

Palm Beach County Florida Analysis of Impediments to Fair Housing Choices



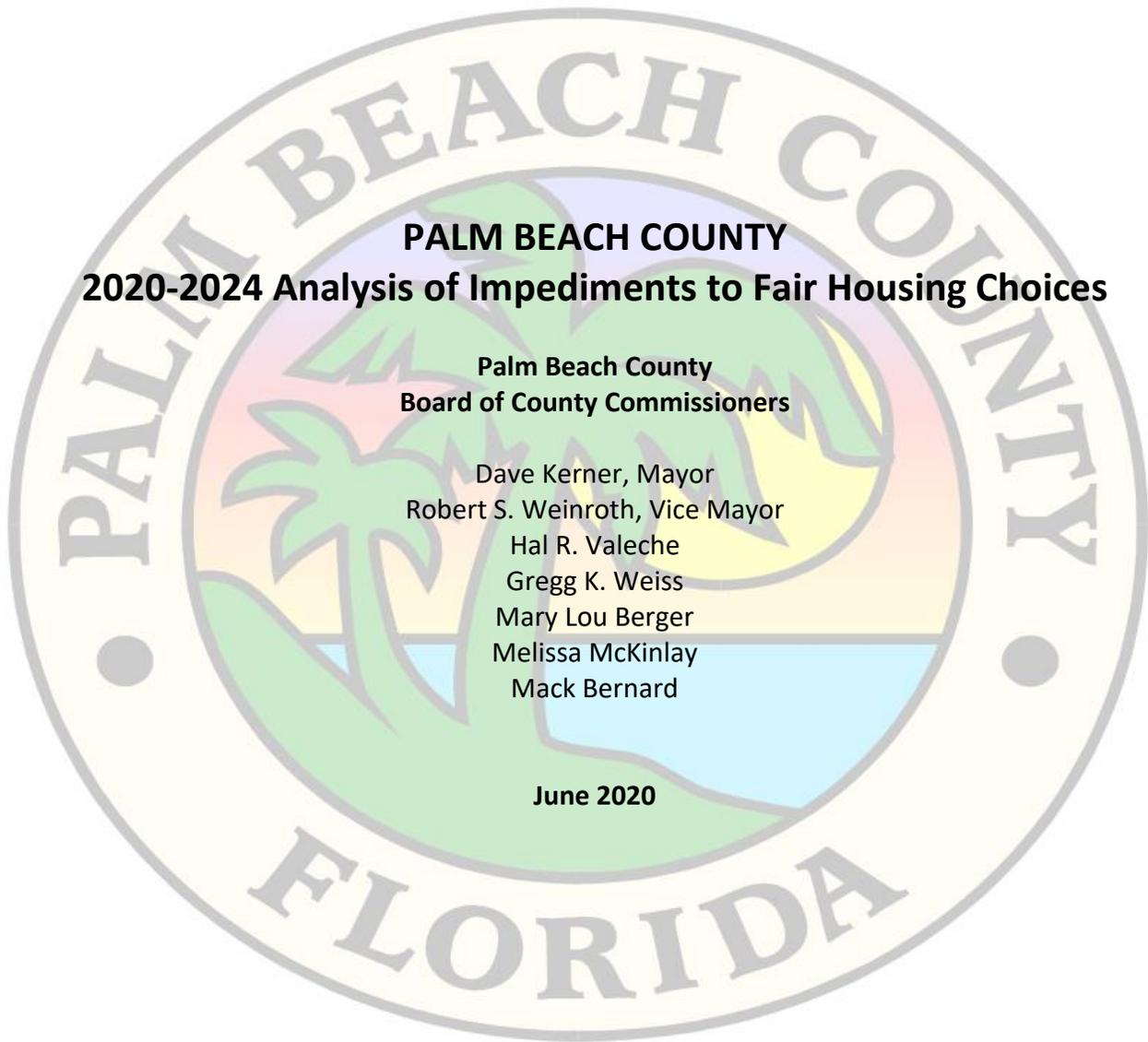
2020-2024



Palm Beach County
Board of County Commissioners



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**PALM BEACH COUNTY
2020-2024 Analysis of Impediments to Fair Housing Choices**

**Palm Beach County
Board of County Commissioners**

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Mack Bernard

June 2020



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PALM BEACH COUNTY
2020-2024 Analysis of Impediments to Fair Housing Choices
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Executive Summary

The Analysis of Impediments to Fair Housing Choices (AI) is required by HUD to ensure jurisdictions comply with Title VIII of the United States Civil Rights Act of 1968. The AI is an assessment of the County's laws, ordinances, statutes and administrative pols well as local conditions that affect the location, availability and accessibility of housing.

The Palm Beach County CDBG Entitlement Jurisdiction is comprised of 29 incorporated municipalities and all of unincorporated Palm Beach County. Each of the municipalities have inter-local agreements with the County attesting to their participation in the formation of the jurisdiction. Three agencies provide fair housing oversight in the County. These are: the Palm Beach County Office of Equal Opportunity (OEO); the Legal Aid Society of Palm Beach County; and the Fair Housing Center of the Greater Palm Beaches.

In undertaking the analysis, many formats were used to gather public input. Some of these were: an online survey of Palm Beach County residents; soliciting comments at public meetings; soliciting comments from private interested groups; and at a workshop conducted before the Board of County Commissioners. Upon completion of the draft AI, its availability was published in the local newspaper and on the Department of Housing and Economic Sustainability (DHES) website. The document was available for inspection and comments could be made at the DHES website and at the DHES office.

Factors and information received in compliance with the AI are:

- Review of fair housing statistics for the County (2017 to 2019) showed a total of 500 reported fair housing violations;
- The results of the online survey showed that most residents prefer to live in areas where the racial and ethnic composition are similar to their own;
- Many residents do not know how to file a fair housing complaint and many are not aware of the OEO;
- Review of zoning and land use ordinances and inspections showed that these do not have any adverse impact on fair housing;
- Review of Home Mortgage Disclosure Act (HMDA) data for home purchase loans showed that White Americans accounted for 76% of all loans originated, of which only 17% were denied. Approximately 20% of loans originating from other racial groups were denied.
- Public bus transport is provided in Palm Beach County by Palm Tran. Service is provided fairly ubiquitously, but during peak periods the wait for service is fairly long. Only 1.5% of the population uses this mode of transport to get to work.
- Although schools are located in all areas of the county and the curriculum is the same across the board, there is generally a positive correlation between school performance and local area income.

The following strategies are being recommended to address fair housing issues which have been identified:

Item to be addressed	Measures to be taken	Responsible Entity
Increase people's awareness of their fair housing rights and about how to recognize a violation and how to file a report.	<ul style="list-style-type: none"> • Increase outreach through media blast (radio and television ads, postings on website, strategic presentations). 	<ul style="list-style-type: none"> • Primarily OEO • FHC (website and presentations) • Legal Aid (website and presentations)
Intensify efforts to identify and prosecute fair housing violators	<ul style="list-style-type: none"> • Increased testing and prosecutions. 	<ul style="list-style-type: none"> • OEO • FHC • Legal Aid
Apprise landlords, realtors, lenders and county/municipal personnel about fair housing.	<ul style="list-style-type: none"> • Undertake training sessions and presentations. 	<ul style="list-style-type: none"> • Coordinated by OEO
Ensure that current and future changes to the county's Building and zoning regulations do not unintentionally promote fair housing violations.	<ul style="list-style-type: none"> • Review of current ordinances and regulations as well as the policies governing all count supported or initiated affordable housing programs 	<ul style="list-style-type: none"> • PBC- PZ&B
Ensure that financial institutions do not discriminate in their lending policies.	<ul style="list-style-type: none"> • Conduct testing 	<ul style="list-style-type: none"> • FHC

Section 1: Description of the Palm Beach County CDBG Entitlement Jurisdiction

The Palm Beach County CDBG Entitlement Jurisdiction is comprised of all of unincorporated Palm Beach County as well as the following 29 municipalities who have joined with the County to make up the Jurisdiction:

Municipality	Municipality
City of Atlantis	Town of Lantana
City of Belle Glade	Town of Loxahatchee Grove
Town of Briny Breezes	Town of Manalapan
Town of Cloud Lake	Town of Mangonia Park
Village of Golf	Village of North Palm Beach
City of Greenacres	City of Pahokee
Town of Glen Ridge	Town of Palm Beach
Town of Gulfstream	Town of Palm Beach Shores
Town of Haverhill	Village of Palm Springs
Town of Hypoluxo	City of Riviera Beach
Town of Juno Beach	Village of Royal Palm Beach
Town of Jupiter Inlet Colony	City of South Bay
Town of Lake Clarke Shores	Town of South Palm Beach
Town of Lake Park	Village of Tequesta
City of Lake Worth	

