

CITY OF FT. LAUDERDALE



ANALYSIS OF IMPEDIMENTS

TO FAIR HOUSING CHOICE

HOUSING OPPORTUNITIES PROJECT FOR EXCELLENCE, INC.

SEPTEMBER 2015

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I. INTRODUCTION

A. History and Purpose of the AI

The Federal Fair Housing Act, Title VIII of the Civil Rights Act of 1968, as amended, was passed in order to promote diverse and inclusive communities and to prohibit housing discrimination based on race, color, national origin, religion, sex, familial status, and disability. Section 808(e)(5) of the Act requires the Secretary of the U.S. Department of Housing and Urban Development (the Department) to administer the Department's housing and urban development programs in a manner to affirmatively further fair housing (AFFH). Accordingly, localities that are direct recipients of Community Development Block Grant (CDBG) funds are required by the Consolidated Plan regulations, at 24 CFR Part 91, to certify that it will affirmatively further fair housing. This certification further requires the grantee to undertake Fair Housing Planning which consists of conducting an Analysis of Impediments to Fair Housing Choice (AI) within its jurisdiction, taking actions to overcome the effects of any impediments identified through the analysis, and maintaining records reflecting the analysis and actions taken in this regard. Grantees continue to certify that they will affirmatively further fair housing as a condition of continuing to receive federal funds. Although a grantee's AFFH obligation arises in connection with the receipt of Federal funds, its AFFH obligation is not restricted to the design and operation of HUD-funded programs at the State or local level. The AFFH obligation extends to all housing and housing-related activities in the grantee's jurisdictional area whether publicly or privately funded.¹

Grantees, such as City of Ft. Lauderdale, meet their AFFH obligation by conducting an AI (which identifies those systemic or structural issues that limit the ability of people to take advantage of the full range of housing which should be available to them), developing an Action Plan (with milestones, timetables and measurable results) and implementing strategies that are designed to overcome the impediment to fair housing choice based on the grantees' history, circumstances, and experiences. HUD defines "impediments to fair housing choice" as any actions, omissions, or decisions taken because of race, color, religion, sex, disability, familial status, or national origin which restrict housing choices or the availability of housing choices or any actions, omissions, or decisions which have the effect of restricting housing choices, or the availability of housing choices on the basis of race, color, religion, sex, disability, familial status, or national origin.

On July 8, 2015, the U.S. Department of Housing and Urban Development (HUD) released a final rule on Affirmatively Furthering Fair Housing¹ clarifying and simplifying existing fair housing obligations for HUD grantees to analyze their fair housing landscape and set locally-

¹ U.S. Department of Housing and Urban Development, Office of Fair Housing and Equal Opportunity, *Fair Housing Planning Guide*, Chapter 1, Section 1.2, 1-1

² http://www.huduser.org/portal/sites/default/files/pdf/AFFH_Final_Rule.pdf

determined fair housing priorities and goals through an Assessment of Fair Housing (AFH). Under the new rule, the AFH will replace the AI. The rule creates a streamlined AFH planning process, which will help communities analyze challenges to fair housing choice and establish their own goals and priorities to address the fair housing barriers in their community.

While the final rule will take effect 30 days after publication (July 8, 2015), it will not be fully implemented immediately. The initial AFH needs to be submitted at least 270 calendar days before the start of the program participants' new Consolidated Plan year. The City of Ft. Lauderdale will not be required to complete its AFH until 270 day prior to its 2020-2025 Consolidated planning cycle and until such time, the City is required to comply with existing requirements and conduct this analysis of impediments. Component parts of the AFH are, however, included in this AI to the extent possible.

B. Entity Engaged to Conduct the 2015 Update to Analysis of Impediments

Housing Opportunities Project for Excellence, Inc. (HOPE) is a private fair housing, non-profit, Florida, corporation established in 1988, dedicated to eliminating housing discrimination and promoting fair housing. HOPE's mission is to fight housing discrimination in Miami-Dade and Broward Counties and to ensure equal housing opportunities throughout Florida. HOPE is the only private, full-service fair housing organization in Miami-Dade and Broward counties engaged in testing for fair housing law violations and pursuing the enforcement of meritorious claims. HOPE has completed AIs as consultants to twenty jurisdictions in Florida and has provided Fair Housing Planning services for two decades.

C. Methodology

The methodology in undertaking this Analysis of Impediments to Fair Housing Choice is outlined below:

Project Implementation

- Meeting with the jurisdiction project manager to define public input opportunities/strategies and identifying key departments and individuals for written feedback and interviews
- Review of impediments found in prior AI and actions taken to address identified impediments

Community Data Review

- Collection and review of data/maps available from the U.S. Census and American Community Surveys to compile all relevant demographic, economic, employment and housing market information
- Review of data from the jurisdiction's most recently completed Consolidated and Comprehensive Plans
- Collection and review of various data and maps from local transportation and employment studies

- Analysis of lending data from the Home Mortgage Disclosure Act obtained and processed utilizing LendingPatterns™ (a web-based data mining and exploration tool)
- Review of the Florida Housing Data Clearinghouse database in addition to foreclosure data from the jurisdiction's official website and Realty Trac

Regulatory Review

- Review of information regarding the jurisdiction's current development regulations, planning and zoning regulations, housing and land use policies, and programs that influence housing choice; designed and distributed revised Fair Housing Planning Guide questionnaires to relevant departments of the jurisdiction

Compliance Data Review

- Analysis of available data regarding compliance with local, state and federal Fair Housing Law, including the Home Mortgage Disclosure Act (HMDA), the Fair Housing Act; review of reported fair housing complaints and legal cases involving Fair Housing law

Direct Surveys

- Administration of face-to-face surveys with residents of the jurisdiction and industry stakeholders. The survey was designed to gauge perceptions of housing discrimination, housing issues affecting the jurisdiction, and knowledge of fair housing laws and resolution options.

D. Funding

The project was funded through an administrative contract between the City of Ft. Lauderdale and HOPE. Community Development Block Grant funds were utilized in funding this effort.

E. Fair Housing Planning History

City of Ft. Lauderdale Fair Housing Planning History	
Year	Entity Engaged to Conduct Analysis of Impediments to Fair Housing Choice
1996	Carras Community Investment, Inc.
2005	Housing Opportunities Project for Excellence (HOPE), Inc.
2010	Carras Community Investment, Inc.
2015	Housing Opportunities Project for Excellence (HOPE), Inc.

In May of 2010, the City contracted with Carras Community Investment, Inc., to provide an Analysis of the Impediments for the City. The following were the impediments identified:

Identified Impediments 2010

- Impediment #1: Years of segregated development patterns
- Impediment #2: The concentration of affordable housing
- Impediment #3: The prevalence of NIMBYism
- Impediment #4: Poor ethnic and race relations
- Impediment #5: The lack of affordable housing options
- Impediment #6: The location of affordable housing
- Impediment #7: The scarcity of 4+ bedroom dwellings
- Impediment #8: The limited accessibility of residences
- Impediment #9: The deterioration of older housing
- Impediment #10: The concentration of foreclosures
- Impediment #11: The lack of upward mobility
- Impediment #12: Widespread job loss
- Impediment #13: Language barriers
- Impediment #14: The fragmented structure of government
- Impediment #15: The lack of a dedicated source of funding for housing activities
- Impediment #16: The absence of a comprehensive, regional transit system
- Impediment #17: Real estate professionals' failure to comply with fair housing laws
- Impediment #18: The prevalence of predatory lending
- Impediment #19: Discrimination in mortgage lending
- Impediment #20: The inability to access credit

Actions Taken in Response to Identified Impediments in the 2010 AI

The City of Ft. Lauderdale has made significant effort over the past five years to further fair housing through education and training. The Community Development Division continues to fund Fair Housing Education & Outreach throughout the county to inform the general public, including community groups, grassroots organizations and special needs populations (such as disability advocacy groups) about the rights conferred by federal, state, and local fair housing laws. Specialized fair housing workshops are designed to educate the participants about fair housing laws, how to recognize discriminatory housing practices, and the avenues of redress available to them. The project benefits persons denied access to the housing of their choice because of their race, color, religion, national origin, sex, disability, familial status, age, marital status, sexual orientation, gender expression, gender identity, or political affiliation. Fair Housing brochures have been developed to educate the public regarding their rights under

the Federal Fair Housing law, Title VIII of the Civil Rights Act of 1968 and Broward County's Human Rights Ordinance.

The City of Ft. Lauderdale contracted HOPE in FY 2010-2011, FY 2011-2012, FY 2012-2013, FY 2013-2014 and FY 2014-2015 to conduct fair housing education and outreach activities. The activities include, but are not limited to the following:

Fair Housing Activity	Outcome
Fair Housing presentations in specified census tracts (414.00, 415.00, and 416.00) to educate residents on their rights regarding equal access to housing opportunities.	Participant understanding of the Federal Fair Housing Act of 1968 and the federal, state, and local protected classes it covers.
To educate specified population about housing provider practices and transactions that violate the Federal Fair Housing Act of 1968, and recognize warning signs of discrimination.	Participant knowledge of prohibited (discriminatory) actions in housing-related transactions and awareness of phrases and actions that may indicate hidden discrimination.
To educate specified population on predatory lending: Review common strategies used to perpetrate unethical transactions; make known groups and communities commonly preyed upon, and learn traits of predatory lending scams.	Participant recognition of predatory lending practices and how not to fall prey to lending scams.
Arm specified population with resource information (HOPE brochure, predatory lending brochure, and Help Line information) to report suspicions of housing discrimination and/or predatory lending.	Participant knowledge of where to report fair housing discrimination and predatory lending practices.

An Analysis of Impediments Summary Matrix outlining the City's achievements is provided in Appendix A.

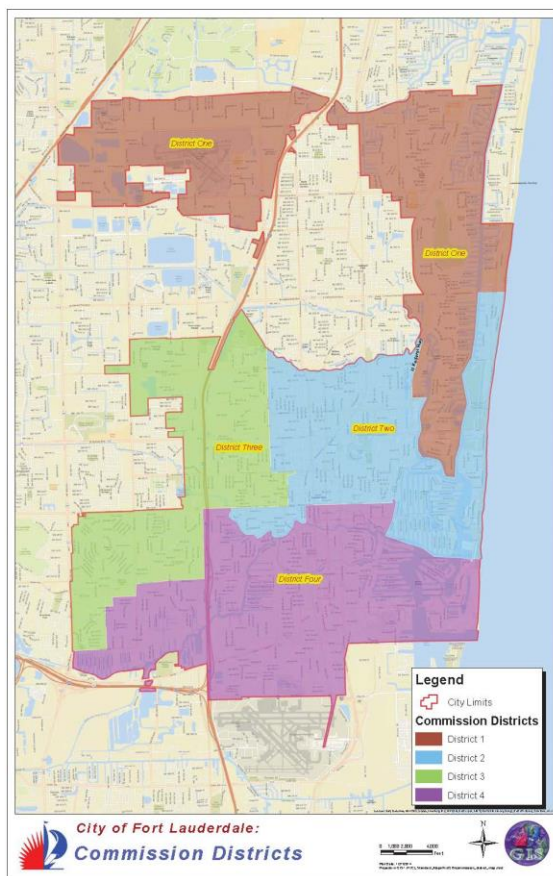
The City also includes Fair Housing in its workshop for potential sub-recipients of its housing related programs receiving federal funding on an annual basis.

Fair Housing Education & Outreach Funded by the City of Ft. Lauderdale

Fiscal Year/CDBG Fair Housing Grant Term	Number of City of Ft. Lauderdale Residents Participating
May 1, 2010 - September 30, 2010	74
April 1, 2011 - September 30, 2011	138
October 1, 2011 - September 30, 2012	241
October 1, 2012 - September 30, 2013	348
October 1, 2014 – August 31, 2015*	327

II. JURISDICTIONAL AND COMMUNITY PROFILE

A. History & Government Structure



The City of Fort Lauderdale was incorporated on March 27, 1911. Encompassing more than thirty-three square miles, the city is situated on the southeast coast of Florida, centrally located approximately twenty-three miles north of Miami and forty-two miles south of Palm Beach. The City of Lauderdale is the seventh largest city in Florida and the of largest Broward County's thirty-one municipalities. Fort Lauderdale, with a population of over 175,000 people, has the feel of a city much larger in size, serving as the business, cultural, governmental and financial center of a county with a population of over 1.8 million people.

The City of Fort Lauderdale has a Commission-Manager form of government. The Commission is composed of four district commissioners and the mayor. There are thirty-one jurisdictions in Broward County, each with its own form of government. *Source: City of Ft. Lauderdale's official website*

Fair Housing Implication(s):

Government officials should be sufficiently familiar with the fair housing laws and how those laws affect (or should affect) its programs/services and the impact on the jurisdiction. The receipt of federal financial assistance from U.S. HUD indicates the need for the governing body of the jurisdiction to receive training to ensure that the City's mandated obligation to affirmatively further fair housing extends to all housing and housing-related activities in its jurisdiction, whether publicly or privately funded. A formal cooperative structure by jurisdictions in Broward County would encourage area-wide solutions to fair housing problems. Municipalities should work together to ensure fair housing opportunities for all residents in Broward.

B. Population

The City's population, according to the most-recent U.S. Census 2010-2014 estimates, is 176,013 which represents a 6.0% increase since 2000. There are currently 71,749 households, representing an increase of 4.8% since 2000.

