



2019 MS Analysis of Impediments To Fair Housing Choice (AI)

**Sponsored by the
Mississippi Home Corporation
Mississippi Development Authority
And the City of Jackson**

Welcome to the Public Review Meeting!



Intent of Public Review Meetings:

- **Introduce you to the Affirmatively Furthering Fair Housing (AFFH) rule**
- **Show you HUD-provided data & maps**
- **Show results of the 2018 Mississippi Fair Housing Survey -**
<https://www.research.net/r/2018MSFairHousingSurvey>
- **Gather input on fair housing issues, impediments, and goals**



Key Purposes of These Meetings:

- **Solicit your comments of fair housing issues/impediments and related contributing factors**
- **Get your comments on actions to be taken by the MHC, MDA, and/or the City of Jackson**



AFFH Rule Operating Context:

- **Analysis: a fair housing issue is a condition that restricts fair housing choice or access to opportunity.**
- **Analysis: a contributing factor creates, contributes to, perpetuates, increases the severity of fair housing issues.**
- **Conclusion: fair housing goals/actions things that are committed to and must be done for the AFFH requirement**



Who is Protected Under the law?

**Federal and State Fair Housing Acts
protect several groups in housing
transactions. These are:**

**Race, Sex, Religion, Familial Status, Disability,
National Origin, and Color**



What has been Studied

HUD's Fair Housing Issues

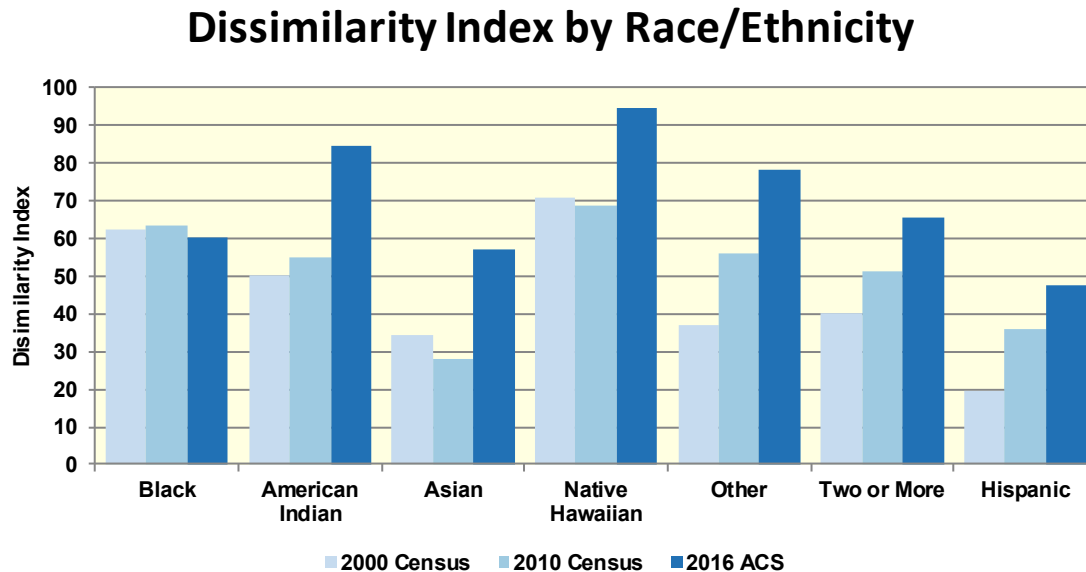
- 1. Segregation analysis**
- 2. RCAP and ECAP evaluation**
- 3. Disparities in access to opportunity**
- 4. Access to Lending**
- 5. Disproportionate housing needs**
- 6. Publicly supported housing analysis**
- 7. Disability and access analysis**
- 8. Fair housing enforcement, outreach, etc.**

