

SECTION I: INTRODUCTION AND COMMUNITY PROFILE

INTRODUCTION

The Code of Federal Regulations 44 CFR 201.6 outlines the requirements for Local Mitigation Plans. Per these requirements, “The local mitigation plan is the representation of the jurisdiction's commitment to reduce risks from natural hazards, serving as a guide for decision makers as they commit resources to reducing the effects of natural hazards. Local plans will also serve as the basis for the State to provide technical assistance and to prioritize project funding.

Code of Federal Regulations 44 CFR 201.6



“The local mitigation plan is the representation of the jurisdiction's commitment to reduce risks from natural hazards, serving as a guide for decision makers as they commit resources to reducing the effects of natural hazards. Local plans will also serve as the basis for the State to provide technical assistance and to prioritize project funding.”

The Federal Emergency Management Agency (FEMA) defines mitigation as “Any sustained action taken to reduce or eliminate the long-term risk to human life and property from hazards”. Hazard mitigation focuses attention and resources on community policies and actions to produce cumulative benefits over time.

A local mitigation plan is the written representation of a jurisdiction’s commitment to reduce risks from hazards. It states the goals and actions a community intends to follow to reduce vulnerability and exposure to future hazard events. The intent of mitigation is to focus on actions that produce repetitive benefits over time, not on those actions that might be considered emergency planning or emergency services. The primary purpose of hazard mitigation is to safeguard communities so when they experience a disaster, they suffer the least damaging effects possible; with the ideal outcome of eliminating negative effects from the impact of a disaster. The 2025 update to the Hardee County Local Mitigation Strategy is a systematic process centered on participation of residents, businesses, public officials, and other community stakeholders.

Local officials may refer to the plan in day-to-day activities and decisions regarding regulations, permitting, and funding capital improvements and other community initiatives. Community stakeholders may utilize the LMS as a tool to increase public awareness about local hazards and risks while providing options and resources available to reduce those risks. Educating the public about potential hazards will help each jurisdiction protect itself against the impacts of hazards and will enable informed decision making on where to live, purchase property, or locate businesses. The local mitigation plan serves as the basis for the State to prioritize future grant funding as it becomes available.

This LMS relates to the following jurisdictions in Hardee County.

- Hardee County
- City of Bowling Green
- City of Wauchula
- Town of Zolfo Springs

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Figure I.1: Logos for County and Jurisdictions in Hardee County

Each municipality in the County may adopt the LMS once FEMA and Florida Division of Emergency Management (FDEM) have approved the LMS document.

The list of participating agencies is included in Appendix A.

Disaster Mitigation Act of 2000

To reduce mounting natural disaster losses, the U.S. Congress passed the Disaster Mitigation Act of 2000 (DMA 2000) to amend the Robert T. Stafford Disaster Relief and Emergency Assistance Act (Act), and to invoke new and revitalized approaches to mitigation planning. Section 322 of DMA 2000 emphasizes the need for close coordination on mitigation planning activities by State and local government entities. The Act makes the development of a hazard mitigation plan an eligibility requirement for any local government applying for Federal mitigation grant funds. These funds include the Hazard Mitigation Grant Program and the Pre-Disaster Mitigation program. FEMA administers both programs under the Department of Homeland Security. Communities with an adopted and federally approved hazard mitigation plan thereby become pre-positioned and are more apt to receive available mitigation funds before and after the next disaster strikes.

FEMA set forth guidelines for the LMS in the Interim Final Rule in the Federal Register of 44 Code of Federal Regulations (CFR) Part 201. These requirements instruct that a Local Mitigation Strategy identify natural hazards and their impacts, identify actions to reduce losses resulting from the hazards, and create a process for the implementation of the LMS. For Hardee County and its jurisdictions to remain eligible for Federal mitigation funds, the County must review, revise, and resubmit an updated LMS for approval every five years.

Purpose

The purpose of the LMS is to develop and execute an ongoing strategy for reducing the community's vulnerability to identified natural, technological, and human-caused hazards. The LMS provides a rational, managed basis for considering and prioritizing hazard-specific mitigation options and for developing and executing cost-effective mitigation projects. The LMS provides a foundation for justifying the solicitation and use of local, State, Federal, and other funding to support hazard mitigation projects and initiatives.

The LMS establishes an ongoing process that makes hazard mitigation part of the daily functions of the entire community including the public and private sectors and residents. The LMS serves as a bridge between local governments' comprehensive growth management plans, the County Comprehensive Emergency Management Plan (CEMP), land development regulations, and relevant ordinances and codes such as floodplain management policies. The LMS integrates mitigation

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initiatives set forth in various policies, programs, and regulations into a single stand-alone document.

History

Hardee County first adopted an LMS in October 1999. In compliance with the Disaster Mitigation Act of 2000, Hardee County and its three incorporated municipalities together established the revised Hardee County (LMS) that was adopted by each jurisdiction in 2015. Currently, the Code of Federal Regulations, 44 CFR 201.6 – Local Mitigation Plans (eCFR.gov, 2014) requires that the LMS be reviewed and revised every five years. The 2020 adopted revision reflected changes in priorities and the progress in local mitigation efforts and development.

Hardee County's diligence in continually improving and updating its LMS provides the community with the information and tools available to increase its resiliency to the disruptions caused by disasters. Another benefit is the potential reduction in the associated cost of disasters. The cost of recovery and rebuilding due to the devastation caused by a disaster is much greater than the cost of planning and preparing before disaster strikes.

The LMS was established and continues to operate in accordance with prevailing federal, state, and local guidelines and requirements.

Adoption by Jurisdictions and Participating Agencies

Hardee County and the three incorporated jurisdictions must formally adopt the Hardee County 2025 Multi-Jurisdictional Local Mitigation Strategy (LMS). A sample adoption Resolution is included in Section VII. Appendix H includes copies of resolutions.

Participating Agencies, as listed in Section I, must submit a letter of commitment supporting the Hardee County 2025 Multi-Jurisdictional Local Mitigation Strategy (LMS). All participating agencies must follow the participation requirements described in Section III to remain in good standing with the Hardee County 2025 Multi-Jurisdictional LMS. An executed supporting letter along with compliance with LMS participation rules qualifies partners to submit qualified mitigation projects for Federal funding consideration.

A sample LMS Letter of Commitment is included in Section VII. Appendix H includes copies of the Letters of Commitment.

The 2025 LMS Update

The Hardee County 2025 Multi-jurisdictional Local Mitigation Strategy includes minor changes to the structure of the LMS. The LMS Working Group voted to extend the hazards analysis to include drought, cyber incidents, domestic security incidents/civil disturbances, agricultural disruptions, harmful algal blooms, extreme temperatures (heat and freezes), hazardous material incidents/radiological incidents, human health incidents, and transportation incidents. The goals and objectives of the LMS were restructured to better align with those from Florida Division of Emergency Management's State Hazard Mitigation Plan.

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LMS Successes and Challenges Since 2020 Update

Since 2020, Hardee County and its municipalities have made significant strides in mitigating the hazards they face. The City of Wauchula completed a vulnerability assessment for stormwater, focusing on the wastewater treatment plant, and established a partnership to study green infrastructure and stormwater improvements. Hardee County conducted its own vulnerability assessment for parks and open spaces and is developing a master plan for utilities and facility infrastructure. Additionally, a comprehensive vulnerability assessment modeled the impacts of flooding and ponding from a 24-hour, 100-year storm for the years 2040 and 2070.

However, funding remains a significant challenge and barrier to completing LMS projects. As a fiscally constrained county, Hardee often struggles to meet the required grant match, making many projects financially unfeasible.

The first Hardee County Vulnerability Assessment will be completed after the adoption of this document. The Vulnerability Assessment determines the vulnerability of geographical areas and critical assets within Hardee County and its municipalities to current and future flood conditions.

At the time of this update, Hardee County is creating their first Adaptation Action Areas (AAA), which will be incorporated as an Appendix into the next update of the LMS. AAAs are identified and prioritized based on the critical assets, exposure and sensitivity analysis and on each flood scenario from the Vulnerability Assessment flood modeling with the intention to improve resilience to flooding.

