



Lee County
Southwest Florida

2019-2023

Analysis of Impediments to Fair Housing Choice



THE CITY OF
FORT MYERS
Florida

*A regional collaboration of
Lee County,
City of Fort Myers,
City of Cape Coral,*

*Based on the
2015 Analysis of Impediments
completed by
Lee H. Combs Consulting Services.*

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I. Introduction and Executive Summary

Lee County is located on the Gulf Coast of Florida and encompasses approximately 811 square miles including several small islands in the Gulf of Mexico. The County is bordered by Charlotte County to the north, Hendry County to the east, and Collier County to the south. Four incorporated municipalities are located on the mainland: Fort Myers, Bonita Springs, Estero and Cape Coral; Fort Myers Beach, a fifth municipality, is located on Estero Island and a sixth municipality, Sanibel, is situated on the island of the same name. The unincorporated communities include Alva, Captiva Island, Lehigh Acres, Matlacha, North Fort Myers, Pine Island, and Tice. The County seat is Fort Myers and the largest city is Cape Coral. The County's boundary is the same as Cape Coral – Fort Myers Metropolitan Statistical Area (MSA) boundary.

A. Purpose of the Report

Equal access to residential housing (housing choice) is fundamental to each person in meeting essential needs such as pursuing personal, educational, or employment goals. Because housing choice is so critical to personal development, fair housing is a goal that government, public officials and the public must embrace for equality of opportunity to become a reality. In recognition of equal housing access as a fundamental right, the federal government and the State of Florida have both established fair housing choice as a right protected by law.

Fair Housing is defined as a condition in which individuals of similar income levels in the same housing market have a range of housing choices available to them independent of their race, color, religion, national origin, sex, sexual orientation, gender identity or expression, age, disability, familial status, marital status or any other arbitrary factor. Impediments to fair housing choice include any actions, omissions, or decisions taken because of race, color, religion, national origin, sex, sexual orientation, gender identity or expression, age, disability, familial status, or marital status or any other arbitrary factor, which restricts housing choices or the availability of housing choices.

Pursuant to the U.S. Department of Housing and Urban Development's (HUD) regulations (24CFR91.225(a)(1)) to receive the federally funded Community Development Block Grant (CDBG) funds, each entitlement jurisdiction must certify that it will affirmatively further fair housing (AFFH) in accordance with the requirements of 24 CFR 5.150 through 5.180. AFFH regulations are intended to provide effective planning processes, which include:

- Completing an Analysis of Impediments to Fair Housing Choice (AI) or Assessment of Fair Housing (AFH).
- Incorporating the AI or AFH into subsequent Consolidated Plans to ensure investment in actions that affirmatively further fair housing.

HUD interprets the implementation of this planning process to include:

- Analyzing fair housing data.
- Conducting an assessment fair housing issues and contributing factors.
- Identifying fair housing priorities and goals.

- Implementing meaningful actions to further fair housing goals.
- Promoting fair housing choice for all people.
- Providing racially and ethnically inclusive patterns or housing occupancy.
- Promoting housing that is physically accessible to, and usable by, all people particularly individuals with disabilities.
- Fostering compliance with nondiscrimination provisions of the Fair Housing Act.

This Analysis will:

- Evaluate fair housing data in each jurisdiction.
- Assess regional segregation, racially and ethnically concentrated areas of poverty, disparities in access to opportunity, and disproportionate housing needs based on the protected classes.
- Summarize fair housing issues and capacity.
- Identify fair housing priorities and goals.

Three entitlement jurisdictions, the City of Cape Coral, the City of Fort Myers and Lee Urban County agreed to conduct an Analysis of Impediments to Fair Housing Choice at a regional scale, comparing trends and conditions within and across jurisdictions to develop a comprehensive view of regional equity and access to opportunity.

The Regional Analysis of Impediments to Fair Housing Choice offers considerable value in assessing fair housing issues, as many of the fair housing issues that are most intractable are best addressed at a regional level. This Regional AI covers the entirety of Lee County, including incorporated cities and unincorporated areas.

The Analysis of Impediments to Fair Housing Choice presents a demographic profile of Lee County, assesses the extent of housing needs among specific groups, and evaluates the availability of variety of housing choices for its residents. This report also analyzes the conditions in the private market and public sector that may limit the range of housing choices or impede a person's access to housing. While this report also assesses the nature and extent of housing discriminations, the focus is on identifying impediments that may prevent equal housing access and developing solutions to mitigate or remove such impediments.

Fair housing, while required by law and a moral issue in its commitment to equal access to housing for all people, is also very much an economic issue. No community can reach its full potential for economic growth and well-being if large segments of its residents are unable to participate fully in the housing market. Segregated housing causes disparities in access to education, employment, transportation, and healthy neighborhoods. Studies have clearly shown the relationship between housing and access to opportunities. Home-seekers who do not have access to all of the available housing choices may not be able to take advantage of living in neighborhoods, which enhance their opportunities for future success. Impediments to fair housing have created neighborhoods with significant disparities in access to opportunities.

Overcoming those disparities means ensuring that adequate investment is made to ensure all neighborhoods are healthy and attractive places to live. Eliminating impediments to fair housing choice will not only improve the quality of life for many affected individuals and families, but will also enhance the economic health of all Lee County residents. An analysis of the impediments to fair housing is more than a catalog of fair housing issues; it is a comprehensive study of the barriers to housing choice. This study must identify those systemic or structural issues that limit the ability of people to take advantage of the full range of housing and opportunities, which should be available to them.

Entitlement Jurisdictions

An entitlement jurisdiction is a jurisdiction with a population of over 50,000 residents. An “entitlement” jurisdiction is so defined because it is “entitled”, based on its population, to directly receive formula CDBG funding from HUD. Entitlement jurisdictions in Lee County include:

- City of Cape Coral
- City of Fort Myers
- Lee Urban County

Lee Urban County

Cities with a population smaller than 50,000 residents do not directly receive CDBG funds from HUD. Instead, these small cities may participate in the Urban County program. The Urban County program is responsible for administering the CDBG funds received from HUD. The Lee Urban County includes:

- Unincorporated areas
- City of Bonita Springs (Metropolitan City with deferred status)
- City of Sanibel
- Town of Fort Myers Beach
- Village of Estero

B. Fair Housing Laws

Federal Fair Housing Laws

The Federal Fair Housing Act of 1968 and Fair Housing Amendments Act of 1988 prohibit discrimination in all aspects of housing, including the sale, rental, lease or negotiation for real property. The Fair Housing Act prohibits discrimination based on a person’s race, color, religion, sex, disability, familial status, or national origin. On July 16, 2015, HUD published the Affirmatively Furthering Fair Housing Final Rule to provide a standardized fair housing planning process for grantees. In addition, HUD issued the Equal Access to Housing Final Rule on September 21, 2016, building upon the February 2012 to prohibit communities and organizations participating in its grant programs from discriminating based on actual or perceived sexual orientation, gender identity or marital status. Individuals and families who are protected from discrimination by fair housing laws are referred to as members of protected classes.

State of Florida Fair Housing Laws

The Florida Civil Rights Act of 1992 and Fair Housing Act of 1983 (State Statute 760) prohibits housing discrimination based on race, color, religion, sex, national origin, age, handicap, or marital status. In addition to the seven federally protected classes, age is also a protected class in the State of Florida, giving Florida residents greater protection under the State fair housing laws. The Civil Rights Act formally created the Florida Commission of Human Relations (FCHR), which is responsible for the enforcement of State Statute 760.

Federal Accessibility Standards

Fair Housing Amendment Act: The Act requires owners of housing facilities make “reasonable accommodation” (exceptions) in their rules, policies, and operations to give people with disabilities equal housing opportunities. The Fair Housing Act also requires landlords to allow tenants with disabilities to make reasonable access-related modifications to their private living space, as well as to common use spaces, at the tenant’s own expense. Finally, the Act requires that new multi-family housing with four or more units be designed and built to allow access for persons with disabilities. This includes accessible common use areas, doors that are wide enough for wheelchairs, kitchens and bathrooms that allow a person using a wheelchair to maneuver, and other adaptable features within the units.

Americans with Disabilities Act (ADA): ADA standards are required to ensure equal access to places of public accommodation and commercial facilities by individuals with disabilities. Title II of the ADA applies to state and local services, including state and local housing programs. Government entities are obliged to assure that housing financed through state and local programs complies with ADA accessibility guidelines.

Section 504: Section 504 of the Rehabilitation Act of 1973 states: “No otherwise qualified individual with a disability in the United States . . . shall, solely by reason of her or his disability, be excluded from participation in, be denied the benefits of, or be subjected to discrimination under any program, service or activity receiving federal financial assistance or under any program or activity conducted by any Executive agency or by the United States Postal Service. (29 U.S.C. 794)”. This means that Section 504 prohibits discrimination on the basis of disability in any program or activity that receives financial assistance from any federal agency, including HUD.

Architectural Barriers Act: The Architectural Barriers Act of 1968 (ABA) (42 U.S.C. 4151-4157) requires that certain buildings financed with Federal funds must be designed, constructed, or altered in accordance with standards that ensure accessibility for persons with physical disabilities. The ABA requires that covered buildings comply with the Uniform Federal Accessibility Standards (UFAS). The ABA does not cover privately owned housing, but covers buildings or facilities financed in whole or in part with Federal funds. The ABA applies to public housing (24 CFR 40), and to buildings and facilities constructed with CDBG funds (24 CFR 570.614). In practice, buildings built to meet the requirements of Section 504 and Title II of the ADA will conform to the requirements of the ABA.

Uniform Federal Accessibility Standards (UFAS): UFAS sets standards for facility accessibility by physically handicapped persons for federal and federally funded facilities. These standards are to be applied during the design, construction, and alteration of buildings and facilities to the extent required by the Architectural Barriers Act of 1968, as amended.

The Relationship between Fair Housing and Affordable Housing

Neither federal nor state fair housing laws identify low- and moderate-income households as a protected class. Therefore, the lack of affordable housing though critical, is not considered a fair housing issue. While housing affordability is not a fair housing issue, the increased demand for housing combined with the dwindling supply of housing may create conditions where fair housing violations become a part of the competition in the housing market. To the extent that the lack of affordable housing disproportionately affects groups that are protected by fair housing laws, fair housing concerns arise.

C. Lead Agency and Funding Sources

The most recent Regional AI was completed by an independent consultant, Lee H. Combs Consulting Services, in 2015, through consultation with staff from the three entitlement jurisdictions. Updates to this Regional AI are being completed by entitlement jurisdiction staff.

The funding for the 2015 Regional AI came from the all three entitlement jurisdictions' CDBG administrative and planning budgets. Updates are being made at the expense of the entitlement jurisdictions' CDBG administrative and planning budgets.

D. Methodology and Data Source

In accordance with the objectives in the HUD *Fair Housing Planning Guide and the Affirmatively Furthering Fair Housing (AFFH) Final Rule*, the Fair Housing Plans have been developed and are intended to:

- Effectively identify and evaluate fair housing data. Establish fair housing goals that address issues and factors contributing to fair housing issues.
- Incorporate deliberate fair housing planning into the Consolidated Plan.
- Promote access to opportunities for all persons.
- Provide opportunities for inclusive patterns of housing occupancy regardless of race, color, national origin, religion, sex, familial status and disability.
- Foster public input about fair housing issues and goals.

The methodology used to complete the Lee County Regional Analysis of Impediments to Fair Housing involved a compilation of primary data and review of reports completed by various agencies on the status of existing housing programs and efforts to improve access and choice to housing in Lee County. The following data sources were used to update this AI:

- The most recently available demographic data regarding population, household, housing, income and employment at municipal level, including Census and American Community Survey sources.
- HUD Comprehensive Housing Affordability Strategy (CHAS) data.

- HUD Affirmatively Furthering Fair Housing data.
- Public policies affecting the siting and development of housing.
- Financial lending institution data from Home Mortgage Disclosure Act (HMDA) database.
- Consolidated Plans, Annual Action Plans and CAPERs for federal entitlement communities.
- Real estate advertisements from the “Fort Myers New-Press”.
- U.S. Department of Labor, Bureau of Labor Statistic database.
- Local Housing Authorities Annual Plans (City of Fort Myers Housing Authority and Lee County Housing Authority) and Administrative Plans for Public Housing Authorities and Section 8 Programs.
- Lee County Property Appraiser’s Office database.
- University of Florida Shimberg Center for Housing Studies database.
- Previous AIs of the Cities of Fort Myers and Cape Coral, and Lee County.

E. Evaluation of Past Performance

Lee County, in collaboration with the cities of Cape Coral and Fort Myers, identified seven regional impediments, and five local impediments to fair housing in the 2015 AI. Each regional impediment was assigned a goal and various strategies for meeting recommended benchmarks. Regional goals selected aim to:

1. Reduce incidence of discrimination in the sale or rental of housing.
2. Increase racial and ethnic minority’s access to home financing.
3. Improve regional transportation.
4. Affirmatively further fair housing programs in the County.
5. Improve housing accessibility for persons with disabilities.
6. Improve LEP persons’ access to fair housing information.
7. Ensure that the members of protected classes are represented on local planning/zoning boards.

In addition to regional goals, each jurisdiction established local goals to revise administrative procedures and adopt fair housing ordinances that comply with the Fair Housing Act.

In an effort to take measurable action toward accomplishing each goal, specific strategies and benchmarks were established and reported on quarterly. Accomplishments reported for each goal are detailed below.

Reduce incidence of discrimination in the sale or rental of housing.

- Lee County Human and Veteran Services (HVS) ensured ease of access of fair housing information to the public via their website and in print at various public contact points, such as libraries and community centers. Additionally, Lee County continuously ensures that all relevant documents and publications are available in English and Spanish and feature the fair housing logo.

- Lee County administered a contract for the 2015 and 2016 program years with Florida Rural Legal Services to provide fair housing education and assist in the organization of a regional fair housing workshop, held during National Fair Housing month in April. The workshop, hosted by the Housing Authority of the City of Fort Myers, was attended by representatives from the regional jurisdictions, local residents, property owners, and realtors. Additional fair housing education contracts were administered during the 2017 and 2018 program years with the Florida Housing Coalition.
- Lee County HVS distributes fair housing information packages and annual training to property owners that rent to low income residents throughout the County.

Increase racial and ethnic minority's access to home financing.

- The City of Cape Coral maintains lender guidelines for participation in the City's CDBG, NSP, SHIP programs.
- Lee County HVS has conducted several strategic outreach events, which included distribution of program and fair housing marketing materials. In addition, HVS offers financial literacy training funded by a Florida Attorney General's office grant, and budget clinic taught by staff of the University of Florida Extension Services office.
- Lee County HVS administers a down payment assistance (DPA) program to assist homebuyers with down payment and closing costs. Seventy percent of the households assisted through the DPA program during the 2016 program year were Hispanic.

Improve regional transportation.

- The City of Cape Coral's minibus, funded by CDBG funds, provides transit to disabled individuals within the City.
- Job Access and Reverse Commute (JARC) and New Freedom programs were discontinued by the Federal Transit Administration (FTA), however, Lee County continues to provide general funds and local matches to social service agencies that received FTA Section 5310 Enhanced Mobility for Seniors & Individuals with disabilities pass through to the state of Florida Department of Transportation.

Affirmatively further fair housing programs in the County.

- The Housing Authority of the City of Fort Myers, along with Lee County HVS, City of Fort Myers and City of Cape Coral, hosted the Southwest Florida Annual Fair Housing Summits on April 21, 2015, April 6, 2016, April 12, 2017, and April 11, 2018 at the Dr. Carrie Robinson Community Center in Fort Myers. The Summits feature guest speakers such as Mr. Aaron Levine, from the HUD Miami Field Office and Attorney Yohance Pettis, from the Tampa based U.S. Attorney's Office. In-depth presentations about the Fair Housing Act, best practices for property managers and owners, and information regarding the U.S. Attorney's Office and available Fair Housing services are given during the Summits.
- Residents entering public housing programs are required to attend New Resident Orientation, which is held monthly and offered in Spanish every other month. The orientation details fair housing protections and informs new residents of their right to fair housing.

- Lee County HVS distributes a Fair Housing Accomplishments log to responsible stakeholders quarterly to ensure that measurable actions are being taken to affirmatively further fair housing in Lee County.

Improve housing accessibility for persons with disabilities.

- The City of Cape Coral and Lee County prioritize special needs clients in their Community Development Block Grant (CDBG) and State Housing Initiative Partnership (SHIP) funded owner occupied rehabilitation programs.
- All jurisdictions ensure that reasonable accommodation information is clearly displayed in public facilities and on public notices.
- All jurisdictions ensure that newly constructed properties meet Universal Design requirements.

Improve LEP persons' access to fair housing information.

- Lee County HVS has conducted several strategic outreach events, which included distribution of program materials and fair housing marketing materials to LEP persons.
- The Cities of Cape Coral and Fort Myers and Lee County websites have a one-click translation feature, which offers translation of all web content into a multitude of languages.
- Lee County HVS reviewed and updated their Language Access Plan (LAP) for Persons with Limited English Proficiency. The updates include the addition of an annual monitoring plan that ensures staff are properly trained on LEP procedures.
- The City of Cape Coral is in the process of rewriting their existing Title IV Plan, which includes their LAP.

Ensure that the members of protected classes are represented on local planning/zoning boards.

- Lee County conducted a survey of the demographics of members of the Lee County Zoning Board. Results were compiled and information was conveyed to elected officials regarding the importance of diversity.

Progress was also made toward the accomplishment of local fair housing goals. Lee County collaborated with the City of Sanibel to amend their zoning ordinance, which established an excessive separation distance requirement for assisted living, foster family homes, and residential childcare facilities. The ordinance was revised in May 2015. The City of Cape Coral established a process for ensuring that group homes are properly reviewed in accordance with State Law and Florida Building Code requirements. Additionally, the City of Cape Coral has produced a draft Fair Housing Ordinance that will be brought before their board for adoption in the near future.

Overall, the progress made toward current fair housing goals has been significant. Collaboration between entitlement jurisdictions has played a significant role in accomplishing fair housing goals. The implementation of the Fair Housing Accomplishments Report, which is emailed quarterly to stakeholders, has proven to be a useful tool in keeping responsible agencies mindful

of the actions necessary to affirmatively further fair housing. Throughout the update of this AI, that collaboration and accountability has continued.

The Housing Authority of the City of Fort Myers and the Lee County Housing Authority, the local Public Housing Authorities (PHAs), have also been involved in the planning and development of new fair housing goals and strategies. PHA involvement has been instrumental to ensure that residents most vulnerable to discrimination are aware of their rights. Partnerships between community stakeholders and housing developers have made Lee County successful in determining fair housing goals and addressing impediments.

There have been some short falls in actions taken to accomplish the established goals. Little progress has been made toward the goals of improving regional transportation. Public transportation continues to be an ongoing concern in Lee County. The discontinuation of Job Access and Reverse Commute (JARC) and New Freedom programs formerly funded by the Federal Transit Administration (FTA) limited the resources available to accomplish established goals. Lee County continues to provide general funds and local matches to social service agencies that received FTA Section 5310 Enhanced Mobility for Seniors & Individuals with disabilities pass through to the State of Florida Department of Transportation. Lee Tran, the local public transportation provider, has also developed additional transportation options, as part of the 10 year Transit Development Plan and the 2035 Visions Plan.

The Lee County Transit Development Plan can be viewed here:

<https://www.leegov.com/leetrans/Documents/LeeTran%20TDP%20Final%20Report%2010-13-16.pdf>

Additional actions can also be taken toward reducing incidences of discrimination in the sale or rental of housing through coordinating and conducting comprehensive countywide random testing on a regular basis to identify issues, trends, and problem properties. Feasibility studies and the development of testing methods must be completed prior to any scheduling of testing. Lee County did explore the options of the Department of Justice completing testing, but the partnership was never fully developed.

Locally, additional actions can be taken toward adopting a fair housing ordinance within the City of Cape Coral. The City of Cape Coral has been working toward this goal. The City has also approved a Reasonable Accommodation Ordinance since the last update of the AI.

The City of Fort Myers worked with their Local Affordable Housing Advisory Committee (LAHAC) to draft a Fair Housing Ordinance. Staff will take the ordinance before City Council for approval in August 2019. The City has revisited and re-interpreted its Land Development Code definition of Residential Care Facility, which allows accommodation of individuals that meet the definition of disabled/handicapped under FHA and ADA with required relationship/nexus requirement for reasonable accommodations. This allows substance abuse treatment and outpatient services in residential areas.

These accomplishments have provided the foundation for the 2019 AI update.

F. Conclusions

1. Impediments Found

a. Impediments Carried over from Previous AIs:

Regional Impediments

These are impediments identified in the previous AIs from three entitlement jurisdictions that are common in all jurisdictions but are persisting, and therefore require further efforts to mitigate the impacts. These impediments are considered “regional” because their impact is present in all participating jurisdictions within the County and require the collaboration of all jurisdictions to address the impediments.

Regional Impediment #1: Housing discrimination persists in the private market, according to complaints data received.

Disability, national origin, and familial states are often the prior basis upon which fair housing complaints are based.

Actions to Address Impediment:

- Prominently display fair housing information on public counters and other points of contact, such as libraries and community centers.
- Include fair housing logo on all housing related documents for public review, brochures, and legal advertisements. Ensure all non-profit agencies that receive housing funds use the logos on their advertising materials.
- Entitlement jurisdictions should include in the scopes of work for fair housing services to expand outreach to small property owners.
- Coordinate and conduct comprehensive and countywide random testing on a regular basis to identify issues, trends, and problem properties by:
 - a) Conduct feasibility study.
 - b) Develop testing methods.
 - c) Schedule and conduct testing.

Regional Impediment #2: Pattern of disparity continues to exist in private mortgage lending for racial and ethnic minorities.

The analysis of the latest HMDA data indicated the following:

- Loan application denials for minorities were higher than the average denial rates (19.3% (2017)) and well above the denial rate of White applicants (15.45% (2017)). The average denial rates by race and ethnicity included 12.56 percent for Asian applicants, 26.23 percent for Black applicants, and 22.9 percent for Hispanic applicants.

- Among Black applicants and White/Minority Race applicants, credit history (42.1 percent and 49.1 percent, respectively) was cited as the most common reason for denial. For Asian applicants, debt to income ratio was the most common reason for denial at 52.2 percent.
- An analysis of high-cost loans in Lee County by race and ethnicity reveals that Blacks and Hispanic borrowers are overrepresented in high-cost lending. In 2017, 29 percent of mortgages obtained by Black borrowers were high-cost, and 33 percent of loans to Hispanic borrowers were high-cost. In comparison, 16 percent of mortgages obtained by White borrowers were high-cost.

Actions to Address Impediment:

- Increase outreach efforts and homeownership opportunity awareness to minority and ethnic communities.
- Maintain lender guidelines for housing assisted with state and federal funds and Fair Housing Laws.
- Fund credit and financial management courses with CDBG or other funds to improve credit issues of racial and ethnic minority applicants.
- Promote the availability of general budgeting classes conducted by the University of Florida Extension Services to the targeted communities.

Regional Impediment #3 Limited public transit options and rising cost of transportation in general limit location options for many lower-income households.

Increased housing costs are forcing families to move farther away from jobs in order to find affordable living options, which increase their transportation expenses. In 2012, the housing and transportation affordability index for Lee County was 54.9 percent. In 2017, the index rose to 58 percent. Due to the 2008-2009 reductions in property values directly affecting funds available to county government, cuts were made over to all areas of local government, including public transportation personnel and the reduction in some routes that were experiencing low ridership. Many of these routes have not yet been replaced.

Actions to Address Impediment:

- Support a regional transportation system that provides services to low and moderate income households throughout the County.
- Continue funding bus pass programs and support the creation of alternative modes of transportation to low/mod and disabled households.

Regional Impediment # 4 Fair Housing education, training and outreach programs are inadequate to meet the responsibility to affirmatively further fair housing throughout Lee County.

Discontinuation of the local substantially equivalent Fair Housing Agency (Lee County Office of Equal Opportunity) in the community creates challenges to fair housing enforcement, as well as, outreach and education. Limited feedback provided during Community Conversation meetings, and a high number of dismissed fair housing complaint cases indicated that residents do not fully understand what constitutes a violation of the Fair Housing Act.

Actions to Address Impediment:

- Coordinate fair housing programs between three entitlement jurisdictions to collaborate and consolidate affirmatively further fair housing efforts in Lee County.
- Support non-profit capacity building programs that encourage local non-profits to apply for Fair Housing Initiatives Program (FHIP) and/or Fair Housing Assistance Program (FHAP) funds through HUD.
- Offer fair housing workshops throughout the year.
- Maintain a fair housing log to record activities undertaken throughout the year to affirmatively further fair housing.

Regional Impediment # 5 An insufficient number of accessible housing units are available which meets the needs of persons with disabilities in the County.

Housing providers are not making the accommodations and/or modifications necessary to make housing available to persons with disabilities.

Actions to Address Impediment:

- Implement fair housing workshop topics to include “reasonable accommodation” requirements and requirements of Section 504, the Fair Housing Act, the Americans with Disabilities Act, the Architectural Barriers Act, and the State’s Accessibility Building Codes.
- Maintain the Universal Design requirements in new constructions funded by federal and state grants.
- Continue to give priority and set aside funding to rehabilitate special need housing units.

Jurisdiction-Specific Impediments

These impediments are “jurisdiction-specific” and therefore specific recommendations are identified for each participating jurisdiction.

City of Cape Coral

Local Impediment #1: City’s Fair Housing Ordinance does not include protected class based on Familial status and does not define handicapped persons.

The City of Cape Coral’s Fair Housing Ordinance (Chapter Sixteen) prohibits discrimination on the basis of race, color, religion, sex, age, handicapped status, or national origin in connection with

housing. The Ordinance prohibits discrimination in the sale and rental of housing, the residential real estate related transactions, the provisions of brokerage services, and the provisions for housing for older persons. The Ordinance outlines unlawful and discriminatory practices in regards to the sale and rental of housing. In addition, the Ordinance created the City's Fair Housing Compliance Board and provided an overview of its functions. However, the ordinance does not include a protected class based on familial status, and protections appears to be limited to physically handicapped persons and does not provided protection for all disabilities including mental illness.

Actions to Address Impediment: The City will work to adopt a fair housing ordinance that reflects current protected classes.

City of Fort Myers

Local Impediment #1: The City does not have a Fair Housing Ordinance

Actions to Address Impediment: The City of Fort Myers worked with their Local Affordable Housing Advisory Committee (LAHAC) to draft a Fair Housing Ordinance. Staff will take the ordinance before City Council for approval in August 2019.

b. New Impediments Identified:

The following are new impediments identified during the development of this 2019 Regional AI.

Regional Impediments:

This new impediment is considered "regional" because it affects or is present in all participating jurisdictions within the County and requires the collaboration of all jurisdictions to address.

Regional Impediment #6: Neighborhood Opposition to Diversity in Housing Type

Actions to Address Impediment:

- Provide information to local government appointed and elected officials regarding the need for a variety of housing types and tenure for all persons regardless of income levels.
- Public information campaign regarding the need for a variety of housing types and tenure regardless of income levels.
- Provide training specifically to elected officials and appointees regarding fair housing laws and local land use decisions.
- Regular review of land use decisions by local governments and results.

Jurisdiction-Specific Impediments

These impediments are "jurisdiction-specific" and therefore specific recommendations are identified for each participating jurisdiction.

City of Fort Myers

Local Impediment #2: Racially and Ethnically Areas of Concentration Poverty (R/ECAP)

Within Lee County, the City of Fort Myers, according to the American Community Survey, has the only area with significant concentrations of extreme poverty and minority populations. This area is census tract 7. HUD defines this Racially and Ethnically Concentrated Area of Poverty (RCAP/ECAP) as a census tract with 40 percent or more of individual are living at or below the poverty line and a non-white population of 50 percent or more. Census tract 7 consists of 52 percent Black and 11 percent Hispanic persons, with national origins from Haiti accounting for 18 percent of the residents.

Actions to Address Impediment:

1. Continually encourage minority and low-income households to seek housing counseling from HUD-certified housing counseling agencies. Provide information to housing counseling agencies to assist them in educating minority and low-income households regarding the range of housing options in the City, including those outside of minority and low-income concentration areas. Encourage attendance at budget management and credit counseling classes offered by housing counseling agencies.
2. Promote and conduct outreach to the R/ECAP, highlighting job training and business development opportunities offered by the Southwest Florida Enterprise Center and other agencies in the area.
3. Continue to follow the City's Language Access Plan, which includes provisions to ensure key documents and resources are available to Spanish-speaking residents, and develop additional outreach activities for the Haitian population.
4. Annually sponsor fair housing training for City of Fort Myers residents, network with nonprofit, neighborhood-based and faith organizations, and educate institutions to reach out to minority populations and areas of minority concentration.
5. Continue to promote and provide mortgage assistance to low-moderate income residents.

G. Report Organization

The AI is divided into nine sections and appendices:

- I. **Introduction and Executive Summary** defines "fair housing", explains the purpose of the report and summarizes impediments found and actions to address the impediments to fair housing choice.
- II. **Jurisdictional Background Data** presents the demographic, housing, and income characteristics in Lee County. Major employers and transportation access to job centers are identified. The relationships among these variables are discussed.
- III. **Evaluation of Current Fair Housing Legal Status** assesses the nature and extent of fair housing complaints and violations in Lee County. Trends and any patterns of impediments to fair housing, as identified by public and private agencies, are included.

- IV. **Identification of Impediments to Fair Housing Choice** analyzes various public policies and actions that may impede fair housing within Lee County. This section also assesses the access to financing for different groups, including subprime lending issues.
- V. **Assessment of Current Public and Private Fair Housing Programs and Activities in the Jurisdiction** evaluates existing public and private programs, services, and activities that assist in providing fair housing in Lee County.
- VI. **Community Participation** describes the community outreach programs and summarizes comments from residents and various agencies on fair housing issues such as discrimination, housing impediments, and housing trends.
- VII. **Conclusions and Recommendations** summarizes the findings regarding fair housing issues in Lee County and provides recommendations and proposed actions for furthering fair housing practices.
- VIII. **Fair Housing Plan** includes monitoring, evaluation, reporting and records maintenance requirements and entitlement jurisdictions' fair housing action plans to address the impediments to fair housing choice.
- IX. **Signature Page**

Appendix A: Fair Housing Survey Results

Appendix B: Citizen Comments

II. Jurisdictional Background Data

Lee County is located on the Gulf Coast of Florida and encompasses approximately 811 square miles including several small islands in the Gulf of Mexico. The County is bordered by Charlotte County to the north, Hendry County to the east, and Collier County to the south. Four incorporated municipalities are located on the mainland: Estero, Fort Myers, Bonita Springs and Cape Coral; Fort Myers Beach, a fifth municipality, is located on Estero Island and a sixth municipality, Sanibel, is situated on the island of the same name. The unincorporated communities include Alva, Captiva Island, Lehigh Acres, Matlacha, North Fort Myers, Pine Island, and Tice. The County seat is Fort Myers and the largest city is Cape Coral. The County's boundary is the same as Cape Coral – Fort Myers Metropolitan Statistical Area (MSA) boundary. Similar to much of Southwest Florida, Lee County is a popular tourist and retirement destination. The warm climate draws visitors as well as part-time and full-time residents from around the country and the world.

Map 1: Location of Lee County



Like many areas in the United States, the minority population in Lee County has increased significantly in recent years, especially among the Hispanic groups. As this and subsequent sections will discuss, fair housing issues tend to particularly affect racial and ethnic minority groups as well as persons with disabilities.

This section of the AI analyzes the socioeconomic profile of County residents, housing stock characteristics, and employment and transportation conditions that may affect the ability of households in the County with similar income levels to have a like range of housing choices.

A. Demographic Profile

Assessment of demographic characteristics can indicate the need for and the extent of equal access to housing in a community. Factors such as population growth, age characteristics, and racial/ethnic mix shape a region's housing needs and play a role in identifying potential impediments to fair housing choice. While affordability is not a fair housing issue, the relationships among household income, household types, and other factors often create misconceptions and biases that raise fair housing concerns.

Population Growth

The 2017 American Community Survey 5-Year Population Estimate indicates a total population of 698,468 in Lee County, a 12% increase over the 2010 census of 618,754. This increase is much less significant than the 40 percent increase from the 2000 to 2010 census count. The City of Fort Myers is the fastest grown City (26.98 percent), followed by the City of Bonita Springs (14.32 percent), and the City of Cape Coral (13.45 percent). The Town of Fort Myers Beach experienced the slowest growth (.81 percent).

The Bureau of Economic and Business Research (BEBR), University of Florida estimates that by the year 2030, Lee County's population is expected to reach 891,200. That is an increase of approximately 27 percent from the 2017 level. The entire Lee County Region will likely experience the high growth rate (greater than 25 percent) with exceptions of the Town of Fort Myers Beach (-8 percent) and the City of Sanibel (4 percent). Population growth creates demands for housing, jobs, public facilities and infrastructure, including open space, recreation opportunities, transportation options, water, emergency services, schools and more.

Table 1: Population Growth

Jurisdiction	Total Population 2010	Estimated Population 2017	Total Population 2020 (Projected)	Total Population 2030 (Projected)	Projected Percent Change 2017-2020	Projected Percent Change 2017-2030
Urban County						
Bonita Springs	43,857	50,137	52,802	62,645	5.32%	25%
Fort Myers Beach	6,277	6,328	6,059	5,818	-4.25%	-8%
Sanibel	6,469	6,659	6,673	6,920	0.21%	4%
Estero	0*	30,945	38,410	48,125	24.12%	56%
Unincorporated	345,548	350,230	417,540	501,646	19.22%	43%
Total Urban County	402,151	444,299	521,484	625,154	17.37%	41%
Entitlement Jurisdictions						
Cape Coral	154,305	175,063	198,641	249,942	13.47%	42.77%
Fort Myers	62,298	79,106	81,483	101,525	3.00%	28.34%
Total Lee County	618,754	698,468	749,600	891,200	7.32%	27.59%

Source: Census 2010 (SF 1 & DP 1); Bureau of Economic and Business Research (BEBR), University of Florida, 2017

*The City of Estero was incorporated December 2014.

Age and Gender Profile

The age characteristics of a community give an insight into current and future demand for housing. The age composition of a community affects housing demand since different age groups have very different housing needs. Traditionally, young adult households may occupy apartments, condominiums, and smaller single-family homes because of size and/or affordability. Middle-age adults may prefer larger homes as they begin to raise their families, while seniors may prefer apartments, condominiums, mobile homes, or smaller single-family homes that have lower costs and less extensive maintenance needs.

Table 2: Age Profile

Jurisdiction	Under 18		65 and Older		Median Age	
	2010	2017	2010	2017	2010	2017
Urban County						
Bonita Springs	13.80%	14.10%	33.80%	38.70%	55.2	56.4
Fort Myers Beach	5.40%	2.40%	45.40%	55.30%	63.2	67.0
Sanibel	7.90%	8.90%	50.10%	52.30%	65.0	65.9
Estero	n/a	12.10%	n/a	45.30%	n/a	62.5
Unincorporated	19.30%	21.27%	25.80%	26.70%		
Total Urban County	18.30%	19.33%	27.30%	28.25%		
Entitlement Jurisdictions						
Cape Coral	22.60%	19.90%	17.00%	21.90%	42.4	45.9
Fort Myers	26.30%	20.50%	14.40%	19.00%	35.8	39.2
Total Lee County	19.60%	18.40%	25.70%	27.00%	45.6	47.8

Source: U.S. Census Bureau 2013-2017 American Community Survey Table S0101

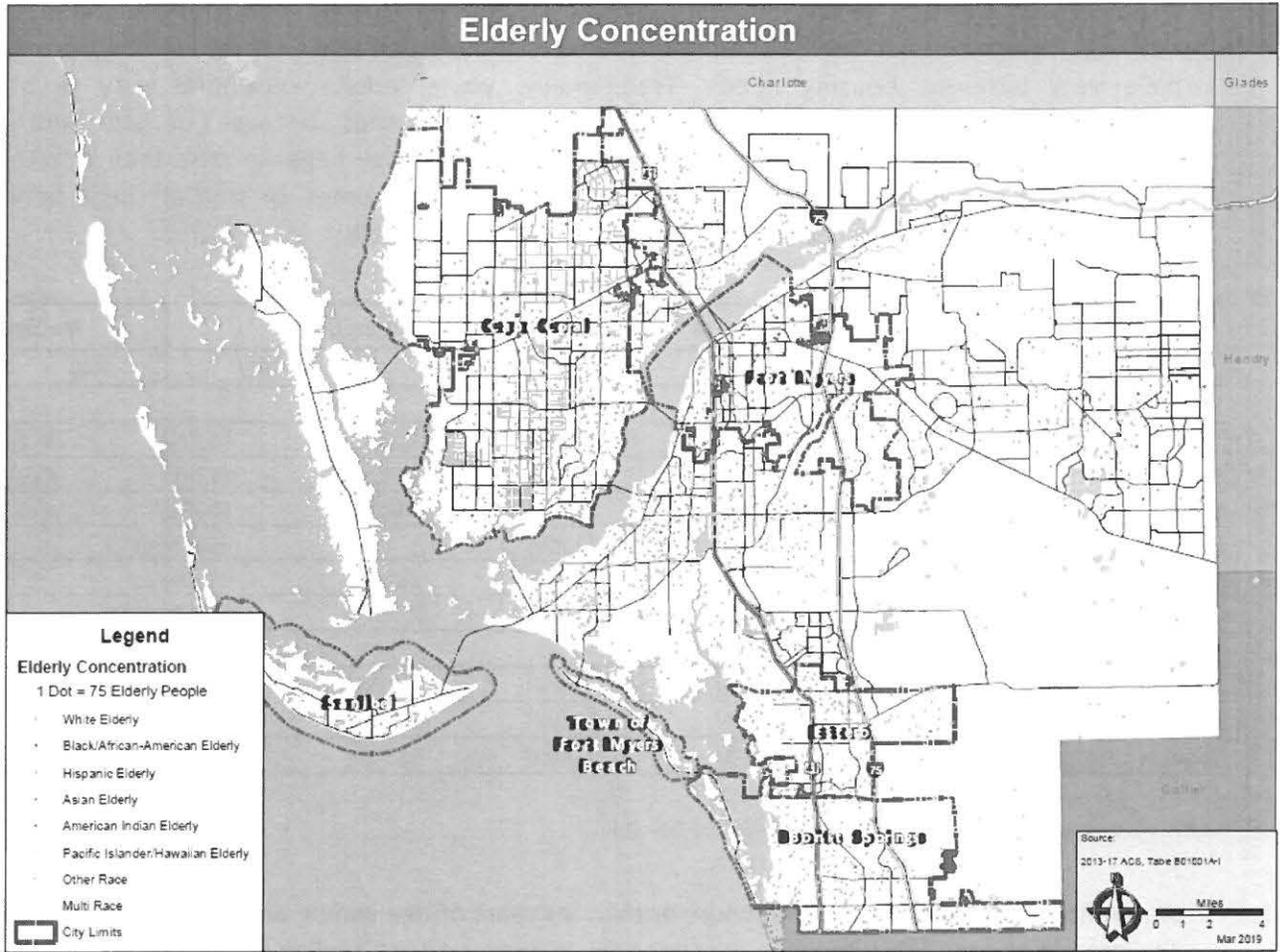
A significant presence of children younger than 18 years of age can be an indicator of the need for larger housing units since this characteristic is often tied to families and larger households. People under 18, typically do not work and are dependents of their families. Those who do work generally hold low paying jobs, and many share housing with others to make housing affordable.

Overall, within Lee County population, the percentage of children under 18 years has slightly decreased from 2010 to 2017. The cities of Fort Myers and Cape Coral have the largest share of the children under 18 with both cities' median ages being younger than the County median age.

In comparison to the state of Florida's age characteristics, Lee County's overall median age of 47.8 years old is older than the state's median age of 41.8 years old, according to the U.S. Census Bureau, 2013-2017 American Community Survey 5-Year Estimates. Only the City of Fort Myers has a lower median age.

The proportion of residents over 65 years of age has increased since 2010. The Town of Fort Myers Beach and the City of Sanibel have the greatest share of residents over 65 years. At the same time, these two cities have the lowest share of children under 18 years old. These two cities are coastal communities and considered retirement locations.

Map 2: Location of Elderly Concentrations by Race and Ethnicity, 2017



The population projection by BEBR indicates that by 2030, nearly 30 percent of Lee County’s population will be 65 and older residents.

Table 3: 65 and older Growth Projection

Jurisdiction	65 and older			
	2010	2017	2020	2030
Urban County				
Bonita Springs	33.80%	38.70%	36.90%	40.00%
Fort Myers Beach	45.40%	55.30%	56.30%	67.70%
Sanibel	50.00%	52.30%	64.00%	72.40%
Estero	n/a	45.30%		
Unincorporated	25.80%	26.70%	27.30%	29.10%
Total Urban County		28.25%		
Entitlement Jurisdictions				
Cape Coral	17.00%	21.90%	19.70%	23.50%
Fort Myers	14.40%	19.00%	21.40%	29.80%
Total Lee County	23.50%	27.00%	25.90%	29.00%

Source: U.S. Census Bureau 2013-2017 American Community Survey Table S0101; Bureau of Economic and Business Research (BEBR), University of Florida, 2014

Lee County's gender distribution has experienced a slight change from 2010 to 2017. The overall male population has increased by 0.53 percent while female population has decreased by 0.2 percent. In 2017, the difference between the male and female population decreased by 1.06 percent to .74 percent in 2017 versus 1.8 percent in 2010.

