

An aerial photograph of a wide river, likely the Mississippi, during a dramatic sunset or sunrise. The sky is filled with heavy, dark clouds, with a bright glow of light breaking through in the center, casting a shimmering path of light across the water's surface. In the foreground, a red tugboat is pushing a long red barge. Further upstream, another barge is visible. The riverbanks are lined with dense green trees and some industrial structures, including a large white roofed area on the left. The overall mood is serene yet powerful, with the interplay of light and shadow creating a high-contrast scene.

CITY OF JACKSON

2019 ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE

2019 CITY OF JACKSON

ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE:



Prepared for:
City of Jackson

Prepared by:
Western Economic Services, LLC
212 SE 18th Avenue
Portland, OR 97214
Phone: (503) 239-9091
Toll Free: (866) 937-9437
Fax: (503) 239-0236

Website: <http://www.westernes.com>

Draft for Public Review
April 19, 2019

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

Address (Jackson Office):

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

Address (Biloxi Office):

3 Division Street
Biloxi, MS 39530-296
Telephone: (228) 435-728
Fax: (228) 435-7285

Address (Indianola Office):

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

TABLE OF CONTENTS

SECTION I. EXECUTIVE SUMMARY	1
SECTION II. COMMUNITY PARTICIPATION PROCESS	6
A. Overview	6
B. Fair Housing Survey	6
C. Fair Housing Forums	6
D. Disability and Access Workgroups	6
E. Stakeholder Meetings	7
F. Public Review Period	7
SECTION III. ASSESSMENT OF PAST GOALS AND ACTIONS	8
A. Past Impediments and Actions	8
SECTION IV. FAIR HOUSING ANALYSIS	12
A. Socio-Economic Overview	12
B. Homelessness and Vulnerable Populations	32
C. Segregation	43
D. Racially and Ethnically Concentrated Areas of Poverty	44
E. Disparities in Access to Opportunity	57
F. Disproportionate Housing Needs	59
G. Publicly Supported Housing Analysis	66
H. Disability and Access	75
I. Fair Housing Enforcement, Outreach Capacity, & Resources	83
J. Planning and Zoning Survey	89
K. Fair Housing Survey	91
SECTION V. FAIR HOUSING GOALS AND PRIORITIES	107
SECTION VI. APPENDICES	112
A. Additional Plan Data	112
B. Public Input Data	120

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)¹³, 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.

¹³ 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, the City of Jackson 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 the City of Jackson has identified a series of fair housing issues/impediments, and other contributing factors that contribute to the creation or persistence of those issues.

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 the City of Jackson has limited authority to mandate change.
3. Low: Factors that have a slight or largely indirect impact on fair housing choice, or that the City of Jackson 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 and funding	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. (i.e. policy and procedure)
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 high level of segregation. Other racial groups also have a moderate to high level of segregation, but these households represent a small proportion of the population. There are numerous R/ECAPs in Jackson currently. These areas are primarily found adjacent to one another in the city-center. Black households have lower access to low poverty areas, school proficiency, labor market engagement, and job proximity. Publicly supported housing units tend to be located in and adjacent to 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	Change language to be more specific about family and disabled definition in zoning and Comprehensive Plan. Identify institutional barriers to affordable housing options, such as density maximums and lot size requirements. Make appropriate amendments each year in the next five (5) years	City of Jackson
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	Consult with local transportation agency to increase access to transit options for persons in R/ECAPs each year Consult with local school district about increased access to proficient schools for public housing residents each year Coordinate local efforts to increase access for homeless households to publicly supported housing each year Continue to receive referrals annually to house homeless families and provide case management for these families to remain housed Conduct mobility workshops with various partnering agencies for annually. Keep record of workshops Enhance and continue resident services programs for all residents, including specialized programs for youth annually. Provide computer classes/labs, afterschool programs for youth, financial literacy, nutrition workshops, and enrichment activities annually	City of Jackson
R/ECAPs	Moderate to high levels of segregation Moderate to high concentrations of poverty	Locate 35 publicly supported housing units outside of areas with high levels of segregation or R/ECAPs each year Change language to be more specific about family and disabled definition in zoning and Comprehensive Plan. Identify institutional barriers to affordable housing options, such as density maximums and lot size requirements. Make appropriate amendments each year in the next five (5) years	City of Jackson

Disproportionate Housing Needs	<p>Insufficient affordable housing in a range of unit sizes</p> <p>Discriminatory patterns in lending</p> <p>Lack of Resources</p>	Refer homeowners to Community partners that offer rehabilitation loans	City of Jackson
Publicly Supported Housing	<p>Insufficient affordable housing in a range of unit sizes</p> <p>Insufficient accessible affordable housing</p> <p>Lack of Resources</p>	Research and seek out additional funding opportunities for affordable housing options in 1 st year	City of Jackson
Disability and Access	Insufficient accessible affordable housing	Increase the availability of accessible units through the encouragement of accessible units in all new housing developments, 35 new accessible units over the course of five (5) years by including ADA requirements for LIHTC to meet Consolidated Plan certification requirements	City of Jackson
Fair Housing Enforcement and Outreach	<p>Lack of fair housing structure</p> <p>Insufficient fair housing education</p> <p>Insufficient understanding of credit</p>	<p>Promote fair housing education through annual or biannual workshops</p> <p>Promote outreach and education related to credit for prospective homebuyers</p> <p>Promote enhanced financial literacy for senior high school students on an annual basis</p> <p>Develop a City Fair Housing Ordinance for approval in the next five (5) years</p>	City of Jackson

SECTION II. COMMUNITY PARTICIPATION PROCESS

The following section describes the community participation process undertaken for the 2019 City of Jackson 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, 359 responses have been received.

A series of public input meetings were held across the State for each participating jurisdiction. A set of transcripts from the City of Jackson'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 359 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 City of Jackson's meeting are included in the Appendix. The City of Jackson held its Fair Housing Forum on December 3 in Jackson, in coordination with Canton Housing Authority and MS Regional Housing Authority VI.

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 Jackson was last completed in 2014. The conclusions drawn from this report are outlined in the following narrative.

A. PAST IMPEDIMENTS AND ACTIONS

The conclusions of the 2014 Analysis of Impediments are included below:

Impediment #1

- Although there appears to be some improvement since the last AI, fair housing complaints filed with HUD reveal that some discrimination continues to occur in the public and/or private housing market.

Impediment #2

- Disability tests conducted show that there appear to still be considerable handicap accessibility violations in the private housing market.

Impediment #3

- Little efforts are made to communicate with persons of limited English proficiency.

Impediment #4

- There is a lack of funding necessary to adequately promote fair housing in the region.

Impediment #5

- The lack of services for the homeless and regulation enforcement may be leading to unlicensed group homes preying on the homeless.

Impediment #6

- HMDA data indicates that there continues to be a high percentage of loan denials as well as a large number of high-cost loans in Jackson, Mississippi.

Impediment #7

- The general economic decline of the Nation has led to reduced funding at the federal level and economic decline at every level down to the City residents.

Impediment #8

- There is a lack of affordable, safe, and accessible housing as well as infrastructure and supportive services throughout the City of Jackson and the surrounding region.

Impediment #9

- The City has a high percentage of older housing stock.

Impediment #10

- There is a high percentage of substandard housing in Jackson, Mississippi.

Impediment #11

- The rising costs of new developments have resulted in few new multifamily construction throughout the region.

Impediment #12

- The white flight and exodus of middle-class residents from the City to more modern suburban areas leads to a concentration of poverty and feeds the vicious cycle of economic blight.

Impediment #13

- The lack of a local fair housing ordinance in the 21st century could signal a lack of commitment to fair housing. The lack of a substantially equivalent fair housing ordinance in the City of Jackson empowering a local agency makes it impossible to effectively and expediently intake, process and resolve fair housing complaints without relying on HUD.

Recommendations for Future Action

It should be further noted that several of the impediments to fair housing choice listed above interact or overlap with each other in some way. Therefore, they may have a common solution. When this is the case, we will combine them into one recommendation for simplicity. Recommendations for the above-identified impediments are detailed below:

Recommendation #1 to mitigate Impediment #1

Although the number of complaints has been low in recent years, more needs to be done to ensure fair housing choice for all Jackson residents. We recommend that the City of Jackson require all staff members of housing providers contracted by the City, current and future, to receive fair housing training as a condition to their participation in any housing program. The City should utilize radio and print ads, city media resources and water bill inserts as an outreach mechanism to inform residents of their fair housing rights and the various housing programs and services available to them. Staff should post fair housing information on the City's website listing discriminatory activities and include contact information for the City's private fair housing contractor and the Mississippi HUD State Office. The information should be easy to find without having to navigate all over the website looking for it. The Mississippi Regional Housing Authority Number VI should also make annual fair housing trainings available to their program participants.

Recommendation #2 to mitigate Impediment #2

The 2005 AI recommended that the City review the guidelines, procedures, and training of its building inspectors, or those who enforce building codes to ensure that construction of new multi-family housing is built to federal specifications, especially as it relates to handicap accessibility. Several of the Code Enforcement officers attended the Fair Housing Accessibility Training which covered the Fair Housing Act requirements for disability, accessibility, accommodations and modifications in the design and construction process. Additionally, the City is requiring the Office of Code Services to update their policies to ensure that the construction of new multi-family housing are built to federal specifications, especially as it relates to handicap accessibility; and to ensure that available training would be provided to the code enforcement inspectors. We also recommend this action not only with regards to new construction (which is very limited), but also regarding existing housing covered by the accessibility legislation. Staff should post on the City's website for all residents of Jackson to have easy access to information regarding the Fair Housing Act requirements for disability, accessibility, accommodations and modifications in the design and construction process.

Recommendation #3 to mitigate Impediment #3

Although the number of limited English proficiency persons in Jackson may be low and the Executive Order may not require it, public and private housing providers should make more effort to communicate with such individuals which represent an emerging market. Even if the cost of translators and interpreters limits what can be done to this respect, foreign language forms and printed matter may be readily available to service the Hispanic population. The greatest impediment is the lack of willingness to communicate (even if it requires effort) and make housing available despite the language barrier. More education and outreach is necessary to try to change attitudes.

Recommendation #4 to mitigate Impediment #4

The City of Jackson and other regional jurisdictions must increase funding for both education and outreach and private enforcement activities in Jackson and the surrounding region. HEED, the City's fair housing contractor, only received \$12,500 this year, \$8,500 last year and \$15,000 annually for the four years prior to that to conduct both fair housing and housing counseling. These activities should be contracted separately with clear scope of work requirements for each activity. For example, inaccessible apartment complexes could be identified and later required to correct the situation. It is not possible to conduct adequate fair housing services, training and enforcement without adequate funding.

Recommendation #5 to mitigate Impediment #5

The Consolidated plan on page 85 recognizes the need for supportive services and housing facilities to address the needs of the homeless. See recommendation #7. Any information regarding unlicensed group homes in the City of Jackson should be referred to the Mississippi State Department of Health for investigation.

Recommendation #6 to mitigate Impediment #6

The 2005 AI recommended that the City undertake further analysis of the lending data to determine the extent of the racial disparate treatment in lending transactions and develop education activities to address and correct such discriminatory practices. HEED has addressed such issues repeatedly at its Annual Fair Housing, Fair Lending Conferences along with the National Community Reinvestment Coalition and other groups that have done work in the area on this issue. We recommend that the City of Jackson should contract a certified fair housing agency to conduct periodic fair housing audits on all lending institutions contracted by the City to ensure that discriminatory activities are not practiced.

Recommendation #7 to mitigate Impediments #7 through 11

We have already considered all that the City of Jackson is doing to remediate the lack of safe, affordable housing as well as infrastructure and social services. However, the 2011 One-Year Action Plan recognizes that the resources and capacity in these challenging times are very limited for all that needs to be done. The City should therefore establish a public/private housing and services board made up of representatives from the planning, housing development, realtor, lending, insurance, utility, and/or social services industries as well as fair housing, disability, neighborhood, community, and/or other groups to review all requests for grants, loans, bond and/or tax incentives for the purpose of maximizing available resources and developing affordable and/or mix-use housing as well as supportive services. This board will make recommendations to the City Council as well as devise ways to raise private funds for

housing and/or social services initiatives that are not funded or are underfunded. The information acquired by said housing and services board on available resources should be shared and made readily available to all Jackson residents. One effective way of doing so would be to post such information on the City's website.

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 the City of Jackson.

A. SOCIO-ECONOMIC OVERVIEW

DEMOGRAPHICS

Population Estimates

Table IV.1, shows the population for Jackson city. As can be seen, the population in Jackson city decreased from 173,514 persons in 2010 to 166,965 person in 2017, or by -3.8 percent.

Several pieces of data presented in the profile are only available at the county level. A sub-set of the county level data are presented here to give a more complete view of Jackson city. Although a city may span several counties, for the county level data pieces, Rankin 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
Jackson city
Census Population Estimates

Year	Population	Percent Yearly Change
2000	186,843	.
2001	184,345	-1.3%
2002	182,658	-0.9%
2003	181,450	-0.7%
2004	181,035	-0.2%
2005	179,508	-0.8%
2006	179,729	0.1%
2007	177,011	-1.5%
2008	174,742	-1.3%
2009	173,647	-0.6%
2010	173,514	-0.1%
2011	175,087	0.9%
2012	174,778	-0.2%
2013	172,872	-1.1%
2014	171,930	-0.5%
2015	170,752	-0.7%
2016	169,005	-1.0%
2017	166,965	-1.2%

Population Characteristics

Table IV.2 shows population by age for the 2000 and 2010 Census. The population changed by -5.8 percent overall between 2000 and 2010. Various age cohorts changed at different rates. The elderly population, or persons aged 65 or older, changed by -13.6 percent to a total of 17,328 persons in 2010. Those aged 25 to 34 changed by -4.2 percent, and those aged under 5 changed by -6.5 percent.

Age	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
Under 5	14,438	7.8%	13,498	7.8%	-6.5%
5 to 19	44,859	24.3%	40,527	23.4%	-9.7%
20 to 24	16,015	8.7%	15,667	9.0%	-2.2%
25 to 34	26,751	14.5%	25,632	14.8%	-4.2%
35 to 54	49,159	26.7%	42,974	24.8%	-12.6%
55 to 64	12,973	7.0%	17,888	10.3%	37.9%
65 or Older	20,061	10.9%	17,328	10.0%	-13.6%
Total	184,256	100.0%	173,514	100.0%	-5.8%

The elderly population is further explored in Table IV.3. Those aged 65 to 66 changed by 16.9 percent between 2000 and 2010, resulting in a population of 2,338 persons. Those aged 85 or older changed by -12.7 percent during the same time period, and resulted in 2,439 persons over age 85 in 2010.

Age	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
65 to 66	2,000	10.0%	2,338	13.5%	16.9%
67 to 69	3,065	15.3%	2,957	17.1%	-3.5%
70 to 74	5,040	25.1%	4,036	23.3%	-19.9%
75 to 79	4,346	21.7%	3,070	17.7%	-29.4%
80 to 84	2,815	14.0%	2,488	14.4%	-11.6%
85 or Older	2,795	13.9%	2,439	14.1%	-12.7%
Total	20,061	100.0%	17,328	100.0%	-13.6%

Population by race and ethnicity is shown in Table IV.4, representing 18.4 percent of the white population in 2010. The black population changed by 5.8 percent, represented 79.4 percent of the population in 2010. The American Indian and Asian populations represented 0.1 and 0.4 percent, respectively, in 2010. As for ethnicity, the Hispanic population changed by 87.7 percent between 2000 and 2010, compared to the -6.6 percent change for non-Hispanics.

Table IV.4 Population by Race and Ethnicity Jackson city 2000 & 2010 Census SF1 Data					
Race	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
White	51,208	27.8%	31,961	18.4%	-37.6%
Black	130,151	70.6%	137,716	79.4%	5.8%
American Indian	236	0.1%	248	0.1%	5.1%
Asian	1,056	0.6%	676	0.4%	-36.0%
Native Hawaiian/ Pacific Islander	24	0.0%	39	0.0%	62.5%
Other	344	0.2%	1,303	0.8%	278.8%
Two or More Races	1,237	0.7%	1,571	0.9%	27.0%
Total	184,256	100.0%	173,514	100.0%	-5.8%
Hispanic	1,451	0.8%	2,723	1.6%	87.7%
Non-Hispanic	182,805	99.2%	170,791	98.4%	-6.6%

Population by race and ethnicity through 2016 is shown in Table IV.5. The white population represented 17.2 percent of the population in 2016, compared with the black population accounting for 81.2 percent of the population. Hispanic households represented 1.3 percent of the population in 2016.

Table IV.5 Population by Race and Ethnicity Jackson city 2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
White	31,961	18.4%	29,525	17.2%
Black	137,716	79.4%	139,627	81.2%
American Indian	248	0.1%	152	0.1%
Asian	676	0.4%	642	0.4%
Native Hawaiian/ Pacific Islander	39	0.0%	83	0.0%
Other	1,303	0.8%	916	0.5%
Two or More Races	1,571	0.9%	1,094	0.6%
Total	173,514	100.0%	172,039	100.0%
Non-Hispanic	170,791	98.4%	169,763	98.7%
Hispanic	2,723	1.6%	2,276	1.3%

The population by race is broken down further by ethnicity in Table IV.6. While the white non-Hispanic population changed by -38.4 percent between 2000 and 2010, the white Hispanic population changed by 45.0 percent. The black non-Hispanic population changed by 5.9 percent, while the black Hispanic population changed by -16.8 percent.

Table IV.6 Population by Race and Ethnicity Jackson city 2000 & 2010 Census Data					
Race	2000		2010 Census		% Change 00 - 10
	Population	% of Total	Population	% of Total	
Non-Hispanic					
White	50,679	27.7%	31,194	18.3%	-38.4%
Black	129,609	70.9%	137,265	80.4%	5.9%
American Indian	213	0.1%	232	0.1%	8.9%
Asian	1,045	0.6%	660	0.4%	-36.8%
Native Hawaiian/ Pacific Islander	18	0.0%	18	0.0%	0.0%
Other	128	0.1%	99	0.1%	-22.7%
Two or More Races	1,113	0.6%	1,323	0.8%	18.9%
Total Non-Hispanic	182,805	100.0%	170,791	100.0%	-6.6%
Hispanic					
White	529	36.5%	767	28.2%	45.0%
Black	542	37.4%	451	16.6%	-16.8%
American Indian	23	1.6%	16	0.6%	-30.4%
Asian	11	0.8%	16	0.6%	45.5%
Native Hawaiian/ Pacific Islander	6	0.4%	21	0.8%	250.0%
Other	216	14.9%	1,204	44.2%	457.4%
Two or More Races	124	8.5%	248	9.1%	100.0%
Total Hispanic	1,451	100.0%	2,723	100.0%	87.7%
Total Population	184,256	100.0%	173,514	100.0%	-5.8%

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 169,763 persons in 2016. The Hispanic population was 2,276 persons.

Table IV.7 Population by Race and Ethnicity Jackson city 2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
Non-Hispanic				
White	31,194	18.3%	28,741	16.9%
Black	137,265	80.4%	139,078	81.9%
American Indian	232	0.1%	144	0.1%
Asian	660	0.4%	642	0.4%
Native Hawaiian/ Pacific Islander	18	0.0%	83	0.0%
Other	99	0.1%	17	0.0%
Two or More Races	1,323	0.8%	1,058	0.6%
Total Non-Hispanic	170,791	100.0%	169,763	100.0%
Hispanic				
White	767	28.2%	784	34.4%
Black	451	16.6%	549	24.1%
American Indian	16	0.6%	8	0.4%
Asian	16	0.6%	0	0.0%
Native Hawaiian/ Pacific Islander	21	0.8%	0	0.0%
Other	1,204	44.2%	899	39.5%
Two or More Races	248	9.1%	36	1.6%
Total Hispanic	2,723	100.0	2,276	100.0%
Total Population	173,514	100.0%	172,039	100.0%

Households by type and tenure are shown in Table IV.8. Family households represented 60.9 percent of households, while non-family households accounted for 39.1 percent. These changed from 63.7 and 36.3 percent, respectively.

Table IV.8 Household Type by Tenure Jackson city 2010 Census SF1 & 2016 Five-Year ACS Data				
Household Type	2010 Census		2016 Five-Year ACS	
	Households	Households	Households	% of Total
Family Households	41,069	63.7%	38,647	60.9%
Married-Couple Family	18,538	45.1%	17,196	44.5%
Owner-Occupied	14,644	79.0%	12,901	75.0%
Renter-Occupied	3,894	21.0%	4,295	25.0%
Other Family	22,531	54.9%	21,451	58.3%
Male Householder, No Spouse Present	3,768	16.7%	3,499	17.6%
Owner-Occupied	1,840	48.8%	1,931	55.2%
Renter-Occupied	1,928	51.2%	1,568	44.8%
Female Householder, No Spouse Present	18,763	83.3%	17,952	87.5%
Owner-Occupied	7,428	39.6%	7,187	40.0%
Renter-Occupied	11,335	60.4%	10,765	60.0%
Non-Family Households	23,454	36.3%	24,820	39.1%
Owner-Occupied	10,380	44.3%	10,754	43.3%
Renter-Occupied	13,074	55.7%	14,066	56.7%
Total	64,523	100.0%	63,467	100.0%

The group quarters population was 6,035 in 2010, compared to 7,201 in 2000. Institutionalized populations experienced a -42.9 percent change between 2000 and 2010. Non-Institutionalized populations experienced a -2.1 percent change during this same time period.

Table IV.9 Group Quarters Population Jackson 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	901	36.3%	179	12.6%	-80.1%
Juvenile Facilities	.	.	119	8.4%	.
Nursing Homes	1,100	44.3%	998	70.3%	-9.3%
Other Institutions	484	19.5%	123	8.7%	-74.6%
Total	2,485	100.0%	1,419	100.0%	-42.9%
Non-Institutionalized					
College Dormitories	3,307	70.1%	3,842	83.2%	16.2%
Military Quarters	0	0.0%	0	0.0%	%
Other Non-Institutionalized	1,409	29.9%	774	16.8%	-45.1%
Total	4,716	100.0%	4,616	100.0%	-2.1%
Group Quarters Population	7,201	100.0%	6,035	100.0%	-16.2%

The number of foreign born persons is shown in Table IV.10. An estimated 0.4 percent of the population was born in Mexico with 0.2 percent born in Honduras and another 0.1 percent were born in Nigeria .

Table IV.10 Place of Birth for the Foreign-Born Population Jackson city 2016 Five-Year ACS			
Number	Country	Number of Persons	Percent of Total Population
#1 country of origin	Mexico	699	0.4%
#2 country of origin	Honduras	324	0.2%
#3 country of origin	Nigeria	159	0.1%
#4 country of origin	Vietnam	140	0.1%
#5 country of origin	China excluding Hong Kong and Taiwan	125	0.1%
#6 country of origin	India	114	0.1%
#7 country of origin	Ghana	95	0.1%
#8 country of origin	Yemen	93	0.1%
#9 country of origin	Canada	91	0.1%
#10 country of origin	Sierra Leone	56	0.0%

Limited English Proficiency and the language spoken at home are shown in Table IV.11. An estimated 0.7 percent of the population speaks Spanish at home, followed by 0.1 percent speaking Vietnamese.

Table IV.11 Limited English Proficiency and Language Spoken at Home Jackson city 2016 Five-Year ACS			
Number	Country	Number of Persons	Percent of Total Population
#1 LEP Language	Spanish	1,072	0.7%
#2 LEP Language	Vietnamese	110	0.1%
#3 LEP Language	Other Indo-European languages	96	0.1%
#4 LEP Language	Arabic	77	0.0%
#5 LEP Language	French, Haitian, or Cajun	56	0.0%
#6 LEP Language	Russian, Polish, or other Slavic languages	55	0.0%
#7 LEP Language	Other and unspecified languages	27	0.0%
#8 LEP Language	Korean	16	0.0%
#9 LEP Language	German or other West Germanic languages	14	0.0%
#10 LEP Language	Tagalog	10	0%

Education

Education and employment data, as estimated by the 2016 ACS, is presented in Table IV.12. In 2016, some 70,968 persons were employed and 10,387 were unemployed. This totaled a labor force of 81,355 persons. The unemployment rate for Jackson city was estimated to be 12.8 percent in 2016.

Table IV.12 Employment, Labor Force and Unemployment Jackson city 2016 Five-Year ACS Data	
Employment Status	2016 Five-Year ACS
Employed	70,968
Unemployed	10,387
Labor Force	81,355
Unemployment Rate	12.8%

In 2016, 86.0 percent of households in Jackson city had a high school education or greater.

Table IV.13 High School or Greater Education Jackson city 2016 Five-Year ACS Data	
Education Level	Households
High School or Greater	54,580
Total Households	63,467
Percent High School or Above	86.0%

As seen in Table IV.14, 25.0 percent of the population had a high school diploma or equivalent, another 35.4 percent have some college, 13.9 percent have a Bachelor's Degree, and 9.7 percent of the population had a graduate or professional degree.

Table IV.14 Educational Attainment Jackson city 2016 Five-Year ACS Data		
Education Level	Population	Percent
Less Than High School	20,400	16.0%
High School or Equivalent	31,813	25.0%
Some College or Associates Degree	44,981	35.4%
Bachelor's Degree	17,618	13.9%
Graduate or Professional Degree	12,341	9.7%
Total Population Above 18 years	127,153	100.0%

ECONOMICS

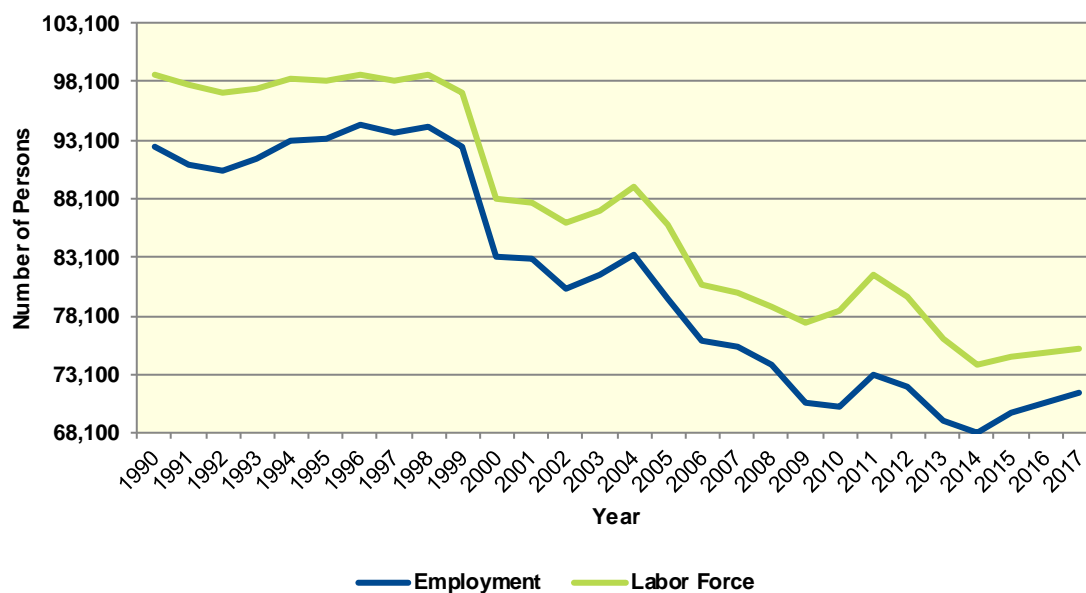
Labor Force

Table IV.15, shows the labor force statistics for Jackson city from 1990 to the present. Over the entire series the lowest unemployment rate occurred in 1996.0 with a rate of 4.4 percent. The highest level of unemployment occurred during 2010 rising to a rate of 10.6 percent. This compared to a statewide low of 5.1 percent in 1999 and statewide high of 10.4 percent in 2010. Over the last year the unemployment rate in Jackson city decreased from 5.8 percent in 2016 to 5.0 percent in 2017, which compared to a statewide decrease to 5.1 percent.

Table IV.15 Labor Force Statistics Jackson city 1990 - 2017 BLS Data					
Year	Jackson city				Statewide Unemployment Rate
	Unemployment	Employment	Labor Force	Unemployment Rate	
1990	6,152	92,597	98,749	6.2%	7.6%
1991	6,812	90,983	97,795	7.0%	8.5%
1992	6,645	90,430	97,075	6.8%	8.1%
1993	5,944	91,541	97,485	6.1%	6.6%
1994	5,239	93,110	98,349	5.3%	6.3%
1995	4,875	93,299	98,174	5.0%	6.2%
1996	4,381	94,356	98,737	4.4%	6.0%
1997	4,450	93,741	98,191	4.5%	5.7%
1998	4,419	94,314	98,733	4.5%	5.3%
1999	4,500	92,621	97,121	4.6%	5.1%
2000	5,084	83,068	88,152	5.8%	5.4%
2001	4,892	82,927	87,819	5.6%	5.5%
2002	5,681	80,353	86,034	6.6%	6.6%
2003	5,526	81,627	87,153	6.3%	6.3%
2004	5,677	83,369	89,046	6.4%	6.2%
2005	6,207	79,591	85,798	7.2%	7.5%
2006	4,737	76,061	80,798	5.9%	6.5%
2007	4,686	75,427	80,113	5.8%	6.1%
2008	4,937	73,990	78,927	6.3%	6.6%
2009	6,818	70,673	77,491	8.8%	9.5%
2010	8,293	70,268	78,561	10.6%	10.4%
2011	8,376	73,155	81,531	10.3%	10.0%
2012	7,597	72,098	79,695	9.5%	9.0%
2013	6,998	69,143	76,141	9.2%	8.5%
2014	5,771	68,135	73,906	7.8%	7.5%
2015	4,773	69,780	74,553	6.4%	6.4%
2016	4,345	70,630	74,975	5.8%	5.8%
2017	3,777	71,522	75,299	5.0%	5.1%

Diagram IV.1, shows the employment and labor force for Jackson city. The difference between the two lines represents the number of unemployed persons. In the most recent year, employment stood at 71,522 persons, with the labor force reaching 75,299, indicating there were a total of 3,777 unemployed persons.

