



2020

Analysis of Impediments to Fair Housing Choice Report

Adopted: January 5, 2021

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 17th 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.

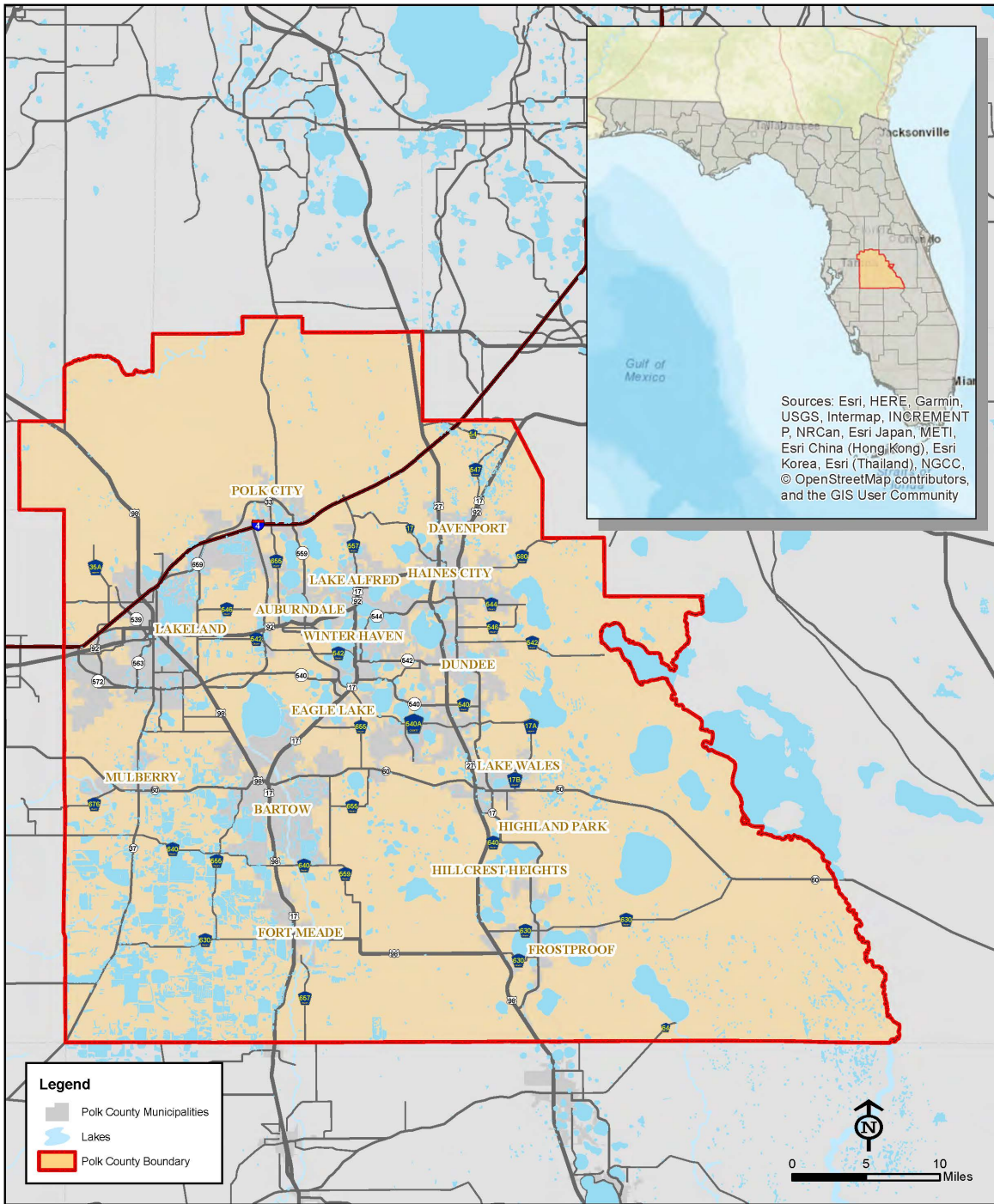
Existing Conditions Analysis

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 39th 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

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

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.