**RCAP:
Racially
Concentrated
Areas of
Poverty**

**ECAP:
Ethnically
Concentrated
Areas of
Poverty**



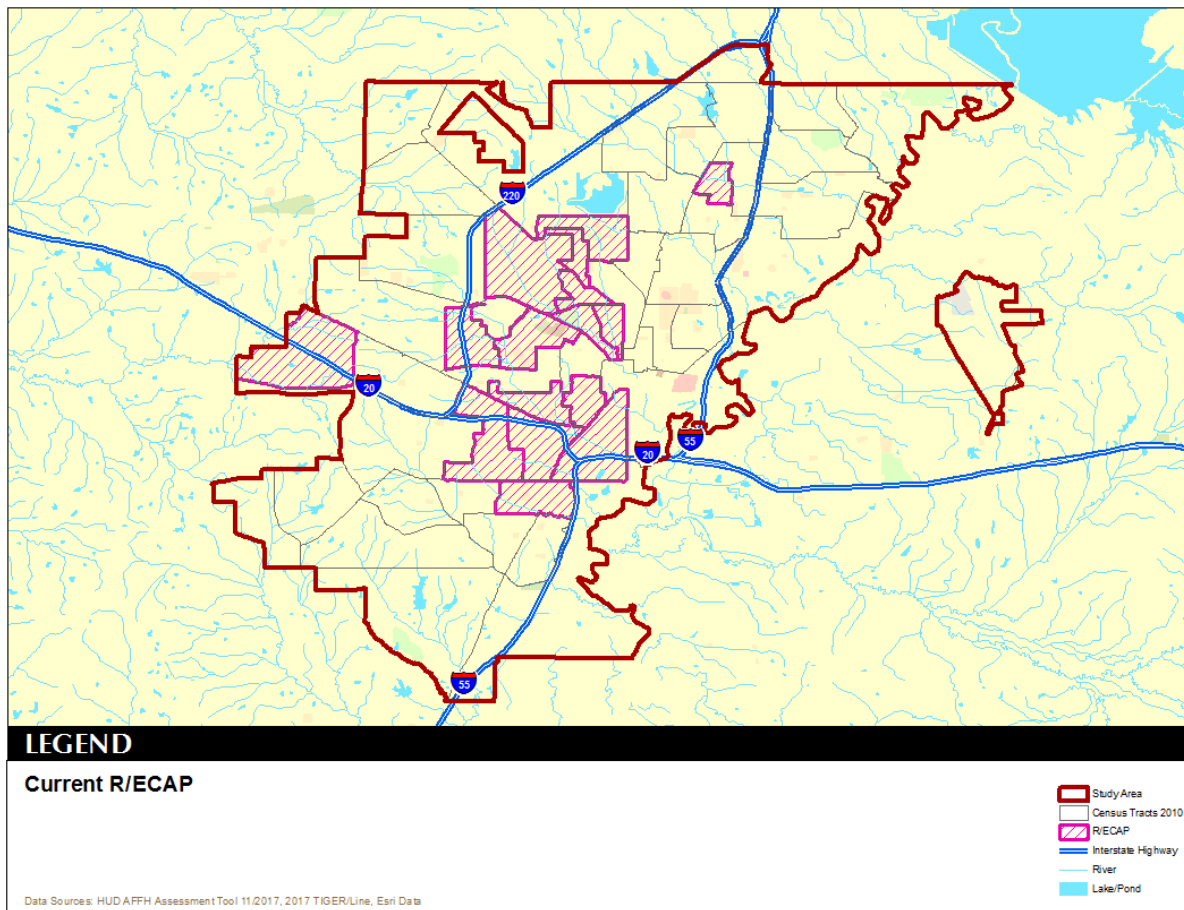
#1: Segregation Analysis: The Dissimilarity Index



