2025
ANALYSIS OF IMPEDIMENTS
ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE

PREPARED FOR:

The City of Fort Lauderdale
Housing and Community Development

Table of Contents

I. EXECUTIVE SUMMARY

Background

Title VIII of the 1968 Civil Rights Act, also known as the federal Fair Housing Act, made it illegal to discriminate in the buying, selling, or renting of housing because of a person's race, color, religion or national origin. Sex was added as a protected class in the 1970s. In 1988, the Fair Housing Amendments Act added familial status and disability to the list, making a total of seven federally protected classes. Federal fair housing statutes are largely covered by the following three pieces of U.S. legislation:

- The Fair Housing Act,
- The Housing Amendments Act, and
- The Americans with Disabilities Act.

State or local governments may enact fair housing laws that extend protection to other groups as well. For example, the Texas Fair Housing Act, protects individual's right to rent an apartment, buy a home, obtain a mortgage, or purchase homeowners' insurance free from discrimination based on race, color, national origin, religion, sex, familial status, and disability.

This Analysis of Impediments to Fair Housing Choice (AI) documents a variety of fair housing issues faced by the residents of the City of Fort Lauderdale assesses their underlying causes and identifies goals and actions to address those issues. It aims to harness data, community input, and policy analysis to craft solutions that will have a real impact for citizens.

The City of Fort Lauderdale, as an entitlement community under the U.S. Department of Housing and Urban Development's (HUD) is required to submit certification of affirmatively furthering fair housing. This certification has three elements and requires that the City:

1. Complete an Analysis of Impediments to Fair Housing Choice (AI).
2. Take actions to overcome the effects of any impediments identified; and
3. Maintain records reflecting the actions taken in response to the analysis.

HUD describes impediments to fair housing choice in terms of their applicability to local, state, and federal law. The federal Fair Housing Act defines impediments as:

> *Any actions, omissions or decisions taken because of race, color, religion, sex, national origin, familial status, and mental or physical disability which restrict housing choices or the availability of housing choice.*

The AI is a part of a multi-stage planning process: it provides a focused, comprehensive look into fair housing issues and generates fair housing goals to inform later planning processes, such as the Consolidated Plan (designating use of block grant funds), as well as other relevant activities. The AI process involves a thorough examination of a variety of sources related to housing, affirmatively furthering fair housing, the fair housing delivery system, and housing transactions, particularly for persons who are protected under fair housing law. AI sources include census data, employment, and

income information, federal and state fair housing complaint information, surveys of housing industry experts and stakeholders, and related information found in the public domain.

While housing issues are complex and multi-faceted, and affect all residents of the region, the purpose of this AI is to focus specifically on fair housing and related needs and actions. The AI therefore examines whether housing issues are experienced differently based on characteristics protected by the Fair Housing Act, which was crafted to address segregation and to prohibit discrimination on the basis of race, ethnicity, national origin, religion, sex, familial status, and disability. It also includes characteristics protected under state and local law, including any protections for sexual orientation and gender identity.

An AI also includes an involved public input and review process via direct contact with stakeholders, public forums to collect input from citizens and interested parties, distribution of draft reports for citizen review, and formal presentations of findings and possible actions to overcome the identified impediments.

The AI follows the Assessment of Fair Housing process and template, as developed by HUD in its 2015 regulation and Assessment Tool. As described below, its scope includes in-depth looks at a number of areas relevant to fair housing, including: trends and description of demographics; patterns of segregation and integration; identification of racially/ethically concentrated areas of poverty ("R/ECAPs"); disproportionate housing needs (including cost burden and the adequacy and safety of housing); disparities in access to opportunity (education, employment, low poverty exposure, and environmental health); disabilities and access; publicly-supported housing; and fair housing enforcement, outreach, and capacity. In addition to data, maps, and policy analysis, it examines barriers to fair housing and their underlying causes ("contributing factors"). Most importantly, its data and analyses (including community input) provide the foundation for meaningful fair housing goals that address specific local issues.

A. Why Assess Fair Housing?

Provisions to affirmatively further fair housing are long-standing components of HUD's housing and community development programs. These provisions flow from Section 808(e) (5) of the Federal Fair Housing Act, which requires that the Secretary of HUD administer HUD's housing and urban development programs in a manner that affirmatively furthers fair housing.

In 1994, HUD published a rule consolidating plans for housing and community development programs into a single preparation: the Consolidated Plan for Housing and Community Development. This document incorporates the plans for original consolidated programs, including Community Development Block Grants (CDBG). As a part of the consolidated planning process (24 CFR 91), states and entitlement communities receiving such funds as a formula allocation directly from HUD are required to submit to HUD certification that they are affirmatively furthering fair housing. This certification has three parts and requires:

Conducting an Analysis of Impediments to Fair Housing Choice (AI).

- Taking appropriate actions to overcome the effects of any impediments identified through the analysis; and
- Maintaining records reflecting the analysis and actions taken.

HUD interprets these three certifying elements to entail:

- Analyzing and working to eliminate housing discrimination in the jurisdiction.
- Promoting fair housing choice for all people.
- Providing opportunities for racially and ethnically comprehensive patterns of housing occupancy.
- Promoting housing that is physically accessible to, and usable by, all people, particularly individuals with disabilities; and
- Fostering compliance with the nondiscrimination provisions of the Fair Housing Act.

On July 16, 2015, the Affirmatively Furthering Fair Housing (AFFH) Final Rule was published providing program participants with an approach to more effectively and efficiently incorporate into the planning process the duty of affirmatively furthering the policies of the Fair Housing Act. The purpose of this rule was to refine the prior analysis of impediments approach by replacing it with a fair housing assessment tool that would better inform HUD program participants' planning process and assist them in fulfilling the statutory obligation. Per the AFFH Rule, no Assessment of Fair Housing (AFH) will be due before the publication of the Assessment Tool applicable to the program participant. In addition, HUD must provide a minimum of nine (9) months after publication of the Assessment Tool when setting the deadline for submission of the AFH.

On Friday, January 5, 2018, HUD published Federal Notice Document 2018-00106, titled: _Affirmatively Furthering Fair Housing: Extension of Deadline for Submission of Assessment of Fair Housing for Consolidated Plan Participants_. This notice advises that HUD is extending the deadline for submission of an Assessment of Fair Housing (AFH) by local government consolidated plan program participants to their next AFH submission date that falls after October 31, 2020. Per the guidance, the City of Fort Lauderdale will continue to meet the obligation of affirmatively furthering fair housing by conducting an Analysis of Impediments to Fair Housing Choice.

On February 9, 2023, HUD published in the Federal Register a Notice of Proposed Rulemaking entitled "Affirmatively Furthering Fair Housing". The proposed rule, which builds on and refines HUD's 2015 rule, would faithfully implement the Fair Housing Act's statutory mandate that HUD ensure that recipients of its funding affirmatively further fair housing (AFFH). The AFFH mandate requires the agency and its program participants to proactively take meaningful actions to overcome patterns of segregation, promote fair housing choice, eliminate disparities in opportunities, and foster communities free from discrimination.

B. Research Methodology/Community Participation Process

The 2025 City of Fort Lauderdale Analysis of Impediments to Fair Housing Choice offers a thorough examination of a variety of sources related to housing, such as demographic change, economic influences, and the state of the housing market, but also information pertaining to affirmatively furthering fair housing, the state of the fair housing delivery system and housing transactions

affecting people throughout Fort Lauderdale. This information was collected and evaluated through four general approaches:

- **Primary Research** – the collection and analysis of raw data that did not previously exist.
- **Secondary Research** – the review of existing data and studies.
- **Quantitative Analysis** – the evaluation of objective, measurable and numerical data.
- **Qualitative Analysis** – the evaluation and assessment of subjective data, such as people's beliefs, feelings, attitudes, opinions, and experiences.

Some of the baseline secondary and quantitative data providing a picture of the city's housing marketplace were drawn from the 2020 census and intercensal estimates. These data included population, personal income, poverty estimates, housing units by tenure, cost burdens, and housing conditions. Other data were drawn from records provided by the Bureau of Economic Analysis, the Bureau of Labor Statistics, and a variety of other sources. The narrative below offers a brief description of other key data sources employed for the 2025 Fort Lauderdale AI.

Community Engagement

- **Stakeholder Surveys in conjunction with this Analysis**- a survey was designed to collect information from community stakeholders. These surveys were distributed in hard-copy format and were also hosted online through SurveyMonkey.com to provide an alternative means of response.

  The Fair Housing Survey was designed to collect input from a broad spectrum of the community and received responses from City of Fort Lauderdale residents and non-residents. The survey consisted of 37 distinct questions, allowing a mixture of both multiple choice and open-ended responses. In all, there were 26 responses to this survey, though not every question was answered by every respondent. As a result, where a percentage of survey respondents are cited in this Analysis, it refers only to the percentage of respondents to the question being discussed and may not be a percentage of the total survey respondents.

  Surveys were received over from December 15, 2024, to January 30, 2025. Paper surveys received were manually entered by the Survey Administrator into Survey Monkey for tabulation and analysis. To prevent "ballot stuffing," the Survey Monkey software bars the submission of multiple surveys from a single IP address. The link to the online survey was distributed through various email distribution lists.

- **Stakeholder Interviews** – Key groups of community stakeholders were identified, contacted, and interviewed as part of this Analysis. These stakeholders included representatives of nonprofit organizations (especially nonprofit housing developers), municipal officials, City of Fort Lauderdale staff, fair housing advocates, members of City Council, and homeless service providers. Other stakeholders not belonging to any of these groups were occasionally interviewed as dictated by the course of research conducted for this Analysis.

- **Public Meetings** – A Needs Assessment meeting was held to provide a forum for residents and other interested parties to contribute the City's Analysis held on Monday, January 13, 2025, at 5:00 pm at the City of Fort Lauderdale, 101 NE 3rd Avenue, Fort Lauderdale, FL 33301.

This meeting was advertised via flyers distributed by the City of Fort Lauderdale using its various mailing distribution lists. Notes were taken of the public comments at all meetings.

C. Current 2025 Impediments and Recommendations

Impediment 1: Discriminatory Practices and Accessibility Barriers for Individuals with Disabilities in Housing

Persistent violations of fair housing laws, particularly in relation to individuals with disabilities, create significant barriers to housing opportunities. These violations include the failure to provide reasonable accommodations, inadequate accessibility in housing units, and discriminatory practices by landlords and property managers. As a result, people with disabilities are often unable to access safe, affordable, and suitable housing. This ongoing discrimination contributes to an absence of people with disabilities in the housing market, reinforcing cycles of disparity and exclusion for individuals with disabilities. Such practices violate both federal and state protections, leaving vulnerable populations without adequate recourse and hindering their ability to live independently and integrate fully into their communities.

Contributing Factors

- Insufficient enforcement of fair housing laws and lack of awareness among housing providers regarding the rights of individuals with disabilities.
- More than half (39) of all fair housing complaints filed with HUD over the last five years, were based on disability for the City of Fort Lauderdale. All complaints were due to a failure to make reasonable accommodations and refusal to modify housing to meet accessibility needs.
- Discriminatory attitudes that result in denial of housing opportunities for people with disabilities.
- Lack of Accessible Housing for Individuals with Disabilities: Many properties in Fort Lauderdale are not built with accessibility in mind, making it more difficult for people with disabilities to find housing that suits their needs. This can result in discrimination when landlords fail to accommodate individuals who require modifications or refuse to allow necessary changes to the property.

Recommendations

- Expand Education on Disability Rights and Fair Housing Laws
- Increase Accessibility in Housing Development
- Establish a Clear Process for Requesting Accommodations and Modifications
- Strengthen Local Enforcement of Disability Protections in Housing
- Increase Public Awareness of Disability Rights in Housing
- Create Incentives for Accessibility Modifications
- Require Comprehensive Design in Public Housing Projects:

Impediment 2: Discriminatory Practices in Rental and Sales Markets

In Fort Lauderdale, discriminatory practices and accessibility barriers in housing continue to impact protected classes, including individuals with disabilities, racial and ethnic minorities, families with

children, and other vulnerable groups. Discrimination based on race, disability, familial status, and other protected classes continues to affect access to housing in Fort Lauderdale. Many individuals encounter bias in the rental and home-buying process, such as being steered away from certain neighborhoods, being denied housing, or being subjected to different terms or conditions based on their protected status.

Contributing Factors

- Implicit Bias and Stereotypes
- Lack of Fair Housing Education and Training
- Steering and Discriminatory Marketing
- Affordable Housing Shortages
- Housing Segregation and Historical Biases

Recommendations

- Increase Education and Training for Housing Providers
- Strengthen Enforcement of Fair Housing Laws
- Expand Accessible Housing Options
- Implement Fair Housing Audits and Testing
- Promote Community Awareness and Reporting
- Incentivize Affordable Housing for Protected Classes
- Strengthen Partnerships with Advocacy Groups

Impediment 3: Economic Disparities and Housing Affordability:

Fort Lauderdale faces high housing costs relative to local incomes, particularly in certain neighborhoods, which disproportionately affects low-income families, racial and ethnic minorities, and individuals with disabilities. This affordability crisis contributes to different access to housing, with certain groups facing greater difficulty securing safe, affordable homes.

Contributing Factor

- Challenges related to the affordability and accessibility of housing for low-income and minority residents in Fort Lauderdale.
- As new developments target higher-income renters and buyers, the available stock of affordable housing for low-income residents becomes even more scarce.
- Increased rents and home prices are a major contributor to housing affordability issues. Developers often build luxury apartments or condominiums, which leads to higher rents in the overall market.
- Wage stagnation for low- and middle-income workers has not kept pace with rising costs, including housing costs.
- Income disparity between different racial and ethnic groups exacerbates disparities in housing access.

Recommendations:

- Increase affordable housing.
- Address discriminatory practices in housing.
- Expand access to legal services.
- Protect existing residents from displacement.

- Preserve existing affordable housing stock.
- Offer financial incentives.
- Increase Financial Literacy Programs
- Support Job Training and Economic Development
- Strengthen Housing Assistance Programs

Impediment 4: Racial and Ethnic Segregation in Housing - Dissimilarity Index

Fort Lauderdale, like many cities in the U.S., experiences significant racial and ethnic segregation in housing. This segregation is measured using the Dissimilarity Index, which quantifies the degree to which different racial or ethnic groups are distributed across neighborhoods in comparison to others. A high dissimilarity index indicates that certain racial or ethnic groups are concentrated in specific neighborhoods, often with limited opportunities to integrate into other areas. In Fort Lauderdale, disparities in housing patterns persist along racial lines, particularly with Black, Hispanic, and White populations.

Contributing Factors:

- Limited Housing Choice: High dissimilarity scores mean that people of different races and ethnicities are not able to freely choose where they live, which restricts their access to quality housing and increases racial and economic disparities.
- Different Access to Resources: Segregation in housing often leads to segregated schools, poorer healthcare outcomes, and reduced employment opportunities, all of which disproportionately affect Black, Hispanic, and other minority communities in Fort Lauderdale.
- Continued Economic Segregation: Racially segregated neighborhoods often correlate with economic segregation, making it harder for lower-income communities to access wealth-building opportunities, such as homeownership or quality jobs.
- Perpetuation of Racial Biases: The persistence of segregation through discriminatory practices and systemic disparities undermines efforts to reduce racial disparities in housing, education, and wealth.

Recommendation:

- Enforce Fair Housing Laws
- Promote Affordable Housing in All Neighborhoods
- Incentivize Integration
- Community Outreach and Education
- Address Historical Biases

D. Glossary of Terms

Throughout this document you will find specialized terms used to describe some of the research and findings. This glossary of terms has been prepared to familiarize the reader with some of the words and the way they are being defined and used in this Analysis of Impediments to Fair Housing Choice.

Accessibility: whether a physical structure, object, or technology can be used by people with disabilities such as mobility issues, hearing impairment, or vision impairment. Accessibility features include wheelchair ramps, audible crosswalk signals, and TTY numbers.

Affirmatively Further Fair Housing (AFFH): a requirement under the Fair Housing Act that local governments take steps to further fair housing, especially in places that have been historically segregated.

American Community Survey (ACS): a survey conducted by the US Census Bureau that regularly gathers information about demographics, education, income, language proficiency, disability, employment, and housing. Unlike the Census, ACS surveys are conducted both yearly and across multiple years. The surveys study samples of the population, rather than counting every person in the U.S. like the Census.

Americans With Disabilities Act (ADA): federal civil rights law that prohibits discrimination against people with disabilities.

Annual Action Plan: an annual plan used by local jurisdictions that receive money from HUD to plan how they will spend the funds to address fair housing and community development. The Annual Action Plan carries out the larger Consolidated Plan.

CDBG: Community Development Block Grant. Money that local governments receive from HUD to spend on housing and community improvement.

Census Tract: small subdivisions of cities, towns, and rural areas that the Census uses to group residents together and accurately evaluate the demographics of a community. Several census tracts, put together, make up a town, city, or rural area.

Consolidated Plan (Con Plan): a plan that helps local governments evaluate their affordable housing and community development needs and market conditions. Local governments must use their Consolidated Plan to identify how they will spend money from HUD to address fair housing and community development. Any local government that receives money from HUD in the form of CDBG, HOME, ESG, or HOPWA grants must have a Consolidated Plan. Consolidated Plans are carried out through annual Action Plans. See: Action Plan, CDBG, HOME, ESG, HOPWA.

Continuum of Care (CoC): a HUD program designed to promote commitment to the goal of ending homelessness. The program provides funding to nonprofits and state and local governments to quickly rehouse homeless individuals and families, promote access to and effect utilization of mainstream programs by homeless individuals, and optimize self-sufficiency among individuals and families experiencing homelessness.

Data and Mapping Tool (AFFHT): an online HUD resource combining data from various sources including HUD, the decennial Census data and the American Community Survey to generate maps

and tables evaluating the demographics of an area for a variety of categories, including race, national origin, disability, Limited English Proficiency, housing problems, environmental health, and school proficiency, etc.

Disparate Impact: practices in housing that negatively affect one group of people with a protected characteristic (such as race, sex, or disability, etc.) more than other people without that characteristic, even though the rules applied by landlords do not single out that group.

Dissimilarity Index: measures the percentage of a certain group's population that would have to move to a different census tract to be evenly distributed with a city or metropolitan area in relation to another group. The higher the Dissimilarity Index, the higher the level of segregation. For example, if a city's Black/White Dissimilarity Index was 65, then 65 percent of Black residents would need to move to another neighborhood for Blacks and Whites to be evenly distributed across all neighborhoods in the city.

Entitlement Jurisdiction: a local government that receives funds from HUD to be spent on housing and community development.

ESG: Emergency Solutions Grant. Funding provided by HUD to 1) engage homeless individuals and families living on the street, 2) improve the number and quality of emergency shelters for homeless individuals and families, 3) help operate these shelters, 4) provide essential services to shelter residents, 5) rapidly re-house homeless individuals and families, and 6) prevent families/individuals from becoming homeless.

Environmental Health Index: a HUD calculation based on potential exposure to harmful toxins at a neighborhood level. This includes air quality carcinogenic, respiratory, and neurological hazards. The higher the number, the less exposure to toxins harmful to human health.

Environmental Justice: the fair treatment and meaningful involvement of all people, especially minorities, in the development, implementation, and enforcement of environmental laws, regulations, and policies. In the past, environmental hazards have been concentrated near segregated neighborhoods, making minorities more likely to experience negative health effects. Recognizing this history and working to make changes in future environmental planning are important pieces of environmental justice.

Exclusionary Zoning: the use of zoning ordinances to prevent certain land uses, especially the building of large and affordable apartment buildings for low-income people. A city with exclusionary zoning might only allow single-family homes to be built in the city, excluding people who cannot afford to buy a house.

Exposure Index: a measurement of how much the typical person of a specific race is exposed to people of other races. A higher number means that the average person of that race lives in a census tract with a higher percentage of people from another group.

Fair Housing Act: a federal civil rights law that prohibits housing discrimination based on race, class, sex, religion, national origin, or familial status. See also: Housing Discrimination.

Gentrification: the process of renovating or improving a house or neighborhood to make it more attractive to middle-class residents. Gentrification often causes the cost of living in the neighborhood to rise, pushing out lower-income residents and attracting middle-class residents.

Often, these effects which are driven by housing costs have a corresponding change in the racial demographics of an area.

HOME: HOME Investment Partnership. HOME provides grants to States and localities that communities use (often in partnership with nonprofits) to fund activities such as building, buying, and/or rehabilitating affordable housing for rent or ownership, or providing direct rental assistance to low-income people.

HOPWA: Housing Opportunities for Persons With AIDS. HUD makes grants under the HOPWA program to local communities, states, and nonprofits for projects that benefit low-income people living with HIV/AIDS and their families.

Housing Choice Voucher (HCV): a HUD rental subsidy issued to a low-income household that promises to pay a certain amount of the household's rent. Prices, or payment standards, are set based on the rent in the metropolitan area, and voucher households must pay any difference between the rent and the voucher amount. Participants of the HCV program is free to choose any rental housing that meets program requirements.

Housing Discrimination: the refusal to rent to or inform a potential tenant about the availability of housing. Housing discrimination also applies to buying a home or getting a loan to buy a home. The Fair Housing Act makes it illegal to discriminate against a potential tenant/buyer/lendee based on that person's race, class, sex, religion, national origin, or familial status.

Isolation Index: a measurement of how much the typical person of a specific race is only exposed to people of the same race. For example, an 80 percent isolation index value for White people would mean that the population of people the typical White person is exposed to is 80 percent White.

Comprehensive Zoning: a zoning ordinance that requires that a certain percentage of any newly built housing must be affordable to people with low and moderate incomes.

Jobs Availability Index: number of jobs per 1000 people within a five-mile radius of the census tract center-point. Index is computed by the UC Davis Center for Regional Change.

Jobs Proximity Index: a HUD calculation based on distances to all job locations, distance from any single job location, size of employment at that location, and labor supply to that location. The higher the number, the better the access to employment opportunities for residents in a neighborhood.

Labor Market Engagement Index: a HUD calculation based on level of employment, labor force participation, and educational attainment in a census tract. The higher the number, the higher the labor force participation and human capital in the neighborhood.

Limited English Proficiency (LEP): residents who do not speak English as a first language, and who speak English less than "very well."

Local Data: any data used in this analysis that is not provided by HUD through the Data and Mapping Tool (AFFHT), or through the Census or American Community Survey.

Low Income Housing Tax Credit (LIHTC): provides tax incentives to encourage individual and corporate investors to invest in the development, acquisition, and rehabilitation of affordable rental housing.

Low Poverty Index: a HUD calculation using both family poverty rates and public assistance receipt in the form of cash-welfare (such as Temporary Assistance for Needy Families (TANF)). This is calculated at the Census Tract level. The higher the score, the less exposure to poverty in the neighborhood.

Low Transportation Cost Index: a HUD calculation that estimates transportation costs for a family of 3, with a single parent, with an income at 50 percent of the median income for renters for the region. The higher the number, the lower the cost of transportation in the neighborhood.

Market Rate Housing: housing that is not restricted by affordable housing laws. A market rate unit can be rented for any price that the market can support.

NIMBY: Not In My Back Yard. A social and political movement that opposes housing or commercial development in local communities NIMBY complaints often involve affordable housing, with reasons ranging from traffic concerns to small town quality to, in some cases, thinly veiled racism.

Poverty Line: the minimum level of yearly income needed to allow a household to afford the necessities of life such as housing, clothing, and food. The poverty line is defined on a national basis. The 2025 US poverty line for a family of three is $26,650.

Project-Based Section 8, Project-Based Rental Assistance, PBRA: a government-funded program that provides rental housing to low-income households in privately owned and managed rental units. The funding is specific to the building. If you move out of the building, you will no longer receive the funding.

Public Housing: housing that is owned and managed by a Public Housing Authority for eligible low-income households.

Publicly Supported Housing: housing assisted with funding through federal, State, or local agencies or programs, as well as housing that is financed or administered by or through any such agencies or programs.

Other Multi-Family Housing: multifamily housing that is owned and operated by private owners, and is subsidized through programs other than HCV, PBRA, or LIHTC. Units include properties funded through Supportive Housing for the Elderly (Section 202), and Supportive Housing for Persons with Disabilities (Section 811).

Reasonable Accommodation: a change to rules, policies, practices, or services which would allow a disabled person an opportunity to use and enjoy their housing, including in public and common use areas. It is a violation of the Fair Housing Act to refuse to make a reasonable accommodation when such accommodation is necessary for the handicapped person to have use and enjoyment of the housing.

R/ECAPs: Racially and Ethnically Concentrated Areas of Poverty. This is a HUD-defined term indicating a census tract that has more than 50 percent Non-White residents, and 40 percent or more of the population is in poverty OR where the poverty rate is greater than three times the average poverty rate in the area. In the HUD Data and Mapping Tool (AFFHT), R/ECAPS are outlined in pink.

Rehabilitation Act (Section 504): a federal civil rights law that prohibits discrimination based on disability in programs conducted by federal agencies, in programs receiving federal financial assistance, in federal employment and in the employment practices of federal contractors.

School Proficiency Index: a HUD calculation based on performance of fourth grade students on state exams to describe which neighborhoods have high-performing elementary schools nearby and which are near lower performing elementary schools. The higher the number, the higher the school system quality is in a neighborhood.

Segregation: the separation or isolation of a race/ethnic group, national origin group, individuals with disabilities, or other social group by enforced or voluntary residence in a restricted area, by barriers to social connection or dealings between persons or groups, by separate educational facilities, or by other discriminatory means.

II. COMMUNITY CHARACTERISTICS

A. Historical Profile

Fort Lauderdale, FL, has a rich history that spans several centuries. Before European settlers arrived, the area now known as Fort Lauderdale was inhabited by the Tequesta tribe, a Native American group that lived along the southeastern coast of Florida. The Tequesta were primarily hunter-gatherers, relying on fishing and the natural resources available in the area. Spanish explorers arrived in the 16th century, with the first recorded European contact in the 1500s. However, the area remained largely unsettled by Europeans for several centuries due to its swampy terrain and the presence of hostile Native American groups.

The name "Fort Lauderdale" comes from a series of forts built by the U.S. military during the Second Seminole War (1835-1842). The first fort, Fort Lauderdale, was established in 1838 on the New River to protect settlers and soldiers from the Seminole tribe, who resisted U.S. encroachment on their lands. After the war, the area remained sparsely populated, and it wasn't until the late 1800s that Fort Lauderdale began to grow

as a settlement. The arrival of the Florida East Coast Railway in the late 19th century played a pivotal role in the city's growth, connecting Fort Lauderdale to other parts of the state and fueling its development.

In the early 1900s, Fort Lauderdale continued to grow as a small but vibrant community. The city was officially incorporated in 1911. By the 1920s, the city was experiencing a population boom, spurred in part by the construction of luxury hotels and a growing tourism industry. The city was also becoming known for its beautiful beaches, attracting wealthy visitors. However, like much of Florida, Fort Lauderdale was heavily impacted by the Great Depression, which slowed its growth. It wasn't until World War II that the city saw a resurgence, with the establishment of military bases and defense industries bringing an influx of workers to the area. After the war, Fort Lauderdale became a popular destination for tourists, retirees, and students. In the 1950s and 1960s, it earned a reputation as a spring break destination, with young college students flocking to the city's beaches.

In the later part of the 20th century, Fort Lauderdale underwent significant urbanization. The city's waterfront areas and beach communities became more developed, and it attracted a range of people, including professionals, retirees, and immigrants. The city's economy moved beyond tourism to include sectors like marine industries, international trade, and technology. In the 1990s and early 2000s, Fort Lauderdale began a major urban revitalization, particularly in its downtown area, with new residential and commercial developments, improved infrastructure, and a focus on enhancing public spaces.

