



2026 to 2030

Five-Year Consolidated Plan



Draft: June 2026
polkfl.gov

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Executive Summary

ES-05 Executive Summary – 24 CFR 91.200(c), 91.220(b)

1. Introduction

Polk County receives annual federal grant allocations from the United States Department of Housing and Urban Development (HUD) through the Community Development Block Grant (CDBG), HOME Investment Partnerships (HOME), and Emergency Solutions Grant (ESG). Polk County's Consolidated Plan is the five-year planning document required by HUD to identify priority needs and establish corresponding goals to address those needs. The Action Plan is the annual planning document identifying specific activities to be undertaken during the HUD Program Year 2026-2027 using federally funded grants. The Five-Year Consolidated Plan and the Annual Action Plan also consider other sources of state and local funding that may be used to support, match, or leverage federally funded grants. A state source of funding is Florida's State Housing Initiatives Partnership (SHIP) program. Polk County's Consolidated Plan provides goals and coordinated strategies to address the housing and community needs of very low, low, and moderate-income residents. The preparation and administration of the Consolidated Plan offers opportunities to shape various programs into effective, coordinated neighborhood and community development strategies. The strategies become action-driven initiatives to foster positive changes. The planning process emphasizes creating an environment for strategic planning and citizen participation while reducing duplication of efforts at the local level. As part of the community needs assessment in preparation of the Consolidated Plan, County staff reached out to area community organizations and neighborhood groups; In-person meetings were held throughout the County. Community surveys (hard copy and online) were distributed to gather more information on the needs and concerns of communities. Surveys and other citizen input indicate a need for: continuing infrastructure improvements including but not limited to drainage, roadway, and sidewalk improvements; providing access to high-speed internet; and providing access to neighborhood, special needs, and homeless services. Community feedback also reflected the desire to have safe, affordable housing.

2. Summary of the Objectives and Outcomes Identified in the Plan Needs Assessment Overview

The Polk County Five Year 2026-2030 Consolidated Plan will continue to use CDBG, ESG, and HOME funds to address priority needs in very low, low, and moderate census block groups (target areas) across the County. In addition to unincorporated target areas of Polk County, funds will be

used in the County's ten (10) partner municipalities including the cities of Auburndale, Bartow, Davenport, Eagle Lake, Frostproof, Lake Alfred, Mulberry, and Winter Haven, and the towns of Dundee and Hillcrest Heights. Polk County funds will not be used in the City of Lakeland, an entitlement community, or in municipalities that have elected to participate in the State Small Cities Program, except in limited circumstances (i.e., when homeless services are provided). There are substantial unmet needs for affordable rental housing. According to HUD, the unmet needs for decent, safe, and affordable rental housing continues to outpace the ability of federal, state, and local governments to supply housing assistance. It is important to note that all of the 17 municipalities in Polk County are all partners; however, funding distribution is based on active application from participating municipalities.

The Consolidated Plan includes long and short-term goals and strategies to meet the needs identified through the Community Needs Assessment Surveys and community conversations, as well as input from community organizations. For the 2026-2030 Five-Year Consolidated Plan, Polk County has established the following goals to guide funding decision-making. The goals focus on creating and maintaining a suitable living environment, by providing needed infrastructure improvements; access to improved public facilities; resurfacing roads; and public services. Emphasis will also be placed on increasing high-speed internet access and reducing conditions of blight.

- (1) **Neighborhood Improvements:** Provide funding for public facility improvements in target areas, and in very low-, low- and moderate-income areas to improve the quality of life and health of neighborhood residents.
- (2) **Public Services:** Provide funding for operating expenses of public services benefitting very low, low, and moderate income, homeless, and/or special needs populations.
- (3) **Housing:** Provide funding for the following activities.
 - a. *Shelter for Homeless Population* – The acquisition, construction, and/or rehabilitation of shelter facilities and housing for the homeless population.
 - b. *Rental Assistance* – Rental assistance and security or utility deposits for income-eligible individuals and households. Rapid housing for individuals and households at risk of or already experiencing homelessness.
 - c. *Homeownership Assistance* – Direct assistance to prospective low- and moderate-income homebuyers, including down payment and closing cost assistance, credit counseling, and homeownership education.

- d. *Housing Preservation* – Acquisition, rehabilitation, and/or preservation of affordable housing for low- and moderate-income residents.
 - e. *New Housing* – Acquisition, development, and construction of new affordable housing.
- (4) ***Emergency/Disaster Response*** – Assistance to prepare for, protect during an event, mitigate loss, and aid with recovery prior to, during, and after a community emergency or disaster event

3. Evaluation of Past Performance

Over the 2021-2025 five-year period, Polk County continued to meet the goals of the Consolidated Plan. The Polk County 2021-2025 Five-Year Consolidated Plan and yearly action plans utilized federal CDBG, HOME, and ESG funds to meet affordable housing goals, and assist low-income residents in Polk County. The programs funded with these grants provided rehabilitation of substandard units, emergency repairs, infrastructure improvements, elimination of slum and blighting influences, and delivery of county-wide public and homeless services. During this period, a total of \$15,856,101 was allocated in CDBG funds, \$4,900,493 in HOME funds, and \$1,035,525 in ESG funds to target the priorities outlined in the 2021- 2025 Five-Year Consolidated Plan. The HOME funds require a 25 percent match which is derived from the SHIP funds and Affordable Housing Impact Fee Waivers as part of the County Impact Fee Ordinance. The main sources of funding for affordable housing programs and projects during the Consolidated Plan period were the HOME and SHIP funds. HOME and SHIP funds assisted households for repair or replacement of substandard housing and assisted families with homeownership. During this past consolidated planning period, the Polk County Housing and Neighborhood Development Office received favorable Annual Community Assessments from the HUD, Jacksonville Field Office.

4. Summary of Citizen Participation Process and Consultation Process

To identify the needs and concerns of the public, the Polk County Housing and Neighborhood Development Department, in coordination with the Central Florida Regional Planning Council, held a series of public input sessions in various places around the county. The meetings were held as follows.

- In-Person Community Input Sessions
 - Bartow on February 12, 2026 (Polk County Board of County Commissioners Chambers)

- Bartow on February 19, 2026 – Carver Community Center
- Winter Haven on March 5, 2026 – Wilfred Smith Community Center
- Haines City on March 19, 2026 – Haines City Library Community Room
- Winter Haven on April 20, 2026 -Wilfred Smith Community Center

Several community and nonprofit organizations were interviewed. Community needs assessment surveys were distributed during Homebuyer Education classes and to at least eight affordable housing communities, community centers, and libraries in both English and Spanish to obtain additional input. Five public meetings were held, to discuss the concepts of this Plan. Additionally, surveys were distributed at several community festivals in Dundee, Eloise and Winter Haven. One public hearing before the Board of County Commissioners was held on July 8, 2026, for review and approval of this Plan.

5. Summary of Public Comments

Through the public engagement process several community needs were identified. Public comments ranged from the availability of funds to assist very low and low-income residents for additional affordable housing to availability and affordability of high-speed internet access. Comments from the public included:

- Infrastructure improvements including drainage, roads, sidewalks, and wastewater lines.
- Special needs services, housing and services for all populations including the elderly.
- Homeless shelters and services.
- Public services such as mental health and behavioral services, transportation access and programs for youth and elderly.
- Rehabilitation and preservation of existing housing.
- Rental and owner housing assistance.
- Assistance with utilities

6. Summary of Comments or Views Not Accepted and the Reasons for Not Accepting Them

All comments were considered when preparing this plan.

7. Summary

The Polk County Housing and Neighborhood Development office provided opportunities for

citizens to participate in public hearings to obtain feedback throughout the strategic and action planning process including establishing program needs and priorities and review of proposed activities. Hearings were held in the Board of County Commissioners’ boardroom and at meetings of local social service agencies. Additionally, citizens were provided opportunities to submit written comments on the Five- Year Consolidated Plan, Annual Action Plan, and the associated proposed projects. Polk County Housing and Neighborhood Development staff coordinated with nonprofit services providers, urban municipality partners, and public housing agencies to obtain input for this Five-Year Consolidated Plan.

Through the identified Consolidated Plan goals, the County works to address the priority needs of very low-, low- and moderate-income persons. Anticipated federal funding from CDBG, HOME and ESG will assist in addressing these goals.

The Process

PR-05 Lead & Responsible Agencies - 24 CFR 91.200(b)

1. Describe Agency/Entity Responsible for Preparing the Consolidated Plan and Those Responsible for Administration of Each Grant Program and Funding Source

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Table 1: Responsible Agencies

Agency Role	Name	Department/Agency
CDBG Administrator	Polk County	Housing and Neighborhood Development Office
HOME Administrator	Polk County	Housing and Neighborhood Development Office
ESG Administrator	Polk County	Housing and Neighborhood Development Office

Narrative

Polk County is designated as an Entitlement Urban County. As an entitlement community, the County, consistent with HUD guidelines and requirements, is responsible for developing its own programs and funding priorities. In doing so, the County consults with residents before making final decisions. The Polk County Board of County Commissioners designated the Housing and

Neighborhood Development Office as the lead agency in developing and implementing the Consolidated Plan which includes the CDBG, HOME, and ESG programs. Included within Polk County's purview are target areas of unincorporated Polk County and the County's nine partner municipalities including the cities of Auburndale, Bartow, Davenport, Eagle Lake, Frostproof, Lake Alfred, Mulberry, and Winter Haven, and the towns of Hillcrest Heights. Funds will not be used in the City of Lakeland, an entitlement community, or in municipalities that have elected to participate in the State Small Cities Program, except in limited circumstances (i.e., when homeless services are provided).

Consolidated Plan Public Contact Information

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Materials are also available on the Polk County website www.polk-county.net.

PR-10 Consultation - 91.100, 91.200(b), 91.215(l)

1. Introduction

Polk County's Citizen Participation Plan (most recently updated in May 2026) includes goals, policies, and implementation strategies to promote citizen participation in drafting the Consolidated Plan, Annual Action Plans, and the Consolidated Annual Performance and Evaluation Report (CAPER). In addition, the Polk County Housing and Neighborhood Development Office (HND) is committed to obtaining input from all housing and social service provider partner agencies. Each agency plays an important role in the provision of services and assistance to very low-, low-, and moderate-income residents. Throughout the five-year planning cycle, the County's goals and objectives are met in partnership with these agencies.

Notices of public meetings, public hearings, and availability for viewing the draft Consolidated Plan and Annual Action Plan and proposed funding are advertised in the Lakeland Ledger (general circulation), on local radio stations, on the County's website and Facebook page and through local governments posting notice on their respective websites.

Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health, and service agencies (91.215(l)).

Throughout the planning process, the Polk County HND coordinated with various private, nonprofit, and mental health providers whose mission is to assist in the provision of housing and social services. These agencies focus their efforts on very low-, low-, and moderate-income populations. Additional consultations were conducted by phone, through email, and during individual meetings with agencies.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness.

Polk County HND staff attend all meetings of the Homeless Coalition of Polk County (HCPC). The HCPC serves as the Continuum of Care lead agency and provides Homeless Management Information System (HMIS) data tracking for the County Emergency Solutions Grant (ESG). The HCPC developed its policies and procedures for administering HMIS, in accordance with all HUD regulations. Polk County traditionally allocates \$35,000 annually for HMIS services and uses the majority of the ESG funding for homeless prevention, rapid rehousing, and a limited number of essential services for shelters. The Polk County HND utilizes 7.5 percent of the grant for program administration. The funding allocated for HMIS services for the Continuum of Care (CoC) lead agency is used primarily for payroll and server equipment systems updates. All partner agencies provide staff support for the Point-in-Time homeless count. This occurs every January when the HCPC conducts surveys to determine the needs of homeless persons including chronically homeless individuals and families, families with children, veterans, unaccompanied youth, and persons at risk of homelessness.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds; develop performance standards and evaluate outcomes; and develop funding, policies, and procedures for the administration of HMIS.

HCPC acts as the Lead Agency for Polk County Continuum of Care (CoC) and is responsible for the administration and oversight of the Homeless Management Information System (HMIS). This

includes developing and maintaining policies and procedures to ensure data quality, compliance, and confidentiality. The HCPC provides HMIS data tracking and reporting for Polk County’s ESG-funded programs, supporting data-driven decision-making and performance evaluation.

Over the past five years, Polk County has consistently allocated \$35,000 annually to support HMIS services, demonstrating its commitment to maintaining a robust data system that informs planning and resource allocation.

2. Describe Agencies, groups, organizations, and others who participated in the process and describe the jurisdiction's consultations with housing, social service agencies, and other entities.

Table 2 provides a summary of stakeholder participation and consultation.

Table 2 – Agencies, Groups, Organizations that Participated

	Field	Description
1	Agency/Group/Organization	Lakeland Habitat for Humanity
	Agency/Group/Organization Type	Services – Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Phone interview. Lakeland Habitat requested future funds to assist with the provision of the housing rehabilitation activity.
2	Agency/Group/Organization	Habitat for Humanity of East Polk County
	Agency/Group/Organization Type	Housing Services – Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The ongoing support with impact fee waivers in Polk County helps their efforts to increase the supply of affordable housing.
3	Agency/Group/Organization	Winter Haven Housing Authority
	Agency/Group/Organization Type	Public Housing Authority Services - Housing Other government - Federal

	Field	Description
	What section of the Plan was addressed by Consultation?	Housing Need Assessment PublicHousing Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Phone consultation. Lisa Jenkins-Watkins, Executive Director indicated that job training and GED programs were a current need for residents of the WHHA. In addition to educationand job training, the need for subsidized childcare needs to be addressed. Future Action Plan public services funds may address this need.
4	Agency/Group/Organization	Homeless Coalition of Polk County
	Agency/Group/Organization Type	Housing Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims ofDomestic Violence, Services-homeless
	What section of the Plan was addressed by Consultation?	Homeless Needs Chronically homeless Homeless Needs - Families with children Homelessness Needs— Veterans Homelessness Needs Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Phone interview with the Homeless Coalition's Planner and HMIS specialist regarding the Continuum of Care Point In Time Survey and Strategic Planning documents for the upcoming year.
5	Agency/Group/Organization	Lake Wales Housing Authority
	Agency/Group/Organization Type	Public Housing AuthorityServices - Housing Other government - Federal
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Phone consultation, the biggest need is for the continued increase in new units and/or rehabilitated units.
7	Agency/Group/Organization	Catholic Charities of Central Florida

	Field	Description
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consultation via phone. Catholic Charities of Central Florida helps with rent and utilities payments as well as food assistance. They also are a CHDO and would like to either build and or do property management for affordable housing..
8	Agency/Group/Organization	Bartow Housing Authority
	Agency/Group/Organization Type	Public Housing Authority Services - Housing Other government - Federal
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Phone consultation, the biggest need is for additional units and services such as job training.
9	Agency/Group/Organization	Mulberry Housing Authority
	Agency/Group/Organization Type	Public Housing Authority Services - Housing Other government - Federal
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Phone consultation, they stated that the Mulberry Housing Authority only has 26 units, but the waiting list is long, and they could benefit from additional units.

Identify any Agency Types not consulted and provide rationale for not consulting

A concerted effort was made to reach out to and consult with all local stakeholders for the current Five-Year Consolidated Plan and the Annual Action Plan.

Other local/regional/state/federal planning efforts considered when preparing the Plan

Table 3: Other Local / Regional / Federal Planning Efforts

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Polk County Homeless Coalition	The Continuum of Care's Plan priorities and strategic plan mirror support for the goals and objectives outlined in Polk County's Five-Year Consolidated Plan and Annual Action Plan.

Describe the means of cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(l))

The Polk County Housing and Neighborhood Development (HND) Office is committed to broadening citizen participation during the Consolidated Five-Year and Annual Action Planning. To engage stakeholders and residents, various methods were employed to obtain input on community needs and priorities. Both public meeting and public hearing announcements were advertised in the display section of the largest local newspaper, in housing authority media (bulletin boards and newsletters, etc.), and on Facebook and other social media platforms. Surveys were hand-delivered to local nonprofit service organizations, housing authorities, and community centers, for input. Tenant Based Rental Assistant (TBRA) clients were mailed surveys and supplied with a postage-paid envelope for return. The HND manager attended Homeless Coalition of Polk County (HCPC) monthly meetings as well as meetings of the Affordable Housing Advisory Committee (AHAC) Meetings.

Narrative (optional):

Community outreach with agencies and public entities took place through a series of public meetings, directly requesting input. Surveys were distributed during local Home Buyer Education classes, letters were mailed to the Tenant- Based Rental Assistance (TBRA) clients, and the Housing and Neighborhood Development Office manager and staff attended neighborhood meetings and local festivals in targeted areas with high percentages of low-income residents.

PR-15 Citizen Participation – 91.105, 91.200(c)

1. **Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal- setting**

Polk County worked to ensure there was broad community participation. Public notices were advertised in many venues including the County's general circulation newspaper and via social media. Community engagement efforts were guided by the goals of increasing the community's knowledge about programs and funding offered, to establish and reestablish partnerships and align resources, and encourage public input regarding the Consolidated Plan.

The Polk County Housing and Neighborhood Development (HND) Office is committed to broadening citizen participation during the Consolidated Five-Year and Annual Action Planning process. To engage stakeholders and the public, various methods were employed to obtain input on community needs and priorities. Both public meetings and public hearing announcements were advertised in the display section of the largest local newspaper

The County HND manager attended Homeless Coalition of Polk County (HCPC) meetings which meet monthly and is a member of the Affordable Housing Advisory Committee (AHAC), which meets quarterly.

Citizen Participation Outreach

Table 4 provides a summary of citizen participation outreach.

Table 4: Citizen Participation Outreach

Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments notaccepted and reasons	URL (if applicable)
Needs Assessment Community Survey	Non-target/ broad community	The Polk County HND distributed a survey in English and Spanish. The survey was open from Fall 2025 to Spring 2026	410 English and 16 Spanish responses to 21 questions on topics related to the needs and wants of their respective neighborhoods. Major comments included the need for more affordable housing, to drainage to transportation.	Comments were considered and where appropriate included when preparing this plan	www.cfrpc.org/polkneeds
Public Meeting	Polk County Housing Partners	On January 22, 2026, staff from PC HND and the Central Florida Regional Planning Council	Discussion included		

Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments notaccepted and reasons	URL (if applicable)
Public Meeting –	Non-target/broad community	On February 12, 2026, staff from PCHND and the Central Florida Regional Planning Council Notice of Funding Meeting for the Five-Year Consolidated Plan.	Discussion included the needfor more affordable housing as well asthe need for infrastructure improvements.	Not applicable.	
Public Meeting	Non-target/ broad community	On February 11, 2026 staff from PCHND and Central Florida Regional Planning Council hosted a virtual meeting to discuss the 5- Year Plan and receive input from stakeholders. The meeting wasattended by members of the public, and municipalities	Twenty-seven (27)people attended, and much discussion was had. Comments ranged from the need for additional affordable housing to improving education.	Comments were considered and where appropriate included when preparing this plan	
Public meeting	Non-target/ broad community	On February 19, 2026, staff from the PC HND and the CFRPC hosted a meeting in Bartow. Staff gavea presentation to local stakeholders and members of the public	22 people attended and discussion rangedfrom the need for improved public housing to informing the public about the 5-Year Plan.	Comments were considered and where appropriate included when preparing this plan	

Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments notaccepted and reasons	URL (if applicable)
Public meeting	Non-target/ broad community	On March 5, 2026, staff from the PC HND and the CFRPC hosted a meeting in Winter Haven. Staff gave a presentation to local stakeholders and members of the public	Discussion ranged from the need for improved public housing to improving transit to low-income areas.	Comments were considered and where appropriate included when preparing this plan	
Public meeting	Non-target/ broad community	On March 19, 2026, staff from the PC HND and the CFRPC hosted a meeting in Haines City. Staff gave a presentation to local stakeholders and members of the public	Eight people attended, and discussion ranged from the need for improved help for homeless people and sidewalk improvements	Comments were considered and where appropriate included when preparing this plan	
Public meeting	Non-target/ broad community	On April 20, 2026 staff from PC HND and Central Florida Regional Planning Council hosted a second meeting in Winter Haven. The meeting was attended by members of the public, and municipalities	Seventeen people attended and topics ranged from flooding near Lake Conine to the need for a traffic light at Lucerne Park Road.	Comments were considered and where appropriate included when preparing this plan	

Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments notaccepted and reasons	URL (if applicable)
Public meeting	Non-target/ broad community	On October 23, 2025, and February 19, 2026 staff attended the PC Affordable Housing Advisory Committee and mentioned the need for input in regard to the 5- Year Plan	The Plan and the survey were discussed and distributed	No verbal comments received	

Survey Results

An online and paper-based survey was conducted between the fall of 2025 and the spring of 2026 to gather input to gauge the community’s thoughts on community needs in Polk County. A total of approximately 410 people completed all or portions of the survey in English and about 16 in Spanish, providing valuable insight into community needs, including infrastructure, broadband, neighborhood services and others. While the survey is not statistically representative, the survey results can provide direction for the goals and actions to address community needs.

Of the approximately 410 English survey respondents, 57 percent stated that resurfacing of roads was the most import priority while more sidewalks, senior living facilities and access to high-speed internet were also highly important. When asked to rate the reliability of home internet connections, only 19 percent of respondents stated that their internet is very reliable. And 26 percent state that speed varies considerably and the connection drops regularly . Of the 154 people who responded to the question of sewage systems in their homes, 57 percent stated that bathtubs, showers and sinks drain very slowly. Other responses included 12 percent stating that water and sewage from toilets, drains and sinks back up into the home and 13% stated they have bad odors around their septic system. When asked about connecting to central wastewater if connections were waived, 30 percent stated they would with 61 percent stating that it wasn’t applicable About 2 percent of respondents stated that their septic systems were failing as verified by the Health Department while about 68% stated not applicable.

When asked about the importance of infrastructure improvements, drainage and water and sewer were the most important to respondents but sidewalks and street lighting/streetscapes were almost as important. On the questions of neighborhood services, emergency home repair was most important, but code enforcement and demolition of unsafe buildings were almost as important.

Housing for the disabled, affordable housing and fair housing ranked highly in importance while senior housing and single-family housing were almost as important. When asked about special needs services domestic violence and centers/services for disabled scored highest and accessibility improvements and substance abuse were also important. Almost 81 percent of respondents stated that neglected/abused children were the most important topic for them.

Approximately 63 percent of respondents stated that job/creation and retention were extremely important while 26 percent stated that building façade improvement were extremely important. 54 percent stated that employment training was extremely important.

On the questions of community facilities and community services, youth center and childcare centers as well as services for youth and seniors were extremely important to more than half of the respondents, while almost 70 percent stated that health services were extremely important.

Approximately 10 percent of respondents felt they had been discriminated against in housing, but 90 percent stated that they had not been discriminated against in housing. Of those who had been discriminated against, 8 percent stated that it was the landlord or property manager who had discriminated, others felt it was the real estate agent or the mortgage insurer. 8 percent of those felt the reason they had been discriminated due to their race, other thought it was because of familial status or disability. Of those who had been discriminated, 8 percent didn't report it because they didn't think would make a difference, 4 percent didn't know where to report and 4% thought it was too much trouble, most stated they had not been discriminated against.

Approximately 70 percent of respondents own their home and almost 30% rent. When asked how concerned they are about natural disasters 42 percent of respondents stated they are extremely concerned, 37 percent are somewhat concerned, and 11 percent are not concerned.

Needs Assessment

NA-05 Overview

Needs Assessment Overview

Polk County's needs assessment encompasses a variety of data including data from the Comprehensive HousingAffordability Strategy (CHAS) database and the U.S. Census Bureau's American Community Survey (ACS) database. Additionally, this report is supported with data from the local public housing authorities and other documentation from Polk County and its partners.

The Needs Assessment section evaluates the demand for housing and community development assistance by the following income groups based on Area Median Income (AMI):

- Extremely Low-income (0 – 30 percent AMI)
- Very Low-income (30 percent - 50 percent AMI)
- Low-income (50 percent - 80 percent AMI)

Area Median Income is based on the Fiscal Year 2025 HUD Income Limits Documentation System which is outlined in **Table 5**. Polk County is located in the Lakeland-Winter Haven FL MSA where the Median Family Income is \$83,300. For a family of four persons, extremely low-income is \$32,150, very low-income is \$41,650, and low-income is \$66,650.

Table 5: HUD FY 2025 Income Limits (Lakeland-Winter Haven, FL MSA) – Effective April 1, 2025

Income Limit Category	Persons in Family							
	1	2	3	4	5	6	7	8
Extremely Low (30%)	\$17,500	\$21,150	\$26,650	\$32,150	\$37,650	\$43,150	\$48,650	\$54,150
Very Low (50%)	\$29,200	\$33,350	\$37,500	\$41,650	\$45,000	\$48,350	\$51,650	\$55,000
Low (80%)	\$46,700	\$53,350	\$60,000	\$66,650	\$72,000	\$77,350	\$82,650	\$88,000

Data Source HUD Income Limits Documentation System (2025) HUDuser.gov

Housing Profile - Polk County, Florida

The following data is provided by the US Census Bureau/ACS and BEBR Medium/High (2025)

- Population: 846,896
- Households: 314,272
- Homeownership Rate: 72.2 percent
- Total Housing units: 364,770

The “Cost-burdened” households indicator encompasses a broad range of households likely experiencing distress because of their housing costs. With their low incomes, the large portion of income taken up by housing costs is likely to limit these households' ability to afford other necessities.

- “Cost-burdened” households pay more than 30 percent of income for rent or mortgage costs. In 2023, 77,285 Polk County households (26.8 percent) pay more than 30 percent of income for housing. By comparison, 34.1 percent of households statewide are cost burdened (Shimberg Center for Housing Studies).
- In Polk County, 30,184 households (10.5 percent) pay more than 50 percent of income for housing while 16.4 percent of households pay more than 50 percent of income for housing in Florida.

Conclusion

The initial Affordable Housing Needs Assessment (AHNA) summary figure of all low-income, severely cost-burdened households provides one measure of affordable housing needs in a local community. In Polk County over 10% of households are considered to be cost burdened when it come to housing, which is less than the state average.

NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

Summary of Housing Needs

The data in the Housing Needs Assessment subsection describes the characteristics of Polk County’s households and housing stock. This subsection provides the estimated number and type of households in need of housing assistance by income level, tenure type (owner or renter), household type, and housing problem (cost-burdened, severely cost-burdened, substandard housing, overcrowding, or geographic concentration of racial/ethnic groups). This section also integrates the needs identified during consultation and public outreach efforts.

The Housing Needs Assessment includes the following contents:

- Summary of Housing Needs
- Demographics
- Number of Households
- Housing Problems 1
- Housing Problems 2
- Cost-burden > 30 percent
- Cost-burden > 50 percent
- Crowding Table (More than One Person Per Room)
- Additional Housing Needs Narrative

The HUD Adjusted Median Family Income (HAMFI) data provided in this section indicates the most common housing problems for Polk County households paying more than 30 percent to 50 percent of gross monthly income on housing costs (cost-burdened), substandard housing (lack complete plumbing, lack of a complete kitchen, lack of heat, or over the age of 50, or a combination of these), and overcrowding.

Demographics

Florida in general and Polk County in particular have been growing at a rapid rate for many years. Between 2020 and 2024, the population in the County increased by approximately 21 percent according to the Bureau of Economic and Business Research (BEBR). According to the U.S. Census Bureau, 2020 American Community Survey 5-Year Estimates, the number of households has increased by approximately 30 percent. Between 2020 and 2024 the median income in Polk County increased by approximately 29.5 percent.

Table 6: Housing Needs Assessment Demographics

Demographics	Base Year: 2020	2024	% Change
Population	704,100	852,878	21.1%
Households	240,879	314,272	30.4%
Median Income	\$51,535	\$66,779	29.5%

Data Source: 2020 Census (Base Year); 2024 ACS Tables DP-02 and S1901

Number of Households Table

Table 7 includes the number and type of households by HUD Adjusted Median Family Income (HAMFI). The default data source is the CHAS Survey (2016-2020 CHAS).

With 50.2 percent of the total households, the highest percentage of total households is in the >100 percent HAMFI group. The second highest is the >50-80 percent HAMFI group with 18.2 percent.

Approximately 9.1 percent of the households earn below 30 percent of HAMFI.

The table also includes information on households that contain at least one person considered to be elderly (over the age of 62). The highest percentage of households are in the >100 percent HAMFI group (46.6%) followed by the >50-80 percent HAMFI (19.6%). Approximately 9.0 percent of the households that contain at least one person considered to be elderly earn below 30 percent of HAMFI.

Households with one or more children 6 years old or younger are included in the table. The highest percentage of households are in the >100 percent HAMFI group (39.3%) followed by the >50-80 percent HAMFI (23.3%). Approximately 11.6 percent of the households that contain one or more children 6 years old or younger earn below 30 percent of HAMFI.

Table 7: Total Households Table

	0-30 % HAMFI	>30-50 % HAMFI	>50-80 % HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	16,438	20,263	32,813	20,038	90,300
Small Family Households	5,215	6,028	11,719	7,283	41,545
Large Family Households	1,094	1,769	3,624	1,919	8,964
Household contains at least one person 62-74 years of age	4,550	5,511	9,442	5,961	25,793
Household contains at least one person age 75 or older	2,713	5,054	6,308	3,433	11,696
Households with one or more children 6 years old or younger	2,754	3,619	5,545	2,536	9,373

Data Source: CHAS Survey with percentages calculated

Housing Needs Summary Tables

1. *Housing Problems (Households with one of the listed needs)*

Table 8 displays the number of households with housing problems by tenure and HUD Adjusted Median Family Income (HAMFI) according to the default 2016-2020 Comprehensive Housing Affordability Strategy (CHAS) data developed by HUD.