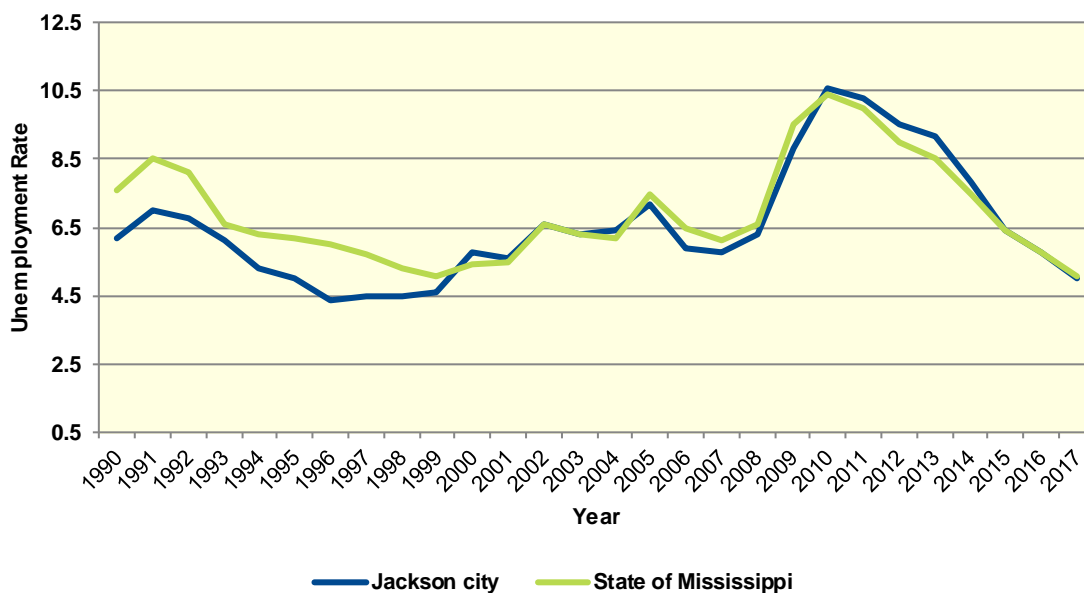
Diagram IV.1
Employment and Labor Force
 Jackson city
 1990 – 2017 BLS Data



Unemployment

Diagram IV.2 shows the unemployment rate for both the State and Jackson city. During the 1990's the average rate for Jackson city was 5.4 percent, which compared to 6.5 percent statewide. Between 2000 and 2010 the unemployment rate had an average of 6.4 percent, which compared to 6.6 percent statewide. Since 2010 the average unemployment rate was 8.1 percent. Over the course of the entire period Jackson city had an average unemployment rate lower than the state, 6.5 percent for Jackson city, versus 6.9 percent statewide.

Diagram IV.2
Annual Unemployment Rate
 Jackson city
 1990 – 2016 BLS Data



Rankin 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.3 shows real average earnings per job for Rankin County from 1990 to 2017. Over this period the average earnings per job for Rankin County was 42,670 dollars, which was higher than the statewide average of 40,877 dollars over the same period.

Diagram IV.3
Real Average Earnings Per Job
 Rankin County
 BEA Data 1990 - 2017

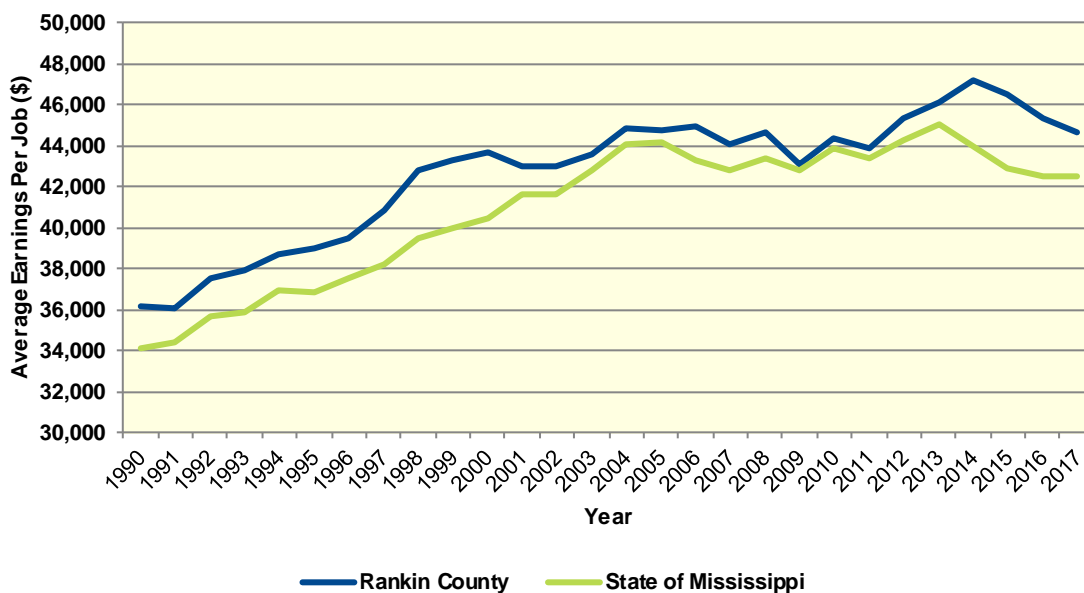
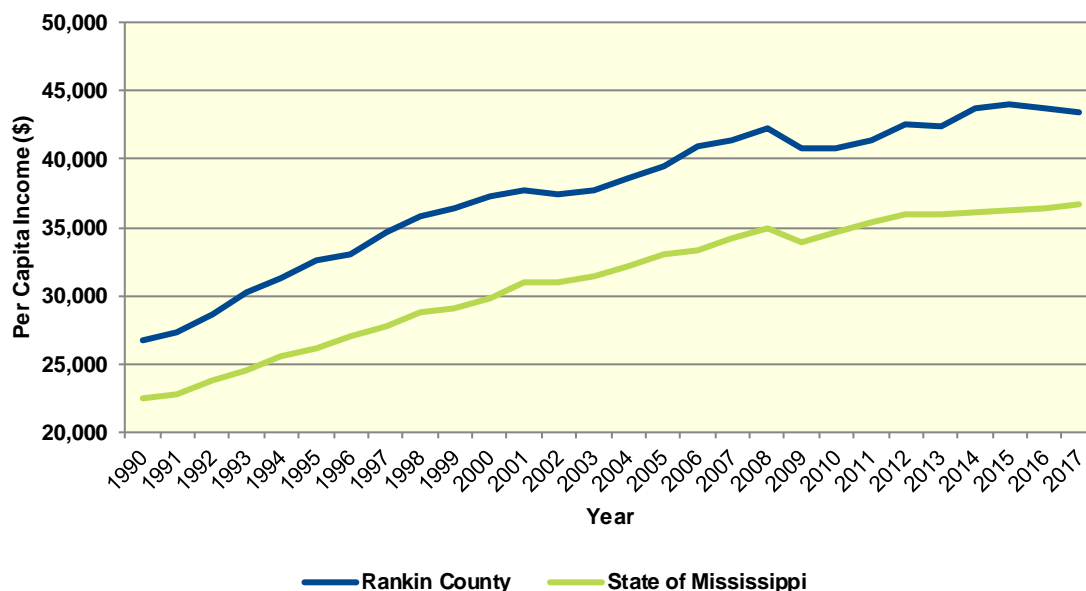


Diagram IV.4 shows real per capita income for Rankin County from 1990 to 2017, which is calculated by dividing total personal income from all sources by population. Per capita income is a broader measure of wealth than real average earnings per job, which only captures the working population. Over this period the real per capita income for Rankin County was 37,593 dollars, which was higher than the statewide average of 31,091 dollars over the same period.

Diagram IV.4
Real Per Capita Income
 Rankin 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 18,818 in 2010 to 13,642.0 in 2017, with the poverty rate reaching 9.3 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.16, presents poverty data for Rankin County.

To compare the poverty rate against more recent data, Table IV.17, 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 26.6 percent versus 30.7 percent in the most recent 2016 data.

Table IV.16 Persons in Poverty Rankin County 2000–2017 SAIPE Estimates		
Year	Persons in Poverty	Poverty Rate
2000	11,105	9.7%
2001	12,105	10.3%
2002	12,476	10.3%
2003	12,949	10.4%
2004	13,549	10.6%
2005	11,431	9.1%
2006	14,349	11.0%
2007	12,480	9.4%
2008	14,993	11.1%
2009	15,384	11.2%
2010	18,818	13.8%
2011	14,932	10.8%
2012	18,780	13.4%
2013	16,451	11.6%
2014	15,792	11.1%
2015	13,948	9.7%
2016	13,745	9.5%
2017	13,642	9.3%

Table IV.17 Poverty by Age Jackson 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	7,174	15.9%	6,973	13.7%
6 to 17	11,850	26.3%	12,779	25.1%
18 to 64	23,541	52.2%	28,330	55.7%
65 or Older	2,528	5.6%	2,791	5.5%
Total	45,093	100.0%	50,873	100.0%
Poverty Rate	26.6%	.	30.7%	.

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 Jackson city increased from 15 authorizations in 2016 to 20 authorizations in 2017.

The real value of single-family building permits decreased from 263,972 dollars in 2016 to 189,046 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.18.

Table IV.18
Building Permits and Valuation
 Jackson 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	496	68.0	22.0	458	1,044	91,757	46,895
1981	186	14.0	31.0	0	231	124,667	0
1982	135	22.0	12.0	273	442	110,044	55,936
1983	401	44.0	28	594	1,067	128,750	47,120
1984	474	32.0	34.0	446	986	160,215	68,812
1985	417	40.0	69.0	172	698	138,202	46,149
1986	355	100.0	120.0	262	837	132,485	40,081
1987	308	50.0	167.0	87.0	612	153,399	52,129
1988	242	62.0	151.0	188	643	171,199	53,448
1989	205	64.0	111.0	0	380	141,288	0
1990	158	30.0	11.0	72	271	148,083	69,154
1991	102	8.0	4.0	83.0	197	144,018	54,170
1992	92	10.0	0.0	23.0	125	140,433	37,128
1993	102	12.0	0.0	181.0	295	174,199	31,572
1994	93	0.0	0.0	240	333	145,536	53,843
1995	119	0.0	0.0	212	331	170,920	57,955
1996	115	0.0	0.0	354	469	152,528	54,515
1997	141	0.0	0.0	56	197	171,622	60,288
1998	118	4.0	0.0	319	441	140,247	41,000
1999	184	4.0	0.0	880	1,068	136,246	57,389
2000	113	0.0	0.0	19	132	203,262	116,842
2001	95	4.0	0.0	152	251	154,963	57,216
2002	102	0.0	0.0	296	398	249,728	61,195
2003	93	0.0	0.0	300	393	152,985	48,202
2004	85	0.0	0.0	404	489	139,513	57,703
2005	77	0.0	0.0	0	77	197,661	0
2006	139	2.0	0.0	188	329	176,562	46,762
2007	223	0.0	0.0	24	247	126,351	87,392
2008	456	0.0	0.0	32	488	116,216	110,714
2009	45	4.0	0.0	0.0	49	123,482	0
2010	42	16.0	0.0	72.0	130	215,935	131,320
2011	148	0.0	0.0	153.0	301	142,045	138,121
2012	38	0.0	0.0	0.0	38	271,575	0
2013	35	0.0	3.0	0	38	349,524	0
2014	420	0.0	0.0	0	420	108,003	0
2015	21	0.0	0.0	0.0	21	184,053	0
2016	15	0.0	0.0	0.0	15	263,972	0
2017	20	0.0	0.0	0.0	20	189,046	0

Diagram IV.5
Single-Family Permits

Jackson city
 Census Bureau Data, 1980–2017

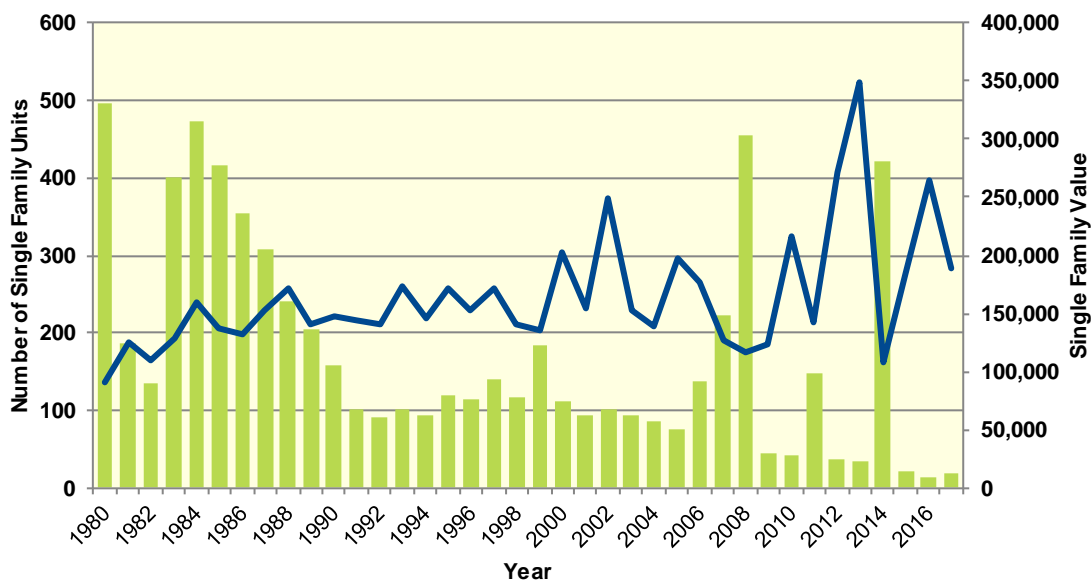
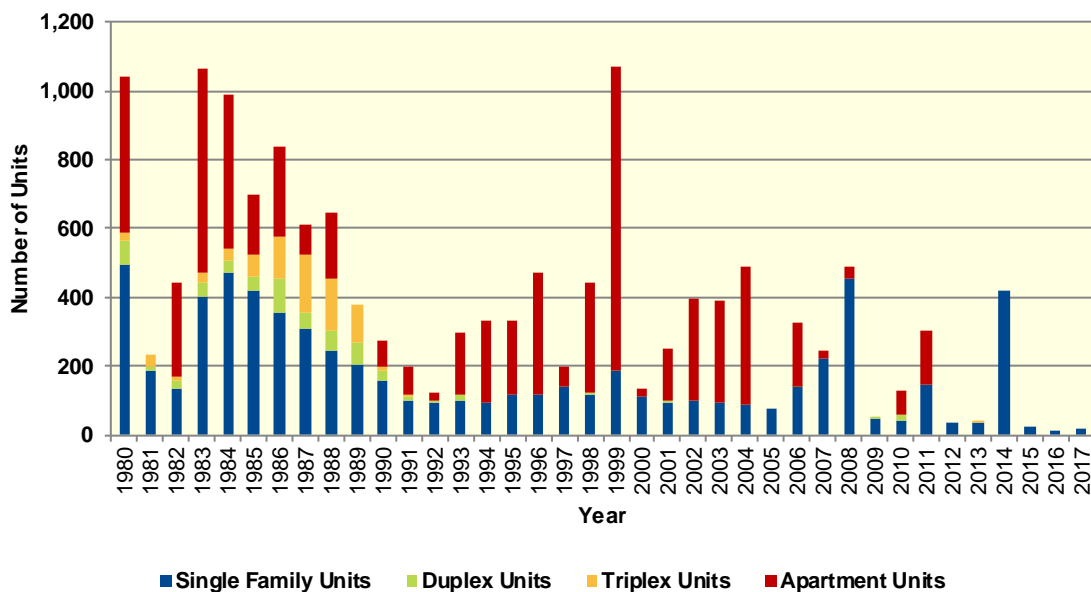


Diagram IV.6
Total Permits by Unit Type

Jackson city
 Census Bureau Data, 1980–2017



Housing Characteristics

Housing types by unit are shown in Table IV.19. In 2016, there were 75,921 housing units, up from 75,665 in 2000. Single-family units accounted for 70.2 percent of units in 2016, compared to 69.9 percent in 2000. Apartment units accounted for 20.3 percent in 2016, compared to 18.3 percent in 2000.

Table IV.19 Housing Units by Type Jackson 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	52,926	69.9%	53,311	70.2%
Duplex	3,038	4.0%	2,622	3.5%
Tri- or Four-Plex	4,925	6.5%	3,679	4.8%
Apartment	13,840	18.3%	22	20.3%
Mobile Home	867	1.1%	872	1.1%
Boat, RV, Van, Etc.	69	0.1%	8	0.0%
Total	75,665	100.0%	75,921	100.0%

In 2010, there were 75,168 housing units, compared with 75,921 in 2016. Single-family units accounted for 70.2 percent of units in 2016, compared to 71.2 percent in 2010. Apartment units accounted for 20.3 percent in 2016, compared to 18.7 percent in 2010.

Table IV.20 Housing Units by Type Jackson 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	53,521	71.2%	53,311	70.2%
Duplex	2,588	3.4%	2,622	3.5%
Tri- or Four-Plex	4,180	5.6%	3,679	4.8%
Apartment	14,067	18.7%	15,429	20.3%
Mobile Home	800	1.1%	872	1.1%
Boat, RV, Van, Etc.	12	0.0%	8	0.0%
Total	75,168	100.0%	75,921	100.0%

Some 86.6 percent of housing was occupied in 2010, compared to 89.6 percent in 2000. Owner-occupied housing changed -12.8 percent between 2000 and 2010, ending with owner-occupied units representing 53.1 percent of units. Vacant units changed by 27.8 percent, resulting in 10,014 vacant units in 2010.

Table IV.21 Housing Units by Tenure Jackson city 2000 & 2010 Census SF1 Data					
Tenure	2000 Census		2010 Census		% Change 00–10
	Units	% of Total	Units	% of Total	
Occupied Housing Units	67,841	89.6%	64,523	86.6%	-4.9%
Owner-Occupied	39,328	58.0%	34,292	53.1%	-12.8%
Renter-Occupied	28,513	42.0%	30,231	46.9%	6.0%
Vacant Housing Units	7,837	10.4%	10,014	13.4%	27.8%
Total Housing Units	75,678	100.0%	74,537	100.0%	-1.5%

Table IV.22 shows housing units by tenure from 2010 to 2016. By 2016, there were 75,921 housing units. An estimated 51.6 percent were owner-occupied, and 16.4 percent were vacant.

Table IV.22 Housing Units by Tenure Jackson city 2010 Census & 2016 Five-Year ACS Data				
Tenure	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
Occupied Housing Units	64,523	86.6%	63,467	83.6%
Owner-Occupied	34,292	53.1%	32,773	51.6%
Renter-Occupied	30,231	46.9%	30,694	48.4%
Vacant Housing Units	10,014	13.4%	12,454	16.4%
Total Housing Units	74,537	100.0%	75,921	100.0%

Households by household size are shown in Table IV.23. There were a total of 64,523 households in 2010, up from 67,841 in 2000. One person households changed by -0.5 percent between 2000 and 2010, while two person households changed by -6.2 percent. Three and four person households changed by -7.5 percent and -11.1 percent respectively, representing 16.9 percent and 12.4 percent of the population in 2010.

Table IV.23 Households by Household Size Jackson city 2000 & 2010 Census SF1 Data					
Size	2000 Census		2010 Census		% Change 00–10
	Households	% of Total	Households	% of Total	
One Person	19,596	28.9%	19,492	30.2%	-0.5%
Two Persons	19,247	28.4%	18,054	28.0%	-6.2%
Three Persons	11,808	17.4%	10,923	16.9%	-7.5%
Four Persons	8,964	13.2%	7,972	12.4%	-11.1%
Five Persons	4,708	6.9%	4,453	6.9%	-5.4%
Six Persons	2,017	3.0%	1,988	3.1%	-1.4%
Seven Persons or More	1,501	2.2%	1,641	2.5%	9.3%
Total	67,841	100.0%	64,523	100.0%	-4.9%

Households by income for the 2010 and 2016 5-year ACS are shown in Table IV.24. Households earning more than 100,000 dollars per year represented 10.6 percent of households in 2016, compared to 10.4 percent in 2010. Meanwhile, households earning less than 15,000 dollars accounted for 23.5 percent of households in 2016, compared to 22.3 percent in 2000.

Table IV.24 Households by Income Jackson 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	13,902	22.3%	14,910	23.5%
\$15,000 to \$19,999	4,813	7.7%	4,861	7.7%
\$20,000 to \$24,999	4,386	7.0%	5,186	8.2%
\$25,000 to \$34,999	8,422	13.5%	8,349	13.2%
\$35,000 to \$49,999	9,710	15.6%	8,913	14.0%
\$50,000 to \$74,999	10,072	16.1%	9,547	15.0%
\$75,000 to \$99,999	4,586	7.3%	4,974	7.8%
\$100,000 or More	6,509	10.4%	6,727	10.6%
Total	62,400	100.0%	63,467	100.0%

Table IV.25, shows households by year home built for the 2010 and 2016 5-year ACS data. Housing units built between 2000 and 2009, account for 6.7 percent in 2010 and 4.9 percent of households. Housing units built prior to 1939 represented 4.1 percent of households in 2016 and 4.3 percent of households in 2010.

Table IV.25 Households by Year Home Built Jackson 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	2,682	4.3%	2,627	4.1%
1940 to 1949	3,580	5.7%	4,655	7.3%
1950 to 1959	10,485	16.8%	11,806	18.6%
1960 to 1969	13,955	22.4%	12,967	20.4%
1970 to 1979	15,294	24.5%	13,948	22.0%
1980 to 1989	8,654	13.9%	8,227	13.0%
1990 to 1999	4,669	7.5%	4,228	6.7%
2000 to 2009	3,081	4.9%	4,221	6.7%
2010 or Later			788	1.2%
Total	62,400	100.0%	63,467	100.0%

The distribution of unit types by race are shown in Table IV.26. An estimated 77.4 percent of white households occupy single-family homes, while 70.3 percent of black households occupy single-family homes. Some 13.8 percent of white households occupy apartments, while 21.2 percent of black households occupy apartments. An estimated 61.7 percent of Asian, and 79.7 percent of American Indian households occupy single-family homes.

Table IV.26
Distribution of Units in Structure by Race
 Jackson city
 2016 Five-Year ACS Data

Unit Type	White	Black	American Indian	Asian	Native Hawaiian/ Pacific Islanders	Other	Two or More Races
Single-Family	77.4%	70.3%	79.7%	61.7%	100.0%	34.4%	72.4%
Duplex	3.0%	2.9%	0.0%	6.4%	0.0%	0.0%	2.7%
Tri- or Four-Plex	3.8%	4.8%	0.0%	11.7%	0.0%	0.0%	0.0%
Apartment	13.8%	21.2%	20.3%	20.2%	0.0%	48.9%	17.9%
Mobile Home	2.0%	0.8%	0.0%	0.0%	0.0%	16.7%	7.0%
Boat, RV, Van, Etc.	0.1%	0.0%	0.0%	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.27. An estimated 41.6 percent of vacant units were for rent in 2010, a 10.6 percent change since 2000. In addition, some 11.6 percent of vacant units were for sale, a change of 29.5 percent between 2000 and 2010. "Other" vacant units represented 40.5 percent of vacant units in 2010. This is a change of 88.4 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.27
Disposition of Vacant Housing Units
 Jackson city
 2000 & 2010 Census SF1 Data

Disposition	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
For Rent	3,772	48.1%	4,170	41.6%	10.6%
For Sale	899	11.5%	1,164	11.6%	29.5%
Rented or Sold, Not Occupied	745	9.5%	397	4.0%	-46.7%
For Seasonal, Recreational, or Occasional Use	268	3.4%	226	2.3%	-15.7%
For Migrant Workers	1	0.0%	2	0.0%	100.0%
Other Vacant	2,152	27.5%	4,055	40.5%	88.4%
Total	7,837	100.0%	10,014	100.0%	27.8%

The disposition of vacant units between 2010 and 2016 are shown in Table IV.28. By 2016, for rent units accounted for 23.3 percent of vacant units, while for sale units accounted for 8.7 percent. "Other" vacant units accounted for 59.6 percent of vacant units, representing a total of 7,419 "other" vacant units.

Table IV.28
Disposition of Vacant Housing Units
 Jackson city
 2010 Census & 2016 Five-Year ACS Data

Disposition	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
For Rent	4,170	41.6%	2,902	23.3%
For Sale	1,164	11.6%	1,080	8.7%
Rented Not Occupied	131	1.3%	382	3.1%
Sold Not Occupied	266	2.7%	201	1.6%
For Seasonal, Recreational, or Occasional Use	226	2.3%	470	3.8%
For Migrant Workers	2	0.0%	0	0.0%
Other Vacant	4,055	40.5%	7,419	59.6%
Total	10,014	100.0%	12,454	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.29 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.30 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.31 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.32 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.33 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.34 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.35 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.36 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.37 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.37 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.

Table IV.38 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.39 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.40
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.41
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.42
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.¹⁴ 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.

¹⁴ <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 .¹⁵

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.¹⁶

As a general rule, HUD considers the thresholds appearing in Table IV.43 to indicate low, moderate, and high levels of segregation:

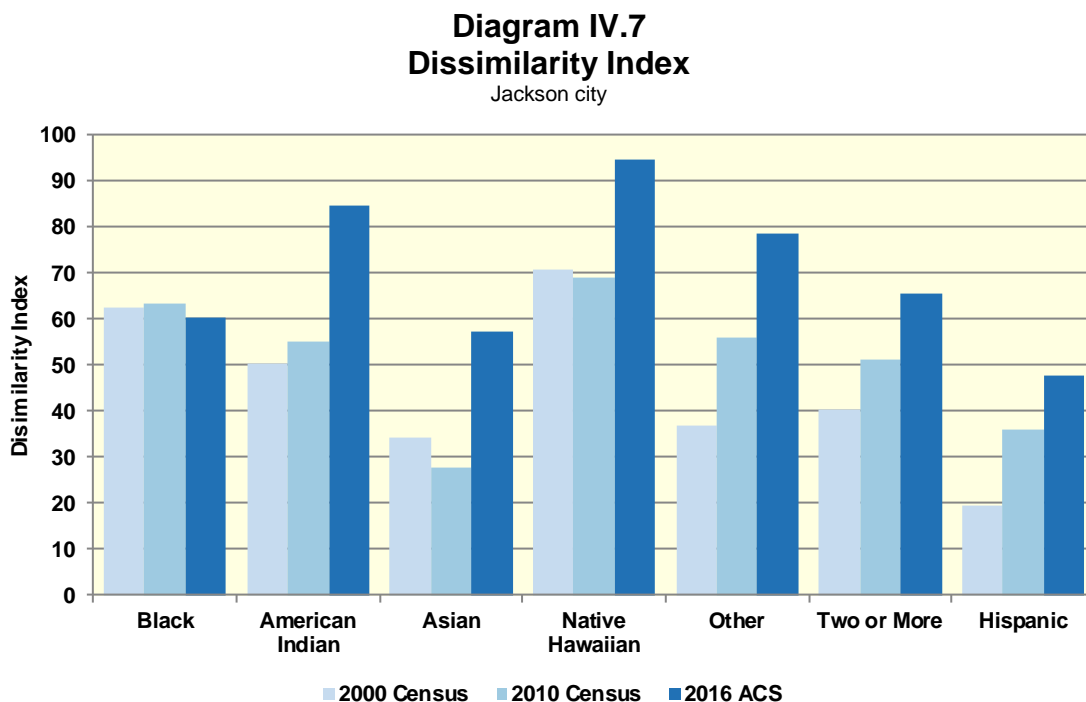
¹⁵ Affirmatively Furthering Fair Housing Data Documentation. HUD. December 2015.

¹⁶ 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.43 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.7 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 high level of segregation. Hispanic households have a moderate level of segregation. American Indian, Asian, Native Hawaiian, “other” race, and two or more race households also have high levels of segregation in 2016.



