



PALM BEACH COUNTY



ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE FY 2015-2020

JULY 2015

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The seal of Palm Beach County, Florida, is a large circular emblem in the background. It features a central scene with a palm tree on the left, a sun rising over a body of water on the right, and a green landscape at the bottom. The words "PALM BEACH COUNTY" are written in a semi-circle at the top, and "FLORIDA" is written at the bottom. Two small black dots separate the top and bottom text.

PALM BEACH COUNTY ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE

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July 2015

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**PALM BEACH COUNTY
ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE
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EXECUTIVE SUMMARY

The following table summarizes the identified impediments to fair housing in Palm Beach County and the suggested recommendations to alleviate the identified impediments.

Identified Impediments To Fair Housing	Recommendations to Address Impediments
Disability, National Origin, Race and Familial Status	
<p><i>Disability</i></p> <ul style="list-style-type: none"> ▪ The right to protection under the law may be overlooked for disabled persons who exhibit unusual or eccentric behavior since the behavior may mask their disability resulting in reasonable accommodations not being sought. ▪ Complaints that certain behaviors violate rules or are disruptive, such as noise emanating from an individual’s unit, may be caused by a hearing or other disability. Some housing providers send letters threatening to evict in such cases, rather than exploring reasonable accommodations. ▪ Accessibility of some units is inadequate to accommodate needs of the occupant person with a disability. Similarly, some units occupied by persons without a disability are inadequate to accommodate visitors with a disability. ▪ Architectural barriers limit accessibility of common needs and amenities within housing communities e.g., routes to recreation facilities sometimes have steps or other obstacles, or planned paved pathways in construction plans were not built; insufficient access width and other general access issues; ramps not being permitted by property owner/manager, condominium associations and HOAs. ▪ Refusal to rent/sell to persons with disabilities, especially those supporting themselves with SSI and SSDI, even when the income is more than adequate to cover cost of the chosen housing. ▪ Persons with disabilities are refused the use of a service or emotional support 	<ul style="list-style-type: none"> ▪ OEO, FHC, and the Legal Aid Society should be alert to the possibility of mental illness when receiving and investigating complaints of housing refusals based on behavior or personality that is "odd" or "difficult to deal with." When an impending refusal of housing can be linked to mental illness, agencies such as OEO, FHC and Legal Aid Society should treat the case as a claim of disability-based discrimination, and look for reasonable accommodations that could be requested. ▪ Expand the undertaking of education and outreach to protected classes on rights under the Fair Housing Act. This is more specifically required in Palm Beach County’s western communities. ▪ Concentrate fair housing education efforts directors of condominium associations, homeowners associations and apartment managers/owners; and make annual participation in this training a mandatory requirement for condominium association boards and for landlords when applying for rental licenses. ▪ Through the OEO, FHC and Legal Aid Society of Palm Beach County, continue to undertake extensive testing to identify instances of housing discrimination on all protected bases, to test for non-compliance with the accessibility building standards mandated under FHAA and other governing regulations; and to identify the education and outreach efforts needed to strengthen fair housing efforts. ▪ Referral of fair housing related complaints to LAS and FHC for investigation. ▪ HCD should continue to provide funding under its CDBG program to non-profit

Identified Impediments To Fair Housing	Recommendations to Address Impediments
<p>animal as a reasonable accommodation by property owners or condominium and homeowners associations with “no pet” rules.</p> <ul style="list-style-type: none"> ▪ Some developments lack sufficient parking spaces for persons who have disability parking placards. Some disability parking spots are reserved for visitors only and cannot be used by residents even if the spot is closer to their unit. Parking for scooters or large power wheelchairs which cannot fit into the apartment is sometimes an issue. ▪ Persons requiring 24 hour Personal Care Attendants encounter problems of housing providers considering the Attendant to be a “visitor” or “occupant” and then demanding an application fee and a completed application for every Personal Care Attendant who visits the home. Some providers also want to count the Attendant(s) as “occupant(s)” and, if the additional person(s) takes the number of residents over the lease or community rule limitation, the person with the disability who leases/owns the apartment is then cited for violation of the lease agreement or the community rule. <p><i>Race and Color</i></p> <ul style="list-style-type: none"> ▪ Some housing providers, usually owners of mobile park homes, threatens, intimidate and harass residents especially those perceived as not having legal residency status in the United States. <p><i>Familial Status</i></p> <ul style="list-style-type: none"> ▪ Overbearing and improper occupancy restrictions or rules are imposed <p><i>Proposed Income Protected Class</i></p> <ul style="list-style-type: none"> ▪ Residents with federally subsidized incomes or incomes based on a family law matter (like child support/alimony). Are refused rental. Many residents depend on this type of 	<p>entities to carry out Fair Housing activities. Individuals defending against housing discrimination often lack the financial resources to pursue their legal rights on their own.</p> <ul style="list-style-type: none"> ▪ OEO, LAS and FHC to provide information and public education to HOA, Condo Associations and operators or rental apartments on communication problems of some groups of disabled persons and the need to take proactive steps to alleviate this problem. ▪ Imposition of mandatory training for housing providers and landlords found in violation of city/county codes. ▪ Palm Beach County should enact local protections for victims of domestic violence similar to Violence Against Women Act. ▪ Palm Beach County needs to enact source of income protected class status. ▪ Engage in public education campaigns, especially in West Boca Raton to educate landlords and rental housing managers and HOA about acceptability of Section 8 Vouchers as well as other sources of incomes by potential tenants.

Identified Impediments To Fair Housing	Recommendations to Address Impediments
<p>income and as a result end up in substandard housing because a landlord may not choose to accept their proof of income. Examples of the types of incomes referred are Social Security, Supplemental Security Income, unemployment compensation, Veteran's benefits, child support, wages, alimony, pension, inheritance or annuity and Section 8 Vouchers. There have been complaints filed that operators of rental units in West Boca are sometimes guilty of this type of Discrimination.</p>	
Availability of Accessible and Affordable Housing	
<ul style="list-style-type: none"> ▪ There is a shortage of units affordable to lower income households within Palm Beach County this is particularly true for rental units where only 7% are affordable to households with incomes at 30% or below AMI and less than 30% are affordable to households with incomes which is at 50% or below AMI. ▪ Accessibility of some units is inadequate to accommodate needs of the occupant person with a disability. Also, architectural barriers may limit accessibility of common needs and amenities within housing communities for example, routes to recreation facilities sometimes have steps or other obstacles; planned paved pathways in construction plans were not built; insufficient access width and other general access issues; ramps not being permitted by property owner/manager or condominium/homeowners associations. There may also be insufficient parking spaces for persons who have disability parking placards. 	<ul style="list-style-type: none"> ▪ Palm Beach County Planning Zoning and Building Department should seek to increase the supply of affordable housing to low and moderate-income households by continuing to implement its Affordable Housing Program and its Workforce Housing Program. The Department should also continue to provide incentives to builders of affordable housing unit. ▪ The Department of Economic Sustainability should continue to use Federal, State and Local funds to provide affordable loans, and grants to affordable housing providers and to construct/rehabilitate affordable housing units. ▪ DES should actively market its SHIP funded Housing Rehabilitation/Barrier Free program to members of the disabled community, housing providers and Condominium Associations. DES should also seek to explore how the program guidelines may be amended to encourage owners of rental units which are occupied by disabled households to benefit from the program. Currently those eligible to receive assistance under this program are homeowners and condo associations. The program offers funding to undertake substantial repairs and to correct code violations and may be used for installation

Identified Impediments To Fair Housing	Recommendations to Address Impediments
	<p>of elevators and lifts; widening of doorways, and hallways; installation of accessible doors; undertaking of improvements to kitchen, bathroom and bedroom to accommodate mobility; installation of grab bars, entry ramps, railings, walkways, non-slip floor surfaces, delayed closing mechanisms on egress and garage doors.</p> <ul style="list-style-type: none"> ▪ The requirements of the Florida’s Accessibility Code for Building Construction and the requirements of the Americans with Disabilities Act (ADA) and the Fair Housing Act need to be reinforced through regular trainings and seminars hosted by agencies such as the LAS and OEO and by County/Municipalities. This training should be targeted at planners, building design and construction professionals. Building officials attendance of these training sessions should be mandatory.
Mortgage and Credit and Property Insurance	
<ul style="list-style-type: none"> ▪ Data from HMDA for 2013 showed that over 80% of all loan applications were from Whites. The data also shows that over 69.0% of all loan applications were approved with the approval rate by racial categories being 70.8% for whites, 60.1% for Blacks, 69.0% for Asians and 64.1% for Hispanics. The low rate of mortgage applications from other racial/ethnic groups compared to Whites needs to be addressed. ▪ The LAS has identified that the market for reverse mortgages in minority communities in the Cities of Riviera Beach and West Palm Beach has seen systematic exploitation. 	<ul style="list-style-type: none"> ▪ Palm Beach County should to continue to offer mortgages and mortgage assistance under its various federal and state funded programs to low and moderate-income households to improve their access to homeownership. ▪ Palm Beach County should continue to offer funding to agencies who offers first-time homebuyers programs including the analysis of credit reports and provision of assistance on how to improve the scores on the reports. ▪ Additional protections are needed for clients with Limited English Proficiency. Including mandatory provision of closing documents in resident’s native language; mandatory and heightened pre-closing counseling in the resident’s native language, for seniors seeking reverse mortgages; ▪ Additional protections are needed to protect surviving spouses (who were not age 62 when reverse mortgage was obtained) who

Identified Impediments To Fair Housing	Recommendations to Address Impediments
	<p>are in danger of losing their primary residence after spouse dies.</p> <ul style="list-style-type: none"> ▪ In homeowner association foreclosures cases, claim of lien and pre-foreclosure notices should be sent in resident’s native language. ▪ Palm Beach County should enact local ordinance protections for tenants in foreclosure in light of the Protecting Tenants in Foreclosure Act that ended under federal law in 2014 ▪ There should be a requirement for mandatory disclosure by homeowner/and condominium associations if property the entity is renting to tenants is involved in pending mortgage foreclosure procedures. ▪ OEO, LAS and FHC should investigate how financial institutions are operating their housing financing programs in order to detect incidences of predatory lending, reverse mortgage and foreclosure prevention mal-practices. ▪ The Federal government or the State of Florida should institute the following policies: maternity leave and disability income should not impact resident’s ability to secure loan, refinance or loan modifications; and self-employment income should be removed as an obstacle for getting qualified for loan modifications.
Zoning and Land Use Policies, and Other Public Policies, Practices, and Procedures Involving Housing and Housing-Related Activities	
<ul style="list-style-type: none"> ▪ Based on data provided by OEO and LAS, zoning and land use policies and other public policies involving housing and related activities in Palm Beach County does not generally manifest themselves as impediments to fair housing. The County recognizes that continued assessment and review of its land use, zoning and other policies related to housing must be undertaken to ensure that these policies remain non-discriminatory and unambiguous. ▪ Florida Statute 723 does not address 	<ul style="list-style-type: none"> ▪ The Planning, Zoning and Building Department will, during the EAR process assess policies and programs related to land-use, zoning and housing to ensure that they remain non-discriminatory. ▪ The State of Florida should review F.S. 723 to better compensate tenants for losses suffered as a result of the park’s rezoning. ▪ DES should review its PPMs and program criteria to ensure that assistance is not provided to entities where the activity to be funded violates fair housing practices. The review may also seek to incorporate

Identified Impediments To Fair Housing	Recommendations to Address Impediments
<p>some deleterious consequences caused by the rezoning of mobile home parks, such tenants having to pay higher rents in new homes, tenants losing their physical homes due to their inability to afford to move existing home, financial consequences associated with some tenants having mortgages on the existing housing unit, among others. Also, the amount offered by the Florida Mobile Home Relocation Corporation to displaced mobile home owners to facilitate their relocation is fixed and may not cover the total relocation cost.</p>	<p>requirements to address some fair housing issues into housing projects, such as accessibility requirements and set-asides for disabled.</p>
<p>Identified Impediments-Housing problems for families created by the presence of lead-based paint in houses built before 1978</p>	
<ul style="list-style-type: none"> ▪ Approximately 7.3% of all housing units in the county are household units with children present who may potentially be exposed to LBP. ▪ At least 15 new cases of lead poisoning are reported annually in Palm Beach County for children under six years old. 	<ul style="list-style-type: none"> ▪ DES to continue to undertake mandatory lead based paint in all structures scheduled to be rehabilitated with funds provided by the agency and wherein children under the age of six will be accommodated. ▪ DES and the PBC Health Department to continue communitywide efforts to sensitize individuals about lead based paint hazards.
<p>Problems faced by immigrant populations whose language and cultural barriers combine with a lack of affordable housing to create unique fair housing impediments</p>	
<ul style="list-style-type: none"> ▪ Some families rent only a bedroom in a house for which they pay approximately \$700/month. In addition, they may have to pay for either electric (bill is rarely in their name) or some other expense. A consequence of living in this type of shared housing is that families forced to accept living with people that shouldn't be around children and places a stress on parents to keep their families safe. Due to the type of tenure, rent and utility assistance, if needed, is not available to these households circumstances. ▪ Properties are sold by the owners without provision of notice to the renters, consequently, families are not provided with sufficient time find new housing. 	<ul style="list-style-type: none"> ▪ The relevant municipal and County code enforcement departments must perform regular inspection of premises located in areas where these persons predominantly reside and issue citations where deficiencies are observed. ▪ OEO, LAS and FHC must target public education presentations to the affected ethnic groups and to the landlords to familiarize each group about their fair housing rights and obligations and penalty to be imposed if those rights are being violated. ▪ The Department of Community Services, which will implement the SHIP funded Rental Re-entry Program should advertise this program to these residents and target them as beneficiaries, if they are eligible.

Identified Impediments To Fair Housing	Recommendations to Address Impediments
<ul style="list-style-type: none"> ▪ Renters do not have signed leases, or leases are not renewed after expiration. Therefore, they are not protected from impromptu and unexpected evictions. ▪ Properties and appliances are not maintained and led to some family members being hospitalized because respiratory and other issues caused by mold and other unattended deficiencies to the properties which the owner refuses to correct. 	

FORWARD

The justification for conducting and documenting the Analysis of Impediments to Fair Housing (AI) is outlined in the paragraphs below. These were summarized from the HUD publication titled “Fair Housing Planning Guide - Volume I”

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). Additionally, Neighborhood Stabilization Programs (NSP) are also administered by Palm Beach County. 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.

Affirmatively Furthering Fair Housing is defined by HUD as requiring a grantee to:

- Conduct an analysis to identify impediments to fair housing choice within the jurisdiction;
- Take appropriate actions to overcome the effects of any impediments identified through the analysis; and
- Maintain records reflecting the analysis and actions taken in this regard.

HUD interprets those broad objectives to mean:

- Analyze and eliminate housing discrimination in the jurisdiction;
- Promote fair housing choice for all persons;
- Provide opportunities for inclusive patterns of housing occupancy regardless of race, color, religion, sex, familial status, disability and national origin;
- Promote housing that is structurally accessible to, and usable by, all persons, particularly persons with disabilities; and
- Foster compliance with the nondiscrimination provisions of the Fair Housing Act.

HUD program regulations require grantees to certify that they will affirmatively further fair housing as part of the obligations assumed when they accept HUD program funds. However, the grantee’s AFFH obligation is not restricted to the design and operation of HUD-funded programs. The AFFH obligation extends to all housing and housing-related activities in the grantee’s jurisdictional area whether publicly or privately funded.

Palm Beach County Department of Economic Sustainability (DES) is the lead agency in the preparation of this AI which covers the period encompassed by October 1, 2015 to September 30, 2020. A number of local agencies were invited to participate in the compilation of this report by providing a response to the following two questions:

1. Describe the most prevalent types of Housing Discrimination experienced by the persons represented by your organization in their effort to rent or purchase? and
2. For each type of discrimination identified, please recommend actions which the county can reasonably impose to correct this situation?

These agencies are as follow:

- Palm Beach County, Office of Equal Opportunity
- The Legal Aid Society of Palm Beach County
- The Fair Housing Center of the Greater Palm Beaches
- The Urban League of Palm Beach County
- The ARC of Palm Beach County
- Coalition for Independent Living Options (CILO)
- Seagull Industries for the Disabled
- Housing Leadership Council
- Realtors Association of the Palm Beaches
- Lighthouse for the Blind of the Palm Beaches
- Area Agency on Aging
- Guatemalan- Maya Center, Inc
- Farmworker Coordinating Council of Palm Beach County
- Palm Beach County Housing Authority

DES wishes to express its gratitude to all of the agencies which responded to the questions, and provided invaluable data and critical comments to facilitate the completion of this final report.

Completion of this AI also incorporated the review of many documents, including: Palm Beach County Comprehensive Plan - Housing Element; Transportation Element and Land Use Element; Palm Beach County Draft Consolidated Plan - FY 2015 to 2020; Palm Beach County Consolidated Performance and Evaluation Reports (CAPER); Palm Beach County Action Plans (several years); Data from Home Mortgage Disclosure Act (HMDA); and Annual Population Census (Estimates).

The Draft AI was made available for public comments for a period of 30 days commencing June 21, 2015. The document was posted on the DES website or could be viewed at DES's Office. Members of the public and other interested parties were invited to submit their comments to DES in writing or to express these at public meetings held on June 29 and June 30, 2015, where the draft AI as well as the draft Consolidated Plan and draft Action Plan were presented.

Palm Beach County Analysis of Impediments to Fair Housing was approved by the BCC on July 21, 2015.

Palm Beach County

Analysis of Impediments to Fair Housing Choice

Fiscal Years 2015-2016 to 2019-2020

I. Introduction and Purpose

HUD program regulations require grantees to certify that they will affirmatively further fair housing as part of the obligations assumed when they accept HUD program funds. However, the grantee's AFFH obligation is not restricted to the design and operation of HUD-funded programs. The AFFH obligation extends to all housing and housing-related activities in the grantee's jurisdictional area whether publicly or privately funded.

The objective and purpose of the Analysis of Impediments to Fair Housing (AI) is two-fold. First it seeks to identify and review the following:

- Any actions, omissions, or decisions taken because of race, color, religion, sex, disability, familial status, or national origin which restrict housing choices or the availability of housing choices; and
- Any actions, omissions, or decisions which have the effect of restricting housing choices or the availability of housing choices on the basis of race, color, religion, sex, disability, familial status, or national origin.

Secondly, the Analysis of Impediments to Fair Housing will seek to ameliorate the identified impediments through the following:

- Analyze and eliminate housing discrimination in the jurisdiction
- Promote fair housing choice for all persons
- Provide opportunities for inclusive patterns of housing occupancy regardless of race, color, religion, sex, familial status, disability and national origin
- Promote housing that is structurally accessible to, and usable by, all persons, particularly persons with disabilities
- Foster compliance with the nondiscrimination provisions of the Fair Housing Act.

Data used to compile this AI covers the period FY 2009-2010 to FY 2013-2014. During that period over 720 fair housing complaints were lodged in Palm Beach County to both the Legal Aid Society of Palm Beach County and the Palm Beach County Office of Equal Opportunity. This number, however, understates the actual number of incidences occurring as data was not available from the Fair Housing Center of the Greater Palm Beaches, the third entity within the County which handles fair housing violations. Fifty-four percent (54.0%) of all complaints filed were on the basis of disability. The other most common bases for complaints were: race at fifteen percent (15%); national origin at thirteen percent (13%); and familial status ten percent (10%).

II. Palm Beach County Demographic, Income and Employment Housing and Location and Access Statistics

Demographic Data

According to the 2014 U.S. Census Annual Population Estimate (as of July 1, 2014), Palm Beach County has a total population of 1,397,710. Approximately 870,480 of the County's population reside in the Palm Beach County Urban County Jurisdiction (501,691 in unincorporated Palm Beach County).

