Housing Access Plan

A Commitment to Fair Housing

What's Inside:

Community Profile
Housing Access Analysis
Fair Housing Strategic Plan

SEMINOLE COUNTY
FLORIDA'S NATURAL CHOICE

Prepared by: Florida Housing Coalition

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I. EXECUTIVE SUMMARY

Introduction

As a recipient of federal funds through the U.S. Department of Housing and Urban Development (HUD) Seminole County is obligated to certify that it will Affirmatively Furthering Fair Housing (AFFH). This requirement under the Fair Housing Act (FHA) mandates local and federal entities to take proactive steps to overcome segregation, address housing disparities, and create inclusive communities with equal housing opportunities for all, regardless of race, color, religion, sex, disability, or national origin.

To satisfy the certification requirement, and in pursuit of housing choice and affirmative enforcement of the FHA, Seminole County has committed to supporting universal housing access by developing a Housing Access Plan. The Housing Access Plan establishes a framework to ensure that housing opportunities within the community are accessible, inclusive, and free from discrimination. Guided by the principles of the Fair Housing Act and related federal, state, and local laws, this plan outlines strategies to promote universal access to housing, address barriers to opportunity, and support stable, sustainable neighborhoods for all residents.

This plan is informed by an analysis of local housing conditions, demographic trends, market dynamics, and stakeholder input. It identifies key challenges affecting housing choice and outlines practical actions to expand housing options, improve access to information and resources, and strengthen coordination among public agencies, housing providers, and community partners.

Through implementation of this plan, Seminole County affirms its commitment to fair housing compliance, proactive planning, and data-driven decision-making. The strategies outlined herein are designed to support long-term housing stability, encourage inclusive growth, and ensure that all residents have meaningful access to safe, decent, and affordable housing.

Purpose

Universal access to housing is fundamental to the health, livelihood, and success of residents, and is an important component of the long-term sustainability of communities across the country. Strong enforcement and affirmative outreach on fair housing law and policy strengthen the pursuit of personal, educational, and employment goals at the individual level and support equitable access to opportunities in the community. In recognition of equal housing access as an essential right, the federal government, the State of Florida, and Seminole County have all established fair housing choice as a right protected by law.

This plan analyzes impediments to fair housing choice, including any actions, omissions, or decisions taken because of a resident or household's protected class under the FHA or any other arbitrary factor that restricts housing choices or the availability of housing choices. This plan also analyzes conditions in the private market and public sector that may limit the range of housing choices or impede a person's access to housing. While this report assesses the nature and extent of housing discrimination, the focus is on identifying impediments that may prevent equal housing access and limit access to opportunity and will provide solutions that create or expand resources that mitigate or remove barriers to fair housing choice.

Pursuant to HUD regulation 24CFR91.225(a), to receive entitlement funds, each entitlement jurisdiction must certify that it will Affirmatively Further Fair Housing (AFFH). HUD interprets certifying elements to include a general commitment that grantees will take active steps to promote fair housing, including taking any action during the relevant period rationally related to promoting fair housing, such as helping eliminate housing discrimination.

Methodology

The asset mapping methodology was implemented for the preparation of this plan which included identifying strengths and weaknesses in fair housing practices and recommending courses of action to improve upon gaps identified in the study. The analysis provides a review of background data on the jurisdiction including demographics, patterns of settlement and residential opportunity, existence of concentrated areas of poverty and minoritized populations, universal access to affordable housing, homeownership, economic opportunities, and community assets, and local and state policies and practices influencing access to housing choice.

This Housing Access Plan was informed by the *Fair Housing Planning Guide, Volume 1* and relevant *Housing Equity Plan criteria*, which were used as guiding reference frameworks throughout the planning process. These resources helped shape the organization of the Plan, the identification and framing of fair housing issues, and the development of goals, strategies, and actions intended to promote fair housing choice. Quantitative data, qualitative input, and stakeholder perspectives were considered alongside this guidance to support a data-informed and locally responsive approach. The guidance was applied flexibly and adapted to local conditions, priorities, and implementation capacity, and was used to reflect recognized fair housing planning best practices.

Community Participation

The county solicited input from the public and stakeholders to identify impediments to fair housing. Efforts were made to hear from residents, service providers, housing and homeless partners, and regional organizations on fair housing issues and goals. A hybrid approach to consultation was taken by conducting both on-site and virtual engagement. Community engagement for the Housing Access Plan was conducted from February 2025 through August 2025. During this time, the county launched a project specific website offering multiple engagement features, hosted three public meetings (virtual and in-person), and consulted with various housing partners and stakeholders on the housing needs of residents.

Throughout the development of the Housing Access Plan, Seminole County complied with all applicable fair housing and civil rights requirements and procedures for effective communication, accessibility, and reasonable accommodation for underserved and minoritized populations, including individuals with disabilities and limited English proficient (LEP) residents. To support inclusion and provide meaningful access to participation, all printed materials and digital platforms used to solicit input were formatted for accessibility and county staff were available to receive and comply with any requests for accommodation or translation services.

Community Meetings

During March 2025, county staff presented on fair housing and the Housing Access Plan at three (3) public meetings and one (1) stakeholder listening session to solicit input. Engagement meetings were held to provide forums for residents and stakeholders to contribute to the identification of barriers to fair housing choice.

Meeting dates, times, and locations are listed below. Residents, housing and homeless partners, service providers and other interested parties had the opportunity to participate in person or virtually. These meetings were advertised on the county's official website and social media outlets and by email distribution to stakeholders. Notes were taken of the public comments at all meetings and comments received were considered and incorporated into this analysis. Engagement events included:

Public Meetings	
Date/Time	Place
March 12, 2025 5:30 – 7:00 PM	520 W. Lake Mary Blvd. Sanford, Fl 32773
March 25, 2025 10:00 – 11:30 AM	Online via Zoom Meeting https://us02web.zoom.us/j/82172354996
March 27, 2025 2:00 – 3:30 PM	Online via Zoom Meeting https://us02web.zoom.us/j/82069598543

May 20, 2025 10:00 – 11:00 AM	Online via Zoom Meeting https://us02web.zoom.us/j/89643778812

FHC Connect

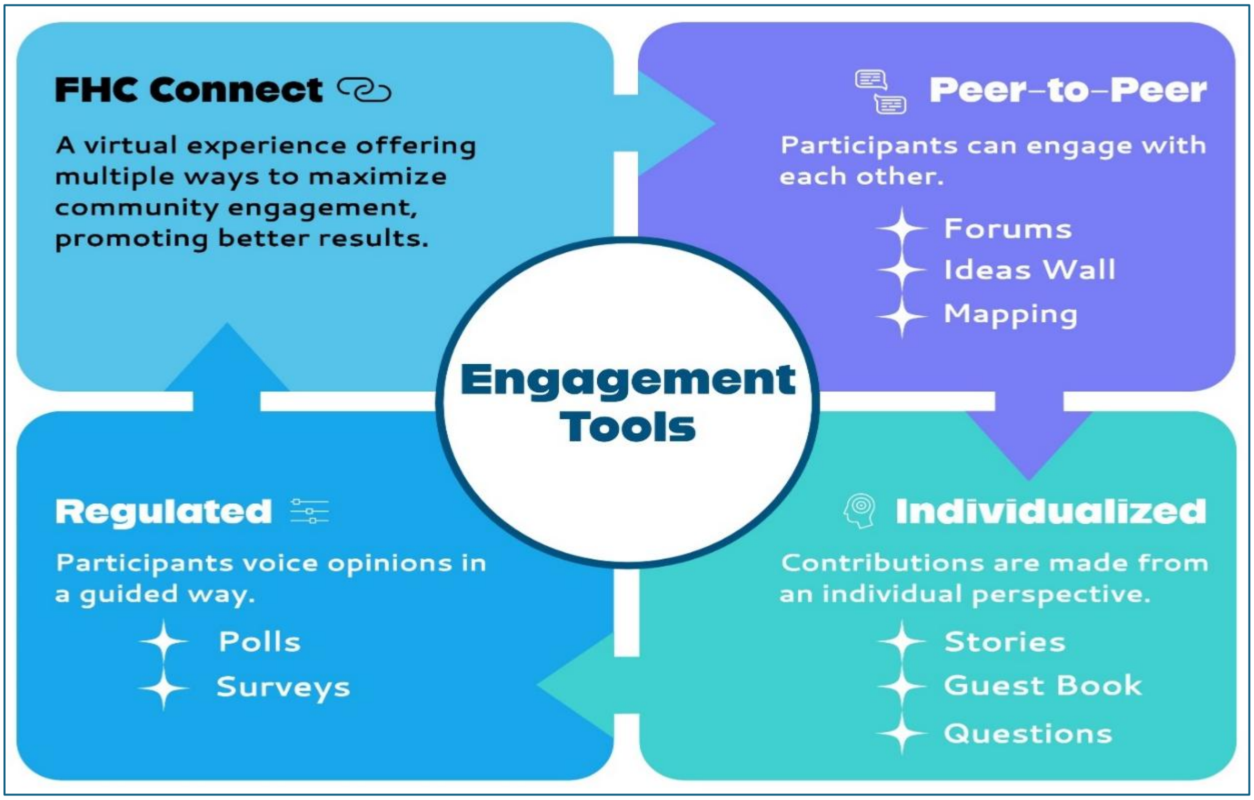
Traditional methods of outreach often unintentionally exclude underserved populations, particularly protected class members under the Fair Housing Act. The county recognizes this and modernizes its planning process with the intention of eliminating barriers to participation. While the county complied with federal citizen participation regulations, a key effort made to broaden participation was launching the FHC Connect virtual experience in addition to holding meetings at a physical location.

FHC Connect utilized current technology to meet the increasing demand for a virtual presence. The way we engage has changed and FHC Connect is a progressive outreach method for maximizing citizen participation. This unique virtual experience is an all-in-one community engagement platform offering a set of comprehensive tools and widgets to collect stakeholder input and data. The platform allowed residents, housing and homeless partners, and other stakeholders to engage in a variety of ways through a webpage dedicated to the county's Housing Access Plan, including through a fair housing survey and poll, a guestbook, and private questions feature.

The fair housing survey included in FHC Connect was designed to collect input from a broad spectrum of the community and receive responses from residents and stakeholders across the study area. The survey consisted of 20 distinct questions, allowing a mixture of both multiple choice and open-ended responses.

The virtual platform complies with Web Content Accessibility Guidelines (WCAG), offers convenience, and the ability to engage at a comfortable pace. These features often increase participation by marginalized populations. The public and stakeholders were invited to participate virtually via the FHC Connect platform, which offered multiple ways to engage and provide input. The project-specific site garnered participation from residents, service providers, housing and homeless partners, and stakeholders from various sectors of the community.

Available features of FHC Connect included:



Summary of Barriers to Housing Access

Key barriers to housing access were identified through a comprehensive and data-informed process. Multiple quantitative and qualitative factors were analyzed, including housing market conditions, affordability indicators, demographic trends, and service utilization patterns. In addition to this data analysis, robust community engagement efforts were conducted to ensure that the findings reflect lived experiences. Input was gathered through stakeholder interviews, surveys, and outreach with residents, service providers, housing advocates, and other community partners. Together, these efforts provide a well-rounded understanding of the challenges facing households and inform the findings outlined below.

1. <u>Affordability & Cost Burden</u>
   - High housing costs relative to income
   - Severe cost burden among low- and extremely low-income households
   - Disproportionate impacts on minoritized populations, seniors, and individuals with disabilities
   - Limited availability of affordable units

2. <u>Limited Housing Supply & Type Mismatch</u>

- Dominance of single-family housing
- Shortage of “missing middle” housing (duplexes, triplexes, etc.)
- Lack of small units and large family-sized units
- Limited accessible housing stock

3. <u>Concentrated Areas of Poverty & Minoritized Populations</u>

- Moderate segregation patterns of minoritized populations
- Presence of racially/ethnically concentrated area of poverty (R/ECAPs)
- Unequal access to high-opportunity neighborhoods

4. <u>Lending & Homeownership Disparities</u>

- Higher mortgage denial rates for minoritized applicants
- Barriers to credit access and financing
- Lower homeownership rates among protected classes

5. <u>Barriers for Families with Children</u>

- Limited availability of family-sized housing
- Affordability constraints impacting families

6. <u>Barriers for Individuals with Disabilities</u>

- Lack of accessible and affordable housing
- High cost of home modifications
- Transportation and service access challenges

7. <u>Language Access & Limited English Proficiency Barriers</u>

- Limited English proficiency affecting access to housing
- Lack of translated materials and interpretation services
- Difficulty understanding housing rights and processes

8. <u>Immigrant & Foreign-Born Barriers</u>

- Limited credit history or documentation
- Language and cultural barriers

9. Voucher & Rental Market Barriers

- Limited landlord participation in voucher programs
- Inspection and leasing delays
- Difficulty accessing high-opportunity areas
- Lack of available rental units

10. Aging Housing Stock & Quality Issues

- Older housing requiring rehabilitation
- Substandard housing conditions in some areas
- Deferred maintenance due to cost burdens

11. Access to Opportunity (Transportation, Jobs, Services)

- Mismatch between housing and employment centers
- Limited transportation options
- Barriers to accessing services such as childcare and healthcare

II. DEMOGRAPHICS

Population

Seminole County has experienced sustained and steady population growth over the past decade and is projected to continue growing through 2050. Between 2010 and 2020, the County's population increased from 422,718 to 470,856, representing approximately 11.4 percent growth over just 10 years. Long-term projections indicate that Seminole County's population will surpass 520,000 by 2030 and continue to increase to nearly 569,000 by 2050. This represents a total increase of more than 146,000 residents between 2010 and 2050, an overall growth of roughly 35 percent.

This steady population growth places increasing pressure on the County's housing market. As more residents compete for a limited housing supply, demand for both rental and ownership housing is expected to intensify. Without a corresponding increase in housing production, particularly affordable housing for low- and moderate-income households, population growth can accelerate rising housing costs, rent burden, and risk of displacement.

Overall, Seminole County's projected population growth emphasizes the importance of proactive housing and economic strategies that align housing supply with livable wages and access to opportunity.

Population Trends and Projections, 2010 to 2050

Geography	2010	2020	2022	2025	2030	2035	2040	2045	2050
Seminole County	422,718	470,856	486,839	497,403	520,198	537,198	549,696	560,093	568,998

Source: Population Projection, Shimberg Center for Housing Studies

Household Composition/Familial Status

Seminole County's household composition reflects a community with diverse housing needs shaped by both family households and a substantial nonfamily population. While married-couple family households remain a major household type, the County also includes a significant share of residents living in nonfamily households, including people living alone, especially older adults. This combination creates demand for a housing market that can support both larger family units and smaller, affordable homes and apartments that meet the needs of single-person households.

A key indicator for housing planning is the presence of children in the household, which signals demand for stable, appropriately sized housing near schools, childcare, healthcare, and employment. Seminole County has a significant share of households with children under 18, and these households are more likely to require two- and three-bedroom units, safe neighborhoods, and predictable housing costs.

At the same time, Seminole County's makeup shows a strong presence of older adults, including households with residents aged 60 and older. This points to a growing need for housing options that support aging in place, including affordable homes with accessibility features, proximity to healthcare services, and housing types that reduce maintenance burdens. Older adults living alone are particularly vulnerable to housing instability when fixed incomes cannot keep pace with rising rents, homeowners' insurance, property taxes, and utility costs. For these residents, the availability of smaller, affordable units and supportive housing services can be the difference between stability and displacement.

The County also has a substantial share of households where the householder lives alone, indicating that many residents lack built-in household support to share housing expenses or assist during emergencies. Single-person households can experience housing cost burden more quickly because housing costs are not spread across multiple incomes. This increases vulnerability to financial shocks and reinforces the need for affordable studios, one-bedroom units, and accessible transportation options that allow residents to remain connected to employment and services.

Seminole County's household structure reflects two parallel realities: the County must support families who need stability and space, while also ensuring that older adults and individuals living alone have access to affordable, appropriately sized housing. Planning requires addressing these needs simultaneously by expanding housing availability across unit sizes and affordability levels, strengthening protections against displacement, and aligning housing strategies with the realities of caregiving, aging, and income vulnerability across household types.

Seminole County Population by Families and Households					
	Total	**Married-couple family household**	**Male householder, no spouse present, family household**	**Female householder, no spouse present, family household**	**Nonfamily household**
HOUSEHOLDS					
Total households	185,396	90,572	9,206	22,769	62,849
Average household size	2.54	3.18	3.10	3.07	1.34
FAMILIES					
Total families	122,547	90,572	9,206	22,769	(X)
Average family size	3.07	3.15	2.67	2.87	(X)
AGE OF OWN CHILDREN					
Households with own children of the householder under 18 years	52,062	37,103	4,992	9,967	(X)
SELECTED HOUSEHOLDS BY TYPE (%)					
Households with one or more people under 18 years	30.7%	42.7%	61.2%	53.4%	0.8%
Households with one or more people 60 years and over	38.9%	39.9%	29.1%	33.6%	40.7%
Households with one or more people 65 year and over	29.2	(X)	(X)	(X)	31.1%
Householder living alone	25.6%	(X)	(X)	(X)	75.6%
65 years and over	9.4%	(X)	(X)	(X)	27.7%

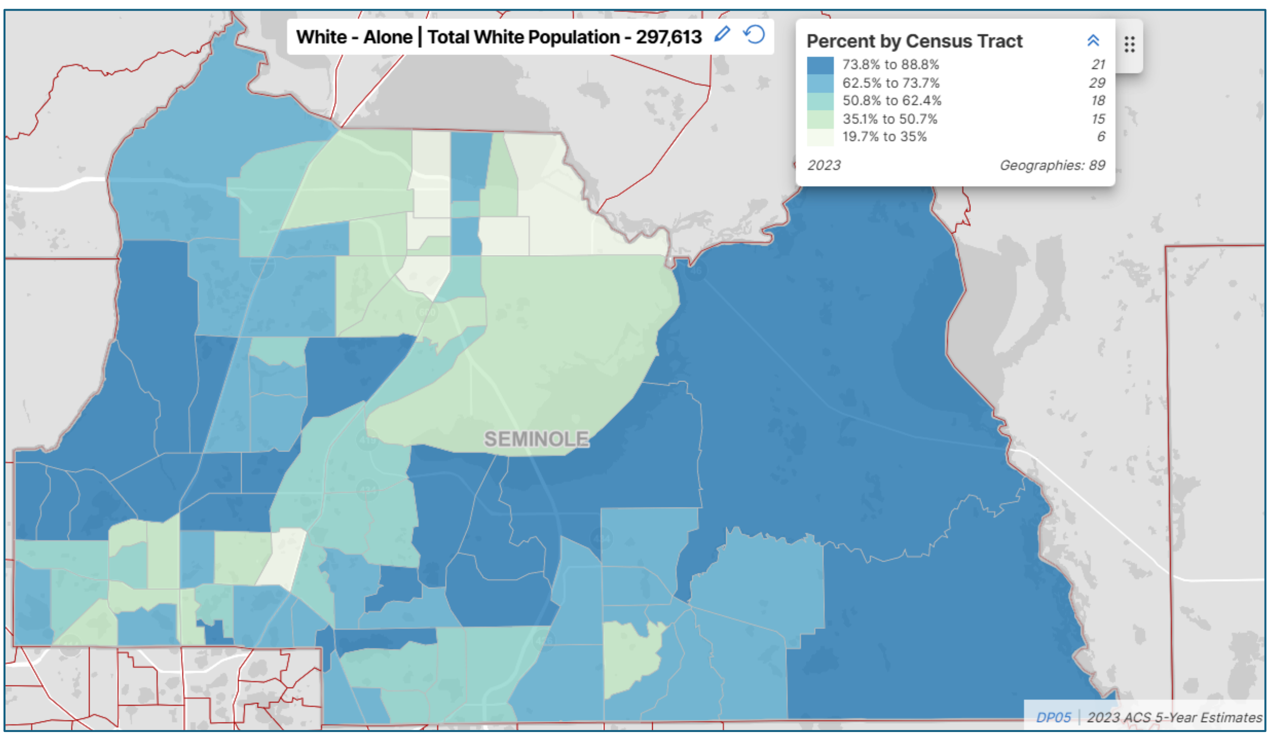
Source: Families and Households, 2023: ACS 5-Year Estimates Table S1101

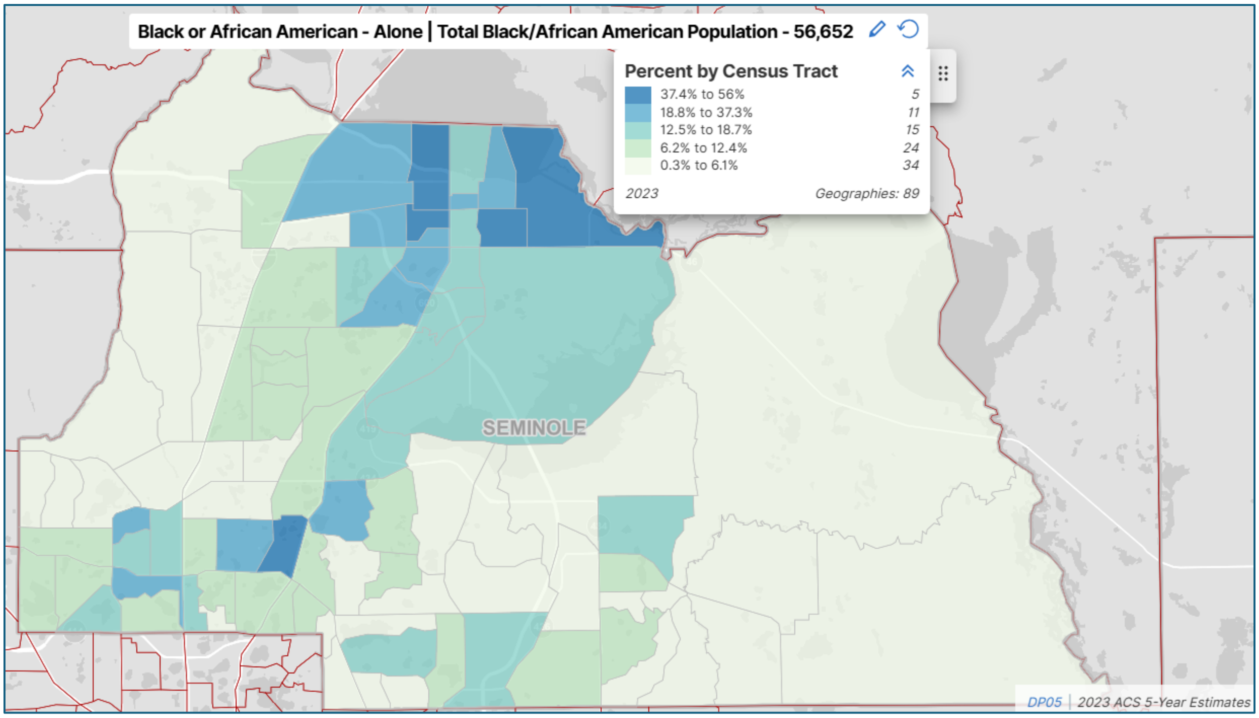
Minoritized Populations

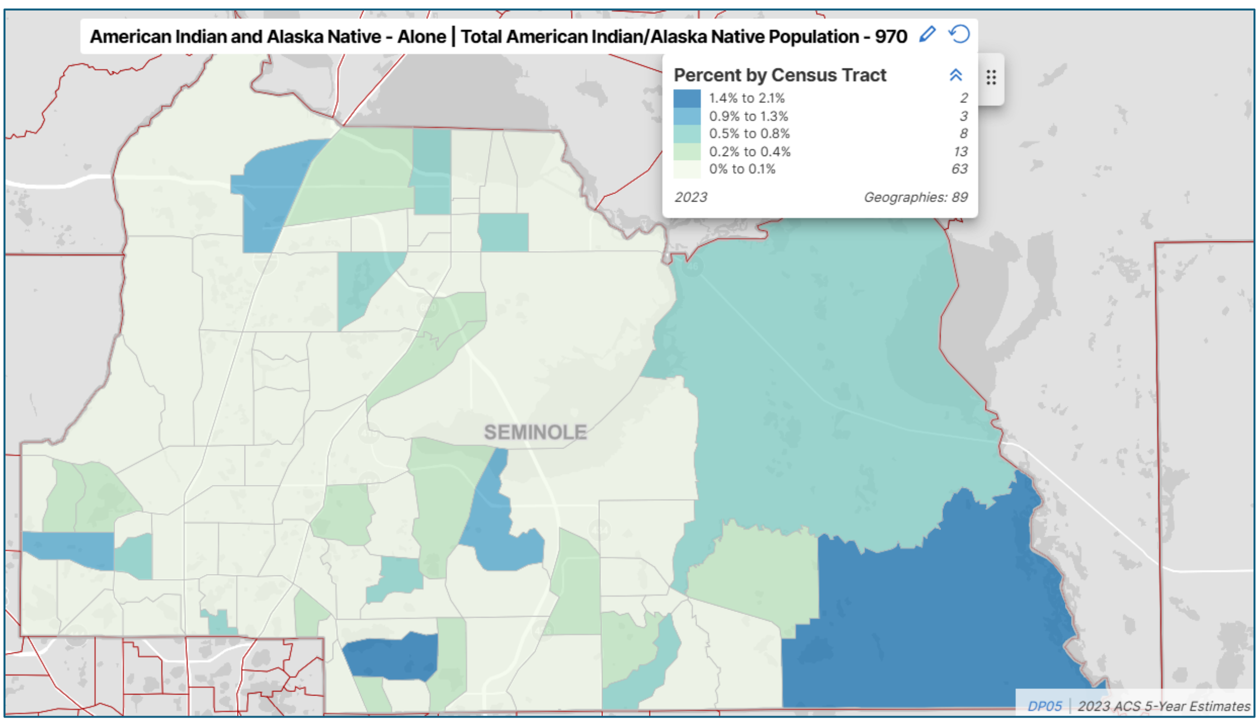
Over the past decade, Seminole County has become significantly more diverse, reflecting broader regional growth patterns. While the County remains majority White, the proportion of residents identifying as White alone declined notably, indicating that population growth in Seminole County is increasingly driven by communities of color and Hispanic/Latino households. This demographic shift has important implications, particularly in how residents experience affordability pressures, neighborhood access, and pathways to homeownership. As the County continues to diversify, ensuring fair access to affordable housing, mortgage credit, and opportunity-rich neighborhoods will be critical to prevent widening disparities and support long-term stability for all residents.

Seminole County Population by Minoritized Populations				
Race	**2013**		**2023**	
	Number	**Percent**	**Number**	**Percent**
Total population	427,184	100%	474,912	100%
One race	415,113	97.2%	408,329	86.0%
White Alone	344,150	80.6%	297,613	62.7%
Black or African American Alone	47,373	11.1%	56,652	11.9%
American Indian and Alaska Native Alone	985	0.2%	970	0.2%
Asian Alone	16,952	4.0%	24,581	5.2%
Native Hawaiian and Other Pacific Islander Alone	320	0.1%	225	0.0%
Two or More Races	12,071	2.8%	66,583	14.0%
Some Other Race Alone	5,333	1.2%	28,288	6.0%
Hispanic or Latino (of any race)	75,876	17.8%	110,154	23.2%

Source: ACS Demographic and Housing Estimates, Table DP05 – 5YR Estimates for 2013 and 2023




Black or African American - Alone | Total Black/African American Population - 56,652
Percent by Census Tract
37.4% to 56% 5
18.8% to 37.3% 11
12.5% to 18.7% 15
6.2% to 12.4% 24
0.3% to 6.1% 34
2023
Geographies: 89
SEMINOLE
DP05 | 2023 ACS 5-Year Estimates


American Indian and Alaska Native - Alone | Total American Indian/Alaska Native Population - 970
Percent by Census Tract
1.4% to 2.1% 2
0.9% to 1.3% 3
0.5% to 0.8% 8
0.2% to 0.4% 13
0% to 0.1% 63
2023
Geographies: 89
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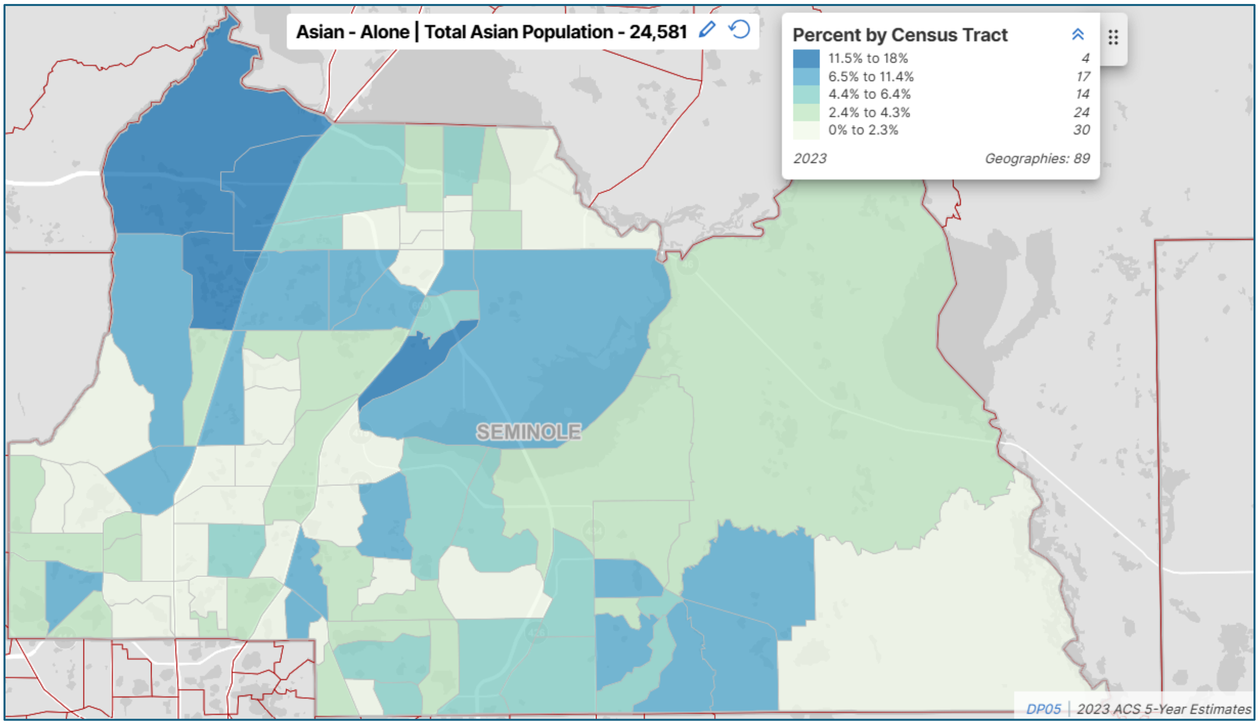
Asian - Alone | Total Asian Population - 24,581
Percent by Census Tract
11.5% to 18% 4
6.5% to 11.4% 17
4.4% to 6.4% 14
2.4% to 4.3% 24
0% to 2.3% 30
2023
Geographies: 89
SEMINOLE
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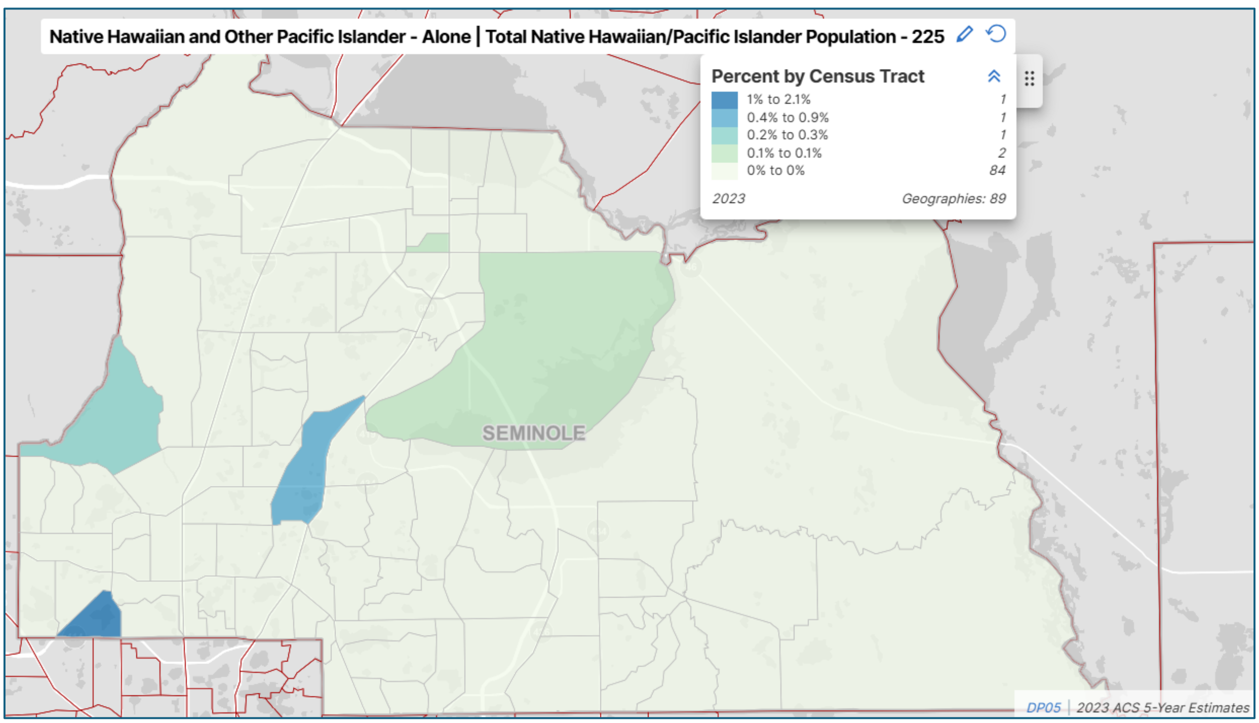
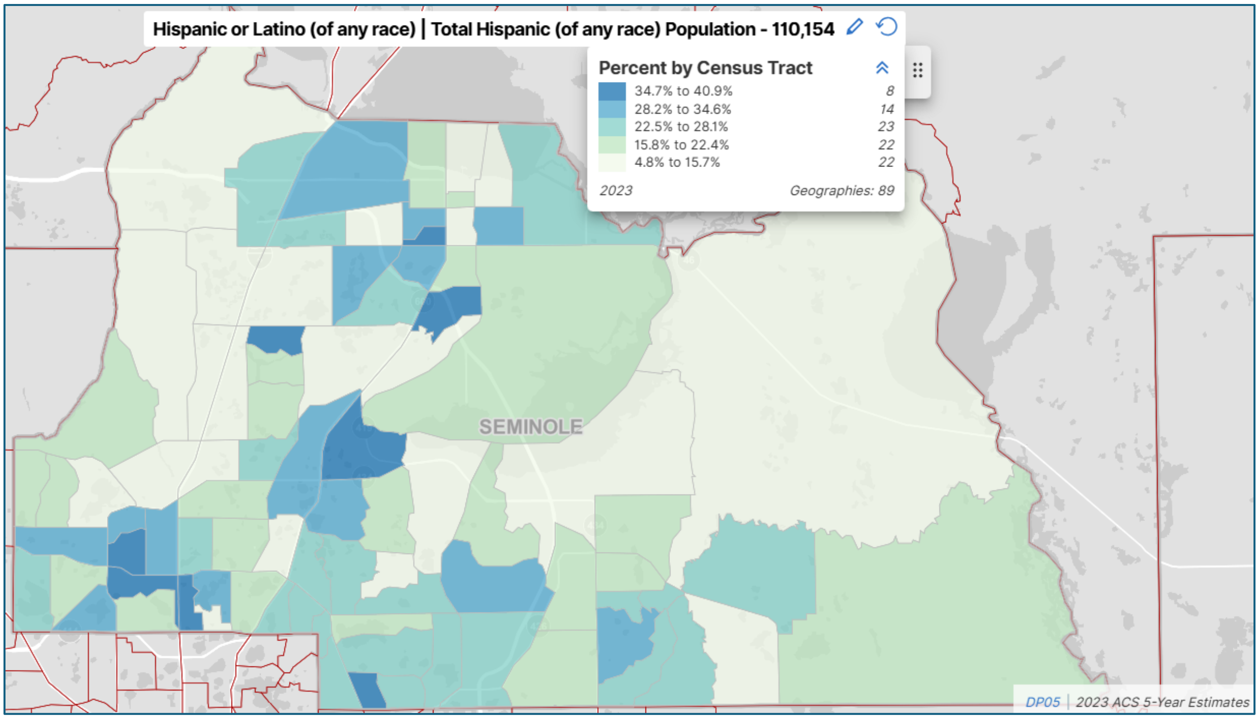
2023 ACS 5-Year Estimates


Native Hawaiian and Other Pacific Islander - Alone | Total Native Hawaiian/Pacific Islander Population - 225
Percent by Census Tract
1% to 2.1% 1
0.4% to 0.9% 1
0.2% to 0.3% 1
0.1% to 0.1% 2
0% to 0% 84
2023
Geographies: 89
SEMINOLE
DP05
2023 ACS 5-Year Estimates



Limited English Proficiency

Seminole County's language and English proficiency data show that linguistic diversity is a meaningful and growing factor in housing access. Nearly one-quarter of residents age 5 and older speak a language other than English at home, demonstrating that Seminole County is not only racially and ethnically diverse, but also linguistically diverse. While most residents speak English well, a significant share of multilingual residents have limited English proficiency, creating barriers that can affect housing stability and access to opportunity.

The County's LEP population is not a small or isolated group. More than 32,000 residents age 5 and older speak English less than "very well." This is a concern because language access is directly tied to a household's ability to navigate complex housing systems. Even when affordable units exist, households with limited English proficiency may face obstacles in understanding application requirements, lease terms, tenant rights, complaint processes, and program eligibility. These barriers can increase the likelihood of delayed services, housing denial, or unstable housing outcomes. Advancing housing access will require intentional strategies to remove these barriers and ensure that multilingual households can fully access housing opportunities, protections, and services across the County.

Seminole County, FL - 2023 Limited English Proficiency by Age and Proficiency Level						
	Total #	**Total %**	**# Speak English only or speak English "very well"**	**% Speak English only or speak English "very well"**	**# Speak English less than "very well"**	**% Speak English less than "very well"**
Population 5+ years	451,157	(X)	418,508	92.8%	32,649	7.2%
Speak only English	346,207	76.7%	(X)	(X)	(X)	(X)
Speak a language other than English	104,950	23.3%	72,301%	68.9%	32,649	31.1%
SPEAK A LANGUAGE OTHER THAN ENGLISH						
Spanish	71,626	15.9%	48,904	68.3%	22,722	31.7%
Other Indo-European languages	18,406	4.1%	14,113	76.7%	4,293	23.3%
Asian and Pacific Island languages	11,136	2.5%	6,333	56.9%	4,803	43.1%
Other languages	3,782	0.8%	2,951	78.0%	831	22.0%

Source: Language Spoken at Home, 2023: ACS 5-Year Estimates Table S1601

Seminole County's limited English proficiency trends over the past decade show that language access is an increasingly important housing equity issue, closely tied to population growth and changing immigration patterns. Between 2013 and 2023, the total population age 5 and older increased substantially, and the County experienced notable growth in its foreign-born population. As Seminole County became more diverse, the share of residents speaking a language other than English increased over time, underscoring the need for multilingual access across housing programs and services.

Seminole County, FL Limited English Proficiency By Native or Foreign-Born Status 2013 to 2023 Comparison					
	Total Population	**Native**	**Foreign-Born**	**Foreign-Born Naturalized**	**Foreign-Born Not U.S. Citizen**
2013					
Population estimate, age 5-years and over	404,260	354,065	50,195	29,192	21,003
% Speak English only	81.2%	88.6%	29.0%	32.9%	23.6%
% Speak language other than English	18.8%	11.4%	71.0%	67.1%	76.4%

% Speak English less than "very well"	6.3%	2.6%	31.7%	24.9%	41.2%
2023					
Population estimate, age 5-years and over	451,157	380,209	70,948	43,491	27,457
% Speak English only	76.7%	86.6%	24.2%	26.3%	20.7%
% Speak language other than English	23.3%	13.4%	75.8%	73.7%	79.3%
% Speak English less than "very well"	7.2%	2.6%	31.8%	24.8%	43.1%

Source: Selected Characteristics of the Native and Foreign-Born Populations, 2013 and 2023: ACS 5-Year Estimates Table S0501

Sex and Age

The County's age profile reflects a community that is both growing and aging, with demographic shifts that directly shape housing demand, stability risks, and priorities. Between 2013 and 2023, the County's population increased substantially, with growth across both males and females, and females continued to represent a slightly larger share of the population overall. This relatively balanced sex distribution suggests that housing needs are not driven by a single gender group, but rather by broader household and life-stage dynamics that affect residents across the County.

A key change over the decade is the increase in the adult population (18 years and over), which signals expanding demand for housing across a wide range of household types, including young adults entering the rental market, mid-career workers seeking homeownership, and older adults downsizing or aging in place. As the adult population grows, the housing system must respond not only with more units overall, but with a mix of unit types and affordability levels that align with household incomes and changing circumstances.

The most notable trend is the significant growth in the senior population age 65 and over. This increase indicates that Seminole County is experiencing rapid population growth, with residents likely to face housing challenges related to fixed incomes, accessibility needs, proximity to healthcare, and rising housing costs. This growth elevates the importance of housing strategies that support long-term stability, including affordable senior housing options, home repair and rehabilitation programs, and accessibility modifications that allow older adults to remain safely housed.

Overall, the demographic trends highlight the need to plan for a housing future shaped by an expanding and aging adult population. Ensuring housing stability will require intentional strategies to increase affordability, expand accessible housing options, and strengthen supportive services.

Seminole County, FL Population by Sex and Age 2013 to 2023 Comparison						
	Total Population		**18 Years and Over**		**65 Years and Over**	
	Males	**Females**	**Males**	**Females**	**Males**	**Females**
2013						
Count	206,864	220,320	158,048	173,322	23,301	30,943
Percent	48.4%	51.6%	47.7%	52.3%	43.0%	57.0%
Total	**427,184**		**331,370**		**54,244**	
2023						
Count	231,116	243,796	181,055	195,452	33,752	43,727
Percent	48.7%	51.3%	48.1%	51.9%	43.6%	56.4%
Total	**474,912**		**376,507**		**77,479**	

Source: Demographics and Housing, 2013 and 2023: ACS 5-Year Estimates Table DP05

Disability

Disability is a key demographic and housing access indicator in Seminole County because it can significantly influence residents' ability to obtain and maintain stable, safe, and affordable housing. The County's 2023 disability data shows that a meaningful share of the population experiences functional difficulties across a range of disability types, highlighting the importance of ensuring that housing options and services are designed to support accessibility, stability, and independence.

The most common disability types in Seminole County are related to mobility and physical functioning. Ambulatory difficulty accounts for the largest share, indicating that many residents may face barriers in housing environments with stairs, narrow entryways, or bathrooms and kitchens that cannot accommodate mobility needs. This shows the continuing need for accessible unit design and home modifications such as no-step entrances, ramps, wider doorways, grab bars, and safer bathroom layouts. Without these features, residents with mobility-related disabilities may be at increased risk of housing instability due to unsafe living conditions, reduced ability to age in place, or the need to relocate when their housing no longer meets their functional needs.

Cognitive difficulty is also one of the more prevalent disability types, which is significant because housing stability depends not only on physical accessibility but also on the ability to navigate complex systems. Residents with cognitive disabilities may face additional barriers in securing and maintaining housing due to challenges in understanding lease requirements, completing housing applications, managing documentation, or responding to notices and deadlines. This reinforces the need for clear, accessible communication; housing counseling; and service coordination to prevent avoidable housing loss.

The County's overall disability profile demonstrates the importance of expanding affordable and accessible housing options, increasing investments in rehabilitation and modification programs, and strengthening partnerships with disability services organizations.

Seminole County Population by Disability Type, 2023		
Disability Type	**#**	**%**
Hearing difficulty	14,051	3.0%
Vision difficulty	9,079	1.9%
Cognitive difficulty	21,880	4.9%
Ambulatory difficulty	26,062	5.8%
Self-care difficulty	8,849	2.0%
Independent living difficulty	17,899	4.8%

Source: Disability Characteristics, 2023: ACS 5-Year Estimates Table S1810

Demographics of Public Housing

The racial demographics of households served through Public Housing and the Housing Choice Voucher Program provide an important indicator of how federally assisted housing resources intersect with housing need and access across Seminole County. Public Housing households appear evenly split between White and Black residents, while Tenant-Based Voucher households show a larger overall footprint and a more diverse racial composition.

This data also reflects the scale and role of the voucher program. Compared to Public Housing, Tenant-Based Vouchers serve many more households, which showcases the County's reliance on the private market to meet the needs of low-income residents. This reliance makes equity outcomes highly dependent on whether landlords accept vouchers, whether units pass inspection, and whether neighborhoods with opportunity, such as those with high-performing schools, employment access, and lower environmental risks, are realistically available to voucher holders.

The racial demographics of assisted housing programs in Seminole County highlight the importance of pairing housing assistance with equity-centered strategies that expand housing choice. This includes reducing voucher discrimination, increasing landlord participation, improving mobility and counseling supports, and ensuring that subsidized households have fair access to safe, stable housing across the County.

Household Demographics of Public Housing, 2024						
	White	**Black or African American**	**Asian**	**American Indian or Alaska Native**	**Pacific Islander**	**Other Race**
Public Housing	15	15	0	0	0	0
Tenant-Based Vouchers	349	381	3	3	3	0

Source: Seminole County Housing Authority

III. RESIDENTIAL SETTLEMENT PATTERNS

Settlement patterns of minoritized populations shape residential opportunities by influencing where housing options are available, affordable, and accessible. Historically rooted patterns of concentration or isolation—often tied to discriminatory policies, market dynamics, and infrastructure investment—continue to affect neighborhood choice, housing quality, access to opportunity, and mobility. These patterns can limit residential options for some households while reinforcing uneven access to schools, employment centers, transportation, and community resources. Understanding how settlement patterns persist over time is essential to identifying barriers to fair housing choice and informing strategies that expand equitable residential opportunities across communities.

Settlement History of Minoritized Populations

Seminole County was created on April 25, 1913, out of the northern portion of Orange County by the Florida Legislature. It was named for the Seminole people who historically lived throughout the area. The region saw the formation of Seminole and Black Seminole settlements, particularly in the 18th and 19th centuries, following migration from Georgia and Alabama. The area's history includes a blend of cultures, including Creek, Yuchi, Yamassee, and self-emancipated Africans.

Black Seminoles, also known as Black Maroons, were formerly enslaved people who escaped plantations in the American South and established autonomous, allied communities with the Seminole Nation in Florida, including areas in what is now Seminole County, during the 18th and 19th centuries. While some were in north-central Florida, they inhabited areas across the peninsula, including the St. Johns River area which encompasses modern-day Seminole County.

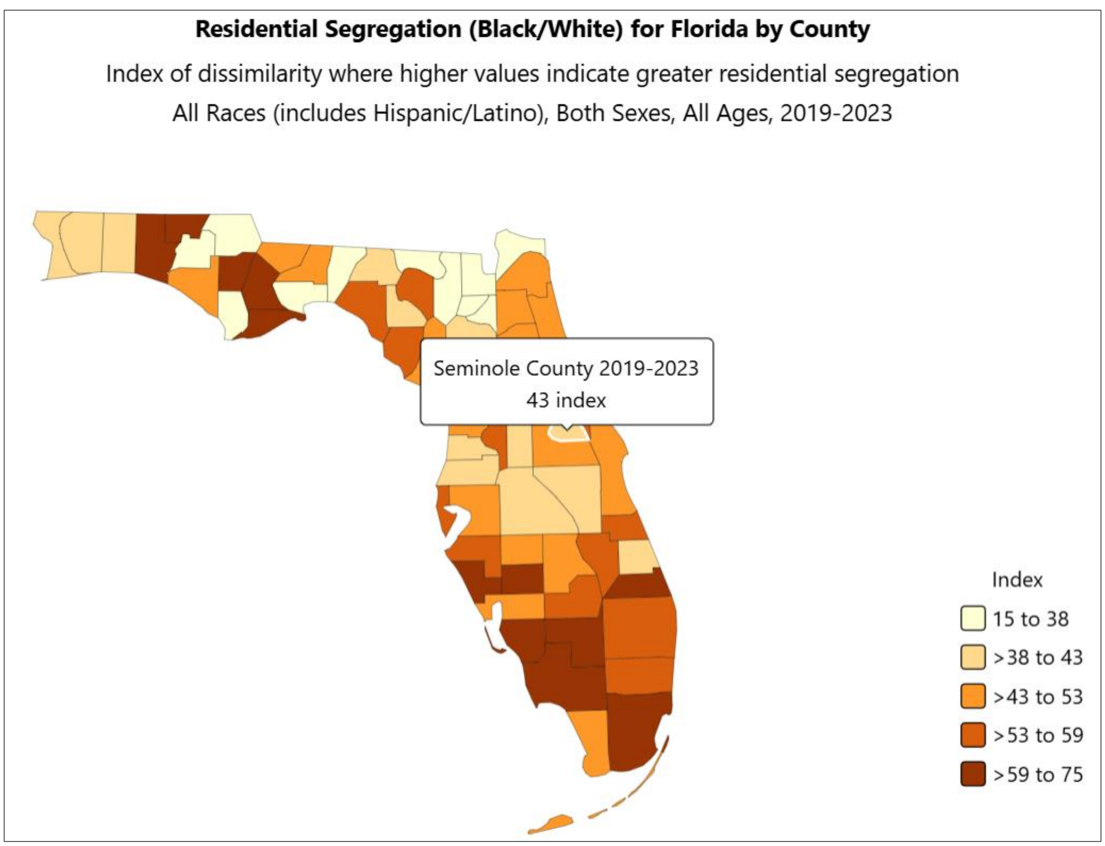
A Florida Museum of Black History report tells of Seminole County having a rich black history from before the county's inception. The historic Georgetown Community is a suburb within the City of Sanford, established circa 1870. The Georgetown Community was comprised of lots sold by Henry Sanford to early Black pioneers who came from North Carolina, South Carolina, Virginia, and other areas of Florida.

In 1891, Goldsboro was incorporated as an all-black community which was later annexed to the City of Sanford. Goldsboro was established by the Freedmen's Bureau during the Reconstruction Era for African Americans who were employed at local railroad yards and produce houses of farms. During this time, Goldsboro was the 2nd most flourishing African American towns in the United States.

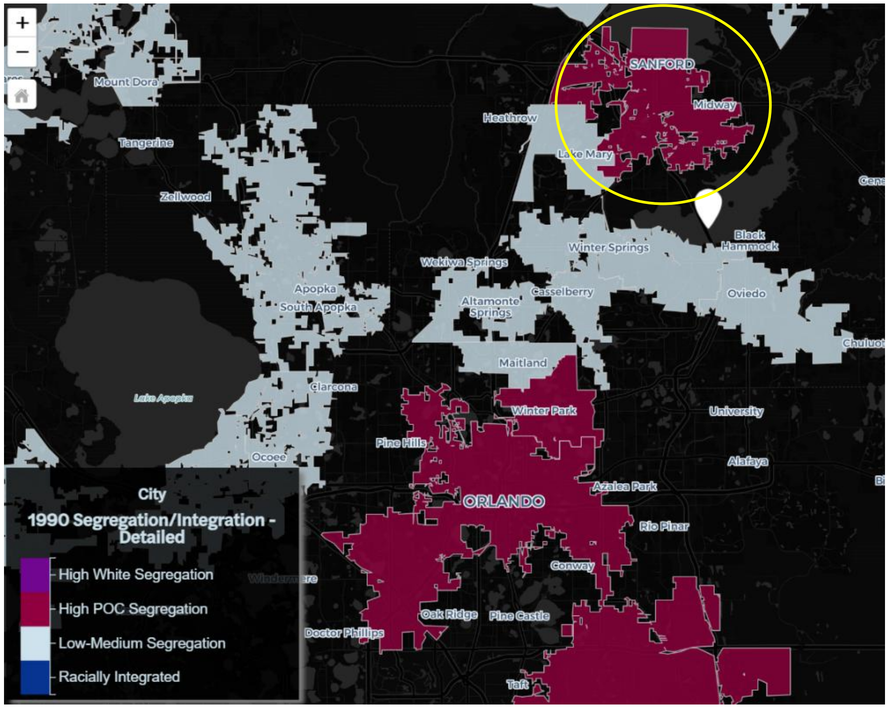
Segregation/Integration Measures Over Time

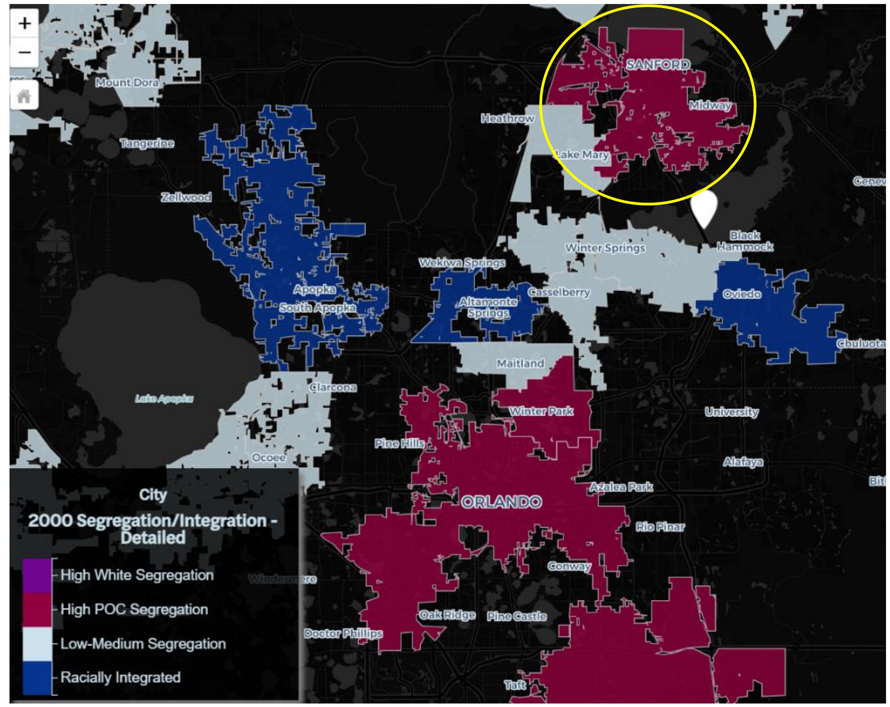
Changes in segregation and integration measures over time provide critical insight into how access to housing opportunity evolves within a community. When segregation levels remain high or increase, protected classes may face continued barriers to neighborhoods with community assets—thereby limiting fair housing choice. Conversely, sustained decreases in segregation and increases in integration can signal expanding residential mobility, reduced discriminatory practices, and more equitable access to opportunity-rich areas. However, even where overall integration improves, patterns of resegregation, displacement, or uneven neighborhood investment may persist, affecting affordability and stability for low-income households. Monitoring these trends over time helps jurisdictions assess whether policies, investments, and fair housing strategies are effectively dismantling historic patterns of exclusion and promoting meaningful access to diverse, well-resourced neighborhoods for all residents.

