

CR-05 - Goals and Outcomes

Progress the jurisdiction has made in carrying out its strategic plan and its action plan. 91.520(a)

This could be an overview that includes major initiatives and highlights that were proposed and executed throughout the program year.

During October 1, 2024, to September 30, 2025, Action Plan year, three Consolidated Plan Goals were addressed. The first goal addressed was Affordable Housing which was met by completing emergency repairs to owner-occupied low-income housing units, providing substantial repairs which may include reconstruction of the housing unit, and by using CDBG funds to support the Case Management for the provision of Tenant-Based Rental Assistance (TBRA) for elderly and disabled clients. The second Action Plan 2024 goal addressed was providing a Suitable Living Environment/Quality of Life. This goal was met in 2024 by completing needed infrastructure improvements in various target areas in the low-income communities in Polk County. Our current municipal partners completed projects that address infrastructure and public facilities improvements this year. This goal is also met by reducing blighting influences on a spot basis countywide. The third goal addressed was expanding the Economic Opportunity/Self Sufficiency. Public Services dollars were expended on programs through our subrecipients to provide job skills training and promote employment opportunities for low-income residents. The expenditures for the ESG RUSH funds are detailed on the SAGE report attached in the reports section of this Consolidated Annual Performance and Evaluation Report (CAPER).

Comparison of the proposed versus actual outcomes for each outcome measure submitted with the consolidated plan and explain, if applicable, why progress was not made toward meeting goals and objectives. 91.520(g)

Categories, priority levels, funding sources and amounts, outcomes/objectives, goal outcome indicators, units of measure, targets, actual outcomes/outputs, and percentage completed for each of the grantee's program year goals.

Goal	Category	Source / Amount	Indicator	Unit of Measure	Expected – Strategic Plan	Actual – Strategic Plan	Percent Complete	Expected – Program Year	Actual – Program Year	Percent Complete
Affordable Housing	Affordable Housing	CDBG: \$ / HOME: \$ / ESG: \$ / HOME-ARP: \$	Homeowner Housing Added	Household Housing Unit	0	0	-	0	0	-
Affordable Housing	Affordable Housing	CDBG: \$ / HOME: \$ / ESG: \$ / HOME-ARP: \$	Homeowner Housing Rehabilitated	Household Housing Unit	7	7	100.00%	7	7	100.00%
Affordable Housing	Affordable Housing	CDBG: \$ / HOME: \$ / ESG: \$ / HOME-ARP: \$	Tenant-based rental assistance / Rapid Rehousing	Households Assisted	250	51	20.40%	55	56	101.82%

Affordable Housing	Affordable Housing	CDBG: \$ / HOME: \$ / ESG: \$ / HOME- ARP: \$	Homelessness Prevention	Persons Assisted	285	236	82.81%	-	-	-
Affordable Housing	Affordable Housing	CDBG: \$ / HOME: \$ / ESG: \$ / HOME- ARP: \$	Buildings Demolished	Buildings	6	6	100.00%	-	-	-
Affordable Housing	Affordable Housing	CDBG: \$ / HOME: \$ / ESG: \$ / HOME- ARP: \$	Other	Other	290	0	0.00%	-	-	-
Expanding Economic Opportunities/Self Sufficiency	Non-Housing Community Development	CDBG: \$	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	1550	3719	239.94%	-	-	-

Expanding Economic Opportunities/Self Sufficiency	Non-Housing Community Development	CDBG: \$	Homelessness Prevention	Persons Assisted	0	0	-	183	0	0.00%
Suitable Living Environment/Quality of Life	Non-Housing Community Development	CDBG: \$	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	12560	1950	15.53%	7059	0	0.00%
Suitable Living Environment/Quality of Life	Non-Housing Community Development	CDBG: \$	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit	Households Assisted	0	0	-	5595	0	0.00%
Suitable Living Environment/Quality of Life	Non-Housing Community Development	CDBG: \$	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	0	888	-	-	-	-
Suitable Living Environment/Quality of Life	Non-Housing Community Development	CDBG: \$	Rental units constructed	Household Housing Unit	0	14	-	-	-	-
Suitable Living Environment/Quality of Life	Non-Housing Community Development	CDBG: \$	Homeowner Housing Rehabilitated	Household Housing Unit	6	6	100.00%	0	2	-
Suitable Living Environment/Quality of Life	Non-Housing Community Development	CDBG: \$	Homeless Person Overnight Shelter	Persons Assisted	0	0	-	-	-	-

Suitable Living Environment/Quality of Life	Non-Housing Community Development	CDBG: \$	Overnight/Emergency Shelter/Transitional Housing Beds added	Beds	0	0	-	-	-	-
Suitable Living Environment/Quality of Life	Non-Housing Community Development	CDBG: \$	Buildings Demolished	Buildings	250	58	23.20%	6	6	100.00%

Table 1 - Accomplishments – Program Year & Strategic Plan to Date

Assess how the jurisdiction's use of funds, particularly CDBG, addresses the priorities and specific objectives identified in the plan, giving special attention to the highest priority activities identified.

