

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 golden reflection on the water's surface. In the foreground, a tugboat with a white cabin and a red hull 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, capturing a moment of transition in the day.

# **CITY OF HATTIESBURG**

**2019 ANALYSIS OF IMPEDIMENTS TO FAIR  
HOUSING CHOICE**



# **2019 CITY OF HATTIESBURG**

## **ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE:**



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**Final Report**  
**January 16, 2020**

# 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

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120 Court Avenue  
Indianola, MS 38751  
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## ***SECTION I. EXECUTIVE SUMMARY***

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### **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)<sup>1</sup>, 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.

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<sup>1</sup> 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 Hattiesburg certifies that they will affirmatively further fair housing, by taking appropriate actions to overcome the effects of any impediments identified in the Analysis of Impediments to Fair Housing Choice, and maintaining records that reflect the analysis and actions taken in this regard.

## **OVERVIEW OF FINDINGS**

As a result of detailed demographic, economic, and housing analysis, along with a range of activities designed to foster public involvement and feedback the City of Hattiesburg 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 Hattiesburg 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 Hattisburg has limited capacity to address.



<b>Table I.1 Contributing Factors</b>		
<b>Contributing Factors</b>	<b>Priority</b>	<b>Justification</b>
Discriminatory patterns in lending	Low	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	Low	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	Low	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	Low	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	Low	The dissimilarity index shows a moderate to high level of segregation for minority households.
Moderate to high concentrations of poverty	Medium	Concentrations of poverty, as demonstrated by R/ECAPs in the area, continue to be a contributing factor in accessing fair housing.
Lack of resources	Low	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	Low	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	Low	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	Medium	Fair housing survey results and public input indicated a continued need for fair housing education.
Insufficient understanding of credit	Medium	Fair housing survey results and public input indicated an insufficient understanding of credit.

## ADDITIONAL FINDINGS

In addition to the table above, there are several significant findings or conclusions summarized here. Black households have a moderate level of segregation. Other racial groups also have a moderate to high level of segregation, but these households represent a small proportion of the population. There are four (4) R/ECAPs in Hattiesburg currently. Black and Hispanic 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 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.

<b>Table I.2</b> <b>Fair Housing Issues, Contributing Factors, and Recommended Actions</b>			
<b>Fair Housing Issues/ Impediments</b>	<b>Contributing Factors</b>	<b>Recommended Actions to be Taken</b>	<b>Responsible Agency</b>
Segregation	Moderate to high levels of segregation	Continue to identify institutional barriers to affordable housing options, such as density maximums and lot size requirements. Make appropriate amendments, if necessary	City of Hattiesburg
Disparities in Access to Opportunity	Discriminatory patterns in lending  Discriminatory terms/conditions  Lack of access to independence for persons with disabilities  Lack of opportunities for persons to obtain housing in higher opportunity areas	Continue to work with the city's transit system to review the demand for and effectiveness of its paratransit service and the potential resources for other specialized services that might be of particular benefit to persons in R/ECAPs  Incorporate into the city's annual Disability Awareness day a focus on mobility – both for those that have mobility challenges and for those that do not in order to increase awareness. Keep record of workshop.  Continue to work with outside agencies such as the Housing Roundtable and/or Community Action Agency to identify and promote referrals to programs such as computer classes/labs, afterschool programs for youth, financial literacy, nutrition workshops, and enrichment activities	City of Hattiesburg
R/ECAPs	Moderate to high levels of segregation  Moderate to high concentrations of poverty	Continue to identify institutional barriers to affordable housing options, such as density maximums and lot size requirements. Make appropriate amendments, if necessary	City of Hattiesburg
Disproportionate Housing Needs	Insufficient affordable housing in a range of unit sizes  Discriminatory patterns in lending  Lack of Resources	Administer 8 Rehabilitation and/or Repair projects for single-family homeowners annually as funding and Annual Action Plans allow  Consider grant opportunities outside of HOME and CDBG that may enable resources to go further, and pursue as appropriate	City of Hattiesburg

Disability and Access	Insufficient accessible affordable housing	Encourage the creation of accessible units beyond the bare minimum code requirement in new and renovated housing developments	City of Hattiesburg
Fair Housing Enforcement and Outreach	Lack of fair housing structure	Promote fair housing education in conjunction with Fair Housing Month each year.	City of Hattiesburg
	Insufficient fair housing education	Promote outreach and education related to credit for prospective homebuyers.	
	Insufficient understanding of credit	Promote enhanced financial literacy through opportunities that may be afforded by partner agencies	

## SECTION II. COMMUNITY PARTICIPATION PROCESS

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

### A. OVERVIEW

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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, 86 responses have been received.

A series of public input meetings were held across the State for each participating jurisdiction. A set of transcripts from City of Hattiesburg'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

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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 86 responses were received. A complete set of survey responses can be found in **Section IV.I Fair Housing Survey Results**.

### C. FAIR HOUSING FORUMS

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A series of public input meetings were held across the State for each participating jurisdiction. A set of transcripts from City of Hattiesburg's meeting are included in the Appendix. The City of Hattiesburg held its Fair Housing Forum on December 4 in Hattiesburg, in coordination with Hattiesburg Housing Authority and Laurel Housing Authority.

### D. DISABILITY AND ACCESS WORKGROUPS

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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**

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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**

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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. This meeting was held on May 23 in coordination with the Hattiesburg Housing Authority. A complete transcript of the proceedings is included in the Appendix. 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

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

### A. PAST IMPEDIMENTS AND ACTIONS

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

#### IMPEDIMENTS TO FAIR HOUSING CHOICE AND SUGGESTED ACTIONS

##### Private Sector Impediments, Suggested Actions, and Measurable Objectives

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

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

*Measurable Objective 1.1: Number of outreach and education activities conducted*

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

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

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

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

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<sup>2</sup> See Section V for a more complete discussion of HALs.

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

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

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

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

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

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

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

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

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

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

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

*Measurable Objective 4.2:* Increase number of training sessions conducted

*Action 4.3:* Conduct audit testing on newly constructed residential units

*Measurable Objective 4.3:* Number of audit tests completed

## **Public Sector Impediments, Suggested Actions, and Measurable Objectives**

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



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

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

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

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

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

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

*Measurable Objective 2.1:* Compile the inventory

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

*Action 2.2:* Number of contacts made with FHIP entities

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

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

*Measurable Objective 3.1:* Compile the inventory

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

*Action 3.2:* Number of contacts made with FHIP entities

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

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

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

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

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

*Measurable Objective 4.1:* Number of meetings held

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

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

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

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

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

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

*Action 5.3:* Increase voucher use in moderate income neighborhoods

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

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

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

## FAIR HOUSING ACTION PLAN

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

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

# Mississippi Development Authority

## Community Services Division

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

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

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

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

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



# Mississippi Development Authority

## Community Services Division

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

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

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

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

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

This section presents demographic, economic, and housing information. Data were used to analyze a broad range of socio-economic characteristics, including population growth, race, ethnicity, disability, employment, poverty, and housing trends; these data are also available by Census tract, and are shown in geographic maps. Ultimately, the information presented in this section illustrates the underlying conditions that shape housing market behavior and housing choice in City of Hattiesburg.

### A. SOCIO-ECONOMIC OVERVIEW

#### DEMOGRAPHICS

##### Population Estimates

Table IV.1, shows the population for Hattiesburg city. As can be seen, the population in Hattiesburg city increased from 45,989 persons in 2010 to 46,377 person in 2017, or by 0.8 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 Hattiesburg city. Although a city may span several counties, for the county level data pieces, Lamar 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**  
Hattiesburg city  
Census Population Estimates

Year	Population	Percent Yearly Change
2000	44,957	.
2001	44,789	-0.4%
2002	44,555	-0.5%
2003	44,513	-0.1%
2004	44,426	-0.2%
2005	44,553	0.3%
2006	45,123	1.3%
2007	45,716	1.3%
2008	45,631	-0.2%
2009	45,971	0.7%
2010	45,989	0.0%
2011	46,279	0.6%
2012	46,616	0.7%
2013	46,832	0.5%
2014	46,379	-1.0%
2015	46,396	0.0%
2016	46,481	0.2%
2017	46,377	-0.2%

## Population Characteristics

Table IV.2 shows population by age for the 2000 and 2010 Census. The population changed by 2.7 percent overall between 2000 and 2010. Various age cohorts changed at different rates. The elderly population, or persons aged 65 or older, changed by -6.6 percent to a total of 4,950 persons in 2010. Those aged 25 to 34 changed by 20.6 percent, and those aged under 5 changed by 12.5 percent.

<b>Table IV.2</b> <b>Population by Age</b> Hattiesburg city 2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
Under 5	3,011	6.7%	3,387	7.4%	12.5%
5 to 19	9,338	20.9%	8,767	19.1%	-6.1%
20 to 24	8,193	18.3%	7,794	16.9%	-4.9%
25 to 34	6,721	15.0%	8,108	17.6%	20.6%
35 to 54	9,376	20.9%	9,194	20.0%	-1.9%
55 to 64	2,843	6.3%	3,789	8.2%	33.3%
65 or Older	5,297	11.8%	4,950	10.8%	-6.6%
<b>Total</b>	<b>44,779</b>	<b>100.0%</b>	<b>45,989</b>	<b>100.0%</b>	<b>2.7%</b>

The elderly population is further explored in Table IV.3. Those aged 65 to 66 changed by 6.0 percent between 2000 and 2010, resulting in a population of 515 persons. Those aged 85 or older changed by -5.0 percent during the same time period, and resulted in 857 persons over age 85 in 2010.

<b>Table IV.3</b> <b>Elderly Population by Age</b> Hattiesburg city 2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
65 to 66	486	9.2%	515	10.4%	6.0%
67 to 69	741	14.0%	797	16.1%	7.6%
70 to 74	1,251	23.6%	1,049	21.2%	-16.1%
75 to 79	1,107	20.9%	909	18.4%	-17.9%
80 to 84	810	15.3%	823	16.6%	1.6%
85 or Older	902	17.0%	857	17.3%	-5.0%
<b>Total</b>	<b>5,297</b>	<b>100.0%</b>	<b>4,950</b>	<b>100.0%</b>	<b>-6.6%</b>

Population by race and ethnicity is shown in Table IV.4, representing 41.9 percent of the white population in 2010. The black population changed by 15.1 percent, represented 53.0 percent of the population in 2010. The American Indian and Asian populations represented 0.2 and 0.9 percent, respectively, in 2010. As for ethnicity, the Hispanic population changed by 216.8 percent between 2000 and 2010, compared to the -0.4 percent change for non-Hispanics.

<b>Table IV.4</b> <b>Population by Race and Ethnicity</b> Hattiesburg city 2000 & 2010 Census SF1 Data					
Race	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
White	22,365	49.9%	19,266	41.9%	-13.9%
Black	21,200	47.3%	24,391	53.0%	15.1%
American Indian	68	0.2%	112	0.2%	64.7%
Asian	547	1.2%	435	0.9%	-20.5%
Native Hawaiian/ Pacific Islander	9	0.0%	28	0.1%	211.1%
Other	231	0.5%	1,129	2.5%	388.7%
Two or More Races	359	0.8%	628	1.4%	74.9%
<b>Total</b>	<b>44,779</b>	<b>100.0%</b>	<b>45,989</b>	<b>100.0%</b>	<b>2.7%</b>
<b>Hispanic</b>	630	1.4%	1,996	4.3%	216.8%
<b>Non-Hispanic</b>	44,149	98.6%	43,993	95.7%	-0.4%

Population by race and ethnicity through 2016 is shown in Table IV.5. The white population represented 43.1 percent of the population in 2016, compared with the black population accounting for 53.4 percent of the population. Hispanic households represented 2.8 percent of the population in 2016.

<b>Table IV.5</b> <b>Population by Race and Ethnicity</b> Hattiesburg city 2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
White	19,266	41.9%	20,170	43.1%
Black	24,391	53.0%	25,010	53.4%
American Indian	112	0.2%	89	0.2%
Asian	435	0.9%	558	1.2%
Native Hawaiian/ Pacific Islander	28	0.1%	3	0.0%
Other	1,129	2.5%	229	0.5%
Two or More Races	628	1.4%	787	1.7%
<b>Total</b>	<b>45,989</b>	<b>100.0%</b>	<b>46,846</b>	<b>100.0%</b>
<b>Non-Hispanic</b>	43,993	95.7%	45,535	97.2%
<b>Hispanic</b>	1,996	4.3%	1,311	2.8%

The population by race is broken down further by ethnicity in Table IV.6. While the white non-Hispanic population changed by -15.6 percent between 2000 and 2010, the white Hispanic population changed by 113.4 percent. The black non-Hispanic population changed by 15.1 percent, while the black Hispanic population changed by 7.9 percent.



Table IV.6 Population by Race and Ethnicity Hattiesburg city 2000 & 2010 Census Data					
Race	2000		2010 Census		% Change 00 - 10
	Population	% of Total	Population	% of Total	
Non-Hispanic					
White	22,060	50.0%	18,615	42.3%	-15.6%
Black	21,099	47.8%	24,282	55.2%	15.1%
American Indian	64	0.1%	85	0.2%	32.8%
Asian	545	1.2%	431	1.0%	-20.9%
Native Hawaiian/ Pacific Islander	9	0.0%	18	0.0%	100.0%
Other	49	0.1%	56	0.1%	14.3%
Two or More Races	323	0.7%	506	1.2%	56.7%
Total Non-Hispanic	44,149	100.0%	43,993	100.0%	-0.4%
Hispanic					
White	305	48.4%	651	32.6%	113.4%
Black	101	16.0%	109	5.5%	7.9%
American Indian	4	0.6%	27	1.4%	575.0%
Asian	2	0.3%	4	0.2%	100.0%
Native Hawaiian/ Pacific Islander	0	0.0%	10	0.5%	inf%
Other	182	28.9%	1,073	53.8%	489.6%
Two or More Races	36	5.7%	122	6.1%	238.9%
Total Hispanic	630	100.0%	1,996	100.0%	216.8%
Total Population	44,779	100.0%	45,989	100.0%	2.7%

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 45,535 persons in 2016. The Hispanic population was 1,311 persons.

<b>Table IV.7</b> <b>Population by Race and Ethnicity</b> Hattiesburg city 2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
<b>Non-Hispanic</b>				
White	18,615	42.3%	19,184	42.1%
Black	24,282	55.2%	24,968	54.8%
American Indian	85	0.2%	89	0.2%
Asian	431	1.0%	558	1.2%
Native Hawaiian/ Pacific Islander	18	0.0%	3	0.0%
Other	56	0.1%	13	0.0%
Two or More Races	506	1.2%	720	1.6%
<b>Total Non-Hispanic</b>	<b>43,993</b>	<b>100.0%</b>	<b>45,535</b>	<b>100.0%</b>
<b>Hispanic</b>				
White	651	32.6%	986	75.2%
Black	109	5.5%	42	3.2%
American Indian	27	1.4%	0	0.0%
Asian	4	0.2%	0	0.0%
Native Hawaiian/ Pacific Islander	10	0.5%	0	0.0%
Other	1,073	53.8%	216	16.5%
Two or More Races	122	6.1%	67	5.1%
<b>Total Hispanic</b>	<b>1,996</b>	<b>100.0</b>	<b>1,311</b>	<b>100.0%</b>
<b>Total Population</b>	<b>45,989</b>	<b>100.0%</b>	<b>46,846</b>	<b>100.0%</b>

Households by type and tenure are shown in Table IV.8. Family households represented 54.2 percent of households, while non-family households accounted for 45.8 percent. These changed from 51.2 and 48.8 percent, respectively.

<b>Table IV.8</b> <b>Household Type by Tenure</b> Hattiesburg city 2010 Census SF1 & 2016 Five-Year ACS Data				
Household Type	2010 Census		2016 Five-Year ACS	
	Households	Households	Households	% of Total
Family Households	9,464	51.2%	9,721	54.2%
Married-Couple Family	4,692	49.6%	4,533	46.6%
Owner-Occupied	3,166	67.5%	2,753	60.7%
Renter-Occupied	1,526	32.5%	1,780	39.3%
Other Family	4,772	50.4%	5,188	49.1%
Male Householder, No Spouse Present	893	18.7%	746	17.2%
Owner-Occupied	319	35.7%	241	32.3%
Renter-Occupied	574	64.3%	505	67.7%
Female Householder, No Spouse Present	3,879	81.3%	4,442	74.8%
Owner-Occupied	1,134	29.2%	1,222	27.5%
Renter-Occupied	2,745	70.8%	3,220	72.5%
Non-Family Households	9,037	48.8%	8,212	45.8%
Owner-Occupied	2,475	27.4%	2,593	31.6%
Renter-Occupied	6,562	72.6%	5,619	68.4%
<b>Total</b>	<b>18,501</b>	<b>100.0%</b>	<b>17,933</b>	<b>100.0%</b>

The group quarters population was 3,529 in 2010, compared to 5,136 in 2000. Institutionalized populations experienced a -41.0 percent change between 2000 and 2010. Non-Institutionalized populations experienced a -27.6 percent change during this same time period.

