP, AHWD**  
Information Technology  
Manager

The Lakeland Housing Authority contracts with Alltek Services to assist Charles Glover to meet the agency's information technology objectives. In 2025, more than 100 information technology related support tickets were resolved. Glover also oversaw the addition of fiber optic cables to six Lakeland Housing Authority properties, which provided tenants with the option of purchasing fiber-powered internet to their homes. Glover also manages the interactive learning center utilized by the Lakeland Housing Authority YouthBuild Lakeland program, which incorporates touch screen smart boards.

## KEY PERFORMANCE INDICATORS

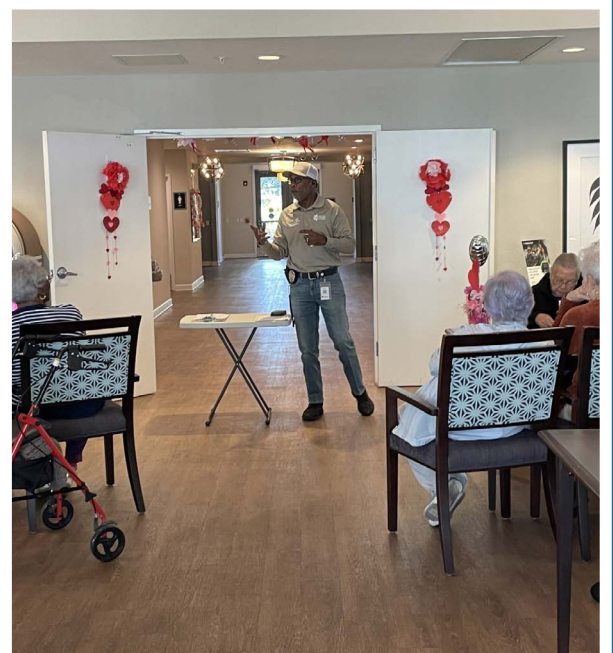
1. More than 100 support tickets resolved in 2025
2. Contracts with Alltek Services to assist with support services
3. Added fiber optic cables to six Lakeland Housing Authority properties

# Public Safety



**Bernard Stephens**  
LHA Public Safety Officer

Lakeland Housing Authority employs a privately licensed security officer, Bernard Stephens, who patrols the properties and attends Board meetings. Our newly designed website allows our customers to report fraud and criminal activity online. We also conduct regular fire safety drills and inspections, partnering closely with Lakeland Fire Department, Polk Fire Rescue, Bartow Fire Department and Sebring Fire Department. Our main goal is to increase awareness about cooking fires, the leading cause of residential structure fires.



# YouthBuild Lakeland



**Earl Haynes**  
YouthBuild Senior  
Program Manager

## KEY PERFORMANCE INDICATORS

1. 52 graduates in 2025
2. Enrolled the largest class ever in Fall 2025
3. Received \$300,000 from CareerSource Polk to support participant stipends
4. New vehicle and computers scheduled to be purchased to support program

YouthBuild Lakeland was founded in 2007 in an effort to help young adults ages 16 to 24 in Polk County, who have left high school and are seeking to transform their lives. During the six-month program, participants receive classroom instruction and earn a high school diploma through Penn Foster High School. They also gain valuable experience by working on Lakeland Housing Authority development projects. The program places strong emphasis on career, personal, and leadership development.



Throughout the program cycle, participants have the opportunity to receive nationally recognized certification in carpentry, CPR and first aid, forklift operation, OSHA, typing, and financial literacy. They also receive hands-on and online Home Builders Institute (HBI) construction training. Participants may also pursue certification as a Certified Nursing Assistant (CNA). In addition, mock interviews are conducted in partnership with the City of Lakeland Human Resources Department to further prepare participants for future employment.

Through our partnership with CareerSource Polk, participants receive a biweekly stipend as long as they meet full participation requirements.



In 2025, 52 participants graduated from the YouthBuild Lakeland program. The Fall 2025 cohort was our largest class ever, with 30 participants enrolled and 29 completing the program successfully. Graduates have secured employment at a variety of local organizations, including Lakeland Regional Health Medical Center, Citrus Connection, CareerSource Polk, Amazon, and Tampa Maid.

Some of the previous class graduates have secured employment at the Lakeland Housing Authority. In fact, one of them now works with the YouthBuild Lakeland program.