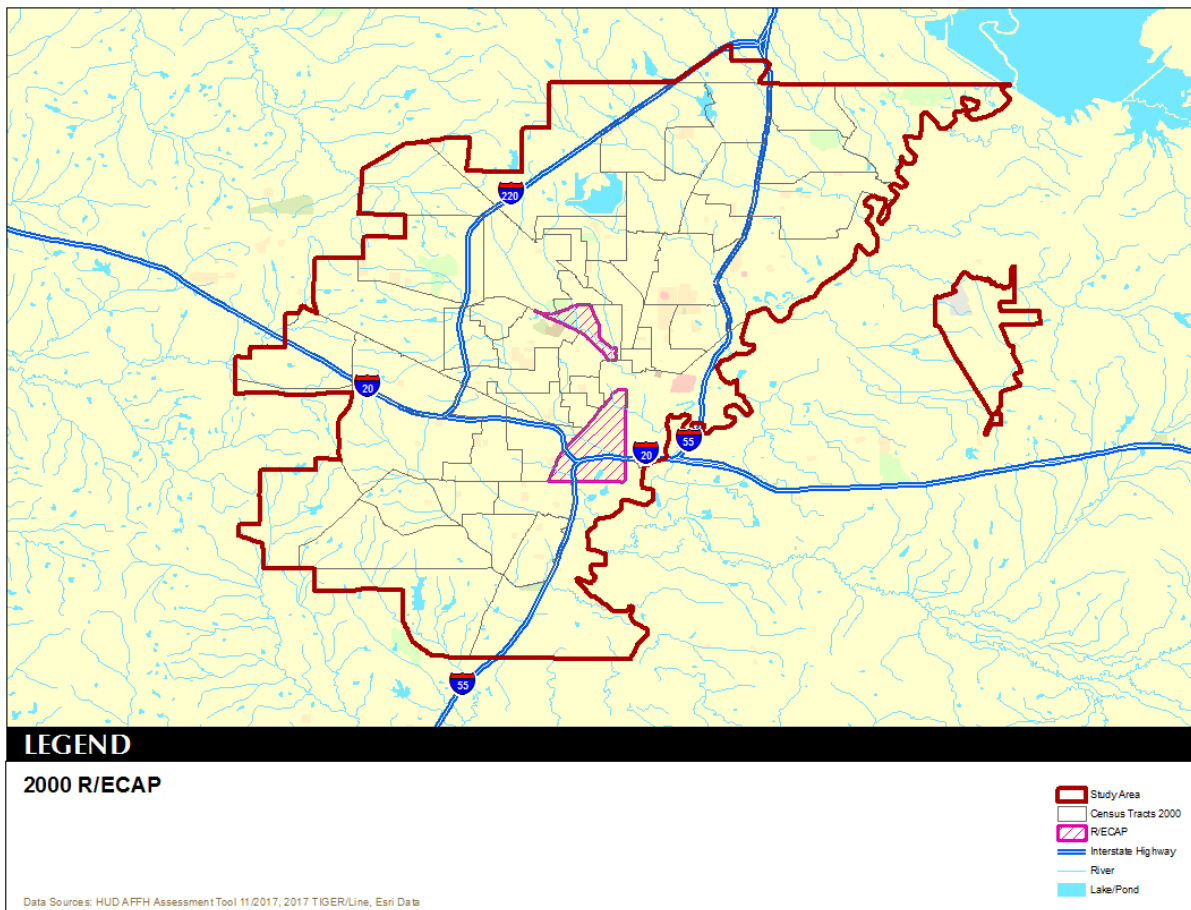
D. RACIALLY AND ETHNICALLY CONCENTRATED AREAS OF POVERTY

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.

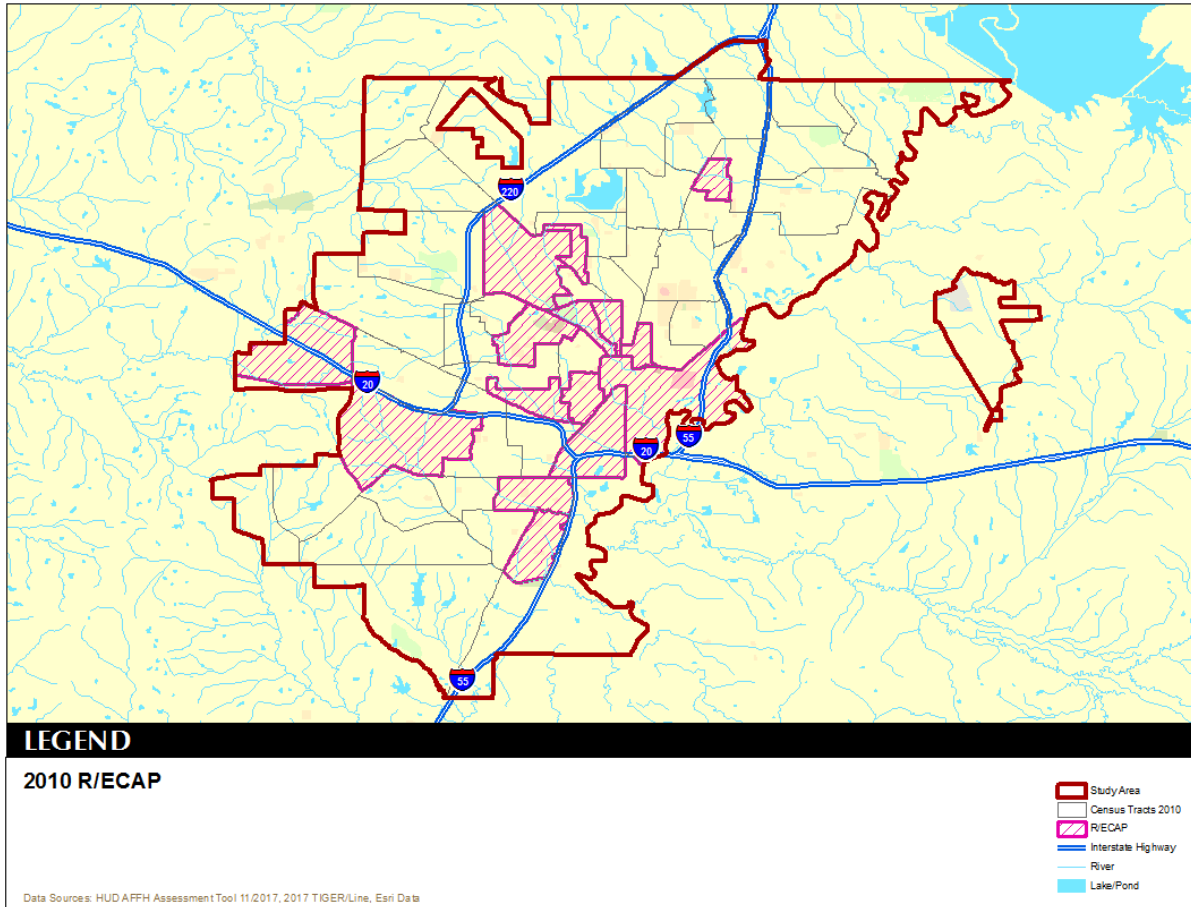
R/ECAPs over Time

The change in R/CAPs in Jackson city are shown in the following three maps. Map IV.1 shows the R/CAPs in 2000. Map IV.2 shows the R/ECAPs in Jackson city in 2010, and Map IV.3 shows the R/CAPs in 2016.

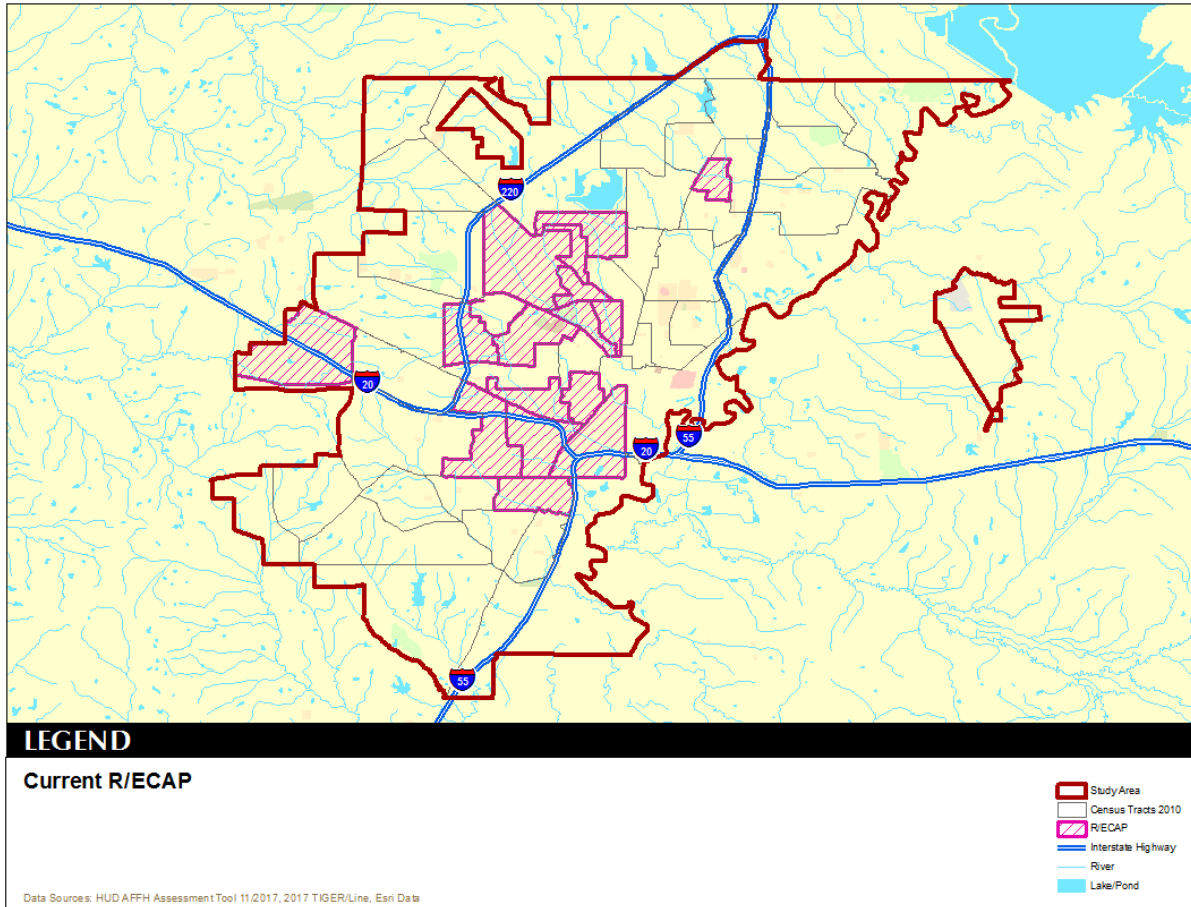
Map IV.1
R/ECAP 2000 Census
 Jackson city
 AFFH Data



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



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



E. DISPARITIES IN ACCESS TO OPPORTUNITY

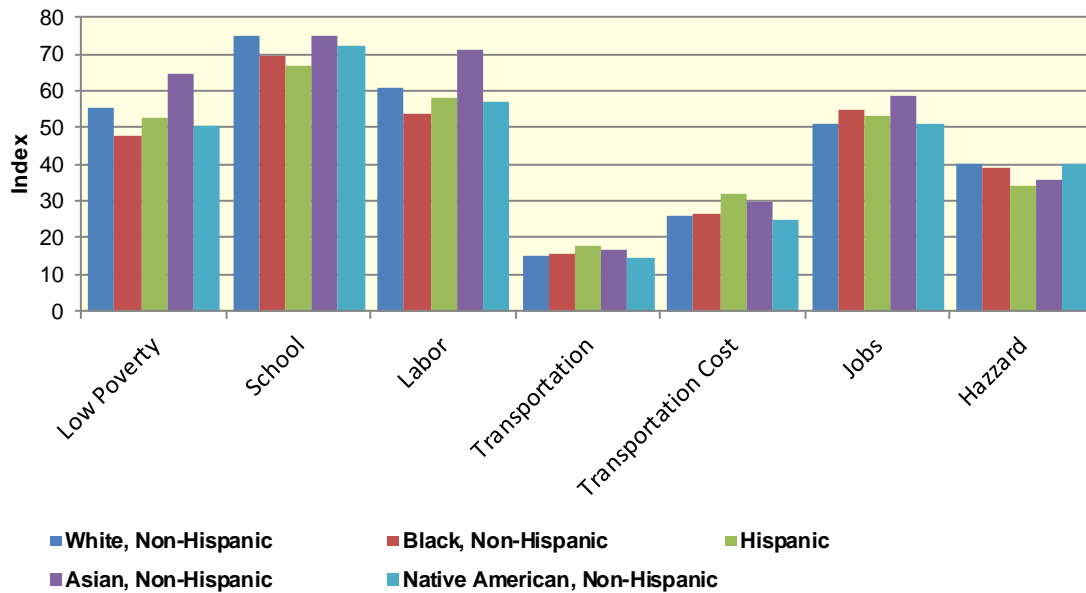
Areas of opportunity are physical places, areas within communities that provide things one needs to thrive, including quality employment, well performing schools, affordable housing, efficient public transportation, safe streets, essential services, adequate parks, and full-service grocery stores. Areas 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.8. 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.

Diagram IV.8
Access to Opportunity
 Rankin County

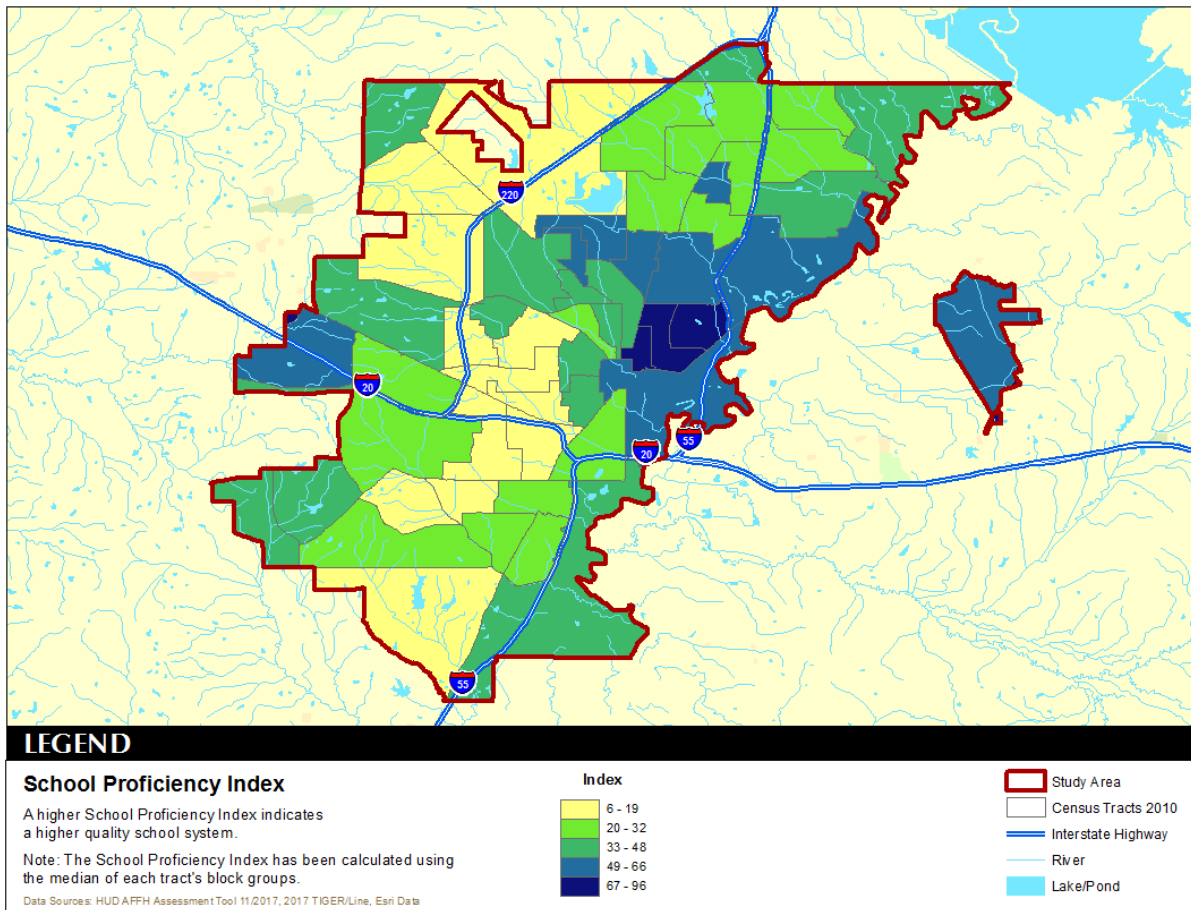


EDUCATIONAL OPPORTUNITIES

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 Jackson 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.

Map IV.4
School Proficiency Index
 Jackson city
 AFFH Data

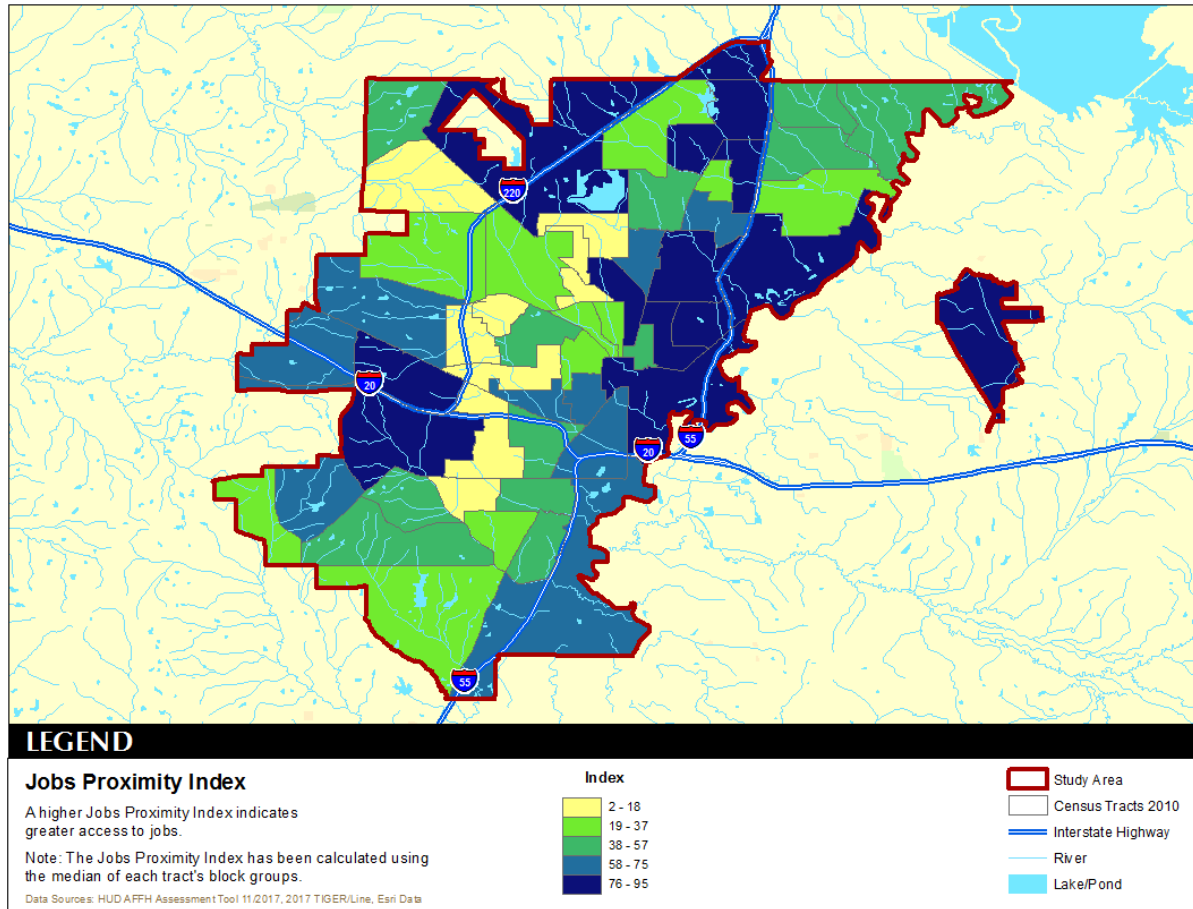


EMPLOYMENT

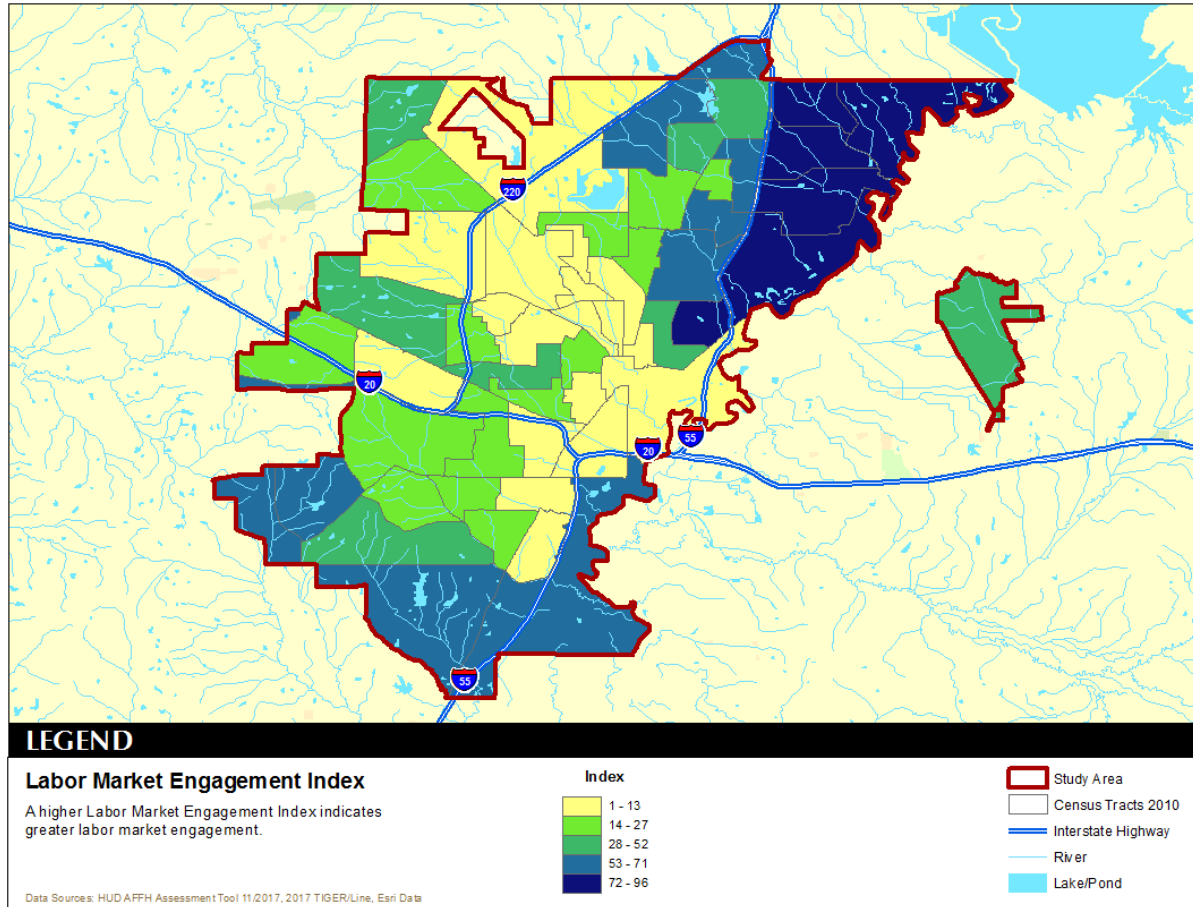
The Jobs Proximity Index measures the physical distances between place of residence and jobs by race/ethnicity, and is shown in Map IV.5.

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.

Map IV.5
Job Proximity Index
 Jackson city
 AFFH Data



Map IV.6
Labor Engagement Index
 Jackson city
 AFFH Data

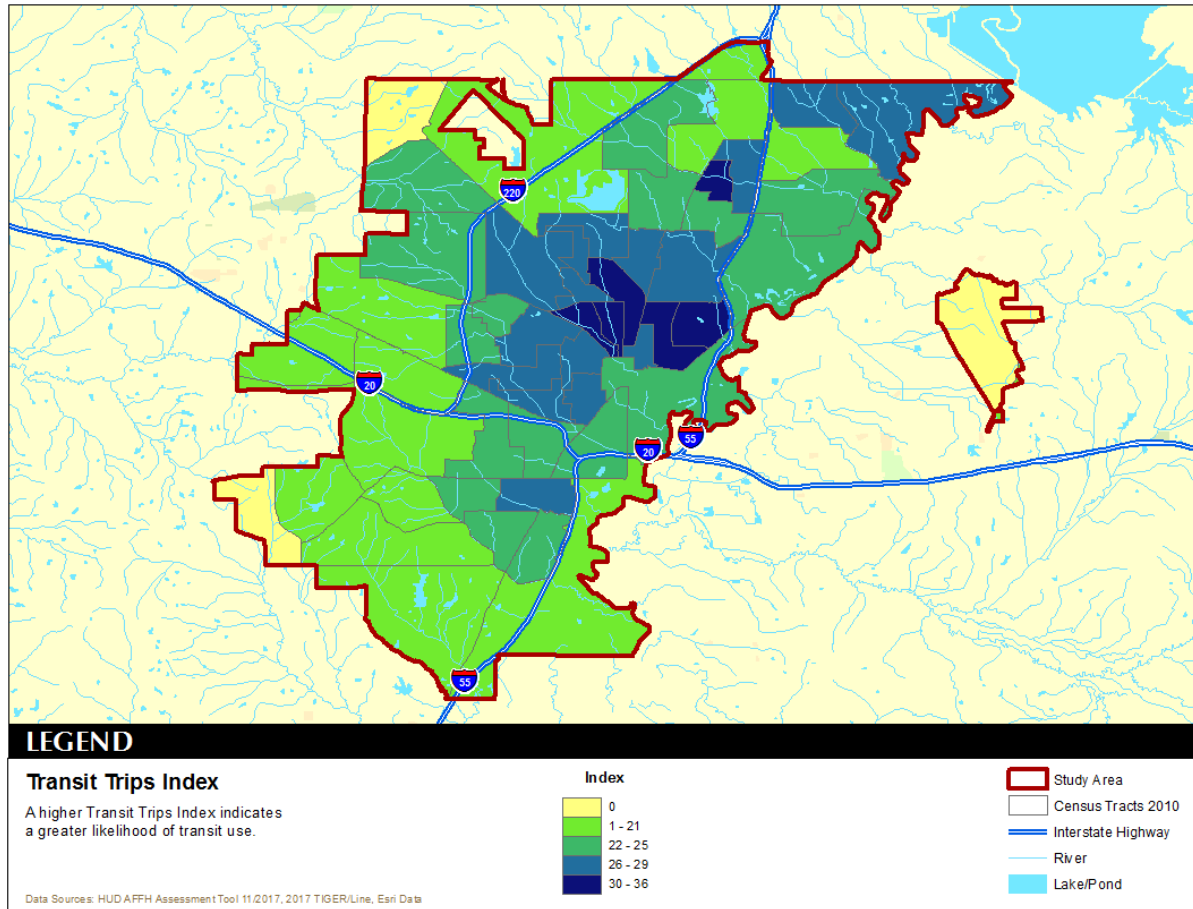


TRANSPORTATION

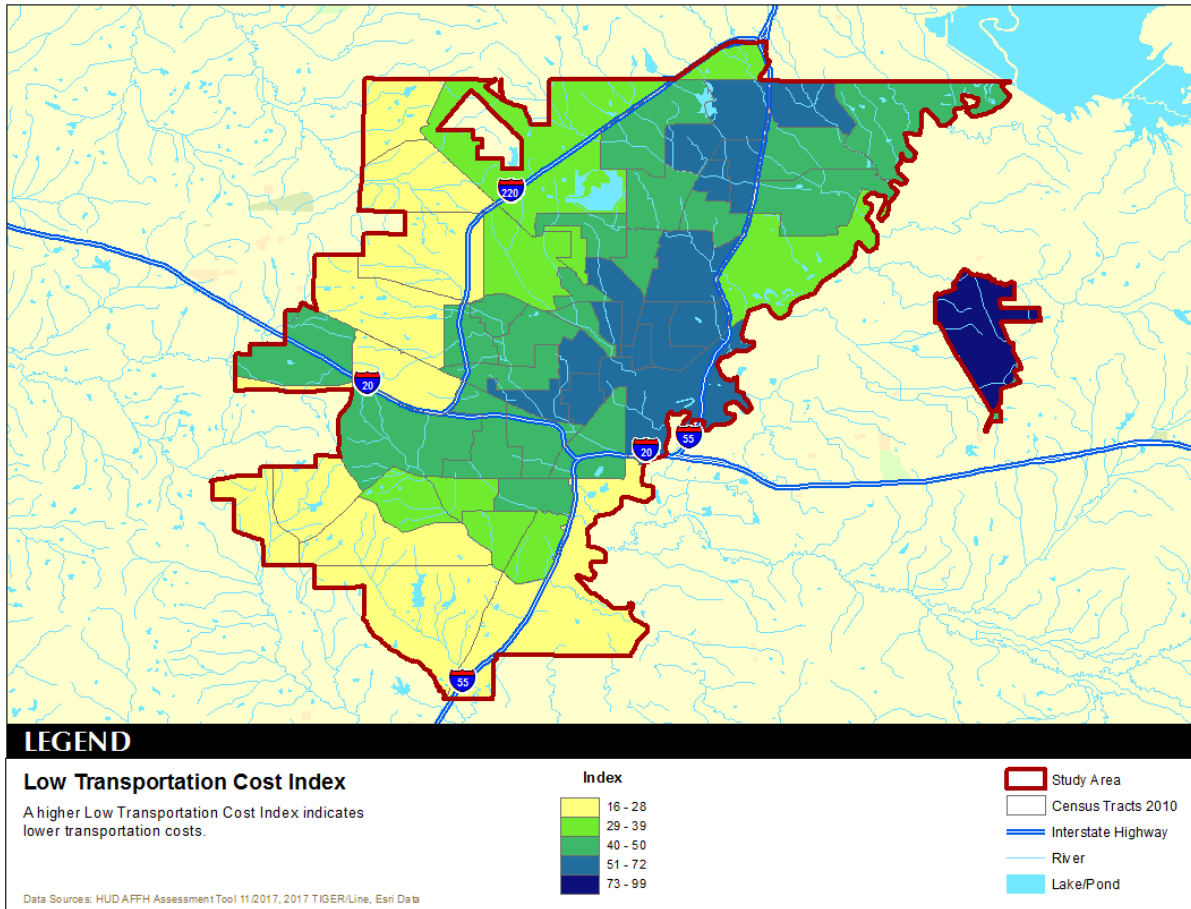
The Transportation Trip Index measures proximity to public transportation by neighborhood. There was little difference in index rating across racial and ethnic groups. The Transit Trips Index measures how often low-income families in a neighborhood use public transportation. The Transit Trips Indices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