The map below presents a residential segregation index score for Seminole County compared with other counties to illustrate patterns of residential concentration of minoritized populations across Florida. These measures help contextualize how communities compare statewide in terms of demographic distribution and spatial patterns. As shown in the map below, Seminole County's segregation index score is 43, placing it in the medium range relative to other counties in Florida. This indicates a moderate level of residential separation among demographic groups, suggesting both areas of integration and areas where minoritized populations remain more concentrated.

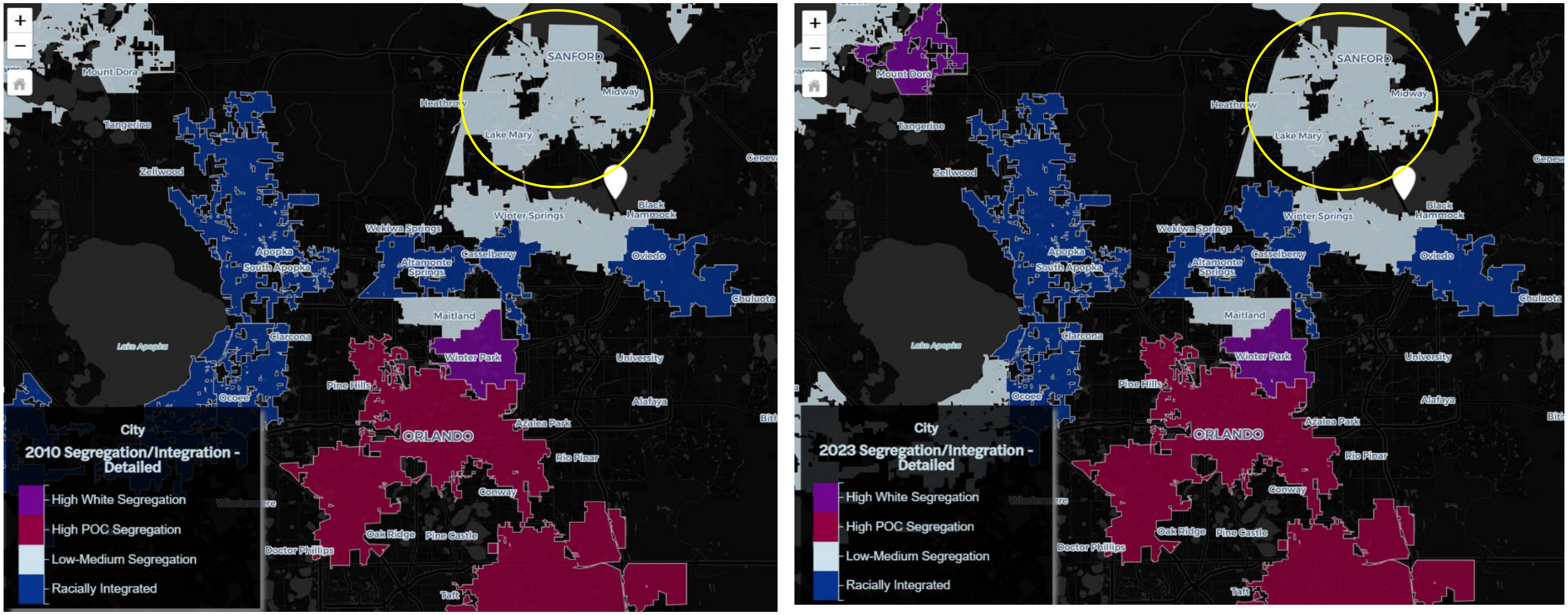


The Othering & Belonging Institute also provides maps to show geographic trends of segregation and integration. The following maps show the segregation and integration patterns of the cities within Seminole County overtime from 1990 to 2023 (33 years). The "Segregation/Integration" index shows the homogeneity (sameness) of the races within a city; this measure is broken down by "White" sameness and "POC" (persons of color) sameness.





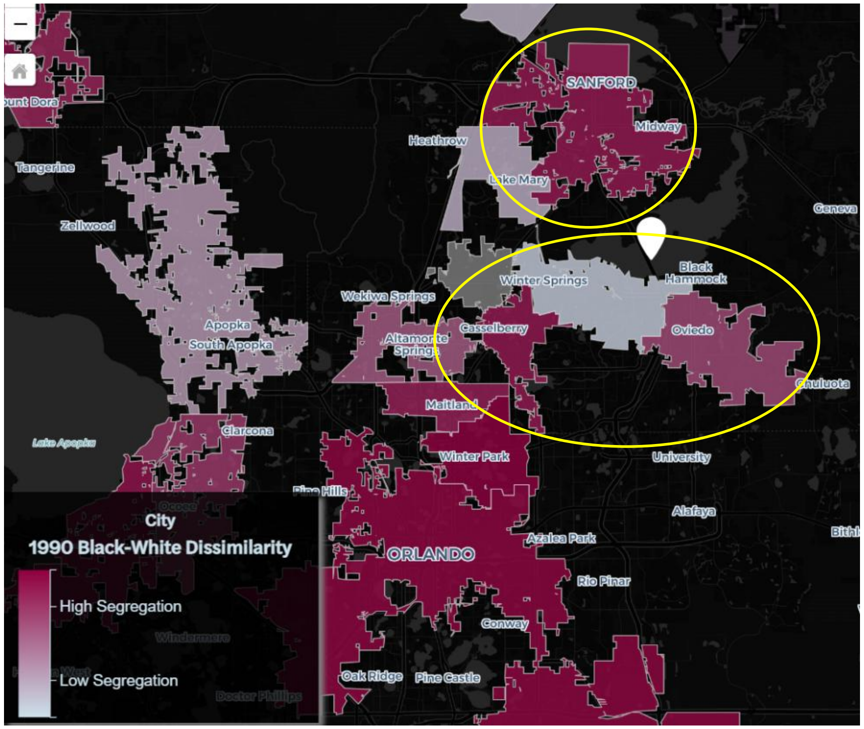
Source: Other & Belonging Institute, The Roots of Structural Racism Project, interactive mapping tool, 2021

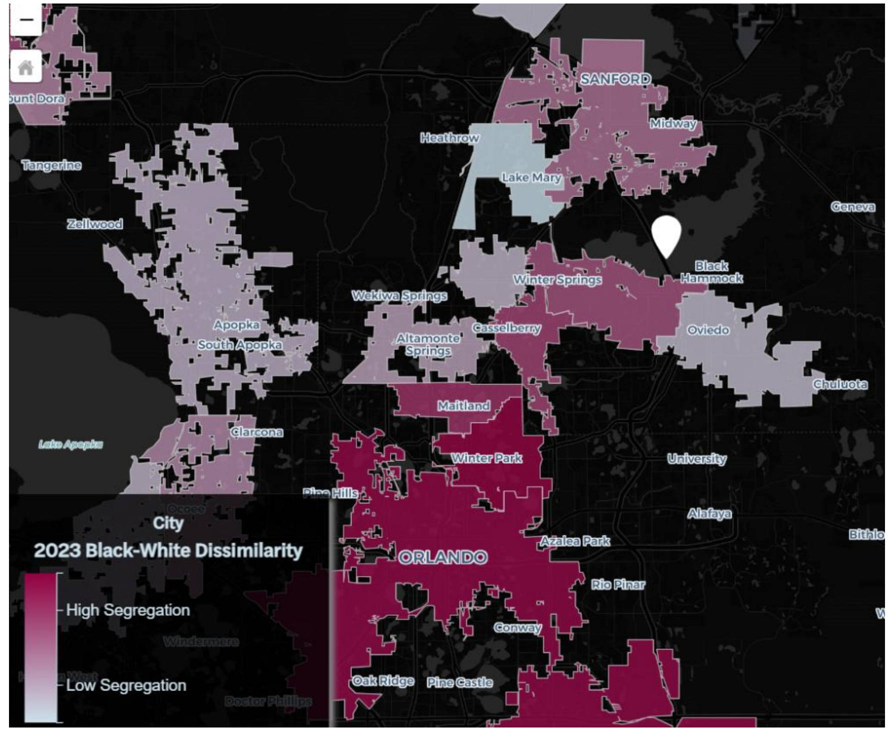


Source: Other & Belonging Institute, The Roots of Structural Racism Project, interactive mapping tool, 2021

When examining the county as a whole by municipality, the maps indicate that segregation levels for racially minoritized populations were high in both 1990 and 2000 in the City of Sanford and Midway area, reflecting more concentrated residential patterns during that period. By 2010, the data shows a measurable shift, with segregation levels decreasing in Sanford and Midway to a low-medium range. This trend toward greater integration has remained relatively consistent through 2023, with segregation levels continuing to fall within the low to medium category. Overall, the maps suggest gradual progress over time, though not a complete elimination of residential concentration patterns.

The next series of maps measures racial residential segregation overtime by use of a dissimilarity index. The maps demonstrate how evenly two racial or ethnic groups are distributed across geographic areas. The following maps show Black-White dissimilarity and Hispanic-White dissimilarity patterns of the cities within Seminole County overtime from 1990 to 2023 (33 years).

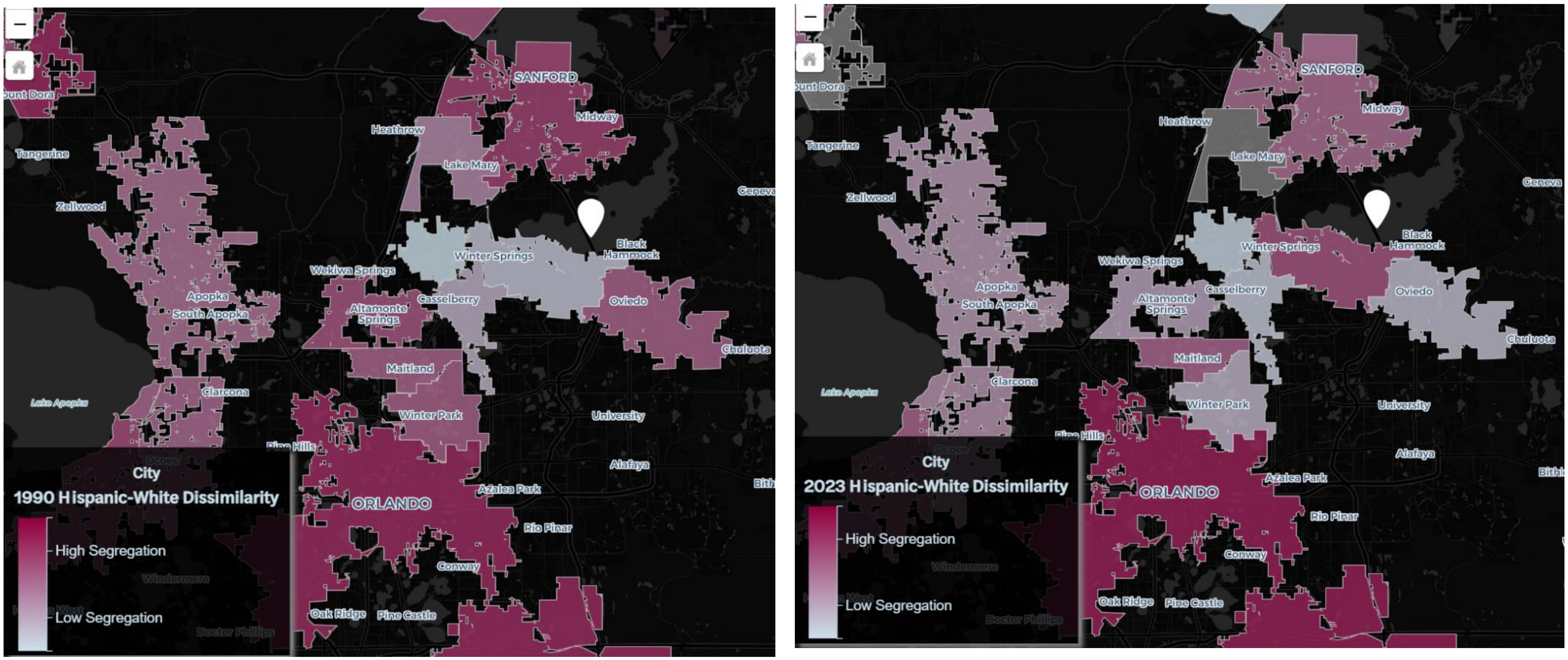




Source: Other & Belonging Institute, The Roots of Structural Racism Project, interactive mapping tool, 2021

In 1990, racial residential segregation patterns varied significantly across communities in Seminole County. The cities of Sanford and Casselberry exhibited relatively high levels of Black-White dissimilarity, reflecting more pronounced geographic concentrations of Black residents in those areas. These patterns were consistent with historical settlement trends, housing market dynamics, and broader regional development practices that shaped neighborhood composition at the time. In contrast, areas such as Winter Springs and the Black Hammock area demonstrated comparatively low levels of dissimilarity, indicating more racially integrated residential patterns.

By 2023, racial residential segregation patterns reflected notable shifts across several jurisdictions. Both the City of Sanford and City of Casselberry experienced declines in Black-White dissimilarity levels, each moving to a more moderate range compared to prior years. In contrast, dissimilarity increased in Winter Springs and Black Hammock, indicating growing separation between Black-White racial groups in those areas. Meanwhile, Oviedo demonstrated measurable improvement, shifting from a moderate level of dissimilarity in 1990 to a low level by 2023, suggesting continued progress toward more integrated residential patterns.



Source: Other & Belonging Institute, The Roots of Structural Racism Project, interactive mapping tool, 2021

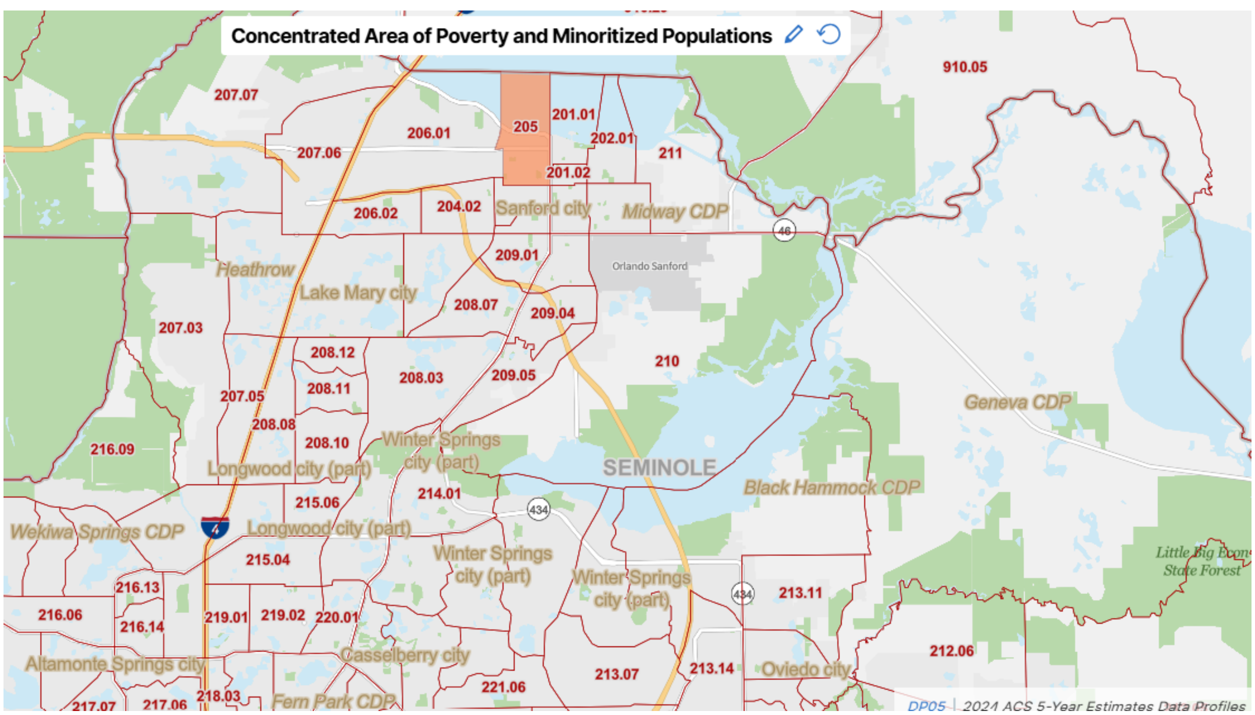
In 1990, residential dissimilarity between Hispanic and White residents was moderate in the City of Oviedo and high in the City of Sanford, reflecting more pronounced separation patterns at that time. By 2023, both communities experienced declines in racial residential segregation levels, with Oviedo dropping from moderate to low dissimilarity and Sanford decreasing from high to moderate dissimilarity. In contrast, Winter Springs and the Black Hammock area followed a different trajectory. Both areas exhibited low levels of Hispanic-White dissimilarity in 1990, but by 2023 that had increased to moderately high levels, indicating growing racial residential separation in those communities over time.

IV. CONCENTRATED AREAS OF POVERTY & MINORITIZED POPULATIONS

Concentrated areas of poverty and minoritized populations are geographic areas—such as neighborhoods or census tracts—where a disproportionately high share of residents both live below the federal poverty level and belong to racial or ethnic groups that have historically experienced disadvantage. These areas are examined to understand patterns of segregation, inequitable resource distribution, and barriers to housing choice.

The Florida Housing Finance Corporation publishes census tracts annually that are defined as Racially or Ethnically Concentrated Areas of Poverty (R/ECAP), using two criteria to define a R/ECAP. First, there must be a concentration of a non-White minoritized population making up 50% or more of the census tract. Second, the poverty level of the census tract must either exceed a 40% poverty rate or be three times the average tract poverty rate for its corresponding metropolitan/micropolitan area, whichever threshold is lower. This definition is used to determine concentrated areas of poverty and minoritized populations in Seminole County.

As of 2024, there is only one census tract in Seminole County that is considered a concentrated area of poverty and minoritized populations: Census Tract 205 in the City of Sanford. This tract exhibits a poverty rate of 44.2% and a minoritized population rate of 82.5%, highlighting a localized area of concentrated economic disadvantage. While the county overall shows relatively moderate levels of poverty and integration of minoritized populations, this tract represents a community with heightened needs for affordable housing, access to supportive services, and inclusive economic opportunities.



According to 2024 five-year ACS data, Census Tract 205 in the City of Sanford—has a total population of 2,778 residents and reflects concentrated socioeconomic vulnerability. The tract is primarily Black (60 percent), with a median household income of $40,781, which is significantly below countywide levels. Housing market conditions further illustrate economic strain, with a median rent of $1,410 and 72 percent of households being renter-occupied, indicating limited homeownership opportunities and reduced household wealth-building capacity. Additionally, 9 percent of total housing units are vacant, which may signal housing instability, disinvestment, or turnover pressures within the census tract. Collectively, these characteristics demonstrate a concentration of poverty and minoritized populations within a small geographic area, reinforcing the tract's designation as a R/ECAP and highlighting the need for targeted housing, economic mobility, and community development strategies.

History of R/ECAP Census Tract

Historically, the city of Sanford grew in the late 19th and early 20th centuries around commerce and transportation on the St. Johns River. As alternative modes of travel replaced the steamship, the waterfront became more attractive for recreational and civic uses to be developed, such as marinas, parks, a new City Hall, and the Seminole County Courthouse in the 1960s. The construction of Interstate 4, the transformation of the Navy's airfield into the Sanford Orlando Airport, the arrival of an Amtrak terminal, and the connection of the Central Florida Greenway to the Interstate has shifted development away from the downtown core outwards, west and south along the US-17-92 corridor and westward towards the Interstate 4 corridor along SR-46. The downtown and waterfront areas, including census tract 205, have lagged in development and suffered through neglected infrastructure, vacant and deteriorated properties, and a weakened commercial district.

The historic Goldsboro neighborhood is also in census tract 205. Goldsboro began as an independent town founded during the Reconstruction Era by African Americans, making it one of Florida's earliest Black-incorporated communities before being annexed into Sanford in 1911. The State of Florida designated Goldsboro a "Front Porch Community" in 2001, a revitalization designation given to communities that meet specific criteria, often areas facing economic and social challenges. The City of Sanford and Sanford Housing Authority prepared a Goldsboro Transformation Plan in 2017 to strategically investment in the area to improve the quality of life for its residents.

Reinvestment Opportunities in the R/ECAP

Census Tract 205 contains significant community assets that position it for strategic reinvestment and neighborhood revitalization. As of the drafting of the Goldsboro Transformation Plan, the tract included approximately 50 acres of vacant land that presented a prime opportunity for new housing development, including affordable and workforce units that can expand residential choice and stabilize the area. Its proximity to Downtown Sanford strengthens access to employment, small businesses, and civic amenities, while the nearby SunRail station enhances regional connectivity and transportation access for residents. The presence of a regional hospital further supports healthcare access and local employment opportunities. In addition, the Goldsboro Front Porch Council (GFPC) serves as a critical community-based anchor, having successfully advocated for investments, partnerships, and neighborhood improvements over the past 15 years. Together, these assets create a strong foundation for equitable development that builds on existing community leadership, infrastructure, and land availability to improve quality of life for residents in this R/ECAP.

V. ACCESS TO OPPORTUNITIES

A. ACCESS TO AFFORDABLE HOUSING

Access to affordable housing in Seminole County is a critical issue that affects residents across all life stages, particularly households with low to moderate incomes. As part of the Orlando metropolitan region, Seminole County has experienced continued population growth and rising demand for housing, contributing to rising housing costs and a widening affordability gap. These market conditions make it more difficult for many households, especially renters, first-time homebuyers, seniors on fixed incomes, and individuals with disabilities, to secure housing that is safe, stable, and affordable.

Seminole County offers a range of housing programs and resources intended to expand access to affordable housing and reduce housing instability. These efforts include government-assisted housing, tenant-based rental assistance, and partnerships with local nonprofit organizations that support affordable homeownership, housing rehabilitation, and homelessness prevention. Local housing initiatives are supported by federal, state, and local funding streams that can increase the supply of affordable housing and strengthen supportive services for vulnerable residents.

This portion of the analysis examines the availability of affordable housing opportunities for individuals and families at various income levels and evaluates where, within Seminole County, residents experience greater or more limited access to affordable housing. Housing affordability, for the purposes of this analysis, is defined in accordance with the U.S. Department of Housing and Urban Development (HUD) definition, which states that "affordable housing is generally defined as housing in which the occupant is paying no more than 30% of gross income for housing costs, including utilities."

The analysis will review housing cost burden (i.e., households paying more than 30 percent of their monthly income on housing) and severe housing cost burden (i.e., households paying more than 50 percent of their monthly income on housing). It will also consider how housing supply constraints, rising rents and home prices, and the age and condition of the housing stock can affect access to affordable housing, particularly for the most vulnerable residents.

Publicly Assisted Housing

Publicly assisted housing refers to government-subsidized housing programs designed to help low- and moderate-income families, individuals, seniors, and people with disabilities access affordable housing. These programs include public housing developments owned and operated by housing authorities, as well, as the Housing Choice Voucher Program (Section 8), which allows eligible individuals to rent private market housing with government subsidies. Other types of assistance may include low-income housing tax credits, rent subsidies, and supportive services that ensure housing stability for vulnerable populations.

Seminole County's assisted housing inventory demonstrates that the affordable housing system is supported by a mix of state and federal funding sources, with Florida Housing Finance Corporation (FHFC) playing a central role in the County's supply of assisted rental units. The presence of multiple funding streams, including FHFC, HUD multifamily programs, USDA Rural Development, and HUD Public Housing, demonstrates that affordable housing opportunities in Seminole County rely on layered resources and long-term subsidy structures to serve households unable to access market-rate housing.

The County's assisted housing inventory provides an important baseline for assessing access to affordable housing opportunities. While these properties create critical affordability options, the County's continued growth and housing cost pressures suggest that demand may exceed current assisted supply. This strengthens the need for strategies that both expand and preserve affordable housing across a range of unit types, locations, and affordability levels to ensure access for households most impacted by rising housing costs.

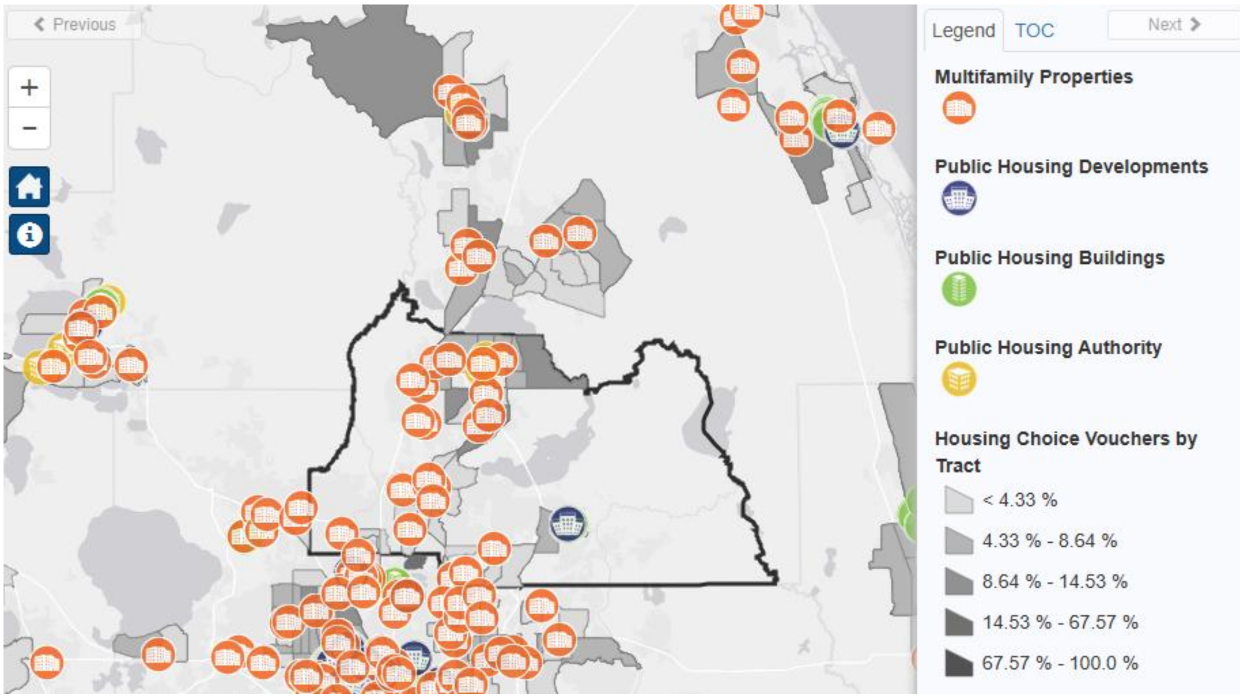
Assisted Housing Properties and Units by Funder, Located in Seminole County	
	Total
Total Assisted Properties	**48**
Total Assisted Units	**5,601**
Properties w/FHFC Funding	41
Properties w/HUD Multifamily Funding	5
Properties w/ USDA Rural Development Funding	14
Properties w/HUD Public Housing Funding	2

Source: Shimberg Center for Housing Studies, Assisted Housing Inventory

Seminole County's assisted housing network provides an important foundation of affordable housing opportunities distributed across multiple communities. The map shows a strong presence of assisted multifamily properties throughout the County, particularly in areas where residential services, employment access, and transportation connections support housing stability. This distribution helps ensure that many residents who rely on income-restricted housing have access to established neighborhoods with nearby amenities and community infrastructure.

This map also highlights how tenant-based assistance supports affordability across a range of census tracts. Areas with higher voucher utilization indicate that voucher households are successfully accessing housing in the private market, reinforcing the voucher program's role as a key tool for maintaining housing stability and preventing displacement. This pattern reflects the importance of continued landlord participation and sustained investment in housing quality and program accessibility.

While assisted housing is more visible in some parts of Seminole County than others, this provides the County with a clear opportunity to build on its existing strengths. By continuing to preserve existing assisted housing developments and encouraging new affordable housing opportunities in additional neighborhoods, Seminole County can further expand housing choice and help residents access communities that align with their needs, such as proximity to jobs, schools, healthcare, and supportive services.

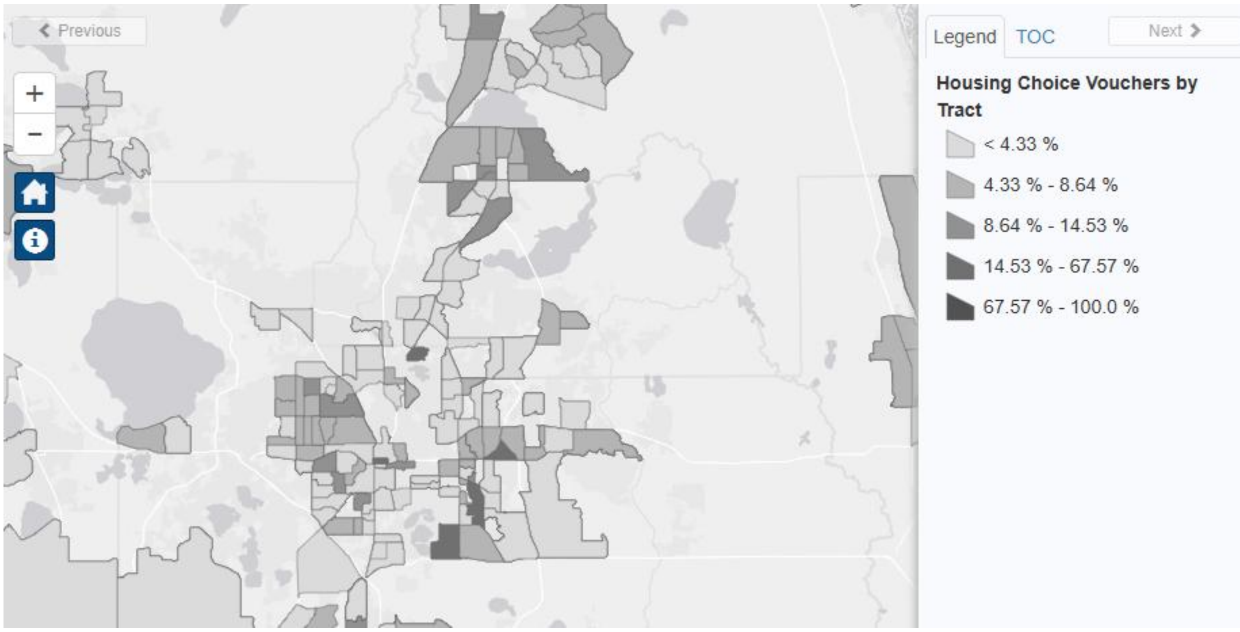


Source: eGIS Community Assessment Reporting Tool, County, Seminole County, Rental Assistance

This next map illustrates the distribution of Housing Choice Voucher households across Seminole County by census tract and highlights how tenant-based rental assistance supports housing stability in multiple areas of the County. Rather than being confined to a single neighborhood, voucher use spans a range of tracts, indicating that the HCV program is helping households access housing opportunities across several communities in Seminole County.

The map also shows that some tracts have higher concentrations of voucher households than others. These areas may represent locations where voucher holders have been most successful in leasing units due to the availability of rental housing stock, proximity to services and employment centers, and established landlord participation.

At the same time, variation in voucher concentration across tracts highlights an opportunity for the County to further strengthen housing choice by expanding access to a broader range of neighborhoods. Continued strategies such as landlord recruitment, mobility counseling, and efforts to reduce upfront leasing barriers can help support voucher households who want to move to areas closer to employment, schools, and community amenities.



Source: eGIS Community Assessment Reporting Tool, County, Seminole County, Housing Choice Vouchers by Tract

Market Analysis

This market analysis of Seminole County includes a detailed evaluation of the local real estate market. The goal is to assess current conditions, trends, and factors affecting housing supply, demand, and affordability.

The County's housing stock is characterized by low-density residential development, with single-family homes as the dominant type. This structure mix reflects a community that has historically developed around detached housing, which can support long-term occupancy and homeownership. However, it also has implications for affordability and housing access, particularly for renters, first-time homebuyers, and households seeking smaller, lower-cost housing options.

The heavy concentration of detached single-family units influences the overall cost of housing because this type of housing tends to have higher land and construction costs and is less likely to provide lower-priced rental opportunities. When a community's housing supply is weighted toward detached units, it can limit the availability of "missing middle" housing, such as duplexes, triplexes, and small multifamily buildings, that often provide more naturally affordable options for moderate-income households. In Seminole County, the relatively limited presence of small multifamily structures suggests that many neighborhoods offer fewer affordable rental or starter housing options for residents.

At the same time, the County does have a meaningful share of multifamily housing, particularly in larger apartment communities. The presence of mid- and large-scale multifamily properties supports housing availability for renters and can help address population growth and affordability pressures. Multifamily housing also creates opportunities to expand the supply of income-restricted units through tools such as tax credit developments and mixed-income communities, helping meet the needs of households experiencing cost burden.

This unit mix showcases both strengths and opportunities. The County's large single-family housing base supports homeownership and neighborhood stability, while its multifamily stock supports rental demand and growth. Moving forward, expanding the range of housing types can help the County increase housing choice, improve affordability, and ensure that residents across income levels have access to safe, stable housing options.

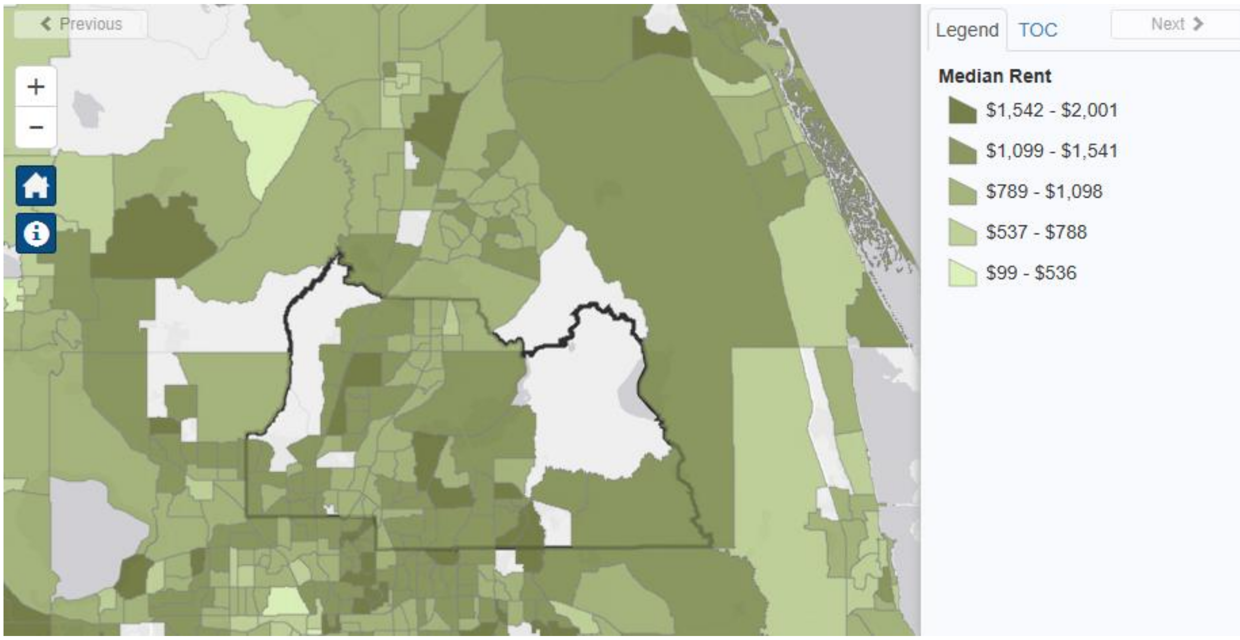
Seminole County Units in Structure 2023		
Property Type	**Number**	**%**
1-unit detached structure	121,347	61.5%
1-unit, attached structure	16,140	8.2%
2-4 units	11,212	5.7%
5-19 units	27,688	14.0%
20 or more units	16,132	8.2%
Mobile Home, boat, RV, van, etc.	4,648	2.4%
Total	***197,167***	***100%***

Source: Units in Structure, American Community Survey 2023 5-Year Estimates, Table B25024

The median rent map shows that rents vary substantially across Seminole County, reflecting differences in neighborhood market strength, housing stock, proximity to employment centers, and access to amenities. Several tracts show median rents in higher ranges, indicating areas of strong demand and higher market pricing. These rent patterns are consistent with broader regional growth in the Orlando metropolitan area and reinforce ongoing pressure on renters, particularly households with low and moderate incomes, to find affordable, stable housing.

The distribution of higher median rents across multiple areas of the County suggests that affordability challenges are not limited to a single neighborhood. Instead, higher-cost rental markets are evident across several tracts, meaning renters may have fewer low-cost options available, even when they are willing to live farther from major job centers. This dynamic can intensify the rent burden, contribute to overcrowding or doubling up, and increase the risk of displacement for households least able to absorb rising costs.

The median rent patterns shown in this map reinforce the importance of strengthening access to affordable housing options across Seminole County. As rental costs increase across the County, strategies that expand affordable rental supply, preserve existing affordable units, and support tenant-based assistance will be essential to promoting housing stability and ensuring residents can access housing opportunities throughout a range of neighborhoods.



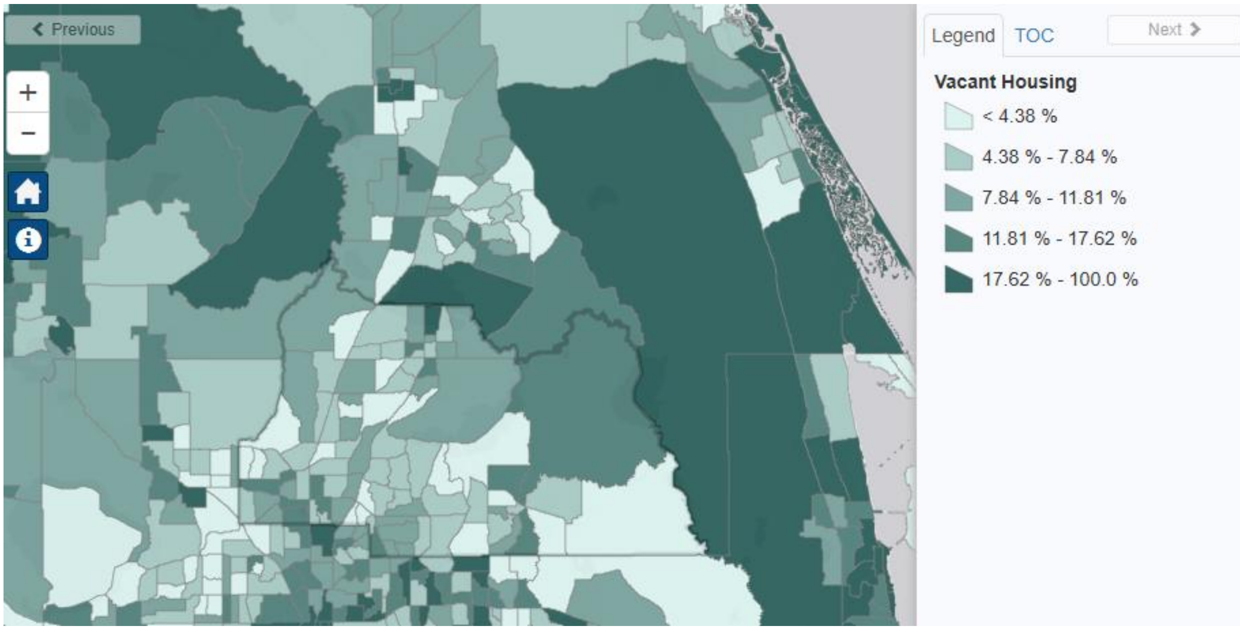
Source: eGIS Community Assessment Reporting Tool, County, Seminole County, Median Rent

This map shows the share of vacant housing units across Seminole County by census tract and provides useful insight into local housing market conditions. Vacancy rates can serve as indicators of housing availability, neighborhood stability, and where the market may have additional capacity or stronger competition for units.

Tracts with lower vacancy rates typically indicate areas with strong housing demand and occupied units, which can signal stable neighborhoods and high market activity. In these locations, low vacancy rates may reflect a limited housing supply relative to demand, conditions that can drive up rents and intensify competition for available units. For renters and prospective homebuyers, this may translate into fewer choices and greater affordability challenges, particularly for households with limited incomes or those relying on tenant-based assistance.

Tracts with higher vacancy rates may reflect areas with greater housing turnover, a higher share of rental properties, or neighborhoods undergoing transition, rehabilitation, or redevelopment. In some cases, higher vacancy can represent potential opportunities for housing investment, such as strategies to return vacant units to productive use through rehabilitation programs, infill development, or targeted code enforcement paired with assistance. These areas may offer opportunities to expand affordable housing if policies and funding align to support preservation and reinvestment.

This information can help guide efforts to preserve existing housing, increase the affordable housing supply, and ensure residents have equitable access to stable housing choices throughout the County.



Source: eGIS Community Assessment Reporting Tool, County, Seminole County, Vacant Housing

Housing Cost Burden

HUD defines housing cost burden as when a household spends more than 30% of its income on housing, including the mortgage/rent and associated costs like utilities and insurance.

The cost burden categories are:

- ✓ 30% or less: Households spending 30% or less of their income on housing. This is generally considered affordable and sustainable.
- ✓ 30.1 to 50%: Households spending between 30.1% and 50% of their income on housing. These households are considered moderately cost-burdened.
- ✓ More than 50%: Households spending more than 50% of their income on housing are considered severely cost-burdened.

The income categories are:

- ✓ 30% AMI or less: Households earning 30% or less of the Area Median Income (AMI) represent very low-income households.
- ✓ 30.01% - 50% AMI: Households earning between 30.01% and 50% of AMI are considered low-income.
- ✓ 50.01% - 80% AMI: These households earn between 50.01% and 80% of the AMI, typically considered moderate-income households.

- ✓ 80.01% - 100% AMI: Households earning between 80.01% and 100% of the AMI.
- ✓ Greater than 100% AMI: Households earning above the area's median income.

Housing cost burden in the County is strongly concentrated among households with the lowest incomes, reinforcing the idea that affordability challenges are most severe for residents with the least ability to absorb rising housing costs. The data show that households at or below 30% of AMI experience the highest levels of severe housing cost burden, meaning they pay more than 50% of their income toward housing costs. This indicates that for many extremely low-income households, housing is not simply unaffordable; it is unsustainable, leaving little room for necessities such as food, healthcare, transportation, and childcare.

The burden remains substantial for households in the 30-50% AMI range, where many households are also severely cost-burdened. This income group often includes working households in lower-wage occupations who may not qualify for traditional homeownership opportunities and face limited access to affordable rental units. The persistence of severe cost burden at these income levels highlights the need for deeper affordability interventions, including income-restricted rental housing, tenant-based assistance, and strategies that reduce upfront barriers to leasing.

In contrast, households above 80% AMI generally show lower levels of severe housing cost burden, with the majority able to maintain housing costs within an affordable range. This trend shows that housing cost burden in Seminole County is primarily an income-driven challenge, with housing costs remaining high relative to what low-wage and fixed-income households can reasonably afford.

Cost Burden by Income in Seminole County, FL			
Household Income	**30% or less**	**30.1 to 50%**	**More than 50%**
30% AMI or less	1,496	1,333	10,950
30.01-50% AMI	3,805	5,325	10,083
50.01-80% AMI	11,406	14,902	4,811
80.01-100% AMI	12,521	5,765	455
Greater than 100% AMI	99,677	5,510	452

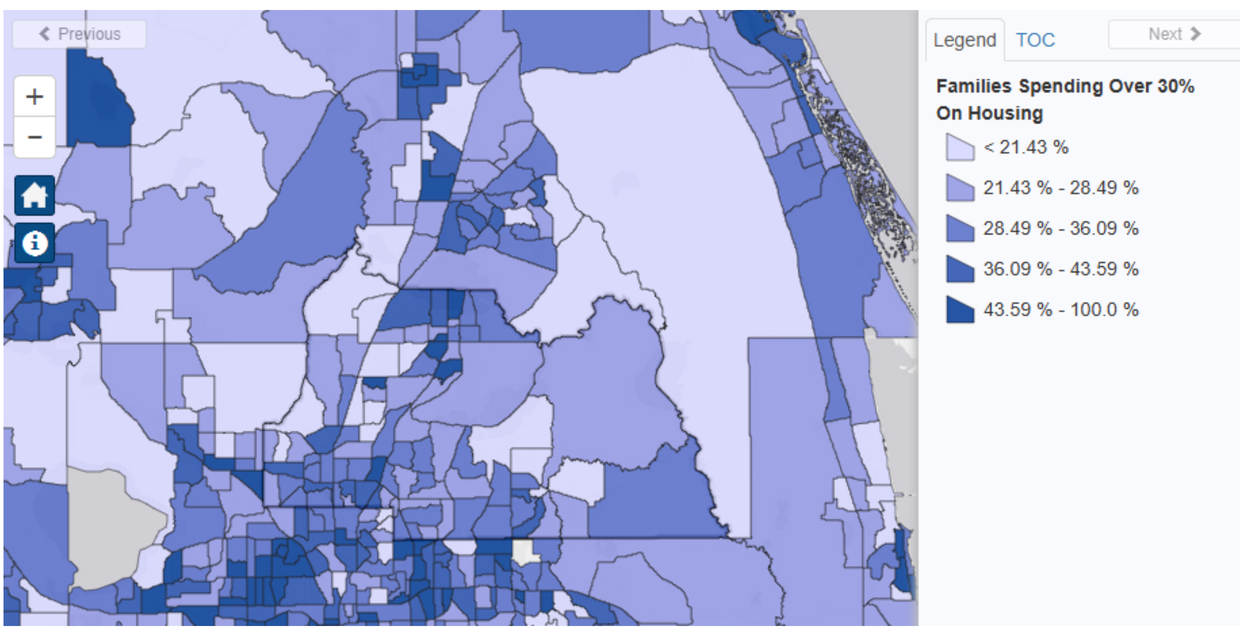
Source: Shimberg Center for Housing Studies, Affordability, Cost Burden by Income, 2023 Estimate

Housing cost burden is a persistent challenge across Seminole County, but this data shows that the burden is not experienced equally across racial and ethnic groups. When housing costs exceed what households can reasonably afford, families have less financial flexibility, face greater instability, and are more vulnerable to displacement.

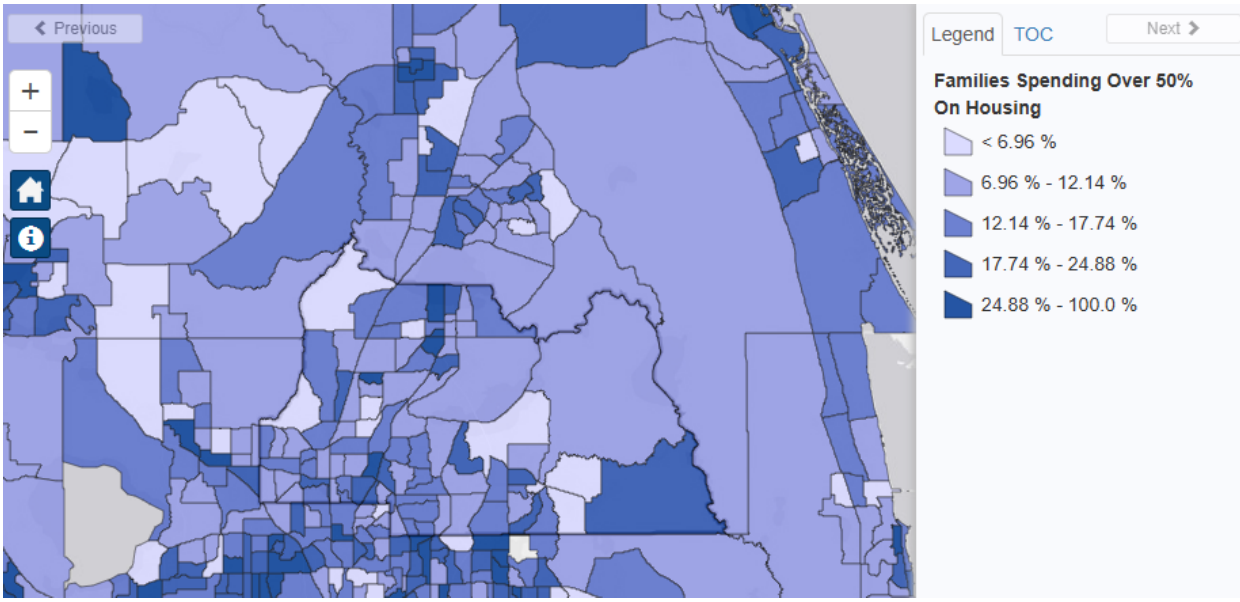
The distribution of households by income category indicates that White non-Hispanic households account for the largest share across all AMI levels, consistent with Seminole County's overall demographic makeup. However, the data also highlights that Black/African American households and Hispanic households are represented in meaningful numbers among the County's lowest-income categories. These income levels are most likely to experience severe housing cost burden, and they are also the income groups with the fewest housing options in the private market.

Housing Cost Burden by Area Median Income				
Housing Cost Burden	**<=30%**	**30-50%**	**>50%**	**No / negative income (not computed)**
Jurisdiction as a whole	54,509	10,190	8,275	1,445
White, non-Hispanic	82,895	16,720	14,125	1,135
Black / African American, non-Hispanic	11,170	4,050	3,815	415
Asian, non-Hispanic	5,065	1,040	875	39
American Indian, Alaska Native, non-Hispanic	140	0	45	20
Pacific Islander, non-Hispanic	50	0	4	0
Hispanic, any race	21,125	8,655	6,545	360

Source: Shimberg Center for Housing Studies, Affordability, Households by Tenure, Race-Ethnicity, and Cost Burden, 2018-2022



Source: eGIS Community Assessment Reporting Tool, County, Hernando County, Families Spending over 30% on Housing



Source: eGIS Community Assessment Reporting Tool, County, Hernando County, Families Spending over 50% on Housing

Age of Housing

Seminole County's occupied housing stock is largely composed of older homes, with a significant share built before 2000. This age profile reflects a mature housing market, with long-established neighborhoods forming the backbone of the County's residential supply. While older housing can provide stable communities and long-term affordability for some households, it also presents important implications for housing quality, maintenance needs, and long-term housing stability, particularly for low- and moderate-income residents.

The data shows that most occupied units were constructed between 1980 and 1999, followed by a sizable portion built between 1960 and 1979. This means many households live in homes that are several decades old, where systems such as roofing, plumbing, electrical, HVAC, and building materials may require ongoing repairs or replacement. Older units can be a strength when they serve as naturally occurring affordable housing; however, without reinvestment, they may contribute to rising maintenance costs and deteriorating conditions that affect safety, health, and comfort.

Age of Occupied Units by Tenure in Seminole County, FL						
	Total Occupied Units	% Occupied Units	# Owner-Occupied	% Owner-Occupied	# Renter-Occupied	% Renter-Occupied
Occupied units	185,396	-	121,917	-	63,479	-
2020 or later	2,026	1.1%	1,293	1.1%	733	1.2%
2010 to 2019	17,394	9.4%	8,953	7.3%	8,441	13.3%

2000 to 2009	29,079	15.7%	19,407	15.9%	9,672	15.2%
1980 to 1999	82,101	44.3%	54,563	44.8%	27,538	43.4%
1960 to 1979	44,783	24.2%	30,900	25.3%	13,883	21.9%
1940 to 1959	7,808	4.2%	5,458	4.5%	2,350	3.7%
1939 or earlier	2,205	1.2%	1,343	1.1%	862	1.4%

Source: 2019-2023 American Community Survey, Table S2504 Occupied Housing Units and Year Structure Built

Substandard Housing Conditions

To better analyze the County's substandard housing stock and identify disparities in housing quality and housing needs for all residents and protected classes countywide, HUD has provided data on housing problems experienced by Seminole County households. HUD defines three main housing problems, including substandard housing, overcrowding, and housing cost burden.

- Substandard housing means a housing unit lacking complete plumbing or kitchen facilities.
- Overcrowding means a household having more than 1.01 to 1.5 persons per room excluding bathrooms, porches, foyers, halls, or half-rooms.
    - *Severely overcrowded* means a household has more than 1.5 persons per room, excluding bathrooms, porches, foyers, halls, or half-rooms.
- Cost-burdened means a household's total gross income spent on housing costs exceeds 30% of household income. For renters, housing cost is gross rent (contract rent plus utilities). For owners, housing costs are "select monthly owner costs," which include mortgage payments, utilities, association fees, insurance, and real estate taxes.
    - *Severely cost-burdened* means a household's total gross income spent on housing costs exceeds 30% of household income.

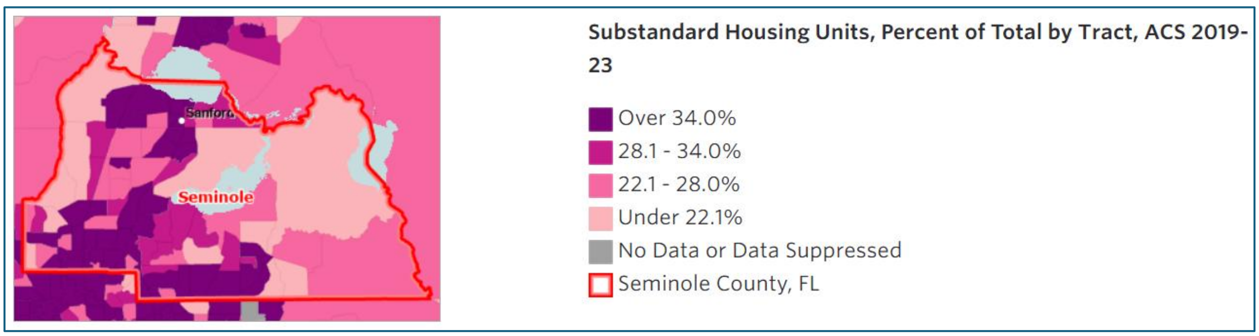
Housing quality is an essential part of housing access because it reflects whether residents have access not only to housing but also to safe, functional, and supportive housing that supports long-term stability.

The map of substandard housing units by tract provides helpful insight into how housing quality varies across Seminole County. While many neighborhoods show lower shares of substandard housing, the map also highlights specific areas where housing conditions may require additional attention and support. This geographic view allows the County to better target solutions, prioritize resources, and strengthen housing preservation efforts in the locations where they can have the greatest impact.

Addressing substandard housing contributes to broader community goals. Improving housing quality can enhance neighborhood stability, strengthen outcomes for children and families, support aging in place for seniors, and reduce housing instability for residents with disabilities or fixed incomes. By focusing on housing quality alongside affordability, Seminole County can build on its existing housing assets and ensure that residents across the County have access to safe, stable, and well-maintained homes.

