

SECTION I
2008 UPDATE

INTRODUCTION/EXECUTIVE SUMMARY OF THE FAIR HOUSING PLAN

The Fair Housing Plan (FHP) was developed by conducting an Analysis of Impediments (AI) to fair housing choice pursuant to the requirements of 24 Code of Federal Regulations 570.601. Within the context of these requirements, the FHP responds to the obligation of certifying that Pasco County affirmatively furthers fair housing by developing strategies and implementing actions to overcome identified barriers to fair housing choice. The analysis was designed to allow households, including those that are minority, contain children, or have members with a disability, to make individual choices about where to live and discusses actions to be taken for the renewal of distressed minority neighborhoods.

This update to the Fair Housing Plan addresses three major areas.

- 1) It serves as a comprehensive review of the analysis of impediments that were outlined in the original Plan and the actions that have been implemented by the County to overcome the effects of the impediments.
- 2) It acts as an evaluation tool to identify any additional areas that require study or impediments that surfaced as a result of implementing actions.
- 3) It provides the opportunity to replace data listed in the original Plan with updated data from the 2000 Census and other current sources.

Impediments to fair housing choice are defined as:

- * Any actions, omissions, or decisions taken because of race, color, religion, sex, disability, familial status, or national origin that restrict housing choices or the availability of housing choice
- * Any actions, omissions, or decisions that have this effect.

With the assistance of various local agencies, agencies representing special interest and very

low-, low-, and moderate-income groups, the Affordable Housing Advisory Committee, and the citizens of Pasco County, the 1997 Fair Housing Plan was prepared by the Community Development Division. Reports and studies were provided by the Department of Community Affairs-Division of Housing and Community Development, HUD-Fair Housing Equal Opportunity Program Operations, the Florida Commission on Human Relations, and the Pasco County Growth Management/Zoning Department. Additional information as provided by relevant local professional institutions including, but not limited to, real estate practices, banking/financing firms, and the construction industry, was also utilized in identifying and analyzing impediments to fair housing choice. A comprehensive review of all policies, procedures, and practices that affect the locations, availability, and accessibility of housing and conditions related to fair housing choice was conducted.

Citizens Participation Plan

The following policies and procedures shall be implemented in order to provide Pasco County citizens with a reasonable opportunity to comment on the FHP Update, on substantial amendments, and on the required Summary Reports.

1. The principal means for obtaining public input on a continuing basis shall be through advertised public meetings for parties interested in affordable housing. Said meetings shall be noticed to the public in accordance with County policy.
2. Prior to Board adoption of the FHP Update, substantial amendments, or Summary Reports, citizens and other interested parties shall be provided a 30-day comment period. Any comments or views received, either in writing or given orally at the scheduled public hearing for comments, shall be taken into consideration in preparing the FHP Update. A summary of comments received shall be made a part of the required documentation.
3. A public hearing shall be held at least 30 days prior to the Board of County Commissioners'

public hearing for adoption of the final documents. The public hearing/comment period shall be noticed at least 30 calendar days prior to said meeting in both newspapers of general circulation (Tampa Tribune and St. Petersburg Times), stating the date, time, and location of the public hearing. The notice shall be printed in large print, not in the legal section, and shall describe the purpose and scope of the FHP Update and list locations where copies may be obtained. Copies of the FHP Update, substantial amendments, or the Summary Reports shall be made available at the County Libraries, the Community Development Division, and the Public Information Department.

Policy and Procedures

Duration

The FHP shall be effective for five years and shall be submitted to HUD for review, if requested, at the end of Year One of the five-year cycle or any time thereafter (24 CFR Parts 92 and 570).

Summary Report

As indicated in 24 CFR 570, an update to the Analysis of Impediments (AI) shall be conducted every five years, with an annual Summary Report to be submitted to HUD, with the Consolidated Annual Performance and Evaluation Report, for review during the five-year time span. The report shall include a summary of the actions taken the previous year as identified in the AI and an analysis of the actions' impact to fair housing choice. The five-year update to the AI shall identify any additional areas that require study and analysis or impediments that surface as a result of implementing the required action.

Amendments

The FHP may be amended whenever one of the following decisions has been made:

*To make substantial change in the analysis of impediments to fair housing choice;

*To make substantial change in the actions to address the impediments identified as a

result of the analysis;

*Not to carry out an activity previously described; or,

*To substantially change the purpose, scope, location, or beneficiary of an activity.

In accordance with 24 CFR 91, the public participation policies shall be followed when amendments are proposed to the Plan.

Documentation

Documentation shall include transcripts of public meetings and citizen comments/input and studies/ reference material used in the Plan. Supporting documentation shall include the AI and actions taken to eliminate the identified impediments. All documentation shall be available for public review.

Overview

Jurisdictional Background Data - Section II

This section of the FHP Update includes discussion of population, housing characteristics, housing affordability, housing development, housing growth patterns, and adequate housing for very low-, low- and moderate- income families based upon existing and available data. Information relating to economics, the labor force, employment, income levels, place of work, and travel is included as it relates to fair housing issues.

Evaluation of Current Fair Housing Legal Status - Section III

This section of the FHP Update includes discussion relative to housing discrimination cases filed with the Department of Housing and Urban Development-Fair Housing and Equal Opportunity Office and the Fair Housing Commission.

Identification of Impediments to Fair Housing Choice - Section IV

This section of the FHP Update includes discussion of the impediments to fair housing choice identified through the analysis process. This section also shows the actions proposed in the

original FHP to maintain an affirmative fair housing environment. Following each impediment are updates to show what actions have been taken by Pasco County to address each impediment. The proposed actions are categorized as:

[Short-range] - Pasco County will take steps to initiate or accomplish the action within two years of Plan adoption; typically these will be actions that the County already has the resources and authority needed to undertake the proposed action.

[Long-range] - Pasco County does not have sufficient resources and/or authority to commence the proposed action but commits to undertake the necessary steps leading towards acquiring the resources and authority needed to undertake the proposed action. In some cases, these are actions that may involve revisions to existing codes or policies, or implementing new codes or policies. The time frames for long-range actions are from one to five years.

[Ongoing] - Pasco County through, existing programs and resources, has already undertaken action(s) to address the impediment.

Assessment of Public and Private Fair Housing Programs and Activities - Section V

This section of the FHP Update provides an assessment of current public and private fair housing programs and activities within the jurisdiction.

Conclusions and Recommendations - Section VI

This section of the FHP Update summarizes the conclusions reached based on the original AI, and the effects of actions taken to overcome impediments. as well as It also outlines potential areas of study that may be needed in the future.

Certification and Commitment Page - Section VII

This section of the FHP Update provides a description of the nature and extent of the Board of County Commissioners' commitment to the FHP Update. The Board is committed to ensuring that persons are not denied housing opportunities in our community because of race, color, sex, ethnic origin, religion, disability, or familial status. The Board certifies that all programs under

their authority are administered in a manner to affirmatively further fair housing and demands that all County departments maintain a nondiscriminatory environment.

SECTION II

JURISDICTIONAL BACKGROUND DATA

General Description and History

Pasco County is located on the west coast of Florida, along the shores of the Gulf of Mexico. It forms the northern boundary of the Tampa Bay area, separating the populous communities of Tampa and St. Petersburg from the sparsely populated farmlands and ranches to the north.

Pasco County is rectangularly shaped, roughly 57 miles wide and 27 miles long. Physiographically, Pasco has flatlands to the west and rolling hills to the east. Underlying the central section of the County is several thousand feet of limestone, which is the principal water wellfields for the millions who live south of the County.

Pasco County was formed in 1887, after the State Legislature divided Hernando County into thirds. Pasco was named after Samuel W. Pasco, a two-term United States Senator from Florida. That year was also significant because it was also the year that railroads came to the County. The establishment of rail lines through the area made the production and shipment of oranges, tobacco, and lumber, and the development of naval stores very profitable, and many small towns developed through the County. Many of these towns disappeared because of the clearing of the virgin pine forests and the Great Freeze of 1895, which decimated the citrus industry.

After the turn of the century, tobacco and cypress lumbering became important. Citrus processing was also very important, and the procedure for producing orange juice concentrate was developed in Pasco County. Pasco Packing Plant in Dade City had the largest citrus

packing plant in the world. The company started out picking and packing whole oranges and grapefruits during the Depression, shipping crates of tissue-wrapped fruit to buyers up north. But soon it shifted focus, finding its niche at the start of the war in sectionized fruit and canned juice, selling millions of khaki-colored containers of orange juice to the military, including the Air Force, which believed the Vitamin C, helped its fliers' vision during night missions.

In the second half of the century, growth was been spurred by the development of retirement communities along the coast. More recently, these communities are being populated by younger working families, with many persons commuting to jobs in Pinellas County. In addition, tremendous development has occurred in the south central part of the County. This area is convenient to the transportation corridors into the City of Tampa and Hillsborough County. The eastern part of the County still remains fairly rural in nature, although many of the large citrus farms are no longer dominating the landscape.

Demographic Data

A majority of the statistical data included in this section was taken from the 1997-2004 Final Pasco County Evaluation and Appraisal Report and Technical Support Document of the Comprehensive Plan, U. S. Census Bureau data for 2000, and the University of Florida's Bureau of Economic and Business Research (BEBR) Florida Population Studies, 2002.

Population

The population projections for Pasco County begin with the medium range projections of the University of Florida's Bureau of Economic and Business Research (BEBR). The BEBR population projections are of permanent residents only; i.e., persons whose usual place of residence is Pasco County. It is important to estimate and make projections of the number of

seasonal residents; i.e., visitors and persons who live in the County part of the year but have their usual residence elsewhere.

Resident Population

The resident population corresponds to persons counted in the Census; i.e., persons whose "usual place of residence" is Pasco County. The BEBR medium range projections are of resident population. In the 2000 Census, Pasco County had 344,765 residents. Table 1 shows the BEBR projections for the future.

Table 1 - BEBR Medium Range Resident Population Projections

2010	2020	2025
412,500	475,096	505,300

Source: BEBR-Florida Population Studies, 2002

Seasonal Population

Seasonal population includes persons who are visiting, and persons who live in Pasco County part of the year but whose usual place of residence is elsewhere. Seasonal population includes tourists, migrant farmworker's, and other short-term visitors. Obviously seasonal population will vary from one month to another. The adjusted average of the 2003 BEBR estimated population for unincorporated Pasco County was 79,288 persons.

Elderly Population

Pasco County's population is generally older than the State as a whole. However, according to the U.S. Census, the median age for the County dropped from 47.9 years in 1990 to 44.9 years in 2000. Twenty-seven percent of the population is age 65 and over, which is 10 percentage points higher than the State. The large elderly population does cause increased pressures on local government. Facilities for health care, congregate living facilities and senior centers must

be provided. Also, the elderly have different housing unit requirements than families. One-and two-bedroom units may be all that is needed. Additionally, many of the elderly live in mobile homes, which represent 19 percent of Pasco County's housing stock.

