



SEMINOLE COUNTY
FLORIDA'S NATURAL CHOICE

SEMINOLE COUNTY

ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING

2012

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MARYANNE MORSE
CLERK OF CIRCUIT COURT
SEMINOLE COUNTY, FLORIDA

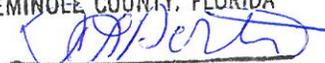
BY 
DEPUTY CLERK

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INTRODUCTION

The purpose of the *Analysis of Impediments to Fair Housing* is to review the housing choices in the jurisdiction to determine whether those choices are available to all. The Fair Housing Act specifies that housing occupancy shall not be affected by **race, color, religion, sex, familial status, disability, or national origin**.

Seminole County is preparing this Analysis in order to "affirmatively further fair housing" as required by three HUD programs in which it participates: the Community Development Block Grant Program, the HOME housing program, and the Emergency Shelter Grant Program. The funding for the Analysis came from the first two programs.

The County's CDBG program includes all of the cities within its jurisdiction with the exception of the City of Sanford. The City of Sanford has its own CDBG program, and prepares an Analysis of Impediments for its own jurisdiction. Therefore, this Analysis will include all of Seminole County except for the City of Sanford.

The Analysis includes a demographic profile of the County's population and housing market, research to determine the current fair housing status in the County, an identification of impediments, and recommended actions to address/eliminate impediments. A schedule for the recommended actions is also included.

The Community Assistance Division of the County's Community Services Department prepared this Analysis with assistance from Florida Planning Group, Inc. The Community Assistance Division will continue to maintain records concerning fair housing activities, and will be responsible for carrying out the corrective actions and monitoring and evaluating their progress and effectiveness. Monitoring of the progress in carrying out the recommended actions will be incorporated into the Division's CDBG/HOME program monitoring process.

Community Profile

The availability of current population data was limited at the time this Analysis was prepared. Complete information from the 2010 Census had not yet been published; therefore, information in this section is also based on estimates from the Shimberg Center for Housing Studies at the University of Florida, the 2009 American Community Survey from the U.S. Census Bureau, and some data from Census 2000. Although the data from the American Community Survey is the most current information available, it includes the City of Sanford.

Population

Population growth during the ten-year period from 2000 to 2010 is estimated by the Shimberg Center to be 12.9%, as shown in the table below.

Population and Population Change				
County and City	April 1, 2010	April 1, 2000	Change	% change
Altamonte Springs	41,496	41,200	296	0.7
Casselberry	26,241	23,438	2,803	12.0
Lake Mary	13,822	11,458	2,364	20.6
Longwood	13,657	13,745	-88	-0.6
Oviedo	33,342	26,316	7,026	26.7
Sanford	53,570	38,291	15,279	39.9
Winter Springs	33,282	30,860	2,422	7.8
Unincorporated	207,308	179,891	27,417	15.2
Total Seminole	422,718	365,199	57,519	15.8
Seminole without Sanford	369,148	326,908	42,240	12.9

Source: UF Bureau of Economic and Business Research

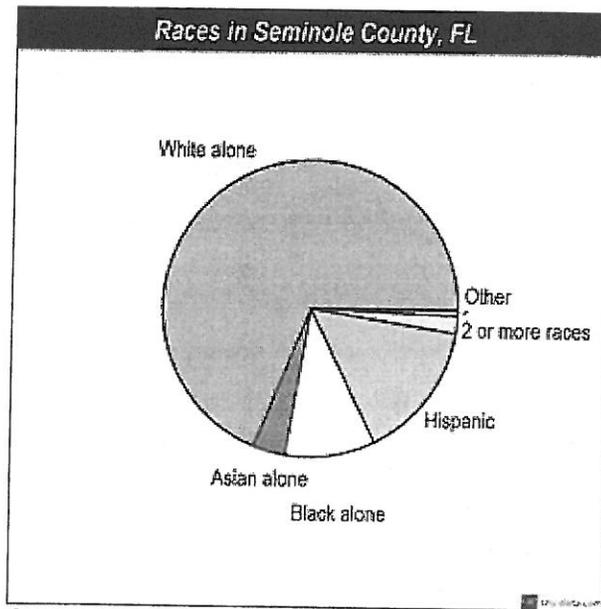
The 2000 Census found 365,199 people living in Seminole County. That figure is estimated by the University of Florida's Bureau of Economic and Business Research (BEBR) to now be 422,718 a 16% increase in the 10-year period. However, a significant part of the growth has been in the City of Sanford, partially due to the opening of the regional transportation beltway, which begins and ends in Sanford. Although the City of Sanford is not included in this study, the chart includes the City in order to provide a clearer picture of the County's population growth.

Race

The County is steadily diversifying. The 2010 Census shows that whites still dominate (78.2%; 66.3% non-Hispanic) but the African-American population is up slightly to 11.1% and the percentage of Hispanics has increased from 11% in 2000 to 17.1% in 2010. Minority percentages are still below the statewide averages of 16% African American and 22.5% Hispanic;¹ however, the increase and projected increase in minority populations, particularly the Hispanic population, is of specific note. The following chart from the University of Florida's Bureau of Economic and Business Research shows that institution's numbers and growth projections for the year 2015. (Please note: Because the data in the following chart does not include all categories, the individual numbers do not add to the total.)

Population Projections by Race and Hispanic Origin				2015 % increase since 2000
	Census 2000	2010	2015	
Seminole (Including Sanford)				
All Races	365,196	424,594	447,198	22.5%
Non-Hispanic White	278,258	296,959	305,375	10%
Non-Hispanic Black	35,010	45,669	49,344	41%
Hispanic	40,731	66,555	75,387	87%

Source: BEBR



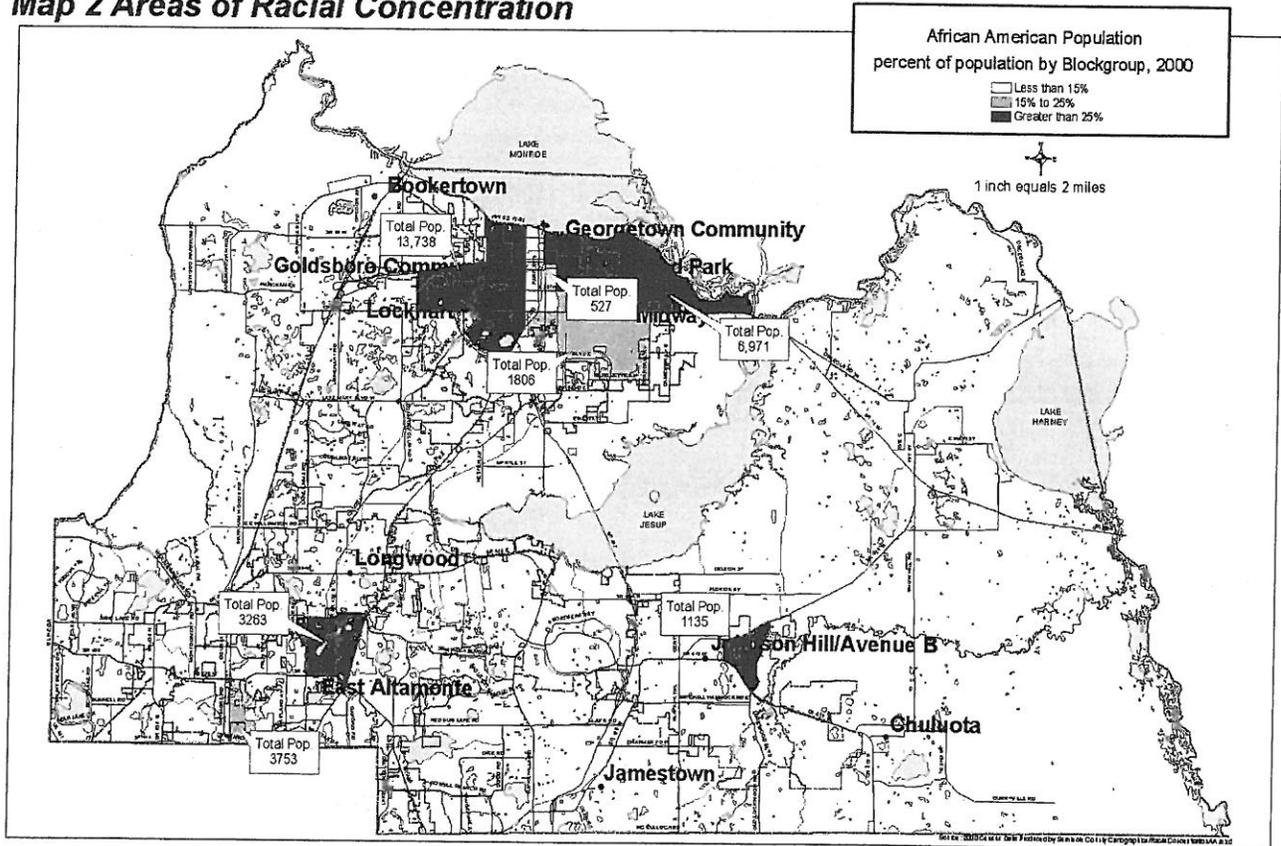
Source: city-data.com

¹ Source for the preceding numbers: U.S. Census Bureau, American Factfinder

The following two maps, also included in the County's recent (2010) Consolidated Plan, show the locations of the African-American and the Hispanic populations as of the 2000 Census. The African-American population, which has been stable in the County for many years, is concentrated in the older areas of Sanford and East Altamonte. The Hispanic population, which is relatively new to the County, is more dispersed in the more recently-developed areas.