Polk County CDBG funds were expended this year to address the highest priority needs activities that were indicated by survey results during the five-year planning process. Additional input was gained during the 2024-2025 Action Plan planning process when the Polk County Housing and Neighborhood Development office coordinated with various private and nonprofit agencies. These agencies whose missions are to assist in the provision of housing and social services, including mental health providers offer input as to the local priority needs of our low-income residents. These agencies focus their efforts on very low-, low- and moderate-income people. Additional consultations were conducted over the phone, through emails, technical assistance and during one-on-one meetings with various agencies. During the 2024-2025 planning cycle Housing and Neighborhood Development staff attended various meetings to facilitate neighborhood planning for the Florence Villa/Boggy Bottom area, and other low-income areas such as the Haines City neighborhoods of Polk County. Staff members continue to support neighborhoods by attending scheduled meetings for input as to how federal funds may assist with redevelopment, homeowner rehabilitation, and infrastructure improvements. Staff also partners with Municipal Partners to attend any necessary meetings to provide assistance to the community and or partnering agencies and local government.

Over the last year the Housing and Neighborhood Development Manager and other staff was able to speak at several events for outreach of HND's programs and services. Housing and Neighborhood Development (HND) staff members were able to reach out to hundreds of people with program information to support low-income neighborhoods and people. Many residents were interested in the rehabilitation programs offered by HND. Nonprofit agencies were interested in the Community Development Block Grant program. The next most popular program was the

Down Payment Assistance Program. This program is funded by the State of Florida State Housing Initiative Funds (SHIP) funds.

CR-10 - Racial and Ethnic composition of families assisted

Describe the families assisted (including the racial and ethnic status of families assisted).

91.520(a)

	CDBG	HOME
White	1,270	15
Black or African American	551	40
Asian	0	1
American Indian or American Native	0	0
Native Hawaiian or Other Pacific Islander	2	0
Total	1,823	56
Hispanic	467	5
Not Hispanic	1,356	56

Describe the clients assisted (including the racial and/or ethnicity of clients assisted with ESG)

	HESG
American Indian, Alaska Native, or Indigenous	0
Asian or Asian American	0
Black, African American, or African	187
Hispanic/Latina/e/o	166
Middle Eastern or North African	0
Native Hawaiian or Pacific Islander	0
White	699
Multiracial	16
Client doesn't know	0
Client prefers not to answer	0
Data not collected	0
Total	1,068

Table 2 – Table of assistance to racial and ethnic populations by source of funds

Narrative

The activities carried out in the fiscal year 2024-2025 were consistent with the objectives of the County's current five-year Consolidated Plan. This is the fourth year of a Five-Year Plan that began in 2021 and will conclude in 2025. Funds were used to provide housing and non-housing programs. With the CDBG, HOME, and ESG funds available the Polk County Housing and Neighborhood Development office was

able to offer consistent services as described in the FY 2024-2025 Action Plan.

The Housing and Neighborhood Development Office were able to provide Owner Occupied Rehabilitation for low-income residents and reconstruction activities were completed during the program year. This year the Housing and Neighborhood Development Rehabilitation Staff completed one (1) demolition and reconstruction single-family home using HOME funds in the amount of \$188,367.82. Community Development Block Grant (CDBG) funds were used to complete the demolition/reconstruction of three(3) homes in the amount of \$591,011.62 and the minor repair of three (3) homes in the amount of 64,471.30. The three (3) minor repair homes were completed for roof repairs using CDBG funds this year. In total seven (7) homes were assisted with federal funds during this program year. Additional State Housing Initiatives Partnership (SHIP) funding was used to complete (17) replacement homes, (2) new construction homes, and (30) minor rehabilitation projects which include correction of health and safety violations such as failed septic tanks, sewer tie ins, handicapped accessibility in bathrooms, and roofing system.

CR-15 - Resources and Investments 91.520(a)

Identify the resources made available

Source of Funds	Source	Resources Made Available	Amount Expended During Program Year
CDBG	public - federal	4,195,282	2,789,389
HOME	public - federal	1,458,323	975,950
ESG	public - federal	356,323	348,954
RUSH - ESG Disaster Relief Grant	public - federal	207,100	196,458

Table 3 - Resources Made Available

Narrative

Identify the geographic distribution and location of investments

Target Area	Planned Percentage of Allocation	Actual Percentage of Allocation	Narrative Description
Auburndale	2	3	Municipal Partner
Bartow	3	16	Municipal Partner
Countywide	1	53	Polk County CDBG target areas including municipal partner cities
Davenport	0	0	Declined Municipal Partnership
Dundee	2	0	Municipal Partner
Eagle Lake	1	0	Municipal Partner
Frostproof	1	0	Municipal Partner
Mulberry	1	0	Municipal Partner
Wahneta Community	79	12	Polk County CDBG target area
Winter Haven	7	0	Municipal Partner

Table 4 – Identify the geographic distribution and location of investments

Narrative

Polk County's Housing and Neighborhood Development office works with Urban County Partners cities to distribute CDBG project funds throughout the county. Other targeted areas include: Inwood planned percentage of allocation 10 with an actual percentage of allocation 6. Lake Alfred planned percentage of allocation 2 with an actual percentage of allocation 3. Crystal Lake planned percentage of allocation 10 with an actual percentage of allocation 8.

Leveraging

Explain how federal funds leveraged additional resources (private, state and local funds), including a description of how matching requirements were satisfied, as well as how any publicly owned land or property located within the jurisdiction that were used to address the needs identified in the plan.