Age Distribution

The following table summarizes the 1990 and 2000 age distribution:

Table 2 - Age Distribution

AGE	1990	%	2000	%
0-5	14,514	5	18,134	5
5-19	41,262	15	58,024	17
20-44	77,062	27	96,626	28
45-64	57,470	20	79,578	23
65-74	53,270	19	44,644	13
75+	37,553	13	47,759	14

Source: 1997 -2004 Pasco County Evaluation and Appraisal Report, September 21, 2004

Racial and Ethnic Groups

Pasco County's largest ethnic/racial group is Non-Hispanic White which represents over 94.9 percent of the population. Hispanics, all racial groups, make up 5.7 percent of the population, and Non-Hispanic Black persons are 2.3 percent of the population. The number of other ethnic/racial groups is not significant.

Areas of Minority Concentrations (AMC)

The minority population is generally clustered in the northeastern sections of the County. The following Census Block Groups meet the definitions of AMC's. For location criteria refer to Map 1 in the Appendix.

Table 3 - Areas of Minority Concentrations

General Area	Total Population	% Non-Hispanic Black Population	%Hispanic All Racial Groups
Dade City CCD	14,624	15.2	24.7
Dade City (city/part)	6,188	24.2	15.8
Dade City North CPD (part)	3,009	10.4	59.0
Lacoochee CCD	5,526	10.1	18.7
Dade City North CPD (part)	310	14.5	31.9
Lacoochee CPD	1,345	24.2	37.5

Source: U. S. Census Bureau, 2000 Census

Land Area

The following table summarizes the 2003 existing land use in acres and the 2025 additional acres required.

Table 4-Land Area

Land Use	2003 Existing Acreage	2025 Acreage Estimated	Difference Acreage
Single Family	56,216	242,456 ¹	+ 186,240
Multifamily	13,324	2,987 ²	- 10,337
Mobile Homes	24,557	20,253 ³	- 4,304
Total	94,097	265,696	+ 171,599
Commercial/Office	21,510	17,901 ⁴	- 3,609
Industrial	2,505	6,729 ⁵	+ 4,224

Source: Comprehensive Plan – 2025, Pasco County, Florida

1. Includes RES-1, RES-3, and RES-6
2. Includes RES-12, RES-24, and 25% of Mixed Use
3. Includes RES-9

4. Includes Retail/Office/Residential and 75% of Mixed Use
5. Includes Industrial Light and Industrial Heavy

Economic Data

A majority of the statistical data included in this section was taken from the 2005-07 Pasco County Profile, Revised 7/27/07.

The Labor Force

The labor force consists of workers who live in Pasco County. The latest estimate is that the Pasco civilian labor force as of January 2008 was 196,145 people, of whom about 184,717 have jobs and 11,428 are unemployed. The current unemployment rate is 5.8 percent. In Pasco County in 2007 the largest major industry sectors were Retail Trade, Health Care and Social Assistance, Local Government, Construction, and Accommodation and Food.

Table 5 - Pasco County Demographics - Employment

Manufacturing	4,736
Retail	20,306
Financial	6,683
Services	60,654
White Collar	68,544
Blue Collar	29,321
Services Occupations	27,413
Management & Administrative	11,508
Marketing & Sales	14,986

Source: Demographics USA 2004, Pasco Economic Development Council

Employment

Currently there are about 91,000 jobs in the County (including full-time and part-time jobs). Pasco County was ranked the 9th fastest growing county in the state and the 38th fastest growing county in the United States based on population change from July 2004 to July 2005 and was ranked #1 in the United States for job creation in the spring of 2005 with a 9.5 percent

increase over the previous year. The U. S. Census Bureau ranks Pasco at #8 among counties with the largest number of people moving into a county. The downturn of the housing market in late 2006 and 2007 has slowed the economic growth of the County somewhat, but the long-term outlook for sustained economic growth appears good.

Table 6 - Employment by Industry Workforce Region 16 – Hernando and Pasco Counties (2006)

Agricultural, Forestry, Fishing, and Hunting	1,153
Mining	520
Construction	15,813
Manufacturing	4,862
Utilities	794
Wholesale Trade	2,964
Retail Trade	23,988
Transportation & Warehousing	3,300
Information	980
Finance & Insurance	3,742
Real Estate, Rental & Leasing	2,294
Professional, Scientific & Technical Services	4,928
Management of Companies & Enterprises	384
Administration & Support Services	6,590
Educational Services	2,075
Health Care & Social Assistance	21,169
Arts, Entertainment & Recreation	2,157
Accommodation & Food Services	13,778
Other Service (Except Government)	6,128
Federal Government	1,218
State Government	1,977
Local Government	19,010

Source: 2005-07 Pasco County Profile, Revised 7/27/07

Table 7 - Top Ten Major Employers

Employer	Location	Type of Business	Number of Employees
School Board	Various	Education	9,002
County Government	Various	Government	2,245
State of Florida	Various	Government	1,281
Pasco County Sheriff	Various	Government	1,149
HCA-Bayonet Point	Bayonet Point	Health Care	1,000
HCA-New Port Richey	New Port Richey	Health Care	1,000
Community Hospital	New Port Richey	Health Care	1,000
Saddlebrook	Wesley Chapel	Resort	720
Florida Hospital	Zephyrhills	Health Care	708
Pasco Hernando Community College	Various	Higher Education	609

Source: 2005-07 Pasco County Profile, Revised 7/27/07

Type of Employment

Jobs in retail stores are more prevalent in Pasco County than in either the Tampa-St. Petersburg MSA or the State. Those employed within the County are most likely to be employed in retail or service jobs. The leading service industry is health care, which accounts for 16 percent of employment. Manufacturing, wholesale trade, and financial services are a smaller percentage in Pasco than the MSA or the State.

Place of Employment

Forty-nine percent of the workers who live in Pasco County work outside the County. This is a much higher percentage than most counties. In Hillsborough and Pinellas, 10 percent and 13 percent, respectively, work outside the county of residence. In 1980, the percentage of Pasco workers who worked outside the County was 29 percent, so the percentage has grown.

Table 8 - Percent of Workers Traveling to Jobs Outside the County

Pasco	49%
Hillsborough	10%
Pinellas	12%
Hernando	32%
Florida	17%

Source: U. S. Census Bureau, 2006 American Community Survey

Average Wages by Industry

On average, the lowest paying industries in the County are retail trade and agricultural services. There is, however, considerable variation within these industries. For instance, within the "retail" industry, employees of new car stores earn more on average than employees of apparel stores. The "services" industry has a particularly wide range of categories within it. Services range from personal service workers (\$16,390) and motels (\$20,946) to health services (\$41,517) and engineering/accounting/research/management services (\$54,579).

Within all industries, the higher paying categories in the County (those with average annual wages above \$38,000) include communications and public utilities, professional and industrial equipment wholesaling, new car dealers, securities brokers, insurance carriers, land development, computer programming services, physicians, legal services, management services, and Federal employees.

Table 9 – 2007 Average Wages by Industry in Workforce Region 16

	Annual pay per employee (in dollars)
All industries	37,752
Agriculture	18,117
Construction	38,709
Manufacturing	37,586
Transportation/communications/public utilities	38,916
Wholesale trade	44,803
Retail trade	29,436

Finance/insurance/real estate	46,758
Services	29,827

Source: Florida Labor Market Statistics, Occupational Employment Statistics & Wages Program

Table 10 - HUD Income Guidelines for Pasco County- February 2008

Income Family Size		Very Low <50% Median	Low <80% Median	Median 100% Median	Moderate <120% Median
1	Hourly	\$9.52	15.22	19.04	22.85
	Monthly	1,650	2,638	3,300	3,960
	Yearly	19,800	31,650	39,600	47,520
2	Hourly	10.87	17.38	21.74	26.09
	Monthly	1,883	3,013	3,766	4,519
	Yearly	22,600	36,150	45,200	54,240
3	Hourly	12.24	19.57	24.48	29.38
	Monthly	2,121	3,392	4,242	5,090
	Yearly	25,450	40,700	50,900	61,080
4	Hourly	13.59	21.73	27.18	32.62
	Monthly	2,354	3,767	4,708	5,650
	Yearly	28,250	45,200	56,500	67,800
5	Hourly	14.67	23.47	29.34	35.21
	Monthly	2,542	4,067	5,084	6,101
	Yearly	30,500	48,800	61,000	73,200
6	Hourly	15.75	25.22	31.50	37.80
	Monthly	2,729	4,371	5,458	6,550
	Yearly	32,750	52,450	65,500	78,600
7	Hourly	16.86	26.95	33.72	40.47
	Monthly	2,921	4,671	5,842	7,010
	Yearly	35,050	56,050	70,100	84,120
8	Hourly	17.94	28.68	35.88	43.06
	Monthly	3,108	4,971	6,216	7,459
	Yearly	37,300	59,650	74,600	89,520

Source: U. S. Department of Housing and Urban Development

Low-Income Concentrations

Low-income areas are located in all areas of the County. Many of the low-income areas are dominated by substandard housing, abandoned housing, and lack of infrastructure. However,

since Pasco County has a large retirement community, some of the low-income areas are principally populated by senior citizens living on fixed income. The following table indicates areas of low-income concentration by Census Tract. Refer to the Map 2 in the Appendix.

**Table 11 - Areas of Low-Income Concentrations by Census Tract
2000 Final Census Figures for Block Groups**

Census tract	Block Group	General Area	Total Pop	L/M Pop	L/M Percentage
301	2	Hudson Beach	1906	1032	54.09
302.01	1	Port Richey city	116	76	65.52
302.01	1	Westport	2149	1122	52.21
302.01	2	Senate Hill	509	380	74.66
303	1	Sea Ranch	255	170	66.67
303	1	New Port Richey city	559	328	58.68
303	2	New Port Richey city	298	283	94.97
303	3	New Port Richey city	1519	889	58.53
303	3	New Port Richey city	140	99	70.71
304.01	1	Holiday CDP	1480	787	53.18
304.01	2	Holiday CDP	2120	1226	57.83
304.01	3	Holiday CDP	232	149	64.22
304.01	4	Holiday CDP	1068	615	57.58
304.02	1	Beacon Square CDP	4571	2560	56.01
304.02	2	Beacon Square CDP	2692	1368	50.82
304.03	2	Holiday CDP	4415	2390	54.13
305	1	Holiday CDP	3252	1774	54.55
306	1	Elfers CDP	2435	1290	52.98
306	2	Holiday CDP	2292	1328	57.94
307.1	1	Elfers CDP	3818	2209	57.86
308	1	New Port Richey city	1231	702	57.03
308	2	New Port Richey city	1102	714	64.79
308	2	Elfers CDP	550	359	65.27
309.01	1	New Port Richey city	66	66	100
309.01	2	New Port Richey city	1721	937	54.45
309.01	2	Port Richey city	404	217	53.71
309.02	2	New Port Richey city	821	475	57.86
310.01	1	Bayonet Point CDP	3238	1719	53.09
310.01	2	Bayonet Point CDP	1231	841	68.32
310.01	3	Bayonet Point CDP	1426	1068	74.89
310.02	2	Jasmine Estates CDP	3183	1776	55.80
310.03	1	Bayonet Point CDP	5226	2754	52.70
310.04	1	Bayonet Point CDP	3989	2051	51.42
310.04	2	Bayonet Point CDP	1808	1185	65.54
310.05	1	Jasmine Estates CDP	1348	735	54.53
310.05	2	Jasmine Estates CDP	2117	1365	64.48
310.06	1	Jasmine Estates CDP	1613	1022	63.36