A. Data Analysis

Demographics, Housing, Households, Housing Trends

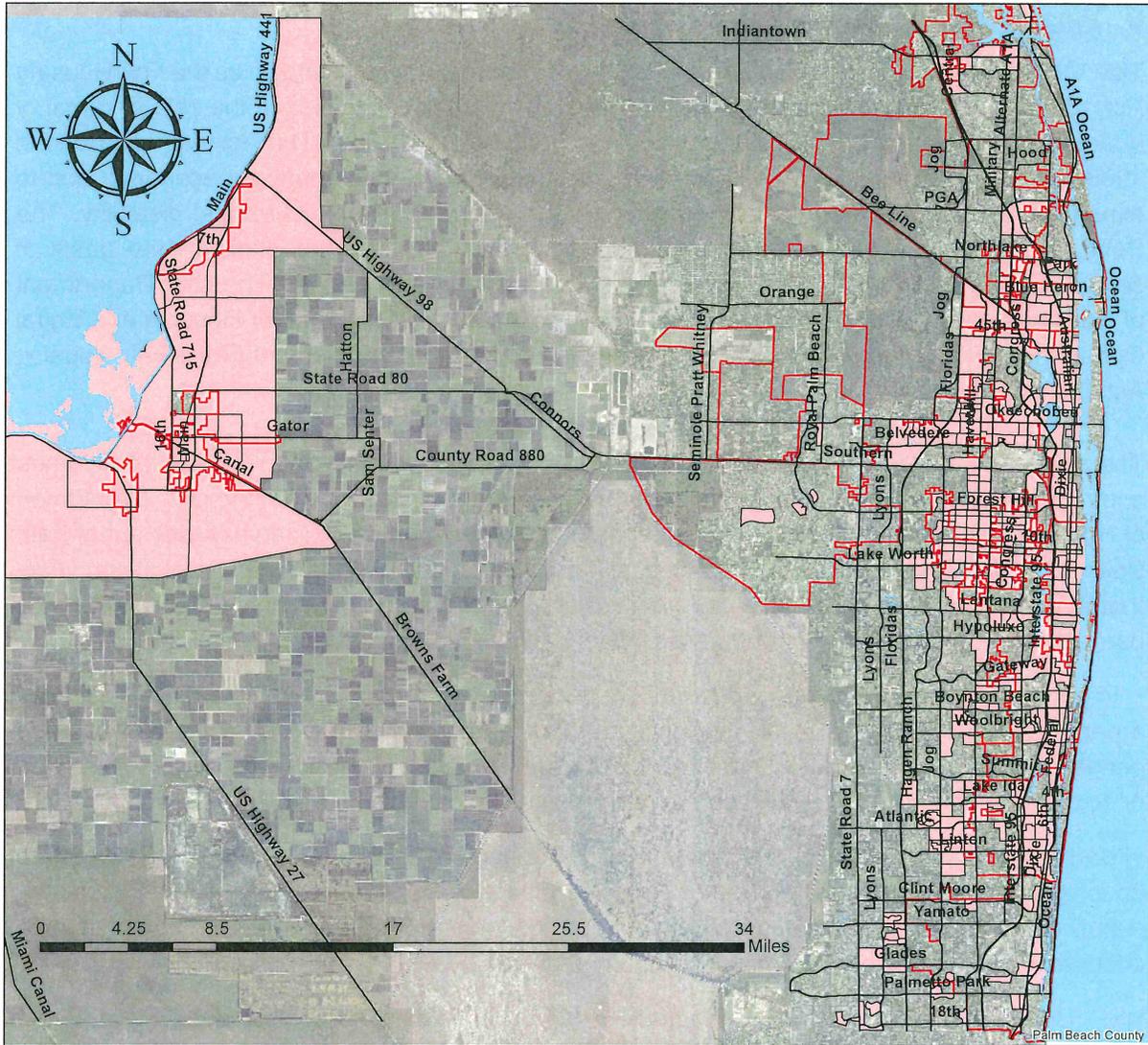
Housing, Demographic and Social Information

- The Jurisdiction’s population is 906,779, made up of 441,304 males (48.7%) and 465,475 females (51.3%). Approximately 53.3% of the population is classified as White; 24.2% Hispanic and 18.1% as Black. Some 218,543 persons (20.0%) are aged 65+, and 12.9% of the population are disabled, using the census definition.
- 69.0% of the population speak only English; 31.0% speak English and another language; 13.0% speak English less than very well.
- There are 418,315 housing units in the jurisdiction of which 337,043 (80.6%) are occupied. Of these units, 239,727 (71.1%) are owner-occupied and 97,316 (29.9%) renter-occupied. Approximately 130,967 housing units in the jurisdiction are occupied by households who are cost burdened.
- The median sale price for a single-family home is \$364,000 and the 2020 HUD fair market rent for a 2-bedroom unit is \$1,506.
- The Jurisdiction’s median income in 2019 was \$74,500, approximately 25% earned less than \$25,000 per year.
- Approximately 88.1% of persons over 25 years old are high school graduates and 35.0% hold bachelor or higher-level education.

- Relative to commuting to work, 78.5% drive alone; 9.7% carpool; 1.9% uses public transportation; 1.5% walk; 2.0% uses other modes of transportation; and 6.4% work from home.
- The mean travel time to work is 25.3 minutes.
- The total number of persons in the labor force is 743,523 with 23,726 (3.2%) being unemployed. The majority of employed civilians in Palm Beach County (outside the military) are employed in educational services, health care services; arts, entertainment, accommodations; retail trade; and professional, scientific, management services.



Palm Beach County Countywide Low/Moderate Income Areas



Legend

- Low and Moderate Income Areas (>51% Low/Mod)
- Municipal Boundaries
- Water Bodies
- Major Roads



Prepared by PBC Department of Housing and Economic Sustainability - January 2020
Source: 2011-2015 American Community Survey (Low/Mod Income)

B. What is an Analysis of Impediments (AI)?

Title VIII of the United States Civil Rights Act of 1968, more commonly known as the Fair Housing Act, provides housing opportunity protection by prohibiting discrimination in the sale or rental of housing on the basis of race, color, religion, sex, and national origin. The Act was amended in 1988 to provide stiffer penalties, establish an administrative enforcement mechanism and to expand its coverage to prohibit discrimination on the basis of familial status and disability. The Palm Beach County Fair Housing Ordinance also prohibits discrimination on the basis of sexual orientation, marital status, age and gender identity or expression. The U.S. Department of Housing and Urban Development (HUD), specifically HUD's Office of Fair Housing and Equal Opportunity (FHEO), is responsible for the administration and enforcement of the Fair Housing Act and other civil rights laws.

The development of this AI is part of the consolidated planning process required for all entitlement communities that receive housing and community development funds from the U.S. Department of Housing and Urban Development. The Analysis of Impediments (AI) is an assessment of Palm Beach County's laws, ordinances, statutes, and administrative policies as well as local conditions that affect the location, availability, and accessibility of housing. The AI includes an analysis of barriers and impediments to fair housing choice, defined as the following:

- "Impediments" are any actions, omissions, or decisions taken which have the effect of restricting a person's housing choice or the availability of housing choice because of race, color, religion, gender, disability, familial status, national origin, marital status, age, gender identity or expression, or sexual orientation. Such a limitation to fair housing choice constitutes housing discrimination.
- "Barriers" to housing choice are factors that limit a person's ability to choose from a variety of housing types and may not constitute "housing discrimination." Factors may include housing supply and location, physical accessibility of housing, zoning for group homes, source of income, accessibility of financing, and limited English proficiency.

HUD Community Planning and Development (CPD) programs administered by Palm Beach County include: Community Development Block Grant (CDBG), Home Investment Partnership (HOME), and Emergency Shelter Grant (ESG). The CDBG program contains a regulatory requirement to affirmatively further fair housing based upon HUD's obligation under Section 808 of the Fair Housing Act. The CDBG regulation also reflects the CDBG statutory requirement that the grantees certify that they will Affirmatively Further Fair Housing (AFFH). The HOME program regulation states the statutory requirement from the Comprehensive Housing Affordability Strategy (CHAS) that the jurisdictions must affirmatively further fair housing. Through its CPD programs, HUD's goal is to expand mobility and widen a person's freedom of choice. The Department also requires its grantees to document AFFH actions in the CDBG Comprehensive Annual Performance and Evaluation Report that is submitted to HUD.

C. Overview of Fair Housing Administration in Palm Beach County

The U.S. Department of Housing and Urban Development (HUD), and in some cases the U.S. Department of Justice, is responsible for investigating and enforcing violations of the Fair Housing Act. However, since HUD does not have sufficient resources, it has implemented the Fair Housing

Assistance Program (FHAP). Under this program, HUD grants to a jurisdiction whose fair housing laws and remedies are “substantially equivalent” to those provided under the federal Fair Housing Act, as amended in 1988, the authority to enforce fair housing laws. HUD recognized Palm Beach County Office of Equal Opportunity (OEO) as a substantially equivalent agency in March, 1997 and refers cases of housing discrimination in Palm Beach County to the OEO as the local FHAP, for fair housing law enforcement action.

HUD also has implemented the Fair Housing Initiatives Program (FHIP) to increase awareness of fair housing laws and to conduct enforcement activities. Governmental and non-profit agencies may apply to HUD for FHIP status and funding to conduct workshops and media campaigns and to do complaint-based and systemic testing to identify discrimination in housing. Palm Beach County has two FHIP agencies within its jurisdiction; the Legal Aid Society of Palm Beach County, Inc. and Fair Housing Center of the Greater Palm Beaches, Inc.

a. Palm Beach County Office of Equal Opportunity

On March 24, 1997 the Office of Equal Opportunity (OEO) obtained HUD certification as a Fair Housing Assistance Program (FHAP) agency. The OEO investigates and resolves complaints of discrimination in housing, public accommodations and employment in the County on the basis of race, sex, color, religion, national origin, disability, sexual orientation, familial status, marital status, age or and gender identity or expression, in accordance with Palm Beach County Ordinance. Claims are received at the OEO which were first filed with the federal or state government, as well as cases received directly from the public. The OEO operates as a neutral investigator. After complaints are determined to be qualified as fair housing claims, they are presented in written form to the housing provider, who is given an opportunity to respond. OEO conducts an investigation. If the investigation reveals that a violation has occurred, the parties are invited to resolve the issue. If the parties are unable to resolve the issue themselves, a notice of Failure to Conciliate is issued. The complainant is given 30 days from the date of issuance to request a hearing before the Fair Housing Board or to take the case to court.

b. The Legal Aid Society of Palm Beach County, Inc.