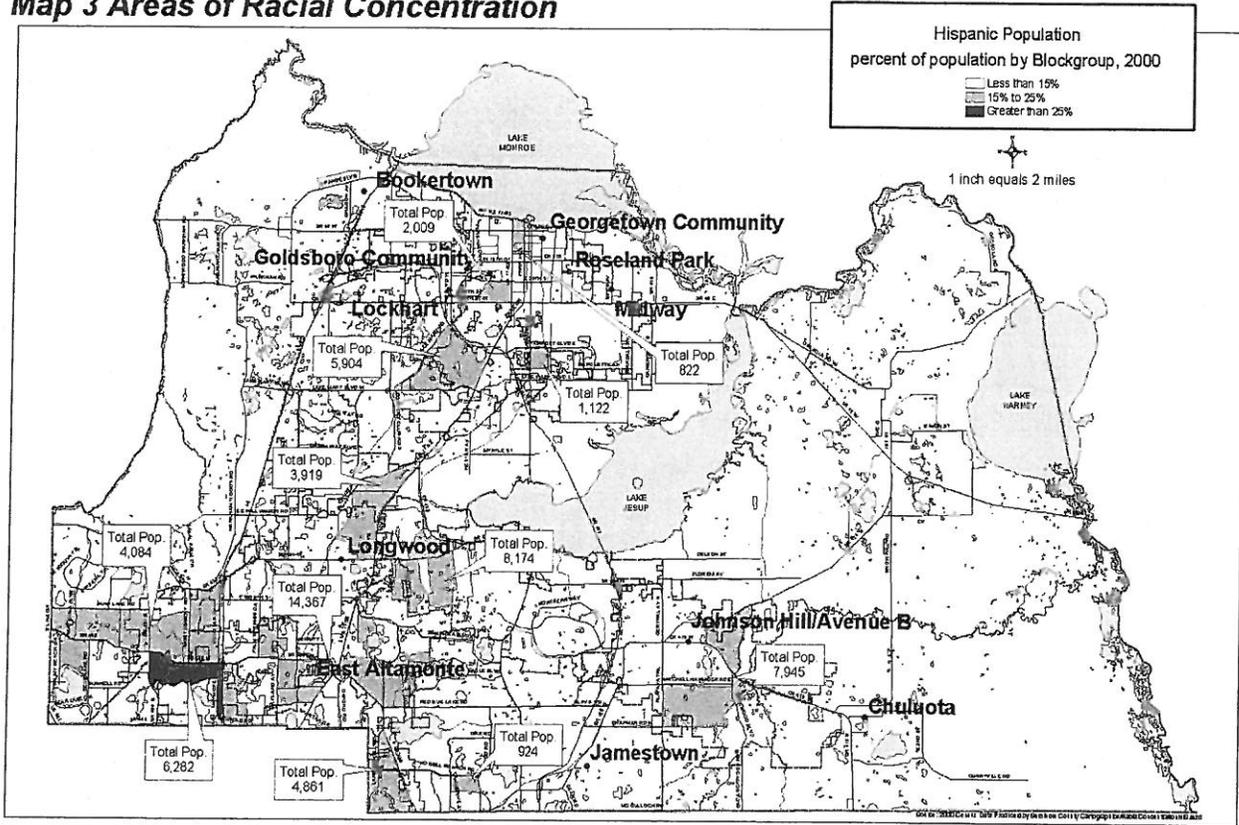
African-American Population

Map 2 Areas of Racial Concentration

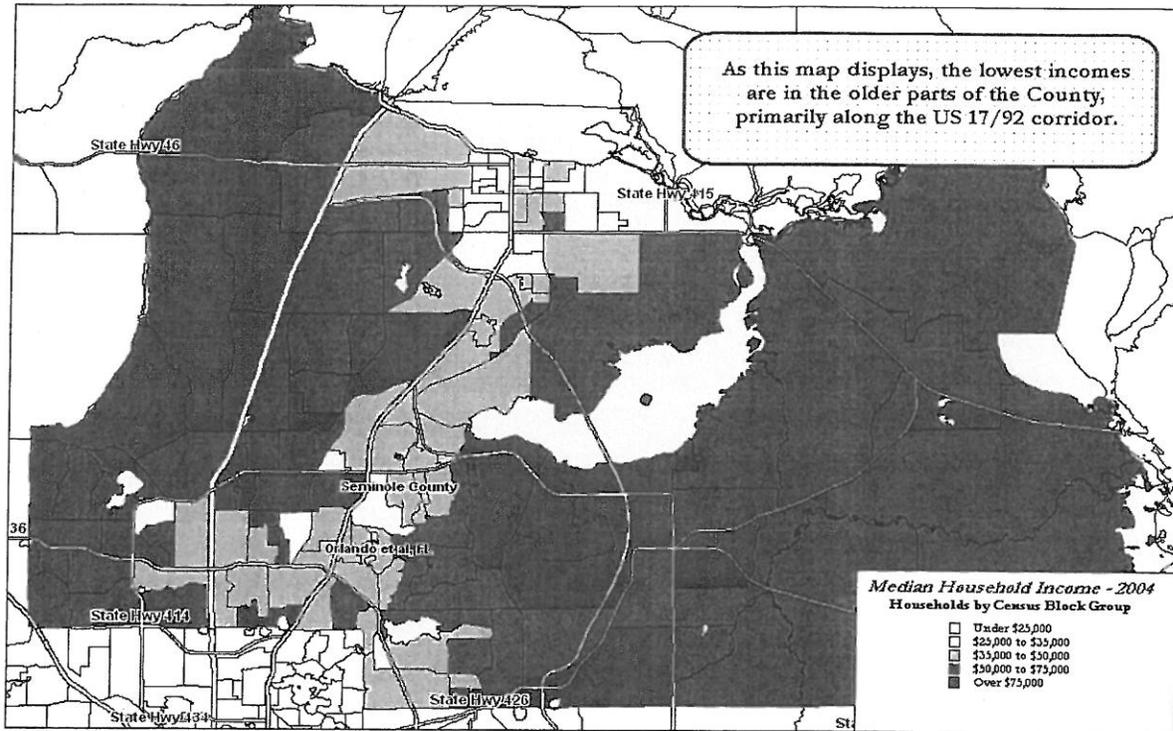


Hispanic Population

Map 3 Areas of Racial Concentration



The following map displays the County's income levels in 2004 by location (Census Block Group).



When the map of income levels is compared with the areas of racial concentration, it is evident that there is overlap amongst the maps. The maps of racial concentrations show both Hispanic and African-American residents in most of the areas that are also shown as low income. Although there is no available current information on the economic breakdown of these minority populations, the maps indicate that the African-American and Hispanic populations are among the lower income groups in the County. Therefore, programs and assistance designed to help lower income households should be of proportionate help to African-American and Hispanic residents.

Household composition has become a recent focus as the economy has resulted in multiple generations living together. While the numbers in the following chart are relatively small, they reflect a population that may need other housing alternatives.

Multiple Generations in a Household		
	Multiple generations	More than 3 generations
Seminole County (Total Households = 164,706)		6,860

African American	17,152	1,329
Hispanic	23,318	1,528

Source: American Factfinder 2010

Language Barriers.

The Hispanic population, as well as the population of other national origins, requires consideration not only on their presence, but also on the possible language barriers that may exist. The following information from the American Community Survey 2005-2009 provides information concerning potential language barriers in serving the Hispanic population and other nationalities. Although approximately 12% of Seminole's population speaks Spanish at home, only about 4% have difficulty communicating in English. Persons who speak other languages, while small in number, still merit consideration for access to information and services.

Language Spoken at Home		
	% of County Population	% who speak English "less than very well"
English only	82.50%	
Spanish	11.90%	4.20%
Other Indo-European	3.40%	0.80%
Asian/Pacific Islander	1.60%	0.70%
Other	0.50%	0.20%

Source: American Community Survey, 2005-2009

Age

Seminole's population, like much of the U.S., is projected to increase in age as the baby boomers enter the senior categories. The over-65 population is expected to grow 23.4%, significantly more than the 8.25% overall population growth. It is difficult to predict whether the households that are new to this category will have properly planned for this stage of their lives, whether they will still be working, and/or whether the economy will have affected their plans. **Housing options for seniors are affected by the current economy, as both the value of their homes, and the ability to sell their homes, have declined dramatically. The result is the inability to downsize or to move to congregate or assisted living. Even the possibility of reverse mortgages has been affected due to reduced values.**

Population Projection by Age Permanent Residents		
Age	2010	2015
0-4	25,751	27,613
5-9	27,533	29,698
10-14	29,647	31,206
15-19	29,323	29,028
20-24	26,930	28,383
25-29	31,284	33,438
30-34	31,700	35,337
35-39	32,419	34,817
40-44	33,468	34,030
45-49	35,649	34,416
50-54	33,446	35,390
55-59	27,986	32,615
60-64	23,796	27,257
65-69	16,037	21,735
70-74	11,324	14,973
75+	22,659	25,216
Total	438,952	475,152

(Sanford included)

Source: Shimberg Center

Populations form themselves into households; the following chart identifies households headed by persons age 65 and older, and shows a significant projected increase over only a five-year period.

Households Headed by Persons Age 65 and Older	2010	2015
Altamonte Springs	3,463	4,009
Casselberry	2,550	2,997
Lake Mary	904	1,217
Longwood	1,231	1,469
Oviedo	1,217	1,771
Winter Springs	2,950	3,837
Seminole- Unincorporated	15,560	19,110
Totals	27,875	34,410

Source: Shimberg Center

Housing - General

Information on the housing market and the tenure (owner vs. rental) of households usually contributes to a picture of the housing situation in any locale; however, current market conditions have had a profound effect on all aspects of the housing market. Houses that had been homeownership may now be vacant or rented. Previous homeowners may have become renters or have moved out of the County, or even be homeless. The cost of housing available for purchase has declined dramatically in the past few years, providing increased homeownership possibilities, but at the same time mortgage financing has tightened and employment has become unstable. Seniors who might otherwise move to smaller housing or assisted living cannot sell their homes. The economy - layoffs and lack of employment opportunity - and the market have dramatically affected housing choice.

