

# ACTIONS TO CORRECT/IDENTIFY IMPEDIMENTS – LAKELAND

## **Discrimination Based on Race/National Origin or Disability**

The City will ensure that any complaints that are received are forwarded to HUD for investigation. In addition, the City will take the following actions to raise public awareness on this issue.

1. Proclaim February of each year Fair Housing Month in January 2006. Display fair housing posters in all public buildings (ongoing).
2. Print and distribute (in English/Spanish) fair housing bookmarkers in their library by February 2006.
3. Provide HUD's Fair Housing Complaint forms at City offices and the library by February 2006.
4. Contact the Board of Realtors and the apartment managers' association to volunteer to participate in fair housing training at their meetings, symposiums, and housing events. By June 2006.
5. Continue the practice of providing Fair Housing information at a "booth" at public events and symposiums. Ongoing.

## **Affordable Housing**

The City will continue to provide education and outreach to landlords, property owners, realtors, developers, banks and non-profit organizations who provide or develop affordable housing. In addition, the City will continue to seek ways to assist developers and all of those involved in affordable housing in locating land, providing waivers of fees, grants and low interest loans and technical assistance to encourage the development of affordable housing and compliance with fair housing laws. Any agreements executed with affordable housing providers will incorporate the requirements of the equal opportunity and fair housing laws.

## **Financial Plan for Accomplishment**

The City will continue to set aside funds each year from its entitlement grant to fund Fair Housing activities on an annual basis.

## **Mechanism for updates**

The Housing Program Office is the lead contact agency, and as such maintains up to date information on all changes of federal, state and local rules. This office will maintain and keep track of changes in legislation and any required applicable actions to ensure compliance with HUD goals and rules.

## **Commitment from Local Officials**

The City Commission through both its proclamation and funding will provide proof of its commitment to fair housing.

# IDENTIFICATION OF IMPEDIMENTS – LAKELAND

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The 1998 update of the City's Analysis of Impediments found impediments in three areas.

## **Discrimination Based on Race/National Origin or Disability**

The number of fair housing complaints from Polk County received by HUD or the State of Florida declined from 15 in FY2002 to 8 in FY2004. However, based on the fair housing testing conducted by the Central Florida Fair Housing Center, Inc. and the large number of small landlords in Lakeland, this still remains a problem.

## **Affordable Housing**

Although the City has a relatively affordable housing market, the City has a high proportion of low-income working-poor households, who will continue to need affordable housing. At present, 17% of Polk County's renters receive a housing subsidy from a governmental program. A number of these complexes are located in Lakeland.

## **Public Policy**

Since 1997 the City has amended its zoning regulations to allow group homes in all residential zoning districts. The City through its building codes ensures that all structures meet the Americans with Disabilities Act (ADA). The City has also conducted its state-mandated Affordable Housing Regulatory Reduction Program and reviews all new ordinances for their impact on housing.

## **Current Analysis**

This analysis found that impediments continue to exist in one area: discrimination based on race/national origin or disability.

This analysis also found that a new impediment might exist in the subprime home-refinancing market where minority homeowners are being targeted by lenders, some who practice predatory lending.