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



#2: RCAP & ECAP Areas: 2016 ACS

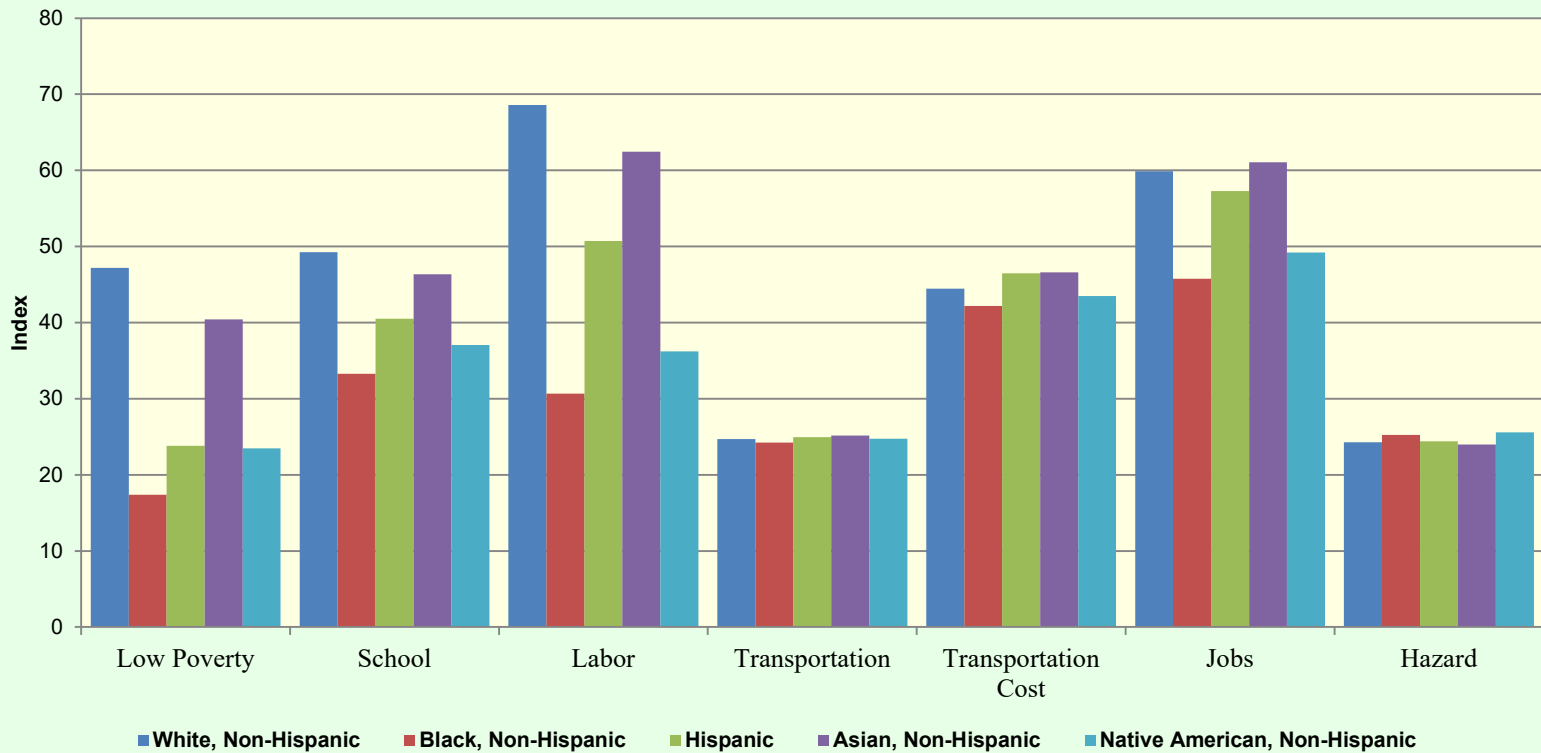




#3 Disparity in Access to Opportunity

Access to Opportunity by Race and Ethnicity

Jackson City
HUD AFFH Data





#4 Access to Lending

Denial Rates by Race/Ethnicity of Applicant

Jackson City
2008–2017 HMDA Data

Race/Ethnicity	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Average
American Indian	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%	%	%	%	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%
Average	32.3%	24.4%	19.0%	17.9%	19.5%	24.1%	20.4%	19.1%	20.7%	17.5%	21.7%
Hispanic	42.9%	42.9%	20.0%	50.0%	14.3%	50.0%	27.3%	20.0%	40.0%	31.8%	32.5%
Non-Hispanic	31.3%	22.6%	17.0%	15.0%	18.6%	22.6%	19.2%	18.5%	19.8%	17.1%	20.5%



#5: Disproportionate Housing Needs, Those with Housing Problems:

Households with Housing Problems

Total Households with Housing Problems by Income and Race								
Jackson City								
2011–2015 HUD CHAS Data								
Income	Non-Hispanic by Race						Hispanic	Total
	White	Black	Asian	American Indian	Pacific Islander	Other Race	(Any Race)	
With Housing Problems								
30% HAMFI or less	1,100	9,925	15	34	20	45	259	11,398
30.1-50% HAMFI	805	6,245	25	4	0	29	145	7,253
50.1-80% HAMFI	765	4,320	4	0	0	70	115	5,274
80.1-100% HAMFI	400	820	4	40	0	40	0	1,304
100.1% HAMFI or more	565	645	0	0	0	0	10	1,220
Total	3,635	21,955	48	78	20	184	529	26,449
Percent With Housing Problem	27.0%	46.0%	26.2%	66.1%	%100.0	46.4%	69.0%	42.2%