Table 4: Gender Distribution 2010-2017

Jurisdiction	Male		Female	
	2010	2017	2010	2017
Urban County				
Bonita Springs	50.40%	50.18%	49.60%	49.82%
Fort Myers Beach	49.50%	47.83%	50.50%	52.17%
Sanibel	47.30%	45.78%	52.70%	54.22%
Estero	0.00%	48.24%	0.00%	51.76%
Unincorporated	51.30%	49.03%	51.20%	50.97%
Total Urban County	51.30%	49.03%	51.00%	50.97%
Entitlement Jurisdictions				
Cape Coral	48.80%	48.44%	51.20%	51.56%
Fort Myers	50.10%	49.90%	49.90%	50.10%
Total Lee County	49.10%	49.63%	50.90%	50.37%

Source: U.S. Census Bureau 2013-2017 American Community Survey Table S0101

Ancestry Composition

It is illegal to refuse the right to housing based on place of birth or ancestry. In 2017, according to the American Community Survey, 16 percent of all Lee County residents were foreign-born. By way of origin, the largest foreign-born group in the County was Latin American, a group that comprised 70.9 percent of the entire foreign-born population. The second most prevalent origin was European, at 13.9 percent, and Asian, which was the place of origin for 7.7 percent of the foreign-born population.

Persons with Limited English Proficiency (LEP) are defined by the federal government as those with a limited ability to read, write, speak, or understand English. American Community Survey data reports on the non-English spoken at home for the population five years and older. In 2017, the Census Bureau reported that 147,361 persons across Lee County (21.1 percent of the population) spoke at least one language other than English. Of these, 62,713 (9.4 percent of the population) spoke English less than "very well". Translation of vital documents is required for HUD entitlement communities if the number of LEP persons in a single language group constitutes 5 percent or 1,000, whichever is less. The language group to qualify according to this threshold is Spanish.

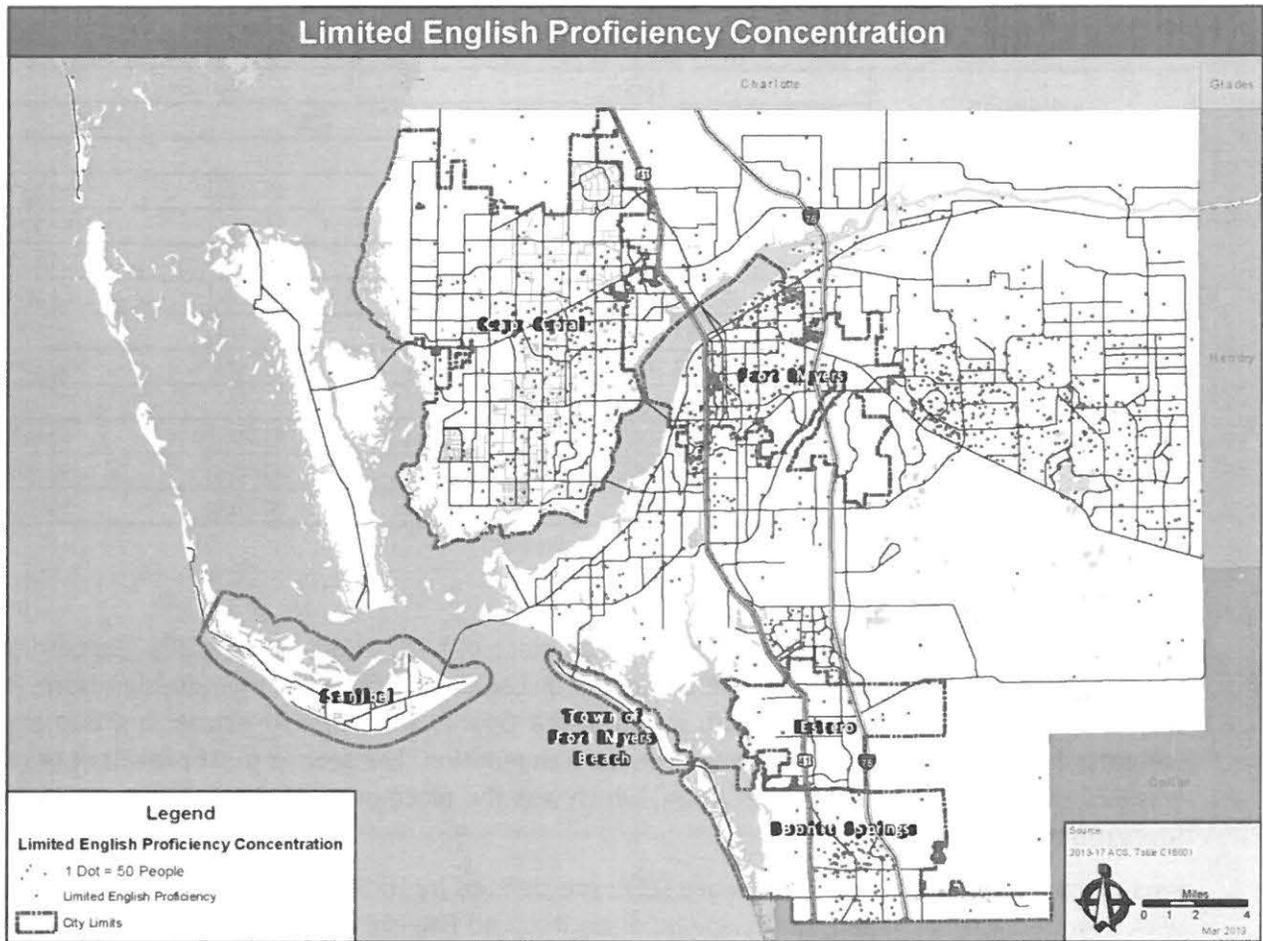
Table 5: Limited English Proficiency Language Group, 2017

Language Group	Number of LEP Speakers	Percent of Total Population
Spanish	47083	7.83%
French Creole	4633	0.77%
Portuguese	1130	0.19%
German	1049	0.17%

Source: HUD AFFH Data (AFFHT0004) Released November 17, 2017

The entitlement jurisdictions have completed Limited English Proficiency analysis and have Language Assistance Plans (LAP) in place.

Map 3: Limited English Proficiency Concentration, 2017



Racial/Ethnic Composition

Overall, Lee County has become more diverse since 2010. This is due to two factors: increase in racial and ethnic minority population and decrease in the percentage of White population. After White residents, the largest racial/ethnic group in Lee County is Hispanic. Hispanic or Latino is an ethnic classification by the U.S. Census Bureau; however, Hispanic individuals can be of any race.

The 2010 Census indicated a major shift in population composition from 2000, showing 70.96 percent White (not Hispanic or Latino) and Hispanic or Latino (any race) population comprising 18.31 percent of the County's total population. In 2017, 68.4 percent of the population identified as White (not Hispanic or Latino) and Hispanic or Latino (any race) populations comprised 20.2 percent of the County's total population.

The County's population that is Hispanic or Latino increased from 113,308 persons to 141,544 persons from 2010 and 2017, an increase of 124.9 percent.

As seen in Table 6, the Cities of Bonita Springs, Cape Coral and Fort Myers have significant Hispanic concentrations, while the City of Sanibel has the least concentration of Hispanic Population. The largest concentration of Black population occurs in the City of Fort Myers with 26.17 percent of the City's population versus the countywide of 8.66 percent.

In 2000, for the first time, the Census forms allowed Americans to classify themselves as belonging to more than one race. In Lee County, 1.79 percent of the people identified themselves as belonging to more than one race in the 2017 American Community Survey. Native American, Pacific Islander, Asian other race, and "Two or More Races" comprised 6.61 percent of the County's total population.

Table 6: Racial and Ethnic Population Composition 2017

Jurisdiction	Not Hispanic/Latino							Hispanic Latino
	White	Black	American Indian	Asian	Pacific Islander	Other Race	Two or more races	Any Race
	%	%	%	%	%	%	%	%
Urban County								
Bonita Springs	90.94%	1.46%	0.02%	1.12%	0.00%	4.26%	2.20%	25.92%
Fort Myers Beach	97.40%	0.29%	0.28%	0.74%	0.00%	0.00%	1.29%	2.89%
Sanibel	98.01%	0.29%	0.27%	0.35%	0.00%	0.34%	0.74%	0.97%
Unincorporated	84.98%	8.50%	0.17%	1.48%	0.07%	2.88%	1.91%	19.66%
Total Urban County	86.06%	7.44%	0.16%	1.41%	0.06%	2.95%	1.92%	19.83%
Entitlement Jurisdictions								
Cape Coral	90.11%	4.42%	0.26%	1.56%	0.02%	2.17%	1.46%	20.17%
Fort Myers	63.88%	26.17%	0.10%	2.36%	0.09%	5.64%	1.77%	22.68%
Total Lee County	84.73%	8.66%	0.18%	1.55%	0.05%	3.04%	1.79%	20.22%

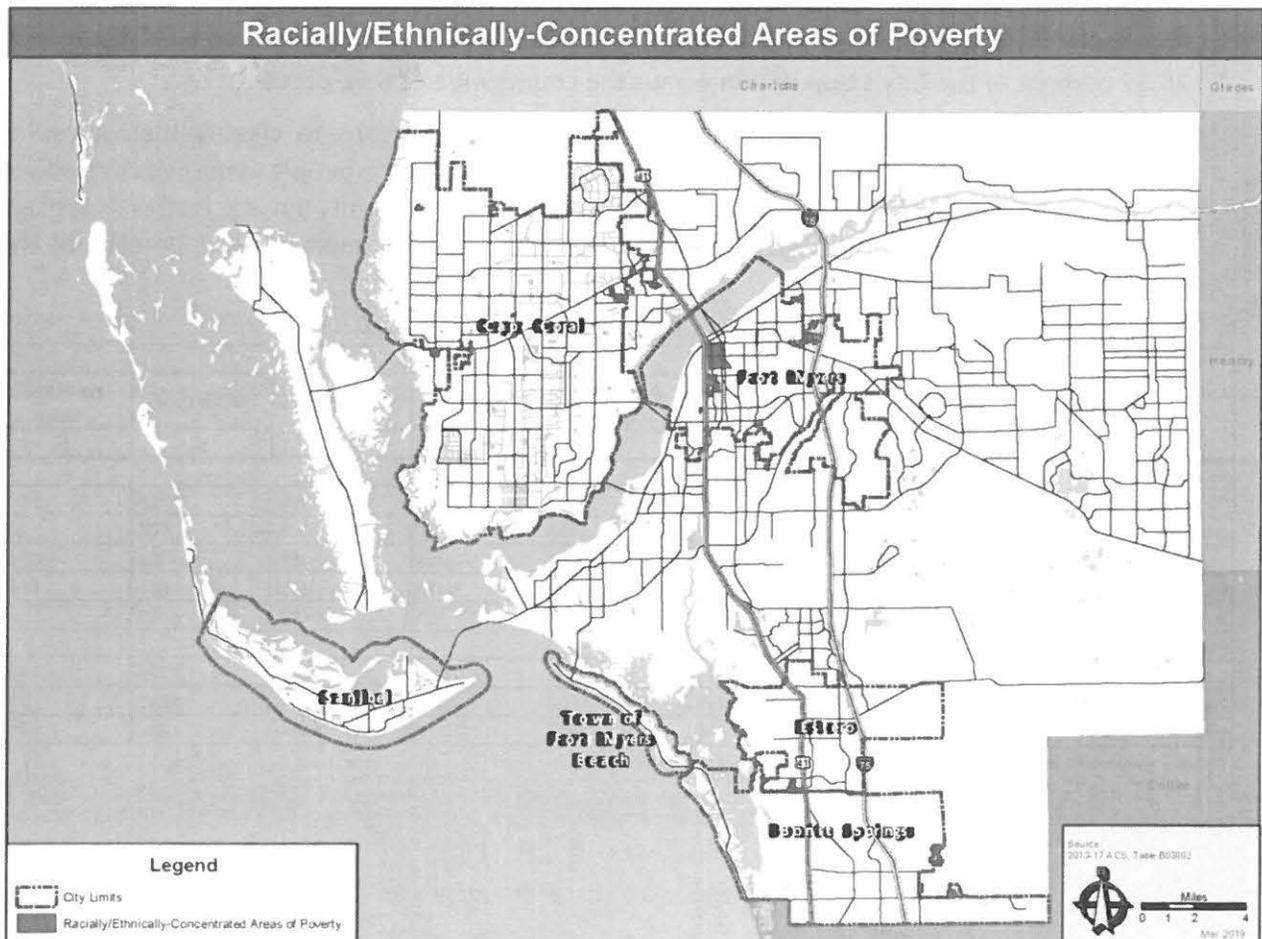
Source: U.S. Census Bureau 2013-2017 American Community Survey Table B02001 & B03002

Racially/Ethnically Concentrated Areas of Poverty (RCAPs/ECAPs)

There are well-documented connections between the socio-economic composition of a neighborhood and educational, economic, and social opportunities available to the residents within the neighborhood. Nationwide, the existence of high-poverty neighborhoods with strong racial or ethnic concentrations can limit opportunities and compound negative impacts typically associated with poverty.

A racially or ethnically concentrated area of poverty (R/ECAP) means a geographic area, based on the most recent American Community Survey, with significant concentrations of extreme poverty and minority populations. HUD has defined a “Racially and Ethnically Concentrated Area of Poverty (RCAP/ECAP)” as a census tract with 40 percent or more of individuals living at or below the poverty line and a non-White population of 50 percent or more. In Lee County, there are one racially and ethnically concentrated areas of poverty (RCAP/ECAP), which is located in the City of Fort Myers. The R/ECAP census tract, number 7, is displayed in Map 4.

Map 4 Racially/Ethnically Concentrated Areas of Poverty, 2017



Of the total population of the Cape Coral – Fort Myers Region .3 percent, or 2,177 reside in census tracts that meet the criteria of a R/ECAP, a 1.5 percent reduction since 2012. Of those 2,177 persons, more than 52 percent are Black, Non-Hispanic, and more than 11 percent are Hispanic. There are 358 families living in a R/ECAP, more than 30% of whom have children under the age of 18. Persons with national origins lying in Haiti make up more than 18 percent of populations living in R/ECAPS. Regionally minorities, specifically Black, Non-Hispanic families with children, are disproportionally represented within R/ECAPs.

Table 7: Demographics of R/ECAP Poverty Census Tract, 2017

R/ECAP Race/Ethnicity		#	%
Total Population in R/ECAPs		2,177	-
White, Non-Hispanic		736	33.81%
Black, Non-Hispanic		1,140	52.37%
Hispanic		240	11.02%
Asian or Pacific Islander, Non-Hispanic		33	1.52%
Native American, Non-Hispanic		9	0.41%
Other, Non-Hispanic		19	0.87%
R/ECAP Family Type			
Total Families in R/ECAPs		358	-
Families with children		111	31.01%
R/ECAP National Origin			
Total Population in R/ECAPs		2,177	-
#1 country of origin	Haiti	398	18.28%
#2 country of origin	Cuba	44	2.02%
#3 country of origin	Jamaica	43	1.98%
#4 country of origin	Mexico	36	1.65%
#5 country of origin	Dominican Republic	30	1.38%
#6 country of origin	Vietnam	28	1.29%
#7 country of origin	Venezuela	9	0.41%
#8 country of origin	Honduras	6	0.28%
#9 country of origin	El Salvador	6	0.28%
#10 country of origin	Canada	5	0.23%

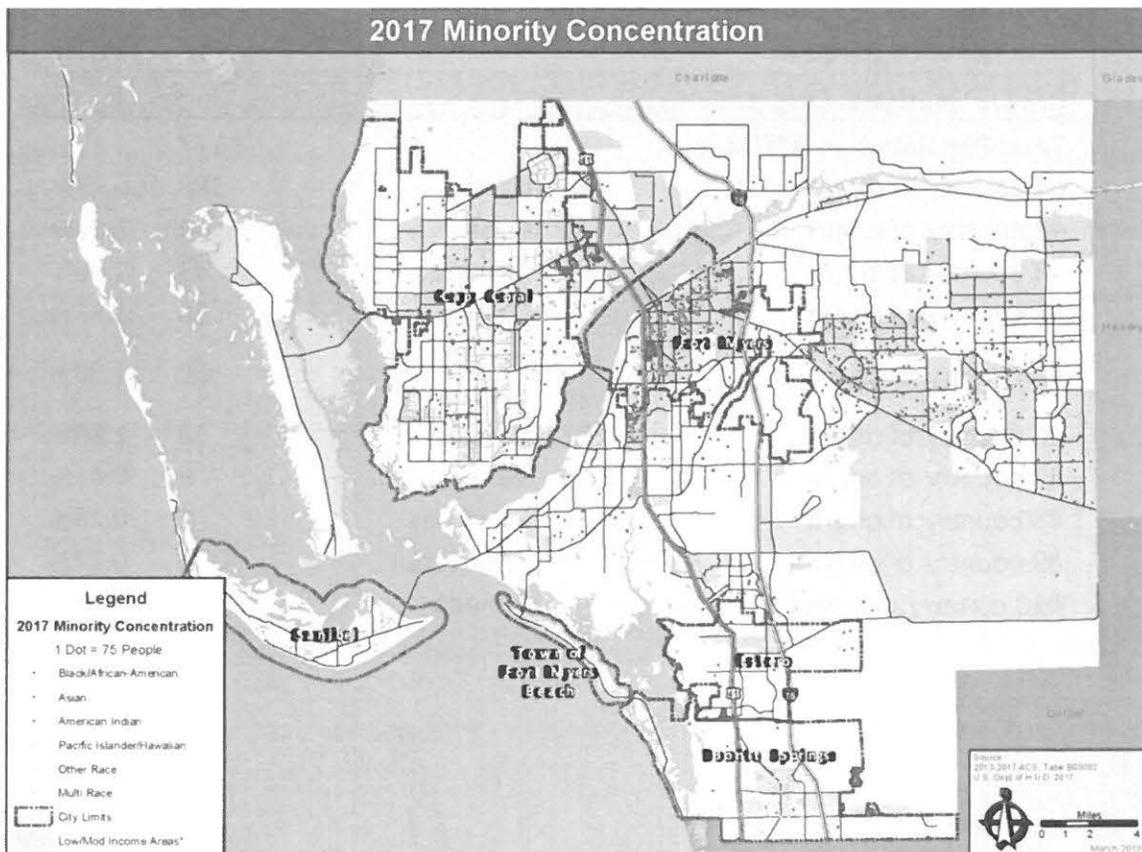
Concentration of Racial/Ethnic Minorities

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), and Asian and Pacific Islander, exceeds 50 percent of the total population of that area.

“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 80 percent of the area median income for the Cape Coral – Fort Myers MSA, adjusted for family size, exceeds 50 percent of the total households residing in that area. This definition includes populations that fall into the very-low and low-income categories.

When “Areas of Racial and Ethnic Minority Concentration” and “Areas of Low Income” are mapped together, it becomes evident that the great majority of the areas identified with concentrated racial/ethnic minority populations are located within areas populated by low-income families, graphically representing the low-income experienced by many racial/ethnic minority families.

Map 5: Racial and Ethnic Minority Concentration with Low/Mod Income Area, 2017



Measures of Racial and Ethnic Segregation

Throughout the country, neighborhood integration has remained a goal of public policy and popular opinion because it is seen as a proof of the American ideal of equal opportunity. Residential segregation is a measure of the degree of separation of racial or ethnic groups living in a neighborhood or community. Typically, the pattern of residential segregation involves the existence of predominantly homogenous, White suburban communities and low-income minority inner-city neighborhoods. This section explains and applies the calculator for describing racial and ethnic segregation in Lee County.

Dissimilarity Index

The dissimilarity index measures the degree to which one particular race or ethnic group is distributed across a geographic area in the same way as another race or ethnic group. This measure allows for comparisons between subpopulations, indicating how much one group is spatially separated from another within a community. A high value indicates the two groups tend to live in different neighborhoods. Dissimilarity Index ranges from 0 to 100, 0 being perfect integration and 100, total segregation. A value of 55 (or above) indicates that 55 percent (or more) of the members of one group would need to move to a different neighborhood in order for two groups to be equally distributed. Values of 40 or 50 are considered a moderate level of segregation and value of 30 or below are considered low.¹

The County’s dissimilarity index has continued to decline over the last thirty years, indicating a higher degree of integration at the census tract level across Lee County. The dissimilarity index trends for all racial and ethnic groups have decreased significantly with the exception of Black/White trends. The dissimilarity index declined from 77.08 in 1980 to 59.25.2 in 2010 for Non-Hispanic Black and Non-Hispanic White, but rose slightly in 2017 to 63.39. Table 8 indicates that 63.38 percent of Non-Hispanic Black population would have to move to census tracts, which are primarily Non-Hispanic White to create perfect integration. Hispanic/White and Non-White/White segregation remains moderate, while Asian or Pacific Islander and White segregation is the lowest in the region. Segregation among all population groups has increase slightly since 2010.

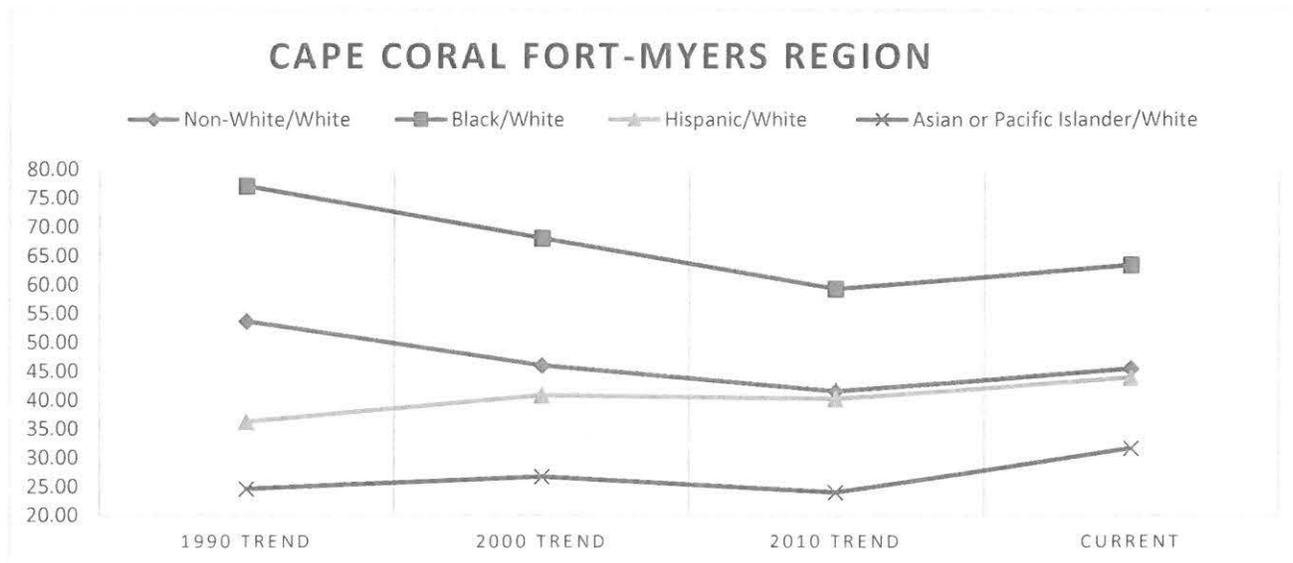
Table 8: Dissimilarity Index Trends 1980 - 2010

(Cape Coral-Fort Myers, FL) Region				
Racial/Ethnic Dissimilarity Index	1990 Trend	2000 Trend	2010 Trend	Current
Non-White/White	53.68	46.03	41.49	45.44
Black/White	77.08	68.02	59.25	63.39
Hispanic/White	36.25	40.82	40.20	43.86
Asian or Pacific Islander/White	24.60	26.76	23.97	31.60

Source: HUD AFFH Data (AFFHT0004) Released November 17, 2017, Table 3

¹ Affirmatively Furthering Fair Housing (AFFH) Data Documentation, Version 3.1, July 2016, U.S. Department of Housing and Urban Development.

Figure 1: Dissimilarity Index Trends 1980 - 2010



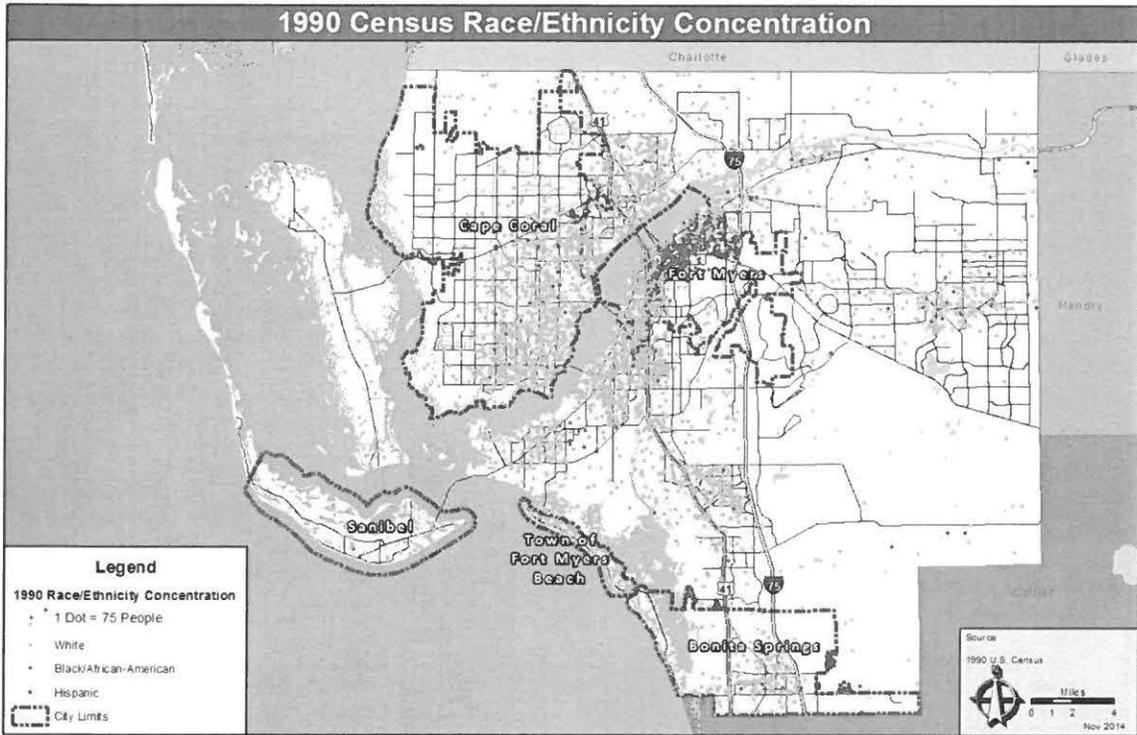
Data Source: HUD Table 3 – Racial/Ethnic Dissimilarity Trends – <https://egis.hud.gov/Affht/>

The following maps illustrate the changes in Lee County’s racially and ethnically concentrated areas from 1990 to 2017. As illustrated on the maps, the 2017 map (Map 9) shows that Lee County is a much more diversified community than it was in 1990 (Map 6). However, there are still a few areas of segregated Black and Hispanic populations in the City of Fort Myers.

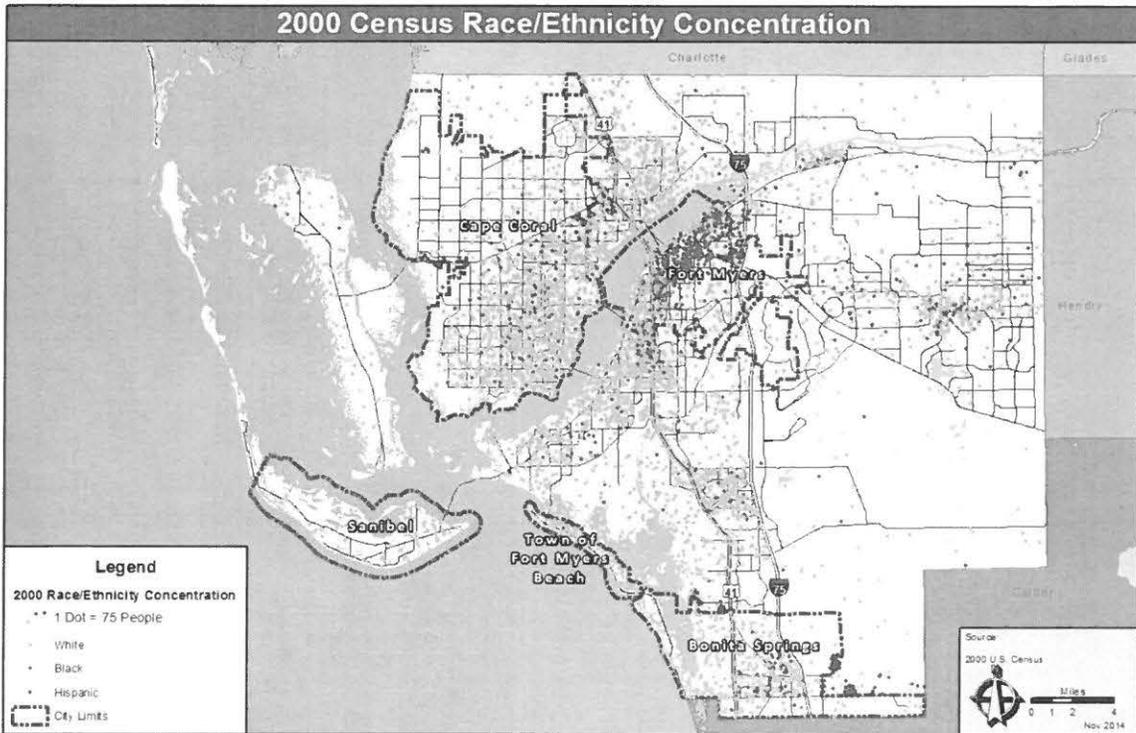
The continually growing Hispanic population could lead to higher segregation in the jurisdiction in the future. Large concentrations of Hispanic populations are moving into the already concentrated portions of Lehigh Acres. If immigration and income trends continue in these areas, this could lead to the identification of additional R/ECAPs within the region.

Development practices that prevent affordable housing development in high-income areas further contribute to this developing trend. As rents rise and the availability of affordable housing units decrease, low-income minority residents are experience increased segregation.

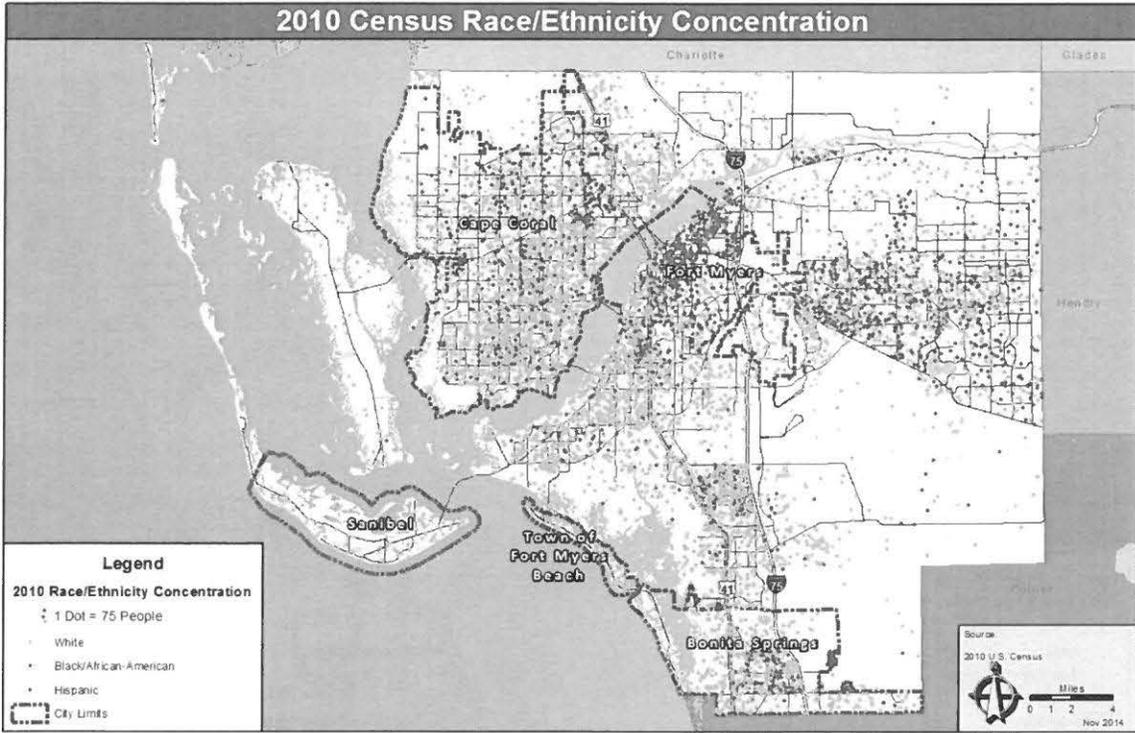
Map 6: Racial and Ethnic Minority Concentrated Areas, 1990



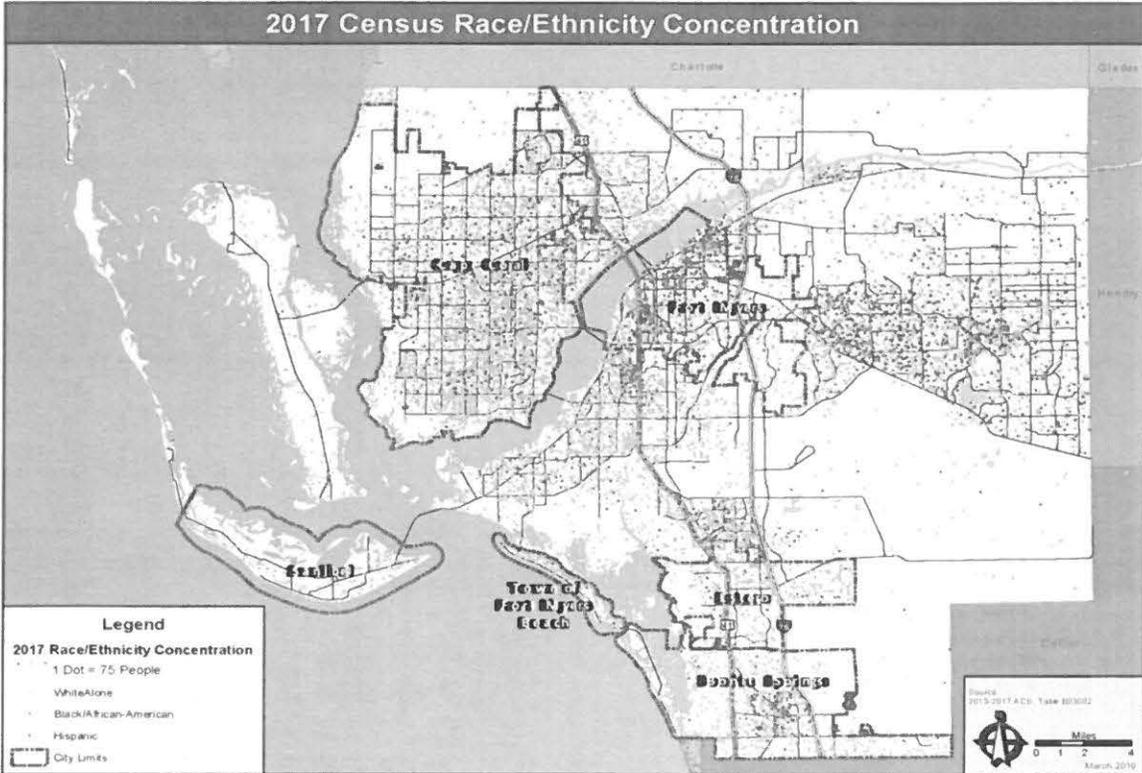
Map 7: Racial and Ethnic Minority Concentrated Areas, 2000



Map 8: Racial and Ethnic Minority Concentrated Areas, 2010



Map 9: Racial and Ethnic Minority Concentrated Areas, 2017



B. Household Characteristics

Household types and size, income level, the presence of persons with special needs, and other household characteristics may affect access to housing choices. This section details the various household characteristics that may affect equal access to housing.

A household is defined by the Census as all persons occupying a housing unit. For the purpose of the Census data, families are a subset of households and include all persons living together who are related by blood, marriage or adoption. Single households include persons living alone, but do not include persons in-group quarters such as convalescent homes or dormitories. “Other” households are unrelated people living together, such as roommates.

According to the 2013-2017 American Community Survey population estimates, there are 264,325 households residing in Lee County an increase of 4,507 households from the 2010 Census. The Bureau of Economic Business and Research, University of Florida estimates that by the year 2020, the number of Lee County households will grow to 333,855 households, a gain of 74,037 households or 28.5 percent increase over 2010.

Household Compositions

Between 2000 and 2017, the proportion of family households decreased while non-family households’ proportion increased. In 2017, within the family households, married without children is the largest subgroup with 38.8 percent of the total households, while female householders with children comprised 5.5 percent of total households. Households headed by seniors living alone comprised 14.7 percent. Single-parent households with children and households headed by seniors have unique fair housing issues.

Table 10: Household Type 2000-2017

Household Type	2000		2010		2017	
	Households		Households		Households	
	Number	Percent	Number	Percent	Number	Percent
Total Households	188,599	100.0%	259,818	100.0%	264,325	100.0%
Family Households	127,611	67.7%	171,026	65.8%	174,256	65.9%
With Own Children under 18	42,240	22.4%	58,059	22.3%	53,819	30.9%
Married-couple family	104,693	55.5%	132,426	51.0%	136,060	51.5%
With Own Children under 18	29,094	15.4%	36,866	14.2%	33,449	12.7%
Female householder, no husband present	16,327	8.7%	26,653	10.3%	26,876	10.2%
With Own Children under 18	9,662	5.1%	15,105	5.8%	14,494	5.5%
Male householder, no wife present	6,591	3.5%	11,947	4.6%	11,320	4.3%
With Own Children under 18	3,484	1.8%	6,088	2.3%	5,876	2.2%
Non-Family Households	60,988	32.3%	88,792	34.2%	90,069	34.1%
Householder living alone	48,600	25.8%	69,344	26.7%	74,011	28.0%
65 years and over	24,706	13.1%	32,990	12.7%	38,856	14.7%
Total Households	188,599	100.0%	259,818	100.0%	264,325	100.0%

Source: U.S. Census Bureau 2013-2017 American Community Survey Table S1101, 2010 Census (DP 1), 2000 Census (DP 1)

As shown in Table 11, between 2000 and 2017, Lee County’s average household size increased from 2.31 persons to 2.61 persons. Two cities in County (Fort Myers Beach and Sanibel) had an average household size of less than 2 persons per household. Two areas in the County have higher than the County’s average household size (Cape Coral and unincorporated county). The average household size ranged from a low of 1.88 persons in Fort Myers Beach to a high of 2.77 persons in Cape Coral.

Table 11: Average Household Size by Jurisdiction

Jurisdiction	Average Household Size		
	2000	2010	2017
Urban County			
Bonita Springs	2.21	2.19	2.47
Fort Myers Beach	1.91	1.81	1.88
Sanibel	1.99	1.92	1.99
Estero	n/a	n/a	2.16
Unincorporated	2.25	2.31	2.65
Total Urban County	2.23	2.28	2.57
Entitlement Jurisdictions			
Cape Coral	2.49	2.53	2.77
Fort Myers	2.40	2.37	2.53
Total Lee County	2.31	2.35	2.61

Source: U.S. Census Bureau 2013-2017 American Community Survey Table S1101, 2010 Census (DP 1), 2000 Census (DP 1)

Families with Children

Protection for families with children was added in the 1988 amendments to Title VIII. Except in limited circumstances involving elderly housing and owner-occupied buildings of one to four units, it is unlawful to refuse to sell or rent to families with children. Housing for older persons is exempt from the prohibition against familial status discrimination if any of the following are applicable:

- The HUD Secretary has determined that it is specifically designed for and occupied by elderly persons under federal, state, or local government program.
- It is occupied solely by persons who are 62 or older.
- 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 the intent to house persons who are 55 or older, as previously describe.

In addition, in Florida, under the state Fair Housing Act, Chapter 760, Florida Statutes, requires that “55 and older” communities claiming the familial status exemption must register with the Florida Commission on Human Relations.

Families with children households account for 30.89 percent of all households in the County. The percentage of families with children households varies for the individual jurisdictions (see Table 12). The City of Fort Myers has the highest percentage of families with children households (38.19 percent), while the Town of Fort Myers Beach has the lowest percentage (5.2 percent). The 2017 American Community Survey identified 8.32 percent of households in the County as female-headed households with children. Of the households with children, the proportion of female-headed households with children is 26.93 percent. The proportion of female-headed households with children varies regionally from a high of 53.06 percent in the Town of Fort Myers Beach to just 17.36 percent in the City of Sanibel and 12.01 percent in Estero.