YouthBuild Lakeland is funded through a three-year, \$1.3 million grant from the U.S. Department of Labor. This year, CareerSource Polk provided the program an additional \$300,000 to support participants' stipends. As a result, the Lakeland Housing Authority was able to realign its internal budget to request approval for the purchase of a new vehicle and computers to assist with online instruction. This budget request is currently pending approval by the U.S. Department of Labor.

The YouthBuild Lakeland program has also been selected to be featured in a documentary by the national YouthBuild Office. The documentary will highlight successful YouthBuild programs around the country. YouthBuild Lakeland has been identified as a model program for other programs to emulate. The video is expected to be completed in 2026.



# West Lake Realty



**Charles Glover**  
**RENE, AMS,**  
**HCCP, AHWD**  
Broker of Record

## KEY PERFORMANCE INDICATORS

1. Five first-time homebuyers in 2025
2. Three homes sold through the partnership with the City of Lakeland's Infill Land Bank Program
3. Three homebuyers received **\$50,000 in down payment assistance** from the City of Lakeland

The Lakeland Housing Authority assisted five homebuyers in purchasing their first homes in 2025, through our affiliated real estate company, West Lake Realty, led by Broker of Record, Charles Glover.

Three of these first-time homebuyers received \$50,000 in down payment assistance and \$8,000 towards closing costs from the City of Lakeland. The homes were purchased through the City of Lakeland's Infill Land Bank Program. The remaining two homebuyers received \$30,000 in down payment assistance from the Florida State Housing Initiative Program (SHIP) administered by Polk County.

One of our first-time homeowners, Randy Smith, is a single father of two daughters. He closed on his three-bedroom, two-bath Lakeland home in February of 2025.

Another 2025 first-time homebuyer, Shana Jackson, is a single mother of two. She began her journey to homeownership in 2024 and, while maintaining a full-time job, worked diligently to improve her credit score and meet all required qualifications.

“The Lakeland Housing Authority provided a program for single parents to be able to be a homeowner. I was able to get a brand new house that I designed myself. As a single parent father, I am grateful for the opportunity that I had to put my kids and I in a house that I own and no longer have to rent apartments. To be able to get a new house with no closing costs and no down payment was a blessing. My kids are happy and love the house and the environment we are in. The Lakeland Housing Authority put me in a better position so that I can take care of my family and be successful in life.” – Randy Smith



Ms. Jackson successfully purchased a 3-Bedroom, 2-bath home in Lakeland.

In less than two years, West Lake Realty has sold three homes in the City of Lakeland Infill Land Bank Program and four additional homes through our Section 8 Homebuyers Program.

“I challenge anyone to find a public housing authority that has had more success with their first-time homebuyer program. Mr. Glover's employment at the Lakeland Housing Authority is based upon merit, performance, and the ability to follow instructions and take wise career advisement. He should be commended for achievements that have helped LHA to outperform any other public housing authority in the state, and perhaps the nation, in the first-time homebuyer completed sales,” said Lakeland Housing Authority President/CEO Benjamin Stevenson.



