



Analysis of Impediments to Fair Housing Choice

Manatee County and the City of Bradenton, Florida

Prepared by:

J-QUAD & ASSOCIATES, LLC.

Table of Contents

Executive Summary9

Section 1

Community Profile - Overview14

1. Demographic Profile16
2. Income Profile39
3. Employment and Education Profile56
4. Public Transportation Profile71
5. Housing Profile74

Section 2

Fair Housing Law, Municipal Policies and Complaint Analysis.....101

Introduction101

1. Fair Housing Law104
2. Enforcement.....112
3. Production and Availability of Affordable Units.....116
4. Regulatory and Public Policy Review120
5. Analysis of Fair Housing Complaints.....122
6. Conclusions and Implications for Fair Housing Barriers124

Section 3

Focus Group Sessions, Fair Housing Index and Home Mortgage Disclosure Act Data (HMDA).....126

Introduction126

1. Focus Group Sessions127
- Findings.....127
- Solutions134
- Interviews136
- Focus Group Attendees136
2. Fair Housing Index138
- Introduction138
- Methodology.....138
- Findings.....141
- 3.1 Home Mortgage Disclosure Act (HMDA) Data Manatee County146
- Introduction146
- Analysis.....146
- Conclusions.....155

3.2 Home Mortgage Disclosure Act (HMDA) Data Bradenton, FL.....	172
Introduction	172
Analysis.....	173
Conclusions.....	179

Section 4

Impediments to Fair Housing and Remedial Activities	202
Introduction	202
Impediments and Remedial Activities.....	203

Tables- Manatee County, FL

Community Profile Section

Table 1.1 Population Growth.....	16
Table 1.3 Population by Race/Ethnicity 1990-2000	20
Table 1.7 Family Structure by Race/Ethnicity 1990-2000	33
Table 2.1 Personal Earnings by Industry 1990-2000	39
Table 2.2 Households by Race/Ethnicity and Income Class 2000	42
Table 2.5 Poverty Status by Race/Ethnicity 2000	54
Table 3.1 Employment Status by Race/Ethnicity 2000	57
Table 3.3 Educational Attainment by Race/Ethnicity 2000	62
Table 3.6 Occupations of Employed Persons 1990-2000	67
Table 3.8 Major Employers	70
Table 5.1 Tenure for Housing 2000	74
Table 5.3 Housing Type 2000	75
Table 5.5 Age of Housing Stock 2000	81
Table 5.7 Tenure by Race/Ethnicity for Housing 2000	86
Table 5.8 Gross Rent by Race/Ethnicity 2000	87
Table 5.11 Cost Burden by Income and Tenure 1990	97
Table 5.12 Cost Burden by Income and Tenure 2000.....	98

Fair Housing Index Section

Table 2.1 Correlation Table of Index Variables	145
--	-----

HMDA Analysis Section

Table 3.1 Comparison of Number of Loan Applications and Origination Rates 1997-2004	156
Table 3.2 Comparison of Originations Within Categories 1997-2003.....	157
Table 3.3 Analysis of Redlining in Very Low-Income Census Tracts	158
Table 3.4 Analysis of Home Mortgage Disclosure Act Data	159

Table 3.5 Analysis of Home Mortgage Disclosure Act Data Low-Income Census Tracts	160-161
Table 3.6 Analysis of Home Mortgage Disclosure Act Data High Income Census Tracts	162-164

Charts- Manatee County, FL

Community Profile Section

Chart 1.1 Population Growth 1950-2000	16
Chart 1.3 Composition by Race/Ethnicity 2000	20
Chart 1.5 Family Structure by Race/Ethnicity 2000	34
Chart 2.1 Personal Earning by Industry 2000.....	40
Chart 2.2 Households by Race/Ethnicity by Income Class 2000.....	42
Chart 2.4 Percent in Poverty by Race/Ethnicity 2000.....	54
Chart 3.1 Employment Status by Race/Ethnicity 2000	57
Chart 3.2 Educational Attainment by Race/Ethnicity 2000	62
Chart 3.4 Occupation of Employed 2000.....	68
Chart 5.1 Tenure for Housing 2000	74
Chart 5.3 Age of Housing Stock 2000	81
Chart 5.5 Tenure by Race/Ethnicity 2000.....	86
Chart 5.6 Gross Rent by Number of Households 2000	88

