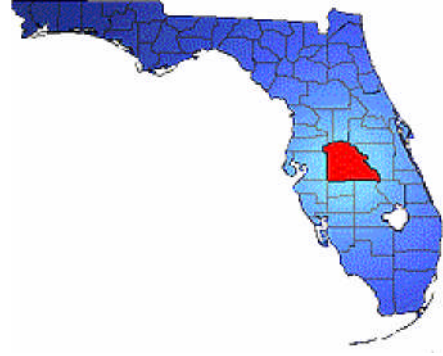


## Polk County Data and Information



### **Historical Perspective**

In the seven county Tampa Bay area, Polk County may have the oldest useable history. A major source of income is the bones and shells often million year old sea dwellers. What is now Polk County was shallow water in the Cenozoic era, and thick beds of phosphate, a vital ingredient of fertilizer, remain from the fish and shellfish that lived there.

More recently, Seminole Indians and settlers from a farther South region battled for control of the region. The settlers won, but not without many casualties.

No sooner had the Seminole threat been settled, and the county created by an act of the Florida Legislature in 1861, that the Civil War Started. The County Seat was chosen by Jacob Summerlin, a wealthy cattle baron who simply decreed that it would be at Fort Blount (later renamed Bartow), on property Summerlin owned. Summerlin donated property and endowed a building for county government.

Throughout the war, very little in what would be called county business occurred. The first sheriff was also both tax assessor and tax collector. According to reports, "he made his lists and kept his books according to his own choice of style." Residents were not much intimidated, it seems, for this man of many parts only collected a few hundred dollars during the entire war, and he had to split that with county commissioners, who got \$2.00 per day on the rare occasions they met, and with the county's elected wheel-maker, who got \$8.50 for each spinning wheel he made for the wife of a soldier.

After the war the county languished, capable of producing vast amounts of citrus, strawberries and cattle, but unable to ship any of it to major markets. Finally, the coming of the railroad in 1883-1885 changed the problem. Towns popped up overnight. Citrus boomed with the opening of new markets. Phosphate was now able to be shipped by rail to seaports on the coast. Goods and building materials were easier to obtain from importing.

The area grew slowly until World War II, when training facilities brought young men into the county. After the war, many of them decided to stay, and the facilities, converted into housing and civilian airfields, gave the area a needed boost. Tourism became a popular market. Polk County is home to several world famous attractions. Cypress Gardens, The Bok Tower and the Black Hills Passion Play, which is based in South Dakota but winters here.

### **Forces Affecting the Area**

The major forces in any market analysis are the components of demand and supply. They can also be categorized for analytical purposes as Environmental Forces, Social Forces, Economic Forces and Governmental Forces. All are major market influences affect the values of real estate, and the value of the subject property. Some operate at all market levels; others are more restricted in their influence, operating primarily at the local level.

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## **ENVIRONMENTAL FORCES**

### **Area & Geographic Location**

The extent of community's area can influence demand for and supply of real estate, larger areas may mean longer commuting distances, as well as room for further expansion. This is interrelated with neighborhood factors.

Polk County is a large inland county strategically located in the center of the Florida peninsula approximately equivalent in distance from the east and west coasts and halfway between the Florida-Georgia border and the southern tip of the peninsula. It is the home of 554 freshwater lakes within its 2,010 square miles of area. Lying on the Interstate 4 corridor 30± miles east of Tampa and 30± miles southwest of Orlando, Polk is bounded to the South by Lake and Sumter counties, to the east by on the Osceola County, to the south by Highlands and Hardee Counties and to the west by Hillsborough and Pasco Counties. It is estimated that more than 7.5 million people live within 100 mile radius of Polk County making it one of the largest population concentrations in the southeast United States.

Polk County is greatly influenced by the close proximity of the Port of Tampa and the economic, social, cultural and political activities of the Tampa Bay area. A secondary influence from the Orlando area is becoming increasingly evident with a tremendous surge in housing along the U.S. 27 corridor in Southeastern Polk. This is a result of Orlando's huge concentration of theme parks, visitor attractions, and lodging facilities and one of the world's busiest commercial airports.

### **Topography**

This is often a more important factor in neighborhood and site analysis; but it can affect the cost of construction, the feasible density of development, and the attractiveness of living in an entire community. Its elevation ranges from 53 feet to 213 feet. Land use is mainly citrus production and pasture devoted to breeding beef cattle raising. Polk County continues to lead the state in citrus production and is fourth in cattle. The topography in Polk County is conducive to construction with the majority of structures being on grade concrete slab type construction.

