

An aerial photograph of a wide river, likely the St. Lawrence River, during a dramatic sunset. The sky is filled with dark, heavy clouds, with a bright patch of light where the sun is setting, casting a golden glow across the water's surface. A large tugboat is pulling a long red barge in the foreground, moving away from the viewer. Several other barges are visible further upstream. The river is flanked by dense green forests. In the distance, some city lights are visible on the right bank.

ABERDEEN

2019 ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE

Sponsored by the Aberdeen Housing Authority

2019 ABERDEEN

ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE:

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Has Your Right to Fair Housing Been Violated?

If you feel you have experienced discrimination in the housing industry, please contact:

The United States Department of Housing and Urban Development

Address:

Office of Fair Housing and Equal Opportunity
Department of Housing and Urban Development
451 Seventh Street SW, Room 5204
Washington, DC 20410-2000

Telephone: (202) 708-1112

Toll Free: (800) 669-9777

Web Site: <http://www.HUD.gov/>

The Mississippi Center for Justice

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SECTION I. EXECUTIVE SUMMARY

OVERVIEW

Title VIII of the 1968 Civil Rights Act, also known as the Federal Fair Housing Act, made it illegal to discriminate in the buying, selling, or renting of housing based on a person's race, color, religion, or national origin. Sex was added as a protected class in the 1970s. In 1988, the Fair Housing Amendments Act added familial status and disability to the list, making a total of seven federally protected characteristics. Federal fair housing statutes are largely covered by the following:

1. The Fair Housing Act,
2. The Housing Amendments Act, and
3. The Americans with Disabilities Act.

The purpose of fair housing law is to protect a person's right to own, sell, purchase, or rent housing of his or her choice without fear of unlawful discrimination. The goal of fair housing law is to allow everyone equal opportunity to access housing.

ASSESSING FAIR HOUSING

Provisions to affirmatively further fair housing are long-standing components of the U.S. Department of Housing and Urban Development's (HUD's) housing and community development programs. These provisions come from Section 808(e) (5) of the federal Fair Housing Act, which requires that the Secretary of HUD administer federal housing and urban development programs in a manner that affirmatively furthers fair housing.

In 1994, HUD published a rule consolidating plans for housing and community development programs into a single planning process. This action grouped the Community Development Block Grant (CDBG), HOME Investment Partnerships (HOME), Emergency Shelter Grants (ESG)¹, and Housing Opportunities for Persons with AIDS (HOPWA) programs into the Consolidated Plan for Housing and Community Development, which then created a single application cycle. As a part of the consolidated planning process, and entitlement communities that receive such funds from HUD are required to submit to HUD certification that they are affirmatively furthering fair housing (AFFH). This was described in the Analysis of Impediments to Fair Housing Choice and a Fair Housing Planning Guide offering methods to conduct such a study was released in March of 1993.

In 2015, HUD released a new AFFH rule, which gave a format, a review process, and content requirements for the newly named "Assessment of Fair Housing", or AFH. The assessment would now include an evaluation of equity, the distribution of community assets, and access to opportunity within the community, particularly as it relates to concentrations of poverty among minority racial and ethnic populations. Areas of opportunity are physical places, areas within communities that provide things one needs to thrive, including quality employment, high performing schools, affordable housing, efficient public transportation, safe streets, essential services, adequate parks, and full-service grocery stores. Areas lacking opportunity, then, have the opposite of these attributes.

¹ The Emergency Shelter Grants program was renamed the Emergency Solutions Grants program in 2011.

The AFH would also include measures of segregation and integration and provide some historical context about how such concentrations became part of the community's legacy. Together, these considerations were then intended to better inform public investment decisions that would lead to amelioration or elimination of such segregation, enhancing access to opportunity, promoting equity, and hence housing choice. Equitable development requires thinking about equity impacts at the front end, prior to the investment occurring. That thinking involves analysis of economic, demographic, and market data to evaluate current issues for citizens who may have previously been marginalized from the community planning process. All this would be completed by using an on-line Assessment Tool.

However, on January 5, 2018, HUD issued a notice that extended the deadline for submission of an AFH by local government consolidated plan program participants to their next AFH submission date that falls after October 31, 2020. Then, on May 18, 2018, HUD released three notices regarding the AFFH; one eliminated the January 5, 2018, guidance; a second withdrew the on-line Assessment Tool for local government program participants; and, the third noted that the AFFH certification remains in place. HUD went on to say that the AFFH databases and the AFFH Assessment Tool guide would remain available for the AI; and, encouraged jurisdictions to use them, if so desired.

Hence, the AI process involves a thorough examination of a variety of sources related to housing, the fair housing delivery system, housing transactions, locations of public housing authorities, areas having racial and ethnic concentrations of poverty and access to opportunity. The development of an AI also includes public input, and interviews with stakeholders, public meetings to collect input from citizens and interested parties, distribution of draft reports for citizen review, and formal presentations of findings and impediments, along with actions to overcome the identified fair housing issues/impediments.

In accordance with the applicable statutes and regulations governing the Consolidated Plan, Aberdeen Housing Authority certifies that they will affirmatively further fair housing, by taking appropriate actions to overcome the effects of any impediments identified in the Analysis of Impediments to Fair Housing Choice, and maintaining records that reflect the analysis and actions taken in this regard.

OVERVIEW OF FINDINGS

As a result of detailed demographic, economic, and housing analysis, along with a range of activities designed to foster public involvement and feedback Aberdeen Housing Authority has identified a series of fair housing issues/impediments, and other contributing factors that contribute to the creation or persistence of those issues. This report contains data covering the entire service area of the Housing Authority, and does not reflect solely the fair housing issues within the Housing Authority itself.

Table I.1, on the following page, provides a list of the contributing factors that have been identified as causing these fair housing issues/impediments and prioritizes them according to the following criteria:

1. High: Factors that have a direct and substantial impact on fair housing choice
2. Medium: Factors that have a less direct impact on fair housing choice, or that Aberdeen Housing Authority has limited authority to mandate change.

3. Low: Factors that have a slight or largely indirect impact on fair housing choice, or that Aberdeen Housing Authority has limited capacity to address.

Table I.1 Contributing Factors		
Contributing Factors	Priority	Justification
Discriminatory patterns in lending	High	Minority households tend to have higher rates of mortgage denials than white households, as seen in 2008-2016 HMDA data.
Failure to make reasonable accommodation	High	HUD Fair Housing Complaint data suggests that failure to make reasonable accommodation was the most cited issue for complaints statewide.
Lack of access to housing for homeless and released from incarceration	Medium	Public input and the homeless and vulnerable population analysis revealed that homeless, persons recently released from incarceration, and transition-age foster youth have limited access to housing option throughout the State.
Lack of access to independence for persons with disabilities	High	Public input, the Disability and Access workgroup, and the Disability and Access Analysis revealed that households with disabilities have limited access to options that increase their independence.
Lack of opportunities for persons to obtain housing in higher opportunity areas	High	Access to higher opportunity areas is limited for many households due to income, transportation, and a variety of factors.
Moderate to high levels of segregation	High	The dissimilarity index shows a moderate to high level of segregation for minority households.
Moderate to high concentrations of poverty	High	Concentrations of poverty, as demonstrated by R/ECAPs in the area, continue to be a contributing factor in accessing fair housing.
Lack of resources	High	Lack of resources continues to be a high rated contributing factor, as noted by Stakeholder Consultation meetings and public input.
Insufficient affordable housing in a range of unit sizes	High	The prevalence of cost burden, especially for lower income households, demonstrates the continued need for affordable housing options in a range of unit sizes.
Insufficient accessible affordable housing	High	The Disability and Access workgroup and Disability and Access analysis, coupled with a high disability rate particularly for the elderly population, demonstrated a lack of accessible affordable housing to meet current and future demand.
Lack of fair housing structure	High	Fair housing survey results and public input indicated a lack of fair housing structure.
Insufficient fair housing education	High	Fair housing survey results and public input indicated a continued need for fair housing education.
Insufficient understanding of credit	High	Fair housing survey results and public input indicated an insufficient understanding of credit.

ADDITIONAL FINDINGS

In addition to the table above, there are several significant findings or conclusions summarized here. Black households have a moderate level of segregation, while Asian households have a high level of segregation. There is one R/ECAP in Aberdeen currently. Black households have lower levels of access to low poverty, school proficiency, and labor market engagement than other racial and ethnic minorities. Publicly supported housing units tend to be located in R/ECAPs.

FAIR HOUSING ISSUES, CONTRIBUTING FACTORS, AND PROPOSED ACHIEVEMENTS

The Table I.2, on the following page, summarizes the fair housing issues/impediments and contributing factors. It includes metrics and milestones and a timeframe for achievements.

Table I.2 Fair Housing Issues, Contributing Factors, and Recommended Actions			
Fair Housing Issues/ Impediments	Contributing Factors	Recommended Actions to be Taken	Responsible Agency
Segregation	Moderate to high levels of segregation	The PHA has developed and implemented a plan to notify the surrounding counties of the availability of Public Housing provided by the PHA.	Aberdeen Housing Authority
Disparities in Access to Opportunity	Discriminatory patterns in lending Discriminatory terms/conditions Lack of access to housing for homeless and released from incarceration Lack of access to independence for persons with disabilities Lack of opportunities for persons to obtain housing in higher opportunity areas	Provide access to training opportunities for credit counseling Work with local efforts to increase access for homeless households to publicly housing when in-compliance with HUD regulations Continue to receive referrals to house homeless families when in-compliance with HUD regulations Consult with Local Government Agencies to increase access to transportation options for persons with mobility disabilities Work with the local Community partners to enhance programs for the youth in financial literacy, nutrition and enrichment activities. Research available NOFA's for publically supported housing units outside the PHA area of operation.	Aberdeen Housing Authority
Disproportionate Housing Needs	Insufficient affordable housing in a range of unit sizes Discriminatory patterns in lending Lack of Resources	Encourage applicants to apply for housing choice vouchers to locate outside of high poverty areas Provide access to training opportunities for credit counseling. Seek funding opportunities to provide other housing through grants, etc.	Aberdeen Housing Authority
Publicly Supported Housing	Insufficient affordable housing in a range of unit sizes Insufficient accessible affordable housing	Seek funding opportunities to provide other housing through grants, etc.. Continue to provide accessible units and make reasonable accommodations for persons with disabilities Seek funding opportunities to provide accessible housing through	Aberdeen Housing Authority

	Lack of Resources	grants, etc.	
Disability and Access	Insufficient accessible affordable housing	Seek funding opportunities to provide accessible housing through grants, etc.	Aberdeen Housing Authority
Fair Housing Enforcement and Outreach	Lack of fair housing structure Insufficient fair housing education Insufficient understanding of credit	Promote fair housing education through publications and websites Provide information related to training opportunities for credit counseling and home purchasing seminars and workshops	Aberdeen Housing Authority

SECTION II. COMMUNITY PARTICIPATION PROCESS

The following section describes the community participation process undertaken for the 2019 Aberdeen Analysis of Impediments to Fair Housing Choice.

A. OVERVIEW

The outreach process included the 2018 Fair Housing Survey, Fair Housing Forums, Disability and Access Workgroups, and a public review meeting.

The Fair Housing Survey was distributed as an internet outreach survey, as well as being made available as a printed version. As of today, 74 responses have been received.

A series of public input meetings were held across the State for each participating jurisdiction. A set of transcripts from Aberdeen's meeting are included in the Appendix.

The Draft for Public Review AI was made available on April 22, 2019 and a 45-day public input period was initiated.

A public hearing was held during the public review period in order to gather feedback and input on the draft Analysis of Impediment. After the close of the public review period and inspection of comments received, the final report was made available to the public at the end of June, 2019.

B. FAIR HOUSING SURVEY

The purpose of the survey, a relatively qualitative component of the AI, was to gather insight into knowledge, experiences, opinions, and feelings of stakeholders and interested citizens regarding fair housing as well as to gauge the ability of informed and interested parties to understand and affirmatively further fair housing. Many individuals and organizations were invited to participate. At the date of this document, some 74 responses were received. A complete set of survey responses can be found in **Section IV.I Fair Housing Survey Results**.

C. FAIR HOUSING FORUMS

A series of public input meetings were held across the State for each participating jurisdiction. A set of transcripts from Aberdeen's meeting are included in the Appendix. Aberdeen held its Fair Housing Forum on December 12 in Columbus, in coordination with Columbus Housing Authority, Amory Housing Authority, Starkville Housing Authority, West Point Housing Authority, and Mississippi Regional Housing Authority IV.

D. DISABILITY AND ACCESS WORKGROUPS

A series of four (4) Disability and Access Workgroups were held between October and December, 2018 to gather feedback on the needs of persons with disabilities and access to

housing throughout the State of Mississippi. A summary of comments are included below, and a complete set of transcripts is included in the Appendix.

- Persons with disabilities tend to congregated in urban areas in order to access public transit
- There is a lack of available accessible units, and a lack of new development of accessible units
- There is continued need for permanent supportive housing for persons with disabilities
- NIMBYism continues to be a challenge for new units, especially group homes
- There should be a mandate that all new housing development includes a percentage of accessible units
- Significant need for transportation for persons with disabilities
- There is a need for integrated services beyond just housing

E. STAKEHOLDER MEETINGS

A series of six (6) stakeholder meetings were held throughout the AI development process. Stakeholder Consultation meetings included the various participating jurisdictions across the state, providing an opportunity to give input and feedback and allow stakeholders to participate in the AI development process. In addition, a series of eight (8) progress review meetings were held to overview the AI development process and increase coordination among acting agencies.

F. PUBLIC REVIEW PERIOD

The Draft for Public Review AI was made available on April 22, 2019 and a 45-day public input period was initiated.

A public hearing was held during the public review period in order to gather feedback and input on the draft Analysis of Impediment. After the close of the public review period and inspection of comments received, the final report was made available to the public at the end of June, 2019.

SECTION III. ASSESSMENT OF PAST GOALS AND ACTIONS

An Analysis of Impediments to Fair Housing Choice for the State of Mississippi was last completed in 2015. The conclusions drawn from this report are outlined in the following narrative.

A. PAST IMPEDIMENTS AND ACTIONS

The conclusions of the 2015-2018 Analysis of Impediments are included below:

IMPEDIMENTS TO FAIR HOUSING CHOICE AND SUGGESTED ACTIONS

Private Sector Impediments, Suggested Actions, and Measurable Objectives

Impediment 1: More frequent denial of home purchase loans to black, Hispanic, and female applicants: The perception that black, Hispanic, and female applicants found it more difficult to secure a home loan was cited by a number of survey respondents. This impression was shared by participants in fair housing forum discussion, and the perception was borne out in an analysis of home loan denials in non-entitlement areas of the state. Just over 30 percent of loan applications were denied to all applicants, but when those applicants were black the denial rate climbed to 45.2 percent. Hispanic applicants were denied 34.6 percent of the time, compared to a 28.4 percent denial rate for non-Hispanic applicants. Likewise, 36.1 percent of home loan applications from female applicants were denied, while 26.6 of applications from male applicants were denied.

Action 1.1: Educate buyers through credit counseling and home purchase training

Measurable Objective 1.1: Number of outreach and education activities conducted

Impediment 2: Predatory style lending falls more heavily on black borrowers: This impediment was identified in review of home loan data collected under the Home Mortgage Disclosure Act and in results of the 2014 Fair Housing Survey. Predatory style lending refers to loans with high annual percentage rates (HALs).² While 24.7 percent of those who took out a home loan were issued a loan that was predatory in nature, the percentages of HALs to black and Hispanic borrowers were 38.7 and 27.3 percent, respectively.

Action 2.1: Educate buyers through credit counseling and home purchase training

Measurable Objective 2.1: Increase number of outreach and education activities conducted

Impediment 3: Discriminatory terms and conditions and refusal to rent: This impediment was identified through review of the results of the fair housing survey, the fair housing forum discussion in Hattiesburg, and fair housing studies profiled in the literature review. Perception of discriminatory refusal to rent was relatively common among survey respondents, who cited race as the basis for this perceived discrimination. In addition, discrimination was identified as

² See Section V for a more complete discussion of HALs.

more common in the rental industry during the fair housing forum in Hattiesburg, and national fair housing studies focus on the persistence of discrimination in the rental housing industry.

Action 3.1: Enhance testing and enforcement activities and document the outcomes of enforcement actions

Measurable Objective 3.1: Increase number of testing and enforcement activities conducted

Action 3.2: Continue to educate landlords and property management companies about fair housing law

Measurable Objective 3.2: Increase number of outreach and education activities conducted

Action 3.3: Continue to educate housing consumers in fair housing rights

Measurable Objective 3.3: Increase number of outreach and education activities conducted

Impediment 4: Failure to make reasonable accommodation or modification: Discrimination on the basis of disability was one of the most common complaints that HUD received from Mississippi from 2004 through the beginning of 2014, and the refusal on the part of housing providers to make a reasonable accommodation for residents with disabilities was a relatively common accusation. Fair housing forum discussions turned at points to the difficulties that persons with disabilities face in convincing landlords to allow reasonable modifications or in finding accessible apartments, as well as to the difficulties that those in construction and property management face in interpreting accessibility requirements. These concerns were also reflected in commentary submitted with the fair housing survey. Finally, two of the six DOJ complaints filed against Mississippi housing providers in the last five years alleged discrimination on the basis of disability.

Action 4.1: Enhance testing and enforcement activities and document the outcomes of enforcement actions

Measurable Objective 4.1: Increase number of testing and enforcement activities conducted

Action 4.2: Educate housing providers about requirements for reasonable accommodation or modification

Measurable Objective 4.2: Increase number of training sessions conducted

Action 4.3: Conduct audit testing on newly constructed residential units

Measurable Objective 4.3: Number of audit tests completed

Public Sector Impediments, Suggested Actions, and Measurable Objectives

Impediment 1: Insufficient understanding of fair housing laws: This impediment was identified through a review of the fair housing survey and the minutes taken at the four fair housing forums. Survey respondents and forum participants alike continually cited a need for more education of fair housing law and policies, as well as the types of actions that could constitute unlawful violations of the Fair Housing Act. In addition, results from the fair housing survey indicate some confusion among respondents on several matters relating to fair housing policy, including the extent of protections offered under the Fair Housing Act. Finally, nearly a quarter of fair housing survey respondents who reported their level of awareness of fair housing laws professed to know “very little” about such laws.

Action 1.1: Conduct outreach and education to the public for several perspectives related to fair housing

Measurable Objective 1.1: The number of outreach and education actions taken in regard to the value of having housing available to all income groups in the state, thereby encouraging neighborhoods to be more willing to accept assisted housing facilities

Measurable Objective 1.2: Participate in sponsorship or co-sponsorship of public meetings during April, Fair Housing Month

Measurable Objective 1.3: Request on a periodic basis fair housing complaint data from the Mississippi Center for Justice and HUD and publish this information to teach others about fair housing

Impediment 2: Insufficient fair housing testing and enforcement in non-entitlement areas of Mississippi: This impediment was identified in the results of the 2014 Fair Housing Survey. Of those who answered the survey question concerning awareness of fair housing testing, only about a fifth were aware of any such testing. Furthermore, a majority of respondents who registered their opinion on current levels of fair housing testing thought that they were insufficient.

Action 2.1: Initiate an inventory of Fair Housing Initiative Program (FHIP) grantees or prospective grantees in Mississippi

Measurable Objective 2.1: Compile the inventory

Measurable Objective 2.2: Conduct outreach and exploratory discussions with FHIP entities who might be able to perform testing and enforcement activities in the State

Action 2.2: Number of contacts made with FHIP entities

Impediment 3: Fair Housing Infrastructure largely lacking: This impediment was identified through review of the fair housing structure as well as the minutes from the Hattiesburg Fair Housing Forum. There is no state level agency that is charged with enforcing fair housing law in the state, just as there is no fair housing statute at the state level. The lack of such an agency, and the difficulties this presents for affirmatively furthering fair housing, were a dominant theme in the Hattiesburg Fair Housing Forum.

Action 3.1: Initiate an inventory of Fair Housing Initiative Program (FHIP) grantees or prospective grantees in Mississippi

Measurable Objective 3.1: Compile the inventory

Measurable Objective 3.2: Conduct outreach and exploratory discussions with FHIP entities who might be able to work in Mississippi

Action 3.2: Number of contacts made with FHIP entities

Impediment 4: Lack of understanding of the fair housing duties: Just as housing consumers are often unaware and uninformed of their rights under the Fair Housing Act, housing providers can be unaware of their responsibilities under the Act. This lack of awareness often manifests itself as an unwillingness to make reasonable accommodations for residents with disabilities, though it can appear in other actions and omissions on the part of housing providers. The

presence of this impediment was identified through review of the minutes of the fair housing forum and the results of the fair housing survey.

Action 4.1: Promote the Analysis of Impediments and Fair Housing Action Plans during Fair Housing Month in April

Measurable Objective 4.1: Actions taken to promote fair housing month and the Analysis of Impediments to Fair Housing Choice

Action 4.2: Hold quarterly meetings to promote public understanding of fair housing, affirmatively furthering fair housing, and key issues in lending

Measurable Objective 4.1: Number of meetings held

Impediment 5: Overconcentration of vouchers, assisted housing, and lower-income housing in selected areas of the State. Geographic maps prepared that show the geographic dispersion of such housing is concentrated in selected non-entitlement areas of the State. Further analysis demonstrates that there is some correlation between locations of such housing and concentrations of poverty.

Action 5.1: Add additional criteria to assisted housing location and other investment decisions

Measurable Objective 5.1: Determine the additional criteria, such as concentration of poverty or concentration of racial or ethnic minority, and incorporate this in the decision process

Measurable Objective 5.2: Evaluate the implications of redevelopment and other investments in areas with high rates of poverty and/or higher concentrations of racial and ethnic minorities

Action 5.2: Facilitate the creation of certification classes for a small set of voucher holders so that they may qualify for enhanced value vouchers, a voucher that pays slightly higher than other vouchers

Measurable Objective 5.2: Facilitate education of prospective landlords about the qualities of certified holders of Housing Choice Voucher tenants

Action 5.3: Increase voucher use in moderate income neighborhoods

Measurable Objective 5.3: Facilitate education of prospective landlords about the qualities of Housing Choice Voucher

Action 5.4: In concert with Mississippi PHAs, open dialogue with HUD concerning elements of PHA operational and program requirements that may contribute to over-concentrations of assisted units in areas with high poverty rates and high concentrations of racial and ethnic minorities

Measurable Objective 5.4: Number of attempts to open dialogue, notes and recordings of meetings, recordings and notes about which changes can effect positive change to affirmatively further fair housing

FAIR HOUSING ACTION PLAN

The Community Services Division of the Mississippi Development Authority has developed a series of action steps that will be taken to address the impediments identified in the previous section. Though the MDA will take the lead in the implementation of these policies, it plans to do so through partnerships with statewide and local agencies that include Housing Education and Economic Development (HEED) and local Public Housing Agencies (PHA), as well as local

and regional fair housing organizations. Action plan items pertaining to the private sector impediments are included in the first table, which begins on the following page. Actions designed to address public sector impediments are outlined in the second table, which begins on the following page.

Mississippi Development Authority

Community Services Division

2015-2018 FAIR HOUSING AND AFFIRMATIVELY FURTHERING FAIR HOUSING OUTREACH PLAN

Private Sector Impediments	Action Plan	Action Steps	Measurable Objective	Responsible Agency	Timeline
<p>1. More frequent denial of home purchase loans to Black, Hispanic, and Female Applicants</p> <p>Goal: Increase homeownership opportunities among minorities and lower income households</p>	<p>1.1. Educate buyer through credit counseling and home purchase training</p>	<p>MDA will ensure and monitor non-profit homebuyers grantees provide counseling and training to prospective homebuyers;</p> <p>MDA will continue to sponsor the HEED Fair housing and Fair Lending Conference annually; and seek to identify other fair housing organizations to provide additional fair housing educational services.</p> <p>MDA will conduct outreach to realtors, lenders and related associations and will seek to provide homebuyer training and workshops at various time frames throughout the calendar year and increase awareness during April – Fair Housing month;</p> <p>MDA will provide Fair Housing outreach by utilizing newspapers of general circulation and Minority owned newspapers, electronic and social media applications.</p> <p>MDA will ensure that Local Units of Government and other non-profit grantees conduct fair housing activities as part of their certification to affirmatively further fair housing and program requirements.</p>	<p>1.1 Number of outreach and education activities conducted</p>	<p>MDA</p>	<p>All outreach activities will be conducted quarterly and/or bi- annually with an annual update of accomplishments</p> <p>Additional activities will be conducted as additional outreach opportunities become available.</p>

Private Sector Impediments	Action Plan	Action Steps	Measurable Objective	Responsible Agency	Timeline
<p>2. Predatory style lending falls more heavily on black borrowers</p> <p>Goal: Implement and sponsor credit repair and homebuyer training to decrease the predatory practices and disparities in lending</p>	<p>2.1 Educate buyers through credit counseling and home purchase training</p>	<p>MDA will seek to provide homebuyer training and conduct workshops in partnership with non-profit housing organizations;</p> <p>MDA will conduct outreach to MS Banking Associations and lenders thru non-profit homebuyer grantees and MDA coordinated trainings;</p> <p>Provide Fair Housing outreach newspapers of general circulation and Minority owned newspapers and electronic and social media applications;</p>	<p>2.1 Increase number of outreach and education activities conducted</p>	<p>MDA</p>	<p>All outreach activities will be conducted quarterly and/or bi- annually with an annual update of accomplishments</p> <p>Additional activities will be conducted as additional outreach opportunities become available.</p>

Private Sector Impediments	Action Plan	Action Steps	Measurable Objective	Responsible Agency	Timeline
<p>3. Discriminatory terms and conditions and refusal to rent</p> <p>Goal: Implement and sponsor fair housing education and outreach trainings and conferences and research analysis to reduce housing discrimination</p>	<p>3.1 Enhance testing and enforcement activities and document the outcomes of enforcement actions</p> <p>3.2 Continue to educate landlords and property management companies about Fair Housing Laws</p> <p>3.3 Continue to educate housing consumers in Fair Housing rights</p>	<p>MDA will partner with a non-profit fair housing organizations to enhance testing and enforcement activities;</p> <p>MDA will provide landlord tenant education information to local units of government and provide education outreach information at schedule trainings and workshops;</p> <p>MDA will continue to sponsor the HEED Fair housing and Fair Lending Conference annually;</p> <p>MDA will seek to provide homebuyer training and workshops during April – Fair Housing month and at additional trainings;</p> <p>Provide Fair Housing outreach in newspapers of general circulation and Minority owned newspapers and electronic and social media applications;</p>	<p>3.1 Increase number of testing and enforcement activities conducted</p> <p>3.2 Increase number of outreach and educational activities conducted</p> <p>3.3 Increase number of outreach and educational activities conducted</p>	MDA	<p>All outreach activities will be conducted quarterly and/or bi- annually with an annual update of accomplishments</p> <p>Additional activities will be conducted as additional outreach opportunities become available.</p>

Private Sector Impediments	Action Plan	Action Steps	Measurable Objective	Responsible Agency	Timeline
<p>4. Failure to make reasonable accommodation or modification.</p> <p>Goal: Increase the availability of accessible, affordable housing throughout the State</p>	<p>4.1 Enhance testing and enforcement activities and document outcomes of enforcement activities</p> <p>4.2 Educate housing providers about requirements for reasonable accommodation or modification</p> <p>4.3 Conduct audit testing on newly constructed residential units</p>	<p>MDA will work thru non-profit grantees in educating contractors of reasonable accommodation requirements;</p> <p>MDA will seek to provide 1st accessible training to grantee and at various workshop across the state;</p> <p>MDA will work thru a non-profit or seek ways as an agency to effectively conduct audit testing on newly constructed residential units;</p>	<p>4.1 Increase number of testing and enforcement activities conducted</p> <p>4.2 Increase number of training sessions conducted</p> <p>4.3 Number of audit tests completed</p>	MDA	<p>All outreach activities will be conducted quarterly and/or bi-annually with an annual update of accomplishments</p> <p>Additional activities will be conducted as additional outreach opportunities become available.</p>

Mississippi Development Authority

Community Services Division

2015- 2018 FAIR HOUSING AND AFFIRMATIVELY FURTHERING FAIR HOUSING OUTREACH PLAN

Public Sector Impediments	Action Plan	Action Steps	Measurable Objective	Responsible Agency	Timeline
<p>1. Insufficient understanding of Fair Housing Laws.</p> <p>Goal: Increase and enhance fair housing outreach and education efforts throughout the State</p>	<p>1.1 Conduct outreach and education to the public for several perspectives related to fair housing</p>	<p>MDA will continue to sponsor the HEED Fair housing and Fair Lending Conference annually; and seek to identify other fair housing organizations to provide additional services</p> <p>MDA will conduct outreach to realtors, lenders and related associations as an agency</p> <p>MDA will seek conduct fair housing workshops and trainings at time frames throughout the calendar year and increase awareness during April – Fair Housing month;</p> <p>Provide Fair Housing outreach in newspapers of general circulation and Minority owned newspapers, electronic and social media applications.</p> <p>Ensure Local Units of Government and other non-profit grantees conduct fair housing activities as part of their certification to affirmatively further fair housing and program requirements.</p>	<p>1.1 Number of outreach and education activities conducted</p> <p>1.2 Sponsor and or Partner public meetings during Fair Housing Month (April)</p> <p>1.3 Request and publish fair housing complaint data.</p>	MDA	<p>All outreach activities will be conducted quarterly and/or bi- annually with an annual update of accomplishments.</p> <p>Additional activities will be conducted as additional outreach opportunities become available</p>

Public Sector Impediments	Action Plan	Action Steps	Measurable Objective	Responsible Agency	Timeline
<p>2. Insufficient Fair Housing testing and enforcement in non-entitlement areas.</p> <p>Goal: Provide testing and enforcement activities in communities where discrimination has been shown to be particularly high and to determine if discriminatory practices are occurring</p>	<p>2.1 Identify an inventory of Fair Housing initiative Program (FHIP) grantees</p> <p>2.2 Collaborate with identified FHIPs</p>	<p>MDA will seek to identify additional FHIPs and other non-profit agencies to partner with to conduct fair housing testing and enforcements</p> <p>Ensure Local Units of Government grantees conduct fair housing activities as part of their certification to affirmatively further fair housing and program requirements.</p>	<p>2.1 Compile the inventory</p> <p>2.2 Conduct outreach and exploratory discussions with FHIP to perform testing and enforcement</p>	MDA	<p>All outreach activities will be conducted quarterly and/or bi- annually with an annual update of accomplishments</p> <p>Additional activities will be conducted as additional outreach opportunities become available</p>
<p>3. Fair Housing Infrastructure largely lacking.</p> <p>Goal: Identify Fair Housing entities and resources to provide infrastructure</p>	<p>3.1 Enhance testing and enforcement activities and document the outcomes of enforcement actions</p> <p>3.2 Continue to educate landlords and property management companies about Fair Housing Laws</p> <p>3.3 Continue to educate housing consumers in Fair Housing right</p>	<p>MDA will seek to identify additional FHIPs and other non-profit agencies to partner with to conduct fair housing testing and enforcements;</p> <p>MDA will work to partner with non-profit agencies, PHA's and local units of government to identify private and public property management companies to conduct landlord tenant education and outreach training and workshops;</p> <p>MDA will ensure Local Units of Government grantees conduct fair housing activities as part of their certification to affirmatively further fair housing and program requirements.</p>	<p>3.1 Increase number of testing and enforcement activities conducted</p> <p>3.2 Increase number of outreach and educational activities conducted</p> <p>3.3 Increase number of outreach and educational activities conducted</p>	MDA	<p>All outreach activities will be conducted quarterly and/or bi- annually with an annual update of accomplishments</p> <p>Additional activities will be conducted as additional outreach opportunities become available</p>

Public Sector Impediments	Action Plan	Action Steps	Measurable Objective	Responsible Agency	Timeline
<p>4: Lack of understanding of fair housing duties.</p> <p>Goal: Provide and ensure grantees, landlords, housing providers, real estate agents, property managers, lenders, housing authority staff, and non-profit housing staff with fair housing education, responsibilities, and clearly defined roles</p>	<p>4.1 Promote the Analysis of Impediments and Fair Housing Action Plans during Fair Housing Month (April)</p> <p>4.2 Sponsor/Partner quarterly Fair Housing trainings/ meetings</p>	<p>MDA will promote the AI at all workshops and meeting and seek to increase the awareness of the AI during April- Fair Housing Month;</p> <p>MDA will work with partners to provide quarterly and annually fair housing meetings and trainings;</p> <p>Ensure Local Units of Government and other non-profit grantees conduct fair housing activities as part of their certification to affirmatively further fair housing and program requirements;</p> <p>MDA will work to partner with non-profit agencies, PHA's and grantee to identify private and public property management companies to conduct landlord tenant education and outreach training and workshops;</p>	<p>4.1 Activities conducted to promote Fair Housing Month and AI</p> <p>4.2 Number of trainings/meetings held</p>	MDA	<p>All outreach activities will be conducted quarterly and/or bi- annually with an annual update of accomplishments</p> <p>Additional activities will be conducted as additional outreach opportunities become available</p>
<p>5: Overconcentration of vouchers, assisted housing, and lower-income housing in selected areas of the State</p> <p>Goal: Educate the public about the value of affordable housing and the importance of strategies to increase diversity in the housing market.</p>	<p>5.1 Add additional criteria to assisted housing locations and other investment decisions</p> <p>5.2 Create certification program/classes for select voucher holders that provide a slightly higher value</p> <p>5.3 Increase voucher use in moderate income neighborhoods</p> <p>5.4 Collaborate with PHAs regarding voucher program guidelines and requirements</p>	<p>MDA will work to coordinate and facilitate outreach opportunities with PHA and HUD to discuss the action plan for these impediments.</p>	<p>5.1: Determine the additional criteria, such as concentration of poverty or concentration of racial or ethnic minority, and incorporate this in the decision process</p> <p>5.2 Evaluate the implications of redevelopment and other investments in areas with high rates of poverty and/or higher concentrations of racial and ethnic minorities</p> <p>5.3 Facilitate education of prospective landlords about the qualities of certified holders of Housing Choice Voucher tenants</p> <p>5.4 Facilitate education of prospective landlords about</p>	MDA will work as a facilitator in partnership the PHA's to address this identified impediment.	<p>This will be an ongoing activity and schedule for the various organizations involved are determined.</p> <p>Additional activities will be conducted as additional outreach opportunities become available</p>

			<p>the qualities of Housing Choice Voucher</p> <p>5.5 Number of attempts to open dialogue, notes and recordings of meetings, recordings and notes about which changes can effect positive change to affirmatively further fair housing</p>		
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SECTION IV. FAIR HOUSING ANALYSIS

This section presents demographic, economic, and housing information. Data were used to analyze a broad range of socio-economic characteristics, including population growth, race, ethnicity, disability, employment, poverty, and housing trends; these data are also available by Census tract, and are shown in geographic maps. Ultimately, the information presented in this section illustrates the underlying conditions that shape housing market behavior and housing choice in Aberdeen. This report contains data covering the entire service area of the Housing Authority, and does not reflect solely the fair housing issues within the Housing Authority itself.