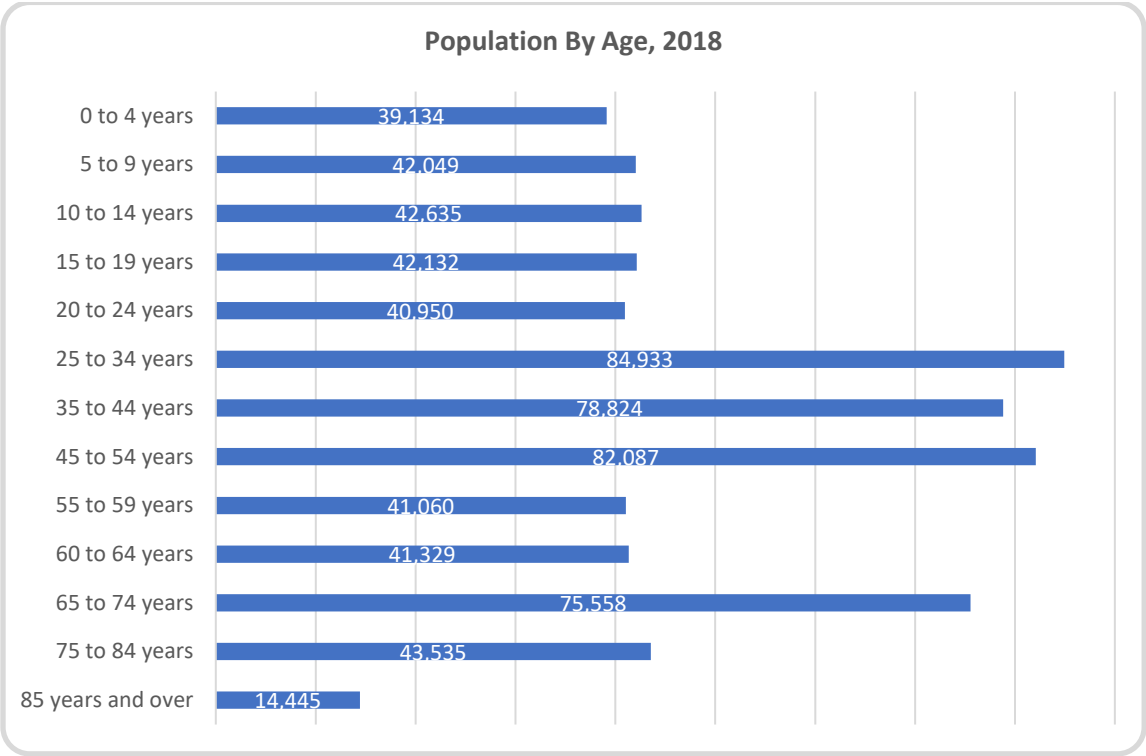
Population by Sex

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

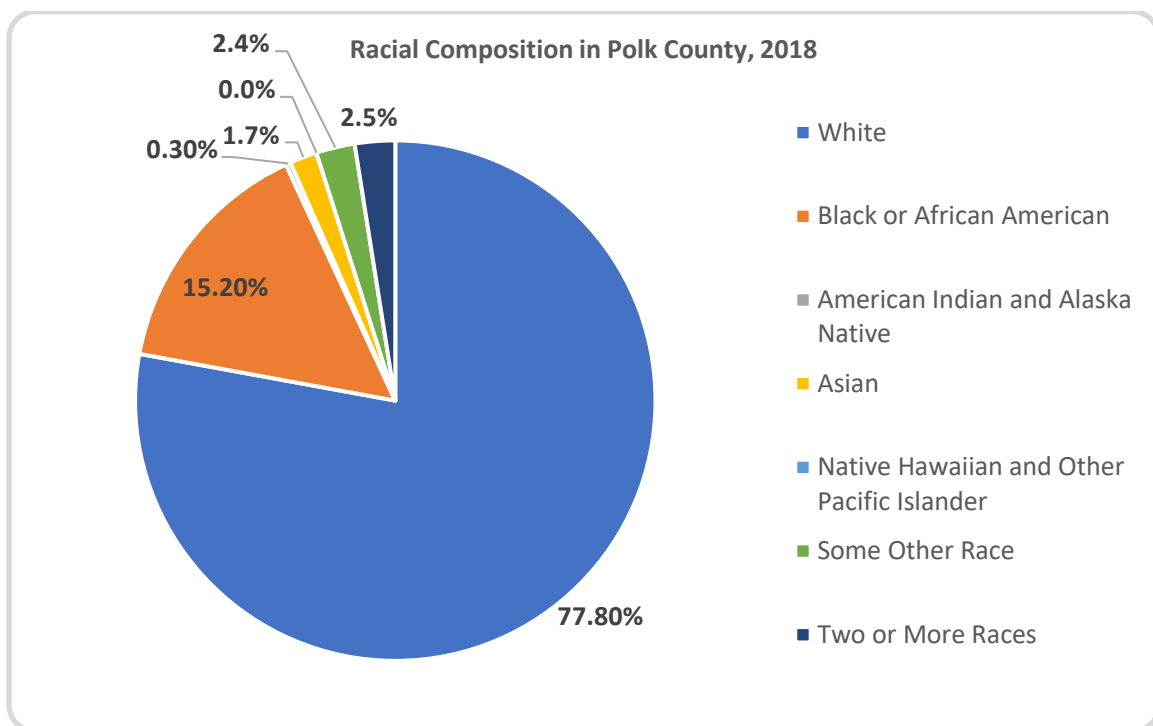
The 2014-2018 American Community Survey data indicate the racial composition of the population has shifted since the 2010 Census, with an increase in persons identifying as more than one race at the County, State, and national levels. The percentage of people who identify as white has increased slightly 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.

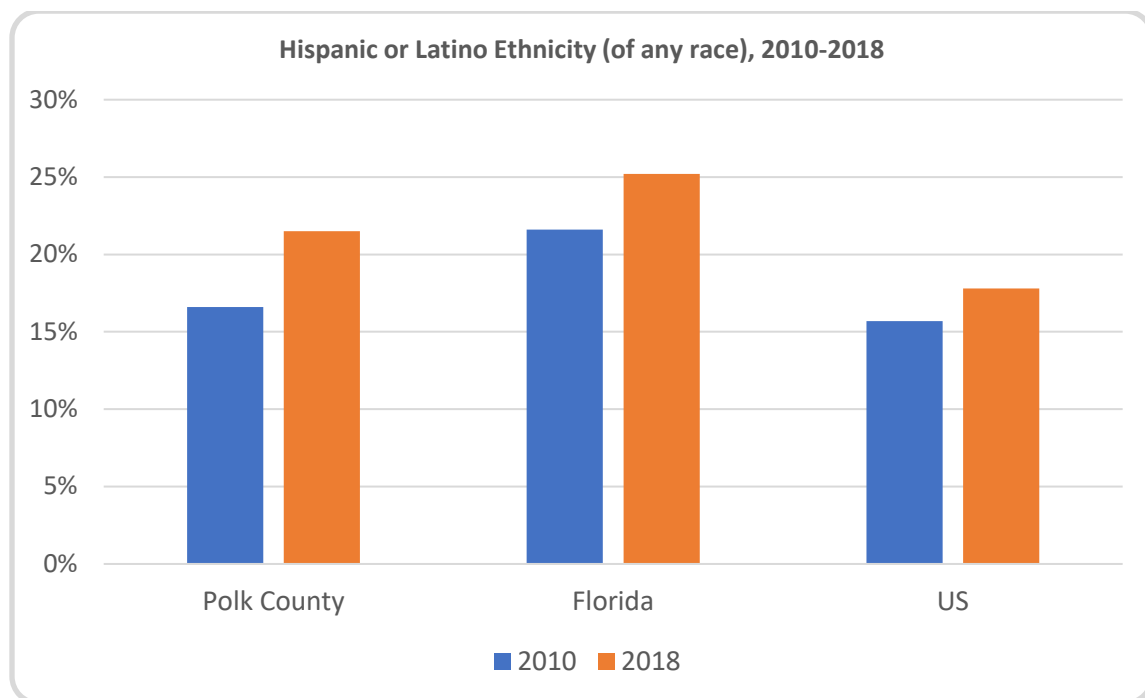
Polk County experienced a higher increase in persons identifying as Hispanic or Latino from 2010 to 2018 than the state or nation. Approximately 21.5 percent of Polk County's population identify as Hispanic or Latino ethnicity.

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
One Race	98.1%	97.5%	98.0%	97.4%	97.6%	96.8%
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%
Two or More Races	1.9%	2.5%	2.0%	2.6%	2.4%	3.2%
Hispanic or Latino Ethnicity (of any race)	16.6%	21.5%	21.6%	25.2%	15.7%	17.8%

