



2021-2025  
**Five-Year  
Consolidated Plan**

2021-2022  
**Annual Action Plan**

*PREPARED FOR*  
**POLK COUNTY**

*PREPARED BY*  
**CENTRAL FLORIDA  
REGIONAL PLANNING COUNCIL**

May 20, 2021

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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 2021-2022 through the use of 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; however, due to the Covid-19 pandemic, the opportunity for these types of meetings was limited. In-person meetings were held throughout the County along with three virtual meetings. 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 2021-2025 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.

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 2021-2025 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 2015-2020 five-year period, Polk County continued to meet the goals of the Consolidated Plan. The Polk County 2015-2020 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 2015-2020 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

Due to the pandemic, it was more difficult to obtain the amount and type of community input than in past years. 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 4, 2021 (Polk County Board of County Commissioners Chamber and virtual)
  - Lake Wales on February 18, 2021
  - Haines City on February 25, 2021
  - Winter Haven on March 4, 2021
- Online Community Input Sessions
  - Bartow on February 4, 2021 (Polk County Board of County Commissioners Chamber and virtual)
  - GoToMeeting on February 11, 2021
  - GoToMeeting on March 11, 2021

Several community and nonprofit organizations were interviewed. Community needs assessment surveys were distributed during Homebuyer Education classes and to at least twelve (12) affordable



housing communities, community centers, and libraries in both English and Spanish to obtain additional input. Virtual meetings were held with planners and community development specialists from the ten (10) municipal partners around the County, and interviews were held with Public Housing Directors from the Bartow Housing Authority, Lake Wales Housing Authority, Mulberry Housing Authority, and Winter Haven Housing Authority. Two public meetings were held, on February 4, 2021, and June 16, 2021, to discuss the concepts of this Plan. One public hearing before the Board of County Commissioners was held on July 6, 2021, 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. To illustrate the need for affordable housing, the Director of the Lake Wales Housing Authority (LWHA) commented that he would like to remove 32 buildings and replace them with 200 affordable units, as the current stock of affordable units owned by the LWHA are in urgent need of updating and or redevelopment. Other comments from the public included:

- Infrastructure improvements including drainage, roads, sidewalks, and wastewater lines.
- Transit fare vouchers for low-income residents.
- Non-fixed route transit for disabled persons.
- 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.

The Covid 19 pandemic has highlighted that internet access is still severely lacking in many areas of the County.

## **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' board room and at various 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.

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

**Table 1 – Responsible Agencies**

#### ***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. The Neighborhood Stabilization Programs (NSP-1) and (NSP-3) have program income funds remaining that will also be administered during the FY 2021-2025 Five-Year Plan Consolidated planning cycles. Included within Polk County's purview are target areas of unincorporated Polk County and 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. 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](http://www.polk-county.net).

## **PR-10 Consultation - 91.100, 91.200(b), 91.215(I)**

### **1. Introduction**

Polk County's Citizen Participation Plan (most recently updated in May 2020) 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. Efforts to reach Spanish-speaking populations include HND staff appearances on "Que Pasa Polk" and public notices through the Puerto Rican Hispanic Chamber of Commerce.

***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 \$30,000 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.***

In addition to representation at regular homeless coalition meetings, the HCPC serves as the CoC. The HCPC provides HMIS data tracking for the County ESG. Over the past 5 years, Polk County has allocated \$30,000 annually for HMIS services. The majority of the ESG funding is utilized for case management, 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 CoC lead agency is used primarily for payroll and server equipment to keep the HMIS systems up to date.

**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.

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

	Field	Description
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	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 education and job training, the need for subsidized childcare needs to be addressed. Future Action Plan public services funds may address this need.
4	<b>Agency/Group/Organization</b>	Homeless Coalition of Polk County
	<b>Agency/Group/Organization Type</b>	Housing Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence, Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs Chronically homeless Homeless Needs - Families with children Homelessness Needs– Veterans Homelessness Needs Unaccompanied youth
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Phone interview with the Homeless Coalition's Planners and HMIS specialist regarding the Continuum of Care Point In Time Survey and Strategic Planning documents for the upcoming year.
5	<b>Agency/Group/Organization</b>	Keystone Challenge Fund
	<b>Agency/Group/Organization Type</b>	Housing Services – Housing Services-Persons with Disabilities Service-Fair Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Market Analysis

	Field	Description
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Housing Needs Assessment Data review with local Housing Provider. Local nonprofit Community Housing Development Organization (CHDO) offered input for the local Housing Market.
6	<b>Agency/Group/Organization</b>	Lake Wales Housing Authority
	<b>Agency/Group/Organization Type</b>	Public Housing Authority Services - Housing Other government - Federal
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Phone consultation with Al Kirkland, Executive Director. He stated that the biggest need is for the redevelopment of the current units, including demolishing 32 buildings and ideally replacing them with 200 affordable units.
	<b>Agency/Group/Organization</b>	Catholic Charities of Central Florida
	<b>Agency/Group/Organization Type</b>	Senior housing, services for seniors
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Jennifer Molinares, Community Development and Housing Coordinator was consulted via phone consultation. Catholic Charities of Central Florida helps seniors find housing. They also wish to become a CHDO in order to provide more housing.
	<b>Agency/Group/Organization</b>	Bartow Housing Authority

	Field	Description
	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 with Catherine Reddick, Executive Director. She stated that the biggest need is for additional units and services such as job training.
	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 with Patricia Dexter, Executive Director. She stated that the Mulberry Housing Authority only has 26 units, but the waiting list is long and they could benefit from additional units.

**Table 2 – Agencies, groups, organizations that participated**

***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**



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.

**Table 3 – Other local / regional / federal planning efforts**

***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 process during the COVID pandemic and related impacts. 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. Phone and email consultations were held with the executive directors of the five local Housing Authorities. 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 Community Relations Advisory Council (CRAC). Virtual meetings were held with partner cities and, copies of the draft plan are available at local libraries and city halls.

***Narrative (optional):***

Community outreach with agencies and public entities took place through a series of public and virtual meetings, phone interviews, and emails and letters sent to stakeholders directly requesting their input. Surveys were distributed during local Home Buyer Education classes, letters were mailed to the Tenant-Based Rental Assistance (TBRA) clients with return envelopes and postage, and the Housing and Neighborhood Development Office manager and staff attended neighborhood meetings 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 made 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. Phone interviews were conducted with the Executive Directors of the five local Housing Authorities, surveys were delivered to local nonprofit service organizations, housing authorities, and community centers around the county for input. Tenant Based Rental Assistant (TBRA) clients received surveys via mail and were supplied with a postage-paid envelope for return.

The County HND manager attended Homeless Coalition of Polk County (HCPC) meetings and is a member of the Affordable Housing Task Force (AHAC), which meet monthly. Meetings of the Community Relations Action Committee (CRAC) were also attended as well as meetings with the ten partner cities, to discuss priorities.

#### ***Citizen Participation Outreach***

Table 4 provides a summary of citizen participation outreach.

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL
1	Needs Assessment Community Survey	Non-target/ broad community	The Polk County HND distributed a survey in English and Spanish. The survey was open from 2/15/21 until 3/31/21	367 English and 4 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	<a href="http://www.cfrpc.org/polneeds">www.cfrpc.org/polneeds</a>
3	Public Meeting – In-person and virtual	Non-target/broad community	On February 4, 2021, staff from PCHND and the Central Florida Regional Planning Council facilitated a kick-off and workshop regarding the Five-Year Consolidated Plan.	Ten (10) people attended. Discussion included the need for more affordable housing as well as the need for infrastructure improvements.	Not applicable.	
4	Public Meeting/ Virtual	Non-target/ broad community	On February 11, 2021 staff from PCHND and Central Florida Regional Planning Council hosted a virtual meeting to discuss the 5-Year Plan and receive input from stakeholders.	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	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL
			The meeting was attended by members of the public, and municipalities			
5	Public meeting	Non-target/ broad community	On February 18 staff from the PCHND and the CFRPC hosted a meeting in Lake Wales. Staff gave a presentation to local stakeholders and members of the public	Eight people attended and discussion ranged from 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	
6	Public meeting	Non-target/ broad community	On February 25 staff from the PCHND and the CFRPC hosted a meeting in Haines City. Staff gave a presentation to local stakeholders and members of the public	Twelve (12) people attended, and 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	
7	Public meeting	Non-target/ broad community	On March 4 staff from the PCHND and the CFRPC hosted a meeting in Winter Haven. Staff gave a presentation to local stakeholders and members of the public	Twenty-five (25) people attended, and discussion ranged from the need for improved public housing to improving transit to low-income areas to the need for sidewalks and drainage improvements	Comments were considered and where appropriate included when preparing this plan	
8	Public meeting	Non-target/ broad	On March 11, 2021 staff from	Fifteen (15) people attended	Comments were considered and	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL
		community	PCHND and Central Florida Regional Planning Council hosted a virtual meeting to discuss the 5-Year Plan and receive input from stakeholders. The meeting was attended by members of the public, and municipalities	virtually and topics as wide as emergency management to sidewalks and drainage were discussed.	where appropriate included when preparing this plan	
9	Public meeting	Non-target/ broad community	On January 27, 2021 staff attended the PC Affordable Housing Advisory Committee and mentioned the need for input in regard to the 5-Year Plan	No comments received	No comments received	
10	Public meeting	Non-target/ broad community	On 1/25/21, 2/22/21, 3/29/21, 4/26/21 staff attended the meetings of the Community Relations Advisory Committee. Distribution of the surveys was encouraged and information on the 5-Year Plan was detailed.	No comments received	No comments received	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL
11	Public meeting	Non-target/ broad community  Members of the Homeless Coalition of Polk County	On March 23, 2021 staff attended the virtual meeting of the Polk County Homeless Coalition Continuum of Care meeting. The 5-Year Plan was discussed and how it will benefit the HCPC	No comments received	No comments received	

**Table 4 – Citizen Participation Outreach**

# Needs Assessment

## NA-05 Overview

### Needs Assessment Overview

Polk County's needs assessment encompasses a variety of data including data from the Comprehensive Housing Affordability 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 2021 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 \$62,100. For a family of four persons, extremely low-income is \$26,500, very low-income is \$30,850, and low-income is \$49,350.

Income Limit Category	Persons in Family							
	1	2	3	4	5	6	7	8
Extremely Low (30%)	\$12,950	\$17,420	\$21,960	\$26,500	\$31,040	\$35,580	\$38,300	\$40,700
Very Low (50%)	\$21,600	\$24,700	\$27,800	\$30,850	\$33,350	\$35,800	\$38,300	\$40,750
Low (80%)	\$34,550	\$39,500	\$44,450	\$49,350	\$53,300	\$57,250	\$61,200	\$61,150

**Table 5: HUD FY 2021 Income Limits (Lakeland-Winter Haven, FL MSA) – Effective April 1, 2021**

**Data Source:** HUD Income Limits Documentation System (2021) HUDuser.gov



## ***Housing Profile - Polk County, Florida***

The following data is provided by the US Census Bureau 2019 American Community Survey.

- Population: 724,777
- Households: 235,383
- Homeownership Rate: 68.9 percent
- Total Housing units: 295,456

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 2020, 69,160 Polk County households (29.3 percent) pay more than 30 percent of income for housing. By comparison, 35.1 percent of households statewide are cost burdened (Shimberg Center for Housing Studies).
- In Polk County, 31,555 households (13.4 percent) pay more than 50 percent of income for housing while 16.9 percent 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. (Florida Housing Data Clearinghouse)

## **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

Between 2000 and 2019, the population in the County increased by approximately 42 percent according to the Bureau of Economic and Business Research (BEBR). According to the U.S. Census Bureau, 2019 American Community Survey 5-Year Estimates, the number of households has increased by approximately 26 percent. Between 2000 and 2019 and the median income in Polk County increased by approximately 75 percent.

Demographics	Base Year: 2000	Most Recent Year: 2019	% Change
Population	483,924	724,777	53.1%
Households	187,233	235,283	25.7%
Median Income	\$35,438	\$62,100	75.2%

**Table 6 - Housing Needs Assessment Demographics**

**Data Source:** 2000 Census (Base Year); 2019 ACS Tables DP-02 and S1901 (Most Recent Year)

## 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 2013-2017 CHAS database.

The highest number of households is in the >100 percent HAMFI group with 118,555 households. The second highest is the >50-80 percent HAMFI group (38,890). Approximately 9.6 percent of the households earn below 30 percent of HAMFI.

Small family households are households that have a family with two to four members. The highest number of small family households is in the >100 percent HAMFI group (52,780) and the second higher number are in the >50-80 percent HAMFI. Approximately 7.5 percent of the small family households earn below 30 percent of HAMFI.

Large family households are households that have a family with five or more members. The highest number of large family households is in the >100 percent HAMFI group (10,135) and the second higher number are in the >50-80 percent HAMFI. Approximately 9.8 percent of the large family 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 65). Similar to small and large families, the largest number are in the >100 percent HAMFI group (27,455) followed by the >50-80 percent HAMFI (8,185). Approximately 4.5 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 largest number are in the >100 percent HAMFI group (13,975) followed by the >50-80 percent HAMFI (6,770). Approximately 12.0 percent of the households that contain at least one person considered to be elderly earn below 30 percent of HAMFI.

	0-30 % HAMFI	>30-50 % HAMFI	>50-80 % HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	21,745	23,835	38,890	23,580	118,555
Small Family Households	6,560	7,500	12,725	8,410	52,780
Large Family Households	2,030	2,115	3,955	2,475	10,135
Household contains at least one person 62-74 years of age	2,070	2,995	8,185	5,065	27,455
Household contains at least one person age 75 or older	N/A	N/A	N/A	N/A	N/A
Households with one or more children 6 years old or younger	3,920	3,755	6,770	4,115	13,975

**Table 7 - Total Households Table**

**Data Source:** 2013-2017 CHAS calculated  
**Data Comments:** CHAS data does not separate elderly into 62-74 and 75 and older so the table includes all elderly in one row

## 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 2013-2017 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 760 renter households and 595 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**, 5,660 renter households are experiencing some form of overcrowding while 2,755 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**, 14,950 renters have a cost-burden greater than 30 percent of income and 14,765 renters have a cost-burden greater than 50 percent of income. Approximately 18,740 owners have a cost-burden greater than 30 percent of income and 3,540 owners have a cost-burden greater than 50 percent of income.

Overall, 33,690 households in Polk County are experiencing a cost-burden greater than 30 percent of income and 28,305 households are experiencing a cost-burden greater than 50 percent of income. Owners appear to be affected slightly more than renters by the cost of housing within Polk County. Of the 61,995 households experiencing a cost-burden of some kind, 32,280 (52.1 percent) are renters.

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	190	160	205	40	760	65	105	105	120	595
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	455	310	770	470	2,765	35	90	55	65	575

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
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	435	545	935	285	2,895	195	240	445	165	2,180
Housing cost-burden greater than 50% of income (and none of the above problems)	6,960	5,275	2,150	210	14,765	5,355	3,910	3,045	485	13,540
Housing cost-burden greater than 30% of income (and none of the above problems)	625	2,980	6,885	2465	14,950	1,310	3,515	5,385	3,210	18,740
Zero/negative Income (and none of the above problems)	2,265	0	0	0	2,265	1,825	0	0	0	1,825

**Table 8 – Housing Problems Table**

**Data Source:** 2013-2017 CHAS calculated

## 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 2013-2019 Comprehensive Housing Affordability Strategy (CHAS) data developed by HUD.

As the data reveals in **Table 9**, both renters and owners in the 0-30 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 13,690 households below 30 percent AMI experience some form of housing problem. More renter households than owner households (8,035 and 5,655, respectively) in the 0-30 percent AMI group have one or more of the four housing problems. Overall, renter households experience the highest occurrence of one or more of the four housing problems, although housing problems affect owner households similarly.

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	8,035	6,290	4,060	1,005	21,185	5,655	4,340	3,655	835	16,890
Having none of four housing problems	1,695	4,490	11,260	7,390	48,455	2,270	8,715	19,915	14,345	135,990
Household has negative income, but none of the other housing problems	2,265	0	0	0	2,265	1,825	0	0	0	1825

**Table 9 – Housing Problems 2**

**Data Source:** 2013-2017 CHAS calculated

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

Tables 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 2013-2017 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 18,070 “Small Related” households have a cost-burden greater than 30 percent of income, of which approximately 65.8 percent are renters and 34.2 percent are owners.

Approximately 4,328 “Large Related” households have a cost-burden greater than 30 percent of income, of which approximately 58.2 percent are renters and 41.8 percent are owners.

As shown in Table 10, “Elderly” households overall are experiencing the highest degree of housing cost-burden greater than 30 percent of income. Approximately 18,139 “Elderly” households have a cost-burden greater than 30 percent of income, of which approximately 34.9 percent are renters and 65.1 percent are owners. Cost-burden greater than 30 percent of income disproportionately affects elderly homeowners. Elderly homeowner households are affected by cost-burden at almost twice the rate of elderly renters.

Additionally, 8,880 “Other” (non-related and non-elderly) households have a cost-burden greater than 30 percent of income of which approximately 63.0 percent are renters and 37.0 percent are owners.

Comparatively, “Large Related” households overall are experiencing the lowest degree of cost-burden greater than 30 percent of income, whereas “Elderly” households overall are experiencing the highest degree of housing cost-burden greater than 30 percent of income.

Renter-occupied households experience the highest degree of cost-burden greater than 30 percent of income, although cost-burden affects owner households similarly (26,327 renter households versus 23,090 owner households).

For renter households, the >50-80 percent AMI Income group has the most households (9,645) with a cost-burden greater than 30 percent of income. Similarly, among owner households, the >50-80 percent AMI group has the most households (8,585) with a cost-burden greater than 30 percent of income.

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	3,415	3,895	4,580	11,890	1,465	1,970	2,745	6,180
Large Related	168	995	1,355	2,518	725	545	540	1,810
Elderly	1,934	2,370	2,020	6,324	3,330	4,245	4,240	11,815
Other	2,110	1,795	1,690	5,595	1,335	890	1,060	3,285
Total need by income	7,627	9,055	9,645	26,327	6,855	7,650	8,585	23,090

**Table 10 – Cost-burden > 30%**

Data Source: 2013-2017 CHAS calculated

#### **4. Cost-burden > 50 percent**

Approximately 9,155 “Small Related” households have a cost-burden greater than 50 percent of income, of which approximately 63.5 percent are renters and 36.5 percent are owners.

Approximately 2,590 “Large Related” households have a cost-burden greater than 50 percent of income, of which approximately 61.4 percent are renters and 38.6 percent are owners.

Approximately 10,085 “Elderly” households have a cost-burden greater than 50 percent of income, of which approximately 37 percent are renters and 63 percent are owners. Cost-burden greater than 50 percent of income disproportionally affects elderly homeowners. Elderly homeowner households are affected by cost-burden at nearly twice the rate of elderly renters.

Additionally, 5,745 “Other” (non-related and non-elderly) households have a cost-burden greater than 50 percent of income of which approximately 61.4 percent are renters and 38.6 percent are owners.

Comparatively, “Large Related” households overall are experiencing the lowest degree of cost-burden greater than 50 percent of income, whereas “Elderly” households overall are experiencing the highest degree of housing cost-burden greater than 50 percent of income.

Renter-occupied households experience the highest degree of cost-burden greater than 50 percent of income, although cost-burden affects owner households similarly (14,655 renter households versus 12,920 owner households).

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	3,235	2,515	60	5,810	1,175	1,305	865	3,345
Large Related	895	450	245	1,590	625	200	175	1,000
Elderly	1,635	1,485	610	3,730	2,675	1,965	1,715	6,355
Other	1,965	1,195	365	3,525	1,025	890	305	2,220
Total need by income	7,730	5,645	1,280	14,655	5,500	4,360	3,060	12,920

**Table 11 – Cost-burden > 50%**

Data Source: 2013-2017 CHAS calculated

## 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 2013-2017 Comprehensive Housing Affordability Strategy (CHAS) data developed by HUD.

Renter-occupied households experience the highest degree of crowding (3,500 renter households versus 1,529 owner households). As shown in Table 12, overcrowding is most prevalent in single-family renter households. Approximately 2,715 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 (910), 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 (1,000). Among owner-occupied households, the highest number of crowded households (500) is in the >50-80 percent AMI group when compared to other income groups. In terms of households with children present, crowding is most prevalent in renter households overall, and specifically renter households earning >50-80 percent AMI (see Table 13).

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	665	695	790	565	2,715	195	235	340	140	910
Multiple, unrelated family households	125	145	165	105	540	40	75	135	85	335
Other, non-family households	95	20	45	85	245	240	10	25	4	279
Total need by income	885	860	1,000	755	3,500	475	320	500	229	1,529

**Table 12 – Crowding Information – 1/2**

**Data Source:** 2013-2017 CHAS calculated

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
Households with Children Present	2,840	2,855	4,130	16,235	1,080	900	2,640	15,890

**Table 13 – Crowding Information – 2/2**

**Data Source:** 2013-2017 CHAS calculated

**Comments:** CHAS data includes households with 1 or more children age 6 or younger, which is the source for this table

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

According to the 2019 American Community Survey 5-Year Survey Table DP02, there are 235,283 households in Polk County. Of that total approximately 59,488 householders in Polk County were living alone, accounting for approximately 25.3 percent of all households. Households with a single person over 65 years old numbered 26,747 or 11.4 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 26,747 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 2019 5-Year estimate, approximately 15.4 percent of the County's population identify as having a disability. Approximately 72.3 percent of the population over 65 years old identifies as having a disability. The most prominent disabilities identified include having an ambulatory

difficulty (8.8 percent, having an independent living difficulty (7.3 percent), and having a cognitive difficulty (5.8 percent).

According to the Shimberg Center for Affordable Housing data, there are 9,242 severely cost-burdened households with a disabled household member. Approximately 57.5 percent of severely cost-burdened households with a disabled person reside in an owner-occupied home while approximately 42.5 percent reside in a rental home. Approximately 53.6 percent are under age 65 years while approximately 46.4 percent are over the age of 65 years old.

The Florida Legislature Office of Economic and Demographic Research's May 2020 Criminal Justice profile for Polk County included the following relevant information:

- In 2019, Polk County experienced 1,990 violent crimes.
- In 2019, Polk County had a crime rate of 1,996.4 crimes per 100,000 persons compared to Florida's 2,551.1 crimes per 100,000 persons.
- Polk County's crime rate fell by approximately 6.7 percent from 2018 to 2019.
- Felony filings in Polk County included:
  - 8,876 total filings
  - 168 violent crimes
  - 1,678 other crimes against persons
  - 3,464 crimes against property
  - 3,566 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.

Approximately 70 percent of the households in Polk County do not have a cost-burden (housing cost to income ratio less than 30 percent). 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 2013-2017 CHAS data, an estimated 27,585 households are severely cost-burdened and spending over 50 percent of their income on housing. This represents 23.3 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 emphasizes 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 2013-2017 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 71.9 percent of all households in the 0-30 percent AMI category has at least one housing problem. As shown in Table 14, 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. Black/African American (70.3 percent), Asian (60.0 percent), and American Indian, Alaska Native (69.6 percent) households earning 0-30 percent AMI have a similar need for assistance. Approximately 70 percent of White households in the 0-30 percent AMI income category have at least one housing problem, which is slightly lower than Polk County overall. When considering ethnicity, 79.1 percent of Hispanic households earning 0-30 percent AMI have at least one housing problem, which is slightly higher than the Polk County overall. Except for Pacific Islander households, most households in the 30-50 percent AMI category are similarly affected by housing problems.

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	15,625	2,030	4,090
White	8,460	1,135	2,465
Black / African American	3,500	525	955
Asian	105	40	30
American Indian, Alaska Native	55	4	20
Pacific Islander	15	0	0
Hispanic	3,260	305	555

**Table 14 - Disproportionally Greater Need 0 - 30% AMI**

Data Sources: 2013-2017 CHAS data 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

### 30%-50% of Area Median Income

Of all income levels, the 30-50 percent AMI category has the second-highest percentage of households with one or more of four housing problems. An estimated 71.8 percent of all households in the 30-50 percent AMI category have at least one housing problem. As shown in Table 15, Pacific Islander households earning 30-50 percent AMI have a disproportionate need for assistance, with 100 percent of those households having at least one housing problem. When considering race and the 30-50 percent AMI income category, 66 percent of White households, 78 percent of Black/African American households, 62 percent of Asian households, and 63 percent of American Indian, Alaska Native households have at least one housing problem. When considering ethnicity, 83 percent of Hispanic households earning 30-50 percent AMI have at least one housing problem. Except for Pacific Islander households, most households in the 30-50 percent AMI category are similarly affected by housing problems.

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	17,120	6,715	0

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
White	9,145	4,800	0
Black / African American	3,355	935	0
Asian	130	80	0
American Indian, Alaska Native	60	35	0
Pacific Islander	10	0	0
Hispanic	4,055	835	0

**Table 15 - Disproportionally Greater Need 30 - 50% AMI**

**Data Source:** 2013-2017 CHAS data 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

### 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 51.4 percent of all households in the 50-80 percent AMI category has at least one housing problem. As shown in Table 16, Black/African American households (60 percent), Asian households (60 percent), and American Indian, Alaska Native households (71 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, 46 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. No Pacific Islander households in the 50-80 percent AMI income category have housing problems. When considering ethnicity, 60 percent of Hispanic households earning 50-80 percent AMI have at least one housing problem, which is slightly higher than the County overall.

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	19,985	18,905	0
White	11,590	13,525	0
Black / African American	3,460	2,270	0
Asian	270	180	0
American Indian, Alaska Native	125	50	0
Pacific Islander	0	0	0
Hispanic	4,255	2,790	0

**Table 16 - Disproportionally Greater Need 50 - 80% AMI**

**Data Source:** 2013-2017 CHAS data 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 31.9 percent of all households in the 80-100 percent AMI category have at least one housing problem. As shown in Table 17, no households earning 80-100 percent AMI have a disproportionate need for assistance when compared to Polk County overall. When considering race and the 80-100 percent AMI income category, 28 percent of White households, 38 percent of Black/African American households, 31 percent of Asian households, have at least one housing problem. None of the American Indian, Alaska Native households or Pacific Islander households earning 80-100 percent AMI have housing problems. When considering ethnicity, 42 percent of Hispanic households earning 80-100 percent AMI have at least one housing problem.

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	7,515	16,060	0
White	4,490	11,480	0
Black / African American	1,380	2,235	0
Asian	55	120	0
American Indian, Alaska Native	0	35	0
Pacific Islander	0	0	0
Hispanic	1,515	2,105	0

**Table 17 - Disproportionally Greater Need 80 – 100% AMI**

**Data Source:** 2013-2017 CHAS data 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.

## 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 and Black/African American racial and Hispanic ethnic groups appear to have at least 10 percentage points higher than the percentage of persons in several categories as a whole.

The percentage of households with one or more housing problems at 0 percent-30 percent of HAMFI.

- 72 percent of households in the Jurisdiction as a Whole.
- 70 percent of White households.
- 70 percent of Black/African American households.
- 60 percent of Asian households
- 70 percent of American Indian, Alaska Native households.
- 100 percent of Pacific Islander households.
- 79 percent of Hispanic households.

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

- 72 percent of households in the Jurisdiction as a Whole.
- 66 percent of White households.

- 78 percent of Black/African American households.
- 62 percent of Asian households
- 63 percent of American Indian, Alaska Native households.
- 100 percent of Pacific Islander households.
- 83 percent of Hispanic households.

The percentage of households with one or more housing problems at 50 percent-80 percent of HAMFI.

- 51 percent of households in the Jurisdiction as a Whole.
- 46 percent of White households.
- 60 percent of Black/African American households.
- 60 percent of Asian households
- 71 percent of American Indian, Alaska Native households.
- 0 percent of Pacific Islander households.
- 60 percent of Hispanic households.

The percentage of households with one or more housing problems at 80 percent-100 percent of HAMFI.

- 32 percent of households in the Jurisdiction as a Whole.
- 28 percent of White households.
- 38 percent of Black/African American households.
- 31 percent of Asian households
- 0 percent of American Indian, Alaska Native households.
- 0 percent of Pacific Islander households.
- 42 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 2013-2017 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 71.9 percent of all households in the 0-30 percent AMI category has at least one housing problem. As shown in Table 18, 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. Black/African American (70.3 percent), Asian (60.0 percent), and American Indian, Alaska Native (69.6 percent) households earning 0-30 percent AMI have a similar need for assistance. Approximately 70 percent of White households in the 0-30 percent AMI income category have at least one housing problem, which is slightly lower than Polk County overall. When considering ethnicity, 79.1 percent of Hispanic households earning 0-30 percent AMI have at least one housing problem, which is slightly higher than the Polk County overall. Except for Pacific Islander households, most households in the 30-50 percent AMI category are similarly affected by housing problems.

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	15,625	2,030	4,090
White	8,460	1,135	2,465
Black / African American	3,500	525	955
Asian	105	40	30
American Indian, Alaska Native	55	4	20
Pacific Islander	15	0	0
Hispanic	3,260	305	555

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

**Data Source:** 2013-2017 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

### **30%-50% of Area Median Income**

Of all income levels, the 30-50 percent AMI category has the second-highest percentage of households with one or more of four housing problems. An estimated 71.8 percent of all households in the 30-50 percent AMI category have at least one housing problem. As shown in Table 19, Pacific Islander households earning 30-50 percent AMI have a disproportionate need for assistance, with 100 percent of those households having at least one housing problem. When considering race and the 30-50 percent AMI income category, 66 percent of White households, 78 percent of Black/African American households, 62 percent of Asian households, and 63 percent of American Indian, Alaska Native households have at least one housing problem. When considering ethnicity, 83 percent of Hispanic households earning 30-50 percent AMI have at least one housing problem. Except for Pacific Islander households, most households in the 30-50 percent AMI category are similarly affected by housing problems.



<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	17,120	6,715	0
White	9,145	4,800	0
Black / African American	3,355	935	0
Asian	130	80	0
American Indian, Alaska Native	60	35	0
Pacific Islander	10	0	0
Hispanic	4,055	835	0

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

**Data Source:** 2013-2017 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 51.4 percent of all households in the 50-80 percent AMI category has at least one housing problem. As shown in Table 20, Black/African American households (60 percent), Asian households (60 percent), and American Indian, Alaska Native households (71 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, 46 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. No Pacific Islander households in the 50-80 percent AMI income category have housing problems. When considering ethnicity, 60 percent of Hispanic households earning 50-80 percent AMI have at least one housing problem, which is slightly higher than the County overall.

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	19,985	18,905	0
White	11,590	13,525	0
Black / African American	3,460	2,270	0
Asian	270	180	0
American Indian, Alaska Native	125	50	0
Pacific Islander	0	0	0
Hispanic	4,255	2,790	0

**Table 20 – Severe Housing Problems 50 - 80 % AMI**

**Data Source:** 2013 - 2017 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

## **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 31.9 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. When considering race and the 80-100 percent AMI income category, 28 percent of White households, 38 percent of Black/African American households, 31 percent of Asian households, have at least one housing problem. None of the American Indian, Alaska Native households or Pacific Islander households earning 80-100 percent AMI have housing problems. When considering ethnicity, 42 percent of Hispanic households earning 80-100 percent AMI have at least one housing problem.

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	7,515	16,060	0
White	4,490	11,480	0
Black / African American	1,380	2,235	0
Asian	55	120	0
American Indian, Alaska Native	0	35	0
Pacific Islander	0	0	0
Hispanic	1,515	2,105	0

**Table 21 – Severe Housing Problems 80 - 100% AMI**

**Data Source:** 2013-2017 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

## 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 and Black/African American racial and Hispanic ethnic groups appear to have at least 10 percentage points higher than the percentage of persons in several categories as a whole.

The percentage of households with one or more housing problems at 0 percent-30 percent of HAMFI.

- 89 percent of households in the Jurisdiction as a whole.
- 88 percent of White households.
- 87 percent of Black/African American households.
- 72 percent of Asian households
- 93 percent of American Indian, Alaska Native households.
- 100 percent of Pacific Islander households.
- 91 percent of Hispanic households.

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

- 72 percent of households in the Jurisdiction as a whole.
- 66 percent of White households.

- 78 percent of Black/African American households.
- 62 percent of Asian households
- 63 percent of American Indian, Alaska Native households.
- 100 percent of Pacific Islander households.
- 83 percent of Hispanic households.

The percentage of households with one or more housing problems at 50 percent-80 percent of HAMFI.

- 51 percent of households in the Jurisdiction as a whole.
- 46 percent of White households.
- 60 percent of Black/African American households.
- 60 percent of Asian households
- 71 percent of American Indian, Alaska Native households.
- 0 percent of Pacific Islander households.
- 60 percent of Hispanic households.

The percentage of households with one or more housing problems at 80 percent-100 percent of HAMFI.

- 32 percent of households in the Jurisdiction as a whole.
- 28 percent of White households.
- 38 percent of Black/African American households.
- 31 percent of Asian households
- 0 percent of American Indian, Alaska Native households.
- 0 percent of Pacific Islander households.
- 42 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 2013-2017 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 16 percent of all households experience a cost-burden of 30-50 percent of income, and an estimated 13 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, and Hispanic households have a higher percentage of cost-burden equivalent to 30-50 percent of income. In contrast, American Indian, Alaska Native (27 percent), and Pacific Islander (26 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.

Housing Cost-burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	156,750	35,615	29,949	4,285
White	117,520	21,575	16,855	2,555
Black / African American	15,820	6,070	5,805	1,030
Asian	2,575	550	270	30
American Indian, Alaska Native	410	95	190	20
Pacific Islander	40	0	14	0
Hispanic	19,245	6,835	6,265	575

**Table 22 – Greater Need: Housing Cost-burdens AMI**

Data Source: 2013-2017 CHAS Calculated

## Discussion:

Within Polk County, 69 percent of households are not cost-burdened, while 16 percent are cost-burdened equivalent to 30-50 percent of income and, 13 percent are severely cost-burdened equivalent to 50 percent of

income. Only 2 percent of households have no/negative income. Overall, 29 percent of households are either cost-burdened or severely cost-burdened (i.e., >30% of income). Hispanic households, though not disproportionately affected by cost-burden, have a higher percentage of cost-burden equivalent to 30-50 percent of income when compared to the County overall. American Indian, Alaska Native households (27 percent) and Pacific Islander households (26 percent) are disproportionately affected by severe cost-burden (i.e., >50 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 racial groups: Black/African American, Asian, American Indian/Alaska Native, and Pacific Islander.

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 percent AMI group (27.0 percent versus 13.0 percent as a whole)

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

- Housing problems in the 0 percent-30 percent AMI group (100.0 percent versus 71.9 percent as a whole)
- Housing problems in the 30 percent-50 percent AMI group (100.0 percent versus 71.8 percent as a whole)
- Housing problems in the 50-80 percent AMI group (71.4 percent versus 51.4 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.

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

The Wahneta Community is predominately Latino (Hispanic). According to the 2019 American Community Survey 5-year data, approximately (2,684) 66.8 percent of the population identify as Latino. Approximately 94.5 percent of the population identify as white while 2.2 percent of the population identify as Black.

Over the last five-year planning cycle, the Wahneta Community's predominately Latino (Hispanic) population has increased. According to the 2015 American Community Survey 5-year data, approximately (2,942) 64.5 percent of the population is of Latino Heritage. There was an increase in the percentage of the population that identify as white from 92.8 percent of the population, and the percentage of the population that identify as black or African American decreased from 4.4 percent.

## 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 179 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 172 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

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	1,858	178	1,677	0	0	0

**Table 23 - Public Housing by Program Type**

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

**Data Source:** PIC (PIH Information Center)



## Characteristics of Residents

Resident Characteristic	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	0	0	0	0	0
# of Elderly Program Participants (>62)	0	0	0	13	190	295	0	0
# of Disabled Families	0	0	0	26	0	22	0	0
# of Families requesting accessibility features	0	0	0	91	0	91	0	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

**Table 24 – Characteristics of Public Housing Residents by Program Type**

**Data Source:** PIC (PIH Information Center)

## Race of Residents

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	0	99	51	38	0	0	0
Black/African American	0	0	0	392	48	61	0	0	0
Asian	0	0	0	0	0	1	0	0	0
American Indian/Alaska Native	0	0	0	0	0	0	0	0	0
Pacific Islander	0	0	0	1	0	0	0	0	0
Other	0	0	0	9	0	0	0	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

**Table 25 – Race of Public Housing Residents by Program Type**

Data Source: PIC (PIH Information Center)

## Ethnicity of Residents

Ethnicity	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant - based	Special Purpose Voucher		
							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									

**Table 26 – Ethnicity of Public Housing Residents by Program Type**

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 waiting list 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?**

LHA currently has a waiting list of over 600 applicants for public housing, tenant-based assistance, and the housing choice voucher program at the Renaissance at Washington Ridge development. Lakeland has a total of ten properties ranging from single-family apartments to single-family homes. For the entire Lakeland Housing Authority around 8,000 people waiting for housing. The demographics for persons on the waiting list in order of higher need on the list include families with children, families with disabilities, and then elderly families. With the income levels, the income with the greatest need is very low-income, followed by extremely low and low-income households. African American families are listed with the greatest need followed by White and then other races. The list has been closed for 4 years and is not expected to reopen this PHA plan year. There are four other housing authorities within the County, and all have lengthy waiting lists ranging from around 70 for Mulberry which owns 26 units to Lake Wales which has around 300 people on their waitlist. The waiting lists for all the housing authorities are currently closed and the wait times can be up to four or more years depending on the need for housing size.

## **Most immediate needs of residents of Public Housing and Housing Choice voucher holders**

In discussing this question with a local Housing Authority Director, the most immediate needs of residents of public housing is, 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 families with a disability. The elderly and families with a disability 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. Based on the 2019 American Community Survey, there are an estimated 14 percent of individuals in Polk County who are living below the poverty rate; 21 percent of related children under 18; and 9 percent of people 65 years old. 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 2020, the CoC reported approximately 612 people experiencing homelessness. Approximately 40 percent of the homeless respondents surveyed had been homeless for more than one year, vs. 15 percent of respondents who have been homeless four or more times.

Approximately 16 percent of surveyed people experiencing homelessness had a mental health issue. It is important to remember that these numbers may not be as accurate as they could be due to the pandemic.

