

## 2020 State of Alabama Analysis of Impediments (AI)

Sponsored by  
Alabama Department of Economic and  
Community Affairs

Welcome to the  
Fair Housing Forum  
December 17 & 18, 2019



### Intent of this Meeting

- Review fair housing protections
- Introduce you the Affirmatively Furthering Fair Housing (AFFH) rule
- Show you fair housing data and maps
- Gain your input and your perspective to help shape the AI Draft Plan
- Emphasize the 2019 Fair Housing Survey:

[https://www.surveymonkey.com/r/2019Alabama\\_FHSurvey](https://www.surveymonkey.com/r/2019Alabama_FHSurvey)



## Fair Housing Protections

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

**Race, color, religion, national origin, sex, disability, and familial status**



## Alabama Analysis of Impediments (AI)

Entitlement jurisdictions must:

Certify that they are affirmatively furthering fair housing (AFFH) as a condition of receiving federal funds for housing from HUD



**Introduction to New AFFH Rule:**  
Over the past 20 years, AFFH meant  
Preparing an Analysis of  
Impediments to Fair Housing  
Choice (AI):

1. Conducting an AI – Identify barriers
2. Taking action on impediments, if impediments/barriers were found
3. Maintaining records of actions



**Alabama AI**

New Rule 7/16/15 - AFFH meant:

1. Conduct an Assessment of Fair Housing (AFH) – use HUD data and maps and use HUD on-line “Assessment Tool”
2. Perhaps add local knowledge and data
3. Identify *fair housing issues*
4. Address *contributing factors*
5. Prioritize *fair housing goals & actions*



## 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



## 2020 AI with the AFH Framework Rule Suspended January 5, 2018:

1. Submit AFH on or after 10/31/2020
2. Until then, use older AI requirements
3. HUD still encourages agencies to utilize the Assessment Tool data, rules, and guidebook
4. In other words use “an AFH Framework”



## 2020 AI with an AFH Framework

### All this was Eliminated 5/18/18

1. Hence, Alabama will be using the AFFH databases, or “an AFH Framework”
2. Also using updated, corrected, and current data with better ArcGIS maps.
3. Using several of the steps laid out in the AFH Guidebook, i.e., public housing



## Content of the Report

### Content of the AI/AFH Report:

1. Executive Summary
2. Community Participation Process
3. Assessment of Past Goals and Actions
4. Fair Housing Analysis
5. Fair Housing Goals and Priorities
6. Appendices



## What is being done...

### Community Participation Process

1. 2019 Fair Housing Survey
2. Fair Housing Forum
3. Public Review Meeting



## HUD's Fair Housing Issues

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

RCAP: Racially  
Concentrated Areas of  
Poverty

ECAP: Ethnically  
Concentrated Areas of  
Poverty



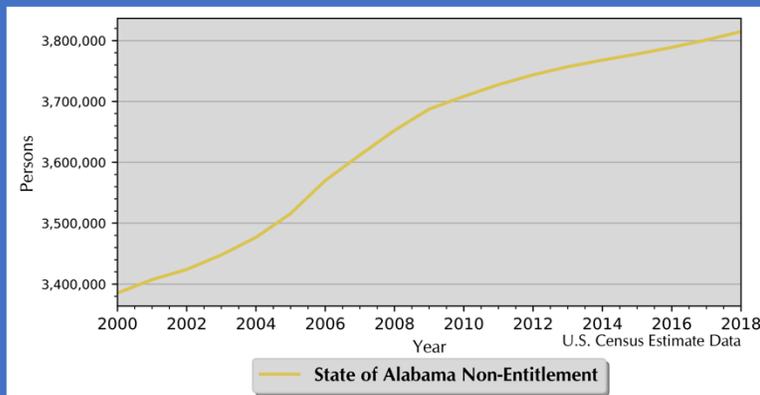
## Purpose of Today's Meeting:

1. Review socio-economic update
2. Present some data about housing market
3. Review HUD's fair housing issues:
  - Segregation and R/ECAPS
  - Discuss disparities in access to opportunity
  - Discuss disability and access analysis
  - Address fair housing enforcement, outreach, etc.