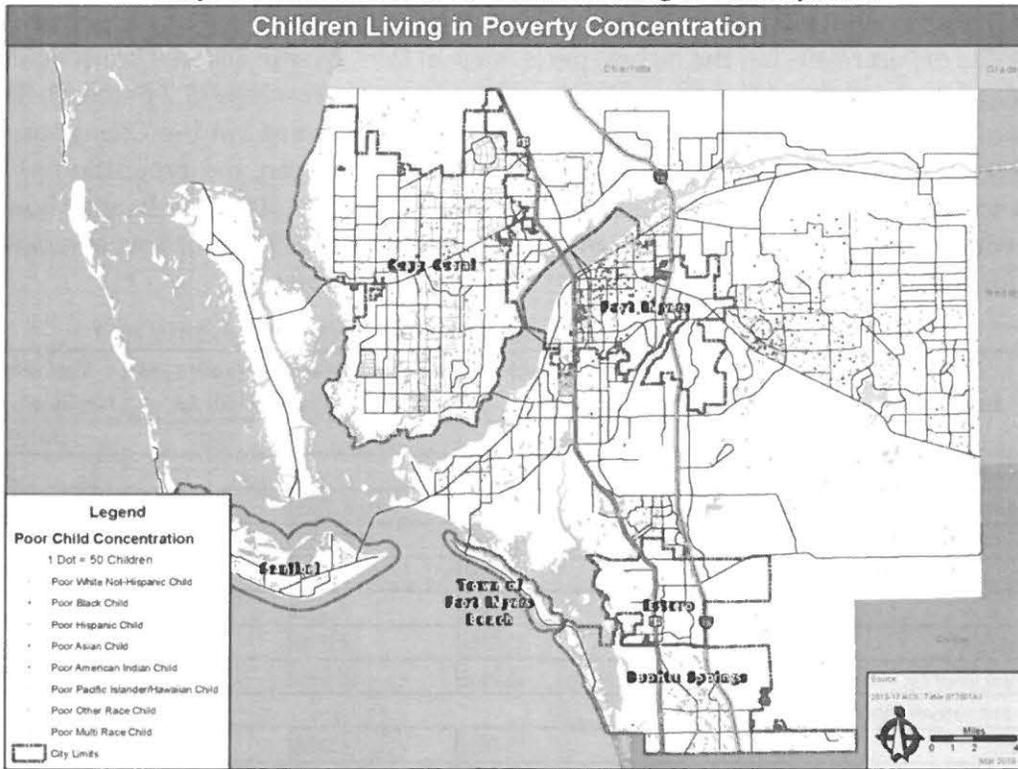
Table 12: Families with Children under 18 Households 2010-2017

Jurisdiction	Percent of Families with Children under 18		Percent of Female-Headed HH with Children under 18		% of Female-Headed HH to Families with Children under 18	
	2010	2017	2010	2017	2010	2017
Urban County						
Bonita Springs	23.45%	20.04%	4.71%	4.38%	20.08%	21.88%
Fort Myers Beach	11.12%	5.20%	3.13%	2.76%	28.11%	53.06%
Sanibel	13.24%	11.71%	2.33%	2.03%	17.61%	17.36%
Estero	n/a	17.28%	n/a	2.08%	n/a	12.01%
Unincorporated	35.62%	31.90%	9.07%	8.86%	25.46%	27.78%
Total Urban County	33.33%	28.25%	8.32%	7.45%	24.97%	26.39%
Entitlement Jurisdictions						
Cape Coral	44.31%	35.08%	11.10%	8.33%	25.06%	23.76%
Fort Myers	50.56%	38.19%	23.13%	14.58%	45.76%	38.18%
Total Lee County	37.57%	30.89%	10.27%	8.32%	27.34%	26.93%

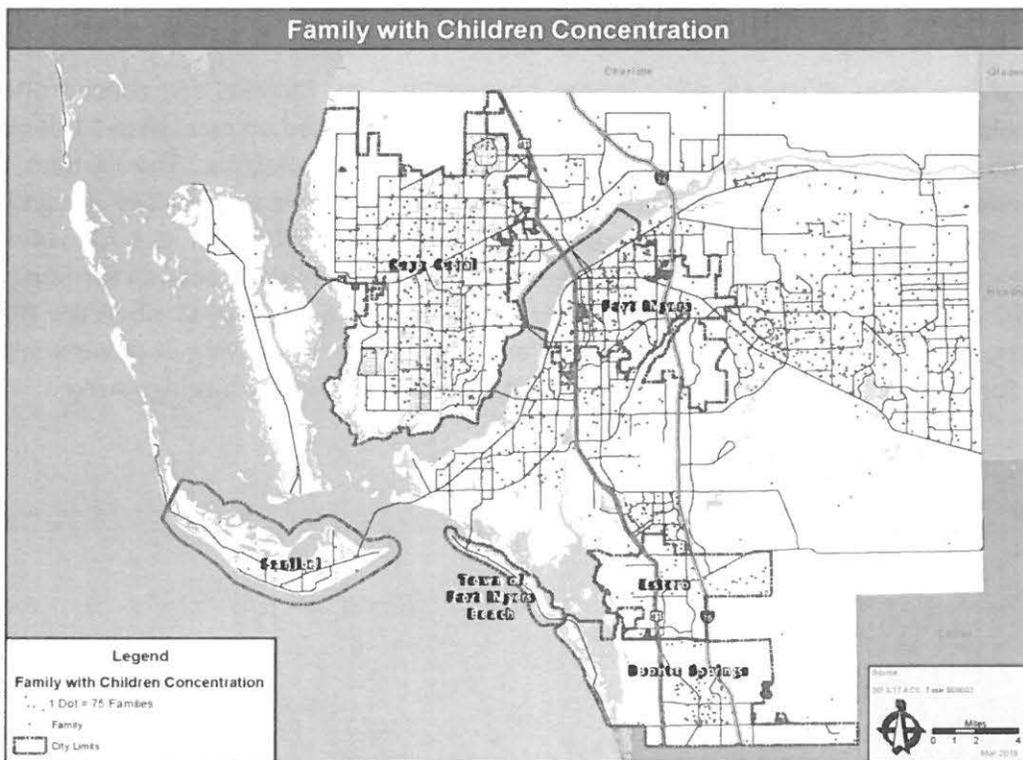
Source: U.S. Census Bureau 2013-2017 American Community Survey Table S1101, 2010 Census (DP 1)

The following maps illustrate areas where households with families are concentrated, and households with children living in poverty are concentrated, based on race. Map 11 depicts only one area concentrated with families with children, Harlem Heights. The Harlem Heights neighborhood was a graduate of Lee County Human and Veteran Services' Neighborhood Building Program in 2009. The neighborhood has a charter school within its boundaries, and a public elementary school directly across the street, making it an ideal location for families with children. Map 10 displays areas where minority children are living in poverty. There are concentrations of White Non-Hispanic, Black, and Hispanic children living in poverty within the City of Fort Myers, Harlem Heights, central Bonita Springs, and western Lehigh Acres.

Map 10: Concentration of Children Living in Poverty, 2017



Map 11: Family Type with Children Concentration, 2017



Large Households

Large households are defined as households with five or more members. These households are usually families with two or more children or families with extended family members such as in-laws or grandparents. Large households are a special needs group because the availability of adequately sized, affordable housing units is often limited.

Table 13: Large Households by Housing Tenure, 2017

Jurisdiction	Large Households			
	Owner - Occupied		Renter Occupied	
	#	%	#	%
Urban County				
Bonita Springs	598	3.64%	746	16.28%
Fort Myers Beach	16	0.53%	-	0.00%
Sanibel	41	1.35%	19	3.59%
Estero	297	2.38%	100	4.75%
Unincorporated	5,041	5.42%	4,776	12.31%
Total Urban County	5,993	4.68%	5,641	12.09%
Entitlement Jurisdictions				
Cape Coral	2,866	6.54%	1,836	9.90%
Fort Myers	602	4.72%	1,044	7.18%
Total Lee County	9,461	5.13%	8,521	10.68%

Source: U.S. Census Bureau 2013-2017 American Community Survey Table B25009

According to the Census Bureau 2013-2017 American Community Survey (Table 13), 5.13 percent of the County's housing units are occupied by large owner-households and 10.68 percent of the County's housing units are occupied by large renter-households. The City of Cape Coral had the highest proportion for large owner-households (6.54 percent) and the Bonita Springs had the highest proportion for large renter-households (16.28 percent). In contrast, the Town of Fort Myers Beach had no households in either large owner or renter households.

Large Households by Race and Ethnicity

In Lee County, minorities were more likely to live in households with five or more people. In 2010, 6.9 percent of White households had five or more people, compared to 29.2 percent of Hispanic households, 25.9 percent Black Households, and 17.6 percent of Asian Households.

Table 14: Large Households by Race and Ethnicity

	Percent of Families with Five or more Persons
White	6.9%
Black	25.9%
Asian	17.6%
Hispanic	29.2%
Lee County Total	11.7%

Source: U.S. Census 2010 (SF1, P28, P28B, P28C, P28H, P28I)

Persons with Disabilities

The Fair Housing Act prohibits discrimination based on physical, mental or emotional handicap, provided “reasonable accommodation” can be made. Reasonable accommodation may include changes to address the needs of disabled persons, including adaptive structural (i.e. constructing an entrance ramp) or administrative changes (i.e. permitting the use of a service animal).

In 2008, the U.S. Census Bureau introduced a new set of disability questions in the American Community Survey. They are:

- Hearing Disability
- Vision Disability
- Cognitive Disability
- Ambulatory Disability
- Self-care Disability
- Independent Living Disability

According to the Census 2013-2017 American Community Survey, 13.8 percent of the total civilian non-institutionalized Lee County population reported a range of disabilities. The elderly population has a significantly higher portion, 28.6 percent, of physical disabilities than other age groups. The most common type of disability among persons 18 to 64 years and 65 years and over was ambulatory, referring to difficulty moving from place to place that makes it impossible or impractical to walk as a means of transportation, which translates as a need for accessible housing.

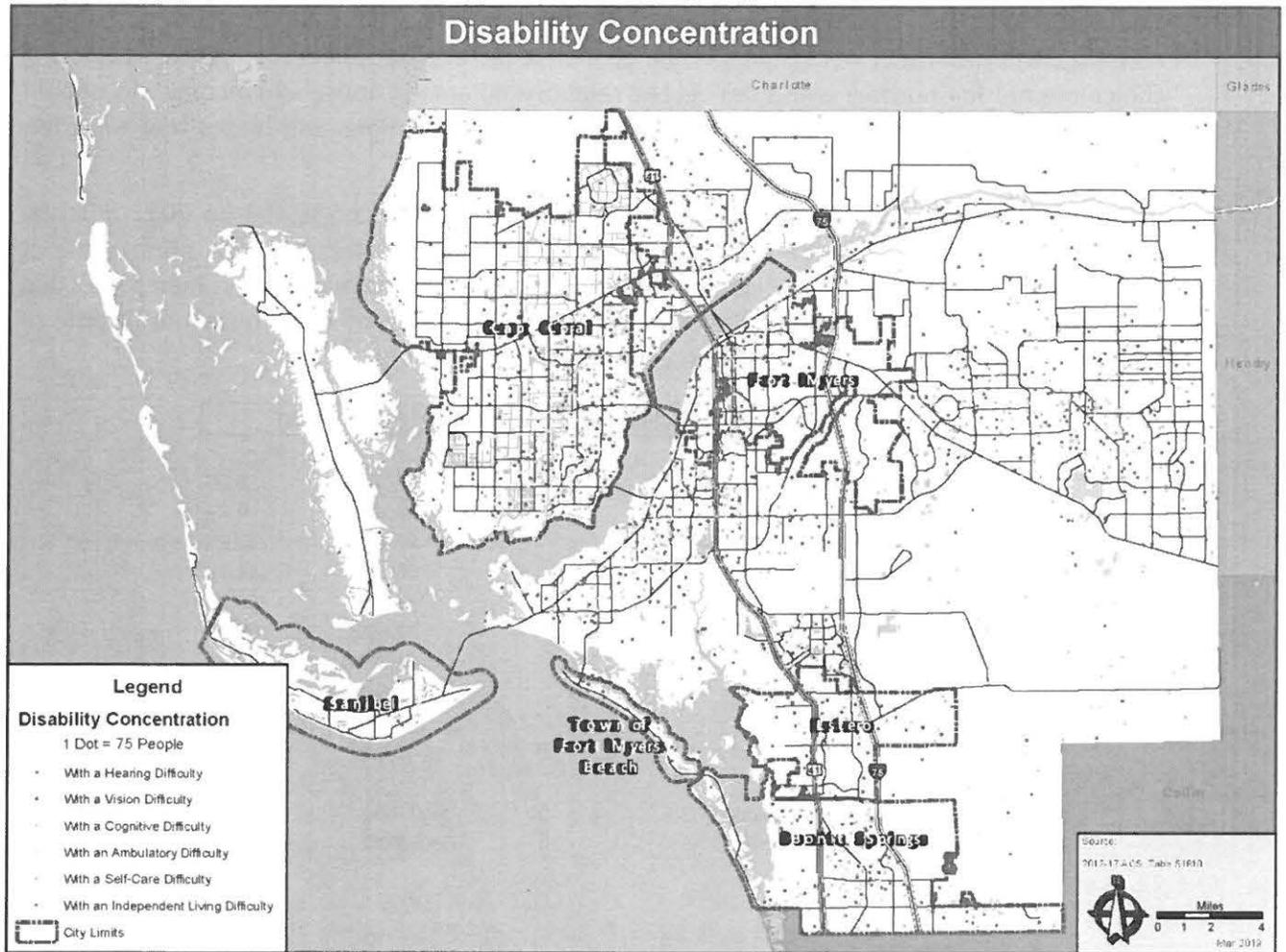
Table 15: Lee County Disability Status

Disability by Age & Type	Percent Disabled					Total
	Under 5 Years	5 to 17 Years	Under 18	18 to 64 Years	65 Years and Up	
Hearing Disability	0.7	0.5	0.6	1.7	13.5	4.7%
Vision Disability	0.4	0.7	0.6	1.7	4.2	2.2%
Cognitive Disability	n/a	n/a	4.1	4.2	6.4	4.8%
Ambulatory Disability	n/a	n/a	1.0	5.1	16.7	7.8%
Self-care Disability	n/a	n/a	0.8	1.7	5.7	2.7%
Independent Living Disability	n/a	n/a	n/a	3.6	10.00	5.7%
Total County	0.7%	5.1%	3.9%	9.9%	28.6%	13.8%

Source: American Community Survey 2013-2017 Estimates (DP02 & B18101)

Map 12 indicates no geographic concentration of persons with disabilities or concentrations of persons with a particular type of disabilities within the jurisdiction.

Map 92: Disability Concentration, 2017

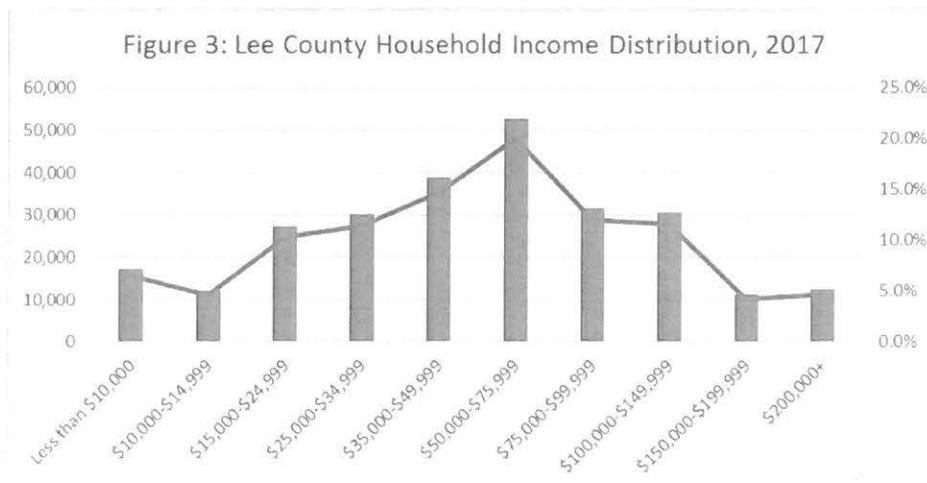


C. Income Profile

Household income is the most important factor determining a household’s ability to balance housing costs with other necessities. While economic factors that affect a household’s housing choice are not fair housing issues per se, the relationship among household income, household type, race/ethnicity, and other factors often create misconceptions and biases that raise fair housing concerns.

In 2012, the median household income (MHI) in Lee County was \$48,453 (in 2012 inflation adjusted dollars). In 2017, the estimated median family income was \$52,052, an increase of \$3,599 from 2012. More than 32 percent of the County households earned less than \$35,000 in 2017, and 32.5 percent earned more than \$75,000 in 2017. Those with household income of \$50,000 to \$74,999 represented 34.7 percent of all income groups.

Figure 3 Lee County household Income Distribution (in 2017 Dollars)		
	#	%
Less than \$10,000	17,181	6.5%
\$10,000-\$14,999	12,159	4.6%
\$15,000-\$24,999	27,225	10.3%
\$25,000-\$34,999	30,133	11.4%
\$35,000-\$49,999	38,856	14.7%
\$50,000-\$75,999	52,865	20.0%
\$75,000-\$99,999	31,719	12.0%
\$100,000-\$149,999	30,662	11.6%
\$150,000-\$199,999	11,102	4.2%
\$200,000+	12,423	4.7%
Median Household Income	\$ 52,052.00	
Mean Household Income	\$ 74,000.00	



Source: U.S. Census 2013-2017 American Community Survey (DP03)

Income by Race/Ethnicity

Across racial and ethnic groups in Lee County, Asians had the highest MHI at \$61,165, followed by Whites at \$53,468. Both groups had a higher income than the County’s MHI (\$52,052). The MHI was substantially lower for Blacks and Hispanics, at \$37,289 and \$41,386, respectively.

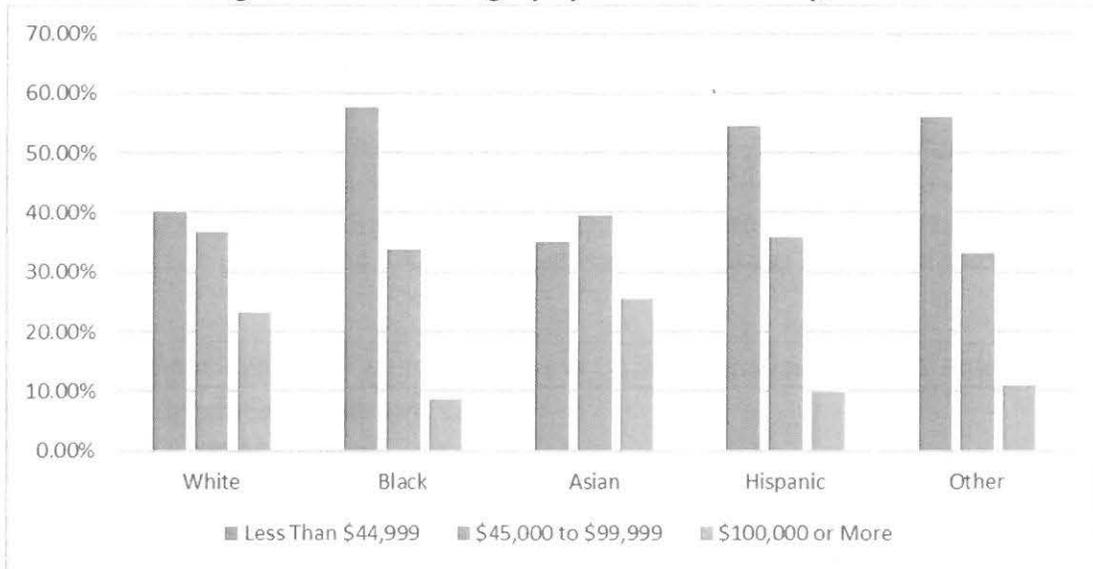
As shown in Table 16, minority residents in Lee County greater rates of poverty than White residents. More than 13 percent of white residents were living in poverty, compared with 26 percent of Blacks and 26 percent of Hispanics. Asians had the lowest poverty rate at 9 percent, nearly 5 percent lower than Lee County’s average rate of 14.9 percent.

Table 16: Median Household Income and Poverty Rates by Race/Ethnicity		
	Median Household Income (2017)	Poverty Rate (2017)
Lee County	\$ 52,052.00	14.9%
White	\$ 53,468.00	13.4%
Black or African American	\$ 37,289.00	26.0%
American Indian and Alaskan Native	\$ 49,954.00	20.3%
Asian	\$ 61,165.00	9.0%
Native Hawaiian and Other Pacific Islander	-	45.5%
Some Other Race	\$ 35,481.00	26.8%
Two or More Races	\$ 45,052.00	13.0%
Hispanic or Latino (of any race)	\$ 41,386.00	26.0%
White Alone, not Hispanic or Latino	\$ 55,726.00	10.5%

Source: American Community Survey 2013-2017 Estimates (S1903 & S1701)

The distribution of household income by race and ethnicity is comparable to the trends described above, showing a disparity between Whites and non-White households. In 2017, 57.7 percent of Blacks and 54.38 percent of Hispanics had incomes less than \$45,000. While, 40.0 percent of Whites and 35.1 percent of Asians had incomes less than \$45,000. Only 8.5 percent of Blacks and 9.7 percent of Hispanics had incomes greater than \$100,000. Overall, the percent of persons with incomes below \$45,000 has increased since 2012, while the percent of persons making over \$100,000 has decreased for all race and ethnicity groups.

Figure 4: Income Category by Race and Ethnicity, 2017

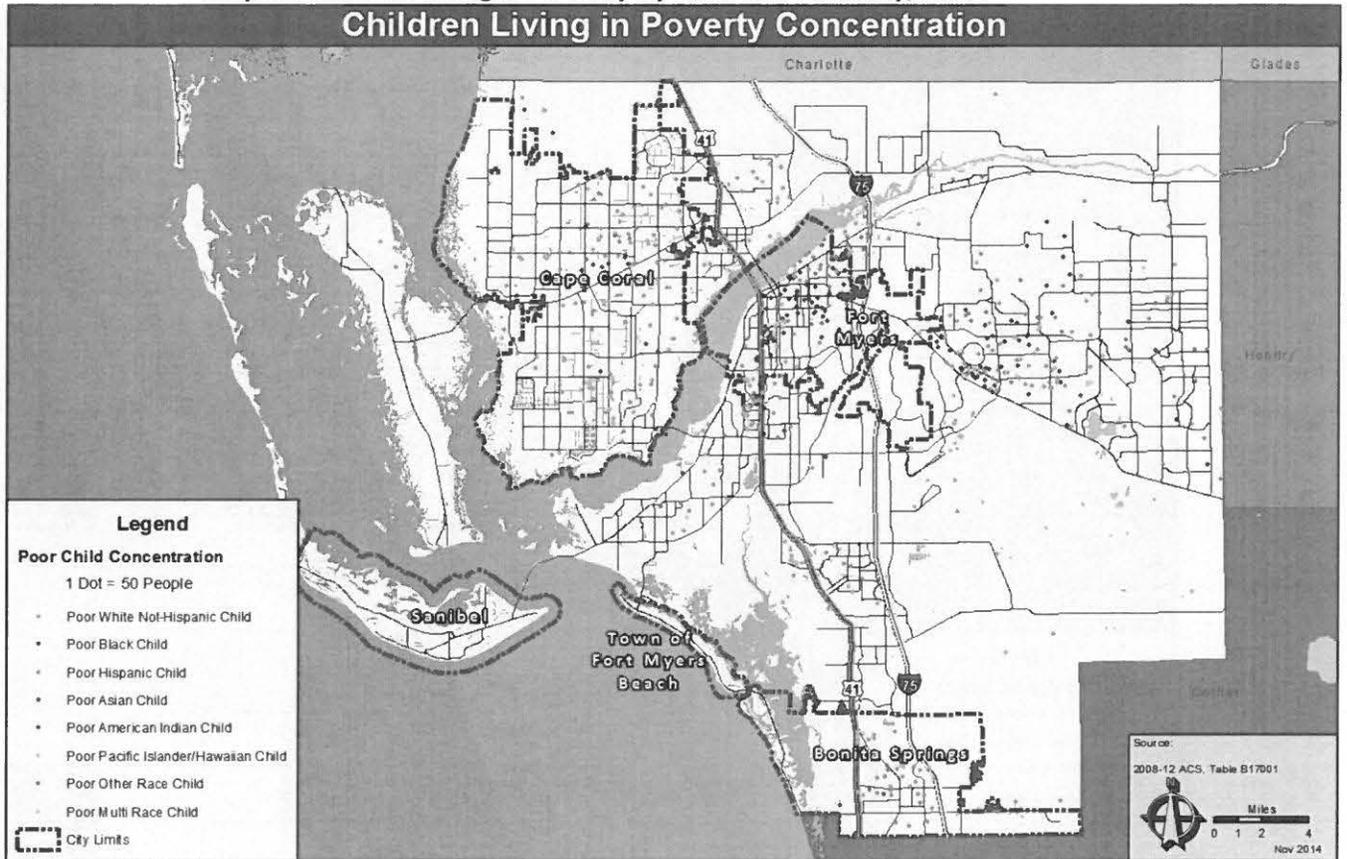


Source: U.S. Census Bureau, 2013-2017 American Community Survey 5-Year Estimates (Table B190001B-I)

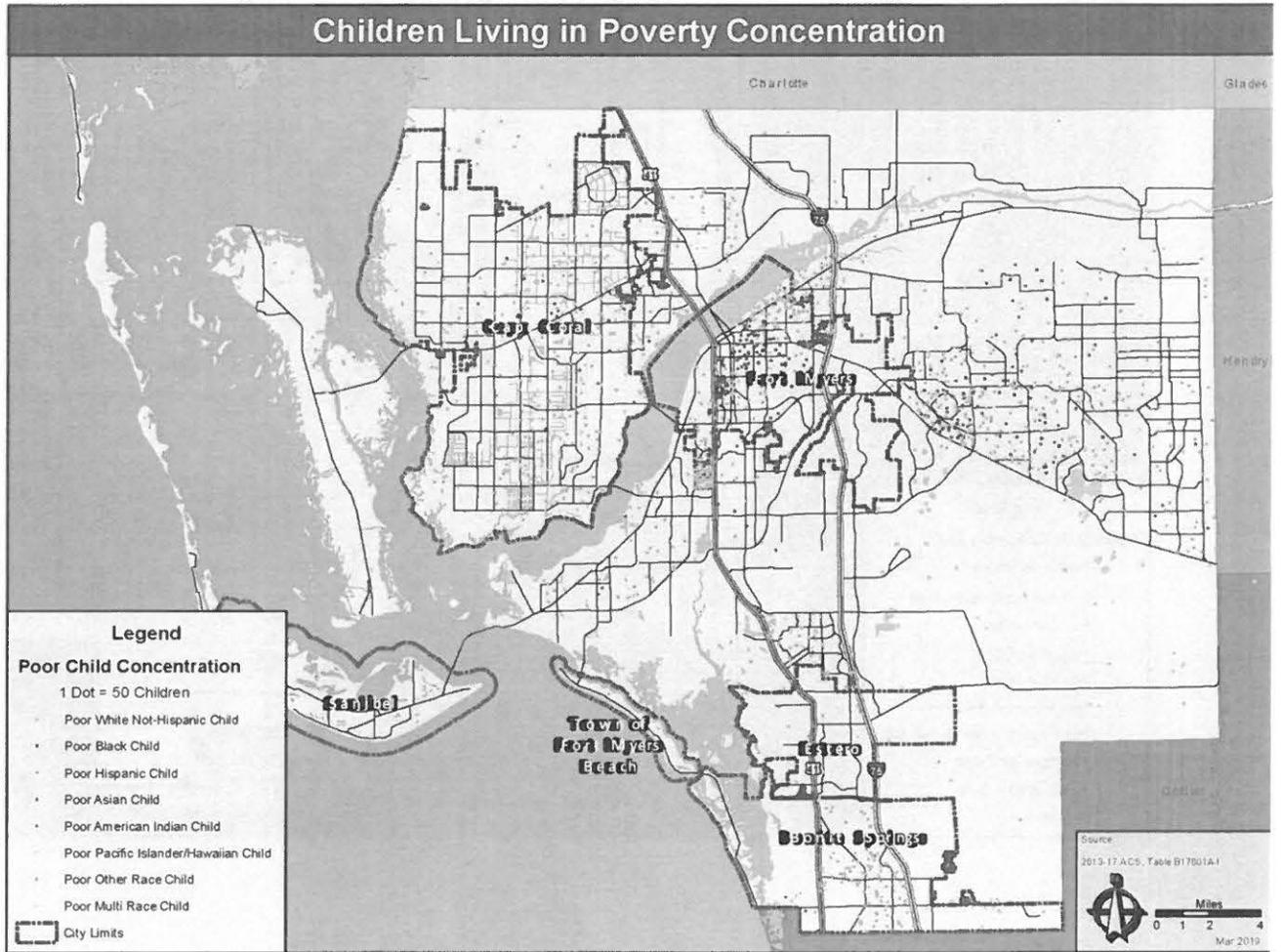
Two maps below, display the concentrated areas of poverty for children in Lee County by race and ethnicity. The number of Hispanic children in poverty increased region-wide between 2012 and 2017. Areas with high concentrations of children in poverty include much of Lehigh Acres, Harlem Heights, and the City of Fort Myers, especially along the State Road 80 and State Road 82 corridors.

Map13: Children Living in Poverty by Race and Ethnicity, 2012

Children Living in Poverty Concentration

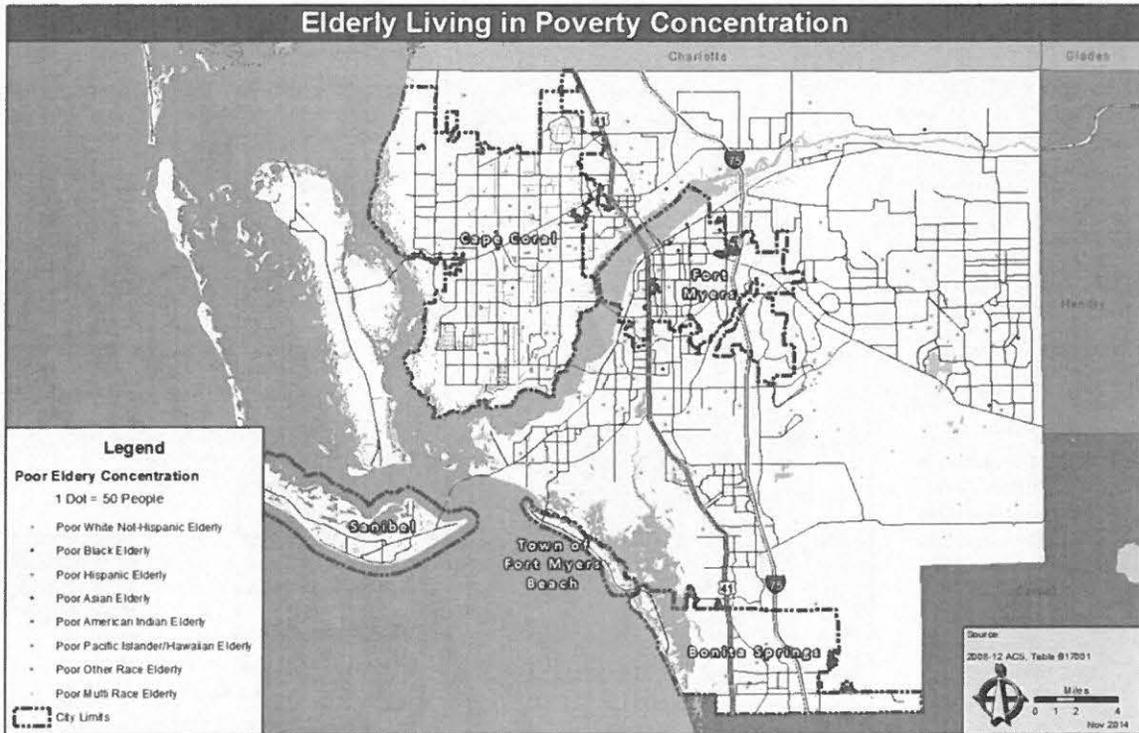


Map 14: Children Living in Poverty by Race and Ethnicity, 2017

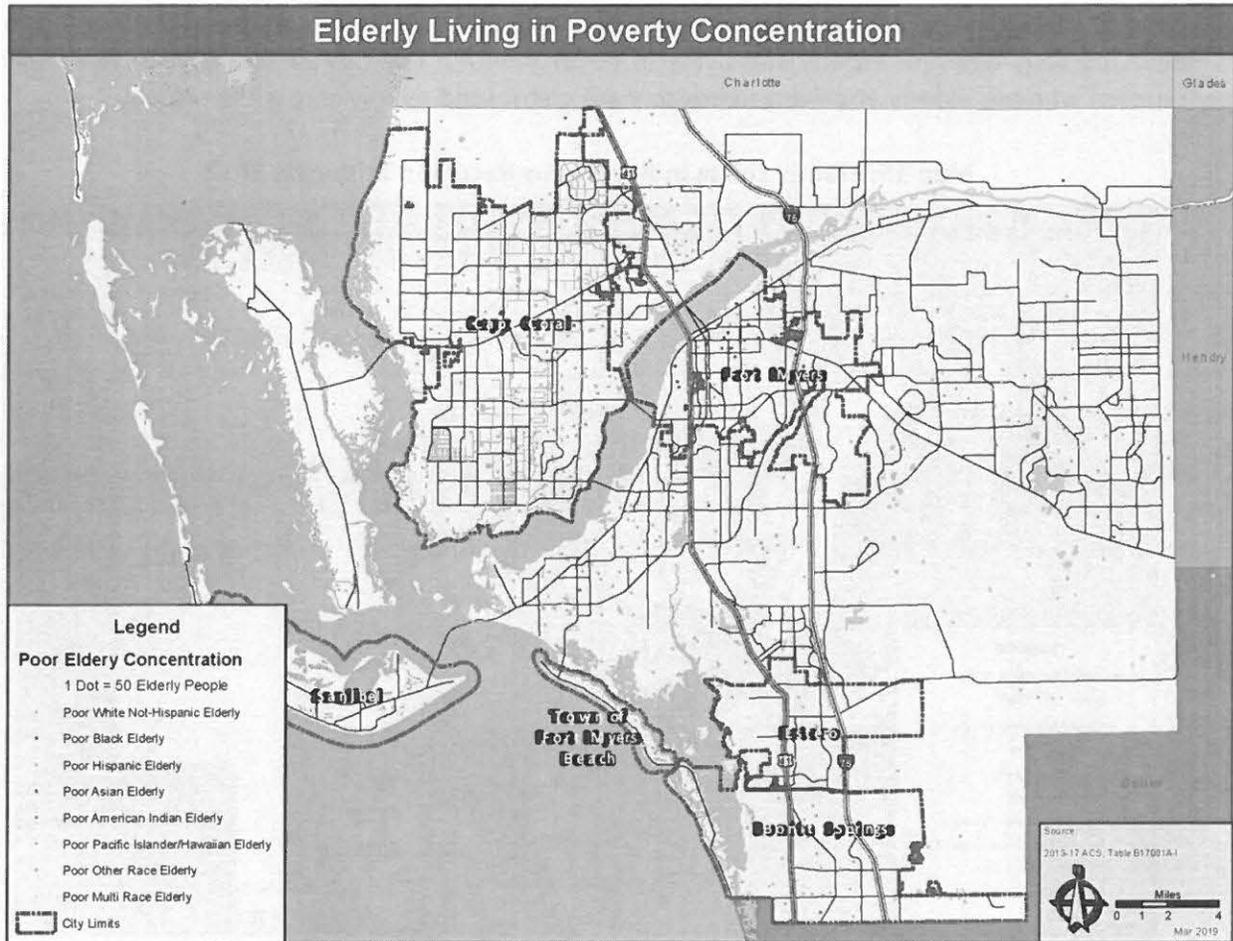


Two maps below, display the concentrated areas of poverty for elderly populations in Lee County by race and ethnicity. The number of White, Non-Hispanic persons who are elderly and living in poverty has increased region wide between 2012 and 2017. A slight increase in the number of Black persons who are elderly and living in poverty within the City of Fort Myers. Generally, persons who are elderly and living in poverty are distributed evenly across the region.

Map 15: Elderly Living in Poverty by Race and Ethnicity, 2012



Map 16: Elderly Living in Poverty by Race and Ethnicity, 2017



D. Employment and Transportation Profile

Employers and Types of Jobs

According to the 2013-2017 American Community Survey, in 2017, there were 309,434 persons in the County's civilian workforce, an increase of 24,187 since 2012. The bulk of employment in the County comprised of Education and Health Services, Retail Trade, Leisure and Hospitality, and Construction industries.

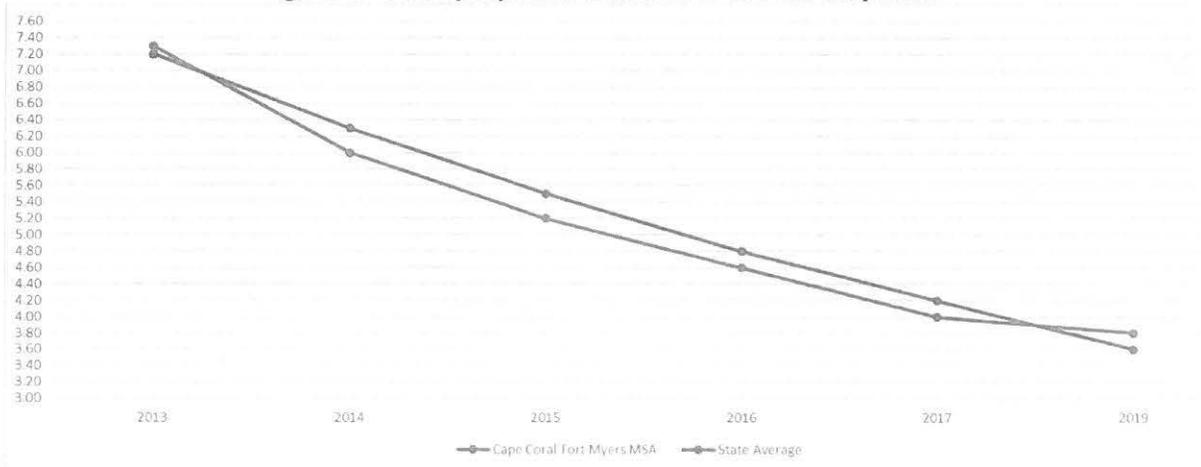
Major employers in Lee County cover virtually all sectors of employment to include health services, government, education, retail, tourism and construction. According to the Lee County Economic Development Office, some of the major employers located in Lee County include Lee Memorial Health System (11,868); Lee County School District (11,680); Lee County Administration (2,692); City of Cape Coral (1,800); Lee County Sheriff's Office (1,612); Gartner (1,600); Chico's FAS Inc. (1,500); Florida Gulf Coast University (1,401); Shell Point Retirement Community (1,068); and Florida Southwestern State College (983). Approximately 11.7 percent or 36,204 people of Lee County's civilian workforce are employed by these top ten employers, not including retailers with multiple locations, such as Walmart and Publix.

Most of the county's businesses are spread out across the county in random fashion along with schools and daycare centers.

Unemployment

Between 2008 and 2010, a significant increase in unemployment occurred as a result of the recession which caused a housing market bust. The area's economy has been slow in its recovery. In September 2010, the Bureau of Statistics reported that the Cape Coral – Fort Myers Metropolitan Statistical Area (MSA) unemployment rate was 13.1 percent compared to the state average of 11.0 percent. However, the unemployment rate has decreased more than 7 percent to 3.8 percent, according to the U.S. Department of Labor, Bureau of Labor Statistics, Local Area Unemployment Statistics for February 2019.

Figure 2: Unemployment Rate: 2013 to February 2019



Source: U.S. Department of Labor, Bureau of Labor Statistics (Local Area Unemployment Statistics)

Employment Rate by Gender and Race/Ethnicity

Between 2008 and 2012, White residents' unemployment was below the County's unemployment rate of 12.22 percent; in contrast, Black residents' unemployment rate was reported at 21.53 percent. Between 2013 and 2017 a similar trend exists, but is much less extreme, with unemployment for White residents being 6.7 percent, and 10 percent for Black residents. The unemployment rate for Black residents reduced by more than 11.5 percent between 2012 and 2017, a much higher reduction than all other racial and ethnic groups. In 2012, Hispanic residents also had a high unemployment rate of 16.21 percent. In 2018, the unemployment rate for Hispanic residents was 7.5 percent. Higher unemployment, whether temporary or permanent, significantly limits the resources available to meet housing costs.

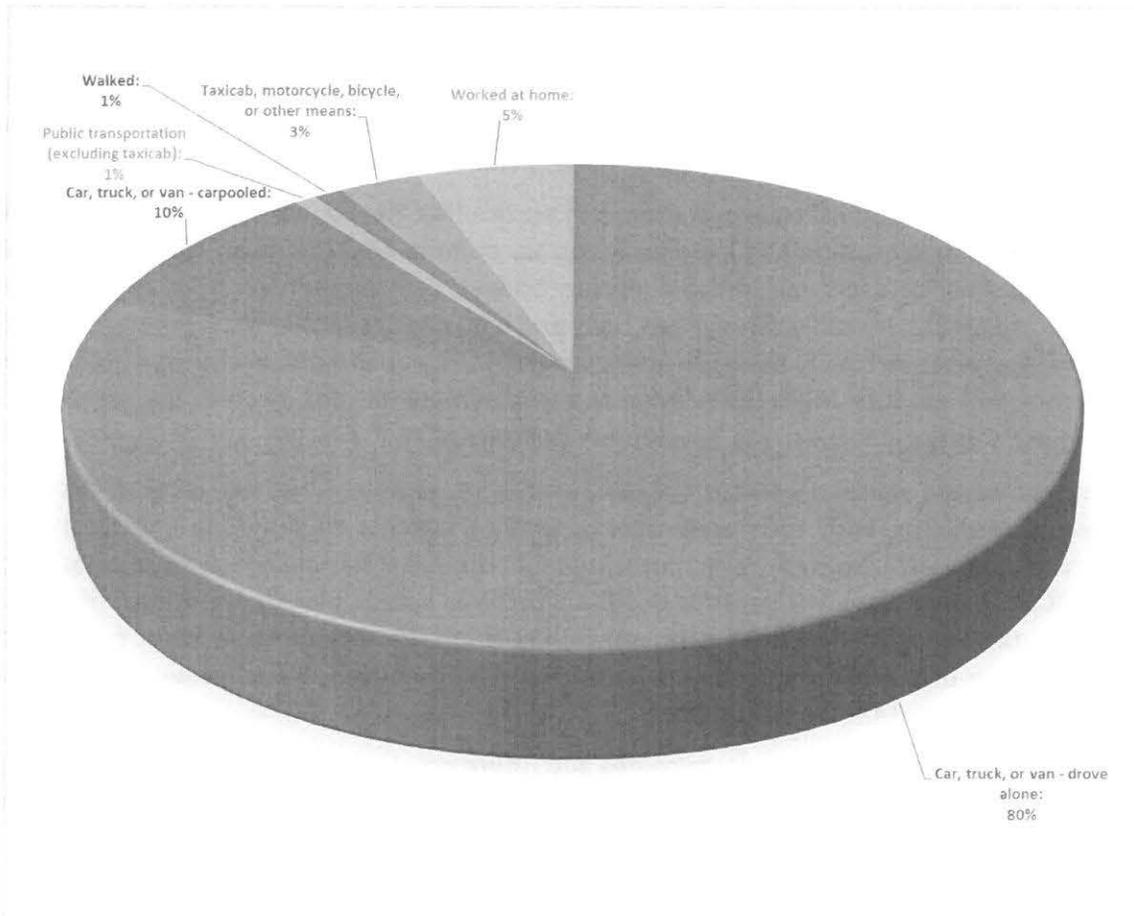
Civilian Labor Force (CLF)		Total	Percent	Total	Percent
		2008-2012	2008-2012	2017	2017
Total CLF		285,247		309,434	
	Employed	247,469	86.76%	287,464	92.90%
	Unemployed	37,788	13.25%	21,970	7.10%
Male CLF		150,717		141,600	
	Employed	128,587	85.32%	132,112	93.30%
	Unemployed	21,584	14.32%	9,487	6.70%
Female CLF		135,076		130,855	
	Employed	118,872	88.00%	121,564	92.90%
	Unemployed	16,204	12.00%	9,291	7.10%
White CLF		219,278		260,020	
	Employed	192,493	87.78%	242,599	93.30%
	Unemployed	26,785	12.22%	17,421	6.70%
Black CLF		22,219		27,433	
	Employed	17,436	78.47%	24,689	90.00%
	Unemployed	4,783	21.53%	2,743	10.00%
Asian CLF		4,468		5,490	
	Employed	4,131	92.46%	5,106	93.00%
	Unemployed	357	7.99%	384	7.00%
Hispanic CLF		54,655		67,973	
	Employed	45,804	83.81%	62,875	92.50%
	Unemployed	8,851	16.19%	5,098	7.50%

Source: American Community Survey 2013-2017 Estimates (S2301)

Transportation/Travel Time to Work

The private automobile is the primary method (79.9 percent) of transport for the daily commuting workforce. More than 55 percent of working residents travel between 15 and 34 minutes to work, according to the U. S. Census Bureau’s 2013-2017 American Community Survey. Of the 281,958 workers 16 years and over that commute to work, only 9.7 percent carpooled and .8 percent used public transportation.