Today, Fort Lauderdale is a major cultural and economic hub in South Florida. The city is known for its boating canals, vibrant arts scene, and tourism-driven economy. Fort Lauderdale is also a key part of the Miami metropolitan area and continues to attract both residents and tourists alike.

B. Demographic Profile

The primary source of demographic data used in this study comes from the U.S. Census Bureau. The American Community Surveys (ACS) provides the most recent demographic data and important information to show the trends in population and household changes over the years. Demographic data was analyzed and obtained from the 2020 U.S. Census 2023 American Community Survey (ACS).

Population

From 2019 to 2023, Fort Lauderdale, FL experienced significant population growth. The population in the city rose from approximately 182,595 in 2019 to around 200,000 in 2023, reflecting an increase of about 9.5%. This growth aligns with broader trends in South Florida, where urban centers like Fort Lauderdale are seeing increased demand due to factors like the area's attractive lifestyle, business development, and continued migration to Florida.

Age and Sex Over the Years

According to the 2023 American Community Survey 5-Year Estimates, the median age of Fort Lauderdale Residents is 29.2. The largest concentration of residents is in the 45-64 age range, making up 22.86% of this population.

Overall, the largest demographic is 18-64 years old at 35,565. Regarding sex, females have slightly outnumbered males within the last five years; historically, males have always outnumbered females in the city. Women edged out men by 53.72% to 46.28% as of the 2023 census, a slight change from 2019 numbers that reflected 52.75 % to 47.25% for men to women. The senior citizen population of 65 and over has experienced a 24.93% increase. With this observation, the city must consider the growing number of elderly when developing community housing plans.

| | AGE & SEX POPULATION CHARACTERISTICS | | | | | |
| | 2019 | | | 2023 | | |
Age	Both Sexes	Male	Female	Both Sexes	Male	Female
	56,074	26,497	29,577	183,032	95,908	87,124
Under 18 years	13,007	6,586	6,421	32,149	16,040	16,109
18 to 24 years	11,483	5,191	6,292	12,451	6,797	5,654
25 to 44 years	12,099	5,986	6,113	51,502	27,374	24,128
45 to 64 years	13,452	6,341	7,111	51,045	26,569	24,476
65 years and over	6,033	2,393	3,640	35,885	19,128	16,757
Median Age [years]	28	27.4	28.9	42.9	43.2	42.5

Table 1: Age & Sex Population Characteristics Source: U.S. Census Bureau 2019 & 2023 5-yr ACS Estimates, www.census.gov

Households

According to the 2023 ACS 5 Year Estimates Survey, there are currently 157,006 households in Fort Lauderdale, Florida. Currently the household size for an overall household size is 2.23 and the family size is 3.07. The data also shows most households are owner-occupied married-couple family households. Most renter-occupied households are female lead, no spouse present family.

MARITAL STATUS

2019		2023	
Never married	61,668	Never married	61,860
Now married, except separated	55,700	Now married, except separated	61,075
Divorced or separated	26,473	Divorced or separated	25,278
Widowed	9,181	Widowed	8,792
Average household size	2.37	Average household size	2.23
Average family size	3.32	Average family size	3.07

Table 2: Household Type Source: U.S. Census Bureau 2019 & 2023 5-yr ACS Estimates, www.census.gov

HOUSEHOLD AND FAMILIES

	Total	Married-couple family household	Male householder, no wife present, family household	Female householder, no husband present, family household	Nonfamily household
Total Households	80,575	27,602	3,478	8,881	40,684
Average Household Size	2.23	3	3.64	3.64	1.28
FAMILIES					
Total Families	39,891	27,602	3,478	8,811	(X)
Average Family Size	3.07	2.96	3.18	3.35	(X)
HOUSING TENURE					
Owner-Occupied Housing	53.80%	72.20%	53.30%	35.80%	45.40%
Renter-Occupied Housing	46.20%	27.80%	47.70%	64.20%	54.60%

Table 3: Household and Families Source: U.S. Census Bureau 2023 5-yr ACS Estimates, www.census.gov

Race and Ethnicity

Fort Lauderdale's racial makeup consisted of 51.81% White; 27.64% Black or African American; 0.33% American Indian and/or Alaskan Native; 1.99% Asian; 0.05% Pacific Islander; 5.88% from some other races; and 12.31% from two or more races; 22.90% are Hispanic or Latino.

RACE AND ETHNICITY

	Number	Percentage
TOTAL POPULATION	**182,760**	**100%**
White	94,692	51.81%
Black or African American	50,509	27.64%
American Indian and Alaska Native	595	0.33%
Asian	3,640	1.99%
Native Hawaiian and Other Pacific Islander	88	0.05%
Some other race	10,739	5.88%
Two or more races	22,497	12.31%
HISPANIC OR LATINO		
Hispanic or Latino	41,852	22.90%
Not Hispanic or Latino	140,908	77.10%

Table 4: Foreign-Born Source: U.S. Census Bureau 2023 5-yr ACS Estimates, www.census.gov

Origin and Ancestry

According to U.S. Census Bureau, 2023 5-yr American Community Survey Estimates, there were approximately 48,899 Foreign born individuals in Fort Lauderdale, Florida. Most of the foreign-born population originated from Latin American at 72.20%, while another notable portion comes from Europe at 13.70%.

	Foreign-born; Entered 2010 or later	Foreign-born; Entered before 2010	Total
Native	1,739	3,390	**5,129**
Foreign Born	16,192	32,707	**48,899**
Total Population	17,931	36,097	**54,028**

Table 5: Foreign-Born Source: U.S. Census Bureau 2023 5-yr ACS Estimates, www.census.gov

WORLD REGION OF BIRTH OF FOREIGN-BORN

Foreign-born population excluding population born at sea	48,899	100%
Europe	6,701	13.70%
Asia	3,845	7.90%
Africa	967	2.00%
Oceania	340	0.70%
Latin America	35,307	72.20%
Northern America	1,739	3.60%

Table 6: World Region of Birth Source: U.S. Census Bureau 2023 5-yr ACS Estimates, www.census.gov

The following table presents the ancestry of Fort Lauderdale residents in 2023. The most common ancestries identified were West Indian (10.70%), Irish (8.9%), and German (7.10%).

ANCESTRY

Total population	183,032	100%	**Total population**	183,032	100%
American	9,886	5.40%	**Norwegian**	671	0.40%
Arab	1,398	0.80%	**Polish**	4,095	2.20%
Czech	491	0.30%	**Portuguese**	832	0.50%
Danish	296	0.20%	**Russian**	2,587	1.40%
Dutch	1,189	0.60%	**Scotch-Irish**	898	0.50%
English	12,272	6.70%	**Scottish**	1,859	1.00%
French	2,675	1.50%	**Slovak**	237	0.10%
French Canadian	518	0.30%	**Sub Saharan African**	1,456	0.80%
German	12,905	7.10%	**Swedish**	1,105	0.60%
Greek	1,252	0.70%	**Swiss**	276	0.20%
Hungarian	855	0.50%	**Ukrainian**	811	0.40%
Irish	16,214	8.90%	**Welsh**	862	0.50%
Italian	12,324	6.70%	**West Indian**	19,533	10.70%
Lithuanian	680	0.40%			

Table 7: Ancestry Source: U.S. Census Bureau 2023 5-yr ACS Estimates, www.census.gov

Limited English Proficiency

Section 601 of Title VI the Civil Rights Act of 1964 is the federal law that protects individuals from discrimination based on their race, color, or national origin in programs or activities that receive federal financial assistance. One type of national origin discrimination is discrimination based on a person's inability to speak, read, write, or understand English. In certain situations, failure to ensure that persons who are LEP can effectively participate in, or benefit from, federally assisted programs may violate the Civil Rights Act.

The LEP population of Fort Lauderdale is consistent with the national origin data. Spanish is, by far, the most spoken language among LEP individuals in Fort Lauderdale, Florida. English is the language predominantly spoken, with less than 4% of the population speaking other languages. The two largest non-English speaking populations in the city are Spanish and Other Indo-European languages.

LANGUAGE SPOKEN AT HOME		
Population 5 years and over	**172,787**	**100%**
English only	120,323	69.60%
Spanish	31,052	18.00%
Other Indo-European languages	17,350	10.00%
Asian and Pacific Islander languages	2,296	130%
Other languages	1,766	1.00%

Table 8: Language Spoken at Home Source: U.S. Census Bureau 2023 5-yr ACS Estimates, www.census.gov

C. Income Profile

The income and poverty profile presents an overview of household income, data elements that include household size, low-income population, and percentage of median family households in poverty. As noted in the table below, the median household income for Fort Lauderdale increased from $59,450 in 2019 to $79,935 in 2023, while the mean family income also increased from $99,308 in 2019 to $128,114 in 2023.

HOUSEHOLD INCOME				
	2019		**2023**	
	Total Number of Households	**Percentage**	**Total Number of Households**	**Percentage**
Total Households	**74,567**	**100%**	**80,575**	**100%**
Less than $14,999	8,426	11.3%	6,768	8.4%
$15,000 to $24,999	6,711	9.00%	5,721	7.10%
$25,000 to $34,999	7,084	9.50%	5,157	6.40%
$35,000 to $49,999	9,545	12.80%	7,896	9.80%
$50,000 to $74,999	12,304	16.50%	12,489	15.50%
$75,000 to $99,999	7,979	10.70%	9,347	11.60%
$100,000 to $149,999	9,917	13.30%	13,698	17.00%
$150,000 or more	12,602	16.9%	19,499	24.2%
Median Household Income	**$59,450.00**		**$79,935.00**	
Mean Family Income	**$99,308.00**		**$128,114.00**	

Table 9: Household Income Source: U.S. Census Bureau 2019 & 2023 5-yr ACS Estimates, www.census.gov

The Department of Housing and Urban Development (HUD) sets income limits that determine eligibility for assisted housing programs including Public Housing. Since FY 2011, HUD has based its median family income estimates on data from the Census Bureau's American Community Survey (ACS). Since FY 2012, there has been a 3-year lag between the ACS estimates and the fiscal year for which the income limits are in effect. For example, the FY 2023 median family incomes and income limits were based on the ACS 2019 data. The FY 2023 median family incomes and income limits would ordinarily be based on the ACS 2020 estimates. However, because of the lack of 1-year ACS 2020 estimates described above, HUD intends to instead base the FY 2023 median family incomes and income limits on ACS 2021 data.

The CDBG Program provides annual grants on a formula basis to Entitlement Communities to support viable communities by providing decent housing, a suitable living environment, and opportunities to expand economic opportunities, principally for low-and moderate-income persons. For a project or program to qualify for CDBG funds, 51% of the program beneficiaries must be low-to moderate-income as defined by HUD.

The following table reflects the current HUD income limits for one to eight-person households who earn at or below 80% of the Area Median Income (AMI) for Fort Lauderdale, FL.

	2023 CDBG MAXIMUM INCOME LIMITS		
Household Size	Extremely Low-Income Limits	Very Low (50%) Income Limits	Low (80%) Income Limits
1	$20,200.00	$33,600.00	$53,800.00
2	$23,050.00	$38,400.00	$61,450.00
3	$25,950.00	$43,200.00	$69,150.00
4	$30,000.00	$48,000.00	$76,800.00
5	$35,140.00	$51,850.00	$82,950.00
6	$40,280.00	$55,700.00	$89,100.00
7	$45.420.00	$59,550.00	$95,250.00
8	$50,560.00	$63,400.00	$101,400.00

Table 10: FY 23 Income Limits Summary:
https://www.huduser.gov/portal/datasets/il/il2023/2023summary.odn?inputname=METRO33100MM2680*Fort+Lauderdale%2C+FL+HUD+Metro+FMR+Area&wherefrom=%24wherefrom%24&selection_type=hmfa&year=2023

Percentage of Poverty in Fort Lauderdale, FL

According to U.S. Census and ACS data, Female head of household, no husband present, families with related children under the age of 18 whose income was below poverty level was 25.10% in 2023.The most common poverty characteristics in Fort Lauderdale, FL is families with related children under 18 years of age.

POVERTY CHARACTERISTICS

	All Families		Married-couple families		Female householder, no spouse present	
	Total	% Below Poverty Level	Total	% Below Poverty Level	Total	% Below Poverty Level
Families	**39,891**	**11.20%**	**27,602**	**7.10%**	**8,811**	**25.10%**
With related children of householder under 18 years	15,986	20.50%	9,489	13.00%	4,591	39.60%
With related children of householder under 5 years	3,662	11.40%	2,547	3.10%	676	48.20%
With related children of householder under 5 years and 5 to 17 years	2,963	33.00%	1,724	29.30%	960	46.90%
With related children of householder 5 to 17 years	9,361	20.20%	5,218	12.40%	2,955	35.30%

Table 11: Family Poverty Source: U.S. Census Bureau 2023 5-yr ACS Estimates, www.census.gov

D. Employment Profile

Data regarding the labor force, defined as the total number of persons working or looking for work and employment is gathered from the decennial census and American Community Survey estimates are presented below. The labor force participation increased from 65.10 percent in 2019 to 65.30 percent in 2023. The employed population increased by 1.2 percent during that time. The unemployment rate decreased from 7.0 percent in 2019 to 5.3 percent in 2023.

EMPLOYMENT

	2019		2023	
Population 16 years and over	**151,279**	**100%**	**154,786**	**100%**
In labor force	98,556	65.10%	101,000	65.30%
Not in labor force	52,723	34.90%	53,786	34.70%
Population 16 years and over	**151,279**	**100%**	**154,786**	**100%**
Civilian labor force	**98,499**	**65.10%**	**100,948**	**65.20%**
Employed	91,558	60.50%	95,548	61.70%
Unemployed	6,941	4.60%	5,400	3.50%
Armed Forces	**57**	**0.00%**	**52**	**0.00%**
Unemployment Rate	**(X)**	**7.00%**	**(X)**	**5.30%**

Table 12: Employment Source: U.S. Census Bureau 2019 &2023 5-yr ACS Estimates, www.census.gov

Jobs Held by Residents

In 2023, 61.73% of Fort Lauderdale's residents 16 years of age and over were part of the labor force, according to the 2023 5-yr American Community Survey Estimates. The largest portion of Fort Lauderdale workers are in management, business, science, and arts occupations with sales and office occupations coming in second. Service and Production, transportation, and material moving occupations combined account for about thirty percent of the workforce.

The following charts illustrate the categories of workers and their occupations.

OCCUPATIONAL CHARACTERISTICS

Occupations of Fort Lauderdale Residents	Estimated Number of Residents	% Employed by Occupation
Civilian employed population 16 years and over	**95,548**	**100%**
Management, business, science, and arts occupations	37,951	39.70%
Service occupations	18,289	19.10%
Sales and office occupations	21,593	22.60%
Natural resources, construction, and maintenance occupations	8,334	8.70%
Production, transportation, and material moving occupations	9,381	9.80%

Table 13: Occupational Characteristics: Source: U.S. Census Bureau 2023 5-yr ACS Estimates, www.census.gov

WORK CLASS CHARACTERISTICS

Worker Class in Fort Lauderdale, FL	Estimated Number of Residents	% Employed by Worker Class
Civilian employed population 16 years and over	**95,548**	**100%**
Private wage and salary workers	80,158	83.90%
Government workers	8,557	9.00%
Self-employed in own not incorporated business workers	6,672	7.00%
Unpaid family workers	161	0.20%

Table 14: Work Class Characteristics: Source: U.S. Census Bureau 2023 5-yr ACS Estimates, www.census.gov

Means of Transportation to Work

According to the 2023 5-Yr American Community Survey, an estimated 77,130 workers commute to work daily. 80.34% commuted by car, truck, or van, 9.00% carpooled, 3.17 utilized public transportation, and 7.49% did not identify their means of transportation. The mean travel time to work averaged 26 minutes in a car, truck, or van while the travel time on public transportation average 50 minutes.

MEANS OF TRANSPORTATION TO WORK

	Total	Car, truck, or van -- drove alone	Car, truck, or van -- carpooled	Public transportation (excluding taxicab)
Workers 16 years and over in households	**77,130**	**61,966**	**6,936**	**2,444**
TIME OF DEPARTURE TO GO TO WORK				
12:00 a.m. to 4:59 a.m.	4.10%	3.60%	5.80%	4.60%
5:00 a.m. to 5:29 a.m.	2.00%	1.60%	3.30%	10.10%
5:30 a.m. to 5:59 a.m.	3.50%	3.60%	3.40%	6.40%
6:00 a.m. to 6:29 a.m.	6.30%	5.70%	7.80%	15.00%
6:30 a.m. to 6:59 a.m.	7.80%	7.90%	8.00%	6.60%
7:00 a.m. to 7:29 a.m.	13.20%	12.70%	17.20%	18.60%
7:30 a.m. to 7:59 a.m.	10.60%	11.50%	11.00%	3.40%
8:00 a.m. to 8:29 a.m.	16.90%	18.30%	4.90%	10.70%
8:30 a.m. to 8:59 a.m.	8.10%	8.70%	5.30%	4.30%
9:00 a.m. to 11:59 p.m.	27.40%	26.40%	33.20%	20.30%
TRAVEL TIME TO WORK				
Less than 10 minutes	11.60%	11.00%	8.40%	3.00%
10 to 14 minutes	11.60%	11.50%	10.50%	5.70%
15 to 19 minutes	16.60%	16.80%	16.70%	6.00%
20 to 24 minutes	15.50%	16.30%	15.70%	7.30%
25 to 29 minutes	6.60%	7.00%	8.80%	0.40%
30 to 34 minutes	14.50%	14.70%	17.30%	17.70%
35 to 44 minutes	8.00%	8.20%	11.00%	4.50%
45 to 59 minutes	7.10%	7.60%	5.50%	5.20%
60 or more minutes	8.40%	6.90%	6.10%	50.20%
Mean travel time to work (minutes)	**26.5**	**25.7**	**26**	**50.4**

Table 15: Means of Transportation: Source: U.S. Census Bureau 2023 5-yr ACS Estimates, www.census.gov

Major Employers

Fort Lauderdale, FL, is home to an economy with major employers spanning various industries, including tourism, maritime, aviation, healthcare, and technology. These employers, along with the thriving tourism and retail sectors, make Fort Lauderdale a key economic hub in South Florida, supporting a wide range of industries and contributing to the region's growth.

Company	Full-Time	Company	Full Time
AutoNation	3,971	**Aviall**	842
Kapian	2.,000	**Zimmerman**	650
Citrix	1,802	**Templeton Worldwide**	600
Randstad	1,208	**American Changer Corp.**	590
Rick Case Automotive Group	1,134	**Ed Morse Automotive Group**	558
Sun Sentinel Co./ WSFL-TV	900		

Housing Profile

Fair housing also focuses on the availability of a variety of housing types and price points. This section provides an overview of the housing market and the factors influencing housing availability, including the characteristics of the housing stock, housing conditions, sales trends, foreclosure data, affordability for renters and owners, and housing-related challenges. The housing stock plays a key role in determining access to suitable housing, encompassing the quantity, type, size, and affordability of units. This is especially critical for individuals with low- and moderate-incomes, as well as those in protected classes such as people with disabilities, families with children, and older adults.

Housing Demographics

Analyzing demographics is crucial for understanding and addressing the housing needs of Fort Lauderdale, FL. Information on factors such as age, race, disability, and socioeconomic status sheds light on the community's composition, helping to guide decisions on how to meet a range of needs and allocate resources effectively. Additionally, studying demographic data helps identify trends in population movement into and out of the region. Since 2013, the population in the Miami-Fort Lauderdale-West Palm Beach metro area has grown by just 8.2 percent.

Legend:
- Less than 18 (20.1%)
- 18-64 (60.9%)
- 65 or More (19.0%)
- 65-74 (10.2%)
- 75-84 (6.1%)
- 85 and Over (2.7%)

Figure 1: Population by Age: Miami-Fort Lauderdale-West Palm Beach, FL Metro Area
Source: Census 2009-2013 - 2019-2023 Data Contains: Miami-Fort Lauderdale-West Palm Beach, FL Metro Area

The population of Fort Lauderdale, FL is characterized by growing range in ethnicity and race. In the region, 43.7 percent of residents are White, 20.2 percent are Black or African American, and all other races combined make up 36 percent of the population.
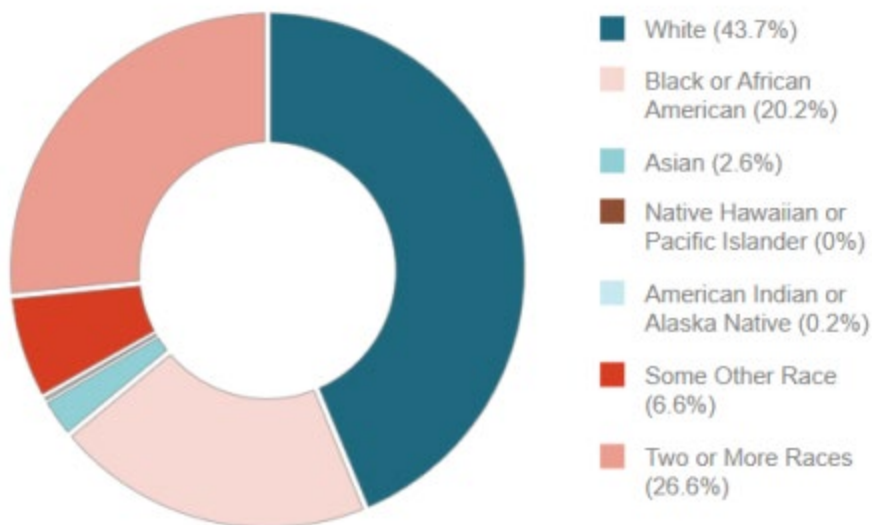
Figure 2: Racial Composition - Miami-Fort Lauderdale-West Palm Beach, FL Metro Area
Source: Census 2009-2013 - 2019-2023 Data Contains: Miami-Fort Lauderdale-West Palm Beach, FL Metro Area

The Hispanic or Latino segment takes up a significant portion of the population representing 46%. This trend could result from a combination of migration trends, economic opportunities, housing availability, regional policies, and the accessibility of social services in the area.
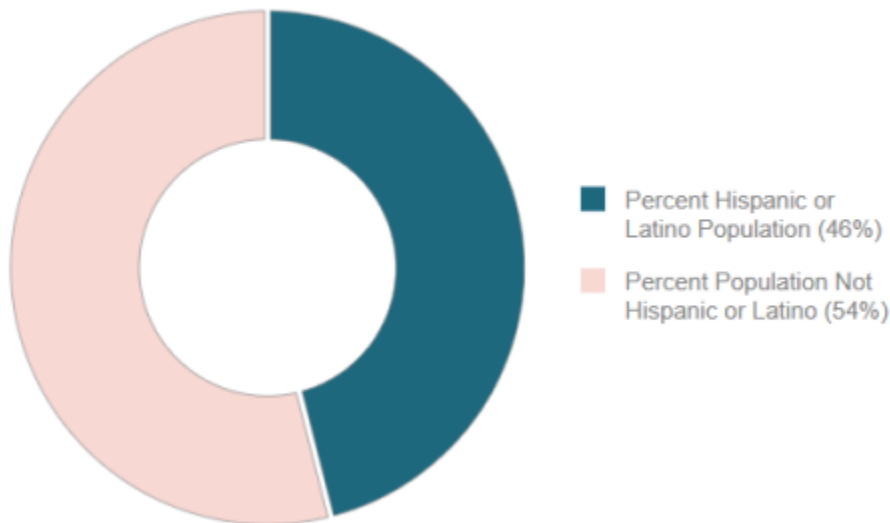

Figure 3: Ethnic Composition - Miami-Fort Lauderdale-West Palm Beach, FL Metro Area
Source: Census 2019-2023 Data Contains: Miami-Fort Lauderdale-West Palm Beach, FL Metro Area

Characteristics of Housing

A comprehensive understanding of the housing stock's characteristics is crucial for identifying and anticipating potential issues that may require attention. These issues could include substandard housing quality, flood risks, and a mismatch between available housing types and the needs of the population. By analyzing these factors, each jurisdiction can create focused strategies to improve housing conditions, enhance safety, and address the range of housing needs of their communities. According to the U.S. Census, the number of housing units in Fort Lauderdale, FL increased by 5.6 percent. The homeowner and rental vacancy rates decreased in 2023.

Fort Lauderdale, FL		
Year	**2019**	**2023**
Total housing units	**95,864**	**101,234**
Occupied housing units	74,567	80,575
Vacant housing units	21,297	20,659
Homeowner vacancy rate	3.9%	3.5%
Rental vacancy rate	7.2%	7.1%

Table 17: Housing Occupancy Data, US Census, 2019 & 2023 American Community Survey 5-Year Estimates

Relative Growth of Population, Employment and Housing Stock

This chart and the accompanying text are designed to help jurisdictions assess whether the supply of housing is keeping up with population and employment growth. If the population is declining faster than the housing stock, the surplus of housing units can lead to decreased property values, higher vacancy rates, abandonment, and a general decline in the quality of low-cost housing. On the other hand, if the population is growing faster than the housing stock, vacancy rates tend to decrease as vacant units get filled, or overcrowding may rise. Another key factor to consider is the number of jobs in the area. When job growth outpaces the expansion of housing, excess demand can push up housing prices and rents, and lead to increased traffic congestion as workers seek housing outside the city.

In the Miami-Fort Lauderdale-West Palm Beach metro area, from 2013 to 2023, the total number of housing units grew by 7.9%, trailing behind the 8.2% population increase. Over a similar period, from 2011 to 2021, the number of jobs in the area rose by 13.8%.

Figure 4: Housing Characteristics - Miami-Fort Lauderdale-West Palm Beach, FL Metro Area
Source: Census 2019-2023 Data Contains: Miami-Fort Lauderdale-West Palm Beach, FL Metro Area

Age of Structure

Older homes typically require more significant capital investment and may have lower overall quality compared to newer homes. As such, examining the age of the housing stock can provide useful insights. In the Miami-Fort Lauderdale-West Palm Beach metro area, the median year of construction for housing units is 1982 (compared to 1980 for the U.S. as a whole). In this area, 2.0% of homes were built before 1940, and 23.6% were built between 1940 and 1969. More recently, 21.2% of homes were constructed since 2000. By comparison, the U.S. averages 11.9%, 24.2%, and 23.7% for these categories, respectively. Local jurisdictions can enhance their understanding of housing quality by using housing code violation data and conducting windshield surveys to identify and address any issues related to housing condition.
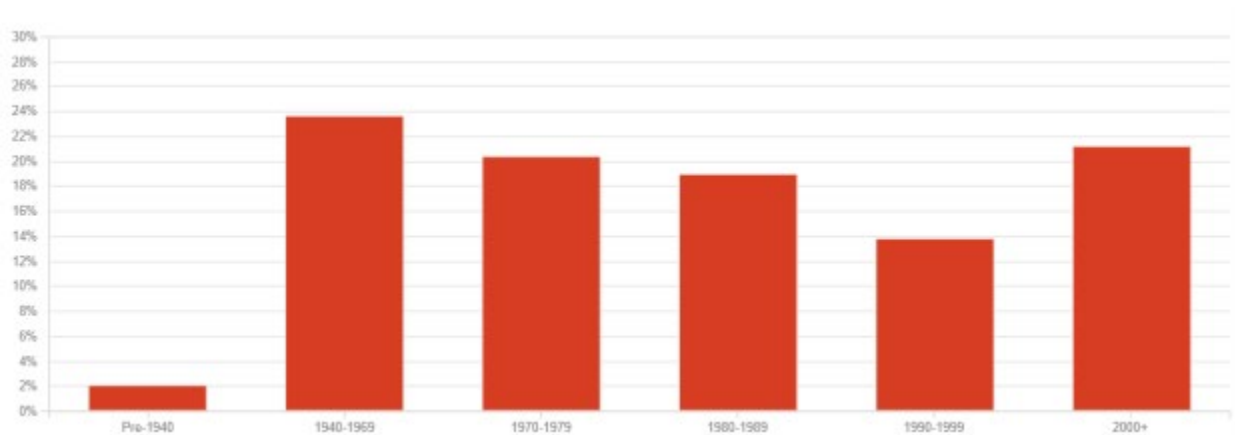

Figure 5: Housing Unit Data, US Census, 2023 American Community Survey 5-Year Estimates – Miami-Fort Lauderdale-West Palm Beach, FL Metro Area

Comprehensive Housing Affordability Strategy (CHAS)

HUD's Comprehensive Housing Affordability Strategy (CHAS) is a commonly used gauge of housing affordability, or lack thereof. HUD considers a housing unit affordable if the occupant household expends no more than 30% of its income on housing cost. In the situation where the household expends greater than 30% of its income on housing cost, the household is considered cost burdened. In cases where housing cost is 50% of income or greater, the household is considered severely cost burdened. Cost burdened households have fewer financial resources to meet other basic needs (food, clothing, transportation, medical, etc.), less resources to properly maintain the housing structure, and are at greater risk for foreclosure or eviction.