Table IV.9 Group Quarters Population Hattiesburg 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	440	31.2%	338	40.6%	-23.2%
Juvenile Facilities	.	.	26	3.1%	.
Nursing Homes	601	42.7%	468	56.2%	-22.1%
Other Institutions	368	26.1%	0	0.0%	-100.0%
Total	1,409	100.0%	832	100.0%	-41.0%
Non-Institutionalized					
College Dormitories	3,440	92.3%	2,442	90.5%	-29.0%
Military Quarters	0	0.0%	0	0.0%	%
Other Non-Institutionalized	287	7.7%	255	9.5%	-11.1%
Total	3,727	100.0%	2,697	100.0%	-27.6%
Group Quarters Population	5,136	100.0%	3,529	100.0%	-31.3%

The number of foreign born persons is shown in Table IV.10. An estimated 1.0 percent of the population was born in Mexico with 0.4 percent born in India and another 0.2 percent were born in China excluding Hong Kong and Taiwan .

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

Number	Country	Number of Persons	Percent of Total Population
#1 country of origin	Mexico	485	1.0%
#2 country of origin	India	202	0.4%
#3 country of origin	China excluding Hong Kong and Taiwan	114	0.2%
#4 country of origin	Other Northern Africa	111	0.2%
#5 country of origin	Jamaica	101	0.2%
#6 country of origin	Honduras	83	0.2%
#7 country of origin	Japan	81	0.2%
#8 country of origin	Germany	72	0.2%
#9 country of origin	Taiwan	56	0.1%
#10 country of origin	Saudi Arabia	49	0.1%

Limited English Proficiency and the language spoken at home are shown in Table IV.11. An estimated 1.0 percent of the population speaks Spanish at home, followed by 0.2 percent speaking Chinese .

**Table IV.11**  
**Limited English Proficiency and Language Spoken at Home**  
 Hattiesburg city  
 2016 Five-Year ACS

Number	Country	Number of Persons	Percent of Total Population
#1 LEP Language	Spanish	443	1.0%
#2 LEP Language	Chinese	97	0.2%
#3 LEP Language	Other Asian and Pacific Island languages	91	0.2%
#4 LEP Language	Other Indo-European languages	84	0.2%
#5 LEP Language	Arabic	59	0.1%
#6 LEP Language	French, Haitian, or Cajun	58	0.1%
#7 LEP Language	German or other West Germanic languages	43	0.1%
#8 LEP Language	Other and unspecified languages	37	0.1%
#9 LEP Language	Korean	8	0.0%
#10 LEP Language	Vietnamese	2	0%

## Education

Education and employment data, as estimated by the 2016 ACS, is presented in Table IV.12. In 2016, some 20,616 persons were employed and 3,419 were unemployed. This totaled a labor force of 24,035 persons. The unemployment rate for Hattiesburg city was estimated to be 14.2 percent in 2016.

<b>Table IV.12</b> <b>Employment, Labor Force and Unemployment</b> Hattiesburg city 2016 Five-Year ACS Data	
<b>Employment Status</b>	<b>2016 Five-Year ACS</b>
Employed	20,616
Unemployed	3,419
<b>Labor Force</b>	<b>24,035</b>
Unemployment Rate	14.2%

In 2016, 89.1 percent of households in Hattiesburg city had a high school education or greater.

<b>Table IV.13</b> <b>High School or Greater Education</b> Hattiesburg city 2016 Five-Year ACS Data	
<b>Education Level</b>	<b>Households</b>
High School or Greater	15,985
Total Households	17,933
<b>Percent High School or Above</b>	<b>89.1%</b>

As seen in Table IV.14, 22.9 percent of the population had a high school diploma or equivalent, another 40.4 percent have some college, 14.3 percent have a Bachelor's Degree, and 10.8 percent of the population had a graduate or professional degree.

<b>Table IV.14</b> <b>Educational Attainment</b> Hattiesburg city 2016 Five-Year ACS Data		
<b>Education Level</b>	<b>Population</b>	<b>Percent</b>
Less Than High School	4,337	11.6%
High School or Equivalent	8,598	22.9%
Some College or Associates Degree	15,157	40.4%
Bachelor's Degree	5,352	14.3%
Graduate or Professional Degree	4,061	10.8%
<b>Total Population Above 18 years</b>	<b>37,505</b>	<b>100.0%</b>

## ECONOMICS

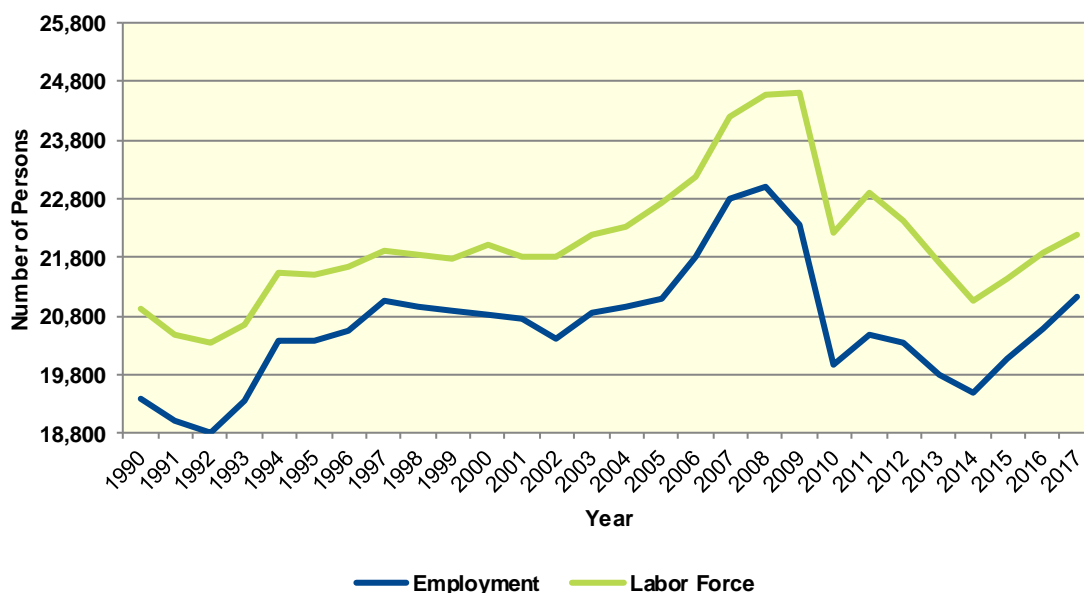
### Labor Force

Table IV.15, shows the labor force statistics for Hattiesburg city from 1990 to the present. Over the entire series the lowest unemployment rate occurred in 1997 with a rate of 3.9 percent. The highest level of unemployment occurred during 2011 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 Hattiesburg city decreased from 5.8 percent in 2016 to 4.7 percent in 2017, which compared to a statewide decrease to 5.1 percent.

<b>Table IV.15</b> <b>Labor Force Statistics</b> Hattiesburg city 1990 - 2017 BLS Data					
Year	Hattiesburg city				Statewide Unemployment Rate
	Unemployment	Employment	Labor Force	Unemployment Rate	
1990	1,531	19,399	20,930	7.3%	7.6%
1991	1,467	19,013	20,480	7.2%	8.5%
1992	1,537	18,818	20,355	7.6%	8.1%
1993	1,294	19,338	20,632	6.3%	6.6%
1994	1,172	20,377	21,549	5.4%	6.3%
1995	1,113	20,378	21,491	5.2%	6.2%
1996	1,070	20,557	21,627	4.9%	6.0%
1997	853	21,064	21,917	3.9%	5.7%
1998	915	20,942	21,857	4.2%	5.3%
1999	881	20,895	21,776	4.0%	5.1%
2000	1,194	20,814	22,008	5.4%	5.4%
2001	1,060	20,740	21,800	4.9%	5.5%
2002	1,406	20,420	21,826	6.4%	6.6%
2003	1,312	20,864	22,176	5.9%	6.3%
2004	1,367	20,966	22,333	6.1%	6.2%
2005	1,646	21,089	22,735	7.2%	7.5%
2006	1,370	21,812	23,182	5.9%	6.5%
2007	1,386	22,809	24,195	5.7%	6.1%
2008	1,592	22,998	24,590	6.5%	6.6%
2009	2,248	22,349	24,597	9.1%	9.5%
2010	2,251	19,963	22,214	10.1%	10.4%
2011	2,416	20,477	22,893	10.6%	10.0%
2012	2,093	20,336	22,429	9.3%	9.0%
2013	1,923	19,789	21,712	8.9%	8.5%
2014	1,590	19,477	21,067	7.5%	7.5%
2015	1,363	20,072	21,435	6.4%	6.4%
2016	1,271	20,591	21,862	5.8%	5.8%
2017	1,036	21,136	22,172	4.7%	5.1%

Diagram IV.1, shows the employment and labor force for Hattiesburg city. The difference between the two lines represents the number of unemployed persons. In the most recent year, employment stood at 21,136 persons, with the labor force reaching 22,172, indicating there were a total of 1,036 unemployed persons.

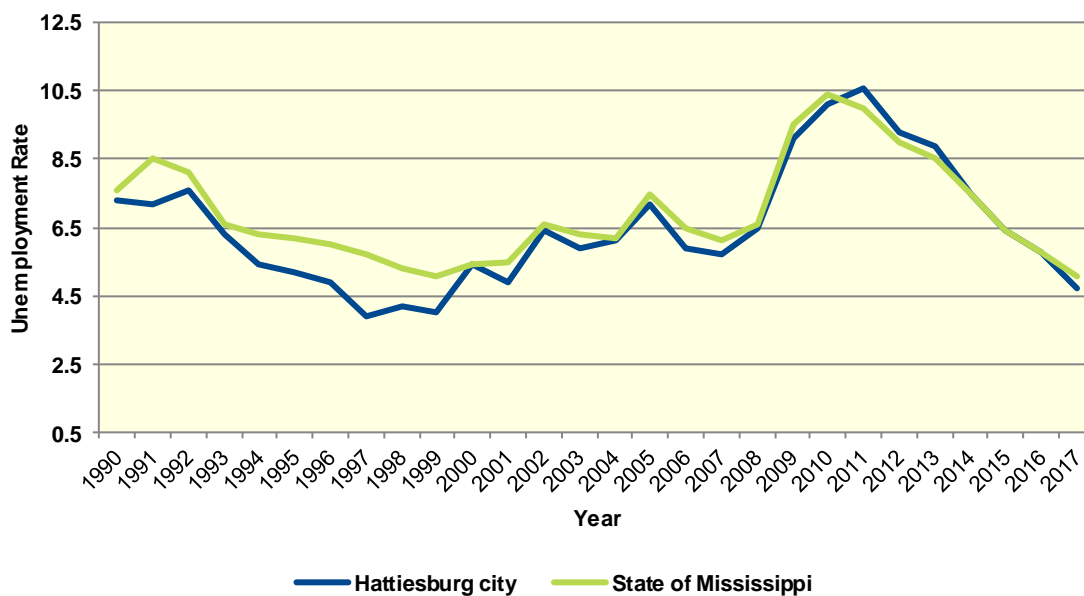
**Diagram IV.1**  
**Employment and Labor Force**  
 Hattiesburg city  
 1990 – 2017 BLS Data



## Unemployment

Diagram IV.2 shows the unemployment rate for both the State and Hattiesburg city. During the 1990's the average rate for Hattiesburg city was 5.6 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 7.9 percent. Over the course of the entire period Hattiesburg city had an average unemployment rate lower than the state, 6.5 percent for Hattiesburg city, versus 6.9 percent statewide.

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



### Lamar 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 Lamar County from 1990 to 2017. Over this period the average earnings per job for Lamar County was 33,643 dollars, which was lower than the statewide average of 40,877 dollars over the same period.



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

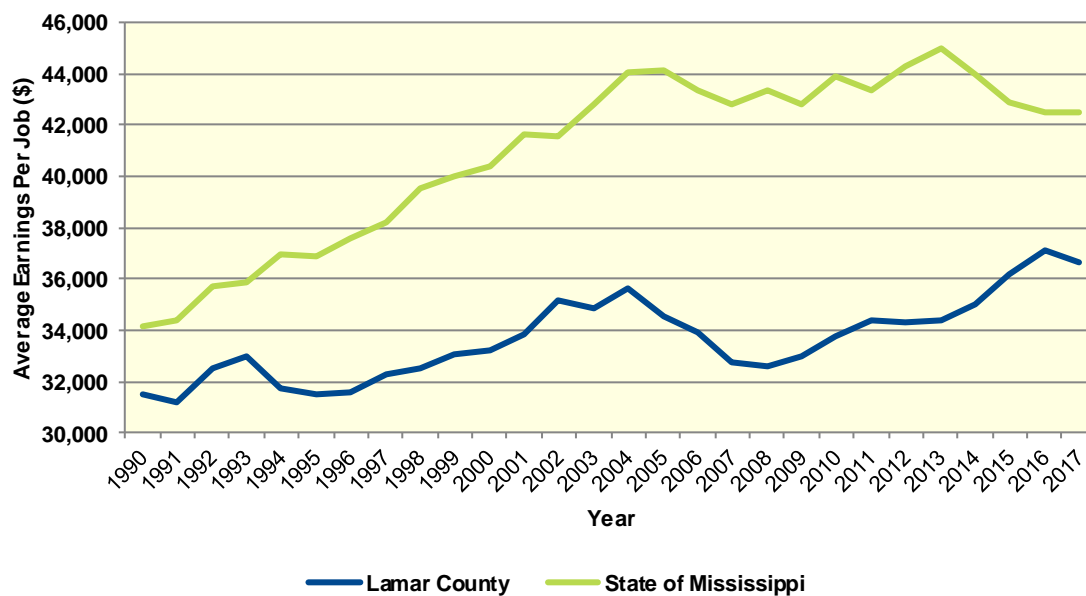
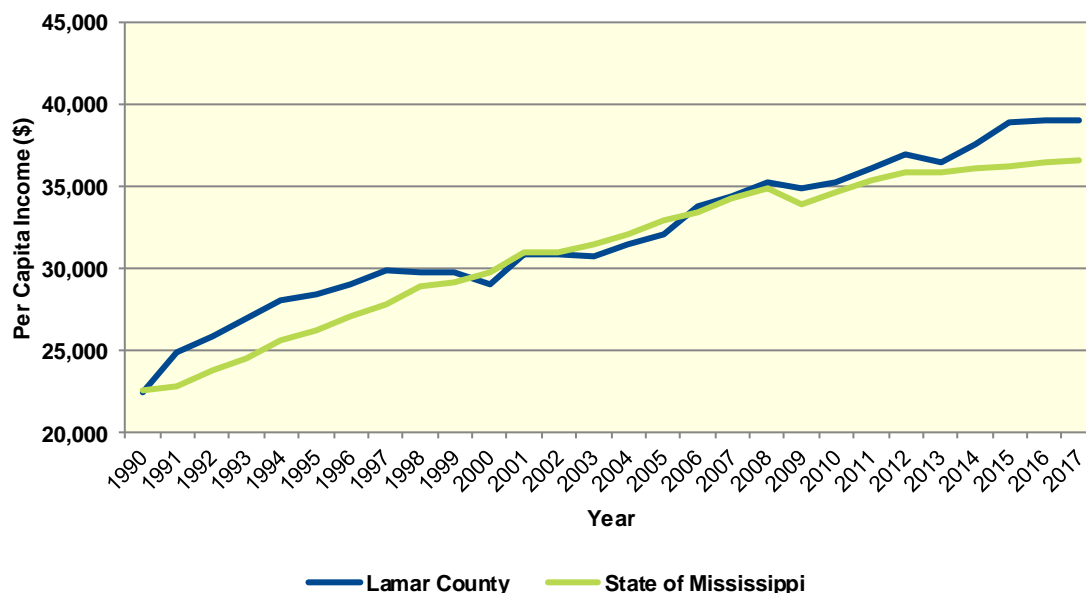


Diagram IV.4 shows real per capita income for Lamar County from 1990 to 2017, which is calculated by dividing total personal income from all sources by population. Per capita income is a broader measure of wealth than real average earnings per job, which only captures the working population. Over this period the real per capita income for Lamar County was 32,072 dollars, which was higher than the statewide average of 31,091 dollars over the same period.