The Legal Aid Society (LAS) receives CDBG funding from the County to undertake enforcement and counseling services to persons who lodge housing discrimination complaints. As part of its contractual obligation to the County, the Legal Aid Society is responsible for undertaking activities related to fair housing outreach, education and enforcement activities that are targeted at consumers, housing providers, other social service organizations, and the general public; and foreclosure prevention and/or defense that is targeted at homeowners at risk of losing their house through foreclosure. Enforcement activities may include testing services, mediation, administrative action and litigation. The agency has also agreed to assist the county in assessing the effectiveness of implementing the recommendations of the Analysis of Impediments to Fair Housing Choices. The Legal Aid Society was first funded by HUD to serve as a Fair Housing Initiatives Program (FHIP) effective February 8, 2001.

c. The Fair Housing Center of the Greater Palm Beaches, Inc.

The Fair Housing Center of the Greater Palm Beaches (FHC) is a full service, community-based private agency which provides comprehensive Fair Housing Services throughout the State of

Florida. The agency is a member of the National Fair Housing Alliance and works to ensure equal and affordable housing opportunities for all people. Activities carried out by the FHC include testing, enforcement, education, predatory lending prevention, outreach and counseling.

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Section 2: Methodology Used to Compose the Analysis of Impediments to Fair Housing Choices

Data used to compose the AI was derived from several sources:

- Demographic information and housing trends, and fair housing complaint and information provide a context for discussion. Data sources included the following:
 - a. Demographic information was obtained through U.S. Census and local demographic reports.
 - b. Complaint data was obtained from Palm Beach County Office of Equal Opportunity and the Legal Aid Society of the Palm Beaches.
- Review of Survey Data: A survey (via surveymonkey.com) was conducted from October 17, 2019 to December 3, 2019, to assess barriers to fair housing. Two hundred forty-four (244) residents participated; of these 75% were white, 11% were Hispanics, 10% were black, 80% were homeowners, and 20% were renters.

In formulating the questions for the survey, the three fair housing entities operating in the county were given the opportunity to participate. Also the Survey was posted on the websites of the following entities: Housing and Economic Development, Office of Equal Opportunity, Legal Aid Society of Palm Beach County, Fair Housing Center of the Greater Palm Beaches, Coalition for Independent Living Options, The Urban League of Palm Beach County.

- Meetings: Meetings were held with constituent groups and commissions, including regional meetings in Belle Glade and West Palm Beach, FL in 2019 and 2020 as part of the Consolidated Planning process, as well as a workshop before the Palm Beach County Board of County Commissioners on May 19, 2020.
- Review of Document: Fair housing agencies operating in Palm Beach County were asked to review the draft document and provide comments.

Section 3: Review of Factors

This section reviewed data provided by OEO and the Legal Aid Society on reported incidences of fair housing violations in the county over a three-year period (2017-2019). It also assessed the results of a fair housing survey, which was administered on-line; aimed at determining the main reasons for people to choose where they wish to live and to determine if they had been personally subjected to fair housing abuse. The AI also reviewed the County's laws, ordinances, policies and procedures to assess if these individually causes fair housing violations. Other factors reviewed were: the provision of home purchase loans by financial institutions and whether or not racial bias existed in underwriting these loans; the provision of public transportation (PalmTran) and how the routes operated and how the frequency affected where people choose to live; the availability of schools (travel distance) and the quality of education offered.

A. Historic Review of Reported Fair Housing Violations in Palm Beach County

The information presented in the tables below was provided by Palm Beach County Office of Equal Opportunity and by the Legal Aid Society of Palm beach County. It shows that over the three year period 2017 to 2019, some 500 fair housing complaints were filed of which 67.0% were based on disability; 10.0% race and color; 10.0% national origin; and 8.0% familial status.

The 500 complaints led to 635 issues with most prevalent ones being denial of reasonable accommodation and discrimination in conditions or terms of sale, rental occupancy or in services or facilities. The former is not surprising since the most common basis for discrimination is disability.

The number of complaints and issues show a declining trend over the three year period, but when viewed against the results of the on-line survey (as described later) , it may be a cause for concern and attributed to: people’s reluctance to report fair housing violations and the fact that many do not know how to report a violation.

**Fair Housing Complaints and Basis for Complaints in Palm Beach County –
PBC Office of Equal Opportunity and Legal Aid Society
October 1, 2017 – September 30, 2019**

Basis	2017	2018	2019
Disability	115	99	80
Color/Race	19	11	18
Sex	9	7	7
Religion	3	2	2
Age	0	3	3
Familial status	15	14	11
Sexual Orientation	5	3	1
Marital Status	0	5	0
National Origin	14	23	14
Gender Identity or Expression	1	0	0
Discriminatory acts under Section 818 (retaliation, coercion, intimidation etc.)	4	10	2
Total	185	177	138

Fair Housing Complaint Issues-
Legal Aid Society of Palm Beach County and OEO
October 1, 2017 – September 30, 2019

Issue	2017	2018	2019
Refusal to rent, sell, etc.	25	27	12
Falsely deny housing was available	0	0	0
Discriminate in the conditions or terms of sale, rental occupancy or in services or facilities	63	42	48
Advertise in a discriminatory way	21	22	15
Engage in blockbusting	0	0	0
Discriminate in financing	4	0	0
Discriminate in broker's services	0	0	0
Discriminatory acts under Section 818 (retaliation, coercion, intimidation etc.)	20	19	10
Sexual harassment	4	4	7
Denial of reasonable accommodation	89	74	58
Denial of reasonable modification	7	6	6
Accessibility	0	0	0
Otherwise deny or make housing unavailable	13	14	18
Non-compliance with design/construction	2	0	0
Failure to meet senior housing exemption	1	2	2
Totals	249	210	176

B. Review of Survey Data

An online survey was administered between October 12, 2019 and December 3, 2019. Links to the survey (surveymonkey.com) were placed on the websites of the following agencies: Palm Beach County's main page; PBC Housing and Economic Sustainability; PBC Office of Equal Opportunity; Legal Aid Society of Palm Beach County; Fair Housing Center of the Greater Palm Beaches; The Urban League of Palm Beach County; the Arc of Palm Beach County; and the Coalition for Independent Living Options. There were 244 response to the survey which asked the following questions:

1. What do you like about your Neighborhood?
2. What neighborhood qualities would you look for if you were to move?
3. What are the greatest housing needs in your community? Are there parts of your community that are particularly affected?
4. What areas of the County do you generally see as preferable to live in? What make them attractive places to live? What barriers might someone face in moving to one of these preferable areas?

5. Do residents with similar incomes generally have the same range of housing options? Are there any barriers other than income that might impact housing choices?
6. Under the County's Fair Housing Ordinance, it is illegal to discriminate in housing based on race/color, national origin, religion, sex, handicap, familial status (presence of minor children), age, marital status, sexual orientation, gender identity or expression. Did you know this?
7. Have you ever been discriminated against in attempting to rent or buy housing, based on the above categories? If so did you file a complaint? If not why?
8. Have you ever been discriminated against while seeking a mortgage or homeowners' insurance, based on the above categories? If so did you file a complaint? If not, why?
9. Are you aware of any housing discrimination? What are some things that can be done to overcome discrimination? Describe
10. Are people in the county segregated where they live? What causes this segregation to occur?
11. Is there an adequate supply of affordable housing and housing that is accessible to people who are disabled?
12. Are you aware of the types of fair housing services offered in the County and the entities offering these services?
13. Have you ever heard of the Palm Beach County Office of Equal Opportunity? If so, what does it do?
14. Are public resources (e.g. parks, schools, police and fire services, libraries, grocery stores, supermarkets, public transportation) readily available and in close proximity to your neighborhood?
15. Is there anything that you feel is important to our research that was not addressed in this questionnaire?

The response to each question are shown on the following charts:

Review of Survey Data

Analysis and summary of Fair Housing Questionnaire

Survey Posted on: October 17, 2019

Results Collected on: December 3, 2019

Number of Respondents: 244

SUMMARY OF DEMOGRAPHIC INFORMATION

Geographic Dispersal of Respondents

Municipality	#	Municipality	#	Municipality	#	Municipality	#
Belle Glade	1	Lake Worth	26	Palm Springs	3	Wellington	15
Boca Raton	35	Lantana	2	Riviera Beach	9	West Palm Beach	29
Boynton Beach	40	Loxahatchee	4	Royal Palm Beach	9	Lake Park	1
Delray Beach	8	North Palm Beach	4	Tequesta	2		
Green Acres	8	Palm Beach	1	Unincorporated PBC- Delray /Boca	5		
Jupiter	14	Palm Beach County	1	Unincorporated PBC- WPB	3		
Lake Clarke Shores	2	Palm Beach Gardens	14	Unincorporated PBC- West Lake Worth	1		

Demographic Information of respondents

Race/Ethnicity	#	%	Marital Status	#	%	Age Head of Household	#	%	Language Spoken	#	%	Tenure	#	%
White	180	75	Single	32	13.3	18- 24	2	0.8	English	233	97.5	Owner	192	80.3
Black	24	10	Domestic partnership	8	3.3	25- 34	11	4.6	Creole	1	0.4	Renter	47	19.7
Asian/Pacific Islander	4	1.67	Single cohabitating with Significant other	9	3.7	35- 44	31	12.97	Spanish	3	1.3			
Native American	4	1.67	Married	134	55.8	45- 54	51	21.34	Other	2	0.8			
Other	14	5.83	Divorced	39	16.2	55- 64	65	27.2						
Hispanic	27	11.25	Widowed	18	7.5	65+	80	33.47						
			Separated	0	0									
Total Responses	240	100		240	100		239	100		239			239	

Summary of Answers

What do you like about your neighborhood? (235 Responses)

Summary of most popular responses
• Close to beach
• Gated
• Peaceful, family community
• Nice apartments and amenities are accessible
• Close to where I grew up
• Engaged citizenry, clean and safe streets, welcoming neighbors, diverse economic backgrounds.
• Cul-de-sac
• Older adults
• Close to stores, schools, and easily accessible to everything needed
• Diversity and location
• Amenities offered by HOA
• Small town camaraderie, emphasis on the Arts.
• Nice neighbors
• Pet friendly
• Low HOA fees. Sidewalks and beautiful natural areas.
• Not in a gated community but quiet.
• Low crime, affordable
• The parks
• Newer construction
• Close to highways.
• Good school district.
• Diversity of age groups & ethnicity/race
• No drugs, gangs or homeless
• Space between houses, quiet and away from traffic
• Secluded
• Great home values.
• Close to work place

What neighborhood qualities would you look for if you were to move? (234 responses)

Summary of most popular responses
• Close to beach
• More affordable rent
• Clean, safe
• Quiet
• School ratings
• Close to shopping, and other amenities
• Pet and kid friendly
• Inexpensive and safe
• White neighbors
• Family Environment
• Welcoming neighbors, clean and safe streets, engaged citizenry.
• No HOA
• Diverse neighborhood including race, income, ages, etc
• Family oriented and good medical services, as well as senior friendly and nearby shopping.