Income Categories

- Extremely Low Income: 0%-30% of the Area Median Income (AMI)
- Low Income: 31%-50% of the AMI
- Moderate Income: 51%-80% of the AMI
- Middle and Upper Income: 80% or More of the AMI

Housing Problem categories are defined below:

"Substandard Housing – lacking complete plumbing or kitchen facilities" is defined as a household without hot and cold piped water, a flush toilet and a bathtub or shower, and kitchen facilities that lack a sink with piped water, a range or stove, or a refrigerator. The second housing problem identified is households living in overcrowded conditions.

There are two forms of overcrowding defined by HUD:

- Severely overcrowded is defined as a household having complete kitchens and bathrooms but housing more than 1.51 persons per room excluding bathrooms, porches, foyers, halls, or half-rooms.
- Overcrowded is defined as a household having complete kitchens and bathrooms but housing more than 1.01 to 1.5 persons per room excluding bathrooms, porches, foyers, halls, or half-rooms.

Fort Lauderdale, FL		
Occupied housing units	**Owner**	**%**
1.00 or less	77,085	95.7%
1.01 to 1.50	2,329	2.9%
1.51 or more	1,161	1.4%
Total	**80,575**	**100%**

Table 18: Selected Housing Characteristics, US Census, 2023 American Community Survey 5-Year Estimates

The final housing problem identified is the cost burden. Cost burden is a fraction of a household's total gross income spent on housing costs. For renters, housing costs include rent paid by the tenant plus utilities. For owners, housing costs include mortgage payment, taxes, insurance, and utilities. Cost burden is broken into two categories based on severity:

- Severe housing cost burden greater than 50% of income
- Housing cost burden greater than 30% of income

Rental Affordability

A healthy housing market offers a wide variety of housing options, including both rental and for-sale homes, as well as options affordable to people with different income levels. By examining the percentage of households that rent and the characteristics of these renter households (such as age, income, and cost burden), jurisdictions can better understand renters' needs and determine whether policy changes are needed to address those needs.

Tracking changes in this data over time allows jurisdictions to identify trends, such as shifts in rental affordability. Comparing local data with benchmarks at the MSA and state levels can help provide context and guide interpretation. Beyond creating new dedicated affordable rental homes, it's also crucial to focus on preserving existing affordable rental housing—both subsidized and unsubsidized. As the overall supply of rental homes impacts rent levels, localities seeking to make rental housing more affordable may also want to address barriers to the development of new rental supply.

In many areas, a substantial portion of households rent, highlighting the importance of having quality, affordable rental housing. Localities with a lower percentage of renters compared to the state may want to consider expanding their rental housing stock. As of 2023, 39.7% of households in the Miami-Fort Lauderdale-West Palm Beach, FL metro area were renters, which is higher than both the Florida average of 32.7% and the national average of 35.0%. The percentage of renters in the Miami-Fort Lauderdale-West Palm Beach metro area increased from 36.9% in 2013 to 39.7% in 2023.
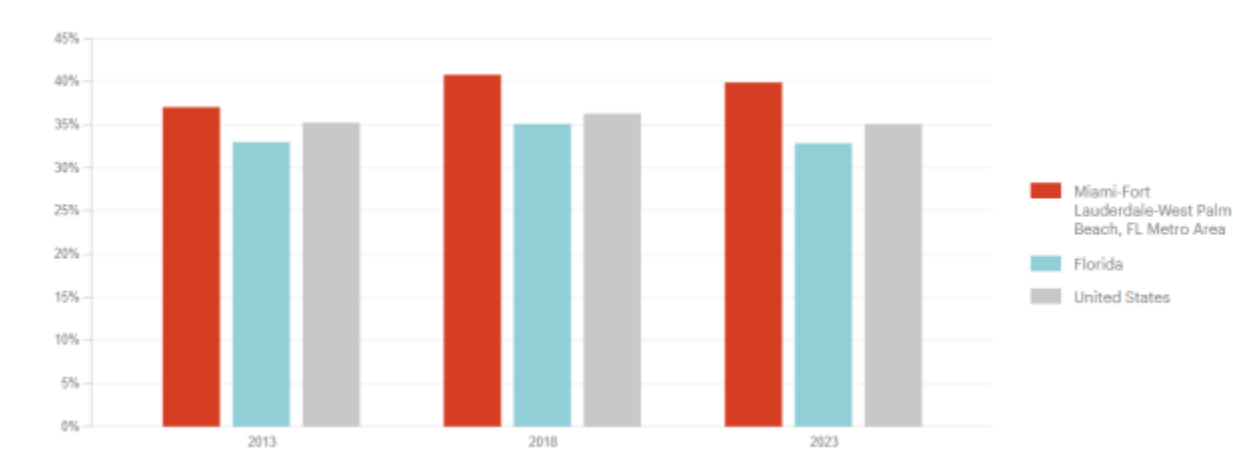
Figure 6: Rent Affordability, US Census, 2023 American Community Survey 5-Year Estimates – Miami-Fort Lauderdale-West Palm Beach, FL Metro Area

Renter Housing

GROSS RENT	Fort Lauderdale, FL			
	2019		**2023**	
Occupied units paying rent	*34,633*	*%*	*36,061*	*%*
Less than $500	1.390	4.00%	907	2.50%
$500 to $999	6,936	20.00%	2,651	7.40%
$1,000 to $1,499	13,248	38.30%	9,489	26.30%
$1,500 to $1,999	6,633	19.20%	9,025	25.00%
$2,000 to $2,499	3,692	10.70%	6,536	18.10%
$2,500 to $2,999	1,816	5.20%	3,552	9.80%
$3,000 or more	918	2.70%	3,901	10.80%
Median (dollars)	**1,293**	**(X)**	**1,776**	**(X)**
No cash rent	**630**	**(X)**	**1,134**	**(X)**

The area median rent is estimated at $1,776 for Fort Lauderdale, FL according to the 2023 ACS 5yr estimates. The average rent commercially tends to exceed the area median rent, and the fair market rent limits. The rental market is increasingly more competitive as evidenced by the increase in rent prices over the last five years. It is also important to note that assisted rental housing units do not disproportionately impact the market forces dictating rents in the region. Renters seeking efficiency and 1-bedroom units may face a tougher time accessing vacant units as its increasingly cost prohibitive to rent such units and there has been a steady decline in the number of 1-bedroom and efficiency units.

Table 19: Gross Median Rent, US Census, 2023 American Community Survey 5-Year Estimate

Fair Market Rent

Fair Market Rents (FMRs) are primarily used to determine payment standard amounts for HUD assisted housing. The High HOME Rent Limit for an area is the lesser of the Section 8 Fair Market Rent (FMR) for the area or a rent equal to 30% of the annual income of a family whose income equals 65% of the area median income, as determined by HUD. The Low HOME Rent Limit for an area is 30% of the annual income of a family whose income equals 50% of the area median income, as determined by HUD, capped by the High HOME Rent Limit. HUD's Economic and Market Analysis

Division calculates the HOME rents each year using the FMRs and Section 8 Income Limits. These limits are used to determine rent payment standards. The 2023 HUD Fair Market Rents for Fort Lauderdale, FL HUD MSA, are shown in the table below.

Change in Median Rent by Neighborhood

Neighborhood-level data on rent trends can assist jurisdictions in identifying significant rent increases that may indicate or contribute to displacement in certain areas, as well as decreases in other neighborhoods that could signal ongoing or escalating distress. The map below shows the change in median gross rent in the Miami-Fort Lauderdale-West Palm Beach, FL metro area from 2018 to 2023, broken down by census tract. Use the map to compare the rent changes within each census tract to the overall +36.7% increase.

Understanding how rents vary by neighborhood is important for a variety of purposes. For example, jurisdictions seeking to help Housing Choice Voucher holders access resource-rich neighborhoods will need to set the rental payment standards at a high enough level to provide access to rental housing in these neighborhoods. Neighborhoods with comparatively high median rents may also be important locations to consider for the development of new dedicated affordable rental units. By contrast, it may be important to closely monitor and address any deterioration of housing quality in areas with very low rents.

Final FY 2023 & Final FY 2022 FMRs By Unit Bedrooms					
Year	Efficiency	One-Bedroom	Two-Bedroom	Three-Bedroom	Four-Bedroom
FY 2023 FMR	$1,366	$1,478	$1,847	$2,582	$3,146
FY 2022 FMR	$1,127	$1,240	$1,556	$2,207	$2,663

Table 20: Source: HUD Fair Market Rent,
https://www.huduser.gov/portal/datasets/fmr/fmrs/FY2023_code/2023summary.odn?cbsasub=METRO33100MM2680
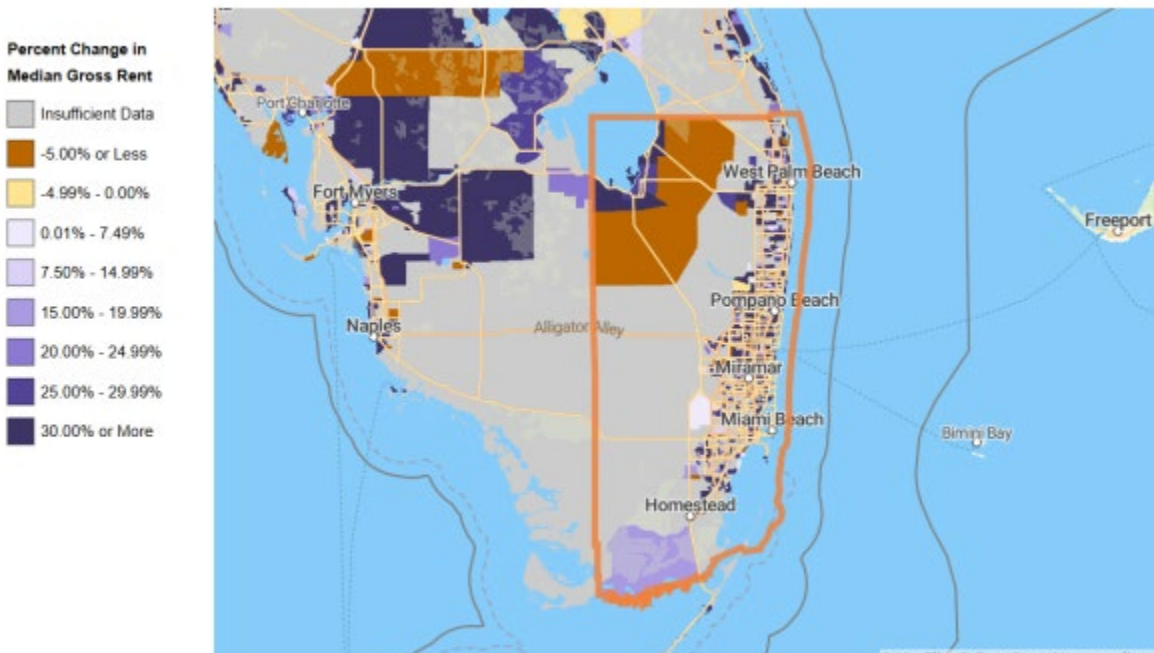&year=2023&fmrtype=Final&dallas_sa_override=TRUE

Figure 6: Rent Changes, US Census, 2023 American Community Survey 5-Year Estimates – Miami-Fort Lauderdale-West Palm Beach, FL Metro Area

The National Low Income Housing Coalition's "Out of Reach" 2024 Annual Report calculates the amount of money a household must earn to afford a rental unit based on the number of bedrooms in a rental unit at the Fair Market Rent (FMR), consistent with HUD's affordability standard of paying no more than 30% of income for housing costs. Data is presented in the Renter Affordability table for the Fort Lauderdale, FL HMFA.

As noted in the 2024 Out of Reach Report, the NLIHC estimates that the median income for a renter in Fort Lauderdale, FL HMFA is $56,015. The Area's Fair Market Rent (FMR) for a two-bedroom apartment is $2,960 and in order to afford this level of rent and utilities, without paying more than 30% of income on housing, a person would need to work 48 hours per week at the mean renter wage and 117 hours at minimum wage of $7.25 per hour.
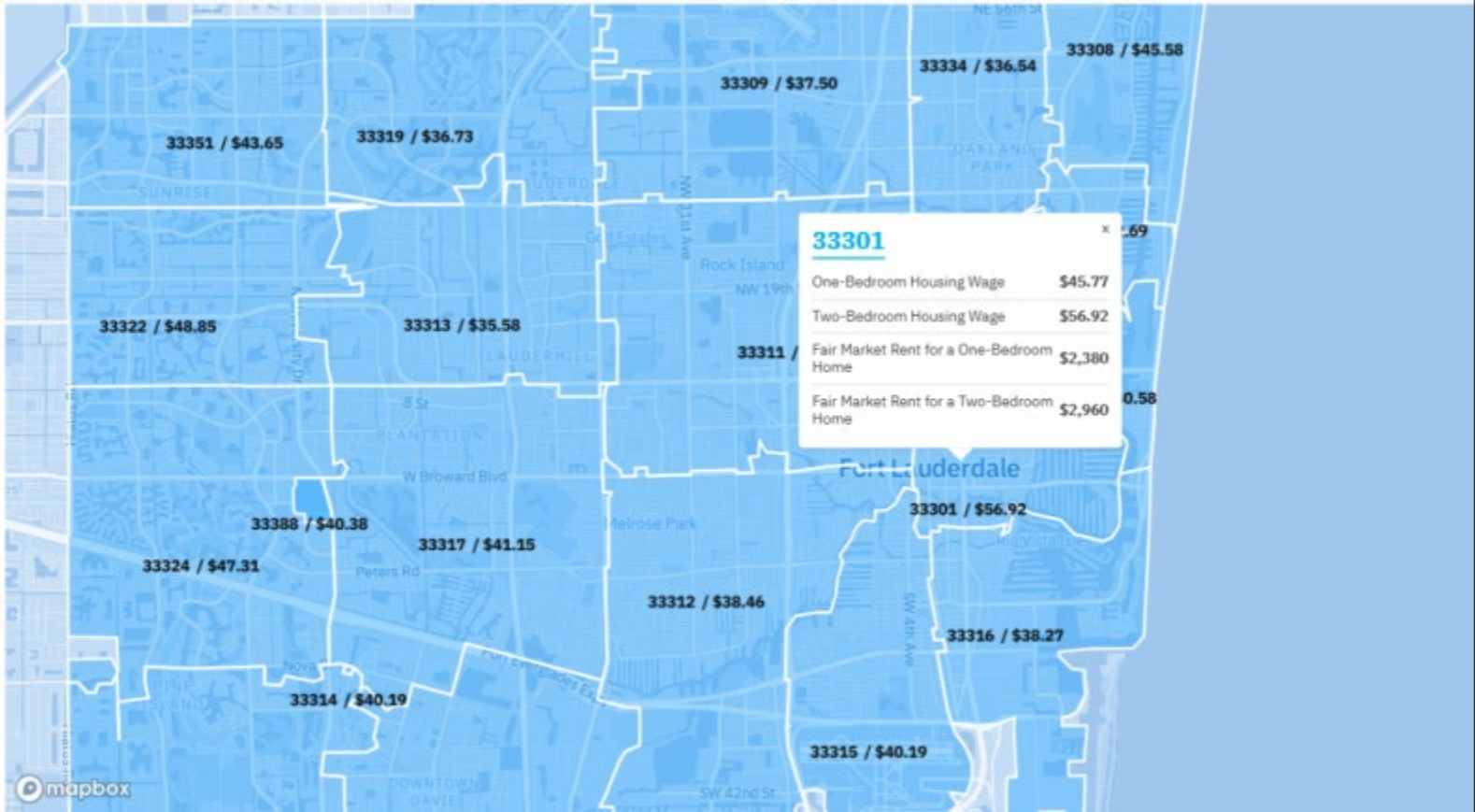

Figure 7: Rent Changes, US Census, 2023 American Community Survey 5-Year Estimates – Miami-Fort Lauderdale-West Palm Beach, FL Metro Area

	Florida	Fort Lauderdale HMFA
Number of Households		
TOTAL	8,353,441	741,973
RENTER	2,767,517	275,842
PERCENT RENTERS	33%	37%
Housing Wage		
ZERO-BEDROOM	$26.82	$30.25
ONE-BEDROOM	$29.33	$32.54
TWO-BEDROOM	$35.24	$40.42
THREE-BEDROOM	$46.16	$56.08
FOUR-BEDROOM	$55.27	$68.60
Fair Market Rent		
ZERO-BEDROOM	$1,395	$1,573
ONE-BEDROOM	$1,525	$1,692
TWO-BEDROOM	$1,833	$2,102
THREE-BEDROOM	$2,400	$2,916
FOUR-BEDROOM	$2,874	$3,567
Annual Income Needed to Afford		
ZERO-BEDROOM	$55,794	$62,920
ONE-BEDROOM	$61,009	$67,680
TWO-BEDROOM	$73,308	$84,080
THREE-BEDROOM	$96,004	$116,640
FOUR-BEDROOM	$114,967	$142,680
Minimum Wage		
MINIMUM WAGE	$12.00	$12.00
RENT AFFORDABLE FOR A FULL-TIME WORKER AT MINIMUM WAGE	$624	$624

	Florida	Fort Lauderdale HMFA
Work Hours/Week at Minimum Wage		
ZERO-BEDROOM	89	101
ONE-BEDROOM	98	108
TWO-BEDROOM	117	135
THREE-BEDROOM	154	187
FOUR-BEDROOM	184	229
Supplemental Security Income (SSI) Payment		
SSI MONTHLY PAYMENT	$943	$943
RENT AFFORDABLE TO SSI RECIPIENT	$283	$283
Income Levels		
30% OF AREA MEDIAN INCOME (AMI)	$26,827	$26,730
50% OF AREA MEDIAN INCOME (AMI)	$44,711	$44,550
MEDIAN RENTER HOUSEHOLD INCOME	$52,029	$56,015
Rent Affordable at Different Income Levels		
30% OF AREA MEDIAN INCOME (AMI)	$671	$668
50% OF AREA MEDIAN INCOME (AMI)	$1,118	$1,114
MEDIAN RENTER HOUSEHOLD INCOME	$1,301	$1,400

Figure 8: National Low Income Housing Coalition "Out of Reach" 2024 Annual Report, https://nlihc.org/oor/state/fl

Share of Renter Households Cost Burdened by Race/Ethnicity

A moderately cost burdened renter household spends between 30 and 49.9% of their household income on gross rent (defined as monthly rent plus utilities expenses). A severely cost burdened renter household spends 50% or more of their household income on gross rent. Examining how the share of renter households that are cost-burdened changes over time can help the region understand whether affordability problems are easing or worsening. Across the U.S., there are significant disparities in rental cost burdens among different racial and ethnic groups. While data may be limited for some groups, localities can use these charts to explore how moderate and severe cost burdens differ across various population subsets. A high percentage of cost-burdened renters in certain groups may suggest that they are spending a larger share of their income on housing, limiting their ability to allocate funds to other needs.

The data shows that Hispanic and Black households were disproportionately burdened as only 9.5 and 4.6 percent of the population is Hispanic or Black, respectively but over 24 and 13 percent face cost burden indicating that greater portion of their income must be dedicated to housing as opposed to other resources, followed by Asian families. While White families are not disproportionately affected by cost burden, the percentage of this group facing cost burden remains high at 45 percent of which 20 percent of those residents are severely cost burdened.
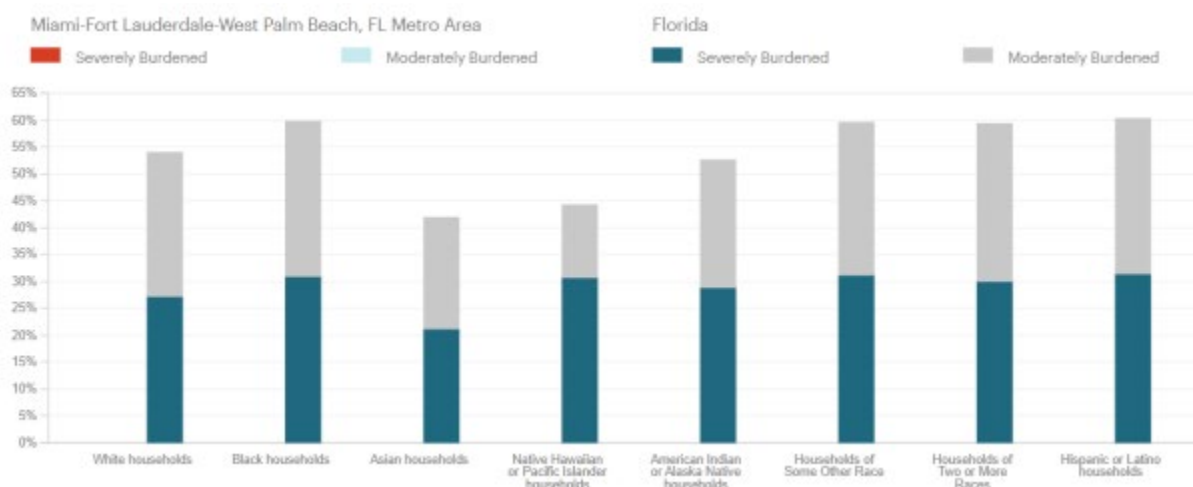

Figure 9: Share of Renter Households Moderately or Severely Cost Burdened
Source: Census 2013-2017 - 2019-2023 Data Contains: Miami-Fort Lauderdale-West Palm Beach, FL Metro Area

Share of Renter Households that are Cost Burdened across Income Ranges

The incidence of housing cost burdens is generally highest for unassisted renter households with the lowest incomes, a key reason federal housing vouchers and federally funded public housing are targeted primarily toward extremely low-income renters. In developing a local housing strategy, it is important to consider both the incidence of moderate- and severe housing cost burdens among households of different income levels and the absolute number of renter households with these problems within each income category. It is also important to consider whether the incidence of housing problems is rising among certain income groups as well as whether there are important gaps not targeted by federal assistance.

In the Miami-Fort Lauderdale-West Palm Beach, FL metro area, renter households with incomes between $20,000 and $35,000 experienced the highest rate of cost burden in 2023, at 91.1%. As

highlighted in the previous visualization, the overall share of rent-burdened households in the metro area increased from 2018 to 2023.
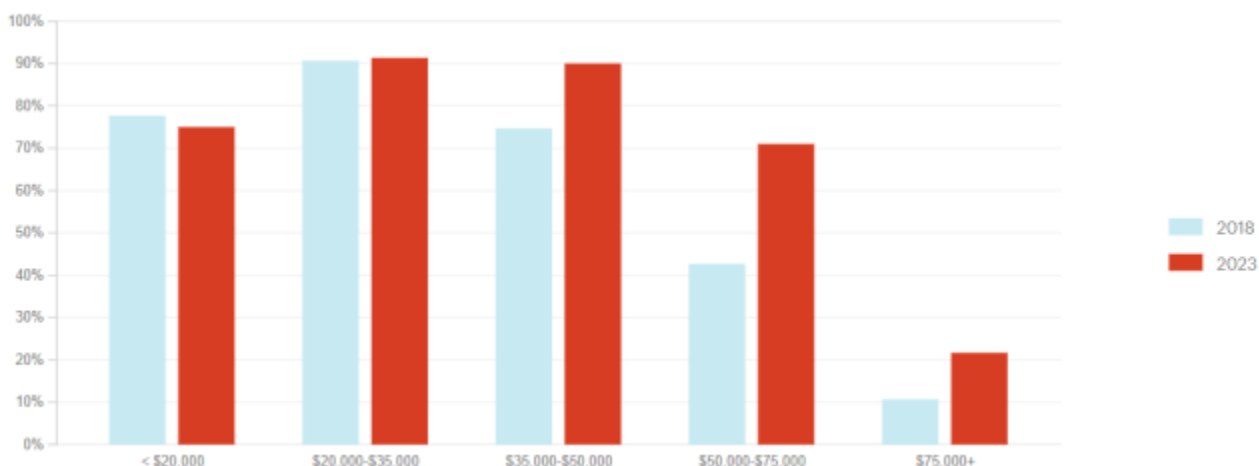

Figure 10: Share of Renter Households that are Cost Burdened across Income Ranges
Source: Census 2009-2013 - 2019-2023 Data Contains: Miami-Fort Lauderdale-West Palm Beach, FL Metro Area

Distribution of Renter Households and Affordable Rental Units by Income

This chart compares the cumulative share of renters below specified income levels to the share of the rental stock affordable to households with these incomes to help in identifying housing supply shortages at different income levels. It is important to note that some of the units identified as affordable to people of a particular income level may in fact be occupied by households with higher incomes, reducing the stock available for lower income households. There are deficits in affordable supply for the lowest income households in all markets, Miami-Fort Lauderdale-West Palm Beach, FL Metro Area.
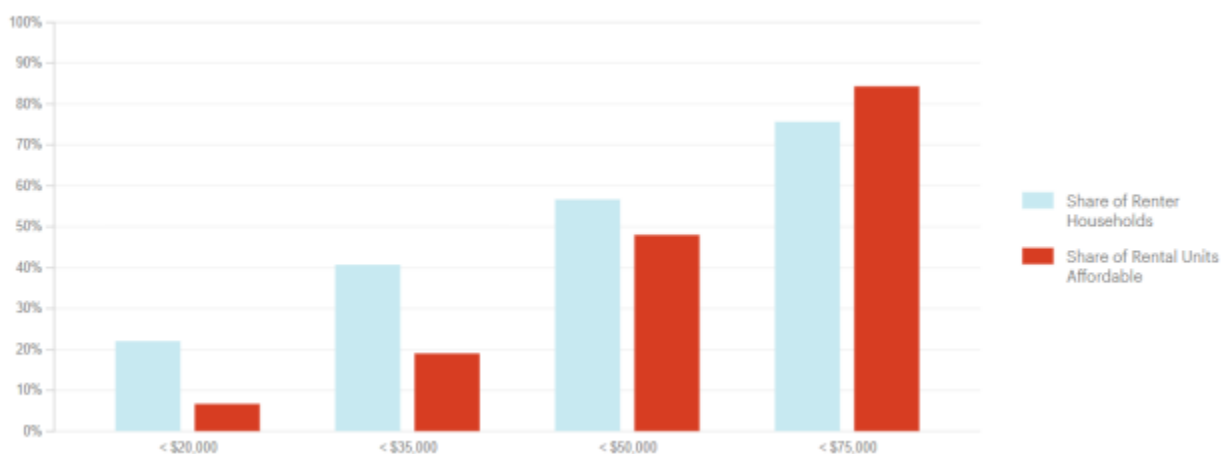

Figure 11: Distribution of Renter Households and Affordable Rental Units by Income
Source: American Community Survey 2009-2013 - 2019-2023 Data Contains:
Miami-Fort Lauderdale-West Palm Beach, FL Metro Area

Comparison of Trends in Rent and Income (Indexed) 2013 to 2023

In Miami-Fort Lauderdale-West Palm Beach, FL Metro Area, incomes are increasing faster than rents, leading to increased affordability. The monthly median rent in Miami-Fort Lauderdale-West Palm Beach, FL metro area increased from $1,126 in 2013 to $1,770 in 2023, marking a 57.2% growth. Over the same period, the annual median family income in the area rose from $56,602 to $85,469, a 51.0% increase.
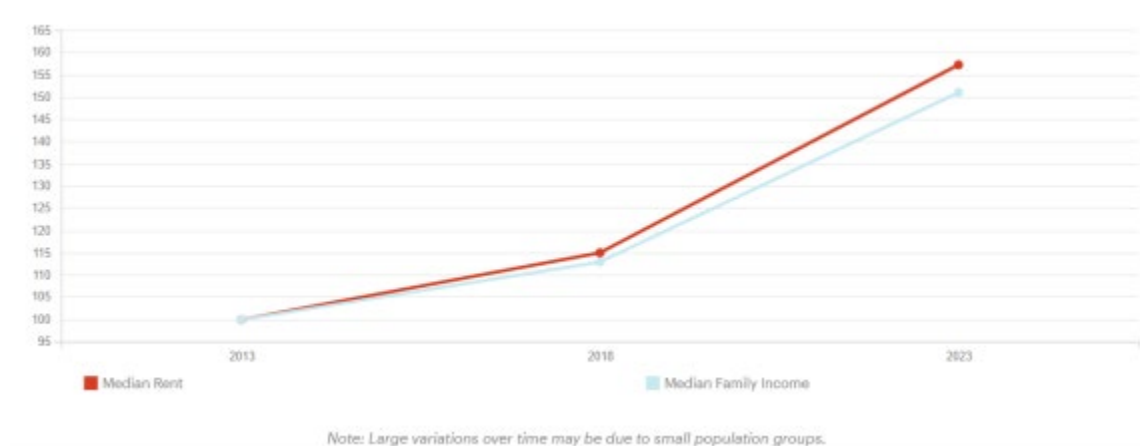
Figure 12: Comparison of Trends in Rent and Income (Indexed) 2013 to 2023
Source: **American Community Survey** 2009-2013 -2019-2023 Data Contains: Miami-Fort Lauderdale-West Palm Beach, FL Metro Area

Change in Stock of Rental Units below $500 and $1,000 a Month 2018 to 2023

Some areas are seeing a decline in the availability of rental units with lower rents as property owners renovate homes or adjust rents to match the rising market. In the Miami-Fort Lauderdale-West Palm Beach, FL metro area, 3.9% of rental units in 2023 had a monthly rent of $500 or less, and 10.4% rented for $1,000 or less. This represents a decrease from 2018, when 26.0% of rental units in the area had a gross rent of $1,000 or less. These figures are presented in nominal dollars and have not been adjusted for inflation. According to affordability standards, a monthly rent of $500 is affordable to households earning $20,000 annually, while $1,000 per month is affordable to households earning $40,000 annually.