Adults aged 45 to 54 constitute the largest age group (14.1%) followed by persons aged 35 to 44 years (12.3%), The number of students enrolled in Palm Beach County classrooms (ages 3-17) is 226,089.

The race/ethnicity of the Palm Beach County population according to the 2009-2013 American Community Survey (ACS) includes: White - 59.23%; Black or African American - 17.03%; American Indian and Alaska Native - 0.11%; Asian - 2.35%; Native Hawaiian and Other Pacific Islander - 0.35%; and Other - 1.72%. Hispanics comprises 19.0% of the total population.

B. Median Income and Poverty

HUD recognizes \$64,900 (rounded) as Palm Beach County's 2015 median household income for a family of four persons. The State of Florida Local Area Unemployment Statistics Program reports the County's 2015 unemployment rate as 5.0% (Not Seasonally Adjusted).

C. Labor Force and Employment

The total number of persons in the labor force is 665,036 with 586,562 persons employed. Based on 2009-2013 ACS figures, the majority of employed civilians in Palm Beach County (outside the military) are employed in educational services, health care and social assistance industries (123,556). The second largest number of workers employed in the County work in the professional, scientific, management, administrative, and waste management services (84,998).

D. Housing Availability

According to the 2009-2013 ACS, the total number of housing units in Palm Beach County is 665,665. The number of occupied units is 526,007 and the number of vacant units 139,658 (including seasonal units and second homes).

E. Accessibility and Transportation

The primary mode of transportation in Palm Beach County, similar to all other counties in Florida is by road via private automobile. Public transportation in Palm Beach County is predominantly provided by Palm Tran (via buses) and Tri-Rail (a regional commuter rail system which also provides local service). The service is provided at an economical cost to users and is consistently scheduled and reliable. The road network is ubiquitous throughout the County, and effectively links job centers, and shopping and recreation areas with residential areas (especially low- income housing location).

F. Concentration of Racial/Ethnic Minorities and Lower-Income Families

For purposes of this document, “areas of minority concentration” are defined as areas, based on U.S. Census tract and block group data, wherein the total percentage of minority residents, i.e. Black (Non-Hispanic), Hispanic (all races), Asian, Native Hawaiian/Pacific Islander, and Native American, exceeds 50% of the total population of that area. Map 1A, Ethnic/Minority Concentrations (Appendix 1) identifies those areas in the County with a concentration of minority residents, by U.S. Census definition.

“Areas of low-income concentration” are defined as areas, based on U.S. Census tract and block group data, wherein the percentage of families with incomes at or below 51% of the area median income for Palm Beach County, adjusted for family size, exceeds 51% of the total households residing in that area. This definition includes populations that fall into the very-low- and low-income categories. Map 1B, Lower-Income Concentration (Appendix I) identifies those areas of the County that contain a concentration of lower-income families, by U.S. Census definition.

When Map 1A and Map 1B are viewed together (Map 1C), it shows that many areas identified with concentrated racial/ethnic minority populations coincide with areas populated by low-income families.

Description of the County’s Housing Profile

The information contained in this section was extracted from the Palm Beach County Consolidated Plan and modified prior to its inclusion in the document.

Housing Market Analysis

Palm Beach County’s Urban County Program Jurisdiction encompasses the entire county, with the exception of the following nine municipalities: Boca Raton, Boynton Beach, Delray Beach, Highland Beach, Jupiter, Ocean Ridge, Palm Beach Gardens, Wellington, and West Palm Beach. Within the Jurisdiction there are a total of 433,173 residential housing units, of which the majority is comprised of single-family unit structures. The primary housing tenure within the Jurisdiction is homeowner, as opposed to renter units, with three times as many owner units than renter units. While there currently appears to be no shortage of housing units relative to the number of households in the Jurisdiction, there is an insufficient supply of housing units that are affordable. Only 19% of rental units and 49% of homeowner units are affordable to households earning 100% or below Area Median Income (AMI). Overall, 65% of county’s housing stock was built in 1980 or after. Approximately 67% of all owner units and 59% of all renter units were built in 1980 or later.

The rising cost of housing in the Jurisdiction is most notably the biggest challenge currently facing many households. This trend is likely to continue and low- and moderate-income households are expected to experience even greater housing cost-burden and/or overcrowded living situations. Examination of households with incomes at 80% or below AMI shows that 68% are > 30% cost burdened, and 40% are >50% (severely) cost burdened.

The Jurisdiction has seen a significant increase in renter demand over the past several years, which is largely attributed to the collapse of the housing bubble and resultant economic

recession. Florida was hit particularly hard during the recession, with high numbers of property foreclosures and sharp declines in property values, resulting in a reduced tax base. Additionally, tightened lending requirements and a slowdown of rental housing production during the recession have contributed to subsequent escalation of rental unit costs. Though the housing market is making a steady recovery, the effects of the recession have resulted in a serious shortfall of affordable rental housing.

Another aspect of the County’s housing market relates to the rate of foreclosures. Florida continues to top the nation in the number of foreclosures, with 1 in every 441 homes in some stage of foreclosure action (default, auction, or bank owned), according to data from RealtyTrac. Palm Beach County ranks near the State average, with 1 in every 453 homes under some type of foreclosure action.

The County will continue to be challenged to keep up with the demand for affordable housing and success will be dependent on market conditions, availability of public housing, and a variety of public and private partnerships to assist in reducing the affordability gap.

Number of Housing Units

2007-2011 American Community Survey (ACS) data supplied by HUD indicates that 47% of the Jurisdiction’s residential housing units are comprised of single-family detached units. The remaining housing stock consists of multi-family structures, accounting for 50% of the Jurisdiction’s units, and includes structures that are 1-unit attached up to 20 or more units. Mobile homes, boats, and RVs, etc. make up the remaining units.

Of the units in the Jurisdiction, 58% are single-family units, either attached or detached structures. The remaining units (less mobile home, boat, RV, van, etc units) are comprised of multi-family structures (39%).

Further review of the data reveals that there are three times more owner households than renter households within the Jurisdiction. Of the owner households, the majority (61%) reside in three or more bedroom units; whereas nearly half of renter households (47%) reside in two bedroom units.

Residential Properties by Number of Units

Property Type	Number	%
1-unit detached structure	202,166	47%
1-unit, attached structure	45,786	11%
2-4 units	41,163	10%
5-19 units	55,918	13%
20 or more units	71,322	16%
Mobile Home, boat, RV, van, etc	16,818	4%
Total	433,173	100%

Data Source: 2007-2011 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	515	0%	2,206	3%
1 bedroom	13,153	5%	18,133	21%
2 bedrooms	89,157	34%	39,892	47%
3 or more bedrooms	158,515	61%	24,988	29%
Total	261,340	100%	85,219	100%

Data Source: 2007-2011 ACS

Number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

Palm Beach County’s Department of Economic Sustainability (DES), through various housing programs, provides assistance to households with incomes up to 120% Area Median Income (AMI). The County utilizes funding from various sources, including CDBG, HOME, SHIP, and NSP to create affordable housing, rehabilitate existing housing stock, provide 1st and/or 2nd mortgage financing to eligible households, and offer rental assistance through SHIP and ESG.

During the 2010-2014 fiscal years, Palm Beach County DES has assisted the following units:

HOME – acquisition/rehabilitation of 7 rental units (1 household at < 30% AMI; 2 households at <50% AMI; and 4 households at < 80% AMI); acquisition/rehabilitation of 1 unit for resale to a 50% or below AMI household, rental new construction of 21 units (11 units < 50% AMI and 10 units < 80% AMI); and purchase assistance for 126 homebuyer units (5 households < 30% AMI; 43 households < 50% AMI; and 78 households < 80% AMI) .

CDBG – rehabilitation of 50 owner units for households with incomes at or below 80% AMI.

NSP1 – acquisition and rehabilitation of 56 housing units for rental or resale to 50% or below AMI households; and 74 units acquired and rehabilitated for rental or resale to 120% or below AMI households.

NSP2 – acquisition and rehabilitation of 217 housing units for rental or resale to 50% or below AMI households; and 200 units acquired and rehabilitated for rental or resale to households at or below 120% AMI.

NSP3 – redevelopment of 5 rental units for households at or below 50% AMI; acquisition of a 65 unit multi-family property, with 32 units set aside for households at or below 50% AMI; and acquisition and rehabilitation of 35 housing units, of which 17 were purchased by 50% AMI or below households and the remaining 18 were purchased by 120% AMI or below households.

DRI – rehabilitation of 191 single family units for households at or below 80% AMI; and rehabilitation of 989 multi-family housing units for households at or below 50% AMI.

SHIP – rehabilitation of 44 owner-occupied units (6 households at or below 30% AMI, 15 households at or below 50% AMI, 13 households at or below 80% AMI, and 10 households at or

below 120% AMI); financing/down payment purchase assistance with rehab for 41 homebuyer units (1 household at or below 30% AMI, 14 households at or below 50% AMI, 18 households at or below 80% AMI, and 8 households at or below 120% AMI).

Assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

The Jurisdiction does not expect to lose any affordable housing units from its inventory during the 2015-2020 Consolidated Plan time period. Though five (5) public housing units have recently been demolished and 62 units remain to be demolished during the period, 82 units will be newly constructed to replace the demolished units, resulting in a net surplus of 15 units.

Availability of Housing Units Versus Needs of the Population?

There is a continued demand for affordable housing in Palm Beach County. Within the past decade (2007-2011 ACS data), the Jurisdiction has seen median home values double and median rent value increase by more than fifty percent. Currently, the County ranks as the third most populous among all counties within the State. Population projections for the Jurisdiction, supplied by the Florida Housing Data Clearinghouse, indicate that a 6% net increase in the number of households is expected during the 2015-2020 Consolidated Planning time period.

Current analysis of the rental market indicates lowering inventory and rising costs, denoting an imbalanced market, reduced affordability, and an increase in the number of cost burdened households. Demand is expected to rise over the next five years as the population is projected to increase at a rate faster than affordable units are produced.

Analysis of the County's homebuyer market appears to be more balanced, according to the Realtors Association of the Palm Beaches (RAPB). Year end 2014 figures indicate a 5.5 month supply of inventory for single family homes, up 7.4% from the prior year, and an increase in the number of listings by 16% from the previous year. The RAPB reported a \$275,000 single family home sale price for the year 2014. This would be out of reach for many households within the Jurisdiction. For example, a household size of four at 80% AMI earning \$52,300 annually would be able to afford a housing payment of no more than \$1,308 monthly. A typical mortgage payment based on a \$275,000 sales price would be approximately \$1,698 per month (inclusive of property taxes and insurance).

Need for Specific Types of Housing:

The Jurisdiction has a range of affordable housing needs, which includes housing that is affordable for very low and extremely low income households, seniors, disabled households, and farmworkers. Of the total units located in the Jurisdiction, only 13% are affordable to families at or below 50% AMI. This indicates a critical need for additional renter and owner housing units that are affordable to very low and extremely low income households.

Countywide cost burden statistics published by the Florida Housing Data Clearinghouse reflect that 41% of elderly households and 41% of disabled households are cost burdened, paying more than 30% of income for housing costs. The data also indicates that the number of farmworker family units would need to be increased by 73% to meet the current need (2,498 units).

Cost of Housing

According to the Housing Element of Palm Beach County's Comprehensive Plan, housing is considered to be affordable if monthly rents including utilities, or monthly mortgage payments, including property taxes and insurance, do not exceed thirty (30%) percent of the household's median adjusted gross annual income for very low, low and moderate income. Households are considered "cost-burdened" when housing costs exceed thirty percent (30%) of gross household income. "Severe cost burden" occurs when a household's housing costs exceed fifty percent (50%) of gross household income.

In Palm Beach County, median value of homes has increased by 106% and median contract value of rent has increased by 52% since 2000, according to ACS data provided in the table below.

Cost of Housing

	Base Year: 2000	Most Recent Year: 2011	% Change
Median Home Value	115,000	236,600	106%
Median Contract Rent	648	988	52%

Data Source: 2000 Census (Base Year), 2007-2011 ACS (Most Recent Year)

Rent Paid

Rent Paid	Number	%
Less than \$500	12,697	14.9%
\$500-999	37,674	44.2%
\$1,000-1,499	23,516	27.6%
\$1,500-1,999	7,382	8.7%
\$2,000 or more	3,950	4.6%
Total	85,219	100.0%

Data Source: 2007-2011 ACS

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	5,753	No Data
50% HAMFI	18,185	31,819
80% HAMFI	56,880	71,991
100% HAMFI	No Data	106,504
Total	80,818	210,314

Data Source: 2007-2011 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	738	947	1,183	1,597	1,907
High HOME Rent	793	892	1,073	1,231	1,354
Low HOME Rent	655	701	842	973	1,085

Data Source: HUD FMR and HOME Rents

Existing Housing versus Demand for Housing by Households at all Income Levels?

It is clear that there is a shortage of units affordable to lower income households within the jurisdiction, particularly for households with incomes at or below 50% AMI. ACS data in the preceding table indicate that only 7% of renter units are affordable to 30% or below AMI households and less than 30% are affordable to 50% or below AMI households. For owner units, there is insufficient supply for households at 50% AMI and below, with only 15% of units accessible. Less than 19% of residential units within the Jurisdiction are affordable to renter households whose income is at or below 80% AMI and 24% of owner units are affordable to those households with incomes at 80% AMI or below.

Effects of Changes in Home Values and/or Rents on Affordability of Housing

According to 2007-2011 ACS figures, the median contract rent charged within the Jurisdiction is \$988, which reflects a 52% increase since the year 2000 (U.S. Census Base Year). The increase in median home value during the same period is even more staggering, from \$115,000 to \$236,000, reflecting an increase of 106%. During this same period, median income in the Jurisdiction has risen by only 18%. This pattern represents a disproportionate increase in housing costs relative to household income. Based on data provided by the Florida Housing Data Clearinghouse, Palm Beach County's 2013 median sales price (\$280,000) exceeded the State's by 51%. Additionally, 2014 HUD Fair Market Rent for Palm Beach County (\$962 1BR; \$1,202 2BR; \$1,623 3BR; \$1,938 4BR) ranked as the third highest among the 67 counties in the state.

Condition of Housing

According to housing condition data tracked by HUD (substandard housing – lacking complete kitchen or plumbing facilities; overcrowded housing – 1.01 or more persons per room; and housing cost burden – more than 30% of income toward housing), the incidence of housing units with one or more conditions is significantly higher for renter units (59%) than for owner-occupied units (41%). However, of the Jurisdiction's total housing units (renter and owner) with one or more selected conditions, the overwhelming majority of units with conditions are those units related to cost burden rather than physical deficiency (lacking plumbing or complete kitchen) or overcrowding. Data from Florida Housing Data Clearinghouse indicates that only 2.1% of Countywide occupied units lack complete plumbing or complete kitchen facilities. Overcrowding accounts for fewer than 3% of occupied units.

Housing units are considered to be in “*Substandard Condition*” if they have one or more of the following housing conditions: overcrowded; lack heating; or lack complete kitchen or plumbing.

“*Substandard but Suitable for Rehabilitation*” units have one or more of the previously indicated housing conditions, but provide safe and adequate shelter and have no critical structural and/or environmental defects and are financially feasible to rehabilitate.

“*Standard*” condition refers to a housing unit that meets or exceeds HUD’s Housing Quality Standards (HQS) (24 CFR 982.401) and all applicable state and local building codes and ordinances.

“*Substandard Housing*”, according to Palm Beach County’s Comprehensive Plan, is defined as structures which endanger the life, health, property, or safety of the general public or its occupants. Indicators of "substandard housing" shall include: (1) lack of plumbing facilities (hot and cold piped water, a flush toilet, and a bathtub or shower); (2) lack of kitchen facilities (sink with piped water, a range or stove, and a mechanical refrigerator); and (3) structural defects (physical damage to the designated load-bearing portions of a home caused by failure of such load-bearing portions of the home that affects their load-bearing functions to the extent that the home becomes unsafe, unsanitary, or otherwise unlivable).

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	105,657	40%	47,032	55%
With two selected Conditions	2,305	1%	3,620	4%
With three selected Conditions	136	0%	397	0%
With four selected Conditions	0	0%	16	0%
No selected Conditions	153,242	59%	34,154	40%
Total	261,340	100%	85,219	99%

Data Source: 2007-2011 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	41,635	16%	13,020	15%
1980-1999	132,564	51%	37,603	44%
1950-1979	81,902	31%	31,451	37%
Before 1950	5,239	2%	3,145	4%
Total	261,340	100%	85,219	100%

Data Source: 2007-2011 CHAS

Vacant Units

	Suitable for Rehabilitation+	Not Suitable for Rehabilitation+	Total
Vacant Units	-	-	35,606*
Abandoned Vacant Units	-	-	-
REO Properties	-	-	4,485**
Abandoned REO Properties	-	-	897***

* *Source of Vacant Units: 2010 Census (Countywide data)*

** *Source of REO Properties: RealtyTrac website (Countywide estimate as of March 2015)*

*** *Source of Abandoned REO Properties: RealtyTrac website (Nationwide percentage estimate applied to Countywide data)*

+ *Data is not available for a breakdown of “Suitable for Rehabilitation” and “Not Suitable for Rehabilitation” of vacant, abandoned vacant, REO properties, or abandoned REO properties in the Jurisdiction. HQS inspections would be required on these units in order to determine the suitability of rehabilitation.*

Need for Owner and Rental Rehabilitation

Data supplied by HUD indicates that 33% of owner-occupied units and 41% of renter-occupied units were built prior to 1980. Since it can be assumed that some degree of rehabilitation is likely to be necessary for units in excess of 30 years of age, it is evident that there is a need for rehabilitation of both homeowner and rental housing stock in Palm Beach County. Also, with housing values outpacing income growth in Palm Beach County, many owners will likely turn to rehabilitation of their existing properties as a more affordable option to purchasing a new home.

III. Evaluation of Jurisdiction’s Current Fair Housing Legal Status

Summary Federal Fair Housing Ordinance

Title VIII of the Civil Rights Act of 1968 – the Fair Housing Act – prohibits discrimination in the sale and rental of housing so that people in the United States have a greater opportunity to build better lives for themselves and their families. As amended by the Fair Housing Amendments Act of 1988, it is unlawful to discriminate on the basis of race, color, sex, religion, national origin, disability and familial status.

Summary Palm Beach County Fair Housing Ordinance

The Palm Beach County Fair Housing Ordinance was first adopted in 1984 and was made substantially equivalent to the Federal Fair Housing Act through amendments in 1995 and 1996. The Ordinance was since amended on December 18th, 2007. The Ordinance incorporates all of the bases contained in the Federal ordinance and adds sexual orientation, age, marital status, and gender identity or expression.

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.

IV. Summary of Fair Housing Complaints in Palm Beach County

Fair Housing Complaint by Basis

The table below compares the bases of fair housing discrimination cases reported over the period FY 2004-2005 to FY 2008-2009 to those occurring over the period FY 2009-2010 to FY 2013-2014. Based on the two five year periods being compared, it should be noted that this comparison also measures the success achieved in implementing actions outlined in the previous AI (FY 2010-2015) aimed at removing impediments to fair housing.

The information on the table below combines data received from both the OEO and the LAS and shows that the county made significant gains in reducing fair housing discriminations on all bases except disability. Discrimination on the basis of race and color which constituted 22% of all cases reported during the FY 2004-2005 to FY 2008-2009 period fell to 15% during the FY 2009-2010 to FY 2013-2014 period. All other bases, except disability, experienced at least a one percent decrease in their contribution to the total number of cases reported. Incidences of discrimination on the basis of disability rose from 40% of all incidences reported in FY 2004-2005 to FY 2008-09 to 54% during the period covered by FY 2009-2010 to FY 2013-2014.

