



# Housing Equity Plan

## A Commitment to Fair Housing

What's Inside:

Community Profile  
Housing Equity Analysis  
Fair Housing Strategic Plan



Prepared by: Florida Housing Coalition

## TABLE OF CONTENTS

Executive Summary .....	1
Introduction.....	1
Purpose.....	1
Methodology .....	2
Community Participation .....	2
Fair Housing Strategic Plan .....	5
Demographics .....	6
Population .....	6
Household Composition/Familial Status .....	6
Race/Ethnicity.....	8
Limited English Proficiency .....	13
Sex and Age .....	15
Disability.....	16
Demographics of Public Housing .....	17
Segregation and Integration .....	18
Introduction.....	18
Historical Patterns and Policies Impacting Segregation and Integration .....	20
Segregation/Integration Measures.....	22
Concentrated Classes Compared to Location of Publicly Supported Housing .....	26
Racially/Ethnically Concentrated Areas of Poverty.....	28
Access to Affordable Housing Opportunities .....	30
Introduction.....	30
Publicly Assisted Housing .....	30
Market Analysis.....	32
Housing Cost Burden.....	35
Age of Housing .....	37
Substandard Housing Conditions.....	38
Housing Problems .....	40
Public Housing Conditions .....	41
Access to Homeownership.....	42
Introduction.....	42
Homeownership Profile .....	42

Availability of Affordable Housing .....	45
Access to Economic Opportunity .....	47
Introduction .....	47
Livable Wage Jobs .....	47
Mortgage Services and Other Financial Institutions .....	49
Fair and Affordable Credit .....	50
Reputable Financial Counseling Services .....	50
Fair Residential Real Estate Appraisals and Valuations .....	52
Access to Community Assets .....	54
Introduction .....	54
Education .....	54
Employment .....	71
Education and Employment .....	80
Transportation .....	82
Housing and Transportation Index .....	84
Low-Poverty Exposure .....	85
Environmental Health .....	87
Broadband Access .....	91
Accessibility .....	93
Economic Development .....	101
Policies, Practices, and Programs Impacting Housing .....	104
Introduction .....	104
Code of Ordinances .....	106
State Housing Initiatives Partnership (SHIP) Program .....	107
Comprehensive Plan .....	109
HUD Affordable Housing Annual Program Limits .....	110
Review of Discrimination Complaints .....	111
Fair Housing Strategic Plan .....	113
APPENDIX A – Definitions and Data Resources .....	118
Key Definitions .....	118
Data Sources .....	120
APPENDIX B – Community Engagement and Outreach .....	122

## EXECUTIVE SUMMARY

### Introduction

The U.S. Department of Housing and Urban Development (HUD) has a commitment to eliminate discriminatory practices in housing and an obligation under Section 808 of the Fair Housing Act (FHA) to encourage the adoption and enforcement of fair housing laws in federally funded housing and community development programs. Title VI of the Civil Rights Act of 1964 (42 U.S.C. 2000d et seq.) and regulations in 24 CFR part 1, prohibit discrimination in any program or activity funded in whole or in part by federal funds made available under this part. In addition to its responsibility for enforcing other Federal statutes prohibiting discrimination in housing, HUD has a statutory obligation under Section 109 of the HCD Act of 1974, Title I, which prohibits discrimination based on race, color, national origin, disability, age, religion, and sex within federal programs or activities.

As a recipient of Community Development Block Grant (CDBG) and HOME Investment Partnership (HOME) funds, Hernando County is obligated to certify that it will Affirmatively Furthering Fair Housing (AFFH). To satisfy the certification requirement, and in pursuit of equal **access to opportunity** and affirmative enforcement of the FHA, Hernando County has consciously committed to supporting housing equality by developing a Housing Equity Plan.

### Purpose

Equal 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 Hernando 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. 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:

- Analyzing housing discrimination in jurisdictions and working toward its elimination.
- Promoting fair housing choice for all people.
- Providing racially and ethnically inclusive patterns of housing occupancy.



- Promoting housing that is physically accessible to, and usable by, all people, particularly individuals with disabilities.
- Fostering compliance with nondiscrimination provisions of the FHA.

This plan 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 also 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.

## **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, segregation and integration patterns, existence of racially/ethnically-concentrated areas of poverty, access to affordable housing, access to homeownership and economic opportunities, access to community assets, and local and state policies and practices impacting fair housing. Qualitative data was collected through engagement with residents and stakeholders. This plan was prepared in accordance with HUD's *Fair Housing Planning Guide, Vol. 1* and the *Notice of Proposed Rulemaking (NPRM)* entitled "*Affirmatively Furthering Fair Housing*," published in February 2023. Definitions and data resources relied upon for the analysis can be found as appendices to this plan.

## **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 partners, and regional organizations on fair housing issues and goals, and a hybrid approach to consultation was taken by conducting both on-site and virtual engagement. Engagement meetings for the Housing Equity Plan took place in December 2024, however, community engagement regarding housing issues started during the HUD Consolidated Plan process in May 2024 and continued through August 2024. During this time, the county held three engagement meetings and consulted with various housing partners on the housing needs of residents.

Throughout the development of the Housing Equity Plan, Hernando County complied with all applicable fair housing and civil rights requirements and procedures for effective communication, accessibility, and reasonable accommodation for underserved and marginalized 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 December 2024, county staff presented on fair housing and the Housing Equity Plan at two public meetings to solicit input. Public meetings were held to provide forums for residents of the study area and other interested parties to contribute to the identification of problems, issues, and barriers to fair housing choice. The public notice for engagement meetings can be found at this link <https://www.hernandocounty.us/Home/Components/News/News/8924/18?backlist=%2F>.

Meeting dates, times, and locations are listed below. Residents, housing partners, and other stakeholders had the opportunity to participate in person or virtually. These meetings were advertised via flyers and emails distributed by the county. Notice was posted on the county's website and social media to maximize participation. 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
December 3, 2024 5:30 p.m. – 7:00 p.m.	Hernando County Department of Public Works 1525 E Jefferson Street Brooksville, FL 34601
December 4, 2024 10:00 a.m. – 11:15 a.m.	Online via Zoom Meeting

### FHC Connect

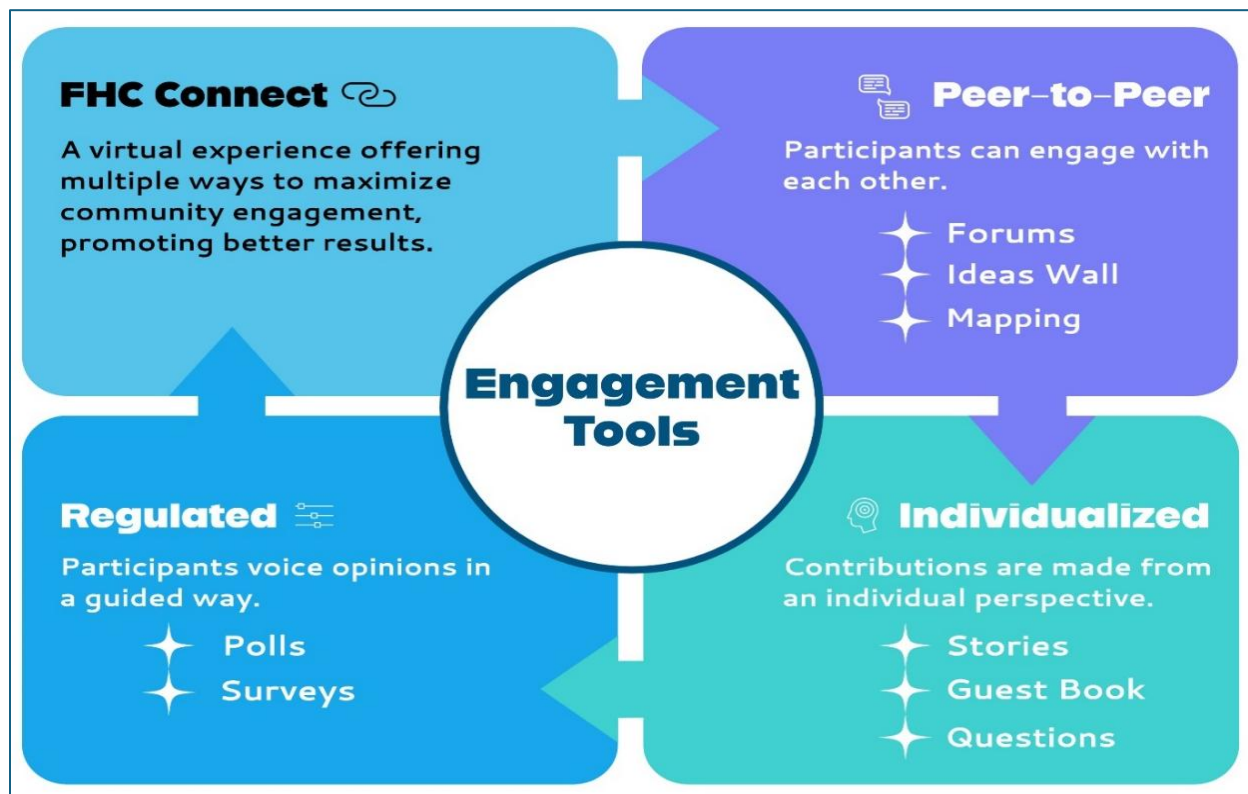
Traditional methods of outreach often unintentionally exclude underserved populations, particularly protected classes focused on in the Housing Equity Plan. The county recognizes this and commits to making changes to its planning process with the intention of eliminating barriers to participation. While 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 utilizes 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 partners, and stakeholders to engage in a variety of ways through a webpage dedicated to the county’s Housing Equity 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 partners, and other stakeholders. Available features of FHC Connect include:



**Fair Housing Strategic Plan**

Refer to the Fair Housing Strategic Plan found on page 113 of this analysis to see the fair housing issues identified as a result of this analysis and the proposed goals to mitigate barriers to fair housing.

## DEMOGRAPHICS

### Population

The latest U.S. Census estimates (2022 American Community Survey (ACS) 5-Year) reports that Hernando County had a total population of 196,621 in 2022. In 2023, the population of Hernando County surpassed 200,000 people. Hernando's growth rate has exceeded regional and national averages since 2017, growing 16.3% between 2014 and 2023 compared to 9.3% growth in the Southeast region and 6.3% growth in the nation.

The following population estimates and projections from the Shimberg Center for Housing Studies and are based on 2010 and 2020 U.S. Census data and population projections by the Bureau of Economic and Business Research, University of Florida. According to Shimberg, Hernando County grew by 12.6% between 2010 and 2020, and can expect to see an 11.8% increase between 2020 and 2030. Furthermore, the county could grow by 25.7% by 2050.

Population Trends and Projections, 2010 to 2050									
Geography	2010	2020	2022	2025	2030	2035	2040	2045	2050
Hernando County	172,778	194,515	199,207	206,802	217,498	226,397	233,499	239,299	244,498

*Source: Population Projection, Shimberg Center for Housing Studies*

### Household Composition/Familial Status

According to the 2022 5-Year ACS Estimates, Hernando County has 79,169 total households, with an average household size of 2.46 members. Delving into the composition of these households, 67.6% of all households are classified as family households where there are either couples, elderly parents/seniors, or children present, while nonfamily households make up 32.4% of households. Of all households, family or non-family, 25.8% of households are occupied by an individual who is living alone.

Among the 53,502 households defined as "family households," married-couple households make up 74.4% of households, followed by female households with no spouse present making up approximately 18.1% of all family households. Male households with no spouse present make up only 5% of households. This trend of married-couple households making up the majority of family households, followed by female-headed households, with much fewer male-headed households is typical across Florida.

Of the 17,047 total households with own children of the householder under 18 years, 62.6% are married households. Within the 6,375 unmarried family households with own children under 18

years, 67.2% are female-headed households, and 32.8% are male-headed households. Female-headed households make up the majority of unmarried households with children present.

On the other end of the age spectrum, 56.3% of households consist of at least one member who is 60 years of age or older, 45.8% of households consist of at least one member who is 65 years of age or older, and a total of 15% of households consist only of people aged 65 and over.

Overall, these statistics indicate the Hernando County is primarily a community of families, including aging families and families where elderly parents live at home.

<b>Hernando County Population by Families and Households</b>					
	<b>Total</b>	<b>Married-couple family household</b>	<b>Male householder, no spouse present, family household</b>	<b>Female householder, no spouse present, family household</b>	<b>Nonfamily household</b>
<b>HOUSEHOLDS</b>					
Total households	79,169	39,838	3,966	9,698	25,667
Average household size	2.46	2.94	3.37	3.3	1.24
<b>FAMILIES</b>					
Total families	53,502	39,838	3,966	9,698	(X)
Average family size	2.92	2.91	2.74	3.02	(X)
<b>AGE OF OWN CHILDREN</b>					
Households with own children of the householder under 18 years	17,047	10,672	2,091	4,284	(X)
<b>SELECTED HOUSEHOLDS BY TYPE (%)</b>					
Households with one or more people under 18 years	25.40%	30.0%	58.4%	55.8%	1.6%
Households with one or more people 60 years and over	56.3%	56.6%	38.1%	40.7%	64.5%
Households with one or more people 65 year and over	45.8%	(X)	(X)	(X)	52.5%
Householder living alone	25.8%	(X)	(X)	(X)	79.5%
65 years and over	15.0%	(X)	(X)	(X)	46.4%

Source: Families and Households, 2022: ACS 5-Year Estimates Table S1101

## Race/Ethnicity

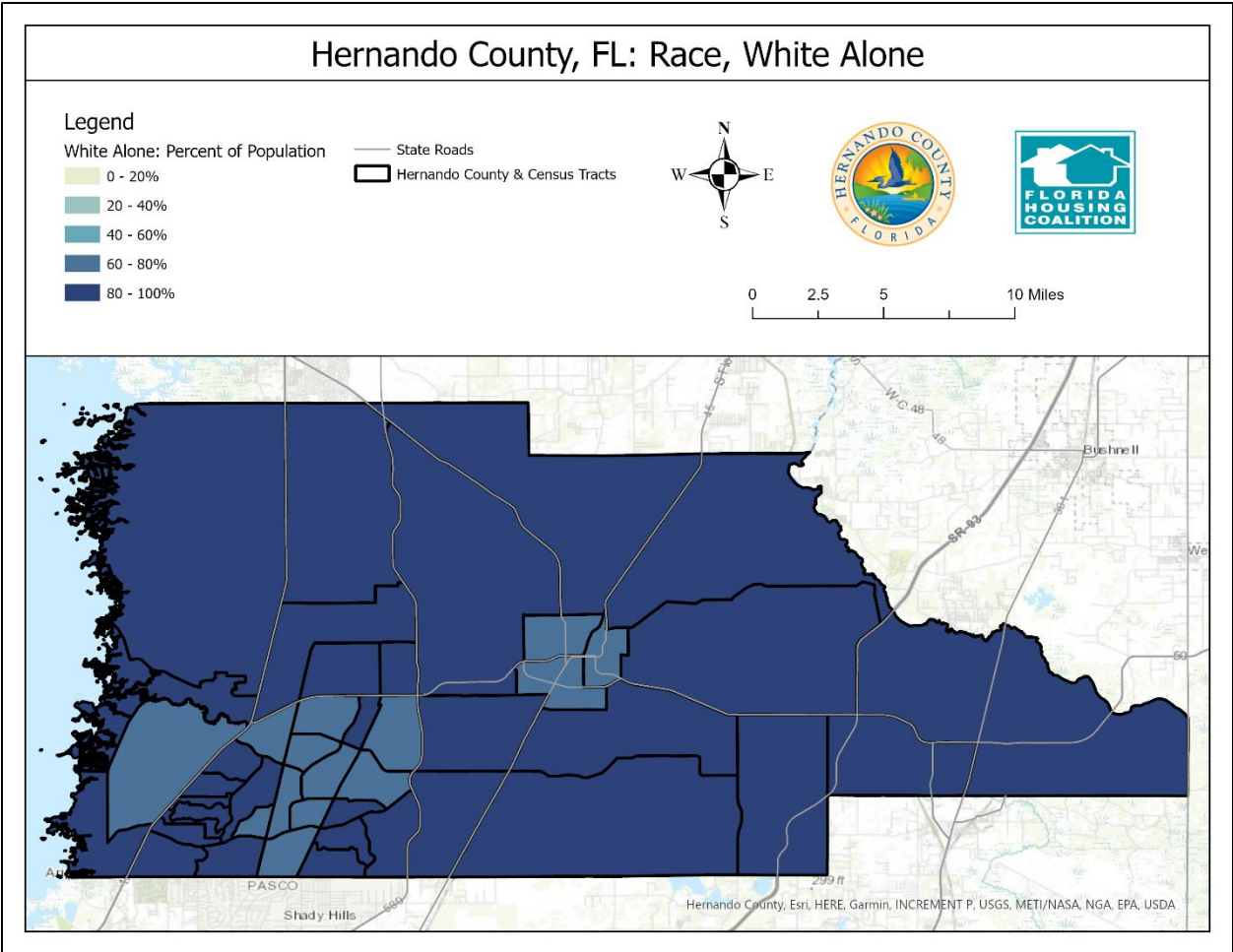
The vast majority of Hernando County residents are White, at 80.7%. However, Hernando County has diversified since 2010, when 90.4% of the population was White. In particular, populations of Two or More Races and Some Other Race have increased by 6.5% and 2.7%, respectively. The Hispanic or Latino population has also increased by a relatively significant 5.9%. All other races have seen an increase of less than 1%; the Black or African American population has increased by only 0.3%.

Hernando County Population by Race and Ethnicity				
Race	2010		2022	
	Number	Percent	Number	Percent
Total population	170,337	100%	196,621	100%
One race	167,914	98.6%	179,987	91.5%
White Alone	153,968	90.4%	158,612	80.7%
Black or African American Alone	8,366	4.9%	10,210	5.2%
American Indian and Alaska Native Alone	264	0.2%	516	0.3%
Asian Alone	1,716	1.0%	2,451	1.2%
Native Hawaiian and Other Pacific Islander Alone	166	0.1%	211	0.1%
Two or More Races	3,434	2.0%	16,634	8.5%
Some Other Race Alone	2,423	1.4%	7,987	4.1%
Hispanic or Latino (of any race)	16,500	9.7%	30,693	15.6%

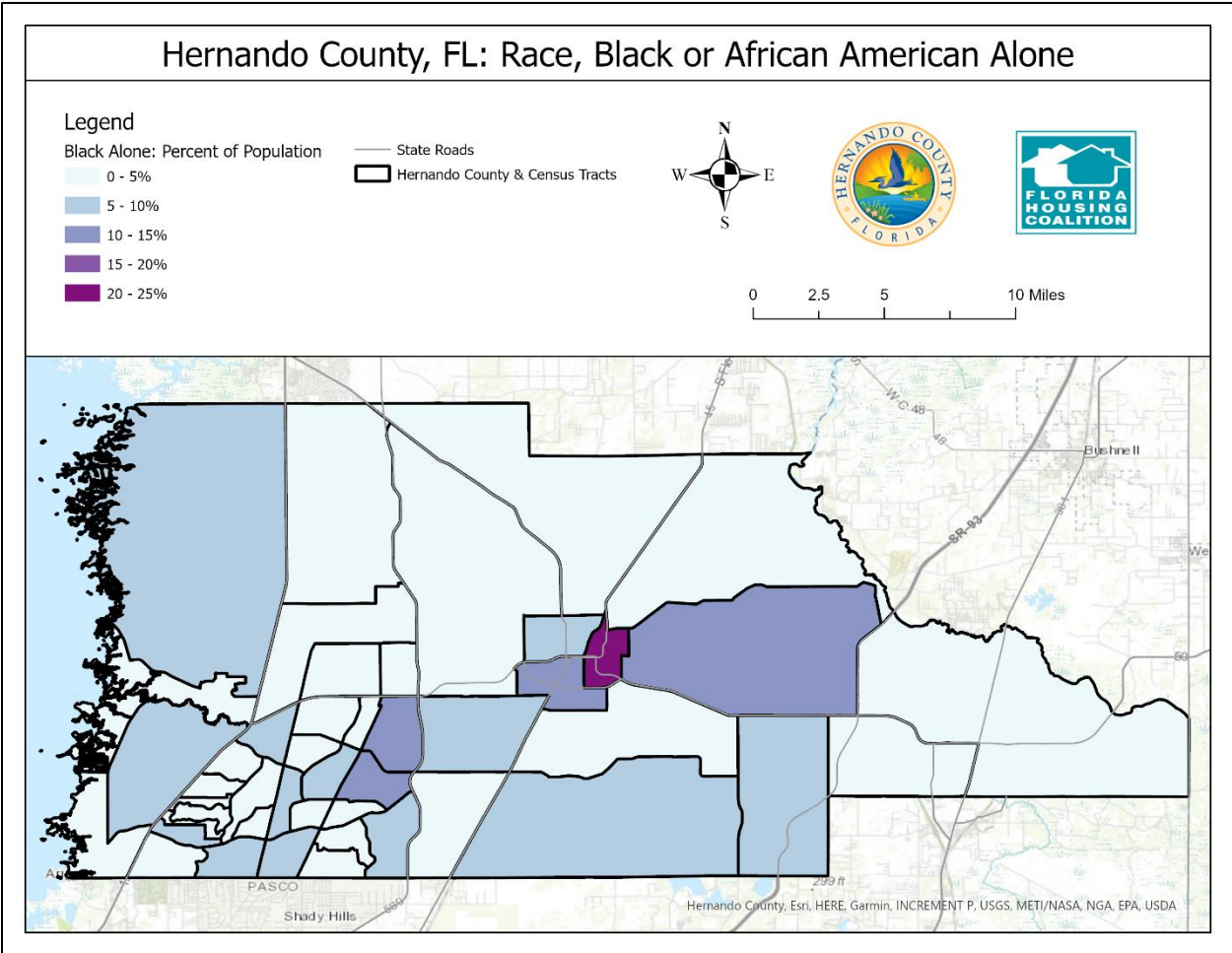
Source: ACS Demographic and Housing Estimates, Table DP05 – 5YR Estimates for 2010 and 2022

The county does not currently have any officially designated Racially or Ethnically Concentrated Areas of Poverty (RECAPs) in accordance with HUDs definition, however there are several census tracts that do qualify as CDBG target areas that have high representation of racial/ethnic groups. These census tracts include: 401.02, 402.01, 404, 405.01, 405.02, 408.01, 408.02, 409.01, 409.06, 410.03, 411.03, 411.06, 412.03, 412.04, 413.02, 413.04, 413.05, 414.01, 416.0.

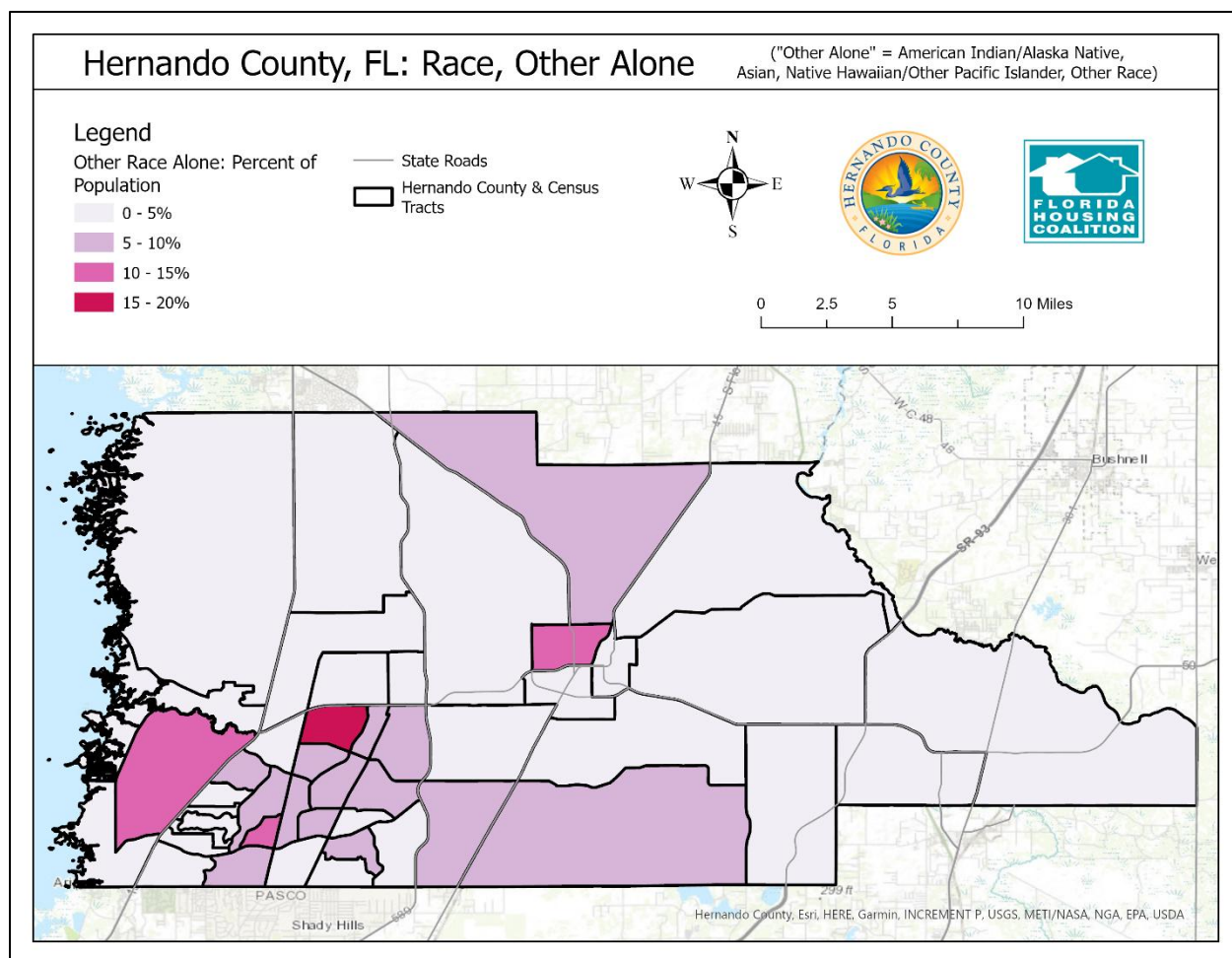




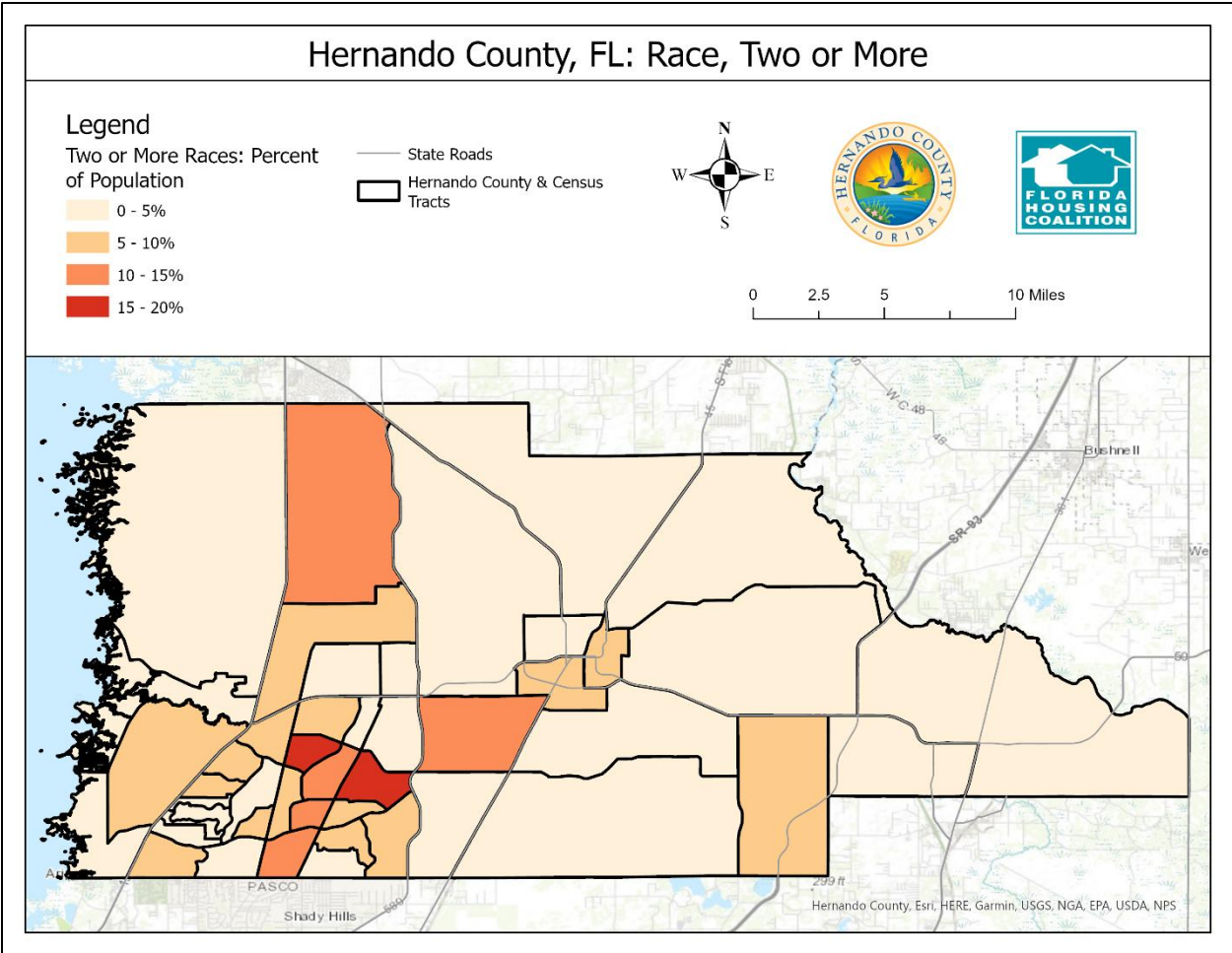
Source: Census TIGER/Line with Selected Demographic and Economic Data, 2017-2021 Detailed Tables



Source: Census TIGER/Line with Selected Demographic and Economic Data, 2017-2021 Detailed Tables

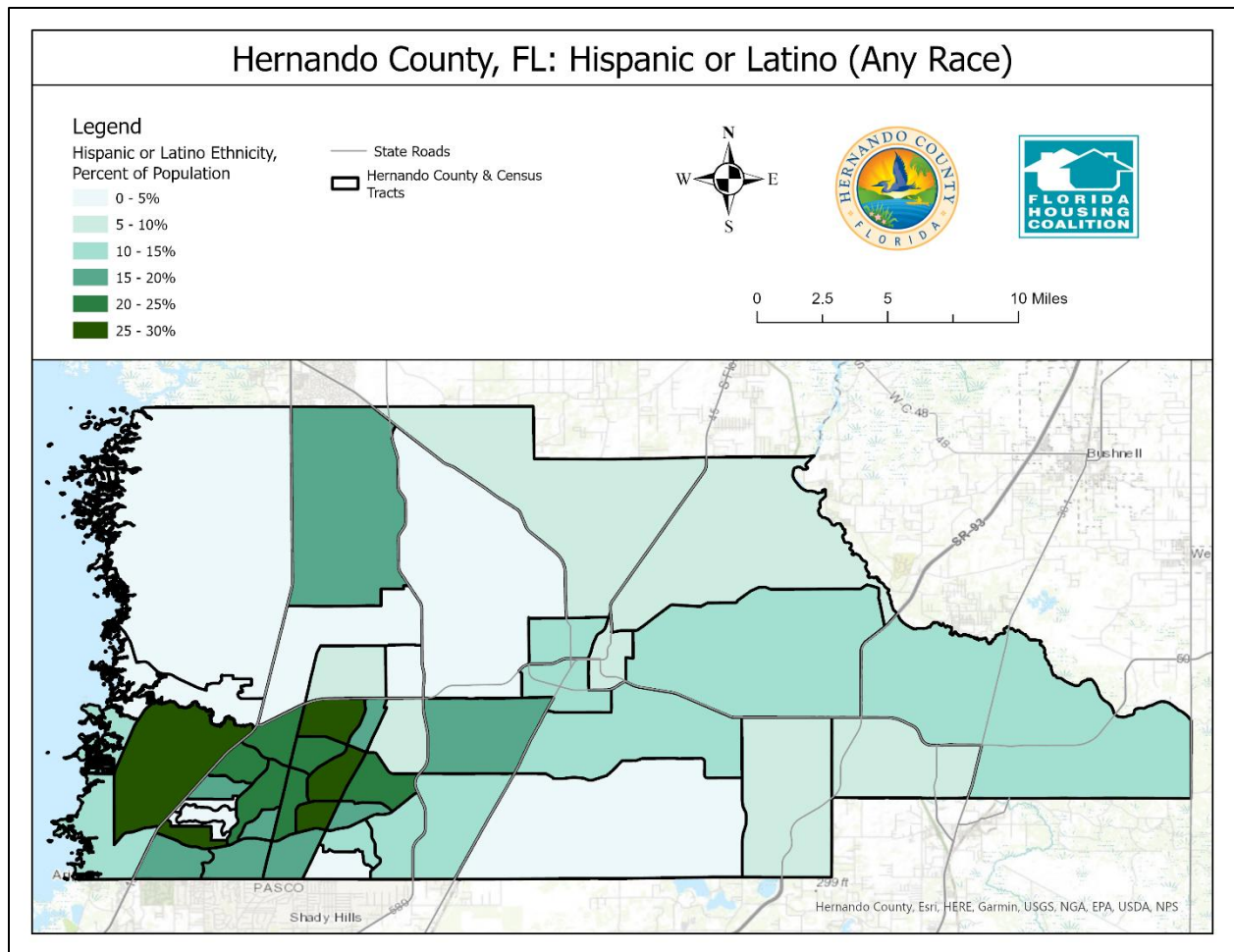


Source: Census TIGER/Line with Selected Demographic and Economic Data, 2017-2021 Detailed Tables



Source: Census TIGER/Line with Selected Demographic and Economic Data, 2017-2021 Detailed Tables





Source: Census TIGER/Line with Selected Demographic and Economic Data, 2017-2021 Detailed Tables

## Limited English Proficiency

In Hernando County, 12.1% of individuals are bilingual or multilingual; of these, 67.7% can speak English “very well” and also another language other than English. On the other hand, 3.9% of the total population speaks English “less than very well,” and may need translation when interacting with government services. Of those who speak a language other than English 9.3% speak Spanish, 2% speak another Indo-European language, 0.7% speak an Asian or Pacific Island language, and 0.2% speak a different language. Of the 3.9% of people who speak a language other than English and speak English “less than very well,” there’s a greater need for translation services for those who speak Asian and Pacific Island languages (43.8%), followed by Spanish and Other Indo-European languages 31.7% and 32.6%, respectively), followed by Other Languages (15.2%).

<b>Hernando County, FL - 2022</b> <b>Limited English Proficiency By Age and Proficiency Level</b>						
	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	187,982	(X)	180,626	96.1%	7,356	3.9%
Speak only English	165,208	87.9%	(X)	(X)	(X)	(X)
Speak a language other than English	22,774	12.1%	15,418	67.7%	7,356	32.3%
<b>SPEAK A LANGUAGE OTHER THAN ENGLISH</b>						
Spanish	17,463	9.3 %	11,931	68.3%	5,532	31.7%
Other Indo-European languages	3,695	2.0%	2,492	67.4%	1,203	32.6%
Asian and Pacific Island languages	1,314	0.7%	739	56.2%	575	43.8%
Other languages	302	0.2%	256	84.8%	46	15.2%

Source: *Language Spoken at Home, 2022: ACS 5-Year Estimates Table S1601*

As shown in the table below, despite the population increase of individuals aged 5-years and older between 2010 and 2022 from 161,884 to 187,982, the share of the total population that only speaks English has remained relatively constant, and has actually decreased slightly from 89% to 87.9%. Overall, the share of individuals who speak English at varying levels of proficiency has stayed relatively constant across the decade, regardless of citizenship or immigration status. One notable difference is that of foreign-born non-U.S. citizens, the share of those who speak English less than “very well” increased relatively significantly from 32% in 2010 to 40.2% in 2022, an 8.2% increase, despite that foreign-born population only increasing by 4.4%.

<b>Hernando County, FL Limited English Proficiency By Native or Foreign-Born Status</b> <b>2010 to 2022 Comparison</b>					
	Total Population	Native	Foreign-Born	Foreign-Born Naturalized	Foreign-Born Not U.S. Citizen
<b>2010</b>					
Population estimate, age 5-years and over	161,884	150,604	11,280	6,723	4,557
% Speak English only	89.0%	92.5%	41.9%	43.7%	39.2%
% Speak language other than English	11.0%	7.5%	58.1%	56.3%	60.8%

% Speak English less than “very well”	3.1%	1.4%	26.3%	22.4%	32.0%
<b>2022</b>					
Population estimate, age 5-years and over	187,982	173,022	14,960	10,201	4,759
% Speak English only	87.9%	91.9%	41.8%	43.1%	39.0%
% Speak language other than English	12.1%	8.1%	58.2%	56.9%	61.0%
% Speak English less than “very well”	3.9%	1.7%	29.2%	24.0%	40.2%

Source: *Selected Characteristics of the Native and Foreign-Born Populations, 2022: ACS 5-Year Estimates Table S0501; Selected Characteristics of the Native and Foreign-Born Populations, 2010: ACS 5-Year Estimates Table S0501*

## Sex and Age

Overall, the share of females versus males of various age groups in Hernando County are relatively close compared to other communities; however, like many other communities, the dominant sex among all age groups is female, with the largest sex gap being for seniors aged 65 and up.

The dominant sex in Hernando County was female in 2022 by a gap of 2.6%, and the sex ratio for the total population was 94.9 males per 100 females. There are also more females than males in the 18 and over age group, and in the 65 and over age group. However, the gap between males and females is wider for the 18 and over age group (a 3.8% difference, with a sex ratio of 92.8 males to 100 females) than for the population overall, and wider still for the 65 and over age group (a 7.2% difference, with a sex ratio of 86.5 males to 100 females) compared to the total population. The gap between male and female individuals has decreased between 2010 and 2022 for the total population and both age groups as well.

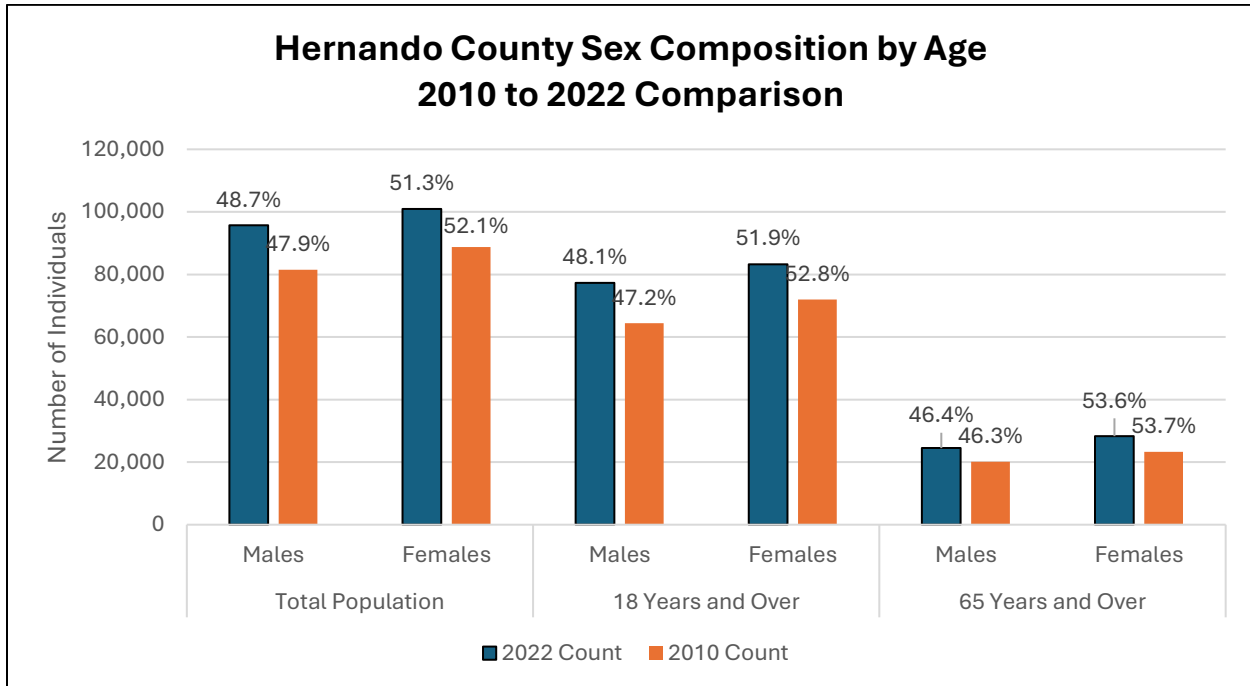
The median age for individuals in Hernando County in 2022 was 48.5 years old. Unlike many communities where the population is “aging” as shown through an increasing share of those aged 65 and up, the share of Hernando County’s population over 65 years old has remained relatively constant, from 25.5% in 2010 to 26.8%.