As defined by HUD, housing problems include:

- Substandard housing lacking complete plumbing facilities
- Substandard housing lacking complete kitchen facilities
- Overcrowded households with 1.01 to 1.5 people per room, excluding bathrooms, porches, foyers, halls, or half-rooms

- Households with housing cost-burden greater than 30 percent of income

As shown in **Table 8**, among the “housing problem” categories, households within Polk County are most impacted by severe housing cost-burden (greater than 30 percent of income) and housing cost-burden (greater than 50 percent of income).

The first housing problem, substandard housing, is defined as a household without hot and cold piped water, a flush toilet and a bathtub or shower, and kitchen facilities that lack a sink with piped water, a range or stove, or a refrigerator. **Table 8** identifies 500 renter households and 347 owner households that live in substandard housing.

The second housing problem identified is households living in overcrowded conditions. There are two forms of overcrowding defined by HUD and identified in Table 8:

1. Severely overcrowded is defined as a household having complete kitchens and bathrooms but housing more than 1.51 persons per room excluding bathrooms, porches, foyers, halls, or half-rooms.
2. Overcrowded is defined as a household having complete kitchens and bathrooms but housing more than 1.01 to 1.5 persons per room excluding bathrooms, porches, foyers, halls, or half-rooms.

As shown in **Table 8**, 2,045 renter households are experiencing some form of overcrowding while 1,395 owner-occupied households are experiencing some form of overcrowding.

The final housing problem identified is cost-burden. Cost-burden is a fraction of a household’s total gross income spent on housing costs. For renters, housing costs include rent paid by the tenant plus utilities. For owners, housing costs include mortgage payment, taxes, insurance, and utilities. Cost-burden is broken into two categories based on severity:

- Severe housing cost-burden greater than 50 percent of income.
- Housing cost-burden greater than 30 percent of income.

As shown in **Table 8**, approximately 8,842 renters have a cost-burden greater than 30

percent of income and 9,928 renters have a cost-burden greater than 50 percent of income. Approximately 11,769 owners have a cost-burden greater than 30 percent of income and 11,072 owners have a cost-burden greater than 50 percent of income.

Overall, 20,611 households in Polk County are experiencing a cost-burden greater than 30 percent of income and 21,000 households are experiencing a cost-burden greater than 50 percent of income. Owners appear to be affected more than renters by the cost of housing within Polk County. Approximately 57.1 percent of the households with a housing cost burden greater than 30 percent of income are owner households and approximately 52.7 percent of the households with a housing cost burden greater than 50 percent of income are owner households

Table 8: Housing Problems Table

Number of Households	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Substandard Housing - Lacking complete plumbing or kitchen facilities	69	263	139	29	500	103	40	145	59	347
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	129	149	434	70	782	44	154	83	50	331
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	197	370	559	137	1,263	174	128	608	154	1,064

Number of Households	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Housing cost-burden greater than 50% of income (and none of the above problems)	4,783	3,623	1,452	70	9,928	4,419	3,695	2,624	334	11,072
Housing cost-burden greater than 30% of income (and none of the above problems)	344	2,761	3,994	1,743	8,842	1,213	3,155	4,469	2,932	11,769
Zero/negative Income (and none of the above problems)	1,344	0	0	0	1,344	1,551	0	0	0	1,551

Data Source: 2016-2020 CHAS

2. ***Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost-burden)***

Table 9 displays the number of households with no housing problems, one or more housing problems, and negative income by tenure and HUD Area Median Income (AMI). The Default Data Source is the 2018-2022 Comprehensive Housing Affordability Strategy (CHAS) data developed by HUD.

As the data reveals in **Table 9**, renters in the 30-50 percent AMI group experience the highest occurrence of one or more of the four housing problems when compared to other income groups. A total of 18,255 households below 30 percent AMI experience some form of housing problem. More owner households than renter households (8,845 and 9,410, respectively) in the 0-30 percent AMI group have one or more of the four housing problems. Overall, owner households experience the highest occurrence of one or more of

the four housing problems, although housing problems affect **renter** households similarly.

Table 9 – Housing Problems 2

Number of Households	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Having 1 or more of four housing problems	8,845	10,460	10,315	3,805	35,555	9,410	9,810	11,165	5,880	44,225
Having none of four housing problems	3,995	1,525	5,100	5,380	40,740	4,100	6,575	17,950	13,020	140,110
Household has negative income, but none of the other housing problems	2,215	-	-	-	2,215	1,940	-	-	-	1,940

Data Source: 2018-2022 CHAS calculated

3. **Cost-burden > 30 %**

Table 10 and **Table 11** display the number of households with housing cost-burdens greater than 30 percent of income and greater than 50 percent of income, respectively, by household type, tenure, and household income (expressed as a percentage of Area Median Income (AMI)). The Default Data Source is the 2016-2020 Comprehensive Housing Affordability Strategy (CHAS) data developed by HUD.

Households are broken into four categories:

1. Small related – Family households with two to four related members
2. Large related – Family households with five or more related members
3. Elderly – A household whose head, spouse, or sole member is a person who is at least 62 years of age
4. Other – All other households

Approximately 3,724 “Small Related” households have an income that is less than 30 percent of the AMI, of which approximately 62.1 percent are renters and 37.9 percent are

owners. Approximately 4,513 “Small Related” households have an income between 30 and 50 percent of AMI, of which approximately 63.1 percent are renters and 36.9 percent are owners. Approximately 5,683 “Small Related” households have an income between 50 and 80 percent of the AMI, of which approximately 46.3 percent are renters and 53.7 percent are owners.

Approximately 822 “Large Related” households have an income that is less than 30 percent of the AMI, of which approximately 46.7 percent are renters and 53.3 percent are owners. Approximately 1,403 “Large Related” households have an income between 30 and 50 percent of AMI, of which approximately 58.8 percent are renters and 41.2 percent are owners. Approximately 1,409 “Large Related” households have an income between 50 and 80 percent of AMI, of which approximately 56.3 percent are renters and 43.7 percent are owners.

Approximately 4,862 “Elderly” households have an income that is less than 30 percent of the AMI, of which approximately 33.3 percent are renters and 66.7 percent are owners. Approximately 5,758 “Elderly” households have an income between 30 and 50 percent of AMI, of which approximately 31.2 percent are renters and 68.8 percent are owners. Approximately 3,998 “Elderly” households have an income between 50 and 80 percent of AMI, of which approximately 31.1 percent are renters and 68.9 percent are owners.

Approximately 4,862 “Other” (non-related and non-elderly) households have an income that is less than 30 percent of the AMI, of which approximately 33.3 percent are renters and 62.7 percent are owners. Approximately 4,285 “Other” (non-related and non-elderly) households have a cost-burden between 30 and 50 percent of income of which approximately 65.5 percent are renters and 34.5 percent are owners. Approximately 1,964 “Other” (non-related and non-elderly) households have a cost-burden between 50 and 80 percent of income of which approximately 59.5 percent are renters and 40.5 percent are owners.

Table 10 – Cost-burden > 30%

Number of Households	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Number of Households								
Small Related	2,313	2,848	2,630	7,791	1,411	1,665	3,053	6,129
Large Related	384	825	793	2,002	438	578	616	1,632
Elderly	1,606	1,798	1,242	4,646	3,220	3,960	2,756	9,936
Other	1,187	1,520	1,169	3,876	705	801	795	2,301
Total need by income	5,490	6,991	5,834	18,315	5,774	7,004	7,220	19,998

Data Source: CHAS Survey with percentages calculated

4. *Cost-burden > 50 percent*

For households that have a greater than 50 percent cost burden, approximately 1,001 “Small Related” households have an income that is less than 30 percent of the AMI, of which approximately 0.0 percent are renters and 100.0 percent are owners. Approximately 978 “Small Related” households have an income between 30 and 50 percent of AMI, of which approximately 0.0 percent are renters and 100.0 percent are owners. Approximately 1,544 “Small Related” households have an income between 50 and 80 percent of the AMI, of which approximately 100.0 percent are renters and 0.0 percent are owners.

Approximately 373 “Large Related” households have an income that is less than 30 percent of the AMI, of which approximately 0.0 percent are renters and 100.0 percent are owners. Approximately 369 “Large Related” households have an income between 30 and 50 percent of AMI, of which approximately 0.0 percent are renters and 100.0 percent are owners. Approximately 397 “Large Related” households have an income between 50 and 80 percent of AMI, of which approximately 72.5 percent are renters and 27.5 percent are owners.

Approximately 3,933 “Elderly” households have an income that is less than 30 percent of the AMI, of which approximately 36.6 percent are renters and 63.4 percent are owners. Approximately 3,072 “Elderly” households have an income between 30 and 50 percent of AMI, of which approximately 39.4 percent are renters and 60.6 percent are owners. Approximately 1,269 “Elderly” households have an income between 50 and 80 percent of AMI, of which approximately 20.7 percent are renters and 79.3 percent are owners.

Approximately 552 “Other” (non-related and non-elderly) households have an income that is less than 30 percent of the AMI, of which approximately 0.0 percent are renters and 100.0 percent are owners. Approximately 1,022 “Other” (non-related and non-elderly) households have a cost-burden between 30 and 50 percent of income of which approximately 100.0 percent are renters and 0.0 percent are owners. Approximately 873 “Other” (non-related and non-elderly) households have a cost-burden between 50 and 80 percent of income of which approximately 100.0 percent are renters and 0.0 percent are owners.

Table 11 – Cost-burden > 50%

Number of Households	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Small Related	0	0	1,544	1,544	1,101	978	0	2,079
Large Related	0	0	288	288	373	369	109	851
Elderly	1,438	1,210	263	2,911	2,495	1,862	1,006	5,363
Other	0	1,022	873	1,895	552	0	0	552
Total need by income	1,438	2,232	2,968	6,638	4,521	3,209	1,115	8,845

Data Source: CHAS Survey

5. ***Crowding (More than one person per room)***

Table 12 displays the number of households that are overcrowded, defined as households with more than one person per room, excluding bathrooms, porches, foyers, halls, or half-rooms. The data is displayed by household type, tenure, and household income (expressed as a percentage of Area Median Income (AMI)). The Default Data Source is 2016-2020 Comprehensive Housing Affordability Strategy (CHAS) data developed by HUD.

Renter-occupied households experience the highest degree of crowding (2,063 renter households versus 1,395 owner households). As shown in Table 12, overcrowding is most prevalent in single-family renter households. Approximately 1,792 single-family renter households experience overcrowding, with most in the 50-80 percent AMI group. Among owner-occupied households, single-family households experience the most crowding (1,127), with most in the >50-80 percent AMI group.

When accounting for income, renter households in the >50-80 percent AMI group experience the highest number of crowded households (992). Among owner-occupied

households, the highest number of crowded households (694) is in the >50-80 percent AMI group when compared to other income groups.

Table 12 – Crowding Information 1/2

Number of Households	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	80-100% AMI	Total
Single-family households	277	483	854	178	1,792	208	213	597	109	1,127
Multiple, unrelated family households	49	25	134	29	237	4	69	67	94	234
Other, non-family households	0	15	4	15	34	4	0	30	0	34
Total need by income	326	523	992	222	2,063	216	282	694	203	1,395

Data Source: CHAS Survey

Table 13 – Crowding Information 2/2

Number of Households	Renters				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present								

Data Source: CHAS Survey
Comments: CHAS provided no data for this table

Describe the number and type of single-person households in need of housing assistance.

According to the 2024 American Community Survey 5-Year Survey Table DP02, there are 289,425 households in Polk County. Of that total approximately 31,980 householders in Polk County were living alone, accounting for approximately 11 percent of all households. Households with a single person over 65 years old numbered 13,307 or 4.6 percent of that total. No data exists to describe the number or percentage of people living alone in need of housing assistance, though it is likely that a substantial portion of the 13,307 single seniors who live alone in Polk County will require some type of assistance to maintain accessible, affordable housing.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault, and stalking.

According to the American Community Survey 5-Year estimate (2024), approximately 13.8 percent of the County's population identify as having a disability. Approximately 65 percent of the population over 65 years old identifies as having a disability. The most prominent disabilities identified include having an ambulatory difficulty (7.6 percent), having an independent living difficulty (6.6 percent), and having a cognitive difficulty (5.4 percent)

According to the Shimberg Center for Affordable Housing data, there are 13,954 severely cost-burdened households with a disabled household member. Approximately 63 percent of severely cost-burdened households with a disabled person reside in an owner-occupied home while approximately 37 percent reside in a rental home. Approximately 56 percent are under age 65 years while approximately 44 percent are over the age of 65 years old.

The Florida Legislature Office of Economic and Demographic Research's September 2021 Criminal Justice profile for Polk County included the following relevant information:

- In 2020, Polk County experienced 295.8 violent crimes.
- In 2021, Polk County had a crime rate of 1,694.5 crimes per 100,000 persons compared to Florida's 2,152.3 crimes per 100,000 persons.
- Polk County's crime rate fell by approximately 15.1 percent from 2019 to 2020.
- Felony filings in Polk County included:
 - 7,992 total filings
 - 145 violent crimes
 - 1,596 other crimes against persons
 - 2,951 crimes against property
 - 3,300 drug crimes

What are the most common housing problems?

Polk County housing stock is aged; a little more than half of the housing units in the county were constructed in the 1980s or earlier. The aged housing stock indicates a need for housing repairs to preserve and maintain the condition of the housing stock and prevent decline.

Another common housing problem is cost-burdened households. A household is considered cost-burdened if it pays more than 30 percent of its gross monthly income for housing. A household is considered severely cost-burdened if it pays 50 percent or more of its gross monthly income for housing. An examination of the housing cost-burden is important because cost-burdened households

may have difficulty affording other necessities such as food, childcare, health care, and transportation. The cost-burden calculation for housing costs for a homeowner includes mortgage payments, property taxes, property insurance, homeowner association fees (if any), and utilities. Housing costs for a renter includes rental payments and utilities.

The Black/African American racial group is 21.1 percent cost-burdened (housing cost to income ratio between 30 percent and 50 percent), which is more than 5 percentage points higher than the white racial group. The Black/African American; American Indian, Alaskan Native; and Pacific Islander racial groups are each more than 20 percent severely cost-burdened (housing cost to income ratio greater than 50 percent), which is more than 10 percentage points higher than the white racial group. The Hispanic ethnic group is 20.8 percent cost-burdened (housing cost to income ratio between 30 percent and 50 percent) and 19 percent severely cost-burdened (housing cost to income ratio greater than 50 percent),

There is a shortage of affordable rental units in Polk County. According to the Central Florida Development Council's demographic report, while Polk County exceeds the state and nation in homeownership, it lags behind in the usage of multi-unit housing. The lack of multi-unit availability may be attributed to single-family home affordability, undeveloped land, and demographic make-up (lower portions of 25 – 34-year-olds).

Are any populations/household types more affected than others by these problems?

Lower-income households and ethnic minorities are more likely to reside in housing that is older or has housing problems such as overcrowding, lack of complete plumbing or kitchen facilities. Polk County's housing stock is aged, with a little more than half of the housing units in the County constructed in the 1980s or earlier. The aged housing stock indicates a need for repairs to preserve and maintain the condition of the housing stock and prevent decline.

Describe the characteristics and needs of low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

Cost-burdened households are at higher risk of losing existing housing. The Homeless Prevention and Rapid Re-Housing Program was established to prevent homelessness for very low-income renters at imminent risk of becoming homeless. Funds were also made available to rapidly re-house very low-income persons currently experiencing homelessness.

Rapid re-housing and homeless service providers identified the following characteristics and needs of low-income individuals and families with children who are currently housed but are at imminent risk of becoming homeless:

- Cost-burdened – paying more than 30 percent of their income on housing.
- Working low-wage jobs.
- Precariously housed.
- Lack of access to transportation.
- Higher utility costs due to substandard housing.
- Lack of access to childcare.
- Unmet health and mental health needs.
- Untreated substance abuse issues; and
- Lack of safety net.

Identified needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance include:

- Finding affordable housing, including landlords that accept vouchers.
- Long-term housing support such as vouchers.
- Access to transportation.
- Access to childcare.
- Access to health and mental health care; and
- Better paying jobs.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

HUD estimates that renter households in the 0-30 percent AMI group paying over 50 percent of their income for rent are the most at-risk for becoming homeless. According to Shimberg Center for Housing Studies, an estimated 41,588 households are severely cost-burdened and spending over 50 percent of their income on housing. This represents 13.2 percent of all households in Polk County. Furthermore, unemployed persons or persons with only part-time employment, elderly persons on limited or fixed incomes, and persons with other special needs are at a greater risk of homelessness.

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness

As described above, the following characteristics have been linked with instability and an increased risk of homelessness:

- Cost-burdened.
- Working low-wage jobs.
- Precariously housed.
- Lack of access to transportation.
- Higher utility costs due to substandard housing.
- Lack of access to childcare.
- Unmet health and mental health needs.
- Untreated substance abuse issues; and
- Lack of safety net.

Discussion

As seen in the data and discussion above, there is a need for more affordable housing, particularly for very low and extremely low-income renters. Housing cost-burden and overcrowding are the most common housing problems. The Polk County Housing and Neighborhood Development Office, through this assessment, identified priority needs related to renters and owners. Strategies to address this priority need should maintain and preserve the number of affordable rental units and increase the supply of affordable rental units. This priority is addressed with the County's support of the Low-income Housing Tax Credit application with the affordable housing impact fee waiver as a form of local government contribution to support multifamily developer applications. Another strategy to address this priority need is to continue to provide rental assistance to elderly and disabled county residents in the form of Tenant Based Rental Assistance (TBRA) through the Federal HOME grant.

NA-15 Disproportionately Greater Need: Housing Problems – 91.205(b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

The tables and data information below emphasize the percentage of each minority group experiencing any of the four housing problems listed as a cost-burden, HUD defines this as paying more than 30 percent of income for housing); overcrowding described as more than one person per room; or lacking complete kitchen or plumbing facilities defined as substandard housing.

The HUD Comprehensive Housing Affordability Strategy (CHAS) data charts outline income as - extremely low- income (under 30 percent of HUD Median Family Income); low-income (between 30 percent and 50 percent); moderate-income (between 50 percent and 80 percent); and middle-income

(between 80 and 100 percent).

A disproportionately greater need exists when the members of a racial or ethnic group at a certain income level experience housing problems at a greater rate (10 percentage points or more) than the income level as a whole. For example, assume that 60 percent of all low-income households within a jurisdiction have a housing problem and 70 percent of low-income Hispanic households have a housing problem. In this case, low-income Hispanic households have a disproportionately greater need.

Per the regulations at 91.205(b)(2), 91.305(b)(2), and 91.405, a grantee must provide an assessment for each disproportionately greater need identified. Although the purpose of these tables is to analyze the relative level of need for each race and ethnic category, the data also provide information for the entire jurisdiction which can be useful in describing overall need.

Again, as defined by HUD, housing problems include:

- Substandard housing lacking complete plumbing facilities
- Substandard housing lacking complete kitchen facilities
- Overcrowded households with 1.01 to 1.5 people per room, excluding bathrooms, porches, foyers, halls, or half-rooms
- Households with housing cost-burden greater than 30 percent of income

The Disproportionately Greater Needs: Housing Problems section covers the following:

1. Introduction
2. Disproportionately Greater Need—Housing Problems 0-30 percent Area Median Income (AMI)
3. Disproportionately Greater Need—Housing Problems 30-50 percent AMI
4. Disproportionately Greater Need—Housing Problems 50-80 percent AMI
5. Disproportionately Greater Need—Housing Problems 80-100 percent AMI
6. Discussion

This section has four tables that capture the number of housing problems by income, race, and ethnicity. Each table provides data for a different income level (0–30 percent, 30–50 percent, 50–80 percent, and 80–100 percent AMI). The default data source is the 2016-2020 Comprehensive Housing Affordability Strategy (CHAS) data developed by HUD.

0%-30% of Area Median Income

Of all income levels, the 0-30 percent AMI category has the second highest percentage of households with one or more of four housing problems. An estimated 69.7 percent of all households in the 0-30 percent AMI category have at least one housing problem. White (71.7 percent), Black/African American (70.1 percent), and Asian (59.1 percent) households earning

0-30 percent AMI have a similar need for assistance. American Indian, Alaska Native households are the lowest at 4.3 percent. When considering ethnicity, 66.3 percent of Hispanic households earning 0-30 percent AMI have at least one housing problem, which is slightly higher than the Polk County overall. There were no Pacific Islander households identified.

Table 14 - Disproportionally Greater Need 0 - 30% AMI

Housing Problems	Has one or more offour housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	11,462	4,985	0
White	6,878	2,790	0
Black / African American	2,346	1,000	0
Asian	65	45	0
American Indian, Alaska Native	4	89	0
Pacific Islander	0	0	0
Hispanic	1,977	1,003	0

Data Sources: 2016-2020 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities
2. Lacks complete plumbing facilities
3. More than one person per room
4. Cost-burden greater than 30 percent

30%-50% of Area Median Income

Of all income levels, the 30-50 percent AMI category has the -highest percentage of households with one or more of four housing problems. An estimated 70.7 percent of all households in the 0-30 percent AMI category have at least one housing problem. As shown in Table 15, Pacific Islander households earning 0-30 percent AMI have a disproportionate need for assistance, with 100 percent of those households having at least one housing problem. Hispanic Households also have a disproportionate need for assistance with 83.1 percent earning 0-30 percent AMI have at least one housing problem. White (64.0 percent), Black/African American (70.7 percent), and American Indian, Alaska Native (77.8 percent) households earning 0-30 percent AMI have a similar need for assistance. At 41.0 percent, Asian households are more than one and a half times less than Polk County.

Table 15 - Disproportionally Greater Need 30 - 50% AMI

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	14,323	5,933	0
White	7,967	4,488	0
Black / African American	2,439	597	0
Asian	68	98	0
American Indian, Alaska Native	35	10	0
Pacific Islander	50	0	0
Hispanic	3,530	717	0

Data Source: 2016-2020 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost-burden greater than 30 percent

50%-80% of Area Median Income

Of all income levels, the 50-80 percent AMI category has the third-highest percentage of households with one or more of four housing problems. An estimated 44.2 percent of all households in the 50-80 percent AMI category has at least one housing problem. As shown in Table 16, Asian households (70.6 percent), American Indian, Alaska Native households (54.5 percent), and Hispanic Households (52.8 percent) earning 50-80 percent AMI all have disproportionate needs for assistance, with a higher percentage of households having at least one housing problem. In contrast, 36.2 percent of White households in the 50-80 percent AMI income category have at least one housing problem, which is slightly lower than Polk County overall and 52.8 percent of Black/African American households in the 50-80 percent AMI income category have at least one housing problem, which is slightly higher than Polk County overall. There were no Pacific Islander households identified.

Table 16 - Disproportionally Greater Need 50 - 80% AMI

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	14,508	18,300	0
White	7,246	12,775	0
Black / African American	2,162	1,931	0
Asian	360	150	0
American Indian, Alaska Native	54	45	0
Pacific Islander	0	0	0
Hispanic	4,256	3,232	0

Data Source: CHAS Survey with percentages calculated

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost-burden greater than 30 percent

80%-100% of Area Median Income

Of all income levels, the 80-100 percent AMI category has the lowest percentage of households with one or more of four housing problems. An estimated 27.8 percent of all households in the 80-100 percent AMI category have at least one housing problem. As shown in Table 17, Hispanic Households (39.9 percent) earning 80-100 percent AMI all have disproportionate needs for assistance, with a higher percentage of households having at least one housing problem. Within the 80-100 percent AMI income category, 23.7 percent of White households, 33.5 percent of Black/African American households, 30.4 percent of Asian households, and 19.2 percent of the American Indian, Alaska Native households or Pacific Islander households earning 80-100 percent AMI have housing problems. There were no Pacific Islander households identified.

Table 17 - Disproportionally Greater Need 80 – 100% AMI

Severe Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	5,564	14,483	0
White	3,158	10,158	0
Black / African American	844	1,678	0
Asian	85	195	0
American Indian, Alaska Native	25	105	0
Pacific Islander	0	0	0
Hispanic	1,373	2,071	0

Data Source: 2016-2020 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost-burden greater than 30 percent.

Discussion

In general, after reviewing the CHAS tables above it can be said that all housing needs are disproportionately greater in racial and ethnic subpopulations. However, by comparison the Pacific Islander households, Asian households, American Indian, Alaskan Native households, and Hispanic households appear to have a disproportionate need for assistance (identified as having at least 10 percentage points higher than Polk County) in at least one category.

The percentage of households with one or more housing problems at 0 percent-30 percent of AMI. No groups identified as having a disproportionate need for assistance.

- 69.7 percent of households in the Jurisdiction as a Whole.
- 71.1 percent of White households.
- 70.1 percent of Black/African American households.
- 59.1 percent of Asian households
- 4.3 percent of American Indian, Alaska Native households.
- No identified Pacific Islander households.
- 66.3 percent of Hispanic households.

The percentage of households with one or more housing problems at 30 percent-50 percent of

AMI. Pacific Islander households and Hispanic households identified as having a disproportionate need for assistance.

- 70.7 percent of households in the Jurisdiction as a Whole.
- 64.0 percent of White households.
- 80.3 percent of Black/African American households.
- 41.0 percent of Asian households
- 77.8 percent of American Indian, Alaska Native households.
- 100 percent of Pacific Islander households.
- 83.1 percent of Hispanic households.

The percentage of households with one or more housing problems at 50 percent-80 percent of AMI. Asian households, American Indian, Alaskan Native households, and Hispanic households identified as having a disproportionate need for assistance.

- 44.2 percent of households in the Jurisdiction as a Whole.
- 36.2 percent of White households.
- 52.8 percent of Black/African American households.
- 70.6 percent of Asian households
- 54.5 percent of American Indian, Alaska Native households.
- No identified Pacific Islander households.
- 56.8 percent of Hispanic households.

The percentage of households with one or more housing problems at 80 percent-100 percent of AMI. Hispanic households identified as having a disproportionate need for assistance.

- 27.8 percent of households in the Jurisdiction as a Whole.
- 23.7 percent of White households.
- 33.5 percent of Black/African American households.
- 30.4 percent of Asian households
- 19.2 percent of American Indian, Alaska Native households.
- No identified Pacific Islander households.
- 39.9 percent of Hispanic households.

NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

As noted in the previous section, a disproportionately greater need exists when the members of a racial or ethnic group at a certain income level experience housing problems at a greater rate (10 percentage points or more) than the income level as a whole. Per the regulations at 91.205(b)(2), 91.305(b)(2), and 91.405, a grantee must provide an assessment for each disproportionately greater need identified. Severe housing problems include:

- Severely overcrowded households with more than 1.5 persons per room, not including bathrooms, porches, foyers, halls, or half-rooms
- Households with severe cost-burden of more than 50 percent of income

This section includes:

1. Introduction
2. Disproportionately Greater Need—Severe Housing Problems 0-30 percent AMI
3. Disproportionately Greater Need—Severe Housing Problems 30-50 percent AMI
4. Disproportionately Greater Need—Severe Housing Problems 50-80 percent AMI
5. Disproportionately Greater Need—Severe Housing Problems 80-100 percent AMI
6. Discussion

This section has four tables that capture the number of severe housing problems by income, race, and ethnicity. Each table provides data for a different income level (0–30 percent, 30–50 percent, 50–80 percent, and 80–100 percent AMI). The Default Data Source is the 2016-2020 Comprehensive Housing Affordability Strategy (CHAS) data developed by HUD.

0%-30% of Area Median Income

Of all income levels, the 0-30 percent AMI category has the highest percentage of households with one or more of four housing problems. An estimated 60.2 percent of all households in the 0-30 percent AMI category has at least one housing problem. As shown in Table 18, there are no groups identified with a disproportionate need for assistance. White households (60.5 percent), Black/African American (62.2 percent), Asian (59.1 percent), and Hispanic (59.1 percent) households earning 0-30 percent AMI have a similar need for assistance as Polk County. Approximately 4.3 percent of American Indian, Alaska

Native households in the 0-30 percent AMI income category have at least one housing problem, which is significantly lower than Polk County overall. No Pacific Islander households were identified.

Table 18 – Severe Housing Problems 0% - 30% AMI

Severe Housing Problems*	Has one or more offour housing problems	Has none of the four housing problems	Household has no/negative income, but noneof the other housing problems
Jurisdiction as a whole	9,912	6,541	0
White	5,838	3,816	0
Black / African American	2,081	1,263	0
Asian	65	45	0
American Indian, Alaska Native	4	89	0
Pacific Islander	0	0	0
Hispanic	1,732	1,248	0

Data Source: 2016-2020 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities
2. Lacks complete plumbing facilities
3. More than 1.5 persons per room
4. Cost-burden over 50 percent

30%-50% of Area Median Income

Of all income levels, the 30-50 percent AMI category has the second-highest percentage of households with oneor more of four housing problems. An estimated 41.6 percent of all households in the 30-50 percent AMI category have at least one housing problem. As shown in Table 18, Pacific Islander households earning 30-50 percent AMI have a disproportionate need for assistance, with 100 percent of those households having at leastone housing problem. Black/African American (51.6 percent) and American Indian, Alaska Native (77.8 percent) households earning 30-50 percent AMI also have a disproportionate need for assistance. Approximately 49.7 percent of Hispanic households have at least one housing problem, which slightly more than Polk County. Approximately 36.1 percent of White households and 19.9 percent of Asian households have at least one housing problem, which is less than Polk County. Except for Pacific Islander households, most households in the 30-50 percent AMI category are similarly affected by housing problems.