Summary of Substandard Housing Units in Seminole County, FL			
	1.01 or More Persons Per Room	**Lacks Complete Kitchen Facilities**	**Lacks Complete Plumbing Facilities**
Number of Occupied Units	4.895	920	569
Share of Total Occupied Units	2.7%	0.5%	0.3%

Source: U.S Census Bureau, 2019-2023 American Community Survey 5-Year Estimates, Table S2501 and Table S2504



Source: Sparkmap, Make a Community Needs Assessment

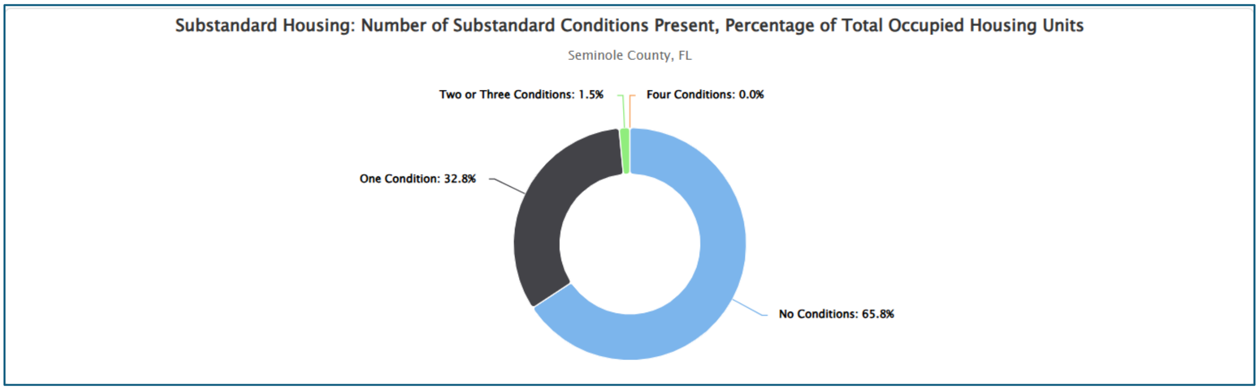
Housing Problems

Overall, Seminole County's occupied housing stock shows strong housing quality conditions, with most households living in units that do not exhibit any of the measured substandard housing indicators. Approximately two-thirds of occupied housing units report no substandard conditions, which reflects a generally stable housing environment.

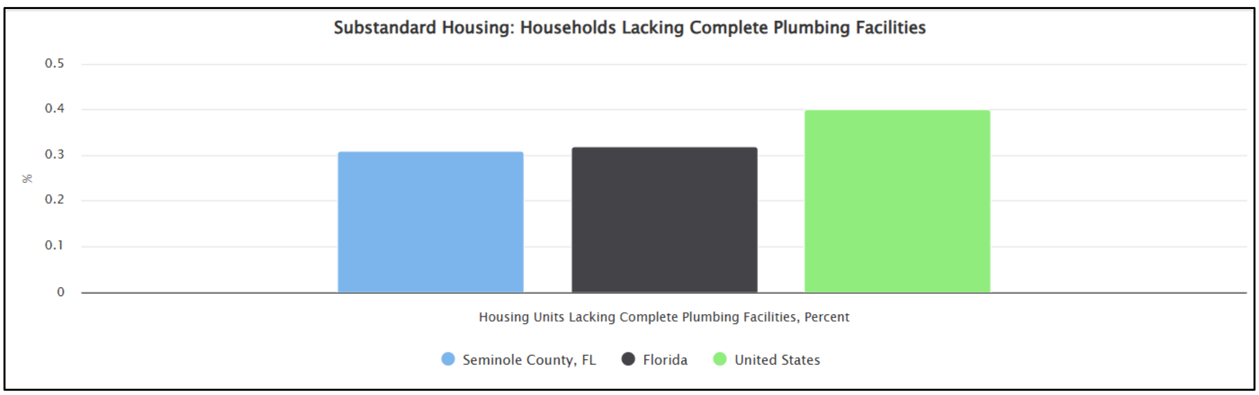
At the same time, about one-third of occupied units experience one substandard condition, which highlights an important opportunity for continued reinvestment and housing preservation. More severe housing deficiencies appear to be relatively uncommon in the County. Only 1.5% of occupied units experience two or three substandard conditions, and virtually none report four conditions. This suggests that while targeted housing improvement strategies are needed, Seminole County's housing quality challenges are concentrated in a smaller subset of units and can potentially be addressed through focused interventions. By continuing to invest in home repair assistance, rehabilitation programs, and property reinvestment, the County can build on its strengths, reduce housing instability risk, and ensure residents have access to decent housing.

Report Area	No Conditions	One Condition	Two or Three Conditions	Four Conditions
Seminole County, FL	65.75%	32.76%	1.49%	0.00%
Florida	63.59%	34.61%	1.79%	0.00%
United States	68.02%	30.18%	1.79%	0.01%

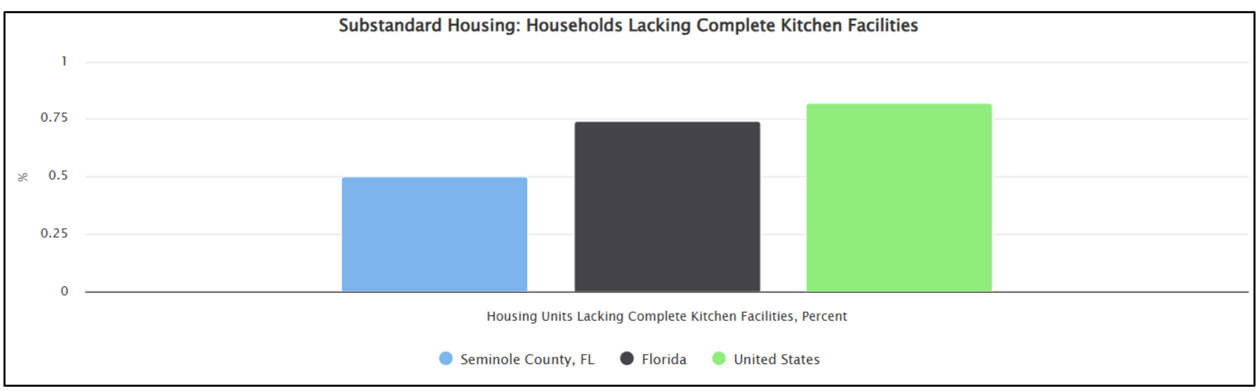
Source: Sparkmap, Make a Community Needs Assessment



Source: Sparkmap, Make a Community Needs Assessment



Source: Sparkmap, Make a Community Needs Assessment



Source: Sparkmap, Make a Community Needs Assessment

Public Housing Conditions

The Seminole County Housing Authority (SCHA) administers approximately 30 public housing units and 602 Housing Choice Vouchers, providing affordable housing for low-income families, the elderly, and individuals with disabilities. The physical condition of these public housing units is evaluated through the Public Housing Assessment System (PHAS), which assesses housing authorities based on physical condition, financial condition, management operations, and capital fund management. SCHA has an overall PHAS score of 87 out of 100, indicating a generally well-maintained housing stock. One specific property under SCHA's management is Academy Place Villas, located at 251 Academy Place in Oviedo, Seminole County.

Overall, the available data indicates that the public housing units managed by SCHA are in satisfactory physical condition. The agency continues to participate in HUD-approved plans, such as the MTW program, to enhance its operations and address any financial challenges identified.

B. ACCESS TO HOMEOWNERSHIP

Homeownership is a path to wealth building that has wide-ranging effects on economic stability and social mobility. Homeownership allows families to build equity over time which becomes a form of financial security that can be used for things like retirement, education, or emergencies. Homeownership can pass wealth down to future generations. Families who own homes can pass the property to their children, contributing to long-term financial stability.

Access to homeownership is fundamental to fair housing choice. Ensuring universal access requires a combination of policy reform, financial support, and dismantling discriminatory practices that prevent marginalized groups from thriving.

Homeownership Profile

The homeownership rate is defined as the ratio of owner-occupied units to all occupied units in an area. According to 2024 ACS five-year data, the homeownership rate for Seminole County is 66%. This rate is slightly above the national average and similar to the broader Florida average. Homeownership is traditionally associated with wealth building and long-term community stability, but the fact that a significant share of residents in Seminole County are renters highlights ongoing affordability and access issues in the housing market, particularly in the rural areas of the county. For policymakers, this highlights the importance of addressing affordability barriers and ensuring that opportunities to buy a home are not limited by income, minority status, or other protected characteristics.

Below we examine Seminole County's homeowner profile by protected class, for those that have readily available data.

<u>Homeownership Rates by Protected Class</u>

Minoritized Populations

Homeownership Rates by Minoritized Populations		
Race/Ethnicity	**Owner-Occupied Housing Units**	**Percent Owner-Occupied Housing Units**
Total Owner-Occupied Units	187,248	66.2
White	121,102	64.7
Black or African American	20,845	11.1
American Indian and Alaska Native	331	0.2
Asian	8,198	4.4
Native Hawaiian and Other Pacific Islander	117	0.1
Some other race	9,428	5.0
Two or more races	27,227	14.5
Hispanic or Latino origin	39,148	20.9

Source: 2024 ACS Five-Year Estimates (Table S2502).

As shown in the table, homeownership rates vary by race and ethnicity, but data shows that the White race/ethnicity experiences the highest rates of homeownership in Seminole County at 64.7%. There is also representation of Hispanic homeowners at 20.9%, which is consistent with the county's population trends.

Historically in the United States, there has been a significant homeownership gap between minoritized populations and White counterparts. Black, Hispanic, and Native American households tend to have lower homeownership rates. Studies show that Black Americans are more likely to face barriers to homeownership, including lower credit scores and less access to home loans, even when there is consideration for income and other factors.

A key driver of the homeownership gap is income disparities. Higher-income households are more likely to afford the upfront costs of homeownership (e.g., down payments, closing costs) and have the financial stability to maintain a mortgage over time. Lower-income households often face higher barriers to entry, including difficulty saving for a down payment, access to affordable financing, and being excluded from more desirable neighborhoods due to rising home prices.

Age

Homeownership Rates by Age		
Total Owner-Occupied Units	187,248	66.2
Under 35 years	34,612	18.5
35 to 44 years	35,997	19.2
45 to 54 years	34,458	18.4
55 to 64 years	35,138	18.8
65 to 74 years	27,620	14.8
75 to 84 years	14,492	7.7
85 years and over	4,931	2.6

Source: 2024 ACS Five-Year Estimates (Table S2502).

Householders under age 35 represent 18.5% of homeowners, while those ages 35 to 44 (19.2%), 45 to 54 (18.4%), and 55 to 64 (18.8%) each account for relatively similar shares. This indicates that homeownership is most concentrated among working-age adults, likely reflecting peak earning years and greater access to mortgage financing. From a housing access perspective, this suggests that younger adults may face barriers to entry into homeownership—such as student loan debt, rising home prices, stricter underwriting standards, and limited accumulated wealth.

The decline in homeownership after age 65 (14.8% for ages 65–74, 7.7% for 75–84, and 2.6% for 85+) reflects both demographic patterns and life-cycle transitions. Older adults may downsize, transition to rental housing, move into assisted living, or experience the loss of a spouse. Fair housing implications for these age groups include ensuring accessibility, reasonable accommodations for individuals with disabilities, and protection from discrimination in lending, insurance, or housing placement. Because disability prevalence increases with age, enforcement of accessibility requirements and reasonable accommodation provisions becomes particularly important for residents 65 and older.

Overall, the relatively balanced distribution among working-age households suggests stable access to ownership during prime earning years, but the lower share among younger households may indicate entry barriers that could disproportionately affect first-time buyers and historically underserved populations. From a housing access standpoint, this data supports strategies such as down payment assistance, credit access programs, aging-in-place initiatives, and enforcement of reasonable accommodation requirements to ensure equitable housing opportunity across the life cycle.

Familial Status

Homeownership Rates by Familial Status		
Total Owner-occupied housing units:	187,248	66.2
With related children of the householder under 18:	37,909	20.2
With own children of the householder under 18:	34,816	18.6
Under 6 years only	6,044	3.2
Under 6 years and 6 to 17 years	4,826	2.6
6 to 17 years	23,946	12.8
No own children of the householder under 18	3,093	1.7
No related children of the householder under 18	86,047	45.9

Source: 2024 ACS Five-Year Estimates (Table B25012).

The homeownership rates by familial status indicate important fair housing considerations related to households with children. Households with related children under age 18 account for 20.2% of homeowners, and those with the householder's own children under 18 represent 18.6%. Within this group, 3.2% have only children under age 6, 2.6% have children both under 6 and ages 6–17, and 12.8% have children ages 6–17 only. In contrast, 45.9% of homeowners have no related children under 18.

From a housing access perspective, these figures highlight the continued relevance of protections based on familial status under the Fair Housing Act. Familial status—defined as households with children under 18—is a protected class, meaning families with children must have equal access to homeownership opportunities. The fact that less than one-quarter of homeowners are households with children may suggest potential barriers such as housing affordability constraints, limited availability of family-sized units, restrictive occupancy policies, zoning limitations, or lending practices that disproportionately affect families.

The relatively small share of homeowners with very young children (under age 6) may further indicate challenges for first-time homebuyers in early child-rearing years, when incomes are often lower and childcare costs are higher. Ensuring equitable access to mortgage credit, sufficient supply of affordable multi-bedroom homes, and non-discriminatory homeowners' association or occupancy rules is critical to fair access to homeownership.

Overall, the data underscores the importance of monitoring whether families with children have comparable access to safe, affordable, and stable homeownership opportunities and whether local housing policies support inclusive, family-friendly neighborhoods rather than unintentionally excluding households with children.

Individuals with Disabilities

While there is not readily available data to demonstrate homeownership rates for individuals with disabilities, historically rates tend to be low nationwide. Freddie Mac reports, "when compared to the general public, renters and homeowners with disabilities report 1.7-times less annual income, which results in these individuals spending a far greater percentage of their incomes on housing costs" and adds that 40% of renters with disabilities spend more than half their income on housing costs. This significantly decreases homeownership opportunities for individuals with disabilities living in Seminole County.

The issue of low homeownership rates for individuals with disabilities is a significant and multifaceted concern, rooted in both financial barriers and accessibility challenges. Many individuals with disabilities face lower levels of income due to challenges in finding stable employment or earning a livable wage. This makes it harder to save for a down payment or qualify for a mortgage. Individuals with disabilities often face higher living expenses related to medical care, assistive devices, and home modifications, which reduces their ability to save or invest in homeownership.

Government policy can inadvertently create barriers to homeownership for individuals with disabilities due to various factors. Many subsidy programs providing housing assistance to individuals with disabilities focus on rental assistance rather than homeownership and limit funding or availability of homeownership-specific assistance programs, leaving individuals with disabilities reliant on broader, often less accessible, financial resources.

Individuals with disabilities also often worry about the loss of benefits when looking to purchase a home. Programs like Supplemental Security Income (SSI) impose strict asset limits to qualify for benefits. Owning a home or saving for a down payment may disqualify individuals from receiving essential disability benefits, therefore discouraging homeownership.

National Origin

Approximately 15% of Seminole County's total population is foreign born with 61.8% being naturalized citizens. Foreign-born and naturalized citizens often face distinct structural and market barriers that can impact access to homeownership, even when income and credit profiles are similar to native-born households.

Naturalized citizens generally have full legal access to mortgage products and federal programs; however, they may still encounter challenges such as limited U.S. credit history, shorter employment tenure, language barriers, and reduced familiarity with the homebuying process. These factors can affect loan underwriting, debt-to-income ratios, and overall mortgage approval rates. Additionally, immigrant households are more likely to work in industries with variable or self-employment income, which can complicate documentation requirements.

Beyond financing eligibility, foreign-born households may also face informational barriers, limited intergenerational wealth for down payments, and potential discriminatory practices in housing or lending markets. These dynamics can contribute to lower homeownership rates among certain immigrant populations and may concentrate households in rental housing.

From a housing access perspective, because national origin is a protected class under the Fair Housing Act, policies or practices that disproportionately burden foreign-born households—intentionally or unintentionally—warrant careful review. Seminole County should consider outreach in multiple languages, credit-building programs, flexible underwriting support, and culturally competent housing counseling to promote equitable access to ownership opportunities.

C. ACCESS TO ECONOMIC OPPORTUNITY

The housing and economic ecosystems are deeply interconnected, each playing a critical role in supporting fair housing choice and promoting financial stability. Access to stable, affordable housing and economic security are mutually reinforcing; a strong economic foundation helps individuals and families secure safe housing, while stable housing enables people to pursue economic opportunities and long-term financial goals.

This section explores key factors that directly contribute to financial security and impact housing stability. These factors include:

- ✓ **Livable Wages:** Earning a livable wage is foundational to maintaining stable housing. Without sufficient income, families struggle to meet housing costs, leading to higher housing insecurity and an increased risk of eviction or foreclosure. Livable wages provide individuals with the economic resilience needed to afford and sustain housing over the long term.

- ✓ **Mortgage Services:** Access to transparent, fair mortgage services allows individuals and families to finance home purchases on equitable terms. Fair mortgage practices ensure that people from all backgrounds can secure homeownership opportunities without facing discriminatory or predatory lending practices that threaten housing stability.

- ✓ **Fair and Affordable Credit:** Credit access influences a household's ability to secure housing, make necessary repairs, and withstand financial hardships. Fair, affordable credit ensures that people can access loans and lines of credit on equal terms, avoiding exploitative interest rates and fees that can destabilize financial security.

- ✓ **Financial Counseling:** Financial education and counseling provide people with tools to make informed decisions about budgeting, saving, and managing debt. Financial counseling empowers individuals with the knowledge to build financial resilience, prepare for homeownership, and manage their housing expenses effectively.

- ✓ **Fair Appraisals:** Property appraisals that accurately reflect market value without bias are essential to fair housing choice. Fair appraisals ensure that individuals are not unfairly penalized due to racial or socioeconomic factors, protecting wealth-building opportunities for homeowners and promoting equitable access to housing finance.

Livable Wage Jobs

Employment and wage patterns in the Orlando metropolitan area provide important context for understanding housing affordability pressures in Seminole County. While the regional average hourly wage across all occupations is $28.95, the occupations with the highest employment, those that collectively represent a large share of the local workforce, are concentrated in moderate- and lower-wage sectors. This highlights a key housing equity challenge: many full-time workers are employed in essential jobs to the region's economy but may not earn wages sufficient to keep pace with rising housing costs.

The tables also show that several of the region's lowest-paid occupations overlap with high-employment sectors, reinforcing the scale of the affordability challenge. Occupations such as personal care and service, food preparation and serving, building and grounds maintenance, and healthcare support are among the lowest-paid categories, yet they employ thousands of workers and provide services that are critical to community functioning. These workers may face the greatest affordability pressures, as wages in the mid-to-high teens per hour leave households with limited capacity to absorb rent increases, cover upfront move-in costs, or build savings for emergencies.

At the same time, a smaller share of the workforce is employed in higher-paying fields such as management, business and financial operations, and healthcare practitioners and technical occupations, where average hourly wages are significantly higher. This gap between high-wage and low-wage occupations reflects a widening affordability divide, where higher-wage households have greater access to homeownership and opportunity-rich neighborhoods.

These patterns demonstrate that the housing affordability challenge in Seminole County is not solely the result of individual household circumstances but is strongly shaped by regional labor market conditions. As housing costs continue to rise, ensuring access to stable housing will require strategies that align housing and economic opportunity, such as preserving affordable rental units, expanding income-restricted housing options, strengthening rental assistance and stabilization programs, and supporting pathways to higher-wage employment and workforce advancement.

2024 Employment and Wages of Top Occupations With Highest Employment in Orlando, FL Metropolitan Area		
Occupation	**Employment %**	**Average Hourly Wage**
Total all occupations	100	$28.95
Average Wage of 10 Highest Employment Occupations	-	**$30.20**
Office and Administrative Support Occupations	11.8	$22.27
Transportation and Material Moving Occupations	8.9	$22.74
Food Preparation and Serving Related Occupations	8.8	$17.47
Sales and Related Occupations	8.7	$23.30
Management Occupations	7.1	$60.03
Business and Financial Operations Occupations	6.7	$41.30
Healthcare Practitioners and Technical Occupations	6.2	$47.92
Educational Instruction and Library Occupations	5.8	$26.18

Production Occupations	5.7	$21.59
Healthcare Support Occupations	4.8	$19.20

Source: U.S. Bureau of Labor Statistics

2024 Employment and Wages of Lowest Paid Occupations in Orlando, FL Metropolitan Area		
Occupation	**Employment %**	**Average Hourly Wage**
Total all occupations	100	$28.95
Average Wage of 10 Lowest Paid Occupations	**-**	**$19.89**
Personal Care and Service	2.0	$16.04
Farming, Fishing, and Forestry	0.3	$16.58
Food Preparation and Serving Related	8.8	$17.47
Building and Grounds Cleaning and Maintenance	2.9	$17.84
Healthcare Support	4.8	$19.20
Production	5.7	$21.59
Office and Administrative Support	11.8	$22.27
Transportation and Material Moving	8.9	$22.74
Sales and Related	8.7	$23.30
Protective Service	2.4	$23.48

Source: U.S. Department of Labor Statistics

Mortgage Services and Other Financial Institutions

Access to mortgage services and other financial institutions is critical because housing stability and housing choice are shaped not only by income, but also by whether households can access fair and affordable financial products. In Seminole County's competitive housing market, access to baking, credit, and mortgage lending helps residents qualify for housing, overcome upfront costs, and pursue homeownership as a pathway to long-term stability and wealth-building. These services also support renters and homeowners through financial counseling, budgeting tools, and assistance that can prevent setbacks from becoming housing crises. Ensuring access to mortgage lending and financial services is therefore an important strategy for reducing displacement risk and advancing housing access across the County.

Local/Regional Credit Unions

- Addition Financial Credit Union – Retail banking, auto loans, credit cards, and mortgage lending; multiple Central Florida branches, including Lake Mary.
- FAIRWINDS Credit Union – Personal and business banking with a focus on financial wellness tools, accounts, loans, and digital services.
- Orlando Credit Union – Checking/savings, credit cards, vehicle loans, and mortgage lending; services Seminole County residents.
- McCoy Federal Credit Union – Central Florida credit union serving multiple counties (including Seminole), offering standard banking and loan products.
- VyStar Credit Union – Large Florida-based credit union offering personal/business banking, consumer loans, and branch access in Central Florida (including Altamonte Springs).
- MIDFLORIDA Credit Union – Offers consumer banking services, lending, and branch access in the Seminole/Altamonte area.

National Banks with Local Branches

- Bank of America – Full-service banking, mortgage lending, and financial center access in areas like Altamonte Springs and Sanford.
- TD Bank – Full-service bank with extended branch hours, consumer accounts plus common in-branch services and lending support.
- Truist – Full-service banking with local bank access.
- Regions Bank – Local branch network in Seminole County with full-service banking and appointments available.

Florida/Regional Banks

- Seacoast Bank – Florida-based bank offering deposits, lending solutions, and in-branch support.
- United Community Bank – Regional bank presence in Lake Mary, providing banking and lending services.
- First Horizon Bank – Regional bank with local branch access (Longwood area) providing consumer and business banking services.

Specialty Mortgage/Home Lending Providers

- Orlando Credit Union – Offers mortgage products alongside member banking.
- Additional Financial – Provides consumer lending and local branch support in the area.

Fair and Affordable Credit

Fair and affordable credit is essential to housing stability because credit history and access to reasonable borrowing terms influence whether households can rent a unit, qualify for a mortgage, or secure financing for basic housing-related costs. In Seminole County's high-cost market, residents with limited or damaged credit may face higher deposits, loan denials, or predatory lending options that make it harder to maintain stable housing. Access to fair credit products and credit-building opportunities helps households manage emergencies, reduce financial stress, and improve long-term housing outcomes.

Reputable Financial Counseling Services

Access to reputable financial counseling services in Seminole County is vital for advancing housing equity because it helps individuals from all backgrounds, especially those in underserved communities, overcome financial barriers to stable, affordable housing.

Financial counseling prepares individuals for homeownership by helping them improve credit scores, manage debt, and save for down payments. This is particularly important for people in historically marginalized communities, who may face systemic obstacles in obtaining mortgage approval. Counseling empowers clients to understand and access fair mortgage options, reducing the likelihood of falling into predatory lending schemes that have historically targeted low-income and minority buyers.

Financial counseling can help current homeowners avoid foreclosure by providing support through budgeting, crisis management, and, when necessary, loan modification negotiations. This is critical to maintaining stability and preventing displacement, particularly in communities vulnerable to gentrification and economic pressures. It can also help renters and homeowners alike manage finances to stay current on rent or mortgage payments, reducing evictions and displacement in areas where affordable housing is scarce.

Many rental applications require credit checks, and low credit scores can be a barrier to quality housing. Financial counseling helps renters build or improve credit, expanding access to better housing options and reducing reliance on substandard housing. Counselors work with individuals to build emergency savings, which can cover expenses like security deposits, moving costs, or unexpected repairs. This financial resilience helps renters secure stable housing and avoid high-interest loans.

Financial counselors educate clients about their rights as tenants and homeowners, including protection from discriminatory lending and predatory leases. For individuals in low-income or minority communities, counseling can protect against exploitative lenders by educating clients on fair lending practices and guiding them toward reputable financial products.

Homeownership is a key driver of wealth in the U.S., yet disparities in mortgage access and home valuations have long put Black, Latino, and other minority communities at a disadvantage. By supporting financial readiness, counseling services increase access to homeownership and equity-building opportunities, contributing to generational wealth transfer and closing racial wealth gaps. Financial counseling supports individuals in securing homes in diverse neighborhoods, promoting community reinvestment, and helping reduce property devaluation that often affects minority neighborhoods, thus supporting equitable home appreciation.

By guiding individuals on how to build savings, improve credit, and make long-term plans, counseling services create economic stability that enables mobility. Financially stable residents are less likely to be pushed out of neighborhoods due to rising costs or changing economies, which support lasting community stability and equity. Financial stability often leads to more active participation in community life, including advocacy for fair housing policies and investment in neighborhood resources, furthering housing equity for all residents.

Here are some of the organizations promoting financial health and resilience in the area:

1. The Seminole County Community Assistance (Prevention Assistance Program) provides short-term financial assistance for eligible residents facing housing instability, including rental/mortgage and utility (as funding allows).

2. Heart of Florida United Way supports financial stability efforts across Central Florida and connects residents to resources and services that strengthen household resilience.

3. GreenPath provides debt counseling, housing counseling, and financial education. Their certified counselors offer personalized plans to help clients achieve financial stability.

4. Bank on (via Heart of Florida United Way) helps residents access safe, affordable banking options (low/no-cost accounts) to reduce reliance on high-fee alternative financial services and support personal money management.

5. United Way 2-1-1 (Central Florida) is a referral and crisis support line connecting residents to financial assistance, housing support, and other stabilization resources.

6. American Financial Education Alliance (Seminole County Chapter) is a community-based financial education and wellness programming intended to improve financial literacy and stability.

HUD Approved Housing Counseling Agencies

At this time, there are two HUD-approved housing counseling agencies located directly within Seminole County. Residents can also access services from nearby agencies and national organizations that offer housing counseling, financial education, and related assistance.

Housing Counseling Agency	Address	Phone Number	Website
Community Legal Services or Mid-Florida	735 Primera Blvd, Lake Mary, FL 32746	(386) 255-6573	Legalaccessforall.org
Habitat for Humanity Seminole County Apopka	251 Maintland Avenue Altamonte Springs, FL 32701	(407) 696-5855	habitatseminoleapopka.org

Fair Residential Real Estate Appraisals and Valuations

Fair residential real estate appraisals and valuations directly affect whether a homebuyer can purchase a home, whether a homeowner can refinance or repair their home, and whether families can build wealth through homeownership. In a high-cost market, appraisal is often the deciding factor in whether a deal closes because lenders use the appraised value (not the contract price) to determine how much they will finance. If a home appraisal is lower than expected, buyers may be forced to bring more cash to closing, renegotiate the price, or lose the home altogether, thereby reducing access to homeownership opportunities.

Fair appraisals are also a housing access issue because undervaluation can disproportionately harm households and neighborhoods where property values have historically been suppressed. When homes in certain communities are consistently valued lower than comparable homes elsewhere, residents may face barriers to accessing home equity for repairs, accessibility modifications, or wealth-building investments. Unfair or inaccurate valuations can also limit the effectiveness of down payment assistance programs and make it harder for first-time homebuyers to compete. Ensuring fair and consistent appraisals supports stable homeownership, protects households from avoidable financial barriers, and strengthens equitable access to opportunity and long-term housing stability.

D. ACCESS TO COMMUNITY ASSETS

Access to community assets is a foundational component of housing equity because where a household lives directly influences its ability to thrive. In Seminole County, community assets such as quality schools, employment centers, healthcare services, public transportation, parks and recreation, grocery stores, and supportive services play a critical role in shaping residents' daily stability and long-term opportunity. When households have reliable access to these resources, they are more likely to experience improved educational outcomes, better health, stronger economic mobility, and greater housing stability.

However, community assets are not always evenly distributed across neighborhoods, and some residents, particularly low-income households, renters, seniors, persons with disabilities, and households facing language barriers, may have more limited access due to transportation constraints, cost barriers, or geographic isolation. These disparities can reinforce patterns of segregation, increase household vulnerability, and reduce access to opportunity-rich neighborhoods.

This section examines how access to key community assets varies across Seminole County and identifies where residents may experience gaps in services and opportunities. This analysis highlights the importance of aligning affordable housing strategies with neighborhood infrastructure, public services, and community-based support to ensure all residents have fair access to safe housing and opportunity.

Education

Access to quality education is one of the most important community assets because it shapes individual opportunity, strengthens neighborhoods, and supports long-term economic and social stability. Education equips people with the knowledge and skills needed to succeed in everyday life, including critical thinking, communication, and problem-solving. When residents have access to strong education opportunities, they are better positioned to pursue higher education or career pathways, make informed decisions, and contribute meaningfully to their communities. Education is also one of the most effective tools for reducing poverty because it increases access to better-paying jobs and supports upward economic mobility.

Equitable access to quality education is essential for addressing social and economic disparities. When children and families, regardless of race, income, disability status, or neighborhood, have access to the same high-quality learning opportunities, communities are better able to reduce gaps in income, health, and overall well-being. Higher education attainment also supports broader community benefits, including innovation, entrepreneurship, and workforce competitiveness.

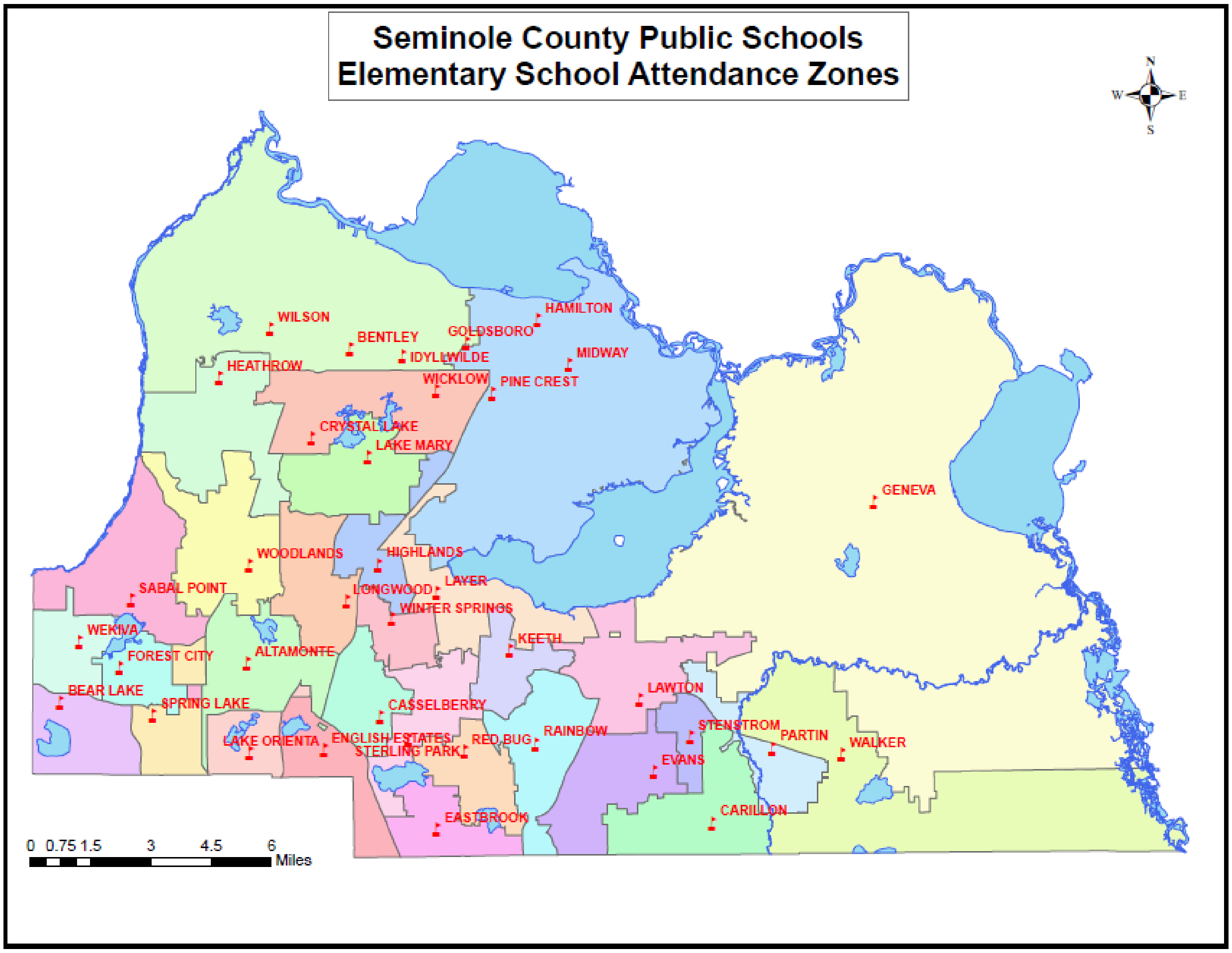
Education strengthens civic life by contributing to a more informed and engaged population. People with higher levels of education are more likely to participate in activities such as voting, volunteering, and community leadership. It is also closely connected to improved health outcomes, as individuals with more education often have better access to healthcare, a stronger understanding of health information, and a greater ability to maintain healthy lifestyles. In addition, communities with strong educational systems tend to experience greater neighborhood stability and lower crime, as education creates positive pathways and long-term opportunities.

Ultimately, access to quality education creates lasting impacts across generations. Families with educational opportunities today are more likely to support educational success for future generations, strengthening resilience and stability over time. Ensuring access to quality education is therefore critical not only for individual achievement but also for building a healthier, more equitable, and more prosperous community.

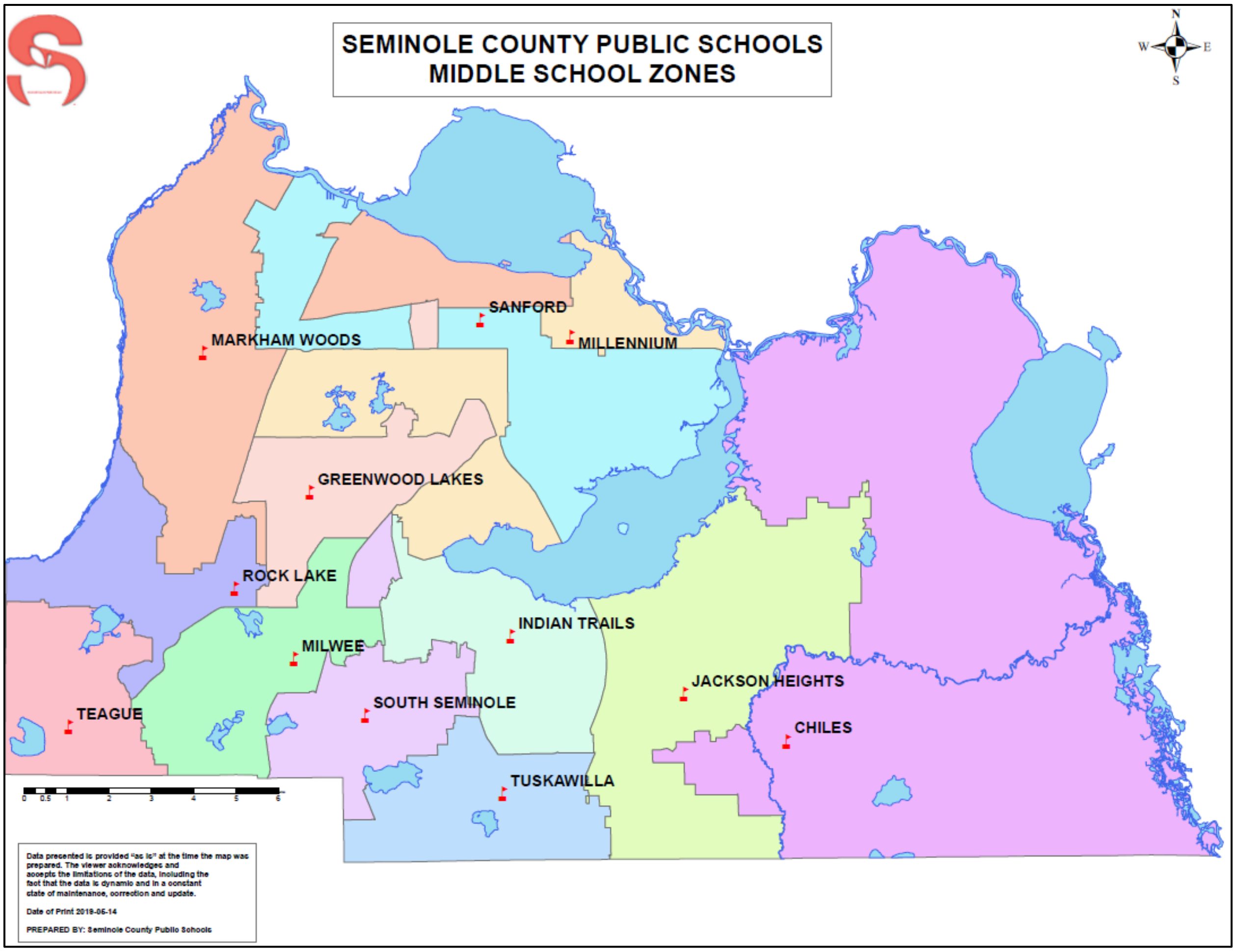
Seminole County Public Schools (SCPS) is the public school district serving Seminole County and is one of the larger school districts in Central Florida. The district provides PreK-12 education and includes a mix of elementary, middle, and high schools, along with specialty options such as magnet programs, career and technical education pathways, and additional student support services.

SCPS is an important community asset because it supports family stability and long-term economic opportunity by helping students build academic skills, prepare for college or careers, and access extracurricular and enrichment opportunities. This district also works with families through services such as Exceptional Student Education (ESE), English Language Learner (ELL/ESOL) supports, school choice options, and student wellness resources, which can be especially important for households facing barriers such as disability, limited English proficiency, or housing instability.

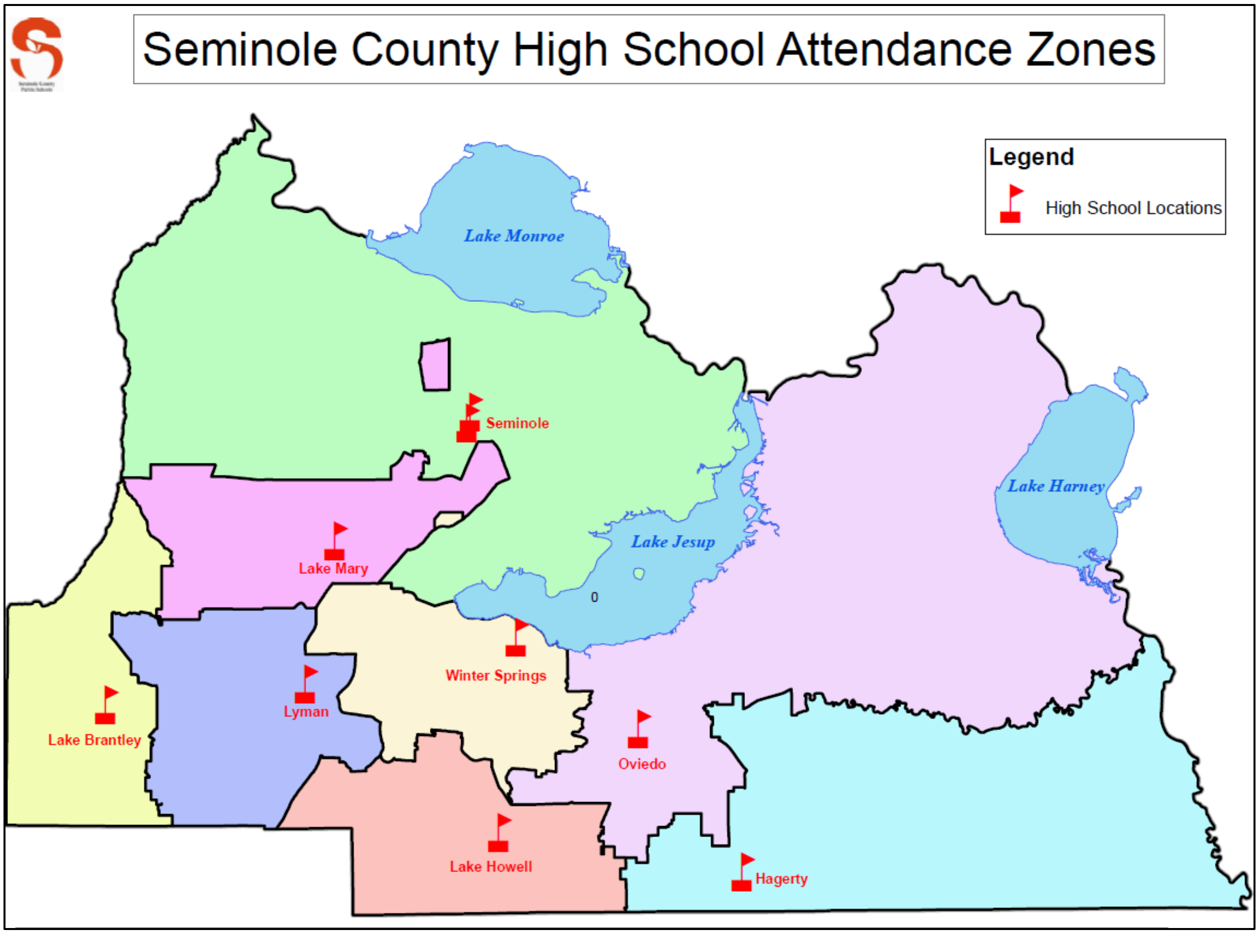
Below are detailed layouts of school zones within Seminole County.



Source: 2025 Seminole County Public Schools



Source: 2025 Seminole County Public Schools

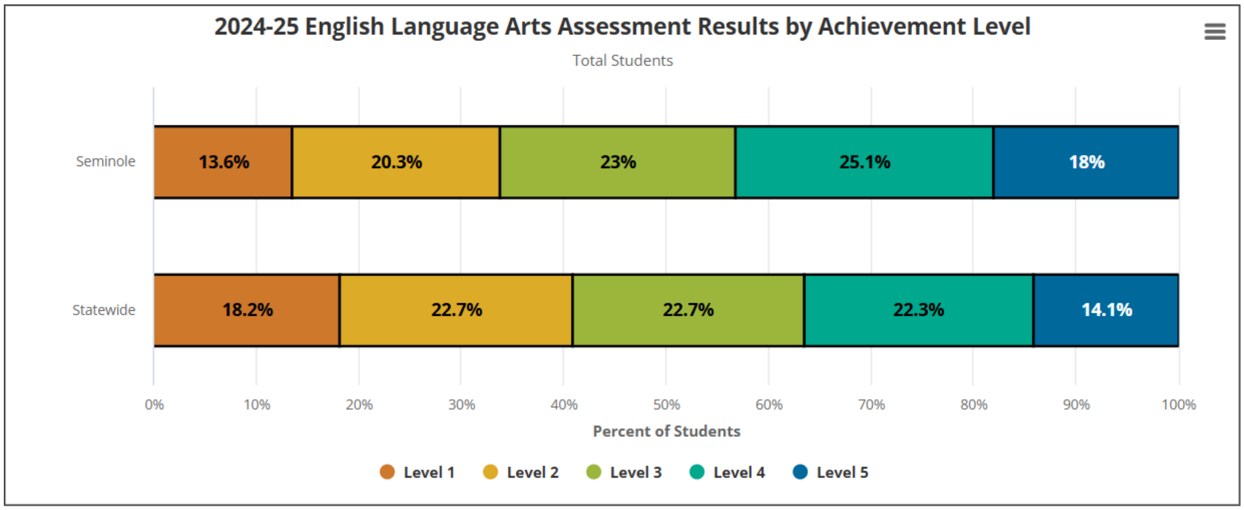


Source: 2025 Seminole County Public Schools

<u>School Proficiency and Demographics</u>

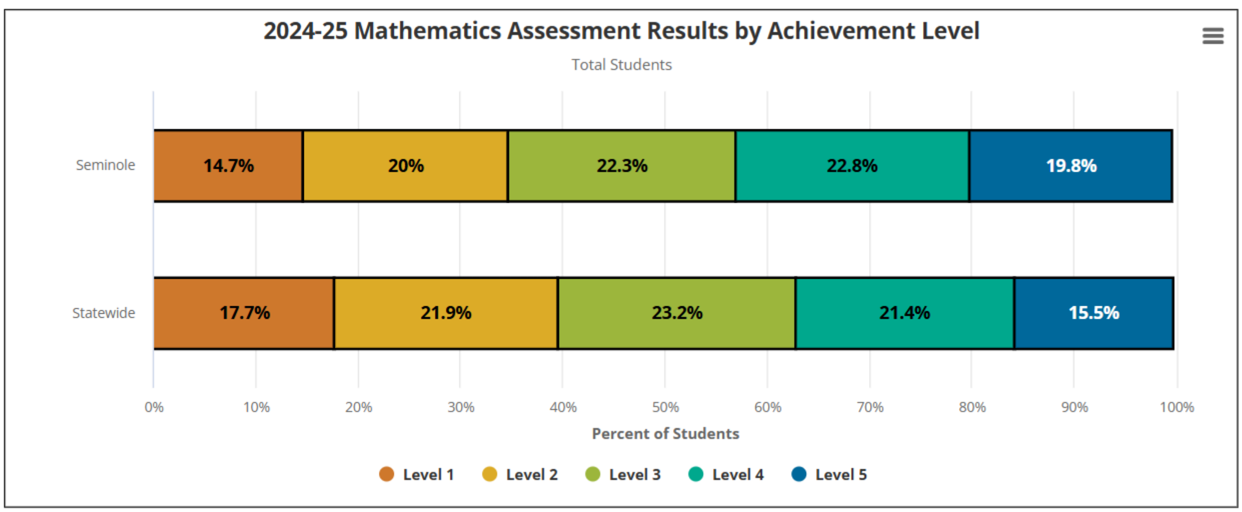
School proficiency refers to the academic achievement students demonstrate in core subjects, such as English Language Arts, Mathematics, Science, and Social Studies, measured through standardized testing. It indicates how well students have mastered the knowledge and skills set by educational standards for their grade level. School proficiency is often used as a benchmark to assess individual student performance and the overall quality of education a school or district provides.

Seminole County's 2024-2025 English Language Arts assessment results show strong overall performance compared to the statewide distribution. Seminole has a higher share of students scoring at the upper achievement levels, with 43.1% performing at Levels 4-5, compared to 36.4% statewide. Seminole also has a smaller share of students in the lowest achievement level, with 13.6% at Level 1, compared to 18.2% statewide. These results indicate that Seminole County students are performing well in ELA, while continued targeted support can help strengthen outcomes for students who remain below proficiency.



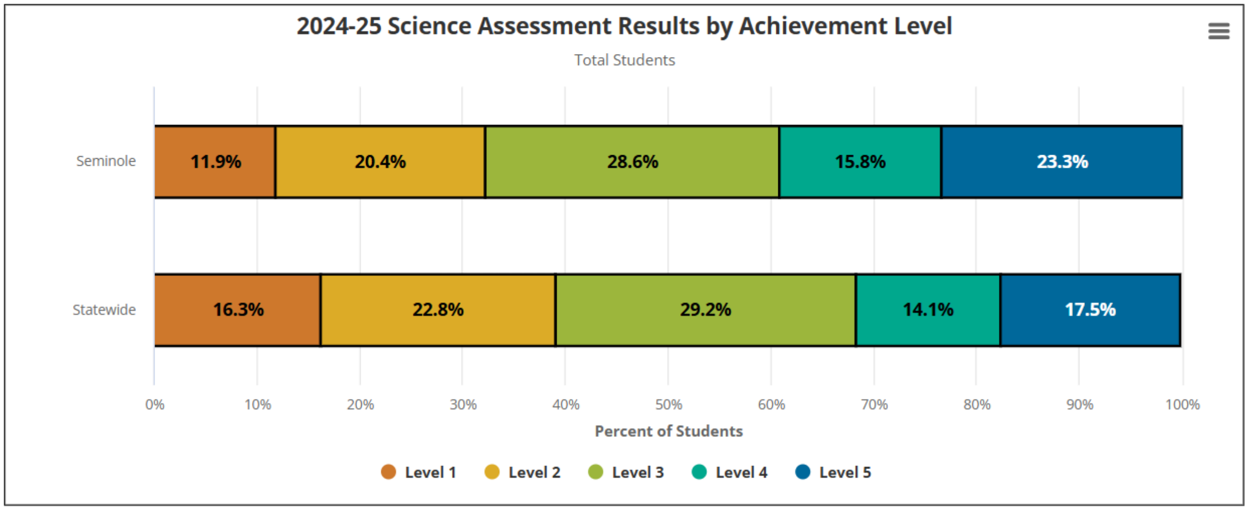
Source: Florida Department of Education, 2024-25 Seminole County School District Report Card

The County's 2024-2025 Mathematics assessment results who strong performance compared to statewide outcomes. Seminole has a higher share of students performing at the top achievement levels, with 42.6% scoring at Levels 4-5, compared to 36.9% statewide. The results show that students in Seminole County are performing well in math.



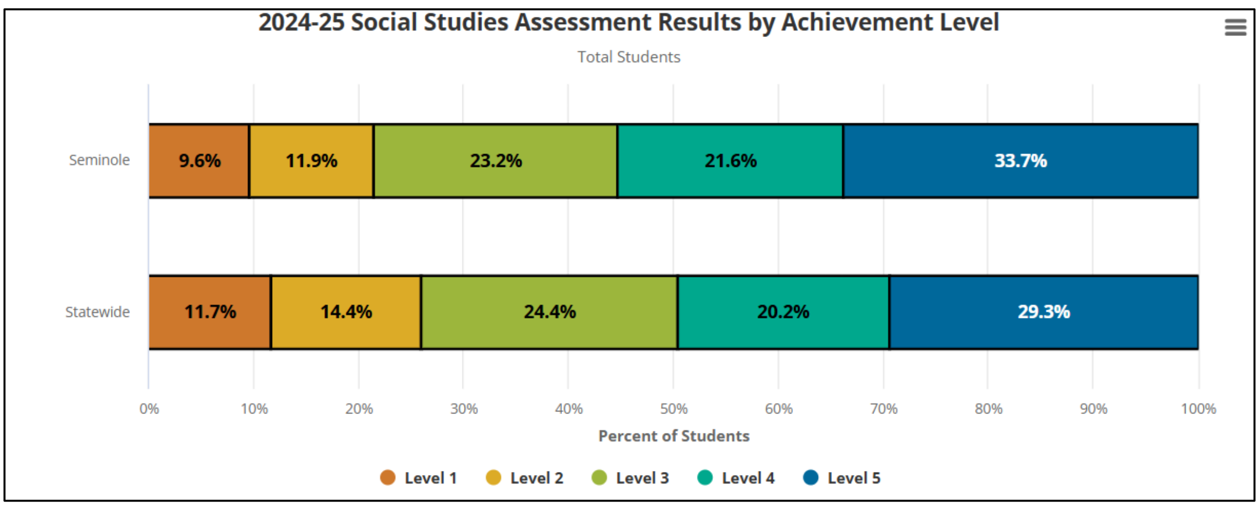
Source: Florida Department of Education, 2024-25 Seminole County School District Report Card

Seminole County's science assessment results reflect strong student achievement, with a noticeable number of students reaching advanced performance levels. Nearly 4 out of 10 students scored at Levels 4-5, exceeding the statewide total. Seminole also has fewer students in the lowest performance category, with 11.9% scoring at Level 1. The data suggest that Seminole County students are well-positioned in science.



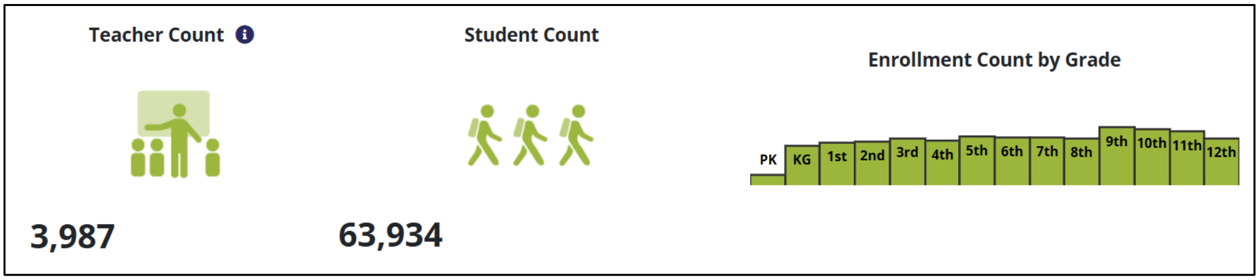
Source: Florida Department of Education, 2024-25 Seminole County School District Report Card

The County performs well in Social Studies, especially at an advanced level. A larger share of students scored at Level 5 than the statewide rate. Seminole also has a smaller proportion of students performing at Level 1 than Florida as a whole, which signals positive momentum in overall proficiency.



Source: Florida Department of Education, 2024-25 Seminole County School District Report Card

SCPS serves a large student population and represents a major community asset for families across the County. The district currently supports almost 64,000 students across grade levels and employs about 3,987 teachers, reflecting a substantial educational system with broad reach. This scale highlights the important role SCPS plays in connecting children and families to academic opportunity, daily stability, and long-term success.