A. SOCIO-ECONOMIC OVERVIEW

DEMOGRAPHICS

Population Estimates

Table IV.1, shows the population for Aberdeen city. As can be seen, the population in Aberdeen city decreased from 5,612 persons in 2010 to 5,328 person in 2017, or by -5.1 percent.

Several pieces of data presented in the profile are only available at the county level. A sub-set of the county level data is presented here to give a more complete view of Aberdeen city. Although a city may span several counties, for the county level data pieces, Monroe County was selected.

Census Demographic Data

In the 1980, 1990, and 2000 decennial censuses, the Census Bureau released several tabulations in addition to the full SF1 100 percent count data including the one-in-six SF3 sample. These additional samples, such as the SF3, asked supplementary questions regarding income and household attributes that were not asked in the 100 percent count. In the 2010 decennial census, the Census Bureau did not collect additional sample data, such as the SF3, and thus many important housing and income concepts are not available in the 2010 Census.

To study these important concepts the Census Bureau distributes the American Community Survey every year to a sample of the population and quantifies the results as one-, three- and five-year averages. The one-year sample only includes responses from the year the survey was implemented, while the five-year sample includes responses over a five-year period. Since the five-year estimates include more responses, the estimates can be tabulated down to the Census tract level, and considered more robust than the one or three year sample estimates.

Table IV.1
Population Estimates
Aberdeen city
Census Population Estimates

Year	Population	Percent Yearly Change
2000	6,413	.
2001	6,332	-1.3%
2002	6,216	-1.8%
2003	6,143	-1.2%
2004	6,095	-0.8%
2005	5,999	-1.6%
2006	5,928	-1.2%
2007	5,852	-1.3%
2008	5,798	-0.9%
2009	5,702	-1.7%
2010	5,612	-1.6%
2011	5,536	-1.4%
2012	5,494	-0.8%
2013	5,439	-1.0%
2014	5,410	-0.5%
2015	5,359	-0.9%
2016	5,354	-0.1%
2017	5,328	-0.5%

Population Characteristics

Table IV.2 shows population by age for the 2000 and 2010 Census. The population changed by -12.5 percent overall between 2000 and 2010. Various age cohorts changed at different rates. The elderly population, or persons aged 65 or older, changed by -12.7 percent to a total of 893 persons in 2010. Those aged 25 to 34 changed by -9.3 percent, and those aged under 5 changed by -6.8 percent.

Table IV.2 Population by Age Aberdeen city 2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
Under 5	459	7.2%	428	7.6%	-6.8%
5 to 19	1,624	25.3%	1,150	20.5%	-29.2%
20 to 24	393	6.1%	387	6.9%	-1.5%
25 to 34	803	12.5%	728	13.0%	-9.3%
35 to 54	1,556	24.3%	1,361	24.3%	-12.5%
55 to 64	557	8.7%	665	11.8%	19.4%
65 or Older	1,023	15.9%	893	15.9%	-12.7%
Total	6,415	100.0%	5,612	100.0%	-12.5%

The elderly population is further explored in Table IV.3. Those aged 65 to 66 changed by 31.4 percent between 2000 and 2010, resulting in a population of 113 persons. Those aged 85 or older changed by -22.7 percent during the same time period, and resulted in 163 persons over age 85 in 2010.

Table IV.3 Elderly Population by Age Aberdeen city 2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
65 to 66	86	8.4%	113	12.7%	31.4%
67 to 69	127	12.4%	123	13.8%	-3.1%
70 to 74	229	22.4%	211	23.6%	-7.9%
75 to 79	211	20.6%	156	17.5%	-26.1%
80 to 84	159	15.5%	127	14.2%	-20.1%
85 or Older	211	20.6%	163	18.3%	-22.7%
Total	1,023	100.0%	893	100.0%	-12.7%

Population by race and ethnicity is shown in Table IV.4, representing 28.8 percent of the white population in 2010. The black population changed by 0.6 percent, represented 69.2 percent of the population in 2010. The American Indian and Asian populations represented 0.1 and 0.2 percent, respectively, in 2010. As for ethnicity, the Hispanic population changed by 58.3 percent between 2000 and 2010, compared to the -12.9 percent change for non-Hispanics.

Table IV.4 Population by Race and Ethnicity Aberdeen city 2000 & 2010 Census SF1 Data					
Race	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
White	2,488	38.8%	1,615	28.8%	-35.1%
Black	3,862	60.2%	3,886	69.2%	0.6%
American Indian	6	0.1%	6	0.1%	0.0%
Asian	25	0.4%	13	0.2%	-48.0%
Native Hawaiian/ Pacific Islander	3	0.0%	2	0.0%	-33.3%
Other	4	0.1%	35	0.6%	775.0%
Two or More Races	27	0.4%	55	1.0%	103.7%
Total	6,415	100.0%	5,612	100.0%	-12.5%
Hispanic	36	0.6%	57	1.0%	58.3%
Non-Hispanic	6,379	99.4%	5,555	99.0%	-12.9%

Population by race and ethnicity through 2016 is shown in Table IV.5. The white population represented 29.4 percent of the population in 2016, compared with the black population accounting for 67.3 percent of the population. Hispanic households represented 0.4 percent of the population in 2016.

Table IV.5 Population by Race and Ethnicity Aberdeen city 2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
White	1,615	28.8%	1,593	29.4%
Black	3,886	69.2%	3,654	67.3%
American Indian	6	0.1%	0	0.0%
Asian	13	0.2%	5	0.1%
Native Hawaiian/ Pacific Islander	2	0.0%	0	0.0%
Other	35	0.6%	0	0.0%
Two or More Races	55	1.0%	175	3.2%
Total	5,612	100.0%	5,427	100.0%
Non-Hispanic	5,555	99.0%	5,403	99.6%
Hispanic	57	1.0%	24	0.4%

The population by race is broken down further by ethnicity in Table IV.6. While the white non-Hispanic population changed by -35.2 percent between 2000 and 2010, the white Hispanic population changed by 0.0 percent. The black non-Hispanic population changed by 1.0 percent, while the black Hispanic population changed by -63.6 percent.

Table IV.6 Population by Race and Ethnicity Aberdeen city 2000 & 2010 Census Data					
Race	2000		2010 Census		% Change 00 - 10
	Population	% of Total	Population	% of Total	
Non-Hispanic					
White	2,480	38.9%	1,607	28.9%	-35.2%
Black	3,840	60.2%	3,878	69.8%	1.0%
American Indian	6	0.1%	6	0.1%	0.0%
Asian	25	0.4%	13	0.2%	-48.0%
Native Hawaiian/ Pacific Islander	3	0.0%	2	0.0%	-33.3%
Other	4	0.1%	1	0.0%	-75.0%
Two or More Races	21	0.3%	48	0.9%	128.6%
Total Non-Hispanic	6,379	100.0%	5,555	100.0%	-12.9%
Hispanic					
White	8	22.2%	8	14.0%	0.0%
Black	22	61.1%	8	14.0%	-63.6%
American Indian	0	0.0%	0	0.0%	%
Asian	0	0.0%	0	0.0%	%
Native Hawaiian/ Pacific Islander	0	0.0%	0	0.0%	%
Other	0	0.0%	34	59.6%	inf%
Two or More Races	6	16.7%	7	12.3%	16.7%
Total Hispanic	36	100.0%	57	100.0%	58.3%
Total Population	6,415	100.0%	5,612	100.0%	-12.5%

The change in race and ethnicity between 2010 and 2016 is shown in Table IV.7. During this time, the total non-Hispanic population was 5,403 persons in 2016. The Hispanic population was 24 persons.

Table IV.7 Population by Race and Ethnicity Aberdeen city 2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
Non-Hispanic				
White	1,607	28.9%	1,580	29.2%
Black	3,878	69.8%	3,649	67.5%
American Indian	6	0.1%	0	0.0%
Asian	13	0.2%	5	0.1%
Native Hawaiian/ Pacific Islander	2	0.0%	0	0.0%
Other	1	0.0%	0	0.0%
Two or More Races	48	0.9%	169	3.1%
Total Non-Hispanic	5,555	100.0%	5,403	100.0%
Hispanic				
White	8	14.0%	13	54.2%
Black	8	14.0%	5	20.8%
American Indian	0	0.0%	0	0.0%
Asian	0	0.0%	0	0.0%
Native Hawaiian/ Pacific Islander	0	0.0%	0	0.0%
Other	34	59.6%	0	0.0%
Two or More Races	7	12.3%	6	25.0%
Total Hispanic	57	100.0	24	100.0%
Total Population	5,612	100.0%	5,427	100.0%

Households by type and tenure are shown in Table IV.8. Family households represented 62.5 percent of households, while non-family households accounted for 37.5 percent. These changed from 66.4 and 33.6 percent, respectively.

Table IV.8 Household Type by Tenure Aberdeen city 2010 Census SF1 & 2016 Five-Year ACS Data				
Household Type	2010 Census		2016 Five-Year ACS	
	Households	Households	Households	% of Total
Family Households	1,435	66.4%	1,325	62.5%
Married-Couple Family	649	45.2%	750	56.6%
Owner-Occupied	537	82.7%	617	82.3%
Renter-Occupied	112	17.3%	133	17.7%
Other Family	786	54.8%	575	59.3%
Male Householder, No Spouse Present	96	12.2%	92	16.7%
Owner-Occupied	60	62.5%	43	46.7%
Renter-Occupied	36	37.5%	49	53.3%
Female Householder, No Spouse Present	690	87.8%	483	120.0%
Owner-Occupied	296	42.9%	208	43.1%
Renter-Occupied	394	57.1%	275	56.9%
Non-Family Households	727	33.6%	796	37.5%
Owner-Occupied	410	56.4%	444	55.8%
Renter-Occupied	317	43.6%	352	44.2%
Total	2,162	100.0%	2,121	100.0%

The group quarters population was 200 in 2010, compared to 236 in 2000. Institutionalized populations experienced a -14.5 percent change between 2000 and 2010. Non-Institutionalized populations experienced a -100.0 percent change during this same time period.

Table IV.9 Group Quarters Population Aberdeen city 2000 & 2010 Census SF1 Data					
Group Quarters Type	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
Institutionalized					
Correctional Institutions	65	27.8%	77	38.5%	18.5%
Juvenile Facilities	.	.	0	0.0%	.
Nursing Homes	122	52.1%	123	61.5%	0.8%
Other Institutions	47	20.1%	0	0.0%	-100.0%
Total	234	100.0%	200	100.0%	-14.5%
Non-Institutionalized					
College Dormitories	0	0.0%	0	%	%
Military Quarters	0	0.0%	0	%	%
Other Non-Institutionalized	2	100.0%	0	%	-100.0%
Total	2	100.0%	0	100.0%	-100.0%
Group Quarters Population	236	100.0%	200	100.0%	-15.3%

The number of foreign born persons is shown in Table IV.10. An estimated 0.1 percent of the population was born in India.

Table IV.10
Place of Birth for the Foreign-Born Population
 Aberdeen city
 2016 Five-Year ACS

Number	Country	Number of Persons	Percent of Total Population
#1 country of origin	India	5	0.1%
#2 country of origin	Afghanistan	0	0.0%
#3 country of origin	Africa n.e.c	0	0.0%
#4 country of origin	Albania	0	0.0%
#5 country of origin	Argentina	0	0.0%
#6 country of origin	Armenia	0	0.0%
#7 country of origin	Asia n.e.c	0	0.0%
#8 country of origin	Australia	0	0.0%
#9 country of origin	Austria	0	0.0%
#10 country of origin	Azores Islands	0	0.0%

Education

Education and employment data, as estimated by the 2016 ACS, is presented in Table IV.11. In 2016, some 2,156 persons were employed and 340 were unemployed. This totaled a labor force of 2,496 persons. The unemployment rate for Aberdeen city was estimated to be 13.6 percent in 2016.

Table IV.11 Employment, Labor Force and Unemployment Aberdeen city 2016 Five-Year ACS Data	
Employment Status	2016 Five-Year ACS
Employed	2,156
Unemployed	340
Labor Force	2,496
Unemployment Rate	13.6%

In 2016, 80.0 percent of households in Aberdeen city had a high school education or greater.

Table IV.12 High School or Greater Education Aberdeen city 2016 Five-Year ACS Data	
Education Level	Households
High School or Greater	1,696
Total Households	2,121
Percent High School or Above	80.0%

As seen in Table IV.13, 34.1 percent of the population had a high school diploma or equivalent, another 28.0 percent have some college, 11.7 percent have a Bachelor's Degree, and 5.1 percent of the population had a graduate or professional degree.

Table IV.13 Educational Attainment Aberdeen city 2016 Five-Year ACS Data		
Education Level	Population	Percent
Less Than High School	879	21.1%
High School or Equivalent	1,418	34.1%
Some College or Associates Degree	1,162	28.0%
Bachelor's Degree	485	11.7%
Graduate or Professional Degree	213	5.1%
Total Population Above 18 years	4,157	100.0%

ECONOMICS

Monroe County Earnings

The Bureau of Economic Analysis (B.E.A.) produces regional economic accounts which provide a consistent framework for analyzing and comparing individual state and local area economies. Diagram IV.1 shows real average earnings per job for Monroe County from 1990 to 2017. Over this period the average earnings per job for Monroe County was 39,776 dollars, which was lower than the statewide average of 40,877 dollars over the same period.

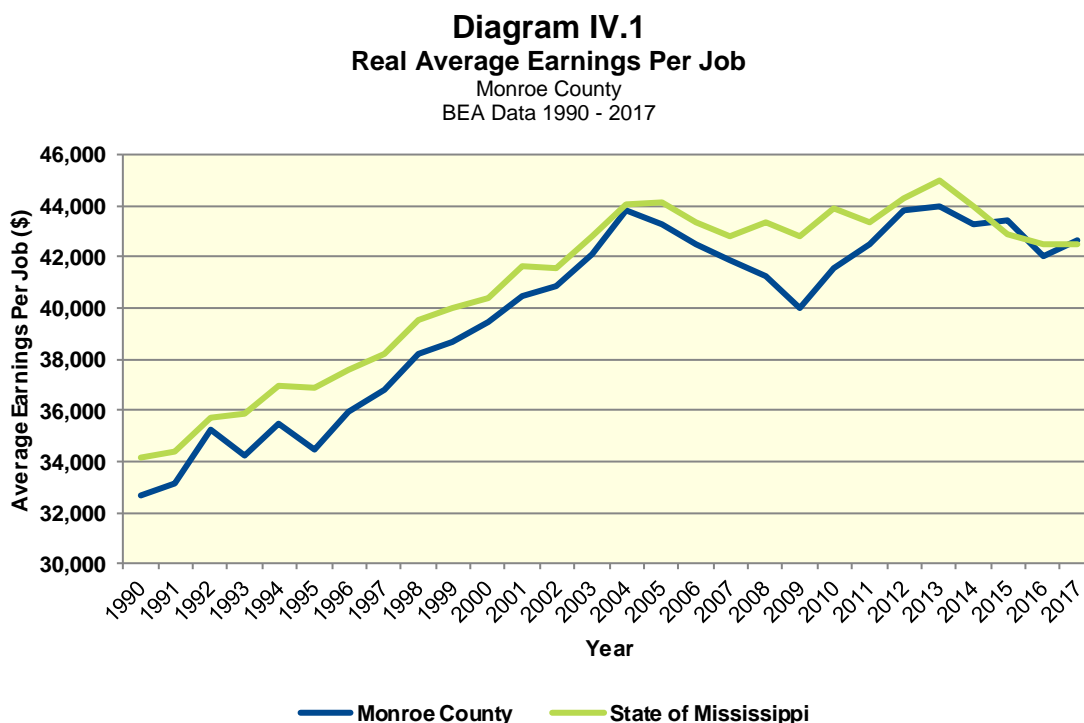
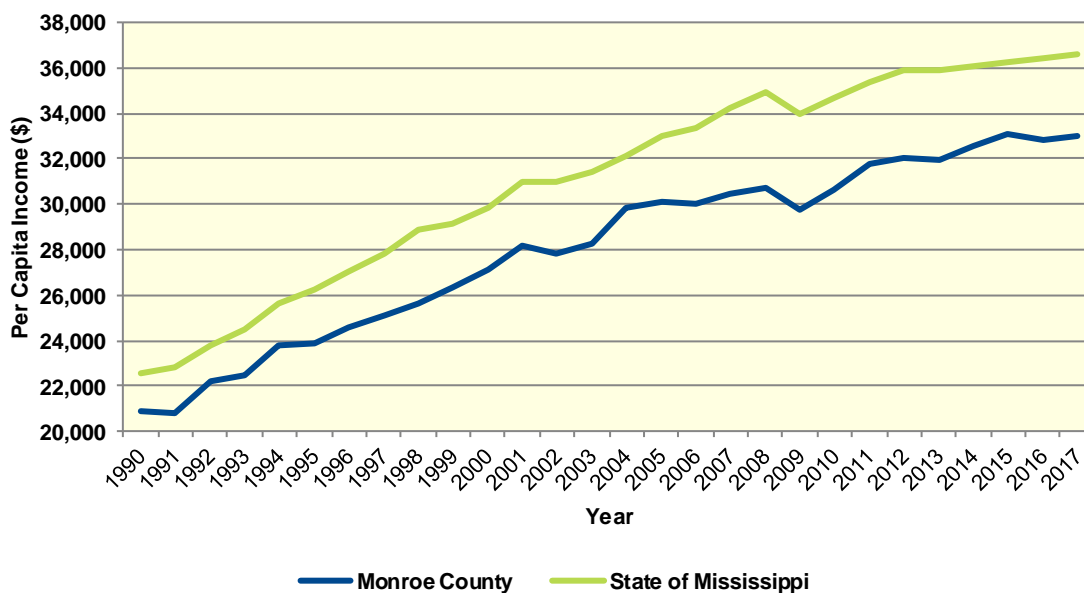


Diagram IV.2 shows real per capita income for Monroe County from 1990 to 2017, which is calculated by dividing total personal income from all sources by population. Per capita income is a broader measure of wealth than real average earnings per job, which only captures the working population. Over this period the real per capita income for Monroe County was 28,076 dollars, which was lower than the statewide average of 31,091 dollars over the same period.

Diagram IV.2
Real Per Capita Income
 Monroe County
 BEA Data 1990 - 2017



Poverty

Poverty is the condition of having insufficient resources or income. In its extreme form, poverty is a lack of basic human needs, such as adequate and healthy food, clothing, housing, water, and health services. According to the Census Bureau's Small Area Income and Poverty Estimates Program, the number of individuals in poverty decreased from 8,762 in 2010 to 6,434.0 in 2017, with the poverty rate reaching 18.2 percent in 2017. This compared to a state poverty rate of 19.9 percent and a national rate of 13.4 percent in 2017. Table IV.14, presents poverty data for Monroe County.

To compare the poverty rate against more recent data, Table IV.15, shows poverty by age from the 2010 and 2016 five-year ACS data. As can be seen, the 2010 5-year ACS had a poverty rate of 36.5 percent versus 30.6 percent in the most recent 2016 data.

Table IV.14 Persons in Poverty Monroe County 2000–2017 SAIPE Estimates		
Year	Persons in Poverty	Poverty Rate
2000	5,635	14.9%
2001	6,137	16.3%
2002	6,177	16.3%
2003	6,141	16.2%
2004	6,402	17.1%
2005	6,939	18.7%
2006	7,525	20.3%
2007	6,724	18.4%
2008	7,454	20.3%
2009	7,185	19.7%
2010	8,762	24.1%
2011	6,974	19.3%
2012	7,799	21.7%
2013	8,133	22.8%
2014	7,122	20.1%
2015	7,313	20.7%
2016	6,869	19.4%
2017	6,434	18.2%

Table IV.15 Poverty by Age Aberdeen city 2010 Five-Year ACS & 2016 Five-Year ACS Data				
Age	2010 Five-Year ACS		2016 Five-Year ACS	
	Persons in Poverty	% of Total	Persons in Poverty	% of Total
Under 6	220	11.0%	215	13.5%
6 to 17	546	27.3%	280	17.6%
18 to 64	1,100	54.9%	945	59.3%
65 or Older	136	6.8%	154	9.7%
Total	2,002	100.0%	1,594	100.0%
Poverty Rate	36.5%	.	30.6%	.

HOUSING

Housing Production

The Census Bureau reports building permit authorizations and “per unit” valuation of building permits annually. Single-family construction usually represents most residential development in the area. Single-family building permit authorizations in Aberdeen City remained unchanged from 0 authorizations in 2016 to 0 authorizations in 2017.

The real value of single-family building permits remained unchanged from 0 dollars in 2016 to 0 dollars in 2017. This compares to an increase in permit value statewide, with values rising from 176,345 dollars in 2017 to 177,631 dollars in 2017. Additional details are given in Table IV.16.

Table IV.16
Building Permits and Valuation
 Aberdeen city
 Census Bureau Data, 1980–2017

Year	Authorized Construction in Permit Issuing Areas					Per Unit Valuation, (Real 2016\$)	
	Single-Family	Duplex Units	Tri- and Four-Plex	Multi-Family Units	Total Units	Single-Family Units	Multi-Family Units
1980	16	0.0	0.0	0	16	67,004	0
1981	16	0.0	0.0	0	16	78,308	0
1982	9	2.0	0.0	30	41	80,661	48,045
1983	20	0.0	0	0	20	58,954	0
1984	24	0.0	4.0	0	28	75,045	0
1985	14	0.0	0.0	0	14	69,943	0
1986	9	0.0	0.0	24	33	93,132	41,679
1987	5	0.0	0.0	0.0	5	64,583	0
1988	10	0.0	0.0	0	10	83,806	0
1989	6	0.0	0.0	8	14	101,051	66,056
1990	7	0.0	0.0	0	7	110,799	0
1991	7	0.0	0.0	0.0	7	135,319	0
1992	16	0.0	0.0	0.0	16	102,710	0
1993	14	0.0	0.0	0.0	14	111,822	0
1994	4	0.0	0.0	0	4	108,186	0
1995	1	0.0	0.0	0	1	79,490	0
1996	4	0.0	0.0	0	4	91,981	0
1997	1	0.0	0.0	0	1	178,104	0
1998	7	0.0	0.0	0	7	64,926	0
1999	7	0.0	0.0	0	7	63,951	0
2000	6	0.0	0.0	0	6	99,261	0
2001	0	0.0	0.0	0	0	0	0
2002	0	0.0	0.0	0	0	0	0
2003	0	0.0	0.0	0	0	0	0
2004	4	0.0	0.0	0	4	67,396	0
2005	5	0.0	0.0	0	5	88,533	0
2006	2	0.0	0.0	0	2	59,816	0
2007	2	0.0	0.0	0	2	58,261	0
2008	2	0.0	0.0	0	2	114,286	0
2009	1	0.0	0.0	0.0	1	113,417	0
2010	0	0.0	0.0	0.0	0	0	0
2011	0	0.0	0.0	0.0	0	0	0
2012	0	0.0	0.0	0.0	0	0	0
2013	0	0.0	0.0	0	0	0	0
2014	0	0.0	0.0	0	0	0	0
2015	0	0.0	0.0	0.0	0	0	0
2016	0	0.0	0.0	0.0	0	0	0
2017	0	0.0	0.0	0.0	0	0	0

Diagram IV.3
Single-Family Permits

Aberdeen city
 Census Bureau Data, 1980–2017

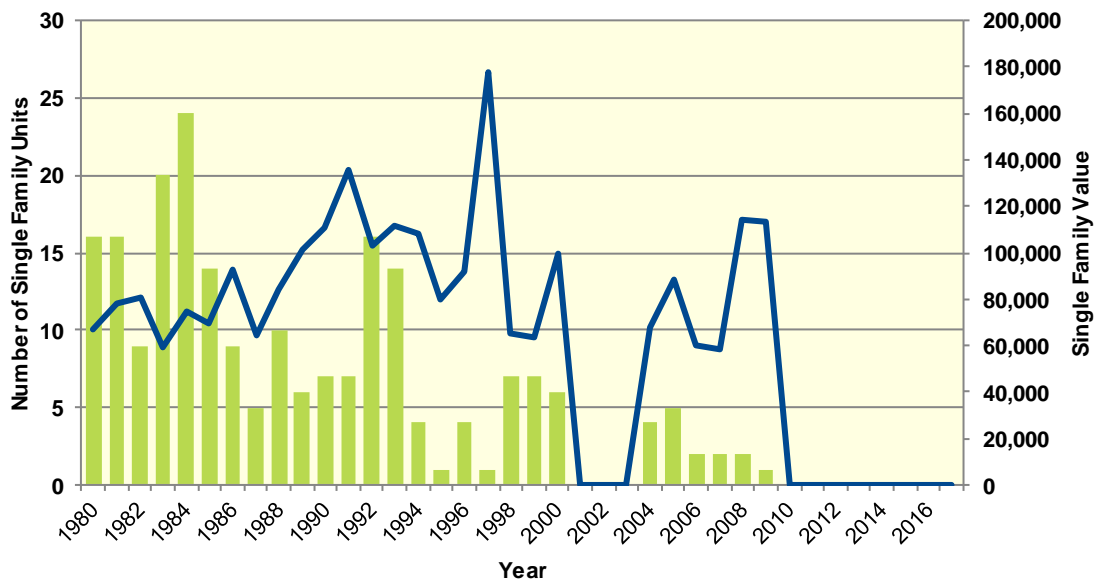
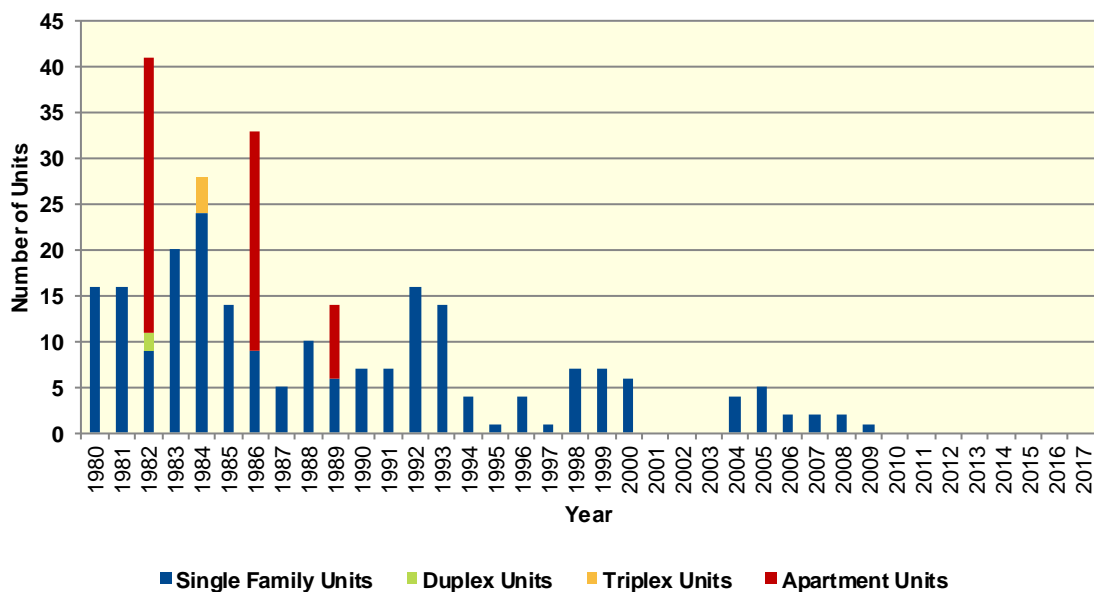


Diagram IV.4
Total Permits by Unit Type

Aberdeen city
 Census Bureau Data, 1980–2017



Housing Characteristics

Housing types by unit are shown in Table IV.17. In 2016, there were 2,505 housing units, up from 2,734 in 2000. Single-family units accounted for 73.6 percent of units in 2016, compared to 73.0 percent in 2000. Apartment units accounted for 3.6 percent in 2016, compared to 6.5 percent in 2000.

Table IV.17 Housing Units by Type Aberdeen city 2000 Census SF3 & 2016 Five-Year ACS Data				
Unit Type	2000 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
Single-Family	1,995	73.0%	1,844	73.6%
Duplex	195	7.1%	172	6.9%
Tri- or Four-Plex	93	3.4%	71	2.8%
Apartment	179	6.5%	2	3.6%
Mobile Home	272	9.9%	327	13.1%
Boat, RV, Van, Etc.	0	0.0%	0	0.0%
Total	2,734	100.0%	2,505	100.0%

In 2010, there were 2,573 housing units, compared with 2,505 in 2016. Single-family units accounted for 73.6 percent of units in 2016, compared to 75.4 percent in 2010. Apartment units accounted for 3.6 percent in 2016, compared to 10.0 percent in 2010.

Table IV.18 Housing Units by Type Aberdeen city 2010 Five-Year ACS & 2016 Five-Year ACS Data				
Unit Type	2010 Five-Year ACS		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
Single-Family	1,941	75.4%	1,844	73.6%
Duplex	106	4.1%	172	6.9%
Tri- or Four-Plex	37	1.4%	71	2.8%
Apartment	257	10.0%	91	3.6%
Mobile Home	232	9.0%	327	13.1%
Boat, RV, Van, Etc.	0	0.0%	0	0.0%
Total	2,573	100.0%	2,505	100.0%

Some 87.6 percent of housing was occupied in 2010, compared to 87.8 percent in 2000. Owner-occupied housing changed -17.2 percent between 2000 and 2010, ending with owner-occupied units representing 60.3 percent of units. Vacant units changed by -7.8 percent, resulting in 306 vacant units in 2010.

Table IV.19 Housing Units by Tenure Aberdeen city 2000 & 2010 Census SF1 Data					
Tenure	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
Occupied Housing Units	2,398	87.8%	2,162	87.6%	-9.8%
Owner-Occupied	1,573	65.6%	1,303	60.3%	-17.2%
Renter-Occupied	825	34.4%	859	39.7%	4.1%
Vacant Housing Units	332	12.2%	306	12.4%	-7.8%
Total Housing Units	2,730	100.0%	2,468	100.0%	-9.6%

Table IV.20 shows housing units by tenure from 2010 to 2016. By 2016, there were 2,505 housing units. An estimated 61.9 percent were owner-occupied, and 15.3 percent were vacant.

Table IV.20 Housing Units by Tenure Aberdeen city 2010 Census & 2016 Five-Year ACS Data				
Tenure	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
Occupied Housing Units	2,162	87.6%	2,121	84.7%
Owner-Occupied	1,303	60.3%	1,312	61.9%
Renter-Occupied	859	39.7%	809	38.1%
Vacant Housing Units	306	12.4%	384	15.3%
Total Housing Units	2,468	100.0%	2,505	100.0%

Households by household size are shown in Table IV.21. There were a total of 2,162 households in 2010, up from 2,398 in 2000. One person households changed by 0.8 percent between 2000 and 2010, while two person households changed by -11.9 percent. Three and four person households changed by -10.5 percent and -26.3 percent respectively, representing 18.2 percent and 11.4 percent of the population in 2010.

Table IV.21 Households by Household Size Aberdeen city 2000 & 2010 Census SF1 Data					
Size	2000 Census		2010 Census		% Change 00-10
	Households	% of Total	Households	% of Total	
One Person	662	27.6%	667	30.9%	0.8%
Two Persons	707	29.5%	623	28.8%	-11.9%
Three Persons	440	18.3%	394	18.2%	-10.5%
Four Persons	335	14.0%	247	11.4%	-26.3%
Five Persons	153	6.4%	127	5.9%	-17.0%
Six Persons	64	2.7%	64	3.0%	0.0%
Seven Persons or More	37	1.5%	40	1.9%	8.1%
Total	2,398	100.0%	2,162	100.0%	-9.8%

Households by income for the 2010 and 2016 5-year ACS are shown in Table IV.22. Households earning more than 100,000 dollars per year represented 9.0 percent of households in 2016, compared to 6.5 percent in 2010. Meanwhile, households earning less than 15,000 dollars accounted for 30.7 percent of households in 2016, compared to 26.9 percent in 2000.