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

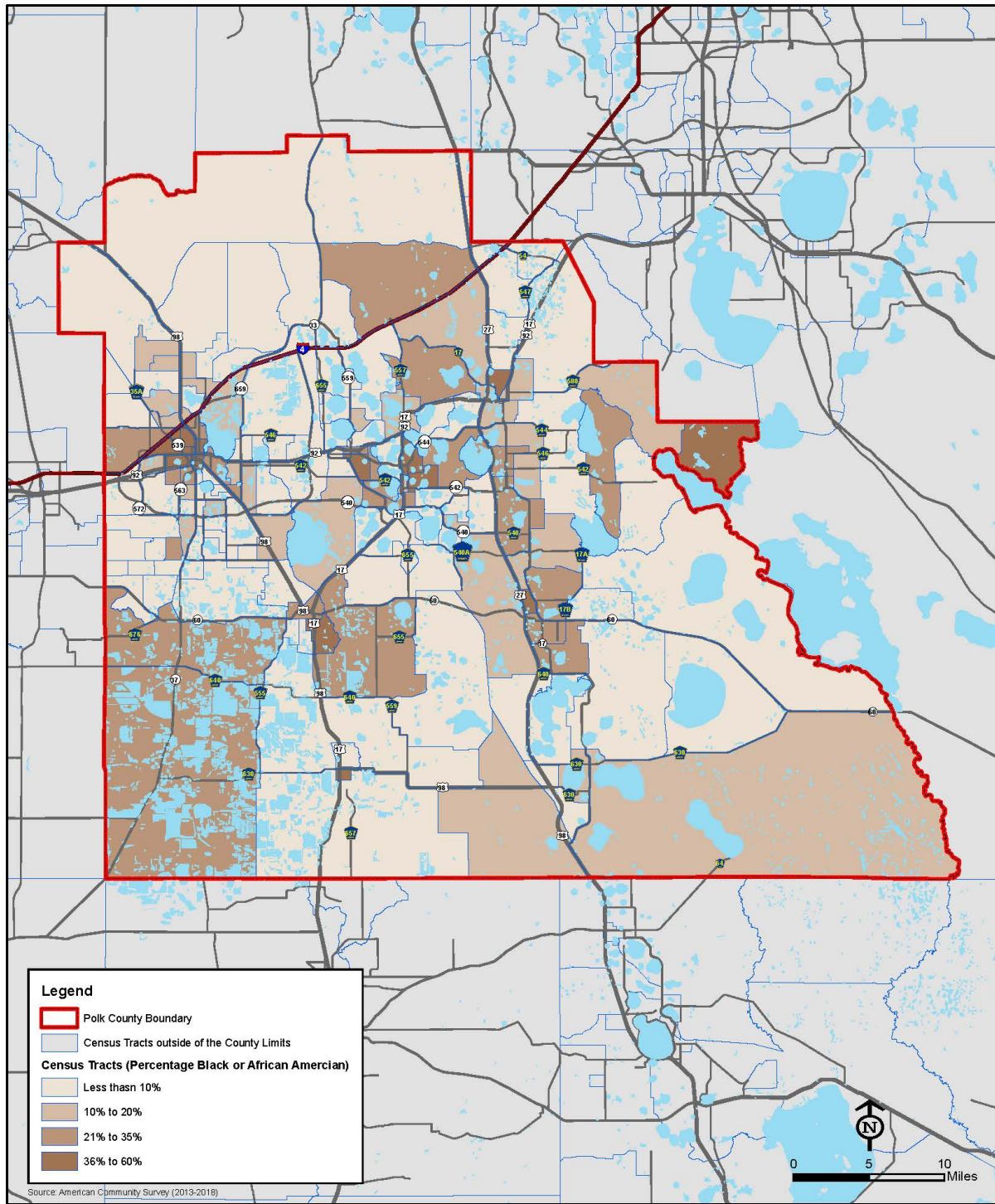
Throughout Polk County, the African American population is represented in the greatest proportions in or near the urban centers of all of the municipalities in the central part of the County, including Lakeland, Winter Haven, Bartow, Lake Wales, Mulberry, Auburndale, and Haines City. There are also significant 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).