**Diagram IV.4**  
**Real Per Capita Income**  
 Lamar 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 increase from 9,037 in 2010 to 9,431.0 in 2017, with the poverty rate reaching 15.5 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 Lamar 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 31.8 percent versus 36.8 percent in the most recent 2016 data.

<b>Table IV.16</b> <b>Persons in Poverty</b> Lamar County 2000–2017 SAIPE Estimates		
Year	Persons in Poverty	Poverty Rate
2000	5,505	13.8%
2001	5,901	14.4%
2002	5,890	14.0%
2003	5,968	13.8%
2004	6,318	14.2%
2005	5,433	12.4%
2006	5,920	12.9%
2007	5,989	12.7%
2008	7,060	14.5%
2009	7,014	14.2%
2010	9,037	16.2%
2011	9,679	17.0%
2012	9,825	17.1%
2013	9,568	16.4%
2014	8,479	14.2%
2015	9,873	16.4%
2016	7,614	12.6%
2017	9,431	15.5%

<b>Table IV.17</b> <b>Poverty by Age</b> Hattiesburg 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	1,886	14.0%	1,661	10.4%
6 to 17	2,276	16.9%	2,858	17.9%
18 to 64	8,795	65.5%	10,633	66.5%
65 or Older	472	3.5%	844	5.3%
<b>Total</b>	<b>13,429</b>	<b>100.0%</b>	<b>15,996</b>	<b>100.0%</b>
<b>Poverty Rate</b>	<b>31.8%</b>	<b>.</b>	<b>36.8%</b>	<b>.</b>

## HOUSING

### Housing Production

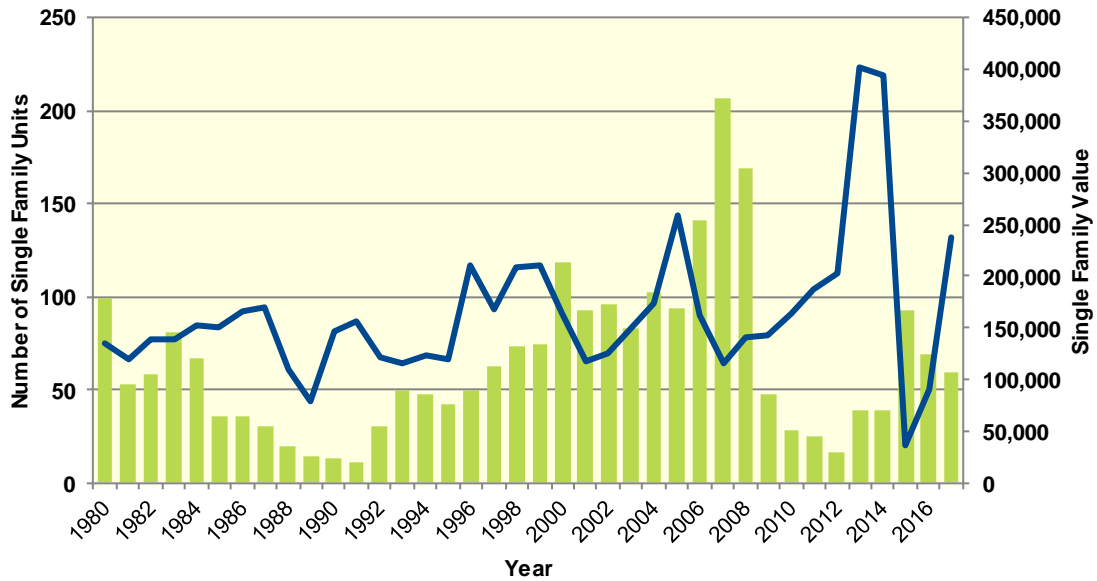
The Census Bureau reports building permit authorizations and “per unit” valuation of building permits annually. Single-family construction usually represents most residential development in the area. Single-family building permit authorizations in the City decreased from 69 authorizations in 2016 to 59 authorizations in 2017.

The real value of single-family building permits increased from 90,892 dollars in 2016 to 238,017 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.

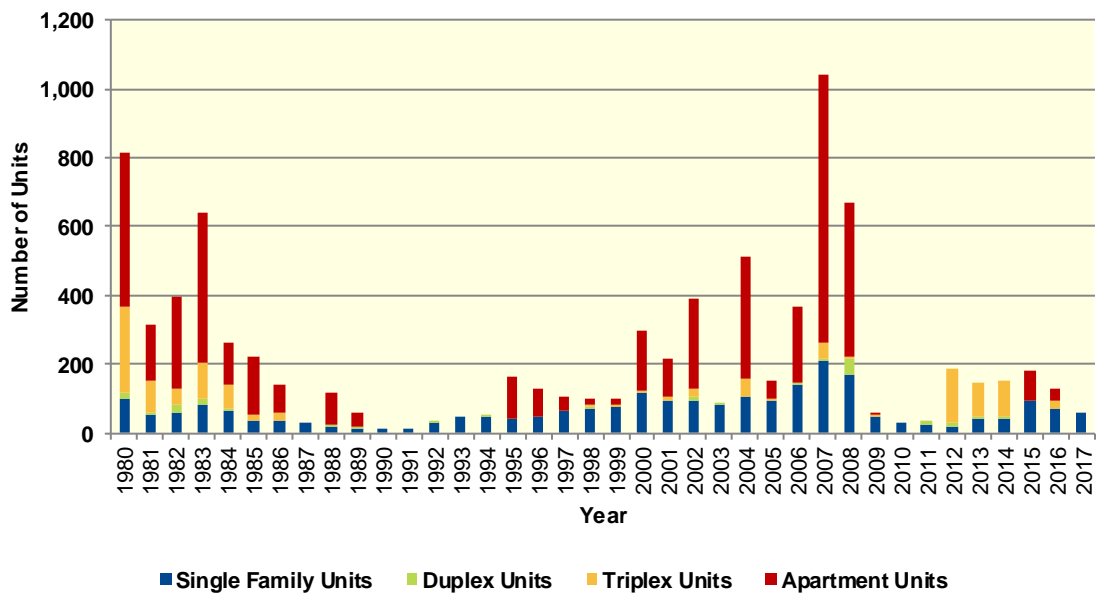
**Table IV.18**  
**Building Permits and Valuation**  
 Hattiesburg city  
 Census Bureau Data, 1980–2017

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	99	20.0	249.0	447	815	134,992	47,926
1981	53	6.0	91.0	166	316	120,375	45,183
1982	58	24.0	48.0	264	394	138,609	41,663
1983	81	16.0	107	434	638	139,775	39,192
1984	67	4.0	68.0	126	265	152,530	47,412
1985	36	0.0	16.0	168	220	150,580	44,248
1986	36	0.0	22.0	84	142	165,603	54,344
1987	31	0.0	0.0	0.0	31	169,177	0
1988	20	2.0	0.0	96	118	109,700	22,188
1989	14	2.0	0.0	40	56	79,408	42,720
1990	13	0.0	0.0	0	13	145,867	0
1991	11	0.0	0.0	0.0	11	155,627	0
1992	30	2.0	0.0	0.0	32	120,787	0
1993	50	0.0	0.0	0.0	50	116,653	0
1994	48	6.0	0.0	0	54	123,854	0
1995	42	2.0	0.0	120	164	118,964	41,409
1996	50	0.0	0.0	76	126	211,433	48,267
1997	63	0.0	4.0	38	105	168,840	34,515
1998	73	4.0	3.0	21	101	208,066	40,847
1999	75	2.0	3.0	21	101	210,376	36,775
2000	119	0.0	4.0	172	295	163,946	69,802
2001	93	0.0	12.0	108	213	118,606	51,584
2002	96	12.0	20.0	264	392	125,359	70,524
2003	83	2.0	0.0	0	85	151,107	0
2004	103	0.0	56.0	351	510	174,222	50,172
2005	94	0.0	4.0	56	154	259,881	50,146
2006	141	6.0	0.0	220	367	161,853	47,929
2007	207	10.0	48.0	776	1,041	116,692	61,060
2008	169	44.0	8.0	449	670	140,653	61,197
2009	48	0.0	4.0	6.0	58	143,649	7,561
2010	28	0.0	0.0	0.0	28	164,640	0
2011	25	12.0	0.0	0.0	37	187,156	0
2012	17	10.0	160.0	0.0	187	203,432	0
2013	39	6.0	102.0	0	147	401,836	0
2014	39	10.0	101.0	0	150	394,758	0
2015	93	0.0	0.0	85.0	178	37,550	23,653
2016	69	4.0	20.0	36.0	129	90,892	23,355
2017	59	0.0	0.0	0.0	59	238,017	23,355

**Diagram IV.5**  
**Single-Family Permits**  
 Hattiesburg city  
 Census Bureau Data, 1980–2017



**Diagram IV.6**  
**Total Permits by Unit Type**  
 Hattiesburg city  
 Census Bureau Data, 1980–2017



## Housing Characteristics

Housing types by unit are shown in Table IV.19. In 2016, there were 21,056 housing units, up from 19,183 in 2000. Single-family units accounted for 55.0 percent of units in 2016, compared to 55.9 percent in 2000. Apartment units accounted for 32.6 percent in 2016, compared to 28.2 percent in 2000.

<b>Table IV.19</b> <b>Housing Units by Type</b> Hattiesburg 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	10,720	55.9%	11,586	55.0%
Duplex	861	4.5%	680	3.2%
Tri- or Four-Plex	1,763	9.2%	1,700	8.1%
Apartment	5,418	28.2%	17	32.6%
Mobile Home	412	2.1%	221	1.0%
Boat, RV, Van, Etc.	9	0.0%	8	0.0%
<b>Total</b>	<b>19,183</b>	<b>100.0%</b>	<b>21,056</b>	<b>100.0%</b>

In 2010, there were 20,977 housing units, compared with 21,056 in 2016. Single-family units accounted for 55.0 percent of units in 2016, compared to 52.6 percent in 2010. Apartment units accounted for 32.6 percent in 2016, compared to 31.3 percent in 2010.

<b>Table IV.20</b> <b>Housing Units by Type</b> Hattiesburg 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	11,030	52.6%	11,586	55.0%
Duplex	892	4.3%	680	3.2%
Tri- or Four-Plex	1,935	9.2%	1,700	8.1%
Apartment	6,558	31.3%	6,861	32.6%
Mobile Home	540	2.6%	221	1.0%
Boat, RV, Van, Etc.	22	0.1%	8	0.0%
<b>Total</b>	<b>20,977</b>	<b>100.0%</b>	<b>21,056</b>	<b>100.0%</b>

Some 86.5 percent of housing was occupied in 2010, compared to 89.8 percent in 2000. Owner-occupied housing changed -8.0 percent between 2000 and 2010, ending with owner-occupied units representing 38.3 percent of units. Vacant units changed by 46.7 percent, resulting in 2,880 vacant units in 2010.

<b>Table IV.21</b> <b>Housing Units by Tenure</b> Hattiesburg city 2000 & 2010 Census SF1 Data					
Tenure	2000 Census		2010 Census		% Change 00–10
	Units	% of Total	Units	% of Total	
Occupied Housing Units	17,295	89.8%	18,501	86.5%	7.0%
Owner-Occupied	7,707	44.6%	7,094	38.3%	-8.0%
Renter-Occupied	9,588	55.4%	11,407	61.7%	19.0%
Vacant Housing Units	1,963	10.2%	2,880	13.5%	46.7%
<b>Total Housing Units</b>	<b>19,258</b>	<b>100.0%</b>	<b>21,381</b>	<b>100.0%</b>	<b>11.0%</b>

Table IV.22 shows housing units by tenure from 2010 to 2016. By 2016, there were 21,056 housing units. An estimated 38.0 percent were owner-occupied, and 14.8 percent were vacant.

<b>Table IV.22</b> <b>Housing Units by Tenure</b> Hattiesburg city 2010 Census & 2016 Five-Year ACS Data				
Tenure	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
Occupied Housing Units	18,501	86.5%	17,933	85.2%
Owner-Occupied	7,094	38.3%	6,809	38.0%
Renter-Occupied	11,407	61.7%	11,124	62.0%
Vacant Housing Units	2,880	13.5%	3,123	14.8%
<b>Total Housing Units</b>	<b>21,381</b>	<b>100.0%</b>	<b>21,056</b>	<b>100.0%</b>

Households by household size are shown in Table IV.23. There were a total of 18,501 households in 2010, up from 17,295 in 2000. One person households changed by 10.9 percent between 2000 and 2010, while two person households changed by 0.1 percent. Three and four person households changed by 8.0 percent and 18.0 percent respectively, representing 15.7 percent and 10.2 percent of the population in 2010.

<b>Table IV.23</b> <b>Households by Household Size</b> Hattiesburg city 2000 & 2010 Census SF1 Data					
Size	2000 Census		2010 Census		% Change 00–10
	Households	% of Total	Households	% of Total	
One Person	5,955	34.4%	6,603	35.7%	10.9%
Two Persons	5,686	32.9%	5,693	30.8%	0.1%
Three Persons	2,697	15.6%	2,912	15.7%	8.0%
Four Persons	1,595	9.2%	1,882	10.2%	18.0%
Five Persons	772	4.5%	809	4.4%	4.8%
Six Persons	373	2.2%	348	1.9%	-6.7%
Seven Persons or More	217	1.3%	254	1.4%	17.1%
<b>Total</b>	<b>17,295</b>	<b>100.0%</b>	<b>18,501</b>	<b>100.0%</b>	<b>7.0%</b>

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 8.1 percent of households in 2016, compared to 8.4 percent in 2010. Meanwhile, households earning less than 15,000 dollars accounted for 27.6 percent of households in 2016, compared to 29.9 percent in 2000.

<b>Table IV.24</b> <b>Households by Income</b> Hattiesburg 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	5,450	29.9%	4,946	27.6%
\$15,000 to \$19,999	1,563	8.6%	1,537	8.6%
\$20,000 to \$24,999	1,410	7.7%	1,271	7.1%
\$25,000 to \$34,999	2,278	12.5%	2,110	11.8%
\$35,000 to \$49,999	2,646	14.5%	2,217	12.4%
\$50,000 to \$74,999	2,002	11.0%	2,835	15.8%
\$75,000 to \$99,999	1,351	7.4%	1,557	8.7%
\$100,000 or More	1,535	8.4%	1,460	8.1%
<b>Total</b>	<b>18,235</b>	<b>100.0%</b>	<b>17,933</b>	<b>100.0%</b>

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 17.5 percent in 2010 and 15.5 percent of households. Housing units built prior to 1939 represented 9.0 percent of households in 2016 and 8.5 percent of households in 2010.

<b>Table IV.25</b> <b>Households by Year Home Built</b> Hattiesburg 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	1,559	8.5%	1,612	9.0%
1940 to 1949	1,064	5.8%	1,249	7.0%
1950 to 1959	2,086	11.4%	1,771	9.9%
1960 to 1969	3,502	19.2%	2,502	14.0%
1970 to 1979	3,326	18.2%	3,306	18.4%
1980 to 1989	2,197	12.0%	1,813	10.1%
1990 to 1999	1,678	9.2%	2,144	12.0%
2000 to 2009	2,823	15.5%	3,132	17.5%
2010 or Later			404	2.3%
<b>Total</b>	<b>18,235</b>	<b>100.0%</b>	<b>17,933</b>	<b>100.0%</b>

The distribution of unit types by race are shown in Table IV.26. An estimated 65.3 percent of white households occupy single-family homes, while 51.2 percent of black households occupy single-family homes. Some 27.2 percent of white households occupy apartments, while 34.0 percent of black households occupy apartments. An estimated 17.4 percent of Asian, and 0.0 percent of American Indian households occupy single-family homes.