LMS Contents

The LMS includes the following sections to address FEMA requirements for a local mitigation plan.

- Section I: Introduction and Community Profiles
- Section II: Planning Process
- Section III: Hazard Identification and Analysis
- Section IV: Hazard Vulnerability and Risk Assessment
- Section V: Mitigation Plan
- Section VI: Plan Evaluation and Maintenance
- Section VII: LMS Adoption
- Section VIII: Resources
- Appendices

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COMMUNITY PROFILE

44 Code of Federal Regulations

44 CFR §201.6(c)(2)(ii)(c):	Providing a general description of land uses and development trends within the community so that mitigation options can be considered in future land use decisions
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Hardee County has a total area of 638 square miles, of which approximately 3.4 square miles are water. With an estimated 25,645 residents in 2023, Hardee County accounts for approximately 0.1 percent of the total population of Florida. Approximately 11.1 million people reside within a 100-mile radius of Hardee County making this area one of the largest concentrations of population in the Southeast. Five counties border Hardee County: Polk to the north; Highlands to the east; DeSoto to the south; Manatee to the west; and Hillsborough to the northwest.

Municipalities within Hardee County

Hardee County includes 3 municipalities, which range in population and size from 1,753 people to 4,869 people and 1.4 square miles to 3.3 square miles. The municipalities in Hardee County include:

- City of Bowling Green
- City of Wauchula
- Town of Zolfo Springs

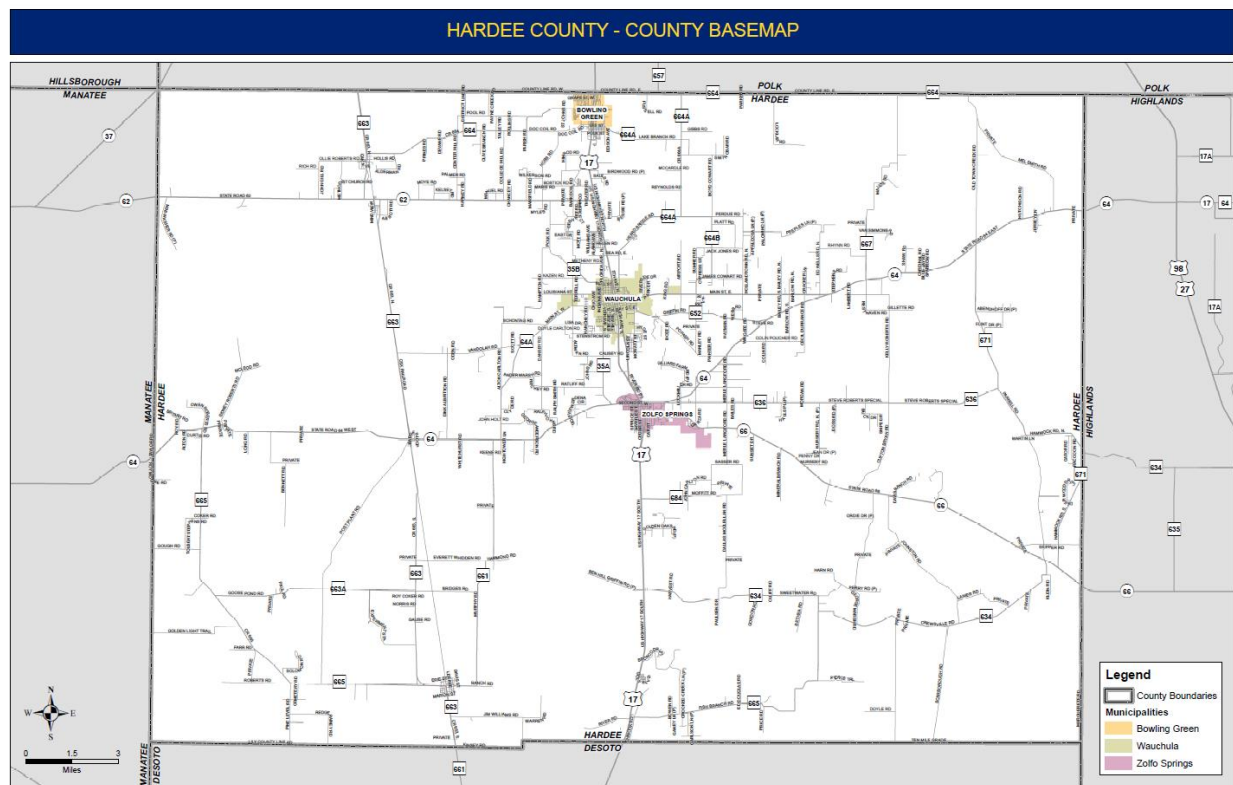


Figure I.2: City limits

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Bowling Green

Bowling Green is located in Hardee County, approximately one mile north of the confluence of the Peace River and Payne Creek. The city was originally settled as Utica. In 1886, the railroad arrived, a depot was built, a post office was opened, and the city was renamed Bowling Green. The founders included Irving Keck, Dudely Buck, Dell Buck, A.M. Chester, Jason Cook, J.K. Freeman, I.A. Mason, William I. Mason, David McLean, James McLean, James Ott, Harvey Powell, Ira Powell, John Powell, George Rudisill and Howard Rudisill.

In the 1890s, the area around the city more than doubled its population from 196 persons to 440 persons. There was a daily stagecoach between Avon Park and Bowling Green. The city was incorporated in 1905 with J.R. Vaughn as its first mayor. As of 2023, the estimated population of the city was 2,450. The major industries have remained agriculture and phosphate mining.



Figure I.3: Bowling Green Train Depot

Most of the city's commercial development is located along US Highway 17, a major transportation corridor in central Florida. The traffic impact of US 17 will continue to influence the physical development of the city. As the population of central Florida increases, traffic along US 17 will also increase. Most of Bowling Green's commercial development is located along US 17. Commercial land uses are gradually replacing residential land uses along this corridor and are expected to continue to do so in the next 10 years.

Wauchula

The City of Wauchula is located in central Hardee County, Florida and is the largest of the three municipalities in the County. The city is bisected by the US 17 highway corridor which runs north-south through the County. The Peace River flows along the city's eastern border. The river's associated floodplains and wetlands consist of more than 350 acres within the city limits.

Wauchula is the County seat of Hardee County and is home to the County Government Center and contains facilities that house the staff of the County court system, Sheriff's operations, Family Services, Tax Collector, Property Appraiser, School Board and the County Commission Administration. The City is also home to the Wauchula Municipal Airport located southwest of the City's Central Business District.

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In May 1886, the Florida Southern Railroad chief engineer, W.P. Cooper, surveyed and platted the community of Wauchula which was located one-half mile north of Old Fort Hartsuff. With the railroad running north-south through the city, a railroad depot was placed in Wauchula. The City of Wauchula, which was incorporated in September 1902, and was chartered in May 1907. The name “Wauchula” was derived from the Miccosukee Indian word Wa-tu-la-ha-kee, which means “*call of the sand hill crane*”.

The City of Wauchula Community Redevelopment Agency (CRA) was established in accordance with Chapter 163, Florida Statutes (F.S.) in 1997. The CRA Program has funded infrastructure improvements and beautification projects which have increased property values, promoted economic development and assisted in the revitalization and sustainability of the City's core area.



Figure I.4: Downtown Wauchula

Zolfo Springs

The Town of Zolfo Springs, one of three municipalities in the County, is in southern Hardee County just south of Wauchula, along the US 17 corridor, a main transportation corridor in central Florida. The town was founded as a rural farming community and much of the area continues to produce agricultural products. The town's commercial development is located along US 17.

The name Zolfo Springs has colorful origins. According to some, "zolfo" is an Italian word that means sulfur in English. As the story goes, in the early 1800s, a crew of Italians and Spaniards came down the Peace River dredging for phosphate. When they arrived at the springs, which smelled strongly of sulfur, the Italians named them Zolfo for the sulfurous water.