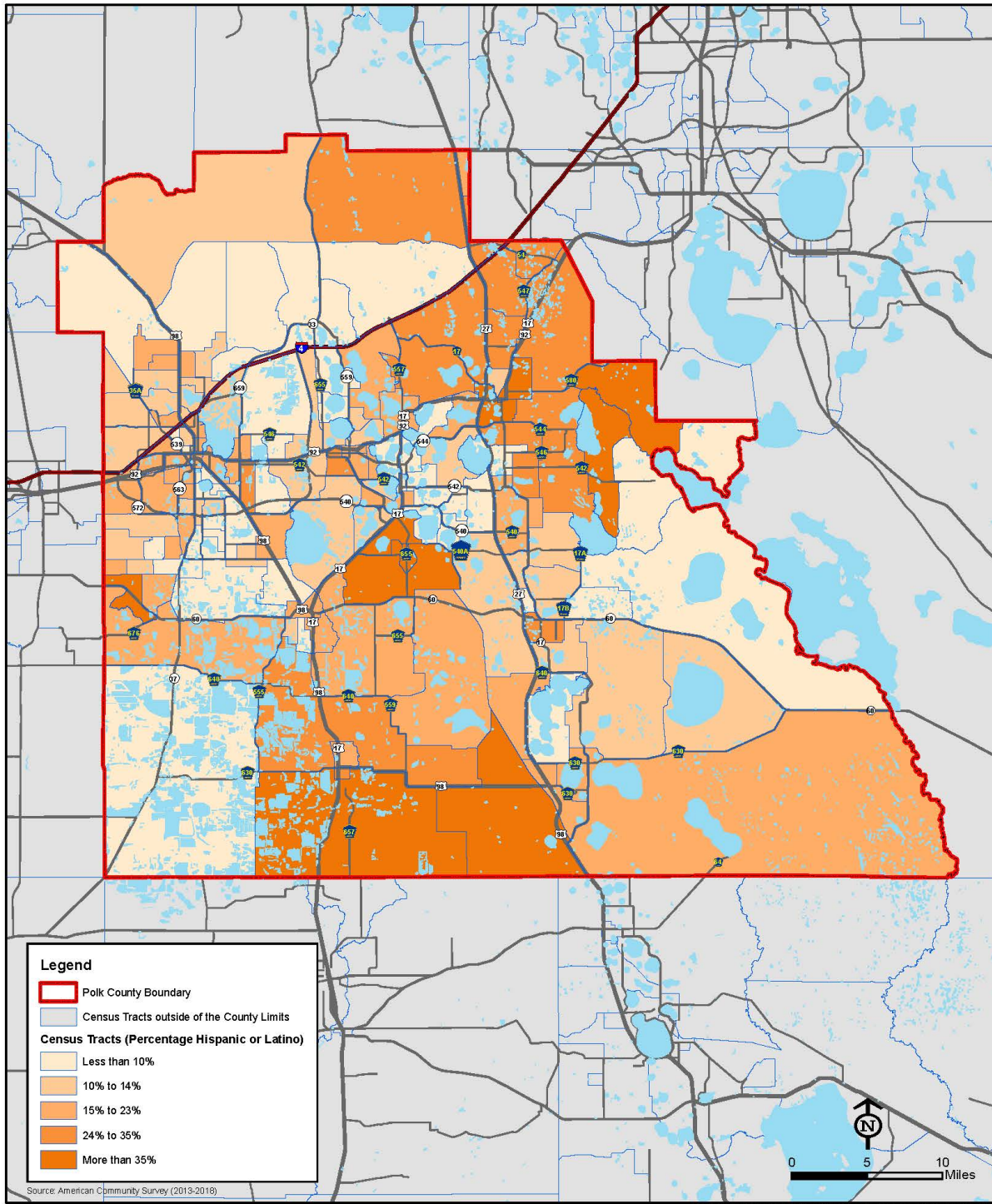
Minority Concentration Areas

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

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

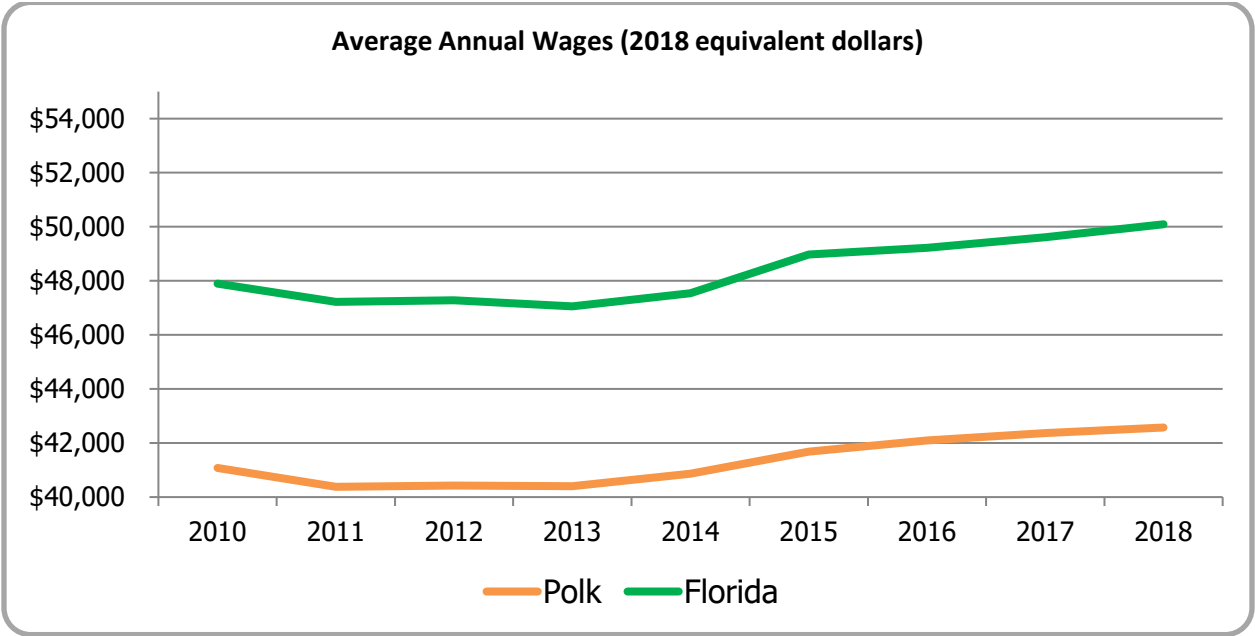
Top Employers	Number of Employees
Polk County School Board	13,235
Publix Super Market	12,500
Lakeland Regional Health	5,575
Walmart	4,250
GEICO	3,700
City of Lakeland	2,800
Winter Haven Hospital	2,200
Polk County Government	1,864
Watson Clinic	1,857
Polk County Sheriff's Office	1,751
Advent Health	1,550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

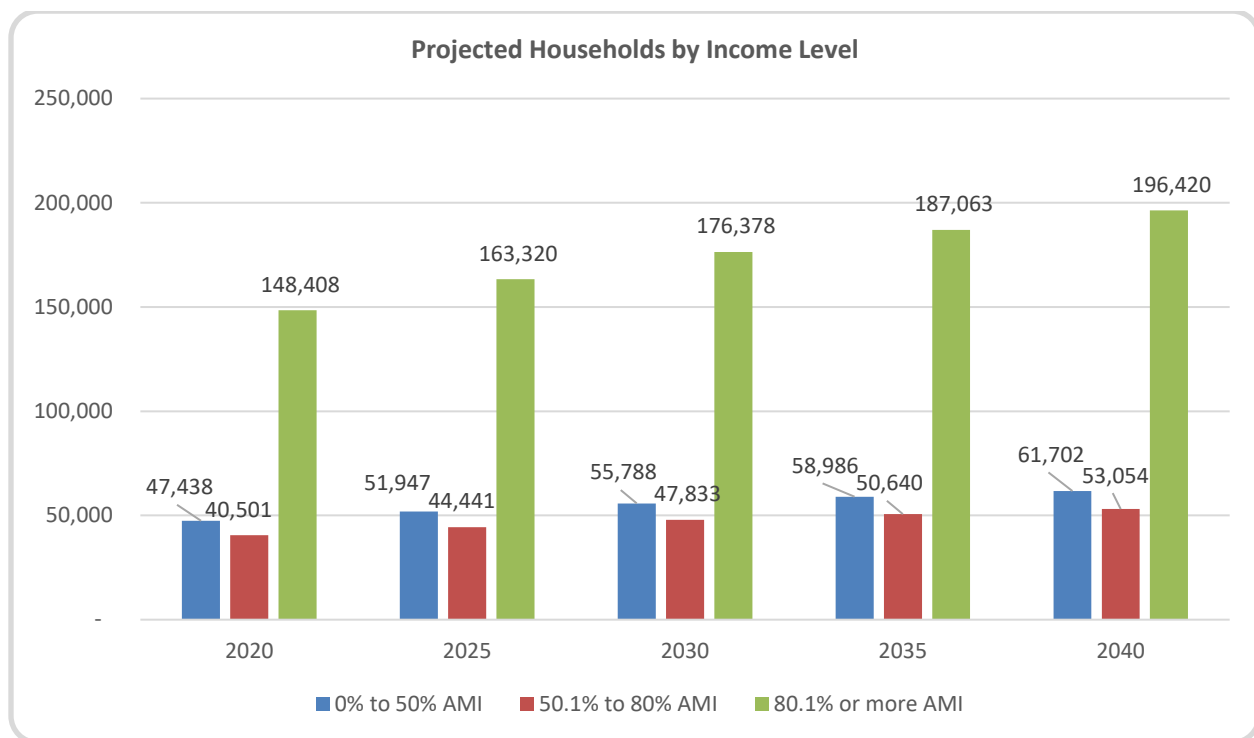
Income and Benefits for Households (in 2018 Inflation-Adjusted Dollars)

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%
Median Household Income	\$48,500	\$53,267	\$60,293

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.

