

ARC of Mid Florida

Southeast and Caribbean Division · South Florida Region
FL · 5 counties · HQ Winter Haven, FL · FEMA Region IV

977,846

People

371,175

Households

48.0%

Households below the ALICE survival threshold

5

Counties · 5,286 sq mi

Nearly **48% of households** across this chapter live below the ALICE survival threshold — the working families one disaster away from crisis.

In this report · Economic vulnerability · Who lives here · Home fire mission (FLARE) · mission delivery & the bespoke relationship strategy to follow

Sources: American Red Cross geography + 2023 demographics reference table; United Way ALICE + poverty (latest county year).

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In this report.

ARC of Mid Florida · 5 counties · FL

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Bespoke chapter intelligence — every figure traces to a named source.

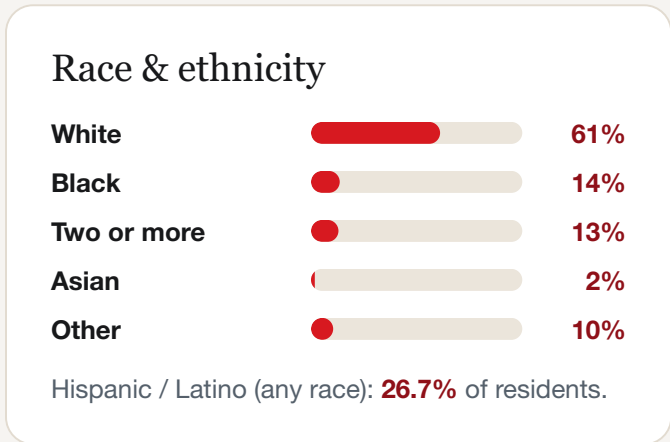
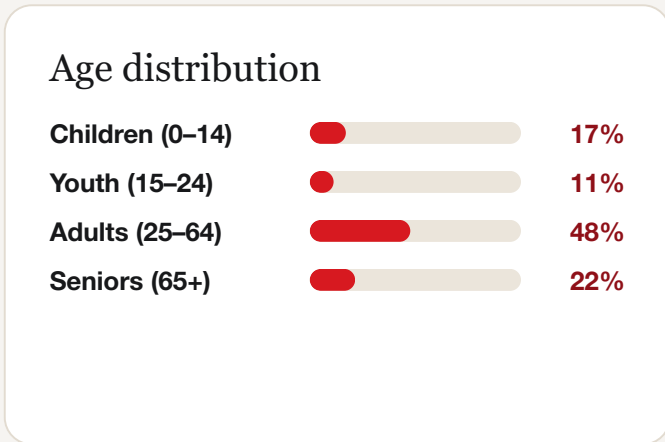
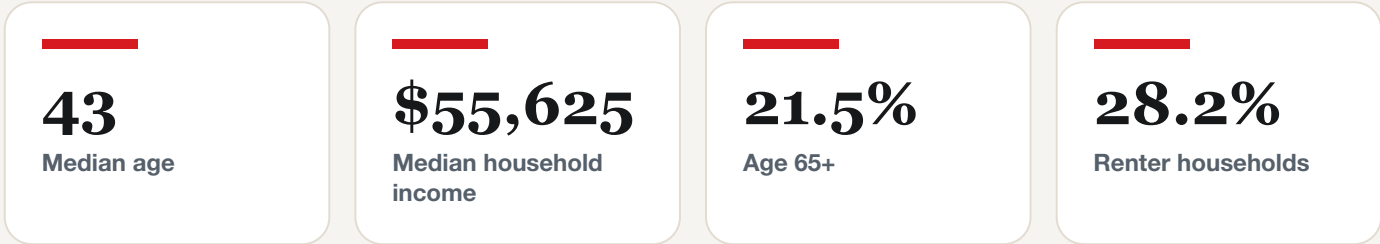
The chapter's footprint.