Map IV.7
Transit Trips Index
 Jackson city
 AFFH Data



Map IV.8
Transportation Cost Index
 Jackson city
 AFFH Data

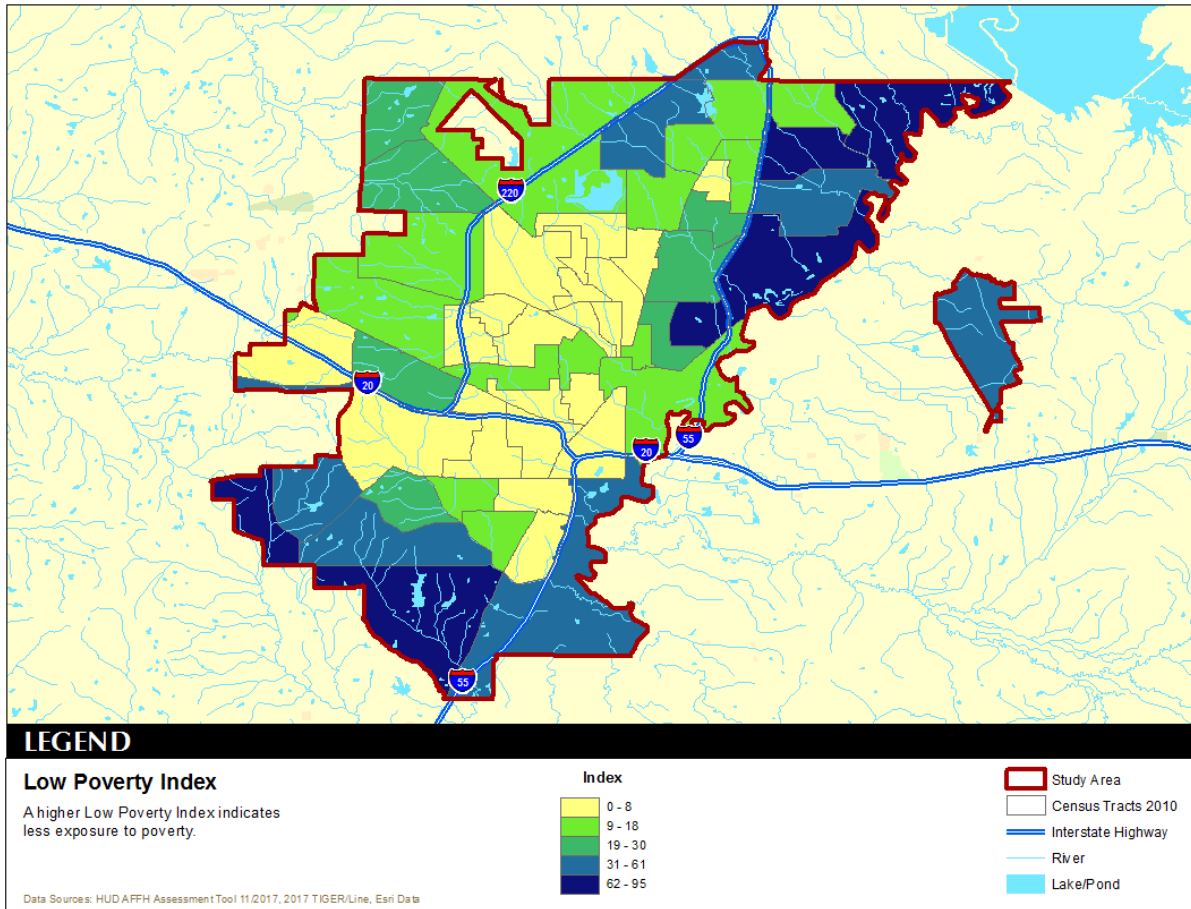


LOW POVERTY EXPOSURE OPPORTUNITIES

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.

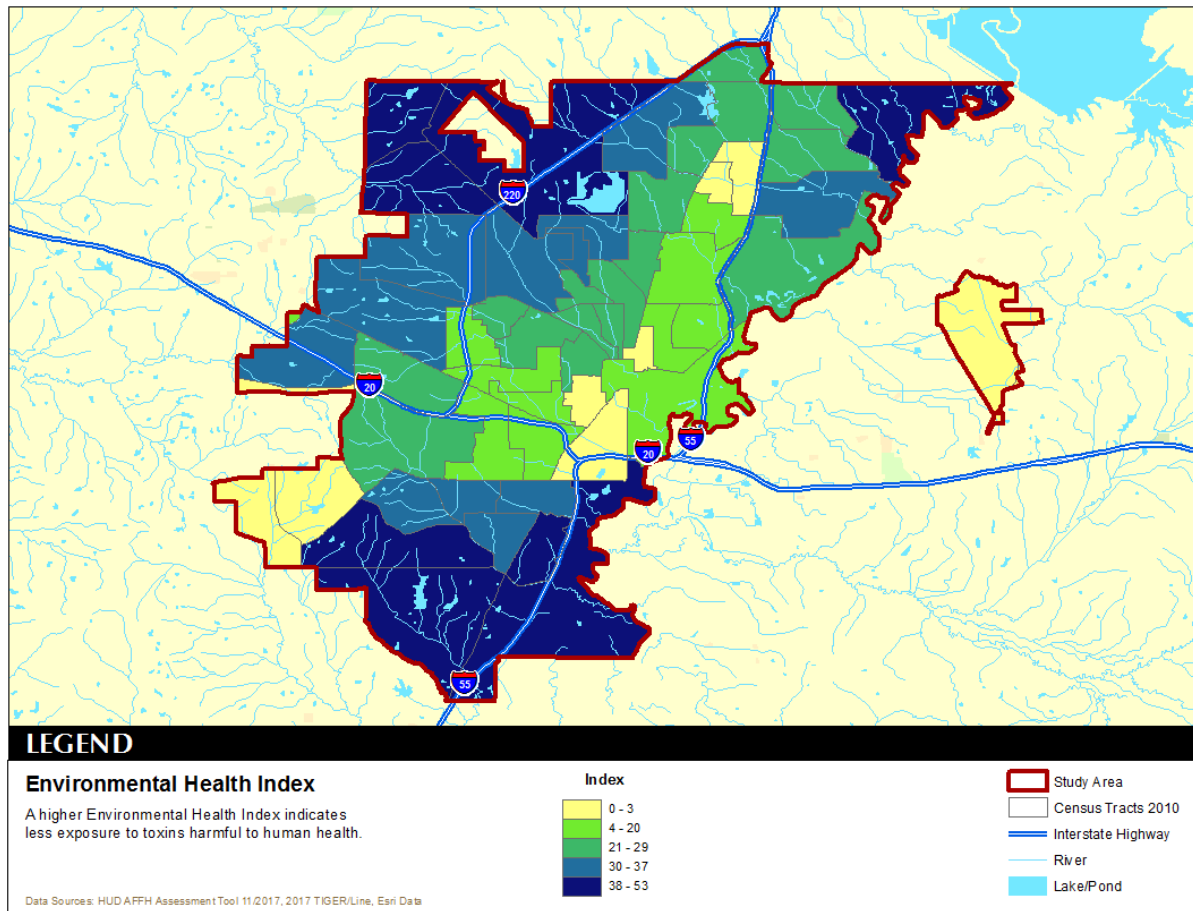
Map IV.9
Low Poverty Index
 Jackson city
 AFFH Data



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.

Map IV.10
Environmental Health Index
 Jackson 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.44. In 2016, an estimated 2.9 percent of households were overcrowded, and an additional 0.9 percent were severely overcrowded.

Table IV.44 Overcrowding and Severe Overcrowding Jackson city 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	33,370	98.3%	471	1.4%	96	0.3%	33,937
2016 Five-Year ACS	32,319	98.6%	360	1.1%	94	0.3%	32,773
Renter							
2010 Five-Year ACS	27,064	95.1%	1,140	4.0%	259	0.9%	28,463
2016 Five-Year ACS	28,736	93.6%	1,478	4.8%	480	1.6%	30,694
Total							
2010 Five-Year ACS	60,434	96.8%	1,611	2.6%	355	0.6%	62,400
2016 Five-Year ACS	61,055	96.2%	1,838	2.9%	574	0.9%	63,467

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 344 households with incomplete plumbing facilities in 2016, representing 0.5 percent of households in Jackson city. This is compared to 0.7 percent of households lacking complete plumbing facilities in 2000.

Table IV.45 Households with Incomplete Plumbing Facilities Jackson city 2000 Census SF3 & 2016 Five-Year ACS Data			
Households	2000 Census	2010 Five-Year ACS	2016 Five-Year ACS
With Complete Plumbing Facilities	67,355	61,956	63,123
Lacking Complete Plumbing Facilities	450	444	344
Total Households	67,805	62,400	63,467
Percent Lacking	0.7%	0.7%	0.5%

There were 361 households lacking complete kitchen facilities in 2016, compared to 361 households in 2000. This was a change from 0.5 percent of households in 2000 to 0.6 percent in 2016.

Table IV.46 Households with Incomplete Kitchen Facilities Jackson city 2000 Census SF3 & 2016 Five-Year ACS Data			
Households	2000 Census	2010 Five-Year ACS	2016 Five-Year ACS
With Complete Kitchen Facilities	67,444	61,850	63,106
Lacking Complete Kitchen Facilities	361	550	361
Total Households	67,805	62,400	63,467
Percent Lacking	0.5%	0.9%	0.6%

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 Jackson city, 19.9 percent of households had a cost burden and 21.3 percent had a severe cost burden. Some 25.9 percent of renters were cost burdened, and 29.8 percent were severely cost burdened. Owner-occupied households without a mortgage had a cost burden rate of 6.6 percent and a severe cost burden rate of 7.7 percent. Owner occupied households with a mortgage had a cost burden rate of 18.9 percent, and severe cost burden at 16.9 percent.

Table IV.47 Cost Burden and Severe Cost Burden by Tenure Jackson 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	14,872	65.6%	4,379	19.3%	3,307	14.6%	127	0.6%	22,685
2016 Five-Year ACS	12,924	63.7%	3,828	18.9%	3,428	16.9%	105	0.5%	20,285
Owner Without a Mortgage									
2010 Five-Year ACS	9,111	81.0%	1,097	9.7%	808	7.2%	236	2.1%	11,252
2016 Five-Year ACS	10,384	83.2%	819	6.6%	967	7.7%	318	2.5%	12,488
Renter									
2016 Five-Year ACS	10,096	35.5%	6,577	23.1%	8,484	29.8%	3,306	11.6%	28,463
2016 Five-Year ACS	10,722	34.9%	7,954	25.9%	9,143	29.8%	2,875	9.4%	30,694
Total									
2000 Census	34,079	54.6%	12,053	19.3%	12,599	20.2%	3,669	5.9%	62,400
2016 Five-Year ACS	34,030	53.6%	12,601	19.9%	13,538	21.3%	3,298	5.2%	63,467

Housing Problems by Income

Table IV.48 shows the HUD calculated Median Family Income (MFI) for a family of four for Rankin County. As can be seen in 2017, the MFI was 63,200 dollars, which compared to 51,800 dollars for the State of Mississippi.

Table IV.48 Median Family Income Rankin County 2000–2017 HUD MFI		
Year	MFI	State
2000	50,200	38,100
2001	52,200	40,000
2002	53,100	40,200
2003	50,600	40,700
2004	50,600	40,700
2005	50,600	40,700
2006	49,900	40,700
2007	53,400	43,200
2008	54,300	45,000
2009	56,700	46,800
2010	57,400	47,300
2011	58,000	48,000
2012	58,800	48,700
2013	55,600	48,300
2014	58,600	48,200
2015	56,300	48,300
2016	58,200	48,900
2017	63,200	51,800

Table IV.49 shows Comprehensive Housing Affordability Strategy (CHAS) data for housing problems by tenure and income. As can be seen there are a total of 4475 owner-occupied and 6750 renter-occupied households with a cost burden of greater than 30 percent and less than 50 percent. An additional 3990 owner-occupied 8345 renter-occupied households had a cost burden greater than 50 percent of income. Overall there are 34395 households without a housing problem.

Table IV.49
Housing Problems by Income and Tenure

Jackson 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	80	25	60	4	65	234
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	4	4	40	25	35	108
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	100	45	80	75	85	385
Housing cost burden greater than 50% of income (and none of the above problems)	2115	1065	595	95	120	3990
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	630	1005	1650	625	565	4475
Zero/negative income (and none of the above problems)	510	0	0	0	0	510
Has none of the 4 housing problems	670	1675	3580	2855	14135	22915
Total	4109	3819	6005	3679	15005	32617
Renter-Occupied						
Lacking complete plumbing or kitchen facilities	225	80	45	45	35	430
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	185	120	50	0	65	420
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	545	385	75	135	175	1315
Housing cost burden greater than 50% of income (and none of the above problems)	6355	1845	145	0	0	8345
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	1165	2675	2540	295	75	6750
Zero/negative income (and none of the above problems)	1305	0	0	0	0	1305
Has none of the 4 housing problems	965	1305	3100	1835	4275	11480
Total	10745	6410	5955	2310	4625	30045
Total						
Lacking complete plumbing or kitchen facilities	305	105	105	49	100	664
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	189	124	90	25	100	528
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	645	430	155	210	260	1700
Housing cost burden greater than 50% of income (and none of the above problems)	8470	2910	740	95	120	12335
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	1795	3680	4190	920	640	11225
Zero/negative income (and none of the above problems)	1815	0	0	0	0	1815
Has none of the 4 housing problems	1635	2980	6680	4690	18410	34395
Total	14854	10229	11960	5989	19630	62662

3.

ACCESS TO MORTGAGE FINANCE SERVICES

Congress enacted the Home Mortgage Disclosure Act (HMDA) in 1975, permanently authorizing the law in 1988¹⁷. 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;¹⁸
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.

¹⁷ Prior to that year, Congress had to periodically reauthorize the law.

¹⁸ 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.

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

Table IV.50 shows the purpose of loan by year for Jackson city from 2008 to 2017. As seen therein, there were over 48,814 loans during this time period, of these some 15,800 were for home purchases. In 2017, there were 4,184 loans, of which 1,703 were for home purchases.

Table IV.50 Purpose of Loan by Year Jackson city 2008–2017 HMDA Data											
Purpose	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Total
Home Purchase	2,214	1,692	1,449	1,162	1,369	1,543	1,579	1,447	1,642	1,703	15,800
Home Improvement	922	549	475	415	568	520	554	563	597	633	5,796
Refinancing	4,192	3,832	3,016	2,311	2,960	2,987	1,967	2,009	2,096	1,848	27,218
Total	7,328	6,073	4,940	3,888	4,897	5,050	4,100	4,019	4,335	4,184	48,814

Table IV.51 shows the occupancy status for loan applicants. A vast majority of applicants were or owner-occupied units, accounting for 40,011 loans between 2008 and 2017, and for 3,543 in 2017 alone.

Table IV.51 Occupancy Status for Applications Jackson city 2008–2017 HMDA Data											
Status	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Total
Owner-Occupied	5,153	4,989	4,198	3,260	4,179	4,222	3,339	3,361	3,767	3,543	40,011
Not Owner-Occupied	2,163	1,073	741	625	716	820	761	658	567	641	8,765
Not Applicable	12.0	11.0	1.0	3.0	2.0	8.0	0.0	0.0	1.0	0.0	38
Total	7,328	6,073	4,940	3,888	4,897	5,050	4,100	4,019	4,335	4,184	48,814

Owner-occupied home purchase loan applications by loan types are shown in Table IV.52. Between 2008 and 2017, some 4,981 home loan purchases were conventional loans, 7,475 were FHA insured, and 754 were VA Guaranteed.

Table IV.52
Owner-Occupied Home Purchase Loan Applications by Loan Type
 Jackson city
 2008–2017 HMDA Data

Loan Type	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Total
Conventional	831	438	355	317	392	521	491	473	544	619	4,981
FHA - Insured	827	923	789	609	733	730	757	655	763	689	7,475
VA - Guaranteed	47	51	71	50	46	83	88	93	107	118	754
Rural Housing Service or Farm Service Agency	8	6	6	8	28	46	52	26	33	24	237
Total	1,713	1,418	1,221	984	1,199	1,380	1,388	1,247	1,447	1,447	13,447

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.52, just over 5,415 home purchase loan applications were originated over the 2008-2017 period, and 1,505 were denied.

Table IV.53
Loan Applications by Action Taken
 Jackson city
 2008–2017 HMDA Data

Action	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Total
Loan Originated	573	480	477	367	446	497	601	539	678	757	5,415
Application Approved but not Accepted	65	25.0	26.0	22.0	25.0	43.0	31.0	29.0	42.0	33.0	341
Application Denied	273	155	112	80	108	158	154	127	177	161	1,505
Application Withdrawn by Applicant	86	68	71	52	76	87	70	84	118	124	836
File Closed for Incompleteness	41.0	13.0	5.0	9.0	9.0	13.0	13.0	13.0	18.0	16.0	150
Loan Purchased by the Institution	675	677	530	454	535	582	519	455	414	358	5,199
Preapproval Request Denied	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.0	1.0
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	1,713	1,418	1,221	984	1,199	1,380	1,388	1,247	1,447	1,450	13,447

The most common reasons cited in the decision to deny one of these loan applications are shown in Table IV.54. Debt-to-income ratio accounted for 233 denials, credit history accounted for 371, and collateral accounted for 107.

Table IV.54
Loan Applications by Reason for Denial
Jackson city
2008–2017 HMDA Data

Denial Reason	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Total
Debt-to-Income Ratio	31.0	31.0	13.0	11.0	14.0	22.0	28.0	16.0	32.0	35.0	233
Employment History	4.0	2.0	2.0	1.0	2.0	1.0	1.0	2.0	4.0	1.0	20.0
Credit History	74	46	31	20	37	44.0	41.0	24.0	24.0	30.0	371
Collateral	17.0	8.0	9.0	9.0	5.0	12.0	13.0	7.0	9.0	18.0	107
Insufficient Cash	4.0	2.0	2.0	3.0	2.0	6.0	3.0	9.0	11.0	10.0	52.0
Unverifiable Information	12.0	2.0	5.0	3.0	3.0	3.0	6.0	3.0	5.0	2.0	44.0
Credit Application Incomplete	13.0	6.0	2.0	4.0	7.0	8.0	8.0	12.0	5.0	1.0	66
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	14.0	8.0	8.0	4.0	1.0	10.0	13.0	5.0	10.0	8.0	81
Missing	104	50.0	40	25.0	37.0	52	41	49	77	56	531
Total	273	155	112	80	108	158	154	127	177	161	1,505

Denial rates were observed to differ by race and ethnicity, as shown in Table IV.55. While white applicants had a denial rate of 10.1 percent over the period from 2008 through 2017, black applicants had a denial rate of 28.0 percent. As for ethnicity, Hispanic applicants had a higher denial rate than non-Hispanic applicants, at 20.5 percent versus 32.5 percent.

Table IV.55
Denial Rates by Race/Ethnicity of Applicant
Jackson 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%	100.0%	50.0%	0.0%	25.0%	62.5%	42.1%
Asian	25.0%	16.7%	16.7%	0.0%	0.0%	16.7%	50.0%	100.0%	20.0%	8.3%	16.3%
Black	44.1%	33.3%	26.3%	23.6%	27.3%	30.7%	25.2%	24.6%	25.0%	20.0%	28.0%
Pacific Islander	33.3%	50.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	25.0%
White	11.6%	10.1%	7.1%	7.7%	9.2%	12.6%	9.8%	7.9%	11.6%	11.6%	10.1%
Not Available	43.3%	50.0%	57.1%	43.8%	35.7%	41.9%	50.0%	36.4%	32.4%	22.5%	40.9%
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	32.3%	24.4%	19.0%	17.9%	19.5%	24.1%	20.4%	19.1%	20.7%	17.5%	21.7%
Non-Hispanic	42.9%	42.9%	20.0%	50.0%	14.3%	50.0%	27.3%	20.0%	40.0%	31.8%	32.5%
Hispanic	31.3%	22.6%	17.0%	15.0%	18.6%	22.6%	19.2%	18.5%	19.8%	17.1%	20.5%

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.56, some 5,415 loans between 2008 and 2017 were HALs, accounting for 4.8 percent.

Table IV.56 Originated Owner-Occupied Loans by HAL Status Jackson city 2008–2017 HMDA Data											
Loan Type	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Total
HAL	115	62	2.0	5.0	27.0	11.0	4.0	11.0	6.0	18.0	261
Other	458	418	475	362	419	486	597	528	672	739	5,154
Total	573	480	477	367	446	497	601	539	678	757	5,415
Percent HAL	20.1%	12.9%	0.4%	1.4%	6.1%	2.2%	0.7%	2.0%	0.9%	2.4%	4.8%

While white households experienced HAL rates at 3.8 percent between 2008 and 2017, black households had a rate of HALs at 6.5 percent.

Table IV.57 Rate of HALs Originated by Race/Ethnicity of Borrower Jackson 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%	25.0%	0.0%	3.3%
Black	28.2%	13.0%	0.9%	2.4%	10.6%	3.6%	0.6%	2.3%	1.0%	4.1%	6.5%
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	12.8%	13.3%	0.0%	0.6%	1.9%	0.9%	0.8%	1.8%	0.0%	0.0%	3.8%
Not Available	17.6%	11.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	4.3%	0.0%	5.7%
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	20.1%	12.9%	0.4%	1.4%	6.1%	2.2%	0.7%	2.0%	0.9%	2.4%	4.8%
Hispanic	25.0%	25.0%	0.0%	0.0%	0.0%	0.0%	12.5%	0.0%	0.0%	0.0%	7.7%
Non-Hispanic	20.9%	12.8%	0.4%	1.4%	5.8%	2.3%	0.5%	2.1%	0.8%	2.5%	5.2%

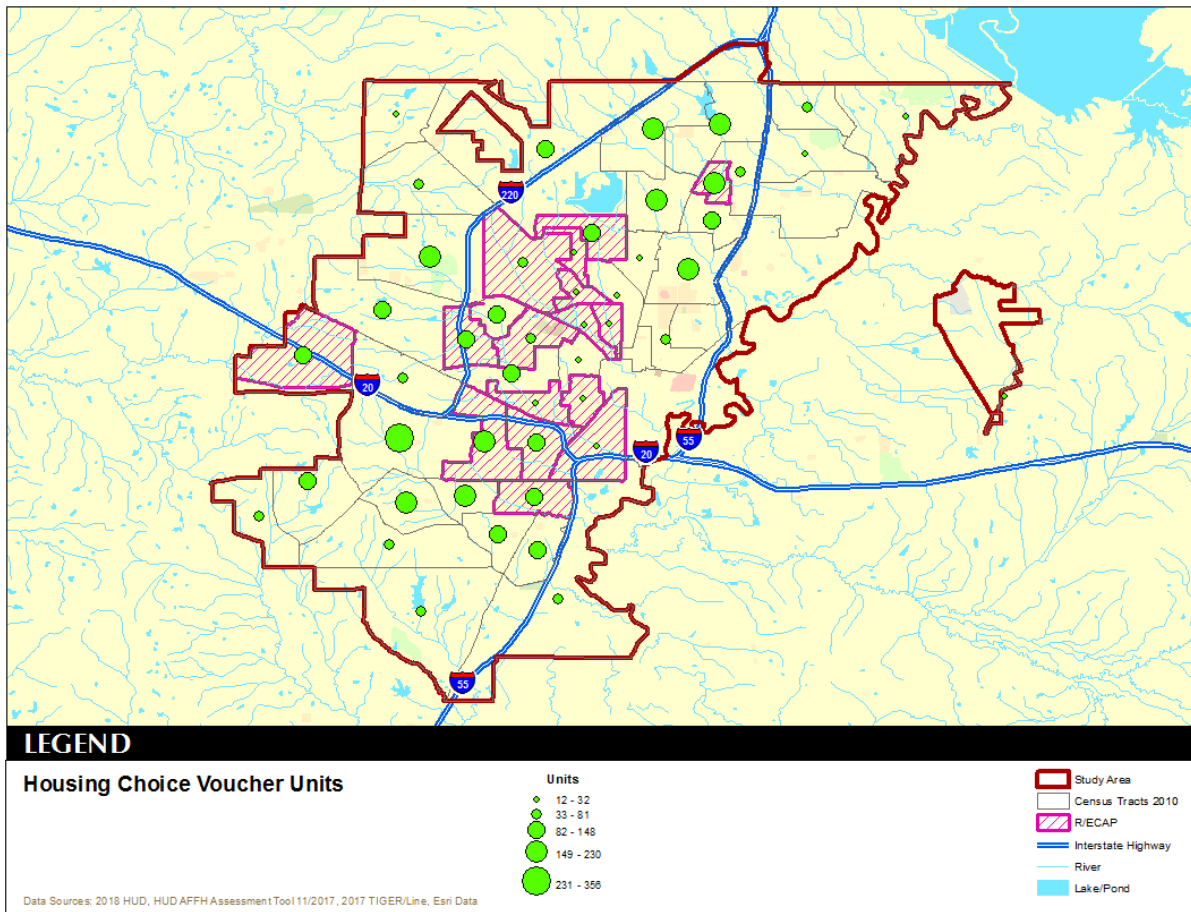
G. PUBLICLY SUPPORTED HOUSING ANALYSIS

The number of public housing units are shown in Table IV.58, below. There are 7,379 public housing units in Jackson city, of which 1,668 are for households with disabilities. In total, there are 184 public housing units, 2,492 Project Based Section 8 units, 276 other HUD Multifamily units, and 4,427 Housing Choice Voucher units.

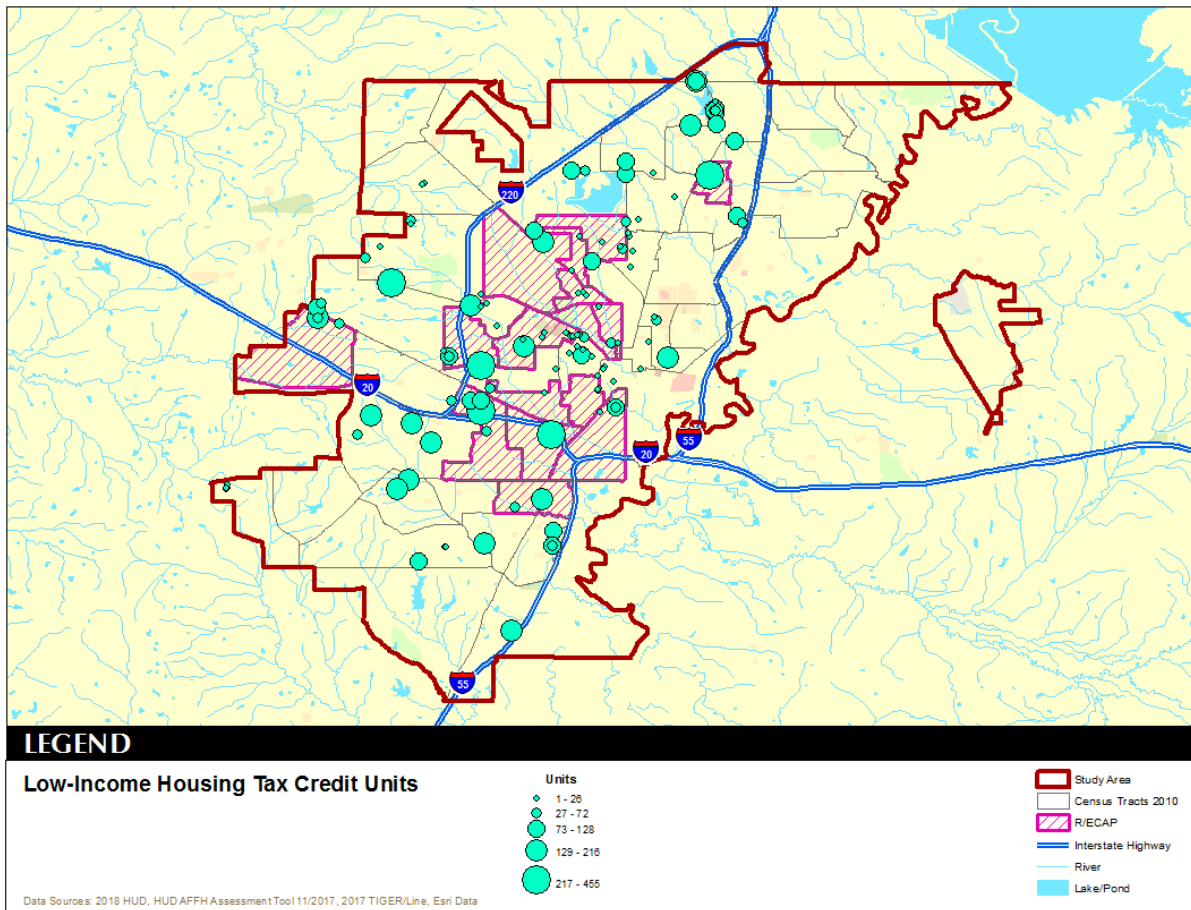
Table IV.58 Residents with Disabilities by Subsidized Housing Type Jackson city HUD AFFH Raw Database		
Program	Total Units	Total Disabled Units
Public Housing	184	99
Project Based Section 8	2,492	524
Other HUD Multifamily	276	52.0
Housing Choice Vouchers	4,427	993
Total	7,379	1,668

Map IV.11 shows the location of Housing Choice Vouchers. Map IV.12 shows the location of Low-Income Housing Tax Credit (LIHTC) Units, Map IV.13 shows the location of Public Housing Units, and Map IV.14 shows the location of Project-Based Section 8 units. Map IV.15 shows the location of PHA buildings or voucher locations.