Table IV.22 Households by Income Aberdeen city 2010 Five-Year ACS & 2016 Five-Year ACS Data				
Income	2010 Five-Year ACS		2016 Five-Year ACS	
	Households	% of Total	Households	% of Total
Less than \$15,000	622	26.9%	651	30.7%
\$15,000 to \$19,999	361	15.6%	153	7.2%
\$20,000 to \$24,999	149	6.4%	151	7.1%
\$25,000 to \$34,999	249	10.8%	143	6.7%
\$35,000 to \$49,999	380	16.4%	324	15.3%
\$50,000 to \$74,999	274	11.8%	342	16.1%
\$75,000 to \$99,999	128	5.5%	166	7.8%
\$100,000 or More	150	6.5%	191	9.0%
Total	2,313	100.0%	2,121	100.0%

Table IV.23, shows households by year home built for the 2010 and 2016 5-year ACS data. Housing units built between 2000 and 2009, account for 1.9 percent in 2010 and 2.4 percent of households. Housing units built prior to 1939 represented 6.7 percent of households in 2016 and 9.6 percent of households in 2010.

Table IV.23 Households by Year Home Built Aberdeen city 2010 Five-Year ACS & 2016 Five-Year ACS Data				
Year Built	2010 Five-Year ACS		2016 Five-Year ACS	
	Households	% of Total	Households	% of Total
1939 or Earlier	223	9.6%	143	6.7%
1940 to 1949	66	2.9%	18	0.8%
1950 to 1959	312	13.5%	476	22.4%
1960 to 1969	715	30.9%	396	18.7%
1970 to 1979	589	25.5%	536	25.3%
1980 to 1989	175	7.6%	252	11.9%
1990 to 1999	177	7.7%	259	12.2%
2000 to 2009	56	2.4%	41	1.9%
2010 or Later			0	0.0%
Total	2,313	100.0%	2,121	100.0%

The distribution of unit types by race are shown in Table IV.24. An estimated 87.9 percent of white households occupy single-family homes, while 66.4 percent of black households occupy single-family homes. Some 1.3 percent of white households occupy apartments, while 5.3 percent of black households occupy apartments. An estimated 100.0 percent of Asian, and percent of American Indian households occupy single-family homes.

Table IV.24
Distribution of Units in Structure by Race
 Aberdeen city
 2016 Five-Year ACS Data

Unit Type	White	Black	American Indian	Asian	Native Hawaiian/ Pacific Islanders	Other	Two or More Races
Single-Family	87.9%	66.4%	%	100.0%	%	%	66.7%
Duplex	0.0%	8.7%	%	0.0%	%	%	0.0%
Tri- or Four-Plex	3.7%	3.2%	%	0.0%	%	%	0.0%
Apartment	1.3%	5.3%	%	0.0%	%	%	33.3%
Mobile Home	7.0%	16.5%	%	0.0%	%	%	0.0%
Boat, RV, Van, Etc.	0.0%	0.0%	%	0.0%	%	%	0.0%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

The disposition of vacant housing units in 2000 and 2010 are shown in Table IV.25. An estimated 31.4 percent of vacant units were for rent in 2010, a -30.9 percent change since 2000. In addition, some 16.7 percent of vacant units were for sale, a change of 18.6 percent between 2000 and 2010. "Other" vacant units represented 38.2 percent of vacant units in 2010. This is a change of 11.4 percent since 2000. "Other" vacant units are not for sale or rent, or otherwise available to the marketplace. These units may be problematic if concentrated in certain areas, and may create a "blighting" effect.

Table IV.25
Disposition of Vacant Housing Units
 Aberdeen city
 2000 & 2010 Census SF1 Data

Disposition	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
For Rent	139	41.9%	96	31.4%	-30.9%
For Sale	43	13.0%	51	16.7%	18.6%
Rented or Sold, Not Occupied	31	9.3%	12	3.9%	-61.3%
For Seasonal, Recreational, or Occasional Use	14	4.2%	29	9.5%	107.1%
For Migrant Workers	0	0.0%	1	0.3%	inf%
Other Vacant	105	31.6%	117	38.2%	11.4%
Total	332	100.0%	306	100.0%	-7.8%

The disposition of vacant units between 2010 and 2016 are shown in Table IV.26. By 2016, for rent units accounted for 15.4 percent of vacant units, while for sale units accounted for 16.1 percent. "Other" vacant units accounted for 62.2 percent of vacant units, representing a total of 239 "other" vacant units.

Table IV.26
Disposition of Vacant Housing Units
 Aberdeen city
 2010 Census & 2016 Five-Year ACS Data

Disposition	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
For Rent	96	31.4%	59	15.4%
For Sale	51	16.7%	62	16.1%
Rented Not Occupied	4	1.3%	0	0.0%
Sold Not Occupied	8	2.6%	0	0.0%
For Seasonal, Recreational, or Occasional Use	29	9.5%	24	6.2%
For Migrant Workers	1	0.3%	0	0.0%
Other Vacant	117	38.2%	239	62.2%
Total	306	100.0%	384	100.0%

B. HOMELESSNESS AND VULNERABLE POPULATIONS

The following narrative describes the various at-need populations at the statewide level. These populations include persons that are homeless, persons recently released from incarceration, and foster care youth. Much of these data are only available at the statewide level, and are presented in the following narrative.

Homelessness

As of the 2018 Point-in-Time count, Mississippi had a total homeless population of 1,352 persons, representing 1,013 individual households. Of these 1,352 persons, 404 were in emergency shelters, 327 were in transitional housing, and another 621 were unsheltered at the time of the count.

Table IV.27 Total Homeless Persons State of Mississippi Point-in-Time Count Mississippi CoC				
Persons	Sheltered		Unsheltered	Total
	Emergency	Transitional		
Total Number of Persons	404	327	621	1,352
Total Number of Households	308	245	460	1,013

Persons in households with at least one adult and one child accounted for 328 of Mississippi's homeless population, representing 112 households. Of these people, 198 were children under the age of 18.

Table IV.28 Persons in Households with at least one Adult and one Child State of Mississippi Point-in-Time Count Mississippi CoC				
Persons	Sheltered		Unsheltered	Total
	Emergency	Transitional		
Number of Persons (under age 18)	83	82	33	198
Number of Persons (18 - 24)	13	3	6	22
Number of Persons (over age 24)	47	42	19	108
Total Number of persons (Adults & Children)	143	127	58	328
Total Number of Households	50	45	17	112

At the time of the count, there were 8 persons in households with only children, 7 in emergency shelters and 1 unsheltered.

Table IV.29 Persons in Households with only Children State of Mississippi Point-in-Time Count Mississippi CoC				
Persons	Sheltered		Unsheltered	Total
	Emergency	Transitional		
Total Number of children (under age 18)	7	0	1	8
Total Number of Households	7	0	1	8

Persons in households without children accounted for 1,016 of Mississippi's homeless, representing 893 households. 929 of these individuals were over the age of 24, and over half of that population, 506 persons, was unsheltered.

Table IV.30 Persons in Households without Children State of Mississippi Point-in-Time Count Mississippi CoC				
Persons	Sheltered		Unsheltered	Total
	Emergency	Transitional		
Number of Persons (18 - 24)	27	4	6	43
Number of Persons (over age 24)	227	196	506	929
Total Number of persons (Adults)	254	200	562	1,016
Total Number of Households	251	200	442	893

Table IV.31 Demographic Summary by Race and Ethnicity State of Mississippi Point-in-Time Count Mississippi CoC				
Race	Sheltered		Unsheltered	Total
	Emergency	Transitional		
Black or African-American	221	146	296	663
White	161	169	280	610
Asian	4	3	5	12
American Indian or Alaska Native	0	1	8	9
Native Hawaiian or Other Pacific Islander	0	0	5	5
Multiple Races	18	8	27	53
Total Number of persons (Adults & Children)	404	327	621	1,352
Hispanic/Latino	13	12	18	43
Non-Hispanic / Non-Latino	391	315	603	1,309

At the time of the count, there were 19 homeless parenting youth, between the ages of 18 and 24. These 19 persons had a total of 20 children in their care.

Table IV.32 Homeless Parenting Youth State of Mississippi Point-in-Time Count Mississippi CoC				
Persons	Sheltered		Unsheltered	Total
	Emergency	Transitional		
Parenting Youth Under 18	0	0	0	0
Parenting Youth 18-24	13	3	3	19
Total Number of Parenting Youth	13	3	3	19
Children of Parenting Youth	13	4	3	20

There were 87 unaccompanied youth at the time of the Point-in-Time count, 52 of whom were unsheltered, with 4 in transitional housing and the remaining 31 in emergency shelters. Only 1 unaccompanied youth under the age of 18 was unsheltered.

Table IV.33 Unaccompanied Youth State of Mississippi Point-in-Time Count Mississippi CoC				
Persons	Sheltered		Unsheltered	Total
	Emergency	Transitional		
Unaccompanied Youth Under 18	7	0	1	8
Unaccompanied Youth 18-24	24	4	51	79
Total Number of Persons	31	4	52	87

During the Point-in-Time count, subpopulations of Mississippi's homeless population are identified. 218 of the homeless counted were severely mentally ill, with 141 of those persons unsheltered. 201 homeless persons suffered from chronic substance abuse. At the time of the count, there were 102 homeless veterans in Mississippi, only 37 of whom were in some form of shelter, another 65 homeless veterans were unsheltered. Only 3 homeless persons with HIV/AIDS were unsheltered, with 24 in transitional housing and 8 in emergency shelters. Of the 183 homeless victims of domestic violence, 122 were in emergency shelters, while 42 were in transitional housing and another 19 were unsheltered at the time of the count.

Table IV.34 Summary of all other populations reported State of Mississippi Point-in-Time Count Mississippi CoC				
Persons (Adults and Children)	Sheltered		Unsheltered	Total
	Emergency	Transitional		
Severely Mentally Ill	50	27	141	218
Chronic Substance Abuse	48	35	118	201
Veterans	10	27	65	102
HIV/AIDS	8	24	3	35
Victims of Domestic Violence	122	42	19	183

Table IV.36, on the following page, shows the yearly counts of homeless veterans in Mississippi. Homelessness of veterans is down since 2012, with 2014 and 2018 being the only years of growth in the past seven years. Homeless veterans hit a low in 2017 at 57 individuals, but have nearly doubled since then to 102 in 2018. Despite this, the 2018 homeless veteran population in Mississippi is still under half of 2012.

Table IV.35 Homeless Veterans by Year State of Mississippi Point-in-Time Count Mississippi CoC 2012-2018						
Year	Sheltered			Unsheltered	Total	Percent Change
	Emergency	Transitional	Total			
2012	.	.	71	173	244	.
2013	.	.	129	81	210	-13.93%
2014	64	157	221	58	279	32.86%
2015	33	54	87	119	206	-26.16%
2016	25	33	58	86	144	-30.10%
2017	11	28	39	18	57	-60.42%
2018	10	27	37	65	102	78.95%

Persons Released from Incarceration

According to the Bureau of Justice Statistics, in 2016 Mississippi had 18,666 sentenced prisoners under the jurisdiction of state or federal correctional authorities. According to the Mississippi Department of Corrections, in 2018, 110 persons were released from prison in Monroe County. This was an increase of 3 persons compared to 2017, and an increase of 8 persons since 2015.

Table IV.36 Prisoners under jurisdiction of state or federal correctional authorities State of Mississippi BJS 2015-2016									
Persons	2015			2016			Percent Change		
	Total	Male	Female	Total	Male	Female	Total	Male	Female
Mississippi	18,911	17,595	1,316	19,192	17,823	1,369	1.5%	1.3%	4.0%
U.S. Total	1,526,603	1,415,112	111,491	1,506,757	1,395,141	111,616	-1.3%	-1.4%	0.1%

Table IV.37 Sentenced prisoners under jurisdiction of state or federal correctional authorities State of Mississippi BJS 2015-2016									
Persons	2015			2016			Percent Change		
	Total	Male	Female	Total	Male	Female	Total	Male	Female
Mississippi	18,236	17,032	1,204	18,666	17,397	1,269	2.4%	2.1%	5.4%
U.S. Total	1,476,847	1,371,879	104,968	1,459,533	1,353,850	106,683	-1.2%	-1.3%	0.7%

In 2016 Mississippi released 7,080 of these prisoners, 6,443 of whom were released unconditionally. According to a 2015 study by the Mississippi Department of Corrections, there is a 35.9 percent recidivism rate for released prisoners. An estimated 17.6 percent of released prisoners in Mississippi will return to prison within the first year after release. Of the 7,080 prisoners released in 2016, it is expected that 2,541 will return to prison, 1,246 of them within the first year.

Table IV.38
Admitted and released prisoners under jurisdiction
of state or federal correctional authorities

State of Mississippi
BJS 2015-2016

Persons	Admissions			Releases				
	2015 Total	2016 Total	% Change	2015 Total	2016 Total	% Change	2016 unconditional	2016 conditional
Mississippi	6,461	7,501	16.2%	6,104	7,080	16.0%	566	6,443
U.S. Total	608,318	606,000	-0.4%	641,027	626,024	-2.3%	168,752	426,755

Transition-Age Youth in Foster Care

According to the Child Welfare Financing Survey, in 2015 Mississippi had 1,062 transition – age youth (16-21) in foster care. 81 youth were emancipated or aged-out of the foster care system in Mississippi in 2015.

Table IV.39
Transition-age youth in foster care

State of Mississippi
Child Welfare Financing Survey

Year	16 Yr Olds	17 Yr Olds	18 Yr Olds	19 Yr Olds	20-21 yr Olds	Total # of youth
2011	313	391	257	101	56	1,118
2012	331	287	298	121	66	1,103
2013	293	314	230	125	84	1,045
2014	357	325	238	97	76	1,083
2015	340	329	244	74	74	1,062

Of the 1,062 transition-age youth in foster care, 29 percent had been in foster care for 3 or more years, and 23 percent had exited and re-entered foster care. The median age of entry into foster care for these transition-age youth is 15 years old.

Table IV.40 Number of placements for transition-age youth State of Mississippi Child Welfare Financing Survey			
Number of Placements	1 or 2	3 or 4	5 or more
Mississippi	36%	24%	41%
U.S.	45%	21%	33%

In the foster care system, a placement is considered any place the child has lived, excluding trial home visits. In Mississippi, transition-age youth tend to have more placements during their time in foster care than the U.S. average. 36 percent had only one or two placements, below the U.S. average of 45 percent, while 24 percent had three or four placements, and 41 percent of transition-age youth in Mississippi had 5 or more placements, which is above the U.S. average of 33 percent.

The National Youth in Transition Database issues a survey and follow up surveys to cohorts of youth at ages 17, 19, and 21 as they transition out of the foster care system.³ In 2017 the survey found that by the age of 17, 17 percent of foster care youth had experienced homelessness at some point in their life. In addition, by the age of 19, 20 percent of those same youth reported experiencing homelessness at some point in the past two years. The survey also found that at age 17, 33 percent of transition-age youth had been incarcerated at some point in their life, and by age 19, 20 percent had been incarcerated in the past two years.

³ <https://www.acf.hhs.gov/cb/research-data-technology/reporting-systems/nytd>

C. SEGREGATION AND INTEGRATION

The “dissimilarity index” provides a quantitative measure of segregation in an area, based on the demographic composition of smaller geographic units within that area. One way of understanding the index is that it indicates how evenly two demographic groups are distributed throughout an area: if the composition of both groups in each geographic unit (e.g., Census tract) is the same as in the area as a whole (e.g., city), then the dissimilarity index score for that city will be 0. By contrast; and again using Census tracts as an example; if one population is clustered entirely within one Census tract, the dissimilarity index score for the city will be 1. The higher the dissimilarity index value, the higher the level of segregation in an area.

A Technical Note on the Dissimilarity Index Methodology

The dissimilarity indices included in this study were calculated from data provided by the Census Bureau according to the following formula:

$$D_j^{WB} = 100 * \frac{1}{2} \sum_{i=1}^N \left| \frac{W_i}{W_j} - \frac{B_i}{B_j} \right|$$

Where i indexes a geographic unit, j is the j th jurisdiction, W is group one and B is group two, and N is the number of geographic units, starting with i , in jurisdiction j .⁴

This is the formula that HUD uses to calculate dissimilarity index values. In most respects (including the use of tract-level data available through the Brown Longitudinal Tract Database), the methodology employed in this study exactly duplicates HUD’s methodology for calculating the index of dissimilarity.

The principle exception was the decision to use Census tract-level data to calculate dissimilarity index values through 2010. While HUD uses tract level data in 1990 and 2000, HUD uses block group-level data in 2010. The decision to use tract-level data in all years included in this study was motivated by the fact that the dissimilarity index is sensitive to the geographic base unit from which it is calculated. Concretely, use of smaller geographic units produces dissimilarity index values that tend to be higher than those calculated from larger geographic units.⁵

As a general rule, HUD considers the thresholds appearing in Table IV.42 to indicate low, moderate, and high levels of segregation:

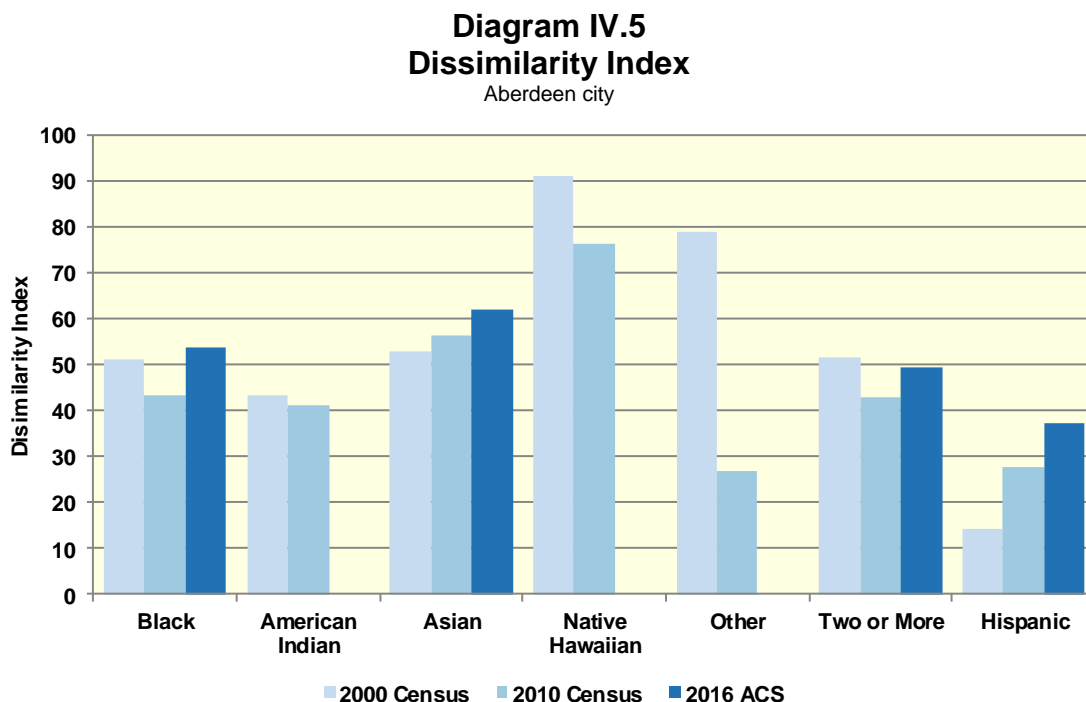
⁴ Affirmatively Furthering Fair Housing Data Documentation. HUD. December 2015.

⁵ Wong, David S. “Spatial Decomposition of Segregation Indices: A Framework Toward Measuring Segregation at Multiple Levels.” *Geographical Analyses*, 35:3. The Ohio State University. July 2003. P. 179.

Table IV.41 Interpreting the dissimilarity index		
Measure	Values	Description
Dissimilarity Index [range 0-100]	<40	Low Segregation
	40-54	Moderate Segregation
	>55	High Segregation

Segregation Levels

Diagram IV.5 shows the dissimilarity index by racial type in 2000, 2010, and 2016. Any racial or ethnic group with a dissimilarity index rating between 40 and 54 has a moderate level of segregation. Any racial or ethnic group with a dissimilarity index rating 55 or above has a high level of segregation. Black households have a moderate level of segregation, while Asian households have a high level of segregation.



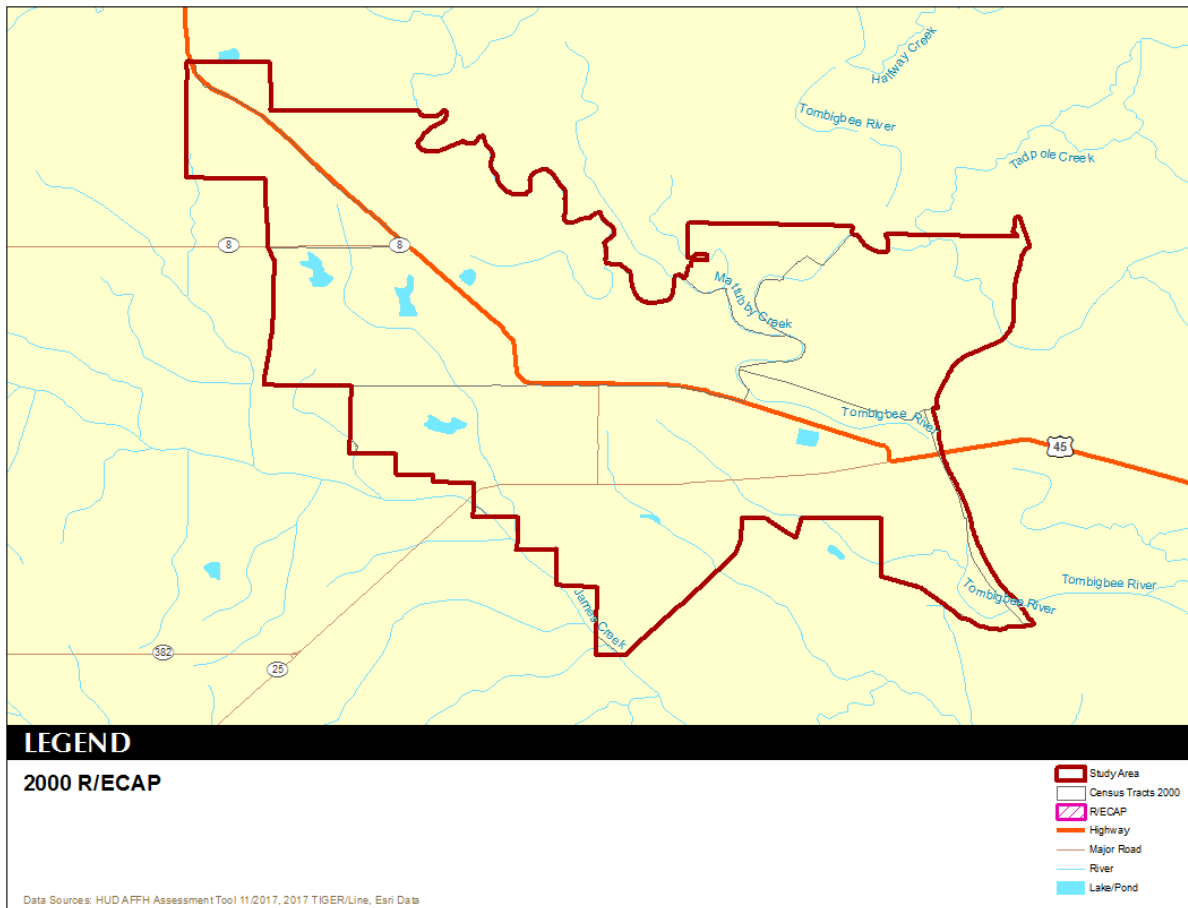
D. RACIALLY AND ETHNICALLY CONCENTRATED AREAS OF POVERTY

Racially or ethnically concentrated areas of poverty (R/ECAPs) are Census tracts with relatively high concentrations of non-white residents living in poverty. Formally, an area is designated an R/ECAP if two conditions are satisfied: first, the non-white population, whether Hispanic or non-Hispanic, must account for at least 50 percent of the Census tract population. Second, the poverty rate in that Census must exceed a certain threshold, at 40 percent.

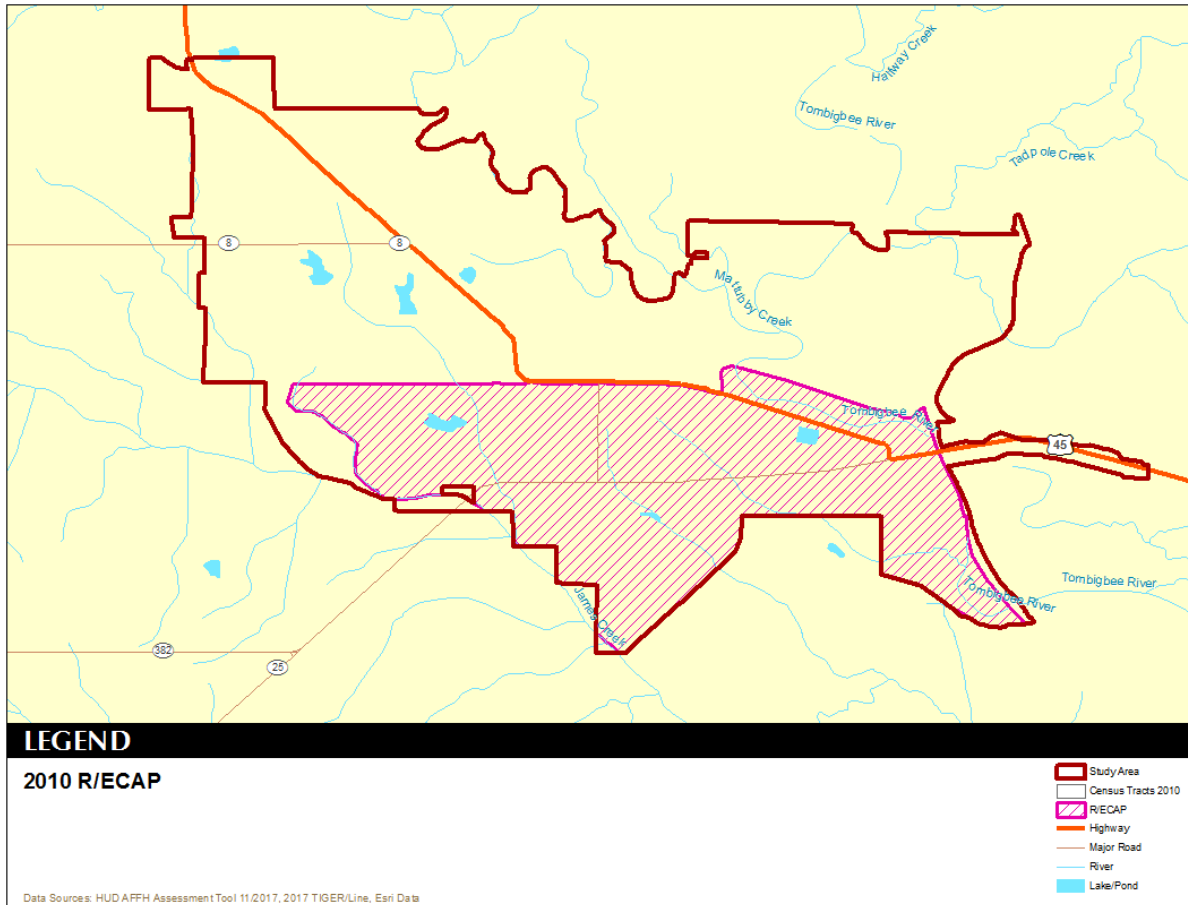
R/ECAPs over Time

The change in R/CAPs in Aberdeen city is shown in the following three maps. Map IV.1 shows the R/CAPs in 2000. Map IV.2 shows the R/ECAPs in Aberdeen city in 2010, and Map IV.3 shows the R/CAPs in 2016. There is one R/ECAP in Aberdeen currently.

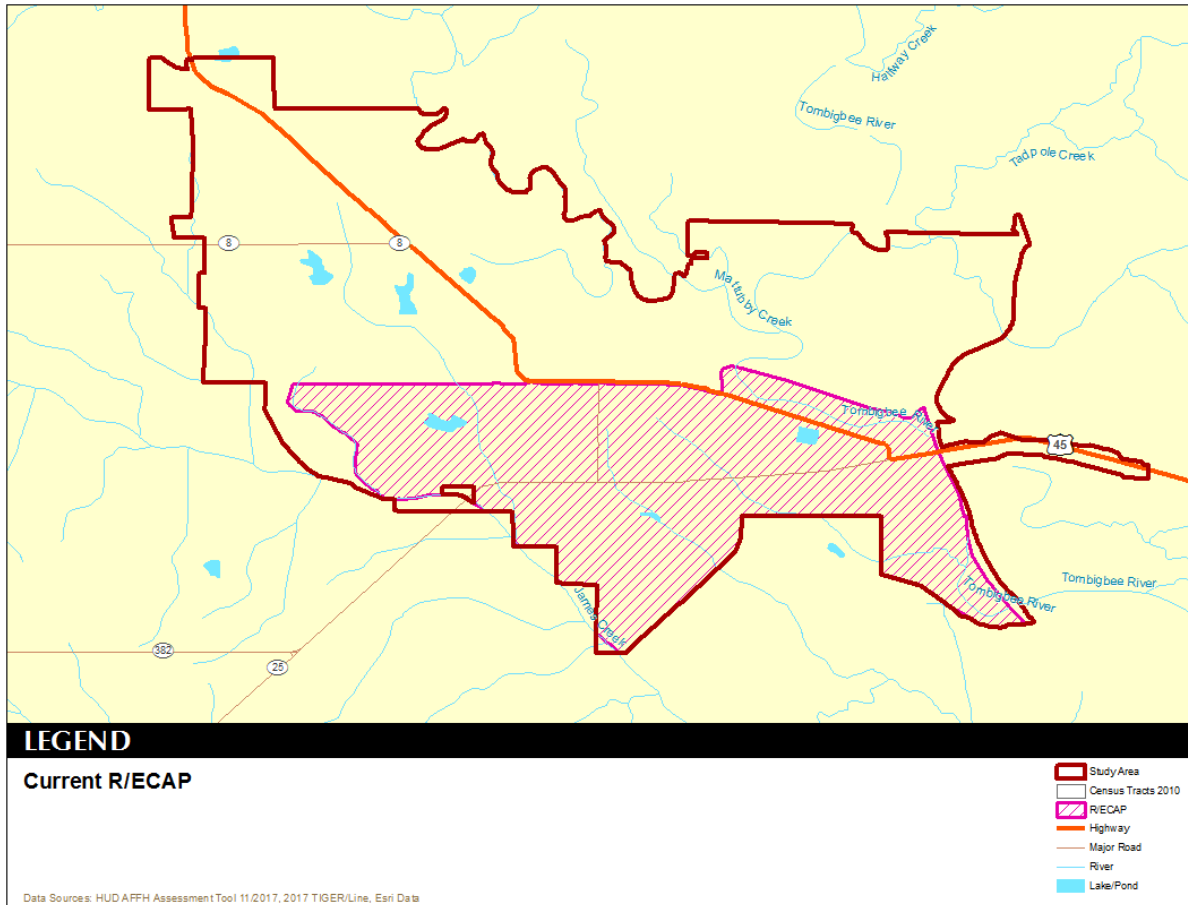
Map IV.1
R/ECAP 2000 Census
 Aberdeen city
 AFFH Data



Map IV.2
R/ECAP 2010 Census
 Aberdeen city
 AFFH Data



Map IV.3
R/ECAP 2016 ACS
 Aberdeen city
 AFFH Data



E. DISPARITIES IN ACCESS TO OPPORTUNITY

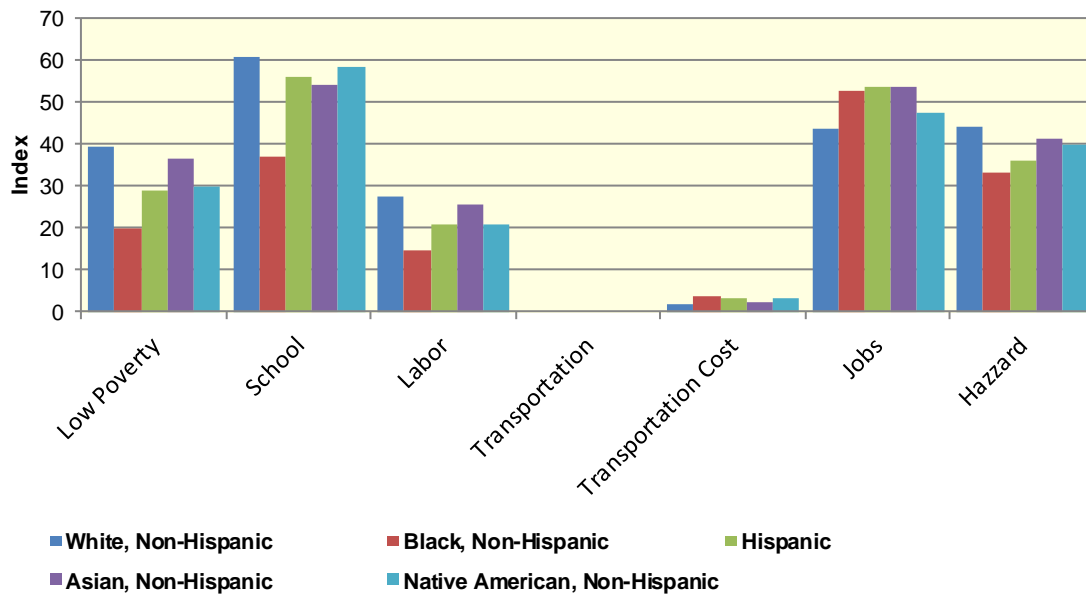
Areas of opportunity are physical places, areas within communities that provide things one needs to thrive, including quality employment, well performing schools, affordable housing, efficient public transportation, safe streets, essential services, adequate parks, and full-service grocery stores. Areas lacking opportunity, then, have the opposite of these attributes. Disparities in access to opportunity inspects whether a select group, or certain groups, have lower or higher levels of access to these community assets. HUD expresses several of these community assets through the use of an index value, with 100 representing total access by all members of the community, and zero representing no access.