The table also shows that, despite the success achieved over the past five years, the main bases for fair housing complaints, in addition to disability, continue to be race and color, familial status, and national origin.

Fair Housing Complaints

Basis	Total FY 2004-05 to FY2008-09	% of Total	Total FY 2009-10 to FY 2013-14	% of Total
Race or Color	159	21.5%	106	14.7%
Gender	26	3.5%	21	2.9%
Familial Status	78	10.6%	73	10.1%
National Origin	119	16.1%	88	12.2%
Religion	9	1.3%	9	1.3%
Disability	292	49.4%	368	50.9%
Age	31	4.2%	27	3.8%
Marital Status	5	0.7%	6	0.9%
Sexual Orientation	11	1.5%	6	0.9%
Gender Identity or Expression	0	0	0	0

Other	11	1.5%	17	2.4%
Total	741		723	

Compiled from information provided by OEO and LAS

Fair Housing Complaints by Issues

The data for the five year periods FY 2004-2005 to FY 2008-2009 and FY 2009-2010 and 2013-2014 showed that the following four (4) complaint issues continue to be most prevalent: refusal to rent or sell; discrimination in the conditions or terms of sale or rental occupancy; intimidation, interference or coercion; and denial of reasonable accommodation. Incidences of predatory lending declined significantly from thirty-eight (38) complaints to three (3) and all other incidence types each continue to represent less than 5.0% of total complaints.

Issue	FY 2004-05 to FY 2008-09	% of Total	FY 2009-10 to FY 2013-14	% of Total
Refusal to rent, sell, etc.	68	8.5	116	14.1
Falsely deny housing was available	8	1.0	24	2.9
Discriminate in the conditions or terms of sale, rental occupancy or in services or facilities	252	31.5	244	29.5
Advertise in a discriminatory way	18	2.3	31	3.8
Discriminate in financing	7	0.9	7	0.9
Discriminate in broker's services	0	0	1	0.2
Intimidation, interference or coercion	110	13.8	84	10.2
Sexual harassment	2	0.3	0	0
Denial of reasonable accommodation	229	28.6	279	33.8
Denial of reasonable modification	3	0.4	13	1.6
Retaliation	8	1.0	3	0.4
Accessibility	0	0	3	0.4
Using ordinances to discriminate in zoning and land use	10	1.3	2	0.3
Otherwise deny or make housing available	14	1.8	14	1.7
Failure to meet senior housing exemption criteria (55+)	3	0.4	3	0.4
Predatory Lending	38	4.8	3	0.4
Other: Home Ownership	32	4.0	180	21.8
Total	802		827	

Compiled from information provided by OEO and LAS

Fair Housing Complaints by Race

White is the predominant race in Palm Beach County and therefore it is appropriate for most of the reported fair housing discrimination occurrences to be reported by this racial category. However, the percentage of cases affecting whites is less than that race's percentage share of the County's population. Based on information provided by the LAS during the period encompassed by FY 2009-2010 to FY 2013-2014, 51.5% of all fair housing discrimination complaints were made by whites (up from 44.8% during the previous five years). Hispanics and Blacks, the next two largest racial groups in the county were affected by 24.2% and 21.0% respectively of the overall fair housing complaints reported to LAS.

Race	FY 2004-05 to FY 2008-09	% of Total	FY 2009-10 to FY 2013-14	% of Total
Asian, Native Hawaiian, Other Pacific Islanders	6	1.7	4	1.1
Black or African American	107	29.3	81	21.1
Hispanic or Latino Only	48	13.2	93	24.2
Hispanic/Latino and Black/African American	25	6.9	0	0
Hispanic/Latino and White	0	0	0	0
American Indians or Native Alaskan	0	0	0	0
White	164	44.8	198	51.5
Other Individual Race	5	1.4	5	1.3
Other Multiple Combinations	8	2.2	1	0.3
Unknown at time of Report	3	0.9	3	0.8
Total	366		385	

Compiled from information provided by LAS

Fair Housing Complaints by Income Group

Based on information provided in the table below, very low and low income persons are more prone to experience fair housing discrimination than those in higher income categories. Over the period FY 2004-2005 to FY 2008-2009, very-low and low- income persons accounted for 63.2% of all fair housing discrimination complaints lodged with the LAS. This percentage was increased to 74.6% over the FY 2009-2010 to FY 2013-2014 five year period.

Income Group	FY 2004-05 to FY 2008-09	% of Total	FY 2009-10 to FY 2013-14	% of Total
Very Low Income	107	29.3	135	35.1
Low Income	124	33.9	159	41.3
Moderate Income	93	25.4	31	8.1
Moderate Income and Higher	27	7.4	56	14.6
Unknown at Time of Report	15	4.1	4	1.1
TOTAL	366		385	

Compiled from information provided by LAS

V. Examination of Issues which Traditionally Foster Fair Housing Discrimination

Protected Classes - Disability, National Origin, Race and Familial Status

Information provided by LAS and OEO for the period FY 2009-10 to FY 2013-14 showed that Disability (50.9%), National Origin (12.2%), Race (14.7%) and Familial Status (10.0% are the most common basis for fair housing discrimination.

According to information from the Palm Beach County Five-Year Consolidated Plan (FY2015-2019) it is estimated that the County's total population contains 74,171 households with a disabled member age 15 years or older, including 54,255 owners and 19,916 renters. There are an estimated 19,866 disabled and cost burdened owner households, of which 9,018 have incomes <50% AMI. There are an estimated 11,974 disabled and cost burdened renter households of which 7,959 have incomes <50% AMI. Countywide cost burden statistics published by the Florida Housing Data Clearinghouse reflect that 41% of disabled households are cost burdened, paying more than 30% of income for housing costs. Data from LAS and OEO showed that over the past five years, disability is the most prevalent basis for discrimination, accounting for 50.9% of the reported discrimination cases. Denial of reasonable accommodation, which is the most common complaint issue associated with disabled persons constituted 33.8% of all reported complaints.

According to the OEO "There continues to be an increase in the number of individuals requesting reasonable accommodations to a housing community's "no pet" policy. The individuals choose not to separate from their animals, since they believe the animals provided them with companionship and/or emotional support to assist with their disability." The Coalition for Independent Living Options (CILO) has identified as the most prevalent type of housing discrimination experienced by its consumers to be: "Housing providers refuse to make reasonable accommodations under the Fair Housing Act to allow tenants/owners to have an emotional support animal in "no-pet" housing, or to modify their housing in other ways to give the person with a disability full use and enjoyment of the property. The ARC of Palm Beach County has identified that age limitations on housing options (i.e. 55 and over communities) often times do not have provisions for parents and siblings caring for their children who may not meet the age restrictions. Also, rental agencies, HOA's among others, rarely make provisions for individuals whose disability limits their communication skills (e.g. blind, mute). Provision to allow these persons to communicate using Braille or sign language are not available, therefore, even if the resident is able to obtain assistance in moving in, they experience difficulty in communicating with property managers etc. in regards to maintenance related issues, and other residential requirements. The LAS has identified the following as the most common issues related to disability: caregivers in 55+ communities terms and conditions, ESA/Service animals, and reasonable accommodation.

Data from LAS and OEO also showed that 14.7% of all fair housing complaints were based on Race. Whites constitute 59.23% of Palm Beach County's total population but fair housing discrimination to this racial category accounted for 51.5% of total cases reported. On the other hand, Blacks or African Americans which represent 17.03% of the population experienced 21.1% of the reported fair housing discrimination incidences and Hispanics which comprise 19.51% of the total population experienced 24.2% of the fair housing discrimination incidences. According to LAS, "Race is often an issue in rental cases. Many housing providers use the

pretext of credit scores and criminal records to deny housing opportunities.” Complaints based on Race are usually from residents living in mobile home parks and are in the form of threats intimidation and harassment from landlords based on a perceived lack of immigration status.

Regarding fair housing discrimination based on familial status, the LAS advised that most the cases handled deal with improper occupancy restrictions or rules placed on families that are excessive.

Lighthouse for the Blind of the Palm Beaches advised that the agency was not aware of any issues with housing discrimination among those represented by the organization in Palm Beach County.

One other issue raised by the LAS, based on their experience, is that the County should enact a source of income protected class status. Under this protection, a resident would not get turned down just because their income is federally subsidized or based on a family law matter (like child support/alimony). Many residents depend on this type of income and as a result end up in substandard housing because a landlord may not choose to accept their proof of income. Examples of the types of incomes referred are Social Security, Supplemental Security Income, unemployment compensation, Veteran’s benefits, child support, wages, alimony, pension, inheritance or annuity and Section 8 Vouchers.

Availability of Accessible and Affordable Housing

There is a shortage of units affordable to lower income households within the jurisdiction, particularly for households with incomes at or below 50% AMI. ACS data indicate that only 7% of renter units are affordable to 30% or below AMI households and less than 30% are affordable to 50% or below AMI households. For owner units, there is insufficient supply for households at 50% AMI and below, with only 15% of units accessible. Less than 19% of residential units within the Jurisdiction are affordable to renter households whose income is at or below 80% AMI and 24% of owner units are affordable to those households with incomes at 80% AMI or below.

In terms of accessibility, the requirements of the Florida’s Accessibility Code for Building Construction and the requirements of the Americans with Disabilities Act (ADA) and the Fair Housing Act are well known to architects, engineers, developers and builders, code enforcement officials and disability advocates. However, these need to be reinforced through regular trainings and seminars hosted by agencies such as the LAS and OEO and by County/Municipalities requiring mandatory training for building officials.

According to CILO, while grant funding is available to disabled homeowners to address improvements needed to enhance the accessibility of their homes, these funds are not available for housing modifications of units occupied by renters with disabilities, the people who most need the assistance.

Information provided by The ARC of Palm Beach County informed that “housing that is identified as ADA accessible frequently is not. For example: it may have a lip or step that prevents someone with mobility impairments from entering or navigating the apartment, town

house or home; the bathroom may not be able to accommodate a wheelchair or a walker; or hallways are too narrow”. The agency added that “rental unit managers, HOAs, or other managing entities often refuse to allow alterations to a building which would make the building, unit or common areas more accessible even when there is funding. For example an HOA may resist an automatic door being installed due to fears it will increase air-conditioning bills; rental managers may resist the installation of a ramp into an apartment because it might be an inconvenience to other renters or present a tripping hazards to others who share a common walkway; public housing managers may resist the installation of a bottom drawer freezer for an individual in a wheelchair because it is non-standard and may create perceived inequities; an HOA may refuse to allow someone to park a motorized cart in hallway storage area even though it cannot go up the initial step into the townhouse”.

Mortgage and Credit and Property Insurance (HMDA /Realtor Association)

Mortgage and Credit

Data obtained from the Home Mortgage Disclosure Act (HMDA) showed that loan applications by racial categories in 2013 are not representative of the racial category’s percentage of the overall population. Home loan applications from Palm Beach County residents in 2013 totaled 15,114. Applications from Whites accounted for 81.3% of all applications compared to whites representing only 59.0% of the total population. Applications from Blacks (who account for 17.0% of the county’s population) and Asians accounted for 3.5% and 3.8% respectively. Over sixty-nine percent (69.0%) of all loan applications were approved (70.8% of total loans applied for by whites, 60.1% of all loans applied for by Blacks, and 69.0% of all loans applied for by Asians. In terms of loan applications by ethnicity, Hispanics, which accounts for 19.5% of the county’s population, accounted for 9.3% of all applications and the loan approval rate for Hispanics was 64.1%.

Of the total application for housing loans, 2,499 (16.6%) were from households with incomes below 80% of the Area Median Income (AMI), 2,551 (16.9%) were from households with incomes between 80% and 119% of the AMI and 9,847 (65.2%) were from households with incomes over 120% of the AMI. The loan approval rate for the three income categories listed above are 61.9%, 65.5% and 72.4% respectively.

Based on the above, Palm Beach County needs to continue to offer mortgages and mortgage assistance under its various federal and state funded programs to low and moderate-income households to improve their access to homeownership.

RACE	Applications Received (Total)	Loans Originated/Apps Approved But not Accepted		Applications Denied		Other	
		Number	%	Number	%	Number	%
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)	21	11	52.4	7	33.3	3	14.2
ASIAN (TOTAL)	568	392	69	84	1.4	92	16.2
BLACK OR AFRICAN AMERICAN	529	318	60.1	146	27.5	65	12.2
NATIVE HAWAIIAN/OTHER PACIFIC	27	15	55.5	7	25.9	5	18.5

WHITE (TOTAL)	12,278	8,697	70.8	1,943	15.8	1,638	13.3
2 OR MORE MINORITY RACES (TOTAL)	6	2	33.3	3	50	1	16.7
JOINT (WHITE/MINORITY RACE)	121	89	73.5	23	1.6	9	7.4
RACE NOT AVAILABLE (TOTAL)	1,564	1,020	65.2	296	18.9	248	15.8
TOTAL RACE	15,114	10,544	69.7	2,509	15.9	2061	13.6

ETHNICITY AND INCOME	Applications Received		Loans Originate/ Apps. Approved but not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number		Number	%	Number	%	Number	%	Number	%
HISPANIC OR LATINO (TOTAL)	1398		897	64.1	311	22.2	141	10.0	49	3.5
NOT HISPANIC OR LATINO (TOTAL)	11,875		8,428	70.9	1,857	15.6	1,268	10.6	322	2.7
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	307		212	69.0	51	16.6	34	11.0	10	3.2
ETHNICITY NOT AVAILABLE (TOTAL)	1,534		1,007	65.6	290	18.9	171	11.1	66	4.3
MINORITY STATUS										
WHITE NON-HISPANIC (TOTAL)	10553		7,565	71.6	1581	14.9	1135	10.7	272	2.5
OTHERS, INCLUDING HISPANIC (TOTAL)	2939		1,916	65.1	621	21.1	301	10.2	101	3.4
INCOME OF APPLICANTS										
LESS THAN 50% OF MSA/MD MEDIAN	771		398	51.6	22	2.8	69	8.9		
50-79% OF MSA/MD MEDIAN	1,728		1,149	66.5	57	3.2	149	8.6		
80-99% OF MSA/MD MEDIAN	1,224		823	67.2	34	2.7	137	11.1		
100-119% OF MSA/MD MEDIAN	1,227		848	69.1	36	2.9	138	11.2		
120% OR MORE OF MSA/MD MEDIAN	9,847		7,125	72.3	290	2.9	1087	11.0		
INCOME NOT AVAILABLE 6/	317		201	63.4	8	2.5	34	10.7		
TOTAL	15,114		10,544	69.7	447	2.9	1614	10.6		

Reasons for Denials of Applications for Conventional Home Purchase Loans (2013)	Debt to Income Ratio		Employment History		Credit History		Collateral		Insufficient Cash		Unverifiable Information		Credit App. Incomplete		Mortgage Insurance Denied		Other		Total	
	Num	%	Num	%	Num	%	Num	%	Num	%	Num	%	Num	%	Num	%	Num	%	Num	%
RACE																				
AMERICAN INDIAN/ALASKA NATIVE	4	40	1	10	0	0	2	20	0	0	3	30	0	0	0	0	0	0	10	100
ASIAN	27	31	0	0	2	2	26	30	6	7	4	5	9	10	1	1	11	13	86	100
BLACK OR AFRICAN AMERICAN	47	30	5	3	37	23	23	14	13	8	4	3	17	11	2	1	11	7	159	100
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND	2	29	1	14	0	0	2	29	0	0	1	14	0	0	0	0	1	14	7	100
WHITE	525	26	33	2	247	12	491	24	121	6	125	6	267	13	25	1	211	10	2045	100
2 OR MORE MINORITY RACES	2	50	0	0	0	0	2	50	0	0	0	0	0	0	0	0	0	0	4	100
JOINT (WHITE/MINORITY RACE)	1	4	1	4	2	9	12	52	0	0	1	4	4	17	0	0	2	9	23	100
RACE NOT	90	29	8	3	37	12	62	20	30	10	22	7	32	10	3	1	28	9	312	100
ETHNICITY																				
HISPANIC OR LATINO	85	27	4	1	45	14	66	21	22	7	26	8	31	10	6	2	34	11	319	100
NOT HISPANIC OR LATINO	510	26	37	2	232	12	480	24	112	6	110	6	267	14	19	1	196	10	1963	100

JOINT (HISPANIC OR LATINO/ NOT	14	24	0	0	10	17	15	25	4	7	2	3	4	7	2	3	8	14	59	100
ETHNICITY NOT AVAILABLE	89	29	8	3	38	12	59	19	32	10	22	7	27	9	4	1	26	9	305	100
MINORITY STATUS																				
WHITE NON-	429	26	29	2	192	12	411	25	95	6	97	6	233	14	16	1	167	10	1669	100
OTHERS, INCL. HISPANIC	179	27	12	2	94	14	143	22	44	7	40	6	65	10	11	2	67	10	655	100
INCOME																				
LESS THAN 50% OF MSA/MD MEDIAN	137	44	10	3	42	14	40	13	16	5	20	6	15	5	5	2	25	8	310	100
50-79% OF MSA/MD MEDIAN	133	34	8	2	48	12	79	20	29	7	19	5	38	10	5	1	31	8	390	100
80-99% OF MSA/MD MEDIAN	67	28	5	2	36	15	50	21	12	5	15	6	27	11	4	2	23	10	239	100
100-119% OF MSA/MD MEDIAN	48	23	5	2	25	12	52	25	17	8	16	8	29	14	2	1	17	8	211	100
120% OR MORE OF MSA/MD MEDIAN	286	20	16	1	165	12	387	27	94	7	85	6	208	15	15	1	164	12	1420	100
INCOME NOT AVAILABLE	27	36	5	7	9	12	12	16	2	3	5	7	12	16			4	5	76	100

The National Association of Consumer Advocates (NACA) has identified that fair housing discrimination can take place during the implementation of popular real estate financing programs, the following was extracted from the agency’s web page.

Reverse mortgages are growing in popularity but lends themselves to predatory lending practices by predatory lenders, unscrupulous loan agents, and dishonest brokers who may target senior citizens who are anxious about their financial security. According to NACA, “deceptive practices and allegations of high-pressure sales tactics are being more frequently encountered as senior citizens are being taken advantage of under the guise of a helpful and legitimate reverse mortgage.” In Palm Beach County, the LAS has observed the systemic exploitation of reverse mortgage marketing in minority communities such as Riviera Beach and West Palm Beach and advocates for the imposition of additional protections for clients with Limited English Proficiency (Hispanics and Haitians). The County also needs to explore the imposition of additional measures to protect surviving spouses (who were not age 62 when reverse mortgage was obtained) who are in danger of losing their primary residence after spouse dies.

Foreclosure Prevention Programs have become popular due to the proliferation of foreclosures, a number of foreclosure prevention programs have come into existence, some, fraught with dishonesty. Programs use various scams with disastrous consequences for already desperate homeowners. While waiting for the promised relief that never comes, homeowners are not only scammed out of thousands of dollars that they cannot spare, but also fall deeper into default and lose valuable time in saving their homes from foreclosure. NACA states that mortgage foreclosure rescue scams generally fall into one of the following three categories:

- **Bailout** – Where the scammer pays off the default amount in exchange for the homeowner surrendering the title to their house. The homeowner is then told they can rent their house back from the scammer until they are able to payback what is owed. Ultimately, under unconscionable rental terms the homeowner defaults, is evicted, and loses all the equity in their home.
- **Bait and Switch** – This scam occurs when the homeowner does not realize he is surrendering ownership of his house in exchange for a “rescue.” Either the sale documents

are forged or the homeowner is led to believe that he is only signing documents for a new loan to make the mortgage current.