## Socio-Economic Update

Population  
Alabama Non-Entitlement  
Census, ACS Data



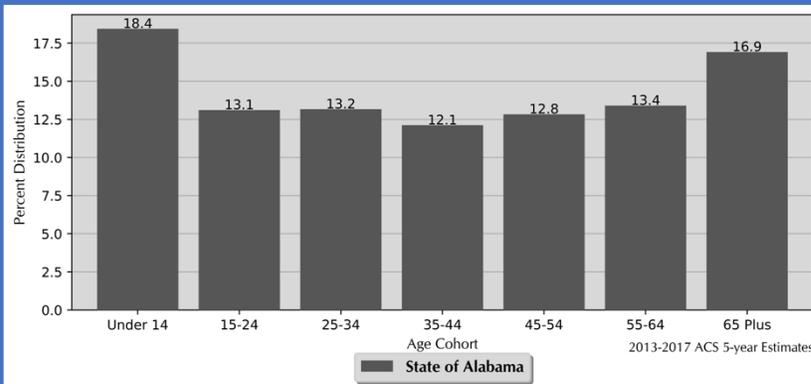
# Socio-Economic Update

Population by Race and Ethnicity State of Alabama Non-Entitlement 2010 Census & 2017 Five-Year ACS				
Race	2010 Census		2017 Five-Year ACS	
	Population	% of Total	Population	% of Total
White	2,095,256	84.4%	2,125,715	84.1%
Black	259,895	10.5%	280,346	11.1%
American Indian	18,577	0.7%	18,050	0.7%
Asian	15,062	0.6%	19,380	0.8%
Native Hawaiian/ Pacific Islander	1,637	0.1%	1,575	0.1%
Other	52,006	2.1%	33,304	1.3%
Two or More Races	39,061	1.6%	48,155	1.9%
<b>Total</b>	<b>2,481,494</b>	<b>100.0%</b>	<b>2,526,525</b>	<b>100.0%</b>
<b>Non-Hispanic</b>	<b>2,381,874</b>	<b>96.0%</b>	<b>2,416,444</b>	<b>95.6%</b>
<b>Hispanic</b>	<b>99,620</b>	<b>4.0%</b>	<b>110,081</b>	<b>4.4%</b>



# Socio-Economic Update

Age Cohorts  
Alabama Non-Entitlement  
2017 ACS Data



# Socio-Economic Update

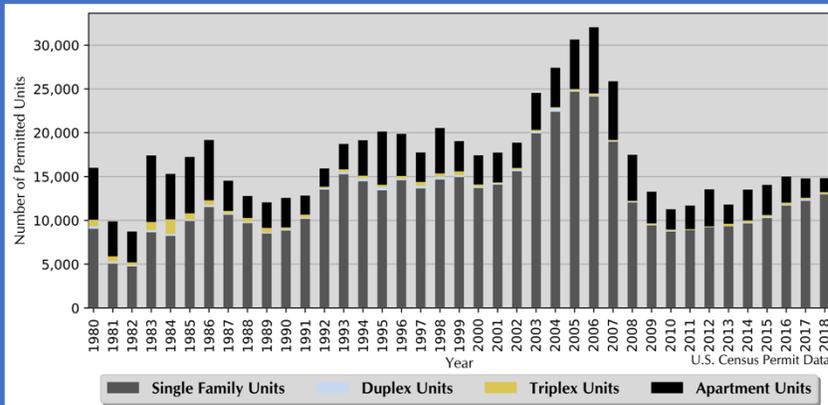
**Disability by Age**  
State of Alabama Non-Entitlement  
2017 Five-Year ACS Data