## 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)	153	7	1847	1210	340	Mean: 447 days
Persons in Households with Only Children	2	0	SPM Metric 1b.2	SPM Metric 5.2	SPM Metric 7b.1	Median 122 days
Persons in Households with Only Adults	267	183	0	0	0	SPM Metric 1b.2
Chronically Homeless Individuals	33	45	0	0	0	0
Chronically Homeless Families	0	0	0	0	0	0
Veterans	22	22	0	0	0	0
Unaccompanied Child	2	0	0	0	0	0
Persons with HIV	2	2	0	0	0	0

**Table 27 - Homeless Needs Assessment**

**Data Source Comments:** The above information comes from the 2020 Point in Time count as well as the 2020 System Performance Measures

Indicate if the homeless population is: Partially Rural Homeless

## Rural 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)	5	0	0	0	0	0
Persons in Households with Only Children	0	0	0	0	0	0
Persons in Households with Only Adults	8	5	0	0	0	0
Chronically Homeless Individuals	23	8	0	0	0	0
Chronically Homeless Families	1	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

**Table 28 - Homeless Needs Assessment**

**Data Source Comments:** The above information is extrapolated from the 2020 Point in Time count as well as the 2020 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 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)**

<b>Race or Ethnicity</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>
<b>Race:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>
White	239	123
Black or African American	153	45
Asian	4	0
American Indian or Alaska Native	1	0
Pacific Islander	1	0
Multiple Races	23	4
<b>Ethnicity:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>
Hispanic	59	12
Not Hispanic	363	178

**Table 29 – Homelessness by Race and Ethnicity**

**Data Source Comments:** These Homeless numbers were gathered during the Point In Time Survey in January 2020.

## **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 160 persons in households with at least one adult and one child in need of housing assistance. The same Point-In-Time Survey identified 44 Veterans in need of housing assistance. One of the veterans is a parent with a child.

## **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 26, 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 2019 5-year estimate reports that there were 89,797 households in Polk County (12.6 percent) with one or more people 65 years and over. Approximately 29,747 households are headed by a person age 65 or older. According to the Shimberg Center for Affordable Housing data, approximately 28 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 2019 5-Year estimate, approximately 15.4 percent of the County's population identify as having a disability. Approximately 72.3 percent of the population over 65 years old identifies as having a disability. The most prominent disabilities identified include having an ambulatory difficulty (8.8 percent, having an independent living difficulty (7.3 percent), and having a cognitive difficulty (5.8 percent).

According to the Shimberg Center for Affordable Housing data, there are 9,242 severely cost-burdened households with a disabled household member. Approximately 57.5 percent of severely cost-burdened households with a disabled person reside in an owner-occupied home while approximately 42.5 percent reside in a rental home. Approximately 53.6 percent are under age 65 years while approximately 46.4 percent are over the age of 65 years old.

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 48,684 or approximately 9.1 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. In 2018, there were 37,428 cases in the United States.

The Florida Department of Health reported that there were 4,584 cases of AIDS in Polk County (2019). 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 (53.2 per 100,000) than the Hispanic population (17.9 per 100,000) and the White population (7.7 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. The rates of death from HIV/AIDS are over five times higher among the Black population (11.7 per 100,000) than the White population (2.0 per 100,000) in Polk County. The death rate for the Black and White HIV/AIDS population has been going down year after year.

### **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, as was possible during the pandemic, 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:**

Due to the pandemic, community outreach was not as robust as in past years, but four in-person meetings were held in various cities around the County, two virtual meetings were 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 during the pandemic, 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 61.1 percent of the total housing units are single-family detached units. 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.

## 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 2019 ACS 5-Year survey show that 187,379 or 63.4 percent of all residential properties within Polk County are single units. Single-unit properties are either detached structures (180,508 or 61.1 percent) or attached structures (6,871 or 2.3 percent). Residential properties are further categorized into properties with 2–4-unit structures (19,866 or 6.8 percent), properties with 5–19-unit structures (15,630 or 5.3 percent), properties with 20 or more-unit structures (8,647 or 2.9 percent), and properties. These categories comprise 88 percent of the County's housing stock. The remaining 12 percent of residential properties in the County are classified as mobile home, boat, RV, van, etc. (295,456 or 21.6 percent).



Property Type	Number	Percent
1-unit detached structure	180,508	61.1%
1-unit, attached structure	6,871	2.3%
2-4 units	19,866	6.8%
5-19 units	15,630	5.3%
20 or more units	8,647	2.9%
Mobile Home, boat, RV, van, etc.	63,934	21.6%
<b>Total</b>	<b>295,456</b>	<b>100%</b>

**Table 30 – Residential Properties by Unit Number**

**Data Source:** 2019 ACS 5-Year Survey, Table DP04

## Bedrooms by Tenure

The majority of owner-occupied homes are 3 or more bedrooms (72.4 percent) while the majority of renter-occupied homes are 2 bedrooms (35.9 percent). Approximately 6.1 percent of renter-occupied homes have no bedroom.

	Owners		Renters	
	Number	Percent	Number	Percent
No bedroom	768	0.5%	4,482	6.1%
1 bedroom	3,896	2.4%	11,102	15.2%
2 bedrooms	40,044	24.7%	26,242	35.9%
3 or more bedrooms	117,380	72.4%	31,369	32.8%
<b>Total</b>	<b>162,088</b>	<b>100%</b>	<b>73,195</b>	<b>100%</b>

**Table 31 – Bedrooms by Tenure**

**Data Source:** 2019 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 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. 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 families and 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.**

Rental assistance benefitted 42 units in Eastwood Apartments located in Haines City and 23 units in the Domaris Apartments in Lake Wales.

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

Partially due to the pandemic, the housing market is again heating up with an increase in demand which in turn leads to an increase in housing prices which makes 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 can afford to pay.

## **Describe the need for specific types of housing:**

As the Polk County real estate market flourishes and more people can become first-time homeowners, or apartment residents, the need increases. Data reviewed indicates that there is a shortage of affordable housing units. This includes single-family units and rental units.

## **Discussion**

Polk County had a surge in home building between 2000 to 2009, which skewed the age of the housing stock. Approximately 35.0 percent of the housing units in Polk County are 50 years or older, which is slightly less than Florida (37.7 percent) and almost half of the nation (53.6 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 53.0 percent of owner-occupied units have a mortgage and 47.0 percent do not have a mortgage. Polk County has an older housing stock, with approximately 52.7 percent of units constructed prior to 1990, which accounts for the percentage of homes without a mortgage. Approximately 68.2 percent of Polk County's owner-occupied units are valued from \$0 to \$199,000. Approximately 20.6 percent of Polk County's owner-occupied units are valued from \$200,000 to \$299,000. Approximately 32.8 percent of the owner 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 \$171,546 in 2015 and \$195,500 in 2019 (2019 real dollars). The median sales price for a mobile home was \$60,4196 in 2015 and \$76,400 in 2019 (2019 real dollars). The median sales price for a condominium was \$67,377 in 2015 and \$88,250 in 2019 (2019 real dollars). Although for-sale housing costs have retreated from all-time highs, the median sales price 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 almost four times as much for rentals compared to owner-occupied homes (Table 32). The distribution of estimated rents paid in Polk County is detailed in Table 33, according to the 2019 ACS 5-Year Survey data. More than three-quarters (79.4 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.

	Base Year: 2010	Most Recent Year: 2012	Percent Change
Median Home Value	\$141,900	\$150,800	6.27%
Median Contract Rent	\$800	\$978	22.3%

**Table 32 – Cost of Housing**

**Data Source:** ACS 2010 5-year Survey and 2019 5-Year Survey, Table DP-04

<b>Rent Paid</b>	<b>Number</b>	<b>Percent</b>
Less than \$500	4,639	6.7%
\$500-999	31,834	45.8%
\$1,000-1,499	23,366	33.6%
\$1,500-1,999	1,257	11.3%
\$2,000 or more	1,797	2.6%
<b>Total</b>	<b>69,465</b>	<b>100.0%</b>

**Table 33 - Rent Paid**

**Data Source:** ACS 2019 5-Year Survey, Table DP-04

## Housing Affordability

The overall housing affordability within Polk County is detailed in Table 34. 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 2013-2017 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 10,775 rental units are considered affordable and 13,060 owner units are considered affordable. For households with incomes less than or equal to 50 percent HAMFI, a total of 15,320 rental units are affordable, while 23,570 owner units are affordable. For households with incomes less than or equal to 80 percent HAMFI, a total of 8,395 rental units are affordable, while 15,185 owner units are affordable. Finally, for households with incomes less than or equal to 100 percent HAMFI, a total of 25,415 renter units are affordable, a total of 93,140 owner units are available. When renter and owner units are compared, the availability of affordable owner units exceeds that of renter units.

<b>% Units affordable to Households earning</b>	<b>Renter</b>	<b>Owner</b>
30% HAMFI	10,775	13,060
50% HAMFI	15,320	23,570
80% HAMFI	8,395	15,185
100% HAMFI	25,415	93,140
<b>Total</b>	<b>89,905</b>	<b>144,955</b>

**Table 34 – Housing Affordability**

**Data Source:** 2013-2017 CHAS

## 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). High HOME 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 \$794 for an efficiency unit (no bedroom) to \$1,764 for a 4-bedroom unit. In contrast, the High HOME Rent ranges from \$683 for an efficiency unit to \$1,106 for a 4-bedroom unit. The Low HOME Rent ranges from \$540 for an efficiency unit to \$9,895 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 \$254; however, the average difference between these rents for larger units is as much as \$869. This may point to affordability concerns for families needing larger unit sizes.

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	\$794	\$799	\$1,023	\$1,375	\$1,764
High HOME Rent	\$683	\$733	\$881	\$1,009	\$1,106
Low HOME Rent	\$540	\$578	\$695	\$802	\$895

**Table 35 – Monthly Rent**

**Data Source:** HUD FMR FY 2021 and HOME Rents; [https://www.huduser.gov/portal/datasets/home-datasets/files/HOME\\_RentLimits\\_State\\_FL\\_2021.pdf](https://www.huduser.gov/portal/datasets/home-datasets/files/HOME_RentLimits_State_FL_2021.pdf)

## 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. The number of homes sold totaled 16,650 during the 12 months ending September 2020, a slight decrease from 17,000 homes during the previous 12 months (Zonda). The average sales price increased 6 percent to \$221,800. Real Estate Owned (REO) sales accounted for 5 percent of existing home sales during the 12 months ending September 2020, down from 7 percent from 12 months ending September 2019.

Based on preliminary data, single-family home construction, as measured by the number of homes permitted, totaled 6,425 homes during the 12 months ending September 2020, a 12 percent increase from 5,700 homes during the previous 12 months.

The apartment market in the county is balanced. The apartment vacancy rate in the county was approximately 4 percent in the third quarter of 2020, down from 4.5 percent a year ago. The average asking rent was approximately \$970, down 1 percent from a year ago.

There are approximately 4,075 multifamily units under construction as of September 1, 2020. The number of units permitted varied year to year with a spike of 1,150 in 2016 and a high of 2,675 in 2019, up from an average of only 100 units a year from 2009 through 2014. 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 2019 ACS 5-Year Survey data, the majority (126,041 or 77.8 percent) of owner-occupied housing units have no housing conditions. Just over a quarter of owner-occupied units have one housing condition (35,253 or 21.7 percent). Only 750 owner-occupied units (less than 1 percent) have two or three housing conditions. No owner-occupied housing units have four housing conditions. Of the estimated 73,195 renter-occupied housing units in Polk County, approximately half (33,070 or 48 percent) have one housing condition. Nearly half (37,662 or 51.5 percent) of renter-occupied units have no housing conditions. Just over 2,000 (2,381 or 3.3 percent) renter-occupied units have two or three housing conditions. No renter-occupied housing units have four housing conditions. In comparison by tenure, rental units are disproportionately affected by housing problems, with 48.5 percent 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 22.2 percent of owner-occupied housing units have some type of housing condition.

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	35,253	21.7%	33,070	45.2%
With two selected Conditions	750	0.5%	2,381	3.3%
With three selected Conditions	44	0.0%	82	0.1%
With four selected Conditions	0	0.0%	0	0.0%
No selected Conditions	126,041	77.8%	37,662	51.5%
<b>Total</b>	<b>162,088</b>	<b>100%</b>	<b>73,195</b>	<b>100%</b>

**Table 36 - Condition of Units**

Data Source: 2019 ACS 5-Year Survey, Table B25123

## Year Unit Built

The age of housing within Polk County is detailed in Table 37, as sourced from the 2019 ACS 5-Year Survey. Of the estimated 154,705 owner-occupied housing units, 68 percent were constructed in the last 50 years, between 1980 and 1999. Of the estimated 71,900 renter-occupied housing units, 61 percent were constructed in the last 50 years, between 1980 and 1999.

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	45,265	26%	16,065	23%
1980-1999	55,870	42%	26,265	38%
1950-1979	35,730	28%	980	34%
Before 1950	17,840	3%	9,935	5%
<b>Total</b>	<b>154,705</b>	<b>99%</b>	<b>71,900</b>	<b>100%</b>

**Table 37 – Year Unit Built**

Data Source: 2013-2017 CHAS

## Risk of Lead-Based Paint Hazard

The risk of lead-based paint hazards in Polk County are estimated in Table 38. Because the actual number of housing units in Polk County with lead-based paint is not available, an assumption must be made. 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 2013-2017 CHAS (default) and 2019 ACS 5-Year Survey. As shown in Table 38, approximately 35 percent of owner-occupied housing units in Polk County were built prior to 1980 and 41 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 2013-2017 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.



Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	53,570	35%	29,575	41%
Housing Units built before 1980 with children present	5,685	4%	6,405	9%

**Table 38 – Risk of Lead-Based Paint**

**Data Source:** 2013-2017 CHAS  
**Data Comment:** CHAS data includes children under the age of 6, which is the basis for this data

## Vacant Units

According to 2019 ACS 5-Year Survey, there are a total of 295,456 housing units within Polk County. Of these, 60,273 or 20.4 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 2019 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.

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	12,296	47,977	60,273
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

**Table 39 - Vacant Units**

**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, a little more than 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 56.1 percent of housing units were built prior to 1990 and approximately 20.5 percent (70,678 housing units) were constructed from 2000-2009, which is the time when the most housing units were constructed. 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 34.5 percent of these homes were built before 1979 or may contain lead-based paint.

According to the 2019 American Community Survey 5-Year survey, 102,007 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, revitalize 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

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				1,858			0	0
# of accessible units								
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition								

**Table 40 – Total Number of Units by Program Type**

**Data Source:** PIC (PIH Information Center)

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	55	137
Lake Wales Housing Authority	10 W Sessoms Ave	Lake Wales	212	172	344
Lakeland Housing Authority	430 Hartsell Ave	Lakeland	319	1,525	1,838
Housing Authority of the City of Mulberry	200 NW 3 <sup>rd</sup> Ave	Mulberry	26	0	26

PHA Name	Agency Street Address	Agency City	Public Housing Units	Housing Choice Voucher (Sec8) Units	Units + Vouchers
Winter Haven Housing Authority	2670 Avenue C SW	Winter Haven	179	211	390

Table 41 - Inventory of Public Housing per Agency

### 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 39 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. There are a total of 10 Public housing developments with a total of 818 units and 2,735 vouchers.

## Condition of Public Housing Units

Public Housing Development	Average Inspection Score
Lakeland Housing Authority /Hampton Hills Home	75
Housing Authority of Bartow/Carver Village	36
Lake Wales Housing Authority/Grove Manor	48
Winter Haven Housing Authority/Lake Deer	64
Winter Haven Housing Authority/Lakeside Terrance	92
Lakeland Housing Authority /Colton Bonnet	77
Lakeland Housing Authority / Dakota Park	57
Lake Wales Housing Authority/Sunrise Park Apartments	93
Mulberry Housing Authority /Mulberry Homes	65

Table 43 - Public Housing Condition 2021

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 100-unit community (Phase I) which replaced approximately 25 units of existing public housing units located within the West Lake Apartments community.

Phase II, which originally consisted of 64 units that were demolished, is currently under construction and will consist of 132 units. Phase III is in the planning stages which will end up demolishing 34 public housing units. With this option, all units would be designated as public housing and restricted to families earning at or below 80% area median income.

Micro-Cottages: LHA developed approximately 3 acres of land on Williamstown Boulevard in north Lakeland. The Authority built 48 affordable housing units and a community building with a combination of RHF funds and/or HOPE VI funds.

The **Winter Haven Housing Authority (WHHA)** hired a development consultant to assist the Executive Director with planning for a phase two mixed-finance affordable housing development on vacant land owned by the WHHA. The City will work with the WHHA to address any zoning and/or development site issues. 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.

### **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 among our most important customers—our 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 2/3 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 property, 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. This became especially clear during the pandemic when so many people became unemployed. While there is a moratorium on evictions, that will not last forever and will most

likely cause a large increase in the need for affordable housing units if many residents are evicted from their current housing. 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

Households	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	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

**Table 44 - Facilities and Housing Targeted to Homeless Households**

Data Sources: Housing Inventory Count 2020



## **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 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, job training, 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 for Children 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 2019 ACS 5-Year survey, Table S2101, approximately 9.1 percent of the civilian population over the age of 18 (48,684 persons) are veterans in Polk County compared to 8.6 percent in Florida and 7.3 percent in the US. Approximately 33.7 percent of the veterans in Polk County have a disability compared to 18.3 percent of the civilian population over the age of 18. According to the American Community Survey 2019 5-Year estimate, approximately 15.4 percent of the County's population identify as having a disability. Approximately 72.3 percent of the population over 65 years old identifies as having a disability. The most prominent disabilities identified include having an ambulatory difficulty (8.8 percent), having an independent living difficulty (7.3 percent), and having a cognitive difficulty (5.8 percent).

Shimberg Center data indicates that there are 66,625 households headed by persons age 65 and older with an 84 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 to 25 percent of the population by 2035. 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 2019, 2,619 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 this year’s Continuum of Care (CoC) Application 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 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. 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 2021-2025 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. Over 1,400 units were built as a result of the multifamily impact fee waivers. During the 2019-2020 fiscal year Polk County waived \$3,518,334 in impact fees.

**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, Florida's Natural Growers, Ben Hill Griffin Corporation, FedEx, Colorado Boxed Beef, MOSAIC, Comcar Industries, W.S. Badcock Corporation, Gator Freightways, and Saddle Creek Corporation.

## Economic Development Market Analysis

### *Business Activity*

Information provided in Table 45 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 2019 ACS 5-Year Survey, there are 141,373 workers in Polk County within all business sectors identified. The number of jobs within all sectors is estimated to be 222,400 according to Census on the Map Tool (2018, most recent available) published by the U.S. Census Bureau.

<b>Business by Sector</b>	<b>Number of Workers</b>	<b>Number of Jobs</b>	<b>Share of Workers %</b>	<b>Share of Jobs %</b>	<b>Jobless workers %</b>
Agriculture, Mining, Oil & Gas Extraction	n/a	4,320	n/a	1.9%	n/a
Arts, Entertainment, Accommodations	21,611	24,556	15.3%	11.0%	-4.2%
Construction	n/a	13,545	n/a	6.1%	n/a
Education and Health Care Services	28,288	50,919	20.0%	22.9%	2.9%
Finance, Insurance, and Real Estate	14,991	13,486	10.6%	6.1%	-4.5%
Information	2,330	1,726	1.6%	0.8%	-0.9%
Manufacturing	14,431	18,982	10.2%	8.5%	-1.7%
Other Services	3,805	5,637	2.7%	2.5%	-0.2%
Professional, Scientific, Management Services	6,235	15,970	4.4%	7.2%	2.8%
Public Administration	n/a	13,113	n/a	5.9%	n/a
Retail Trade	27,302	32,572	19.3%	14.6%	-4.7%
Transportation and Warehousing	14,430	16,766	10.2%	7.5%	-2.7%

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobless workers %
Wholesale Trade	7,950	10,808	5.6%	4.9%	-0.8%
Total	141,373	222,400	--	--	--

**Table 45 - Business Activity**

**Data Source:** Workers: Economic Census 2017, Table EC1700BASIC; Jobs: Census On the Map Tool 2018

## ***Labor Force***

Table 46 portrays the labor force within Polk County. According to the 2019 ACS 5-Year Survey, the total population within the Polk County in the civilian labor force is 550,530. 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 303,893. According to 2019 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 15.2 percent while the unemployment rate for ages 25-65 is 4.8 percent.

Characteristic	Number or Percentage
Total Population in the Civilian Labor Force	550,530
Civilian Employed Population 16 years and over	303,893
Unemployment Rate	5.9%
Unemployment Rate for Ages 16-24	15.2%
Unemployment Rate for Ages 25-65	4.8%

**Table 46 - Labor Force**

**Data Source:** 2019 ACS 5-Year Survey, Table S2301

Table 47 displays occupations by Sector within the County according to the 2019 ACS 5-Year Survey. Although not all sectors are shown, management, business, and financial sector has the most people (84,144 people) and the sales and office occupations account for a large number of workers with 66,409 people.



Occupations by Sector	Number of People
Management, business, and financial	84,144
Farming, fisheries, and forestry occupations	2,843
Service	58,115
Sales and office	69,409
Construction, extraction, maintenance and repair	28,225
Production, transportation, and material moving	42,569

**Table 47 – Occupations by Sector**

Data Source: 2019 ACS 5-Year Survey, Table S2401

### ***Travel Time to work***

As shown in Table 48, approximately a third (32.3 percent) of Polk County residents commute less than 30 minutes to work. A third (41.4 percent) travel 30-59 minutes, with a quarter (26.4 percent) commuting more than one hour.

Travel Time	Number	Percentage
< 30 Minutes	2,422,480	32.3 %
30-59 Minutes	3,106,885	41.4 %
60 or More Minutes	1,980,685	26.4 %
<b>Total</b>	<b>7,510,055</b>	<b>100.0%</b>

**Table 48 - Travel Time**

Data Source: 2019 ACS 5-Year Survey, Table B08135

### ***Education:***

#### **Educational Attainment by Employment Status (Population 16 and Older)**

Table 9 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 with a high school graduate (80,710) or some college or associate degree (79,955). In contrast, only 11.4 percent of the civilian employed population in the labor force never graduated from high school. The highest numbers of unemployed are those that graduated only high school or that have some college or an associate degree.

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	27,650	2,109	21,159
High school graduate (includes equivalency)	80,710	4,727	33,449
Some college or associate degree	79,955	3,924	25,593
Bachelor's degree or higher	55,252	1,199	11,567

**Table 49 - Educational Attainment by Employment Status**

Data Source: 2019 ACS 5-Year Survey, Table B23006

### **Educational Attainment by Age**

Table 50 shows educational attainment by age. Nearly 10,667 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 9<sup>th</sup>-grade education.

Educational Attainment	Age				
	18–24 yrs.	25–34 yrs.	35–44 yrs.	45–65 yrs.	65+ yrs.
Less than 9th grade	1,251	3,422	5,012	9,977	9,927
9th to 12th grade, no diploma	9,416	7,830	7,393	15,175	12,315
High school graduate, GED, or alternative	22,387	30,896	25,890	57,550	50,738
Some college, no degree	18,245	19,483	16,553	35,209	28,219
Associate degree	3,367	9,823	8,764	15,868	9,361
Bachelor's degree	3,239	12,909	11,505	22,319	15,952
Graduate or professional degree	198	4,057	5,937	11,343	11,829

**Table 50 - Educational Attainment by Age**

Data Source: 2019 ACS 5-Year Survey, Table B15001

### **Educational Attainment – Median Earnings in the Past 12 Months**

Table 51 identifies income over a 12-month period as it relates to educational attainment in Polk County. The data set shown is sourced from 2019 ACS 5-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 \$53,340 and, persons having a bachelor's degree have a median income of \$45,572. Persons with some college or an associate degree have a median income of \$32,530. Similarly, those with a high school diploma or equivalency have a median income of \$28,646. In contrast, those without a high school diploma or equivalency have a median income of \$23,080.

<b>Educational Attainment</b>	<b>Median Earnings in the Past 12 Months</b>
Less than high school graduate	\$23,088
High school graduate (includes equivalency)	\$28,646
Some college or associate degree	\$32,530
Bachelor's degree	\$45,572
Graduate or professional degree	\$53,340

**Table 51 – Median Earnings in the Past 12 Months**

**Data Source:** 2019 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 2022, 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 Local Workforce Development Area 17 March 23, 2018 plan, Polk County has the eleventh highest single-year dropout rate in Florida, 8.8 percent in 2015-2016. However, this rate has been declining, down from 11.9 percent in 2012-2013. 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 in the Local Workforce Development Area 17 March 23, 2018 plan, 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. Nursing Assistants is the only top 15 existing demand occupation that require technical training. The other occupations emphasize customer service or manual/clerical work. 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. In addition, one outstanding infrastructure need was continuously highlighted in all community conversations. That was 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:

<https://www.arcgis.com/apps/webappviewer/index.html?id=4e768ad410c84a32ac9aa91035cc2375&extent=-9204622.387%2C3188516.9989%2C-8984483.7456%2C3296751.8309%2C102100>

### **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 graduation 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 as indicated by HUD's Comprehensive Housing Market Analysis for the Lakeland-Winter Haven, area September 2014.

### **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 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.

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:

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## 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, 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 proves 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, which is even faster than Rhode Island, which has the 4th-best broadband ranking in the nation. 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 1.0 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 – 8 providers
- Bartow – 13 providers
- Davenport – 17 providers
- Haines City – 12 providers
- Lakeland – 15 providers
- Winter Haven – 13 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 2020 Multi-Jurisdictional Mitigation Strategy is a mechanism for the County and its jurisdictions to 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 to this 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, there will be an increased demand for all resources and land as more people move inland. While the impacts may be great 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 2021-2025 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

Sort	Field	Description
1	Area Name:	Wahneta Community
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	

Sort	Field	Description
	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:	
	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?	

Sort	Field	Description
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?	
4	Area Name:	Bartow
	Area Type:	Local Target area
	Other Target Area Description:	0
	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?	

Sort	Field	Description
	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:	Davenport
	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?	
6	Area Name:	Dundee
	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?	
7	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.	
	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:	Frostproof
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	

Sort	Field	Description
	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?	
9	Area Name:	Mulberry
	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?	
10	Area Name:	Winter Haven
	Area Type:	Local Target area

Sort	Field	Description
	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?	

Table 52 - Geographic Priority Areas

## 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, 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 proves 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

	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 10 municipal partner cities
	Associated Goals	Affordable Housing
	Description	Polk County has several low moderate-income communities that have significant infrastructure, public facility improvement, blighting conditions, 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 (include 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 was also used.
2	Priority Need Name	Homelessness

	Field	Description
	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.
	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	<p>Feedback from the community survey and meetings reveal the following:</p> <ul style="list-style-type: none"> <li>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</li> </ul>

	Field	Description
		<p>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.</p> <ul style="list-style-type: none"> <li>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.</li> </ul>
	<b>Basis for Relative Priority</b>	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.
<b>4</b>	<b>Priority Need Name</b>	Municipal Partners
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low, Low, Moderate, Middle, Large Families, Families with Children, Elderly, Public Housing Residents
	<b>Geographic Areas Affected</b>	Municipal Partners Auburndale, Bartow, Davenport, Dundee, Eagle Lake, Frostproof, Hillcrest Heights, Lake Alfred, Mulberry, and Winter Haven
	<b>Associated Goals</b>	Suitable Living Environment/Quality of Life
	<b>Description</b>	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. Eight 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.

	Field	Description
	<b>Basis for Relative Priority</b>	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	<b>Priority Need Name</b>	Public Services
	<b>Priority Level</b>	High
	<b>Population</b>	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
	<b>Geographic Areas Affected</b>	Polk County CDBG target areas including municipal partner cities
	<b>Associated Goals</b>	Expanding Economic Opportunities/Self Sufficiency
	<b>Description</b>	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.
	<b>Basis for Relative Priority</b>	Annually, Polk County solicits proposals for public and homeless services

	Field	Description
		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	<b>Priority Need Name</b>	Demolition and Clearance Spot Slum and Blight
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low, Low Moderate Middle Non-housing Community Development
	<b>Geographic Areas Affected</b>	Polk County CDBG target areas including municipal partner cities
	<b>Associated Goals</b>	Suitable Living Environment/Quality of Life
	<b>Description</b>	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.
	<b>Basis for Relative Priority</b>	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	<b>Priority Need Name</b>	Emergency Minor Repairs - CDBG
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low, Low, Moderate, Large Families, Families with Children, Elderly
	<b>Geographic Areas Affected</b>	Polk County CDBG target areas including municipal partner cities



	Field	Description
	<b>Associated Goals</b>	Affordable Housing
	<b>Description</b>	Funds will be used to provide emergency minor repairs to eligible households.
	<b>Basis for Relative Priority</b>	Priority is given to the Emergency minor repair program based on survey results obtained during the 5 Year Consolidated Planning process.
8	<b>Priority Need Name</b>	Tenant Based Rental Assistance - HOME
	<b>Priority Level</b>	High
	<b>Population</b>	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
	<b>Geographic Areas Affected</b>	Polk County CDBG target areas including municipal partner cities
	<b>Associated Goals</b>	Affordable Housing
	<b>Description</b>	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.
	<b>Basis for Relative Priority</b>	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.

**Table 53 – Priority Needs Summary**

## 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 2021-2025 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.

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

### Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
<b>Tenant Based Rental Assistance (TBRA)</b>	<p>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.</p> <p>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 2021-2025 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.</p>

<b>Affordable Housing Type</b>	<b>Market Characteristics that will influence the use of funds available for housing type</b>
<b>TBRA for Non-Homeless Special Needs</b>	<p>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.</p> <p>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 2021-2025 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.</p>
<b>New Unit Production</b>	There is a lack of affordable rental housing in Polk County.
<b>Rehabilitation</b>	Many older affordable units require rehabilitation.
<b>Acquisition, including preservation</b>	There is a lack of affordable rental housing. Much of the older affordable rental units require some type of rehabilitation.

**Table 54 – Influence of Market Conditions**

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

### Introduction

Polk County estimates a total of \$4,108,293 in CDBG funds, \$1,408,682 in HOME funds, \$5,105,519 in HOME-ARP funds, and \$268,683 in ESG funds, which includes \$ 250,000 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

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 Development Housing Public Improvements Public Services	\$4,108,293	\$250,000	\$3,734,056	<b>\$8,092,349</b>	<b>\$40,461,745</b>	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	public - federal	Homebuyer assistance Homeowner rehab Multifamily rental rehab New construction for ownership TBRA						Anticipated five-year average
			\$1,408,682	\$150,000	\$2,239,952	\$3,798,684	\$18,993,170	
HOME-ARP	public - federal	Multifamily rental - rehab CHDO/New construction for ownership						HOME – ARP Investment Partnership Program American Rescue Plan
			\$5,105,519	0	0	\$5,105,519	\$5,105,519	
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight Shelter Rapid re-						Anticipated five-year average
			\$326,536	0	\$50,000	\$376,536	\$1,882,680	

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: \$		
		housing (rental assistance) Rental Assistance Services Transitional housing						
Other	public - state	Admin and Planning Homebuyer assistance Homeowner rehab	\$3,692,823	\$300,000	<b>\$2,026,207</b>	\$6,019,030	\$18,057,090	Anticipated SHIP funds for the three-year SHIP Local Housing Assistance Plan (LHAP) Planning period

**Table 55 - Anticipated Resources**

## **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, revitalize 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**

During the 2019-2020 Fiscal Year 21 properties had their impact fee waived. In “normal” years this number would most likely have been higher but due to the pandemic all building and permitting were stopped and/or slowed down.

## **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.

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
Keystone Challenge Fund	CHDO	Ownership	Jurisdiction - Countywide
City of Auburndale	City Government	neighborhood improvements	Auburndale City Limits
City of Bartow	City Government	public facilities/ neighborhood improvements	Bartow City Limits
City of Davenport	City Government	public facilities	Davenport 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 Rental public services	Jurisdiction

**Table 56 - Institutional Delivery Structure**

## **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

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
<b>Homelessness Prevention Services</b>			
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
<b>Street Outreach Services</b>			
Law Enforcement			
Mobile Clinics			
Other Street Outreach Services			
<b>Supportive Services</b>			
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			
<b>Other</b>			

**Table 57 - Homeless Prevention Services Summary**

**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 20 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

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Affordable Housing	2021	2025	Affordable Housing	Countywide	Affordable Housing Homelessness Prevention Emergency Minor Repairs - CDBG Tenant Based Rental Assistance (TBRA) - HOME	CDBG: \$1,270,030 HOME: \$6,339,070 ESG: \$1,520,000 HOME-ARP: Single Year Funding	Homeowner Housing Added (CHDO): <ul style="list-style-type: none"> <li>• 10 Household Housing Unit</li> </ul> Homeowner Housing Rehabilitated/Reconstructed: <ul style="list-style-type: none"> <li>• 25 Household Housing Unit</li> </ul> Tenant-based rental assistance: <ul style="list-style-type: none"> <li>• 250 Households Assisted</li> </ul> Rapid Rehousing: <ul style="list-style-type: none"> <li>• 290 Households Assisted</li> </ul> Homelessness Prevention: <ul style="list-style-type: none"> <li>• 285 Persons Assisted</li> </ul>

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
2	Suitable Living Environment/Quality of Life	2021	2025	Non-Housing Community Development	Wahneta Community Countywide Auburndale Bartow Davenport Dundee Eagle Lake Frostproof Lake Alfred Mulberry Winter Haven	Neighborhood Improvements Municipal Partners Demolition and Clearance Spot Slum and Blight	CDBG: \$1,875,000	Public Facility or Infrastructure Activities other than Low/Moderate-income Housing Benefit: 12,560 Persons Assisted  Estimated Buildings to be Demolished: 250 Buildings
3	Expanding Economic Opportunities /Self Sufficiency	2021	2025	Non-Housing Community Development	Countywide	Public Services	CDBG: \$600,000	Public service activities other than Low/Moderate-income Housing Benefit: 1,550 Persons Assisted

Table 58 – Goals Summary

## Goal Descriptions

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.

Sort	Field	Description
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.

**Table 59 – Goals Description**

**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.

Keystone Challenge Fund representatives regularly teach homeownership classes at the various Housing Authorities to make it more convenient for the residents. Currently, during the pandemic, classes have not been held but the goal is to start up again as soon as it is safe to do so. In the meantime, classes have been taught online.

### **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 2019 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 three (3) incentive strategies in addition to the required strategies as part of the Local Housing Assistance Plan (LHAP) in May 2020.

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. 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 20 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 20 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 2021-2025 to reduce the number of poverty-level families residing in Polk County. The anti-poverty strategy is listed in the following table identifies FY 2021-2022 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 very low/low/ moderate-income families.

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

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 \$200,000 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 Housing and Neighborhood Development Roads and Drainage Rifle Range Road and 7 <sup>th</sup> Street East Drainage	Use \$1,000,000 in funding to improve the drainage on Rifle Range Road and 7 <sup>th</sup> Street East	Improved drainage to a public facility providing a suitable living environment for low moderate-income residents.
	Polk County Parks and Natural Resources West Lake Wales Park	Fund in the amount of \$200,000 to be used to install replacement playground equipment, picnic shelters, fencing repair along with sidewalks, benches, and garbage cans.	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.

<b>Community Needs Assessment Categories</b>	<b>Activity</b>	<b>Specific Objective</b>	<b>Suitable Living Environment / Quality of Life / Improvement Strategy / Antipoverty Outcome</b>
<b>Community Facilities Infrastructure</b>	<b>Municipal Partners/ Neighborhood Improvements</b>		
	Auburndale	\$88,250 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	\$109,600 of the CDBG funds will be used to make improvements to the Carver Center Park and assist with Peace River Center's intake area renovation to address potential COVID clients	Improved access to a public facility providing a suitable living environment for low and moderate-income residents in Bartow and the County.
	Davenport	\$26,150 of the CDBG funds will be used to replace old, outdated benches, install new garbage cans, replace BBQ grills with ADA version, resurface and update basketball courts at James Town Park.	Improved access to a public facility providing a suitable living environment for low and moderate-income residents in Davenport.
	Frostproof	\$17, 850 was awarded to Frostproof but the City requested to roll the funds over to 2022-2023	
	Mulberry	Mulberry was awarded \$48,050 but has requested to roll the money over to 2022-2023.	
	Dundee	Dundee was awarded \$25,200 but will use these funds to reimburse the City of Auburndale for a previous agreement to use these funds for a larger project.	
	Eagle Lake	\$14,650 in funds to be used for the continuation of ADA accessible and non-accessible playground/recreational equipment and surfacing to integrate into existing playground at City Hall.	Improved access to a public facility providing a suitable living environment for low and moderate-income residents in Eagle Lake.
	Lake Alfred	\$32,350 in funding to finish the sidewalk gap-fill project and continue with ADA accessible sidewalk along East Tangerine Ave and East Oak St	Improved access to a public facility providing a suitable living environment for low and moderate-income residents in Lake Alfred.

<b>Community Needs Assessment Categories</b>	<b>Activity</b>	<b>Specific Objective</b>	<b>Suitable Living Environment / Quality of Life / Improvement Strategy / Antipoverty Outcome</b>
	Town of Hillcrest Heights	\$1,350 The Town of Hillcrest Heights declines its allocation each year.	
	Winter Haven	\$230,450 in funding to be used to renovate the Winter Haven Recreational and Cultural Center focusing on ADA improvements, modernization. Additionally, funds will be used to expand the lobby, branch library and technology area.	Improved access to a public facility providing a suitable living environment for low and moderate-income residents in
<b>Community Services Special Needs Services</b>	<b>Public Services</b>		
	Tampa Lighthouse for the Blind	CDBG funds in the amount of \$65,000 will be provided for staffing for Visually Impaired Services Program during FY 2021-2022.	Services made available to disabled residents by offering programs to aid in establishing self-sufficiency and improved quality of life.
	Talbot House	Employment Solutions for the Disabled \$65,000. 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.
	Salvation Army	Salvation Army – Summer Day Camp \$65,000. Funds will be used to provide a summer day camp for low and moderate-income youth.	Improved access to youth services for homeless youth in unincorporated Polk County.
	Catholic Charities	CDBG funds in the amount of \$65,000 will be used for a program for seniors	Improved access to support services for seniors to maintain self-sufficiency.
	Peace River Center	Provide \$62,400 in CDBG funds to provide assistance to low and moderate-income	Provide a variety of services to citizens of Polk County

<b>Community Needs Assessment Categories</b>	<b>Activity</b>	<b>Specific Objective</b>	<b>Suitable Living Environment / Quality of Life / Improvement Strategy / Antipoverty Outcome</b>
<b>Housing</b>	<b>Housing (HOME PROGRAM-FUNDED)</b>		
	Owner-occupied Rehabilitation	Home funds in the amount of \$4,058,000 will be used to provide multi-family housing rehabilitation	Provide safe and decent housing for the purpose of availability/accessibility for low-income households.
	Tenant Based Rental Assistance	Home funds in the amount of \$332,814 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 \$770,000 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.
	<b>Emergency Solutions Grant Programs (ESG PROGRAM-FUNDED)</b>		
	Talbot House Emergency Shelter Program / Rapid Rehousing Services	Provide \$76,000 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.
	The Salvation Army – Homeless Continuum of Care	Provide \$76,00 in ESG funds to address the needs of homeless individuals, homeless families with children, and those at risk of becoming homeless through a program to prevent housing loss, provide nutritious lunches, and temporary shelter with childcare available.	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 \$76,000 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 \$76,000 in funds to be used to support victims and survivors of domestic violence providing an innovative and comprehensive program that	Improved access to skills training and other tools to achieve self-sufficiency following DV crisis.