• Friendly neighbors, social living, entertainment, shopping, recreation with focus on with walking trails, parks, native plants accessible sidewalks and bike trails.
• A community with children.
• Less kids.
• Access to public transportation.
• Quiet neighborhood. Low crime rate. Good services
• No flooding of streets when it rains, and middle income range.
• No Section 8
• Less crime, fewer unlicensed cars and fewer dead boats in driveways. A safe place to ride bikes.
• Less street litter and unbridled trash.
• No boarded up houses, good landscaping
• Close to work
• Quality construction. Space between homes
• Less expensive property taxes and insurance
• Waterfront.

What are the greatest housing needs in your community? Are there parts of your community that are particularly affected? (227 responses)

• PBC housing cost is burdensome on the lower and middle class. Rent and mortgage payments are so high relative to income.
• Homelessness in Palm Beach County is an issue. There is a need for affordable and accessible housing for people in our community. It seems that on the east side of the train tracks in Boynton and Lake Worth people are living in poverty and/or are homeless. People should not be treated like a nuisance, but should be treated with dignity and have access to help and housing.
• Many homesteaders are older and selling their homes to speculators, driving up the costs of lots, in turn tempting more homesteaders to take the money and run. Neighborhood becoming exclusive and less tolerant.
• More affordable apartments.
• Coming up with first, last and security to get into places.
• Landlord accountability. (I have had to purchase a new washer and dryer, refrigerator, ceiling fan, on and on. Now, combine that with the days of work missed to tend to leaks, etc, not to mention the babysitter calling frantic because the rotted door had swollen shut from the r as in, trapping her inside. No a/c once the central air failed, no heat, 2 burners out of 4 w zdx/ the oven failing most recently....
• More affordable senior living.
• Parking seems to be an issue in certain sections and litter is a big problem.
• There are NO single family homes being built. There a lots of apartments, townhomes, condos and villas causing overcrowding and increased traffic. We need single family homes that are affordable. The single family homes in the community are older, in disrepair and crime is a problem.
• Rent-control, balance between average hourly wage, SSI & monthly rents. Disabled, semi disabled, retired & lower-income people.
• Need to stop certain groups from obtaining special benefits based on demographics to maintain civility and preserve property values.
• Affordable housing. No options for anyone on a limited income. Impossible to meet requirements to rent.
• Elderly have fewer capabilities on fixed income as housing ages and requires major repairs.
• Not enough affordable housing for young people who have student debt, medical bills, and elderly family
• Workforce housing is a dire need.
• Fixing run down housing, fixing roads, adding greenery.
• The disabled don't have affordable safe, clean housing.
• Overcrowding.

<ul style="list-style-type: none"> • Diversity. It's all rich white people in my neighborhood. There are almost no people of color. There's no socio economic diversity either because all the homes are expensive
<ul style="list-style-type: none"> • The non-existence of homes under \$300,000.

What areas of the County do you generally see as preferable to live in? What makes them attractive places to live? What barriers might someone face in moving to one of these preferable areas? (229 Responses)

<ul style="list-style-type: none"> • Wellington, Loxahatchee, West Boynton, West Lake Worth. Home communities are clean maintained, seem safe.
<ul style="list-style-type: none"> • Wellington: and Palm Beach Gardens primarily due to great schools. However, the cost of the properties is too high, same for HOA & taxes
<ul style="list-style-type: none"> • I love where I live in Boynton and where I work in Lake Worth. Stores and restaurants are close by, there are a lot of really neat little stores to go to. People may not want to move into these areas because they feel that they are bad or unsafe.
<ul style="list-style-type: none"> • Delray Beach
<ul style="list-style-type: none"> • Western communities are attractive.
<ul style="list-style-type: none"> • SE Boynton Beach/ Family environment.
<ul style="list-style-type: none"> • Historic West Palm Beach and historic downtown areas of different cities
<ul style="list-style-type: none"> • Suburban areas due to less congestion. Deterrent is qualifying for a mortgage due to low income
<ul style="list-style-type: none"> • West Palm, Wellington, Royal Palm Beach - These are have a variety of shopping centers and there are more job opportunities. More restaurants and different things to do with your family.
<ul style="list-style-type: none"> • Boca Raton, West Palm Beach. Generally safe with good schools. Very expensive.
<ul style="list-style-type: none"> • Lake Worth for its vast neighborhood structures that offer single family housing in a diverse mix with the arts well mixed in a vibrant community.
<ul style="list-style-type: none"> • West Boynton, North Delray, Flamingo Park. Everything has gotten ridiculously expensive.
<ul style="list-style-type: none"> • East, near the ocean/ intra-coastal is the most preferable areas to live. It's attractive because it's near nature and it's kept clean and clear of pot holes, road debris and garbage.
<ul style="list-style-type: none"> • East of 95. Close to 95, not too far from beach, near tri rail, and less traffic than west of 95. Cost possibly.
<ul style="list-style-type: none"> • Natural areas that have wildlife, not a lot of commercial buildings around. There are no barriers to move in
<ul style="list-style-type: none"> • By the beach but lack of adequate public transportation.
<ul style="list-style-type: none"> • Tequesta is small and still has all the amenities of a big city.
<ul style="list-style-type: none"> • Boca Raton is a preferable area to live in. They have good schools, although that doesn't matter much anymore because of the number of kids bussed in from different areas. I don't see any barriers. Boca has all kinds of housing available for all incomes as seen in all the different little communities around.
<ul style="list-style-type: none"> • Middle of County, between Military Trail and 441. Nice clean neighborhood good schools safe roads
<ul style="list-style-type: none"> • Palm Springs, you have everything close by...schools are good.

Do residents with similar incomes generally have the same range of housing options? Are there any barriers other than income that might impact housing choices? (228 responses)

	Possible Barriers Other than income
YES	If you have money you get what you want, no barriers
	Aside from the obvious ethnic prejudices some folks may harbor, pets and pet size affect housing options.
	Yes, generally speaking, but income/money is subjective. Perhaps culture or religious/ethnic mix
	Generally, they do, depends on individual circumstances. Other barriers may be disabilities or illnesses, distances between work and home, suitable schools.
	Unfair practices by the county and HUD have enabled lower class people to move in dragging down prices and making neighborhoods less safe. We used to be a meritocracy

	Yes, no barrier as cost/affordability is the primary factor.
NO	Coming up with first last and security for rent may not be dependent on income.
	Family size is also a barrier for parents with children. Also the availability and need for mass transit.
	Also depends on distance to commute to work, quality of schools
	HOA restrictions may prevent this.
	The amount available for rent/mortgage payment may not be the same.
	Landlord bias, e.g. "Our landlord only rents to females, thinking they're less likely to stand up to him.
	No landlord screening prevents moving into certain areas
	Race, nationality and gender are also factors.
	Same income does not equate to the need for the same services.
	Not that I have personally observed, but I am white. It would not surprise me to learn that racially discriminatory housing practices still exist in Palm Beach County.
	I've met people who are racist and would never rent to black and/or hispanic people, but in my neighborhood I'm the only white person for blocks. Not a fan of the white yuppie neighborhoods.
	I imagine there's lots of prejudices but being white I don't experience them
	I believe everyone with same income should have the same opportunities. I believe there is bias out there however it has not happened to me.
	There are racist HOA members who discriminate against minorities and people with disabilities, by their selective enforcement of rules and targeting of certain individuals.
	Housing choices might depend on criminal record or credit history
	No. Yes, there are some communities where people under 55 do not qualify

Under the County's Fair Housing Ordinance, it is illegal to discriminate in housing based on race/ color, national origin, religion, sex, handicap, familial status (presence of minor children), age, marital status, sexual orientation, gender identity or expression. Did you know this? (234 Responses)

YES	NO	KNOW BUT NOT ENFORCED
218	16	8

Have you ever been discriminated against in attempting to rent or buy housing, based on the above categories? If so did you file a complaint? If not, why? (237 responses)

Discriminated Against		Filed Complaint		Reasons for not Filing Complaint (When Provided)
Yes	No	Yes	No	
200	31	3	28	<ul style="list-style-type: none"> • Did not know how to file complaint. Just gave up and moved out • Too busy finding a safe place to take time and money lost in the process. • Process takes a lot of time and that means money. Against a landlords legal team you really don't stand a chance. • Can't afford legal cost. • It would not matter to me at the time, just couldn't be bothered. • Wouldn't have mattered. Would still have been evicted. • It was the right of the homeowner to decide who will live in their property. After all it is their home. • The guilty party always claims another reason for discrimination and I can't afford to fight about anything in court. • I assume that there is no monitoring of these practices and that nothing can be done and I did not have the resources to initiate any legal action. • <i>Filed complaint and it got nowhere. (Stated twice)</i>

Have you ever been discriminated against while seeking a mortgage or homeowners' insurance, based on the above categories? If yes, did you file a complaint? If not, why? (236 Respondents)

Discriminated Against		Filed Complaint		Reasons for not Filing Complaint (When Provided)
Yes	No	Yes	No	
5	218	0	0	<ul style="list-style-type: none"> • Did not know the rules. • Did not file a complaint as I was told that is bank policy over and over. • I didn't file a complaint because insurance companies have the upper hand in Tallahassee.