310.07	1	Jasmine Estates CDP	2171	1305	60.11
310.07	2	Jasmine Estates CDP	2529	1310	50.48
311.02	1	Bayonet Point CDP	1390	876	63.02
312.01	2	Bayonet Point CDP	1383	917	66.31
312.01	3	Bayonet Point CDP	586	316	53.92
312.02	1	Hudson CDP	2736	1413	51.64
314.01	3	New Port Richey city	1012	689	68.08
314.01	4	New Port Richey city	591	393	66.50
314.01	5	New Port Richey city	1273	735	57.74
314.01	6	New Port Richey city	1289	822	63.77
314.02	1	New Port Richey city	3432	1851	53.93
314.02	1	New Port Richey city	44	44	100
314.02	2	New Port Richey CDP	227	152	66.96
314.02	2	New Port Richey city	310	189	60.97
314.02	3	New Port Richey city	290	191	65.86
314.02	3	New Port Richey city	576	354	61.46
314.02	4	New Port Richey city	539	271	50.28
314.03	1	New Port Richey city	1737	992	57.11
314.03	2	New Port Richey city	113	88	77.88
314.04	1	New Port Richey city	1959	1120	57.17
314.04	2	New Port Richey city	1762	1128	64.02
314.05	1	New Port Richey city	171	122	71.35
314.05	1	New Port Richey city	1627	859	52.80
315.01	2	New Port Richey city	3570	1831	51.29
317.03	1	Odessa CDP	4739	3106	65.54
318.01	2	Odessa CDP	2946	1961	66.56
318.03	1	Shady Hills CDP	1129	606	53.68
322	2	San Antonio city	338	205	60.65
324	1	San Antonio city	838	422	50.36
324	2	San Antonio city	2055	1072	52.17
324	3	Lacoochee CDP	426	342	80.28
324	4	Lacoochee CDP	746	630	84.45
324	5	Lacoochee CDP	1140	676	59.30
324	6	Dade City North CDP	321	217	67.60
325	1	Dade City North CDP	720	447	62.08
325	2	Dade City North CDP	1147	897	78.20
325	4	Dade City North CDP	703	361	51.35
325	4	St. Leo town	6	6	100
326	1	Dade City North CDP	599	356	59.43
326	3	Dade City North CDP	168	128	76.19
327	1	Dade City North CDP	305	223	73.11
327	2	Dade City North CDP	791	413	52.21
327	3	Dade City North CDP	1103	584	52.95
328	4	Dade City North CDP	1213	735	60.59
329	2	Dade City North CDP	2822	1588	56.27
329	3	Dade City North CDP	1917	1011	52.74
330.01	2	Dade City North CDP	1010	510	50.50

330.01	3	Dade City North CDP	1047	709	67.72
330.01	4	Zephyrhills North CDP	1204	620	51.50
330.01	5	Zephyrhills North CDP	529	335	63.33
330.02	1	Zephyrhills West CDP	500	255	51.00
330.02	2	Zephyrhills West CDP	816	583	71.45
330.03	2	Zephyrhills West CDP	815	475	58.28
330.03	4	Zephyrhills West CDP	889	549	61.75
330.03	5	Zephyrhills West CDP	479	277	57.83
330.03	6	Zephyrhills West CDP	720	367	50.97
330.03	7	Zephyrhills West CDP	720	456	63.33
330.04	1	Zephyrhills West CDP	150	87	58.00
330.04	3	Zephyrhills West CDP	1076	614	57.06
330.04	4	Zephyrhills South CDP	3289	1928	58.62
331	2	Zephyrhills South CDP	1819	1031	56.68
		City of New Port Richey	14,026	8,206	58.51

Source: U. S. Census Bureau, 2000 Census

Ethnic/Racial Groups

According to the CHAS Databook, Households by Minority Status and Income Group-1990, Non-Hispanic Black residents are disproportionately more low-income than residents as a whole (77%). They also have a very large, very low-income percentage (50%). Hispanic, all racial groups, residents also have a higher low-income percentage, but not as high as the Black population (57%).

High School Graduates

In 1986, only 54 percent of county high school graduates continued their education. By 1993, the percentage rose to 73 percent. This percentage has been fairly constant since then and has remained slightly above the Statewide average.

Table 12 - Public High School Graduates

	Pasco County	State of Florida
2002-03	74.9%	71.6%
2003-04	75.9%	71.6%
2004-05	76.6%	71.9%
2005-06	74.4%	71.0%
2006-07	73.7%	72.4%

Source: Pasco County Superintendent's Annual Report 2006-2007

Drop-out Rate in 2006-07

In 2006-07, 3.5 percent of young people in Pasco County had dropped out of school without a high school diploma. Statewide, the percentage was 3.3 percent. These numbers are significantly lower than the rates reported in 1990 of 20 percent for Pasco County and 14 percent for the State.

Table 13 - School Dropout Rates

	Pasco County	State of Florida
2002-03	3.3%	3.1%
2003-04	3.5%	2.9%
2004-05	4.2%	3.0%
2005-06	4.2%	3.5%
2006-07	3.5%	3.3%

Source: Pasco County Superintendent's Annual Report 2006-2007

Labor Force Participation of Persons Over Age 65

Ninety-three percent of persons aged 65 and over in Pasco County are not in the labor force. Of the seven percent who are in the labor force, less than 400 are unemployed and seeking work.

Table 14 - Persons Aged 65 and Over

	Pasco	Hillsborough	Pinellas	Hernando	Florida
In labor force	7%	13%	11%	6%	12%
Not in labor force	93%	87%	89%	94%	88%

Source: U. S. Census Bureau, 2000 Census

Taxes

Taxes are due November 1 and become delinquent April 1. Discounts up to four percent are allowed for early payment. A lien is automatically placed on property if taxes are unpaid by June 1. The Tax Collector advertises and sells certificates for delinquent taxes. The banking and investment of funds collected are handled by the Tax Collector. Any surplus of funds is turned over to the Board of County Commissioners (Focus on Pasco County).

Exemptions

All property is appraised at fair market value as defined by law. Exemptions may be classified as personal or nonpersonal.

Personal Exemptions:

1. The Constitutional homestead exemption of \$25,000 for permanent residence of Florida residents was increased \$25,000 by Amendment 1 to the Constitution in 2008. This exemption is automatic, does not exempt value subject to school tax levies, and applies only to that portion of the assessed value greater than \$50,000. In addition, Amendment 1 allows homestead property owners to transfer the benefits recognized under "Save Our Homes" to another property. "Save Our Homes" law provides that for property receiving the homestead exemption, the property will be reassessed annually with any change resulting from the reassessment no not exceed the lower of either: 1) three percent of the assessed value of the property for the prior year; or, 2) the percentage change in the Consumer Price Index.

2. Disability exemption valued at \$500.

3. Exemption for blind persons valued at \$500.

4. Service-connected disability exemption valued at \$5,000.

5. Widow's and widower's exemption valued at \$500.

6. An exemption is available for those Florida residents who meet the requirements for homestead exemption and who are totally and permanently disabled, which exempts them from all ad valorem taxation of qualifying real property.

7. A percentage discount is available for disabled Florida veterans.

8. Amendment 1 provides for a \$25,000 tangible personal property tax exemption for certain qualifying mobile homes.

Non personal Exemptions:

1. Property can qualify by its ownership and its use. These include charitable, religious, educational, scientific, literary, and governmental.
2. State and Federal properties are immune from taxes.
3. By referendum, the County Commission and City Councils can grant ad valorem exemptions for economic development (Focus on Pasco County).
4. Amendment 1 provides for a \$25,000 tangible personal property tax exemption for businesses.
5. Amendment 1 provides for a 10 percent cap on assessment increases for all non-homestead properties. This provision becomes effective in 2009 and will retire after 10 years.

Growth in Pasco County Tax Base

As with most counties in Florida, the total taxable value of ad valorem property in Pasco County grew at a rapid rate from 2000 to 2007. With the recent downturn in the housing market, these values may decline in the future.

Table 15 - Growth in Total Taxable Value of Ad Valorem Property 2000 - 2007

	2000	2003	2005	2007
Taxable Value	\$9,858,648,974	\$13,991,326,126	\$19,949,523,770	\$29,694,615,944
	209,995 Parcels	229,334 Parcels	247,080 Parcels	244,793 Parcels

Source: Historical Tax Roll Summary Data, Pasco County Property Appraiser

Land Value by Use

The following information provides a summary of the changes in existing land use areas from 1995 through 2003

Vacant Lands: In 1995, 17.53 % of unincorporated Pasco County was classified as vacant lands. By 2003, this percentage was 13.59%, a reduction of 3.94%.

Residential: Residential development increased from 11.45% in 1995 to 15.90% in 2003, an increase of 4.45%.

Commercial/Office: In 1995 the percentage was 1.46% which increased to 2.73% in 2003.

Industrial: The percentage of industrial land in 1995 was just 0.30%. This increased to only 0.43% by 2003.

Agriculture: Agricultural lands decreased 3.5% from 1995 to 2003, going from 45.89% to 42.43%.

Public/Open Space: Public lands decreased from 23.25% in 1995 to 19.65% in 2003.

Mining: Mining lands increased from 0.29% in 1995 to 0.43% in 2003.

Utility/Infrastructure: Not recorded in 1995, but accounted for 4.84% of the total land area in 2003 with the largest component being rights-of-way/roads/canals.

Table 16 - Existing Land Use Summary - 2003

	Total Acres	Percentage of Total
Single-family	56,216	5.5%
Mobile Homes	24,557	2.4%
Multi-family	13,324	1.3%
Commercial/Professional	21,510	2.1%
Airports/Marinas/Bus	91	0.0%
Industrial	2,505	0.3%
Private Institutional/Clubs	5,318	0.6%
Parks/Forest/Conservation	234,270	22.9%
Public/Institutional	44,713	4.4%
Utilities	2,725	0.3%
Mining/Surface Rights	8,037	0.8%
ROW/Canals	5,876	0.6%
Water/Rivers/Lakes/Submerged Lands	14,527	1.5%
Acreage not Zoned Agricultural	78,025	7.6%
Agriculture	513,786	50.1%

Source: Pasco County Comprehensive Plan - 2025

Forecasts of Future Economic Growth

Forecasts of future employment growth, such as those prepared by Florida Agency for Workforce Innovation, Labor Market Statistics Center generally indicate a very modest growth of mining, agriculture, forestry, fishing, hunting, manufacturing, and self-employed, but substantial growth in services, leisure and hospitality, and financial activities.