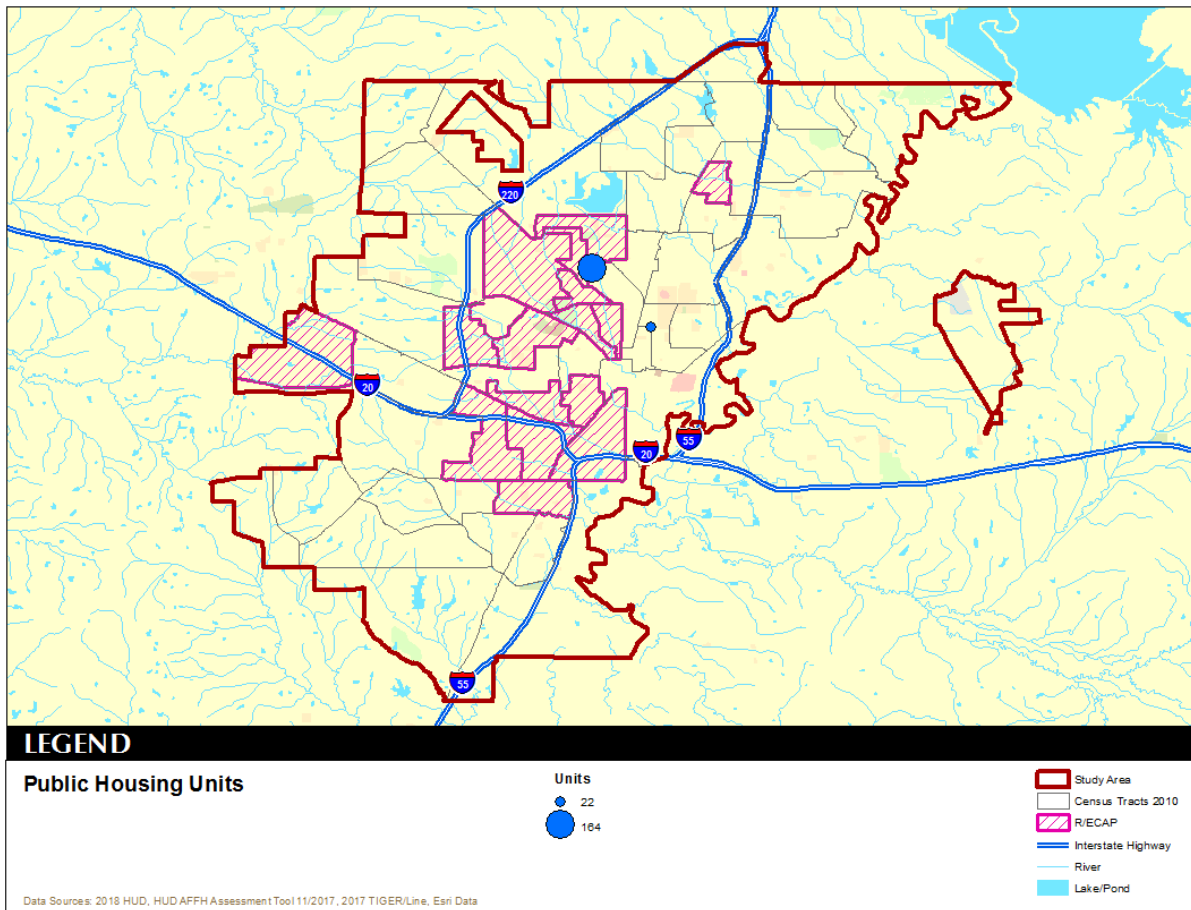
Map IV.11
Housing Choice Vouchers
 Jackson city
 AFFH Data



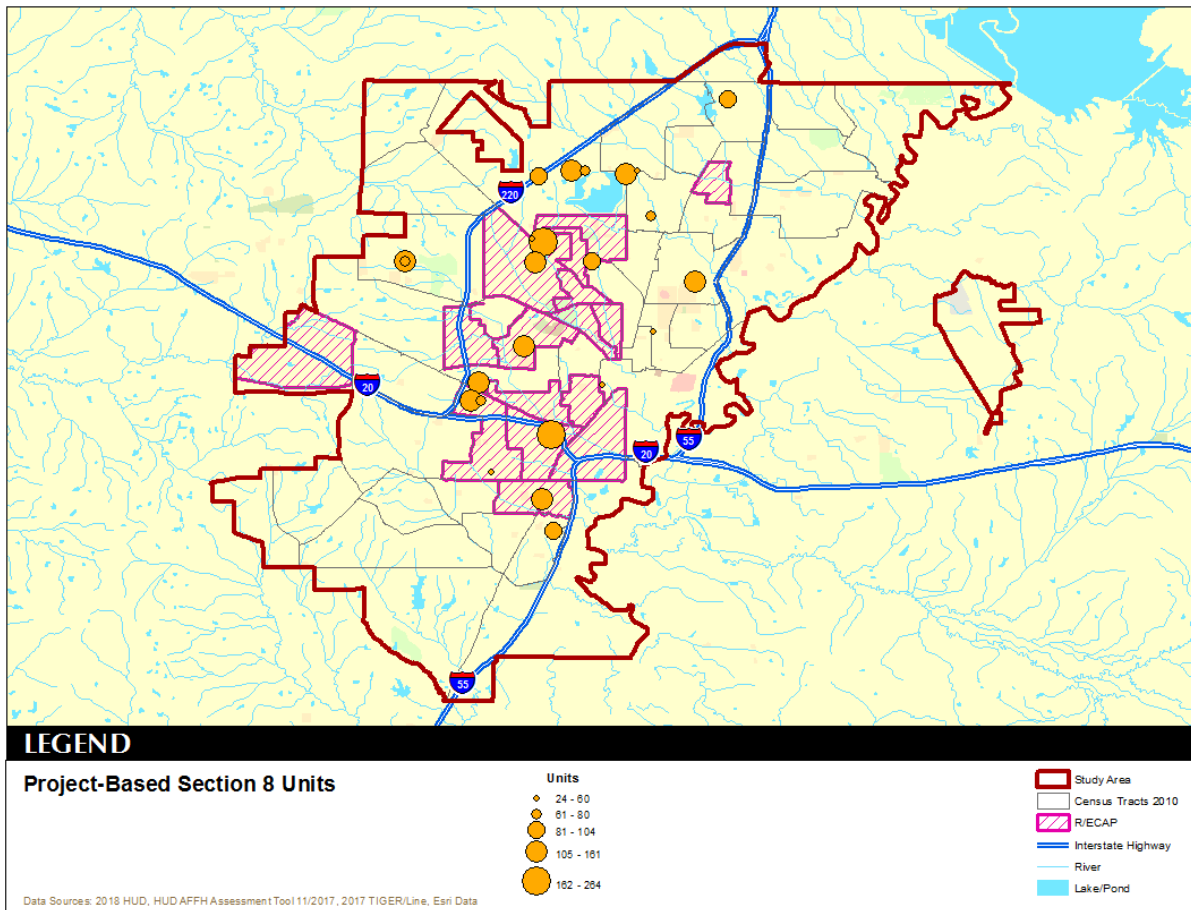
Map IV.12
Low-Income Housing Tax Credit Units
 Jackson city
 AFFH Data



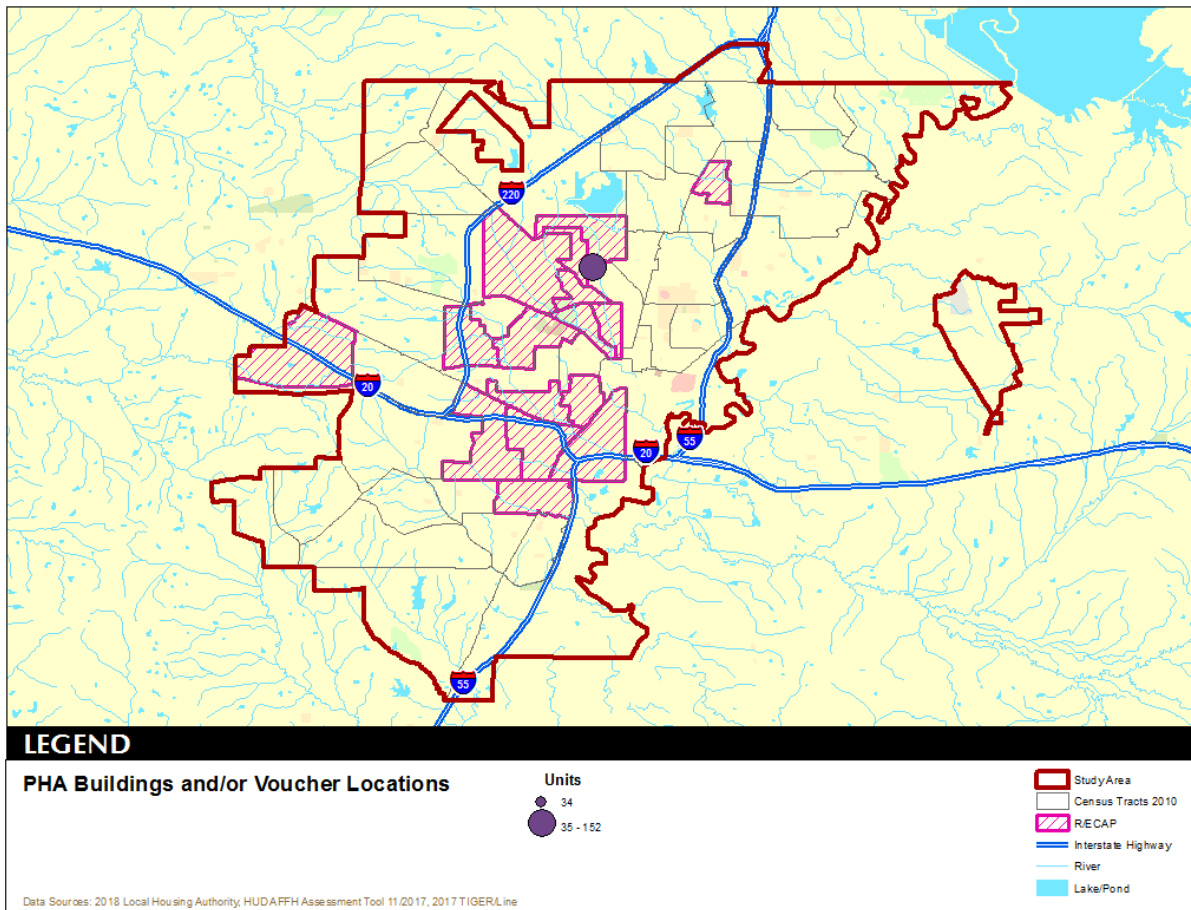
Map IV.13
Public Housing Units
 Jackson city
 AFFH Data



Map IV.14
Project-Based Section 8 Units
 Jackson city
 AFFH Data



Map IV.15
PHA Buildings and/or Voucher Locations
 Jackson city
 PHA Survey Data



Additional data is presented in the following tables about the Jackson Housing Authority. These data present data directly from the Housing Authority's records. The Housing Authority has a total of 914 assisted households.

Table IV.59 What is the total number of your assisted households, with vouchers, regular low-income housing, public housing, and other low-income housing you own? Jackson Housing Authority Public Housing Authority Survey	
Total	
914	

Of these assisted units, some 874 of the households are black, and 38 are white. There are 2 Hispanic households.

Table IV.60 Of your assisted households, how many of the head of households are: Jackson Housing Authority Public Housing Authority Survey	
Race	Head of Households
White	38
Black	874
American Indian/Native American	0
Asian	0
Native Hawaiian/Pacific Islander	0
Two or more races	0
Don't know	2
Total	914

Table IV.61 Of your assisted households, how many of the head of households are: Jackson Housing Authority Public Housing Authority Survey	
Ethnicity	Head of Households
Hispanic	2
Non-Hispanic	912
Total	914

Some 184 households are considered to have one or more persons with a disability.

Table IV.62 How many households have one or more persons with disabilities? Jackson Housing Authority Public Housing Authority Survey	
Response	Responses
One or more persons with disabilities	184

A majority of households have a female head of household.

Table IV.63 How many of the head of households are: Jackson Housing Authority Public Housing Authority Survey	
Response	Total
Male	295
Female	619
Female with one or more children in the home under the age of 18	0
Male with one or more children in the home under the age of 18	0
Total	0

The number of units by size are shown in the table below.

Table IV.64 How many of your public housing units are: Jackson Housing Authority Public Housing Authority Survey		
Type of Unit	Owned	Vacant or soon to be empty and available for rent
Efficiency	0	0
One Bedroom	152	0
Two Bedroom	8	0
Three Bedroom	22	0
Four Bedroom	4	0
Five or more Bedroom	0	0
Total Number of Units	186	0

The Housing Authority does not have an Affirmative Action Plan.

Table IV.65 Do you have an Affirmative Action Plan? Jackson 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.66 Do you have an Admissions Preferences or Housing Designations? Jackson Housing Authority Public Housing Authority Survey			
Yes	No	Don't Know	Missing
1	0	0	0

Table IV.67 Do you have Voucher Mobility or Portability Policies and Practices? Jackson Housing Authority Public Housing Authority Survey			
Yes	No	Don't Know	Missing
1	0	0	0

Jackson 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.68 Is your PHA currently subject to any of the following: Jackson 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.69. Some 23.0 percent of the population was disabled in 2000, or a total of 38,576 persons. The disability rate was highest for those over 65, with 48.4 percent disabled.

Table IV.69 Disability by Age Jackson city 2000 Census SF3 Data		
Age	Total	
	Disabled Population	Disability Rate
5 to 15	1,877	5.8%
16 to 64	27,499	23.7%
65 and older	9,200	48.4%
Total	38,576	23.0%

Table IV.70 shows disability by type in 2000. There were 15,826 physical disabilities reported in 2000, some 17,756 employment disabilities, and 16,132 go-outside-home disabilities.

Table IV.70 Total Disabilities Tallied: Aged 5 and Older Jackson city 2000 Census SF3 Data	
Disability Type	Population
Sensory disability	6,468
Physical disability	15,826
Mental disability	9,338
Self-care disability	5,472
Employment disability	17,756
Go-outside-home disability	16,132
Total	70,992

Disability by age, as estimated by the 2016 ACS, is shown in Table IV.71. The disability rate for females was 13.0 percent, compared to 12.3 percent for males. The disability rate grew precipitously higher with age, with 53.6 percent of those over 75 experiencing a disability.

Table IV.71 Disability by Age Jackson city 2016 Five-Year ACS Data						
Age	Male		Female		Total	
	Disabled Population	Disability Rate	Disabled Population	Disability Rate	Disabled Population	Disability Rate
Under 5	6	0.1%	19	0.3%	25	0.2%
5 to 17	798	5.0%	437	2.7%	1,235	3.8%
18 to 34	1,419	6.4%	1,334	5.2%	2,753	5.7%
35 to 64	4,674	17.4%	5,604	17.1%	10,278	17.2%
65 to 74	1,430	31.7%	1,875	30.5%	3,305	31.0%
75 or Older	1,325	53.2%	2,719	53.8%	4,044	53.6%
Total	9,652	12.3%	11,988	13.0%	21,640	12.7%

The number of disabilities by type, as estimated by the 2016 ACS, is shown in Table IV.72. Some 7.9 percent have an ambulatory disability, 6.8 percent have an independent living disability, and 3.1 percent have a self-care disability.

Table IV.72 Total Disabilities Tallied: Aged 5 and Older Jackson city 2016 Five-Year ACS		
Disability Type	Population with Disability	Percent with Disability
Hearing disability	3,301	1.9%
Vision disability	4,308	2.5%
Cognitive disability	8,363	5.3%
Ambulatory disability	12,510	7.9%
Self-Care disability	4,903	3.1%
Independent living disability	8,536	6.8%

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

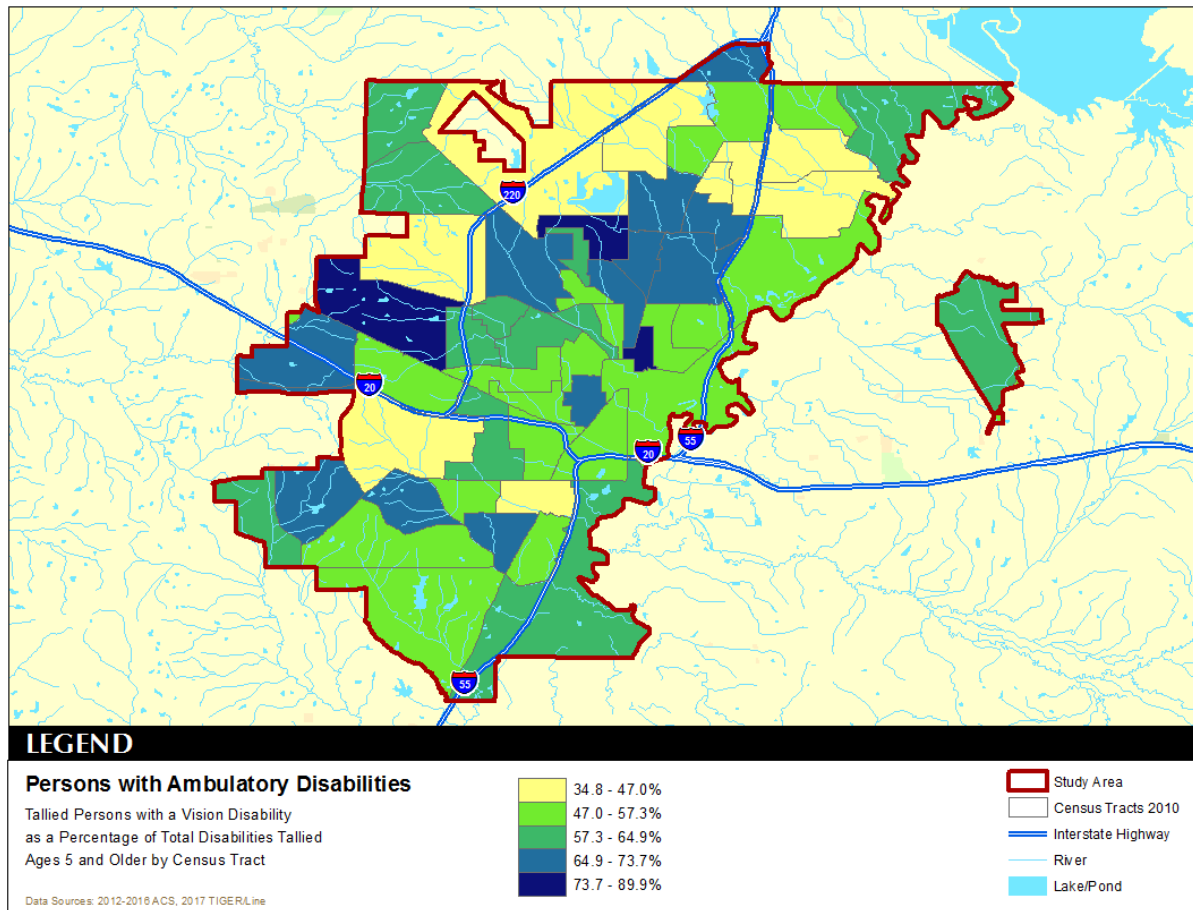
HOUSING ACCESSIBILITY

Accessible housing units are located throughout the area. Some 1,668 publicly supported housing units are available for households with disabilities, out of 7,379 total publicly supported housing units in Jackson city, according to HUD's AFFH database, are accessible.

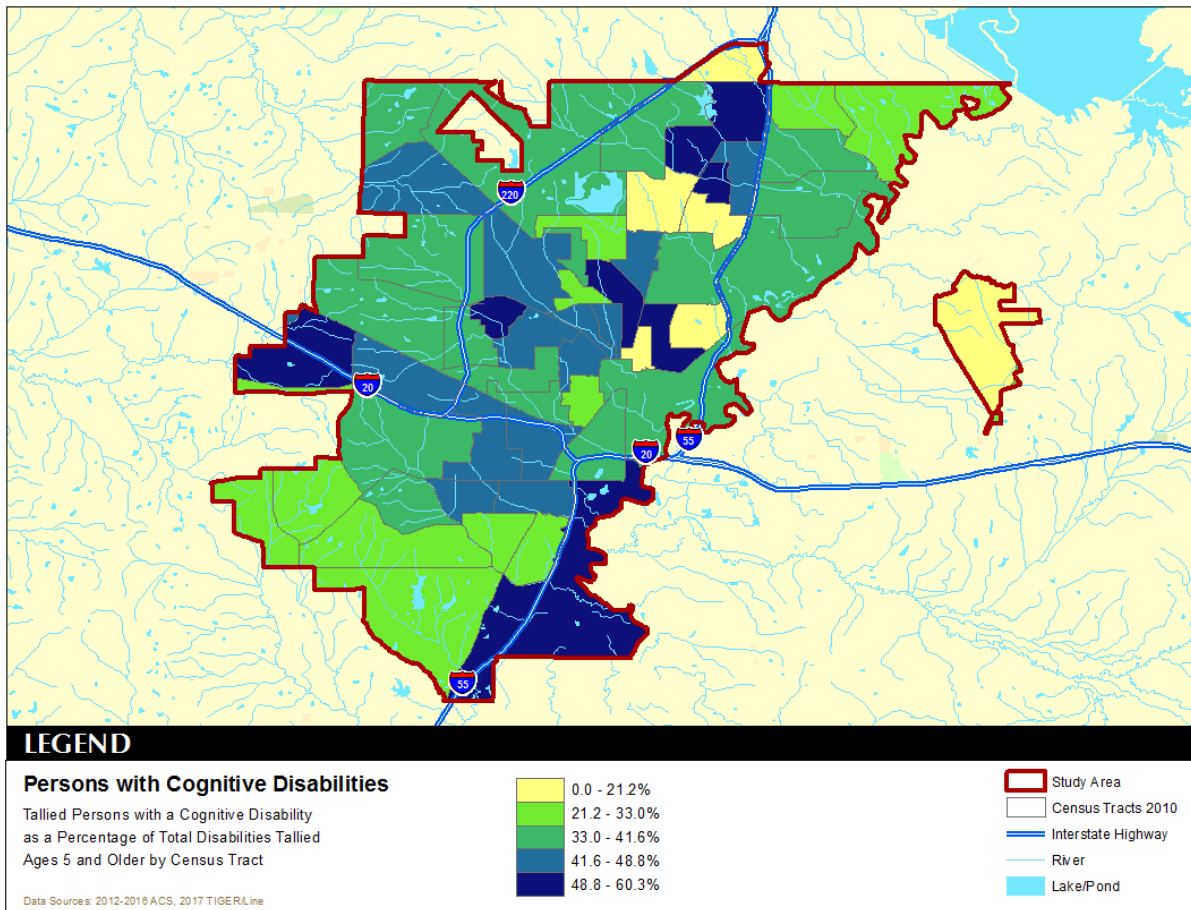
Table IV.73 Residents with Disabilities by Subsidized Housing Type Jackson city HUD AFFH Raw Database		
Program	Total Units	Total Disabled Units
Public Housing	184	99
Project Based Section 8	2,492	524
Other HUD Multifamily	276	52.0
Housing Choice Vouchers	4,427	993
Total	7,379	1,668

The concentrations of persons with various types of disabilities are shown in the following maps. Maps IV.16 through IV.21 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.