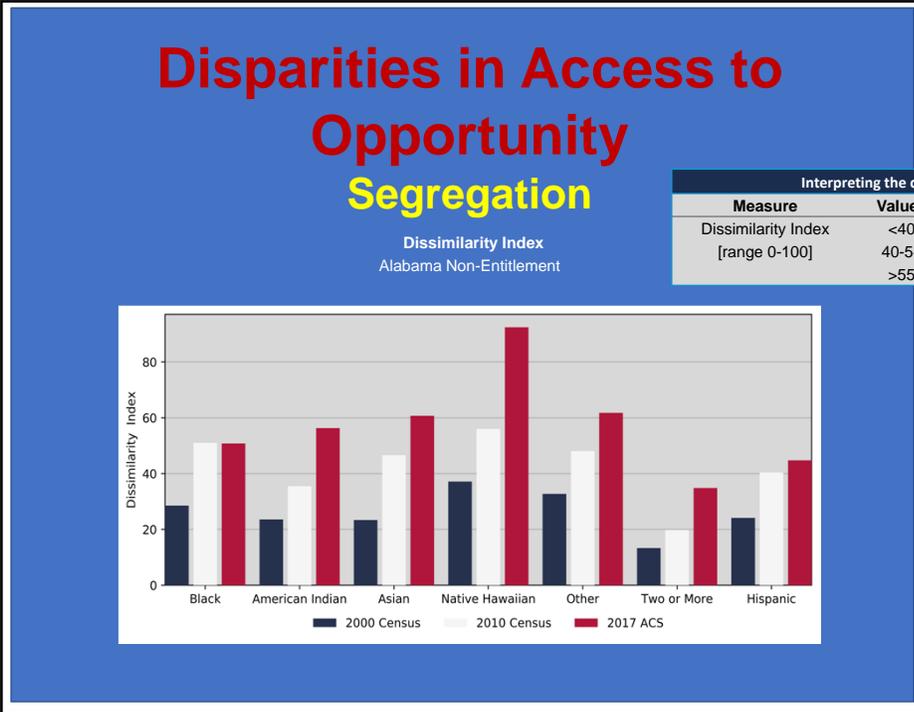
Age	Male		Female		Total	
	Disabled Population	Disability Rate	Disabled Population	Disability Rate	Disabled Population	Disability Rate
Under 5	420	0.6%	417	0.6%	837	0.6%
5 to 17	16,462	7.3%	9,730	4.6%	26,192	6.0%
18 to 34	22,178	9.1%	19,309	7.9%	41,487	8.5%
35 to 64	90,306	18.5%	93,128	18.0%	183,434	18.2%
65 to 74	43,517	36.7%	41,918	31.5%	85,435	33.9%
75 or Older	35,785	54.2%	52,791	57.4%	88,576	56.0%
<b>Total</b>	<b>208,668</b>	<b>17.2%</b>	<b>217,293</b>	<b>17.1%</b>	<b>425,961</b>	<b>17.1%</b>



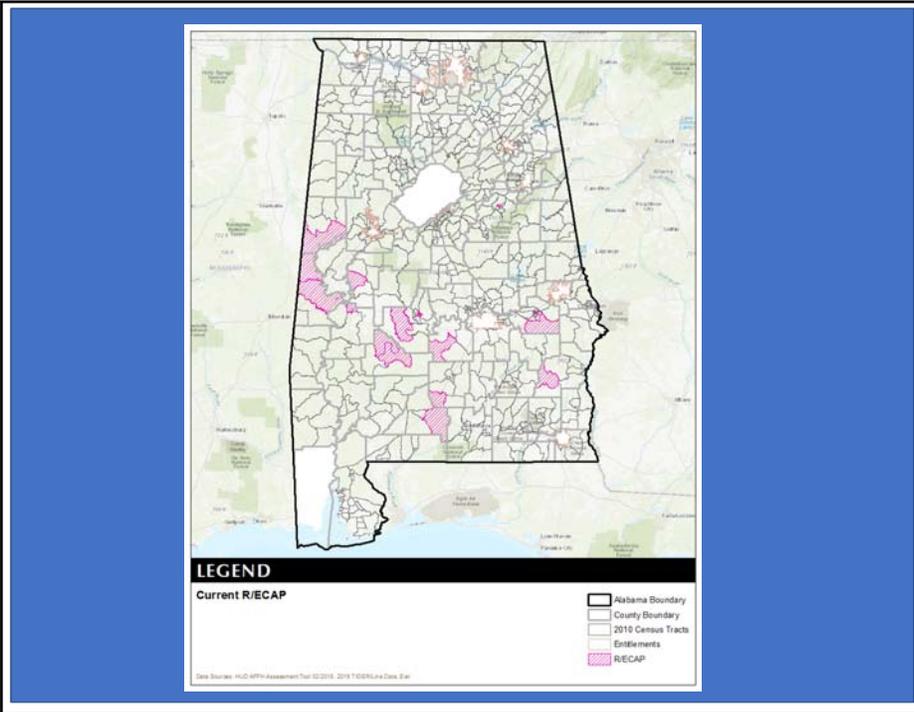
# Housing Market

**Permits**  
Alabama Non-Entitlement  
Census, ACS Data





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



## Disparities in Access to Opportunity

### Access to Opportunity Indexes

- 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 4<sup>th</sup> 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)