Figure 3: Transportation Mode



Source: U.S. Census 2013-2017 American Community Survey (B08101)

Lee County Transit (LeeTran) is the public transit provider for Lee County, offering fixed-route services in Fort Myers, North Fort Myers, Cape Coral, Fort Myers Beach, Bonita Springs, Estero, Lehigh Acres, and into northern Collier County. In addition to motorbus services, LeeTran also offers demand response, called Passport, and employer vanpool services. Passport is a shared ride, advanced reservation, origin-to-destination service for persons with disabilities who are unable to use the regular fixed-route public transit service because of their disability.

All LeeTran vehicles are ADA compliant, and LeeTran offers discounted fare to disabled persons and seniors. LeeTran operates 26 bus routes during season (January to May) and 23 bus routes during off-season. LeeTran employs approximately 280 people and has a fleet of 50 full-size buses, nine trolley buses, three trams, and 45 paratransit vans. Fort Myers Beach and the city of Fort Myers River District have trolley services.

Moreover, LeeTran has numerous infrastructure assets, including bus stops, passenger amenities, park and ride facilities, and transfer stations. In total, LeeTran has approximately 1,700 designated fixed-route bus stops. There are four transfer stations located throughout Lee County: Rosa Parks Transportation Center, Edison Mall Station, Beach Park and Ride, and Cape Coral Transfer Center. Five transfer stations are located at the major shopping or employment centers in Lee County. The primary transfer station – Rosa Parks Transportation Center – is located in downtown Fort Myers, which provides access to the federal and state court systems, state offices, and the Lee County and city of Fort Myers government offices. Additionally, Greyhound is collocated with LeeTran at the Rosa Parks Transportation Center.

The basis of providing public transportation is to ensure that the county's residents and visitors have access to transportation and increased mobility options. LeeTran, in an effort to reach the maximum number of users within the approved budget, provides service from approximately 5:00 AM to 10:00 PM, Monday through Saturday and 6:00 AM until 9:00 PM on Sundays. LeeTran determines service availability based on financial resources, public input, performance of existing routes, transit-orientation index (population and employment density, income, age, and zero-car households), safety guidelines, and development patterns.

LeeTran routes are concentrated in the urban area to allow the highest level of access to community resources, with additional routes providing linkages to suburban and rural areas. Transit ridership has increased from approximately two and a half million unlinked passenger trips in 2004 to over three million trips in 2018. Currently approximately one-fourth of the City of Cape Coral's geographical area is served by LeeTran. The City of Cape Coral provides an alternate mode of transportation to low income/disabled households by providing a minibus paratransit service within the city limits.

The maps below show LeeTran system routes and future employment density by transportation zones with LeeTran route overlay. LeeTran strives to provide employment, housing, and transportation linkages to Lee County's workforce.

Map 18: Future Employment Density by Transportation Analysis Zones

LeeTran

Transit Development Plan



Source: LeeTran, Transit Development Plan, September 2016, Page 19.

E. Housing Profile

A discussion of fair housing choice must be preceded by an assessment of the housing market being analyzed. This section provides an overview of the characteristics of the local and regional housing markets. The Census Bureau defines a housing unit as a home, an apartment, a mobile home, a group of rooms, or a single room that is occupied (or, if vacant, is intended for occupancy) as separate living quarters. Separate living quarters are those in which the occupants live separately from other individuals in the building and which have direct access from outside the building or through a common hall.

Housing Growth

Housing stock data from 2000, 2010, and 2017 Census and American Community Survey reveals that the Lee County housing stock increased by 17.25 percent between 2010 and 2017. All jurisdictions experienced housing stock increases between 2010 and 2017. Among the various jurisdictions, the unincorporated areas of Lee County had the largest increase of 17.47 percent followed by the City of Sanibel (11.43 percent) and City of Bonita Springs (10.5 percent).

Jurisdiction	Number of Housing Units			Percent of Change 2010 to 2017
	2000	2010	2017	
Urban County				
Bonita Springs	23,329	31,716	35,435	10.50%
Fort Myers Beach	8,429	9,420	10,217	7.80%
Sanibel	7,075	7,821	8,830	11.43%
Estero	n/a	n/a	23,746	n/a
Unincorporated	139,083	154,056	186,656	17.47%
Total Urban County	177,916	203,013	264,884	23.36%
Entitlement Jurisdictions				
Cape Coral	45,653	78,948	80,938	2.46%
Fort Myers	21,836	35,138	37,402	6.05%
Total Lee County	245,405	317,099	383,224	17.25%

Source: U.S. Census 2000 and 2010 (DP 1); American Community Survey 2013-2017 Estimates (B25001)

Patterns of Housing Structure Type

Lee County’s housing stock includes four categories: single-family dwelling units, multi-family dwelling units, mobile homes and other types of units. Single-family units are attached or detached dwelling units usually on individual lots of land. As shown in Table 19, in 2017, single-family housing units comprised 62.23 percent. The City of Cape Coral had the highest proportion of single-family housing units in the County followed by unincorporated County areas and the Village of Estero.

Multi-family units consist of structures with two or more units. Multi-family dwelling units comprised 27.86 percent of the County’s housing stock in 2017. The Town of Fort Myers Beach and the City of Fort Myers had higher proportions of multi-family units, while the City of Cape Coral and unincorporated County areas had higher proportion of single-family units.

Mobile-homes or manufactured homes are typically located at mobile home parks in Lee County. Mobile-home units comprised 9.77 percent of the County’s housing stock in 2017. Most of the County’s 37,452 mobile homes are located in the unincorporated areas of the County followed by the City of Bonita Springs.

Table 19: Trends in Housing Units in Structures by Municipality, 2017

Jurisdiction	Occupied Housing Units	Single Family		Multi Family		Multi-Family (MF) Units						Mobile Homes		Other Type Units	
		Units	Percent	Units	Percent	2	3-4	5-9	10-19	20-49	50+	Units	Percent	Units	Percent
Urban County															
Bonita Springs	35,435	18,832	53.15%	11,208	31.63%	739	1,949	2,088	2,528	1,827	2,077	5,359	15.12%	36	0.10%
Fort Myers Beach	10,217	3,289	32.19%	6,753	66.10%	242	243	206	509	2,908	2,645	170	1.66%	5	0.05%
Sanibel	8,830	4,678	52.98%	3,917	44.36%	291	202	714	760	1,269	681	235	2.66%	-	0.00%
Estero	23,746	14,900	62.75%	6,166	25.97%	94	1,489	1,136	1,609	1,049	789	2,646	11.14%	34	0.14%
Unincorporated	186,656	113,917	61.03%	44,448	23.81%	4,711	8,201	7,818	8,905	9,738	5,075	27,875	14.93%	416	0.22%
Total Urban County	264,884	155,616	58.75%	72,492	27.37%	6,077	12,084	11,962	14,311	16,791	11,267	36,285	13.70%	491	0.19%
Entitlement Jurisdictions															
Cape Coral	80,938	66,012	81.56%	14,328	17.70%	3,183	1,917	3,311	3,337	1,642	938	598	0.74%	-	0.00%
Fort Myers	37,402	16,867	45.10%	19,929	53.28%	1,163	2,411	2,808	4,230	5,011	4,306	569	1.52%	37	0.10%
Total Lee County	383,224	238,495	62.23%	106,749	27.86%	10,423	16,412	18,081	21,878	23,444	16,511	37,452	9.77%	528	0.14%

Source: American Community Survey 2013-2017 Estimates (B25024)

Housing Stock Condition

Housing stock age indicates general conditions within a community. Housing stocks are subject to gradual deterioration over time. Deteriorating housing stocks can depress neighboring property values, discourage reinvestment, and eventually impact the quality of life in a neighborhood.

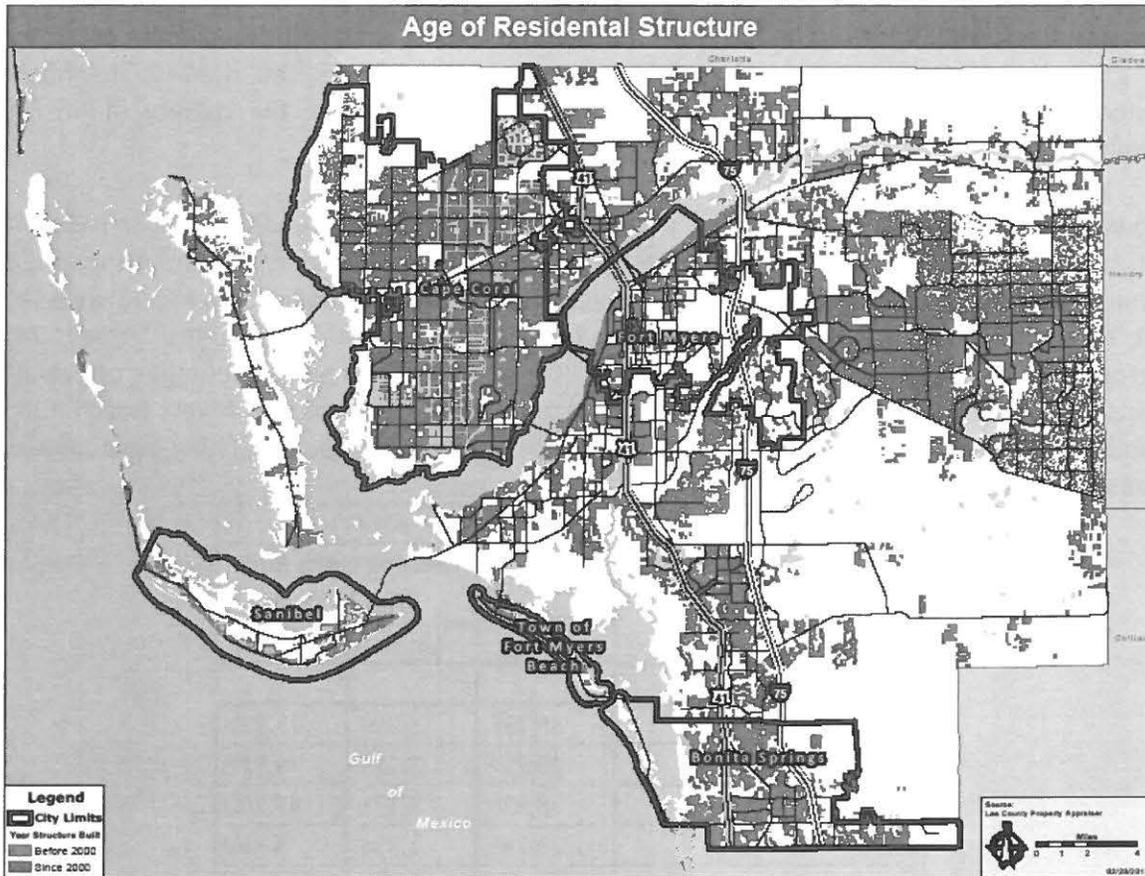
Housing stock age is frequently used as an indicator of housing condition. Most residential structures over 30 years of age will require minor repairs and modernization improvements, while units over 50 years in age are more likely to require major rehabilitation. As shown in Table 20, according to the U. S. Census Bureau’s 2013-2017 American Community Survey, 24.64 percent of Lee County’s housing stock is over 30 years old. The high percentages of pre-1980 housing units are located in the older neighborhoods of the Town of Fort Myers Beach, City of Sanibel, and the City of Fort Myers. Cities of Bonita Springs and Cape Coral have relative newer housing stocks.

Table 20: Housing Stock Profile, 2017			
Jurisdiction	2017 Total Units	Housing Units Built Prior to 1980	
		Units	Percent
Urban County			
Bonita Springs	35,435	4,950	13.97%
Fort Myers Beach	10,217	8,125	79.52%
Sanibel	8,830	4,171	47.24%
Estero	23,746	1,398	5.89%
Unincorporated	186,656	48,105	25.77%
Total Urban County	264,884	66,749	25.20%
Entitlement Jurisdictions			
Cape Coral	80,938	14,802	18.29%
Fort Myers	37,402	12,872	34.42%
Total Lee County	383,224	94,423	24.64%

Source: American Community Survey 2013-2017 Estimates
(B25034)

The map below displays residential structures built before and after 2000. A large portion of the structures throughout the County will be 20 years old in 2020, indicating the potential for a significant number of minor repairs and modernization improvements needed within the next few years.

Map 19: Age of Residential Structures



Housing units are considered substandard if they do not have telephone service, lack complete kitchens, and/or plumbing. According to the 2013-2017 American Community Survey, 1.62 percent of the housing stock in Lee County did not have telephone service; 0.31 percent lacked complete plumbing facilities; and 0.53 percent housing units lacked complete kitchen facilities.

Table 21: Substandard Housing Stock, 2017

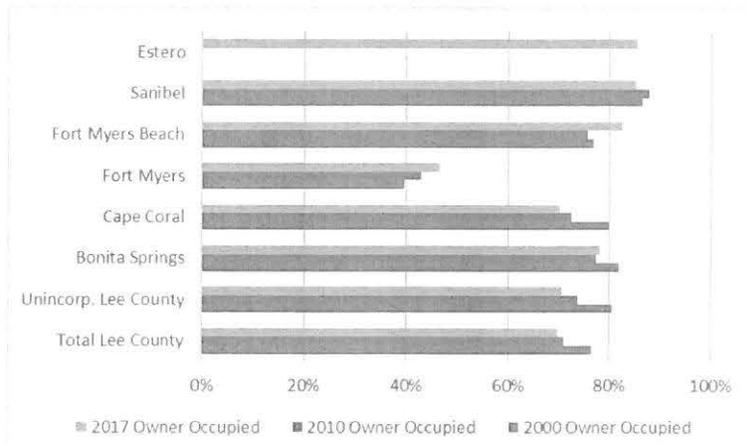
Jurisdiction	Total Occupied	No Telephone Service		Lacking Plumbing		Lacking Kitchen	
		Units	Percent	Units	Percent	Units	Percent
Urban County							
Bonita Springs	21,024	397	1.89%	17	0.08%	21	0.10%
Fort Myers Beach	3,664	114	3.11%	-	0.00%	12	0.33%
Sanibel	3,575	118	3.30%	-	0.00%	0	0.00%
Estero	14,567	166	1.14%	40	0.27%	9	0.06%
Unincorporated	131,790	2,136	1.62%	456	0.35%	845	0.64%
Total Urban County	174,620	2,931	1.68%	513	0.29%	887	0.51%
Entitlement Jurisdictions							
Cape Coral	62,392	839	1.34%	209	0.33%	302	0.48%
Fort Myers	27,313	517	1.89%	86	0.31%	203	0.74%
Total Lee County	264,325	4,287	1.62%	808	0.31%	1,392	0.53%

Source: American Community Survey 2013-2017 Estimates (B25034)

Housing Tenure

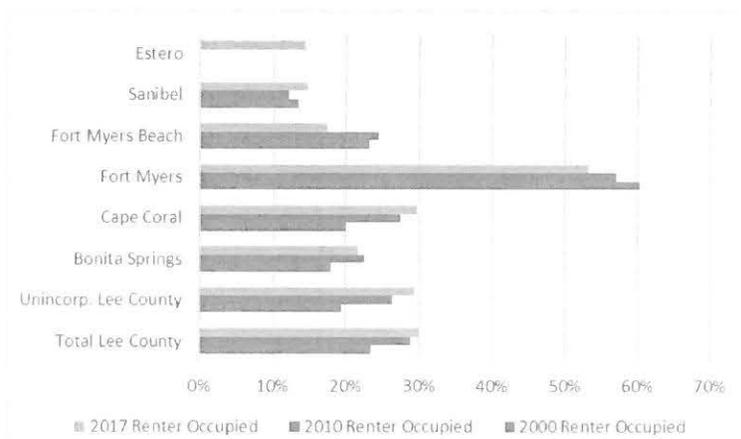
Housing tenure (or occupancy) refers to the occupancy of a housing unit – whether the unit is owner-occupied or renter-occupied. As seen in Figure 6a, Lee County has a greater proportion of owner-occupied housing than renter-occupied housing. The ownership level of 70 percent in 2017 for the County is a slight decrease from the 2010 rate of 71 percent, but it was still higher than the national average of 64.8 percent and the State level of 67.1 percent. Unincorporated Lee County, Cape Coral, and Sanibel experienced a slight decrease in the homeownership rate while the cities of Bonita Springs and Fort Myers, and the Town of Fort Myers each experienced increases in homeownership. Most areas in the County had more owner-occupied housing units than renter-occupied units. An exception is the City of Fort Myers, where the majority of housing units are renter-occupied (53 percent). Renter tenure increased by 6 percent between 2000 to 2010 due to high rates of foreclosure experienced by owner-households. In 2017, rental rates decreased in the City of Bonita Springs, City of Fort Myers and Town of Fort Myers Beach, potentially due to rising rent costs.

Figure 4a: Owner Occupied Housing Tenure 2000-2017



Source: U.S. Census 2000 and 2010 (DP 1), American Community Survey 2013-2017 (Table B25003)

Figure 5b: Renter Occupied Housing Tenure 2000-2017

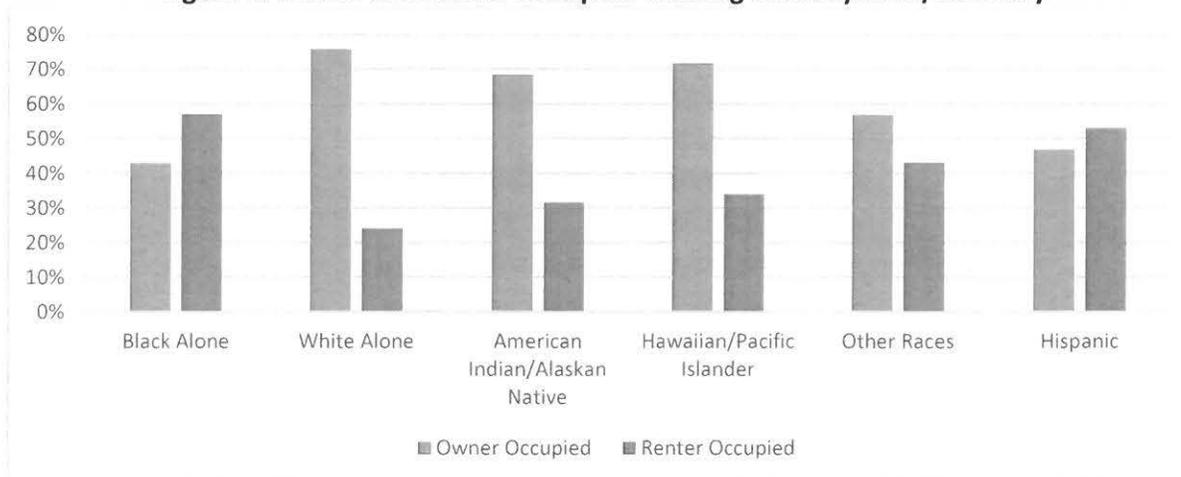


Source: U.S. Census 2000 and 2010 (DP 1), American Community Survey 2013-2017 (Table B25003)

Home Ownership Tenure by Race and Ethnicity

Minority populations in Lee County have not achieved housing homeownership as readily as the White non-Hispanic population. According to the U. S. Census Bureau’s 2013-2017 American Community Survey, in 2017, the majority of owner-occupied households are Non-Hispanic White households. Of those who owned the housing units they occupied, 85 percent were White non-Hispanic; 8 percent Hispanic All races; 4 percent Black; 1 percent Asian; and 2 percent were Other (including Native Hawaiian and Pacific Islander, American Indian and Alaska Native, and Two or more races). Comparing these figures to race data from the 2017 American Community Survey (Table 6) demonstrates that minorities in the County are underrepresented in terms of home ownership. For comparison purposes, according to 2017 American Community Survey data, Non-Hispanic Whites comprised 84.73 percent of the County’s population, Hispanics all races comprised 20.22 percent, Blacks comprised 8.7 percent and 1.5 percent of the population was Asians. The greatest disparity is present for Hispanic residents, who are underrepresented among homeowners in Lee County by more than 12 percent.

Figure 6: Owner and Renter Occupied Housing Units by Race/Ethnicity

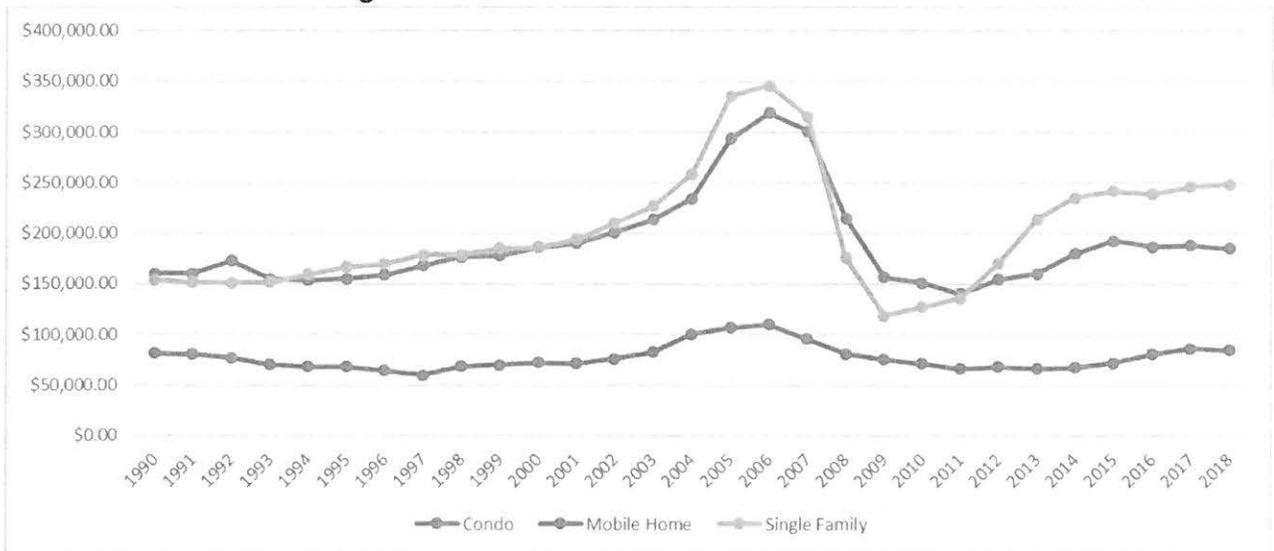


Source: U.S. Census 2013-2017 American Community Survey (B25003B, B25003C, B25003D, B25003E, B25003G, B25003H & B25003I)

Local Housing Market Demand/Condition

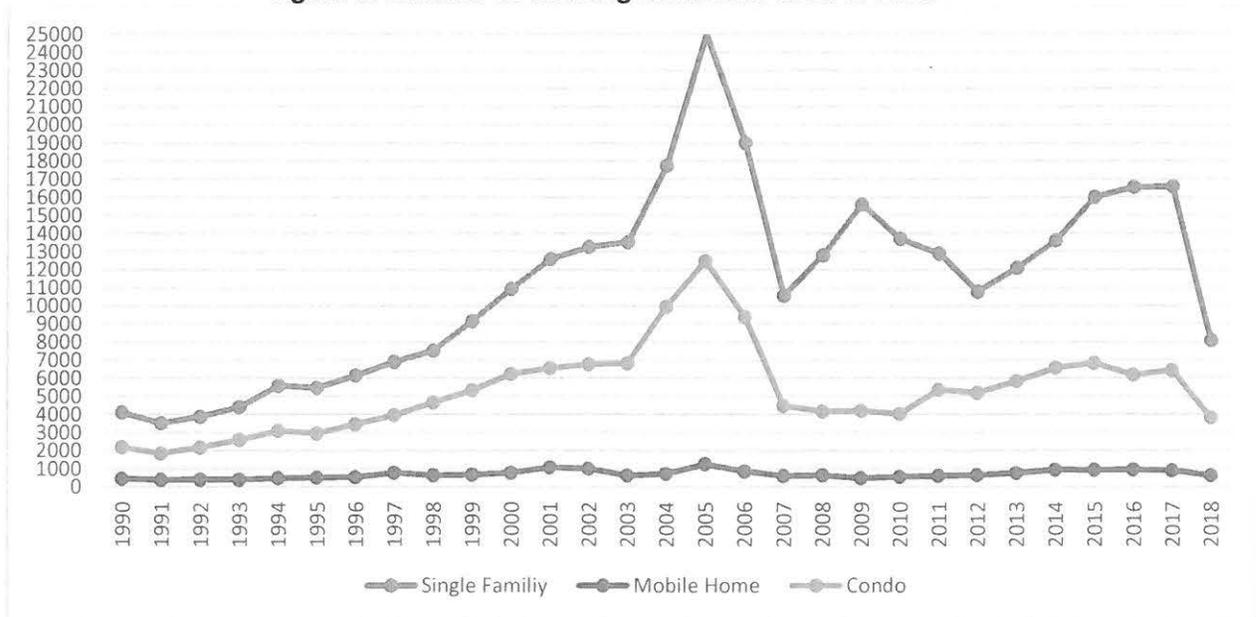
The Lee County Region experienced significant increase in the cost of housing between 2004 and 2007. Shown in Figure 9, in 2000, the median sales price of single-family units was \$184,152. By 2005, the price almost doubled to \$337,182. The height of the sales price increased between 2004 and 2007. The median sales price in 2004 was \$265,116 and by 2007, the sales price skyrocketed to \$357,126. During the boom, though the sales price drastically increased, the number of homes being sold also increased. By 2005, the number of homes sold was approximately twice the number in 2000. Single-family home sales were rising steadily between 2012 and 2017, but dropped off significantly in 2018. As shown, in 2008, prices started to drastically decline. Since 2012, home values have steadily risen. According to Florida Realtors “Florida Residential Market Sales Activity Report, January 2019” median sales price in the Cape Coral - Fort Myers MSA for a single family home was \$264,498, an increase of more than \$69,000 from the 2014 median of \$195,000, and nearly the same amount as the 2004 median.

Figure 7: Median Sales Price 1990 to 2018



Source: County Property Appraiser’s Tax roll compiled by Shimberg Center for Housing Studies, University of Florida

Figure 8: Number of Housing Units Sold 1990 to 2018



Source: County Property Appraiser’s Tax roll compiled by Shimberg Center for Housing Studies, University of Florida

Vacancy Rate/Foreclosure

The vacancy rate measures the overall housing availability in a community and is often a good indicator of how for sale and rental housing units are meeting the current demand for housing.

The region’s overall vacancy rate drastically changed from 2000 with a rate of 23.1 percent to 34.7 percent in 2012. The increase in the vacancy rates at the time was attributed to the region’s high foreclosure rate. The 2013-2017 American Community Survey (Table CP04) estimates a total of 383,244 housing units, 31 percent, or 118,899, of which are vacant. The homeowner vacancy rate is 2.9, and the rental vacancy rate is 8.8. While slightly lower than 2012, the 2017 percent of vacant units remains significantly higher than the statewide vacancy rate of 18.9%. This may be attributed to the large number of vacant units that are reserved as temporary or vacation units; 75.5 percent, or 89,732, are listed as being for seasonal, recreational, or occasional use (2013-2017 ACS Table B25004). In 2017, only 7,837 vacant units were available for rent, and 5,508 vacant units were available for sale.

According to Lee Clerk data, foreclosure filings reached their highest in March 2009, with more than 2200 filings during the month. Since then, rates have significantly decreased to just 77 filings in September 2018. The 2008 downturn in the economy and the high foreclosure rates in the County lead to a significant reduction in the median home sales price. However, with foreclosure rates significantly lower, median sales prices have once again risen. As stated, the median price has increased from \$195,000 in 2007, to \$264,498 in 2019, nearly returning to 2004 levels. A combination of low vacancy rates, rising home prices and rising home mortgage interest rates has lowered opportunities for low to moderate-income residents to purchase homes.

Housing Cost

Increasing housing costs are not a direct form of housing discrimination, however, a lack of affordable housing does constrain housing choice. Residents may be limited to a smaller selection of neighborhoods because of a lack of affordable housing in those areas.

Between 2000 and 2010, the inflation adjusted median housing value across Lee County increased 47.3 percent, while real median income fell more than 2 percent. Median gross rent increased a comparable 17.6 percent during the same years. Between 2010 and 2017 the median housing value, median gross rent, and median household income decreased. The modest decrease in median housing value does not necessarily mean that housing is more affordable, because there was also a decrease in household income. Decreases in both income and home values leaves housing costs relatively high for the residents in Lee County.

Table 22: Trends in Housing Value, Rent and Income

	Median Housing Value (in 2017 \$)	Median Gross Rent (in 2017 \$)	Median Household Income (in 2017 \$)
2000	\$160,708	\$919	\$57,392
2010	\$236,739	\$1,081	\$56,221
2017	\$190,200	\$1,035	\$52,052

Source: U.S. Census Bureau, Census 2000 (DP-3, DP-4), 2006-2010 American Community Survey (B25064), 2013-2017 American Community Survey (B25064)

Rental Housing

The number of units renting for less than \$500 per month in Lee County declined by more than 65 percent between 2000 and 2017. Additionally, the units renting for between \$500 to \$750 has decreased from 19,106 to 9,913, or 48 percent. At the same time, the units renting for more than \$1,000 per month increased from 7,374 units to 40,808 units, or 453.4 percent.

The data does not provide a distinction between units that were actually lost from the inventory through demolition and those for which rents were increased. This figure should be analyzed with an understanding that \$500 was worth more in 2000 than in 2017, due to inflation. This figure, due to the categorical nature of the variable, cannot be adjusted for inflation. According to the U.S. Census 2013-2017 American Community Survey (Table CP04), approximately 53.7 percent of the County’s renter-households were paying greater than \$1,000 per month for rent, and approximately 43 percent of renter-households pay 35 percent or more of their household income toward rent.

Table 23: Volume of Rental Units by Cost 2000-2017

Units Renting for:	2000	2010	2017
Less Than \$500	9,645	3,454	3,371
\$500 to \$750	19,106	12,592	9,913
\$750 to \$1,000	8,743	21,476	22,059
\$1,000 or More	7,374	26,465	40,808

Source: U.S. Census Bureau, Census 2000 (DP-4), 2013-2017 American Community Survey (B25063)

The following information is set forth to demonstrate the known market conditions regarding affordability within the County. The 2018 median family income for the Cape Coral – Fort Myers MSA is \$63,700 (for a household with 4 persons). The maximum housing costs for households within each income range can be estimated based on the County’s median income, and HUD’s standard that no more than 30% of a households income should be spent on housing costs. Families earning less than 30 percent of median income could only afford to pay \$627.50 toward housing costs. By contrast, families earning the median family income in the County could afford pay \$1,592.50 toward housing costs.

Table 24: Housing Affordability Range

	Income	Maximum Mortgage Payment (inc PITI)	Maximum Rent (inc Utilities)
Extremely Low Income <30% AMI	\$25,100	\$627.50	\$627.50
Low Income 50% AMI	\$31,850	\$796.25	\$796.25
Moderate Income 80% AMI	\$50,950	\$1,273.75	\$1,273.75
Area Median Income (AMI)	\$63,700	\$1,592.50	\$1,592.50

Source: HUD 2018 Income Limits

Annually, HUD provides information on the Fair Housing Market Rent (FMR) and affordability of rental housing in counties and cities in the U.S. In 2018 for the Cape Coral-Fort Myers MSA, the FMR for a two-bedroom unit is \$956. In order to afford this level of rent and utilities without paying more than 30 percent of income on housing, a household must earn \$3,186.67 monthly or \$38,240 annually. Assuming a 40-hour workweek, 52 weeks per year, this level of income translates into an hourly housing wage of \$18.38.

In Lee County, a minimum-wage worker earned an hourly wage of \$8.25 in 2018. In order to afford the FMR for a two-bedroom unit, a minimum wage work must work 89 hours per week, 52 weeks per year. The National Low Income Housing Coalition’s “Out of Reach 2018”, report estimates that in Lee County, the mean hourly wage for the rent-household is \$8.83 and the affordable rent for mean renter is \$459 per month, which is well below the FMR for the region.

Home Ownership Affordability

One method used to determine the inherent affordability of a housing market is to calculate the percentage of homes that could be purchased by households at the median income level. It is possible also to determine the affordability of the housing market for each racial or ethnic group in the County. To determine affordability, the following assumptions were made:

- The mortgage was a 30-year fixed rate loan at a 5.0 percent interest rate.
- The buyer made a \$10,000 down payment on the sales price.
- Front end ratio principal, interest, taxes and insurance (PITI) equaled no more than 29 percent of gross monthly income (FHA front end ratio).
- Additional consumer debt (credit cards, car payment, etc.) averaged \$700 per month which added to the projected PITI, will not exceed 41 percent of the buyer's gross income (FHA back end ratio).
- Property tax was assumed at 1.2 percent, principal mortgage insurance (PMI) was included, and insurance was assumed at \$2,400 per year.

Table 25 below details the estimated maximum affordable sales price and monthly PITI payment for Whites, Blacks, Asians and Hispanics in Lee County.

In the Lee County real estate market, the 2017 median sales price for a single-family home was \$246,087. The Countywide median household income in 2017 was \$52,052, which translates to a maximum affordable home purchase price of \$145,522. This indicates that a household at the median income could afford less than half of the housing market.

However, an analysis applying the different median income levels by race and ethnicity indicates that in general, purchase choices are far more limited for Blacks and Hispanics, as the maximum affordable home purchase prices for Whites and Asians were substantially higher than the affordable prices for Blacks and Hispanics.

Table 25: Maximum Affordable Purchase Price by Race/Ethnicity, 2017

	Median Household Income	Mortgage Principal & Interest	Real Estate Tax	Property Insurance and PMI	Total Monthly Debt Service*	Maximum Loan Amount	Maximum Affordable Purchase Price
Lee County	\$52,052	\$728	\$146	\$286	\$1,859	\$135,359	\$145,522
White	\$53,468	\$766	\$153	\$290	\$1,910	\$142,769	\$152,769
Black	\$37,289	\$330	\$71	\$230	\$1,331	\$61,411	\$71,411
Asian	\$61,165	\$952	\$187	\$312	\$2,151	\$177,258	\$187,258
Hispanic	\$41,386	\$445	\$93	\$241	\$1,478	\$82,812	\$92,812

* Includes PITI and \$700 assumed average monthly consumer debt service

Source: U.S. Census 2017 American Community Survey 1-Year Estimates (B19013A, B19013B, B19013D, B1903I), Calculations completed by Lee County Human and Veteran Services using Zillow.com

Housing Cost Burden

HUD defines housing affordability in terms of the proportion of household income that is used to pay housing costs. Housing is “affordable” if no more than 30 percent of a household’s monthly income is needed for rent, mortgage payments and utilities. When the proportion of household income needed to pay housing costs exceeds 30 percent, a household is considered “cost burdened.” Severe cost burden is defined as when gross housing costs, including utilities, exceed 50 percent of the households’ gross income.

In the Lee County Region, nearly 50 percent of the renter-households and over 30 percent of owner-households are experiencing housing cost burden. All jurisdictions have over 42 percent of renter-households with housing cost burden (Table 26). Rates of renter cost burden are highest in the cities of Cape Coral and Fort Myers, and Unincorporated areas of the County.

Table 26: Housing Cost Burden is 30% or More		
Jurisdiction	Owners	Renters
Urban County		
Bonita Springs	25.58%	42.49%
Fort Myers Beach	32.82%	43.37%
Sanibel	31.48%	45.94%
Estero	25.29%	43.16%
Unincorporated	25.01%	48.15%
Total Urban Lee County	25.45%	47.28%
Entitlement Jurisdiction		
Cape Coral	29.64%	48.04%
Fort Myers	25.82%	51.52%
Total Lee County	26.47%	48.23%

Source: American Community Survey 2013-2017 Estimates (S2503)

MONTHLY HOUSING COSTS AS A PERCENTAGE OF HOUSEHOLD
INCOME IN THE PAST 12 MONTHS

Housing cost burden typically is linked to income levels. The lower the income, the larger percentage of a household’s income is allotted to housing costs. Cost burden by low-income households tends to occur when housing costs increase faster than income. The tables on the following pages (Table 27) are based on the data from the Shimberg Center for Housing Studies, University of Florida, that illustrates the percentage of cost burden households by income and the percentage of income paid for housing by Lee County Jurisdictions. As the table indicates, an increase in income level affects housing cost burden for households. As shown, lower income groups in all jurisdictions were severely cost burdened.

Table 27: Households by income and cost burden				
Jurisdiction	Household Income	No Cost Burden 30% or less	Cost Burden 30.1-50%	Severely Cost Burden More than 50%
Lee County	30% AMI or less	7.7%	7.9%	84.3%
	30.1-50% AMI	21.2%	29.1%	49.6%
	50.1-80% AMI	39.5%	39.4%	21.1%
	80.1-120% AM	68.1%	22.6%	9.3%
	more than 120% AMI	85.4%	11.5%	3.1%
Bonita Springs	30% AMI or less	5.9%	8.9%	85.2%
	30.1-50% AMI	20.7%	28.9%	50.5%
	50.1-80% AMI	35.0%	37.7%	27.3%
	80.1-120% AM	64.1%	20.7%	15.2%
	more than 120% AMI	83.7%	11.4%	4.9%
Cape Coral	30% AMI or less	2.6%	5.8%	91.5%
	30.1-50% AMI	14.2%	22.3%	63.5%
	50.1-80% AMI	31.9%	42.6%	25.5%
	80.1-120% AM	60.5%	28.6%	10.9%
	more than 120% AMI	83.0%	14.4%	2.6%
Sanibel	30.1-50% AMI	4.2%	23.2%	72.6%
	50.1-80% AMI	8.2%	31.8%	59.9%
	80.1-120% AM	45.1%	23.3%	31.6%
	more than 120% AMI	73.0%	13.8%	13.2%
Fort Myers	30% AMI or less	6.6%	15.1%	78.3%
	30.1-50% AMI	17.2%	36.7%	46.1%
	50.1-80% AMI	37.5%	46.3%	16.2%
	80.1-120% AM	70.6%	20.4%	9.0%
	more than 120% AMI	87.4%	9.7%	2.9%
Fort Myers Beach	30.1-50% AMI	7.9%	25.5%	66.6%
	50.1-80% AMI	33.7%	49.3%	17.0%
	80.1-120% AM	65.4%	22.5%	12.1%
	more than 120% AMI	84.4%	10.9%	4.8%
Unincorporated Lee County	30% AMI or less	10.7%	6.2%	83.1%
	30.1-50% AMI	26.1%	29.9%	43.9%
	50.1-80% AMI	44.7%	36.5%	18.9%
	80.1-120% AM	71.7%	20.7%	7.6%
	more than 120% AMI	86.9%	10.4%	2.7%

Source: Estimates and Projections by Shimberg Center for Housing Studies based on 2010 Census Data

Housing Stock Available for People with Disabilities and Persons with HIV/AIDS

The populations identified that have special needs are persons who are not homeless but require supportive housing. These include:

- Elderly
- Frail elderly
- Persons with disabilities (mental, physical, developmental)
- Persons with alcohol and/or drug addictions
- Persons with HIV/AIDS and their families
- Persons living in public and assisted housing

The housing market in the County has not developed sufficient housing stock specifically for persons with mental and developmental disabilities or for persons with HIV/AIDS who are able to live independently. Unless a person needs supportive housing, the housing stock available is the same as for others of the same socioeconomic status.

People with disabilities are in the midst of an increasingly acute affordable housing crisis. The National Low Income Housing Coalition's "Out of Reach 2018" reported that a person with a disability, whose sole source of income is Federal Social Security Income (SSI), can only afford a \$250 monthly rent payment. In 2017, the SSI program provided an individual with a monthly income of \$735 or \$8,820 a year. This amount is equal to only 16.9 percent of the area median income and 7.3 percent below the 2017 federal poverty level of \$12,060. This is approximately equal to an hourly wage of \$4.42 per hour – nearly four dollars below minimum wage, which is \$8.25 an hour.

Both for-profit and not-for-profit housing developments receive assistance in the form of low-interest and deferred payment loans, permanent financing, and regulatory incentives from the cities, county, and other public and private sources. As a condition of receiving such assistance, project developers and owners are required to set-aside a pre-determined number of units to households at specified income levels and, in some cases, to households from specific special needs subpopulations. Regulatory agreements restrict sales prices, resale prices, and rents for these units to levels that are affordable to the targeted households. The time period covered by these agreements varies, but generally ranges from 5 to 30 years.