The population is 50.9% White, non-Hispanic, making the minority percentage of the population 49.1%. The largest minority group in the City is Black, non-Hispanic, representing 30.9% of the total population. The second largest minority group is Hispanic at 14.9%. Since 2000, the White, non-Hispanic, population has decreased by 2.6%, the Black population has increased by 23.9%, and the Hispanic population has increased by 81.2%.

Change in City of Ft. Lauderdale Population by Race/Ethnicity

	Total Population	Non-Hispanic White	Non-Hispanic Black	Hispanic
1980	153,266	114,116 74.5%	31,471 20.5%	6,402 4.2%
1990	149,377	96,286 64.5%	40,802 27.3%	10,681 7.2%
2000	152,397	87,577 57.5%	47,272 31%	14,406 9.5%
2010	165,521	103,675 62.6%	51,240 31.0%	22,752 13.7%

Ft. Lauderdale has a significantly higher percentage of foreign-born residents than the United States as a whole; the 2000 census data indicated that 21.7% of the city's population was foreign-born. Of foreign-born residents, 69.2% were born in Latin America and 17.3% were born in Europe, with smaller percentages from North America, Africa, Asia, and Oceania. In 2000, Ft. Lauderdale had the twenty-sixth highest percentage of Haitian residents in the US, at 6.9% of the city's population.

Like South Florida in general, Ft. Lauderdale has many residents who can speak languages other than English. As of 2000, 75.6% of the population spoke only English at home. Speakers of only Spanish at home were 9.4%, Haitian Creole 7.5%, French 2.0%, Portuguese 1.0% and Italian 0.8% of the population.

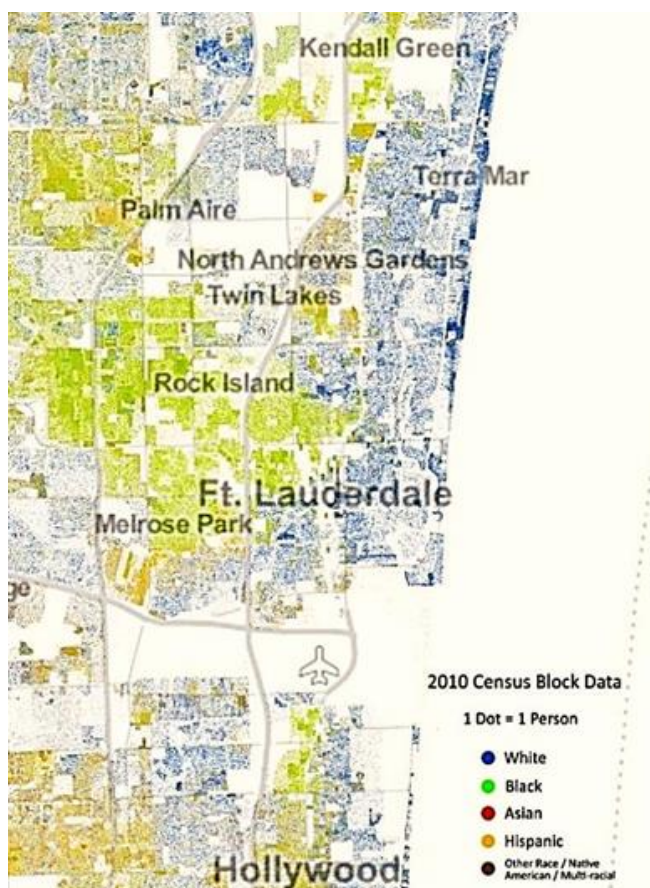
The city, along with adjacent small cities Oakland Park and Wilton Manors, is known for its large LGBT community and has one of the highest ratios of gay men and lesbians. The 2010 Census captured 2,677 same-sex couples in Ft. Lauderdale².

² <http://miamiherald.typepad.com/gaysouthflorida/2011/09/the-census-confirms-it-wilton-manors-is-one-of-the-united-states-gayest-places.html>

Fair Housing Implication(s):

The increasing population indicates the need for on-going educational efforts in the jurisdiction. The presence of a significant Hispanic population and persons who are foreign born indicate the need for culturally competent, multi-lingual fair housing information and services.

C. Geographic Segregation of Racial Groups

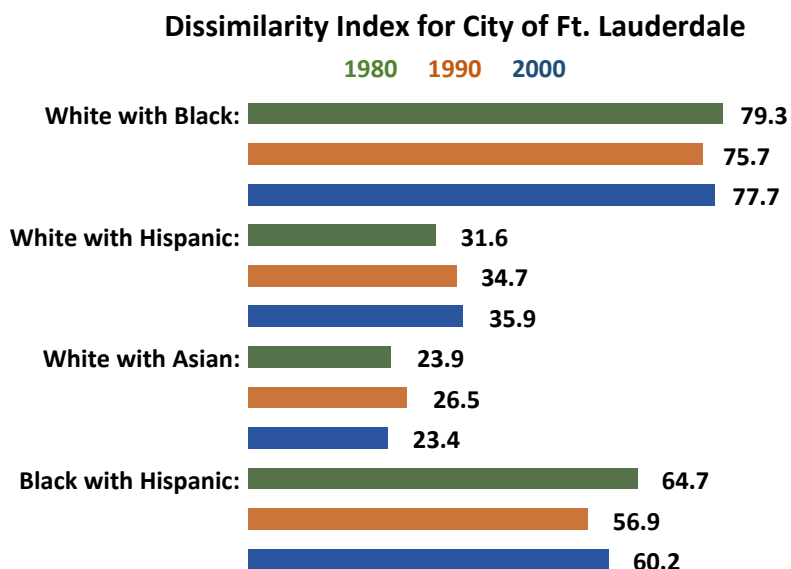


Racial Dot Map of the City of Ft. Lauderdale

The [Racial Dot Map](#)¹ from the Weldon Cooper Center for Public Service at the University of Virginia provides an accessible visualization of geographic distribution, population density, and racial diversity of the American people in every neighborhood in the entire country. The map displays dots, one for each person residing in the United States at the location they were counted during the 2010 Census. Each dot is color-coded by the individual's race and ethnicity. The following five racial categories are represented by the dots: non-Hispanic White, non-Hispanic Black, non-Hispanic Asian, Hispanic or Latino, and a category for all other racial categories including the multiracial identifications. The sum of all five categories equals the total population. All of the data displayed on the map are from the U.S. Census Bureau's 2010 Summary File 1 dataset made publicly available through the [National Historical Geographic Information System](#). The data is based on the "census block," the smallest area of geography for which data is collected (roughly equivalent to a city block in an urban area).

The dissimilarity index is a tool utilized in measuring levels of segregation by indicating whether one particular group is distributed across census tracts in a metropolitan area in the same way as another group. The index assigns values that range from 0 to 100. A high value on an index of dissimilarity indicates that two groups tend to live in different census tracts. A value of 60 or higher is considered very high in that 60% or more of one group would have to move to a different census tract in order for the two groups to be equally distributed. Values of 50 to 40 are typically considered to be a moderate level of segregation. Values of 30 or below are considered to be fairly low levels of segregation.

As indicated by the chart below, the level of segregation between Whites and Blacks remained high from 1980 to 2000. A slight improvement was realized between 1980 and 1990, however, the level of segregation increased slightly from 1990 to 2000. From 1980-2000, the levels of segregation among Whites with Hispanics has remained fairly low with levels of dissimilarity ranging from 31.6 to 35.9. In 1980, high levels of segregation also existed for Blacks with Hispanics with index of dissimilarity value of 64.7. The level dropped to a moderate level of 56.9 in 1990, but returned to a level of 60.2 in 2000.



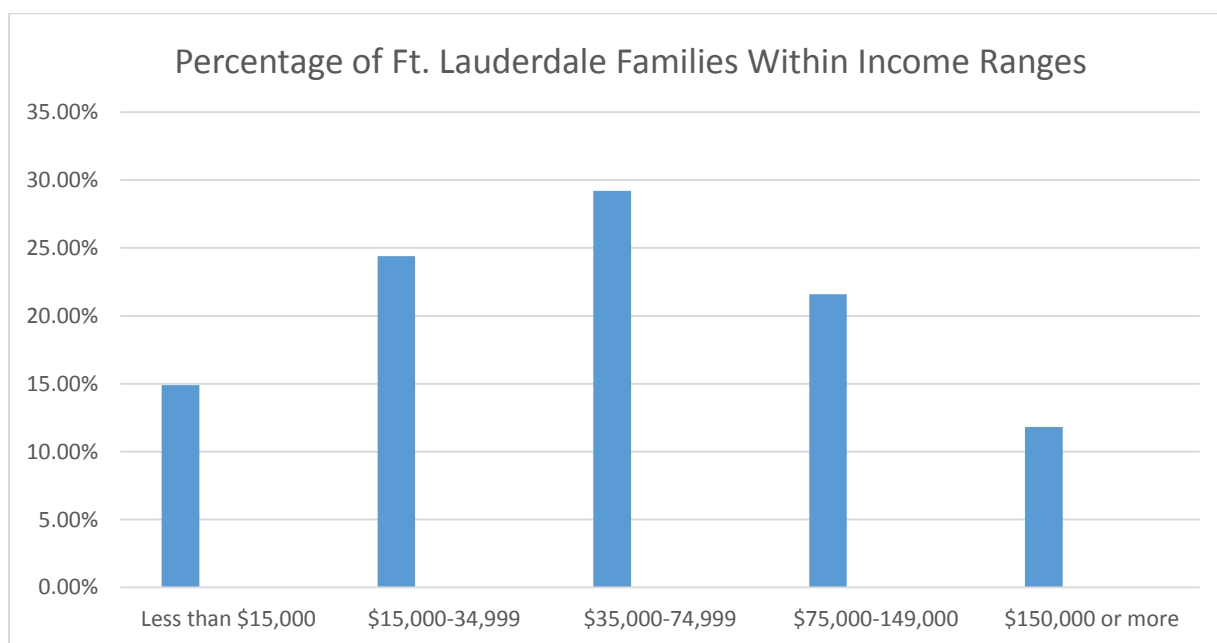
Source: <http://mumford.albany.edu/census/WholePop/CitySegdata/1224000City.htm>

Based on a ranking of Florida cities by White/Black Dissimilarity Indices based on Census 2000 data³, the City of Ft. Lauderdale ranked third as having the highest level of segregation between Whites and Blacks in Florida with a dissimilarity index of 80.5. The City of Pompano Beach, part of the same metropolitan statistical area as the City of Ft. Lauderdale, ranked second with a dissimilarity index of 80.8. A total of seventy-six Florida cities were included in the ranking.

³ http://www.censuscope.org/us/s12/rank_dissimilarity_white_black.html

D. Income

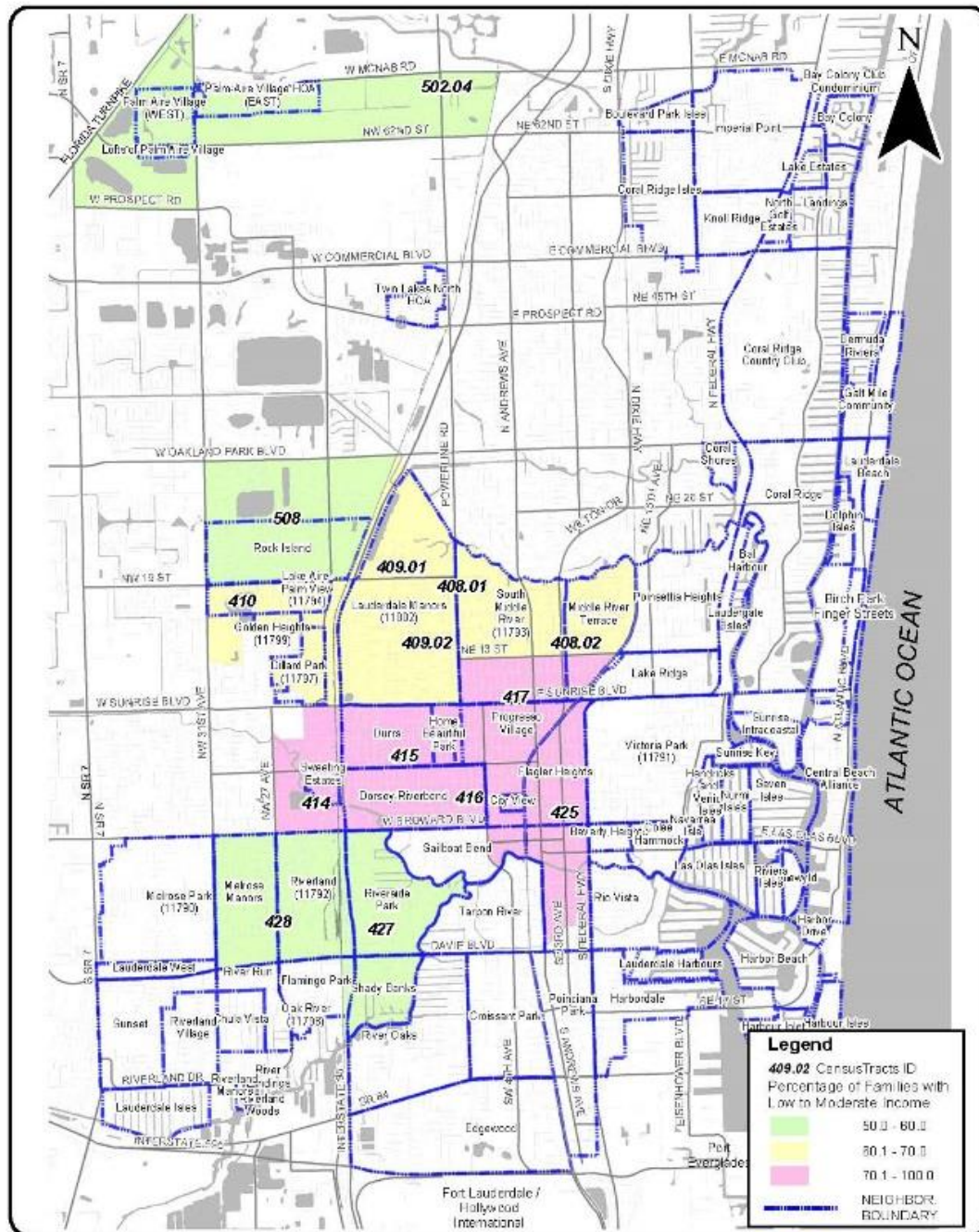
According to the 2009-2013 American Communities Survey 5-Year Estimates, the City of Ft. Lauderdale's median household income is \$49,119. The prevalence of families with related children whose incomes were below poverty was estimated to be 25.2% of the population, with 8.9% of city families earning less than \$10,000, 6.0% \$10,000-\$14,999, 11.4% earning \$15,000-\$24,999, and 11.0% earning \$25,000-\$34,999 and 13.3% earning \$35,000-\$49,999 per year. The percentage of families with annual incomes between \$50,000-\$74,999 was 15.9%, 10.4% of city families earned \$75,000-\$99,999, 11.2% earned \$100,000-\$149,999, 5.2% earned \$150,000--\$199,999 and 6.7% earned \$200,000 or more.