## Disparities in Access to Opportunity

- 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



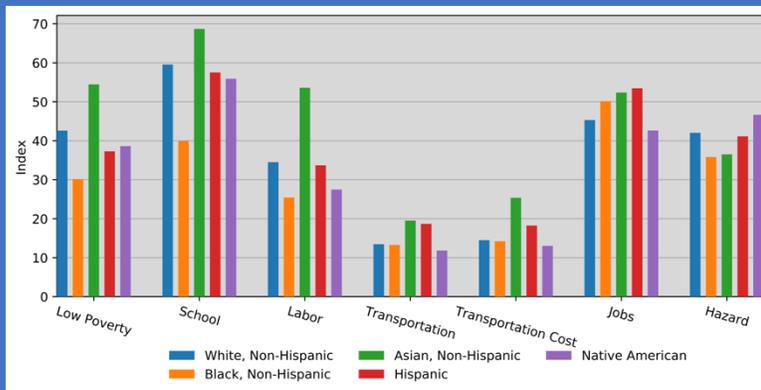
## Disparities in Access to Opportunity

- 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

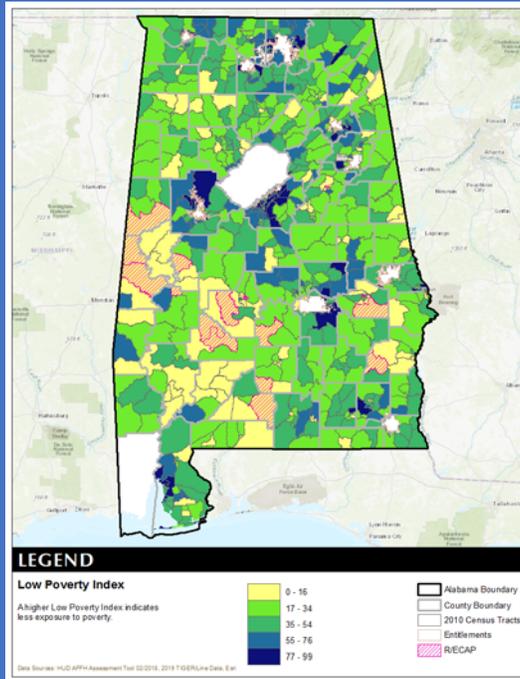


## Disparities in Access to Opportunity

Access to Opportunity  
State of Alabama Non-Entitlement



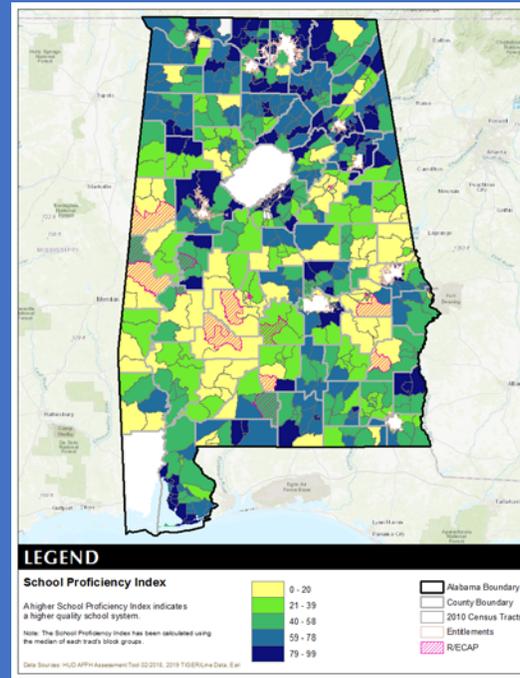
# Disparities in Access to Opportunity



# Low Poverty Index



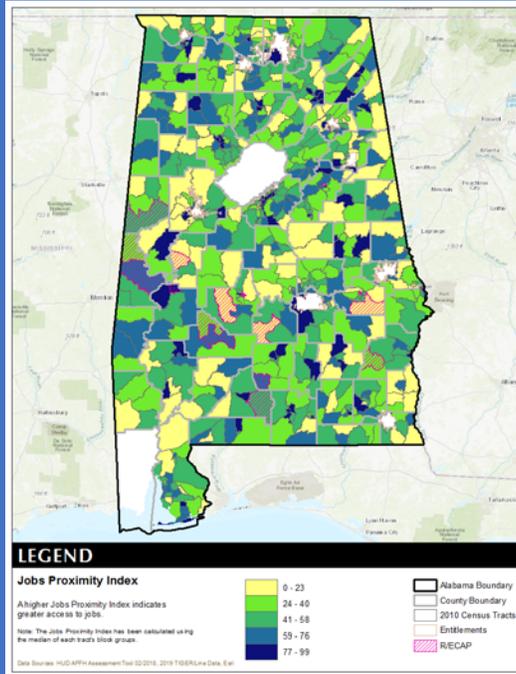
# Disparities in Access to Opportunity



# School Proficiency



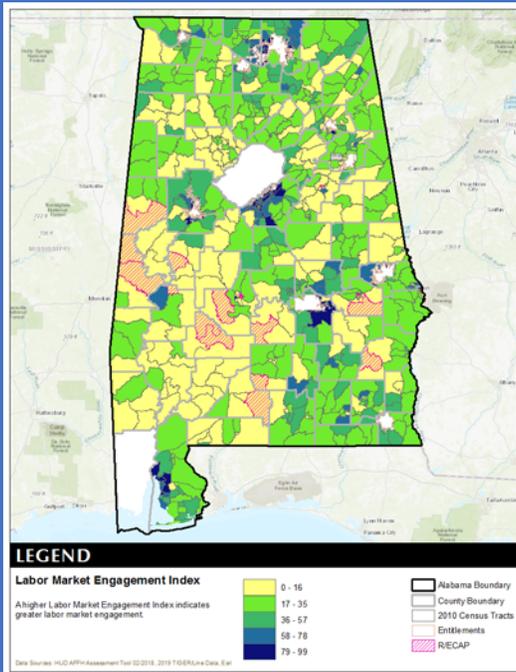
# Disparities in Access to Opportunity



## Job Proximity



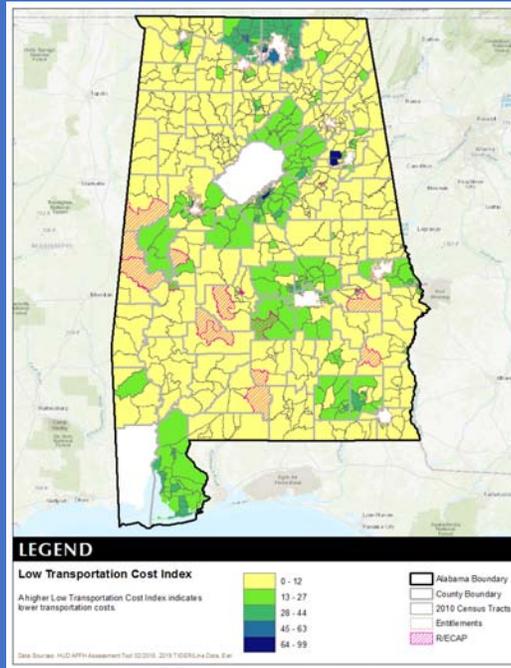