According to the Shimberg Center for Housing Studies data, currently there are 6,272 assisted housing units located in Lee County. Of these available assisted housing units, 158 housing units are available for persons with disability, 1,828 housing units are for seniors, 78 housing units are for farmworkers and the balance of 3,972 units are for families. The majority of assisted housing units are located within in the City of Fort Myers city limits.

Homeless

The Lee County Continuum of Care, a collaborative of local municipalities, social service providers and other stakeholders, is tasked with addressing the needs of persons experiencing homelessness. The function of the Lee County Continuum of Care (CoC) and Lee County Homeless Coalition is established in Florida Statute 420.623 and 24 CFR 578. The CoC is responsible to plan, coordinate, and monitor the delivery of services to the homeless.

The Lee County Homeless Coalition provides information on the needs, characteristics, number and location of homeless persons in Lee County. In 2019, based on a “Point in Time Count (PIT)” conducted on January 27, 2019, the CoC reported 630 residents experiencing homelessness. Of this count, 110 persons were chronically homeless representing 14.5 percent of the persons who are homeless. Table 28 shows the breakdown of the homeless population. It is known that some persons were not counted and service professionals feel that the true figure may be far greater than presented in the PIT. Challenges for the CoC have increased in previous years due to reductions in both federal and state funding. Lee County’s homeless population is visible in the City of Fort Myers but relatively invisible elsewhere, as they are hidden from the public in small camps dispersed throughout the county.

Table 28: Homeless PIT January 28, 2019

Date of PIT Count: 1/27/2019					
Population: Sheltered and Unsheltered Count					
Total Households and Persons					
	Sheltered			Unsheltered	Total
	Emergency	Transitional	Safe Haven		
Total Number of Households	203	13	0	126	342
Total Number of Persons	453	15	0	162	630
Number of Children (under age 18)	194	2	0	14	210
Number of Persons (18 to 24)	8	0	0	7	15
Number of Persons (over age 24)	251	13	0	141	405
Gender					
	Sheltered			Unsheltered	Total
	Emergency	Transitional	Safe Haven		
Female	271	14	0	47	332
Male	182	1	0	115	298
Transgender	0	0	0	0	0
Gender Non-Conforming	0	0	0	0	0
Ethnicity					
	Sheltered			Unsheltered	Total
	Emergency	Transitional	Safe Haven		
Non-Hispanic/Non-Latino	355	12	0	158	525
Hispanic/Latino	98	3	0	4	105
Race					
	Sheltered			Unsheltered	Total
	Emergency	Transitional	Safe Haven		
White	283	10	0	107	400
Black or African-American	165	4	0	50	219
Asian	1	0	0	1	2
American Indian or Alaska Native	1	0	0	2	3
Native Hawaiian or Other Pacific Islander	1	0	0	1	2
Multiple Races	2	1	0	1	4
Chronically Homeless					
	Sheltered			Unsheltered	Total
	Emergency	Transitional	Safe Haven		
Total number of persons	31		0	79	110

Source: Lee County Homeless Management Information System (HMIS)

In addition to identifying persons with and without dependent children, chronically homeless, race and ethnicity were identified during the PIT and during the annual CoC competition. As seen in Table 29, Black or African American populations are overrepresented in the homeless population. Conversely, persons who are Hispanic or Latino are underrepresented.

According to Lee County Human and Veteran Services, there are currently, 994 year-round beds available for the homeless households (231 emergency shelter beds; 55 transitional housing beds; 242 rapid re-housing beds and 466 permanent supportive housing beds).

Table 29: Racial Disparities in the CoC

Race	2017 ACS Estimate	FY 16/17 Annual Homeless Population Race/Ethnicity
White alone	84.70%	63.32%
Black or African American	8.70%	32.46%
American Indian and Alaska Native	0.20%	1.38%
Asian	1.60%	0.08%
Native Hawaiian and Other Pacific Islander	0.10%	0.38%
Some other race	3.00%	
Two or more races	1.80%	2.38%
Hispanic or Latino	20.20%	13.70%

Source: Lee County Homeless Management Information System (HMIS)

F. Key Findings: Jurisdictional Background Data

- The population of Lee County increased by 79,714 people from 2010 to 2017 an increase of 12.9 percent over the 2010 level. The City of Fort Myers (26.98 percent) is the fastest growing city in the county followed by the City of Bonita Springs (14.32 percent) and the City of Cape Coral (13.45 percent). The Town of Fort Myers Beach and Unincorporated areas show the slowest growth rate. The Town of Fort Myers Beach is the only area that is projected to experience a net loss of residents by 2020.
- The Bureau of Economic and Business Research (BEBR), University of Florida estimates that by the year 2030, the population of Lee County is expected to reach 891,200. That is an increase of approximately 44 percent from the 2010 level. The entire Lee County Region will likely experience a high growth rate (greater than 25 percent) with exceptions of the Town of Fort Myers Beach (-8 percent) and the City of Sanibel (4 percent).
- The County’s Hispanic population has expanded substantially since 2000, from 42,042 persons to 141,544 persons from 2000 and 2017, an increase of 236.7 percent. Hispanic or Latino (any race) population comprised 25.3 percent of the County’s total population. The Cities of Bonita Springs, Cape Coral and Fort Myers have significant Hispanic concentrations, while the City of Sanibel has the least concentration of Hispanic Population.

- By national standards, Lee County is moderately segregated, as 63.39 percent of Black residents would need to move within the County to achieve perfect spatial integration with White residents. Results were similar, but less dramatic for other minority groups. Racial integration by this measure has improved significantly in the last thirty years, when the statistics were 77.08 percent. The largest concentration of black population occurs in the City of Fort Myers, 26.2 percent versus the county-wide figure of 8.6 percent.
- Minority residents in Lee County experienced a greater poverty rate than White and Asian residents. They also had the lowest median household incomes among racial and ethnic groups, while Asians had the highest median household income. A lower income for these minority groups translates to a substantially diminished range of housing options.
- In 2017, the Census Bureau reported that 147,361 persons across Lee County (28.4 percent of the population) spoke at least one language other than English. Of these, 62,713 (42.6 percent) spoke English less than “very well”. This limited English proficiency subpopulation constituted 9.4 percent of the County’s total population.
- Of the total civilian non-institutionalized Lee County population, 96,894 persons or 13.8 percent reported a range of disabilities. Of the disabilities tallied, 60.2 percent were for residents in the 65 years and over age group followed by 18 to 64 years age group with 23.5 percent. The elderly population had a significantly higher percentage of physical disabilities than other age groups. The most common type of disability among persons 18 to 64 years and 65 years and over was ambulatory, referring to difficulty moving from place to place that makes it impossible or impractical to walk as a means of transportation, which translates as a need for accessible housing.
- Between 2008 and 2012, White residents’ unemployment rate was below the County’s unemployment rate of 12.2 percent. In contrast, Black residents’ unemployment rate was reported at 21.5 percent. Hispanic residents also had a high unemployment rate of 16.2 percent. Between 2013 and 2017 a similar trend exists, but is much less extreme, with unemployment for White residents being 6.7 percent, and 10 percent for Black residents. The unemployment rate for Black residents reduced by more than 11.5 percent between 2012 and 2017, a much higher reduction than all other racial and ethnic groups. Higher unemployment, whether temporary or permanent, significantly limits the resources available to meet housing costs.
- The private automobile is the primary method (79.9 percent) of transport for the daily commuting workforce. More than 55 percent of working residents travel between 15 and 34 minutes to work, according to the U. S. Census Bureau’s 2013-2017 American Community Survey. Of the 281,958 workers 16 years and over that commute to work, only 9.7 percent carpoled and .8 percent used public transportation.
- Lee County housing stock increased by 17.25 percent between 2010 and 2017. All jurisdictions experienced housing stock increases between 2010 and 2017. The unincorporated areas of Lee County had the largest increase of 17.47 percent followed by the City of Sanibel (11.43 percent) and City of Bonita Springs (10.5 percent).

- Minority populations in Lee County have not achieved housing homeownership as readily as the White non-Hispanic population. Of those who owned the housing units they occupied, 85 percent were White non-Hispanic; 8 percent were Hispanic All races; 4 percent were Black; 1 percent were Asian; and 1 percent were Other (including Native Hawaiian and Pacific Islander, American Indian and Alaska Native, and Two or more races).
- The region's overall vacancy rate has drastically changed from the 2000 rate of 23.1 percent to 34.7 percent in 2012. In 2017, the vacancy rate remained steady at 31 percent. While slightly lower than 2012, the 2017 percent of vacant units remains significantly higher than the statewide vacancy rate of 18.9%. This may be attributed to the large number of vacant units that are reserved as temporary or vacation units; 75.5 percent, or 89,732, are listed as being for seasonal, recreational, or occasional use (2013-2017 ACS Table B25004). In 2017, only 7,837 vacant units were available for rent, and 5,508 vacant units were available for sale. The increase in the vacancy rate could be attributed to the region's high foreclosure rate.
- According to Lee Clerk data, foreclosure filings reached their highest in March 2009, with more than 2200 filings during the month. Since then, rates have significantly decreased to just 77 filings in September 2018.
- In Lee County, a minimum-wage worker earned an hourly wage of \$8.25 in 2018. In order to afford the FMR for a two-bedroom unit, a minimum wage worker must work 89 hours per week, 52 weeks per year. The National Low Income Housing Coalition's "Out of Reach 2018", report estimates that in Lee County, the mean hourly wage for the rent-household is \$8.83 and the affordable rent for mean renter is \$459 per month, which is well below the FMR for the region.
- Between 2000 and 2010, the inflation adjusted median housing value across Lee County increased 47.3 percent, while real median income fell more than 2 percent. Median gross rent increased a comparable 17.6 percent during the same years. Between 2010 and 2017 the median housing value, median gross rent, and median household income decreased. The modest decrease in median housing value does not necessarily mean that housing is more affordable, because there was also a decrease in household income. Decreases in both income and home values leaves housing costs relatively high for the residents in Lee County.
- In the Lee County Region, over 50 percent of renter-households and over 30 percent of owner-households are experiencing housing cost burden.

III. Evaluation of Current Fair Housing Legal Status

This section analyzes the extent of fair housing complaints or compliance reviews where a charge of discrimination has been made. Additionally, this section will review the existence of any fair housing discrimination suits filed by the United States Department of Justice or private plaintiffs, and the identification of other fair housing concerns or problems.

A. Existence of Fair Housing Complaints

From 2001 to October 2012, Lee County Office of Equal Opportunity (LCOEO) was designated by HUD as meeting the HUD requirements for the operation of a “Substantially Equivalent Fair Housing Program”. LCOEC processed and investigated the Countywide housing discrimination complaints on behalf of HUD. However, beginning in October 2012, LCOEC discontinued its processing and investigation of Countywide fair housing complaints and undertook a countywide fair housing training and outreach on behalf of HUD.

As of October 2012, fair housing complaints must be filed with the HUD Miami Office or the State of Florida Commission on Human Relations Office (FCHR). FCHR is the state’s leading anti-discrimination agency. FCHR is overseen by twelve Commissioners appointed by the Governor and confirmed by the state Senate. FCHR conducts its business primarily under authority of three Florida laws:

- The Florida Civil Rights Act (Part 1, Chapter 760, and s. 509.092, F.S.) for allegations of discrimination in employment or public accommodations;
- The Florida Fair Housing Act (Part II, Chapter 760) for allegations of discrimination in housing; and
- The Florida Whistle-Blower Act (s. 112.31895) for allegations of improper retaliation against state agency whistle-blowers.

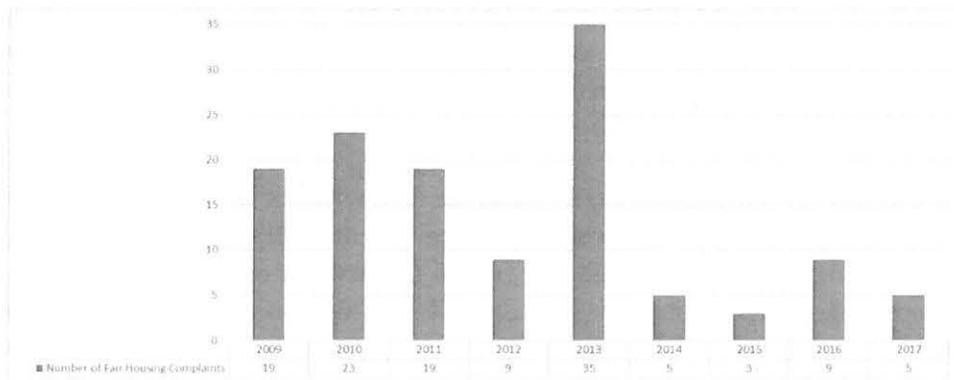
A work-sharing agreement between FCHR and two federal partners, the U.S. Equal Employment Opportunity Commission and the U.S. Department of Housing and Urban Development, helps ensure that complaints are properly investigated without duplication, whether they are initially filed with the Commission or one of the federal agencies.

The number of complaints reported may under-represent the actual occurrence of housing discrimination in any given community, as people may not file complaints because they are unaware of how or where to file a complaint. Discriminatory practices can be subtle and may not be detected by someone who does not have the benefit of comparing his/her treatment with that of another home seeker. Other times, people may be unaware that the discrimination is against the law and there are legal remedies to address discrimination. In addition, households may be more interested in achieving their first priority of finding decent, affordable housing and may prefer to avoid going through the process of filing and following up on a complaint. Therefore, education, information, and referral regarding fair housing issues remain critical to empower individuals with the ability to reduce impediments.

Number of Complaints

HUD Office of Fair Housing and Equal Opportunity (FHEO) receives complaints from persons regarding alleged violations of the Federal Fair Housing Act. Fair Housing complaints originating in Lee County were obtained from HUD Miami FHEO and analyzed from FY 2009 to FY 2014. In total, 110 complaints originating in Lee County were filed during that time, an average of eighteen complaints per year. The high number of cases shown in 2013 could be attributed to the closing of Lee County's EEOC office in 2012 and backlog of cases during the transition of fair housing investigation responsibilities from the County to HUD.

Figure 9: Number of Fair Housing Complaints Filed with HUD 2009 - 2017



Note: Number of cases are based on the federal fiscal year (i.e. 2009 cases include cases filed from October 1, 2008 to September 30, 2009 and 2014 case is from October 2013 to September 18, 2014)

Source: HUD Miami Fair Housing and Equal Opportunity Office and Florida Commission on Human Rights

Resolution of Complaints

The following is the makeup of the 127 fair housing discrimination complaints investigated:

- No Reasonable Cause, Withdrawals, or Failure to Cooperate - 83 complaints
- Conciliations – 27 complaints
- Withdrawn After Resolution – 4 complaints
- FHAP Judicial Dismissal – 2 complaints
- Untimely filed – 1 complaint
- Administrative Closure – 10 complaints

The high number of dismissed complaint cases could indicate that residents do not understand what constitutes a violation of the Fair Housing Act. However, the low number of complaints should not be construed to mean that there is no housing discrimination in Lee County. Rather, it is likely that housing discrimination cases often go unreported. Furthermore, since the closure of the Office of Equal Opportunity, the County lacks the resources to test the area for housing discrimination. This possible under-reporting of housing discrimination and lack of understanding of fair housing laws is an impediment to fair housing choice.

B. Existence of Fair Housing Discrimination Suit

There is no pending fair housing discrimination suit initiated by the U.S. Department of Justice or HUD against a city, county, company, or corporation within the County jurisdictions.

C. Existence of Reasons for trends and patterns

Currently, there are no specific reasons for any trends or patterns for Fair Housing violations in Lee County.

D. Key Findings: Evaluation of Current Fair Housing Legal Status

- Lee County no longer has its own FHAP Agency. From 2001 to October 2012, Lee County Office of Equal Opportunity (LCOEO) was designated by HUD as meeting the HUD requirements for the operation of a “Substantially Equivalent Fair Housing Program”. LCOEC processed and investigated the County-wide housing discrimination complaints on behalf of HUD. However, beginning in October 2012, LCOEC discontinued its processing and investigation of County-wide fair housing complaints and conducting the countywide fair housing training and outreach that it undertook on behalf of HUD.
- The high number of dismissed cases (83 complaints out of 127 complaints) could be an indication that residents do not understand what constitutes a violation of the Fair Housing Act.

IV. Identification of Impediments to Fair Housing Choice

The analysis of impediments is a review of impediments to fair housing choice in public and private sectors. This section analyzes various public and private policies and actions that may impede fair housing within Lee County.

A. Public Sector

Public policies established at the regional and local levels can affect housing development and, therefore, may affect the range and location of housing choices available to residents. Fair housing laws are designed to encourage an inclusive living environment and an assessment of public policies and practices can help determine potential impediments to fair housing opportunity. This section presents an overview of government regulations, policies, and practices enacted by jurisdictions in Lee County that may influence fair housing choice.

1. Zoning and Site Selection

In Florida, the power behind land development decisions resides with municipal governments through the formulation of local controls. These include comprehensive plans and zoning ordinances, as well as building and development permits.

For this analysis, zoning ordinances (Land Use Regulations) for all six jurisdictions (Cities of Cape Coral, Fort Myers, Bonita Springs, Sanibel, Town of Fort Myers Beach, and Lee County) in Lee County were reviewed. All jurisdictions in Lee County enforce local zoning ordinances. In considering how zoning might create barriers to fair housing, the following three key areas were reviewed based on the topics raised in HUD's Fair Housing Planning Guide, which include:

- Definition used for "family" and restrictions on the number of unrelated persons in dwelling unit.
- Dispersal requirements and regulatory provisions for housing facilities for persons with disabilities (i.e. group homes) in single-family district.
- Minimum lot size requirements, and the opportunity to develop various housing types including apartments and housing at various densities.

All six jurisdictions' land use regulations have been updated to achieve consistency with recently adopted Comprehensive Plans, in accordance with the state laws concerning local land development code.

Definition of Family

Restrictive definition of family may impede unrelated individuals from sharing a housing unit. Defining family broadly advances non-traditional families and supports the blending of families who may be living together for economic purposes. Restrictions in the definition of family typically cap the number of unrelated individuals that can live together. These restrictions can impede the development of group homes, effectively impeding housing choice for the disabled. However, in some cases, caps on unrelated individuals residing together may be warranted to avoid overcrowding, thus creating health and safety concerns.

The City of Fort Myers defines the term “family” in a very broad and inclusive way, with no limit placed on the number of related or unrelated individuals living together. The definition also includes a personal caretaker or nursing care provider serving one of the family members who lives on-site as a family member. This definition advances non-traditional families and supports the blending of families who may be living together for economic reasons that could otherwise limit their housing choice.

The City of Cape Coral, Lee County, the City of Bonita Springs, The City of Sanibel, and the Town of Fort Myers Beach limit the number of unrelated individuals who may live together to five. While this cap can restrict housing choice for non-traditional families, the regulations do make exceptions for group homes by classifying them as a separate type of use.

The six jurisdictions’ definitions of “family” do not adversely create impediments to fair housing choice.

Regulation for Group Homes for Persons with Disabilities

Group homes are residential uses that do not adversely affect a community. Efforts should be made to ensure group homes could be easily accommodated throughout the community under the same standards as any other residential use. Of particular concern are those that serve members of the protected classes such as the disabled. Because group homes for disabled provide a non-institutional experience for its occupants, imposing conditions are contrary to the purpose of a group home. More importantly, the restrictions, unless executed against all residential uses in the zoning district, are an impediment to the siting of group homes in violation of the Fair Housing Act.

Two primary purposes of a group home residence are normalization and community integration. By allowing group residences throughout the community in agreement with the same standards as applied to all other residential uses occupied by a family, the purposes of the use are not hindered and housing choice for the disabled is not impeded. Toward this end, municipalities may not impose distance requirements on group homes for persons with disabilities.

The State of Florida Statute, Chapter 419.001, mandates minimum space between community residential homes to avoid concentration. The state defines a community residential home as “a dwelling unit licensed to serve the clients of the Department of Elderly Affairs, the Agency for Persons with Disabilities, the Department of Juvenile Justice, or the Department of Children and

Family Services or licensed by the Agency for Health Care Administration which provides a living environment for 7 to 14 unrelated residents who operate as the functional equivalent of a family, including such supervision and care by supportive staff as may be necessary to meet the physical, emotional, and social needs of the residents.” The Chapter states that local governments may reject applications for group homes on sites that would “result in such a concentration of community residential homes in the area in proximity to the site selected, or would result in a combination of such homes with other residences in community, such that the nature and character of area would be substantially altered.” Specifically, state law declares a concentration of community residential homes when two are located within 1,200 feet of one another in multi-family zones. Further, a community residential home located within a radius of 500 feet of an area zoned single-family “substantially alters the nature and character of the area.” According to the F.S. Chapter 419.001 (2), homes of six or fewer residents which otherwise meet the definition of family may locate as single-family homes in single-family neighborhoods, but not within 1,000 feet of another existing community residential facility with six or fewer residents. The F.S. Chapter 419.001 (12), allows local governments to adopt more liberal standards by stating that “Nothing in this section requires any local government to adopt new ordinance if it has in place an ordinance governing the placement of community residential homes that meet the criteria of this section. State Law on community residential homes controls over local ordinances, but nothing in this section prohibits a local government from adopting more liberal standards for siting such homes.”

Lee County places no distance restriction for a community residential home. Lee County defines a community residential home nearly the same as the state. Community residential homes are permitted in all residential zoning districts. The only exception is that the units are not permitted in Airport Noise Zone B unless pre-empted by state law. Lee County Zoning Ordinance does not define *Adult Family-Care Home*, but an appropriate zoning classification for the proposed use would be made as permitted under Land Development Code Sec. 34-620. A *Home Care Facility* is defined in the LDC as “... a conventional residence in which up to three unrelated individuals are cared for, but without provision for routine nursing or medical care.” Lee County Zoning allows community residential homes and home care facilities to locate in the single-family residential districts.

Both the cities of Cape Coral and Fort Myers follow the state laws (F.S. Chapter 419.001) in regards to the distance requirements.

The City of Bonita Springs and the Town of Fort Myers Beach have no restrictions placed on the location or distance restriction for a community residential home. These jurisdictions defined a community residential home as “dwelling units licensed to serve the clients of the state Department of Health and Rehabilitative Services which provide a living environment for one to six unrelated residents who operate as the functional equivalent of a family, including such supervision and care by supportive staff as may be necessary to meet the physical, emotional and social needs of the residents. Residents included only aged persons as defined in F.S. § 400.618(3), as amended; physically disabled or handicapped persons as defined in F.S. §

760.22(7), as amended; developmentally disabled persons as defined in F.S. §393.063(11), as amended; non-dangerous mentally ill persons as defined in F.S. 394.455(3), as amended; or children as defined in F.S. § 39.01(8) and F.S. § 39.01(10) as amended”.

Prior to 2015, the City of Sanibel imposed a distance requirement on the siting of community residential homes. The requirement stated that no new facility was to be located closer than 1,320 feet, measured in a straight-line distance from a lot line to any existing foster family home or other residential child caring facilities or assisted living facility. The City of Sanibel’s distance requirement was lowered in accordance with the State Statute in May 2015.

On August 18, 1999, the U.S. Department of Justice (DOJ) and HUD issued a joint statement regarding *Group Homes, Local Land Use, and the Fair Housing Act*. The joint statement takes the position on laws requiring that group homes be at a certain minimum distance from one another by stating that density restrictions are generally inconsistent with the Fair Housing Act. The joint statement was updated and expanded on November 14, 2016, in the statement entitled *HUD and DOJ Update Fair Housing Act Guidance about Land Use Laws*. The updated statement explicitly states that, “[A] local government may not block a group home or deny a requested reasonable accommodation in response to neighbors’ stereotyping fears or prejudices about persons with disabilities or a particular type of disability.”

With some notable exceptions, courts have generally struck down requirements that group homes maintain a minimum distance from other group homes. E.g., *Horizon House Development Services, Inc. v. Township of Upper Southampton* (8th Cir. 1993), striking down 1,000 foot dispersal requirement for group homes; and *The Children’s Alliance et al v. City of Bellevue* (W.D. Wash. 1997), striking down 1,000 foot dispersal requirement for group homes. But in *Family style of St. Paul v. City of St. Paul, Minnesota* (3rd Cir 1991), the court permitted application of a dispersal requirement to prevent cluster of twenty-one group homes within one and one-half block area.

The distancing requirements placed on group homes (community residential homes) is consistent with the Florida statute of 1,000 feet.

Residential Zoning Districts, Permitted Dwelling Types and Lot Sizes

The number of residential zoning districts is not as significant as the characteristics of each district, including permitted land uses, minimum lot size, and the range of permitted housing types. However, the number of residential zoning districts is indicative of the municipality’s desire to promote and provide a diverse housing stock for different types of households at a wide range of income levels.

The difference in the number of residential districts offered by each reviewed jurisdictions were inconsequential. Most ordinances established three to seven residential districts. There are

however, significant differences in the permitted types and density of residential uses among municipalities.

In Lee County, the minimum lot size is dependent on the underlying zoning district. The most common residential lot size requirement is 7,500 square feet. The minimum single-family lot size in the City of Fort Myers is 5,000 square feet; the Cities of Cape Coral and Sanibel are 10,000 square feet; the City of Bonita Spring is 4,875 square feet; and the Town of Fort Myers Beach is 7,500 square feet.

The City of Fort Myers allows the highest density of all Lee County jurisdictions by allowing up to seventy units per acre in its downtown district and up to sixteen units per acre for multi-family district (RM-16); the City of Cape Coral allows up to twenty units per acre for residential receiving district (RX); Lee County allows up to twenty- units per acre (normal allowance is fourteen units per acre) for an affordable housing development in the multi-family district. The City of Cape Coral allows for bonus density in certain zoning districts for providing affordable housing.

Lee County, the Cities of Cape Coral, Bonita Springs and Sanibel have affordable housing density bonus programs to promote affordable housing developments.

A review of jurisdictions' residential zoning districts, permitted dwelling types, and lot sizes regulations indicated they do not adversely create impediments to fair housing choice.

Affordable Housing incentive Plan

The William E. Sadowski Affordable Housing Act, as approved by the Florida Legislature and codified as Chapter 420 of the Florida Statutes, requires the development of an Affordable Housing Incentive Plan by all local governments electing to participate in the housing production and preservation initiatives authorized by the Act. The Act established State Housing Initiatives Partnership (SHIP) Program and allows the provision of state funds to Florida counties and municipalities for the production and preservation of affordable housing. Per Florida Statute 420.9071 (16), to qualify for SHIP funds a local jurisdiction must have a minimum of two affordable housing incentives (there are total of eleven affordable housing incentives). The two required incentives are: 1) The processing of approvals of development orders or permits for affordable housing projects is expedited to a greater degree than other projects; 2) The establishment of a process which local government considers, before adoption, policies, procedures, ordinances, regulations, or plan provisions that increase the cost of housing.

Lee County and the cities of Cape Coral and Fort Myers participate in the SHIP program and developed and adopted Affordable Housing Incentive Plans. These jurisdictions' Affordable Housing Incentive Plans were reviewed for the AI. The cities of Bonita Springs, Sanibel and the Town of Fort Myers Beach do not receive the SHIP funding directly from the state, but participate in the program through the Lee County's SHIP program.

Lee County

Lee County's Affordable Housing Incentive Plans includes the following ten affordable housing incentives:

- The processing of approvals of development orders or permits for affordable housing projects is expedited to a greater degree than other projects.
- The establishment of a process which local government considers, before adoption, policies, procedures, ordinances, regulations, or plan provisions that increase the cost of housing.
- The modification of impact-fee requirements, including reduction or waiver of fees and alternative methods of fee payment for affordable housing.
- The allowance of flexibility in density for affordable housing.
- The reservation of infrastructure capacity for housing for very-low-income persons, low-income persons, and moderate-income persons.
- The reduction of parking and setback requirements for affordable housing.
- The allowance of affordable accessory residential units in residential zoning districts.
- The allowance of flexible lot configuration, including zero-lot-line configuration for affordable housing.
- The modification of street requirements for affordable housing.
- The preparation of a printed inventory of locally owned public lands suitable for affordable housing.
- The support of development near public transportation hubs and major employment centers and mixed-use developments.

City of Cape Coral

The City of Cape Coral's Affordable Housing Incentive Plan contains the following seven affordable housing incentives:

- The processing of approvals of development orders or permits for affordable housing projects is expedited to a greater degree than other projects.
- The establishment of a process which local government considers, before adoption, policies, procedures, ordinances, regulations, or plan provisions that increase the cost of housing.
- The reduction of parking and setback requirements for affordable housing (parking requirement only).
- The preparation of a printed inventory of locally owned public lands suitable for affordable housing.
- The modification of impact-fee requirements, including reduction or waiver of fees and alternative methods of fee payment for affordable housing.

City of Fort Myers

The City do Fort Myers Housing Incentive Plan contain the following ten affordable housing incentives:

- Expedite permit review for designated affordable housing projects.
- The modification of impacts fees requirements. Currently, impacts fee are waived for water and sewer for residential development in the old Enterprise Zone designated area.
- Maintain flexible densities land development codes that allow for a variety of density options.
- Reserve infrastructure capacity for affordable housing as a priority.
- The allowance of flexible lot configurations, including zero lot lines, for affordable housing projects.
- The allowance of flexible density for affordable housing
- Establish an Affordable Housing Oversight Committee comprised of an appointed person(s) from each city department.
- Maintain an inventory locally owned public land suitable for affordable housing development.
- Support development near transportation hubs in the Future Land Use Section of the Comprehensive Plan.
- Promote and encourage green building construction through expedited reviews, builder recognition

The above listed Affordable Housing Incentive Plans have been adopted within the last two years. Affordable Housing Incentive Plans of the entitlement jurisdictions promote and foster the production and preservation of affordable housing in the community thereby expanding affordable housing choices.

Comprehensive Plan

Under the State law (Florida Local Government Comprehensive Planning Act), local governments are required to adopt a comprehensive plan to guide the local governments' growth management. The comprehensive plan must contain eight required elements, one of which is a Housing Element.

The Comprehensive Plans for Lee County, the cities of Cape Coral, Fort Myers, Bonita Springs, Sanibel, and the Town of Fort Myers Beach were reviewed for the AI. All jurisdictions' comprehensive plans contain the Housing Element. The Housing Elements' addressed the following topics pursuant to Florida Statute Section 163.3177(6)(f):

- The provision of housing for all current and anticipated future residents of the jurisdiction.
- The elimination of substandard dwelling conditions.

- The structural and aesthetic improvement of existing housing.
- Adequate sites for future housing, including affordable workforce housing, housing for low-income, very low-income, and moderate-income families, mobile homes, and group home facilities and foster care facilities, with supporting infrastructure and public facilities.
- Relocation housing, historically significant housing, and other housing for purposes of conservation, rehabilitation, or replacement.
- The formulation of housing implementation programs.
- The creation or preservation of affordable housing to minimize the need for additional local services and avoid the concentration of affordable housing units only in specific areas of the jurisdiction.

All jurisdictions' comprehensive plans were updated within the last five years and have been accepted by the State of Florida Department of Economic Opportunity. As a result of specific and stringent state standards for local land use, the Comprehensive Plans of each community advance a large number of strategic housing policies that will expand housing options for members of protected classes.

2. Neighborhood Revitalization, Municipal and Other Services, Employment-Housing Transportation Linkage

Currently, there are more than fifty Federal, State, local, and private programs providing services in Lee County. The primary Federal programs include Community Development Block Grant (CDBG), HOME Program (HOME), Emergency Solutions Grant (ESG), Housing Opportunities for Persons with AIDS (HOPWA), HUD Continuum of Care (CoC), Section 8 Voucher Programs, and Public Housing. The Federal Temporary Assistance to Needy Families (TANF) and Welfare to Work Program (WAGES) provide baseline anti-poverty supports as well as the Supplemental Nutrition Assistance Program (SNAP). The major State Programs include State Housing Initiatives Partnership Program (SHIP), Low Income Home Energy Assistance Program (LIHEAP), and Community Services Block Grant (CSBG). Private programs include the Care-to-Share (Electric assistance through the Florida Power and Light Corporation) and a wide range of non-profit programs.

Below are the examples of neighborhood revitalization programs and municipal and other services provided by the entitlement jurisdictions:

City of Cape Coral Programs

Neighborhood Revitalization: Two rounds of Neighborhood Stabilization Program funds (NSP 1 and NSP3) helped to stabilize the neighborhoods most affected by the epidemic of foreclosures over the last few years. The City utilized the funds to 1) acquire foreclosed single family properties, rehabilitate the properties, and resell the properties to income eligible homebuyers; 2) acquire foreclosed rental properties which in turn were rehabilitated and rented to very low income households; 3) work with a non-profit housing counseling agency to provide credit

counseling and homebuyer training 4) redevelopment of vacant infill lots. The program income generated is currently being utilized to build new homes for income qualified individuals on vacant infill lots because of the lack of foreclosures available.

CDBG: The City utilizes up to 15 percent of the CDBG funding to support various non-profit social service agencies providing senior services, home buyer counseling, credit counseling, special needs services (hearing impaired) and employment training. The balance of funding is mainly used for housing related activities, ADA accessibilities, and public facilities improvements in low-moderate income neighborhoods.

HOPWA: In partnership with a local Health Planning Council (The Health Planning Council of Southwest Florida, Inc.), provide assistance to Persons with HIV/AIDS. In 2013, 83 HIV/AIDS households were assisted.

SHIP Program: SHIP program has been instrumental in supplementing federal resources by providing funding for housing rehabilitation and down payment assistance programs.

City of Fort Myers Programs

Neighborhood Revitalization: A large portion of the City is characterized as older and suffering from disinvestment. These factors have made it difficult to construct viable affordable housing projects. To combat these factors, the City currently has ten Redevelopment Plans for the City's major corridors and targeted neighborhoods. The plans include revitalizing declining areas through rehabilitation, redevelopment, and infill strategies as appropriate. The City's Housing and Real Estate Division staff is currently working on developing a Neighborhood Revitalization Strategy Plan for the Dunbar area east of the downtown to utilize HUD CDBG funds to revitalize the neighborhood. The City is currently in negotiation with selected Developer to construct 120+ low-moderate income home ownership-housing units on city-owned property at the corner of Edison Avenue and Veronica Shoemaker Boulevard.

NSP: Two rounds of Neighborhood Stabilization Program funds (NSP 1 and NSP3) helped to stabilize the neighborhoods most affected by the epidemic of foreclosures over the last few years. The City utilized the funds to 1) acquire foreclosed single family properties, rehabilitate the properties, and resell the properties to income eligible homebuyers; 2) acquire foreclosed rental properties which in turn were rehabilitated and rented to very low income households; 3) Redevelop the vacant infill lots; and 4) work with a non-profit housing counseling agency to provide credit counseling and homebuyer training. The program income generated by resale of properties is utilized to acquire more foreclosed homes for the above listed activities.

CDBG: The use of CDBG program grant funds has had a substantial impact on the redevelopment of the City's economically distressed neighborhoods and provided renewed opportunities for the City's residents. The City utilizes up to 15 percent of the CDBG funding to support various non-profit social service agencies providing senior services computer training and fraud prevention, dental services, youth services including a STEM program, and urban gardening program. The balance of the funding is mainly used for housing related activities.

SHIP Program: SHIP program has been instrumental in supplementing federal resources by providing funding for housing rehabilitation and down payment assistance programs.

Infill Housing Program: The Infill Housing Program is designed to revitalize residential communities through the construction of affordable homes for the city residents. The Infill Housing Program offers City-owned properties suitable for the development of affordable housing to qualified developers who have been selected through a Request for Qualification process. Selected developers are required to build affordable houses on the lot within eighteen months and sell them to first time home buyers with incomes up to 150 percent of the median income for the Cape Coral – Fort Myers MSA.

Attainable/Workforce Housing Program: The funding for the program is from the Attainable/Workforce Housing Trust Fund. The trust funds were created through various developer fees. The developers have an option to include/create affordable housing units or contribute fees to the Attainable/Workforce Housing Trust Fund. The trust funds are being used in the following ways to promote attainable/workforce housing in the City:

- Mortgage Down Payment Assistance;
- Foreclosure Assistance and Counseling; and
- Housing rehabilitation program.

The households with incomes up to 130 percent of the median income for the Cape Coral – Fort Myers MSA are eligible under the Attainable/Workforce Housing Program guidelines.

Lee Urban County Programs

Neighborhood Revitalization: Lee County utilizes a combination of federal CDBG funds to revitalize targeted areas. The County's goal is to stabilize and revitalize these neighborhoods through investments in public facilities improvements, establishment of safe neighborhood programs, provision of affordable new housing, rehabilitation of existing affordable housing, and creation and implementation of economic development opportunities.

NSP: Two rounds of Neighborhood Stabilization Program funds (NSP 1 and NSP3) helped to stabilize the neighborhoods most affected by the epidemic of foreclosures, which began in 2008. The County used funds to 1) acquire foreclosed single family properties, rehabilitate the properties, and resell the properties to income eligible homebuyers; 2) acquire foreclosed rental properties which in turn were rehabilitated and rented to very low income households; 3) work with non-profit housing counseling agencies to provide credit counseling and homebuyer training. The program income generated by resale of properties is still being used to acquire more foreclosed homes for the above listed activities.

Homeless Services: Funding for Homeless Services is from HUD Continuum of Care (CoC), Emergency Solutions Grant (ESG), HOME Investment Partnership (HOME), and Lee County general revenues. Homeless services include homeless prevention, Rapid Re-housing and LIFT (Living Independently for Today). Lee County is the Collaborative Applicant for the HUD CoC funding process and the Lead Agency for the Lee County CoC.

SHIP Program: SHIP program has been instrumental in supplementing federal resources by providing funding for housing rehabilitation and down payment assistance programs.

Lee County Human and Veteran Services uses a Housing Resources Coordinator to help clients quickly identify affordable housing options, and maintain a list of affordable housing units in the County.

A review of the entitlement jurisdictions' Neighborhood Revitalization Plans to assess potential fair housing concerns or opportunities resulting from the development process finds that they do not adversely create impediments to fair housing choices. The entitlement jurisdictions have various housing and social services program that promotes revitalization of neighborhoods and diversified communities.

Transportation – Employment Linkage

Households without a vehicle, which in most cases are primarily low- and moderate-income households, are at a disadvantage in accessing jobs and services, particularly if public transit is inadequate or absent. Access to public transit is critical to these households. Without convenient access, employment is potentially at risk and the ability to remain housed is threatened. The linkage between residential areas (concentration of minority and lower-income persons) and employment opportunities is key to expanding fair housing choice.

According to the 2013-2017 American Community Survey (report # B25044), 12,930 households did not have access to a vehicle, comprising 4.9 percent of all households. Renters comprised 62.7 percent of this total. Among the renter households, 8,112 households had no vehicle access, compared to 4,818 owner households.

The private automobile is the primary method (79.9 percent) of transport for the daily commuting workforce. More than 55 percent of working residents travel between 15 and 34 minutes to work, according to the U. S. Census Bureau's 2013-2017 American Community Survey. Of the 281,958 workers 16 years and over that commute to work, only 9.7 percent carpooled and .8 percent used public transportation.

Minority workers were far more likely to use public transportation to work than White workers. Across the County, only 0.45 percent of White workers used public transit, compared to 1.58 percent of Black workers and 1.68 percent of Hispanic workers.

Table 30: Mode of Transportation to Work by Race/Ethnicity, 2017

Mode of Transportation to Work	Black		White		Asian		Hispanic or Latino	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Car, truck, or van - drove alone	20,336	83.42%	153,835	81.71%	3,976	78.64%	45,216	73.28%
Car, truck, or van - carpooled	2,509	10.29%	13,712	7.28%	869	17.19%	9,941	16.11%
Public transportation (excluding taxicab)	384	1.58%	845	0.45%	0	0.00%	1034	1.68%
Walked	415	1.70%	1763	0.94%	72	1.42%	555	0.90%
Taxicab, motorcycle, bicycle, or other means	366	1.50%	4283	2.28%	24	0.47%	3551	5.75%
Worked at home	369	1.51%	13821	7.34%	115	2.27%	1408	2.28%

Source: U.S. Census 2013-2017 American Community Survey (B08105B, B08105D, B08105H, and B08105I)

It is apparent from the above table that the majority of County residents choose to drive their own vehicle to work. One of the factors in the mode of transportation is the location of employment sectors. Most of the County’s businesses are spread out across the county in random fashion, along with schools and daycare centers.

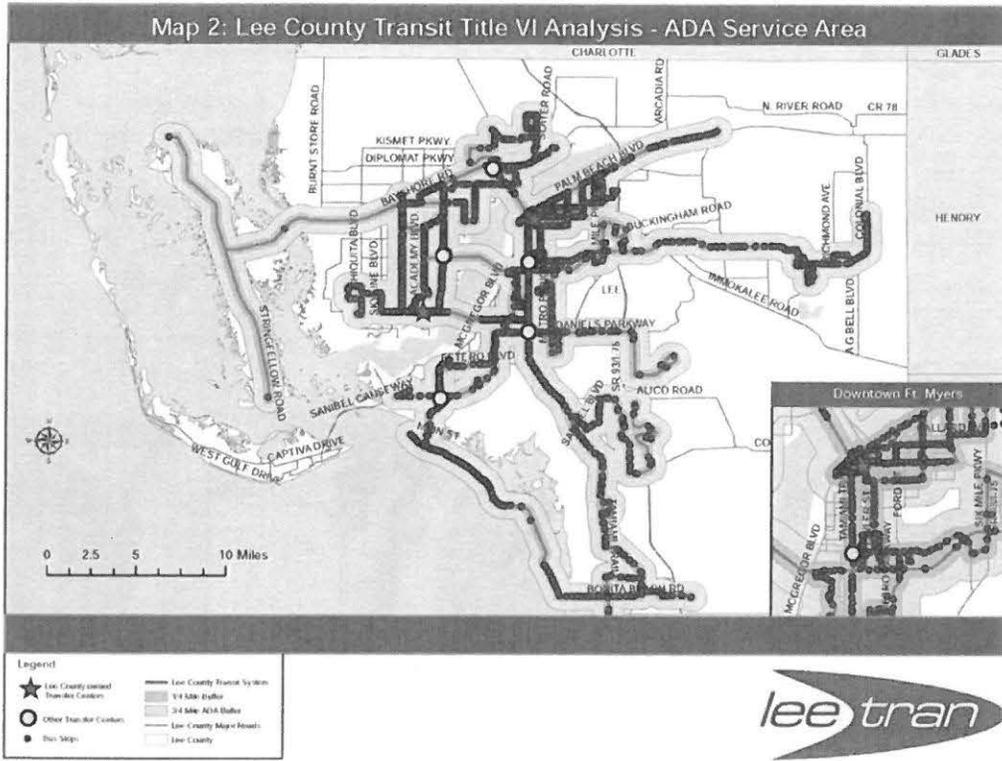
Public Transit

Lee County Transit (LeeTran) is the public transit provider for Lee County, offering fixed-route services in Fort Myers, North Fort Myers, Cape Coral, Fort Myers Beach, Bonita Springs, Estero, Lehigh Acres, and into northern Collier County. In addition to motorbus services, LeeTran also offers demand response, called Passport, and employer vanpool services. Passport is a shared ride, advanced reservation, origin-to-destination service for persons with disabilities who are unable to use the regular fixed-route public transit service because of their disability. All LeeTran vehicles are ADA compliant, and LeeTran offers discounted fare to disabled persons and seniors.