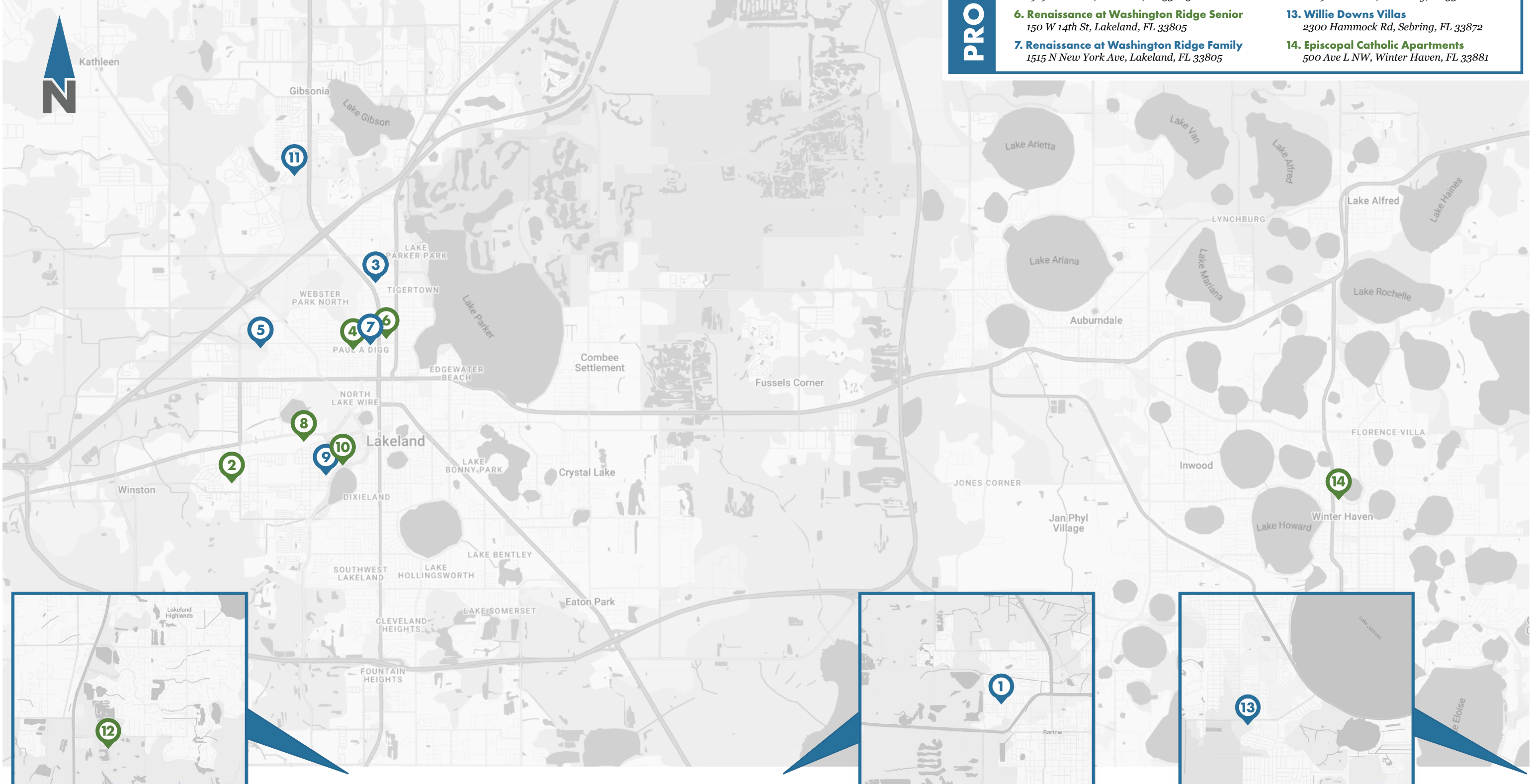
“

**“Our commitment to investing in our communities and residents remains steadfast as we pursue new opportunities to deliver high-quality services. I am proud of the exceptional work of our team, and the national recognition our programs have received!”**

**- Benjamin Stevenson, President/CEO**

# Lakeland Housing Authority / West Lake Management

## PROPERTY MAP & GUIDE



**PROPERTY KEY**

- 1. The Manor at West Bartow**  
850 N Gordon Ave, Bartow, FL 33830
- 2. John Wright Homes**  
2130 Elizabeth St, Lakeland, FL 33815
- 3. Cecil Gober Villas**  
2626 N Florida Ave, Lakeland, FL 33805
- 4. Carrington Place Apartments**  
1411 Kettles Ave, Lakeland, FL 33805
- 5. Colton Meadows Apartments**  
1919 W 10th St, Lakeland, FL 33805
- 6. Renaissance at Washington Ridge Senior**  
150 W 14th St, Lakeland, FL 33805
- 7. Renaissance at Washington Ridge Family**  
1515 N New York Ave, Lakeland, FL 33805
- 8. Villas at Lake Bonnet Apartments**  
303 N Brunnell Pkwy, Lakeland, FL 33815
- 9. Twin Lake Estates Phase I Senior**  
615 Navy Dr, Lakeland, FL 33815
- 10. Twin Lakes Estates Phase II**  
935 Army St, Lakeland, FL 33815
- 11. Micro Cottages at Williamstown**  
1450 Kennedy Blvd, Lakeland, FL 33810
- 12. Eddie Woodard Apartments**  
1009 Oak Pk Dr, Mulberry, FL 33860
- 13. Willie Downs Villas**  
2300 Hammock Rd, Sebring, FL 33872
- 14. Episcopal Catholic Apartments**  
500 Ave L NW, Winter Haven, FL 33881



430 Hartsell Ave, Lakeland, FL, 33815 | (863) 687-2911