Figure 13: Change in Stock of Rental Units below $500 and $1,000 a Month Source: Census - 2009-2013 - 2019-2023
Data Contains: Miami-Fort Lauderdale-West Palm Beach, FL Metro Area, Wisconsin

Change in Rental Vacancy Rates

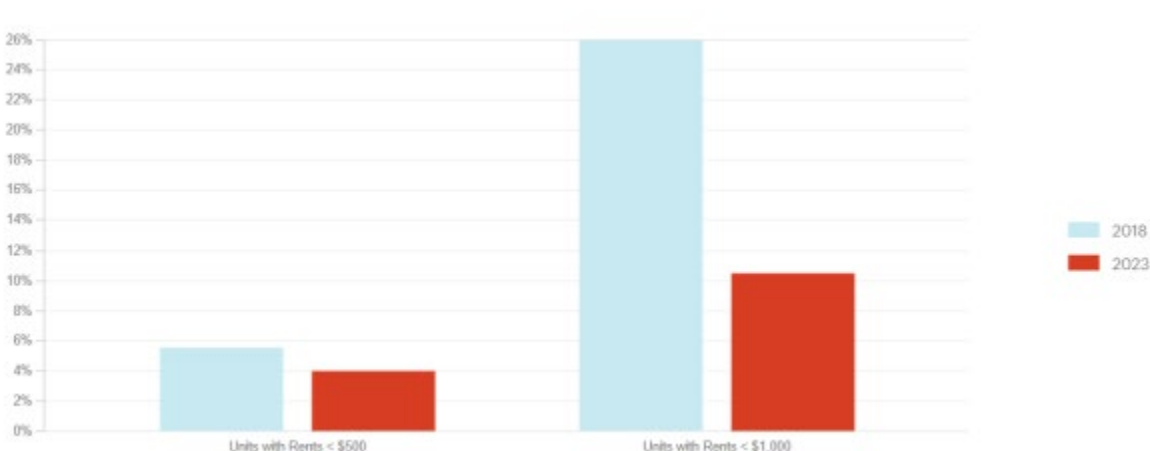Since 2018, the vacancy rate in Miami-Fort Lauderdale-West Palm Beach, FL metro area decreased by 1.1 percentage points, with the number of vacant rental units dropping from 64,288 to 57,340. As of 2023, the rental unit vacancy rate in the area was 5.8%, which is lower than Florida's statewide rate of 7.6%. Generally, higher vacancy rates signal a softer housing market, where supply limitations are less pronounced. A decline in rental vacancies could indicate growing pressure on the local rental housing supply.
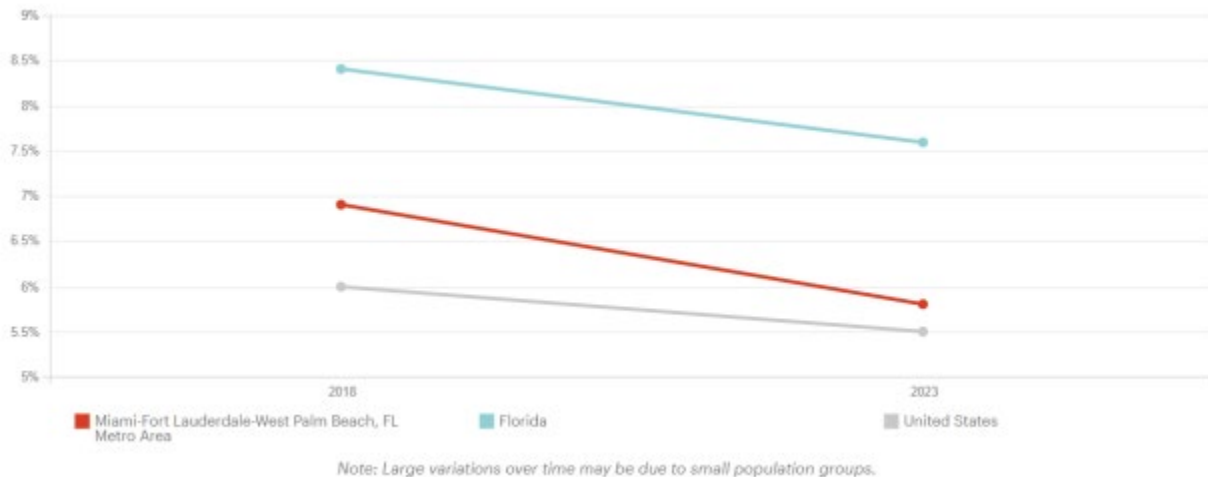

Note: Large variations over time may be due to small population groups.

Figure 14: Change in Rental Vacancy Rates Source: Census - 2009-2013 - 2019-2023 Data Contains: Miami-Fort Lauderdale-West Palm Beach, FL Metro Area, Wisconsin

Homeownership Affordability

An examination of the homeownership rate and affordability of owner-occupied homes is important for developing a strategic approach to homeownership. Localities with homeownership rates that are low relative to the region or state may want to consider policies to encourage homeownership. There are also several policy options to bring homeownership within reach of low- and moderate-income households, such as community land trusts, deed-restricted homeownership, housing counseling, down payment assistance, and shared appreciation mortgages. In addition to helping renters become homeowners, many localities focus on helping existing homeowners stay in their homes through policies including foreclosure prevention and property tax relief. Since the overall supply of homes for sale can affect home prices, localities interested in making homes more affordable also may wish to focus on reducing barriers to the creation of new supply of affordable housing.

Homeownership Rate

The state and national averages offer valuable context for understanding a locality's homeownership rate and its changes over time. In 2023, 60.4% of households in the Miami-Fort Lauderdale-West Palm Beach, FL metro area were homeowners. This is lower than Florida's rate of 67.3% and the national rate of 65.0%. From 2018 to 2023, the homeownership rate in the metro area increased by one percentage point, with the number of homeowners rising from 1,248,511 to 1,394,735.
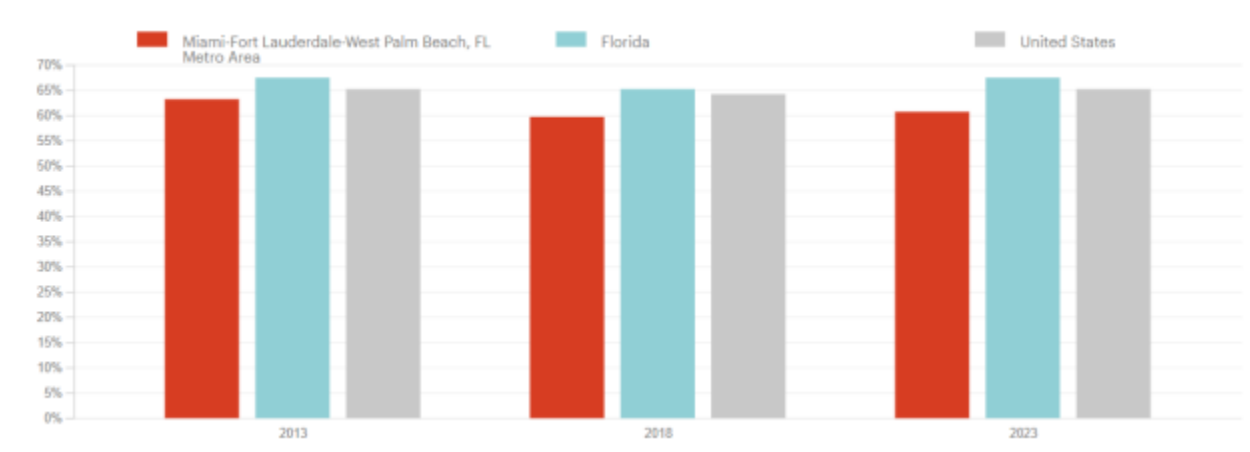
Figure 15: Homeownership Rate in Miami-Fort Lauderdale-West Palm Beach, FL Metro Area Source: Census 2009-2013 - 2019-2023 Data Contains: Miami-Fort Lauderdale-West Palm Beach, FL Metro Area

Homeownership Rate by Race/Ethnicity

Homeownership rates in the U.S. vary significantly by race and ethnicity. Localities can use these charts to compare homeownership rates by race or ethnicity within their jurisdiction to those of the state and the U.S., and to track how trends and disparities in homeownership have evolved over time.

In the Miami-Fort Lauderdale-West Palm Beach, FL metro area, the homeownership rate for white householders in 2023 was 68.0%, compared to 74.1% in Florida and 71.7% nationwide. During the same period, the homeownership rate for Black or African American householders in the metro area was 48.8%, which is slightly higher than Florida's rate of 48.5% and the national rate of 43.6%. Refer to the chart for homeownership rates among other racial and ethnic groups.
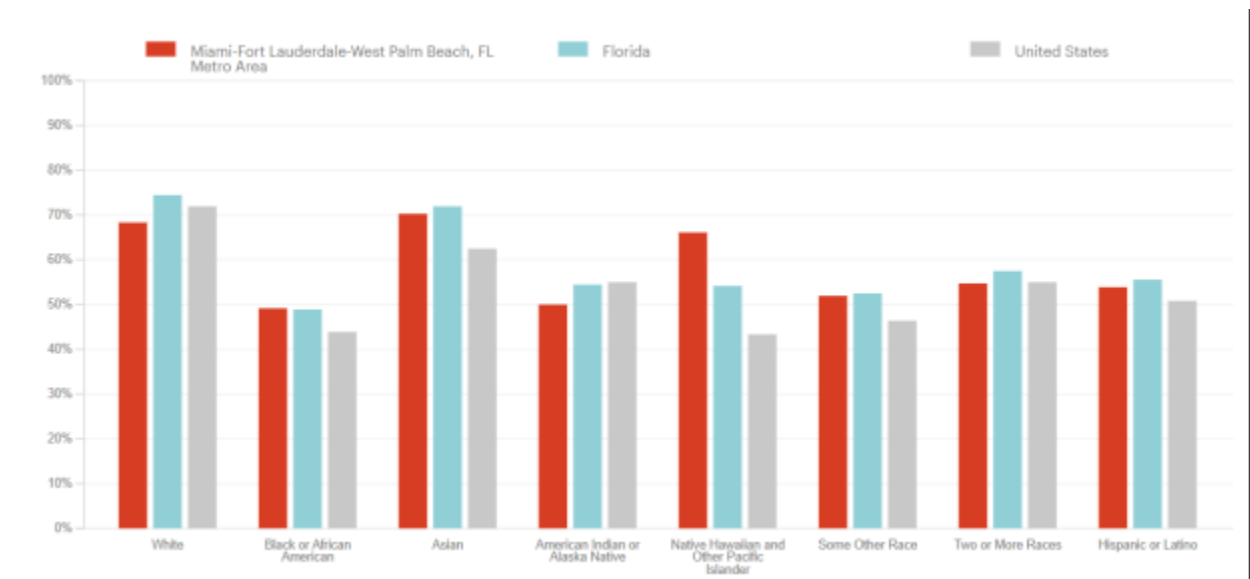
Figure 16: Homeownership Rate by Race/Ethnicity Source: Census 2008-2012 - 2019-2023 Data Contains: Miami-Fort Lauderdale-West Palm Beach, FL Metro Area

Homeownership Rate Trend by Race/Ethnicity

In Miami-Fort Lauderdale-West Palm Beach, FL Metro Area, from 2013 to 2023, there was a steady trend in homeownership for all racial and ethnic groups, except for Native Hawaiian and Other Pacific Islander.
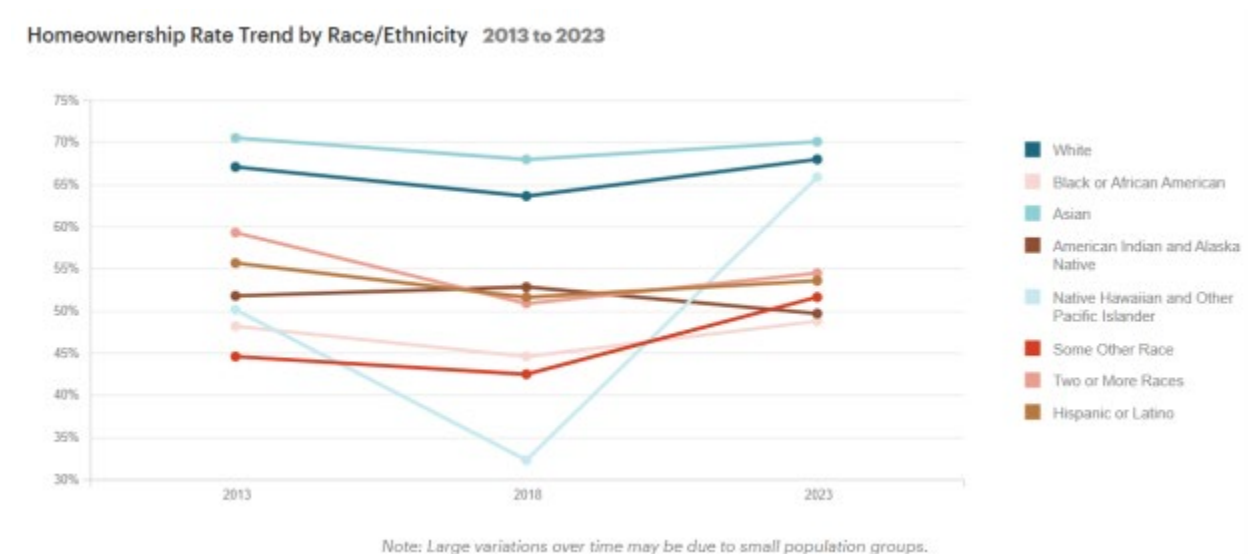
Figure 17: Homeownership Rate Trends by Race/Ethnicity Source: Census 2009-2013 - 2019-2023 Data Contains: Miami-Fort Lauderdale-West Palm Beach, FL Metro Area

Comparison of Trends in Median Home Values and Median Family Incomes

Median home values in the Miami-Fort Lauderdale-West Palm Beach, FL metro area have increased by $211,300 in nominal terms since 2013. As of 2023, the median home value in the area was $405,600, reflecting a 108.7% increase since 2013. Over the same period, median family income in the metro area grew from $56,602 in 2013 to $85,469 in 2023, a 51.0% increase.
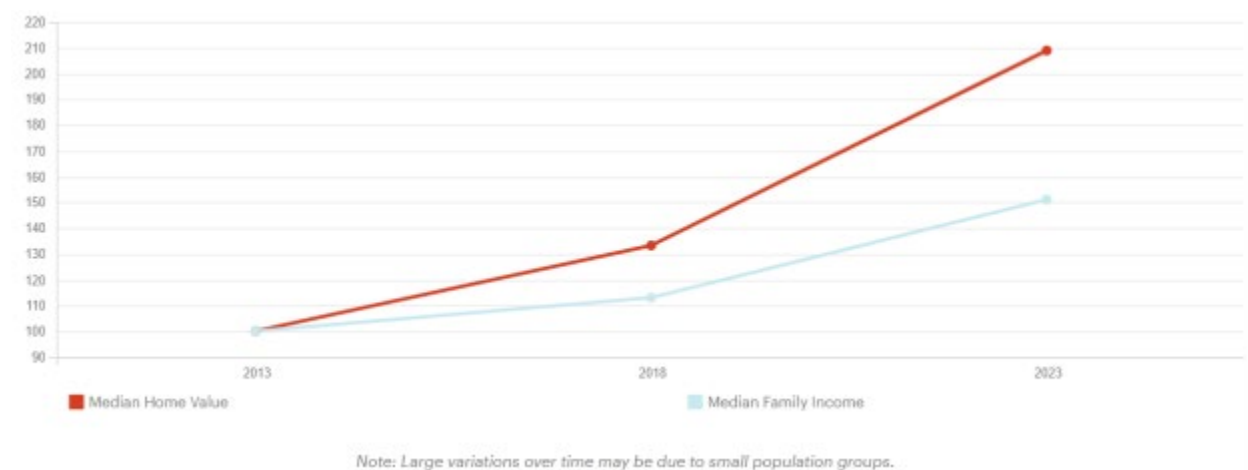
Figure 18: Comparison of Trends in Median Home Values and Median Family Income Source: Census 2009-2013 - 2019-2023 Data Contains: Miami-Fort Lauderdale-West Palm Beach, FL Metro Area

Distribution of Reported Home Values 2023

This chart displays the distribution of reported home values for owner-occupied homes in the Miami-Fort Lauderdale-West Palm Beach, FL metro area. The area median income (AMI) for the Miami-Fort Lauderdale-West Palm Beach, FL metro area was not available for 2022. Based on a general rule of thumb, households earning 60%, 80%, 100%, and 120% of the AMI in the area would be able to afford homes valued at approximately 3x's the annual gross household income.

Figure 19: Distribution of Reported Home Values Source: Census 2009-2013 - 2019-2023 Data Contains: Miami-Fort Lauderdale-West Palm Beach, FL Metro Area, Wisconsin

Change in Median Home Value by Neighborhood

Recent trends in home prices can help guide the development of targeted programs and policies for neighborhoods experiencing the most significant upward or downward pressure on housing prices. The map below shows the change in median home prices in the Miami-Fort Lauderdale-West Palm Beach, FL metro area from 2018 to 2023 by census tract.

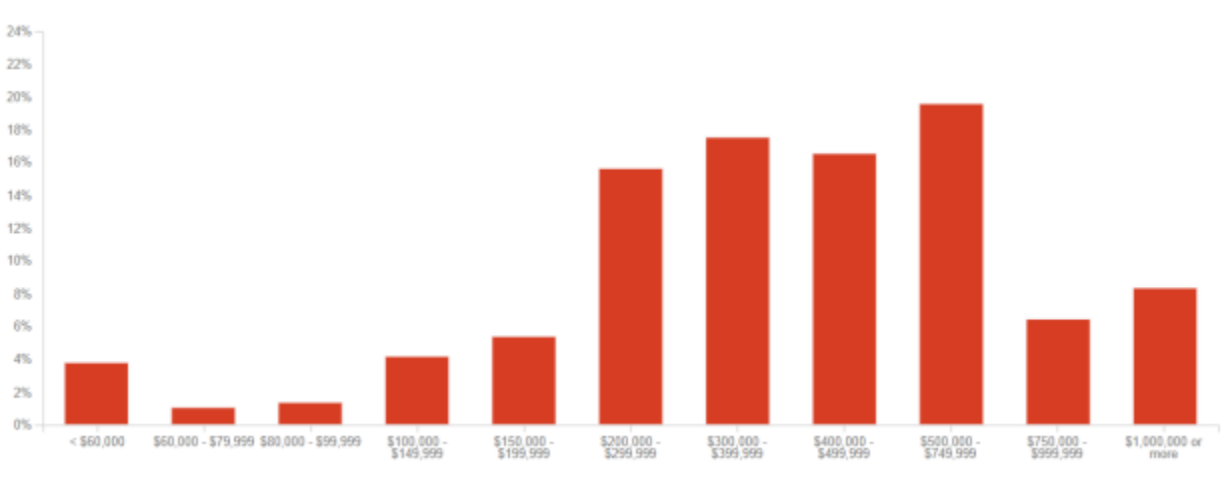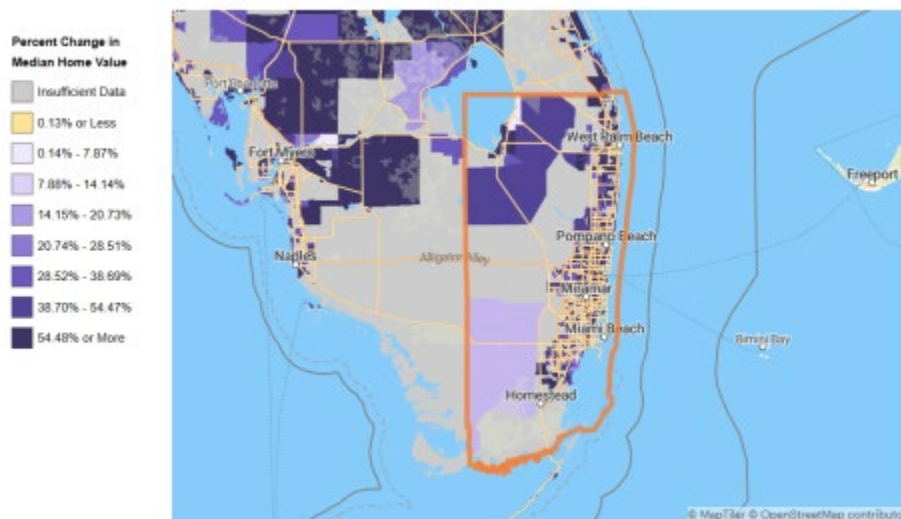**Figure 20: Change in Median Home Values**
Source: Census 2009-2013 - 2019-2023 Data Contains: Miami-Fort Lauderdale-West Palm Beach, FL Metro Area

Cost Burdened Senior Households 2018 to 2023

This chart compares the cost burdens between senior households and the general population in the jurisdiction. In the Miami-Fort Lauderdale-West Palm Beach, FL metro area, as of 2023, a larger proportion of senior renter households (65.5%) are cost-burdened compared to all renter households (59.8%). The same trend is observed among senior homeowners. To assess whether cost-burden trends for senior households differ from those for the overall population, compare the bars on the left side to those on the right side.
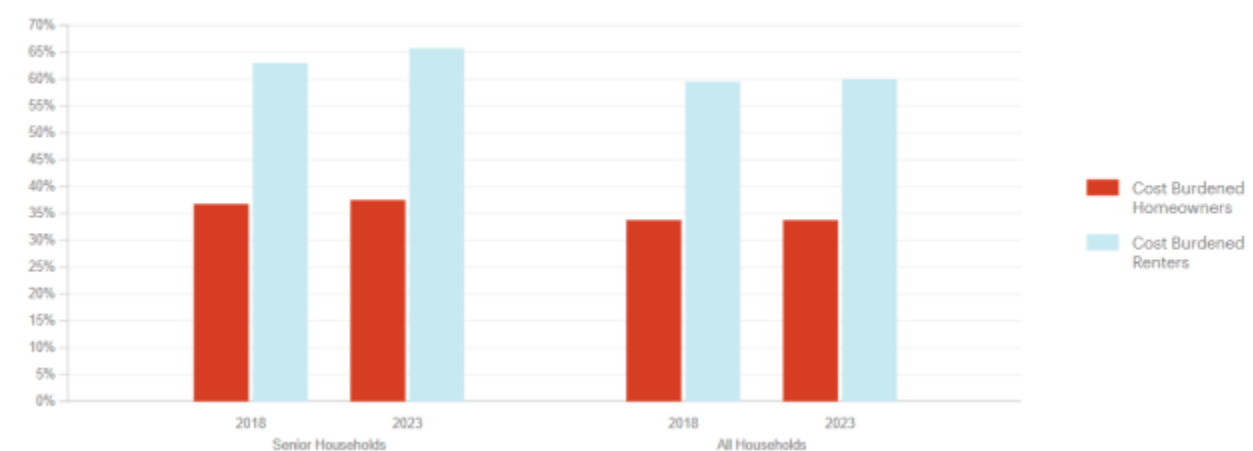
Figure 21: Cost Burdened Households with Adults Older than Age 65 – Miami-Fort Lauderdale-West Palm Beach, FL Metro Area Source: Census 2014-2018 - 2019-2023 Data Contains: Miami-Fort Lauderdale-West Palm Beach, FL Metro Area

Dedicated Affordable Housing

There are two main types of affordable housing: (a) dedicated affordable housing that comes with binding rent and/or income restrictions to ensure it is occupied by households with low-income levels and (b) market affordable housing – units that rent or sell at an affordable price but have no binding restrictions. This section focuses on the first type, providing information about the amount and location of dedicated affordable housing in the jurisdiction. Surveying the landscape of existing affordable housing in the jurisdiction can help clarify gaps left by federal subsidies and identify the extent to which existing dedicated affordable housing units may be at risk of loss from the subsidized inventory as federal regulatory agreements expire.