Table 19 – Severe Housing Problems 30% - 50% AMI

Severe Housing Problems*	Has one or more offour housing problems	Has none of the four housing problems	Household has no/negative income, but noneof the other housing problems
Jurisdiction as a whole	8,433	11,849	0
White	4,485	7,950	0
Black / African American	1,574	1,475	0
Asian	33	133	0
American Indian, Alaska Native	35	10	0
Pacific Islander	50	0	0
Hispanic	2,118	2,142	0

Data Source: 2016-2020 CHAS calculated

*The four severe housing problems are:

1. Lacks complete kitchen facilities
2. Lacks complete plumbing facilities
3. More than 1.5 persons per room
4. Cost-burden over 50 percent

50%-80% of Area Median Income

Of all income levels, the 50-80 percent AMI category has the third-highest percentage of households with one or more of four housing problems. An estimated 18.5 percent of all households in the 50-80 percent AMI category has at least one housing problem. As shown in Table 20, Asian households (52.4 percent), American Indian, Alaska Native households (44.4 percent), and Hispanic households earning 50-80 percent AMI all have disproportionate needs for assistance, with a higher percentage of households having at least one housing problem in Polk County. In contrast, 14.5 percent of White households, 21.1 percent Black/African American households, and 24.2 percent of Hispanic households in the 50-80 percent AMI income category have at least one housing problem, which is similar to Polk County overall. There were no Pacific Islander households identified.

Table 20 – Severe Housing Problems 50 - 80 % AMI

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	6,064	26,766	0
White	2,907	17,085	0
Black / African American	868	3,245	0
Asian	270	245	0
American Indian, Alaska Native	44	55	0
Pacific Islander	0	0	0
Hispanic	1,810	5,666	0

Data Source: 2016-2020 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities
2. Lacks complete plumbing facilities
3. More than 1.5 persons per room
4. Cost-burden over 50 percent

80%-100% of Area Median Income

Of all income levels, the 80-100 percent AMI category has the lowest percentage of households with one or more of four housing problems. An estimated 4.5 percent of all households in the 80-100 percent AMI category have at least one housing problem. As shown in Table 21, no households earning 80-100 percent AMI have a disproportionate need for assistance when compared to Polk County overall. Approximately 3.5 percent of White households, 6.3 percent of Black/African American households, 6.8 percent of Hispanic households, have at least one housing problem. None of the American Indian, Alaska Native households or Asian households earning 80-100 percent AMI have housing problems. There were no Pacific Islander households identified.

Table 21 – Severe Housing Problems 80 - 100% AMI

Severe Housing Problems*	Has one or more offour housing problems	Has none of the four housing problems	Household has no/negative income, but noneof the other housing problems
Jurisdiction as a whole	898	19,133	0
White	460	12,823	0
Black / African American	160	2,362	0
Asian	0	280	0
American Indian, Alaska Native	0	130	0
Pacific Islander	0	0	0
Hispanic	234	3,217	0

Data Source: 2016-2020 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities
2. Lacks complete plumbing facilities
3. More than 1.5 persons per room
4. Cost-burden over 50 percent

Discussion

In general, after reviewing the CHAS tables above it can be said that all housing needs are disproportionately greater in racial and ethnic subpopulations. However, by comparison the Pacific Islander, Asian, American Indian, Alaska Native, and Black/African American groups appear to have at least 10 percentage points higher than the percentage of persons in at least one of the categories..

The percentage of households with one or more severe housing problems at 0 percent-30 percent of AMI. No groups were identified as having a disproportionate need for assistance.

- 60.2 percent of households in the Jurisdiction as a whole.
- 60.5 percent of White households.
- 62.2 percent of Black/African American households.
- 59.1 percent of Asian households
- 4.3 percent of American Indian, Alaska Native households.
- No identified Pacific Islander households.
- 58.1 percent of Hispanic households.

The percentage of households with one or more housing problems at 30 percent-50 percent of AMI. Black/African American, American Indian, Alaskan Native, and Pacific Islander households identified as having a disproportionate need for assistance.

- 41.6 percent of households in the Jurisdiction as a whole.

- 36.1 percent of White households.
- 51.6 percent of Black/African American households.
- 19.9 percent of Asian households
- 77.8 percent of American Indian, Alaska Native households.
- 100 percent of Pacific Islander households.
- 49.7 percent of Hispanic households.

The percentage of households with one or more housing problems at 50 percent-80 percent of AMI. Asian and American Indian, Alaskan Native households identified as having a disproportionate need for assistance.

- 18.5 percent of households in the Jurisdiction as a whole.
- 14.5 percent of White households.
- 21.1 percent of Black/African American households.
- 52.4 percent of Asian households
- 44.4 percent of American Indian, Alaska Native households.
- No identified Pacific Islander households.
- 24.2 percent of Hispanic households.

The percentage of households with one or more housing problems at 80 percent-100 percent of AMI. No groups identified as having a disproportionate need for assistance.

- 4.5 percent of households in the Jurisdiction as a whole.
- 3.5 percent of White households.
- 6.3 percent of Black/African American households.
- 0.0 percent of Asian households
- 0.0 percent of American Indian, Alaska Native households.
- No identified Pacific Islander households.
- 6.8 percent of Hispanic households.

NA-25 Disproportionately Greater Need: Housing Cost-burdens

91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction:

Again, a disproportionately greater need exists when the members of a racial or ethnic group at a certain income level experience housing problems at a greater rate (10 percentage points or more) than the income level as a whole. Per the regulations at 91.205(b)(2) and 91.405, a grantee must provide an assessment for each disproportionately greater need identified.

This section includes:

1. Introduction
2. Disproportionately Greater Need—Housing Cost-burden
3. Discussion

Housing Cost-burden

Table 22 displays cost-burden information for Polk County and each racial and ethnic group, including no cost-burden (less than 30 percent), cost-burden (30-50 percent), severe cost-burden (more than 50 percent), and no/negative income. The default data source for this data is the 2016-2020 Comprehensive Housing Affordability Strategy (CHAS) data developed by HUD.

As the data in Table 22 suggests, a large number of households are cost-burdened within their current housing situation. An estimated 14.5 percent of all households experience a cost-burden of 30-50 percent of income, and an estimated 12.3 percent of all households experience a cost-burden of greater than 50 percent of income. No households are disproportionately affected by cost-burden equivalent to 30-50 percent of income; however, Black/African American (19.4 percent) and Hispanic (20.2 percent) households have a higher percentage of cost-burden equivalent to 30-50 percent of income. In contrast, Pacific Islander (100.0 percent) households are disproportionately affected by cost-burden more than 50 percent of income (i.e., severe cost-burden). These percentages underscore Polk County's need for affordable housing options and increased economic opportunity for persons with low- and moderate-income.

Table 22 – Greater Need: Housing Cost-burdens AMI

Housing Cost-burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	128,644	26,093	22,144	3,002
White	92,830	14,825	12,665	1,539
Black / African American	11,339	3,852	4,019	685
Asian	2,259	285	379	45
American Indian, Alaska Native	451	39	80	85
Pacific Islander	0	0	50	0
Hispanic	20,219	6,417	4,556	630

Data Source: 2016-2020 CHAS

Discussion:

Within Polk County, 71.5 percent of households are not cost-burdened, while 14.5 percent are cost-burdened equivalent to 30-50 percent of income, 12.3 percent are severely cost-burdened equivalent to 50 percent of income. Only 1.7 percent of households have no/negative income. Overall, 26.8 percent of households are either cost-burdened or severely cost-burdened (i.e., >30% of income). Hispanic households (34.5 percent), though not disproportionately affected by cost-burden, have a higher percentage of cost-burdened or severely cost-burdened (i.e., >30% of income) when compared to the County overall. Black/African American households (39.6 percent) and Pacific Islander households (100.0 percent) are disproportionately affected by cost-burden (i.e., >30 percent of income).

NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)

Are there any Income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

As indicated in the previous sections, several racial or ethnic groups are disproportionately affected by housing problems and therefore have a disproportionately greater housing need in comparison to Polk County overall. As detailed below, these include the following groups: Black/African American, Asian, American Indian/Alaska Native, Pacific Islander, and Hispanic.

The Black/African American group experiences a disproportionately greater housing need in terms of the following:

- Severe housing problems in the 30-50 percent AMI group (51.6 percent versus 41.6 percent as a whole)

The Asian group experiences a disproportionately greater housing need in terms of the following:

- Housing problems in the 50-80 percent AMI group (70.6 percent versus 44.2 percent as a whole)

The American Indian/Alaskan Native group experiences a disproportionately greater housing need in terms of the following:

- Housing problems in the 50-80 percent AMI group (71.0 percent versus 51.4 percent as a whole)
- Severe housing problems in the 50-80 percent AMI group (52.4 percent versus 18.5 percent as a whole)

The Pacific Islander group experiences a disproportionately greater housing need in terms of the

following:

- Housing problems in the 30-50 percent AMI group (100.0 percent versus 70.7 percent as a whole)
- Severe Housing problems in the 30-50 percent AMI group (100.0 percent versus 41.6 percent as a whole)

The Hispanic group experiences a disproportionately greater housing need in terms of the following:

- Housing problems in the 30-50 percent AMI group (83.1 percent versus 70.7 percent as a whole)
- Housing problems in the 50-80 percent AMI group (56.8 percent versus 44.2 percent as a whole)
- Housing problems in the 80-100 percent AMI group (39.9 percent versus 27.8 percent as a whole)

If they have needs not identified above, what are those needs?

Upon review, we find that these groups are cost-burdened, have overcrowding described as more than one person per room; and have substandard housing which includes lacking a complete kitchen or plumbing facilities including failing septic systems and/or water backing up in tubs, showers and sinks.

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

The Wahneta Community (Wahneta CDP) is predominately Latino (Hispanic). According to the 2024 American Community Survey 5-year data, approximately 71.6 percent of the population identify as Latino. Approximately 54.5 percent of the population identify as white, 0.8 percent of the population identify as Black, and 67.9 percent identify as some other [race](#).

NA-35 Public Housing – 91.205(b)(2)

Introduction

Polk County has five housing authorities. The Lakeland Housing Authority is the largest with 313 public housing units and 1,525 Housing Choice Vouchers. The Winter Haven Housing Authority has 210 public housing units and 321 Housing Choice Vouchers, having taken over the 110 vouchers from the Polk County Housing Agency. April of 2016 the final transfer occurred, and the Polk County Housing Agency was dissolved. The Lake Wales Housing Authority follows in size with 212 units and 172 vouchers. Bartow Housing Authority has 82 units and 55 vouchers, and the Housing Authority of Mulberry has 26 units and no vouchers.

Totals in Use

Table 23 - Public Housing by Program Type

Vouchers	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Number of units vouchers in use	0	0	0	91	0	91	0	0	0

***includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

Data Source: F PIC (PIH Information Center)

Characteristics of Residents

Table 24 – Characteristics of Public Housing Residents by Program Type

Vouchers	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project-based	Tenant - based	Special Purpose Voucher	
							Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	0	0	13,598	0	13,598	0	0
# Homeless at admission	0	0	0	6	0	6	0	0
# of Elderly Program Participants(>62)	0	0	0	2	0	2	0	0
# of Disabled Families	0	0	0	0	0	0	0	0
# of Families requesting accessibility features	0	0	0	13	0	13	0	0
# of HIV/AIDS program participants	0	0	0	22	0	22	0	0
# of DV victims	0	0	0	91	0	91	0	0

Data Source: PIC (PIH Information Center)

Race of Residents

Table 25 – Race of Public Housing Residents by Program Type

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project-based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	0	22	0	22	0	0	0
Black/African American	0	0	0	68	0	68	0	0	0
Asian	0	0	0	1	0	1	0	0	0
American Indian/Alaska Native	0	0	0	0	0	0	0	0	0
Pacific Islander	0	0	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Table 26 – Ethnicity of Public Housing Residents by Program Type

Ethnicity	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project-based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	0	15	0	15	0	0	0
Not Hispanic	0	0	0	76	0	76	0	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Data Source: PIC (PIH Information Center)

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units.

Polk County has five Housing Authorities. After reviewing their respective five-year plans each state that they will carry out modifications needed in public housing based on Section 504 Needs Assessment and affirmatively market to non-profit agencies that assist families with disabilities. It is important to note that the Lakeland Housing Authority (LHA) has the largest number of public housing units and Housing Choice Vouchers. They also have a designated 504 Coordinator who reviews accommodation and modification requests.

Families identified as “Families with Disabilities” have an immediate need for public housing and tenant-based housing with improved accessibility. According to the housing authorities, the needs of residents on the waitinglist for accessible units include shower grab bars, reserved parking spaces, Americans with Disabilities (ADA) toilets, and ADA ramps.

What are the number and type of families on waiting lists for public housing and Section 8 tenant-based rental assistance?

Polk County no longer uses Section 8 Vouchers, instead they provide Tenant Based Rental Assistance (TBRA) and have assisted 50 client with rental assistance. The clients are elderly and/or disabled.

Most immediate needs of residents of Public Housing and Housing Choice voucherholders

In discussing this question with a local Housing Authority Director, the most immediate needs of residents of public housing are, aside from additional units, employment opportunities and affordable childcare. Having these two things will allow voucher holders to become self-sustainable and enable them to move out of publicly assisted housing. Other directors mentioned that their needs range from rehabilitation of units to a desperate need for additional units.

How do these needs compare to the housing needs of the population at large

The Polk County Consolidated Plan Needs Assessment Survey results, after analysis, appear to mirror several of these needs. A high proportion of families served by the Housing Authorities are very low-income, and affordable housing is of especially great need for members of this population group. Also, compared to the population at large, the population living in Housing Authority owned units are more likely to be elderly and/or have family member(s) with a disability. The elderly and families with disabled member(s) may require accommodations that meet their unique needs, to make living in public housing possible.

Discussion

Polk County has five public housing authorities, Bartow, Lakeland, Lake Wales, Mulberry, and Winter Haven.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

The Homeless Coalition of Polk County (HCPC) serves as the lead agency for the Lakeland/ Winter Haven Polk County Continuum of Care (CoC). CoC membership includes the homeless providers in all areas of Polk County. Rural homelessness refers to all of Polk County, except within the city limits of the cities of Lakeland and Winter Haven, which are considered to be urban communities. Like most places, Polk County residents struggle with homelessness, poverty, unemployment, lack of affordable housing, lack of health care, and other problems including disabilities, such as mental health and/or substance abuse. A large portion of the households earning 80 percent of the area median income or less are cost-burdened, paying more than 30 percent of their income for housing, and 30 percent are severely cost-burdened, paying more than 50 percent of their income for housing, placing these families at risk of becoming homeless.

The HCPC acts as the coordinating agency for both the City of Lakeland and the Polk County CoC processes. Therefore, the Point in Time effort is a joint venture every year. HCPC holds monthly meetings and planning meetings are held with both groups. The HMIS Lead Agency created custom HMIS Point in Time data collection assessment forms for all provider agencies. Custom reports were created which provided bed usage and client level Point in Time data for each emergency shelter, transitional program, and permanent housing program. Transitional programs and Permanent Housing programs also have entry-exit reports. Providers that do not use HMIS are asked to complete Point in Time assessment forms manually and the HMIS Lead Agency inputs these into the HMIS system. Specific bed counts and client-level data are available for homeless population reports.

During the Point in Time Survey performed in January 2026, the CoC reported approximately 1,093 people experiencing homelessness. Approximately 45 percent of the homeless respondents surveyed had been homeless for more than one year, vs. 19 percent of respondents who have been homeless four or more times.

Approximately 21 percent of surveyed people experiencing homelessness had a mental health issue.

Homeless Needs Assessment

Table 27 - Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	678	1	2,856	1210	863	Mean: 518 days
Persons in Households with Only Children	12	1				Median 106 days
Persons in Households with Only Adults	1,300	452	0	0	0	SPM Metric 1b.2
Chronically Homeless Individuals	35	10	0	0	0	0
Chronically Homeless Families	6	0	0	0	0	0
Veterans	16	13	0	0	0	0
Unaccompanied Child	12	1	0	0	0	0
Persons with HIV	0	0	0	0	0	0

Data Source Comments: The above information comes from the 2026 Point in Time count as well as the 2026 System Performance Measures

Indicate if the homeless population is: Partially Rural Homeless

Rural Homeless Needs Assessment

Table 28 - Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	325	0	1,878	2,132	752	Mean: 458 days
Persons in Households with Only Children	13	1	0	0	0	0
Persons in Households with Only Adults	195	8	0	0	0	0
Chronically Homeless Individuals	30	12	0	0	0	0
Chronically Homeless Families	3	0	0	0	0	0
Veterans	1	0	0	0	0	0
Unaccompanied Youth	0	0	0	0	0	0
Persons with HIV	0	0	0	0	0	0

Data Source Comments: The above information is extrapolated from the 2026 Point in Time count as well as the 2026 System Performance Measure

For persons in rural areas who are homeless or at risk of homelessness, describe the nature and extent of unsheltered and sheltered homelessness with the jurisdiction:

As shown in Table 28, much of the sheltered population includes chronically homeless individuals. Approximately 61.5 percent of the persons in households with only adults are sheltered versus 8.5 percent that are unsheltered. All but one of the persons in households with children were sheltered.

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

This data is collected by each agency participating with the HMIS system and maintained in their database. This information is not collected by the Homeless Coalition of Polk County (HCPC). Data is collected with the homeless population type during the Point In Time Survey.

Nature and Extent of Homelessness: (Optional)

Table 29 – Homelessness by Race and Ethnicity

Race or Ethnicity	Sheltered:	Unsheltered (optional)
Race:	Sheltered:	Unsheltered (optional)
White	333	118
Black or African American	268	40
Asian	0	0
American Indian or Alaska Native	0	1
Pacific Islander	0	0
Multiple Races	27	4
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	50	7
Not Hispanic	701	166

Data Source Comments: These Homeless numbers were gathered during the Point In Time Survey in January 2026.

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

According to the most recent Point-In-Time Survey, there are 678 persons in households with at least one adult and one child in need of housing assistance. The same Point-In-Time Survey identified 29 Veterans in need of housing assistance.

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

A review of racial and ethnic data shows that ethnic data tracks with the general population. Hispanic/Latinos represent 11.6 percent of the homeless population as compared to 22.5 percent of the general population. Racial data shows a very different story. Blacks or African Americans make up 33.4 percent of the homeless population, but they make up only 16.7 percent of the overall population. This shows that Blacks/African Americans are disproportionately represented in the homeless population. Whites make up 77.1 percent of the population, but 61.0 percent of the homeless.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

As shown in Table 29, the percentage of sheltered persons in households with at least one adult and one child was 95.6 percent, which means that 4.4 percent of that population is unsheltered. Approximately 59.3 percent of persons in households with adults only are sheltered versus 40.7 percent unsheltered. The majority of chronically homeless individuals are unsheltered.

Discussion:

In summary, the data shows that the number of families that are homeless has increased, and the percentage of African American/Black is higher than the other race category.

NA-45 Non NA-25-Homeless Special Needs Assessment - 91.205 (b,d)

Introduction:

To the extent practicable, the plan should describe the level of housing need for persons who are not homeless but require supportive housing, including the elderly, frail elderly, persons with disabilities, persons with alcohol or other drug addiction, persons with HIV/AIDS, and their families, public housing residents, and any other categories the jurisdiction may specify.

For Housing Opportunities for Persons with Aids (HOPWA) grantees, the plan must identify the size and characteristics of the population with HIV/AIDS and their families within the eligible metropolitan statistical area it will serve. This requirement is fulfilled on **NA-45 Non-homeless Special Needs Assessment**.

Polk County acknowledges that as part of CDBG's criteria for national objectives Federal Regulation 570.208 that the named special needs population are, all "a clientele who are generally presumed to be principally low- and moderate-income persons," and accordingly, "activities that exclusively serve a group of persons in any one or a combination of the following categories may be presumed to benefit persons, 51 percent of whom are low- and moderate-income". Polk County will serve all special needs populations with available funding whenever feasible. However, to efficiently plan the implementation of CDBG funds, priority is primarily based on the Community Needs Assessment Survey results and input from the public participation process as well as the final selection of funding proposals conducted by the Citizens Advisory Committee (CAC).

Describe the characteristics of special needs populations in your community:

The following describes the special needs populations and level of supportive housing needs for elderly, frail elderly, persons with disabilities, persons with alcohol or other drug addiction, persons with HIV/AIDS and their families, public housing residents, and any other categories the jurisdiction may specify.

Elderly The American Community Survey 2024 5-year estimate reports that there were 107,043 households in Polk County (36 percent) with one or more people 65 years and over. Approximately 77,811 households are headed by a person age 65 or older. According to the Shimberg Center for Affordable Housing data, approximately 23 percent of households pay more than 30 percent of their income for rent or mortgage costs

Persons with Disabilities According to the American Community Survey 2024 5-Year estimate, approximately 28.6 percent of the County's population identify as having a disability. Approximately 65.5 percent of the population over 65 years old identifies as having a disability. The most prominent disabilities identified include having an ambulatory difficulty (7.6 percent, having an independent living difficulty (6.6 percent), and having a cognitive difficulty (5.4 percent).

According to the Shimberg Center for Affordable Housing data, there are 30,109 severely cost-burdened households with a disabled household member. Approximately 55 percent of severely cost-burdened households with a disabled person reside in an owner-occupied home while approximately 45 percent reside in a rental home.

Peace River Center is a private, not-for-profit, community mental health organization providing behavioral health and substance abuse treatment, crisis services, as well as domestic and sexual violence services to the communities of Polk, Highlands, and Hardee Counties in Florida.

Public Housing Residents In phone interviews with Public Housing Directors the need for **affordable childcare, job training, and transportation was expressed.**

Veterans Polk County's Veteran Services assists current, former, and future service members through the intricate and sometimes complicated process of obtaining military benefits. Many of Polk's nearly 44,258 or approximately 7.2 percent of the county's population, veterans can take advantage of this free service, which can include providing information about compensation, education and training, home loans, life insurance, military pension, survivor benefits, vocational rehabilitation, and burial benefits.

What are the housing and supportive service needs of these populations and how are these needs determined?

Relative priorities were established based on the results of the community needs assessment survey and feedback gained from community organizations specializing in working with these populations, interviews, and during community meetings. The Homeless Coalition of Polk County and the Polk County Department of Health have updated statistics and information available, which were used to determine need. Additional information was obtained through the participation of housing advocacy groups and support service organizations, including the Affordable Housing Advisory Committee.

The need for the provision of public services for underserved individuals and families is widespread throughout Polk County. While county governments and municipal jurisdictions attempt to fill the gap of service delivery at the local level, it is necessary to enlist a variety of private and non-profit organizations to assist in this monumental task. Polk County is fortunate to have many local non-profit organizations with the capacity to successfully provide services to children and youth, the homeless, disabled children and adults, the working poor, people with severe or chronic substance addictions, and battered women. Assistance is offered to these organizations and agencies in the form of funding from the CDBG and the ESG entitlements.

The Homeless Coalition of Polk County is the grantee of the Continuum of Care funding that addresses the needs of the homeless and at-risk, many of which fall within the special needs groups and need supportive housing services.

Handicap accessibility is addressed through Polk County's Housing Rehabilitation Program as well. Polk County's public services grants support handicapped service agencies, such as Tampa Lighthouse for the Blind, Talbot House's Employment Solutions for the disabled, and Catholic Charities of Central Florida, Inc., senior services program.

The five Polk County Housing Authorities are committed to providing families in assisted housing with opportunities for growth and development. Housing Authority clients can take part in counseling through a case management and supportive service referral program based on the Family Self Sufficiency model. The mission of the Family Self-Sufficiency program is achieved through the coordination and the broadening of the existing resources to help low- and moderate-income persons to become economically independent and self-sufficient. The case manager assists program participants by making referrals to various programs as needed such as Early Childhood Day Care, Head Start, After School Programs, Transportation Services, Job Training, and Consumer

Credit Counseling. The case manager also refers their clients who successfully achieve self-sufficiency to HND's service provider for homebuyer education, down payment and closing cost assistance and other similar programs.

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

The U.S. Center for Disease Control and Prevention (CDC) estimates more than one million people are living with HIV in the United States. This estimate includes those who have not yet been diagnosed and those who have progressed to AIDS.

The Florida Department of Health reported that there were 4,463 cases of AIDS in Polk County (2024). The Florida State Health Department administers HOPWA grant for the jurisdiction of Polk County. The Polk County Health Department and Hillsborough County administer Housing Opportunities for Persons With Aids (HOPWA) program funds on behalf of the State of Florida. All other resources are limited. The rate of persons contracting AIDS/HIV in Polk County has gone down year after year. According to the Polk County Health Department, the rate of HIV cases is almost seven times higher among the Black population (50.3 per 100,000) than the Hispanic population (20.1 per 100,000) and the White population (6.0 per 100,000) in Polk County. Though the rates of HIV cases are much higher among Black in both Polk County and the State of Florida, both rates have generally dropped over time. The rate for the White population remained relatively stable over time in both Polk County and the State of Florida.

Discussion:

The category of Non-Homeless Special Needs applies to any population presumed to have low to moderate income and in need of public services. This is a large population including the elderly, victims of domestic violence, persons with physical or developmental disabilities, persons with mental illness or substance abuse challenges, or persons living with HIV/AIDS. Needs of these populations are often addressed by nonprofit agencies and partners in partnership and coordination with Polk County.

NA-50 Non-Housing Community Development Needs – 91.215 (f)

Describe the jurisdiction's need for Public Facilities:

Polk County has several low moderate-income communities that have significant infrastructure, public facility improvement, blighting conditions, and housing needs. Some of the low moderate-income areas also have high concentrations of minority populations. Funds should be used to provide improvements and assistance to benefit these areas.

How were these needs determined?

The priority non-housing needs were established based on the Citizen Participation process, including feedback from community organizations and results of the community needs survey. These results were

combined with an analysis of demographic data. As part of the community needs assessment, County staff reached out to area community organizations and neighborhood groups. Community surveys were distributed, to gather more data on the needs and concerns of neighborhood communities. The community surveys and other citizen feedback indicate a need for continuing infrastructure improvements, providing improvements, access to public facilities or neighborhood facilities, and public/homeless services. Community feedback also reflected the desire to have safe affordable housing and reduced slum and blighting conditions.

Describe the jurisdiction's need for Public Improvements:

Feedback from the community survey and meetings reveal the following: Polk County citizens are primarily concerned with infrastructure needs. There are portions of the county that have poor water and sewer quality, flooding issues, lack sidewalks, and street lighting.

Polk County citizens want public facilities to be improved for additional recreation and community-centered activities. Respondents indicated that the County should also continue to promote ADA improvements projects to ensure public facilities are accessible to all.

Polk County has a significant percentage of seniors and youth populations with projected increases by 2030; funds should be used to provide improved access to public facilities and improve services for these populations. The community surveys and other citizen feedback indicate a need for continuing infrastructure improvements, providing improvements, access to public facilities or neighborhood facilities, and public/homeless services. Community feedback also reflected the desire to have safe affordable housing and reduced slum and blighting conditions.

How were these needs determined?

As part of the community needs assessment, County staff reached out to area community organizations and neighborhood groups. Community surveys were distributed to gather more data on the needs and concerns of neighborhood communities. The community surveys and other citizen feedback indicate a need for continuing infrastructure improvements, providing improvements, access to public facilities or neighborhood facilities, and public/homeless services. Community feedback also reflected the desire to have safe affordable housing and reduced slum and blighting conditions.

Describe the jurisdiction's need for Public Services:

Five in-person meetings were held in various cities around the County, one virtual meeting was also held. Community surveys were distributed to gather more data on the needs and concerns of neighborhood communities. These were distributed as widely as was possible, the survey was available online and on paper in English and Spanish. The community surveys and other citizen feedback indicate a need for

continuing public/homeless services.

How were these needs determined?

The community surveys and other citizen feedback indicate a need for continuing infrastructure improvements, providing improvements, access to public facilities or neighborhood facilities, and public/homeless services. In addition, a variety of demographic, economic housing, and other data are also used as a basis for public services funding priorities.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

The Lakeland-Winter Haven Housing Market Area (HMA), which consists of Polk County in central Florida, is coterminous with the Lakeland-Winter Haven, FL Metropolitan Statistical Area. The location of the HMA along the Interstate 4 (I-4) corridor, midway between Tampa and Orlando, provides substantial benefits to the economic development of the HMA, making it attractive for interstate trade and distribution networks.

Single-family detached units are the most prevalent housing type in Polk County, followed by mobile homes and multi-family units. Approximately 61.6 percent of the total housing units are single-family detached units. Polk County has an aging housing stock. A little more than half (59 percent) of the units in the County were constructed in the 1980s or earlier, which may indicate a need for housing rehabilitation and minor emergency repairs to prevent homes from falling into disrepair. Approximately 34.5 percent of these homes were built before 1979 or may contain lead-based paint.

MA-10 Number of Housing Units – 91.210(a)&(b)(2)

Introduction

This section gives an overview of the significant characteristics of Polk County's housing market including supply, demand, condition, cost of housing, housing stock available to serve persons with disabilities, and housing that serves persons with HIV/AIDS and their families.

All residential properties by number of units

As shown in Table 30, data from the 2024 ACS 5-Year survey show that 221,408 or 65 percent of all

residential properties within Polk County are single units. Single-unit properties are either detached structures (211,130 or 62 percent) or attached structures (10,278 or 3 percent). Residential properties are further categorized into properties with 2-unit structures (8,909 or 2.6 percent), properties with 3-4-unit structures (10,353), or 3 percent), properties with 5-9 units (10,012 or 2.9%), properties with 10-19 units (9,482 units or 2.8 percent) and with 20 or more-unit structures (12,364 or 3.6 percent). These categories comprise 80 percent of the County’s housing stock. The remaining 20 percent of residential properties in the County are classified as mobile home, boat, RV, van, etc. (68,220 or 20 percent).

Table 30 – Residential Properties by Unit Number

Property Type	Number	Percentage
1-unit detached structure	211,130	62.0%
1-unit, attached structure	10,278	3.0%
2 units	8,909	2.6%
3 to 4 units	10,353	3.0%
5 to 9 units	10,012	2.9%
10 to 19 units	9,482	2.8%
20 or more units	12,364	3.6%
Mobile Home	66,739	19.6%
Boat, RV, Van, etc.	1,481	0.4%
Total Housing Units	340,748	100.0%

Data Source: 2024 ACS 5-Year Survey, Table DP04

Bedrooms by Tenure

The majority of owner-occupied homes are 3 or more bedrooms (75.4 percent) while the majority of renter-occupied homes are 2 bedrooms (39.9 percent). Approximately 3.5 percent of renter-occupied homes have no bedroom.