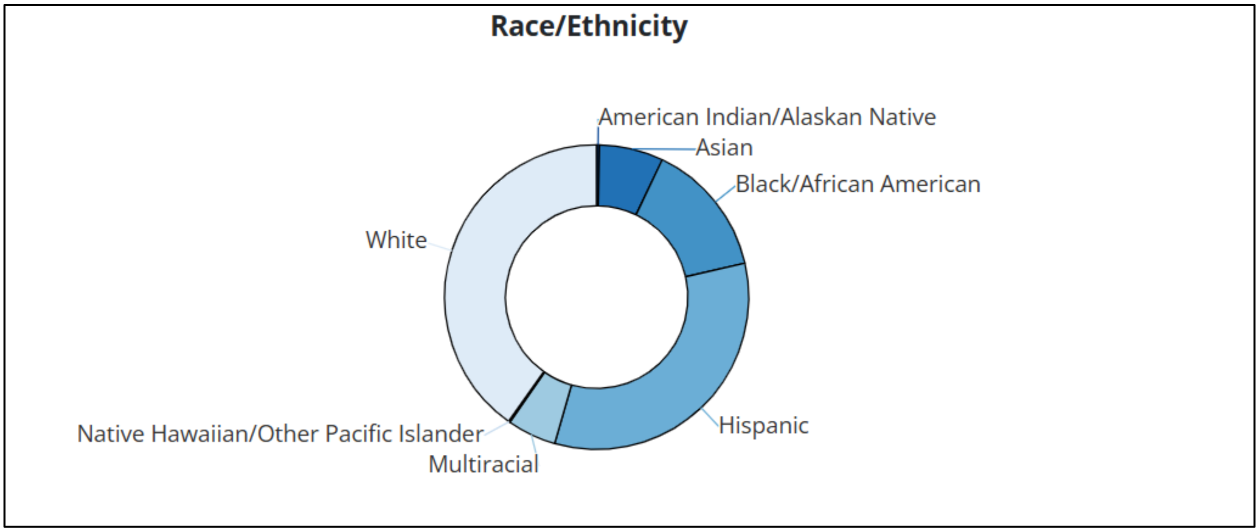
Source: Florida Department of Education, 2024-25 Seminole County School District Report Card

Demographic Enrollment and Absentee Rates

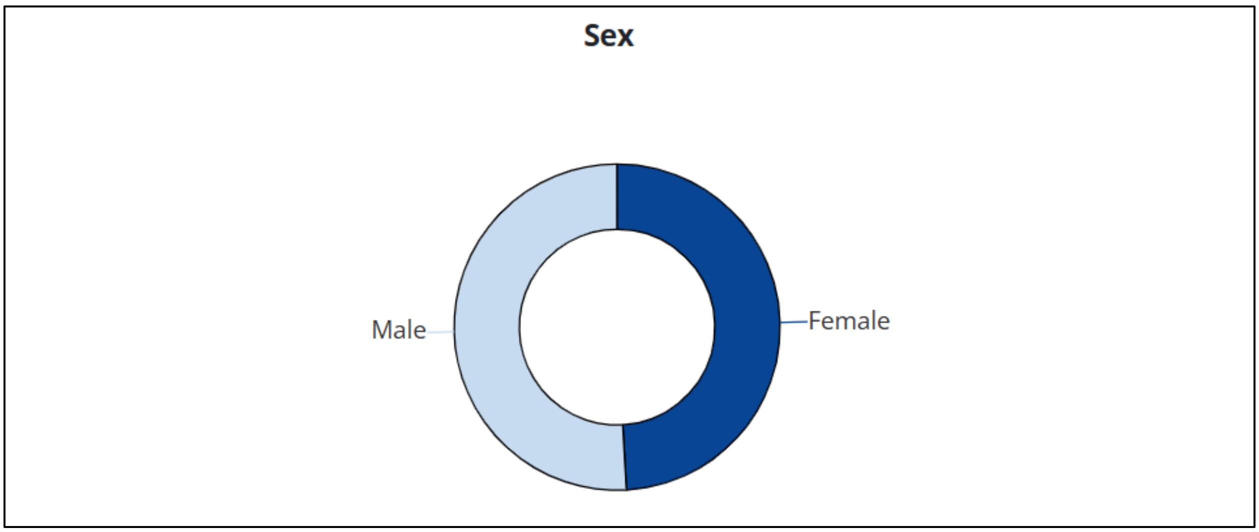
Student demographics and attendance trends provide important context for understanding educational opportunities for Seminole County. Enrollment characteristics such as race/ethnicity, economic disadvantage, English language learner status, disability status, and housing instability help identify where students may face additional barriers to academic success. Attendance patterns, especially chronic absenteeism, are also a key indicator of school stability, as missed instructional time can reflect challenges such as transportation gaps, health needs, family mobility, or housing insecurity.

Key highlights from the 2024-2025 school district report card include:

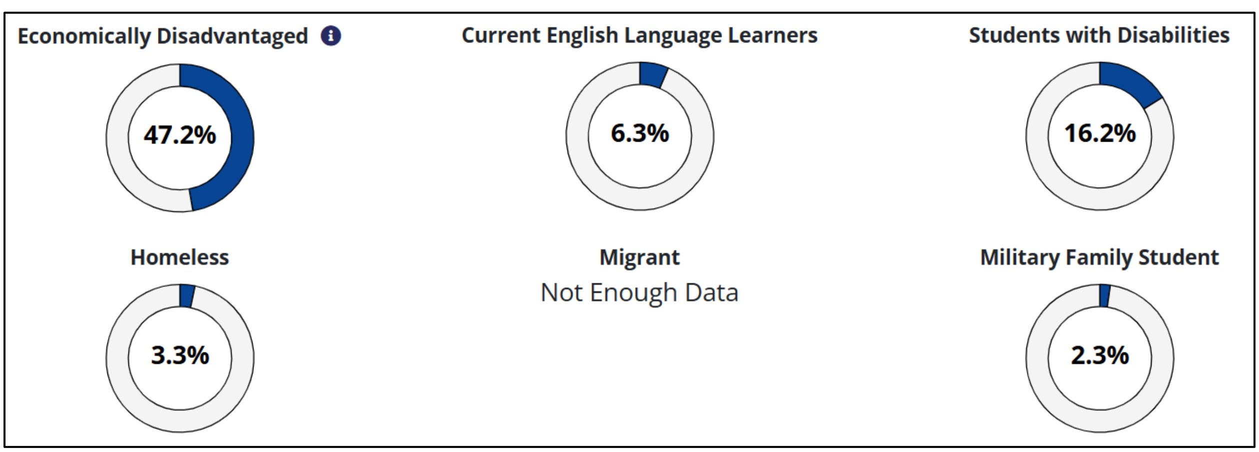
- Racial and ethnic diversity is significant, with the student population including White, Hispanic, Black/African American, Asian, multiracial, and other groups, reflecting Seminole County's broader demographic shifts.
- Nearly half of students (47.2%) are identified as economically disadvantaged, highlighting the importance of support services that reduce barriers to learning.
- Students with disabilities represent 16.2% of enrollment, emphasizing the value of inclusive services, accessibility, and strong school-based supports.
- Current English Language Learners make up 6.3%, reinforcing the need for language-accessible learning supports and family engagement.
- A portion of students are identified as homeless (3.3%), which is an important indicator of housing instability impacting educational continuity.
- Military-connected students account for 2.3%, reflecting the presence of families who may experience mobility and transition-related needs.



Source: Florida Department of Education, 2024-25 Seminole County School District Report Card



Source: Florida Department of Education, 2024-25 Seminole County School District Report Card

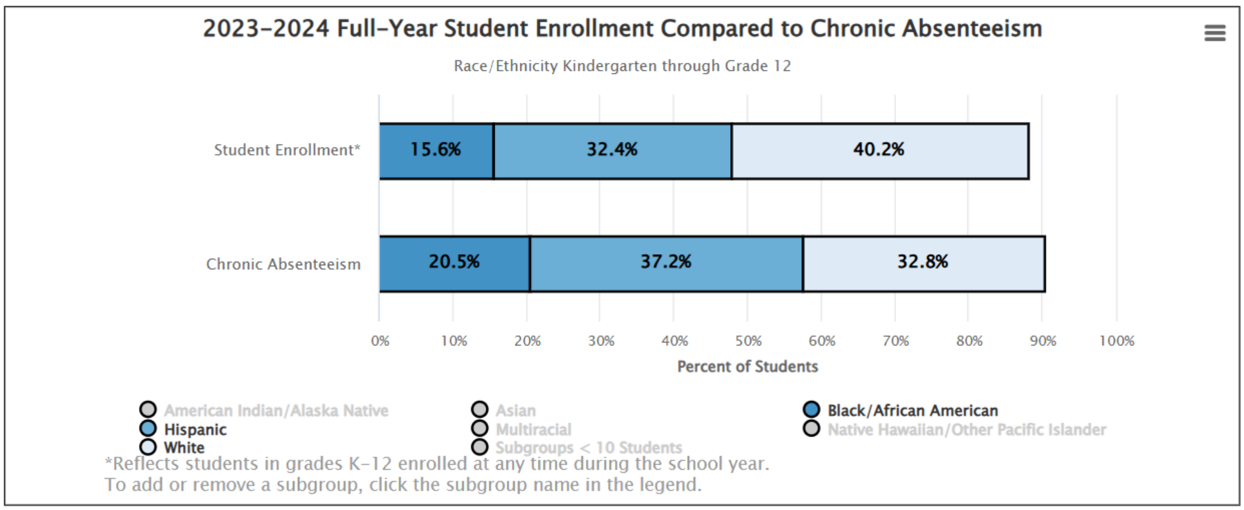


Source: Florida Department of Education, 2024-25 Seminole County School District Report Card

The next four charts compare student enrollment to chronic absenteeism. Chronic absenteeism is a critical issue in schools because it directly impacts students' academic success, social development, and future opportunities. Chronic absenteeism is typically defined as missing 10% or more of school days for any reason, including both excused and unexcused absences.

Race/Ethnicity

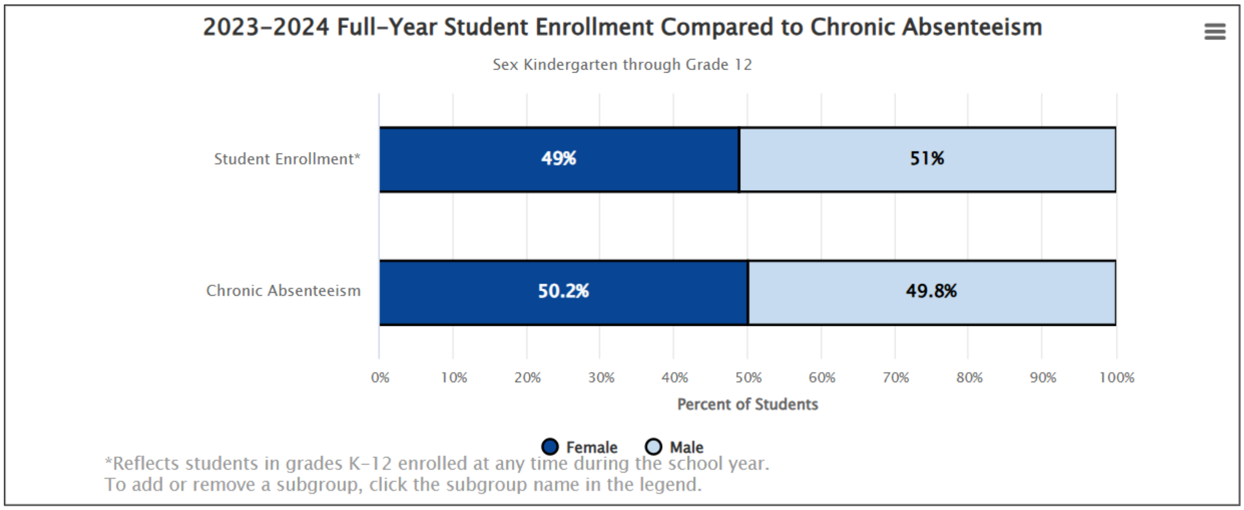
This chart compares Seminole County's overall student enrollment by race/ethnicity to the distribution of students experiencing chronic absenteeism. Black/African American students account for a larger share of chronic absenteeism than their share of overall enrollment, indicating higher absenteeism impacts within this group. Hispanic students also represent a slightly higher share of chronic absenteeism compared to their share of enrollment.



Source: Florida Department of Education, 2024-25 Seminole County School District Report Card

Sex

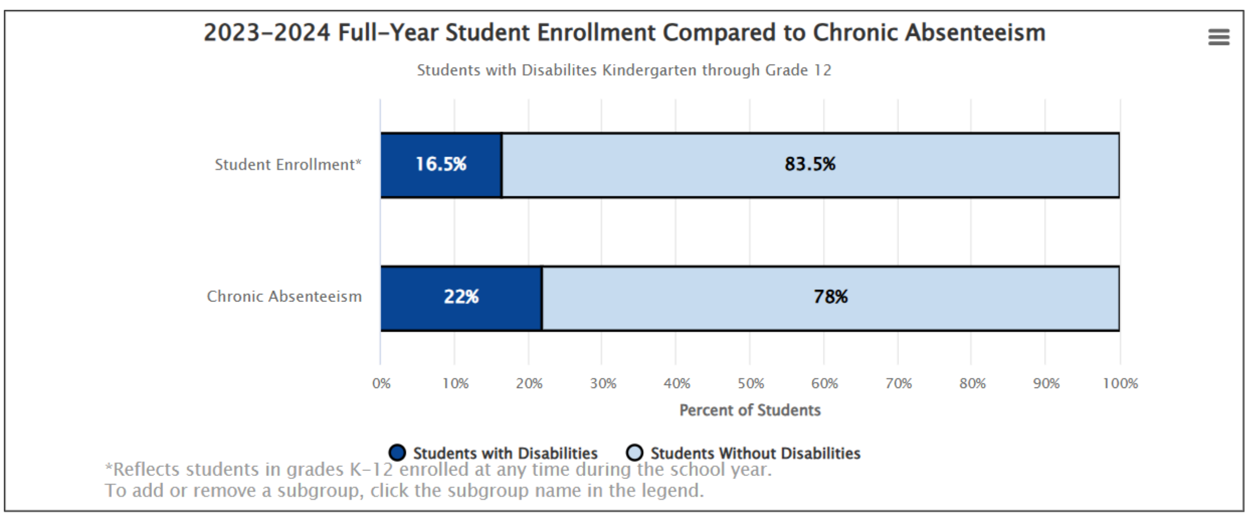
The following chart shows that Seminole County's student enrollment is fairly balanced by sex, and chronic absenteeism follows a similar pattern. This suggests that attendance challenges are more closely tied to other factors such as household stability, student needs, and access to supports rather than sex alone.



Source: Florida Department of Education, 2024-25 Seminole County School District Report Card

Disability Status

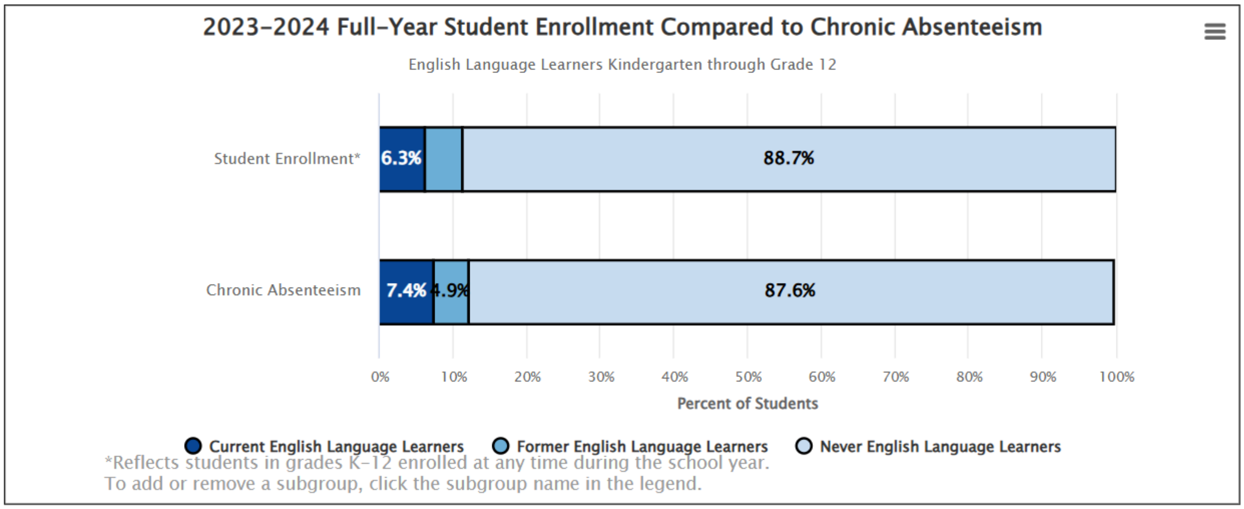
This chart shows that students with disabilities represent 16.5% of Seminole County's full-year enrollment, but make up a larger share of students experiencing chronic absenteeism (22%). In contrast, students without disabilities account for 83.5% enrollment and 78% chronic absenteeism. Overall, this pattern suggests that students with disabilities may face additional barriers that affect consistent attendance, such as health-related needs, transportation challenges, or service coordination requirements.



Source: Florida Department of Education, 2024-25 Seminole County School District Report Card

English Language Learners

Current English Language Learners (ELL) represent a small share of Seminole County's overall enrollment (6.3%) and account for a slightly higher share of chronic absenteeism (7.4%). Former English Language Learners represent an additional segment of the student population and account for 4.9% of students experiencing chronic absenteeism. Overall, these patterns suggest that multilingual students may face some additional attendance barriers, but the differences are relatively modest. Continued language-accessible communication, family engagement, and supportive services can help strengthen attendance stability and improve outcomes for English learners across the district.

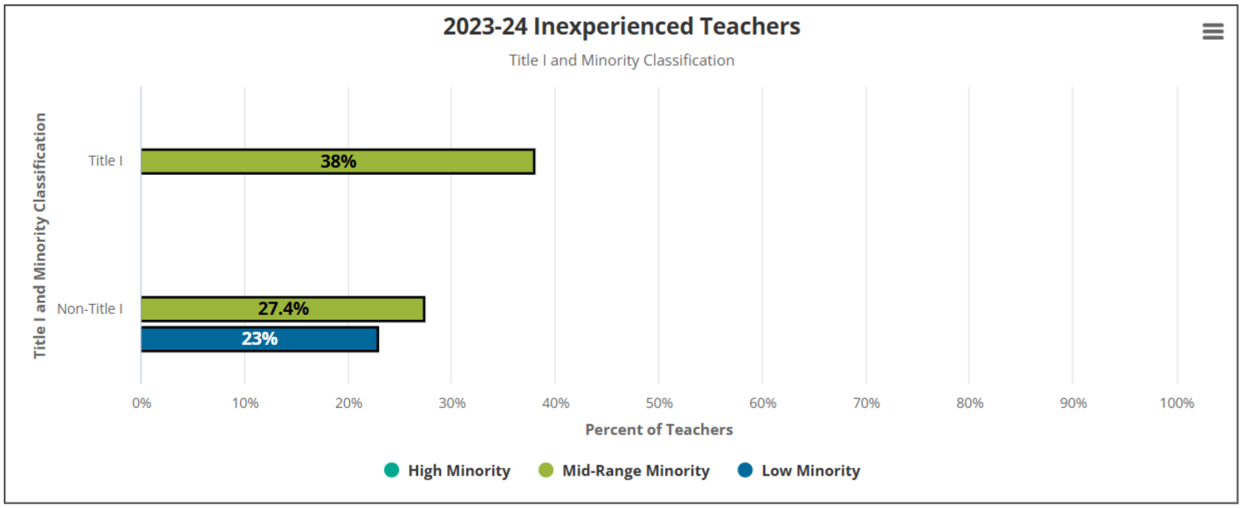


Source: Florida Department of Education, 2024-25 Seminole County School District Report Card

Disparities in Education

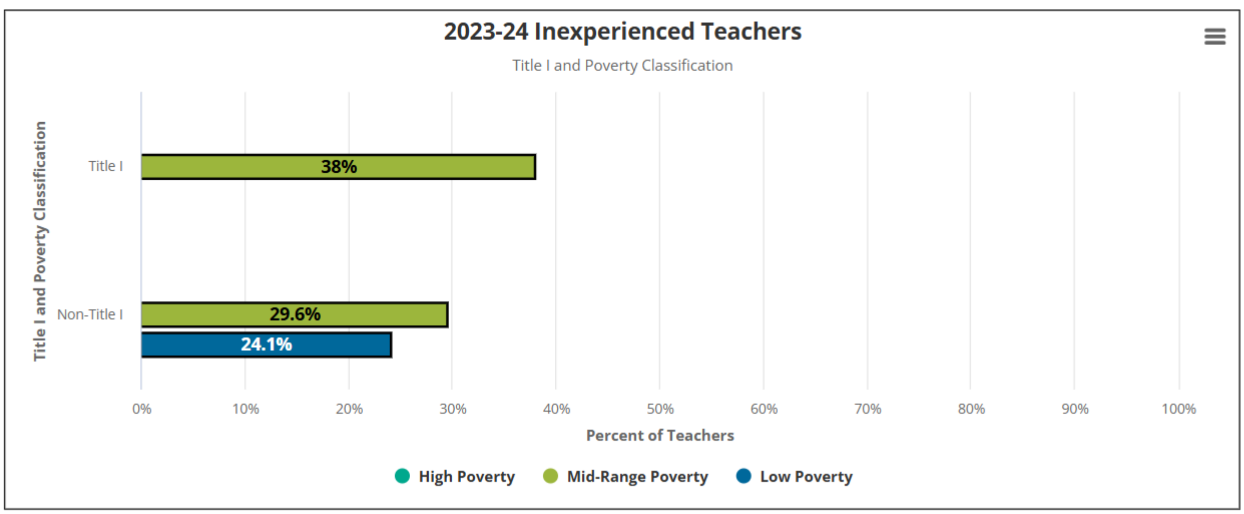
While Seminole County Public Schools demonstrates strong overall performance, student outcomes are not experienced equally across all groups. Differences in proficiency and attendance rates can reflect gaps in access to opportunities, including household income, housing stability, disability status, language barriers, transportation, and access to academic support. Understanding where disparities exist helps the County and its partners focus resources where they can have the greatest impact. Addressing these gaps strengthens educational outcomes for students most affected while supporting broader goals of long-term stability, economic mobility, and community resilience.

This chart highlights differences in teacher experience across Seminole County schools based on Title I status and minority classification. Title I schools have a higher share of inexperienced teachers (38%) than non-Title I schools, which range from 23% to 27.4% depending on minority classification. While many schools maintain stable staffing, this pattern suggests an opportunity to strengthen educator retention and support in Title I environments. Targeted strategies such as mentorship, professional development, and recruitment incentives can help ensure that all students, regardless of school type, benefit from a strong, experienced teaching workforce.



Source: Florida Department of Education, 2024-25 Seminole County School District Report Card

The next chart presents data on Inexperienced Teachers by Title I and Poverty Classification, comparing the percentage of inexperienced teachers in Title I and Non-Title I schools by the poverty level of the student population (High, Mid-Range, and Low Poverty). Title I schools in Seminole County have a higher share of inexperienced teachers (38%) compared to non-Title I schools, where the share ranges from 24.1% in low-poverty schools to 29.6% in mid-range poverty schools. Overall, the results suggest that students in schools serving higher-need populations may be more likely to be taught by newer educators.



Source: Florida Department of Education, 2024-25 Seminole County School District Report Card

Seminole County shows strong educational attainment overall, particularly among working-age adults. Across the 25–34 and 35–44 age groups, a large share of residents has completed a bachelor's degree or higher, indicating a well-qualified workforce and strong long-term economic potential. Educational attainment remains high through the 45–64 age range as well, with substantial numbers of residents holding college and graduate degrees.

At the same time, the data highlights clear areas for continued support. Older adults, especially those age 65 and over, represent a larger share of residents with a high school education or less, which can reflect historical differences in educational access. In addition, residents with less than a high school diploma are present across age groups, reinforcing the importance of adult education and workforce pathways that support credential completion and career advancement.

Across most age categories, women show slightly higher attainment at the bachelor's and graduate levels, while men make up a larger share of residents with lower levels of educational attainment. Overall, these patterns suggest Seminole County is supported by a strong educational base, with opportunities to strengthen economic mobility through targeted adult education, credentialing, and career pathway programs, especially for populations with lower educational attainment.

Educational Attainment by Sex and Age

Educational Attainment	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–64 yrs	65+ yrs
Less than 9th grade	385	1,001	1,476	1,966	2,823
Male	200	609	860	1,378	1,337
Female	185	392	616	588	1,486
9th to 12th grade, no diploma	4,000	2,226	2,259	5,398	3,536
Male	2,182	1,321	1,379	2,836	1,553
Female	1,818	905	880	2,562	1,983
High school graduate, GED, or alternative	10,966	13,203	11,343	26,799	20,218
Male	6,263	7,333	6,243	13,573	7,166
Female	4,703	5,870	5,100	13,226	13,052
Some college, no degree	11,439	12,691	11,725	22,737	16,734
Male	5,804	6,485	6,335	10,504	6,633
Female	5,635	6,206	5,390	12,233	10,101
Associate's degree	5,098	8,752	6,311	13,577	7,362
Male	2,408	4,080	3,727	6,185	2,869
Female	2,690	4,672	5,352	7,392	4,493
Bachelor's degree	5,837	21,652	21,595	34,889	15,826
Male	2,195	10,650	10,537	15,902	8,122
Female	3,642	11,002	11,058	18,987	7,704
Graduate or professional degree	494	8,350	11,231	18,860	10,980
Male	202	3,549	4,946	9,617	6,072
Female	292	4,801	6,285	9,243	4,908

Source: 2019-2023 American Community Survey, Table B15001, Educational Attainment by Sex and Age

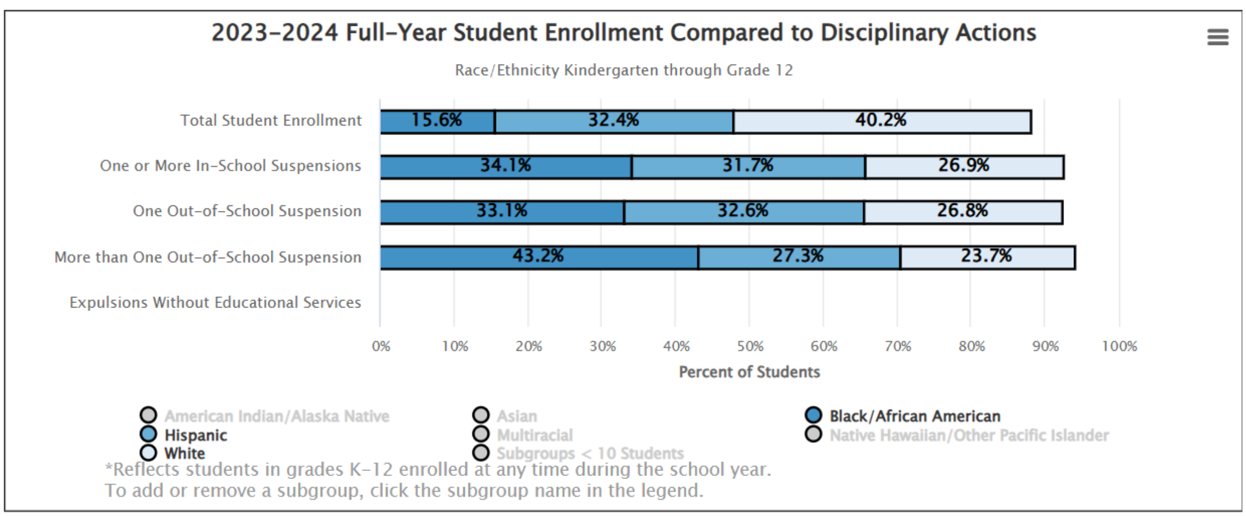
Disparities in Discipline

The next four charts compare various disciplinary actions (in-school suspensions, out-of-school suspensions, and expulsions) and student enrollment by race/ethnicity, sex, disability status, and English Language Learners

Race/Ethnicity

This chart compares Seminole County's overall student enrollment by race/ethnicity with the distribution of disciplinary actions, highlighting where outcomes differ across student groups. While White students represent the largest share of total enrollment (40.2%), they account for a smaller share of in-school and out-of-school suspensions (about 26–27%). In contrast, Black/African American students represent 15.6% of total enrollment but make up a much larger share of disciplinary actions, including 34.1% of students receiving one or more in-school suspensions and 43.2% of students receiving more than one out-of-school suspension. Hispanic students represent 32.4% of enrollment and account for a similar share of most suspension categories, though outcomes vary across action types.

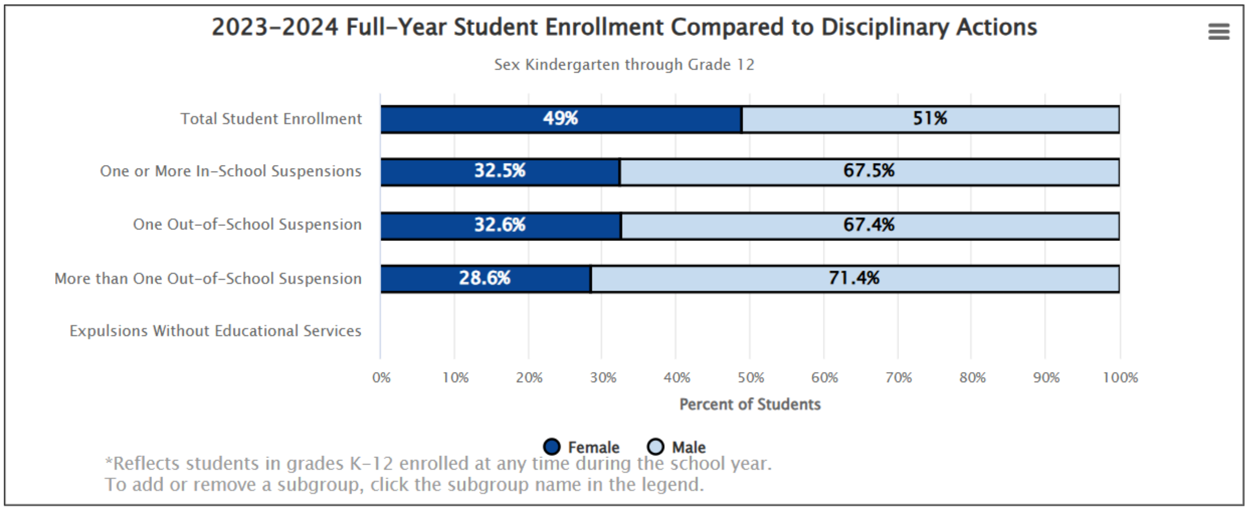
The overrepresentation of Black/African American students in disciplinary actions is a significant concern, as it may indicate disparities in how discipline is applied across different racial/ethnic groups. This could be influenced by factors such as bias, school policies, or other systemic issues within the district. Data shows students who face repeated suspensions, particularly out-of-school suspensions, are more likely to face academic setbacks, higher dropout rates, and other negative long-term consequences.



Source: Florida Department of Education, 2024-25 Seminole County School District Report Card

Sex

The district's student gender distribution is almost equal, with a slightly higher percentage of male students (51%) than female students (49%). Male students account for a significantly larger share of those receiving suspensions, both in and out of school.

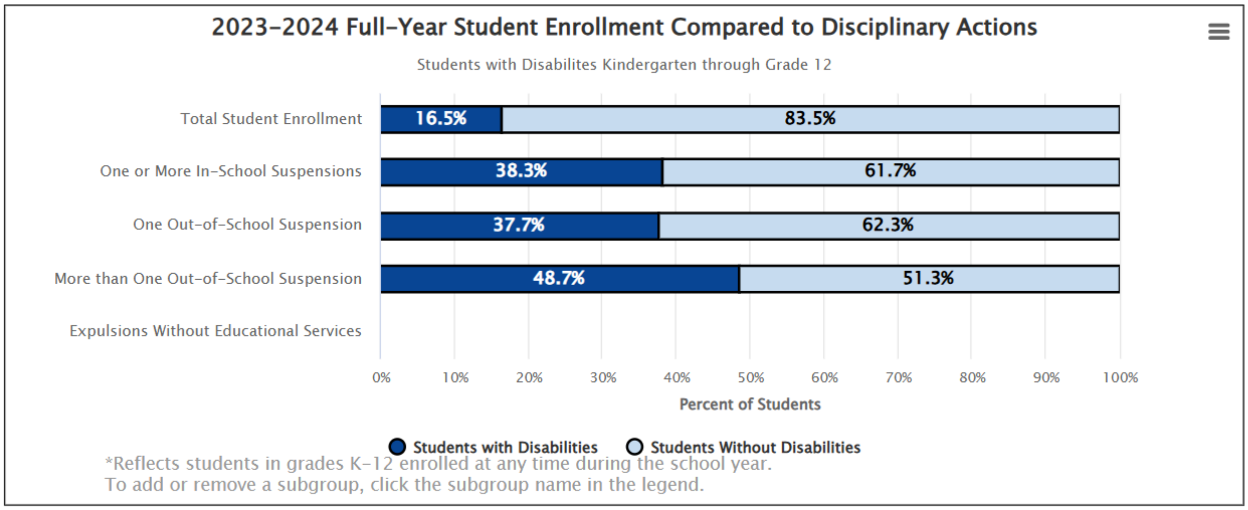


Source: Florida Department of Education, 2024-25 Seminole County School District Report Card

Disability Status

The chart below compares student enrollment by disability status and various disciplinary actions. It illustrates how students with disabilities experience disciplinary actions compared to their peers without disabilities. 16.5 percent of students are identified as students with disabilities. This reflects the percentage of the student body that requires special education services or accommodation due to disabilities.

Students with disabilities are disproportionately represented in all forms of disciplinary actions compared to their total enrollment. They account for 38.3% of students with in-school suspensions and 37.7% of those receiving an out-of-school suspension. This disparity is most pronounced in the category of more than one out-of-school suspension, where 48.7% of students receiving multiple suspensions are students with disabilities. This overrepresentation may reflect systemic issues such as inadequate behavioral support, misinterpretation of behaviors linked to disabilities, or lack of proper accommodations.

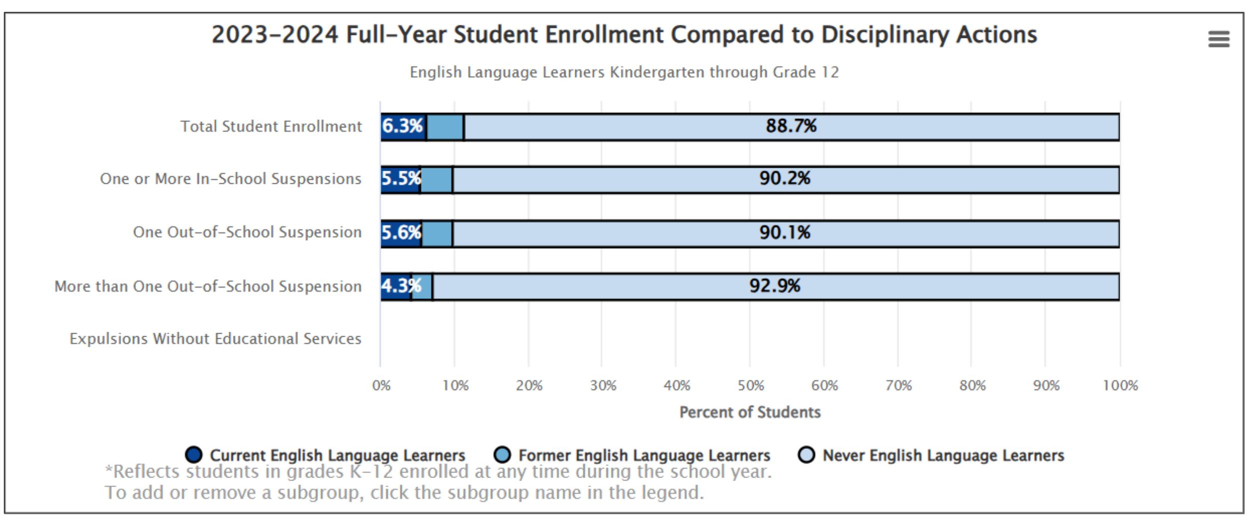


Source: Florida Department of Education, 2024-25 Seminole County School District Report Card

English Language Learners

The district report card shows that current English Language Learners (ELL) represent 6.3% of Seminole County's total enrollment and account for a similar or slightly smaller share of disciplinary actions, including 5.5% of students receiving one or more in-school suspensions and 5.6% receiving one out-of-school suspension. ELL students represent an even smaller share of repeated out-of-school suspensions (4.3%).

While English Language Learners make up a small portion of the overall student population, they face disciplinary actions at rates that sometimes exceed their enrollment percentages, particularly regarding expulsions without educational services. This suggests a need to examine how disciplinary policies are applied to English Language Learner students and to ensure they are not disproportionately affected by more severe forms of punishment, especially given their unique challenges with language and adaptation to the school environment.



Source: Florida Department of Education, 2024-25 Seminole County School District Report Card

Employment

Employment is a key factor in housing stability and overall quality of life because wages, job security, and access to career opportunities directly influence a household's ability to afford housing and meet basic needs. In Seminole County, the labor market includes a mix of professional service, healthcare, education, and logistics-related occupations, reflecting the broader Central Florida economy. While many residents are employed in stable and higher-wage fields, a significant portion of the workforce is concentrated in moderate- and lower-wage occupations, where earnings may not keep pace with rising housing costs.

Access to stable employment, livable wages, and career advancement opportunities is essential for reducing housing cost burden, preventing displacement, and supporting long-term economic mobility. Barriers such as limited transportation options, childcare needs, disability-related challenges, or language access issues can affect a resident's ability to secure and maintain employment. This section examines employment patterns, wage levels, and workforce characteristics in Seminole County to better understand how economic opportunity intersects with housing stability and equitable access to community resources.

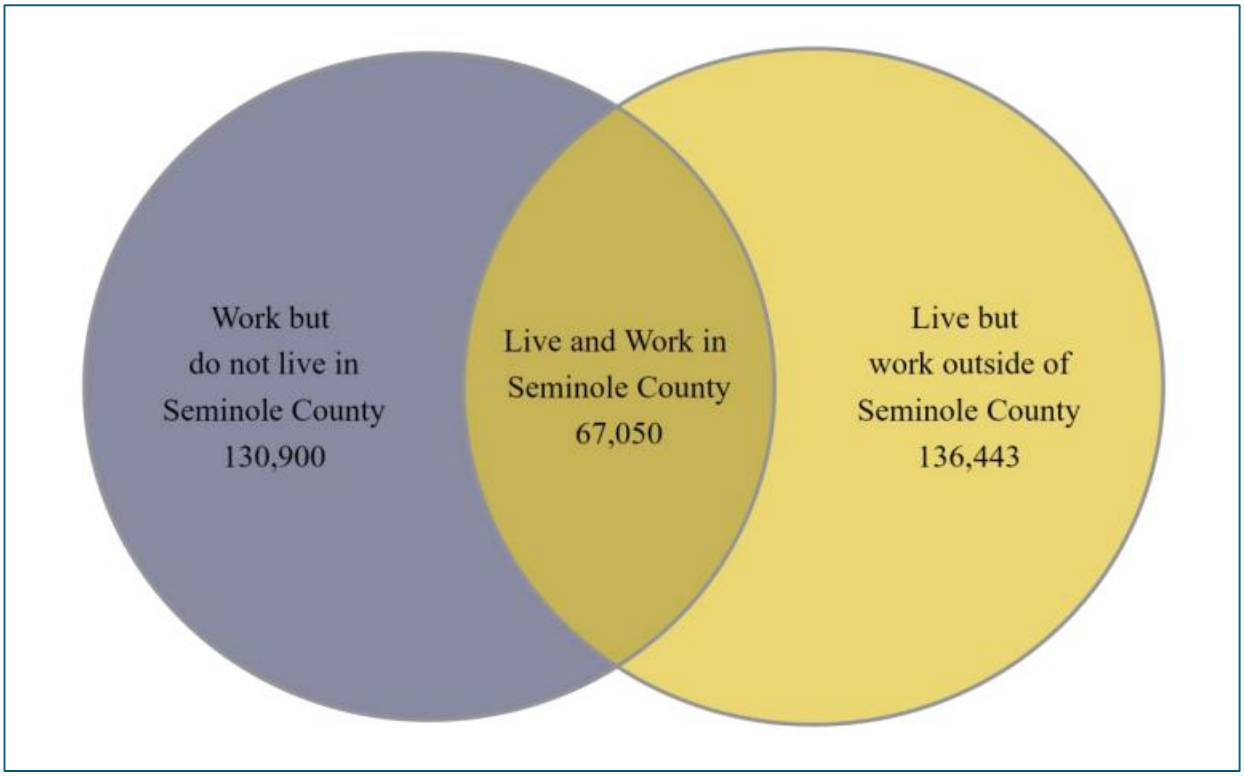
Many workers commute across county lines, reflecting both the County's role as an employment center and as a residential community for workers employed elsewhere in the region. These commuting patterns highlight the regional nature of the labor market and underscore the importance of aligning housing, transportation, and employment strategies.

The workforce in and around the area reflects a diverse mix of ages, education levels, and earnings, with strong alignment between the people who live in the County and those employed there. The largest share of workers, both employed and living in the County, is between the ages of 30 and 54, representing more than half of the workforce. Younger workers (age 29 and under) and older workers (age 55 and over) each make up roughly one-quarter of the workforce, indicating a balanced age distribution that supports both entry-level and experienced labor segments.

The workforce is also relatively balanced by sex, with males representing just over half of workers in the County and females nearly half. Racial and ethnic patterns show that most workers are White, followed by Black/African American workers and Hispanic/Latino workers.

Educational attainment levels vary across the workforce, with a large share of workers holding some college or an associate degree, and a significant portion holding a bachelor's degree or higher. At the same time, a meaningful share of workers has a high school diploma or less, highlighting the importance of workforce development, adult education, and career pathway programs that support advancement into higher-wage occupations.

Earnings data show that just over half of workers earn more than $3,333 per month, while the remaining workforce is split between moderate and lower monthly earnings. This distribution suggests that while many workers benefit from stable incomes, a substantial portion of the workforce may still face affordability challenges, particularly as housing and living costs continue to rise.



Source: Bureau of Workforce Statistics and Economic Research, Summary of Employments, Demographics, and Commuting Patterns for Seminole County, Florida

	Workers Employed in Seminole County		Workers Living in Seminole County	
	Count	Share	Count	Share
Jobs by Worker Age				
Age 29 or younger	45,535	23.0%	43,248	21.3%
Age 30 to 54	106,333	53.7%	111,326	54.7%
Age 55 or older	46,082	23.3%	48,919	24.0%
Jobs by Worker Sex				
Male	101,487	51.3%	103,215	50.7%
Female	96,463	48.7%	100,278	49.3%
Jobs by Worker Race				
White Alone	153,773	77.7%	160,525	78.9%
Black or African American Alone	30,449	15.4%	27,236	13.4%
American Indian or Alaska Native Alone	976	0.5%	862	0.4%
Asian Alone	8,618	4.4%	10,458	5.1%
Native Hawaiian or Other Pacific Islander Alone	298	0.2%	253	0.1%
Two or More Race Groups	3,836	1.9%	4,159	2.0%
Jobs by Worker Ethnicity				
Not Hispanic or Latino	153,027	77.3%	161,578	79.4%
Hispanic or Latino	44,923	22.7%	41,915	20.6%
Jobs by Worker Educational Attainment				
Less than high school	23,430	11.8%	22,939	11.3%
High school or equivalent, no college	39,713	20.1%	40,043	19.7%
Some college or Associate degree	47,857	24.2%	50,208	24.7%
Bachelor's degree or advanced degree	41,415	20.9%	47,055	23.1%
Educational attainment not available (workers aged 29 or younger)	45,535	23.0%	43,248	21.3%
Jobs by Earnings				
$1,250 per month or less	31,350	15.8%	29,101	14.3%
$1,251 to $3,333 per month	67,040	33.9%	62,120	30.5%
More than $3,333 per month	99,560	50.3%	112,272	55.2%

Source: Bureau of Workforce Statistics and Economic Research, Summary of Employments, Demographics, and Commuting Patterns for Seminole County, Florida

Labor Inflow/Outflow Summary

	Count	Share
Seminole County Labor Market Size (Primary Jobs)		
Employed in the Selection Area	197,950	100.0%
Living in the Selection Area	203,493	102.8%
Net Job Inflow (+) or Outflow (-)	-5,543	-
Seminole County Labor Force Efficiency (Primary Jobs)		
Living in the Selection Area	203,493	100.0%
Living and Employed in the Selection Area	67,050	32.9%
Living in the Selection Area but Employed Outside	136,443	67.1%
Seminole County Employment Efficiency (Primary Jobs)		
Employed in the Selection Area	197,950	100.0%
Employed and Living in the Selection Area	67,050	33.9%
Employed in the Selection Area but Living Outside	130,900	66.1%
Outflow Job Characteristics		
External Jobs Filled by Residents	136,443	100.0%
Workers Aged 29 or younger	29,191	21.4%
Workers Aged 30 to 54	75,114	55.1%
Workers Aged 55 or older	32,138	23.6%
Workers Earning $1,250 per month or less	18,657	13.7%
Workers Earning $1,251 to $3,333 per month	40,242	29.5%
Workers Earning More than $3,333 per month	77,544	56.8%
Workers in the "Goods Producing" Industry Class	14,393	10.5%
Workers in the "Trade, Transportation, and Utilities" Industry Class	28,057	20.6%
Workers in the "All Other Services" Industry Class	93,993	68.9%

Source: Bureau of Workforce Statistics and Economic Research, Summary of Employments, Demographics, and Commuting Patterns for Seminole County, Florida

Labor Inflow/Outflow Summary (continued)

	Count	Share
Inflow Job Characteristics (Primary Jobs)		
Internal Jobs Filled by Outside Workers	130,900	100.0%
Workers Aged 29 or younger	31,478	24.0%
Workers Aged 30 to 54	70,121	53.6%
Workers Aged 55 or older	29,301	22.4%
Workers Earning $1,250 per month or less	20,906	16.0%
Workers Earning $1,251 to $3,333 per month	45,162	34.5%
Workers Earning More than $3,333 per month	64,832	49.5%
Workers in the "Goods Producing" Industry Class	20,466	15.6%
Workers in the "Trade, Transportation, and Utilities" Industry Class	29,768	22.7%
Workers in the "All Other Services" Industry Class	80,666	61.6%
Interior Flow Job Characteristics (Primary Jobs)		
Internal Jobs Filled by Residents	67,050	100.0%
Workers Aged 29 or younger	14,057	21.0%
Workers Aged 30 to 54	36,212	54.0%
Workers Aged 55 or older	16,781	25.0%
Workers Earning $1,250 per month or less	10,444	15.6%
Workers Earning $1,251 to $3,333 per month	21,878	32.6%
Workers Earning More than $3,333 per month	34,728	51.8%
Workers in the "Goods Producing" Industry Class	9,234	13.8%
Workers in the "Trade, Transportation, and Utilities" Industry Class	10,933	16.3%
Workers in the "All Other Services" Industry Class	46,883	69.9%

Source: Bureau of Workforce Statistics and Economic Research, Summary of Employments, Demographics, and Commuting Patterns for Seminole County, Florida

Seminole County’s employment base is diverse, with jobs distributed across a range of service, retail, professional, construction, and healthcare industries. The largest share of jobs located within the County is in retail trade (13.8%), followed by construction (11.1%) and health care and social assistance (10.4%). Other major employment sectors include administrative and support services (9.8%), professional, scientific, and technical services (8.8%), and finance and insurance (8.0%). These sectors reflect a mix of both service-oriented and higher-skilled employment opportunities within the local economy.

For workers living in Seminole County, the largest employment shares are in health care and social assistance (12.6%), retail trade (11.3%), and professional, scientific, and technical services (10.5%). Construction, accommodation and food services, and administrative support services also represent significant portions of the resident workforce.

Overall, the data shows that Seminole County’s economy is driven primarily by service-based industries, including health care, retail, professional services, and administrative support. While these sectors provide a broad range of employment opportunities, many positions, particularly in retail, food service, and support services, tend to offer moderate or lower wages.

	Workers Employed in Seminole County		Workers Living in Seminole County	
	Count	**Share**	**Count**	**Share**
Total Primary Jobs	197,950	100.0%	203,493	100.0%
Jobs by NAICS Industry Sector				
Agriculture, Forestry, Fishing and Hunting	212	0.1%	657	0.3%
Mining, Quarrying, and Oil and Gas Extraction	25	0.0%	36	0.0%
Utilities	870	0.4%	796	0.4%
Construction	21,920	11.1%	14,457	7.1%
Manufacturing	7,543	3.8%	8,477	4.2%
Wholesale Trade	8,327	4.2%	8,286	4.1%
Retail Trade	27,304	13.8%	23,090	11.3%
Transportation and Warehousing	4,200	2.1%	6,818	3.4%
Information	5,018	2.5%	4,954	2.4%
Finance and Insurance	15,879	8.0%	13,173	6.5%
Real Estate and Rental and Leasing	4,218	2.1%	4,516	2.2%
Professional, Scientific, and Technical Services	17,399	8.8%	21,454	10.5%
Management of Companies and Enterprises	3,404	1.7%	3,769	1.9%
Administration & Support, Waste Management and Remediation	19,336	9.8%	17,648	8.7%
Educational Services	11,110	5.6%	15,303	7.5%
Health Care and Social Assistance	20,629	10.4%	25,626	12.6%
Arts, Entertainment, and Recreation	1,795	0.9%	4,025	2.0%
Accommodation and Food Services	15,911	8.0%	16,909	8.3%
Other Services (excluding Public Administration)	6,736	3.4%	5,854	2.9%
Public Administration	6,114	3.1%	7,645	3.8%

Source: Bureau of Workforce Statistics and Economic Research, Summary of Employments, Demographics, and Commuting Patterns for Seminole County, Florida

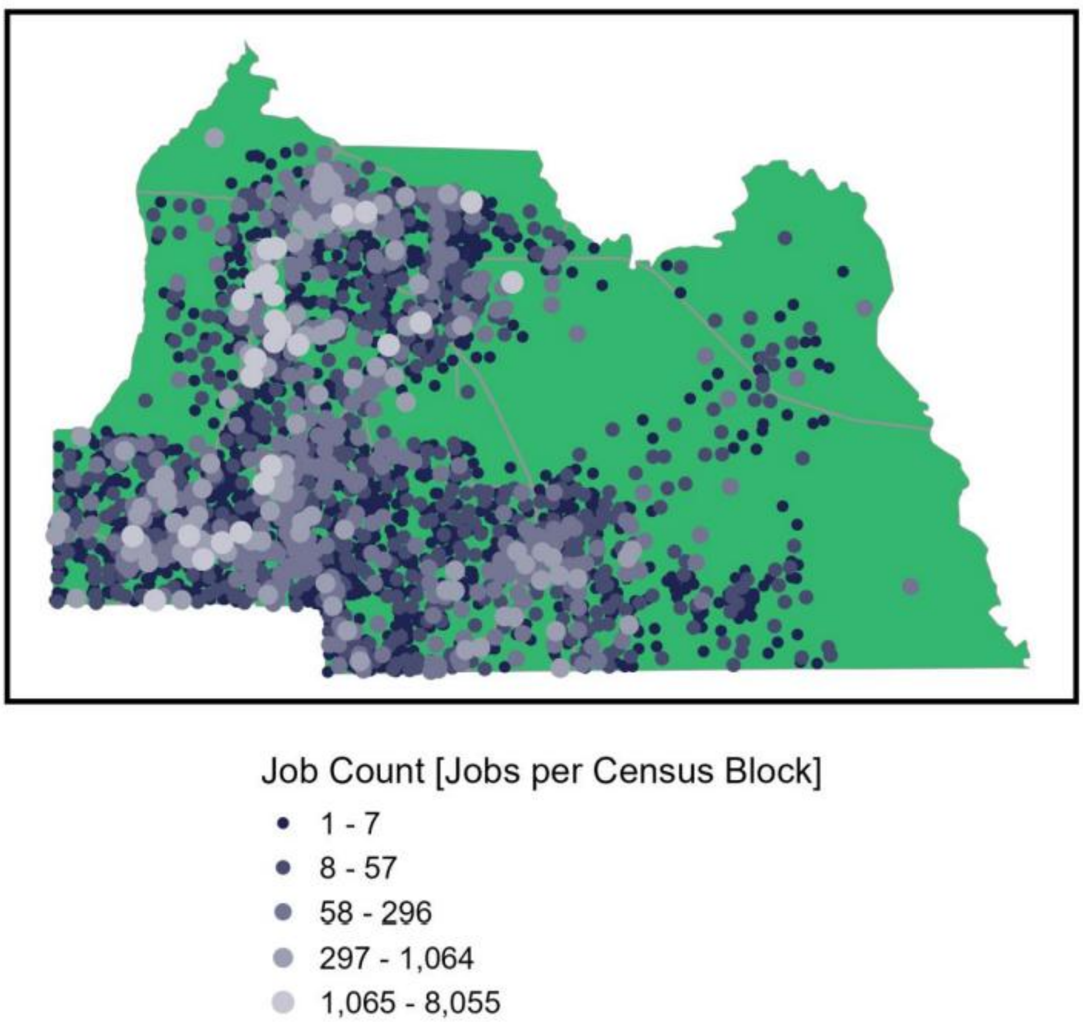
The following maps illustrate where workers are employed and where they live in Seminole County, as well as the relative concentration of jobs and workers across the county. Together, they highlight the county's employment centers, residential patterns, and the relationship between housing and job locations.

Overall, employment is concentrated in several key corridors and activity centers, particularly in the western and southwestern portions of the county. These areas show the highest job counts and job densities, reflecting clusters of commercial, office, retail, and institutional uses. Major transportation routes and access to the Orlando metropolitan area also influence these patterns, supporting both local employment hubs and regional commuting.