The following chart shows interesting information concerning the types of households in the various County locations. Note the significant difference in owner/renter percentages in Altamonte Springs and then Casselberry versus the remainder of the County.

Households by Tenure 2007					
Place	Owner Households	Percent Owners	Renter Households	Percent Renters	Total HH
Altamonte Springs	8,277	41%	11,392	57%	20,156
Casselberry	6,763	61%	4,124	37%	11,001
Lake Mary	4,375	81%	836	16%	5,387
Longwood	3,945	74%	1,303	24%	5,348
Oviedo	8,717	79%	1,480	13%	10,978
Winter Springs	10,158	77%	2,480	19%	13,155
Seminole-Uninc.	58,532	74%	18,578	23%	79,549
Totals	100,767	69%	40,193	28%	145,574

Source: Shimberg Center

Owners

As the 2000 Census revealed, tenure patterns vary by the race, age and income of the householder. When separated by race, ownership patterns differ significantly. As the following table shows, minority ownership rates in 2000 were less than those for White households; however, minority households in Seminole County were more likely to be homeowners than in Florida generally, or in the U.S. as a whole.

Ownership by Race			
Ownership Rate			
Race	Seminole	US	Florida
White	72%	71%	74%
African-America	50%	46%	50%
Hispanic	59%	46%	56%
Countywide	69%	66%	70%

Source: 2000 Census.

The following chart is particularly interesting in light of the current economy. In normal economic times, it can often be assumed that owner households that pay more than 30% of their income are doing so as a matter of choice. In the categories of households at 120%+ of area median income, that may continue to be the case. For the other categories, however, in the current economic climate there are factors that must be considered. Many younger families may have bought homes somewhat over their ability-to-pay on the expectation that both their income and the home values would be increasing. In other situations, homes may have been affordable when purchased, but their owners may now be unemployed or underemployed.

2010 Owner HH Paying over 30% by Age		
Age	Income	Number
15-34	0-30% AMI	371
	30.1-50% AMI	426
	50.1-80%AMI	1,363
	80.1-120%AMI	2,887
	120+% AMI	7,231
35-64	0-30% AMI	2,298
	30.1-50% AMI	2,780
	50.1-80%AMI	5,639
	80.1-120%AMI	13,053
	120+% AMI	46,668
65+	0-30% AMI	1,899
	30.1-50% AMI	2,730
	50.1-80%AMI	4,339
	80.1-120%AMI	4,975
	120+% AMI	8,491
Total		105,150

Source: Shimberg Center

Renters

The following information, from the American Community Survey, 2006-2008, shows the percentage of renters spending 30% or more on rent plus utilities. The County number includes Sanford, so the chart also includes specifics for the individual cities for which information was provided.

Percent of Renters Paying More than 30% on Rent Plus Utilities	
Location	Percent
Total Seminole County (including Sanford)	49.50%
Altamonte Springs	43.70%
Casselberry	53.30%

Lake Mary	N/A
Longwood	N/A
Oviedo	64.10%
Winter Springs	41.20%

Income

As the following chart shows, Seminole County is in the enviable position of having a fairly affluent population. Approximately 50% of the population has a household income that is over 120% of the area (Orlando metropolitan area) median. The lowest portion of the population is anticipated to grow at a slightly higher percentage than the upper 72%, but the percentage is misleading because the size of the base is much smaller. Notwithstanding the general affluence of the population, there are people in need of housing assistance; however, the numbers reveal that Seminole's housing needs are not as great as other locations in the region.

Household Income as a Percentage of Area Median Income	2010	2015	% of Total (2015)	% Change
0-30% AM	10,139	11,162	7%	10%
30.1-50% AMI	11,304	12,616	8%	12%
50.1-80% AMI	20,262	22,291	14%	10%
80 - 120%	32,977	35,752	22%	8%
120% +	76,436	82,370	50%	8%
	151,118	164,191		

Source: Shimberg Center

As the next table displays, in 2000 half of all the households in Seminole County had incomes over \$50,000 a year.

On the opposite end, only seven percent of the County's population lived in poverty, far below the statewide (13%) or national rate of 12%.

While inflation since the last Census will have substantially increased the number and percentage of households with incomes in excess of \$50,000 per year, the recent economic downturn and unemployment will have affected that increase. The Census numbers shown in the chart below should therefore be considered only as an indication of Seminole County's comparative position with other localities in Florida and the nation.

Households by Income, Compared to Florida and US

Income Range	Seminole	Florida	US
Under \$25,000	20%	31%	29%
\$25 - \$50,000	30%	32%	29%
\$50 - \$75,000	21%	18%	19%
\$75 - \$100,000	13%	9%	10%
Over \$100,000	16%	10%	12%

Source: 2000 Census.

The map showing the County's income distribution is located earlier in this section of the report, along with the maps of population by race.

Migration

The next chart shows a relatively stable population, with less than 3% moving into the County from out-of State in 2009. This number may not be reflective of general trends, however, since the economic decline had begun at that time and mobility was decreased for a variety of well-known reasons.

Where did you live one year ago?		
Same house	358,097	87.80%
Different house in the U.S.	46,796	11.50%
Seminole County	22,286	5.50%
Different county	24,510	6.00%
Florida	16,313	4.00%
Different state	8,197	2.00%
Abroad	2,833	0.70%
Source: American Community Survey, 2009		

Supply and Demand

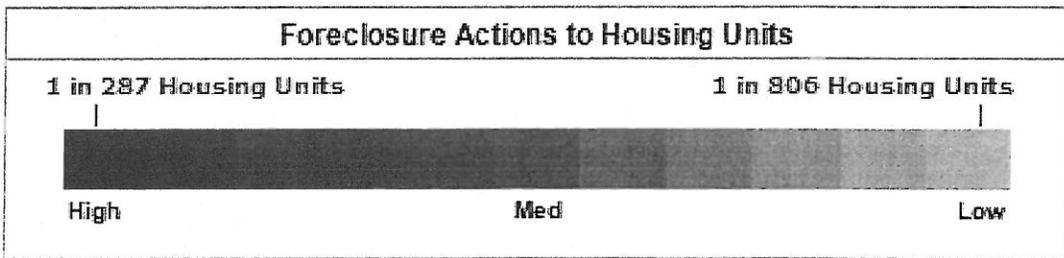
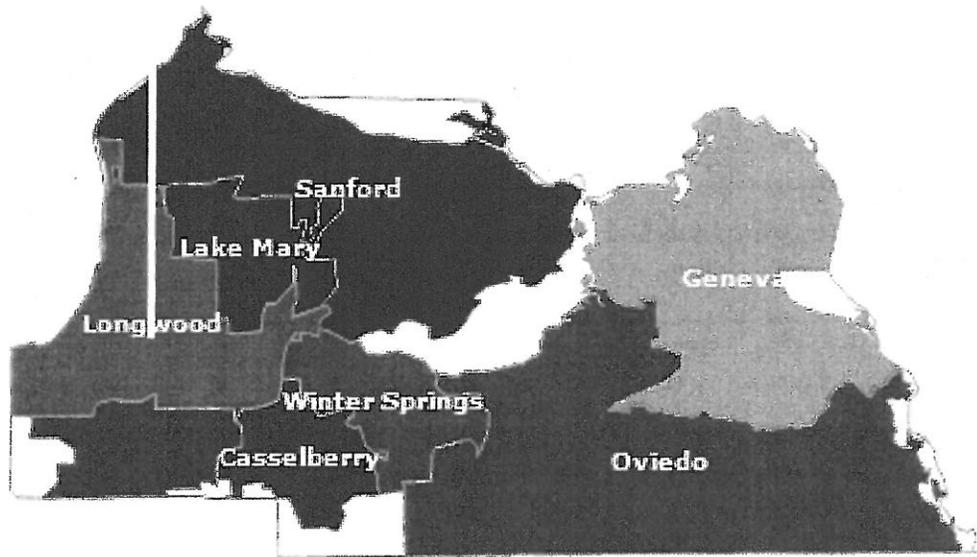
The supply and cost of owner housing has altered dramatically in the past several years due to the burst of the housing bubble, the national economic climate, and resulting short sales and foreclosures. There is an abundant supply of homes available for purchase at prices that have not been available for years. According to RealtyTrac.com, home values in Seminole County declined from more than \$260,000 in November 2006 to \$126,000 in January 2010. Homes for sale remain on the market for significant periods of time, as lending has tightened and potential buyers await the bottoming out of the market.

The following map and chart from RealtyTrac.com show the number of houses that entered foreclosure in July 2011. While it is only a snapshot of one month's activity, it shows that reduced-cost housing is available via foreclosure resales in all geographic areas of the County. (This information also clearly shows that a significant number of previous homeowners are losing their homes, or are walking away from their homes/mortgages.)