Table 31 – Bedrooms by Tenure

	Owners		Renters	
	Number	Percent	Number	Percent
No bedroom	610	0.2%	3,009	3.5%
1 bedroom	5,304	2.1%	14,001	17.1%
2 bedrooms	47,846	22.1%	34,902	39.9%
3 or more bedrooms	150,185	75.4%	335,68	39.2%
Total	203,945	100%	85,480	100%

Data Source: 2024 ACS 5-Year Survey, Table B25042

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

There are several housing units assisted by federally funded programs throughout the county. The Public

HousingInventory table lists the Public Housing Authorities and Agencies in Polk County and its many municipalities. Thehousing units provided target all subpopulations that are in the low- and moderate-income category as defined by HUD. All HUD-funded programs, including Community Development Block Grant (CDBG), HOME Investment Partnership (HOME), and Emergency Solutions Grant (ESG), target moderate, low, and very low-income familiesand individuals (including families with children, elderly, and persons with disabilities) that have household incomes equal to or less than 80 percent of the Area Median Income (AMI).

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

Polk County no longer has a Section 8 program, instead they provide Tenant Base Rental Assistance (TBRA) where they assist 50 clients with rental assistance. These clients are elderly and/or disabled.

Does the availability of housing units meet the needs of the population?

The housing market has fluctuated due to interest rates and inflation, but increased demand has driven up housing prices, making it more difficult to find affordable housing.. Polk County residents who are low-income struggle with high housing costs. Meanwhile, many low- and moderate-income potential homebuyers, including essential service workers, are shut out of the homebuyer market by high sale prices relative to wages, competition from investors and vacation home buyers, and limited inventory. The situation is getting worse for low-income renters, as the gap grows between median rents and what renters canafford to pay.

Describe the need for specific types of housing:

As the Polk County real estate market expands and more individuals enter the housing market as first-time homeowners or renters, demand continues to outpace supply. Current data highlights a shortage of affordable housing units, including both single-family homes and rental properties.

Discussion

Polk County had a surge in home building between 2000 to 2009, which skewed the age of the housingstock. Approximately 30 percent of the housing units in Polk County are 50 years or older, which is slightly less than Florida (33.9 percent) and almost half of the nation (49.7 percent). These homes may indicate a need for housing rehabilitation and minor emergency repairs to prevent homes from falling into disrepair. These homes have the potential for the presence of lead-based paint.

Approximately 55 percent of owner-occupied units have a mortgage and 45 percent do not have a mortgage.Polk County has an older housing stock, with approximately 46.9 percent of units constructed

prior to 1990, which accounts for the percentage of homes without a mortgage. Approximately 34 percent of Polk County’s owner-occupied units are valued from \$0 to \$199,000. Approximately 24.5 percent of Polk County’s owner-occupied units are valued from \$200,000 to \$299,000. Approximately 17.8 percent of homes have a value of less than \$100,000.

MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

Introduction

Single-family Unit Outlook

The median sales price for a single-family home was \$333,910 in 2024 and \$265,579 in 2019 (2025 real dollars). The median sales price for a mobile home was \$164,386 in 2024 and \$103,169 in 2019 (2025 real dollars). The median sales price for a condominium was \$110,290 in 2019 and \$163,873 in 2024 (2025 real dollars). Although for-sale housing costs have retreated from all-time highs, the median sales price for a home in Polk County is still unaffordable to a large and growing segment of residents, including the workers who fill service industry jobs that are essential to Polk County and the State of Florida.

Rental Unit Outlook

The Comprehensive Housing Market Analysis for the Lakeland-Winter Haven, Florida MSA completed by the U.S. Department of Housing and Urban Development Office of Policy Development and Research outlined the following rental market overview as of October 1, 2020, noting that the number of rental units permitted surged in 2019 with 2,675 unit permitted which was more than 75 percent higher than the previous record of 2006. The overall rental housing market is balanced with a current rental vacancy rate estimated to at 7.5 percent. The average apartment rent was \$975 and as there are approximately 4,000 units under construction, supply will outstrip demand during the next year.

Cost of Housing

The cost of housing has increased by 88 percent over just 4 years for owner-occupied homes (Table 32). The distribution of estimated rents paid in Polk County is detailed in Table 33 below, according to the 2024 ACS 5-Year Survey data. More than three-quarters (78.2 percent) of rental units in Polk County have a rent payment between \$500 and \$1,499, with relatively few units having a rent payment less than \$500 or more than \$1,500.

Table 32 – Cost of Housing

	Base Year: 2020	Most Recent Year: 2024	Percent Change
Median Home Value	\$162,400	\$305,400	88.05%
Median Contract Rent	\$1,014	\$ 1,484	46.35%

Data Source: 2024 ACS 5-Year Survey, Table DP04

Table 33 - Rent Paid

Rent Paid	Number	Percent
Less than \$500	4,109	5.9%
\$500-999	29,957	42.9%
\$1,000-1,499	24,636	35.3%
\$1,500-1,999	8,773	12.6%
\$2,000 or more	2,348	3.4%
Total	69,823	100.0%

Data Source: 2024 ACS 5-Year Survey, Table DP04

Housing Affordability

Overall housing affordability within Polk County is detailed in Table 33 below. According to HUD, a unit is considered affordable if gross rent, including utilities, is no more than 30 percent of the household income. The table, based on 2018-2022 CHAS data, first divides households into four income ranges: less than or equal to 30 percent HUD Adjusted Median Family Income (HAMFI), less than or equal to 50 percent HAMFI, less than or equal to 80 percent HAMFI, and less than or equal to 100 percent HAMFI. The table also separates housing units into either rental units or owner units. For households with incomes less than or equal to 30 percent HAMFI, a total of 12,960 rental units are considered affordable, and 26,470 owner units are considered affordable. For households with incomes less than or equal to 50 percent HAMFI, a total of 12,225 rental units are affordable, while 28,610 owner units are affordable. For households with incomes less than or equal to 80 percent HAMFI, a total of 16,280 rental units are affordable, while 45,395 owner units are affordable. Finally, for households with incomes less than or equal to 100 percent HAMFI, a total of 9,875 renter units are affordable, a total of 28,780 owner units are affordable. When renter and owner units are compared, the availability of affordable owner units exceeds that of renter units.

Table 34 – Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	12,960	26,470
50% HAMFI	12,225	28,610
80% HAMFI	16,280	45,395
100% HAMFI	9,875	28,780
Total	51,340	129,255

Source: 2018-2022 CHAS data

Monthly Rent

Table 35 shows HUD Fair Market Rents and HUD HOME Rent Limits within the Lakeland-Winter Haven Metropolitan Statistical Area (MSA). Fair Market Rents (FMRs) are gross rent estimates that include rent plus the cost of all tenant-paid utilities. FMRs are set to the dollar amount at which 40% of the standard-quality rental housing units are rented, excluding non-market rental housing (e.g., public housing). HighHOME Rents are equal to the FMR or 30 percent of the adjusted income of a family whose income equals 65 percent AMI, whichever is lower. Low HOME Rents are equal to 30 percent of the adjusted income of a family whose income equals 50 percent AMI. The Fair Market Rent in the MSA ranges from \$1,226 for an efficiency unit (no bedroom) to \$2,511 for a 4-bedroom unit. In contrast, the High HOME Rent ranges from \$929 for an efficiency unit to \$1,514 for a 4-bedroom unit. The Low HOME Rent ranges from \$730 for an efficiency unit to \$1,208 for a 4-bedroom unit. For smaller units, the average difference between the HUD HOME Rents and Fair Market Rent for smaller units is approximately \$ 297; however, the average difference between these rents for larger units is as much as \$997. This may point to affordability concerns for families needing larger unit sizes.

Table 35 – Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	\$1,226	\$1,230	\$1,497	\$2,023	\$2,511
High HOME Rent	\$929	\$996	\$1,197	\$1,374	\$1,514
Low HOME Rent	\$730	\$781	\$937	\$1,083	\$1,208

Data Source: HUD FMR FY 2026 and HOME Rents; https://www.huduser.gov/portal/datasets/home-datasets/files/HOME_RentLimits_State_FL_2025.pdf
https://www.huduser.gov/portal/datasets/fmr/fmrs/FY2026_code/select_Geography.odn

Is there sufficient housing for households at all income levels?

A comparison of the total number of households at the various income levels (see NA-10) and the total number of affordable housing units available for the various income levels (see MA-15) can reveal surpluses or shortages of affordable housing.

How is affordability of housing likely to change considering changes to home values and/or rents?

According to HUD, the home sales market in Polk County is balanced with an estimated vacancy rate of 2.0 percent. As of February 2026, there were 5,063 homes for sales in Polk County. The median home sales price was \$221,800 during the 12 months ending September 2020, by February 2026 the median sales price was \$287,333.

Based on preliminary data, single-family home construction, as measured by the number of homes permitted, totaled 6,962 homes during the 12 months ending September 2025, representing a 16% decline in volume year over year. Even though the total number of permits decreased compared to previous years, Polk County remained one of the top-performing areas in Florida for residential construction.

The apartment market in the county is balanced. The apartment vacancy rate in the county was approximately 6.5 percent in the first quarter of 2026. The average asking rent was approximately \$1,700.

The county is experiencing high volume growth in apartment complexes with thousands of units in the pipeline in all parts of the county. The number of units permitted has spiked over the past several years. By comparison, an average of 1,000 units were permitted a year from 2000 through 2006.

Discussion

A large portion of existing home sales were purchased by investors to convert into single-family rentals, which satisfied a portion of the increased demand for rental units. Conversion of units into vacation rentals competes with the availability for home purchases or rentals. As the sales market continues to improve, however, fewer home purchases are expected to be used as rentals, increasing the demand for multifamily construction.

There is both a need for affordable single-family housing units and a shortage of affordable rental units.

MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

Introduction

Polk County housing stock is aged, as a little more than half of the housing units in the county were constructed in the 1980s or earlier. The aged housing stock indicates a need for housing repairs to preserve and maintain the condition of the housing stock and prevent decline. Lower-income households and ethnic minorities are more likely to reside in housing that is older or has housing problems such as overcrowding, lack of complete plumbing or kitchen facilities. While economic conditions are slowly recovering, with state funding levels and smaller reductions in federal funding from previous years, the needs of the low-income communities still typically outpace the funds available to provide services.

Definitions

The U.S. Bureau of Census defines substandard housing as units that are: 1) Overcrowded (more than 1.01 persons per room; 2) Lacking complete kitchen or plumbing facilities or 3) Where no heating fuel is used.

“Standard Condition” is housing that meets HUD Quality Standards (HQS) and all applicable state and local codes.

“Substandard Condition, but suitable for rehabilitation” is housing that does not comply with standard criteria or has minor defects that require a certain amount of correction but can still provide safe and adequate shelter or has major defects requiring a great deal of correction and will be safe and adequate once repairs are completed.

“Substandard Condition”, not suitable for rehabilitation is housing that if a cost estimate of repairs, based on the needs identified at a work write-up exceeds 65 percent of the just value as determined by the property appraiser. Such units are not eligible for repairs.

Additionally, the term “abandoned vacant unit” is defined by HUD as:

- A housing unit that has been foreclosed upon and vacant for at least 90 days.
- A housing unit where no mortgage or tax payments have been made by the property owner for at least 90 days.
- A housing unit where a code enforcement inspection has determined that the property is not habitable, and the owner has taken no corrective actions within 90 days of the notification of the deficiencies.

Condition of Units

Table 36 shows the condition of occupied housing units within Polk County, with a breakdown of owner-occupied units and renter-occupied units. As defined by HUD, a housing “condition” includes the following:

- A housing unit that lacks complete plumbing facilities.
- A housing unit that lacks complete kitchen facilities.
- A housing unit with more than one person per room.
- A housing unit with a cost-burden greater than 30 percent of the occupant’s household income.

According to the 2024 ACS 5-Year Survey data, the majority (160,345 or 70.6 percent) of owner-occupied housingunits have no housing conditions. Just over a quarter of owner-occupied units have one housing condition (64,003 or 28.1 percent). Only 2,639 owner-occupied units (1.5 percent) have two or three housing conditions. No owner-occupied housing units have four housing conditions. Of the estimated 87,285 renter-occupied housing units in Polk County, approximately half (44,290 or 50.7 percent) have one housing condition. Nearly half (40,367 or 46.2 percent) of renter-occupied units have no housing conditions. Just over 2,000 (2,628 or 3.0 percent) renter-occupied units have two or three housing conditions. No renter-occupied housing units have four housingconditions. In comparison by tenure, rental units are disproportionately affected by housing problems, with 53.7percent of all renter-occupied housing units having some type of housing condition (e.g., lacking plumbing or kitchen, overcrowded, or cost-burdened). In contrast, only 29.6 percent of owner-occupied housing units have some type of housing condition.

Table 65 - Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	64,003	28.1%	44,290	50.7%
With two selected Conditions	2,529	1.1%	2,628	3.0%
With three selected Conditions	110	0.4%	0	0.0%
With four selected Conditions	0	0.0%	0	0.0%
No selected Conditions	160,345	70.6%	40,367	46.2%
Total	226,987	100%	87,285	100%

Data Source: 2024 ACS 5-Year Survey, Table B25123

Year Unit Built

The age of housing within Polk County is detailed in Table 36, as sourced from the 2024 ACS 5-Year Survey. Of the estimated 226,987 owner-occupied housing units, 77 percent were constructed in the last 40 years, between1980 and 2024. Of the estimated 87,285 renter-occupied housing units, 72 percent were constructed in the last 40 years, between 1980 and 2024.

Table 37 – Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	Percent	Number	Percent
2020 or later	25,121	11.1%	6,180	7.1%
2010 to 2019	34,703	15.3%	13,433	15.4%
2000 to 2009	46,465	20.5%	13,889	15.9%
1980 to 1999	69,444	30.6%	29,814	34.2%
1960 to 1979	33,988	15.0%	16,762	19.2%
1940 to 1959	13,310	5.9%	5,201	6.0%
1939 or earlier	3,956	1.7%	2,006	2.3%
Total	226,987	100%	87,285	100%

Data Source: ACS5-Year 2024 Table S2504

Risk of Lead-Based Paint Hazard

Estimates of the risk of lead-based paint hazards in Polk County are presented in Table 38. As the precise number of housing units containing lead-based paint is not available, this analysis relies on an assumption. For the purposes of this plan, a housing unit built before 1980 is presumed to have a higher risk of lead-based paint. Therefore, the table shows the total number of owner-occupied and renter-occupied units that were built before 1980, as well as those built before 1980 with children present. The data for this table is from the 2024 ACS 5-Year Survey. As shown in Table 38, approximately 22 percent of owner-occupied housing units in Polk County were built prior to 1980 and 27 percent of renter-occupied housing units were built prior to 1980. Although there is a high percentage of housing units built before 1980, signifying a higher risk of lead-based paint in general; given the default 2016-2020 CHAS default data, there may be a lower percentage of older housing units with children present. The percentage of older housing units with children present is slightly more than double for renter-occupied units when compared to owner-occupied units.

Table 38 – Risk of Lead-Based Paint

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	51,254	22%	23,969	27%
Housing Units built before 1980 with children present	5,685	4%	6,405	9%

Data Source: 2024 ACS 5-Year Survey Table S2504

Vacant Units

According to 2024 ACS 5-Year Survey, there are a total of 364,770 housing units within Polk County. Of these, 50,498 or 13.8 percent are vacant. As defined in the American Community Survey, a housing

unit is vacant if no one is living in it at the time of interview. Units occupied at the time of interview entirely by persons who are staying two months or less and who have a more permanent residence elsewhere are considered to be temporarily occupied and are classified as “vacant.” Based on 2024 ACS 5-Year Survey and considering that 28.4 percent of all housing units in Polk County were built before 1980; an estimated 12,296 vacant housing units may be suitable for rehabilitation. There is no data available for abandoned units.

Table 39 - Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	12,296	38,202	50,498
Abandoned Vacant Units	N/A	N/A	N/A
REO Properties	N/A	N/A	N/A
Abandoned REO Properties	N/A	N/A	N/A

Data Source: Local Data Source

Describe the Need for Owner and Rental Rehabilitation based on the condition of the jurisdiction’s housing.

Polk County has an aged housing stock. According to the American Community Survey, about half of them were built in the 1980s or earlier, which may indicate a need for housing rehabilitation and minor emergency repairs to prevent homes from falling into disrepair. Approximately 50 percent of housing units were built prior to 1980 and approximately 35 percent (60,354) housing units were constructed from 2000- 2009. Older housing stock indicates a need for housing repairs to keep affordable homes in good condition and prevent decline.

Estimated Number of Housing Units Occupied by Low or Moderate-income Families with LBP Hazards

Approximately 50 percent of these homes were built before 1979 or may contain lead-based paint. According to the 2024 American Community Survey 5-Year survey, 75,223 units built before 1979, when the use of lead-based paint was prohibited.

Polk County will continue to evaluate and reduce lead-based paint hazards in all contracts funded with federal monies. Affordable housing activities address lead-based paint liabilities and provide required information to affected citizens. Staff continues to attend training sessions to remain current on Federal regulations governing lead-based paint concerns. At this time, all housing activities comply with regulations regarding lead-based paint notification, evaluation, and abatement. The Housing and Neighborhood Development (HND) Office conducts activities in accordance with its Policy and Procedures pertaining to notification, evaluation, and reduction of lead-based paint hazards to assure compliance with federal regulations. When required, risk assessment, paint testing, lead hazard

reduction, and clearance will be performed through contracts with qualified professionals in accordance with standards established in 24 CFR part 35, subpart R. All contractors used for lead-based paint related activities are referenced by EPA Region IV as lead-based paint abatement certified or approved by the State of Florida to enter contracts pertaining to such issues. All subrecipients of federal funding enter into contracts prior to funds being dispersed assuring that all activities they conduct with federal funds comply with lead-based paint-related requirements cited in 24 CFR 570.608.

Discussion

Much of the funding earmarked to improve the quality of life of low and moderate-income households, revitalized deteriorating infrastructure / neighborhoods and offer opportunities for safe, decent affordable housing has been provided by Federal Community Development Block Grant (CDBG) Program Funds, Federal HOME Investment Partnership Program (HOME), Florida's State Housing Initiatives Partnership (SHIP) Program, and the Emergency Shelter Grant (ESG) Program which supports services for homeless persons. These programs provide rehabilitation of substandard units, emergency repairs, infrastructure improvements, elimination of slum and blighting influences, delivery of county-wide public and homeless services, and construction of community meeting places and centers.

MA-25 Public and Assisted Housing – 91.210(b)

Introduction

The Public Housing program was established to provide decent, safe, and sanitary rental housing for eligible low-income families, the elderly, and persons with special needs. Public housing comes in all sizes and types, from scattered single-family houses to high-rise apartments for elderly families. Public Housing is an option for those with incomes up to 80% of the Area Median Income (AMI).

Total Number of Units

Table 40 – Total Number of Units by Program Type

Number of Units	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available				2,685			0	0	0
# of accessible units									

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Data Source: Florida Shimberg Housing Data
Federal Spending 2024

Table 41 - Inventory of Public Housing per Agency

PHA Name	Agency Street Address	Agency City	Public Housing Units	Housing Choice Voucher (Sec8) Units	Units + Vouchers
Housing Authority of Bartow	1060 S Woodlawn Ave	Bartow	82	58	140
Lake Wales Housing Authority	10 W Sessoms Ave	Lake Wales	212	172	384
Lakeland Housing Authority	430 Hartsell Ave	Lakeland	319	1,525	1,844
Housing Authority of the City of Mulberry	200 NW 3 rd Ave	Mulberry	26	0	26
Winter Haven Housing Authority	2670 Avenue C SW	Winter Haven	160	289	449

Data Source: Florida Shimberg Housing Data
Federal Spending 2024

Describe the supply of public housing developments:

Polk County HND administers programs that deliver housing assistance to low- and very low-income persons in the County. Table 38 shows the total number of units assisted by local, state or federally funded programs based on default data sourced from the Public and Indian Housing (PIH) Information Center (PIC).

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

There are several housing units assisted by federally funded programs throughout the County. The Public Housing Inventory table lists the Public Housing Authorities and Agencies in Polk County and its many municipalities. The housing units provided target all subpopulations that are in the low- and moderate-income category as defined by HUD.

The **Lakeland Housing Authority** owns and manages 5 projects which contain 319 affordable rental units and administers 1,525 Section 8 housing vouchers. The **Winter Haven Housing Authority** owns and manages 2 projects which contain 179 affordable rental units and administers 211 Section 8 housing vouchers. The **Lake Wales Housing Authority** owns and manages 1 development with 212 public housing units and manages 172 Section 8 housing vouchers. The **Housing Authority of Bartow** owns and manages 1 project which contains 82 affordable rental units and administers 55 Section 8 housing vouchers. The **Housing Authority of the City of Mulberry** has 1 development that contains 26 public housing units.

Condition of Public Housing Units

Table 42 - Public Housing

Public Housing Development	Average Inspection Score
Housing Authority of the City of Lakeland	83
Housing Authority of the City of Lakeland	0
Housing Authority of the City of Lakeland	81
Housing Authority of the City of Lakeland	91
Housing Authority of the City of Lakeland	90
Housing Authority of the City of Lakeland	91
Housing Authority of Bartow	59
Housing Authority of the City of Mulberry	98
Lake Wales Housing Authority	87
Lake Wales Housing Authority	88
Winter Haven Housing Authority	84
Winter Haven Housing Authority	74
Winter Haven Housing Authority	79

Condition 2026 Data Source: <https://www.huduser.gov/portal/datasets/pis.html>

Describe the restoration and revitalization needs of public housing units in the jurisdiction:

In terms of number of units and vouchers the largest Housing Authority in Polk County is the Lakeland Housing Authority, following by Winter Haven Housing Authority, then Lake Wales, and then Bartow. Mulberry is the smallest.

Lakeland Housing Authority's (LHA) Plan states: LHA goal is to transform its entire public housing portfolio into mixed-income communities over the next 5 to 40 years, in an effort to reposition the agencies' public housing assets into better performing developments that are competitive in the marketplace as well as improve their physical and social conditions. For over twenty-five years LHA's Development Department has been responsible for creating economic development opportunities in the City of Lakeland as well as redeveloping challenged neighborhoods that have not seen investments and been neglected for some time. LHA and/or its subsidiary entity(s) plans to either partner with other developers or self-develop its properties using HUD's mixed-finance approach. LHA envisions a range of options that will be employed to achieve its goal to transform its portfolio which may include but not be limited to: modernization of existing public housing units; demolition of selected units and construction of new units; introduction of market-rate and for-sale units; acquisition and development of new units in, around and outside of LHA properties; and wholesale redevelopment of its public housing communities.

LHA anticipates applying for additional Low-income Housing Tax Credits (LIHTC). More specifically LHA plans to submit applications for the next rounds of the Florida Housing Finance Corporation LIHTC application season, for Public Housing Developments in the coming year(s).

The LHA was granted Low-income Housing Tax Credits to build a 92-unit community, Twin Lakes Estates Phase III, 100-units community at 10th Street, 100-units on Combee Road along with rehabilitation at the Renaissance at Washington Ridge and Rental Assistance Demonstration (RAD) conversions to preserve long-term affordability. With these options, all units would be designated as public housing and restricted to families earning at or below 80% area median income.

By 2030, the Lakeland Housing Authority aims to convert all public housing units through the RAD program and transition them to project-based Section 8 vouchers. 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.

The **Winter Haven Housing Authority** (WHHA) The WHHA states in the Five Year and One Year Plan it has continued to provide planned rehab to its properties by way of phasing in HVAC, new roofs, new kitchens, exterior modifications, and general rehab as needed. WHHA currently offers two low-income tax credit communities for seniors along with several multi-family and single-family units.

The **Lake Wales Housing Authority** has received funding federal income tax credits to tear down and rebuild the Grove Manor housing complex. Once completed there will be 210 units, 90 more than the current 120. This project has taken several years to complete all of the funding needed but it should be constructed by 2027.

Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

In reviewing each of the Five Year and One Year PHA plans, individual goals and objectives identified increase and encourage the self-sufficiency efforts of all residents. LHA's plan includes the Resident Services department which provides information, referral services, and programs that promote self-sufficiency for the residents. Focusing on total well-being, the department employs a holistic approach. The program activities and services offered support positive lifestyle changes while promoting resident personal and economic independence.

The **WHHA** has improved the physical environment of the housing developments with the installation of new roofs, new HVAC systems in many of the properties, refitted bathrooms and kitchen with water and energy-efficient hardware, phased in the rehabilitation of kitchens, and installed ADA-compliant toilets at its elderly-designated properties, and continued to make improvements in its maintenance program.

The WHHA management also works diligently with city staff and most particularly, the WH Police Department to reduce crime on WHHA properties as well as in the surrounding community.

Discussion:

Demographic and economic shifts are expected to increase demand for affordable rentals over this decade. The need for affordable housing is already overwhelming the capacity of federal, state, and local governments to supply assistance. While there are many housing units assisted by federally funded programs throughout the county, the demand always outstrips supply. The Public Housing Inventory table lists the Public Housing Authorities in Polk County. The housing units provided target all subpopulations that are in the low- and moderate-income category as defined by HUD.

MA-30 Homeless Facilities and Services – 91.210(c)

Introduction

The Homeless Coalition of Polk County acts as the coordinating agency for both the City of Lakeland and the Polk County Continuum of Care processes. Therefore, the Point in Time effort was a joint venture. HCPC monthly and planning meetings are held with both groups.

The HMIS Lead Agency created custom HMIS Point in Time data collection assessment forms for all provider agencies. Custom reports were created that provided bed usage and client level Point in Time data for each emergency shelter, transitional program, and permanent housing program. Transitional programs and Permanent Housing programs also have entry-exit reports. Providers that do not use HMIS are asked to complete Point in Time assessment forms manually and the HMIS Lead Agency inputs these into the HMIS system annually. Specific bed counts and client-level data are available for homeless population reports.

Facilities and Housing Targeted to Homeless Households

Table 43 - Facilities and Housing Targeted to Homeless Household

Households	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive HousingBeds	
	Year-Round Beds(Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	150	0	193	117	0
Households with Only Adults	125	27	139	137	0
Chronically Homeless Households	9	0	0	40	0
Veterans	0	0	0	172	0
Unaccompanied Youth	0	0	0	117	0

Data Sources: Housing Inventory Count 2023

Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons

The Polk County Indigent Health Care (IHC) Division manages and administers the Polk HealthCare Plan for those who are caught in the gap between not qualifying for Medicaid and not being able to afford market-rate insurance. IHC manages a provider network for the healthcare plan that includes primary care and specialty care physicians, urgent care centers, and five area hospitals. Sponsored services include primary and specialty care services, routine diagnostic testing, lab, radiology, hospital inpatient, outpatient, and emergency services, and a plan formulary. Most services require a low co-payment, which is collected by the provider. The Indigent Health Care Division (IHC) directs qualified uninsured or under-insured residents to contracted community partners who provide health and wellness services. The Polk County Board of County Commissioners contracts with these physicians, nurse practitioners, dentists, health clinics, and hospitals to allow participants, who otherwise would not be able to afford necessary care, to access and receive primary care, behavioral or mental health treatment, substance abuse treatment, and dental services at little or no cost.

Mental Health Service in Polk County:

Peace River Center, serving Polk, Hardee, and Highlands Counties, Peace River Center (PRC) is one of the oldest and largest mental health centers in the State of Florida. PRC is an accredited, not-for-profit 501(c)(3) community mental health center whose mission is to improve the behavioral health of individuals in our community to achieve our vision of a higher quality of life through treatment, education, and advocacy. Staffed with a diverse workforce employing board-certified psychiatrists, nurse practitioners, registered nurses, licensed practical nurses, licensed mental health counselors, licensed clinical social workers, master's and bachelor level practitioners, and direct service providers who receive annual training to enhance their skills. The Peace River Center helps over 25,000 individuals each year.

Recovery services include Adult Case Management Services, Florida Assertive Community Treatment Team (F.A.C.T.), Residential Program, Peace River Center Apartments- HUD Subsidized Housing, Supported Housing Program, and Supported Employment Services.

Employment Services located in Polk County:

Catholic Charities of Central Florida, which is based in Lakeland, but services the entire county, also runs various assistance programs. They offer what is known as the Family Stability Program that provides crisis and emergency services for low-income and other clients in need of urgent basic human needs. Some of the resources provided to individuals include emergency financial assistance for paying bills and housing expenses, referrals, information on Florida and federal government programs, advocacy, food pantry distribution, and in some cases provide short-term case management services to qualified individuals.

The Salvation Army Lakeland and West Polk County – has programs to aid families at risk of homelessness. The following assistance is available - access to health care, assistance obtaining Veteran Benefits, Bus Passes, Dental Care, Diapers, Food Boxes, Free Cell Phones, Free haircuts, Hygiene Kits, Identification Services, Prescriptions, Referrals for Free Glasses through the Lion's Club, Rent and Utility Assistance, School Supplies, Tax Preparation Assistance. The Community of Hope in Lakeland operates 21 full-furnished tri-plex apartments where residents can stay for up to a year so that families can get back on their feet and achieve self-sufficiency, most never return to homelessness.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals, and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on-screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

Talbot House Ministries - Housing/Shelter Programs Emergency Shelter Homeless Shelter: Provides comprehensive care for the poor and homeless in the community.

Lake Wales Care Center - Ministry provides physical, emotional, relational, and spiritual needs of Lake Wales area residents. Emergency Services/Basic Needs, Transitional Housing, Meals-on-Wheels, Home Repair, Community Youth & After-School programs, Elderly Care Home Visits, Holiday Assistance, Stay-at-Home Work Camp, Food Cooperative (SHARE) and it operates a Surplus Thrift Store.

Salvation Army of West Polk - Christian non-profit serving disadvantaged households with children. Accommodations for families are subject to availability. Specifically, they offer short-term housing for families in need. Families can stay for up to one year. The program offers free childcare and a case manager who works with residents to establish goals and a family case plan. The Efficiencies are expected to serve at least 120 families per year.