The HUD opportunity indices are access to Low Poverty areas; access to School Proficiency; characterization of the Labor Market Engagement; residence in relation to Jobs Proximity; Low Transportation Costs; Transit Trips Index; and a characterization of where you live by an Environmental Health indicator. For each of these a more formal definition is as follows:

- Low Poverty – A measure of the degree of poverty in a neighborhood, at the Census Tract level.
- School Proficiency - School-level data on the performance of 4th grade students on state exams to describe which neighborhoods have high-performing elementary schools nearby and which are near lower performing schools.
- Jobs Proximity - Quantifies the accessibility of a given residential neighborhood as a function of its distance to all job locations within a Core Based Statistical Area (CBSA)
- Labor Market Engagement - Provides a summary description of the relative intensity of labor market engagement and human capital in a neighborhood
- Low Transportation Cost – Estimates of transportation costs for a family that meets the following description: a 3-person single-parent family with income at 50% of the median income for renters for the region
- Transit Trips - Trips taken by a family that meets the following description: a 3-person single-parent family with income at 50% of the median income for renters
- Environmental Health - summarizes potential exposure to harmful toxins at a neighborhood level

All the indices are presented in Diagram IV.6. The disparities in access to opportunity are shown in the differences between the various racial and ethnic groups in the diagram. For example, if white households have a distinctly higher index rating than black households then black households have a disproportionate access. Black households have lower levels of access to low poverty, school proficiency, and labor market engagement than other racial and ethnic minorities.

Diagram IV.6
Access to Opportunity
 Monroe County

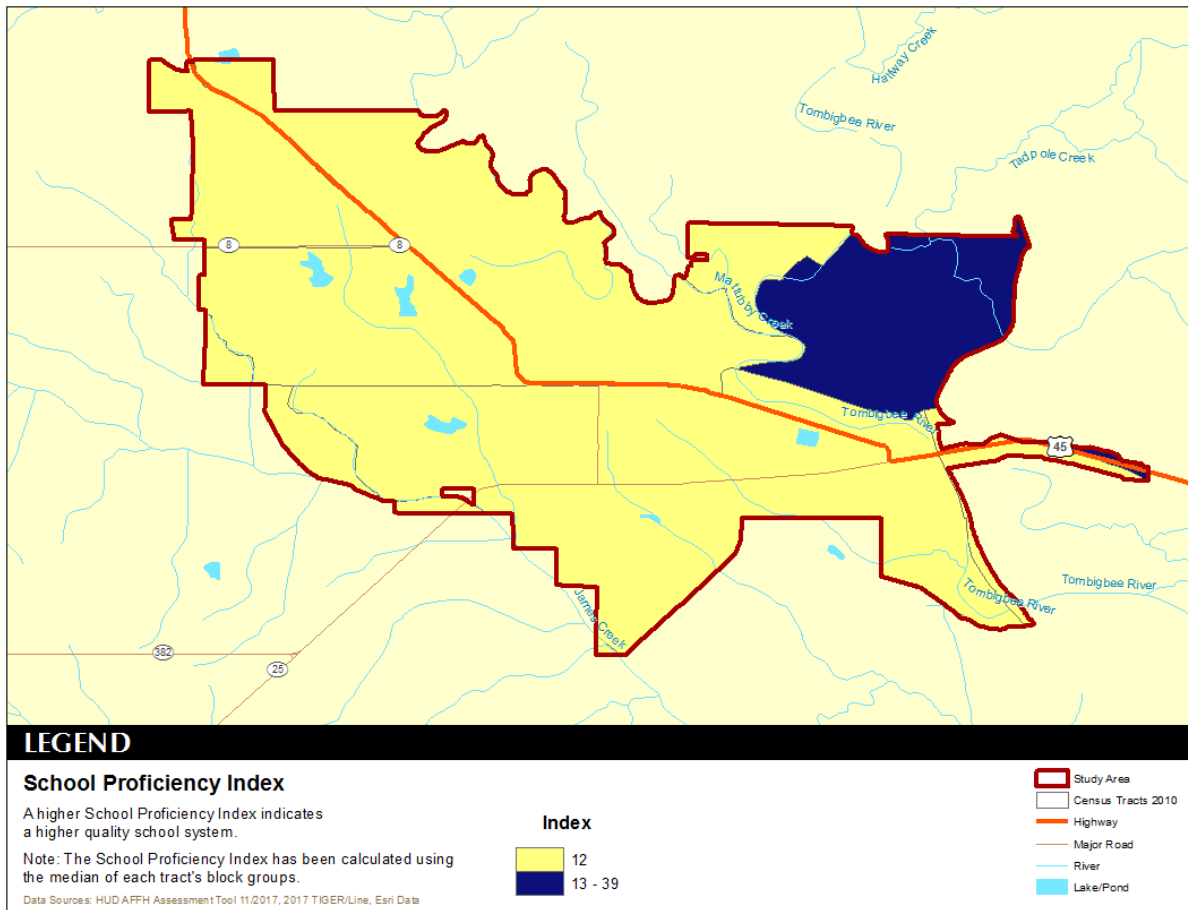


Educational Opportunities

The School Proficiency Index measures the proficiency of elementary schools in the attendance area (where this information is available) of individuals sharing a protected characteristic or the proficiency of elementary schools within 1.5 miles of individuals with a protected characteristic where attendance boundary data are not available. The values for the School Proficiency Index are determined by the performance of 4th grade students on state exams.

Map IV.4 shows the school proficiency index ratings in Aberdeen city. The darkest areas in Map IV.4 show the highest school proficiency areas, while the lightest yellow shows the lowest areas of school proficiency. School proficiency is highest in the northeastern corner of the city.

Map IV.4
School Proficiency Index
 Aberdeen city
 AFFH Data

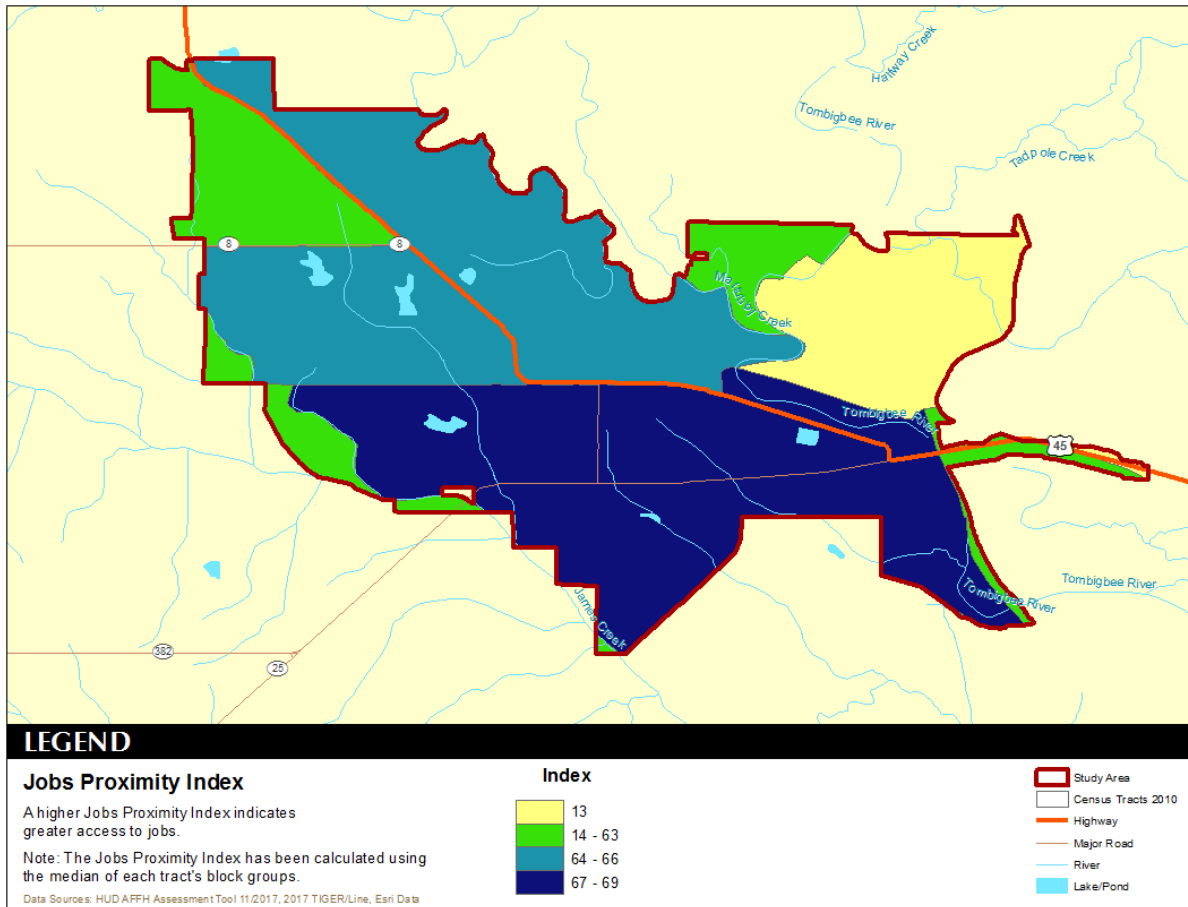


Employment

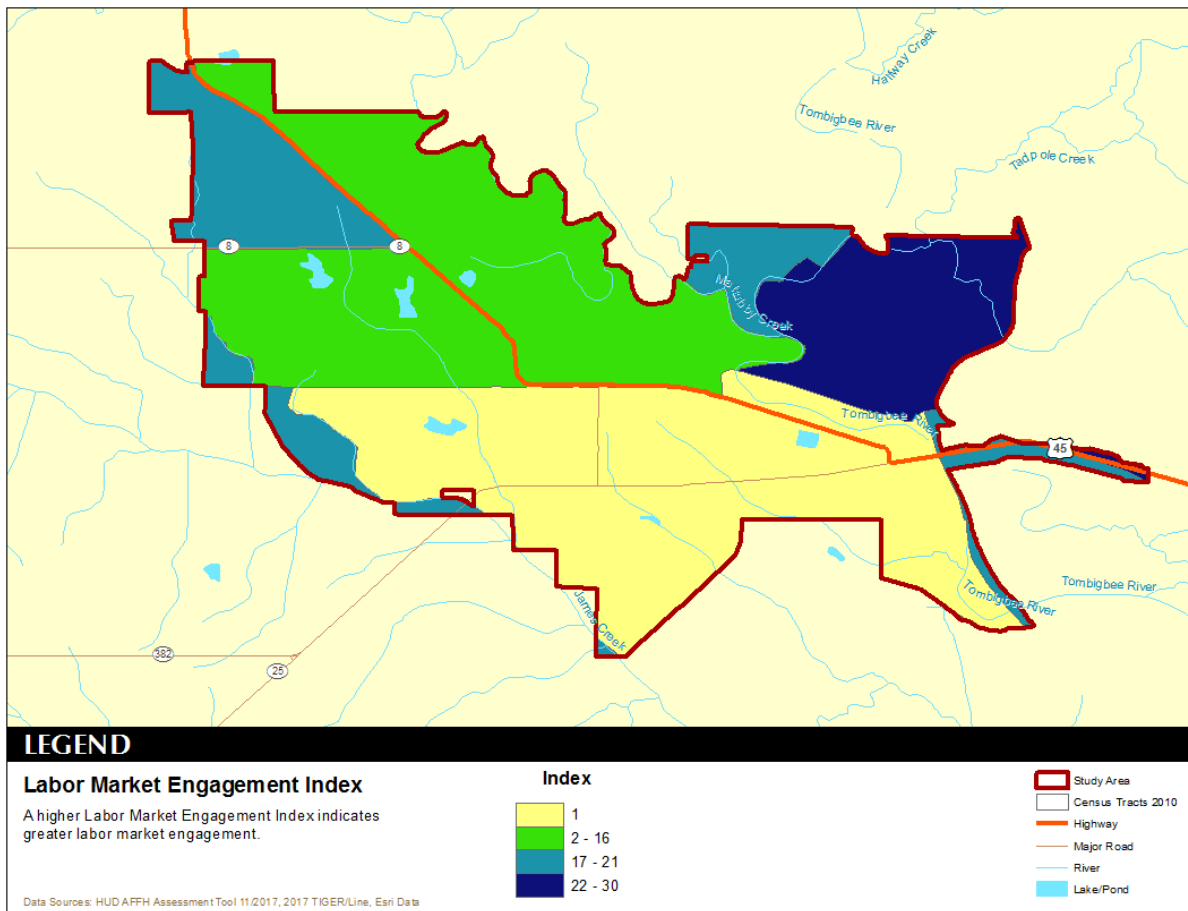
The Jobs Proximity Index measures the physical distances between place of residence and jobs by race/ethnicity, and is shown in Map IV.5. Job proximity is highest in the southern half of the city.

The Labor Market Engagement Index provides a measure of unemployment rate, labor-force participation rate, and percent of the population ages 25 and above with at least a bachelor's degree, by neighborhood. Map IV.6 shows the labor market engagement for the area. Labor Market Engagement is highest in the northeastern corner of the city.

Map IV.5
Job Proximity Index
 Aberdeen city
 AFFH Data



Map IV.6
Labor Engagement Index
 Aberdeen city
 AFFH Data

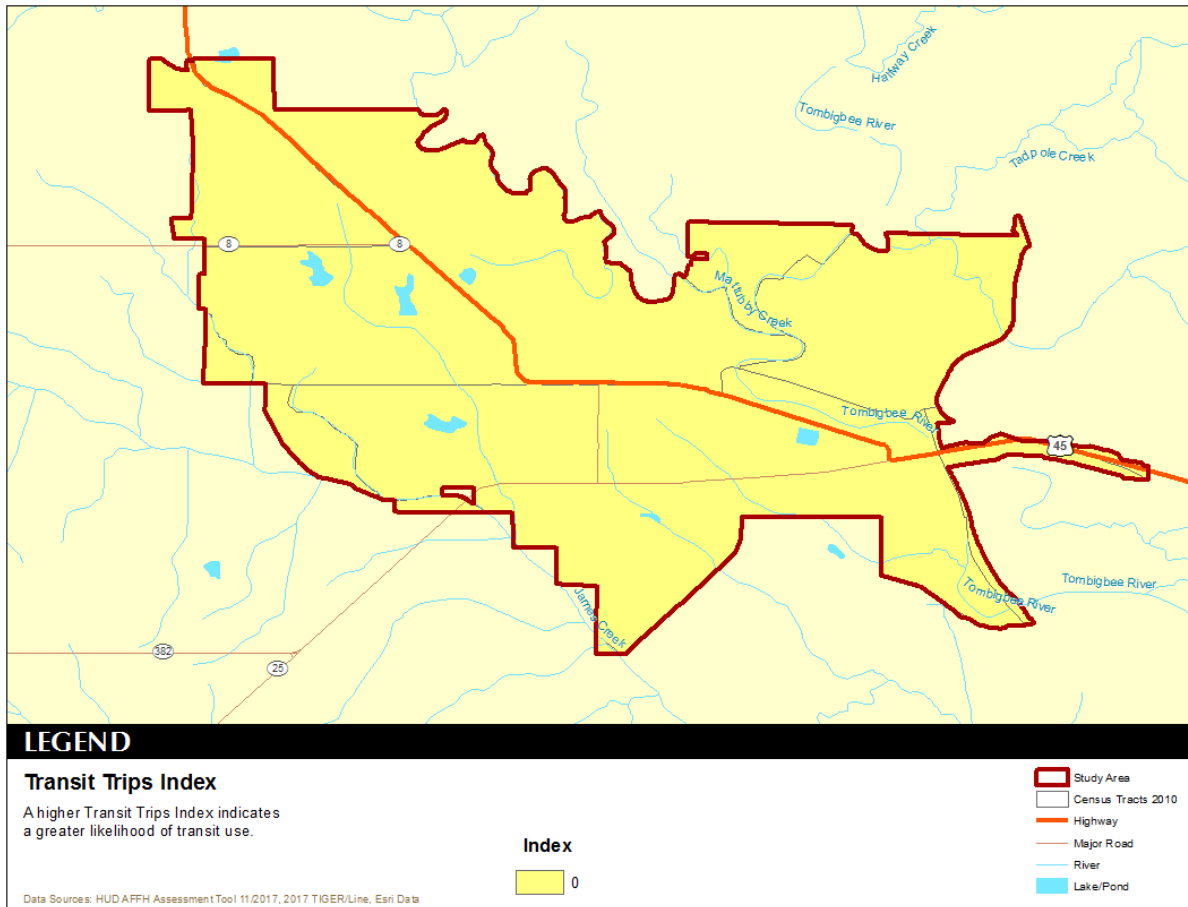


Transportation

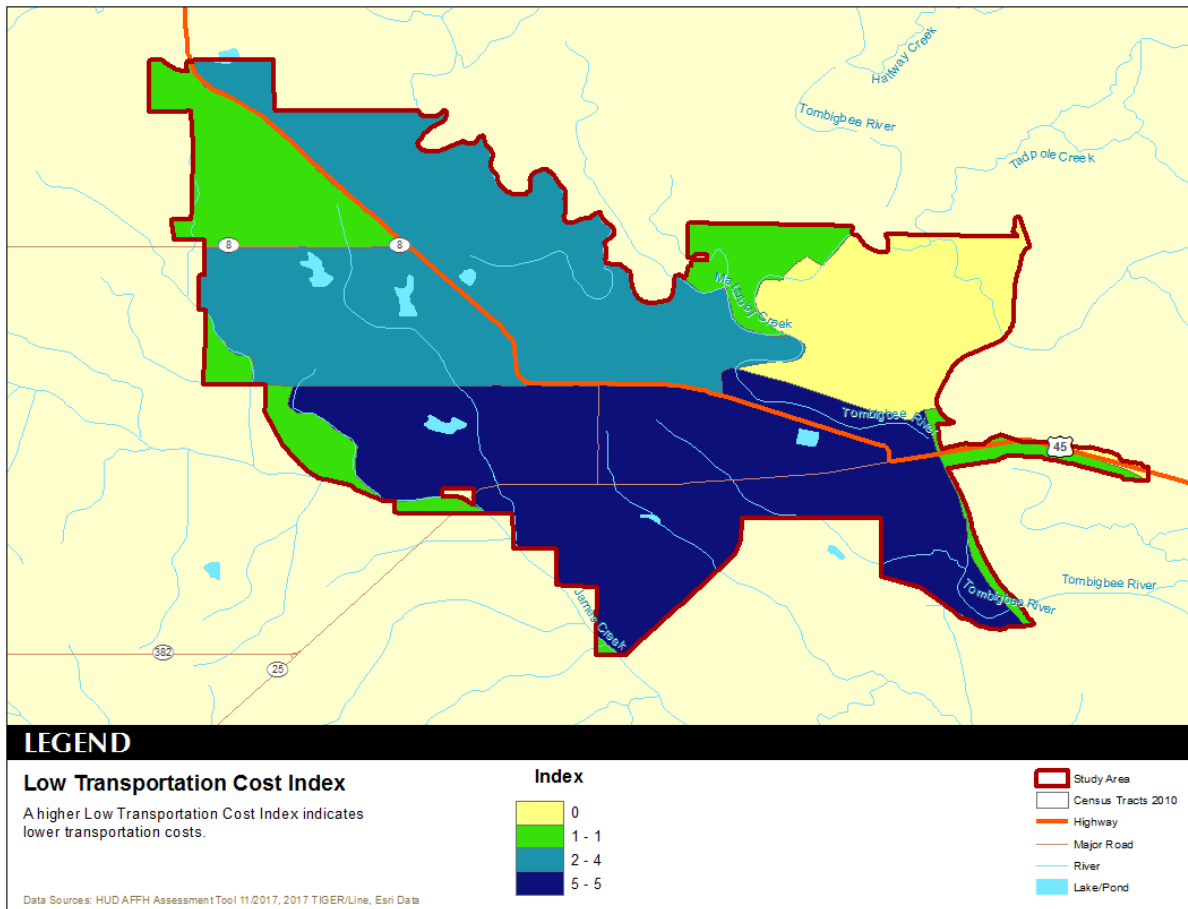
The Transportation Trip Index measures proximity to public transportation by neighborhood. There was little difference in index rating across racial and ethnic groups. The Transit Trips Index measures how often low-income families in a neighborhood use public transportation. The Transit Trips Indices are shown in Map IV.7.

The Low Transportation Cost Index measures cost of transport and proximity to public transportation by neighborhood. Transportation Costs indices are shown in Map IV.8. Transportation cost index ratings are highest in the southern half of the city.

Map IV.7
Transit Trips Index
 Aberdeen city
 AFFH Data



Map IV.8
Transportation Cost Index
 Aberdeen city
 AFFH Data

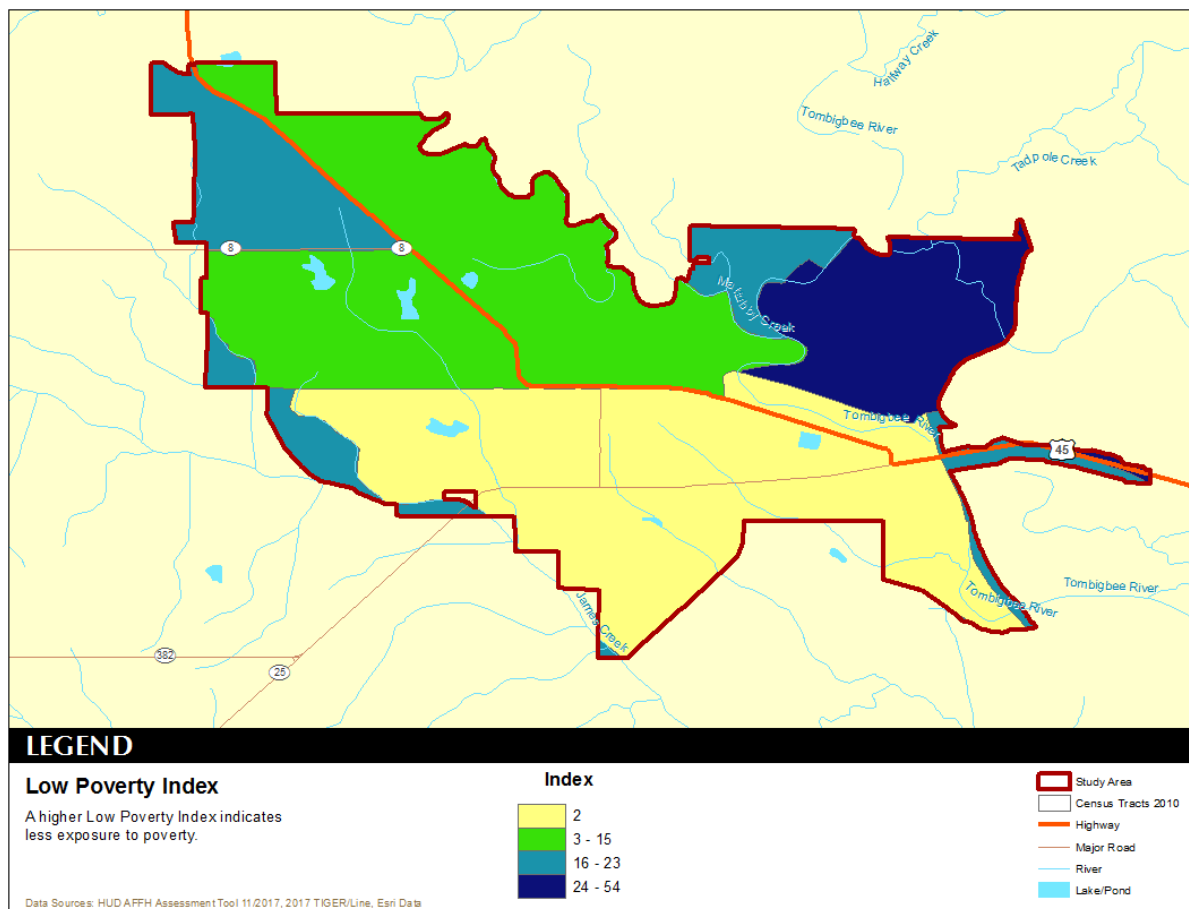


Low Poverty Exposure Opportunities

The Low Poverty Index uses rates of family poverty by household (based on the federal poverty line) to measure exposure to poverty by neighborhood. A higher score is more desirable, generally indicating less exposure to poverty at the neighborhood level.

The low poverty index is shown in Map IV.9. The Low Poverty Index uses rates of family poverty by household (based on the federal poverty line) to measure exposure to poverty by neighborhood. A higher score is more desirable, generally indicating less exposure to poverty at the neighborhood level. A higher index represents a lower level of exposure to poverty. Low poverty index ratings are highest in the northeastern corner of the city.

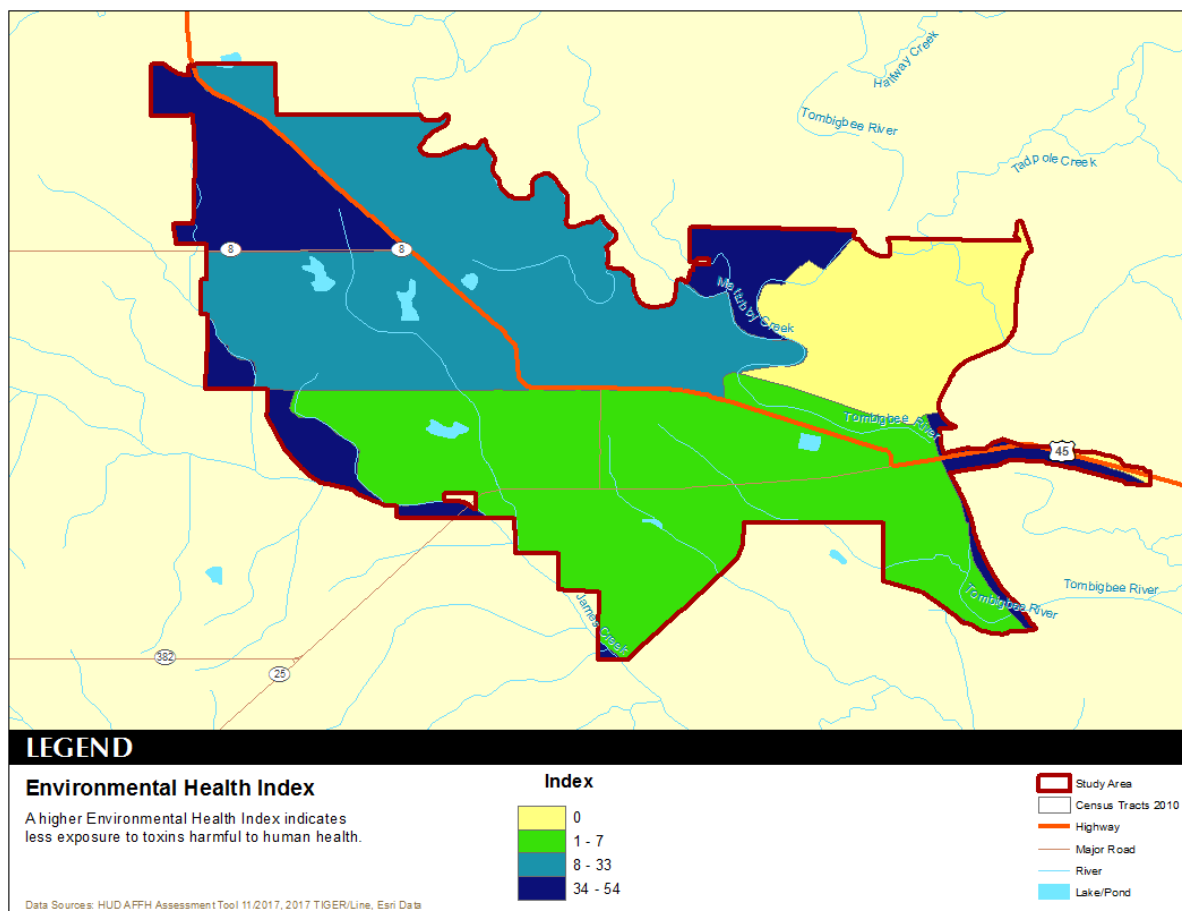
Map IV.9
Low Poverty Index
Aberdeen city
AFFH Data



Access to Environmentally Healthy Neighborhoods

The Environmental Health Index measures exposure based on EPA estimates of air quality carcinogenic, respiratory and neurological toxins by neighborhood. The Environmental Health Index is shown in Map IV.10. Environmental health index ratings are highest in the northern and western edges of the city.

Map IV.10
Environmental Health Index
 Aberdeen city
 AFFH Data



F. DISPROPORTIONATE HOUSING NEEDS

Households are classified as having housing problems if they face overcrowding, incomplete plumbing or kitchen facilities, or cost burdens. Overcrowding is defined as having from 1.1 to 1.5 people per room per residence, with severe overcrowding defined as having more than 1.5 people per room. Households with overcrowding are shown in Table IV.42. In 2016, an estimated 3.3 percent of households were overcrowded, and an additional 0.0 percent were severely overcrowded.

Table IV.42
Overcrowding and Severe Overcrowding
Aberdeen city
2010 & 2016 Five-Year ACS Data

2010 & 2016 Five-Year ACS Data							
Data Source	No Overcrowding		Overcrowding		Severe Overcrowding		Total
	Households	% of Total	Households	% of Total	Households	% of Total	
Owner							
2010 Five-Year ACS	1,596	100.0%	0	0.0%	0	0.0%	1,596
2016 Five-Year ACS	1,281	97.6%	31	2.4%	0	0.0%	1,312
Renter							
2010 Five-Year ACS	690	96.2%	27	3.8%	0	0.0%	717
2016 Five-Year ACS	771	95.3%	38	4.7%	0	0.0%	809
Total							
2010 Five-Year ACS	2,286	98.8%	27	1.2%	0	0.0%	2,313
2016 Five-Year ACS	2,052	96.7%	69	3.3%	0	0.0%	2,121

Incomplete plumbing and kitchen facilities are another indicator of potential housing problems. According to the Census Bureau, a housing unit is classified as lacking complete plumbing facilities when any of the following are not present: piped hot and cold water, a flush toilet, and a bathtub or shower. Likewise, a unit is categorized as deficient when any of the following are missing from the kitchen: a sink with piped hot and cold water, a range or cook top and oven, and a refrigerator.

There were a total of 0 households with incomplete plumbing facilities in 2016, representing 0.0 percent of households in Aberdeen city. This is compared to 0.5 percent of households lacking complete plumbing facilities in 2000.

Table IV.43
Households with Incomplete Plumbing Facilities
Aberdeen city
2000 Census SF3 & 2016 Five-Year ACS Data

Households	2000 Census	2010 Five-Year ACS	2016 Five-Year ACS
With Complete Plumbing Facilities	2,379	2,313	2,121
Lacking Complete Plumbing Facilities	13	0	0
Total Households	2,392	2,313	2,121
Percent Lacking	0.5%	0.0%	0.0%

There were 0 households lacking complete kitchen facilities in 2016, compared to 0 households in 2000. This was a change from 0.0 percent of households in 2000 to 0.0 percent in 2016.

Table IV.44 Households with Incomplete Kitchen Facilities Aberdeen city 2000 Census SF3 & 2016 Five-Year ACS Data			
Households	2000 Census	2010 Five-Year ACS	2016 Five-Year ACS
With Complete Kitchen Facilities	2,392	2,313	2,121
Lacking Complete Kitchen Facilities	0	0	0
Total Households	2,392	2,313	2,121
Percent Lacking	0.0%	0.0%	0.0%

Cost burden is defined as gross housing costs that range from 30.0 to 50.0 percent of gross household income; severe cost burden is defined as gross housing costs that exceed 50.0 percent of gross household income. For homeowners, gross housing costs include property taxes, insurance, energy payments, water and sewer service, and refuse collection. If the homeowner has a mortgage, the determination also includes principal and interest payments on the mortgage loan. For renters, this figure represents monthly rent and selected electricity and natural gas energy charges.

In Aberdeen city, 12.7 percent of households had a cost burden and 21.1 percent had a severe cost burden. Some 25.3 percent of renters were cost burdened, and 24.7 percent were severely cost burdened. Owner-occupied households without a mortgage had a cost burden rate of 2.5 percent and a severe cost burden rate of 8.2 percent. Owner occupied households with a mortgage had a cost burden rate of 7.0 percent, and severe cost burden at 27.9 percent.

Table IV.45 Cost Burden and Severe Cost Burden by Tenure Aberdeen city 2010 Five-Year ACS & 2016 Five-Year ACS Data									
Data Source	Less Than 30%		31%-50%		Above 50%		Not Computed		Total
	Households	% of Total	Households	% of Total	Households	% of Total	Households	% of Total	
Owner With a Mortgage									
2010 Five-Year ACS	560	57.1%	111	11.3%	297	30.3%	12	1.2%	980
2016 Five-Year ACS	454	64.4%	49	7.0%	197	27.9%	5	0.7%	705
Owner Without a Mortgage									
2010 Five-Year ACS	530	86.0%	86	14.0%	0	0.0%	0	0.0%	616
2016 Five-Year ACS	530	87.3%	15	2.5%	50	8.2%	12	2.0%	607
Renter									
2016 Five-Year ACS	242	33.8%	159	22.2%	97	13.5%	219	30.5%	717
2016 Five-Year ACS	269	33.3%	205	25.3%	200	24.7%	135	16.7%	809
Total									
2000 Census	1,332	57.6%	356	15.4%	394	17.0%	231	10.0%	2,313
2016 Five-Year ACS	1,253	59.1%	269	12.7%	447	21.1%	152	7.2%	2,121

Housing Problems by Income

Table IV.46 shows the HUD calculated Median Family Income (MFI) for a family of four for Monroe County. As can be seen in 2017, the MFI was 48,100 dollars, which compared to 51,800 dollars for the State of Mississippi.