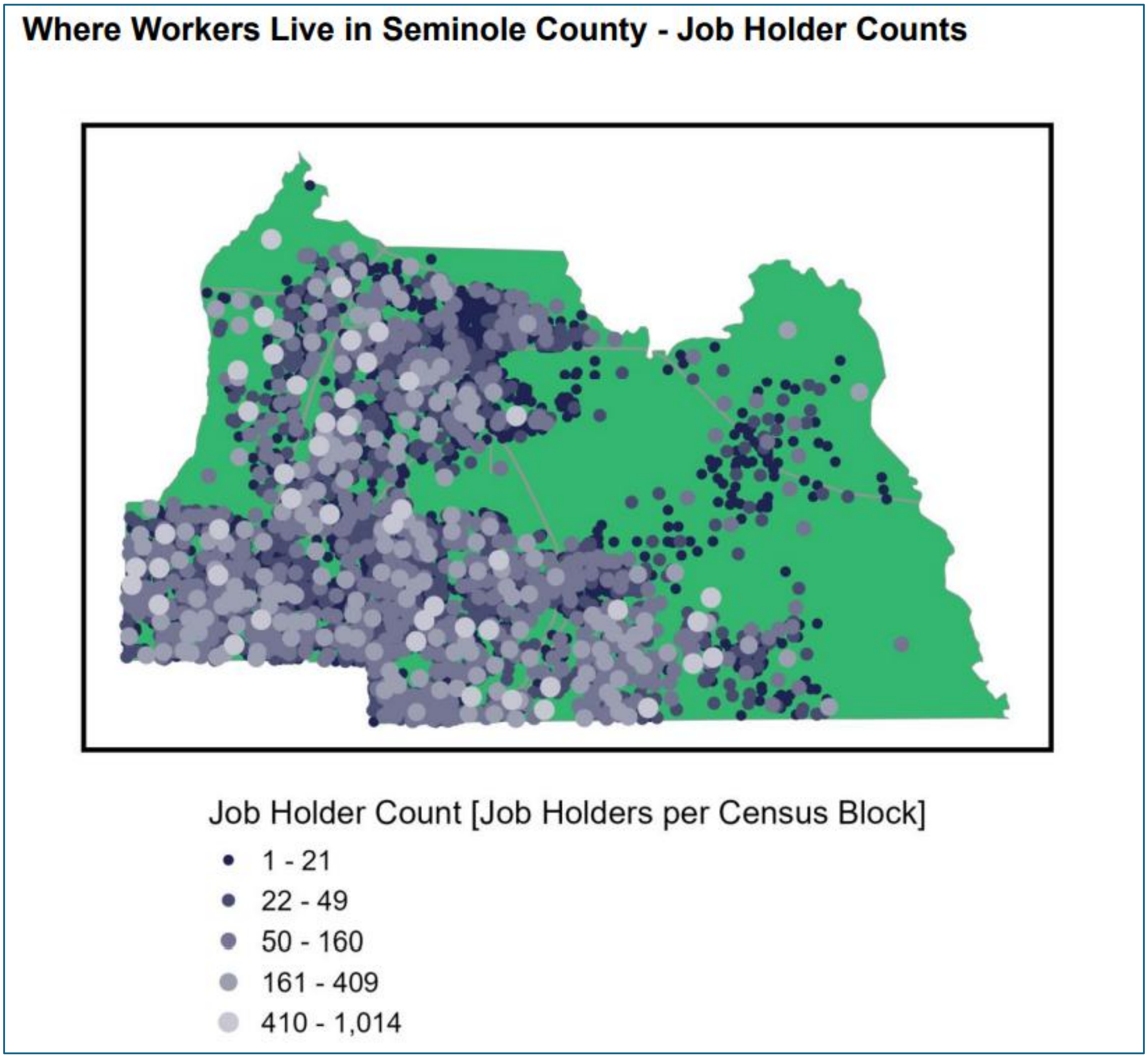
Residential patterns are more widely distributed across the county, with higher concentrations of workers living in established suburban neighborhoods. While some areas have both high job and residential density, the maps also show that many residents live in areas with fewer nearby jobs, reinforcing the importance of regional commuting patterns.

The job density and job holder density maps further illustrate this relationship. Areas with the highest job densities tend to align with commercial corridors, employment centers, and mixed-use districts. In contrast, areas with the highest job-holding densities are primarily residential neighborhoods where workers live but may commute to employment centers elsewhere in the county or region. Together, these maps demonstrate that Seminole County functions as both a residential community and an employment hub within the broader region.

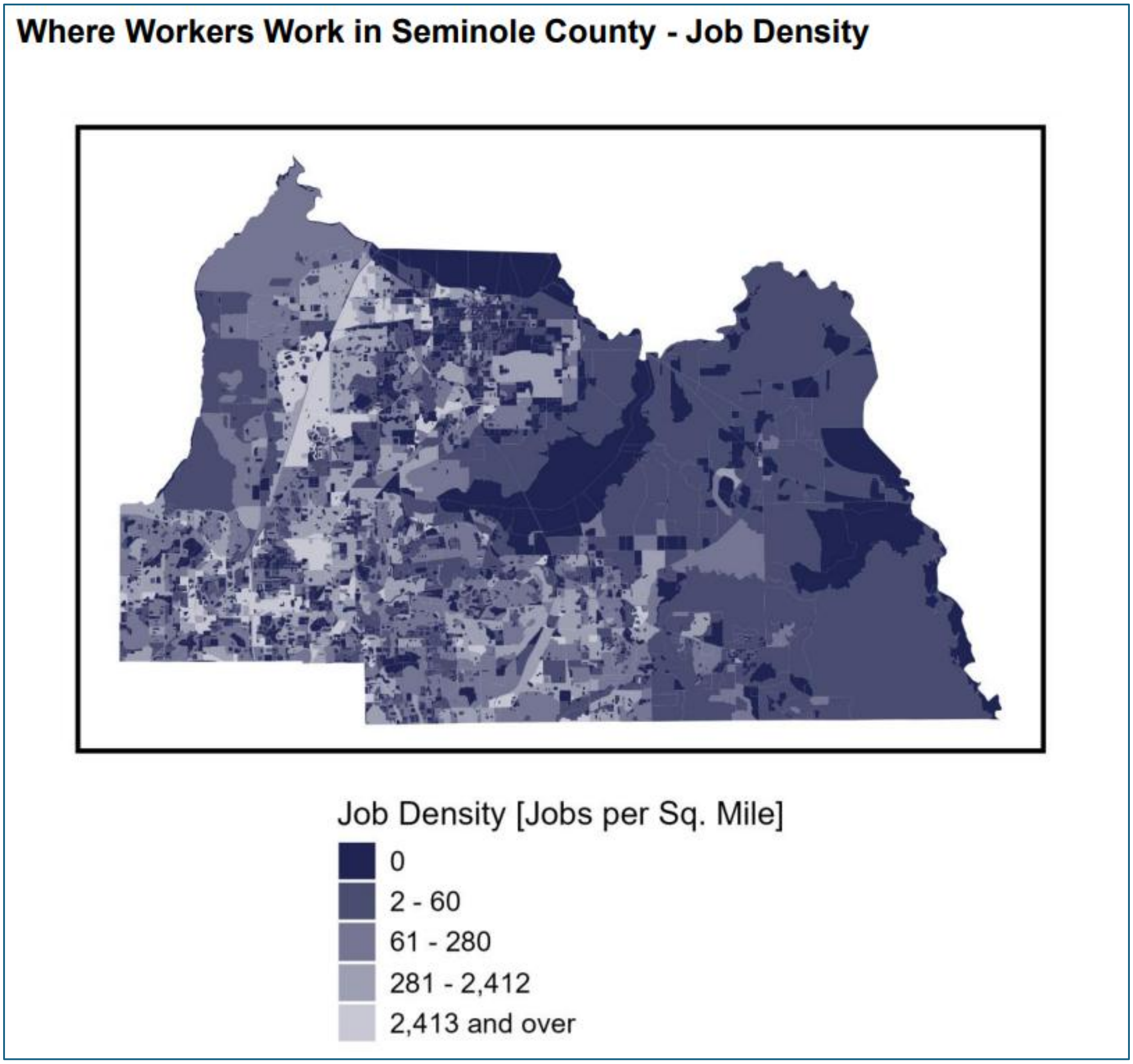
Where Workers Work in Seminole County - Job Counts



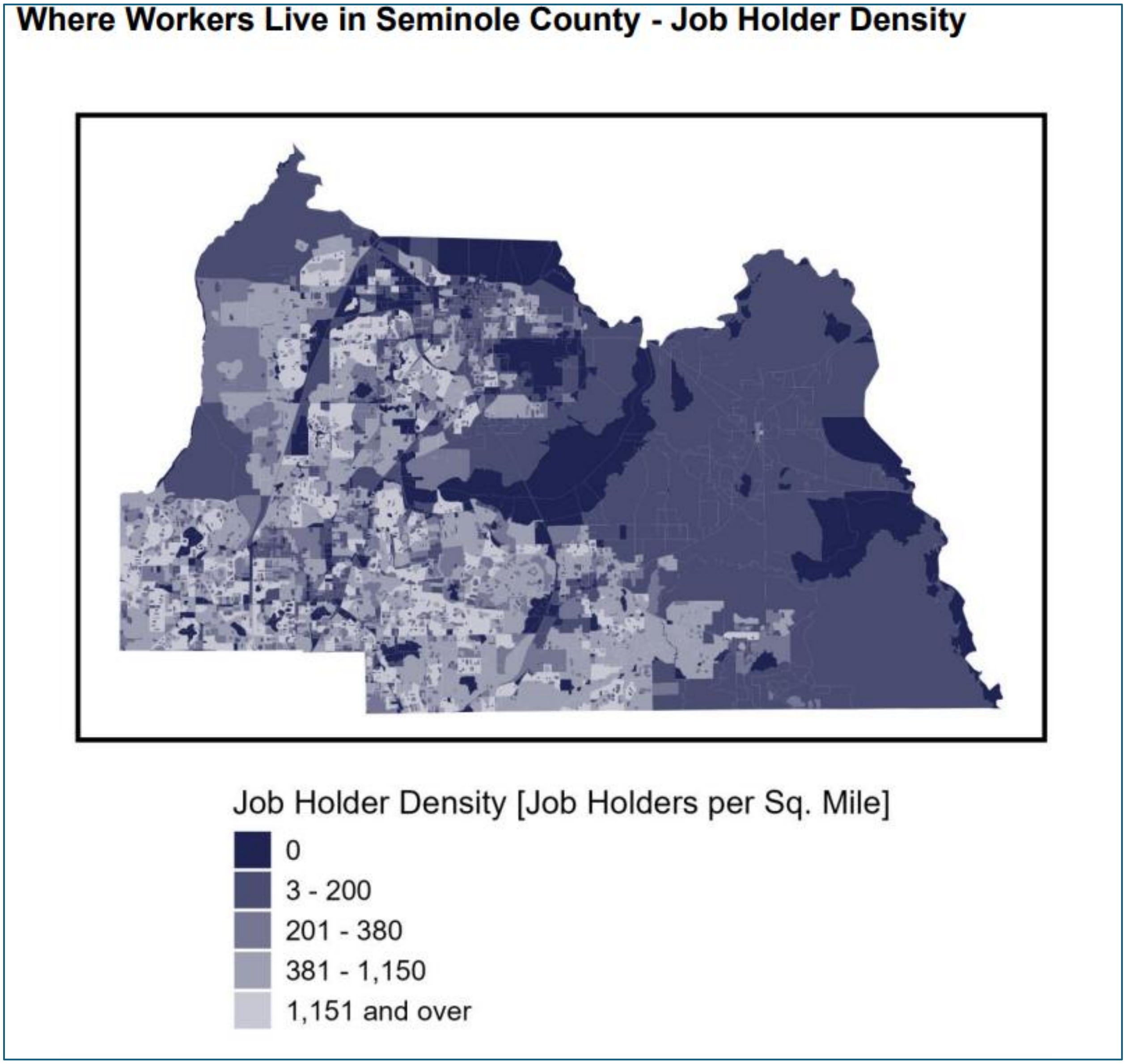
Source: Bureau of Workforce Statistics and Economic Research, Summary of Employments, Demographics, and Commuting Patterns for Seminole County, Florida



Source: Bureau of Workforce Statistics and Economic Research, Summary of Employments, Demographics, and Commuting Patterns for Seminole County, Florida



Source: Bureau of Workforce Statistics and Economic Research, Summary of Employments, Demographics, and Commuting Patterns for Seminole County, Florida



Source: Bureau of Workforce Statistics and Economic Research, Summary of Employments, Demographics, and Commuting Patterns for Seminole County, Florida

Education and Employment

Educational attainment levels in Seminole County are strongly associated with employment outcomes. Residents with higher levels of education make up the largest share of the employed population, reflecting the County's skilled and diverse workforce.

Individuals with a bachelor's degree or higher represent the largest group among employed workers, with more than 98,000 workers in this category. This highlights the importance of higher education and specialized training in accessing stable, higher-wage employment opportunities within the regional economy.

Residents with some college or an associate's degree also make up a substantial portion of the workforce, with nearly 63,000 individuals employed. This indicates strong demand for middle-skill occupations that require post-secondary education or technical credentials.

While unemployment exists across all educational levels, the number of unemployed individuals is relatively small compared to those employed, particularly among residents with higher educational attainment. This suggests that increased education and training opportunities can play an important role in supporting employment stability and economic mobility.

Educational Attainment by Employment Status			
Educational Attainment	**In Labor Force**		
	Civilian Employed	**Unemployed**	**Not in Labor Force**
Less than high school graduate	7,833	842	5,651
High school graduate (includes equivalency)	37,827	1,850	11,640
Some college or Associate's degree	62,770	2,344	13,271
Bachelor's degree or higher	98,268	2,137	16,006

Source: 2019-2023 American Community Survey, Table B23006, Educational Attainment by Employment Status

Median earnings in Seminole County increase steadily with higher levels of educational attainment, highlighting the strong connection between education and economic opportunity. Residents without a high school diploma earn a median of about $31,700 annually, while high school graduates earn nearly $40,000, reflecting a meaningful gain associated with completing secondary education. Earnings continue to rise for those with postsecondary education. Individuals with some college or an associate's degree earn a median of approximately $44,900, demonstrating the value of technical training and credentialed skills in the local labor market. The most significant increases are seen among residents with bachelor's and advanced degrees. Those with a bachelor's degree earn a median of about $62,500, while individuals with a graduate or professional degree earn more than $81,700 annually.

Overall, the data show a clear upward earnings trajectory tied to education levels, reinforcing the importance of access to higher education, career training, and credentialing opportunities as pathways to higher incomes and long-term economic stability.

Median Earning by Educational Attainment	
Educational Attainment	**Median Earnings in the Past 12 Months**
Less than high school graduate	$31,682
High school graduate (includes equivalency)	$39,934
Some college or Associate’s degree	$44,908
Bachelor’s degree	$62,476
Graduate or professional degree	$81,713

Source: 2019-2023 American Community Survey, Table S2001, Median Earnings by Educational Attainment

Transportation

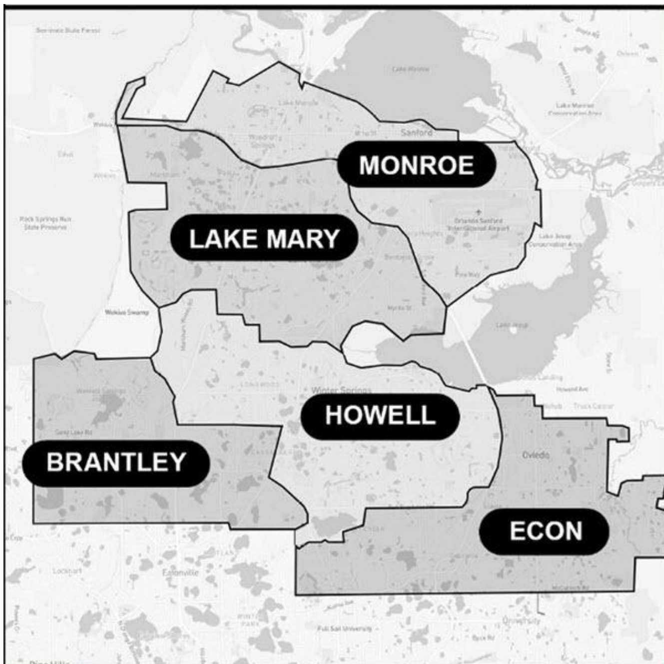
Transportation is a critical community asset because it connects residents to employment, education, healthcare, shopping, and other essential services. Reliable and affordable transportation options help households maintain stable employment, access opportunities, and participate fully in community life. When transportation systems are efficient and accessible, they support economic growth, reduce household costs, and improve overall quality of life.

In Seminole County, transportation patterns reflect a largely auto-oriented community, with many residents commuting both within the county and to nearby employment centers in the Orlando metropolitan area. Major roadways and regional connections provide important access to jobs, schools, and services, while public transit and alternative transportation options help support residents without access to a private vehicle.

Understanding transportation access, commute patterns, and the availability of transit options is important for identifying barriers to opportunity. Households without reliable transportation may face challenges in maintaining employment, accessing healthcare, or reaching educational and training programs. Improving connectivity, expanding transit options, and supporting transportation affordability can strengthen economic mobility and community resilience across the county.

Seminole County’s transit system is organized into several fare zones, Monroe, Lake Mary, Howell, Brantley, and Econ, which reflect the geographic distribution of communities and travel patterns across the county. Fares increase as trips cross additional zones, with the lowest cost for trips within the same zone and higher costs for longer, cross-county travel. This zone-based structure helps align fares with travel distance, but it can also create higher transportation costs for residents who must commute across multiple zones to reach jobs, schools, or services.

For households with limited incomes or without access to a personal vehicle, the cost of multi-zone travel may present a barrier to employment and other essential destinations. At the same time, the defined zone system provides a clear framework for regional mobility and can support targeted fare assistance, pass programs, or service enhancements in areas where residents rely more heavily on public transit. Improving affordability and connectivity across zones can help ensure that transportation supports equitable access to opportunity throughout Seminole County.



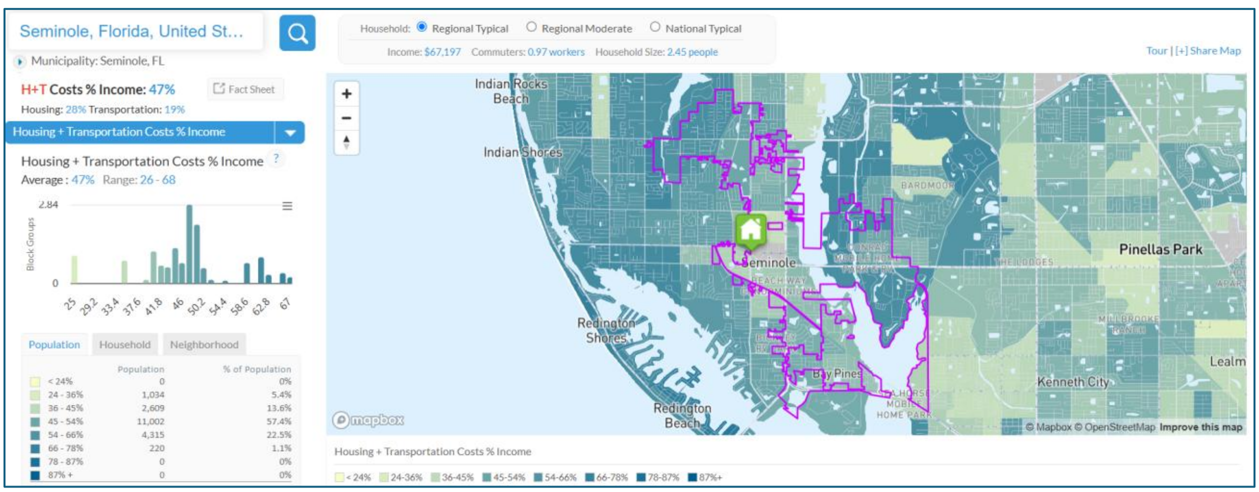
FROM \ TO	MONROE ZONE	LAKE MARY ZONE	HOWELL ZONE	BRANTLEY ZONE	ECON ZONE
MONROE ZONE	$4	$7	$10	$14	$14
LAKE MARY ZONE	$7	$4	$7	$10	$10
HOWELL ZONE	$10	$7	$4	$7	$7
BRANTLEY ZONE	$14	$10	$7	$4	$10
ECON ZONE	$14	$10	$7	$10	$4

Source: Scoutseminolefl.com

Housing and Transportation Index

Housing and transportation costs together represent a significant share of household expenses in Seminole County. On average, households spend about 47% of their income on combined housing and transportation costs, placing many families near or above commonly accepted affordability thresholds. While some neighborhoods experience lower combined costs, others face substantially higher burdens, with some areas devoting more than two-thirds of household income to these essential needs.

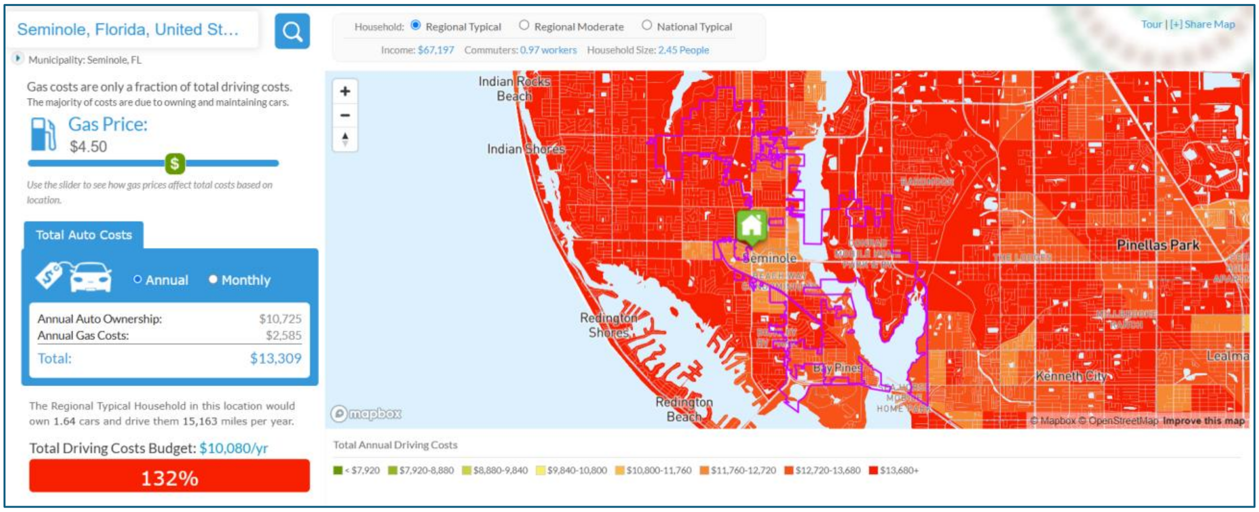
This variation reflects differences in housing prices, location, and access to employment and transit options. Households located farther from major job centers or transit corridors may face higher transportation costs, even if housing is more affordable. Conversely, areas with better access to jobs and services may have higher housing costs but lower transportation expenses. Together, these patterns highlight the importance of coordinated housing and transportation planning to ensure that residents can access jobs, schools, and services without incurring high costs.



Source: Housing +Transportation Index, H+T Costs Percentage Income

Combined transportation costs in Seminole County are driven largely by the high cost of automobile dependence. For a typical household, annual auto ownership and fuel costs exceed $13,000, with total driving costs estimated at over $10,000 per year. These expenses reflect the reality that many residents rely on personal vehicles to reach employment centers, schools, and services, particularly in areas with limited transit options.

As a result, transportation can represent a substantial share of household budgets, especially for lower- and moderate-income residents. The map shows that many areas experience higher overall driving costs, underscoring how location, commute distance, and access to alternatives such as transit or nearby employment influence total household expenses.



Source: Housing + Transportation Index, Total Driving Costs

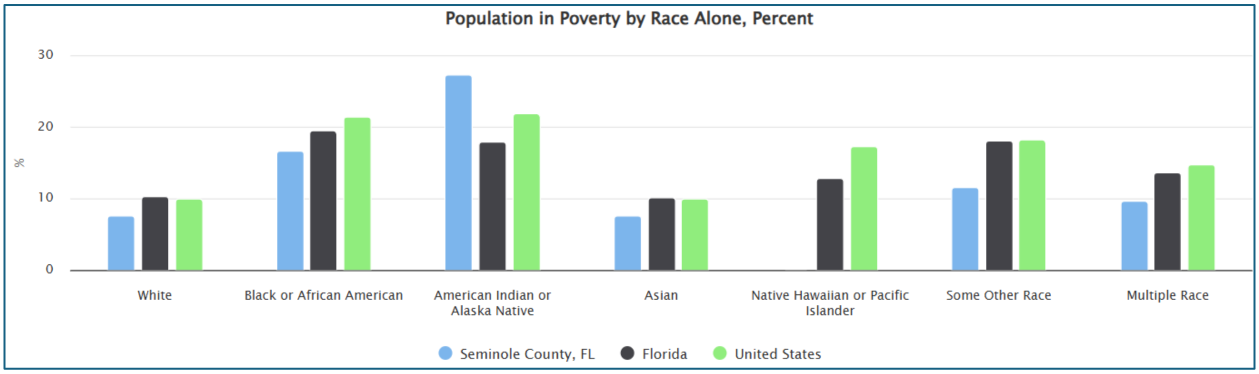
Low-Poverty Exposure

Low-poverty exposure describes communities where relatively few households live below the federal poverty line, creating environments with greater economic stability and opportunity. In these areas, residents are more likely to have access to higher-paying jobs, quality healthcare, and safer neighborhoods. These conditions support stronger schools, healthier outcomes, and improved prospects for children and families.

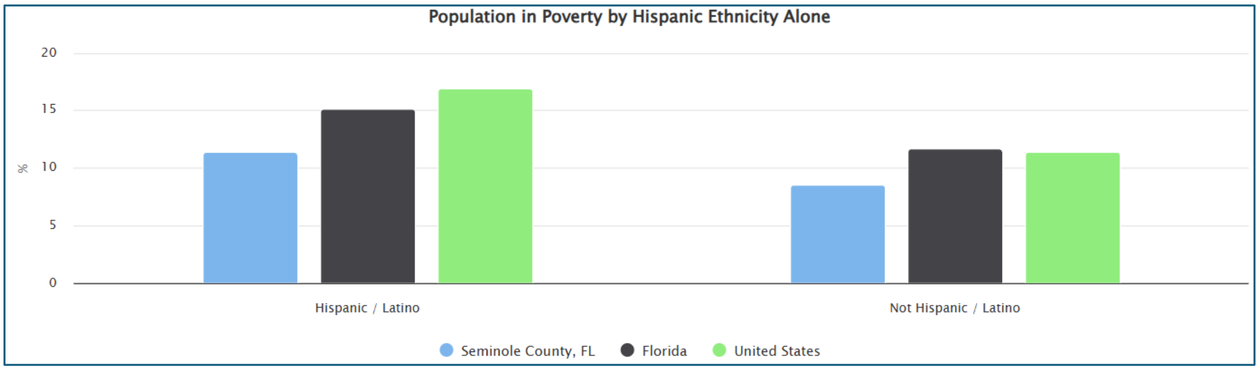
Housing stability is closely tied to low-poverty exposure. Households in these communities are more likely to have the financial resources needed to maintain stable housing and avoid severe cost burdens. As a result, evictions, foreclosures, and frequent moves are less common. Low-poverty neighborhoods also tend to have higher homeownership rates and more stable residential patterns, contributing to overall community well-being.

Overall, poverty rates in Seminole County are generally lower than both the state and national averages across most demographic groups, reflecting the county's relatively strong economic conditions. White and Asian residents experience the lowest poverty rates, while Black or African American, American Indian or Alaska Native, and multiracial residents face higher levels of economic hardship. Hispanic or Latino residents have somewhat higher poverty rates than non-Hispanic residents, though both groups in Seminole County experience lower poverty levels than their counterparts statewide and nationally.

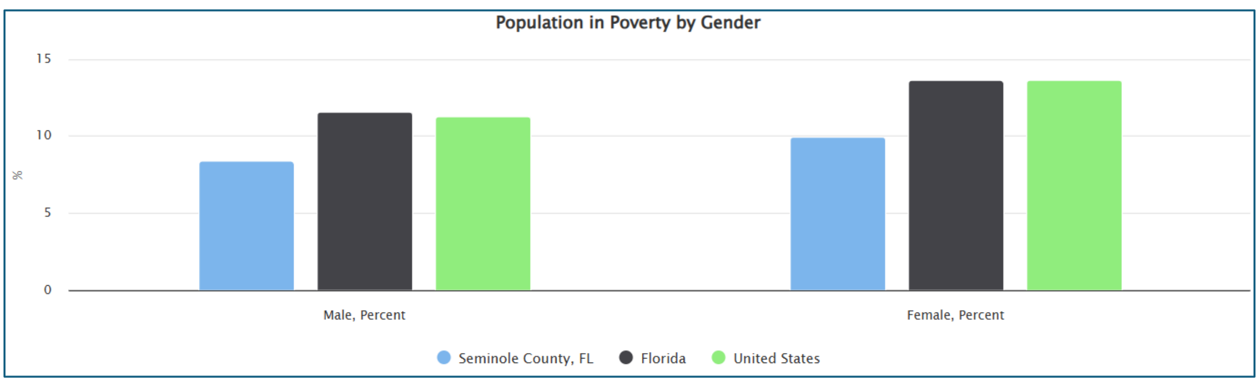
Poverty rates by gender show a similar pattern, with both men and women in Seminole County experiencing lower poverty levels than state and national averages. However, women continue to experience slightly higher poverty rates than men, reflecting broader economic trends.



Source: Sparkmap, Make a Community Needs Assessment



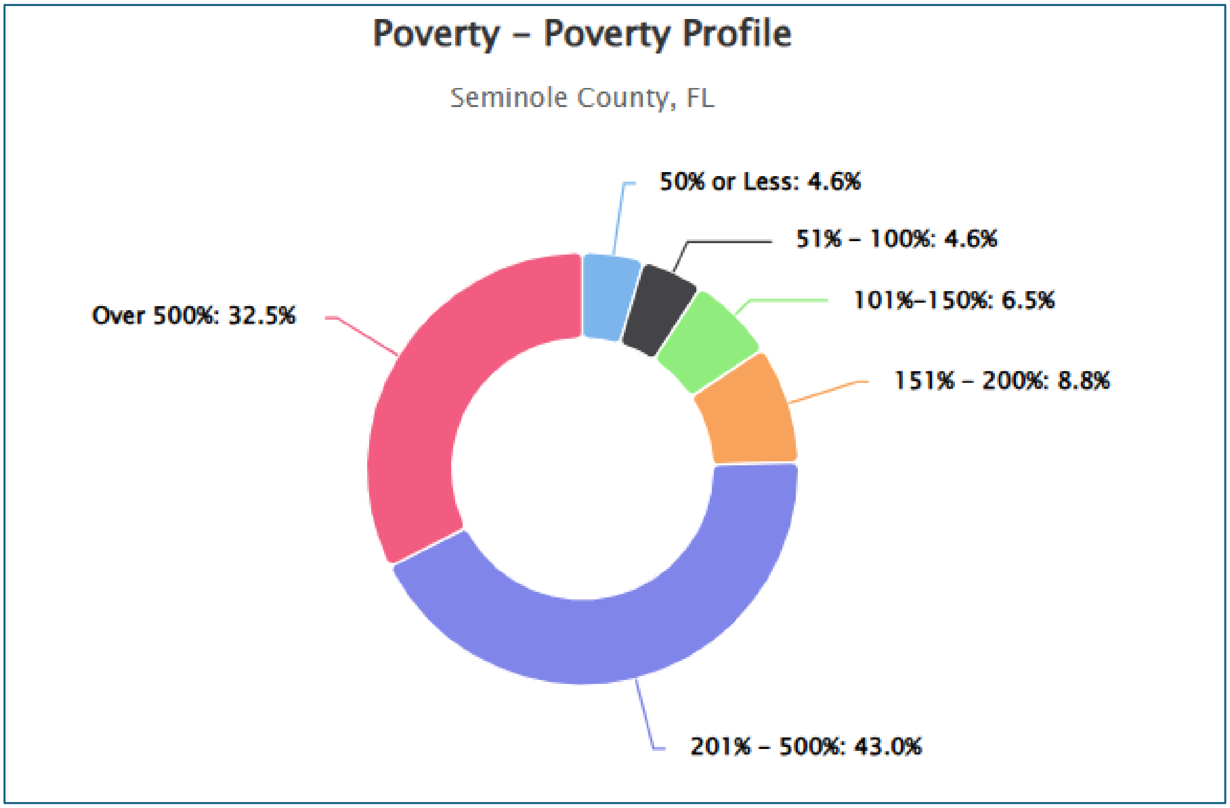
Source: Sparkmap, Make a Community Needs Assessment



Source: Sparkmap, Make a Community Needs Assessment

The poverty profile in Seminole County shows that a substantial share of households live well above the federal poverty level, reflecting relatively strong economic conditions overall. More than three-quarters of residents have incomes above 200 percent of the poverty level, including 43.0 percent between 201 and 500 percent and 32.5 percent above 500 percent.

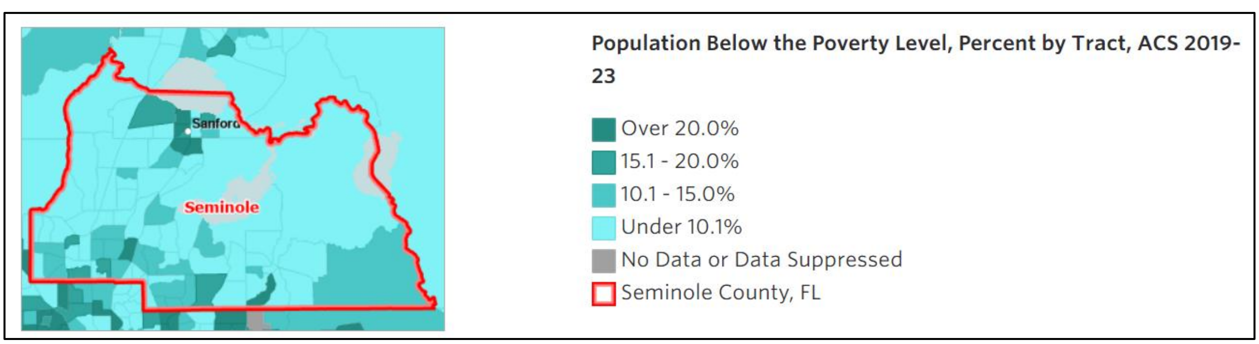
At the same time, a smaller but important portion of the population continues to experience economic challenges. Approximately 9.2 percent of households live at or below the poverty level, and an additional 15.3 percent fall between 101 and 200 percent of poverty, representing households that may still face financial instability or cost burdens.



Source: Sparkmap, Make a Community Needs Assessment

Poverty levels in Seminole County vary by neighborhood, but the map shows that many census tracts have relatively low poverty rates. A large portion of the county falls within the lowest poverty categories, with many areas reporting rates below 10 percent. These areas are generally located in the central and eastern portions of the county, reflecting higher income levels and stronger economic conditions.

Higher poverty concentrations are more limited and tend to appear in select tracts, particularly near older urbanized areas and along portions of the county's western and northern boundaries. While these pockets represent a smaller share of the overall county, they highlight locations where targeted investments in housing, economic opportunity, and supportive services could help reduce disparities and expand access to low-poverty neighborhoods.



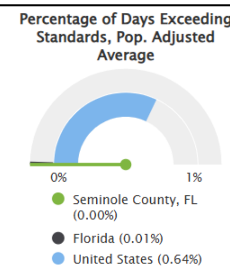
Source: Sparkmap, Make a Community Needs Assessment

Environmental Health

Environmental health reflects the overall condition of the physical surroundings where people live, work, and spend their time. It includes factors such as air and water quality, levels of pollution, access to parks and green space, and potential exposure to environmental hazards. These conditions play an important role in shaping residents' physical and mental well-being, safety, and economic stability, all of which are closely connected to housing stability and quality of life.

Seminole County's air quality indicators reflect generally favorable environmental conditions compared to state and national benchmarks. The county reports an average daily fine particulate matter (PM2.5) level of 7.30, which is lower than both the Florida average (8.09) and the national average (9.19). In addition, Seminole County recorded no days exceeding the National Ambient Air Quality Standards (NAAQS), compared to a small number of exceedances statewide and nationally.

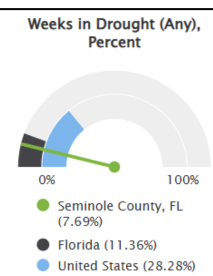
Report Area	Total Population	Average Daily Ambient Particulate Matter 2.5	Number of Days Exceeding NAAQS Standards	Percentage of Days Exceeding Standards, Crude Average	Percentage of Days Exceeding Standards, Pop. Adjusted Average
Seminole County, FL	470,856	7.30	0.00	0.00%	0.00%
Florida	21,538,187	8.09	0.00	0.01%	0.01%
United States	330,251,614	9.19	2.00	0.59%	0.64%



Source: Sparkmap, Make a Community Needs Assessment

Seminole County experiences relatively limited drought conditions compared to both Florida and the nation. Between 2021 and 2023, the county recorded drought conditions of any severity during about 7.7% of weeks, which is lower than the statewide rate of 11.4% and far below the national rate of 28.3%. The county also experienced no weeks in extreme or exceptional drought categories during this period. These trends suggest that Seminole County generally benefits from more stable moisture conditions, which support environmental quality, reduce strain on water resources, and contribute to healthier and more resilient communities.

Report Area	Time Period	Weeks in D0 (Abnormally Dry), Percent	Weeks in D1 (Moderate Drought), Percent	Weeks in D2 (Severe Drought), Percent	Weeks in D3 (Extreme Drought), Percent	Weeks in D4 (Exceptional Drought), Percent	Weeks in Drought (Any), Percent
Seminole County, FL	2021-2023	11.41%	4.43%	3.26%	0.00%	0.00%	7.69%
Florida	2021-2023	14.60%	6.45%	3.49%	1.43%	0.00%	11.36%
United States	2021-2023	16.99%	12.18%	8.92%	5.04%	2.14%	28.28%



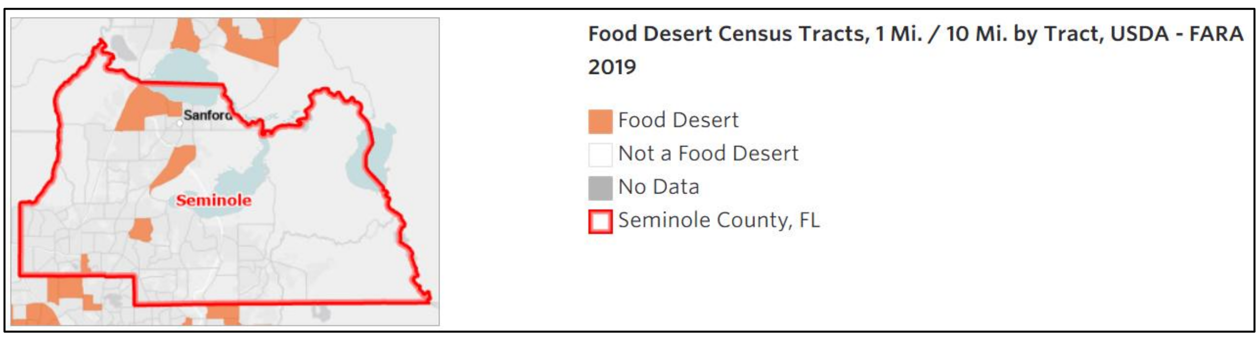
Source: Sparkmap, Make a Community Needs Assessment

The maps below highlight patterns in food access across Seminole County, including areas identified as food deserts and the overall availability of grocery stores. Together, these indicators provide insight into how easily residents can obtain affordable, nutritious food, an important component of both environmental health and housing stability.

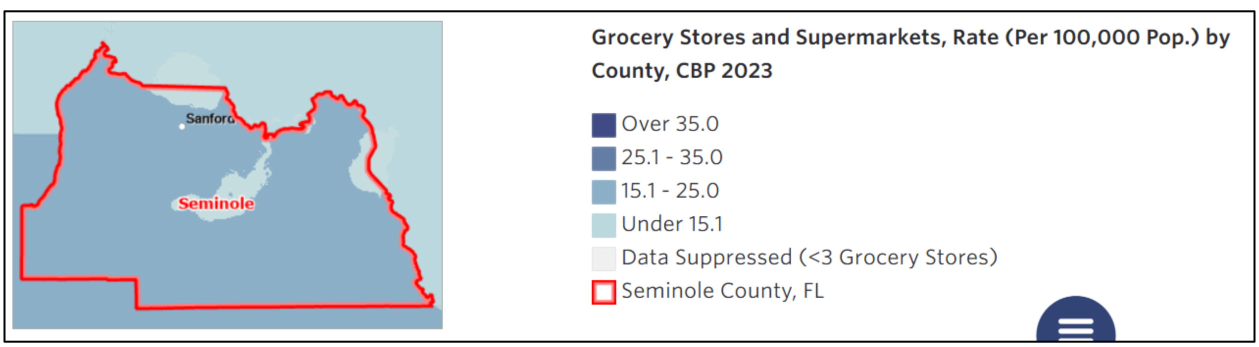
While most areas of Seminole County are not classified as food deserts, a small number of census tracts, primarily in portions of the western and northern parts of the County, are identified as having limited access to full-service grocery stores. These areas may require residents to travel farther distances to reach supermarkets, which can present challenges for households without reliable transportation, seniors, and low-income families.

At the same time, the county overall maintains a moderate to strong presence of grocery stores and supermarkets relative to population. This indicates that, on a countywide scale, many residents have reasonable access to food retail options, particularly in more urbanized and commercially developed areas.

Overall, Seminole County demonstrates generally favorable conditions for food access, with only targeted areas experiencing limited availability. These patterns suggest opportunities for focused strategies, such as small-scale grocery development, mobile markets, or improved transportation connections, to ensure that all neighborhoods have convenient access to healthy food options, supporting long-term community health and housing stability.



Source: Sparkmap, Make a Community Needs Assessment

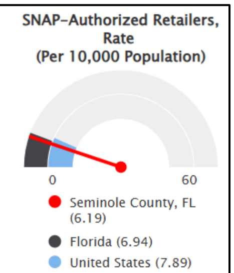


Source: Sparkmap, Make a Community Needs Assessment

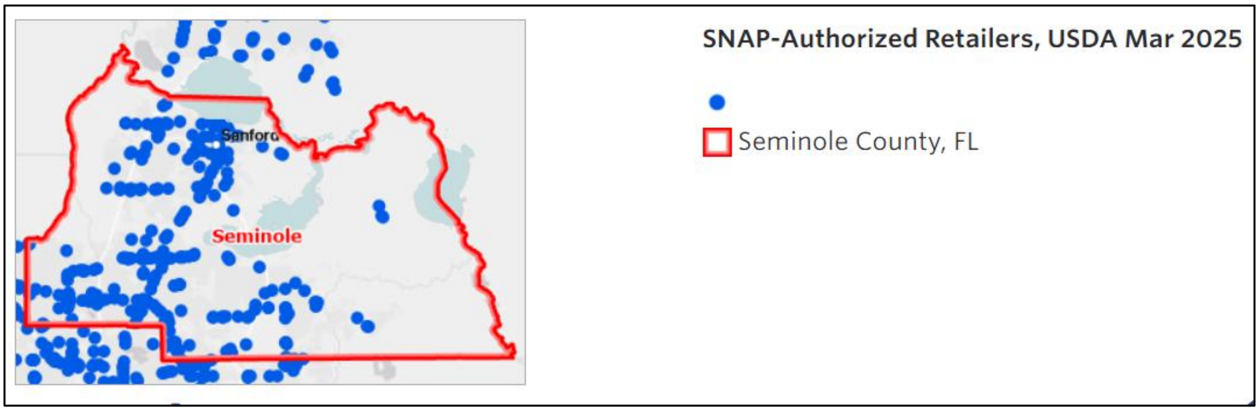
SNAP-authorized retailers are distributed throughout the county and play an important role in supporting food access for low-income households. While the overall number of retailers is slightly below state and national averages on a per-capita basis, the existing network of authorized stores helps ensure that many residents can use their benefits within a reasonable distance of home.

Report Area	Total Population (2023)	Total SNAP-Authorized Retailers	SNAP-Authorized Retailers, Rate per 10,000 Population
Seminole County, FL	474,912	294	6.19
Florida	21,928,881	15,214	6.94
United States	335,409,240	264,826	7.89

Note: This indicator is compared to the state average.



Source: Sparkmap, Make a Community Needs Assessment



Source: Sparkmap, Make a Community Needs Assessment

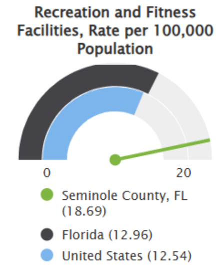
Access to recreation and fitness facilities is an important component of environmental health because it supports physical activity, mental well-being, and overall quality of life. Parks, gyms, trails, and community recreation centers provide residents with opportunities to exercise, reduce stress, and build social connections. These amenities contribute to healthier lifestyles, which can reduce long-term healthcare costs and support greater housing stability.

In Seminole County, access to recreation and fitness facilities compares favorably to both the state and national averages. The County has approximately 18.69 recreation and fitness establishments per 100,000 residents, which is significantly higher than Florida's rate of 12.96 and the national rate of 12.54. This indicates that residents generally have strong access to places that support physical activity and wellness.

The presence of these facilities enhances community livability and helps promote healthier, more resilient households. Continued investment in parks, trails, and community recreation programs can further expand access, particularly in areas where residents may have limited transportation options or fewer nearby amenities.

Report Area	Total Population (2020)	Number of Establishments	Establishments, Rate per 100,000 Population
Seminole County, FL	470,856	88	18.69
Florida	21,538,187	2,791	12.96
United States	331,449,275	41,556	12.54

Note: This indicator is compared to the state average.
Data Source: US Census Bureau, County Business Patterns. Additional data analysis by CARES. 2023.→ Show more details

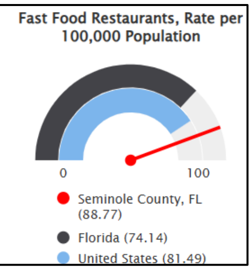


Source: Sparkmap, Make a Community Needs Assessment

The rate of fast-food establishments is 88.77 per 100,000 residents, which is higher than both the Florida average of 74.14 and the national average of 81.49. This indicates a strong presence of convenient, quick-service dining options throughout the county. While these establishments provide accessible and affordable meal choices for many households, particularly those with limited time or transportation options, a higher concentration of fast-food restaurants can also signal the need to ensure adequate access to healthier food alternatives.

Report Area	Total Population (2020)	Number of Establishments	Establishments, Rate per 100,000 Population
Seminole County, FL	470,856	418	88.77
Florida	21,538,187	15,969	74.14
United States	331,449,275	270,088	81.49

Note: This indicator is compared to the state average.



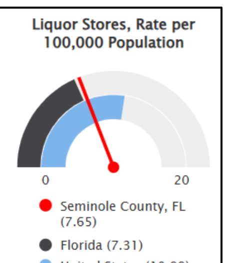
Source: Sparkmap, Make a Community Needs Assessment

The concentration of alcohol retail establishments is another factor that can influence community health and safety. High densities of liquor stores have been associated in some studies with increased rates of substance misuse, crime, and public health concerns. Monitoring the distribution of these establishments helps communities better understand environmental conditions that may affect overall well-being.

There are 36 liquor stores in the County, for a rate of 7.65 per 100,000 residents. This is slightly higher than the Florida average of 7.31, but notably lower than the national average of 10.99 per 100,000 residents. These figures suggest that access to alcohol retail locations in the county is generally consistent with statewide trends and more moderate than national levels.

Report Area	Total Population (2020)	Number of Establishments	Establishments, Rate per 100,000 Population
Seminole County, FL	470,856	36	7.65
Florida	21,538,187	1,575	7.31
United States	331,449,275	36,433	10.99

Note: This indicator is compared to the state average.



Source: Sparkmap, Make a Community Needs Assessment

Broadband Access

Broadband wiring and connections are essential for low- and moderate-income households to bridge the digital divide. Without access to high-quality internet, these residents lack equitable access to education, employment opportunities, healthcare, essential services, social inclusion, and economic mobility.

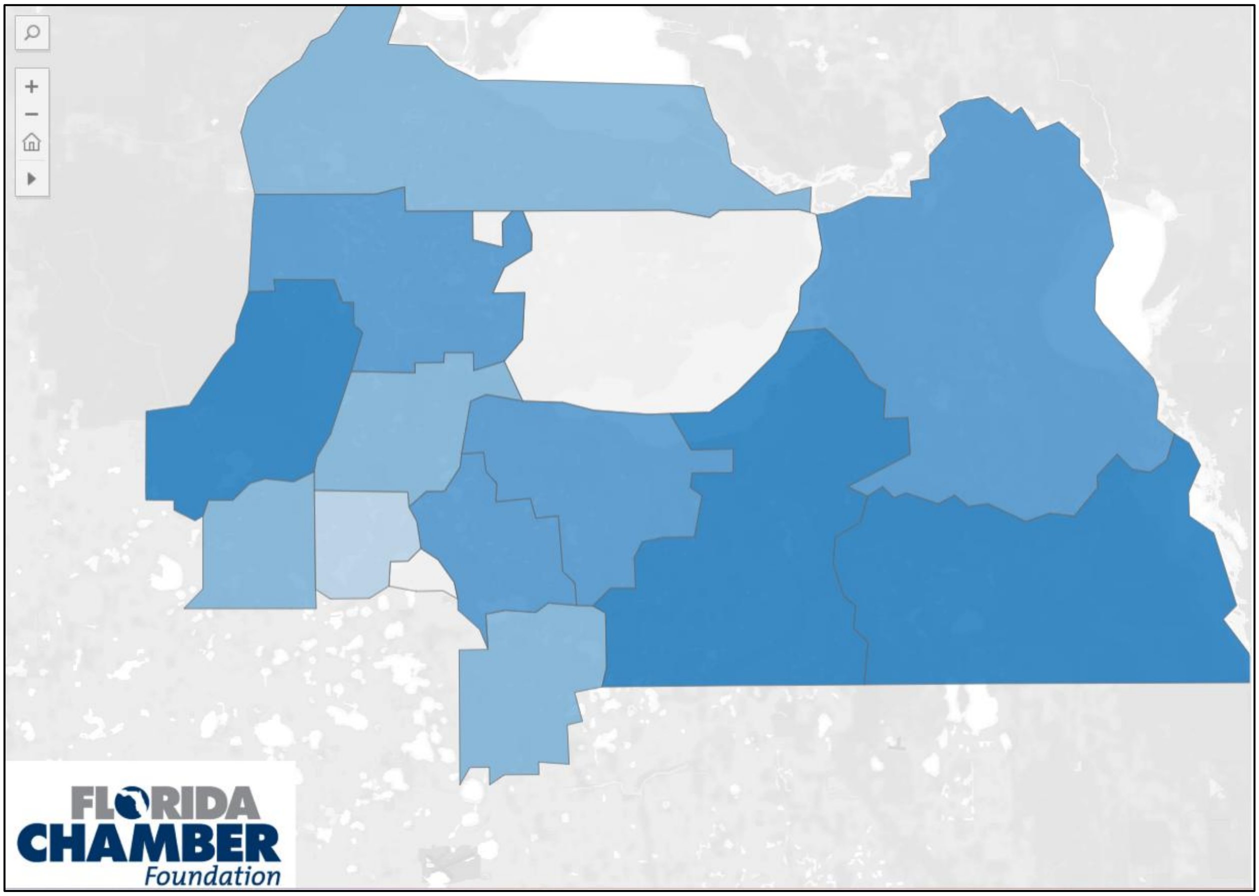
When more than one internet service provider exists in the same neighborhood or geographic area, competition between them not only gives residents and businesses a choice based on their needs, but it can also drive service prices down. Conditions must be met to allow competitors into a community, including infrastructure (5G cell towers, cable lines, and fiber-optic lines, for example) and a high enough user density to make it worth the provider's while to enter that market.

Using available data from several provider search engines and data-aggregating platforms, including Broadband Now and Broadband Search, the following was determined for Seminole County. In general, monthly prices are low to average, ranging from $30 to $50. One of the newer forms of home internet is 5G; its service area is limited by proximity to the provider's cell phone towers. Seminole County has four 5G providers, three satellite providers, two fixed wireless providers, one cable provider, one DSL provider, and four fiber-optic providers. The providers with the highest speeds have limited availability throughout Seminole County, while slower speeds are more available.

Internet Providers in Seminole County			
Provider	**Max Upload Speed**	**Starting Price Per Month**	**Availability**
Spectrum	1 Gbps	Cable	$30
AT&T Fiber	5 Gbps	IPBB, Fiber, 5G	$55
Viasat	150 Mbps	Satellite	$99.99
T-Mobile	415 Mbps	5G	$50
Verizon	300 Mbps	5G	$50
EarthLink	100 Mbps	5G	$39.95
Hughesnet	100 Mbps	Satellite	$49.99
XNet Wifi	150 Mbps	Fixed Wireless	$85
Wow!	5 Gbps	Fiber	$40
Florida High Speed Internet	50 Mbps	Fixed Wireless	-
Starlink	220 Mbps	Satellite	$50
Quantum Fiber	8 Gbps	Fiber	$45
Century Link	80 Mbps	DSL	$55
Metronet	5.12 Gbps	Fiber	$29.95

Source: Seminole County Consolidated Plan 2025-2029

Much of Seminole County has strong household internet access, reflecting the area's relatively high employment, educational attainment, and infrastructure investment. These conditions support residents' ability to participate in the modern economy and access essential services online. However, some areas show comparatively lower connectivity levels, indicating potential gaps where households may still rely on limited or less reliable internet options.



Source: The Florida Gap Map, Florida Chamber Foundation, Household Access to Internet

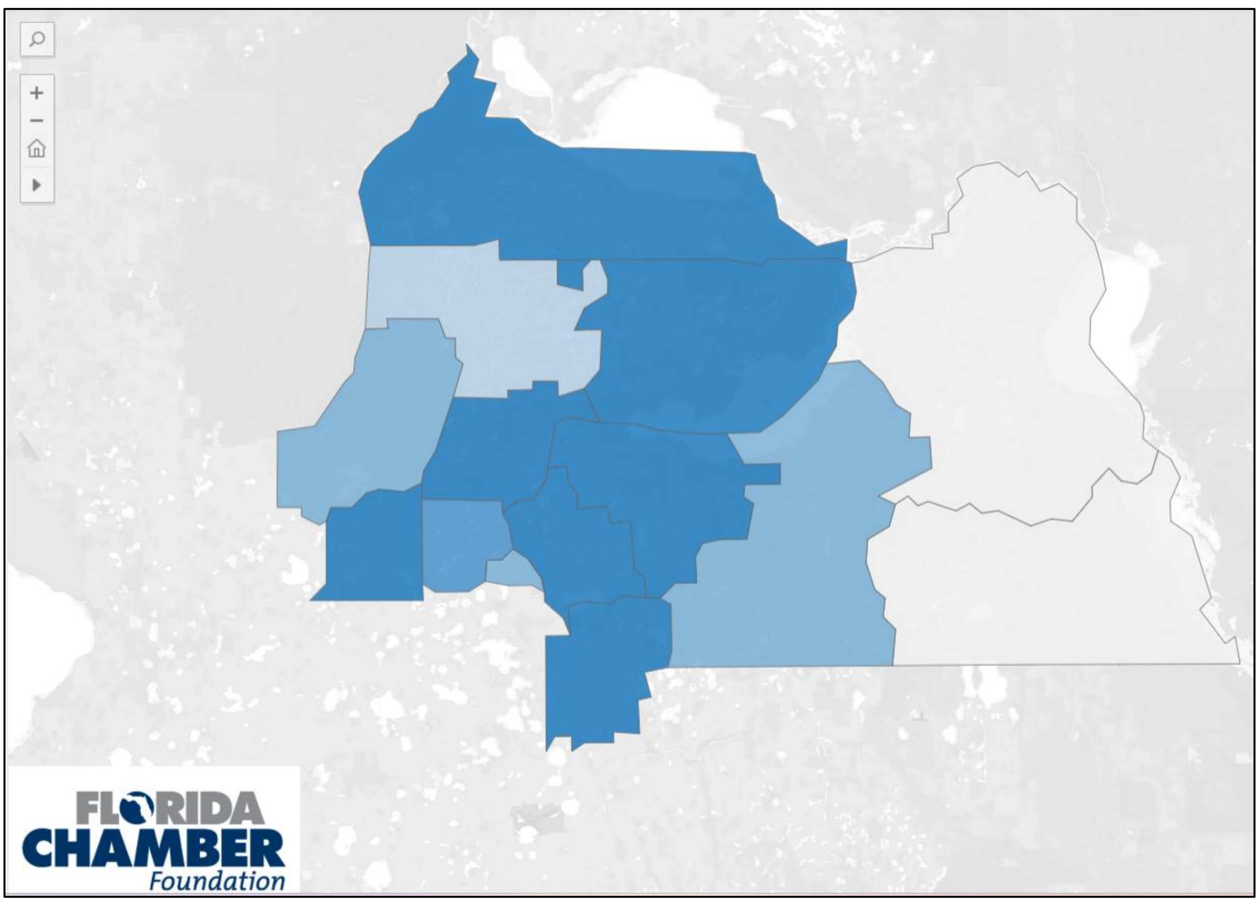
Accessibility

Accessibility is a key community asset that supports equity, inclusion, and overall quality of life. It refers to how easily residents can reach essential destinations such as public transportation, employment centers, healthcare providers, schools, grocery stores, and recreational areas. Accessibility also includes the ability of seniors, people with disabilities, and other vulnerable populations to move through the community safely and independently, without physical, financial, or systemic barriers.