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

Unit Type	White	Black	American Indian	Asian	Native Hawaiian/ Pacific Islanders	Other	Two or More Races
Single-Family	65.3%	51.2%	0.0%	17.4%	100.0%	33.7%	44.5%
Duplex	3.1%	2.3%	0.0%	0.0%	0.0%	0.0%	21.8%
Tri- or Four-Plex	3.7%	11.0%	0.0%	0.0%	0.0%	3.1%	0.0%
Apartment	27.2%	34.0%	100.0%	82.6%	0.0%	34.7%	31.5%
Mobile Home	0.7%	1.5%	0.0%	0.0%	0.0%	28.6%	2.3%
Boat, RV, Van, Etc.	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
<b>Total</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

The disposition of vacant housing units in 2000 and 2010 are shown in Table IV.27. An estimated 50.6 percent of vacant units were for rent in 2010, a 38.0 percent change since 2000. In addition, some 8.8 percent of vacant units were for sale, a change of 35.3 percent between 2000 and 2010. "Other" vacant units represented 26.6 percent of vacant units in 2010. This is a change of 43.6 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**  
 Hattiesburg city  
 2000 & 2010 Census SF1 Data

Disposition	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
For Rent	1,056	53.8%	1,457	50.6%	38.0%
For Sale	187	9.5%	253	8.8%	35.3%
Rented or Sold, Not Occupied	92	4.7%	90	3.1%	-2.2%
For Seasonal, Recreational, or Occasional Use	94	4.8%	307	10.7%	226.6%
For Migrant Workers	0	0.0%	6	0.2%	inf%
Other Vacant	534	27.2%	767	26.6%	43.6%
<b>Total</b>	<b>1,963</b>	<b>100.0%</b>	<b>2,880</b>	<b>100.0%</b>	<b>46.7%</b>

The disposition of vacant units between 2010 and 2016 are shown in Table IV.28. By 2016, for rent units accounted for 42.1 percent of vacant units, while for sale units accounted for 3.9 percent. "Other" vacant units accounted for 49.5 percent of vacant units, representing a total of 1,547 "other" vacant units.

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

Disposition	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
For Rent	1,457	50.6%	1,314	42.1%
For Sale	253	8.8%	123	3.9%
Rented Not Occupied	42	1.5%	85	2.7%
Sold Not Occupied	48	1.7%	19	0.6%
For Seasonal, Recreational, or Occasional Use	307	10.7%	35	1.1%
For Migrant Workers	6	0.2%	0	0.0%
Other Vacant	767	26.6%	1,547	49.5%
<b>Total</b>	<b>2,880</b>	<b>100.0%</b>	<b>3,123</b>	<b>100.0%</b>

## 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.

<b>Table IV.29</b> <b>Total Homeless Persons</b> 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.

<b>Table IV.30</b> <b>Persons in Households with at least one Adult and one Child</b> 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.

<b>Table IV.31</b> <b>Persons in Households with only Children</b> 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.

<b>Table IV.32</b> <b>Persons in Households without Children</b> 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

<b>Table IV.33</b> <b>Demographic Summary by Race and Ethnicity</b> 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
<b>Total Number of persons (Adults &amp; Children)</b>	<b>404</b>	<b>327</b>	<b>621</b>	<b>1,352</b>
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.

<b>Table IV.34</b> <b>Homeless Parenting Youth</b> 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.

<b>Table IV.35</b> <b>Unaccompanied Youth</b> 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.

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

<b>Table IV.37</b> <b>Homeless Veterans by Year</b> 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.

<b>Table IV.38</b> <b>Prisoners under jurisdiction</b> <b>of state or federal correctional authorities</b> 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%

<b>Table IV.39</b> <b>Sentenced prisoners under jurisdiction</b> <b>of state or federal correctional authorities</b> 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.<sup>3</sup> 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.

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



## C. SEGREGATION AND INTEGRATION

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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  $j$ .<sup>4</sup>

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.<sup>5</sup>

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

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<sup>4</sup> Affirmatively Furthering Fair Housing Data Documentation. HUD. December 2015.

<sup>5</sup> 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.

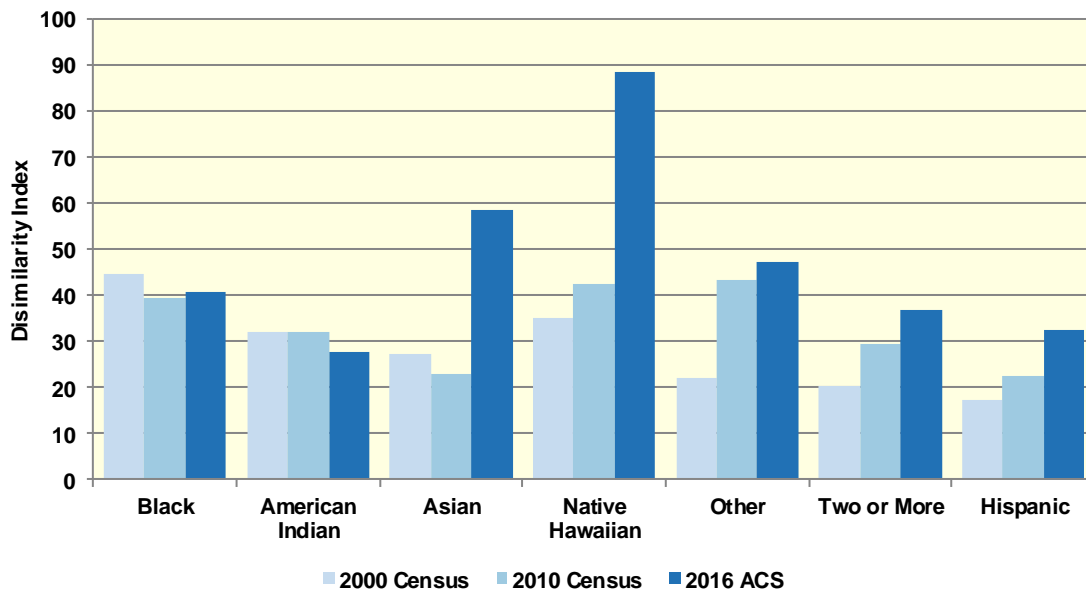
Table IV.43 Interpreting the dissimilarity index		
Measure	Values	Description
Dissimilarity Index [range 0-100]	<40	Low Segregation
	40-54	Moderate Segregation
	>55	High Segregation

### 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.

**Diagram IV.7**  
**Dissimilarity Index**

Hattiesburg city



## D. RACIALLY AND ETHNICALLY CONCENTRATED AREAS OF POVERTY

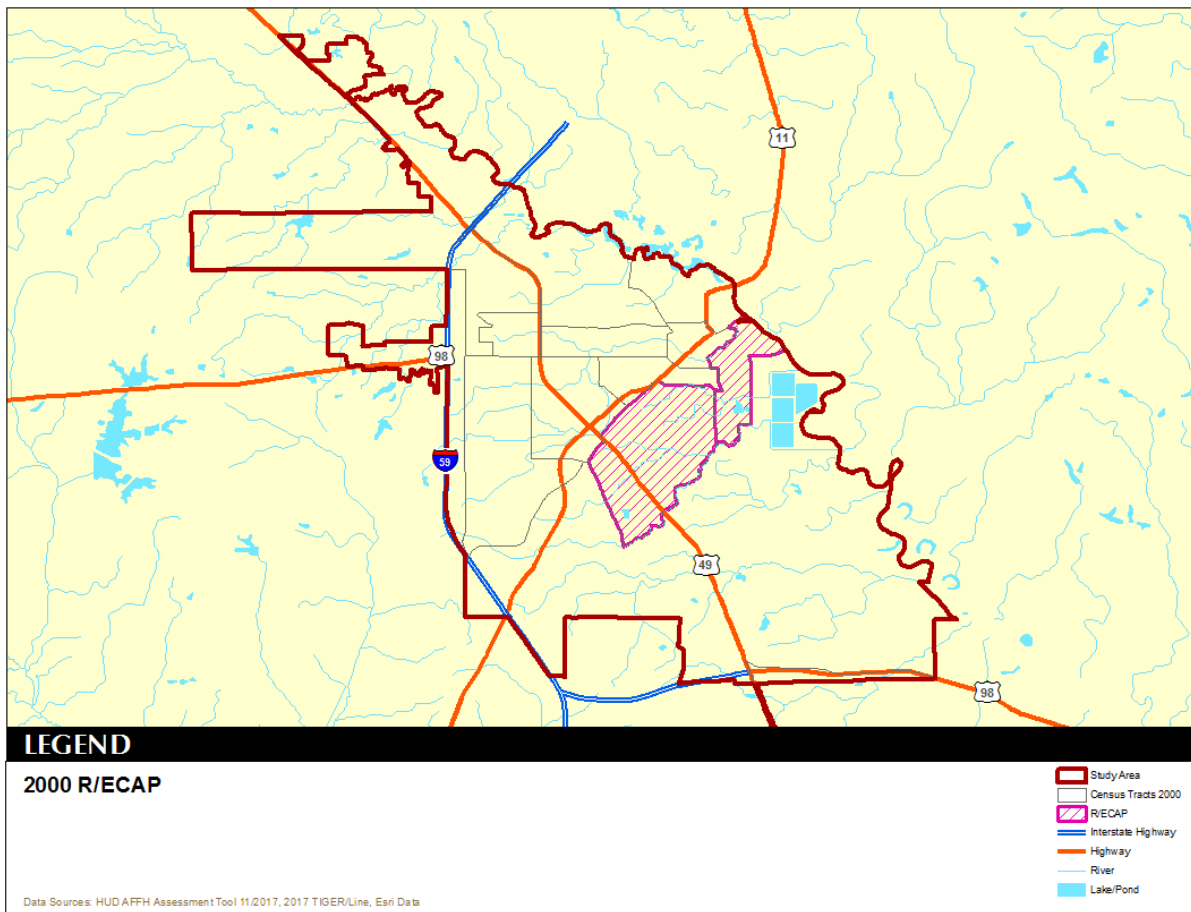
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Racially or ethnically concentrated areas of poverty (R/ECAPs) are Census tracts with relatively high concentrations of non-white residents living in poverty. Formally, an area is designated an R/ECAP if two conditions are satisfied: first, the non-white 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.

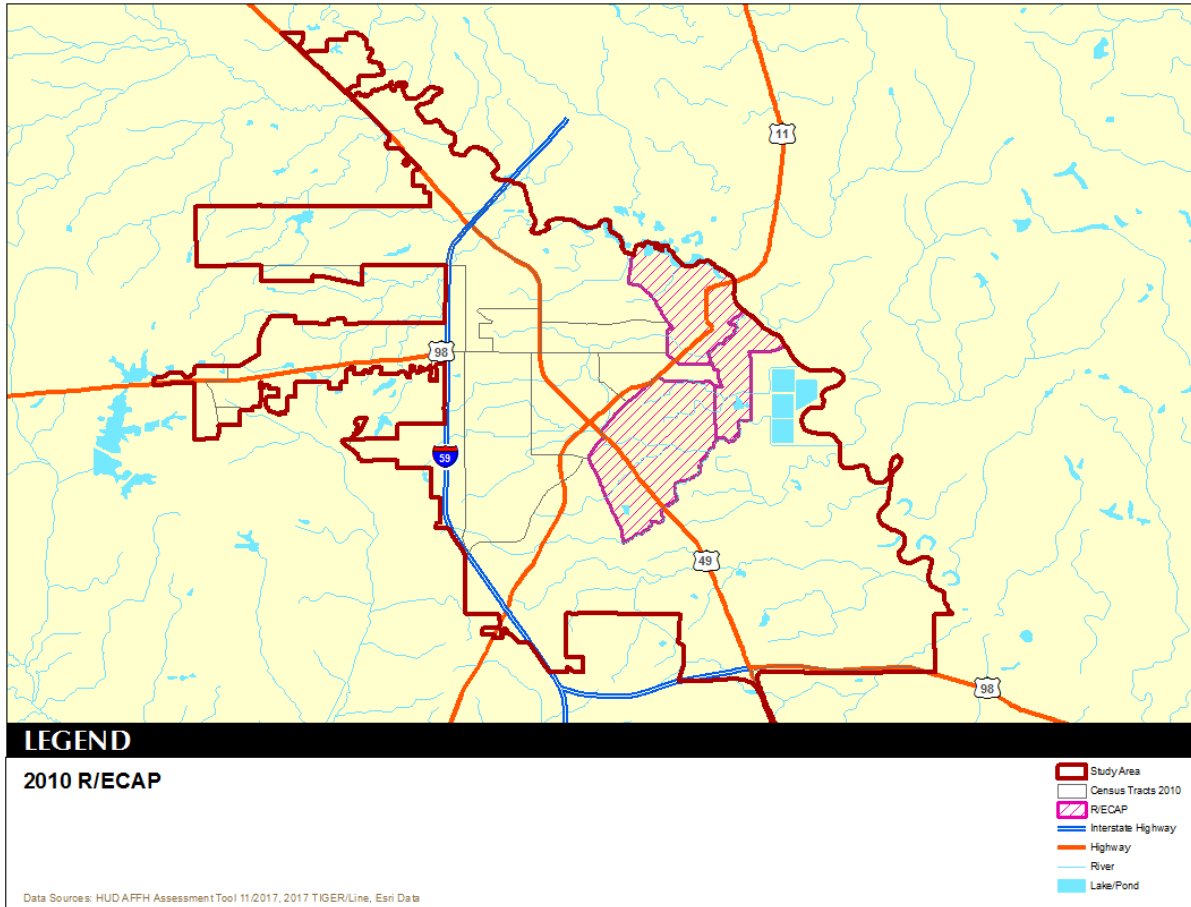
### ***R/ECAPs over Time***

The change in R/CAPs in Hattiesburg 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 Hattiesburg city in 2010, and Map IV.3 shows the R/CAPs in 2016.

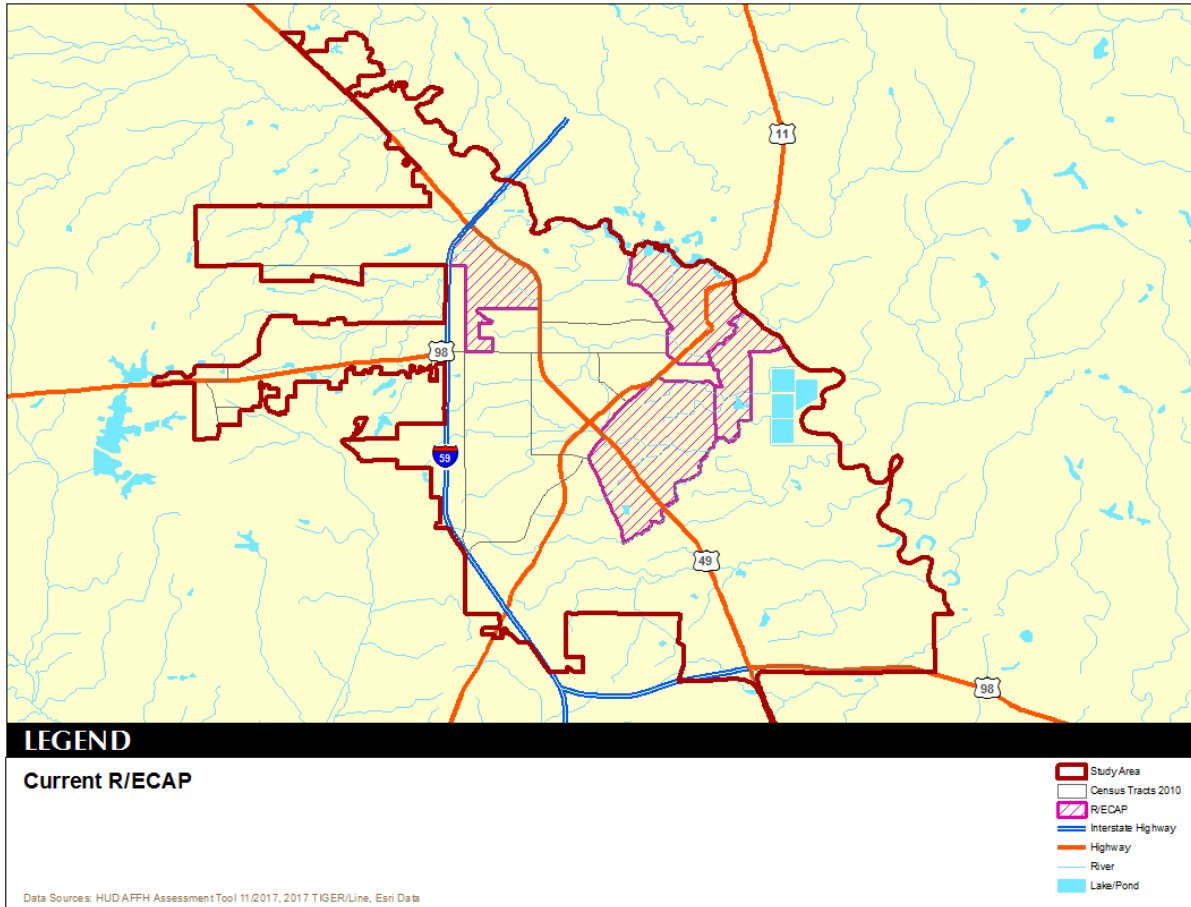
**Map IV.1**  
**R/ECAP 2000 Census**  
 Hattiesburg city  
 AFFH Data