Table IV.46 Median Family Income Monroe County 2000–2017 HUD MFI		
Year	MFI	State
2000	39,800	38,100
2001	42,100	40,000
2002	42,100	40,200
2003	41,100	40,700
2004	41,100	40,700
2005	41,100	40,700
2006	42,000	40,700
2007	42,300	43,200
2008	44,100	45,000
2009	43,600	46,800
2010	43,600	47,300
2011	42,500	48,000
2012	43,100	48,700
2013	45,000	48,300
2014	45,700	48,200
2015	46,800	48,300
2016	46,600	48,900
2017	48,100	51,800

Table IV.47 shows Comprehensive Housing Affordability Strategy (CHAS) data for housing problems by tenure and income. As can be seen there are a total of 48 owner-occupied and 209 renter-occupied households with a cost burden of greater than 30 percent and less than 50 percent. An additional 189 owner-occupied 170 renter-occupied households had a cost burden greater than 50 percent of income. Overall there are 1,450 households without a housing problem.

Table IV.47
Housing Problems by Income and Tenure

Aberdeen city
 2010–2014 HUD CHAS Data

Housing Problem	Less Than 30% MFI	30% - 50% MFI	50% - 80% MFI	80% - 100% MFI	Greater than 100% MFI	Total
Owner-Occupied						
Lacking complete plumbing or kitchen facilities	0	0	0	0	0	0
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	0	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	0	15	0	10	35	60
Housing cost burden greater than 50% of income (and none of the above problems)	105	80	0	0	4	189
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	4	20	20	4	0	48
Zero/negative income (and none of the above problems)	15	0	0	0	0	15
Has none of the 4 housing problems	35	45	75	70	700	925
Total	159	160	95	84	739	1,237
Renter-Occupied						
Lacking complete plumbing or kitchen facilities	0	0	0	0	0	0
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	0	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	4	20	0	0	20	44
Housing cost burden greater than 50% of income (and none of the above problems)	125	30	15	0	0	170
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	80	70	55	4	0	209
Zero/negative income (and none of the above problems)	4	0	0	0	0	4
Has none of the 4 housing problems	125	55	125	30	190	525
Total	338	175	195	34	210	952
Total						
Lacking complete plumbing or kitchen facilities	0	0	0	0	0	0
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	0	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	4	35	0	10	55	104
Housing cost burden greater than 50% of income (and none of the above problems)	230	110	15	0	4	359
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	84	90	75	8	0	257
Zero/negative income (and none of the above problems)	19	0	0	0	0	19
Has none of the 4 housing problems	160	100	200	100	890	1,450
Total	497	335	290	118	949	2,189

ACCESS TO MORTGAGE FINANCE SERVICES

Congress enacted the Home Mortgage Disclosure Act (HMDA) in 1975, permanently authorizing the law in 1988⁶. The Act requires both depository and non-depository lenders to collect and publicly disclose information about housing-related applications and loans. Under the HMDA, financial institutions are required to report the race, ethnicity, sex, loan amount, and income of mortgage applicants and borrowers by Census tract. Institutions must meet a set of reporting criteria. For depository institutions, these are as follows:

1. The institution must be a bank, credit union, or savings association;
2. The total assets must exceed the coverage threshold;⁷
3. The institution must have had a home or branch office in a Metropolitan Statistical Area (MSA);
4. The institution must have originated or refinanced at least one home purchase loan secured by a first lien on a one- to four-family dwelling;
5. The institution must be federally insured or regulated; and
6. The mortgage loan must have been insured, guaranteed, or supplemented by a federal agency or intended for sale to Fannie Mae or Freddie Mac.

For other institutions, including non-depository institutions, the reporting criteria are:

1. The institution must be a for-profit organization;
2. The institution's home purchase loan originations must equal or exceed 10 percent of the institution's total loan originations, or more than \$25 million;
3. The institution must have had a home or branch office in an MSA or have received applications for, originated, or purchased five or more home purchase loans, home improvement loans, or refinancing on property located in an MSA in the preceding calendar year; and
4. The institution must have assets exceeding \$10 million or have originated 100 or more home purchases in the preceding calendar year.

In addition to reporting race and ethnicity data for loan applicants, the HMDA reporting requirements were modified in response to the Predatory Lending Consumer Protection Act of 2002 as well as the Home Owner Equity Protection Act (HOEPA). Consequently, loan originations are now flagged in the data system for three additional attributes:

1. If they are HOEPA loans;
2. Lien status, such as whether secured by a first lien, a subordinate lien, not secured by a lien, or not applicable (purchased loans); and
3. Presence of high-annual percentage rate loans (HALs), defined as more than three percentage points for purchases when contrasted with comparable treasury instruments or five percentage points for refinance loans.

For the purposes of this analysis, these flagged originations will be termed predatory, or at least predatory in nature. Overall, the data contained within the HMDA reporting guidelines represent the best and most complete set of information on home loan applications. This report

⁶ Prior to that year, Congress had to periodically reauthorize the law.

⁷ Each December, the Federal Reserve announces the threshold for the following year. The asset threshold may change from year to year based on changes in the Consumer Price Index for Urban Wage Earners and Clerical Workers.

includes HMDA data from 2008 through 2016, the most recent year for which these data are available.

Table IV.48 shows the purpose of loan by year for Aberdeen city from 2008 to 2017. As seen therein, there were over 1,049 loans during this time period, of these some 364 were for home purchases. In 2017, there were 87 loans, of which 26 were for home purchases.

Table IV.48 Purpose of Loan by Year Aberdeen city 2008–2017 HMDA Data											
Purpose	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Total
Home Purchase	54	47	34	44	26	36	29	34	34	26	364
Home Improvement	19	18	12	16	16	14	21	11	13	20	160
Refinancing	83	91	40	57	58	49	33	45	28	41	525
Total	156	156	86	117	100	99	83	90	75	87	1,049

Table IV.49 shows the occupancy status for loan applicants. A vast majority of applicants were or owner-occupied units, accounting for 841 loans between 2008 and 2017, and for 71 in 2017 alone.

Table IV.49 Occupancy Status for Applications Aberdeen city 2008–2017 HMDA Data											
Status	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Total
Owner-Occupied	124	138	70	97	76	78	65	62	60	71	841
Not Owner-Occupied	32	18	16	20	24	20	18	28	15	16	207
Not Applicable	0.0	0.0	0.0	0.0	0.0	1.0	0.0	0.0	0.0	0.0	1
Total	156	156	86	117	100	99	83	90	75	87	1,049

Owner-occupied home purchase loan applications by loan types are shown in Table IV.50. Between 2008 and 2017, some 98 home loan purchases were conventional loans, 79 were FHA insured, and 20 were VA Guaranteed.

Table IV.50
Owner-Occupied Home Purchase Loan Applications by Loan Type
 Aberdeen city
 2008–2017 HMDA Data

Loan Type	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Total
Conventional	13	9	10	9	10	14	14	8	9	2	98
FHA - Insured	8	11	9	8	9	3	2	5	11	13	79
VA - Guaranteed	0	3	2	5	0	2	1	3	2	2	20
Rural Housing Service or Farm Service Agency	16	20	7	13	4	13	7	6	1	4	91
Total	37	43	28	35	23	32	24	22	23	23	288

Denial Rates

After the owner-occupied home purchase loan application is submitted, the applicant receives one of the following status designations:

- “Originated,” which indicates that the loan was made by the lending institution;
- “Approved but not accepted,” which notes loans approved by the lender but not accepted by the applicant;
- “Application denied by financial institution,” which defines a situation wherein the loan application failed;
- “Application withdrawn by applicant,” which means that the applicant closed the application process;
- “File closed for incompleteness” which indicates the loan application process was closed by the institution due to incomplete information; or
- “Loan purchased by the institution,” which means that the previously originated loan was purchased on the secondary market.

As shown in Table IV.51, just over 116 home purchase loan applications were originated over the 2008-2017 period, and 76 were denied.

Table IV.51
Loan Applications by Action Taken
 Aberdeen city
 2008–2017 HMDA Data

Action	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Total
Loan Originated	12	17	14	14	11	15	7	7	10	9	116
Application Approved but not Accepted	4	0.0	0.0	3.0	1.0	1.0	1.0	1.0	0.0	2.0	13
Application Denied	9	11	8	8	5	7	10	6	8	4	76
Application Withdrawn by Applicant	2	1	1	1	2	1	1	2	0	2	13
File Closed for Incompleteness	0.0	2.0	2.0	1.0	0.0	1.0	1.0	0.0	0.0	0.0	7
Loan Purchased by the Institution	10	12	3	8	4	7	4	6	5	4	63
Preapproval Request Denied	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Preapproval Approved but not Accepted	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Total	37	43	28	35	23	32	24	22	23	21	288

The most common reasons cited in the decision to deny one of these loan applications are shown in Table IV.52. Debt-to-income ratio accounted for 19 denials, credit history accounted for 27, and collateral accounted for 1.

Table IV.52
Loan Applications by Reason for Denial
 Aberdeen city
 2008–2017 HMDA Data

Denial Reason	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Total
Debt-to-Income Ratio	3.0	3.0	0.0	1.0	1.0	2.0	1.0	2.0	4.0	2.0	19
Employment History	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Credit History	2	7	1	4	2	2.0	5.0	1.0	2.0	1.0	27
Collateral	0.0	0.0	1.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1
Insufficient Cash	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.0	1.0	0.0	2.0
Unverifiable Information	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Credit Application Incomplete	1.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1
Mortgage Insurance Denied	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other	0.0	0.0	2.0	0.0	0.0	0.0	0.0	0.0	1.0	0.0	3
Missing	3	1.0	4	3.0	2.0	3	4	2	0	1	23
Total	9	11	8	8	5	7	10	6	8	4	76

Denial rates were observed to differ by race and ethnicity, as shown in Table IV.53. While white applicants had a denial rate of 27.9 percent over the period from 2008 through 2017, black applicants had a denial rate of 42.3 percent. As for ethnicity, Hispanic applicants had a higher denial rate than non-Hispanic applicants, at 37.3 percent versus 50.0 percent.

Table IV.53
Denial Rates by Race/Ethnicity of Applicant
 Aberdeen city
 2004–2017 HMDA Data

Race/Ethnicity	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Average
American Indian	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Asian	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Black	38.5%	42.9%	41.7%	27.3%	42.9%	35.7%	69.2%	28.6%	50.0%	40.0%	42.3%
Pacific Islander	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
White	33.3%	35.7%	33.3%	28.6%	22.2%	25.0%	0.0%	50.0%	20.0%	0.0%	27.9%
Not Available	100.0%	0.0%	0.0%	75.0%	0.0%	0.0%	100.0%	100.0%	66.7%	0.0%	76.9%
Not Applicable	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Average	42.9%	39.3%	36.4%	36.4%	31.2%	31.8%	58.8%	46.2%	44.4%	30.8%	39.6%
Non-Hispanic	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%	0.0%	0.0%	50.0%
Hispanic	33.3%	39.3%	38.1%	27.8%	31.2%	33.3%	62.5%	36.4%	40.0%	30.8%	37.3%

PREDATORY LENDING

In addition to modifications implemented in 2004 to correctly document loan applicants' race and ethnicity, the HMDA reporting requirements were changed in response to the Predatory Lending Consumer Protection Act of 2002 as well as the Home Owner Equity Protection Act (HOEPA). Consequently, loan originations are now flagged in the data system for three additional attributes:

1. If they are HOEPA loans;
2. Lien status, such as whether secured by a first lien, a subordinate lien, not secured by a lien, or not applicable (purchased loans); and
3. Presence of high annual percentage rate (APR) loans (HALs), defined as more than three percentage points higher than comparable treasury rates for home purchase loans, or five percentage points higher for refinance loans.

Home loans are designated as “high-annual percentage rate” loans (HALs) where the annual percentage rate on the loan exceeds that of a comparable treasury instruments by at least three percentage points. As shown in Table IV.55, some 116 loans between 2008 and 2017 were HALs, accounting for 3.4 percent.

Table IV.54 Originated Owner-Occupied Loans by HAL Status Aberdeen city 2008–2017 HMDA Data											
Loan Type	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Total
HAL	1	2	0.0	0.0	0.0	0.0	1.0	0.0	0.0	0.0	4
Other	11	15	14	14	11	15	6	7	10	9	112
Total	12	17	14	14	11	15	7	7	10	9	116
Percent HAL	8.3%	11.8%	0.0%	0.0%	0.0%	0.0%	14.3%	0.0%	0.0%	0.0%	3.4%

While white households experienced HAL rates at 4.3 percent between 2008 and 2017, black households had a rate of HALs at 3.4 percent.

Table IV.55 Rate of HALs Originated by Race/Ethnicity of Borrower Aberdeen city 2008–2017 HMDA Data											
Race	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Average
American Indian	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Asian	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Black	0.0%	12.5%	0.0%	0.0%	0.0%	0.0%	25.0%	0.0%	0.0%	0.0%	3.4%
Pacific Islander	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
White	25.0%	11.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	4.3%
Not Available	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Not Applicable	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Average	8.3%	11.8%	0.0%	0.0%	0.0%	0.0%	14.3%	0.0%	0.0%	0.0%	3.4%
Hispanic	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Non-Hispanic	8.3%	11.8%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	2.9%

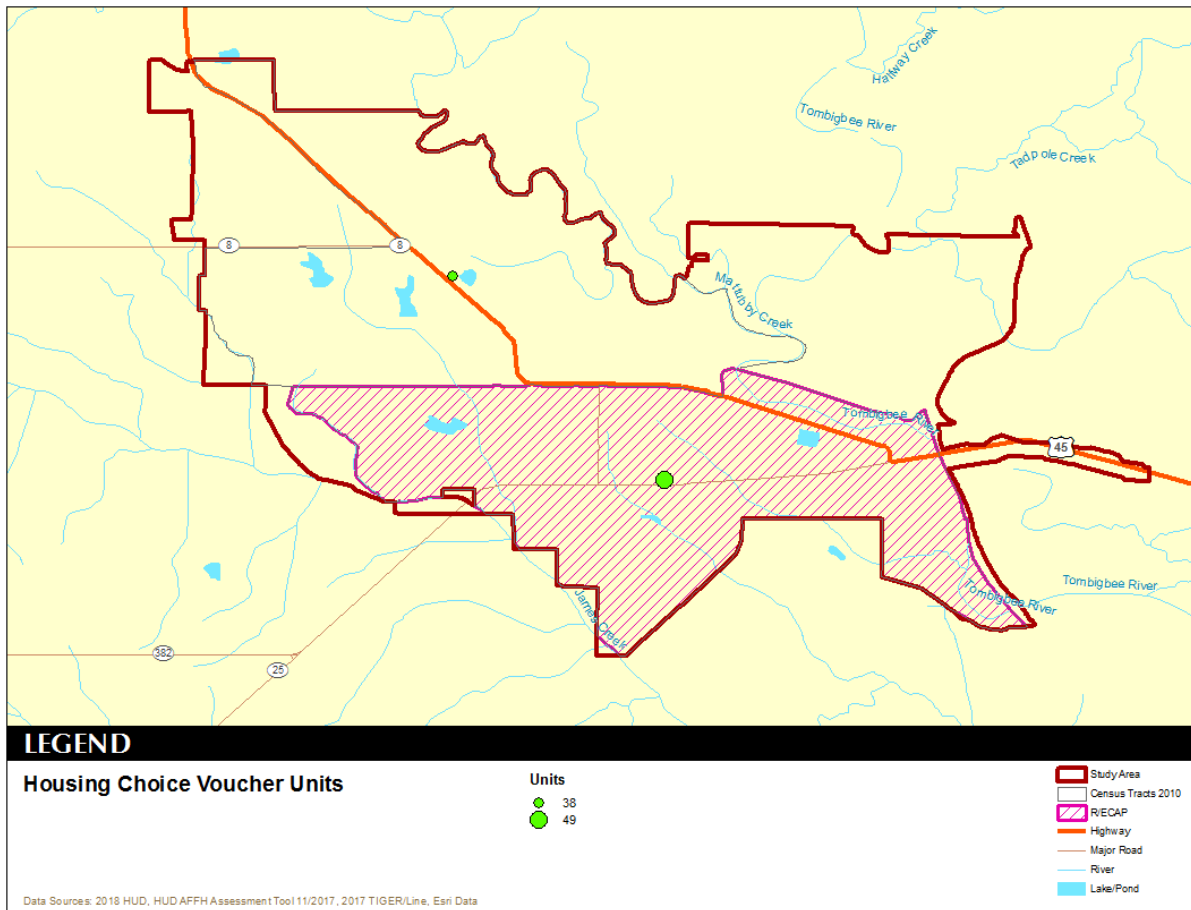
G. PUBLICLY SUPPORTED HOUSING ANALYSIS

The number of public housing units is shown in Table IV.56, below. There are 353 public housing units in Aberdeen city, of which 42 are for households with disabilities. In total, there are 151 public housing units, 118 Project Based Section 8 units, 0 other HUD Multifamily units, and 84 Housing Choice Voucher units.

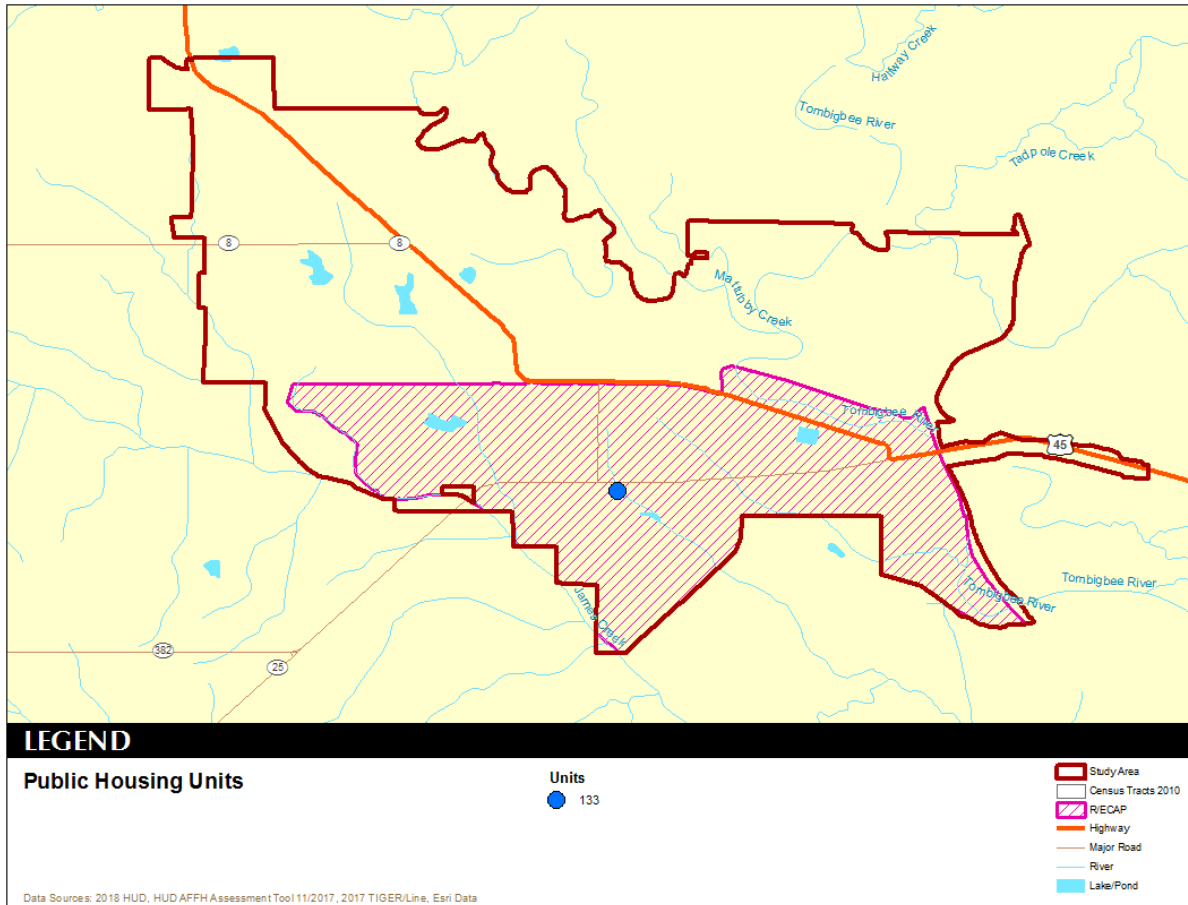
Table IV.56 Residents with Disabilities by Subsidized Housing Type Aberdeen city HUD AFFH Raw Database		
Program	Total Units	Total Disabled Units
Public Housing	151	24
Project Based Section 8	118	5
Other HUD Multifamily	0	0.0
Housing Choice Vouchers	84	13
Total	353	42

Map IV.11 shows the location of Housing Choice Vouchers. Map IV.12 shows the location of Public Housing Units, Map IV.13 shows the location of Project-Based Section 8 units, and Map 14 shows the location of PHA buildings or voucher locations.. Publicly supported housing units tend to be located in R/ECAPs.

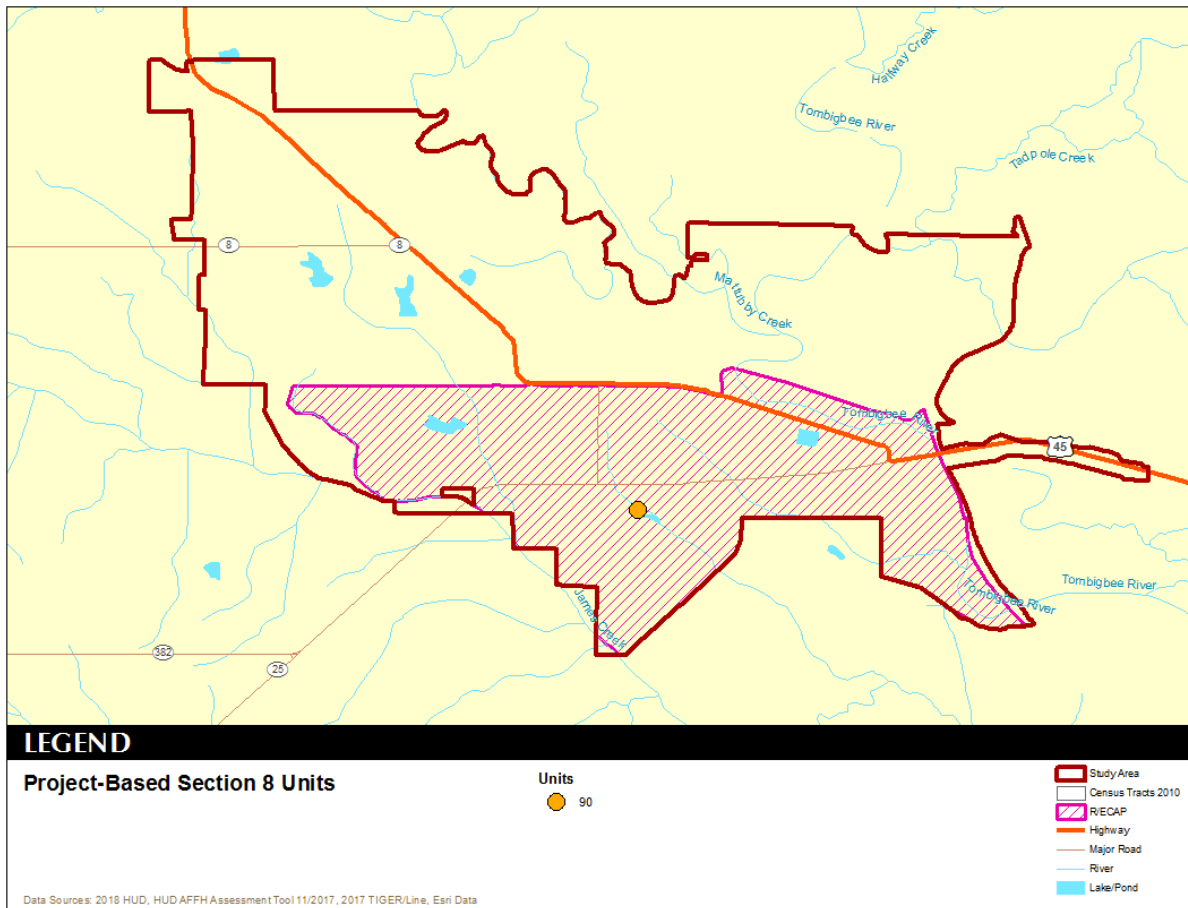
Map IV.11
Housing Choice Vouchers
 Aberdeen city
 AFFH Data



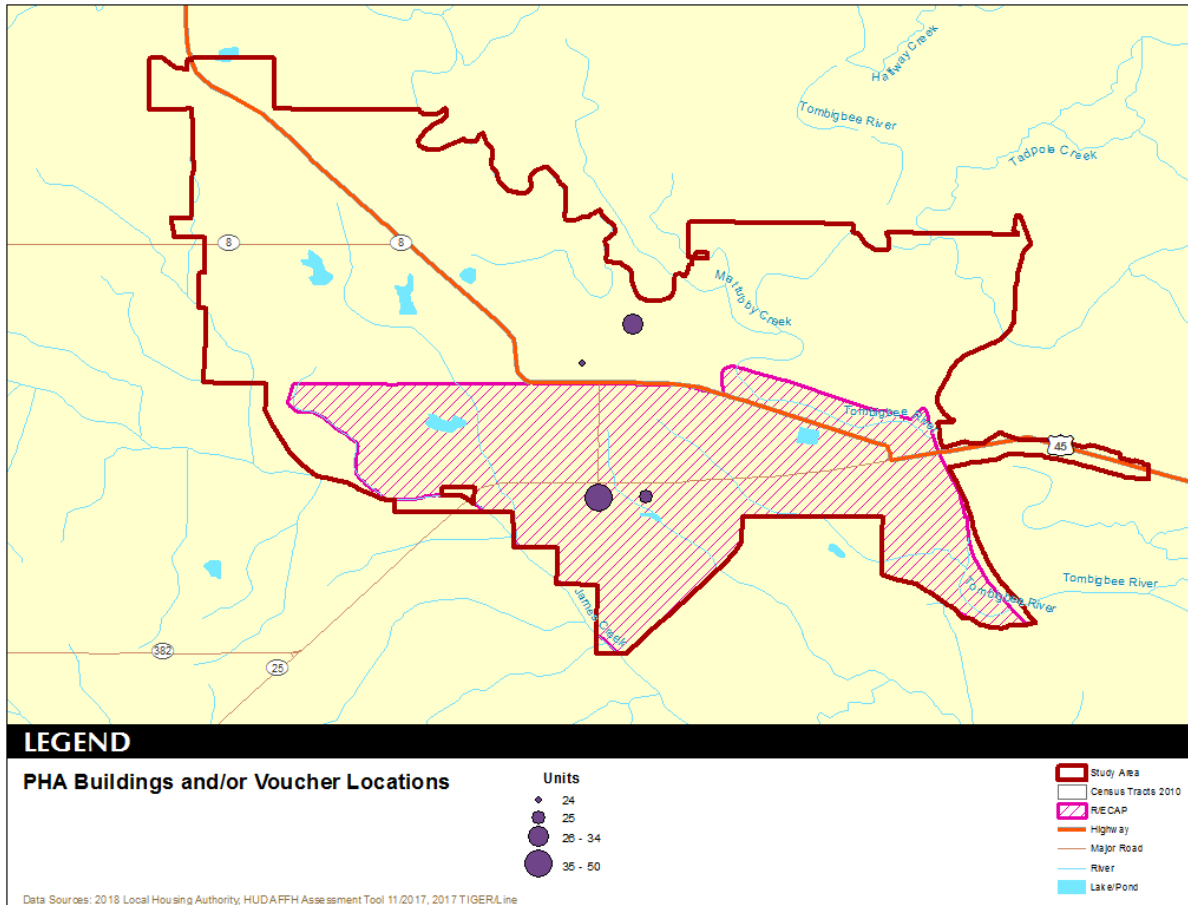
Map IV.12
Public Housing Units
 Aberdeen city
 AFFH Data



Map IV.13
Project-Based Section 8 Units
 Aberdeen city
 AFFH Data



Map IV.14
PHA Buildings and/or Voucher Locations
 Aberdeen city
 PHA Survey Data



Additional data is presented in the following tables about the Aberdeen Housing Authority. These data present data directly from the Housing Authority's records. The Housing Authority has a total of 133 assisted households.

Table IV.57 What is the total number of your assisted households, with vouchers, regular low-income housing, public housing, and other low-income housing you own? Aberdeen Housing Authority Public Housing Authority Survey	
Total	
133	

Of these assisted units, some 126 of the households are black, and 4 are white. There are no Hispanic households.

Table IV.58 Of your assisted households, how many of the head of households are: Aberdeen Housing Authority Public Housing Authority Survey	
Race	Head of Households
White	4
Black	126
American Indian/Native American	0
Asian	0
Native Hawaiian/Pacific Islander	0
Two or more races	0
Don't know	0
Total	130

Table IV.59 Of your assisted households, how many of the head of households are: Aberdeen Housing Authority Public Housing Authority Survey	
Ethnicity	Head of Households
Hispanic	0
Non-Hispanic	13
Total	13

Some 41 households are considered to have one or more persons with a disability.

Table IV.60 How many households have one or more persons with disabilities? Aberdeen Housing Authority Public Housing Authority Survey	
Response	Responses
One or more persons with disabilities	41

A majority of households have a female head of household, and 60 households have children in the household.

Table IV.61 How many of the head of households are: Aberdeen Housing Authority Public Housing Authority Survey	
Response	Total
Male	19
Female	111
Female with one or more children in the home under the age of 18	56
Male with one or more children in the home under the age of 18	4
Total	60

The Housing Authority has 42 two bedroom units, 37, one bedroom units, and 34 three bedroom units.

Table IV.62 How many of your public housing units are: Aberdeen Housing Authority Public Housing Authority Survey		
Type of Unit	Owned	Vacant or soon to be empty and available for rent
Efficiency	4	0
One Bedroom	37	0
Two Bedroom	43	0
Three Bedroom	34	3
Four Bedroom	12	0
Five or more Bedroom	3	0
Total Number of Units	133	3

The Housing Authority does not have an Affirmative Action Plan.

Table IV.63 Do you have an Affirmative Action Plan? Aberdeen Housing Authority Public Housing Authority Survey			
Yes	No	Don't Know	Missing
0	1	0	0

The Housing Authority does have admissions preferences or housing designations.

Table IV.64 Do you have an Admissions Preferences or Housing Designations? Aberdeen Housing Authority Public Housing Authority Survey			
Yes	No	Don't Know	Missing
1	0	0	0

Aberdeen Housing Authority is not subject to a charge letter from HUD, a fair housing cause determination, or a claim under the False Claims Act.

Table IV.65 Is your PHA currently subject to any of the following: Aberdeen Housing Authority Public Housing Authority Survey				
	Yes	No	Don't Know	Missing
A charge or letter of finding from HUD concerning a violation of a civil rights related law	0	1	0	0
A cause determination for a substantially equivalent state or local fair housing agency concerning a violation of a state or local fair housing law	0	1	0	0
A letter of findings issues by a lawsuit file or joined by the Department of Justice alleging a pattern or practices or systematic violation of a fair housing or civil rights law	0	1	0	0
A claim under False Claims Acts related to fair housing, nondiscrimination, or civil rights generally, including an alleged failure to affirmative further fair housing	0	1	0	0

H. DISABILITY AND ACCESS

The disability rate from the 2000 Census is shown in Table IV.66. Some 24.2 percent of the population was disabled in 2000, or a total of 1,384 persons. The disability rate was highest for those over 65, with 48.5 percent disabled.

Table IV.66 Disability by Age Aberdeen city 2000 Census SF3 Data		
Age	Total	
	Disabled Population	Disability Rate
5 to 15	30	2.5%
16 to 64	974	26.0%
65 and older	380	48.5%
Total	1,384	24.2%

Table IV.67 shows disability by type in 2000. There were 584 physical disabilities reported in 2000, some 627 employment disabilities, and 561 go-outside-home disabilities.

Table IV.67 Total Disabilities Tallied: Aged 5 and Older Aberdeen city 2000 Census SF3 Data	
Disability Type	Population
Sensory disability	256
Physical disability	584
Mental disability	340
Self-care disability	209
Employment disability	627
Go-outside-home disability	561
Total	2,577

Disability by age, as estimated by the 2016 ACS, is shown in Table IV.68. The disability rate for females was 15.7 percent, compared to 17.9 percent for males. The disability rate grew precipitously higher with age, with 50.3 percent of those over 75 experiencing a disability.

Table IV.68 Disability by Age Aberdeen city 2016 Five-Year ACS Data						
Age	Male		Female		Total	
	Disabled Population	Disability Rate	Disabled Population	Disability Rate	Disabled Population	Disability Rate
Under 5	0	0.0%	0	0.0%	0	0.0%
5 to 17	11	2.6%	0	0.0%	11	1.2%
18 to 34	37	8.1%	38	5.8%	75	6.7%
35 to 64	238	25.5%	221	20.7%	459	22.9%
65 to 74	48	30.8%	97	31.0%	145	30.9%
75 or Older	94	48.2%	88	52.7%	182	50.3%
Total	428	17.9%	444	15.7%	872	16.7%

The number of disabilities by type, as estimated by the 2016 ACS, is shown in Table IV.69. Some 10.1 percent have an ambulatory disability, 6.9 percent have an independent living disability, and 3.5 percent have a self-care disability.

Table IV.69 Total Disabilities Tallied: Aged 5 and Older Aberdeen city 2016 Five-Year ACS		
Disability Type	Population with Disability	Percent with Disability
Hearing disability	161	3.1%
Vision disability	216	4.1%
Cognitive disability	294	6.0%
Ambulatory disability	493	10.1%
Self-Care disability	170	3.5%
Independent living disability	271	6.9%

DISABILITY AND ACCESS WORKGROUPS

Four (4) Disability and Access Workgroups were held in late 2018 to gather input in the needs of households with disabilities in accessing housing. Some comments are included below. A complete set of transcripts are included in the Appendix.