Salvation Army of East Polk - Christian non-profit serving disadvantaged families, as well as single women and men.

Lighthouse Ministries of Lakeland - The Lighthouse Ministries Men's Rescue Mission is equipped to serve the homeless and at-risk in West Central Florida. Daily meals, hot showers, and beds are available.

Polk County's Veteran Services helps current, former, and future service members wade through the intricate and sometimes complicated process of obtaining military benefits. Polk's veterans can take advantage of this free service, which can include providing information about: Compensation, Education

and training, Home Loans, Life Insurance, Service-Disabled Veterans Insurance, Veterans Mortgage Life Insurance, Military pension, Survivor benefits, Vocational rehabilitation, and Burial Benefits.

CareerSource Polk Helps those in need to find employment through job referral services, job development, jobtraining, and career management. Employment Security Representatives can assist clients in developing an individual plan of action by assessing skill levels, education, and training.

Unaccompanied youth – The HEARTH Project and Polk County Public Schools are dedicated to assisting homeless and in-transition families and children by eliminating barriers to school enrollment, attendance, stability, and overall academic success. The public schools work to ensure that children experiencing homelessness have the same opportunities for educational success as housed students in Polk County.

Peace River Center – The Home to Stay program is a partnership between Peace River Center and Heartland forChildren focused on reuniting families whose children have been removed from their homes due to abuse or neglect. The model focuses on intensive family engagement within a system of care that is dedicated to strengthening families.

MA-35 Special Needs Facilities and Services – 91.210(d)

Introduction

Polk County has multiple nonprofit organizations that work with special needs populations. A list of those agencies along with a description of their services is outlined in this section.

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs

According to the 2023 ACS 5-Year survey, Table S2101, approximately 7.8 percent of the civilian population between the ages of 18 and 34 (45,507 persons) are veterans in Polk County compared to 7 percent in Florida and 8.4 percent in the US. Approximately 30.7 percent of the veterans in Polk County have a disability compared to 30.2 percent of the civilian population over the age of 18. According to the American Community Survey 2023 5-Year estimate, approximately 29 percent of the County's population identify as having a disability. Approximately 65.6 percent of the population over 65 years old identifies as having a disability. The most prominent disabilities identified include having an ambulatory difficulty (7.7 percent), having an independent living difficulty (6.6 percent), and having a cognitive difficulty (5.5 percent).

Shimberg Center data indicates that 36% of households are headed by persons age 65 and older with an 83 percent homeownership rate. The Shimberg Center for Data projects the population of persons aged 65 and older to increase from 20 percent of the population (in 2020) to 26 percent of the population by 2050. This indicator demonstrates the need for the Polk County housing strategy to address the special housing needs of persons in this age group, as housing repairs and other types of assistance may be warranted.

Persons with Alcohol and Drug Abuse Treatment Needs

The National Survey on Drug Use and Health concluded that approximately 3.8 percent of the population over 12 years old of Florida is considered “Needing but Not Receiving Treatment for Alcohol Use”. The same survey estimates 2.3 percent of the persons are considered “Needing but Not Receiving Treatment for Illicit Drug Use”. Many of these persons in need of treatment require a supportive housing environment where clients can receive treatment and counseling on-site to learn to reintegrate back into the community and become self-sufficient.

Persons with AIDS/HIV

Polk County is not a recipient of HOPWA funds. The State of Florida Department of Health is the HOPWA grantee and will be administering the grant for the area encompassing the County. In 2024, 4,463 persons were living with HIV in Polk County as reported by the Polk County Health Department, this number has been steadily dropping over time. Among this subpopulation, there is a need for small, short-term payments to prevent homelessness, ongoing rental assistance payments, supportive housing facilities, single room occupancy (SRO) dwellings, or community residences. Polk County anticipates meeting this need through the HOPWA program.

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

The Homeless Coalition of Polk County has created a committee to review the local discharge coordination policies. The following information is part of the Continuum of Care (CoC) Application which outlines the development of a discharge planning policy by the institution. HND staff will continue to work with HCPC to develop a countywide policy.

Foster Care: Protocol between Homeless Coalition membership and two agencies, Heartland for Children Inc. and Agency for Community Treatment Services, Inc.

Health Care: Established procedures to determine client eligibility determination. Sets medical conditions required prior to acceptance of the client. Educates client on responsibilities in the shelter.

Provides transportation and provides for medication and medical services to and from medical providers.

Mental Health: Mental health staff will review programs and services available during daily treatment team meetings. Referrals on behalf of the discharged client. Coalition will maintain a listing of programs.

Corrections (*note that “corrections” category refers to local jails and state or federal prisons*): Protocol development. The Polk County Sheriff’s Office (PCSO) is working with COC to develop a discharge plan. Currently, an information shelter sheet is provided to homeless individuals.

The Lakeland/Winter Haven/Polk County CoC has long been a point of contact for public safety and health officials planning the release of inmates who will need housing in this region. Peace River Center is the lead Continuum agency for policies to ensure that discharge planning by judicial agencies addresses each individual’s needs for housing and treatment. As discharge planning begins, the Center’s forensic clinicians play an integral role in the placement of released inmates by assuring that funds and transitional services will be provided, as necessary. Case reviews are completed with family and potential housing providers to consider options. Clients may be placed with family, in residential treatment facilities, adult foster care, or other appropriate settings. Mentally ill individuals meeting priority status are assigned community case managers, who also assist in linking clients to relevant social services and housing opportunities. Case managers routinely visit clients in state treatment hospitals to assess progress and assist in placement. Clinicians have a variety of living arrangements to choose from, including transitional living facilities, adult foster care, and permanent support housing.

As an example, individuals discharged from state treatment facilities and forensic hospitals can apply to the CoC for help in finding affordable housing. Local hospitals are also supported to find supportive discharge placements in the vicinity of the hospital if possible. Recognizing that there is often a revolving door for mentally ill offenders, area substance abuse and mental health providers coordinate with law enforcement, judiciary, and mental health advocates forming an educational and advocacy group. Talbot House implemented a program to receive homeless persons discharged from the five Polk County hospitals. When the client is ready for discharge, the hospital discharge case worker contacts the Talbot House Healthcare Case worker to make arrangements for transportation, medications, and supplies. These clients stay in transitional housing and receive supportive services to help them exit homelessness.

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

Polk County seeks to address the needs of severely cost-burdened, very low-income households through rental assistance programs. The County Tenant Based Rental Assistance Program (TBRA) will make very low-income, elderly, and very low-income, disabled households preferred target groups for rental

assistance for the 2026- 2030 Consolidated Plan Period. The Tenant Based Rental Assistance Program is for very low-income renters that are either 1) severely cost-burdened, 2) living in substandard housing, or 3) involuntarily displaced from housing.

Polk County also supports affordable housing efforts with its impact fee waiver program for affordable housing. Impact fees are waived for single-family housing units and multifamily housing for persons with incomes at or below 80 percent of the area median. Since 2003, Polk County has provided impact fee waivers and funds for several affordable multi-family developments.

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

Polk County, Florida is an entitlement grantee for the Federal CDBG, HOME, and ESG funds. This section does not apply.

MA-40 Barriers to Affordable Housing – 91.210(e)

Negative Effects of Public Policies on Affordable Housing and Residential Investment

Polk County adopted several affordable housing incentives as part of the Polk County State Housing Initiatives Partnership (SHIP) Local Housing Assistance Plan (LHAP). HND staff coordinates with the County Planning and Land Development Office to review proposed changes to the Land Development Code. HND staff also works with the Affordable Housing Advisory Committee to prepare a report every three years for submittal to the Florida Housing Finance Corporation with regard to the implementation of the incentive strategies.

Polk County has a successful impact fee waiver program for affordable housing. Impact fees are waived for single-family and multifamily developments that house persons that make less than 80 percent of the area median income for the Lakeland – Winter Haven MSA. The Polk County Board of County Commissioners adopted three (3) incentive strategies for affordable housing in addition to the required strategies as part of the State Housing Initiatives Partnership (SHIP) Local Housing Assistance Plan (LHAP). The strategies are as follows: Expedited Permitting (Required incentive), Ongoing Review of Policies, Procedures, Regulations and Plan Provisions that increase the cost of housing prior to their adoption (Required Incentive), Waiver of Impact Fees, Inventory of Publicly Owned Land Suitable for Affordable Housing, and the Support of Development Near Transportation Hubs, Employment Centers, and Mixed-Use Developments

MA-45 Non-Housing Community Development Assets – 91.215 (f)

Introduction

The Consolidated Plan provides a concise summary of Polk County’s priority non-housing community development needs that are eligible for assistance. The following section describes the economic development needs of Polk County. This section also provides data regarding the local economic condition of the jurisdiction and compares the ability of the local workforce to satisfy the needs of local businesses. Much of this data can be used to describe the level of housing demand in the local market. This section discusses the following topics: Business by Sector

- Labor Force
- Occupations by Sector
- Travel Time to Work
- Educational Attainment
- Median Earnings in the Past 12 Months
- Additional Narrative.

Polk County has several public and private employers with 1,000 employees or more. According to the Central Florida Development Council of Polk County, many prominent companies are also headquartered in Polk County with operations across Florida and in surrounding states (Source: CFDC Research), such as Publix Super Markets, Lakeland Regional Health, Walmart, Amazon, Medline, UPS, etc. The table below outlines the employers.

Table (below) of Polk County Top Employers [*As of January 2026*] per [Central Florida Development Council](#)

Polk County Top Employers as of January 2026		
Employer	Employees	Description
Publix Super Markets	16,537	Headquarters, Distribution, Manufacturing and Super Markets
Polk County School Board	13,500	Administration, Staff and Educators
Lakeland Regional Health	8,279	Main Hospital and Clinic Operations
Walmart	5,523*	E-commerce, Distribution and Retail Stores
Amazon	5,500	Prime Air and Fulfillment Centers
BayCare	3,402	Hospital Locations and Services
Geico	2,941	Insurance Center
Polk County Board of County Commissioners	2,426	All County Operations
City of Lakeland	2,297	All City Operations
Winter Haven Hospital	2,130	Main Hospital and Clinic Operations
Watson Clinic	2,108	All Clinic Operations
Polk County Sheriff's Office	1,988	Administration, Staff and Deputies
Advent Health	1,712*	Hospital Locations and Services
Mosaic	1,580	Manufacturing and Office Operations
Legoland	1,500+*	Legoland Florida Resort and Hotels
Polk State College	1,250*	Administration, Staff and Educators
Lowe's	984*	Distribution Center
Carpenter Contractors of America	950	Home Product Manufacturing
Saddle Creek Logistics	939*	Headquarters, 3PL and Distribution
Midstate Machine & Fab.	925	Industrial Services
Southeastern University	897	Administration, Staff and Educators
Florida Southern College	861	Administration, Staff and Educators
City of Winter Haven	700	All City Operations

Polk County Top Employers as of January 2026		
Employer	Employees	Description
Oakley Transport Inc.	700	All Logistic Operations
Medline	640	Medical Equipment Distribution
Aldi	638	Distribution Center
Advanced Auto Parts	615*	Distribution Center
Florida's Natural Growers	600*	Agricultural, Processing and Manufacturing
The Coca-Cola Company	582	Manufacturing and Bottling Center
Central Florida Health Care	580	Clinic Locations and Healthcare Operations
W G Roe & Sons Inc	500*	Agriculture and Shipping Operations
UPS	453*	Distribution and Logistics
Summit Consulting	450	Operations Center
Rooms to Go	427*	Distribution Center
Well Dyne Rx LLC	426*	Southeast Headquarters and Pharmaceuticals
SouthState Bank	425	Headquarters and Financial Services
American Air Filters	400*	Air Filtration Manufacturing
Mission Foods	400*	Food Manufacturing
Southern Glazer's Wine & Spirits	372	Distribution Center
R & L Carriers, Inc.	357*	Distribution and Logistics
Pepperidge Farm	355*	Food Manufacturing
Lockheed Martin	349	Administrative and Finance Services
IGT	345*	Gaming Product Manufacturing
Tampa Maid Foods	337	Food Manufacturing
Harrell's Inc.	335*	Fertilizer Manufacturing

Polk County Top Employers as of January 2026		
Employer	Employees	Description
Marriott Vacations	330*	Resort Back Office
Keymark	321	Aluminum Product Manufacturing
Cardinal Health	300*	Distribution and Logistics

* Numbers previously reported

Economic Development Market Analysis

Business Activity

Information provided in Table 44 identifies workers and jobs within Polk County by sector. This information is divided into 13 sectors by number of workers, number of jobs and then calculations of the ratio of workers to jobs by business sector. According to the 2020 ACS 5-Year Survey, there are 174,989 workers in Polk County within all business sectors identified. The number of jobs within all sectors is estimated to be 103,039 according to Census on the Map Tool (2020, most recent available) published by the U.S. Census Bureau.

Table 44 - Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobless workers %
Agriculture, Mining, Oil & Gas Extraction	3,291	3,107	2	3	3,291
Arts, Entertainment, Accommodations	37,181	13,235	19	12	37,181
Construction	13,980	9,962	7	9	13,980
Education and Health Care Services	28,457	14,406	15	13	28,457
Finance, Insurance, and Real Estate	11,594	5,982	6	5	11,594
Information	2,297	1,025	1	1	2,297
Manufacturing	13,312	12,939	7	11	13,312
Other Services	5,328	3,853	3	3	5,328
Professional, Scientific, Management Services	12,406	5,223	6	5	12,406
Public Administration	0	0	0	0	0
Retail Trade	28,484	16,704	15	15	28,484
Transportation and Warehousing	9,389	9,167	5	8	9,389
Wholesale Trade	9,179	7,436	5	7	9,179
Total	174,898	103,039	--	--	174,898

Data Source: 2020 ACS (Workers), 2020 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Table 45 portrays the labor force within Polk County. According to the 2024 ACS 5-Year Survey, the total population within the Polk County in the civilian labor force is 369,349. This number includes the number of civilian workers plus those actively seeking employment and does not include those who are not actively seeking employment. The number of the civilian population 16 years and over who are employed totals 350,882. According to 2024 ACS 5-Year Survey estimates, Polk County's unemployment rate is approximately 4.8 percent, but the unemployment rate for ages 16-24 is estimated to be higher than that of Polk County as a whole. The estimated unemployment rate for ages 16-24 is 14.8 percent while the unemployment rate for ages 25-65 is 4.1 percent.

Table 45 - Labor Force

Characteristic	Number or Percentage
Total Population in the Civilian Labor Force	369,349
Civilian Employed Population 16 years and over	350,882
Unemployment Rate	4.8%
Unemployment Rate for Ages 16-24	11.0%
Unemployment Rate for Ages 25-65	4.1%

Data Source: 2024 ACS 5 Year Est, Table S2301

Table 46 displays occupations by Sector within the County according to the 2024 ACS 5 Year Estimate. Although not all sectors are shown, the management, business, and financial sector has the most people (50,529 people) and the sales and office occupations account for a large number of workers with 80,034 people.

Table 46 – Occupations by Sector

Occupations by Sector	Number of People
Management, business, and financial	50,529
Farming, fisheries, and forestry occupations	2,656
Service	65,994
Sales and office	80,034
Construction, extraction, maintenance and repair	34,558
Production, transportation, and material moving	52,152

Data Source: 2024 ACS 5 year est, Table S2401

Travel Time to work

As shown in Table 47, approximately 28.2 percent of the time spent traveling to work is less than 30 minutes and approximately 30.5 percent of travel time is greater than one hour. The majority if the time spent traveling (41.5 percent) is between 30 minutes and 59 minutes.

Table 47 - Travel Time

Travel Time	Number of Minutes	Percentage of Minutes
< 30 Minutes	2,602,915	28.2%
30-59 Minutes	3,833,220	41.5%
60 or More Minutes	2,793,005	30.3%
Total	9,229,135	100.0%

Data Source: 2024 ACS 5 Year Est, Table B08135

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Table 48 displays educational attainment by employment status for the population 25 to 64 years of age within Polk County. The highest numbers of employed are those some college or associates degree (92,762) or bachelor’s degree or higher (78,024). The highest numbers of unemployed are those that graduated only high school or that have some college or an associate degree.

Table 48 - Educational Attainment by Employment Status

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	26,314	1,559	19,267
High school graduate (includes equivalency)	88,606	3,816	34,637
Some college or associate degree	92,762	4,290	29,550
Bachelor's degree or higher	78,024	2,167	12,454

Data Source: 2024 ACS 5 year est, Table B23006

Educational Attainment by Age

Table 49 shows educational attainment by age. Nearly 38,813 people over the age of 18 in Polk County did not graduate from high school. Across all age groups, the majority of people in Polk County have a high school graduate, GED, or alternative followed by some college with no degree. A small percentage have a graduate or professional degree or less than 9th-grade

education.

Table 49 - Educational Attainment by Age

Educational Attainment	Age				
	18–24 yrs.	25–34 yrs.	35–44 yrs.	45–65 yrs.	65+ yrs.
Less than 9th grade	1,383	1,412	2,493	5,454	3,867
9th to 12th grade, no diploma	4,743	4,060	2,630	7,687	5,084
High school graduate, GED, or alternative	17,367	24,071	19,780	36,327	24,248
Some college, no degree	10,152	11,285	12,420	18,422	13,763
Associate degree	1,941	5,046	8,511	7,637	7,763
Bachelor's degree	2,089	10,063	9,555	13,400	12,319
Graduate or professional degree	238	1,550	2,713	7,464	8,114

Data Source: 2024 ACS 5-Year Survey, Table B15001

Educational Attainment – Median Earnings in the Past 12 Months

Table 50 identifies income over a 12-month period as it relates to educational attainment in Polk County. The data set shown is sourced from 2024 ACS 1-Year Survey estimates. Greater educational attainment strongly correlates with increased income. In Polk County, persons having a graduate or professional degree have an estimated median income of \$61,247 and, persons having a bachelor's degree have a median income of \$56,164. Persons with some college or an associate degree have a median income of \$46,024. Similarly, those with a high school diploma or equivalency have a median income of \$41,006. In contrast, those without a high school diploma or equivalency have a median income of \$27,162.

Table 50 – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	\$27,162
High school graduate (includes equivalency)	\$41,006
Some college or associate degree	\$46,024
Bachelor's degree	\$56,164
Graduate or professional degree	\$61,247

Data Source: 2024 ACS 5-Year Survey, Table B20004

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

The major employment sectors in Polk County are Education and Health Care Services, Retail Trade,

Finance, Insurance, Real Estate and Professional, Scientific, Management Services, and Farming.

Describe the workforce and infrastructure needs of the business community:

Workforce Needs:

By 2027, the Bureau of Labor Statistics is projecting overall employment growth to be 10.8 percent, with healthcare and technical occupations leading the way. The projected population growth, changing demographics, and expectations of a growing healthcare field should favor Polk County as the decade progresses. — Central Florida Development Council, Polk County Labor Market Review.

As reported in the Polk County School Board, the county's high school dropout rate has fallen from 8.8 percent in 2015-2016 to 4.7% in 2022-2023. The graduation rates has been steadily rising to a record high of 87.7% in 2025. Those holding a bachelor's degree or higher comprise 19.5 percent of the region's population versus the state average of 26 percent.

Existing Demand Occupations

As reported Central Florida Development Council, Polk County's economy has been historically based on three primary industries: phosphate mining, agriculture, and tourism. Today, phosphate mining, agriculture and tourism still play vital roles in the local economy. However, the county has successfully expanded and diversified its economic base in recent years. Polk County's central location within the large Florida marketplace has attracted numerous manufacturers and distribution centers in recent years. There are more than 440 manufacturers in the county, manufacturing a broad line of products – including food products, chemicals, paper, and building materials and benefit from Polk County's logistics and distribution advantages.

The majority of the top 15 existing demand occupations in our County are low-skill occupations characterized by relatively low wages and high rate of worker turnover. The top five existing demand occupations are related to customer service and hospitality or involve manual work. Combined food preparation and serving workers, including fast food, is the top existing demand occupation, with 6,553 projected total job openings between 2017 and 2025. One of the top 15 existing demand occupations is nursing assistants, which have a relatively high turnover rate and will continue to experience employment growth as a result of the increasing demand for healthcare services, driven by population growth and aging, expanding insurance coverage, and technological change.

As the workforce continues to be a dynamic component of the Polk County economy, CareerSource Polk works to ensure residents' needs are met through employment, transportation, and education. Increased unemployment rates among our youth, veterans, long-term unemployed, individuals with disabilities, and ex-offenders continue to be a challenge for the region. CareerSource Polk continues to coordinate with other agencies to ensure service to these underserved populations to help them gain and retain full and sustainable employment.

Infrastructure Needs:

During the public meetings held, needs for public facilities were identified including public parks improvements, the need for sidewalks and road improvements including traffic lights in certain locations. In addition, one outstanding infrastructure need was continuously highlighted in all community conversations, which is the need for available and affordable high-speed internet service.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

Natural and man-made disasters can cause significant damage to communities resulting in physical, economic, and social disruptions. When disruptions in industry occur the production and financial viability of related sectors are heavily impacted. Diversifying the economy with traditional and emerging industries, adopting post disaster recovery plans and flexible regulations, and ensuring a continuously trained workforce, are all crucial to economic resilience.

As part of the Tax Cuts and Jobs Act of 2017, low-income areas were identified to encourage investment in economically distressed communities. The intent of the policy is to direct revitalization to geographic areas known as Opportunity Zones, to spur capital investment and create jobs in low-income areas. Participating investors or firms who operate in these designated areas are incentivized through the provision of various federal tax breaks. The Opportunity Zone program provides three federal tax benefits that include a deferral, reduction, or complete exemption of capital gains tax. Several challenges affecting the Heartland Region have been identified. The region continues to struggle with shortages in the labor force, unemployment remains higher than the State average, shortages in housing persists, and wages continue to lag behind state and national averages. The Opportunity Zone program seeks to address related issues by influencing business location decisions. Through tax benefits regions have the ability to be competitive, stimulate the local economic activity, create jobs, and increase wages.

Opportunity Zones in Polk County: [GIS link 9204622.387%2C3188516.9989%2C-](#)

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

When comparing educational attainment, Polk County lags behind the state and the nation. The percentage of persons who have a high school diploma or higher is 88.2 percent in Florida, 88.0 percent in the nation, and 85.0 percent in Polk County. The difference is more profound for college graduates, with Polk County 9.7 percent behind Florida and 11.9 percent behind the nation. While part of this is explainable by the overall demographic differences (the slight differences in age group representation combined with lower degree rates among the 65 and over group), most of the difference persists. The differences are smaller when considering the percentage of high school or higher graduates, lagging the state by only 3.6 percent and the nation by 3.5 percent.

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

The federal Workforce Innovation and Opportunity Act of 2014 requires all Workforce Development Boards to formulate and submit four-year plans describing how they will fully integrate their workforce and talent development systems to better serve employers and job seekers. The following information is excerpted from CareerSource Polk's Workforce Services Plan. Through the implementation of the Workforce Innovation and Opportunity Act (WIOA), Florida will have a business-led, market-responsive, results-oriented, and integrated workforce development system. The enhanced system will foster customer service excellence, seek continuous improvement, and demonstrate value by enhancing employment opportunities for all individuals, including those with disabilities. This focused and deliberate collaboration among education, workforce, and economic development networks will maximize the competitiveness of Florida businesses and the productivity of Florida's workforce, thus increasing economic prosperity. Florida's strategic vision for WIOA implementation will be realized by accomplishing these three goals:

- 1) Enhance alignment and market responsiveness of workforce, education, and economic development systems through improved service integration that provides businesses with skilled, productive, and competitive talent and Floridians with employment, education, training, and support services that reduce welfare dependence and increase opportunities for self-sufficiency, high-skill, and high-wage careers and lifelong learning.
- 2) Promote accountable, transparent, and data-driven workforce investment through performance measures, monitoring, and evaluation that informs strategies drives operational excellence, leads to the identification and replication of best practices, and empowers an effective and efficient

workforce delivery system.

- 3) Improve career exploration, educational attainment, and skills training for in-demand industries and occupations for Florida youth that lead to enhanced employment, career development, credentialing, and post-secondary education opportunities.

Polk County Housing and Neighborhood Development will work to support these local efforts through ongoing recommendations for clients seeking job placement and information. Additionally, local nonprofit organizations receiving Public Services funding will be included as pass-through organizations for potential job seekers.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy(CEDS)?

Yes. The Central Florida Regional Planning Council’s Comprehensive Economic Development Strategy (CEDS) includes DeSoto, Hardee, Highlands, Okeechobee, and Polk Counties. Information can be found at the CEDS website at: <https://www.cfrpc.org/ceds/>.

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

The Central Florida Regional Planning Council (CFRPC) serves as the Economic Development District for the Central Florida region, as designated by the US Economic Development Administration. The CFRPC develops and maintains a Comprehensive Economic Development Strategy for the region. The CEDS serves as a roadmap to economic health, by establishing goals, identifying future cluster industries, analyzing data to determine strengths and weaknesses, and identifying projects of regional importance. The CEDS serves as a vehicle to justify eligibility for federal funds based on a project’s compatibility with the goals of the CEDS. The CEDS focuses on economic resiliency as this has historically been a challenge in the region.

Discussion

Polk County is the geographical center of the State of Florida and is Florida’s ninth most populous county. Agriculture and tourism industries continue to remain economic factors in Polk County; however, Polk County’s economic climate is expanding. Several major corporations have selected Polk County as their headquarters or as sites of major warehousing, manufacturing, or distribution centers.

MA-50 Needs and Market Analysis Discussion – 91.210(a)

Are there areas where households with multiple housing problems are concentrated?(include a definition of "concentration")

Minority Concentrations

Areas of minority concentration are defined as block groups whose percentages of a specific minority group are 10 percent or greater than that of the jurisdiction as a whole. The African American population and Hispanic population represent 15.3 percent and 22.5 percent, respectively, of the total population in Polk County. Therefore, any block group with a 25 percent or greater African American population or 33 percent or greater Hispanic population would have a minority concentration residing within it. The maps in the Appendix indicate the block groups in Polk County with concentrations of African Americans and Latino (Hispanic) populations.

Throughout Polk County, the African American population is represented in the greatest proportions in or near the urban centers of all of the municipalities in the central region of the County such as the Lakeland, Winter Haven, Bartow, Lake Wales, Mulberry, Auburndale, and Haines City. There are also significant representative proportions in the southeastern and southwestern corners of the County.

The distribution of the Latino (Hispanic) population is most densely concentrated from the center extending out to the Southcentral and Northeastern portions of the County as demonstrated in the map in the Appendix. Some of the largest concentrations of Hispanic Populations are in the Wahneta Area in the central portion of the County, and Poinciana Community in the Northeastern portion of the County.

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

Low-Moderate-income Areas

Areas of Low-Moderate-income concentration are defined as block groups having 51 percent or greater of the population in the low to moderate-income category. See the maps in the Appendix that illustrate block groups in Polk County, excluding Lakeland and the cities that participate in the State CDBG program, that are identified as having 51 percent or greater of the population in the low to moderate-income category. A majority of the block groups are in the urban areas surrounding the City of Winter Haven or between Winter Haven and Lakeland and Lake Wales. Also, the smaller cities of Polk County including Bartow, Mulberry, Fort Meade, Frostproof, Eagle Lake, and Polk City, are either within or surrounded by low to moderate-income block groups. Assistance should be directed to low-and moderate-income areas

What are the characteristics of the market in these areas/neighborhoods?

Throughout Polk County, the African American population is represented in the greatest proportions in or near the urban centers of all of the municipalities in the central region of the County such as the Lakeland, Winter Haven, Bartow, Lake Wales, Mulberry, Auburndale, and Haines City. There are also significant representative proportions in the southeastern and southwestern corners of the County. The distribution of the Latino (Hispanic) population is most densely concentrated from the center extending out to the Southcentral and Northeastern portions of the County as demonstrated in the maps in the Appendix. Some of the largest concentrations of Hispanic Populations are in the Wahneta Area in the central portion of the County, Poinciana Community in the Northeastern portion of the County. CDBG assistance will be directed to areas of 51 percent or greater low/moderate-income residents and locally designated target areas. Auburndale and Bartow have low-income areas of historically high minority concentration. In terms of racial distribution, Polk County is similarly diverse to both Florida and the Nation as a whole. The make-up, however, is slightly different, falling in between the nation and Florida in Hispanic and Black population and underrepresented among Asians.

The population of Polk County is diverse. Of the various minority groups present throughout the County the two most significantly represented are the African American and Hispanic populations with 15.3 percent and 22.5 percent, respectively. The maps in the Appendix show the distribution of these minority groups throughout the County.

Are there any community assets in these areas/neighborhoods?

The Wahneta Community is located in Census Tract 145.02. According to the HUD Adjusted Low-Moderate-income data for Florida, 73.4 percent of the population is considered low/moderate-income. HUD requires CDBG funds to be used in eligible areas, those that have 51 percent or more low and moderate-income households, which is defined as households with incomes less than 80 percent of the area median income. Located in the Wahneta neighborhood, Lake Gwyn Park was developed using CDBG funds. Amenities include a grand pavilion, restrooms, basketball courts and playing fields with lighting.

The Boggy Bottom community in the Winter Haven has been the recipient of funding to extend wastewater lines, sidewalks, and a community dock on Lake Conine. The Wilfred Smith Community Center is the focal point for many activities to assist the residents.

Are there other strategic opportunities in any of these areas

Polk County has several low moderate-income communities that have significant infrastructure, public facility improvement, blighting conditions, and housing needs. Some of the low moderate-

income areas also have high concentrations of minority populations. Funds should be used to provide improvements and assistance to benefit these areas.

Due to limited funding from Federal, State, and other sources, efforts should be made to coordinate and target improvements to eligible low moderate communities to address the greatest needs and provide the most impact.

MA-60 Broadband Needs Housing – 91.210(a)(4); 91.310(a)(2)

Describe the need for broadband wiring and connections for households, including low-and moderate-income households and neighborhoods.