The following table shows jobs by industry for Workforce Region 16, which includes Pasco and Hernando Counties, for 2007 and a 2015 estimate.

Table 17 - Projected Growth in Employment

	2007	2015	% Annual Change
Agriculture, Forestry, Fishing and Hunting	1,225	1,284	.60
Mining	179	190	.77
Construction	16,036	18,234	1.71
Manufacturing	5,404	5,867	1.07
Trade, Transportation, and Utilities	32,156	35,830	1.43
Information	1,190	1,329	1.46
Financial Activities	6,307	7,532	2.43
Professional and Business Services	13,758	16,795	2.76
Education and Health Services	23,268	28,018	2.55
Leisure and Hospitality	16,886	19,634	2.03
Other Services	5,859	6,518	1.41
Government	23,384	26,526	1.68

Source: FL Agency for Workforce Innovation, Labor Market Statistics Center, September 2007

Transportation Profile

Pasco County is served by five major north-south roadways and two major east-west roadways. The north-south roadways include U.S. 19, which connects St. Petersburg to Tallahassee along the gulf coast, the Suncoast Parkway, U.S. 41, Interstate 75, and U.S. 301. The east-west roadways include SR 52 and SR 54. Both of these roads connect cities along the coast with Zephyrhills and Dade City in the eastern part of the county. There are four areas of concentrated development in Pasco County: the U.S. 19 Corridor; Land O'Lakes; Zephyrhills/Wesley Chapel; and Dade City. Many new residential communities have developed along the county's southern border over the last 15 years, increasing Pasco's presence as a bedroom community for Hillsborough and Pinellas Counties.

The 2025 Highway Needs Plan, part of Pasco County's Comprehensive Plan – 2025, identifies

the following as needed highway improvements, including interchanges, from 2010 to 2025:

- Significant improvements to Interstate 75.
- Improvements to U.S. 19.
- The extension of Ridge Road from Little Road to U.S. 41.
- Two new freeways. A 6-lane freeway to run parallel to SR 54 and connect the Suncoast Parkway to I-75. A 4-lane freeway at the Pasco-Hernando County line to provide an additional east/west route from the Suncoast Parkway to I-75.
- Several east/west improvements including completion of the SR 54 expansion, widening of SR 52, and the extension of SR 56 to U.S. 301.
- Additional interchange improvements at the Suncoast Parkway at County Line Road (Hernando), I-75 at Chancey Road Extension and CR 41, and U.S. 41 at the new freeways along the Hernando County line and SR 54.

Housing Profile

A majority of the statistical data included in this section was taken from the Comprehensive Plan – 2025, Pasco County, Florida, Housing Element.

Ownership Characteristics

Table 18 represents the ownership characteristics of housing units in Pasco County in 1990 and 2000. The table indicates there were 148,965 housing units in 1990 and 173,717 housing units in 2000, an increase of 17%. In 2000, 7,721 of the units were vacant, and 18,430 were seasonally vacant possibly due to the high seasonal population during the winter months.

The percentage of owner occupied housing units to total occupied units increased from 73% in 1990 to 82% in 2000, while the percentage of renter occupied housing units to total occupied units decreased from 19% in 1990 to 17.6% in 2000. According to the U. S. Census Bureau's State & County QuickFacts, the number of housing units in Pasco County in 2006 was 212,939 an increase of 39,333 units or approximately 23% from 2000. During this time the value of

housing units also increased at a rapid rate. In 2001, the median sales price of and existing single-family home in Pasco County was \$102,000. By 2006, that price had increased to around \$200,000.

Table 18- Ownership Characteristics of Housing Units: and 2000

Pasco County	1990	2000	Change/%
Population	281,131	344,765	63,634/+22.6%
Housing Units	148,965	173,717	24,752/+17%
% of owner occupied housing units to total housing units	66%	70%	+4%
% of owner occupied housing units to occupied housing units	73%	82%	+9%
% of renter occupied housing units to total housing units	15.6%	14.9%	-.7%
% of renter occupied housing units to occupied housing units	19%	17.6%	-1.4%

Source: Comprehensive Plan – 2025, Pasco County, Florida, Chapter 6 Housing Element

Types and of Housing

Table 19 indicates the types of housing available in Pasco County for 1990 and 2000.

Table19 - Types and Values of Housing Units

	Year	Dwelling Units				Multifamily Properties		
		Single Family	Mobile Home	Condo	Total	< 10 units	10 or more units	Total
Total Units/Properties	1990 Census	77,957	37,522	No info	115,479			16,209
Total Units/Properties	2002 roll year	106,353	28,235	10,866	145,454	3,822	132	3,954
Percent of Total		73.1%	19.4%	7.7%	100%	97%	3%	100%
Homesteads	2002 roll year	84,311	16,203	5,817	106,331	N/A	N/A	106,331
Percent of Total		79.3%	15.2%	5.5%	100%			100%

Source: Comprehensive Plan – 2025, Pasco County, Florida, Chapter 6 Housing Element

Age and Quality of Existing Housing Stock

The age and quality of existing housing stock is presented in Table 20. The criteria used to evaluate the housing quality are those used by the U.S. Bureau of the Census. Measures such as lack of complete bathroom facilities, kitchens, heating, water systems, or sewer are all

indicators of substandard housing conditions. Based on these criteria, the quality of housing is generally high in the unincorporated areas of the County. Fewer than one percent of all units lack complete private bathroom facilities, kitchens, or heating. The quality of the units is generally high in the County due to the relatively new construction in the last 25 years.

Table 20 - Availability of Facilities in Occupied Housing Units: 2000

<u>Type of Facility</u>	<u>Year Round Dwelling Units</u>	
	<u>Number</u>	<u>Percent</u>
Bathrooms		
No Bathroom Facilities	345	0.2
Complete Plumbing Facilities	173,372	99.8
Kitchens		
Lacking Complete Facilities	449	0.3
Complete Facilities	173,268	99.7
Heating Equipment*		
None	1,152	0.8
Central or Equivalent	92,697	86.0
Room or Portable	14,759	13.7
Year Structure Built		
1939 or earlier	2,123	
1940 to 1959	8,297	
1960 to 1969	17,407	
1970 – 1979	55,678	
1980 to 1989	53,986	
1990 to 1994	16,388	
1995 – 1998	15,076	
1999 to March 2000	4,762	

Source: U.S. Census Bureau: 2000 Census

A high incidence of substandard housing is generally typical with mobile homes because they tend to deteriorate at a faster rate than other housing. A minimum housing code is currently in effect, which addresses actions to prevent an increase in the number of deteriorating and dilapidated homes.

Projected Housing Growth

Based on the projected population increases through the year 2030, it is estimated that there will be a need for additional single-family, multifamily, and mobile homes. In projecting the future housing needs, it was determined that household numbers will increase from 196,692 in 2010 to 290,669 in 2030.

Table 21 - Projected New Households 2010 - 2030

2010	2015	2020	2025	2030
196,692	221,485	245,437	268,438	290,669

Source: Florida Housing Data Clearinghouse, Consolidated Plan Summary Report, 5/1/2008

Affordability

In 2008, the median annual household income for Pasco County Florida was \$56,500.

Median Household Income for Pasco County, Florida	\$56,500
Very Low-Income (less than 50% of median)	\$28,250
Low-Income (50% to 80% of median)	\$45,200
Moderate-Income (less than 120% of median)	\$67,800

Based on these annual income thresholds for a family of four, the maximum home price or monthly rent for each category is as follows:

<u>Income Category</u>	<u>Home Price (1)</u>	<u>Monthly Rent</u>
Moderate	\$210,000	\$1,762
Low	\$130,000	\$1,175
Very Low	\$70,000	\$734

Assumptions

(1) 7.00 percent interest; 30-year term; \$25,000 Homestead Exemption; \$200 per month

was allocated for taxes and insurance. Source: Florida Housing Finance Corporation

Affordable Housing Demand

Owner Occupied Housing

The generally accepted standard for determining housing affordability is 30 percent of the annual family income. These costs include the principal and interest payments on a mortgage, plus taxes and insurance. For renters, the cost includes utilities not covered by contract rent. According to the 2000 Census, 16,306 households in Pasco County spend more than 30 percent of their income on home ownership while 7,659 households spend more than 30 percent of their income on rent.

In 2000, more than 82 percent of all occupied units were owner occupied. Table 6 shows that 16,306 households, or 21 percent of the homeowners, paid 30 percent or more of their income on housing. Of those earning less than \$20,000 per year, approximately one-third of the owner occupied households, or 7,780 households, spend 30 percent or more of their income for housing costs. Of those earning from \$20,000 to \$34,999, an estimated 5,016 households spend more than 30 percent for housing. Of those earning from \$34,999 to \$39,563, an estimated 2,000 households pay more than 30 percent. Combined, an estimated 14,800 homeowner families in the County may need assistance.

The median value of a housing unit in 2000 was \$79,600, which is significantly lower than the MSA median value of \$110,800. In 2001 the median sales price of existing single-family homes in Pasco County was \$102,000 as compared to \$130,000 for the state. Table 7 indicates distribution of housing in various price ranges. The 2000 value of homes was generally in the \$50,000 to \$150,000 range. By 2005 the median sales price for a single family home had risen

to \$195,000 and the median sales price of a condominium was \$105,000. This dramatic increase in prices severely impacted the affordability of homes in Pasco County.

According to the Pasco County Comprehensive Housing Affordability Strategy (CHAS) Databook for 2000, there were 1,680 very low-income housing units for sale in Pasco County, while there were 609 low-income housing units available for sale and 730 moderate-income units available for sale. Based on the Cost Burden Data provided in Table 22, this indicates a unit major shortage of units for many very low, low and moderate-income households that currently pay more than 30% of their income on housing costs. By 2005, 42,148 Pasco County households (25%) paid more than 30% of their income on housing, while 17,521 households (10%) paid more than 50% of their income on housing.

Table 22 - Cost Burden by Income, Owner and Renter, 2000

HOUSEHOLD INCOME (HI)	PERCENT OF HI	OWNER	RENTER
Less than \$10,000	Less than 30%	828	191
	30 – 34.9%	261	66
	35% or More	2,674	2,404
	Not Computed	693	713
\$10,000 - \$19,999	Less than 30%	6,002	1,034
	30 – 34.9%	697	742
	35% or More	4,148	2,838
	Not Computed	0	399
\$20,000 - \$34,999	Less than 30%	13,402	3,924
	30 – 34.9%	1,619	633
	35% or More	3,397	816
	Not Computed	0	356
\$35,000 - \$49,999	Less than 30%	13,629	2,930
	30 – 34.9%	1,099	68
	35% or More	1,279	62
	Not Computed	0	0
\$50,000 - \$74,999	Less than 30%	15,708	0
	30 – 34.9%	582	14

	35% or More	407	16
	Not Computed	0	88
\$75,000 or More			
	Less than 30%	12,760	983
	30 – 34.9%	65	0
	35% or More	78	0
	Not Computed	62	99

Source: 2003 State of Florida Housing Report

Table 23 - Value of Specified (Single-Family) Owner Occupied Housing: 2000

Value Range	Number of Units	% of Total
Less than \$50,000	14,440	16.6
\$50,000-\$99,999	43,099	49.5
\$100,000-\$149,999	17,966	20.6
\$150,000-\$199,999	6,965	8.0
\$200,000-\$299,999	3,650	4.2
\$300,000-\$499,999	823	0.9
\$500,000-\$999,999	73	0.1
\$1,000,000 or more	59	0.1
Total	87,075	100.0

Source: U.S. Census Bureau, 2000 Census

Renter Occupied Dwelling Units

According to the 2000 Census, approximately 30 percent of all Florida residents live in rental housing, whereas in Pasco County, approximately 17.6 percent of all occupied units are rented. The median gross rent in Pasco County in 2000 was \$518 per month, compared to a statewide median rent of \$641.