Strong accessibility is closely tied to housing stability. When residents can easily reach jobs, services, and daily necessities, they are better able to maintain employment, manage expenses, and remain in their homes over time. For older adults, people with disabilities, and families with young children, access to reliable transportation, nearby healthcare, and ADA-compliant buildings can make the difference between living independently and being forced to relocate. By improving accessibility, communities help ensure that all residents have the opportunity to remain safely housed and fully participate in community life.

The map illustrates the distribution of residents with disabilities across Seminole County, showing that this population is present throughout the county rather than concentrated in a single area. Several tracts show higher shares of residents with disabilities, particularly in more established neighborhoods and areas with older housing stock, while other tracts reflect comparatively lower percentages. Overall, the pattern suggests that households with disabilities are integrated into the community and may rely on a range of local services, transportation options, and accessible housing.

This distribution shows the importance of maintaining accessible infrastructure, supportive housing programs, and proximity to healthcare, transit, and community services throughout the county. Because residents with disabilities live in a variety of neighborhoods, accessibility improvements and housing stability efforts should be considered on a countywide basis rather than limited to a few specific locations.



Source: The Florida Gap Map, Florida Chamber Foundation, Percentage with a Disability

Disability is present across all demographic groups in Seminole County, with slightly higher rates among females (12.0 percent) than males (11.1 percent). By race and ethnicity, disability rates are generally similar across major groups, though somewhat higher among Black or African American residents and American Indian or Alaska Native residents. White residents represent the largest number of individuals with disabilities due to their larger share of the county's population, while Hispanic or Latino residents have a slightly lower overall disability rate.

Age is the strongest factor associated with disability. Rates increase steadily as residents grow older, rising from very low levels among children to more than one in five among residents ages 65 to 74 and more than two in five among residents ages 75 and older. This pattern reflects the county's aging population and highlights the growing importance of accessible housing, healthcare, and supportive services for seniors.

In terms of disability type, ambulatory and cognitive difficulties are the most common, followed by hearing and independent living difficulties. Vision and self-care limitations are less common but still affect thousands of residents. These trends indicate a continued need for accessible housing design, transportation options, and community-based services that support mobility, independence, and aging in place across Seminole County.

Disability Characteristics in Seminole County, FL		
Disability by Sex	**#**	**%**
Male	25,526	11.1%
Female	28,958	12.0%
Disability by Race/Ethnicity	**#**	**%**
White Alone	35,401	12.0%
Black or African American Alone	7,568	13.5%
American Indian and Alaska Native Alone	186	19.5%
Asian Alone	2,021	8.2%
Native Hawaiian and Other Pacific Islander Alone	10	4.4%
Some Other Race Alone	3,154	11.2%
Two or More Races	6,144	9.3%
White Alone, not Hispanic or Latino	32,147	12.2%
Hispanic or Latino (of Any Race)	11,350	10.4%
Disability by Age	**#**	**%**
Under 5 Years	184	0.8%
5 to 17 Years	4,343	5.8%
18 to 34 Years	7,134	6.8%
35 to 64 Years	20,064	10.5%
65 to 74 Years	9,608	21.3%
75 Years and Over	13,151	43.2%
Disability Type	**#**	**%**
Hearing difficulty	14,051	3.0%
Vision difficulty	9,079	1.9%
Cognitive difficulty	21,880	4.9%

Ambulatory difficulty	26,062	5.8%
Self-care difficulty	8,849	2.0%
Independent living difficulty	17,899	4.8%
Note 1: All % represent a share of the total population within the jurisdiction or region.		

Source: American Community Survey 2023 5-Year Estimates: Table S1810-Disability Characteristics

Access to Affordable Housing for Individuals with Disabilities

Access to affordable housing for individuals with disabilities is critical to supporting independence, stability, and full participation in community life. People with disabilities often face additional financial, physical, and social challenges that can make it harder to find and maintain suitable housing. Expanding affordable and accessible housing options helps create more equitable communities and ensures that residents of all abilities can live safely and independently.

Despite progress in many areas, several challenges continue to affect housing access for this population. The supply of housing that is both affordable and accessible remains limited, and many individuals with disabilities rely on fixed or lower incomes that make market-rate housing difficult to afford. The cost of accessibility modifications, such as ramps or adapted bathrooms, can also be a barrier without financial assistance. Some households may encounter discrimination or difficulty securing reasonable accommodation, and demand for subsidized housing often exceeds available resources, leading to long waitlists. In addition, affordable units may not always be located near transportation, healthcare, or employment centers, which can create additional challenges for residents.

Addressing these issues requires coordinated efforts among local governments, housing providers, service organizations, and the community to increase the supply of accessible units, expand supportive services, and ensure that housing opportunities are available in locations that promote independence and quality of life.

Access to Broadband and Government Services for Individuals with Disabilities

Broadband internet access plays an important role in supporting individuals with disabilities by connecting them to essential services, education, employment, and healthcare. Reliable internet access makes it easier to attend telehealth appointments, reducing transportation barriers and allowing individuals to receive care from the safety and comfort of their homes. This is especially important for those with mobility limitations or chronic health conditions.

Broadband also expands access to remote work and job training opportunities, helping individuals with disabilities participate more fully in the workforce and achieve greater financial independence. In education, high-speed internet supports online learning and the use of assistive technologies such as screen readers, captioning, and speech-to-text tools, which help students succeed in virtual environments.

Beyond work and education, broadband enables social connection through virtual events, support groups, and communication with family and friends, helping to reduce social isolation. It also provides access to critical government services, including benefits applications and case management for programs such as Social Security Disability Insurance, Medicaid, and Supplemental Security Income. Reliable internet access enables individuals to apply for services, check their status, and stay informed about important updates.

Access to Transportation for Individuals with Disabilities

Access to reliable and accessible transportation is essential for individuals with disabilities because it directly affects their ability to live independently and participate fully in community life. Transportation connects residents to employment, healthcare, education, shopping, and social activities. Without safe and dependable options, individuals with disabilities may experience increased isolation, missed medical appointments, or difficulty maintaining stable employment.

Accessible transportation systems, such as paratransit services, ADA-compliant fixed-route buses, and pedestrian infrastructure designed for mobility devices, help ensure that people with disabilities can travel safely and with dignity. These services are particularly important for individuals who are unable to drive or who require specialized accommodation. When transportation is affordable, reliable, and accessible, it reduces barriers to opportunity and supports long-term housing stability.

However, challenges may persist, including limited-service coverage, long wait times for paratransit, a lack of accessible sidewalks or crossings, and transportation costs that can strain fixed or low incomes. Addressing these barriers requires continued investment in accessible transit options, coordinated transportation planning, and infrastructure improvements that support people of all abilities.

Improving transportation access for individuals with disabilities strengthens overall community connectivity, promotes independence, and helps ensure that all residents can access the services and opportunities they need to thrive.

Access to Education for Individuals with Disabilities

Access to education for individuals with disabilities in the County is shaped by federal and state regulations, local policies, and the resources available in the school district. The aim is to provide equitable and inclusive education through Individualized Education Programs (IEPs), Section 504 Plans, and special education services.

Schools in the County follow federal guidelines under the IDEA (Individuals with Disabilities Education Act), which ensure that students with disabilities receive a free, appropriate public education in the least restrictive environment. This means that, whenever possible, students with disabilities are educated alongside their non-disabled peers. Section 504 of the Rehabilitation Act ensures that students with disabilities have equal access to education and accommodation. Students who do not qualify for special education under IDEA may still receive accommodation under a Section 504 Plan, which may include classroom modifications, extended testing time, or physical accommodations.

Students with disabilities who qualify under IDEA receive an Individualized Education Program (IEP). An IEP is a legal document outlining their specific learning needs, goals, and the services they will receive. Seminole County schools work with parents and specialists to develop IEPs tailored to each child's specific challenges and strengths. Services include:

- Speech and language therapy
- Occupational therapy
- Physical therapy
- Behavioral interventions
- Specialized instruction in reading, math, or other academic areas

The goal of the IEP is to ensure that students with disabilities receive the support they need to meet academic standards and make progress in school. The county emphasizes inclusive education, meaning students with disabilities are educated in general education classrooms whenever possible. In inclusion classrooms, both general education and special education teachers work together to support students with disabilities. For students who require more intensive support, resource rooms provide specialized instruction in a smaller setting for part of the day.

SCPS offers Exceptional Student Education (ESE) programs to support students with a range of disabilities, including learning disabilities, intellectual disabilities, emotional and behavioral disorders, autism spectrum disorder, and physical impairments. ESE services are provided in both regular schools and specialized settings, based on the student's needs. The county employs ESE-certified teachers, paraprofessionals, and specialized therapists who work closely with students to ensure that their educational needs are met.

In some cases, students with more complex or severe disabilities may be educated in specialized schools or programs within the district. These programs offer more intensive, individualized instruction and therapy to meet the unique needs of students who may not thrive in a traditional school setting.

Assistive technology is also provided for students with disabilities who require it. This can include devices such as speech-to-text software, braille readers, communication devices for non-verbal students, and specialized keyboards or input devices for students with physical disabilities.

Like many school districts, Seminole County faces challenges related to funding for special education. While the district works to provide necessary services, limited resources can impact the availability of specialized staff, such as therapists, behavioral specialists, and paraprofessionals. This may result in longer waiting times for evaluations and services or larger caseloads for special education teachers.

Ensuring that general education teachers are adequately trained in inclusive teaching practices and classroom management for students with disabilities is an ongoing challenge. While ESE-certified teachers are specialists in working with students with disabilities, many general education teachers require additional professional development to fully support inclusion.

Parents play a crucial role in advocating for their children's educational needs. Some families may find it challenging to navigate the special education system, especially those unfamiliar with the IEP process or their legal rights under IDEA and Section 504. SCPS often provides parent training sessions and support groups to help families understand and engage in their child's education.

<u>Access to Supportive Services for Individuals with Disabilities</u>

Healthcare and Mental Health Services

- Orlando Health South Seminole Hospital
    - This is a full-service hospital in Longwood offering emergency care, inpatient and outpatient services, surgical care, rehabilitation, and specialty medical services. The facility provides critical acute care and specialty treatment for residents, including individuals with disabilities and chronic health conditions.
- AdventHealth Lake Mary Health Park
    - Part of the AdventHealth system, this medical campus offers outpatient specialty care, diagnostics, laboratory services, and physician practices. It serves as a regional hub for primary and specialty healthcare services.
- True Health (Sanford and Casselberry)
    - Community health centers providing affordable primary care, preventive services, behavioral health, dental care, and pharmacy services. True Health focuses on serving low-income, uninsured, and medically underserved residents.
- Community Health Centers
    - The centers are part of a federally qualified health center network providing primary care, pediatrics, women's health, dental care, and behavioral health services on a sliding-fee scale.

- Florida Department of Health in Seminole County
    - The County's public health department provides immunizations, primary care, family planning, infectious disease services, and health education. It plays a key role in serving low-income residents and individuals with special needs.
- American Muslim Community Health Center
    - A free clinic in Longwood that provides basic medical services, health screenings, and referrals for uninsured or underinsured residents, helping expand access to care for vulnerable populations.
- United Medical and Social Services Free Clinic
    - A nonprofit clinic in Sanford offering primary care services, limited specialty care, and social service referrals to uninsured and low-income residents.
- Oviedo Family Health Center
    - A long-standing family practice clinic providing primary care, preventive services, and chronic disease management for individuals and families.

Employment and Vocational Services

- Division of Vocational Rehabilitation
    - DVR helps individuals with disabilities find employment, gain job skills, and access training programs. The agency offers career counseling, job placement assistance, and on-the-job training for individuals with physical or intellectual disabilities.
- CareerSource Central Florida
    - The region's workforce development agency provides employment assistance, job search support, resume preparation, career coaching, and training opportunities. CareerSource partners with local employers and offers specialized services for individuals with disabilities, veterans, and other populations facing barriers to employment.
- Goodwill Industries of Central Florida
    - Goodwill provides job training, employment placement, and career development services for individuals with disabilities and other barriers to employment. Programs include skills training, supported employment, and transitional work

opportunities to help individuals gain experience and move into competitive employment.

- Easterseals Florida
    - Easterseals offers employment and vocational training services for individuals with disabilities, including job coaching, work readiness programs, and supported employment. They also focus on helping individuals build skills, gain confidence, and achieve long-term employment stability.

Housing and Independent Living Services

- Seminole County Housing Authority
    - The PHA provides affordable housing opportunities through programs such as the Housing Choice Voucher program. These resources help low-income households, including individuals with disabilities, access safe and stable rental housing in the private market.
- Seminole County Community Services Department
    - The department administers housing assistance, emergency rental support, and supportive service programs for eligible residents. It also connects households to housing counseling, homelessness prevention programs, and other stabilization resources.
- Center for Independent Living in Central Florida
    - The center provides independent living services for individuals with disabilities, including housing navigation, accessibility support, benefits counseling, and life-skills training. The organization helps individuals find and maintain housing while promoting self-sufficiency and community integration.

Economic Development

Economic development is a key component of housing equity because it influences job creation, wage growth, and access to opportunity across the community. A strong and diverse local economy helps residents secure stable employment, build financial security, and afford safe, quality housing. When economic opportunities are widely accessible, households are better positioned to avoid cost burdens, reduce displacement risk, and achieve long-term stability.

In Seminole County, economic development is shaped by a mix of industries, regional employment connections, and workforce characteristics. The county benefits from proximity to the broader Orlando metropolitan economy, which provides access to a wide range of job opportunities across multiple sectors. At the same time, local employment centers, small businesses, and commercial corridors contribute to the county's economic base and support local job growth.

Understanding economic trends, business activity, and workforce conditions helps identify where investment and policy strategies can strengthen economic mobility. Aligning economic development with housing, transportation, and workforce initiatives can help ensure that growth benefits a broad range of residents and supports more equitable access to opportunities across Seminole County.

The chart below shows that Seminole County's workforce is concentrated in a diverse mix of service, professional, and trade-related industries, reflecting the county's role within the broader Central Florida economy. The largest employment sector is education and health care services, which accounts for 22.3% of all workers. This sector provides a stable base of jobs and includes a wide range of occupations, from entry-level support roles to highly skilled professional positions.

The next largest sectors include professional, scientific, and management services (16.2%), followed by arts, entertainment, and accommodations (10.9%), finance, insurance, and real estate (10.2%), and retail trade (10.2%). Together, these sectors account for a significant share of the county's employment and encompass both higher-wage professional occupations and service-oriented jobs that support the local economy.

Mid-sized sectors such as construction (6.9%), manufacturing (5.5%), and transportation and warehousing (5.3%) provide additional employment opportunities, particularly in skilled trades and logistics-related fields. Smaller shares of employment are found in public administration, other services, information, and wholesale trade, while agriculture and resource-based industries make up only a very small portion of the local workforce.

Overall, the employment distribution shows that Seminole County benefits from a balanced and service-oriented economy, with strong representation in health care, professional services, and finance. While these sectors provide a range of job opportunities, the presence of lower-wage service and retail employment also underscores the importance of workforce development, career advancement pathways, and affordable housing strategies to support economic mobility.

Workers and Jobs by Sector		
Business by Sector	**Number of Workers**	**Percent**
Agriculture, Mining, Oil & Gas Extraction	326	0.1%
Arts, Entertainment, Accommodations	28,222	10.9%
Construction	17,827	6.9%
Education and Health Care Services	57,763	22.3%
Finance, Insurance, and Real Estate	26,351	10.2%

Information	6,624	2.6%
Manufacturing	14,232	5.5%
Other Services	12,741	4.9%
Professional, Scientific, Management Services	41,984	16.2%
Public Administration	9,290	3.6%
Retail Trade	26,411	10.2%
Transportation & Warehousing	13,734	5.3%
Wholesale Trade	3,934	1.5%

Source: 2019-2023 American Community Survey, Table DP03

VI. POLICY AND PROGRAMS IMPACTING HOUSING ACCESS

Access to safe, stable, and affordable housing is shaped not only by market conditions but also by federal, state, and local policies and programs. Legislative frameworks such as the Fair Housing Act and the Housing and Community Development Act of 1974 establish the foundation for preventing discriminatory practices and expanding housing opportunities, while funding programs administered by the U.S. Department of Housing and Urban Development (HUD) provide financial resources to address affordability gaps and community development needs.

Public policies influence land use, zoning, lending practices, housing production, and tenant protections—each of which directly affects who can access housing and where. Programs such as Housing Choice Vouchers, State Housing Initiatives Partnership Program, HOME Investment Partnerships, Community Development Block Grants, and local housing trust funds aim to reduce cost burdens, promote fair housing choice, and increase the supply of affordable units. However, the design, funding levels, and implementation of these policies can either expand opportunity or unintentionally reinforce disparities.

Understanding how these policies and programs interact is critical to evaluating barriers to housing access.

Local Government Policies

Comprehensive Plan Housing Element

The Seminole County Comprehensive Plan, previously updated in 2021, includes a Housing Element that sets out goals, objectives, and policies to guide housing development and preservation. This element is required under Florida law and focuses on addressing housing needs for all residents, including lower-income households and those with special needs. It promotes adequate sites and a diversity of housing types to meet current and future needs.

Key supportive strategies include:

- Ensuring adequate affordable housing for all current and future residents and maintaining a high-quality housing stock.
- Encouraging a variety of housing options to serve different income levels, household sizes, and special needs populations.

Seminole County's Housing Element contains specific policies that guide zoning decisions and growth strategies to expand housing access:

- Objective HSG 3: focuses on ensuring adequate housing development for very low-income, low-income, elderly, and farmworker households.

- Policy HSG 3.1: directs the County to work with affordable housing providers to identify sites suitable for affordable housing.
- Policy HSG 3.2: requires dissemination of land use and housing information services to help nonprofit developers and low-income households access adequate housing.
- Policy HSG 3.3: ties affordable housing into the Land Development Code through provisions like density bonuses and incentives for affordable units (i.e., higher allowable densities when affordable units are included).

Zoning and Land Development Regulations

Zoning districts impact housing access because they regulate what types of housing are allowed where, and these regulations can either promote or limit access to affordable and diverse housing options. Seminole County has established the following districts related to housing.

RC-1	Country Homes District
R-1	Single-Family Dwelling District
R-1B	Single-Family Dwelling District
R-1BB	Single-Family Dwelling District
R-1A	Single-Family Dwelling District
R-1AA	Single-Family Dwelling District
R-1AAA	Single-Family Dwelling District
R-1AAAA	Single-Family Dwelling District
R-2	One- and Two-Family Dwelling District
R-3	Multi-Family Dwelling District
R-3A	Multi-Family Dwelling District
R-4	Multi-Family Dwelling District
R-AH	Affordable Housing Dwelling District
RM-1	Single-Family Mobile Home District
RM-2	Single-Family Mobile Home Park District
RM-3	Travel Trailer Park District
PD	Planned Development District
MM	Missing Middle District
MUCD	Mixed Use Corridor District

The established zoning districts reflect a broad range of residential development opportunities, but their impact on affordable housing varies significantly depending on permitted density, housing type flexibility, and development standards. Lower-density districts such as RC-1 and the multiple R-1 single-family districts primarily support detached housing on larger lots, which can limit affordable housing production by increasing land consumption and development costs and restricting opportunities for smaller or attached housing types.

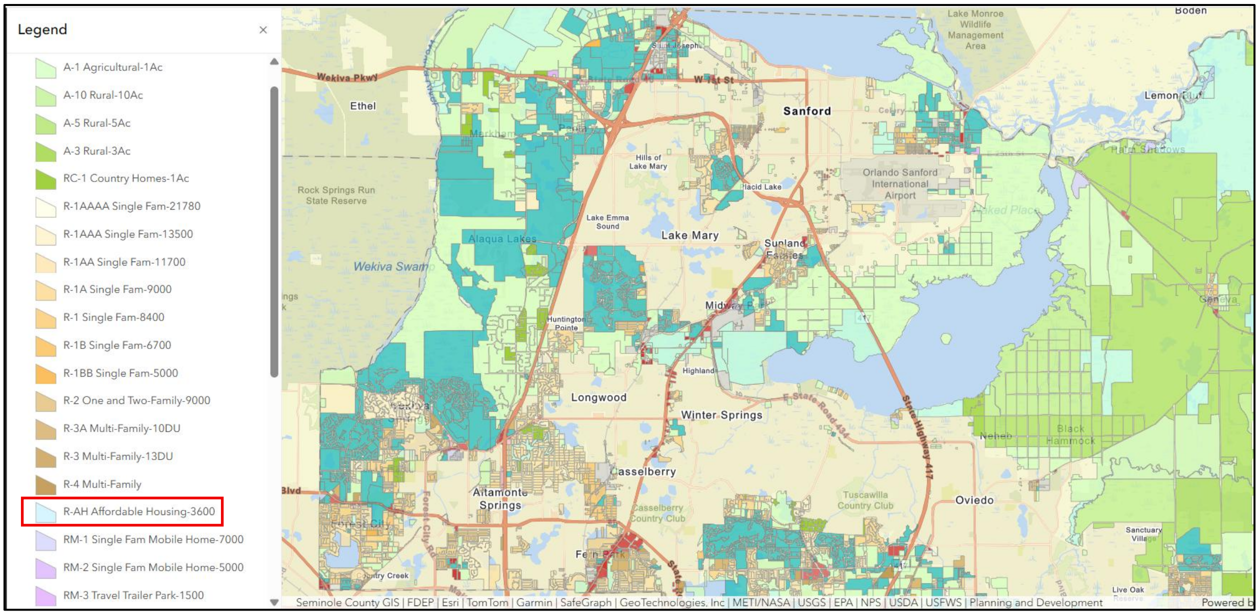
Moderate- and higher-density districts such as R-2, R-3, R-3A, and R-4 more directly support affordable housing by allowing duplexes, multi-family development, and greater unit concentrations, which improve land efficiency and lower per-unit costs. Specialized districts including R-AH, MM, MUCD, and PD provide the strongest regulatory support because they encourage affordable housing, mixed-use patterns, and flexible site design that can accommodate diverse housing products such as townhomes, workforce housing, and infill development. Mobile home districts (RM-1 and RM-2) also contribute to affordability by preserving lower-cost housing options, while RM-3 serves a more limited residential role. Overall, affordable housing potential is strongest where zoning allows increased density, housing diversity, and reduced development constraints, while single-family-only districts may impede broader affordability goals unless paired with incentives or zoning flexibility.

The Seminole County Land Development Code includes a dedicated zoning district specifically for affordable housing, called R-AH (Affordable Housing Dwelling District). It's designed to promote compact, varied housing types with standards tailored for affordability and mixed income communities:

- Permits a broad range of housing types — from single-family homes to townhomes, small multiplexes, cottage courts, and live/work units — which increases flexibility to produce lower-cost units.

- Smaller minimum dwelling sizes (e.g., 450 sq. ft.) and more compact site design requirements.

- Requires that at least 50% of units in an R-AH project be provided to low- and moderate-income households, with at least 20% for low-income households. This encourages mixed-income neighborhoods rather than segregated affordable enclaves.



The idea of establishing an Affordable Housing Dwelling District is positive in principle, as it signals a commitment to expanding housing opportunities. However, when reviewing the zoning map for Seminole County, it becomes evident that very few areas are actually designated under this district. This limited application significantly reduces the policy's effectiveness and raises concerns about its impact on fair housing. Without broader geographic inclusion, the district may fail to meaningfully increase access to affordable housing or address disparate housing patterns where such housing is permitted.

Inclusionary Zoning or Voluntary Incentive Programs

- <u>Live Local Act Implementation:</u> The Board of County Commissioners has actively addressed tax exemptions under the state's Live Local Act, opting to structure local incentives for developments that reserve at least 40% of units for affordable housing.

- <u>Inclusionary Housing Policies:</u> Seminole County's Attainable Housing Strategic Plan states that the County will explore the adoption of an Inclusionary Housing Ordinance for certain areas of the County identified by the Access and Opportunity Model as the most suitable for affordable and workforce housing.

Density Bonuses and Accessory Dwelling Unit (ADU) Policies

Seminole County relies on incentive-based strategies and land-use flexibility to encourage the development of diverse housing types that serve residents across a range of income levels. One of the County's primary tools is the Affordable and Workforce Housing Density Bonus policy, which allows residential developments to exceed standard density limits when a portion of units are priced at levels affordable to low- and very low-income households. Under this policy, developments may reach up to seven dwelling units per acre in low-density residential areas, twelve units per acre in medium-density residential areas, and twenty-two units per acre in high-density residential areas, with additional opportunities available in mixed development areas and urban centers and corridors. The policy includes a sliding scale density bonus, allowing projects that include a greater percentage of affordable units to receive larger density allowances. Additional development incentives may include:

- reduced lot sizes
- clustered development patterns
- reduced setbacks
- allowances for duplexes, triplexes, quadplexes, and multifamily housing

This policy also requires that affordable units be integrated within developments and designed so they are not visually distinguishable from market-rate housing, helping to promote mixed-income communities.

The County also seeks to support residents of different ages, incomes, and abilities by allowing a broader range of housing types while maintaining neighborhood character. Policy HSG 12.1 directs the County to amend the Land Development Code as needed to permit Accessory Dwelling Units (ADUs) within both new and existing single-family developments. These smaller secondary units are intended to provide additional housing options while remaining compatible with surrounding neighborhoods.

Local Housing Trust Funds

Seminole County supports affordable housing development through the use of Affordable Housing Trust Funds, which help finance housing initiatives for very low- and low-income households. These trust funds are supported by a combination of federal and state housing resources and are used to reduce the financial barriers to developing and preserving affordable housing.

The County uses these funds to assist with key development costs such as land acquisition, impact fees, supporting infrastructure, and other housing development expenses. By helping offset these costs, the trust fund encourages both nonprofit and private-sector developers to build or rehabilitate housing that is affordable to lower-income residents. This approach allows the County to leverage public funding with private investment, increasing the feasibility of projects that might otherwise be financially challenging to develop. In Seminole County specifically, these funds are often used alongside programs such as the SHIP program and other federal housing resources to support homeownership assistance, rental development, and housing rehabilitation programs.

Impact Fees and Development Incentives

Seminole County code has established a permitting process and incentive framework to encourage the development of affordable housing, including “senior only” housing for persons age 60 and older, consistent with the county’s housing incentive plan adopted under the State Housing Initiatives Partnership (SHIP) program.

The ordinance outlines procedures for certifying Affordable Housing Developments (AHDs), identifies incentives available to developers, and defines the review and approval process.

An AHD is defined as:

- Owner-occupied housing where a designated portion of units are affordable to households at or below 80% of Area Median Income (AMI); or
- Rental housing where a designated portion of units are affordable to households at or below 60% of AMI.

To promote affordable housing, the county may offer:

1. Expedited permitting – Priority review with a target two-week site plan turnaround. A pre-application meeting is required, and a designated staff ombudsman assists applicants.
2. Fee waivers or deferrals – At the county’s discretion, site plan and development review fees and the county’s share of transportation impact fees may be waived or deferred, except where legally restricted (e.g., bond covenants).
3. Density increases or regulatory relief – At the county’s discretion, projects may receive comprehensive plan or zoning amendments to allow higher density, or relief through a development agreement.

Code Enforcement Policies

Seminole County maintains code enforcement policies to protect public health, safety, and neighborhood quality by ensuring that residential properties meet established standards. The County's Code Enforcement Division, within the Development Services Department, is responsible for enforcing the Seminole County Code of Ordinances related to property maintenance, land use, and building conditions. These regulations address issues such as unsafe structures, excessive debris, unpermitted construction, abandoned vehicles, and other conditions that may negatively affect neighborhood stability and housing quality.

Through inspections, compliance notices, and, when necessary, hearings before a Special Magistrate or Code Enforcement Board, the County works to bring properties into compliance with local standards. These policies help prevent the deterioration of housing and neighborhoods while encouraging property owners to maintain safe and habitable living conditions. Effective code enforcement plays an important role in supporting housing access by preserving the quality of the existing housing stock, reducing blight, and helping ensure that residents live in safe and well-maintained communities.

Housing and Community Development Programs

The County utilizes several federal housing and community development programs to expand housing opportunities, improve neighborhood conditions, and support residents with low to moderate incomes. These programs, primarily funded through HUD, provide resources that local governments can use to address housing affordability, community development needs, and economic stability.

<u>Federal-Level Programs</u>

Community Development Block Grant (CDBG)

One of the primary programs is the Community Development Block Grant program, which provides funding for activities that benefit low- and moderate-income residents. CDBG funds are commonly used for housing rehabilitation, public facility improvements, infrastructure projects, public services, and neighborhood revitalization efforts. These investments help improve housing conditions and support community development throughout the County.

HOME Investment Partnerships Program (HOME)

The HOME Investment Partnerships Program is another key federal resource used to increase the supply of affordable housing. HOME funds can be used for activities such as constructing new affordable housing, rehabilitating existing units, providing rental assistance, and supporting homeownership programs for income-qualified households.

Housing Choice Voucher Program (HCV or Section 8)

Federal housing assistance programs, such as the Housing Choice Voucher Program, are administered by local housing authorities and provide rental assistance to eligible households. These programs help low-income families, seniors, and individuals with disabilities access housing in the private market by subsidizing a portion of their rent.

<u>State-Level Programs</u>

State-level housing policies and programs play an important role in supporting Seminole County's efforts to expand housing access and address affordability challenges. Programs administered through the Florida Housing Finance Corporation provide financial resources and development incentives that local governments can leverage to meet local housing needs.

State Housing Initiatives Partnership Program (SHIP)

SHIP provides funding directly to Seminole County to implement locally administered housing programs. These funds allow the County to offer assistance such as down payment and closing cost assistance for first-time homebuyers, housing rehabilitation for existing homeowners, and support for special needs housing. Because SHIP is designed to be flexible, the County can tailor its housing strategies to reflect local market conditions and community priorities.

State Apartment Incentive Loan Program (SAIL)

The State Apartment Incentive Loan Program also influences housing access in Seminole County by providing financing for affordable multifamily developments. Developers operating in the County can apply for these funds through the state to help reduce development costs and increase the number of rental units affordable to lower-income households.

Live Local Act

More recently, the Live Local Act has introduced additional incentives to encourage the development of workforce and affordable housing across Florida. The legislation provides funding for housing programs and includes provisions to increase housing supply, which may create additional opportunities for affordable housing development within Seminole County.

Lending and Financial Access Policies

Access to fair and responsible lending is an important component of housing opportunities in Seminole County. Federal and state laws, along with local housing programs, help ensure that residents have equitable access to mortgage financing, homeownership assistance, and other financial services needed to obtain and maintain housing.

Financial institutions operating in Seminole County are subject to the Community Reinvestment Act, which encourages banks to help meet the credit needs of the communities they serve, including low- and moderate-income neighborhoods. Through the CRA, banks are evaluated on their efforts to provide mortgage loans, small business financing, and community development investments that support local economic growth.

At the federal level, laws such as the Fair Housing Act and the Equal Credit Opportunity Act prohibit discrimination in lending and other credit transactions based on factors such as race, national origin, sex, disability, and familial status.

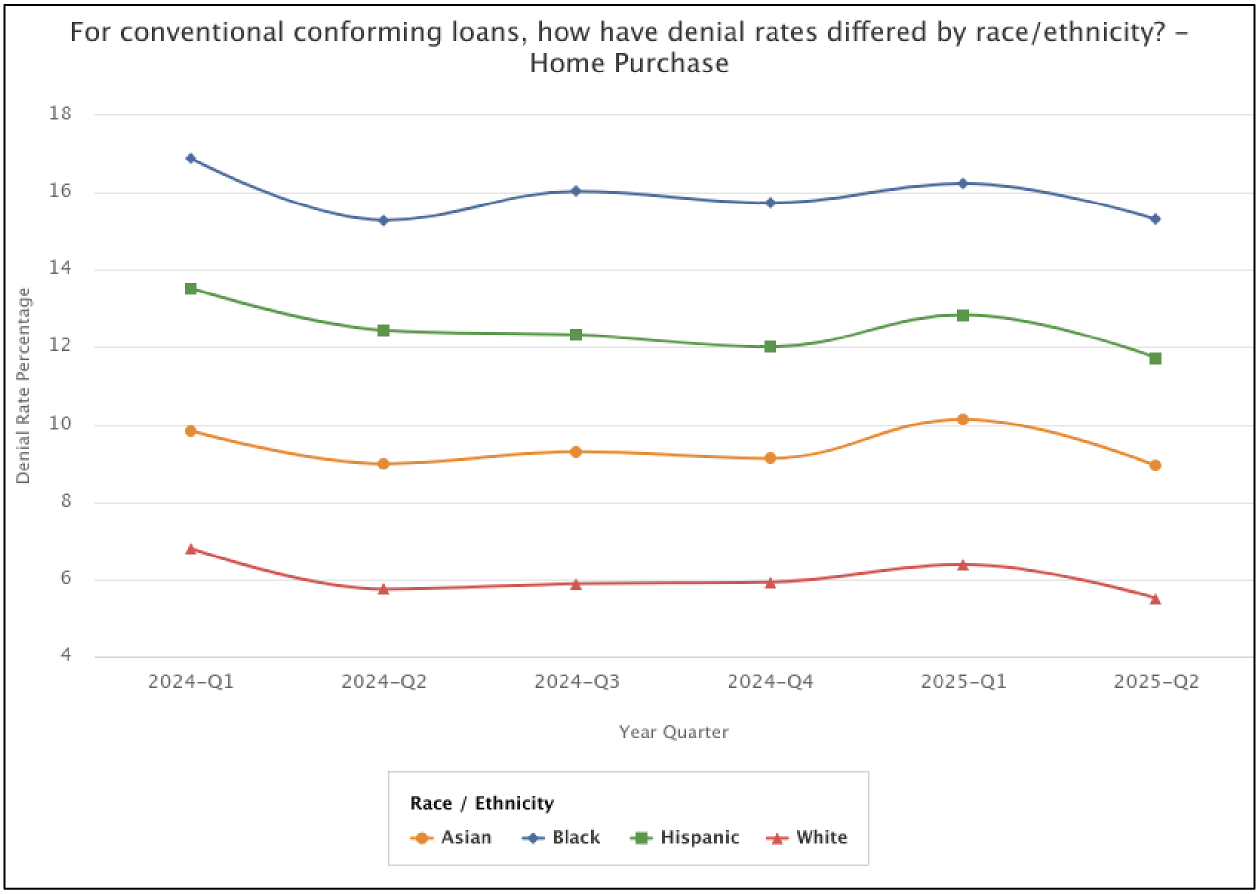
In addition, the Home Mortgage Disclosure Act requires many financial institutions to report lending data, which helps regulators and communities monitor lending patterns and identify potential disparities in access to credit.

Lending Patterns

This chart below shows a clear and persistent disparity in conventional conforming home purchase loan denial rates by minoritized populations over the period from 2024-Q1 through 2025-Q2. Across every quarter, Black applicants experienced the highest denial rates, remaining in the 15–17% range, followed by Hispanic applicants at roughly 12–13%, Asian applicants near 9–10%, and White applicants consistently lowest at about 5–7%.

Overall, denial rates declined slightly by 2025-Q2 for all groups, but the relative gaps between racial and ethnic groups remained largely unchanged. Black applicants were denied at rates roughly two to three times higher than White applicants throughout the period, indicating that access to mortgage credit continues to be uneven across populations.

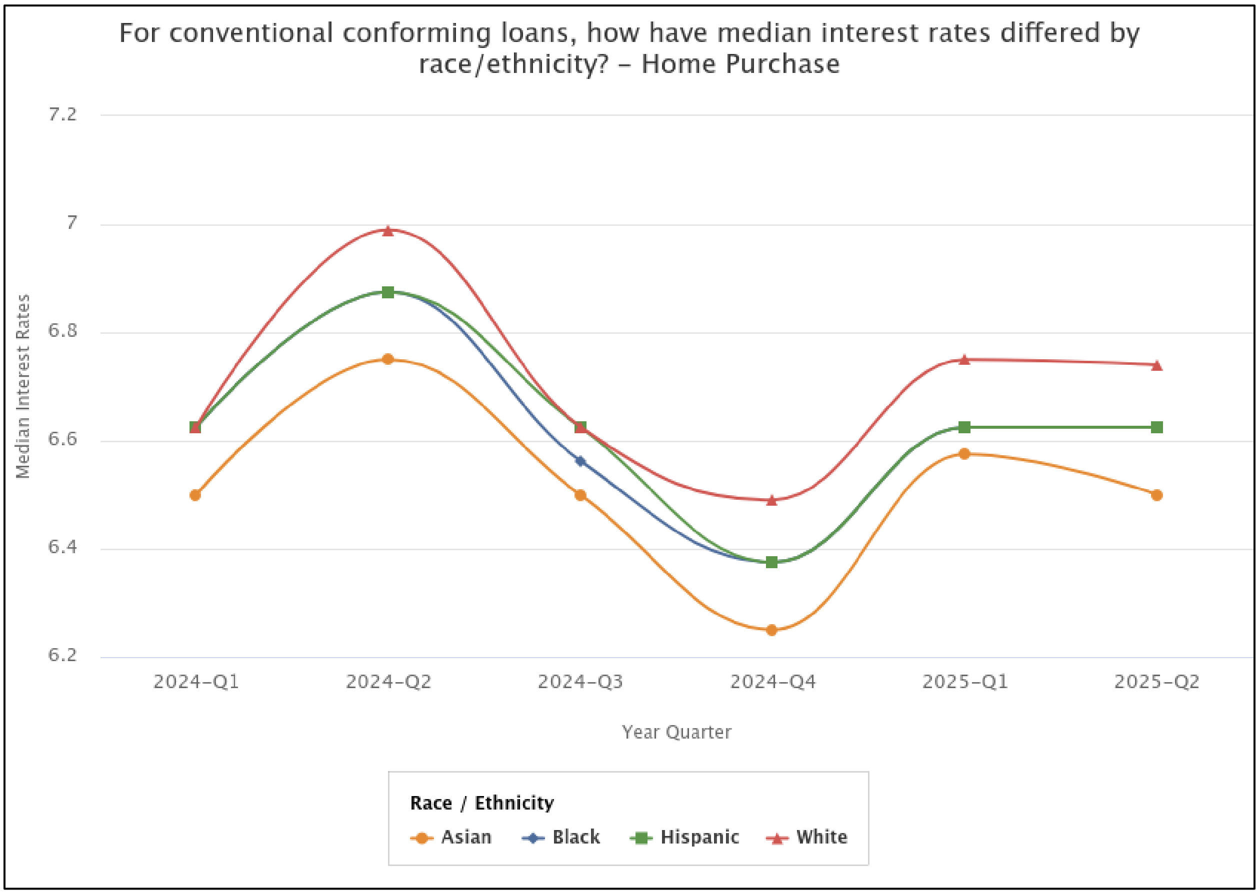
What this means is that while lending conditions may be improving modestly overall, structural barriers to homeownership persist for minoritized populations—particularly Black and Hispanic borrowers. These differences may reflect disparities in income, credit profiles, debt burdens, savings for down payment, appraisal outcomes, or broader systemic lending inequities, and they suggest an ongoing need for targeted homebuyer counseling, down payment assistance, credit readiness programs, and fair lending oversight to improve equitable access to homeownership.



Source: Consumer Financial Protection Bureau, Federal Financial Institutions Examination Council, Home Mortgage Disclosure Act Data, Home Purchase Loans Denial Rates by Race, Q1 2024 – Q2 2025

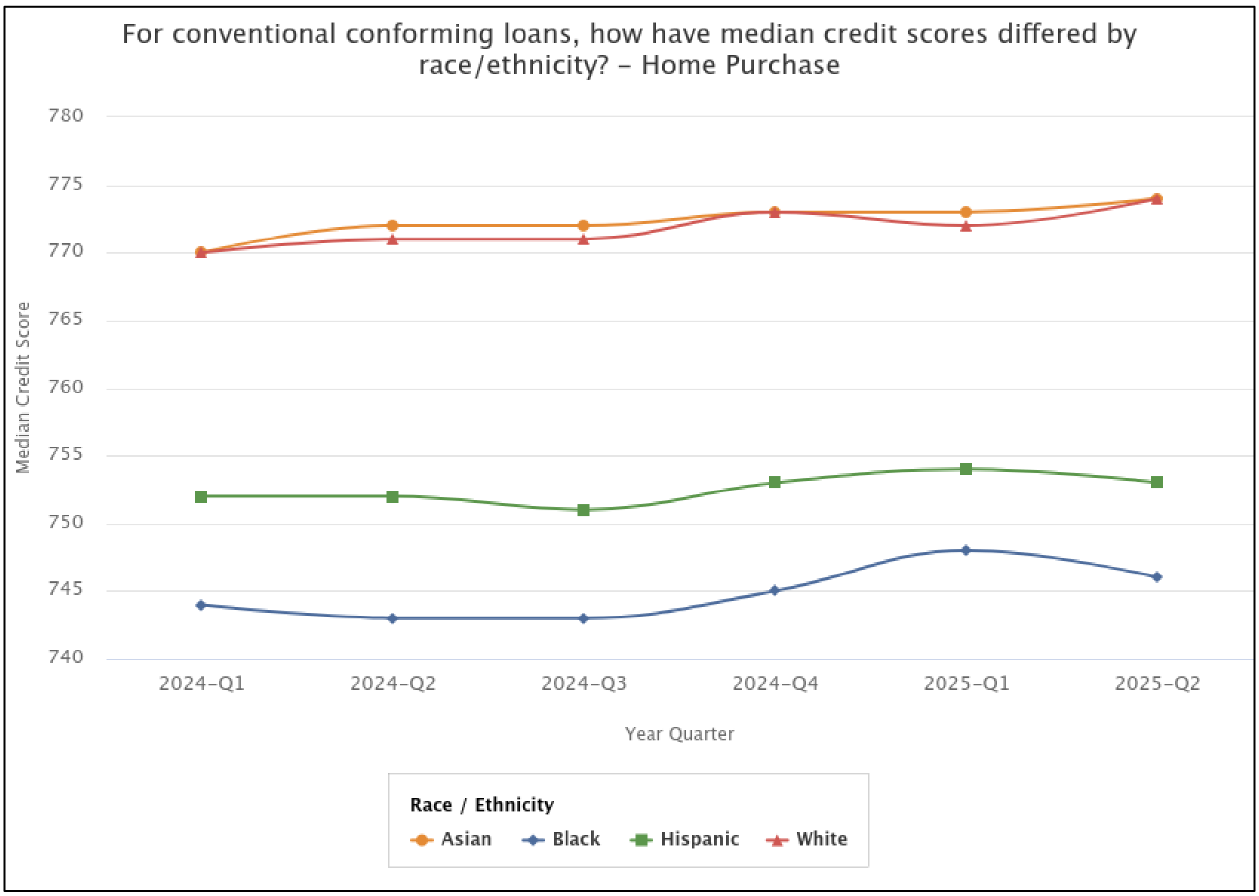
The chart below illustrates the median interest rates, in Seminole County, for conventional conforming home purchase loans across different racial/ethnic groups (Asian, Black, Hispanic, and White) from 2024 to 2025. It shows that interest rates rise sharply in early 2024, peak around the second quarter, and then decrease through 2025. White borrowers face the highest rates, particularly in the first half of 2024, while Asian borrowers generally experience the lowest rates. Black and Hispanic borrowers see interest rates that fall between those of Asian and White groups. These differences highlight disparities in loan costs, which may be influenced by factors such as credit profiles and access to financial products.

The higher interest rates for White borrowers compared to minoritized populations, as shown in the chart, could be influenced by several factors. One possible reason is that credit scoring systems and lending criteria might differ for different demographic groups, even if not explicitly discriminatory. For example, White borrowers may have higher average loan amounts, potentially resulting in higher perceived risk and thus higher interest rates. Alternatively, differences in income levels, employment stability, or debt-to-income ratios across racial lines could also contribute to these disparities. Additionally, historical economic factors and unequal access to financial products may result in different loan terms for non-minoritized and minoritized borrowers, leading to these variations in interest rates.



The chart below shows a consistent gap in median credit scores, in Seminole County, among approved conventional home purchase loan applicants by minoritized populations over the six-quarter period. Asian and White applicants maintained the highest median credit scores, generally ranging from 770 to 774, while Hispanic applicants remained in the middle at approximately 751 to 754, and Black applicants had the lowest median scores, ranging from 743 to 748. Although all groups showed relatively stable scores over time, the persistent difference of roughly 20–30 points between Black and Hispanic applicants compared with White and Asian applicants suggests that borrowers from some minoritized groups may face greater barriers to meeting conventional lending standards.

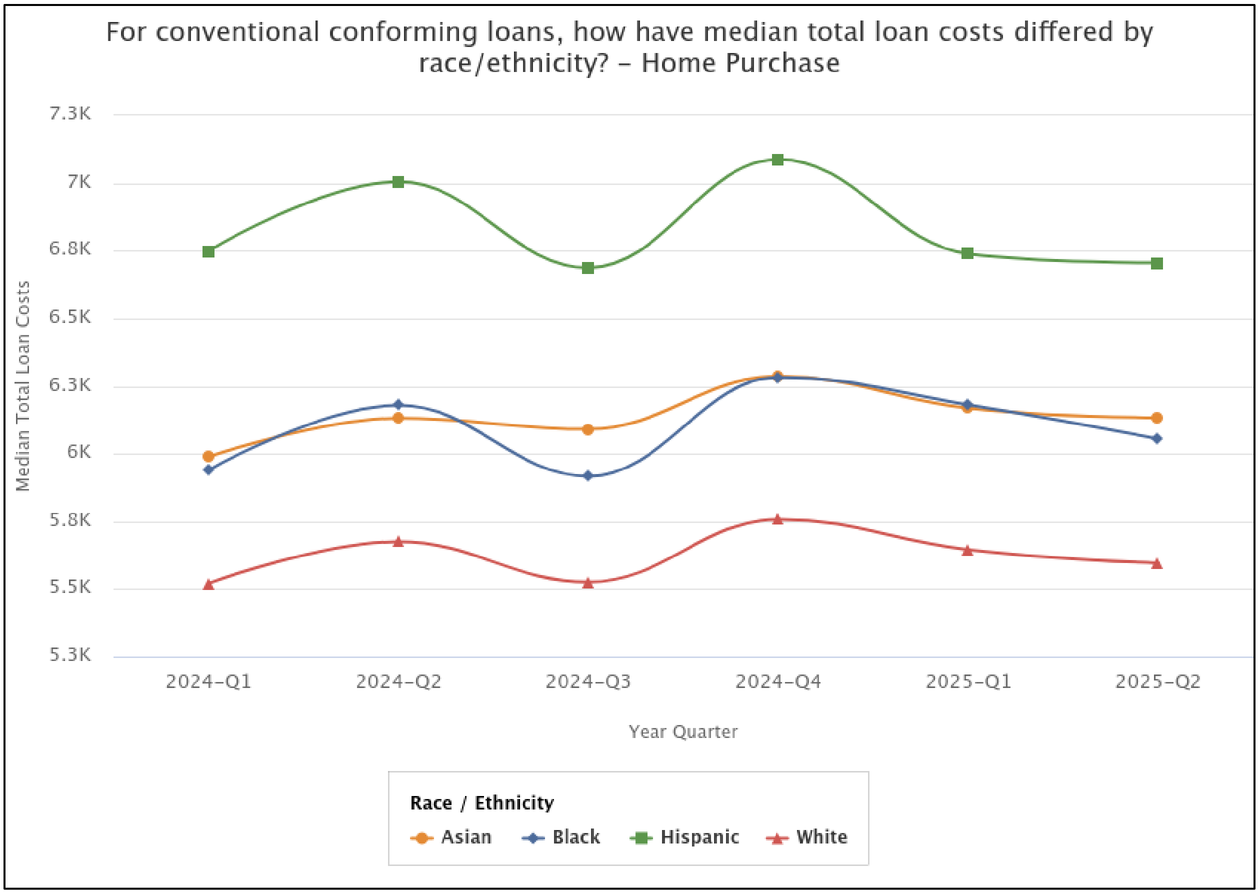
What this means is that credit score disparities can directly influence access to mortgage financing, since higher credit scores often improve loan approval chances and borrowing terms such as interest rates. These patterns may reflect broader differences in wealth, credit history, debt burden, and access to financial resources across populations, which can contribute to unequal opportunities for homeownership and long-term wealth building.



The chart shows the median total loan costs, in Seminole County, for conventional conforming home purchase loans across different non-minoritized and minoritized groups—Asian, Black, Hispanic, and White—over multiple quarters from 2024 to 2025. The data reveals that Asian and Black groups generally have higher loan costs compared to Hispanic and White groups. The Asian group shows a noticeable peak in loan costs in mid-2024, while Black and White groups experience steadier fluctuations.

These differences in loan costs by minoritized populations could raise concern from a fair housing perspective as they may indicate potential disparities in the financial treatment of applicants based on classification as a minoritized population. Higher loan costs for certain minoritized groups can be indicative of systemic barriers and discriminatory practices, which could contribute to unequal access to homeownership and perpetuate wealth gaps.

There could also be several factors that explain why total loan costs are lower for White borrowers compared to minoritized groups. One key reason might be differences in credit scores, as White borrowers may have higher average credit scores, which could lead to better loan terms, such as lower interest rates. Additionally, White borrowers may be more likely to secure loans with lower down payments or favorable financing options, which can reduce upfront costs. Geographic location also plays a role, as White borrowers may be more likely to live in areas with lower home prices or more access to affordable financing options. Furthermore, historical factors, such as generational wealth or access to financial education, may provide White borrowers with better financial stability, leading to more favorable loan conditions. These factors highlight the broader structural issues that contribute to disparities in loan costs.



Mortgage Services and Other Financial Institutions

The Federal Deposit Insurance Corporation (FDIC) reports that there are 26 insured financial institutions in Seminole County. These include several larger nationwide banks, such as Regions, TD, Ameris, PNC, Fifth Third, Bank of America, Wells Fargo, and JP Morgan Chase. The FDIC also reports that in 2023, 3.2% of households in the State of Florida are unbanked, meaning no one in the household had a checking or savings account at a bank or credit union. As of 2023, 5.6 million households in the U.S were unbanked.

With the digital age, buyers now have abundant access to mortgage brokers online who serve Seminole County residents, including top companies like Rocket Mortgage and Loan Depot. These brokers can often offer better interest rates and terms on home loans than traditional financial institutions.

While there is access to mortgage services and other financial institutions, obtaining a mortgage is also dependent on the loan products offered. Most offer FHA and VA loans, which require low down payments, and some, like Wells Fargo, offer first-time homebuyer programs that provide down payment or closing cost assistance.

Areas with high concentrations of minoritized populations tend to have increased access to alternative financial services like check-cashers and same-day and pay-day lenders. Data shows that minoritized populations tend to utilize these services at higher rates than non-minoritized populations to manage finances, which can lead to disparities in access to financial services as these alternatives are usually low in quality but high in cost and can trap borrowers in a cycle of debt.

Fair and Affordable Credit

Access to fair and affordable credit is crucial for individuals, businesses, and the broader economy. It allows individuals to manage their finances more effectively, particularly in times of emergency or when making significant life purchases (e.g., home, education, medical expenses). Access to credit enables people to invest in opportunities they might otherwise not afford.

Credit provides marginalized groups, such as low-income individuals or those with limited access to traditional financial services, the opportunity to participate in the economy. This can help reduce inequality and promote social mobility.

A primary reason for mortgage denial is poor credit. Building credit is a long-term process and often difficult for those already cost burdened. Minoritized populations are often the most cost burdened while also experiencing credit issues, as shown in the chart above, leading to disparities in access to affordable credit.

While there is access in Seminole County to financial institutions that provide various types of credit, affordability would be situational, and likely be unaffordable for cost burdened households. In all cases, credit becomes unaffordable when the borrower's ability to repay the debt is strained, either due to the terms of the credit or external circumstances. Credit can become unaffordable for many reasons including:

1. High Interest Rates: If the interest rates on loans or credit cards are high, it can significantly increase the cost of borrowing. Even if the borrower initially takes on a manageable amount of debt, the interest can quickly compound, making repayment more difficult.

2. Unclear or Complex Terms: Some credit products have complex terms that can be hard to understand, leading borrowers to take on more debt than they can afford. For instance, introductory low rates that increase after a certain period can result in unexpected costs.

3. Credit Overextension: When people take on more credit than they can handle—whether through multiple credit cards, loans, or other financial products—they may struggle to make all the payments on time. This overextension can lead to missed payments, late fees, and additional interest charges, making credit more expensive.

4. Variable Rates: Some credit products, like adjustable-rate mortgages or variable-rate loans, have interest rates that change over time. If rates rise unexpectedly, monthly payments can increase, making the debt harder to manage.

5. Poor Credit History: Borrowers with poor credit scores often face higher interest rates and less favorable credit terms. This makes credit more expensive, even if they can secure loans, as lenders charge higher rates to offset the risk of default.

6. Minimum Payments: Many credit products, particularly credit cards, allow borrowers to make just the minimum payment each month. While this may seem manageable, it often doesn't reduce the principal quickly enough. As a result, borrowers can end up paying much more over time due to accumulating interest, leading to unaffordable debt.

7. Income Instability: If a person experiences a loss of income, such as losing a job or facing a reduction in hours, they may no longer be able to meet their credit obligations. This makes credit repayments unaffordable, especially if the borrower is already living paycheck to paycheck.

8. Inflation and Economic Conditions: Inflation or poor economic conditions can lead to higher living costs, making it harder for individuals to pay off existing debts. Even if credit is initially affordable, external factors can make it harder to keep up with repayments.