# Disparities in Access to Opportunity



## Labor Market Engagement



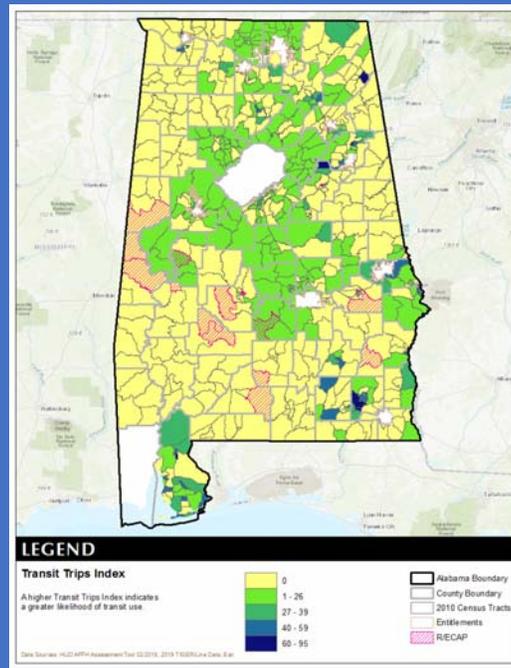
# Disparities in Access to Opportunity



# Transportation Cost



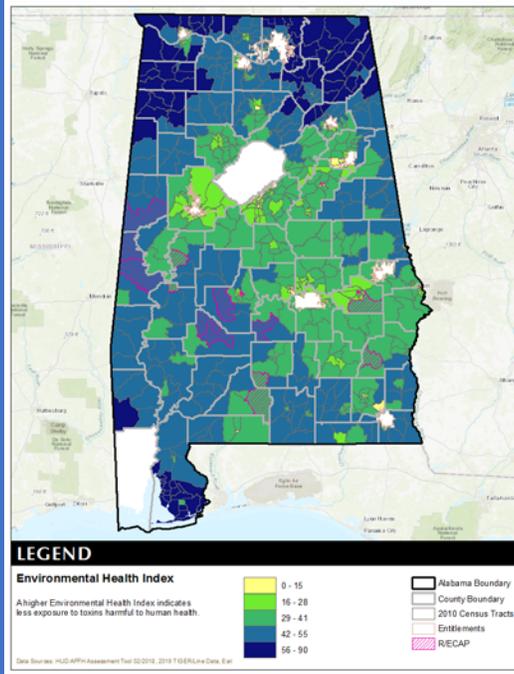
# Disparities in Access to Opportunity



# Transit Trips



# Disparities in Access to Opportunity



# Environmental Health



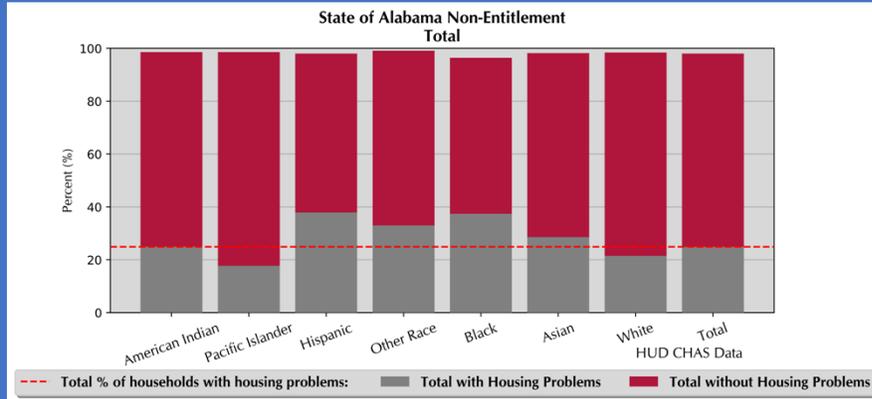
# Disparities in Access to Opportunity

**Denial Rates by Race/Ethnicity of Applicant**  
 State of Alabama Non-Entitlement  
 2004-2017 HMDA Data

Race/Ethnicity	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Average
American Indian	31%	32.2%	27.9%	27.1%	31%	25.2%	25%	24.5%	30.4%	18.5%	26.2%