- Persons with disabilities tend to congregated in urban areas in order to access public transit
- Lack of available accessible units, and a lack of new development of accessible units
- There is continued need to permanent supportive housing for persons with disabilities
- NIMYism continues to be a challenge for new units, especially group homes
- There should be a mandate that all new housing development includes a percentage as accessible units
- Significant need for transportation for persons with disabilities
- There is a need for integrated services beyond just housing

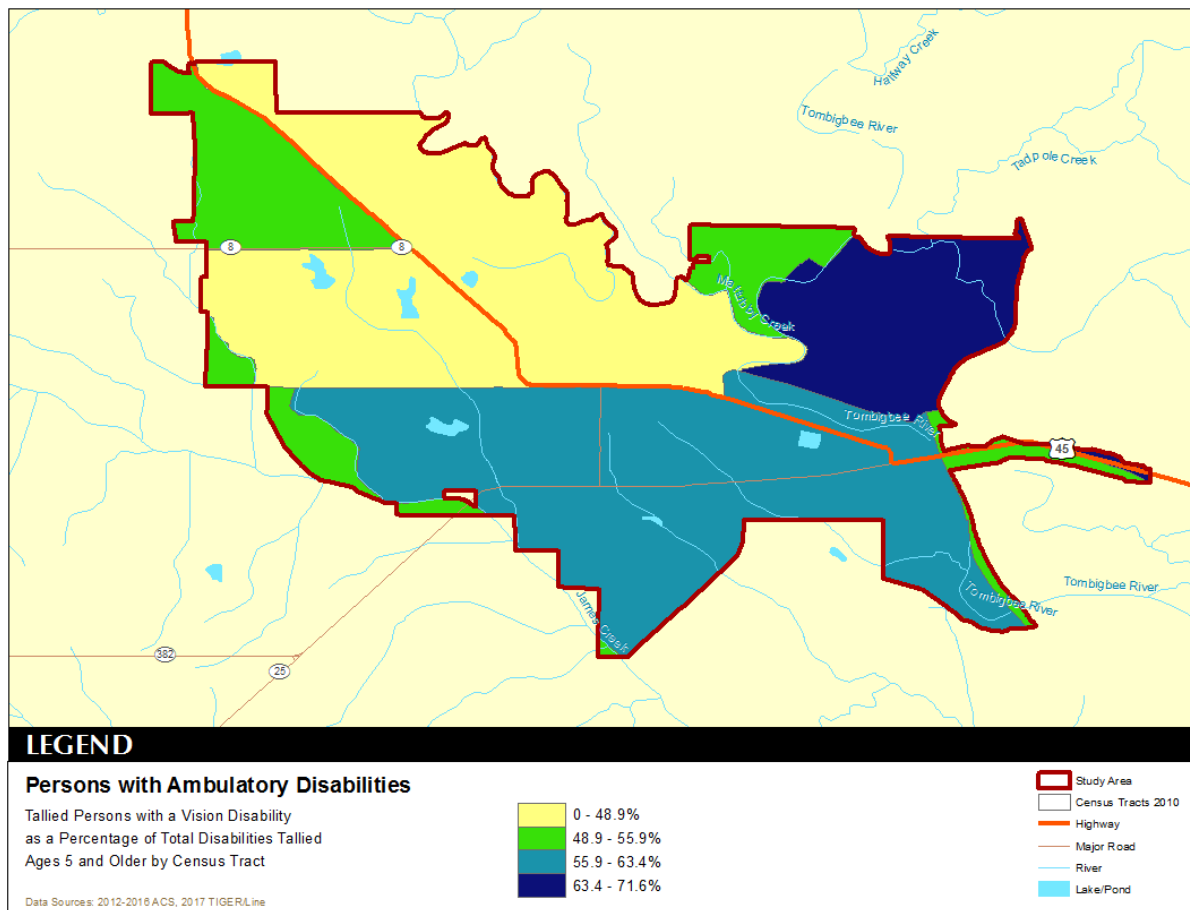
HOUSING ACCESSIBILITY

Accessible housing units are located throughout the area. Some 42 publicly supported housing units are available for households with disabilities, out of 353 total publicly supported housing units in Aberdeen city, according to HUD's AFFH database, are accessible.

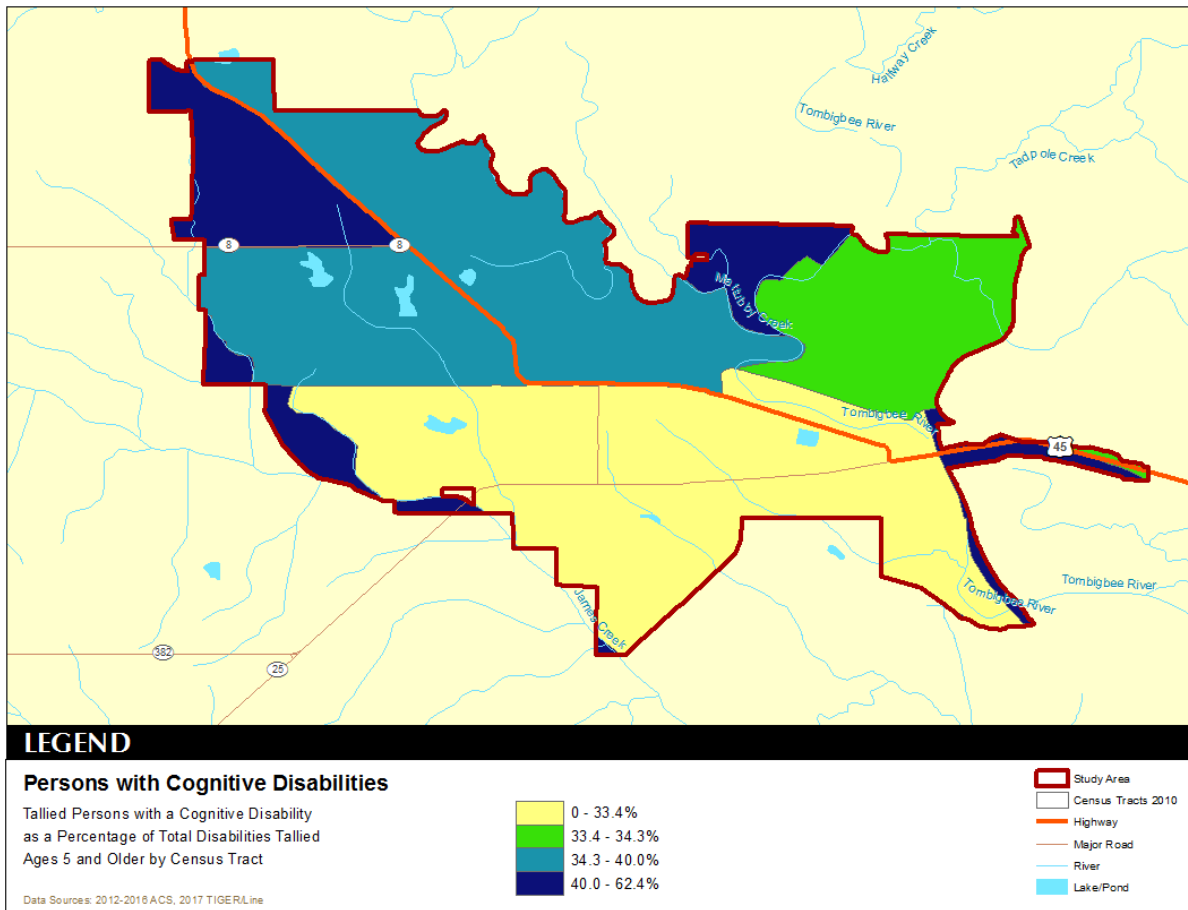
Table IV.70 Residents with Disabilities by Subsidized Housing Type Aberdeen city HUD AFFH Raw Database		
Program	Total Units	Total Disabled Units
Public Housing	151	24
Project Based Section 8	118	5
Other HUD Multifamily	0	0.0
Housing Choice Vouchers	84	13
Total	353	42

The concentrations of persons with various types of disabilities are shown in the following maps. Maps IV.15 through IV.20 show persons with ambulatory disabilities, persons with cognitive disabilities, persons with hearing disabilities, persons with independent living disabilities, persons with self-care disabilities, and persons with vision disabilities.

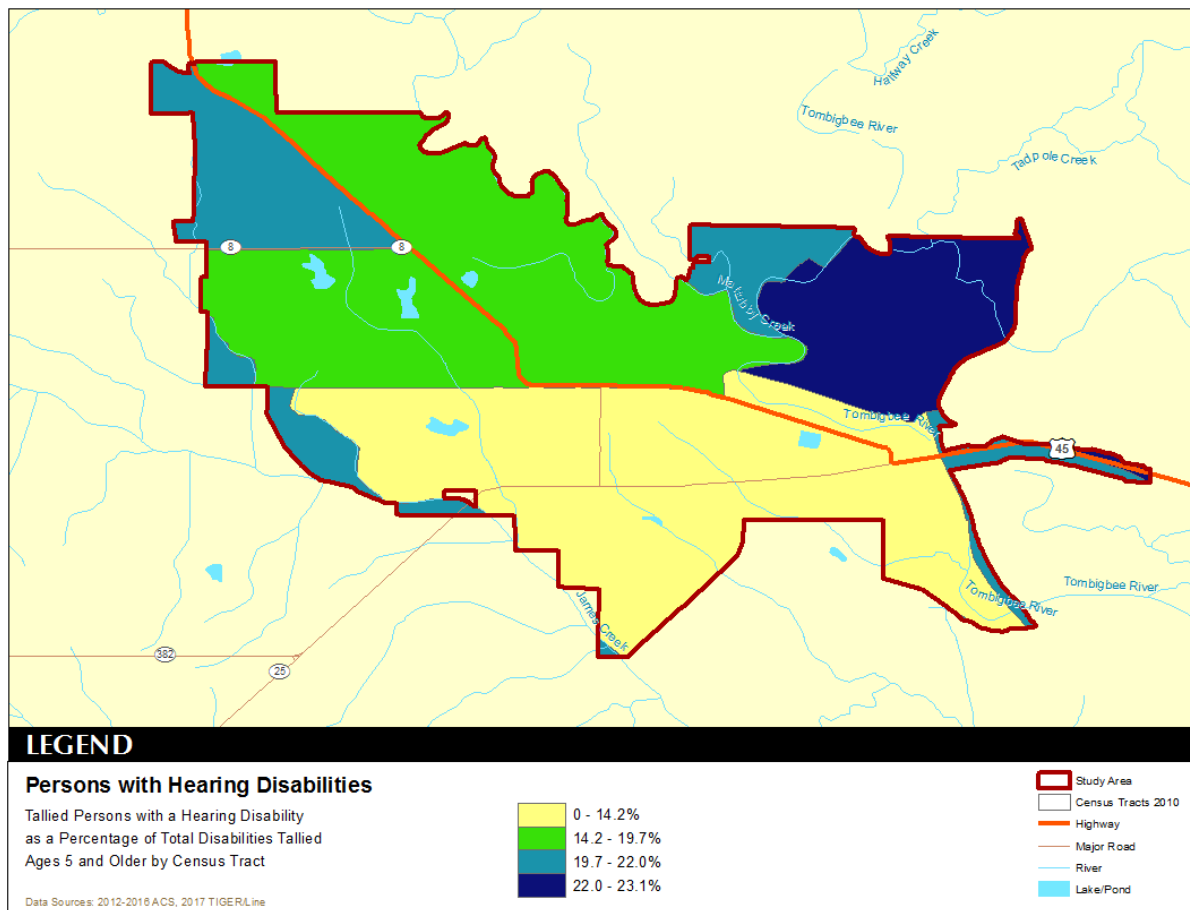
Map IV.15
Persons with Ambulatory Disabilities
 Aberdeen city
 AFFH Data



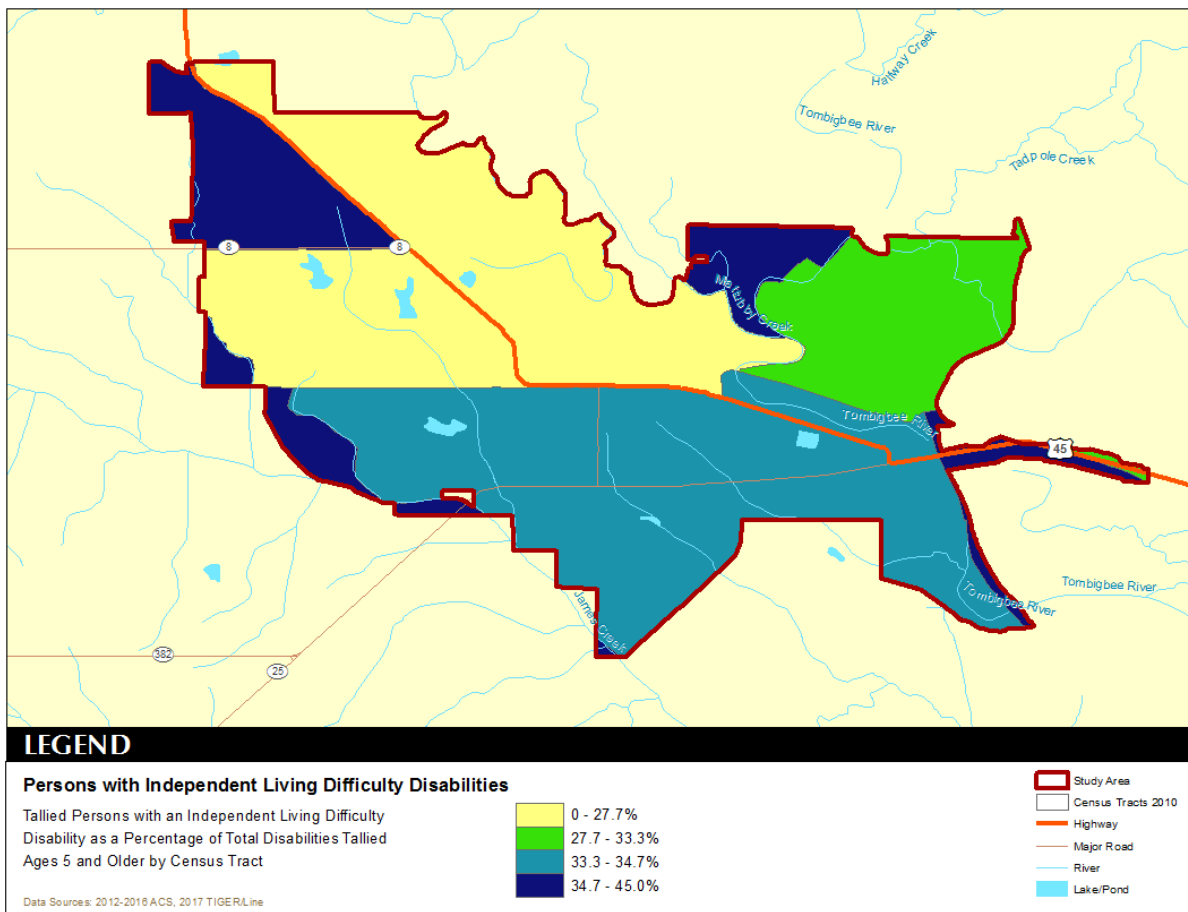
Map IV.16
Persons with Cognitive Disabilities
 Aberdeen city
 AFFH Data



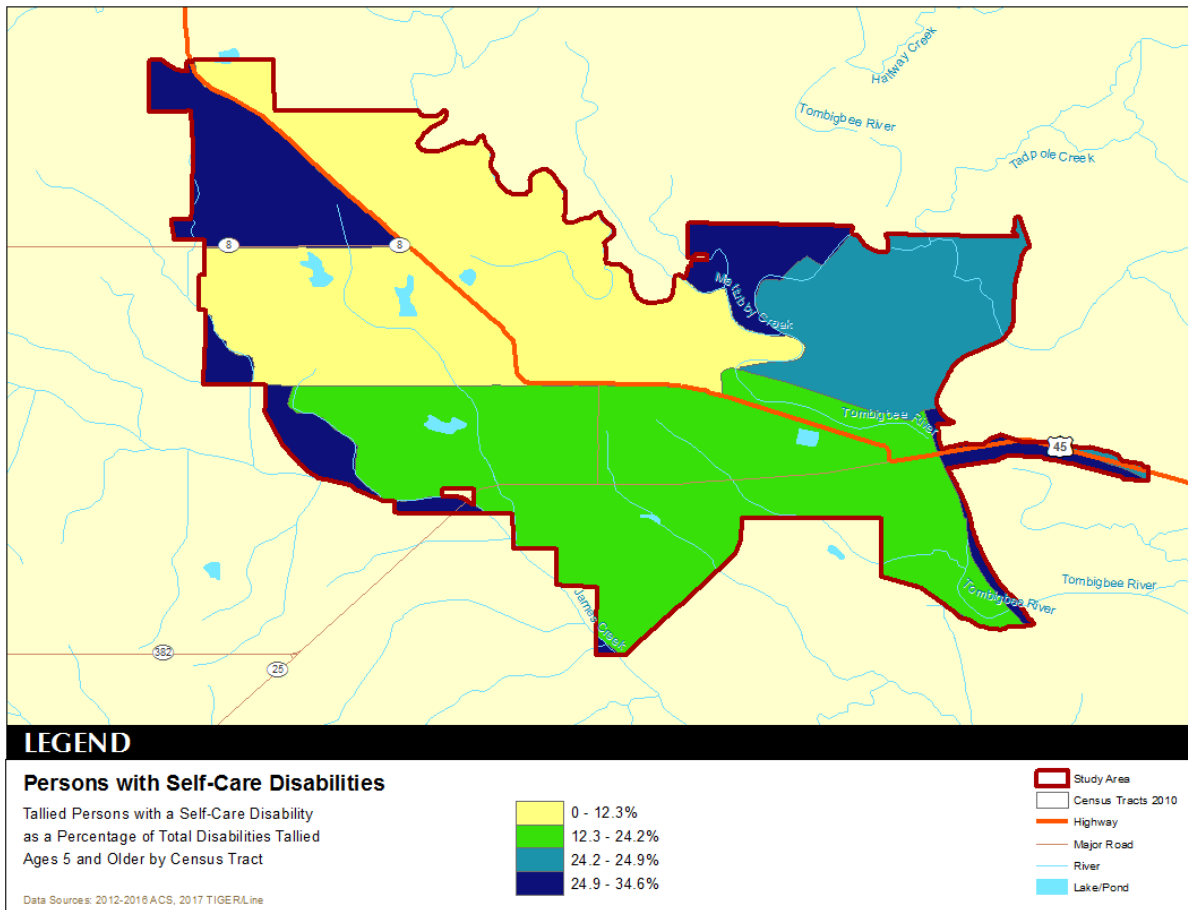
Map IV.17
Persons with Hearing Disabilities
 Aberdeen city
 AFFH Data



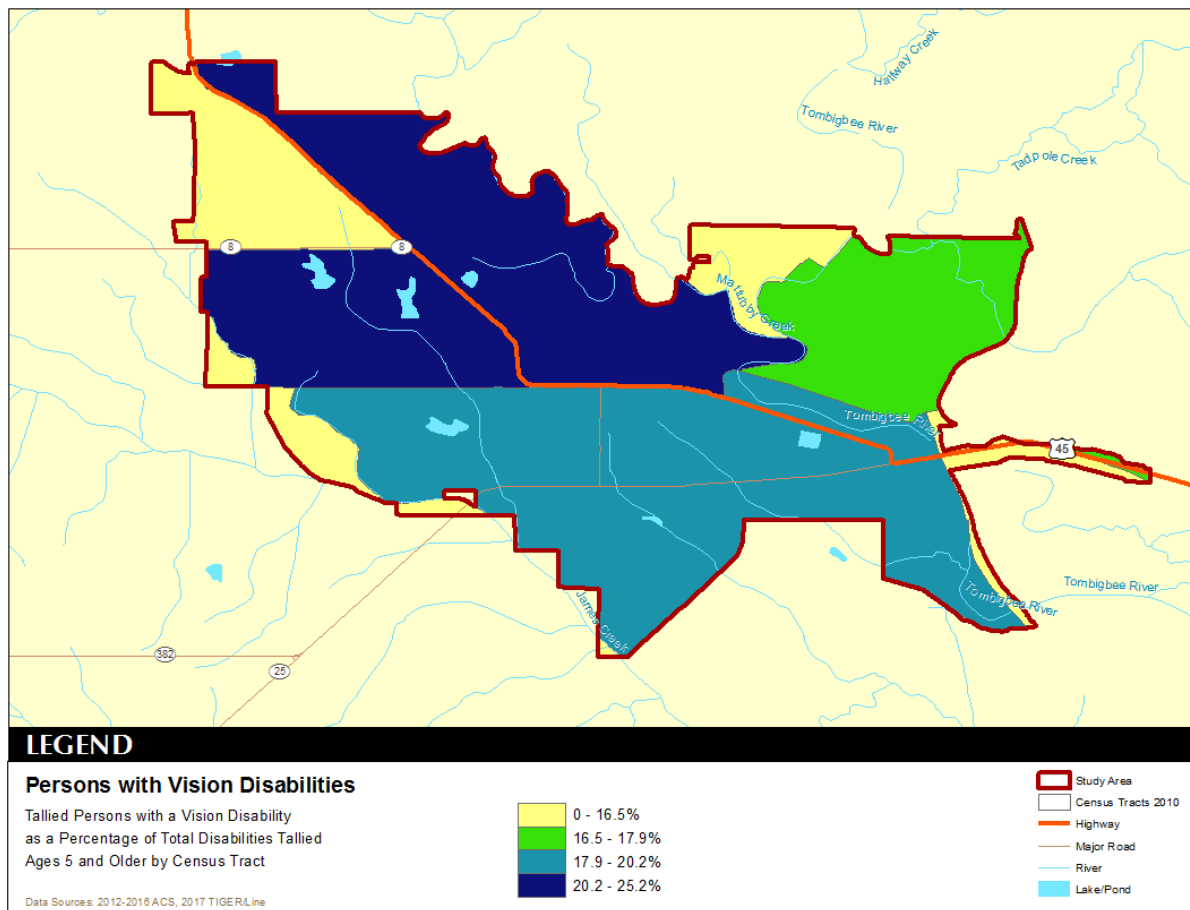
Map IV.18
Persons with Independent Living Disabilities
 Aberdeen city
 AFFH Data



Map IV.19
Persons with Self Care Disabilities
 Aberdeen city
 AFFH Data



Map IV.20
Persons with Vision Disabilities
 Aberdeen city
 AFFH Data



I. FAIR HOUSING ENFORCEMENT, OUTREACH CAPACITY, & RESOURCES

FEDERAL FAIR HOUSING LAWS

Federal laws provide the backbone for U.S. fair housing regulations. While some laws have been previously discussed in this report, a brief list of laws related to fair housing, as defined on the U.S. Department of Housing and Urban Development's (HUD's) website, is presented below:

Fair Housing Act Title VIII of the Civil Rights Act of 1968 (Fair Housing Act), as amended, prohibits discrimination in the sale, rental, and financing of dwellings, and in other housing-related transactions, based on race, color, national origin, religion, sex, familial status (including children under the age of 18 living with parents or legal custodians, pregnant women, and persons securing custody of children under the age of 18), and handicap (disability).⁸

Title VIII was amended in 1988 (effective March 12, 1989) by the *Fair Housing Amendments Act* . . . In connection with prohibitions on discrimination against individuals with disabilities, the Act contains design and construction accessibility provisions for certain new multi-family dwellings developed for first occupancy on or after March 13, 1991.⁹

Title VI of the Civil Rights Act of 1964. Title VI prohibits discrimination on the basis of race, color, or national origin in programs and activities receiving federal financial assistance.

Section 504 of the Rehabilitation Act of 1973 Section 504 prohibits discrimination based on disability in any program or activity receiving federal financial assistance.

Section 109 of the Housing and Community Development Act of 1974 Section 109 prohibits discrimination on the basis of race, color, national origin, sex or religion in programs and activities receiving financial assistance from HUD's Community Development Block Grant Program.

Title II of the Americans with Disabilities Act of 1990. Title II prohibits discrimination based on disability in programs, services, and activities provided or made available by public entities. HUD enforces Title II when it relates to state and local public housing, housing assistance and housing referrals.

Architectural Barriers Act of 1968 The Architectural Barriers Act requires that buildings and facilities designed, constructed, altered, or leased with certain federal funds after September 1969 be accessible to and useable by handicapped persons.

⁸ "HUD Fair Housing Laws and Presidential Executive Orders."

http://portal.hud.gov/hudportal/HUD?src=/program_offices/fair_housing_equal_opp/FHLaws

⁹ "Title VIII: Fair Housing and Equal Opportunity."

http://portal.hud.gov/hudportal/HUD?src=/program_offices/fair_housing_equal_opp/progdesc/title8

Age Discrimination Act of 1975 The Age Discrimination Act prohibits discrimination on the basis of age in programs or activities receiving federal financial assistance.

Title IX of the Education Amendments Act of 1972 Title IX prohibits discrimination on the basis of sex in education programs or activities that receive federal financial assistance.¹⁰

STATE AGENCIES

At present there are no governmental agencies at the state level that accept or investigate complaints of unlawful discrimination on behalf of Mississippi residents.

PRIVATE ORGANIZATION

The Mississippi Center for Justice, a public interest law firm, serves residents of Mississippi who believe that they have been subjected to unlawful discrimination in fair housing choice, in addition to working to “promote educational opportunity, protect the rights of consumers, secure access to healthcare, ensure equity in disaster recovery, and put affordable housing within reach of all Mississippians¹¹.” A FHIP grantee, the Center for Justice accepts complaints from Mississippi residents who believe that they have been subjected to unlawful discrimination in housing choice. The Center for Justice has three offices throughout the state, and they may be contacted through the information below. The Center for Justice may also be contacted through an online contact form available at <http://www.mscenterforjustice.org/contact-us>.

Address (Jackson Office):

5 Old River Place, Suite 203 (39202)
P.O. Box 1023 Jackson, MS 39215-1023
Phone: (601) 352-2269
Fax: (601) 352-4769

Address (Biloxi Office)

Division Street
Biloxi, MS 39530-2961
Phone: (228) 435-7284
Fax: (228) 435-7285

Address (Indianola Office)

120 Court Avenue
Indianola, MS 38751
Phone: (662) 887-6570
Fax: (662) 887-6571

¹⁰ “HUD Fair Housing Laws and Presidential Executive Orders.”

¹¹ Mississippi Center for Justice. “Our Work”. Mississippi Center for Justice Website. 3 Jan 2019.
<<http://www.mscenterforjustice.org/our-work/our-work>>

FAIR HOUSING COMPLAINTS

Federal Fair Housing Law prohibits housing discrimination based on race, color, national origin, religion, sex, familial status, or disability. An individual may file a complaint if they feel their rights have been violated. HUD maintains records of complaints that represent potential and actual violations of federal housing law.

Fair Housing and Equal Opportunity (FHEO) begins its complaint investigation process shortly after receiving a complaint. A complaint must be filed within one year of the last date of the alleged discrimination under the Fair Housing Act. Other civil rights authorities allow for complaints to be filed after one year for good cause, but FHEO recommends filing as soon as possible. Generally, FHEO will either investigate the complaint or refer the complaint to another agency to investigate. Throughout the investigation, FHEO will make efforts to help the parties reach an agreement. If the complaint cannot be resolved voluntarily by an agreement, FHEO may issue findings from the investigation. If the investigation shows that the law has been violated, HUD or the Department of Justice may take legal action to enforce the law.

Over the 2008 through 2018 study period, the agency received a total of 1 complaint alleging discrimination in Aberdeen city. These complaints are representative of the entire city, and do not reflect the Housing Authority itself. This 1 complaint was on the basis of race.

Table IV.71 Fair Housing Complaints by Basis Aberdeen city HUD Fair Housing Complaints												
Basis	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	Total
Race	0	1	0	0	0	0	0	0	0	0	0	1
Total Basis	0	1	0	0	0	0	0	0	0	0	0	1
Total Complaints	0	1	0	0	0	0	0	0	0	0	0	1

Table IV.72 Fair Housing Complaints by Closure Aberdeen city HUD Fair Housing Complaints												
Basis	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	Total
Complaint withdrawn by complainant after resolution	0	1	0	0	0	0	0	0	0	0	0	1
Total Closures	0	1	0	0	0	0	0	0	0	0	0	1
Total Complaints	0	1	0	0	0	0	0	0	0	0	0	1

Those who file fair housing complaints with the Department of Housing and Urban Development may include more than one discriminatory action, or issue, in those complaints. Fair housing complaints from Aberdeen city cited 1 issue total.

Table IV.73
Fair Housing Complaints by Issue
 Aberdeen city
 HUD Fair Housing Complaints

Issue	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	Total
Refusing to provide municipal services or property	0	1	0	0	0	0	0	0	0	0	0	1
Total Issues	0	1	0	0	0	0	0	0	0	0	0	1
Total Complaints	0	1	0	0	0	0	0	0	0	0	0	1

FAIR HOUSING COMPLAINTS FOUND WITH CAUSE

The table below shows fair housing complaints in Aberdeen city found with causes by basis. 1 complaint was found to have cause, on the basis of race.

Table IV.74
Fair Housing Complaints by Basis
 Aberdeen city
 HUD Fair Housing Complaints

Basis	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	Total
Race	0	1	0	0	0	0	0	0	0	0	0	1
Total Basis	0	1	0	0	0	0	0	0	0	0	0	1
Total Complaints Found with Cause	0	1	0	0	0	0	0	0	0	0	0	1

Fair Housing complaints with cause by issue are shown in the table of the following page. For the 1 total complaints with cause, there was a total of 1 issue.

Table IV.75
Fair Housing Complaints by Issue
 Aberdeen city
 HUD Fair Housing Complaints

Issue	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	Total
Refusing to provide municipal services or property	0	1	0	0	0	0	0	0	0	0	0	1
Total Issues	0	1	0	0	0	0	0	0	0	0	0	1
Total Complaints Found with Cause	0	1	0	0	0	0	0	0	0	0	0	1

J. FAIR HOUSING SURVEY

The Fair Housing survey has a total of 74 responses to date. This survey data shows all responses within Aberdeen city, and may include data from respondents outside the Housing Authority. Some 57 respondents live in single-family homes, another 6 live in 1-4 story apartments, and 3 live in apartments with 5 or more stories.

Table IV.76 Which of the following best describes the type of housing you currently live in? Aberdeen city Fair Housing Survey	
Housing	Responses
Single-family home (detached)	57
Twin-home or duplex	6
Condo/Townhouse	0
Apartment building with 1-4 stories	6
Apartment building with 5 or more stories	3
Something else, please specify	0
Missing	2
Total	74

As seen in Table IV.77, some 6137 respondents live in public housing, some 1 live in Multi-Family Section 8, and 1 live in Tenant Based Section 8.

Table IV.77 If you live in a subsidized/assisted housing, please indicate what type: Aberdeen city Fair Housing Survey	
Type	Responses
Public Housing	61
Multi-Family Section 8	1
Tenant Based Section 8	1
Project Based Section 8	2
Other Assisted Housing	0
Don't Know	3
Does Not Apply	2
Other	0
Missing	4
Total	74

Table IV.78 shows how long respondents have lived in their neighborhoods. As seen on the following page, some 8 respondents have lived in their neighborhood for less than 1 year, while 11 respondents have lived in their neighborhood for 11-20 years.

Table IV.78 How long have you lived in your neighborhood? Aberdeen city Fair Housing Survey	
Time	Responses
Less than 1 year	8
1-5 years	24
6-10 years	22
11-20 years	11
21-30 years	2
More than 30 years	2
Missing	5
Total	74

Table IV.79 shows the most important reasons respondents decided to live in their neighborhood. Some 22 respondents' most important reason was to live near family and friends, some 6 to live close to work, and 52 due to the affordability of housing.

Table IV.79 Which of the following were the most important reasons you decided to live in your neighborhood? (Check all that apply) Aberdeen city Fair Housing Survey	
Reason	Responses
To live near family and friends	22
To be close to work	6
Accessibility of goods and services, such as neighborhood centers and stores	4
To be near public transportation	3
Physical accessibility of the building	3
Nearby schools for my children/grandchildren	7
Access to job opportunities	4
Safety in the neighborhood	13
Affordability of housing	52
I grew up here	8
No choice/ Nowhere else to go	29

If respondents had a choice to continue to live in their neighborhood, some 52 respondents would, while 14 would not.

Table IV.80 If you had a choice would you continue to live in your city or neighborhood? Aberdeen city Fair Housing Survey	
Yes/No	Responses
Yes	52
No	14
Not Sure	6
Missing	2
Total	74

The table below shows how respondents rate the different aspects of their neighborhood or housing development. Some 4 respondents would rate cleanliness as excellent, while 4 respondents rate cleanliness as poor. The availability of job opportunities was rated as excellent by 3 respondents and poor by 5 respondents.

Table IV.81 How would you rate each of the following aspects of your neighborhood/housing development? Aberdeen city Fair Housing Survey								
Aspects	Excellent	Very Good	Good	Fair	Poor	Don't Know	Missing	Total
Cleanliness	4	17	31	3	0	0	19	74
Condition of the buildings (including homes)	6	20	39	5	1	0	3	74
Condition of streets and sidewalks	4	19	44	4	0	0	3	74
Condition of the public spaces	7	15	46	3	1	0	2	74
Schools in the neighborhood	4	23	39	3	3	0	2	74
Access to public transportation	3	6	9	33	20	0	3	74
Availability of quality public housing	5	16	43	5	2	0	3	74
Availability of job opportunities	3	12	42	9	5	0	3	74

Respondents also rated how easy it is to get to a variety of places, including parks, libraries, and grocery stores. While 49 respondents said it would be easy to access supermarkets or grocery stores, some 2 respondents said it would be difficult to access. If the household had a disability, some 7 respondents said it was easy getting around their neighborhood or housing complex, compared to 3 saying it would be difficult.