5 Counties	5,286 Square miles	977,846 People	South Florida Region Southeast and Caribbean Division
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COUNTY	PEOPLE	SQ MI	% OF CHAPTER
Polk	775,084	2,011	79.3%
Highlands	103,502	1,106	10.6%
Okeechobee	39,627	892	4.1%
DeSoto	34,504	639	3.5%
Hardee	25,129	638	2.6%

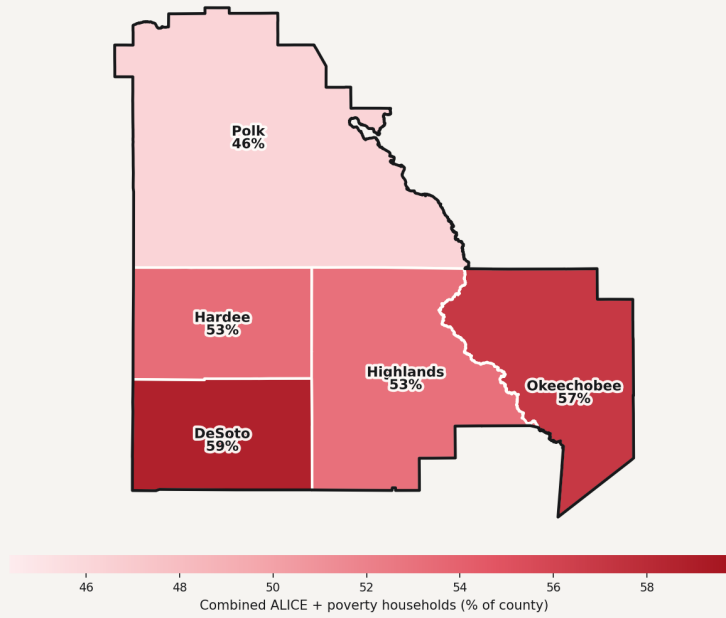
HQ: Winter Haven, FL · FEMA Region IV. Counties sorted by population.

The people of this chapter.



Source: American Red Cross 2023 demographics reference table. Chapter figures aggregate the 5 counties; median age and income are population-weighted.

Where the need is greatest.



COUNTY	PEOPLE	MEDIAN HH INCOME	ALICE	POVERTY	COMBINED
DeSoto	34,504	\$42,544	39.7%	19.1%	58.8%
Okeechobee	39,627	\$52,493	40.1%	16.9%	57.0%
Hardee	25,129	\$42,076	27.8%	25.5%	53.3%
Highlands	103,502	\$49,896	32.8%	20.3%	53.1%
Polk	775,084	\$57,572	33.4%	12.8%	46.2%

Combined = households in poverty plus ALICE households (above poverty, below the cost of basics), as a share of all county households. Source: United Way ALICE, latest county year.

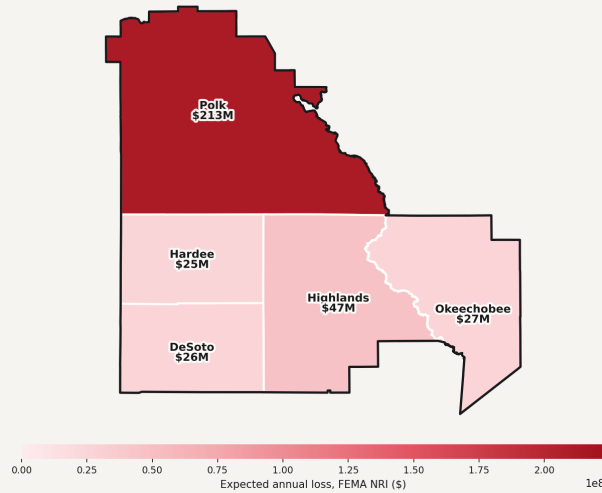
What this chapter is up against.

\$337.5M
Expected annual loss, all hazards

Polk
Highest-risk county

94.3%
Avg social vulnerability (SVI)

12
FEMA declarations, 5 yr (top county)



COUNTY	NRI RISK	EXP. ANNUAL LOSS	SVI %ILE	FEMA 5YR	FEMA ALL
Polk	Relatively High	\$212.6M	89.1%	10	42
Highlands	Relatively Moderate	\$46.7M	86.7%	8	37
Okeechobee	Relatively Low	\$26.6M	96.4%	8	35
DeSoto	Relatively Moderate	\$26.3M	99.8%	12	38
Hardee	Relatively Low	\$25.4M	99.3%	11	36

Sources: FEMA National Risk Index 2025 (risk rating, expected annual loss), CDC/ATSDR SVI 2022 (social-vulnerability percentile), FEMA disaster declarations — via the Red Cross national county database.