HOME matching funds are derived from Polk County's Impact Fee waiver program. Impact fees are waived for single-family and multi-family units that are for residents 80% and below of the Area Median Income (AMI). Polk County maintains an inventory of publicly owned land suitable for affordable housing development. The Polk County Housing and Neighborhood Development Office assesses the available lots and offers them through a Request for Application (RFA) process to assist potential developers to build affordable housing units. Additional funds are provided for the down payment and closing costs assistance through the State Housing Initiatives Partnership (SHIP) program. These affordable housing units qualify for Polk County's Affordable Housing Impact Fee Waiver program.

Fiscal Year Summary – HOME Match	
1. Excess match from prior Federal fiscal year	6,130,152
2. Match contributed during current Federal fiscal year	1,784,196
3. Total match available for current Federal fiscal year (Line 1 plus Line 2)	7,914,348
4. Match liability for current Federal fiscal year	188,581
5. Excess match carried over to next Federal fiscal year (Line 3 minus Line 4)	7,725,767

Table 5 – Fiscal Year Summary - HOME Match Report

Match Contribution for the Federal Fiscal Year								
Project No. or Other ID	Date of Contribution	Cash (non-Federal sources)	Foregone Taxes, Fees, Charges	Appraised Land/Real Property	Required Infrastructure	Site Preparation, Construction Materials, Donated labor	Bond Financing	Total Match
-	-	-	-	-	-	-	-	-

Table 6 – Match Contribution for the Federal Fiscal Year

HOME MBE/WBE report

Program Income – Enter the program amounts for the reporting period				
Balance on hand at begin-ning of reporting period \$	Amount received during reporting period \$	Total amount expended during reporting period \$	Amount expended for TBRA \$	Balance on hand at end of reporting period \$
2,553	14,376	2,553	0	14,376

Table 7 – Program Income

Minority Business Enterprises and Women Business Enterprises – Indicate the number and dollar value of contracts for HOME projects completed during the reporting period									
	Total	Minority Business Enterprises				White Non-Hispanic			
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic				
Contracts									
Dollar Amount	0	0	0	0	0	0			
Number	0	0	0	0	0	0			
Sub-Contracts									
Number	0	0	0	0	0	0			
Dollar Amount	0	0	0	0	0	0			
	Total	Women Business Enterprises	Male						
Contracts									
Dollar Amount	0	0	0						
Number	0	0	0						
Sub-Contracts									
Number	0	0	0						
Dollar Amount	0	0	0						

Table 8 - Minority Business and Women Business Enterprises

Minority Owners of Rental Property – Indicate the number of HOME assisted rental property owners and the total amount of HOME funds in these rental properties assisted						
	Total	Minority Property Owners				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Number	0	0	0	0	0	0
Dollar Amount	0	0	0	0	0	0

Table 9 – Minority Owners of Rental Property

Relocation and Real Property Acquisition – Indicate the number of persons displaced, the cost of relocation payments, the number of parcels acquired, and the cost of acquisition

Parcels Acquired	0	0			
Businesses Displaced	0	0			
Nonprofit Organizations Displaced	0	0			
Households Temporarily Relocated, not Displaced	0	0			
Households Displaced	Total	Minority Property Enterprises			White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	
Number	0	0	0	0	0
Cost	0	0	0	0	0

Table 10 – Relocation and Real Property Acquisition

CR-20 - Affordable Housing 91.520(b)

Evaluation of the jurisdiction's progress in providing affordable housing, including the number and types of families served, the number of extremely low-income, low-income, moderate-income, and middle-income persons served.

	One-Year Goal	Actual
Number of Homeless households to be provided affordable housing units	5	6
Number of Non-Homeless households to be provided affordable housing units	0	0
Number of Special-Needs households to be provided affordable housing units	0	0
Total	5	6

Table 11 – Number of Households

	One-Year Goal	Actual
Number of households supported through Rental Assistance	50	51
Number of households supported through The Production of New Units	1	0
Number of households supported through Rehab of Existing Units	3	7
Number of households supported through Acquisition of Existing Units	0	0
Total	54	58

Table 12 – Number of Households Supported

Discuss the difference between goals and outcomes and problems encountered in meeting these goals.

Price for materials is on the rise as well, making maintaining reasonable budgets difficult to maintain. Rehabilitation staff continued to see a lag in contractors available to complete projects producing a slowdown in repairs for our clients' projects. Using CDBG funds, three clients were assisted under the minor repair roof replacement project. The original goal was two (2) and this goal was met this year, which was exceeded by one (1) unit for the HOME reconstruction projects.

Using HOME funds in FY 2024-2025 one (1) single-family reconstruction activities were completed this program year. The original goal was to complete two (2) projects during the 2024-2025 Action Plan year. CDBG funds were expended to complete three (3) minor repair projects for clients at or below 80% of the area median income. From October 1, 2024, through September 30, 2025, the number of households supported through the Tenant-Based Rental Assistance Program (TBRA) was a total of sixty one (61) clients. Total number of clients served during the program year of October 1, 2024, to September 30, 2025, were sixty one (61), thirty three (33) are elderly over the age of 62 years. Seventeen (17) are disabled. Of the sixty one (61), Tenant Based Rental Assistance (TBRA) clients served two (2) are veterans, and five (5) identify as Hispanic. Forty eight (48) of the TBRA clients are at the 30% AMI income level and thirteen (13) are at the 50% AMI level for the program.

Discuss how these outcomes will impact future annual action plans.