Federally Subsidized Housing Units

In 2021, the Miami-Fort Lauderdale-West Palm Beach, FL metro area had 93,200 units of federally subsidized rental housing, making up 10.2% of the area's total rental stock. Of these subsidized units, 9,026 are HUD public housing units, while the remaining units are privately owned and receive federal subsidies. In addition to the federally subsidized rental programs included here, some jurisdictions also offer rental units subsidized by state or local funds. This inventory does not include approximately 30,089 Housing Choice Vouchers, the majority of which are tenant-based (assigned to individuals who can use them in rental housing of their choice), with a portion being project-based (tied to specific units). Tenant-based vouchers can be used in Low Income Housing Tax Credit properties or other privately owned units that meet voucher program requirements.
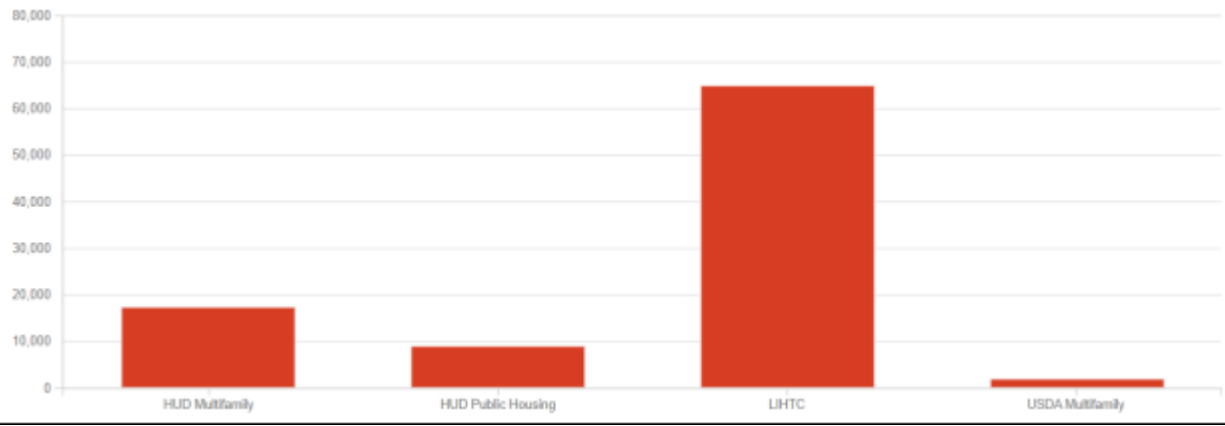
Figure 22: Federally Subsidized Housing Units – Miami-Fort Lauderdale-West Palm Beach, FL Metro Area
Source: **HUD Multifamily DB**, **HUD's Picture of Subsidized Households**, **LIHTC**, **USDA**

III. ANALYSIS OF PUBLIC POLICY IMPEDIMENTS

The Analysis of Impediments examines public policies of the jurisdiction and the impact of those policies on fair housing choice. The local government controls land use and development through its comprehensive plan, zoning regulations, subdivision regulations, and other laws and ordinances passed by the City Commission.

These regulations and ordinances govern the types of housing that may be constructed, the density of housing, and the various residential uses in a community. Local officials and policies determine the community's commitment to housing goals and objectives; therefore, determining if fair housing is to be promoted or passively tolerated. The following sections examine critical public and private policy areas and their potential impact on fair housing choice in the City of Fort Lauderdale, Florida.

A. Zoning and Site Selection

The Fair Housing Acts of 1968 and 1988, as amended, make it unlawful for municipalities to utilize their governmental authority, including zoning and land use authority, to discriminate against racial minorities or persons with disabilities. The Fair Housing Act generally prohibits the application of special requirements through land-use regulations, restrictive covenants, and conditional or special use permits that, in effect, limit the ability of minorities or persons with disabilities to live in the residence of their choice in the community. If large-lot minimums are prescribed, if a house must contain a certain minimum amount of square feet, or if no multi-family housing or manufactured homes are permitted in an area, the results can exclude persons protected by the Act. While many zoning advocates assert that the primary purpose of zoning and land use regulation is to promote and preserve the character of communities, comprehensive zoning can also promote fairness and range of living patterns. Unfortunately, zoning and land-use planning measures may also have the effect of excluding lower-income and racial groups.

Zoning ordinances can segregate uses and make differentiations within each use classifications. As single-family dwellings tend to be more expensive than other types of housing options, large areas of single-family zoned neighborhoods tend to be segregated by income, meaning that there

are areas of significant concentrated poverty. Additionally, discrimination, albeit unintentional, can occur when a facially neutral ordinance has a disparate impact on a protected class. An example of this has been litigated over limitations in the definition of a family as four or fewer unrelated adults. A ceiling of four or fewer unrelated individuals in a household may be considered discriminatory if it can be proven that this limitation disproportionately affects minorities, large families with children, or individuals with disabilities.

B. General Plan Land Use Element

Per the City's 2020 Comprehensive Plan, the City of Fort Lauderdale encompasses approximately 36.29 square miles bounded by the Atlantic Ocean to the east; Hollywood, Dania Beach, and Davie, and the Fort Lauderdale-Hollywood International Airport to the south; Plantation, Lauderhill, Lauderdale Lakes, and North Lauderdale, and unincorporated sections on Broward County to the west; Pompano Beach to the north; and Lauderdale-by-the-Sea and Sea Ranch Lakes to the northeast. The City's boundaries almost completely surround the municipalities of Wilton Manors and Oakland Park, which are located between the Middle River area to the south and the Cypress Creek area to the north.

The City encourages the creation of affordable homeownership and rental housing for very low-, low- and moderate-income residents and maintenance of existing affordable housing, including structural and aesthetic improvements and the elimination of substandard dwelling conditions.

Figure I.B.1. Existing Land Use

**City Of
Fort Lauderdale
Existing Land Use**

Legend

Residential	Industrial	Government
Commercial	Institutional	Agricultural
Mixed Use	Parks, Forest & Recreation	Miscellaneous

MAP SOURCE: CITY OF FORT LAUDERDALE URBAN DESIGN & PLANNING DEPARTMENT

Future Land Use Element Data and Analysis
September 23, 2016 (Updated September 2020)
Page 4 of 20

Figure 23: Source: City of Fort Lauderdale, Comprehensive Plan Future Land Use Data,
https://www.fortlauderdale.gov/home/showpublisheddocument/60952/637611765331570000

C. Comprehensive Plan Land Use Designations for Housing

According to the City's zoning codes, residential zoning districts were established to regulate the use of land, height, and bulk of building and locations of buildings built to ensure intensity and density compatibility with adjacent single-family detached dwellings. The City of Fort Lauderdale codified its ordinances which were last amended as of April 9, 2024. As noted in the City's Zoning Ordinances, the city is divided into the following zoning districts:

Residential Zoning Districts

RS-4.4:	Residential Single Family/Low Density
RS-8:	Residential Single Family/Low Medium Density
RD-15:	Residential Single Family and Duplex/Medium Density
RDs-15:	Residential Single Family/Medium Density
RC-15:	Residential Single Family and Cluster/Medium Density
RCs-15:	Residential Single Family/Medium Density
RM-15:	Residential Multifamily Low Rise/Medium Density
RMs-15:	Residential Low Rise Multifamily/Medium Density
RML-25:	Residential Multifamily Low Rise/Medium High Density
RMM-25:	Residential Multifamily Mid Rise/Medium High Density
RMH-25:	Residential Multifamily High Rise/Medium High Density
RMH-60:	Residential Multifamily High Rise/High Density
MHP:	Mobile Home Park

Residential Office Zoning Districts

RO:	Residential Office
ROA:	Limited Residential Office
ROC:	Planned Residential Office

Business Districts

CB:	Community Business
B-1:	Boulevard Business
B-2:	General Business
B-3:	Heavy Commercial/Light Industrial Business
PCC:	Planned Commerce Center

Industrial Districts

I:	General Industrial

Public Purpose Districts

CF:	Community Facility
CF-H:	Community Facility: House of Worship
CF-HS:	Community Facility: House of Worship and School
CF-S:	Community Facility: School
P:	Parks, Recreation and Open Space
T:	Transportation
U:	Utility

Special Purpose Districts

Exclusive Use Districts:

X-P:	Exclusive Use Parking Lot
X-P-R:	Exclusive Use Parking Lot/Residential
X-G:	Exclusive Use Parking Garage
X-G-R:	Exclusive Use Parking Garage/Residential
X-B:	Exclusive Use Business
X-P-OR:	Exclusive Use Parking Lot/Optional Residential
X-G-OR:	Exclusive Use Parking Garage/Optional Residential
X-B-OR:	Exclusive Use Business/Optional Residential

Commerce Center Districts:

CC:	Commerce Center District

Commercial Recreation Districts:

CR:	Commercial Recreation District

Central Beach Districts

PRD:	Planned Resort Development District
ABA:	A-1-A Beachfront Area District
SLA:	Sunrise Lane Area District
IOA:	Intracoastal Overlook Area District
NBRA:	North Beach Residential Area District
SBMHA:	South Beach Marina and Hotel Area District

Downtown Regional Activity Center Districts

RAC-CC:	City Center District
RAC-AS:	Arts and Sciences District
RAC-UV:	Urban Village District
RAC-RPO:	Residential and Professional Office District
RAC-TMU:	Transitional Mixed-Use District
RAC-EMU:	East Mixed-Use District
RAC-WMU:	West Mixed-Use District
RAC-SMU:	Southwest Mixed-Use District

General Aviation Airport Districts

GAA:	General Aviation Airport District
AIP:	Airport Industrial Park District

Port Everglades District

PEDD:	Port Everglades Development District

Historic Preservation District

H-1:	Historic Preservation District

Sailboat Bend Historic District

SBHD:	Sailboat Bend Historic District

Table 21 Source: Fort Lauderdale, Fl Municode Codification
https://library.municode.com/fl/fort_lauderdale/codes/unified_land_development_code?nodeId=UNLADERE_CH47UNLADERE_ARTIIZO DIRE_S47-4ZODIES

The abbreviations included in the residential zoning district titles have meaning as follows:

R	Residential
S	Single Family
D	Duplex
C	Cluster
M	Multiple Family
ML	Multiple Family - Low Rise
MM	Multiple Family - Mid Rise
MH	Multiple Family - High Rise

Table 22: Source: Fort Lauderdale, Fl Municode Codification
https://library.municode.com/fl/fort_lauderdale/codes/unified_land_development_code?nodeId=UNLADERE_CH47UNLADERE_ARTIIZO DIRE_S47-4ZODIES

The City of Fort Lauderdale's zoning ordinances includes affordable housing regulations to maximize the attainability of housing for persons and households of moderate to lower incomes. The City's zoning code at Sec 47-23-16 defines "affordable owner-occupied" as the cost of housing that is reasonably priced for a person or household and does not exceed thirty-five (35) percent of a persons or household's gross annual income.

The City's zoning code defines "affordable rental-occupied" as a leased housing unit when the culminative costs of common charges and heat and utility costs, excluding television, telecommunications, and information technology services is no greater than or equal to thirty (30) percent of a persons or household's gross annual income.

The City's code also has set aside affordable housing categories of Very-Low Income (50%) of the median family income; Low-Income (80%) of the median family income; and Moderate-Income (120%) of the median family income (MFI). The City's code also stipulates for affordable housing developments a written agreement between a developer of a residential or mixed-use development with a residential component and the city or county containing specific requirements to ensure the continued addition of affordable housing in the development. A minimum of ten (10) percent of dwelling units in a development are to be set aside as affordable with five (5) percent of the units restricted for 80% MFI and five (5) percent restricted for one hundred (one hundred) percent MFI with a minimum of 400 square feet per restricted residential dwelling unit.

D. Zoning Ordinance & Building Codes
The City's Zoning Ordinance provides for land use designations, general plan amendment procedures, zoning classifications, zoning districts (including permitted uses, development standards and other regulatory considerations), and general provisions. The Ordinance contains key definitions of terms that have the potential to impact fair housing choice. An evaluation of these definitions is contained within the summarized in the following table:

Regulatory	**Yes**	**Definition of Family**	**One (1) or more persons living together and interrelated by bonds of consanguinity, marriage or legal adoption, or a group of persons up to three (3) in number who are not so interrelated, occupying the whole or part of a dwelling as a single housekeeping unit, supplied with a kitchen or facilities for doing their own cooking on the premises, and who share common living facilities.**	**City definition complies with State law and does not discriminate based on the individual characteristics of the person or persons living in the dwelling unit.**
Regulatory	Yes	Definition of Family Community Residence	A family community residence is a type of community residence that is a permanent living arrangement for more than three (3) unrelated people with disabilities with no limit on how long a resident may live in the home.	Family community residence may be certified as a recovery residence by the State of Florida's designated credentialing entity established under F.S. § 397.487 but does not include a community residential home as defined under F.S. § 419.001(1)(a) and licensed by the State of Florida.
Regulatory	Yes	Definition of Group Dwelling	A building, or part thereof, in which several unrelated persons or families permanently reside, but in which individual cooking facilities are not provided for the persons or families. "Group dwelling" may include a rooming house, fraternity house, sorority house, convent, monastery, or private club in which one (1) or more members have a permanent residence.	"Group dwelling" shall not be deemed to include a hotel, motel, tourist home, trailer camp.

Regulatory	Yes	Definition of a "disability"	Disability means: (1) With respect to an individual: a. A physical or mental impairment that substantially limits one or more of the major life activities of such individual, b. A record of such impairment. c. Being regarded as having such impairment. d. Having a developmental disability as defined in F.S. § 393.063(12), ore. Having human immunodeficiency virus (HIV). (2) However, the current illegal use of, or addiction to, any drug or federally controlled substance is not a disability.	Disabled person means a person who has a disability
Regulatory	Yes	Affordable Housing Bonus Units	Additional dwelling units allocatable as bonus residential density to facilitate the development of affordable housing as approved by city commission and Broward County Planning Council.	*Bonus flexibility units:* Flex units allocable as bonus residential density to facilitate the development of affordable housing.
Regulatory	Yes	Broward County Unit Allocation	Applicable zoning districts: parcels with a Future Land Use designation of Commercial, Employment Center, Industrial or Office Park future fronting with direct access on a roadway classified as a State Road or County Arterial, per the Broward Highway Functional Classification Map, as well as parcels with a Future Land Use of Downtown Regional Activity Center (RAC), Northwest RAC, or South Andrews RAC.	Incentives Include: Access to bonus residential units on primary corridors and RAC's that does not rely on the availability of units within the Residential Flexibility Pool and Residential RAC Pool of housing units.
Regulatory	Yes	Live Local Act	The Live Local Act provides for administrative approval of residential and mixed-use multifamily developments in which at least 40% of the residential units are affordable for a period of at least 30 years, as defined in Florida Statutes (Section 166.04151(7).	The Live Local Act provides opportunities to apply use, height, density, and area specific parking reduction incentives, through an administrative review process for qualifying developments that include affordable housing units proposed in commercial, industrial, and mixed-use zoning districts.

Table 23: City of Fort Lauderdale Zoning Analysis:
https://library.municode.com/fl/fort_lauderdale/codes/unified_land_development_code?nodeId=UNLADERE_CH47U
NLADERE_ARTIIZODIRE_S47-4ZODIES

Based on the assessment of the fair housing impediment study conducted of the Comprehensive Plan Affordable Housing Incentives and Zoning Ordinances, the City's zoning ordinances allows accommodations for housing affordability and as well as developer incentives to increase the unit mix during construction.

E. Home Mortgage Disclosure Act (HMDA) Data and Analysis

Homeownership provides a path towards building wealth and gaining long-term housing stability. At the same time, low-income households and protected classes continue to lack access to fair lending opportunities or lag in the economic benefits associated with homeownership due to the lingering effects of historic lending practices and policies that systematically excluded members of protected classes from homeownership opportunities. The following section analyzes current lending patterns within the City of Fort Lauderdale and the greater metropolitan area to assess overall access to home lending for protected classes to identify potential barriers to fair housing.

The private sector has traditionally generated the most easily recognized impediments to fair housing choice regarding discrimination in the sale, rental, or advertising of dwellings; the provision of brokerage services; or in the availability of financing for real estate purchases. The Fair Housing Act and local laws prohibits such practices as the failure to give the same terms, privileges, or information; charging different fees; steering prospective buyers or renters toward a certain area or neighborhood; or using advertising that discourages prospective buyers or renters because of race, color, religion, sex, handicap, familial status, and national origin.

The Financial Institutions Reform, Recovery, and Enforcement Act of 1989 (F.I.R.R.E.A.) requires any commercial institution that makes five (5) or more home mortgage loans, to report all home loan activity to the Federal Reserve Bank under the Home Mortgage Disclosure Act (HMDA). Under HMDA, lending institutions are required to disclose information on the disposition of loan applications by the income, gender, and race of the applicants. This applies to all loan applications for home purchases, improvements, and refinancing, whether financed at market rate or with government assistance.

The HMDA also requires both depository and non-depository lenders to collect and publicly disclose information about housing-related applications and loans. Both types of lending institutions must meet the following set of reporting criteria:

- The institution must be a bank, credit union, or savings association.
- The total assets must exceed the coverage threshold.
- The institution must have had an office in a Metropolitan Statistical Area (MSA).
- The institution must have originated at least one home purchase loan or refinancing of a home purchase loan secured by a first lien on a one- to four-family dwelling.
- The institution must be federally insured or regulated; and

The mortgage loan must have been insured, guaranteed, or supplemented by a federal agency or intended for sale to the Federal National Mortgage Association (FNMA or Fannie Mae) or the Federal Home Loan Mortgage Corporation (FHLMC or Freddie Mac). These agencies purchase mortgages from lenders and repackage them as securities for investors, making more funds available for lenders to make new loans. For other institutions, including non-depository institutions, additional reporting criteria are as follows:

- The institution must be a for-profit organization.
- The institution's home purchase loan originations must equal or exceed 10 percent of the institution's total loan originations, or more than $25 million.
- The institution must have had a home or branch office in an MSA or have received applications for, originated, or purchased five or more home purchase loans, home improvement loans, or refinancing mortgages on property located in an MSA in the preceding calendar year; and
- The institution must have assets exceeding $10 million or have originated 100 or more home purchases in the preceding calendar year.

HMDA data represent most mortgage lending activity and are thus the most comprehensive collection of information available regarding home purchase originations, home remodel loan originations, and refinancing. The Federal Financial Institutions Examination Council (FFIEC) makes HMDA data available on its website. While HMDA data are available for more years than are presented in the following pages, modifications were made in 2017 for documenting loan applicants' race and ethnicity, so data are most easily compared after that point.

Using the loan data submitted by the financial institutions, the Federal Financial Institutions Examination Council (FFIEC) creates aggregate tables for each metropolitan statistical area (MSA) or metropolitan division (MD) (where appropriate), and individual institution disclosure reports. The FFIEC provides the HMDA databases online as raw data. Data can be retrieved from the website at http://www.ffiec.gov/hmda/hmdaproducts.htm. The data contain variables that facilitate analysis of mortgage lending activity, such as race, income, census tract, loan type, and loan purpose. These loans were for the purchase of an owner-occupied, one-to-four family dwelling, as reported by HMDA.

For the purposes of the AI, analysis of home lending data will be confined to trends in home purchase loans, and specifically "owner-occupied" home purchase loans. These loans, which are intended to finance the purchase in which the owner intends to live, provide the best index available in these data of the ability of homebuyers and prospective homebuyers to choose where they will live.

F. Loan Origination, Type, and Purpose

Mortgage originations in the Fort Lauderdale MSA continually decreased from year to year. From 2021 to 2023, there was a 43% decrease of originations with a total of 5,659 in the span of the three years. As reflected in the data, FHA/FSA, & VA and conventional loans have been consistent throughout the time frame, but refinancings have dramatically decreased through the time frame.
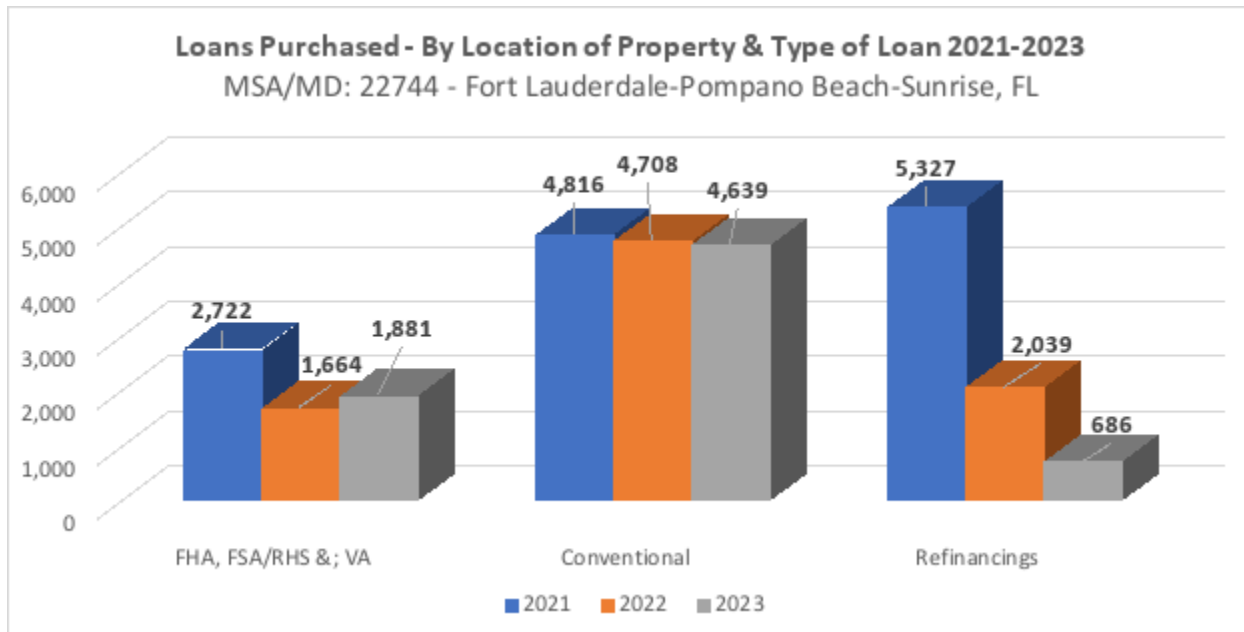
Figure 24: FFIEC 2025, 2023 Home Mortgage Disclosure Act Data, Accessed at https://ffiec.cfpb.gov/data-publication/aggregate-reports/2023/FL/22744/5

G. Loan Denials

HMDA provided the disposition of various types of loan products at the Census Tract level, which were extracted and displayed for each individual tract that comprises the City of Fort Lauderdale. Below is a summary of all home purchase loan activities that went through the complete loan process in 2023 (loans approved, denied, and approved then rejected by applicants). The tables that follow show the loan approval rates for completed loan applications by race and ethnicity at various income levels in the City of Fort Lauderdale. The Median Family Income for the Fort Lauderdale, FL HUD Metro FMR Area was $89,100, according to HUD's FY2024 Income Limits. The income categories listed in the following tables represent very low-income applicants earning up to 50% AMI, low-income applicants earning less than 79% AMI, middle-income applicants earning less than 99%, and high-income applicants earning between 100% and over 120% AMI. In 2023, there were 2,150 applications for which income was not reported. These applications are included in the totals under "all income levels." Excluded from these figures are applicants that were withdrawn or closed due to incompleteness with no decision for approval or denial being made.

Home Purchase Loans by Race, Ethnicity, and Income
City of Fort Lauderdale, FL

APPLICANT INCOME	APPLICANT RACE AND ETHNICITY								
	NON-LATINO						LATINO & HISPANIC	NO RACE OR ETHNICITY GIVEN	ALL APPLICANTS
	WHITE	BLACK	ASIAN	NATIVE AMERICAN	TWO OR MORE MINORITY GROUPS	JOINT			
LOW INCOME <50%									
Completed Applications	2,706	1,318	144	26	21	30	1,435	2,150	7,830
Denied Applications	1,389	732	81	15	14	22	822	1,084	4,159
Denial Rate	51%	56%	56%	58%	67%	73%	57%	50%	53%

APPLICANT INCOME	APPLICANT RACE AND ETHNICITY								
	NON-LATINO						LATINO & HISPANIC	NO RACE OR ETHNICITY GIVEN	ALL APPLICANTS
	WHITE	BLACK	ASIAN	NATIVE AMERICAN	TWO OR MORE MINORITY GROUPS	JOINT			
MIDDLE INCOME 50-79%									
Completed Applications	4,450	2,358	226	40	42	49	2,830	6,109	16,104
Denied Applications	1,592	1,011	92	20	19	24	1,109	1,333	5,200
Denial Rate	36%	43%	41%	50%	45%	49%	39%	22%	32%

APPLICANT INCOME	APPLICANT RACE AND ETHNICITY						LATINO & HISPANIC	NO RACE OR ETHNICITY GIVEN	ALL APPLICANTS
	NON-LATINO								
	WHITE	BLACK	ASIAN	NATIVE AMERICAN	TWO OR MORE MINORITY GROUPS	JOINT			
HIGH INCOME 80-99%									
Completed Applications	3,814	1,907	217	25	29	56	2,438	2,634	11,120
Denied Applications	1,129	599	60	13	15	21	795	818	3,450
Denial Rate	30%	31%	28%	52%	52%	38%	33%	31%	31%

APPLICANT INCOME	APPLICANT RACE AND ETHNICITY						LATINO & HISPANIC	NO RACE OR ETHNICITY GIVEN	ALL APPLICANTS
	NON-LATINO								
	WHITE	BLACK	ASIAN	NATIVE AMERICAN	TWO OR MORE MINORITY GROUPS	JOINT			
INCOME LEVELS 100 - 119%									
Completed Applications	3,897	1,799	233	23	27	113	2,553	2,783	11,428
Denied Applications	942	460	72	7	10	21	644	734	2,890
Denial Rate	24%	26%	31%	30%	37%	19%	25%	26%	25%

APPLICANT INCOME	APPLICANT RACE AND ETHNICITY

	NON-LATINO						LATINO & HISPANIC	NO RACE OR ETHNICITY GIVEN	ALL APPLICANTS
	WHITE	BLACK	ASIAN	NATIVE AMERICAN	TWO OR MORE MINORITY GROUPS	JOINT			
INCOME LEVELS 120% OR MORE									
Completed Applications	21,392	5,251	1,637	68	106	699	10,545	15,238	54,936
Denied Applications	4,214	1,344	343	31	30	140	2,286	3,138	11,526
Denial Rate	20%	26%	21%	46%	28%	20%	22%	21%	21%

APPLICANT INCOME	APPLICANT RACE AND ETHNICITY								
	NON-LATINO						LATINO & HISPANIC	NO RACE OR ETHNICITY GIVEN	ALL APPLICANTS
	WHITE	BLACK	ASIAN	NATIVE AMERICAN	TWO OR MORE MINORITY GROUPS	JOINT			
ALL INCOME LEVELS									
Completed Applications	36,259	12,633	2,457	182	225	947	19,801	28,914	101,418
Denied Applications	9,266	4,146	648	86	88	228	5,656	7,107	27,225
Denial Rate	26%	33%	26%	47%	39%	24%	29%	25%	27%

Table 25: Source: FFIEC (2023)

https://ffiec.cfpb.gov/data-publication/aggregate-reports/2023/FL/22744/1

HMDA data indicates that 53% of mortgage applications for very low-income applicants in the City of Fort Lauderdale were denied in 2023. 32% of applicants with incomes less than 79% AMI were denied. Among middle-income earners, 31% of applicants were denied a loan, and 25% of high-income earners were denied. Based on a review of the data by race and ethnicity, applicants of two or more minority groups and Black applicants of all income levels were denied mortgages at higher rates (39% and 33%, respectively). Hispanic and Latino applicants also experienced higher rates of mortgage denial (29%), when compared to white applicants in the City, of which only 26% were denied a loan. Overall, Black applicants in the City of Fort Lauderdale were about 2 times as likely to be denied a loan as white applicants. Hispanic or Latino application were about 1.5 and 1.4 times less likely to be denied as white applicants.

Middle-income applicants earning between 80% and 120% AMI were denied mortgages at a rate of 65%. Black, Asian, Latino and Two or More Minority Races experienced denials at the highest rates. Very few applications were submitted by joint applicants which had slightly lower denial rates in all income levels at 24%. These findings indicate disparities in access to mortgage loans in the City, particularly for Black, Hispanic, or Latino, and Asian applicants, and for applicants of multiple races.

H. Segregation, Integration & RECAPs

Segregation/integration analysis is vital because it promotes an essential purpose of the Fair Housing Act. The Fair Housing Act supports open residential communities in which individuals may choose where they prefer to live without regard to race, color, religion, national origin, sex, familial status, or disability. People are certainly free to choose where they want to live, but the Fair Housing Act prohibits policies and actions that deny choice or access to housing opportunities through Segregation. HUD requires an analysis of patterns of Segregation and integration in the Jurisdiction and Region.