### **Soil and Subsoil Conditions**

The county has a core of sloping, excessively-drained thick sandy soils and the outer reaches have poorly-drained soils with cemented sandy subsoils. Polk exhibits a variety of plant and tree growth including the turkey oak, pine, and saw palmetto, deciduous hardwood and, in the South, maple, black gum and sweet gum along with citrus groves. The soil and subsoil conditions are conducive for construction in the majority of the county.

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## **Climate**

The average annual temperature for Polk County is 72.8° F. Temperatures range from an average 60.1°F in January to 82.2°F in July and August. Winters are mild, with the last freeze generally occurring in early February and the first freeze in mid December. The growing season averages 300 days.

Sunshine is possible in Polk County 65% of the year, with annual precipitation averaging 47.7 inches. Relative humidity for the county averages 87% at 7 AM and 68% at 7 PM. These favorable climatic factors are active attractions to the growth in population and consequently the supply and demand for industry, services and housing.

## **Transportation**

The County is served by two major, east/west, limited-access highways: Interstate 4 and the Polk County Parkway S.R. 570 (a toll facility) which lies about two miles north of subject property providing access to I-4 East and West. Other major east/west arteries include: U.S. 92 and S.R. 60. Major north/south arteries include: U.S. 17 separates from U.S. 92 north of Winter Haven and provides a major connector from Winter Haven south through Bartow and points south. U.S. 27 which serves the eastern portion of the county and U.S. 98 which serves the western portion of the county. County Road 655 (Berkley Road) is the major north-south connector in Auburndale and runs within 2 miles of subject property.

The County is serviced by rail for both passengers and freight. Amtrak provides passengers with boarding locations in Lakeland. Rail freight: CSX Railway moves freight across the county. The Citrus Connection provides in county bus services throughout Lakeland with scheduled runs to Winter Haven and Mulberry.

Servicing the Polk County area in air travel is: the Bartow Municipal, Lakeland Linder Municipal, Lake Wales Municipal, River Ranch Resort Airport, South-Lakeland Airpark at Mulberry, Gilbert Field Municipal at Winter Haven and Winter Haven/Brown's Seaplane Base. Most of the airports provide service/repair, taxi, car rental and nearby lodging.

## **Industry**

While major industry in the region has traditionally been agriculture and phosphate, recent changes have occurred and Polk County now touts recent distribution/warehousing development as its primary economic forces. Much of this has occurred in the Lakeland area bringing with it the need for service related businesses and facilities in which to house those additional businesses.

## **Education**

The School District is the largest single employer in the Polk County. Total enrollment for the 2000-2001 was approximately 80,000 students. In addition to the free public schools there are many private and parochial schools, colleges and universities.

## **Hospitals and Medical Facilities**

Polk County offers five hospitals with a combined 1,735 beds. All of the major communities are equipped with emergency-rescue vehicles and trained paramedics.

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## **Shopping**

Two major regional malls, Lakeland Square and the Eagle Ridge Mall, offer choices to shoppers. There are over 36 community or neighborhood shopping centers scattered throughout the populated cities of the county.

## **SOCIAL FORCES**

### **Population**

The U.S. Census Bureau reported for the year 2000 a total population in Polk County of 483,924 persons of which 50.9% were female, and the median age was 38.6 years. White persons accounted for 74.7%, Black or African American persons 13.5%, American Indian and Alaska Native persons 0.4%, Asian persons 0.9%, Hispanic or Latino origin 9.5% and other 1%.

### **Housing**

The total number of households in 2000 was 226,376 of which 73.4% were owner occupied and the number of persons per household was 2.52. Of the total housing units, 166,159 were occupied. Households with persons under 18 were 33.0%. The median household money income, 1997 model-based estimate \$31,030 with 16.6% of the people below poverty level and 25.4% of the children below poverty.

### **Recreational and Cultural Facilities**

Living amenities in an area are enhanced considerably when parks, playgrounds and other recreational facilities are available in adequate numbers and kinds, at convenient locations. Similarly, libraries, concert halls and theaters all add to the attractions of living in an area. Once again, however, the market dictates how significantly they are in affecting the development and construction values.

Professional sports are an important factor in the area. Lakeland's Joker Merchant Stadium which has a seating capacity of 6,000 is the spring training camp of the Detroit Tigers. Winter Haven hosts the American League Cleveland Indians spring training games at Chain-O-Lakes Park which has a seating capacity of 4,000.

Lake Kissimmee State Park covers 5,030 acres and offers facilities for picnicking, fishing and boating. County municipal recreation areas encompass 3,603 acres in 66 county and 199 municipal park and recreation areas. These contain 180 campsites, 645 picnic tables, 19 freshwater beach areas, one pier for freshwater fishing, 11 swimming pools, 113 tennis courts, 135 shuffleboard courts, 214 basketball/softball fields, 45 freshwater boat ramps and 63 golf courses. These areas also contain 7.9 miles of hiking and bicycling trails. There are 499 lakes in the county.