Figure I.5: Zolfo Springs Welcome Sign

From *Florida's Peace River Frontier*, by Canter Brown, Jr.:

“The name zolfo, according to tradition, stems from a corruption of the words, “sulphur water”, referring to the odor emanating from the springs located there and known as the Sulphur Springs since the 1850s. In 1860, one expedition reported the water as “very fine” and noted “it smelt and tasted as strong as any water we have tasted in South Florida”. Prior to the Civil War, the families of Dempsey D. Crews and others had settled in the area.”

In 1886, Florida Southern Railroad opened a depot in Zolfo. On May 26, 1886, a post office was established. As the town grew, the first residents' council meeting was held October 18, 1901. Finally, the Town was incorporated in 1904 and held its first official Town Council Meeting on October 18, 1904.

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On September 13, 1909 the name was changed from Zolfo to Zolfo Springs.

In 1913, the citizens of Zolfo Springs decided that the Town needed a water works. They believed that a supply of water could be obtained from an artesian well. A four-inch well was drilled approximately 465 feet deep, at which depth they struck a flow of water that spouted twelve feet above ground level. The Cameron and Barkley Company from Tampa was authorized to build the Town's water works at a bid price of \$1,600.00. The Town's population at this time was around 250 people, making Zolfo Springs one of the smallest towns in the United States to have its own water works.

Land Area

Less than 1 percent of Hardee County is located within an incorporated municipality. As the largest municipality, Wauchula includes approximately 0.51 percent of the 408,493 acres in Hardee County. Zolfo Springs and Bowling Green include 0.28 percent and 0.20 percent respectively. While the municipalities comprise less than 1 percent of the County acreage, they house approximately 36 percent of the County's population (Tables I-1 and I-2).

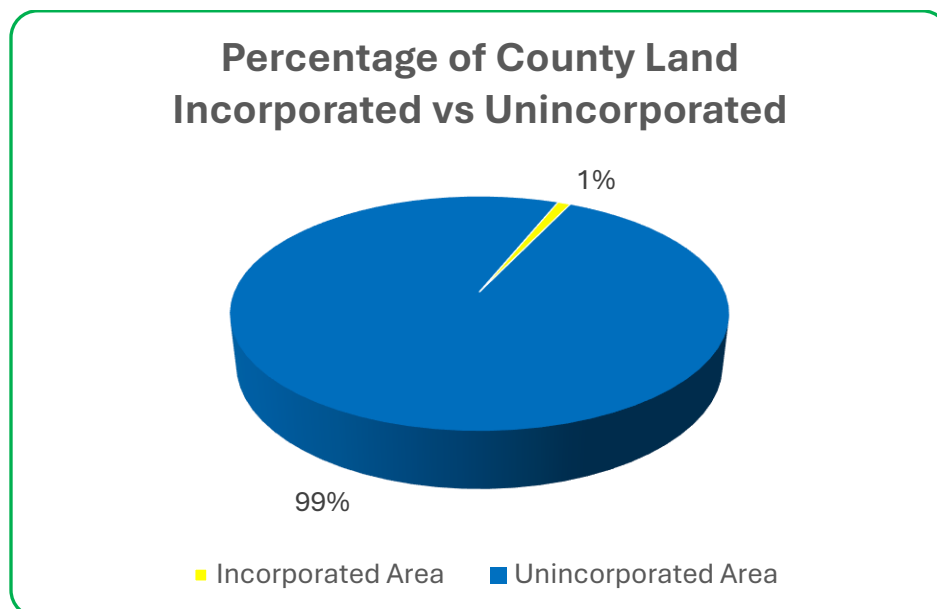


Figure I.6: Percentage of Acreage by unincorporated vs incorporated county
Source: CRRPC GIS data from Official Annexation Maps for jurisdictions

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**TABLE I-1:
ACREAGE OF MUNICIPALITIES AND UNINCORPORATED AREAS IN HARDEE COUNTY**

Municipalities	Acreage	Percent (%) of County
Bowling Green	800	0.20
Wauchula	2,093	0.51
Zolfo Springs	1,125	0.28
Incorporated Area Total	4,018	0.98
Unincorporated Area Total	404,475	99.02
Total County	408,493	100.0

Source: CRRPC GIS data from Official Annexation Maps for jurisdictions

Population and Demographics

According to the US Census Bureau, the 2010 population of Hardee County was 27,731. This represents a 2.9 percent increase from 2000, when the population was 26,938, and a lower percent change compared to the State increase of 17.6 percent. Table I-2 provides the 2020 populations of incorporated and unincorporated areas within Hardee County, along with the 2023 population estimates as provided by the Bureau of Economic and Business Research (BEBR). During this period, Hardee County experienced a 1.3 percent increase, while the State of Florida experienced a 5.1 percent increase. At 1.9 percent, Bowling Green experienced the highest percent change. The City of Wauchula experienced a 0.6 percent loss of population from 2020.

The Bureau of Business and Economic Research (BEBR) provides population projections through the year 2050. They project a very modest population projection of 1 percent by 2045 (Figure I.6).

**TABLE I-2:
POPULATIONS OF MUNICIPALITIES AND UNINCORPORATED AREAS IN HARDEE COUNTY**

Municipality	2020 Population	2023 Population Estimate	Percent (%) Change
Bowling Green	2,405	2,450	1.9
Wauchula	4,900	4,869	-0.6
Zolfo Springs	1,737	1,753	0.9
Incorporated Total Population	9,042	9,072	0.3
Unincorporated Total Population	16,285	16,573	1.8
Total County	25,327	25,645	1.3

Source: Bureau of Economic and Business Research, Table 1: Estimates of Population by County and City in Florida: April 1, 2023

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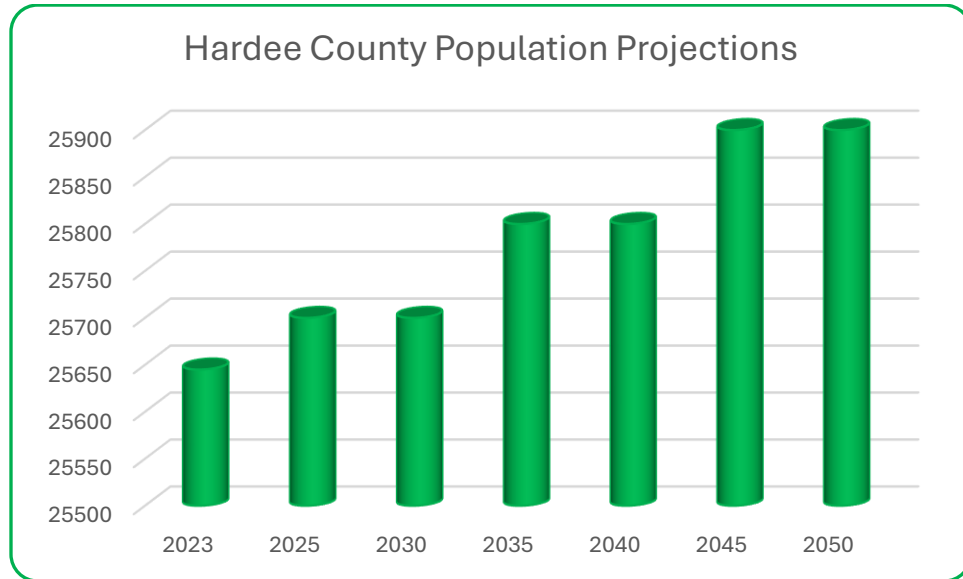


Figure I.7: Population estimates Source: Bureau of Economic and Business Research

Hardee County is 55th in the State for population per square mile. In 2000, 2010, and 2020. Hardee County was 48th, 52nd, 54th, and 55th respectively. The population per square mile has decreased from a high of 43 persons per square mile to the current 40 persons per square mile.