For this report, Segregation is defined as:

> "*A condition in which there is a high concentration of persons of a particular race, color, religion, sex, familial status, national origin, or having a disability or a type of disability in a specific geographic area when compared to the broader geographic area.*" 24 CFR § 5.152.

This report conducts an analysis of areas of relative integration which is defined as:

> "*A condition in which there is not a high concentration of person of a particular race, color, religion, sex, familial status, national origin, or having a disability or a type of disability in a specific geographic area when compared to a broader geographic area.*" 24 CFR § 5.152.

Using these definitions and information provided by HUD, this section will look at areas of Segregation and integration based on HUD's protected classes of race/ethnicity, national origin, and LEP.

Residential segregation can be measured using statistical tools called the dissimilarity index. and the isolation index. These indices measure the degree of separation between racial or ethnic groups living in a community. An extreme example of segregation would be an exactly equivalent split between predominantly high income, White, suburban communities and low income,

minority, inner-city neighborhoods. For this analysis, racial statistics for each census tract in the municipality were compared. Since White residents are the majority in the City, all other racial and ethnic groups were compared to the White population as a baseline.

The higher the dissimilarity index value, the greater the level of Segregation. The index value ranges from 0 (low Segregation) to 100 (high Segregation). The dissimilarity index is the most used measure of segregation between two groups, reflecting their relative distributions across neighborhoods within the same city (or metropolitan area. The index helps to understand where areas of relative Segregation occur. The DI varies between 0 and 100 and measures the percentage of one group that would have to move across neighborhoods to be distributed the same way as the second group. DI can only measure between two groups at a time, and its index value is relative. Below are the three categories defined in the dissimilarity index:

> *0 to 39: Segregation occurs.*
> *40 to 54: Moderate Segregation occurs.*
> *55 to 100: High level of Segregation occurs.*

The dissimilarity index measures the relative separation or integration of groups across all neighborhoods of a city or metropolitan area. If a city's white-black dissimilarity index were 65, that would mean that 65% of white people would need to move to another neighborhood to make whites and blacks evenly distributed across all neighborhoods. As shown in the figure below the black populations have a dissimilarity index of 64.8%.
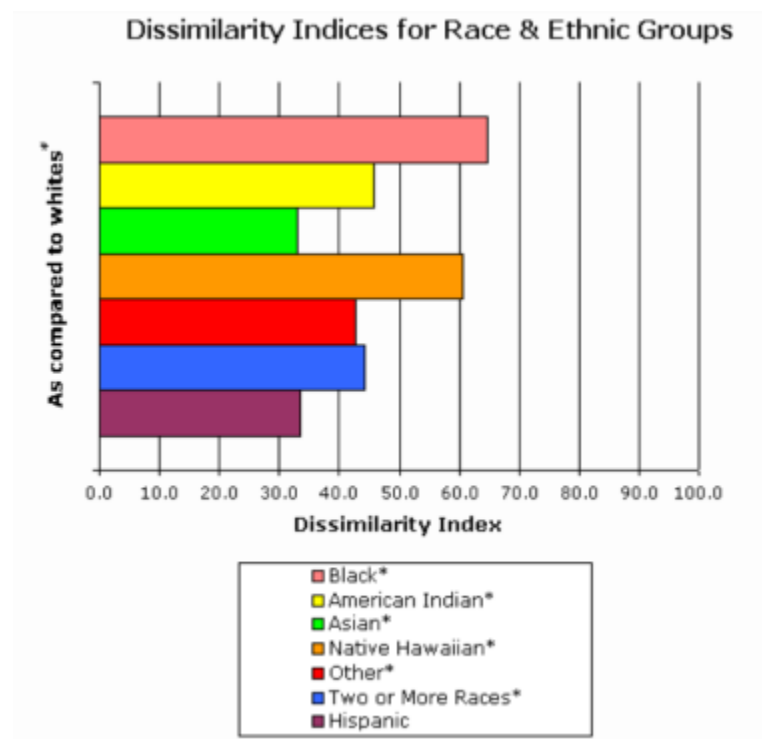
Fort Lauderdale, FL

Figure 26: Dissimilarity Index Census Scope, https://censusscope.org/us/m2680/chart_dissimilarity.html

Dissimilarity Indices

	Dissimilarity Index With Whites*	Population**	Percent of Total Population
White*	--	941,674	58.02%
Black*	64.8	325,305	20.04%
American Indian*	45.7	2,934	0.18%
Asian*	33.1	36,049	2.22%
Native Hawaiian*	60.7	767	0.05%
Other*	42.7	6,472	0.40%
Two or More Races*	44.1	38,165	2.35%
White/Black*	43.9	3,493	0.22%
White/American Indian*	36.3	2,014	0.12%
White/Asian*	31.5	3,473	0.21%
White/Other*	37.9	5,799	0.36%
Other Combinations*	--	23,386	1.44%
Hispanic	33.5	271,652	16.74%
Total Population	--	1,623,018	100.00%

* Non-Hispanic only.

* When a group's population is small, its dissimilarity index may be high even if the group's members are evenly distributed throughout the area. Thus, when a group's population is less than 1,000, exercise caution in interpreting its dissimilarity indices

Regionally, the City of Fort Lauderdale has an 80.5% dissimilarity index, which indicates a high level of segregation in the City.

Florida Region Ranking

SEGREGATION: DISSIMILARITY INDICES

Florida Cities Ranked by White/Black Dissimilarity Index

Rank	City	Black Population	White Population	Total Population	Dissimilarity Index
1.	Riviera Beach city	20,066	7,586	29,884	83.2
2.	Pompano Beach city	19,520	47,549	78,191	80.8
3.	Fort Lauderdale city	43,441	87,577	152,397	80.5
4.	Miami city	72,190	42,897	362,470	80.3
5.	Delray Beach city	15,796	37,074	60,020	79.0
6.	St. Petersburg city	54,884	170,396	248,232	76.7
7.	Hallandale city	5,353	21,456	34,282	75.0
8.	Bradenton city	7,381	35,450	49,504	74.4
9.	Orlando city	48,547	94,452	185,951	71.8
10.	Fort Pierce city	15,109	15,516	37,516	70.7
11.	Sarasota city	8,250	36,786	52,715	69.4
12.	Deerfield Beach city	10,122	46,014	64,583	68.7
13.	Lakeland city	16,500	54,555	78,452	68.6
14.	Ocala city	10,055	31,982	45,943	68.2
15.	Fort Myers city	15,751	23,700	48,208	68.1
16.	Coral Gables city	1,290	20,168	42,249	67.7
17.	Daytona Beach city	20,813	38,630	64,112	67.6
18.	Plant City city	4,751	19,250	29,915	67.5
19.	Tampa city	76,711	154,872	303,447	65.4
20.	Pensacola city	17,086	35,824	56,255	65.3
	West Palm Beach				

Figure 27: Dissimilarity Index State Ranking Census Scope, https://censusscope.org/us/m2680/chart_dissimilarity.html

Unless there is complete integration, the average racial composition of neighborhoods where whites live differ from the average racial composition of neighborhoods lived in by blacks, by Hispanics, or by other groups. To examine this, we calculate the average racial composition of neighborhoods experienced by members of each racial group. These are sometimes referred to as "exposure indices". This is because they show the exposure a given race group experiences with members of their own and each other race (percentage to 100) in an average neighborhood of the city (or metropolitan area) being examined.

The index of isolation compares the proportion of a group in a neighborhood to the proportion of the group in a larger area. Conceptually, the isolation index measures the extent of exposure or the probability that a member of a minority group will interact with only other members of that group. For example, if Hispanics tend to live in almost entirely Hispanic neighborhoods, the isolation index will be high. The isolation index is rated on a scale from 0 to 100, in which a score of 0 corresponds to maximum interaction and a score of 100 represents complete isolation. Dissimilarity and isolation in dark grey on re related to each other. The main difference is that the dissimilarity index does not consider the relative size of the groups, but the isolation index does. The exposure indices for the City indicate 100% separation across all racial groups.

Fort Lauderdale, FL
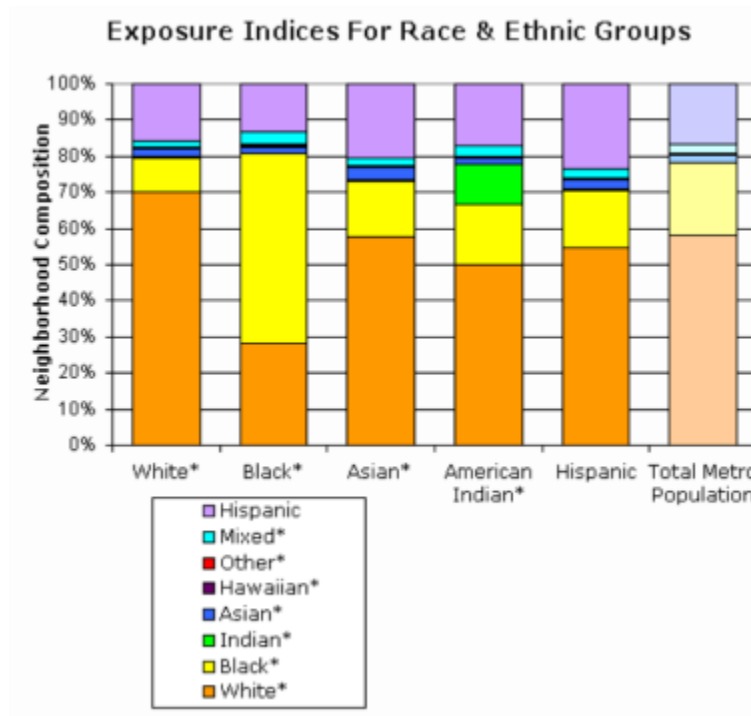
Exposure Indices for Race & Ethnic Groups

	White*	Black*	American Indian*	Asian*	Native Hawaiian*	Other*	Mixed*	Hispanic	Total
White*	69.9%	9.7%	0.2%	2.2%	0.0%	0.4%	1.8%	15.8%	100.0%
Black*	28.1%	52.8%	0.2%	1.7%	0.1%	0.4%	3.6%	13.2%	100.0%
Asian*	57.8%	15.4%	0.2%	3.4%	0.1%	0.5%	2.3%	20.5%	100.0%
American Indian*	50.1%	16.5%	11.1%	1.9%	0.0%	0.5%	2.7%	17.3%	100.0%
Hispanic	54.7%	15.9%	0.2%	2.7%	0.1%	0.5%	2.4%	23.7%	100.0%
Total Metro Population	58.0%	20.0%	0.2%	2.2%	0.0%	0.4%	2.4%	16.7%	100.0%

* Non-Hispanic only.

Figure 28: Exposure Indices Census Scope, https://censusscope.org/us/m2680/chart_dissimilarity.html

IV. ACCESS TO OPPORTUNITY

Access to opportunity measures poverty, local conditions, access to jobs, education, healthy and safe living conditions, public services, and amenities, which are critical factors to consider when measuring fair housing choice. Social research has demonstrated negative effects of residential segregation on income and opportunity for minority families, who are commonly concentrated in communities "characterized by older housing stock, slow growth, and low tax bases – the resources that support public services and schools."[1] Households living in lower-income areas of racial and ethnic concentration have fewer opportunities for education, wealth building, and employment.[2]

---

[1] Orfield, Myron. "Land Use and Housing Policies to Reduce Concentrated Poverty and Racial Segregation." Fordham Urban Law Journal. Volume 33, Issue 3, 2005.

[2] Turner, Margery, et al. "Discrimination in Metropolitan Housing Markets: National Results from Phase I HDS 2000. Urban Institute. Online: huduser.org/Publications/pdf/Phase1_Report.pdf

To describe the variation in neighborhood opportunity across regions, HUD has adopted a "Communities of Opportunity" model based on research developed by The Kirwan Institute for the Study of Race and Ethnicity at Ohio State University. Communities of Opportunity is a framework that assigns each neighborhood a score reflecting the degree to which its residents have access to amenities and services such as good schools, jobs, stable housing, transit, low crime, and minimal health hazards.

HUD and the Institute draw upon an extensive research base demonstrating the importance of neighborhood conditions in predicting life outcomes. The ultimate goals of the exercise are to bring opportunities to amenity-deprived areas and to connect people to existing opportunities throughout a region. The Institute argues that "we need to assess the geographic differences in resources and opportunities across a region to make informed, affirmative interventions into failures and gaps in 'free market' opportunities."

The Communities of Opportunity model is highly spatial and therefore map-based, generating a geographic footprint of disparity. The process of creating opportunity maps involves building a set of indicators that reflect local issues and are also based on research that validates the connections between the indicators and increased opportunity. Data is collected at the smallest geographic unit possible for each indicator and organized into sectors (prosperity, mobility, etc.), which are then combined to create a composite opportunity map. The resulting maps allow communities to analyze opportunity, "comprehensively and comparatively, to communicate who has access to opportunity-rich areas and who does not, and to understand what needs to be remedied in opportunity-poor communities," according to the Institute.

A. Overview of HUD-Defined Opportunity Factors

Among the many factors that drive housing choice for individuals and families are neighborhood characteristics including access to quality schools, jobs, transit, and a healthy environment. To measure these conditions at a neighborhood level, HUD developed a methodology to quantify the degree to which a neighborhood provides such opportunities. For each block group in the U.S., HUD provides a score on several "opportunity dimensions," including school proficiency, poverty, labor market engagement, job proximity, transportation costs, transit trips, and environmental health. In addition to proximity, access to opportunity is also shaped by economic, social, and cultural factors. For example, residents may live in locations with high numbers of jobs but may be unable to obtain them due to gaps in education or skills, a lack of reliable transportation, or childcare needs. In this way, limited housing choices reduce access to opportunity for many protected classes.

The following sections provide definitions of each opportunity indicator as defined in HUD's AFFH Data Documentation and the description of Fort Lauderdale's findings for each index. Values for each factor range from 0-to-100 with zero representing a low score and less access to opportunity and one hundred representing a high score and more access to opportunity. Higher scores, and darker shading on the figures, indicate a greater access to opportunity[3].

---

[3] Affirmatively Furthering Fair Housing Data and Mapping Tool (AFFH-T) Data & Maps, https://egis.hud.gov/affht/

HUD utilizes several indices to assess and promote access to opportunities within communities. These indices help identify areas where interventions may be necessary to enhance residents' quality of life and economic prospects. Below is an overview of key indices:

Low Poverty Index: This index measures the degree of poverty in a neighborhood. A higher score indicates a lower poverty rate, suggesting that residents are less likely to experience the adverse effects associated with high-poverty areas. Factors considered include the percentage of the population living below the federal poverty line.

School Proficiency Index: This index evaluates the performance of schools in a neighborhood based on state exam scores. Higher scores reflect better school performance, indicating greater access to quality education for residents. The index is calculated using standardized test scores from primary and secondary schools within the area.

Labor Market Engagement Index: This index assesses the level of residents' engagement in the labor market, considering factors such as employment levels, labor force participation, and educational attainment. Higher scores signify stronger labor market engagement, which is associated with better economic outcomes for individuals and the community.

Transit Index: This index measures the availability and convenience of public transportation in a neighborhood. Higher scores indicate better access to public transit options, facilitating residents' mobility and access to employment, education, and services. Factors include the proximity to transit stops and the frequency of service.

Low Transportation Cost Index: This index estimates the cost of transportation in a neighborhood, with higher scores representing lower transportation costs for residents. Affordable transportation enhances access to jobs, education, and other essential services, contributing to overall economic well-being. The index considers factors such as commuting patterns and the availability of affordable transit options.

Jobs Proximity Index: This index evaluates the accessibility of a neighborhood to employment opportunities. Higher scores indicate closer proximity to a larger number of jobs, which can reduce commuting times and transportation costs, thereby improving residents' quality of life. The index considers the number of jobs within a certain distance from the neighborhood.

Environmental Health Index: This index measures the quality of the environment in a neighborhood, focusing on factors such as air quality, presence of pollutants, and exposure to hazardous conditions. Higher scores denote better environmental conditions, which are crucial for residents' health and well-being. The index utilizes data on environmental hazards and pollution levels.

The following sections provide definitions of each opportunity index as defined in HUD's AFFH-T Data Documentation and the description of Ft Lauderdale's findings for each index. Values for each factor range from 0-to-100 with zero representing a low score and less access to opportunity and one hundred representing a high score and more access to opportunity. Higher scores, and darker shading on the figures, indicate a greater access to opportunity.

B. Low Poverty Index

The Low Poverty Index measures poverty in a community, the higher score represents a more prosperous community with lower levels of poverty. This indicator measures rates of family poverty and the receipt of public assistance, such as cash welfare. The data presented in the chart below displays the School Proficiency Index for various demographic groups within the Fort Lauderdale, FL Jurisdiction and the broader Miami-Fort Lauderdale-West Palm Beach, FL Region. The data underscores the need for targeted interventions to improve school quality and accessibility for underperforming demographic groups, particularly within the jurisdiction.

In the table below, of the Total Population, it is shown that the Black, Non-Hispanic individuals have the lowest scores in both areas, highlighting significant disparities in access to low-poverty neighborhoods. The regional score (31.32) is nearly double the jurisdiction score (16.88) for this population. This indicates that Black, Non-Hispanic individuals face the most significant barriers to accessing low-poverty neighborhoods, regardless of poverty status.

While poverty worsens access to low-poverty areas across all groups, some racial and ethnic groups, such as Black and Hispanic individuals, face compounded challenges. The data underscores a need for targeted policies to improve access to low-poverty neighborhoods for Black and Native American communities in both areas, as well as interventions to reduce concentrated poverty in the Fort Lauderdale.

Low Poverty Index		
	Ft Lauderdale, FL Jurisdiction	Miami-Fort Lauderdale-West Palm Beach, FL Region
Total Population		
White, Non-Hispanic	52.38	58.57
Black, Non-Hispanic	16.88	31.32
Hispanic	37.83	41.77
Asian or Pacific Islander, Non-Hispanic	44.98	58.21
Native American, Non-Hispanic	34.19	42.33
Population below federal poverty line		
White, Non-Hispanic	44.6	47.79
Black, Non-Hispanic	13.14	21.49
Hispanic	33.32	30.16
Asian or Pacific Islander, Non-Hispanic	44.99	49.18
Native American, Non-Hispanic	37.9	29.73

Table 25: HUD AFFH Mapping Tool

HUD Affirmatively Furthering Fair Housing Data and Mapping Tool

Legend

Jurisdiction

Region

Demographics 2010
1 Dot = 75
White, Non-Hispanic
Black, Non-Hispanic
Native American, Non-Hispanic
Asian/Pacific Islander, Non-Hispanic
Hispanic
Other, Non-Hispanic
Multi-racial, Non-Hispanic

TRACT

R/ECAP

Low Poverty Index
0 - 10
10.1 - 20
20.1 - 30
30.1 - 40
40.1 - 50
50.1 - 60
60.1 - 70
70.1 - 80
80.1 - 90
90.1 - 100

Low Poverty Index: Data not Available

Name: Map 12 - Demographics and Poverty
Description: Low Poverty Index with race/ethnicity, national origin, family status and R/ECAPs
Jurisdiction: Ft Lauderdale (CDBG, HOME)
Region: Miami-Fort Lauderdale-West Palm Beach, FL
HUD-Provided Data Version: AFFHT0006

Date created: 1/26/2025

Figure 29: Low Poverty Index -HUD AFFH Mapping Tool, https://egis.hud.gov/affht/

C. School Proficiency Index

The School Proficiency Index measures the quality of the school systems in a community. The higher the score, the higher the school system met HUD's definition of proficiency. This indicator uses school-level data on the performance of fourth-grade students on state exams to describe which neighborhoods have high-performing elementary schools nearby and which are near lower-performing elementary schools.

In the School Proficiency Index table below, it is shown that in Fort Lauderdale, White, Non-Hispanic individuals show relatively higher scores, with higher school proficiency scores in the regional data (59.23) compared to the Fort Lauderdale jurisdiction (53.65). Black, Non-Hispanic individuals consistently show the lowest school proficiency scores, with Fort Lauderdale at 25.34 and the region at 36.43. This indicates a significant disparity in access to higher-performing schools. Hispanic individuals have a considerable gap between the jurisdiction (38.29) and the

region (59.95), suggesting that they have better access to proficient schools in the broader regional context.

Across the Jurisdiction and Region, Black, Non-Hispanic individuals consistently face the greatest challenges in accessing high-performing schools. Limited availability of affordable housing creates barriers for low-to-moderate income households seeking access to elementary schools that are high-performing. Additionally, residency requirements set by school districts can further restrict access for these households.

School Proficiency Index		
	Ft Lauderdale, FL Jurisdiction	Miami-Fort Lauderdale-West Palm Beach, FL Region
Total Population		
White, Non-Hispanic	53.65	59.23
Black, Non-Hispanic	25.34	36.43
Hispanic	38.29	59.95
Asian or Pacific Islander, Non-Hispanic	46.69	61.56
Native American, Non-Hispanic	37.78	46.15
Population below federal poverty line		
White, Non-Hispanic	49.72	52.86
Black, Non-Hispanic	28.94	31.07
Hispanic	33.98	50.94
Asian or Pacific Islander, Non-Hispanic	48.75	58.52
Native American, Non-Hispanic	20.98	33.97

Table 26: HUD AFFH Mapping Tool, https://egis.hud.gov/affht/

HUD Affirmatively Furthering Fair Housing Data and Mapping Tool

Name: Map 7 - Demographics and School Proficiency

Description: School Proficiency Index for Jurisdiction and Region with race/ethnicity, national origin, family status, and R/ECAPs

Jurisdiction: Ft Lauderdale (CDBG, HOME)

Region: Miami-Fort Lauderdale-West Palm Beach, FL

HUD-Provided Data Version: AFFHT0006

Figure 30: School Proficiency Index -HUD AFFH Mapping Tool, https://egis.hud.gov/affht/

D. Labor Market Engagement Index

The Labor Market Engagement Index measures a community's level of employment, labor force participation, and educational attainment in a community the higher the score, and the higher the opportunity for engagement in the labor market. This index incorporates three critical factors: employment rates, labor force participation rates, and educational attainment levels. Together, these indicators provide a comprehensive measure of how well a community's population is positioned to engage with and benefit from economic opportunities.

The Labor Market Index data for Ft Lauderdale, FL Jurisdiction and Miami-Fort Lauderdale-West Palm Beach, FL Region indicates that there is disproportionate access to the labor market based on race and ethnicity. White, Non-Hispanic individuals show the highest labor market engagement

in the Ft Lauderdale with a scores of 70.30. This indicates strong participation and opportunities for this group. In contrast, Black, Non-Hispanic individuals have the lowest labor market engagement in the jurisdiction (24.81). Data for Ethnic groups, Hispanic, Asian or Pacific Islander, Non-Hispanic suggests that those individuals have relatively better access to labor market opportunities in Ft Lauderdale. Native America, Non-Hispanic individuals have moderate scores in comparison other racial/ethnic groups, which are lower compared to White and Asian populations indicating a potential barrier to labor market access.

Employment opportunities in Ft Lauderdale, and educational levels of employees in the workforce, significantly impact a resident's housing choices based on affordability and location. Limited educational attainment and job skills can hinder an individual's ability to secure jobs offering living wages.

Labor Market Index		
	Ft Lauderdale, FL Jurisdiction	Miami-Fort Lauderdale-West Palm Beach, FL Region
Total Population		
White, Non-Hispanic	70.30	62.63
Black, Non-Hispanic	24.81	33.45
Hispanic	54.63	48.97
Asian or Pacific Islander, Non-Hispanic	62.78	61.51
Native American, Non-Hispanic	50.23	46.11
Population below federal poverty line		
White, Non-Hispanic	63.53	54.46
Black, Non-Hispanic	18.21	25.11
Hispanic	48.83	40.23
Asian or Pacific Islander, Non-Hispanic	61.81	55.41
Native American, Non-Hispanic	29.94	35.43

Table 27: HUD AFFH Mapping Tool, https://egis.hud.gov/affht/
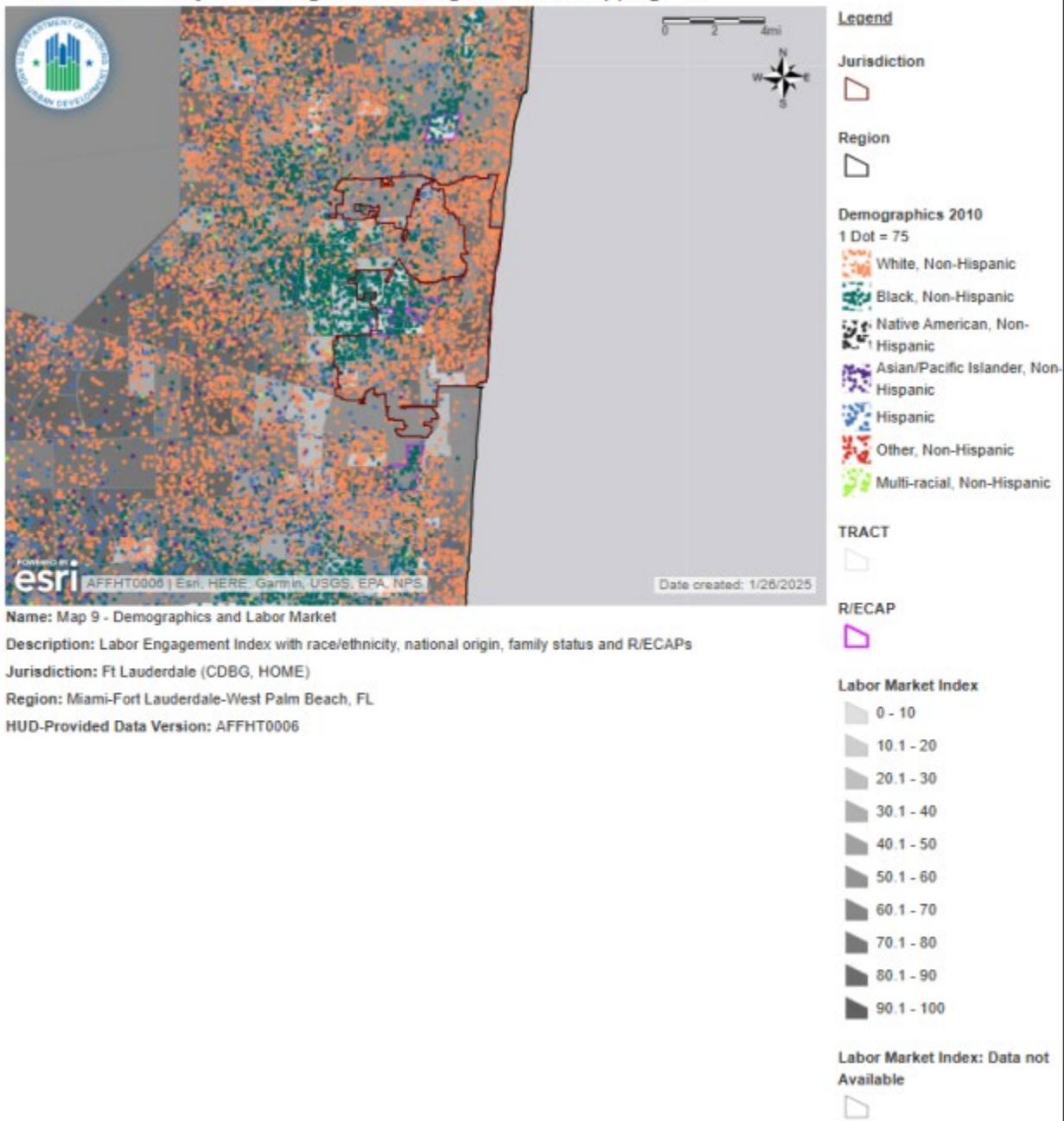
Figure 31: Labor Engagement Index -HUD AFFH Mapping Tool, https://egis.hud.gov/affht/

E. Transit Index

The Transit Index measures the utilization of public transportation in a community. Transit access describes the accessibility of amenities using public transit. The higher the score, the more likely residents in that community utilize public transit. This indicator estimates transit trips taken by families that consists of a 3-person single-parent family with income at 50 percent of the median income for renters for the region (i.e., the Core-Based Statistical Area (CBSA)). By analyzing these factors, the Transit Index provides insights into the strengths and weaknesses of public transportation systems, identifies areas for improvement, and informs decision-making processes related to transit planning, investment, and policy development. It helps stakeholders

prioritize investments, allocate resources effectively, and enhance the overall quality and accessibility of transportation.