Asian	21.1%	24.6%	16.9%	20.3%	16%	17.6%	12.9%	16.7%	12%	12.1%	15.1%
Black	26.9%	24.3%	24.5%	22.3%	23%	23.7%	22.3%	22.3%	19.9%	17.3%	21.8%
Pacific Islander	4.2%	16.7%	0%	17.6%	24%	17.1%	10.7%	12.1%	19%	12.1%	14.7%
White	16.1%	16.2%	17.7%	16.2%	14.5%	14.2%	13.5%	12%	11%	10.4%	13.2%
Not Available	36.5%	27.3%	28.6%	24.2%	24.1%	25.5%	24%	26.7%	21.4%	19.9%	24.8%
Not Applicable	40%	100%	0%	50%	33.3%	20%	50%	0%	0%	25%	29.1%
<b>Average</b>	<b>18.5%</b>	<b>17.8%</b>	<b>19%</b>	<b>17.4%</b>	<b>16%</b>	<b>15.8%</b>	<b>14.9%</b>	<b>13.8%</b>	<b>12.6%</b>	<b>11.7%</b>	<b>14.8%</b>
Hispanic	25.2%	18.9%	20.8%	17.9%	18.4%	21.9%	17.8%	18.4%	16.8%	15.5%	18.4%
Non-Hispanic	17.1%	17.1%	18.2%	16.8%	15.4%	15.1%	14.4%	13.1%	12%	11.1%	14.1%