The October 1, 2024, through September 30, 2025, CAPER is the fourth performance report of the current five-year planning cycle for Polk County, Florida. Polk County housing staff gradually increased caseloads and resumed normal project management as we moved into 2024-2025. There has been a sharp increase in the cost of rents in the Polk County market. HND has seen an increase in the number of requests for rental assistance.

Include the number of extremely low-income, low-income, and moderate-income persons served by each activity where information on income by family size is required to determine the eligibility of the activity.

Number of Households Served	CDBG Actual	HOME Actual
Extremely Low-income	1	44
Low-income	5	14
Moderate-income	0	0
Total	6	58

Table 13 – Number of Households Served

Narrative Information

During the 2024-2025 Program Year, we set attainable goals to complete the number of units outlined in the 2024-2025 Action Plan. Although the current circumstances slowed down activities HND rehabilitation staff were able to complete the goals set out in this plan. We did not encounter problems meeting these goals.

From October 1, 2024, through September 30, 2025, the number of households supported through Rental Assistance in the Tenant-Based Rental Assistance Program (TBRA) was a total of sixty one (61) clients. During the year, one (1) client was removed from the program due to death. Forty eight (48) clients for 30% and below of the area median income. Seventeen (17) are disabled, and thirty-three

(33) are elderly over the age of 62. Thirteen of the TBRA clients are 31% to 50% of the area median income. Of the sixty-one (61) TRBA clients two are veterans.

The number of homes served by the Rehabilitation Program completed using CDBG funds for Minor Repairs was three (3). Challenges were met during the process due to the ongoing supply chain issues and reduction in available contractors. HOME funds were used to complete the reconstruction of one (1) home. Forty-eight (48) clients was 0-30% extremely low income, thirteen (13) clients was 31% to 50% of the area median income and, zero (0) clients were 60%-80% of the area median income.

CR-25 - Homeless and Other Special Needs 91.220(d, e); 91.320(d, e); 91.520(c)

Evaluate the jurisdiction's progress in meeting its specific objectives for reducing and ending homelessness through:

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

Polk County Housing and Neighborhood Development staff continue to work closely with the Homeless Coalition to develop strategies to end homelessness. Each year local homeless needs and gaps are evaluated. Working with the Homeless Coalition of Polk County staff research and reviews innovations in programs and service delivery and seeks out available and potential resources. The County request proposals for funding from area non-profits serving county residents and homeless persons through its CDBG and ESG grants. This year the Polk County contracted with ten (10) organizations/agencies for the provision of these services expending \$573,436.48 in CDBG funds. Services provided by local nonprofits consisted of rehabilitation services for the blind, employment solutions for the disabled, comprehensive youth development program, an internship job training program for the homeless, services for homeless low-income pregnant women including case management, life skills training, parenting skills, and job placement assistance, and support for homebound frail elderly residents.

Addressing the emergency shelter and transitional housing needs of homeless persons

Polk County Housing and Neighborhood Development staff continue to work closely with the Homeless Coalition to develop strategies to end homelessness. Each year local homeless needs and gaps are evaluated. Working with the Homeless Coalition of Polk County staff research and reviews innovations in programs and service delivery and seeks out available and potential resources. The County requests proposals for funding from area non-profits serving county residents and homeless persons through its ESG grants. This year Polk County Housing and Neighborhood Development Office contracted with five (5) organizations/agencies for the provision of these services using \$348,954.26 in ESG funds. The Emergency Solutions Grant (ESG) provided funds for the Salvation Army, Talbot House, Women's Resource Center, Positively U, St. Vincent de Paul, and Homeless Coalition with the Homeless Management Information System (HMIS) to continue their service delivery to Homeless Persons.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: likely to become homeless after being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); and, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs

This past year has been difficult due to several hurricanes passing through the county.

Discharge planning coordination is being reassessed at the Homeless Coalition of Polk County and its member agencies. Every year as part of implementing the homeless discharge coordination policy, the Homeless Coalition/CoC providers have been meeting and reviewing these policies as they relate to preventing, preparing for, and responding to the affects of hurricane damages. ESG-RUSH rapid rehousing funds may be used to assist providers with various community mitigation interventions to reduce the influx of homeless or those at risk by providing emergency shelter, move-in costs, rental assistance and support services.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

Polk County Housing and Neighborhood Development (HND) Manager and Housing Compliance Manager attended the Homeless Coalition of Polk County (HCPC) Continuum of Care (CoC) monthly meetings. The Housing Compliance Manager and the Community Development Supervisor attended the HMIS office hours quarterly meetings. These staff members act as a conduit to current housing funding sources and programs to further the assistance to homeless individuals and families.

Last year's Point in Time (PIT) homeless survey/count was held on January 25, 2024. Surveys were taken from existing shelters and volunteers were sent to camps and various areas where the homeless gather throughout Polk County. The count includes both homeless persons who are living in a place not designed or ordinarily used as a regular sleeping accommodation; for humans counted as unsheltered homeless persons. Also, persons living in emergency shelters and transitional housing counted as sheltered homeless persons. The 2024 count resulted in 850 homeless officially counted.