<b>Hernando County, FL Population by Sex and Age 2010 to 2022 Comparison</b>						
	<b>Total Population</b>		<b>18 Years and Over</b>		<b>65 Years and Over</b>	
	<b>Males</b>	<b>Females</b>	<b>Males</b>	<b>Females</b>	<b>Males</b>	<b>Females</b>
<b>2022</b>						
<b>Count</b>	95,719	100,902	77,260	83,258	24,476	28,305
<b>Percent</b>	48.7%	51.3%	48.1%	51.9%	46.4%	53.6%
<b>% Difference</b>	2.6%		3.8%		7.2%	
<b>Sex Ratio</b>	94.9		92.8		86.5	



Total	196,621		160,518		52,781	
2010						
Count	81,546	88,791	64,377	71,976	20,091	23,275
Percent	47.90%	52.10%	47.20%	52.80%	46.30%	53.70%
% Difference	4.2%		5.6%		7.4%	
Sex Ratio	91.8		89.4		86.3	
Total	170,337		136,353		43,366	

Source: *Demographics and Housing, 2022: ACS 5-Year Estimates Table DP05*



Source: *Demographics and Housing, 2010: ACS 5-Year Estimates Table DP05; Demographics and Housing, 2022: ACS 5-Year Estimates Table DP05*

## Disability

The ACS asks questions to determine if a person has any of the six disabilities listed in the table. Each question asks if a person has difficulty with a specific action or function. The following table provides a count of the population that experiences these difficulties. By far, most people who identify as having a disability in Hernando County have an ambulatory disability (10.8%), followed by an independent living disability (7.9%), cognitive disability (6.9%), and hearing difficulty (5.8%).

Overall, 38.1% of individuals living in the county – over a third of the population – have one of the six disabilities listed in the census. Out of those individuals with a disability, nearly a third, 28.9%, have an ambulatory difficulty. Since an ambulatory difficulty is defined as having serious difficulty walking or climbing upstairs, this data has implications for the type and design of

housing within the county, particularly housing that is affordable, as many people with an ambulatory difficulty are income-constrained.

<b>Hernando County Population by Disability Type, 2022</b>		
<b>Disability Type</b>	<b>#</b>	<b>%</b>
Hearing difficulty	11,303	5.8%
Vision difficulty	6,167	3.2%
Cognitive difficulty	12,821	6.9%
Ambulatory difficulty	20,057	10.8%
Self-care difficulty	6,464	3.5%
Independent living difficulty	12,556	7.9%

*Source: Disability Characteristics, 2022: ACS 5-Year Estimates Table S1810*

### **Demographics of Public Housing**

Hernando County manages Tenant-Based Vouchers through the Housing Choice Voucher (HCV) program. White and Black/African American households are the primary voucher holders in the Housing Choice Voucher program in Hernando County, with 357 White households and 105 Black households. Over half of all households, 179 representing 61%, are Hispanic or Latino. There are no Asian voucher holders, and 10 voucher holders of other races. Regarding individuals with disabilities, currently the Hernando County Housing Authority (HCHA) does not have preferences for the wait list and information regarding families that have requested accessibility features is not readily available.

Household Demographics of Public Housing, 2024									
	White	Black or African American	Asian	American Indian or Alaska Native	Pacific Islander	Other Race		Hispanic or Latino	Not Hispanic or Latino
Tenant-Based Vouchers	357	105	0	1	4	5		179	293

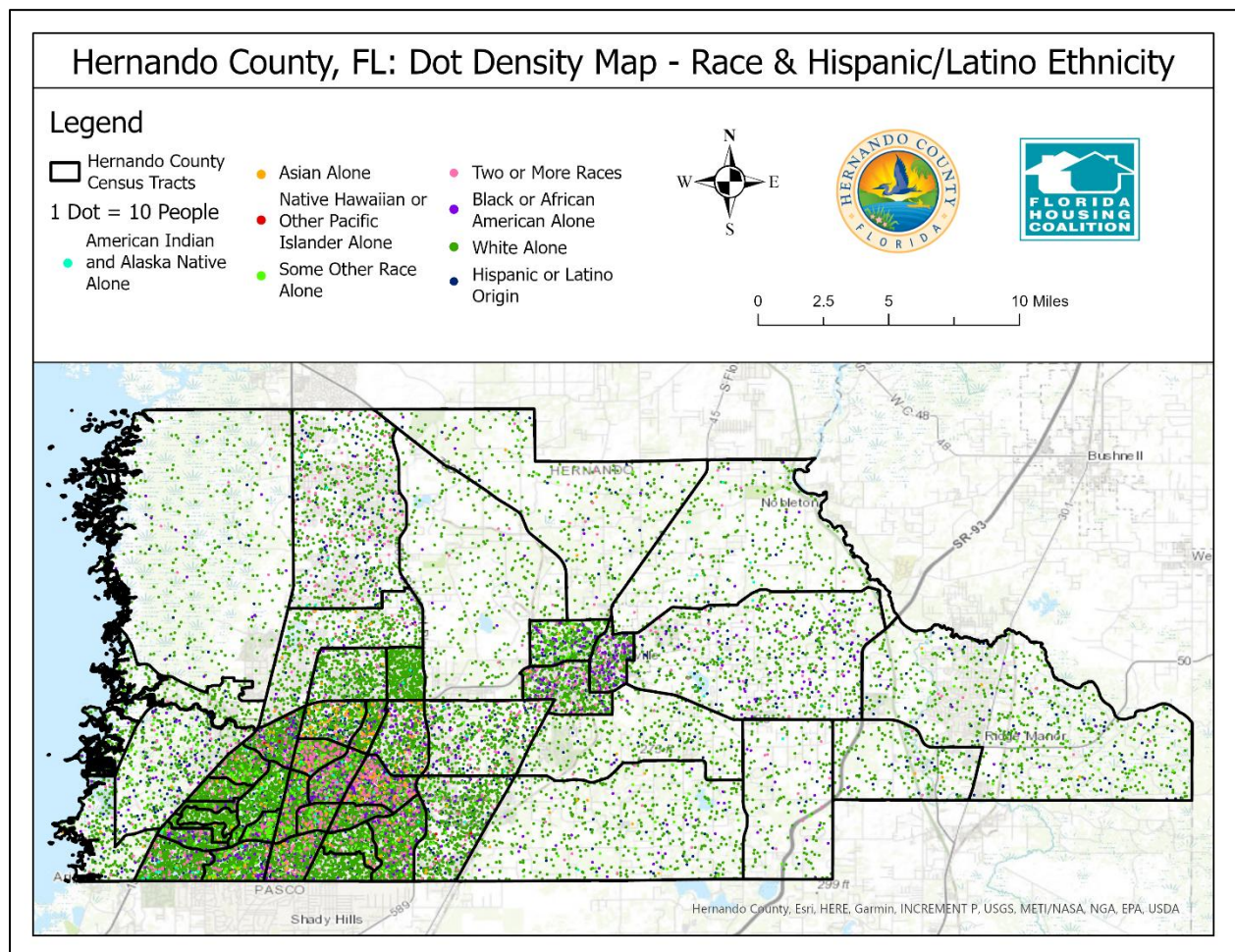
*Source: PIC (PIH Information Center)*

## SEGREGATION AND INTEGRATION

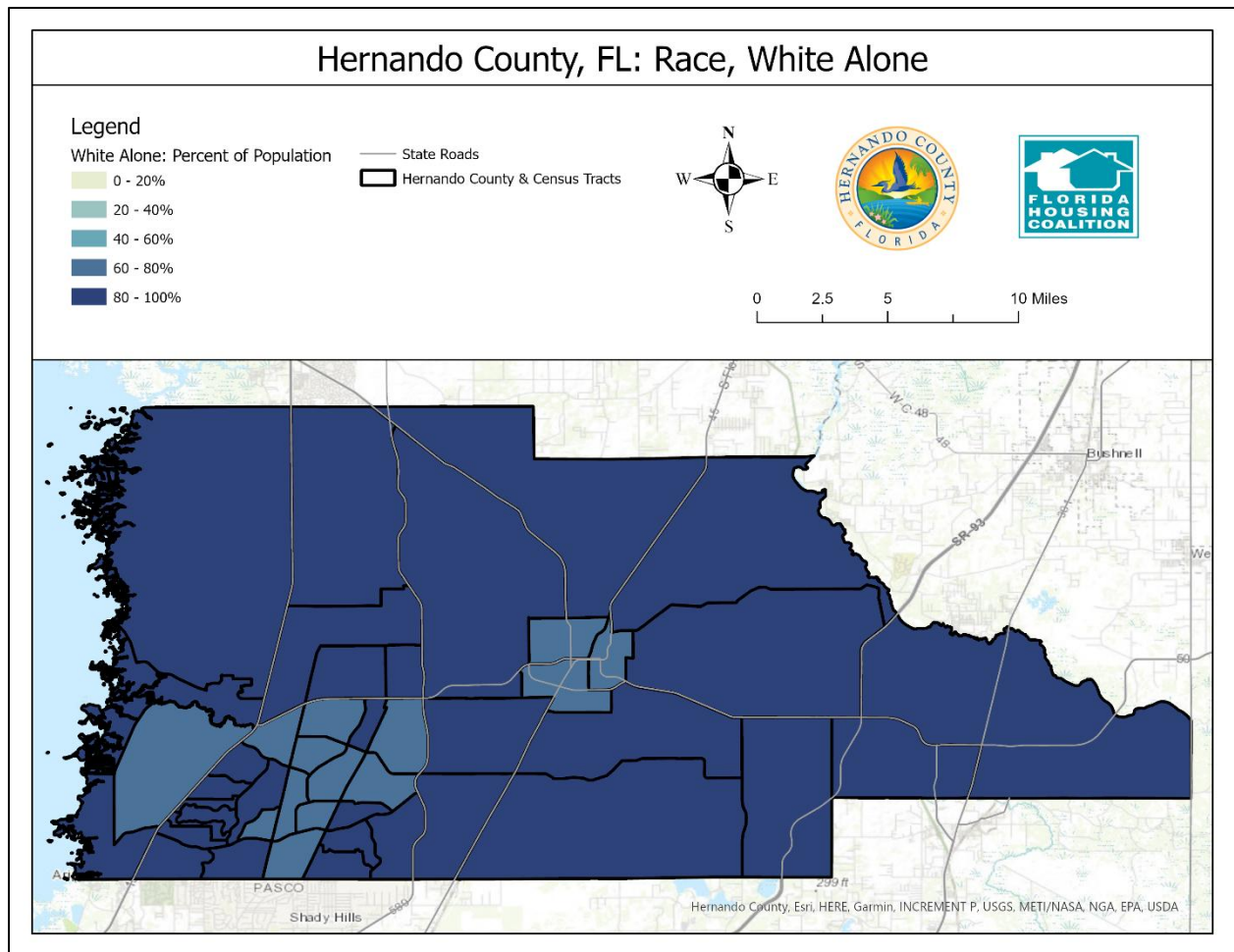
### Introduction

Residential segregation limits housing choice for all racial/ethnic minority populations. Although formal barriers have been lifted through the Fair Housing Act, historical segregation and integration patterns are still impacting neighborhoods today. This portion of the plan provides a comparative analysis over time of the segregation and integration patterns in Hernando County.

The map below is a dot density map of the demographics of individuals in Hernando County as identified in the Census. Note that with this tool, dots representing individuals are randomly distributed throughout each census tract. The map shows that there are far more White individuals than others, and they are relatively evenly distributed throughout the county. However, there is greater diversity in the center of Spring Hill along census tracts 412.01, 410.04, 410.06, and 409.08. Census tract 404 with Brooksville has a concentration of Black or African American Alone population, and census tract 409.08, and to a lesser extent census tract 410.04, has a concentration of individuals of Two or More Races.



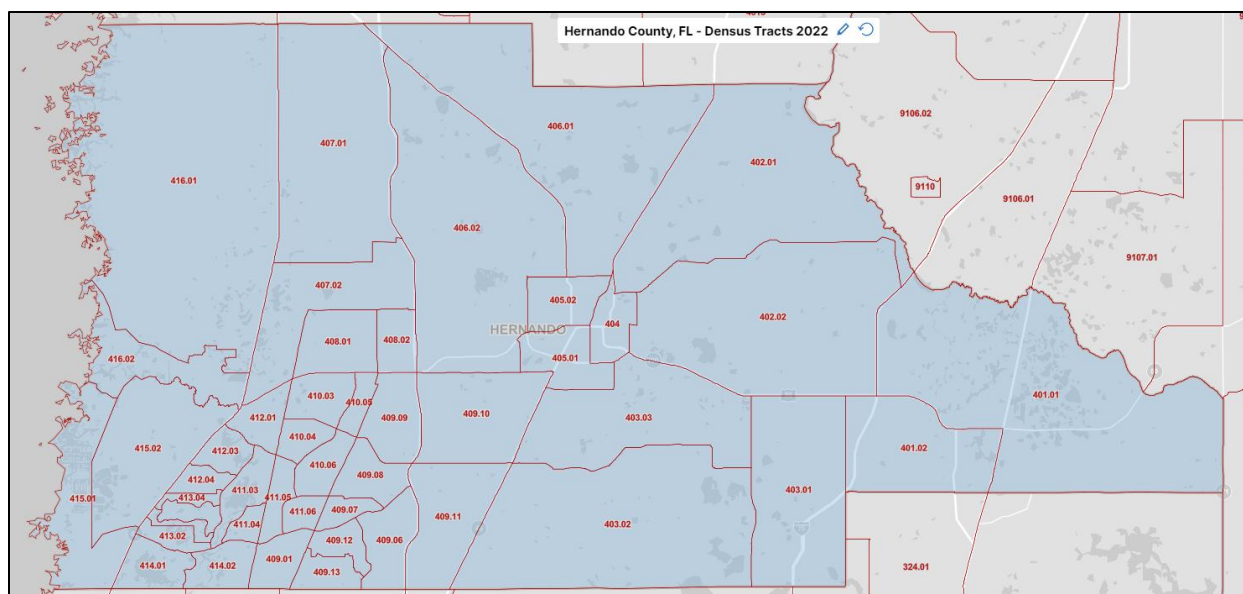
Source: Census TIGER/Line with Selected Demographic and Economic Data, 2017-2021 Detailed Tables



*Source: Census TIGER/Line with Selected Demographic and Economic Data, 2017-2021 Detailed Tables*

As shown in the map above, the population of Hernando County is largely White. Using US Census 2022 5-Year Estimates, only 5.2% of the entire county was Black or African American Alone compared to Florida's 15.5% Black or African American population Alone, and over 80% of the county was White Alone compared to Florida's 63.8% White Alone. The second largest population by demographic in Hernando County was Two or More Races at 8.5%. See the Hernando County, FL census tract map below for reference.





Source: [data.census.gov](https://data.census.gov), Census Tract map, 2022

## Historical Patterns and Policies Impacting Segregation and Integration

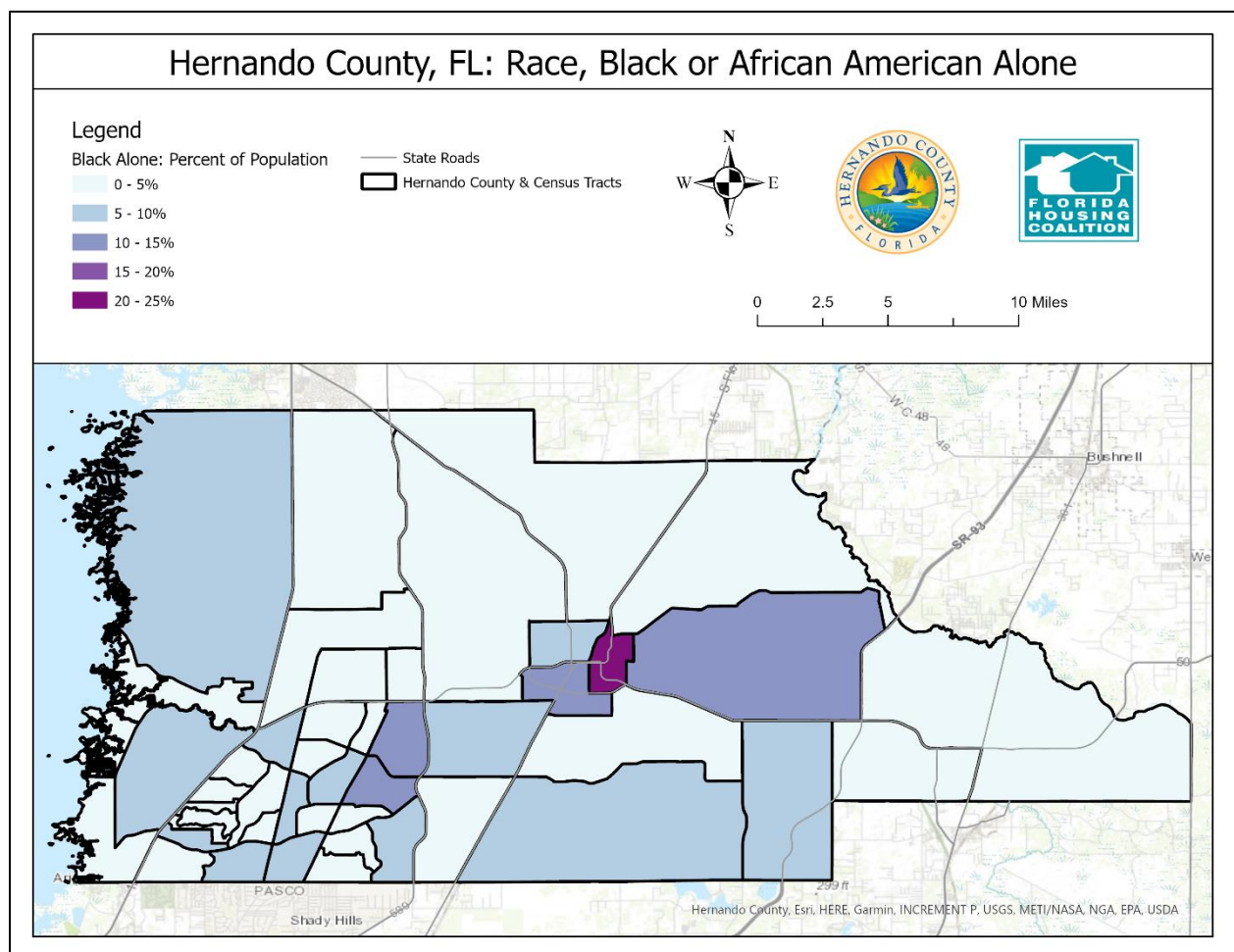
Hernando County was inhabited by White settlers in the early 1840s and the village of Bayport was established at the mouth of the Weeki Wachee River in the mid-1850s. A port was established at this location and primarily shipped cotton. This port was in operation, also shipping lumber and agricultural products, until the railroad came to Brooksville in 1885. Plantation owners utilizing enslaved African labor and Confederate soldiers called Hernando County home, as documented in literature about the Battle of Bayport in 1863, which ultimately destroyed the town, and the Brooksville Raid in 1864. Over the next few decades, wealthy plantation owners and leaders would abandon their ravaged plantations and move away from the county; some stayed, and some would return. Many descendants of the Confederates continue to live in the county today. In addition, from the Jim Crow era through the 1990s, the Ku Klux Klan has had a presence in the county.

These facts are key to understanding early settlement patterns and the political climate within the county which have had lasting impacts – in particular, the small percentage of Black or African American individuals who live in the county today. The county's statewide and national notoriety for its violent history also influenced population and development growth in the county, which lagged behind neighboring counties throughout the 1900s, primarily the early part of the century. The population in the 1930s was growing at a rate of 14%, and in the 1940s, 18%. It wasn't until the latter half of the century that the population began to grow approximately 50% every decade.

The Brooksville City Commission passed a zoning law in 1948 confining all black residents in the southern part of town known as the Sub, a swampy area at the bottom of a hill where the land was valued low due to its proximity to an old sewage plant and susceptibility to flooding. Black residents were forced to move through discriminatory measures, such as foreclosures on their properties in the northern part of town.

After WWII, the City of Brooksville, named after Confederate Congressman Preston Brooks, acquired a large amount of land. Between 1930 and 1946, much of this land was turned over to White individuals or organizations, securing white ownership up to the present day. Subdivisions and buildings in the north often had restrictions and covenants that they would not be sold to or occupied by “any person or persons of African descent.” Several Black settlements close to the center of town, such as the neighborhood of Cat Slew, disappeared due to the zoning law and the city’s actions. Meanwhile, zoning allowed smaller homes and yards in zoning districts for Black residents.

The discriminatory zoning districts were stricken in 1972, four years after the passing of the Fair Housing Act in 1968. Over time, however, Black residents have remained largely concentrated in the south-central part of Brooksville in the center of the county, as shown in the map below.



Source: Census TIGER/Line with Selected Demographic and Economic Data, 2017-2021 Detailed Tables

Fast-forward to the modern era, and any government agency receiving federal transportation funds under Title VI under the 1964 Civil Rights Act must produce and update Title VI Plans which include commitments to nondiscrimination, processes for ensuring those commitments are kept, commitments and processes for including individuals with Limited English Proficiency (LEP) in

government services and plans, and an analysis of the geographic location of median household income and minority populations within the county. The most recent Title VI Plans were updated in 2014 for both the County and the county's designated Metropolitan Planning Organization (MPO).

In 1977, the NAACP filed a lawsuit against Hernando County claiming that Black residents of Brooksville received less than their fair share of nearly every city service. As a result, in 1981, the county received a \$2.3 million Community Development Black Grant (CDBG). However, reports show that little of the contracted work was ultimately carried out, creating a false start for Black business owners in the Sub that were planning for revitalization that never came. In 1993, another CDBG allocation was provided in the amount of \$600,000 to rebuild sewer lines in the city's poorest neighborhoods.

More recently, in 2016, the County sued the City of Brooksville over a discrimination claim. The city approved annexation of land encircling, but not including portions of south Brooksville located across the city's boundary within the county that is largely the home of African American residents; the county claims the city discriminated against south Brooksville by not annexing that portion as well. A judge ruled in favor of Hernando County without taking a stance on the discrimination claims, and the annexation was overruled. Despite the dispute, the county has been working to partner with the City of Brooksville on the creation of a South Brooksville Community Redevelopment Area (CRA) which crosses city boundaries into the county that would identify and fund community revitalization efforts, including affordable housing, in that community.

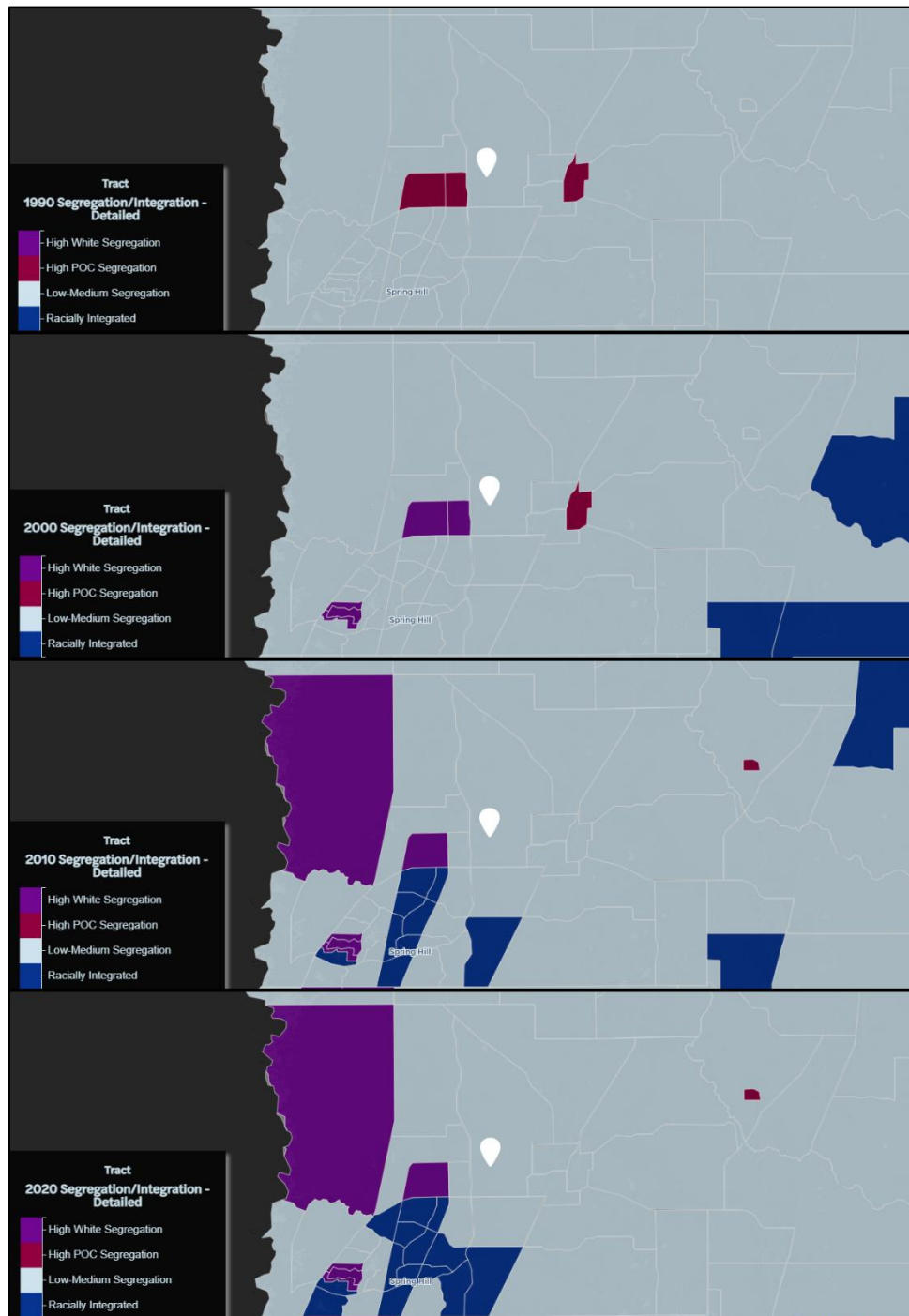
### **Segregation/Integration Measures**

The maps below provided by the Othering & Belonging Institute show geographic trends of segregation and integration using three slightly different methodologies. The "Segregation/Integration" index shows the homogeneity (sameness) of the races within a census tract; this measure is broken down by "White" sameness and "POC" (persons of color) sameness. The "Divergence Index" methodology compares the racial composition of a smaller geography to a larger geography. The "Diversity Index" shows the likelihood that if two people in that census tract were chosen at random that they would be of two different races.

The first series of maps, "Segregation/Integration – Detailed" tell an interesting story. In 1990, three tracts stood out as having high POC (persons of color) segregation – tracts 408.1 and 408.2 north of Cortez Blvd. and west of the Suncoast Parkway, and 404 in central Hernando/Brooksville. Ten years later, two of those tracts gained a higher White population, and therefore stand out for high White segregation, in addition to tract 413.04. Tract 404 continued to stand out for being high in POC segregation. In 2010, residents shifted, with tract 404 and 408.02 dropping out of the stand-out tracts altogether, tract 416 standing out for high White segregation, and several tracts throughout Spring Hill standing out for being racially integrated.

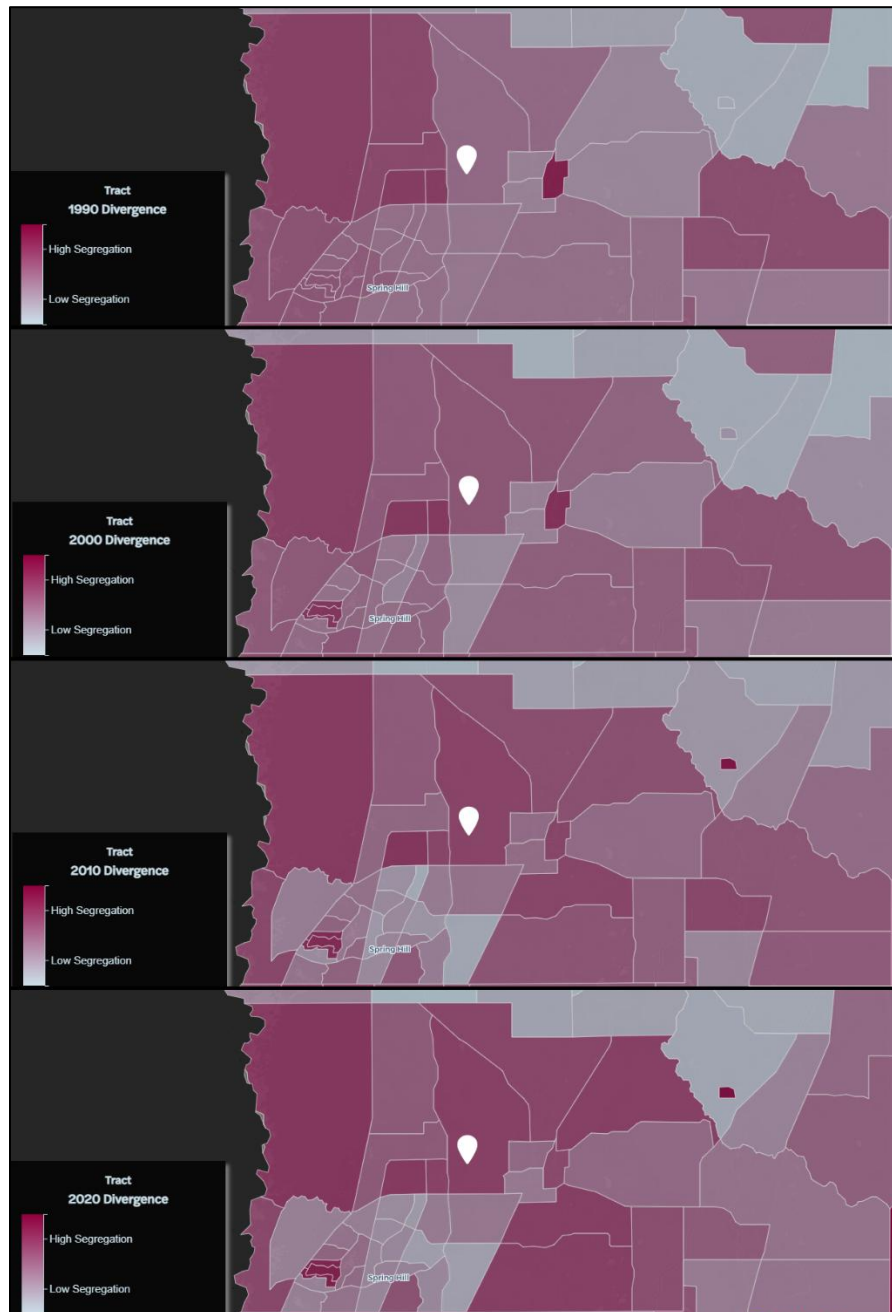


Note that there is a difference between the measures of “Low Segregation” and “Racially Integrated;” they take population size and homogeneity of that population into account. A tract may have low segregation in terms of the separation between where people live, but may also have a more racially homogeneous population overall – such a tract would be labeled “Low Segregation.” On the other hand, racially integrated census tracts tend to have a higher population and more diversity throughout, warranting the label “Racially Integrated.”



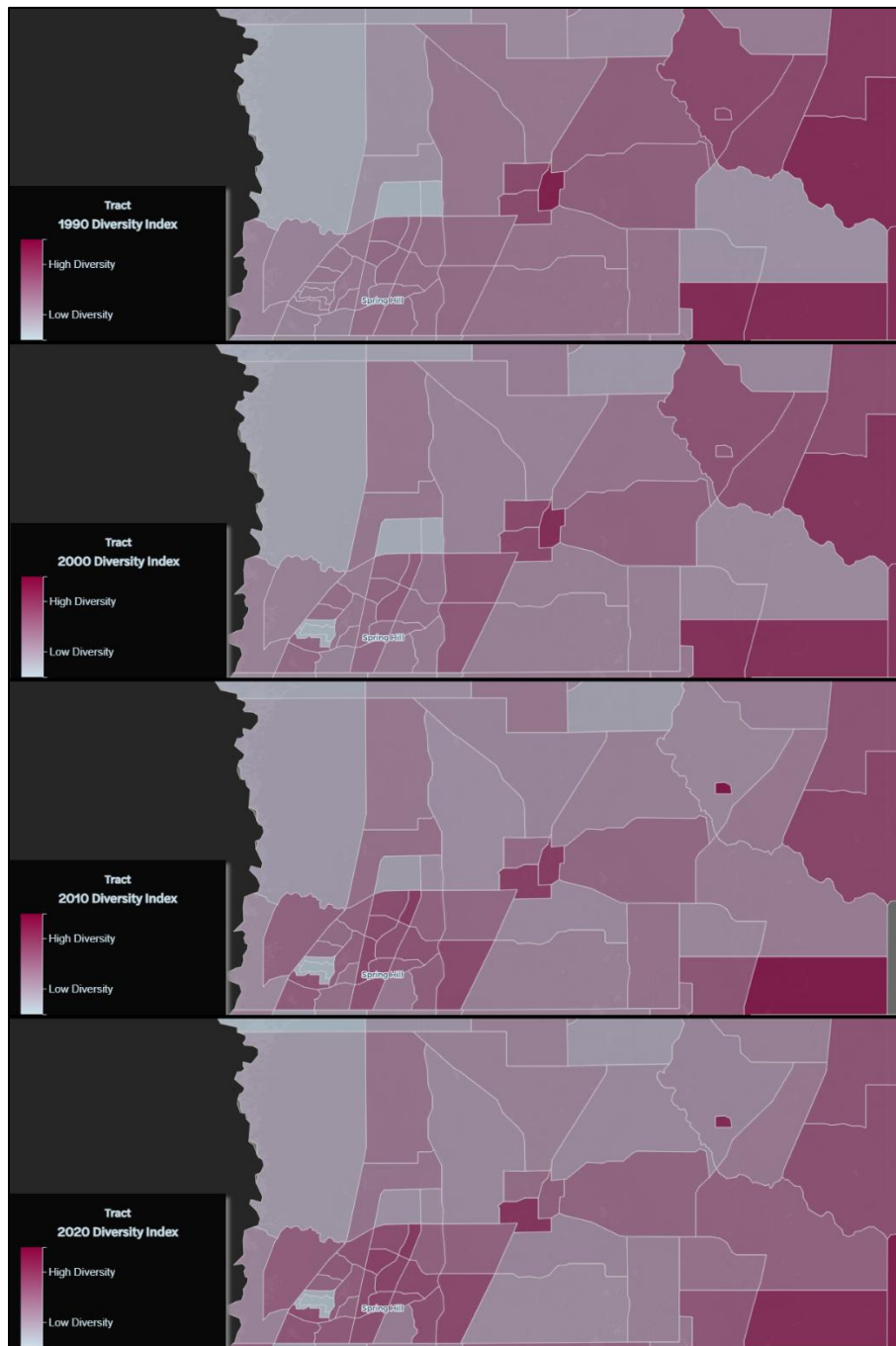
Source: Other & Belonging Institute, *The Roots of Structural Racism Project*, interactive mapping tool, 2021

The next set of maps utilizes the “Divergence Index” measure of segregation, and tells a similar story. The Divergence Index measures the degree of “divergence” or the difference in demographics from a particular geography to another larger geography, such as a census tract to a county. In the following graphic, the racial segregation of the census tracts is compared to the racial segregation of Hernando County as a whole. The county’s population has grown and shifted over four decades. While segregation has decreased specifically in census tract 404, it has gradually increased in surrounding tracts and significantly grown in census tract 413.04. Overall, Spring Hill has largely seen a decrease in segregation over time.



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

The final graphic below shows diversity trends across four decades using the “Diversity Index.” Social sciences have used the Diversity Index as a reliable metric for understanding the racial and ethnic diversity of a geography. Using data for each racial group within a census tract, a calculation identifies the likelihood that any two people chosen at random from the population will be of entirely different racial and ethnic groups. According to these maps, diversity has not changed significantly in Hernando County, with some slight intensification in Spring Hill, west county, and far east county, and a slight decrease and shift in central (Brooksville) and surrounding areas.



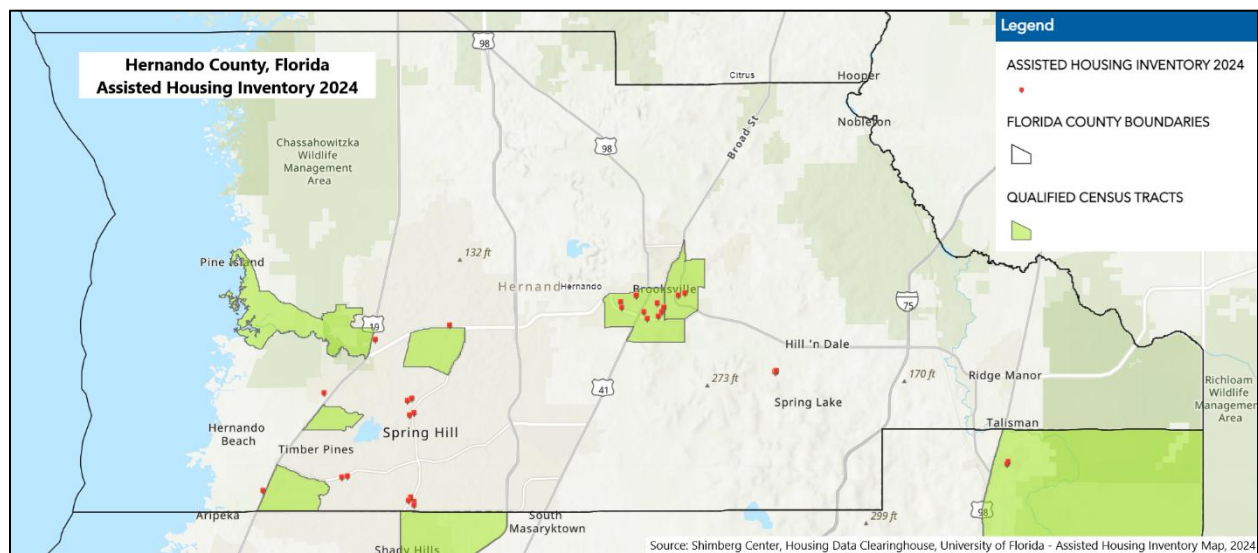
Source: Other & Belonging Institute, *The Roots of Structural Racism Project*, interactive mapping tool, 2021

## Concentrated Classes Compared to Location of Publicly Supported Housing

The Shimberg Center's Housing Data Clearinghouse provides up-to-date information on publicly-assisted housing in the State of Florida, including a map of the physical location of publicly-subsidized housing projects. Shimberg's Assisted Housing Inventory map provides information for 30 affordable housing developments in Hernando County. Twelve of these, a little under half of the total number of developments, are physically located within the City of Brooksville.

Within unincorporated Hernando County boundaries, the majority of these assisted affordable housing developments are located in the Spring Hill area and one is located in Weeki Wachee. While most developments are in the western part of the county, there is a notable cluster of four small permanent supportive housing developments for persons with disabilities in the eastern part of the county off Neff Road, each with six bedrooms/units.

The rest of the developments in the county are built in proximity to commercial thoroughfare, including US 19/Commercial Way, and SR 50/Cortez Blvd, SR 574/Spring Hill Drive, and SR 587/Mariner Blvd, providing those assisted-unit households access to the commercial areas the retail shopping, groceries, jobs, and other assets by foot or bike. Four developments near the southern border of the county are located in very close proximity to Tampa General Hospital Spring Hill, and of these, two provide units specifically to elderly households and people with disabilities; an additional five developments within four miles of the hospital are also for elderly households and persons with disabilities.