Community Needs Assessment Categories	Activity	Specific Objective	Suitable Living Environment / Quality of Life / Improvement Strategy / Antipoverty Outcome
		brings DV support and homeless prevention services to clients in Polk County.	
	Homeless Coalition HMIS Emergency Solutions Grant HMIS services	Provide \$63,046 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.

**Table 60 – Anti-Poverty Table**

## 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 on file. 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





2021-2025  
**Five-Year  
Consolidated Plan**

2021-2022  
**Annual Action Plan**

PREPARED FOR  
POLK COUNTY

PREPARED BY  
CENTRAL FLORIDA  
REGIONAL PLANNING COUNCIL

May 20, 2021

**DRAFT**



# 2021-2022 Annual Action Plan

## Expected Resources

### AP-15 Expected Resources – 91.220(c) (1,2)

#### Introduction

Polk County estimates a total of \$4,108,293 in CDBG funds, \$1,408,682 in HOME funds, \$5,105,519 in HOME-ARP funds, and \$326,536 in ESG funds, which includes \$ 250,000 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

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 Development Housing Public Improvements Public Services	\$4,108,293	\$250,000	\$3,828,279	\$8,186,572	\$40,932,860	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	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	\$1,408,682	\$250,000	\$1,341,796	\$2,900,478	\$14,502,390	Anticipated five-year average
HOME-ARP	public - federal	Multifamily rental rehab  CHDO/New construction for ownership	\$5,105,519	0	0	\$5,105,519	\$5,105,519	HOME American Rescue Program (ARP)
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight Shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	\$326,536	0	\$60,000	\$311,315	\$3,189,255	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: \$		
Other	public - state	Admin and Planning Homebuyer assistance Homeowner rehab						Anticipated SHIP funds for the three-year Local Housing Assistance Plan (LHAP) Planning period
			\$3,692,823	\$300,000	0	\$3,992,823		

**Table 61 - Expected Resources – Priority Table**

## **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, revitalize 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**

There are no publicly owned lands or property available to address the need 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 Polk County's local target area of Inwood. In the past five years, the Inwood neighborhood has benefited from this targeted approach to completing neighborhood improvements. Several drainage and public facility improvements have been completed

# Annual Goals and Objectives

## AP-20 Annual Goals and Objectives

### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Affordable Housing	2021	2022	Affordable Housing	Countywide	Affordable Housing	CDBG: \$254,006 HOME: \$1,267,814 ESG: \$367,046	Homeowner Housing Added: • 2 Household Housing Unit Homeowner (CHDO) Housing Rehabilitated: • 20 Household Housing Unit Tenant-based rental assistance: • 50 Households Assisted Homeless Prevention/Rapid Rehousing: • 115 Households Assisted
2	Suitable Living Environment/Quality of Life	2021	2022	Non-Housing Community Development	Wahneta Community Countywide Auburndale Bartow Davenport Eagle Lake Frostproof Lake Alfred Mulberry Winter Haven	Neighborhood Improvements Municipal Partners	CDBG: \$2,443,900	Public Facility or Infrastructure Activities other than Low/Moderate-income Housing Benefit: 26,680 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Expanding Economic Opportunities/Self Sufficiency	2021	2022	Non-Housing Community Development	Countywide	Public Services	CDBG: \$600,000	Public service activities other than Low/Moderate-income Housing Benefit: 1,550 Persons Assisted

**Table 62 – Summary of Goals**

## Goal Descriptions

1	<b>Goal Name</b>	Affordable Housing
	<b>Goal Description</b>	The annual Affordable Housing goal will be met by completing emergency repairs to owner-occupied low-income housing units, providing substantial repairs and/or reconstruction and providing case management funds to assist with the provision of Tenant Based Rental Assistance (TBRA). Funds will be used to provide rent subsidies for elderly and/or disabled TBRA clients.
2	<b>Goal Name</b>	Suitable Living Environment/Quality of Life
	<b>Goal Description</b>	This goal will be met in in 2021-2022 by providing needed infrastructure improvements in various target areas of Polk County. Municipal partners provide projects that address infrastructure and public facilities improvements. This goal is met by reducing blight on a countywide basis.
3	<b>Goal Name</b>	Expanding Economic Opportunities/Self Sufficiency
	<b>Goal Description</b>	To expand economic opportunities and support self-sufficiency for low-income residents of Polk County and series of Public Services are proposed that provide skills training, promote employment opportunities, and support activities that encourage self-sufficiency.

**Table 63 – Description of Goals**

# Projects

## AP-35 Projects – 91.220(d)

### Introduction

The following projects were identified by one-on-one interviews with County Social Services Offices and the Community Survey responses collected over the last six months.

### Projects

#	Project Name
1	CDBG Administration -- 2021-2022
2	Neighborhood Improvements – 1.) Park Improvements: a. Crystal Lake Pier improvement, b. West Lake Wales Park, c. Hunt Brothers Park, and d. Bradley Junction Park – improvements/updates for ADA access, sidewalk improvements, equipment updates to allow access for all children, picnic shelters, benches, and trash cans. 2.) a. Rife range Road and 7 <sup>th</sup> Street East drainage improvements in the Wahneta Community. 3.) Lake Conine Park Design & Construction
3	CDBG Demolition and Clearance 2021-2022
4	CDBG Emergency Minor Repairs 2021-2022
5	CDBG (HOME) TBRA Case Management Program Administration 2021-2022
6	CDBG Municipal Partners Projects – 2021-2022
7	Public Services 2021- 2022 CDBG
8	HOME - ARP Administration
9	HOME – ARP CHDO Projects
10	HOME – ARP Multifamily Rental Rehabilitation Project
11	HOME 2021 -2022 Administration –
12	HOME 2021-2022 - Owner-occupied Substantial Rehab
13	HOME 2021- 2022 - CHDO Project
14	HOME 2021-2022 TBRA Rent Assistance
15	2021-2022 ESG – Rapid Re-housing, Homeless Prevention, Shelter Operations, and Administration

**Table 64 – Project Information**

### Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

Actions that will take place during the next year to address obstacles to meeting underserved needs are outlined as follows: Although the needs of the underserved far exceed the limited funding available to provide services,



the County will continue investing CDBG, HOME, and ESG funds into neighborhoods for improvements that foster neighborhood viability and create suitable, safe living environments.

## AP-38 Project Summary

### Project Summary Information

Sort	Field	Description
1	<b>Project Name</b>	CDBG Admin 2021-2022
	<b>Target Area</b>	Countywide
	<b>Goals Supported</b>	Affordable Housing Suitable Living Environment/Quality of Life Expanding Economic Opportunities/Self Sufficiency
	<b>Needs Addressed</b>	Affordable Housing Homelessness Neighborhood Improvements Municipal Partners Public Services Demolition and Clearance Spot Slum and Blight Emergency Minor Repairs - CDBG Tenant Based Rental Assistance
	<b>Funding</b>	CDBG: \$821,658
	<b>Description</b>	Funds will be used to administer the 2021-2022 Action Plan projects
	<b>Target Date</b>	9/30/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Administration Funds
	<b>Location Description</b>	Administration Funds
	<b>Planned Activities</b>	Administration Funds
2	<b>Project Name</b>	Neighborhood Improvements 2021-2022
	<b>Target Area</b>	Countywide
	<b>Goals Supported</b>	Public facilities improvements
	<b>Needs Addressed</b>	Neighborhood Improvements

	<b>Funding</b>	CDBG: \$1,675,000
	<b>Description</b>	Neighborhood Improvements – 1.) Park Improvements: a. Crystal Lake Pier improvement, b. West Lake Wales Park, c. Hunt Brothers Park, and d. Bradley Junction Park – improvements/updates for ADA access, sidewalk improvements, equipment updates to allow access for all children, picnic shelters, benches, and trash cans. 2.) a. Rifle Range Road and 7th Street East drainage improvements in the Wahneta Community. 3.) Lake Conine Park Design & Construction
	<b>Target Date</b>	9/30/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Approximately 12,500 low-income families/people.
	<b>Location Description</b>	Crystal Lake area, West Lake Wales Park - Lake Wales Road at South and Holden, Hunt Brother Park - Adjacent to 2226 Karen Street, Lake Wales, FL., Bradley Junction Park - 609 Pine Street, East, Mulberry, FL 33860; Lake Conine Park Florence Villa/Boggy Bottom Winter Haven, and Rifle Range Road/7th St. East in Wahneta.
	<b>Planned Activities</b>	Park Improvements: a. Crystal Lake Pier improvement, b. West Lake Wales Park, c. Hunt Brothers Park, and d. Bradley Junction Park – improvements/updates for ADA access, sidewalk improvements, equipment updates to allow access for all children, picnic shelters, benches, and trash cans. 2.) a. Rifle range Road and 7th Street East drainage improvements in the Wahneta Community. 3.) Lake Conine Park Design & Construction
<b>3</b>	<b><u>Project Name</u></b>	CDBG Demolition and Clearance – 2021-2022
	<b>Target Area</b>	Countywide
	<b>Goals Supported</b>	Suitable Living Environment/Quality of Life
	<b>Needs Addressed</b>	Neighborhood Improvements
	<b>Funding</b>	CDBG: \$200,000
	<b>Description</b>	Substandard public and private structures, countywide, that are dilapidated and not feasible to rehabilitate are demolished to clear health and safety hazards.
	<b>Target Date</b>	9/30/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	80 households will benefit from this project.
	<b>Location Description</b>	Countywide, scattered sites
	<b>Planned Activities</b>	Spot slum and blight demolition of unsafe structures

4	<b><u>Project Name</u></b>	CDBG Emergency Minor Repairs 2021
	<b>Target Area</b>	Countywide
	<b>Goals Supported</b>	Affordable Housing
	<b>Needs Addressed</b>	Emergency Minor Repairs - CDBG
	<b>Funding</b>	CDBG: \$188,092
	<b>Description</b>	Funds will be used to improve the park and basketball and other play courts
	<b>Target Date</b>	9/30/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	15 Low-income families living in Polk County will benefit from this project.
	<b>Location Description</b>	Countywide scattered sites
	<b>Planned Activities</b>	Emergency Minor Repairs including damaged or leaking roofs, repair failing septic systems, nonfunctioning water systems that pose health and safety hazards.
5	<b><u>Project Name</u></b>	CDBG (HOME) TBRA Case Management 2021-2022
	<b>Target Area</b>	Countywide
	<b>Goals Supported</b>	Suitable Living Environment/Quality of Life Affordable Housing
	<b>Needs Addressed</b>	Affordable Housing
	<b>Funding</b>	CDBG: \$65,914
	<b>Description</b>	CDBG funds used to pay the Case manager's salary to support TBRA clients
	<b>Target Date</b>	9/30/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	50 very low-income families will benefit from this project.
	<b>Location Description</b>	Countywide
	<b>Planned Activities</b>	Case management for 50 TBRA clients
6	<b><u>Project Name</u></b>	Municipal Partners Activities – 2021-2022
	<b>Target Area</b>	Countywide
	<b>Goals Supported</b>	Suitable Living Environment

<b>Needs Addressed</b>	Municipal Partners Activities
<b>Funding</b>	CDBG: \$568,900
<b>Description</b>	CDBG funds will be spent on activities in the low-income areas of Auburndale, Bartow, Davenport, Eagle Lake, Lake Alfred and Winter Haven
<b>Target Date</b>	9/30/2022
<b>Estimate the number and type of families that will benefit from the proposed activities</b>	14,120 total low income or disabled persons will benefit from these activities.
<b>Location Description</b>	Countywide
<b>Planned Activities</b>	<p><u>Auburndale Municipal Partner Project 2021</u> – The City of Auburndale will use CDBG funds to:</p> <ol style="list-style-type: none"> <li>1.) Acquire vacant parcels for donation to Habitat for Humanity.</li> <li>2.) For the acquisition/demolition of two parcels for the construction of a parking lot for additional parking adjacent to the Community Center/Gym.</li> <li>3.) Construction of a mast arm with signage to detour truck traffic.</li> <li>4.) The purchase and installation of a backup generator for the City's sewer lift station.</li> </ol> <p><u>Bartow Municipal Partner Project 2021</u> – Carver Recreation Center and Park updates and renovations to the Peace River Center. Peace River Center is a Community Mental Health Center in Bartow that provides mental health and addiction crisis stabilization services for adults and children. A 24/ 7 crisis and emotional support help line, outpatient therapy, psychiatry, short-term residential treatment, domestic violence outreach, and children' s services programs. Funds are requested to support the building construction renovations providing upgrades and modernizations to provide social distancing during intake.</p> <p><u>Davenport Municipal Partner Project 2021</u> –</p> <p>CDBG funds will be used to complete improvements to Jamestown Park. Improvements include removing outdated benches, install new decorative garbage cans, replace barbeque grills with ADA version, resurface the basketball court, install two new basketball goal and relandscape.</p> <p><u>Eagle Lake Municipal Partner Project 2021</u> – Funds will be used for the continuation of ADA accessible and non- accessible playground/recreational equipment and surfacing to integrate into the existing playground at City Hall.</p> <p><u>Lake Alfred Municipal Project 2021-</u> This project will finish the sidewalk gap fill project started in 2020 and will continue with an ADA accessible sidewalk along E. Tangerine Ave and E Oak St that will provide a safe route for residents without transportation from the Fruitland Park neighborhood to downtown</p>

		<p>Lake Alfred and State Road 557. Currently, there is not a sidewalk that connects the residents of Fruitland Park without transportation to local restaurants, grocery stores or any merchants found in downtown Lake Alfred.</p> <p><u>Winter Haven Municipal Partner Project 2021 –</u></p> <p>Funds will be used to renovate the Winter Haven Recreational &amp; Cultural Center, focusing on ADA improvements, modernization, and community space. Additionally, funds will be used to expand the lobby, branch library, and technology area. These major upgrades and updates to the building are essential to keep the Center up with modern times to continue serving as a major anchor within the Florence Villa Community. Overall project including a portion of the design, preconstruction services, construction coordination and construction.</p>
7	<b>Project Name</b>	Public Services 2021-2022 CDBG
	<b>Target Area</b>	Countywide
	<b>Goals Supported</b>	Affordable Housing, Suitable Living Environment/Quality of Life Expanding Economic Opportunities/Self Sufficiency
	<b>Needs Addressed</b>	Public Services
	<b>Funding</b>	CDBG: \$ 600,000
	<b>Description</b>	CDBG funds will be used for a variety of Public Services during the 2021-2022 program year.
	<b>Target Date</b>	9/30/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Approximately 1,550 people will be served.
	<b>Location Description</b>	Countywide
	<b>Planned Activities</b>	<ol style="list-style-type: none"> <li>1. <u>Boys &amp; Girls Clubs of Polk County</u> - scholarships for low-income school age youth from Bartow and Winter Haven</li> <li>2. <u>Catholic Charities</u> - Senior Wellness Services</li> <li>3. <u>Gospel, Inc.</u> - Learn to Earn Job Training Program</li> <li>4. <u>Lakeland Volunteers In Medicine</u> - LVIM is requesting funding to offset personnel expenses (salaries and fringe benefits) for credentialed and licensed clinicians providing direct care to patients. LVIM provides services to make healthcare available to individuals who otherwise could not afford it.</li> <li>5. <u>Peace River Center for Personal Development, Inc.</u> - Funds budgeted for Haines City Club Success Generalist Salaries to support employment opportunities for people living with mental illness. Club Success provides members with opportunities to return to paid</li> </ol>

		<p>employment in integrated work settings through both Transitional Employment and Independent Employment programs</p> <p>6. <u>Talbot House Ministries</u> - Employment training and placement services to serve people facing homelessness and/or with a disability.</p> <p>7. <u>Tampa Lighthouse for the Blind</u> - Independent Living classes and Case Management for the blind</p> <p>8. <u>The Salvation Army</u> - The requested project funds will be used to cover a portion of salary costs for Preschool Teachers, Tutors, building utilities for HALO Child Enrichment Center, Equipment- Washer/Dryer, and Education Supplies</p> <p>9. <u>VISTE (Volunteers In Service to the Elderly)</u> - Meals for the elderly, respite services, bathing assistance, and emergency monitoring devices.</p> <p>10. <u>Winter Haven Housing Authority</u> - Senior Services, transportation, nutrition, health screening, and personal care vouchers</p>
8	<b>Project Name</b>	HOME-APR Administration -\$510,519
	<b>Target Area</b>	Countywide
	<b>Goals Supported</b>	Affordable Housing Suitable Living Environment/Quality of Life Expanding Economic Opportunities/Self Sufficiency
	<b>Needs Addressed</b>	Affordable Housing Homelessness
	<b>Funding</b>	HOME-ARP - \$510,519
	<b>Description</b>	Funds will be used for staff salaries to administer this grant
	<b>Target Date</b>	9/30/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	50 low-income people
	<b>Location Description</b>	Countywide
	<b>Planned Activities</b>	Administration the HOME-ARP grant funds
9	<b>Project Name</b>	HOME-ARP CHDO Activities
	<b>Target Area</b>	Countywide
	<b>Goals Supported</b>	Suitable Living Environment/Quality of Life
	<b>Needs Addressed</b>	Affordable Housing Homelessness

	<b>Funding</b>	HOME-ARP: \$510,000
	<b>Description</b>	Funds will be used to complete single family new home construction
	<b>Target Date</b>	9/30/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Low and moderate-income persons will benefit from this project.
	<b>Location Description</b>	Countywide
	<b>Planned Activities</b>	New Construction of single-family homes
<b>10</b>	<b>Project Name</b>	HOME-ARP Multifamily Rental Rehabilitation Activities
	<b>Target Area</b>	Countywide
	<b>Goals Supported</b>	Suitable Living Environment/Quality of Life
	<b>Needs Addressed</b>	Affordable Housing Homelessness
	<b>Funding</b>	CDBG: \$4,085,000
	<b>Description</b>	Funds will be used to purchase and rehabilitate multifamily rental properties
	<b>Target Date</b>	9/30/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	50 low-income people
	<b>Location Description</b>	Countywide
	<b>Planned Activities</b>	Acquisition and rehabilitation of multifamily rental units.
<b>11</b>	<b>Project Name</b>	HOME Administration 2021-2022
	<b>Target Area</b>	Countywide
	<b>Goals Supported</b>	Affordable Housing Suitable Living Environment/Quality of Life Expanding Economic Opportunities/Self Sufficiency
	<b>Needs Addressed</b>	Affordable Housing Homelessness Neighborhood Improvements Municipal Partners Public Services Demolition and Clearance Spot Slum and Blight Emergency Minor Repairs - CDBG

		Tenant Based Rental Assistance
	<b>Funding</b>	HOME: \$140,868
	<b>Description</b>	Funds will be used to administer the HOME grant
	<b>Target Date</b>	9/30/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	33,432 low-income people will benefit from this project
	<b>Location Description</b>	Countywide
	<b>Planned Activities</b>	Administration of the projects and activities funded by the HOME grant
12	<b>Project Name</b>	HOME 2021-2022 Owner-occupied Substantial Rehab
	<b>Target Area</b>	Countywide
	<b>Goals Supported</b>	Suitable Living Environment/Quality of Life
	<b>Needs Addressed</b>	Affordable Housing
	<b>Funding</b>	HOME: \$675,000
	<b>Description</b>	HOME funds will be used to rehabilitate approximately five homes. Funds are to be used for substantial rehabilitation of substandard housing units during the 2021-2022 Action Plan year. Those units whose rehabilitation costs are to exceed \$50,000 will be replaced with a newly constructed unit. Housing units that are determined to be infeasible for rehabilitation are referred to the Housing Replacement waiting list. This assistance is in the form of Deferred Security Agreements and grants. Manufactured units may be replaced if the property (lot/land) is owned by the prospective client upon review and approval of Housing and Neighborhood Development staff.
	<b>Target Date</b>	9/30/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	5 low-income families will be assisted
	<b>Location Description</b>	Countywide scattered sites
	<b>Planned Activities</b>	Demolition and Reconstruction
13	<b>Project Name</b>	HOME CHDO Project 2021-2022
	<b>Target Area</b>	Countywide



	<b>Goals Supported</b>	Suitable Living Environment/Quality of Life
	<b>Needs Addressed</b>	Affordable Housing
	<b>Funding</b>	HOME: \$260,000
	<b>Description</b>	Funds will be used by a qualified CHDO organization to construct and sell single family homes.
	<b>Target Date</b>	9/30/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	2 low-income families
	<b>Location Description</b>	Scattered sites countywide
	<b>Planned Activities</b>	New construction of single-family homes.
	<b>Planned Activities</b>	New construction of single-family homes.
14	<b>Project Name</b>	HOME TBRA Rent Assistance 2021-2022
	<b>Target Area</b>	Countywide
	<b>Goals Supported</b>	Affordable Housing
	<b>Needs Addressed</b>	Affordable Housing
	<b>Funding</b>	HOME: \$332,814
	<b>Description</b>	Funds will be used to assist with the rent payments of 50 very low-income elderly or disabled residents.
	<b>Target Date</b>	9/30/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Approximately 50 very low-income residents will benefit from this activity.
	<b>Location Description</b>	This activity is countywide.
15	<b>Planned Activities</b>	Reconstruction of substandard units for approximately two low-income families.
	<b>Project Name</b>	2021-2011 ESG – Rapid Re-housing, Homeless Prevention, Shelter Operations, and grant Administration.
	<b>Target Area</b>	Countywide
	<b>Goals Supported</b>	Affordable Housing Suitable Living Environment/Quality of Life
	<b>Needs Addressed</b>	Affordable Housing Homelessness
	<b>Funding</b>	ESG: \$391,536

<b>Description</b>	2021-2022 ESG funds will be used to assist with Rapid Re-housing, Homeless Prevention, and Shelter Operations.
<b>Target Date</b>	9/30/22
<b>Estimate the number and type of families that will benefit from the proposed activities</b>	One low-income family will benefit from this activity.
<b>Location Description</b>	Countywide
<b>Planned Activities</b>	Purchase/acquisition/Rehabilitation of one single-family unit or new construction of existing lot of one single-family unit.

**Table 65 – Project Summary Information**

## AP-50 Geographic Distribution – 91.220(f)

### Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

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 ten 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. Seven 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 5-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.

### Geographic Distribution

<b>Target Area</b>	<b>Percentage of Funds</b>
Wahneta Community	24 %
Auburndale	2 %
Bartow	3 %
Davenport	1 %
Dundee	1 %
Eagle Lake	0.36 %
Frostproof	0.43 %

Target Area	Percentage of Funds
Lake Alfred	1 %
Mulberry	1 %
Hillcrest Heights	0 %
Winter Haven	6 %

**Table 66 - Geographic Distribution**

## Rationale for the priorities for allocating investments geographically

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 ten participating jurisdictions receives an allocation of CDBG funds based on population. Each planning cycle, public meetings are held in the low-income areas of their respective jurisdictions. Proposed projects are presented as part of targeted area revitalization plans. Ten 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 5-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.

## The basis for allocating investments geographically within the jurisdiction for the 2021-2022 program

### Discussion

#### *Project*

1. **Auburndale-**
  - a.) Acquire vacant parcels for donation to Habitat for Humanity to build housing for low-income persons.
  - b.) Acquire and demolish two parcels for the construction of additional parking lot adjacent to the Community Center/Gym
  - c.) Construction of mast arm with signage to detour truck traffic for pedestrian safety.
  - d.) Purchase and install a backup generator for the City's sewer lift station.

**Rationale for Assigning This Project** - Public facility improvements in low -income target area

2. **Bartow-**Funds will be used to complete the planned upgrades at Carver Recreation Center, including the purchase and installation of 126 (2x6) wall pads in the new gym; demolition of the deteriorated courts on the south side and replaced with a sodded yard, 12x24 open pavilion, 2 shade structures and 330 feet fenced community garden area; anti-graffiti painted racquetball court; (2) 20 foot poles with LED lighting; construction of new 4,000 square feet court area on

north side with one (1) basketball stand and game play

Funds will be used for resurfacing courts, fencing, lighting, and improvements to the parking area to provide an active and healthy lifestyle.

**Rationale for Assigning This Project** - Public facility improvements in low-income target area

3. **Eagle Lake**- Funds will be used in continuation of original project to acquire and install ADA accessible and non-accessible playground/recreation equipment, surfacing and benches to integrate into the existing playground at City Hall.

**Rationale for Assigning This Project** - ADA renovations to improve access to a public facility

4. **Davenport**- Funds will be used to replace old, outdated benches, install new decorative garbage cans, replace barbeque grills with ADA version, resurface the basketball court, install 2 new basketball goals and relandscape to reclaim the naturally stimulating play environment for a growing community.

**Rationale for Assigning This Project** - ADA renovations to improve access to a public facility

5. **Polk County** – Hunt Brothers Park, -Installation of a replacement playground, a picnic shelter and other miscellaneous site improvements such as garbage cans and ADA sidewalk repairs which will sustain and enhance the recreational possibilities for area residents.

**Rationale for Assigning This Project** Public facility improvements in low-income target area

6. **Polk County** – West Lake Wales Park, -Installation of a replacement playground, two picnic shelters, fencing repair and other miscellaneous improvements such as sidewalks, benches, and garbage cans.

**Rationale for Assigning This Project** Public facility improvements in low-income target area

7. **Bradley Junction Park** -Funds will be used to provide a fully functional basketball backstop, rejuvenate the baseball field, sidewalk improvements and, fence repairs that will sustain and enhance the park for community residents.

**Rationale for Assigning This Project** Providing infrastructure improvements to low and moderate-income area.

8. **Crystal Lake** – Funds will be used to repair and replace sections of the 600-foot boardwalk and supporting pilings
9. **Lake Alfred** – Sidewalk gap-fill project started in 2020 and continue with an ADA accessible sidewalk along East Tangerine Ave and East Oak St that will provide a safe route for residents.
10. **Winter Haven** – Funds will be used to renovate the Winter Haven Recreational and Cultural Center focusing on ADA improvements, modernization, and community space. Additionally, funds will be used to expand the lobby, branch library and technology area.

# Affordable Housing

## AP-55 Affordable Housing – 91.220(g)

### Introduction

Resources from federal, state, and local agencies are used to create housing that is affordable, decent, safe, and sanitary for low to moderate-income individuals and families residing in Polk County. Homeownership and housing rehabilitation opportunities are offered for income-eligible persons using a variety of funding sources including leveraging private dollars. In addition to homeownership, subsidized rental units are available locally through our federal programs in the form of Housing Choice Vouchers, which are administered by each of the local housing authorities, and Tenant Based Rental Assistance (TBRA).

To ensure the specific objectives and goals of affordable housing programs are accomplished, very low and low-income individuals and families, physically handicapped, and the elderly are invited and urged to participate in Polk County's Affordable Housing Program. In developing Polk County's housing assistance program, consideration was given to the large percentage of substandard housing present throughout the county. The rehabilitation program is limited to income-eligible owners who occupy existing dwellings which do not conform to established minimum housing standards.

In previous fiscal years, a major portion of the Federal HOME and State Housing Initiatives Partnership (SHIP) Program funds were used to deliver replacement/improved Housing Rehabilitation. In developing Polk County's housing assistance program, consideration was given to the large percentage of substandard housing present throughout the county. The rehabilitation program is limited to income-eligible owners who occupy existing dwellings which do not conform to established minimum housing standards.

HND administers the housing rehabilitation programs for eligible residents of Polk County and maintains a housing rehabilitation waiting list. HND coordinates with County Divisions and State agencies such as the State Health Department, Polk County Building Division, Procurement Division, Permitting, Office of the County Attorney, and Code Enforcement to complete the rehabilitation projects. In recent years, Polk County completed approximately 15 Substantial Rehabilitation/Replacement homes annually using HOME and SHIP funds. Approximately repair projects (roofs, septic tanks, water systems) were also completed annually using SHIP funds this included SHIP disaster funds and emergency repairs.

Households	Count
Homeless	115
Non-Homeless	87
Special-Needs	50
Total	486

**Table 67 - One Year Goals for Affordable Housing by Support Req**

<b>Households</b>	<b>Count</b>
Rental Assistance	50
The Production of New Units	2
Rehab of Existing Units	20
Acquisition of Existing Units	0
Total	72

**Table 68 - One Year Goals for Affordable Housing by Support Type**

## **Discussion**

During Federal FY 2021-2022 Polk County will use CDBG funds to provide emergency minor repairs to eligible households. HOME Funds will be used to provide owner-occupied housing rehabilitation and CHDO activities (acquisition, rehabilitation, and resale of units to provide affordable housing opportunities).

Homeownership and down payment opportunities are offered to credit-worthy, eligible Polk County residents. The Keystone Challenge Fund is a non-profit corporation established in 1991 with a primary purpose to operate for the advancement of affordable housing. Keystone's mission is to provide homebuyer education and affordable financing to low and moderate-income homebuyers. Keystone administers home purchase assistance loan processing for Polk County, the City of Lakeland, and the City of Winter Haven. Keystone is a non-profit agency qualified to provide secondary financing for FHA-insured mortgage loans. Keystone is also a Community Housing Development Organization (CHDO) and develops newly constructed homes for sale to low-income buyers. The CHDO also acquires and rehabilitates existing units for resale to low-income homebuyers. During the life of Polk County's partnership with Keystone, over 3,700 families have benefited through our joint homeownership program. Down payment assistance and homebuyer education is customarily provided through the SHIP Program

## **AP-60 Public Housing – 91.220(h)**

### **Introduction**

All five of the Polk County Housing Authorities offer assistance to low-income families with safe, decent, and affordable housing opportunities. Each one is committed to providing families in assisted housing with opportunities for growth and development as well as programs to improve living, social skills, and home purchase opportunities.

### **Actions planned during the next year to address the needs to public housing**

Polk County will continue to use its state SHIP funds to contract Home Buyer Education classes in both Spanish

and English. These classes are available free to public housing residents eligible to begin the home buying process. Upon request, on-site classes can be arranged with the Home Buyer Counseling Agency.

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

In addition to jurisdiction-wide citizen participation efforts, grantees are required to make special efforts to encourage participation of public housing residents in the consolidated planning process, as well as other activities. 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 residents and to Housing Choice Voucher Program tenants.

The Keystone Challenge Fund, Inc. offers Homebuyer Education courses free of charge to anyone interested in pursuing the path to homeownership. The class is approved by the Department of Housing and Urban Development (HUD) and covers topics including income requirements, financing options, and the home buying process. After attending a course, homebuyers leave with the tools and resources necessary for taking the next step toward homeownership.

Keystone is committed to connecting families with homeownership. The Homebuyer Education course provides not only information but also the confidence to pursue homeownership. Keystone works closely with the Public Housing Authorities to offer on-site Home Buyer Education classes in English and Spanish.

### **If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance**

The Housing Authorities were designed as standard performers.

## **Discussion**

### **AP-65 Homeless and Other Special Needs Activities – 91.220(i)**

#### **Introduction**

Each year the county encourages public service providers to submit proposals for its CDBG and ESG funding in response to a Request for Applications (RFA). HND staff evaluate proposals for compliance with HUD guidelines. The Community Development Citizen's Advisory Committee (CAC) reviews and ranks applications for CDBG and ESG funding. The CAC ranks the proposals by priority and probability of successful completion. Based on these criteria, the CAC recommends a list of proposals to be funded to the Polk County BoCC for approval. The



successful respondents deliver services after the execution of a subrecipient agreement with the BoCC. According to contract terms, each agency is responsible for submitting progress reports and invoices to HND. HND reviews all invoices and authorizes reimbursement upon satisfactory completion of work. Polk County solicits proposals for Public and Homeless Services annually.

### **Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including**

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

This year Public Service dollars are allocated to homeless service providers to meet the goals and actions for reducing and ending homelessness. Homeless clients are supported with food, rent assistance, and job services programs. Substance abuse programs and rehabilitation services for the blind are also provided.

### **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**

Along with the SHIP-funded pilot program for rapid rehousing, there is a newly funded public service project this year that will assist men who have been incarcerated in the Polk County Jail System and are being stepped down into a community-based treatment/supported living program. The funds will be used for a job coach and job developer.

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

The Homeless Coalition of Polk County has created a committee to review the local discharge coordination policies. The following chart, which is part of this year's Continuum of Care (CoC) Application, outlines the development of a discharge planning policy by institution. HND staff will continue to work with HCPC to develop a countywide policy. To address discharge from healthcare facilities, Talbot House established procedures with Lakeland Regional Medical Center on behalf of CoC. The procedures determined client eligibility, sets medical conditions required prior to acceptance of a client. Talbot House educates the client on their responsibilities in the shelter. The procedures provide for transportation responsibility, for medication and medical services from

the medical provider. Upon referral by outside sources, Peace River Center does an initial interview and evaluates the need for further services. Peace River Center will make referrals to CoC programs on behalf of discharged clients. The Coalition will maintain a listing of programs available for clients with mental illness. The Sheriff continues to work with the CoC to develop a discharge plan, but discussions have stalled.

## **Discussion**

The Homeless Coalition of Polk County has continued to expand its outreach to homeless persons within the County. They continue to work regularly with Polk County HND staff towards helping as many homeless persons as possible in a timely manner.

## **AP-75 Barriers to affordable housing – 91.220(j)**

### **Introduction:**

Since the adoption of the 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.

### **Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment**

The following ongoing actions are planned to remove or ameliorate the negative effects of local policies that impede the development of affordable units:

- 1) Expedited Permitting - Polk County began the implementation of expedited permitting for affordable housing in 1998. Many permits can be processed the same day, while drop-off permits can be processed within 24 hours. Pre-construction plan review for affordable housing developments is reduced to 10 days and plat review times is reduced to 5 working days.
- 2) On Going Review Process - Polk County HND staff coordinates with other County divisions regarding ordinances or regulations impacting affordable housing. Staff provides reports and updates to the AHAC for review and discussion at their regularly scheduled meetings. The AHAC provides staff with input and recommendations and HND prepares various reports for Polk County Board of County Commissioners (BoCC) consideration.

## **Discussion:**

The Housing and Neighborhood Development Office will continue to monitor policies that may have a negative effect on affordable housing. State SHIP Housing funds will be used to provide down payment assistance to low- and moderate-income households and to repair and rehabilitate homes owned by low-income households. CDBG and SHIP funds will be used to repair roofs, septic systems, and to do structural repairs to homes built after 1979.

## **AP-85 Other Actions – 91.220(k)**

### **Introduction:**

Polk County's FY 2021-2025 Consolidated Plan for use of the Community Development Block Grant, Emergency Solutions Grant, and HOME Investment Partnership Program assesses community development and housing needs in approximately 134 predominately low/moderate-income census block groups across the county, excluding Lakeland, Winter Haven, and the municipalities that participate in the State Small Cities Program. Social and personal needs result from and are perpetuated by low incomes.

According to survey data, communities in the relevant census tracts desire infrastructure improvements, including drainage and roadway improvements, access to public facilities and/or neighborhood facilities, and public/homeless services. In addition, community feedback reflected the need to have safe affordable housing.

The Consolidated Plan addresses the issue of the fact that low-incomes place severe housing cost-burdens and accompanying problems on families and the elderly who either own or rent their place of residence.

### **Actions planned to address obstacles to meeting underserved needs**

Actions that will take place during the next year to address obstacles to meeting underserved needs are outlined as follows: 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. These needs and projects are prioritized using the responses outlined in the Community Needs Assessment Survey. The Community Needs Survey helps establish the goals and objectives for funding opportunities during the 2021-2025 Consolidated Plan cycle. Using the residents' survey responses projects are developed and put forth for approval by the Polk County Board of County Commissioners.

### **Actions planned to foster and maintain affordable housing**

Polk County Housing and Neighborhood Development Office will continue to support multifamily tax credit applications with assistance in completing the impact fee waiver program for affordable rental units.

Polk County also has an older housing stock that may be preserved by housing rehabilitation and emergency minor repairs. A little more than half (53.6 percent) of the units in the County were constructed in the 1980s or earlier. Housing rehabilitation keeps the older units from falling into disrepair.

Polk County will use HOME funds to make rehabilitation/replacement loans and grants to low- and moderate-income eligible occupants of substandard housing units. Funds may also be used for the County Tenant Based Rental Assistance (TBRA) program. Fifteen percent (15 percent) will be provided to Community Housing Development Organizations (CHDO) for the acquisition, rehabilitation, resale, or construction of housing affordable to low- and moderate-income households.

### **Actions planned to reduce lead-based paint 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. 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.

### **Actions planned to reduce the number of poverty-level families**

According to the American Community Survey, Polk County's poverty rate has decreased over the last six years. The 2014 5-Year estimate projected Polk County's poverty rate at 18.5 percent and the 2019 5-Year estimate projected Polk County's population rate at 15.8 percent. Polk County provides and administers programs that assist some of the most vulnerable populations in Polk County. Many of the programs that are funded with CDBG, HOME and ESG funds help meet basic needs and promote self-sufficiency, by referring participants to agencies that can provide skills training or other assistance.

Polk County will 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 2021-2025 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.

### **Actions planned to develop institutional structure**

HND is the lead agency administering CDBG funds. Through the Urban County agreement, the County contracts with ten municipal jurisdictions to plan and develop projects using these funds, the ten partner jurisdictions are Auburndale, Bartow, Davenport, Dundee, Eagle Lake, Frostproof, Hillcrest Heights, Lake Alfred, Mulberry, and Winter Haven. Several virtual meetings were held with the municipal partners before the completion of this Plan. Information about the plan and the surveys was conveyed and questions were answered by HND staff. Additionally, Polk County partners with non-profit organizations and other agencies, including Parks and Natural Resources, Polk County Facilities Management, and Lakeland Area Mass Transit (LAMTD) for the effective delivery of services. 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 staff 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 Division provide procurement, legal, and fiscal oversight. During the past thirty (30) years of Polk County's CDBG funding, HND has relied on the professional skills and expertise of many County divisions in implement successful projects

### **Actions planned to enhance coordination between public and private housing and social service agencies**

Coordination with outside agencies will be maintained and will continue to develop over the five-year planning period covered by this Consolidated Plan. HND requests and shares information with agencies such as the Florida Department of Children and Families, the Shimberg Center for Affordable Housing at the University of Florida, United Way of Polk County, and the Homeless Coalition of Polk County. HND staff also participates in the Homeless Coalition of Polk County monthly meetings and assists with grant writing and preparation. HND staff will also attend and act as staff support for lay advisory boards such as the County's Citizen Advisory Committee and the Affordable Housing Advisory Committee and the Community Relations Advisory Committee to further expand the network and sharing of information.