Obtaining affordable credit in Seminole County is also dependent on the loan products offered by financial institutions or mortgage companies. Conventional loans typically require a high credit score above 700. Other loan products like the Federal Housing Administration (FHA) and United States Department of Agriculture (USDA) allow a minimum credit score of 580. While lenders have relaxed credit requirements, many cost-burdened low-income households do not have the means to escape their poor credit history. Further, the lower the credit score the higher the interest rate, making mortgage payments higher and reducing access to homeownership.

According to The Pew Charitable Trusts, banks have dramatically expanded their small lending since 2018. Small-dollar loans make it possible for millions of consumers with low or no credit scores to borrow safely and save borrowers money compared to high-cost credit products from payday, auto title, pawn, and rent-to-own providers. Small loans offer a safe, affordable alternative for most of the nation’s low- and no-credit history borrowers. Depending on the bank, loans can be in an amount up to $500, $750, or $1,000.

The Pew Charitable Trusts also states there are small lending standards that should be considered by banks and credit unions including:

- Access. Credit should be available to existing bank and credit union customers who need the most help, are able to repay, and do not qualify for other loans.
- Affordability. Loans and lines of credit should offer enough time to repay, usually at least three months, so that each installment consumes only a small share of a borrower’s income.
- Fair pricing. The total cost of the loan should be only a small fraction of the loan’s principal but be sufficient to ensure the bank can provide widespread access to small credit.
- Speed. Application processes should be fast and easy, leveraging online and mobile banking technologies and funds should be provided the same day.

As of April 2023, six of the eight largest U.S. banks by branch count, which collectively operate 23% of all bank branches, had rolled out small installment loans or lines of credit that cost at least 15 times less than average payday loans. These banks include Regions Bank, Truist, Wells Fargo, Bank of America, Huntington Bank, and U.S. Bank. Some of these banks operate in Seminole County, offering small loans to all protected classes and those who have low to no credit history, including Wells Fargo and Bank of America.

The National Credit Union Administration's (NCUA) Payday Alternative Loan program is also creating more alternatives for borrowers by allowing federal credit unions to provide loans designed to give consumers a more affordable alternative to predatory payday loans, which carry high APRs and short repayment terms. This loan program set a record for new loan volume, reaching an all-time high with $227 million originated in 2022.

Suncoast Credit Union is a not-for-profit organization that offers credit cards, mortgages, auto loans, home equity loans, and personal loans. The credit union provides loans with low rates and fees and allows borrowers to choose the length of the loan to determine monthly payments that are within budget.

There are various Low-Income Designated Credit Unions (LIDCU) operating in Florida. These institutions primarily serve members who meet certain low-income thresholds based on data available from the U.S. Census Bureau. Benefits for protected and marginalized populations include eligibility for grants and low-interest loans from the Community Development Revolving Loan Fund and the ability to accept non-member deposits from any source. Suncoast Credit Union is a LIDCU.

Tenant Protections and Rental Policies

In Florida, landlord-tenant relationships are primarily governed by the Florida Residential Landlord and Tenant Act. This law outlines the rights and responsibilities of both landlords and tenants, including requirements related to lease agreements, security deposits, maintenance responsibilities, eviction procedures, and notice requirements. The law is intended to ensure that rental housing is maintained in habitable conditions and that both parties follow established legal processes in the event of disputes.

The Seminole County Bar Association Legal Aid Society provides legal assistance to qualifying residents regarding landlord-tenant disputes. The county also partners with Community Legal Services - Sanford which is another regional legal partner offering housing-related legal aid, especially for residents facing civil legal barriers tied to housing stability.

In Seminole County, tenant stability is further supported through housing assistance programs and local service providers that offer rental assistance, housing counseling, and eviction prevention services. Programs funded through federal resources such as CDBG and other housing initiatives may be used to support emergency rental assistance, housing stabilization services, and programs that help residents remain housed during periods of financial hardship.

Fair Housing Enforcement and Compliance

Fair housing enforcement and compliance are essential to ensuring that all residents have equal access to housing opportunities in Seminole County. Federal and state laws prohibit discrimination in housing-related activities, including renting, buying, lending, and housing advertising. These protections help ensure that individuals and families are treated fairly regardless of personal characteristics such as race, color, national origin, religion, sex, disability, or familial status.

The primary federal law governing fair housing is the Fair Housing Act. Enforcement of this law is carried out by HUD, which investigates complaints and works with state and local partners to address potential violations.

At the state level, the Florida Fair Housing Act provides similar protections and is enforced by the Florida Commission on Human Relations, Individuals who believe they have experiences housing discrimination in Seminole County may file complaints through either HUD or the state agency, which will investigate and pursue enforcement actions when necessary.

In addition to enforcement mechanisms, local governments and housing organizations promote fair housing compliance through education, outreach, and housing counseling services. These efforts help increase awareness of fair housing rights and responsibilities among residents, landlords, lenders, and real estate professionals.

As a recipient of federal funds through the U.S. Department of Housing and Urban Development (HUD), the county is obligated to Affirmatively Further Fair Housing (AFFH) and will comply through the development of this Housing Access Plan. The county also collaborates with various public service organizations throughout the region to assure that any discriminatory housing practices are eliminated, including the local and surrounding public housing authorities. The Seminole County Community Services Department directs fair housing complaints and makes referrals to HUD or its local fair housing partners for enforcement.

The county certifies to its compliance with the Fair Housing Act and its amendments through the preparation of HUD regulatory plans. Additional laws the county is obligated to comply with due to receipt of federal assistance is Section 504 of the Rehabilitation Act of 1973 (which applies to programs and activities receiving federal funds), Titles II and III of the Americans with Disabilities Act (ADA) (which apply to programs, services, and activities provided or made available by public entities and to public accommodations, respectively), and the Architectural Barriers Act (which applies to federal facilities). Any housing (including single family detached homes) constructed by federal, state, or local government entities or constructed using federal funds may be subject to accessibility requirements under these laws. Housing funded by HUD also must meet the Uniform Federal Accessibility Standards (UFAS) or a standard that is equivalent or stricter. Under the UFAS, all federally assisted new construction housing developments with five or more units must design and construct 5% of the dwelling units, or at least one unit, whichever is greater, to be accessible for persons with mobility disabilities. An additional 2% of the dwelling units, or at least one unit, whichever is greater, must be accessible for persons with hearing or visual disabilities. The county's housing programs are in compliance with these federal regulations.

Complaint Process

Persons suspecting that they have been discriminated against can file a fair housing complaint at the federal, state, or local level by contacting HUD, DOJ, FCHR, or CLSMF. Any complaints received by the County alleging fair housing violations are referred to CLSMF. The chart below provides information on how residents can file a housing discrimination complaint with any of the fair housing enforcement organizations.

<table>
<tr><th colspan="2">How to file a Housing Discrimination Complaint</th></tr>
<tr><td>To file a housing discrimination complaint with HUD:
Place a toll-free call to 1-800-440-8091 or TTY 1-800-927-9275;
Complete the “on-line” complaint form available on the HUD website;
Submit a claim of housing discrimination on the HUD Complaint Mobile App; or
Mail a completed complaint form or letter to:</td><td>To report an incident of housing discrimination to the DOJ, or to alert the DOJ of matters involving a pattern or practice of discrimination or matters involving denial of rights to groups of persons:
Call the Fair Housing Tip Line at 1-800-896-7743;
Email fairhousing@usdoj.org; or
Mail a letter to:
U.S. Department of Justice
Civil Rights Division</td></tr>
</table>

Atlanta Regional Office of FHEO U.S. Department of Housing and Urban Development Five Points Plaza 40 Marietta Street, 16th Floor Atlanta, Georgia 30303-2806	Housing and Civil Enforcement Section – G St. 950 Pennsylvania Avenue, N.W. Washington, DC 20530
To file a complaint with FCHR, complainants must contact the agency within one year of the date on which the alleged act of discrimination occurred. • Telephone 850-488-7082; or • Mail or fax the Technical Assistance Questionnaire for Housing Complaints to: Florida Commission on Human Relations Office of Customer Service 4075 Esplanade Way, Room 110 Tallahassee, FL 32399 Facsimile 850-487-1007	To file a complaint with CLSMF: • Complete the "online intake" form at https://www.clsmf.org/ • Or Phone (800) 405-1417

If a complaint is filed with HUD under the federal Fair Housing Act and the complaint falls within the jurisdiction of FCHR, HUD must refer the complaint to the local or state agency and may take no further action, except under limited circumstances. Once the complaint is filed with FCHR, the process is as follows:

- A person alleging discrimination under the FFHA has one year after the discriminatory housing practice to file a complaint with FCHR.
- FCHR has 100 days after receiving the complaint to complete an investigation and issue a determination.
- FCHR can decide to resolve the complaint and eliminate or correct the alleged discriminatory housing practice through conciliation.
- If, within 180 days after a complaint is filed, FCHR has been unable to obtain voluntary compliance, the complainant may initiate civil action or petition for an administrative determination.
- If the commission finds reasonable cause, the claimant may request that the Attorney General bring the civil action against the respondent.
- A civil action must be commenced within two years after the alleged discriminatory act occurred.
- The court may continue a civil case if conciliation efforts by FCHR or by a local housing agency are likely to result in a satisfactory settlement.

- If the court finds that a discriminatory housing practice has occurred, the court must issue an order prohibiting the practice and providing administrative relief.
- Possible remedies include injunctions, restraining orders, fines and actual and punitive damages, court costs, and reasonable attorney's fees.

VII. EVALUATION OF CURRENT FAIR HOUSING LEGAL STATUS

Discrimination Cases Filed and Resolutions

The Florida Commission on Human Rights is the state agency which enforces the state's civil rights laws. HUD receives most housing discrimination complaints as the primary federal agency enforcing fair housing law, and the Commission receives and investigates housing discrimination complaints referred to them by HUD, working with HUD to ensure the complaint is thoroughly investigated. Once a decision about the complaint is reached, the complainant receives instructions on how to seek the remedies provided for under the law. Possible remedies for housing discrimination include injunctions, restraining orders, damages, court costs and attorney fees.

A review of fair housing complaint data helps identify trends in housing discrimination to inform specific fair housing actions that may be needed to address the cause of any trends. A review of housing and enforcement cases found that within the past 5 years, the county has no unresolved Department of Justice fair housing lawsuit or systemic violation finding against it.

VIII. HOUSING ACCESS STRATEGIC PLAN

This Fair Housing Strategic Plan is designed to identify and address barriers that limit equal access to housing opportunities within Seminole County. Rooted in the principles of universal access and compliance with fair housing laws, the plan evaluates existing conditions, policies, and practices that may contribute to disparities in housing choice.

Through analysis of demographic data, stakeholder input, and housing trends, several potential barriers to fair housing have been identified. These may include limited availability of affordable housing, patterns of settlement that have high concentrations of minoritized populations, lack of accessible housing for individuals with disabilities, discriminatory lending or rental practices, language and informational barriers, and gaps in fair housing awareness and enforcement.

This plan outlines a strategic framework to overcome these barriers by establishing clear goals, actionable steps, and collaborative responsibilities among public agencies, private partners, and community organizations. By implementing these strategies, Seminole County aims to expand housing choice, promote universal access in neighborhoods, and ensure compliance with federal, state, and local fair housing requirements.

Findings: Barriers to Housing Access

1. <u>Affordability & Cost Burden</u>

    - High housing costs relative to income
    - Severe cost burden among low- and extremely low-income households
    - Disproportionate impacts on minoritized populations, seniors, and individuals with disabilities
    - Limited availability of affordable units

2. <u>Limited Housing Supply & Type Mismatch</u>

    - Dominance of single-family housing
    - Shortage of “missing middle” housing (duplexes, triplexes, etc.)
    - Lack of small units and large family-sized units
    - Limited accessible housing stock

3. <u>Concentrated Areas of Poverty & Minoritized Populations</u>

    - Moderate segregation patterns of minoritized populations

- Presence of racially/ethnically concentrated area of poverty (R/ECAPs)

- Unequal access to high-opportunity neighborhoods

4. Lending & Homeownership Disparities

   - Higher mortgage denial rates for minoritized applicants

   - Barriers to credit access and financing

   - Lower homeownership rates among protected classes

5. Barriers for Families with Children

   - Limited availability of family-sized housing

   - Affordability constraints impacting families

6. Barriers for Individuals with Disabilities

   - Lack of accessible and affordable housing

   - High cost of home modifications

   - Transportation and service access challenges

7. Language Access & Limited English Proficiency Barriers

   - Limited English proficiency affecting access to housing

   - Lack of translated materials and interpretation services

   - Difficulty understanding housing rights and processes

8. Immigrant & Foreign-Born Barriers

   - Limited credit history or documentation

   - Language and cultural barriers

9. Voucher & Rental Market Barriers

   - Limited landlord participation in voucher programs

   - Inspection and leasing delays

   - Difficulty accessing high-opportunity areas

   - Lack of available rental units

10. Aging Housing Stock & Quality Issues

    - Older housing requiring rehabilitation

- Substandard housing conditions in some areas
- Deferred maintenance due to cost burdens

11. Access to Opportunity (Transportation, Jobs, Services)
    - Mismatch between housing and employment centers
    - Limited transportation options
    - Barriers to accessing services such as childcare and healthcare

Seminole County Housing Access Strategies			
Fair Housing Goal	**Recommendations to Address Goal**	**Responsible Party**	**Potential Resources**
1. Expand Affordable Housing & Preserve Existing Units *(Combines: affordability, aging housing stock, voucher access)*	- Increase production of affordable housing across income levels (especially ≤50% AMI) o Consider redevelopment or adaptive reuse of existing housing and structures. - Preserve existing affordable units through rehabilitation and anti-displacement strategies. - Evaluate and potentially expand rental assistance and purchase assistance programs and improve voucher utilization (landlord incentives, streamlined inspections). - Consider establishing a formal employer outreach initiative to explore employer-assisted housing partnerships.	Seminole County Community Services Seminole County Housing Authority Seminole County Board of County Commissioners Developers Nonprofit Housing Partners Landlords	HOME, CDBG, HCV, LIHTC, SHIP, Emergency Rental Assistance, Weatherization Programs
2. Increase Housing Supply, Diversity & Accessibility *(Combines: housing supply, disability access, family housing)*	- Continue to assess and reform land use and zoning policies to consider inclusionary housing policies. - Evaluate the potential to implement additional incentives through the SHIP program to further incentivize mixed-income and higher-density development or redevelopment. - Expand accessible (ADA/universal design) and family-sized units through development or	Seminole County Planning & Development Seminole County Community Services Seminole County Board of County Commissioners	LIHTC, HOME, CDBG, SHIP, Private investment

	redevelopment strategies, including the rehabilitation of existing units.		
3. Advance Fair Housing Choice & Reduce Concentrated Areas of Poverty & Minoritized Populations *(Combines: segregation, access to opportunity, transportation alignment)*	- Develop/redevelop affordable housing in high-opportunity areas. - Provide mobility counseling programs and expand access to opportunity-rich neighborhoods. - Align housing efforts with transportation, jobs, and services (TOD strategies). - Affirmatively market housing to protected classes.	Seminole County Planning & Development City of Sanford Seminole County Community Services Seminole County Board of County Commissioners Seminole County Housing Authority MetroPlan Orlando/Transit Agencies Fair Housing Organizations	HUD AFFH tools, HCV mobility programs (self-sufficiency programs), DOT grants, FHIP/FHAP funding, CDBG, HOME, SHIP
4. Promote Equitable Homeownership & Financial Access ***(Combines: lending disparities, immigrant barriers)***	- Evaluate and expand purchase assistance programs. o Consider increasing maximum purchase price and maximum award amounts. - Partner with lenders to reduce denial disparities and improve underwriting flexibility.	Seminole County Community Services Nonprofit Housing Partners Financial Institutions	HOME, CDBG, SHIP, CRA funding, HUD counseling grants, Philanthropic funding

	- Evaluate financial education, credit-building, and culturally competent counseling. Enhance curriculum to include immediate homeowner affordability topics and post-purchase criteria. - Address language and access barriers for immigrants and those without traditional credit histories.		
5. Strengthen Fair Housing Protections, Enforcement & Universal Access ***(Combines: LEP, enforcement, systemic barriers)***	- Expand fair housing enforcement, testing, and education. - Provide language access services and translated materials. - Improve reasonable accommodation processes for individuals with disabilities. - Continue to conduct ongoing fair housing assessments and remove policy barriers.	Seminole County Community Services ADA Coordinator Fair Housing Organizations Housing Providers Nonprofit Housing Partners	FHIP, FHAP, HUD technical assistance, local general funds, HOME, CDBG, SHIP

APPENDIX A – DEFINITIONS AND DATA RESOURCES

Key Definitions

Affirmatively Further Fair Housing – To Affirmatively Further Fair Housing (AFFH) is to comply with "the 1968 Fair Housing Act's obligation for state and local governments to improve and achieve more meaningful outcomes from fair housing policies, so that every American has the right to fair housing, regardless of their race, color, national origin, religion, sex, disability or familial status."

Affordable - Though local definitions of the term may vary, the definition used throughout this analysis is congruent with HUD's definition:

- HUD defines as "affordable" housing that costs no more than 30% of a household's total monthly gross income. For rental housing, the 30% amount would be inclusive of any tenant-paid utility costs.

- For homeowners, the 30% amount would include the mortgage payment, property taxes, homeowners' insurance, and any homeowners' association fees.

Age – As it refers to protected class status, it forbids age discrimination against people who are 40 or older.

Ancestry – A person's caste, country, nation, tribe, or other identifiable group of people from which a person descends. It can also refer to common physical, cultural or linguistic characteristics of an individual's ancestors.

Color – The visible color of a person's skin; that is, pigmentation, complexion, skin shade, or tone.

Disability - "Handicap" means, with respect to a person—

- a physical or mental impairment which substantially limits one or more of such person's major life activities,
- a record of having such an impairment, or
- being regarded as having such an impairment,

But such term does not include current, illegal use of or addiction to a controlled substance (as defined in section 802 of title 21).

Ethnicity – Shared attributes of a group of people who identify with each other that distinguish them from other groups such as a common set of traditions, ancestry, language, history, society, culture, nation, religion, or social treatment within their residing area.

Fair Housing Choice - In carrying out its Housing Equity Plan, the county utilized the following definition of "Fair Housing Choice":

- The ability of persons of similar income levels to have available to them the same housing choices regardless of race, color, religion, sex, national origin, familial status, or handicap.

Familial Status

- One or more individuals (who have not attained the age of 18 years) being domiciled with—
  (1) a parent or another person having legal custody of such individual or individuals; or
  (2) the designee of such parent or other person having such custody, with the written permission of such parent or other person.

  The protections afforded against discrimination on the basis of familial status shall apply to any person who is pregnant or is in the process of securing legal custody of any individual who has not attained the age of 18 years.

Impediments to Fair Housing Choice - As adapted from the Fair Housing Planning Guide, impediments to fair housing choice are understood to include:

- Any actions, omissions, or decisions taken because of race, color, religion, sex, disability, familial status, or national origin which restrict housing choices or the availability of housing choices.

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

Marital Status – The state of being married, divorced, or single.

National Origin - A person's birthplace or ancestry, such as someone who is Latino/a or Hispanic or from another country or region of the world.

Protected Classes - In carrying out its Housing Equity Plan, the county utilized the following definition of Protected Classes:

- Title VIII of the Civil Rights Act of 1968 prohibits housing discrimination based on race, color, national origin or ancestry, sex, or religion. The 1988 Fair Housing Amendments Act added familial status and mental and physical handicap as protected classes.

Race - Refers to whether a person is White, Black/African American, Asian, American Indian or an Alaska Native, or is a Native Hawaiian or Pacific Islander, or some mixture of two or more of these groups.

Religion – Includes the practice and non-practice of religion, such as atheism, as well as religions that are outside the mainstream.

Sex - Biological makeup, including genitalia, genetic differences, and sex characteristics. Typically, sex includes male, female, and intersex. Under the laws of discrimination and harassment, the phrase also includes gender or sexual orientation.

- Gender Identity: The identity and expression of socially constructed characteristics often associated with men and women.
- Sexual Orientation – A person's physical, romantic, sexual, and/or emotional attraction to others or lack thereof.

Data Sources

Decennial Census Data – Data collected by the Decennial Census for 2010 and 2000 is used in this Analysis. This older Census data is only used in conjunction with more recent data to illustrate trends.

American Community Survey (ACS) – Data used for demographics, employment, and economic, and housing section of this plan rely on the 2019-2023 and 2020-2024 five-year ACS estimates, unless otherwise noted. The five-year ACS offers 60 months of data collected between January 1 and December 31. This data set is used in this report because it offers estimates with relatively low margins of error and maximizes reliability of data at the census tract level. This second point is of particular importance to fair housing analysis because fair housing choice is often realized on a neighborhood-by-neighborhood basis. The American Community Survey is an ongoing statistical survey that samples a small percentage of the U.S. population every year, thus providing communities with more current population and housing data throughout the 10 years between censuses.

The ACS multi-year estimates are more current than Census 2020 data and available for more geographic areas than the ACS 1-Year Estimates, this dataset is one of the most frequently used. Because sampling error is reduced when estimates are collected over a longer period of time, 5-year estimates will be more accurate (but less recent) than 3-year estimates. ACS datasets are published for geographic areas with populations of 20,000 or greater.

Previous Works of Research – This Housing Access Plan is also supported by, and in some cases builds upon, previous works of significant local, state, and federal research conducted for or within the county. These works of research may include, but not be limited to, the following:

- 2025-2029 HUD Five-Year Consolidated Plan
- Previous Analysis of Impediments to Fair Housing Choice
- SHIP Local Housing Assistance Plan
- Comprehensive Plan
- HUD Point-In-Time Count
- HUD Housing Inventory Count
- Public Housing Plan

- Realtors Property Resource Market Analysis
- Florida Realtors SunStats Reports
- Home Mortgage Disclosure Act Data (HMDA)

APPENDIX B – COMMUNITY ENGAGEMENT AND OUTREACH

SEMINOLE COUNTY
FLORIDA'S NATURAL CHOICE

HUD 2025-2029 Consolidated Plan & Housing Equity Plan

Invest In Your Community and Join the Conversation!

Your feedback will inform strategies for adressing community needs and barriers to fair housing.

As a recipient of federal funds through the U.S Department of Housing and Urban Development (HUD), Seminole County has the opportunity to address the most pressing community needs impacting low-income and vulnerable populations, to promote economic opportunity, and to advance housing equity for residents.

To implement these efforts and receive critical grant funds, Seminole County will develop a Consolidated Plan and Housing Equity Plan. The Consolidated Plan details the county's strategy for addressing unmet needs and the use of HUD funds towards eligible activities. The Housing Equity Plan will identify barriers to fair housing and provide actionable steps for mitigating housing inequities, particularly for protected class groups.

We are encouraging residents, housing and homeless partners, non-profit organizations, service providers, and other stakeholders to provide input on the county's priority needs and fair housing issues by participating in the engagement features offered through our virtual experience.

Scan Me

Participate at the Link Below or Scan the QR Code:
www.fhcconnect.org/seminole-conplan-and-fairhousing

SEMINOLE COUNTY
FLORIDA'S NATURAL CHOICE

Public Notice

2025-2029 HUD Consolidated Plan & Housing Equity Plan

Seminole County is a grant recipient of federal funds through the the U.S Department of Housing and Urban Development (HUD) and receives annual allocations under the following grant programs: Community Development Block Grant (CDBG), HOME Investment Partnerships (HOME) program, and the Emergency Solutions Grant (ESG). To receive grant funds, the county must develop a Consolidated Plan which assesses housing, homeless, and economic conditions impacting the community. The Consolidated Plan provides a strategy for addressing needs and outlines a proposed budget for the county's use of HUD funds towards eligible activities.

Seminole County also supports housing equity, and is committed to promoting housing choice for all residents. The county will develop a Housing Equity Plan which will provide a comprehensive analysis of factors impacting housing choice within the county and outline strategies intended to reduce or eliminate barriers to fair housing.

Residents and stakeholders are encouraged to join us to help identify community strengths and gaps to determine the best use of funds for community change and a course of action to address fair housing issues. Seminole County encourages participation of all its residents especially the involvement of very low income residents, minorities, non-English speaking persons and persons with mobility, visual or hearing impairments.

Reasonable accommodations will be made for individuals with disabilities or persons with Limited English Proficiency requiring auxiliary aids or services. Persons needing a special accommodation to participate in any proceeding should contact Stacey Smithwick, Community Services Department, at (407) 665-2362 or ssmithwick@seminolecountyfl.gov.

March 12, 2025 | 5:30 - 7:00 PM
520 W. Lake Mary Blvd.
Sanford, Fl 32773

March 25, 2025 | 10:00 - 11:30 AM
Virtual:
https://us02web.zoom.us/j/82172354996

March 27, 2025 | 2:00 - 3:30 PM
Virtual:
https://us02web.zoom.us/j/82069598543

Invest In Your Community and Join the Conversation!

Seminole County Community Needs Survey

SURVEY RESPONSE REPORT
02 June 2022 - 13 April 2025

PROJECT NAME:
Seminole County Consolidated Plan and Housing Equity Plan

GRANICUS

SURVEY QUESTIONS

Q1 Name/Organization

Anonymous 1/29/2025 05:57 PM	IMPOWER- The Village
Anonymous 2/03/2025 06:39 AM	Janelle Dunn/True Health
Anonymous 2/03/2025 11:29 AM	IMPOWER
Anonymous 2/04/2025 11:14 AM	Alaina
Anonymous 2/04/2025 02:08 PM	Bright Community Trust, Inc.
Anonymous 2/05/2025 06:30 AM	Erin O’Donnell/Picnic Project
Anonymous 2/05/2025 08:32 AM	Hannah Keen
Anonymous 2/05/2025 11:24 AM	Lidia Galeas
Anonymous 2/05/2025 06:06 PM	Inspire of Central Florida
Anonymous 2/06/2025 10:30 AM	HOPE HELPS
Anonymous 2/06/2025 11:45 AM	U.S. Hunger
Anonymous 2/07/2025 11:23 AM	Susan Sikes
Anonymous 2/18/2025 07:07 AM	American Muslim Social Seervices

Anonymous
2/18/2025 06:11 PM

The Corey Donaldson Foundation Inc.

Anonymous
2/20/2025 06:02 AM

Making a Difference by Making a Change Foundation

Anonymous
2/20/2025 11:59 AM

Catholic Charties Of Central Flordia

Anonymous
2/24/2025 07:52 AM

Habitat for Humanity Seminole-Apopka

Anonymous
2/27/2025 02:06 PM

Inspire of Central Florida

Anonymous
3/11/2025 09:09 PM

American Muslim Social Services, Inc

Mandatory Question (19 response(s))
Question type: Single Line Question

Q2 Email Address

Anonymous
1/29/2025 05:57 PM

hjordan@impowerfl.org

Anonymous
2/03/2025 06:39 AM

janelle.dunn@mytruehealth.org

Anonymous
2/03/2025 11:29 AM

mdearth@impowerfl.org

Anonymous
2/04/2025 11:14 AM

alaina.staudte@gmail.com

Anonymous
2/04/2025 02:08 PM

traci@thebrightway.org

Anonymous
2/05/2025 06:30 AM

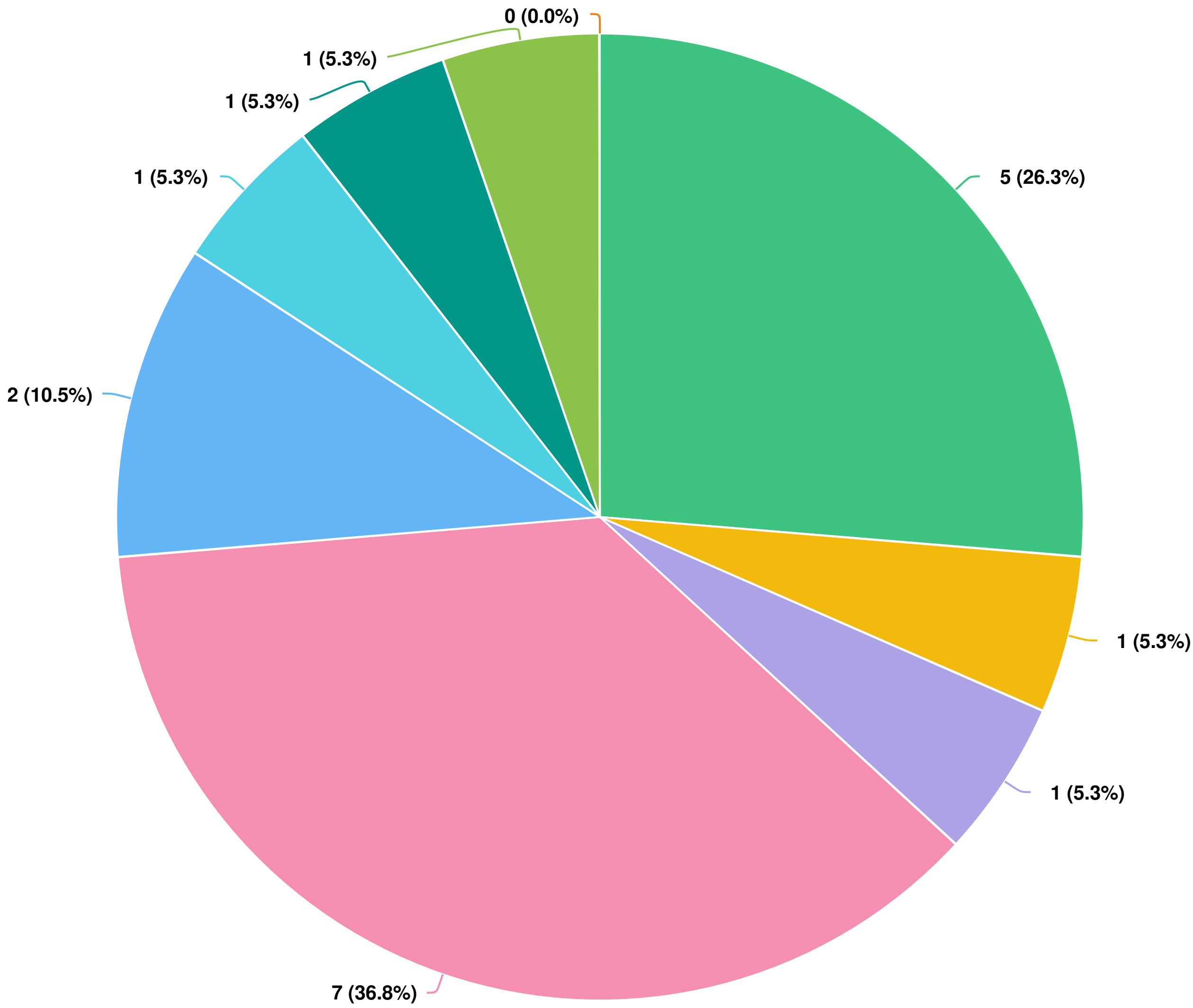
erin@picnicproject.org

Anonymous 2/05/2025 08:32 AM	hkeenben@aol.com
Anonymous 2/05/2025 11:24 AM	lgiron@seminolecountyfl.gov
Anonymous 2/05/2025 06:06 PM	lcontinanzi@inspirecfl.org
Anonymous 2/06/2025 10:30 AM	patricia@hopehelps.org
Anonymous 2/06/2025 11:45 AM	corissa.raymond@ushunger.org
Anonymous 2/07/2025 11:23 AM	ssikes1@gmail.com
Anonymous 2/18/2025 07:07 AM	atiffareed@amssclinic.org
Anonymous 2/18/2025 06:11 PM	Thecoreyfoundation@gmail.com
Anonymous 2/20/2025 06:02 AM	madmacfoundation18@gmail.com
Anonymous 2/20/2025 11:59 AM	gdejardens@cflcc.org
Anonymous 2/24/2025 07:52 AM	kpisciotta@habitat-sa.org
Anonymous 2/27/2025 02:06 PM	lcontinanzi@inspirecfl.org
Anonymous 3/11/2025 09:09 PM	noubaniyasmine@gmail.com

Mandatory Question (19 response(s))

Question type: Email Question

Q3 Please select the option that best describes you.



Question options

- Resident of Seminole County
- Business owner
- Landlord with property in Seminole County
- Social services provider
- Healthcare provider
- Educational institution
- Neighborhood/community leader
- Other (please specify)
- Elected official

Mandatory Question (19 response(s))
Question type: Radio Button Question

Q4 If you are a resident of Seminole County, what is your zip code? (Skip if not applicable)

Anonymous 1/29/2025 05:57 PM	32771
Anonymous 2/03/2025 06:39 AM	32773
Anonymous 2/03/2025 11:29 AM	32746
Anonymous 2/04/2025 11:14 AM	32765
Anonymous 2/05/2025 06:30 AM	Y
Anonymous 2/05/2025 08:32 AM	32771
Anonymous 2/05/2025 11:24 AM	FL
Anonymous 2/05/2025 06:06 PM	32707
Anonymous 2/06/2025 11:45 AM	32750
Anonymous 2/07/2025 11:23 AM	32792
Anonymous 2/18/2025 07:07 AM	32708
Anonymous 2/18/2025 06:11 PM	32771
Anonymous 2/20/2025 06:02 AM	FL

Anonymous
2/27/2025 02:06 PM
32708

Anonymous
3/11/2025 09:09 PM
FL

Optional question (15 response(s), 4 skipped)
Question type: Single Line Question

Q5 If you are a public service provider in Seminole County, which zip code or neighborhood does your organization primarily serve? (Skip if not applicable)

Anonymous
1/29/2025 05:57 PM
32792

Anonymous
2/03/2025 06:39 AM
32771

Anonymous
2/03/2025 11:29 AM
ALL

Anonymous
2/04/2025 02:08 PM
Multiple

Anonymous
2/05/2025 06:30 AM
32771

Anonymous
2/05/2025 11:24 AM
32773

Anonymous
2/05/2025 06:06 PM
All Seminole County

Anonymous
2/06/2025 10:30 AM
All Seminole County Residents

Anonymous
2/06/2025 11:45 AM
32714 and 32771

Anonymous
2/18/2025 07:07 AM
32750

Anonymous
2/18/2025 06:11 PM

32773

Anonymous
2/24/2025 07:52 AM

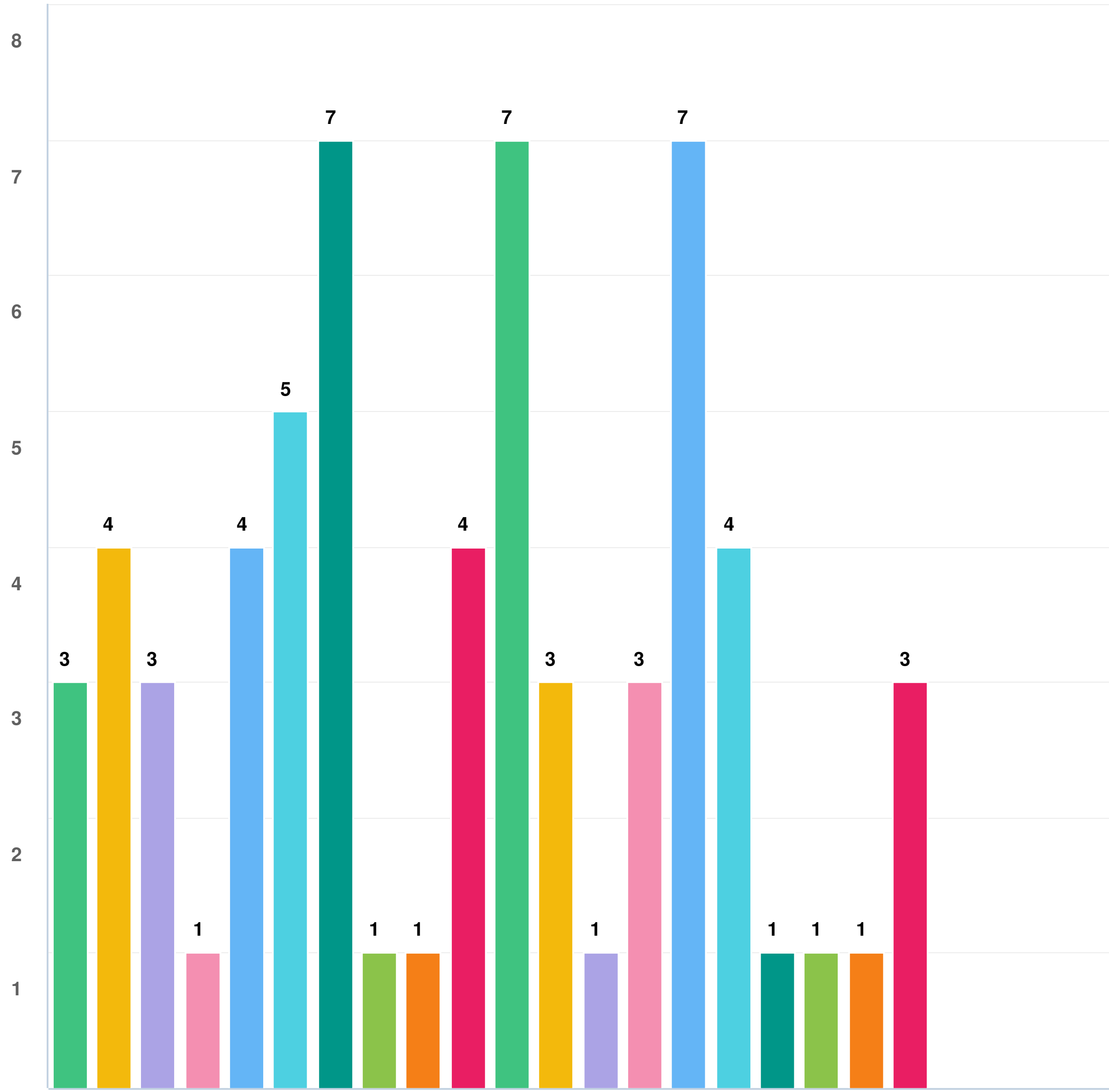
All of Seminole County

Anonymous
2/27/2025 02:06 PM

All of Seminole County

Optional question (13 response(s), 6 skipped)
Question type: Single Line Question

Q6 If you are a business, non-profit service provider, or other group, what services do you provide? Check all that apply.

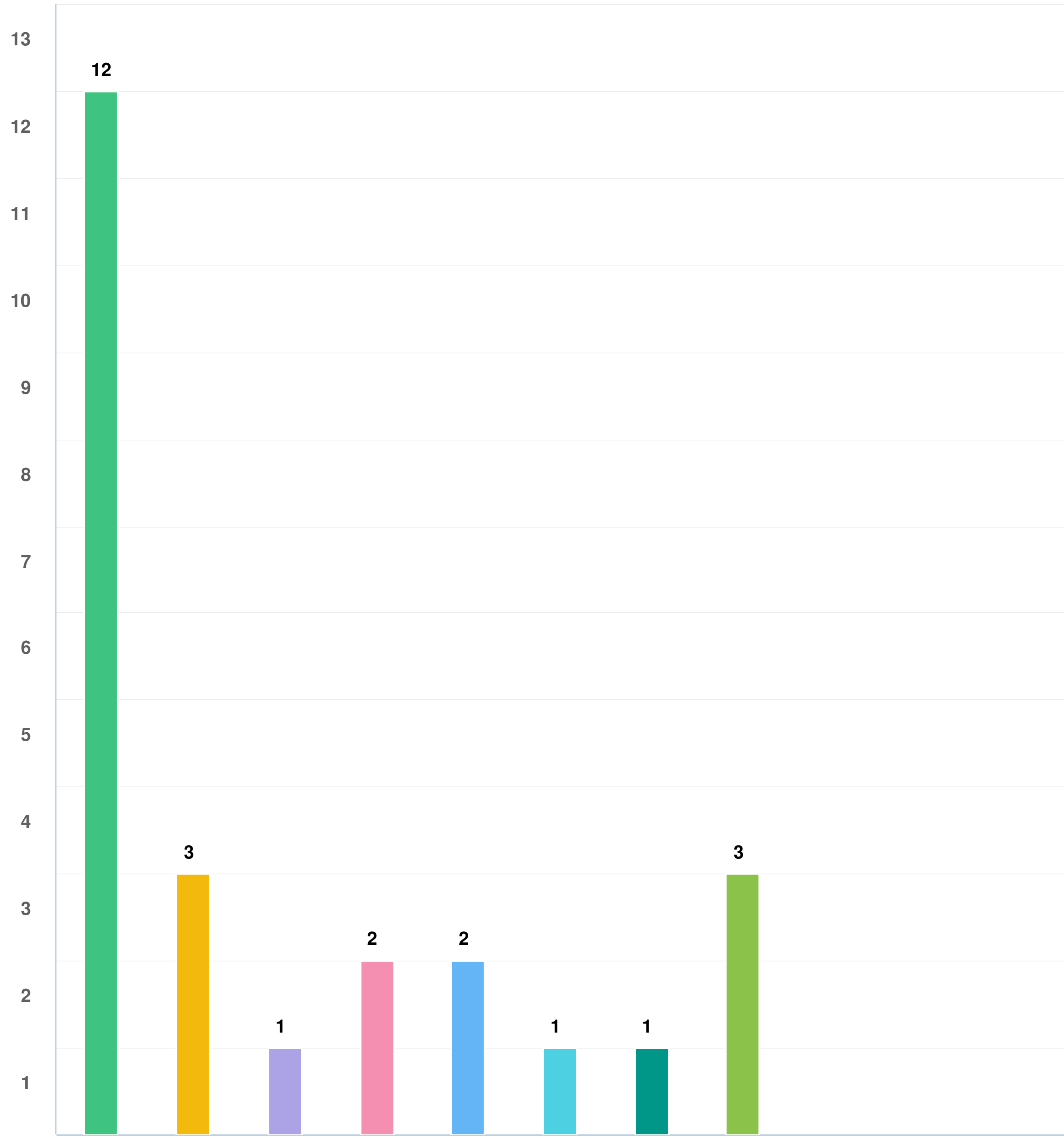


Question options

- Not applicable
- Affordable housing advocacy
- Affordable housing development
- Housing rehabilitation
- Youth services
- Elderly services
- Services for individuals with disabilities
- Services for victims of domestic violence
- Services for individuals with HIV/AIDS
- Homelessness services
- Health services
- Fair housing services
- Legal aid
- Homeowner counseling
- Education
- Employment services
- Insurance services
- Leasing/landlord
- Mortgage lending
- Other (please specify)
- Land use planning
- Public housing
- HUD grant administration
- Residential sales

Mandatory Question (19 response(s))
Question type: Checkbox Question

Q7 **Please indicate any public services you have applied for or received in the past or presently in Seminole County. Check all that apply.**

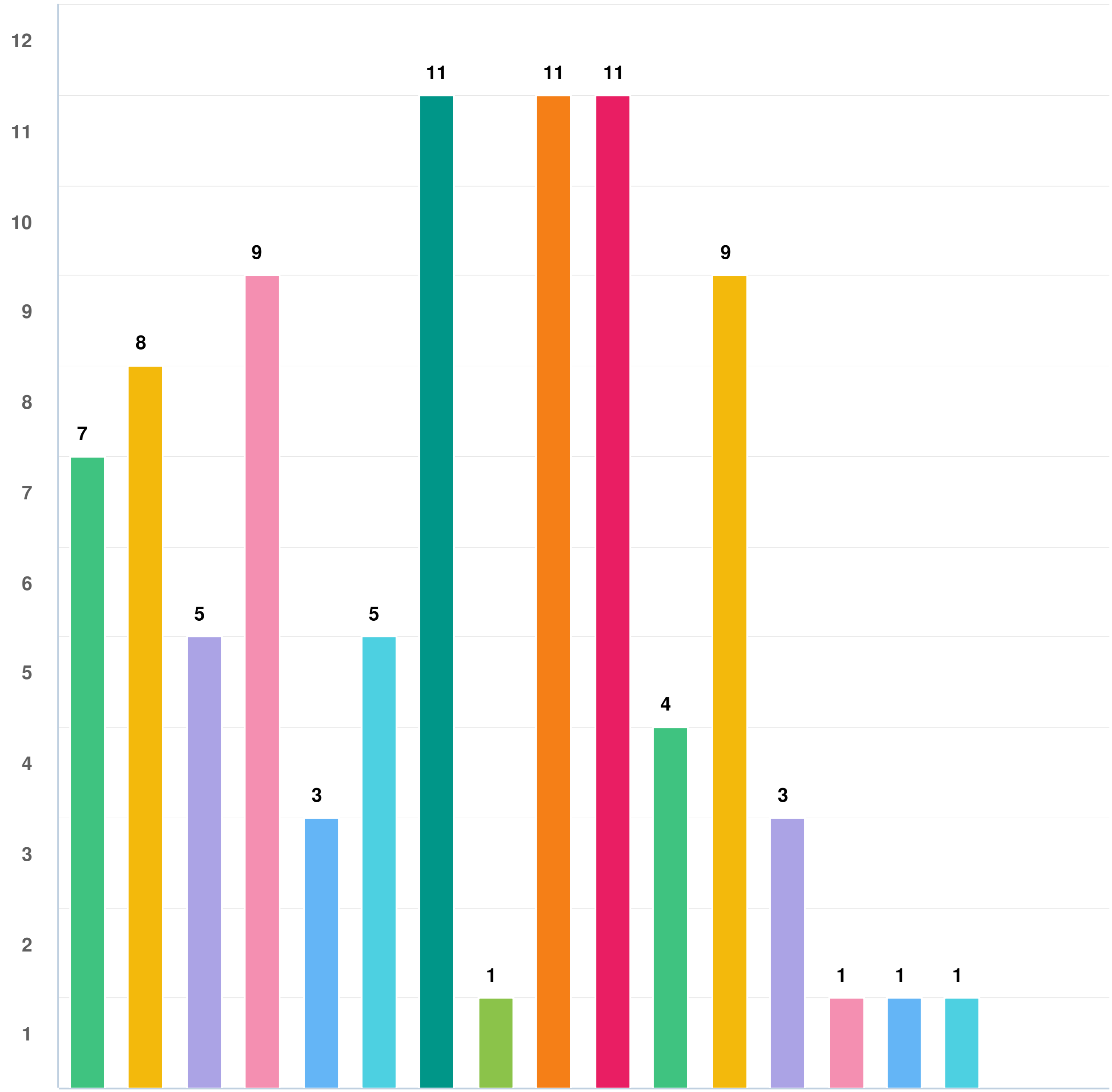


Question options

- Not applicable
- Food
- Rent
- Utilities (electric, internet, cable, cellphone, etc.)
- Education
- Household supplies/personal care products
- Vehicle payments
- Other (please specify)
- Mortgage assistance or foreclosure prevention
- Clothing
- Childcare

Mandatory Question (19 response(s))
Question type: Checkbox Question

Q8 Select the top 5 priority public service needs for promoting upward mobility in Seminole County, in your opinion.

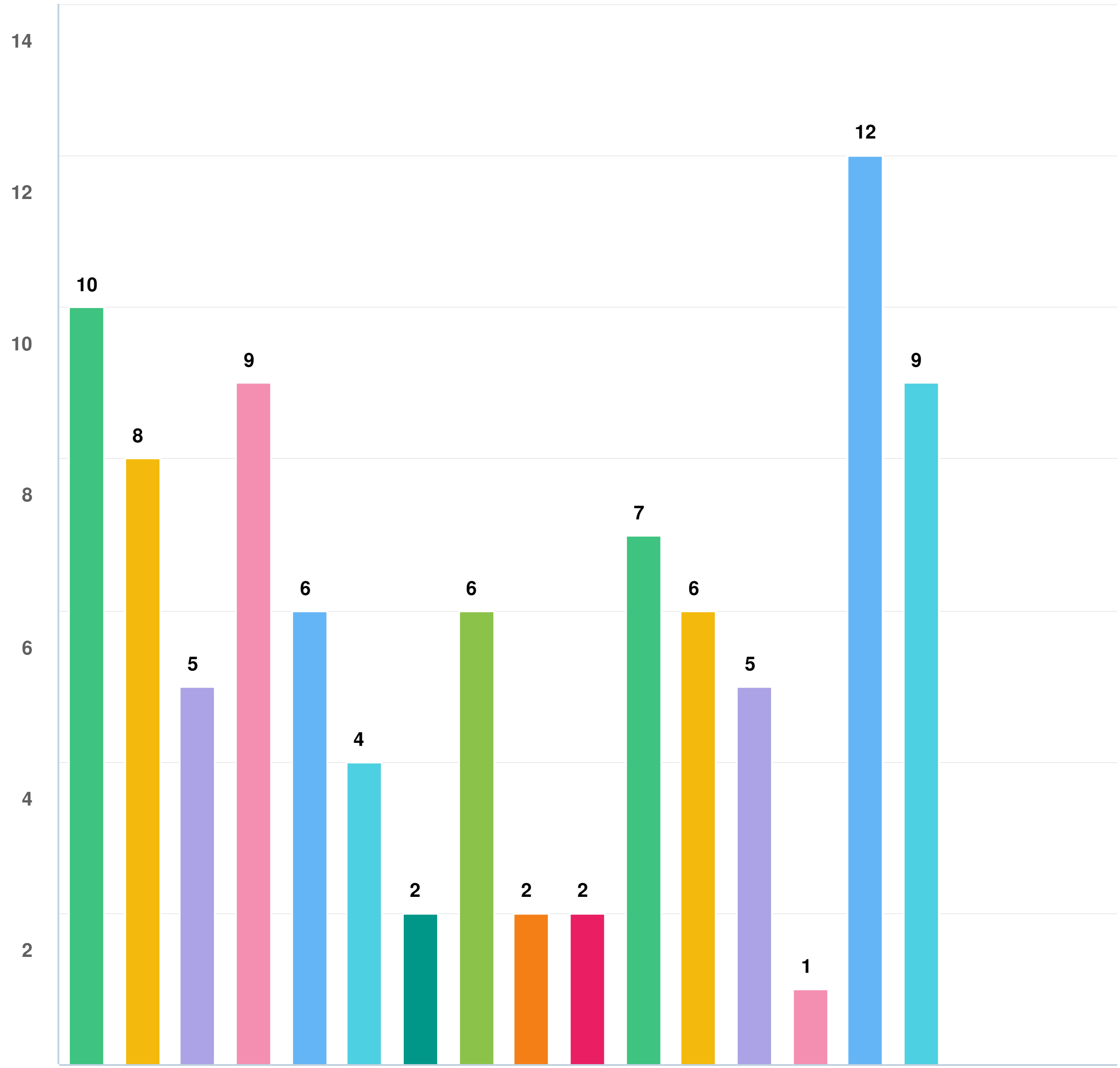


Question options

- Childcare
- Employment training
- Substance abuse services
- Financial literacy
- Senior services
- Youth services
- Education programs
- Energy conservation
- General healthcare services
- Mental health services
- Services for individuals with disabilites
- Transportation services
- Services for victims of domestic violence
- Limited english proficiency services
- Services for formerly incarcerated individuals
- Public safety services (fire, police, emergency management, etc.)
- Recreational services
- Legal aid services

Mandatory Question (19 response(s))
Question type: Checkbox Question

Q9 Select the top 5 priority housing needs for increasing housing stability in Seminole County, in your opinion.