HMDA Analysis Section

Chart 3.1 Origination Rates by Loan Types by Income of Tracts	165
Chart 3.2 Origination Rates by Race/Ethnicity by Income of Census Tracts....	166
Chart 3.3 Origination Rates by Applicant Income by Income of Census Tracts	167
Chart 3.4 Origination Rates by Loan Purpose by Income of Census Tracts	168
Chart 3.5 Percentage of Originations by Race/Ethnicity Within Income Groups	169
Chart 3.6 Percentage of Originations by Applicant Income Within Tract Income Groups.....	170
Chart 3.7 Percentage of Originations by Loan Purpose Within Tract Income Groups	171

Maps- Manatee County, FL

Community Profile Section

Map 1.A Map of Manatee County.....	17
Map 1.1 Percent Change African-American and Hispanic by Census Tract 1990 - 2000	21
Map 1.2 African-American by Census Tract 1990 and 2000	22
Map 1.3 Hispanic by Census Tract 1990 and 2000.....	23
Map 1.4 American Indian and Eskimo by Census Tract 1990 and 2000	24
Map 1.5 Asian and Pacific Islander by Census Tract 1990 and 2000	25
Map 1.6 Percent Female-Headed Households With Children by Census	

Tract 2000	35
Map 2.1 Percent Households With Income Less Than \$15,000 by Census Tract in 2000	44
Map 2.2 Percent Households With Income Between \$15,000 and \$25,000 by Census Tract in 2000	45
Map 2.3 Percent Households With Income Between \$25,000 and \$35,000 by Census Tract in 2000	46
Map 3.1 Unemployment Rate 2000.....	59
Map 3.2 Percent Less Than High School Degree by Census Tract 2000	63
Map 4.1 Percent Taking Public Transportation to Work by Census Tract 2000	72
Map 5.1 Percent Single-Family Housing Units by Census Tract in 2000	76
Map 5.2 Percent Multifamily Housing Units by Census Tract in 2000	77
Map 5.3 Pre-1960 Housing Stock 2000.....	84
Map 5.4 Median Housing Value by Census Tract in 2000.....	90
Map 5.5 Median Contract Rent by Census Tract in 2000.....	92

Fair Housing Index Section

Map 2.1 Fair Housing Index	143
----------------------------------	-----

HMDA Analysis Section

Map 3.1 Ratio of all Loan Types, Denials to Originations 1997 - 2003.....	165
Map 3.2 Total Number of Loan Applications 1997 - 2003	166
Map 3.3 Ratio of Conventional Loans, Denials to Originations 1997 - 2003	167
Map 3.4 Ratio of Government Backed Loans, Denials to Originations 1997 - 2003	168
Map 3.5 Ratio of Refinanced Loans, Denials to Originations 1997 - 2003	169
Map 3.6 Ratio of Home Improvement Loans, Denials to Originations 1997 - 2003	170
Map 3.7 Ratio of Home Purchase Loans, Denials to Originations 1997 - 2003	171

Tables- City of Bradenton, FL

Community Profile Section

Table 1.2 Population Growth 1960 - 2000.....	18
Table 1.4 Population by Race/Ethnicity 1990-2000	26
Table 1.6 Percentage Change in Population by Race/Ethnicity 1990 -2000	27
Table 1.8 Family Structure by Cities 2000	36
Table 1.9 Percentage of Female-Headed Households by Cities 2000.....	37
Table 2.4 Household Incomes by Race/Ethnicity for the City of Bradenton 2000	48
Table 2.6 Poverty Status by Age by Cities Race/Ethnicity 2000	55
Table 3.2 Employment Status by Cities 2000	58
Table 3.4 Educational Attainment by Cities 2000	64
Table 3.5 Educational Attainment for Bradenton by Race/Ethnicity 2000	64