Table IV.82 Please indicate how easy it would be for you to get to each of the following places? Aberdeen city Fair Housing Survey							
Place	Easy	Slightly Difficult	Moderately Difficult	Difficult	Don't Know	Missing	Total
Parks, playgrounds or other green spaces	49	15	2	0	3	4	74
Public Libraries	47	18	2	0	1	5	74
Supermarkets or grocery stores	49	15	2	2	1	5	74
Pharmacies	48	15	3	3	1	5	74
Banks and credit unions	47	15	3	3	1	5	74
Churches, mosques, synagogues , or other religious or cultural centers	51	13	2	2	1	5	74
Community center or recreational facilities	48	15	2	2	2	5	74
Places with jobs that I/my household would want to have	39	19	3	3	5	5	74
If household with a disability, ease of getting around your neighborhood/housing complex	7	1	3	3	0	61	74

Some 61 respondents stated that their community needs better jobs and 67 indicated the need for more jobs. Some 59 respondents indicated the need for more affordable housing, while 59 indicated the need for better roads.

Table IV.83 What Does your Community Need Most? Aberdeen city Fair Housing Survey	
Percent	Responses
Better Jobs	61
More Jobs	67
Better Medical Services	59
Better Housing	61
More Affordable Housing	59
Housing Rehab	53
Better Educational Opportunities	59
Good Grocery Stores	56
Better Roads	59
Better Sidewalks	54
Better Public Safety	57
Water and Sewer Improvements	55
More Services	57
Other, please specify	1

Respondents indicated that 46 percent of funds should be used for housing, 21 percent for community facilities, and 10 percent for infrastructure.

Table IV.84 If you had some money to spend on these activities, what percentage would you spend on: Aberdeen city Fair Housing Survey	
Percent	Responses
Housing	46
Community Facilities	21
Economic Development	12
Human Services	11
Infrastructure	10
Total	100.0%

CURRENT HOUSING

The fair housing survey also asked questions about the respondents' current housing situation. Some 72 respondents rent from a housing authority, 0 rent from a private landlord, and 1 own.

Table IV.85 Do you currently rent your home, own your home or something else? Aberdeen city Fair Housing Survey	
Own/Rent	Responses
Rent from the Housing Authority	72
Rent from a private landlord	0
Rent a room	0
Renter: share a room	0
Own	1
Owner: share a room	0
Something else	0
Missing	1
Total	74

Some 54 respondents are satisfied with their current housing situation, while 4 are dissatisfied.

Table IV.86 How Satisfied would you say you are with the quality of the housing you currently live in? Aberdeen city Fair Housing Survey	
Satisfaction	Responses
Satisfied	54
Somewhat satisfied	7
Somewhat dissatisfied	6
Dissatisfied	4
Don't know	1
Missing	2
Total	74

In the past five years, 4 respondents have had their rent paid by a rental assistance program, as seen in the following table.

Table IV.87 In the past five years has your rent been paid by a rental assistance program? Aberdeen city Fair Housing Survey	
Own/Rent	Responses
Yes	4
No	52
Don't know	8
Missing	10
Total	74

If respondents answered yes the previous question, some 0 respondents have indicated they have had difficulty using their Section 8 voucher.

Table IV.88 If you answered "Yes" to the above question have you had difficulty using that Section 8 voucher? Aberdeen city Fair Housing Survey	
Own/Rent	Responses
Yes	0
No	14
Don't know	2
Missing	58
Total	74

During the past three years, some 1 respondent has indicated that their housing costs have increased a lot, and increased somewhat for 33 respondents.

Table IV.89 During the past three years, how have the overall housing costs for your current home changed? Aberdeen city Fair Housing Survey	
Change in housing cost	Responses
Increased a lot	1
Increased some	33
Stayed about the same	23
Decreased some	4
Decreased a lot	1
Not applicable	7
Missing	5
Total	74

Some 0 respondents have been displaced this year as a renter, and 0 have been displaced as an owner. If respondents had been displaced, some 0 indicated it was due to the property being purchased, and 0 indicated it was due to the property being demolished.

Table IV.90 If you answered “Yes” to the above question was this the result of the property being: Aberdeen city Fair Housing Survey	
Reason	Responses
Purchased	0
Demolished	0
Improved/renovated	0
Foreclosed	0
Other	1
Missing	73
Total	74

During the past five years, 9 respondents have looked for a new place to rent and 3 have looked for a home to buy.

Table IV.91 During the past five years, have you looked for a new place to live? Aberdeen city Fair Housing Survey	
Yes/No	Responses
Yes, looked for a home to rent	9
Yes, looked for a home to buy	3
No	60
Don't remember	0
Missing	2
Total	74

If the respondent has looked for a new place to live, some 11 found it difficult to find safe, quality housing that they could afford in a neighborhood they wanted to live in.

Table IV.92 If you answered “Yes” to the above question did you have trouble finding safe, quality housing that you could afford in a neighborhood you would like to live in? Aberdeen city Fair Housing Survey	
Property	Responses
Yes, looked for a home to rent	11
No	3
Don't remember	3
Missing	57
Total	74

If the respondent could not find safe, affordable housing, they indicated what reasons they thought it was because. The results are shown in the table below.

Table IV.93 If you could not find safe, affordable, quality housing do you think it was because (Check all that apply): Aberdeen city Fair Housing Survey	
Category	Responses
Race/ethnicity	1
Religion	0
Disability	3
Sexual Orientation	0
Pregnant or having children	0
Sex/Gender	0
Age	1
Marital Status	0
National Origin	0
Ancestry	0
Familial Status	1
Criminal History/Record	0
Source of income	9

If respondents felt they had been discriminated against in their housing access due to any of the following issues, such as race/ethnicity, religion, or disability, they were able to indicate in the survey. The results are shown in the table below.

Table IV.94 Do you believe that you have been discriminated against in your housing because of any of the following (Check all that apply): Aberdeen city Fair Housing Survey	
Category	Responses
Race/ethnicity	1
Religion	0
Disability	0
Sexual Orientation	0
Pregnant or having children	0
Sex/Gender	0
Age	0
Marital Status	0
National Origin	0
Ancestry	0
Familial Status	0
Criminal History/Record	0
Source of income	0

Some 0 respondents have complained of discrimination by their landlord, and 0 were satisfied with the outcome.

Table IV.95 Fair Housing Complaints Aberdeen city Fair Housing Survey						
Complaints	Yes	No	Don't Know	Does Not Apply	Missing	Total
If you have ever been discriminated by your landlord, did you complain?	0	19	0	53	2	74
Were you satisfied with the outcome?	0	1	0	67	6	74

In the past five years, some 2 respondents have applied for a home loan to purchase a home, refinance, or take equity out of their home. Some 1 respondents indicated that their application was approved.

Table IV.96 Home loan Applications Aberdeen city Fair Housing Survey							
Applications	Yes	No	Don't Know	Does Not Apply	Other	Missing	Total
During the past five years have you applied for a loan to purchase a home, to refinance your mortgage, or take equity out of your home?	2	55	0	11	.	6	74
Was the application you made during the past five years approved?	1	5	1	44	0	23	74

If the respondent had not been approved for a home loan, some 2 respondents indicated it was due to their income level, and 3 respondents indicated it was due to their credit history or credit scores.

Table IV.97 If you have ever applied for a home loan and your application was NOT approved, which of the following reasons were you given? (Check all that apply): Aberdeen city Fair Housing Survey	
Reason	Responses
My/our income level	2
The amount I/we had for a down payment	1
How much savings I/we had	1
The value of my property	0
My/our credit history or credit score(s)	3

Respondents indicated which issues limited their housing options. Some 49 indicated what they could afford to pay, and 2 indicated the amount of money they had for the deposit was too low.

Table IV.98 Which of the following issues, if any, limited the housing options you were able to consider (Check all that apply): Aberdeen city Fair Housing Survey	
Issue	Responses
What I/we could afford to pay our rent or mortgage	49
The amount of money I/we had for deposit is too low	2
Housing large enough for my/our household	2
My/our credit history or credit score	6
Units that accommodate my/our disability (i.e. wheelchair accessible)	1
Not being shown housing in the neighborhood(s) I wanted to move into	1
Concern that I/we would not be welcome in a particular neighborhood(s)	1

ABOUT YOU AND YOUR HOUSEHOLD

Survey respondents were asked a series of questions about their households. The responses to this section are included on the following pages. Some 40 respondents have someone in their household with a disability, and 5 have problems within their home that create any physical/accessibility issues for a member of the household. Some 43 respondents are aware of their right to request from their landlord a change in rules or policies or a physical change to make their home more accessible if necessary due to a disability.

Table IV.99 Disability and Accommodation Aberdeen city Fair Housing Survey					
Disability & Accommodation Question	Yes	No	Don't Know	Missing	Total
Are you, or someone else in your household, living with a disability?	40	28	1	4	74
Are there any problems within your home that create any physical/accessibility issues for yourself or a family member?	5	59	1	4	74
Are you aware of your right to request from your landlord , a change in rules or policies and your right to request a physical change to your housing to make your home more accessible if necessary due to a disability?	43	19	2	5	74
Have you made a request for reasonable accommodation?	6	48	1	13	74

If the household has made a request for a reasonable accommodation, the respondent indicated what type of accommodation was requested. The results are shown in the table below.

Table IV.100 If you made a request for a reasonable accommodation, what type of accommodation did you request? Aberdeen city Fair Housing Survey	
Accommodation	Responses
Assistance animal	1
Live in attendant	0
Modification of unit	4
Size of unit	0
Accessibility of unit	1
Change in rent due data	1
Transfer to another unit	1
Parking/parking space related	0
Other	1
Missing	65
Total	74

Some 4 respondents were satisfied with the outcome of their request for accommodation or modification, and 4 were not.

Table IV.101 Where you satisfied with the outcome of your accommodation and/or modification request? Aberdeen city Fair Housing Survey	
Yes/No	Responses
Yes	4
No	4
Don't know	5
Missing	61
Total	74

The level of education and current employment status for respondents is shown in the following tables.

Table IV.102 What is the highest level of school that you have completed? Aberdeen city Fair Housing Survey	
Education	Responses
Grade school or some high school	21
High school degree or equivalent	33
Completed vocational/technical school	1
Some college but no degree	10
Bachelor's degree	3
Master's degree or higher	0
Missing	6
Total	74

Table IV.103 Which of the following describes your current status? Aberdeen city Fair Housing Survey	
Employment	Responses
Employed full-time	16
Employed part-time	1
Unemployed and looking for work	8
Unemployed and not looking for work	1
Unable to work due to a disability	40
Stay-at-home caregiver or parent	4
Retired	0
Student	0
Other	0
Missing	4
Total	74

Some 8 respondents have been homeless. If the respondent has ever been homeless, respondents indicated what led to their homelessness.

Table IV.104 Have you ever been homeless? Aberdeen city Fair Housing Survey	
Yes/No	Responses
Yes	8
No	62
Don't know	0
Does not apply	0
Missing	4
Total	74

Table IV.105 If you have been homeless, what led to your homelessness? Aberdeen city Fair Housing Survey	
Reason	Responses
Loss of your job	2
Illness/hospitalization	0
Eviction	0
Jail/prison	0
Substance abuse issue	0
Other	6
Missing	66
Total	74

Some 69 respondents use English as their primary language at home, while 0 respondents use Spanish, and 0 respondents use another language.

Table IV.106 What is the primary language you use at home? Aberdeen city Fair Housing Survey	
Language	Responses
English	69
Spanish	0
Other	0
Missing	5
Total	74

If respondents requested their lease in their primary language, some 62 respondents indicated they received it.

Table IV.107 If you requested your lease agreement or other important documents in your primary language we they provided? Aberdeen city Fair Housing Survey	
Yes/No	Responses
Yes	62
No	4
Did not request	4
Missing	4
Total	74

Some 67 respondents have been able to communicate with their landlord, while 3 respondents have not.

Table IV.108 Have you been able to communicate with your landlord? Aberdeen city Fair Housing Survey	
Yes/No	Responses
Yes	67
No	3
Did not request	0
Missing	4
Total	74

Some 0 respondents are Hispanic and 67 respondents are not. As for race, some 1 respondents are white and 67 are black. These data are shown in the following two tables.

Table IV.109 Do you consider yourself Hispanic, Latino, Latina or of Spanish origin? Aberdeen city Fair Housing Survey	
Yes/No	Responses
Yes, Hispanic/Latino/Latina, or of Spanish origin	0
No, not of Hispanic/Latino/Latina, or of Spanish	67
Missing	7
Total	74

Some 10 respondents were male and 58 were female.

Table IV.110 What is your Gender? Aberdeen city Fair Housing Survey	
Gender	Responses
Male	10
Female	58
Missing	6
Total	74

The respondents' household incomes are shown in the following table.

Table IV.111 What was your household income in 2017 Aberdeen city Fair Housing Survey	
Income	Responses
Less than \$10,000	18
\$10,001 to \$20,000	35
\$20,001 to \$30,000	3
\$30,001 to \$50,000	0
\$30,001 to \$50,000	1
\$50,001 to \$100,000	0
\$100,001 to \$200,000	0
More than \$200,000	0
Missing	17
Total	74

SECTION V. FAIR HOUSING GOALS AND PRIORITIES

Title VIII of the 1968 Civil Rights Act, also known as the Federal Fair Housing Act, made it illegal to discriminate in the buying, selling, or renting of housing based on a person's race, color, religion, or national origin. Sex was added as a protected class in the 1970s. In 1988, the Fair Housing Amendments Act added familial status and disability to the list, making a total of seven federally protected characteristics. Federal fair housing statutes are largely covered by the following:

1. The Fair Housing Act,
2. The Housing Amendments Act, and
3. The Americans with Disabilities Act.

The purpose of fair housing law is to protect a person's right to own, sell, purchase, or rent housing of his or her choice without fear of unlawful discrimination. The goal of fair housing law is to allow everyone equal opportunity to access housing.

ASSESSING FAIR HOUSING

Provisions to affirmatively further fair housing are long-standing components of the U.S. Department of Housing and Urban Development's (HUD's) housing and community development programs. These provisions come from Section 808(e) (5) of the federal Fair Housing Act, which requires that the Secretary of HUD administer federal housing and urban development programs in a manner that affirmatively furthers fair housing.

In 1994, HUD published a rule consolidating plans for housing and community development programs into a single planning process. This action grouped the Community Development Block Grant (CDBG), HOME Investment Partnerships (HOME), Emergency Shelter Grants (ESG)¹², and Housing Opportunities for Persons with AIDS (HOPWA) programs into the Consolidated Plan for Housing and Community Development, which then created a single application cycle. As a part of the consolidated planning process, and entitlement communities that receive such funds from HUD are required to submit to HUD certification that they are affirmatively furthering fair housing (AFFH). This was described in the Analysis of Impediments to Fair Housing Choice and a Fair Housing Planning Guide offering methods to conduct such a study was released in March of 1993.

In 2015, HUD released a new AFFH rule, which gave a format, a review process, and content requirements for the newly named "Assessment of Fair Housing", or AFH. The assessment would now include an evaluation of equity, the distribution of community assets, and access to opportunity within the community, particularly as it relates to concentrations of poverty among minority racial and ethnic populations. Areas of opportunity are physical places, areas within communities that provide things one needs to thrive, including quality employment, high performing schools, affordable housing, efficient public transportation, safe streets, essential services, adequate parks, and full-service grocery stores. Areas lacking opportunity, then, have the opposite of these attributes.

The AFH would also include measures of segregation and integration and provide some historical context about how such concentrations became part of the community's legacy.

¹² The Emergency Shelter Grants program was renamed the Emergency Solutions Grants program in 2011.

Together, these considerations were then intended to better inform public investment decisions that would lead to amelioration or elimination of such segregation, enhancing access to opportunity, promoting equity, and hence housing choice. Equitable development requires thinking about equity impacts at the front end, prior to the investment occurring. That thinking involves analysis of economic, demographic, and market data to evaluate current issues for citizens who may have previously been marginalized from the community planning process. All this would be completed by using an on-line Assessment Tool.

However, on January 5, 2018, HUD issued a notice that extended the deadline for submission of an AFH by local government consolidated plan program participants to their next AFH submission date that falls after October 31, 2020. Then, on May 18, 2018, HUD released three notices regarding the AFFH; one eliminated the January 5, 2018, guidance; a second withdrew the on-line Assessment Tool for local government program participants; and, the third noted that the AFFH certification remains in place. HUD went on to say that the AFFH databases and the AFFH Assessment Tool guide would remain available for the AI; and, encouraged jurisdictions to use them, if so desired.

Hence, the AI process involves a thorough examination of a variety of sources related to housing, the fair housing delivery system, housing transactions, locations of public housing authorities, areas having racial and ethnic concentrations of poverty and access to opportunity. The development of an AI also includes public input, and interviews with stakeholders, public meetings to collect input from citizens and interested parties, distribution of draft reports for citizen review, and formal presentations of findings and impediments, along with actions to overcome the identified fair housing issues/impediments.

In accordance with the applicable statutes and regulations governing the Consolidated Plan, Aberdeen Housing Authority certifies that they will affirmatively further fair housing, by taking appropriate actions to overcome the effects of any impediments identified in the Analysis of Impediments to Fair Housing Choice, and maintaining records that reflect the analysis and actions taken in this regard.

OVERVIEW OF FINDINGS

As a result of detailed demographic, economic, and housing analysis, along with a range of activities designed to foster public involvement and feedback Aberdeen Housing Authority has identified a series of fair housing issues/impediments, and other contributing factors that contribute to the creation or persistence of those issues.

Table V.1, on the following page, provides a list of the contributing factors that have been identified as causing these fair housing issues/impediments and prioritizes them according to the following criteria:

1. High: Factors that have a direct and substantial impact on fair housing choice
2. Medium: Factors that have a less direct impact on fair housing choice, or that Aberdeen Housing Authority has limited authority to mandate change.
3. Low: Factors that have a slight or largely indirect impact on fair housing choice, or that Aberdeen Housing Authority has limited capacity to address.

Table V.1 Contributing Factors		
Contributing Factors	Priority	Justification
Discriminatory patterns in lending	High	Minority households tend to have higher rates of mortgage denials than white households, as seen in 2008-2016 HMDA data.
Failure to make reasonable accommodation	High	HUD Fair Housing Complaint data suggests that failure to make reasonable accommodation was the most cited issue for complaints statewide.
Lack of access to housing for homeless and released from incarceration	Medium	Public input and the homeless and vulnerable population analysis revealed that homeless, persons recently released from incarceration, and transition-age foster youth have limited access to housing option throughout the State.
Lack of access to independence for persons with disabilities	High	Public input, the Disability and Access workgroup, and the Disability and Access Analysis revealed that households with disabilities have limited access to options that increase their independence.
Lack of opportunities for persons to obtain housing in higher opportunity areas	High	Access to higher opportunity areas is limited for many households due to income, transportation, and a variety of factors.
Moderate to high levels of segregation	High	The dissimilarity index shows a moderate to high level of segregation for minority households.
Moderate to high concentrations of poverty	High	Concentrations of poverty, as demonstrated by R/ECAPs in the area, continue to be a contributing factor in accessing fair housing.
Lack of resources	High	Lack of resources continues to be a high rated contributing factor, as noted by Stakeholder Consultation meetings and public input.
Insufficient affordable housing in a range of unit sizes	High	The prevalence of cost burden, especially for lower income households, demonstrates the continued need for affordable housing options in a range of unit sizes.
Insufficient accessible affordable housing	High	The Disability and Access workgroup and Disability and Access analysis, coupled with a high disability rate particularly for the elderly population, demonstrated a lack of accessible affordable housing to meet current and future demand.
Lack of fair housing structure	High	Fair housing survey results and public input indicated a lack of fair housing structure.
Insufficient fair housing education	High	Fair housing survey results and public input indicated a continued need for fair housing education.
Insufficient understanding of credit	High	Fair housing survey results and public input indicated an insufficient understanding of credit.

ADDITIONAL FINDINGS

In addition to the table above, there are several significant findings or conclusions summarized here. Black households have a moderate level of segregation, while Asian households have a high level of segregation. There is one R/ECAP in Aberdeen currently. Black households have lower levels of access to low poverty, school proficiency, and labor market engagement than other racial and ethnic minorities. Publicly supported housing units tend to be located in R/ECAPs.

FAIR HOUSING ISSUES, CONTRIBUTING FACTORS, AND PROPOSED ACHIEVEMENTS

The Table V.2, on the following page, summarizes the fair housing issues/impediments and contributing factors. It includes metrics and milestones and a timeframe for achievements.

Table V.2 Fair Housing Issues, Contributing Factors, and Recommended Actions			
Fair Housing Issues/ Impediments	Contributing Factors	Recommended Actions to be Taken	Responsible Agency
Segregation	Moderate to high levels of segregation	The PHA has developed and implemented a plan to notify the surrounding counties of the availability of Public Housing provided by the PHA.	Aberdeen Housing Authority
Disparities in Access to Opportunity	Discriminatory patterns in lending Discriminatory terms/conditions Lack of access to housing for homeless and released from incarceration Lack of access to independence for persons with disabilities Lack of opportunities for persons to obtain housing in higher opportunity areas	Provide access to training opportunities for credit counseling Work with local efforts to increase access for homeless households to publicly housing when in-compliance with HUD regulations Continue to receive referrals to house homeless families when in-compliance with HUD regulations Consult with Local Government Agencies to increase access to transportation options for persons with mobility disabilities Work with the local Community partners to enhance programs for the youth in financial literacy, nutrition and enrichment activities. Research available NOFA's for publically supported housing units outside the PHA area of operation.	Aberdeen Housing Authority
Disproportionate Housing Needs	Insufficient affordable housing in a range of unit sizes Discriminatory patterns in lending Lack of Resources	Encourage applicants to apply for housing choice vouchers to locate outside of high poverty areas Provide access to training opportunities for credit counseling. Seek funding opportunities to provide other housing through grants, etc.	Aberdeen Housing Authority
Publicly Supported Housing	Insufficient affordable housing in a range of unit sizes Insufficient accessible affordable housing	Seek funding opportunities to provide other housing through grants, etc.. Continue to provide accessible units and make reasonable accommodations for persons with disabilities Seek funding opportunities to provide accessible housing through	Aberdeen Housing Authority

	Lack of Resources	grants, etc.	
Disability and Access	Insufficient accessible affordable housing	Seek funding opportunities to provide accessible housing through grants, etc.	Aberdeen Housing Authority
Fair Housing Enforcement and Outreach	Lack of fair housing structure Insufficient fair housing education Insufficient understanding of credit	Promote fair housing education through publications and websites Provide information related to training opportunities for credit counseling and home purchasing seminars and workshops	Aberdeen Housing Authority

SECTION VI. APPENDICES

A. ADDITIONAL PLAN DATA

Table VI.1 Loan Applications by Selected Action Taken by Race/Ethnicity of Applicant Aberdeen city 2008–2017 HMDA Data												
Race		2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Total
American Indian	Originated	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Denied	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Denial Rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Asian	Originated	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0
	Denied	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Denial Rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Black	Originated	8	8	7	8	4	9	4	5	5	6	64
	Denied	5	6	5.0	3.0	3.0	5	9.0	2	5	4	47
	Denial Rate	38.5%	42.9%	41.7%	27.3%	42.9%	35.7%	69.2%	28.6%	50.0%	40.0%	42.3%
Pacific Islander	Originated	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Denied	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Denial Rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
White	Originated	4	9	6	5	7	6	3	2	4	3	49
	Denied	2	5	3	2	2	2	0	2	1	0	19
	Denial Rate	33.3%	35.7%	33.3%	28.6%	22.2%	25.0%	100.0%	50.0%	20.0%	0.0%	27.9%
Not Available	Originated	0.0	0.0	1.0	1.0	0.0	0.0	0.0	0.0	1.0	0.0	3
	Denied	2.0	0.0	0.0	3.0	0.0	0.0	1.0	2.0	2.0	0.0	10
	Denial Rate	100.0%	0.0%	0.0%	75.0%	0.0%	0.0%	100.0%	100.0%	66.7%	0.0%	76.9%
Not Applicable	Originated	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Denied	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Denial Rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	Originated	12	17	14	14	11	15	7	7	10	9	116
	Denied	9	11	8	8	5	7	10	6	8	4	76
	Denial Rate	42.9%	39.3%	36.4%	36.4%	31.2%	31.8%	58.8%	46.2%	44.4%	30.8%	39.6%
Hispanic	Originated	0.0	0.0	0.0	0.0	0.0	1.0	0.0	0.0	0.0	0.0	1
	Denied	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.0	0.0	0.0	1.0
	Denial Rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%	0.0%	0.0%	50.0%
Non-Hispanic	Originated	12	17	13	13	11	14	6	7	9	9	111
	Denied	6	11	8	5	5	7	10	4	6	4	66
	Denial Rate	33.3%	39.3%	38.1%	27.8%	31.2%	33.3%	62.5%	36.4%	40.0%	30.8%	37.3%

Table VI.2
Loan Applications by Reason for Denial by Race/Ethnicity of Applicant
 Aberdeen city
 2008–2017 HMDA Data

Denial Reason	American Indian	Asian	Black	Pacific Islander	White	Not Available	Not Applicable	Total	Hispanic (Ethnicity)
Debt-to-Income Ratio	0.0	0.0	11	0.0	5	3.0	0.0	19	0.0
Employment History	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Credit History	0.0	0.0	20	0.0	6	1.0	0.0	27	0.0
Collateral	0.0	0.0	1.0	0.0	0	0.0	0.0	1	0.0
Insufficient Cash	0.0	0.0	0.0	0.0	0.0	2.0	0.0	2.0	0.0
Unverifiable Information	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Credit Application Incomplete	0.0	0.0	1.0	0.0	0	0.0	0.0	1	0.0
Mortgage Insurance Denied	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other	0.0	0.0	2.0	0.0	1.0	0.0	0.0	3	0.0
Missing	0.0	0.0	12	0.0	7	4.0	0.0	23	1.0
Total	0.0	0.0	47	0.0	19	10	0.0	76	0.0
% Missing	0.0%	0.0%	25.5%	0.0%	36.8%	40.0%	0.0%	30.3%	1.0%

Table VI.3
Denial Rates by Gender of Applicant
 Aberdeen city
 2008–2017 HMDA Data

Year	Male	Female	Not Available	Not Applicable	Average
2008	40.0%	50.0%	0.0%	0.0%	42.9%
2009	34.8%	60.0%	0.0%	0.0%	39.3%
2010	33.3%	42.9%	0.0%	0.0%	36.4%
2011	15.4%	71.4%	50.0%	0.0%	36.4%
2012	28.6%	33.3%	0.0%	0.0%	31.2%
2013	28.6%	37.5%	0.0%	0.0%	31.8%
2014	66.7%	50.0%	0.0%	0.0%	58.8%
2015	33.3%	50.0%	100.0%	0.0%	46.2%
2016	50.0%	36.4%	100.0%	0.0%	44.4%
2017	50.0%	22.2%	0.0%	0.0%	30.8%
Average	35.7%	43.4%	75.0%	0.0%	39.6%

Table VI.4
Loan Applications by Selected Action Taken by Gender of Applicant

Aberdeen city
 2008–2017 HMDA Data

Gender		2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Total
Male	Originated	9	15	10	11	5	10	3	4	3	2	72
	Denied	6	8	5	2	2	4	6	2	3	2	40
	Denial Rate	40.0%	34.8%	33.3%	15.4%	28.6%	28.6%	66.7%	33.3%	50.0%	50.0%	35.7%
Female	Originated	3	2	4	2	6	5	4	3	7	7	43
	Denied	3	3	3	5	3	3	4.0	3	4	2	33
	Denial Rate	50.0%	60.0%	42.9%	71.4%	33.3%	37.5%	50.0%	50.0%	36.4%	22.2%	43.4%
Not Available	Originated	0.0	0.0	0.0	1.0	0.0	0.0	0.0	0.0	0.0	0.0	1
	Denied	0.0	0.0	0.0	1.0	0.0	0.0	0.0	1.0	1.0	0.0	3
	Denial Rate	0.0%	0.0%	0.0%	50.0%	0.0%	0.0%	0.0%	100.0%	100.0%	0.0%	75.0%
Not Applicable	Originated	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Denied	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Denial Rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	Originated	12	17	14	14	11	15	7	7	10	9	116
	Denied	9	11	8	8	5	7	10	6	8	4	76
	Denial Rate	42.9%	39.3%	36.4%	36.4%	31.2%	31.8%	58.8%	46.2%	44.4%	30.8%	39.6%

Table VI.5
Denial Rates by Income of Applicant

Aberdeen city
 2008–2017 HMDA Data

Income	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Total
\$30,000 or Below	50.0%	50.0%	57.1%	42.9%	40.0%	46.2%	62.5%	25.0%	55.6%	40.0%	48.8%
\$30,001–\$50,000	28.6%	22.2%	42.9%	55.6%	66.7%	20.0%	60.0%	33.3%	60.0%	66.7%	42.4%
\$50,001–\$75,000	100.0%	40.0%	0.0%	0.0%	20.0%	0.0%	66.7%	100.0%	0.0%	0.0%	28.6%
\$75,001–\$100,000	0.0%	100.0%	50.0%	0.0%	0.0%	0.0%	0.0%	100.0%	0.0%	0.0%	25.0%
\$100,001–\$150,000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Above \$150,000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Data Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	42.9%	39.3%	36.4%	36.4%	31.2%	31.8%	58.8%	46.2%	44.4%	30.8%	39.6%

Table VI.6
Loan Applications by Income of Applicant: Originated and Denied
 Aberdeen city
 2008–2017 HMDA Data

Income		2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Total
\$30,000 or Below	Loan Originated	6	6	3	4	3	7	3	3	4	3	42
	Application Denied	6	6	4	3.0	2.0	6.0	5.0	1.0	5.0	2.0	40
	Denial Rate	50.0%	50.0%	57.1%	42.9%	40.0%	46.2%	62.5%	25.0%	55.6%	40.0%	48.8%
\$30,001 –\$50,000	Loan Originated	5	7	4	4	1	4	2	4	2	1	34
	Application Denied	2	2	3	5.0	2.0	1	3.0	2.0	3	2	25
	Denial Rate	28.6%	22.2%	42.9%	55.6%	66.7%	20.0%	60.0%	33.3%	60.0%	66.7%	42.4%
\$50,001 –\$75,000	Loan Originated	0	3	4	2	4	2	1	0	1	3	20
	Application Denied	1.0	2.0	0.0	0.0	1.0	0.0	2.0	2.0	0.0	0.0	8
	Denial Rate	100.0%	40.0%	0.0%	0.0%	20.0%	0.0%	66.7%	100.0%	0.0%	0.0%	28.6%
\$75,001 – \$100,000	Loan Originated	0	0	1	1	3	2	1	0	0	1	9
	Application Denied	0.0	1.0	1.0	0.0	0.0	0.0	0.0	1.0	0.0	0.0	3
	Denial Rate	0.0%	100.0%	50.0%	0.0%	0.0%	0.0%	0.0%	100.0%	0.0%	0.0%	25.0%
\$100,001 –\$150,000	Loan Originated	0	1	2	2	0	0	0	0	2	1	8
	Application Denied	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0
	Denial Rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Above \$150,000	Loan Originated	1.0	0.0	0.0	1.0	0.0	0	0	0	1	0	3
	Application Denied	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0
	Denial Rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Data Missing	Loan Originated	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0
	Application Denied	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Denial Rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	Loan Originated	12	17	14	14	11	15	7	7	10	9	116
	Application Denied	9	11	8	8	5	7	10	6	8	4	76
	Denial Rate	42.9%	39.3%	36.4%	36.4%	31.2%	31.8%	58.8%	46.2%	44.4%	30.8%	39.6%

Table VI.7 Denial Rates of Loans by Race/Ethnicity and Income of Applicant Aberdeen city 2008–2017 HMDA Data								
Race	\$30,000 or Below	\$30,001 – \$50,000	\$50,001 –\$75,000	\$75,001 –\$100,000	\$100,001 –\$150,000	> \$150,000	Data Missing	Average
American Indian	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Asian	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Black	53.4%	37.1%	20.0%	25.0%	0.0%	0.0%	0.0%	42.3%
Pacific Islander	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
White	34.8%	29.4%	26.7%	25.0%	0.0%	0.0%	0.0%	27.9%
Not Available	100.0%	100.0%	66.7%	0.0%	0.0%	0.0%	0.0%	76.9%
Not Applicable	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Average	48.8%	42.4	28.6%	25.0%	0.0%	0.0%	0.0%	39.6%
Non-Hispanic	0.0%	50.0	0.0%	0.0%	0.0%	0.0%	0.0%	50.0%
Hispanic	47.5%	36.0	26.9%	25.0%	0.0%	0.0%	0.0%	37.3%

Table VI.8
Loan Applications by Income and Race/Ethnicity of Applicant: Originated and Denied
 Aberdeen city
 2008–2017 HMDA Data