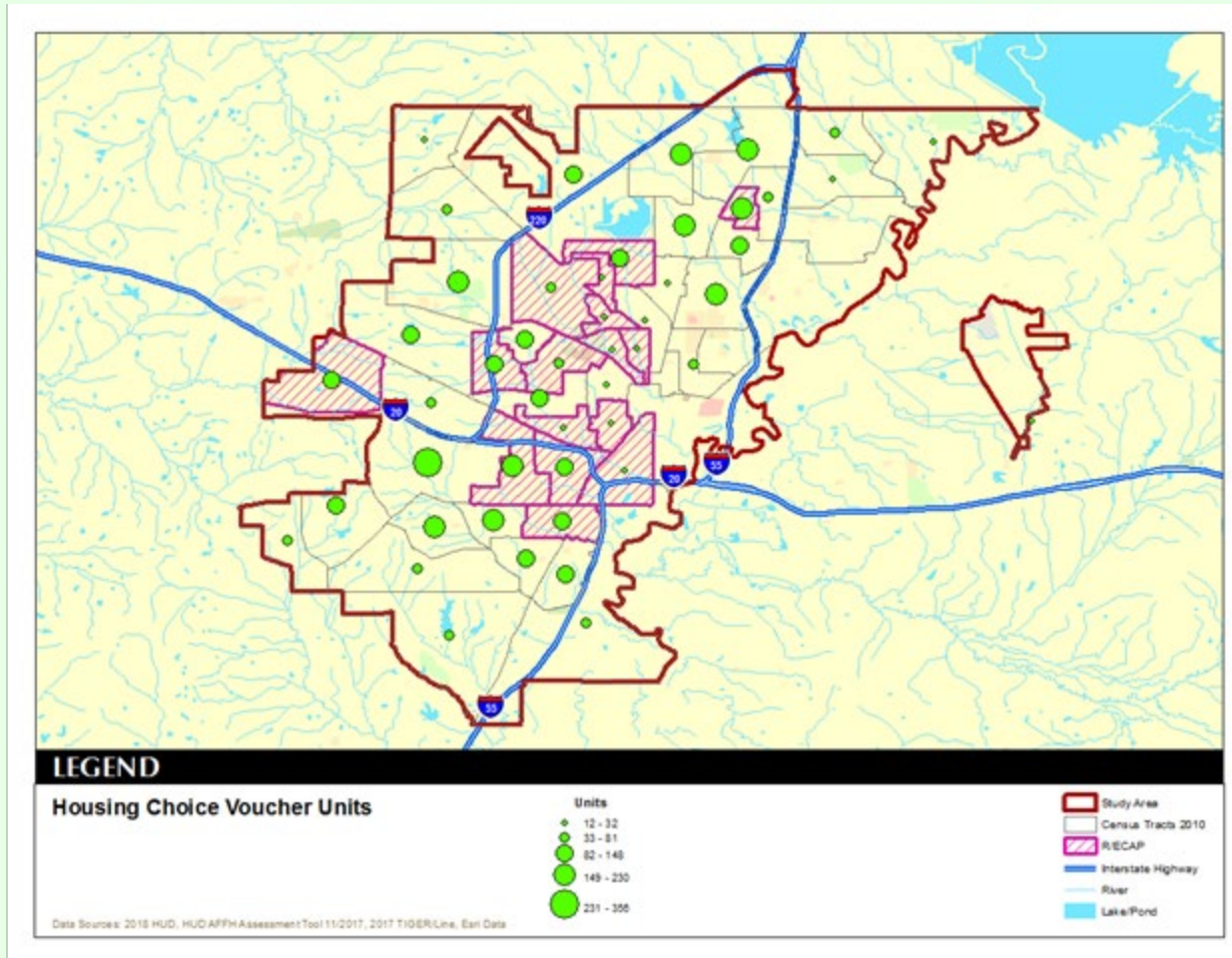
Unmet Housing Needs

Households with Problems

Cost Burden and Severe Cost Burden by Tenure					
Jackson City					
2010 Five-Year ACS & 2016 Five-Year ACS Data					
Data Source	31%-50%		Above 50%		Total
	Households	% of Total	Households	% of Total	
Owner With a Mortgage					
2010 Five-Year ACS	4,379	19.3%	3,307	14.6%	22,685
2016 Five-Year ACS	3,828	18.9%	3,428	16.9%	20,285
Owner Without a Mortgage					
2010 Five-Year ACS	1,097	9.7%	808	7.2%	11,252
2016 Five-Year ACS	819	6.6%	967	7.7%	12,488
Renter					
2010 Five-Year ACS	6,577	23.1%	8,484	29.8%	28,463
2016 Five-Year ACS	7,954	25.9%	9,143	29.8%	30,694
Total					
2010 Five-Year ACS	12,053	19.3%	12,599	20.2%	62,400
2016 Five-Year ACS	12,601	19.9%	13,538	21.3%	63,467