Based on index scores in the table below, White, Non-Hispanic (77.33) communities have the strongest access to transit overall in the jurisdiction while Hispanic residents have the lowest score (73.81) communities take less trips in the jurisdiction. Considering the population below the federal poverty line, Black, Non-Hispanic individuals have the highest transit accessibility (77.46), while Native American, Non-Hispanic residents have the lowest score (63.78). The scores for other groups remain relatively high, with slight variations in overall scores.

These scores indicate that transit access in Fort Lauderdale is fair across racial groups but may still present challenges for some lower-income populations, particularly Native American residents.

Transit Index		
	Ft Lauderdale, FL Jurisdiction	Miami-Fort Lauderdale-West Palm Beach, FL Region
Total Population		
White, Non-Hispanic	77.33	63.18
Black, Non-Hispanic	75.48	66.71
Hispanic	73.81	68.94
Asian or Pacific Islander, Non-Hispanic	75.59	60.47
Native American, Non-Hispanic	75.47	64.97
Population below federal poverty line		
White, Non-Hispanic	77.14	68.28
Black, Non-Hispanic	77.46	69.56
Hispanic	74.27	73.06
Asian or Pacific Islander, Non-Hispanic	75.02	66.76
Native American, Non-Hispanic	63.78	65.21

Table 28: HUD AFFH Mapping Tool, https://egis.hud.gov/affht/

HUD Affirmatively Furthering Fair Housing Data and Mapping Tool

Legend

Jurisdiction

Region

Demographics 2010
1 Dot = 75
White, Non-Hispanic
Black, Non-Hispanic
Native American, Non-Hispanic
Asian/Pacific Islander, Non-Hispanic
Hispanic
Other, Non-Hispanic
Multi-racial, Non-Hispanic

TRACT

R/ECAP

Transit Trips Index
0 - 10
10.1 - 20
20.1 - 30
30.1 - 40
40.1 - 50
50.1 - 60
60.1 - 70
70.1 - 80
80.1 - 90
90.1 - 100

Transit Trips Index: Data not Available

Name: Map 10 - Demographics and Transit Trips

Description: Transit Trips Index for Jurisdiction and Region with race/ethnicity, national origin, family status and R/ECAPs

Jurisdiction: Ft Lauderdale (CDBG, HOME)

Region: Miami-Fort Lauderdale-West Palm Beach, FL

HUD-Provided Data Version: AFFHT0006

Date created: 1/26/2025

Figure 323: Transit Trips Index -HUD AFFH Mapping Tool, https://egis.hud.gov/affht/

F. Low Transportation Cost Index

The Low Transportation Cost Index estimates transportation costs for families that consists of a 3-person single-parent family with income at 50% of the median income for renters for the region (i.e., MSA). The Low Transportation Cost Index also provides insights into the financial burden of transportation on households within a community. By addressing transportation costs and improving access to affordable transportation options, communities can enhance economic mobility, reduce household expenses, and promote overall well-being for residents.

The table below shows the Low Transportation Cost Index scores across race and ethnicity in Ft Lauderdale. Scores for transportation costs are similar in the Region across racial/ethnic groups. In terms of the Total Population, White, Non-Hispanic residents have the highest transportation affordability (64.47), while Black and Hispanic residents have lower scores (59.80 and 59.85, respectively). Asian or Pacific Islander (63.20) and Native American (61.69) residents also have relatively high affordability scores. White, Non-Hispanic residents experience the highest affordability (64.17), while Native American residents have the lowest score (50.02). Black (62.76), Hispanic (60.02), and Asian or Pacific Islander (61.76) residents have moderate scores, indicating varying levels of transportation cost burden.

These scores suggest that while transportation is relatively affordable for most residents, lower-income Native American residents face the greatest cost challenges in Fort Lauderdale.

Low Transportation Cost Index		
	Ft Lauderdale, FL Jurisdiction	Miami-Fort Lauderdale-West Palm Beach, FL Region
Total Population		
White, Non-Hispanic	64.47	49.53
Black, Non-Hispanic	59.80	52.87
Hispanic	59.85	55.81
Asian or Pacific Islander, Non-Hispanic	63.20	47.20
Native American, Non-Hispanic	61.69	52.21
Population below federal poverty line		
White, Non-Hispanic	64.17	55.84
Black, Non-Hispanic	62.76	56.77
Hispanic	60.02	61.62
Asian or Pacific Islander, Non-Hispanic	61.76	53.79
Native American, Non-Hispanic	50.02	56.24

Table 29: HUD AFFH Mapping Tool, https://egis.hud.gov/affht/

HUD Affirmatively Furthering Fair Housing Data and Mapping Tool

Name: Map 11 - Demographics and Low Transportation Cost

Description: Low Transportation Cost Index with race/ethnicity, national origin, family status and R/ECAPs

Jurisdiction: Ft Lauderdale (CDBG, HOME)

Region: Miami-Fort Lauderdale-West Palm Beach, FL

HUD-Provided Data Version: AFFHT0006

Legend

Jurisdiction

Region

Demographics 2010
1 Dot = 75
- White, Non-Hispanic
- Black, Non-Hispanic
- Native American, Non-Hispanic
- Asian/Pacific Islander, Non-Hispanic
- Hispanic
- Other, Non-Hispanic
- Multi-racial, Non-Hispanic

TRACT

R/ECAP

Low Transportation Cost Index
- 0 - 10
- 10.1 - 20
- 20.1 - 30
- 30.1 - 40
- 40.1 - 50
- 50.1 - 60
- 60.1 - 70
- 70.1 - 80
- 80.1 - 90
- 90.1 - 100

Low Transportation Cost Index: Data not Available

Figure 33: Low Transportation: HUD AFFH Mapping Tool, https://egis.hud.gov/affht/

G. Jobs Proximity Index

The Jobs Proximity Index measures the distance of job locations from a community. Communities with a higher Job Proximity Index offer residents in Fort Lauderdale better access to job opportunities, which can contribute to economic mobility, reduced commuting times, and improved overall quality of life. Conversely, areas with lower Job Proximity Index scores may face challenges related to limited access to employment opportunities, higher transportation costs, and potential social and economic disparities. The index typically considers factors such as the distance between residential areas and job centers, transportation infrastructure (such as public transit options), and the distribution of jobs across different sectors within the region.

The table below reflects the Jobs Proximity Index scores across race and ethnicity in Ft Lauderdale. Based on the index scores of the total population, White, Non-Hispanic residents have the highest job proximity score (80.98), indicating greater access to employment centers. Asian or Pacific Islander (77.55), Hispanic (72.25), and Native American (72.35) residents also have relatively high accessibility. Black, Non-Hispanic residents have the lowest score (57.62), suggesting more limited access to nearby jobs.

Regarding the population below the federal poverty line, White, Non-Hispanic residents (77.02) and Asian or Pacific Islander residents (76.5) maintain high job proximity, whereas Native American (55.66) and Black, Non-Hispanic (59.6) residents have the lowest accessibility to jobs. Hispanic residents (71.43) fall in the mid-range.

Job Proximity Index		
	Ft Lauderdale, FL Jurisdiction	Miami-Fort Lauderdale-West Palm Beach, FL Region
Total Population		
White, Non-Hispanic	80.98	50.77
Black, Non-Hispanic	57.62	39.45
Hispanic	72.25	44.27
Asian or Pacific Islander, Non-Hispanic	77.55	43.06
Native American, Non-Hispanic	72.35	44.06
Population below federal poverty line		
White, Non-Hispanic	77.02	52.89
Black, Non-Hispanic	59.6	42.9
Hispanic	71.43	48.12
Asian or Pacific Islander, Non-Hispanic	76.5	46.62
Native American, Non-Hispanic	55.66	42.59

Table 30: HUD AFFH Mapping Tool, https://egis.hud.gov/affht/
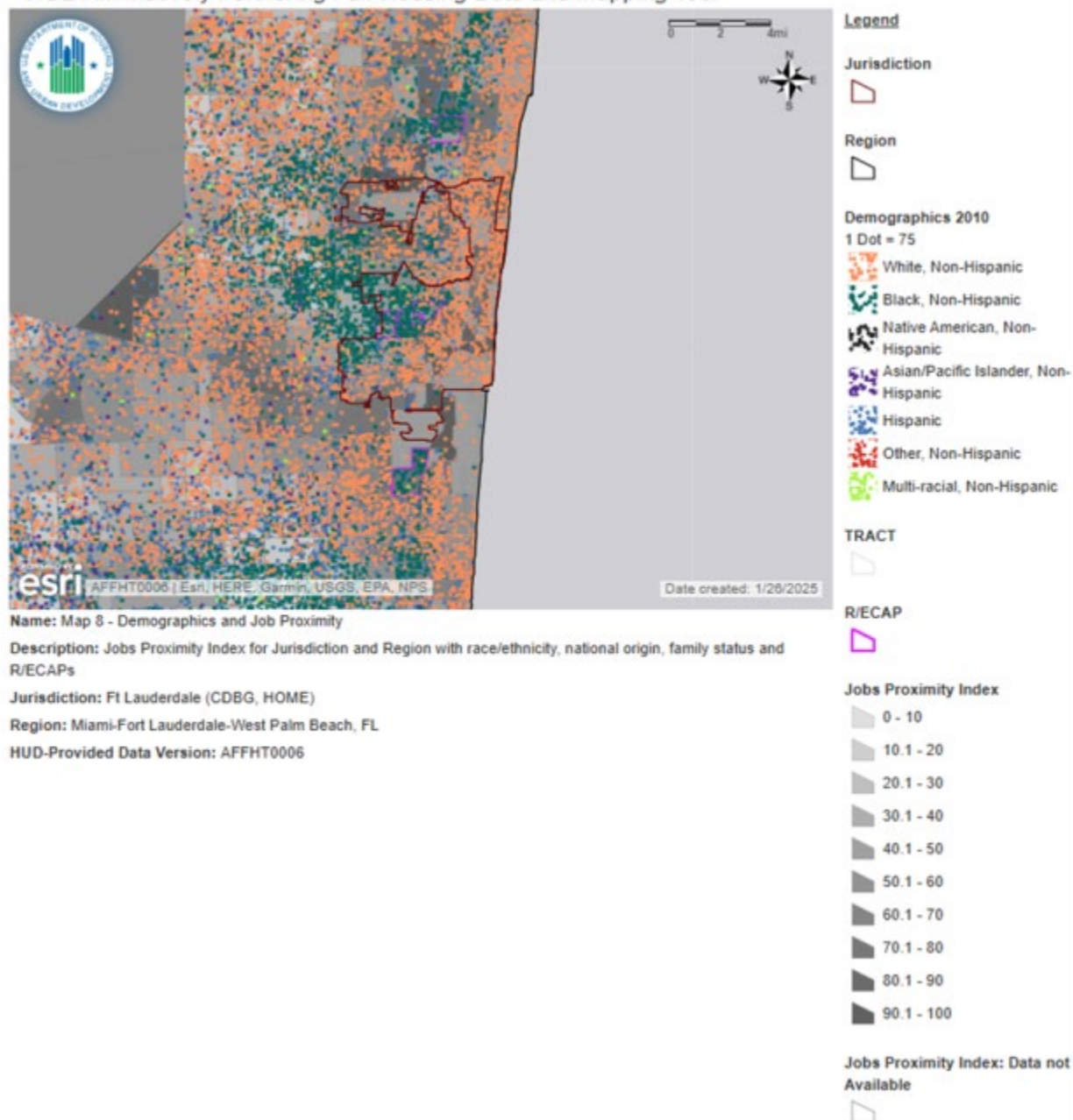
Figure 34: Jobs Proximity: HUD AFFH Mapping Tool, https://egis.hud.gov/affht/

H. Environmental Health Index

The environmental health index measures the environmental quality of a community. The higher the score, the less exposure a community has to harmful environmental toxins. The index measures the potential for exposure to harmful toxins within a community, as determined by the Environmental Protection Agency's Toxic Release Inventory by volume and toxicity. The environmental health index evaluates factors such as air and water quality, exposure to pollutants, access to green spaces, and the prevalence of environmental hazards.

As reflected in the table below, the Environmental Health Index scores for Fort Lauderdale are listed by race and ethnicity. In this table, it is displayed that all racial/ethnic groups have similar exposure risk to environmental toxins in the jurisdiction. White, Non-Hispanic residents have the highest environmental health score (68.84), indicating better environmental conditions, followed by Asian or Pacific Islander (63.58), Native American (56.89), and Hispanic (55.59) residents. Black, Non-Hispanic residents have the lowest score (46.15), suggesting greater exposure to environmental hazards.

These findings suggest that Black and low-income Native American residents face the greatest environmental health challenges, while White and Asian or Pacific Islander residents generally experience better environmental conditions in Fort Lauderdale.

Environmental Health Index		
	Ft Lauderdale, FL Jurisdiction	Miami-Fort Lauderdale-West Palm Beach, FL Region
Total Population		
White, Non-Hispanic	68.84	59.05
Black, Non-Hispanic	46.15	48.26
Hispanic	55.59	45.98
Asian or Pacific Islander, Non-Hispanic	63.58	52.69
Native American, Non-Hispanic	56.89	52.67
Population below federal poverty line		
White, Non-Hispanic	65.57	58.48
Black, Non-Hispanic	46.16	47.85
Hispanic	51.74	45.14
Asian or Pacific Islander, Non-Hispanic	65.92	51.58
Native American, Non-Hispanic	42.27	53.57

Table 31: HUD AFFH Mapping Tool, https://egis.hud.gov/affht/

HUD Affirmatively Furthering Fair Housing Data and Mapping Tool

Legend

Jurisdiction

Region

Demographics 2010
1 Dot = 75

White, Non-Hispanic

Black, Non-Hispanic

Native American, Non-Hispanic

Asian/Pacific Islander, Non-Hispanic

Hispanic

Other, Non-Hispanic

Multi-racial, Non-Hispanic

TRACT

R/ECAP

Environmental Health Index

0 - 10

10.1 - 20

20.1 - 30

30.1 - 40

40.1 - 50

50.1 - 60

60.1 - 70

70.1 - 80

80.1 - 90

90.1 - 100

Environmental Health Index: Data not Available

Name: Map 13 - Demographics and Environmental Health

Description: Environmental Health Index with race/ethnicity, national origin, family status and R/ECAPs

Jurisdiction: Ft Lauderdale (CDBG, HOME)

Region: Miami-Fort Lauderdale-West Palm Beach, FL

HUD-Provided Data Version: AFFHT0006

Figure 35: Environmental Health- HUD AFFH Mapping Tool, https://egis.hud.gov/affht/

V. FAIR HOUSING TRENDS AND COMPLAINTS

Understanding fair housing trends and complaints is critical in assessing housing access free from discrimination. This chapter reviews the fair housing enforcement process and fair housing complaints filed at the local and federal levels to assess trends, emerging issues, and potential barriers to fair housing access, enforcement, and education in the context of Fort Lauderdale.

The City of Fort Lauderdale is committed to furthering fair housing efforts by promoting fair housing opportunities for its residents. It is committed to highlighting the Fair Housing Law, Title VIII of the Civil Rights Act of 1968 by continuing to address discrimination in our community and to support programs that will educate the public about the right to housing opportunities.

It is the City's policy to provide services without regard to race, color, ancestry, religion, national origin, age, gender, marital status, familial status, source of income, sexual orientation, or disability. This commitment extends to all grant-funded housing programs provided by the City.

A. What is Housing Discrimination?

Housing discrimination is unjust or prejudicial treatment of individuals, in housing and real estate, based on the individual's protected class. Within the context of an increasingly mixed society, the potential for discrimination in housing choice remains an issue which must be vigilantly observed. In efforts to combat discrimination, federal and state laws have been enacted to provide a framework for ensuring fair housing choice.

B. Affirmatively Furthering Fair Housing

The Fair Housing Act has two goals: to end housing discrimination and to promote comprehensive communities. The second goal is referred to as Affirmatively Furthering Fair Housing (AFFH), and it embodies our strongly held American values of fair access opportunity.

The Affirmatively Furthering Fair Housing provision was part of the Fair Housing Act when it was passed by Congress in 1968. Through that provision, Congress directed HUD to make sure that neither the agency itself, nor the cities, counties, states, and public housing agencies it funds, discriminate in their programs. Further, Congress intended that HUD programs be used to expand housing choices and help make all neighborhoods places of opportunity, providing their residents with access to the community assets and resources they need to flourish.

C. Fair Housing Complaints

The Office of Fair Housing Opportunity [FHEO] administers federal laws and establishes national policies that make sure all Americans have access to the housing of their choice. Individuals who believe they are victims of housing discrimination can choose to file a fair housing complaint through the respective Regional FHEO. Typically, when a complaint is filed with the agency, a case is opened and an investigation of the allegations of housing discrimination is reviewed.

If the complaint is not successfully mediated, the FHEO determines whether reasonable cause exists to believe that a discriminatory housing practice has occurred. Where reasonable cause is found, the parties to the complaint are notified by HUD's issuance of a "Determination," as well as a "Charge of Discrimination," and a hearing is scheduled before a HUD administrative law judge. Either party [complainant or respondent] may cause the HUD-scheduled administrative proceeding to be terminated by electing instead to have the matter litigated in Federal court.

D. Complaints Filed With HUD

Region IV of the Office of Fair Housing Opportunity (FHEO) receives complaints by households regarding alleged violations of the Fair Housing Act for cities and counties throughout Georgia, Florida, Alabama, Kentucky, South Carolina, North Carolina, Mississippi, Tennessee, and Puerto Rico/Virgin Islands. The mission of the FHEO is to protect individuals from employment, housing, and public accommodation discrimination, and hate violence. To achieve this mission, the FHEO maintains databases of and investigates complaints of housing discrimination, as well as complaints in the areas of employment, housing, public accommodations, and hate violence.

Complaints filed with HUD are classified by race, national origin, disability, familial status, religion, sex, and retaliation bases. FHEO investigates complaints which may be of one or both of the following types:

- Discrimination under the Fair Housing Act (including housing that is privately owned and operated)
- Discrimination and other civil rights violations in housing and community development programs, including those funded by HUD.

Complaints involving discrimination under the Fair Housing Act may be applied in cases where one's discrimination in renting or buying a home, getting a mortgage, seeking housing assistance, or engaging in other housing-related activities are violated. The filing of these complaints may be against property owners, property managers, developers, real estate agents, mortgage lenders, homeowner associations, insurance providers, and others who affect housing opportunities.

Complaints involving discrimination in housing and community development programs may be based on the violation of rights because of discrimination and other violations of civil rights in HUD programs. For example, the failure to ensure meaningful access by persons with limited English proficiency. Applicable laws include:

- Title VI of the Civil Rights Act of 1964 (race, color, national origin)
- Section 109 of the Housing and Community Development Act of 1974
- Section 504 of the Rehabilitation Act of 1973 (disability)
- Title II of the American with Disabilities Act of 1990
- Architectural Barriers Act of 1968
- Age Discrimination Act of 1975
- Title IX of the Education Amendments Act of 1972

Complaints may be filed against any recipient or sub-recipient of HUD financial assistance, including states, local governments, and private entities operating housing and community development and other types of services, programs, or activities. At the time of this report, complaint data has not been received.

E. National Complaint Trends

Nationally, there were 34,150 fair housing complaints received by private non-profit fair housing organizations, HUD, FHAP agencies, and the DOJ in 2023, compared to 33,007 in 2022[4]. Private nonprofit fair housing organizations processed 75.52 percent of complaints, a 5.68 percent increase from the previous year.

According to the National Fair Housing Alliance 2024 Fair Housing Trends Report, discrimination based on disability accounted for the majority (52.61 percent) of complaints filed with FHOs, HUD, and FHAP agencies. There was a startling uptick in harassment complaints of 1,561 complaints, representing a 66.23% increase in harassment complaints. Additionally, there were 824 complaints based on color representing a 35.30 percent increase from the previous year.

While fair housing organizations primarily receive complaints of discrimination based on federally protected classes, they also receive complaints of discrimination based on protections provided only by state and/or local fair housing laws. In 2023, 5,794 complaints (16.97 percent of all complaints) involved a basis of discrimination in the "other" protected class category. Private fair housing organizations provided a breakdown of "other" protected class categories for 4,666 complaints, including the

---

[4] https://nationalfairhousing.org/resource/2024-fair-housing-trends-report/

following primary categories:

- Source of Income (2,178 complaints)
- Age/Student Status (425 complaints)
- Sexual Orientation (296 complaints)
- Gender Identity/Expression (195 complaints)
- Marital Status (63 complaints)
- Criminal Background (336 complaints)
- Victims of Domestic Violence (318 complaints)
- Military Status (32 complaints)
- Retaliation (234 complaints)
- Immigration Status/ Citizenship (27 complaints)

The report shows that in 2023, there was an uptick in "other" complaints based on age or student status, sexual orientation, gender identity or gender expression, and victims of domestic violence. The continued increase in domestic violence complaints is especially concerning, as it doubled in size from 2020 to 2021 and has continued to rise each year since.

F. Complaint Trends in the City of Fort Lauderdale

The fair housing complaints in Fort Lauderdale primarily involved disability-related cases, which accounted for 38 out of the total complaints. These cases often cited discriminatory terms, conditions, privileges, or services and facilities, as well as failure to make reasonable accommodations or modifications. While 28 of these cases resulted in no cause determinations, seven were successfully resolved through conciliation or settlement, with a total of $26,589 in compensation awarded. Additionally, three complaints were withdrawn by the complainant after resolution.

Race-based discrimination was the second most common basis, with seven cases filed, primarily involving discriminatory terms, conditions, and refusals to rent. However, six of these cases resulted in no cause determinations, and none led to financial compensation. Sex-based discrimination was present in six cases, of which five were dismissed with no cause determination, while one case was successfully settled, resulting in a $3,540 compensation award.

Retaliation claims were filed in five cases, often citing discriminatory acts under Section 818 (coercion, intimidation, threats, or interference). Four of these cases were dismissed, while one was withdrawn by the complainant. No financial settlements were recorded in retaliation cases. Other discrimination bases, including familial status, religion, national origin, and color, had a smaller number of cases, most of which were dismissed. However, one national origin discrimination case led to a $10,000 settlement.

Overall, most fair housing complaints resulted in no cause determinations, with only a handful of cases concluding in settlements. The highest settlements were awarded in disability-related cases, indicating that housing discrimination based on disability remains a significant issue in Fort Lauderdale.

Bases	Total Cases	No Cause Determination	Conciliation/ Settlement Successful	Complaint Withdrawn	Compensation Awarded ($)
Disability	38	28	7	3	$26,589
Race	7	6	0	0	0
Sex	6	5	1	0	$3,540
Retaliation	5	4	0	1	0
Familial Status	1	1	0	0	0
Religion	3	2	0	1	0
National Origin	5	4	1	0	$10,000
Color	1	1	0	0	0

Table 32: Fair Housing Complaints

To effectively combat housing discrimination in Fort Lauderdale, a multi-faceted approach is necessary, focusing on stronger enforcement, increased education, improved accessibility, and policy reforms. Strengthening fair housing enforcement is crucial, which can be achieved through audit testing programs to identify discriminatory patterns, thorough complaint investigations, and stricter penalties for violators. Ensuring that landlords, property managers, and real estate professionals are held accountable for discriminatory practices will help create a more balanced housing market.

Public education and awareness campaigns are also essential in preventing housing discrimination. Landlords and property managers should receive mandatory fair housing training, particularly regarding reasonable accommodations for individuals with disabilities. Tenants, especially those from low-income, immigrant, and special needs communities, need better access to informational resources about their fair housing rights. Additionally, multilingual outreach programs should be expanded to ensure that non-English speaking residents understand how to report discrimination and seek legal recourse.

Addressing disability-related discrimination, which is the most frequently reported issue, requires targeted action. Many cases involved failure to provide reasonable accommodations, indicating a need for greater awareness and compliance among housing providers. The city should offer financial assistance or grants to landlords for necessary modifications, ensuring that housing remains accessible. Promoting the development of ADA-compliant housing will further reduce barriers for individuals with disabilities.

Racial discrimination also remains a concern, with complaints involving refusal to rent, steering, and biased screening practices. To counteract these issues, Fort Lauderdale should ban discriminatory tenant screening policies, such as biased criminal background checks and credit score requirements, which disproportionately affect minorities. Collaborative efforts with civil rights organizations can help monitor discrimination trends and improve enforcement.

Additionally, stronger zoning policies should be implemented to ensure that new developments provide a range of affordable housing options.

Retaliation against tenants who report discrimination is another challenge that must be addressed. Strengthening whistleblower protections and expanding free legal aid programs will encourage more victims to come forward without fear of eviction or further harm. Providing legal assistance to tenants can help them navigate the complexities of fair housing laws and successfully challenge discriminatory practices.

Finally, local government reforms are needed to support ongoing fair housing initiatives. Increasing funding for fair housing advocacy organizations, establishing tenant protection policies, and expanding legal aid services can create a more balanced and accessible housing system. Through a combination of enforcement, education, accessibility improvements, and policy changes, Fort Lauderdale can make meaningful progress in eliminating housing discrimination and ensuring fair housing opportunities for all residents.

VI. REVIEW OF PRIOR AND CURRENT FAIR HOUSING ACTIONS

This review provides an in-depth evaluation of the city's efforts to address housing discrimination and promote access to housing for all residents. This review examines the effectiveness of past and ongoing initiatives aimed at combating racial, ethnic, and other forms of discrimination in the housing market. By analyzing the progress made in implementing fair housing laws and policies, this review highlights both the successes and challenges the city has encountered. Additionally, it assesses how current actions align with federal, state, and local fair housing standards, providing a foundation for future improvements to ensure that all individuals, regardless of race, ethnicity, disability, familial status, or other protected categories, have opportunities in the housing market.

A. Affirmatively Furthering Fair Housing

Affirmatively furthering fair housing requires overcoming historic patterns of segregation, promoting fair housing choice, and fostering a comprehensive community. Identifying Fort Lauderdale's barriers to fair housing calls for the development of comprehensive strategies and timely actions to overcome existing impediments.

The Analysis of Impediments assesses previous actions taken and current conditions that may continue to restrict housing choice for people protected under State and federal fair housing laws.

With such an assessment in mind, this section presents the previously identified impediments to fair housing choice and a summary of the actions taken to address those challenges. The analysis and its results will help outline the underlying conditions and trends still relevant in Fort Lauderdale.

Effective Tuesday, September 8, 2020, HUD's "Preserving Community and Neighborhood Choice" Final Rule officially repealed HUD's 2015 housing rule known as "Affirmatively Furthering Fair Housing" or AFFH and the 1994 Analysis of Impediments to Fair Housing Choice (A.I.) where they appear in regulation. HUD's new housing rule is intended to lessen the paperwork burden on local grantees and empowering entitlement communities by giving them maximum flexibility in designing and implementing sound policies that reflect local needs by eliminating overly burdensome, intrusive, and inconsistent reporting and monitoring requirements.

HUD's new rule will still require that grantees commit to "use funds to take active steps to promote fair housing," however, the grantee AFFH certifications will be deemed sufficient provided the grantee took any action during the relevant time period related to promoting fair housing.