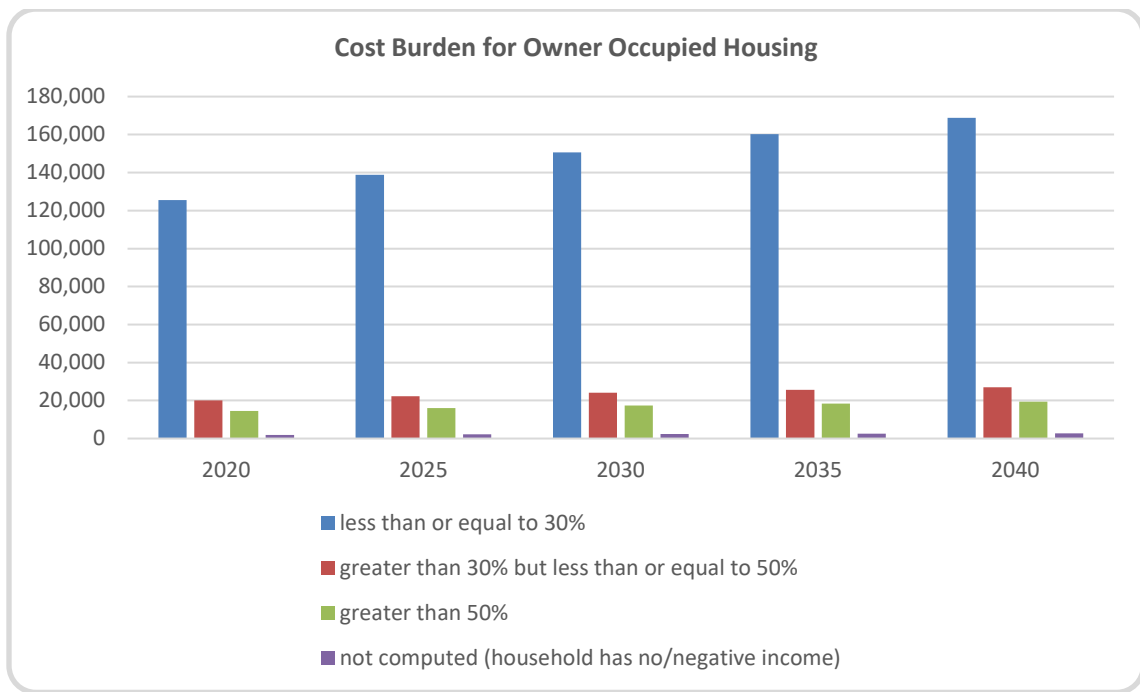
The table below shows the cost burden by household income based on the percentage of area median income (AMI). Approximately 44.2 percent of households that make less than 30 percent of the AMI pay more than 50 percent of their household income for housing, and approximately 49.8 percent of the households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

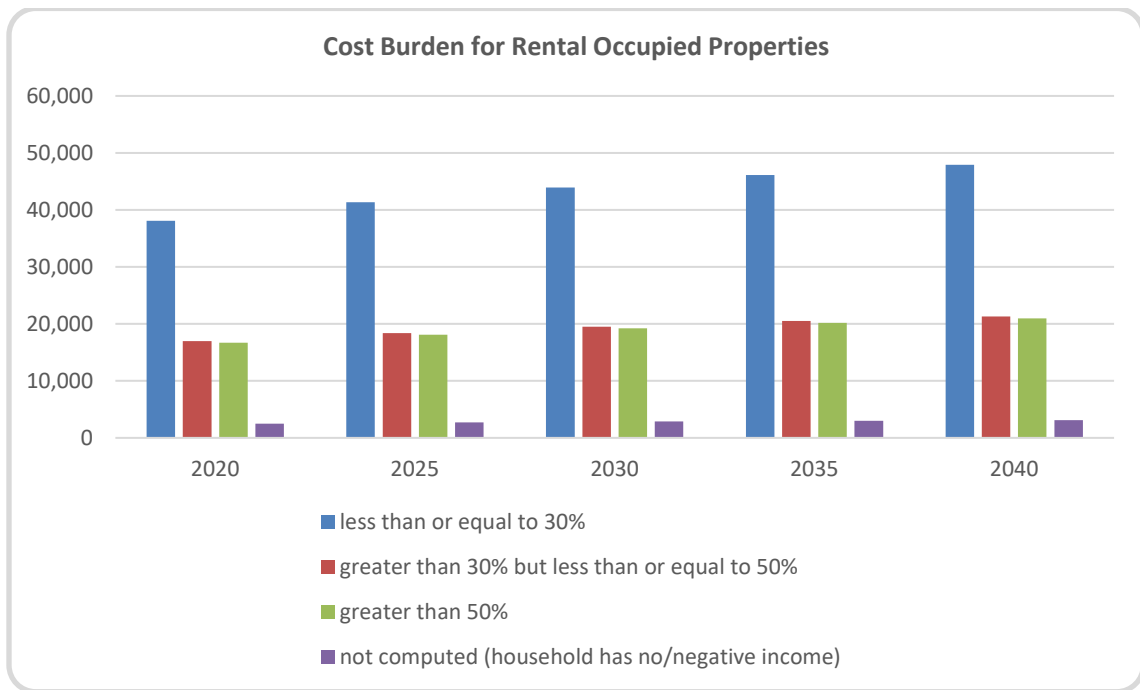
Household Income	30% or less	30.1-50%	More than 50%
All Households			
30% AMI or less	1.4%	5.6%	44.2%
30.01-50% AMI	4.6%	19.9%	32.2%
50.01-80% AMI	12.9%	37.0%	18.1%
80.01-100% AMI	10.8%	16.7%	2.4%
Greater than 100% AMI	70.3%	20.8%	3.2%
Owner Occupied Households			
30% AMI or less	0.9%	7.1%	39.9%
30.01-50% 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**

Fiscal Year	Total Permits Issued (Residential & Non-Residential)	1 and 2 Family Issued	Mobile Homes Issued
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