CR-30 - Public Housing 91.220(h); 91.320(j)

Actions taken to address the needs of public housing

This year the Polk County Housing & Neighborhood Development office has addressed the needs of public housing by encouraging and supporting the local Public Housing Authorities (PHAs) in applying for HOME ARP funds to address rental assistance for extremely low-income clients. At the state and local level HOME ARP funds are targeted to various qualified populations including the homeless, and residents at risk of homelessness. Locally there is a scarcity of affordable rental units for this segment of the population. Several local PHAs are investigating this funding opportunity as a leverage with Low Income Housing Tax Credits (LIHTC), bond funds, and other available affordable housing funding sources.

The Polk County Housing and Neighborhood Development office currently contracted with Housing Neighborhood Development Services (H.A.N.D.S of Central Florida, Inc.), a Florida not for profit corporation with offices in Orlando and Lakeland. H.A.N.D.S of Central Florida, Inc., is a non-profit organization assisting homebuyers in evaluating their readiness for a home purchase and helping them navigate the home buying process. H.A.N.D.S of Central Florida, Inc. has HUD certified housing counselors and teaches homebuyer education classes. Homebuyer education classes are held in English and Spanish and cover such topics as financial management, budget counseling, pre-purchase counseling, and predatory lending education. H.A.N.D.S of Central Florida, Inc. also conducts non-delinquency post purchase, fair housing regulations, credit counseling and identity theft workshops.

Actions taken to encourage public housing residents to become more involved in management and participate in homeownership

The H.A.N.D.S of Central Florida, Inc. will plan to maintain active partnerships with the Lakeland Housing Authority, the Winter Haven Housing Authority, and the Bartow Housing Authority. H.A.N.D.S of Central Florida, Inc. will work closely with them and their residents. H.A.N.D.S. of central Florida have provided individual financial classes, homebuyer education classes, and counseling services to prepare residents for successful homeownership.

Going forward Polk County, through our Real Estate Services office, will administer and provide some counseling services to help prepare residents for successful homeownership. This includes basic counseling to understand and identify their credit situations as it relates to qualifying for a mortgage loans. Residents from the local Public Housing Authorities commonly attend monthly homebuyer education classes held in Bartow. Polk County will containue to maintain active partnerships with the Lakeland Housing Authority, the Winter Haven Housing Authority, and the Bartow Housing Authority.

Actions taken to provide assistance to troubled PHAs

Polk County's local Housing Authorities are all standard performers.

CR-35 - Other Actions 91.220(j)-(k); 91.320(i)-(j)

Actions taken to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment. 91.220 (j); 91.320 (i)

Polk County will continue to implement the following actions outlined in the Comprehensive Plan Housing Element and the Local Housing Assistance Plan (LHAP) following HUD Regulations 91.215 (b) and the provisions of Florida Administrative Code 67-37.007 to support affordable housing and remove potential barriers. The Florida Housing Finance Agency (FHFA) changed the report date on local affordable housing incentive strategies from every three years to annually. This means that each December starting in 2021 a report of local affordable housing incentives available will be developed and sent to the state for review. The Demolition Lien Waiver strategy developed in 2021 to encourage the development of single-family and later included duplexes has not been used to date by local affordable housing developers. This new incentive encourages the development of affordable housing units on land that has a demolition lien attached. The lien will be waived for the development of an affordable single- family home.

Actions taken to address obstacles to meeting underserved needs. 91.220(k); 91.320(j)

The County addresses regulatory barriers to the development of affordable housing through granting of impact fee waivers for the development of affordable housing. The County amended, restated, and consolidated its Impact Fee Ordinance on May 9, 2007. Each year impact fees are waived for affordable housing single-family and multi-family units. This program remains one of Polk County's most popular programs in support of affordable housing development. From October 1, 2024, through September 30, 2025, a total of \$1,70918.00 in impact fees were waived for the development of single-family affordable housing units.

Actions taken to reduce lead-based paint hazards. 91.220(k); 91.320(j)

Polk County continues to evaluate and reduce lead-based paint hazards in all contracts funded with federal monies. The Housing and Neighborhood Development Office (HND) conducts activities following its Policy and Procedures of notification, evaluation, and reduction of lead-based paint hazards to assure compliance with federal regulations. Affordable housing activities address leadbased paint liabilities and provide the required information to affected citizens. HND staff members are planning to attend lead-based paint classes when available. Currently, all housing activities comply with regulations regarding lead-based paint notification, evaluation, and abatement. When required, risk assessment, paint testing, lead hazard reduction, and clearance will be performed through contracts with qualified professionals following standards established in 24 CFR part 35, subpart R.

Actions taken to reduce the number of poverty-level families. 91.220(k); 91.320(j)

Polk County's anti-poverty strategy focuses upon wealth building for low-income families through the Substantial Rehabilitation/Replacement program using Federal HOME funds and State SHIP funds, and

the SHIP funded homeownership Down Payment/Closing Cost Assistance program. Through the CDBG Substantial Rehabilitation/Replacement program one (1) unit for an extremely low-income family less

than 30% of the area median income, one (1) unit for a very low-income family 31% to 50% of the area median income, and one (1) unit served a client up to 80% of the area median income. Using HOME funds one (1) house was reconstructed. Of the clients that were assisted two (2) were extremely low-income family less than 30% of the area median income, one (1) was unit for a very low-income family

31% to 50% of the area median income, and three (3) were considered low income between 51% to 80% of that area median income.