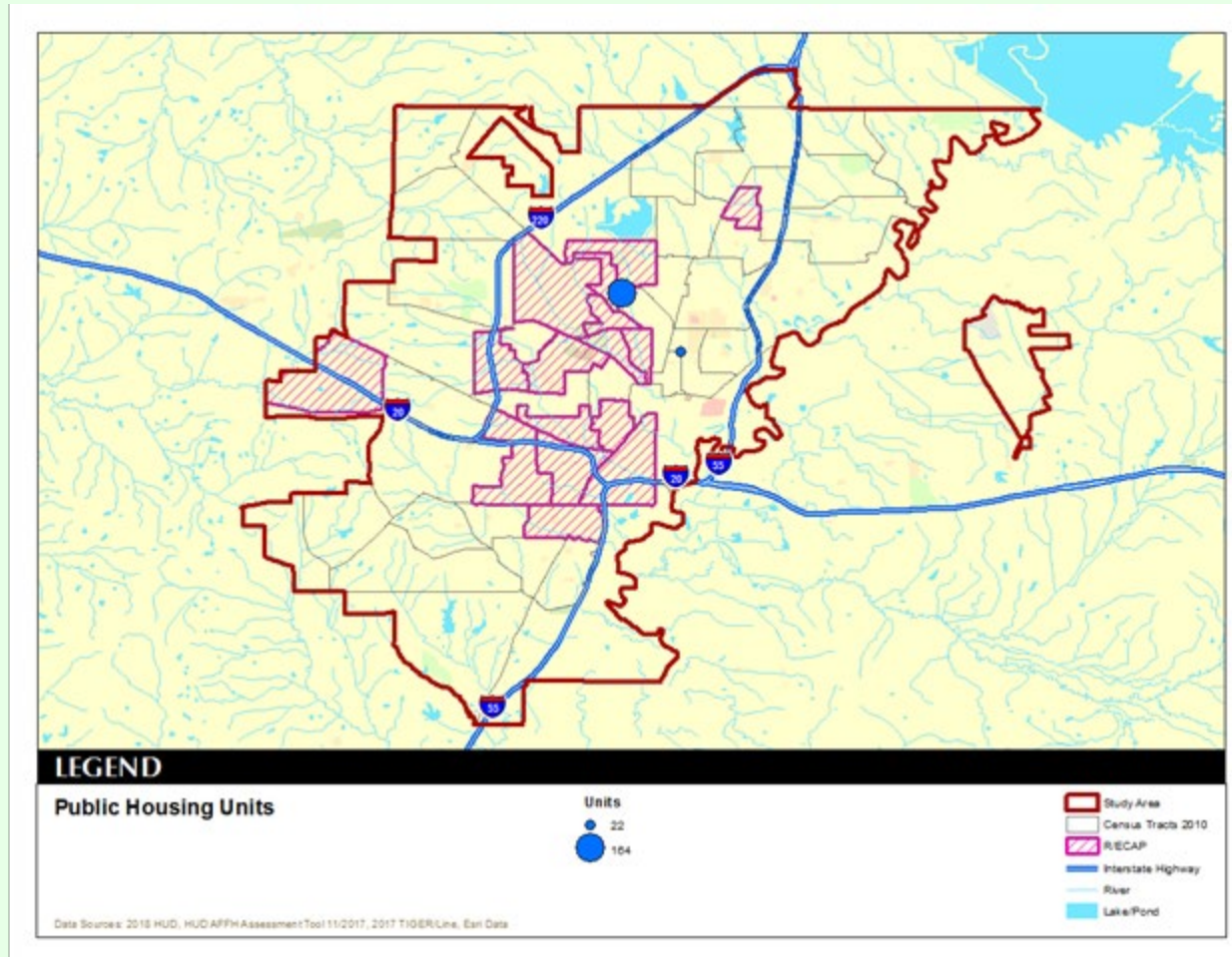


#6. Housing Choice Vouchers





#6. Public Housing





#7: Disability and Access

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	51
Housing Choice Vouchers	4,427	993
Total	7,379	1,667



#7: Fair Housing Enforcement

Housing Complaints

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



Housing Complaints

Fair Housing Complaints by Issue

Jackson City

HUD Fair Housing Complaints

Issue	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



#7. Fair Housing Outreach

Citizen Involvement

2018 Fair Housing Survey

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



2018 Fair Housing Survey

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

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



2018 Fair Housing Survey

What Does your Community Need Most?