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



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



## E. DISPARITIES IN ACCESS TO OPPORTUNITY

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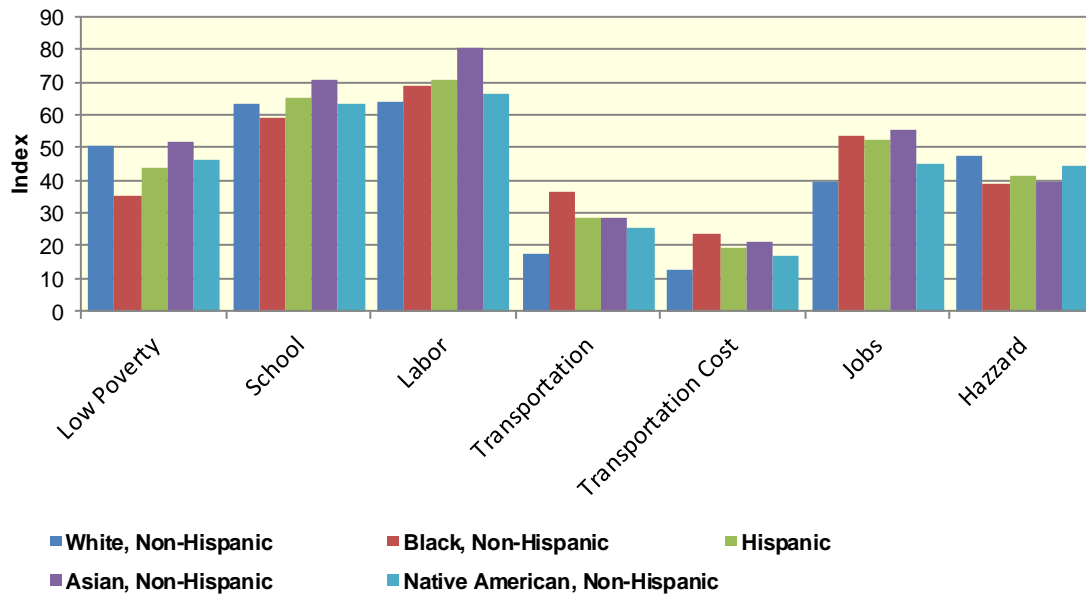
Areas of opportunity are physical places, areas within communities that provide things one needs to thrive, including quality employment, well performing schools, affordable housing, efficient public transportation, safe streets, essential services, adequate parks, and full-service grocery stores. Areas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



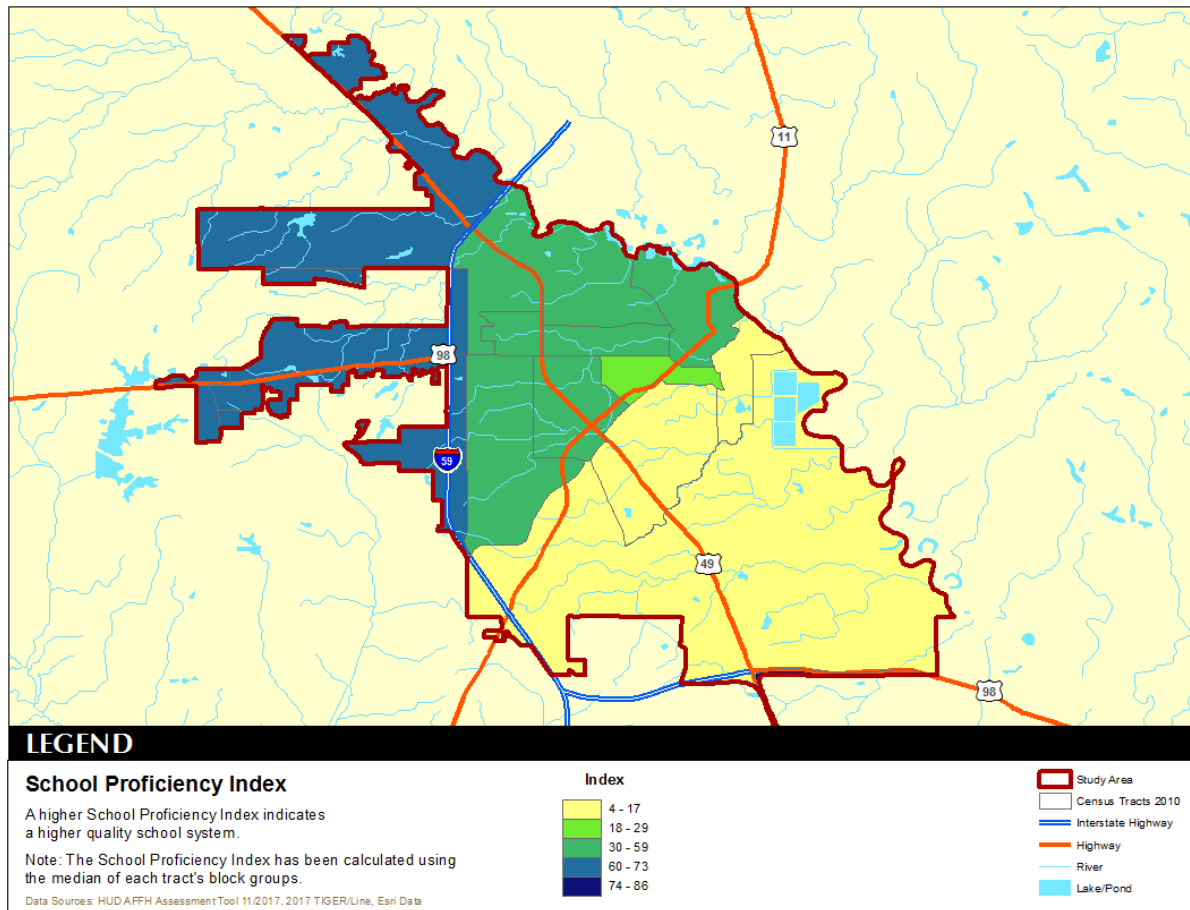
## EDUCATIONAL OPPORTUNITIES

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 Hattiesburg 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**  
 Hattiesburg city  
 AFFH Data



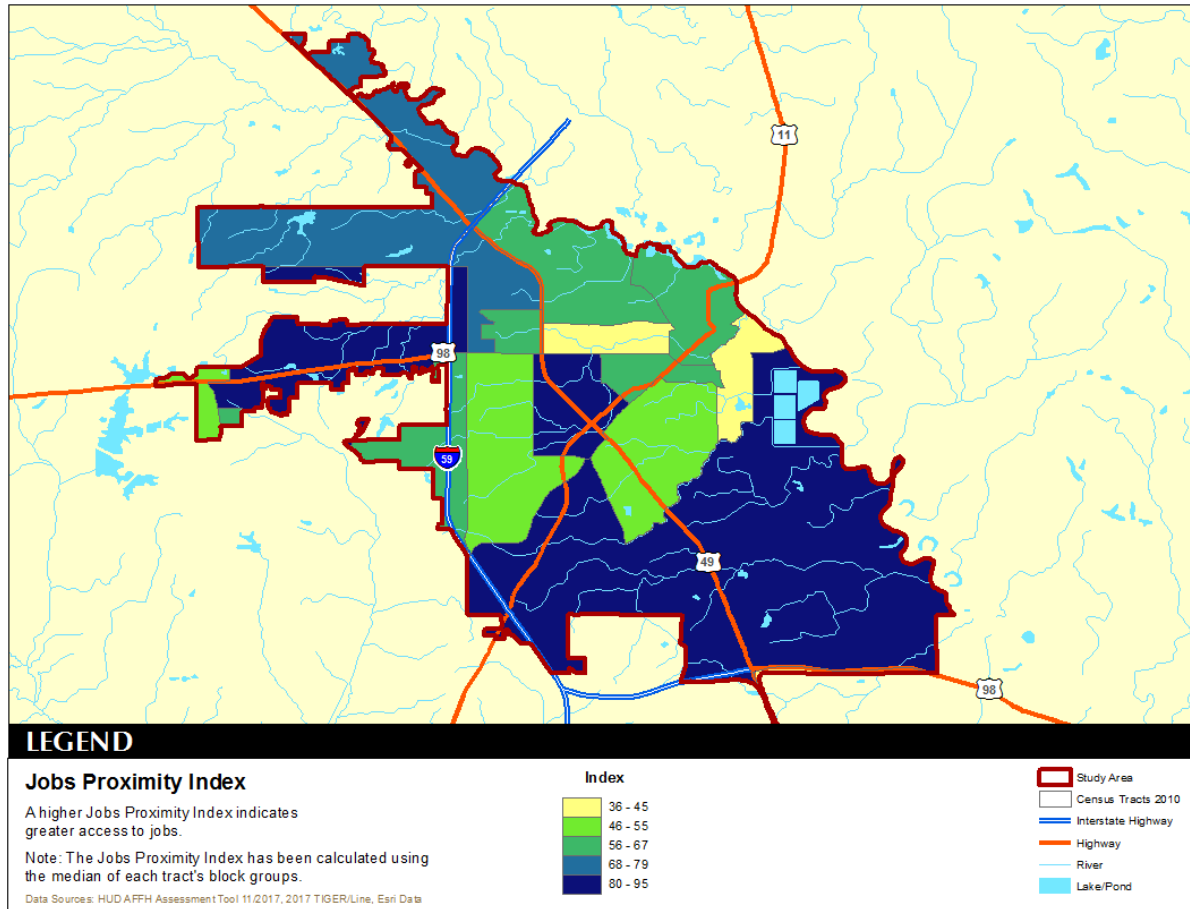
## EMPLOYMENT

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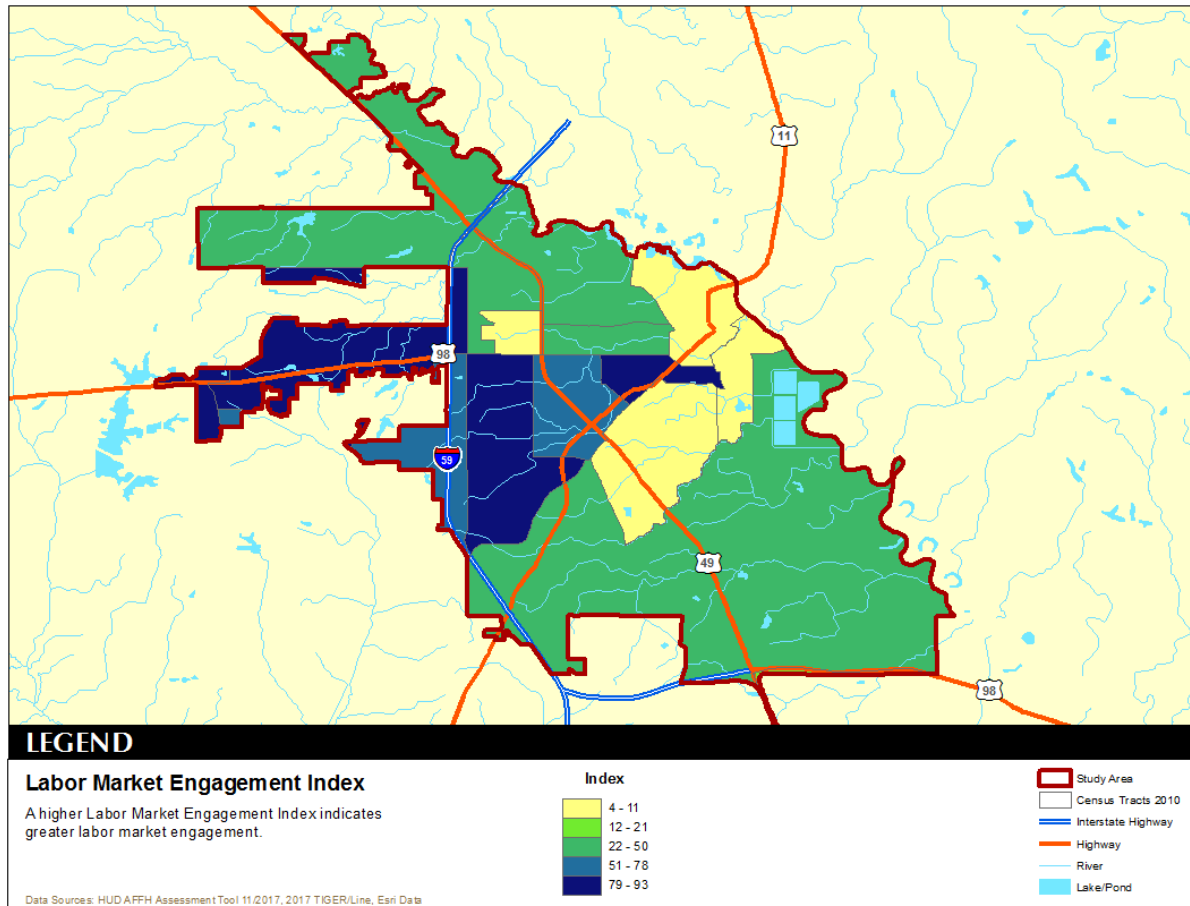
The Jobs Proximity Index measures the physical distances between place of residence and jobs by race/ethnicity, and is shown in Map IV.5.

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**  
 Hattiesburg city  
 AFFH Data



**Map IV.6**  
**Labor Engagement Index**  
 Hattiesburg city  
 AFFH Data



## TRANSPORTATION

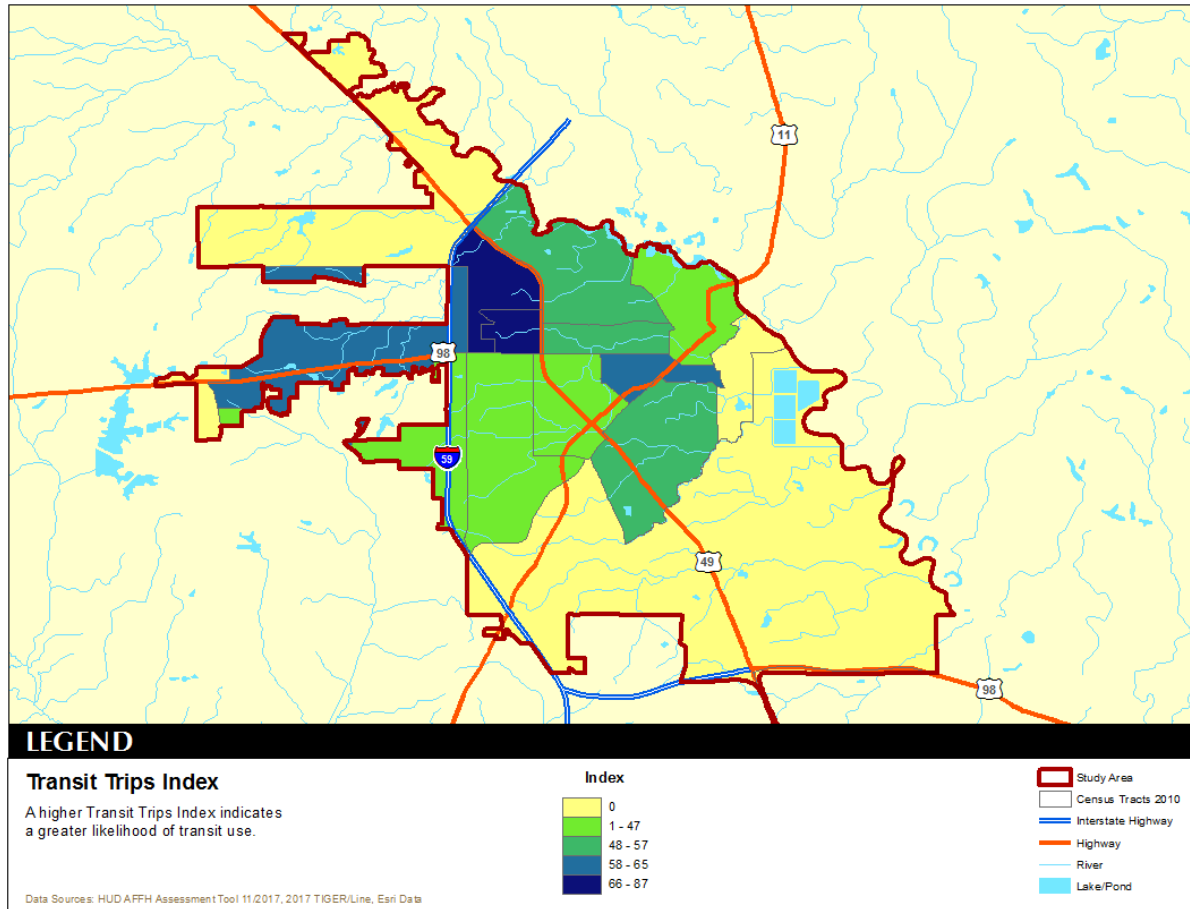
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The Transportation Trip Index measures proximity to public transportation by neighborhood. There was little difference in index rating across racial and ethnic groups. The Transit Trips Index measures how often low-income families in a neighborhood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