### **Discussion:**

Polk County Housing and Neighborhood Development Office (HND) continues to address obstacles to meeting underserved needs, and foster and maintain affordable housing, by implementing the projects outlined in this Consolidated Plan. As units are rehabilitated, lead-based paint hazards are addressed. Working with various outside agencies to support their programs for poverty-level families, Polk County HND provides grant funds to further this assistance. Staff members are available to support new initiatives that occur as grant funding becomes available. Opportunities to partner or offer support to public and private housing and social service agencies to further the objectives of this Consolidated Plan are considered a priority.

# Program Specific Requirements

## AP-90 Program Specific Requirements – 91.220(I)(1,2,4)

### Introduction:

Polk County solicits proposals for public and homeless services annually. Non-profit organizations are encouraged to apply. HND staff evaluates the proposals for compliance with HUD guidelines. The Community Development Citizen's Advisory Committee (CAC) reviews and ranks proposals for CDBG and ESG funding. The CAC ranks the proposals by priority, organizational capacity, and probability of successful completion of the proposed project. Based on these criteria, the CAC recommends a list of proposals to be funded to the Polk County BoCC for approval. The successful respondents deliver services after the execution of a subrecipient agreement with the BoCC. According to contract terms, each agency is responsible for submitting progress reports and invoices to HND. HND reviews all invoices and authorizes reimbursement upon satisfactory completion of work.

### ***Community Development Block Grant Program (CDBG) Reference 24 CFR 91.220(I)(1)***

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
<b>Total Program Income:</b>	<b>\$250,000</b>

## Other CDBG Requirements

1. The amount of urgent need activities 0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate-income. Overall Benefit - A consecutive period of one, two, or three years may be used to determine that a minimum overall benefit of 70 percent of CDBG funds is used to benefit persons of low and moderate-income. 90%  
2021-2022  
Specify the years covered that include this Annual Action Plan.

### ***HOME Investment Partnership Program (HOME) Reference 24 CFR 91.220(l)(2)***

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

Polk County HND does not supply other forms of investment.

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

During the 2021-2025, Five Year Plan HOME funds will be used for Substantial Rehabilitation, TBRA, and CHDO activities. No HOME funds will be used for homebuyer activities.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

Polk County will use HOME funds to provide rehabilitation, reconstruction, or new construction of eligible affordable housing units. Each household must meet the period of affordability as outlined in the County Rehabilitation/Reconstruction/ New Construction Homeowner Assistance Agreement. The assistance will be secured with a mortgage and note. If the property ceases to be the principal place of occupancy or the title changes hands, the full amount of the HOME assistance will be recaptured. The homeowner must occupy the home as their principal residence during the affordability period to comply with the terms of the loan. Failure to comply with the provisions constitutes a default and may result in repayment of the loan. The minimum affordability periods for the Polk County HOME program are as follows:

If the net proceeds from a voluntary (sale) or involuntary (foreclosure) sale are insufficient to repay the amount of the HOME assistance, the County shall recapture the balance due on the loan or 100 percent of net proceeds from the sale, whichever is less. If there are no net proceeds from the sale, no repayment is required. Net proceeds are defined as the sales price minus

superior loan repayment and any closing costs incurred by the homebuyer.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

Polk County does not plan to use HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds.

#### ***Emergency Solutions Grant (ESG) Reference 91.220(l)(4)***

1. Include written standards for providing ESG assistance (may include as attachment)
2. If the Continuum of Care has established a centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system.

The Homeless Coalition of Polk County is the lead agency 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. The Polk County Homeless Coalition (PCHC) has applied for and received funding from the McKinney-Vento Homeless Assistance Act Continuum of Care program for the last several years. PCHC also was awarded funding through the Supportive Housing Program (SHP).

3. Identify the process for making sub-awards and describe how the ESG allocation available to private nonprofit organizations (including community and faith-based organizations).

The Emergency Solutions Grant funds are sub awarded to local nonprofit and faith-based organizations each year using an application process. Subrecipients are selected to meet the goals and objectives outlined in the Consolidated Plan to address homelessness in Polk County. Funds are advertised as available at the beginning of the year. Nonprofits are notified by email and an announcement is put up on the web page.

4. If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with homeless or formerly homeless individuals in considering policies and funding decisions regarding facilities and services funded under ESG.

This requirement is met through the Homeless Coalition of Polk County staff and Board members.



5. Describe performance standards for evaluating ESG.

**Compliance monitoring** of Subrecipients including Emergency Solutions Grant (ESG) recipients 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 on file. 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.

# Attachments

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# Citizen Participation Plan

Polk County Housing and Neighborhood Development Office (HND)  
Citizen Participation Plan Amended May 2020

## INTRODUCTION

Mission of the Polk County Housing and Neighborhood Development Office

The mission of Polk County Housing and Neighborhood Development (HND) Office is to improve the quality of life for the very low-, low- and moderate-income citizens of Polk County, while renewing community pride through economic and political empowerment and development of lasting partnerships between government and the community.

Housing & Neighborhood Development administers federal and state grant programs. The Community Development Block Grant (CDBG)/CDBG-CV and the Emergency Solutions Grant (ESG)/ESG-CV programs serve low-income families in unincorporated Polk County, as well as, in other cities and towns throughout the county. The primary objective is assisting in the development of sustainable communities by implementing neighborhood revitalization strategies, economic development initiatives, and providing improved community facilities and services.

CDBG funds may be used to support community and economic development efforts in response to the COVID-19 pandemic. The scope and objectives of the CDBG program enable activities that may support state and local responses to the COVID-19 pandemic.

HUD has awarded supplemental funding through the Coronavirus Aid, Relief, and Economic Security Act (CARES Act) that requires programming in the 2019-20 Annual Action Plan. Due to COVID-19, the United States Department of Housing and Urban Development (HUD) has issued guidance that waives the Citizen Participation Plan requirements for entitlement recipients, provided that (1) no fewer than five days are provided for public comment and that (2) reasonable notice and the opportunity to comment is provided.

The CARES Act has provided Community Development Block Grant (CDBG-CV) and the Emergency Solutions Grant (ESG- CV) funds to aid in Coronavirus relief.

The Housing & Neighborhood Development Office also administers the affordable housing and the homeowner rehabilitation programs funded by the HOME Investment Partnership Program and the State Housing Initiatives Partnership (SHIP) Program. These programs aim to increase the availability of affordable housing for very low-low- and moderate-income households and to rehabilitate substandard structures. In addition, Polk Housing & Neighborhood Development administers the HOME funded Tenant Based Rental Assistance Program (TBRA).

## OVERVIEW OF FUNDING SOURCES

### Community Development Block Grant (CDBG)

The Community Development Block Grant program provides annual grants on a formula basis to entitled cities and counties to develop viable urban communities by providing decent housing and a suitable living environment, and by expanding economic opportunities, principally for low- and moderate-income persons. The program is authorized by the Housing and Community Development Act of 1974.

The US Department of Housing and Urban Development (HUD) awards grants to entitlement community grantees to carry out a wide range of community development activities directed toward revitalizing neighborhoods and providing improved community facilities and services. Polk County is an entitlement community and has been receiving CDBG funding since 1978. Polk County is considered an Urban County and has cooperative agreements with several participating municipalities for CDBG funds. The CDBG allocation has decreased over recent years in response to a change in the federal focus. The Polk County CDBG allocation is also affected by the number of participating municipal partners, the allocation is reduced when the participating cities are reduced. Polk County's estimated allocation of CDBG funds is approximately \$3 million annually. The vast majority of CDBG funds are used primarily for low- and moderate-income persons and households, in accordance with CDBG regulatory requirements.

The Polk County Board of County Commissioners (BoCC) has ultimately the responsibility for the CDBG program and has designated the Housing and Neighborhood Development Office as the lead agency to handle program administration and implementation duties.

Polk County CDBG funds have primarily been used for large scale public infrastructure improvement projects such as installation of water and sewer lines, drainage improvements, streetscape improvements, construction of community facilities, and recreational facilities in eligible areas. The county recognized the need to concentrate revitalization efforts in targeted areas in order to provide results that are coordinated, tangible, and visible to the community. HND collaborates with the County Office of Planning and Land Development on community planning efforts.

Because the need for infrastructure improvements and public facilities are so great in unincorporated Polk County and the low- and moderate-income portions of our partner cities, the Polk County CDBG program remains committed to providing funding for necessary infrastructure improvement projects. In addition to infrastructure improvements CDBG funds are also used to provide public services to eligible agencies that provide services for youth, seniors, persons with disabilities, and homeless populations. CDBG funds are also used for demolition of blighted structures and emergency minor repairs of owner-occupied units.

### Community Development Block Grant (CDBG) – CV

CDBG-CV funds may be used to support community and economic development efforts in response to the COVID-19 pandemic. The scope and objectives of the CDBG program enable activities that may support state and local responses to the COVID-19 pandemic.

### Home Investment Partnerships (HOME) Program

The HOME Program was created by the National Affordable Housing Act of 1990. The intent of the HOME Program is to: 1) provide decent affordable housing to lower-income households; 2) expand the capacity of nonprofit housing providers; 3) strengthen the ability of state and local governments to provide housing; and 4) leverage private-sector participation.

The following are eligible activities that may be funded with HOME dollars:

- Homeowner rehabilitation: HOME funds may be used to assist existing owner- occupants with the repair, rehabilitation or reconstruction of their homes.
- Homebuyer activities: Participating Jurisdictions (PJs) may finance the acquisition and/or rehabilitation or new construction of homes for homebuyers.
- Rental housing: Affordable rental housing may be acquired and/or rehabilitated or constructed.
- Tenant-based rental assistance (TBRA): Financial assistance for rent, security deposit etc. for very low-income renters, that have been involuntarily displaced, reside in substandard housing or devote 50% or more of their income to housing costs.

Polk County is a HOME Participating Jurisdiction (PJ) and receives an allocation annually. Polk County HOME funds are used for the reconstruction of dilapidated owner-occupied units, acquisition, rehabilitation and resale and/or construction and sale of housing units and tenant based rental assistance. In accordance with HOME program regulations, funds are used solely for low/moderate income households as defined by HUD.

A portion of Home funds is set aside for Community Housing Development Organizations (CHDO). CHDOs are non-profit organizations with a specific board composition, with a history of serving the community where the HOME funded units are located, dedicated to providing affordable housing. CHDO organizations must have capacity to effectively expend HOME funds. Organizations may contact Polk County HND for more information on the requirements to become a CHDO. In instances where there is a single CHDO organization, any required HOME set aside funds will be awarded to that organization. In the event of having funds from more than one CHDO agency, HND will hold a competitive application or request for proposals process.

### Emergency Solutions Grant (ESG)

The Emergency Solutions Grant program provides homeless persons with basic shelter and essential supportive services. It can assist with the operational costs of the shelter facility, and for the administration of the grant. ESG also provides short-term homeless prevention assistance to persons at imminent risk of losing their own housing due to eviction, foreclosure, or utility shutoffs. Polk County receives an annual allocation of approximately \$300,000 in ESG funds.

### Emergency Solutions Grant (ESG)-CV

Emergency Solutions Grants (ESG-CV) Program funds HUD has allocated authorized by the Coronavirus Aid,

Relief, and Economic Security Act (CARES Act), Public Law 116-136. These special ESG-CV funds are to be used to prevent, prepare for, and respond to the coronavirus pandemic (COVID-19) among individuals and families who are homeless or receiving homeless assistance; and to support additional homeless assistance and homelessness prevention activities to mitigate the impacts of COVID-19.

#### State Housing Initiatives Partnership (SHIP) Program

The State Housing Initiatives Partnership Program (SHIP) provides funds to local governments as an incentive to create partnerships that produce and preserve affordable homeownership and multifamily housing. The program was designed to provide very low-, low- and moderate-income families with assistance to purchase a home, money to repair or replace a home, and many other types of housing assistance. The SHIP program was created by the William Sadowski Act in 1992.

Polk County uses SHIP funds to provide down payment/closing cost assistance, homebuyer education, rehabilitate owner-occupied housing and construct affordable housing units.

Polk County receives SHIP funds annually, depending upon the funds available in the affordable housing trust fund. The Florida Housing Finance Corporation manages the SHIP program at the state level and keeps cities and county's informed of any proposed changes to the SHIP Program. In accordance with SHIP Program guidelines SHIP funds are used primarily for construction activities and homeownership focused projects. Polk County SHIP funds may be used to assist households with incomes less than 120% of the area median income for the Lakeland-Winter Haven MSA.

As outlined in the Guidebook for SHIP Administrators Section 420.9076 (2), F.S., provides details on the AHAC committee composition. The AHAC must have at least eight members representing at least six categories identified in the statute. However, local governments may elect to have up to eleven committee members. AHAC members should be appointed by the governing body of the local government but do not have to be adopted by resolution. Representatives are to be selected from the following categories: (a) Citizen who is actively engaged in the residential home building industry in connection with affordable housing. (b) Citizen who is actively engaged in the banking or mortgage banking industry in connection with affordable housing. (c) Citizen who is a representative of those areas of labor actively engaged in home building in connection with affordable housing. (d) Citizen who is actively engaged as an advocate for low-income persons in connection with affordable housing. (e) Citizen who is actively engaged as a for-profit provider of affordable housing. (f) Citizen who is actively engaged as a not-for-profit provider of affordable housing. (g) Citizen who is actively engaged as a real estate professional in connection with affordable housing. (h) Citizen who is actively serving on the local planning agency pursuant to Florida Statutes, Sec. 163.3174. (i) Citizen who is residing within the jurisdiction of the local governing body making the appointments. (j) Citizen who represents employers within the jurisdiction. (k) Citizen who represents essential services personnel, as defined in the local housing assistance plan.

The Affordable Housing Advisory Committee (AHAC) purpose and responsibilities are listed below:

The purpose of the AHAC is to recommend specific initiatives and incentives to encourage or facilitate affordable housing as provided in Florida Statute §420.9076.

Triennially, the advisory committee shall review the established policies and procedures, ordinances, land development regulations, and adopted local government comprehensive plan of the appointing local government and shall recommend specific actions or initiatives to encourage or facilitate affordable housing while protecting the ability of the property to appreciate in value. The recommendations may include the modification or repeal of existing policies, procedures, ordinances, regulations, or plan provisions; the creation of exceptions applicable to affordable housing; or the adoption of new policies, procedures, regulations, ordinances, or plan provisions, including recommendations to amend the local government comprehensive plan and corresponding regulations, ordinances, and other policies. At a minimum, each advisory committee shall submit a report to the local governing body that includes recommendations on, and triennially thereafter evaluates the implementation of, affordable housing incentives.

The Polk County Affordable Housing Advisory Committee meets on call. Additional meetings are called, if necessary. The AHAC historically meets on the first Wednesday of the month at the Housing & Neighborhood Development Office located in Suite 167, 1290 Golfview Avenue, Bartow, FL 33830. The AHAC meetings are public. Meeting notices are posted in the Polk County Administration Building and are also announced on the BoCC agendas and county calendar section of the Polk County website: [www.polk-county.net](http://www.polk-county.net). Notices are posted in ADA compliant format as well. Polk County HND provides staff support to the AHAC.

#### Purpose of Citizen Participation Plan

The Polk County Citizen Participation Plan outlines the various opportunities and means in which interested Citizens may participate in the Strategic and Annual Planning and Performance evaluation phases of the Community Development Block Grant, (CDBG) Home Investment Partnerships (HOME) and Emergency Solutions Grant (ESG), programs associated with the Consolidated Plan. Polk County encourages residents to participate in an advisory role in the planning, implementation and evaluation of the Consolidated Plan and subsequent Annual Action Plans by providing comments on the initiatives and projects contained in each plan or evaluation report. Polk County recognizes that meaningful feedback from the community is an integral part of a successful community revitalization effort. Persons or groups involved with, affected by or implementing projects under the County's programs can provide meaningful assistance to County staff that is responsible for the overall implementation and evaluation of the program. It is important to remind the community that while citizen participation is an essential part of the strategic planning and evaluation process, their input is advisory. The final authority for decision making rests with the Polk County Board of County Commissioners. The BoCC is ultimately responsible to the Federal Government and the citizens of Polk County and must balance the interests of each.

The Polk County Citizen Participation Plan seeks to accomplish the following:

1. Encourage and provide opportunities for meaningful citizen participation with representation of low-

and moderate-income persons as defined by HUD who are in areas where Polk County Federal (CDBG, CDBG-CV, HOME, ESG, ESG-CV) funds are proposed to be used.

2. Provide citizens with access to local meetings and information regarding Polk County's proposed and actual use of program funds.
3. Provide 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 will be held after providing notice at the BoCC Board room or other locations as needed. Accommodations will be made by request for handicapped persons.
4. Provide citizens with opportunities to submit written comments on the Strategic Plan, Annual Action Plan, Consolidated Annual Performance Report or proposed project contained in these documents.
5. Provide technical assistance to groups representing persons of low and moderate income that request such assistance in developing proposals for funding assistance under any of the funding sources.
6. Inform participating partner municipalities that they must adhere to a public participation process for their CDBG funded projects also and allow citizens of the city to have access and participation in the process in which decisions are made, as outlined in their cooperative agreement with Polk County.

#### Definitions

Consolidated Plan – serves as the plan in which Polk County must submit to HUD in order to apply for funding under CDBG, CDBG-CV, HOME, ESG, and ESG-CV programs. The Consolidated Plan establishes a vision for community development actions. Polk County describes its goals and plans for community development and housing programs for a five (5) year period. The US Department of Housing and Urban Development will evaluate the County's performance by reviewing the County's accomplishments.

Annual Action Plan - serves as the application for funding under the CDBG, CDBG- CV, HOME, ESG and ESG-CV programs. The Annual Action Plan includes the amount of assistance the City expects to receive (including grant funds and program income) from each of the federal programs and a description of the activities, including funding allocations that the City will undertake to address the needs and priorities established in the Consolidated Plan.

Consolidated Annual Performance and Evaluation Report (CAPER) - This report describes the accomplishments of each activity undertaken during the previous program year. The report will be prepared on a yearly basis and will outline the accomplishments made and the persons assisted in the CDBG, CDBG- CV, HOME, ESG and ESG-CV programs.

Substantial Amendment - Federal Regulations (24 CFR 91.505) require Polk County to establish criteria which defined actions or events that constitute a substantial amendment to the Consolidated Plan. HUD requires a substantial amendment to make a change in allocation activities, to undertake and activity not described in the action plan, or to substantially change the purpose, scope, location, or beneficiaries of an activity.

Polk County defines substantial amendments as follows:



- 1) A change in the basic activities as defined in 24 CFR 570.201 or
- 2) A change in funding of more than seventy-five percent (75%) or
- 3) A change from an area benefit activity to a limited clientele activity or vice versa; or
- 4) A change in location from one service area to another

The following changes are not considered substantial amendments:

- 1) Changes to the budget are less than seventy-five percent (75%) of the activity budget.
- 2) Consolidated Plan data updates such as census data, income limits, fair market rents, subsidy limits, and similar types of data does not constitute a substantial change.

HUD has awarded supplemental funding through the Coronavirus Aid, Relief, and Economic Security Act (CARES Act) that requires programming in the 2019-20 Annual Action Plan. Due to COVID-19, the United States Department of Housing and Urban Development (HUD) has issued guidance that waives the Citizen Participation Plan requirements for entitlement recipients, provided that (1) no fewer than five days are provided for public comment and that (2) reasonable notice and the opportunity to comment is provided.

Very Low-Income Household - A household with a total annual gross income that does not exceed 50% of the annual median income adjusted for household size within the Lakeland- Winter Haven MSA.

Low/ Moderate- Income Household - (CDBG, CDBG-CV, HOME, ESG and ESG-CV Programs): A household with a total annual gross income that does not exceed 80% of the annual median income adjusted for household size within the Lakeland-Winter Haven MSA.

#### Implementation of the Citizen Participation Plan

Polk County encourages public participation throughout the strategic planning, annual action plan, and evaluation process. The following section outlines the different ways in which Polk County residents may participate.

#### Public Meetings/Public Hearings

Polk County holds at least two public meetings/hearings per year to obtain feedback on community development needs, the amount of assistance the County expects to receive and the range of activities that may be undertaken. For the development of the Consolidated Plan and Annual Action Plan, there will be at least one public hearing that will occur during the planning process, to obtain feedback on the draft plan. The Public Hearing will be held in the BoCC Boardroom, which is located in the Polk County Administration Building, 330 W. Church Street Bartow, FL 33830. Additional public meetings and/or hearings may be held, if necessary, to receive comments on proposed substantial amendments to previously approved projects or other citizen participation purposes. Summaries of Consolidated Plan/ Action Plan proposed activities and project budget will be advertised and made available for public comment. Notices for public hearings will be advertised in the Lakeland Ledger, a

newspaper of general circulation. The summaries and related documents will also be posted on the Polk County HND website and copies will be available at the HND offices for public inspection.

In addition to public hearings/meetings, Polk County holds regular meetings with the Community Development Citizen's Advisory Committee (CAC) with regard to CDBG, CDBG-CV HOME, ESG and ESG-CV programs. The advisory committee meets on call as needed. All CAC meetings are open to the public. Meeting notices are posted in the County Administration Building, noted on BoCC Agenda meeting announcements and County Calendar on the Polk County website.

Pursuant to HUD regulations, and current HUD waivers for grant programs and consolidated plan requirements to prevent the spread of COVID19, staff published a 5 - day comment period and will conduct a virtual public meeting using online meeting platform.

CARES Act Flexibilities for CDBG Funds Used to Support Coronavirus Response provides that grantees may amend citizen participation plans to establish expedited procedures to draft, propose, or amend consolidated plans. Expedited procedures must include notice and reasonable opportunity to comment of no less than 5 days. The 5-day period can run concurrently for comments on the action plan amendment and amended citizen participation plans. In-person public hearings are not required. Grantees may meet public hearing requirements with virtual public hearings if: 1) national/local health authorities recommend social distancing and limiting public gatherings for public health reasons; and 2) virtual hearings provide reasonable notification and access for citizens in accordance with the grantee's certifications, timely responses from local officials to all citizen questions and issues, and public access to all questions and responses.

#### Polk County Community Development Citizen's Advisory Committee (CAC)

In accordance with the HUD Citizen Participation Plan requirements, Polk County has a Community Development Citizen's Advisory Committee (CAC). The purpose of the CAC is to review and evaluate Consolidated Plan programs activities. The CAC specifically performs the following:

- Reviews, ranks and scores funding proposals for the CDBG and ESG public/homeless services programs.
- Makes funding recommendations to the Polk County Board of County Commissioners.
- Provides feedback to staff on Consolidated/Annual Action Plan projects and activities.
- Represents a cross-section of communities, professions and affected stakeholders in the County and provides information to their communities regarding federal programs and also shares their questions and concerns with HND staff.

Citizen's Advisory Committee members are appointed by the Polk County Board of County Commissioners from a list of interested applicants compiled through county-wide recruitment efforts. Public Notices, PGTv advertisements, recommendations of interested persons from current and retired CAC members, coordination with the Polk County Volunteer Services offices, recommendation of interested persons from BoCC. Letters of interest for CAC membership, resume and short biographical summary are submitted to HND for processing and

BoCC consideration.

The Polk County Citizen's Advisory Committee can have up to fifteen (15 members). The suggested composition is as follows:

- Six (6) members representing low- and moderate-income persons, minority groups, and persons directly affected by CDBG program activities, elderly, disabled, and small business entrepreneurs.
- Five (5) members representing developers of affordable housing, advocates for affordable housing, representatives and residents of public housing, and providers of shelter to the homeless.
- Four (4) social service providers representing providers of childcare, mental health services, education, and employment training.

The CAC meets on call as needed during the program year. Additional meetings are called when necessary. Meetings are held on the 4th Wednesday of the month. The CAC meetings are held in the Polk County Social Services Building Media Room 129, 2135 Marshall Edwards Drive, Bartow, FL 33830. HND provides staff support for the meetings.

#### Community Needs Assessment Survey

The public is encouraged to complete a community needs assessment survey to help Polk County determine how to best prioritize the needs of low- and moderate-income persons in the county. The survey also requests feedback with regard to fair housing choice. The surveys are distributed at community meetings, distributed to neighborhood associations, Tenant Based Rental Assistance (TBRA) program participants, housing authorities as well as low- and moderate-income homebuyers. The surveys are also available on the county website for those who wish to submit their survey online. The survey results are combined with other public input and provide the basis for establishing the goals and objectives of the Consolidated Plan.

#### Written Comments/Complaints

All written comments received during the public meetings/ public hearings or by mail, email is considered and included in the Citizen Comment portions of the Consolidated Plan, Action Plan or CAPER. The public inspection and comment timeframes are as follows:

#### CARES Act Waivers – 2019 and 2020

Consolidated Plan /Action Plan 5 days

Substantial Amendment 5 days

#### Years 2021 Forward:

Consolidated Plan /Action Plan 30 days

Substantial Amendment 30 days

Consolidated Annual Performance Report (CAPER) - 15 days

Written comments or complaints may be sent to:  
Polk County Housing and Neighborhood Development Office  
PO Box 9005 Drawer HS04 Bartow, FL 33831-9005  
Via email at [HNDRequests@polk-county.net](mailto:HNDRequests@polk-county.net)

HND staff makes every effort to respond to legitimate complaints in a timely manner and adhere to program regulations. If a complaint is not resolved with staff, the Housing and Neighborhood Development Manager will consider the complaint and provide a written response.

#### View of Public Documents

All information, records, documents related to the CDBG, CDBG-CV, HOME, ESG and ESG-CV programs are maintained at Polk County Housing and Neighborhood Development Office, located at 1290 Golfview Avenue, Suite 167, Bartow, FL 33830. Materials are available for review between 8:00 am and 5:00 pm, except on County Holidays. Many of the plans and evaluation reports are also located on the HND section of the Polk County website [www.polk-county.net](http://www.polk-county.net).

#### Additional Citizen Participation Information Regarding Municipal Partners participating in Urban County Cooperative Agreements

Federal regulations require that municipal partners hold a public hearing with regard to the proposed use of CDBG funds. The public hearing will allow citizens of the city to have access and participation in the process in which decisions are made, as outlined in the municipality's cooperative agreement with Polk County.

#### Minimizing Displacement

In an effort to minimize displacement, Polk County complies with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, as required under 49 CFR 24 and federal implementing regulations. The County also follows a residential anti-displacement and relocation assistance plan required under Section 1049(d) of the Housing and Community Development Act of 1974, as amended, and the relocation requirements of 49 CFR 24 governing optional relocation assistance under section 105(a) (11) of the Housing and Community Development Act of 1974, as amended.

#### List of Polk County Consolidated Plan/ Action Plan Tasks

1. Pre-publication announcement of funding advertised
2. Pre- publication public meeting/ public hearing notification and facilitation of meeting Data collection for consolidated Plan/Action Plan\*
3. Community Needs Surveys\*
4. Public meetings/ Needs Assessment Surveys\*
5. Municipal Partners proposal development
6. Public Services/Homeless Services Proposal Development
7. Preliminary budget / Project list development
8. Public inspection and comment period

9. Post publication public meeting/ public hearing notification and facilitation of meeting/ hearing
10. Final Budget/Project List Development
11. Environmental Reviews and publication of Environmental advertisement
12. Consolidated Plan/Action Plan approved by BoCC
13. Consolidated Plan Action Plan submitted to HUD
14. HUD review of Consolidated Plan/Action Plan\*
15. Request for release of funds
16. HUD release of funds
17. Implementation of projects

\* Conducted every five years in conjunction with the Consolidated Plan

#### Polk County Housing and Neighborhood Development

Process for Community Development Block Grant (CDBG), CDBG – CV, Emergency Solution Grant (ESG) and ESG-CV Public/ Homeless Services Grants

#### OVERVIEW OF CDBG PUBLIC SERVICES AND ESG HOMELESS SERVICES

Polk County is a Community Development Block Grant (CDBG) Program Entitlement Community. Polk County receives an annual allocation of CDBG funds based upon a formula. The formula considers factors such as population and the percentage of low to moderate income persons/households within unincorporated Polk County and cities that participate in the Urban County Partnership. In addition, Polk County receives Emergency Solutions Grant (ESG) funding to address the needs of homeless persons countywide. All activities must address needs and goals outlined within the Polk County Consolidated Plan and must comply with U.S. Department of Housing and Urban Development (HUD) regulations and grant program objectives.

In accordance with CDBG program regulations 24CFR 570, (§570.201(e), and §570.207) CDBG grantees may use up to 15% of its annual allocation plus 15% of program income from the prior year for public service activities. The CDBG regulations allow the use of grant funds for a wide range of public service activities, including, but not limited to:

- Employment services (e.g., job training)
- Crime prevention and public safety
- Childcare
- Health services
- Substance abuse services (e.g., counseling and treatment)
- Fair housing counseling
- Education programs
- Energy conservation
- Services for senior citizens
- Services for homeless persons
- Welfare services (excluding income payments)

- Down payment assistance; and
- Recreational services.

Community Development Block Grant funds may be used to pay for labor, supplies, and materials as well as to operate and/or maintain the portion of a facility in which the public service is located. This includes the lease of a facility, equipment, and other property needed for the public service.

To use CDBG funds for a public service, the service must be either: A new service; or a quantifiable increase in the level of an existing service which has been provided by the grantee or another entity on its behalf through state or local government funds in the 12 months preceding the submission of the Grantee's Consolidated Plan Annual Action Plan to HUD.

An exception to this requirement may be made if HUD determines that any decrease in the level of a service was the result of events not within the control of the local government.

Note that the 15% cap on Public Services funding for CDBG-CV has been waived until 2021 if used for activities to assist with coronavirus efforts.

#### POLK COUNTY CONSOLIDATED PLAN PRIORITIES FOR PUBLIC SERVICES

Based on the results of the Community Needs Assessment Survey conducted as part of the 2016- 2020 Consolidated Plan and Strategy, CDBG public service funds will be used to assist at-risk populations and help counter some of the negative effects of the economic downturn. Polk County has placed priority on public service projects and programs that target or serve disabled populations, prevention of child abuse and neglect, homeless populations, victims of domestic violence, provide youth services, senior services, health services, and employment skills training or employment opportunities for low and moderate income persons.

#### INELIGIBLE PUBLIC SERVICES ACTIVITIES

The provision of 'income payments' is an ineligible CDBG activity if these payments are provided as a grant. Income payments are payments to an individual or family, to be used to provide basic services such as food, shelter (rent, mortgage, and/or utilities), or clothing.

Such expenditures are eligible under the following conditions:

- The income payments do not exceed three consecutive months: and
- The payments are made directly to the provider of such services on behalf of an individual or family.

Income payments that are provided as a loan are permissible within the public services cap. Income payments cannot be used for political activities.

#### EMERGENCY SOLUTIONS GRANTS and ESG-CV

Emergency Solutions Grants and ESG-CV may be used to provide emergency shelter, street outreach, Homeless prevention assistance, rapid rehousing assistance, and Homeless Management Information System (HMIS):

- Emergency Shelter includes: Essential Services to persons in emergency shelters, operating emergency shelters and staff costs related to shelter activities are eligible
- Street Outreach includes: Essential Services to eligible participants provided on streets, parks, abandoned buildings, campgrounds, or other such settings where unsheltered persons are staying. Staff salaries related to carrying out street outreach activities is eligible.
- Homeless Prevention Assistance includes: Housing Relocation and Stabilization Services (e.g., Housing search and placement, Housing stability case management) Short Term (up to 3 months) and Medium Term (4 to 24 months) Rental Assistance (e.g., payment of rent, payment of security deposit and utility deposits for rapid re-housing, payment of rental or utility arrears for prevention).
- Rapid Re-housing Assistance includes: Housing Relocation and Stabilization Services (e.g., Housing search and placement, Housing stability case management) Short term (up to 3 months) and Medium Term (4 to 24 months) Rental Assistance (e.g., payment of rent, payment of security deposit and utility deposits for re-housing, payment of rental or utility arrears for prevention).
- HMIS: Costs for contributing data to the Continuum of Care's HMIS is eligible.

In accordance with 24 CFR 5.110, HUD may, upon a determination of good cause and subject to statutory limitations, waive regulatory provisions. Additional regulatory waiver authority is provided in 24 CFR 91.600. These regulatory provisions provide HUD the authority to make waiver determinations for the ESG, CoC, and HOPWA Programs and consolidated planning requirements for all CPD formula programs. Polk County Housing & Neighborhood Development requested waivers for the following provisions:

- ESG Program - HMIS Lead Activities
- ESG Program - Re-evaluations for Homelessness Prevention Assistance
- ESG Program - Housing Stability Case Management
- ESG Program - Restriction of Rental Assistance to Units with Rent at or below FMR

#### OVERVIEW OF COMPETITIVE APPLICATION PROCESS

Polk County partners with area nonprofit agencies and other County Departments to provide public/homeless service activities, for the benefit of low to moderate income persons in Polk County. Polk County HND conducts a competitive application process in order to select partners to implement the public/homeless service projects outlined within a given consolidated action plan period for CDBG and CDBG-CV public services and ESG and ESG-CV homeless services. The application process is open to participation by all eligible agencies.

Polk County HND completes the following action steps for Requests for Applications (RFAs):

- Public Notification of Funding or Anticipated Funding - A public notice is published in the Lakeland Ledger advising the public of funding allocations for CDBG, CDBG-CV, HOME, ESG and ESG-CV programs.
- Optional Courtesy Notifications may also be given by email to past applicants/grantees and other interested agencies. The decision to give courtesy notices is made by the HND manager. If courtesy notices are

given, they are sent out by Procurement staff on behalf of HND.

- Preparation of Request of Application Notification and Application Documents
- Advertisement of Request for Application published in the Lakeland Ledger. Notification includes funding available for applications, mandatory technical assistance training date and location, contact information of staff contact person.
- Mandatory Technical Assistance Training held. Potential Applicants must have representation present at the technical assistance workshop in order to apply for Public/Homeless Services funding. HND staff provides an overview of the process and outlines grant program requirements, regulations, and grant application instructions
- Release of Public Homeless Services Grant Application on County website - Applicants have 30 days to complete the grant applications. Applications are due at the Procurement Office on Wednesdays before 2:00 pm. The procurement office is located in the County Administration Building 330 W. Church Street on the first floor.
- CDBG-CV and ESG-CV applications will have a condensed application cycle.
- A Procurement staff member will serve the point of contact for any questions regarding the RFA or eligible activities. Applicants will be able to direct their question to the staff person by email. Written questions are needed so procurement may forward them to HND for response. Procurement will post application addenda on the Procurement website to ensure all applicants have the opportunity to see the question and response. Additionally, procurement staff will use the website to post any corrections or clarifications to the grant application. Questions will only be accepted for a limited period (typically the first three weeks of the application period).
- HND coordinates with County Procurement to collect completed applications. Procurement is the outside receiver of the grant applications. They will receive and timestamp the proposals to ensure they are received by the appropriate deadline. Upon receipt, procurement will notify HND for pick up
- HND staff conducts review of applications for program eligibility. Agencies that met the eligibility requirements will be contacted to attend the CAC ranking meeting.
- Proposals are forwarded to the Community Development Block Grant Advisory Committee (CAC) for review. In accordance with program regulations and the Polk County Citizen's participation plan, the CAC, will hold a ranking meeting to hear agency presentations and score proposals
- Results of the CAC ranking meeting will be made available to applicants within 5 days of the CAC ranking meeting. Appeals may be accepted in writing within three days of notification. CAC recommendations will be incorporated into the Consolidated Action Plan. Agencies recommended for funding will be contacted by HND to attend the BoCC meeting for approval of the Action Plan.
- Action Plan will be presented to the Polk County BoCC for approval
- Action Plan will be submitted to HUD for approval
- Agencies will be notified by formal letter of award or denial

Final budget and funding recommendations are subject to funding availability, there is no guarantee that all requests submitted will be funded. Available funds can only support a limited number of projects. In addition Polk County reserves the right to accept or reject applications, which in its judgment, serves the best interests



of low and moderate income persons in Polk County. All agencies who are awarded funding will be subject to federal and local laws, regulations and program guidelines.

#### APPEAL OF CAC RECOMMENDATION

An applicant may request to receive information requesting the reason why the proposed project was not recommended for funding or request technical assistance for future applications.

Applicants may appeal the CAC's recommendations; however, they may not appeal the following:

1. Proposed activity is ineligible under the program guidelines
2. Applicant failed to meet federal eligibility requirements and Polk County eligibility requirements for the grant
3. Applicant failed to submit application on time
4. Applicant failed to have representation at mandatory training workshop
5. Submittal of an incomplete application (missing narrative, documentation, or explanation of why documentation isn't available)
6. Applicant is dissatisfied with amount of recommended award

To appeal a recommendation, an applicant must provide a written notice of their request to the Polk County Housing and Neighborhood Development Manager within three (3) days of the notification of CAC recommendation for funding.

An appeal committee composed of the following will review appeals and render a decision:

- An individual serving on the CAC
- A staff person from Polk County Housing and Neighborhood Development
- An independent person appointed by the Social Services Division Director
- The Manager of Housing and Neighborhood Development or designee (Housing Compliance Manager, Planner, or other management)

The applicant will be contacted by Housing and Neighborhood Development Office regarding their request for appeal and a proposed appeal meeting date. This contact may occur by letter, phone call, or email.

At the appeal meeting, the applicant can present their reason for appeal and any supporting documentation they would like the appeal committee to consider.

The appeal committee can decide to uphold the CAC recommendation or not. If the appeal committee decides not to uphold the CAC's recommendation, they must offer their alternate recommendation. If the appeal committees recommends overturning the CAC's initial funding recommendation, their reason must be provided. If the overall ranking of agencies to funding changes as a result, a notification of the final recommendations will be provided to all applicants. The appeal committee will provide their decision within 3 days of the appeal

hearing. The applicant will be contacted by the Housing and Neighborhood Development Office regarding the results of their appeal. The appeal committee's written decision may be provided by letter or email.

#### TECHNICAL ASSISTANCE TO IMPROVE FUTURE APPLICATIONS

After notification of the CAC's recommendations for funding or after receipt of denial letter after the Board of County Commissioners (BoCC) meeting, applicants may request technical assistance and feedback from HND staff to understand why their agencies received the scores and rankings they received. HND staff may provide the CAC ranking sheets and other information to assist the applicant. The applicant may request a meeting with CDBG staff and/or the HND manager.