- **Phantom Help / “Loan Modification Specialists”** – Here the supposed rescuer charges very high fees for basic phone calls and paperwork that the homeowner could have done himself. Or, the rescuer will make promises to represent the homeowner in negotiations with the bank, but will then do nothing to save the home. Many of these scammers use deceptive tactics to market their “services” as an affiliate government-run loan modification program even though that is the furthest thing from the truth.

Predatory Lending Practices whereby a financial institution takes unfair advantage of a consumer’s financial needs by charging high interest rates and other unconscionable fees and charges. Predatory mortgage lending involves a wide array of abusive practices some of which are:

- **Excessive fees:** Points and fees are costs not directly reflected in a mortgage’s interest rate. Because these costs can be financed, they are easy to disguise or downplay. On competitive loans, fees equaling less than 1% of the total loan amount are typical. On predatory loans, fees often total more than 5% of the loan amount.
- **Abusive prepayment penalties:** Borrowers with higher-interest subprime loans have a strong incentive to refinance as soon as their credit improves. However, up to 80% of all subprime mortgages carry a prepayment penalty -- a fee for paying off a loan early. An abusive prepayment penalty is often effective for more than three years and/or costs the consumer more than six months’ interest. In the prime market, only about 2% of home loans carry prepayment penalties of any length.
- **Kickbacks to brokers (yield spread premiums):** When brokers deliver a loan with an inflated interest rate (i.e., higher than the interest rate the consumer qualifies for), the lender often pays a “yield spread premium” -- a kickback for making the loan more costly to the borrower. This kickback goes directly into the pockets of the broker and consequently incentivizes the broker to put consumers in higher interest rate loans.
- **Loan flipping:** A lender "flips" a borrower by refinancing a loan to generate fee income without providing any net tangible benefit to the borrower. Every time a loan is refinanced the consumer has to pay out fees. These fees can amount to thousands of dollars. Flipping can quickly drain borrower equity and increase monthly payments -- sometimes on homes that had previously been owned free of debt.
- **Unnecessary products:** Sometimes borrowers may pay more than necessary because lenders sell and finance unnecessary insurance or other products along with the loan.
- **Forced arbitration:** Some loan contracts require "forced arbitration," meaning that the borrowers are not allowed to seek legal remedies in a court if they find that their home is threatened by loans with illegal or abusive terms. Because the arbitrator is often looking for the repeat business of the mortgage lender there is an automatic bias. Consequently, forced arbitration makes it much less likely that a borrower will receive a fair and appropriate remedy when they have been wronged.
- **Steering & Targeting:** Predatory lenders may steer borrowers into subprime mortgages, even when the borrowers could qualify for a mainstream loan. Vulnerable borrowers may be subjected to aggressive sales tactics and sometimes outright fraud. Fannie Mae has estimated that up to half of borrowers with subprime mortgages could have qualified for loans with better terms. According to a government study, over half (51%) of refinance mortgages in

predominantly African-American neighborhoods are subprime loans, compared to only 9% of refinances in predominantly white neighborhoods

Homeowner Insurance

Homeowner insurance coverage is mandatorily required by mortgage holders but its cost and availability can act as an impediment to fair housing in Palm Beach County. The protection provided usually covers losses or damage to property due to perils such as fire and windstorm (from hurricanes and tropical storms). The premium charged and the decision to provide coverage is based on the age of the home; age and type of roof, plumbing, electrical wiring, heat and air conditioning; location of the home; presence of unrepaired potential hazards; and the credit and loss history of the applicant, among others. Typically newer structures located further inland are charged lower premiums. Older structures are either charged a higher coverage rate or are denied coverage forcing them to be placed into the State of Florida's plan, known as Citizen Property Insurance Company. This company is an "insurer of last resort" and rates charged are generally higher than the typical homeowner insurance rate.

The conditions described above are imposed without regards to age, sex, national origin, religion, disability, marital status, sexual orientation or any other basis for fair housing discrimination covered under Federal or County Ordinances. They are imposed based solely on the risk factor. However, many low and moderate income homeowners who own or desire to acquire housing units that are impacted by the above factors, will endure a financial burden which places a cost burden on owners or which may cause the home to be unaffordable to a potential buyer.

Zoning and Land Use Policies, and Other Public Policies, Practices, and Procedures Involving Housing and Housing-Related Activities.

The Housing Element of Palm Beach County's Comprehensive Plan states as its purpose the following: identification of existing and projected deficits in the supply of housing to meet the needs of the County's population, particularly the very low and low income families; the provision of an analysis of housing trends and the causes, scope and nature of any housing problems; the development of appropriate plans, programs and policies to bring about the accomplishment of the necessary housing, whether through private-sector efforts, non-profit, public/private partnerships or the public sector; and, to guide and coordinate all housing activities to eliminate duplications and increase efficiency of the housing delivery system.

The Plan acknowledges that market demand largely dictates the type and location of housing projects and that the County's development regulations (e.g., Zoning and Building Codes) only guide the private sector in the development and construction of housing. However, because housing is an essential human need, the public sector has the responsibility to ensure adequate, safe housing, especially for low, and very low income families, elderly and other disadvantaged groups.

Zoning and land use policies play a significant role in determining the amount and availability of affordable housing within a community. The County's land use policy guides the location of housing types and densities. Zoning, on the other hand, is the planning tool for implementing housing development and regulating its construction. Palm Beach County offers zoning and

other incentives to housing developers aimed at addressing the housing needs of its low- and moderate-income population.

The County recognizes that public policies can affect the supply and new construction of affordable housing through their impacts on the cost and geographic location of these types of units. The County is also committed ensuring that its policies do not contribute to the concentration of affordable housing in specific areas of the County and that consideration be given to the availability of public services, transportation and employment opportunities when locating affordable housing developments. Palm Beach County is committed to undertake continual review of the existing policies to ensure that they do not become an impediment to the provision of affordable housing and will implement new policies which may become necessary due to changes in the affordable housing market over time.

The County also conducts code enforcement which requires neighborhoods across the County to adhere to the same standards.

Based on data collected for the past five years, there have only been two fair housing complaints where ordinance was used to discriminate in zoning and land use. This number suggests that zoning and land use policies, and other public policies, practices, and procedures involving housing and housing-related activities are not extensively used to discriminate in fair housing. Florida Statute 723 addresses the rights and obligations of both mobile park owners and mobile home owners, however, LAS advises that this statute does not address some deleterious consequences caused by the rezoning of mobile home parks, such tenants having to pay higher rents in new homes, tenants losing their physical homes due to their inability to afford to move existing home, financial consequences associated with some tenants having mortgages on the existing housing unit, among others. Also, the amount offered by the Florida Mobile Home Relocation Corporation to displaced mobile home owners to facilitate their relocation is fixed and may not cover the total relocation cost.

Tax Assessment/Abatement Practices

Property Tax Policies

The property tax in Florida is constitutionally a local tax, administered, levied, and collected by local officials. The Florida Constitution establishes the County Tax Collectors as independent government agencies. They are Constitutional Officers and collect property taxes for every local government agency that has the power to levy taxes. Property taxes are directly related to the value of the homes and are therefore a very important barometer when deciding on where to buy a home. Each municipal jurisdiction determines the millage rate to be assessed on properties within its jurisdiction. Municipalities such as Belle Glade, South Bay, Pahokee, Riviera Beach, Lake Worth and Mangonia Park which have the highest concentration of minorities and where home values are lowest also have the highest millage rate. (see table below).

There are some notable exemptions to property taxes as cited below:

- \$25,000 Homestead Exemption for a property with an assessed value up to \$50,000. Additional Homestead Exemption: Beginning at \$50,000 and continuing through an assessed value of \$75,000, the new additional benefit will increase with the increase in the property's value. A property with an assessed value of \$75,000 or more will receive the full \$50,000 exemption amount. Every person who has legal title on January 1 to a residential property

and lives there permanently qualifies for this exemption. You must be a permanent resident of Florida on January 1 of the initial application year.

- **Portability**
Residential property owners with a qualified Homestead Exemption can transfer all or a significant portion of their "Save Our Homes" benefit to their new property. Portability allows you to transfer up to \$500,000 of your property's actual 3% assessment cap to your new property anywhere in Florida.
- **Senior Citizen Exemption**
Certain seniors who are 65 or older may be eligible for up to an additional \$50,000 exemption on their property's assessed value. For example, a home valued at \$100,000, would be taxed on only \$25,000, after the standard \$25,000 Homestead Exemptions and the maximum \$50,000 Senior Exemption are applied.
- **\$5,000 Disabled Veterans Exemption**
U.S. Military personnel with a service-connected disability of 10% or more are entitled to a \$5,000 exemption.
- **Combat-disabled Senior Veterans**
Combat-disabled veterans who are now over the age of 65 with a qualified Homestead Exemption and were Florida residents at the time they entered the service, may be eligible for an ad valorem tax discount.
- **\$500 Widow/Widower Exemption**
A widow or widower who is a legal and permanent resident of Florida qualifies for this exemption. If the surviving spouse remarries, they are no longer eligible. If the husband and wife were divorced before their spouse's death, the survivor is not eligible
- **\$500 Disability Exemption**
People who are permanently disabled are eligible for this exemption.
- **Total Exemption**
Civilian quadriplegics and honorably discharged veterans who are 100% disabled are exempt from ad valorem taxation.

Discounts for property tax payments are allowed as follows:

- 4% in November (*Or within 30 days of when the notice is mailed if it is not mailed before November 1st. The discount is determined by postmark of payment; the total amount is due in March.*)
- 3% in December
- 2% in January

- 1% in February

Taxes and non-ad valorem assessments become delinquent April 1, at which time 3% interest and advertising costs are added. The amount due on delinquent payments is determined by date received, not by postmark.

Property tax on a Community Land Trust of Palm Beach County (CLT) home is based on the purchase price by the buyer and does not include the net of any subsidies by CLT. After the sale of a CLT property, a form is submitted to the property appraiser's office (PAO) informing them that the unit is a CLT home and listing the purchase price that is on the HUD statement. The homeowner is then assessed on 85% of their purchase price.

Based on the above, it appears that property taxes are levied in a non-discriminatory manner with no regard for any of the basis for fair housing discrimination. This conclusion is supported by data on fair housing issues provided over a five year period by LAS and OEO in which property taxes as an issue was never mentioned. It is noteworthy to reiterate that some of the poorer communities in the County have the highest millage rate (i.e. the rate that can be set by local councils) and that most other discounts and incentives are set by the State of Florida.

Palm Beach County 2014 Final Millage Rates					
Taxing District Codes	County or Municipality	Total Tax Rate	Taxing District Codes	County or Municipality	Total Tax Rate
00071 - 00077	Unincorporated	18.8006	32461 - 32467	Jupiter Inlet Beach Colony	20.6210
00111 - 00117	Unincorporated	18.8006	34521 - 34527	Lake Clarke Shores	25.0804
00141 - 00147	Unincorporated	18.9291	36401 - 36407	Lake Park	25.2106
00161 - 00167	Unincorporated	19.7682	38452 - 38457	Lake Worth	23.6927
00171 - 00177	Unincorporated	18.8006	40533 - 40537	Lantana	21.4377
00191 - 00197	Unincorporated	18.8006	41486 - 41987	Loxahatchee Groves	20.0006
00201 - 00207	Unincorporated	18.8006	42981 - 42987	Manalapan	17.7706
00221 - 00227	Unincorporated	18.8006	44401 - 44407	Mangonia Park	25.1425
00281 - 00287	Unincorporated	18.8006	46981 - 46987	Ocean Ridge	20.6925
00351 - 00357	Unincorporated	18.8006	48431 - 48437	Pahokee	25.3425
00361 - 00367	Unincorporated	18.8006	50411 - 50417	Town of Palm Beach	18.1459
00591 - 00597	Unincorporated	18.8006	50447 - 50447	Town of Palm Beach	18.1459
00601 - 00607	Unincorporated	18.8006	52401 - 52407	Palm Beach Gardens	21.1740
			52461 - 52467	Palm Beach Gardens	21.3025
02981 - 02987	Atlantis	23.2425	52981 - 52987	Palm Beach Gardens	21.1740
04481 - 04487	Belle Glade	25.3425	54401 - 54407	Palm Beach Shores	21.6925
06151 - 06157	Boca Raton	19.4203	56401 - 56407	Riviera Beach	23.6921
Taxing District	County or Municipality	Total Tax Rate	Taxing District	County or Municipality	Total Tax Rate

Codes	Municipality	Rate	Codes	Municipality	Rate
08981 - 08987	Boynton Beach	22.6401	58481 - 58487	South Bay	25.1095
09981 - 09987	Briny Breezes	25.3425	60461 - 60467	Tequesta	21.7630
10521 - 10527	Cloud Lake	18.8006	62524 - 62524	South Palm Beach	23.1180
12981 - 12987	Delray Beach	22.2040	66981 - 66987	Village of Golf	22.2417
14521 - 14527	Glenridge	18.8006	68401 - 68407	North Palm Beach	22.0701
18981 - 18987	Greenacres	20.7709	70452 - 70453	Palm Springs	22.7602
20981 - 20987	Gulf Stream	18.6401	72481 - 72487	Royal Palm Beach	20.7206
22481 - 22487	Haverhill	23.0506	73481 - 73487	Wellington	21.2506
24981 - 24987	Highland Beach	19.3813	74401 - 74407	West Palm Beach	23.2704
26981 - 26987	Hypoluxo	19.1425	74981 - 74987	West Palm Beach	23.2704
28471 - 28477	Juno Beach	21.5051	84401 - 84407	West Palm Beach - DDA	24.2704
30571 - 30577	Jupiter	20.4385	88981 - 88987	Delray Beach - DDA	23.2040

Transportation

The Transportation Element of the County’s Comprehensive Plan states that realistic and accurate objectives and policies are essential if Palm Beach County is to achieve a viable transportation system that serves all sectors of the community. Palm Beach County has a ubiquitous road network. The transportation modal split is predominantly private automobile but public bus transportation and commuter rail services are also available. Public bus and para-transit services are available throughout the entire county while commuter rail service is available on the eastern coastal region from the Town of Mangonia Park to the Palm Beach County and Broward County borders and beyond. Specifically, public transportation services are provided by the following entities:

Palm Tran is a bus system run by the Palm Beach County Government, serving Palm Beach County, Florida. Service is provided by a fleet of over 200 buses operating on 37 routes. The service is reliably scheduled and is provided on all of the County’s arterial streets. Fares are very economical, standard (Adult) one-way fare is \$2 (people eligible for the reduced fare such as students, disabled and senior citizens pay \$0.75). \$5 buys an unlimited 24-hour pass (\$2.25 for reduced fare). There are no free transfers except to Tri-Rail or Broward County Transit. Daily and 31-day unlimited ride passes are also available for purchase. There are 31-day unlimited passes that are available reduced or regular costing \$40 and \$55 respectively.^[3] All Palm Tran buses have bicycle racks on the front, capable of holding two bikes. They are also equipped with GPS and video surveillance cameras which record activity on the bus and the outer side facing the bus stops.

Palm Tran Connection provides both ADA and transportation disadvantaged para-transit service to individuals who qualify for ‘Americans with Disabilities Act’ and for other groups of persons. Service is provided as a shared ride, door to door, para-transit service under six programs:

- Americans with Disabilities Act (ADA) Program
- Transportation Disadvantaged (TD) Program
- Division of Senior Services (DOSS) Program
- Board of County Commissioner (BCC) Program

- County Senior Transportation (CSTS) Program
- Medicaid

The Palm Tran Connection is operated by private transport companies and coordinated through Palm Tran. They travel to every destination in Palm Beach County - from Jupiter to Boca Raton and from Palm Beach to South Bay. Palm Tran Connection schedules all trips, prepares vehicle manifests, handles customer concerns & commendations, determines eligibility, and monitors the performance of the Transportation Providers.

Tri-Rail is operated by the South Florida Regional Transportation Authority (SFRTA) and provides rail transportation linking Miami-Dade, Broward and Palm Beach Counties. It can also be used as a commuter rail service since it has frequent stops in each county and its schedule often ties into that of the local buses. Its usage allows riders to enjoy the benefits of avoiding our increasingly congested highways, while saving money on gas, as well as on auto insurance and maintenance. Service is also provided on a reliable schedule and at an economical cost.

The ubiquitousness of the County’s road network and the public bus and para-transit services provided by Palm Tran cause families to be able to live in wherever they choose, as long as it is affordable to them, and still have access to employment, shopping and recreation. The availability of transportation services and infrastructure to Palm Beach County residents is not an impediment to fair housing choices.

Housing problems for families created by the presence of lead-based paint in houses built before 1978

According to HUD’s Guidelines for the Evaluation and Control of Lead-Based Paint Hazards in Housing, the likelihood of lead-based paint being present in a dwelling is closely associated with the age of the structure. Only 8% of housing units built between 1960 and 1977 in the U.S. are estimated to have “significant” lead-based paint hazards, as compared to 68% for units built before 1940.

Utilizing 2007-2011 ACS Countywide data to determine estimates of when units were built, 29.5 percent of all units were built between 1960 and 1979, and 1.6% were built prior to 1940. Applying these percentages to the 121,737 combined owner and renter units built prior to 1980 as indicated in Table 9, it is estimated that of the 35,912 units built between 1960 and 1979, 2,872 are estimated to potentially have significant LBP hazards. Of the estimated 1,948 units built prior to 1940, 1,305 may have significant LBP hazards.

Data provided indicates that there are total of 121,737 housing units built before 1980, of which 33% are owner-occupied units and 41% are renter-occupied units. Of this total, 30,179, or 25% are household units with children present who may potentially be exposed to LBP.

The 2011 Annual Childhood Lead Poisoning Surveillance Report published by the Florida Department of Health indicates, based on a five year average, that 15 new cases are reported annually in Palm Beach County for children under six years old.

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	87,141	33%	34,596	41%
Housing Units build before 1980 with children present	19,875	8%	10,304	12%

Data Source: 2007-2011 ACS (Total Units) 2007-2011 CHAS (Units with Children present)

As previously mentioned, the County’s housing stock is relatively new with the overwhelming majority built before 1978. Lead based paint, as a fair housing issue is therefore not a serious concern with the County. The Health Department operates a rigorous program of identifying and treating cases where children are affected by the presence of lead and DES ensures that a lead based paint assessment is conducted on all homes built prior to 1978 if it is providing funding for the rehabilitation of the unit. If the assessment shows the presence of lead this is usually removed or abated as a part of the rehabilitation work.

Problems faced by Section 8 Certificate and Voucher holders in exercising opportunities to select housing on a metropolitan-wide basis.

The three Public Housing Authorities which operates within the Palm Beach County Urban County Jurisdiction manages 2,275 Section 8/Housing Choice Vouchers. The Palm Beach County Housing Authority, which operates 1,976 (86.9%) of these vouchers, states that there is no discernible discrimination against holders of vouchers/certificate by rental housing providers. Renters have an initial sixty days to find rental accommodation once a voucher/certificate is issued to them and will be granted an additional thirty days to find accommodation if needed. Generally, all find a place to rent within that ninety day period. There are a few instances when owners/operators of rental units decline participation in the Section 8 program but this is due to their reluctance to comply with regulatory rules and requirements imposed by HUD, especially as they relate to property standards and the need to effect repairs.