Each year, the US Department of Housing and Urban Development (HUD) updates its income limits for various Metropolitan Statistical Areas around the United States and these income limits are one of the factors use to determine the eligibility of applicants to HUD housing programs within subject areas. HUD assigns the following names to designate the income limits of families (by family size) according to the percentage of Area Median Income (AMI) that the household earns:

- Extremely Low Income: \leq 30% of AMI
- Very Low: \leq 50% of AMI
- Low: \leq 80% of AMI
- Moderate: between 80% and 120% of AMI

The following map illustrates Ft. Lauderdale Census Tracts in which 50 to 100% of the resident families earn low to moderate income.



Fort Lauderdale Census Tracts - 2010 Census

Plot Date 9/26/2012 3:00:06 PM

0 0.45 0.9 1.8 Miles



Path: C:\AutoCAD\Projects\Lou\LCensus Tracts 2010\CDBO_Tracts8x11.mxd

E. Employment

The City of Ft. Lauderdale's employed population 16 years and older is primarily employed in management, business, science and art occupations, sales and office occupation, and service occupations. The highest median earnings are in management, business, science and art occupations (\$47,637). The lowest earnings are in service occupations (\$16,607). The median earnings for sales and office occupations is \$28,020.

City of Ft. Lauderdale Civilian employed population 16 years and over (2009-2013 American Community Survey 5-Year Estimates)	80,894
Agriculture, forestry, fishing and hunting, and mining	172
Construction	5,063
Manufacturing	3,825
Wholesale trade	2,959
Retail trade	8,994
Transportation and warehousing, and utilities	4,482
Information	1,721
Finance and insurance, real estate and rental and leasing:	7,301
Professional, scientific, management, administrative, & waste management Services	13,231
Educational services, and health care and social assistance	14,707
Arts, entertainment, recreation, and accommodation and food services	10,125
Other services, except public administration	4,588
Public administration	3,726

Of the population 16 years of age or older, 8.1% were estimated to have been unemployed.

According to the 2007 Census Survey of Business Owners, over 30,000 companies are operating in the City of Ft. Lauderdale. While the major industry in the City traditionally has been tourism, significant effort has been put into diversifying the economic base. The film industry has become an important part of the City's economy, and the area surrounding Executive Airport contains the largest concentration of clean, high-technology industrial operations in South Florida.

Source: City of Ft. Lauderdale 2010-2015 Consolidated Plan and Affordable Housing and Economic Analysis (August 2015)

F. Transportation

According to 2009-2013 American Communities Survey Estimates, 57,052 (72.1%) of workers in the City of Ft. Lauderdale commute to work by car, truck, or van and drive alone. Only 3,629 (4.6%) use public transportation, excluding taxicabs.

Local bus transportation is provided by Broward County Transit (BCT), the county bus system. BCT provides for connections with the bus systems in other parts of the metropolitan area: Metrobus in Miami-Dade County and Palm Tran in Palm Beach County. Tri-Rail, a commuter rail system, connects the major cities and airports of South Florida. Four railroads serve Fort Lauderdale. Florida East Coast Railroad (FEC) and CSX Transportation are freight lines, Amtrak provides passenger service to other cities on the Atlantic coast via the Fort Lauderdale station, and Tri-Rail provides commuter service between Palm Beach County, Broward County (including two stations in Fort Lauderdale), and Miami-Dade County. Broward County is served by three major Interstate Highways (I-75, I-95, I-595) and U.S. Highways such as U.S. 1, US 27 and US 441.

Source: https://en.wikipedia.org/wiki/Fort_Lauderdale,_Florida

III. Housing Profile

A. Housing Stock & Tenure

The City of Fort Lauderdale is a developed urban area, with very little vacant, buildable land available for residential development. According to census data during the decade between 1990 and 2000, the City of Ft. Lauderdale's housing stock grew at an average rate of 3% per year. The City's housing inventory increased by 12,109 units (15%) since 2000, according to the American Community Survey 2009-2013 estimates. Growth in the City's total housing inventory was attributed to an increase in 1-unit, detached unit (single family) structures (6,605 units) and an increase of units in structures with twenty or more units (4,991 units).

City of Ft. Lauderdale Housing Inventory- U.S. Census, ACS 2013, 5-Year Estimates	
1-Unit, Detached	36.9%
1-Unit, Attached	4.9%
2 Units	5.6%
3 or 4 Units	7.5%
5 to 9 Units	6.0%
10 to 19 Units	6.6%
20 or More Units	31.3%
Mobile Homes	1.1%

Boats, RV's, Vans, etc.	0.1%
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According to 2009-2013 5-Year American Community Survey estimates, 71,749 (77.2%) of the City's housing units are occupied. The occupied units are composed of 38,944 (54.3%) owner units and 32,805 (45.7%) renter units. There are currently 21,140 vacant units in the City with an overall vacancy rate of 22.8%. The City's current vacancy rate represents a 71.4% increase (or increase of 8,800 units) since 2000.

Source: City of Ft. Lauderdale Affordable Housing and Economic Analysis (August 2015)

Households by Homeowner/Renter Status and Cost Burden, Fort Lauderdale, 2013

	Amount of Income Paid for Housing		
	0-30%	30-50%	50% or more
Owner	23459	8617	10991
Renter	15179	8037	11181

- The existing home values below are based on the Broward County Property Appraisers' just value.
- The single family home average just value in Ft. Lauderdale in 2014 was \$373109. Statewide, the average just value of a single family home in Florida in 2014 was \$184781.
- The mobile home average just value in Ft. Lauderdale in 2014 was \$43421.
- The condominium average just value in Ft. Lauderdale in 2014 was \$282644.

Home Sales Prices

The average sales price for a single family home was \$527063 in 2014. The median sales price that year was \$308000, compared to a statewide median sales price of \$185000.

Households by Monthly Rent Paid, Fort Lauderdale, 2009-2013

Place	<\$200	\$200-\$299	\$300-\$499	\$500-\$749	\$750-\$999	\$1,000-\$1,499	\$1,500 or More	No Cash Rent	Total
Fort Lauderdale	177	649	921	3381	9215	9810	7275	1377	32805

Source: Florida Housing Data Clearinghouse, Shimberg Center, University of Florida

B. Housing Cost and Affordability

The general definition of housing affordability is the capacity of households to consume housing services and the relationship between household incomes and prevailing housing prices and rents. The standard administered by the Department of Housing and Urban Development and most state agencies is that households should spend no more than 30% of their income on housing costs. Owner and renter households paying excess of 30% of their income on housing costs are considered "cost burdened."

Owner-occupied housing units with a mortgage comprise 62.2% or (23,885 owners) of the City of Ft. Lauderdale's total owner-occupied housing units, according to 2009-2013 5-Year American Community Survey estimates. Of current owner households with at mortgage, 51% pay in excess of 30% of their income on housing costs; up from 37.6% in 2000.

Cost Burden, General

- "Cost-burdened" households pay more than 30% of income for rent or mortgage costs. In 2013, 38826 Fort Lauderdale households (50%) pay more than 30% of income for housing. By comparison, 43% of households statewide are cost-burdened.
- 22172 households in Fort Lauderdale (29%) pay more than 50% of income for housing.

Households by Cost Burden, Fort Lauderdale, 2013

	Amount of Income Paid for Housing		
	0-30%	30-50%	50% or more
Total	38638	16654	22172

Households by Homeowner/Renter Status and Cost Burden, Fort Lauderdale, 2013

	Amount of Income Paid for Housing		
	0-30%	30-50%	50% or more
Owner	23459	8617	10991

Renter	15179	8037	11181
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Households by Income and Cost Burden, Fort Lauderdale, 2013

Household Income as Percentage of Area Median Income	Amount of Income Paid for Housing		
	0-30%	30-50%	50% or more
<=30% AMI	1079	1566	11617
30.01-50% AMI	1696	4015	5168
50.01-80% AMI	5785	4164	2940
80.01+% AMI	30078	6909	2447
Total	38638	16654	22172

Fair Housing Implication(s):

Limited availability of affordable housing allows landlords and owners to be more selective when renting and selling, opening the door to discriminatory housing practices. Publicly funded or subsidized housing opportunities must be affirmatively marketed to ensure availability to residents of all communities.

C. Public and Assisted Housing

The Housing Authority of the City of Fort Lauderdale (HACFL) was created by the City of Ft. Lauderdale in 1938. HACFL is responsible for managing and maintaining public housing units, administering the Section 8 program and other federal programs available to public housing authorities, including family self-sufficiency programs. The HACFL currently manages approximately 195 public housing units, 200 affordable housing units, 1,000 tax credit units, and administers over 2,940 housing choice vouchers. The HACFL, through a subsidiary organization, also has the capacity to issue Bonds for housing development.

The HACFL also has a nonprofit 501(c)(3) organization qualified as a Community Housing Development Organization (CHDO). HACFL's Family Self-Sufficiency Program helps residents achieve independence from all types of governmental assistance by providing opportunities for employment, education, homeownership, counseling, and other social assistance. HACFL's Step-Up Apprenticeship Program provides low-income residents access to

education, job skills, and employment opportunities while working to rehabilitate housing in the community.

Source: <http://www.hacfl.com>

HACFL's Administrative Plan (8/01/2014), Chapter 2, includes a Fair Housing and Equal Opportunity policy includes regarding compliance with Fair Housing and other Civil Rights Related Program Requirements. In general, the policies speak to non-discrimination in the public and housing choice voucher program, reasonable accommodations, physical accessibility, services for persons with limited English proficiency, and the provision of interpretive services. HACFL also has an extensive, written, reasonable accommodation policy that details its established methodology for responding to requests by persons with disabilities. According to HACFL staff, there are no newly initiated or pending court suits involving the tenant application, selection, and assignment policies and procedures of any of these providers since completion of the 2010 AI and HACFL has not been found to be noncompliant with one or more civil rights laws or regulations.

Public Housing

HACFL has two public housing properties. Suncrest Court and Sunnyreach Acres.



African Americans occupy 100% of the units and 95.2% of the units have a female head of household.



Sunnyreach Acres is 93% occupied by African Americans and 78.6% of the units have a female head of household.

There is an extremely high concentration of tenants by race or ethnicity, specifically high concentrations of African American tenants. Changes to HACFL's tenant selection and assignment plan (TSAP) would be an example of an initiative that could be considered specifically to desegregate these developments.

There is no indication that HACFL's tenant selection policies and procedures exclude or limit the participation of persons with disabilities in the housing developments they manage.

According to HACFL staff, there are currently eleven accessible units that are fully compliant with Section 504; with all eleven in use. An assessment of the need for housing or other assistance among households with members who are disabled is essential for the development of plans for meeting such needs.

Housing Choice Vouchers

In 2013, approximately 20,000 applications were submitted for the available 2,000 housing choice vouchers. According to an interview conducted with HACFL staff on September 9, 2015, the housing authority's waiting list has had as many as 25,000 people on it. According to the HACFL's director, there Demographic reports for the Housing Choice Voucher program indicate that 86% of the veterans assistance voucher participants are African American and 14% are White. 85% of the Section 8 voucher program participants are African American and 14% are White.

HACFL has an interjurisdictional agreement with Broward County Housing Authority, Deerfield Beach Housing Authority, Pompano Beach Housing Authority, and Dania Housing Authority. Housing choice is expanded by allowing voucher holders to utilize their vouchers in the partner jurisdictions. Voucher recipients can exercise portability. The process by which a family obtains a voucher from one PHA and uses it to lease a unit in the jurisdiction of another PHA is known as portability. HACFL does not discourage or reject applications from lower-income households that do not reside in its jurisdiction by imposing residency or other local preferences

The HACFL's orientation for new voucher recipients includes extensive information about housing areas as required by HUD and the HACFL's policies. This includes portability information regarding other housing authorities including contact numbers, listings of zip codes and areas of high concentration of poverty, as well as affiliation with an online system (gosection8.com) that provides listings of services and amenities in the units listed.