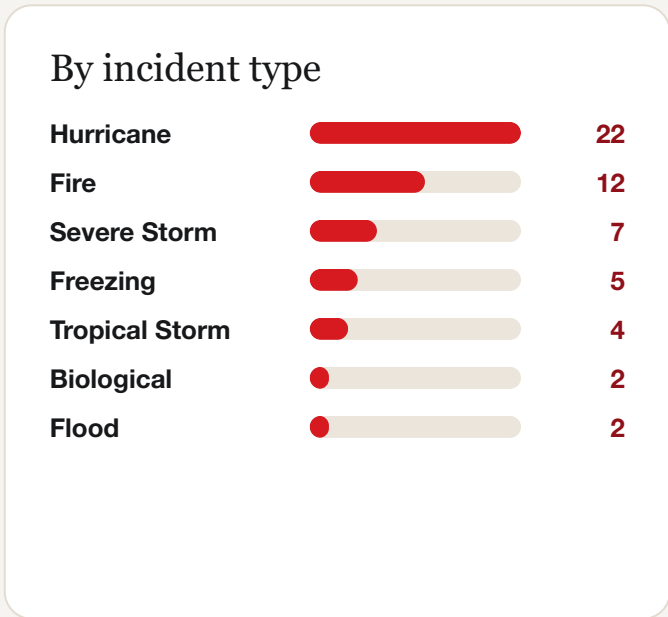
A chapter shaped by disaster.

57
Federal disaster declarations

22
Hurricanes

Hurricane
Most common type

2025
Most recent

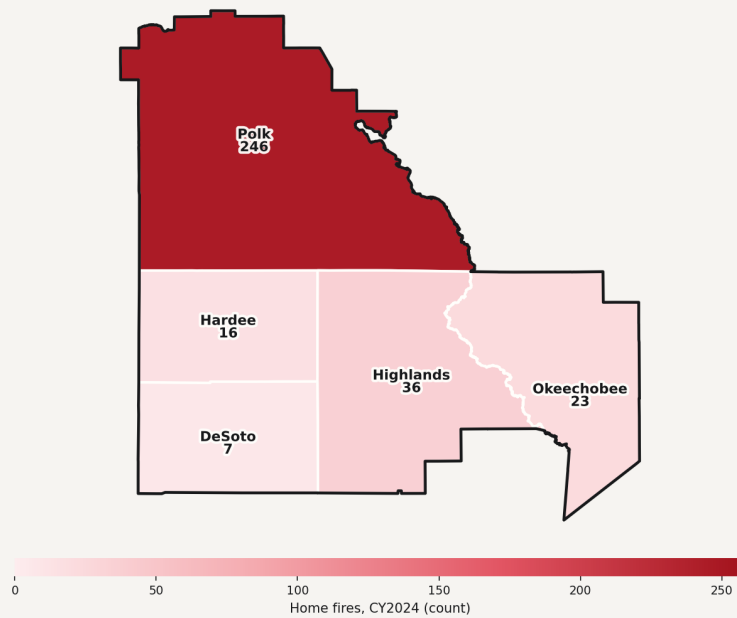
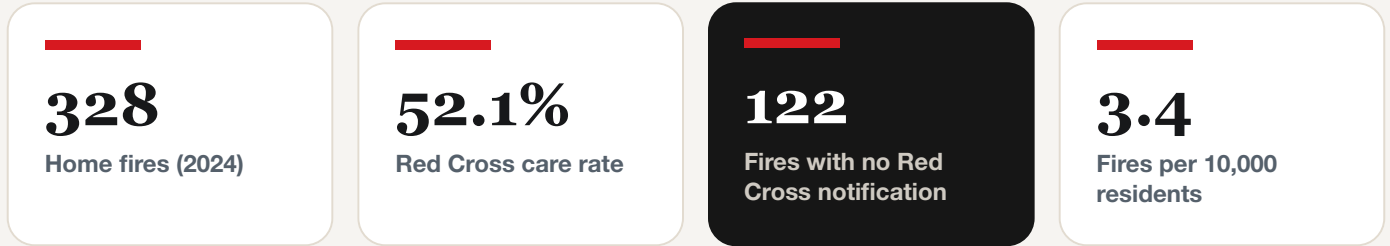


Most recent declarations

FY	DISASTER	TYPE
2025	Hurricane Milton	Hurricane
2025	Hurricane Milton	Hurricane
2024	Hurricane Helene	Hurricane
2024	Hurricane Debby	Tropical Storm
2024	Tropical Storm Debby	Tropical Storm
2023	Hurricane Idalia	Hurricane
2023	Tropical Storm Idalia	Tropical Storm
2023	Hurricane Nicole	Hurricane
2023	Tropical Storm Nicole	Tropical Storm
2022	Hurricane Ian	Hurricane

Source: FEMA Disaster Declarations Summaries v2 — county-level, deduplicated to unique disasters.