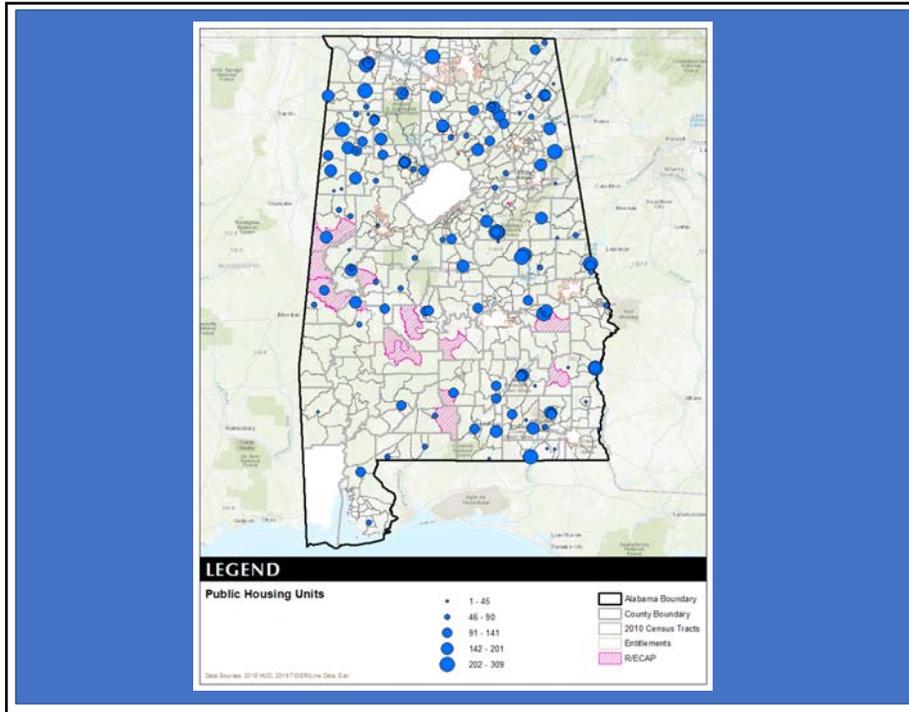
## Disproportionate Housing Needs



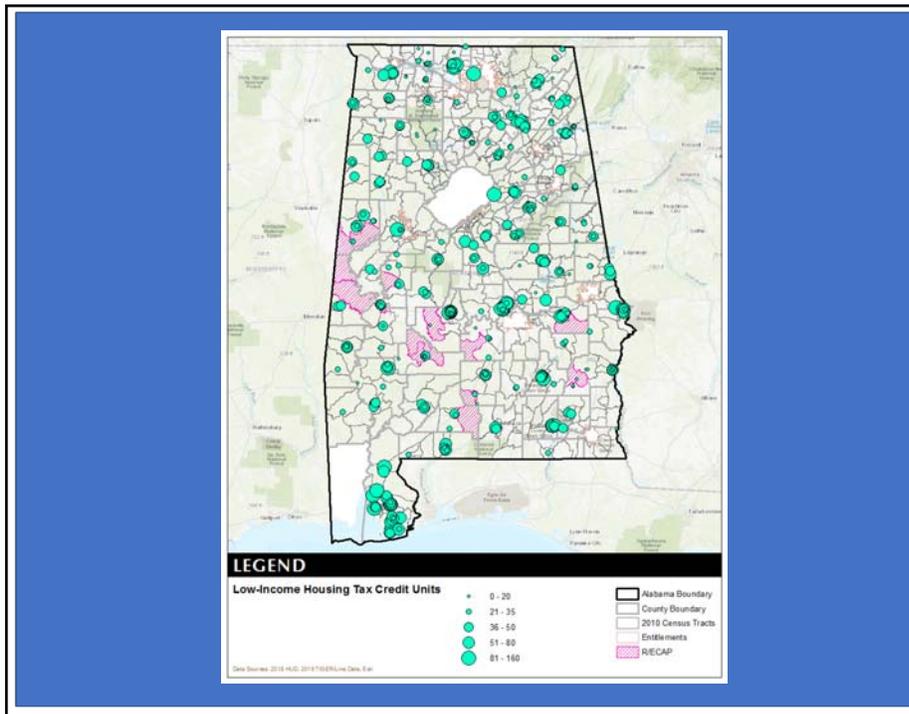
## Disability and Access

Residents with Disabilities by Subsidized Housing Type State of Alabama Non-Entitlement HUD AFFH Raw Database		
Program	Total Units	Total Disabled Units
Public Housing	37,346	6,698
Project Based Section 8	17,208	4,319
Other HUD Multifamily	2,669	498
Housing Choice Vouchers	9,522	1,492
<b>Total</b>	<b>66,745</b>	<b>13,007</b>