Problems faced by immigrant populations whose language and cultural barriers combine with a lack of affordable housing to create unique fair housing impediments

Among Palm Beach County’s ethnic population there are large groups of Haitian, Mayan and Guatemalan. Together these groups and other immigrant populations comprise a small percentage of the County’s overall population yet based on data collected over the period encompassed by FY 2009-2010 and 2013-2014, 10% of all fair housing discrimination incidences were levied against this group. Persons falling into this category tend to live in the same communities in central Palm Beach County. In the Glades area, members of this population tend to supply the labor employed by the agricultural industry. The analysis of the County’s housing market, performed earlier in this document concluded that the number of farmworker family units would need to be increased by 73% to meet the current need (2,498 units).

Information provided by the Guatemalan-Mayan Center, Inc. paint a sad picture of the housing conditions faced by the majority of these persons. Since approximately 60.0% of the adults are undocumented, the threat by landlords to report their whereabouts to the immigration authority or to the police forces families to accept the discrimination through which they are suffering. The Center has identified some startling housing conditions experienced by this ethnic group:

- Some families rent only a bedroom in a house for which they pay approximately \$700/month. In addition, they may have to pay for either electric (bill is rarely in their name) or some other expense. A consequence of living in this type of shared housing is that families are forced to accept living with people that shouldn't be around children and places a stress on parents to keep their families safe. Due to the type of tenure, rent and utility assistance, if needed, is not available to these households' circumstances.
- Properties are sold by the owners without provision of notice to the renters, consequently, families are not provided with sufficient time find new housing.
- Renters do not have signed leases, or leases are not renewed after expiration. Therefore, they are not protected from impromptu and unexpected evictions.
- Properties and appliances are not maintained and have led to some family members being hospitalized because respiratory and other issues caused by mold and other unattended deficiencies to the properties which the owner refuses to correct.

VI. Identified Impediments to Fair Housing and Recommendations to Alleviate the Identified Impediments.

The following section discusses all identified impediments to fair housing as well as conditions which if not addressed will become impediments to fair housing in Palm Beach County. It also provides recommendations to alleviate the identified impediments, outline the goals to be achieved by the recommended, and identifies the agencies responsible for implementing the recommended strategy.

1. Identified Impediment- Protected Classes (Disability, National Origin, Race and Familial Status)

The following depicts some of the most common specific conditions experienced on the basis of Disability, National Origin, Race and Familial Status:

Disability

- Persons who exhibit unusual or eccentric behaviors may actually be persons disabled with a mental illness, but may not be so recognized. Therefore their rights to protection under the law may be overlooked and reasonable accommodations are not sought.
- Complaints that certain behaviors violate rules or are disruptive, such as noise emanating from an individual's unit, may be caused by a hearing or other disability. Some housing providers send letters threatening to evict in such cases, rather than exploring reasonable accommodations.
- Accessibility of some units is inadequate to accommodate needs of the occupant person with a disability. Similarly, some units occupied by persons without a disability are inadequate to accommodate visitors with a disability.
- Architectural barriers limit accessibility of common needs and amenities within housing communities, e.g. routes to recreation facilities sometimes have steps or other obstacles, or planned paved pathways in construction plans were not built; insufficient access width and other general access issues; ramps not being permitted by property owner/manager or condominium/homeowners associations.
- Refusal to rent/sell to persons with disabilities, especially those supporting themselves with SSI and SSDI, even when the income is more than adequate to cover cost of the chosen housing.

- Persons with disabilities are refused the use of a service or emotional support animal as a reasonable accommodation by property owners or condominium/homeowners associations with “no pet” rules.
- Some developments lack sufficient parking spaces for persons who have disability parking placards. Some disability parking spots are reserved for visitors only and cannot be used by residents even if the spot is closer to their unit. If spots are assigned or reserved, reasonable accommodation may require negotiation with other residents for a closer spot, and may conflict with ownership rights. Parking for scooters or large power wheelchairs which cannot fit into the apartment is sometimes an issue.
- Persons requiring 24 hour Personal Care Attendants encounter problems of housing providers/associations considering the Attendant to be a “visitor” or “occupant” and then demanding an application fee and a completed application for every Personal Care Attendant who visits the home. Some providers also want to count the Attendant(s) as “occupant(s)” and, if the additional person(s) takes the number of residents over the lease or community rule limitation, the person with the disability who leases/owns the apartment is then cited for violation of the lease agreement or the community rule.

Race and Color

- Some housing providers, usually owners of mobile home parks, threaten, intimidate and harass residents, especially those perceived as not having legal residency status in the United States.

Familial Status

- Overbearing and improper occupancy restrictions or rules are imposed
- Renters with federally supported incomes such as Social Security, Supplemental Security Income, unemployment compensation, Veteran’s benefits, child support, wages, alimony, pension, inheritance or annuity and those receiving Section 8 voucher are often discriminated against by owners/managers of rental facilities because of the source of their incomes.

Recommendations Related to Protected Classes - Disability, National Origin, Race and Familial Status

- OEO, FHC, and the Legal Aid Society should be alert to the possibility of mental illness when receiving and investigating complaints of housing refusals based on behavior or personality that is "odd" or "difficult to deal with." When an impending refusal of housing can be linked to mental illness, agencies such as OEO, FHC and Legal Aid Society should treat the case as a claim of disability-based discrimination, and look for reasonable accommodations that could be requested.
- Expand the undertaking of education and outreach to protected classes on rights under the Fair Housing Act. This is more specifically required in Palm Beach County’s western communities.
- Concentrate fair housing education efforts to directors of condominium associations, homeowners associations and apartment managers/owners; and make annual participation in this training a mandatory requirement for condominium association boards and for landlords when applying for rental licenses.
- Through the OEO, FHC and Legal Aid Society of Palm Beach County, continue to undertake extensive testing to identify instances of housing discrimination on all protected bases; to test

for non-compliance with the accessibility building standards mandated under FHAA and other governing regulations; and to identify the education and outreach efforts needed to strengthen fair housing efforts.

- Referral of fair housing related complaints to LAS and FHC for investigation.
- DES should continue to provide funding under its CDBG program to non-profit entities to carry out Fair Housing activities. Individuals defending against housing discrimination often lack the financial resources to pursue their legal rights on their own.
- OEO, LAS and FHC to provide information and public education to HOA, Condo Associations and operators of rental apartments on communication problems of some groups of disabled persons and the need to take proactive steps to alleviate this problem.
- Imposition of mandatory training for housing providers and landlords found in violation of city/county codes.
- Palm Beach County should enact local protections for victims of domestic violence similar to Violence Against Women Act
- Palm Beach County needs to enact source of income protected class status.
- Engage in public education campaigns, especially in West Boca Raton to educate landlords and rental housing managers and HOA about acceptability of Section 8 Vouchers as well as other sources of incomes by potential tenants.

Objective of Actions recommended to Address Discrimination Based on Protected Classes- Disability, National Origin, Race and Familial Status

- Increase the number of education and training undertaken by 10% annually.
- Reduce the number of reported fair housing violations by 5% annually.
- Reduce the number of fair housing disability complaints recorded over the next five years from 368 to less than 200.

2. Identified Impediment -Availability of Accessible and Affordable Housing

There is a shortage of units affordable to lower income households within Palm Beach County this is particularly true for rental units where only 7% are affordable to households with incomes at 30% or below AMI and less than 30% are affordable to households with incomes which is at 50% or below AMI. Data generated over the past five years from the LAS showed that 76.4% of all fair housing complaint received by that agency was from households with incomes at or below 50% of the AMI.

Accessibility of some units is inadequate to accommodate needs of the occupant person with a disability. Similarly, some units occupied by persons without a disability are inadequate to accommodate visitors with a disability. Also, architectural barriers may limit accessibility of common needs and amenities within housing communities for example, routes to recreation facilities sometimes have steps or other obstacles; planned paved pathways in construction plans were not built; insufficient access width and other general access issues; ramps not being permitted by property owner/manager or condominium/homeowners associations. There may also be insufficient parking spaces for persons who have disability parking placards.

The requirements of the Florida's Accessibility Code for Building Construction and the requirements of the Americans with Disabilities Act (ADA) and the Fair Housing Act is well known to architects, engineers, developers and builders, code enforcement officials and disability

advocates. However, in structures where these are not mandated and accommodation is required from the owners or homeowner associations, accommodation is sometimes not granted or proven to be unaffordable.

Recommendations Related to-Availability of Accessible and Affordable Housing

- Palm Beach County Planning Zoning and Building Department should seek to increase the supply of affordable housing to low and moderate-income households by continuing to implement its Affordable Housing Program and its Workforce Housing Program. The Department should also continue to provide incentives to builders of affordable housing units.
- The Department of Economic Sustainability should continue to use Federal, State and Local funds to provide affordable loans and grants to affordable housing providers and to construct/rehabilitate affordable housing units.
- DES should actively market its SHIP funded Housing Rehabilitation/Barrier Free program to members of the disabled community, housing providers and Condominium Associations. DES should also seek to explore how the program guidelines may be amended to encourage owners of rental units which are occupied by disabled households to benefit from the program. Currently those eligible to receive assistance under this program are homeowners and condo associations. The program offers funding to undertake substantial repairs and to correct code violations and may be used for installation of elevators and lifts; widening of doorways, and hallways; installation of accessible doors; undertaking of improvements to kitchen, bathroom and bedroom to accommodate mobility; installation of grab bars, entry ramps, railings, walkways, non-slip floor surfaces, delayed closing mechanisms on egress and garage doors.
- The requirements of the Florida's Accessibility Code for Building Construction and the requirements of the Americans with Disabilities Act (ADA) and the Fair Housing Act need to be reinforced through regular trainings and seminars hosted by agencies such as the LAS and OEO and by County/Municipalities. This training should be targeted at planners, building design and construction professionals. Building officials' attendance of these training sessions should be mandatory.

Objective of Actions recommended to Address Availability of Accessible and Affordable Housing

- DES to institute a policy requiring that at least 10% of all rental housing units constructed and or rehabilitated with funds made available to housing developers under any of the programs administered by the Department be made accessible for occupancy by disabled persons.
- DES should promote the use of SHIP funds for use to remove barriers to accessibility and make these funds available to renters.
- Conduct at least two trainings during the five year period to target Planners, Architects, Engineers, and Building Officials, among others.

3. Identified Impediment - Mortgage and Credit and Property Insurance

Data from HMDA for 2013 showed that over 80% of all loan applications were from Whites. The data also shows that over 69.0% of all loan applications were approved with the approval rate by racial categories being 70.8% for whites, 60.1% for Blacks, 69.0% for Asians and 64.1% for Hispanics. The low rate of mortgage applications from other racial/ethnic groups compared to

Whites needs to be addressed. The LAS has identified that the market for reverse mortgages in minority communities in the Cities of Riviera Beach and West Palm Beach has seen systematic exploitation.

Recommendations Related to Mortgage and Credit and Property Insurance

- Palm Beach County needs to continue to offer mortgages and mortgage assistance under its various federal and state funded programs to low and moderate-income households to improve their access to homeownership.
- Palm Beach County should continue to offer funding to agencies that offer first-time homebuyer programs including the analysis of credit reports and provision of assistance on how to improve the scores on the reports.
- Additional protections are needed for clients with Limited English Proficiency. These include mandatory provision of closing documents in resident’s native language and mandatory and heightened pre-closing counseling in the resident’s native language.
- Additional protections are needed to protect surviving spouses (who were not age 62 when reverse mortgage was obtained) who are in danger of losing their primary residence after spouse dies.
- In homeowner association foreclosure cases, claim of lien and pre-foreclosure notices should be sent in resident’s native language.
- Palm Beach County should enact local ordinance protections for tenants in foreclosure in light of the Protecting Tenants in Foreclosure Act that ended under federal law in 2014.
- There should be a requirement for mandatory disclosure by homeowner/condominium associations if the property the entity is renting to the public is involved in pending mortgage foreclosure procedures.
- OEO, LAS and FHC should investigate how financial institutions are operating their housing financing programs in order to detect incidences of predatory lending, reverse mortgage and foreclosure prevention mal-practices.
- The Federal government or the State of Florida should institute the following policies: maternity leave and disability income should not impact resident’s ability to secure a loan, refinance or loan modifications; and self-employment income should be removed as an obstacle for getting qualified for loan modifications.

Objective of Actions Recommended to Address Mortgage, Credit and Property Insurance

- Reduce the incidences of reverse mortgage exploitation by financial institutions.
- DES to provide over 100 first and/or second mortgages to low and moderate income households who would be unable to qualify for conventional mortgages.
- DES to provide CDBG funding to Fair housing education and enforcement agencies and to other non-profit agencies to perform testing of financial institutions lending practices and to educate prospective homebuyers on how to improve their credit score

4. Identified Impediment- Zoning and Land Use Policies, and Other Public Policies, Practices, and Procedures Involving Housing and Housing-Related Activities.

Based on data provided by OEO and LAS, zoning and land use policies and other public policies involving housing and related activities in Palm Beach County does not generally manifest themselves as impediments to fair housing. The County recognizes that continued assessment and review of its land use, zoning and other policies related to housing must be undertaken to

ensure that these policies remain non-discriminatory and unambiguous. It has been suggested that there may be some discriminatory effects resulting from the impacts of rezoning of mobile home parks and F.S. 723 which regulates the operation of mobile home parks does not address the following impacts on tenants caused by the rezoning of mobile home parks:

- displaced residents end of up paying higher rent in new home/apartment
- Disparate impact on seniors, families, disabled residents, and ethnic minorities
- Some residents lose their physical home since they can't afford to move mobile home out of the park.
- Residents lose equity in home.
- If residents has mortgage on home, they may suffer financial consequences if park closes.
- Residents lose value in home if park owner begins construction while residents are still living there.

Recommendations Related to Zoning and Land Use Policies, and Other Public Policies, Practices, and Procedures Involving Housing and Housing-Related Activities.

- The Planning, Zoning and Building Department will, during the EAR process, assess policies and programs related to land-use, zoning and housing to ensure that they remain non-discriminatory.
- The State of Florida should review F.S. 723 to better compensate tenants for losses suffered as a result of the park's rezoning.
- DES will review its PPMs and program criteria to ensure that assistance is not provided to entities where the activity to be funded violates fair housing practices. The review will also consider accessibility requirements and set-asides for disabled.

Objective of Actions Recommended to Review Zoning and Land Use Policies, and Other Public Policies

- Review of policies to be undertaken at least once during the five-year period.
- Review policies governing rezoning of mobile home parks to avoid disproportionate impact on protected classes of persons.

5. Identified Impediments-Housing problems for families created by the presence of lead-based paint in houses built before 1978

Excluding mobile homes, RVs and boats there are 416,355 housing units in Palm Beach County of which an estimated 30,179 (7.3%) are household units with children present who may potentially be exposed to LBP. Further the 2011 Annual Childhood Lead Poisoning Surveillance Report published by the Florida Department of Health indicates, based on a five year average, at least 15 new cases of lead poisoning are reported annually in Palm Beach County for children under six years old.

HUD regulation 24 CFR Part 35, entitled "Lead-Based Paint Poisoning Prevention in Certain Residential Structures requires that lead-based paint (LBP) hazards be controlled before the rehabilitation of a housing unit that is financially assisted by the federal government or being sold by the government, particularly if young children (ages 6 and under) will be occupying the unit. The Florida Department of Health Bureau of Environmental Toxicology and Florida Health Palm Beach County are the two (2) agencies responsible for monitoring lead hazard exposures within Palm Beach County.

DES is the implementing agency for all federally assisted housing projects in the County and in implementing its housing rehabilitation programs, DES conduct a LBP Assessment of all units constructed prior to 1978. Up to \$10,000 per single family detached housing is provided for inspections for LBP, hazard reduction of LBP and temporary relocation of occupants during the hazard reduction phase of the process. The county also enhance process by: providing families, communities, and professionals with knowledge and technical assistance regarding lead-based paint testing and abatement programs; promoting awareness about the Florida Department of Health Lead Alert Network and Consumer Product Safety Commission which disseminate information about lead hazards, recalled toys and other children's products; coordinating lead source identification with appropriate departments and organizations in the County to ensure the guidelines for lead reductions are consistent with all rehabilitation programs and codes; requiring inspections of residential structures built prior to 1978 for lead based paint hazards as they relate to non-emergency rehabilitation funded under a DES-operated Federal or State program; requiring lead based paint inspections of commercial buildings built prior to 1978 if the buildings will be used by children and if funding for the rehabilitation/improvement, was provided from a DES operated program; ensuring at-risk children are screened for lead poisoning and establish working relationships with stakeholders in the community who can help implement a county-wide elimination plan; requiring in Florida, Medicaid eligible children, particularly under the age of 72 months, to be tested for lead poisoning; and advising property owners who receive housing rehabilitation funds through DES's housing programs of potential LBP contamination in older homes.

Recommendations related to housing problems for families created by the presence of lead-based paint in houses built before 1978

- DES to continue to undertake mandatory lead based paint in all structures scheduled to be rehabilitated with funds provided by the agency and wherein children under the age of six will be accommodated.
- DES and the PBC Health Department to continue communitywide efforts to sensitize individuals about lead based paint hazards.

Objective of actions recommended to address the housing problems for families created by the presence of lead-based paint in houses built before 1978

- Reduce the estimated number of lead based paint poisoning cases reported annually from fifteen (15) to ten (10).
- Undertake at least five lead based paint assessment annually for structures to be rehabilitated/demolished

6. Identified Impediment-Problems faced by immigrant populations whose language and cultural barriers combine with a lack of affordable housing to create unique fair housing impediments

Information provided by the Guatemalan- Maya Center, Inc. show the severity of the housing conditions faced by the majority of these persons. Since approximately 60.0% of the adults are undocumented, the threat by landlords to report their whereabouts to the immigration authority or the police force families to accept the discrimination through which they are suffering. The Center has identified some startling housing conditions experienced by this ethnic group:

- Some families rent only a bedroom in a house for which they pay approximately \$700/month. In addition, they may have to pay for either electric (bill is rarely in their name) or some other expense. A consequence of living in this type of shared housing is that families forced to accept living with people that shouldn't be around children and places a stress on parents to keep their families safe. Due to the type of tenure, rent and utility assistance, if needed, is not available to these households circumstances.
- Properties are sold by the owners without provision of notice to the renters, consequently, families are not provided with sufficient time find new housing.
- Renters do not have signed leases, or leases are not renewed after expiration. Therefore, they are not protected from impromptu and unexpected evictions.
- Properties and appliances are not maintained and led to some family members being hospitalized because respiratory and other issues caused by mold and other unattended deficiencies to the properties which the owner refuses to correct.

Recommendations Related to Problems faced by immigrant populations whose language and cultural barriers combine with a lack of affordable housing to create unique fair housing impediments

- The relevant municipal and County Code Enforcement Departments must perform regular inspection of premises located in areas where these persons predominantly reside and issue citations where deficiencies are observed.
- OEO, LAS and FHC must target public education presentations to the affected ethnic groups and to the landlords to familiarize each group about their fair housing rights and obligations and penalties to be imposed if those rights are being violated.
- The Department of Community Services, which will implement the SHIP funded Rental Re-entry Program should advertise this program to these populations.

Objective of Actions Recommended to Problems faced by immigrant populations whose language and cultural barriers combine with a lack of affordable housing to create unique fair housing impediments

- Undertaking of increased code enforcement efforts in the Lake Worth and Lake Worth Corridor areas by responsible municipal and county agencies resulting in an increased number of citations for code violations.
- Identification and addressing of an increased number of fair housing complaints filed by residents of the area.
- Provision of Rental Re-Entry Assistance to at least 20 families from the Lake Worth and Lake Worth Corridor Areas over the next five years.