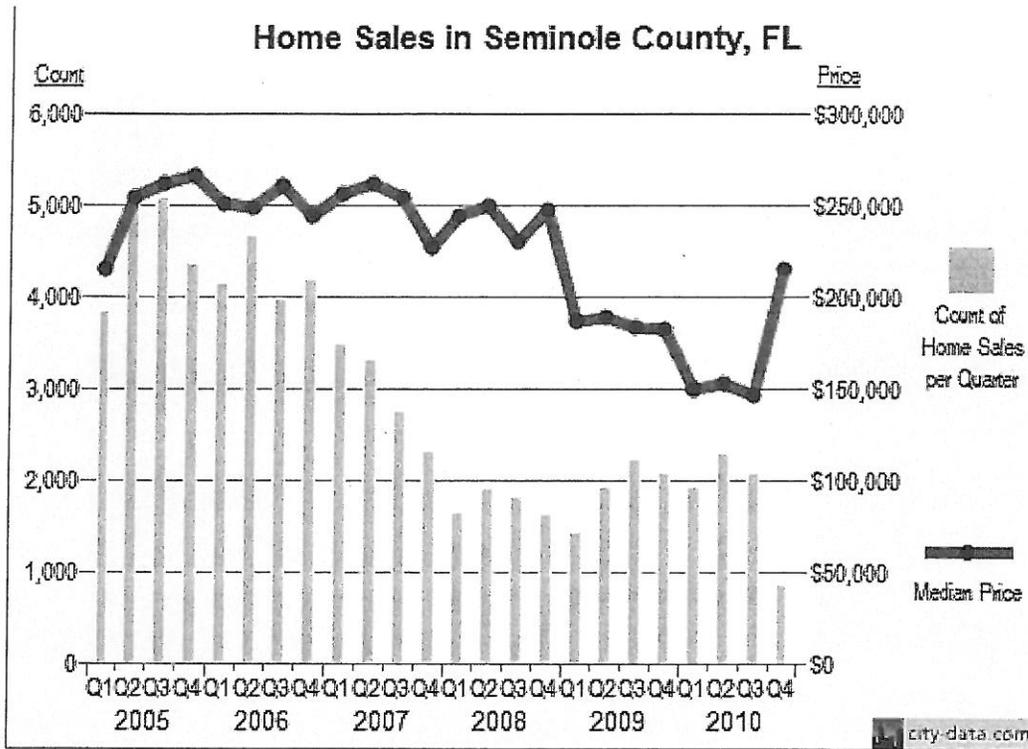
The chart and map show new foreclosures for the month of July 2011, that is, the total number of properties that received a foreclosure filing, default notice, foreclosure action, or bank repossession in that month:

Foreclosure Activity Counts - Seminole

July 2011 Foreclosure Rate Map



The following chart of home values was obtained from the website, city-data.com. It demonstrates, in graphic terms, the decline in the value of home sales, which affects overall property values. While that decline is difficult for existing owners, it provides previously unheard-of homeownership opportunities for credit-worthy lower income households. (Without the benefit of data for 2011, the spike in fourth quarter of 2011 is considered an anomaly.)



The Neighborhood Stabilization Program, funded by Congress as a stimulus program, is intended to aid the housing market by moving foreclosure housing units from deteriorated vacant units to occupied homes. Seminole County has participated in this program, which involves the purchase of vacant units, rehabilitation, and resale of the houses to qualified, lower income residents. The following chart shows the varied locations of the 23 homes that have been purchases through this program. Later in this section of the report, is a listing of the foreclosure homes that have been turned into rental housing for lower income residents.

Affordable Homeownership Units provided through the NSP Program (23 total; 13 in the non-Sanford area)		
Location	Purchase Price	Purchaser Income
Altamonte Springs	\$75,000.00	Mod
Altamonte Springs	\$117,000.00	Mod
Altamonte Springs	\$100,100.00	Mid
Altamonte Springs	\$112,000.00	Mid
Casselberry	\$110,000.00	Mod
Casselberry	\$119,600.00	Mod
Casselberry	\$140,000	Mod
Casselberry	\$69,900	Mod
Winter Park	\$110,800.00	Mod
Winter Springs	\$114,752.50	Low
Winter Springs	\$120,360.50	Mod
Winter Springs	\$139,500.00	Mod
Winter Springs	\$131,992.00	Mod
Sanford	\$120,000.00	Low
Sanford	\$106,600.00	Mid
Sanford	\$116,680.00	Mod
Sanford	\$118,800.00	Mod
Sanford	\$140,000.00	Mod
Sanford	\$90,000.00	Mod
Sanford	\$120,000.00	Low
Sanford	\$108,006.09	Low
Sanford	\$115,500	Low
Sanford	\$92,000	Mod

Public Housing

The County has an independent housing authority, providing 30 public housing units at Academy Place in Oviedo, and 334 Section 8 Housing Choice Vouchers.

Subsidized Rental Housing

As the following table displays there are 6,309 rental units in the County subsidized through various federal/state affordable housing programs. A significant portion of those units are located in the City of Sanford. While only 2,736 subsidized units are in the jurisdiction covered by this analysis, the following chart shows that they are disbursed in a variety of locations throughout the County.

Inventory of Federally-, and State- Assisted Rental Housing

Development Name	City	Total Units	Assisted Units	Occupancy Status	Housing Program(s)	Pop.
North Springs Estates	Altamonte Springs	12	12	Ready	Housing Credits 9%	Family
Oakland Village Estates	Altamonte Springs	12	12	Ready	Housing Credits 9%	Family
Raven Crossings	Altamonte Springs	248	248	Ready	Housing Credits 9%	Family
River Oaks - Altamonte	Altamonte Springs	168	168	Ready	State Bonds	Family
Springs Colony	Altamonte Springs	188	188	Ready	State Bonds	Family
Castle Woods	Casselberry	304	304	Ready	Housing Credits 9%;SAIL	Family
Reflections	Casselberry	336	336	Ready	Local Bonds	Family
Sandpiper	Casselberry	196	69	Ready	Federal Deposit Insurance Corporation	Family
Regal Pointe	Lake Mary	284	284	Ready	Housing Credits 4%;Local Bonds	Family
Sun Lake Apartment	Lake Mary	464	464	Ready	Local Bonds	Family
The Hacienda	Longwood	13	13	Ready	Rental Assist/HUD;Section 811 Capital Advance	Persons w/ Disabilities
Barrington Place	Oviedo	233	233	Ready	Guarantee;Housing Credits 4%;State Bonds	Family
Covington Club I	Oviedo	94	94	not avail.	Extremely Low Income;Local Bonds;SAIL	Family
Loma Vista	Oviedo	380	380	Ready	Housing Credits 4%;Local Bonds	Family
Mystic Cove	Oviedo	184	184	Ready	Housing Credits 4%;Local Bonds;SAIL	Family
Oviedo Town Centre I	Oviedo	106	106	not avail.	Housing Credits 4%;Local Bonds; SAIL	Family
Oviedo Town Centre II	Oviedo	34	34	not avail.	ELI Housing Credits 4%;Local Bonds; SAIL	Family
Oviedo Town Centre III	Oviedo	72	72	not avail.	ELI Housing Credits 4%;Local Bonds; SAIL	Family
Oviedo Town Centre IV	Oviedo	24	24	not avail.	Housing Credits 4%;Local Bonds	Elderly; Family
<i>Source: Shimberg Center</i>		3,352	3,225			

With a total of 3,330 subsidized rental units and 364 Housing Authority units, (and additional units in the next chart) 9.2% of the County's renter households are receiving some form of rental assistance.

The following chart shows additional units that have been created through the County's affordable housing programs: the State-funded SHIP program, and federal HOME. As the chart displays, most of the units have been created in the City of Sanford.

HOME/SHIP-ASSISTED RENTAL UNITS (Locally funded)						
Developer/Owner	Project Name	# units	City	Zip	Aff. Term	V/L
Center/Aff. Housing	Palm Tree Apts.	11	Sanford	32773	May-15	VLI, LI
Center/Aff. Housing	(not applicable)	6	Sanford	32771	August-12	VLI, LI
Center/Aff. Housing	(not applicable)	18	Sanford	32771	June-19	VLI, LI
Center/Aff. Housing	Cedar Grove	7	Sanford	32771	March - 16	VLI
Central Florida HANDS	Lake Jennie Apts.	25	Sanford	32771	October-16	VLI, LI
Central Florida HANDS	Lake Jennie II Apts.	39	Sanford	32773	February-12	VLI, LI
Central Florida HANDS	Kensington Oaks Apts.	20	Sanford	32771	October-16	VLI, LI
Concord Management	Seminole Pointe	15	Sanford	32771	February-12	VLI, LI
The Watson Group	North Springs Estates	12	Alt. Spgs.	32701	July-13	VLI
Threshold, Inc.	Willard House	6	Casselberry	32707	September-18	VLI
American Living, Inc.	(not applicable)	6	Winter Park	32792	January-20	VLI
	TBRA	82	Countywide			
		247				
		Without Sanford =	106			

Source: Seminole County Office of Community Development

Affordable Rental Units provided through the NSP Program
(37 total units, 16 without Sanford)

Address	City	Zip	BR	Income
1160 Dot	Altamonte	32714	4	LI
1224 Merritt	Altamonte	32701	4	LI
109 De Soto	Altamonte	32701	2	SHP
111 De Soto	Altamonte	32701	2	SHP
446 Gallberry	Altamonte	32714	2	MI
235 Colony	Casselberry	32707	3	SHP
1076 Timberlane	Casselberry	32707	4	LI
1171 Reams	Longwood	32750	3	LI
503 Green Spring Cir.	Winter Springs	32708	2	LI
106 Deersong	Winter Springs	32708	3	LI
108 Deersong	Winter Springs	32708	3	SHP
512 San Gabriel	Winter Springs	32708	3	SHP
215 Panorama	Winter Springs	32708	3	MI
520 San Gabriel	Winter Springs	32708	3	LI
746 Sherwood	Winter Springs	32708	4	ELI
736 Tanglewood	Winter Springs	32708	4	MI
120 Alder Court	Sanford	32773	3	LI
123 Hidden Arbor	Sanford	32773	2	LI
1204 S. Scott	Sanford	32771	3	LI
377 Placid Lake	Sanford	32773	3	LI
112 Placid Woods	Sanford	32773	4	MI
1607 Wynnewood	Sanford	32771	3	LI
1319 Douglas	Sanford	32771	5	LI
2413-A S. Cedar	Sanford	32771	2	ELI
2413-B S. Cedar	Sanford	32771	2	ELI
2814 Central	Sanford	32773	4	SHP
156 Gleason	Sanford	32773	3	MI
301 Live Oak	Sanford	32773	4	MI
2407 Hartwell Ave	Sanford	32771	3	LI
2535 El Portal Ave	Sanford	32773	3	LI
2537 Georgia	Sanford	32773	3	LI
2809 Magnolia S.	Sanford	32773	3	ELI
215 Academy Ct.	Sanford	32771	5	LI
112 Academy Ave.	Sanford	32771	5	LI
2105 Hartwell	Sanford	32771	4	SHP
444 Marathon	Sanford	32773	4	LI
2601 Marshall	Sanford	32771	3	LI

Source: Seminole County Office of Community Development

Housing to Serve Persons with Disabilities

There is little official information available on the specific types of housing that is required to meet the needs of people with disabilities. Many reported disabilities may be by those that do not require special housing. Additionally, the chart demonstrates that more than 1/3 of Seminole's population considers itself to have a disability is over age 65, when physical limitations become more likely.