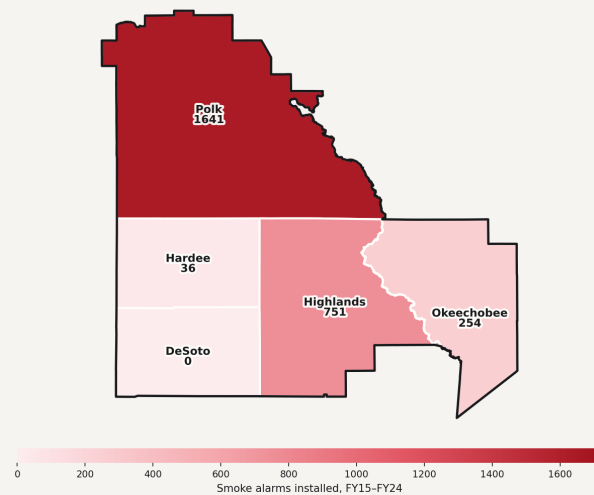
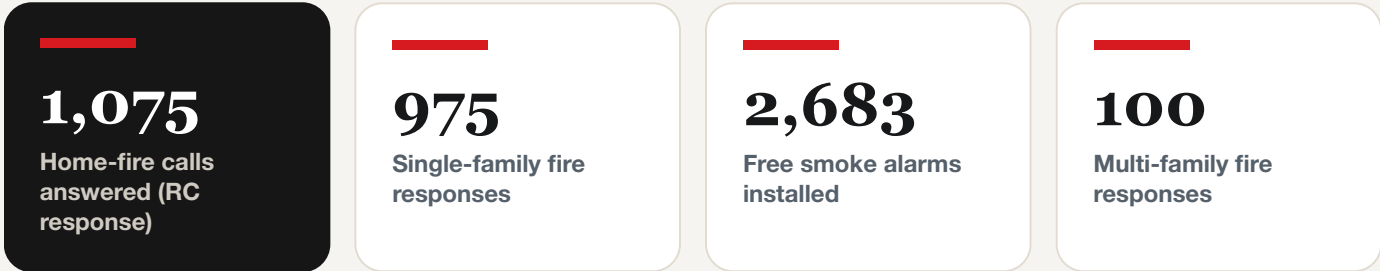
Every home fire is a Red Cross moment.



Red Cross cared for **52%** of home fires — but **122 (37%)** happened with no Red Cross notification: the prevention, smoke-alarm, and response opportunity, county by county.

Source: FLARE Fire Incidents 2024 (American Red Cross, public layer). “With care” = Red Cross provided assistance; “no notification” = the Red Cross was never alerted to the fire.

Red Cross shows up — and prevents.



Red Cross answered **1,075** home-fire calls and installed **2,683** free smoke alarms across the chapter — response and prevention, county by county.

Sources: DRO National 800-RedCross Calls by County (RC fire responses); Smoke Alarm Installs FY15-FY24 (American Red Cross).

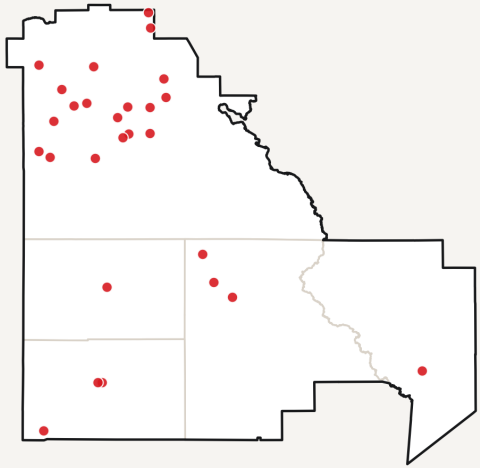
The local face of care.