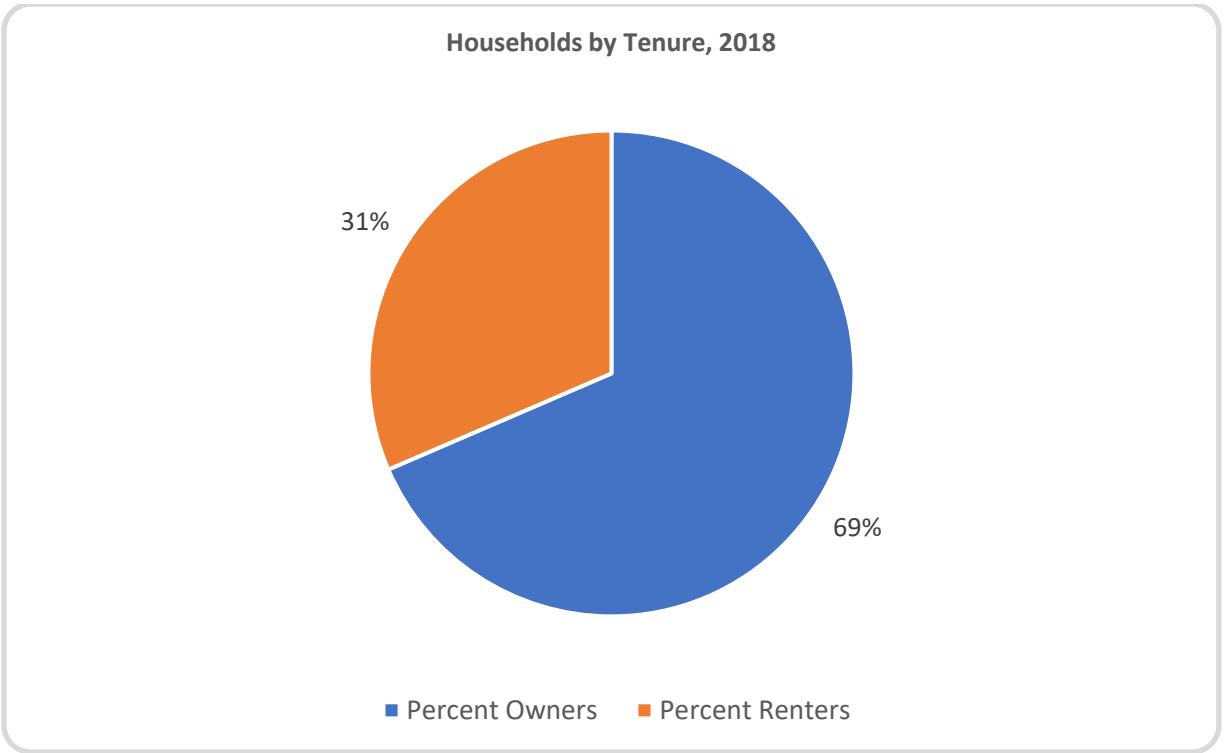
Housing Tenure

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

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

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



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

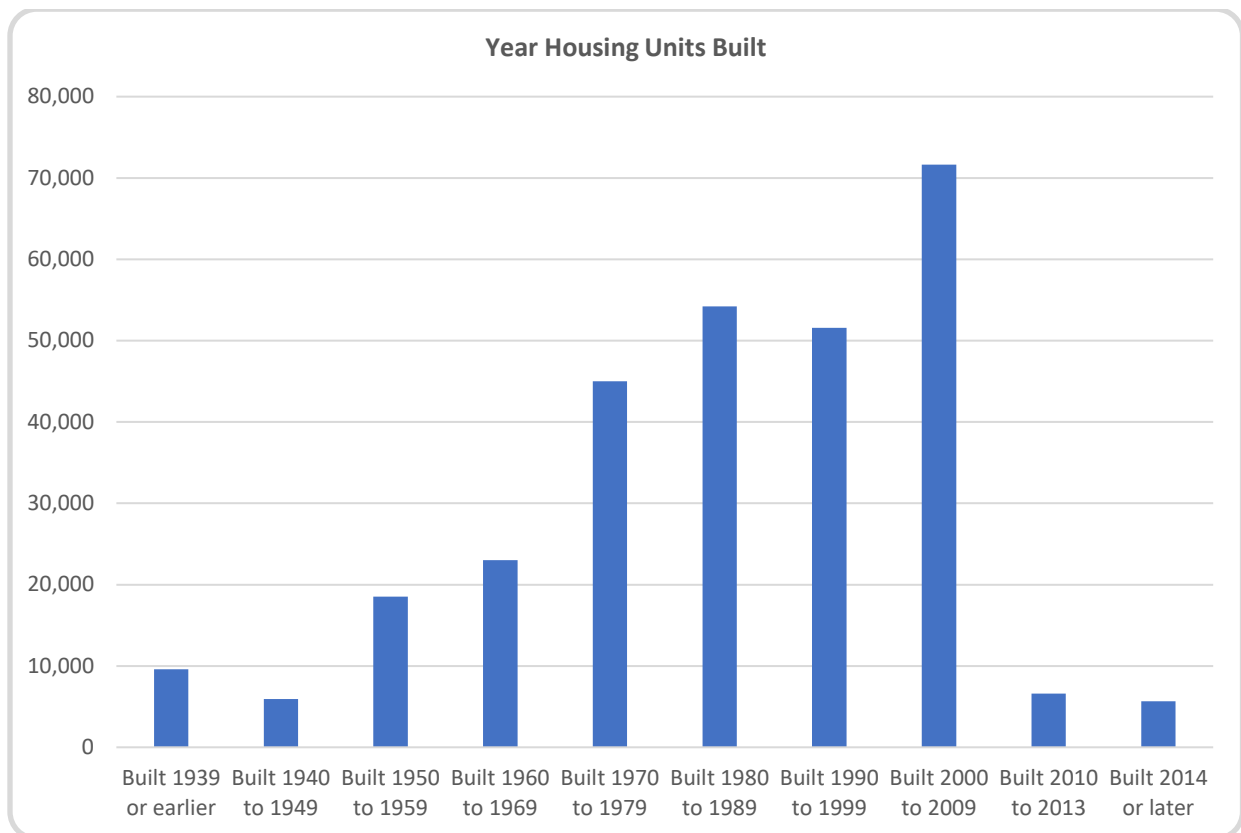
Year Structure Built

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.

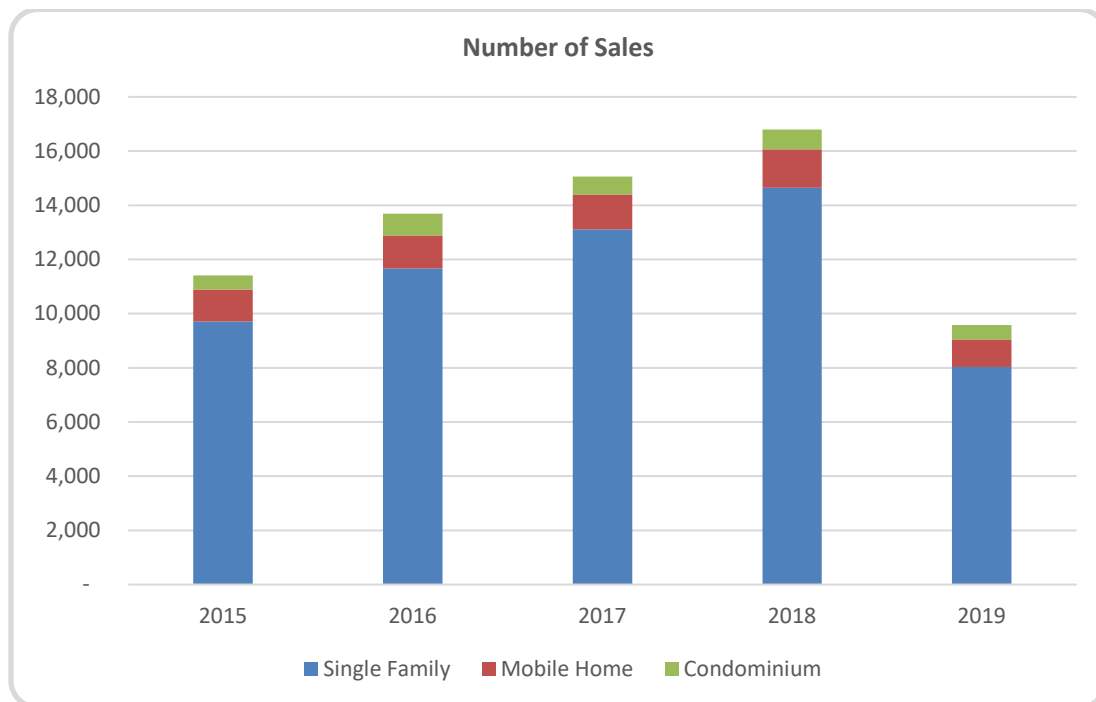
Substandard Housing for Occupied Housing Units