Disability Status (of the civilian, non-institutionalized population)		
Seminole County	410,633	100%
With a disability	39,573	9.60%
Under 18 years	95,780	100%
With a disability	2,646	2.80%
18 to 64 years	268,447	100%
With a disability	20,594	7.70%
65 years and over	46,406	100%
With a disability	16,333	35.20%

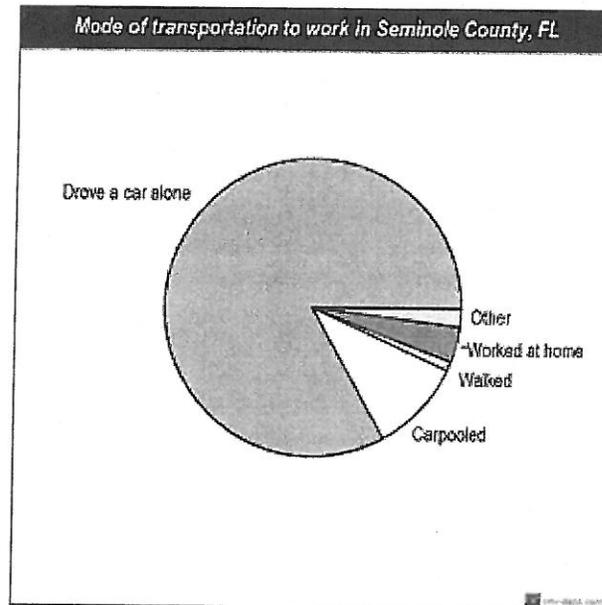
Source: American Community Survey, 2009

The following chart would be more useful for purposes of this analysis, as special housing or housing accommodation may be needed for persons who have physical issues, or ambulatory difficulty.

Population by Ambulatory Difficulty		
	Estimate	With an ambulatory difficulty
Seminole County		
Total Population	386,450	19,272
5 to 17 years:	71,597	0
18 to 64 years:	268,447	9,815
65 years and over:	46,406	9,457

Transportation

The County is primarily automobile-based, as can be readily seen by the following chart and statistics provided by City-data.com.



Source: city-data.com

Means of transportation to work:

- Drove a car alone: 155,868 (83%)
- Carpooled: 18,904 (10%)
- Worked at home: 7,186 (4%)
- Bus or trolley bus: 1,050 (1%)
- Walked: 1,898 (1%)
- Other means: 1,317 (1%)
- Railroad: 19 (0%)
- Taxi: 111 (0%)
- Motorcycle: 534 (0%)
- Bicycle: 660 (0%)
- Subway or elevated: 29 (0%)
- Ferryboat: 18 (0%)

Seminole County has been working on the expansion of transportation availability. The County's Transportation element identifies two new LYNX bus routes that have recently been added to provide transport to the employment centers of the Orlando Sanford International Airport, and the booming Lake Mary area. In addition, there is now express bus service that operates along Interstate 4, with stops in Seminole County. The Florida DOT is partnering with central Florida counties to initiate the 61-mile commuter rail system to operate along the CSX rail corridor. The first phase (31 miles connecting Debarry and Orlando) is to be put into service in 2013 -2014, with four proposed stations in Seminole County. Ultimately, the Commuter Rail system will extend from Deland in Volusia County to Poinciana in Osceola County, providing access to significant additional employment opportunities for Seminole's residents.

Summary

Seminole County, in the Orlando metropolitan area, has a relatively stable, fairly affluent population.

The County is racially diverse, with a growing African American population and a rapidly growing Hispanic population and elderly population. Another population that is much more difficult to quantify but nonetheless must be noted, is the number of households in financial crisis.

Housing costs and housing choices are being dramatically affected by the volatility of the housing market and the national economy.

The County has a varied housing market, with generally high costs reflecting the affluence and desirability of the area. However, the economic downturn and resulting foreclosures and short sales have provided new homeownership opportunities for lower income households.

Ownership patterns vary by race; however, for both African-Americans and Hispanic residents, their ownership rates are higher than their rate of homeownership in the U.S., and equal to or higher than their homeownership rates in Florida.

Fair Housing Research

Research performed for this section of the Analysis includes the following:

- A July 2011 survey of housing providers and industry representatives including: realtors, apartment managers, homebuilders, non-profit organizations, community leaders, and program sponsors (letter and lists included in the Appendix)
- Follow-up discussion with all respondents aware of discriminatory practices
- Input from County staff and local housing program providers
- Review of the County code, zoning, and other public policies
- Review of the County's Local Housing Assistance Plan and Housing Incentive Plan
- Review of the County's Consolidated Plan
- Review of housing assistance programs and the variety of clients assisted

Regulatory Relief

In 1992, in order to participate in the State's "SHIP" affordable housing program, the County established an Affordable Housing Advisory Committee (AHAC) to undertake a thorough review of its policies and regulations relating to housing development. In 2009, that committee was re-tasked to review established policies and procedures, ordinances and development regulations, and the adopted local comprehensive plan of the County, and to recommend specific initiatives to encourage or facilitate affordable housing. The committee is comprised of homebuilders, for-profit and non-profit providers of affordable housing, affordable housing lenders, and residents.

Zoning and Codes

The County's residential zoning codes are consistent with Florida Statutes 419.001(2) which provide that a home with six or fewer residents, whether or not related, are deemed to be single-family residential and are allowed in single-family (or multifamily) zoning without special approval. This provision precludes discrimination based on family status.

The County utilizes the Florida version of a national building code, which incorporates all of the requirements of the Americans with Disabilities Act (ADA). These requirements are implemented by the County's Growth Management Department.

None of the County's zoning or other policies gave indication of discriminatory restrictions.

Public Policies

Throughout this review of County activities and codes, policies and planning, services and requirements, there were no items which surfaced which gave any indication of restrictive attitudes or practices. The County has in place an ongoing process for the review, prior to adoption, of local policies, ordinances, regulations and plan provisions that increase the cost of housing.

The County provides expedited permitting processes for affordable housing development and construction.

Sale, Rental, Brokerage Services

In 1990, the Orlando Area Association of Realtors merged with the Seminole County Board of Realtors, established in 1953, to become the Greater Orlando Association of Realtors. Their name was changed in 2000, to the Orlando Regional Realtors Association (ORRA). They provide orientation for new members who are briefed and tested on fair housing laws, and cover fair housing in annual seminars and continuing education programs. Their web site has a lengthy article on fair housing. They also recommend, for purchase, "What Everyone Should Know About Equal Opportunity in Housing," a brochure that is shown as their national number two best seller.

Rental developments are represented by the Florida Apartment Association (FAA), an umbrella organization of 11 independent local associations. Not only does the FAA hold fair housing training, but the Apartment Association of Greater Orlando (AAGO) holds two types of fair housing training. Their calendar of education and events shows a full-day class in "Fair Housing & Beyond." In addition, they provide online fair housing courses through the National Apartment Association in both Spanish and English.

The Orlando Sentinel is the local newspaper that serves Seminole County. There were no noted references which might have indicated discriminatory practices ("exclusive," "private," "protected," etc.) No complaints have been received concerning any of these services.

The Orlando Sentinel's web site for classified advertising was reviewed for fair housing information and logos, with mixed results. Their online housing classifieds appear to be outsourced through two providers: HomeFinder.com for home sales, and Apartments.com for apartment rentals. Both of these web sites contained searchable information about fair housing. Apartments.com showed the fair housing logo at the bottom of their main page, with a link to fair housing information. HomeFinder.com, however, did not display the fair housing logo. Neither site provided any specific focus on fair housing.

Cost, Availability, Location

Housing costs, and the availability of affordable housing in a variety of locations, are often the primary factors that can limit free choice in selecting housing. Particularly in Seminole County, which has the highest overall housing costs in its metropolitan area, housing cost is a limiting factor.

The County is addressing this issue with a variety of financial assistance programs for owner households that are lower income or have disabled household members. In addition, the current housing market, with large numbers of short sales and foreclosures, while devastating for the previous owners, does provide opportunities for lower income persons to obtain previously unattainable housing.

There are charts in the Community Profile section of this report, that show that there is assisted rental housing in Altamonte Springs, Casselberry, Lake Mary, Longwood, Oviedo, Winter Springs, and countywide (TBRA). Since cost is frequently an impediment to location choice, the chart identifies the variety of locations where there is affordable housing for very low, and low-income residents.

Public Policies

Throughout this review of County activities and codes policies and planning, services and requirements, there were no items that surfaced that gave any indication of restrictive attitudes or practices.

HOME PURCHASE LENDING - HMDA DATA

Introduction

Banks, credit unions, savings banks, savings and loans, and mortgage companies are required by the Home Mortgage Disclosure Act to report data on mortgage loan applications and activity. The data is collected by the Federal Financial Institutions Examination Council and is made public. This data is known as "HMDA data."

HMDA statements are produced annually in a table format, which includes information on loans: applied for, originated, not accepted, denied, withdrawn, or incomplete.

Review of HMDA Data

2009 HMDA data was reviewed in an effort to identify problems in area lending. Although this is the most recent information available, it must be viewed with the understanding that 2009 was near the beginning of a very unstable housing market, and that lending practices during that time may not be consistent with long-term trends.