Are you aware of any housing discrimination? What are some things that can be done to overcome discrimination? Describe. (233 Responses)

YES	NO	Things that can be done to overcome discrimination
26	139	<ul style="list-style-type: none"> • Monitoring to prevent excessive rent. • Diversify the availability of affordable housing throughout the county so that people are not confined to living in certain areas due to cost. • Encourage assimilation and exposure to cross cultural experiences. Working with churches to help place families can help to bridge a cultural divide and help negate some negative stereotypes about the working poor. • Housing Authorities should be more transparent with their application process and give constant information to Section 8 applicants on the status of their application. • Establish and publicize a central location for people to call that feel that they have been wronged. • Educate the people. Find out why they feel the way that they do. • Publicize the laws on many forums. • Employ vigorous enforcement on all platforms, incentives to encourage affordable housing development, neighborhood reinvestment, among others.

		<ul style="list-style-type: none"> • Vigorously enforce the laws. People have to feel comfortable reporting when they are discriminated against and confident that something will be done about it. • Discrimination is sometimes based on bigotry. Don't know how this can be overcome. • Give more consideration of the underserved populations when developing housing opportunities and protecting the wholesale sale of land to the largest developers without carving out affordable housing. • There needs to be more oversight and regulation of HOAs and Condo Associations because at times, owners are arbitrarily rejected. EX: Some associations require new owners provide tax returns and credit score requirements as high as 759 or more. What logic do they use to come up with these questions. • Educate individuals about how to identify discriminatory practices and what to do about it. Ensure that landlords are aware of and follow fair housing laws. Fair Housing Testing Add other protections to the local fair housing laws such as source of income protections. Support organizations and programs that improve the economic standing of low income persons and increase access to opportunities such as good jobs and schools. • Review the legal system. "My grandson has been discriminated against because he had a felony battery conviction at the age of 14. At the age of 23 he cannot get housing." • Unmarried couples applying for a condo/apt typically have to fill out two applications with two fees associated with the application. In addition both have to have background check. If you are married they only require one app, one fee and one background check. To me this is discrimination at its core. • Provide the same level of amenities in all communities. Often wonder why historically the higher the income of a community, the better the schools and amenities are. Even when they are being provided by the public?
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Are people in the County segregated where they live? What causes this segregation to occur? (232 responses)

Yes	No	Causes of segregation
113	68	<ul style="list-style-type: none"> • Income • The cost of housing, HOA Fees, taxes & Insurance. • Culture, race, ethnicity. • People often self-segregate. I've seen this more here in Florida than up North. • The requirements for credit and credit scores adversely affects single parents who are more likely to be in crisis and struggling economically. • Some landlords will only rent to certain races. • The appearance of segregation may be due to having a home that's passed on through generations and cost to live there. • "I think measuring a neighborhood based upon skin color or religion, or any other dividing basis feeds into "racism"! If you go into a neighborhood and look at individual circumstances, instead of any other "dividing technique" with the intention of uniting everyone there towards a goal of a peaceful, safe neighborhood where everyone works together toward a goal, like cleaning it up, or building a community food garden or park, etc. that would help improve the neighborhood for all and attract others to that neighborhood! I certainly don't know all the answers, but I'm thinking everyone in the neighborhood should be able to come together, get to know each other, and help each other make their neighborhoods clean, attractive, and safe. Each neighborhood will have different issues to deal with, I'm sure, but, nothing is impossible! A peaches and cream attitude, I know, but why not shoot for it. The potential is there, just have to find a way to tap it". • I believe segregation occurs because of historic red-lining and other discriminatory practices. • Racism! "When the minorities started moving in, the property values went down and it's not safe....."

	<ul style="list-style-type: none"> • My community is not segregated. There are all races and colors here and everyone seems to get along well. • Income inequality and systemic racism exist. Western PBC such as Belle Glade and Pahokee are examples of segregated communities, and lack proper resources to help residents thrive the way they can in eastern PBC. • Neighborhoods were segregated in the past. But now Section 8 has changed that. There are no safe areas anymore. Paying higher property taxes does not stop the house next door from being a rental or section 8. • I think people are only segregated because they want to be segregated. People just like to settle near other people like them. It has been like this since the immigrants started coming over in the 18th century, as noted in all the history books.
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Is there an adequate supply of affordable housing and housing that is accessible to people who are disabled? (234 respondents)

Yes	No.	Don't Know
34	110	81

Are you aware of the types of fair housing services offered in the County and the entities offering these services? (236 responses)

Yes	No	Somewhat aware
37	165	27

Have you ever heard of the Palm Beach County Office of Equal Opportunity? If so, what does it do? (232 responses)

Yes	No	Heard About and Knows what it does
85	143	35

Are public resources (e.g. parks, schools, police and fire services, libraries, grocery stores, supermarkets, public transportation) readily available and in close proximity to your neighborhood? (235 responses)

Yes	No	Somewhat
209	6	18- Lack of adequate public transportation most prevalent; distance to parks.

Is there anything that you feel is important to our research that was not addressed in this questionnaire? (213 responses)

<p>Only responses relative to Fair Housing are included.</p> <ul style="list-style-type: none"> • Explain how to file an actual complaint • Housing conditions didn't seem to be a big issue in the survey • How segregation impacts access to services, health, education, etc. • Code enforcement (hoarding, junk in yards, not maintaining exterior appearance and lawn care) and its influence on where people choose to live. • Support for new immigrants, especially those who do not speak English or are not bilingual and its effect on housing choices and identification of discrimination.
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C. Review of Zoning and Land Use Ordinance and Regulations

All applicable zoning and land use regulations were reviewed to assess their impact on promoting or inhibiting fair housing. In general it was found that these did not intentionally or unintentionally cause any impediments to fair housing choices. Also, recommendation to strengthen the capability of the county to provide housing and to make the process more efficient were promulgated by the Commission on Affordable Housing (CAH).

- The zoning ordinance does not treat housing for individuals with disabilities (e.g. group homes, congregate living homes, supportive services housing, personal care homes, etc.) differently from other single-family residential and multifamily residential uses. Residential Uses are allowed in most Zoning Districts subject to the appropriate approval process for each Residential Use. There are supplementary standards for each of these Residential Use types mostly to address the compatibility issues; and potential access and traffic impacts that may be generated from the use. There are no specific requirements for Fair Housing requirements. However, there is an established process under which an applicant may request for Reasonable Accommodation if certain Code requirements cannot be met.
- The County does not require a public hearing to obtain public input for specific exceptions to zoning and land-use rules for applicants with disabilities. However, if there is Land Use change to the subject property the Zoning Use Matrix requires the use in that Zoning District to be subject to a Public Hearing process. There is no specific requirement for Fair Housing to be subject to a public hearing process.
- The zoning ordinance only imposes spacing or dispersion requirements on Type 1 and Type 2 congregate living facilities (CLF). Maximum occupancy for type 1 CLF is six persons and for type 2, 14 persons.
- The County's zoning and land use rules does not constitute exclusionary zoning that precludes development of affordable or low-income housing by imposing unreasonable residential design regulations (such as high minimum lot sizes, wide street frontages, large setbacks, low FARs, large minimum building square footage or large livable floor areas, restrictions on number of bedrooms per unit, and/or low maximum building heights). Also, multifamily dwellings are not excluded from all single family dwelling districts, and neither do multifamily districts restrict development only to low-densities.
- No unreasonable restrictions are placed on the construction, rental, or occupancy of alternative types of affordable or low-income housing (for example, accessory dwellings or mobile/manufactured). The Comprehensive Plan does not address the construction, rental, or occupancy of alternative housing. The Plan does address the density, allowing existing mobile home parks, which exceed the allowable future land use density to be considered in conformance, and requiring new or redeveloped parks to adhere to the designation, as is required of all housing. The Plan also allows for accessory affordable housing in the Institutional and Public Facilities land use designation when the residential development is under the supervision of a sponsoring, non-profit organization or community-based group.

- The zoning and land use ordinance does include an inclusionary zoning provision which provide incentives for the development of affordable housing or housing for protected classes. The Comprehensive Plan establishes an inclusionary Workforce Housing Program, implemented in the zoning code. The program requires residential developments of 10+ units in the urban/suburban area of the County’s jurisdiction to provide a percentage of units as restricted units. The program also offers several incentives, including a density bonus, which is available in exchange for additional restricted units. Restricted units are available to households at 60 to 140% of area median income, and remain restricted for 15 years (for-sale) or 30 years (rentals). The Plan and code also include a voluntary affordable housing program, which allows for additional density in exchange for a percentage of units to be restricted below 60% AMI.