Source: Shimberg Center, Housing Data Clearinghouse, University of Florida: Assisted Housing Inventory Map, 2024

Comparing the map of publicly supported housing with maps of racial and ethnic populations reveals that overall, publicly-assisted housing does not seem to be generally located in historically disenfranchised areas, nor in proximity to concentrations of protected classes. The census tracts

where these developments are located are generally diverse. Proximity to community assets seems to be a greater factor in the siting of publicly assisted housing within Hernando County.

## RACIALLY/ETHNICALLY CONCENTRATED AREAS OF POVERTY

The Affirmatively Furthering Fair Housing (AFFH) rule defines a Racially or Ethnically Concentrated Area of Poverty (R/ECAP) as a geographic area with significant concentrations of poverty and minority ethnicities and races. Looking at census tracts as the geographic unit of analysis, HUD uses two criteria to define a R/ECAP. First, there must be a racial/ethnic concentration of a non-White 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. HUD provides maps which show census tracts that meet the criteria for a R/ECAP.

Hernando County does not have any designated R/ECAP areas in accordance with HUD's definition. However, there are several census tracts that qualify as low-and moderate-income target areas for the purpose of complying with the Community Development Block Grant (CDBG).

The county used HUD's low-and moderate-income (LMI) definition to define a concentration of poverty. This definition includes census tracts with a population that is at least 51% LMI (where the income is at or below 80% of the area median income). There are a total of 19 census tracts in Hernando County where over 51% of the tract is LMI (401.02, 402.01, 404, 405.01, 405.02, 408.01, 408.02, 409.01, 409.06, 410.03, 411.03, 411.06, 412.03, 412.04, 413.02, 413.04, 413.05, 414.01, 416.02); of those, there are 14 census tracts where all block groups within the tract are 51% LMI (401.02, 402.01, 404, 405.01, 405.02, 408.01, 411.03, 411.06, 412.03, 412.04, 413.04, 413.05, 414.01, 416.02).

HUD Low-to Moderate-Income (LMI) Census Tracts All Block Groups are LMI		
Census Tract	LMI %	Minority %
401.02	55.37%	21.41%
402.01	55.07%	14.03%
404	74.35%	35.57%
405.01	78.95%	33.95%
405.02	62.65%	28.27%
408.01	59.77%	9.95%
411.03	65.95%	23.13%
411.06	54.42%	38.87%
412.03	56.86%	29.99%
412.04	75.71%	29.89%
413.04	55.16%	14.40%
413.05	53.20%	3.05%
414.01	78.88%	31.41%
416.02	69.79%	2.51%

Source: FY24 HUD LMI Percentages by Block Group (ACS 2016-2020), and ACS 2023 Five-Year Estimates (Table B03002).

Looking at these 14 LMI census tracts where all of the tract's block groups are over 51% LMI, there are no census tracts where the LMI percentage is over 51% and percentage of racial/ethnic minorities are over 50%, which is the definition of a concentration of racial/ethnic minorities under HUD's R/ECAP formula. The census tract with the highest percent of minority populations is 411.06 with a 38.87% minority population, followed by 404 with a 35.57% minority population; note that census tract 404 falls mostly within the City of Brooksville and the census-designated place, South Brooksville.

There are several potential explanations why there are no census tracts in Hernando County that are considered racially/ethnically concentrated areas of poverty by HUD's definition. One could be the way that the census tract boundaries are drawn; they may incorporate a neighborhood of minorities, but also encompass neighborhoods of White individuals that dilute the data and do not capture smaller pockets of racial concentrations. Another primary reason is the overall low population of minority populations in the county, particularly Black/African Americans. According to the US Census 2022 ACS 5-Year Estimates, over 80% of the county is White Alone compared to only 5.2% of the entire county's population that is Black or African American Alone.

The low population of racial and ethnic minorities, and low concentrations of those minorities located in specific neighborhoods or census tracts within the county, is likely the result of both past and present patterns and conditions. The historic patterns and policies of racial exclusion detailed in the Segregation and Integration section of this Housing Equity Plan impact the number and concentration of racial minorities seen today in the county. Segregated concentrations of minority populations are typically remnants of historic redlining and intentional segregation, particularly in more urbanized parts of the country which had higher populations in the 1920s through the 1950s. Population growth in Hernando County lagged in the early part of the 20<sup>th</sup> century and only began to grow more rapidly in recent decades.



## ACCESS TO AFFORDABLE HOUSING OPPORTUNITIES

### Introduction

Access to affordable housing in Hernando County is a critical issue that impacts many residents, particularly those with low to moderate incomes. Like much of Florida, Hernando County has seen rising housing costs, making it challenging for many families to secure affordable and stable housing. The county offers various programs and resources aimed at addressing these challenges, including government-assisted housing, rental assistance programs, and non-profit initiatives.

Organizations such as the Hernando County Housing Authority, Habitat for Humanity, and the Mid Florida Homeless Coalition work to increase access to affordable housing through programs like the Housing Choice Voucher Program (Section 8), affordable homeownership opportunities, and emergency rental assistance. Additionally, local and federal funds are available to help with housing development, rehabilitation, and support services.

The focus on affordable housing in the county is essential for ensuring that all residents, including the elderly, disabled, and low-income families, have access to safe, secure, and affordable homes, which in turn supports broader goals of community development and economic stability.

This portion of the analysis examines the availability of affordable housing opportunities to individuals and families at various income levels and identifies where within the city there is greater access to affordable housing. Housing affordability, for the purposes of this analysis, will be 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 the housing cost burden (e.g., more than 30 percent of monthly income) and severe housing cost burden (e.g., more than 50 percent of monthly income) experienced by households and will consider how the age of the housing stock and potential substandard housing conditions can impact access to affordable housing.

### 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.

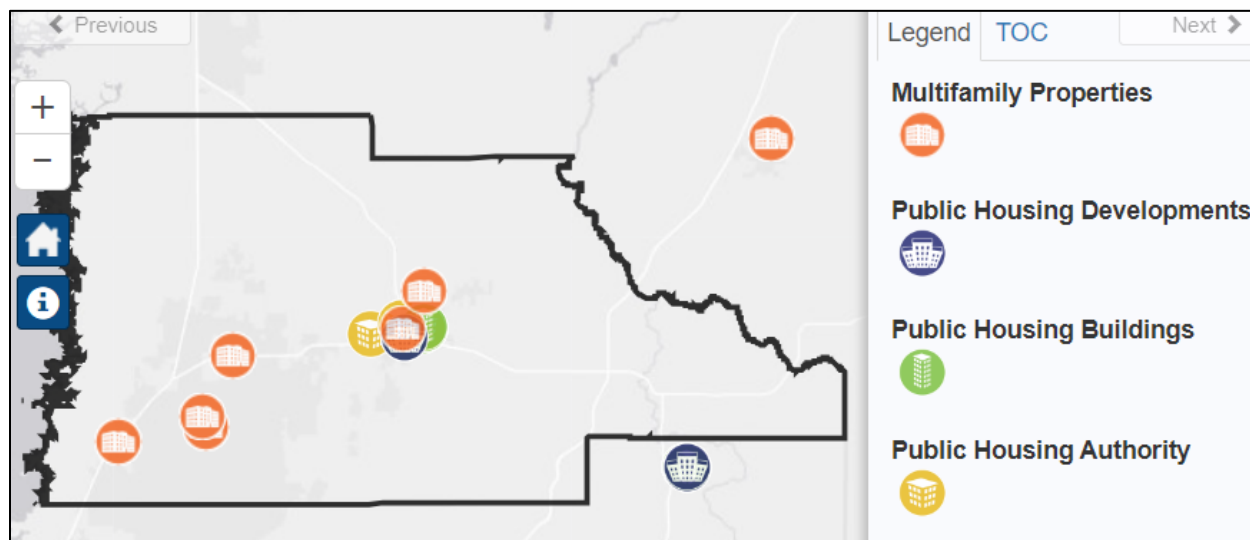
Florida Housing Finance Corporation is the largest funding source for affordable housing in Hernando County. FHCF typically supports various housing types, including multifamily

developments, single-family homes, and supportive housing for vulnerable populations such as seniors or individuals with disabilities. Its role includes offering low-interest loans, tax credits, and other financial assistance to developers to build or rehabilitate affordable housing. The fact that FHFC funds 24 of the 31 properties shows the importance of state-level initiatives in affordable housing development.

Assisted Housing Properties and Units by Funder, Located in Hernando County	
	Total
<b>Total Assisted Properties</b>	<b>31</b>
<b>Total Assisted Units</b>	<b>2,096</b>
Properties w/FHFC Funding	24
Properties w/HUD Multifamily Funding	2
Properties w/ USDA Rural Development Funding	6
Properties w/HUD Public Housing Funding	1

Source: Shimberg Center for Housing Studies, Assisted Housing Inventory

The map below visually represents where different types of housing assistance and properties are located throughout Hernando County. The clustering of most affordable housing in the western and central parts of Hernando County suggests that residents in these areas have more options for affordable housing. Areas farther east or north seem to have fewer options, indicating potential housing deserts where there may be limited access to affordable housing.

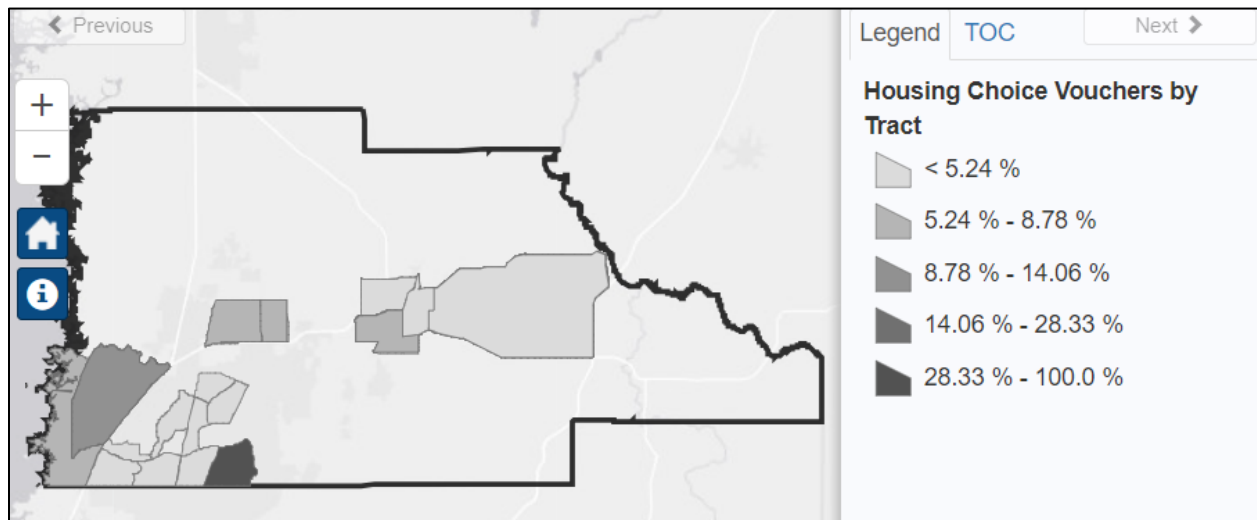


Source: eGIS Community Assessment Reporting Tool, County, Hernando County, Rental Assistance

This next map shows a concentration of voucher recipients in the western and southern parts of the county, particularly around Spring Hill and the coastal areas. The eastern part of the county appears to have a low percentage of voucher holders or possibly little to no participation in the

Housing Choice Voucher program. Some central areas, particularly around Brooksville, show mid-range concentrations of voucher recipients. This area likely has a moderate level of affordable rental housing stock available to voucher holders.

The map shows a clear geographic disparity in the distribution of Housing Choice Vouchers. Areas with little or no representation of voucher recipients may either lack affordable rental housing options, or residents may have challenges accessing the program due to transportation, limited awareness, or other socioeconomic barriers.



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

## Market Analysis

This market analysis for Hernando County involves a detailed evaluation of the real estate market in the area. The goal is to assess current conditions, trends, and factors affecting housing supply and demand.

COVID-19 has driven significant changes in the housing market in Hernando County, marked by rising home prices, limited inventory, and growing affordability concerns. During the pandemic, many people sought to leave densely populated urban areas in favor of more suburban and rural locations. Hernando County, with its more affordable housing and relatively low population density compared to larger metropolitan areas, became a desirable location for buyers, especially those working remotely. This surge in demand contributed to a sharp rise in home prices. Also, low interest rates during the pandemic helped fuel demand, as buyers found it easier to afford higher-priced homes. However, this has led to reduced affordability for many local residents, particularly those with lower or moderate incomes. The increased demand for homes and limited inventory also spilled over into the rental market, driving up rents. With home prices rising quickly, more people were pushed into renting, contributing to further pressure on rental availability and affordability.

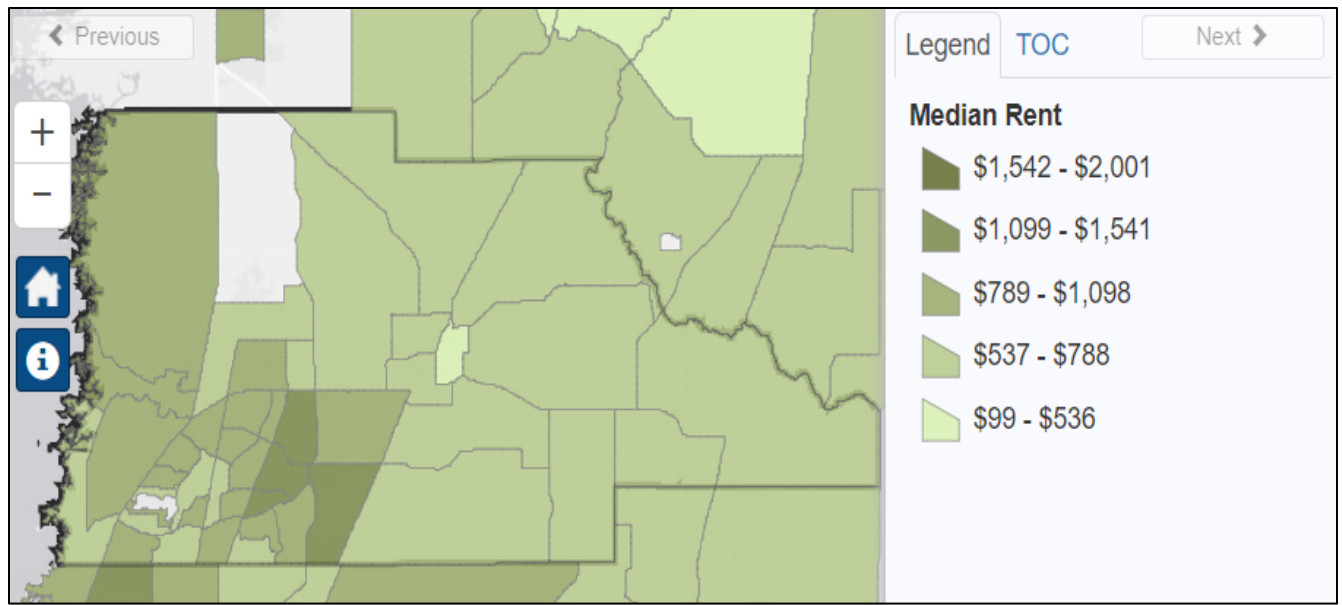
One of the long-lasting changes brought by the pandemic has been the increase in remote work. Hernando County, with its lower housing costs and more open spaces, has become more attractive to remote workers who no longer need to live near job centers in Tampa or Orlando. Also, investors and second-home buyers, particularly from larger metropolitan areas, have increasingly looked to Hernando County for property purchases. This interest from investors continues to drive further increases in home prices and limit availability for local buyers.

With 74% of the housing stock consisting of 1-unit detached structures, Hernando County is largely a suburban or rural area where single-family homeownership is the norm. This aligns with the county's general housing trend of favoring lower-density living arrangements. The combined percentage of multi-family units (buildings with two or more units) is relatively small, at around 7.5%. This indicates that renters or individuals looking for smaller, multi-unit housing options may face limited availability. The fact that 16% of the housing stock consists of mobile homes and other non-permanent housing options shows a notable reliance on these types of affordable housing in the county. This could reflect both economic constraints (where residents are seeking lower-cost housing options) and the county's more rural development patterns, where mobile homes are more commonly placed.

Property Type	Number	%
1-unit detached structure	66,514	74%
1-unit, attached structure	2,274	2.5%
2-4 units	2,120	2.5%
5-19 units	2,650	3%
20 or more units	1,645	2%
Mobile Home, boat, RV, van, etc.	14,432	16%
<b>Total</b>	<b>89,635</b>	<b>100%</b>

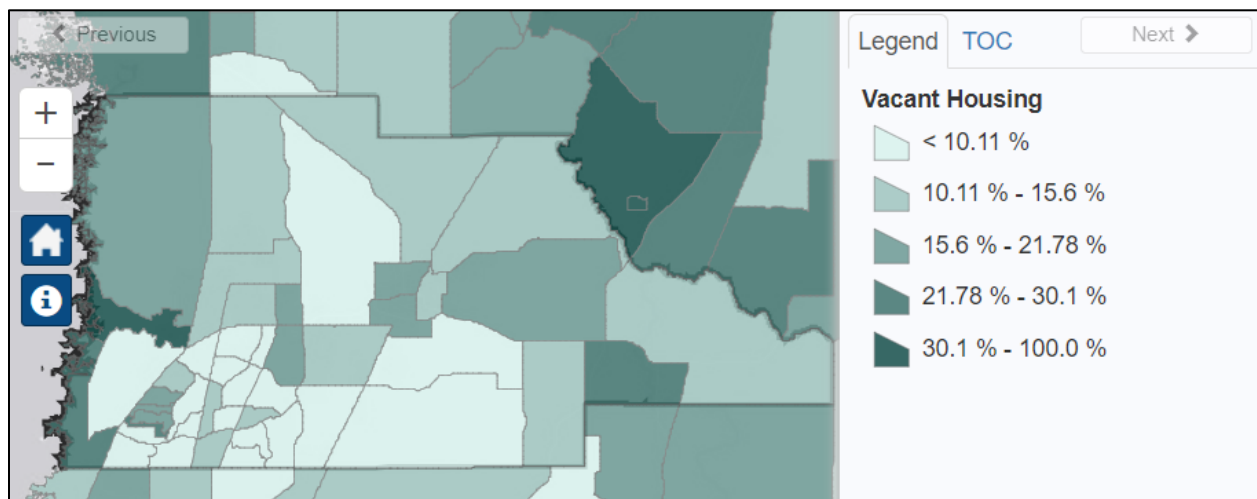
*Source: 2018-2022 American Community Survey, Table B25024 – Units in Structure*

The map below shows the median rent in different areas of the county. The darker-shaded regions, where median rents range from \$1,542 to \$2,001, appear to be concentrated in the southern and western parts of Hernando County, particularly near Spring Hill and the coastal areas. These higher rents likely reflect areas with higher demand for housing, possibly due to proximity to amenities, employment centers, and more developed infrastructure. The lightest shades, indicating the most affordable rent ranges (\$99 to \$788), are found in the more rural or outlying parts of the county. These areas may have fewer amenities and infrastructure, leading to lower housing demand and, consequently, lower rents.



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

The vacant housing map shows the percentage of vacant homes across different county areas. The contrast between areas with low and high vacancy rates suggests disparities within Hernando County's housing market. The higher vacancy rates in the northern and eastern parts of Hernando County may reflect economic or geographic factors that make these areas less attractive to buyers and renters. These areas may have more opportunities for housing development or rehabilitation, depending on the reasons behind the high vacancy rates. The southern and coastal regions with low vacancy rates likely have higher housing demand, which can drive up home prices and rents, making affordability a challenge in these regions.



Source: eGIS Community Assessment Reporting Tool, County, Hernando 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.

A significant number of households (6,421) in the 30% AMI or less category are severely cost-burdened, meaning they spend more than 50% of their income on housing. This suggests that very low-income households face the greatest affordability challenges in Hernando County, making them highly vulnerable to housing instability and financial hardship. Although the next group has a larger number of households able to keep housing costs at or below 30% of their income (5,510), there is still a sizable portion (2,368) of households in the more than 50% AMI range that are severely cost-burdened, indicating that housing affordability is still a challenge for moderate-income households. The majority of households in the 50.01% to 80% AMI bracket are spending less than 30% of their income on housing (13,040). However, around 4,433 households are still moderately cost-burdened, and a small number (781) are severely cost-burdened, suggesting that while many in this income range can afford housing, there are still pockets of strain. The 80.01% to 100% AMI group sees a much lower rate of cost burden, with 8,739 households spending less than 30% of their income on housing. Only a small portion are cost-burdened, and very few are severely cost-burdened. Households earning more than the median income (over 100% AMI) have



the least housing cost burden, with the vast majority (31,204) spending less than 30% of their income on housing. Only a very small fraction is severely cost-burdened.

<b>Cost Burden by Income in Hernando County, FL</b>			
<b>Household Income</b>	<b>30% or less</b>	<b>30.1 to 50%</b>	<b>More than 50%</b>
30% AMI or less	2,398	1,442	6,421
30.01-50% AMI	5,510	3,271	2,368
50.01-80% AMI	13,040	4,433	781
80.01-100% AMI	8,739	850	67
Greater than 100% AMI	31,204	925	114

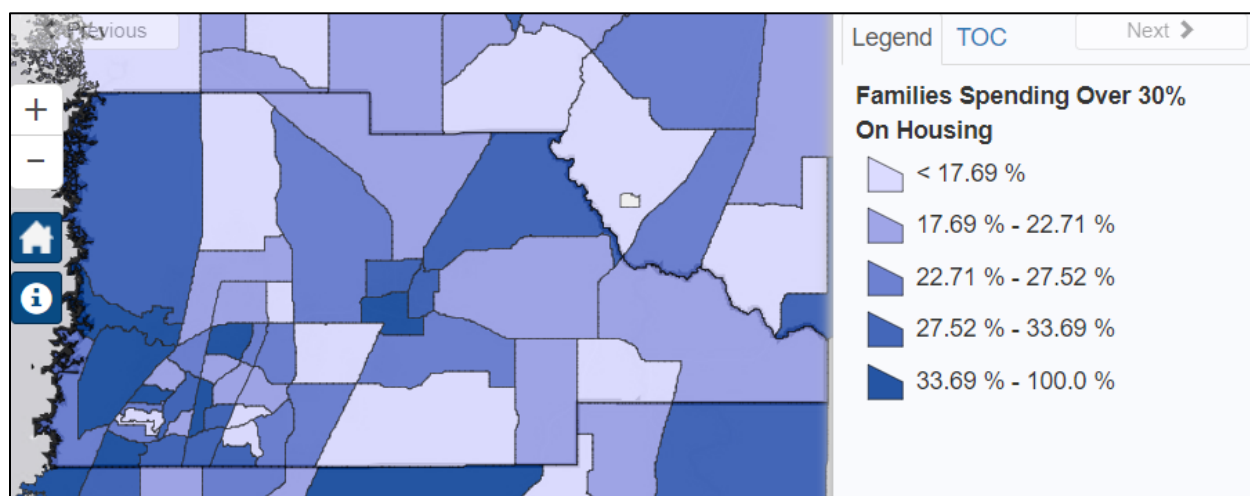
*Source: Shimberg Center for Housing Studies, Affordability, Cost Burden by Income, 2022 Estimate*

The following data illustrates the housing cost burden in the county based on different racial and ethnic groups. It shows the majority of White households are not cost-burdened (46,650), but a significant portion of this group (6,090) is severely cost-burdened, meaning a sizable number of White households are still struggling with housing affordability. While the number of Black/African American households is smaller, the proportion facing severe cost burden is high (625 households), indicating that these households are disproportionately affected by housing affordability issues. The Asian household group is relatively small in number, and a smaller portion of Asian households face severe cost burden (60 households). The data suggests that most Asian households are not highly cost-burdened. Hispanic households show a significant proportion experiencing severe cost burden (1,490 households), indicating that housing affordability is a key issue for this group. Nearly as many Hispanic households are severely cost-burdened as are moderately cost-burdened, indicating higher financial strain. American Indian/Alaska Native and Pacific Islander households both have very small populations in Hernando County. Still, the limited number of households facing severe cost burdens suggests that housing affordability issues might not be as pronounced for these groups. However, the small sample size may make it difficult to generalize.

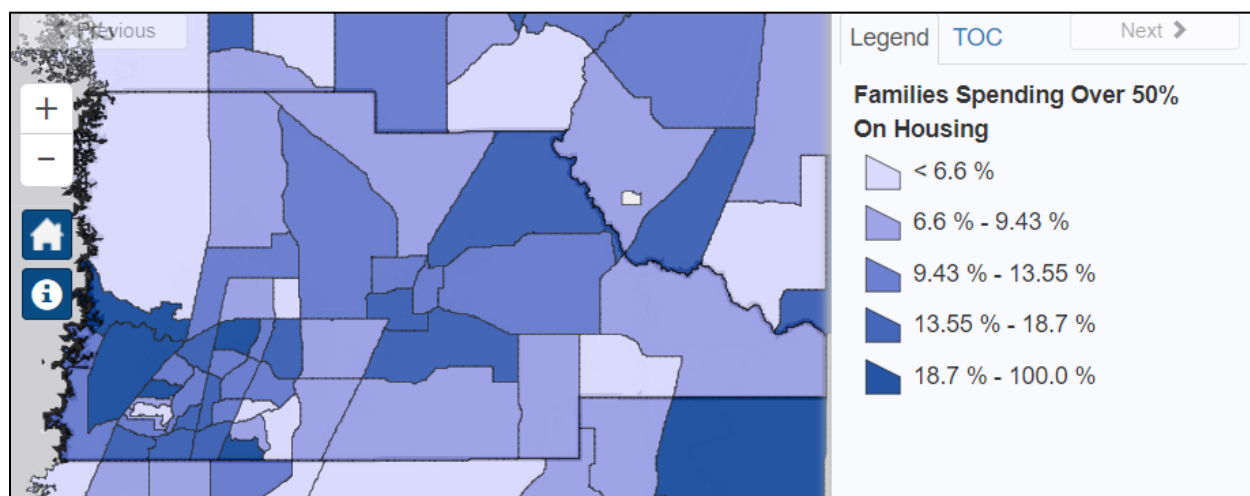
<b>Housing Cost Burden by Area Median Income</b>				
<b>Housing Cost Burden</b>	<b>&lt;=30%</b>	<b>30-50%</b>	<b>&gt;50%</b>	<b>No / negative income (not computed)</b>
Jurisdiction as a whole	54,509	10,190	8,275	1,445
White, non-Hispanic	46,650	8,170	6,090	1,155
Black / African American, non-Hispanic	1,940	545	625	60
Asian, non-Hispanic	540	145	60	0

American Indian, Alaska Native, non-Hispanic	160	10	10	0
Pacific Islander, non-Hispanic	4	30	0	0
Hispanic, any race	5,215	1,290	1,490	230

Source: Shimberg Center for Housing Studies, *Affordability, Households by Tenure, Race-Ethnicity, and Cost Burden, 2015-2019*



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

Hernando County's housing market is largely dominated by homes built in the last few decades of the 20<sup>th</sup> century, with more recent construction making up a relatively small portion of the market. A large percentage of housing stock (over 65%) was built between 1980 and 1999, and a significant

share was built between 1960 and 1979. This shows that much of the county's housing infrastructure is aging, which may present challenges related to maintenance and modernization. Newer homes (built after 2010) make up only a small portion of the overall housing market (7.1%), which could indicate limited recent development. This may contribute to housing shortages or rising prices in both the owner-occupied and rental markets. The data also indicates that a significant portion of older homes (pre-1980) are renter-occupied, suggesting that many rental units in the county are older and may require more investment in maintenance and repairs. Newer homes are predominately owner-occupied, reflecting that homeownership remains a priority in newer developments.

<b>Age of Occupied Units by Tenure in Hernando County, FL</b>						
	<b>Total Occupied Units</b>	<b>% Occupied Units</b>	<b># Owner-Occupied</b>	<b>% Owner-Occupied</b>	<b># Renter-Occupied</b>	<b>% Renter-Occupied</b>
<b>Occupied units</b>	79,169	-	63,451	-	15,718	-
2020 or later	466	0.6%	453	0.7%	13	0.1%
2010 to 2019	5,182	6.5%	4,028	6.3%	1,154	7.3%
2000 to 2009	20,092	25.4%	16,653	26.2%	3,439	21.9%
1980 to 1999	38,852	49.1%	31,996	50.4%	6,856	43.6%
1960 to 1979	12,411	15.7%	8,857	14.0%	3,554	22.6%
1940 to 1959	1,835	2.3%	1,258	2.0%	577	3.7%
1939 or earlier	331	0.4%	206	0.3%	125	0.8%

*Source: 2018-2022 American Community Survey, Table S2504 Occupied Housing Units and Year Structure Built*

### **Substandard Housing Conditions**

To better analyze the city's substandard housing stock and identify disparities in housing quality and housing needs for all residents and protected classes citywide, HUD has provided data on housing problems experienced by Hernando 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.

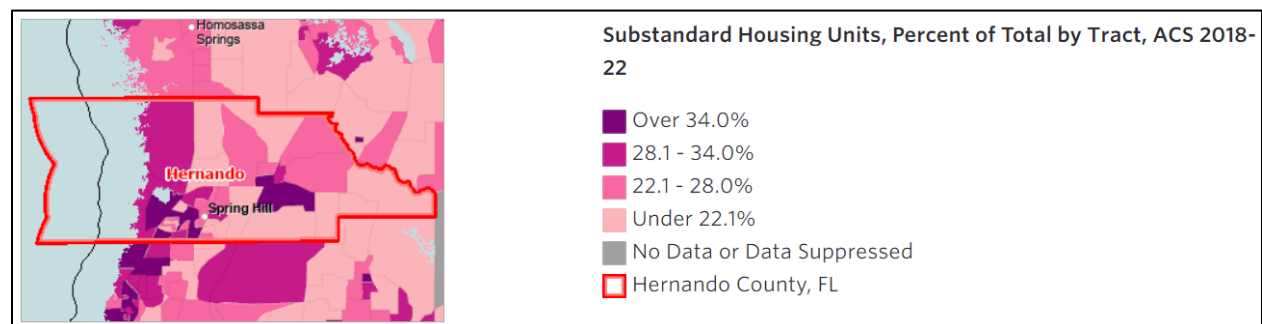
- *Severely cost-burdened* means a household's total gross income spent on housing costs exceeds 30% of household income.

The data below shows that percentages for each of these substandard housing indicators are relatively low, but they still represent critical issues for a significant number of households. For instance, nearly 1 in 100 households lack kitchen facilities, which can have serious implications for those affected. While these conditions do not affect a large percentage of the population, they suggest that there are pockets of housing inadequacies that need to be addressed. Interventions may include upgrading existing housing stock, providing assistance for home improvements, or ensuring that new developments meet adequate kitchens, plumbing, and space standards.

The map of substandard housing units indicates the highest levels of substandard housing are found along the county's western side. These coastal regions may face specific challenges related to environmental factors (such as exposure to hurricanes, flooding, or saltwater corrosion), economic factors, or aging housing stock that has not been maintained. Substandard housing is also prevalent in areas surrounding Spring Hill, which is one of the more populated regions in Hernando County. This suggests that even within more developed areas, housing quality may be a concern for many residents.

Summary of Substandard Housing Units in Hernando County, FL			
	1.01 or More Persons Per Room	Lacks Complete Kitchen Facilities	Lacks Complete Plumbing Facilities
Number of Occupied Units	1,124	879	644
Share of Total Occupied Units	1.4%	1.0%	0.7%

Source: U.S Census Bureau, 2018-2022 American Community Survey 5-Year Estimates, Shimberg Center for Housing Studies



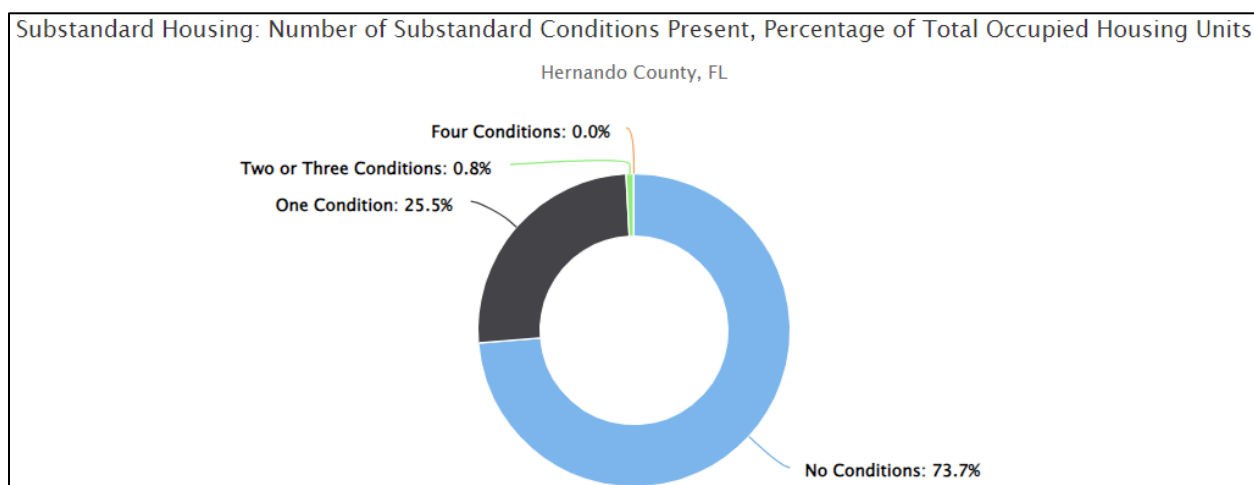
Source: Sparkmap, Make a Community Needs Assessment

## Housing Problems

Hernando County's housing quality appears to be better than the state and national averages based on this data, as the majority of households (73.71%) experience no substandard housing conditions. The county has fewer households experiencing one or more housing deficiencies, suggesting that housing policy or economic conditions may be better-quality housing stock, especially in comparison to the broader state of Florida. The percentage of households experiencing two or more conditions is minimal, which indicates that the most serious forms of substandard housing (multiple deficiencies) are relatively rare in Hernando County.

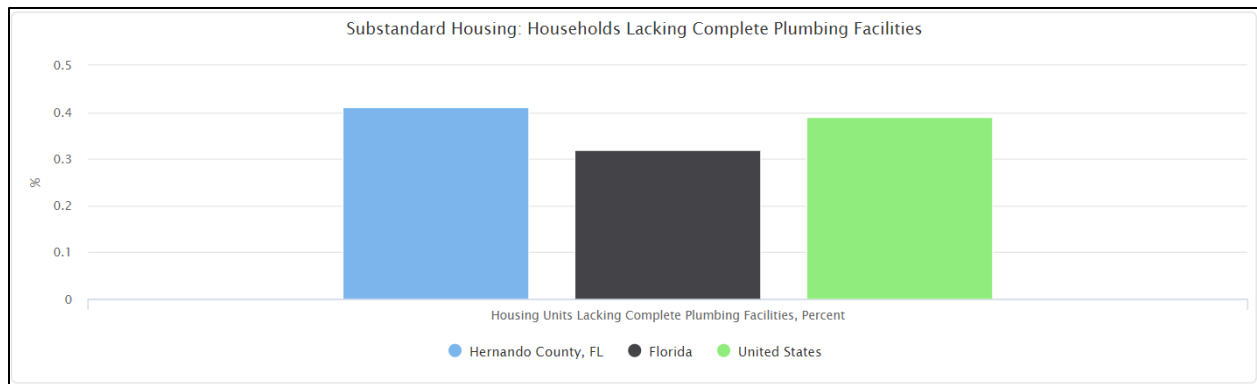
Report Area	No Conditions	One Condition	Two or Three Conditions	Four Conditions
Hernando County, FL	73.71%	25.49%	0.78%	0.02%
Florida	64.31%	33.93%	1.76%	0.00%
United States	68.30%	29.91%	1.78%	0.01%

Source:

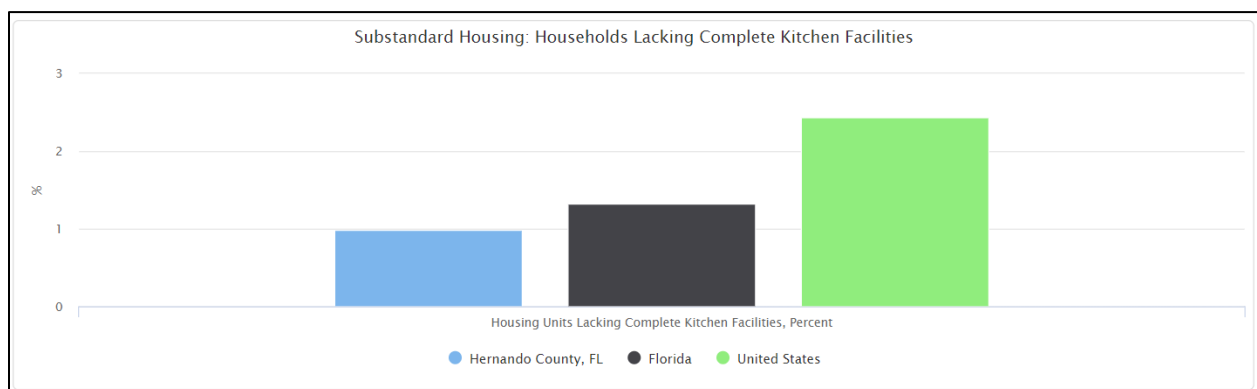


Source: Sparkmap, Make a Community Needs Assessment

Slightly more households lack complete plumbing facilities in Hernando County compared to the state and national average. This might indicate localized infrastructure issues or older housing stock that has not been updated to modern standards in specific county areas.



Source: Sparkmap, Make a Community Needs Assessment



Source: Sparkmap, Make a Community Needs Assessment

## Public Housing Conditions

The Hernando County Housing Authority manages 425 Housing Choice Vouchers but does not have any public housing units. The occupancy rate for these vouchers is 91.8%, reflecting a relatively effective distribution of vouchers to residents needing rental assistance.

Currently, the Brooksville Housing Authority does not have any operating units or tenants. The housing authority is in the process of applying for Low-Income Housing Tax Credits (LIHTC) to redevelop the site that once housed elderly tenants.

Public Housing Agencies												
Name	Address	City	Zip Code	County	Phone Number	Public Housing Units	Housing Choice Vouchers	PHA Size	Performance Designation	Occupancy Rate	Operating Subsidy	Capital Fund
Brooksville Housing Authority	621 W Jefferson St	Brooksville	34601	Hernando	3527544160	36	0	36	Standard Performer	0.0	160655	0
Hernando County Housing Authority	621 W Jefferson St	Brooksville	34601	Hernando	3527544087	0	425	0		91.8	0	0

Source: Shimberg Center for Housing Studies, Assisted Housing Inventory



## ACCESS TO HOMEOWNERSHIP

### Introduction

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 achieving fair housing. Ensuring equitable access to 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 2023 ACS, the homeownership rate for Hernando County is quite high at 80%. Hernando County is a rural area which typically has fewer rental properties, pushing residents toward homeownership as the primary housing option. It is also common in rural settings for families to build or inherit homes, which further increases ownership rates. Many rural residents prefer to own homes with land to support activities like farming, gardening, or raising livestock.

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

#### Homeownership Rates by Protected Class

##### *Race/Ethnicity*

As shown in the table below, homeownership rates vary by race and ethnicity, but data shows that the White race/ethnicity experiences the highest rates of homeownership in Hernando County at 86.4%. As determined by the R/ECAP section of this plan, the county does not have areas of significant racial concentration and there are no designated R/ECAPs. This could be because of historical settlement patterns or potentially lack of opportunities within the rural county. There is a representation of Hispanic homeowners at 11.3%, which is consistent with the county's population trends.

Historically, there has been a significant racial and ethnic homeownership gap in the United States, where Black, Hispanic, and Native American households tend to have lower homeownership rates compared to white households. 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 inequality. 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.

<b>Homeownership Rates by Race/Ethnicity</b>		
<b>Race/Ethnicity</b>	<b>Owner-Occupied Housing Units</b>	<b>Percent Owner-Occupied Housing Units</b>
Total Owner-Occupied Units	80,544	80%
White	54,831	86.4%
Black or African American	2,488	3.9%
American Indian and Alaska Native	142	0.2%
Asian	552	0.9%
Native Hawaiian and Other Pacific Islander	23	0.0%
Some other race	1,609	2.5%
Two or more races	3,806	6.0%
Hispanic or Latino origin	7,173	11.3%

Source: 2023 ACS Five-Year Estimates (Table S2502).