Areas of review, and results, follow:

1. Review for total (percentage) mortgage loans by race

Mortgage loan activity was sorted and summarized by race to determine whether the success rate of mortgage loan applications was similar amongst the different racial categories. High rejection rates for minority applicants could raise questions about lenders following policies or practices that discriminate against those applicants.

Similar mortgage loan activity for the Hispanic/Latin Ethnicity population was also sorted and summarized to compare origination and denial rates.

Numbers for the City of Sanford were obtained and subtracted from the Seminole County numbers in order to derive specific numbers for the analysis jurisdictions.

Home Purchase Loans Approval/Denial by Race, 2009						
Seminole County excluding Sanford	Applicant Race	Loan Originated	Application Denied	Other	Total	% Denied
	American Indian or Alaska Native	12	7	3	22	32%
	Asian	118	28	55	201	14%
	Black or African American	123	48	41	212	23%
	Native Hawaiian or Other Pacific Islander	14	6	2	22	27%
	White	2668	551	595	3814	14%

Source: HMDA 2009

Home Purchase Loans Approval/Denial - Hispanic/Latin Ethnicity, 2009						
Seminole County, excluding Sanford	Applicant Ethnicity	Loan Originated	Application Denied	Other	Total	% Denied
	Hispanic or Latino	319	108	105	532	21%
	Not Hispanic or Latino	2602	530	571	3703	15%

Source HMDA 2009

A review of the above information shows that success rates of mortgage loan applications were better for Caucasian applicants than for any other race or ethnic origin. Denial rates for African American and Hispanic applicants were 9% and 7% points above the rate for the Asian and the White non-Hispanic population. The low numbers of the other categories meant that their rates were inconclusive.

2. *Review for mortgage loans by joint occupants*

In previous years, it was possible to review home mortgage data for joint occupants to determine whether the success rate of mortgage loan applications was similar to other categories. High rejection rates for joint occupant applicants could raise questions about lenders following policies or practices that discriminate against applicants based on familial status. However, information on joint occupants by locality is no longer available online, so this analysis was not possible.

3. *Denial Reasons*

An analysis of the reasons for denial can shed light on the way loan applications are being processed, and can sometimes help to identify the reasons for any disparity amongst different groups. When the reasons are known, local action can be taken to help applicants to overcome the denial reason. The following chart shows a breakdown of reasons for denial. Although the denial information is not available by ethnic/racial group, it does provide information about impediments for the general public in obtaining their housing of choice. Any assistance that can be provided to the general public can also benefit the protected classes.

Loan Application Denial Reasons, 2009 (Seminole County excluding Sanford)	
Denial Reason	Number Denied

Debt-to-income ratio	143
Employment history	21
Credit history	82
Collateral	160
Insufficient cash (downpayment, closing costs)	21
Unverifiable information	46
Credit application incomplete	44
Mortgage insurance denied	3
Other	87
Not avail.	106

Source HMDA 2009

It is interesting to note that neither sufficient downpayment nor employment history were among the most significant reasons for loan denial. The two largest reasons were debt-to-income ratio (lack of affordability), and insufficient collateral. Credit history, a typical denial reason was third. Unfortunately, the categories of "other" and "not available" contained high numbers but further specifics about those numbers is not provided.

Existing Programs and Citizen Participation

Seminole County undertakes a number of housing programs to provide information and assistance and to provide affordable housing opportunities for its residents.

A. Information Programs

- **Public Meetings and Forums**
The Community Development Office participates in a variety of County events, providing information on housing programs as well as providing discrimination complaint information.
- **Homeownership Classes/Fair Housing Training**
All recipients of home purchase assistance through both of the County's homeownership programs (NSP and SHIP) must complete homeownership classes/counseling designed to help them to be informed buyers and successful owners. This counseling, provided for more than 250 homebuyers in the past 5 years, is intended to enable successful homeownership for persons who may have dreamed of owning a home, but have not had the support structure to advise them of the many responsibilities attendant thereto. The classes include fair housing training to ensure that homebuyers know their rights and what to do if they feel that those rights have been violated.
- **Financial Assistance Orientation/Fair Housing Training**
The Seminole County Community Assistance Division provides an orientation to all customers applying for financial assistance services for rental or mortgage or utility, dental and vision. Orientations are scheduled every Monday and Wednesday with the exception of Seminole County observed holidays. During these meetings, flyers with information on fair housing, in both English and Spanish, are provided during the discussion of rental assistance.
- **Citizen Participation**
The County has an active citizen participation program, with many opportunities for residents to provide input and be a part of program planning. It holds public hearings to request resident input on housing and community development needs; fair housing is incorporated into the public hearing process. There are also community meetings in the lower income areas that are served by the Community Development Block Grant Program.

The County has two active committees that provide participation opportunities for residents and community leaders to provide feedback and recommendations to the Board of County Commissioners and to County administration on housing and related programs. The Affordable Housing Advisory Committee includes representatives of low-income areas as well as housing providers. Meetings are publicly advertised and open to the public.

Participation in programs and receipt of program information can be difficult for disabled residents. The County's web site provides information about its programs, and application forms for completion, in order to enable improved access for disabled residents.

- **Referrals**
Referrals of HUD Fair Housing Complaints to the HUD website and complaint hotline. County staff provide information concerning available avenues for complaints, and provide the HUD toll-free number and web address if a resident believes that there is a problem.
- **Fair Housing Brochures**
The County maintains multiple hand-outs on fair housing, and provides them at the front desk and at community functions. Most of these are in both English and Spanish.
- **Broadcast Services**
The County has its own television station, SGTV (Seminole County government TV) with weekly program guides and an on-demand feature. The programming can also be watched online. Public meetings, hearings, and seminars are broadcast, including Board of County Commissioners meetings, budget hearings, etc. This provides easy access for persons with disabilities, and for families with children, working residents, and others who have difficulty coming to the County offices to attend. The on-demand feature includes courses on "Your credit" and "Foreclosure" as well as recorded seminars or events like Seminole's 2010 Economic Summit presented by the Chamber of Commerce.

B. Financial Assistance Programs

The County participates in several affordable housing programs that provide financial assistance for housing and related services to lower income residents. These programs attempt to address the economic impediments for lower income households. The programs include: CDBG, HOME, ESG, NSP, and SHIP.*

- **Housing Rehabilitation** - for homeowners who choose to remain in their homes, but their homes require repairs. Also for providing handicapped accessibility for persons with a disability (ramps, doors widened, etc.).
- **Home Purchase Assistance** - for households that choose to purchase homes, but may not be able to afford the homes or locations that they choose.

* The State's affordable housing allocation has been unfunded and/or substantially reduced in the past 3 years; however, the program remains operational. The County is receiving \$489,314 in SHIP funds this fiscal year. Efforts to increase annual allocations are ongoing.

- Homeownership Counseling - for persons who purchase homes with County assistance. To assist with budgeting and preparation for the expenses and responsibilities attendant to homeownership.
- Rental Assistance - for very low income households, including those with a disabled household member, or for families whose head of household is furthering his/her education on a full-time basis.
- Affordable Housing Locator Service - to assist lower income households in finding available, affordable housing of their choice.
- Housing Rehabilitation for resale or rental - to stabilize neighborhoods by purchasing and repairing foreclosed homes, and providing housing for in a variety of locations for households in need of affordable housing.
- New Affordable Housing Construction - The County has utilized program funding, whenever possible, to provide new affordable housing to broaden the choices of lower income residents. In the past few years, funding has been used for Holly Homes Townhomes (15 ownership and lease-purchase units); Cedar Grove and Howell Branch Apartments (65 total rental units).

Fair Housing Complaints

In order to evaluate the current fair housing conditions in Seminole County, records concerning any fair housing complaints or lawsuits which have been filed or discussed during the past five years were researched. County staff, nonprofit organizations, local attorneys, and federal housing officials were interviewed and records were researched in order to provide the recent history of fair housing problems.

Local

County Staff

The County's Community Assistance staff were queried concerning fair housing and fair housing complaints. The results identified no information, trends, or negative experiences with fair housing problems in the County.

Housing Providers

All of the County's housing providers were questioned about fair housing issues and complaints through an in-depth survey. There was only one provider that indicated an awareness of discriminatory practices in the sale or rental of housing. That provider was Sharon Nelson of Pathways to Housing, who was interviewed concerning her experiences and responses. She stated clearly that her responses concerned discrimination against homeless persons, not against any of the protected classes.

Legal Services

There are two legal services organizations that serve lower income residents of Seminole County, The Seminole County Bar Association's Legal Aid Society, and the Legal Advocacy Center of Central Florida.

Legal Aid Society - According to their web site, their "program was commenced in 1975 to provide free quality legal advocacy to Seminole County's economically disadvantaged persons to improve their quality of life and enhance their self-sufficiency." They provide free legal services to eligible Seminole County residents with their civil legal problems in the several areas, including "Housing: Preservation of housing by resolving legal problems related to housing issues involving private landlords. Due to limited funding, we are unable to provide assistance with housing issues involving subsidized housing or public housing."

Sylvia McLain, Esq., of the Legal Aid Society, discussed a case of an African-American quadriplegic who was being evicted from the Shelter Plus Care program. She stated that the County stepped in and "was very responsive" in resolving the situation, although the case indicated a need for a better appeal process.

Legal Advocacy Center of Central Florida

According to their web site, "The Legal Advocacy Center of Central Florida, Inc. (LACCF) is a non-profit non- Legal Services Corporation restricted law firm dedicated to enforcing the legal rights of eligible low-income clients and disabled persons in Florida Legal Services Region III by providing advice and counsel, legal representation on "impact matters" and class action lawsuits, community education and outreach, and legislative advocacy." The Advocacy Center is affiliated with Community Legal Services of Mid-Florida, that serves a total of 12 counties in central Florida. According to their 2010 annual report, 30% of the umbrella organization's work was housing-related, including mortgage and foreclosure assistance. Mary Raspit, Director, was left several detailed messages concerning this analysis, but no response was received. If relevant information is eventually received, it will be included in this report by amendment.