Race		\$30,000 or Below	\$30,001 – \$50,000	\$50,001 – \$75,000	\$75,001 – \$100,000	\$100,001 – \$150,000	> \$150,000	Data Missing	Total
American Indian	Loan Originated	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Application Denied	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Denial Rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Asian	Loan Originated	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0
	Application Denied	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Denial Rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.05	0.0%	0.0%
Black	Loan Originated	27	22	8	3	4	0.0	0.0	64
	Application Denied	31	13	2	1.0	0.0	0.0	0.0	47
	Denial Rate	53.4%	37.1%	20.0%	25.0%	0.0%	0.0%	0.0%	0.0%
Pacific Islander	Loan Originated	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Application Denied	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Denial Rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
White	Loan Originated	15	12	11	6	3	2	0	49
	Application Denied	8	5	4	2	0	0.0	0.0	19
	Denial Rate	34.8%	29.4%	26.7%	25.0%	0.0%	0.0%	0.0%	27.9%
Not Available	Loan Originated	0.0	0	1	0.0	1.0	1.0	0.0	3
	Application Denied	1.0	7.0	2.0	0.0	0.0	0.0	0.0	10
	Denial Rate	100.0%	100.0%	66.7%	0.0%	0.0%	0.0%	0.0%	76.9%
Not Applicable	Loan Originated	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Application Denied	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Denial Rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	Loan Originated	42	34	20	9	8	3	0	116
	Application Denied	40	25	8	3	0	0	0.0	76
	Denial Rate	48.8%	42.4%	28.6%	25.0%	0.0%	0.0%	0.0	39.6%
Hispanic	Loan Originated	0.0	1	0.0	0.0	0.0	0.0	0.0	1
	Application Denied	0.0	1.0	0.0	0.0	0.0	0.0	0.0	1.0
	Denial Rate	0.0%	50.0%	0.0%	0.0%	0.0%	0.0%	0.0%	50.0%
Non-Hispanic	Loan Originated	42	32	19	9	7	2	0	111
	Application Denied	38	18	7	3	0	0.0	0.0	66
	Denial Rate	47.5%	36.0%	26.9%	25.0%	0.0%	0.0%	0.0%	37.3%

Table VI.9
Loans by HAL Status by Race/Ethnicity of Borrower
 Aberdeen city
 2008–2017 HMDA Data

Race	Loan Type	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Total
American Indian	HAL	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Other	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Percent HAL	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Asian	HAL	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Other	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0
	Percent HAL	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Black	HAL	0.0	1.0	0.0	0.0	0.0	0.0	1.0	0.0	0.0	0.0	2
	Other	8	7	7	8	4	9	3	5	5	6	56
	Percent HAL	0.0%	12.5%	0.0%	0.0%	0.0%	0.0%	25.0%	0.0%	0.0%	0.0%	3.4%
Pacific Islander	HAL	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Other	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Percent HAL	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
White	HAL	1	1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2
	Other	3	8	6	5	7	6	3	2	4	3	44
	Percent HAL	25.0%	11.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	4.3%
Not Available	HAL	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Other	0.0	0.0	1.0	1.0	0.0	0.0	0.0	0.0	1.0	0.0	56
	Percent HAL	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Not Applicable	HAL	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Other	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Percent HAL	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	HAL	1	2	0.0	0.0	0.0	0.0	1.0	0.0	0.0	0.0	4
	Other	11	15	14	14	11	15	6	7	10	9	112
	Percent HAL	8.3%	11.8%	0.0%	0.0%	0.0%	0.0%	14.3%	0.0%	0.0%	0.0%	3.4%
Hispanic	HAL	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1
	Other	0.0	0.0	0.0	0.0	0.0	1.0	0.0	0.0	0.0	0.0	0.0
	Percent HAL	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Non-Hispanic	HAL	1	2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	99
	Other	11	15	13	13	11	14	6	7	9	9	3
	Percent HAL	8.3%	11.8%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	2.9%

Table VI.10
Rates of HALs by Income of Borrower
 Aberdeen city
 2008–2017 HMDA Data

Income	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Average
\$30,000 or Below	0.0%	16.7%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	2.6%
\$30,001–\$50,000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	50.0%	0.0%	0.0%	0.0%	3.0%
\$50,001–\$75,000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
\$75,001–\$100,000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
\$100,00–\$150,000	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	14.3%
Above \$150,000	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	33.3%
Data Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Average	8.3%	11.8%	0.0%	0.0%	0.0%	0.0%	14.3%	0.0%	0.0%	0.0%	3.4%

Table IV.11
Loans by HAL Status by Income of Borrower
 Aberdeen city
 2008–2016 HMDA Data

Income		2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Total
\$30,000 or Below	HAL	0.0	1.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1
	Other	6	5	3	4	3	7	3	3	4	3	38
	Percent HAL	0.0%	16.7%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	2.6%
\$30,001 –\$50,000	HAL	0.0	0.0	0.0	0.0	0.0	0.0	1.0	0.0	0.0	0.0	1
	Other	5	7	4	4	1	4	1	4	2	1	32
	Percent HAL	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	50.0%	0.0%	0.0%	0.0%	3.0%
\$50,001 –\$75,000	HAL	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0
	Other	0	3	4	2	4	2	1	0	1	3	17
	Percent HAL	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
\$75,001 – \$100,000	HAL	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Other	0	0	1	1	3	2	1	0	0	1	8
	Percent HAL	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
\$100,001 –\$150,000	HAL	0.0	1.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.0
	Other	0	0	2	2	0	0	0	0	2	1	6
	Percent HAL	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	14.3%
Above \$150,000	HAL	1.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.0
	Other	0.0	0.0	0.0	1.0	0.0	0.0	0	0	1	0	2
	Percent HAL	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	33.3%
Data Missing	HAL	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Other	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0
	Percent HAL	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	Other	1	2	0.0	0.0	0.0	0.0	1.0	0.0	0.0	0.0	4
	HAL	11	15	14	14	11	15	6	7	10	9	112
	Percent HAL	8.3%	11.8%	0.0%	0.0%	0.0%	0.0%	14.3%	0.0%	0.0%	0.0%	3.4%

B. PUBLIC INPUT DATA

Disability and Access Work Group 10/4/2018

Comment: We have many with Mental Illness; they are the ones who are losing housing. What can we do about that?

Presenter: I don't have all the answers. I am hoping you can offer some perspective and commentary about what we can do about that. We can certainly allocate more resources there. That would be one thing. Maybe we need to find out where the worst cases are so my question to you would be where are the most frequent cases where mental illness has robbed these people of their ability to get a home.

Comment: Is this data based on NON-institutionalized population, or the total? If it includes those in institutions, that might help explain concentrations if there is one in that region.

Presenter: It is the total. If it includes those in institutions it might help explain concentrations if there is one in that region. This is total population as according to the American Community Survey. So for those who were contacted it does include institutionalized populations for those who can communicate.

Comment: On the coast.

Comment: The lack of affordable housing leaves ex-offenders competing for the same limited resources with others who have no criminal history. Barriers to housing: age (below 21) Criminal record; HUD prioritizes chronic but if someone is in treatment or incarcerated for 60-90 days they are not considered chronic (but they Will BE). They may be incarcerated before trial but found not guilty at trial. It still knocks them off the chronic list.

Presenter: Thanks.

Presentation

Comment: Issue for those with mental disability is long-term support services once housed.

Comment: People with disabilities TEND to congregate in urban areas because of the "walkability" and access to public transit. It strikes me as odd that we don't see that pattern (at least at first blush). Why would that be?

Presenter: Some people do not access to services. They are unable to move. Beyond that I am not certain. This is partly for us to explore. Hopefully you can offer some perspective and commentary about that.

Comment: This jeopardizes housing.

Presentation

Comment: I live in Jackson and the answer is DEFINITELY NO. Even NEW construction is willfully avoiding building accessible units...exploiting loopholes in ADA requirements. WHY?

Presenter: That is a common problem throughout many of the jurisdictions in which we work. Sometimes it is related to government not having the skilled individuals who would inspect the property across many barriers, for example there was a client, we had one time several years ago, where the people who inspected the inside of the building were different than the people who inspected the outside of the building. The people who inspected the inside said it looks great, but the outside of the building for those who had an ambulatory disability there was difficulty, there was no ramp. It was like four or five steps up. It was built to code, but the inside was one set and the outside was a different set. So there could be challenges within the building codes and those who inspect the buildings. There could be places where people aren't doing it because the laws are not as enforced as they should be. I agree with you that there are challenges.

Presentation

Comment: For instance, I'm told that Federal Housing Tax Credits does NOT trigger the minimum 5% accessible unit requirement of the Rehab Act. This is a major problem and being exploited by certain developers.

Presenter: If this is true I am sure that it is being exploited. It should not be administered that way. Perhaps the Home Corp can respond.

Comment: The simple response to the last question is that developments are required to comply with ADA. I can't speak specifically off the top of my head to the rehab ADA requirement, but certainly new construction has to comply with Federal ADA requirements.

Comment: Officials in all cities in Mississippi fail to enforce the Building Codes. We need educated people as building inspectors.

Presentation

Comment: Restating, LIHTC projects must comply with ADA requirements for new construction.

Presenter: Thank you.

Presentation

Comment: I think all of these are very challenging for people with mental illness, including children, and their families. Part of the problem seems to be that formal systems don't seem to focus on what it takes to live in the community and things aren't very coordinated among systems or between private and public sectors.

Presenter: I think that is a great point. Sometimes communities wish to do things and people are just not talking about the same thing when they communicate. I certainly hope that with this avenue we can get the ball moving towards that direction and enhance our communication a little bit better.

Presentation

Comment: I think you skipped question 3.

Presentation

Comment: People with disabilities need permanent supportive housing, they need to be prioritized by PHAs and transportation needs to be available more consistently.

Comment: Thank you.

Presentation

Comment: One piece of this is that the ACCESSIBLE housing must be rent controlled....meaning, rents that remain fixed because our incomes are fixed.

Presenter: Good Point. Thank you.

Presentation

Comment: Chapter 11 of the International Building Code is essentially the same as ADAAG. It has been the State Building Code since 2009. We need to do a better job of enforcing it. It tends to get enforced in commercial buildings in the cities, but residential enforcement is lax.

Comment: Poor credit, limited credit are contributing factors.

Presenter: Most certainly.

Comment: I'm aware of a recent incident in Jackson where neighbors objected to a sober living group home. How are we (society) going to deal with the "Not in my neighborhood" attitude?

Presenter: The NIMBYism, the Not In My BackYard attitude, sometimes people do note Not On Planet Earth. I think we can do better than that. I think we can communicate the benefits of this form of housing for our citizens.

Presentation

Comment: Hazlehurst Housing Authority: City of Hazlehurst Barriers: Transportation, Jobs and Housing Opportunity such as rental housing stock.

Comment: Do we send comments directly to you?

Presenter: Please send them to David Hancock and they will forward then to me.

Comment: As for disproportionate Individuals are almost always have to settle for inaccessible placement, because there are not enough. The local ADA standard needs to reflect all housing units and not just % of.

Presentation

Comment: Will a power point be provided for this presentation?

Presenter: This presentation and all the sound and everything is being recorded. We can provide that. If you just want a copy of this presentation I can make sure that David Hancock gets a copy so you can get it from him. He may be able to post it, but that is up to him. He will have both is presentation, the comments received, the comments that I have read.

Presentation

10/18/2018 Mississippi Disability and Access Workgroup

Comment: I am certain that many folks with disabilities are being segregated in specialized housing units. I am sure that is true across the disability spectrum including people with intellectual disabilities. I can tell you that most of the accessible housing that I know of in Jackson is segregated and that is never, it is never good policy. We need to be integrating people with disabilities in and amongst everyone else.

Presenter: Thank you. In order to accomplish this in Jackson, they have a housing authority and they are also an entitlement, who should be taking the lead on this integration effort and what do you think should be done?

Comment: In my opinion we need to be developing policies that mandate all new housing projects to have a certain number of fully wheelchair accessible units. I think it needs to be 10 percent and by fully wheelchair accessible I don't mean portable. That is boldly inadequate. I am talking about a roll-in shower and fully accessible kitchen units. Now if we spread these units out to new developments that people with disabilities will be integrated into all the communities around our cities. That is the goal. You want integration. The other thing that would probably need to happen and it would absolutely need to happen for people on fixed incomes which is most of us on disability is we would have to have some kind of sliding scale rent that did not exceed 30 percent of our take home income. That is what is reasonable to expect someone to pay. Does that make sense?

Presenter: Yes, what you are saying makes sense. I am hearing you say that there is insufficient accessible housing and that the accessible housing that is to become available needs to be sensitive to the persons with disabilities and their level of income.

Comment: Right. Right.

Presenter: We had a question. Why these meetings only are focused on disability? Are there meetings focused on race, ethnicity, and other protected classes? These meetings are focused on disability because, disability is not reported very often and we want to get peoples experience. We have analyzed Home Mortgage Disclosure Act information; we can conduct Fair Housing Surveys, and we can get quantitative data on some of these things, but I think it is important to try to be able to get a sense of what people are facing if they have one of these disabilities. So that is why we are dealing with these four meetings for Disabilities and Access Work Groups.

Presentation

Comment: I know my friends in the blind community have a very significant need for transportation. Where their housing is relative to transportation it is the most vital thing on their agenda. In other words let's say a person who is blind lives just outside the City of Jackson; they will not have access to transit within Jackson by virtue of the fact that they live just outside the city limits. So therefore that is a huge disadvantage for them and very isolating for them. Just by the fact that they don't live in the jurisdiction served by Paratransit. So that is absolutely vital. Where the affordable housing is relative to transportation must be considered especially for people who are blind or disabled.

Presenter: So in this particular example for Jackson who or which agency should take the lead on this? The city or department gets the...

Comment: I am not the policy expert. I am a person with a disability and I am here to speak for people with disabilities. I think there are lots of brainstorming, we need to do a lot of brainstorming, and we really do. One way of doing it is embracing transit orientated development. Take your major transit corridors where you have got better bus service and build the accessible affordable housing along those corridors. So that you are automatically building in mobility along those transit corridors. That is just one possibility.

Presenter: Thank you.

Presentation

Comment: My suggestion is and we have been talking to the city already is that local jurisdictions ought to demand that new developments include at least 10 percent fully accessible units, by that I mean fully wheelchair accessible with roll-in showers, integrated into their plan so that you have got people of varying abilities living amongst everyone else and obviously it is just good policy to build these along transit corridors so that we can plan for the day that more of us use public transit. That is just good policy.

Presenter: Thank you.

Presentation

Comment: MHC has adopted in federal programs HOME & HTF policies and procedures to address affordable housing for persons with disabilities by offering incentives to developers to designate housing units for ELI & disability populations during application for funding.

Presenter: Could you offer some more commentary about that?

Comment: The HOME program and the Housing Trust Fund program, basically we are trying to identify high opportunity areas, the affordable housing for extremely low-income individuals and that deals with 30 percent income based on the area median income. So with the Housing Trust Fund program that is one of the things that is designated. That program only deals with the population with extremely low-income. We also have the HOME program so what we are doing is we are working with the developers, with the tax credit developers. We are using our HOME funds, HTF funds and in order for them to receive HTF funds they are asking them to devote a percentage of those development units for people with disability. We are addressing the homeless, the seriously mentally ill and this is something that goes back to our Consolidated Plan. The 15 through 19 Five-Year Consolidated Plan, so we are sort of a head of the game. We are trying to address disparities among people with disabilities and the homeless.

Presenter: Thank you. How do your programs distinguish persons with disabilities? How does that define?

Comment: We have a down payment assistance program. This is where we work with the USM, University of Southern Mississippi with the House of Your Own Program and their policies and procedures they have to actually document the people's medical conditions. I think that actually comes from the physician to show that they are disabled. Yes that is one of our programs on this downpayment assistance program.

Presenter: That would be HUD data doesn't actually address things like mental illness or thing. They only talk about it in terms of cognitive disabilities. So it is a very broad category, cognitive

disabilities. So it would include those with other forms of mental impairment including mental illness.

Comment: We also encourage choice program as well. That is one of our rating factors as well. The HTF, Home Program as well.

Presentation

Comment: If I am not mistaken aren't fire alarms now required to have visual indicators? I believe that is absolutely vital for the safety of the person.

Presenter: That is true, both vision and auditory.

Comment: So I am just making sure that all of our housing has visual indicators on the fire alarms and the other thing that would be important would be some kind of visual indicator information about other kinds of alarms like tornado warnings and things like that.

Presenter: Thank you very much.

Presentation

Comment: I know everything there is to know about having an ambulatory disability. I have MS and I use a powered wheelchair for most of my ability. I had to buy my own house and I am privileged to have a middle class income due to private disability insurance that allowed me to buy my own house and put in a ramp, put in threshold ramps all around my house. I got some assistance from the Mississippi Paralysis Association to retrofit bathroom. It is not perfect, but it is better. My kitchen is still largely inaccessible. Unfortunately, there is nothing that I can do about that, because it is a 1941 house. I had to basically balance access to transportation and food, fresh food with the layout of the house itself. I live right across the street from a grocery store and right across the street from a pharmacy and a bus stop, which is wonderful and it allows me to live independently, but I live in a 1941 house that really can't be made fully ADA compliant. So there you go. Hence what I think we need to do is again, target your major transit routes in your cities, build lots of accessible units, and I mean roll-in showers, not adaptable, that is not adequate. I could never live in an adaptable house given my disability and many older adults are in the same position. So we need to be targeting the transit routes and be building lots of accessible units preparing for the day when our population gets older and lives longer. How we do that is going to take a lot of brainstorming, but we are behind the curve here and we really need to catch up.

Presenter: Wouldn't you actually kind of consider that day today? I mean we have many seniors have these needs today.

Comment: Yes. Yes. I was trying to be kind.

Presenter: So we do have some issues to address. How about just general independent living challenges, persons having independent living disabilities?

Presentation

Comment: I have another friend who has a milder disability. She can still walk with a cane, but she is hemiparetic and she has very low-income and because of that she cannot afford the apartment complexes that exist on the transit routes. She is struggling to live independently and manages to do so, but now she has had to move to a cheaper apartment complex which is more than a mile away

from the nearest transit route. So therefore she is basically to put it bluntly under house arrest, because she can't walk that far. She just can't. So, Paratransit is not all it is cracked up to be. Paratransit is not spontaneous. It is not cheap and this is s women who could otherwise be more engaged and more functional and more independent, but for the lack of an affordable apartment on that transit route.

Presenter: Thank you for offering that commentary.

Presentation

Comment: Why are these meetings only focused on disability? Are there meetings focused on race, ethnicity and other protected classes?

Presenter: She has left.

Comment: Assistance levels need to be based on a lower percentage of gross monthly income, so as to reduce administrative burden and provide a better level of assistance to the disabled population.

Presenter: I believe I read that one already.

Comment: The greatest challenge to provide integration of the disabled population into the private rental market is the state's ability to provide outpatient case management. The private owners are not going to be willing to take on case management for cognitive disabilities.

Presenter: Anyone else?

Comment: I have a friend out of state, this is not in Mississippi, but out of state I have a friend with intellectual disability and she has a case worker that comes out to her integrated apartment and helps her with life skills, making sure that she is managing her finances well, seeking jobs, and things like that. So other states have case workers that go out into the community and visit people with cognitive disabilities in their homes and make sure that everything is okay and that all of their needs are being met. I don't know how we do that here in Mississippi, but obviously that is what needs to happen. The prior commentator, you comment was spot on. We can't expect landlords to do that. That is just not realistic.

Presenter: Thank you.

Presentation

Comment: I was the one that brought that up. My understanding is IRS Tax Credits do not trigger the federal guidelines for accessible housing under the rehab act. I got that directly from HUD. I did not make that up. I got that directly from HUD and because I pursued it last year and that was the answer I was given. The IRS Tax Credits given do not trigger the Rehab Act Section 504, five percent accessible unit standard. So that is very frustrating for people like me. That is very unacceptable.

Presenter: Thank you.

Comment: Yes, I believe that those with cognitive disabilities do get segregated. Mostly, the individuals will go to affordable housing which brings them to PHAs. Many of these PHAs have aged housing stock. So, funding for new accessible units is needed.

Presenter: Thank you.

Presentation

Comment: A little while ago you mentioned rural, rural transportation. I sit on the Intergovernmental Transportation Committee for MDOT and we talk a lot about rural transportation. It is obviously more complicated and more difficult to arrange transportation in rural areas of Mississippi, because the distances are so much longer and therefore it creates more expense getting someone from their home to anything that they need to do. Obviously the policy is to live a more compact lifestyle meaning create accessible units near shopping, medical centers, etc. So that that transportation can be done quicker, more efficient, with less expense. If we were smart and we were building small downtowns in small town Mississippi, we could create housing near those downtown centers and therefore make it more accessible for people with disabilities. That being said the only thing we can do now is fund rural public transit through MDOT. That is something for the legislature. I know that is beyond your control, but in order for people in rural areas to remain engaged and just meet their basic needs they need accessible affordable transportation.

Presentation

Comment: One of the slides that you presented listed retaliation as a contributing factor. I was wondering if you could define that word for me in the context of a contributing factor, because I am not familiar with that.

Presenter: Contributing that is in the fair housing complaints. HUD tracks, if you file a complaint and your landlord retaliates against you or against whoever filed the complaint that is why it is tracked. If it goes to court past HUD that will come out and that retaliation is really a huge problem. I do notice that complaint a decade ago were significantly greater than there have been recently. So the complaint activity has fallen off. Maybe that is great that you do not have that issue anymore or is it people are not using the system anymore. That is the two issues there.

Comment: I hate to be the bearer of bad news, but I have a friend who is so deathly afraid of complaining to HUD about substandard housing because...by the nature of our ... (technical issues)

Presentation

Comment: It would be good to know what dollars were made available from this last year to programs for persons with disabilities, including knowing the programs funded and the current status of those programs and the number of households assisted with those dollars.

Presenter: I believe that information as it relates to HUD funding document is already produced in the CAPER that MDA and MHC produce each year as they report back to HUD.

Comment: Knowing what MDA and MHC is already doing in the state for this population so we can know what to propose they do or do more of in the future.

11/15/2018 Mississippi Disability and Access Workgroup

Comment: For a number of years folks here at our agency have worked to identify different programs that we manage to help increase the supply of affordable housing for persons with disabilities. So as we work through these programs and some of these initiatives, you know they take some time and we have made some progress and we hope to do more and so the more information and suggestions we receive from our stakeholders such as the folks that are on this call those are the types of things we need that can help us reach our goals more quickly.

Presenter: Aside from the Home Corp are there activities the entitlement, regional PHAs, or local PHAs can do to enhance the housing shortage for persons with disabilities?

Comment: I am talking in regards to the programs that we offer here at MHC. Again, I think we talked about this once before but I just want to reiterate that we have initiatives set aside for developers for whenever they are applying for HOME funds and the housing Trust Fund. We are asking them to set aside at least 20 percent of their units for people with special needs, people with disability. So that is one initiative we have already and it is working now for us and it has increased the housing for people with disabilities. We also offer a mixed income financing actual to have HOME funds and HTL funds to be used together. We are reaching out to non-profits and housing authorities.

Presenter: When you say reaching out to housing authorities, could you describe that?

Comment: When we say reaching out we are allowing them to come in apply for some of these HOME funds and HTL funds from a competitive standpoint.

Presenter: How many have been successful so far?

Comment: In 2016/2017, the applications we received about eight applications which they were required to set aside these funds for housing for people with disabilities and for 2018 we have about on the HOME side, we have received seven applications and on the HTL, I think it is eight applications we have received. So we will increase housing for people with disabilities.

Presenter: I am assuming that the entitlements can also do this?

Comment: Yes, they did not have to be, they come in for-profit or for non-profit. Under our entitlement we are actually looking at our downpayment assistance program that we do have set aside for people with disability and that is with her and our rehab program. So we also receive I guess an application a week for rehab or to do reconstruction for people with disabilities. In some cases it or not just geared toward our rehab program for people with disability but we do actually reconstruct and rehabilitate homes for people with disabilities.

Presenter: Thank you very much for that. The entitlement and the PHAs without your help from the Home Corp can they do something on their own. We are only talking about persons with disabilities who face housing shortages. There are other topics that we will be addressing here as well. So my question is can the entitlements and the PHAs do something on their own? I will take that as a no. Really all this activity is coming from the Home Corp.

Presentation

Comment: As I recall she had a question regarding HOYO funding for disabled persons she wanted us to address in Hattiesburg on the 4th of December and we will have some information for her at that time, but if we could get her to unmute herself or send you a question that would be helpful, because she is a real expert in this field.

Presenter: She is now unmuted. Would you care to comment? We must be having some technical difficulties.

Comment: She has that expertise as well.

Comment: I wrote in a question concerning MHC funding for the HOYO program and I was just wondering if that has been addressed. I have been having a hard time getting onto the webinar. As you well know HOYO was started in 1997 and I was a part of the process at that time. It is one of the top 100 programs in the country as awarded years ago. I am just a little bit concerned they have such limited availability for safe, affordable housing for people with disabilities which I am one 34 soon the 35 disabled and I have worked in these field for many years and that is the one problem that we have had in the State of Mississippi is getting people out of the institutions, group homes, etc. and getting them into the community. The lack of safe affordable housing, but with MHC help with HOYO program they have put over 500 people in housing in the community. I was just wondering if you all have addressed the process and when if any will they receive funding from MHC in the near future?

Presenter: Would someone at MHC be able to address that?

Comment: We are in the process of working with others to go over our policies and procedures to make sure that we have everything in order. Once we do that we will release funds. They have funds for 2015 and 2016 and also 2018. There is one million dollars that HOYO has to work with affordable housing.

Comment: Do you have any timeframe on when that might be put in place?

Comment: We plan to get it started before the end of the year. So we are working on it and we are making sure that we are in compliance with everything and so as soon as we get that done we will start that and it will be before December 31st.

Comment: Great. That is wonderful news. I hope that works out that way. Thank you so much.

Comment: You are welcome.

Presentation

Comment: I wanted to let you know that she had family emergency and that is why she could not speak. However they are working with us to complete the policies and procedures so that we proceed. However it is of urgency because the University shuts down and we do thank them for their working with us and we do anticipate getting funds. We just don't know when.

Presenter: Thank you. Based on one of the comments we have received in one of our previous work session was a call to building inspectors perhaps by saying they are not quite doing the job that they need to do. What do you think we could do about this?

Comment: What type of enforcement is there in place currently if the building inspectors are not doing their job as far as inspecting new buildings, new housing?

Presenter: I can't answer that.

Comment: Was there anything more specific to that particular question? In what regard were the building inspectors unable to do their job? Were they not trained well or they are not able to identify problems in a timely or accurate manner? I guess if you do not know the answer to that I would like to follow up by saying if there does seem and I can seem to recall that we had a building inspector problem in the past and I don't think it was related to disability housing or housing for the disabled, but I do recall their being training issues. That might be something that we could look at her is trying to coordinate some effective training for building inspectors that inspect units for the disabled, but more specifically we need to find out what those shortcomings are.

Presenter: Based on my experience sometimes one inspector will take a look at the fixtures in the bathroom and so on and how wide the doors are and someone else might look around for access to the building from outside. Now the communication between those two sometimes is not as good as it should be, because maybe the particular units has got a half a flight of stair and the stair are built to code and everything looks good. Then the next guys comes, but the first guy did not think about the individual might have some ambulatory problem. So there are challenges with communication amongst the building inspector, excuse me inspectors, and in particular when constructing units with ADA guidelines they may not be as educated as they could be or should be. So from my experience some issues that come along there.

Comment: That was one of my issues years ago when I was working in the field. There was no enforcement of the building codes and things would be passed as ADA complaint which when you looked or scratched the surface whether it be access, whether it be parking or it be entrance way it was not ADA compliant. I haven't been in the field for a few years to look and see if any of that has been improved, but unless there is some type of residential reinforcement I doubt very seriously it has because there is no incentive to do that. If they get passed and it is done, unless somebody complains or somebody has an issue and brings up and files a complaint it just goes unnoticed.

Presenter: Thank you. Then it is my understanding that we might wish to take a look at what is going on in the field currently and whether the communication is occurring across building inspectors as well whether they are being ADA compliant particular with new construction.

Comment: That is correct and let me ask you a question does not the architectural organization that is responsible for building etc. in the State of Mississippi have to accept and adopt the ADA code or not?

Presenter: It is my understanding that ADA code is standard now, but I think your point people are overlooking some of those or they may be over looking some of those. The question of course is if they overlook it they are liable for the outcome. If they do it deliberately they are also in trouble. I believe you are correct that we should have some follow up to this new construction to make and verify that ADA compliance has been fulfilled. I guess that is my conclusion from this discussion on building code enforcement.

Comment: Yes, sir.

Presentation

Comment: I was going to come in on the previous slide when you were talking about the compliance issue. As HOME funds, HTL funds, tax credit we do have to enforce the building codes as inspectors and based on the requirement we have to go out every so often to inspect the projects

after completion. I do agree that maybe we could offer some type of training specific to building codes dealing with ADA in the 504.

Presenter: Thus far we have pretty much turned our attention to Home Corp as the entity that can do anything. We haven't been able to talk about entitlements or the regional PHAs or local PHAs that might be able to do things, but again it would be through Home Corp. It that the recollection you are getting form this discussion as well?

Comment: We all work together for the same goal, but and I am asking this question personally. The housing authorities across the state from what I understand have a lot of authority and I think they can actually issue their own bonds. So maybe there is some things that they can look at aside from the funding that we have available or when funding is not available that they could look at to enhance some of these affordable housing opportunities for disabled persons in other areas. I wouldn't know the answer to that, but I guess I am throwing that out there to see if anyone does.

Presenter: Does anyone wish to comment about what he suggested here?

Presentation

Comment: In Mississippi, we have some area that do prioritize people with disabilities and others that just refuse and those seem to be the more highly populated groups that don't and it would certainly I would just suggest that they would reconsider that. That is a large group of people with a very limited income that are trying to reenter a community and live independently with their disability and it makes it a lot easier when they are put on the top of the priority list.

Presentation

Comment: Our agency has a B2I preference for those who are in group homes.

Presenter: Can you talk about that a little bit more? Rent controlled units. It doesn't seem like this is such a popular idea. So far rent control has fallen out of favor. So this will not be a part of the recommendations.

Presentation

Comment:

Presenter: I have a question for you. In the programs that you have been talking about is there a mechanism that might provide persons with disabilities some assistance with purchasing a home or some credit deal if you will?

Comment: Well the downpayment assistance program those are set aside funds with the HOYO program I was telling you about earlier. It doesn't really deal with their credit, but the funds that we provide actually allow them to use the money as downpayment assistance to make the house more affordable for people with disabilities and we put in subsidy layers, underwriting standards that we put in right now so that we don't actually provide more money than necessary, but that is basically it when it come to our underwriting standards. We do not take into consideration their credit.

Comment: As a housing council agency what we do under the Home of Your Own program we do work one on one with those families that have the limited credit and whether they have a disability of not you have a lot of people that have limited credit because their income and some because they don't have the understanding to understand some credit and that is why we offer the

homebuyer education and resources so that they can learn how to manage their money so that they can obtain credit the right way.

Presenter: Thank you. It does not seem like there is a specific program designed to assist persons with disabilities and further subsidize them. It is specific to someone with disabilities.

Comment: Those are considered set aside funds.

Presenter: Thank you.

Presentation

Comment: There are several agencies who have the preference to help get those who are in group homes out. We give a special preference to those individuals moving them to the top of the waiting list.

Presenter: NIMBYism is a problem for group home siting. I think we can all probably agree that enhancing outreach to the local citizens in a particular community about the issue of NIMBYism but what else can we do besides enhancing their education for this? Is there anything here and these issues and some of which have fallen flat, but I have pulled these from the conversations who have shared with us previously, but we are at this point now where we are winding this down. So I need to ask you if there is anything else that has been over looked. We have had more housing for disabled persons, persons with disabilities, enhancing the credit or ability to acquire. We have talked about building codes inspections and ADA compliance. So really have we covered it all or is there something else?

Comment: I think we need to go back to the rent control. I think we need to discuss that. I do think that should be and with this new housing production program with the Housing Trust Fund, now they encourage that money to go into rental property for people with disability and they do have income restriction that they cannot exceed 30 percent of that person's income and that would think apply to persons with disabilities. I just think that should have been mentioned and that would, and so to answer the question about rent control units that was a part of the and actually objective of Housing Trust Fund. So for people with disability or people with extremely low-income and the people with disability most likely fall into that category.

Presenter: Thank you.

Comment: That is basically the same thing that I was going to bring up and also to touch on the private sector building apartment complexes and being in compliant with so many units being accessible. That can be an increase in housing in general for people with disabilities.

Presenter: Thank you.

Comment: I was just hoping that the rent control was not going to fall flat and not be looked into further.

Presenter: I am glad that you said that. What I am talking away from this narrative is that most of the activities are going to be coordinated through the Home Corp and not so much the entitlements or the local PHAs. If the regional PHAs are able to get their bonding capacity in play they might have the ability to do something and I think that is something that we should look into. My firm

will look into that to see if they do, but essentially most of the activities needs to be coordinated through Mississippi Home Corp. Is that your understanding as well?

Presentation

Comment: I wanted to comment on group homes. I don't think it's an issue in Jackson with NIMBYism, but more an issue with ensuring that group homes are regulated and inspected. A few years ago, there was a woman that froze to death in a group home. The State issues licenses for them, but no one is taking oversight responsibility. I also feel that rent control is a good idea, but not just for the disabled. Often annual rents in Jackson far exceed 30% of the AMI for Jackson.

Presentation

Comment: I just wanted to mention one thing and I think she spoke about this. I understand that the funding for HOYO is in the process and that they are checking up their paperwork, etc. but just reminding them that USM will be shutting down and I don't know what the exact date is but maybe the 15th and not to be opened up till after January. So I don't know if that plays into it. I don't know if HOYO has to do anything or whatever. I just wanted to mention that and bring it to the forefront again.

Comment: I was saying that was just an estimated date that I throw out there, but we have made tremendous progress on this. We will get it going before the holiday.

Comment: Our Family Self Sufficiency Counselors continue to comment on the need for more things to overcome transportation issues. Clients number one need after securing housing is transportation so that they can seek employment.