Commission on Affordable Housing- Triennial Report (2018)

F.S. 420.9076(4) requires the establishment of an advisory committee (CAH) whose responsibility is to review the County’s established policies and procedures, ordinances, land development regulations, and adopted comprehensive plan, and recommend specific actions or initiatives to encourage or facilitate affordable housing while protecting the ability of property to appreciate in value. The following summarize the recommendations made by the CAH in 2018.

- The County should employ a staff position charged with the task of shepherding applications for affordable housing developments through all stages of the development review process. The position should work to expedite application progression through the review process and to advocate for necessary development approvals.
- The County should utilize earnings generated by investment of school impact fee collections to increase funding to the Impact Fee Affordable Housing Assistance Program (IFAHAP), and should seek other sources of funding for IFAHAP.
- The County should modify its land development regulations to be less restrictive in order to allow for greater opportunity for the development of accessory dwelling units. Specifically, the County should ease regulations to offer flexibility in setback requirements, eliminate requirements for kitchen removal, and eliminate the prohibition on separate electrical service.
- The County should expand the inventory of County-owned properties suitable for housing to include those properties deemed undevelopable. The County should be bolder in its disposition of County-owned land to developers of affordable housing.
- The County should direct resources to support the preservation and upgrading of the existing affordable housing stock in order to increase its long-term sustainability

D. Review of Home Mortgage Disclosure Act (HMDA) Loan Application Information

HMDA data was reviewed to assess loans made for home purchases only. Based on HMDA Data for 2017 which was tabulated and published by the Shimberg Center for Housing Studies, and shown on the tables below, a total of 31,860 home purpose loans were originated in Palm Beach County of which 31,703 was for purchase, improvement, or refinancing of a single-family home. Loans for purchase of single-family homes accounted for 63.0% of all loans related to these types of residences. Home purchase loans of between \$200,000 and \$400,000 made up 50.0 percent of all home purchase loans. This range encompasses the average price of a single-family home in Palm Beach County of \$317,000.

Of the 20,133 home purchase loans originated, 3,984 (20%) were denied. White Americans accounted for 76.0 percent of all home purchase loans originated of which 17.0% were denied. Nearly 30% of all other home purchase loans from other racial categories were denied. This disparity in loan approvals by racial category, as well as the reason for the high proportion of loans originated for white Americans compared to other races needs to be explained.

Some of the reasons given for denial of loans are: Debt to income (20%); collateral 16%); incomplete credit application (9%); credit history (8%).

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Loans Originated by Purpose and Property Type, Summary, 2017

Geography	Loan Purpose	1-4 Family	Manufactured Housing	Multifamily
Palm Beach County	Home Improvement	1892	23	19
Palm Beach County	Home Purchase	20048	56	29
Palm Beach County	Refinance	9763	6	24

Notes: Counts refer to the number of loan applications resulting in origination. Additional data definitions and special notes available in [Lending/HMDA User Guide](#).

Sources: Federal Financial Institutions Examination Council, [Home Mortgage Disclosure Act Loan Application Register](#)

Loan Amounts by Property Type, Home Purchase, 2017

Geography	Loan Amount	1-4 Family	Manufactured Housing	Multifamily
Palm Beach County	less than \$50,000	200	32	-
Palm Beach County	\$50,000 to \$74,999	501	11	-
Palm Beach County	\$75,000 to \$99,999	687	5	-
Palm Beach County	\$100,000 to \$124,999	1156	4	-
Palm Beach County	\$125,000 to \$149,999	1908	4	-

Loan Amounts by Property Type, Home Purchase, 2017

Geography	Loan Amount	1-4 Family	Manufactured Housing	Multifamily
Palm Beach County	\$150,000 to \$174,999	934	-	-
Palm Beach County	\$175,000 to \$199,999	1520	-	-
Palm Beach County	\$200,000 to \$249,999	3232	-	1
Palm Beach County	\$250,000 to \$299,999	2872	-	-
Palm Beach County	\$300,000 to \$399,999	3952	-	2

Loan Amounts by Property Type, Home Purchase, 2017

Geography	Loan Amount	1-4 Family	Manufactured Housing	Multifamily
Palm Beach County	\$400,000 to \$499,999	1576	-	1
Palm Beach County	\$500,000 to \$599,999	403	-	1
Palm Beach County	\$600,000 to \$699,999	279	-	2
Palm Beach County	\$700,000 to \$799,999	200	-	1
Palm Beach County	\$800,000 to \$899,999	124	-	1

Loan Amounts by Property Type, Home Purchase, 2017

Geography	Loan Amount	1-4 Family	Manufactured Housing	Multifamily
Palm Beach County	\$900,000 to \$999,999	84	-	1
Palm Beach County	\$1,000,000 to \$4,999,999	411	-	5
Palm Beach County	\$5,000,000 or more	9	-	14

Notes: Counts refer to the number of loan applications resulting in origination. Additional data definitions and special notes available in [Lending/HMDA User Guide](#).

Sources: Federal Financial Institutions Examination Council, [Home Mortgage Disclosure Act Loan Application Register](#)

Home Purchase Loans by Property Type, 2005-2017														
Geography	Property Type	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
Palm Beach County	1-4 Family	51950	38800	19650	10864	9898	9686	10331	11367	13233	15732	18253	19783	20048
Palm Beach County	Manufactured housing	278	237	183	125	77	71	14	15	13	26	39	39	56
Palm Beach County	Multifamily	74	37	34	10	8	8	13	22	18	33	53	50	29

Notes: Counts refer to the number of loan applications resulting in origination. Additional data definitions and special notes available in [Lending/HMDA User Guide](#).
Sources: Federal Financial Institutions Examination Council, [Home Mortgage Disclosure Act Loan Application Register](#)

Home Purchase Loan Applications Approved/Denied by Race, 2017

Geography	Applicant Race	Loan Originated	Application Denied	Other
Palm Beach County	American Indian or Alaska Native	46	14	27
Palm Beach County	Asian	658	142	181
Palm Beach County	Black or African American	2136	673	655
Palm Beach County	Native Hawaiian or Other Pacific Islander	56	15	24
Palm Beach County	White	15401	2623	4013
Palm Beach County	Information not provided by applicant in mail, Internet, or telephone application	1524	479	624
Palm Beach County	Not applicable	312	34	64

Notes: "Other" includes applications that were approved but not accepted, applications withdrawn by the applicant, and files closed for incompleteness. Excludes loans that were purchased by a financial institution and pre-approval requests. Additional data definitions and special notes available in [Lending/HMDA User Guide](#).

Sources: Federal Financial Institutions Examination Council, [Home Mortgage Disclosure Act Loan Application Register](#)

Home Purchase Loan Applications Approved/Denied by Hispanic/Latino Ethnicity, 2017

Geography	Applicant Ethnicity	Loan Originated	Application Denied	Other	
Palm Beach County	Hispanic or Latino	3652	807	960	
Palm Beach County	Not Hispanic or Latino	14709	2688	3961	
Palm Beach County	Information not provided by applicant in mail, Internet, or telephone application	1453	450	598	
Palm Beach County	Not applicable	319	35	69	

Notes: "Other" includes applications that were approved but not accepted, applications withdrawn by the applicant, and files closed for incompleteness. Excludes loans that were purchased by a financial institution and pre-approval requests. Additional data definitions and special notes available in [Lending/HMDA User Guide](#).

Sources: Federal Financial Institutions Examination Council, [Home Mortgage Disclosure Act Loan Application Register](#)

Home Purchase Loan Application Denial Reasons, 2017

Geography	Denial Reason	Applications Count
Palm Beach County	Debt-to-income ratio	822
Palm Beach County	Employment history	58
Palm Beach County	Credit history	338
Palm Beach County	Collateral	651
Palm Beach County	Insufficient cash (downpayment, closing costs)	110
Palm Beach County	Unverifiable information	119
Palm Beach County	Credit application incomplete	358
Palm Beach County	Mortgage insurance denied	1
Palm Beach County	Other	172
Palm Beach County	Not avail.	1351

Notes: Shows loan applications resulting in denials only. Additional data definitions and special notes available in [Lending/HMDA User Guide](#).