To assist voucher holders with finding suitable housing, HACFL provides briefing information, extensive housing search guidance during the briefing and listings of units available within the entire area where it administers vouchers. The nature of the voucher program being administered by the HACFL, the Housing Choice Voucher Program encourages the clients to move to areas of low concentration of poverty. HACFL encourages certificate and voucher holders, particularly minorities, to look for housing in neighborhoods that are not traditional residential areas for the holder in question as part of the orientation provided to all clients. HACFL also provides a master list of the names and addresses, number of units, and other data on multifamily developments in a metropolitan or other regional area that makes units available to Section 8 participants.

To assist persons with disabilities in locating available accessible dwelling units, HACFL utilizes gosection8.com that allows the HACFL to identify units that are accessible. If necessary, HACFL will request exception payment standards to be able to accommodate a person with

disabilities to obtain a unit with the characteristics that would make it accessible. Information on accessible housing resources is available at gosection8.com. Information is provided to all applicants and participants. The HACFL requests Increases in payment standards as requested and necessary.

There is no information available regarding location of voucher holders as related to race or other demographics.

Housing Choice Voucher Homeownership Option

Families that have been determined eligible for voucher assistance have the option to purchase a home rather than renting. All participants must complete homeownership counseling. Families may choose a house for purchase anywhere in Broward County. Families receive monthly assistance with Homeownership expenses for up to 15 years. Participants have the opportunity to utilize grants made available for down payment from other agencies.

In order to be eligible, the applicant must be a current participant in the Housing Choice Voucher Program in the City of Fort Lauderdale; qualify for conventional, FHA or VA mortgage loan; be a first- time homebuyer; have a total income of at least \$15,000 per year (unless disabled and /or elderly); been employed full- time continuously for at least one year; have a minimum down payment of 3% of the purchase price; and be in good standing with HACFL.

Subsidized Housing

HACFL operates three tax credit properties:



Dixie Court



Dr. Kennedy Homes



Northwest Gardens

Both HACFL and the Broward County Housing Authority (BCHA) provide subsidized housing for households living in Fort Lauderdale. There are approximately 4,615 units of rental housing receiving federal, state, and local financial assistance located in the City of Ft. Lauderdale, according to the University of Florida's Shimberg Center chart below. However, according to the Director of the HACFL, there are significantly fewer units as the list does not

reflect the demolition of New Citrus Park, the inclusion of Alan Apartments in Northwest Gardens I, and the fact that Northwest Gardens V was planned, but not built. Further, HACFL does not recognize the public housing scattered sites listed on the chart.

Inventory of Federally-, State- and Locally- Assisted Rental Housing in Ft. Lauderdale

Development Name	Total Units	Assisted Units	Housing Program(s)	Population
Alan Apartments	72	72	Rental Assistance/HUD	Elderly
Broward Gardens	96	96	Housing Credits 9%;Rental Assistance/HUD	Family;Link
Clusters 11	2		Extremely Low Income;Legislative Appropriation	Homeless
Dixie Court	122	122	Housing Credits 9%;SAIL	Family
Dixie Court II	32	32	Housing Credits 4%;Legislative Appropriation;State Bonds	Family
Dixie Court III	100	100	Extremely Low Income;Housing Credits 9%	Family
Dr. Kennedy Homes	132	132	Exchange;Housing Credits 9%	Family;Link
Eclipse	101	97	Housing Credits 9%;Legislative Appropriation	Family
Federal Apartments	164	164	Refi Section 221(d)(4);Rental Assistance/HUD	Family
Gateway Terrace Apartments	257	252	Rental Assistance/HUD;Section 202 Direct Loan	Elderly
Hillmont Gardens	124	123	Rental Assistance/HUD;Section 207/223(f)	Elderly
L.a. Lee Terrace Apartments	65	65	Rental Assistance/HUD	Family
Liberty Heights	64	13	Local Bonds	not avail.
Mount Olive Gardens Apartments	60	59	Rental Assistance/HUD	Family
New Citrus Park	68	68	HUD Use Agreement	Family
Northwest Gardens	143	143	Exchange	Elderly;Family
Northwest Gardens II	128	128	Housing Credits 9%	Elderly;Family;Link
Northwest Gardens III	150	150	Exchange;Housing Credits 9%	Family;Link
Northwest Gardens IV	138	138	Housing Credits 9%	Family;Link
Northwest Gardens V	200	200	Extremely Low Income;SAIL	Elderly;Family
Pinnacle At Tarpon River	112	100	Housing Credits 9%	Family;Link
Progresso Point	76	76	Exchange;Housing Credits 9%	Family;Link
Regal Trace	408	408	Housing Credits 9%;SAIL	Family
SUNCREST COURT	66	66	Public Housing	Elderly;Family
SUNNY REACH ACRES	129	129	Public Housing	Elderly;Family
Sailboat Bend	105	105	Housing Credits 9%;	Elderly;Family;Link
Sailboat Bend Artists Lofts	37	37	Housing Credits 4%;Local Bonds	Family
Venice Homes	150	150	Guarantee;Housing Credits 4%;Local Bonds;SAIL	Family
Village Place	112	112	Housing Credits 9%	Elderly;Family;Link
Voa Broward 2 - Fort Lauderdale	4	4	State HOME	Family
Wisdom Village Crossing	105	105	Housing Credits 9%	Family;Link
SCATTERED SITES	87	87	Public Housing	Elderly;Family

Fair Housing Implication(s):

Publicly funded or subsidized housing opportunities required that such opportunities be affirmatively marketed to ensure availability to residents of all communities in appropriate languages and formats for accessibility.

D. Homeless Needs

The Broward County 2014 Point-in-Time (PIT) Count⁴ provides information about the homeless population that is critical to program and service planning, helps to plan for the allocation of resources for services to help the homeless, and offers a means of measuring the impact of homeless programs and services. In addition, it is required by the Department of Housing and Urban Development (HUD) as part of a national effort to enumerate the homeless population.

A person is considered homeless, as outlined in the PIT, only when he/she resides in one of the places described below:

1. In places not meant for human habitation, such as cars, parks, sidewalks, abandoned buildings (on the street).
2. In an emergency shelter.
3. In transitional or supportive housing for homeless persons who originally came from the streets or emergency shelters.
4. In any of the above places but is spending a short time (up to 30 consecutive days) in a hospital or other institution.
5. Is being evicted within a week from a private dwelling unit and no subsequent residence has been identified and lacks resources and support networks needed to obtain housing.
6. Is being discharged within a week from an institution, such as a mental health or substance abuse treatment facility or a jail/prison, in which the person has been a resident for more than 30 consecutive days and no subsequent residence has been identified and the person lacks the resources and support networks needed to obtain housing.

⁴ http://media.wix.com/ugd/37a346_fe508c3b853e47a8a5cc35a4492b13ab.pdf

7. Is fleeing a domestic violence housing situation and no subsequent residence has been identified and lacks the resources and support networks needed to obtain housing.

From 2013 to 2014 the total number of sheltered and unsheltered persons experiencing homelessness in Broward County dropped by 2.9 percent, from 2,810 to 2,766; while the number of unsheltered persons increased by 6.2 percent from 829 to 879.



The City of Ft. Lauderdale maintains a partnership with the Homeless Initiative Partnership (HIP) Division of Broward County. A Continuum of Care refers to the consolidated and integrated homeless housing and services delivery system designed by the U.S. Department of Housing and Urban Development (HUD). Broward's CoC addresses all aspects of homelessness including prevention, outreach, emergency shelter, transitional and permanent affordable housing, and supportive services. HIP staff assists with the formation of policies, programs and procedures related to homeless services while collaborating with other Human Services Department divisions, community service providers, business leaders, and government officials, to maintain a countywide CoC of homeless services. The collaboration facilitates the creation of linkages between emergency shelter operators, transitional housing providers, and other service providers within the CoC.

The City of Ft. Lauderdale received a \$440,000 grant in 2015 from U.S. HUD that will pay for twenty-two apartments intended to benefit chronically homeless people by giving them a place to call their own and connecting them with supportive services. Twenty of the units are for individuals and two would be for an adult with a child. The program designed for individuals with disabilities who require assistance indefinitely. The effort is a collaboration between the City of Ft. Lauderdale, along with the Housing Authority of the City of Ft. Lauderdale (HACFL), and nonprofit groups that will provide the needed social services and case management for the individuals chosen. The program is part of the larger countywide effort

and is contingent on renewed funding from the federal government. It is part of an ambitious federal program originally having the goal of ending homelessness by 2015.

Fair Housing Implication(s):

New, federally funded housing must be designed and implemented in a manner that is free from discrimination, does not perpetuate segregation, markets opportunities affirmatively, accommodates disabilities, requires accessible design, and provides training to all relevant staff.

E. Housing Programs

The Housing and Community Development (HCD) Division administers and coordinates programs for affordable housing, community development, public service initiatives, and small business assistance that targets and benefits low- and moderate-income residents. HCD is the primary custodian of approximately \$10M - \$12M annually in Federal and State funding. As a recipient of Federal funds, HCD is responsible for ensuring that all Federal funds received are used in accordance with all applicable Federal regulations. The Housing and Community Development (HCD) Division of the City of Fort Lauderdale is the agency of the City charged with administering Federal funds received from the U.S. Department of Housing and Urban Development under the following programs: Community Development Block Grant (CDBG), HOME Investment Partnership Program (HOME), Neighborhood Stabilization Program (NSP), and Housing Opportunities for Persons With Aids (HOPWA).

The Housing and Community Development Division (HCD) is responsible for the design, development and implementation of federal and state grant programs for housing, economic and community development. The HCD has three main sections: housing, HOPWA, and administration. The housing section is responsible for administering housing programs, including substantial rehabilitation, rental rehabilitation, replacement housing, emergency repairs, exterior home repair, infill housing development for new single-family homes, purchase assistance programs and the Neighborhood Stabilization Program (NSP).

The City of Fort Lauderdale serves as the administrator of the formula grant-funded Housing Opportunities for Persons with AIDS (HOPWA) program for the entire geographical area of Broward County. The goal and intent of the local HOPWA Program is to ensure that a continuum of housing options and related housing services are available to extremely low-, very low-, and low to moderate-income persons with HIV or Acquired Immunodeficiency syndrome (AIDS) or related diseases and their families to prevent homelessness of such individuals and their families. HOPWA funds may be used for a wide range of housing, social services, program planning, and development costs. The HCD, as the responsible HOPWA

grantee for Broward County, coordinates planning efforts with other jurisdictions in Broward County, as well as with local public planning agencies and committees. The City is a member of the South Florida Aids Network and serves as the HOPWA representative to the Broward County HIV Planning Council and the subsequent Joint Priorities and Consolidated Funding Committees. These committees work collectively in the discussion and recommended allocations of Ryan White Part A and Part B entitlement funds.

The City uses State Housing Initiative Partnership Program (SHIP) funds from the Florida Housing Finance Corporation to assist low and moderate income individuals with funds for down payment assistance and housing rehabilitation.

The Administration section is responsible for the administration, fiscal management, monitoring, grant preparation, and for all federal and state grant programs.

City staff also attends monthly meetings of the Broward Community Development Task Force, which is a consortium of local government agencies, financial institutions, nonprofit agencies, developers and a HUD representative. This body provides real-time information related to affordable housing issues on a state, county and local level. This information is utilized in planning programs for the year.

Source: City of Ft. Lauderdale Consolidated Plan and the official City of Ft. Lauderdale webpage

F. Planning and Zoning

Permitting

As documented in the 2010 AI, the City designated an Affordable Housing Program to offset development fees and expedite permitting but indicated that, in many instances, the permitting process was slow. According to 2015 responses provided by City staff, the approval time for a new set of completed building plans submitted by an affordable housing developer who is not building multiple units depends on the complexity of the project, and the quality of the plans. If there are no comments from the reviewers, new construction plans can be approved within 30 days.

Currently, there is no provision for the use of a variety of designs that have been pre-approved and pre-permitted without charge by participating affordable housing developers.

Accessibility

All Broward County municipalities, including the City of Ft. Lauderdale enforce the most current version of the Florida Accessibility Code. The City has adopted the Florida Accessibility Code and enforces the most current version of the Florida Fair Housing Act, and the Florida

Accessibility. Compliance with the relevant accessibility requirements is enforced during review of plans submitted for permits and during onsite inspections prior to the closing of permits. Policy and procedures are set by the Florida Building Commission. Building plans examiners review all plans for compliance with the Florida Fair Housing Act, and the Florida Accessibility Code.

The Building Department incorporates the barrier review as part of the structural review process. This is mandated by Section 101.2 of the Florida Building Code – Accessibility volume: *“Removal of architectural barriers, pursuant to 28 C.F.R. s. 36.304, from buildings, structures or facilities shall comply with this code’s requirements for alterations unless compliance would render the removal not readily achievable. In no instance shall the removal of an architectural barrier create a significant risk to the health or safety of an individual with a disability or others.”...*

According to the Building department staff, procedures for enforcing accessibility requirements are as follows: Plans are reviewed for compliance with the Accessibility volume of the FBC and corrections are required when necessary. During the construction phase of the project, inspections are conducted to see that the accessibility requirements are being met.