Utilizing the 2000 data provided in Table 22, we can estimate that there were 7,659 households in rental housing units spending more than they can afford, or over 30 percent of their income on housing. Of these 7,659 rental households paying over 30 percent of their income on housing, approximately 5,000 are very low-income, 1,500 are low-income, and 700 are moderate-income households. It is estimated the remaining households have incomes above

the moderate-income threshold.

According to the Pasco County 2000 CHAS Report, there were 548 very low-income housing units for rent in Pasco County, while there were 1,145 low-income vacant rental units available for rent, and only 102 moderate-income vacant rental units available. This indicates a major unit shortage for the very low-income, low-income and moderate-income ranges.

Historic Units

Pasco County was awarded funding by the Florida Department of State Division of Historic Resources to perform a survey and inventory of historic structures within the County. A list of these sites is provided in the Technical Support Document of the Comprehensive Plan.

SECTION III

EVALUATION OF CURRENT FAIR HOUSING LEGAL STATUS

A. *Fair housing complaints or compliance reviews where the Secretary has issued a charge of or made a finding of discrimination*

In May of 2008, the Community Development Division contacted HUD-Office of Fair Housing and Equal Opportunity for information on the number, type, and status of the fair housing complaints filed with their department from Pasco County residents. The Atlanta HUD Field Office stated that all complaints of housing discrimination are forwarded to the Florida Commission on Human Relations for review. In addition, HUD furnishes a copy of each complaint to the person or organization against whom it is filed. Records from the Florida Commission on Human Relations show 32 complaints filed between 2002 and 2008. Following is a breakdown of the complaints by basis and issue for Pasco County and all Florida counties (The basis and status of open cases and the outcome of closed cases were not provided.):

Table 24, Pasco County Housing Discrimination Complaints, 2002 - 2008

Housing Discrimination Cases from Pasco County					
By Basis			By Issue		
Race	5	15.6	Discriminatory terms, conditions, services, or facilities	16	50.0
Color	0	0.0%	Failure to make a reasonable accommodation	8	25.0%
Religion	1	3.1%	Failure to permit a reasonable modification	1	3.1%
National Origin	6	18.8%	Harassment, intimidation, interference with exercise of fair housing rights	4	12.5%
Sex	0	0.0%	Discriminatory refusal to rent	3	9.4%
Handicap	15	46.9%	Discriminatory denial of membership	1	3.1%
Familial Status	4	12.5%	Discriminatory financing, including real estate secured transactions	3	9.4%
Retaliation	1	3.1%	Discrimination in brokerage services	0	0.0%
			Use of discriminatory indicators	0	0.0%
			False representation of availability	1	3.1%
			Discriminatory refusal to sell	1	3.1%

Total (since July 2002)	32		Total (since July 2002)	32	
*Pasco County accounts for 2% of all housing discrimination cases statewide (since July 2002)					
Housing Discrimination Cases from All Florida Counties:					
By Basis			By Issue		
Race	560	34.4%	Discriminatory terms, conditions, services, or facilities	740	45.5%
Color	46	2.8%	Failure to make a reasonable accommodation	245	15.1%
Religion	35	2.2%	Failure to permit a reasonable modification	22	1.4%
National Origin	229	14.1%	Harassment, intimidation, interference with exercise of fair housing rights	248	15.2%
Sex	150	9.2%	Discriminatory refusal to rent	182	11.2%
Handicap	512	31.5%	Discriminatory denial of membership	1	0.1%
Familial Status	266	16.3%	Discriminatory financing, including real estate secured transactions	64	3.9%
Retaliation	6	0.4%	Discrimination in brokerage services	11	0.7%
			Use of discriminatory indicators	1	0.1%
			Discriminatory refusal to sell	4	0.2%
			Discriminatory advertising	1	0.1%
			Steering	1	0.1%
			Design and Construction	1	0.1%
Total (since July 2002)	1627		Total (since July 2002)	1627	
**The sum of these percentages is greater than 100 due to multiple bases or issues per case.					

Source: Florida Commission on Human Relations, June 11, 2008

B. Fair housing discrimination complaint filed with HUD against Pasco County Community Development Division in 2007

On March 26, 2007, a complaint alleging that one or more discriminatory housing practices occurred, was filed with HUD, Office of Fair Housing and Equal Opportunity, Atlanta Region, Miami Field Office. The Pasco County Community Development Division responded to HUD in April 2007, refuting the discrimination allegations. The original complaint was amended on June 25, 2007, and signed by the complainant on October 2, 2007. This complaint alleges the following to have occurred: discriminatory terms, conditions, privileges, or services and facilities;

and failure to comply with poster regulations; and further alleges the violation occurred because of a handicap. The complainant alleges that he was given different terms and conditions and discriminated against based on his physical disability under the Pasco County Community Development Division's housing rehabilitation program. Pasco County received correspondence from HUD on September 12, 2007, stating that completion within 100 days was impractical because there was a need to complete interviews, and to conduct more investigation. As of June 2008, Pasco County Community Development Division has not been contacted further about this case.

C. Reason for any trends or patterns

Since 2002, housing discrimination complaints filed on the basis of handicap made up 47 percent of those filed in Pasco County, compared to only 32 percent of those filed for the entire State. By issue for Pasco County, the most complaints were filed for discriminatory terms, conditions, services or facilities, which was similar to those filed for the entire State (50 percent vs. 46 percent). The high percentage of complaints filed on the basis of handicap in Pasco County may be attributed to the high number of elderly persons that reside in the County.

D. Discussion of other fair housing concerns or problems

Hate Crimes: In June of 2008, the Community Development Division contacted the Pasco County Sheriff's Office to inquire about any racial or ethnic violence that has occurred relative to housing issues. According to the Sheriff's Office records from 2003 - 2005, three reports of racial/ethnic violence or threats of violence associated with housing were found. In 2003, one incident occurred in central Pasco County, in 2006, an incident occurred in the northwestern area of the County, and in 2008, another incident occurred in northwestern Pasco County. These incidents all appeared to be racially motivated and included destruction of property.

Racial Segregation: As the Area of Minority Concentration Map indicates, racial segregation does exist in the County. The segregation appears to be a result of historical locations of racial

groups as the County developed and was settled in the early part of the century. There are no barriers to maintain this separation, no special development regulations or zoning code provisions that obstruct fair housing choice. Historical reasons for segregation are difficult to deal with. A person's sense of community and neighborhood, as well as the desire to stay with the people you grew up with, keeps people together. Because the goal is not to break apart neighborhoods or communities, just to bring about racial and ethnic integration, Pasco County will continue to maintain a non discriminatory environment of acceptance and of respect for cultural differences in order that all households can choose housing based on needs and preferences.

Not In My Back Yard (NIMBYism): With this attitude, residents sometimes fear that affordable housing located in their neighborhoods will lower property values or change the neighborhood characteristics, that group homes serving the mentally ill or substance abusers will promulgate acts of vandalism and burglary. NIMBYism can also be the result of racial or ethnic prejudice. There is no easy solution for the NIMBY syndrome; however, a review of the Zoning and Subdivision Ordinance, building code, and the Comprehensive Plan has not identified unnecessary regulatory barriers to housing choice. The Comprehensive Plan-Evaluation and Appraisal Report has provided adequate land for a variety of housing types and densities and excessive site-development standards have been eliminated.

E. Filing of Complaints

Any person alleging that they have been subject to an unlawful discriminatory practice may contact the Office of Fair Housing and Equal Opportunity, Atlanta Field Office, U.S. Department of Housing and Urban Development, Five Points Plaza, 40 Marietta Street, 16th Floor, Atlanta, Georgia 30303-2806, or may call toll free 1-800-440-8091, TTY (404) 730-2654. Housing discrimination complaints may also be filed with the State's Florida Commission on Human Relations, 2009 Apalachee Parkway, Suite 200, Tallahassee, Florida 32301, or may call toll

free 1-850-488-7082 or TDD ASCII (800) 955-1339, TDD Baudot (800) 955-8771.

SECTION IV

IDENTIFICATION OF IMPEDIMENTS TO FAIR HOUSING CHOICE

A. Public Sector

1. *Zoning*

Zoning ordinances, which emphasize large undeveloped land parcels exclusively for open space, agriculture, or very low-density, single-family detached housing, are zoning practices, which can impact the production of affordable housing. In addition, land zoned for multifamily use may be located in such an area as to make it financially unfeasible for developers because of the site's inaccessibility to transit and other community facilities or have physical characteristics that prove to be adverse for development such as environmental concerns. By requiring the Zoning Ordinance to be consistent with the adopted Comprehensive Plan, Pasco County is able to ensure that the housing needs of all populations, regardless of income, are met.

The adopted Comprehensive Plan includes a Housing Element that is consistent with specific State- identified goals, objectives, and policies. In part, the goals, objectives, and policies relate to the production of affordable housing; opportunities for new and innovative techniques in home ownership, housing occupancy, and housing management; elimination of substandard housing without causing major household relocations; elimination of discrimination in the sale, lease, or rental of housing; and to prevent the physical decline of stable neighborhoods. The goals, objectives, and policies are implemented through the Zoning Ordinance and Land Development Code.

Action: The Comprehensive Plan shall be used as a tool to make fair housing an explicit goal and promote housing choice for all people. The Future Land Use Element provides

opportunities for affordable housing to be constructed within all land use designations. However, the cost of land and density restrictions makes affordable housing economically feasible in some areas over others. Table 5 of Section II depicts the existing and needed land area for residential, commercial, and industrial demands. The reduction of future land use conflicts will continue to be promoted with the adoption and implementation of the Land Use Plan and subsequent amendments. [Ongoing]

Action Update: Goal 1 of the Housing Element of the Pasco County Comprehensive plan is to ensure an adequate supply of all housing types in appropriate locations. Objective 1.1 is to maintain an adequate supply of residentially designated and zoned land. The approval of rezoning of non-residentially zoned lands (consistent with the policies of the Land Use Element) in order to maintain a reasonably priced supply of buildable residential land has been implemented through the County's Land Development Code. The approval of plan amendment requests for additional residential acreage (consistent with the policies of the Land Use Element), when and where substantiated by residential growth trends, has been implemented through the County review process of proposed amendments for additional residential acreage. The Community Development Division takes an active part in the review of proposed amendments to the Comprehensive Plan.