LeeTran operates 26 bus routes during season (January to May) and 23 bus routes during off-season. LeeTran employs approximately 280 people and has a fleet of 50 full-size buses, nine trolley buses, three trams, and 45 paratransit vans. Fort Myers Beach and the city of Fort Myers River District have trolley services. Moreover, LeeTran has numerous infrastructure assets, including bus stops, passenger amenities, park and ride facilities, and transfer stations. In total, LeeTran has approximately 1,700 designated fixed-route bus stops. There are four transfer stations located throughout Lee County: Rosa Parks Transportation Center, Edison Mall Station, Beach Park and Ride, and Cape Coral Transfer Center. Five transfer stations are located at the major shopping or employment centers in Lee County. The primary transfer station – Rosa Parks Transportation Center – is located in downtown Fort Myers, which provides access to the federal and state court systems, state offices, and the Lee County and city of Fort Myers government offices. Additionally, Greyhound is collocated with LeeTran at the Rosa Parks Transportation Center.

LeeTran routes are concentrated in the urban area to allow the highest level of access to community resources, with additional routes providing linkages to suburban and rural areas. Transit ridership has increased from approximately two and a half million unlinked passenger trips in 2004 to over three million trips in 2018.

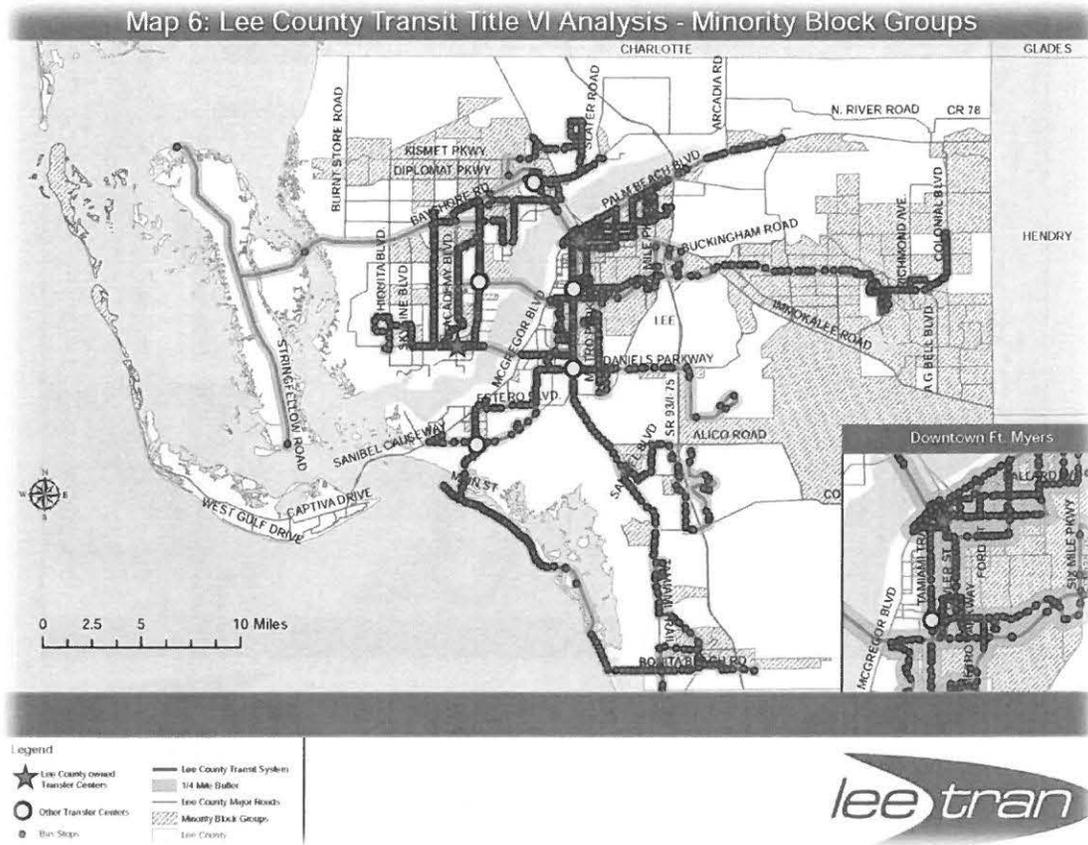
Map: LeeTran ADA Service Area



Source: LeeTran Title VI Program 2015-2017 (page 51)

The map below, presents the higher-than-average minority Census block groups. As shown on the map, the above average minority Census blocks are located in Downtown Fort Myers, along Palm Beach Boulevard, north of Bayshore Road, Bonita Springs, Captiva Island, and the eastern portion of the county near Lehigh Acres and along Immokalee Road (State Road 82). Most of the areas shown on the map are within the LeeTran service area or surrounding area of the fixed-route network, with the exception of the east portion of the county and Immokalee Road (State Road 82), north of Bayshore Road, and Captiva Island.

Map: LeeTran Service Routes in Minority Areas



Source: LeeTran Title VI Program 2015-2017 (page 60)

The Housing and Transportation Affordability Index is a tool that measures the affordability of housing and transportation costs based on location. According to the Center for Neighborhood Technology, the housing and transportation affordability index for the Cape Coral – Fort Myers MSA is 58 percent. Simply put 58 percent of household income is spent on housing and transportation costs. Housing and transportation costs are intrinsically linked. Rising housing costs mean that families are forced to move farther away from jobs to find housing they can afford, raising their transportation expenses, thereby making families even more dependent on their personal automobiles. At the same time, rising transportation costs mean that families have less to spend on housing. For families who rent, a strained household budget can mean having too little left over to afford other necessities, being forced to choose substandard housing, or in the most extreme cases, being forced into homelessness.

High transportation costs can limit a family's ability to move into homeownership because it diminishes family savings, resulting in less money to invest in homeownership. High transportation cost is one impediment to fair housing choices.

3. PHA and Other Assisted/Insured Housing Provider Tenant Selection Procedures; Housing Choices for Certificate and Voucher Holders

There are two Public Housing Authorities (PHAs) in Lee County – Housing Authority of the City of Fort Myers (HACFM) and Lee County Housing Authority (LCHA). Both housing authorities are managed by the HACFM. There are currently a total of 1024 public housing units in Lee County, of these units, 320 units are designated as elderly units.

The HACFM and LCHA also administers the HUD Section 8 Assistance: Housing Choice Voucher Program (Section 8 Voucher Program) in Lee County. The Section 8 Voucher Program can be “tenant-based” or “project-based”. In project-based programs, rental assistance is paid for families who live in specific housing developments or units. With tenant-based assistance, the assisted unit is selected by the family. The family may rent a unit anywhere in the United States in the jurisdiction of a PHA that runs a voucher program. Currently there are total of 2,365 vouchers utilized in Lee County. Of these 2,365 vouchers, 16 are designated for homeownership and 357 designated are for veterans.

The availability and use of the Section 8 Voucher Program vouchers and public housing units must adhere to fair housing laws. Both housing authorities have adopted priorities or preference for the Section 8 and/or public housing. Typically, veterans, persons displaced by federal disaster, persons displaced by government action or persons experiencing homelessness are given preferences.

Section 16 (a)(3)(B) of the United States Housing Act mandates that public housing authorities adopt an admission policy that promotes the deconcentration of poverty in public housing. HUD emphasizes that the goal of deconcentration is to foster the development of mixed-income communities within public housing. In mixed-income settings, lower income residents are provided with working-family role models and greater access to employment and information networks. This goal is accomplished through the policy’s income-targeting and deconcentration.

The tenant selection process for the public housing units and the Section 8 Voucher Programs are governed by HUD guidelines. The selection process used by the HACFM appears to meet HUD guidelines. Both LHA and HACFM’s policies and procedures regarding tenant selection for public housing units are as follows:

- 1) Applicant submits application.
- 2) Applicants are placed on wait list according to the date and time received/applicant is notified of their status.
- 3) Eligibility interview is scheduled when applicant is close to the top of the list.
- 4) All information is verified from interview by HACFM and LCHA staff.
- 5) Applicant is determined to be eligible or ineligible for housing (based on extensive screening processes).
- 6) If ineligible, the applicant is sent an adverse action letter with the opportunity to request an informal review.

- 7) If eligible, the applicant is sent an offer letter if a unit or voucher is available; otherwise the applicant is placed in a "Ready pool" for the next available unit or voucher.
- 8) Move in.

For Section 8 Voucher Program, the Housing Act mandates that not less than 75 percent of new admissions must have incomes at or below 30 percent of the Area Median Income. The remaining balance of 25 percent may have up to 50 percent of the Area Median Income. For public housing, the Housing Act mandates that not less than 40 percent of new admissions must have incomes at or below 30 percent of Area median Income. The balance of 60 percent of new admissions must have incomes up to 80 percent of the Area Median Income.

The Section 8 Voucher Program waiting list contains 5236 families. Of the 5236 families, 3896 families are extremely low income (71.41 percent), 892 families are very low income (17.04 percent), and 381 families are low income (7.28 percent). The HACFM allows preferences for veterans, persons displaced by federal disaster, persons displaced by government action or persons experiencing homelessness. Families are chosen from the waiting lists in accordance with federal guidelines and availability of specified units by bedroom size and or voucher funding availability.

The Section 8 Voucher Program provides rental assistance to private landlords for approved units selected by the Section 8 Voucher Program voucher holder. The HACFM's policies and procedures regarding tenant selection for Housing Choice for Certificates and Vouchers for housing units are as follows:

- 1) HACFM staff reviews the eligibility of participant(s) based on household income and family composition as well as legal status.
- 2) Applicant may be denied a voucher for
 - Failure to provide the requested information.
 - Exceeding the gross income limits for the family size.
 - Terminated by the HACFM's Section 8 Program due to program violations or violation of the Federal Regulations within the past 5 years.
 - Charged with any felonious criminal activity within the past 5 years.
 - Charged with any drug-related and/or violent criminal activity within the past 5 years.
 - Owing money to another Public Housing Agency.
- 3) Once applicant is approved for a Housing Choice Voucher:
 - Applicant must attend an orientation briefing to receive all required instruction and documents including "Request for Tenancy Approval (RFTA)".
 - The voucher holder is given 60 days to locate housing and submit their RFTA form signed by the new prospective landlord and applicant.

- Applicant may request an extension due to their inability to locate housing in a timely manner. An extension of an additional 60 days will be granted. Vouchers will not be granted for more than 120 days. Once the voucher has expired, the applicant will be removed from the wait list.
- 4) The landlord is responsible for screening prospective tenants for the rental unit and must follow all applicable federal, state and local laws governing federally subsidized housing assistance.
- The units must pass Housing Quality Standard (HQS) inspection and must meet the City of Fort Myers Building Code (Inspection will be conducted by HACFM).
 - The rental price must be within the local market prices and meet the rent reasonableness survey.
 - The family cannot pay more than 40 percent of their income towards rent.
 - The family must enter into a one year lease agreement with landlord and a copy of lease must be submitted to the HACFM.

The HACFM allows preferences for both public housing and section 8 housing units for the following:

- Emergency/federally displaced persons
- Displaced by government action, HOPE VI and demolition of public housing units displaced persons
- Veterans
- Persons experiencing homelessness
- Violence Against Women Act displaced persons

Families are chosen from the waiting lists in accordance with federal guidelines and availability of specified units by bedroom size or special needs.

A review of LHA and HACFM's policies and procedures did not reveal any impediments to fair housing choice.

4. Sale of Subsidized Housing and Possible Displacement

All three entitlement jurisdictions have Anti-Displacement and Relocation Plans that comply with the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, and implementing regulations at 49 CFR Part 24 and 24 CFR 570.606. Also, reviews of sub-recipient agreements used by the entitlement jurisdictions indicate that sub-recipient agreements contain anti-displacement and uniform relocation provisions.

In the case of LHA and HACFM, both have displacement and relocation policies. If subsidized properties are sold or demolished, specific HUD-approved displacement policies are implemented to ensure that displaced tenants retain housing choice. For example, in 2005, the HACFM received a HOPE VI Grant to help revitalize and restore existing rental housing units and create new units for homeownership. Michigan Court and Flossie Riley Gardens were demolished using HOPE VI funds. Flossie Riley Gardens has been rebuilt in the Renaissance Preserve Complex.

All eligible families who previously resided in Michigan Court/Flossie Riley Garden developments were given the option to either take a housing choice voucher or relocate to another public housing development owned and managed by Housing Authority of City of Fort Myers. Relocation process followed prescribed HUD URA regulations.

A review of past subsidized housing projects and the entitlement jurisdictions anti-displacement and relocations plans indicate that, while displacement has occurred, the entitlement jurisdictions and housing authorities have adequate procedures to mitigate negative impacts. Sale of subsidized housing and possible displacement poses no significant impediments to fair housing choice in Lee County.

5. Property Tax Policies

Since 1992, homeowners in Florida have enjoyed the benefits of the “Save Our Homes” provision that protect homeowners from being forced from their homes due to exorbitant property tax increase. A 3 percent cap on property taxes annually provided that protection under the legislation. There are number of exemptions available for homeowners to reduce their property taxes. They are:

- Homestead exemption
- Widow’s exemption
- Seniors
- First Responders
- Disabled Veteran’s exemption

A Lee County homeowner household’s total property tax liability consists of ad valorem taxes and non-ad valorem assessments. School, county and city taxes based on a property’s value, are ad valorem taxes. Non ad valorem assessments, such as fire, mosquito control, lighting, and library, are based on factors other than a property’s value. Taxing authorities are responsible for setting ad valorem millage rates. A millage rate is the rate of tax per thousand dollars of taxable value. In an effort to prevent dramatic property tax increases for residents, Florida law caps the growth in Florida per capita personal income plus new construction (F.S. 193.155 and F.A.C. 120-8.0062).

The table below lists some of the 2014 and 2018 ad valorem mileage for comparison. Rates among the County’s incorporated areas range from 0.75 mils in the Town of Fort Myers Beach to 8.45 mils in the City of Fort Myers.

Table 30: Sample Millage Rates, Lee County, 2014-2018		
Taxing Authority	2014 Rates	2018 Rates
Lee County	4.1506	4.0506
City of Cape Coral	7.707	6.75
City of Fort Myers	8.776	8.45
City of Bonita Springs	0.8173	0.8173
City of Sanibel	1.9995	1.9139
Town of Fort Myers Beach	0.753	0.75
Schools (Countywide)	7.416	6.401
Various Special Taxing Districts (Water Management District, Lighting, Fire, Mosquito Control & etc.)	0.0548 to 4.5	0.0239 to 3.75

Source: Lee County Tax Collector

As a result of strong state laws to limit and equitably distribute property tax burdens, property tax policies have no adverse effect on impediments to fair housing in Lee County. While the local millage rate in the City of Fort Myers is significantly higher than the Town of Fort Myers Beach, for instance, property taxes represent a minor difference in housing costs due to the countywide school millage rate, the overall comparatively low rate of taxation, generous exemptions, and control of annual increases.

Property tax policies have no adverse effect on impediments to fair housing choice.

6. Planning /Zoning Boards

There is an important relationship between the membership of planning/zoning boards and the decisions they make regarding neighborhood revitalization activities and lower-income housing site selection. HUD encourages diversity in representation of citizens in the community on the jurisdictions' planning/zoning boards, including the protected classes to affirmatively further fair housing.

In Florida, under Section 163.3174, F.S., each local government is required to establish, by ordinance, a Local Planning Agency (LPA). The LPA is responsible for the preparation of the comprehensive plan or plan amendment and makes recommendations to the governing body regarding the adoption or amendment of such plan; monitors and oversees the effectiveness and status of the comprehensive plan and recommends to the governing body such changes in the comprehensive plan as may from time to time be required; and reviews proposed land development regulations, land development codes, or amendments thereto, and makes recommendations to the governing body as to the consistency of the proposal with the adopted comprehensive plan, or element or portion thereof, when the local planning agency is serving as the land development regulation commission or the local government requires review by both the local planning agency and the land development regulation commission.

The LPAs also function as Zoning Boards for the City of Cape Coral, the Town of Fort Myers Beach, the City of Fort Myers, and the City of Sanibel while the City of Bonita Springs has a separate Zoning Board.

The City of Cape Coral does not have a “Zoning Board.” Quasi-judicial (zoning related) cases are conducted by a contract Hearing Examiner. The Hearing Examiner is an attorney with substantial background in zoning, land use, and growth management law. The Hearing Examiner has final decision-making authority for special exceptions, deviations, variances, and appeals to administrative decisions. The Hearing Examiner provides recommendations to the City Council on Planned Development Projects, rezoning, and vacations of plat.

Lee County does not have a “Zoning Board”. Instead, zoning cases are handled through the Office of the Hearing Examiner. Both the Chief Hearing Examiner and the Deputy Hearing Examiner are attorneys with substantial backgrounds and expertise in zoning, land use and growth management law. They have final decision-making authority on land use cases related to variances, and administrative appeals, but rezoning and special exception matters are sent to the County Commission for a second public hearing and a final decision.

Lee County gathers race, gender, and disability data from its Planning/Zoning Boards’ (LPAs) membership via the membership application form. The Planning/Zoning Boards (LPAs) are voluntary citizen boards appointed by the legislative branch of the jurisdiction (i.e. City Council or Board of County Commissioners). The board requirement is that the members must be residents of the community.

Table 16: LPA Membership Gender/Disability Status

Jurisdiction	2015 Board Membership			2019 Board Membership		
	Male	Female	Disability	Male	Female	Disability
Lee County	7	0	Unknown	5	2	2 - non-disclosure

Source: 2015 Informal survey by Lee H. Combs Consulting Services; 2019 Membership Application forms held by Lee County Admin

LPA Board membership applications capture ethnicity data. Diversity has improved slightly. While board membership does not fully represent the jurisdictions population the policies and procedures for selecting persons to serve as members of planning/zoning boards does not include any consideration of race, gender, disability status, or other protected class and is therefore not an impediment to affirmatively furthering fair housing.

7. Building Code (Accessibility)

The 2017 Florida Accessibility Codes make changes to the responsibilities for local government agencies for compliance with the new codes.

All jurisdictions have adopted the 2017 Florida Accessibility Codes. Florida is one of only five states whose accessibility codes have been certified by the U.S. Department of Justice as complying with the Americans with Disabilities Act. The latest accessibility building codes provide for creating barrier-free housing; however, in many cases, the cost of making such improvements to an existing structure can be an impediment.

Along with the growth in the disabled population, the quest for independence and equal rights is growing, leading to the need for Universal Design. Universal Design provides a blueprint for maximum inclusion of all people. Universal Design is the design of products and environments to be usable by all people, to the greatest extent possible, without the need for adaptation or specialized design. The intent of Universal Design is to simplify life for everyone by making products, communications, and the built environment more usable by as many people as possible at little or no extra cost and assists with aging in place. Universal Design benefits people of all ages and abilities. The jurisdictions in Lee County encourage the use of Universal Design as part of their housing programs.

A review of Lee County Jurisdictions' building codes as it relates to accessibility does not reveal any issues that pose impediments to fair housing choice.

B. Private Sector Lending Policies and Practices

A key aspect of fair housing choice is equal access to credit for the purchase or improvement of a home, particularly in light of the current lending/credit crisis. This section reviews the lending practices of financial institutions and access to financing for all households, particularly minority households and those with very low or low incomes.

Home Mortgage Disclosure Act

The Home Mortgage Disclosure Act (HMDA) was enacted by Congress in 1975 and was implemented by the Federal Reserve Board's Regulation C. Under HMDA, lenders are required to disclose information on the disposition of home loan applications and on the race or national origin, gender, and annual income of loan applicants.

This section examines detailed 2017 HMDA data for Cape Coral – Fort Myers MSA. Two types of financing – conventional and government-backed – are discussed. Conventional financing refers to market-rate loans provided by private lending institutions such as banks, mortgage companies, savings and loans, and thrift institutions. Government-backed financing refers to loans, typically issued by private lenders that are guaranteed by federal agencies, often at below market interest rates. These loans are offered to lower and moderate income households who may experience difficulty in obtaining home mortgage financing in the private market due to income and equity issues. Several federal government agencies offer loan products that have below-market interest rates and are insured (“backed” by the agencies). Sources of government-backed financing include the Federal Housing Administration (FHA), the Department of Veterans Affairs (VA), and the Rural Housing Services/Farm Service Agency (RHS/FSA). Although government-backed loans are usually offered to consumers through private lending institutions, loans backed by local jurisdictions (such as silent second loans by cities and counties) are not covered by HMDA.

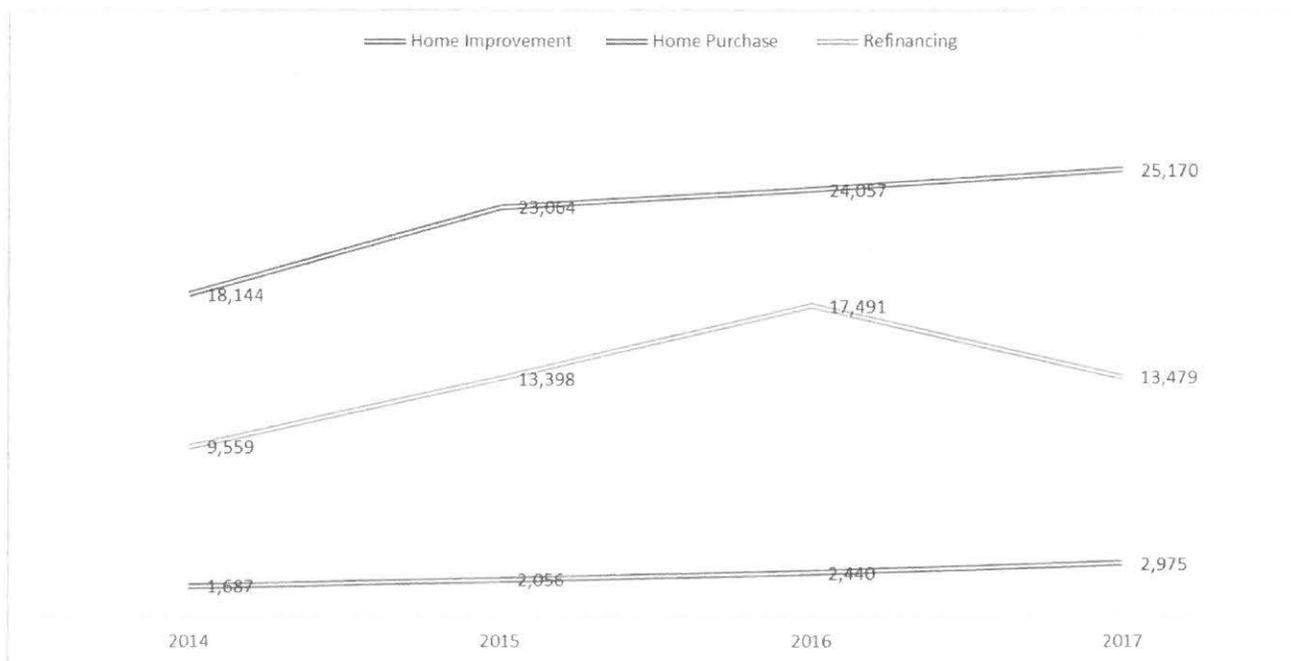
HMDA data provide some insight into the lending patterns that exist in a community. However, HMDA data are only an indicator of potential problems. The data cannot be used to conclude definite redlining or discrimination practices due to the lack of detailed information on loan terms.

For the purpose of the AI, analyses focused on the number of homeowner mortgage applications received by lenders for home purchase of one to four- family dwellings and manufactured housing units across the entire Lee County.

1. Lending Activity

The loans data from 2014 to 2017 reflects the beginning of the recovery after the 2008 downturn in the housing market. In 2014, there were 18,144 home purchase loans in Lee County compared to 25,170 home purchase loans were in 2017.

Figure 10: Number of Loans for One-to-Four Family Dwellings in Lee County 2014 – 2017

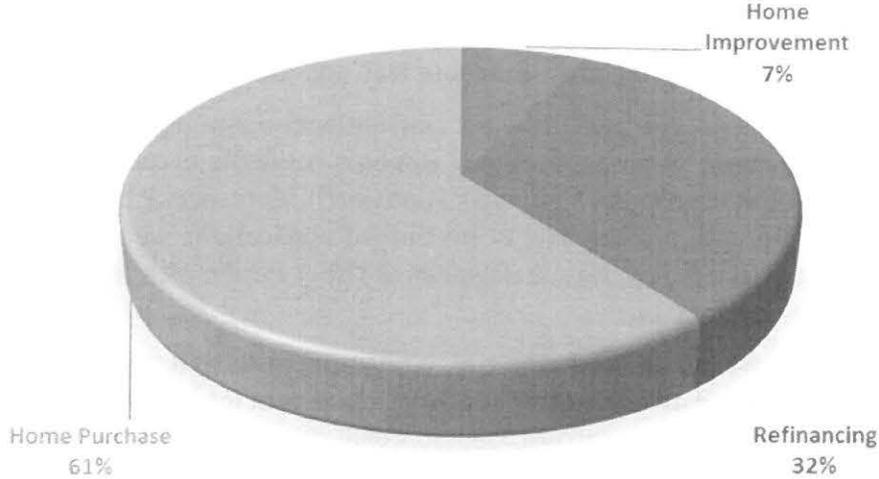


Note: Shows loan applications resulting in loan origination only.

Source: Home Mortgage Disclosure Act data 2005 - 2012 compiled by Shimberg Center for Housing Studies, University of Florida

An analysis of the 2017 loan origination records included in the HMDA data for the County indicated that there were total of 41,624 loans originated: 25,170 or 60.47 percent were for home purchases; 13,479 or 32.38 percent were for refinancing existing home loans; and 2,975 or 7.15 percent were for home improvement loans.

Figure 11: Loan Purposes, 2017



Source: Federal Financial Institutions Examination Council, Home Mortgage Disclosure Act, 2017 MSA/MD Aggregate Reports (Table 1)

2. Applicant Characteristics

According to the U.S. Census Bureau 2013-2017 American Community Survey, the White population represented the largest racial/ethnic group in the County, at 84.73 percent, followed by Hispanics at 20.22 percent, Blacks at 8.66 percent, and Asian at 1.55 percent. Taken together, Native American, Pacific Islander, Joint Applicants, “two or more Races” accounted for 5.06 percent of the County’s population.

The racial and ethnic compositions of loan originations differ from the County’s general demographic distribution. Hispanic persons represented 16.43 percent of the loan recipients, followed by Black recipients with 4.29 percent, and Asian recipients with 1.41 percent of the all loan originations. Furthermore, race and ethnicity data were not available for more than 10 percent of originations.

Applications submitted by Race Ethnicity	Loans Originated	Application Denied	Other	% of Loans Originated
American Indian or Alaska Native	49	13	17	0.33%
Asian	207	26	55	1.41%
Black or African American	629	165	175	4.29%
Native Hawaiian or Other Pacific Islander	28	6	6	0.19%
White	12188	1883	2702	83.09%
Information not provided by applicant in mail, Internet, or telephone application	1416	354	406	9.65%
Not applicable	151	15	20	1.03%
Total	14668	2462	3381	100%
Hispanic (any race)	2410	552	537	16.43%

Source: Shimberg Center for Housing Studies based on 2017 HMDA Data

Home-Purchase Loans

The most commonly sought type of home-purchase financing was a conventional loan, a category that represented 62 percent of all home-purchase loan applications in 2017.

In 2017, White residents submitted the most conventional home-purchase loan applications, accounting for 73 percent of all applications. Hispanic residents accounted for 9 percent of applications, while both Black and Asian applications each represents 2 percent of applications submitted. Furthermore, approximately 14 percent of applications were submitted by Other Races, including American Indian, Native Hawaiian or Other Pacific Islander, 2 or more races, or had no race or ethnicity data.

Loan approval rates vary by race and ethnicity. White applicants had the highest loan approval rate of 74 percent followed by Asian applicants with 73 percent loan approval rate, Hispanic and Black applicants with 65 and 61 percent loan approval rates, respectively. Black and Hispanic households appear to be under-represented in the homebuyer market.

Table 33: Approval Rate of Home-Purchase Loan Applications by Race/Ethnicity of Applicant

Applications Submitted By Race and Ethnicity	Home- Purchase Loans							
	Conventional				FHA, FSA/RHA and VA			
	Applications		Approvals		Applications		Approvals	
	#	%	#	%	#	%	#	%
Total County	13,252		9,547	72%	6,856		4,884	71%
White	9,610	73%	7,127	74%	3,547	52%	2,603	73%
Black	312	2%	189	61%	580	8%	391	67%
Asian	224	2%	163	73%	39	1%	26	67%
Hispanic**	1255	9%	814	65%	2033	30%	1457	72%

Notes: Total number includes applications for which no income and race/ethnicity data were reported. Loan approval rate is calculated as loans originated divided by the number of applications. ** Hispanic is counted independently of race.

Source: Federal Financial Institutions Examination Council, 2017 Aggregate Table 5-1 and 5-2

Government-backed home loans offer an alternative to conventional financing. In 2017, 27 percent of all home-purchase applications were for government-backed loans. According to HMDA data, government-backed loans were approved at generally the same rate as conventional loans for minority applicants. White applicants had the highest loan approval rate of 73 percent, followed by Hispanic applicants with 72 percent approval rate, and Black and Asian applicants with 67 percent approval rate.

Disposition of Home-Purchase Loan Applications by Income, Race and Ethnicity

Income is one of the most important factors for determining access to credit. Therefore, approval rates generally have a positive correlation to income.

In 2017, applicants earning less than 50 percent of the Area Median Income (AMI) had the lowest average conventional loan approval rate of 39.15 percent. By contrast, over 59 percent of applications from all other income groups were approved. The upper income group, those earning over 120 percent of AMI had the highest average approval rate of 71.56 percent.

An analysis of differences in loan approval rates by race/ethnicity and income separately does not always reveal important differences among groups. For this reason, an analysis of lending patterns for both race/ethnicity and income together is important in revealing differences among applicants of different races/ethnicities of the same income levels.

Conventional loan approval rates for Black applicants in all income categories, except those less than 50 percent of AMI, were lower than approval rates for White applicants. The discrepancy in approval rates among the different race groups is less acute among middle and upper income applicants than among low- and moderate-income applicants. The approval rates for the minority and ethnic applicants were lower than the average for the income group and White applicants (Table 34).

According to HMDA data, government-backed loans were approved at a slightly higher rate than conventional loans for applicants earning less than 80 percent of AMI (Table 35). Among applicants earning less than 50 percent of AMI, the approval rate for government-backed loans was 40.77 percent, nearly the same as the average approval rate for conventional loans (Table 34). Black applicants' with income less than 50 percent of AMI had a higher loan approval than White applicants and a higher rate than the average approval rate for the income level. Hispanic applicants' loan approval rate was higher than the average in all income levels.

As discussed previously, HDMA data offer a glimpse at the irregularities in the lending market but lack the detailed information, particularly on loan terms, for further analysis. Often discriminatory practices involve offering applicants in the same income bracket but of different racial backgrounds, different loan terms (e.g. points and interest rates). No data are available to assess the extent of discriminatory practices in this regard.

Table 34: Disposition of Applications for Conventional Home-Purchase Loans by Income, Race and Ethnicity, 2017

INCOME, RACE AND ETHNICITY	Applications Received		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed for Incompleteness	
	Number		Number	%	Number	%	Number	%	Number	%	Number	%
LESS THAN 50% OF MSA/MD MEDIAN												
RACE												
American Indian/Alaska Native	2		1	50.00%	0	0.00%	1	50.00%	0	0.00%	0	0.00%
Asian	8		5	62.50%	0	0.00%	3	37.50%	0	0.00%	0	0.00%
Black or African American	23		14	60.87%	0	0.00%	4	17.39%	2	8.70%	3	13.04%
Native Hawaiian or Other Pacific Islander	1		0	0.00%	0	0.00%	0	0.00%	0	0.00%	1	100.00%
White	302		148	49.01%	9	2.98%	107	35.43%	32	10.60%	6	1.99%
2 or more minority races	0		0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Joint (White/Minority Race)	2		0	0.00%	0	0.00%	2	100.00%	0	0.00%	0	0.00%
Race Not Available	26		13	50.00%	0	0.00%	11	42.31%	1	3.85%	1	3.85%
ETHNICITY												
Hispanic or Latino	107		60	56.07%	3	2.80%	37	34.58%	6	5.61%	1	0.93%
Not Hispanic or Latino	228		110	48.25%	6	2.63%	75	32.89%	28	12.28%	9	3.95%
Joint (Hispanic or Latino/Not Hispanic or Latino)	5		0	0.00%	0	0.00%	5	100.00%	0	0.00%	0	0.00%
Ethnicity not available	25		11	44.00%	0	0.00%	11	44.00%	2	8.00%	1	4.00%
MINORITY STATUS												
White Non-Hispanic	196		93	47.45%	6	3.06%	66	33.67%	26	13.27%	5	2.55%
Others, Including Hispanic	5		4	80.00%	0	0.00%	1	20.00%	0	0.00%	0	0.00%
50-79% OF MSA/MD MEDIAN												
RACE												
American Indian/Alaska Native	5		3	60.00%	0	0.00%	0	0.00%	1	20.00%	1	20.00%
Asian	27		19	70.37%	0	0.00%	3	11.11%	4	14.81%	1	3.70%
Black or African American	60		36	60.00%	2	3.33%	13	21.67%	8	13.33%	1	1.67%
Native Hawaiian or Other Pacific Islander	5		4	80.00%	0	0.00%	0	0.00%	1	20.00%	0	0.00%
White	1291		864	66.92%	29	2.25%	227	17.58%	140	10.84%	31	2.40%
2 or more minority races	0		0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Joint (White/Minority Race)	9		5	55.56%	0	0.00%	3	33.33%	1	11.11%	0	0.00%
Race Not Available	160		90	56.25%	3	1.88%	47	29.38%	16	10.00%	4	2.50%
ETHNICITY												
Hispanic or Latino	352		222	63.07%	6	1.70%	71	20.17%	43	12.22%	10	2.84%
Not Hispanic or Latino	1051		715	68.03%	24	2.28%	178	16.94%	111	10.56%	23	2.19%
Joint (Hispanic or Latino/Not Hispanic or Latino)	11		8	72.73%	0	0.00%	2	18.18%	1	9.09%	0	0.00%
Ethnicity not available	143		76	53.15%	4	2.80%	42	29.37%	16	11.19%	5	3.50%
MINORITY STATUS												
White Non-Hispanic	943		647	68.61%	22	2.33%	155	16.44%	97	10.29%	22	2.33%
Others, Including Hispanic	8		5	62.50%	0	0.00%	0	0.00%	2	25.00%	1	12.50%
80-99% OF MSA/MD MEDIAN												
RACE												
American Indian/Alaska Native	5		2	40.00%	1	20.00%	0	0.00%	2	40.00%	0	0.00%
Asian	21		13	61.90%	0	0.00%	2	9.52%	4	19.05%	2	9.52%
Black or African American	45		28	62.22%	3	6.67%	3	6.67%	7	15.56%	4	8.89%
Native Hawaiian or Other Pacific Islander	3		3	100.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
White	1038		722	69.56%	37	3.56%	125	12.04%	125	12.04%	29	2.79%
2 or more minority races	1		1	100.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Joint (White/Minority Race)	10		7	70.00%	0	0.00%	3	30.00%	0	0.00%	0	0.00%
Race Not Available	131		74	56.49%	3	2.29%	31	23.66%	17	12.98%	6	4.58%
ETHNICITY												
Hispanic or Latino	216		140	64.81%	7	3.24%	31	14.35%	28	12.96%	10	4.63%
Not Hispanic or Latino	903		635	70.32%	33	3.65%	104	11.52%	107	11.85%	24	2.66%
Joint (Hispanic or Latino/Not Hispanic or Latino)	17		11	64.71%	1	5.88%	3	17.65%	2	11.76%	0	0.00%
Ethnicity not available	119		65	54.62%	3	2.52%	26	21.85%	18	15.13%	7	5.88%
MINORITY STATUS												
White Non-Hispanic	824		582	70.63%	30	3.64%	100	12.14%	93	11.29%	19	2.31%
Others, Including Hispanic	1		1	100.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
100-119% OF MSA/MD MEDIAN												
RACE												
American Indian/Alaska Native	1		1	100.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Asian	17		14	82.35%	0	0.00%	1	5.88%	2	11.76%	0	0.00%
Black or African American	33		19	57.58%	2	6.06%	8	24.24%	2	6.06%	2	6.06%
Native Hawaiian or Other Pacific Islander	2		1	50.00%	0	0.00%	1	50.00%	0	0.00%	0	0.00%
White	994		717	72.13%	17	1.71%	98	9.86%	136	13.68%	26	2.62%
2 or more minority races	0		0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Joint (White/Minority Race)	12		6	50.00%	0	0.00%	2	16.67%	3	25.00%	1	8.33%
Race Not Available	141		90	63.83%	3	2.13%	26	18.44%	17	12.06%	5	3.55%
ETHNICITY												
Hispanic or Latino	135		96	71.11%	2	1.48%	15	11.11%	19	14.07%	3	2.22%
Not Hispanic or Latino	902		652	72.28%	15	1.66%	93	10.31%	117	12.97%	25	2.77%
Joint (Hispanic or Latino/Not Hispanic or Latino)	30		18	60.00%	1	3.33%	6	20.00%	5	16.67%	0	0.00%
Ethnicity not available	133		82	61.65%	4	3.01%	22	16.54%	19	14.29%	6	4.51%
MINORITY STATUS												
White Non-Hispanic	857		618	72.11%	14	1.63%	84	9.80%	118	13.77%	23	2.68%
Others, Including Hispanic	8		5	62.50%	0	0.00%	3	37.50%	0	0.00%	0	0.00%
120% OR MORE OF MSA/MD MEDIAN												
RACE												
American Indian/Alaska Native	11		6	54.55%	1	9.09%	2	18.18%	2	18.18%	0	0.00%
Asian	151		112	74.17%	6	3.97%	9	5.96%	21	13.91%	3	1.99%
Black or African American	151		92	60.93%	4	2.65%	22	14.57%	26	17.22%	7	4.64%
Native Hawaiian or Other Pacific Islander	8		5	62.50%	0	0.00%	2	25.00%	1	12.50%	0	0.00%
White	7276		5524	75.92%	201	2.76%	575	7.90%	856	11.76%	120	1.65%
2 or more minority races	2		2	100.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Joint (White/Minority Race)	114		79	69.30%	5	4.39%	6	5.26%	24	21.05%	0	0.00%
Race Not Available	1161		826	71.15%	23	1.98%	113	9.73%	177	15.25%	22	1.89%
ETHNICITY												
Hispanic or Latino	445		296	66.52%	13	2.92%	59	13.26%	68	15.28%	9	2.02%
Not Hispanic or Latino	7217		5480	75.93%	201	2.79%	558	7.73%	863	11.96%	115	1.59%
Joint (Hispanic or Latino/Not Hispanic or Latino)	169		130	76.92%	4	2.37%	13	7.69%	16	9.47%	6	3.55%
Ethnicity not available	1044		740	70.88%	22	2.11%	99	9.48%	161	15.42%	22	2.11%
MINORITY STATUS												
White Non-Hispanic	6790		5187	76.39%	187	2.75%	515	7.58%	793	11.68%	108	1.59%
Others, Including Hispanic	9		6	66.67%	1	11.11%	1	11.11%	1	11.11%	0	0.00%
TOTAL	13252		9547	72.04%	349	2.63%	1450	10.94%	1630	12.30%	276	2.08%

Notes: Total number includes applications for which no income and race/ethnicity data were reported. Loan approval rate is calculated as loans originated divided by the number of applications. * Hispanic is counted independently of race. Source: Federal Financial Institutions Examination Council, 2017 Aggregate Table 5-2

Table 35: Disposition of Applications for FHA, FSA/RHA and VA Home-Purchase Loans by Income, Race and Ethnicity, 2017