27
Trained DAT
volunteers

239
Historical DAT calls
answered

5
Counties with DAT
volunteers

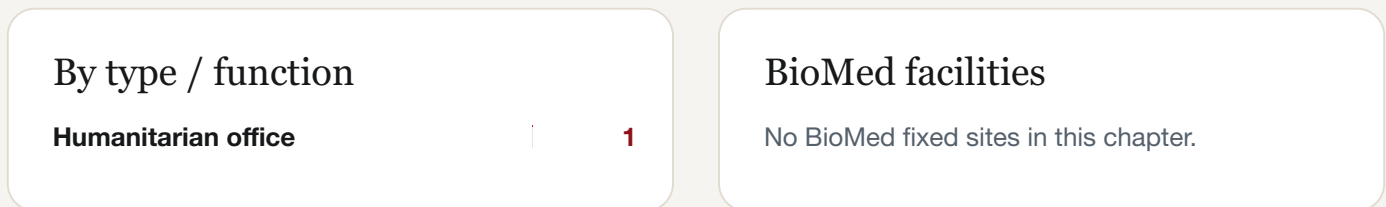
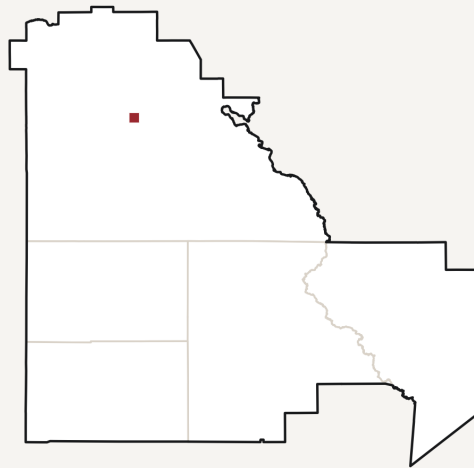
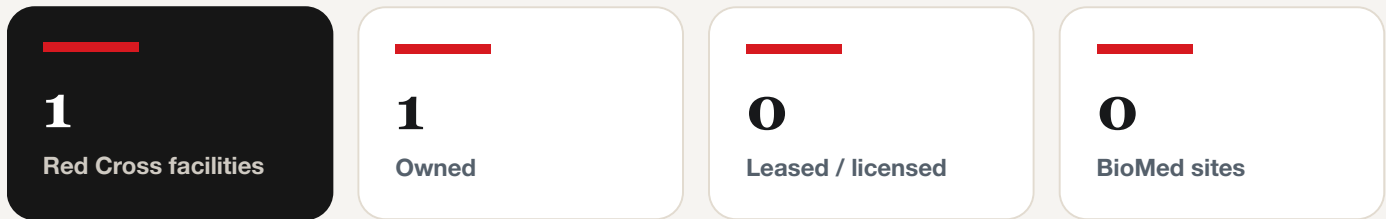
27
Responders on the
map



Every dot is a trained Disaster Action Team volunteer ready to respond to a home fire — shown by position only, never by name.

Source: Florida DAT — RC Care volunteers + historical calls (American Red Cross). Individual identities withheld; counts and positions only.

The chapter's physical footprint.



Sources: Red Cross real-estate portfolio (reintel.jbf.com) + BioMed facilities (biomed.jbf.com). Locations, types and functions only — no cost, square footage, or lease terms are disclosed.

Disaster financial assistance by county.

Bridge financial assistance delivered to residents — DRO 220-25 (FY25).

\$96,600

Bridge financial assistance

4

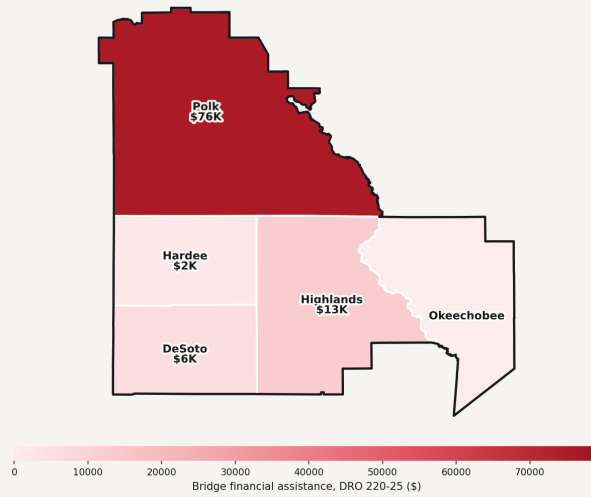
Counties funded

\$75,600

Top: Polk

\$2,100

Per case



COUNTY	BRIDGE FINANCIAL ASSISTANCE
Polk	\$75,600
Highlands	\$12,600
DeSoto	\$6,300
Hardee	\$2,100