There is formal procedure or process for reasonable accommodation requests relevant to zoning matters. Such matters would be referred to the legal department for an appropriate response.

IV. Fair Housing Profile

A. Fair Housing Laws, Agencies, and Programs

Federal Fair Housing Act/U.S. HUD, Fair Housing & Equal Opportunity

The Federal Fair Housing Act⁵ prohibits discrimination on the basis of race, color, national origin, religion, sex, familial status, and disability. The U.S. Department of Housing and Urban Development, Office of Fair Housing and Equal Opportunity, is charged with enforcing the Federal Fair Housing Act. The Act contains administrative enforcement mechanisms, with HUD attorneys bringing actions before administrative law judges on behalf of victims of housing discrimination, and gives the Justice Department jurisdiction to bring suit on behalf of victims in Federal district courts. In connection with prohibitions on discrimination against individuals with disabilities, the Act contains design and construction accessibility provisions for certain new multifamily dwellings developed for first occupancy on or after March 13, 1991.

⁵ Title VIII of the Civil Rights Act of 1968, 42 USC 3601.

HUD has had a lead role in administering the Fair Housing Act since its adoption in 1968. The 1988 amendments, however, have greatly increased the Department's enforcement role. First, the newly protected classes have proven significant sources of new complaints. Second, HUD's expanded enforcement role took the Department beyond investigation and conciliation into the mandatory enforcement area.

Complaints filed with HUD are investigated by the Office of Fair Housing and Equal Opportunity (FHEO). If the complaint is not successfully conciliated, then 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. Whenever a party has so elected, the Department of Justice takes over HUD's role as counsel seeking resolution of the charge on behalf of aggrieved persons, and the matter proceeds as a civil action. Either form of action -- the ALJ proceeding or the civil action in Federal district court -- is subject to review in the U. S. Court of Appeals.⁶

Florida Fair Housing Act/Florida Commission on Human Relations

The Florida Fair Housing Act⁷ was passed by the Florida Legislature in 1983, and amended in 1989. The Florida Fair Housing Act parallels the Federal Fair Housing Act. The Florida Commission on Human Relations (FCHR) is a Fair Housing Assistance Program (FHAP) agency and enforces Florida's state fair housing law. The Florida Fair Housing Act has been certified as substantially equivalent to the federal law. Substantial equivalency certification takes place when a State or local agency applies for certification and the U.S. Department of Housing and Urban Development (HUD) determines that the agency enforces a law that provides substantive rights, procedures, remedies and judicial review provisions that are substantially equivalent to the federal Fair Housing Act.

Substantially equivalent agencies are eligible to participate in the Fair Housing Assistance Program (FHAP). FHAP permits HUD to use the services of substantially equivalent State and local agencies in the enforcement of fair housing laws, and to reimburse these agencies for services that assist in carrying out the spirit and letter of the federal Fair Housing Act. While certification results in a shift in fair housing enforcement power from the federal government to the State or locality, the substantive and procedural strength of the federal Fair Housing Act is not compromised. Prior to certification, an agency must demonstrate to HUD that it enforces a law that is substantially equivalent to the federal Fair Housing Act.

⁶ <http://www.hud.gov/fairhousing>.

⁷ State of Florida, Civil Rights Statutes, Title XLIX, Chapter 760.2.

When HUD receives a complaint and the complaint alleges violations of a State or local fair housing law administered by an interim certified or certified agency, HUD will generally refer the complaint to the agency for investigation, conciliation and enforcement activities. Fair housing professionals being based in the locality where the alleged discrimination occurred benefits all parties to a housing discrimination complaint. These individuals often have a greater familiarity with local housing stock and are in closer proximity to the site of the alleged discrimination, offering greater efficiency in case processing.

Broward County Human Rights Ordinance/Broward County Human Rights Division

Chapter 16½ of the Broward County Code of Ordinances⁸ has the purpose of securing freedom from discrimination because of race, color, sex, religion, national origin, disability, familial status, age, marital status, political affiliation, sexual orientation, pregnancy and gender expression or identity in employment, housing, and public accommodations, for all individuals within Broward County. The Broward County Ordinance had received certification from the U.S. Department of Housing and Urban Development (HUD) that the local law provides substantive rights, procedures, remedies and judicial review provisions that are substantially equivalent to the federal Fair Housing Act. The Broward Ordinance does, however, include additional protected classes: age, marital status, political affiliation, sexual orientation, pregnancy and gender identity or expression.

The Broward County Human Rights Section is responsible for the enforcement of the County's Ordinance. The Section investigates complaints of discrimination in employment, housing, and public accommodations for individuals in Broward County that violate local and federal statutes. Individuals with a complaint of housing discrimination contact the Intake Section of the Division as the first step to filing a charge complaint of discrimination and are provided with an intake questionnaire. An interview is conducted with the complaining party to determine whether or not the complaint is within the law's jurisdiction prior commencement of investigation.

The Broward County Human Rights Section also makes itself available to provide free training and presentations to interested groups and companies on fair housing, managing discrimination in the workplace, and other topics. This community service program fosters greater understanding of legal rights and responsibilities under the law with a goal of protecting the rights of Broward County residents and to prevent discrimination in Broward County.

Private

Housing Opportunities Project for Excellence, Inc. (HOPE) is the only private, non-profit, full service, fair housing organization serving Miami-Dade and Broward counties currently engaged in comprehensive education/outreach and enforcement activities. The mission of

⁸ Broward County Ordinance, Chapter 16 ½, Articles I-VIII

HOPE is to *fight housing discrimination in Miami-Dade and Broward counties and to promote equal housing opportunities throughout Florida*. HOPE envisions continuing to play a major role in bringing housing discrimination to an end by empowering people through education, advocacy, and the enforcement of federal, state and local fair housing laws.

HOPE's *Education and Outreach Initiative* is designed to ensure that the general public and protected classes become knowledgeable concerning fair housing laws and the means available to seek redress for fair housing rights violations, and includes private housing industry provider education programs structured to furnish developers, real estate brokers, property managers, financial institutions, and the media/advertising industry with the most current information necessary to fully comply with federal, state and local fair housing laws.

The agency's *Private Enforcement Initiative* involves testing and investigation of alleged fair housing violations in the South Florida area, the prevention and elimination of discriminatory housing practices, and pursuing the enforcement of meritorious claims. The *Housing Discrimination HELP LINE* provides complaint intake, information and referral services, counseling services, and assistance to South Florida residents seeking housing opportunities in the private housing market. Fair Housing enforcement activities are necessary for the intake and investigation of individual housing discrimination complaints, as well as exposing patterns and practices of housing discrimination. HOPE fair housing specialists investigate complaints through testing and evaluation of evidence. Trained testers visit local rental and sales offices (identified in either systemic or complaint based evaluations) to obtain information regarding availability of housing, costs, and amenities. The results of these tests are evaluated by trained staff to determine if persons of protected classes are receiving equal housing opportunities.

B. Housing Discrimination Complaints

HOPE Fair Housing Center

HOPE opened its Broward County office in February of 1998. For the period beginning January 1, 2011 and ending June 2015, the most common requests for assistance received by HOPE regarding housing in Ft. Lauderdale were questions or issues regarding public assisted housing, followed by landlord/tenant issues. Disability-related issues represent the largest number of housing discrimination complaints by basis, followed by race.

Housing Discrimination Complaints received by HOPE (January 2011- June 15, 2015)

PROTECTED CLASS/ISSUE	TRANSACTION						TOTAL
	Rental	Sales	Lending	Insurance	Harassment	Other	
Race	6				1		7
Disability (Emotional Support Animal)	5				2		7

Reasonable Accommodation	2						2
Familial Status	1						1
Sex	2						2
National Origin							
Color							
Religion							
Age	2						2
Sexual Orientation (Transgender)	1						1
Gender Identity/ Expression							
Marital Status							
Source of income	2					2	4
Other:							
Landlord/Tenant issue	16						16
Public Assistance Housing						18	18
Financial Assistance						7	7
1 st Time Homebuyer						1	1
Disability Related Information						1	1
Homeowner Association						1	1
Homeless						1	1
Predatory Lending		1					1
TOTAL	37	1			3	31	72

U. S. HUD FHEO

U.S. HUD responded to a formal, written correspondence to HUD headquarters dated June 23, 2015, under the Freedom of Information Act, FOIA Control No: 15-FI-RO4-01667, requesting complaint intake and resolution information for Broward County. U.S. HUD maintained jurisdiction over the following complaints where Ft. Lauderdale is indicated as the “violation city” in the FOIA request response from HUD. (HUD did not provide the addresses of the respondents):

04-11-0782-8	05/11/2011	Disability	Failure to make reasonable accommodation	Conciliated/ Settled 03/05/2013
04-11-1015-8	7/15/2011	Disability	Discriminatory terms, conditions, privileges or services and facilities; Failure to make reasonable accommodation; Coercion	Conciliated/ Settled 3/5/13

04-11-1016-8	7/15/2011	Disability	Discriminatory terms, conditions, privileges or services and facilities; Failure to make reasonable accommodation; Coercion	Conciliated/ Settled 3/22/13
04-11-1032-8	7/20/2011	Disability	Discrimination in terms, conditions, privileges relating to rental; Failure to make reasonable accommodation; Coercion	Conciliated/ Settled 4/16/2013
04-11-1186-8	08/31/2011	National Origin	Discriminatory financing (includes real estate transactions); Discrimination in the appraising of residential real property; Discriminatory terms, conditions, privileges or services and facilities	No Cause 01/23/2012
04-12-0695-8	05/11/2012	National Origin	Discriminatory terms, conditions, privileges or services and facilities; Otherwise deny or make housing unavailable	No Cause 08/15/2012
04-13-0930-8	07/23/2013	Disability	Discriminatory refusal to rent and negotiate for rental; Discriminatory terms, conditions, privileges or services and facilities; Failure to make reasonable accommodation	No Cause 03/31/2014
04-14-20306-8	02/10/2014	Retaliation	Discriminatory refusal to sell; Coercion	No Cause 04/08/2015
04-14-1102-8	09/26/2014	National Origin	Discriminatory terms, conditions, privileges or services and facilities; Otherwise deny or make housing unavailable	
04-15-0290-8	1/30/2015	Disability/ Retaliation	Discriminatory terms, conditions, privileges or services and facilities; Otherwise deny or make housing unavailable; Failure to make reasonable accommodation	Withdrawn after resolution 04/24/2015

Broward County Human Rights

Broward County Human Rights documented a total of 47 complaints. Of the complaint received, 9 have allegations of discrimination based on more than 1 protected class. The complaints were filed between September 1, 2011 and October 31, 2014 and are detailed in the chart below. Disability complaints represented more than half of the complaints, with failure to provide reasonable accommodations/modifications as the most common issue. National origin complaints represented a significant portion of all complaints at 23.4%. Race and familial status represented 14.9% and 12.8% of the complaints, respectively.

Broward County Human Rights

Complaint by Basis (September 2011- October 2014)

Race	7
National Origin	11
Religion	2
Sex	3
Familial Status	6
Disability	26
Retaliation	1

HUD Case Number	Broward HRS Case Number	Date filed Broward HRS	Respondent	Basis	Issues
041501258	HO 1000-10-15	10/20/14	Bay Club Colony Condominium, Inc. Ft. Lauderdale, FL	Disability	Discriminatory terms, conditions, privileges or services and facilities; Discriminatory refusal to rent; Otherwise deny or make housing unavailable
041400708	HO 1006-11-14	11/12/13	Bay Colony Club Condo, Inc. Ft. Lauderdale, FL	Race	Refusal to Rent
041401958	HO 1017-12-14	12/24/13	City of Fort Lauderdale Housing Authority Ft. Lauderdale, FL	Disability	Failure to make reasonable accommodation
041410148	HO 1062-08-14	08/28/14	3815 SW 16 Street I LLC Ft. Lauderdale, FL	National Origin	
041409858	HO 1060-08-14	08/22/14	Vision-Corus Holdings, LLC et al Ft. Lauderdale, FL	Disability	Failure to make reasonable accommodation
041405458	HO 1029-03-14	03/13/14	Estates of Ft. Lauderdale Property Owners Association Ft. Lauderdale, FL	National Origin	Discriminatory terms, conditions, privileges or services and facilities; Discriminatory Acts under Section 818
041303068	HO 1002-10-14	11/14/13	Tennis Club McLoughlin Ft. Lauderdale, FL	Retaliation	Refusal to Sell; Discriminatory Acts under Section 818
041301228	HO 1011-10-12	11/01/12	Florida Professional Property management Ft. Lauderdale, FL	Disability	Failure to make reasonable accommodation
041302408	HO 1023-12-12	12/24/12	James M. Dale, LIV TR, et al. Ft. Lauderdale, FL	Race	Refusal to rent
041305058	HO 1034-03-13	03/14/13	Westminster Ft Lauderdale	Race and Disability	Discriminatory terms, conditions, privileges or services and facilities; Failure to rent
041306248	HO 1047-03-13	04/09/13	Playa del Mar Assoc Ft. Lauderdale, FL	Familial Status	Discriminatory terms and conditions, privileges or services and facilities
041306138	HO 1055-04-13	04/17/13	Richard Jernigan Ft. Lauderdale, FL	National Origin	Discriminatory Advertising, statements and notices 804c; Refusal to Rent and negotiate for rental; Discrimination in terms, conditions, or privileges relating to rental; Discriminatory Acts under Section 818
041306638	HO 1057-05-13	05/03/13	Ocean Lane Villas Ft. Lauderdale, FL	National Origin and Disability	Discriminatory terms, conditions, privileges or services and facilities; Failure to make reasonable accommodation; Discriminatory acts under Section 818 (coercion); Failure to permit reasonable modification
041311068	HO 1080-06-13	07/15/13	Imperial Point Colonnades Condo Ft. Lauderdale, FL	Disability	Discriminatory terms, conditions, privileges or services and facilities;