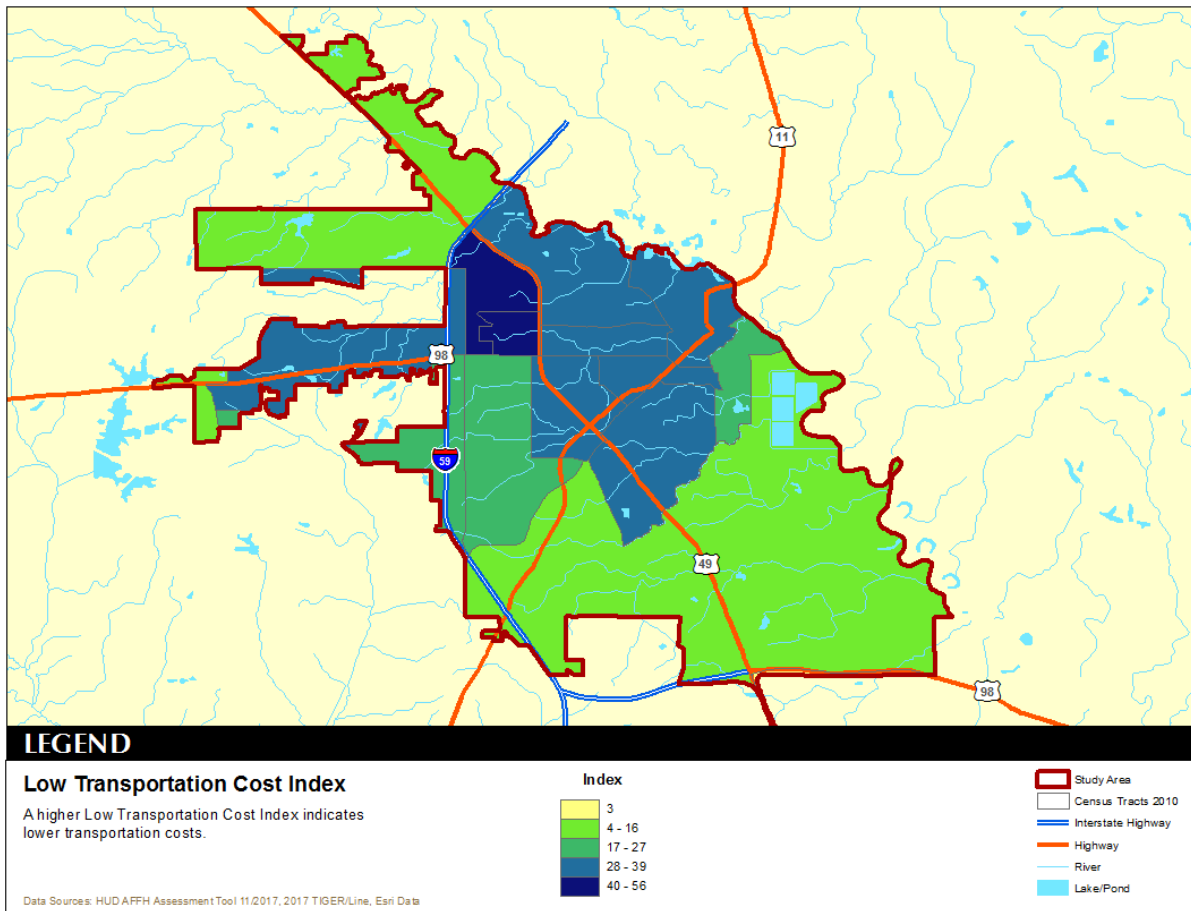
The Low Transportation Cost Index measures cost of transport and proximity to public transportation by neighborhood. Transportation Costs indices are shown in Map IV.8.

### ***Groups Lacking Affordable Transit from Home to Work***

**Map IV.7**  
**Transit Trips Index**  
 Hattiesburg city  
 AFFH Data



**Map IV.8**  
**Transportation Cost Index**  
 Hattiesburg city  
 AFFH Data



## LOW POVERTY EXPOSURE OPPORTUNITIES

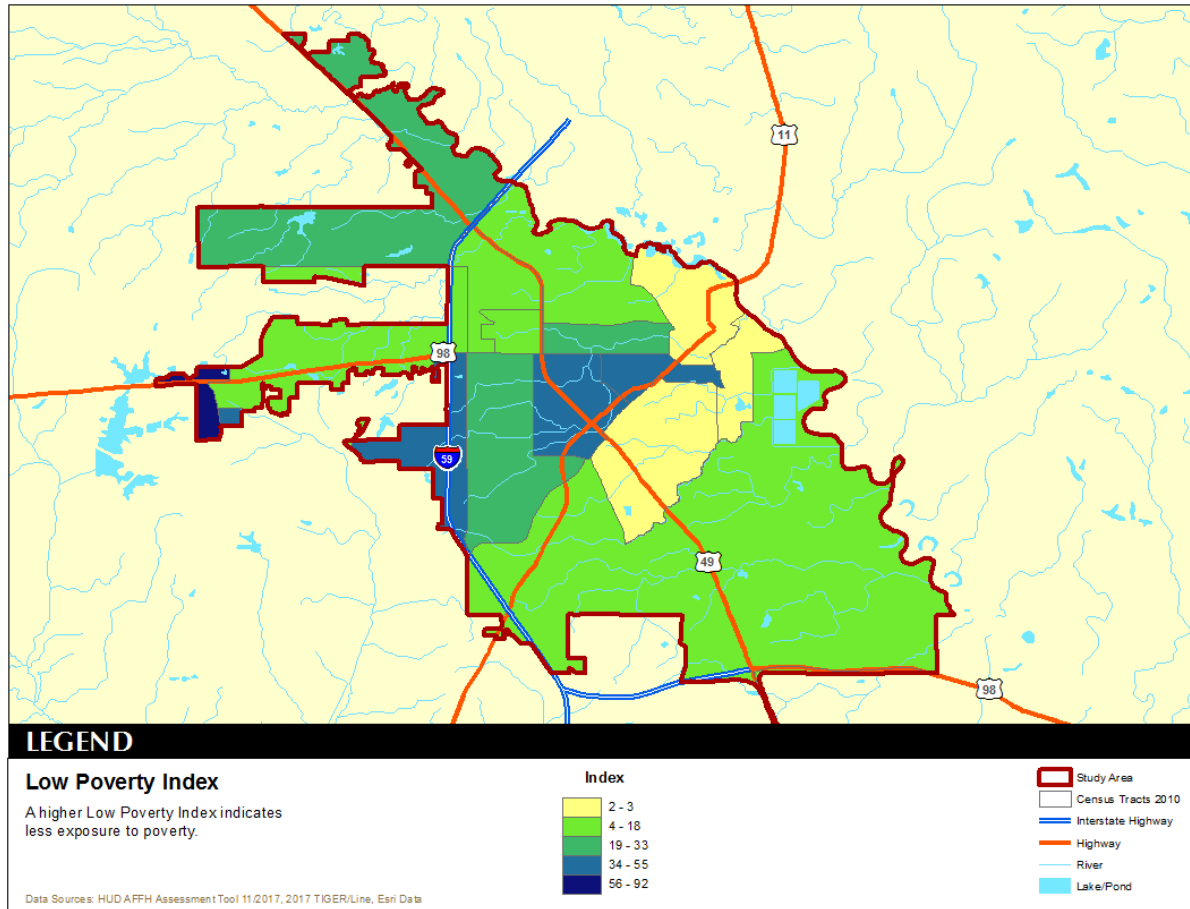
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The Low Poverty Index uses rates of family poverty by household (based on the federal poverty line) to measure exposure to poverty by neighborhood. A higher score is more desirable, generally indicating less exposure to poverty at the neighborhood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

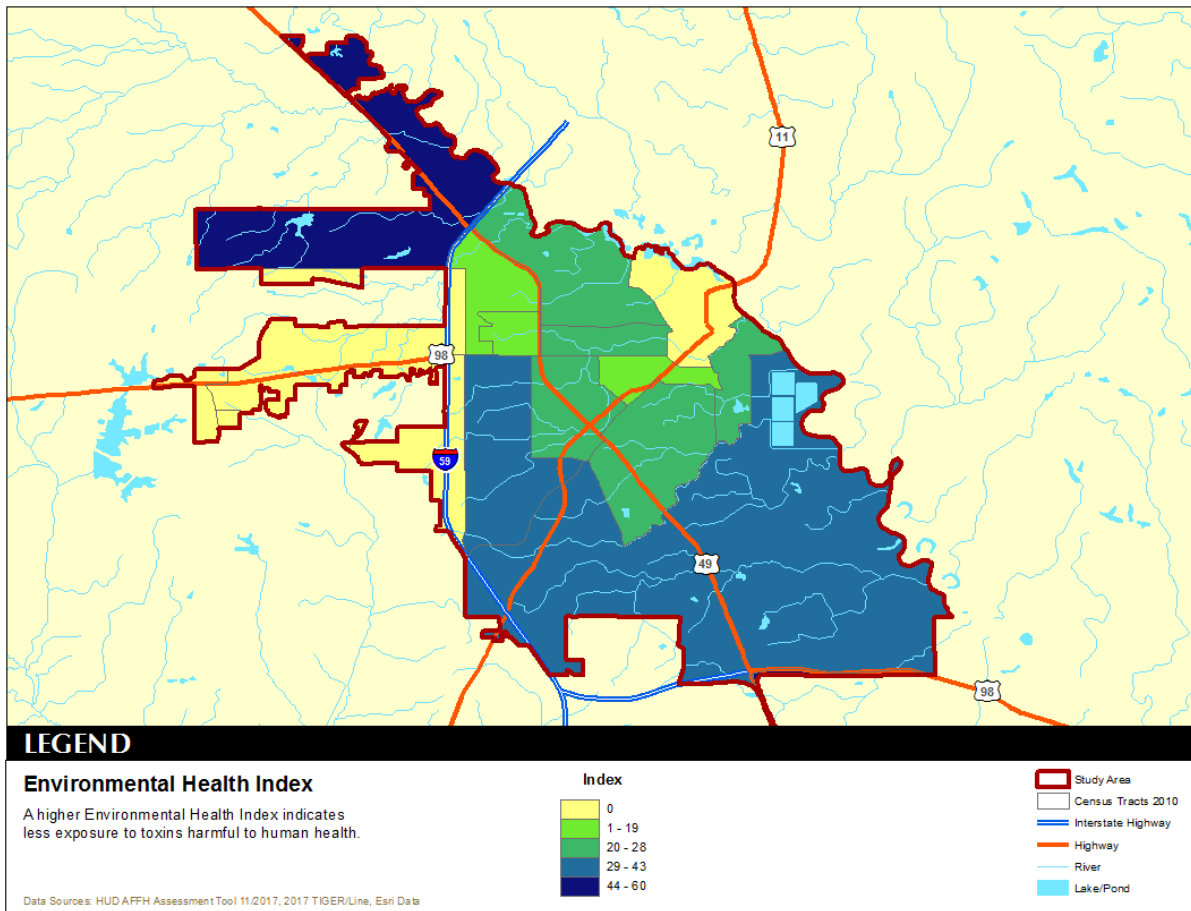


## ACCESS TO ENVIRONMENTALLY HEALTHY NEIGHBORHOODS

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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**  
 Hattiesburg 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 2.5 percent of households were overcrowded, and an additional 0.8 percent were severely overcrowded.

Table IV.44 Overcrowding and Severe Overcrowding Hattiesburg 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	6,876	97.7%	122	1.7%	37	0.5%	7,035
2016 Five-Year ACS	6,734	98.9%	53	0.8%	22	0.3%	6,809
Renter							
2010 Five-Year ACS	10,828	96.7%	268	2.4%	104	0.9%	11,200
2016 Five-Year ACS	10,615	95.4%	394	3.5%	115	1.0%	11,124
Total							
2010 Five-Year ACS	17,704	97.1%	390	2.1%	141	0.8%	18,235
2016 Five-Year ACS	17,349	96.7%	447	2.5%	137	0.8%	17,933

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 85 households with incomplete plumbing facilities in 2016, representing 0.5 percent of households in Hattiesburg city. This is compared to 0.6 percent of households lacking complete plumbing facilities in 2000.

<b>Table IV.45</b> <b>Households with Incomplete Plumbing Facilities</b> Hattiesburg city 2000 Census SF3 & 2016 Five-Year ACS Data			
Households	2000 Census	2010 Five-Year ACS	2016 Five-Year ACS
With Complete Plumbing Facilities	17,120	18,056	17,848
Lacking Complete Plumbing Facilities	97	179	85
<b>Total Households</b>	<b>17,217</b>	<b>18,235</b>	<b>17,933</b>
<b>Percent Lacking</b>	<b>0.6%</b>	<b>1.0%</b>	<b>0.5%</b>

There were 226 households lacking complete kitchen facilities in 2016, compared to 73 households in 2000. This was a change from 0.4 percent of households in 2000 to 1.3 percent in 2016.

<b>Table IV.46</b> <b>Households with Incomplete Kitchen Facilities</b> Hattiesburg city 2000 Census SF3 & 2016 Five-Year ACS Data			
Households	2000 Census	2010 Five-Year ACS	2016 Five-Year ACS
With Complete Kitchen Facilities	17,144	17,963	17,707
Lacking Complete Kitchen Facilities	73	272	226
<b>Total Households</b>	<b>17,217</b>	<b>18,235</b>	<b>17,933</b>
<b>Percent Lacking</b>	<b>0.4%</b>	<b>1.5%</b>	<b>1.3%</b>

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 Hattiesburg city, 19.4 percent of households had a cost burden and 22.9 percent had a severe cost burden. Some 22.0 percent of renters were cost burdened, and 30.9 percent were severely cost burdened. Owner-occupied households without a mortgage had a cost burden rate of 9.6 percent and a severe cost burden rate of 6.0 percent. Owner occupied households with a mortgage had a cost burden rate of 20.5 percent, and severe cost burden at 13.7 percent.

**Table IV.47**  
**Cost Burden and Severe Cost Burden by Tenure**

Hattiesburg 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	2,347	61.4%	805	21.1%	669	17.5%	0	0.0%	3,821
2016 Five-Year ACS	2,244	64.4%	714	20.5%	478	13.7%	49	1.4%	3,485
Owner Without a Mortgage									
2010 Five-Year ACS	2,630	81.8%	400	12.4%	137	4.3%	47	1.5%	3,214
2016 Five-Year ACS	2,780	83.6%	320	9.6%	199	6.0%	25	0.8%	3,324
Renter									
2016 Five-Year ACS	3,867	34.5%	2,620	23.4%	3,543	31.6%	1,170	10.4%	11,200
2016 Five-Year ACS	4,291	38.6%	2,448	22.0%	3,433	30.9%	952	8.6%	11,124
Total									
2000 Census	8,844	48.5%	3,825	21.0%	4,349	23.8%	1,217	6.7%	18,235
2016 Five-Year ACS	9,315	51.9%	3,482	19.4%	4,110	22.9%	1,026	5.7%	17,933

1.

### Housing Problems by Income

Table IV.48 shows the HUD calculated Median Family Income (MFI) for a family of four for Lamar County. As can be seen in 2017, the MFI was 51,600 dollars, which compared to 51,800 dollars for the State of Mississippi.

<b>Table IV.48</b> <b>Median Family Income</b> Lamar County 2000–2017 HUD MFI		
Year	MFI	State
2000	37,900	38,100
2001	38,600	40,000
2002	39,100	40,200
2003	42,200	40,700
2004	42,200	40,700
2005	42,250	40,700
2006	43,000	40,700
2007	42,700	43,200
2008	47,200	45,000
2009	47,300	46,800
2010	48,700	47,300
2011	49,500	48,000
2012	50,200	48,700
2013	53,200	48,300
2014	51,200	48,200
2015	46,500	48,300
2016	53,800	48,900
2017	51,600	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 1015 owner-occupied and 2550 renter-occupied households with a cost burden of greater than 30 percent and less than 50 percent. An additional 635 owner-occupied 3300 renter-occupied households had a cost burden greater than 50 percent of income. Overall there are 9390 households without a housing problem.