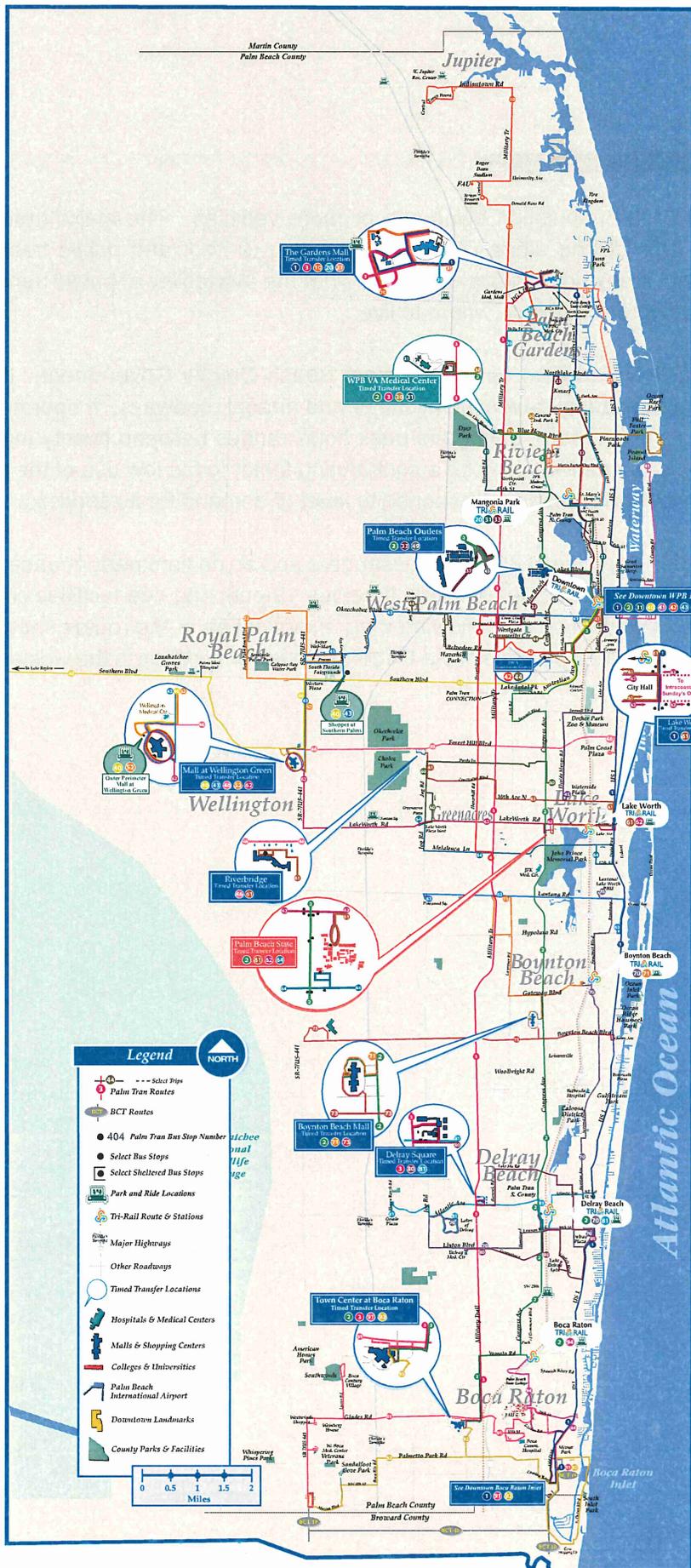
Sources: Federal Financial Institutions Examination Council, [Home Mortgage Disclosure Act Loan Application Register](#)

E. Review of the Transportation System

Approximately 93.6 percent of the population owns one or more vehicles. The major transportation mode used to get to work are: Driving alone (78.5%); carpooling (9.7%); and public transportation (1.5%). It is therefore clear that many households do not consider the availability of public transportation an important factor when making decisions on where to live.

Palm Tran is the public transit bus system run by the Pam Beach County Government. It provides ubiquitous service throughout the county traversing all major and arterial roadways. It operates on over 32 routes and the headway on each route, during the peak hour, ranges between twenty minutes and sixty minutes. This relatively long headway may be a contributing factor to the low use of the service by residents, or conversely may be the company's response to level of demand for its services.

Palm Tran has average monthly ridership of 800,000 passengers and an on time performance of 78.0%. The average passenger load factor not be determined. It serves 19 park and ride facilities countywide, including some with Tri-Rail. As shown on the following map, examination of the routes showed heavy concentration in the eastern and central portions of the County with fewer services in the western portion.



Transfer Locations

- Boynton Beach Mall**
2 71 73
- Camino Real**
1 91 92 BCT 10
- Delray Square**
3 80 81
- Downtown Lake Worth**
1 61 62
- Gardens Mall**
1 3 10 20 21
- Intermodal Transit Center**
1 2 31 40 41 42
43 44 45 49
- Mall at Wellington Green**
40 43 46 52 62
- Okeechobee Blvd. & Military Trail**
3 4 33 43
- Palm Beach Outlets**
2 33 49
- River Bridge Center**
46 61
- Town Center Mall**
2 3 91 92
- Veterans Hospital**
2 3 30 31
- Waterside Plaza**
45 61
- West Tech, Belle Glade**
40 48

Colleges & Universities

- Florida Atlantic University**
 - Boca Raton 91 94
 - Jupiter 10
- Keiser University**
3 43 44
- Lynn University**
2 3
- Palm Beach Atlantic University**
1 41
- South University**
43 52
- Palm Beach State College**
 - Belle Glade 48
 - Boca Raton 94
 - Lake Worth 2 61 62 64
- Palm Beach Gardens**
1 20 21

F. Review of Schools and Education System

The data reflected on the table below are pertinent to Palm Beach County. In the age group 25+, by race, Blacks have the lowest percentage of persons with a high school diploma and with a college degree. To what extent is this contributed to by the areas in which they live? Review of the public education system, on face value does not provide an answer to this problem. There are fourteen (14) colleges and universities operating in Palm Beach County and several others in Broward and Dade Counties, which are accessible to Palm Beach County Residents. The vast majority of these are State/Public universities and therefore offer degrees at reasonable prices. Student loans, grants and other forms of scholarships are also available to students.

Palm Beach County School Board operates 163 schools (107 Elementary, 33 Middle, and 23 High – see following maps). These are located throughout the county and students are assigned to schools dependent on where they live. Busing takes place if a student lives a specific distance from school, which is considered to be too far to traverse on foot. Also, some schools have unique curriculum and students are accepted from countywide based on application and attainment of specific academic achievement. Regardless of where one attend school, students for the most part have available to them the same pool of academic options and are subject to the same testing criteria by the State of Florida. Annually, the State assigns grades to each school based on performance. The grades range from A (High Performer) to D (Failing School). The attached chart shows that there is generally a correlation between school performance and location. High performance schools are located in a higher income areas; low performance schools are located in low income areas.

	High Diploma	School	Bachelors or Higher Degree
% Population (25+ years)	88.1		34.8
% White Alone (25+years)	90.5		37.9
% White Alone-Non Hispanic or Latinos (25+years)	95.0		41.8
% Black Alone (25+ years)	78.3		18.4

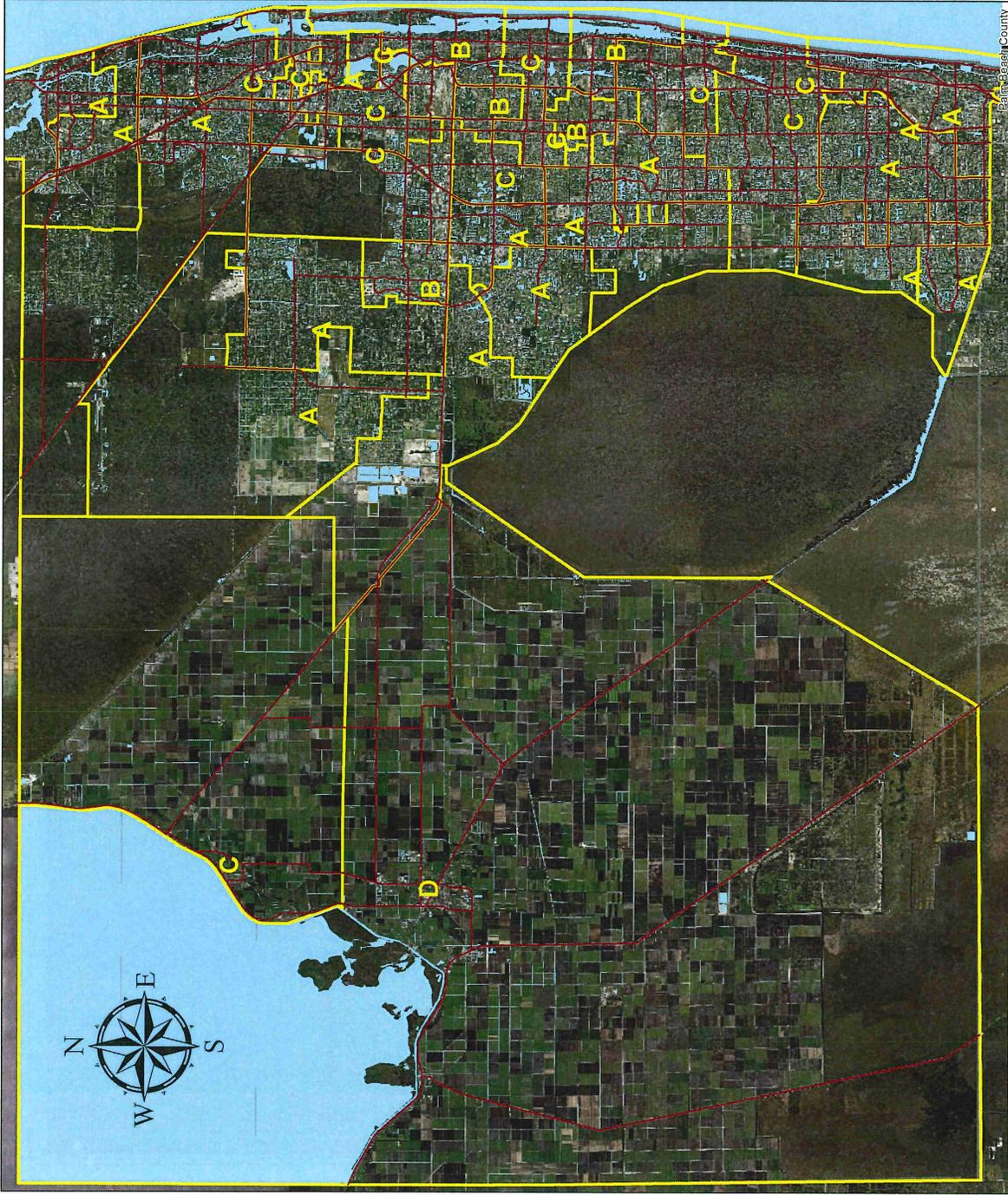
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Palm Beach County School District Middle School Grades