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Figure 7. Population Per Square Mile, 2023

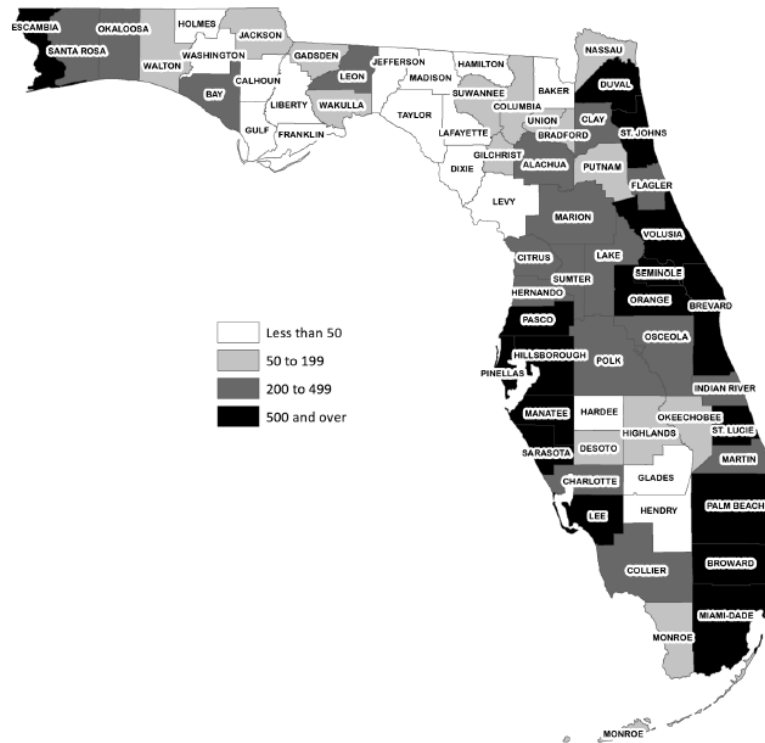


Figure I.8: Population Density per Square Mile for Florida Counties 2023
Source: Bureau of Economic and Business Research

The median age for Hardee County is 35.2 years, which is higher than Wauchula at 33.5 years, Zolfo Springs at 29.3 years, and Bowlin Green at 26.9 years. Figure I.8 illustrates the age distribution for Hardee County and its jurisdictions.

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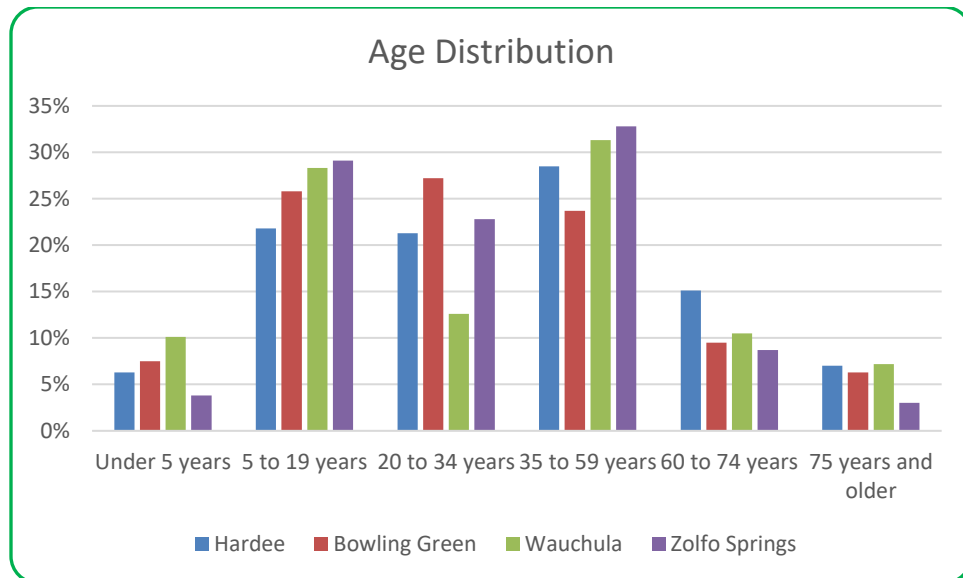


Figure I.9: Age Distribution Source: US Census Bureau, American Community Survey 2022 5-Year Estimate, Table DP05

According to the American Community Survey, 16.6 percent of the County's population have a disability compared to 15.8 percent in Bowling Green, 13.2 percent in Wauchula, and 12.9 percent in Zolfo Springs. The population of persons over 65 years old with a disability is 16.8 percent in Hardee County, 23.1 percent in Bowling Green, 7.2 percent in Wauchula, and 15.1 percent in Zolfo Springs.

The median household income in Hardee County is \$54,231. Zolfo Springs is \$53,587, Bowling Green is \$45,101, and Wauchula is \$36,234. All are lower than Florida at \$71,711. Approximately 24.3 percent of the County's population falls below the poverty level. The County's percent population below the poverty level is lower than all three jurisdictions, with Zolfo Springs at 24.9 percent, Bowling Green at 30.6 percent, and Wauchula at 40.7 percent.

Homelessness

The Heartland Coalition of the Homeless conducts annual counts of homeless persons sheltered in emergency shelters, transitional housing, and safe havens on a single night during the last 10 days of January, as required by the Department of Housing and Urban Development (HUD). Per HUD, the criterion defining homeless include:

1. Those living in a publicly or privately-operated shelter providing temporary living arrangements;
2. Those persons whose primary nighttime residence is a public or private place not intended to be used as an accommodation for human beings, such as a car, park, abandoned building or campground;
3. A person who is exiting from an institution, where he or she lived for 90 days or less, and who was otherwise homeless immediately prior to entering that institution;

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4. A person who is fleeing from a domestic violence situation; or
5. A person who will lose their primary nighttime residence within 14 days, where no subsequent dwelling has been found and the individual lacks the resources to obtain permanent housing.

Per the 2022 Point In Time Count completed by the Heartland Coalition of the Homeless, there were 126 unsheltered homeless people and 82 unsheltered homeless households.

Housing

Hardee County includes a mixture of housing types. The types of housing with the greatest percentages include detached single-family dwelling units (61.8%), mobile homes or trailers (24.2%) and structures with 5 to 9 units (5.5%) . Approximately 69 percent of Bowling Green’s housing stock is detached single-family dwelling units, 18 percent of is mobile homes and, 8 percent are 2-unit structures. Approximately 60 percent of Wauchula’s housing stock is detached single-family dwelling units, 19 percent includes structures with 5 to 9 units, and 7 percent are 2-unit structures. Approximately 64 percent of Zolfo Spring’s housing stock is detached single-family dwelling units, 24 percent is mobile homes and, 11 percent are 2-unit structures.

According to American Community Survey data, approximately 23 percent of housing structures in Hardee County are over 50 years old (constructed prior to 1970). For Hardee County and the three jurisdictions, the highest percentage of the housing stock was constructed in 1970 to 1979. Wauchula has the highest homeowner vacancy rate (5.1%) and Zolfo Springs has the highest renter vacancy rate (10.1%).