Federal

The U.S. Department of Housing and Urban Development (HUD) maintains a staff of fair housing specialists who receive and investigate reports and allegations of housing discrimination. The Atlanta Fair Housing Office of the U.S. Department of Housing and Urban Development maintains the compliance records, and was requested to provide information concerning any fair housing complaints filed in Seminole County in the past five years, and their resolution. The information showed that there were a total of 44 complaints filed in the County from 2005 to 2010. (That number excludes the complaints from the City of Sanford, and also a few that were mistakenly shown as Seminole County.) Upon review, it was noted that 38 of the 44 cases were either withdrawn or determined to have no cause. Of the remaining 6 cases in the five-year period, four concerned disability, one was for sexual orientation/other origin, and one was for sexual orientation. Two were withdrawn after resolution and four had successful conciliation. A review of the five-year total number, source, and resolution of formal complaints, does not reveal any particular pattern of housing discrimination.

A copy of the full printout of fair housing complaints is included in the Appendix.

Fair Housing Findings/Impediments

The County has undertaken a variety of effective fair housing activities, including significant public participation; review processes to evaluate new codes, ordinances and policies; fair housing and homeownership classes and counseling, including in Spanish; and programs for housing assistance for disabled persons. This analysis has identified the following information that may reveal, or result in, impediments to fair housing choice.

1. A significant portion of the County's population (17.5%) speaks a language other than English at home. Most of those households (11.9%) speak Spanish, and also speak English; however, 4.2% of the population speaks Spanish and does not speak English very well.
2. The County's web site, including the housing portion, contains a significant amount of information about housing opportunities, resources, and programs. However, it is only in English.
3. The County's web site does not contain the HUD fair housing complaint hotline or any other information on, or links to information on, fair housing.
4. Although most of the fair housing complaints that were filed with HUD were dismissed, there was still a large number of them. This could indicate that the County is doing a good job of disseminating information, or it could indicate that residents (and property managers) are not aware of what constitutes discrimination.
5. Ownership rates, while significantly better than national percentages, are lower for African-American and Hispanic households than for white households. Similarly, HMDA data reveals that home purchase loan approval rates are higher for white households than for any other group.
6. The County's fair housing program in the past several years has been the victim of multiple changes in the HUD Programs Manager position. Several of the recommended actions in the previous Analysis of Impediments were not completed.
7. One of the interviewees discussed a problem that had occurred with a disabled client in the Shelter + Care program. She stated a concern about inadequacy (or lack of a) complaint procedure in that program.
8. Now that the City of Sanford is a CDBG entitlement recipient, the City is responsible for having its own fair housing program. Since Sanford is the largest City in the County, residents could be confused about who to contact for information about fair housing or other HUD or State housing programs.

Recommended Actions

The findings identified in the previous section have revealed the opportunity for several actions on the part of the County in order to address and remedy the impediments to fair housing choice. The following actions are recommended, with identified timetables for implementation. All of the actions are to be undertaken by the County's Community Development Office in cooperation with identified program partners.

1. There is a large percentage of households (17.5%) in which the language spoken in the home is other than English. Approximately twelve percent of households speak Spanish in the home. The County should take additional efforts to provide information in Spanish. Although the County's website is not bilingual, a link (in Spanish) for the fair housing hotline could be placed on the home page. Similar links concerning the County's housing programs could be established. Alternatively, the Community Development staff could work with the County's IT Department to determine general translation services into multiple languages such as the one provided by Google. (See the City of Sunrise's home page.)

Addresses finding number: 1 and 2

Timetable: September 30, 2012

2. The County should post the Fair Housing toll-free telephone number (hotline) on the web pages that provide housing information. Additional links to HUD's online brochures, and HUD web pages with details about fair housing and the protected classes could be added, and/or include a narrative concerning fair housing.

Addresses finding number: 3

Timetable: September 30, 2012

3. The County should continue and enhance its public information program about fair housing. HUD's brochures in both English and Spanish should continue to be available and provided to clients. The Orlando Regional Realtors Association and the Apartment Association of Greater Orlando should be contacted in order to offer to participate in housing discussions and fair housing training at their meetings, or events.

Addresses finding number 4

Timetable: September 30, 2013

4. Area lenders should be contacted either individually or in a group setting, to inquire as to their comparative experiences with loan denials, and to solicit ideas to address the imbalances between white applicants and all others.

Addresses finding number: 5

Timetable: September 30, 2013

5. Fair housing responsibilities should be included in the job description of one of the Community Development staff members. Schedules/timetables for addressing the identified impediments are included in this report.

Addresses finding number: 6

Timetable: September 30, 2012

6. County staff should review its housing and community development programs to ensure that there are adequate complaint procedures in place, and that they are available to program recipients.

Addresses finding number: 7

Timetable: September 30, 2014

7. The County Community Development Office should obtain and retain information concerning the City of Sanford's programs, in order to allay any confusion that may arise as a result of their programs now being separate.

Addresses finding number: 8

Timetable: September 30, 2012

8. The County should require each affordable housing subrecipient or developer to develop and follow a fair housing marketing plan.

Addresses finding number: General recommendation

Timetable: September 30, 2012

Signature Page

By my signature I certify that the Analysis of Impediments to Fair Housing Choice for Seminole County is in compliance with the intent and directives of the regulations of the Community Development Block Grant Program and the HOME Investment Partnerships Program.

Signature: Brenda Carey
Print Name: Brenda Carey
Title: Chairman

Date: 4/24/12

ANALYSIS OF IMPEDIMENTS - SUMMARY MATRIX

IMPEDIMENTS TO BE ADDRESSED (Listed in the order shown on the previous pages)	GOALS (What do you hope to achieve?)	STRATEGIES TO MEET THE GOALS (How will you achieve your goals?)	RESPONSIBLE ENTITIES ASSIGNED TO MEET GOALS	BENCHMARK (In what calendar year do you plan to achieve this?)	PROPOSED FUNDS (Identify funding source)	YEAR TO BE COMPLETED	DATE COMPLETED	IF THE IMPEDIMENT WAS NOT ADDRESSED, PROVIDE AN EXPLANATION AS TO WHY AND WHEN
Significant population with Spanish as their primary language. County's housing web pages are in English with no information in Spanish.	More and better information available for Spanish speaking residents.	Provide Spanish language resources on the County's website	Staff from the County's Community Assistance Division	2012	General Revenue	2012		
Lack of fair housing information on the County's web site	Better availability of fair housing information for the general public; housing providers as well as residents.	Post fair housing information and links on the County's website	Staff from the County's Community Assistance Division	2012	General Revenue	2012		
Lack of specific awareness of what constitutes discrimination	A lower percentage of dismissed fair housing complaints	Enhance public information program	Staff from the County's Community Assistance Division	2013	Program funds	2013		
Lower ownership rates for African-Americans (and some Hispanics) than for white households. Minority and Hispanic household rates exceed the rates for white applicants.	Further analyze to identify whether discrimination exists; educate leaders on implications	Explore issue with area lenders	Staff from the County's Community Assistance Division	2013	Program funds	2013		
Lack of follow through on fair housing recommendations	An improved fair housing program.	Assign fair housing responsibilities to a specific individual. Provide trainables.	County's HRD Manager	2012	Program funds	2012		
Possible bias/discrimination in fair housing complaint procedures	Fairer treatment of clients	Review Shelter + Care complaint procedures. Assign periodic review complaint procedures to all community development program.	Staff from the County's Community Assistance Division	2014	Program funds	2014		



MEMORANDUM

TO: Data file on Fair Housing

FROM: Elaine S. Wright, Project Consultant

DATE: September 23, 2011

SUBJECT: Fair Housing Survey
Seminole County

While preparing the Analysis of Impediments for Seminole County, we knew it was important to obtain input from a variety of sources. Although we held individual interviews and discussions with a few key individuals and sought input from the Community Development staff, we wanted to be sure to get input from other organizations and staff who dealt with housing and with protected classes.

We therefore prepared a three-page survey with opportunity for easy answers (yes/no) as well as explanatory narrative. The survey was sent to all of the members of the Affordable Housing Advisory Committee, and to two other lists of Seminole County's housing and homeless partners and providers, 46 in all. In order to ensure that responding was as easy as possible, two methods of response were provided: email and regular mail.

The survey yielded quite a few responses. Only one of the respondents indicated possible fair housing discrimination, Sharon Nelson, a case manager with Pathways to Home. We telephoned Ms. Nelson on September 16 and had a good and thorough discussion of fair housing, as she had not had fair housing training. Her concerns, although notable, were about poor treatment and possible discrimination against her clients, who are homeless. She clearly stated that she "can't honestly say it's anything except homelessness."

Fair Housing Survey – Seminole County (excluding the City of Sanford)

Title VIII of the Civil Rights Act of 1968, as amended, (the "Fair Housing Act") prohibited discrimination in the sale or rental of housing on the basis of race, color, religion, sex, or national origin. It was amended in 1988 to extend the protection against discrimination to include handicapped and familial status.

Seminole County is conducting a survey to assess compliance with the Fair Housing Act in the County (all areas except the City of Sanford). Please take the time to complete the survey and return it to the address shown below, or by email (please put "Seminole Survey" as the subject), by August 15.

1. Are you aware of discriminatory practices in the sale or rental of housing here?
 Yes No

If you answered "Yes," please go on to Question 2. Skip to Question 4 if you answered "No".