## *Age*

Most homeowners in Hernando County are between the ages of 55-74 at 44.4%. At the age of 75 homeowner rates drop by more than half to 20.4%.

Many seniors over 75 are on fixed incomes, such as Social Security or retirement savings, which may not be sufficient to cover the costs of homeownership. As people age, they also may decide to downsize to a smaller, more manageable living space or move to retirement communities or assisted living facilities. These options might not involve homeownership, and older adults might choose renting for greater flexibility or because it fits their lifestyle better. Seniors often face health challenges that affect their ability to maintain a home. Physical limitations can make it harder to keep up with property maintenance and other responsibilities.

Only 15.8% of residents between the ages of 45-54 own homes. This could be an indicator of income plateaus in the county. While people in their 40s and early 50s may have established careers, many have faced wage stagnation in recent decades. In addition, particularly in the recent volatile market, some individuals experience job insecurity or are transitioning to new careers, making it harder to afford a home. Housing markets have fluctuated, especially after the COVID-19 pandemic. The recession, economic recovery, and housing market dynamics have led to a situation where many in the 45-54 age group may have missed the opportunity to purchase at affordable prices or may have experienced negative equity in their previous homes.

Homeownership Rates by Age		
Total Owner-Occupied Units	80,544	80%
Under 35 years	4,896	7.7%
35 to 44 years	7,385	11.6%
45 to 54 years	10,040	15.8%
55 to 64 years	13,069	20.6%
65 to 74 years	15,101	23.8%
75 to 84 years	9,596	15.1%
85 years and over	3,364	5.3%

Source: 2022 ACS Five-Year Estimates (Table S2502).

### *Familial Status*

Of Hernando County's owner-occupied units, 33.4% are households with children under the age of 18, either the own children of the householder or related children of the householder. Over 60% of Hernando County's owner-occupied housing does not report children under the age of 18 residing in the unit. As determined above, residents aged 55-74 experience the highest rates of homeownership in the county and it is common for people at this age to no longer have children living at home, as this age group typically includes individuals whose children are grown and have likely moved out to live independently.

Homeownership Rates by Familial Status		
Total Owner-occupied housing units:	80,544	80%
With related children of the householder under 18:	14,426	17.9%
With own children of the householder under 18:	12,501	15.5%
Under 6 years only	1,801	2.2%
Under 6 years and 6 to 17 years	2,050	2.5%
6 to 17 years	8,650	10.7%
No own children of the householder under 18	1,925	2.3%
No related children of the householder under 18	49,025	60.8%

Source: 2022 ACS Five-Year Estimates (Table B25012).

### *Individuals with Disabilities*

While there is not readily available data to demonstrate statistics, historically, individuals with disabilities have low homeownership rates. 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 across the nation including those residing in Hernando County.

The issue of low homeownership rates for people with disabilities is a significant and multifaceted concern, rooted in both financial barriers and accessibility challenges. Many people 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. People 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 people with disabilities due to various factors. Most subsidy programs providing housing assistance to individuals with disabilities focus on rental assistance rather than homeownership and limited funding or availability of homeownership-specific assistance programs leaves people 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, discouraging homeownership.

### *National Origin*

Though there is no data that tells us the homeowner rate by national origin, only 6.5% of Hernando County's population is foreign born or naturalized citizens. However, 15% of the county's population is Hispanic and is likely multi-lingual or English is their second language. Limited English proficiency (LEP) can significantly reduce homeownership rates for several reasons. Language barriers affect a variety of key processes involved in purchasing a home, from finding information to understanding the steps and requirements of home buying.

People with limited English proficiency often face challenges in accessing information about the home buying process, including mortgage options, legal requirements, and available homes. Much of the material provided by real estate agents, lenders, and government programs may not be available in languages other than English, which reduces accessibility for LEP individuals.

The language barrier makes it difficult for LEP individuals to understand the financial products they are being offered, such as mortgages, interest rates, closing costs, and the long-term financial obligations involved in homeownership. Legal terms in contracts can also be complex, and without proper translation or support, people may sign agreements without fully understanding them.

### **Availability of Affordable Housing**

Limited affordable housing options can reduce opportunities for families to transition from renting to homeownership. For low- and moderate-income families, homeownership is a key way to build wealth. Without access to affordable housing, these families miss out on this opportunity, exacerbating wealth inequality and perpetuating the racial wealth gap. The lack of affordable

housing has a profound impact on homeownership, creating challenges for both potential buyers and the broader housing market.

As the cost of housing rises due to a lack of affordable units, first-time homebuyers are increasingly priced out of the market. With home prices growing faster than wages, many people struggle to save for down payments or qualify for mortgages. Even when buyers can afford to purchase a home, rising interest rates, often linked to broader economic conditions, exacerbate the problem by making monthly payments higher and more difficult to manage.

Hernando County has experienced severe market shifts since the COVID-19 pandemic. The pandemic brought a unique set of challenges to the housing market resulting higher-priced homes, multiple offer situations, an abundance of cash buyers, low inventory, and decreased days on market, and appraisal gaps. Post pandemic, the market suffered from inflation increasing interest rates. In addition, because Florida is impacted by hurricanes, many homeowner's insurance companies have elected to no longer write policies in the state, limiting choices for insurance and driving up premiums.

Hernando County's affordable housing stock has also been significantly impacted by natural disasters. The county suffered loss of units from two recent back-to-back hurricanes, Helene and Milton. Existing homes, which are typically more affordable, face greater damage from disasters as older structures are less likely to withstand hurricane-force winds and flooding. Hurricanes displace large populations, creating an immediate demand for temporary and long-term housing, often straining affordable housing resources. Many affordable housing units are irreparably damaged or destroyed, reducing the overall supply. and reducing access to available affordable homes for purchase.

The county recently became a HUD Entitlement Community and will receive Community Development Block Grant (CDBG) and HOME Investment Partnerships Program (HOME) funds. The county plans to allocate a portion of these funds to address affordable housing needs, including increasing the supply of affordable homes for purchase through development activities and preserving homeownership through rehabilitation efforts.

## ACCESS TO ECONOMIC OPPORTUNITY

### Introduction

The housing and economic ecosystems are deeply interconnected, both playing critical roles 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 some of the key factors contributing to financial security that directly 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 credit lines 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

In Hernando County, achieving a livable wage is essential for residents to meet their basic needs, including housing, healthcare, and transportation. According to the MIT Living Wage Calculator,



as of February 2024, the estimated hourly living wage for a single adult in Hernando County is \$21.36.

Management, Healthcare Practitioners, and Business and Financial Operations occupations stand out, with average hourly wages substantially higher than both the general average of \$29.81 and the average of the top 10 high-employment occupations (\$31.49). Though employing a smaller portion of the workforce, these roles provide wages that can support housing stability and wealth-building in the area.

Food Preparation and Serving, and Transportation and Material Moving occupations earn well below the overall average. These roles, despite their high employment percentages (9.6% and 8.1%, respectively), may not offer a sustainable income for meeting basic living costs, suggesting that many individuals in these roles could face affordability challenges without supplemental income or support.

With occupations such as Management and Healthcare Practitioners earning two to four times more per hour than roles in Food Preparation or Transportation, the data indicates a significant wage disparity. Given the area's cost of living and housing market, lower-income earners could be at a disadvantage in accessing affordable housing.

<b>2023 Employment and Wages of Top Occupations With Highest Employment in Tampa, FL Metropolitan Area</b>		
<b>Occupation</b>	<b>Employment %</b>	<b>Average Hourly Wage</b>
Total all occupations	100	\$29.81
<b>Average Wage of 10 Highest Employment Occupations</b>	-	<b>\$31.49</b>
Office and Administrative Support Occupations	14.2	\$22.17
Sales and Related Occupations	10.3	\$25.50
Food Preparation and Serving Related Occupations	9.6	\$16.67
Transportation and Material Moving Occupations	8.1	\$19.71
Business and Financial Operations Occupations	7.9	\$40.60
Healthcare Practitioners and Technical Occupations	7.4	\$47.25
Management Occupations	6.3	\$64.14
Construction and Extraction Occupations	4.5	\$24.48
Education Instruction and Library Occupations	4.1	\$29.40
Installation, Maintenance, and Repair Occupations	4.0	\$25.01

*Source: U.S. Bureau of Labor Statistics*

<b>2023 Employment and Wages of Lowest Paid Occupations in Tampa, FL Metropolitan Area</b>		
<b>Occupation</b>	<b>Employment %</b>	<b>Average Hourly Wage</b>
Total all occupations	100	\$29.81
<b>Average Wage of 10 Lowest Paid Occupations</b>	-	<b>\$19.89</b>
Farming, Fishing, and Forestry	0.1	\$16.23
Food Preparation and Serving Related	9.6	\$16.67
Building and Grounds Cleaning and Maintenance	2.8	\$17.02
Personal Care and Service	2.0	\$17.83
Healthcare Support	3.4	\$18.93
Transportation and Material Moving	8.1	\$19.71
Production	3.7	\$20.81
Office and Administrative Support	14.2	\$22.17
Construction and Extraction	4.5	\$24.48
Installation, Maintenance, and Repair	4.0	\$25.01

*Source: U.S. Department of Labor Statistics*

## **Mortgage Services and Other Financial Institutions**

Access to mortgage services and financial institutions is fundamental for building, protecting, and leveraging home equity. By providing fair, affordable financing, financial institutions support long-term wealth building and economic stability, empowering individuals to achieve financial security and contribute positively to their communities.

### *Local Financial Institutions*

- SunTrust (now Truist) – With locations across Hernando County, Truist offers mortgage products, including conventional, FHA, VA, and USDA loans, and provides financial planning and credit resources.
- Regions Bank – Regions Bank offers mortgage options, refinancing, and home equity loans, along with personalized financial advice to prospective homeowners in Hernando County.
- CenterState Bank – A regional bank with strong local ties, CenterState provides mortgage options and is known for working closely with the community on accessible housing finance solutions.

### *Credit Unions*

- Hernando County Teachers Credit Union – This credit union offers competitive rates on home loans, refinancing, and financial counseling, focusing on local residents and educators.
- Suncoast Credit Union – With a significant presence in Hernando County, Suncoast provides a range of home loan options, including first-time homebuyer programs, and offers tools for budgeting and financial education.

### *National Banks with Local Branches*

- ✓ Bank of America – Bank of America offers a variety of mortgage solutions, including FHA, VA, and low-downpayment programs, with local branches for in-person service.
- ✓ Wells Fargo – Wells Fargo provides conventional, FHA, VA, and jumbo loans, as well as home equity loans and lines of credit, with financial counseling available.

### *Specialty Mortgage Providers*

- Fairway Independent Mortgage Corporation – This business specializes in a variety of mortgage products and prides itself on flexibility for different credit profiles and customized mortgage solutions.
- PrimeLending – PrimeLending offers a broad selection of mortgage products, including loans for first-time homebuyers, with a focus on personalized loan guidance.

## **Fair and Affordable Credit**

Fair and affordable credit is a cornerstone of financial stability, economic opportunity, and equity. Access to credit on fair terms allows individuals and families to purchase homes, start businesses, manage unexpected expenses, and invest in education without being burdened by predatory interest rates or prohibitive fees. When credit is both fair—free from discrimination and excessive interest—and affordable, it can empower people to build wealth and achieve long-term financial goals. However, access to equitable credit remains uneven, especially for low-income communities and marginalized groups who are often targeted by predatory lending practices or excluded from mainstream credit opportunities. Establishing fair and affordable credit systems is essential for fostering financial inclusion, reducing economic inequality, and creating pathways for economic mobility and growth.

## **Reputable Financial Counseling Services**

Access to reputable financial counseling services in Hernando 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 United Way provides financial literacy courses, including the Florida Master Money Mentors (FMMM) program, which covers topics like credit use and debt reduction.
2. Money Management International (MMI) offers financial counseling, debt management plans, and housing counseling. They help consumers identify the causes of financial concerns and develop personalized plans.
3. GreenPath provides debt counseling, housing counseling, and financial education. Their certified counselors offer personalized plans to help clients achieve financial stability.
4. The National Foundation for Credit Counseling is a nonprofit organization offering credit and debt counseling, housing counseling, and financial education through its member agencies.
5. Consumer Credit Counseling Foundation offers personalized credit counseling, debt management solutions, and financial education programs to help individuals and families achieve financial stability and freedom.
6. The Hernando County Cares Behavioral Health Resource Guide lists service providers, including financial counseling services, to help those in need.

#### HUD Approved Housing Counseling Agencies

At this time, there are no HUD-approved housing counseling agencies located directly within Hernando County. However, residents can access services from nearby agencies and national organizations that offer housing counseling, financial education, and related assistance.

<b>Housing Counseling Agency</b>	<b>Address</b>	<b>Phone Number</b>	<b>Website</b>
Neighborhood Care Network	13945 Evergreen Avenue Clearwater, FL 33762	(727) 573-9444	neighborly.org
Tampa Bay Community Development Corporation	2139 NE Coachman Road, Suite 1 Clearwater, FL 33765	(727) 442-7075	tampabaycdc.org
Solita's House, Inc.	3101 E. 7 <sup>th</sup> Avenue Tampa, FL 33605	(813) 425-4847	solitashouse.com

#### **Fair Residential Real Estate Appraisals and Valuations**

Research consistently demonstrates that minorities, particularly Black and Latino individuals, are more likely to receive home appraisals that fall below the contract price during purchase

transactions. This undervaluation disproportionately impacts minority communities, as appraisers' valuations are more likely to be lower in Black and Latino census tracts, and the appraisal gap widens as the percentage of Black or Latino residents in these areas increases.

In typical U.S. metropolitan areas, homes in neighborhoods with a 50% Black population are valued at approximately half the price of homes in neighborhoods with no Black residents. This substantial disparity in appraised values illustrates a strong, statistically significant relationship between a neighborhood's racial composition and the market value of owner-occupied homes. These findings, highlighted in the report *Devaluation of Assets in Black Neighborhoods*, underscore the ways in which systemic undervaluation affects wealth-building opportunities in communities of color.

The implications of these appraisal biases are far-reaching. When homes in minority neighborhoods are consistently undervalued, Black and Latino homeowners face significant barriers in building equity, accumulating wealth, and accessing home equity that can be reinvested in education, businesses, and generational wealth. Furthermore, lower appraisals can affect resale values, limit property tax revenues that support local schools and services, and discourage investment in these communities.

This cycle of segregation, devaluation, and racial disparities in home appreciation reinforces economic disadvantages for Black and Latino populations, further restricting their ability to achieve financial security and access economic mobility through homeownership. Addressing these disparities requires reform within appraisal practices, stronger oversight, and policies aimed at reducing racial biases in the housing market to ensure fair valuation and equal opportunity for wealth-building in all communities.



## ACCESS TO COMMUNITY ASSETS

### Introduction

Community assets, often referred to as community resources, encompass a wide range of tangible and intangible resources that contribute to the health, well-being, and prosperity of individuals and the collective community. These assets can be physical spaces, services, institutions, organizations, or even people who play vital roles in fostering a high quality of life and facilitating social and economic development. Equitable access to these resources helps foster inclusion, economic opportunity, health, and overall social cohesion. For the purpose of this analysis, we look at disparities in access to community assets such as education, employment, transportation, low-poverty, environmental health, broadband services, and accessibility.

### Education

Access to quality education is one of the most critical community assets because it directly influences individual success, community development, economic growth, and social equity. It equips individuals with the knowledge and skills necessary to succeed in life. It provides the foundation for critical thinking, problem-solving, communication, and other essential life skills. Access to good education enables people to make informed decisions, pursue careers, and contribute meaningfully to their communities. It is also one of the most powerful tools for lifting individuals and families out of poverty. A well-educated population has higher learning potential, access to better job opportunities, and the ability to achieve upward economic mobility. Quality education provides individuals with the credentials and skills to compete in the labor market.

Equitable access to quality education is essential for addressing social and economic inequalities. When all children, regardless of background, have access to the same level of education, it helps reduce disparities in income, health, and social status across different demographic groups. High levels of economic attainment in a community lead to greater innovation, entrepreneurship, and productivity.

Quality educating fosters more informed and engaged citizens. Educated individuals are more likely to participate in civic activities such as voting, volunteering, and community organizing. Education is also closely linked to improved health outcomes. People with higher levels of education tend to live longer healthier lives because they are more likely to engage in health-promoting behaviors, access healthcare, and understand public health information. Access to quality education is linked to lower crime rates and safe communities. It provides individuals with positive pathways for personal development, reducing the likelihood that they will engage in criminal activities. It fosters a sense of responsibility and social cohesion.

Finally, access to quality education creates a ripple effect across generations. Educated individuals are more likely to pass on the value of education to their children, leading to improved education outcomes for future generations. Access to quality education is vital as a community asset because

it underpins personal development, economic growth, social equity, and public well-being. Ensuring that all individuals have access to quality education helps to build a more equitable society where everyone has the opportunity to reach their full potential and contribute to the overall success and resilience of the community.

The Hernando County School District serves the region and provides education to students from pre-kindergarten through 12<sup>th</sup> grade. The district operates a range of public school, including, elementary, middle, and high schools. The district focuses on delivering a comprehensive education that meets the academic, social, and emotional needs of its students. The district also offers specialized programs such as Advanced Placement (AP) courses, dual enrolment with local colleges, and Career and Technical Education (CTE) programs, which provide students with skills in areas like healthcare, engineering, and technology. There are a few magnet schools in Hernando County that focus on specific academic themes, such as science, technology, engineering, and mathematics (STEM), as well as performing arts. The variety of schools and programs available allows families to choose the educational path that best meets their children's needs.

The district is comprised of

- five high schools
- four middle schools
- three K-8 schools
- ten elementary schools
- one alternative school
- three charter schools
- three technical/adult education centers.

Below is a detailed layout of school zones within Hernando County.

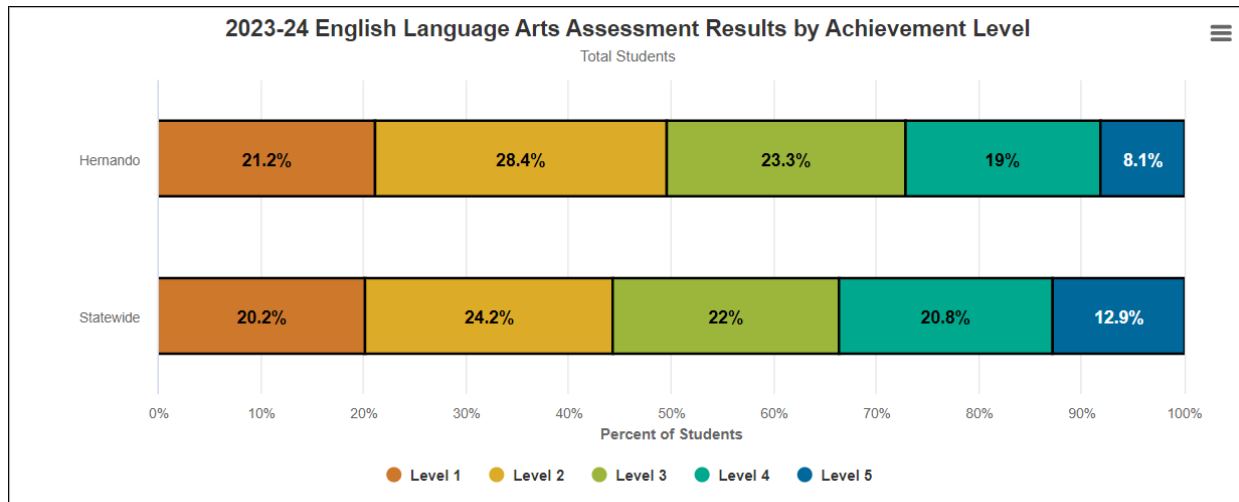


Source: ArcGIS Online, Hernando County School Zones

### School Proficiency and Demographics

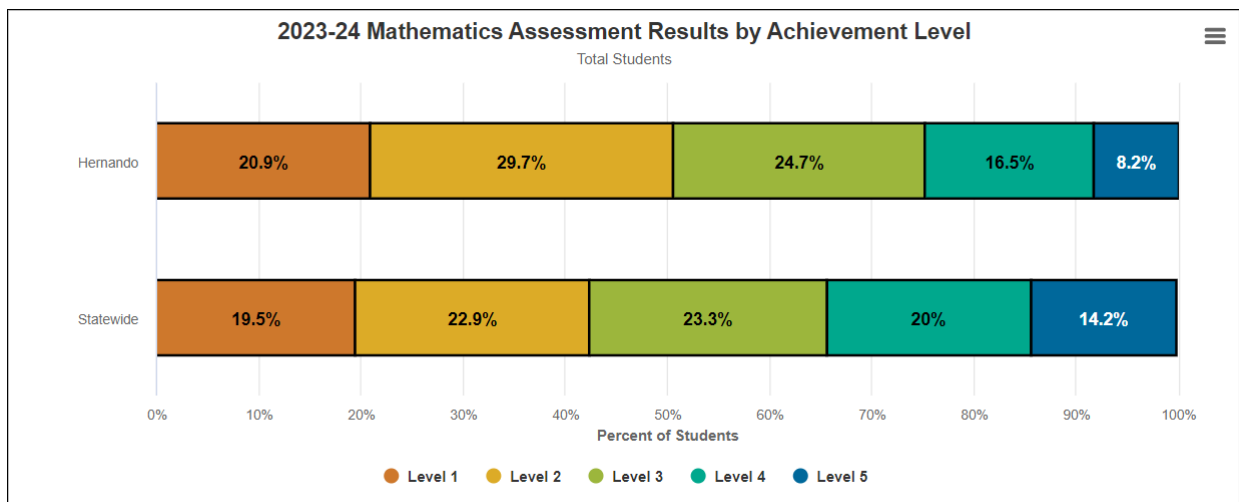
School proficiency refers to the academic achievement students demonstrate in core subjects, such as English Language Arts, Mathematics, Science, and Social Studies, measured through standardized testing. It indicates how well students have mastered the knowledge and skills set by educational standards 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.

According to the following graph, Hernando County has a higher percentage of students in Level 1 and Level 2 compared to the statewide average, indicating a larger portion of students are performing below grade level in English Language arts. Fewer students in Hernando are achieving at the highest level (Level 5) compared to the statewide results (8.1% vs 12.9%). Hernando's Level 3 (proficient) results are close to the statewide average, indicating that a similar percentage of students are achieving proficiency.



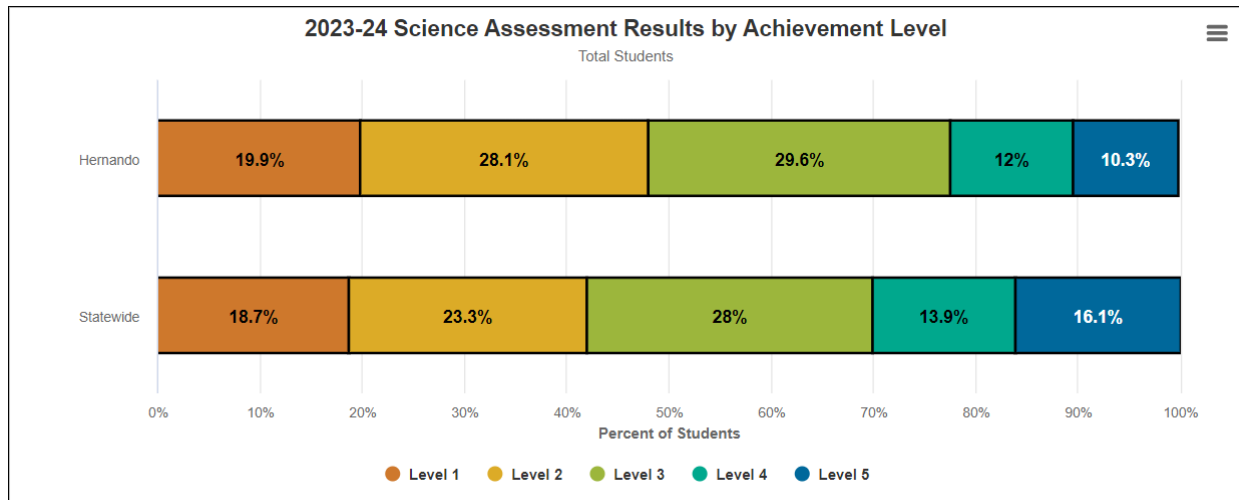
Source: Florida Department of Education, 2023-24 Hernando School District Report Card

The County's students generally perform lower in math compared to the statewide averages. Hernando has a higher percentage of students in Level 1 and Level 2 compared to the statewide results. This indicates that more students are struggling with math proficiency in the County. Hernando also has fewer students in Level 4 and Level 5 compared to statewide results. Particularly, the gap in Level 5 is notable (8.2% in Hernando vs. 14.2% statewide).



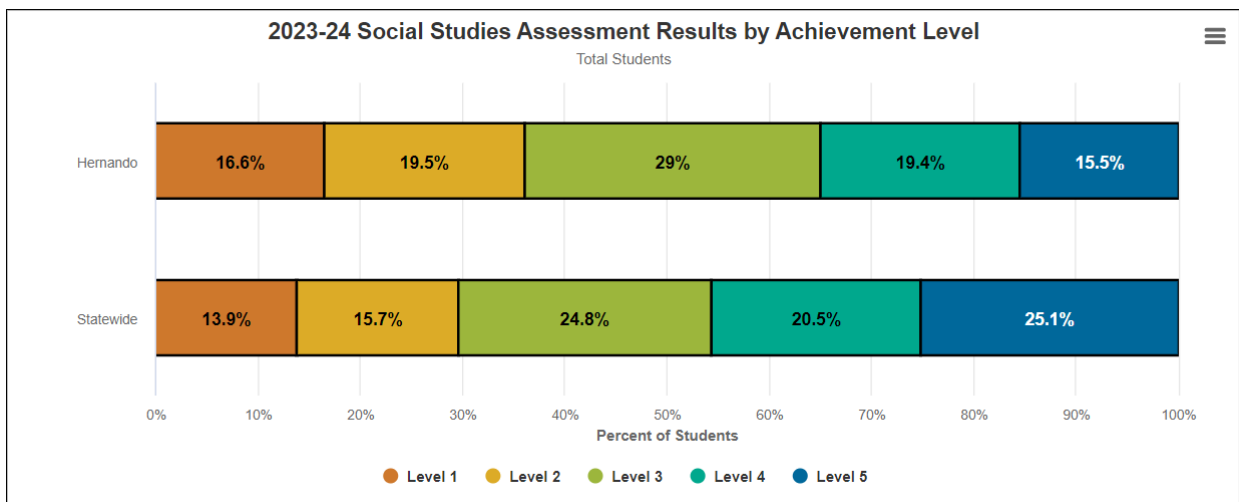
Source: Florida Department of Education, 2023-24 Hernando School District Report Card

Hernando County's science assessment results show a higher concentration of students in the lower achievement levels compared to the state average. While the county performs comparably at the proficiency level, the lower percentages at Levels 4 and 5 suggest a need for improvement to boost advanced science skills and understanding.



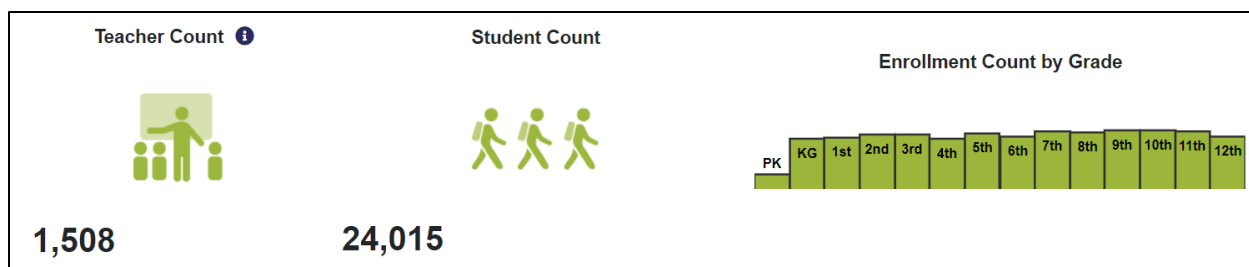
Source: Florida Department of Education, 2023-24 Hernando School District Report Card

The County performs relatively well at the proficiency level for social studies but has fewer students in the highest performance levels compared to the state average. The county also has a larger portion of students in the lower achievement areas, indicating that more students are facing challenges in that area.



Source: Florida Department of Education, 2023-24 Hernando School District Report Card

With 1,508 teachers and 24,015 students, the approximate student-to-teacher ratio is around 16:1. This ratio is an important indicator of class size and the level of individual attention students may receive. The stable enrollment numbers across grades suggest that the district maintains a consistent student body, with no major fluctuations in population as students advance through the school system.



Source: Florida Department of Education, 2023-24 Hernando School District Report Card

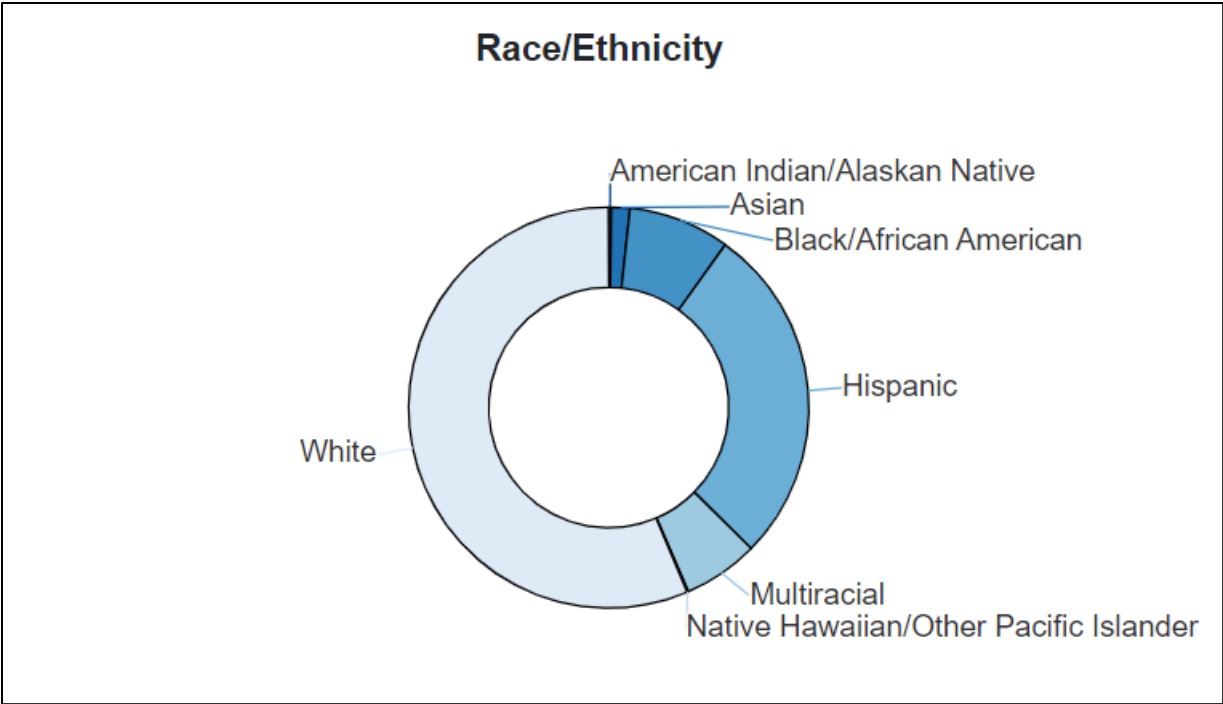
### Demographic Enrollment and Absentee Rates

The following pie charts from the Florida Department of Education show the demographic enrollment in the Hernando County School District for the 2023-2024 academic year. Whites constitute the largest portion of the student body, reflecting both the overall population trends of the county and its historical demographic makeup. The Hispanic student population represents the second-largest group in Hernando County schools. This group has been growing in recent years, consistent with broader demographic shifts in Florida. Black students make up a smaller percentage of the student population compared to White and Hispanic students. In many school districts, including Hernando County, Black students tend to face systemic challenges, including achievement gaps in areas like standardized testing. Multiracial students form a smaller but notable portion of the population. This group often represents students from diverse backgrounds, contributing to the cultural diversity within Hernando County schools. Also, according to the district report card, males represent a slightly larger portion of the student body.

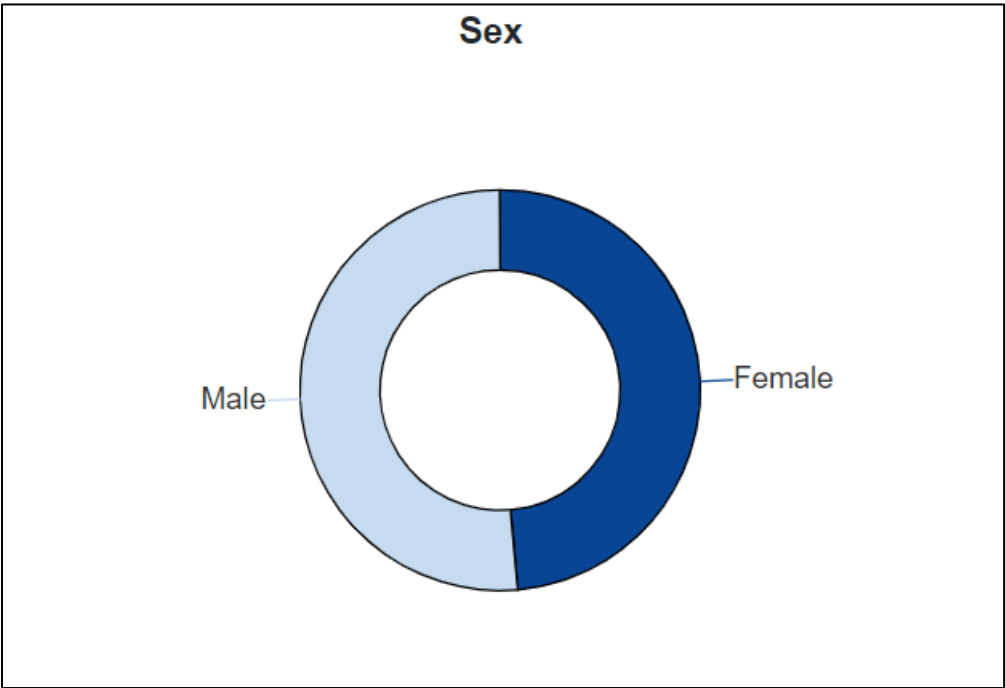
Key highlights from the 2023-2024 school district report card include:

- 90.3% of students in the district are classified as economically disadvantaged. This is a significant portion, indicating that the majority of students in the district may come from low-income households.
- 2.9% of the student population is classified as English Language Learners. These students may require additional support, such as tailored educational resources, to ensure they can thrive in school.
- 16% of students are classified as having disabilities and require special education services and support in their learning environments to accommodate their diverse needs.
- 2.2% of the student population is reported as homeless. These students face additional challenges beyond education, including housing instability, which may affect their attendance and overall academic performance.
- 1% of students come from military families. Military-connected students may experience frequent relocations, which potentially disrupt their education.

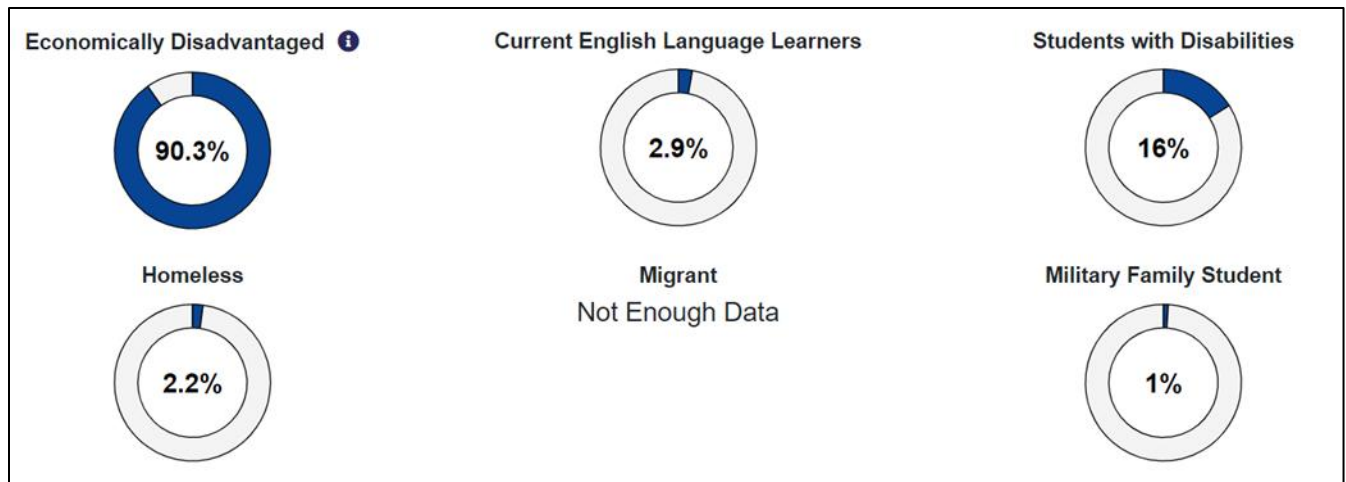




Source: Florida Department of Education, 2023-24 Hernando School District Report Card



Source: Florida Department of Education, 2023-24 Hernando School District Report Card

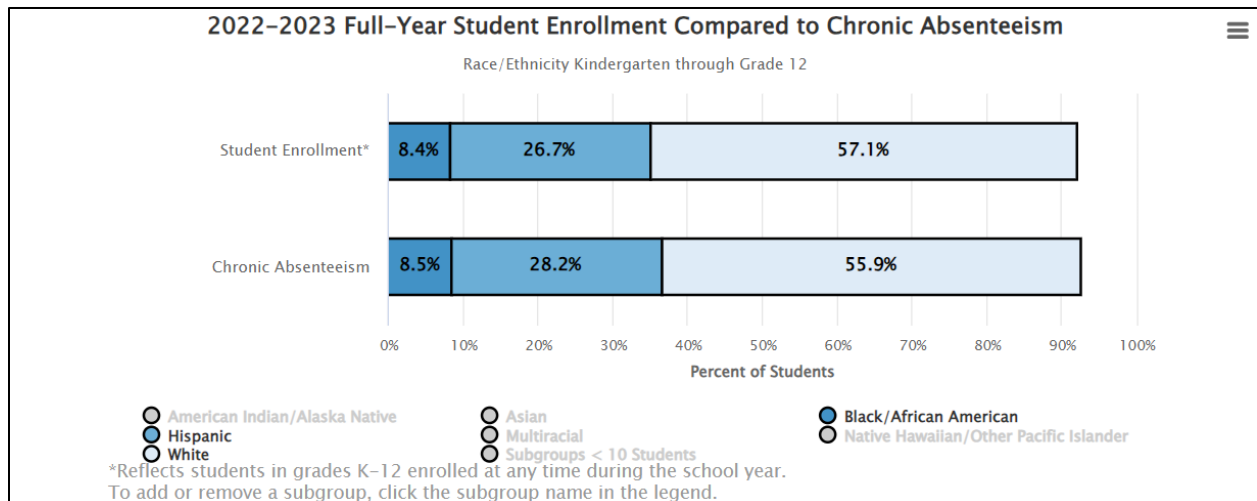


Source: Florida Department of Education, 2023-24 Hernando School District Report Card

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*

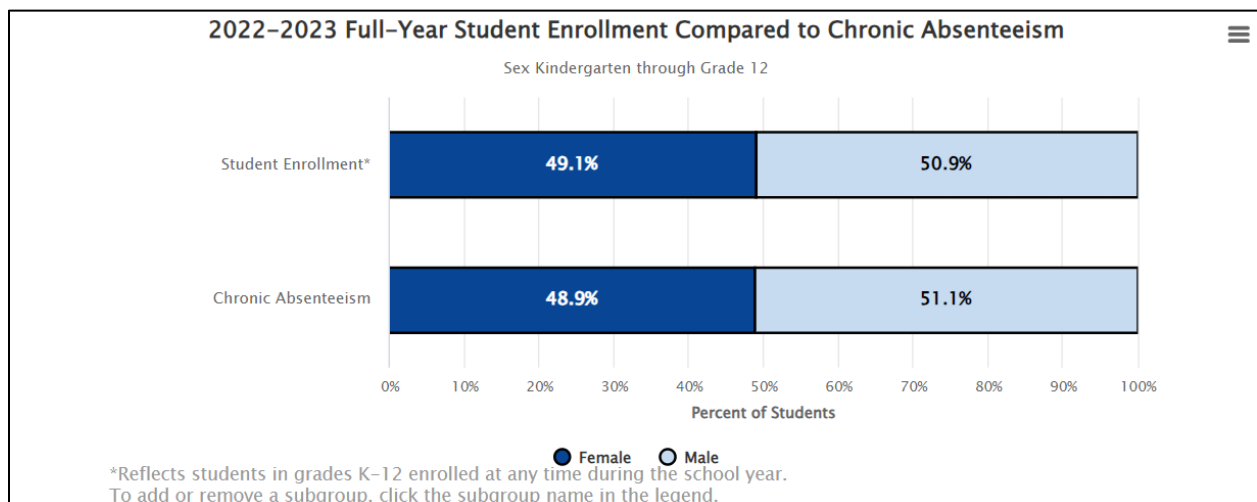
White students, who make up the majority of the student body, are slightly underrepresented in chronic absenteeism compared to their enrollment numbers (55.9% vs. 57.1%). Hispanic students show a small overrepresentation in chronic absenteeism (28.2%) compared to their enrollment (26.7%), indicating that a slightly higher proportion of Hispanic students are chronically absent. Black/African American students are almost equally represented in chronic absenteeism and enrollment, with a minor overrepresentation (8.5% vs. 8.4%). The overrepresentation of certain groups in chronic absenteeism might point to underlying issues such as economic challenges, health issues, or lack of resources, which could affect attendance rates.