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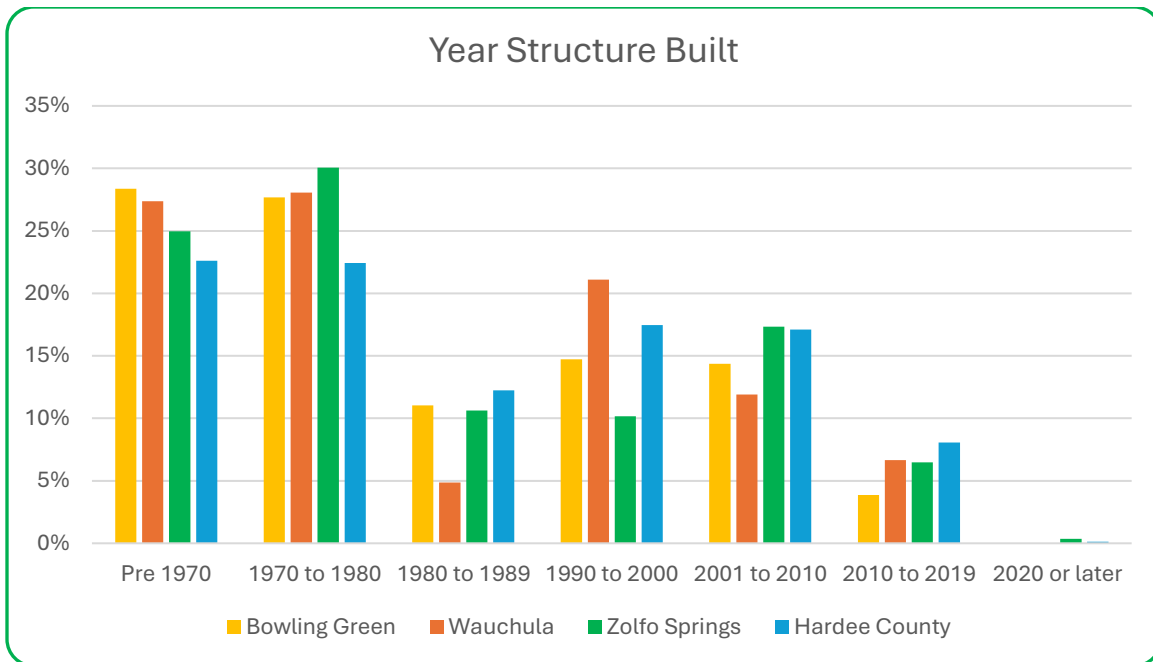


Figure 1.10: Year housing structure built; Source: American Community Survey, 2022 5-Year Estimate, Table DP04

TABLE I-3:
VACANCY AND OCCUPANCY STATUS, 2022 5-YEAR ESTIMATE

Municipality	Occupied	Vacant	Total	Homeowner Vacancy Rate (%)	Rental Vacancy Rate (%)
Bowling Green	728	137	865	0.0	6.1
Wauchula	,804	252	2,056	5.1	2.8
Zolfo Springs	490	81	571	2.0	10.3
Total County	8,127	1,710	9,827	3.2	2.7

Source: US Census Bureau, American Community Survey 2022 5-Year Estimate, Table DP04

Economic Justice – Disadvantaged Census Tracts

The Council on Environmental Quality (CEQ) developed the Climate and Economic Justice Tool to identify census tracts that are overburdened and underserved (disadvantaged) because they meet more than one burden threshold and the associated socioeconomic threshold. The indicators of burdens fall in eight categories: climate change, energy, health, housing, legacy pollution, transportation, water and wastewater, and workforce development. The tool uses this information to identify communities that are experiencing these burdens. As shown in Figure I.8, the majority of the County includes census tracts determined to be disadvantaged because they are overburdened and underserved.

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Figure I.11: Census Tracts that are Disadvantaged (Gray) Source: Climate and Economic Justice Screening Tool

Social Vulnerability

Figure I.9 includes a map that shows the Center for Disease Control's Social Vulnerability Index (SVI) which uses data regarding socioeconomic status, household composition and disability, minority status and language, and housing type and transportation to quantify SVI. Social vulnerability is based on a percentile ranking, with values ranging from 0 to 1, in which higher values indicate greater overall social vulnerability. Hardee County's 2018 Overall SVI was 0.98 indicating a high vulnerability.

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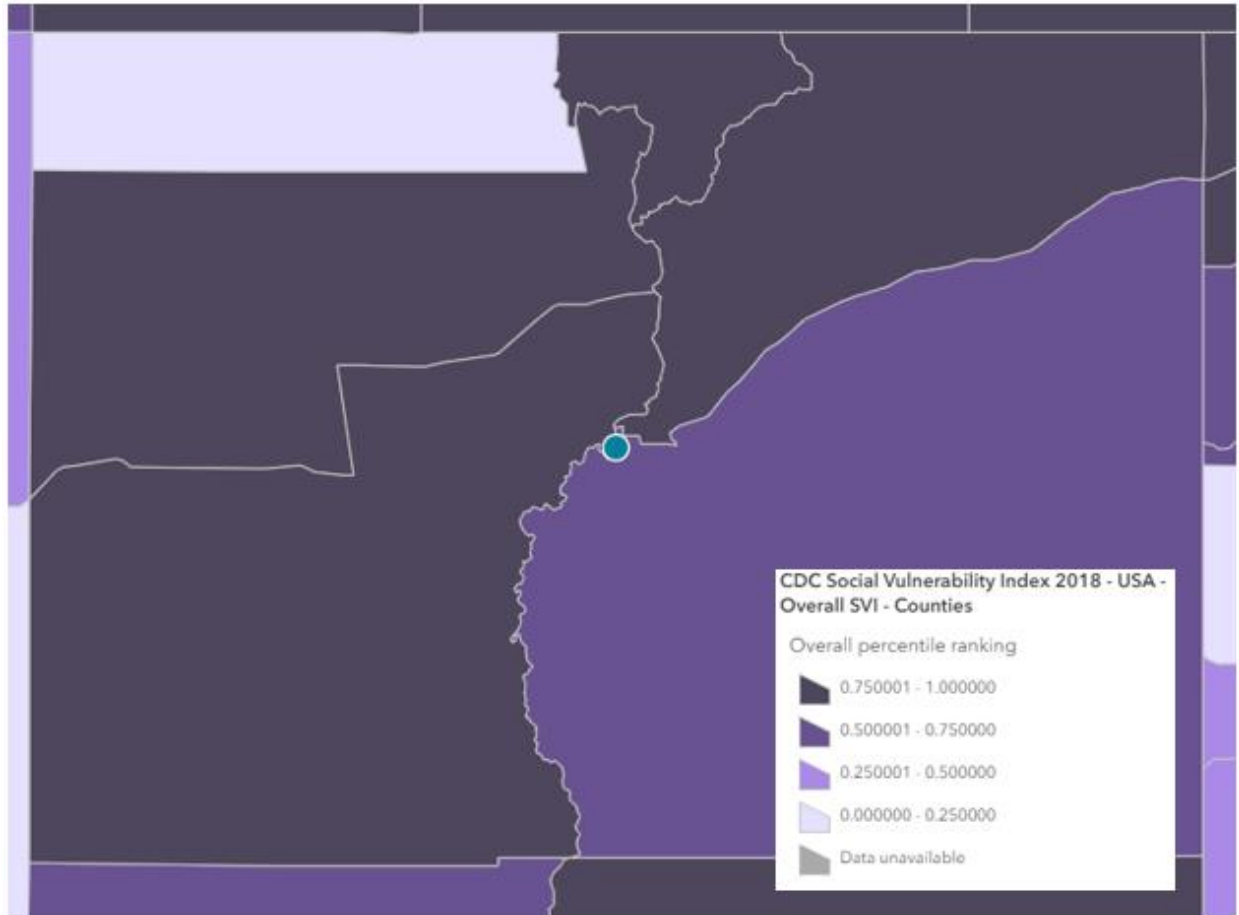


Figure I.12: Social Vulnerability by Census Tract

Source: <https://storymaps.arcgis.com/stories/e81604bb3edb404ea8ec4fefa6e48370>

Infrastructure

The Hardee County 2025 Multi-Jurisdictional Local Mitigation Strategy categorizes infrastructure as transportation and utilities since these elements are imperative during a disaster event, for evacuation and response and recovery efforts.

Transportation

According to the FDOT 2023 Public Road Mileage and Travel (DVMT) Report, there are 648 centerline miles of public roads in Hardee County. US Highway 17 traverses Hardee County, north to south, connecting Polk County to the north the DeSoto County to the south. County roads run throughout the County. Several of these roads serve as evacuation routes.