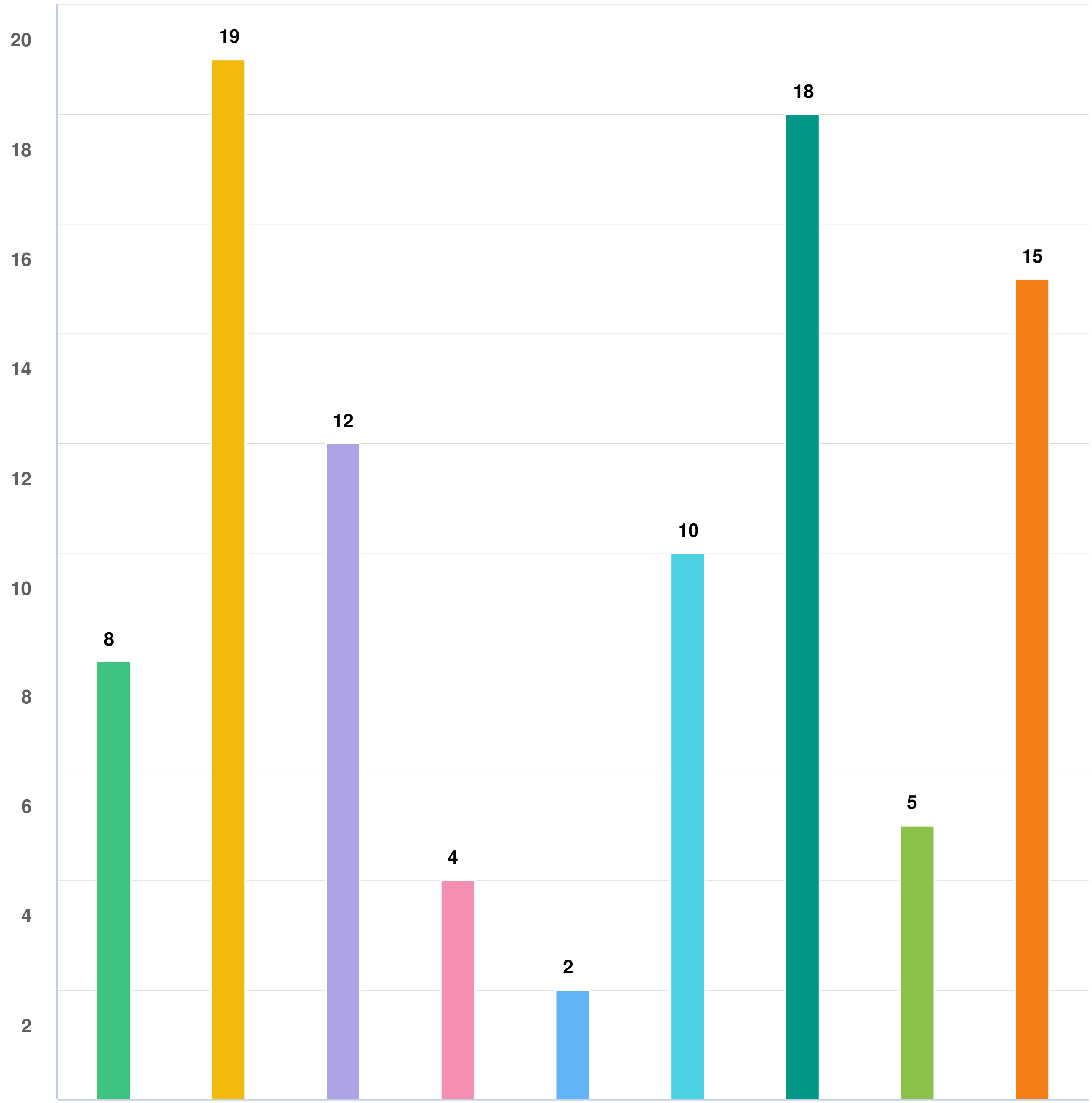


Question options

- Down payment assistance/first-time homebuyer assistance
- Housing rehabilitation for low-income homeowners
- Rental security deposit assistance
- Rent subsidy
- Housing for persons with serious mental illness
- Housing for homeless veterans
- Housing for elderly individuals (62+)
- Housing for chronically homeless individuals
- Housing for homeless men
- Housing for homeless women
- Housing for individuals with disabilities
- Housing for youth transitioning out of foster care
- Housing counseling services
- Energy efficiency improvements
- Homeless shelters/transitional housing
- Housing for homeless families
- Housing for adults with criminal histories (felonies)
- Lead-based paint screening
- Housing for persons with HIV/AIDS

Mandatory Question (19 response(s))
Question type: Checkbox Question

Q10 **Select the top 5 priority economic assistance needs to support economic vitality in Seminole County, in your opinion.**

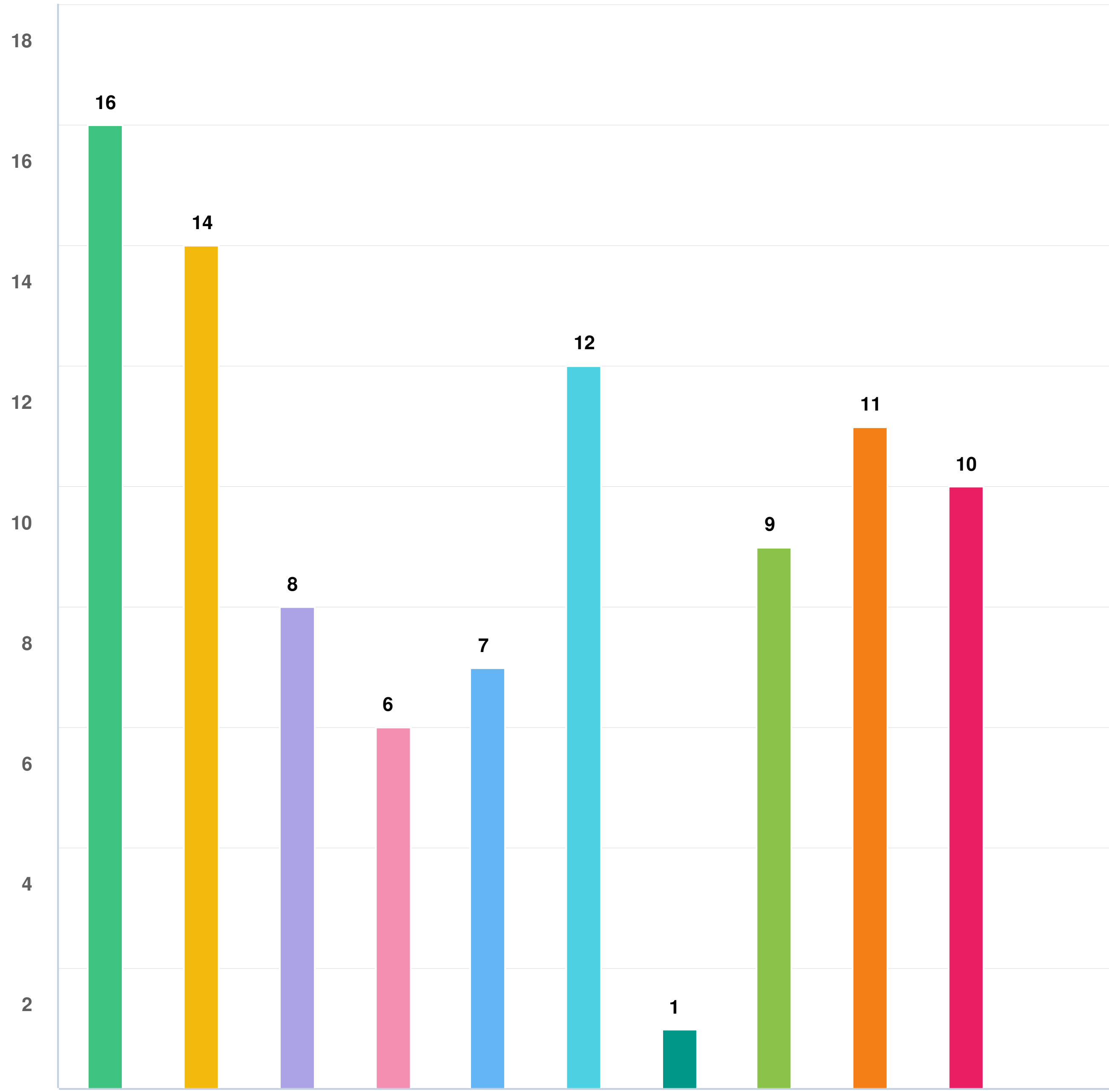


Question options

- Storefront/business rehabilitation and façade improvements
- Financial assistance to community organizations
- Financial assistance such as low-interest loans to entrepreneurs and small businesses
- Historic preservation efforts
- Code enforcement
- Redevelopment/demolition of abandoned properties or properties in disrepair
- Employment training or technical assistance services
- Post-COVID-19 unemployment/reemployment assistance
- Transportation services to and from workplaces/job centers

Mandatory Question (19 response(s))
Question type: Checkbox Question

Q11 Select the top 5 priority infrastructure/public facility needs for revitalizing Seminole County, in your opinion.



Question options

- Community centers (recreation centers, senior centers, youth/childcare centers, cultural centers, etc.)
- Parks, sports recreation facilities, and open space
- Public safety facilities (fire stations, police stations, emergency operations centers, etc.)
- Sidewalk improvements
- Road repairs
- Public transportation and shelter/hub improvements
- Streetscape improvements (tree planting, art, other beautification)
- Sewer, potable water, and stormwater
- Availability/quality of WiFi
- Electricity (underground power lines, improved sub stations)
- Bicycle facilities

Mandatory Question (19 response(s))
Question type: Checkbox Question

Q12 Which areas of the county are most affected by gaps in the service delivery system? Please specify a community, neighborhood, zip code, or other target area.

Anonymous 1/29/2025 05:57 PM	Midway 32771
Anonymous 2/03/2025 06:39 AM	Goldsboro community (32771)
Anonymous 2/03/2025 11:29 AM	Sanford
Anonymous 2/04/2025 11:14 AM	Down payments for an average house in 32765 are difficult for young families to afford
Anonymous 2/04/2025 02:08 PM	Historic Goldsboro, East Altamonte
Anonymous 2/05/2025 06:30 AM	What do you mean by “service delivery system”? As a city of Sanford resident, I access very few county services.
Anonymous 2/05/2025 08:32 AM	downtown Sanford
Anonymous 2/05/2025 11:24 AM	32701
Anonymous 2/05/2025 06:06 PM	32773 and 32707
Anonymous 2/06/2025 10:30 AM	Midway, Black Hammock, Chuluota,
Anonymous 2/06/2025 11:45 AM	32714, 32771, 32707, 32773, 32701
Anonymous 2/07/2025 11:23 AM	Unincorporated high use areas, low income areas

Anonymous
2/18/2025 07:07 AM

32771

Anonymous
2/18/2025 06:11 PM

32771

Anonymous
2/20/2025 06:02 AM

MENTAL HEALTH, OPIOD EPIDEMIC AND COMMUNITY HEALTH

Anonymous
2/20/2025 11:59 AM

not sure

Anonymous
2/24/2025 07:52 AM

Midway and Historic Goldsboro

Anonymous
2/27/2025 02:06 PM

32773 and 32707

Anonymous
3/11/2025 09:09 PM

Sanford (Zip codes: 32771, 32773) This area has a mix of residential, industrial, and commercial spaces. It is home to a diverse population, including lower-income households, which may face barriers to accessing health and housing services. Altamonte Springs (Zip codes: 32701, 32714) A growing suburban area with a mix of residential and commercial developments. There are neighborhoods with both affluent residents and low-income families who might struggle to access affordable housing and healthcare. Casselberry (Zip codes: 32707, 32730) This area is largely residential and home to many working-class families who could benefit from improved access to affordable housing and health services. Longwood (Zip code: 32779) While Longwood has both affluent and lower-income neighborhoods, some areas may experience challenges accessing essential services due to distance, lack of transportation, or financial constraints. Lake Mary (Zip code: 32746) A more affluent area, but there are pockets of low-income residents in need of affordable housing and access to healthcare services, especially as the city continues to develop. Winter Springs (Zip code: 32708) Winter Springs is a suburban community with a mix of families, retirees, and working-class individuals, some of whom may experience gaps in health and housing services. Oviedo (Zip code: 32765) Oviedo has been growing rapidly, with new developments. However, lower-income households may find it difficult to access affordable housing or healthcare. These areas experience disparities in access to critical services, including health care and housing. Individuals in these neighborhoods may face barriers such as transportation issues, language or cultural barriers, and lack of awareness of available services, leading to unmet needs for both health and housing support.

Mandatory Question (19 response(s))
Question type: Essay Question

Q13 Outside of increased funding, how might Seminole County make their programs and services more accessible and effective?

Anonymous
1/29/2025 05:57 PM

Street outreach, affordable housing,

Anonymous
2/03/2025 06:39 AM

Increased communication of available services will enable services and programs to be more effective. Oftentimes, residents are aware of what is available.

Anonymous
2/03/2025 11:29 AM

Assist with building community partnerships

Anonymous
2/04/2025 11:14 AM

Raise awareness of events and make them accessible for working people

Anonymous
2/04/2025 02:08 PM

Share information through non-traditional means, not just internet and computer-related communication vehicles. There are many seniors and low-income households that do not have access to technology or who don't use it regularly to access resources and information.

Anonymous
2/05/2025 06:30 AM

I assume you're already using all modes of communication and PR opportunities. Continue partnering with the organizations who have built a trusted reputation within neighborhoods and use those orgs as connectors.

Anonymous
2/05/2025 08:32 AM

people need to know the programs exist

Anonymous
2/05/2025 11:24 AM

increase communication

Anonymous
2/05/2025 06:06 PM

Providing resource centers for families in need.

Anonymous 2/06/2025 10:30 AM	Easier access to transportation and more virtual options. Easier and more affordable access to childcare.
Anonymous 2/06/2025 11:45 AM	Seminole County can improve accessibility and effectiveness of its programs by streamlining benefits enrollment, reducing transportation barriers, and strengthening community outreach efforts. Simplifying the application process for food, housing, and other social care needs—such as implementing a centralized intake system—will help residents navigate services more efficiently. Expanding transportation support, including subsidized rides or mobile service hubs, will ensure that families without reliable transportation can still access essential resources. Additionally, targeted outreach through schools, community centers, and digital platforms will increase awareness of available services. By prioritizing these initiatives, Seminole County can reduce economic hardship, empower residents toward self-sufficiency, and create a stronger, more connected support network.
Anonymous 2/07/2025 11:23 AM	Train volunteers for outreach through public facilities such as libraries or county and city public buildings and spaces.
Anonymous 2/18/2025 07:07 AM	Inform the citizens with better communication through Houses of Worship and other Non Profits serving locally
Anonymous 2/18/2025 06:11 PM	If funding is given to help smaller organizations reach the community
Anonymous 2/20/2025 06:02 AM	Leverage Technology: Utilize digital tools to break geographical and logistical barriers. Developing user-friendly websites and mobile apps can provide easy access to resources and services. Social media platforms can also be used for broader engagement and virtual events. Cultivate Community Partnerships: Building strategic partnerships with other organizations, businesses, and local governments can increase the accessibility of services. These alliances can provide complementary resources, share expertise, and cross-refer clients. Ensure Inclusivity in Programming: Create programs that are welcoming and accessible to all, regardless of race, gender, age, disability, or socioeconomic status. This can involve offering materials in multiple languages, ensuring venues and digital platforms are accessible to people with disabilities, and designing programs that are culturally sensitive. Foster a Culture of Feedback and Adaptation: Engage community members in dialogue, conduct surveys, and hold focus groups to gather insights into the barriers people face in accessing services. This feedback should be

actively sought out, with the organization showing readiness to pivot strategies and programs in response to community needs. Create Inclusive and Diverse Outreach Strategies: Assess current practices and identify areas for improvement. Diversify outreach methods by utilizing social media platforms, community events, and partnerships with local organizations to ensure messages reach a broader audience. Involve Community Members in Program Development: By including individuals from the target demographic in planning discussions, organizations can ensure that their offerings are relevant and respectful of cultural nuances.

Anonymous
2/20/2025 11:59 AM

education

Anonymous
2/24/2025 07:52 AM

Continued outreach of the various programs that are available

Anonymous
2/27/2025 02:06 PM

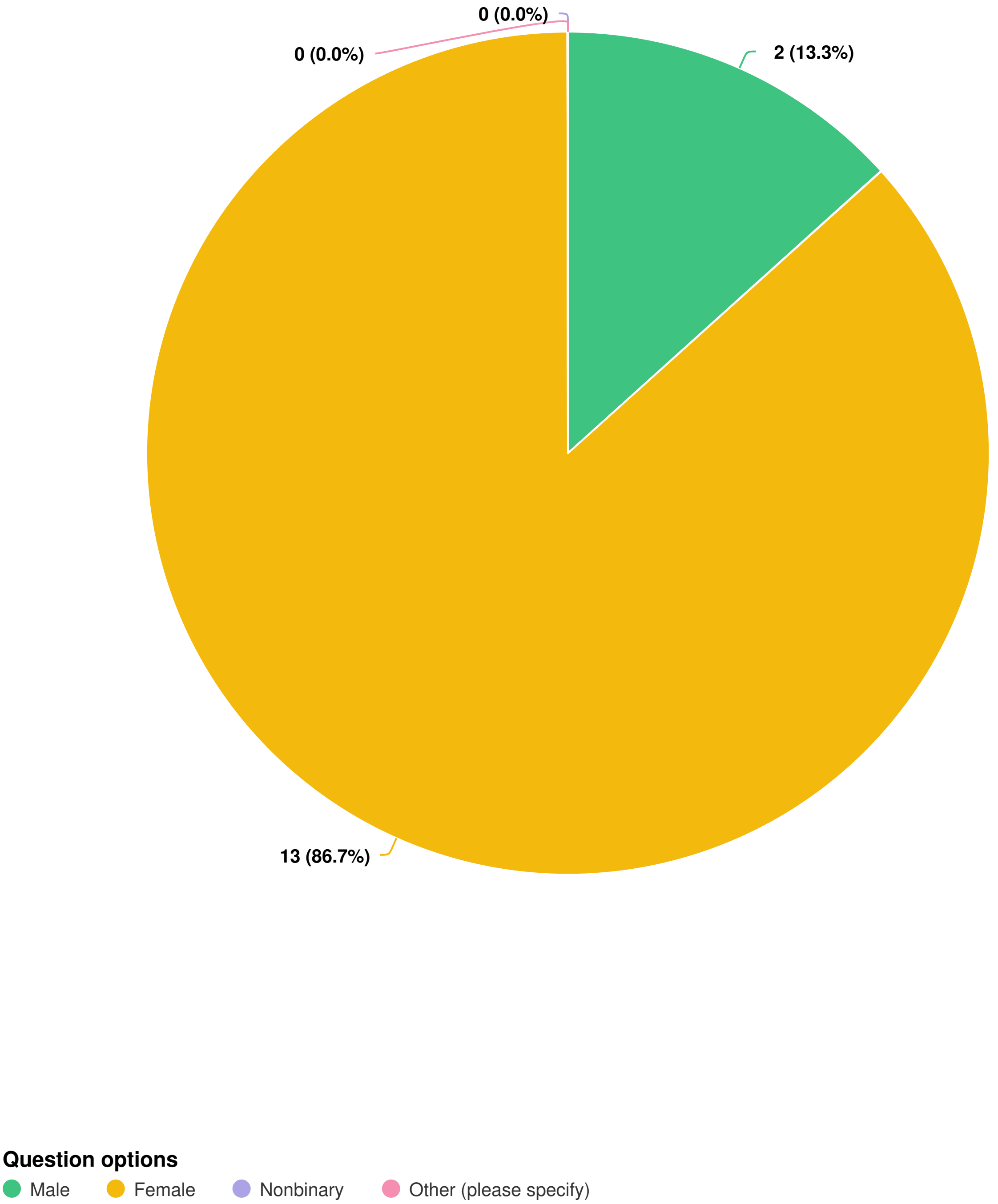
By continuing to provide aid to social service providers that are helping to meet the needs of our community.

Anonymous
3/11/2025 09:09 PM

To improve accessibility and effectiveness of programs, Seminole County could consider the following strategies: Strengthening partnerships with community-based organizations to ensure services reach underserved populations. Collaboration with local nonprofits, such as those working on affordable housing and refugee resettlement, could help distribute resources more effectively. Implementing mobile service delivery units for health services, particularly for those unable to access medical treatment due to transportation issues, living in remote areas, or facing other barriers. Mobile health clinics could provide essential services like checkups, vaccinations, and screenings directly to individuals in underserved areas, ensuring that low- and moderate-income (LMI) populations receive the care they need. Improving language access services to ensure that residents from diverse backgrounds (e.g., refugees, immigrants) can navigate both health and housing systems without language barriers. This could include hiring bilingual staff, offering translation services, and developing outreach materials in multiple languages. Leveraging technology for virtual access to health care, housing assistance, and social services. Online portals, telehealth services, and digital platforms can make it easier for individuals to access services from home, which is particularly important for those with mobility issues or other transportation challenges. Fostering more community-driven initiatives by involving residents in the planning and delivery of services. By understanding the specific needs and priorities of local communities, the county can tailor its services to be more relevant and effective. These measures would help to bridge the gap in service delivery and make health and housing services more accessible to vulnerable populations in Seminole County.

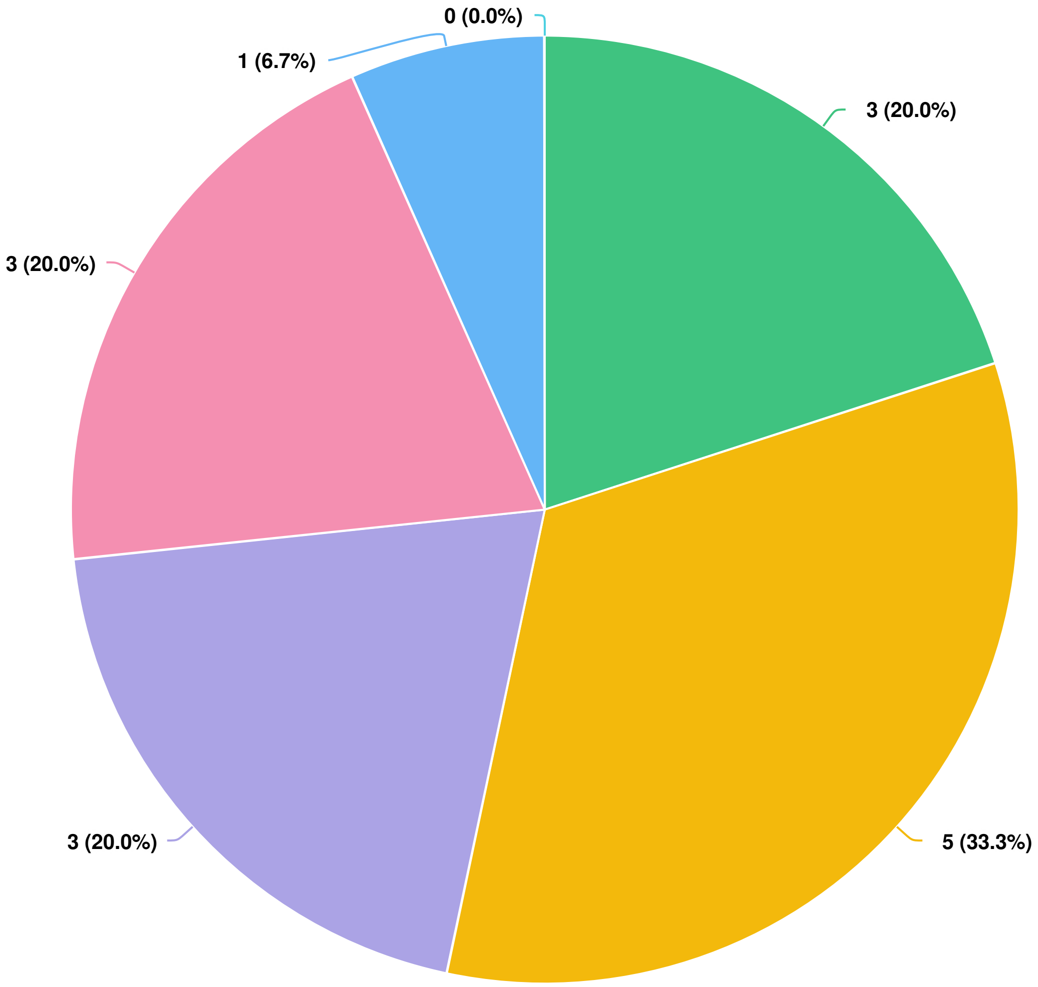
Mandatory Question (19 response(s))
Question type: Essay Question

Q14 What is your gender?



Optional question (15 response(s), 4 skipped)
Question type: Radio Button Question

Q15 What is your age?

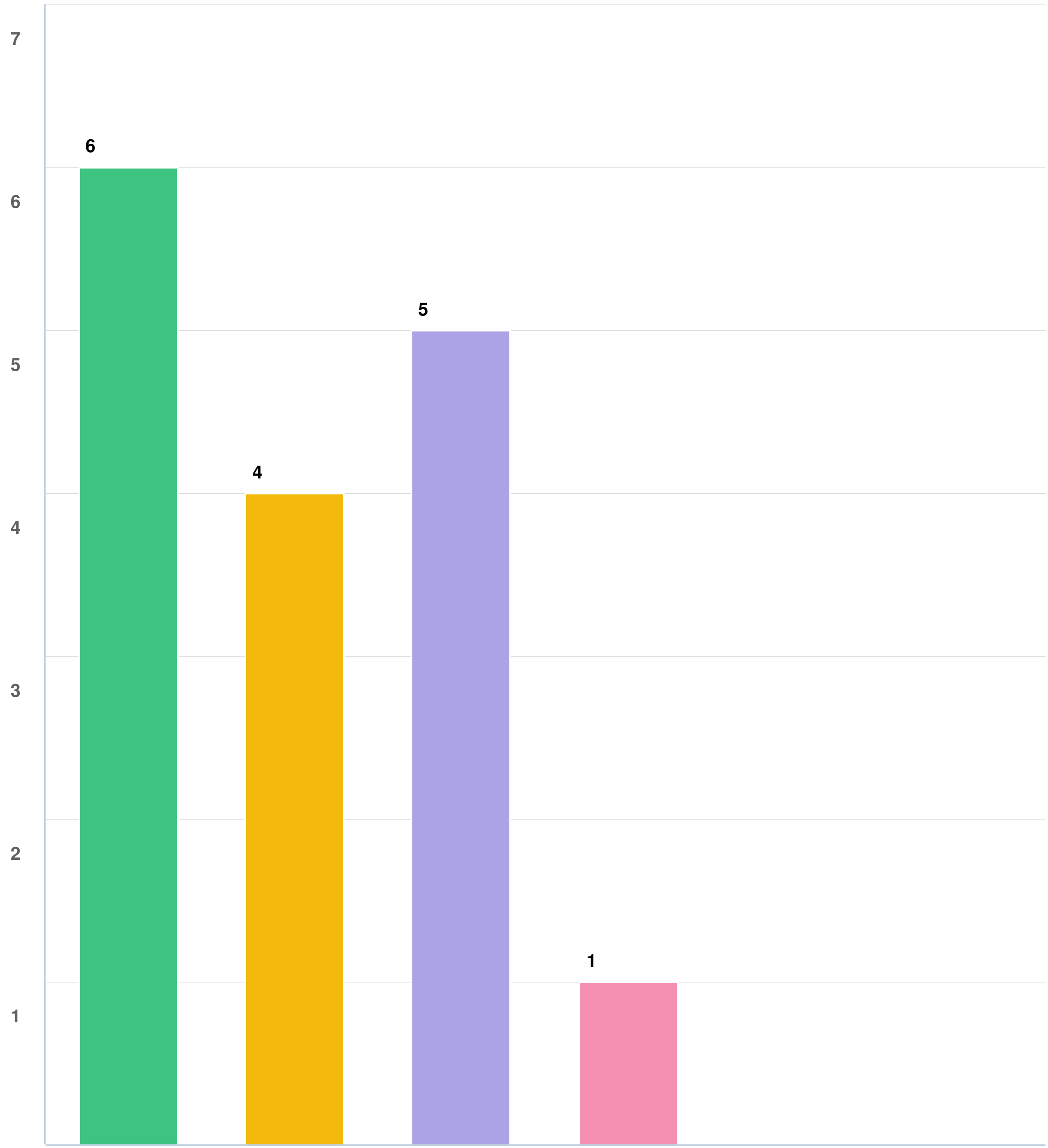


Question options

18-30 | 31-45 | 46-55 | 56-64 | 65+ | Under 18

Optional question (15 response(s), 4 skipped)
Question type: Radio Button Question

Q16 What is your race/ethnicity?

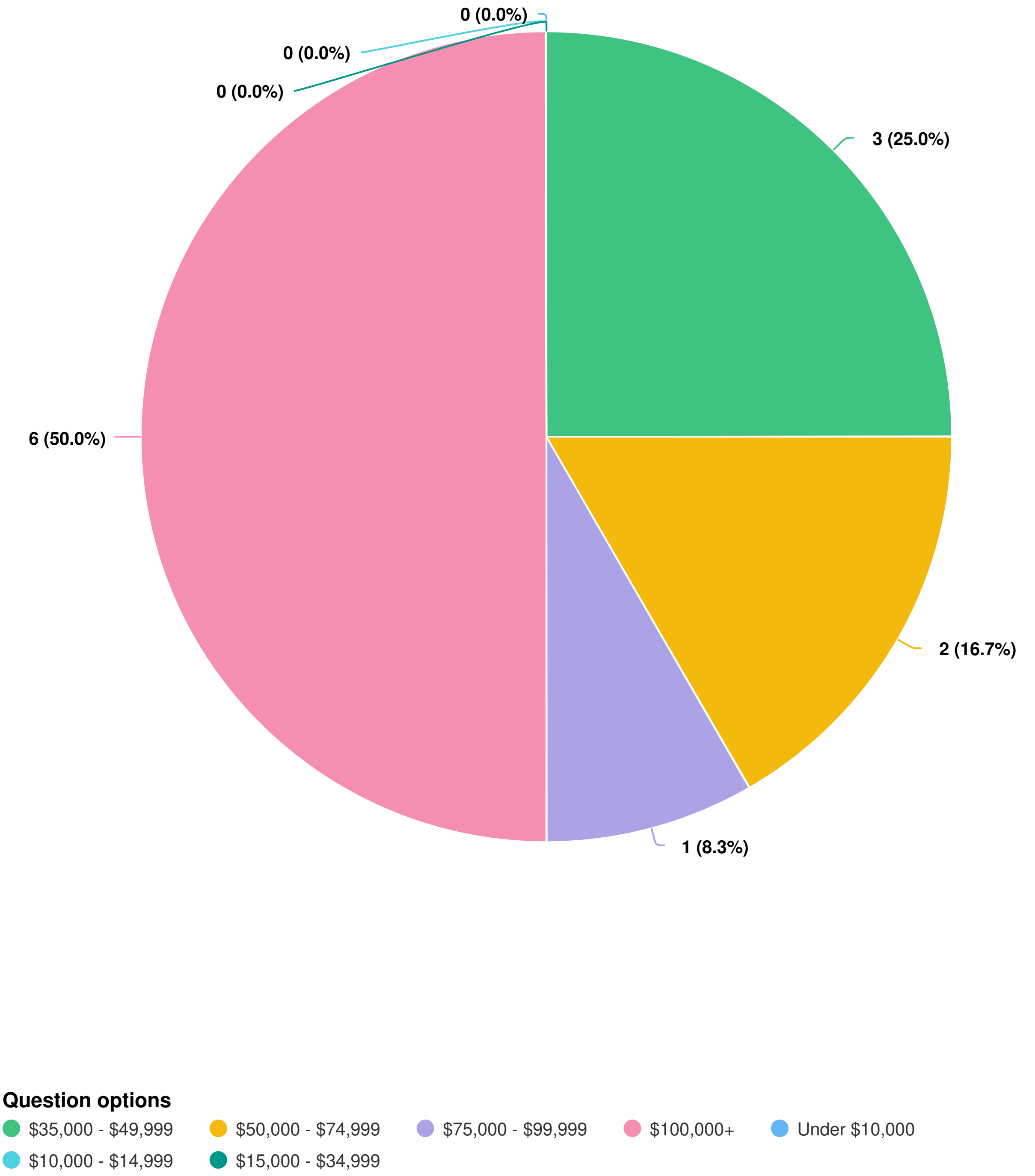


Question options

- White
- Black/African American
- Latino/Hispanic
- Asian/Pacific Islander
- Native American/Alaska Native
- Other (please specify)

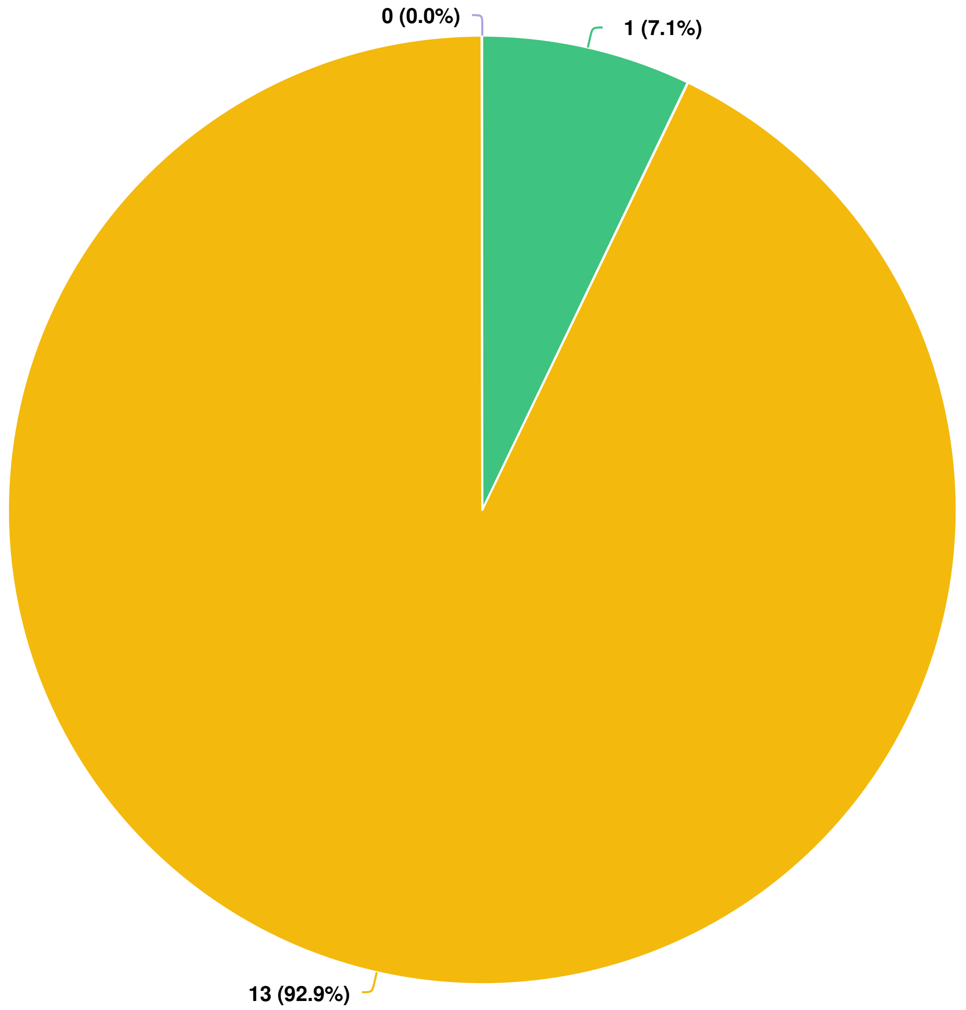
Optional question (14 response(s), 5 skipped)
Question type: Checkbox Question

Q17 What is your household income?



Optional question (12 response(s), 7 skipped)
Question type: Radio Button Question

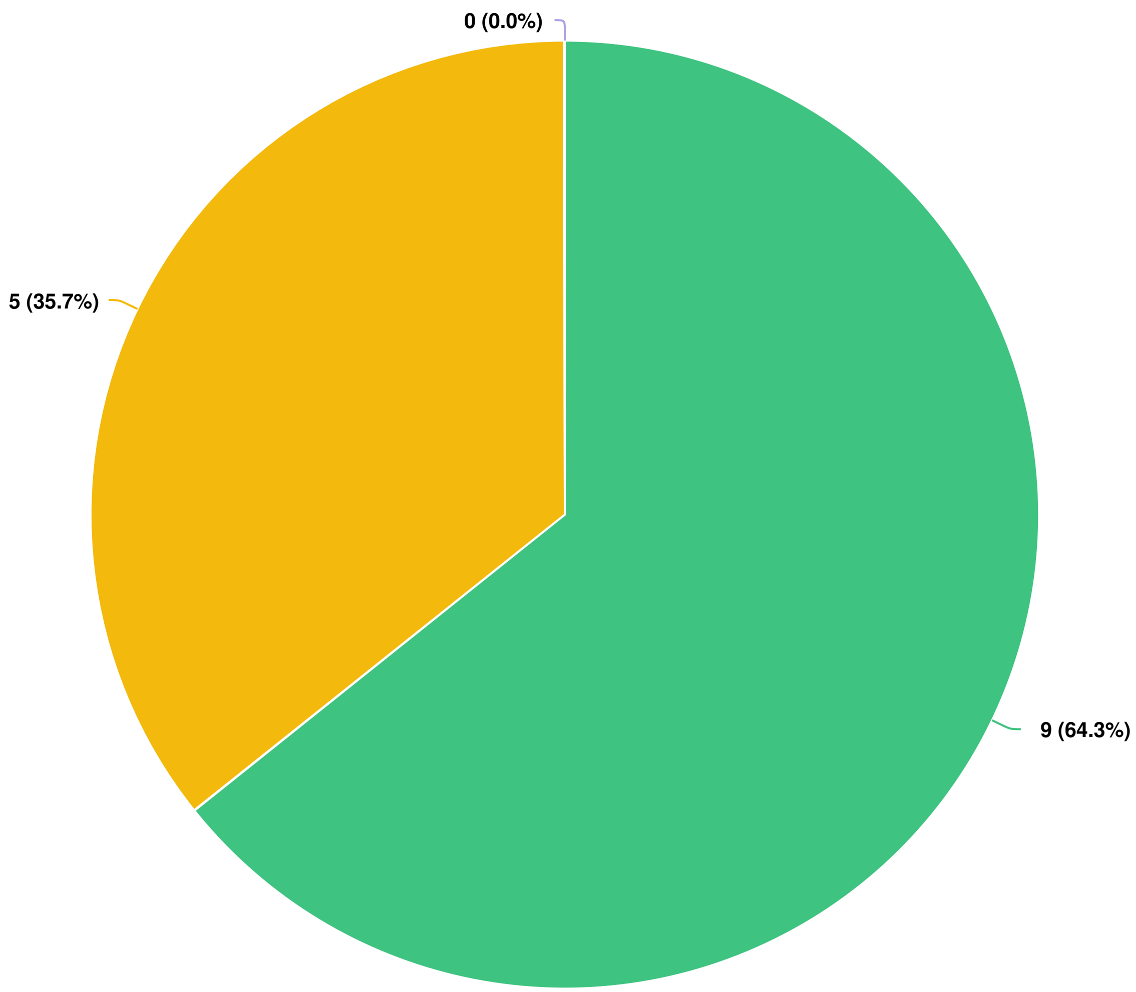
Q18 **Does anyone in your household have a disability?**



Question options
Yes No I don't know

Optional question (14 response(s), 5 skipped)
Question type: Radio Button Question

Q19 Do you have children under 18 that live with you part-time or full-time?



Question options

No · Full-time · Part-time

Optional question (14 response(s), 5 skipped)
Question type: Radio Button Question

Q20 How many people (adults and children) currently live in your household, including yourself?

Anonymous 1/29/2025 05:57 PM	2
Anonymous 2/03/2025 06:39 AM	4
Anonymous 2/03/2025 11:29 AM	4
Anonymous 2/04/2025 11:14 AM	2
Anonymous 2/04/2025 02:08 PM	2
Anonymous 2/05/2025 06:30 AM	2
Anonymous 2/05/2025 11:24 AM	3
Anonymous 2/05/2025 06:06 PM	4
Anonymous 2/06/2025 11:45 AM	2
Anonymous 2/07/2025 11:23 AM	2
Anonymous 2/18/2025 07:07 AM	2
Anonymous 2/20/2025 06:02 AM	4
Anonymous 2/24/2025 07:52 AM	2

Anonymous
2/27/2025 02:06 PM

4

Anonymous
3/11/2025 09:09 PM

3

Optional question (15 response(s), 4 skipped)
Question type: Single Line Question

FLORIDA HOUSING COALITION

SEMINOLE COUNTY
FLORIDA'S NATURAL CHOICE

HUD 2025-2029 Consolidated Plan & Housing Equity Plan

Presented By:

Carter Burton
Florida Housing Coalition
HCD Director

Agenda

- Welcome and Introductions
- Meeting Intentions
- Meeting Objectives
- Description of HUD Programs
- Overview of the Consolidated Plan
- Consolidated Plan Data
- Overview of Housing Equity Plan
- Public Engagement
- Community Dialogue

Our Meeting Intentions

- To take away the purpose and importance of consolidated planning and equitable housing and its impact on the community.
- To share knowledge with each other about community assets and resources needed.
- To learn what contributors are important to you, and your neighbors, in advancing the social and economic vitality of the community and in supporting equitable housing.
- To encourage authentic community engagement that builds trust with your neighbors, community organizations, county staff, and leadership.

Objectives

- Inform the community about the U.S. Department of Housing and Urban Development (HUD) grants the county receives that requires the preparation of a Consolidated Plan.
- Inform the community about how the county will support housing choice for its most vulnerable residents.
- Provide an opportunity for residents and stakeholders to participate in the preparation of the Consolidated Plan and Housing Equity Plan.
- Gather input on community assets and resources needed to provide housing stability and access to economic opportunities for residents.

HUD PROGRAMS

WHAT IS CDBG?
COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAM

- HUD program that provides funding intended for community revitalization and poverty reduction specifically for the economically disadvantaged.

- At least 70% of funds must benefit low- and moderate-income persons.

- Program goals include the provision of:
  1. Decent housing
  2. A suitable living environment
  3. Expanded economic opportunity

- Primary eligible activities include:
  - Housing Rehabilitation
  - Public Facilities/Infrastructure Improvements
  - Supportive Services
  - Economic Development

Eligible Activities

- CDBG funds may be used for activities which include, but are not limited to:
  - *Acquisition of real property*
  - *Relocation and demolition*
  - *Rehabilitation of residential and non-residential structures*
  - *Construction of public facilities and improvements, such as water and sewer facilities, streets, neighborhood centers, and the conversion of school buildings for eligible purposes*
  - *Public services*
  - *Energy conservation and renewable energy resources*
  - *Business assistance for economic development and job creation/retention*

(activities listed are not all inclusive)

WHAT IS HOME?
HOME INVESTMENT PARTNERSHIPS PROGRAM

- HUD program that exclusively creates or preserves affordable housing for low-income households.

- Primary eligible HOME activities include:
  - Homeownership Assistance
  - Homebuyer Counseling
  - Housing Rehabilitation
  - Direct Rental Assistance
  - New Construction of Affordable Housing

(activities listed are not all inclusive)

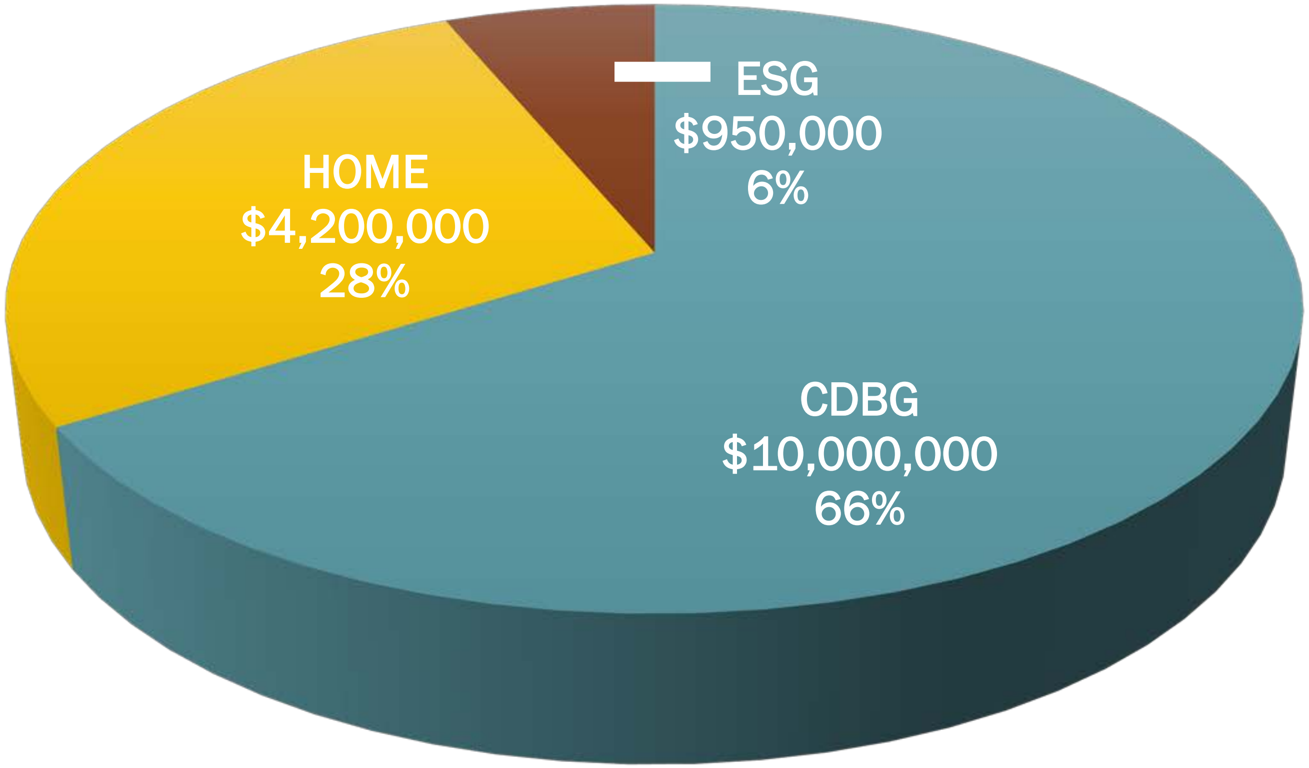
Income Guidelines

- HUD programs are intended to benefit those that are considered low-to moderate-income (LMI) or presumed benefit populations.
- LMI means having an income that is at or below 80% of the Area Median Income (AMI).
- Certain direct benefit activities have income restrictions for participation in HUD programs including:
  - Housing Rehabilitation
  - Purchase Assistance
  - Rental Assistance

FY 2024 Income Limits Summary

FY 2024 Income Limit Area	Median Family Income Click for More Detail	FY 2024 Income Limit Category	Persons in Family							
			1	2	3	4	5	6	7	8
Orlando-Kissimmee-Sanford, FL MSA	$90,400	Very Low (50%) Income Limits ($) Click for More Detail	33,800	38,600	43,450	**48,250**	52,150	56,000	59,850	63,700
		Extremely Low Income Limits ($)* Click for More Detail	20,300	23,200	26,100	**31,200**	36,580	41,960	47,340	52,720
		Low (80%) Income Limits ($) Click for More Detail	54,050	61,800	69,500	**77,200**	83,400	89,550	95,750	101,950

Anticipated HUD Resources 2025-2029
Five-Year Estimates



*Estimated funding amounts are based on FY 24/25 HUD funding levels. Funding amounts are subject to an approved federal budget and are subject to change. Opportunities and projects will be affected by the final funding available to the county. Funds have not been approved or committed by HUD.

THE CONSOLIDATED PLAN

What is the Consolidated Plan?

- Application for HUD CPD funding.
- Required every 5 years.
- Identifies community assets and priority needs.
- Collaborative process between residents, stakeholder organizations, housing and homeless partners, county staff, and leadership.
- Ties HUD funding to affordable housing and community revitalization strategies.

County Programs Covered in the Consolidated Plan

- Seminole County receives annual HUD funding from the following grant programs:
  - *Community Development Block Grant (CDBG)*
  - *HOME Investments Partnership Program (HOME)*
  - *Emergency Solutions Grant (ESG)*

- Funds can be used for housing, homeless, community revitalization, supportive service, and economic development efforts.

- Funds must be used to primarily benefit:
  - Low-and moderate-income individuals and households.
    - Income is at or below 80% of the Area Median Income (AMI).
  - Qualifying homeless populations

A Valuable Community Resource

- The Consolidated Plan is one of few regulatory documents required to be completed for most communities every 3-5 years.

- It is a comprehensive and complete data set for identifying a community's unmet needs.

- The Consolidated Plan provides communities with the most recent data needed to implement evidenced-based affordable housing and community revitalization solutions.

- The Consolidated Plan contains over 70 data tables.

- The Consolidated Plan supports agency collaboration and coordination of community goals.

Key Consolidated Plan Components

- Housing Needs Assessment: Provides data to effectively identify the unmet housing and community development needs of vulnerable populations.

- Market Analysis: Provides a picture of the community's housing market and economic environment.

- Strategic Plan: Prioritizes housing and community development needs and identifies evidence-based solutions.

Consolidated Planning Process

CONSOLIDATED PLAN DATA


HOUSING
DATA IN THE
CONSOLIDATED PLAN
Household Income
Housing Cost Burden
Tenure (Owner vs. Renter)
# of Public Housing Units
Household Types (single family, multi-family etc.)
# of units for Persons with Disabilities
# of units for the homeless
Cost of Housing
Condition of Housing
Housing Supply & Demand

Data Demonstrating Housing Needs

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	71,655	39,335	48,290	5,465
White	13,520	3,995	4,485	575
Black / African American	8,945	5,870	6,965	1,680
Asian	1,145	270	290	120
American Indian, Alaska Native	105	0	35	55
Pacific Islander	0	15	0	0
Hispanic	47,265	28,910	36,350	2,980

Example Source: Miami Consolidated Plan – 2017 HUD CHAS

Housing Cost Burden

Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	11,395	No Data
50% HAMFI	25,920	4,200
80% HAMFI	71,330	11,915
100% HAMFI	No Data	17,615
Total	***108,645***	***33,730***

Example Source: Miami Consolidated Plan – 2017 HUD CHAS

Data provided is used as an example and is not specific to Seminole County.

Data Demonstrating Housing Needs (Cont.)

Types of Housing

Property Type	Number	%
1-unit detached structure	47,761	25.7%
1-unit, attached structure	16,961	9.1%
2-4 units	14,436	7.7%
5-9 units	12,491	6.7%
10 or more units	93,029	50%
Mobile Home, other type	1,459	0.8%
Total	***186,137***	***100%***

Example Source: ACS 2022 Five-Year Estimates

Condition of Housing

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	20,942	37.3%	74,009	57%
With two selected Conditions	777	1.4%	5,982	4.6%
With three selected Conditions	8	.1%	398	.3%
With four selected Conditions	0	0%	24	.1%
No selected Conditions	34,342	61.2%	49,655	38%
Total	***56,069***	***100%***	***130,068***	***100%***

Example Source: ACS 2022 Five-Year Estimates

Age of Housing

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	13,122	23.4%	41,208	31.7%
1980-1999	6,950	12.4%	18,415	14.2%
1940-1979	28,969	51.6%	61,847	47.5%
Before 1940	7,028	12.6%	8,598	6.6%
Total	***56,069***	***100%***	***130,068***	***100%***

Example Source: ACS 2022 Five-Year Estimates

Vacant Housing

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units			28,683
Abandoned Vacant Units	439	293	732
REO Properties	12	2	14
Abandoned REO Properties	187	20	207

Example Source: ACS 2022 Five-Year Estimates, Tables B25004 (Vacant Units) and ACS 2022 One-Year Estimates B25131 (Abandoned Vacant Units). RealtyTrac Listing Data (REO Properties – Bank Owned and Abandoned REO Properties - Auction Homes). Units not suitable for rehabilitation calculated as 40% of total abandoned vacant units and 10% of REO properties and abandoned REO properties.

Data provided is used as an example and is not specific to Seminole County.

Data provided is used as an example and is not specific to Seminole County.

Affordable Housing Data

Program Type									
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units/ vouchers in use	-	1,298	6,421	19,932	1,239	18,693	-	-	-

Example Source: Miami-Dade PHA Plan

Public Housing Totals in Use

Homeless Data

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year-Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	1,164	0	144	1,668	0
Households with Only Adults	1,207	0	322	3,229	0
Chronically Homeless Households	0	0	0	3,451	0
Veterans	0	0	90	1,349	0
Unaccompanied Youth	58	0	12	0	0

Example Source: HUD 2023 Housing Inventory Count

Homeless Facilities and Available Beds

Additional Data Content

- Number of affordable units expected to be lost.
- Racial/ethnic/low-Income concentrations
- Affordable housing activities to be carried out.
- Publicly owned lands.
- Economic development and workforce needs.
- Barriers to affordable housing.
- Hazard mitigation.
- Broadband connectivity.
- Anti-poverty strategy.
- Homelessness strategy.
- Comprehensive list of stakeholders.

HOUSING EQUITY PLAN

Background

- The U.S. Fair Housing Act of 1968 **prohibits discrimination** in the sale, rental, and financing of dwellings, and in other real estate-related transactions because of:

Federal Protected Classes

- *Race*
- *Color*
- *Religion*
- *Sex*
- *Familial status*
- *National origin*
- *Disability*

Examples of Housing Discrimination

As defined by the U.S. Department of Housing and Urban Development (HUD):

- *A refusal to sell, rent, or show available housing;*
- *Requiring different terms and conditions for identical dwellings (e.g. charging higher rent or security deposits for different tenants);*
- *Being told that the dwelling isn't right for you or your family;*
- *Being told that the housing isn't available in an apartment with a "For Rent" sign;*
- *Housing advertisements that say "no kids" or "adults only;"*
- *A refusal to make a reasonable accommodation or allow a modification to make the dwelling accessible for a persons with a disability;*

Examples of Housing Discrimination (cont.)

- *Harassment or intimidation;*
- *Offering non-standard and unfavorable terms in the purchase of a home or property insurance;*
- *Terms of availability that change between a phone call and an in-person visit;*
- *Being steered to racially segregated neighborhoods during your home search; and*
- *Excessive or inappropriate questions upon requesting information about a dwelling.*

Affirmatively Furthering Fair Housing (AFFH)

- Entitlement jurisdictions and Public Housing Authorities must certify that they will "Affirmatively Further Fair Housing" (AFFH) to receive federal funds from the U.S. Department of Housing and Urban Development (HUD).
- "AFFH" means:

  Taking meaningful actions that overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity based on protected characteristics.

- Covers cities, counties, and Public Housing Authorities that receive federal funding under the following programs:
  - *Community Development Block Grant (CDBG)*
  - *HOME Investment Partnerships Program (HOME)*
  - *Emergency Solutions Grant (ESG)*
  - *Housing Opportunities for People With AIDS (HOPWA)*

Housing Equity Plan

(formerly *Analysis of Impediments to Fair Housing Choice*)

- This plan is an <u>**Analysis**</u> of **fair housing issues**:
  - Discrimination or violations of civil rights law or regulations related to housing or access to community assets
  - Segregation and integration patterns
  - Disparities in access to opportunity
  - Inequitable access to affordable housing and homeownership opportunities
  - Laws, ordinances, policies, practices, and procedures impeding the provision of affordable housing
  - Inequitable distribution of local resources
  - Racially or ethnically concentrated areas of poverty (R/ECAPs)
- Research and engagement results in <u>**Goals**</u> in the plan to:
  - Overcome barriers to fair housing choice
  - Ensure access to opportunities for all regardless of protected characteristics

Housing Equity Plan Process

- Steps:
  1. *Collect and analyze local and HUD data;*
  2. *Asses fair housing issues based on comprehensive analysis;*
  3. *Prioritize fair housing issues;*
  4. *Set goals to address fair housing issues;*
  5. *Incorporate goals and strategies into the Housing Equity Plan and subsequent plans for the use of HUD funds.*
- Engaging the community in fair housing planning is at the core.

Housing Equity Plan Data

Housing Equity Plan Next Steps

- Public comments will be incorporated into the analysis and will inform recommended actions for the Housing Equity Plan.
- Upon completion of analysis, the draft Housing Equity Plan will be published for public comment for 30 days.
- Finally, the finished Housing Equity Plan will go before the County Commission for adoption.
  - All dates TBD - *will be announced on the Seminole County Webpage, and the county will also publish notices.*

RESIDENT & STAKEHOLDER PARTICIPATION

Public Participation

- HUD-provided consolidated plan data resources are available to the public at:
  - https://www.hudexchange.info/resource/3179/consolidated-planning-data-sources/

- Broad outreach:
  - Public meetings with residents, housing and homeless partners, public service providers, public housing residents, community organizations, businesses, and other stakeholders.
  - Agency consultations
  - Public hearing / public comment period.

Focused Participation

- The county must make efforts to encourage participation in the development of the Consolidated Plan from the following populations:
  - Low- and moderate-income individuals and households
  - Residents in underserved areas
  - Racial/ethnic minority populations
  - Limited English-speaking individuals and households
  - Individuals with disabilities
  - Public housing residents

Agency Consultation

- Health, social service, and housing agencies providing services to:
  - *Children*
  - *Elderly*
  - *Persons with Disabilities*
  - *Persons with HIV/AIDS and their Families*
  - *Homeless Persons*
  - *Public Housing Residents*
  - *Low- and Moderate-Income Persons*

- *Continuum of Care*
- *Businesses and civic leaders*
- *Developers*
- *Nonprofit Organizations*
- *Philanthropic Organizations*
- *Community-Based and Regionally-Based Organizations*
- *Faith-Based Organizations*
- *Adjacent jurisdictions*

Community Dialogue

Join the Conversation!

1. On your computer, smart phone, or tablet type **slido.com** into your browser.

2. Join as participant with this number:

   # 2400988

   -OR-

3. Scan the QR code from your smart phone.

Scan Me

FLORIDA HOUSING COALITION

Please sign in by providing your name, organization, and email.

What are your community assets?

What are the biggest challenges facing your community today?

What groups or individuals in the community are most underserved or overlooked?

What types of programs or initiatives would you like to see expanded or introduced?

To take action to strengthen the community, what is most important to you?

What does "fair housing" mean to you?

What types of housing discrimination do you think are most common in your community?

What types of support would make it easier for you or others to secure housing of your choice?

What steps should we take as a community to create more equitable housing opportunities?

How can we encourage landlords, real estate agents, and property managers to uphold fair housing standards?

What types of communication would help keep you informed and engaged?

Contacts:

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