APPENDICES

APPENDIX I

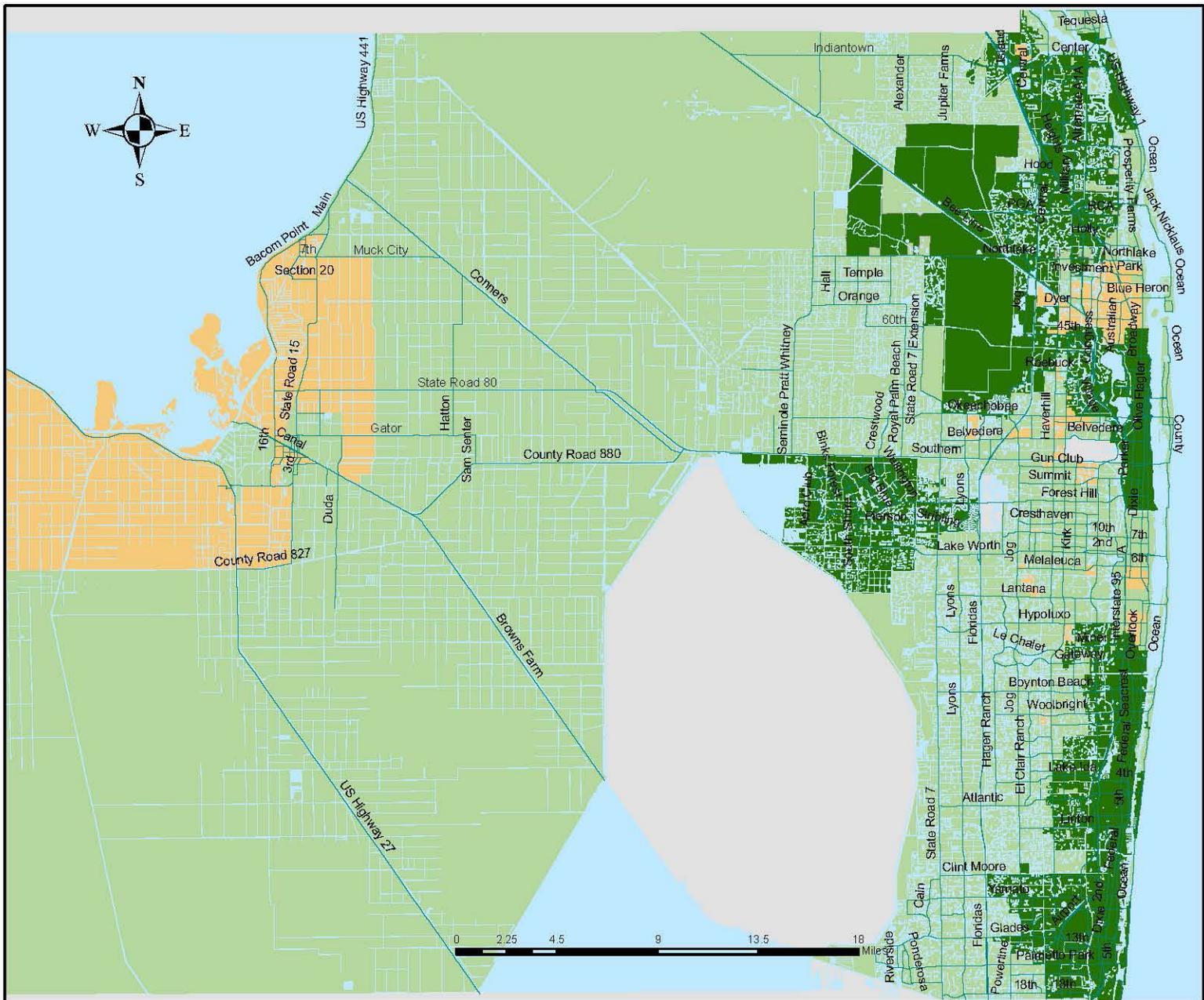
Areas of Minority and Low-Income Concentrations



PALM BEACH COUNTY JURISDICTION Ethnic/Minority Concentrations



Map 1A



 <51% Minority Concentration	 Not Applicable	 Water Bodies
 >51% Minority Concentration	 Entitlement Municipalities	

PBC Department of Economic Sustainability - April 2015

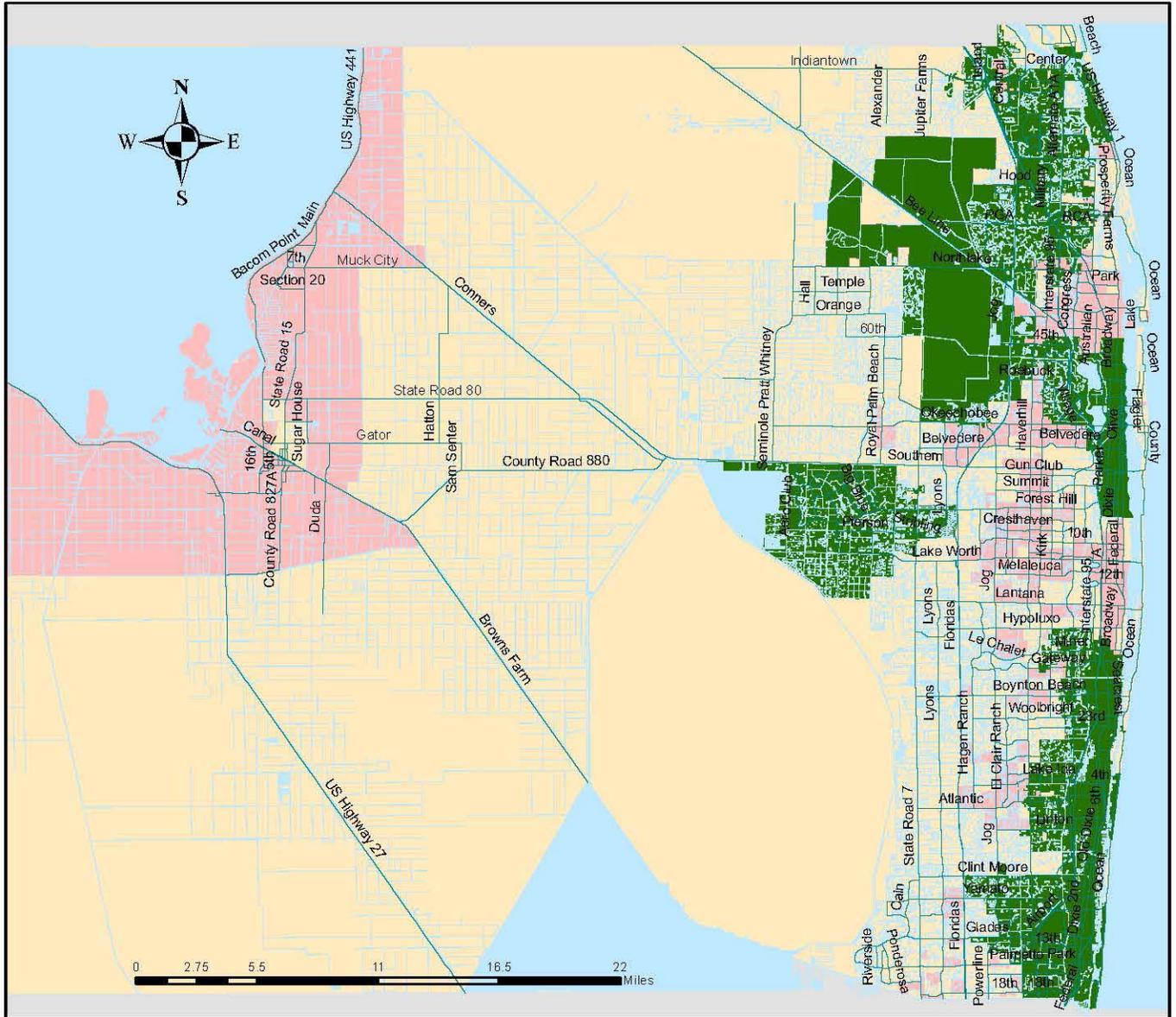
Source: 2009-2013 American Community Survey



PALM BEACH COUNTY JURISDICTION Low-Income Concentrations



Map 1B



	<51% Low/Mod Income		Entitlement Municipalities
	>51% Low/Mod Income		Water Bodies

PBC Department of Economic Sustainability - April 2015

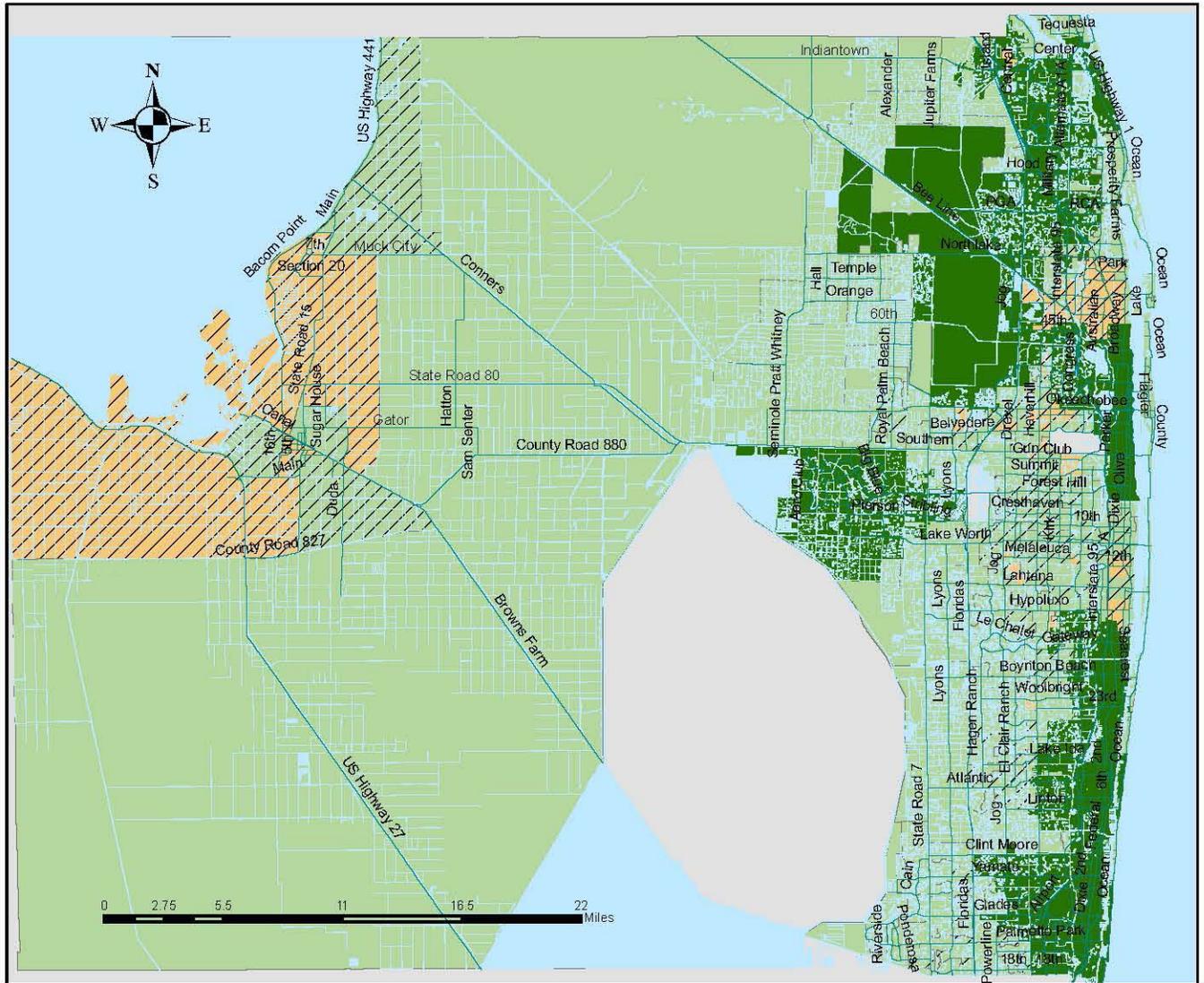
Source: 2006-2010 American Community Survey (Low/Mod Income)



PALM BEACH COUNTY JURISDICTION

Ethnic/Minority and Lower-Income Concentrations

Map 1C



<ul style="list-style-type: none"> <51% Minority Concentration >51% Minority Concentration >51% Low/Mod Income 	<ul style="list-style-type: none"> Not Applicable Entitlement Municipalities Water Bodies
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PBC Department of Economic Sustainability - April 2015

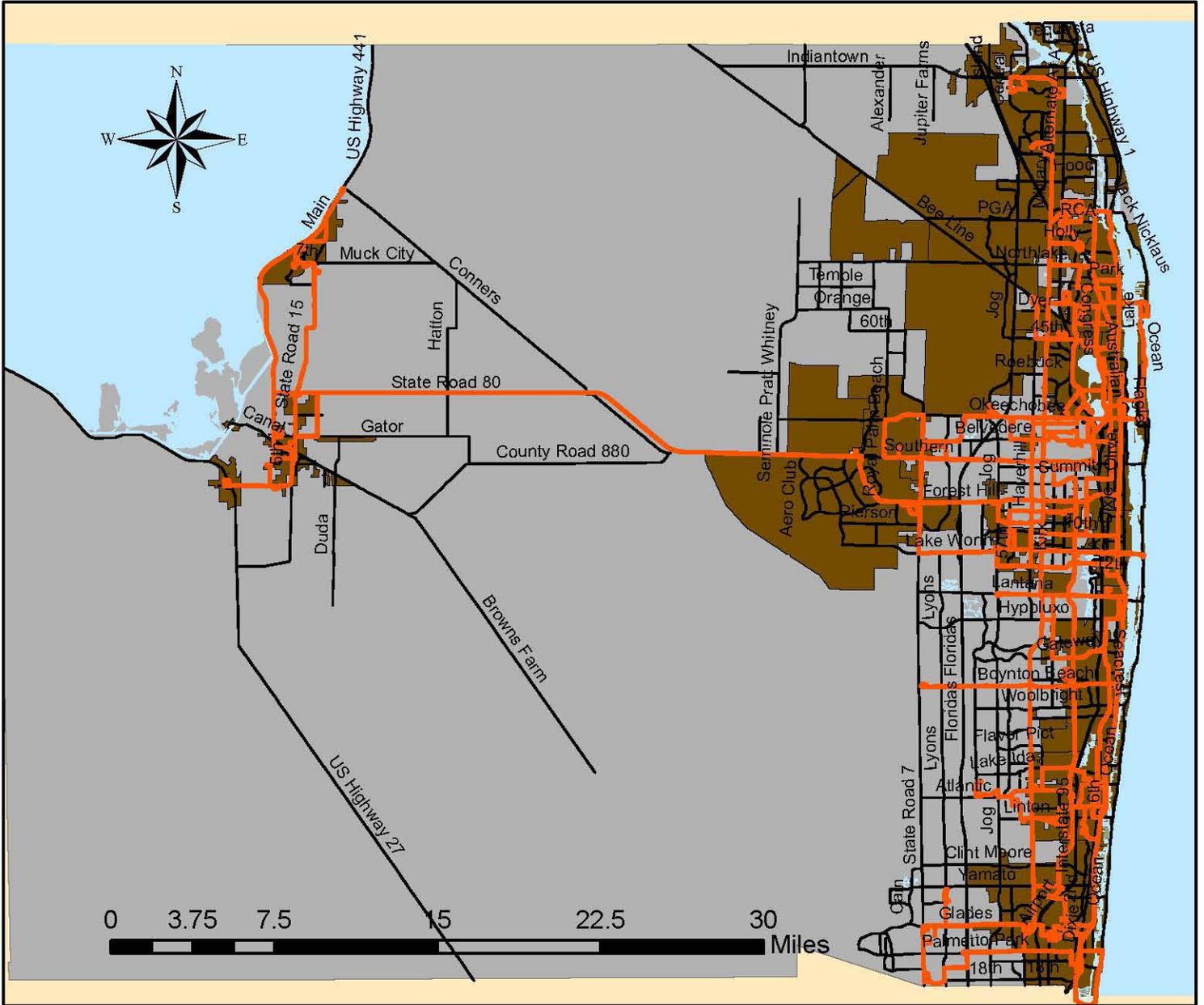
Source: 2009-2013 American Community Survey (Ethnic/Minority)
 2006-2010 American Community Survey (Lower-Income)

APPENDIX II

Palm Tran Route Map



PALM TRAN BUS ROUTES PALM BEACH COUNTY



-  Palm Tran Bus Routes
-  Municipal Boundaries
-  Water Bodies
-  Major Roads

PBC Department of Economic Sustainability - April 2015

APPENDIX III

Tri-Rail Route Map

TRI RAIL™

SYSTEM MAP

-  TRI RAIL™
-  Tri-Rail Station
-  Free Tri-Rail Shuttle @Station
-  Direct Shuttle Route to Airport
-  Miami-Dade Metrorail
-  Metrorail Station
-  Transfer Station
-  Metrorail Orange Line
-  Metrorail Green Line
-  International Airport
-  Access to Amtrak



Tri-Rail and Amtrak to service Miami Intermodal Center (MIC) in 2013.

APPENDIX IV

Fair Housing Flyers

If you believe that you have been discriminated against under Palm Beach County's Fair Housing Ordinance or Title VIII of the Civil Rights Act of 1968, as amended (the Federal Fair Housing Act), call, write, or visit the Office of Equal Opportunity at the address shown on this brochure.



Under Palm Beach County's Fair Housing Ordinance, complaints must be sworn, in writing, and received by the Palm Beach County Office of Equal Opportunity within one year after the date of the alleged discriminatory practice.

Complaints may also be filed with either the U. S. Department of Housing and Urban Development (HUD) or the Florida Commission on Human Relations within one year after an alleged violation.

You may contact the nearest HUD regional office at: HUD-Fair Housing and Equal Opportunity, Five Points Plaza, 40 Marietta Street, Atlanta, GA 30303-3388, or the Florida Commission on Human Relations at: 2009 Apalachee Parkway, Suite 100, Tallahassee, FL 32301. Telephone: (850) 488-7082.



**For information, assistance,
or to file a complaint, contact:**

**Palm Beach County
Office of Equal Opportunity**

301 North Olive Avenue
10th Floor
West Palm Beach, FL 33401

TEL: (561) 355-4883

FAX: (561) 355-4932

TTY/TTD: (561) 355-1517

www.pbcgov.com/equalopportunity



**Palm Beach County
Board of County Commissioners**

The purpose of this brochure is to summarize your right to fair housing. Palm Beach County's Fair Housing Ordinance contains more detailed information. If you would like a copy of the ordinance, contact the Palm Beach County Office of Equal Opportunity.

In accordance with the provisions of the Americans with Disabilities Act this brochure may be requested in an alternate format. Requests should be made to the Palm Beach County Office of Equal Opportunity by calling (561) 355-4883 or Voice (561) 355-1517 TTY/TTD

Rev. 03/2014

FAIR HOUSING

It's the Law!



Palm Beach County
Office of Equal Opportunity

THE FAIR HOUSING LAWS

Under Palm Beach County's Fair Housing Ordinance (Ordinance No. 90-1, as amended by Ordinance 95-42) and Title VIII of the Civil Rights Act of 1968, as amended, (the Federal Fair Housing Act), discrimination is prohibited in housing because of: race or color, national origin, religion, sex, disability, or familial status (including children under the age of 18 living with parents or legal custodians; pregnant women and people securing custody of children under 18). Palm Beach County's Fair Housing Ordinance also prohibits discrimination in housing because of age, marital status, gender identity or expression, or sexual orientation.

WHAT HOUSING IS COVERED?