Source: Florida Department of Education, 2023-24 Hernando School District Report Card

### Sex

The data shows that chronic absenteeism is almost equally distributed between male and female students. The percentages of both male and female students who are chronically absent are nearly identical to their overall enrollment percentages. Neither gender appears to be disproportionately affected, suggesting that the factors contributing to absenteeism (such as health, transportation, or family issues) are relatively evenly distributed across both male and female students.

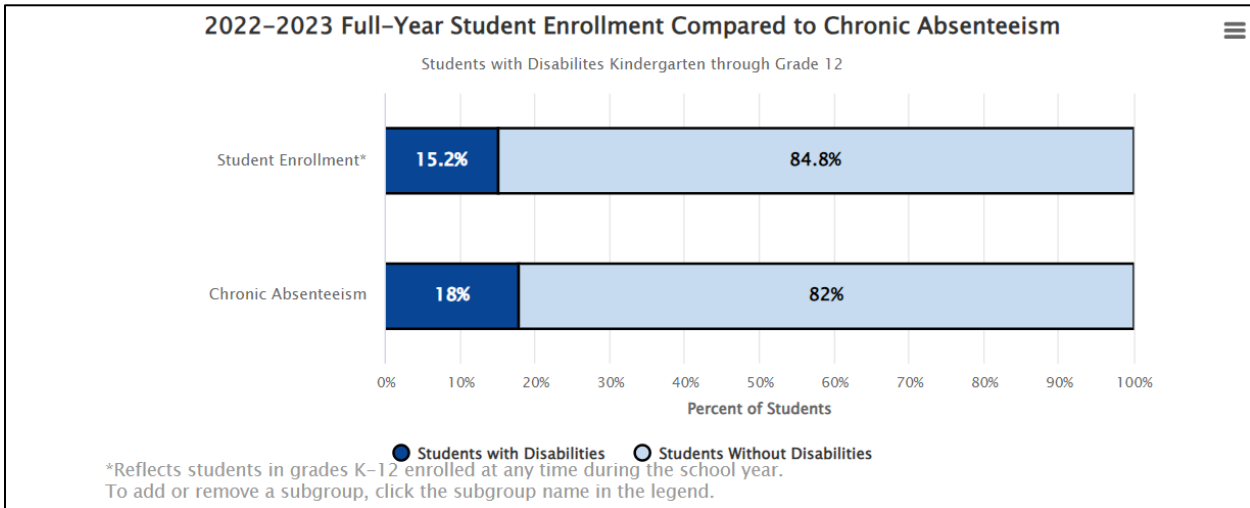


Source: Florida Department of Education, 2023-24 Hernando School District Report Card

### Disability Status

Students with disabilities are more likely to experience chronic absenteeism compared to their proportion of the total student population. They make up 15.2% of the overall student body but account for 18% of chronic absenteeism, indicating that these students face additional challenges in attending school consistently. While students without disabilities represent the majority of both

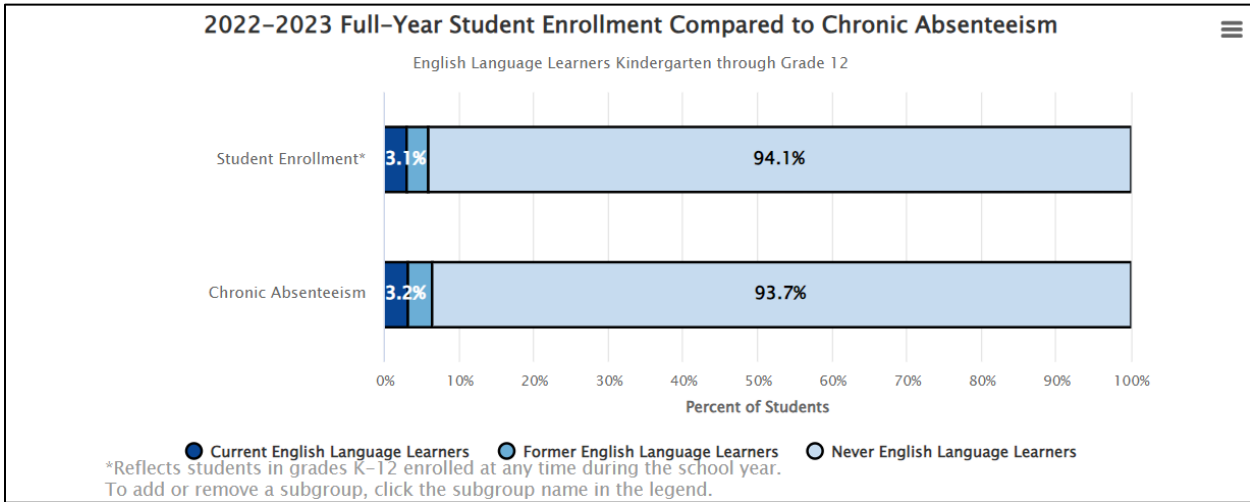
enrollment and chronic absenteeism, their absenteeism rate is proportional to their population share.



Source: Florida Department of Education, 2023-24 Hernando School District Report Card

*English Language Learners*

The rates of chronic absenteeism for current English Language Learners and former English Language Learners are nearly identical to their proportion of the student population. This suggests that English Language Learner status alone may not be a significant factor in absenteeism, with no notable over- or underrepresentation in chronic absenteeism rates. The overwhelmingly majority of students who were never English Language Learners account for nearly all of the student enrollment and absenteeism, with their chronic absenteeism rate being proportional to their overall representation as well.



Source: Florida Department of Education, 2023-24 Hernando School District Report Card

## Disparities in Education

Furthermore, the district report card provides detailed academic performance grades for different student groups within the district. The report breaks down overall district performance and performance by race/ethnicity, special populations, and gender.

The district received a **B** grade overall, with 59% of total points earned and 98% of students tested. This indicates that the district is performing at a moderate level, though there is room for improvement. Asian students performed the best, receiving an **A** grade with 73% of points earned. This group also had the highest percentage tested at 99%. White and multiracial students performed well, both receiving a **B** grade with 61% and 58% of total points earned, respectively. Hispanic students earned a **C** grade, with 56% of points earned, slightly below the overall district average. Black/African American and Native Hawaiian/Other Pacific Islander students earned the lowest grades (both **C**), with 49% and 44% of points earned. All racial/ethnic groups had high participation in testing, with at or above 97% of their population.

Homeless students and students with disabilities performed the worst, earning **C** and **D** grades. This suggests that these groups face more significant barriers to academic success and may need additional resources and support. Military family students performed the best, earning a **B** grade with 60% of the points earned, showing that they are relatively well-supported in the district. Economically disadvantaged and English Language Learners both earned **C** grades, indicating moderate performance but also highlighting areas for improvement.

The district's male and female students are performing similarly, with both earning a **B** grade. Female students slightly outperformed male students in total points, but the difference is minimal. The high participation rates across both genders suggest that the district is successfully engaging students in the testing process, reflecting a balanced academic environment for both male and female.

## 2023-24 HERNANDO SCHOOL DISTRICT REPORT CARD

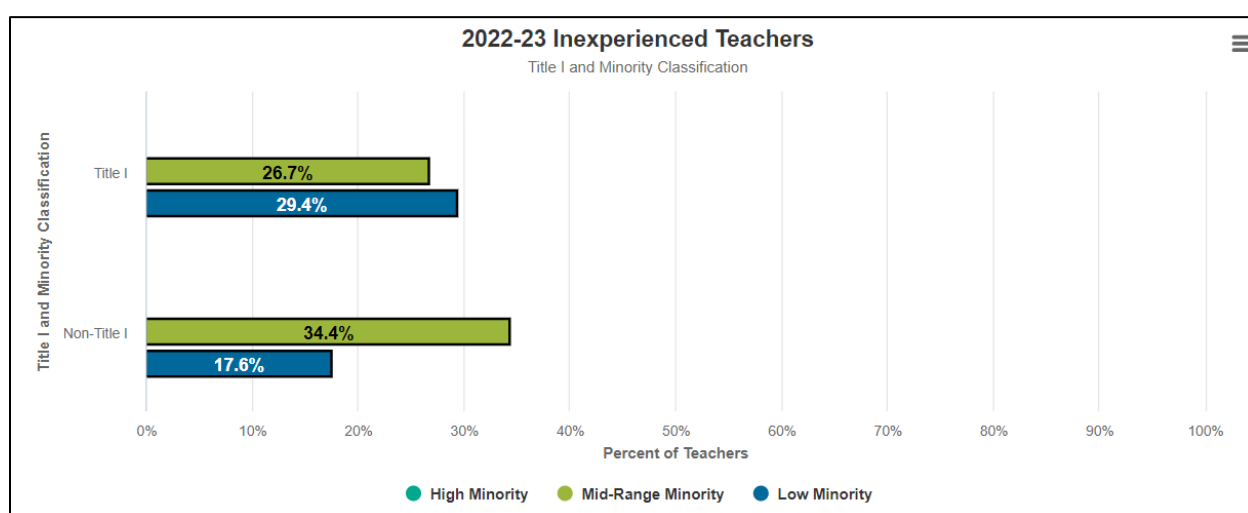
	Grade	Total Percent of Points	Percent Tested
Overall District Grade			
All Students	B	59%	98%
District Grade by Race/Ethnicity			
American Indian/Alaskan Native	C	53%	98%
Asian	A	73%	99%
Black/African American	C	49%	97%
Hispanic	C	56%	98%
Multiracial	B	58%	97%
Native Hawaiian/Other Pacific Islander	C	44%	100%
White	B	61%	98%

District Grade by Subgroup			
Economically Disadvantaged	C	54%	98%
English Language Learners	C	50%	99%
Foster	N/A	N/A	N/A
Homeless	C	47%	94%
Migrant	N/A	N/A	N/A
Military Family Student	B	60%	98%
Students with Disabilities	D	38%	96%

District Grade by Sex			
Female	B	60%	98%
Male	B	58%	98%

Source: Florida Department of Education, 2023-24 Hernando School District Report Card

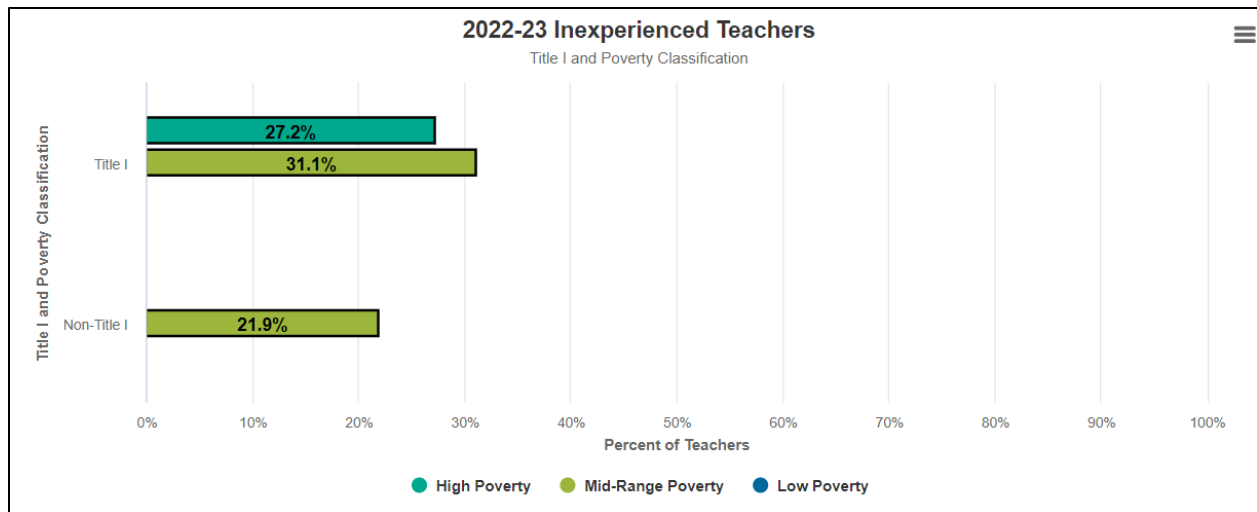
The following chart presents data for Inexperienced Teachers by Title I and Minority Classification. It compares the percentage of inexperienced teachers in Title I and Non-Title I schools based on the minority classification of the student population (High, Mid-Range, and Low Minority). In Title I schools, there is a higher percentage of inexperienced teachers in mid-range minority schools (29.4%) compared to high-minority schools (26.7%). This suggests that a significant number of students in these schools may be taught by less experienced educators, which could impact educational outcomes. Non-Title I schools have the highest percentage of inexperienced teachers (34.4%), indicating a concentration of less experienced educators in schools with higher minority populations. Low minority Non-Title I schools have the lowest percentage of inexperienced teachers (17.6%), reflecting a disparity in teacher experience between schools with different minority compositions.



Source: Florida Department of Education, 2023-24 Hernando School District Report Card

The next chart presents data for Inexperienced Teachers by Title I and Poverty Classification, comparing the percentage of inexperienced teachers in Title I and Non-Title I schools based on the poverty levels of the student population (High, Mid-Range, and Low Poverty). The data indicates that Title I schools, especially those with mid-range poverty levels, have a higher proportion of inexperienced teachers compared to Non-Title I schools. This may point to challenges in retaining or attracting experienced educators in schools serving economically disadvantaged students. The lower percentage of inexperienced teachers in Non-Title I schools with mid-range poverty suggests that these schools have more stability in terms of teacher experience. Addressing the distribution of inexperienced teachers, particularly in Title I schools, could help improve educational outcomes for students in economically disadvantaged areas.





*Source: Florida Department of Education, 2023-24 Hernando School District Report Card*

The following data illustrates the generational differences in educational attainment and gender disparities across different education levels. As the level of education increases, females tend to outnumber males, particularly in bachelor's degrees and graduate or professional degrees. The 45-64 and 65+ age groups have the most individuals with higher education. Males tend to dominate the lower education categories, such as less than 9<sup>th</sup> grade and 9<sup>th</sup> to 12<sup>th</sup> grade with no diploma, especially in older age groups. High school graduates is the most common education level across all age groups, particularly in the 45-64 and 65+ age groups, with a fairly equal distribution between males and females. Younger individuals (18-24) tend to have "some college, no degree" as the most common attainment, while the majority of older individuals either hold a high school diploma or higher.

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	110	475	455	1,345	2,209
Male	71	263	219	937	1,001
Female	39	212	236	408	1,208
9th to 12th grade, no diploma	1,795	1,712	1,264	4,045	4,166
Male	1,064	906	871	2,220	1,782
Female	731	806	393	1,825	2,384
High school graduate, GED, or alternative	5,285	6,514	5,616	17,804	18,101
Male	2,958	3,746	3,129	8,892	7,300
Female	2,327	2,768	2,487	8,912	10,801
Some college, no degree	3,927	5,897	6,398	12,226	12,980
Male	1,802	2,870	3,111	6,089	6,654
Female	2,125	3,027	3,287	6,137	6,326
Associate's degree	1,287	2,583	2,584	6,552	4,886
Male	518	1,364	1,011	2,728	2,046
Female	769	1,219	1,573	3,824	2,838
Bachelor's degree	709	3,161	3,506	6,560	6,676
Male	210	1,186	1,580	2,773	3,665
Female	499	1,975	1,926	3,787	3,011
Graduate or professional degree	137	723	1,364	3,703	3,765
Male	119	223	507	1,417	2,028
Female	18	500	857	2,286	1,737

Source: 2018-2022 American Community Survey, Table B15001, Educational Attainment by Sex and Age

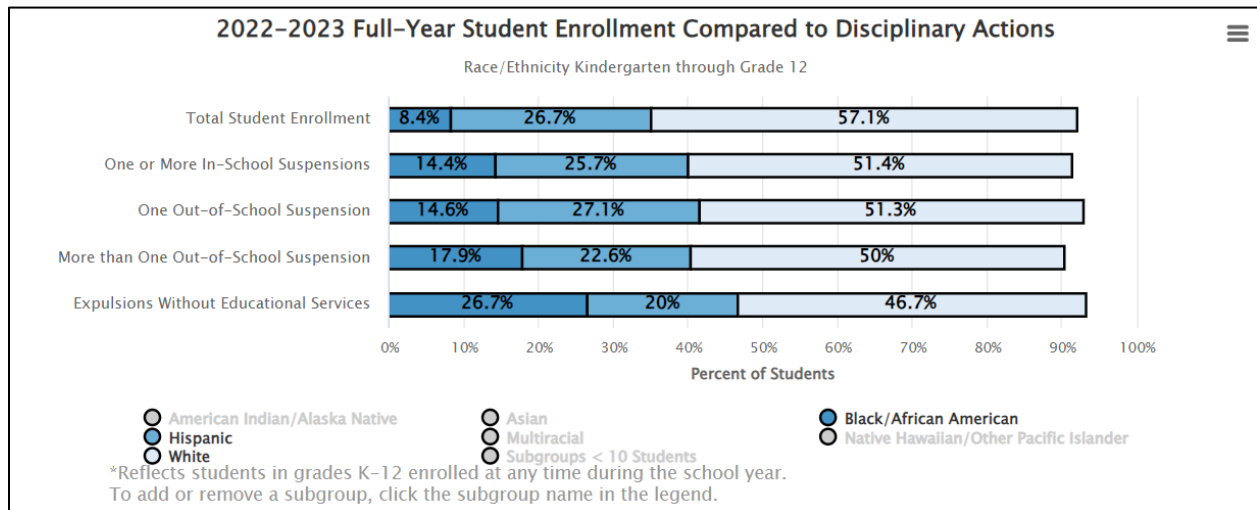
### Disparities in Discipline

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*

The racial/ethnic compositions of the student body include 57.1% White students, 26.7% Hispanic students, and 8.4% African American students. The following data shows Black/African American students are disproportionately represented in all disciplinary categories, especially in more severe actions such as expulsions without educational services and multiple out-of-school suspensions. This is a common trend seen in educational systems that raises concerns about equity and fairness in school discipline practices. Hispanic students' involvement in disciplinary actions generally aligns with their overall enrollment percentage, though there are slight increases in some categories. White students tend to have a lower share of disciplinary actions relative to their overall enrollment, indicating fewer suspensions and expulsions as compared to minority groups.

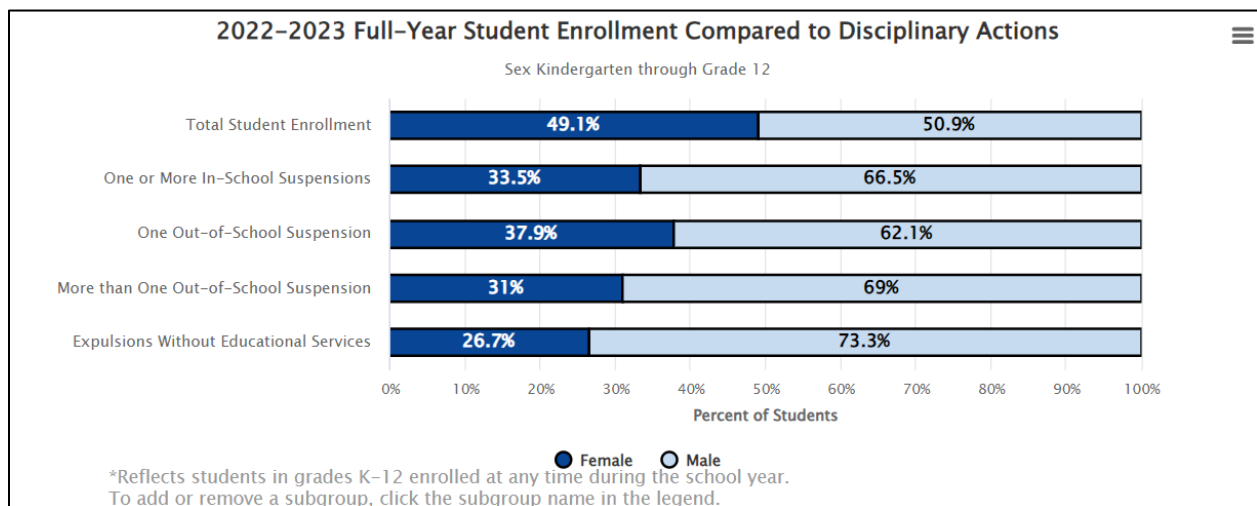
The overrepresentation of Black/African American students in disciplinary actions is a significant concern, as it may indicate disparities in how discipline is applied across different racial/ethnic groups. This could be influenced by factors such as bias, school policies, or other systemic issues within 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, 2022-23 Hernando School District Report Card

## Sex

The district's gender distribution of students is almost equal, with a slightly larger percentage of male students (50.9%) than female students (49.1%). Male students represent a significantly larger portion of those receiving suspensions, both in school and out of school.

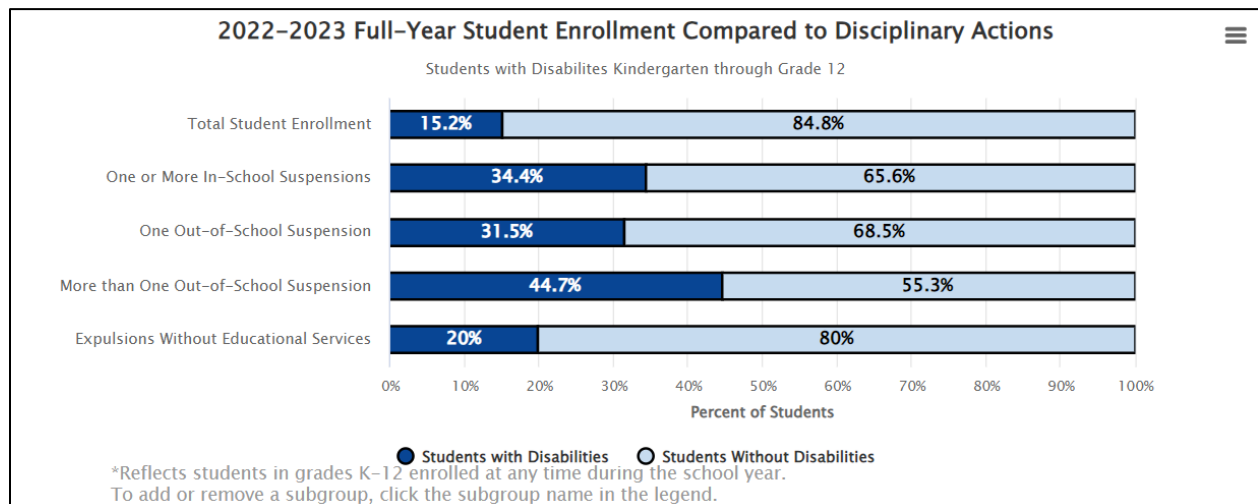


Source: Florida Department of Education, 2022-23 Hernando School District Report Card

## 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. 15.2 percent of students are identified as students with disabilities. This reflects the percentage of the student body that requires special education services or accommodations due to disabilities.

Students with disabilities are disproportionately represented in all forms of disciplinary actions compared to their total enrollment. They make up 34.4% of students with in-school suspensions and 31.5% of those receiving one out-of-school suspension, two times their overall percentage. This disparity is most pronounced in the category of more than one out-of-school suspension, where 44.7% 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.

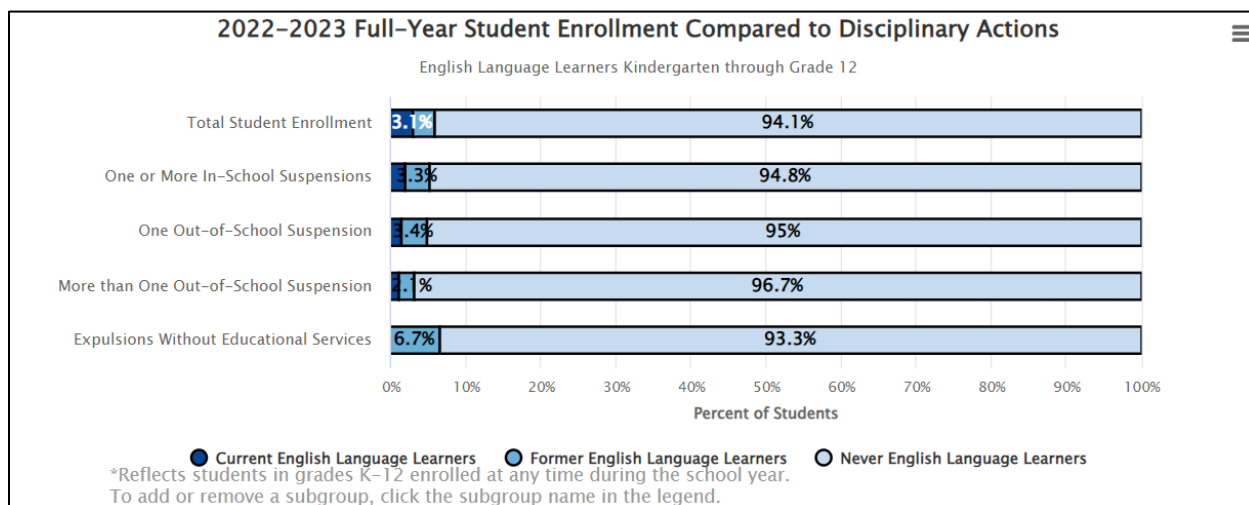


Source: Florida Department of Education, 2022-23 Hernando School District Report Card

## English Language Learners

The district report card compares student enrollment by English Language Learner status to various disciplinary actions. The categories include current, former, and never-English Language Learners. 3.1% of total student enrollment consists of current English Language Learners and 2.8% of former English Language Learners. Current and former English Language Learners students have a slightly higher representation in in-school suspensions compared to their overall percentage. The numbers of both current and former English Language Learner students receiving out-of-school suspensions are lower than their overall population share. Current English Language Learner students are notably overrepresented in expulsions without educational services, indicating potential inequities or challenges faced by these students in the disciplinary system.

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



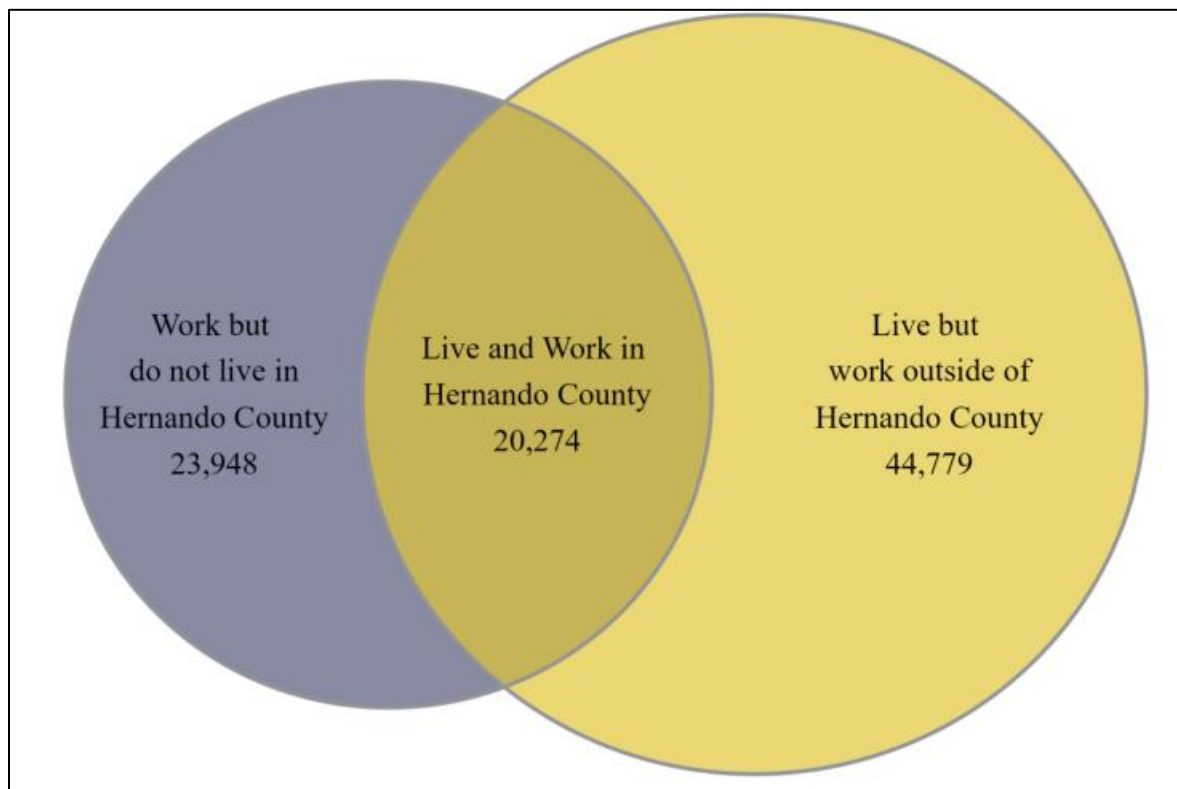
Source: Florida Department of Education, 2022-23 Hernando School District Report Card

## Employment

Employment provides economic stability, social cohesion, and access to essential services and is critical in shaping a community’s long-term health. There is a strong and well-documented correlation between employment and housing stability, as employment provides the financial means to secure and maintain stable housing, while housing stability supports long-term employment. The relationship between these two factors creates a feedback loop, where improvements or disruptions in one area can significantly affect the other.

Below is a summary of employment, demographics, and commuting patterns for workers and residents of Hernando County, broken down by various factors, including age, sex, race, ethnicity, educational attainment, and earnings. Most workers both employed and living in Hernando County are between 30 and 54 years of age. Workers aged 55 or older are a larger portion of those employed in the county compared to those living there, possibly indicating that many older workers commute to Hernando County. More women are employed in Hernando County (53.9%) than men (46.1%), while the distribution of men and women living in the county is nearly even (49.9% male, 50.1% female). White workers form the vast majority of both employed (85.6%) and resident (88.5%) populations. Black or African/American workers are more represented in the employment population (9.5%) than in the residential population (7.4%), while other racial groups like Asian and Two or More Races have relatively small representations. Hispanic or Latino workers represent about 14.7% of those employed in Hernando County and 15.0% of those living

in the county, suggesting a balanced distribution between work and residential populations for this ethnic group. Workers in Hernando County have lower educational attainment levels than those in the county. For example, 16.8% of employed workers have a Bachelor's degree or higher, compared to 19.2% of residents. More workers employed in the county have less than a high school diploma (11.0%) compared to those living in the county (10.6%). A higher proportion of workers living in Hernando County earn more than \$3,333 per month (45.7%) compared to workers employed in the county (37.0%). This indicates that many higher-earning workers commute outside of Hernando County for employment. Conversely, a greater percentage of those employed within the county earn \$1,250 per month or less (20.3%) compared to the residents (16.7%), indicating that many low-wage jobs are concentrated within the county.



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

	Workers Employed in Hernando County		Workers Living in Hernando County	
	Count	Share	Count	Share
<b>Jobs by Worker Age</b>				
Age 29 or younger	10,614	24.0%	14,394	22.1%
Age 30 to 54	21,621	48.9%	33,795	51.9%
Age 55 or older	11,987	27.1%	16,864	25.9%
<b>Jobs by Worker Sex</b>				
Male	20,370	46.1%	32,432	49.9%
Female	23,852	53.9%	32,621	50.1%
<b>Jobs by Worker Race</b>				
White Alone	37,866	85.6%	57,566	88.5%
Black or African American Alone	4,203	9.5%	4,803	7.4%
American Indian or Alaska Native Alone	183	0.4%	257	0.4%
Asian Alone	1,167	2.6%	1,250	1.9%
Native Hawaiian or Other Pacific Islander Alone	56	0.1%	82	0.1%
Two or More Race Groups	747	1.7%	1,095	1.7%
<b>Jobs by Worker Ethnicity</b>				
Not Hispanic or Latino	37,713	85.3%	55,299	85.0%
Hispanic or Latino	6,509	14.7%	9,754	15.0%
<b>Jobs by Worker Educational Attainment</b>				
Less than high school	4,843	11.0%	6,917	10.6%
High school or equivalent, no college	10,198	23.1%	14,581	22.4%
Some college or Associate degree	11,137	25.2%	16,677	25.6%
Bachelor's degree or advanced degree	7,430	16.8%	12,484	19.2%
Educational attainment not available (workers aged 29 or younger)	10,614	24.0%	14,394	22.1%
<b>Jobs by Earnings</b>				
\$1,250 per month or less	8,999	20.3%	10,833	16.7%
\$1,251 to \$3,333 per month	18,865	42.7%	24,464	37.6%
More than \$3,333 per month	16,358	37.0%	29,756	45.7%

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

Hernando County experiences a net outflow of jobs, with 20,831 more workers leaving the county for jobs elsewhere than those coming into the county. Only 31.2% of residents work within the county, while the majority (68.8%) of workers living in Hernando County are employed outside the county. This confirms that Hernando County is largely a commuter community, with many residents seeking employment elsewhere. Of those employed in Hernando County, 45.8% live within the county, while 54.2% commute from outside. This indicates that over half of the workers employed in Hernando County do not reside there, further emphasizing the county's reliance on external labor. A majority (60.4%) of residents commuting out of the county work in the "All Other Services" industry, which could include fields such as education, healthcare, and professional



services. The Trade, Transportation, and Utilities industry makes up 24.7% of outbound jobs, while Goods Producing jobs (such as manufacturing and construction) account for 14.8%.

Hernando County relies heavily on external workers for certain industries, particularly Trade, Transportation, and Utilities, while local residents working within the county are more concentrated in the services sector. Many of the inflow workers are younger, and a significant portion earn higher wages. For interior workers, the majority are in the services industry, and a large portion earn middle-income wages, though a notable percentage also earn higher salaries. These dynamics reflect the county's workforce structure and its dependence on external workers to fill critical job sectors.