**Table IV.49**  
**Housing Problems by Income and Tenure**  
 Hattiesburg 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
<b>Owner-Occupied</b>						
Lacking complete plumbing or kitchen facilities	4	0	10	10	20	44
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	0	0	0	0	15	15
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	0	20	0	0	30	50
Housing cost burden greater than 50% of income (and none of the above problems)	335	170	90	25	15	635
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	125	200	280	215	195	1015
Zero/negative income (and none of the above problems)	115	0	0	0	0	115
Has none of the 4 housing problems	145	395	570	335	3515	4960
<b>Total</b>	<b>724</b>	<b>785</b>	<b>950</b>	<b>585</b>	<b>3790</b>	<b>6834</b>
<b>Renter-Occupied</b>						
Lacking complete plumbing or kitchen facilities	15	40	10	0	65	130
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	15	0	40	0	15	70
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	65	150	4	25	140	384
Housing cost burden greater than 50% of income (and none of the above problems)	2175	1015	95	0	15	3300
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	245	870	1055	160	220	2550
Zero/negative income (and none of the above problems)	520	0	0	0	0	520
Has none of the 4 housing problems	315	265	670	645	2535	4430
<b>Total</b>	<b>3350</b>	<b>2340</b>	<b>1874</b>	<b>830</b>	<b>2990</b>	<b>11384</b>
<b>Total</b>						
Lacking complete plumbing or kitchen facilities	19	40	20	10	85	174
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	15	0	40	0	30	85
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	65	170	4	25	170	434
Housing cost burden greater than 50% of income (and none of the above problems)	2510	1185	185	25	30	3935
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	370	1070	1335	375	415	3565
Zero/negative income (and none of the above problems)	635	0	0	0	0	635
Has none of the 4 housing problems	460	660	1240	980	6050	9390
<b>Total</b>	<b>4074</b>	<b>3125</b>	<b>2824</b>	<b>1415</b>	<b>6780</b>	<b>18218</b>

2.

## ACCESS TO MORTGAGE FINANCE SERVICES

Congress enacted the Home Mortgage Disclosure Act (HMDA) in 1975, permanently authorizing the law in 1988<sup>6</sup>. 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;<sup>7</sup>
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.

<sup>6</sup> Prior to that year, Congress had to periodically reauthorize the law.

<sup>7</sup> 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 Hattiesburg city from 2008 to 2017. As seen therein, there were over 11,164 loans during this time period, of these some 4,304 were for home purchases. In 2017, there were 895 loans, of which 459 were for home purchases.

<b>Table IV.50</b> <b>Purpose of Loan by Year</b> Hattiesburg city 2008–2017 HMDA Data											
Purpose	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Total
Home Purchase	698	493	435	321	317	359	354	383	485	459	4,304
Home Improvement	142	131	75	95	65	89	89	89	114	77	966
Refinancing	803	843	709	601	662	641	440	409	427	359	5,894
<b>Total</b>	<b>1,643</b>	<b>1,467</b>	<b>1,219</b>	<b>1,017</b>	<b>1,044</b>	<b>1,089</b>	<b>883</b>	<b>881</b>	<b>1,026</b>	<b>895</b>	<b>11,164</b>

Table IV.51 shows the occupancy status for loan applicants. A vast majority of applicants were or owner-occupied units, accounting for 8,553 loans between 2008 and 2017, and for 692 in 2017 alone.

<b>Table IV.51</b> <b>Occupancy Status for Applications</b> Hattiesburg city 2008–2017 HMDA Data											
Status	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Total
Owner-Occupied	1,224	1,168	1,017	809	767	752	634	655	835	692	8,553
Not Owner-Occupied	416	298	202	207	270	332	248	226	191	202	2,592
Not Applicable	3.0	1.0	0.0	1.0	7.0	5.0	1.0	0.0	0.0	1.0	19
<b>Total</b>	<b>1,643</b>	<b>1,467</b>	<b>1,219</b>	<b>1,017</b>	<b>1,044</b>	<b>1,089</b>	<b>883</b>	<b>881</b>	<b>1,026</b>	<b>895</b>	<b>11,164</b>

Owner-occupied home purchase loan applications by loan types are shown in Table IV.52. Between 2008 and 2017, some 1,662 home loan purchases were conventional loans, 1,317 were FHA insured, and 250 were VA Guaranteed.

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

Loan Type	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Total
Conventional	222	152	114	112	128	150	185	152	228	219	1,662
FHA - Insured	100	218	223	128	87	97	64	121	155	124	1,317
VA - Guaranteed	17	22	26	23	23	23	33	23	33	27	250
Rural Housing Service or Farm Service Agency	176	16	6	10	5	3	4	3	5	5	233
<b>Total</b>	<b>515</b>	<b>408</b>	<b>369</b>	<b>273</b>	<b>243</b>	<b>273</b>	<b>286</b>	<b>299</b>	<b>421</b>	<b>421</b>	<b>3,462</b>

## 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.53, just over 1,727 home purchase loan applications were originated over the 2008-2017 period, and 378 were denied.

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

Action	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Total
Loan Originated	231	171	150	125	141	138	154	166	238	213	1,727
Application Approved but not Accepted	9	2.0	3.0	3.0	3.0	3.0	5.0	5.0	12.0	12.0	57
Application Denied	62	34	39	27	19	38	39	44	37	39	378
Application Withdrawn by Applicant	39	28	39	20	28	24	30	23	40	32	303
File Closed for Incompleteness	6.0	7.0	5.0	4.0	1.0	6.0	4.0	9.0	2.0	2.0	46
Loan Purchased by the Institution	168	166	133	94	51	64	54	52	92	77	951
Preapproval Request Denied	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Preapproval Approved but not Accepted	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>Total</b>	<b>515</b>	<b>408</b>	<b>369</b>	<b>273</b>	<b>243</b>	<b>273</b>	<b>286</b>	<b>299</b>	<b>421</b>	<b>375</b>	<b>3,462</b>

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 70 denials, credit history accounted for 115, and collateral accounted for 29.

<b>Table IV.54</b> <b>Loan Applications by Reason for Denial</b> Hattiesburg city 2008–2017 HMDA Data											
Denial Reason	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Total
Debt-to-Income Ratio	17.0	7.0	0.0	5.0	5.0	6.0	7.0	9.0	5.0	9.0	70
Employment History	0.0	1.0	0.0	0.0	0.0	0.0	1.0	0.0	0.0	0.0	2.0
Credit History	19	11	13	11	5	16.0	10.0	14.0	9.0	7.0	115
Collateral	3.0	3.0	1.0	2.0	1.0	3.0	3.0	4.0	5.0	4.0	29
Insufficient Cash	1.0	0.0	3.0	0.0	3.0	0.0	3.0	2.0	3.0	0.0	15.0
Unverifiable Information	2.0	1.0	1.0	0.0	1.0	0.0	0.0	1.0	0.0	2.0	8.0
Credit Application Incomplete	6.0	3.0	2.0	0.0	0.0	3.0	0.0	1.0	0.0	3.0	18
Mortgage Insurance Denied	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other	0.0	4.0	4.0	0.0	2.0	1.0	1.0	2.0	3.0	0.0	17
Missing	14	4.0	15	9.0	2.0	9	14	11	12	14	104
<b>Total</b>	<b>62</b>	<b>34</b>	<b>39</b>	<b>27</b>	<b>19</b>	<b>38</b>	<b>39</b>	<b>44</b>	<b>37</b>	<b>39</b>	<b>378</b>

Denial rates were observed to differ by race and ethnicity, as shown in Table IV.55. While white applicants had a denial rate of 10.9 percent over the period from 2008 through 2017, black applicants had a denial rate of 37.3 percent. As for ethnicity, Hispanic applicants had a higher denial rate than non-Hispanic applicants, at 16.7 percent versus 33.3 percent.

<b>Table IV.55</b> <b>Denial Rates by Race/Ethnicity of Applicant</b> Hattiesburg city 2004–2017 HMDA Data											
Race/Ethnicity	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Average
American Indian	0.0%	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%	100.0%	0.0%	0.0%	50.0%
Asian	0.0%	0.0%	50.0%	0.0%	0.0%	0.0%	0.0%	25.0%	0.0%	0.0%	13.3%
Black	41.2%	41.0%	27.5%	45.7%	40.0%	47.1%	43.2%	40.0%	25.8%	30.9%	37.3%
Pacific Islander	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%
White	12.7%	9.6%	15.8%	6.5%	6.6%	14.3%	11.8%	12.5%	8.8%	9.8%	10.9%
Not Available	66.7%	37.5%	57.1%	40.0%	66.7%	37.5%	36.4%	30.0%	25.0%	36.4%	40.4%
Not Applicable	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
<b>Average</b>	<b>21.2%</b>	<b>16.6%</b>	<b>20.6%</b>	<b>17.8%</b>	<b>11.9%</b>	<b>21.6%</b>	<b>20.2%</b>	<b>21.0%</b>	<b>13.5%</b>	<b>15.5%</b>	<b>18.0%</b>
Non-Hispanic	50.0%	20.0%	50.0%	33.3%	0.0%	0.0%	0.0%	50.0%	20.0%	25.0%	33.3%
Hispanic	19.8%	15.5%	18.5%	15.7%	10.4%	21.0%	18.9%	19.4%	12.7%	14.6%	16.7%

### 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 1,727 loans between 2008 and 2017 were HALs, accounting for 3.9 percent.

<b>Table IV.56</b> <b>Originated Owner-Occupied Loans by HAL Status</b> Hattiesburg city 2008–2017 HMDA Data											
Loan Type	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Total
HAL	34	16	3.0	6.0	3.0	1.0	3.0	1.0	0.0	1.0	68
Other	197	155	147	119	138	137	151	165	238	212	1,659
<b>Total</b>	<b>231</b>	<b>171</b>	<b>150</b>	<b>125</b>	<b>141</b>	<b>138</b>	<b>154</b>	<b>166</b>	<b>238</b>	<b>213</b>	<b>1,727</b>
Percent HAL	14.7%	9.4%	2.0%	4.8%	2.1%	0.7%	1.9%	0.6%	0.0%	0.5%	3.9%

While white households experienced HAL rates at 4.1 percent between 2008 and 2017, black households had a rate of HALs at 7.3 percent.

<b>Table IV.57</b> <b>Rate of HALs Originated by Race/Ethnicity of Borrower</b> Hattiesburg city 2008–2017 HMDA Data											
Race	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Average
American Indian	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Asian	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Black	22.5%	13.0%	3.4%	5.3%	0.0%	5.6%	8.0%	3.3%	0.0%	0.0%	7.3%
Pacific Islander	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
White	13.4%	9.2%	1.7%	5.0%	2.4%	0.0%	0.8%	0.0%	0.0%	0.6%	4.1%
Not Available	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Not Applicable	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
<b>Average</b>	<b>14.7%</b>	<b>9.4%</b>	<b>2.0%</b>	<b>4.8%</b>	<b>2.1%</b>	<b>0.7%</b>	<b>1.9%</b>	<b>0.6%</b>	<b>0.0%</b>	<b>0.5%</b>	<b>3.9%</b>
Hispanic	0.0%	25.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	5.3%
Non-Hispanic	15.0%	9.1%	2.1%	5.1%	2.2%	0.8%	2.1%	0.6%	0.0%	0.5%	4.6%

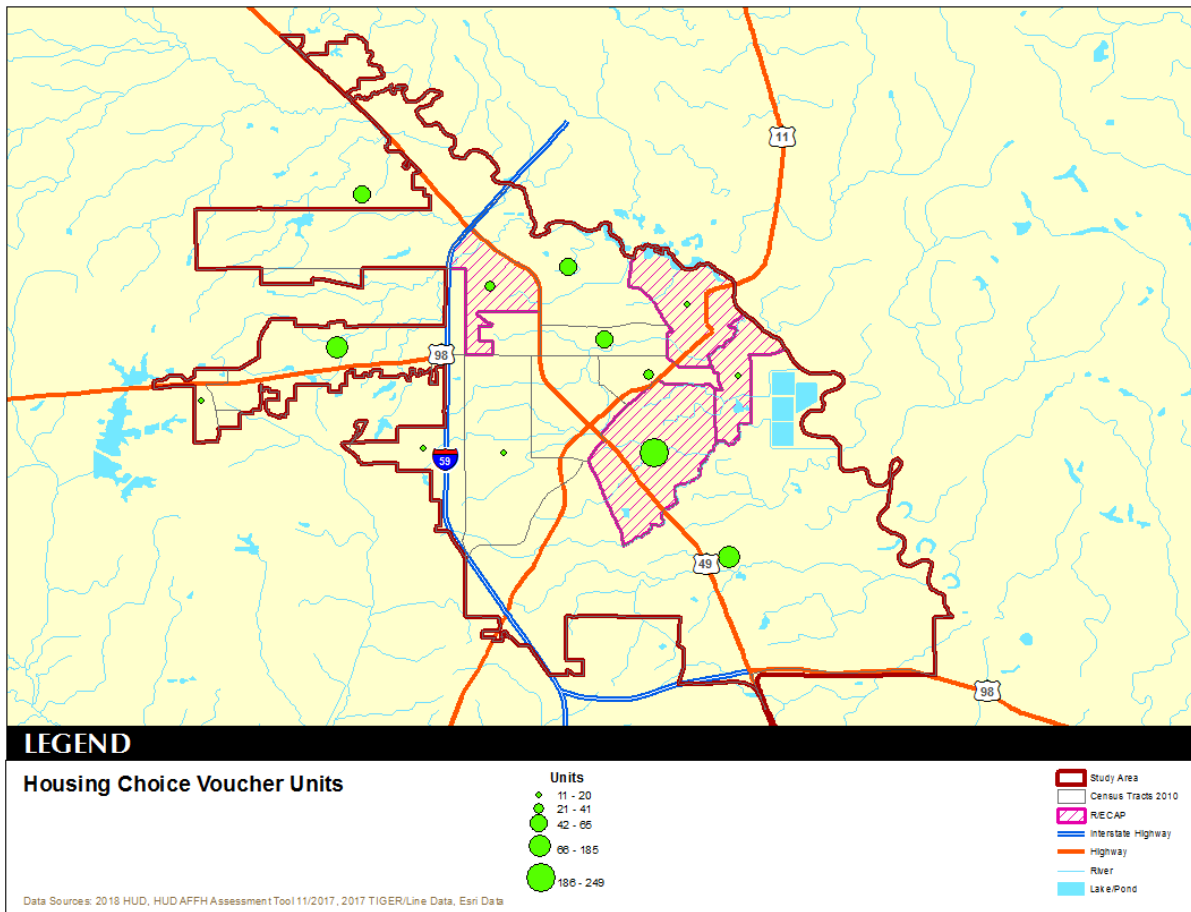
## G. PUBLICLY SUPPORTED HOUSING ANALYSIS

The number of public housing units are shown in Table IV.58, below. There are 1,707 public housing units in Hattiesburg city, of which 290 are for households with disabilities. In total, there are 296 public housing units, 665 Project Based Section 8 units, 65 other HUD Multifamily units, and 681 Housing Choice Voucher units.

