

Analysis of Impediments to Fair Housing

**Promoting Fair Housing Choice
in
Fort Pierce**

Fair Housing Act of 1968

- Prohibits housing discrimination based on :
 - Race or color; National origin; Religion; Sex; Familial status; Disability
- The Fair Housing Act mandates that HUD make equal housing choice a reality
- Grantees required to certify they will affirmatively further fair housing when they accept HUD funds
- Applies to all housing activities; not just restricted to HUD funded programs

What Does this Mean?

- City will conduct an analysis to identify impediments to fair housing choice every 3-5 years
- Take action to overcome impediments
- Document actions taken

Fair Housing Impediments

Can be deliberate or inadvertent:

- Actions, omissions or decisions that restrict housing choice based on a person's race, color, religion, sex, disability, familial status or national origin.

Identified Impediments to Fair Housing in Fort Pierce

- #1 – Housing/Lending Discrimination on the basis of Race, Color, National Origin, Religion, Sex, Familial Status and Disability
- #2 – Shortage of Affordable Housing Opportunities
- #3 – Lack of Knowledge, Awareness of, or Education on Fair Housing Protections
- #4 – Fair and Equal Lending Disparities – Regular disparities found on loan approvals and denials by race and by Hispanic/non-Hispanic ethnicity.
- #5 – Housing Market Segregation

Review of Potential Barriers

- ❖ Refusal to sell, rent, or show available housing;
- ❖ Requiring different terms and conditions for identical dwellings - charging higher rent, security deposit for different tenants;
- ❖ Being told that the dwelling isn't right for you or your family;
- ❖ Being told that housing isn't available in an apartment with a "For Rent" sign;
- ❖ Housing advertisements that say "no kids" or "adults only";
- ❖ A refusal to make a reasonable accommodations to make the dwelling accessible for a person with a disability;
- ❖ Harassment or intimidation;
- ❖ Offering non-standard, unfavorable terms in the purchase of a home or property insurance;
- ❖ Terms of availability that change between a phone contact and an in-person visit;
- ❖ Being steered to racially segregated neighborhoods during your home search; and/or
- ❖ Excessive or inappropriate questioning upon requesting information about a dwelling.

Housing Data for Fort Pierce

■ 17,313 Housing Units

❖ Occupied – 16,249

✓ Renter Occupied – 9,015

▪ White Renter-Occupied – 2,665

▪ Black Renter-Occupied – 3,991

▪ Hispanic or Latino Renter-Occupied – 1,332

✓ Owner Occupied – 7,234

▪ White Owner-Occupied – 4,776

▪ Black Owner-Occupied – 2,664

▪ Hispanic or Latino Owner-Occupied – 891

Fort Pierce – Median Family Income (family of 4)

- 2015 Median Family Income = \$53,300
 - 80% = \$43,750 (Moderate) 50% = \$27,350 (Low)
 - 30% = \$24,350 (Very Low)
- Families who pay more than 30% of their annual income for housing are “cost-burdened” and may have difficulty affording food, clothing, transportation and medical care.
- In Fort Pierce:
 - 20% of all renters (1,803 units)
 - 9% of all owners (652 units)

Questions & Feedback

- What other Fair Housing impediments exist in SLC?
 - What wasn't covered
 - What should be emphasized
- What has changed since these reports were published?
- **Please Take The Survey!**