Actions taken to develop institutional structure. 91.220(k); 91.320(j)

Polk County Housing and Neighborhood Development Office continues to identify gaps and enhance coordination between institutional structures relating to the Consolidated Planning process and the yearly Action Plan projects. HND staff is available to provide information and technical assistance to low- and moderate-income persons residing in the CDBG target areas. Such activities include neighborhood meetings at community centers, churches, or other convenient locations, community outreach by HND staff, direct contact with neighborhood representatives, and written information concerning the program such as handouts and/or flyers. The Housing and Neighborhood Development informational brochure was updated and was made available in Spanish. As part of the program year October 1, 2024, through September 30, 2025, through the Urban County partnership agreements the county contracted with the City of Auburndale, the City of Bartow, the City of Dundee, City of Eagle Lake, the City of Lake Alfred, and the City of Winter Haven. Projects are managed by the HND CDBG staff.

Polk County partners with non-profit organizations and other agencies for the effective delivery of services. Memorandum of Understanding or subrecipient agreements identify the project scope of services; budget and timelines are entered into and used as a management tool ensuring objectives, performance measures, and project delivery are successfully met. Various divisions within the Polk County government provide guidance for project implementation, construction, and completion as well as legal and fiscal oversight.

Actions taken to enhance coordination between public and private housing and social service agencies. 91.220(k); 91.320(j)

Technical Assistance workshops and individual technical assistance to help develop viable project proposals are also conducted for municipal partners and public service providers before

submitting grant applications to assure that potential projects are more likely to be successful if selected for funding. Attendance at the workshop is strongly recommended for public service providers to be considered for funding. This service provides Housing and Neighborhood Development staff the opportunity to clarify the objectives of the CDBG program and build the capacity of local service providers and municipalities that share similar goals. Links to the HUD Exchange and other reference materials outlining the grant rules and regulations are provided to workshop attendees, programspecific handouts to assist with grant application preparation.

Identify actions taken to overcome the effects of any impediments identified in the jurisdictions analysis of impediments to fair housing choice. 91.520(a)

After review of the data, the following impediments to fair housing choice were identified:

Impediment # 1. Need for education and outreach; Action Taken: During the 2024-2025 program year the HND Staff distributed brochures in Spanish and Creole at yearly neighborhood events, we have a staff member that is fluent in Spanish to aid in translation for our Spanish clients.

Impediment # 2. Need for coordination between area agencies, local governments, and local housing authorities; Action Taken: During the 2024-2025 program year the Housing and Neighborhood Development staff members have been giving presentations to city commissions to explain our grant programs and available services.

Impediment # 3. Need for rental subsidy and financing mechanisms to assist low to moderateincome homebuyers and renters; Action Taken: Significant funding support for affordable housing developments is offered through the federal Low-Income Tax Credits (LIHTC) program. The LIHTC program is governed by the U.S. Depart. Of the Treasury, and Florida's allocation is administered by the Florida Housing Finance Corporation (FHFC). The LIHTC program provides a dollar-for-dollar reduction in federal tax liability in exchange for the development or rehabilitation of units to be occupied by very low- and low income households. HND staff monitors the release of these applications and works closely with developers during the HND competitive application. This year's Request for Application (RFA) process resulted in one application approved for the development of affordable rental housing. This year impact fees were waived in the amount of **\$ 1,784,196** for local single family affordable housing units.

Impediment # 4. Need for homebuyer education to assist the purchaser to qualify for a home loan. Recommended Actions; a. Increase awareness by providing fair housing information on the County website. Action Taken: This impediment is addressed in the yearly by using the CommonLook software for and information posted to the HND website. **12/21/24 CAPER 28 OMB Control No: 2506-0117 (exp. 09/30/2021)**

b. Continue to receive and update fair housing information flyers from Florida Commission on Human Relations. Action Taken: Last year HND staff members attended Fair Housing training at the yearly Florida Housing Coalition Conference. New contacts were made with the Florida Commission of Human Relations for updates and future assistance with the Analysis of Impediments to Fair Housing (AI) plan updates. HND will distribute fair housing materials at community events.

Action Taken: The staff provides this information at local events. The staff works with cities, housing authorities to further fair housing choice, hold joint meetings and workshops. Action Taken: Continue

Polk County Homebuyer Education Programs, including a segment for Fair Housing Rights and information about filing a complaint locally. Action Taken: The Housing Counseling Agency contracted to provide Home Buyer Education classes continues to address Fair Housing in all classes held in English and Spanish.

Impediment #5. Address Fair Housing in the following Polk County Housing Programs:

- a. Polk County Tenant-Based Rental Assistance (TBRA) Program.
- b. Polk County Housing Rehabilitation Programs.
- c. Polk County State Housing Initiatives Partnership Program (SHIP).

Action Taken: Reviewed existing Fair Housing client educational fair housing materials and update handouts and brochures.