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

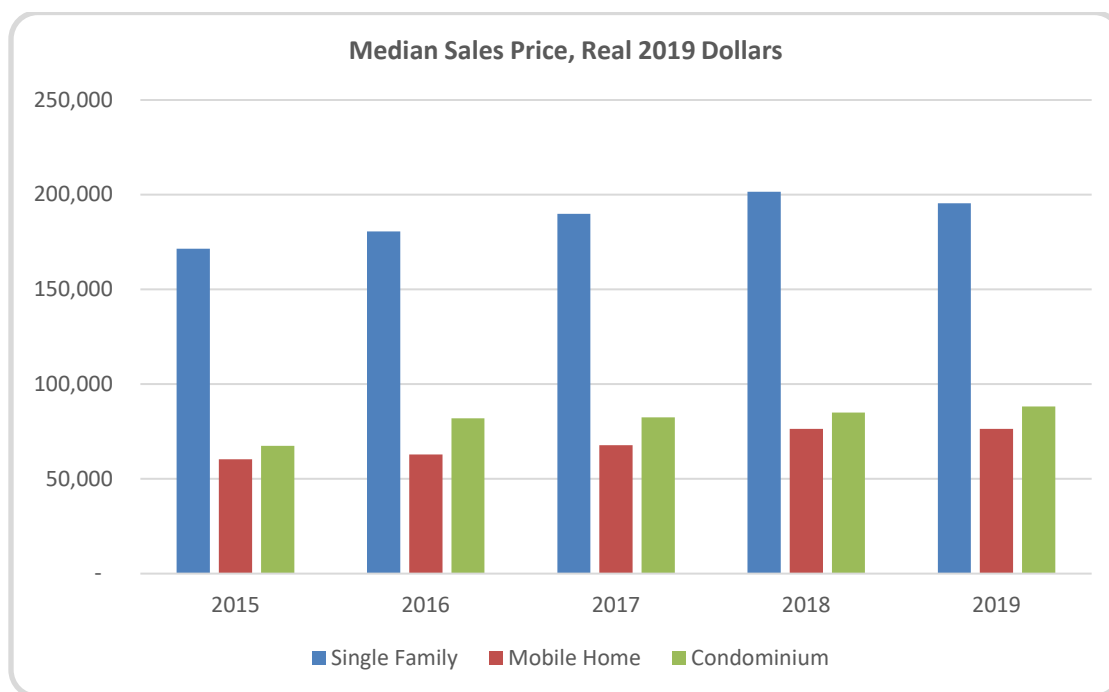
Existing Home Sales

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.