Table 3.7 Occupations of Employed Persons for the City of Bradenton 1990-2000	69
Table 3.8 Major Employers	70
Table 5.2 Tenure for Housing in the City of Bradenton 2000	75
Table 5.4 Housing Type by Cities 2000	78
Table 5.6 Age of Housing Stock by Cities 2000	83
Table 5.9 Median Contract Rent by Cities 2000	88
Table 5.10 Gross Rent by Race/Ethnicity for the City of Bradenton 2000	89
Table 5.13 Cost Burden by Income and Tenure for the City of Bradenton 1990	99
Table 5.14 Cost Burden by Income and Tenure for the City of Bradenton 2000	100

Fair Housing Index Section

Table 2.1 Correlation Table of Index Variables	145
--	-----

HMDA Analysis Section

Table 3.1 Comparison of Number of Loan Applications and Origination Rates Bradenton City 1997-2004	180
Table 3.2 Comparison of Originations Within Categories Bradenton City 1997-2003	181
Table 3.3 HMDA Activity for Bradenton 1997 -2003	182
Table 3.4 Analysis of Home Mortgage Disclosure Act Data Bradenton City Low-Income Census Tracts.....	183-184
Table 3.5 Analysis of Home Mortgage Disclosure Act Data Bradenton City High Income Census Tracts	185-187

Charts- City of Bradenton, FL

Community Profile Section

Chart 1.2 Population Growth for City of Bradenton 1960-2000	18
Chart 1.4 Composition by Race/Ethnicity for the City of Bradenton 2000	26
Chart 2.3 Households by Race/Ethnicity for the City of Bradenton 2000	49
Chart 3.3 Educational Attainment by Race/Ethnicity for the City of Bradenton 2000	65
Chart 3.5 Occupation of Employed for the City of Bradenton 2000.....	69
Chart 5.2 Tenure for Housing for the City of Bradenton 2000	75
Chart 5.4 Age of Housing Stock for the City of Bradenton 2000	83
Chart 5.6 Gross Rent by Race/Ethnicity 2000.....	89

HMDA Analysis Section

Chart 3.1 Origination Rates by Loan Types by Income of Tracts	188
Chart 3.2 Origination Rates by Race/Ethnicity by Income of Census Tracts....	189
Chart 3.3 Origination Rates by Applicant Income by Income of Census Tracts	190
Chart 3.4 Origination Rates by Loan Purpose by Income of Census Tracts	191

Chart 3.5 Percentage of Originations by Race/Ethnicity Within Income Groups	192
Chart 3.6 Percentage of Originations by Applicant Income Within Tract Income Groups.....	193
Chart 3.7 Percentage of Originations by Loan Purpose Within Tract Income Groups	194

Maps- City of Bradenton, FL

Community Profile Section

Map 1B Map of City of Bradenton	19
Map 1.1A Percent Change African-American and Hispanic by Census Tract for the City of Bradenton 1990 - 2000.....	28
Map 1.2A Percent African-American by Census Tract 1990 and 2000	29
Map 1.3A Percent Hispanic by Census Tract 1990 and 2000.....	30
Map 1.4A Percent American Indian and Eskimo by Census Tract 1990 and 2000	31
Map 1.5A Asian and Pacific Islander by Census Tract 1990 and 2000.....	32
Map 1.6A Percent Female-Headed Households With Children by Census Tract 2000	38
Map 2.1A Percent Households With Income Less Than \$15,000 by Census Tract in 2000	50
Map 2.2A Percent Households With Income Between \$15,000 and \$25,000 by Census Tract in 2000	51
Map 2.3A Percent Households With Income Between \$25,000 and \$35,000 by Census Tract in 2000	52
Map 3.1A Unemployment Rate 2000	60
Map 3.2A Percent Less Than High School Degree by Census Tract 2000	66
Map 4.1A Percent Taking Public Transportation to Work by Census Tract 2000	73
Map 5.1A Percent Single-Family Housing Units by Census Tract in 2000	79
Map 5.2A Percent Multifamily Housing Units by Census Tract in 2000.....	80
Map 5.3A Pre-1960 Housing Stock 2000	85
Map 5.4A Median Housing Value by Census Tract in 2000	91
Map 5.5A Median Contract Rent by Census Tract in 2000	93