Jackson City
Fair Housing Survey

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



2018 Fair Housing Survey

If you had some money to spend on these activities, what percentage would you spend on:

Jackson City
Fair Housing Survey

Category	Percent
Housing	31
Infrastructure	29
Economic Development	17
Community Facilities	12
Human Services	12
Total	100.00%



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.



Contributing Factors:

Contributing Factors	Priority	Justification
Lack of opportunities for persons to obtain housing in higher opportunity areas	High	Access to higher opportunity areas is limited for many households due to income, transportation, and a variety of factors.
Moderate to high levels of segregation	High	The dissimilarity index shows a moderate to high level of segregation for minority households.
Moderate to high concentrations of poverty	High	Concentrations of poverty, as demonstrated by R/ECAPs in the area, continue to be a contributing factor in accessing fair housing.
Lack of resources	High	Lack of resources continues to be a high rated contributing factor, as noted by Stakeholder Consultation meetings and public input.



Contributing Factors:

Contributing Factors	Priority	Justification
Insufficient affordable housing in a range of unit sizes	High	The prevalence of cost burden, especially for lower income households, demonstrates the continued need for affordable housing options in a range of unit sizes.
Insufficient accessible affordable housing	High	The Disability and Access workgroup and Disability and Access analysis, coupled with a high disability rate particularly for the elderly population, demonstrated a lack of accessible affordable housing to meet current and future demand.
Lack of fair housing structure	High	Fair housing survey results and public input indicated a lack of fair housing structure.
Insufficient fair housing education	High	Fair housing survey results and public input indicated a continued need for fair housing education.
Insufficient understanding of credit	High	Fair housing survey results and public input indicated an insufficient understanding of credit.



Fair Housing Issues and Goals:

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



Fair Housing Issues and Goals:

Fair Housing Issues/ Impediments	Contributing Factors	Recommended Actions to be Taken	Responsible Agency
Disparities in Access to Opportunity	<p>Discriminatory patterns in lending</p> <p>Discriminatory terms/conditions</p> <p>Lack of access to housing for homeless and released from incarceration</p> <p>Lack of access to independence for persons with disabilities</p> <p>Lack of opportunities for persons to obtain housing in higher opportunity areas</p>	<p>Consult with local transportation agency to increase access to transit options for persons in R/ECAPs each year</p> <p>Consult with local school district about increased access to proficient schools for public housing residents each year</p> <p>Coordinate local efforts to increase access for homeless households to publicly supported housing each year</p> <p>Continue to receive referrals annually to house homeless families and provide case management for these families to remain housed</p> <p>Conduct mobility workshops with various partnering agencies for annually. Keep record of workshops</p> <p>Enhance and continue resident services programs for all residents, including specialized programs for youth annually.</p> <p>Provide computer classes/labs, afterschool programs for youth, financial literacy, nutrition workshops, and enrichment activities annually</p>	City of Jackson



Fair Housing Issues and Goals:

Fair Housing Issues/ Impediments	Contributing Factors	Recommended Actions to be Taken	Responsible Agency
R/ECAPs	<p>Moderate to high levels of segregation</p> <p>Moderate to high concentrations of poverty</p>	<p>Locate 35 publicly supported housing units outside of areas with high levels of segregation or R/ECAPs each year</p> <p>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</p>	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



Fair Housing Issues and Goals:

Fair Housing Issues/ Impediments	Contributing Factors	Recommended Actions to be Taken	Responsible Agency
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>	<p>Research and seek out additional funding opportunities for affordable housing options in 1st year</p>	<p>City of Jackson</p>
Disability and Access	<p>Insufficient accessible affordable housing</p>	<p>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</p>	<p>City of Jackson</p>



Fair Housing Issues and Goals:

Fair Housing Issues/ Impediments	Contributing Factors	Recommended Actions to be Taken	Responsible Agency
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



Upcoming Schedule

Approximate Week of:

- **Public Review Period April 22 – June 6, 2019**
- **WES presents in Jackson, Hattiesburg and Gulf Coast May 21 – 23, 2019**
- **Other presentations throughout Mississippi occur over next few weeks**
- **Final AI submitted to HUD June 28, 2019**