It is important to note while an active application solicitation cycle is in progress, applicants must adhere to the process, meaning after notification of an RFA and the mandatory technical assistance workshop has occurred, HND staff does not discuss the content of the agency's applications with applicants. All questions or concerns must be submitted in writing to Procurement. All questions submitted to Procurement will be answered and any clarifications will be posted on the Procurement website as an application

## Appendix

**Legend**

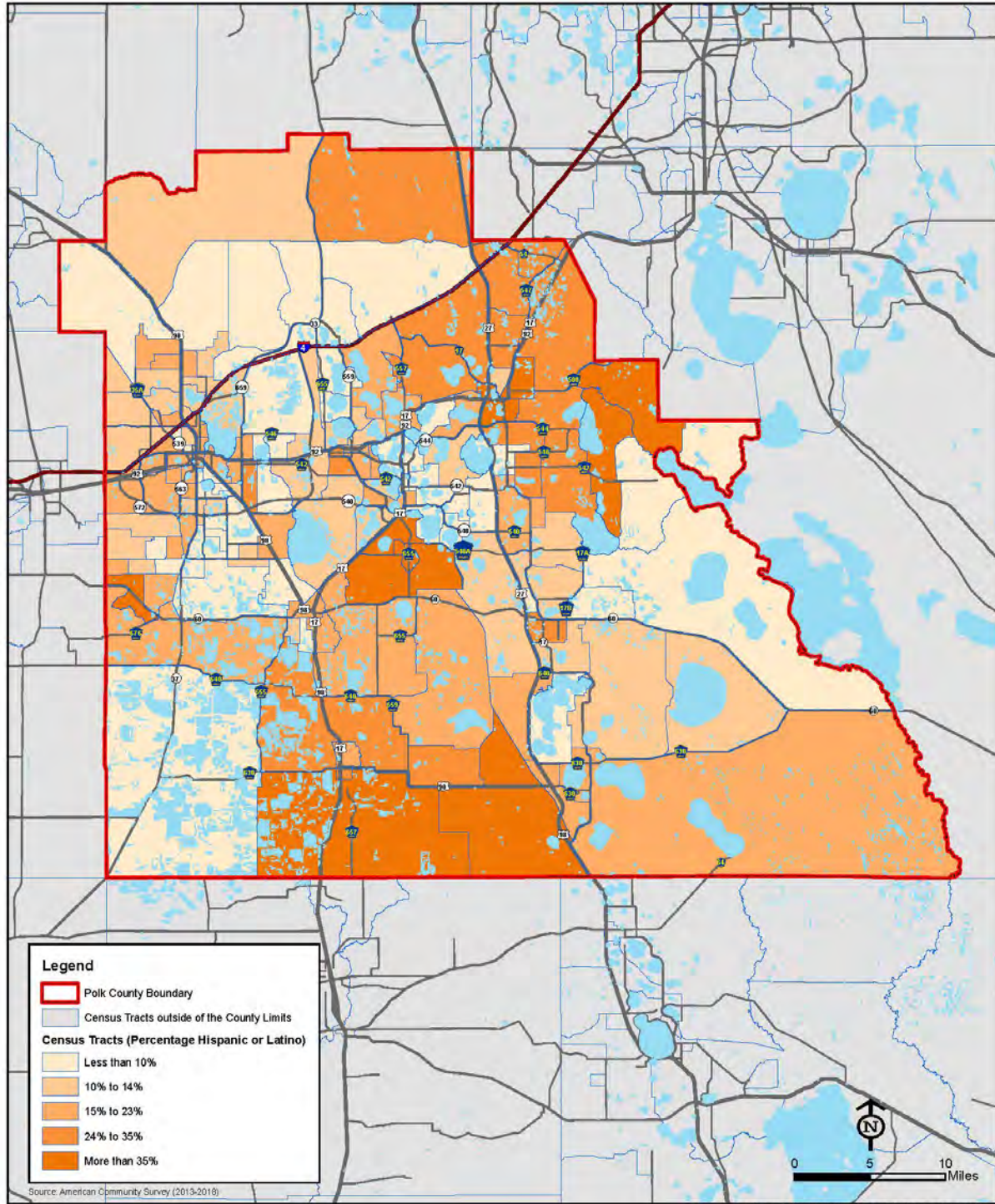
- Polk County Boundary
- Census Tracts outside of the County Limits
- Census Tracts (Percentage Black or African American)
  - Less than 10%
  - 10% to 20%
  - 21% to 35%
  - 36% to 60%

0 5 10 Miles

Source: American Community Survey (2013-2018)



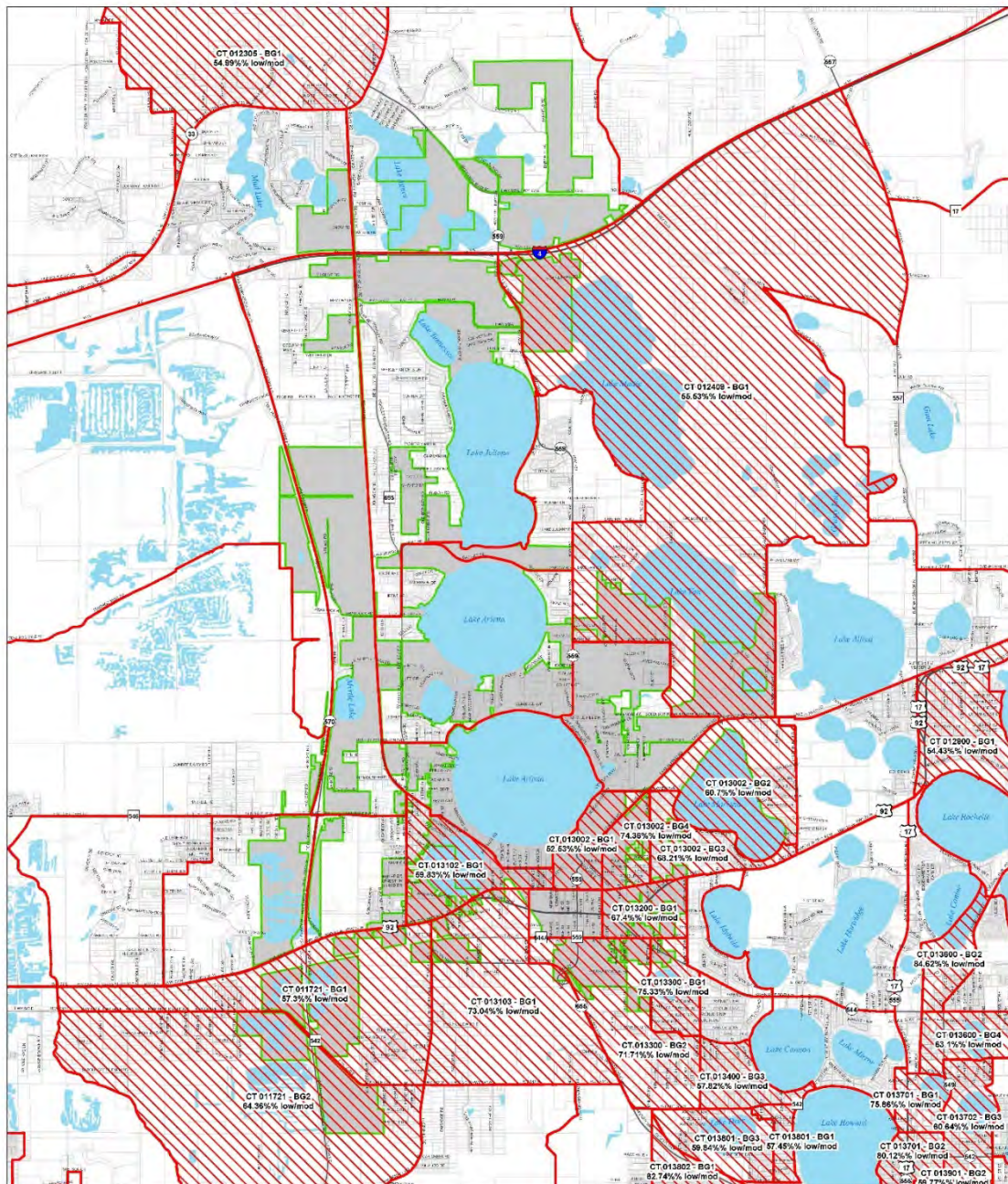
## Polk County Percent of Hispanic or Latino Population by Census Tracts





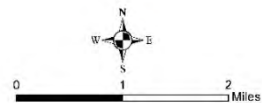


# CITY OF AUBURNDALE BLOCK GROUPS WITH 51% OR MORE LOW-TO-MODERATE INCOME RESIDENTS



## LEGEND

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

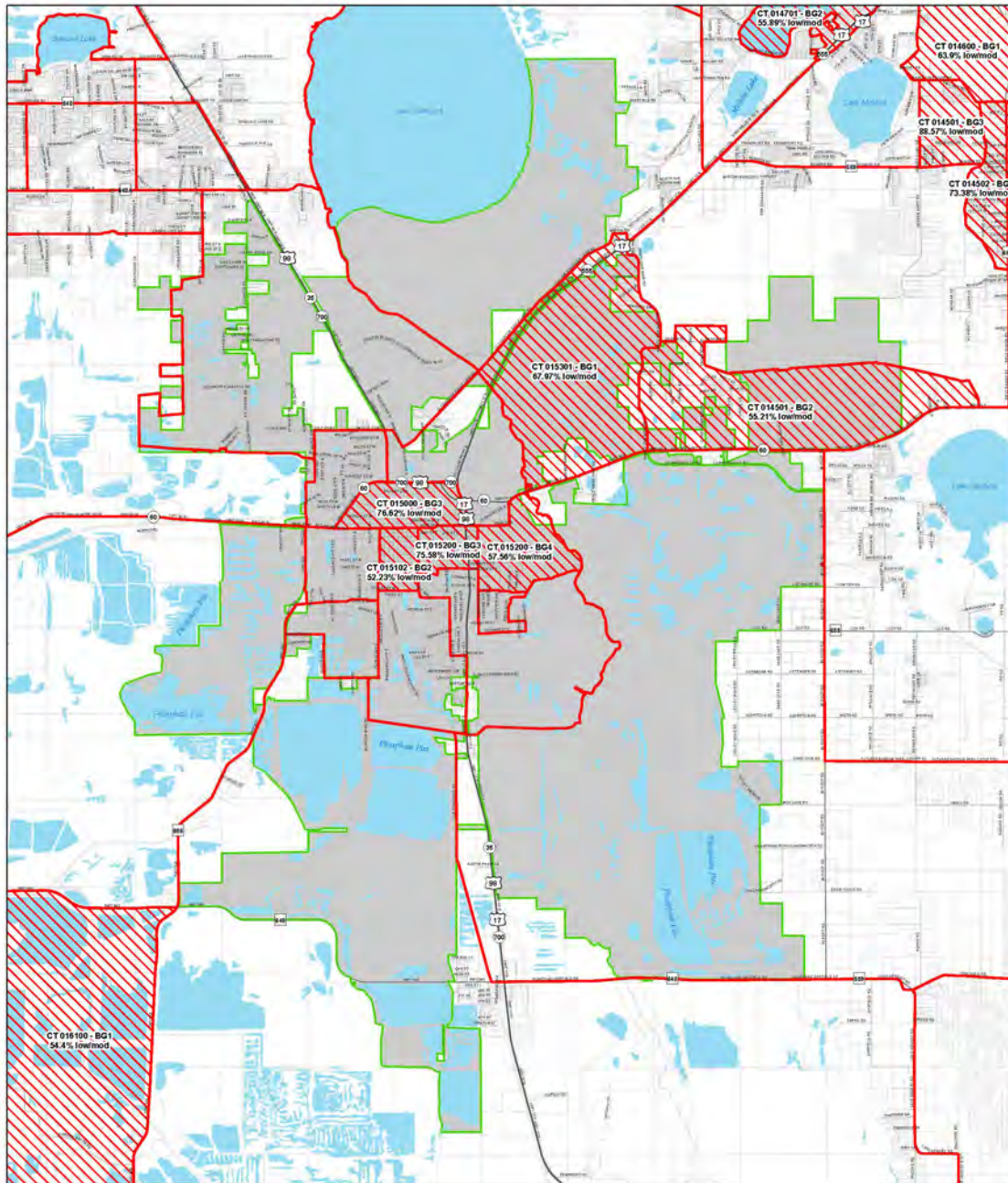


\*Source: FY 2020 ACS 5-Year 2011-2015 Low- and Moderate-Income Summary Data from HUD Exchange



# CITY OF BARTOW

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



### LEGEND

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



\*Source: FY 2020 ACS 5-Year 2011-2015 Low- and Moderate-Income Summary Data from HUD Exchange



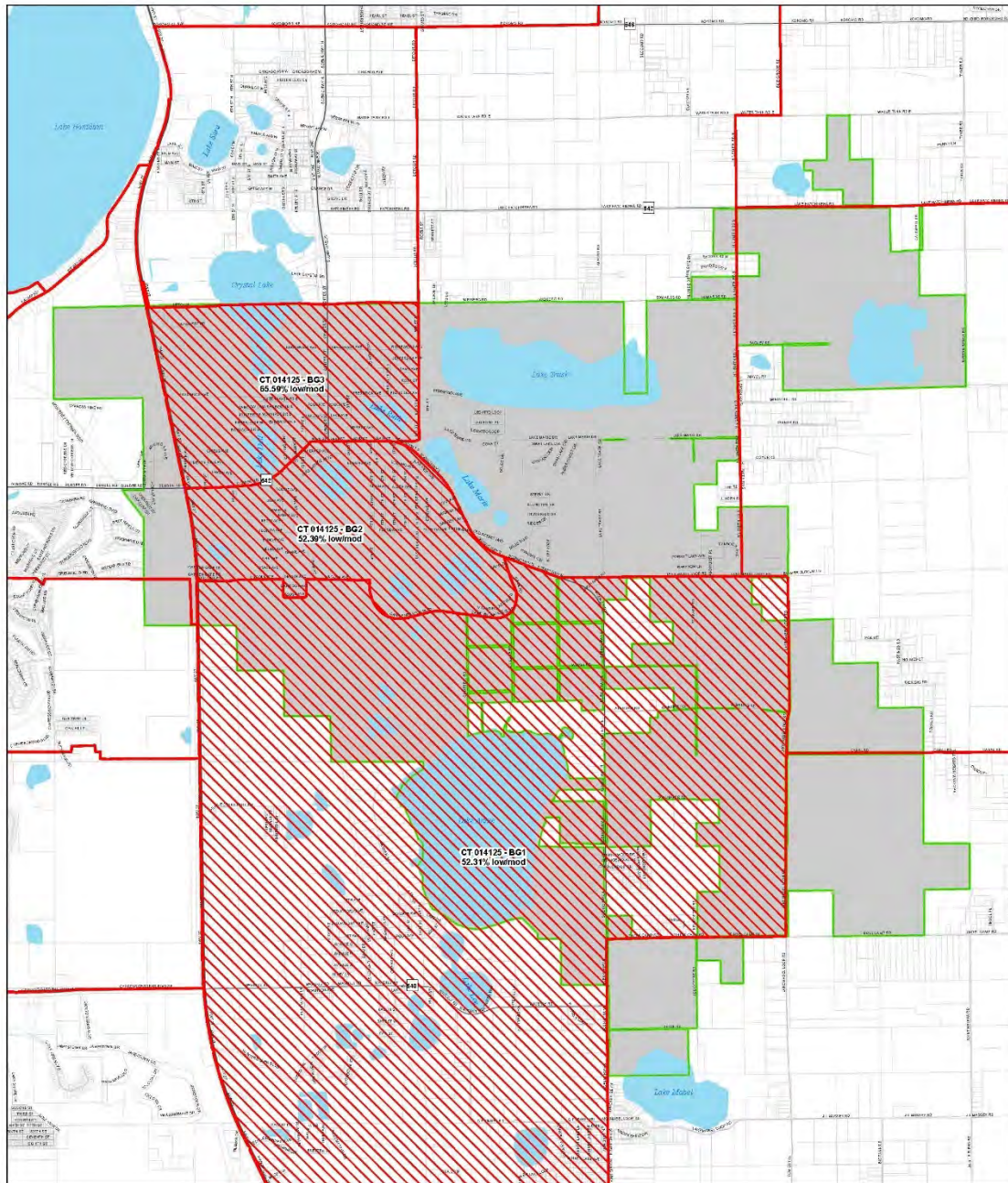
\*Source: FY 2020 ACS 5-Year 2011-2015 Low- and Moderate-Income Summary Data from HUD Exchange

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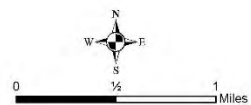
# TOWN OF DUNDEE

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



### LEGEND

- Block Groups (with 51% or more Low-to-Moderate Income Residents)\*
- CT = Census Tract - BG = Block Group (% = percentage of low/moderate income residents)
- Block Groups (Polk County)
- Dundee Town Limits
- Water Bodies

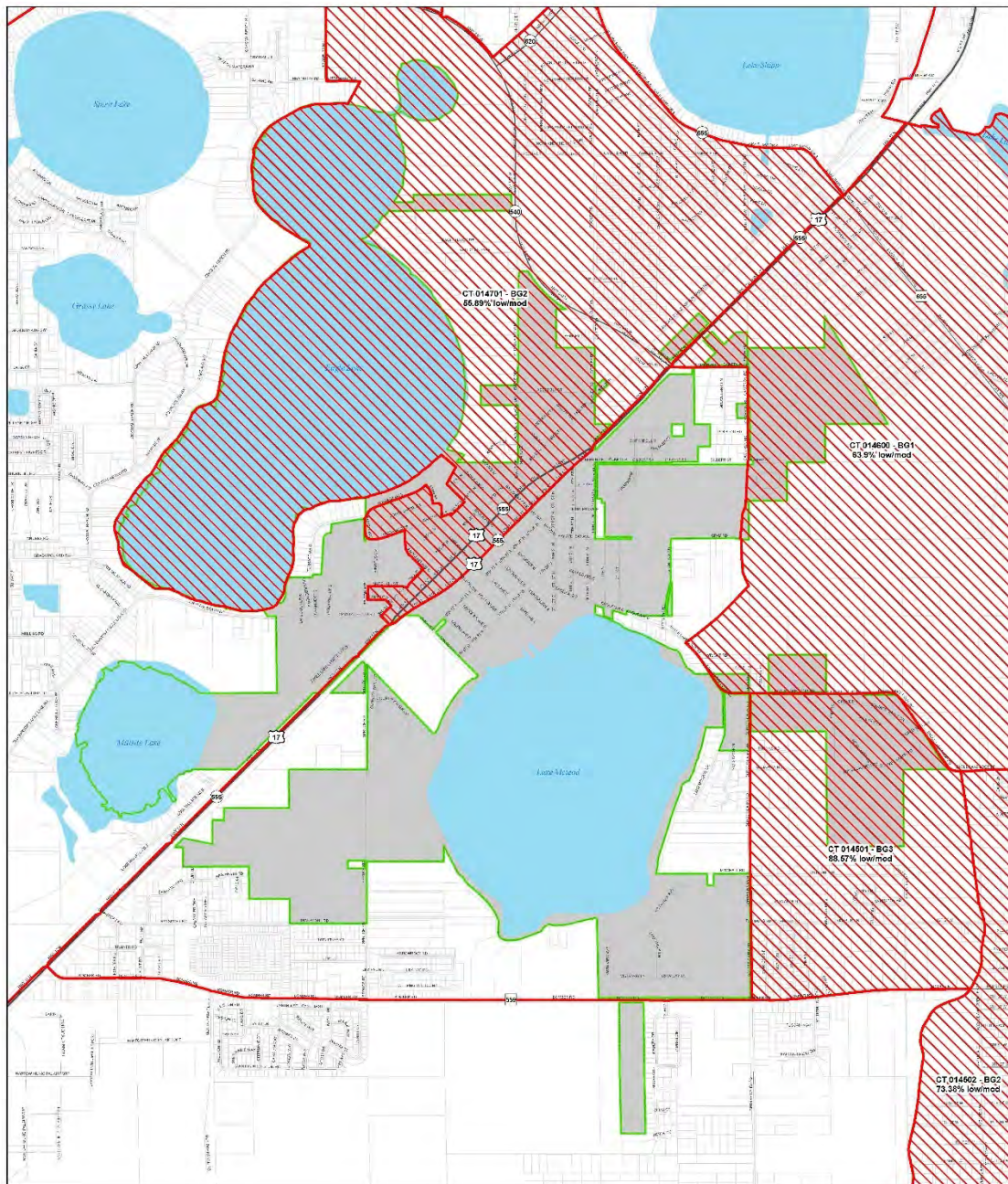


\*Source: FY 2020 ACS 5-Year 2011-2015 Low- and Moderate-Income Summary Data from HUD Exchange







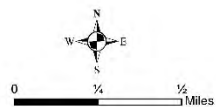
# CITY OF EAGLE LAKE

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



### LEGEND

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

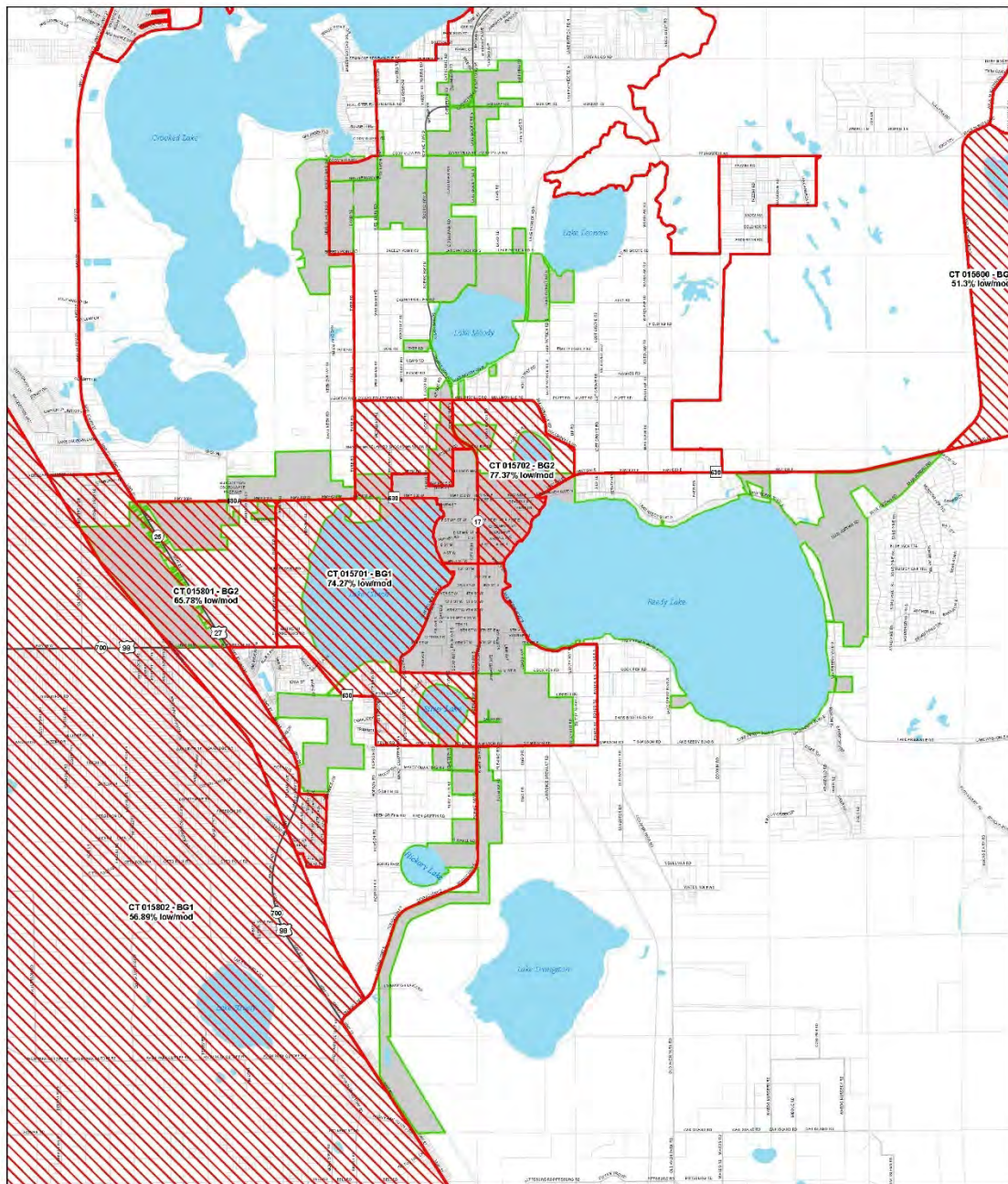


\*Source: FY 2020 ACS 5-Year 2011-2015 Low- and Moderate-Income Summary Data from HUD Exchange





Source: Polk County, Florida, 2021-2025 Five-Year Consolidated Plan

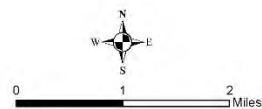


# CITY OF FROSTPROOF BLOCK GROUPS WITH 51% OR MORE LOW-TO-MODERATE INCOME RESIDENTS



## LEGEND

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



\*Source: FY 2020 ACS 5-Year 2011-2015 Low- and Moderate-Income Summary Data from HUD Exchange

Source: Polk County, Florida: 2021-2025 Five-Year Consolidated Plan

CT 014400 - BG2  
51.18% lowered

CT 015701 - BG1  
14.27% lowered

CT 015702 - BG3  
17.37% lowered

CT 015801 - BG2  
65.79% lowered

\*Source: FY 2020 ACS 5-Year 2011-2015 Low- and Moderate-Income Summary Data from HUD Exchange

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\*Source: FY 2020 ACS 5-Year 2011-2015 Low- and Moderate-Income Summary Data from HUD Exchange



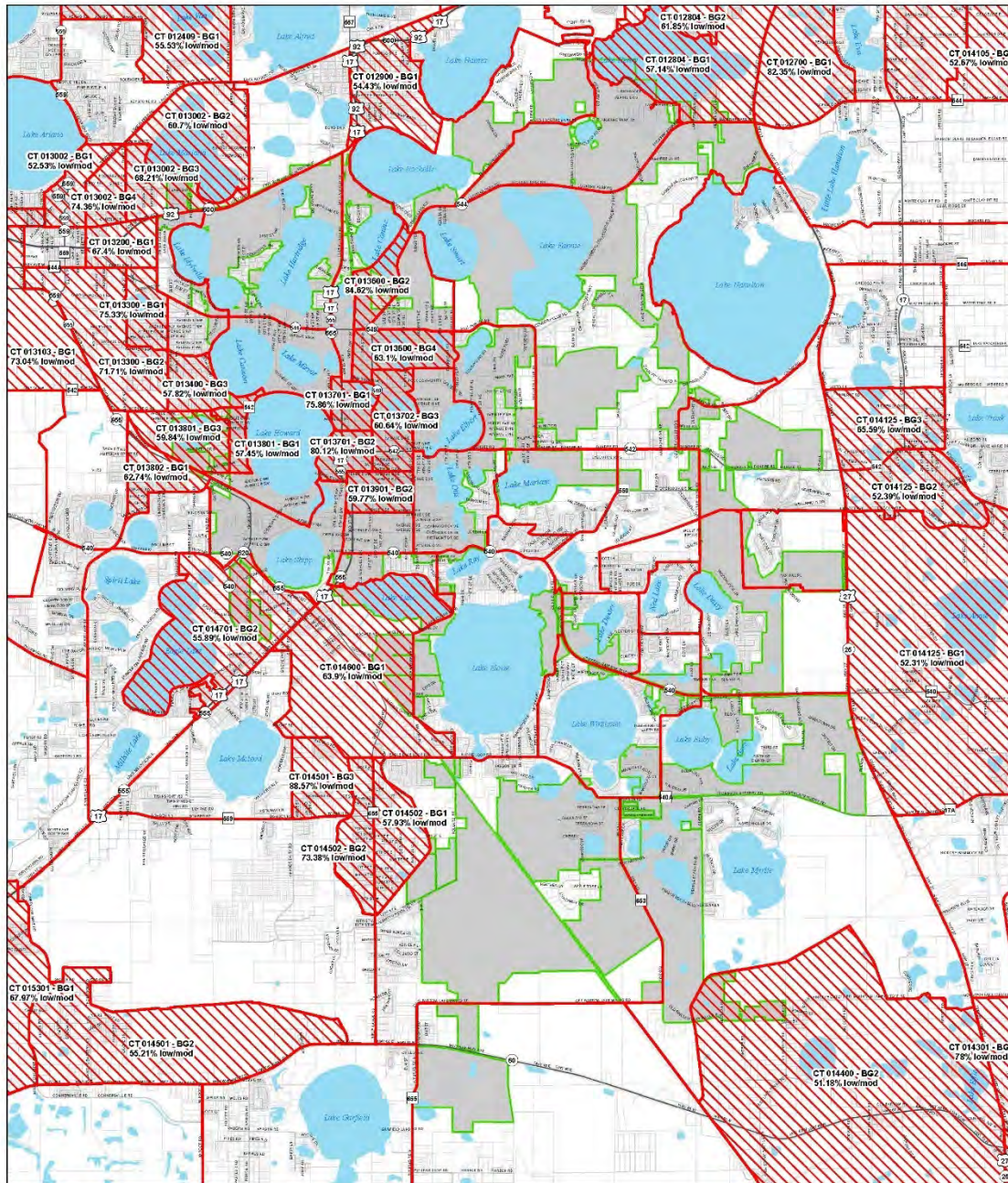
\*Source: FY 2020 ACS 5-Year 2011-2015 Low- and Moderate-Income Summary Data from HUD Exchange

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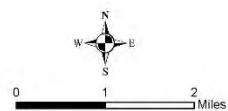
# CITY OF WINTER HAVEN

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



### LEGEND

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



\*Source: FY 2020 ACS 5-Year 2011-2015 Low- and Moderate-Income Summary Data from HUD Exchange



## SOURCES AND REFERENCES

U.S. Census Bureau, 2015-2019 American Community Survey 5-Year Estimates

Bureau of Economic and Business Research

## Analysis of Impediments to Fair Housing Polk Revised

# SF 424 and Certifications



# **2020**

## **Analysis of Impediments to Fair Housing Choice Report**

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Adopted: January 5, 2021

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**Prepared by**  
*Central Florida Regional Planning Council*

**Prepared for**  
*Polk County, Florida*



***Assessment  
of  
Fair Housing  
Choice***

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# Introduction

## *Affirmatively Furthering Fair Housing*

Title VIII of the Civil Rights Act of 1968, as amended (the "Fair Housing Act"), prohibits discrimination in the sale or rental of housing on the basis of race, color, religion, sex, or national origin. The Fair Housing Act was amended in 1988 to extend the protection against discrimination to include individuals with disabilities and familial status. The Assessment of Fair Housing (AFH) analyzes fair housing data, fair housing issues, and contributing factors, and identification of fair housing priorities and goals to affirmatively further fair housing as required under the Federal Fair Housing Act.

As a local government receiving Community Development Block Grants (CDBG) and Federal HOME Investment Partnerships grants, Polk County, Florida is required to certify to the U.S. Department of Housing and Urban Development (HUD) that the County will affirmatively further fair housing as part of the 5-year comprehensive housing affordability strategy. This strategy identifies affordable and supportive housing for the upcoming five years as part of the Consolidated Plan for years 2021-2025. The AFH is part of this certification process. Local government responsibilities as part of the certification include:

- Analyze and eliminate housing discrimination within the jurisdiction;
- Promote fair housing choice for all persons;
- Provide opportunities for racially and ethnically inclusive patterns of housing occupancy;
- Promote housing that is physically accessible to all persons to include those persons with disabilities; and
- Foster compliance with nondiscrimination provisions of the Fair Housing Act.

Effective September 8, 2020, HUD released the Preserving Community and Neighborhood Choice rule as an improved approach to clarifying and simplifying existing fair housing obligations for jurisdictions receiving federal grants from HUD. The rule states that jurisdictions should analyze their fair housing landscape and set locally determined fair housing priorities and goals through the AFH. While housing issues are complex and multi-faceted and affect all residents of the County, the purpose of this AFH is to focus specifically on fair housing and related needs and actions. The AFH examines whether housing issues are experienced differently based on characteristics protected by the Fair Housing Act, which was crafted to address segregation and prohibit discrimination based on race, ethnicity, national origin, religion, sex, familial status, and disability. HUD defines "fair housing choice" as:

***"The ability of persons, regardless of race, color, religion, sex, national origin, familial status, or handicap, of similar income levels to have available to them the same housing choices."***

The 2020 Polk County AFH includes unincorporated Polk County and 16 municipalities. The 17<sup>th</sup> municipality, the City of Lakeland, completes its own, separate AFH. The AFH consists of a review of demographic and socio-economic conditions and current growth management policies. Feedback from affordable housing providers was collected regarding the changing housing market, and the impacts on area homebuyers and renters. Public engagement and input were facilitated through an online Fair Housing Choice Survey and a virtual community workshop. In prior years, a series of public meetings were held; however, during 2020, this was not possible due to the COVID-19 pandemic.

## Definitions

Definitions guiding the AFH are provided below.

**Affirmatively Further Fair Housing:** Compliance with "the 1968 Fair Housing Act's obligation for state and local governments to improve and achieve more meaningful outcomes from fair housing policies, so that every American has the right to fair housing, regardless of their race, color, national origin, religion, sex, disability or familial status."

**Fair Housing Choice:** The ability of persons of similar income levels to have available to them the same housing regardless of race, color, religion, sex, national origin, familial status, or handicap.

**Impediments to Fair Housing Choice:** As adapted from the HUD *Fair Housing Planning Guide*, impediments to fair housing choice include:

- Any actions, omissions, or decisions taken because of race, color, religion, sex, disability, familial status, or national origin restrict housing choices or the availability of housing choices.
- Any actions, omissions, or decisions which have the effect of restricting housing choices or the availability of housing choices on the basis of race, color, religion, sex, disability, familial status, or national origin.

**Protected Classes:** The following definition of Federally protected classes is used in this document:

- Title VIII of the Civil Rights Act of 1968 prohibits housing discrimination based on race, color, national origin or ancestry, sex, or religion. The 1988 Fair Housing Amendments Act added familial status and mental and physical handicap as protected classes.

**Affordable:** HUD defines as "affordable" housing that costs no more than 30 percent of a household's total monthly gross income. For rental housing, the 30 percent amount would be inclusive of any tenant-paid utility costs. For homeowners, the 30 percent amount would include the mortgage payment, property taxes, homeowner's insurance, and any homeowners' association fees.

## *Data Sources*

The data sources guiding the AFH are provided below.

**Decennial Census Data:** Data collected by the Decennial Census for 2020 and 2000. These data are used by the U.S. Census Bureau to create datasets for the 2010 and 2000 Census Summary File.

- **2010 and 2000 Census Summary File:** This dataset contains what is known as "100 percent data," meaning it contains the data collected for every household that participated in the Census and is not based on a representative population. Basic characteristics such as age, sex, and race are collected, but not more detailed information such as disability status, occupation, and income.

**American Community Survey:** The ACS is an ongoing statistical survey that samples a small percentage of the U.S. population every year, providing communities with more current population and housing data throughout the ten years between censuses.

**Home Mortgage Disclosure Act (HMDA) Data:** The HMDA requires financial institutions to maintain, report, and publicly disclose loan-level information about mortgages. These data help indicate whether lenders are serving the housing needs of their communities; provide public officials information to assist in decision and policymaking and show lending patterns that may be discriminatory. The public data are modified to protect applicant and borrower privacy. The HMDA was originally enacted by Congress in 1975 and is implemented by Regulation C.

**University of Florida's Shimberg Center for Housing Studies:** Research by the Shimberg Center for Housing Studies documents housing conditions and affordable housing needs in Florida's counties, cities, and neighborhoods; preserving Florida's affordable rental housing; linking affordable housing with land use and transportation decisions through GIS modeling; and supporting the development of energy-efficient and healthy homes. The center also produces the Florida Housing Data Clearinghouse, providing public access to data on housing needs and supply for Florida's counties and cities.

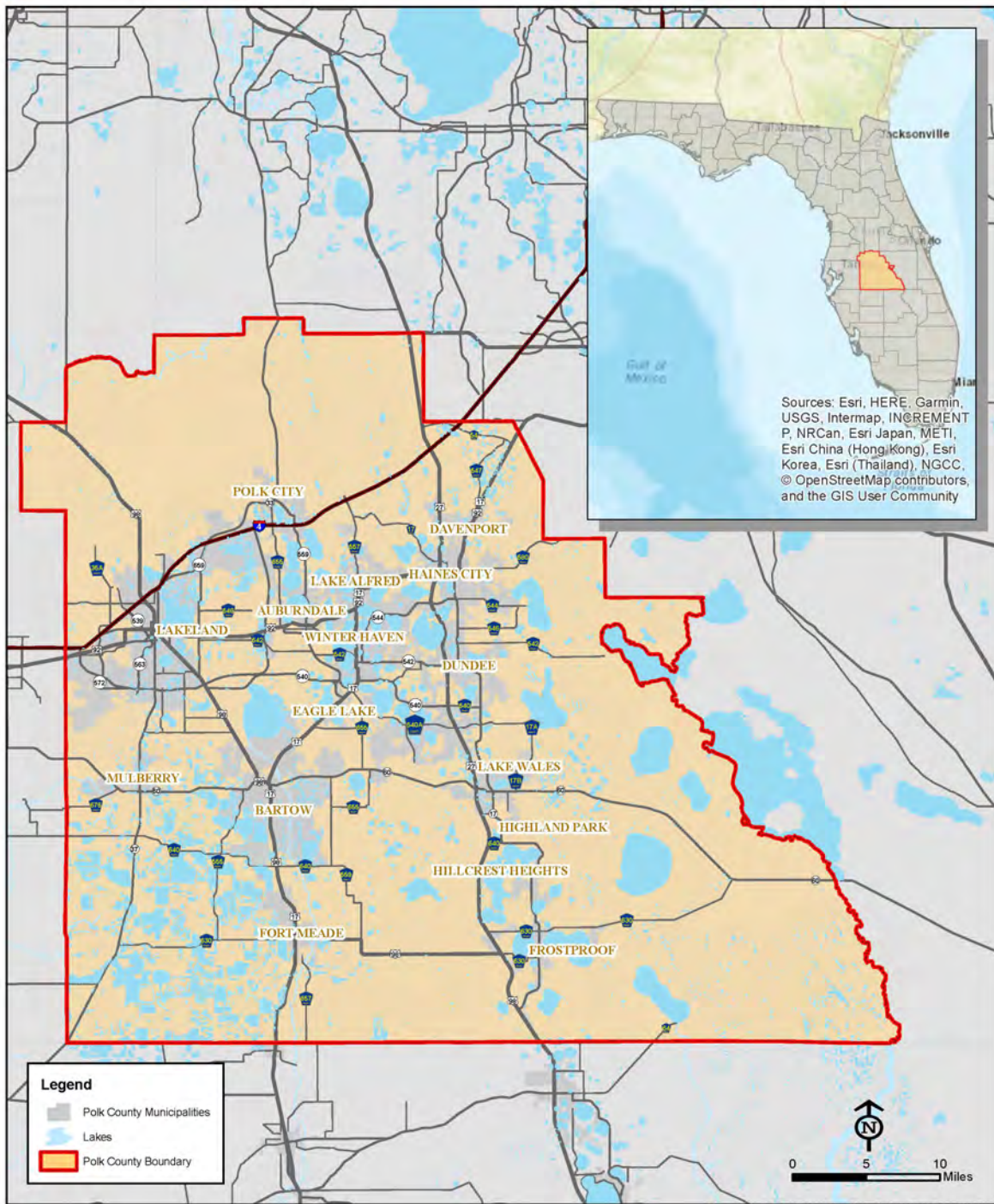
# Existing Conditions Analysis

## *Demographic and Socio-Economic Profile*

The Polk County 2020 Assessment of Fair Housing (AFH) was prepared, in part, through the review of data from the U.S. Census Bureau, the Home Mortgage Disclosure Act (HMDA), the University of Florida's Shimberg Center for Housing Studies, the Central Florida Development Council, and the U.S. Housing and Urban Development (HUD). These data provide the basis for the existing conditions analysis.