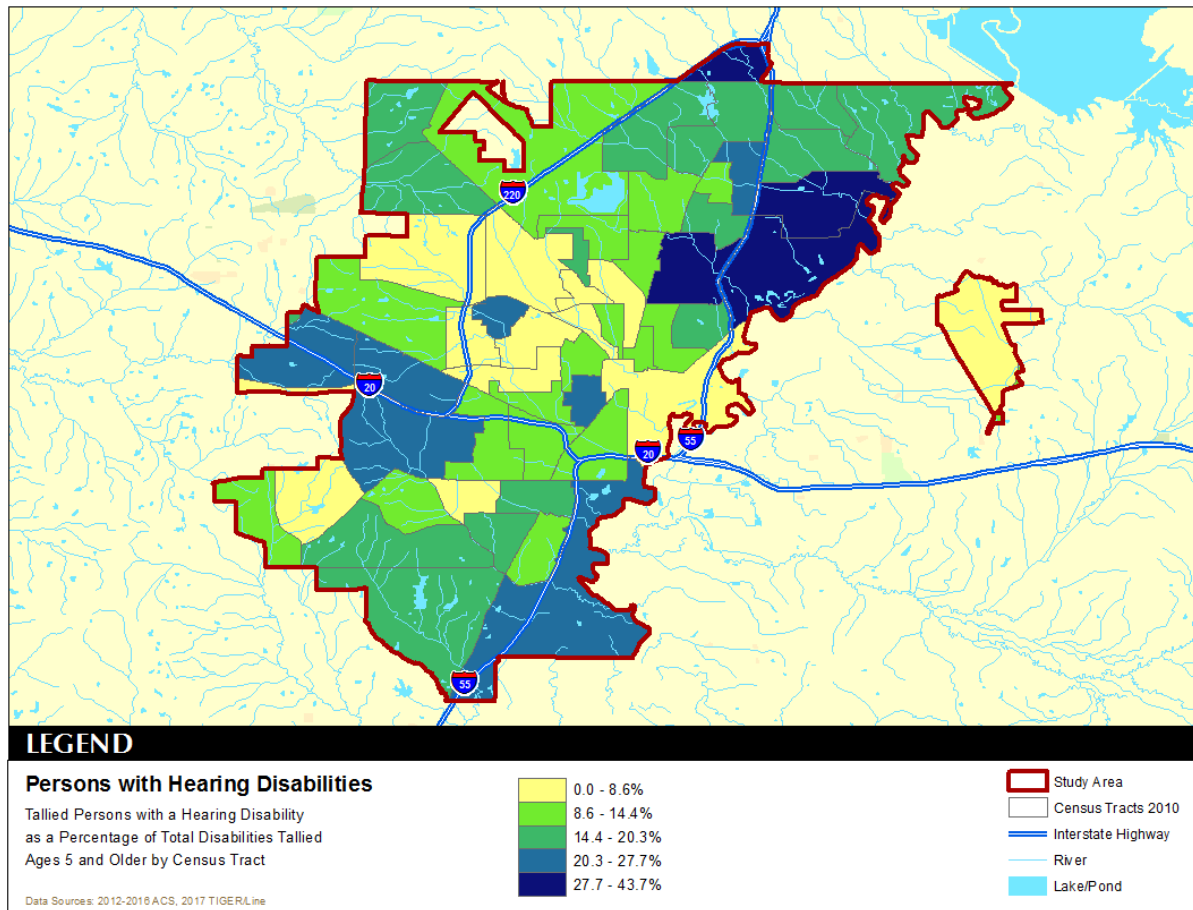
Map IV.16
Persons with Ambulatory Disabilities
 Jackson city
 AFFH Data



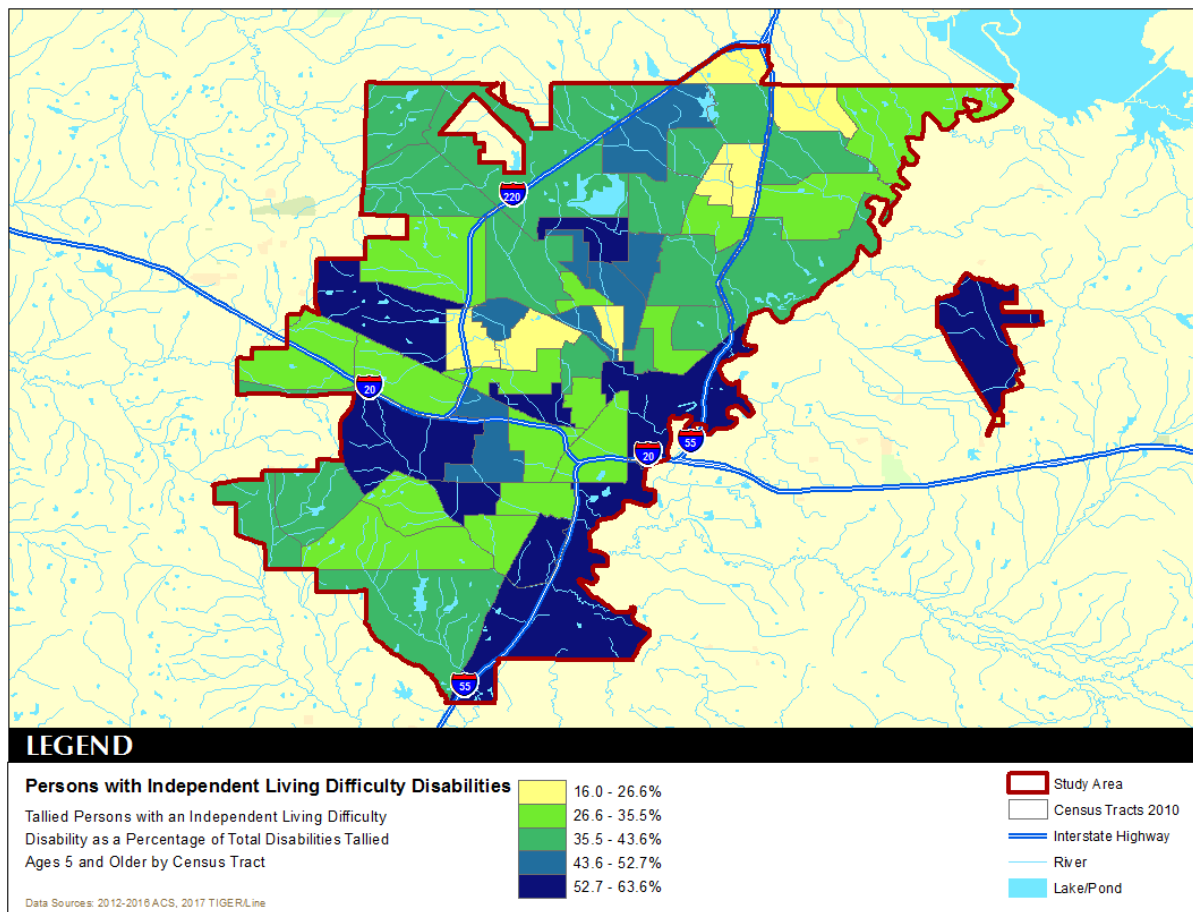
Map IV.17
Persons with Cognitive Disabilities
 Jackson city
 AFFH Data



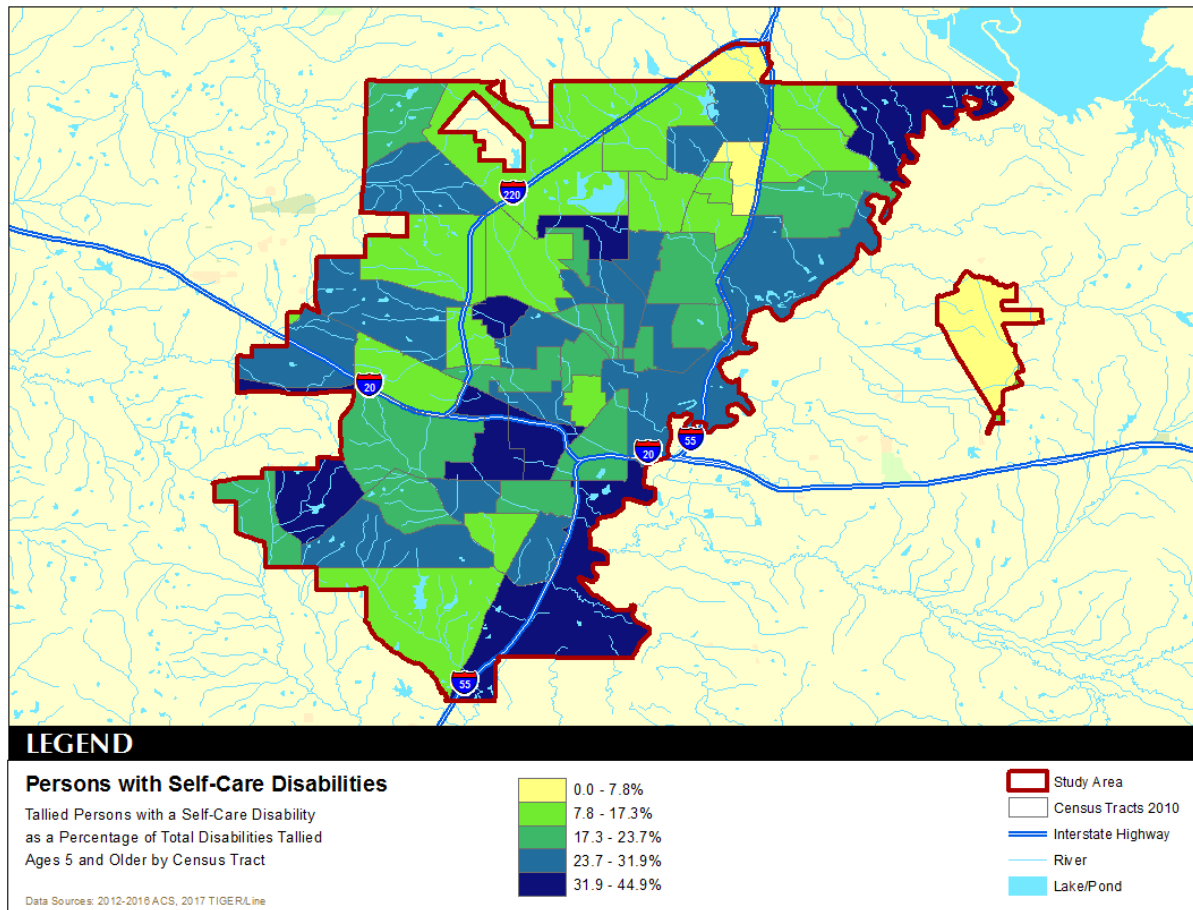
Map IV.18
Persons with Hearing Disabilities
 Jackson city
 AFFH Data



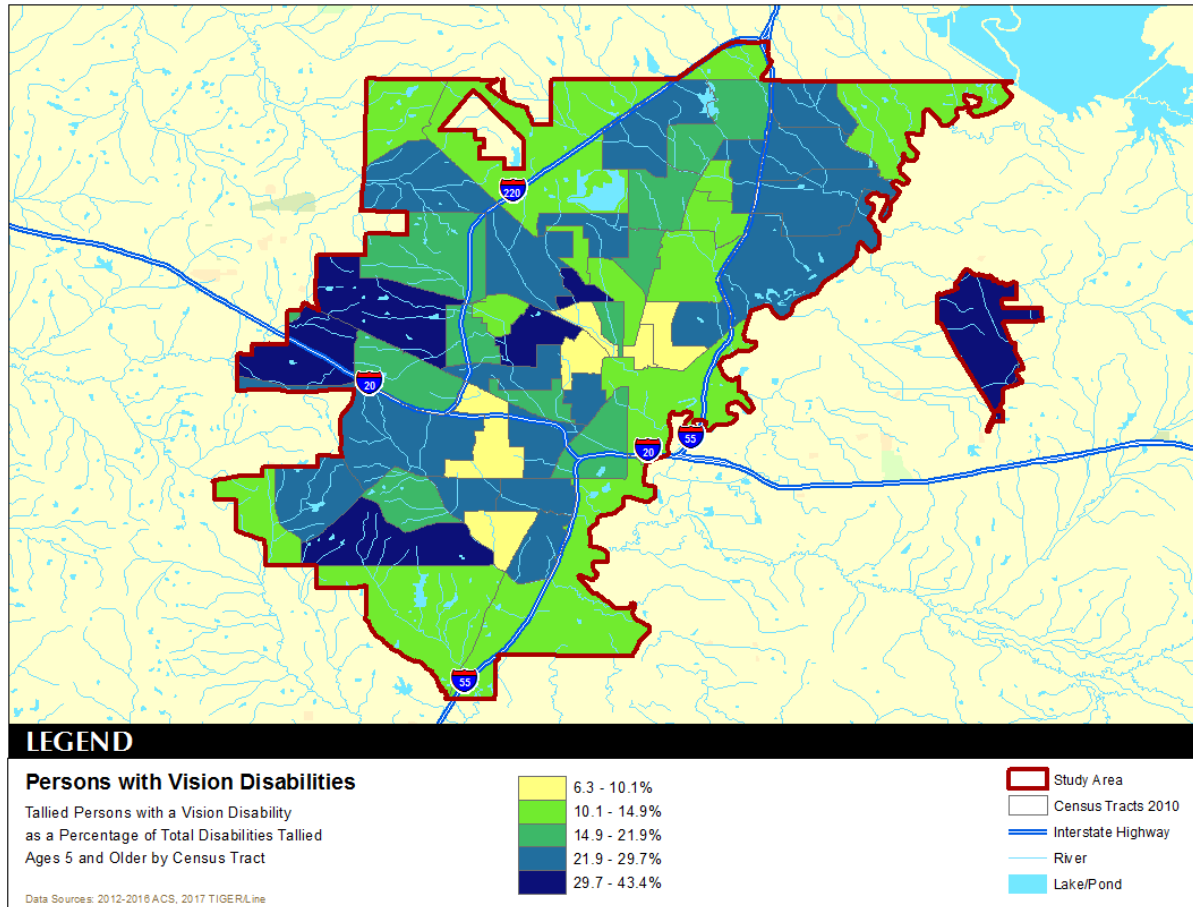
Map IV.19
Persons with Independent Living Disabilities
 Jackson city
 AFFH Data



Map IV.20
Persons with Self Care Disabilities
 Jackson city
 AFFH Data



Map IV.21
Persons with Vision Disabilities
 Jackson 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).¹⁹

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, 1991.²⁰

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.

¹⁹ "HUD Fair Housing Laws and Presidential Executive Orders."

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

²⁰ "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.²¹

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 Mississippians²².” 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

²¹ “HUD Fair Housing Laws and Presidential Executive Orders.”

²² 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 49 complaints alleging discrimination in Jackson city. Some 22 of these complaints were on the basis of race, 24 for a disability, 9 for sex, and 8 for familial status.

Table IV.74 Fair Housing Complaints by Basis Jackson city HUD Fair Housing Complaints												
Basis	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	Total
Disability	7	6	4	2	2	0	0	1	1	0	1	24
Race	5	3	4	1	1	1	4	2	1	0	0	22
Sex	2	2	3	1	0	0	1	0	0	0	0	9
Familial Status	5	0	2	0	1	0	0	0	0	0	0	8
Retaliation	1	1	1	1	1	0	1	0	0	0	0	6
Color	0	0	0	0	0	1	0	0	0	0	0	1
Religion	0	1	0	0	0	0	0	0	0	0	0	1
Total Basis	20	13	14	5	5	2	6	3	2	0	1	71
Total Complaints	11	9	9	4	5	1	5	3	1	0	1	49

As shown in the table below, 4 of those complaints was successfully conciliated or settled, and 20 had no caused determination.

Table IV.75
Fair Housing Complaints by Closure
 Jackson city
 HUD Fair Housing Complaints

Basis	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	Total
No cause determination	2	3	4	3	1	1	5	0	1	0	0	20
Complaint withdrawn by complainant after resolution	4	4	2	0	1	0	0	0	0	0	0	11
Complainant failed to cooperate	2	1	0	0	1	0	0	0	0	0	1	5
Complaint withdrawn by complainant without resolution	2	0	0	1	2	0	0	0	0	0	0	5
Conciliation/settlement successful	1	0	2	0	0	0	0	1	0	0	0	4
Dismissed for lack of jurisdiction	0	1	1	0	0	0	0	1	0	0	0	3
DOJ settlement	0	0	0	0	0	0	0	1	0	0	0	1
Total Closures	11	9	9	4	5	1	5	3	1	0	1	49
Total Complaints	11	9	9	4	5	1	5	3	1	0	1	49

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 Jackson city cited 95 issues total. Failure to make reasonable accommodation accounted for 10 and discriminatory terms, conditions, privileges, or services and facilities represented 19.

Table IV.76
Fair Housing Complaints by Issue
 Jackson city
 HUD Fair Housing Complaints

Issue	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	Total
Discrimination in terms/conditions/privileges relating to rental	4	4	5	1	2	0	1	0	1	0	1	19
Discriminatory terms, conditions, privileges, or services and facilities	3	2	0	1	3	0	1	2	0	0	0	12
Failure to make reasonable accommodation	3	2	1	1	2	0	0	0	0	0	1	10
Discriminatory refusal to rent	5	1	2	0	0	0	0	0	1	0	0	9
Discriminatory acts under Section 818 (coercion, Etc.)	1	2	2	1	1	0	1	0	0	0	0	8
Otherwise deny or make housing unavailable	0	0	0	0	2	0	1	2	0	0	0	5
Discrimination in the selling of residential real property	0	0	0	0	0	1	3	0	0	0	0	4
Discriminatory advertising, statements and notices	1	0	0	1	1	0	0	0	0	0	0	3
Discrimination in terms/conditions/privileges relating to sale	0	0	0	0	0	0	3	0	0	0	0	3
Discriminatory refusal to sell and negotiate for sale	0	0	0	0	0	1	2	0	0	0	0	3
Discriminatory financing (includes real estate transactions)	0	0	0	1	0	0	0	1	0	0	0	2
Discriminatory refusal to rent and negotiate for rental	0	1	1	0	0	0	0	0	0	0	0	2
Discrimination in the terms/conditions for making loans	0	0	1	0	0	0	0	1	0	0	0	2
Steering	0	0	0	0	0	0	0	1	1	0	0	2
False denial or representation of availability - sale	0	0	0	0	0	0	2	0	0	0	0	2
Using ordinances to discriminate in zoning and land use	0	0	0	0	0	0	0	1	0	0	0	1
Refusing to provide municipal services or property	0	0	0	0	1	0	0	0	0	0	0	1
Failure to provide accessible and usable public and common user areas	0	1	0	0	0	0	0	0	0	0	0	1
Discrimination in the making of loans	0	0	0	0	0	0	0	1	0	0	0	1
Discriminatory refusal to sell	0	0	0	0	0	0	1	0	0	0	0	1
Discriminatory refusal to negotiate for rental	1	0	0	0	0	0	0	0	0	0	0	1
Other discriminatory acts	0	0	0	0	0	0	0	1	0	0	0	1
Discrimination in the purchasing of loans	0	0	0	0	0	0	0	1	0	0	0	1
Redlining	0	0	0	0	1	0	0	0	0	0	0	1
Total Issues	18	13	12	6	13	2	15	11	3	0	2	95
Total Complaints	11	9	9	4	5	1	5	3	1	0	1	49

Fair Housing Complaints Found With Cause

The table below shows fair housing complaints in Jackson city found with causes by basis. Some 16 complaints were found to have cause. Of these, 9 were on the basis of disability, 8 on the basis of race, and 4 on the basis of familial status.

Table IV.77 Fair Housing Complaints by Basis Jackson city HUD Fair Housing Complaints												
Basis	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	Total
Disability	3	3	2	0	0	0	0	1	0	0	0	9
Race	4	2	1	0	0	0	0	1	0	0	0	8
Sex	2	2	1	0	0	0	0	0	0	0	0	5
Familial Status	2	0	1	0	1	0	0	0	0	0	0	4
Retaliation	1	0	0	0	0	0	0	0	0	0	0	1
Religion	0	1	0	0	0	0	0	0	0	0	0	1
Total Basis	12	8	5	0	1	0	0	2	0	0	0	28
Total Complaints Found with Cause	5	4	4	0	1	0	0	2	0	0	0	16

Fair Housing complaints with cause by issue are shown in the table of the following page. For the 16 total complaints with cause, there were a total of 29 issues. Failure to make reasonable accommodation accounted for 2 issues, and discriminatory terms, conditions, privileges, or services and facilities, accounting for 6.

Table IV.78 Fair Housing Complaints by Issue Jackson city HUD Fair Housing Complaints												
Issue	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	Total
Discrimination in terms/conditions/privileges relating to rental	1	2	3	0	0	0	0	0	0	0	0	6
Discriminatory terms, conditions, privileges, or services and facilities	2	1	0	0	1	0	0	2	0	0	0	6
Discriminatory acts under Section 818 (coercion, Etc.)	1	1	1	0	0	0	0	0	0	0	0	3
Otherwise deny or make housing unavailable	0	0	0	0	1	0	0	2	0	0	0	3
Discriminatory refusal to rent	2	0	0	0	0	0	0	0	0	0	0	2
Failure to make reasonable accommodation	1	0	1	0	0	0	0	0	0	0	0	2
Discriminatory advertising, statements and notices	1	0	0	0	1	0	0	0	0	0	0	2
Discriminatory refusal to negotiate for rental	1	0	0	0	0	0	0	0	0	0	0	1
Discriminatory refusal to rent and negotiate for rental	0	0	1	0	0	0	0	0	0	0	0	1
Failure to provide accessible and usable public and common user areas	0	1	0	0	0	0	0	0	0	0	0	1
Steering	0	0	0	0	0	0	0	1	0	0	0	1
Using ordinances to discriminate in zoning and land use	0	0	0	0	0	0	0	1	0	0	0	1
Total Issues	9	5	6	0	3	0	0	6	0	0	0	29
Total Complaints Found with Cause	5	4	4	0	1	0	0	2	0	0	0	16

J. PLANNING AND ZONING SURVEY

The Planning and Zoning Survey sought to collect answers to questions regarding local governmental codes or policies and practices that may result in the creation or perpetuation of one or more impediments to fair housing choice.

The survey was intended to help with the analysis of the codes and other issues related to land use and zoning decision-making provided by participating cities of Jackson, Hattiesburg, Biloxi, Moss Point, Pascagoula, and Gulfport. The survey had a particular focus on land use and zoning practices and procedures that can act as barriers to the development of affordable housing.

The survey was intended to help with the analysis of the codes and other issues related to land use and zoning decision-making provided by each of the six participating cities in identifying impediments to fair housing choice, the survey looked to distinguish between regulatory impediments, based on specific code provisions, and practice impediments, which arise from practices or implementing policies used by the jurisdiction.

The following narrative is intended to summarize the key findings of the survey.

In the first two questions, the respondent did not see the code definitions of “family”, “dwelling unit”, or “residential unit” as having a discriminating effect against unrelated individuals with disabilities living together. Four cities did have a definition of dwelling unit and none used the term “for one family.” Additionally, four cities had a definition for the term family with only one mentioning related by blood, marriage, or adoption.” Hattiesburg has a definition for the term disability. Hattiesburg, Jackson, and Biloxi had definitions for the term group home and are permitted in single-family resident areas. Additionally, four of the cities have specific guidelines for the development and encouragement of mixed use housing such as density allowances and non-profits being exempt from certain fees and taxes.

The results of the survey are shown for the City of Jackson on the following page, and summarized below.

The City does have a definition for the term “dwelling unit” and this definition does not include the phrase “for one family,” or mention “family.” The City’s zoning ordinance or codes does have a definition for the term “family,” which does not include the phrase “by blood, marriage, or adoption” or “related.”

There are guidelines to encourage mixed-use housing. The City does not have residential occupancy standards. The City does have policies for the provision of housing that creates sustainable, inclusive, and mixed use communities. Group homes are permitted in residential areas.

Table IV.79
Land use, Zoning Regulations, Practices and Procedures That May Act As Barriers to Fair Housing
 Jackson
 Fair Housing Survey

Housing	Yes	No
A definition for the term "dwelling unit" (or "residential unit")?	1	0
Does the definition of "dwelling unit" or "residential unit" include the phrase "for one family" or mention use by a "family"?	0	1
Does your jurisdiction have, in its zoning ordinance or codes, a definition for the term "family"?	1	0
Does the definition of "family" include the phrase, "related by blood, marriage, or adoption" or "related" in any other traditional sense?	0	1
Does the definition of "family" include a specific limit on the number of persons?	1	0
Guidelines that allow or encourage the development of mixed-use housing, defined as buildings serving as a combination of residential, commercial, office, institutional, or other use?	1	0
Guidelines that encourage the development of affordable housing units, such as inclusionary zoning or connections to funding or tax incentives for affordable housing projects?	0	0
Any complications that may hinder developing low- to moderate-income housing?	0	0
Residential occupancy standards or limits (outside of standard building codes), such as a standard of no more than two persons per bedroom or a limit of five unrelated persons in a single-family home?	0	1
Does the City have any inclusionary policies, which a certain percentage of all new residential buildings meet the visibility/universal design requirements (such as at least one no step entrance, wheelchair	0	0
Does the City have any policies for the provision of housing that creates sustainable, inclusive, and mixed use communities throughout the City?	1	0
Have you noticed any significant changes since the sale or demolition of public housing units in the county?	0	0
Has there been an increase or decrease in the difficulty in moving into assisted housing among protected classes in your city?	0	0
Does your city have any programs to assist residents in relocation during the sale or demolition of public housing units?	0	0
A definition for the term "disability"?	0	0
Development standards for making housing accessible to persons with disabilities (outside standard building codes)?	0	0
Any special (administrative) process by which persons with disabilities can request a variance for reasonable accommodations or modifications to the jurisdiction's policies? (Outside a standard appeals process)	0	0
Standards for the development of senior housing? (Such as housing solely occupied by persons 62 years or older, or where 80% of the units are occupied by persons 55 years or older?)	0	0
Policies that distinguish senior citizen housing from other (multi-family) residential uses, such as lower parking requirements or different allowed zones?	0	0
A definition for the term "group home," "group housing," or similar, regarding housing for any other special needs populations? (such as homeless persons, victims of domestic violence, those recovering from substance abuse, youth in crisis, people living with HIV/AIDS, etc.)	0	0
Are group homes permitted in single-family residential areas?	1	0
Does your jurisdiction have a fair housing ordinance, policy, or regulation?	0	0
Does your jurisdiction have policies or practices for "affirmatively furthering fair housing"?	0	0

K. FAIR HOUSING SURVEY

The Fair Housing survey has a total of 359 responses to date. Some 194 respondents live in single-family homes, another 65 live in 1-4 story apartments, and 1 live in apartments with 5 or more stories.

Table IV.80 Which of the following best describes the type of housing you currently live in? Jackson city Fair Housing Survey	
Housing	Responses
Single-family home (detached)	194
Twin-home or duplex	8
Condo/Townhouse	11
Apartment building with 1-4 stories	65
Apartment building with 5 or more stories	1
Something else, please specify	10
Missing	70
Total	359

As seen in Table IV.81, some 38 respondents live in public housing, some 4 live in Multi-Family Section 8, and 35 live in Tenant Based Section 8.

Table IV.81 If you live in a subsidized/assisted housing, please indicate what type: Jackson city Fair Housing Survey	
Type	Responses
Public Housing	38
Multi-Family Section 8	4
Tenant Based Section 8	35
Project Based Section 8	12
Other Assisted Housing	4
Don't Know	15
Does Not Apply	158
Other	0
Missing	93
Total	359

Table IV.82 shows how long respondents have lived in their neighborhoods. As seen on the following page, some 29 respondents have lived in their neighborhood for less than 1 year, while 47 respondents have lived in their neighborhood for 11-20 years.

Table IV.82 How long have you lived in your neighborhood? Jackson city Fair Housing Survey	
Time	Responses
Less than 1 year	29
1-5 years	112
6-10 years	49
11-20 years	47
21-30 years	33
More than 30 years	17
Missing	72
Total	359

Table IV.83 shows the most important reasons respondents decided to live in their neighborhood. Some 82 respondents' most important reason was to live near family and friends, some 72 to live close to work, and 95 due to the affordability of housing.

Table IV.83 Which of the following were the most important reasons you decided to live in your neighborhood? (Check all that apply) Jackson city Fair Housing Survey	
Reason	Responses
To live near family and friends	82
To be close to work	72
Accessibility of goods and services, such as neighborhood centers and stores	68
To be near public transportation	27
Physical accessibility of the building	8
Nearby schools for my children/grandchildren	56
Access to job opportunities	19
Safety in the neighborhood	112
Affordability of housing	95
I grew up here	34
No choice/ Nowhere else to go	35

If respondents had a choice to continue to live in their neighborhood, some 167 respondents would, while 73 would not.

Table IV.84 If you had a choice would you continue to live in your city or neighborhood? Jackson city Fair Housing Survey	
Yes/No	Responses
Yes	167
No	73
Not Sure	47
Missing	72
Total	359

The table below shows how respondents rate the different aspects of their neighborhood or housing development. Some 38 respondents would rate cleanliness as excellent, while 38 respondents rate cleanliness as poor. The availability of job opportunities was rated as excellent by 20 respondents and poor by 56 respondents.

Table IV.85 How would you rate each of the following aspects of your neighborhood/housing development? Jackson city Fair Housing Survey								
Aspects	Excellent	Very Good	Good	Fair	Poor	Don't Know	Missing	Total
Cleanliness	38	104	57	29	2	0	129	359
Condition of the buildings (including homes)	35	141	60	41	2	0	80	359
Condition of streets and sidewalks	16	84	54	126	3	0	76	359
Condition of the public spaces	22	117	81	54	10	0	75	359
Schools in the neighborhood	25	118	72	41	24	0	79	359
Access to public transportation	24	108	62	49	40	0	76	359
Availability of quality public housing	22	74	34	53	98	0	78	359
Availability of job opportunities	20	78	60	66	56	0	79	359

Respondents also rated how easy it is to get to a variety of places, including parks, libraries, and grocery stores. While 211 respondents said it would be easy to access supermarkets or grocery stores, some 23 respondents said it would be difficult to access. If the household had a disability, some 25 respondents said it was easy getting around their neighborhood or housing complex, compared to 14 saying it would be difficult.

Table IV.86
Please indicate how easy it would be for you to get to each of the following places?
 Jackson city
 Fair Housing Survey

Place	Easy	Slightly Difficult	Moderately Difficult	Difficult	Don't Know	Missing	Total
Parks, playgrounds or other green spaces	183	26	28	0	31	78	359
Public Libraries	178	34	30	0	25	84	359
Supermarkets or grocery stores	211	26	23	23	16	81	359
Pharmacies	216	19	26	26	13	81	359
Banks and credit unions	212	27	15	15	16	84	359
Churches, mosques, synagogues , or other religious or cultural centers	213	25	13	13	18	81	359
Community center or recreational facilities	134	40	29	29	38	84	359
Places with jobs that I/my household would want to have	108	39	35	35	57	84	359
If household with a disability, ease of getting around your neighborhood/housing complex	25	14	14	14	28	234	359

Some 147 respondents stated that their community needs better jobs and 150 indicated the need for more jobs. Some 112 respondents indicated the need for more affordable housing, while 213 indicated the need for better roads.

Table IV.87
What Does your Community Need Most?
 Jackson city
 Fair Housing Survey

Percent	Responses
Better Jobs	147
More Jobs	150
Better Medical Services	86
Better Housing	125
More Affordable Housing	112
Housing Rehab	82
Better Educational Opportunities	127
Good Grocery Stores	95
Better Roads	213
Better Sidewalks	162
Better Public Safety	128
Water and Sewer Improvements	159
More Services	82
Other, please specify	25

Respondents indicated that 31 percent of funds should be used for housing, 12 percent for community facilities, and 29 percent for infrastructure.

Table IV.88 If you had some money to spend on these activities, what percentage would you spend on: Jackson city Fair Housing Survey	
Percent	Responses
Housing	31
Community Facilities	12
Economic Development	17
Human Services	12
Infrastructure	29
Total	100.0%

CURRENT HOUSING

The fair housing survey also asked questions about the respondents' current housing situation. Some 97 respondents rent from a housing authority, 61 rent from a private landlord, and 102 own.

Table IV.89 Do you currently rent you home, own your home or something else? Jackson city Fair Housing Survey	
Own/Rent	Responses
Rent from the Housing Authority	97
Rent from a private landlord	61
Rent a room	1
Renter: share a room	4
Own	102
Owner: share a room	2
Something else	15
Missing	77
Total	359

Some 127 respondents are satisfied with their current housing situation, while 31 are dissatisfied.

Table IV.90 How Satisfied would you say you are with the quality of the housing you currently live in? Jackson city Fair Housing Survey	
Satisfaction	Responses
Satisfied	127
Somewhat satisfied	82
Somewhat dissatisfied	38
Dissatisfied	31
Don't know	5
Missing	76
Total	359

In the past five years, 56 respondents have had their rent paid by a rental assistance program, as seen in the following table.

Table IV.91 In the past five years has your rent been paid by a rental assistance program? Jackson city Fair Housing Survey	
Own/Rent	Responses
Yes	56
No	199
Don't know	14
Missing	90
Total	359

If respondents answered yes the previous question, some 5 respondents have indicated they have had difficulty using their Section 8 voucher.

Table IV.92 If you answered "Yes" to the above question have you had difficulty using that Section 8 voucher? Jackson city Fair Housing Survey	
Own/Rent	Responses
Yes	5
No	100
Don't know	24
Missing	230
Total	359

During the past three years, some 40 respondents have indicated that their housing costs have increased a lot, and increased somewhat for 93 respondents.