041201188	HO 1004-10-11	11/10/11	Frances Terrace, Inc Ft. Lauderdale, FL	Familial Status	Refusal to rent, Discriminatory advertising, statements and notices; Terms and Conditions, privileges or services and facilities
041204938	HO 1024-02-12	03/08/12	Galt Ocean Club Condo Association Ft. Lauderdale, FL	Disability	Failure to make reasonable accommodation
041202028	HO 1006-11-11	11/21/11	The Continental Condominium Assoc., Inc. et al. Ft. Lauderdale, FL	Disability	Discriminatory terms and conditions, privileges or services and facilities; Discriminatory acts under Section 818 (Coercion)
041203668	HO 1022-01-12	02/02/12	Imperial Point Gardens Condo, Inc. Ft. Lauderdale, FL	Familial Status	Refusal to Rent, Discriminatory terms and conditions, privileges or services and facilities; Otherwise deny or make housing available
041204948	HO 1020-02-12	03/08/12	M. Cheeley, P.A. Ft. Lauderdale, FL	Race	Discriminatory terms and conditions, privileges or services and facilities; Discriminatory advertising, statements and notices; Otherwise deny or make housing available; Discriminatory acts under Section 818 (Coercion etc.); Failure to permit modification, Failure to make reasonable accommodation
041209128	HO 1066-09-12	07/30/12	The Continental Condominium Assoc., Inc. et al. Ft. Lauderdale, FL	Disability	Discriminatory Terms and Condition, privileges or services and facilities; Failure to permit reasonable modification
041207988	HO 1053-06-12	06/22/12	City National Bank of FL Trustee Ft. Lauderdale	Sex and National Origin	Discriminatory terms and conditions, privileges or services and facilities
041209098	HO 1058-06-12	07/09/12	River's Bend Condominium Association Ft. Lauderdale, FL	Familial Status	Discriminatory Terms and Condition, privileges or services and facilities; Otherwise Deny of Make Housing Available
041210708	HO 1077-08-12	09/14/12	Sechan Realty, Inc. Ft. Lauderdale, FL	Disability	Failure to make reasonable accommodation; Otherwise Deny or make Housing Available
041206438	HO 1043-04-12	05/15/12	Fort Lauderdale Housing Authority Ft. Lauderdale, FL	National Origin	Discriminatory terms and conditions, privileges or services and facilities
041210448	HO 1067-08-12	08/28/12	East Leisure Association, Inc. Ft. Lauderdale, FL	Disability	Discriminatory terms and conditions, privileges or services and facilities; Refusal to sell; Otherwise deny or make housing available
041208478	HO 1051-06-12	06/22/12	Southpoint Condominium Association Ft. Lauderdale, FL	Disability	Failure to make reasonable accommodation
041209108	HO 1059-06-12	07/05/12	Bay Colony Club Condominium, Inc. Ft. Lauderdale, FL	Sex, National Origin	Discriminatory Terms and Condition, privileges or services and facilities

04105018	HO 1025-02-12	03/13/12	Tennis Club McLoughlin Condo Ft. Lauderdale, FL	Disability	Discriminatory terms and conditions, privileges or services and facilities; Discriminatory terms and conditions of membership; Discriminatory acts under Section 818 (Coercion etc.)
041101768	HO 1003-10-10	10/21/10	Pine Crest Village at Victoria Park Homeowners' Association, Inc. Ft. Lauderdale, FL	Disability	Failure to make reasonable accommodation
041104218	HO 1033-01-11	01/12/11	Broward Partnership for the Homeless Ft. Lauderdale, FL	Disability	Discriminatory refusal to rent
041102328	HO 1008-11-10	11/12/10	Lakeside Manor South Association Ft. Lauderdale, FL	Familial Status	Discriminatory terms, conditions, privileges or services and facilities; Discriminatory refusal to rent
041103608	HO 1025-12-10	01/13/11	Kay Lani Atkinson Ft. Lauderdale, FL	National Origin	Discriminatory refusal to rent
041101908	HO 1013-11-10	11/05/10	The Embarcadero Condominium Association, Inc. Ft Lauderdale, FL	Sex National Origin	Discriminatory terms, conditions, privileges or services and facilities
041105228	HO 1040-02-11	06/13/11	Playa Del Mar Association Ft Lauderdale, FL	Disability	Failure to make reasonable accommodation
041107828	HO 1062-05-11	05/19/11	Maybury Mansions Associations, Inc. Ft Lauderdale, FL	Disability	Failure to make reasonable accommodation
041109738	HO 1073-06-11	06/27/11	Bamboo Gardens Condominium Ft Lauderdale, FL	Race Disability	Discriminatory terms, conditions, privileges or services and facilities; Failure to make reasonable accommodation; Discriminatory acts under Section 818 (coercion, Etc.)
041111848	HO 1095-08-11	08/30/11	Williamsburg Condominium Association Ft Lauderdale, FL	Disability	Failure to make reasonable accommodation
041110028	HO 1079-07-11	07/22/11	Rhodes Management, LLC Ft Lauderdale, FL	Disability	Failure to make reasonable accommodation
041107238	HO 1050-03-11	04/06/11	Elm Gardens Condominium, Inc. Ft Lauderdale, FL	National Origin Religion	Discriminatory terms, conditions, privileges or services and facilities; Discriminatory refusal to sell
041110548	HO 1084-07-11	09/06/11	Applewood Village II Condo Assoc, Inc. Ft Lauderdale, FL	Race	Discriminatory refusal to sell
041111838	HO 1094-08-11	08/30/11	Nola Lofts Condominium Association Ft Lauderdale, FL	Disability	Failure to make reasonable accommodation

041111198	HO 1089-08-11	08/24/11	Sultan Realty Group, LLC Ft Lauderdale, FL	Disability	Discriminatory terms, conditions, privileges or services and facilities; Discriminatory refusal to rent
041112948	HO 1011-09-11	10/07/11	1324 Holly Heights LLC Ft Lauderdale, FL	Race Disability	Discriminatory terms, conditions, privileges or services and facilities; Failure to make reasonable accommodation
041110278	HO 1081-07-11	08/10/11	Lauderdale Tennis Club Inc. Ft Lauderdale, FL	Disability	Failure to make reasonable accommodation
041111558	HO 1098-08-11	08/31/11	Applewood Village II Condo Assoc, Inc. Ft Lauderdale, FL	Disability	Failure to make reasonable accommodation
041111868	HO 1100-09-11	09/12/11	City Capital, Inc. Ft Lauderdale, FL	National Origin	Discriminatory terms, conditions, privileges or services and facilities; Discriminatory financing

Fair Housing Implication(s):

Lack of public awareness regarding Fair Housing projects, how to identify discriminatory housing practices, and the vehicles through which redress can be sought indicates the need for on-going and increased educational efforts.

The significant number of Fair Housing complaints by persons with disabilities indicates the need for fair housing education and outreach efforts, particularly regarding reasonable accommodations, reasonable modifications, and accessible design and construction.

C. Fair Housing Litigation

Below is a list of recent fair housing cases relevant to the City of Ft. Lauderdale.

Federal Court

HOPE v. Laurence Diskin Trust, et al.⁹ was filed in 2009, in the US District Court for the Southern District of Florida by HOPE, Inc. against the owner(s) of Mandalay Apartments, located in Ft. Lauderdale, for refusal to rent second floor apartment units to families with children under the age of 10. The case settled.

Henderson v. Imperial Point Colonnades Condominium, Inc.¹⁰ was filed by an African American woman alleging that she was denied the right to complete a \$55,000 purchase after condo officials saw that she was African-American. Ms. Henderson wanted to buy a one bedroom, first-floor unit at Imperial Point Colonnades, a 552-unit complex in Fort Lauderdale. Ms. Henderson filed suit in 2009 in U.S. District Court for housing discrimination based on race. The State Housing Initiatives Partnership Program (SHIP), via the City of Fort Lauderdale agreed to provide Ms. Henderson with \$35,000 that she could use for her entire down payment. Unlike bank loans, the recipient of SHIP money need not pay it back. However, to obtain money from SHIP, the recipient must execute a Purchase Assistance Program Second Mortgage. Likewise, the recipient of SHIP money must execute a Purchase Assistance Program Promissory Note. If the recipient fails to remain in the home for fifteen years, the City may exercise its lien rights, convert the SHIP money to a loan, and require Plaintiff to pay the money back. Consequently, SHIP money is similar to a loan in some respects and similar to a grant in other respects. The Association denied Plaintiff's application because, as it stated in a denial letter, "you will not be paying at least 10% of the purchase price." Although the court recognized that the association was unable to determine whether funds from SHIP violated the Rule, Ms. Henderson was unable to show that the Association approved the sale of units at Imperial Point to others outside of her protected class who had qualifications similar to hers.

Ward v. Imperial Point Colonnades Condominium, Inc.¹¹ was filed by a Ft. Lauderdale family against a condominium association for familial status discrimination. The condo association had a four person limit on their 950 square foot two-bedroom units. Immediately after the birth of their third child, the Ward family received a letter from the condo association's attorney indicating that they had 15 days to correct the violation of having a fifth person in the unit. The City of Fort Lauderdale minimum housing code defines an occupant as any person over one year of age....except in determining occupancy of a room used for sleeping purposes,

⁹ U.S. District Court, Southern District of Florida Case No. 09-61640-CIV-ZLOCH

¹⁰ U.S. District Court, Southern District of Florida Case No. 09-CV-61639 COHN/SELZER

¹¹ U.S. District Court, Southern District of Florida Case No. 09-cv-61885-JIC

children ten years old and younger should be counted as one-half. The case settled with an agreement allowing the family to stay until the child reach the age of twenty-four months.

Milsap v. Cornerstone¹²

Housing discrimination against low and moderate income families with children by the owners of numerous multifamily buildings was alleged in a 2005 lawsuit filed as a result of a policy of limiting the number of persons allowed to occupy units to less than two persons per bedroom. A policy of one child per bedroom was also identified at one of the properties owned and operated by Cornerstone. The case settled in 2010 for undisclosed individual recovery for each of the plaintiffs and resulted in a change in the occupancy policy affecting over 7,500 units in Miami-Dade and Broward Counties.

HOPE v. Vacation Rental Organization¹³

Vacation Rental Organization operated a website that allowed homeowners to advertise their properties for rent. Homeowners were allowed to indicate a preference against renting their homes to families with children and persons with disabilities, violating the Fair Housing Act. This case settled.

HOPE v. Embassy¹⁴

The Embassy is a Condominium in Ft. Lauderdale that advertised and enforced an illegal age restriction on children inside their property. The case settled. Keyes Realty was dismissed with an agreement to pay \$30,000 in legal fees and costs. Keyes also agreed to remove any and all discriminatory statements from the advertisements referenced in the above-mentioned lawsuits, which are within the Keyes Defendants' control; add the slogan "Equal Housing Opportunity" and the fair housing logo on all internet advertising of residential real estate on the Keyes website; implement a screening process to prevent discriminatory advertisements from appearing on their website and to receive fair housing training.

The City of Ft. Lauderdale v. Scott¹⁵

This case originated in the Circuit Court in and for Broward County, Florida, in 2010 as an action by the City of Ft. Lauderdale to foreclose a Special Master Order and Claim of Lien on non-homestead real property owned by Hezekiah Scott. The City of Ft. Lauderdale has a code that addresses property maintenance. The City undertook a zero-tolerance campaign to clean up a blighted area. The overwhelming majority of the area's residents are African American. A group of African American property owners asserted that the City issued and enforced citations through procedures that violated the Due Process Clause, that the City intentionally discriminated against African Americans in violation of the Equal Protection Clause and Fair Housing Act, and that the City's actions had a disparate impact on African Americans in violation of the Fair Housing Act (more specifically, that the City's redevelopment plans and code-enforcement efforts in the Northwest section of the City

¹² U.S. District Court, Southern District of Florida, Case No. 05-60033-CIV-MARRA

¹³ U.S. District Court, Southern District of Florida Case No. 111-cv-62632

¹⁴ U.S. District Court, Southern District of Florida Case No. 11-cv-62634-WPD

¹⁵ U.S. District Court, Southern District of Florida Case No. 10-61122-CIV-COHN/SELTZER

had a disparate impact on Black property owners there). Conduct covered by the Fair Housing Act that has a racially disparate impact may or may not violate the Act. When conduct has a racially disparate impact, but has a legitimate nondiscriminatory goal and the goal cannot feasibly be achieved by means having a less-disparate impact, the conduct does not violate the Act. The Court found that there was no evidence that showed that the City engaged in conduct that was motivated by a discriminatory intent or that had a discriminatory effect. The property owners appealed the U.S. Court of Appeals for the Eleventh Circuit ¹⁶, which included a challenge to the disparate impact ruling of the lower court. The U.S. Court of Appeals for the Eleventh Circuit upheld the decision of the U.S. District Court.