2. Land Development and Site Planning

Site planning and land development represent major areas of cost reduction that can enhance the production of affordable housing. The modification of development standards, including street widths, off-street parking requirements, site improvement requirements, and landscaping can reduce development costs.

Action: Pasco County has developed a Housing Assistance Plan (HAP) as provided for in the State Housing Initiatives Partnership (SHIP) Program. This plan requires that the County Commission consider, in its decision making process, the impact of regulations, policies, and proposed procedures on the cost of affordable housing projects. [Ongoing]

Action Update: Pasco County continues to implement its HAP as provided for in the SHIP Program. Goal 1 of the Housing Element of the Pasco County Comprehensive plan is to ensure an adequate supply of all housing types in appropriate locations. Objective 1.2 is to streamline the housing development and permitting process without sacrificing quality design. The Comprehensive Plan calls for a periodic review of the efficiency and effectiveness of the permitting process and revision of relevant development regulations to reduce regulatory barriers, including a mandatory provision of expedited review of affordable housing projects as necessary. The County building permit process is a 30 day review process. Staff meets with developers and homebuilders on a monthly basis to discuss improvements to the permitting process review of the efficiency and effectiveness of the permitting process. In addition, the County Commission reviews information on how its actions affect the cost of housing in the County. Pasco County has not identified any excessive, exclusionary, discrimination, or duplicative aspects in its statutes, ordinances, regulations, and administrative procedures and processes that may constitute barriers to affordability.

Action: Streamline the subdivision review and permitting process. In 1994, the Land Development Code was amended to provide a procedure for the review of affordable subdivisions. Clear and specific design criteria and development standards that are consistent with zoning policies and housing goals provided for in the Comprehensive Plan should be adopted for review of housing subdivisions. The HAP recommends that building permits be

approved in a one-day, one-stop operation. The review period should be shortened for subdivision review. In addition, any application receiving affordable housing status may be further expedited through the review and approval process. [Long-Range]

Action Update: In 1994, 1999, 2003, and 2006, Pasco County developed a Housing Assistance Plan (HAP) as provided for in the SHIP Program. This plan requires that the permitting process and land development regulations be examined to reduce regulatory barriers, including a mandatory provision for expedited review of affordable housing projects and review of all new County regulations and ordinances for its affect on the cost of affordable housing. Developers of affordable housing projects can receive expedited permitting if they qualify. If the County designates them as an “affordable project”, meetings will be held immediately with all permitting agencies to map out a strategy for a quick permitting procedure. Additionally, the Community Development Division can contact Central Permitting to expedite a single rehab or building permit.

Action: Adopt incentives to be provided to developers for the development of affordable housing. The HAP proposes waiver of impact fees for affordable housing units, assistance to not-for-profit organizations, increased density levels, reservation of infrastructure capacities and modifications to parking, and setback and street requirements. An in-depth analysis of the proposed incentives must be looked at in order to enhance cost savings without compromising the health, safety, and welfare of the public. [Short-Range]

Action Update: Goal 2 of the Housing Element of the Pasco County Comprehensive Plan is to ensure the availability of affordable housing for all Pasco County residents, particularly low to moderate-income households. Objective 2.1 is to create public and private initiatives for the

production of affordable housing and to address affordable needs. The Plan calls to encourage experimentation with low-cost-housing techniques such as, but not limited to, mobile homes, manufactured housing, modular housing, cluster development, zero-lot-line homes, and townhouses. The County's Land Development Code allows for zero lot line homes. The County's mobile home stock is the third highest in the State. The County has developed new town homes in various locations as well as villa type cluster developments. Before any County owned lands can be disposed, the Community Development Division is notified. The Division determines whether the property is suitable to be used for affordable housing, and if so, works with a not-for-profit housing agency to develop the property. Pasco County has agreements with ten not-for-profit agencies to provide affordable housing in Pasco County. A new Affordable Housing Advisory Committee has recently been appointed to look at these incentives, and to recommend amendments to the Land Development Code that will benefit affordable housing projects in the County.

In 2006, Pasco County adopted an affordable housing mitigation program to be included in development orders for Developments of Regional Impact (DRI's). Under this program, developers of DRI's agree to either provide on-site affordable housing in their development or provide cash mitigation payments, which can be used by the County to provide affordable housing through its housing programs. The cash mitigation payments are based on the number of residential units, square feet of retail space, and square feet of office space that will be included in the development. Since adopted, three DRI's have this program included in their development order and cash mitigation payments have been received from one of these developments.

3. *Infrastructure*

Land cannot be used for housing unless it is accessible by roads and meets other basic infrastructure needs such as water and wastewater facilities. These needs must be addressed in a comprehensive and coordinated manner in order to offset the impact on the production of affordable housing. Pasco County has implemented a concurrency method for both residential and non-residential growth, which requires that development proposals not be approved if sufficient infrastructure (i.e., roads, sewers, water, solid waste, and drainage) is not available or programmed for simultaneous construction in the Capital Improvements Element of the Comprehensive Plan. Impact fees, such as water/sewer and roads, are the charges imposed on developers and homebuilders to finance the public infrastructure needs that are linked to their development.

Action: New infrastructure capacity must be reserved for low-and moderate-income housing as it becomes available. Capital improvements proposed by the adopted Comprehensive Plan should be prioritized according to the affordable housing needs along with economic development needs in order to provide a greater link between employment, housing, and transportation. The goals, objectives, and policies of the Comprehensive Plan must be reviewed and analyzed to ensure that affordable housing needs are met. [Short-Range]

Action Update: Goal 5 of the Housing Element of the Pasco County Comprehensive Plan is for the elimination of slums and blight in Pasco County. Objective 5.2 calls for the establishment of uniform public-facility and service standards for all neighborhoods. The County has targeted several minority and low-income neighborhoods for capital improvements. Sufficient infrastructure is currently in place to serve new affordable housing projects.

Action: There are several ways that the requirement for impact fees may be handled for the development of eligible affordable housing projects. Listed below are some possibilities that must yet be analyzed. Although the time frame listed for the individual suggestions is long-range, the time frame for analyzing the feasibility and deciding on the proper course of action is short-range.

a. Authorize exemptions for very low, low- and moderate-income housing from local transportation and/or water/sewer impact fees. The exemption(s) should be provided to target beneficiaries and restrictions should be placed ensuring that the units remain affordable. The exemptions should be tied to the goals, objectives, and policies of the Comprehensive Plan for the development of affordable housing. Policy should be set that differentiates lower income housing developments from projects subject to the fee. [Long-Range]

b. Develop impact fees based upon the new development's proportional share of cost and the infrastructure needs. The impact could be assessed on the basis of the square footage of a unit or number of bedrooms. An analysis would have to be conducted in order to determine the methodology to be used to determine cost and need. [Long-Range]

c. Implement an Impact Fee Guarantee Program. The goal of the program would be to assist potential homebuyers in buying affordable housing and builders in building affordable housing, and guarantee impact fee payments to the County to assist in constructing public infrastructure. Under certain conditions, impact fees could be deferred for a period of five years before pay-off would be required. The responsibility for writing and implementing this program would be that of the Community Development Division under the approval of the Board of County Commissioners. [Short-Range]

Action Update: The Board of County Commissioners has approved a lower transportation impact fee for affordable housing. The amount above the lower fee is placed as a lien on the property, and only has to be paid back to the County when the property is no longer affordable or no longer has low-income persons living in the home. If the property is a project being financed through one of the Community Development Division's housing programs, the lower impact fee amount is made part of the 0% interest loan to the homeowner.

4. *Economic Development*

Within the context of CDBG activities, the term economic development can be interpreted very broadly to include all endeavors aimed at sustaining or increasing the level of business activity within a community. As stated in the Evaluation and Appraisal Report, Enterprise Florida describes Florida and the Tampa Bay region as moving towards a "high-value-added" economy. Development of "high-value-added" industries generally requires development of resources that include:

- Access to skilled human resources and technology.
- Good physical infrastructure.
- A stable tax and regulatory climate.
- An attractive quality of life.
- Progressive economic development programs.
- Available capital.

This suggests that to meet the needs of its citizens, Pasco must be regionally competitive in developing "high-value-added" jobs. A side benefit of this strategy is that "high-value-added" jobs also serve other important public objectives, such as revitalizing neighborhoods, increasing the tax base, and supporting education.

Economic development has been strongly affected by national economic developments. The number of jobs in the County showed no growth during the 1990-1992 recession; but since

1993, job growth has been brisk. An economic development incentive program was adopted by ordinance, and the County contributes funds on a case by case basis to qualifying projects.

Action: Encourage the Committee of 100 to assist the Community Development Division in the Economic Development Program efforts slated through CDBG funds for FY 1997-98 by identifying the needs of "high-value-added" companies that may be considering locating in Pasco County, including the needs for human resources, technology, infrastructure, tax and regulatory environment, quality of life, economic development incentives and programs, and capital; and to assist the Community Development Division in locating employment centers near target areas which will work to upgrade the quality of life in those areas as measured by wages paid. [Short-Range]

Action Update: The County, through its Comprehensive Plan, has implemented various policies to develop and maintain programs designed to expand and enhance the County's economic base; to establish and maintain programs designed to promote the attraction of industries to facilitate the diversification of Pasco County's economic base; to develop and maintain an equitable public-private partnership that provides a sufficient and stable base for business, governmental, and financial support for economic-development efforts; to ensure that land is allocated for future, agricultural, commercial, and industrial land uses to allow for a viable economy; and to encourage growth of high-value-added industries by promoting programs that develop skilled, human resources, improve access to technology, provide telecommunications, transportation and other infrastructure, stabilize taxes and regulation, improve the quality of life, utilize economic-development and incentive programs, and expand availability of capital. Implementation of these policies is carried out through various entities, including but not limited to, the Pasco Economic Development Council (PEDC), previously named the Committee of 100;

the County's Tourist Development Program; cooperative agreements with municipal governments; coordination with the District School Board of Pasco County; the Metropolitan Planning Organization; and the Pasco County Utilities Department. The County partially funds the PEDC and various incentive programs as part of the annual budget process. In turn, the PEDC provides programs for existing industry expansion, economic diversification, and education strategies; prepares land use analysis supporting target industries; and prepares an Annual Report that monitors the success of the economic development initiatives of the County.

5. *Neighborhood Revitalization*

Pasco County has been growing rapidly, but there are older communities that need assistance before they fall into blight and decline. These areas include:

- Lacoochee (Proper)
- Tommytown
- Carver Heights
- Pine Hill
- East Brown Acres
- Holiday Hills
- Otis Moody

As the concept of redevelopment implies, the needs of these communities far exceed the scope of the regulatory acts designed to address them. Public sponsored improvement programs, supported by private sector participation, such as the location of economic development, will be needed to restore the socio-economic vitality of these areas.