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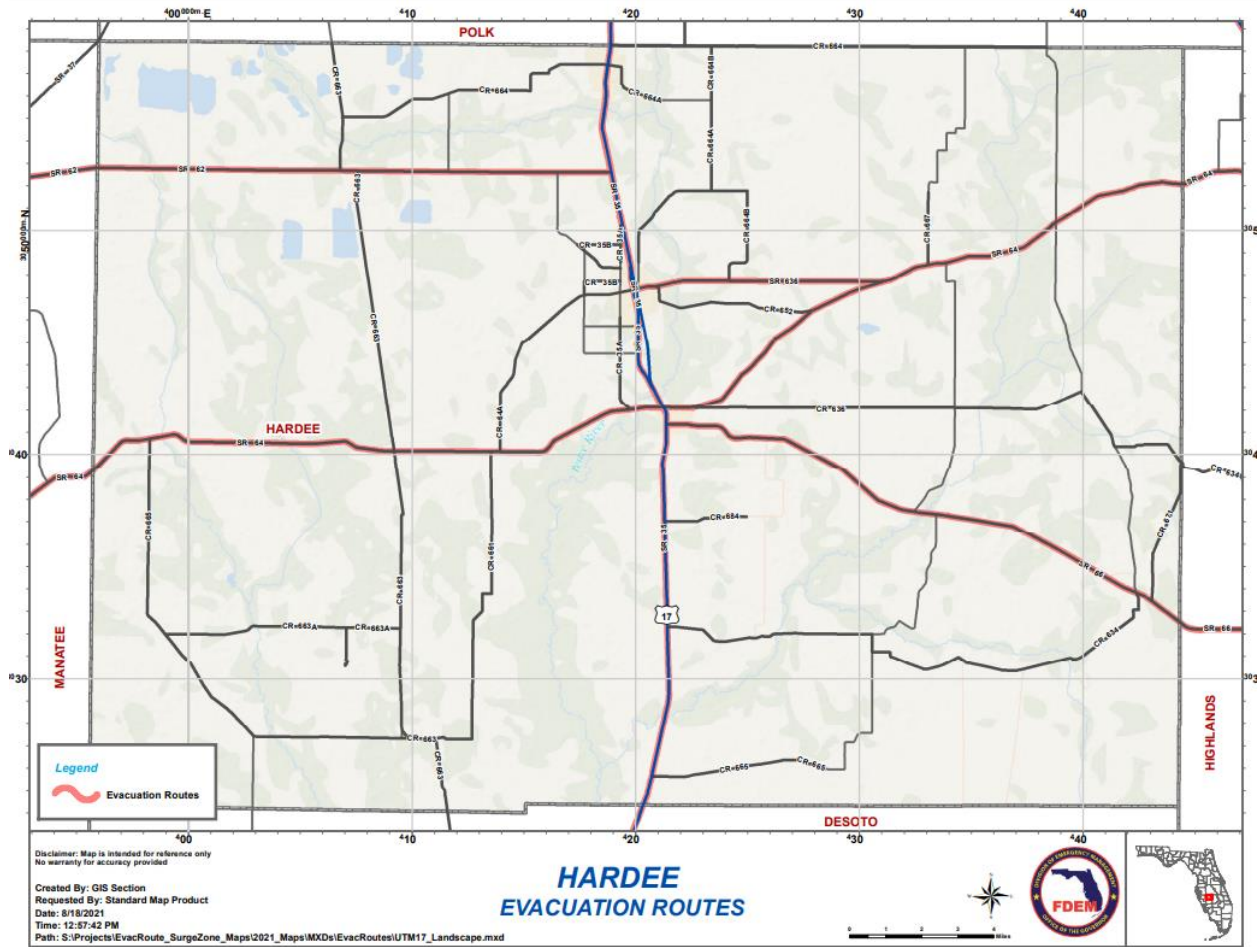


Figure I.13: Hardee County Evacuation Route Map
https://maps.redcross.org/website/Maps/ARC_FL_Links.html

Utilities

Duke Energy Florida, Wauchula City Electric, Seminole Electric, Peace River Electric Cooperative, and Vandolah Power Station provide electricity in Hardee County. Natural gas suppliers include Florida Natural Gas, Suburban Propane, and Coker Fuel. Potable water, wastewater, and stormwater utility services include different sources: Hardee County Utilities and municipal governments. As shown in Figures I.13 and I.14, private water wells and septic tanks provide service throughout the County. As infrastructure systems age, utilities can potentially fail due to stress and/or design constraints where the system is unable to handle increased service demands.

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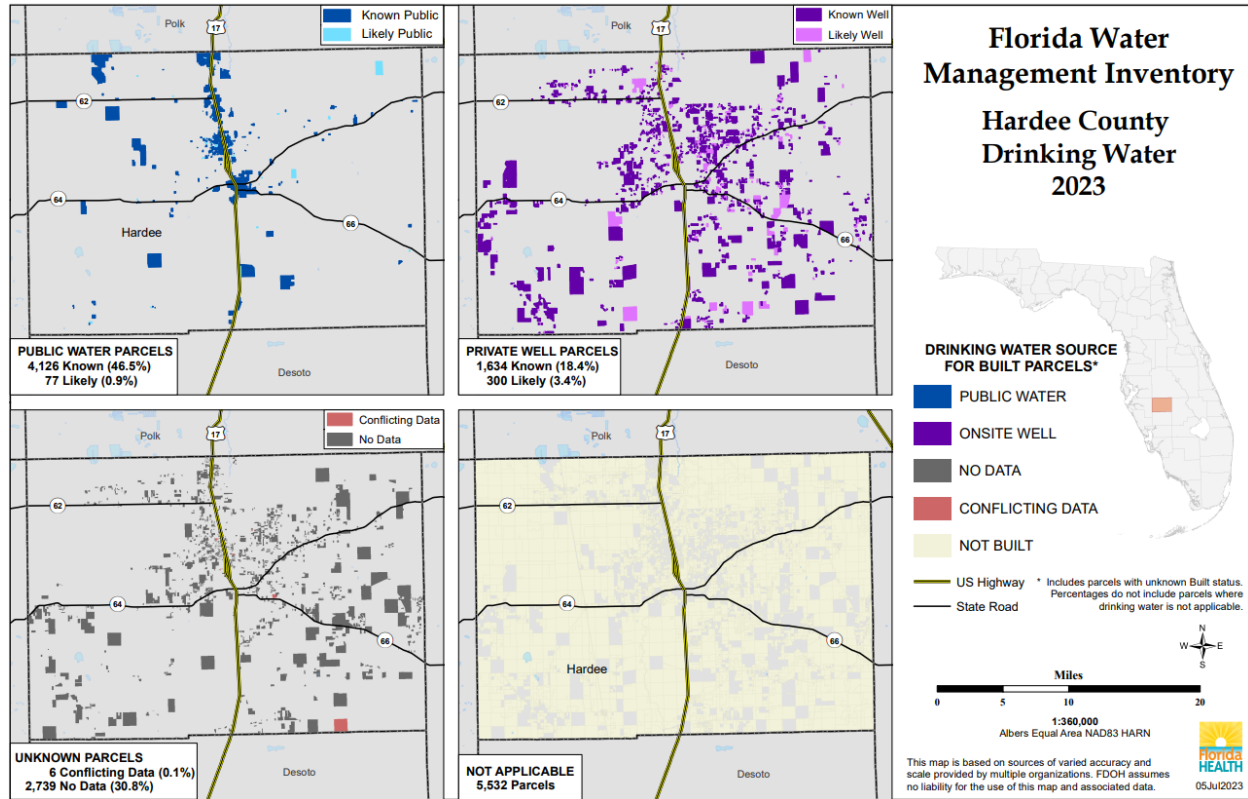


Figure I.14: Hardee County Drinking Water Sources, Florida Department of Health July 5, 2023