Polk County was established as Florida's 39<sup>th</sup> County in 1861. The area was once part of Hillsborough County and named in honor of 11th President John Knox Polk. Polk County is located in Central Florida, approximately equidistant from the east and west coast and halfway between the Florida/Georgia border and the southern tip of the state. Located along the I-4 corridor, Polk County is approximately 25 miles east of Tampa and 35 miles southwest of Orlando. Polk County is larger than the state of Rhode Island and almost equal in size to Delaware. The total area of the County, including water bodies, is approximately 2,010 square miles, which makes it the fourth largest County in Florida, exceeded only by Miami-Dade, Palm Beach, and Collier Counties. The total land area of Polk County is approximately 1,875 square miles (not including water bodies).

## Polk County LOCATION MAP



## Population

Polk County's population has more than doubled since 1980. Between 2019 and 2040, the Bureau of Economic and Business Research (BEBR) projects that the County's population will increase by approximately 29.3 percent from 690,606 in 2019 to 893,100 in 2040 (BEBR medium projections).

**Population History and Projections**

<b>Year</b>	<b>Population</b>
<b>1980</b>	<b>321,652</b>
<b>1990</b>	<b>407,222</b>
<b>2000</b>	<b>483,924</b>
<b>2010</b>	<b>602,095</b>
<b>2019*</b>	<b>690,606</b>
<b>2020*</b>	<b>704,100</b>
<b>2025*</b>	<b>766,400</b>
<b>2030*</b>	<b>817,000</b>
<b>2035*</b>	<b>858,000</b>
<b>2040*</b>	<b>893,100</b>

Source: US Census Bureau and \*BEBR

According to the BEBR 2019 Census estimates, approximately 61.3 percent of the population of the County lives outside of one of Polk's 17 municipalities. As of 2019, the largest city, Lakeland, has 107,552 residents, which is approximately 16 percent of the County's population, and is located on the western edge of the County. The other core city of the metropolitan area, Winter Haven, is located in the eastern part of the County and has 44,815 residents. The County seat, Bartow, is located southeast of Lakeland and southwest of Winter Haven and has 19,665 residents. The other municipalities, as indicated in the table below, include Auburndale, Davenport, Dundee, Eagle Lake, Fort Meade, Frostproof, Haines City, Highland Park, Hillcrest Heights, Lake Alfred, Lake Hamilton, Lake Wales, Mulberry, and Polk City. The table includes the projected population through 2040.



### Population Projections by Jurisdiction

Jurisdiction	2019	2020	2025	2030	2035	2040	Percent
Auburndale	16,534	16,908	18,682	20,260	21,568	22,673	37.11%
Bartow	19,665	19,809	21,167	22,377	23,564	24,400	25.08%
Davenport	6,038	6,366	8,074	9,586	10,880	12,044	99.50%
Dundee	4,957	5,100	5,799	6,450	6,945	7,380	48.88%
Eagle Lake	2,649	2,669	2,764	2,839	2,919	2,968	12.17%
Ft. Meade	5,786	5,802	5,853	5,875	5,916	5,896	1.92%
Frostproof	3,197	3,218	3,298	3,358	3,429	3,462	8.29%
Haines City	25,533	26,332	30,086	33,296	35,809	37,880	48.36%
Highland	263	265	274	283	290	296	12.55%
Hillcrest	256	256	255	251	251	247	-4.26%
Lake Alfred	6,199	6,355	7,101	7,724	8,231	8,684	40.09%
Lake	1,430	1,440	1,499	1,548	1,600	1,633	14.12%
Lake Wales	16,062	16,421	18,079	19,446	20,446	21,208	32.03%
Lakeland	107,552	109,363	117,573	123,910	128,782	133,119	23.77%
Mulberry	3,983	4,025	4,211	4,339	4,443	4,524	13.58%
Polk City	2,321	2,386	2,688	2,972	3,240	3,487	50.24%
Winter	44,815	46,098	52,337	58,076	62,448	66,340	48.03%
Polk-	16,534	16,908	18,682	20,260	21,568	22,673	37.11%
Polk County	19,665	19,809	21,167	22,377	23,564	24,400	25.08%

#### Sources:

- U.S. Census for historical population numbers.
- Estimates and projections for Polk County by the Bureau of Economic and Business Research, the University of Florida based on April 1, 2019 population estimates.
- Projections for jurisdictions by the University of Florida Shimberg Center for Housing Studies.

### Population by Sex

The following table shows the mix of the male and female population in the County, State, and nation. In all three geographic areas, the ratio of males to females has been nearly equal, with the female population being slightly higher in each area.

#### Population by Sex

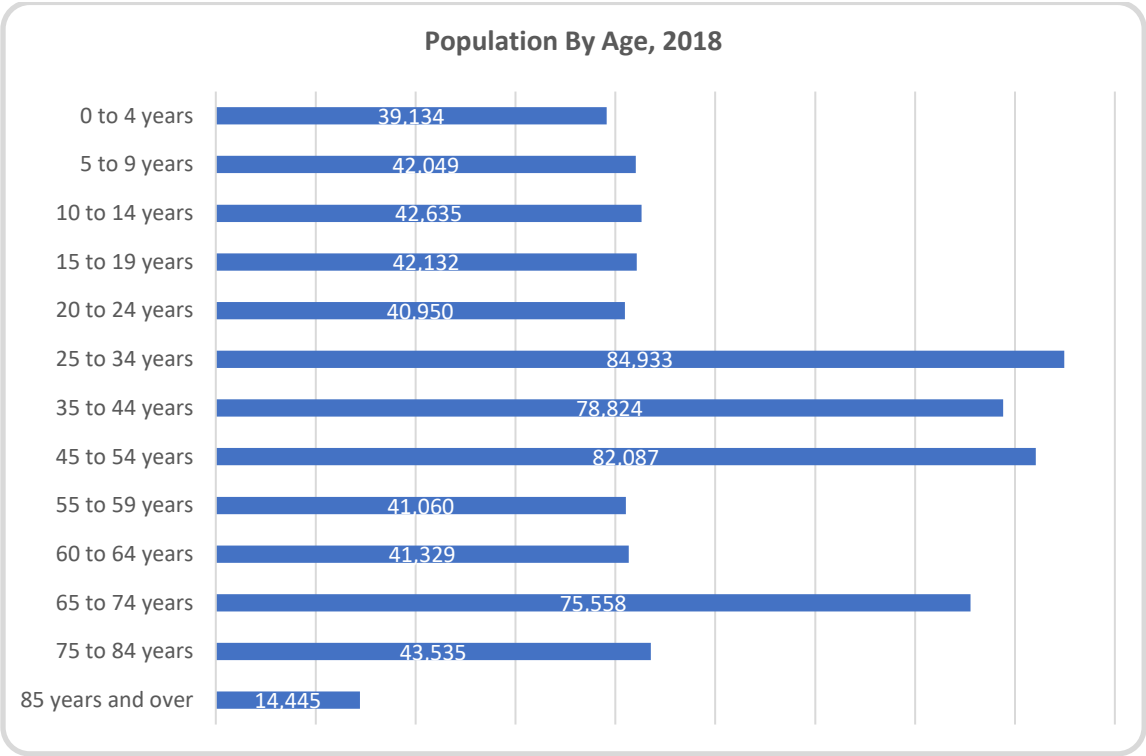
Sex	Polk	Florida	U.S.
Male	49.00%	48.90%	49.20%
Female	51.00%	51.10%	50.80%

Source: American Community Survey 2018 5-Year Estimate Table DP-05



Population by Age

According to the American Community Survey 2018 5-Year Estimate, Polk County's median age is 40.3, which is lower than Florida's median age of 41.9 and higher than the nation's median age of 37.9. As illustrated in the graph below, Polk County's population pyramid has a slight bulge in the 25-54 age ranges. Approximately 174,867 or 26.2 percent of the total population in Polk County is in the 60 years and above age range, which is on par with Florida and the nation, 26.1 percent, and 21.3 percent, respectively.



Source: American Community Survey 2018 5-Year Estimate Table DP-05

## County Population Projections by Age Group

The table below includes the Shimberg Center for Housing Studies population projections through 2040. The 45 to 49 age group and the 75 and older age group will increase their percentage of the total population by 2040 while all other age groups experience a decrease in the percent of the total population by 2040.

**Population Age Projections through 2040**

Age	Population 2020	% of Total 2020	Population 2030	% of Total 2030	Population 2040	% of Total 2040
0-4	42,929	6.1%	49,522	6.1%	51,853	5.8%
5-9	43,511	6.2%	49,709	6.1%	52,934	5.9%
10-14	44,957	6.4%	48,623	6.0%	53,228	6.0%
15-19	44,216	6.3%	48,318	5.9%	52,247	5.9%
20-24	41,491	5.9%	48,028	5.9%	48,735	5.5%
25-29	42,787	6.1%	46,911	5.8%	48,434	5.4%
30-34	40,471	5.8%	46,364	5.7%	50,703	5.7%
35-39	41,228	5.9%	48,840	6.0%	50,731	5.7%
40-44	39,211	5.6%	45,381	5.6%	49,673	5.6%
45-49	40,199	5.7%	45,644	5.6%	51,702	5.8%
50-54	40,553	5.8%	43,703	5.4%	48,454	5.4%
55-59	45,995	6.6%	46,465	5.7%	50,563	5.7%
60-64	47,123	6.7%	48,909	6.0%	50,524	5.7%
65-69	43,459	6.2%	55,094	6.8%	54,119	6.1%
70-74	38,442	5.5%	49,647	6.1%	51,061	5.7%
75+	64,373	9.2%	92,688	11.4%	124,983	14.0%
Total	700,945		813,846		889,944	

Source: Shimberg Center for Housing Studies

## Population by Race and Hispanic or Latino Ethnicity

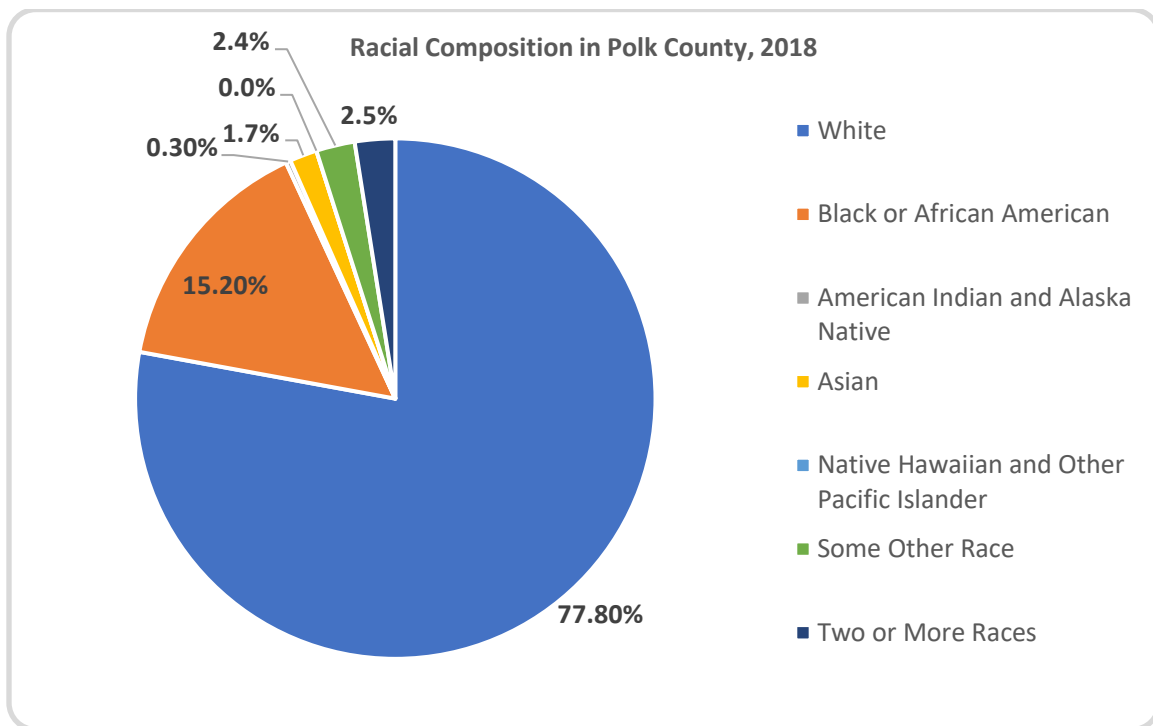
The 2014-2018 American Community Survey data indicate the racial composition of the population has shifted since the 2010 Census, with an increase in persons identifying as more than one race at the County, State, and national levels. The percentage of people who identify as white has increased slightly in Polk County while it has decreased in Florida and the nation. The percentage of persons who identify as black or African American, or Asian has increased at all three levels.

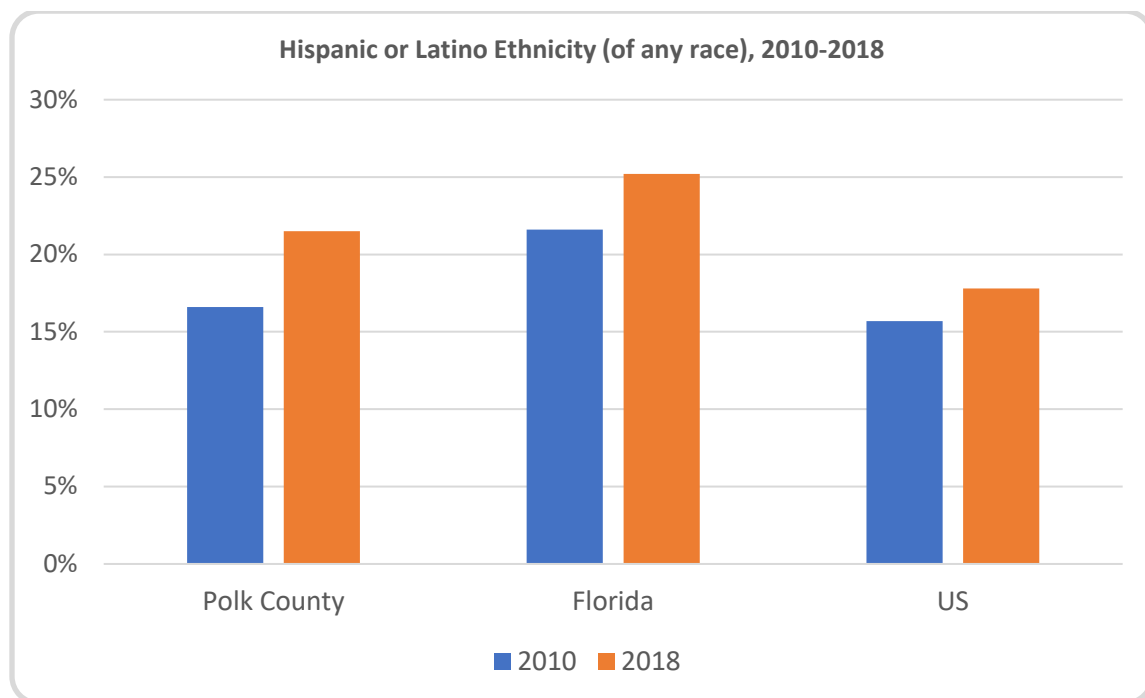
Polk County experienced a higher increase in persons identifying as Hispanic or Latino from 2010 to 2018 than the state or nation. Approximately 21.5 percent of Polk County's population identify as Hispanic or Latino ethnicity.

### Population Identification by Race and Hispanic or Latino Ethnicity

Race	Polk County 2010	Polk County 2018	Florida 2010	Florida 2018	U.S. 2010	U.S. 2018
<b>One Race</b>	<b>98.1%</b>	<b>97.5%</b>	<b>98.0%</b>	<b>97.4%</b>	<b>97.6%</b>	<b>96.8%</b>
White	77.4%	77.8%	76.3%	75.4%	74.0%	72.7%
Black or African American	14.3%	15.2%	15.7%	16.1%	12.5%	12.7%
American Indian and Alaska Native	0.4%	0.3%	0.3%	0.3%	0.8%	0.8%
Asian	1.6%	1.7%	2.4%	2.7%	4.7%	5.4%
Native Hawaiian and Other Pacific Islander	0.1%	0.0%	0.1%	0.1%	0.2%	0.2%
Some Other Race	4.3%	2.4%	3.4%	2.8%	5.5%	4.9%
<b>Two or More Races</b>	<b>1.9%</b>	<b>2.5%</b>	<b>2.0%</b>	<b>2.6%</b>	<b>2.4%</b>	<b>3.2%</b>
<b>Hispanic or Latino Ethnicity (of any race)</b>	<b>16.6%</b>	<b>21.5%</b>	<b>21.6%</b>	<b>25.2%</b>	<b>15.7%</b>	<b>17.8%</b>

Source: American Community Survey, 2018 5-Year Table DP-05





**Sources:**

- American Community Survey 2018 5-Year Table DP-05
- University of Florida Shimberg Center for Housing Studies Population and Household Projections

## Distribution and Concentration of Minority Populations

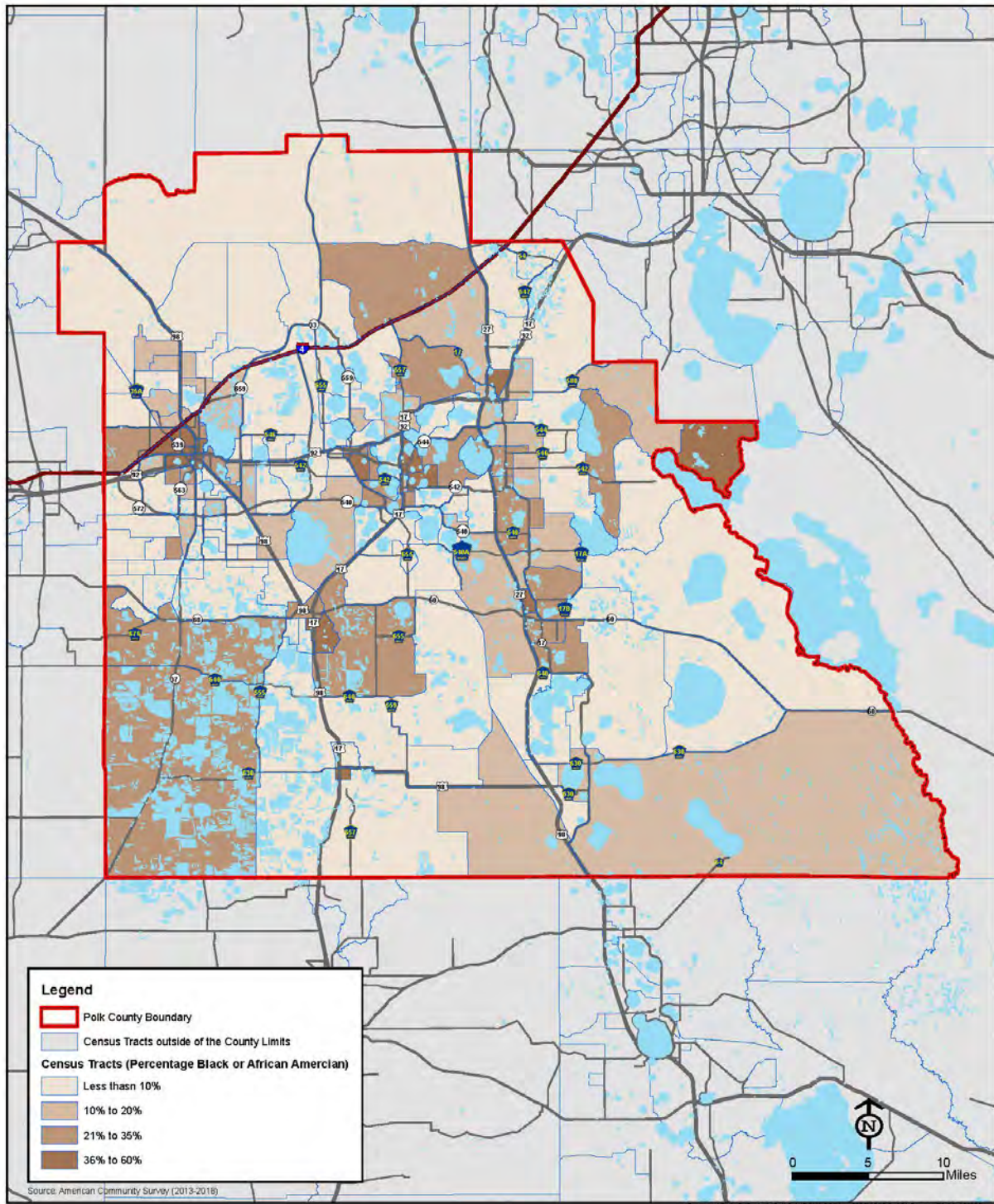
Throughout Polk County, the African American population is represented in the greatest proportions in or near the urban centers of all of the municipalities in the central part of the County, including Lakeland, Winter Haven, Bartow, Lake Wales, Mulberry, Auburndale, and Haines City. There are also significant representative proportions in the southeastern and southwestern corners of the County (refer to map on next page).

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

## Minority Concentration Areas

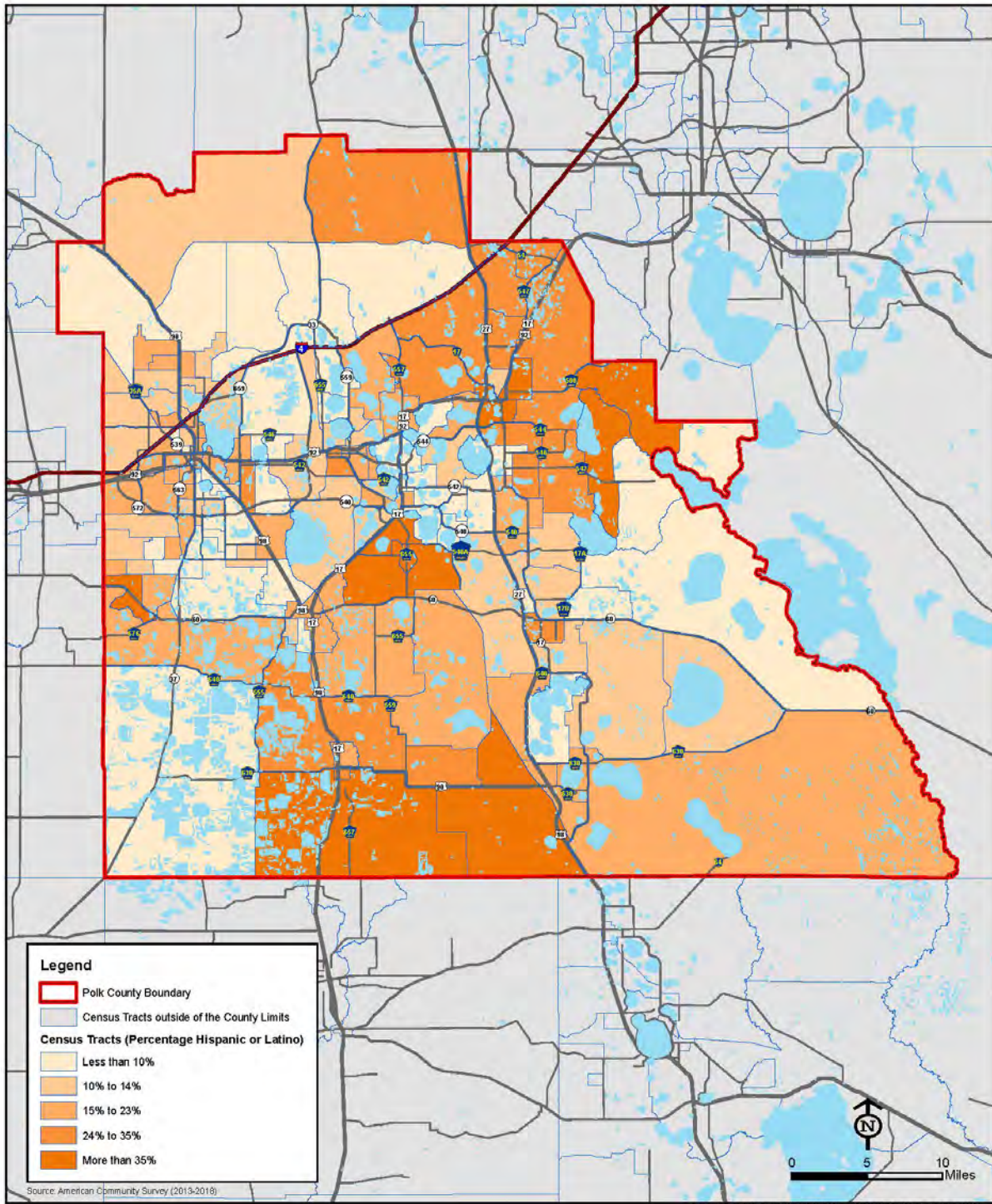
Areas of minority concentration are defined as block groups whose percentages of a specific minority group are 10 percent or greater than that of the jurisdiction as a whole. The African American population and Hispanic population represent 15.2 percent and 21.5 percent, respectively, of the total population in Polk County.

## Polk County Percent of Black or African American Population by Census Tracts





## Polk County Percent of Hispanic or Latino Population by Census Tracts



## Limited English-Speaking Households

According to the U.S. Census Bureau, a "limited English-speaking household" is one in which no member 14 years old and over (1) speaks only English or (2) speaks a non-English language and speaks English "very well." In other words, all members 14 years old and over have at least some difficulty with English. This is a lower percentage than both Florida and the nation. Approximately 3.7 percent of all households in Polk County are limited to English-speaking households. Of the households that are limited English-speaking, approximately 17.6 percent speak Asian and Pacific Island languages.

### Limited English-Speaking Households

Language	Polk County	Florida	U.S.
Percent of All Households	3.7%	6.9%	4.4%
Spanish	18.5%	26.5%	21.9%
Other Indo-European languages	14.2%	17.3%	15.2%
Asian and Pacific Island languages	17.6%	19.8%	25.3%
Other languages	7.7%	13.1%	16.9%

Source: American Community Survey 2018 5-Year Survey Table S-1602

## Veterans

Polk County has a higher percentage of civilian population 18 years and older that are veterans with approximately 9.3 percent, than Florida, approximately 8.9 percent, or the nation, 7.5 percent. More than 90 percent of the veteran population in all three jurisdictions is male. Approximately 76.4 percent of Polk County's veteran population is over 55 years old, compared to 71.5 percent for Florida and 67.5 percent for the nation. A higher percentage of the veterans in Polk County identify as white than the veterans in Florida or the nation. The percentage of veterans in Polk County that identify as Hispanic or Latino (of any race) is higher than the nation and lower than Florida. Approximately 70.7 percent of the veterans in Polk County participate in the labor force. The median income for Polk County veterans is lower than the median income for veterans in Florida and the nation. Polk County has a higher percentage of veterans with a disability, approximately 32.6 percent, than Florida with 29.6 percent and the nation with 29.0 percent.

### Veterans by Sex Civilian Population Ages 18 to 64

Sex	Polk	Florida	U.S.
Male	91.9%	91.1%	91.4%
Female	8.1%	8.9%	8.6%

Source: American Community Survey 2018 5-Year Survey Table S-2101



### Veterans by Age

Civilian Population 18 to 64 years	Polk County	Florida	U.S.
18 to 34 years	5.8%	7.3%	8.8%
35 to 54 years	17.7%	21.3%	23.6%
55 to 64 years	17.9%	17.6%	18.0%
65 to 74 years	29.8%	26.2%	26.2%
75 years and over	28.7%	27.7%	23.3%

Source: American Community Survey 2018 5-Year Survey Table S-2101

### Veterans by Race and Ethnicity

Civilian Population 18 to 64 years	Polk County	Florida	U.S.
White alone	87.9%	85.5%	82.5%
Black or African American alone	8.6%	10.7%	11.7%
American Indian and Alaska Native alone	0.5%	0.4%	0.8%
Asian alone	0.8%	0.9%	1.6%
Native Hawaiian and Other Pacific Islander alone	0.1%	0.1%	0.2%
Some other race alone	0.9%	1.0%	1.3%
Two or more races	1.2%	1.5%	2.0%
Hispanic or Latino (of any race)	7.8%	8.3%	6.7%
White alone, not Hispanic or Latino	81.8%	78.7%	77.7%

Source: American Community Survey 2018 5-Year Survey Table S-2101

### Veterans – Median Income and Poverty Status

Civilian Population 18 to 64 years	Polk County	Florida	U.S.
Labor Force participation rate	70.7%	73.8%	76.3%
Median Income in the Past 12 Months (2018 Inflation-Adjusted Dollars)	\$34,523	\$38,630	\$40,842
Income in the Past 12 Months Below Poverty Level	8.2%	7.2%	6.9%

Source: American Community Survey 2018 5-Year Survey Table S-2101

### Veterans – Disability Status

Civilian Population 18 to 64 years	Polk County	Florida	U.S.
With any Disability	32.6%	29.6%	29.0%
Without a Disability	67.4%	70.4%	71.0%

Source: American Community Survey 2018 5-Year Survey Table S-2101

## Households Headed by Persons Age 65 and Older

According to the 2018 American Community Survey, approximately 12.5 percent of Polk County's households are headed by persons aged 65 years and older, compared to 12.8 percent in Florida, and 10.7 percent in the nation.

## Disability

According to the 2018 American Community Survey, 15.4 percent of the County's total population report having a disability. This is higher than Florida at 13.4 percent and the nation at 12.6 percent. Federal law defines a person with a disability as —any person who has a physical or mental impairment that substantially limits one or more major life activities, has a record of such impairment or is regarded as having an impairment. Approximately 72.4 percent of Polk County's population with a disability are over 65 years old compared to 68.9 percent in Florida and 74.2 percent the United States. In Polk County, 8.8 percent of the population report having an ambulatory difficulty, 7.3 percent have an independent living difficulty, 5.9 percent have a cognitive difficulty, 4.3 percent have a hearing difficulty, 3.3 percent have a vision difficulty, and 3.2 percent have a self-care difficulty. Like the County, the most common disability type in Florida and the U.S. is an ambulatory disability at 7.6 percent and 7.0 percent, respectively.

### Disability by Age Category

Type of Disability	Polk County	Florida	U.S.
Under 5 years	0.9%	0.7%	0.7%
5 to 17 years	7.5%	5.7%	5.4%
18 to 34 years	7.2%	5.9%	6.2%
35 to 64 years	15.7%	12.3%	12.8%
65 to 74 years	25.9%	22.7%	25.1%
75 years and over	46.5%	46.2%	49.1%

Source: American Community Survey 2018 5-Year Survey Table S-1810

### Disability Characteristics

Type of Disability	Polk County	Florida	U.S.
With a Hearing Difficulty	4.7%	3.8%	3.6%
With a Vision Difficulty	3.9%	2.5%	2.3%
With a Cognitive Difficulty	5.2%	5.2%	5.1%
With an Ambulatory Difficulty	9.6%	7.6%	7.0%
With a Self-Care Difficulty	3.6%	2.8%	2.7%
With an Independent Living Difficulty	7.7%	6.0%	5.8%

Source: American Community Survey 2018 5-Year Survey Table S-1602

A household is considered cost-burdened if it pays more than 30 percent of its gross monthly income for housing. The table below shows the cost burden by household income based on the percentage of area median income (AMI) for households with a disability.

**Severely Cost Burdened Households, with Low-Income, with Disability**

<b>Housing Cost Burden</b>	<b>Household Income</b>	<b>Tenure</b>	<b>Household Count</b>
<b>30% or Less Cost Burden</b>	0-50% AMI	Renter	1,869
<b>30% or Less Cost Burden</b>	0-50% AMI	Owner	3,664
<b>30% or Less Cost Burden</b>	>50% AMI	Renter	6,669
<b>30% or Less Cost Burden</b>	>50% AMI	Owner	34,067
<b>Greater than 30% Cost Burden</b>	0-50% AMI	Renter	7,221
<b>Greater than 30% Cost Burden</b>	0-50% AMI	Owner	6,998
<b>Greater than 30% Cost Burden</b>	>50% AMI	Renter	3,930
<b>Greater than 30% Cost Burden</b>	>50% AMI	Owner	5,312

**Source:** Shimberg Center for Affordable Housing

## Economic Profile

### Labor Force

Polk County has a smaller percentage of the population 16 years and over in the labor force than Florida and the nation. Polk County's percent of the population 16 years and over in the civilian labor force that are unemployed is only slightly higher than the state and the nation.

#### Population by Labor Force

Labor Force	Polk County	Florida	U.S.
Total Population 16 years and over in the Labor Force	54.9%	58.7%	63.3%
Total Population 16 years and over in the Civilian Labor Force	54.9%	58.3%	62.9%
Employed	51.1%	54.7%	59.3%
Unemployed	3.8%	3.7%	3.7%

Source: American Community Survey, 2018 5-Year Survey, Table DP-03

Polk County has a higher percentage of workers 16 years and over in Polk County that commute to work via car, truck or van than the state or nation. The percentage of workers that commute via public transportation or walking is lower than the rate for the state or the nation. The percentage of persons who worked from home is lower in Polk County than in the state or the nation.

#### Workers 16 Years and Older Commuting to Work

Sector	Polk County	Florida	U.S.
Car, truck, or van -- drove alone	82.5%	79.4%	76.4%
Car, truck, or van -- carpooled	10.0%	9.2%	9.1%
Public transportation (excluding taxicab)	0.5%	1.9%	5.0%
Walked	1.0%	1.4%	2.7%
Other means	1.7%	2.2%	1.8%
Worked at home	4.2%	5.8%	4.9%

Source: American Community Survey, 2018 5-Year Survey, Table DP-03

All three geographic levels have similar breakdowns for occupations by sector. The largest percentage of the population is in the management, business, science, and arts occupations, followed by the sales and office occupations. The natural resources, construction, and maintenance occupations make up the smallest percentage of the occupations by sector.

### Occupations by Sector for Civilian Population Over 16 Years Old

Sector	Polk County	Florida	U.S.
Management, business, science, and arts occupations	30.4%	35.1%	37.9%
Service occupations	20.0%	20.1%	17.9%
Sales and office occupations	23.8%	25.0%	22.1%
Natural resources, construction, and maintenance occupations	10.9%	9.3%	8.9%
Production, transportation, and material moving occupations	14.9%	10.4%	13.3%

Source: American Community Survey, 2018 5-Year Survey, Table DP-03

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, Florida's Natural Growers, Ben Hill Griffin Corporation, FedEx, Colorado Boxed Beef, MOSAIC, Comcar Industries, W.S. Badcock Corporation, Gator Freightways, and Saddle Creek Corporation.

### Major Employers by Number of Employed as of 2019

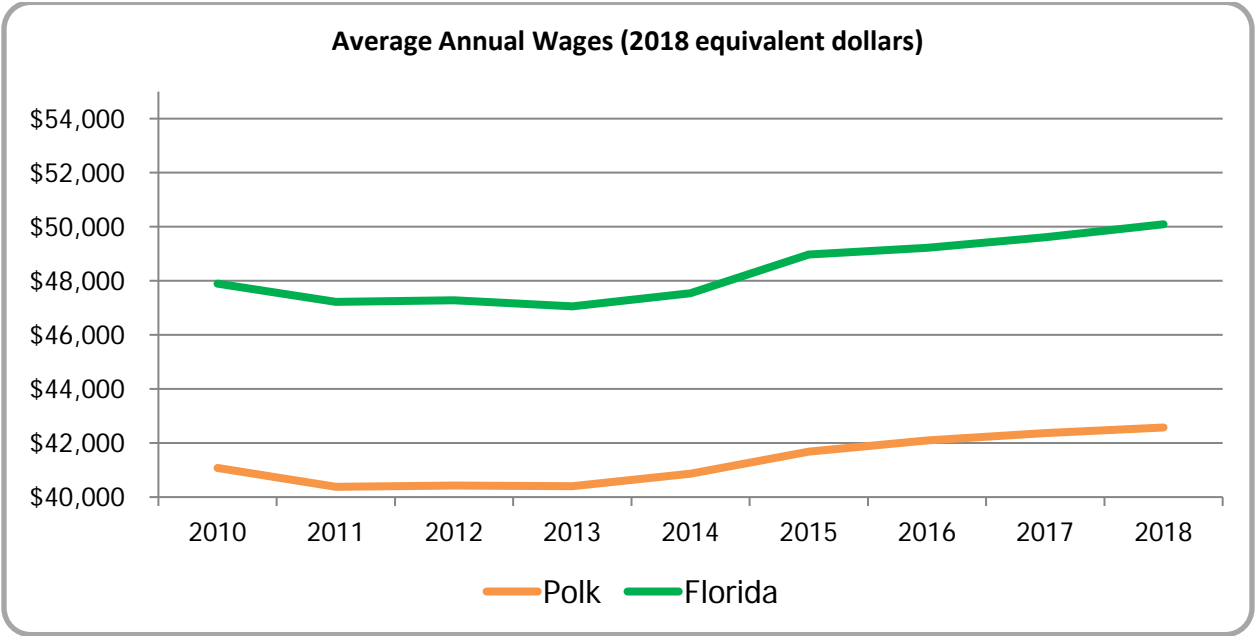
Top Employers	Number of Employees
Polk County School Board	13,235
Publix Super Market	12,500
Lakeland Regional Health	5,575
Walmart	4,250
GEICO	3,700
City of Lakeland	2,800
Winter Haven Hospital	2,200
Polk County Government	1,864
Watson Clinic	1,857
Polk County Sheriff's Office	1,751
Advent Health	1,550
LEGOLAND, Florida	1,500
Mosaic	1,353
Polk State College	1,200

**Sources:**

- American Community Survey 2018 5-Year Table DP-03
- CFDC Research

Average Annual Wage

A comparison of Polk County and the Florida annual average wage data shown below shows the progression of average wages from 2010 through 2018. Over that time, Polk County has experienced growth in wages, approximately 3.6 percent, while the State of Florida grew at 4.6 percent.