INCOME, RACE AND ETHNICITY	Applications Received		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed for Incompleteness	
	Number		Number	%	Number	%	Number	%	Number	%	Number	%
LESS THAN 50% OF MSA/MD MEDIAN												
RACE												
American Indian/Alaska Native	0		0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Asian	2		1	50.00%	0	0.00%	1	50.00%	0	0.00%	0	0.00%
Black or African American	27		15	55.56%	1	3.70%	8	29.63%	1	3.70%	2	7.41%
Native Hawaiian or Other Pacific Islander	0		0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
White	226		124	54.87%	7	3.10%	69	30.53%	21	9.29%	5	2.21%
2 or more minority races	0		0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Joint (White/Minority Race)	1		1	100.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Race Not Available	15		4	26.67%	0	0.00%	7	46.67%	3	20.00%	1	6.67%
ETHNICITY												
Hispanic or Latino	152		84	55.26%	4	2.63%	46	30.26%	15	9.87%	3	1.97%
Not Hispanic or Latino	108		58	53.70%	4	3.70%	34	31.48%	8	7.41%	4	3.70%
Joint (Hispanic or Latino/Not Hispanic or Latino)	1		1	100.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Ethnicity not available	10		2	20.00%	0	0.00%	5	50.00%	2	20.00%	1	10.00%
MINORITY STATUS												
White Non-Hispanic	75		41	54.67%	3	4.00%	23	30.67%	6	8.00%	2	2.67%
Others, including Hispanic	0		0	#DIV/0!	0	0.00%	0	0.00%	0	0.00%	0	0.00%
50-79% OF MSA/MD MEDIAN												
RACE												
American Indian/Alaska Native	9		6	66.67%	0	0.00%	2	22.22%	1	11.11%	0	0.00%
Asian	14		9	64.29%	0	0.00%	3	21.43%	1	7.14%	1	7.14%
Black or African American	233		163	69.96%	2	0.86%	40	17.17%	25	10.73%	3	1.29%
Native Hawaiian or Other Pacific Islander	2		1	50.00%	0	0.00%	1	50.00%	0	0.00%	0	0.00%
White	1558		1134	72.79%	23	1.48%	215	13.80%	161	10.33%	25	1.60%
2 or more minority races	1		1	100.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Joint (White/Minority Race)	11		9	81.82%	0	0.00%	2	18.18%	0	0.00%	0	0.00%
Race Not Available	136		78	57.35%	2	1.47%	35	25.74%	19	13.97%	2	1.47%
ETHNICITY												
Hispanic or Latino	845		616	72.90%	12	1.42%	120	14.20%	83	9.82%	14	1.66%
Not Hispanic or Latino	1016		728	71.65%	13	1.28%	153	15.06%	107	10.53%	15	1.48%
Joint (Hispanic or Latino/Not Hispanic or Latino)	11		9	81.82%	0	0.00%	1	9.09%	0	0.00%	1	9.09%
Ethnicity not available	94		49	52.13%	2	2.13%	25	26.60%	17	18.09%	1	1.06%
MINORITY STATUS												
White Non-Hispanic	745		544	73.02%	11	1.48%	102	13.69%	78	10.47%	10	1.34%
Others, including Hispanic	11		8	72.73%	0	0.00%	3	27.27%	0	0.00%	0	0.00%
80-99% OF MSA/MD MEDIAN												
RACE												
American Indian/Alaska Native	1		1	100.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Asian	7		6	85.71%	0	0.00%	1	14.29%	0	0.00%	0	0.00%
Black or African American	128		91	71.09%	2	1.56%	20	15.63%	12	9.38%	3	2.34%
Native Hawaiian or Other Pacific Islander	2		1	50.00%	0	0.00%	0	0.00%	1	50.00%	0	0.00%
White	1094		791	72.30%	26	2.38%	125	11.43%	132	12.07%	20	1.83%
2 or more minority races	2		1	50.00%	0	0.00%	0	0.00%	0	0.00%	1	50.00%
Joint (White/Minority Race)	19		16	84.21%	1	5.26%	1	5.26%	0	0.00%	1	5.26%
Race Not Available	88		53	60.23%	3	3.41%	19	21.59%	13	14.77%	0	0.00%
ETHNICITY												
Hispanic or Latino	443		329	74.27%	10	2.26%	52	11.74%	47	10.61%	5	1.13%
Not Hispanic or Latino	802		574	71.57%	18	2.24%	98	12.22%	93	11.60%	19	2.37%
Joint (Hispanic or Latino/Not Hispanic or Latino)	31		18	58.06%	1	3.23%	4	12.90%	7	22.58%	1	3.23%
Ethnicity not available	66		40	60.61%	3	4.55%	12	18.18%	11	16.67%	0	0.00%
MINORITY STATUS												
White Non-Hispanic	663		474	71.49%	16	2.41%	77	11.61%	82	12.37%	14	2.11%
Others, including Hispanic	6		5	83.33%	0	0.00%	0	0.00%	1	16.67%	0	0.00%
100-119% OF MSA/MD MEDIAN												
RACE												
American Indian/Alaska Native	3		2	66.67%	0	0.00%	1	33.33%	0	0.00%	0	0.00%
Asian	7		5	71.43%	0	0.00%	1	14.29%	1	14.29%	0	0.00%
Black or African American	71		46	64.79%	3	4.23%	8	11.27%	11	15.49%	3	4.23%
Native Hawaiian or Other Pacific Islander	1		0	0.00%	0	0.00%	0	0.00%	1	100.00%	0	0.00%
White	853		612	71.75%	24	2.81%	94	11.02%	115	13.48%	8	0.94%
2 or more minority races	1		1	100.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Joint (White/Minority Race)	18		11	61.11%	0	0.00%	4	22.22%	3	16.67%	0	0.00%
Race Not Available	97		65	67.01%	1	1.03%	13	13.40%	15	15.46%	3	3.09%
ETHNICITY												
Hispanic or Latino	265		180	67.92%	5	1.89%	39	14.72%	38	14.34%	3	1.13%
Not Hispanic or Latino	670		481	71.79%	22	3.28%	69	10.30%	90	13.43%	8	1.19%
Joint (Hispanic or Latino/Not Hispanic or Latino)	39		31	79.49%	0	0.00%	3	7.69%	5	12.82%	0	0.00%
Ethnicity not available	78		50	64.10%	1	1.28%	11	14.10%	13	16.67%	3	3.85%
MINORITY STATUS												
White Non-Hispanic	583		426	73.07%	19	3.26%	56	9.61%	77	13.21%	5	0.86%
Others, including Hispanic	5		2	40.00%	0	0.00%	2	40.00%	1	20.00%	0	0.00%
120% OR MORE OF MSA/MD MEDIAN												
RACE												
American Indian/Alaska Native	7		4	57.14%	0	0.00%	2	28.57%	1	14.29%	0	0.00%
Asian	9		5	55.56%	0	0.00%	0	0.00%	4	44.44%	0	0.00%
Black or African American	121		76	62.81%	2	1.65%	25	20.66%	17	14.05%	1	0.83%
Native Hawaiian or Other Pacific Islander	5		5	100.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
White	1807		1369	75.76%	18	1.00%	178	9.85%	212	11.73%	30	1.66%
2 or more minority races	0		0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Joint (White/Minority Race)	52		38	73.08%	0	0.00%	7	13.46%	6	11.54%	1	1.92%
Race Not Available	218		133	61.01%	4	1.83%	44	20.18%	37	16.97%	0	0.00%
ETHNICITY												
Hispanic or Latino	328		248	75.61%	2	0.61%	43	13.11%	30	9.15%	5	1.52%
Not Hispanic or Latino	1618		1207	74.60%	18	1.11%	159	9.83%	207	12.79%	27	1.67%
Joint (Hispanic or Latino/Not Hispanic or Latino)	96		74	77.08%	0	0.00%	14	14.58%	8	8.33%	0	0.00%
Ethnicity not available	183		105	57.38%	4	2.19%	41	22.40%	33	18.03%	0	0.00%
MINORITY STATUS												
White Non-Hispanic	1481		1118	75.49%	16	1.08%	139	9.39%	182	12.29%	26	1.76%
Others, including Hispanic	13		7	53.85%	0	0.00%	5	38.46%	1	7.69%	0	0.00%
TOTAL	6856		4884	71.24%	119	1.74%	929	13.55%	814	11.87%	110	1.60%

Notes: Total number includes applications for which no income and race/ethnicity data were reported. Loan approval rate is calculated as loans originated divided by the number of applications. * Hispanic is counted independently of race. Source: Federal Financial Institutions Examination Council, 2017 Aggregate Table 5-2

Refinance Loans

Aggressive lending practices have resulted in “innovative” loan terms that allowed many households to purchase a home during the peak of the housing market. Loans with zero down payments, negative amortization, short-term low fixed rates, and variable rates, among other financing techniques have misled many regarding the affordability of home ownership. Many homebuyers were under the false assumption that their home would continue to increase in value and refinancing to more favorable loan terms later would be available as an option. However, when the inflated market imploded in 2007, many households began to face increased monthly payments on homes with decreased values. The credit market collapsed and refinancing to lower interest rates became increasingly difficult. When refinancing was not an available option, many homeowners who could not afford the higher variable-loans were faced with foreclosures.

According to HMDA data, refinance applications comprised 32 percent of all home loan applications. The approval rates for refinance loans were 46 percent in contrast to 72 percent for the conventional home-purchase loans. The minority applicants’ approval rates were lower than White applicants and the average approval rate. Black applicants had the lowest approval rate of 37 percent.

Table 36: Approval Rate of Refinance Loan Applications by Race/Ethnicity of Applicant

Applications Submitted By Race and Ethnicity	Home- Purchase Loans		
	Applications	Approvals	
	#	#	%
Total County	11,256	5,229	46%
White	8,633	4,120	48%
Black	439	163	37%
Asian	141	57	40%
Hispanic**	1175	506	43%

Notes: Total number includes applications for which no income and race/ethnicity data were reported. Loan approval rate is calculated as loans originated divided by the number of applications. ** Hispanic is counted independently of race.

Source: Federal Financial Institutions Examination Council, 2017 Aggregate Table 5-3

Analysis of HMDA data for home refinance loan applications indicated that more than half of the applications were submitted by an applicant earning greater than 120 percent of AMI. The average loan approval rate for this income level was 42 percent. Applicants earning less than 80 percent of the Area Median Income (AMI) had the lowest refinance loan approval rate of 28 percent. The discrepancy in approval rates among the different race groups is less acute among middle and upper income applicants than among low- and moderate-income applicants. White applicants in 80 to 99 percent of AMI income level had the highest approval rate of 47 percent. In contrast, in the same income levels, Black applicants’ loan approval rates were 28 percent.

Table 37: Disposition of Home Refinance Loan Applications by Income, Race and Ethnicity

INCOME, RACE AND ETHNICITY	Applications Received		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed for Incompleteness	
	Number		Number	%	Number	%	Number	%	Number	%	Number	%
LESS THAN 50% OF MSA/MD MEDIAN												
RACE												
American Indian/Alaska Native	7		1	14%	0	0.00%	3	42.86%	2	28.57%	1	14.29%
Asian	13		2	15%	1	7.69%	4	30.77%	6	46.15%	0	0.00%
Black or African American	59		17	29%	1	1.69%	23	38.98%	12	20.34%	6	10.17%
Native Hawaiian or Other Pacific Islander	1		1	100%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
White	673		236	35%	24	3.57%	236	35.07%	121	17.98%	56	8.32%
2 or more minority races	0		0	0%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Joint (White/Minority Race)	1		0	0%	0	0.00%	0	0.00%	1	100.00%	0	0.00%
Race Not Available	144		41	28%	7	4.86%	58	40.28%	28	19.44%	10	6.94%
ETHNICITY												
Hispanic or Latino	154		61	40%	6	3.90%	53	34.42%	21	13.64%	13	8.44%
Not Hispanic or Latino	627		202	32%	23	3.67%	220	35.09%	128	20.41%	54	8.61%
Joint (Hispanic or Latino/Not Hispanic or Latino)	3		1	33%	0	0.00%	1	33.33%	1	33.33%	0	0.00%
Ethnicity not available	114		34	30%	4	3.51%	50	43.86%	20	17.54%	6	5.26%
MINORITY STATUS												
White Non-Hispanic	536		181	34%	21	3.92%	188	35.07%	102	19.03%	44	8.21%
Others, Including Hispanic	5		3	60%	0	0.00%	1	20.00%	1	20.00%	0	0.00%
50-79% OF MSA/MD MEDIAN												
RACE												
American Indian/Alaska Native	10		3	30%	1	10.00%	3	30.00%	2	20.00%	1	10.00%
Asian	28		11	39%	1	3.57%	9	32.14%	3	10.71%	4	14.29%
Black or African American	121		46	38%	5	4.13%	35	28.93%	24	19.83%	11	9.09%
Native Hawaiian or Other Pacific Islander	2		0	0%	0	0.00%	1	50.00%	1	50.00%	0	0.00%
White	1614		731	45%	59	3.66%	411	25.46%	290	17.97%	123	7.62%
2 or more minority races	1		0	0%	0	0.00%	0	0.00%	1	100.00%	0	0.00%
Joint (White/Minority Race)	14		4	29%	0	0.00%	5	35.71%	4	28.57%	1	7.14%
Race Not Available	346		144	41%	10	2.87%	96	27.59%	73	20.98%	25	7.18%
ETHNICITY												
Hispanic or Latino	336		143	43%	12	3.57%	100	29.76%	51	15.18%	30	8.93%
Not Hispanic or Latino	1497		679	45%	54	3.61%	371	24.78%	286	19.10%	107	7.15%
Joint (Hispanic or Latino/Not Hispanic or Latino)	12		6	50%	0	0.00%	3	25.00%	2	16.67%	1	8.33%
Ethnicity not available	296		113	38%	10	3.38%	87	29.39%	59	19.93%	27	9.12%
MINORITY STATUS												
White Non-Hispanic	1304		608	47%	49	3.76%	316	24.23%	243	18.63%	88	6.75%
Others, Including Hispanic	8		3	38%	2	25.00%	3	37.50%	0	0.00%	0	0.00%
80-99% OF MSA/MD MEDIAN												
RACE												
American Indian/Alaska Native	6		2	33%	0	0.00%	2	33.33%	2	33.33%	0	0.00%
Asian	15		6	40%	0	0.00%	4	26.67%	4	26.67%	1	6.67%
Black or African American	61		17	28%	2	3.28%	22	36.07%	14	22.95%	6	9.84%
Native Hawaiian or Other Pacific Islander	6		1	17%	0	0.00%	3	50.00%	1	16.67%	1	16.67%
White	1092		510	47%	36	3.30%	228	20.88%	223	20.42%	95	8.70%
2 or more minority races	1		1	100%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Joint (White/Minority Race)	15		6	40%	1	6.67%	3	20.00%	4	26.67%	1	6.67%
Race Not Available	219		97	44%	9	4.11%	52	23.74%	45	20.55%	16	7.31%
ETHNICITY												
Hispanic or Latino	198		94	47%	10	5.05%	46	23.23%	30	15.15%	18	9.09%
Not Hispanic or Latino	994		452	45%	31	3.12%	211	21.23%	218	21.73%	84	8.45%
Joint (Hispanic or Latino/Not Hispanic or Latino)	22		10	45%	0	0.00%	6	27.27%	5	22.73%	1	4.55%
Ethnicity not available	202		85	42%	7	3.47%	51	25.25%	42	20.79%	17	8.42%
MINORITY STATUS												
White Non-Hispanic	911		420	46%	28	3.07%	183	20.09%	200	21.95%	80	8.78%
Others, Including Hispanic	8		1	13%	0	0.00%	2	25.00%	3	37.50%	2	25.00%
100-119% OF MSA/MD MEDIAN												
RACE												
American Indian/Alaska Native	6		3	50%	0	0.00%	2	33.33%	1	16.67%	0	0.00%
Asian	9		4	44%	1	11.11%	2	22.22%	2	22.22%	0	0.00%
Black or African American	48		19	40%	1	2.08%	15	31.25%	10	20.83%	3	6.25%
Native Hawaiian or Other Pacific Islander	3		1	33%	0	0.00%	0	0.00%	1	33.33%	1	33.33%
White	1070		519	49%	46	4.30%	216	20.19%	219	20.47%	70	6.54%
2 or more minority races	2		1	50%	0	0.00%	1	50.00%	0	0.00%	0	0.00%
Joint (White/Minority Race)	16		5	31%	1	6.25%	4	25.00%	5	31.25%	1	6.25%
Race Not Available	222		91	41%	8	3.60%	60	27.03%	49	22.07%	14	6.31%
ETHNICITY												
Hispanic or Latino	130		56	43%	6	4.62%	26	20.00%	32	24.62%	10	7.69%
Not Hispanic or Latino	1024		489	48%	44	4.30%	220	21.48%	209	20.41%	62	6.05%
Joint (Hispanic or Latino/Not Hispanic or Latino)	24		13	54%	1	4.17%	4	16.67%	5	20.83%	1	4.17%
Ethnicity not available	200		85	43%	6	3.00%	50	25.00%	43	21.50%	16	8.00%
MINORITY STATUS												
White Non-Hispanic	944		468	50%	40	4.24%	188	19.70%	192	20.34%	58	6.14%
Others, Including Hispanic	6		5	83%	0	0.00%	0	0.00%	1	16.67%	0	0.00%
120% OR MORE OF MSA/MD MEDIAN												
RACE												
American Indian/Alaska Native	17		5	29%	0	0.00%	2	11.76%	4	23.53%	6	35.29%
Asian	76		34	45%	4	5.26%	12	15.79%	20	26.32%	6	7.89%
Black or African American	150		64	43%	5	3.33%	35	23.33%	28	18.67%	18	12.00%
Native Hawaiian or Other Pacific Islander	8		3	38%	0	0.00%	3	37.50%	1	12.50%	1	12.50%
White	4184		2124	51%	137	3.27%	765	18.28%	799	19.10%	359	8.58%
2 or more minority races	3		1	33%	1	33.33%	0	0.00%	1	33.33%	0	0.00%
Joint (White/Minority Race)	95		49	52%	2	2.11%	11	11.58%	21	22.11%	12	12.63%
Race Not Available	887		426	48%	24	2.71%	203	22.89%	163	18.38%	71	8.00%
ETHNICITY												
Hispanic or Latino	357		152	43%	16	4.48%	76	21.29%	80	22.41%	33	9.24%
Not Hispanic or Latino	4142		2093	51%	132	3.19%	764	18.45%	784	18.93%	369	8.91%
Joint (Hispanic or Latino/Not Hispanic or Latino)	108		57	53%	1	0.93%	21	19.44%	23	21.30%	6	5.56%
Ethnicity not available	816		404	50%	25	3.06%	172	21.08%	150	18.38%	65	7.97%
MINORITY STATUS												
White Non-Hispanic	3838		1973	51%	118	3.07%	693	18.06%	722	18.81%	332	8.65%
Others, Including Hispanic	12		6	50%	0	0.00%	2	16.67%	4	33.33%	0	0.00%
TOTAL	11258		5229	46%	388	3.45%	2532	22.49%	2187	19.43%	920	8.17%

Notes: Total number includes applications for which no income and race/ethnicity data were reported. Loan approval rate is calculated as loans originated divided by the number of applications. * Hispanic is counted independently of race. Source: Federal Financial Institutions Examination Council, 2017 Aggregate Table 5-3

Home Improvement Loans

Home improvement loans are used to pay for repairs or renovation of a home. Most home improvement loans rely on the homeowner’s equity, which is the portion of the home that’s already paid for. Home equity rises as principal payments are made and the home’s value increases. However, when the inflated housing market imploded in 2007, many homes’ values decreased practically negating any equity that was accumulated.

According to HMDA data, home improvement loan applications comprised 7 percent of all home loan applications. The approval rates for home improvement loans were 38 percent, the lowest approval rate of all home loan applications. Black applicants had the lowest loan approval rates of 22 percent. Asian applicants’ loan approval rate was highest with 46 percent, but due to a small sample size of 28 applications, this data may not be reliable.

Table 38: Approval Rate of Home Improvement Loan Applications by Race/Ethnicity of Applicant

Applications Submitted By Race and Ethnicity	Home- Purchase Loans		
	Applications	Approvals	
	#	#	%
Total County	2,936	1,122	38%
White	2,233	925	41%
Black	171	38	22%
Asian	28	13	46%
Hispanic**	432	119	28%

Notes: Total number includes applications for which no income and race/ethnicity data were reported. Loan approval rate is calculated as loans originated divided by the number of applications. ** Hispanic is counted independently of race.

Source: Federal Financial Institutions Examination Council, 2017 Aggregate Table 5-4

Applicants earning less than 50 percent of the Area Median Income (AMI) had the lowest home improvement loan approval rate of 16 percent. Black applicants had the lowest loan approval rates in this income level at 8 percent. Both Hispanic and Black applicants had low loan approval rates compared to White and Asian applicants.

Table 39: Disposition of Home Improvement Loan Applications by Income, Race and Ethnicity

INCOME, RACE AND ETHNICITY	Applications Received		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed for Incompleteness	
	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%
LESS THAN 50% OF MSA/MD MEDIAN												
RACE												
American Indian/Alaska Native	6	17%	1	0.00%	0	0.00%	4	66.67%	1	16.67%	0	0.00%
Asian	4	25%	1	0.00%	0	0.00%	3	75.00%	0	0.00%	0	0.00%
Black or African American	36	8%	3	0.00%	0	0.00%	33	91.67%	0	0.00%	0	0.00%
Native Hawaiian or Other Pacific Islander	1	0%	0	0.00%	0	0.00%	1	100.00%	0	0.00%	0	0.00%
White	232	57%	57	4.172%	4	1.722%	156	64.66%	13	5.60%	8	3.45%
2 or more minority races	0	0%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Joint (White/Minority Race)	2	1%	1	50.00%	0	0.00%	1	50.00%	0	0.00%	0	0.00%
Race Not Available	45	3%	3	6.67%	3	6.67%	34	75.56%	4	8.89%	1	2.22%
ETHNICITY												
Hispanic or Latino	74	14%	14	19%	0	0.00%	50	74.32%	3	4.05%	2	2.70%
Not Hispanic or Latino	217	49%	49	23%	3	1.38%	140	67.28%	12	5.53%	7	3.23%
Joint (Hispanic or Latino/Not Hispanic or Latino)	2	0%	0	0.00%	0	0.00%	2	100.00%	0	0.00%	0	0.00%
Ethnicity not available	34	3%	9%	9%	4	11.76%	24	70.59%	3	8.82%	0	0.00%
MINORITY STATUS												
White Non-Hispanic	179	45%	45	25%	3	1.68%	113	63.13%	11	6.15%	7	3.91%
Others, Including Hispanic	6	1%	1	17%	0	0.00%	5	83.33%	0	0.00%	0	0.00%
50-75% OF MSA/MD MEDIAN												
RACE												
American Indian/Alaska Native	8	3%	3	38%	0	0.00%	4	50.00%	1	12.50%	0	0.00%
Asian	9	4%	4	44%	0	0.00%	4	44.44%	1	11.11%	0	0.00%
Black or African American	61	13%	8	13%	2	3.28%	47	77.05%	2	3.28%	2	3.28%
Native Hawaiian or Other Pacific Islander	4	1%	1	25%	0	0.00%	2	50.00%	1	25.00%	0	0.00%
White	442	14%	147	33%	13	2.94%	229	51.81%	37	8.37%	16	3.62%
2 or more minority races	0	0%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Joint (White/Minority Race)	4	1%	1	25%	0	0.00%	3	75.00%	0	0.00%	0	0.00%
Race Not Available	80	14%	14	18%	3	3.75%	49	61.25%	10	12.50%	4	5.00%
ETHNICITY												
Hispanic or Latino	134	35%	35	26%	3	2.24%	78	58.21%	12	8.96%	6	4.48%
Not Hispanic or Latino	304	126%	126	32%	13	3.30%	213	54.06%	31	7.87%	11	2.79%
Joint (Hispanic or Latino/Not Hispanic or Latino)	4	1%	1	25%	0	0.00%	2	50.00%	0	0.00%	1	25.00%
Ethnicity not available	79	16%	16	20%	2	2.53%	48	60.76%	9	11.39%	4	5.06%
MINORITY STATUS												
White Non-Hispanic	321	113%	113	35%	10	3.12%	162	50.47%	26	8.10%	10	3.12%
Others, Including Hispanic	9	2%	2	22%	0	0.00%	6	66.67%	1	11.11%	0	0.00%
75-100% OF MSA/MD MEDIAN												
RACE												
American Indian/Alaska Native	6	2%	2	33%	0	0.00%	3	50.00%	0	0.00%	1	16.67%
Asian	2	1%	1	50%	0	0.00%	1	50.00%	0	0.00%	0	0.00%
Black or African American	29	12%	12	41%	1	3.45%	16	51.72%	1	3.45%	0	0.00%
Native Hawaiian or Other Pacific Islander	1	0%	0	0.00%	0	0.00%	1	100.00%	0	0.00%	0	0.00%
White	270	118%	118	44%	10	3.70%	112	41.48%	23	8.52%	7	2.59%
2 or more minority races	1	0%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	1	100.00%
Joint (White/Minority Race)	2	0%	0	0.00%	0	0.00%	2	100.00%	0	0.00%	0	0.00%
Race Not Available	55	16%	16	29%	0	0.00%	29	52.73%	6	10.91%	4	7.27%
ETHNICITY												
Hispanic or Latino	66	22%	22	33%	3	4.55%	37	56.06%	4	6.06%	0	0.00%
Not Hispanic or Latino	250	114%	114	46%	8	3.20%	99	39.60%	20	8.00%	9	3.60%
Joint (Hispanic or Latino/Not Hispanic or Latino)	2	1%	1	50%	0	0.00%	1	50.00%	0	0.00%	0	0.00%
Ethnicity not available	49	12%	12	24%	0	0.00%	27	55.10%	6	12.24%	4	8.16%
MINORITY STATUS												
White Non-Hispanic	213	99%	99	46%	7	3.29%	81	38.03%	19	8.92%	7	3.29%
Others, Including Hispanic	3	0%	0	0%	0	0.00%	3	100.00%	0	0.00%	0	0.00%
100-119% OF MSA/MD MEDIAN												
RACE												
American Indian/Alaska Native	3	1%	1	33%	0	0.00%	0	0.00%	1	33.33%	1	33.33%
Asian	6	4%	4	67%	0	0.00%	2	33.33%	0	0.00%	0	0.00%
Black or African American	16	7%	7	44%	1	6.25%	6	37.50%	2	12.50%	0	0.00%
Native Hawaiian or Other Pacific Islander	0	0%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
White	273	116%	116	42%	11	4.03%	107	39.19%	28	10.26%	11	4.03%
2 or more minority races	0	0%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Joint (White/Minority Race)	3	2%	2	67%	0	0.00%	1	33.33%	0	0.00%	0	0.00%
Race Not Available	47	14%	14	30%	3	4.26%	22	48.94%	5	10.64%	3	6.38%
ETHNICITY												
Hispanic or Latino	43	12%	12	28%	1	2.33%	27	62.79%	2	4.65%	1	2.33%
Not Hispanic or Latino	254	114%	114	45%	10	3.94%	91	35.83%	29	11.42%	10	3.94%
Joint (Hispanic or Latino/Not Hispanic or Latino)	4	3%	3	75%	0	0.00%	1	25.00%	0	0.00%	0	0.00%
Ethnicity not available	48	15%	15	31%	3	6.25%	21	43.75%	5	10.42%	4	8.33%
MINORITY STATUS												
White Non-Hispanic	229	104%	104	45%	8	3.49%	81	35.37%	27	11.79%	9	3.93%
Others, Including Hispanic	2	1%	1	50%	0	0.00%	0	0.00%	1	50.00%	0	0.00%
120% OR MORE OF MSA/MD MEDIAN												
RACE												
American Indian/Alaska Native	4	1%	1	25%	0	0.00%	2	50.00%	0	0.00%	1	25.00%
Asian	7	3%	3	43%	0	0.00%	2	28.57%	2	28.57%	0	0.00%
Black or African American	29	8%	8	28%	0	0.00%	17	58.62%	2	6.90%	2	6.90%
Native Hawaiian or Other Pacific Islander	2	0%	0	0%	0	0.00%	0	0.00%	1	50.00%	1	50.00%
White	1019	48%	487	48%	33	3.25%	364	35.83%	88	8.66%	44	4.33%
2 or more minority races	0	0%	0	0%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Joint (White/Minority Race)	30	12%	12	40%	0	0.00%	14	46.67%	3	10.00%	1	3.33%
Race Not Available	194	74%	74	38%	5	2.58%	87	44.85%	19	9.79%	9	4.64%
ETHNICITY												
Hispanic or Latino	115	36%	36	31%	3	2.61%	59	51.30%	8	6.96%	9	7.83%
Not Hispanic or Latino	932	446%	446	48%	30	3.22%	336	36.05%	85	9.12%	35	3.76%
Joint (Hispanic or Latino/Not Hispanic or Latino)	45	24%	24	53%	1	2.22%	12	26.67%	4	8.89%	4	8.89%
Ethnicity not available	150	70%	70	42%	4	2.11%	79	41.58%	18	9.47%	10	5.26%
MINORITY STATUS												
White Non-Hispanic	897	443%	443	49%	29	3.23%	311	34.67%	81	9.03%	33	3.68%
Others, Including Hispanic	3	1%	1	33%	0	0.00%	0	0.00%	0	0.00%	2	66.67%
TOTAL	2936	1122%	1122	38%	88	3.00%	1358	46.25%	251	8.55%	117	3.99%

Notes: Total number includes applications for which no income and race/ethnicity data were reported. Loan approval rate is calculated as loans originated divided by the number of applications. * Hispanic is counted independently of race. Source: Federal Financial Institutions Examination Council, 2017 Aggregate Table 5-4

3. Mortgage Application Denials

According to 2017 HMDA data, there were a total of 29,336 home loan applications submitted, of which 6,376 applications were denied. The overall denial rate was 19.3 percent. The average denial rates by race and ethnicity included 15.45 percent for White applicants, 12.56 percent for Asian applicants, 26.23 percent for Black applicants, and 22.9 percent for Hispanic applicants.

Table 40: Home Purchase Loan Applications Approved/Denied by Race, 2017 (HMDA Lenders Only)

Applicant Race	Loan Originated	Application Denied	Other	Denial Rate
American Indian or Alaska Native	49	13	17	26.53%
Asian	207	26	55	12.56%
Black or African American	629	165	175	26.23%
Native Hawaiian or Other Pacific Islander	28	6	6	21.43%
White	12188	1883	2702	15.45%
Information not provided by applicant in mail, Internet, or telephone application	1416	354	406	25.00%
Not applicable	151	15	20	9.93%
Hispanic or Latino	2410	552	537	22.90%
Not Hispanic or Latino	10895	1593	2437	14.62%
Information not provided by applicant in mail, Internet, or telephone application	1209	302	387	24.98%
Not applicable	154	15	20	9.74%
Total	29336	4924	6762	-

Source: Shimberg Center for Housing Studies based on 2017 HMDA Data

In reporting denials, lenders list at least one primary reason for denial and may list up to two secondary reasons. The primary reason cited by lenders for the rejection of loan applications was debt to income ratio (30.5 percent) followed by credit history at 24.5 percent.

Among Black applicants and White/Minority Race applicants, credit history (42.1 percent and 49.1 percent, respectively) was cited as the most common reason for denial. For Asian applicants, debt to income ratio was the most common reason for denial at 52.2 percent. 9.1 percent of denied applications cited the reason for denial as “other”. By citing “other” as a primary reason for denial, the lender may avoid reporting the reasons for the denial of loan applications.

Table 41: Denial Reason by Income, Race and Ethnicity, 2012

APPLICANT CHARACTERISTICS	Debt-to-Income Ratio		Employment History		Credit History		Collateral		Insufficient Cash		Unverifiable Information		Credit App. Incomplete		Mortgage Insurance Denied		Other		Total
	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	
120% or more of MSA/MD median	422	22.2%	15	0.8%	437	23.0%	369	19.4%	54	2.8%	72	3.8%	335	17.7%	16	0.8%	178	9.4%	1898
100-119% of MSA/MD median	139	28.1%	3	0.6%	137	27.7%	62	12.5%	16	3.2%	13	2.6%	81	16.4%	3	0.6%	41	8.3%	495
80-99% of MSA/MD median	174	31.2%	16	2.9%	133	23.8%	82	14.7%	15	2.7%	19	3.4%	59	10.6%	4	0.7%	56	10.0%	558
50-79% of MSA/MD median	388	37.0%	20	1.9%	259	24.7%	124	11.8%	33	3.1%	34	3.2%	100	9.5%	2	0.2%	90	8.6%	1050
Less than 50% of MSA/MD median	285	51.7%	13	2.4%	129	23.4%	28	5.1%	9	1.6%	14	2.5%	24	4.4%	0	0.0%	49	8.9%	551
Income Not Available	37	21.6%	5	2.9%	61	35.7%	19	11.1%	4	2.3%	9	5.3%	18	10.5%	0	0.0%	18	10.5%	171
White	123	29.7%	15	3.6%	60	14.5%	72	17.4%	26	6.3%	26	6.3%	53	12.8%	0	0.0%	39	9.4%	414
Black or African American	78	26.9%	5	1.7%	122	42.1%	17	5.9%	8	2.8%	13	4.5%	19	6.6%	1	0.3%	27	9.3%	290
Asian	24	52.2%	1	2.2%	11	23.9%	4	8.7%	0	0.0%	4	8.7%	2	4.3%	0	0.0%	0	0.0%	46
American Indian/Alaska Native	8	30.8%	1	3.8%	6	23.1%	3	11.5%	1	3.8%	0	0.0%	4	15.4%	0	0.0%	3	11.5%	26
Native Hawaiian or Other Pacific Islander	4	36.4%	0	0.0%	4	36.4%	1	9.1%	0	0.0%	0	0.0%	1	9.1%	0	0.0%	1	9.1%	11
Joint (White/Minority Race)	13	23.6%	1	1.8%	27	49.1%	4	7.3%	0	0.0%	1	1.8%	5	9.1%	1	1.8%	3	5.5%	53
Race Not Available	249	28.3%	12	1.4%	182	20.7%	134	15.2%	21	2.4%	19	2.2%	194	22.0%	3	0.3%	67	7.6%	881
Not Hispanic or Latino	977	31.4%	43	1.4%	753	24.2%	467	15.0%	81	2.6%	115	3.7%	389	12.5%	15	0.5%	272	8.7%	3112
Hispanic or Latino	247	31.4%	17	2.2%	216	27.4%	84	10.7%	30	3.8%	26	3.3%	65	8.3%	3	0.4%	99	12.6%	787
Ethnicity Not Available	205	27.3%	11	1.5%	167	22.2%	120	16.0%	15	2.0%	16	2.1%	158	21.0%	4	0.5%	55	7.3%	751

Note: * Hispanic is counted independently of race. Total number includes applications for which no income and race/ethnicity data were reported. Source: Federal Financial Institutions Examination Council, 2017 Aggregate Table 8-1, 8-2, 8-3 and 8-4

4. High-Cost Lending

In general there are two types of loans or mortgages, prime and subprime. According to the Federal Reserve, prime mortgages are offered to persons with excellent credit, excellent employment history and income adequate to support the loan amount. Subprime loans are loans to borrowers who have less than perfect credit history, poor employment history, or other factors such as limited income. These borrowers typically do not qualify for the standard Fannie Mae or Freddie Mac underwriting guidelines. Subprime loans usually have an interest rate of at least one to six percentage points above that of a prime mortgage.

The widespread housing finance market crisis of 2008 brought a new level of public attention to lending practices that victimize vulnerable populations. Subprime lending, designed for borrowers who are considered a credit risk, has increased the availability of credit to low-income persons. At the same time, subprime lending has often exploited borrowers by piling on excessive fees, penalties, and interest rates that make financial stability difficult to achieve. Higher monthly mortgage payments make housing less affordable, increasing the risk of mortgage delinquency and foreclosure and the likelihood that properties will fall into disrepair.

Some subprime borrowers have credit scores, income levels, and down payments high enough to qualify for conventional prime loans, but are still steered toward more expensive subprime mortgages. This is especially true of minority groups, which tend to fall disproportionately into the category of subprime borrowers. The practice of targeting minorities for subprime lending qualifies as mortgage discrimination.

Since 2005, HMDA data included price information for loans priced above reporting thresholds set by the Federal Reserve Board. This data is provided by lenders via Loan Application Registers and can be aggregated to complete an analysis of loans by lender or for a specified geographic area. HMDA does not require lenders to report credit scores for applicants, so the data does not indicate which loans are subprime. It does, however, provide price information for loans considered "high-cost".

In 2008, the Federal Reserve Board revised the rules for reporting price information on higher-priced loans. For loan applications taken prior to October 1, 2009, HMDA required lenders to compare the annual percentage rate (APR) on the loans to the yield on a Treasury security with a comparable term to maturity to determine whether the loan was required to be reported as higher-priced. If the difference exceeds 3 percentage points for a first lien loan or 5 percentage points for a junior lien loan it was classified as higher-priced and the rate spread was reported.

Under the amended rule, lenders instead compare the APR on the loan to a survey-based estimate of APRs currently offered on prime mortgage loans of a comparable type. Lenders then report the spread if the spread is equal or greater than 1.5 points for first-lien loans or 3.5 percentage points for a subordinate-lien loan.

Not all loans carrying high Annual Percentage Rate (APR)s are subprime, and not all subprime loans carry high APRs. However, high-cost lending is a strong predictor of subprime lending, and it can also indicate a loan that applies a heavy cost burden on the borrower, increasing the risk of mortgage delinquency.

High-cost owner-occupied purchase loans during 2013 to 2017 (reflects the revised rules on high-cost loans reporting) shows an upward trend. The percentage of high-cost loans to the total loans originated has increased from 9 percent in 2013 to 16 percent in 2017. The increase in high-cost loans could be a direct result of the economic recovery.

An analysis of high-cost loans in Lee County by race and ethnicity reveals that Blacks and Hispanic Borrowers are overrepresented in high-cost lending. In 2017, 29 percent of mortgages obtained by Black borrowers were high-cost, and 33 percent of loans to Hispanic borrowers were high-cost. In comparison, 16 percent of mortgages obtained by White borrowers were high-cost.

Table 42: High-Cost, Owner-Occupied Home Purchase Loans by Race, 2017 (HMDA Lenders Only)

Race	High-Cost	Non-High Cost or Unknown	Total High-Cost and Non-High Cost Loans	Percent of High Cost Loans
American Indian or Alaska Native	11	32	43	26%
Asian	7	128	135	5%
Black or African American	164	406	570	29%
Native Hawaiian or Other Pacific Islander	2	20	22	9%
White	1488	7867	9355	16%
Information not provided by applicant in mail, Internet, or telephone application	92	890	982	9%
Hispanic or Latino	722	1479	2201	33%

Source: Shimberg Center for Housing Studies based on 2017 HMDA Data

Review and analysis of HMDA data identified the following impediments to fair housing choice:

- Access to adequate financing.
- Underrepresentation of racial and ethnic minorities in the lending market.
- High rate of subprime loans obtained by racial and ethnic minorities.

C. Public and Private Sector

Most communities benefit greatly from having local fair housing legislation, effective outreach, education and training, and local enforcement.

This section examines the current status of fair housing enforcement, fair housing information programs, and visitability in housing issues.

1. Fair Housing Enforcement

As a part of public and private sector fair housing enforcement, fair housing ordinances for entitlement jurisdictions were reviewed.

City of Cape Coral

The City of Cape Coral’s Fair Housing Ordinance (Chapter Sixteen) prohibits discrimination on the basis of race, color, religion, sex, age, handicapped status, or national origin in connection with

housing. The Ordinance prohibits discrimination in the sale and rental of housing, the residential real estate related transactions, the provisions of brokerage services, and the provision for housing for older persons. The Ordinance outlines unlawful and discriminatory practices in regards to the sale and rental of housing. In addition, the Ordinance created the City's Fair Housing Compliance Board and provided an overview of its functions. However, the ordinance does not include protected class based on familial status, and protections appears to be limited to physically handicapped persons and does not provided protection for all disabilities including mental illness.

City of Fort Myers

The City has drafted a Fair Housing Ordinance. The Ordinance will be submitted for City Council approval in August 2019.

Lee County

Lee County amended and restated the jurisdiction's "Equal Opportunity in Housing" Ordinance on February 26, 2013. The current Ordinance (Number 13-04) prohibits discrimination on the basis of race, color, religion, national origin, sex, familial status, or disability in connection with housing. The Ordinance prohibits discrimination in the sale and rental of housing, the provision of brokerage services, financing of housing or in residential real estate transactions, and the provision for housing for older persons. The Ordinance outlines unlawful and discriminatory practices in regards to the sales and rental of housing. Under the Enforcement section of the Ordinance, it lists private enforcement and an intervention by the County Attorney. The private enforcement will be civil action procedures. An intervention by the County Attorney provides for if the Board of County Commissioners certifies that the case is of significant public importance to the citizens of the County, at the direction of the County Board of Commissioners, the County Attorney may intervene in a civil action. The preamble to the Ordinance states *"that the Board of County Commissioners find that it is in the best interest of the citizenry to file fair housing complaints with the appropriate Federal and State agencies or pursue private enforcement actions."*

From 2001 to October 2012, Lee County Office of Equal Opportunity (LCOEO) was designated by HUD as meeting the HUD requirements for the operation of a "Substantially Equivalent Fair Housing Program". LCOEO processed and investigated the County-wide housing discrimination complaints on behalf of HUD. However, beginning in October 2012, LCOEO discontinued its processing and investigation of County-wide fair housing complaints and undertook a countywide fair housing training and outreach on behalf of HUD.

As of October 2012, fair housing complaints must be filed with the HUD Miami Office or the state of Florida Commission on Human Relations Office (FCHR). FCHR is the state's leading anti-discrimination agency. FCHR is overseen by twelve Commissioners appointed by the Governor and confirmed by the state Senate. FCHR conducts its business primarily under authority of three Florida laws:

- The Florida Civil Rights Act (Part 1, Chapter 760, and s. 509.092, F.S.) for allegations of discrimination in employment or public accommodations.
- The Florida Fair Housing Act (Part II, Chapter 760) for allegations of discrimination in housing.
- The Florida Whistle-Blower Act (s. 112.31895) for allegations of improper retaliation against state agency whistle-blowers.

A work-sharing agreement between FCHR and two federal partners – the U.S. Equal Employment Opportunity Commission and the U.S. Department of Housing and Urban Development – helps ensure that complaints are properly investigated without duplication, whether they are initially filed with the Commission or one of the federal agencies.

A review of HUD’s website determined that there are six non-profit fair housing agencies in Florida receiving funding through HUD’s Fair Housing Initiatives Program (FHIP) to assist people who believe they have been victims of housing discrimination and seven public agencies that are designated by HUD as an FHAP agency. The nearest FHIP and FHAP agencies are located in Tampa which is approximately 120 miles north of Lee County.