The Fair Housing Laws cover most housing, including any real property, mobile home or trailer, or any portions thereof which is used or occupied as, or designed to be used as a home, residence or sleeping place for one or more families. Also covered is vacant land which is offered for sale or lease for the construction or location thereon, of buildings, residences, or mobile homes. In some circumstances, the laws exempt owner occupied buildings with four units or less, single family housing sold or rented without the use of a broker or advertising, and housing operated by organizations and private clubs that limit occupancy to members.

WHAT IS PROHIBITED?

In the Sale and Rental of Housing: No one may take any of the following actions based on race, color, national origin, religion, sex, familial status or disability (marital status, age, gender identity or expression, or sexual orientation, under Palm Beach County's Ordinances):

- ◆ Refuse to rent or sell housing
- ◆ Refuse to negotiate for housing
- ◆ Make housing unavailable
- ◆ Deny a dwelling
- ◆ Set different terms, conditions or privileges for sale or rental of a dwelling
- ◆ Provide different housing services or facilities
- ◆ Falsely deny that housing is available for inspection, sale or rental
- ◆ For profit, persuade owners to sell or rent (blockbusting) or
- ◆ Deny anyone access to or membership in a facility or service (such as a multiple listing service) related to the sale or rental of housing.

IN MORTGAGE LENDING: No one may take any of the following actions based on race, color, national origin, religion, sex, familial status or disability (or marital status, age, gender identity or expression, or sexual orientation, under Palm Beach County's Ordinances):

- ◆ Refuse to make a mortgage loan
- ◆ Refuse to provide information regarding loans
- ◆ Impose different terms or conditions on a loan
- ◆ Discriminate in appraising property
- ◆ Refuse to purchase a loan or
- ◆ Set different terms or conditions for purchasing a loan

It is also illegal for anyone to:

- ◆ Threaten, coerce, intimidate or interfere with anyone exercising a fair housing right or assisting others who exercise that right
- ◆ Advertise or make any statement that indicates a limitation or preference based on race, color, national origin, religion, sex, familial status, disability, age, marital status, gender identity or expression, or sexual orientation.

NOTE: The prohibition against discriminatory advertising applies to single family and owner-occupied housing that is otherwise exempt from the provisions of the Fair Housing Laws.

Protections for Persons with Disabilities

If you, or someone associated with you:

- ◆ Have a physical or mental disability (including hearing, mobility and visual impairments, chronic alcoholism, chronic mental illness, mental retardation, AIDS and AIDS Related Complex) that substantially limits one or more major life activities
- ◆ Have a record of such disability, or
- ◆ Are regarded as having such a disability

Your landlord may not:

- ◆ Refuse to let you make reasonable accommodations to your dwelling or common use areas, at your expense, if necessary for the person with a disability to use the housing. (Where reasonable, the landlord may permit changes only if you agree to restore the property to its original condition when you move.)
- ◆ Refuse to make reasonable accommodations in rules, policies, practices or services if necessary for the person with a disability to use the housing.

Example: A building with a "no pets" policy must allow a visually impaired tenant to keep a guide dog.

Example: An apartment complex that offers tenants ample, unassigned parking must honor a request from a mobility-impaired tenant for a reserved space near her apartment if necessary to assure that she can have access to her apartment.

However, housing need not be made available to a person who is a direct threat to the health or safety of others or who currently uses illegal drugs.

The prohibitions against discrimination on the basis of disability, include the disability of either the buyer or renter, or of a person residing in or intending to reside in that dwelling after it is sold, rented, or made available, or of any person associated with the buyer or renter.

Protection for Families with Children

Unless a building or community qualifies as housing for older persons, it may not discriminate based on familial status. That is, it may not discriminate against families in which one or more children under 18 live with:

- ◆ A parent
- ◆ A person who has legal custody of a child or children, or
- ◆ The designee of the parent or legal custodian, with the parent or custodian's written permission.

Familial status protection also applies to pregnant women and anyone who has, or obtains, custody of a child under age 18.

Exemption: Housing for older persons is exempt from the prohibition against familial status discrimination if:

- ◆ It is specifically designed for and occupied by elderly persons under a Federal, State or local government program, or
- ◆ It is occupied solely by persons who are 62 years of age or older, or
- ◆ It houses at least one person who is 55 or older in at least 80 percent of the occupied units and adheres to a policy statement that demonstrates an intent to house persons who are 55 or older.

Si usted cree que usted ha sido discriminado bajo la Ordenanza de Vivienda Justa del Condado de Palm Beach o el Título VIII del Acta de Derechos Civiles del 1968, como enmendada (el Acta de Vivienda Justa Federal), llame, escriba, o visite la Oficina de Igualdad de Oportunidades a la dirección y teléfonos indicados en este panfleto.



Bajo la Ordenanza de Vivienda Justa del Condado de Palm Beach, las querellas deben estar por escrito y juramentadas, y deben ser recibidas en la Oficina de Igualdad de Oportunidades a no más tardar de un año después de la última fecha en que ocurrió la alegada discriminación.

Las denuncias también pueden ser presentadas tanto con el Departamento de Vivienda y Desarrollo Urbano de los EE.UU. (HUD), o con la Comisión de Relaciones Humanas de la Florida (FCHR) a no más tardar de un año después de la alegada violación.



Usted puede contactar la oficina regional más cercana de HUD a: HUD - Fair Housing and Equal Opportunity, Five Points Plaza, 40 Marietta Street, Atlanta, GA 30303-3388, o a la Comisión de la Florida de Relaciones Humanas (FCHR) a: 2009 Apalachee Parkway, Suite 100, Tallahassee, FL 32301, Teléfono: (850) 488-7082.



Para información, asistencia, o para presentar una denuncia, contacte al:

**Condado de Palm Beach
Oficina de Igualdad de Oportunidades**

301 North Olive Avenue
10mo Piso
West Palm Beach, FL 33401

TEL: (561) 355-4883

FAX: (561) 355-4932

TTY/TTD: (561) 355-1517



www.pbcgov.com/equalopportunity



**Condado de Palm Beach
Junta de Comisionados del Condado**

El propósito de este panfleto es proveer un resumen de sus derechos a igualdad en la vivienda. La Ordenanza de Vivienda Justa del Condado de Palm Beach contiene más información detallada. Si usted desea una copia de la ordenanza, contacte la Oficina de Igualdad de Oportunidades del Condado de Palm Beach.

De acuerdo con las provisiones de La Ley para Personas con Impedimentos, este documento está disponible en otros formatos. Contacte la Oficina de Igualdad de Oportunidades al (561) 355-4883 or Voice (561) 355-1517 TTY/TTD

Rev. 03/2014

IGUALDAD EN LA VIVIENDA

¡Es Su Derecho!



**Condado de Palm Beach
Oficina de Igualdad de Oportunidades**

LAS LEYES SOBRE VIVIENDA JUSTA

Bajo la Ordenanza de Vivienda Justa del Condado de Palm Beach (Ordenanza Núm. 90-1, como enmendada por la Ordenanza 95-42), y el Título VIII del Acta de Derechos Civiles de 1968, como enmendada, (la Ley de Vivienda Justa), prohíbe la discriminación en la vivienda por razón de raza, color, religión, origen nacional, sexo, incapacidad o estado familiar (incluyendo niños menores de 18 años que vivan con sus padres o guardianes legales; mujeres embarazadas y personas que posean custodia de niños menores de 18 años). La Ordenanza de Vivienda Justa del Condado de Palm Beach también prohíbe la discriminación por razón de edad, estado marital, orientación sexual, identidad o expresión de género.

¿QUE VIVIENDAS ESTAN INCLUIDAS?

Las leyes de igualdad en la vivienda incluyen la mayoría de viviendas, incluyendo propiedad real, casa móvil o casa remolque, o cualquier porción utilizada u ocupada, o diseñada para ser usada como vivienda, residencia o lugar para dormir para una o más familias. Las leyes también incluyen bienes raíces que estén siendo ofrecidos para venta o alquiler, para la construcción o colocación en éstos, de edificios, residencias, o casas móviles. En algunas circunstancias, las leyes exentan edificios de cuatro unidades o menos en las cuales el dueño reside, residencias individuales de familia vendidas o alquiladas sin el uso de un agente de bienes raíces o anuncios publicitarios, y viviendas operadas por organizaciones y clubes privados que limitan la residencia a sus miembros.

¿QUE ESTA PROHIBIDO?

En la venta y alquiler de la vivienda: Nadie puede tomar las siguientes acciones en base a su raza, color, origen nacional, religión, sexo, estado familiar, o incapacidad (estado marital, edad, orientación sexual, género, identidad o expresión, bajo las Ordenanzas del Condado de Palm Beach:

- ◆ Rehusar el negociar para vivienda
- ◆ Hacer una vivienda no disponible
- ◆ Negar la residencia
- ◆ Establecer diferentes términos, condiciones o privilegios para la venta o alquiler de una residencia
- ◆ Proveer diferentes servicios y facilidades en la vivienda
- ◆ Falsamente negar que la residencia está disponible para inspección, venta o alquiler
- ◆ Por ganancia, persuadir a los dueños para que vendan o renten (blockbusting) para así escapar de un grupo minoritario, o;
- ◆ Negar acceso a alguna persona o membresía a una facilidad o servicio (tal como servicio de listado multiple) relacionado a la venta o alquiler de la vivienda.

EN EL FINANCIAMIENTO DE VIVIENDAS: Nadie puede tomar las siguientes acciones en base a su raza, color, origen nacional, religión, sexo, estado familiar, o incapacidad (estado marital, edad, orientación sexual, género, identidad o expresión bajo las Ordenanzas del Condado de Palm Beach):

- ◆ Rehusar el hacer préstamos de financiamiento
- ◆ Rehusar el proveer información referente a préstamos
- ◆ Imponer diferentes términos o condiciones en un préstamo
- ◆ Discriminar en la valorización de la propiedad
- ◆ Rehusar el comprar un préstamo, o
- ◆ Establecer diferentes términos o condiciones para la compra de un préstamo.

Es también ilegal que alguna persona:

- ◆ Amenace, coerce, intimide o interfiera con ninguna persona que este ejerciendo su derecho de igualdad en la vivienda o que asista a otras personas ejercer ese derecho
- ◆ Anunciar o hacer una declaración que indique una limitación o preferencia basada en la raza, color, origen nacional, religión, sexo, estado familiar, impedimento, estado marital u orientación sexual.

NOTA: La prohibición contra anuncios discriminatorios aplica a viviendas de familia única y a propiedades ocupadas por los dueños que de otra manera estarían exentos de las Leyes de Vivienda Justa.

Protecciones para Personas con Impedimentos

Si usted, o alguna persona asociada con usted:

- ◆ Posee un impedimento físico o mental (incluyendo auditivo, de movimiento e impedimentos visuales, alcoholismo crónico, enfermedad mental crónica, retardo mental, SIDA o algún complejo relacionado con el SIDA) que substancialmente limita un o más de las actividades vitales fundamentales
- ◆ Posee historial de padecer un impedimento, o
- ◆ Es percibido por otros como que padece de un impedimento

El propietario o dueño no debe:

- ◆ Rehusar que usted haga modificaciones razonables a su vivienda o a las áreas de uso común, a sus expensas, su fuese necesario para la persona con impedimentos utilizar la vivienda. (Cuando razonable, el propietario o dueño puede permitir que los cambios sean hechos siempre y cuando usted acuerde restaurar la propiedad a su condición original cuando usted se mude.)
- ◆ Rehusar el hacer modificaciones razonables a las reglas, normas, prácticas o servicios si fuese necesario para que la persona con impedimentos pueda utilizar la vivienda.

Ejemplo: Un edificio que tenga una regla de “no mascotas”, debe permitir que un residente con impedimento visual tenga su perro guía.

Ejemplo: Un complejo de apartamentos que ofrece a sus residentes un amplio, estacionamiento con espacios no asignados, debe honrar la petición de un residente con impedimento de movimiento para que este obtenga un espacio reservado cerca de su apartamento el cual le asegure acceso a su apartamento.

Sin embargo, una vivienda no se tiene que hacer accesible a una persona que sea una amenaza directa a la salud o seguridad de otros, o alguien que está utilizando drogas ilegales.

Las prohibiciones contra la discriminación por razones de impedimento, o incapacidad, incluyen los impedimentos tanto del comprador como del inquilino, o de la persona que reside o pretende residir en esa residencia después de vendida, alquilada, o disponible, o de alguna persona asociada con el comprador o inquilino.

Protección para Familias con Niños

A menos que un conjunto de vivienda(s) o comunidad califique como residencia para personas mayores, no pueden discriminar contra familias que tengan uno o más niños menores de 18 años que residan con:

- ◆ Un padre/madre
- ◆ La persona que posea custodia legal del niño o niños, o;
- ◆ La persona designada por los padres o persona con custodia legal, con permiso escrito de el padre(s) o persona con custodia.

La protección por estado familiar también aplica a mujeres embarazadas, y a cualquier persona que posee, u obtiene, custodia de un niño menor de 18 años.

Excepción: Los conjuntos de vivienda para personas mayores están exentos de la prohibición de discriminación de estado familiar si:

- ◆ Está específicamente diseñado para, y ocupado por personas mayores bajo un programa del gobierno federal, estatal o local; o
- ◆ Está ocupado solamente por personas las cuales tienen 62 años de edad o más; o
- ◆ Las unidades tienen por lo menos una persona mayor de 55 años en por lo menos 80% de las unidades ocupadas y se adhiere a una política establecida que demuestra la intención de domiciliar personas de 55 años o mayores.

Si-w kwè ou te viktim diskriminasyon dapre Règleman Palm Beach Kawnti pou Jistis nan Zafè Lojman, oswa Chapit 8 ki nan Lwa 1968 sou Dwa Sivil, ansanm ak chanjman ki fèt ladan-l yo, ki rele tou Lwa Federal sou Jistis nan Zafè Lojman [Title VIII of the Civil Rights Act of 1968 (Federal Fair Housing Law)] se pou-w telefone, ekri, oswa ale nan Office of Equal Opportunity, nan adrès ki ekri nan ti liv sa-a.



Dapre Règleman Palm Beach Kawnti pou Jistis nan Zafè Lojman, moun ki pote plent la dwe mete-l sou papye, epi sèmanste sa-l di-a se vre. Plent la pa dwe pran plis pase 180 jou, kourmanse konte sou dat dènye diskriminasyon moun nan di ki te fèt la, pou-l rive nan Office of Equal Opportunity.

Lòt kote moun kapab pote plent, se devan Depatman Etazini pou Zafè Lojman ak Developman Vil (U.S. Department of Housing and Urban Development [HUD]), oswa Komisyon Florida pou Relasyon Imen (Florida Commission on Human Relations). Plent la pa dwe pran plis pase yon ane avan-l rive devan kote sa-a yo, kourmanse konte sou dat move zak la te fèt la.



Ou kapab kontakte biwo HUD ki pi pre-w la, nan adrès sa-a:
HUD-Fair Housing and Equal Opportunity, Five Points Plaza, 40 Marietta Street, Atlanta, GA 30303-3388, oswa Florida Commission on Human Relations, nan adrès: 2009 Apalachee Parkway, Suite 100, Tallahassee, FL 32301, Phone: (850) 488-7082.



**Pou enfòmasyon, asistans,
oswa pou pote yon plent, kontakte :**

**Palm Beach County
Office of Equal Opportunity**

301 North Olive Avenue
10th Floor
West Palm Beach, FL 33401

Telefòn: (561) 355-4883

Faks: (561) 355-4932

**Nimewo pou moun ki pa kapab tande:
(561) 355-1517**

www.pbcgov.com/equalopportunity



**EQUAL HOUSING
OPPORTUNITY**



**Palm Beach County
Konsèy Komisè Kawnti-a**

Ti liv sa-a ekri pou ba-w yon ti lide sou dwa-w sou kesyon jistis nan zafè lojman. Règleman Palm Beach Kawnti pou Jistis nan Zafè Lojman-an (Palm Beach County's Fair Housing Ordinance) gen pi plis enfòmasyon pase sa ki nan ti liv sa-a. Si-w vle genyen yon kopi Règleman-an, kontakte Palm Beach County Office of Equal Opportunity.

Dapre sa Lwa sou Moun Enfim nan Etazini-an di (Americans with Disabilities Act), moun ki bezwen, kapab mande pou yo resevwa enfòmasyon ki nan ti liv sa-a sou yon lòt fom. Pou fè sa, kontakte Palm Beach County Office of Equal Opportunity.

Telefòn: (561) 355-4883 Pou kite mesaj: (561) 355-1517 Nimewo pou moun ki pa kapab tande.

Rev. 03/2014



JISTIS NANAN ZAFE LOJMAN

Se la!wa!



**Palm Beach Kawnti
Biwo pou Chans Egal**

LWA SOU JISTIS NAN ZAFE LOJMAN

Règleman Palm Beach Kawnti sou Jistis nan Zafè Lojman, règleman 90-1 ak chanjman règleman 95-42 fèt ladan-l [Palm Beach County's Fair Housing Ordinance (Ordinance No. 90-1, as amended by Ordinance 95-42)]. ansanm avèk Chapit 8 ki nan Lwa 1968 sou Dwa Sivil, ak chanjman ki fèt ladan-l yo (Lwa federal sou Jistis nan Zafè Lojman) [Title VIII of the Civil Rights Act of 1968 (Federal Fair Housing Law)] defann diskriminasyon poutèt ras oswa koulè, nan ki peyi yon moun soti, relijyon, si moun-nan se fi oubyen gason, si li enfim, oubyen ki kalite fanmi li genyen (sa ki vle di tou, ti moun ki panko genyen 18 an, epi ki rete avèk papa ak manman yo, oswa gadyen legal yo; fanm ansent, ansanm ak moun lalwa mete reponsab ti moun ki panko genyen 18 an). An plis, Règleman Palm Beach Kawnti nan Zafè Lojmandefann diskriminasyon nan lojman poutèt laj, si moun marye oswa pa marye, oubyen si gason nan fè lanmou ak gason parèy li ou byin fi ak fi parèy li, idantite ou chwazi pou eksprime si w se fi ou gason.

fi oubyen gason, si li enfim, oubyen ki kalite fanmi li genyen (sa ki vle di tou, ti moun ki panko genyen 18 an, epi ki rete avèk papa ak manman yo, oswa gadyen legal yo; fanm ansent, ansanm ak moun lalwa mete reponsab ti moun ki panko genyen 18 an). An plis, Règleman Palm Beach Kawnti nan Zafè Lojmandefann diskriminasyon nan lojman poutèt laj, si moun marye oswa pa marye, oubyen si gason nan fè lanmou ak gason parèy li ou byin fi ak fi parèy li, idantite ou chwazi pou eksprime si w se fi ou gason.

KI LOJMAN KI KOUVRI?

Lwa federal sou Jistis nan Zafè Lojman kouvri tout tè ak kote ki bati, ansanm ak woulòt oswa trelè, oubyen nenpòt ki moso ladan yo k'ap deja sèvi yon fanmi oubyen plis pou yo rete, oubyen tout kote ki sanse fèt pou sèvi tankou kay moun sa-a yo, osinon kote pou yo rete oswa dòmi. An plis, lwa sa-a kouvri tou tè vid ki pou lavant oswa pou lwe, pou bati oubyen lwe bilding apatman, kay, oswa woulòt. Gen sityasyon kote lwa-a pa kouvri bilding ki genyen 4 apatman oswa mwens, lè mèl bilding nan rete ladan-l, kay prive pou yon sèl fanmi ki vann oswa lwe san pa te genyen reklam ki te fèt oubyen ajan ki te okipe sa, oswa lojman òganizasyon oubyen klib prive okipe, lè se manm yo sèlman ki rete ladan-l.