Table IV.93 During the past three years, how have the overall housing costs for your current home changed? Jackson city Fair Housing Survey	
Change in housing cost	Responses
Increased a lot	40
Increased some	93
Stayed about the same	75
Decreased some	8
Decreased a lot	9
Not applicable	49
Missing	85
Total	359

Some 14 respondents have been displaced this year as a renter, and 6 have been displaced as an owner. If respondents had been displaced, some 7 indicated it was due to the property being purchased, and 2 indicated it was due to the property being demolished.

Table IV.94 If you answered “Yes” to the above question was this the result of the property being: Jackson city Fair Housing Survey	
Reason	Responses
Purchased	7
Demolished	2
Improved/renovated	7
Foreclosed	6
Other	11
Missing	326
Total	359

During the past five years, 74 respondents have looked for a new place to rent and 54 have looked for a home to buy.

Table IV.95 During the past five years, have you looked for a new place to live? Jackson city Fair Housing Survey	
Yes/No	Responses
Yes, looked for a home to rent	74
Yes, looked for a home to buy	54
No	135
Don't remember	7
Missing	89
Total	359

If the respondent has looked for a new place to live, some 71 found it difficult to find safe, quality housing that they could afford in a neighborhood they wanted to live in.

Table IV.96 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? Jackson city Fair Housing Survey	
Property	Responses
Yes, looked for a home to rent	71
No	73
Don't remember	19
Missing	196
Total	359

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 on the following page.

Table IV.97 If you could not find safe, affordable, quality housing do you think it was because (Check all that apply): Jackson city Fair Housing Survey	
Category	Responses
Race/ethnicity	18
Religion	4
Disability	13
Sexual Orientation	2
Pregnant or having children	3
Sex/Gender	3
Age	5
Marital Status	4
National Origin	0
Ancestry	2
Familial Status	6
Criminal History/Record	4
Source of income	44

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.98 Do you believe that you have been discriminated against in your housing because of any of the following (Check all that apply): Jackson city Fair Housing Survey	
Category	Responses
Race/ethnicity	18
Religion	2
Disability	4
Sexual Orientation	1
Pregnant or having children	3
Sex/Gender	2
Age	5
Marital Status	0
National Origin	0
Ancestry	1
Familial Status	3
Criminal History/Record	2
Source of income	15

Some 12 respondents have complained of discrimination by their landlord, and 18 were satisfied with the outcome.

Table IV.99 Fair Housing Complaints Jackson 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?	12	83	6	137	121	359
Were you satisfied with the outcome?	18	15	4	186	136	359

If a respondent has filed a fair housing complaint, they were asked to indicate which agency they filed with. The results are shown in the table below.

Table IV.100 If you ever filed a fair housing complaint with an agency which one (Check all that apply): Jackson city Fair Housing Survey	
Complaint Agency	Responses
Gulf Coast Fair Housing Center	1
HEED	2
U.S. Department of Housing and Urban Development (HUD)	17

In the past five years, some 46 respondents have applied for a home loan to purchase a home, refinance, or take equity out of their home. Some 44 respondents indicated that their application was approved.

Table IV.101 Home loan Applications Jackson 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?	46	156	1	51	.	105	359
Was the application you made during the past five years approved?	44	36	6	137	0	136	359

If the respondent had not been approved for a home loan, some 20 respondents indicated it was due to their income level, and 28 respondents indicated it was due to their credit history or credit scores.

Table IV.102 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): Jackson city Fair Housing Survey	
Reason	Responses
My/our income level	20
The amount I/we had for a down payment	7
How much savings I/we had	6
The value of my property	4
My/our credit history or credit score(s)	28

Respondents indicated which issues limited their housing options. Some 79 indicated what they could afford to pay, and 32 indicated the amount of money they had for the deposit was too low.

Table IV.103 Which of the following issues, if any, limited the housing options you were able to consider (Check all that apply): Jackson city Fair Housing Survey	
Issue	Responses
What I/we could afford to pay our rent or mortgage	79
The amount of money I/we had for deposit is too low	32
Housing large enough for my/our household	17
My/our credit history or credit score	32
Units that accommodate my/our disability (i.e. wheelchair accessible)	3
Not being shown housing in the neighborhood(s) I wanted to move into	16
Concern that I/we would not be welcome in a particular neighborhood(s)	13

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 81 respondents have someone in their household with a disability, and 28 have problems within their home that create any physical/accessibility issues for a member of the household. Some 94 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.104 Disability and Accommodation Jackson 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?	81	155	3	93	359
Are there any problems within your home that create any physical/accessibility issues for yourself or a family member?	28	195	5	96	359
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?	94	53	12	99	359
Have you made a request for reasonable accommodation?	17	119	4	109	359

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 on the following page.

Table IV.105 If you made a request for a reasonable accommodation, what type of accommodation did you request? Jackson city Fair Housing Survey	
Accommodation	Responses
Assistance animal	2
Live in attendant	0
Modification of unit	5
Size of unit	5
Accessibility of unit	3
Change in rent due data	1
Transfer to another unit	5
Parking/parking space related	0
Other	18
Missing	320
Total	359

Some 22 respondents were satisfied with the outcome of their request for accommodation or modification, and 17 were not.

Table IV.106 Where you satisfied with the outcome of your accommodation and/or modification request? Jackson city Fair Housing Survey	
Yes/No	Responses
Yes	22
No	17
Don't know	25
Missing	295
Total	359

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

Table IV.107 What is the highest level of school that you have completed? Jackson city Fair Housing Survey	
Education	Responses
Grade school or some high school	33
High school degree or equivalent	46
Completed vocational/technical school	11
Some college but no degree	61
Bachelor's degree	54
Master's degree or higher	54
Missing	100
Total	359

Table IV.108 Which of the following describes your current status? Jackson city Fair Housing Survey	
Employment	Responses
Employed full-time	140
Employed part-time	13
Unemployed and looking for work	23
Unemployed and not looking for work	5
Unable to work due to a disability	41
Stay-at-home caregiver or parent	7
Retired	16
Student	9
Other	3
Missing	102
Total	359

Some 40 respondents have been homeless. If the respondent has ever been homeless, respondents indicated what led to their homelessness.

Table IV.109 Have you ever been homeless? Jackson city Fair Housing Survey	
Yes/No	Responses
Yes	40
No	212
Don't know	1
Does not apply	15
Missing	91
Total	359

Table IV.110 If you have been homeless, what led to your homelessness? Jackson city Fair Housing Survey	
Reason	Responses
Loss of your job	17
Illness/hospitalization	6
Eviction	6
Jail/prison	1
Substance abuse issue	1
Other	16
Missing	312
Total	359

Some 263 respondents use English as their primary language at home, while 1 respondents use Spanish, and 1 respondents use another language.

Table IV.111 What is the primary language you use at home? Jackson city Fair Housing Survey	
Language	Responses
English	263
Spanish	1
Other	0
Missing	95
Total	359

If respondents requested their lease in their primary language, some 90 respondents indicated they received it.

Table IV.112 If you requested your lease agreement or other important documents in your primary language we they provided? Jackson city Fair Housing Survey	
Yes/No	Responses
Yes	90
No	18
Did not request	124
Missing	127
Total	359

Some 141 respondents have been able to communicate with their landlord, while 141 respondents have not.

Table IV.113 Have you been able to communicate with your landlord? Jackson city Fair Housing Survey	
Yes/No	Responses
Yes	141
No	26
Did not request	25
Missing	167
Total	359

Some 6 respondents are Hispanic and 229 respondents are not. As for race, some 38 respondents are white and 214 are black. These data are shown in the following two tables.

Table IV.114 Do you consider yourself Hispanic, Latino, Latina or of Spanish origin? Jackson city Fair Housing Survey	
Yes/No	Responses
Yes, Hispanic/Latino/Latina, or of Spanish origin	6
No, not of Hispanic/Latino/Latina, or of Spanish	229
Missing	124
Total	359

Some 66 respondents were male and 193 were female.

Table IV.115 What is your Gender? Jackson city Fair Housing Survey	
Gender	Responses
Male	66
Female	193
Missing	95
Total	359

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

Table IV.116 What was your household income in 2017 Jackson city Fair Housing Survey	
Income	Responses
Less than \$10,000	31
\$10,001 to \$20,000	27
\$20,001 to \$30,000	28
\$30,001 to \$50,000	41
\$30,001 to \$50,000	45
\$50,001 to \$100,000	10
\$100,001 to \$200,000	7
More than \$200,000	0
Missing	170
Total	359

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)²³, 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.

²³ 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, Jackson city and Housing Authority certify 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 Jackson city and 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 Jackson city or 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 Jackson city or 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 and funding	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. (i.e. policy and procedure)
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 high level of segregation. Other racial groups also have a moderate to high level of segregation, but these households represent a small proportion of the population. There are numerous R/ECAPs in Jackson currently. These areas are primarily found adjacent to one another in the city-center. Black households have lower access to low poverty areas, school proficiency, labor market engagement, and job proximity. Publicly supported housing units tend to be located in and adjacent to 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 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	Change language to be more specific about family and disabled definition in zoning and Comprehensive Plan. Identify institutional barriers to affordable housing options, such as density maximums and lot size requirements. Make appropriate amendments each year in the next five (5) years	City of Jackson
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	Consult with local transportation agency to increase access to transit options for persons in R/ECAPs each year Consult with local school district about increased access to proficient schools for public housing residents each year Coordinate local efforts to increase access for homeless households to publicly supported housing each year Continue to receive referrals annually to house homeless families and provide case management for these families to remain housed Conduct mobility workshops with various partnering agencies for annually. Keep record of workshops Enhance and continue resident services programs for all residents, including specialized programs for youth annually. Provide computer classes/labs, afterschool programs for youth, financial literacy, nutrition workshops, and enrichment activities annually	City of Jackson
R/ECAPs	Moderate to high levels of segregation Moderate to high concentrations of poverty	Locate 35 publicly supported housing units outside of areas with high levels of segregation or R/ECAPs each year Change language to be more specific about family and disabled definition in zoning and Comprehensive Plan. Identify institutional barriers to affordable housing options, such as density maximums and lot size requirements. Make appropriate amendments each year in the next five (5) years	City of Jackson

Disproportionate Housing Needs	<p>Insufficient affordable housing in a range of unit sizes</p> <p>Discriminatory patterns in lending</p> <p>Lack of Resources</p>	Refer homeowners to Community partners that offer rehabilitation loans	City of Jackson
Publicly Supported Housing	<p>Insufficient affordable housing in a range of unit sizes</p> <p>Insufficient accessible affordable housing</p> <p>Lack of Resources</p>	Research and seek out additional funding opportunities for affordable housing options in 1 st year	City of Jackson
Disability and Access	Insufficient accessible affordable housing	Increase the availability of accessible units through the encouragement of accessible units in all new housing developments, 35 new accessible units over the course of five (5) years by including ADA requirements for LIHTC to meet Consolidated Plan certification requirements	City of Jackson
Fair Housing Enforcement and Outreach	<p>Lack of fair housing structure</p> <p>Insufficient fair housing education</p> <p>Insufficient understanding of credit</p>	<p>Promote fair housing education through annual or biannual workshops</p> <p>Promote outreach and education related to credit for prospective homebuyers</p> <p>Promote enhanced financial literacy for senior high school students on an annual basis</p> <p>Develop a City Fair Housing Ordinance for approval in the next five (5) years</p>	City of Jackson

SECTION VI. APPENDICES

A. ADDITIONAL PLAN DATA

Table VI.1 Loan Applications by Selected Action Taken by Race/Ethnicity of Applicant Jackson city 2008–2017 HMDA Data												
Race		2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Total
American Indian	Originated	1.0	0.0	1.0	0.0	1.0	0.0	1.0	1.0	3.0	3.0	11.0
	Denied	0.0	0.0	0.0	0.0	0.0	1.0	1.0	0.0	1.0	5.0	8.0
	Denial Rate	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%	50.0%	0.0%	25.0%	62.5%	42.1%
Asian	Originated	3.0	5.0	5.0	3.0	4.0	5.0	1.0	0.0	4.0	11.0	41
	Denied	1.0	1.0	1.0	0.0	0.0	1.0	1.0	1.0	1.0	1.0	8.0
	Denial Rate	25.0%	16.7%	16.7%	0.0%	0.0%	16.7%	50.0%	100.0%	20.0%	8.3%	16.3%
Black	Originated	266	216	227	165	216	251	324	303	389	444	2,801
	Denied	210	108	81.0	51.0	81.0	111	109.0	99	130	111	1,091
	Denial Rate	44.1%	33.3%	26.3%	23.6%	27.3%	30.7%	25.2%	24.6%	25.0%	20.0%	28.0%
Pacific Islander	Originated	2.0	1.0	0.0	0.0	0.0	1.0	2.0	0.0	0.0	0.0	6.0
	Denied	1.0	1.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2.0
	Denial Rate	33.3%	50.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	25.0%
White	Originated	266	240	235	180	216	222	258	221	259	268	2,365
	Denied	35	27	18	15	22	32	28	19	34	35	265
	Denial Rate	11.6%	10.1%	7.1%	7.7%	9.2%	12.6%	50.0%	7.9%	11.6%	11.6%	10.1%
Not Available	Originated	34.0	18.0	9.0	18.0	9.0	18.0	15.0	14.0	23.0	31.0	189
	Denied	26.0	18.0	12.0	14.0	5.0	13.0	15.0	8.0	11.0	9.0	131
	Denial Rate	43.3%	50.0%	57.1%	43.8%	35.7%	41.9%	50.0%	36.4%	32.4%	22.5%	40.9%
Not Applicable	Originated	1.0	0.0	0.0	1.0	0.0	0.0	0.0	0.0	0.0	0.0	2.0
	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	573	480	477	367	446	497	601	539	678	757	5,415
	Denied	273	155	112	80	108	158	154	127	177	161	1,505
	Denial Rate	32.3%	24.4%	19.0%	17.9%	19.5%	24.1%	20.4%	19.1%	20.7%	17.5%	21.7%
Hispanic	Originated	4.0	4.0	4.0	1.0	6.0	2.0	8.0	4.0	6.0	15.0	54
	Denied	3.0	3.0	1.0	1.0	1.0	2.0	3.0	1.0	4.0	7.0	26.0
	Denial Rate	42.9%	42.9%	20.0%	50.0%	14.3%	50.0%	27.3%	20.0%	40.0%	31.8%	32.5%
Non-Hispanic	Originated	536	460	463	352	432	477	574	517	644	706	5,161
	Denied	244	134	95	62	99	139	136	117	159	146	1,331
	Denial Rate	31.3%	22.6%	17.0%	15.0%	18.6%	22.6%	19.2%	18.5%	19.8%	17.1%	20.5%

Table VI.2
Loan Applications by Reason for Denial by Race/Ethnicity of Applicant
 Jackson 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	3.0	0.0	174	0.0	37	19.0	0.0	233	3.0
Employment History	0.0	0.0	10.0	0.0	6.0	4.0	0.0	20.0	0.0
Credit History	1.0	3.0	292	0.0	44	31.0	0.0	371	1.0
Collateral	2.0	0.0	72.0	0.0	27	6.0	0.0	107	2.0
Insufficient Cash	0.0	0.0	36.0	0.0	12.0	4.0	0.0	52.0	0.0
Unverifiable Information	0.0	0.0	31.0	0.0	9.0	4.0	0.0	44.0	0.0
Credit Application Incomplete	0.0	0.0	43.0	0.0	17	6.0	0.0	66	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	59.0	0.0	13.0	9.0	0.0	81	0.0
Missing	2.0	5.0	374	2.0	100	48.0	0.0	531	20.0
Total	8.0	8.0	1,091	2.0	265	131	0.0	1,505	8.0
% Missing	25.0%	62.5%	34.3%	100.0%	37.7%	36.6%	0.0%	35.3%	20.0%

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

Year	Male	Female	Not Available	Not Applicable	Average
2008	27.2%	37.2%	43.2%	0.0%	32.3%
2009	22.3%	26.6%	33.3%	0.0%	24.4%
2010	16.8%	20.0%	50.0%	0.0%	19.0%
2011	13.4%	21.8%	42.1%	0.0%	17.9%
2012	19.2%	19.4%	30.0%	0.0%	19.5%
2013	20.8%	27.7%	38.9%	0.0%	24.1%
2014	18.5%	21.7%	36.8%	0.0%	20.4%
2015	18.9%	18.1%	50.0%	0.0%	19.1%
2016	16.0%	26.5%	25.9%	0.0%	20.7%
2017	16.9%	17.9%	24.2%	0.0%	17.5%
Average	19.2%	24.0%	36.1%	0.0%	21.7%

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

Jackson city
 2008–2017 HMDA Data

Gender		2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Total
Male	Originated	318	275	258	219	244	293	326	317	395	398	3,043
	Denied	119	79	52	34	58	77	74	74	75	81	723
	Denial Rate	27.2%	22.3%	16.8%	13.4%	19.2%	20.8%	18.5%	18.9%	16.0%	16.9%	19.2%
Female	Originated	233	193	212	136	195	193	263	217	263	331	2,236
	Denied	138	70	53	38	47	74	73.0	48	95	72	708
	Denial Rate	37.2%	26.6%	20.0%	21.8%	19.4%	27.7%	21.7%	18.1%	26.5%	17.9%	24.0%
Not Available	Originated	21.0	12.0	7.0	11.0	7.0	11.0	12.0	5.0	20.0	25.0	131
	Denied	16.0	6.0	7.0	8.0	3.0	7.0	7.0	5.0	7.0	8.0	74
	Denial Rate	43.2%	33.3%	50.0%	42.1%	30.0%	38.9%	36.8%	50.0%	25.9%	24.2%	36.1%
Not Applicable	Originated	1.0	0.0	0.0	1.0	0.0	0.0	0.0	0.0	0.0	3.0	5.0
	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	573	480	477	367	446	497	601	539	678	757	5,415
	Denied	273	155	112	80	108	158	154	127	177	161	1,505
	Denial Rate	32.3%	24.4%	19.0%	17.9%	19.5%	24.1%	20.4%	19.1%	20.7%	17.5%	21.7%

Table VI.5
Denial Rates by Income of Applicant

Jackson city
 2008–2017 HMDA Data

Income	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Total
\$30,000 or Below	45.5%	40.0%	30.0%	31.2%	33.3%	42.4%	32.2%	34.3%	32.0%	30.3%	35.8%
\$30,001–\$50,000	32.7%	24.8%	17.1%	12.7%	20.0%	22.2%	21.5%	17.5%	25.2%	17.6%	21.8%
\$50,001–\$75,000	32.7%	22.2%	14.9%	18.8%	15.8%	21.7%	16.1%	23.4%	16.7%	18.7%	20.2%
\$75,001–\$100,000	16.7%	14.3%	11.1%	15.2%	11.6%	19.7%	18.2%	10.3%	13.4%	8.8%	13.8%
\$100,001–\$150,000	11.1%	7.9%	10.3%	16.7%	10.6%	13.2%	13.9%	13.0%	11.1%	7.4%	11.4%
Above \$150,000	4.7%	0.0%	3.8%	7.0%	4.1%	3.2%	9.1%	5.3%	3.0%	10.7%	5.3%
Data Missing	23.1%	28.6%	60.0%	33.3%	27.3%	52.4%	18.2%	23.1%	22.2%	20.0%	31.7%
Total	32.3%	24.4%	19.0%	17.9%	19.5%	24.1%	20.4%	19.1%	20.7%	17.5%	21.7%

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

Income		2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Total
\$30,000 or Below	Loan Originated	132	90	126	64	82	68	99	69	100	99	929
	Application Denied	110	60	54	29.0	41.0	50.0	47.0	36.0	47.0	43.0	517
	Denial Rate	45.5%	40.0%	30.0%	31.2%	33.3%	42.4%	32.2%	34.3%	32.0%	30.3%	35.8%
\$30,001 –\$50,000	Loan Originated	189	170	150	110	144	168	197	198	226	267	1,819
	Application Denied	92	56	31	16.0	36.0	48	54.0	42.0	76	57	508
	Denial Rate	32.7%	24.8%	17.1%	12.7%	20.0%	22.2%	21.5%	17.5%	25.2%	17.6%	21.8%
\$50,001 –\$75,000	Loan Originated	101	91	74	65	85	101	120	98	175	170	1,080
	Application Denied	49.0	26.0	13.0	15.0	16.0	28.0	23.0	30.0	35.0	39.0	274
	Denial Rate	32.7%	22.2%	14.9%	18.8%	15.8%	21.7%	16.1%	23.4%	16.7%	18.7%	20.2%
\$75,001 – \$100,000	Loan Originated	60	48	40	39	38	57	54	52	58	104	550
	Application Denied	12.0	8.0	5.0	7.0	5.0	14.0	12.0	6.0	9.0	10.0	88
	Denial Rate	16.7%	14.3%	11.1%	15.2%	11.6%	19.7%	18.2%	10.3%	13.4%	8.8%	13.8%
\$100,001 –\$150,000	Loan Originated	40	35	35	30	42	33	62	40	48	63	428
	Application Denied	5.0	3.0	4.0	6.0	5.0	5.0	10.0	6.0	6.0	5.0	55
	Denial Rate	11.1%	7.9%	10.3%	16.7%	10.6%	13.2%	13.9%	13.0%	11.1%	7.4%	11.4%
Above \$150,000	Loan Originated	41.0	41.0	50.0	53.0	47.0	60	60	72	64	50	538
	Application Denied	2.0	0.0	2.0	4.0	2.0	2.0	6.0	4.0	2.0	6.0	30
	Denial Rate	4.7%	0.0%	3.8%	7.0%	4.1%	3.2%	9.1%	5.3%	3.0%	10.7%	5.3%
Data Missing	Loan Originated	10.0	5.0	2.0	6.0	8.0	10.0	9.0	10.0	7.0	4.0	71
	Application Denied	3.0	2.0	3.0	3.0	3.0	11.0	2.0	3.0	2.0	1.0	33.0
	Denial Rate	23.1%	28.6%	60.0%	33.3%	27.3%	52.4%	18.2%	23.1%	22.2%	20.0%	31.7%
Total	Loan Originated	573	480	477	367	446	497	601	539	678	757	5,415
	Application Denied	273	155	112	80	108	158	154	127	177	161	1,505
	Denial Rate	32.3%	24.4%	19.0%	17.9%	19.5%	24.1%	20.4%	19.1%	20.7%	17.5%	21.7%

Table VI.7 Denial Rates of Loans by Race/Ethnicity and Income of Applicant Jackson 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	66.7%	50.0%	20.0%	0.0%	33.3%	0.0%	0.0%	42.1%
Asian	66.7%	7.1%	28.6%	0.0%	20.0%	0.0%	0.0%	16.3%
Black	35.2%	25.6%	24.7%	20.7%	17.7%	22.1%	59.4%	28.0%
Pacific Islander	25.0%	33.3%	0.0%	0.0%	0.0%	0.0%	0.0%	25.0%
White	28.6%	11.6%	11.0%	7.7%	7.1%	2.8%	8.5%	10.1%
Not Available	67.2%	29.4%	48.3%	35.9%	34.6%	7.7%	81.8%	40.9%
Not Applicable	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Average	35.8%	21.8	20.2%	13.8%	11.4%	5.3%	31.7%	21.7%
Non-Hispanic	50.0%	28.0	38.9%	25.0%	12.5%	0.0%	0.0%	32.5%
Hispanic	34.0%	21.1	18.6%	12.2%	9.9%	5.2%	25.6%	20.5%

Table VI.8
Loan Applications by Income and Race/Ethnicity of Applicant: Originated and Denied
 Jackson 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	1.0	4.0	4.0	0.0	2.0	0.0	0.0	11.0
	Application Denied	2.0	4.0	1.0	0.0	1.0	0.0	0.0	8.0
	Denial Rate	66.7%	50.0%	20.0%	0.0%	33.3%	0.0%	0.0%	42.1%
Asian	Loan Originated	2.0	13.0	5.0	4.0	4.0	13.0	0.0	41
	Application Denied	4.0	1.0	2.0	0.0	1.0	0.0	0.0	8.0
	Denial Rate	66.7%	7.1%	28.6%	0.0%	20.0%	0.05	0.0%	16.3%
Black	Loan Originated	757	1,151	562	172	93	53.0	13.0	2,801
	Application Denied	412	396	184	45.0	20.0	15.0	19.0	1,091
	Denial Rate	35.2%	25.6%	24.7%	20.7%	17.7%	22.1%	59.4%	25.0%
Pacific Islander	Loan Originated	3.0	2.0	0.0	0.0	0.0	1.0	0.0	6.0
	Application Denied	1.0	1.0	0.0	0.0	0.0	0.0	0.0	2.0
	Denial Rate	25.0%	33.3%	0.0%	0.0%	0.0%	0.0%	0.0%	25.0%
White	Loan Originated	147	577	479	349	312	447	54	2,365
	Application Denied	59	76	59	29	24	13.0	5.0	265
	Denial Rate	28.6%	11.6%	11.0%	7.7%	7.1%	2.8%	8.5%	10.1%
Not Available	Loan Originated	19.0	72	30	25.0	17.0	24.0	2.0	189
	Application Denied	39.0	30.0	28.0	14.0	9.0	2.0	9.0	131
	Denial Rate	67.2%	29.4%	48.3%	35.9%	34.6%	7.7%	81.8%	40.9%
Not Applicable	Loan Originated	0.0	0.0	0.0	0.0	0.0	0.0	2.0	2.0
	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	929	1,819	1,080	550	428	538	71	5,415
	Application Denied	517	508	274	88	55	30	33.0	1,505
	Denial Rate	35.8%	21.8%	20.2%	13.8%	11.4%	5.3%	31.7	21.7%
Hispanic	Loan Originated	9.0	18	11.0	6.0	7.0	3.0	0.0	54
	Application Denied	9.0	7.0	7.0	2.0	1.0	0.0	0.0	26.0
	Denial Rate	50.0%	28.0%	38.9%	25.0%	12.5%	0.0%	0.0%	32.5%
Non-Hispanic	Loan Originated	901	1,732	1,034	517	402	508	67	5,161
	Application Denied	464	463	237	72	44	28.0	23.0	1,331
	Denial Rate	34.0%	21.1%	18.6%	12.2%	9.9%	5.2%	25.6%	20.5%

Table VI.9
Loans by HAL Status by Race/Ethnicity of Borrower
 Jackson 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	1.0	0.0	1.0	0.0	1.0	0.0	1.0	1.0	3.0	3.0	8.0
	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	1.0	0.0	1.0
	Other	3.0	5.0	5.0	3.0	4.0	5.0	1.0	0.0	3.0	11.0	29
	Percent HAL	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	25.0%	0.0%	3.3%
Black	HAL	75.0	28.0	2.0	4.0	23.0	9.0	2.0	7.0	4.0	18.0	154
	Other	191	188	225	161	193	242	322	296	385	426	2,203
	Percent HAL	28.2%	13.0%	0.9%	2.4%	10.6%	3.6%	0.6%	2.3%	1.0%	4.1%	6.5%
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	2.0	1.0	0.0	0.0	0.0	1.0	2.0	0.0	0.0	0.0	6.0
	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	34	32	0.0	1.0	4.0	2.0	2.0	4.0	0.0	0.0	79
	Other	232	208	235	179	212	220	256	217	259	268	2,018
	Percent HAL	12.8%	13.3%	0.0%	0.6%	1.9%	0.9%	0.8%	1.8%	0.0%	0.0%	3.8%
Not Available	HAL	6.0	2.0	0.0	0.0	0.0	0.0	0.0	0.0	1.0	0.0	9.0
	Other	28.0	16.0	9.0	18.0	9.0	18.0	15.0	14.0	22.0	31.0	2,203
	Percent HAL	17.6%	11.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	4.3%	0.0%	5.7%
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	1.0	0.0	0.0	1.0	0.0	0.0	0.0	0.0	0.0	0.0	2.0
	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	115	62	2.0	5.0	27.0	11.0	4.0	11.0	6.0	18.0	261
	Other	458	418	475	362	419	486	597	528	672	739	5,154
	Percent HAL	20.1%	12.9%	0.4%	1.4%	6.1%	2.2%	0.7%	2.0%	0.9%	2.4%	4.8%
Hispanic	HAL	1.0	1.0	0.0	0.0	0.0	0.0	1.0	0.0	0.0	0.0	36
	Other	3.0	3.0	4.0	1.0	6.0	2.0	7.0	4.0	6.0	15.0	3.0
	Percent HAL	25.0%	25.0%	0.0%	0.0%	0.0%	0.0%	12.5%	0.0%	0.0%	0.0%	7.7%
Non-Hispanic	HAL	112	59	2.0	5.0	25.0	11.0	3.0	11.0	5.0	18.0	4,222
	Other	424	401	461	347	407	466	571	506	639	688	233
	Percent HAL	20.9%	12.8%	0.4%	1.4%	5.8%	2.3%	0.5%	2.1%	0.8%	2.5%	5.2%

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

Income	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Average
\$30,000 or Below	24.2%	15.6%	0.0%	1.6%	8.5%	8.8%	1.0%	1.4%	2.0%	7.1%	7.7%
\$30,001–\$50,000	22.8%	15.9%	0.0%	0.0%	9.0%	2.4%	0.0%	2.5%	0.4%	2.6%	6.0%
\$50,001–\$75,000	20.8%	7.7%	2.7%	1.5%	2.4%	0.0%	1.7%	1.0%	1.7%	1.8%	4.3%
\$75,001–\$100,000	10.0%	8.3%	0.0%	2.6%	5.3%	0.0%	1.9%	1.9%	0.0%	0.0%	3.4%
\$100,00–\$150,000	20.0%	14.3%	0.0%	3.3%	7.1%	0.0%	0.0%	5.0%	0.0%	0.0%	5.2%
Above \$150,000	7.3%	9.8%	0.0%	1.9%	0.0%	1.7%	0.0%	1.4%	0.0%	2.0%	2.0%
Data Missing	20.0%	20.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	4.2%
Average	20.1%	12.9%	0.4%	1.4%	6.1%	2.2%	0.7%	2.0%	0.9%	2.4%	4.8%

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

Income		2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Total
\$30,000 or Below	HAL	32.0	14.0	0.0	1.0	7.0	6.0	1.0	1.0	2.0	7.0	64
	Other	100	76	126	63	75	62	98	68	98	92	766
	Percent HAL	24.2%	15.6%	0.0%	1.6%	8.5%	8.8%	1.0%	1.4%	2.0%	7.1%	7.7%
\$30,001 –\$50,000	HAL	43.0	27.0	0.0	0.0	13.0	4.0	0.0	5.0	1.0	7.0	93
	Other	146	143	150	110	131	164	197	193	225	260	1,459
	Percent HAL	22.8%	15.9%	0.0%	0.0%	9.0%	2.4%	0.0%	2.5%	0.4%	2.6%	6.0%
\$50,001 –\$75,000	HAL	21.0	7.0	2.0	1.0	2.0	0.0	2.0	1.0	3.0	3.0	39
	Other	80	84	72	64	83	101	118	97	172	167	871
	Percent HAL	20.8%	7.7%	2.7%	1.5%	2.4%	0.0%	1.7%	1.0%	1.7%	1.8%	4.3%
\$75,001 – \$100,000	HAL	6.0	4.0	0.0	1.0	2.0	0.0	1.0	1.0	0.0	0.0	15.0
	Other	54	44	40	38	36	57	53	51	58	104	431
	Percent HAL	10.0%	8.3%	0.0%	2.6%	5.3%	0.0%	1.9%	1.9%	0.0%	0.0%	3.4%
\$100,001 –\$150,000	HAL	8.0	5.0	0.0	1.0	3.0	0.0	0.0	2.0	0.0	0.0	19.0
	Other	32	30	35	29	39	33	62	38	48	63	346
	Percent HAL	20.0%	14.3%	0.0%	3.3%	7.1%	0.0%	0.0%	5.0%	0.0%	0.0%	5.2%
Above \$150,000	HAL	3.0	4.0	0.0	1.0	0.0	1.0	0.0	1.0	0.0	1.0	10.0
	Other	38.0	37.0	50.0	52.0	47.0	59.0	60	71	64	49	478
	Percent HAL	7.3%	9.8%	0.0%	1.9%	0.0%	1.7%	0.0%	1.4%	0.0%	2.0%	2.0%
Data Missing	HAL	2.0	1.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.0
	Other	8.0	4.0	2.0	6.0	8.0	10.0	9.0	10.0	7.0	4.0	68
	Percent HAL	20.0%	20.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	4.2%
Total	Other	115	62	2.0	5.0	27.0	11.0	4.0	11.0	6.0	18.0	261
	HAL	458	418	475	362	419	486	597	528	672	739	5,154
	Percent HAL	20.1%	12.9%	0.4%	1.4%	6.1%	2.2%	0.7%	2.0%	0.9%	2.4%	4.8%

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.