A review of entitlement jurisdictions’ Fair Housing Enforcement Procedures identified the following impediments to fair housing choice:

- City of Cape Coral’s Fair Housing Ordinance does not include protected class based on familial status, and protections appears to be limited to physically handicapped persons and does not provide protection for all disabilities including mental illness.
- The City of Fort Myers has drafted a Fair Housing Ordinance. The Ordinance will be submitted for City Council approval in August 2019.

2. Information Programs

As stated in the previous section, the LCOEC previously conducted fair housing outreach and training for the entire county. Because the LCOEO no longer handling the fair housing activities for the area, Lee County has contracted for the provision of fair housing outreach and training since 2015. Currently, there are two contracts in place, one, which provides two annual community wide trainings/outreach events, and another, which provides for up to five group specific trainings as requested by community groups.

All three entitlement jurisdictions and public housing authorizes have been working together to fill the gap in outreach and training by conducting joint fair housing workshops, and placing fair housing information on the respective governments’ websites.

The Cities of Fort Myers, Cape Coral and Lee County refer housing program applicants to HUD-approved counseling agencies, which conduct home ownership workshops (workshops are conducted in English and Spanish). The application procedures and programs are discussed so applicants will be aware of program offerings and Fair Housing information.

A review of entitlement jurisdictions' Fair Housing Information Programs identified that the jurisdiction would benefit from a FHIP or FHAP organization, which is dedicated to provide education regarding fair housing.

3. Visitability in Housing

The term "visitability" refers to single-family housing designed in such a way that it can be lived in or visited by people with disabilities. A house is visitable when it meets the following three basic requirements:

- At least one no-step entrance.
- Doors and hallways wide enough to navigate a wheelchair through.
- A bathroom on the first floor big enough to get into in a wheelchair, and close the door.

Visitability features make homes easier for people who develop a mobility impairment to visit friends and extended family rather than having to turn down invitations, or not be invited at all. Visitability features also provide access for formerly non-disabled people to remain in their homes if they develop a disability, rather than forcing them to do expensive renovations, relocate to a different house, live in an inaccessible home which endangers their health and safety, or move from the community into a nursing home.

All three entitlement jurisdictions administer State and federally funded grants to provide barrier removal and/or home modifications for owner-occupied housing units. Modification efforts consist of bathroom modifications, handicapped ramps, and other handicapped accessibility improvements to housing units located within the entitlement jurisdictions. Work must be performed according to the building codes and established Rehabilitation Standards.

A review of the entitlement jurisdictions' procedures and programs indicate that there are no significant impediments to fair housing choice.

D. Actions taken by HUD against the Jurisdiction

There have been no actions in the County initiated by the Department of Justice or HUD against the county, city, company, or corporation for noncompliance under Title VI of the Civil Rights Act of 1964 or Section 504 of the Rehabilitation Act of 1973, or charges under the Fair Housing Act.

V. Assessment of Current Public and Private Fair Housing programs and Activities

This section evaluates existing public and private programs, services, and activities that assist in providing fair housing in Lee County.

A. Public Programs

The activities of the public programs were previously addressed in *Section IV. Identification of Impediments to Fair Housing Choice, A. Public Sector, 2. Neighborhood Revitalization, Municipal and Other Services.*

B. Real Estate Practices

Real Estate Brokers and Sales Agents

The National Association of REALTORS® (NAR) has developed a Fair Housing Programs guide to provide resources and guidance to Realtors in ensuring equal professional services for all people. When licensed real estate professionals join a local chapter of NAR, they automatically become a member of the Florida Association of REALTORS® and the NAR.

According to NAR Code of Ethics, Article 10 provides that “REALTORS® shall not deny equal professional services to any person for reasons of race, color, religion, sex, handicap, familial status, national origin, sexual orientation, or gender identity. REALTORS® shall not be parties to any plan or agreement to discriminate against a person or persons on the basis of race, color, religion, sex, handicap, familial status, national origin, sexual orientation, or gender identity”(Amended 1/14), and “REALTORS®, in their real estate employment practices, shall not discriminate against any person or persons on the basis of race, color, religion, sex, handicap, familial status, national origin, sexual orientation, or gender identity (Amended 1/14).” These ethics provisions are applicable to the state and local chapters of NAR.

Lee County real estate market is serviced by the Realtor Association of Greater Fort Myers and the Beach, Inc., and the Royal Palm Coast Realtors Association. The local Realtor chapters offer various educational programs one of which is an ethics-training course.

Appraisers

Banks order appraisal reports to determine whether or not a property is worth the amount of the loan they will be giving. Generally speaking, appraisals are based on the comparable sales of properties surrounding the neighborhood of the property being appraised. Other factors are taken into consideration, such as the age of the structure, any improvements made, location,

general economic influences, etc. Some neighborhoods with higher concentrations of minorities may appraise lower than like properties in neighborhoods with lower concentrations.

Unfortunately, this practice is geared toward a neighborhood not an applicant and therefore, not a direct violation of fair housing law that can easily be addressed. One effect of this practice, however, is that it tends to keep property values lower in a given neighborhood, thereby restricting the amount of equity and capital available to those residents. Individual appraisers are the ones making the decisions on the amounts, thus there is room for flexibility in the numbers. As each appraiser is individually licensed, similar to real estate agents, they risk losing their license for unfair practices.

Homeowners' Insurance

Homeowner's insurance is a requirement for almost any home purchase. And just as lenders determine borrowers' loan interest rate and terms largely on the borrowers' credit score, insurance companies also use borrowers' score to determine how much to charge for premiums.

Insurance agents are provided with underwriting guidelines for the companies they work for to determine whether a company will sell insurance to a particular applicant. Currently, underwriting guidelines are not public information; however, consumers have begun to seek access to these underwriting guidelines to learn if certain companies have discriminatory policies.

According to the Insurance Journal, August 14, 2014 issue, a study conducted by online insurance shopping service, insuranceQuote.com, found that homeowners with poor credit pay 91 percent more for homeowners' insurance than people with excellent credit. There are three states, California, Massachusetts, Maryland, that prohibit insurers from using credit scores to calculate homeowner's insurance premiums. The article reported data for the each of the 50 states. In Florida, while insurance companies are technically allowed to consider homeowners' credit scores, insuranceQuotes.com found that credit scores do not typically affect premiums. Florida's hurricane prone location means that homeowners pay high homeowners' insurance rates. According to a January 2018 study by the National Association of Insurance Commissioners, Florida had the highest average homeowner's insurance premium in 2015 (\$1,993). The countrywide average homeowner's insurance premium was \$1,173 in 2015.

Newspaper Advertising

Under Federal Fair Housing law, no advertising with respect to the sale or rental of housing may indicate any preference, limitation, or discrimination because of race, color, religion, sex, disabilities, familial status or national origin. In addition, Florida law extends protection to age.

Publishers and advertisers are responsible under federal law for making, printing, or publishing advertisements that violate the Fair Housing Act on its face. Thus, they should not publish or cause to be published an advertisement that expresses a preference, limitation or discrimination on the basis of race, color, religion, sex, handicap, familial status, or national origin. The law, as

found in the Fair Housing Amendments Act of 1988, describes the use of words, photographs, symbols or other approaches that are considered discriminatory.

The real estate sections of the *Fort Myers News-Press*, generally considered to be the newspaper of record in the County, was reviewed to identify impediments to housing choice within the published advertisements for houses and other dwelling units held out for sale or for rent. A search of the advertisements showed that some – but not all – of the advertisers showed the Equal Housing Opportunity or Equal Housing logo. Many who see the logo would not be able to ascertain the meaning without prior knowledge of the logo and the intent behind it. Several major real estate firms placed the HUD fair housing logo in their banner ads. The publisher’s notice and the newspaper’s policies on accepting and printing real estate ads were noted to appear in compliance with the federal Fair Housing Laws.

The *News-Press* has two searchable database links for rental and for-sale units in Lee County, at www.apartments.com and www.homefinder.com. The publisher’s policy on accepting advertisements and Equal Housing Opportunity including “Equal Housing” logo were clearly embedded on the sites’ “Houses for Rent” and “Home for Sale” databases. The sites also had an Equal Housing Policy tab that explained the federal Fair Housing Laws.

C. Outreach/Advocacy Organizations

There are many non-profit organizations located in the community engaged in providing housing and supportive services to the County residents. Below is the list of agencies and types of services provided (the list is not all inclusive):

Outreach/Advocacy Services

Florida Rural Legal Services: Assists residents with landlord/tenant evictions, foreclosures, civil rights, housing discrimination, and senior citizens’ rights.

NAACP (National Association for the Advancement of Colored People): Advocacy group dedicated to obtaining racial justice for all Americans.

Lee County Homeless Coalition: Advocacy group dedicated to educate, and promote awareness issues and obstacles facing homeless individuals in Lee County.

Housing Services

HUD Certified Housing Counseling Agencies: Housing Authority of the City of Fort Myers, Home Ownership Resource Center of Lee County, Cape Coral Housing Development Corporation, and Lee County Housing Development Corporation.

Lee County Housing Development Corporation: Non-profit Community Housing Development Organization (CHDO) that provides down payment and homeownership assistance to low and moderate income residents.

Cape Coral Housing Development Corporation: Non-profit Community Housing Development Corporation that provides housing rehabilitation, down payment and homeownership assistance to low and moderate income residents.

Builders Care: The Lee Building Industry Association (Lee BIA) founded Builders Care to provide no-cost emergency home repair and renovation services to needy elderly, disabled and economically disadvantaged homeowners.

Habitat for Humanity: A nationwide non-profit group that builds homes for families who otherwise could not afford home ownership. Families are required to put over 500 hours of sweat equity into building their own or other Habitat homes.

Services to Special Needs population (including homeless)

ACT (Abuse Counseling Treatment): Provides residential shelter for victims of domestic violence.

Community Assisted and Supported Living: Provides housing, transportation, rehabilitation, employment and social development programs to persons with severe and persistent mental illness.

Dr. Ella Piper Center: Provides senior support and employment training.

Goodwill Industries of Southwest Florida: Provides employment training and housing to developmentally disabled persons.

Salvation Army: Provides housing, transportation, rehabilitation, employment and social development programs to homeless, substance abusers, and low income and poverty level persons.

SalusCare: A comprehensive mental health and substance abuse treatment agency.

VI. Community Participation

This Regional Analysis of Impediments (AI) study has been developed to provide an overview of laws, regulations, conditions, or other possible obstacles that may affect an individual's or household's access to housing. As part of this effort, the study incorporates the issues and concerns of residents, housing professionals, and service providers. To assure the report responds to community needs, community outreach consisting of surveys and solicitation of public comments was conducted in the development of this study. This section describes the community outreach conducted to involve the community.

A. Outreach to the Community

To reach the various segments of the community, Lee County facilitated public meetings entitled, "Community Conversations", and several consultation meetings with countywide advisory committees. Thirteen meetings were held throughout County's geographic area.

Community Conversation Survey

Survey's were conducted at each meeting to gain knowledge about community needs, and the nature and extent of fair housing issues experienced by County residents. The survey consisted of four fair housing topics. Each topic was discussed in detail with participants, who were then asked to rank their top three fair housing priorities.

To encourage participation, meeting dates and locations were publicized and distributed via the following methods:

- November 1, 2018 and February 28, 2019 Notices published in the News Press – Fort Myers
- November 28, 2018 and January 24, 2019 Pine Island Eagle
- Flyers distributed to area non-profit and faith based providers via direct e-mail.
- Flyers distributed at meeting locations
- Lee County Human and Veteran Services Facebook Page and Website

Because responses to the survey were not controlled², results of the survey are used only to provide some insight regarding fair housing issues, but cannot be treated as a statistically valid survey. Furthermore, the survey asked respondents for their perception of fair housing needs in the community. A person responding that discrimination is an issue does not necessarily mean discrimination has actually taken place.

Sixty persons responded to the community survey representing residents across the entire county. Among the 60 persons, 50 percent indicated that the largest fair housing issues was limited access to opportunities in low-income and minority areas. Fair housing specific comments received at the meetings are summarized below.

² A survey with a "controlled" sample would through various techniques, "control" the socioeconomic characteristics of the respondents to ensure that the representative of the general population. This type of survey would provide results that are statistically valid but is much more costly to administer.

Sanibel Island (December 4, 2018): Comments indicated that there are few instances of discrimination, but voiced the importance of having bilingual staff to ensure persons with limited English proficiency are able to access housing and services.

Pine Manor (December 10, 2018): Comments received from residents within the neighborhood indicated that property owners might segregate black and Hispanic populations into different rental units. A resident from the Harlem Heights neighborhood indicated that they believe some property owners discriminate based on source of income.

Pine Island (January 16, 2019): Attendees mentioned that they do not know of any housing discrimination that is currently taking place on the island. One resident mentioned that some discrimination used to take place at the mobile home parks, but new ownership has alleviated the issues. Attendees mentioned that most all locations are pet friendly and open to service animals. A few areas are highly concentrated with minorities and low-income residents. This includes the alphabet streets and Pink Citrus Mobile Home Park.

Local Government Consultation (February 13, 2019): The group discussed the disparities in access to safe housing for vulnerable populations, including those who have mental illness and disabilities. The City of Cape Coral discussed the importance of locating affordable housing throughout the region rather than concentrating it in specific areas.

Affordable Housing Committee (March 11, 2019): Comments mentioned that the Latino population is concentrated in manufactured housing/mobile homes, and the same is true of very low-income elderly. Additional comments indicated that persons with limited English proficiency often have difficulty accessing services due to limited bilingual communication options.

A copy of the community survey’s fair housing results and the complete survey results are included in Appendix A.

B. Public Review of Draft AI

The Draft AI was available for a 30-day public review. Individual entitlement jurisdictions initiated separate 30-day review and approval processes. Notice of availability of the AI document and comment period and/or public hearings were published in newspaper(s) of general circulation. The Draft AI was also posted on all three entitlement jurisdictions’ websites.

Table 1: AI Review/Comment Period by Entitlement Jurisdictions

Jurisdiction	30-Day Comment Period
City of Cape Coral	June 3, 2019 to July 11, 2019
City of Fort Myers	June 24, 2019 to July 25, 2019
Urban Lee County	July 1, 2019 to August 2, 2019

All public comments received copies of advertisements and public hearing notices are included in Appendix B.

VII. Conclusions and Recommendations

The previous sections evaluate the conditions in the public sector and private market that may impede fair housing choice. This section builds upon the previous analyses, summarizes conclusions and presents a list of recommendations/proposed actions to help address the impediments. When identifying recommendations/proposed actions, this Regional AI focuses on actions that are directly related to fair housing issues and can be implemented within the resources and authority of the participating jurisdictions.

Impediments identified in this section are divided into the following five categories:

- **Regional Impediments Carried over from Previous AIs:** These are impediments identified in the previous AIs from three entitlement jurisdictions that are common in all jurisdictions but are persisting, and therefore require further efforts to mitigate the impacts.
- **Jurisdiction Specific Impediments Carried over from Previous AIs:** These are impediments identified in the previous AIs but are persisting, and therefore require further efforts to mitigate the impacts. These impediments are “jurisdiction-specific” and therefore specific recommendations are identified for each participating jurisdiction. Carried over impediments were examined in the “Progress toward Addressing Impediments from Previous AIs” section.
- **New Regional Impediments:** These are new impediments identified during the development of this 2019-2023 Regional AI. These impediments are considered regional because their impact is present in all participating jurisdictions within the County and require the collaboration of all jurisdictions to address the impediments.
- **New Jurisdiction-Specific Impediments:** These are new impediments identified during the development of this Regional AI. These impediments are “jurisdiction-specific” and therefore specific recommendations are identified for each participating jurisdiction.

A. Regional Impediments Carried over from Previous AIs

Regional Impediments

These are impediments identified in the previous AIs from three entitlement jurisdictions that are common in all jurisdictions but are persisting, and therefore require further efforts to mitigate the impacts. These impediments are considered “regional” because their impact is present in all participating jurisdictions within the County and require the collaboration of all jurisdictions to address the impediments.

Regional Impediment #1: Housing discrimination persists in the private market, according to complaints data received.

Disability, national origin, and familial states are often the prior basis upon which fair housing complaints are based.

Actions to Address Impediment:

- Prominently display fair housing information on public counters and other points of contact, such as libraries and community centers.
- Include fair housing logo on all housing related documents for public review, brochures, and legal advertisements. Ensure all non-profit agencies that receive housing funds use the logos on their advertising materials.
- Entitlement jurisdictions should include in the scopes of work for fair housing services to expand outreach to small property owners.
- Coordinate and conduct comprehensive and countywide random testing on a regular basis to identify issues, trends, and problem properties by:
 - a) Conduct feasibility study.
 - b) Develop testing methods.
 - c) Schedule and conduct testing.

Regional Impediment #2: Pattern of disparity continues to exist in private mortgage lending for racial and ethnic minorities.

The analysis of the latest HMDA data indicated the following:

- Loan application denials for minorities were higher than the average denial rates (19.3% (2017)) and well above the denial rate of White applicants (15.45% (2017)). The average denial rates by race and ethnicity included 12.56 percent for Asian applicants, 26.23 percent for Black applicants, and 22.9 percent for Hispanic applicants.
- Among Black applicants and White/Minority Race applicants, credit history (42.1 percent and 49.1 percent, respectively) was cited as the most common reason for denial. For Asian applicants, debt to income ratio was the most common reason for denial at 52.2 percent.
- An analysis of high-cost loans in Lee County by race and ethnicity reveals that Blacks and Hispanic borrowers are overrepresented in high-cost lending. In 2017,

29 percent of mortgages obtained by Black borrowers were high-cost, and 33 percent of loans to Hispanic borrowers were high-cost. In comparison, 16 percent of mortgages obtained by White borrowers were high-cost.

Actions to Address Impediment:

- Increase outreach efforts and homeownership opportunity awareness to minority and ethnic communities.
- Maintain lender guidelines for housing assisted with state and federal funds and Fair Housing Laws.
- Fund credit and financial management courses with CDBG or other funds to improve credit issues of racial and ethnic minority applicants.
- Promote the availability of general budgeting classes conducted by the University of Florida Extension Services to the targeted communities.

Regional Impediment #3 Limited public transit options and rising cost of transportation in general limit location options for many lower-income households.

Increased housing costs are forcing families to move farther away from jobs in order to find affordable living options, which increase their transportation expenses. In 2012, the housing and transportation affordability index for Lee County was 54.9 percent. In 2017, the index rose to 58 percent. Due to the 2008-2009 reductions in property values directly affecting funds available to county government, cuts were made over to all areas of local government, including public transportation personnel and the reduction in some routes that were experiencing low ridership. Many of these routes have not yet been replaced.

Actions to Address Impediment:

- Support a regional transportation system that provides services to low and moderate income households throughout the County.
- Continue funding bus pass programs and support the creation of alternative modes of transportation to low/mod and disabled households.

Regional Impediment #4 Fair Housing education, training and outreach programs are inadequate to meet the responsibility to affirmatively further fair housing throughout Lee County.

Discontinuation of the local substantially equivalent Fair Housing Agency (Lee County Office of Equal Opportunity) in the community creates challenges to fair housing enforcement, as well as, outreach and education. Limited feedback provided during Community Conversation meetings, and a high number of dismissed fair housing complaint cases indicated that residents do not fully understand what constitutes a violation of the Fair Housing Act.

Actions to Address Impediment:

- Coordinate fair housing programs between three entitlement jurisdictions to collaborate and consolidate affirmatively further fair housing efforts in Lee County.
- Support non-profit capacity building programs that encourage local non-profits to apply for Fair Housing Initiatives Program (FHIP) and/or Fair Housing Assistance Program (FHAP) funds through HUD.
- Offer fair housing workshops throughout the year.
- Maintain a fair housing log to record activities undertaken throughout the year to affirmatively further fair housing.

Regional Impediment # 5 An insufficient number of accessible housing units are available which meets the needs of persons with disabilities in the County.

Housing providers are not making the accommodations and/or modifications necessary to make housing available to persons with disabilities.

Actions to Address Impediment:

- Implement fair housing workshop topics to include “reasonable accommodation” requirements and requirements of Section 504, the Fair Housing Act, the Americans with Disabilities Act, the Architectural Barriers Act, and the State’s Accessibility Building Codes.
- Maintain the Universal Design requirements in new constructions funded by federal and state grants.
- Continue to give priority and set aside funding to rehabilitate special need housing units.

Jurisdiction-Specific Impediments

These impediments are “jurisdiction-specific” and therefore specific recommendations are identified for each participating jurisdiction.

City of Cape Coral

Local Impediment #1: City’s Fair Housing Ordinance does not include protected class based on Familial status and does not define handicapped persons.

The City of Cape Coral’s Fair Housing Ordinance (Chapter Sixteen) prohibits discrimination on the basis of race, color, religion, sex, age, handicapped status, or national origin in connection with housing. The Ordinance prohibits discrimination in the sale and rental of housing, the residential real estate related transactions, the provisions of brokerage services, and the provisions for housing for older persons. The Ordinance outlines unlawful and discriminatory practices in regards to the sale and rental of housing. In addition, the Ordinance created the City’s Fair Housing Compliance Board and provided an overview of its functions. However, the ordinance does not include a protected class based on familial status, and protections appears to be limited

to physically handicapped persons and does not provided protection for all disabilities including mental illness.

Actions to Address Impediment:

- Update Fair Housing Ordinance to reference all protected classes.

City of Fort Myers

Local Impediment #1: The City does not have a Fair Housing Ordinance

Actions to Address Impediment: The City of Fort Myers worked with their Local Affordable Housing Advisory Committee (LAHAC) to draft a Fair Housing Ordinance. Staff will take the ordinance before City Council for approval in August 2019.

a. New Impediments Identified:

The following are new impediments identified during the development of this 2019 Regional AI.

Regional Impediments:

This new impediment is considered “regional” because it affects or is present in all participating jurisdictions within the County and requires the collaboration of all jurisdictions to address.

Regional Impediment #6: Neighborhood Opposition to Diversity in Housing Type

Commonly referred to as NIMBY an acronym for "Not In My Backyard," describes the phenomenon in which residents of a neighborhood designate a new zoning, development or change in occupancy of an existing development as inappropriate or unwanted for their local area.

The opposition to affordable, supportive or transitional housing is usually based on the assumed characteristics of the population that will be living in the development. Common arguments are that there will be increases in crime, litter, thefts, violence and that property taxes will decrease. The benefits for the residents of the development are often ignored.

Neighborhood opposition to multi-family is commonplace throughout the region. This disproportionately affects minority and low income residents.

Actions to Address Impediment:

- Provide information to local government appointed and elected officials regarding the need for a variety of housing types and tenure for all persons regardless of income levels.
- Public information campaign regarding the need for a variety of housing types and tenure regardless of income levels.
- Provide training specifically to elected officials and appointees regarding fair housing laws and local land use decisions.
- Regular review of land use decisions by local governments and results.

Jurisdiction-Specific Impediments

These impediments are “jurisdiction-specific” and therefore specific recommendations are identified for each participating jurisdiction.

City of Fort Myers

Local Impediment #2: Racially and Ethnically Areas of Concentration Poverty (R/ECAP)

Within Lee County, the City of Fort Myers, according to the American Community Survey, has the only area with significant concentrations of extreme poverty and minority populations. This area is census tract 7. HUD defines this Racially and Ethnically Concentrated Area of Poverty (RCAP/ECAP) as a census tract with 40 percent or more of individual are living at or below the poverty line and a non-white population of 50 percent or more. Census tract 7 consists of 52 percent Black and 11 percent Hispanic persons, with national origins from Haiti accounting for 18 percent of the residents.

Actions to Address Impediment:

1. Continually encourage minority and low-income households to seek housing counseling from HUD-certified housing counseling agencies. Provide information to housing counseling agencies to assist them in educating minority and low-income households regarding the range of housing options in the City, including those outside of minority and low-income concentration areas. Encourage attendance at budget management and credit counseling classes offered by housing counseling agencies.
2. Promote and conduct outreach to the R/ECAP, highlighting job training and business development opportunities offered by the Southwest Florida Enterprise Center and other agencies in the area.
3. Continue to follow the City’s Language Access Plan, which includes provisions to ensure key documents and resources are available to Spanish-speaking residents, and develop additional outreach activities for the Haitian population.
4. Annually sponsor fair housing training for City of Fort Myers residents, network with nonprofit, neighborhood-based and faith organizations, and educate institutions to reach out to minority populations and areas of minority concentration.
5. Continue to promote and provide mortgage assistance to low-moderate income residents.

VIII. Fair Housing Action Plans for Entitlement Jurisdictions

Fair Housing Action Plans have been developed to address the impediments. The Fair Housing Action Plans list specific actions entitlement jurisdictions in the region are planning to undertake in order to address the impediments identified in the previous section. Periodically, during the Consolidated Plan Annual Action Plan and Consolidated Annual Performance Evaluation Report processes, individual jurisdictions may need to adjust their actions depending on funding availability and progress and effectiveness in implementing the actions. This section also includes monitoring, evaluation, reporting and record keeping requirements of the Fair Housing Action Plans.

A. Monitoring and Evaluation

This AI was completed through collaboration among the entitlement jurisdictions in Lee County – the City of Cape Coral Planning Division, the City of Fort Myers Housing and Real Estate Division, and Lee County Human and Veteran Services.

All three respective entitlement jurisdictions will oversee the implementation of the respective jurisdiction's Fair Housing Action Plan. Each jurisdiction will be responsible for putting fair housing information on the Cities'/County's website and implementing the Fair Housing Action Plan.

To ensure that the Fair Housing Action Plan is carried out, the entitlement jurisdictions will conduct an evaluation of each activity during each program year, identify additional areas that require study or analysis, and determine how to address those additional areas. As part of its monitoring efforts, the entitlement jurisdictions will also obtain progress reports from the local housing agencies that receive funding from the Cities/County.

B. Reporting and Maintenance of Records

The entitlement jurisdictions will maintain the following data and information as documentation of the jurisdiction's Fair Housing Plan:

- A copy of the AI and any updates.
- A list of actions taken each year as part of the Fair Housing Plan to eliminate the impediments identified in the AI.

At the end of each program year, each entitlement jurisdiction will submit information to HUD about the actions taken to fulfill the Fair Housing Plan and an analysis of their impact as a part of the entitlement jurisdiction's Consolidated Annual Performance Evaluation Report (CAPER).

C. Fair Housing Action Plans

The following is the Fair Housing Action Plan for the Lee County region. The Fair Housing Action Plan lists “Lee County Regional impediments” and the “jurisdiction specific impediments” as well as goals and strategies to address these impediments in HUD program years 2019 through 2023. All regional impediments will be addressed collaboratively by Lee County and the Cities of Cape Coral and Fort Myers. Jurisdiction specific impediments will be address by the application jurisdiction with the support of the other entitlement jurisdictions.

LEE COUNTY – FAIR HOUSING ACTION PLAN								
LEE COUNTY REGIONAL – IMPEDIMENTS							ACCOMPLISHMENTS	
IMPEDIMENT(S) TO BE ADDRESSED	GOALS	STRATEGIES TO MEET THE GOALS	RESPONSIBLE ENTITIES ASSIGNED TO MEET GOALS	BENCHMARK	PROPOSED INVESTMENT	YEAR TO BE COMPLETED	DATE COMPLETED	NOTE: IF THE IMPEDIMENT HAS NOT BEEN ADDRESSED PROVIDE DETAILED EXPLANATION AS TO WHY AND WHEN IT WILL BE ADDRESSED.
Regional Impediment # 1 Housing discrimination persists in the private market, according to complaints data received.	Reduce incidence of discrimination in the sale or rental of housing.	Ensure ease of access to Fair Housing information on entitlement jurisdictions' websites.	Entitlement Jurisdictions	Jurisdictions' website	No additional funding needed	On-going		
		Prominently display Fair Housing information on public counters and other public points of contact such as libraries and community centers.	Entitlement Jurisdictions	Number of locations	Entitlement Jurisdictions' Staff time	On-going		
		Include Fair Housing logo on all housing related documents for public review, brochures, and legal advertisements. Ensure all non-profit agencies that receive housing funds must use the logos on their advertising materials.	Entitlement Jurisdictions and non-profit agencies	All housing related documents include fair housing logo	Entitlement Jurisdictions' Staff and non-profit agencies' time	On-going		

LEE COUNTY REGIONAL – IMPEDIMENTS							ACCOMPLISHMENTS	
IMPEDIMENT(S) TO BE ADDRESSED	GOALS	STRATEGIES TO MEET THE GOALS	RESPONSIBLE ENTITIES ASSIGNED TO MEET GOALS	BENCHMARK	PROPOSED INVESTMENT	YEAR TO BE COMPLETED	DATE COMPLETED	NOTE: IF THE IMPEDIMENT HAS NOT BEEN ADDRESSED PROVIDE DETAILED EXPLANATION AS TO WHY AND WHEN IT WILL BE ADDRESSED.
Regional Impediment # 1 Housing discrimination persists in the private market, according to complaints data received.	Reduce incidence of discrimination in the sale or rental of housing.	Target Fair Housing education and outreach materials to the small property owner population.	Entitlement Jurisdictions	Number of workshops held	Federal/ state/local resources	On-going		
		Coordinate and conduct comprehensive and countywide random testing on a regular basis to identify issues, trends, and problem properties by: a) conducting feasibility study; b) developing testing methods; and c) scheduling and testing.	Entitlement Jurisdictions	Feasibility study completed	Federal/ state/local resources	FY 2020-2021		
				Testing methods developed		FY 2021-2022		
				Testing results		FY 2023-2024		

LEE COUNTY REGIONAL – IMPEDIMENTS							ACCOMPLISHMENTS	
IMPEDIMENT(S) TO BE ADDRESSED	GOALS	STRATEGIES TO MEET THE GOALS	RESPONSIBLE ENTITIES ASSIGNED TO MEET GOALS	BENCHMARK	PROPOSED INVESTMENT	YEAR TO BE COMPLETED	DATE COMPLETED	<u>NOTE:</u> IF THE IMPEDIMENT HAS <u>NOT</u> BEEN ADDRESSED PROVIDE DETAILED EXPLANATION AS TO WHY AND WHEN IT WILL BE ADDRESSED.
Regional Impediment #2 Pattern of disparity continues to exist in private mortgage lending for racial and ethnic minorities.	Increase racial and ethnic minority's access to home financing.	Increase outreach efforts and homeownership opportunity awareness to minority and ethnic communities.	Entitlement Jurisdictions and non-profit agencies	Number of events held	Entitlement Jurisdictions' Staff and non-profit agencies' time	On-going		
		Maintain lender guidelines for housing assisted with state and federal funds and Fair Housing Laws.	Entitlement Jurisdictions	Lender Guidelines	Entitlement Jurisdictions' staff time	On-going		
		Fund credit and financial management courses with CDBG or other funds to improve credit issues of racial and ethnic minority applicants.	Entitlement Jurisdictions and non-profit agencies	Number of workshops and credit score improvement documentation	Federal/ state/local resources	On-going		
		Promote the availability of general budgeting classes conducted by the University of Florida Extension Services to the targeted communities.	Entitlement Jurisdictions and non-profit agencies	Number of classes held	Federal/ state/local resources	On-going		

LEE COUNTY REGIONAL - IMPEDIMENTS							ACCOMPLISHMENTS	
IMPEDIMENT(S) TO BE ADDRESSED	GOALS	STRATEGIES TO MEET THE GOALS	RESPONSIBLE ENTITIES ASSIGNED TO MEET GOALS	BENCHMARK	PROPOSED INVESTMENT	YEAR TO BE COMPLETED	DATE COMPLETED	NOTE: IF THE IMPEDIMENT HAS <u>NOT</u> BEEN ADDRESSED PROVIDE DETAILED EXPLANATION AS TO WHY AND WHEN IT WILL BE ADDRESSED.
Regional Impediment #3 Limited public transit options and rising cost of transportation in general limit location options for many lower-income households.	Improve regional transportation.	Support a regional transportation system that provides services to low and moderate income households throughout the County.	Entitlement Jurisdictions	Number of events attended/participated	Entitlement Jurisdictions' staff time	On-going		
		Continue funding for bus-pass programs and/or alternate modes of transportation to low/mod and disabled households.	Entitlement Jurisdictions	Number of bus passes/alternate modes of transportation provided	Federal/state/local resources	On-going		

LEE COUNTY REGIONAL - IMPEDIMENTS							ACCOMPLISHMENTS	
IMPEDIMENT(S) TO BE ADDRESSED	GOALS	STRATEGIES TO MEET THE GOALS	RESPONSIBLE ENTITIES ASSIGNED TO MEET GOALS	BENCHMARK	PROPOSED INVESTMENT	YEAR TO BE COMPLETED	DATE COMPLETED	<u>NOTE:</u> IF THE IMPEDIMENT HAS <u>NOT</u> BEEN ADDRESSED PROVIDE DETAILED EXPLANATION AS TO WHY AND WHEN IT WILL BE ADDRESSED.
Regional Impediment #4 Fair Housing education, training and outreach programs are inadequate to meet the responsibility to affirmatively further fair housing throughout Lee County.	Affirmatively further fair housing programs in the County.	Coordinate Fair Housing programs between three entitlement jurisdictions to collaborate and consolidate fair housing efforts in Lee County.	Entitlement Jurisdictions	Number of coordinated events	Federal/state/local resources	On-going		
		Support non-profit capacity building programs that encourage local non-profits to apply for Fair Housing Initiatives Program (FHIP) and/or Fair Housing Assistance Program (FHAP) funds through HUD.	Entitlement Jurisdictions	Number of media campaigns	Federal/state/local resources	On-going		
		Offer Fair Housing workshops throughout the year.	Entitlement Jurisdictions and non-profit agencies	Number of workshops held	Federal/state/local resources	On-going		
		Develop and maintain a Fair Housing log to record activities undertaken throughout the year to affirmatively further fair housing.	Entitlement Jurisdictions	Fair Housing activity log	Entitlement Jurisdictions' staff time	On-going		

LEE COUNTY REGIONAL - IMPEDIMENTS							ACCOMPLISHMENTS	
IMPEDIMENT(S) TO BE ADDRESSED	GOALS	STRATEGIES TO MEET THE GOALS	RESPONSIBLE ENTITIES ASSIGNED TO MEET GOALS	BENCHMARK	PROPOSED INVESTMENT	YEAR TO BE COMPLETED	DATE COMPLETED	NOTE: IF THE IMPEDIMENT HAS NOT BEEN ADDRESSED PROVIDE DETAILED EXPLANATION AS TO WHY AND WHEN IT WILL BE ADDRESSED.
Regional Impediment #5 An insufficient number of accessible housing units are available to meet the needs of persons with disabilities in the County.	Improve housing accessibility for persons with disabilities.	Make sure Fair Housing workshop topics include "reasonable accommodation" requirements and Section 504, the Fair Housing Act, the Americans with Disabilities Act, the Architectural Barriers Act, and the State's Accessibility Building Codes requirements.	Entitlement Jurisdictions and non-profit agencies	Fair Housing Workshop topics developed and number of workshops held	Federal/state/local resources	FY 2015-2016		
		Maintain the Universal Design requirements in new constructions funded by federal and state grants.	Entitlement Jurisdictions	Entitlement Jurisdictions' Policy	Entitlement Jurisdictions' staff time	On-going		
		Continue to give priority and set aside funding to rehabilitate special need housing units.	Entitlement Jurisdictions	Entitlement Jurisdictions' Policy	Entitlement Jurisdictions' staff time	Ongoing		

LEE COUNTY REGIONAL - IMPEDIMENTS							ACCOMPLISHMENTS	
IMPEDIMENT(S) TO BE ADDRESSED	GOALS	STRATEGIES TO MEET THE GOALS	RESPONSIBLE ENTITIES ASSIGNED TO MEET GOALS	BENCHMARK	PROPOSED INVESTMENT	YEAR TO BE COMPLETED	DATE COMPLETED	<u>NOTE:</u> IF THE IMPEDIMENT HAS <u>NOT</u> BEEN ADDRESSED PROVIDE DETAILED EXPLANATION AS TO WHY AND WHEN IT WILL BE ADDRESSED.
Regional Impediment #6 Neighborhood Opposition to Diversity in Housing Type	Increase community acceptance of affordable, supportive, or transitional housing.	Provide information to local government appointed and elected officials regarding the need for a variety of housing types and tenure for all persons regardless of income levels.	Entitlement Jurisdictions	Number of workshops/presentations made	Entitlement Jurisdictions' staff time	On-going		
		Public information campaign regarding the need for a variety of housing types and tenure regardless of income levels.	Entitlement Jurisdictions	Number of media campaigns	Entitlement Jurisdictions' staff time	On-going		
		Provide training specifically to elected officials and appointees regarding fair housing laws and local land use decisions.	Entitlement Jurisdictions	Number of workshops/presentations made	Entitlement Jurisdictions' staff time	On-going		
		Regular review of land use decisions by local governments and results.	Entitlement Jurisdictions	Report indicating land use decisions and results	Entitlement Jurisdictions' staff time	On-going		

JURISDICTION-SPECIFIC - IMPEDIMENTS							ACCOMPLISHMENTS	
IMPEDIMENT(S) TO BE ADDRESSED	GOALS	STRATEGIES TO MEET THE GOALS	RESPONSIBLE ENTITIES ASSIGNED TO MEET GOALS	BENCHMARK	PROPOSED INVESTMENT	YEAR TO BE COMPLETED	DATE COMPLETED	<u>NOTE:</u> IF THE IMPEDIMENT HAS <u>NOT</u> BEEN ADDRESSED PROVIDE DETAILED EXPLANATION AS TO WHY AND WHEN IT WILL BE ADDRESSED.

<p>City of Cape Coral</p> <p>Local Impediment #1</p> <p>City's Fair Housing Ordinance does not include protected class based on Familial status and does not define handicapped persons.</p>	<p>Affirmatively further fair housing in the City of Cape Coral</p>	<p>Amend and adopt the City's Fair Housing ordinance to reflect the federal Fair Housing Act.</p>	<p>City of Cape Coral</p>	<p>Adoption of amended Fair Housing Ordinance</p>	<p>City of Cape Coral staff time</p>	<p>FY 2020</p>		
<p>City of Fort Myers</p> <p>Local Impediment #1</p> <p>City's Fair Housing Ordinance</p>	<p>Affirmatively further fair housing in the City of Fort Myers</p>	<p>Adopt the City's Fair Housing ordinance to reflect the federal Fair Housing Act</p>	<p>City of Fort Myers</p>	<p>Adoption of Fair Housing Ordinance</p>	<p>City of Fort Myers staff time</p>	<p>FY 2019</p>		
<p>Local Impediment #2</p> <p>City's racially and ethnically concentrated area of poverty.</p>	<p>Improve housing accessibility for minority and low-income persons.</p>	<p>Increase collaboration with housing finance counseling</p> <p>Conduct outreach to the R/ECAP, highlighting job training and business development opportunities.</p> <p>Develop outreach activities for the Haitian population.</p> <p>Annually sponsor fair housing activities within the City of Fort Myers residents.</p> <p>Provide mortgage assistance to low-moderate income residents.</p>	<p>City of Fort Myers</p>	<p>Removal of RECAP designation of census tract 7.</p>	<p>City of Fort Myers staff time</p>	<p>Ongoing</p>		

IX. Signature Pages

**2019-2023 Analysis of Impediments to Fair Housing Choice
City of Cape Coral, Florida**

This certifies that the City of Cape Coral has completed its Analysis of Impediments to Fair Housing Choice as certified in its Consolidated Plan. The AI was adopted by the City Council on

_____.

This fulfills the U.S. Department of Housing and Urban Development (HUD) requirement as set forth in 24 CFR Part 91, et. Al. Consolidated Submission for Community Planning and Development Programs: Final Rule.

CITY OF CAPE CORAL

By: _____
Signature of Authorized Officer

Printed Name

Title

Date

ATTEST: CITY CLERK

By: _____

Printed Name

Title

Date

APPROVED AS TO FORM:

By: _____
City Attorney's Office

Printed Name

Title

Date

PLEASE RETURN 5 COPIES, EACH WITH ORIGINAL SIGNATURES

**2019-2023 Analysis of Impediments to Fair Housing Choice
City of Fort Myers, Florida**

This certifies that the City of Fort Myers has completed its Analysis of Impediments to Fair Housing Choice as certified in its Consolidated Plan. The AI was adopted by the City Council on

_____.

This fulfills the U.S. Department of Housing and Urban Development (HUD) requirement as set forth in 24 CFR Part 91, et. Al. Consolidated Submission for Community Planning and Development Programs: Final Rule.

CITY OF FORT MYERS

By: _____
Signature of Authorized Officer

Printed Name

Title

Date

APPROVED AS TO FORM:

By: _____
City Attorney's Office

Printed Name

Title

Date

ATTEST: CITY CLERK

By: _____

Printed Name

Title

Date

PLEASE RETURN 5 COPIES, EACH WITH ORIGINAL SIGNATURES

**2019-2023 Analysis of Impediments to Fair Housing Choice
Lee County, Florida**

This certifies that Lee County has completed its Analysis of Impediments to Fair Housing Choice as certified in its Consolidated Plan. The AI was adopted by the Board of County Commissioners on _____.

This fulfills the U.S. Department of Housing and Urban Development (HUD) requirement as set forth in 24 CFR Part 91, et. Al. Consolidated Submission for Community Planning and Development Programs: Final Rule.

LEE COUNTY:

By: _____
Signature of Authorized Officer

Printed Name

Title

Date

APPROVED AS TO FORM:

By: _____
County Attorney's Office

Printed Name

Title

Date

ATTEST: CLERK

By: _____

Printed Name

Title

Date

PLEASE RETURN 5 COPIES, EACH WITH ORIGINAL SIGNATURES

APPENDIX A: COMMUNITY SURVEY RESULTS

- **Community Survey Results**
- **Fair Housing Specific Results**

APPENDIX B: CITIZEN PARTICIPATION

- **Public Notices**
- **Affidavit of Publications**
- **Public Comments on the Draft AI**