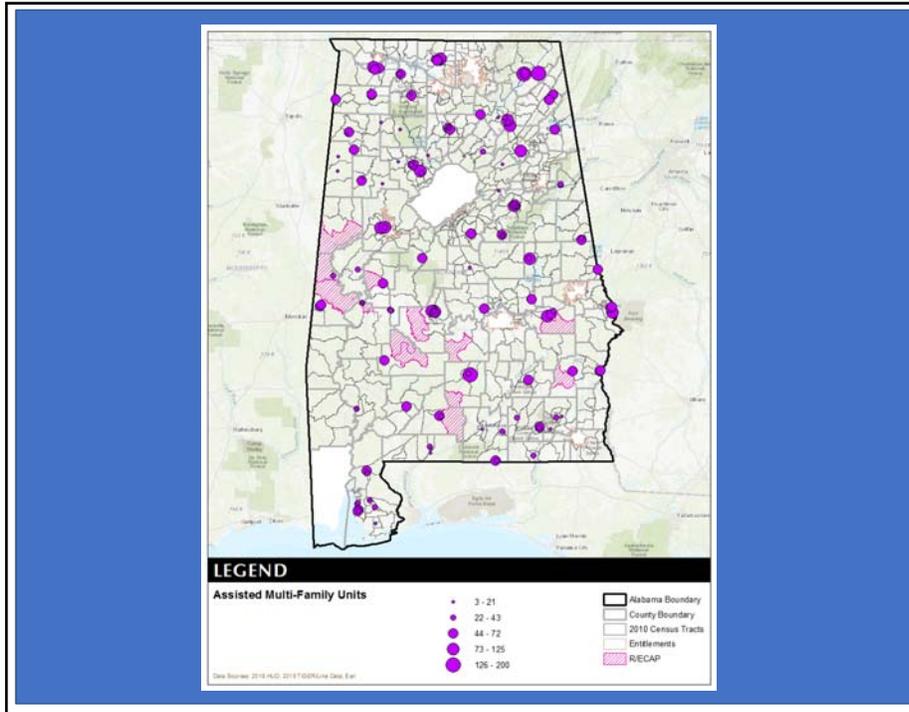


# Publicly Supported Housing

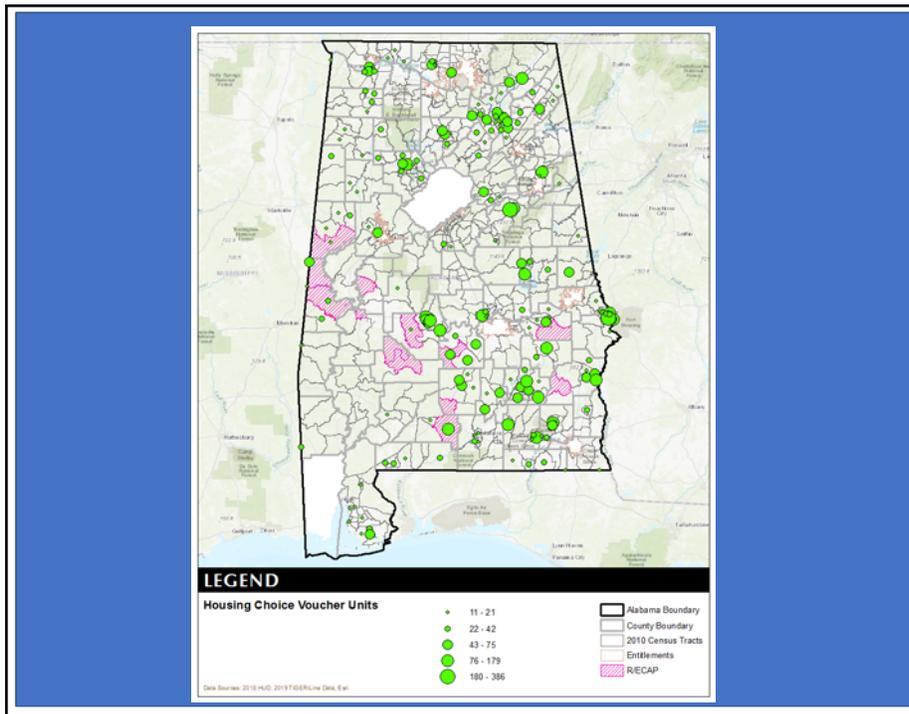


# Publicly Supported Housing





# Publicly Supported Housing



# Publicly Supported Housing



## Preliminary Findings:

### HUD's Fair Housing Issues

#### 1. Segregation

Moderate levels of segregation for black and Hispanic households. Other racial groups with high levels of segregation, but a small proportion of the overall population

#### 2. R/ECAPs- multiple R/ECAPs in central areas of the State



## Preliminary Findings:

### HUD's Fair Housing Issues

#### 3. Disparities in Access to Opportunity

- Disparities in access for black and Hispanic households to low poverty areas, proficient schools, and labor market engagement

#### 4. Disproportionate Housing Needs

- Black and Hispanic households experience housing problems and mortgage denial rates higher than the average



## **Preliminary Findings:** **HUD's Fair Housing Issues**

### 5. Disability and Access

- Disabled units account for 19.5 percent of publicly assisted housing units



## **Community Input**

- What Barriers do people have in accessing housing?
- What groups of people have issues accessing housing?
- What can the State do to help eliminate barriers to accessing housing?



## 2020 AI Contact Information:

**Ms. Kathleen A. Rasmussen, Ph.D.**  
Statewide Initiatives Unit Chief  
Community and Economic Development Division  
Alabama Department of Economic and Community  
Affairs  
**Kathleen.rasmussen@adeca.alabama.gov**

Survey:  
[https://www.surveymonkey.com/r/2019Alabama\\_FHSurvey](https://www.surveymonkey.com/r/2019Alabama_FHSurvey)