According to Broadband Now, Florida has the 5th-best broadband access ranking in the US. While a handful of Florida counties have relatively low high-speed coverage, most counties experience over 95 percent coverage. Additionally, average download speeds are measured to be around 167.8 Mbps. The digital divide, or the gap between residents who have access to the latest internet technologies and those who do not, is ever closing in Florida. However, in terms of access and affordability, the gap is still present and can be quantified by the following data.

Currently, 96.8 percent of Floridians have access to wired broadband connection with speeds of 25 Mbps or faster. Still, 464,000 people in Florida are left without a wired connection capable of these high speeds. Beyond that, even with 220 internet providers offering internet services in Florida, there are approximately one million people in Florida that have access to only one wired provider, and well over a quarter million people who do not have a wired provider operating at their place of residence at all.

As for internet cost in Florida, affordability data reveals that 59.8 percent of Floridians have access to a monthly internet plan that costs \$60 or less per month. In this regard, Florida is slightly ahead of the national curve, since on average only 51.5 percent of Americans have access to the same.

Describe the need for increased competition by having more than one broadband internet service provider serve the jurisdiction

According to Broadband Now, Polk County has 96.6 percent broadband coverage. Of the cities with available information, the number of providers varies by cities:

- Auburndale – 9 providers
- Bartow – 9 providers
- Davenport – 13 providers
- Haines City – 12 providers
- Lakeland – 12 providers

- Winter Haven – 11 providers

Lack of service and competition slows development of underserved areas. Competition for end-users will help drive down service cost as well as improve customer service.

MA-65 Hazard Mitigation – 91.210(a)(5), 91.310(a)(3)

Describe the jurisdiction’s increased natural hazard risk associated with climate change.

The Polk County 2025 Multi-Jurisdictional Mitigation Strategy is a mechanism for the County and its jurisdictionsto reduce or eliminate the community’s vulnerability to identified natural, technological, and human-caused hazards. The hazard mitigation plan notes several location-specific hazards with a high risk of occurrence and impact, including flooding, tornadoes, severe thunderstorms, and wildfire. The plan provides a list of mitigation strategies to mitigate environmental hazards in Polk County, the incorporated jurisdictions, the Polk County School Board, and other partners.

Climate change includes the potential for increased storm events, changes in temperature, changes in rain patterns, changes in flora and fauna, and sea-level rise. While the County and its jurisdictions have not experienced a direct impact resulting from climate change, impacts may occur, especially affecting the agricultural industry.

The entire County is vulnerable to the effects of climate change. Polk County leads the State in terms of citrus production and number of commercial agriculture acreage devoted to citrus. Over 82,000 acres are devoted tothis one industry. Agricultural lands and economic pursuits are vulnerable to changes in temperatures, water quantity and quality, and severity of storms. As sea level rises and impacts the coastal counties of Florida, therewill be an increased demand for all resources and land as more people move inland. While the impacts may begreat to the economy of the County, the timeframe for change and the potential for supportive legislation and actions to address the impacts of climate change result in a low-risk level for the County.

According to a 2017 study published in the journal *Science*, among the 131 large counties with at least 500,000 people, Polk County would suffer the most, with economic damages equivalent to about 17.5 percent of Polk’s gross domestic product by the end of the century.

Describe the vulnerability to these risks of housing occupied by low- and moderate- income households based on an analysis of data, findings, and methods.

The areas that are most vulnerable to climate risks, including low-income neighborhoods and communities of color, which, due to historic housing discrimination and residential segregation, often are located in flood-prone areas; are exposed to disproportionately high heat, pollution, and other environmental risks; and have the fewest resources to prepare for and recover from extreme weather events. The devastating impacts of natural disasters are increasing in both severity and frequency as a result of climate change, resulting in many residents living in structures that are not fit for human habitation, including damaged homes and tents. Efforts to address the devastating impacts of natural disasters, which are increasing in both severity and frequency as a result of climate change, have thus far failed to consider the threat multiplier effect that more extreme weather and scarce supply of affordable housing has on frontline communities—those most likely to experience the worst and first climate impacts.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

Polk County's Consolidated Plan is developed using a collaborative process whereby we develop and outline a unified vision for countywide community development endeavors. Beginning in Federal fiscal year 1995, the preparation and administration of the Consolidated Plan offered opportunities to shape various programs into effective, coordinated neighborhood and community development strategies. The strategies will later become action-driven initiatives to foster positive changes. The planning process emphasized creating an environment for strategic planning and citizen participation while reducing duplication of efforts at the local level.

As part of the community needs assessment, County staff reached out to area community organizations and neighborhood groups, attended neighborhood meetings and forums. Community surveys were distributed to gather more data on the needs and concerns of neighborhood communities. The community surveys and other citizen feedback indicated a need for continuing infrastructure improvements, providing improvements, access to public facilities or neighborhood facilities, and public/homeless services. Community feedback also reflected the desire to have safe affordable housing and reduced slum and blighting conditions.

In addition to the community needs assessment and housing assessment data compiled, the Polk County 2026-2030 Consolidated Plan includes the community-wide visioning initiative of Polk Vision, and the 2019 update of the Polk Vision Plan. The Consolidated Plan also references Selected Area Study Plans prepared by the County Office of Planning and Development, as these plans outline needs, concerns, and the vision of communities in Polk County.

SP-10 Geographic Priorities – 91.215 (a)(1)

Geographic Area

Table 51 - Geographic Priority Areas

Sort	Field	Description
1	Area Name:	Wahneta Community
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revitalization Type:	Comprehensive
	Other Revitalization Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	
2	Area Name:	Countywide
	Area Type:	Polk County CDBG target areas including municipal partner cities
	Other Target Area Description:	Polk County CDBG target areas including municipal partner cities
	HUD Approval Date:	
	% of Low/ Mod:	
	Revitalization Type:	
	Other Revitalization Description:	

Sort	Field	Description
	Identify the neighborhood boundaries for this target area.	Polk County municipal partners' areas within their city limits that are 51% or more low mod income.
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	
3	Area Name:	Auburndale
	Area Type:	Municipal Partner
	Other Target Area Description:	Municipal Partner
	HUD Approval Date:	
	% of Low/ Mod:	
	Revitalization Type:	
	Other Revitalization Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	
4	Area Name:	Bartow
	Area Type:	Local Target area
	Other Target Area Description:	0

Sort	Field	Description
	HUD Approval Date:	
	% of Low/ Mod:	
	Revitalization Type:	Other
	Other Revitalization Description:	Municipal Partner
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	
5	Area Name:	Eagle Lake
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revitalization Type:	Other
	Other Revitalization Description:	Municipal Partner
	Identify the neighborhood boundaries for this target area.	

Sort	Field	Description
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	
6	Area Name:	Frostproof
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revitalization Type:	Other
	Other Revitalization Description:	Municipal Partner
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	
7	Area Name:	Mulberry
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revitalization Type:	Other

Sort	Field	Description
	Other Revitalization Description:	Municipal Partner
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	
8	Area Name:	Winter Haven
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revitalization Type:	Other
	Other Revitalization Description:	Municipal Partner
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	

General Allocation Priorities

Describe the basis for allocating investments geographically within the

jurisdiction (or within the Eligible Metropolitan Statistical Areas (EMSA) for HOPWA)

The basis for allocation investments geographically within Polk County is determined by the higher number of low-income residents within a census tract. Minority concentrations are considered as well. Community development, housing needs, the needs of the homeless, and the supportive housing needs of non-homeless special needs populations in Polk County are identified elsewhere in this Consolidated Plan. Relative priorities are established based on the results of the community needs assessment survey and feedback gained from community organizations during community meetings. The following needs are identified in the demographic analysis of the community and economic profiles.

Polk County has several low moderate-income communities that have significant infrastructure, public facility improvement, blighting conditions, and housing needs. Some of the low moderate-income areas also have high concentrations of minority populations. Funds should be used to provide improvements and assistance to benefit these areas.

Due to limited funding from Federal, State, and other sources, efforts should be made to coordinate and target improvements to eligible low moderate communities to address the greatest needs and provide the most impact. Polk County has a significant percentage of seniors and youth populations with projected increases by 2030; funds should be used to provide improved access to public facilities and improve services for these populations

SP-25 Priority Needs - 91.215(a)(2)

Priority Needs

Table 52 – Priority Needs Summary

	Field	Description
1	Priority Need Name	Affordable Housing
	Priority Level	High
	Population	Extremely Low, Low, Moderate, Large Families, Families with Children Elderly, Rural, Chronic Homelessness Individuals, Families with Children Mentally Ill, Chronic Substance Abuse, Veterans, Persons with HIV/AIDS, Victims of Domestic Violence, Unaccompanied Youth, Elderly, Frail Elderly, Persons with Physical Disabilities
	Geographic Areas Affected	Polk County CDBG target areas including the 9 municipal partner cities
	Associated Goals	Affordable Housing

	Field	Description
	Description	Polk County has several low moderate-income communities that have significant infrastructure, public facility improvement, blighting conditions, and housing needs. Some of the low moderate-income areas also have high concentrations of minority populations. Funds should be used to provide improvements and assistance to benefit these areas. Funds should be used to maintain the existing housing stock, provide rental assistance to very low-income renters, and provide public service programs as the economic conditions slowly recover.
	Basis for Relative Priority	The basis for assigning priority given to each category of priority needs (including relative priority, where required,) was a series of meetings with providers of housing and community services, internet survey, public meetings, and public hearings. Consultations with the local housing authorities and other county social service offices/providers and current planning documents were also considered. Demographic analysis of the community and economic profiles were also used.
2	Priority Need Name	Homelessness
	Priority Level	High
	Population	Extremely Low, Low, Large Families, Families with Children, Elderly, Public Housing Residents, Rural, Chronic Homelessness Individuals, Mentally Ill, Chronic Substance Abuse, Veterans, Persons with HIV/AIDS, Victims of Domestic Violence, Unaccompanied Youth
	Geographic Areas Affected	Polk County CDBG target areas including municipal partner cities
	Associated Goals	Affordable Housing
	Description	The need for the provision of public services for underserved individuals and families is widespread throughout Polk County. While county governments and municipal jurisdictions attempt to fill the gap of service delivery at the local level, it is necessary to enlist a variety of private and non-profit organizations to assist in this endeavor. The county is fortunate to have many local non-profit organizations with the capacity to successfully provide services that include but are not limited to: children and youth, the homeless, disabled children and adults, the working poor, people with severe or chronic substance addictions, and battered women. CDBG and ESG funding is provided to non-profit agencies for their public service programs.

	Field	Description
	Basis for Relative Priority	Relative priorities were established based on the results of the community needs assessment surveys, and feedback gained from community organizations during community meetings. Demographic analysis of the community and economic profiles were also used.
3	Priority Need Name	Neighborhood Improvements
	Priority Level	High
	Population	Extremely Low, Low, Moderate, Middle, Non-housing Community Development
	Geographic Areas Affected	Wahneta Community
	Associated Goals	Suitable Living Environment/Quality of Life
	Description	Feedback from the community survey and meetings reveal the following: - Polk County citizens are primarily concerned with infrastructure needs. There are portions of the county that have poor water and sewerquality, flooding issues, lack sidewalks, and street lighting. Polk County citizens want public facilities to be improved for additional recreation and community-centered activities. Respondents indicated that the County should also continue to promote ADA improvements projects to ensure public facilities are accessible to all. - Although the needs of the underserved far exceed the limited funding available to provide services, the County will continue investing CDBG funds into neighborhood improvements that foster neighborhood viability and create suitable, safe living environments.
	Basis for Relative Priority	The basis for assigning priority given to each category of priority needs (include relative priority, where required,) was a series of meetings with providers of housing and community services, internet surveys, public meetings, and public hearings. Consultations with the local housing authorities and other county social service offices/providers and current planning documents were also considered. Demographic analysis of the community and economic profiles was also used.
4	Priority Need Name	Municipal Partners
	Priority Level	High
	Population	Extremely Low, Low, Moderate, Middle, Large Families, Families with Children, Elderly, Public Housing Residents

	Field	Description
	Geographic Areas Affected	Municipal Partners Auburndale, Bartow, Davenport, Dundee, Eagle Lake, Frostproof, Hillcrest Heights, Lake Alfred, Mulberry, and Winter Haven
	Associated Goals	Suitable Living Environment/Quality of Life
	Description	Polk County allocates its investments in varying locations Countywide. CDBG funds are allocated to participating cities through the Polk County Municipal Partner Program. Each of the participating jurisdictions receives an allocation of CDBG funds based on population. Each planning cycle, public hearings are held in the low-income areas of their respective jurisdictions. Proposed projects are presented as part of targeted area revitalization plans. Nine municipal partners will receive CDBG funding for various public facility projects that were identified by the city's respective needs assessments. All municipal projects are qualified for eligibility by HND. Polk County's priorities are assigned based on the results of the Five-Year Consolidated Plan Community Needs Assessment Survey. Issues Polk County citizens considered priorities were included in the Five-Year Plan as long-term objectives. Consecutive One-year Action Plans address these priorities by completing the proposed projects that meet the underserved needs identified in the Quality-of-Life Survey.
	Basis for Relative Priority	Municipal Partners receive an annual allocation of Community Development Block Grant funds and must hold public meetings to outline and receive feedback from the public on their proposed projects. Polk County does not select the Municipal Partner projects. Once the City selects their eligible projects, they notify Polk County. Citizens living in municipal partner Cities are encouraged to contact their City and participate in their process for selecting eligible CDBG projects. Municipalities also have public meetings regarding the proposed use of their funds.
5	Priority Need Name	Public Services
	Priority Level	High
	Population	Extremely Low, Low, Moderate, Middle, Large Families, Families with Children Elderly, Public Housing Residents, Families with Children, Chronic Substance Abuse, Veterans, Persons with HIV/AIDS, Victims of Domestic Violence, Elderly Frail, Elderly Persons with Alcohol or Other Addictions, Non-housing Community Development
	Geographic Areas Affected	Polk County CDBG target areas including municipal partner cities
	Associated Goals	Expanding Economic Opportunities/Self Sufficiency

	Field	Description
	Description	The need for the provision of public services for underserved individuals and families is widespread throughout Polk County. While the County government and municipal jurisdictions attempt to fill the gap of service delivery at the local level, it is necessary to enlist a variety of private and non-profit organizations to assist in this endeavor. Fortunately, many local non-profit organizations with the capacity to successfully provide services exist in the County, these include, but are not limited to: children and youth, the homeless, disabled children and adults, the working poor, people with severe or chronic substance addictions, and battered women. The non-profit agencies use CDBG and ESG funding for their public service programs. Over 367 English and 4 Spanish respondents participated in the Community Needs Assessment Survey. Upon examination of the responses by broad need category, it was found that respondents are concerned about housing, specifically housing repairs, infrastructure, improving community facilities, and public services for special needs populations, such as the disabled, the homeless, and abused and neglected children. Respondents stated that public service programs that provide employment training and offer job opportunities to program participants are also very important.
	Basis for Relative Priority	Annually, Polk County solicits proposals for public and homeless services
		providers and encourages non-profit organizations to apply. HND staff evaluates the proposals for compliance with HUD guidelines. The Community Development Citizen's Advisory Committee (CAC) reviews and ranks proposals by priority, organizational capacity, and probability of successful completion of the proposed project. Based on these criteria, the CAC recommends to the Polk County BoCC a list of proposals to be funded. The successful respondents will submit a subrecipient agreement to the BoCC. According to contract terms, each agency is responsible for submitting regular progress reports and invoices to HND. HND reviews all invoices and authorizes reimbursement upon satisfactory completion of work.
6	Priority Need Name	Demolition and Clearance Spot Slum and Blight
	Priority Level	High
	Population	Extremely Low, Low Moderate Middle Non-housing Community Development
	Geographic Areas Affected	Polk County CDBG target areas including municipal partner cities

	Field	Description
	Associated Goals	Suitable Living Environment/Quality of Life
	Description	The County Demolition program is planned to remove problem, blighted structures in low-income areas countywide. Funding the demolition program and code enforcement activities in eligible areas was one of the high-priority survey questions that we received during the 5 Year Planning process.
	Basis for Relative Priority	Respondents to the Community Survey identified demolition of unsafe buildings and code enforcement as primary neighborhood service needs. In addition to the survey, staff received several comments regarding the need for more code enforcement in communities in Polk County. Emergency home repairs were also listed as a need. Emergency repairs are a subset of housing rehabilitation, which was noted as a significant need in the Housing responses.
7	Priority Need Name	Emergency Minor Repairs - CDBG
	Priority Level	High
	Population	Extremely Low, Low, Moderate, Large Families, Families with Children, Elderly
	Geographic Areas Affected	Polk County CDBG target areas including municipal partner cities
	Associated Goals	Affordable Housing
	Description	Funds will be used to provide emergency minor repairs to eligible households.
	Basis for Relative Priority	Priority is given to the Emergency minor repair program based on survey results obtained during the 5 Year Consolidated Planning process.
8	Priority Need Name	Tenant Based Rental Assistance - HOME
	Priority Level	High
	Population	Extremely Low Elderly, Elderly Frail, Elderly Persons with Mental Disabilities, Persons with Physical Disabilities, Persons with Developmental Disabilities, Persons with Alcohol or Other Addictions, Persons with HIV/AIDS and their Families, Victims of Domestic Violence
	Geographic Areas Affected	Polk County CDBG target areas including municipal partner cities
	Associated Goals	Affordable Housing

	Field	Description
	Description	Rental assistance is provided to elderly and disabled, very low-income households in Polk County. Funds may be used to assist eligible clients for up to two years.
	Basis for Relative Priority	Polk County elected to use HOME funds for Tenant Based Rental Assistance in response to the market conditions and needs within the County. The complete market analysis is included in this plan. Selected relevant data from the Consolidated Plan housing analysis is provided in the Housing Needs Assessment Housing Market Analysis that reflects the basis and need for HOME-funded Tenant Based Rental Assistance in Polk County.

Narrative (Optional)

The Consolidated Plan includes long and short-term goals and strategies to meet the identified needs identified through the Community Needs Assessment Surveys and community conversations, as well as input from community organizations. For the 2026-2030 Five-Year Consolidated Plan, Polk County has established the following goals to guide funding decision-making. The goals focus on creating and maintaining a suitable living environment, by providing needed infrastructure improvements; access to improved public facilities; resurfacing roads; and public services. Emphasis will also be placed on increasing high-speed internet access and reducing conditions of blight.

- (1) **Neighborhood Improvements:** Provide funding for public facility improvements in target areas, and in very low-, low- and moderate-income areas to improve the quality of life and health of neighborhood residents.
- (2) **Public Services:** Provide funding for operating expenses of public services benefitting very low, low, and moderate income, homeless, and/or special needs populations.
- (3) **Housing:** Provide funding for the following activities.
 - a. *Shelter for Homeless Population* – The acquisition, construction, and/or rehabilitation of shelter facilities and housing for the homeless population.
 - b. *Rental Assistance* – Rental assistance and security or utility deposits for income-eligible individuals and households. Rapid housing for individuals and households at risk of or already experiencing homelessness.
 - c. *Homeownership Assistance* – Direct assistance to prospective low- and moderate-income homebuyers, including down payment and closing cost assistance, credit counseling, and homeownership education.
 - d. *Housing Preservation* – Acquisition, rehabilitation, and/or preservation of housing

affordable to low- and moderate-income residents.

- e. *New Housing* – Acquisition, development, and construction of new affordable housing.

- (4) **Emergency/Disaster Response:** Assistance to prepare for, protect during an event, mitigate loss, and aid with recovery prior to, during, and after a community emergency or disaster event.

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).

SP-30 Influence of Market Conditions – 91.215 (b)

Influence of Market Conditions

Table 53 – Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	Very low-income residents are cost-burdened in affording rental units. Rent levels continue to rise and are unaffordable for this segment of Polk County's residents. Polk County seeks to address the needs of severely cost-burdened, very low-income households through rental assistance programs. The County Tenant Based Rental Assistance (TBRA) Program will make very low-income, elderly, and very low-income, disabled households preferred target groups for rental assistance for the 2026-2030 Consolidated Plan Period. The Tenant Based rental assistance program is for very low-income renters that are either 1) severely cost-burdened, 2) living in substandard housing, or 3) involuntarily displaced from housing.

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
TBRA for Non-Homeless Special Needs	Very low-income residents are cost-burdened in affording rental units. Rent levels continue to rise and are unaffordable for this segment of Polk County's residents. Polk County seeks to address the needs of severely cost-burdened, very low-income households through rental assistance programs. The County Tenant Based Rental Assistance (TBRA) Program will make very low-income, elderly, and very low-income, disabled households preferred target groups for rental assistance for the 2026-2030 Consolidated Plan Period. The Tenant Based rental assistance program is for very low-income renters that are either 1) severely cost-burdened, 2) living in substandard housing, or 3) involuntarily displaced from housing.
New Unit Production	There is a lack of affordable rental housing in Polk County.
Rehabilitation	Many older affordable units require rehabilitation.
Acquisition, including preservation	There is a lack of affordable rental housing. Much of the older affordable rental units require some type of rehabilitation.

SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)

Introduction

Polk County estimates a total of \$4,312,776 in CDBG funds, \$1,476,458 in HOME funds, \$0 in HOME-ARP funds, and \$372,173 in ESG funds, which includes \$100,000 in anticipated program income from the CDBG program. These are yearly entitlement amounts and are used to estimate priorities over the next five- year period of this Consolidated Plan.

Anticipated Resources

Table 54 - Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan: \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic DevelopmentHousing Public ImprovementsPublic Services	\$4,312,776	\$100,000	\$6,351,832	\$10,764,608	\$53,823,040	Anticipated five-yearaverage
HOME	public - federal	Homebuyer assistance Homeowner rehab Multifamily rental rehab New construction for ownership TBRA	\$1,476,458	\$100,000	\$2,819,337	\$4,395,795	\$21,978,975	Anticipated five-year average

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan: \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME-ARP	public - federal	Multifamily rental - rehab CHDO/New construction for ownership	\$0	0	\$100,000	\$100,000	\$100,000	HOME – ARP Investment Partnership Program American Rescue Plan
ESG	public - federal	Conversion and rehabfor transitional housing Financial Assistance Overnight Shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing-	\$372,173	0	\$7,501	\$379,674	\$1,898,370	Anticipated five-yearaverage
ESG RUSH	Federal	Conversion and rehabfor transitional housing Financial Assistance Overnight Shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing-	\$730,664	\$0	\$0	\$730,664	\$730,664	

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan: \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Other SHIP	public - state	Admin and Planning Homebuyer assistance Homeowner rehab	\$4,594,574	\$300,000	\$8,757,217	\$13,651,791	\$68,258,955	Anticipated SHIP funds for the three-year SHIP Local Housing Assistance Plan (LHAP) Planning period

Explain how federal funds will leverage those additional resources (private, state, and local funds), including a description of how matching requirements will be satisfied

Much of the funding earmarked to improve the quality of life of low and moderate-income households, revitalized deteriorating infrastructure / neighborhoods and offer opportunities for safe, decent affordable housing has been provided by Federal Community Development Block Grant (CDBG) Program Funds, Federal HOME Investment Partnership Program (HOME), Florida's State Housing Initiatives Partnership (SHIP) Program, and the Emergency Solutions Grant (ESG) Program which supports services for homeless persons. These programs provide rehabilitation of substandard units, emergency repairs, infrastructure improvements, elimination of slum and blighting influences, delivery of Countywide public and homeless services, and construction of community meeting places and centers.

Polk County also supports affordable housing efforts with its impact fee waiver program for affordable housing. Impact fees are waived for single-family housing units and multifamily housing for persons with incomes at or below 80 percent of the area median. Since 2003, Polk County has provided impact fee waivers and funds for affordable multi-family developments as part of the Florida Housing Finance Corporation's Low-income Housing Tax Credit Program.

Polk County has a successful impact fee waiver program for affordable housing. Impact fees are waived for single-family and multifamily developments that house persons that make less than 80 percent of the area median income for the Lakeland – Winter Haven MSA. These impact fee waiver amounts and State Housing Initiative Partnership (SHIP) down payment assistance dollars (80 percent and below of the area median income) are used as a match for the HOME funds.

Polk County has experienced budget cuts at the Federal, State, and local levels in recent years. Due to limited funding from Federal, State, and other sources, efforts should be made to coordinate and target improvements to eligible low moderate communities to address the greatest needs and provides the most impact.

If appropriate, describe publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

Discussion

Due to limited resources available to Polk County, HND staff believes that targeting improvement projects and funds for specific communities is an effective way to foster community revitalization. The coordinated targeted approach to investing in communities has been effective in various neighborhoods in Polk County over the years.

SP-40 Institutional Delivery Structure – 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Table 55 - Institutional Delivery Structure

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Polk County	Government	Non-homeless special needs Ownership Planning Rental neighborhood improvements public facilities public services	Jurisdiction
City of Auburndale	City Government	Neighborhood improvements	Auburndale City Limits
City of Bartow	City Government	Public facilities/ neighborhood improvements	Bartow City Limits
City of Dundee	City Government	Repaying funds to Auburndale	Dundee City Limits
City of Eagle Lake	City Government	Public facilities	Eagle Lake City Limits
City of Frostproof	City Government	Requested funds roll to next year	Frostproof City Limits
City of Lake Alfred	City Government	Public facilities	Lake Alfred City Limits
City of Mulberry	City Government	Requested funds roll to next year	Mulberry City Limits
Hillcrest Heights	City Government	Did not accept funds	N/A
Winter Haven	City Government	public facilities	Winter Haven City Limits
Women's Resource Center of Florida, Inc.	Subrecipient	Homelessness, domestic violence advocate, food/housing resources, public services	Jurisdiction

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Tampa Lighthouse for the Blind-Rehabilitation for the Blind	Subrecipient	Public services	Jurisdiction
Peace River Center for Personal Development, Inc.		Homelessness Rentalpublic services	Jurisdiction

Assess of Strengths and Gaps in the Institutional Delivery System

As the lead agency administering the CDBG, HOME and ESG federal grant funds Polk County's Housing and Neighborhood Development (HND) office has a strong support system internally and externally. The Parks and Natural Resources and the Roads and Drainage departments work with various neighborhood/resident committees to obtain requests for projects such as sidewalks, parks improvements, areas in need of improved drainage, road improvements, and other community development needs. Under the Urban County Agreements HND contracts with nine (9) municipal jurisdictions to plan and develop projects for the low-income areas of their cities.

Polk County works closely with local nonprofit organizations to implement various public services activities. Funding for activities supporting low-income residents and the homeless are approved annually. Each year nonprofit organizations respond to a Request for Application (RFA) to provide local services supporting the goals and objects as outlined in the Polk County's annual Action Plans. Over a hundred agencies are sent a notice for application, with over 25 agencies attending the mandatory technical assistance meeting each year. Each year several organizations that apply for capacity review to be certified as a local Community Housing Development Organization (CHDO) by responding to the RFA.

Memoranda of Understanding or subrecipient agreements, which identify the project scope of services, budget, and timeline are entered into and used as a management tool ensuring objectives, performance measures and project delivery schedules are successfully met. HND performs administrative management for all CDBG projects. Various sections of Polk County government such as Procurement, the Office of the County Attorney, and the Clerk of Courts Accounting and Finance Department provide procurement, legal, and fiscal oversight.

HND maintains the rosters of the Citizens Advisory Committee (CAC) and the Affordable Housing Advisory Committee (AHAC). Each committee made up of various local residents representing housing, the low-income residents, real estate, and local affordable housing advocates help to further expand the network and sharing of information.

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Table 56 - Homeless Prevention Services Summary

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	X
Legal Assistance	X	X	X
Mortgage Assistance	X	X	X
Rental Assistance	X	X	X
Utilities Assistance	X	X	X
Street Outreach Services			
Law Enforcement			
Mobile Clinics			
Other Street Outreach Services			
Supportive Services			
Alcohol & Drug Abuse	X	X	X
Child Care	X	X	
Education	X		
Employment and Employment Training	X	X	
Healthcare	X	X	
HIV/AIDS	X	X	X
Life Skills	X	X	X
Mental Health Counseling	X	X	X
Transportation			
Other			

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

A high-priority is given to chronically homeless persons through the McKinney-Vento Act funding using

the Continuum of Care planning process. The County supports homeless service providers and the Homeless Coalition of Polk County through public services and community services grant funds. Funding from the Florida State Office of Homelessness is available each year to support local projects that target the chronically homeless.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

The need for the provision of public/homeless services for underserved individuals and families is widespread throughout Polk County. While county governments and municipal jurisdictions attempt to fill the gap of service delivery at the local level, it is necessary to enlist a variety of private and non-profit organizations to assist in this monumental task. The County is fortunate to have many local non-profit organizations with the capacity to successfully provide services to children and youth, the homeless, disabled children and adults, the working poor, people with severe or chronic substance addictions, and battered women. Assistance is offered to these organizations and agencies in the form of funding from the CDBG and the ESG entitlements.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

Consisting of more than 38 agencies, the HCPC membership represents service providers from every level of continuum service: prevention, outreach, temporary housing, transitional housing, permanent, and supportive services. A few individuals and businesses also participate. The Homeless Coalition of Polk County has a full-time executive director, supported by office staff. Besides supporting HCPC committees the HCPC staff maintains the HMIS. Much time is spent with member agencies teaching and supporting the HMIS software. HCPC occasionally contracts for other specific services when needed, such as the writing of the Continuum of Care grant application.

HCPC accomplishes much of its strategic plan through its committee structure, with strategic planning and coordination occurring at the monthly HCPC Executive Committee and membership meetings. The Grants Committee ranked the CoC applications of members and also made decisions regarding the State of Florida Grants-in-Aid awards.