2. What kinds of discriminatory practices do you think are taking place?
Refusal by property owners or landlords to sell or rent to:

- Households with one or more African-American or Hispanic members
- Female-headed households
- Households with children
- Households with one or more mentally or physically handicapped persons
- Gay or lesbian households
- Other atypical households or individuals (Please specify.) _____

Discriminatory practices by real estate brokers such as:

- Steering (withholding property listing information based upon the race of potential buyers)
- Blockbusting (spreading rumors that minorities or low income households are moving into a neighborhood in order to increase property turnovers)
- Exclusion of minority brokers from multiple listing services or real estate brokers' associations
- Unwritten policies restricting use of privileges, services or facilities by minority brokers
- Assignment of brokers' territories based upon racial composition
- Deed restrictions, trust, or lease provisions that prohibit sales or rents to certain religious or minority groups
- "Over 55" housing developments that do not have significant investment in facilities designed for the elderly
- Property management firms that observe occupancy quotas
- Other (Please specify.) _____

Discriminatory practices by lenders such as:

- Predatory lending
- Disproportionate numbers of refusals to minorities
- Inflating interest rates and/or down payments on loans to minorities
- Artificially lowering property appraisals and increasing underwriting requirements in minority areas
- Disinvestment and refusals to loan in minority areas (redlining)
- Racial credit steering
- Other (Please specify.) _____

Discriminatory public policies such as:

- Unwillingness by local governments to provide or upgrade missing or inadequate municipal services in minority areas
- Zoning or land use regulations that discourage construction of affordable housing
- Zoning or land use regulations that encourage minority concentrations
- Actions resulting in displacement of low income households or minority businesses
- Concentration of subsidized housing in low income or minority areas
- Under representation of minorities on municipal zoning or planning boards
- Other discriminatory practices (Please specify.) _____

3. Can you cite specific instances of any of the discriminatory practices listed above? If so, which ones?

- Sale or rental of property
- Deed restrictions, trust or lease provisions
- "Over 55" housing developments that do not have significant investment in facilities designed for the elderly
- Occupancy quotas
- Provision of real estate brokerage services
- Lending practices
- Public policies

Please describe: _____

Was the incident reported?
 Yes No

If "Yes," what was the outcome? _____

4. What other impediments to fair housing exist here?

- Fear that property values will be lowered and/or crime rates increased by the presence of minorities, subsidized or assisted housing
- Racial prejudice
- Indifference on the part of local governments
- General unawareness of fair housing requirements
- Lack of affordable housing
- Lack of public transportation
- Other (Please specify.) _____

5. Are you familiar with federal fair housing requirements?
 Yes No

6. Are housing delivery professionals in your field (housing lenders, realtors, builders, property managers, developers) required or encouraged to receive training that covers fair housing issues and requirements?
 Yes No

Is such training regularly conducted or done on an as-needed basis?
 Yes No

7. Have you had fair housing training?
 Yes No

If you answered "No," skip to the last part of this question. If you answered "Yes," complete the next three sections.

Do you feel that the fair housing training you received informed you of all you need to know about fair housing issues and statutes?

Yes No

Was the training you received given alone, or was it combined with other topics?

Stand alone
 Combined

How could the training you received be improved? _____

If you answered "No" to these questions, do you feel that training covering fair housing issues should be part of your professional education?

Yes No

Do you feel that such training is likely to be available to you in the next two years?

Yes No

8. What actions should the local government take to promote fair housing?

- Produce pamphlets and other educational material explaining the rights of purchasers and tenants under the Fair Housing Act.
- Increase outreach and educational efforts to purchasers, tenants, landlords, and the real estate and financial communities.
- Amend zoning and land use regulations to remove statutory impediments to fair housing.
- Adopt and enforce a Fair Housing Ordinance.
- Create a Fair Housing Advisory Committee.
- Other: _____

9. Would you be willing to serve on a Fair Housing Advisory Committee?

Yes No

Please identify yourself, organization represented (if applicable), address and telephone number below, as we may wish to contact you for more information concerning your responses.

Name: _____
Title: _____
Organization: _____
Address: _____
Telephone: _____

THANK YOU FOR TAKING THE TIME TO COMPLETE THIS SURVEY!

Mail to: Florida Planning Group, Inc.
Post Office Box 656
Ponte Vedra Beach, FL 32004

FAX to: 904-241-2560, or

email to: estwfg@comcast.net (Please put "Seminole Survey" as the subject.)

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TBRA (Vendor List)

<u>VENDOR NAME</u>	<u>VENDOR ADDRESS</u>
The Center for Affordable Housing	2524 South Park Drive, Sanford, FL 32773
Logan Heights	1000 Logan Heights, Circle, Sanford, FL 32773
Ravens Crossing Apts	801 Ravens Crossing, Altamonte Springs, FL 32771
Windchase Apt Homes	1215 Windridge Circle, Sanford, FL 32773
Porzig Realty, LLC	705 S. French Avenue, Sanford, FL 32771
Pebble Creek Apartments	780 Creekwater Terrace, Lake Mary, FL 32748
Lake Jennie Apartments	1311 Santa Barbara Drive, #100, Sanford, FL 32773
Strafford Point Apartments	1700 Old England Loop, Sanford, FL 32771
Regal Point Apartments	1000 Regal Pointe Terrace, Lake Mary, FL 32748
Willie & Lula Hooks	1318 S. Persimmon Avenue, Sanford, FL 32771
Diane Falstad	152 Mourning Glory, Lake Mary, FL 32748
Angela Delancy	1420 RV Drive, El Paso, Texas
Benito Pruna	244 Bluestone Place, Casselberry, FL 32707
Howell Crossing Apartments	2890 Red Lion Square, Winter Park, FL 32782
Silvia Crystal Montá-Cleora	18520 N.W. 87 Avenue, Ste. 134, Hialeah, FL 33015
Cedar Creek Apts	2450 Hartwell Avenue, Sanford, FL 32771
Barbara Parker/Gregory Robinson	105 S. Moss Road, Winter Springs, FL 32708
Gerard Mayer	1216 winding Chase Blvd., Winter Springs, FL 32708
Jeff Anderson	1499 W. Highway 434, Longwood, FL 32750
Regatta Shores Apartments	2835 W. Seminole Blvd., Sanford, FL 32771
William W. Snyder	1215 Cloverlawn Avenue, Orlando, FL 32808
Max Smith	94 Spring Glen Court, Debary, FL 32713
Emory & Gladys Green	2181 Brisson Avenue, Sanford, FL 32771
David Wenger	1007 Quinwoodn Lane, Maitland, FL 32751
Loma Vista Apartments	5200 Loma Vista Circle, Oviedo, FL 32765
Arbor Lakes Apartments	100 Arbor Lakes Circle, Sanford, FL 32771

XFINITY Connect

eswrfpg@comcast.net

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Fair Housing Survey...

From : Elaine S. Wright <eswrfpg@comcast.net>
Subject: Fair Housing Survey...

Sun, Jul 31, 2011 10:42 PM

1 attachment

To : Silvia Mordeio <smordeio@seminolecountyfl.gov>, RT Hillyer <RHillyer@FloridaSPES.org>, Cynthia Smith <cynthia.godden1982@gmail.com>, Rick@Co-inkler@fls.com, William Newman <wnewman@cfh.org>, Shannon <sh2002@cfh.com>, Zachary Miller (MIS) <mliller@construction@cfh.com>, Ron Fultz <ron.fultz@cfh.com>, Nancy Hamilton <nhamilton@cfh.com>, Sharon Sinkley <shs@signboard@cfh.com>, Greg Carlson <gcarlson@CFHRR.COM>, woodardconstr@bamba.qad.com, Jeff Ruberman <jruberman@rubylaw.com>, Ernest Hamilton <ehamilton@seminolecountymisfl.com>, Jeanne Gold <JGold@seminolecountymisfl.com>, trkrcf@yahoo.com, Kristy Todd <kristytodd@earthlink.net>, gretchen kee <gretchen.kee@northlandchurch.net>, John Nicholas <john@northlandchurch.org>, Emily Taylor <emily.taylor@bambajournal.com>, Glen Bamberger <glenbamberger@windowgroup.com>, Jay Brack <jbrack@ougeconstruction.com>, Penny Seaber <pseaber@seabersminole.org>, AARON WILLIAMS <aaronwilliams@hughes.net>, Ame Nelson <Ame.Nelson@cfh.org>, Elin Thonson Parcell <eparcell@cfh.com>, Eric Horst <EHorst@CFH.COM>, Debra Grosschae <DGrosschae@pattabysystems.org>, Glen Casal <glen.casal@betemincle.org>, Frazer@unestz.org, Shanae Nelson <ShanaeNelson@pactwayshome.org>, Michael Towan <Towan@firstfinancial.net>, Tammy Rummel <Tammy.Rummel@ced-coop.com>, Whit Nichas <WhitNichas@bambajournal.com>, chris@stoneymorze.com, Celly Jackson <ccathy@hrcf.org>, Steven G. Woodward <stgwood1914@hotmail.com>, Cathy Cole <ccathy@hrcf.org>, valnerd@gmail.com, Rob Fultz <RobFultz@cfh.com>, Paul/Cori Sneed <psneed@hrcf.com>, Logan Heights Mt <Loganheightsmt@wekreaty.com>, InkaJennie@fch.com, Nichete Lawrence <mlawrence@fch.com>, Rose Davis <rdavis@retrachad@yahoo.com>, Bonnie Watson <bonwatson@helsouth.net>, brodie@seminolecountymisfl.com

cc: Buddy Balogh <bba@seminolecountymisfl.gov>

Ladies and Gentlemen:

This is the survey about which Buddy Balogh wrote to you on Thursday. Please take a few minutes to carefully consider the current situation in Seminole County (not including the City of Sanford), and provide us with specifics whenever possible. Thank you.

Elaine S. Wright -
FLORIDA PLANNING GROUP, INC.
P.O. Box 656
Palm Vista Blvd., FL 32064

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