### Labor Inflow/Outflow Summary

	Count	Share
<b>Hernando County Labor Market Size (Primary Jobs)</b>		
Employed in the Selection Area	44,222	100.0%
Living in the Selection Area	65,053	147.1%
Net Job Inflow (+) or Outflow (-)	-20,831	-
<b>Hernando County Labor Force Efficiency (Primary Jobs)</b>		
Living in the Selection Area	65,053	100.0%
Living and Employed in the Selection Area	20,274	31.2%
Living in the Selection Area but Employed Outside	44,779	68.8%
<b>Hernando County Employment Efficiency (Primary Jobs)</b>		
Employed in the Selection Area	44,222	100.0%
Employed and Living in the Selection Area	20,274	45.8%
Employed in the Selection Area but Living Outside	23,948	54.2%
<b>Outflow Job Characteristics</b>		
External Jobs Filled by Residents	44,779	100.0%
Workers Aged 29 or younger	10,030	22.4%
Workers Aged 30 to 54	23,698	52.9%
Workers Aged 55 or older	11,051	24.7%
Workers Earning \$1,250 per month or less	6,964	15.6%
Workers Earning \$1,251 to \$3,333 per month	15,575	34.8%
Workers Earning More than \$3,333 per month	22,240	49.7%
Workers in the "Goods Producing" Industry Class	6,645	14.8%
Workers in the "Trade, Transportation, and Utilities" Industry Class	11,075	24.7%
Workers in the "All Other Services" Industry Class	27,059	60.4%

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

## Labor Inflow/Outflow Summary (continued)

	Count	Share
<b>Inflow Job Characteristics (Primary Jobs)</b>		
Internal Jobs Filled by Outside Workers	23,948	100.0%
Workers Aged 29 or younger	6,250	26.1%
Workers Aged 30 to 54	11,524	48.1%
Workers Aged 55 or older	6,174	25.8%
Workers Earning \$1,250 per month or less	5,130	21.4%
Workers Earning \$1,251 to \$3,333 per month	9,976	41.7%
Workers Earning More than \$3,333 per month	8,842	36.9%
Workers in the "Goods Producing" Industry Class	2,971	12.4%
Workers in the "Trade, Transportation, and Utilities" Industry Class	8,152	34.0%
Workers in the "All Other Services" Industry Class	12,825	53.6%
<b>Interior Flow Job Characteristics (Primary Jobs)</b>		
Internal Jobs Filled by Residents	20,274	100.0%
Workers Aged 29 or younger	4,364	21.5%
Workers Aged 30 to 54	10,097	49.8%
Workers Aged 55 or older	5,813	28.7%
Workers Earning \$1,250 per month or less	3,869	19.1%
Workers Earning \$1,251 to \$3,333 per month	8,889	43.8%
Workers Earning More than \$3,333 per month	7,516	37.1%
Workers in the "Goods Producing" Industry Class	3,133	15.5%
Workers in the "Trade, Transportation, and Utilities" Industry Class	2,431	12.0%
Workers in the "All Other Services" Industry Class	14,710	72.6%

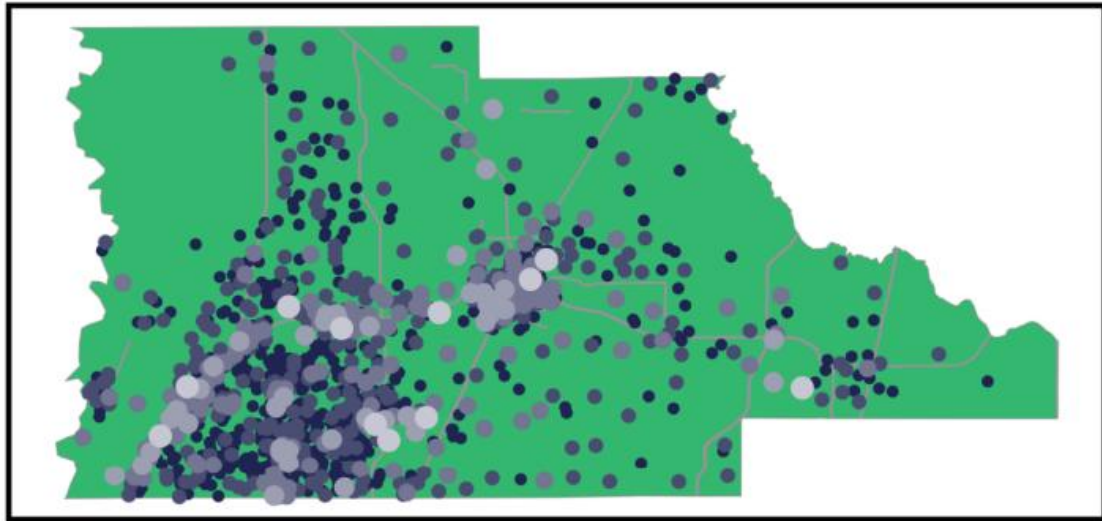
*Source: Bureau of Workforce Statistics and Economic Research, Summary of Employments, Demographics, and Commuting Patterns for Hernando County, Florida*

In summary, Health Care and Social Assistance is the largest employer, accounting for 21.3% of jobs in the county, closely followed by Retail Trade at 17.2%. Accommodation and Food Services is another major employer, with 10.9% of workers employed in this sector. Healthcare and Social Assistance also employs the largest share of workers living in Hernando County (16.9%), followed by Retail Trade (13.8%) and Construction (8.9%). A higher proportion of Wholesale Trade workers live in Hernando County (3.2%) than are employed in the county (1.4%). Similarly, Finance and Insurance workers are more likely to live in Hernando County (4.2%) than be employed in the county (1.9%)

	Workers Employed in Hernando County		Workers Living in Hernando County	
	Count	Share	Count	Share
<b>Total Primary Jobs</b>	44,222	100.0%	65,053	100.0%
<b>Jobs by NAICS Industry Sector</b>				
Agriculture, Forestry, Fishing and Hunting	182	0.4%	439	0.7%
Mining, Quarrying, and Oil and Gas Extraction	20	0.0%	36	0.1%
Utilities	103	0.2%	348	0.5%
Construction	3,378	7.6%	5,818	8.9%
Manufacturing	2,524	5.7%	3,485	5.4%
Wholesale Trade	640	1.4%	2,109	3.2%
Retail Trade	7,607	17.2%	8,958	13.8%
Transportation and Warehousing	2,233	5.0%	2,091	3.2%
Information	253	0.6%	734	1.1%
Finance and Insurance	848	1.9%	2,744	4.2%
Real Estate and Rental and Leasing	469	1.1%	1,128	1.7%
Professional, Scientific, and Technical Services	2,553	5.8%	4,108	6.3%
Management of Companies and Enterprises	197	0.4%	815	1.3%
Administration & Support, Waste Management and Remediation	2,015	4.6%	4,434	6.8%
Educational Services	2,747	6.2%	4,313	6.6%
Health Care and Social Assistance	9,425	21.3%	10,973	16.9%
Arts, Entertainment, and Recreation	485	1.1%	948	1.5%
Accommodation and Food Services	4,839	10.9%	6,027	9.3%
Other Services (excluding Public Administration)	1,335	3.0%	1,908	2.9%
Public Administration	2,369	5.4%	3,637	5.6%

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

## Where Workers Work in Hernando County - Job Counts

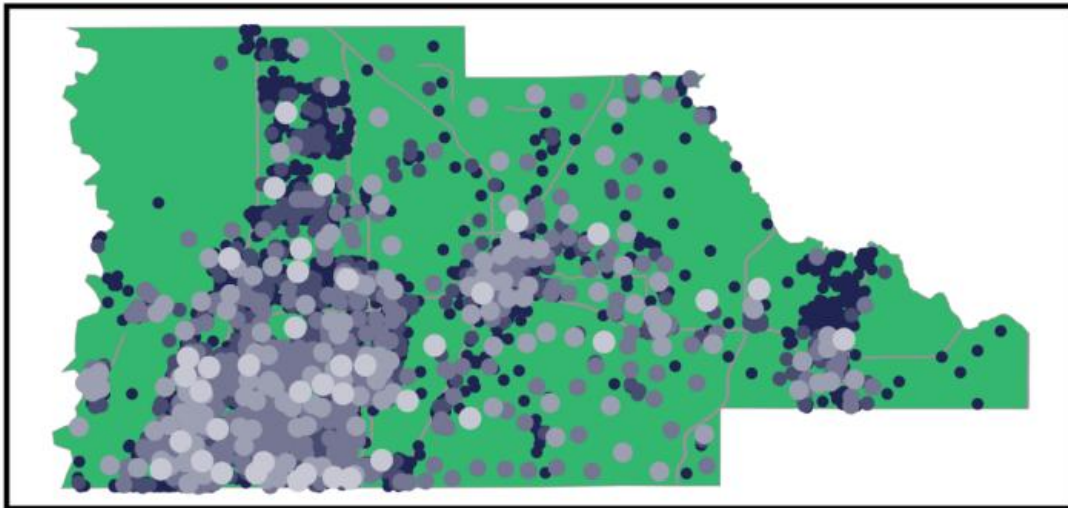


### Job Count [Jobs per Census Block]

- 1 - 5
- 6 - 30
- 31 - 173
- 174 - 693
- 694 - 2,556

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

## Where Workers Live in Hernando County - Job Holder Counts



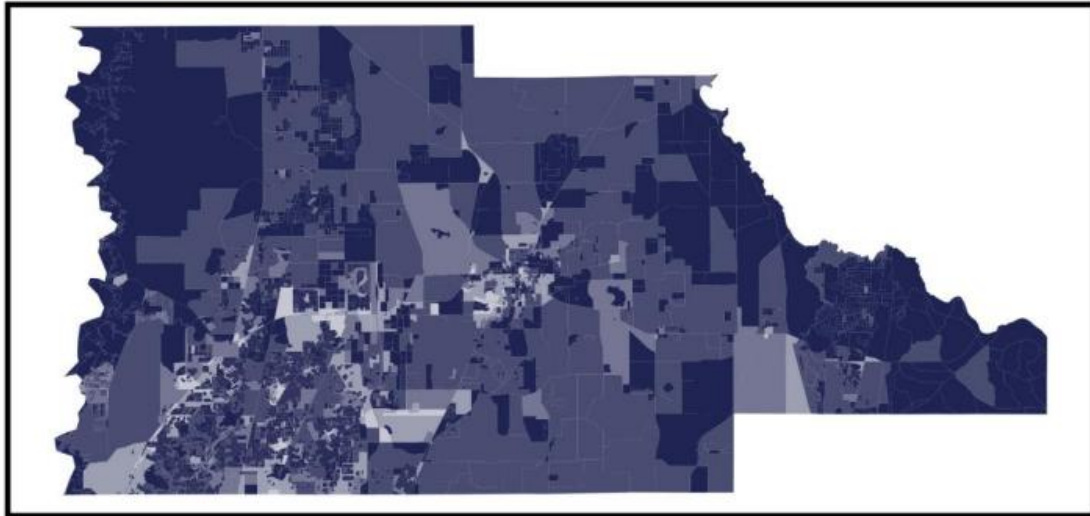
Job Holder Count [Job Holders per Census Block]

- 1 - 11
- 12 - 20
- 21 - 44
- 45 - 141
- 142 - 528

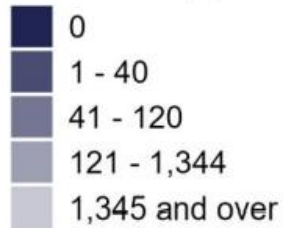
*Source: Bureau of Workforce Statistics and Economic Research, Summary of Employments, Demographics, and Commuting Patterns for Hernando County, Florida*



## Where Workers Work in Hernando County - Job Density

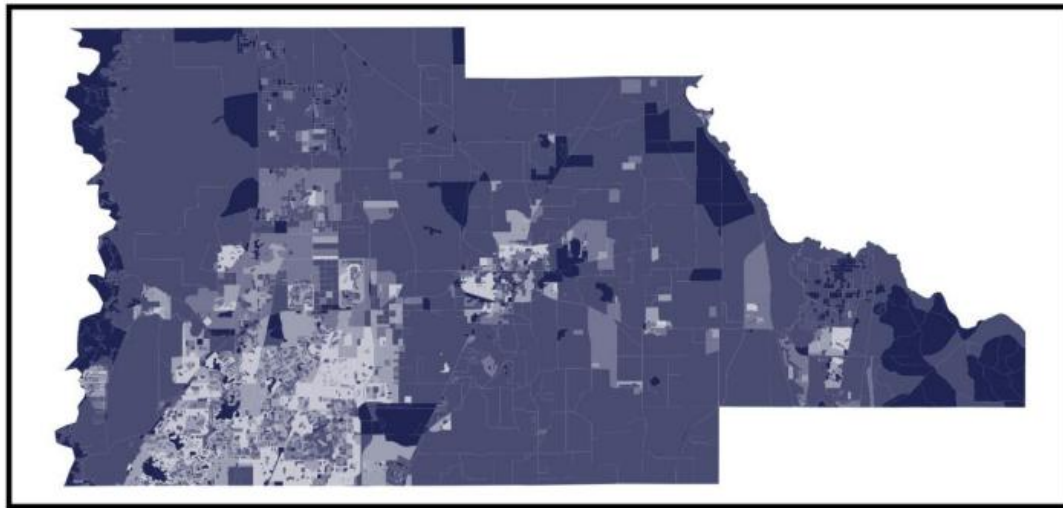


Job Density [Jobs per Sq. Mile]

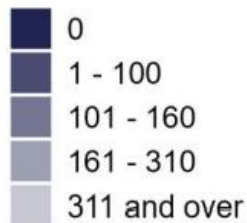


*Source: Bureau of Workforce Statistics and Economic Research, Summary of Employments, Demographics, and Commuting Patterns for Hernando County, Florida*

## Where Workers Live in Hernando County - Job Holder Density



Job Holder Density [Job Holders per Sq. Mile]



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

## Education and Employment

The data below provides a breakdown of Educational Attainment by Employment Status for individuals in the county, highlighting their participation in the labor force (employed, unemployed, or not in the labor force). A significant number of individuals with less than a high school education is not in the labor force (4,158). However, 4,794 are employed, and only 344 are unemployed. The high number of those not in the labor force suggests barriers to employment, such as limited skills or qualifications, for this group. High school graduates represent a large portion of the workforce, with 19,260 employed and 941 unemployed. A notable number of individuals with this level of education are not in the labor force (9,733), which could indicate early retirement, disability, or other factors affecting workforce participation. The next group, Some College or associate's degree, has the highest number of employed individuals (24,979), suggesting that having some college education or an associate's degree increases job opportunities.



However, 1,379 are unemployed, and a significant portion (9,858) are not in the labor force. Individuals with a bachelor's degree or higher are more likely to be employed (14,822) and have the lowest number of unemployed individuals (642), reflecting the value of higher education in securing employment. A small portion of this group is not in the labor force compared to others, indicating a higher workforce participation among those with advanced degrees.

<b>Educational Attainment by Employment Status</b>			
<b>Educational Attainment</b>	<b>In Labor Force</b>		<b>Not in Labor Force</b>
	<b>Civilian Employed</b>	<b>Unemployed</b>	
Less than high school graduate	4,794	344	4,158
High school graduate (includes equivalency)	19,260	941	9,733
Some college or Associate's degree	24,979	1,379	9,858
Bachelor's degree or higher	14,822	642	3,553

*Source: 2018-2022 American Community Survey, Table B23006, Educational Attainment by Employment Status*

Individuals without a high school diploma earn the lowest median income compared to other education levels. This reflects the significant income gap associated with not completing high school, as lower educational attainment generally limits access to higher-paying jobs. High school graduates see a slight increase in median earnings compared to those without a diploma. The \$34,213 figure indicates that completing high school, including obtaining a GED or equivalent, marginally improves earning potential. Individuals with some college education or an associate's degree have higher median earnings than those with only a high school diploma. This group earns about \$4,000 more annually, than high school graduates. Those with a bachelor's degree see a significant jump in median earnings, making nearly \$47,000 annually. The income difference between individuals with a bachelor's degree and those with some college or an associate's degree is roughly \$6,654. Individuals with a graduate or professional degree earn the highest median income, surpassing all other educational levels. At \$60,905, their earnings are approximately \$14,000 higher than those with a bachelor's degree and almost \$30,000 more than individuals without a high school diploma. The data illustrates the strong correlation between educational attainment and median earnings. Higher education leads to greater earning potential, with the most substantial increase in income coming from completing a bachelor's degree and pursuing advanced or professional degrees. This emphasizes the importance of education in securing higher-paying jobs and improving financial stability.

Median Earning by Educational Attainment	
Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	\$ 32,854
High school graduate (includes equivalency)	\$ 34,213
Some college or Associate's degree	\$ 38,301
Bachelor's degree	\$ 46,955
Graduate or professional degree	\$ 60,905

*Source: 2018-2022 American Community Survey, Table S2001, Median Earnings by Educational Attainment*

## Transportation

Quality transportation is a crucial community asset for promoting economic development, social mobility, and overall community well-being. It directly impacts a wide range of areas, including housing stability, by providing reliable access to employment, education, and services.

This map clearly represents public transportation routes in Hernando County, including important landmarks, key roads, and connections to Pasco County's transit system. The routes are designed to ensure access to critical locations like hospitals, shopping centers, schools, and parks, with easy transfer points between routes for broader connectivity.

The fare structure offers affordable options for both regular and reduced-fare passengers, with significantly discounted fares for eligible individuals with reduced-fare or ADA identification. Children under 6 ride for free on fixed routes. Demand response services have a flat \$2.50 one-way fare. Passengers can choose from daily, weekly, and monthly passes, offering flexibility depending on their travel needs.



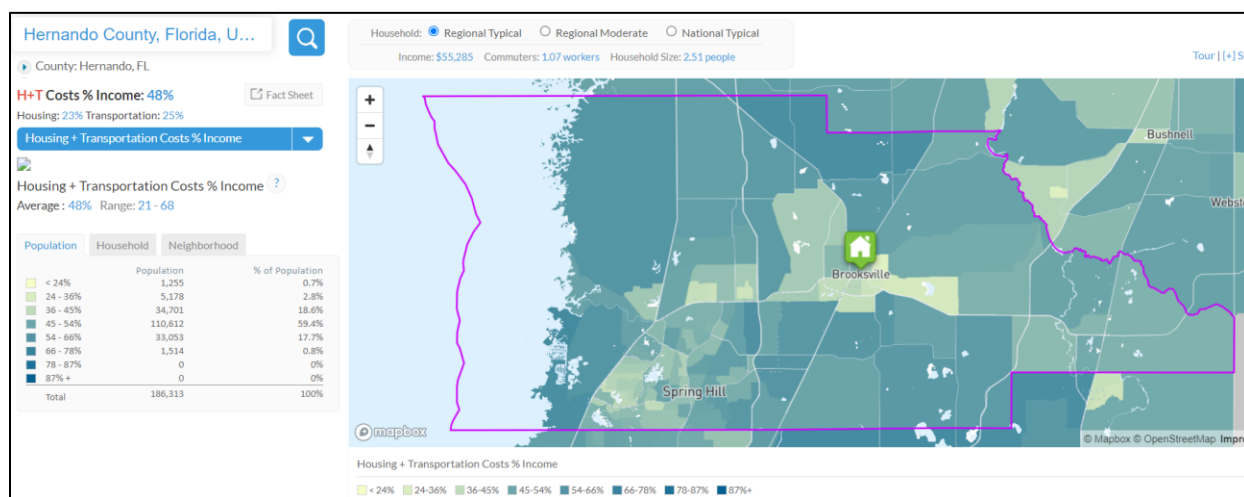
Source: Hernando County Transit-The Bus

FIXED ROUTE		
1 - Way Pass	Regular	\$1.25
	Reduced*	\$0.60
1 - Day Pass	Regular	\$3.00
	Reduced*	\$1.50
7 - Day Pass	Regular	\$10.00
	Reduced*	\$5.00
31 - Day Pass	Regular	\$30.00
	Reduced	\$15.00
Children (age 6 and under)		Free
DEMAND RESPONSE		
1 - Way Fare		\$2.50
* Must possess <a href="#">TheBus Reduced-Fare Photo ID</a>		
** Must possess a current <a href="#">ADA Photo ID</a>		

Source: Hernando County Transit-The Bus

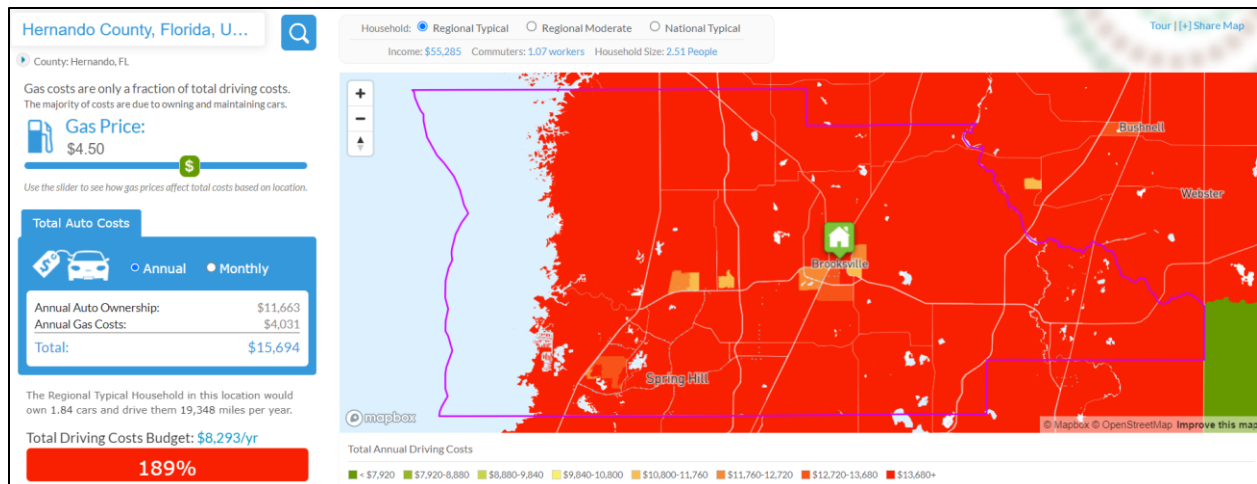
## Housing and Transportation Index

This map of Hernando County focuses on Housing and transportation costs as a percentage of income. The map indicates that the combined cost of housing and transportation in Hernando County takes up 48% of income for the average household, which is higher than the recommended threshold of 45% for these costs. The map also highlights the variation in these costs across different parts of the county, with some regions facing significantly higher percentages of income being spent on housing and transportation. Areas with more concentrated populations like Spring Hill tend to have more moderate H+T costs compared to more rural or outlying areas.



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

The next map highlights the high cost of transportation in the county, where driving costs far exceed the typical budget, taking up a large portion of household income. The average household in Hernando County spends a substantial amount on transportation, well above the regional and national averages. This is compounded by the relatively high gas price of \$4.50 per gallon. The reliance on personal vehicles, with each household averaging over 19,000 miles per year, contributes to the high total driving costs. Many areas in Hernando County are likely to be rural or suburban, where public transportation may be limited, further emphasizing the need for personal vehicles and the need for potential transportation alternatives or policies aimed at reducing commuting costs for residents.



Source: *Housing + Transportation Index, Total Driving Costs*

## Low-Poverty Exposure

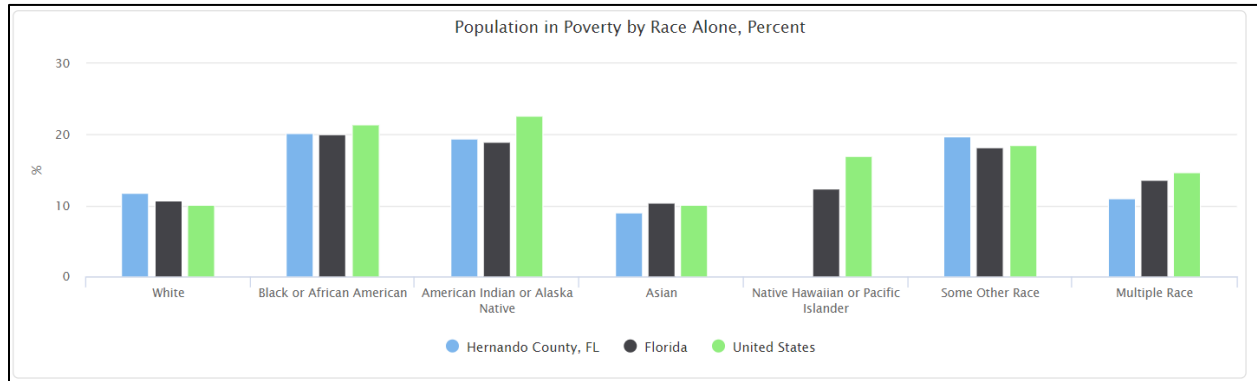
Low poverty exposure refers to a community where individuals, particularly children and families, experience lower levels of exposure to poverty. In such areas, fewer households live below the federal poverty line, leading to a range of positive outcomes for the community as a whole. Communities with low poverty exposure generally have higher overall income levels and the presence of higher paying jobs. Residents typically have better access to healthcare services, and low poverty exposure is often linked to lower crime rates.

Housing stability and low poverty exposure are deeply interconnected, with each influencing the other. In communities with low poverty exposure, more households have the financial resources to afford stable housing. Residents are also less likely to experience severe housing cost burdens. This reduces the incidence of evictions, foreclosures, and housing displacement, which are more common in high-poverty areas. The communities often have higher rates of homeownership and lower rates of residential turnover.

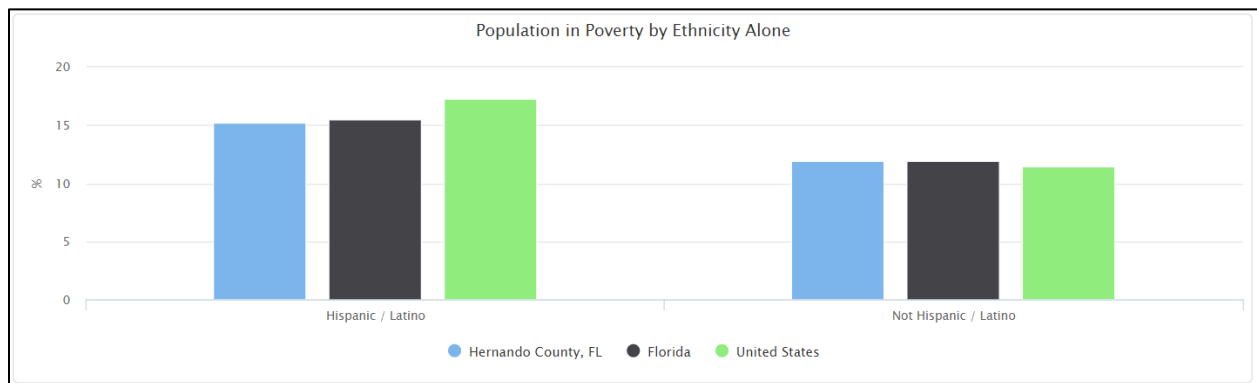
The next three graphs show the population in poverty, comparing percentages for Hernando County to the State of Florida and the United States. Hernando County exhibits higher poverty rates for nearly all racial groups compared to Florida and the U.S. as a whole, particularly among Black or African American and American Indian populations. The data indicates that minority groups in the county are disproportionately affected by poverty, which could reflect broader systemic issues related to income inequality, employment opportunities, and access to resources.

The data also highlights disparities in poverty rates between Hispanic/Latino and Not Hispanic/Latino populations. While Hernando County has lower poverty rates for both ethnic groups compared to the State of Florida, the Hispanic/Latino population in particular faces a higher poverty rate compared to the national average, suggesting that targeted efforts might be needed to address poverty within this community. The Not Hispanic/Latino population in Hernando County, on the other hand, has a somewhat lower poverty rate compared to broader trends.

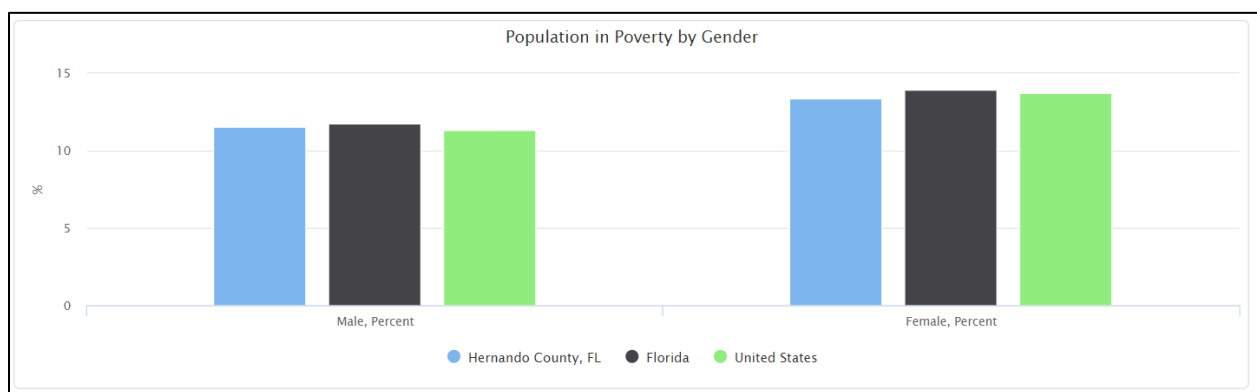
Hernando County shows a lower poverty rate for females compared to the state and national averages, while the male poverty rate is higher than the national average but slightly lower than in Florida. This suggests that gender disparities in poverty rates may be less pronounced in Hernando compared to Florida overall, but males may still face relatively higher economic challenges.



Source: Sparkmap, Make a Community Needs Assessment



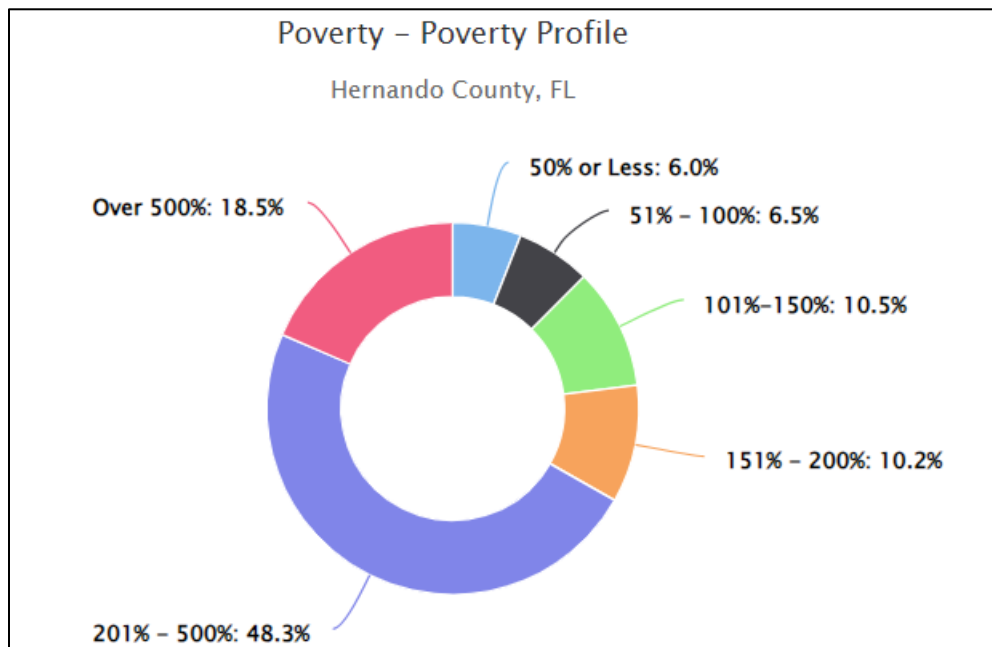
Source: Sparkmap, Make a Community Needs Assessment



Source: Sparkmap, Make a Community Needs Assessment

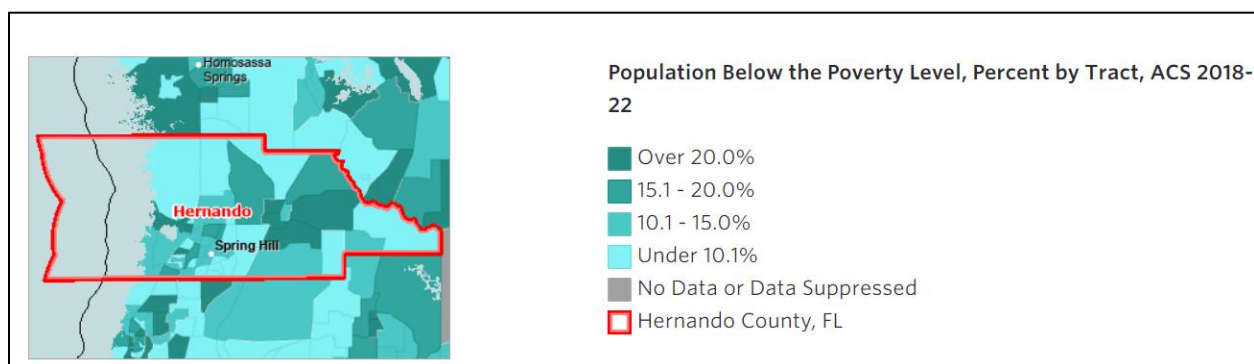
The poverty profile shows that a significant portion of the population lives near or below the poverty line, with around one-third of residents falling into low-income brackets. However, nearly half of the population earns between 201% and 500% of the poverty line, indicating a large middle-

income group. The wealthiest segment, earning over 500% of the poverty line, constitutes nearly one-fifth of the population.



Source: Sparkmap, Make a Community Needs Assessment

The following map illustrates the variation in poverty levels across Hernando County. Some areas, especially those marked in dark green, experience higher poverty rates, while others are below the national average for poverty. This data helps identify regions that may need economic assistance or poverty alleviation programs to support their populations effectively.



Source: Sparkmap, Make a Community Needs Assessment

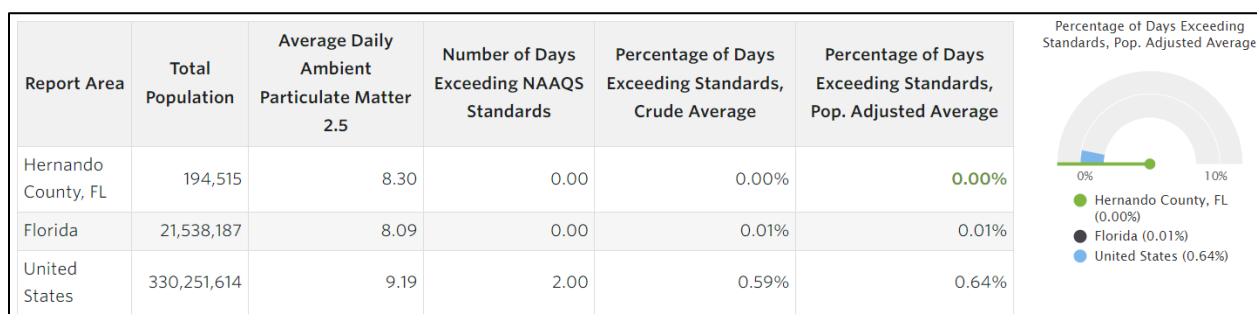
## Environmental Health

Environmental health refers to the quality of the physical environment in which people live, work, and play, and it encompasses factors such as air and water quality, pollution levels, access to green spaces, and exposure to hazardous materials. The quality of the environment in which people live



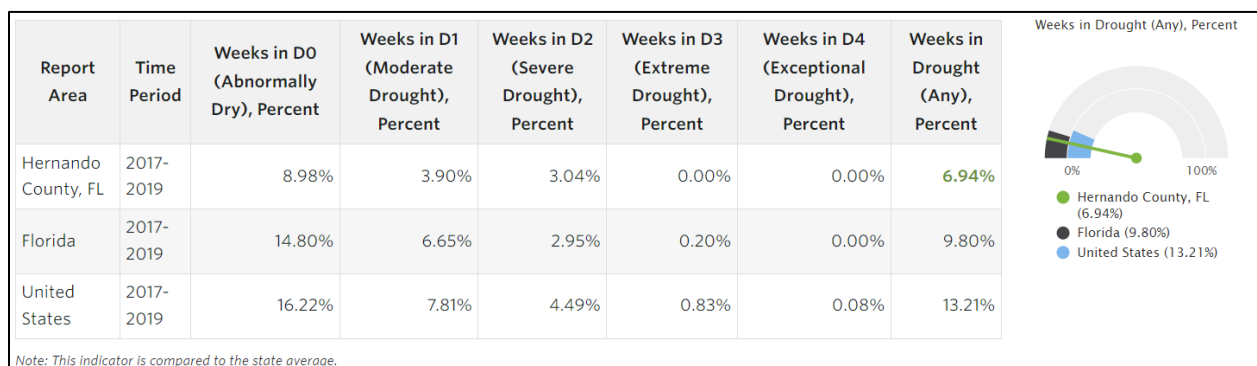
influences their physical and mental health, safety, and financial stability, all of which are key components of housing stability.

Hernando County has very favorable air quality, with no days exceeding national air quality standards. The particulate matter concentration is lower than the national average and only slightly higher than the state average. This reflects positively on the environmental conditions in the county, particularly for those concerned about air pollution and its health effects.



Source: Sparkmap, Make a Community Needs Assessment

Between 2017 to 2019, the County experienced mild drought conditions overall, with fewer weeks of drought compared to both Florida and the U.S. as a whole. The county saw no extreme or exceptional drought conditions, and most of its drought periods were categorized as abnormally dry or moderate drought. This data suggests that, while drought is present, it is not a major concern for Hernando County in comparison to broader state and national trends.



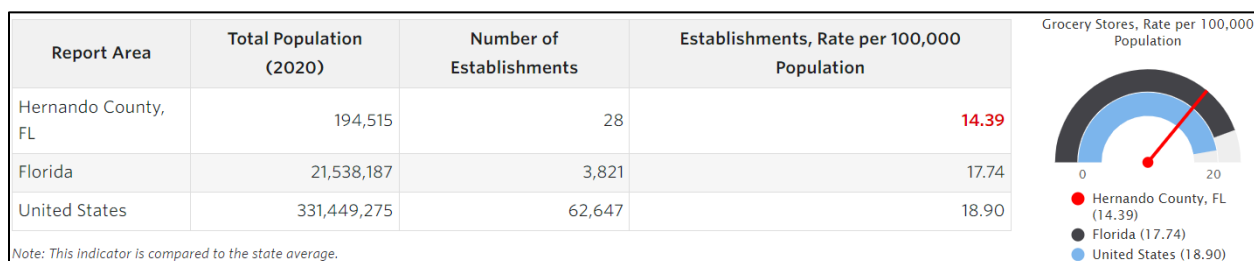
Source: Sparkmap, Make a Community Needs Assessment

The map below highlights food desert census tracts. A food desert is defined as an area where access to affordable and nutritious food is limited, particularly for households without access to a vehicle and located more than 1 mile in urban areas or 10 miles in rural areas from a grocery store or supermarket. The map shows a mix of food deserts in both rural and more populated areas, such as Spring Hill. These areas may have limited access to full-service grocery stores, which can lead to challenges obtaining health, affordable food, especially for low-income or car-less households. Central Hernando County, including areas surrounding major roads and services, is not classified as a food desert, suggesting better access to food outlets in these regions.

The lower rate of grocery stores per 100,000 people in Hernando County indicates that residents may have fewer options for grocery stores than the state and national averages. Limited grocery store availability may lead to higher food insecurity, as residents, especially those in rural or underserved areas, may have to travel further distances to access nutritious and affordable food.



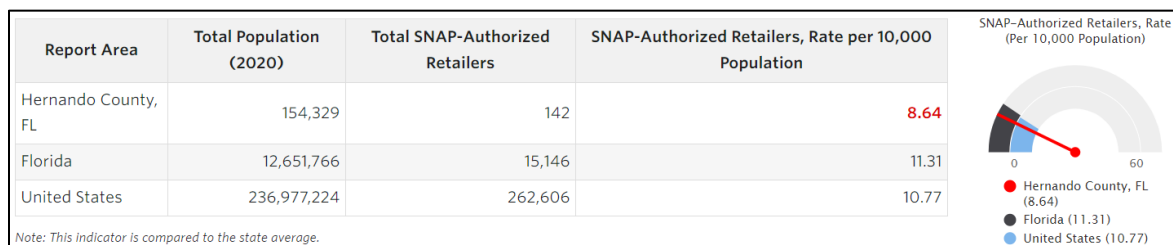
Source: Sparkmap, Make a Community Needs Assessment



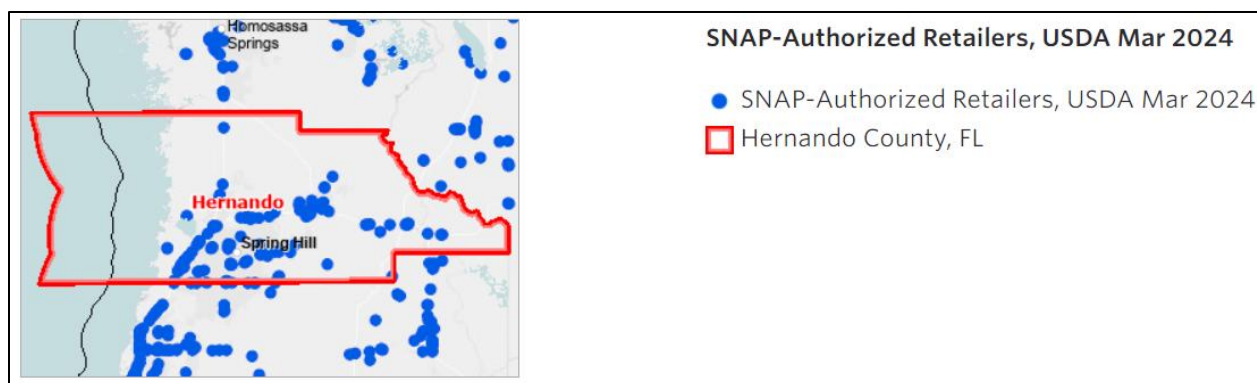
Source: Sparkmap, Make a Community Needs Assessment

The data below shows SNAP-authorized retailers in the County. SNAP-authorized retailers accept Supplemental Nutrition Assistance Program (SNAP) benefits, which is critical for food access for low-income individuals and families. The lower rate of SNAP-authorized retailers per 10,000 people in Hernando County suggests that residents, particularly relying on those benefits, may face challenges in accessing food through authorized retailers. With 8.64 retailers per 10,000 people, Hernando County falls below both state and national averages.

The map reveals that these retailers are concentrated in urban areas like Spring Hill, while rural areas of the county have fewer options for residents to use SNAP benefits. This distribution aligns with broader trends in grocery store availability. The sparse distribution of SNAP retailers in some parts of the county might exacerbate food insecurity, particularly in food deserts, where access to affordable and nutritious food is already limited.

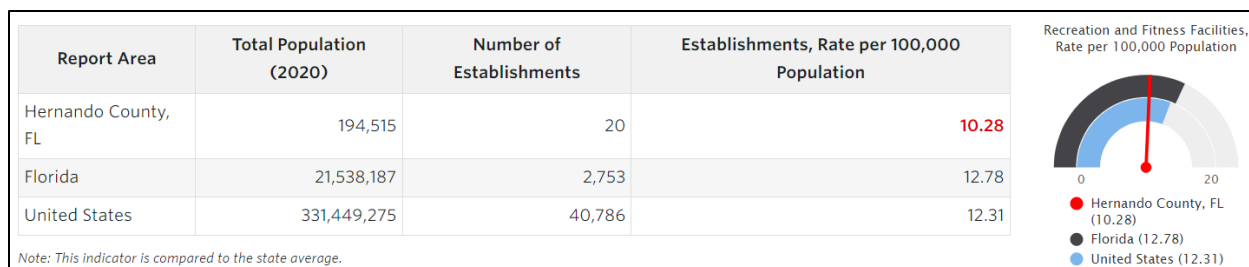


Source: Sparkmap, Make a Community Needs Assessment



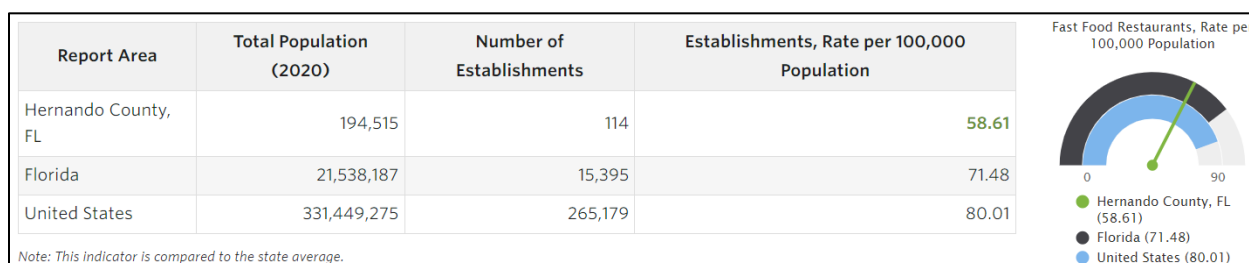
Source: Sparkmap, Make a Community Needs Assessment

Hernando County has a lower rate of recreation and fitness facilities compared to Florida and U.S., indicating that residents may have fewer options for engaging in physical activities like exercise and sports. Access to such facilities is important for promoting healthy lifestyles and physical fitness. The lower availability of recreation and fitness facilities could have implications for public health, particularly in terms of obesity, heart disease, and other health conditions related to physical inactivity.