Source: ARC Bridge Service Summary (PowerBI), DRO 220-25 (FY25). Financial assistance to clients; counties with no Bridge cases this operation are omitted.

Who gives here.

Major-donor giving across the chapter — three fiscal years. Internal planning data.

\$284,771

Total giving, 3-year

17

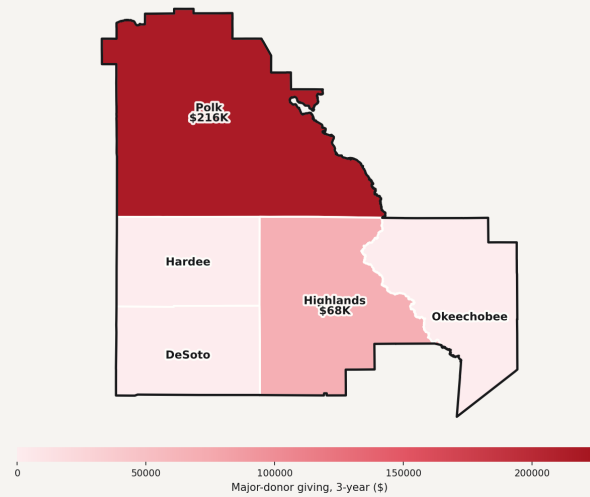
Major donors

\$62,884

Current FY · ▼ 48%
vs prior FY

\$216,271

Top: Polk



COUNTY	MAJOR DONORS	TOTAL GIVING, 3-YEAR
Polk	13	\$216,271
Highlands	4	\$68,500

Source: Red Cross major-donor giving by county, three fiscal years. Internal / executive-director planning use — not donor-facing.

Polk County



775,084
People

\$57,572
Median HH income

46.2%
Combined ALICE + poverty

Relatively High
FEMA NRI risk

People & economy

Children (0-14)		17%
Seniors (65+)		20%
Median age		42
ALICE households		102,469
Poverty households		39,366

Risk & response

Expected annual loss	\$212.6M
Social vulnerability (SVI)	89.1%
FEMA declarations (all time)	42
Home fires, CY2024	246
Fires, no RC notification	97
Bridge assistance · DRO 220-25	\$75,600
Major-donor giving · 3-yr	\$216,271

Polk County · sources: Red Cross demographics 2023, United Way ALICE, FEMA NRI & declarations, FLARE CY2024.

Highlands County



103,502
People

\$49,896
Median HH income

53.1%
Combined ALICE + poverty

Relatively Moderate
FEMA NRI risk

People & economy

Children (0-14)		13%
Seniors (65+)		32%
Median age		55.9
ALICE households		15,511
Poverty households		9,609

Risk & response

Expected annual loss	\$46.7M
Social vulnerability (SVI)	86.7%
FEMA declarations (all time)	37
Home fires, CY2024	36
Fires, no RC notification	13
Bridge assistance · DRO 220-25	\$12,600
Major-donor giving · 3-yr	\$68,500

Highlands County · sources: Red Cross demographics 2023, United Way ALICE, FEMA NRI & declarations, FLARE CY2024.

Okeechobee County



39,627
People

\$52,493
Median HH income

57.0%
Combined ALICE + poverty

Relatively Low
FEMA NRI risk

People & economy

Children (0-14)		18%
Seniors (65+)		19%
Median age		40.9
ALICE households		6,094
Poverty households		2,567

Risk & response

Expected annual loss	\$26.6M
Social vulnerability (SVI)	96.4%
FEMA declarations (all time)	35
Home fires, CY2024	23
Fires, no RC notification	9
Bridge assistance · DRO 220-25	—
Major-donor giving · 3-yr	—

Okeechobee County · sources: Red Cross demographics 2023, United Way ALICE, FEMA NRI & declarations, FLARE CY2024.