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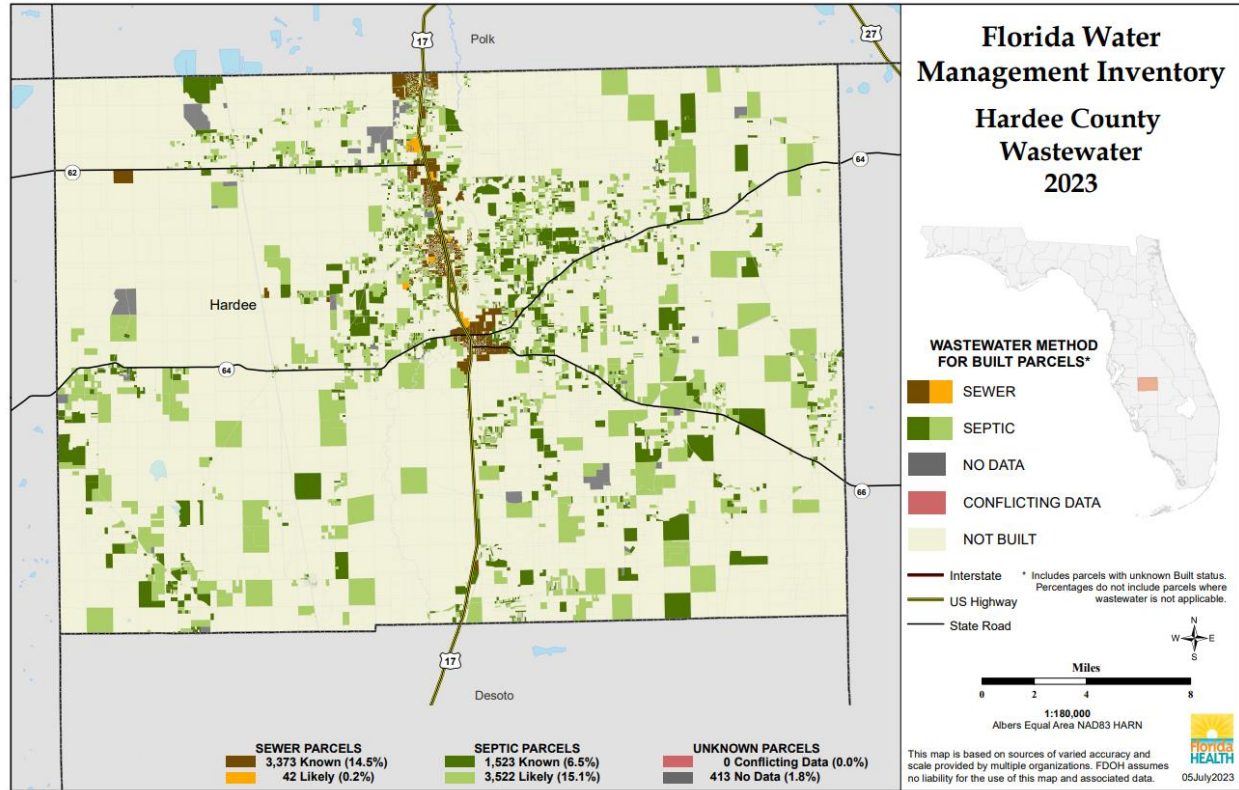


Figure I.15: Hardee County Wastewater, Florida Department of Health July 5, 2023

Employment and Industry

Approximately 50 percent of Hardee County's population is in the labor force and 45.60 percent is employed (Table I-5). Table I-6 includes the major employers as identified by the Florida Heartland Economic Region of Opportunity (FHRO). These six employers all have more than 100 employees and are in the Distribution, Food Manufacturing, Healthcare, and Utilities industries.

TABLE I-5:
EMPLOYMENT STATUS FOR 2018 ESTIMATED POPULATION OVER 16 YEARS OLD

Employment Status	Area in Labor Force	Population	Percent (%) of Total
In Labor Force		9,857	50.00
	Armed Forces	13	0.01
	Civilian – Employed	8,992	45.60
	Civilian – Unemployed	852	4.30
Not in Labor Force		9,868	50.00
Total Population		19,725	100.00

Source: US Census American Community Survey 2022 5-Year Estimate, Table DP03

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**TABLE I-6:
MAJOR EMPLOYERS**

Company Name	Industry Sector	Employee Size
Florida Institute of Neurologic Rehabilitation	Healthcare	250- 499
Parker Farms	Food Manufacturing	100 - 249
Peace River Electric Cooperative	Utilities	100 – 249
C F Industries	Distribution	100 – 249
Florida Hospital – Wauchula	Healthcare	100 – 249
Hardee Manor Healthcare	Healthcare	100 – 249

Source: Florida Heartland Economic Region of Opportunity (FHRO)

Natural Features and Topography

The general drainage pattern of Hardee County is to the South and Southwest. Surface elevations range from an average of 60 feet in the Southern part of the county to 125 feet in the Northern part of the county. The average January temperature is 74.0 degrees F, and the average August temperature is 94.0 degrees F. The average annual rainfall is 51.25 inches.

Environmentally sensitive areas include the 100-year flood plain of the Peace River, Horse Creek, Charlie Creek and Payne’s Creek. A setback from the banks of the waterways has been established in which only pasturing of livestock and residential development, at a density of not more than one dwelling unit per 20 gross acres, are permitted. Setbacks for development are 500 feet on either side of the river or creeks or the width of the 100-year floodplain, whichever is less.

The Southwest Florida Water Management District designated the Southern Water Use Caution Area (SWUCA) in 1992, which includes the entire Peace River watershed. The SWUCA was designated because water supplies in the area are or will be critical in the next 20 years. This waterbody is impaired according to the Florida Dept. of Environmental Protection's (FDEP) implementation of the Impaired Waters Rule (IWR). The Peace River Paddling Trail is a 67-mile paddling trail in Desoto, Hardee, and Polk counties. The trail has multiple launch points, including the SR 60 bridge in Bartow, the Heritage Peace River Landing, and the US 98 Bridge in Ft. Meade Recreational Park Bridge Launch, Payne’s Creek Historic State Park, Lower 664A Launch, Crews Park, CR 662, and Pioneer Park. The trail is considered easy to moderate in difficulty.

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**TABLE I-7:
HARDEE COUNTY WATERWAYS**

Alligator Branch	Bee Branch	Brushy Creek	Buckhorn Branch	Charlie Creek
Coons Bay Branch	Cypress Branch	Dow Branch	East Branch	Elder Branch
Fish Branch	Fivemile Gully	Gum Swamp Branch	Hickey Branch	Hickory Branch
Hickory Creek	Hoa Branch	Horse Creek	Jackson Branch	Lake Dale Branch
Lettis Creek	Limestone Creek	Little Charley Bowlegs	Little Charlie Creek	Little Payne Creek
Max Branch	Maz Branch	Mineral Branch	Oak Creek	Old Town creek
Olive Branch	Osborn Branch	Owen Creek	Parker Branch	Payne Creek
Peace River	Punch Gully	Sand Bully	Sand Gully Spring	Shirtail Branch
Sweetwater Branch	Thompson Branch	Troublesome Creek	West Fork Creek	West Fork Horse Creek

Source: 2020 Hardee County Local Mitigation Strategy

Land Use, Development Trends, and Development Changes

Hardee County

Located in Central Florida, Hardee County has a long history of agriculture land uses, interspersed with small, rural communities along major corridors. Wauchula, the County Seat, along with Zolfo Springs and Bowling Green comprise the urbanized core of the community, followed by historically small, rural hamlets or communities including Ona and Ft. Green.

In addition to the predominantly agricultural land uses and supporting industries, phosphate mining, and some non-agriculturally oriented industries including manufacturing and power generation are present in the County. Non-agricultural employment includes education and health care fields, followed by financial and service-related businesses.

The more intense land uses of high-density residential, commercial, and industrial tend to cluster around the U.S. 17 Highway Corridor and the access to utilities. Notable exceptions to this include how the more intense land uses have largely been kept out of the floodplain of the ecologically sensitive Peace River, and south of Zolfo Springs large tract, single ownership properties have preserved the agricultural uses along the Corridor.

Current and future development continues to be focused along the Corridor north of Zolfo Springs. Significant development proposals include retirement communities, agriculturally dependent workforce housing and food and service industry uses.

The Hardee County Comprehensive Plan and the Future Land Use Map preserve this pattern for the most part. Notable exceptions include an Industrial Corridor along County Road 663 between Ona and Ft. Green, a couple of focused Rural Villages west of Bowling Green and Rural Centers west of Wauchula and Zolfo Springs.