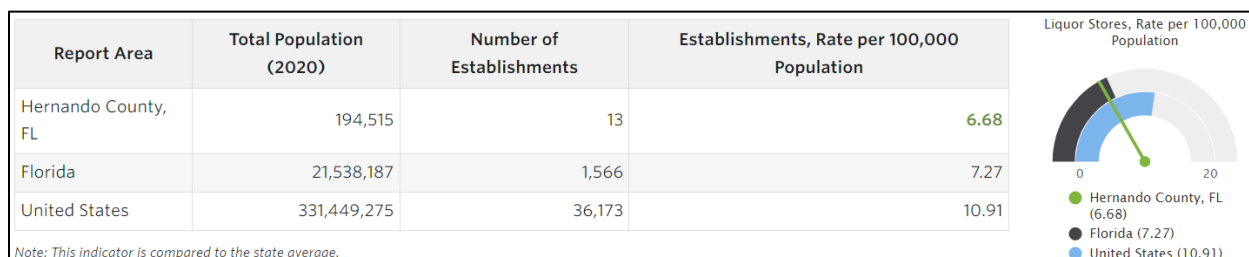
Source: Sparkmap, Make a Community Needs Assessment

Hernando County has 58.61 fast-food restaurants per 100,000 people, which is lower than both the state of Florida and the national average. A lower density could indicate less exposure to unhealthy eating choices, which might positively affect public health outcomes in terms of diet-related conditions. The availability of fast-food restaurants is often associated with higher consumption of processed, high-calorie foods. Although residents may have fewer fast-food dining options, which could contribute to better health outcomes, it might also indicate limited dining options in some parts of the county.



Source: Sparkmap, Make a Community Needs Assessment

The county has fewer liquor stores per 100,000 people than the state and national averages. A lower density of liquor stores could lead to less alcohol availability, which may have positive public health implications, such as reduced alcohol consumption and related health issues.



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. Hernando County is largely rural, and rural areas are known for sparse and unreliable connected to broadband. Internet access is free in the four Hernando County Public Libraries located in Spring Hill, West Hernando, East Hernando, and Brooksville. Nearly the entire county has access to 100 Mbps or higher (Florida Commerce, formerly Florida DEO, Faster Florida Broadband Map). Parts of Nobleton, Ridge Manor, Weeki Wachee, and southeastern Unincorporated Hernando County are identified in the Faster Florida Broadband Map as “underserved” with access to less than 100 Mbps.

Fiber-optic internet is the fastest and most reliable internet technology type, providing symmetrical upload and download speeds. Fiber-optic is only available in North Weeki Wachee, Weeki Wachee Hills, Brookridge, Masaryktown, Spring Hill, Ridge Manor, and nearly all of the golf courses and Country Club properties in central county. Internet speeds are generally faster in west and central county, and slower in east county, according to the U.S. Census Bureau’s Access Broadband Dashboard.

In general, monthly prices in Hernando County are about average, around \$50 to \$60 per month. However, there is limited availability of reliable high-speed internet such as fiber-optic, and the lower-quality widely available internet types like 5G and satellite often come at a higher cost. Xfinity provides the lowest-cost internet plan in Hernando County starting at \$20 to \$35 per month for cable or wireless internet with speeds averaging 75 Mbps. T-Mobile provides a comparatively affordable plan at \$40 per month for 5G internet that can reach 245 Mbps. Starlink is a satellite provider and is more costly at \$120 per month, but is available in 100% of the county, as is HughesNet which has plans starting as low as \$49.99; despite this widespread availability, these providers also have low reliability of service, meaning service quality can be low depending on location and conditions.

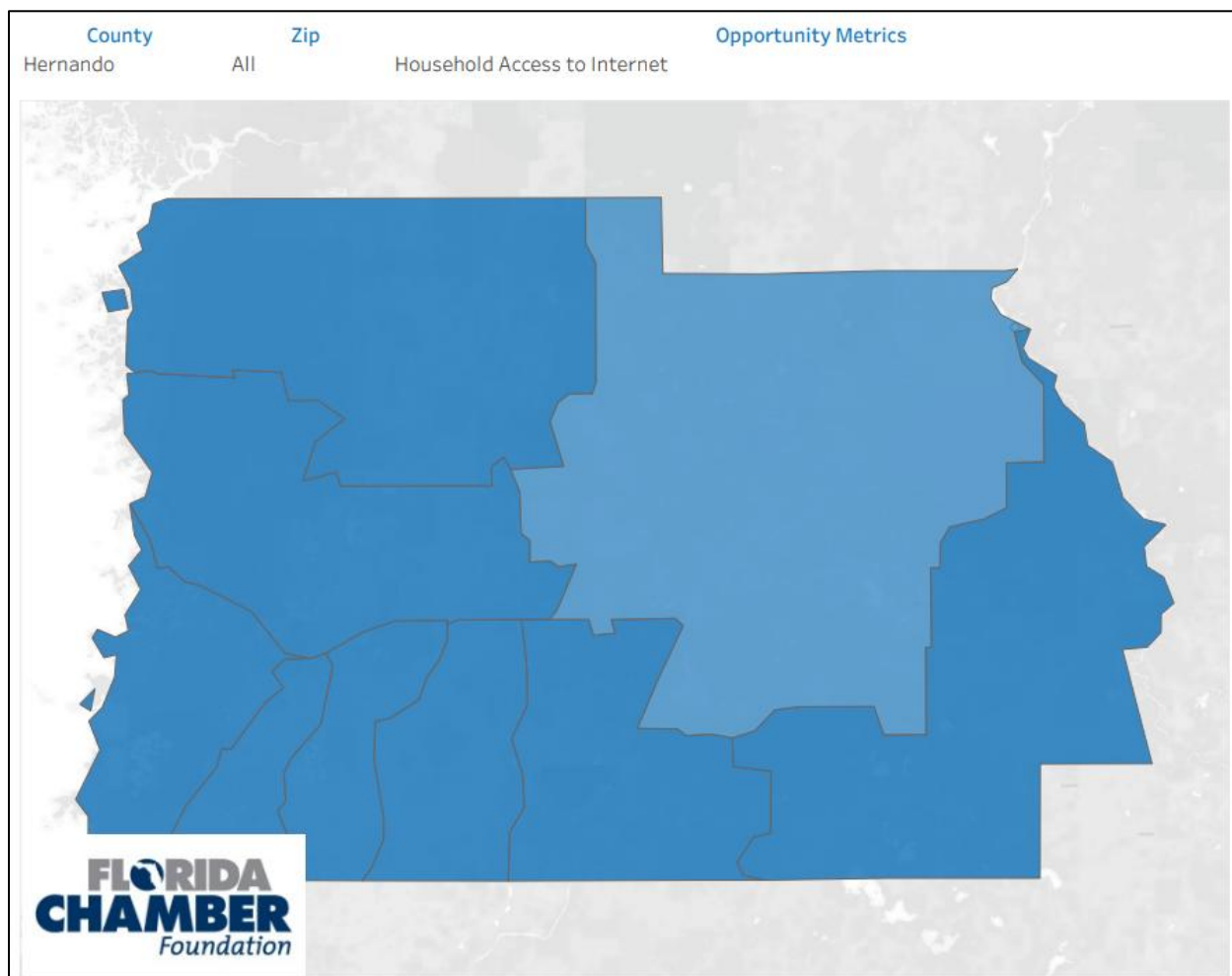
In 2022, Florida Commerce partnered with local governments including Hernando County to survey residents and businesses about their internet access and speeds to identify service gaps; 294 residents responded, and 6 businesses responded. The survey of residents resulted in rich qualitative data. Of residents who responded, 65.6% (86 count) said they would be able to work from home if they had better technology; 42.8% (62 count) are “unsatisfied” with their internet access and another 24.8% (36 count) are “somewhat unsatisfied” with their access compared to only 4.8% (7 count) that are satisfied; 63.9% (92 count) rely on cable modem internet versus cellular data plan (10.4%, 15 count), DSL (10.4%, 15 count), and satellite (13.2%, 19 count) and only 1.4% (2 count) use fiber-optic; finally, the majority 42.1% (61 count) pay between \$76 and \$100 per month, which is on the higher end.

Several efforts have been made to understand internet access gaps and improve access to broadband across the county, particularly since COVID-19 required workers to work from home and students to learn from home. For example, in 2022, Spectrum Internet launched service access to over 900 homes and small businesses in the county with speeds of 200 Mbps p to 1 Gbps as part of its \$5 billion investment in underserved rural communities, funded in part by the Federal Communication Commission’s (FCC) Rural Digital Opportunity Fund (RDOF). In 2023, President Biden’s Broadband Opportunity Program provided grants in the amount of \$4,701,477 to the communities of North Brooksville, Spring Lake, Nobleton, South Brooksville, Hill ‘N Dale, Istachatta, North Weeki Wachee, and unincorporated Hernando County. This award allowed the county to add 258.5 miles of fiber to the premises (FTTP) via ethernet passive optical network to connect 2,276 underserved homes and businesses with a standard starting speed of up to 300 MBPS download and 10 MBPS upload.

Internet Providers in Hernando County			
Provider	Max Upload Speed	Starting Price Per Month	Availability
AT&T Fiber	5 Gbps	\$55	-
Spectrum	1 Gbps	\$49.99	83.4%
HughesNet	100 Mbps	\$49.99	100%
Verizon	300 Mbps	\$60	11.6%
Always ON	25-150 Mbps	\$60	25.4%
Open Broadband	25 Mbps	\$49.99	-
Starlink	50-220 Mbps	\$120	100%
Earthlink	100 Mbps	\$39.95	25.4%
EarthLink Fiber	5 Gbps		32.53%
T-Mobile	33-245 Mbps	\$40	51.2%
Xfinity	1 Gbps	\$20	89.3%
CenturyLink	1 Gbps	\$50	80.26%
Viasat	150 Mbps	\$69.99	97.2%
Cyberonic	11 Mbps	\$29 (DSL)	32.53%

Source: Hernando County Consolidated Plan 2024-2026

The blue shading across Hernando County suggests that data regarding internet access is available for each area. Darker shades of blue indicate higher levels of access to household internet.



Source: The Florida Gap Map, Florida Chamber Foundation

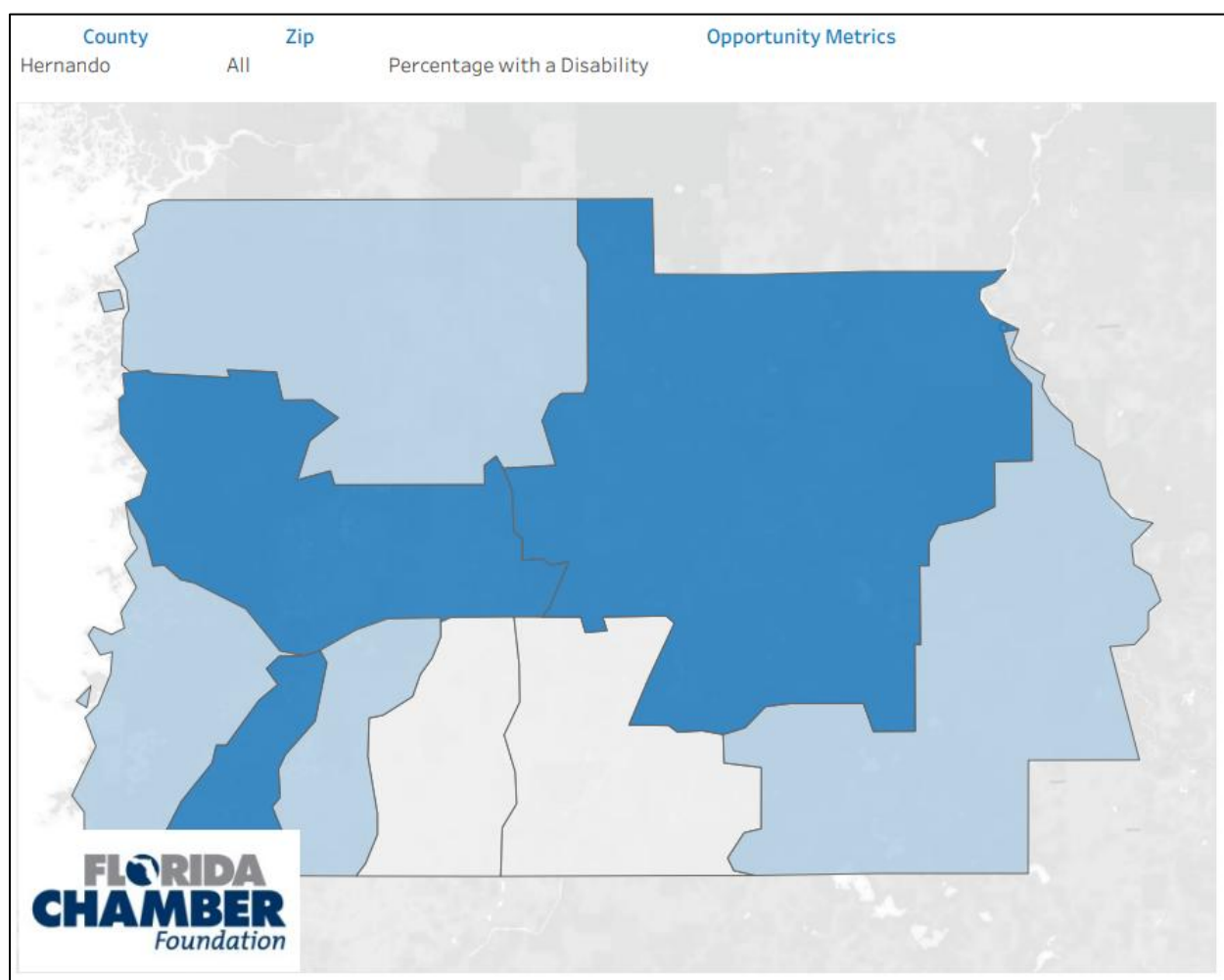
## Accessibility

As a community asset, accessibility promotes equity, inclusivity, and quality of life, which are essential for the overall health and sustainability of a community. Accessibility refers to the ease with which residents can access essential services, such as public transportation, employment centers, healthcare, schools, grocery stores, and recreational areas. In a broader sense, it also includes the ability for people with disabilities, seniors, or other marginalized groups to navigate the community and access necessary services without barriers.

Accessibility plays a crucial role in housing stability, influencing both housing affordability and residents' ability to maintain long-term residency in their communities. For seniors, people with disabilities, or families with young children, living in an area with accessible transportation and services can prevent housing stability. Accessible infrastructure, such as ADA-compliant buildings, accessible public transit, and proximity to healthcare, enables residents with mobility



limitations to live independently longer, preventing premature relocation to facilities or other homes. It is more than just a convenience-it's a critical component of a healthy, equitable, and resilient community.



Source: *The Florida Gap Map*, Florida Chamber Foundation

The data provided gives an overview of disability characteristics in Hernando County broken down by sex, race/ethnicity, age, and disability type. It shows males in Hernando have a slightly higher rate of disabilities compared to females. The American Indian and Alaska Native population has the highest disability rate at 25.2, followed by White Alone and White Alone, Not Hispanic or Latino populations at around 20%. The Asian population has the lowest rate of disability at 9.7%. Hispanic or Latino populations also have a lower rate of disability (13.7% compared to the White Alone population). Further analysis shows the disability rate increases significantly with age. While younger age groups (5 to 34 years) have relatively low rates (7.8% and 8.3%), the rate climbs to 18.8% for ages 35 to 64, 26.0% for ages 65 to 74, and reaches 46.6% for individuals 75 years and older. The most common type of disability in the county is ambulatory difficulty (difficulty walking or moving), affecting 10.8% of the population. Cognitive difficulties and independent

living difficulties are also prominent, affecting 6.9% and 7.9% of the population, respectively. Hearing difficulty is also significant, affecting 5.8% of the population.

<b>Disability Characteristics in Hernando County, FL</b>		
<b>Disability by Sex</b>	<b>#</b>	<b>%</b>
Male	18,925	19.9%
Female	18,088	18.1%
<b>Disability by Race/Ethnicity</b>	<b>#</b>	<b>%</b>
White Alone	31,449	20.0%
Black or African American Alone	1,694	16.8%
American Indian and Alaska Native Alone	128	25.2%
Asian Alone	235	9.7%
Native Hawaiian and Other Pacific Islander Alone	23	10.9%
Some Other Race Alone	1,227	15.6%
Two or More Races	2,257	13.6%
White Alone, not Hispanic or Latino	29,838	20.7%
Hispanic or Latino (of Any Race)	4,164	13.7%
<b>Disability by Age</b>	<b>#</b>	<b>%</b>
Under 5 Years	0	0.0%
5 to 17 Years	2,133	7.8%
18 to 34 Years	2,815	8.3%
35 to 64 Years	13,630	18.8%
65 to 74 Years	7,406	26.0%
75 Years and Over	11,029	46.6%
<b>Disability Type</b>	<b>#</b>	<b>%</b>
Hearing difficulty	11,303	5.8%
Vision difficulty	6,167	3.2%
Cognitive difficulty	12,821	6.9%
Ambulatory difficulty	20,057	10.8%
Self-care difficulty	6,464	3.5%
Independent living difficulty	12,556	7.9%
Note 1: All % represent a share of the total population within the jurisdiction or region.		

Source: American Community Survey 2022 5-Year Estimates: Table S1810-Disability Characteristics

### Access to Affordable Housing for Individuals with Disabilities

Access to affordable housing for individuals with disabilities is essential for fostering independence, quality of life, and social inclusion. People with disabilities often face unique financial, physical, and social barriers that can limit their ability to secure and maintain suitable housing. Ensuring that affordable, accessible housing options are available for this population is not only a matter of equity but also a crucial component of creating inclusive communities.



Despite the importance of affordable housing for individuals with disabilities, many barriers still exist:

1. **Limited Affordable and Accessible Housing Stock:** There is a chronic shortage of housing that is both affordable and designed to accommodate the physical needs of people with disabilities.
2. **Financial Barriers:** Many individuals with disabilities live on fixed incomes that make it difficult to afford market-rate housing. The cost of housing modifications (such as ramps or accessible bathrooms) can also be prohibitive without financial assistance.
3. **Discrimination:** Individuals with disabilities often face housing discrimination, where landlords refuse to make reasonable accommodations or participate in programs like Section 8.
4. **Long Waitlist for Subsidized Housing:** Affordable housing programs, such as public housing or Section 8, often have long waitlists, leaving many people with disabilities stuck in substandard housing or without housing entirely.
5. **Inadequate Location:** Affordable housing for individuals with disabilities may be located in remote areas that are not well connected to public transportation, healthcare facilities, or employment opportunities, making it difficult for residents to access the services they need.

Addressing the housing challenges faced by individuals with disabilities requires a concerted effort from policymakers, housing developers, and communities to ensure that affordable housing meets the diverse needs of all residents.

#### Access to Broadband and Government Services for Individuals with Disabilities

Broadband internet access is crucial for individuals with disabilities as it connects them to vital services, education, employment opportunities, and healthcare. Individuals with disabilities often require frequent medical attention. Broadband access enables telehealth services, allowing people to consult healthcare professionals from their homes. This reduces the need for transportation to medical appointments, which can be a barrier for those with mobility impairments. Many individuals benefit from remote work opportunities. Access to reliable broadband allows them to participate in the workforce, gain independence, and reduce the financial strain associated with commuting and physical limitations. Broadband access enables individuals with disabilities to participate in online education and training programs. For students with disabilities, access to assistive technologies (such as screen readers, video captions, or speech-to-text software) can help them excel in online learning environments. High-speed internet allows individuals with disabilities to engage in social activities, such as joining support groups, attending virtual events, and maintaining connections with friends and family. This can help combat social isolation, which is a common issue for people with disabilities. Government services such as benefits applications,

Social Security Disability Insurance, Medicaid, and Supplemental Security Income are increasingly being digitized. Access to these platforms requires reliable broadband to submit applications, monitor statuses, and access updates.

#### Access to Transportation for Individuals with Disabilities

Hernando County offers ADA-compliant public transit and paratransit services for individuals with disabilities. The County's public transit system, TheBus, provides regular fixed-route services within the county. These buses are ADA-compliant and include features such as wheelchair lifts/ramps, priority seating, and assistance from drivers to ensure that passengers with disabilities can board and exit safely. Individuals with disabilities are eligible for reduced fare passes, making public transportation more affordable. These reduced fares require individuals to present a TheBus reduced-fare photo ID, which must be applied for and requires documentation of disability. While the buses are ADA-compliant, limited routes and schedules may present a challenge, particularly in more rural areas of Hernando County, where public transportation options are sparse or nonexistent. This can result in restricted access to essential services like healthcare, employment, and shopping for individuals with disabilities living in these areas.

For individuals whose disabilities prevent them from using regular fixed-route buses, paratransit services are available. This is a door-to-door or curb-to-curb service that provides transportation on demand for eligible individuals. These services are more flexible and specifically tailored to meet the needs of individuals with mobility challenges or severe disabilities. To use these services, individuals must apply and demonstrate that their disability limits their ability to use regular bus services. The demand-response fare is \$2.50 per trip, which is slightly higher than the fixed-route fare but still affordable for most users. The paratransit service does have its challenges. Services usually require advance booking (often 24 hours or more), which can be limiting for individuals who require last-minute transportation. In addition, service areas may not extend to all parts of the county, particularly in more remote rural areas.

Some individuals with disabilities may rely on private options such as Uber and Lyft. These services may be helpful for those in urban areas but can be more expensive than public transit. Additionally, these services have limited availability of wheelchair-accessible vehicles, which can make it difficult for individuals with mobility impairments to use these services.

#### Access to Education for Individuals with Disabilities

Access to education for individuals with disabilities in the county 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, or Individuals with Disabilities Act, which ensures that students with disabilities are provided with 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 accommodations. Students who do not qualify for special education under IDEA may still receive accommodations 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. Hernando 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 that students with disabilities are educated in general education classrooms as much as 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.

Hernando County Schools 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 needs of the student. 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.

The county participates in the Early Steps Program, a state-run initiative that provides early intervention services for children aged birth to 3 years who have developmental delays or disabilities. For preschool-aged children (ages 3 to 5 years), the district offers ESE Pre-K programs, which provide specialized instruction and services for young children with identified disabilities. Early identification and support are key to improving long-term outcomes for children with disabilities.

Hernando County schools offer transition planning for students with disabilities as they approach graduation. This process helps prepare students for life after high school, whether that means further education, vocational training, or independent living. Transition services may include workplace readiness programs, life skills training, college accommodations guidance, and collaboration with local vocational rehabilitation services.

Like many school districts, Hernando 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. Hernando County Schools often provide parent training sessions and support groups to help families understand and engage in their child's education.

### Access to Supportive Services for Individuals with Disabilities

#### *Healthcare and Mental Health Services*

- Mid Florida Community Services
  - This non-profit organization provides a range of services to individuals with disabilities, including healthcare services, transportation assistance, and case management. The organization works to ensure that individuals with disabilities have access to medical care and necessary supportive services.
  - They also offer home-delivered meals and caregiver support, helping individuals with disabilities maintain their independence while ensuring they have access to essential care.

- Bayfront Health Brooksville and Bayfront Health Spring Hill
  - They are two major hospitals in Hernando County. These facilities provide general healthcare services as well as specialized care for individuals with disabilities, including access to rehabilitation services, specialist consultations, and emergency care.
- Encompass Health Rehabilitation Hospital
  - The hospital provides comprehensive rehabilitation programs for individuals with disabilities to help them improve mobility, communication, and daily functioning.
- BayCare Behavioral Health
  - This is a major provider of mental health services in the county. They offer services such as counseling, psychiatric care, and medication management for individuals dealing with mental health challenges, including those with disabilities.
- National Alliance on Mental Illness Hernando
  - NAMI provides support, education, and advocacy for individuals with mental health disorders and their 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.
- The Arc Nature Coast
  - The Arc provides job training and employment services for individuals with developmental and intellectual disabilities. This includes pre-employment training, on-the-job coaching, and job placement services.
  - They also offer support for employers, helping them create an inclusive work environment for employees with disabilities.

#### *Housing and Independent Living Services*

- The Arc Nature Coast

- The Arc offers a variety of supportive services, including residential services, community inclusion programs, and advocacy support. They also help individuals with disabilities engage in recreational and social activities to improve quality of life.
- Center for Independent Living of North Central Florida
  - CILNCF provides resources for independent living skills, housing assistance, advocacy, assistive technology, and peer mentoring. They also assist individuals in navigating social service systems to obtain the support they need.
- Florida Agency for Persons with Disabilities
  - APD coordinates a wide range of support services, including personal care assistance, respite care, day programs, behavioral services.
- Hernando County Housing Authority
  - The housing authority provides information on affordable housing options for individuals with disabilities. This includes access to Section 8 housing or other income-based programs to assist with independent living.

## **Economic Development**

Economic development in Hernando County is focused on promoting business growth, workforce development, and infrastructure improvements to foster a thriving local economy. The county has a diverse economic base that includes sectors such as healthcare, education, manufacturing, and logistics.

The Hernando County Office of Economic Development (HCED) plays a central role in supporting economic growth and attracting businesses to the region. The office focuses on job creation, investment, and fostering a pro-business climate. It works closely with local, regional, and state partners to provide incentives, site selection assistance, and business expansion support. The county offers a range of financial incentives to attract businesses, including tax abatements, impact fee mitigation, grants, and workforce training programs. These incentives are aimed at encouraging job creation and investment in the county's target industries.

The Greater Hernando County Chamber of Commerce supports local businesses by providing networking opportunities, advocacy, and educational programs. The Chamber works with local government and stakeholders to create a business-friendly environment and support entrepreneurs.

The Pasco-Hernando State College is a key partner in workforce development, offering training programs and certification in key industries, such as healthcare, IT, and logistics. The college

collaborates with local employers to align educational programs with the needs of the local labor market.

The healthcare sector is one of the largest employers in Hernando County, with major institutions like Bayfront Health Brooksville and Bayfront Health Spring Hill playing significant roles. Healthcare services, particularly for the growing retiree population, continue to expand as demand increases. The county is also home to a variety of specialized clinics, rehabilitation centers, and long-term care facilities, all of which contribute to job growth and economic stability.

Hernando's strategic location along major highways such as I-75 and U.S. 19 makes it a hub for logistics and distribution. Proximity to the Tampa Bay Port, the CSX railway, and the Brooksville-Tampa Bay Regional Airport provides access to key transportation infrastructure, making it an attractive location for companies involved in warehousing and distribution. Industrial parks, such as Brooksville-Tampa Bay Regional Airport & Technology Center house a range of businesses that benefit from the area's transportation links and affordable land.

The county has a growing manufacturing sector, which includes companies involved in aerospace, precision machining, metal fabrication, and food production. Manufacturing facilities in the county benefit from the proximity to major markets and a strong transportation network.

As a growing community with a mix of urban and rural areas, Hernando County has seen steady growth in retail and hospitality. The county is a popular destination for tourism due to its natural attractions like Weeki Wachee Springs, providing opportunities for restaurants, hotels, and entertainment services. The county's retail sector has expanded in recent years with new shopping centers, including major chains and small businesses catering to both residents and visitors.

While the county faces challenges related to workforce availability and infrastructure needs, ongoing investment and collaboration between public and private sectors are positioning Hernando County for continued growth and prosperity.

<b>Workers and Jobs by Sector</b>					
<b>Business by Sector</b>	<b>Number of Workers</b>	<b>Number of Jobs</b>	<b>Share of Workers %</b>	<b>Share of Jobs %</b>	<b>Jobs less workers %</b>
Agriculture, Mining, Oil & Gas Extraction	550	327	0.7%	0.7%	0
Arts, Entertainment, Accommodations	7,613	6,860	9.7%	14.0%	4
Construction	7,639	3,869	9.7%	7.9%	-2
Education and Health Care Services	18,406	14,795	23.4%	30.2%	7
Finance, Insurance, and Real Estate	4,726	1,824	6.0%	3.7%	-2
Information	1,013	786	1.3%	1.6%	1
Manufacturing	4,547	2,847	5.8%	5.8%	0
Other Services	3,699	1,543	4.7%	3.2%	-2



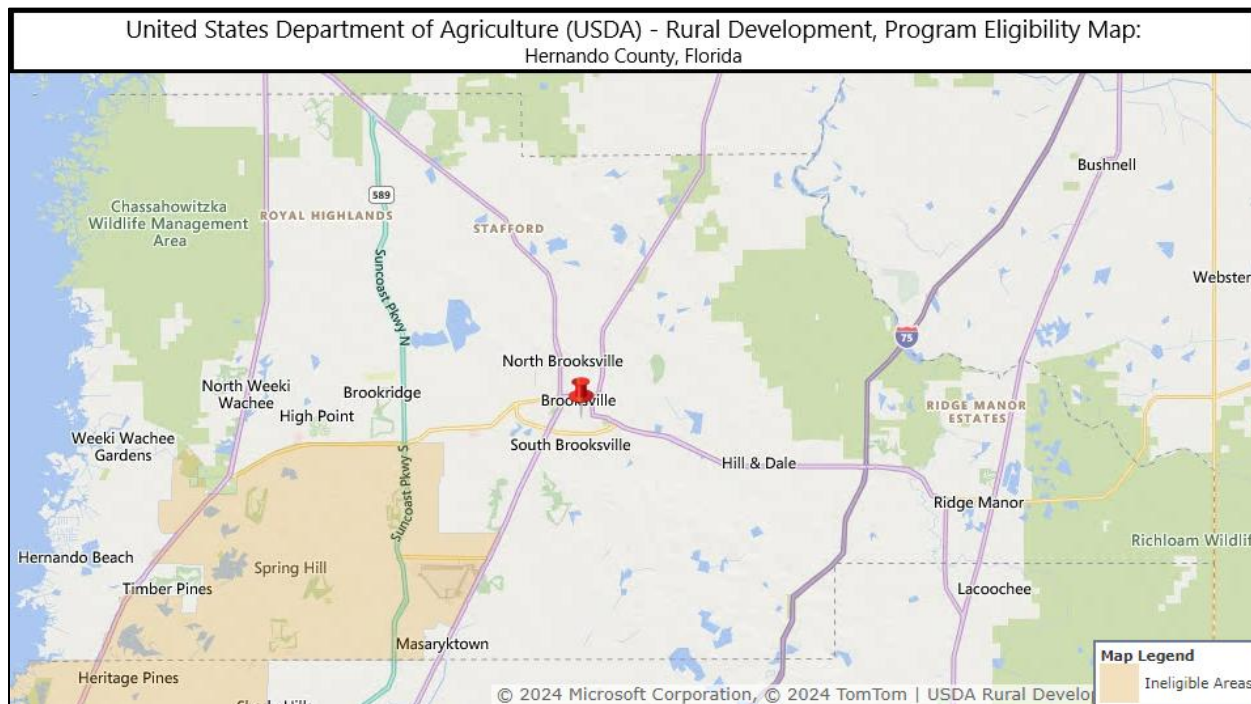
Professional, Scientific, Management Services	9,812	2,713	12.5%	5.5%	-6
Public Administration	4,003	2,438	5.1%	5.0%	0
Retail Trade	10,704	8,266	13.6%	16.9%	3
Transportation & Warehousing	4,601	2,005	5.8%	4.1%	-2
Wholesale Trade	1,465	691	1.9%	1.4%	-1
Grand Total	78,778	48,964	100%	100%	N/A

*Source: 2018-2022 ACS Table DP03 (Workers – Hernando County), 2017 Longitudinal Employer-Household Dynamics QWI Explorer 2023 Q3 (Jobs – Hernando County)*

## POLICIES, PRACTICES, AND PROGRAMS IMPACTING HOUSING

### Introduction

Hernando County is a rural county with few densely populated urban areas and far fewer rental properties than owner properties. Only the Spring Hill area is located outside of USDA – RD housing program eligible areas. That means most of Hernando County is currently eligible for grants and loans from the USDA through a variety of single- and multi-family programs.

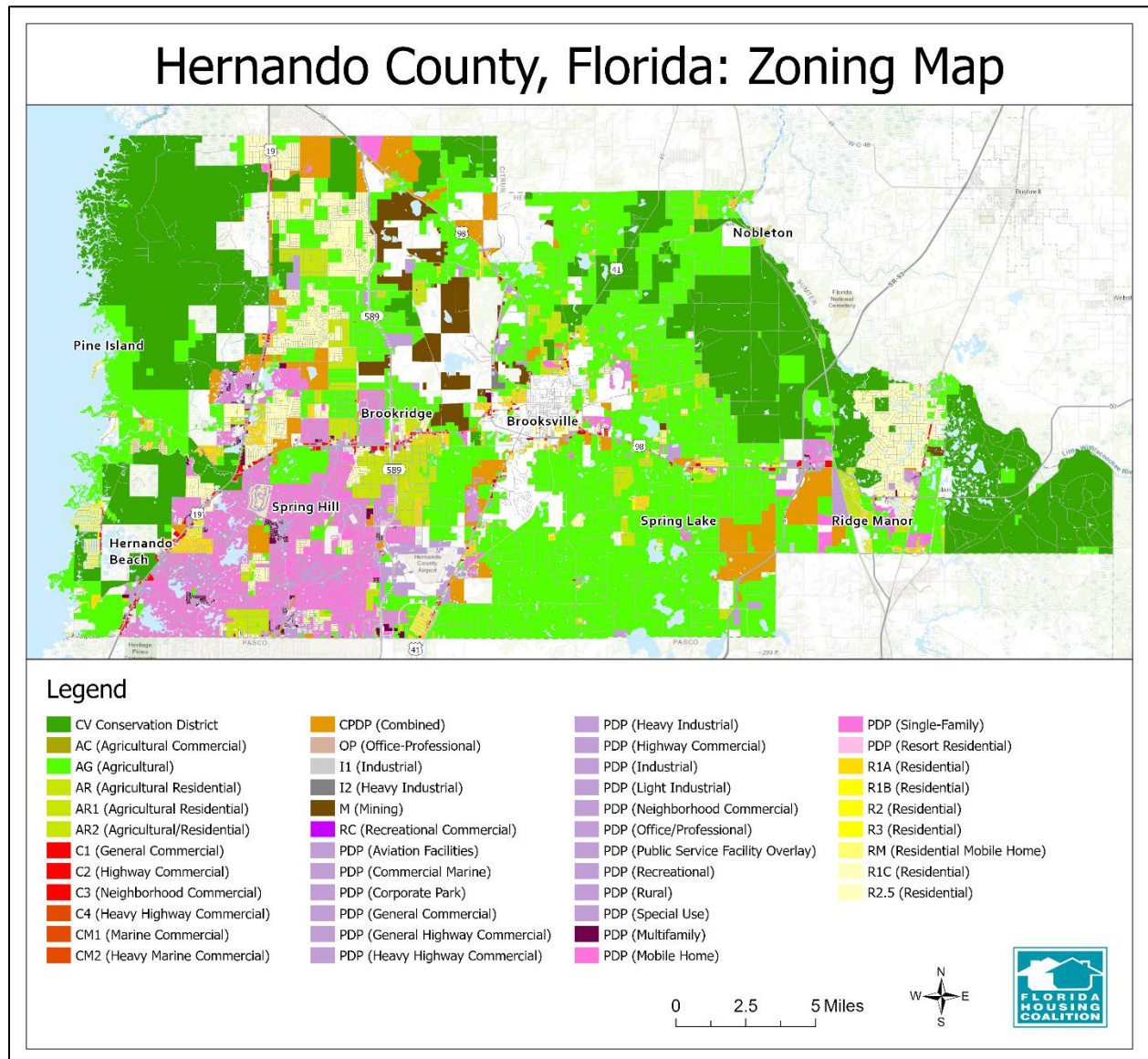


Source: USDA Property Eligibility Map, [eligibility.sc.egov.usda.gov/eligibility/welcomeAction.do?pageAction=sfhprev](https://eligibility.sc.egov.usda.gov/eligibility/welcomeAction.do?pageAction=sfhprev)

Populated areas of the county are primarily zoned for single-family homes, largely through the use of residential Planned Development Project (PDP) Districts. PDPs are liberally used, particularly in the Spring Hill area. PDPs typically allow for more flexibility in land use; Hernando County's PDP districts do have requirements that typically define traditional basic zoning types. In addition, the county's Code of Ordinances explicitly allows affordable housing in PDPs.

Residential Districts R-3 and R-4 are designed to permit higher-density single-lot principle building residences containing either single-family or multifamily dwellings. Residential Districts R-1B and R-2 are designed to allow medium-density developments, restricted to single-family for R-1B, but including "two-family dwellings" in R-2. Residential Districts R-1C, R-2.5, and RM are designed to protect low-density single-family residences. Other residential districts that promote low-density single family residences include R-1A, A/R, A/R-1, A/R-2, County 2.5, and R-1-MH. For single-family districts R-3 and R-4, there is a 12 unit maximum for a multifamily building.

Multifamily districts have a 22 unit per acre as described in Hernando County’s Comprehensive Plan, Future Land Use Element (FLUE).



Source: Map created by Florida Housing Coalition, November 2024

There are a variety of ways that Hernando County could facilitate housing affordability through local policies. Depending on built densities, the county could target some areas for additional density and flexibility on multi-family allowances, including removing restrictions on number of units in multi-family districts as an incentive. In particular, increasing density around commercial corridors would allow for greater accessibility and reduce reliance on expensive single-occupant vehicles.

Certain standards such as lot sizes and setbacks could also be relaxed to increase density and allow for a greater variety of housing types. Building form standards, such as height, could be maintained

or only marginally increased to encourage smaller unit sizes and retain a comparable or incremental increase in building scale with surrounding development.

## **Code of Ordinances**

The county's Code of Ordinances codifies specific policies for government administration, land use, and economic development. The Code of Ordinances is also where ordinances and policies for administering fair housing/nondiscrimination and affordable housing programs and processes can be found. Affordable housing policies can support equitable housing outcomes; they can direct the location of affordable housing within the city, and can provide incentives to developers to build more units that are set-aside for households with low, very low, and extremely low incomes.

Several policies in the Code of Ordinances allow for a variety of housing sizes and types and provide flexibility in siting requirements, opening up a greater possibility for affordable housing development.

*Parking Reduction:* Appendix A – Zoning, Article II. – General Regulations, Section 4. – General regulations for vehicles, A., (1)(a) For multifamily projects which are dedicated to affordable housing as defined in section 420.0004, Florida Statutes, or workforce housing as defined in section 420.5095, Florida Statutes, as such statutes may be amended or renumbered from time to time, then the afore-stated minimum parking space requirements may be reduced by up to ten (10) percent of the total required. The burden shall be on the applicant to demonstrate to the satisfaction of the administrative official, through reasonable and appropriate documentation, that a reduction under this provision is warranted. In addition, (d) The required parking may be reduced by ten (10) percent by the administrative official where a use provides for a county-approved bus stop or bus stop shelter.

*Code Compliance Incentive:* Hernando County has a program called Optional Compliance Month with provisions in its Ordinance under Chapter 2 – Administration, Article III. – Code Enforcement, Sec. 2-58. – Optional compliance month. The program provides a financial incentive to property owners with outstanding code violations to bring liens into compliance. In the month of May, if a property owner brings their property into code compliance, the Board of County Commissioners may reduce their lien by up to 50%, as long as they have adopted an enabling resolution implementing the subsection on or before April 1 of that year.

*Accessory Dwelling Units (ADU):* Hernando County allows ADUs, but they must be attached to the primary dwelling. Other requirements of ADUs outlined in County code Appendix A., Article II., Section 3, E. “Accessory Dwelling Unit” further limit their use. The attached addition must be to a single-family detached home; the gross habitable floor area of the unit must not exceed 50% of the habitable floor area of the primary dwelling unit; the unit must meet the same setback standards of the primary unit; the primary unit must be owner-occupied, and the accessory unit is not to be used as living quarters for non-paying guests; the unit must share a common wall or a roofed passage or breezeway extending no further than 30 feet from the primary residence, and

the unit must be similar in architectural design must be similar in appearance to the primary structure.

*Minimum Lot Size:* The smallest minimum lot area for a single family residential zone in Hernando County is 6,000 square feet, and is required in the R-1A Residential District, followed by 7,500 square feet in R-1B, RM, R-2, R-3, R-5, and R-R, 10,000 square feet in R-1C, and 13,000 square feet in R-2.5. These minimum lot sizes are on the large side of typical lot sizes. Typically, 5,000 square feet is considered a large lot and is standard in post-war suburban neighborhoods. Smaller lots sizes, like 1,400 square feet, can still accommodate rowhouses and shotgun houses, which are typically more affordable housing types and can allow for more density in an area, thereby supporting mixed uses and walkable neighborhoods. While large minimum lot sizes are known as a way to prevent smaller, more affordable single family home types from being constructed, they may allow greater feasibility for the utilization of Accessory Dwelling Units, possibly even multiple ADUs on one property.