Fair Housing Implication(s):

Housing providers have a need for ongoing training regarding compliance with fair housing laws and to remain current regarding changes in the applicable laws.

V. Fair Lending Analysis

A. Lending Disparity Profile, 2010-2013

Congress enacted the Home Mortgage Disclosure Act (HMDA) in 1975. HMDA requires that certain financial institutions (banks, savings associations, credit unions, and other mortgage lending institutions) make public a wide range of loan application data on loan approval decisions, borrower demographics, and property characteristics. In order to access HMDA data for specific geographical areas for analysis, LendingPatterns™ software was utilized the purpose of preparing this document. LendingPatterns™ is a web-based data mining and exploration tool that analyzes millions of records for thousands of lenders to produce reports on numerous aspects of mortgage lending in America. More information about LendingPatterns™ software is available at www.lendingpatterns.com.

Lending data for a period of four years (2010-2013¹⁷) for was obtained order to identify disparities in home mortgage lending. The following types of loans for the years 2010, 2011, 2012, and 2013 are the focus of the analysis:

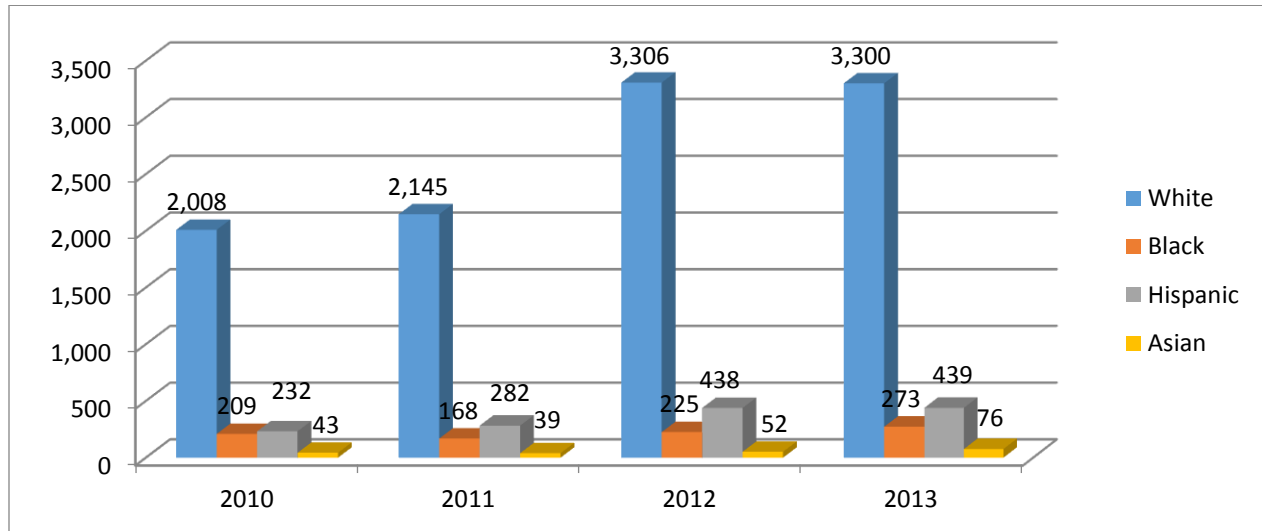
- All lenders
- Loan Amount: Conforming and Jumbo
- Loan Status: Secured by First Lien
- Loan purpose: Home Purchase and Refinancing loans

¹⁶ U.S. Court of Appeals for the Eleventh Circuit, No. 12-15014

¹⁷ 2013 represents the latest available year for complete HMDA data available at the time this document was prepared.

- Property Type: 1-4 Unit Family
- Loan Type: Conventional, FHA and VA loans
- Occupancy Type: Owner Occupied and Non-Owner Occupied
- Spread: Reported and Not Reported

**Loan Origination Volume by Race- City of Ft. Lauderdale
2010-2013**



In **2010**, there were a total of 5,764 loan applications. Of all the loan applications, 2,801 or 48.59% were originated and 1,557 or 27.01% were denied. With respect to loan decisions by race and ethnicity, White applicants had the greatest numbers across all the loan decisions, but also represent the largest volume of applications. White (51.46%), Hispanic (47.06%), and Asian (57.33%) applicants had a greater chance to have a loan originated out of applications than Blacks (42.92%). Black applicants were also more likely to be denied a loan (34.70%) than White (24.99%), Asian (20.00%), and Hispanic (27.38%) applicants.

All Loans 2010

Race	Originations		Denials		Total Apps
	#	%	#	%	
White	2,008	51.46	975	24.99	3,902
Black	209	42.92	169	34.70	487
Hispanic	232	47.06	135	27.38	493
Asian	43	57.33	15	20.00	75
Native American	8	57.14	2	14.29	14
Hawaiian	3	42.86	2	28.57	7
MultiRace	1	20.00	2	40.00	5
Unk/NA	297	38.03	257	32.91	781
Totals	2,801	48.59	1,557	27.01	5,764

In **2011**, there were a total of 5,456 loan applications. Of all the loan applications, 2,913 or

53.39% were originated and 1,296 or 23.75% were denied. With respect to loan decisions by race and ethnicity, White applicants had the greatest numbers across all the loan decisions, but also represent the largest volume of applications. When the numbers are analyzed individually by race and ethnicity, White (55.76%), Asian (46.43%), and Hispanic (54.23%) applicants had a greater chance to have a loan originated than Blacks (46.15%). White applicants were also less likely to be denied a loan (22.7%) than Black (29.67%), Hispanic (24.04%), and Asian (27.38%) applicants.

All Loans 2011

Race	Originations		Denials		Total
	#	%	#	%	Apps
White	2,145	55.76	876	22.77	3,847
Black	168	46.15	108	29.67	364
Hispanic	282	54.23	125	24.04	520
Asian	39	46.43	23	27.38	84
Native American	2	66.67	0	0.00	3
Hawaiian	3	60.00	2	40.00	5
MultiRace	5	55.56	1	11.11	9
Unk/NA	269	43.11	161	25.80	624
Totals	2,913	53.39	1,296	23.75	5,456

In **2012**, there were a total of 7,742 loan applications. Of all the loan applications, 4,461 or 57.62% were originated and 1,623 or 20.96% were denied. With respect to loan decisions by race and ethnicity, White applicants had the greatest numbers across all the loan decisions, but also represent the largest volume of applications. When the numbers are analyzed individually by race and ethnicity, White (59.62%), Asian (56.52%), and Hispanic (57.33%) applicants had a greater chance to have a loan originated than Blacks (52.20%). White applicants were also less likely to be denied a loan (20.16%) than Black (26.22%), Asian (26.09%) and Hispanic (20.5%) applicants, although the difference between White and Hispanic denials was only fractionally less favorable for Hispanics.

All Loans 2012

Race	Originations		Denials		Total
	#	%	#	%	Apps
White	3,306	59.62	1,118	20.16	5,545
Black	225	52.20	113	26.22	431
Hispanic	438	57.33	157	20.55	764
Asian	52	56.52	24	26.09	92
Native American	10	76.92	2	15.38	13
Hawaiian	5	45.45	0	0.00	11
MultiRace	8	50.00	2	12.50	16
Unk/NA	417	47.93	207	23.79	870
Totals	4,461	57.62	1,623	20.96	7,742

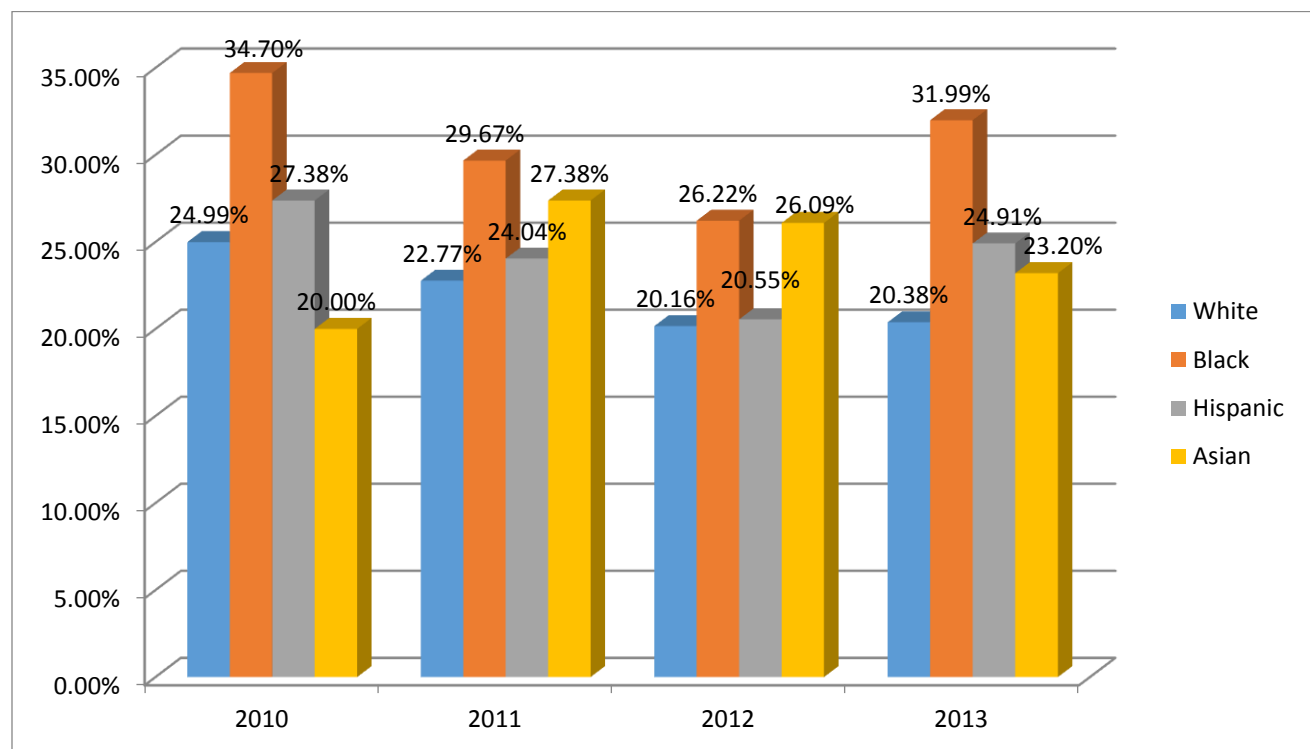
In **2013**, there were a total of 8,259 loan applications. Of all the loan applications, 4,598 or 55.67% were originated and 1,873 or 22.68% were denied. With respect to loan

decisions by race and ethnicity, White applicants had the greatest numbers across all the loan decisions, but also represent the largest volume of applications. When the numbers are analyzed individually by race and ethnicity, White (58.75%), Asian (60.80%), and Hispanic (53.87%) applicants had a greater chance to have a loan originated than Blacks (45.96%). White applicants (20.38%) were also less likely to be denied a loan than Black (31.99%), Hispanic (24.91%), and Asian (23.20%) applicants.

All Loans 2013

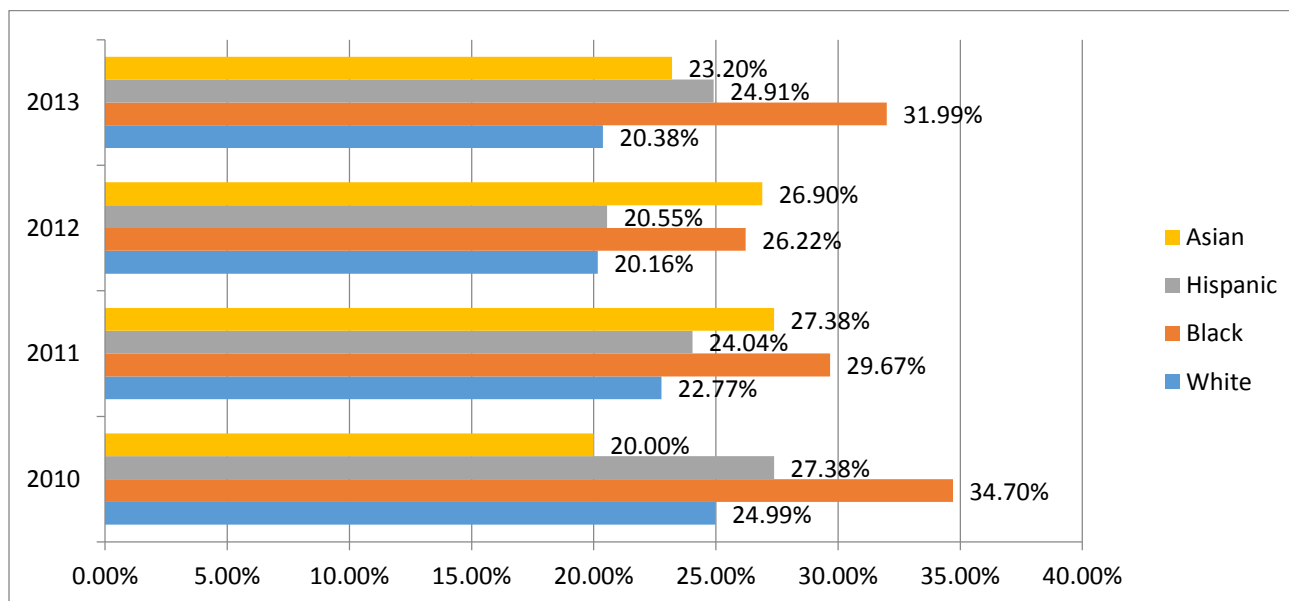
Race	Originations		Denials		Total
	#	%	#	%	Apps
White	3,300	58.75	1,145	20.38	5,617
Black	273	45.96	190	31.99	594
Hispanic	439	53.87	203	24.91	815
Asian	76	60.80	29	23.20	125
Native American	3	37.50	3	37.50	8
Hawaiian	6	40.00	5	33.33	15
MultiRace	17	51.52	8	24.24	33
Unk/NA	484	46.01	290	27.57	1,052
Totals	4,598	55.67	1,873	22.68	8,259

Origination Rate by Race- City of Ft. Lauderdale 2010-2013



Denial Rate by Race- City of Ft. Lauderdale

2010-2013



Fair Housing Implication(s):

Disparities in lending practices indicate a need for industry training in Fair Housing and Fair Lending laws and consumer education regarding lending processes, access to credit for homeownership, and avoiding abusive lending practices.