Source: Florida Department of Economic Opportunity Quarterly Census of Employment and Wages

The following table demonstrates Polk County's average annual wage by industry in a 2019 Massachusetts Institute of Technology (MIT) report by Dr. Amy K. Glasmeier.

#### Major Employers by Number of Employed as of 2019

Top Employers	Number of Employees
Management	\$92,531
Business & Financial Operations	\$60,837
Computer & Mathematical	\$74,732
Architecture & Engineering	\$70,463
Life, Physical, & Social Science	\$58,478
Community & Social Service	\$40,578
Legal	\$67,047
Education, Training & Library	\$46,718
Arts, Design, Entertainment, Sports and Media	\$44,451
Healthcare Practitioners & Technical	\$61,416
Healthcare Support	\$29,193
Protective Service	\$37,386
Food Preparation & Serving Related	\$21,478
Building & Grounds Cleaning & Maintenance	\$24,579
Personal Care & Service	\$23,521
Sales & Related	\$26,754
Office & Administrative Support	\$33,300
Farming, Fishing, & Forestry	\$24,182
Construction & Extraction	\$37,966
Installation, Maintenance & Repair	\$40,019
Production	\$31,684
Transportation & Material Moving	\$30,007

**Source:** 2019 Dr. Amy K Glasmeier and the Massachusetts Institute of Technology

### Household Income

The 2018 5-Year American Community Survey lists the median household income in Polk County as \$48,500, which is lower than the state and the nation. Approximately 83.1 percent of the households have income and benefits under \$100,000 compared to 77.3 percent for the state and 72.1 percent for the nation.

The 2010 Census found 15.2 percent of the people in Polk County were living in poverty versus 13.8 percent for Florida and the United States. The percentage of persons living below the poverty level has increased for the County, Florida, and the nation. The 2018 5-Year American Community Survey estimates 16.6 percent of Polk County's population is living below the poverty level. This exceeds the state's poverty rate of 14.8 percent and the nation's poverty rate of 14.1 percent.



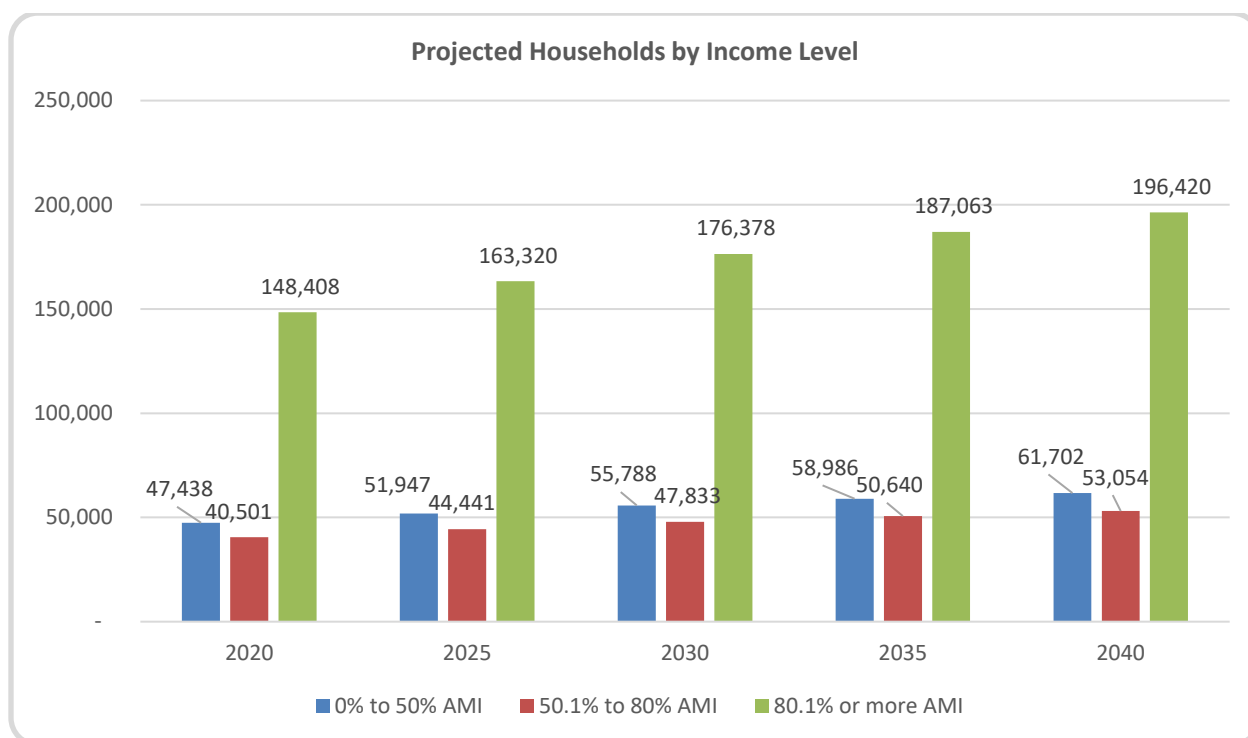
### Income and Benefits for Households (in 2018 Inflation-Adjusted Dollars)

Income and Benefits	Polk County	Florida	U.S.
Less than \$10,000	6.7%	6.8%	6.3%
\$10,000 to \$14,999	5.1%	4.7%	4.6%
\$15,000 to \$24,999	11.4%	10.5%	9.3%
\$25,000 to \$34,999	11.6%	10.7%	9.3%
\$35,000 to \$49,999	16.7%	14.3%	12.6%
\$50,000 to \$74,999	19.7%	18.4%	17.5%
\$75,000 to \$99,999	11.9%	11.9%	12.5%
\$100,000 to \$149,999	10.8%	12.5%	14.6%
\$150,000 to \$199,999	3.3%	4.8%	6.3%
\$200,000 or more	2.8%	5.4%	7.0%
<b>Median Household Income</b>	<b>\$48,500</b>	<b>\$53,267</b>	<b>\$60,293</b>

**Source:** American Community Survey, 2018 5-Year Survey, Table DP-03

The 2018 Average Annual Wages for Polk County is \$42,574. The area median income (AMI) is the midpoint of a region's income distribution, meaning that half of the households in a region earn more than the median and half earn less than the median. A household's income is calculated by its gross income, which is the total income received before taxes and other payroll deductions. In addition to calculating AMI, HUD defines and calculates different levels of AMI for geographic areas across the country by household size. Households earning less than 80% of the AMI are considered low-income households, households earning less than 50% of the AMI are considered to be very low-income, and households earning less than 30% of AMI are considered to be extremely low-income households. These income levels set relative to AMI identify households that may be eligible for certain housing assistance programs administered through HUD (however, the number of tiers used and percentage of AMI used for qualification varies by each housing program).

The Shimberg Center for Affordable Housing projects that by 2040 Polk County will have 61,720 very-low-income households, 53,054 low-income households, and 196,420 households with incomes greater than 80.1 percent of the area median. The incomes greater than 80.1 percent of the area median category experience the largest percent change with 32.4 percent from 2020 to 2040. The low-income group is projected to increase by 31.0 percent and the very low-income group is projected to increase by approximately 30.1 percent.



Source: Shimberg Center for Affordable Housing Studies

## 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 as 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.

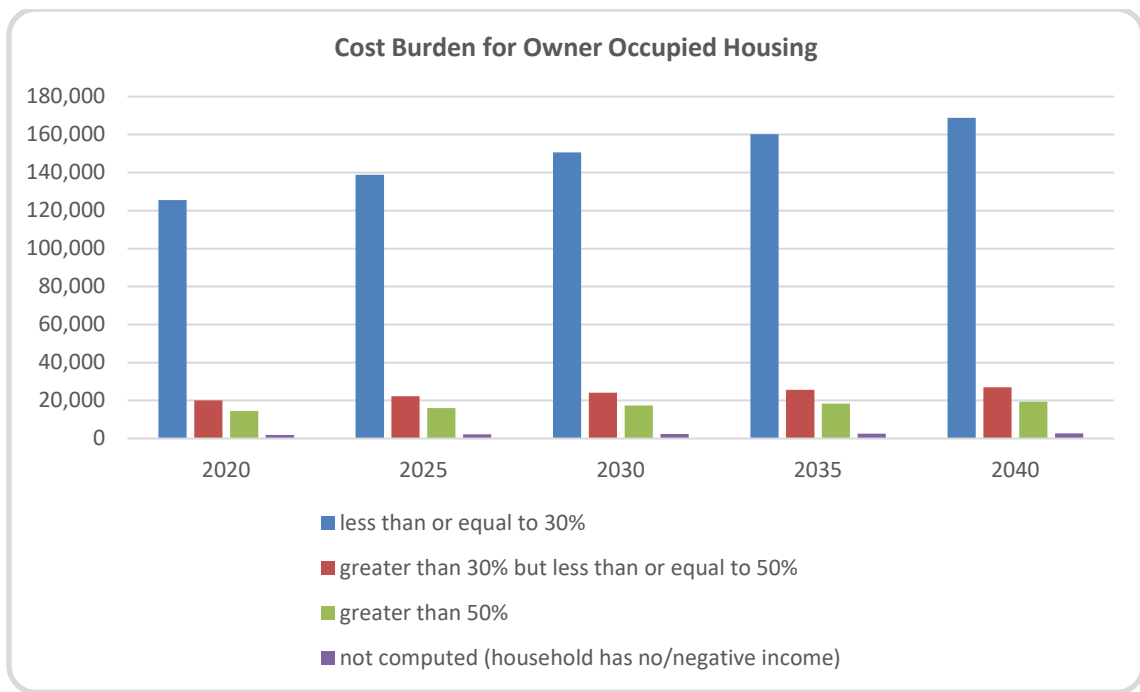
The table below shows the cost burden by household income based on the percentage of area median income (AMI). Approximately 44.2 percent of households that make less than 30 percent of the AMI pay more than 50 percent of their household income for housing, and approximately 49.8 percent of the households that make less than 30 percent of the area median income pay more than 30 percent of their household income for housing. For households that rent, those numbers increase to 47.9 percent and 51.8 percent, respectively.

### Polk County Cost Burden by Income, 2020 Estimate

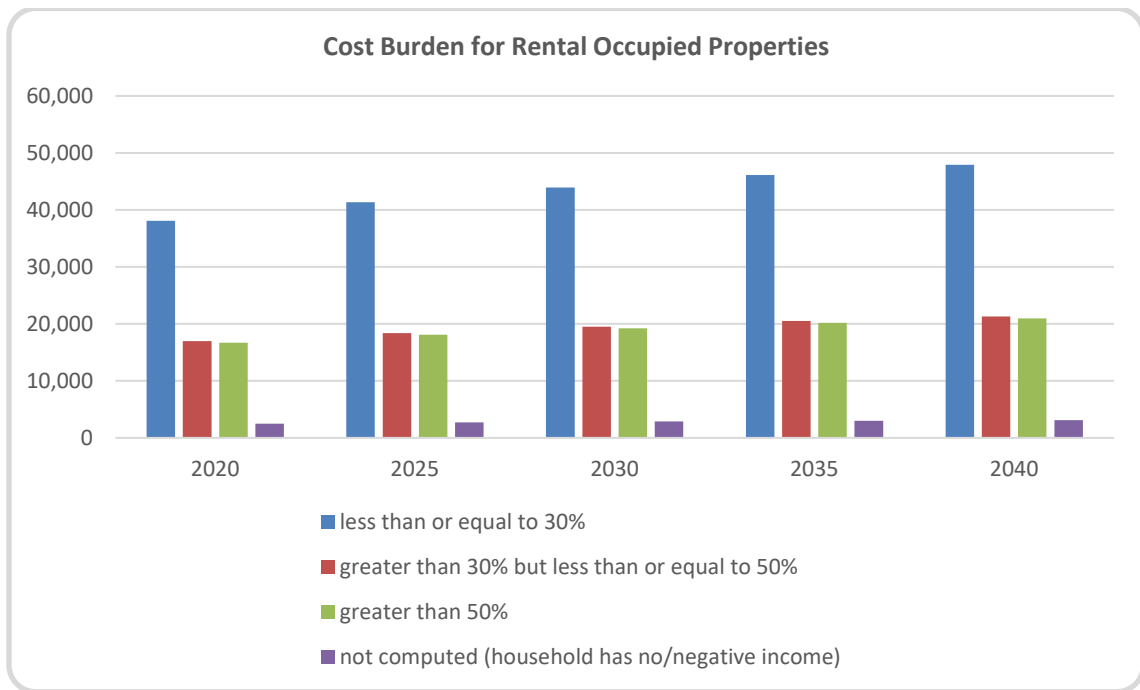
Household Income	30% or less	30.1-50%	More than 50%
All Households			
30% AMI or less	1.4%	5.6%	44.2%
30.01-50% AMI	4.6%	19.9%	32.2%
50.01-80% AMI	12.9%	37.0%	18.1%
80.01-100% AMI	10.8%	16.7%	2.4%
Greater than 100% AMI	70.3%	20.8%	3.2%
Owner Occupied Households			
30% AMI or less	0.9%	7.1%	39.9%
30.01-50% AMI	4.5%	19.1%	28.9%
50.01-80% AMI	12.5%	28.8%	22.2%
80.01-100% AMI	9.5%	17.0%	3.7%
Greater than 100% AMI	72.6%	28.0%	5.4%
Renter Households			
30% AMI or less	3.3%	3.9%	47.9%
30.01-50% AMI	4.7%	20.8%	35.0%
50.01-80% AMI	14.4%	46.6%	14.6%
80.01-100% AMI	14.9%	16.4%	1.3%
Greater than 100% AMI	62.8%	12.3%	1.3%
All Households			

**Source:** Shimberg Center for Housing Studies, Population, and Household Projections

The Shimberg Center for Housing Studies estimates that 34,551 owner-occupied households and 33,360 renters occupied households will spend more than 30% of their income on housing in all of Polk County in 2020 and that 42,255 owner-occupied households and 46,443 renters occupied households will spend more than 30% of their income on housing in all of Polk County in 2040. This includes unincorporated Polk County and municipalities. The charts below show the estimates of the households that are cost burden through 2040.



**Source:** Shimberg Center for Affordable Housing Studies



**Source:** Shimberg Center for Affordable Housing Studies

## Poverty Status

According to the American Community Survey, the percentage of the Polk County population below the Federal Poverty Level was higher each year than the State of Florida and the nation's percentage. The percent below the poverty level for each jurisdiction is lower in 2018 than it was in 2012.

### Population Below Poverty Level, 2012 – 2018

Percent Below Poverty Level	Polk County	Florida	U.S.
2012	17.5%	15.6%	14.9%
2013	18.2%	16.3%	15.4%
2014	18.5%	16.7%	15.6%
2015	18.3%	16.5%	15.5%
2016	17.7%	16.1%	15.1%
2017	17.3%	15.5%	14.6%
2018	16.6%	14.8%	14.1%
2012	17.5%	15.6%	14.9%

**Source:** American Community Survey, 2012 - 2018 5-Year Surveys, Table S-1701

## Unemployment Rate

The unemployment rate is generally used to gauge the overall productive capacity or overall health of the economy under consideration—the unemployment rate declines during periods of economic prosperity and rise during periods of economic hardship or recession. Ten-year comparison of the average annual unemployment rate is presented in the table below. Polk County's unemployment rate is consistently higher than the unemployment rate in Florida and the nation.

### Unemployment Rate – 10- Year Comparison

Year	Polk County	Florida	U.S.
2009	11.3%	10.4%	9.3%
2010	12.1%	11.1%	9.6%
2011	11.3%	10.0%	8.9%
2012	9.7%	8.5%	8.1%
2013	8.3%	7.3%	7.4%
2014	7.2%	6.3%	6.2%
2015	6.3%	5.4%	5.3%
2016	5.6%	4.9%	4.9%
2017	4.8%	4.2%	4.4%
2018	4.1%	3.6%	3.9%
2019	3.7%	3.1%	3.7%

**Source:** FloridaJobs.com

## Foreclosure Rate

The Polk County Clerk's office reports that there have been 1,664 foreclosures filed in Polk County, Florida, during 2019. This is down from the peak year of 2009, where 10,747 foreclosures were filed. The foreclosure rate was steadily declining to a low of 1,527 in 2017. The breakdown in the following chart shows the number of foreclosures filings since 2003 in Polk County.

**Foreclosures by Year**

Year	Number of Foreclosures
2003	2,839
2004	2,417
2005	2,096
2006	2,345
2007	5,132
2008	9,467
2009	10,747
2010	6,748
2011	3,906
2012	6,288
2013	4,109
2014	2,714
2015	2,348
2016	1,982
2017	1,527
2018	1,849
2019	1,664

**Sources:** Polk County Clerk of the Court

## Educational Attainment

### Population 25 Years and Older

Approximately 84.8 percent of the population 25 years old and over in Polk County is a high school graduate or higher and approximately 20 percent has a bachelor's degree or higher. The 15.2 percent of the population that has an educational attainment of less than high school has a median earning of \$22,316 and a 27.5 percent poverty rate.

**Polk County Educational Attainment  
Population 25 Years Old and Older**

Year	Polk County	Florida	U.S.
Less than high school graduate	15.2%	\$22,316	27.5%
High school graduate (includes equivalency)	35.4%	\$27,494	14.4%
Some college or Associate's degree	29.4%	\$32,285	9.9%
Bachelor's degree	13.2%	\$44,483	4.9%
Graduate or professional degree	6.8%	\$53,156	--

Source: American Community Survey, 2018 5-Year Survey, Table S1501

## Housing

### Dwelling Units by Type

Approximately 63.5 percent of the County's housing stock is single-family units (attached or detached) versus 60.5 percent for Florida and 67.3 percent nationwide. The County had a lower than the average number of multi-family units, 15.0 percent versus 30.4 percent for Florida and 26.2 percent nationwide, and a higher proportion of mobile homes, 21.3 percent versus 9.0 percent in Florida and 6.2 percent nationwide.

**Number of Dwelling Units Built by Type**

Property Type	Number	Percentage
1-unit detached structure	178,701	61.2%
1-unit, attached structure	6,825	2.3%
2 units	9,932	3.4%
3 to 4 units	10,370	3.6%
5 to 9 units	8,079	2.8%
10 to 19 units	6,767	2.3%
20 or more units	8,366	2.9%
Mobile Home	62,122	21.3%
Boat, RV, Van, etc.	634	0.2%
Total Housing Units	291,796	100.00%

Source: American Community Survey, 2018 5-Year Survey, Table DP-04



Approximately 63.5 percent of the County's housing stock is single-family units (attached or detached) versus 60.5 percent for Florida and 67.3 percent nationwide. The County had a lower than the average number of multi-family units, 15.0 percent versus 30.4 percent for Florida and 26.2 percent nationwide, and a higher proportion of mobile homes, 21.3 percent versus 9.0 percent in Florida and 6.2 percent nationwide.

**Polk County  
Number of Dwelling Units Built by Type by Year**

<b>Fiscal Year</b>	<b>Total Permits Issued (Residential &amp; Non-Residential)</b>	<b>1 and 2 Family Issued</b>	<b>Mobile Homes Issued</b>
2007/08	13,572	1,654	510
2008/09	11,926	781	320
2009/10	12,631	726	335
2010/11	13,424	662	234
2011/12	12,916	822	185
2012/13	14,246	1,105	301
2013/14	15,971	1,317	313
2014/15	17,956	1,524	380
2015/16	21,390	1,722	371
2016/17	22,236	2,162	373
2017/18	35,254*	2,717	551
2018/19	27,239	3,011	546
2019/20**	28,657	3,292	478

\*Hurricane Irma

\*\* COVID-91

Source: Polk County Building Department

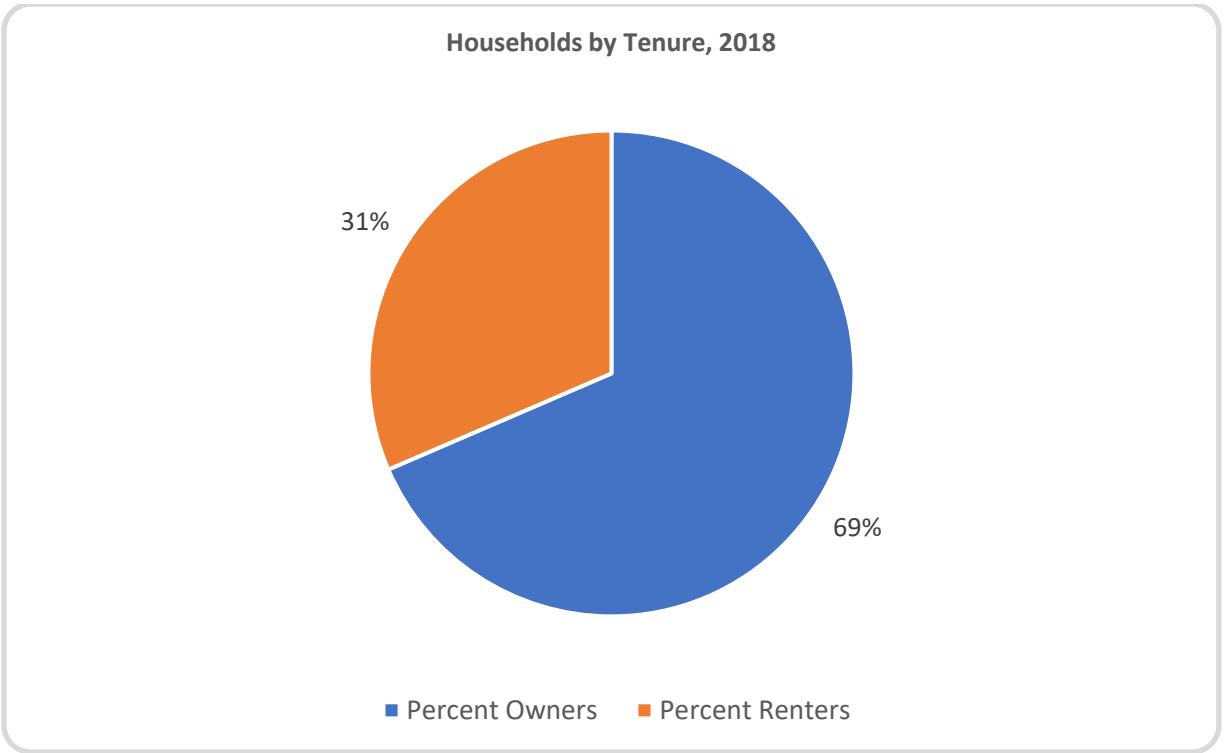
## Housing Tenure

Approximately 68.5 percent of the County's occupied housing units are owner-occupied, which is higher than the statewide average of 65.0 percent and the national average of 63.8 percent. Homeownership is often viewed as a way to gauge neighborhood stability. Studies demonstrate that homeowners typically are more involved in civic activities, move less frequently, and have a vested interest in the communities in which they live.

### Housing Tenure

<b>Occupied Units Paying Rent</b>	<b>Estimate</b>	<b>Percent</b>
Occupied housing units	<b>231,260</b>	--
Owner-occupied	<b>158,475</b>	<b>68.5%</b>
Renter-occupied	<b>72,785</b>	<b>31.5%</b>
Average household size of owner-occupied unit	<b>2.74</b>	--
Average household size of the renter-occupied unit	<b>3.04</b>	--

Source: American Community Survey, 2018 5-Year Survey, Table DP-04



**Source:** American Community Survey, 2018 5-Year Survey, Table DP-04

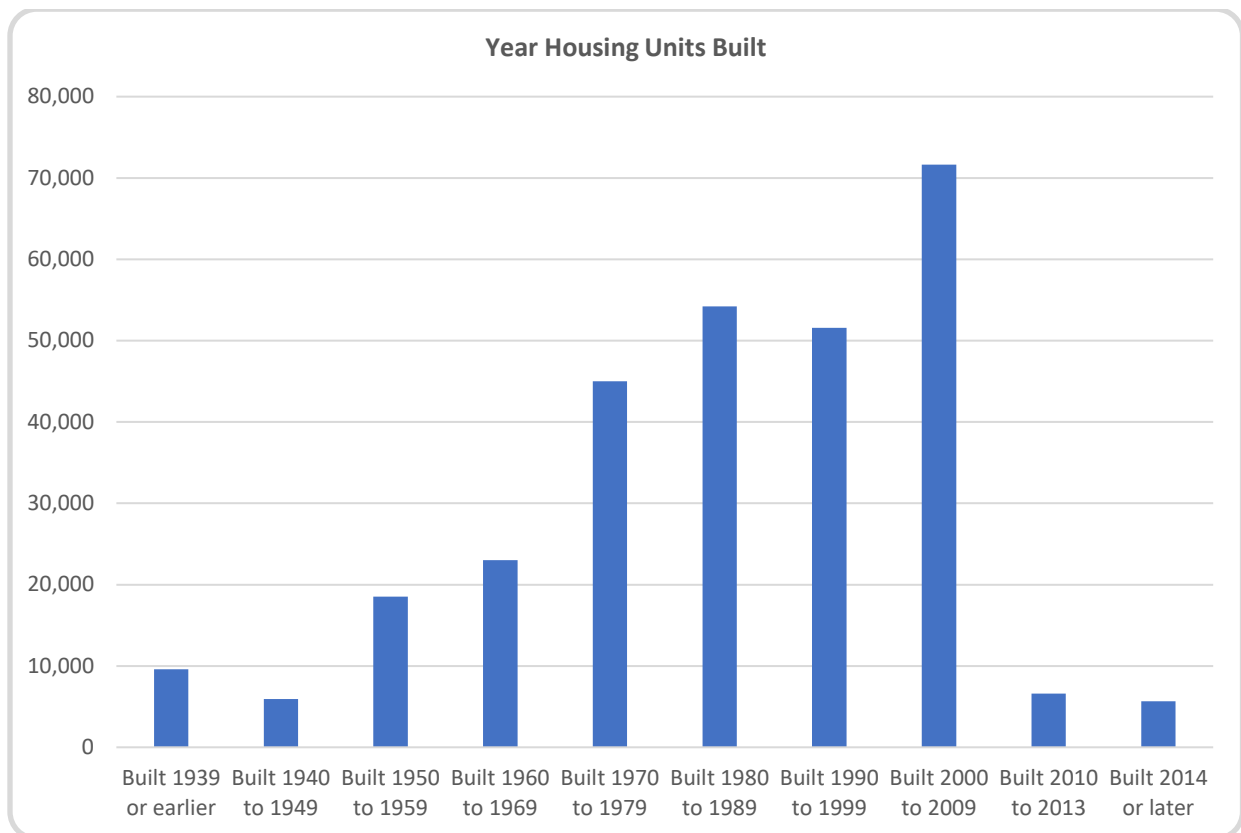
## Year Structure Built

Construction of most of the housing in the County occurred between 1970 and 2010. Approximately 35.0 percent of the housing units in Polk County are over 50 years old, which is slightly less than Florida and almost half of the nation. 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.

### Age of Housing

Total Housing Units	Polk County	Florida	United States
Built 2014 or later	1.9%	1.9%	1.6%
Built 2010 to 2013	2.3%	2.5%	2.6%
Built 2000 to 2009	24.6%	19.7%	14.3%
Built 1990 to 1999	17.7%	17.1%	13.9%
Built 1980 to 1989	18.6%	20.4%	13.5%
Built 1970 to 1979	15.4%	17.9%	15.3%
Built 1960 to 1969	7.9%	9.2%	10.7%
Built 1950 to 1959	6.4%	7.1%	10.4%
Built 1940 to 1949	2.0%	2.1%	5.0%
Built 1939 or earlier	3.3%	2.2%	12.8%

Source: American Community Survey, 2018 5-Year Survey, Table DP-04



Source: American Community Survey, 2018 5-Year Survey, Table DP-04

## Substandard Housing

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. Polk County has a higher percentage of overcrowded units than Florida or the nation but a lower percentage than Florida or the nation for the remaining substandard housing characteristics.

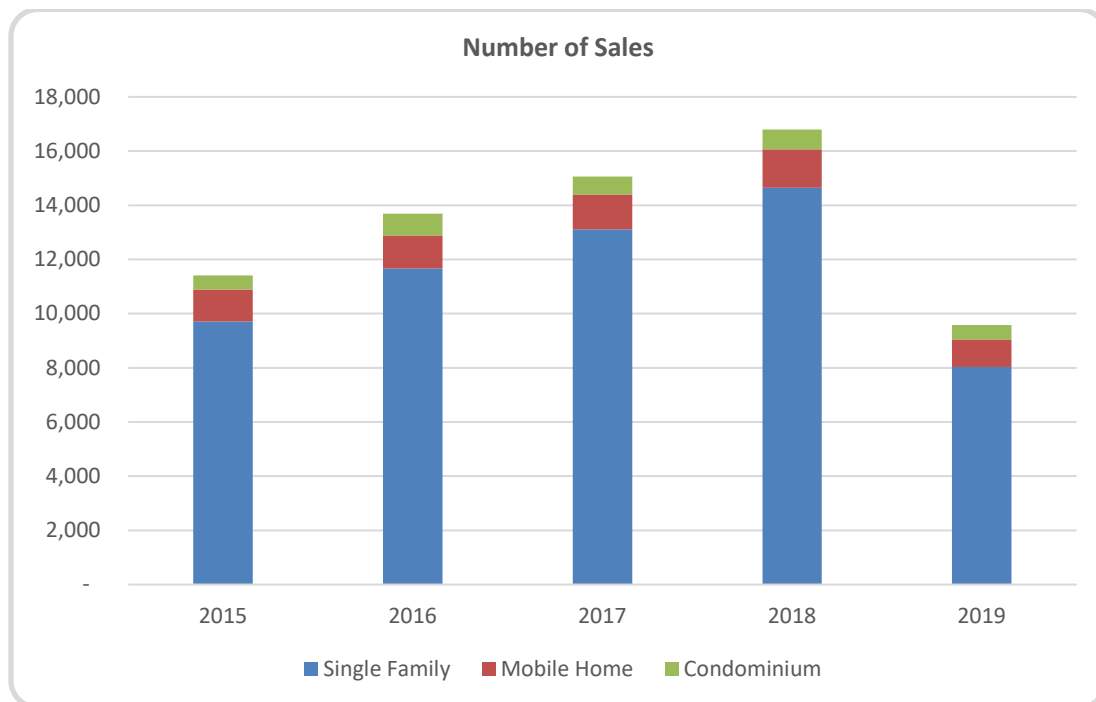
**Substandard Housing for Occupied Housing Units**

Place	Overcrowded Units	No Heating Fuel Used	Lacking Complete Kitchen Facilities	Lacking Complete Public Facilities
Polk County	3.7%	1.0%	0.5%	0.2%
Florida	3.0%	1.8%	0.7%	0.3%
US	3.4%	1.1%	0.8%	0.4%

Source: American Community Survey 2018 5-Year Survey Table DP-04

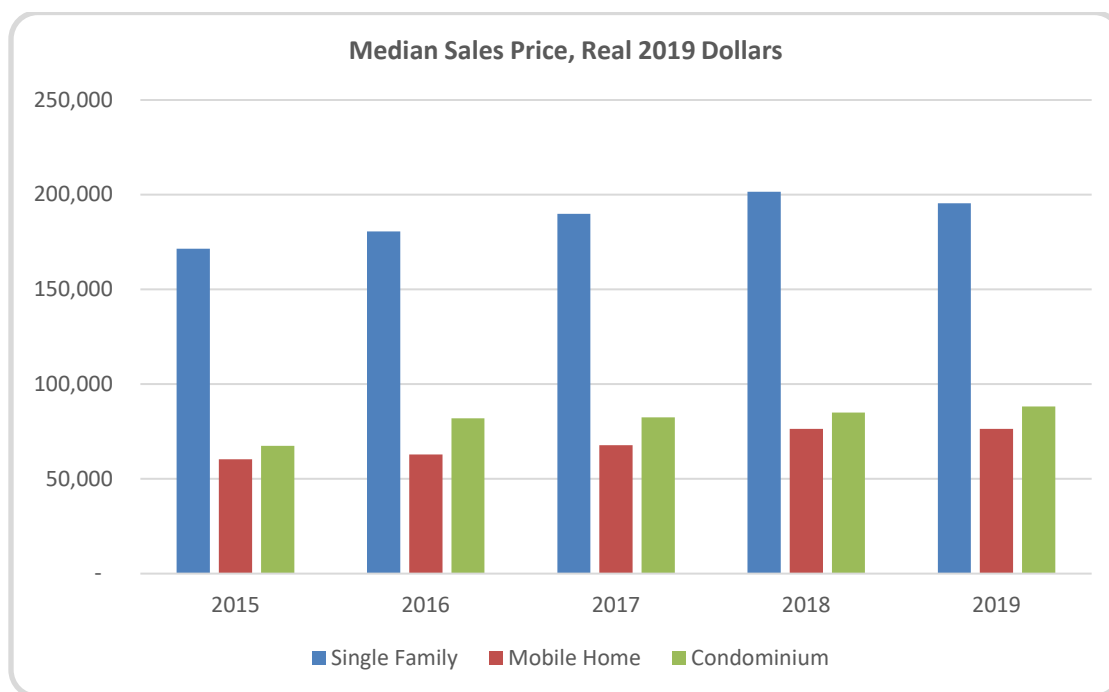
## Existing Home Sales

The number of existing home sales rose consistently since 2015 but declined in 2019 for single-family homes, mobile homes, and condominiums. Sales of single-family homes are significantly higher than sales for mobile homes and condominiums.



Source: Shimberg Center for Housing Studies

The median sales price for a single-family home was \$171,546 in 2015 and \$195,500 in 2019 (2019 real dollars). The median sales price for a mobile home was \$60,419 in 2015 and \$76,400 in 2019 (2019 real dollars). The median sales price for a condominium was \$67,377 in 2015 and \$88,250 in 2019 (2019 real dollars). Although for-sale housing costs have retreated from all-time highs, the median sales priced home in Polk County is still unaffordable to a large and growing segment of residents, including the workers who fill service industry jobs which are essential to Polk County and the State of Florida.

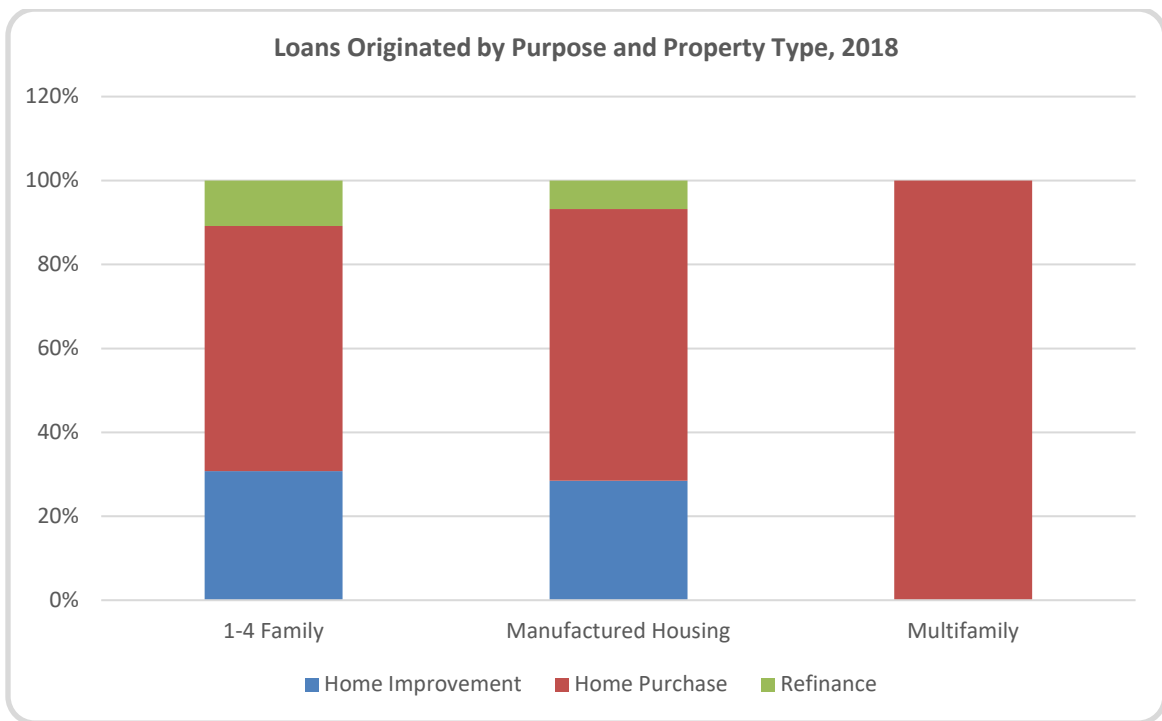


Source: Shimberg Center for Housing Studies

## Home Mortgage Disclosure Act

All U.S. financial institutions following Home Mortgage Disclosure Act (HMDA) data filing requirements if they meet certain criteria, such as having assets above a specific threshold. This law was enacted by Congress to provide adequate home financing to qualified individuals on reasonable terms and conditions. Data collected can be used to identify probable housing discrimination. The basic regulatory inquiry revolves around whether a protected class of persons is being denied a loan or offered different terms for reasons other than objectively acceptable characteristics such as income or collateral.

The 2018 HMDA data on the Florida Housing Data Clearinghouse was reviewed to identify problems in area lending. The majority of loans are for a home purchase, including approximately 59 percent of the loans for 1 to 4 family structures, 64.7 percent of manufactured housing, and 100 percent of multi-family. Home improvement loans include approximately 30.7 percent of 1 to 4 family structures and 28.5 percent of manufactured housing. Loans for refinancing include approximately 10.8 percent of 1 to 4 family homes and 6.8 percent for manufacture housing.