Jackson HA

Comment: The Dissimilarity Index, I need a little help interrupting that. I guess I do not understand it. What dissimilarity, the housing part?

Presenter: This is the distribution of the racial groups buy Census tract.

Comment: Got ya.

Presentation

Comment: It is a range from 0 to 100, 100 is highly integrated or highly segregated?

Presenter: Highly segregated.

Comment: Okay, so the higher the bar the more segregated.

Presenter: That is correct. If it is less than 40, low segregation, 40 to 55 it is moderate segregation, which is what Region VI was at the very edge of that and higher segregation is above 55.

Presentation

Comment: Since transportation is icky for everybody, and this may be having been said, but I am asking, there was some conversation about redoing the bus routes in Jackson. Is that real or imagined?

Comment: It is real. I can vouch. Dr. Kumar at the Office of Planning and Development plans on doing that in the upcoming year to two years. We have a new contractor taking over in January. We are hoping that contractor will do a better job with reliability of the bus system, but ultimately we want a J-Tran that is more efficient and serves the community.

Presentation

Comment: Can you go back to the previous slide, please.

Presenter: Is there a question?

Comment: I just wanted to get a good understanding of the owners. The owners with mortgage verses the owners without.

Presenter: The owners without a mortgage typically are older residents who have paid off their mortgage. Younger typically would have more of a burden, but in this larger region the number is a little bit skewed.

Comment: The decrease in 2010 to 2016 the owners with a mortgage, I guess that ties with lower interest rates and easier accessibility to find something.

Presenter: This is a five-year ACS. So they would be comparable, but it does include the five-year period.

Presentation

Comment: Can you go back to that slide for a minute.

Presenter: Tax credit.

Comment: Yes, looking at the right slide, a part of that slide those the bigger circle is more units, right?

Presenter: That is correct.

Comment: So just on the face of it on a proportional bases it would appear that the projects are not concentrated in the areas of poverty, correct?

Presenter: Well they are distributed around it. They don't necessarily appear to be concentrated, the tax-credit projects, but we are not looking closely here or up there.

Comment: I am not asking for a (Not Discernable) my question is this and in terms of policy in terms of proportionately speaking is there anything we can do with this information to say that we need to adjust it by 20 percent/25 percent going forward to get less concentration. I mean this looks pretty distributed on the face of it in the metro area. So...

Presenter: Some things we can do for example is getting the low-income housing tax credit that have been done since you changed you qualifying allocation plan. So maybe you gave more points for being in a certain location and we have that as a presentation slide which is typically what would be done.

Comment: Thanks.

Presentation

Comment: How are those tax credits allocated?

Presenter: Today?

Comment: Yes.

Presenter: May I defer to you.

Comment: What is your question?

Comment: How are those tax credits allocated and to whom?

Comment: We are required a US Treasury program and it creates a tax incentive to investors and to get housing, households for low-income. We are a part of an annual plan it is called a qualified allocation plan and we have a public input meeting to prepare and we tweak the program. So basically, this is a competitive program with certain kinds of features of housing stock that we are concerned about what long-term quality. We want the demand for the units. We require a market study to be provided so we do not put housing where there is not going to be a demand for the next 15 years and so we have features that we require developers to layout to us and we rank those. We usually have three dollars of request for every dollar of credit we have to allocate. So it is a very competitive program, but these units are vetted for usually 40 years of affordability. So developers are making a long long term commitment to keep the units affordable to households and that is based on family size.

Comment: Are those investors that are chose again...

Comment: They decide who is going to file an application for a particular property or a particular location and they select their partners and they file the application. We select an application based on the features of the application itself. The development, experience etc. We look at the nature of the project itself and we allow and encourage elderly orientated, family orientated, and lately we have been including requirements that they address people with disabilities. So they have to commit to certain things and we rank those applications.

Comment: Based on the information that you just gave us the percentage of investors racially, do you have a makeup of that?

Comment: Not off the top of my head. I don't know if we actually track the racial makeup of the investors. We basically focus on the investing entities. The structural entities. We are not tracking the racial makeup of the investor. I don't think.

Comment: I would think that if you are giving tax-credits and giving money away that even based on your criteria that you would track the racial makeup of the investors. I would think it would be tracked anyway.

Presenter: The residents in many of these publically assisted housing are tracked by race.

Comment: I know that. I am talking about the investors themselves and how do you choose the investors based upon whatever criteria you have of choosing the investors what percentage of those are minorities as opposed to not minorities.

Presenter: I don't know.

Comment: I don't have an answer for you. I'm sorry.

Comment: We can it get and I'll call you. Does that work for you?

Comment: Yes.

Comment: Are we only going to concentrate on the apartment, public housing? Jackson has a lot of homes, homeowners that are in very very poor conditions. What I want to know the challenge is even though the housing people and HUD make you maintain to a certain degree. What are they doing and how do they know like that second home, that is a wood home and what is available for homeowners tax breaks to for them to instead of things getting better those sort of homes are just taking over Jackson. So even though you have those nice public housing spreads, who wants to come in an area with all of the houses boarded up, weeds everywhere, what are you doing to encourage homeowners before they get to that spot to upgrade their homes. There are a lot of them are not able to pay a mortgage and then borrow money to get a home. Jackson needs public housing, yes, but they need homeowners who have gotten in these homes and are unable to maintain them. Are we doing anything about that? Is this going to cover everything or is it just going to cover public housing?

Presenter: It is supposed to be covering everything.

Comment: I am glad you have that public housing.

Presenter: This slide here covers all of the housing problems then number 5 of the 7 list of fair housing issues, number 5 is public housing. So that is a separate topic within this. Disparate housing needs are a certain topic. That is what you are talking about.

Comment: There is a flight of people flying from Jackson because of the condition of the homes that are surrounding it. In fact most realtors would in Clinton and all of that. Jackson is not going to get any of that and if our population has deteriorated from we used to have 250 and now it is down to 166 because they are going everywhere else, but Jackson because people hear that Jackson is the worst place to live. So what are we doing, the residents what advantages can we have because those people like me I can afford to live where I live, but how long do we allow all of this going on, deteriorating going. I could have been, but I love Jackson and I think that Jackson is going to come back, but the streets and everything it is just horrible. So are we going to invest in just public housing or the whole picture? That is my thing.

Presenter: I am hoping in this presentation to show you while public housing is addressed in one of those seven categories, there are six other categories also addressed. I have two more than we go to what these findings are pointing us to.

Comment: It looks like (Not Discernable).

Presenter: This is the distribution of the Project Based Section 8. I wouldn't be so quick to judge that.

Comment: Well...

Presentation

Comment: If I could just take one minute and I know you have moved on and addressed the question for one of the housing needs for housing in need of repairs for people who cannot afford them. The City of Jackson Office of Housing and Community Development has several programs where we try to address that issue. We have a limited repair program that is citywide where we assist owner occupied housing and we have a HOME funded comprehensive rehab project where we do housing, but it is on a more widespread comprehensive basis where we bring the entire house up to code. We also have a Lead-based Paint Housing Grant where we go into houses that are occupied by renters and owners that were built prior to 1978 and address their lead-based paint issues. We have those programs and you are absolutely correct. We are a small drop in a very large bucket. Trustmark Bank has started an initiative where owners can get a small loan to make repairs to their house maybe they need to paint the front of their house. They have a small loan that they are offering in Jackson for owners to make repairs. We are hoping that other entities will come up with similar projects to help with that issue, but you also kind of touched on another issue. Homeowners are working hard to maintain their houses, but absentee landlords are not. So we do have an issue with people buying houses from tax sales and auctions that are unable to maintain them once they purchase them and often are even unable to pay the taxes once they bought it from the tax sale then it goes right back in the whole system again before it is purchased again. So you do have homeowners who are working hard to maintain their homes, but they live next to an abandoned property that is not being properly maintained. Our community improvement division is working hard every day to address blight in our communities. We have been recently given a grant from the Mississippi Home Corp and that program is also trying to address blight in the City of Jackson. So the City is working hard to address those issues and we do realize that they are impediments to fair housing choice. So those programs are very very important to the City's efforts.

Comment: That is what we see in the older homes especially. Especially the wooden homes where people decide they are going to sell their houses and they put a little paint on and a person gets in and it just falls apart because they don't know they never had termite control and none of those

things that were done to the house. That is what a lot of those homes are like. I moved to Jackson in 67 and the places that I look at now and how deteriorated, it is unbelievable to me. You don't know how much that hurts me to see Jackson looking the way Jackson looks.

Comment: Trust me there are a lot of ...

(Crosstalk)

Comment: ...all of those issues and we have wonderful bank partners that do classes, homebuyer education that is supposed to teach people what they need to do before they buy a house. So you are absolutely right, but there are things that are being done to combat that.

Comment: I don't know if we can do that. Maybe set criteria for these people coming in and purchasing houses, maybe there are other standards they need to meet before and not just pay taxes on the house. Give them a certain amount of time and then if nothing gets done that they will...you can't just let a city turn to nothing and sit here and we are not getting the money and people and it just doesn't make sense.

Comment: I am very glad that you brought that up. The reason that we are collaborating with the State because that would take a legislative action in order to change how our properties are sold on the tax roll. I am sure it would be good to note that.

Comment: To be honest Jackson has too many state programs that they know that they can get nothing from and you want Jackson to and people who live in Jackson. We have too much travel in and out. I think we need to put toll roads and make these people who left Jackson pay to come back in, because most of them...

Comment: I am thinking that some of our city council members might be in our meeting this afternoon, please comeback and repeat that.

(Crosstalk)

Comment: Every meeting that I have been in I made that point in regards to many people who earn their funds in the City of Jackson and go back to Clinton, Madison, but they are tearing up our infrastructure. You know doing it on our roads. If anything to toll them and legislature makes a choice to do that a percentage of the check, .10 percent it don't even take a whole bunch, but if you take that and add it up the City of Jackson would have some funds. I mean amen to that.

Comment: I moved to Jackson, I grew up on the coast and I moved to Jackson in 67 when I finished college. Jackson is a different place than in 67.

Presentation

Comment: Why do you think that is so?

Presenter: Gulf Coast Fair Housing went out of business. I think that is a lot if what has to do with it. People also get frustrated with the slowness of filing a complaint with HUD or they don't know where to turn or what to do.

Comment: I can vouch for a complaint that I made. I found out that there were loopholes that a developer used to exploit the system and discriminate against people with disabilities. So that is pretty frustrating when somebody, a developer, finds a loophole, exploits it and I realize that

there is nothing for a person with a disability to actually complain about. That is terrible. It shouldn't happen.

Presentation

Comment: Where is less crime on that thing? That is the absolute top factor.

Presenter: Other, please specify.

Comment: I think crime tops everything.

Comment: Are you talking about real crime or the perception?

Comment: Perception.

Comment: Exactly, perception.

Comment: That is a part of the issue is the perception of crime.

Presentation

Comment: When you do that kind of investment it makes perfect sense to invest in medium density housing that is both affordable and accessible along that corridor, because people living with lower incomes often cannot afford their own car and even if they can afford it they don't want to, because it is going to take up too much of their income. I mean they are going to be paying so much of their income for this vehicle that they can't enjoy anything else. So the idea is why don't we invest in areas that are going to have high access to mobility, to transportation and build a more compact society that rent controlled so that nobody has to spend more than 25 percent of their income on that apartment, because that is another obstacle. People like me, my income will never ever go up, ever. So I cannot rent period full stop, cannot rent because I will get priced out in a matter of years. We need to be building infrastructure that is energy efficient, bus efficient, and that lies along transit corridors that are both walkable and easily navigable.

Presenter: Other commentary? Any questions you would like today or tomorrow? Yes, sir.

Comment: Retired to Mississippi from New York/New Jersey 10 years ago. I live in the Northeast corridor, nice section, cool, so I got a house on Holland Avenue south of the zoo in the hood, okay. I fixed it up and it took me four years, almost finished a couple walks across the street what are you doing? Renting the house. I got to choose HUD or non-HUD. HUD has a terrible reputation. Move out at 2 o'clock in the morning and take the refrigerator or something. A very nice guy walks over, low water pressure and they won't fix the air conditioning in the house across the street. So I said I am an A-type personality and the house is way above HUD standards. So I said fine walk there renting the house, renting it a 1,000 a month from HUD. I took 750 a month from this couple. They both work, they both have jobs, a fork lift operator and administrative job, two year, four year old, 13 year old, it's a four bedroom, two bath. I am taking cash they pay a month, five/six months in a row, but they are concerned about safety. So I paid for security 142 buck a months. So they may chip in next year. Schools, crime in schools dominate that. I said look I can sell you the house for 500 a month, 2 percent interest, \$6,000 down or something like that. The price of the house is \$90,000, 15 years with a 2 percent mortgage. They said that is really nice, but we would rather rent. So there is a couple who don't want to buy the house. I don't know why that is. I don't understand it. So I bought the house next door and the house next door, condemned

by the city. It was given to someone to fix it up and he sold it to me for \$500, a four bedroom, two baths striped pretty much on the inside. I will put about 20 grand in it and HUD will get a couple in there. The trouble with HUD and it bothered me is all of a sudden the house went from the 1,300 dollar value if it is in my neighborhood where I live now in the northeast corner of Jackson to 1,100 dollars. So why am I putting more money into a house and get less rent. I would rather fix up a house in the nicer section. The two HUD houses on the street they have the pick-up trucks in the front lawns and they walked up and you can't park that truck on the lawn. So we are negotiating that. He is retired from the city, fixed income. Lady across the streets walks over. Are you going to rent the house, I am on disability. All of a sudden I get two kinds of people, a hard working nice couple, working hard and they don't know because they are worried about the crime and the schools, but right now this works for them, they kids are young and they are going to day care. You got (Not Discernable) they control the market and they are fixing up some nice houses, 30 year, 500 a month mortgage and they are interest free. That is 180 grand over 30 years. That is how non-profits make it. So Habitat for Humanity, there is a Revitalize Mississippi group and he is doing his best. So I see two different kinds of people. When you are in a HUD world you are in a lot of help, food and everything and you are trying to live in that economic street, from what I can tell and you have that young couple who are trying to work. It is almost an attitude thing and the HUD world has a lot of people who really can't get out of that loop and they are trapped in areas where it is hard and crime and poverty. So as a landlord I am not just trying, fixing the place up, but there is a house condemned by the City of Jackson. I say knock it down. It is a mess. It is a wreck. It is for public use. I said that I will buy it. I will fix it up and put 20 grand in it. I am trying to get a hold of Mr. Tillman, if he is going to show up I want to get a hold of him, because what is the public use? So that is what I am dealing with, but it is how do you train someone in a HUD environment that is probably on the system living and not somebody that is disabled to get up and want to get out and they will decide how much money they want to spend on food and they can get a job and they have transportation. I don't know how you change that attitude. I don't see that as a thing that HUD right now is looking at. There are people around that will fix it up. I think that message that I am trying to say is that part of it the market you are trying to saturate. Don't and you can't get out of or don't feel like getting out of that little track that they are in and they are much dependent upon assistance rather than going out there and working two jobs or something. The jobs I think, you need more jobs. Thank you for listening to me.

Comment: I am with Habitat for Humanity. I want to clarify one thing that you made well two actually. It is frustrating. It is frustrating that people don't appreciate what homeownership means and they have to be educated on the language that comes along with the banking industry. I can understand when it comes to multigenerational renters what it is when something breaks it breaks, but we partnered with some banks to give small loans, zero interest to help them keep their houses properly maintained. One thing you got wrong, 500 dollars a month, zero interest for 30 years pays City of Jackson taxes of which we pay, our homeowners we have about 600 houses, pay 330,000 dollars a year to city taxes on property that was empty lots or whatever. They also pay homeowners insurance so that they are completely covered and if something happens we can help them. We want them to stand independently, but we are there as a resource. Then they have a termite contract, so they houses do not have termites. So really what we get for each house is closer to 250 or 275. When most people build a house, they build the house and they sit down at closing the contractor slides the check. We slide a check over to the contractor. In this case we don't do that and we carry that debt for each lender. So we also have to have people who can work with our mortgage company which is based out of Kentucky to be able to keep those records and all of that up and the information straight. We do an awful lot with an awful little and then we fund raise to

keep the lights on and for us to be paid. Let's be careful when you talk about Habitat for Humanity over charging people. If there is anything that we do is we don't over charge people.

Comment: I didn't say that you overcharge. It is a fair price, but you control the market. I can't get more than 500 a month, but that is a market thing. You are doing a very good thing. I like the no interest. It is a great program.

Comment: We are selling. We are not renting.

Comment: I know you sell.

Comment: There is a difference between renting and homeownership.

Comment: Yes.

Presenter: Other questions and concerns?

Presentation

Jackson City

Comment: HMDA data, isn't there a field in the reason for denial?

Presenter: There are three fields for that and it could be any of one of the three reason, debt to equity, employment, history, but you don't really know if those are valid because it is to required. I always compare how many people in the high denial group not getting that field mentioned and how many people in the low denial group are getting that field mentioned. So they have three opportunities to say that in that database.

Comment: This database is the Mississippi database for the whole state?

Presenter: This is for this region right here. We do have it for the entire state.

Comment: That was for the whole state?

Presenter: That was for this region. Back up one more, Regional Housing Authority VI. It is that group of counties.

Comment: (Not Discernable) you did not, in the more detailed report you will look at where there is codes filed in for those?

Presenter: Yes, yes. That will.

Presentation

Comment: Do you think that some of the absences are due to the fact that they probably don't know if they were discriminated against.

Presenter: I believe that is true.

Presentation

Comment: This is the Region VI Counties.

Presenter: That is correct.

Comment: That is interesting because it has been moving out of Jackson into the suburbs and it is including those and even those areas they are growing in accelerated rate they have been moving around. This looks like the Region is losing.

Presenter: That is correct.

Comment: That is significant.

Presenter: That is why I put it there. Many regions in the state are losing.

Comment: They are moving to Jackson in the past, the Jackson area in the past and now it and even this area is being less competitive.

Presentation

Comment: What does it mean access to low poverty?

Presenter: If you want to say get a job in a safe neighborhood with good grocery stores, good schools, can you get access to that. Is there a way to get there?

Comment: So like access to, not access for.

Presenter: Correct, access to.

Presentation

Comment: One thing we should be considering is the education piece of fair housing. How can we get our citizens educated about fair housing so they know when they are being discriminated against?

Presenter: I agree.

Comment: Is there anything about health that they find there is a pattern in say in low-income areas or racially concentrated.

Presenter: Public health is a real concern. It has some challenges in being delivered in lower income neighborhoods. We haven't studied it yet on this particular set of examples I haven't touched upon it. I expect that we will.

Comment: Access to quality food?

Presenter: That is correct. That is the public health thing.

Comment: So with the Analysis of Impediments sometimes it is not so much the ability to access those things and much as where people are living. Now a days there is talk about neighborhoods where (Not Discernable) you can be born and where diversity matter and it is not just race and income, but also (Not Discernable) Will this analysis actually help understand the area in terms of quality of neighborhood itself?

Presenter: I think in some cases yes and in some no. I mean...

Comment: Could you repeat that question.

Presenter: He wants to know will be considering the quality of life issues by neighborhood. I am thinking that we will but by getting indicators on what is the quality of life, generally speaking we are using indirect indicators to point at those qualities. Typically that is what is done most often when you generate a useful dataset across all of the jurisdictions in the state. So it is difficult to compare two or more neighborhoods when everybody is using a different set of values.

Comment: Is it possible to work with some of the secondary dataset to get at it. The reason I am asking is the dissimilarity index actually (Not Discernable) over the last 30 years a valued measure for understanding segregation and so people have tried to come up with all kinds of measuring and most of the times there is a consistency among the index. (Not Discernable) So one of the criticism with the Dissimilarly Index you assume that everybody wants to move and everybody wants to be in the neighborhood with other people and maybe some people don't so that is the argument why the Analysis of Impediments it is a suggestion and it is important to understand the neighborhood itself and the people that are in it and the kind of housing challenges that they face where they are rather than the kind of challenges that the entire region faces collectively. That is why I was

wondering if there is a way to get and use secondary data to correlate with the survey you are getting and find out if there are patterns.

Presenter: I am sure there are ways to get that, but your note on the Dissimilarity Index, it has some challenges, for a small community you have to use a smaller geographic area and you measure that racial distribution within block groups as opposed to Census tracts or counties at the state level. That influences the degree to which the Dissimilarity Index will rise or lower. So it is inconsistent across a geographic level. So some of this data will be foot noted with notes. These are the limitations of the data.

Comment: I would say that the desire, the need to do this on a statewide bases with readily available data we will be able to approach his detailed question. You are right you would have to for an area to further reach that to be a part of the strategy. I think that is a great question is what is it we want to build, not physically, but what kind of a neighborhood is a good neighborhood for us? How do we do more of that? How do we enhance that so we will be better off? I think there is a lot of discussion on what makes up a good neighborhood. Is it being able to get someplace else? Is it having it in the neighborhood itself, but I think that is what I am trying to get to. That is a conversation that would be had based on this analysis that we have from the data that HUD directs us to use for this purpose. What you are calling for is I think the next conversation that we would have about what we would do about it? Where do we go from here? Is that fair?

Presenter: I think that is a fair statement.

Comment: I think what you are saying is a very crucial discussion about what are you trying to build. It has to do with and we have a little bit of dollars, what do we invest it in? Everybody I would say that maybe in a private area that has a lot of wealth and a lot of business and a lot of retail options different restaurant options, and shopping options would say this is a good neighborhood, but with areas of lower income there is less deep pockets, less consumer power that is the challenge we have got to try to use these federal funds and the state program funds or regulatory funds/methods to change what is going on. That is the risk that comes in. How can we improve? We can't build that. There is no way, but we can get to this level here to make it better off. We can acquire some more.

Presenter: We have done analysis with the Community Reinvestment Act and it plays out just exactly as you suggest. The money flows to the richer neighborhoods. It does not flow to the lower income, the lending activity.

Comment: In the aggregate if you had to say what was the overall findings and the three most important discoveries that you found in this survey, what would they be?

Presenter: The survey is not over yet. The study is not over yet.

Comment: What are the three mains things you can tell me?

Presenter: People want to see better housing and more jobs.

Comment: What about the City of Jackson?

Presenter: In Jackson I think it is the same. The survey which I showed you here this was the Region, but still this is a list of preferences people are giving us. How frequently do they vote for

these things? I am sure this is the Region but Jackson has got a survey and when we get to the end everyone in these communities will have this.

Comment: I mean but do you find when you are talking segregation and find more segregation in Jackson? Was that one of the things that you were talking about?

Presenter: Jackson has a little bit more than is typical.

Comment: Is there anything else that in Jackson you have seen?

Presenter: The racially concentrated areas of poverty; the gentleman from this morning talked about the mass transit system that needed to be realigned, he was disabled, he wanted to have it realigned so that he could get it. His access to opportunity was very limited. He physically could not get to places. So he could not get to grocery stores. He really had some challenges.

Comment: Did you say something about low-income housing for the people with disabilities that you said something about that.

Presenter: I am not tacking with you now.

Comment: Do you remember?

Comment: You talked about the people that are disabled and the number of units available for disability.

Presenter: Oh yes. Huge mismatch.

Comment: Okay there are more disabled than there are places to rent.

Presenter: Significantly.

Comment: Are you accounting for transportation in this survey?

Presenter: We do not have that element in here at this time.

Comment: The routes and where they go. Are they going through areas of opportunity?

Presenter: Right.

Comment: Where do the buses run specifically, between what to what?

Presenter: I don't think we have those transportation maps.

Comment: You can get that. It is there online. I was just thinking that the transportation cost overall especially if it is broken down to the tract level for the overall region to understand how it has changed. It might be useful, because (Not Discernable)

Presenter: It would be interesting to see how affordable housing might spring up around transportation hubs and if you change that what would happen to the affordable housing. So once you make that commitment you are committed.

Comment: So when this is all said and done once all the surveys are in and everything is calculated what are you anticipating we do?

Presenter: Well, I am anticipating you can come to an agreement.

Comment: Because a lot of this is based on funds.

Presenter: It is all based on funds.

Comment: I don't know and you probably cannot answer this question, but we are funding based on a formula bases so maybe this could be a consideration for us to possibly get more funding and address some of these issues or because a lot of the time we give surveys and people take surveys, but they still don't see. What are we anticipating our outcomes?

Comment: That is a great question and from Home Corp budget and in the interest of the statewide angle, plus working with the jurisdictions to me while we have to and this is done for federal funds, but our strategy cannot limit itself to the conversations around the federal funds. It has to be broadening to what are the private sector investment funds that maybe going to the areas of more attraction that with some changes to the way we are doing things in the more challenged areas we could get some more funds in there. I know the city has been working with banks in the community and it has done to some degree that is happening. The biggest leverage is private action, individuals deciding to buy a home or to start a business in an area that has a challenge. That by far is going to exceed the federal funds that we have to play with, but what you are asking about to me is what we need to focus on is are we being smart by how we are using those limited federal dollars and leveraging and start to encourage the start of those kind of things. I think the neighborhood focus, I think being strategic in where we are going to move that property and have investment and replace housing. Even though rental housing stock if it is being improved and people see a better quality property than it used to be, the area is a little bit better off than it used to be I think it me the conversation is building a consensus that we can stick together with over time so it is not so fits and starts again and again with in initiative. It can't be and it has to be a series of things done over years that that are going to and how do we align the various investment sources and actions that will make the change. So that to me is what part of that conversation needs to be about and we have these conversations all of the time, but I think it is settling on a series of critical core things that we need to stick with and make it happen. Make those things happen. That is really the goal the we have on the Home Corp side. One of the most strategic things that we could do with our state housing funds in this area, the public housing authority and what they are doing and what they will permit, which properties do they want to go after and that kind of conversation is the area that we need to have.

Presentation