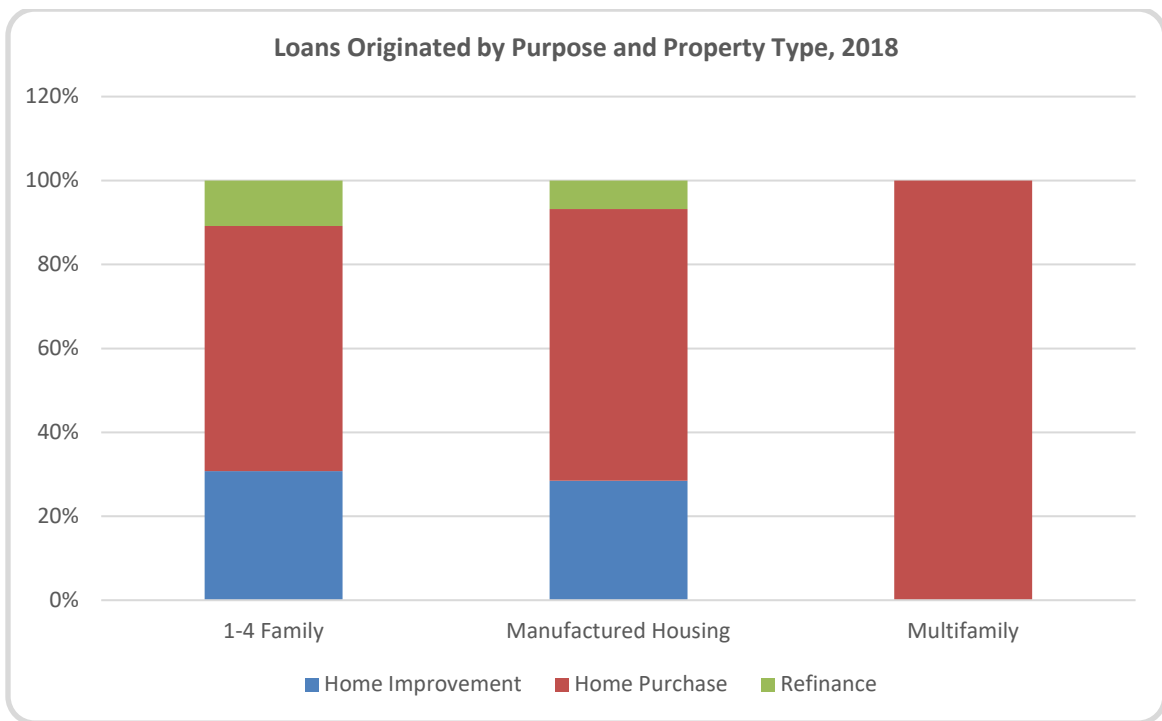


Source: Shimberg Center for Housing Studies

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

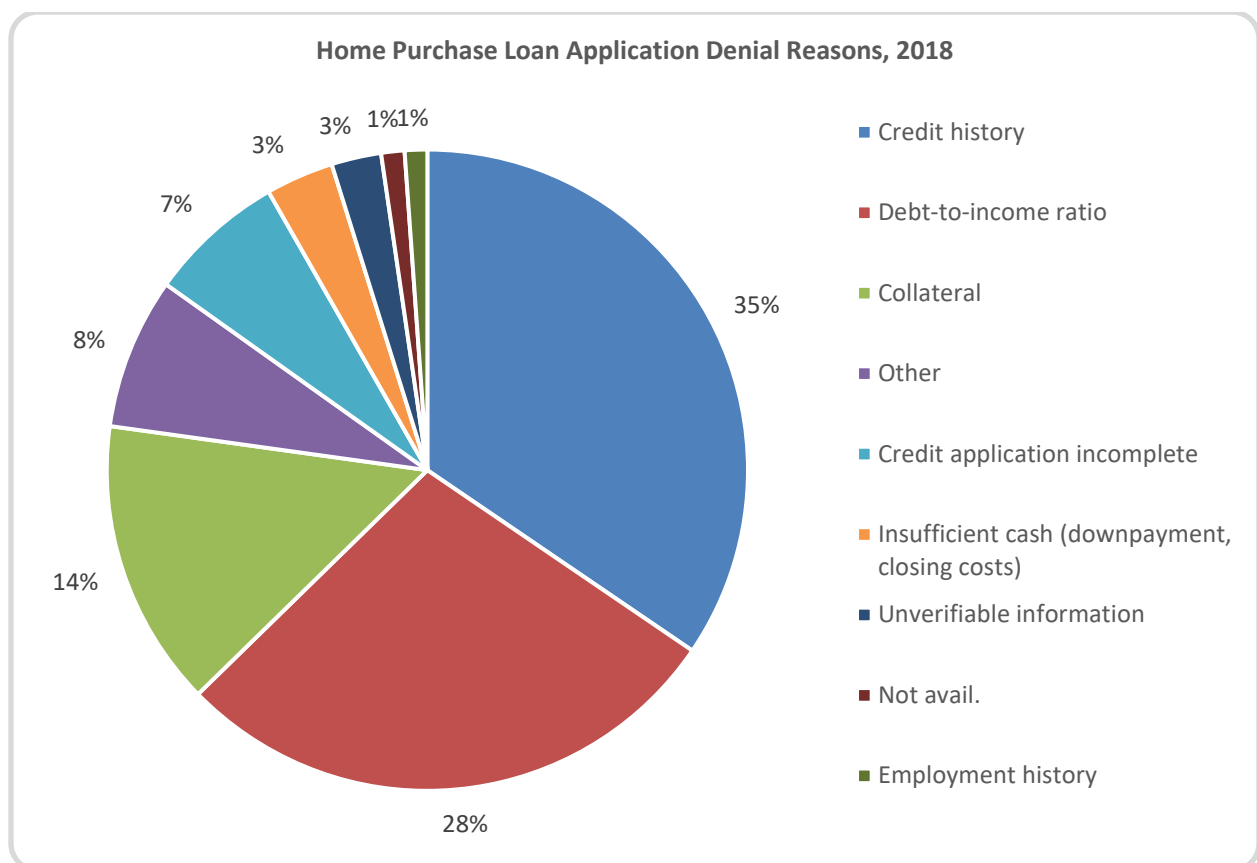
Applicant	Loan Approved	Application Denied	Other (Approved but not Accepted, Application Withdrawn by Applicant or Incomplete)
Race			
American Indian/Alaska Native	44	62	37
Asian	361	134	145
Black/African American	655	546	285
Native Hawaiian/Other Pacific Islander	27	48	14
White	7980	3332	2714
Not provided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

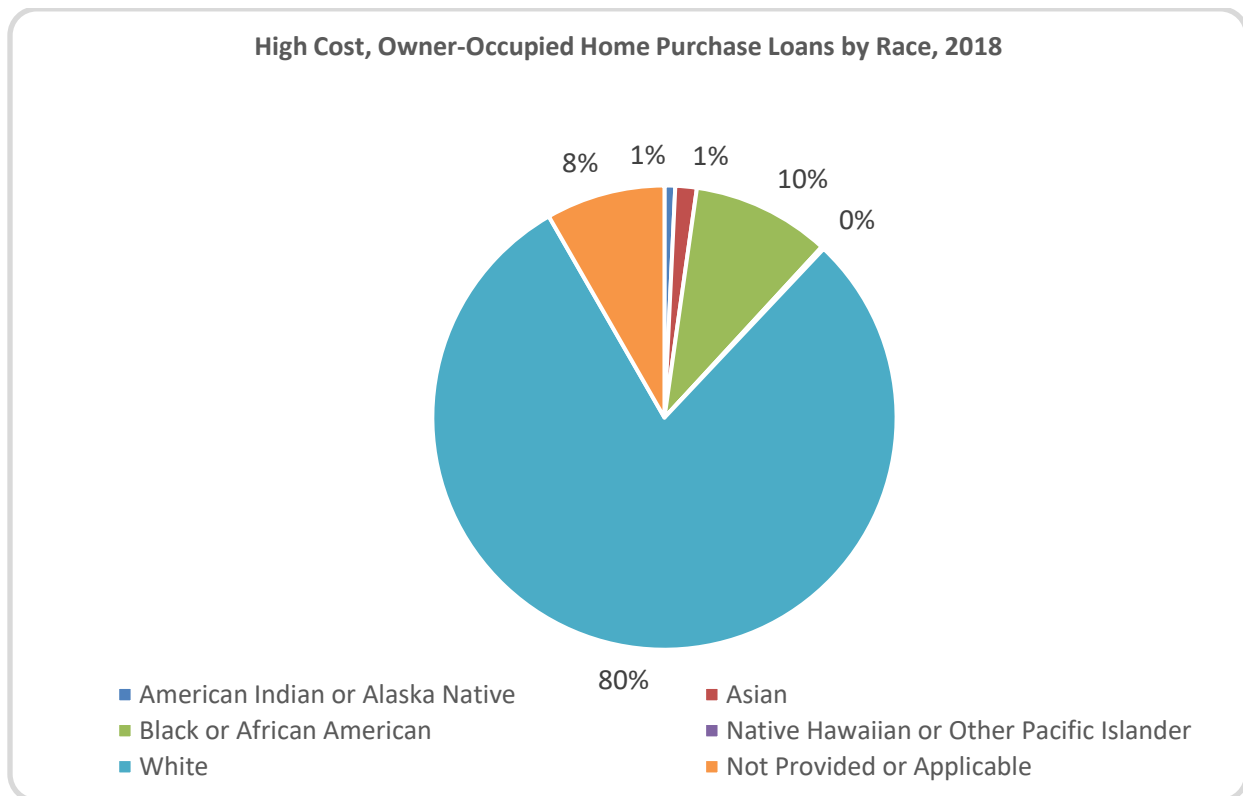
Source: Florida Housing Data Clearinghouse HMDA 2018

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**

Apartment Name	Population Served	Year Built	# Units	Affordable Units	Polk County Contribution
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
	TOTAL		1,772	1,772	\$5,513,802

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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