CR-40 - Monitoring 91.220 and 91.230

Describe the standards and procedures used to monitor activities carried out in furtherance of the plan and used to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

To ensure compliance with the program and comprehensive planning requirements, staff attends webinars for new compliance guidelines when there are rule changes and updates. When appropriate, staff confers with the HUD Exchange and our HUD Representative in Jacksonville for regulatory guidance. During the implementation process, each project is evaluated and verified for eligibility requirements with the CDBG 24 CFR.570, CFR 2 Part 200 and the new Section 3 rules. Regulations are reviewed in the "CDBG Desk Guide", and the "CDBG Guide to Eligible Activities". A risk factor analysis is performed for each contract for grant funds. When a risk factor is established the project manager determines the extent to which the client will need technical support during the program year. Technical assistance is provided to each subrecipient by professionally trained CDBG/HOME/ESG program managers. Weekly contact ensures program compliance and prohibits the inaccurate expenditure of funds. Monthly reports are required for each project to confirm adherence to program regulations and to evaluate progress. HND follows a policy of long-term monitoring in addition to monitoring projects being carried out during the current program year. Long-term monitoring applies to projects that have oversight requirements in force after the initial agreement ends. HND has in house monitoring staff that conducts monitoring during this specified length of time as a means of ensuring compliance with these requirements. Additionally, HND monitors those CDBG projects that require extended oversight such as phased large infrastructure projects with multi-year funding. Minority Businesses are encouraged to bid on HND demolition, rehabilitation, and reconstruction projects.

Citizen Participation Plan 91.105(d); 91.115(d)

Describe the efforts to provide citizens with reasonable notice and an opportunity to comment on performance reports.

Notice of availability of a draft copy of the Consolidated Annual Performance and Evaluation Report (CAPER) for public inspection and comment was published Wednesday November 26, 2025 and December 03, 2025, in the Sun News. The public comment period ran from Wednesday December 10, 2025, to wednesday December 24, 2025. The notice was also posted on the Polk County Website under the Housing and Neighborhood Development tab at: www.polkfl.gov.

A public meeting was held Tuesday December 16, 2025 at 6:00 p.m. which was advertised in the Public Inspection Period notice and on the Polk County Housing and Neighborhood Development website. At the meeting the HND manager asked for Women's Resource Center CDBG expenditure to be read again for clarification to reflect \$59,000.00 awarded and expended. Another staff member asked, did HND received the same funding amount for next year. It was explained due to the government closure, there is no information to provide at this time, however as soon as HUD reopens we will disclose funding information once it is released to HND.

CR-45 - CDBG 91.520(c)

Specify the nature of, and reasons for, any changes in the jurisdiction's program objectives and indications of how the jurisdiction would change its programs as a result of its experiences.

This year the Polk County Housing and Neighborhood Development office continues to work with grant funds that are to address the results of the hurricane damage locally. Additional ESG RUSH funds were received for assistance in response to the hurricanes. A substantial amendment to the 2024-2025 Annual Action Plan has been amended to include RUSH II funds to the ESG grant.

Does this Jurisdiction have any open Brownfields Economic Development Initiative (BEDI) grants?

No

[BEDI grantees] Describe accomplishments and program outcomes during the last year.

CR-50 - HOME 24 CFR 91.520(d)

Include the results of on-site inspections of affordable rental housing assisted under the program to determine compliance with housing codes and other applicable regulations

Please list those projects that should have been inspected on-site this program year based upon the schedule in 24 CFR §92.504(d). Indicate which of these were inspected and a summary of issues that were detected during the inspection. For those that were not inspected, please indicate the reason and how you will remedy the situation.

Polk County inspects the Tenant-Based Rental Assistance (TBRA) units annually as outlined in the Polk County TBRA program policies manual. §92.504(d)(1)(iii) is revised to confirm the reference to the applicable property standards at 24 CFR 982.401 (HQS) or any successor requirements imposed by HUD. The requirement for annual on-site inspections of housing occupied by TBRA recipients to determine compliance with property standards has not changed.

Provide an assessment of the jurisdiction's affirmative marketing actions for HOME units. 24 CFR 91.520(e) and 24 CFR 92.351(a)

The following actions were taken during FY 2024-2025 to address affirmative marketing goals: Continued to develop and provide affordable housing by; 1.) implementing outreach and educational programs targeted to potential purchasers and developed rack brochures in Creole and Spanish 2.) Continue to research zoning and land use regulations that present statutory impediments to fair housing. 3.) Continue to include all notices for funding advertisements in local newspapers with the largest circulation. 4.) Maintain Homebuyer education classes monthly in English and Spanish. 5.) Add extra classes upon request to local communities and churches. 6.) Maintain information regarding existing rental assistance under the HOME funds tab on the Housing and Neighborhood Development's Polk County Web page.

Refer to IDIS reports to describe the amount and use of program income for projects, including the number of projects and owner and tenant characteristics

Data relating to the amount and use of program income for projects and project characteristics are summarized on the attached Integrated Disbursement and Information System (IDIS) reports. Polk County uses HOME program income for current rehabilitation/reconstruction projects. At the beginning of the program year 2024, Housing and Neighborhood Development had a balance of \$150,000.00 of HOME Program Income (PI). It is anticipated that these funds have been assigned to a reconstruction project. For the program year 2024-2025, HOME program income of \$14,003.43 was received. These funds will be budgeted for projects in the upcoming year.