KI SA KI PA DWE FÈT?

Lè lojman ap vann oswa lwe : Pèsonn pa gen dwa fè okenn nan sa ki di pi ba yo, poutèt ras, koulè, nan ki peyi moun nan soti, relijyon, si se gason oswa fi, kèlkilanswa kalite fanmi moun nan genyen, oswa si moun nan enfim (règleman Palm Beach Kawnti yo kouvri si moun nan marye oswa pa marye, laj li, oubyen si-l fè lanmou avèk gason oswa fi parèy li):

- ◆ Refize pou lwe oswa vann lojman
- ◆ Fè moun pa kapab jwenn lojman
- ◆ Chanje kouman pou bagay fèt, kondisyon, oswa privilèj pou vann oubyen lwe kote pou moun rete
- ◆ Di pa genjen lojman pou enspekte, vann, oswa lwe, lè se manti
- ◆ Refize pèmèt moun vin manm oswa antre nan yon enstalasyon oubyen yon sévis (tankou sévis « multiple listing [fè reklam ansanm] ») ki etabli pou ede vann oswa lwe lojman.
- ◆ Refize negosye pou lojman
- ◆ Refize bay kote pou moun rete
- ◆ Chanje kalite sévis oswa enstalasyon pou lojman moun nan kapab jwenn
- ◆ Pou moun sa fè lajan, fè mèl kay nan yon katye rive kwè se pou yo vann oswa lwe kay yo (nan sa ki rele « blockbusting [kraze katye] ») oubyen

NAN PRETE LAJAN POU ACHTE KAY: Pèsòn pa dwa fè okenn nan sa ki pral di pi ba yo poutèt ras, koulè, relijyon, si yon moun se gason oubyen fi, kèlkilanswa kalite fanmi moun nan genyen, oswa si yon moun enfim (oubyen si yon moun marye oswa pa marye, poutèt ki laj moun nan genyen, oswa si yon moun fè lanmou avèk gason oubyen avèk fi parèy li, dapre Règleman Palm Beach Kawnti):

- ◆ Refize prete lajan pou achte kay
- ◆ Chanje kouman pou bagay fèt, oswa chanje kondisyon pou prete lajan
- ◆ Refize achte yon ipotèk
- ◆ Refize bay enfòmasyon sou lajan ki kapab prete
- ◆ Fè diskriminasyon nan gade ki pri kay la yo
- ◆ Chanje kouman pou bagay fèt, oswa chanje kondisyon pou achte yon ipotèk

Anplis, lalwa defann pou moun:

- ◆ Menase, fòse, kaponnen moun, oswa jennen aktivite nenpòt moun k'ap sèvi avèk dwa-l pou jistis nan zafè lojman, oubyen k'ap ede yon lòt moun k'ap defann dwa sa-a.
- ◆ Fè reklam, oswa di nenpòt ki sa ki montre restriksyon oubyen preferans poutèt ras, koulè, nan ki peyi yon moun soti, relijyon, si moun nan se fi oubyen gason, ki kalite fanmi yon moun genyen, si yon moun enfim, si moun nan marye oswa pa marye, oubyen si moun nan fè lanmou avèk gason oswa avèk fi parèy li.

NÒT: Règleman kont diskriminasyon nan zafè lojman-an kouvri kay kote pou yon sèl fanmi rete, ansanm ak kay kote se mèl li ki rete ladan-l, menm si kay sa-a yo pa kouvri pou lòt sityasyon, dapre Lwa pou Jistis nan Zafè Lojman-an.

Pwoteksyon pou moun ki enfim

Si ou menm, oswa yon moun ki gen rapò avèk ou:

- ◆ Gen yon enfimite fizik oubyen mantal ki lakòz gwo pwoblèm pou fè youn oswa plis aktivite nòmal ki enpòtan (tankou moun ki soud, moun ki genyen pwoblèm pou wè oswa deplase, pwoblèm bwè tafya, maladi mantal ki la tout tan, potovi, SIDA ansanm ak lòt maladi ki gen rapò avèk SIDA).
- ◆ Genyen prèv pwoblèm nan, oubyen
- ◆ Konsidere tankou yo genyen pwoblèm nan

Mèt kay kote-w rete pa gen dwa:

- ◆ Refize kite-w fè chanjman ki chita sou bon rezon nan kay la ou oswa nan kote tout moun ap sèvi yo, si-w dakò pou-w peye pou chanjman yo, lè chanjman yo nesèsè pou pèmèt moun enfim sèvi ak lojman-an. (Lè gen bon rezon pou sa, mèl kay la kapab pèmèt pou chanjman fèt nan kondisyon pou, lè w'ap kite, ou retounen mete kote-a nan menm jan-l te ye, lè-w te vin rete ladan-l nan.)
- ◆ Refize fè chanjman ki chita sou bon rezon nan règleman, nan prensip, nan kouman bagay fèt, ak nan sévis ki bay, si sa ta nesèsè pou pèmèt moun enfim sèvi avèk lojman-an.

Pa egzantp: Yon bilding ki genyen règleman ki di pou moun pa genyen bèt (no pets) ki dwe pèmèt yon moun ki avèk ki genyen yon chen ki pou montre-l chimen.

Pa egzantp: Nan yon bilding apatman ki gen gwo paking, kote moun k'ap lwe yo kapab mete otomobil yo nenpòt ki kote yo vle, si youn nan moun k'ap lwe yo mande pou yo mete yon plas sou non li tou pre apatman-l paske li gen pwoblèm pou-l deplase, bilding apatman-an dwe fè sa moun nan mande-a, si sa nesèsè pou pèmèt li kapab antre soti nan apatman-l.

Men sèlman, pa gen okenn obligasyon pou bay lojman lè yon moun pral mete lasante oswa sekirite lòt moun adanje, oubyen si l'ap sèvi ak dwòg ki pa legal.

Règleman ki defann diskriminasyon paske yon moun enfim oubyen domaje yo, kouvri enfimite nan tout ka sa-a yo: moun k'ap achte oswa lwe; moun ki rete oswa vle rete nan yon kay apre kay la fin vann, lwe, oswa pare pou moun rete ladan-l; oubyen enfimite okenn lòt moun ki gen rapò avèk moun k'ap achte oswa lwe-a.

Pwoteksyon pou fanmi ki gen ti moun

Eksepte si yon bilding oubyen kominote kalifye tankou lojman pou gran moun ansyen, diskriminasyon pa kapab fèt ladan-l poutèt ki kalite jan yon fanmi ye. Sa vle di, diskriminasyon pa kabab fèt kont fanmi kote youn oswa plizyè ti moun ki panko genyen 18 an rete nan yon kay, avèk:

- ◆ Manman-l oswa papa-l
- ◆ Yon moun ki se gadyen legal li, oswa
- ◆ Yon moun papa-l, manman-l, oswa gadyen legal li nonmen pou responsab li, avèk pèmision sou papye papa-a, manman-an, oswa gadyen-an.

Règleman pou pwoteje kèlkilanswa kalite fanmi yo, kouvri fanm ansent, ansanm ak nenpòt ki moun ki se, oswa vin rekonèt, tankou gadyen yon ti moun ki panko gen 18 an.

Eksepsyon: Lojman pou gran moun ansyen pa antre nan kategori ki nan Règleman pou pwoteje kèlkilanswa kalite fanmi yo, si li nan youn nan ka sa-a yo:

- ◆ Dapre yon pwogram gouvenman federal, leta, oswa lokal, lojman-an te fèt pou sèvi gran moun ansyen, epi se moun sa-a yo menm ki rete ladan, oubyen
- ◆ Moun ki rete nan lojman sa-a genyen 62 an pou pi piti, oubyen
- ◆ Nan lojman-an, genyen yon moun ki genyen 55 an nan omwens 80 pousan nan kote ki lwe yo, epi lojman-an swiv yon règleman ki di se moun ki genyen 55 an pou pi piti ki pral vin kapab rete ladan-l.

HOUSING OPPORTUNITIES FOR FAMILIES

Unless a building or community qualifies as housing for older persons, it may not discriminate based on familial status. That is, it may not discriminate against families in which one or more children under the age of 18 live with a parent, a person who has legal custody, or the designee of the parent or legal custodian, with the parent or custodian's written permission.

Familial status protection also applies to pregnant women and anyone securing legal custody of a child under the age of 18.

EXEMPTION FOR HOUSING FOR OLDER PERSONS

Housing for older persons is exempt from the prohibition against familial status discrimination if:

- The HUD Secretary has determined that it is specifically designed for and occupied by elderly persons under a Federal, State or local government program, or;
- It is occupied solely by persons who are 62 or older, or;
- It houses at least one person who is 55 or older in at least 80 percent of the occupied units, and adheres to a policy that demonstrates an intent to house persons who are 55 or older.

A transition period permits residents on or before September 13, 1988, to continue living in the housing, regardless of their age, without interfering with the exemption.



If you think you have been discriminated against, contact us by phone, fax, mail or e-mail:

Phone: 561-655-8944 • Fax: 561-655-5269

1-800-403-9353

423 Fern Street, Suite 200
West Palm Beach, FL 33401

E-mail: fhp@legalaidpbc.org
www.legalaidpbc.org

OUR MISSION

The Legal Aid Society's Fair Housing Project provides community outreach, education, advocacy and enforcement of all federal, state and local housing laws to ensure that no Palm Beach County resident is denied access to housing based upon his/her race, color, religion, national origin, sex, disability, marital status, familial status, age, and/or sexual orientation.

You Have a Right to Fair Housing!

LEGAL AID SOCIETY OF PALM BEACH COUNTY, INC. FAIR HOUSING PROJECT

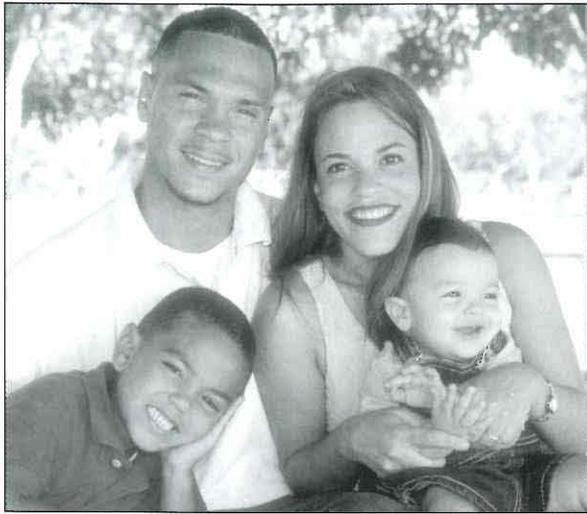
Making a Difference in People's Lives



**LEGAL AID SOCIETY OF
PALM BEACH COUNTY**

423 FERN STREET, SUITE 200
WEST PALM BEACH, FL 33401
(561) 655-8944 1-800-403-9353
E-mail: fhp@legalaidpbc.org





In Financing:

No one may take any of the following actions based on race, color, religion, national origin, sex, familial status, marital status, age and/or sexual orientation.

- Refuse to make a mortgage loan or housing insurance
- Refuse to provide information regarding loans
- Impose different terms or conditions on a loan, such as different interest rates, points or fees
- Impose different terms, conditions, or rates on housing insurance
- Discriminate in appraising property
- Refuse to purchase a loan, or;
- Set different terms or conditions for purchasing a loan.

WHAT IS PROHIBITED?

In the Sale and Rental:

No one may take any of the following actions based on race, color, religion, national origin, sex, familial status, marital status, age and/or sexual orientation.

- Refuse to rent or sell housing
- Refuse to negotiate for housing
- Make housing unavailable
- Deny a dwelling
- Set different terms, conditions or privileges for sale or rental of a dwelling
- Provide different housing services or facilities
- Falsely deny that housing is available for inspection, sale or rental
- For profit, persuade owners to sell or rent (blockbusting), or;
- Deny anyone access to or membership in a facility or service (such as a multiple listing service) related to the sale or rental of housing

IS IT ILLEGAL FOR ANYONE TO:

- Threaten, coerce, intimidate or interfere with anyone exercising a fair housing right or assisting others who exercise that right.
- Advertise or make any statement that indicates a limitation or preference based on race, color, religion, national origin, sex, disability, marital status, familial status, age, and/or sexual orientation.



IF YOU HAVE A DISABILITY

If you or someone associated with you:

- Have a physical or mental disability
- Have a record of such a disability, or;
- Are regarded as having such a disability

Your landlord may not:

- Refuse to let you make reasonable modifications to your dwelling or common use areas, at your expense, if necessary for the disabled person to use the housing.
- Refuse to make reasonable accommodations in rules, policies, practices or services, if necessary, for the disabled person to use the housing.

In buildings that are ready for first occupancy after March 13, 1991, and have an elevator and four or more units:

- Public and common areas must be accessible to persons with disabilities.
- Doors and hallways must be wide enough for wheelchairs.
- All units must have: an accessible route into and through the unit, accessible light switches, electrical outlets, thermostats and other environmental controls, reinforced bathroom walls to allow later installation of grab bars and kitchens and bathrooms that can be used by people in wheelchairs.
- If a building with four or more units has no elevator and was ready for first occupancy after March 13, 1991, these standards apply to ground floor units.

These requirements for new buildings do not replace any more stringent standards in State or local law.

IGUALDAD DE OPORTUNIDADES PARA FAMILIAS CON NIÑOS

A menos que el conjunto de viviendas o la comunidad cualifique como residencia para personas mayores, no pueden discriminar contra familias que tengan uno o más niños menores de 18 años que residan con: los padres, una persona que posea custodia legal del niño(s), o una persona designada por los padres o persona con custodia legal, con permiso escrito del padre(s) o persona con custodia.

La protección por estado familiar también aplica a mujeres embarazadas, y a cualquier persona que posee, u obtiene, custodia de un niño menor de 18 años.

EXCEPCIÓN PARA CONJUNTO DE VIVIENDAS DESIGNADO PARA PERSONAS MAYORES

Los conjuntos de vivienda para personas mayores están exentos de la prohibición de discriminación de estado familiar si:

- Está específicamente diseñado para, y ocupado por personas mayores bajo un programa del gobierno federal, estatal o local, o;
- Está ocupado solamente por personas que tienen 62 años de edad o más; o
- Las unidades tienen por lo menos una persona mayor de 55 años en por lo menos 80% de las unidades ocupadas y se adhiere a una política establecida que demuestra la intención de domiciliar personas de 55 años o mayores.

Un periodo de transición permite que personas que residan en o antes del 13 de septiembre del 1988, contiúen residiendo en la vivienda sin respecto a la edad e sin interferir con la exepción.



Si usted cree que ha sido discriminado, contáctenos por teléfono, fax, correo u correo electrónico:

Teléfono: 561-655-8944 • Fax: 561-655-5269
1-800-403-9353

423 Fern Street, Oficina 200
West Palm Beach, FL 33401

E- correo: fhp@legalaidpbc.org
www.legalaidpbc.org

NUESTRA MISIÓN

El Proyecto de Igualdad en la Vivienda de la Sociedad de Asistencia Legal del Condado del Palm Beach provee asistencia, educación, advocacia, y enforza las leyes de igualdad en la vivienda federales, estatales, y locales para asegurar que a ningún residente del Condado de Palm Beach se le niegue el derecho a vivienda justa por razón de raza, color, religión, origen nacional, sexo, incapacidad, estado familiar, edad, estado civil u orientación sexual.

¡Usted Tiene el Derecho a Igualdad en la Vivienda!

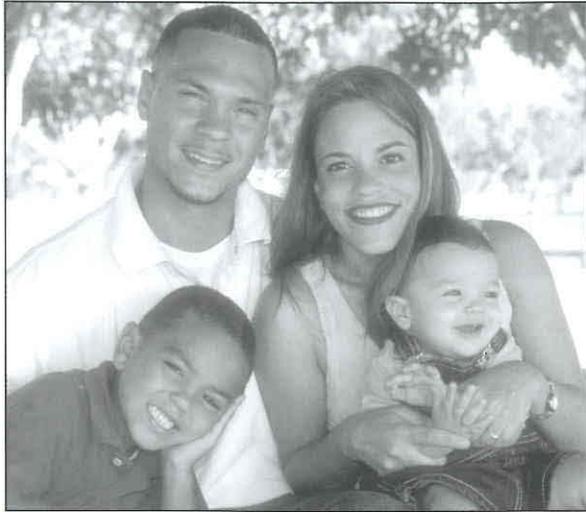
SOCIEDAD DE ASISTENCIA
LEGAL DEL CONDADO
DE PALM BEACH, INC.

PROYECTO DE IGUALDAD
EN LA VIVIENDA

Haciendo una Diferencia en la Vida de las Personas



423 FERN STREET, OFICINA 200
WEST PALM BEACH, FL 33401
(561) 655-8944 1-800-403-9353
E-correo: fhp@legalaidpbc.org



¿QUÉ ES PROHIBIDO?

En la Venta y Alquiler:

- Rehusar el alquiler o la venta de la vivienda
- Rehusar el negociar para la vivienda
- Hacer una vivienda no disponible
- Negar la residencia en la vivienda
- Establecer diferentes términos, condiciones, o privilegios para la venta o alquiler de una residencia
- Proveer diferentes servicios y facilidades en la vivienda
- Falsamente negar que la residencia está disponible para inspección, venta o alquiler
- Por ganancia, persuadir a los dueños para que vendan o renten para así escapar de un grupo minoritario, o negar acceso a ser miembro de una facilidad o servicio relacionado con la venta o alquiler de la vivienda.

En el Financiamiento de Viviendas:

Nadie puede tomar las siguientes acciones a base de su raza, color, origen nacional, religión, sexo, estado familiar, incapacidad, estado civil, edad, u orientación sexual.

- Rehusar el hacer préstamos de financiamiento o seguros de la vivienda
- Rehusar el proveer información referente a préstamos
- Imponer diferentes términos o condiciones en un préstamo o seguros de la vivienda
- Discriminar en la valorización de la propiedad
- Rehusar el negociar un préstamo, o;
- Establecer diferentes términos o condiciones para obtener un préstamo.

ES ILEGAL QUE NINGUNA PERSONA:

- Amenaze, coerce, intimide o interfiera con ninguna persona que este ejerciendo su derecho de igualdad en la vivienda o que asista a otras personas a ejercer ese derecho.
- Anuncie o haga una declaración que indique una limitación o preferencia basada en la raza, color, origen nacional, religión, sexo, estado familiar, incapacidad, estado civil, edad, u orientación sexual.



SI USTED TIENE UN IMPEDIMENTO

Si usted, o alguna persona asociada con usted:

- Posee un impedimento físico o mental,
- Posee historial de padecer un impedimento, o;
- Es percibido por otros como que padece de un impedimento.

El Propietario o Dueño No Debe:

- Rehusar que usted haga modificaciones razonables a su vivienda o a las áreas de uso común, a sus expensas, si fuese necesario para que la persona con impedimentos pueda utilizar la vivienda.
- Rehusar el hacer modificaciones razonables a las reglas, normas, prácticas o servicios si fuese necesario para que la persona con impedimentos pueda utilizar la vivienda.

Cuando sea razonable, el propietario o dueño debe permitir que los cambios sean hechos siempre y cuando usted acuerde restaurar la propiedad a su condición original cuando usted se mude.

Existen algunas especificaciones para edificios construidos para primera ocupación después del 13 de marzo del 1991. Consulte con nosotros.

Estos requisitos para edificios nuevos no reemplazan los requisitos más estrictos impuestos por leyes estatales o locales.



Palm Beach County Department of Economic Sustainability
100 Australian Avenue, Suite 500
West Palm Beach, FL 33406
www.pbcgov.com/des