B. Foreclosures

According to a Real Estate News article appearing in the Miami Herald in July of 2015¹⁸, Florida continues to have the highest foreclosure rate in the country with approximately 95,000 homes in foreclosure. The article indicated that new activity, however, was down 22% since 2014. Eight of the top ten cities in the country for foreclosure are in Florida and South Florida has the sixth highest rate of foreclosure in the United States as of July 2015, despite the fact that new foreclosure activity is way down since the prior year. Approximately 1 in every 87 homes in Miami-Dade, Broward and Palm Beach counties is in foreclosure, according to a report from RealtyTrac that analyzed data from the first six months of 2015. New foreclosure filings in South Florida fell 30 percent since the prior year, an indication that the housing market is recovering.

¹⁸ <http://www.miamiherald.com/news/business/real-estate-news/article27330457.html>

According to data on Zillow¹⁹ through August 31, 2015, 16.6% of Ft. Lauderdale homes have negative equity, as compared to the national average of 15.4% as of March 31, 2015. The rate of delinquent mortgages is 12.8%, as compared to the national average of 6% as of March 31, 2015.

As of June of 2015, RealtyTrac reported that 7,386 properties in Fort Lauderdale were in some stage of foreclosure (default, auction or bank owned). RealtyTrac further indicated that the number of properties receiving a foreclosure filing in Fort Lauderdale was 35% lower than the previous month and 35% lower than the same time the year before. Home sales for May 2015 were reported to be up 77% compared with the previous month, and down 53% compared with the previous year. According to the June 2015 RealtyTrac report, 1 in every 405 housing units were subject to foreclosure actions. The zip codes in Ft. Lauderdale with the highest rate of foreclosure actions to housing units were indicated as follows:

Ft. Lauderdale Zip Code	Homes in Foreclosure
33309	1 in every 200
33311	1 in every 315
33312	1 in every 367
33306	1 in every 439
33334	1 in every 503

Distribution of foreclosures based on the number of active foreclosure homes in Fort Lauderdale:

	June 2015	Month Prior	Prior Year (2014)
Pre-foreclosure	16.8%	14.0%	34.5%
Auction	37.9%	46.0%	62.4%
Bank-Owned	45.4%	28.4%	70%

Source: <http://www.realtytrac.com/statsandtrends/foreclosuretrends/fl/broward-county/fort-lauderdale>

Treatment of Bank-Owned Foreclosures

Miami-Dade and Broward Counties were included in a national housing discrimination investigation effort, beginning in 2011 and continuing into 2015) to evaluate the manner in which banks maintain foreclosed upon or reposed homes. Through its member organizations, the National Fair Housing Alliance conducted on-site inspections of various properties owned by Bank of America, U.S. Bank, and Wells Fargo Bank. The investigations revealed significant

¹⁹ <http://www.zillow.com/fort-lauderdale-fl/home-values/>

racial disparities in the maintenance and marketing of REO properties throughout the nation, including Miami-Dade and Broward Counties. Properties located in Ft. Lauderdale were included in the Broward County investigations. The federal administrative complaint filed by the National Fair Housing Alliance and HOPE alleges that by consistently failing to undertake basic maintenance or repairs of REO properties in communities of color while consistently maintaining and/or repairing REO properties in predominantly White communities, the banks engage in the “prohibited action” of “failing or delaying maintenance or repairs of sale . . . dwellings because of race,” and thereby discriminates “in the terms, conditions, or privileges of sale . . . dwelling, or in the provision of services or facilities in connection therewith, because of race[.]”

Local investigations also revealed differences in the advertisement of such homes. Foreclosure warnings were posted more often in neighborhoods of color, whereas, advertisements for sale of property were more often posted in White neighborhoods. Based upon this evidence, the National Fair Housing Alliance and HOPE, Inc. allege that Bank of America’s practice of failing to advertise its REO properties with a “for sale” sign in communities of color at substantially the same rate as in predominantly White communities convey a message that homes are dangerous, undesirable, or distressed violates and by selecting advertising locations that deny communities of color vital information about opportunities to purchase REO properties, and by refusing to publish advertising or using different terms to advertise REO properties in communities of color, because of race. Additional allegations regard the conveyance of inaccurate messages to existing homeowners and prospective purchasers regarding REOs in communities of color and that such practices “restrict . . . the choices of a person by word or conduct in connection with seeking, negotiating for, buying . . . a dwelling so as to perpetuate, or tend to perpetuate, segregated housing patterns,” by conveying a message to prospective purchasers that REO properties in communities of color are not available or desirable.

In June 2013, HOPE was one of thirteen fair housing organizations that entered into a settlement agreement with Wells Fargo as the result of a fair housing complaint filed by the National Fair Housing Alliance (NFHA) with HUD alleging that Wells Fargo failed to maintain and market foreclosed properties in predominantly Black and Hispanic neighborhoods as well as it maintained and marketed those in predominantly White neighborhoods. In the settlement, HOPE received \$1.42 million in community relief funds for the purpose of providing “programs and services to promote home ownership, neighborhood stabilization, property rehabilitation and development in communities of color.” A significant portion of the Community Relief funds has benefitted over a hundred first-time homeowners in Miami-Dade and Broward Counties in the form of down payment and closing cost assistance.

**Fort Lauderdale Residents
Fair Housing Survey (Appendix B) – September 25, 2015
Total Surveys = 40**

What is the BEST thing about your neighborhood?

Convenience – 17 (42.5%)
Community Diversity – 7 (17.5%)
Schools – 9 (22.5%)
Centrally located to place of employment – 5 (12.5%)
Other – 2 (5%)

What is the WORST thing about your neighborhood?

Inconvenience – 6 (15%)
Community Diversity – 4 (10%)
Schools – 5 (12.5%)
Centrally located to place of employment – 9 (22.5%)
Other – 16 (40%)

Is your neighborhood racially segregated?

YES – 14 (35%)
NO – 17 (42.5%)
Not Sure – 9 (22.5%)

Do you prefer living in a racially segregated community?

YES – 6 (15%)
NO – 27 (67.5%)
No Opinion – 7 (17.5%)

Can you be denied housing because you have children?

YES – 4 (10%)
NO – 31 (77.5%)
Not Sure – 5 (12.5%)

Can you be denied housing because you are HIV Positive?

YES – 1 (2.5%)
NO – 33 (82.5%)
Not Sure – 6 (15%)

Should a housing provider be allowed access to medical records to confirm a claim of disability?

YES – 8 (20%)
NO – 23 (57.5%)
No Opinion – 9 (22.5%)

What language(s) do you speak at home, other than English?

None – 26 (65%)
Spanish – 12 (30%)
Creole – 1 (2.5%)
Other – 1 (2.5%)

How many years have you lived in the City of Fort Lauderdale?

1-3 years – 11 (27.5%)
4-7 years – 4 (10%)
8-10 years – 3 (7.5%)
11 or more years – 12 (30%)

Have you ever experienced discrimination when looking for a home or apartment in Fort Lauderdale?

YES – 4 (10%)
NO – 31 (77.5%)
Not Sure – 5 (12.5%)

If you answered YES, which of the following do you believe was the basis for your experience?

Race – 3 (75%)

Ethnicity

National Origin

Sex – 2 (50%)

Religion

Disability

Family Size – 1 (25%)

Other

Do you know where to report housing discrimination?

YES – 14 (35%)

NO – 26 (65%)

If Yes, where?: HUD, Broward County, Fort Lauderdale Housing Authority, HOPE, Inc.

Do you feel there is adequate affordable rental housing for low-income persons in the City of Fort Lauderdale?

YES – 10 (25%)

NO – 17 (42.5%)

Not Sure – 13 (32%)

Do you feel there is an adequate homeownership opportunity for low-income persons in the City of Fort Lauderdale?

YES – 8 (20%)

NO – 18 (45%)

Not Sure – 14 (35%)

Do you feel that low-income homeowner's properties are well maintained?

YES – 6 (15%)

NO – 14 (35%)

Not Sure – (50%)

Do you feel that affordable rental housing is available everywhere in the City of Fort Lauderdale?

YES – 7 (17.5%)

NO – 19 (47.5%)

Not Sure – 14 (35%)

Please rank the list of Federal/State Housing Programs in order of need in this community using the scale 1 to 4, with 1 being the most needed.

Purchase Assistance Program

1=10 (30%) 2=7 (21.5%) 3=11 (33%) 4=5 (15.5%)

Housing Repair Program

1=3 (11%) 2=8 (29%) 3=4 (14%) 4=13 (46%)

Affordable Rental Development Program

1=20 (61%) 2=7 (21%) 3=6 (18%) 4=0 (0.0%)

Affordable Homeownership Development

1=6 (20%) 2=11 (36.5%) 3=5 (16.5%) 4=8 (27%)

VI. Conclusions & Recommendations

Impediments to Fair Housing Choice

Impediment:

No region-wide commitment to fair housing and no active, coordinated effort designed to encourage equal access throughout the region

Impediment:

Continued Need for On-Going Fair Housing Education & Outreach Efforts to Reach the City's Growing, Diverse Population

- Strategy 1: Provide fair housing training at all housing-related workshops, including those for persons with limited English Proficiency.
- Strategy 2: Support intensive efforts to educate advocates and consumers about their rights and responsibilities under Fair Housing laws.
- Strategy 3: 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.
- Strategy 4: 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.

Impediment:

High levels of segregation remaining between Whites and African Americans

- Strategy 1: Support/fund fair housing testing of real estate agents, rental housing providers, lending institutions, and mortgage brokers doing business in the jurisdiction in order to detect discrimination that may be prevalent in particular neighborhoods, rental communities, or condominium/homeowner associations.
- Strategy 2: Support intensive efforts to educate the public about the existence and assets of racially diverse neighborhoods in order to overcome stereotypes among both minority and white homeseekers.
- Strategy 3: Expand affordable housing options in exclusive neighborhood by exploring inclusionary zoning strategies and strategies that help low-income families with Housing Choice vouchers to move into opportunity rich neighborhoods.

Strategy 4: Continue to evolve Affirmative Marketing efforts to reach additional residents in various languages and monitor Affirmative Marketing efforts of sub-recipients, where appropriate.

Impediment:

Shortage of/Barriers to Affordable Housing & Homeownership

Strategy 1: Continue to require and monitor affirmative marketing plans for all affordable housing developments.

Strategy 2: Support and fund pre- and post-purchase counseling and down payment and closing cost assistance mechanisms for residents.

Strategy 3: Continue to work in cooperation with other jurisdictions for the provision of economic opportunity.

Impediment:

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.

Strategy 1: 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.

Strategy 2: 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.

Strategy 3: Provide fair housing education as part of homebuyer education offered in the jurisdiction, community and job fairs.

Strategy 4: Providing fair housing training to the Planning & Zoning Board and all employees and develop appropriate training modules and schedules.

Impediment: Violations of federal, state, and local fair housing laws in the jurisdiction, with significant representation of complaints of discrimination by persons with disabilities

Strategy 1: Develop referral process for Fair Housing Complaints that includes contact information to all private and public enforcement agencies.

Strategy 2: Provide fair housing education and training to housing providers (including condominium associations) to foster compliance with federal, state, and local laws.

Strategy 3: Consider adoption of a local Fair Housing law “substantially equivalent” to the Federal Fair Housing Act.

Strategy 4: 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 and equal access to housing a reality.

Strategy 5: Review of zoning and building codes to identify potential fair housing issues.

Strategy 6: Institute a testing program to examine and eradicate housing discrimination.

Impediment: Fair and Equal Lending Disparities

Strategy 1: 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.

Strategy 2: Provide financial support for anti-predatory lending initiatives.

Strategy 3: 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.

Strategy 4: 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.

VIII. Signature Page

Analysis of Impediments to Fair Housing Choice

City of Ft. Lauderdale, Florida

This certifies that the City of Ft. Lauderdale has completed its Analysis of Impediments to Fair Housing Choice as required by U.S. Housing and Urban Development (HUD) requirements, as set forth in 24 CFR Part 91, et al., regarding Consolidated Plan submissions for the Community Planning and Development Programs Final Rule which mandates an Analysis of Impediments to Fair Housing Choice be submitted as a follow up to the Consolidated Plan.

Reviewed and accepted this ____ day of _____, 2015.

By:

Certifying Official