Describe other actions taken to foster and maintain affordable housing. 24 CFR 91.220(k) (STATES ONLY: Including the coordination of LIHTC with the development of affordable

housing). 24 CFR 91.320(j)

Polk County uses CDBG funds, HOME funds and State SHIP funds as the primary source of funds for affordable housing. In the fiscal year 2024-2025, Polk County expended \$ 188,367.82 in HOME funds to complete one reconstruction project. During the last year no CHDO funds were used. A Request for Application (RFA) was issued to obtain a CHDO project Developer for two single family homes on scattered sites in low-income areas of Polk County. A CHDO was selected, and contract is being developed. CDBG funds of \$64,471.30 were used for the Minor Repair for three (3) homes. CDBG funds of \$591,011.62 were used to complete the Demolition/Reconstruction of three (3) homes, and the Demolition Program demolished 5 unsafe slum and blighted structures. HOME funds were used to complete one (1) demolition reconstruction project in the amount of \$188,367.82. Total number of clients served during the program year of October 1, 2024, to September 30, 2025, were forty-nine (49), eighteen (18) are elderly ranging in ages from 61 to 91. The other nineteen (19) are disabled and are ages 33 to 61. Of the forty-nine (49), Tenant Based Rental Assistance (TBRA) clients served three (3) are veterans, and three identify as (3) Hispanic white. Of the total forty-eight (48) are disabled and of those clients sixteen (16) are white and thirty-two (32) are black. Thirty-five (35) of the TBRA clients are at the 30% AMI income level and thirteen (13) are at the 50% AMI level for the program and one is at 60% area median income. Rental assistance was provided to very low-income households through the HOME funded Tenant-Based Rental Assistance (TBRA) program. From October 1, 2023, through September 30, 2024, the number of households supported through Rental Assistance in the Tenant-Based Rental Assistance Program (TBRA) was a total of forty-nine clients (49). During the year one client was removed from the program due to death. Home Buyer Education classes were held this year in English and Spanish and a total of nine hundred and seventy-seven people attended. A total of eight- hundred and sixteen (816) people attended English classes this year. Spanish classes had one hundred and sixty-one (161) people in attendance.

CR-58 – Section 3

Identify the number of individuals assisted and the types of assistance provided

Total Labor Hours	CDBG	HOME	ESG	HOPWA	HTF
Total Number of Activities	2	0	0	0	0
Total Labor Hours	0	-	-	-	-
Total Section 3 Worker Hours	0	-	-	-	-
Total Targeted Section 3 Worker Hours	0	-	-	-	-

Table 14 – Total Labor Hours

Qualitative Efforts - Number of Activities by Program	CDBG	HOME	ESG	HOPWA	HTF
Outreach efforts to generate job applicants who are Public Housing Targeted Workers	-	-	-	-	-
Outreach efforts to generate job applicants who are Other Funding Targeted Workers.	-	-	-	-	-
Direct, on-the job training (including apprenticeships).	-	-	-	-	-
Indirect training such as arranging for, contracting for, or paying tuition for, off-site training.	-	-	-	-	-
Technical assistance to help Section 3 workers compete for jobs (e.g., resume assistance, coaching).	-	-	-	-	-
Outreach efforts to identify and secure bids from Section 3 business concerns.	-	-	-	-	-
Technical assistance to help Section 3 business concerns understand and bid on contracts.	-	-	-	-	-
Division of contracts into smaller jobs to facilitate participation by Section 3 business concerns.	-	-	-	-	-
Provided or connected residents with assistance in seeking employment including: drafting resumes, preparing for interviews, finding job opportunities, connecting residents to job placement services.	-	-	-	-	-
Held one or more job fairs.	-	-	-	-	-
Provided or connected residents with supportive services that can provide direct services or referrals.	-	-	-	-	-
Provided or connected residents with supportive services that provide one or more of the following: work readiness health screenings, interview clothing, uniforms, test fees, transportation.	-	-	-	-	-
Assisted residents with finding child care.	-	-	-	-	-
Assisted residents to apply for, or attend community college or a four year educational institution.	-	-	-	-	-
Assisted residents to apply for, or attend vocational/technical training.	-	-	-	-	-
Assisted residents to obtain financial literacy training and/or coaching.	-	-	-	-	-
Bonding assistance, guaranties, or other efforts to support viable bids from Section 3 business concerns.	-	-	-	-	-
Provided or connected residents with training on computer use or online technologies.	-	-	-	-	-
Promoting the use of a business registry designed to create opportunities for disadvantaged and small businesses.	-	-	-	-	-
Outreach, engagement, or referrals with the state one-stop system, as designed in Section 121(e)(2) of the Workforce Innovation and Opportunity Act.	-	-	-	-	-
Other.	-	-	-	-	-

Table 15 – Qualitative Efforts - Number of Activities by Program

Narrative

During the past program year for Polk County Annual Action Plan October 1, 2024, to September 30, 2025, the CDBG staff set in place and managed Section 3 provision in all bid documentation and contracts for the federal funds for projects over \$200,000. HUD's sample template was continually used to develop and implement Polk County's Section 3 plan.

Qualitative efforts for benchmarks that are not met include training efforts by Polk County CDBG staff for contractors who bid on CDBG projects. The CDBG staff ensured that requirements are communicated during pre-bid and pre-construction meetings. Part of the training process was to provide the contractors and subcontractors with sample forms and methods that can be used to help them keep track of total labor hours, Section 3 worker labor hours, and Targeted Section 3 worker labor hour. HND's CDBG staff also offered technical assistance to the contractor and subcontractors on the definitions (Section 3 Worker and Targeted Section 3 Workers), prioritization requirements, reporting of labor hours, and contractor/subcontractor responsibilities. The CDBG staff indicated that some of the awardees expressed concern about the additional staff costs of completing the Section 3 forms and data collection. The CDBG staff are still working to help answer these concerns and offers training to address the subject concerns.