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Municipalities in Hardee County

City of Bowling Green

The City of Bowling Green has seen a slight increase in development with new home permits in the core area where there are existing water and wastewater utilities. Much of this development is infill development.

City of Wauchula

The City of Wauchula has seen a slight increase in development in the south and west parts of the city as well as within the core area where there are existing water and wastewater utilities. A new City Garden area is planned in the core of the City.

Town of Zolfo Springs

The Town of Zolfo Springs has seen a slight increase in development with new home permits in the east part of the Town. Some of these developments are infill development.

National Flood Insurance Program Compliance and Community Rating System Participation

National Flood Insurance Program

The NFIP is a federal program created by Congress to mitigate future flood losses nationwide through community-enforced building and zoning ordinances and to provide access to affordable, Federally backed flood insurance protection for property owners. The NFIP provides an insurance alternative to disaster assistance to meet the escalating costs of repairing damage to buildings and their contents caused by floods.

Participation in the NFIP is based on an agreement between local communities and the Federal government stating that if a community adopts and enforces a floodplain management ordinance to reduce future flood risks to new construction in Special Flood Hazard Areas (SFHAs), the Federal government will make flood insurance available within the community as a financial protection against flood losses.

All the jurisdictions in Hardee County participate in the NFIP. Table I-8 includes information specific to the NFIP for each jurisdiction and Table I-9 includes the National Flood Insurance Program participation information for Hardee County municipalities.

After an incident has occurred, damage assessment teams are deployed to impacted areas to begin the initial damage assessments. Some areas of the County may not be accessible due to flooded areas or roadways. These areas will be assessed once it is safe to do so. The Floodplain Administrator and other staff work on areas that have been impacted to start on Substantial Damage/Substantial Improvements (SD/SI) letters for residents. A field visit is conducted to assess the property, if allowed by the residents. Once a permit is applied for, a review of all documents for SD/SI are reviewed and determined if it meets the requirements. If residents are caught having work completed without permits, Hardee County Code Enforcement will respond to post the property and stop the work until proper permits are applied for and issued. If determined the property falls under the SD/SI

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requirements, the resident will need to bring the structure into current regulations. The permits are monitored to ensure compliance is met before the structure passes all inspections.

**TABLE I-8
NFIP INSURANCE SPECIFIC INFORMATION**

Municipality	Date of Adopted Floodplain Management Ordinance	Date of Adopted FIRM	Implementation and enforcement of local floodplain management regulations to regulate and permit development in SFHAs	Appointment of a designee or agency to implement the addressed commitments and requirements of the NFIP.
Bowling Green	09/10/2013	11/06/2013	Yes	Yes City Floodplain Manager – City Manager
Wauchula	04/10/2017	11/06/2013	Yes	Yes City Floodplain Manager – Community Development Director
Zolfo Springs	05/20/2013	11/06/2013	Yes	Yes City Floodplain Manager – City Manager
Unincorporated Hardee County	08/01/2013	11/06/2013	Yes	Yes County Floodplain Manager – Planning/Development Director

Sources: Jurisdictions

**TABLE I-9
NFIP INSURANCE POLICIES AS OF NOVEMBER 30, 2024**

Municipality	Policies in Force	Total Coverage (\$)	Total Written Premium + FPF (\$)	Total Annual Payment (\$)
Bowling Green	1	45,000	975	1,392
Wauchula	12	2,699,000	13,278	16,766
Zolfo Springs	19	2,848,000	32,184	34,031
Unincorporated Hardee County	122	26,803,200	131,385	151,458

Sources: Flood Policy Information by State and Community, FEMA, Data as of November 30, 2024

Through the NFIP, each participating municipality will:

1. Continue to enforce its adopted Floodplain Management Ordinance requirements, which include regulating all new development and substantial improvements in SFHA;
2. Continue to maintain all records pertaining to floodplain development, which shall be available for public inspection;
3. Continue to notify the public when there are proposed changes to the floodplain ordinance or Flood Insurance Rate Maps;
4. Maintain the map and Letter of Map Change repositories; and

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- Continue to promote flood insurance for all properties.

TABLE I-10
2024 NFIP INSURED REPETITIVE LOSS PROPRTIES

Property Type	Hardee County	Bowling Green	Wauchula	Zolfo Springs
Residential	14	0	1	3
Commercial	0	0	0	0
Industrial	0	0	0	0
Total	14	0	1	3

Sources: Flood Policy Information provided to Hardee County Florida

TABLE I-11
2024 SEVERE REPETITIVE LOSS PROPRTIES

Property Type	Hardee County	Bowling Green	Wauchula	Zolfo Springs
Residential	2	0	0	0
Commercial	1	0	0	0
Industrial	0	0	0	0
Total	3	0	0	0

Sources: Flood Policy Information provided to Hardee County Florida

Community Rating System (CRS)

The NFIP's Community Rating System (CRS) is a voluntary incentive program that recognizes communities for implementing floodplain management practices that exceed the Federal minimum requirements of the NFIP to provide flood protection. Goals of the CRS are to reduce flood damage to insurable property, strengthen and support the insurance aspects of the NFIP, and encourage a comprehensive approach to floodplain management. FEMA developed the CRS to provide incentives in the form of premium discounts for communities to go beyond the minimum floodplain management requirements to develop extra measures to provide protection from flooding.

Once a community applies to the appropriate FEMA region for the CRS program and FEMA verifies its implementation, FEMA sets the CRS classification based upon credit points. This classification determines the premium discount for policyholders in the participating community. There are 10 CRS classes: Class 1 requires the most credit points and gives the greatest premium discount; Class 10 identifies communities that do not participate in the CRS or have not earned the minimum required credit points and receive no premium discount. As recognition of the floodplain management activities instituted in a community, eligible policies written in a community receive premium discounts ranging from 5 percent (Class 9) to a maximum of 45 percent (Class 1).

FEMA recognizes 19 activities as measures for eliminating exposure to floods and assigns credit points to each activity. The activities fall into four main categories: Public Information; Mapping and Regulation; Flood Damage Reduction; and Warning and Response. More than 1,500 communities

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from 50 states participate in the CRS. Unincorporated Hardee County participated in the CRS. IT currently has a classification of 10 (Table I-12).

TABLE I-12
COMMUNITY RATING SYSTEM (CRS) ELIGIBLE COMMUNITIES EFFECTIVE OCTOBER 1, 2024

Community Number	Community Name	CRS Entry Date	Current Effective Date	Current Class	Discount for SFHA	Discount for Non-SFHA
120103	Unincorporated Hardee County	10/01/1996	05/01/2004	10	0%	0%

Note: SFHA = Special Flood Hazard Area

Source: Florida Division of Emergency Management October 2024 CRS Eligible Communities

Hardee County Public Schools

Hardee County Public Schools provide education from Pre-K through 12th grade at seven facilities in the County. According to US News and World Report, these schools serve 4,941 students. In addition to the opportunities provided by the Hardee County Public School system, several virtual programs and academies also provide educational services to the students in Hardee County.

Table I-13 includes the facilities operated by the Hardee County School District.

TABLE I-13
SCHOOLS WITHIN THE HARDEE COUNTY SCHOOL DISTRICT

School	Location
Bowling Green Elementary	Bowling Green
Hilltop Elementary	Wauchula
North Wauchula Elementary	Wauchula
Wauchula Elementary	Wauchula
Zolfo Springs Elementary	Zolf Springs
Hardee Junior High	Wauchula
Hardee Senior High	Wauchula

Source: Hardee County Public Schools; <https://www.hardee.k12.us>

Post-Secondary Education

Table I-14 includes a list of institutions providing post-secondary education in Hardee County.

TABLE I-14
POST-SECONDARY EDUCATIONAL INSTITUTIONS IN HARDEE COUNTY

School	Location
Hardee County Adult and Career Education	Wauchula
South Florida State College	Bowling Green

Source: Hardee County Public Schools; <https://www.hardee.k12.us>

US News and World Report, <https://www.usnews.com/education/k12/florida/districts/hardee-104714>