There are two museums in Polk County. They are the Lake Wales Museum and the Polk Museum of Art which is located in Lakeland. Fantasy of Flight, a vintage airplane museum recently opened near Polk City.

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## **ECONOMIC-FINANCIAL FORCES**

### **Population**

This could as easily be regarded as a sociological-demographic factor, but is included as "economic" because it influences directly the number and type of housing units demanded (or required) in an area. The several ingredients of population to be separated and studied include:

Polk County ranks eighth in population in the state, with 483,924 in 2000 and is expected to grow to 550,000 by the year 2010. In the decade beginning 1990 the population has increased an average of 1.94% per year.<sup>1</sup> The County has been a haven of low-cost housing. The average price of a new, three-bedroom, two bath house of 1,500 square feet is \$74,000.<sup>2</sup> The population's median age in 1999 was estimated to be 40.4, with 24.6% under age 18 and 20.7% over age 64. The fastest growing age groups are ages 20 to 24 and 25 to 29. Polk County's population is 79.6% White, 13.5% Black and 9.5 % Hispanic.<sup>3</sup>

### **Economy**

Polk County's economy has been historically based on three primary industries: phosphate mining, agriculture and tourism.

Polk has had the world's largest phosphate deposits which has resulted in mining on approximately 200,000 acres or 15.3% of the county. Polk continues to lead the state with 14.7 million tons of phosphate mined in 1998. Because of this base, a number of allied industries, including chemical manufacturing plants producing agricultural and other industrial chemicals, have located in Polk County.

Polk County has the largest amount of farmland in the state with an estimated 621,489 acres in 1997. This farmland acreage includes approximately 101,482 acres of citrus groves. Polk has long been recognized as the top citrus-producing county in Florida and continues to lead the state with about 29.6 million boxes of fruit picked for the 1998-99 season. In addition, Polk was ranked fourth in the state in 1998 in number of beef cattle with an estimated 58,000 cows.

Tourism is a strong economic force in Polk County due to the numerous attractions in the county and central Florida. Polk is home to the world famous Cypress Gardens, Bok Tower Gardens, and Fantasy of Flight. The county is also located within an hour drive of Walt Disney World Resort area, Universal Studios, Sea World, and Busch Gardens. Additionally, Polk is the spring training headquarters for the Detroit Tigers (Lakeland), Cleveland Indians (Winter Haven) and Kansas City Royals baseball teams. Polk Coounty had an estimated total of 6,755 hotel and motel units in 1999.

Top non-government employers include Publix Supermarkets, Lakeland Regional Medical Center, IMC-Agrico, Winter Haven Hospital, Wal-Mart, State Farm Insurance and Geico Insurance.

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<sup>1</sup> Demographic Profile, Polk County Florida, Florida-Central Florida Development Council, Inc.

<sup>2</sup>Maddux Report - November 1992

<sup>3</sup>Demographic Profile, Polk County Florida, Florida-Central Florida Development Council, Inc.

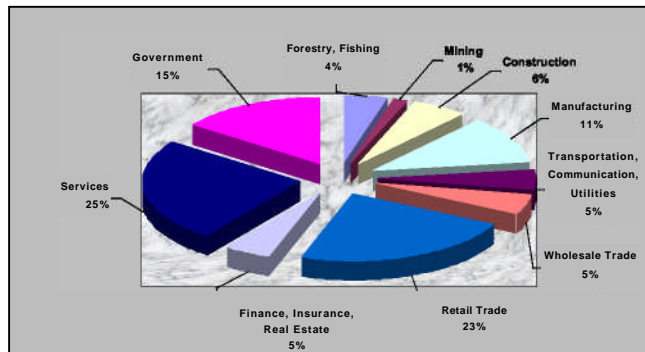
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## Cost of Living

Polk County ranked below the state average in cost of living, according to the 1999 Florida Price Level Index. Polk is 4.07% below the state average and ranked 19<sup>th</sup> out of Florida's 67 counties.

## Employment

The total employment estimate for 2000 is 204,355 in the following industries:



## Economic Base

Top employers in Polk County.

EmployerName	Approximate Employment
Polk County School Board	9,500
Publix Super Markets	7,500
State of Florida	4,500
Polk County Government	3,500
Walmart	3,300
Lakeland Regional Medical Center	3,200
Mosaic	2,800
Winter Haven Hospital	2,500
Statefarm Insurance	2,000
Geico Insurance	1,800
Federal Government	1,400

Prominent companies headquartered in Polk County.