Fair Housing Index Section

Map 2.1A Fair Housing Index for the City of Bradenton	144
---	-----

HMDA Analysis Section

Map 3.1A Ratio of all Loan Types, Denials to Originations 1997 - 2003	195
Map 3.2A Total Number of Loan Applications 1997 - 2003	196
Map 3.3A Ratio of Conventional Loans, Denials to Originations 1997 - 2003 ..	197
Map 3.4A Ratio of Government Backed Loans, Denials to Originations 1997 - 2003	198
Map 3.5A Ratio of Refinanced Loans, Denials to Originations 1997 - 2003.....	199

Map 3.6A Ratio of Home Improvement Loans, Denials to Originations	
1997 - 2003	200
Map 3.7A Ratio of Home Purchase Loans, Denials to Originations	
1997 - 2003	201

Executive Summary

Community Profiles

Manatee County, FL is located along the Gulf of Mexico, just south of Tampa. The County covers 740 square miles and includes 150 miles of waterfront area. Manatee County has shown steady population increases since 1950. The County has quadrupled its population from 35,000 residents in 1950 to 264,000 residents in 2000. Since 1990, the population has increased by 24.70 percent. The County's Hispanic population has led much of the population explosion. In 1990, Hispanic residents totaled 9,276, just 4.38 percent of the total population. By 2000, the Hispanic population increased to 24,450, making it the second largest ethnicity in the County. The African-American population represented 16,483 residents or 7.79 percent of the total population in 1990. Although the African-American population continued to increase to 21,611 residents in 2000, it had slipped to the third largest ethnic group in the County. Currently, the White population makes up 86.36 percent of the total County population, down slightly from 1990 when the White population made up 89.87 percent of the total population. The "Other" racial group accounted for 4.24 percent in 2000.

The City of Bradenton is the largest city and the county seat for Manatee County.

Bradenton has witnessed a population increase from 19,390 in 1960 to 49,504 residents in 2000. The largest population gain occurred between

1990 and 2000 when the City added 13,699 residents to the total population.

Like Manatee County, Hispanic residents have added to the population for the City of Bradenton, although they are the second largest ethnic group after African-Americans.

Hispanics have doubled in population from 2,360 residents in 1990 to 5,574 residents in 2000. Whites were still the largest race in Bradenton, recording a population of 38,682 in 2000. African-Americans were a distant second with a population of 7,481 residents in 2000, an increase of 6,313 residents since 1990.

From 1990 to 2000, a review of the structure of families in Manatee County revealed that the percentage of female-headed families with children decreased between 1990 and 2000 among African-American households, but it increased in Hispanic and White households. Specifically for African-American families, the data showed a decrease from 36.15 percent to 30.93 percent. Hispanic families reported an increase from 11.54 percent to 14.54 percent for female-headed households, while White families reported an increase from 5.50 percent to 6.32 percent between 1990 to 2000. The overall percentage of African-American female-headed households stood at 46.46 percent of the entire African-American population, compared to 11.58 percent of White households and 19.34 percent of Hispanic households, within their respective race or ethnicity.