Action: The Community Development Division shall provide for the establishment of target areas, large- or small-scale, to upgrade housing, attract businesses, provide support services (day cares, after school programs, medical, etc.) thus creating jobs, put in the necessary infrastructure, offer some type of policing, etc. CDBG applications with projects located within the target areas shall be given preference over applications with projects located outside of

target areas. [Short-Range].

Action Update: The following target areas in Pasco County have been assisted using Federal, State, and local funds.

Carver Heights

Carver Heights is a minority community southeast of Dade City on the west side of the CSX railroad tracks. The area has a large amount of vacant, substandard, and condemnable houses, and large piles of debris. Many of the buildings are old migrant farmworker shacks. There is a large amount of vacant land surrounding this neighborhood. In August 1993, the Community Development Division met with the Carver Heights residents with information packets outlining eligible activities and proposed procedures. Street lighting, new/improved housing, paved roads, and clearance and demolition of dilapidated structures were the major need areas focused on by the residents.

The Community Development Division has invested in the Carver Heights area with CDBG, HOME and SHIP funds. On July 20, 1993, the Board of County Commissioners approved the Carver Heights Target Area as one of the projects to be included in the Community Development Block Grant (CDBG) Program for Fiscal Year 1993-94. Activities included comprehensive neighborhood infrastructure and housing improvements for low- to moderate-income groups. On April 6, 1993, the Board of County Commissioners approved procedures giving authority to the Community Development Division for processing documents for the Owner-Occupied Rehabilitation Program and Homebuyer Assistance Program. These procedures were extended to housing, demolition, and clearance activities to be undertaken in the Carver Heights project.

On April 21 1998, a ribbon cutting ceremony was held for the dedication of the comprehensive neighborhood infrastructure improvements, which included 1.5 miles of residential roadway with curb and gutter; stormwater improvements; and retention ponds. Residents have been provided the opportunity to rehabilitate their homes, construct new homes, construct new rental units, demolish and clear unsafe property, and connect to central water and sewer. On September 16, 2000, the Community Development Division, in conjunction with the Pasco County Coastal Cleanup, hosted a cleanup in the Carver Heights area. The Pasco County Utilities Department provided dumpsters, trash bags, gloves, and a loader/operator. The City of Zephyrhills provided ten cases of bottled water and a local restaurant owner donated 50 lunches for volunteers. With 42 volunteers, 13.36 tons of trash was collected. Rehabilitation and other housing programs are continuing in this neighborhood.

Pine Hill

The Pine Hill neighborhood, located in Port Richey, is an area of distress marked by a high crime rate, dilapidated structures, and a lack of infrastructure. There are approximately two dozen residents that live in this neighborhood. In June of 1999, the Pasco County Sheriff's Department hosted a cleanup of this area. On November 2, 1999, the Community Development Division provided for the demolition and removal of a dilapidated block triplex located in the area.

Otis Moody

This neighborhood, located just south of the city limits of Zephyrhills, has suffered decline for several years, and has seen an increase in substandard housing units and rising crime rates. Improvements proposed in Pasco County's 1998 Action Plan included paving approximately 2,800 linear feet of dirt road and demolition of at least three dilapidated structures. On April 17, 1999, the Community Development Division hosted a cleanup of the area that netted 12.60 tons of trash, junk, and debris. The three demolitions were completed and paving of four residential

streets was completed in May of 2001. Through the County's housing program, a new house was built in this community in 2005.

East Brown Acres

On September 5, 2002, the Board of County Commissioners designated the East Brown Acres (EBA) neighborhood as a Target Area. This neighborhood is located in the northwestern area of Pasco County a few blocks east of U. S. 19 and north of Port Richey. The roads were substandard, there were vacant unattractive parcels in the area, and there were a large percentage of untended rental property. While the County had a homeownership rate of 80 percent, the neighborhood had a homeownership rate of 52 percent. On November 4, 2003, the Board approved the EBA Plan, which included several infrastructure improvements, including roads, drainage, and traffic calming devices. During the 2005-06 program year, the Board de-targeted EBA. All of the streets have been repaved, drainage problems have been resolved, street lighting has been completed, and a small linear green space was developed along Zimmerman Road. The homeownership rate has increased to over 75 percent. Traffic calming devices were installed on select neighborhood streets during 2005-06.

Holiday Hills

Holiday Hills Estates, located in northwestern Pasco County was identified by the Pasco County Board of County Commissioners as a possible target area. On April 29, 2002, the Community Development Division met with more than 70 residents to determine interest. The residents supported a proposal to revitalize their neighborhood and on May 5, 2003, the Board designated Holiday Hills Estates as a Target Area. On May 10, 2003, a neighborhood cleanup was coordinated by the Community Development Division and Leadership Pasco which netted over 18 tons of trash, yard debris, tires, and metals. On August 26, 2003, a meeting was held between neighborhood leaders and the Community Development Division to determine some of the greatest problems in the neighborhood. These residents identified drainage, animal control,

and code enforcements as areas of concern. Shortly thereafter, the drainage pond in the neighborhood was cleaned of debris and overgrown vegetation by Pasco County. Between 2003 and 2006, Pasco County Community Development assisted 40 families to become homeowners in Holiday Hills. In addition, many other homeowners were assisted through the Owner-Occupied Housing Rehabilitation Program.

Tommytown

The Tommytown neighborhood, located in eastern Pasco County outside the city limits of Dade City, is one of the most substandard and distressed areas in the County. The residents in this neighborhood are mostly migrant farm workers, many of whom are renters. The neighborhood lacks stormwater drainage systems, central water and sewer, street lighting, and paved streets. On August 11, 1998, the Board of County Commissioners made a commitment to aid in the revitalization of Tommytown using CDBG, HOME, and SHIP funding sources. Activities to be funded include stormwater improvements, water and sewer facilities, street paving, sidewalk construction, streetlight installation, demolition and clearance activities, tree removal activities, and neighborhood cleanup activities. The first neighborhood cleanup was held on November 13, 1999 and more than 80 tones of trash, tires and other debris were removed.

On February 15, 2000, Tampa Bay Engineering, Inc., (TBE) of Clearwater was retained to provide surveys, design, plans, and permits required for the construction of the needed infrastructure improvements, and on March 19, 2002, the Board expanded the original target area boundaries to include the unincorporated area located south of Lock Street. Pasco County was approved for a \$13,000,000 Section 108 Loan for the infrastructure improvements in 2003. On April 16, 2007, construction on Tommytown South began and a ribbon-cutting for the completion of this phase of the project was held on June 10, 2008. Construction of the infrastructure improvements to Tommytown North should begin before the end of 2008.

In addition to the infrastructure improvements undertaken in the Tommytown Target Area, many housing related activities have also occurred. Between 2003 and 2007, 14 families were assisted in becoming homeowners in the neighborhood, about 50 new homes were constructed, and 11 dilapidated structures were removed from the area.

6. *Levels of Segregation*

According to the "Analysis of Housing Segregation," housing segregation is thought to be the result of three general conditions: discrimination, choice, and income. Discrimination results in adversely affecting the provision of housing to persons of a particular race, color, religion, sex, national origin, disability, or familial status. Choice is seen as the result of free and open choice made by both majority and minority households. Segregation will exist to the degree that households desire to live in homogeneous racial and/or ethnic neighborhoods, and therefore do not pursue options in majority Non-Hispanic white neighborhoods. Income focuses on the differences in the costs of housing across a jurisdiction and the differences in the abilities of minority households to afford this housing. This type of segregation does not result from racial/ethnic causes.

Many of the black households are historically established communities, which developed near railroad lines and close to the orange groves. While there is no longer discrimination to mandate the concentration of black households, custom and a sense of community that bind people together now influences the housing preference of some black persons who wish to stay where they grew up. Another contributing factor to the current disproportionate residency of black households was the placement of some of the public housing developments in established black neighborhoods. Historically, public housing has been located in older, lower property value areas of the County, thus exacerbating racial and ethnic segregation. See the attached

Map 1 in Appendix on Areas of Minority Concentrations within Census Tracts.

Action: All programs implemented by the Pasco County Community Development Division shall continue to provide for new housing construction inside and outside areas of minority concentration. Eligible households of all races and ethnic groups shall have equal and meaningful access to housing. [Ongoing]

Action Update: Goal 2 of the Housing Element of the Pasco County Comprehensive Plan is to ensure the availability of affordable housing for all Pasco County residents, particularly low-moderate-income households. Objective 2.4 provides for land use categories that allow for adequate locations and distribution of housing for very low-, low-, and moderate-income households and adequate sites for mobile and manufactured homes. Policy 2.4.2 Locations for Housing is to provide for the location of publicly assisted housing; group homes, foster-care facilities licensed or funded by the State; and housing for very low-, low-, and moderate-income households, the elderly, and handicapped in residential areas which meet the following criteria:

- Adequate public facilities are present.
- Adequate public services are present.
- The site is proximate to employment opportunities.
- The site is proximate to schools and recreation.
- The site is proximate to emergency medical facilities.
- The site is proximate to shopping opportunities.

Regulatory policy is implemented through the County's development review processes. The County provides Federal and State funding for publicly assisted housing; group homes; foster-care facilities and housing for very low-, low-, and moderate income households, the elderly, such as the Landings at Sea Forest project for the elderly (tax credit project), and single family homes for households with handicapped members.

Action: Reinvest in minority neighborhoods, improving the quality and affordability of housing there to represent a real choice for all households. Serious neighborhood deficits in services, safety, and economic opportunity shall be mitigated through existing programs. [Ongoing]

Action Update: Through the use of Federal, State and local funds Pasco County has reinvested in the major minority neighborhoods in the County. These neighborhoods include the target areas of Carver Heights, Tommytown, and Otis Moody, as well as the area of Lacoochee. New homes have been constructed, owner-occupied homes have been rehabilitated and vacant slum and blighted structures have been demolished. Infrastructure improvements have been constructed in some target areas and neighborhood cleanups have been completed removing tons of unwanted trash and debris that would have otherwise remained to the detriment of neighborhood residents.

Action: In all program activities, secure the cooperation of all agencies, community organization/ business and community leaders whose participation in fair housing is substantial in areas such as employment, education/schools, transportation, and social services to implement fair housing choice. [Ongoing]

Action Update: The 2008 Update to the Fair Housing Plan was developed in consultation with all agencies, community organizations, and business leaders with an interest in affirmatively furthering fair housing. If the Community Development Division finds a significant systematic fair housing issue in the community, all agencies will be drafted and recruited to combat the problem.