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Table 57 – Goals Summary

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Affordable Housing	2026	2030	Affordable Housing	Countywide	Affordable Housing Homelessness Prevention Emergency Minor Repairs -CDBG Tenant Based Rental Assistance (TBRA) - HOME	CDBG: \$1,773,591.00 HOME: \$1,328,812 ESG: \$355,000 HOME-ARP: Single Year Funding	Homeowner HousingAdded (CHDO): • 10 Household Housing UnitHomeowner Housing Rehabilitated/Reconstructed: • 25 Household HousingUnit Tenant-based rental assistance: • 250 Households AssistedRapid Rehousing: • 290 Households AssistedHomelessness Prevention: • 285 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
2	Suitable Living Environment/ Quality of Life	2026	2030	Non-Housing Community Development	Wahnet a Commu nity County wide Auburn dale Bartow Dundee Eagle Lake Frostpr oof Lake Alfred Mulber ry Winter Haven	Neighborhood Improvements Municipal Partners Demolition and Clearance Spot Slum and Blight	CDBG: \$1,773,591	Public Facility or Infrastructure Activities otherthan Low/Moderate-income Housing Benefit: 12,560 Persons Assisted Estimated Buildings to be Demolished: 250 Buildings
3	Expanding Economic Opportunities /Self Sufficiency	2026	2030	Non- Housing Community Development	Countywide	Public Services	CDBG: \$640,000	Public service activities other than Low/Moderate-income Housing Benefit: 1,550 Persons Assisted

Goal Descriptions

Table 58 – Goals Description

Sort	Field	Description
1	Goal Name	Affordable Housing
	Goal Description	Provide affordable housing that is both safe and decent, through construction/rehabilitation of owner-occupied units, rental assistance, and preserving the current housing stock
2	Goal Name	Suitable Living Environment/Quality of Life
	Goal Description	Create and maintain a suitable living environment, by providing needed infrastructure improvements, providing access to improved public facilities and public services, and reducing blighting conditions.
3	Goal Name	Expanding Economic Opportunities/Self Sufficiency
	Goal Description	Expanding economic opportunities by providing public services that help provide skills training and other tools needed to achieve self-sufficiency, promoting employment opportunities for low-income persons affected by activities and programs outlined in the Consolidated Plan and Annual Action Plan.

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

It is estimated that over the next five-year period the Polk County Housing and Neighborhood Development Office will assist approximately 285 families at low-income levels using HOME Program funds.

SP-50 Public Housing Accessibility and Involvement – 91.215(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

Each Public Housing Authority in Polk County has accessible units listed in their Five-Year Plans. If additional units are needed the plans state that the Housing Authority will make the necessary accommodations.

Activities to Increase Resident Involvements

HND notifies the local housing authorities of public hearings and any other relevant community meetings and invites them to participate. Additionally, Polk County makes every effort to have housing authority representation on the Community Development Citizen Advisory Committee. It is the responsibility of the local housing authorities to make this information available to the residents and to Housing Choice Voucher Program (Formerly Section 8) tenants.

Is the public housing agency designated as troubled under 24 CFR part 902?

No, none of the five housing authorities in the County are designated as troubled under 24 CFR part 902.

Plan to remove the ‘troubled’ designation

This does not apply to local housing authorities located in Polk County.

SP-55 Barriers to affordable housing – 91.215(h)

Barriers to Affordable Housing

Polk County adopted several affordable housing incentives as part of the Polk County State Housing Initiatives Partnership (SHIP) Local Housing Assistance Plan (LHAP). HND staff coordinates with the County Planning and Land Development Office to review proposed changes to the Land Development Code. HND staff also works with the Affordable Housing Advisory Committee to prepare a report every three years for submittal to the Florida Housing Finance Corporation with regard to the implementation of the incentive strategies.

Polk County has a successful impact fee waiver program for affordable housing. Impact fees are waived for single-family and multifamily developments that house persons who make less than 80 percent of the area

median income for the Lakeland – Winter Haven MSA. As stated in the Overview of Polk County 2025 Affordable Housing Incentives Implementation Report, all housing produced under the following strategies shall be affordable. The Polk County Board of County Commissioners adopted three (3) incentive strategies in addition to the required strategies as part of the State Housing Initiatives Partnership (SHIP) Local Housing Assistance Plan (LHAP). Expedited Permitting (Required incentive), Ongoing Review of Policies, Procedures, Regulations, and Plan Provisions that increase the cost of housing prior to their adoption (Required Incentive), Waiver of Impact Fees, Inventory of Publicly Owned Land Suitable for Affordable Housing, and the Support of Development Near Transportation Hubs, Employment Centers, and Mixed-Use Developments.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

As part of the strategy to remove or ameliorate the barriers to affordable housing, the Polk County Board of County Commissioners adopted four incentive strategies in addition to the required strategies as part of the 2025-2026 Local Housing Assistance Plan (LHAP).

1. Expedited Permitting (Required incentive)
2. Ongoing Review of Policies, Procedures, Regulations, and Plan Provisions that increase the cost of housing prior to their adoption (Required Incentive).
3. Waiver of Impact Fees
4. Inventory of Publicly Owned Land Suitable for Affordable Housing
5. Demolition Lien Waiver
6. The Support of Development Near Transportation Hubs, Employment Centers, and Mixed-Use Developments

Since the adoption of the original 2008 Affordable Housing Incentives Plan, Polk County continues to expedite the review and processing of permits for affordable housing, provide waivers of impact fees for affordable housing and mitigation of impact fees for workforce housing, maintain an inventory of publicly owned land for affordable housing opportunities and supports development near transportation hubs, employment centers, and mixed-use development. Additionally, Polk County HND continues to review policies, procedures, regulations, and plan provisions that could impact the cost of affordable housing.

SP-60 Homelessness Strategy – 91.215(d)

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

The Homeless Coalition of Polk County serves two metropolitan areas, Lakeland, and Winter Haven, as well as the unincorporated portions of Polk County. The Coalition is an umbrella organization of over 38 agencies that provide services to homeless populations. The purpose of the Homeless Coalition is to work toward the improvement of the plight of the homeless and its purposes are exclusively charitable and educational consisting of the following: To coordinate existing shelter, and support programs, evaluating unmet needs and exploring possible resources for those needs. To serve as a catalyst/collaborative agency for grant applications.

Addressing the emergency and transitional housing needs of homeless persons

Homeless individuals and families as well as those at imminent risk of becoming homeless are assessed by Coordinated Entry administered by the Homeless Coalition. Referrals are made to provider agencies based on acuity. Agencies involved in these efforts provide rental assistance, mortgage assistance, housing vouchers, utility assistance, transportation, food, clothing, household furnishings, and other services including case management. Childcare, legal services, health care, life skills training, job placement assistance, etc., are also provided either directly or by referral.

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.

Consisting of more than 38 agencies, the Homeless Coalition of Polk County (HCPC) membership represents service providers from every level of continuum service: prevention, outreach, temporary housing, transitional housing, permanent, and supportive services. A few individuals and businesses also participate. The HCPC has a full-time executive director, supported by office staff. Besides supporting Continuum of Care (CoC) committees, the HCPC staff maintains the Homeless Management Information System (HMIS) including training member agencies on Service Point the HMIS software.

The HCPC accomplishes much of its strategic plan through its committee structure, with strategic planning and coordination occurring at the monthly CoC Committee meetings and membership meetings. The CoC Grants Committee ranks the CoC applications of members and makes decisions regarding the State of Florida Grants-in-Aid awards.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education, or youth needs

The HCPC has created a committee to review the local discharge coordination policies. A copy of the discharge coordination policies is part of this year's CoC Application and outlines the development of a discharge planning policy by the institution. HND staff will continue to work with HCPC to develop a countywide policy. The Lakeland/Winter Haven, Polk County CoC has long been a point of contact for public safety and health officials planning the release of inmates who will need housing in this region. Peace River Center is the lead Continuum agency for policies to assure that discharge planning by judicial agencies addresses each individual's needs for housing and treatment.

As discharge planning begins, the Center’s forensic clinicians play an integral role in the placement of released inmates by assuring that funds and transitional services will be provided, as necessary. They do case reviews with family and potential housing providers to consider options. Clients may be placed with family, in residential treatment facilities, adult foster care, or other appropriate settings. Mentally ill individuals meeting priority status are assigned community case managers, who also assist in linking clients to relevant social services and housing opportunities. Case managers routinely visit clients in state treatment hospitals to assess progress and assist in placement. Clinicians have a variety of living arrangements to choose from, including transitional living facilities, adult foster care, and permanent support housing. The advent of this process has greatly deterred the practice of “dumping” mentally ill people off at area shelters.

Corrections: Protocol development. The Polk County Sheriff’s Office (PCSO) is working with CoC to develop a discharge plan. Currently, an information shelter sheet is provided to homeless individuals

SP-65 Lead-based paint Hazards – 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP hazards

Polk County will continue to evaluate and reduce lead-based paint hazards in all contracts funded with federal monies. Affordable housing activities address lead-based paint liabilities and provide required information to affected citizens. The Housing and Neighborhood Development (HND) Office conducts activities in accordance with its Policy and Procedures pertaining to notification, evaluation, and reduction of lead-based paint hazards to assure compliance with federal regulations. When required, risk assessment, paint testing, lead hazard reduction, and clearance will be performed through contracts with qualified professionals in accordance with standards established in 24 CFR part 35, subpart R. All contractors used for lead-based paint related activities are referenced by EPA Region IV as lead-based paint abatement certified or approved by the State of Florida to enter contracts pertaining to such issues. All subrecipients of federal funding enter into contracts prior to funds being dispersed assuring that all activities they conduct with federal funds comply with lead-based paint-related requirements cited in 24 CFR 570.608.

How are the actions listed above related to the extent of lead poisoning and hazards?

Polk County has an aged housing stock. A little more than half (52.7 percent) of the units in the County were constructed in the 1980s or earlier, which may indicate a need for housing rehabilitation and minor emergency repairs to prevent homes from falling into disrepair. Approximately 34.5 percent of these homes were built before 1979 or may contain lead-based paint.

How are the actions listed above integrated into housing policies and procedures?

Staff continues to attend training sessions to remain current on Federal regulations governing lead-based paint concerns. At this time, all housing activities comply with regulations regarding lead-based paint notification, evaluation, and abatement. The HND Office conducts activities in accordance with its Policy and Procedures pertaining to notification, evaluation, and reduction of lead-based paint hazards to assure compliance with federal regulations. When required, risk assessment, paint testing, lead hazard reduction, and clearance will be performed through contracts with qualified professionals in accordance with standards established in 24 CFR part 35, subpart R. All contractors used for lead-based paint related activities are referenced by EPA Region IV as lead-based paint abatement certified or approved by the State of Florida to enter contracts pertaining to such issues. All subrecipients of federal funding enter into contracts prior to funds being dispersed assuring that all activities they conduct with federal funds comply with lead-based paint-related requirements cited in 24 CFR 570.608.

SP-70 Anti-Poverty Strategy – 91.215(j)

Jurisdiction Goals, Programs, and Policies for reducing the number of Poverty-Level Families

Polk County's anti-poverty strategy focuses upon improving the quality of life for low- and moderate-income persons. The following table outlines the actions that will be taken during the FFYs 2026-2030 to reduce the number of poverty-level families residing in Polk County. The anti-poverty strategy is listed in the following table identifies FY 2026-2027 housing and community development activities that are coordinated with the agencies listed in the Anti-poverty Table and are designed to increase opportunities for economic self-sufficiency.

How are the Jurisdiction poverty-reducing goals, programs, and policies coordinated with this affordable housing plan?

Employment Training and Development - Increase access to employment training opportunities with public services programs. Improved job skills and increased opportunity for employment and economic self-sufficiency.

General Public Services - Increased opportunities for low-income and moderate-income individuals to receive supportive services. Supportive services designed to improve health, safety, general welfare, and economic opportunities will be provided to low-income and moderate-income persons.

Services to Disabled Persons through public service providers - Improved access to services for persons with disabilities. Improved access to individuals with disabilities to promote self-sufficiency and

independent living skills.

Construction of Housing - Construction of safe and secure residential homes. Increase homeownership for verylow/low/ moderate-income families.

Direct Homeownership – Using State SHIP Funds, provide down payment assistance for low to moderate-incomefamilies. Seek to increase the number of low moderate-income families receiving down payment assistance fornew homes.

TBRA Rental Assistance - Provide rental assistance for very low-income households.

Housing Rehabilitation - Improve housing conditions for homeowners by eliminating health and safety deficiencies. Low-income families will reside in safe and healthy homes that are housing code compliant.

Table 59 – Anti-Poverty Table

Community Needs Assessment Categories	Activity	Specific Objective	Suitable Living Environment / Quality of Life / Improvement Strategy / Antipoverty Outcome
Community Facilities/ Infrastructure	Neighborhood Improvements		
	Polk County Housing and Neighborhood Development Demolition and Clearance	Use \$799,056 in CDBG funds to provide Countywide clearance and demolition of substandard structures that are not feasible to rehabilitate.	Sustaining low-income neighborhoods by eliminating slums or blighted areas on a spot basis.
	Polk County Parks and Natural Resources West Lake Wales Park	Fund in the amount of \$2,150,000 to be used for various neighborhood improvement projects to include park activities, roads and drainage activities and public facilities activities	Improved access to a public facility providing a suitable living environment for low moderate-income residents.
	Polk County Parks and Natural Resources Hunt Brothers Park	Funds in the amount of \$150,000 to install and replace playground equipment, picnic shelter and other site improvements as well as ADA sidewalk repairs.	Improved access to a public facility providing a suitable living environment for low moderate-income residents.
	Crystal Lake Park Improvements	Funding in the amount of \$200,000 to repair and replace sections of the 600 feet of boardwalk and supporting pilings.	Improved access to a public facility providing a suitable living environment for low moderate-income residents.

Community Needs Assessment Categories	Activity	Specific Objective	Suitable Living Environment / Quality of Life / Improvement Strategy / Antipoverty Outcome
Community Facilities Infrastructure	Municipal Partners/ Neighborhood Improvements		
	Auburndale	\$107,537 in funds will be used for the following: lot acquisition for donation, parking lot improvements, mast arm generator project	Improved access to a public facility providing a suitable living environment for low moderate-income residents.
	Bartow	\$108,570 of the CDBG funds will be used to make improvements to Nye Jordan Park Wheelchair Swing ADA	Improved access to a public facility providing a suitable living environment for low and moderate-income residents in Bartow and the County.
	Frostproof	\$13,800 was awarded to Frostproof but the City requested to roll the funds over to 2027-2028	
	Mulberry	Mulberry was awarded \$22,097 but the city has requested to roll the money over to 2022-2023.	
	Dundee	Dundee was awarded \$31,521 but the Town requested to roll the funds over to 2027-2028	
	Eagle Lake	\$31,800 but the City requested to roll the funds over to 2027-2028	
	Lake Alfred	\$45,021 but the City requested to roll the funds over to 2027-2028	

Community Needs Assessment Categories	Activity	Specific Objective	Suitable Living Environment / Quality of Life / Improvement Strategy / Antipoverty Outcome
	Town of Hillcrest Heights	\$1,386 The Town of Hillcrest Heights declines its allocation each year.	
	Winter Haven	\$300,795 in funding to be used to update R.H. Malcome Park	Improved access to a public facility providing a suitable living environment for low and moderate-income residents
Community Services Special Needs Services	Public Services		
	Talbot House	Employment Solutions for the Disabled \$64,000. Funds will be used for a job coach and a job trainer along with a half-time instructor who will provide career counseling, job interview, and resume creation training, job placement, one-on-one job coaching, and supportive services needed by low-income, disabled Polk County residents seeking employment. It also funds training and testing material for client job certification.	Services made available to disabled residents by offering programs to aid in establishing self-sufficiency and improved quality of life.
	Achievement Academy	\$64,000 Covers salaries of staff providing therapy services to low-income children with special needs.	Improved services for low income special needs children
	Kids Pack	\$64,000 Provides meals over the weekend to support homeless and/or food insecure students.	Food support for homeless and/or food insecure students
	VISTE (Volunteers In Service to the Elderly)	\$64,000 Meals for the elderly, respite services, bathing assistance, and emergency monitoring devices.	Meals and help for the elderly
	Lake Wales Care Center	\$64,000 Covering salaries of staff providing housing case management and support services to clients in transition and experiencing homelessness.	Support for staff providing housing and case management for those experiencing homelessness

Community Needs Assessment Categories	Activity	Specific Objective	Suitable Living Environment / Quality of Life / Improvement Strategy / Antipoverty Outcome
	The Women's Resource Center	\$64,000 for the Back to Work Program. An 8-week program designed to provide job preparedness and job readiness for individuals seeking employment or career advancement.	Job prep and readiness
	Gospel, Inc	\$64,000 Supportive services, structured employment opportunities, healthcare coordination, and case management for formerly chronically homeless individuals.	Improved services for homeless individuals
	Boys & Girls Clubs of Polk County	\$64,000 Covers salaries for staff providing services to low-income students in Bartow, Mulberry, and Winter Haven	Improved access to youth services for homeless youth in unincorporated Polk County.
	Salvation Army	Salvation Army – \$64,000. Funds for the HALO Enrichment Center. The center provides childcare services for children between six weeks and twelve years of age who are experiencing homelessness.	Improved access to youth services for homeless youth in unincorporated Polk County.
	Peace River Center	Provide \$64,000 for the Care Coordination Program. The program assists behavioral health clients with the coordination of comprehensive care, referrals to community resources and client support.	Provide a variety of services to citizens of Polk County
Housing	Housing (HOME PROGRAM-FUNDED)		
	Owner-occupied Rehabilitation	Home funds in the amount of \$400,000 will be used to provide single family housing rehabilitation/reconstruction	Provide safe and decent housing for the purpose of availability/accessibility for low-income households.

Community Needs Assessment Categories	Activity	Specific Objective	Suitable Living Environment / Quality of Life / Improvement Strategy / Antipoverty Outcome
	Tenant Based Rental Assistance	Home funds in the amount of \$703,812 will be used to provide rental assistance for eligible very low-income households	Provide safe and decent housing for the purpose of availability/accessibility for very low-income households.
	CHDO	Home funds in the amount of \$625,000 will be used to acquire, rehabilitate, and resale housing for low-income households	Provide safe and decent housing for the purpose of availability/accessibility for low-income households.
	Emergency Solutions Grant Programs (ESG PROGRAM-FUNDED)		
	Talbot House Emergency Shelter Program / Rapid Rehousing Services	Provide \$80,000 in ESG funds to provide Emergency Shelter and Rapid Rehousing Rental Assistance	Provide affordable housing that is safe and decent increasing access/availability of services to the homeless population of Polk County.
	Catholic Charities – Family Empowerment Program	Provide for \$80,000 for the Family Empowerment Program (FEP) plans to assist homeless, poor, and low-income individuals and families in Polk County to overcome crisis situations and reach financial self-sufficiency. Rental assistance and utility assistance will be available along with case management services.	Provide affordable housing that is safe and decent increasing access/availability of services to the homeless population of Polk County.
	Women's Resource Center	Provide \$80,000 in funds to be used to support victims and survivors of domestic violence providing an innovative and comprehensive program that brings DV support and homeless prevention services to clients in Polk County.	Improved access to skills training and other tools to achieve self-sufficiency following DV crisis.
	HELP of Ft. Meade	\$20,000 to help meet the basic needs of individuals and families in need	Offer help to those in greatest need in the community

Community Needs Assessment Categories	Activity	Specific Objective	Suitable Living Environment / Quality of Life / Improvement Strategy / Antipoverty Outcome
	Homeless Coalition HMIS Emergency Solutions Grant HMIS services	Provide \$35,000 in ESG Funds to be used to pay for HMIS services. Funds will be used for equipment and staffing for required HMIS	Provide a suitable living environment to increase access/availability of services to the homeless population of Polk County.
	Mulberry Community Service Center	\$20,000 providing basic needs to and other services to those in greatest need	Provide basic needs, classes and special events to those in the community who need it most
	The Homeless Coalition of Polk County-	\$40,000 to help homeless individuals and families find housing and other services	Help homeless individuals and families find the services they need

SP-80 Monitoring – 91.230

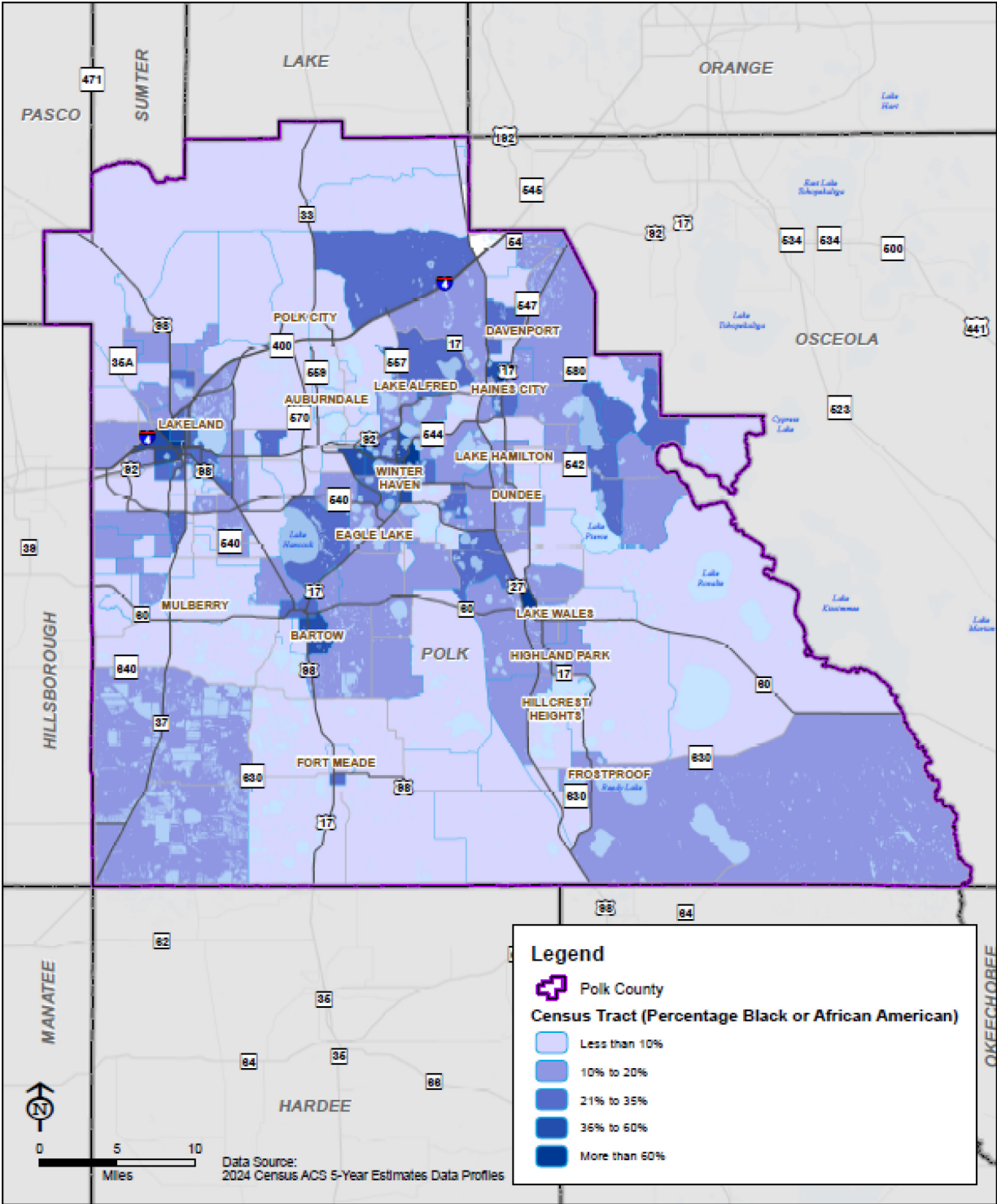
Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

Compliance monitoring of subrecipients will be conducted by HND and other county agencies such as internal auditors and external auditors carrying out the single-point audit program. They provide an assessment of performance and regulatory and financial contract compliance, along with technical assistance in program administration and service delivery. HND will work with Subrecipients not only to identify program deficiencies but at the same time to identify remedies. A risk factor is assigned to each project, and monitoring visits are conducted at least once a year or more during the course of the contract, depending upon the degree of risk assigned. During these visits, staff will review program records to ensure that all necessary documentation is onfile. HND monitoring staff will discuss how the project is proceeding with managers and personnel and resolve any issues that may arise. After the visit, they will provide a monitoring report with findings, concerns, and suggested changes to resolve the findings and concerns. The monitoring aims to ensure activities are implemented in a manner that complies with federal regulations and ensures the anticipated outcomes are achieved.