**Source:** Shimberg Center for Housing Studies

When examining the race of homebuyers in Polk County, the vast majority are white. This is consistent with the overall racial composition of the County. Whites represent almost 70 percent of the total County population. As the majority, whites have the most loans, high cost and non-high costs, and also have the majority of the loan denials as reflected in the tables below.

#### Home Purchase Loan Approval/Denial by Race or Hispanic/Latino Ethnicity, 2018

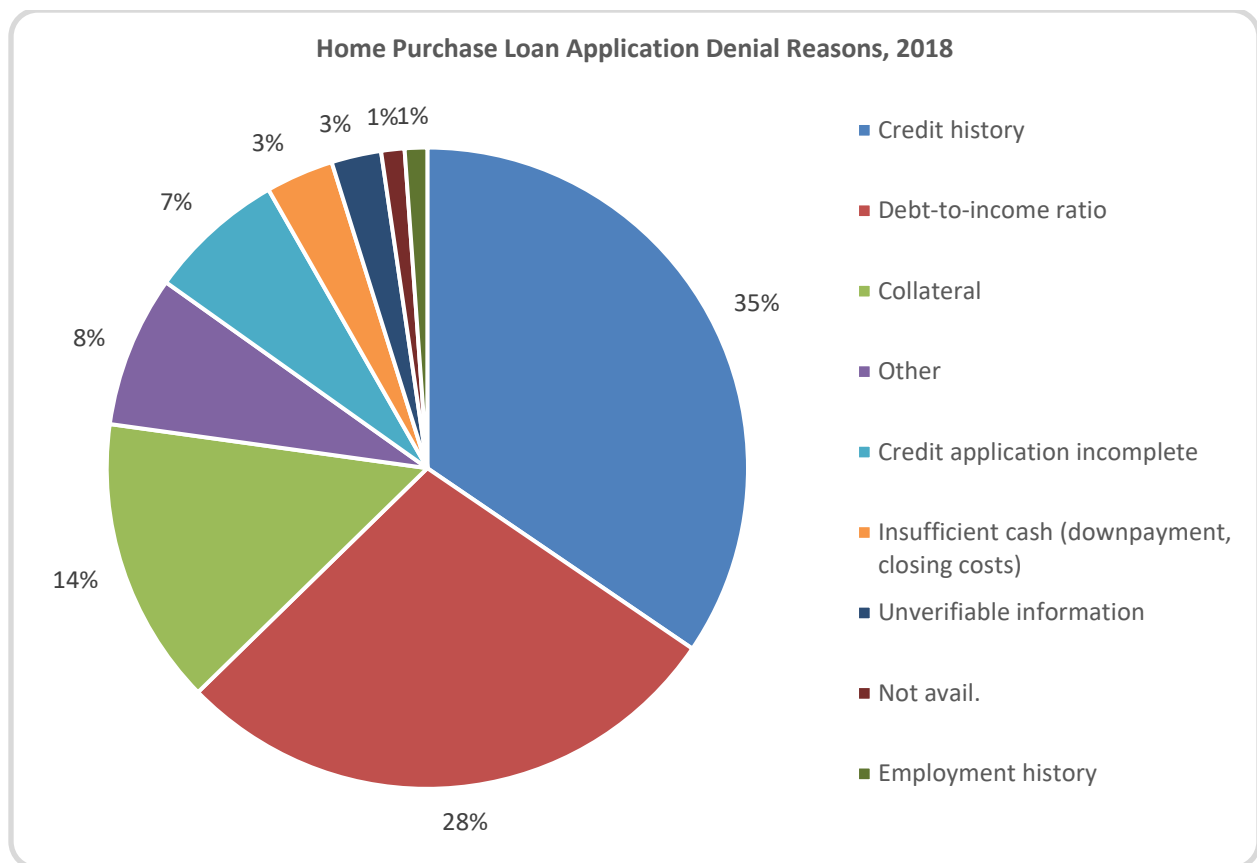
Applicant	Loan Approved	Application Denied	Other (Approved but not Accepted, Application Withdrawn by Applicant or Incomplete)
<b>Race</b>			
American Indian/Alaska Native	44	62	37
Asian	361	134	145
Black/African American	655	546	285
Native Hawaiian/Other Pacific Islander	27	48	14
White	7980	3332	2714
Not provided by applicant	1179	771	617
Not applicable	204	34	32
Missing	2	7	0
<b>Hispanic or Latino Ethnicity</b>	798	598	139

### Home Purchase Loan Application Denial Reasons, 2018

Denial Reason	Applications
Debt-to-income ratio	1,390
Employment history	56
Credit history	1,703
Collateral	716
Insufficient cash (down payment, closing costs)	169
Unverifiable information	124
Credit application incomplete	341
Other	377
Unavailable	58

**Source:** Florida Housing Data Clearinghouse HMDA 2018

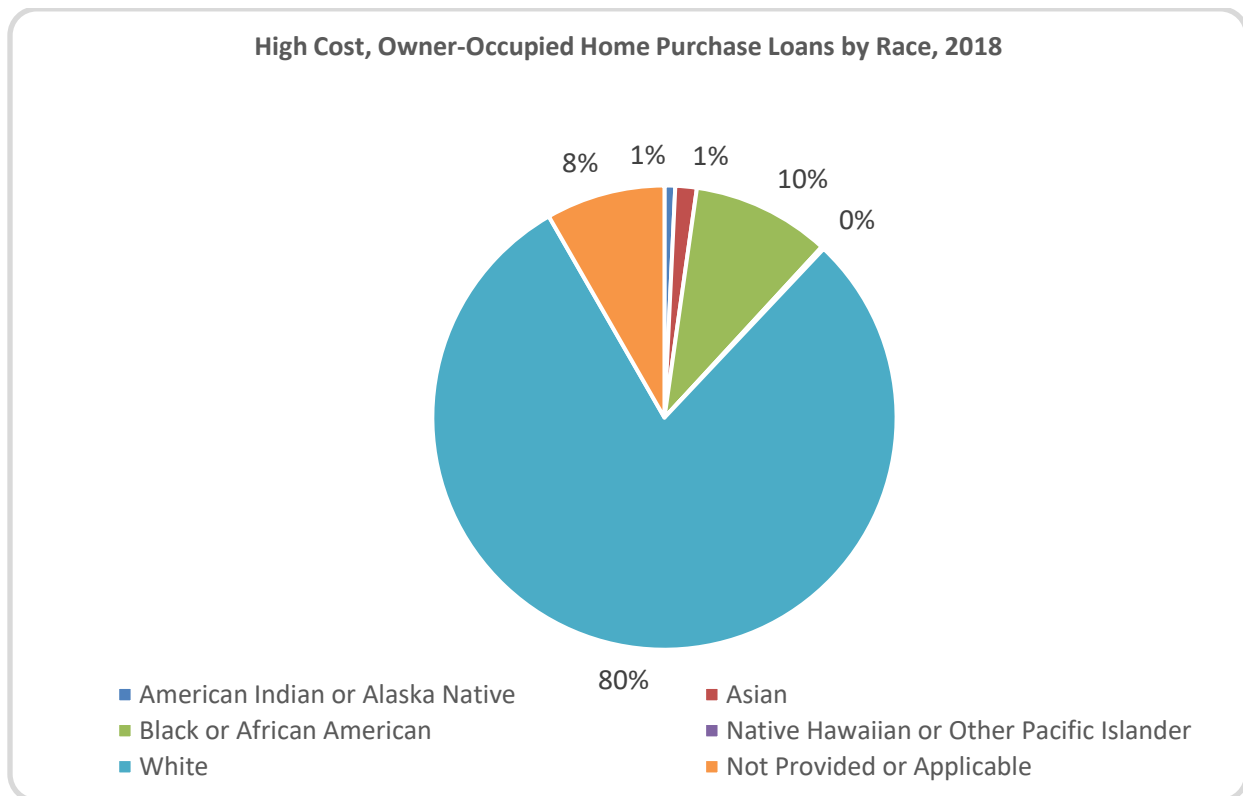
Of the loan applications that were denied in Polk County, the majority were denied for credit history (35 percent) or high debt to income ratios (28 percent). The pie-chart below shows the breakdown of loan application denials in 2018.



**Source:** Shimberg Center for Housing Studies



Whites and African Americans have the vast majority of high-cost loans, with 85% and 7%, respectively. High-Cost loans are typically having a higher risk of becoming delinquent loans.



**Source:** Shimberg Center for Housing Studies

## *Assisted Housing*

### **Inventory of Federal, State, and Locally Assisted Units**

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 will make very low-income, elderly, and very low-income, disabled households preferred target groups for rental assistance for the 2021-2025 Consolidated Plan. 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 the housing. Polk County Housing and Neighborhood Development have a minor repair program that can provide funds to remove architectural barriers and make homes accessible for eligible households with such needs.

Polk County also supports affordable housing efforts with an 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 income. Since 2003, Polk County has provided impact fee waivers and funds for many affordable multi-family developments. It is estimated that Polk County has waived impact fees for affordable housing in the amount of approximately \$6.2 million dollars as of 2019. Over 1,700 units were built as a result of the multifamily impact fee waivers and funding from the State Housing Initiative Partnership (SHIP) program and the HOME Homebuyer and Rehabilitation Program. According to the Florida

Housing Finance Corporation during FY 2016-2017 Polk County disbursed \$3,222,508 in SHIP funds to 120 households, 39 percent of which were considered to be special needs. Additionally, the County was able to support low-income tax credits to several developments in 2019. This included \$719,406 in impact fee waivers to Auburn Village for 102 units. Upon approval of the 84-unit Swan Lake Village project for low-income tax credits, income fee waivers will also be provided.

**Florida Housing Finance Corporation Tax Credit Funded Apartments  
50 units or more built since 2003**

<b>Apartment Name</b>	<b>Population Served</b>	<b>Year Built</b>	<b># Units</b>	<b>Affordable Units</b>	<b>Polk County Contribution</b>
Tower Point	Elderly	2003	192	192	\$233,000 –SHIP
Villas/Lk Smart	Family	2003	220	220	\$562,887 - SHIP
Wilmington	Family	2003	200	200	\$181,400 – Impact Fee
Pinnacle	Family	2005	156	156	\$129,012 – Impact Fee
Meeting House	Elderly	2005	160	160	\$119,200 – Impact Fee
Summerlin Oaks	Family	2007	144	144	\$1,052,753 – HHR Funds – \$290,448 – Impact Fee
St. Lukes Life Center	Elderly	2008	150	150	\$1,502,763 – SHIP/HHR
Cambridge Cove II	Family	2008	80	80	\$93,520 – Impact Fee
Manor at West Bartow	Elderly	2009	100	100	\$425,000 - SHIP
Lakeside Terrace	Elderly	2009	84	84	City of Winter Haven SHIP
Cypress Cove	Family	2010	80	80	
Sunrise Park	Family	2012	72	72	\$455,513 – Impact Fee
Wahneta Palm	Family	2013	64	64	\$358,336 – Impact Fee
Tupelo Vue	Family	2015	70	70	\$109,970 – Impact Fee
Auburn Village	Family	2017	102	102	\$719,406 Impact Fee Waiver
Swan Lake Village	Family	2017	84	84	To be Determined
	<b>TOTAL</b>		<b>1,772</b>	<b>1,772</b>	<b>\$5,513,802</b>

**Sources:**

- Shimberg Center for Housing Studies
- Florida Housing Finance Corporation
- Polk County Housing and Neighborhood Development Data

## Housing Units Available to Serve Elderly/Family with Disabilities

The table below indicates units available to serve the target population for persons with disabilities. These developments provide over 1,700 assisted units for elderly or disabled persons. These affordable rental developments received federal, state, or local funding.

**Inventory of Federal, State, and Locally Assisted Units  
for the Elderly, Disabled, and Families**

Development Name	City	Total Units	Assisted Units	Population Served
Kel Kim Commons	Auburndale	34	33	Elderly
New Horizons	Auburndale	57	57	Family
Azalea Gardens	Bartow	120	120	Family
Manor at West Bartow	Bartow	100	100	Elderly
Meetinghouse at Bartow	Bartow	160	160	Elderly
Carver Village	Bartow	82	82	Elderly/Family
Summerlin Oaks	Bartow	144	144	Family
Taro Pakemi	Bartow	18	17	Family
Whispering Pines	Bartow	64	64	Family
Elkhorn Apts.	Frostproof	36	36	Elderly
Frostproof Villas	Frostproof	32	31	Family
Pepper Tree Apts.	Frostproof	33	32	Family
Broadway Terrace	Ft. Meade	34	32	Family
Charlton Court	Ft. Meade	49	48	Family
Citrus Ridge Apt. II	Haines City	36	36	Family
Citrus ridge Apt	Haines City	30	30	Family
Eastwood Apt.	Haines City	42	42	Family
Eastwood Apt II	Haines City	34	34	Family
Haines City Apt	Haines City	45	45	Family
Harbor Court Apt.	Haines City	64	64	Elderly
Highland Ridge Apt.	Haines City	48	48	Family
Hilltop Terrace Apt	Haines City	32	31	Family
Key Cove Apt.	Haines City	28	28	Family
Laurel Hills Villas	Haines City	46	46	Family
Parkview Village	Haines City	196	196	Family
Pinnacle Pines	Haines City	156	156	Family
Village Green Apt II	Lakeshore	54	54	Family
Village Green Apt.	Lakeshore	54	54	Elderly
Redwood Apt.	Lake Alfred	30	30	Family
Domaris Apt	Lake Wales	56	56	Elderly
Lake Wales Gardens	Lake Wales	96	87	Family
Lake Wales Villas	Lake Wales	56	56	Elderly
Orangemont Village	Lake Wales	53	52	Family
Orangemont Village Ph I	Lake Wales	34	34	Family
Grove Manor	Lake Wales	140	140	Elderly/Family
Peace River Knoll	Lake Wales	34	34	Family
Sunrise Park	Lake Wales	72	72	Family
Tower Point	Lake Wales	192	192	Family
Wales Land Apt.	Lake Wales	34	33	Family
Abilities at Eagle's Nest	Lakeland	5	5	Disabilities

Development Name	City	Total Units	Assisted Units	Population Served
Aida Palms	Lakeland	96	96	Family
Bonnet Shores	Lakeland	75	75	Family
Cambridge Cove	Lakeland	200	200	Family
Cambridge Cove II	Lakeland	80	80	Family
Colton Meadow	Lakeland	72	72	Family
Country Manor Apartments	Lakeland	48	48	Family
Crystal Wood Apartments	Lakeland	64	63	Family
Dakota Park	Lakeland	40	40	Family
Hampton Hills Homes	Lakeland	7	7	Family
Highland Apartments	Lakeland	50	49	Family
Highland Apartments II	Lakeland	28	28	Family
Lakeland Presbyterian Apartments	Lakeland	196	196	Elderly
Lakeview Presbyterian Homes	Lakeland	104	104	Elderly
Lakewood Terrace Apartments	Lakeland	132	132	Family
Peace River	Lakeland	19	19	Disabilities
Center Properties				
Providence Reserve	Lakeland	139	139	Elderly
Renaissance at Washington Ridge	Lakeland	196	196	Family
St. Luke's Life Center	Lakeland	150	150	Family
Sterling Place	Lakeland	70	69	Elderly
Trinity Apartments	Lakeland	70	70	Elderly
Villas at Lake Bonnet	Lakeland	75	75	Family
Villages at Noah's Landing	Lakeland	126	126	Family/Disabilities
Washington/The Manor	Lakeland	197	111	Elderly/Family
Wilmington	Lakeland	200	200	Family
Oakview Apartments	Mulberry	29	28	Family
West Mulberry Heights	Mulberry	36	34	Family
Mulberry Homes	Mulberry	26	26	Elderly/Family
Polk City Villas	Polk City	35	35	Family
Village Apartments	Wahneta	7	7	Family
Abbey Lane Apartments	Winter Haven	125	124	Family
Cypress Cathedral Apartments	Winter Haven	68	68	Elderly
Cypress Cove	Winter Haven	80	80	Farmworker
Douglas A. Fraser Towers	Winter Haven	156	133	Elderly
Lakeside Terrace Senior	Winter Haven	84	84	Family
Lakeview Apartments	Winter Haven	156	82	Elderly
Episcopal-Catholic Apartments	Winter Haven	199	199	Elderly
First Christian Towers	Winter Haven	156	156	Elderly
Palm Place Apartments	Winter Haven	90	90	Family
Ridgewood Apartments	Winter Haven	33	33	Elderly/Family
Tupelo Vue	Winter Haven	70	70	Family
Villas at Lake Smart	Winter Haven	220	220	Family
Wahneta Palms	Winter Haven	64	64	Family
Winter Haven Manor	Winter Haven	126	125	Elderly
Winter Oak Apartments	Winter Haven	488	98	Family

**Source:** Shimberg Center for Affordable Housing

## *Polk County Regulations related to Affordable Housing*

### **Land Development Regulations and Residential Density**

Polk County has provisions in the Land Development Code that may be used for affordable developments, such as Planned Developments and bonus density points for affordable housing developments. This includes development with the Wahneta Neighborhood Planning Area.

### **Accessory Dwelling Units**

Accessory dwelling units have been identified as a tool to address affordable housing. Such dwellings may provide affordable housing for the elderly, single persons, couples, college students, or others. Section 206 of the Polk County Land Development Code allows for accessory dwelling units in all residential zoning districts subject to a Level 1 Review.

### **Planned Developments (Chapter 3, Section 303, Polk County Land Development Code)**

The Polk County Land Development Code establishes the Planned Development process as a mechanism for increasing densities and intensities, which may be permitted under the circumstances or using innovative design techniques. Planned development may be used to gain project design flexibility and to attach conditions where warranted. Planned developments exist under different names in certain districts such as:

- Suburban Planned Developments.
- Residentially Based on Mixed-Use Developments.
- Residential Mixed-Use Developments; and
- Rural Residential Developments.

### **Bonus Density Points for Affordable Housing Developments in the Wahneta Neighborhood**

The Polk County Comprehensive Plan and the Polk County Land Development Code established a Neighborhood Plan for the Wahneta Neighborhood and provided bonus density points for affordable housing developments in the Wahneta Neighborhood. The bonus density provisions are outlined in Chapter 4, Section 203.01 of the Land Development Code.

### **Flexible Lot Configuration and/or Building Setbacks**

Polk County does not have a specific lot configuration program expressly for affordable housing developments; however, the County has Zero Lot Line Design and Cluster Design options that could be used by affordable housing developers. These provisions are described in Sections 753 and 755 of the Polk County Land Development Code.

### **Cluster Development Design (Sections 753 and 755, Polk County Land Development Code)**

Polk County does not have a specific lot configuration program expressly for affordable housing developments; however, the County has Zero Lot Line Design and Cluster design options that may be used by

affordable housing developers. These provisions are described in Sections 753 and 755 of the Polk County Land Development Code.

The cluster design is an option for residential subdivisions to preserve natural or historic resources and to create a more efficient design of land and facilities. A cluster design may reduce some or all of the lots below the minimum lot size for the district provided that the approved density is maintained. The requirements for design, open space, internal transportation system, density, and minimum lot standards are outlined in this section. Cluster development may be approved for single-family detached and two-family attached residential subdivisions pursuant to the subdivision procedures of this code, including plat review.

Zero lot line design is offered as an option to promote the more efficient use of land by permitting the construction of a structure on one side lot line and allowing the consolidated of the required side setbacks into one useable side yard area. Zero lot line development is allowed, subject to certain requirements.

## **Parking Regulations**

Polk County has alternative parking strategy provisions that may be used by affordable housing developers. Polk County Land Development Code Section 710 provides for Alternative Parking Strategies that may be submitted to the Land Development Director for Approval. Additionally, the Land Development Code provides waivers for parking and other requirements, as outlined in Chapter 9 Section 932.

Section 710 of the Land Development Code allows applicants to submit a parking study when developing an alternative parking strategy, deferred parking plan, or requesting a waiver from parking requirements. Transportation demand management plans that aim to reduce sprawl congestion and decrease air pollution are also accepted.

## **Waiver to Technical Standards**

The Polk County Land Development Director or designee may consider and grant or deny waivers from the requirement set forth in the Land Development Code (Code) and impose any such conditions upon said waiver as deemed appropriate. In order for a waiver to be granted, the following criteria must be addressed.

- Whether the application of the provisions of the code would cause unnecessary and undue hardship on the use of the property.
- Whether the waiver granted is the minimum adjustment that will make possible the reasonable and permitted use of the property.
- Whether granting of the waiver will be in harmony with the general intent and purpose of the code and that such waiver will not be injurious or detrimental to the public health, safety, or welfare by, without limitation, creating unsafe traffic conditions or cause increased maintenance expenses in connection with the subdivision improvements;

- The granting of the waiver will not likely result in setting a precedent for a similar waiver request in the area; and
- Whether all other avenues of relief have been exhausted.

Where there is no other form of relief available, the County's Development Review Committee shall have the authority to grant waivers from the terms and requirements of the Code relative to Section 230, Special Provisions Applicable to Non Residential Districts and Uses, Section 705, Site Access, Section 707, Sidewalks, Section 708, Parking Space Requirements, Section 720, Landscaping and Buffering, Section 740, Storm Water Management, Section 761, Maximum Permissible Noise Levels by Land Use Designation, Chapter 8 Subdivisions, and Appendix A, Technical Standards Manual.

### **Infrastructure Regulations**

Section 824 of the Polk County Land Development Code establishes requirements for transportation system components, including public and private roads and sidewalks. The standards are intended to assure that all developments adequately and safely provide for the movement of vehicles consistent with sound engineering and development design practices. It is important to note that all roads associated with new developments must be paved.

The Polk County Comprehensive Plan and Land Development Code encourage development in areas that have services and infrastructure. The County is divided into development areas based on the availability of potable water and infrastructure such as central sanitary sewer systems, as described in Section 202. These development area categories are used to determine density, and public facilities needs in certain areas.

### ***Incentives to Promote Affordable Housing Opportunities***

In accordance with Florida Statute 420.9076, the Polk County Housing and Neighborhood Development Office (HND) and Affordable Housing Advisory Committee (AHAC) prepared the 2008 Affordable Housing incentives to report that provided an overview of incentives that can be used to foster the increased development of affordable housing in Polk County.

The Polk County Board of County Commissioners adopted three incentive strategies in addition to the required strategies as part of the Local Housing Assistance Plan (LHAP) in February 2009.

- 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) The Support of Development near Transportation Hubs, Employment Centers, and Mixed-Use Developments.



Since the adoption of the 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.

1) Expedited Permitting

Polk County began the implementation of expedited permitting for affordable housing in 1998. Many permits can be processed the same day, while drop off permits can be processed within 24 hours. Pre-construction plan review for affordable housing developments is reduced to 10 days, and plat review times are reduced to 5 working days.

2) On Going Review Process

Polk County HND staff coordinates with other County departments regarding ordinances or regulations impacting affordable housing. Staff provides reports and updates to the AHAC for review and discussion at their regularly scheduled meetings. The AHAC provides staff with input and recommendations, and HND prepares various reports for the Polk County Board of County Commissioners' consideration.

3) Waiver of Impact Fees

Polk County provides a full waiver of impact fees for affordable housing developments, single and multi-family, for households making less than 80 percent of area median income. The County also provides mitigation of 50 percent of impact fee costs for workforce housing developments, single-family and multi-family for households making up to 120 percent of area median income for the Lakeland –Winter Haven MSA.

Between 2003 and 2015, Polk County has waived \$1,737,399 in impact fees for affordable housing. As a result of the impact fee waivers, over 1,700 multi-family units were constructed. Many of these developments were Housing Tax Credit properties, built to provide affordable rental housing in the area. The impact fee waiver program is one of Polk County's most widely used programs to support affordable housing. In addition, according to the Florida Housing Finance Corporation, Polk County has contributed \$3,222,508 in State Housing Initiatives Partnership (SHIP) funds during 2019 and \$32,743,436 for the Hardest Hit Fund Program (HHF). The HHF was able to serve 1,781 households.

4) Inventory of Publicly Owned Land for Affordable Housing

Polk County maintains a list of properties that may be suitable for affordable housing and open to public sale. This inventory list is available on the Polk County Website and is a tool that can be used by interested developers to encourage the development of affordable housing.

5) Support of Development near Transportation Hubs, Employment Centers, and Mixed-Use Developments

In accordance with the Polk County Comprehensive Plan, the Polk County Growth Management Department encourages development to locate near transportation, employment centers and promotes mixed-use developments. The Comprehensive Plan also discourages the proliferation of urban sprawl. The growth management department recently amended its Comprehensive Plan maps to encourage and promote a multi-modal transportation system that will connect existing and proposed transportation centers. The Transit Centers encourage development to occur in proximity to employment, health care facilities, schools, shopping areas, recreation areas and transportation nodes.

# Polk County Housing Programs

The Polk County Housing and Neighborhood Development Office administer Federal and State grant programs for the Community Development Block Grant (CDBG) Program, HOME Investment Partnerships Program, and the State Housing Initiatives Partnership (SHIP) Program.

## Community Development Block Grant (CDBG) Program

The CDBG program provides annual grants on a formula basis to entitled cities and counties to develop viable urban communities by providing decent housing and a suitable living environment, and by expanding economic opportunities, principally for low- and moderate-income persons. The program is authorized by the Housing and Community Development Act of 1974.

The U.S. Department of Housing and Urban Development (HUD) awards grants to entitlement community grantees to carry out a wide range of community development activities directed toward revitalizing neighborhoods and providing improved community facilities and services. The County is an entitlement community and receives CDBG funding. Each CDBG-funded project must meet one of the three national objectives: 1) benefit low- and moderate-income persons; 2) prevent or eliminate slums and blights; and 3) meet other community development needs having a particular urgency. The Community Development Block Grant also funds the County's demolition program, which is designed to eliminate slum and blight in unincorporated areas of Polk.

## HOME Investment Partnership (HOME) Program

The HOME Program was created by the National Affordable Housing Act of 1990. The County participates in the HOME Program and receives an annual allocation. The County's HOME funds are used for the owner-occupied rehabilitation/reconstruction for the homeowner. In accordance with HOME Program regulations, funds may be used to build, buy, and/or rehabilitate affordable housing for rent, homeownership, or to provide rent assistance to low-income individuals.

## State Housing Initiatives Partnership (SHIP) Program

The SHIP Program provides funds to local governments as an incentive to create partnerships that produce and preserve affordable homeownership and multi-family housing. The program was designed to provide very low, low, and moderate-income families with assistance to purchase a home, money to repair or replace a home, and many other types of housing assistance. The SHIP program was created by the William Sadowski Act in 1992. Over the years, the SHIP trust fund has been reduced in response to the State of Florida's efforts to balance the state budget. The Florida Housing Finance Corporation manages the SHIP program at the State level and keeps cities and counties informed of any proposed changes to the SHIP Program. In accordance with SHIP Program guidelines, SHIP funds are used primarily for construction activities and homeownership focused projects.

## Other County Programs

In addition to the above-mentioned programs, Polk County implements the following programs.

**Down Payment/Closing Costs Assistance Program:** This assistance may be used for the purchase of existing homes, newly constructed homes, or existing rehabilitated homes. The home must be located in Polk County. To be eligible for down payment assistance, applicants must qualify as a first-time homebuyer, which is defined as an individual who has not owned a home as their principal residence in the past three year period.

**Homeownership New Construction Program:** This program facilitates the construction of new units (single-family, townhouses, or duplexes) to be sold to low to moderate-income clients.

**Rental Construction Program:** HOME, Community Redevelopment Agency (CRA), and SHIP funds (if allocated) may be utilized to fund multi-family rental projects.

**Rental and Mortgage Assistance (due to COVID-19):** Due to the COVID pandemic, Polk County is administering the Rental and Mortgage Assistance Programs. The Rental and Mortgage Assistance is provided to those persons who lost jobs or had wages reduced due to COVID-19. The funds are paid directly to the landlords and mortgage companies.

**Residential Owner-Occupied Rehabilitation Program:** Clients must own their home as the primary residence. This program includes repairs needed to correct code enforcement violations, health and safety issues, roofing systems (including soffit and fascia), septic tanks, and potable water wells. Repairs addressing handicapped accessibility such as ramps, grab bars, and widening doors are also included in this program. Homeowners who are very-low, low or moderate-income persons may be eligible for assistance.

**Residential Reconstruction Assistance Program:** This program provides housing for very low and low-income homeowners in which the homes are not feasible for rehabilitation.

**Residential Disaster Assistance Program:** In the event of a natural disaster declaration by the governor, this program will be implemented. This assistance is for emergency repair of owner-occupied eligible housing for very low, low, and moderate-income households. The Reconstruction Assistance Program provides housing for very low and low-income homeowners. These programs will be implemented in the aftermath of a natural disaster. To be eligible, the house must have been owner-occupied at the time of the disaster. Assistance will only be provided for those repairs not covered by insurance.

**Residential Emergency Repair Program:** This program focuses on situations that need an immediate remedy, such as a damaged roof that is leaking, failing septic systems spilling sewage on the ground or non-functioning water systems that pose an immediate health hazard to the occupants of the unit.

**Tenant-based Rental Assistance Program:** The County provides a tenant-based rental assistance program.

**Waiver or Reimbursement of Non-Utility Impact Fees Program:** Contractor and/or developers of affordable housing projects may qualify for the waiver or reimbursement for impact fees for fire, police, parks, and recreation, and transportation.

**Affordable Housing Advisory Committee:** In accordance with Florida Statutes and the Florida Administrative Code, the County has an Affordable Housing Advisory Committee (AHAC) that represents 11 specific areas of expertise with regard to planning and affordable housing. AHAC is responsible for the annual review of established policies and procedures, ordinances, land development regulations, and the comprehensive plan. AHAC may recommend specific actions or initiatives to encourage or facilitate affordable housing which may include the modification or repeal of existing policies, procedures, ordinances, regulations, or plan provisions; the creation of exceptions applicable to affordable housing; or the adoption of new policies, procedures, regulations, ordinances, or plan provisions. AHAC is to submit a report to the local governing body that includes recommendations on, and annually thereafter which evaluate the implementation of affordable housing incentives.

# Housing Partners

On November 10, 2020, the Central Florida Regional Planning Council facilitated a virtual meeting for the housing partners and stakeholders for Polk County and the City of Lakeland. A total of 22 people representing several housing and community partners attended. A list of partner agencies in attendance is provided below.

- ALPI, Inc.
- Central Florida Regional Planning Council
- City of Lakeland
- Habitat for Humanity
- Heart of Winter Haven
- InterAct Alliance
- Peace River Center
- Polk County
- Saint Vincent de Paul
- Sunrise Community
- Talbot House
- United Way
- Volunteers in Service to the Elderly (VISTE)

Input was also solicited at the November 2020 Polk County Affordable Housing Advisory Committee meeting, which included representatives from the Keystone Challenge Fund and the Homeless Coalition of Polk County. A summary of input received at both meetings is provided below—both meetings included discussion surrounding barriers for residents to achieve affordable housing.

- 1) One of the most significant barriers for low-income residents is a lack of education regarding the types of home assistance programs and services available.
- 2) Many people do not have regular access to the Internet which is an impediment since most information is only available online.
- 3) There is a general perception that "affordable" is a rent or mortgage payment of \$1,000 per month. However, for many, this is cost-prohibitive.
- 4) The cost of transportation and the lack of public transportation is an impediment to affordable housing.
- 5) A landlord registration program is needed to track landlords to be sure they are treating their tenants fairly.

- 6) Many people have difficulty maintaining an acceptable credit rating to qualify for mortgages.
- 7) More education and improved access to housing rehabilitation programs are needed to assist homeowners in staying in their homes, including the elderly.
- 8) Both the County and the City offer rehab programs, but there is often a long waiting list. Polk County completes about 15 reconstructions and several major rehabilitation projects each year.
- 9) Accessory dwelling units (ADU) were discussed as an option for many low-income residents. ADUs are permitted in residential zoning districts with a Level 1 Review by County staff.
- 10) Lack of information regarding housing assistance programs and the lack of available, affordable units are consistently significant barriers for very-low, low, and moderate-income residents in search of affordable housing.

# Community Outreach

## *Housing Choice Survey*

Polk County, in partnership with the Central Florida Regional Planning Council, developed an online community survey to obtain feedback regarding fair housing in the County. The survey was available in English and Spanish. A total of 112 surveys were completed. Of the surveys completed, 110 were English surveys, and 2 were Spanish surveys. Due to the COVID-19 pandemic, it was much more difficult to distribute the survey than in past years.

The majority of respondents, 66 percent, had not experienced housing discrimination. Approximately 20 percent of the respondents indicated they experienced housing discrimination and indicated such discrimination was based on race and disability. When asked who engaged in discriminatory practices, respondents cited landlords and property managers most frequently followed by mortgage lenders. Of the respondents who believe they experienced housing discrimination; 31 percent did not report the incident. Reasons provided for not reporting the discrimination included: 1) belief that reporting will not make a difference; 2) not knowing where to report housing discrimination; 3) belief that it is too much trouble to report housing discrimination; and 4) fear of retaliation. The complete results of the survey are provided in this report's Appendix A.

## *Community Workshop*

On December 1, 2020, Polk County held a virtual community workshop to discuss fair housing. Due to the Covid-19 pandemic the meeting was held virtually. Normally in-person meetings would be held in several locations in the County. The goals of the workshop were to inform the public about the Assessment of Fair Housing, and to provide an opportunity for all to participate in the fair housing planning process and provide feedback on fair housing issues. The workshop agenda and presentation materials are provided in Appendix B of this report.

The workshop allowed attendees to learn about the County's efforts to further fair housing and also learn about programs that the County offers for very-low, low, and moderate income people looking for safe and affordable housing. Some of the comments are as follows:

- One resident asked about discrimination in mobile home parks that are primarily for over 55 residents but can allow up to 20 percent of the residents to be under 55. He felt many parks were discriminating against younger people. The County representative took his phone number to obtain additional information and to find a way to assist him.
- Other comments focused on homelessness and how, if one were to become homeless, they may go about getting help. The representative from the Homeless Coalition of Polk County was able to expand on programs offered and how best to obtain access assistance. Another question for the Homeless Coalition was whether there has been an increase in homelessness due to Covid-19. The



answer was not yet but once the moratorium on evictions expire, they expect to see many more homeless.

- The representative from the Homeless Coalition was also asked about the point-in-time survey that is completed on one day in January of each year. The Homeless Coalition plans on proceeding with the survey in January 2021. Volunteers and staff will have the personal protective equipment for the survey. The goal of the survey is to interview every homeless person in the County. Contact information was given for anyone who wants to volunteer in the effort.
- A question was asked about the County's various housing programs and which programs are most in demand currently. The answer is that all of the programs are popular, but the rent and mortgage assistance program comprise most of the inquiries at this time. Code enforcement fines that have, in some cases, built up over years must be cleared prior to accessing any help from the County.

Finally, staff asked how everyone heard about the workshop and the answers ranged from hearing it through Social Media and flyers in a community center.

# Fair Housing Findings and Impediments

Through the Assessment of Fair Housing process, including review of existing conditions, input from housing partners, community survey results, and community input, the following findings, and impediments to fair housing have been identified.

- 1) Ownership rates, while consistent with national percentages, are lower for African American and Hispanic households than for white households.
- 2) HMDA data reveals a larger percentage of African Americans being denied mortgages than whites.
- 3) There is a need for greater education and outreach regarding housing assistance programs and fair housing, including where to report housing discrimination.
- 4) Many people do not have regular access to the Internet. This is an impediment since most information is only available online.
- 5) The cost of transportation and the lack of public transportation is an impediment to affordable housing.
- 6) Many people have difficulty maintaining an acceptable credit rating to qualify for mortgages.
- 7) Both the County and the City offer rehab programs, but there is often a long waiting list.
- 8) Lack of information regarding housing assistance programs and the lack of available, affordable units are consistently significant barriers for very low, low, and moderate-income residents in search of affordable housing.

# Actions to Address Impediments

In analyzing the impediments to fair housing within Polk County, the following actions are needed to address impediments to fair housing choice.

## ***Goal 1: Expand Education and Outreach with regard to Fair Housing issues and where to report incidents of discrimination.***

### **Actions:**

- Increase awareness about fair housing by providing fair housing information on the County website.
- Make the housing information easily available on the home page of the County website.
- Continue to distribute fair housing materials at community meetings, town hall, and other events when able.
- Provide public service announcements quarterly on PGTV and local news as well as local radio stations.
- Facilitate an annual fair housing symposium to educate partners and the community.
- Coordinate with the Polk County School Board to provide information to parents.
- Work with local adult/continuing education providers and job search assistance agencies to better identify barriers their students/clients face.

## ***Goal 2: Expand Education and Outreach with regard to available Housing Assistance Programs.***

### **Actions:**

- Increase awareness about available housing assistance programs through public service announcements on PGTV and local news and local radio stations.
- Coordinate with lenders to disseminate information.
- Coordinate with local education institutions to disseminate information.
- Coordinate with the municipalities, including the building departments and housing authorities, to provide information.
- Coordinate with local government code enforcement departments to provide information to homeowners in need.
- Facilitate an annual fair housing symposium to educate partners and the community.
- Coordinate with Polk County School Board to provide information to parents.

## ***Goal 3: Continue and enhance coordination between housing and other community partners, local governments, and housing authorities with regard to fair housing and housing assistance programs.***

### **Actions:**

- Increase awareness about available housing assistance programs through public service announcements on PGTV and local news and local radio stations.
- Coordinate with lenders to disseminate information.
- Coordinate with local education institutions to disseminate information.

***Goal 4: Continue to address the need for rental subsidy and financing mechanisms to assist very-low, low, and moderate-income homebuyers and renters.***

**Actions:**

- Increase awareness about available housing assistance programs through public service announcements on PGTV and local news and local radio stations.
- Continue existing programs, including the Tenant-Based Rental Assistance Program, the Housing Rehabilitation Program, and the State Housing Initiatives Partnership (SHIP) Program.

***Goal 5: Continue to provide homebuyer education to assist potential purchasers in qualifying for home loans.***

**Actions:**

- Continue the Polk County Homebuyer Education Program.
- Increase awareness about available housing assistance programs through public service announcements on PGTV and local news and local radio stations.

***Goal 6: Address the relationship of transportation to affordable housing.***

**Actions:**

- Work with the County's and municipalities' planning departments to encourage affordable housing near public transit facilities. Offering density bonuses based on location may be an affordable housing incentive.

***Goal 7: Draft affordable housing-friendly development regulations to allow for greater flexibility in affordable housing project design.***

**Actions:**

- Work with the County's and municipalities' planning departments to develop innovative regulations to assist in addressing regulatory impediments to affordable housing.
- Ensure all development applications are considered, reviewed, and approved without prejudice to the potential residents.

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