7. PHA and Other Assisted/Insured Housing Provider Tenant Selection Procedures

Public housing is administered by the Pasco County Housing Authority (PHA). The PHA is a State agency with a Board of Commissioners appointed by the Governor of Florida consisting of five members. One of the members has to be a tenant residing in the housing complex. The Board appoints the Executive Director to administer the day-to-day management of the Authority. The Board sets the policy and procedures and the Executive Director manages the Authority based on those policies and procedures. The PHA has the responsibility of operating housing projects for the benefit of lower-income families and providing funds for families to find decent and safe housing. Over 2,000 units are managed/administered by the PHA. They are as follows:

- Public Housing (6 complexes) 207 units
- Section 8 New Construction (2 complexes) 133 units
- Section 8 Existing Certificates and Vouchers 1,485 units
- FmHA Low Income (3 complexes) 82 units
- FmHA Farmworker's Housing (1 complex) 102 units

Action: Standards developed by HUD prohibit "undue concentration" of assisted households in poor neighborhoods and requires assisted housing projects to be built outside "areas of minority concentration" unless "sufficient and comparable" housing opportunities are not available in non-minority neighborhoods or there is an "overriding need" for assisted housing in the minority neighborhoods. The PHA shall continue to implement policies and procedures consistent with the requirements of Federal, State, and local laws and HUD regulations and guidelines. [Ongoing]

Action Update: No new assisted housing has been built in over 25 years.

8. Sale of Subsidized Housing and Possible Displacement

In the sale of subsidized housing, the goal is to preserve lower-income housing opportunities to the maximum extent feasible. If any displacement of current minority or disabled low-income families occurs, the objective then should be to provide other housing opportunities to displace households by giving them a real choice to relocate inside and outside minority neighborhoods or predominantly minority occupied buildings.

Action: The PHA shall continue to implement policies and procedures consistent with the requirements of Federal, State, and local laws and HUD regulations and guidelines. [Ongoing]

Action Update: The previous action continues to be followed by the PHA.

9. *Property Tax Policies*

The Homestead Exemption provision benefits lower-income homeowners in that the first \$25,000 fair market value is exempt from taxes. Amendment I, which passed in 2008, adds an additional \$25,000 Homestead Exemption and allows homesteaded property owners to transfer the benefits recognized under “Save Our Homes” to another property.

B. Private Sector

1. *Lending Policies and Practices*

The Community Reinvestment Act is intended to encourage certain regulated financial institutions to help meet the credit needs of their entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operations. Rebuilding and revitalizing communities through sound lending should benefit both the communities and the financial institutions. The Act encourages lenders to give particular attention to local housing and economic development needs in urban and rural areas. Increased lender sensitivity to such

lending needs can help preserve, rehabilitate, and revitalize such neighborhoods.

Title VIII of the Civil Rights Act of 1968 made it illegal to discriminate against any person in the sale, rental, or refinancing of dwellings because of race, color, religion, or national origin. Gender was added as a protected class in 1974, and in 1988, two additional protected classes: families with children and the handicapped were added.

Not only are realtors and brokerage service providers called upon to be fair in their daily trade because it is the moral thing to do, it is mandated by government and enforced through the Florida Real Estate Commission and Department of Professional Regulation. The Florida Association of Realtors supports this in many ways. It has made available to all realtors a small business card size statement regarding "Equal Opportunity in Housing." The card reads as follows: "Please do not ask, or expect, to be steered from or to a home because of race, color, religion, sex, handicap, familial status or country of origin." Company policy and Federal law prohibits characterization of neighborhoods, owners, or occupants based upon these protected classes. Realtors are instructed to post fair housing notices in a prominent place in their offices. Furthermore, should someone ask a realtor to discriminate, he/she must immediately advise that person that he/she cannot work with them. These rules are very clear and vehemently enforced. The realtors' ethics are held in high regard and it behooves realtors to act accordingly or risk losing their license.

Action: There is no evidence of discrimination in mortgage lending, property appraisal, home improvement loans, or other housing-related policies, standards, and procedures used by lenders and appraisers that are tied to Community Development funding. The Community Development Division shall continue to secure the cooperation of all agencies in providing fair

housing choice in a nondiscriminatory manner. [Ongoing]

Action Update: Several times in the last few years, Pasco County has lowered the maximum rates and fees that lenders, who participate in the County's Homebuyer Assistance Program, can charge. Loan packages are reviewed closely to make sure the lenders do not overcharge clients.

SECTION V
ASSESSMENT OF PUBLIC AND PRIVATE FAIR HOUSING
PROGRAMS AND ACTIVITIES

Financial Institutions

In 1977, each financial institution that was Federally chartered, Federally insured, financed, and regulated, was encouraged to meet the credit needs of its entire community. This was referred to as the Community Reinvestment Act (CRA). Banks are examined and credited based on their investment in their community. This policy offers finances to communities for projects such as affordable housing. Because banks and lending institutions are examined and regulated on the basis of the CRA, these institutions are motivated to work with affordable housing projects.

Federal Funds

The majority of Federal funds that can be utilized by local government in providing affordable housing and neighborhood revitalization come from four formula programs: Community Development Block Grant (CDBG), HOME Investment Partnerships (HOME), Emergency Shelter Grants (ESG), and Housing Opportunities for Persons with AIDS (HOPWA). In the past, each of these programs required separate, duplicative, uncoordinated applications, and program requirements. HUD has adopted a planning process that consolidates the requirements of the CDBG, HOME, and ESG programs into one submission to detail its overall five-year strategy to provide affordable housing as well as its one-year action plan. This document is called the Consolidated Plan. In the Consolidated Plan, all needs and resources have been brought together to appropriately target Federal resources to address local priorities. This approach has allowed more time to be spent building community partnerships and providing affordable housing rather than meeting Federal regulations.

Pasco County does not receive HOPWA funds directly. HOPWA funds are set-aside through the City of Tampa's allocation for Pasco, Hernando, Hillsborough, and Pinellas Counties. Area agencies compete for these funds on a yearly basis. Funding is available to eligible applicants that provide housing information services; rehabilitation and repair of facility-based housing; project and tenant-based housing assistance (including assistance to prevent the homelessness of the tenant or mortgagor of a dwelling); supportive services to public housing agencies; private and not-for-profit organizations that serve HIV/AIDS populations.

State Funds

The State Housing Initiatives Partnership (SHIP) Program channels a portion of the revenues from documentary stamp taxes directly to the counties for affordable housing activities. These monies are used to produce locally-designed strategies to create or preserve affordable housing. Sixty-five percent of SHIP funds are used for homeownership with 75 percent of funds being used for new construction or rehabilitation.

SECTION VI

CONCLUSIONS AND RECOMMENDATIONS

Choice is a reality when households of all races can freely decide between minority and nonminority neighborhoods, when substandard neighborhoods are no longer deprived of essential public and private services, and when stable, racially mixed neighborhoods are available as a meaningful choice for all. Choice is also a reality when households with children or those with members that have a disability are able to live in neighborhoods of their preference. To this end Pasco County has taken many actions over the past five years to overcome the impediments outlined in the original Fair Housing Plan. The County has increased the opportunities for all citizens to purchase or rent affordable safe, decent, and sanitary housing by encouraging the rehabilitation, revitalization, and redevelopment of the existing housing stock, on both a spot basis and in designated target areas. This is being accomplished through an active program of rehabilitation, new construction, and homebuyer assistance. The County leverages the dollars received as an entitlement (CDBG, HOME, and ESG,) with private sources to get the most "bang for the buck." Affordable housing applications submitted by developers and not-for-profits are supported by Pasco County to increase the amount of affordable rental housing in Pasco County. In the last five years, the County has supported applications for Section 202, Section 811, SAIL, and LIHTC projects. Pasco County utilizes its State SHIP dollars to address affordable housing for Pasco County residents through various activities including downpayment assistance, foreclosure prevention, emergency repair, and major housing rehabilitation. In addition, the Community Development Division's focus on revitalizing minority and low-income neighborhoods is creating substantial improvements to many substandard areas throughout the County.

As the population of Pasco County grows, it will continue to be important to monitor and

overcome impediments that affect fair housing. Pasco County will soon select a contractor to begin a Nexus Study for affordable housing. There are four objectives of this study.

- 1) Provide an unbiased analysis of the projected need for new units of affordable housing (rental and ownership under varying levels of household income and purchase price/rent). The level of detail must be adequate to demonstrate the need by distinguishing between the categories of:
 - A) New affordable units needed due to future commercial/office/industrial development.
 - B) New affordable units needed due to average influx migration patterns and/or normal growth within the population, taking into account loss of affordable housing through mobile home park redevelopment and conversion of apartment units to condominiums.
 - C) New affordable units needed as a result of the continued construction of market-rate and luxury housing.
- 2) Provide the structure for a legally defensible basis/nexus for the adoption of an inclusionary housing ordinance by: demonstrating the link, if any, between the development and redevelopment of any properties in the County for the full range of residential, commercial, industrial, and institutional uses allowed under the Pasco County Comprehensive Plan; and the demand for affordable housing, demonstrating the effect of a lack of affordable housing on the general welfare of the public; and providing a basis methodology for computation of fees to be paid in lieu of affordable housing construction under an inclusionary housing ordinance.
- 3) Provide the structure for a legally defensible basis/nexus for the adoption of a commercial linkage fee ordinance by demonstrating the link, if any, between future commercial/office/industrial development and an increasing need for new units of

affordable housing.

- 4) Provide analysis and the structure for a legally defensible basis/nexus for the adoption of an ordinance or a commercial linkage fee, or some hybrid thereof, as it relates specifically to MU (Mixed Use) projects containing both residential and commercial components.

Other potential areas of study that may be needed in the future include how to locate affordable housing in close proximity to employment centers, evaluation of the housing stock and infrastructure in older neighborhoods, and methods to address the deterioration of the many mobile homes that are present in the County.

As an ongoing process, the Community Development Division will review all programs to assure that they truly provide equal opportunity and promote economic self-sufficiency for those who are beneficiaries of those programs. Programs will be reviewed to assure that they contain the maximum incentives to affirmatively further fair housing, and to eliminate barriers to free choice where they may be found to exist.

Pasco County will continue to afford residents the opportunity to purchase or rent housing free from discrimination because of race, sex, disability, ethnic background, age, marital status, or family status.

SECTION VII

PASCO COUNTY CERTIFICATION AND COMMITMENT

Pursuant to Sections 104(b)(2) and 106(d)(5)(B) of the Housing and Community Development Act of 1974, as amended (HCDA), and Section 105(b)(13) of the National Affordable Housing Act (NAHA), Pasco County certifies that it will affirmatively further fair housing in connection with all housing, publicly and privately owned.

The Pasco County Board of County Commissioners hereby certifies that the following actions shall be taken to affirmatively further fair housing:

- Analyze and address the housing needs of all persons protected under the Federal Fair Housing Act;
- Promote housing choice for all persons;
- Provide opportunities for racially inclusive patterns of housing occupancy;
- Promote living environments which are accessible to, and usable by, all persons;
- Administer grants in conformance with the Fair Housing Act; and,
- Promote conditions in which individuals of similar income levels in the same housing marketing area have available to them a like range of choices in housing regardless of the individuals' race, color, religion sex, national origin, familial status, or handicap.

Signature/Authorized Official

Theodore J. Schrader, Chairman

Date