Appendix A: Maps

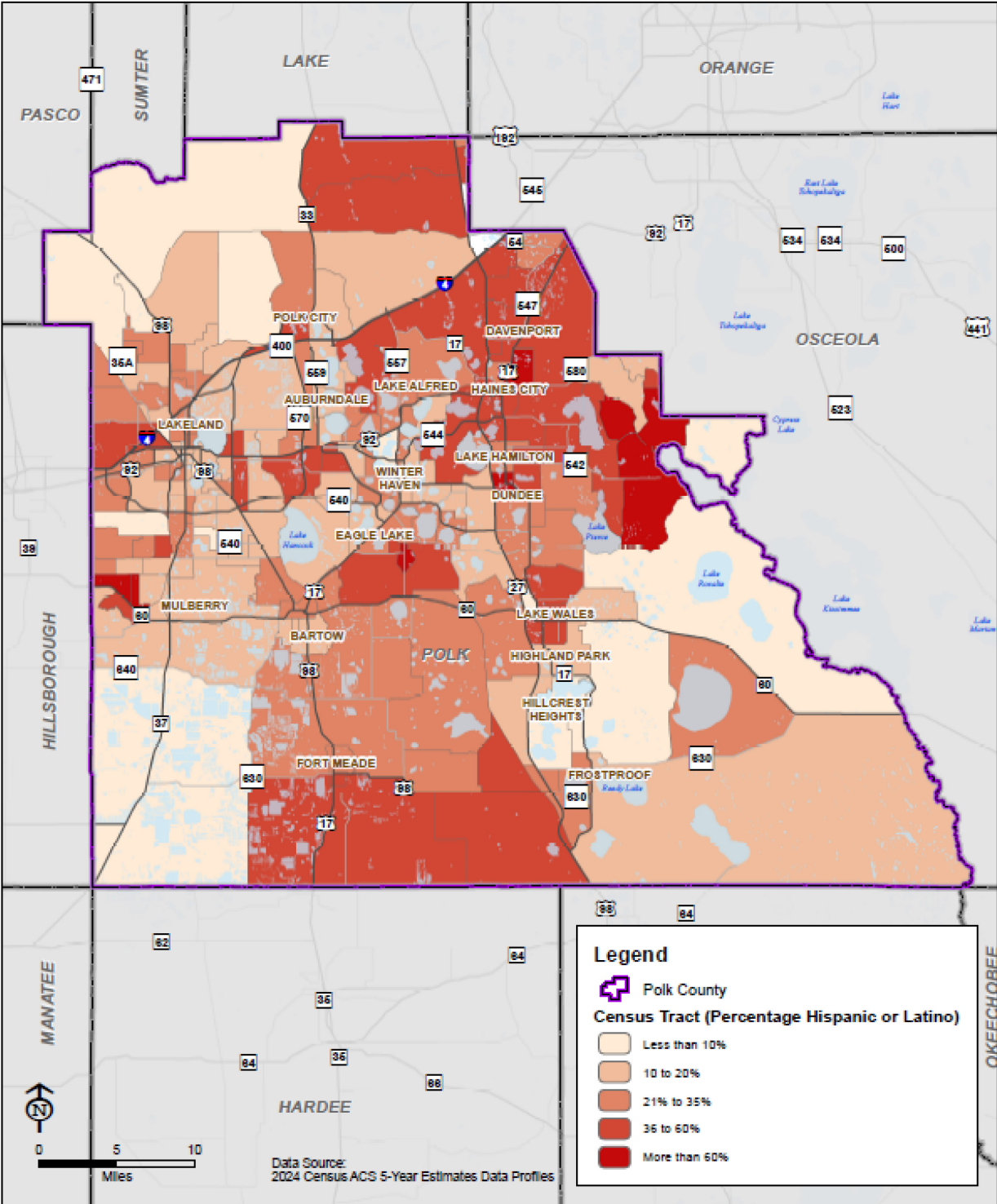
POLK COUNTY

Percent of Black or African American Population by Census Tract

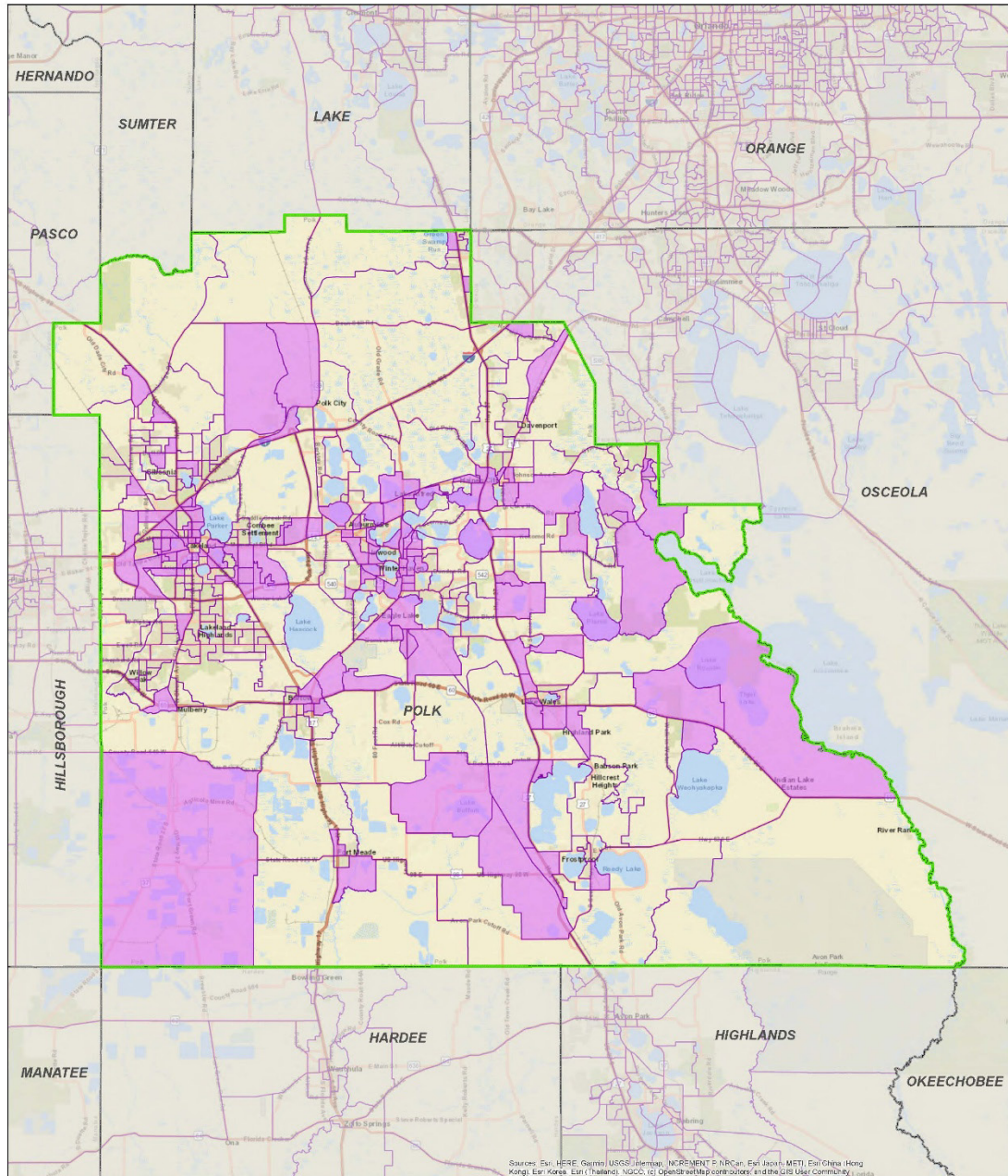


POLK COUNTY

Percent of Hispanic or Latino Population by Census Tract



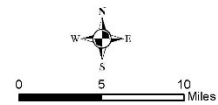
POLK COUNTY BLOCK GROUPS WITH 51% OR MORE LOW-TO-MODERATE INCOME RESIDENTS



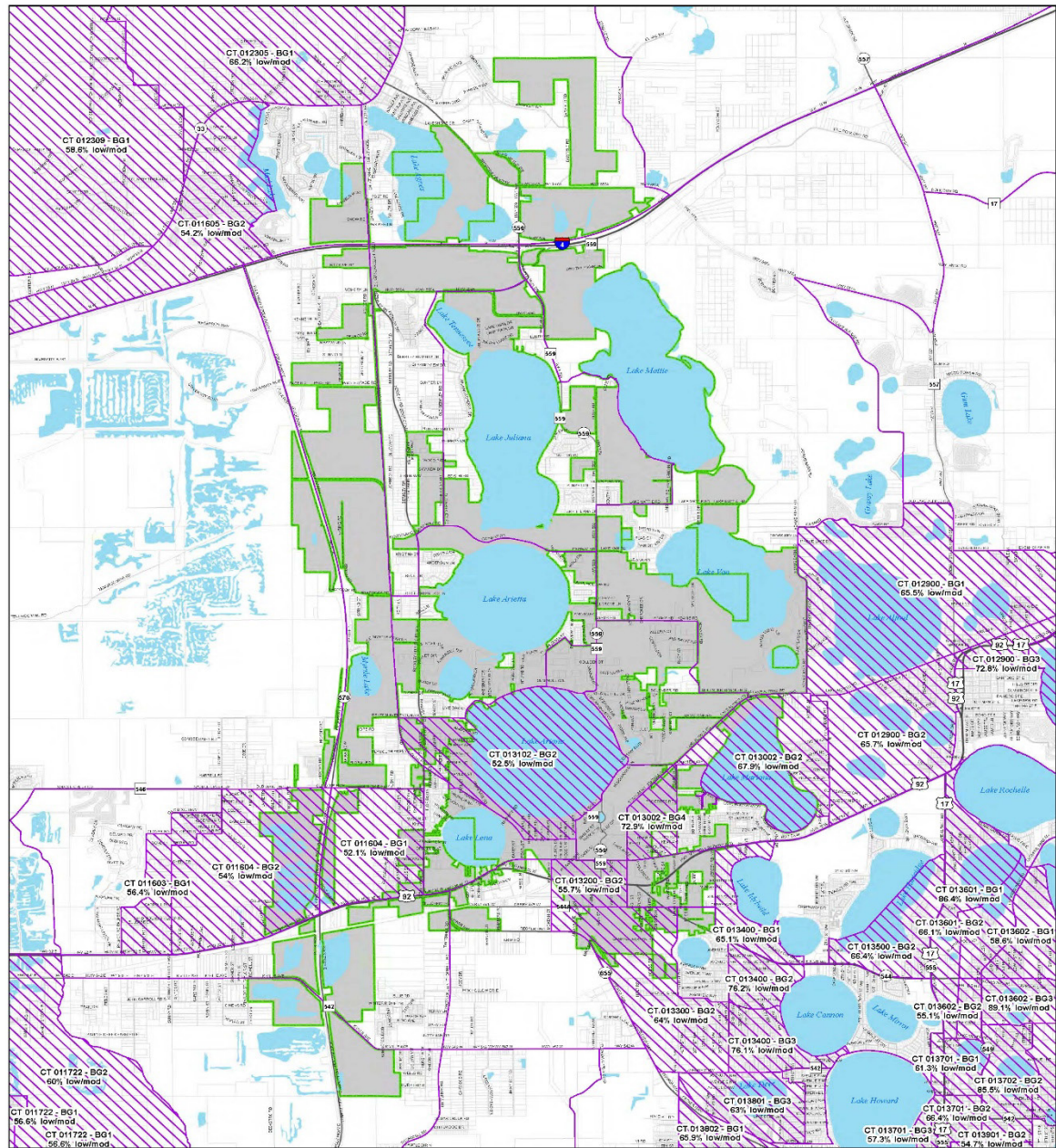
LEGEND

-  Block Groups
-  Block Groups (with 51% or more Low-to-Moderate Income Residents)*
-  Polk_County Boundary
-  County Boundaries

*Source: Census Low- and Moderate-Income Summary Data from HUD Office of Policy Development & Research
Data Updated: April 24, 2025



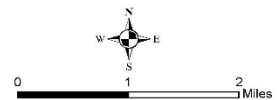
CITY OF AUBURNDALE BLOCK GROUPS WITH 51% OR MORE LOW-TO-MODERATE INCOME RESIDENTS



LEGEND

- Block Groups
- Block Groups (with 51% or more Low-to-Moderate Income Residents)*
- CT = Census Tract - BG = Block Group (% = percentage of low/moderate income residents)
- Parcel Boundaries
- Auburn Dale City Limits
- Water Bodies

*Source: Census Low- and Moderate-Income Summary Data from HUD Office of Policy Development & Research
Data Updated: April 24, 2025



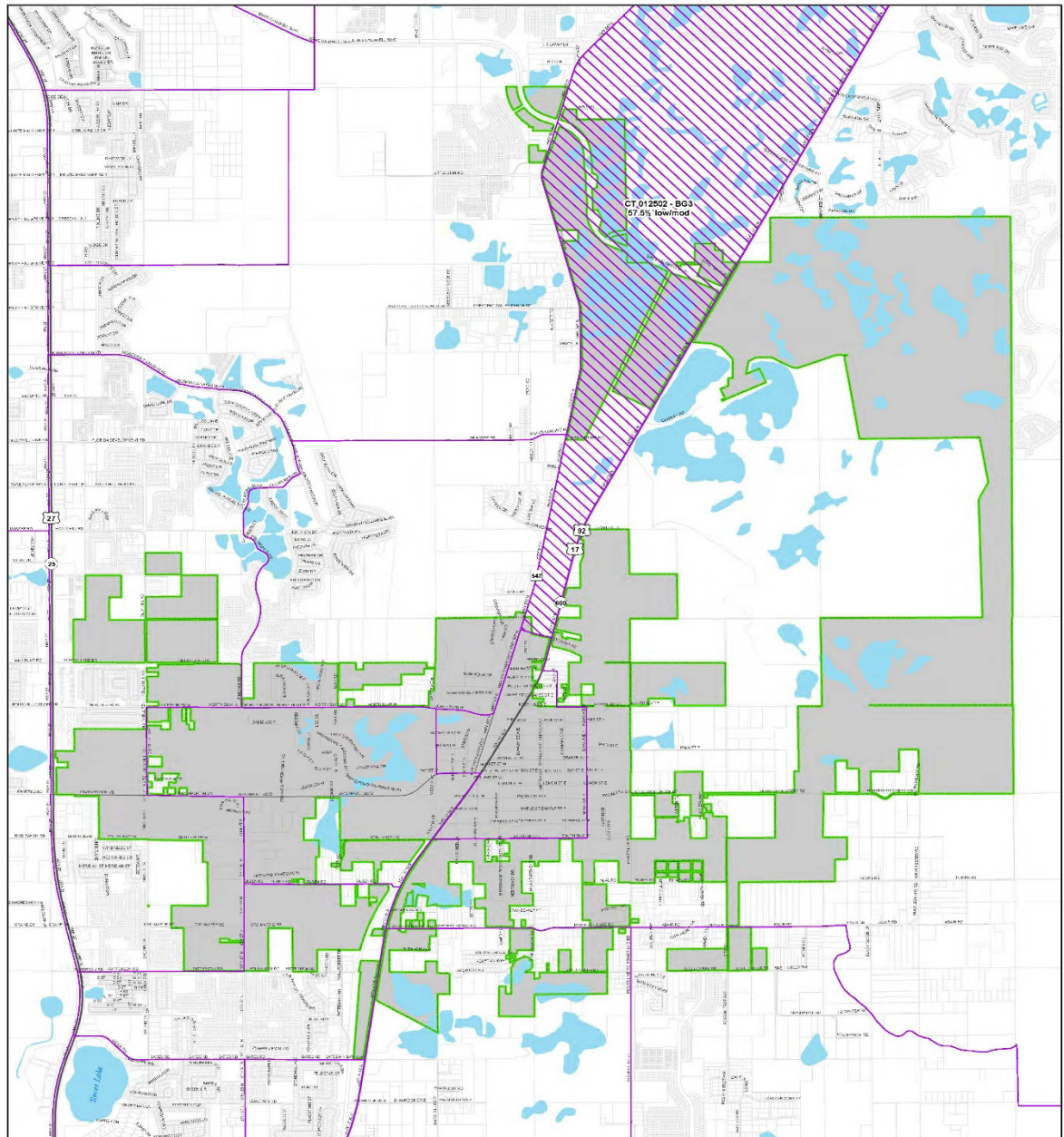
Downloaded from the Polk County GIS Portal on 06/20/2024 at 10:00 AM. File Path: C:\GIS\Map_Series\Auburn Dale_022125.aprx

The map displays the Town of Hamden, Connecticut, with various land use zones and water bodies. Key features include:

- Water Bodies:** Banana Lake, Lake Hancock, Lake Carfield, and several Phosphate Pits.
- Roads:** Major roads are labeled with numbers such as 88, 35, 17, 60, 55, and 64.
- Land Use Zones and Risk Percentages:**
 - CT 015000 - BG1: 62.5% low/mod
 - CT 015000 - BG2: 65.2% low/mod
 - CT 015020 - BG1: 74.1% low/mod
 - CT 015020 - BG2: 64.9% low/mod
 - CT 015301 - BG1: 64.7% low/mod
 - CT 014501 - BG2: 67.3% low/mod
 - CT 014501 - BG4: 53% low/mod
 - CT 014502 - BG2: 78.5% low/mod
 - CT 014501 - BG3: 63% low/mod
 - CT 014500 - BG2: 64.3% low/mod
 - CT 014500 - BG1: 59.9% low/mod
 - CT 015302 - BG2: 58.3% low/mod
 - CT 015100 - BG1: 53.8% low/mod

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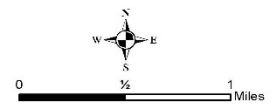
CITY OF DAVENPORT BLOCK GROUPS WITH 51% OR MORE LOW-TO-MODERATE INCOME RESIDENTS



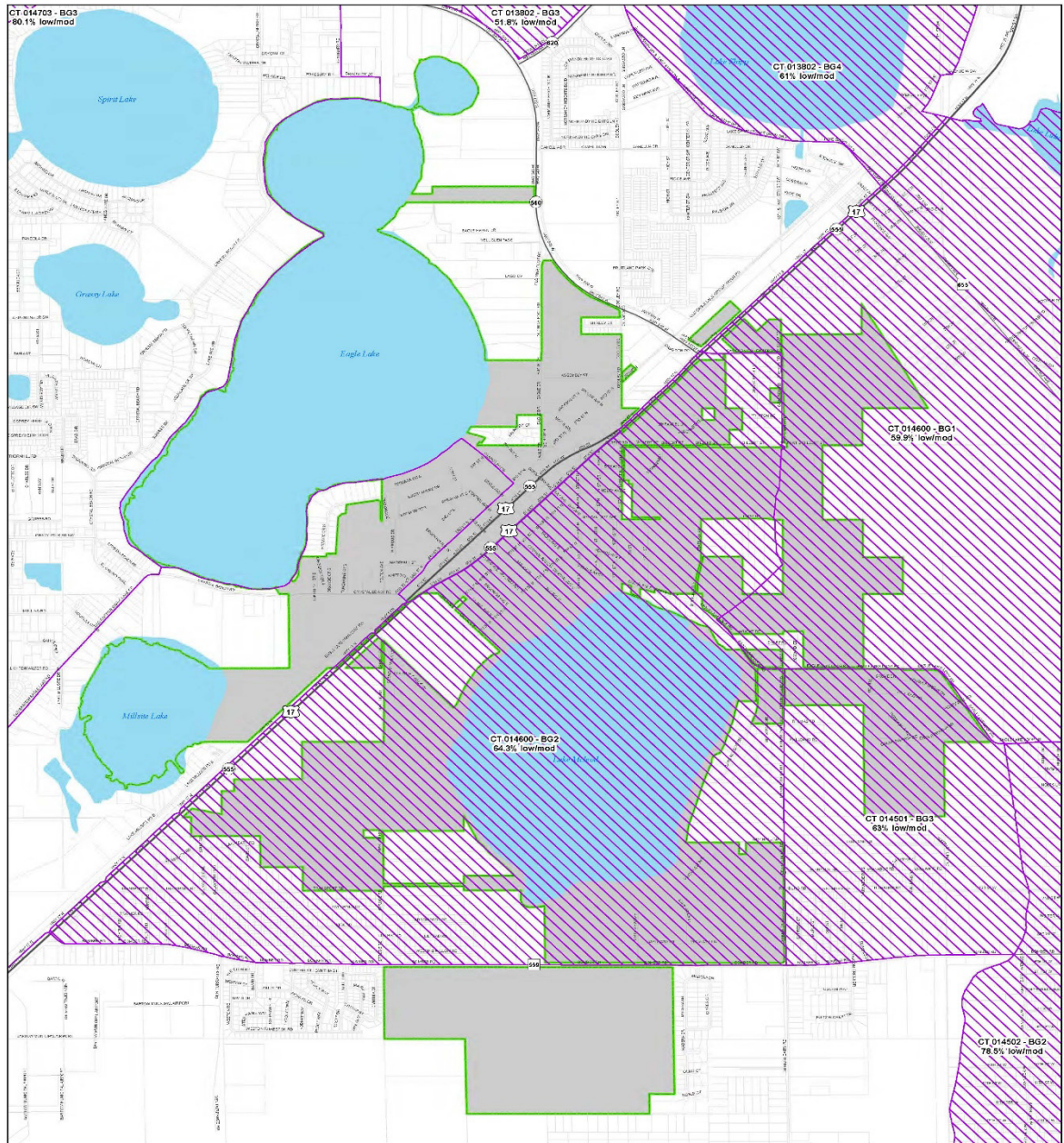
LEGEND

- Block Groups
- Block Groups (with 51% or more Low-to-Moderate Income Residents)*
- CT = Census Tract - BG = Block Group (% = percentage of low/moderate income residents)
- Parcel Boundaries
- Davenport City Limits
- Water Bodies

*Source: Census Low- and Moderate-Income Summary Data from HUD Office of Policy Development & Research.
Data Updated: April 24, 2025



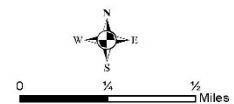
CITY OF EAGLE LAKE BLOCK GROUPS WITH 51% OR MORE LOW-TO-MODERATE INCOME RESIDENTS



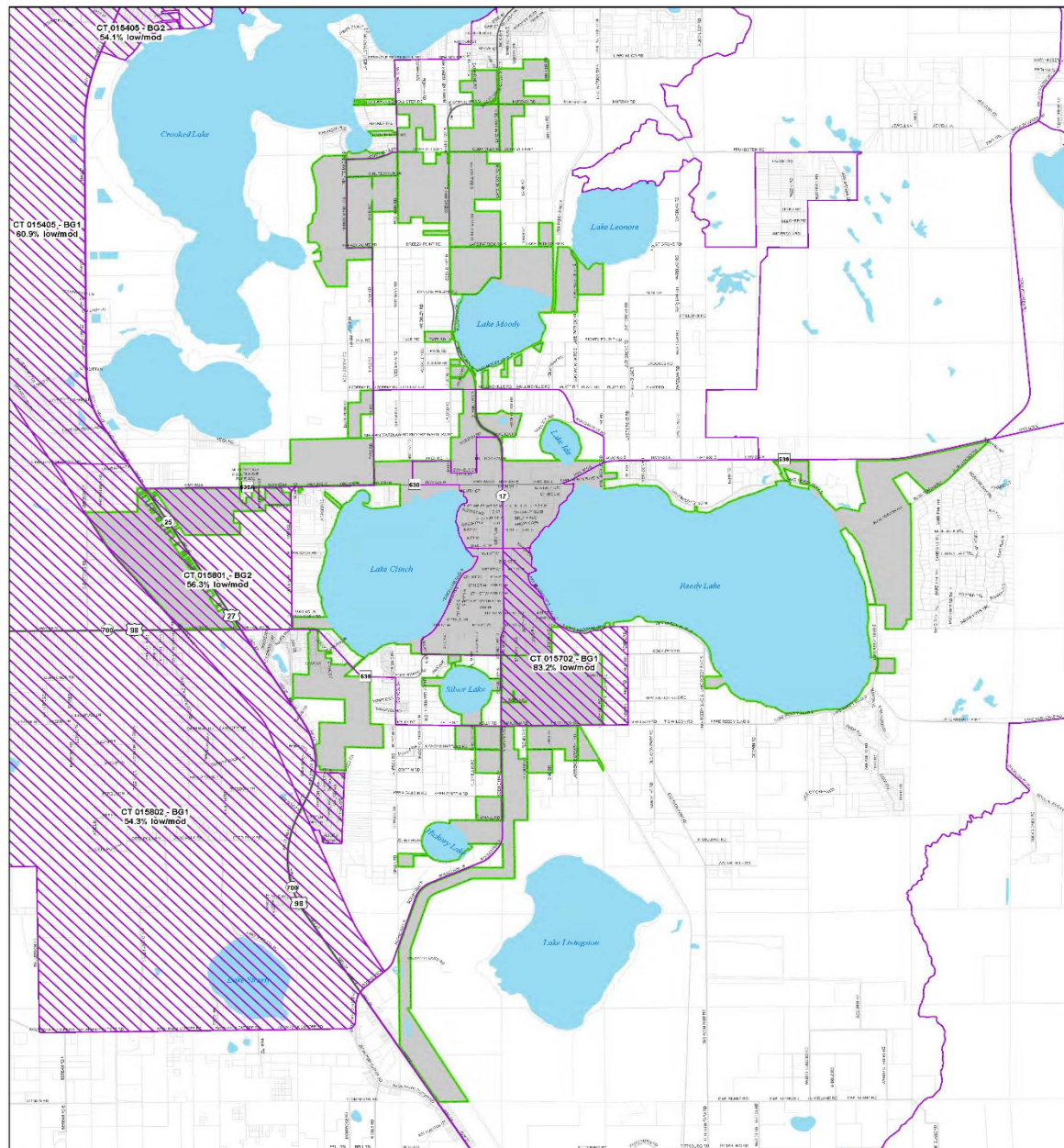
LEGEND

- Block Groups
- Block Groups (with 51% or more Low-to-Moderate Income Residents)*
- CT = Census Tract - BG = Block Group (% = percentage of low/moderate income residents)
- Parcel Boundaries
- Eagle Lake City Limits
- Water Bodies

*Source: Census Low- and Moderate-Income Summary Data from HUD Office of Policy Development & Research.
Date Updated: April 24, 2025



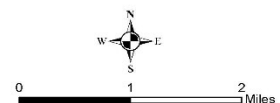
CITY OF FROSTPROOF BLOCK GROUPS WITH 51% OR MORE LOW-TO-MODERATE INCOME RESIDENTS



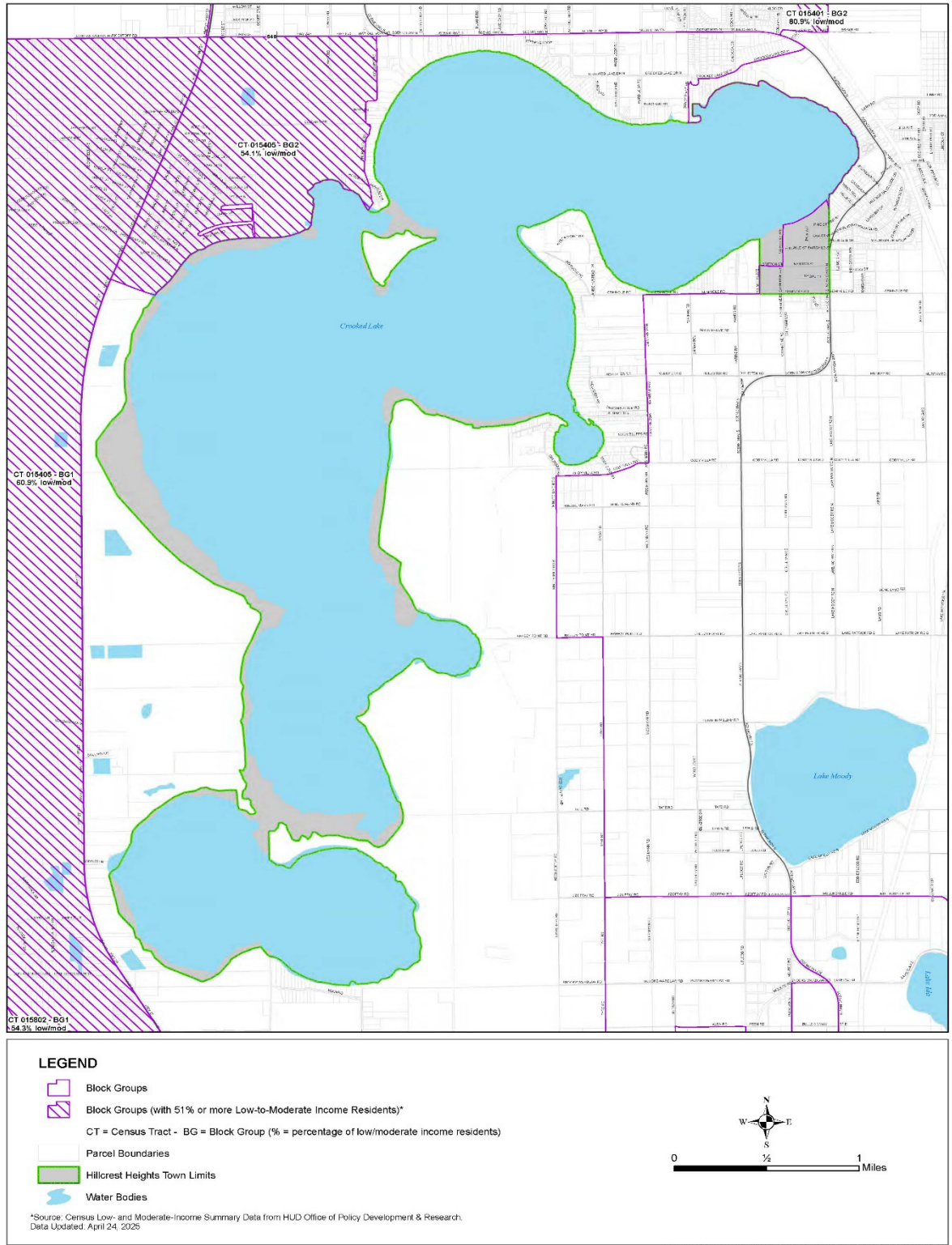
LEGEND

- Block Groups
- Block Groups (with 51% or more Low-to-Moderate Income Residents)*
- CT = Census Tract - BG = Block Group (% = percentage of low/moderate income residents)
- Parcel Boundaries
- Frostproof City Limits
- Water Bodies

*Source: Census Low- and Moderate-Income Summary Data from HUD Office of Policy Development & Research.
Data Updated: April 24, 2025



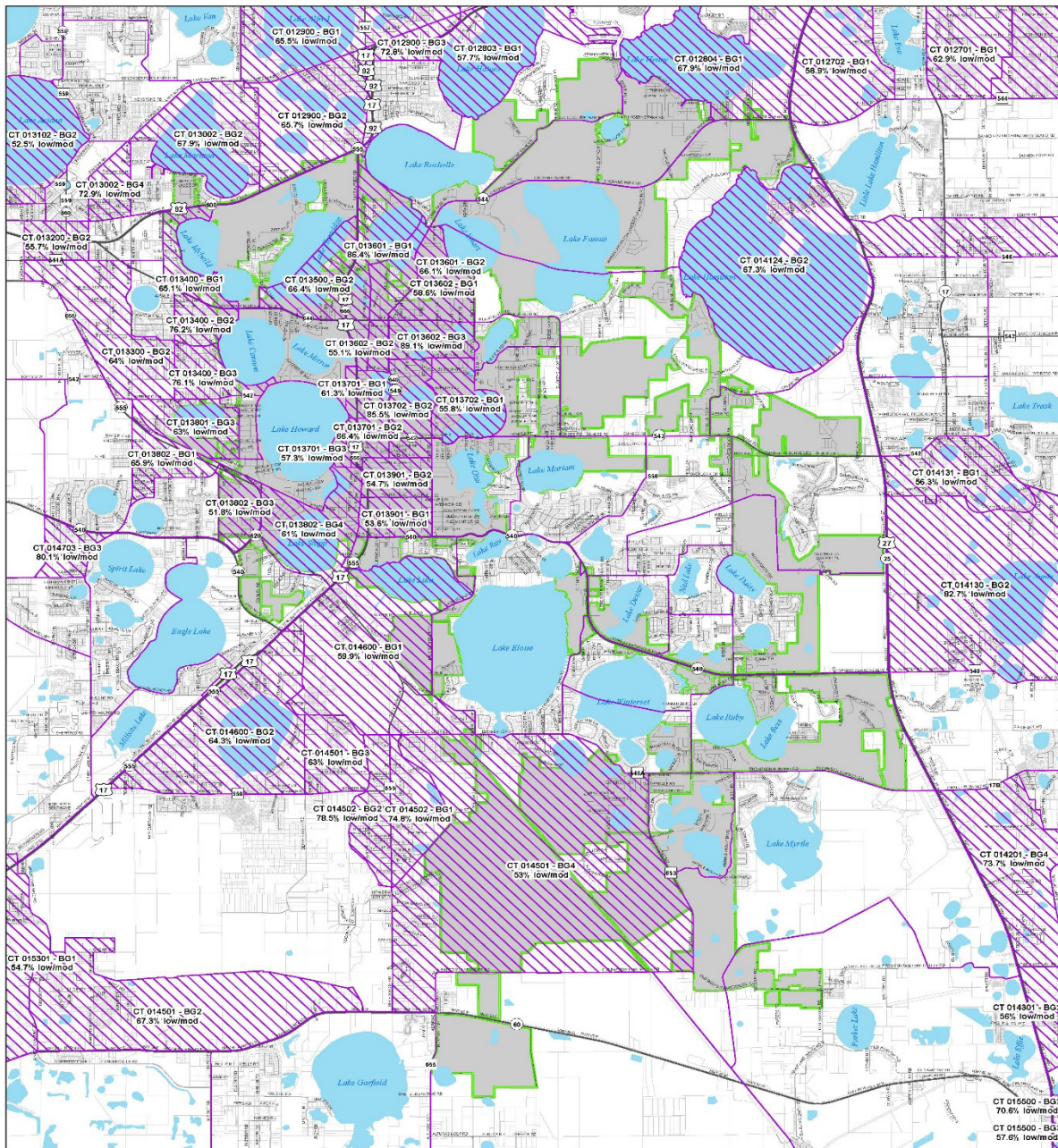
TOWN OF HILLCREST HEIGHTS BLOCK GROUPS WITH 51% OR MORE LOW-TO-MODERATE INCOME RESIDENTS



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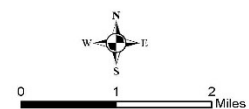
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CITY OF WINTER HAVEN BLOCK GROUPS WITH 51% OR MORE LOW-TO-MODERATE INCOME RESIDENTS



LEGEND

- Block Groups
- Block Groups (with 51% or more Low-to-Moderate Income Residents)*
- CT = Census Tract - BG = Block Group (% = percentage of low/moderate income residents)
- Parcel Boundaries
- Winter Haven City Limits
- Water Bodies



*Source: Census Low- and Moderate-Income Summary Data from HUD Office of Policy Development & Research.
Data Updated: April 24, 2025

Source: "4-11-2025 Update of Citywide Data on Low-to-Moderate Income Residents" by the City of Winter Haven, Florida.