In the City of Bradenton, female-headed households represented 20.40 percent of the total family structure in the City. African-American female headed households represented 41.82 percent of the total households within their race, compared to 14.49 percent for White female-headed households and 22.42 for Hispanic female-headed households, within their respective race or ethnicity.

According to the US Bureau of Labor Statistics, the industry with the largest contribution to personal income in Manatee County in 2000 was the manufacturing industry, overtaking the service industry. The manufacturing industry income grew from \$326 million in 1990 to \$654 million in 2000 in its contribution to personal earnings for Manatee County. The service industry for 2000 could not be determined due to the sensitive information. In contrast, the service industry was the largest contributor to personal earning by contributing \$665 million in 1990. Personal income by industry for the City of Bradenton was not available.

The largest employer in Manatee County and the City of Bradenton is the Manatee County School Board with 4,528 employees. The largest private sector employer in the County and the City is Beall's with 1,811 employees, followed by Tropicana with 1,800 employees.

Just over 55 percent of Hispanic and African-American households reported incomes in 2000 below \$35,000, compared to just 24.34 percent of White households for Manatee County. The modal income (most commonly reported income) for African-Americans and Hispanics was reported between the \$15,000 to \$24,999 range. Eighteen percent of African American households and 21.46 percent of Hispanic households reported incomes in this category. The most frequently reported income for Whites was the \$50,000 to \$74,999 range.

Just over 29 percent of all White households fell into this income class.

The incidence of poverty among African-Americans and Hispanics in 2000 was reported to be a quarter of the respective race or ethnicity's total population in the County. For African-Americans, the poverty data suggest that 25.11 percent were classified at poverty level conditions and 26.23 percent of Hispanic households were classified at the same level. Among White households, only 6.72 percent were living in poverty. The unemployment rate for Manatee County, as measured by the 2000 Census, was 3.6 percent. A closer look at the unemployment rate based on race showed a different picture. In the 2000 Census, 3.04 percent of White persons age 16 and over reported being unemployed. African-American persons in the same age group reported a 7.78 percent unemployment rate and Hispanics reported a 5.78 percent rate.

In the City of Bradenton, over 64 percent of African-Americans and over 61 percent Hispanics reported incomes under \$35,000. In contrast, only 47 percent of Whites reported incomes below \$35,000.

With respect to attainment, the data showed that the number of African-Americans and Whites were similar for earning high school degrees, but were much less for Hispanics. The most common educational attainment for Hispanics was "Less than 9th Grade".

The City of Bradenton and Manatee County share a municipal transit system called MCAT (Manatee County Area Transit) that provides regular bus service within the County and the Cities of Bradenton and Palmetto. Trolley service was offered at Anna Maria Island and Handybus service was also available. The transit system offers service six days a week in the urbanized areas of the County.

Of the 138,128 housing units located in Manatee County, 45.43 percent were categorized as single-family detached, 6.80 percent as single-family attached, 9.11 percent contained two and four units, 17.76 percent as multifamily, and 20.89 percent as mobile home or other. For classification of housing units, 73.76 percent are owner-occupied and 26.24 percent are renter-occupied, excluding vacant units. Twenty-five (25) percent of the homes were built between 1970 and 1979 and 46.61 percent were built after 1979. The median home value was reported to be \$96,000 with median contract rent at \$539. The Manatee County Housing Authority administers 707 Section 8 vouchers and 80 public housing units.

The City of Bradenton has more than 25,000 housing within the city limits.

Fifty-three (53) percent of the City of Bradenton's housing units were owner-occupied, 32.77 percent were renter-occupied, and 13.88 percent were vacant, which includes some seasonal units. The City of Bradenton has classified 51.72 percent of housing as single-family, 10.61 percent of housing were classified as two and four units, and 30.55 percent of housing were classified as multifamily housing. More than 20 percent of housing units were built prior to 1960 and 15.48 percent of housing units were built after 1990. The City of Bradenton Section 8 Housing Assistance Division administered 519 Section 8 vouchers to residents.