Palm Beach County Florida

Legend

BEAK MIDDLE SCHOOL OF THE ARTS	A
BEAR LAKES MIDDLE SCHOOL	C
BOCA RATON COMMUNITY MIDDLE SCHOOL	A
CARVER MIDDLE SCHOOL	C
CHRISTA MCAULIFFE MIDDLE SCHOOL	A
CONGRESS	C
CONNISTON MIDDLE SCHOOL	B
CRESTWOOD COMMUNITY MIDDLE	B
DON ESTRIDGE HIGH TECH MIDDLE SCHOOL	A
EAGLES LANDING MIDDLE SCHOOL	A
EMERALD COVE MIDDLE SCHOOL	A
HOWELL L. WATKINS MIDDLE SCHOOL	C
INDEPENDENCE MIDDLE SCHOOL	A
JEAGA MIDDLE SCHOOL	C
JOHN F. KENNEDY MIDDLE SCHOOL	C
JUPITER MIDDLE SCHOOL	A
L.C. SWAIN MIDDLE SCHOOL	C
LAKE SHORE MIDDLE SCHOOL	D
LAKE WORTH COMMUNITY MIDDLE	C
LANTANA MIDDLE SCHOOL	B
LOGGERS RUN	A
OKEEHEE MIDDLE SCHOOL	C
DOMINI MIDDLE SCHOOL	A
OSCEOLA CREEK MIDDLE SCHOOL	A
PAHOKEE	C
PALM SPRINGS MIDDLE SCHOOL	B
POLO PARK MIDDLE SCHOOL	A
ROOSEVELT MIDDLE SCHOOL	C
TRADEWINDS MIDDLE SCHOOL	B
VILLAGE ACADEMY	C
WATSON B. DUNCAN MIDDLE SCHOOL	A
WELLINGTON LANDINGS MIDDLE	A
WESTERN PINES COMMUNITY MIDDLE	A
WOODLANDS MIDDLE SCHOOL	A



34

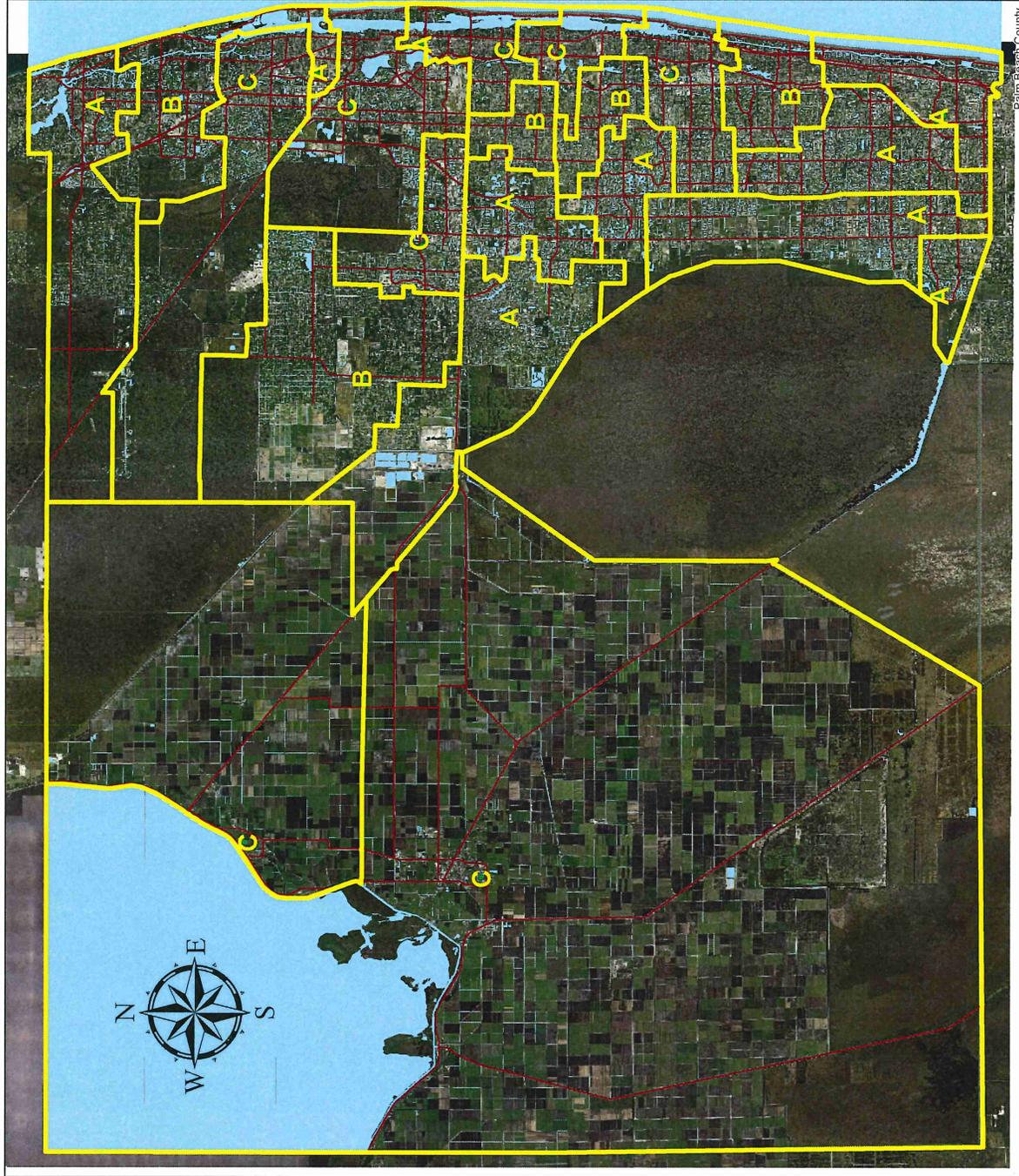
Palm Beach County School District High School Grades

Palm Beach County Florida

Legend High School Locations

ALEXANDER W DREYFOOS JUNIOR SCHOOL OF THE ARTS	A
ATLANTIC HIGH SCHOOL	B
BOCA RATON COMMUNITY HIGH SCHOOL	A
BOYNTON BEACH COMMUNITY HIGH	C
FOREST HILL COMMUNITY HIGH SCHOOL	C
GLADES CENTRAL HIGH SCHOOL	C
JOHN I. LEONARD HIGH SCHOOL	B
JUPITER COMMUNITY HIGH SCHOOL	A
LAKE WORTH Community HIGH SCHOOL	C
OLYMPIC HEIGHTS COMMUNITY HIGH	A
PAHOKEE MIDDLE-SENIOR HIGH	C
PALM BEACH CENTRAL HIGH SCHOOL	A
PALM BEACH GARDENS HIGH SCHOOL	C
PALM BEACH LAKES HIGH SCHOOL	C
PARK VISTA COMMUNITY HIGH SCHOOL	A
ROYAL PALM BEACH HIGH SCHOOL	C
SANTALUCES COMMUNITY HIGH	B
SEMINOLE RIDGE COMMUNITY HIGH SCHOOL	B
SPANISH RIVER COMMUNITY HIGH SCHOOL	A
SUNCOAST COMMUNITY HIGH SCHOOL	A
WELLINGTON HIGH SCHOOL	A
WEST BOCA RATON HIGH SCHOOL	A
WILLIAM T. DWYER HIGH SCHOOL	B

- High School Zones
- Water Bodies
- Major Roads



Palm Beach County

Section 4: Identification of barriers and impediments:

Based on the aforementioned review, it appears that the availability of public transportation and schools do not present barriers to where people choose to live as both are provided throughout the County and in the case of schools, the curriculum is the same throughout, along with access to magnet programs that are readily available as students chosen for these programs are selected countywide and are usually bused to a school.

Review of the three years of historic information, when viewed against the results of the on-line survey leads to conclusions which support the existence of pervasive fair housing violations which often go unreported. Some of these impediments are:

- A belief amongst some residents that the present system to address fair housing abuse is skewed in favor of landlords and therefore some when aware that they are being subject to fair housing discrimination consider it a “waste of their time” to file a formal report. This and the point made in the next bullet may explain the relatively low reported incidences of fair housing violations reported (500) over the three year period 2017 through 2019.
- Many persons are unaware of the Office of Equal Opportunity and of how to file a fair housing complaint.
- When reviewing loan approvals by racial categories, there seem to be a great disparity in the percentage approved for White Americans compared with the percentage approved for other racial categories. Also, the reason for the high proportion of loans originated for white Americans compared to other races needs to be investigated..
- The County is now emphasizing the production of more affordable housing through various county supported/implemented programs. The county should ensure that these efforts does not lead to unintended fair housing issues.

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Section 5: Fair Housing Plan:

This section identifies implementation strategies to eliminate or mitigate the negative impacts of specific barriers as identified in previous sections.

Item to be addressed	Measures to be taken	Responsible Entity
Increase people’s awareness of their fair housing rights and about how to recognize a violation and how to file a report.	<ul style="list-style-type: none"> • Increase outreach through media blast (radio and television ads, postings on website, strategic presentations). 	<ul style="list-style-type: none"> • Primarily OEO • FHC (website and presentations) • Legal Aid (website and presentations)
Intensify efforts to identify and prosecute fair housing violators	<ul style="list-style-type: none"> • Increased testing and prosecutions. 	<ul style="list-style-type: none"> • OEO • FHC • Legal Aid
Apprise landlords, realtors, lenders and county/municipal personnel about fair housing.	<ul style="list-style-type: none"> • Undertake training sessions and presentations. 	<ul style="list-style-type: none"> • Coordinated by OEO
Ensure that current and future changes to the county’s Building and zoning regulations do not unintentionally promote fair housing violations.	<ul style="list-style-type: none"> • Review of current ordinances and regulations as well as the policies governing all count supported or initiated affordable housing programs 	<ul style="list-style-type: none"> • PBC- PZ&B
Ensure that financial institutions do not discriminate in their lending policies.	<ul style="list-style-type: none"> • Conduct testing 	<ul style="list-style-type: none"> • FHC

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