DeSoto County



34,504
People

\$42,544
Median HH income

58.8%
Combined ALICE + poverty

Relatively Moderate
FEMA NRI risk

People & economy

Children (0-14)		17%
Seniors (65+)		21%
Median age		40.6
ALICE households		5,026
Poverty households		2,419

Risk & response

Expected annual loss	\$26.3M
Social vulnerability (SVI)	99.8%
FEMA declarations (all time)	38
Home fires, CY2024	7
Fires, no RC notification	0
Bridge assistance · DRO 220-25	\$6,300
Major-donor giving · 3-yr	—

DeSoto County · sources: Red Cross demographics 2023, United Way ALICE, FEMA NRI & declarations, FLARE CY2024.

Hardee County



25,129
People

\$42,076
Median HH income

53.3%
Combined ALICE + poverty

Relatively Low
FEMA NRI risk

People & economy

Children (0-14)		22%
Seniors (65+)		14%
Median age		34.8
ALICE households		2,263
Poverty households		2,078

Risk & response

Expected annual loss	\$25.4M
Social vulnerability (SVI)	99.3%
FEMA declarations (all time)	36
Home fires, CY2024	16
Fires, no RC notification	3
Bridge assistance · DRO 220-25	\$2,100
Major-donor giving · 3-yr	—

Hardee County · sources: Red Cross demographics 2023, United Way ALICE, FEMA NRI & declarations, FLARE CY2024.

The chapter's Experience Builder apps & federal tools.

Red Cross Intelligence Briefing

Chapter risk, hardship, hazards & county drilldowns

experience.arcgis.com

Disaster Response Intelligence

Spatial disaster-response intelligence

Experience Builder app

Red Cross Real Estate

Facilities & market intelligence

experience.arcgis.com

Service Area Planning

Service-area geography & planning

Experience Builder app

Community Mobilization V

Local resource & mobilization map

experience.arcgis.com

Biomed

Blood & BioMed footprint

experience.arcgis.com

FEMA RAPT

Resilience analysis & planning

www.fema.gov

Census Community Resilience

People & resilience context

www.census.gov

Red Cross Experience Builder apps give the live, drill-down companion to this report; federal tools add official context.

Every number, traceable.

Tools produce facts; humans own decisions. Each figure in this report traces to a named source and vintage.

METRIC	SOURCE	VINTAGE
geography + 2023 demographics	ALICE master / Red Cross reference table	2023
ALICE + poverty households	MASTER counties ALICE+demographics	2023
flare	flare_fire_incidents (public AGOL, CY24)	CY2024
smoke_alarms	GIS_MAP_FY15_to_FY24 (AGOL item b09f21d9...)	FY15–24
lives_saved	Lives_Saved_Map_30_Apr_2026 (AGOL item ff313330...)	2026
risk + disaster history	FEMA NRI 2025 · CDC SVI 2022 · FEMA declarations (red-cross-data county master)	FEMA NRI 2025 · SVI 2022
fema disaster history	FEMA Disaster Declarations Summaries v2	2026
DAT volunteers + calls	Florida DAT — RC Care volunteers + historical calls (org AGOL; names withheld)	2026
facilities / real estate (no costs)	Red Cross facilities portfolio — reintel.jbf.com (locations, types & ownership only; no cost/lease terms)	FY25
home-fire RC responses (SFF/MFF)	DRO National 800-RedCross Calls by County (org AGOL)	FY24–26

Geography: American Red Cross chapter↔county reference. The full machine-readable source ledger ships with the data bundle.

Full county table.

COUNTY	POP	HOUSEHOLDS	HARDSHIP	NRI RISK	EXP. ANNUAL LOSS	FIRES '24
Polk	775,084	290,783	46.2%	Relatively High	\$212.6M	246
Highlands	103,502	45,557	53.1%	Relatively Moderate	\$46.7M	36
Okeechobee	39,627	14,541	57.0%	Relatively Low	\$26.6M	23
DeSoto	34,504	12,237	58.8%	Relatively Moderate	\$26.3M	7
Hardee	25,129	8,057	53.3%	Relatively Low	\$25.4M	16

One row per county. Combined hardship = poverty + ALICE households. Fires = FLARE CY2024.