*Minimum Living Area:* Currently, the smallest minimum living area of a dwelling unit is 600 square feet. This restriction makes the use of tiny homes, which may be 400 to 500 square feet, unlawful. Generally, residential zones do not require minimum living area specifications because minimum habitable area is regulated by the Florida Building Code.

*Planned Development Project Districts:* Four different types of residential PDPs are identified in Appendix A, Article IV., Section 5. – Planned development districts. They include SF, MF, MF-2, and Mobile Home. Also, Appendix, A, Article VIII. – Planned development project includes requirements for setbacks, buffers, building coverage, landscaping, streets, parking, signs, accessory structures, portable storage structures, and open space/parks for PDPs with residential uses. Setbacks are consistent with requirements of most residential districts in the county, with a front setback of 25 feet, side yard setback of 10 feet, and rear setback of 20 feet. Also under this Article, in Section 2. – Plan standards, subsection 16. it states that “Portions of the property, if any, restricted to senior or age-restricted residents, or restricted to affordable housing as defined in section 420.0004, Florida Statutes, or restricted to workforce housing as defined in section 420.5095, Florida Statutes, as such statutes may be amended or renumbered from time to time.”

### **State Housing Initiatives Partnership (SHIP) Program**

Hernando County is a SHIP entitlement community and receives an annual allocation of funds from the State of Florida through the Florida Housing Finance Corporation (FHFC). This section of the county’s code of ordinances outlines and provides details for the administration of these funds.

The county has established a Housing Assistance Program, which is a “blueprint of affordable housing projects the Hernando County Board of County Commissioners will use to construct its final goal of affordable housing for eligible persons” (Sec. 16-54). The code outlines a local

housing assistance trust fund in which all funds received from the state, in addition to other applicable funds, are placed. The county also has an Affordable Housing Advisory Committee (AHAC) as required by state statute which reviews affordable housing incentives. For example, in 2022, the AHAC reviewed ways that the county could provide allowances for tiny homes, both as primary structures and ADUs.

Implemented incentives and procedures, such as publishing an inventory of publicly-owned land suitable for affordable housing, and expedited permitting for affordable housing, are outlined in the county's Local Housing Assistance Plan (LHAP).

#### Local Housing Assistance Plan (LHAP) Strategies

The details of how SHIP and other trust fund monies will be used are found in the County's Local Housing Assistance Plan (LHAP). The most recently updated plan covers the fiscal years 2023-2026. Affordable housing incentives implemented through code and administrative procedures include those required by Florida Statute, including expedited permitting for affordable housing projects, public posting of publicly-owned lands suitable for affordable housing, and an ongoing review process of affordable housing incentives and strategies. Other Florida State-recommended incentives utilized in Hernando County include parking reduction for affordable housing, the allowance of ADUs, and the incentivization and support of affordable housing development near transportation hubs.

In addition, following the set-asides and program guidelines required by Florida State Statute, Hernando County funds and implements the following programs for either/or a combination of very low, low, and moderate-income households:

- A downpayment, closing cost assistance, and/or rehabilitation of new home program with a maximum award of up to \$30,000 for very low, \$25,000 for low, and \$20,000 for moderate-income homebuyers for home purchase, and a maximum award of up to \$50,000 for very low, \$45,000 for low, and \$40,000 for moderate-income first-time homebuyer for new home construction and purchase, in the form of a 0% interest loan. This strategy includes the option to purchase homes in need of rehabilitation, and funds can be used for the rehab.
- An owner-occupied rehabilitation program with a maximum award of \$90,000 for very low, low, and moderate income homeowners in the form of a 0% interest loan. Funds can be used to correct housing and building code violations, provide energy conserving features, and correct health and safety issues. Mobile and manufactured homes are not eligible under this strategy.
- A disaster assistance program which may be utilized in the aftermath of a disaster declared by the President of the United States, or Governor of Florida. A maximum award of up to \$75,000 in the form of a 0% interest loan to very low, low, and moderate income

households for various items and uses, including purchase of emergency supplies, tree and debris removal, payment of insurance deductibles, rental assistance, and more.

- A special needs housing strategy to assist non-profit sponsors in developing special needs housing for eligible clients with a maximum award of \$75,000 per project in the form of a 0% interest loan. Funds may be used for acquisition, rehabilitation, and/or new construction.
- An emergency repairs strategy to make needed repairs required to renew homeowner's insurance, such as roof replacement and electrical upgrades, with a maximum award of \$15,000 to very low, low, and moderate income homeowners in the form of a 0% interest loan.
- A multifamily affordable housing strategy that may be used to provide a local contribution to Florida Housing Finance Corporation (FHFC) multifamily development projects in the form of a 0% loan. Funds may be used to pay impact fees, application costs for other financing sources, pre-development costs, and/or construction and other development costs for units benefiting eligible tenants. Maximum awards are \$340,000 per development of 75 units or more, \$150,000 for development of under 75 units or FHFC's local government contribution requirement, whichever is lower.
- A non-profit construction strategy with a maximum award of \$50,000. Funds are made available to area non-profit housing agencies and non-profit housing developers to partially underwrite the costs of construction or rehabilitation of affordable housing. SHIP funds invested into a unit are converted into a dollar-for-dollar reduction in the sales/appraisal price of the home to a SHIP eligible down payment assistance buyer.

## **Comprehensive Plan**

Goals, objectives, and policies in the Hernando County Comprehensive Plan can also enable or prevent housing affordability, particularly those in the Future Land Use Element (FLUE), and the Housing Element. Generally, the Comprehensive Plan regulates growth and development, and provisions are typically codified in the Code of Ordinances.

For example, the FLUE defines maximum densities that must be followed countywide. For Hernando County, only certain districts have specific density maximums in the Code of Ordinance. Therefore, the densities of most districts are regulated by FLUE Objective 1.04B which states that residential density shall not exceed 22 dwelling units per gross acre; Strategy 1.04B(3) which states that the average density of single-family housing will be 2.5 to 6 dwellings per acre, and Strategy 1.04B(4) which states that the average density of multifamily housing will be 7.5 to 22 dwellings per acre. The multifamily strategy also states that multifamily housing "should be located within, or in close proximity to urban areas shown on the Adjusted Urbanized Area Map, or near shopping and employment centers or within Planned Development Projects."



Another regulation in the Comprehensive Plan severely restricts housing types, and that is FLUE Strategy 1.04B(7) which states that the integrity of single-family districts must be protected from multifamily housing development. This Strategy includes several policies that strictly limit multifamily housing development, including prohibiting roads that may connect with multifamily developments access of multifamily developments to arterial or collector roadway systems through established single family neighborhoods.

Additional Comprehensive Plan policies that impact housing affordability include:

- Goal 1.07 Transit Oriented Development (TOD) includes a requirement to develop TODs through the PDP process.
- Objectives 1.10C on Planned Development Projects includes affordable housing in the criteria for negotiated density/intensity in PDPs.
- Strategy 1.04B states that high density zones are intended for locations more intensely developed in the county, and that new high density residential development must utilize the Planned Development Project process. This strategy also requires a high density development's proximity to existing or designated commercial areas, roadways, infrastructure, and sensitive natural resources, as well as neighborhood character of surrounding areas to be considered.

### **HUD Affordable Housing Annual Program Limits**

Most cities and counties utilize HUD's annual program limits to identify their Area Median Income (AMI), as well as the associated Fair Market Rents (FMR) to set rents and eligibility criteria for their affordable housing developments and programs. However, HUD calculates these numbers based on the incomes of a jurisdiction's Metropolitan Statistical Area (MSA) rather than the individual county or city. This often creates a disadvantage for lower-income rural communities whose calculated AMIs and FMRs are influenced by nearby large urban centers within their MSA.

Hernando County is within the Tampa-St Petersburg-Clearwater MSA, which includes Hillsborough, Pasco, Pinellas, and Hernando counties. Pinellas and Hillsborough County, in particular, are highly populated with regionally-significant job centers. A recent report produced by the Florida Housing Coalition found that median incomes within the MSA as a whole are 20% higher when compared to just Hernando County's median incomes. The AMI for Hernando County is \$74,300, while the AMI for the Tampa-St. Petersburg-Clearwater MSA is \$92,000. For households making less than 100% of the AMI, a single-person household at 50% AMI (for example) in the MSA makes \$33,450, while a single-person household at 50% AMI in Hernando County makes \$26,833.

This disadvantage extends to what would be charged for rent for a development that must provide units that are affordable, meaning costing 30% of their monthly income, to people making 50% of

the AMI. Using the MSA income limits, a one-bedroom home affordable to a person making 50% AMI would cost \$836.25 per month, while a one-bedroom unit affordable to a person making 50% AMI of the Hernando County income limits would cost \$670.83.

There may be opportunities to ensure that local programs base their income and rent limits on the Florida Housing Finance Corporation's (FHFC) income and rent limits instead of HUD's income limits, as they are based on the county's median incomes rather than the MSA's median incomes. Hernando County may also wish to adopt its own local area median income calculation to address the issue.

### **Review of Discrimination Complaints**

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. Data from the Florida Commission on Human Relations found 13 total housing discrimination cases filed in Hernando County over a two-year period. Most of the cases filed claimed discrimination based on disability status, with 6 total cases filed based on disability status – including 3 for mental disability, 4 for physical disability, and 1 and one for disability “other.” Two cases were filed over familiar status, one over national origin, and one was a retaliation.

Out of the cases filed, all of them are closed. Closure reasons include no cause for 7 closures, intake closure for 4 closures, withdrawn without settlement for 1 closure, and failure to cooperate for 1 closure.

**Hernando County Housing Discrimination Cases Filed  
Fiscal Years 2022 - 2023**

<b>Bases</b>	<b>Received Date</b>	<b>Status</b>	<b>Closure Type</b>
Familial Status	22-Dec-23	Closed	Withdraw Without Settlement
Disability-Mental	24-Jul-23	Closed	No Cause
	11-Jul-23	Closed	Intake closure
Disability-Physical   Disability-Mental	22-Jun-23	Closed	No Cause
Disability-Mental   Disability-Other	25-May-23	Closed	Failure to Cooperate
Disability-Physical	1-May-23	Closed	No Cause
National Origin   Familial Status	8-May-23	Closed	No Cause
	31-Aug-22	Closed	Intake Closure
Retaliation	1-Aug-22	Closed	No Cause
	24-Feb-22	Closed	Intake closure
	13-Jun-22	Closed	Intake closure
Disability-Physical	23-Mar-22	Closed	No Cause
Disability-Physical	5-Jan-22	Closed	No Cause

## FAIR HOUSING STRATEGIC PLAN

<b>Hernando County Fair Housing Issues and Goals</b>				
#	Fair Housing Issue	Action Goals	Partners	Potential Funding
1	Lack of affordable and diverse housing stock.	<ol style="list-style-type: none"> <li>1) Review and revise local land use and zoning policy to remove restrictive policy surrounding tiny homes and Accessory Dwelling Units (ADUs), including: <ol style="list-style-type: none"> <li>i. Reducing the minimum square footage for tiny homes</li> <li>ii. Removing attachment requirements for ADUs</li> </ol> </li> <li>2) Designate a minimum of one Community Housing Development Organization (CHDO) to comply with federal set-aside requirements and increase affordable housing development efforts.</li> </ol>	<ul style="list-style-type: none"> <li>✓ Hernando County Housing and Supportive Services</li> <li>✓ Hernando County Planning Department</li> <li>✓ Hernando County Board of County Commissioners</li> <li>✓ Developers</li> <li>✓ Habitat for Humanity</li> <li>✓ Hernando County Community</li> </ul>	<ul style="list-style-type: none"> <li>• Hernando County general revenue</li> <li>• Federal planning grants including Community Development Block Grant (CDBG) and HOME Investments Partnership Program (HOME), and HUD's Choice Neighborhoods Planning Grants</li> </ul>

		<p>3) Consider partnering with a local organization to create a Community Land Trust (CLT) to create and preserve permanent affordable housing and access to homeownership opportunities for low-income and vulnerable populations.</p> <p>4) Expand upon the county's partnership with the Community Redevelopment Agency (CRA) to further leverage federal funding to increase the supply of affordable housing and diversify the housing stock.</p> <p>5) Utilize and adopt recent policy created intended to support inclusionary zoning efforts.</p>	Redevelopment Agency	<ul style="list-style-type: none"> <li>State planning grants, such as SHIP and Florida Commerce's Community Planning Technical Assistance Grants</li> </ul>
2	Loss of affordable units due to the age of housing stock or exposure to natural disasters.	<p>1) Review and revise housing rehabilitation policies to allow assistance for various types of homes including mobile or manufactured homes.</p> <p>2) Revise housing rehabilitation policies to include resiliency</p>	<ul style="list-style-type: none"> <li>✓ Hernando County Housing and Supportive Services</li> <li>✓ Hernando County Planning Department</li> </ul>	<ul style="list-style-type: none"> <li>Federal planning grants including Community Development Block Grant (CDBG) and HOME Investments</li> </ul>

		<p>standards to support housing preservation.</p> <p>3) Prepare a post disaster re-development plan to expedite housing recovery efforts and address housing repair needs, particularly for low-income and vulnerable residents.</p>	<p>✓ Hernando County Board of County Commissioners</p> <p>✓ Hernando County Emergency Management</p>	<p>Partnership Program (HOME).</p> <ul style="list-style-type: none"> <li>State planning grants, such as SHIP.</li> </ul>
3	Lack of access to subsidized housing in northeastern Hernando County	<p>1) Offer landlord incentives to increase access to affordable rental units in northeastern Hernando County and the high demand area of Spring Hill.</p> <p>2) Partner with the Housing Authority to consider opportunities to apply for additional Housing Choice Vouchers (HCVs).</p> <p>3) Adopt an anti-discrimination policy as a preventative measure for discrimination based on source of income.</p>	<p>✓ Hernando County Housing and Supportive Services</p> <p>✓ Hernando County Housing Authority</p> <p>✓ Hernando County Board of County Commissioners</p>	<ul style="list-style-type: none"> <li>Federal planning grants including Community Development Block Grant (CDBG) and HOME Investments Partnership Program (HOME), Housing Choice Voucher Program (HCV).</li> </ul>
4	Low homeownership rates for working class residents ages 35-54.	<p>1) Utilize state and federal funds to support a homebuyer program offering purchase assistance and</p>	<p>✓ Hernando County Housing and Supportive Services</p>	<ul style="list-style-type: none"> <li>Federal planning grants including Community</li> </ul>

		<p>pre and post homebuyer counseling.</p> <p>2) Create and nurture partnerships that support access to Special Purpose Credit Programs.</p> <p>i. Seek a partnership with GTE Financial operating in the Tampa area to consider opportunities to expand the Community Empowerment Mortgage Program into Hernando County.</p>	<p>✓ GTE Financial</p> <p>✓ Local Lenders and Financial Institutions</p>	<p>Development Block Grant (CDBG) and HOME Investments Partnership Program (HOME).</p>
5	<p>Low awareness of affordable housing programs and housing support services available to county residents.</p>	<p>1) Host annual grant workshops to facilitate the transfer of information about housing programs and services available to residents.</p> <p>2) Facilitate bi-annual round tables with local service providers to share information and provide program updates that can be filtered to their clientele.</p> <p>3) Provide technical assistance sessions for non-profit service providers applying for grant funding.</p>	<p>✓ Hernando County Housing and Supportive Services</p> <p>✓ Hernando County Engage Hernando Administrators</p> <p>✓ Hernando County Housing Authority</p> <p>✓ Hernando County Continuum of Care,</p>	<ul style="list-style-type: none"> <li>• Hernando County general revenue</li> <li>• Community Development Block Grant (CDBG)</li> <li>• HOME Investments Partnership Program (HOME)</li> </ul>



			<p>Mid-Florida Homeless Coalition</p> <p>✓ Other housing and homeless partners</p>	
6	Lack of access to safe, affordable transportation options.	<p>1) Coordinate with the Hernando/Citrus Metropolitan Planning Organization and the Florida Department of Transportation (FDOT) District 7 to promote safe walking, biking, and driving/parking facilities connecting to bus routes for safe first-mile last-mile connections to and from affordable housing developments and areas with high residential density.</p> <p>2) Prepare a study to review opportunities to expand TheBus service throughout the county, focusing on higher-density neighborhoods and proximity to affordable housing developments.</p> <p>3) Continue focusing density and intensification of land uses around existing and planned transit stops and corridors.</p>	<p>✓ Hernando/Citrus Metropolitan Planning Organization</p> <p>✓ Florida Department of Transportation (FDOT) District 7</p> <p>✓ City of Brooksville</p>	<ul style="list-style-type: none"> <li>• Federal grants for public transit, such as grants through the Federal Transit Administration</li> <li>• Local general funds</li> <li>• Community Development Block Grant (CDBG)</li> </ul>

## 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 2018-2022 five-year ACS estimates, unless otherwise noted. The five-year ACS offers 60 months of data collected between January 1, 2018 and December 31, 2022. 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 Equity 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:

- 2019-2023 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**



# Housing Equity Plan

## A Commitment to Fair Housing

**Invest In Your  
Community and  
Join the  
Conversation!**

**Your feedback will  
identify barriers to  
housing choice.**



Scan Me

Hernando County supports housing equity and is committed to promoting housing choice for all residents. As a grant recipient of federal funds through the U.S Department of Housing and Urban Development (HUD), the county certifies it will take meaningful actions that overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity based on protected characteristics including race, ethnicity, color, religion, sex, familial status, national origin, disability, ancestry, marital status, and age.

To Affirmatively Further Fair Housing (AFFH), the county will develop a **Housing Equity Plan** which will provide a comprehensive analysis of factors impacting housing choice in the county and outline strategies intended to reduce or eliminate barriers to fair housing.

Residents, housing and homeless partners, service providers, and other stakeholders are encouraged to participate to help the county identify barriers to fair housing and determine the best course of action for addressing housing inequities.

**Participate at the Link Below or Scan the QR Code:**  
[www.fhcconnect.org/hernando-county-housing-equity-plan](http://www.fhcconnect.org/hernando-county-housing-equity-plan)



# Public Notice

## Housing Equity Plan Public Meeting Announcement

As a grant recipient of federal funds through the U.S. Department of Housing and Urban Development (HUD), Hernando County has committed to Affirmatively Furthering Fair Housing (AFFH) and making concerted efforts to combat housing discrimination against protected classes. The county is currently developing a Housing Equity Plan which examines barriers to fair housing and identifies priorities and goals to mitigate fair housing issues as required under the federal Fair Housing Act and state and local law.

Residents, housing and homeless partners, non-profit service providers, neighborhood associations, realtors, lending institutions, developers, and other stakeholders are encouraged to join us to help identify community assets and fair housing strengths and gaps to determine potential fair housing issues in Hernando County and the best course of action for resolving any impediments to fair housing choice, particularly for protected class groups.

Hernando County is committed to a policy of non-discrimination in all county programs, services and activities, and will provide reasonable accommodations upon request. These public meetings will be held in locations that are accessible to individuals with disabilities. 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 Veda Ramirez, Director of Housing and Supportive Services, at (352) 540-4338 or [VRamirez@co.hernando.fl.us](mailto:VRamirez@co.hernando.fl.us).

**December 4, 2024**

**5:30 - 7:00 PM**

**Hernando County  
Department of Public Works  
1525 E Jefferson Street  
Brooksville, FL 34601**

**Invest In Your  
Community and  
Join the  
Conversation!**

**December 5, 2024**

**10:00 - 11:15 AM**

**Virtual Meeting Via Zoom**

**Register below or scan the QR code:**

**[https://us02web.zoom.us/join/register/tZAldOyrrDojGtG9tqfDfu3W55ZWrr1\\_kXOej](https://us02web.zoom.us/join/register/tZAldOyrrDojGtG9tqfDfu3W55ZWrr1_kXOej)**



**Scan To Register**



# Hernando County Housing Equity Plan

FHC Connect

---

## Hernando County Fair Housing Survey

Completing the survey will help the county:

- Identify potential discriminatory practices in housing.
- Understand patterns of residential segregation.
- Determine barriers to housing choice.
- Decide the best course of action for reducing impediments to fair housing.

**ACCESSIBILITY:** If you require assistance in completing the survey due to a disability, contact the Hernando County ADA Coordinator at [ADA\\_Coordinator@hernandocounty.us](mailto:ADA_Coordinator@hernandocounty.us) or call Hernando County at (352) 754-4000; if hearing impaired, telephone the Florida Relay Service Numbers, (800) 955-8771 (TDD) or (800) 955-8700(v).

**PRIVACY DISCLOSURE:** This survey is being conducted for information purposes only. Responses can be anonymous. Providing contact information is optional, but allows us to recognize organizational participation in the development of the Housing Equity Plan.

Contact / Organization (optional)

Email (optional)

Please select the option that best represents you or the organization you are affiliated with.

(Choose any one option) (Required)

- ☐ Resident of Hernando County
- ☐ A landlord or property manager (other than a public or nonprofit housing provider)
- ☐ A real estate professional
- ☐ A housing developer
- ☐ A lender
- ☐ A housing provider
- ☐ Homeowner insurance provider
- ☐ A social services provider, fair housing organization, or civil servant
- ☐ Housing advocate
- ☐ Elected Official

How well informed do you feel personally about housing discrimination laws?

(Choose any one option) (Required)

- ☐ Very well informed
- ☐ Somewhat informed
- ☐ Somewhat uninformed
- ☐ Not informed at all

# Hernando County Housing Equity Plan

FHC Connect

---

Of the following classes, which do you think is the most prevalent factor in housing discrimination in Hernando County?

(Choose any one option) (Required)

- ☐ Race/ethnicity
- ☐ Color
- ☐ National origin
- ☐ Religion
- ☐ Sex
- ☐ Familial status
- ☐ Disability
- ☐ Option 8
- ☐ Option 9
- ☐ Option 10
- ☐ Other (please specify)

Have you, or has someone you know experienced housing discrimination in any of the following areas? (choose all that apply)

(Choose all that apply) (Required)

- ☐ Renting an apartment
- ☐ Finding a home to buy
- ☐ Obtaining a mortgage
- ☐ Obtaining reasonable modification/accommodation
- ☐ Obtaining homeowner's insurance
- ☐ Not applicable
- ☐ Other (please specify)

On what basis do you believe you, or someone you know, were discriminated against? (choose all that apply)

(Choose all that apply) (Required)

- ☐ Race/ethnicity
- ☐ Color
- ☐ National origin
- ☐ Disability
- ☐ Familial status
- ☐ Religion
- ☐ Sex
- ☐ Ancestry
- ☐ Marital status
- ☐ Age
- ☐ Not applicable
- ☐ Other (please specify)

Which of the following best describes the person or organization that discriminated against you or someone you know? (choose all that apply)

(Choose all that apply) (Required)

- ☐ A landlord or property manager
- ☐ A real estate agent
- ☐ A government employee
- ☐ Loan officer / mortgage broker
- ☐ Homeowner's or condominium association
- ☐ A homeowner's insurance agent
- ☐ Not applicable
- ☐ Other (please specify)

# Hernando County Housing Equity Plan

FHC Connect

---

Did you or the person you know report the discrimination? (choose all that apply)

(Choose all that apply) (Required)

- ☐ Yes
- ☐ No, I did not think it would help
- ☐ No, I did not know where to file
- ☐ No, I did not realize it was a violation of the law
- ☐ No, I was afraid of retaliation
- ☐ No, the process was not in my native language
- ☐ No, the reporting process was not accessible to me because of a disability
- ☐ Not applicable
- ☐ Other (please specify)

Where would you refer someone if they felt their fair housing rights had been violated?

(Choose any one option) (Required)

- ☐ Hernando County Housing and Supportive Services
- ☐ Public Housing Authority
- ☐ U.S. Department of Housing and Urban Development (HUD)
- ☐ Florida Commission on Human Rights
- ☐ Local attorney
- ☐ Legal Aid
- ☐ The person/organization that discriminated against you
- ☐ I would not know where to report a fair housing complaint
- ☐ Other (please specify)

Have you, or an organization you are affiliated with, ever received fair housing training?

(Choose any one option) (Required)

- ☐ Yes
- ☐ No

What information have you seen or heard regarding fair housing programs, laws, or enforcement in the county? (choose all that apply)

(Choose all that apply) (Required)

- ☐ Fair housing flyers or pamphlets
- ☐ Fair housing public service announcement (radio or television)
- ☐ Fair housing event
- ☐ Florida Commission on Human Rights website
- ☐ HUD Fair Housing and Equal Opportunity website
- ☐ None
- ☐ Other (please specify)

Do you feel your housing choices are limited to certain geographic areas or neighborhoods?

(Choose any one option) (Required)

- ☐ No
- ☐ Yes (please specify what areas)

Do you think there are affordable housing options located throughout Hernando County, or are they concentrated in certain areas/neighborhoods?

(Choose any one option) (Required)

- ☐ Spread throughout the county
- ☐ Concentrated in certain areas/neighborhoods (please specify areas)

# Hernando County Housing Equity Plan

FHC Connect

---

Do you think that certain geographic areas or neighborhoods in the county are undesirable places to live?

(Choose any one option) (Required)

- ☐ No
- ☐ I don't know
- ☐ Yes (please specify areas)

Are you aware of any questionable policies, practices, or barriers to fair housing in any of the following areas? (choose all that apply)

(Choose all that apply) (Required)

- ☐ Siting of affordable housing
- ☐ Land use policies
- ☐ Zoning laws
- ☐ Permitting process
- ☐ Occupancy standards
- ☐ Mortgage lending
- ☐ Real estate practices
- ☐ Housing program policies
- ☐ Source of income consideration
- ☐ Not applicable
- ☐ Other (please specify)

What is your race/ethnicity? (optional)

(Choose any one option)

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

What is your age group? (optional)

(Choose any one option)

- ☐ Under 21
- ☐ 21-30
- ☐ 31-45
- ☐ 46-55
- ☐ 56-65
- ☐ Over 65

What is your marital status? (optional)

(Choose any one option)

- ☐ Married
- ☐ Single, head of household
- ☐ Domestic partner
- ☐ Divorced
- ☐ Widowed

Do you have children under the age of 18 years in your household? (optional)

(Choose any one option)

- ☐ Yes
- ☐ No

# Hernando County Housing Equity Plan

FHC Connect

---

What is your approximate average annual household income (include all members of your household)? (optional)

(Choose any one option)

- ☐ Less than \$10,000
- ☐ \$10,000 to \$14,999
- ☐ \$15,000 to \$24,999
- ☐ \$25,000 to \$34,999
- ☐ \$35,000 to \$49,999
- ☐ \$50,000 to \$74,999
- ☐ \$75,000 to \$99,999
- ☐ \$100,000 +

Is anyone in your household disabled? (optional)

(Choose any one option)

- ☐ Yes
- ☐ No



# Housing Equity Plan

## A Commitment to Fair Housing

Presented By:



Dayna Lazarus  
Florida Housing Coalition  
Technical Advisor  
[Lazarus@FLHousing.org](mailto:Lazarus@FLHousing.org)

# Agenda

## Presentation

- Introduction & Background
  - Group Guidelines
  - Meeting Objectives
  - Fair Housing Background
  - HUD definition of Housing Discrimination
  - Defining Affirmatively Furthering Fair Housing (AFFH)
- Housing Equity Plan
- Next Steps

## Community Dialogue

- Questions and Brainstorming



# Group Guidelines

- This is a collaborative space where we want all to feel included and comfortable to share.
- Group guidelines/agreements are the basic rules of engagement which all participants **agree to** for a productive meeting.
- Agreements:
  - Assume best intentions
  - One speaker at a time
  - Ask questions
  - Be aware of time





# Meeting Objectives

- Understand background regulations, programs, and procedures for our Hernando County **Housing Equity Plan**
- Share experiences, opinions, and ideas about **fair housing** to inform the development of the 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*



# Local Protected Classes

- Hernando County adheres to both federal law (Fair Housing Act) and Hernando County Ordinance No. 98-04, which includes the following classes:
  - *Ancestry*
  - *Marital status*
  - *Age*
  - *Race*
  - *Color*
  - *Religion*
  - *Sex*
  - *Familial status*
  - *National origin*
  - *Handicap*

# 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

- 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 **Analysis** 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 **Goals** 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





# Neighbor and Stakeholder Engagement

- Engaging the community in fair housing planning is key to plan development – and is required!
- Engagement for this process involves:
  1. Public engagement meetings
    - Includes residents, housing and homeless partners, public service providers, lenders, realtors, landlords, public housing residents, and other stakeholders
    - Dec. 4 (in—person), Dec. 5 (virtual)
  2. Agency consultations
  3. 30-day public comment period
  4. Public hearing for adoption

# Virtual Engagement

Hernando County's Housing Equity Plan Website  
(hosted on FHC Connect)

[www.fhcconnect.org/hernando-county-housing-equity-plan](http://www.fhcconnect.org/hernando-county-housing-equity-plan)



## Housing Equity Plan

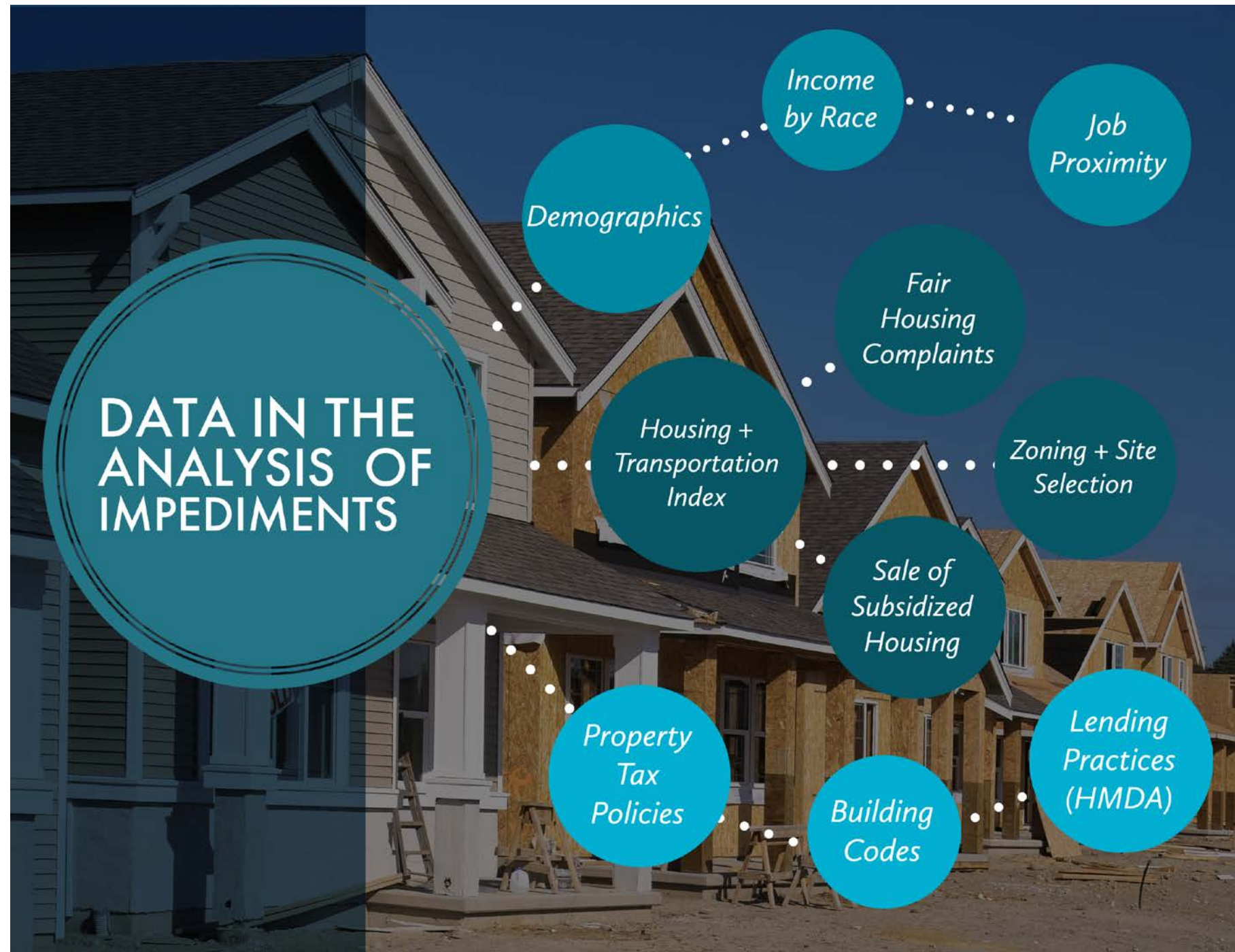
### A Commitment to Fair Housing

[Home](#) / Hernando County Housing Equity Plan

## Hernando County Housing Equity Plan

**Hernando County supports housing equity and is committed to promoting housing choice for all residents.** As a grant recipient of federal funds through the U.S Department of Housing and Urban Development (HUD), the county certifies it will take meaningful actions that overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity based on protected characteristics. The county also has an obligation to comply with the Fair Housing Act of 1968 which prohibits discrimination in the sale, rental, and financing of dwellings, and in other real estate-related transactions

# Housing Equity Plan Data





# HUD Data and Maps

HUD-provided data and maps are available to the public at:

<https://egis.hud.gov/affht/>

1. Race/Ethnicity
2. Race/Ethnicity Trends
3. National Origin
4. Limited English Proficiency
5. Publicly Supported Housing
6. Housing Choice Vouchers and Race/Ethnicity
7. Housing Burden and Race/Ethnicity
8. Housing Burden and National Origin
9. School Proficiency
10. Job Proximity
11. Labor Market
12. Transit Trips
13. Low Transportation Cost
14. Poverty
15. Environmental Health
16. Disability

# Low/Moderate Income Target Area Data

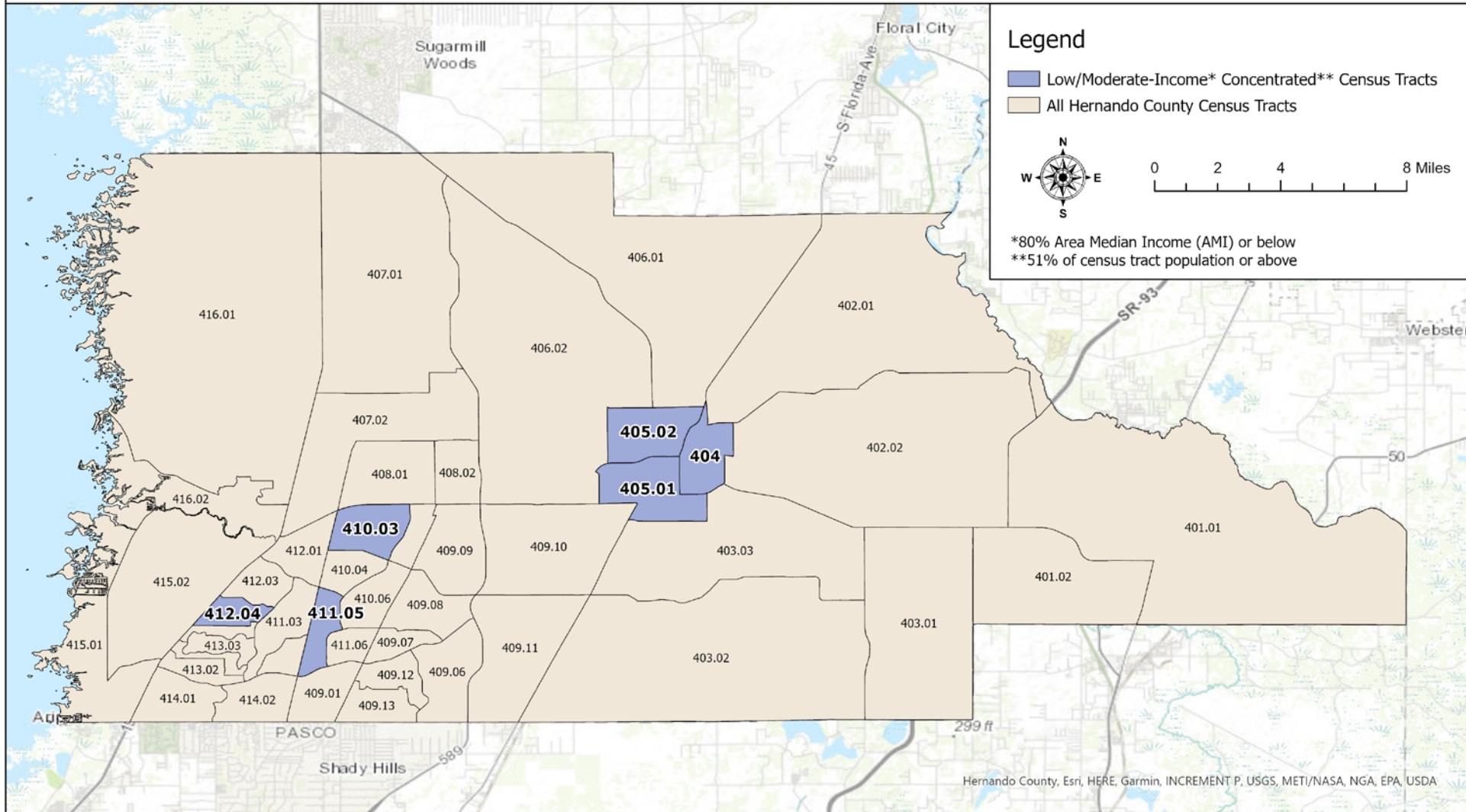


# Target Areas

- Hernando county does not yet have any officially-designated Racially or Ethnically Concentrated Areas of Poverty (R/ECAP)s. These are geographic area with both significant concentrations of poverty and segregation of racial or ethnic populations. R/ECAP areas are determined by HUD based on:
  - A racial/ethnic concentration (non-White) of 50% or more of the area
  - AND-**
  - A 40% or more tract or neighborhood poverty rate
  - OR-**
  - Three times the average tract poverty rate of the metropolitan/micropolitan area.
- For housing plans, using HUD's **low- and moderate-income target areas** for the purposes of CDBG.
  - Census tracts where 51% or above of the population is at 80% of the area median income (AMI) or below.

# HUD Low/Mod Target Areas

## Hernando County, FL - Low/Moderate-Income (LMI) Concentrated Census Tracts



### 404

Median income: \$27,165

### 405.01

Median income \$23,796

### 405.02

Median income: \$25,797

### 410.03

Median income \$24,498

### 411.05

Median income \$30,000

### 412.04

Median income: \$25,926



# Housing Equity Plan Next Steps

- Public comments will be considered in analysis and incorporated into priorities, goals, and strategies in the Gainesville Housing Equity Plan.
- Upon completion of analysis, the draft Housing Equity Plan will be published for public comment for 30 days.
- Finally, the finished Equity Plan will go before the County Commission for adoption.
  - *All dates TBD - will be announced on the Hernando Equity Plan Webpage, and the county will also publish notices.*



[Home](#) / Hernando County Housing Equity Plan

## Hernando County Housing Equity Plan

**Hernando County supports housing equity and is committed to promoting housing choice for all residents.** As a grant recipient of federal funds through the U.S. Department of Housing and Urban Development (HUD), the county certifies it will take meaningful actions that overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity based on protected characteristics. The county also has an obligation to comply with the Fair Housing Act of 1968 which prohibits discrimination in the sale, rental, and financing of dwellings, and in other real estate-related transactions



[www.fhcconnect.org/hernando-county-housing-equity-plan](http://www.fhcconnect.org/hernando-county-housing-equity-plan)



# Housing Equity Plan Discussion



# Join the Conversation!

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

Join as participant with this number:

**#65231**

2. Scan the QR code from your smart phone.

Open your camera, point the camera at the QR code, and click the link that pops up.



# Housing Equity Plan Discussion Questions

1. What makes Hernando County a great place to live, work, and play?
2. What are the community assets in Hernando County that can support equitable housing choices for our neighbors?
3. What specific policies would most effectively increase access to equitable housing in Hernando County?
4. What are the greatest barriers to implementing these efforts?
5. What will be most important for how we - the County and the people in the community - work together to support housing equity?





Thank  
you!

## Contacts:

Veda Ramirez  
Hernando County  
Director, Housing and Supportive Services  
[vramirez@hernandocounty.us](mailto:vramirez@hernandocounty.us)

Carter Burton  
Florida Housing Coalition  
Director, Housing & Community Development  
[burton@flhousing.org](mailto:burton@flhousing.org)

Dayna Lazarus  
Florida Housing Coalition  
Technical Advisor  
[lazarus@flhousing.org](mailto:lazarus@flhousing.org)