Publix Super Markets	W.S. Badcock Corporation
Advance Auto Parts	
Florida Tile	Comcar Industries
Saddle Creek Corporation	Mutual Wholesale
FedEx	Florida Natural Growers
Mosaic	Colorado Boxed Beef
Gator Freight Ways	Homes Of Merit
Ben Hill Griffin Incorporated	Quality Petroleum Corporation
	Master Container

There has been a concentrated effort to attract new businesses to the Polk County area. This has resulted in lowering its un-employment rate from 9.9% in 1990 to 4.7% in 2000. All indications are that employment is likely to be sustained, so that incomes in turn will be steady enough to support given levels of home ownership and rentals.

### **Incomes**

Income levels are important because they represent the source through which potential demand is made effective demand. Low wages has been a predominant factor for attracting new industry in Polk County. This factor can be viewed as a double edged sword; on the one side is the attraction of industry while on the other side is a population which can not enjoy affordable housing.

Polk County has not kept up with the State of Florida or the United States in average annual wages. Since 1990 Polk County has increased in average annual wage (all industries) from \$19,399 to \$27,880 which represents a 43.7% increase. The State of Florida in year 2000 indicated wages of \$30,566 or a 44.7% increase while the United States wages of \$35,296 indicates a 49.5 % increase of the same ten year period

### **POLITICAL-GOVERNMENTAL FORCES**

Polk County has a five member Board of County Commissioners, elected to serve four-year staggered terms. A county administrator is appointed to implement policy. Long range planning between all government agencies is a cooperative effort within the county.

The county is operated under a charter form of government. This can mean a radical shift in the roles of county leaders such as making some elected jobs appointed - or it could be a subtle move toward a more local control of county business. A charter can be tailor-made to fit the needs of the county.

### **Services**

Police Protection - The county has an efficient county sheriff's office with a force of 300 authorized sworn personnel. A total of 14 additional police departments had a combined force of 352 authorized sworn personnel. Fire Protection - There are 21 paid fire departments, with a combined force of 325 paid and 675 volunteer firefighters. Also, there were 17 volunteer departments, with a combined force of 325.

Utilities - 81% of the permanent residences were connected to a public or privately owned water system and 54 % were connected to a public sewer system. Natural gas is distributed to the county by Central Florida Gas Company and Peoples Gas System. Electricity is distributed to the county by the City of Bartow, Florida Power Corporation, the City of Fort Meade, the City of Lakeland, Peace River Electric Cooperative, Tampa Electric Company, and Withlacoochee River Electric Company, and is primarily generated by coal and nuclear power

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Taxes - The County has 30 units with taxing authority: 17 municipalities, two school districts, and 11 special districts. The tax assessments and millage rates are similar to surrounding counties. Polk County assessment is based on 100 percent of market value; however, 20 percent is reduced for sales costs.

Public Education - One school district with 60 elementary, 18 middle/junior, 11 other secondary, four adult, three vocational and eight other types of schools. Public school enrollment for the fall of 1993 was in excess of 660,000.

### **Land Use Controls**

Among the most important direct influences of real estate values exerted by government (especially at the local level) is the exercise of the Police Power to control land and urban space uses in the interest of "public health, public safety, public morals, and the general welfare". Not only the existence of the regulations, but their enforcement, has a tremendous effect on individual property owners.

Planning - Polk County as well as both Winter Haven and Lakeland have in place Long Range Plans for development. The Comprehensive Land Use Plan takes precedence over existing zoning regulations. The plans set the foundation for zoning and subdivision regulations and often provide the standards in terms of which proposed developments or changes in the community development are evaluated. Polk County Planning sets the physical pattern of land uses in the area of subject project, and can actively influence land values by affecting the compatibility and efficiency of land uses.

Comprehensive land use guides have been enacted by the county with the consent of the state to oversee growth. The Growth Management Act of 1985 also requires concurrency review. The concurrency review process considers the impact the proposed use will have on the levels of roadways, schools, water, sewer, solid waste, drainage, and parks and recreation. The effect of concurrency is uncertain, but it is expected to curb urban sprawl. The 1993 legislature eased the restrictions of the 1985 act to a degree not yet determined by the permitting process.

Zoning - Polk County zoning regulations specify the uses to which land and buildings may be utilized, and the intensity or density of those uses. The regulations can affect values by establishing what uses are legal (if feasible), and how intensively land and buildings can be used.

Environmental Protection Regulations - These are established and enforced by all levels of government. They can limit (or prohibit) the use of land, as well as setting the standards by which land and urban space can be used. They have the same basic effect on development and construction costs as zoning does.

### **CONCLUSION**

Polk County is located midway between Tampa and Orlando and because of its location enjoys market expansions from both metropolitan areas. The project area is on a main transportation artery linking Winter Haven to US Highway 17 South and US 92 a major artery connecting Auburndale and Lakeland as well as largely developed residential areas from which future clientele are plentiful. strong growth trends in the area.