B. Previous Impediments to Fair Housing Choice

The previously identified impediments to fair housing choice in Fort Lauderdale's AI are listed below. The impediments identified are not listed in any order or priority. The analysis and status of these impediments are based on the data available at the time and the feedback provided by community members and stakeholders. An analysis of past and existing trends is further addressed in other sections of this document.

As presented in the 2015 Analysis of Impediments to Fair Housing Choice, the barriers identified in 2015 provided the City a path forward in furthering fair housing protections in the jurisdiction. Assessing the status of these actions helps to inform the current trends that may continue to limit fair housing choice in Fort Lauderdale.

The following are detailed descriptions of the impediments as presented in the 2015 Analysis of Impediments assessment:

IMPEDIMENT	DESCRIPTION AND ACTIONS UNDERTAKEN
No region-wide commitment to fair housing and no active, coordinated effort designed to encourage access throughout the region.	**Issue and Impact:** The lack of a region-wide commitment to fair housing and coordinated efforts to promote access leads to inconsistent protections, increased discrimination, and entrenched segregation. Without collaboration, marginalized populations face greater barriers to stable housing, while municipalities risk funding losses and legal challenges. This weakens economic growth, increases homelessness, and exacerbates neighborhood disinvestment. A regional approach is needed to strengthen protections, raise awareness, and ensure housing access for all. **Remedial Actions** • Provide fair housing training at all housing-related workshops, including those for persons with limited English Proficiency. • Support intensive efforts to educate advocates and consumers about their rights and responsibilities under Fair Housing laws. • Provide training to the City's governing body to ensure that they are aware of the City's mandated obligation to affirmatively further fair housing and its application to all housing and housing-related activities in its jurisdiction, whether publicly or privately funded. • Providing fair housing training to all employees and develop mandatory fair housing training modules and schedules to ensure the education of new employees and re-training/up-dating of existing employees. **Actions Undertaken:** The City actively works with HOPE Inc. to provide fair housing education and training and to investigate potential housing discrimination.
High levels of segregation remaining between Whites and African Americans	**Issue and Impact:** High segregation between Whites and African Americans reinforces racial disparities in housing, economic opportunity, and access to quality services. It limits mobility, concentrates poverty, and reduces homeownership and wealth-building opportunities. Segregated communities often face disinvestment,

	lower property values, and fewer resources, deepening disparity. Addressing this issue requires stronger fair housing enforcement, investment in marginalized areas, and policies promoting wide-ranging communities. **Remedial Actions** - Support/fund fair housing testing of real estate agents, rental housing providers, lending institutions, and mortgage brokers doing business in the jurisdiction to detect discrimination that may be prevalent neighborhoods, rental communities, or condominium/homeowner associations. - Support intensive efforts to educate the public about the existence and assets of racially distinct neighborhoods to overcome stereotypes among both minority and white home seekers. - Expand affordable housing options in exclusive neighborhood by exploring zoning strategies and strategies that help low-income families with Housing Choice vouchers to move into opportunity rich neighborhoods. - Continue to evolve Affirmative Marketing efforts to reach additional residents in various languages and monitor Affirmative Marketing efforts of sub-recipients, where appropriate. **Actions Undertaken:** The City actively works with HOPE Inc. to provide fair housing education and training and to investigate potential housing discrimination.
Shortage of/Barriers to Affordable Housing & Homeownership	**Issue and Impact:** A shortage of affordable housing and barriers to homeownership limit economic mobility, increase housing instability, and widen wealth gaps, especially for low-income and marginalized communities. High costs, discriminatory lending, and zoning restrictions reduce access to safe, stable housing, leading to overcrowding and homelessness. This weakens local economies, increases demand for public assistance, and perpetuates racial and economic disparities. Solutions include expanding affordable housing development, strengthening fair lending practices, and implementing comprehensive housing policies. **Remedial Actions** - Continue to require and monitor affirmative marketing plans for all affordable housing developments.

	• Support and fund pre- and post-purchase counseling and down payment and closing cost assistance mechanisms for residents. • Continue to work in cooperation with other jurisdictions for the provision of economic opportunity.
Overall lack of public awareness regarding all relevant Fair Housing laws and the extent of their protections, how to identify discriminatory housing practices, and the vehicles through which redress can be sought.	**Issue and Impact:** A lack of public awareness about fair housing laws, discriminatory practices, and available enforcement mechanisms leaves many vulnerable to housing discrimination without knowing their rights or how to seek redress. This allows discriminatory practices to persist unchecked, limiting access to fair and affordable housing, especially for marginalized groups. Without education and outreach, enforcement efforts remain weak, and housing biases continue. Increasing awareness through community engagement, tenant education, and stronger outreach initiatives is essential to ensuring housing opportunities for all. **Remedial Actions:** • Conduct a public relations campaign promoting knowledge of fair housing laws and assistance programs, including but not limited to print ads, public service announcements, and community forums on Cable TV. • Dedicate a portion of the City's website to Fair Housing, with links to websites and information about filing fair housing complaints and compliance (federal, state, and local entities); Develop online survey to determine the public's knowledge of fair housing laws, means of redress, and levels of perceived discriminatory practices by providers. • Provide fair housing education as part of homebuyer education offered in the jurisdiction, community, and job fairs. • Providing fair housing training to the Planning & Zoning Board and all employees and develop appropriate training modules and schedules. **Actions Undertaken:** The City actively works with HOPE Inc. to provide fair housing education and training and to investigate potential housing discrimination.
Violations of federal, state, and local fair housing laws in the jurisdiction, with	**Issue and Impact:** Frequent violations of fair housing laws, particularly discrimination against persons with disabilities, limit access to accessible housing and essential accommodations. These violations contribute to housing instability, reduce independence, and deepen biases for individuals with disabilities. Persistent

significant representation of complaints of discrimination by persons with disabilities.	discrimination also increases legal risks for housing providers and local governments, potentially leading to lawsuits and loss of federal funding. Strengthening enforcement, expanding accessibility initiatives, and increasing awareness of fair housing rights are critical to ensuring housing opportunities. **Remedial Actions:** • Develop referral process for Fair Housing Complaints that includes contact information to all private and public enforcement agencies. • Provide fair housing education and training to housing providers (including condominium associations) to foster compliance with federal, state, and local laws. • Consider adoption of a local Fair Housing law "substantially equivalent" to the Federal Fair Housing Act. • Continue to participate in the Regional Sustainable Communities Initiative and promote the need for county-wide cooperation to eliminate barriers to fair housing choice and mechanisms to make fair access to housing a reality. • Review of zoning and building codes to identify potential fair housing issues. • Institute a testing program to examine and eradicate housing discrimination. **Actions Undertaken:** The City actively works with HOPE Inc. to provide fair housing education and training and to investigate potential housing discrimination.
Fair Lending Disparities	**Issue and Impact:** Fair lending disparities result in limited access to homeownership and financial resources for marginalized communities, particularly people of color and low-income households. Discriminatory lending practices, such as higher interest rates, loan denials, and predatory lending, widen the racial wealth gap and contribute to housing instability. These disparities reinforce segregation, reduce economic mobility, and weaken community investment. Addressing these issues requires stronger fair lending enforcement, increased financial education, and policies that promote access to credit. **Remedial Actions:** • Educate residents through First-time Homebuyer Workshops on the identification of predatory lending practices and where to receive assistance if victimized by predatory lending practices. • Provide financial support for anti-predatory lending initiatives.

	• Require and monitor annual reports from lenders participating in County's housing programs that compare all home loan decisions (originations, approvals, denials) sorted by race/ethnicity. • Initiate and support mass media campaigns promoting fair lending, including but not limited to, print ads, public service announcements, and community forums on cable TV and the County's website.

Table 33: Source: Fort Lauderdale Analysis of Impediments

VII. IMPEDIMENTS TO FAIR HOUSING CHOICE

Barriers that prevent individuals, particularly those from protected classes, from accessing safe, affordable, and quality housing are impediments. These impediments can arise from a variety of factors, including discriminatory practices, economic disparities, limited affordable housing options, and systemic segregation. This section seeks to identify and examine the specific obstacles that residents face in their pursuit of housing opportunities, with particular attention to how these barriers disproportionately impact racial minorities, individuals with disabilities, families with children, and other vulnerable groups. By understanding these challenges, the city can better address biases and work towards creating a housing environment that provides access and opportunities for all.

A. Impediment 1: Discriminatory Practices and Accessibility Barriers for Individuals with Disabilities in Housing

Persistent violations of fair housing laws, particularly in relation to individuals with disabilities, create significant barriers to housing opportunities. These violations include the failure to provide reasonable accommodations, inadequate accessibility in housing units, and discriminatory practices by landlords and property managers. As a result, people with disabilities are often unable to access safe, affordable, and suitable housing. This ongoing discrimination contributes to absence of people with disabilities in the housing market, reinforcing cycles of exclusion for individuals with disabilities. Such practices violate both federal and state protections, leaving vulnerable populations without adequate recourse and hindering their ability to live independently and integrate fully into their communities.

This impediment highlights how discriminatory practices in housing perpetuate disparities for people with disabilities, limiting their access to housing and reinforcing broader social biases.

According to the Broward County Human Rights Division[5], which handles fair housing complaints in the region, there have been numerous cases of discrimination based on race, familial status, disability, and other protected classes. In their most recent report, the division noted that disability-related complaints made up a significant portion of the total discrimination cases filed in Broward County, including Fort Lauderdale. These complaints often involve issues like the refusal of reasonable accommodations or modifications for individuals with disabilities and inaccessible housing options.

A 2018 report from the Florida Commission on Human Relations[6] indicated that Broward County had received a substantial number of housing discrimination complaints, with disability being one

---

[5] Broward County Human Rights Division. (2020). *Annual Report on Fair Housing Complaints*. Retrieved from www.broward.org/HumanRights

[6] Florida Commission on Human Relations. (2019). *Annual Fair Housing Report*. Retrieved from www.fchr.myflorida.com

of the most common bases for complaints. Fort Lauderdale, as the county's largest city, accounts for a large share of these cases. The report found that people with disabilities faced discrimination in rental markets due to issues like the refusal to allow service animals or to make necessary modifications to housing units.

Contributing Factors

- Insufficient enforcement of fair housing laws and lack of awareness among housing providers regarding the rights of individuals with disabilities.
- More than half (39) of all fair housing complaints filed with HUD were based on disability for the City of Fort Lauderdale. All complaints were due to a failure to make reasonable accommodations and refusal to modify housing to meet accessibility needs.
- Discriminatory attitudes that result in denial of housing opportunities for people with disabilities.
- Lack of Accessible Housing for Individuals with Disabilities: Many properties in Fort Lauderdale are not built with accessibility in mind, making it more difficult for people with disabilities to find housing that suits their needs. This can result in discrimination when landlords fail to accommodate individuals who require modifications or refuse to allow necessary changes to the property.

Recommendations

- Expand Education on Disability Rights and Fair Housing Laws: Provide targeted education and training for landlords, property managers, and housing developers about the specific needs of individuals with disabilities. Training should include understanding the requirements for reasonable accommodations, modifications, and accessible design under the Fair Housing Act and other related laws.

- Increase Accessibility in Housing Development: Encourage the construction of more accessible housing units by offering incentives such as tax credits, grants, or zoning allowances to developers who build or retrofit homes with disability-friendly features like wider doorways, ramps, and accessible bathrooms. This ensures that people with mobility issues can find suitable housing.

- Establish a Clear Process for Requesting Accommodations and Modifications: Streamline the process for individuals with disabilities to request accommodations or modifications to their living spaces. Housing providers should be required to make these requests easy to submit and ensure they are handled promptly and without unnecessary barriers.

- Strengthen Local Enforcement of Disability Protections in Housing: Increase the capacity of local fair housing agencies to investigate and address discrimination complaints from individuals with disabilities. Ensure there are clear and accessible mechanisms for filing complaints and that these complaints are taken seriously, with timely investigations and resolutions.

- Increase Public Awareness of Disability Rights in Housing: Launch community outreach campaigns to educate individuals with disabilities about their rights under fair housing laws and how to report discrimination. This includes ensuring that people with disabilities know how to access legal resources or assistance if they face housing discrimination.

- Create Incentives for Accessibility Modifications: Offer financial assistance or subsidies to landlords who make modifications to their properties to accommodate tenants with disabilities. This could include grants or low-interest loans for installing ramps, wider doorways, or other accessibility features in rental units.

- Implement Regular Audits and Testing for Accessibility Compliance: Conduct regular audits of housing units in the area to ensure they meet accessibility standards. This could involve "mystery shopper" testing to identify discriminatory behaviors and inaccessible units, helping to enforce compliance with the law.

- Require Comprehensive Design in Public Housing Projects: Ensure that all new public housing projects include design features to accommodate individuals with disabilities. This means that accessibility should be a fundamental part of the design and not an afterthought, ensuring equal access for everyone.

B. Impediment 2: Discriminatory Practices in Rental and Sales Markets

In Fort Lauderdale, discriminatory practices and accessibility barriers in housing continue to impact protected classes, including individuals with disabilities, racial and ethnic minorities, families with children, and other vulnerable groups. Discrimination based on race, disability, familial status, and other protected classes continues to affect access to housing in Fort Lauderdale. Many individuals encounter bias in the rental and home-buying process, such as being steered away from certain neighborhoods, being denied housing, or being subjected to different terms or conditions based on their protected status.

These issues create significant barriers to housing access for protected classes, limiting their opportunities for safe, affordable, and comprehensive housing. Additionally, inconsistent enforcement of fair housing laws and a lack of resources for individuals to report violations contribute to the persistence of these barriers in the Fort Lauderdale area.

According to HUD data[7], Florida consistently ranks among the states with the highest number of fair housing complaints. A significant portion of these complaints come from the Fort Lauderdale area, with disability and racial discrimination being common issues. For example, in 2019, HUD handled several complaints in Fort Lauderdale involving racial discrimination, where Black applicants were steered to certain neighborhoods based on their race, which is a violation of the Fair Housing Act.

---

[7] U.S. Department of Housing and Urban Development. (2019). *Fair Housing Trends Report*. Retrieved from www.hud.gov

The FHEO reports[8] that Fort Lauderdale has a history of challenges related to discrimination, particularly in rental housing markets. A 2018 report indicated familial status discrimination, where families with children were denied access to housing or subjected to stricter rental terms than families without children.

A study[9] conducted by the University of Miami found that housing discrimination is a pervasive issue in South Florida, including Fort Lauderdale. The study focused on the steering of minority families to certain neighborhoods, a practice where real estate agents or landlords' direct individuals to neighborhoods based on their race or ethnicity rather than their preferences.

Contributing Factors

- Implicit Bias and Stereotypes: Landlords, property managers, and real estate agents may unintentionally hold biases or stereotypes about certain protected classes, such as racial minorities, individuals with disabilities, or families with children. These biases can influence decisions about who is offered housing, often leading to discriminatory practices in the rental or sales process.

- Lack of Fair Housing Education and Training: Many housing providers in Fort Lauderdale may lack adequate training on fair housing laws and their obligations under the Fair Housing Act. Without proper education, these individuals may unknowingly engage in discriminatory behavior or fail to provide equal treatment to all prospective tenants or buyers, perpetuating bias.

- Steering and Discriminatory Marketing: In some cases, real estate agents or landlords may engage in "steering" — directing potential buyers or renters to certain neighborhoods based on their race, disability status, or familial situation. Additionally, discriminatory advertising practices may target certain groups, either overtly or subtly, leading to different housing opportunities.

- Affordable Housing Shortages: Limited affordable housing options, particularly in certain areas, can exacerbate discrimination. Racial minorities and low-income families, including those with disabilities, may struggle to find affordable housing, which creates a market environment where landlords or sellers are more likely to engage in discriminatory practices to preserve their preferred tenant demographic.

- Housing Segregation and Historical Bias: Fort Lauderdale, like many other cities, may have a history of housing segregation that continues to influence modern-day housing patterns. Historical redlining, discriminatory zoning laws, and racially restrictive covenants have left

---

[8] U.S. Department of Housing and Urban Development. (2018). *Fair Housing and Equal Opportunity (FHEO) Annual Report*. Retrieved from www.hud.gov
[9] Smith, A., & Roberts, J. (2018). *Discrimination in South Florida Housing Markets: A Study of Racial and Disability Disparities*. University of Miami, Department of Urban Studies.

certain neighborhoods with predominantly minority populations, which can contribute to continued racial and economic disparities in housing access.

Recommendations

- Increase Education and Training for Housing Providers: Implement regular training programs for landlords, property managers, and real estate agents to raise awareness about fair housing laws, reasonable accommodations, and the rights of individuals with disabilities and other protected classes. This can help reduce unintentional discrimination and promote better understanding of legal obligations.

- Strengthen Enforcement of Fair Housing Laws: Increase local government resources dedicated to investigating and addressing fair housing violations. Strengthening the enforcement of existing laws will hold violators accountable and deter discriminatory practices.

- Expand Accessible Housing Options: Encourage the development and modification of more accessible housing units, especially for individuals with disabilities. This can include incentivizing builders to incorporate universal design principles in new developments or offering financial support for retrofitting existing buildings to be more accessible.

- Implement Fair Housing Audits and Testing: Conduct regular fair housing audits and mystery shopping to identify and address discriminatory practices in the housing market. This proactive approach can help uncover hidden discrimination and guide corrective action.

- Promote Community Awareness and Reporting: Establish accessible and anonymous reporting mechanisms for individuals to file complaints of discrimination. Additionally, create public awareness campaigns to inform residents about their housing rights and how to report violations.

- Incentivize Affordable Housing for Protected Classes: Offer tax incentives or subsidies to developers who build affordable housing specifically targeted toward protected classes, including individuals with disabilities, minorities, and families with children, to ensure more housing options.

- Strengthen Partnerships with Advocacy Groups: Collaborate with local advocacy organizations, such as disability rights groups and fair housing advocates, to raise awareness and support individuals who experience discrimination. These partnerships can also aid in identifying trends and areas where additional protections are needed.

C. Impediment 3: Economic Disparities and Housing Affordability:

Fort Lauderdale faces high housing costs relative to local incomes, particularly in certain neighborhoods, which disproportionately affects low-income families, racial and ethnic minorities, and individuals with disabilities. This affordability crisis contributes to different access to housing, with certain groups facing greater difficulty securing safe, affordable homes.

Fort Lauderdale, like many urban areas in Florida, has seen a sharp rise in housing costs over the past decade. According to the Broward County Housing Authority, the average rent for a 2-bedroom apartment in the area has increased significantly, outpacing wage growth in the region. The monthly median rent in Fort Lauderdale rose from $1,057 in 2013 to $1,776 in 2023 (growth of 68.0%). During this same period, the annual median family income in Fort Lauderdale rose from $57,783 to $93,224 (growth of 61.3%). As you can see rental cost slightly outpaced the growth in income further widening the affordability gap. The standard affordability threshold is that housing should not cost more than 30% of a household's monthly income. Many families in Fort Lauderdale, particularly racial minorities, and those with disabilities, fall well below this threshold, making housing unaffordable for them.

High rents in relationship to the earnings of average workers put housing affordability out of reach for many. Housing is the largest monthly cost for most households. Owners and renters with a severe cost burden are at risk of homelessness. Cost-burdened households that experience a financial setback often must choose between rent and food or rent and health care for their families or face eviction or foreclosure.

A moderately cost burdened renter household spends between 30 and 49.9% of their household income on gross rent (defined as monthly rent plus utilities expenses). A severely cost burdened renter household spends 50% or more of their household income on gross rent. In Fort Lauderdale, the share of renter households that are moderately or severely cost burdened decreased from 56.6% in 2018 to 54.5% in 2023 indicating that affordability problems are improving (ACS 2018-2022). The share of renter households in Fort Lauderdale that were moderately or severely cost-burdened in 2023 (54.5%) was lower than the share in the Miami-Fort Lauderdale-West Palm Beach, FL Metro Area, (59.8%), but higher the share in the United States, (46.9%)., further illustrating the extent of the affordability issue.

Across the U.S. there are substantial disparities in rental cost burdens by race and ethnicity. According to Census PUMS[10] data, In Fort Lauderdale, Black households are more likely to be severely cost burdened than their White counterparts. The incidence of housing cost burdens is generally highest for unassisted renter households with the lowest incomes, a key reason why federal housing vouchers and federally funded public housing are targeted primarily toward extremely low-income renters. In Fort Lauderdale, renter households with incomes of $35,000 - $50,000 had the highest incidence of cost burden in 2023 (91.5%). A high proportion of cost

---

[10] Distribution of Renter Households and Affordable Rental Units by Income, Share of Renter Households Moderately or Severely Cost Burdened by Race/Ethnicity, Severely Crowded Households, by Race/Ethnicity, 2020 US Census Bureau

burdened renters can indicate that certain groups must dedicate a greater portion of their income to housing as opposed to other resources.

Contributing Factor

- The Broward County Housing Authority has reported challenges related to the affordability and accessibility of housing for low-income and minority residents in Fort Lauderdale. Their annual reports highlight the growing gap between affordable housing supply and demand in the region, and they point to the difficulties faced by minority families and people with disabilities in finding housing that is both affordable and accessible.

- As new developments target higher-income renters and buyers, the available stock of affordable housing for low-income residents becomes even more scarce.

- Increased rents and home prices are a major contributor to housing affordability issues. Developers often build luxury apartments or condominiums, which leads to higher rents in the overall market.

- Wage stagnation for low- and middle-income workers has not kept pace with rising costs, including housing costs. Many residents struggle to afford housing as wages have increase at a slower pace than rent costs, especially in industries that typically employ low-income individuals, such as retail, service, and hospitality.

- Income differences between different racial and ethnic groups exacerbates disparities in housing access. For instance, Black and Hispanic households often face lower income levels than their white counterparts, reducing their ability to afford housing in many areas, particularly in neighborhoods that are undergoing gentrification.

Recommendations:

Increase Affordable Housing Supply

- Build More Affordable Housing Units: Invest in the development of more low-income housing to meet the growing demand. This can be done through government subsidies, incentives for private developers, and expanding public housing.

- Incentivize Developers: Offer tax credits or zoning changes to developers who build affordable housing or include affordable units in new developments. The Low-Income Housing Tax Credit (LIHTC) program is one example that can be expanded and better utilized.

Address Discriminatory Practices in Housing

- Enforce Fair Housing Laws: Strengthen the enforcement of Fair Housing Act protections to prevent discrimination based on race, disability, familial status, and other protected classes. This includes addressing housing discrimination in rental and home-buying markets.

- Promote Awareness and Education: Conduct public awareness campaigns to educate both tenants and landlords about Fair Housing laws, how to identify discriminatory practices, and how to report violations.

- Provide Legal Support: Expand access to legal services for renters facing housing discrimination, eviction, or exploitation by landlords.

Support Gentrification Mitigation Strategies

- Develop and enforce policies that protect existing residents from being displaced due to rising rents in gentrifying neighborhoods. This could include community land trusts, which help communities retain ownership of their land, or policies that prioritize affordable housing development in gentrifying areas.

- Allocate funds to preserve existing affordable housing stock, including older apartment buildings or homes at risk of being renovated or demolished for higher-end developments.

- Offer financial incentives to property owners to maintain affordable rents and make necessary repairs to their buildings instead of converting them into higher-income units.

Promote Economic and Income Growth

- Increase Financial Literacy Programs: Expand programs that provide financial education and homeownership support for low-income communities, helping families build credit, savings, and eventually purchase homes.

- Support Job Training and Economic Development: Provide resources for job training and economic development in underserved areas. This includes improving access to education, vocational programs and employment opportunities in high-demand sectors.

Strengthen Housing Assistance Programs

- Increase Funding for Housing Vouchers: Expand access to housing choice vouchers to allow low-income families to find housing that fits their needs. The Housing Choice Voucher Program helps families afford rent in the private market by subsidizing a portion of their rent.

- Eviction Prevention Programs: Strengthen eviction prevention measures such as rent subsidies, emergency rental assistance, or legal support for renters facing eviction. This helps reduce housing instability and prevent people from losing their homes.

- Increase Support for Homeless Services: Expand programs that assist homeless individuals and families in securing permanent, affordable housing.

D. Impediment 4: Racial and Ethnic Segregation in Housing - Dissimilarity Index

Fort Lauderdale, like many cities in the U.S., experiences significant racial and ethnic segregation in housing. This segregation is measured using the Dissimilarity Index, which quantifies the degree to which different racial or ethnic groups are distributed across neighborhoods in comparison to others. A high dissimilarity index indicates that certain racial or ethnic groups are concentrated in specific neighborhoods, often with limited opportunities to integrate into other

areas. In Fort Lauderdale, disparities in housing patterns persist along racial lines, particularly with Black, Hispanic, and White populations.

The Dissimilarity Index in Fort Lauderdale highlights a separation in where different racial and ethnic groups live, often due to factors like historical redlining, discriminatory lending practices, and different access to housing opportunities. The result is that minority groups tend to live in neighborhoods with lower resources, fewer economic opportunities, and less investment, while predominantly white neighborhoods benefit from better access to schools, healthcare, and employment opportunities. This contributes to continued segregation, limiting access to quality housing for racial minorities and exacerbating long-standing biases.

Contributing Factors:

- Limited Housing Choice: High dissimilarity scores mean that people of different races and ethnicities are not able to freely choose where they live, which restricts their access to quality housing and increases racial and economic disparities.
- Different Access to Resources: Segregation in housing often leads to segregated schools, poorer healthcare outcomes, and reduced employment opportunities, all of which disproportionately affect Black, Hispanic, and other minority communities in Fort Lauderdale.
- Continued Economic Segregation: Racially segregated neighborhoods often correlate with economic segregation, making it harder for lower-income communities to access wealth-building opportunities, such as homeownership or quality jobs.
- Perpetuation of Racial Biases: The persistence of segregation through discriminatory practices and systemic biases undermines efforts to reduce racial disparities in housing, education, and wealth.

Recommendation:

To combat racial and ethnic segregation and lower the Dissimilarity Index in Fort Lauderdale, the city should:

- Enforce Fair Housing Laws: Strengthen the enforcement of Fair Housing Act protections to prevent discriminatory practices like redlining, racial steering, and exclusionary zoning.
- Promote Affordable Housing in Neighborhoods: Develop more affordable housing in predominantly white neighborhoods. Ensure that affordable housing policies prioritize a range of all citizens.
- Incentivize Integration: Encourage policies that promote mixed-income communities through tax credits, affordable housing development, and public-private partnerships to reduce segregation.
- Community Outreach and Education: Conduct campaigns to raise awareness about fair housing rights, making sure residents understand how to recognize and report discriminatory practices.

- Address Historical Biases: Work to repair the damage caused by historical practices like redlining by providing targeted investment in historically marginalized neighborhoods and promoting homeownership opportunities for minority communities.

Reducing housing segregation through these measures will help promote a city that ensures all residents in Fort Lauderdale have access to safe, affordable, and quality housing regardless of their racial or ethnic background.

VIII. CONCLUSION

Through this Analysis of Impediments to Fair Housing Choice, several barriers have been identified that restrict the housing choice available to residents of Fort Lauderdale. These barriers may prevent residents from realizing their right to fair treatment under the law. It is imperative that residents know their rights and that those providing housing or related services know their responsibilities. The City will work diligently toward achieving fair housing choices for its residents using the recommendations to address the identified impediments. However, it should be noted that these impediments are largely systemic and will require effort from both private sector and public sector actors to correct. The City has an important role to play but cannot, on its own, bring about the change necessary to remove these impediments to fair housing choices.

The recommendations proposed in this document address impediments relative to the need for fair housing education, the age of housing stock, different distribution of resources, disparities in lending practices, and affordable housing location. Implementation of the recommendations can assist the city in achieving the reality of a region that truly embraces fair housing choices for all its residents.