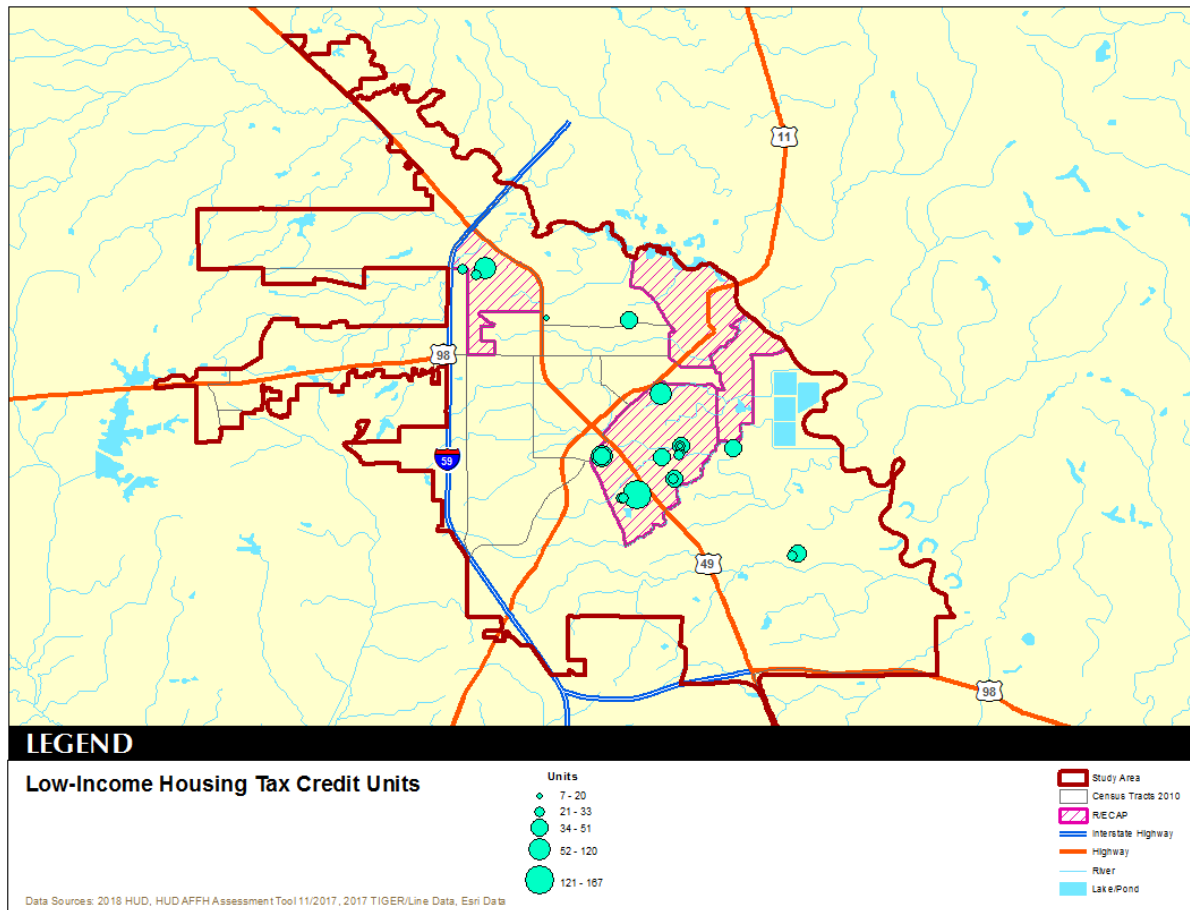
<b>Table IV.58</b> <b>Residents with Disabilities by Subsidized Housing Type</b> Hattiesburg city HUD AFFH Raw Database		
<b>Program</b>	<b>Total Units</b>	<b>Total Disabled Units</b>
Public Housing	296	56
Project Based Section 8	665	106
Other HUD Multifamily	65	13.0
Housing Choice Vouchers	681	116
<b>Total</b>	<b>1,707</b>	<b>290</b>

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.

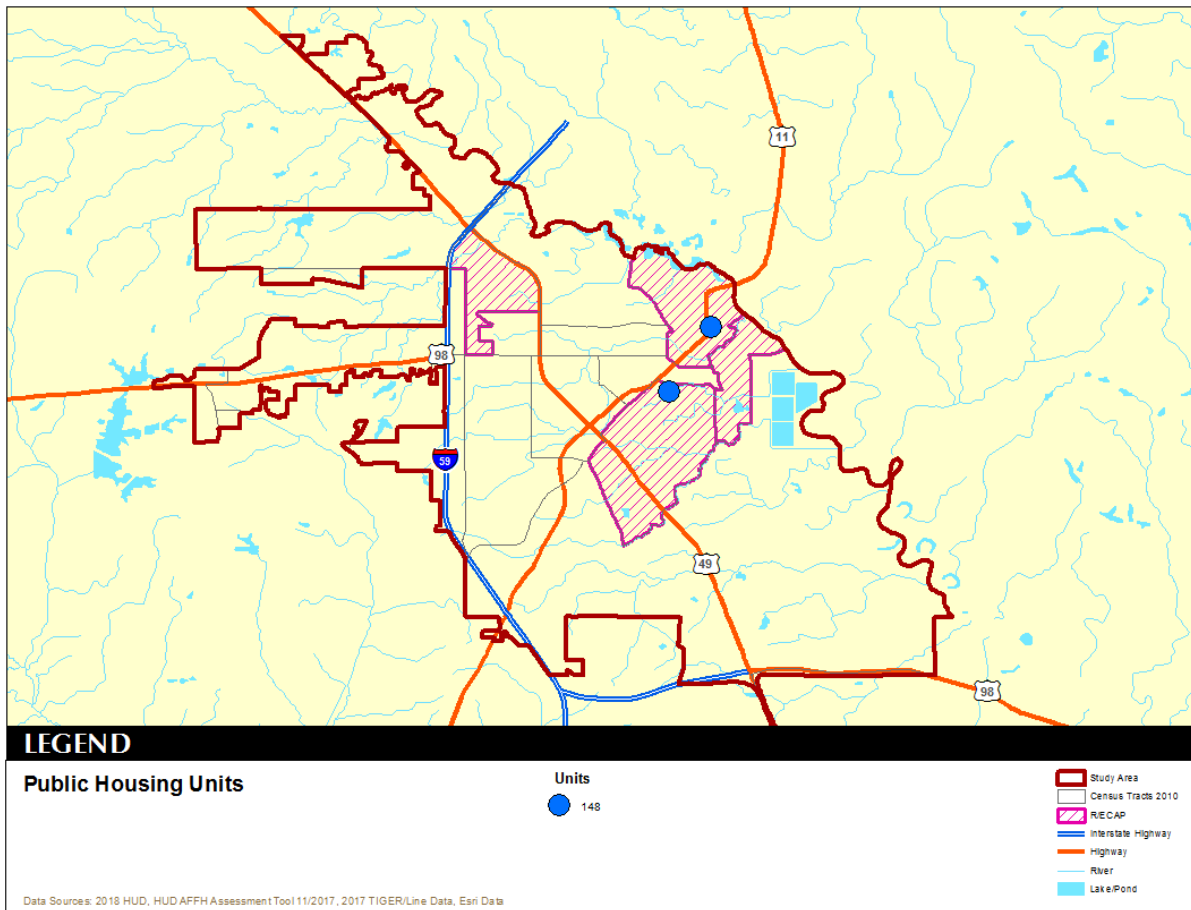
**Map IV.11**  
**Housing Choice Vouchers**  
 Hattiesburg city  
 AFFH Data



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

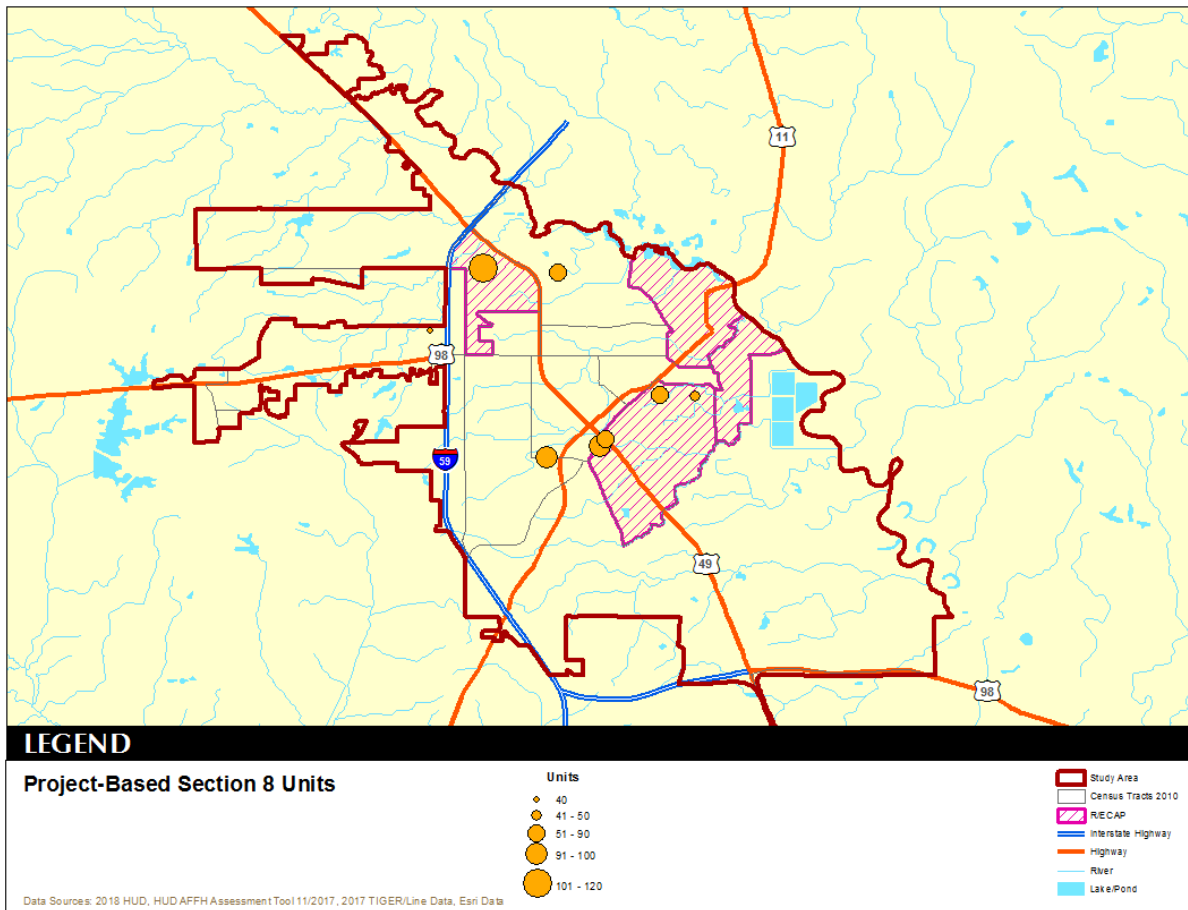


**Map IV.13**  
**Public Housing Units**  
 Hattiesburg city  
 AFFH Data

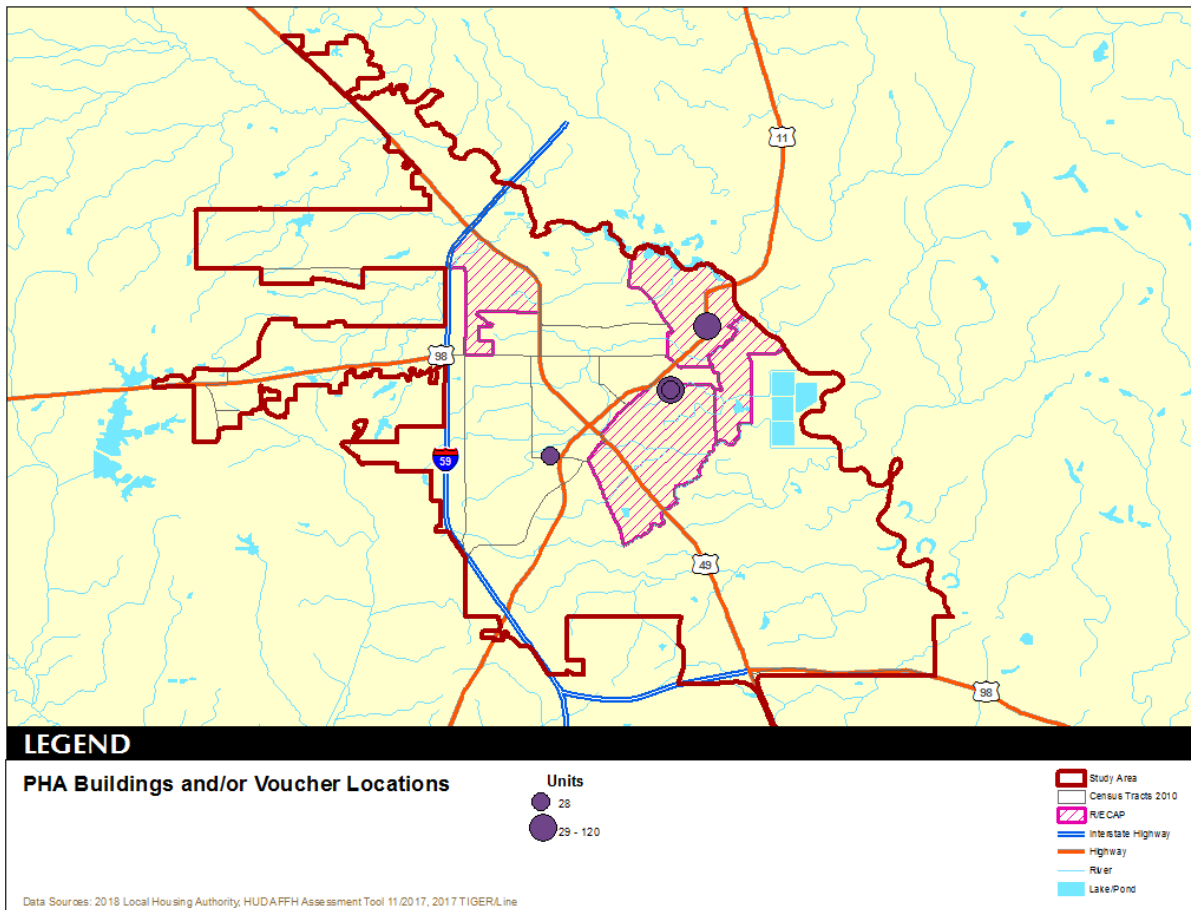




**Map IV.14**  
**Project-Based Section 8 Units**  
 Hattiesburg city  
 AFFH Data



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



Additional data is presented in the following tables about the Housing Authority. These data present data directly from the Housing Authority's records. The Housing Authority has a total of 296 assisted households.

<b>Table IV.59</b> <b>What is the total number of your assisted households, with vouchers, regular low-income housing, public housing, and other low-income housing you own?</b> Hattiesburg Housing Authority Public Housing Authority Survey	
<b>Total</b>	
296	

The race and ethnicity of these assisted units are shown in the tables below.

<b>Table IV.60</b> <b>Of your assisted households, how many of the head of households are:</b> Hattiesburg Housing Authority Public Housing Authority Survey	
<b>Race</b>	<b>Head of Households</b>
White	7
Black	274
American Indian/Native American	0
Asian	0
Native Hawaiian/Pacific Islander	0
Two or more races	2
Don't know	0
<b>Total</b>	<b>283</b>

<b>Table IV.61</b> <b>Of your assisted households, how many of the head of households are:</b> Hattiesburg Housing Authority Public Housing Authority Survey	
<b>Ethnicity</b>	<b>Head of Households</b>
Hispanic	1
Non-Hispanic	282
<b>Total</b>	<b>283</b>

Some 47 households are considered to have one or more persons with a disability.

<b>Table IV.62</b> <b>How many households have one or more persons with disabilities?</b> Hattiesburg Housing Authority Public Housing Authority Survey	
<b>Response</b>	<b>Responses</b>
One or more persons with disabilities	47

A majority of households have a female head of household, and 117 households have children present.

<b>Table IV.63</b> <b>How many of the head of households are:</b> Hattiesburg Housing Authority Public Housing Authority Survey	
<b>Response</b>	<b>Total</b>
Male	41
Female	242
Female with one or more children in the home under the age of 18	111
Male with one or more children in the home under the age of 18	6
<b>Total</b>	<b>117</b>

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

<b>Table IV.64</b> <b>How many of your public housing units are:</b> Hattiesburg Housing Authority Public Housing Authority Survey		
<b>Type of Unit</b>	<b>Owned</b>	<b>Vacant or soon to be empty and available for rent</b>
Efficiency	0	0
One Bedroom	80	2
Two Bedroom	116	7
Three Bedroom	95	4
Four Bedroom	4	0
Five or more Bedroom	1	0
<b>Total Number of Units</b>	<b>296</b>	<b>0</b>

The Housing Authority does not have an Affirmative Action Plan.

<b>Table IV.65</b> <b>Do you have an Affirmative Action Plan?</b> Hattiesburg Housing Authority Public Housing Authority Survey			
Yes	No	Don't Know	Missing
0	1	0	0

The Housing Authority does not have admissions preferences or housing designations.

<b>Table IV.66</b> <b>Do you have an Admissions Preferences or Housing Designations?</b> Hattiesburg Housing Authority Public Housing Authority Survey			
Yes	No	Don't Know	Missing
0	1	0	0

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

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

<b>Table IV.68</b> <b>Is your PHA currently subject to any of the following:</b> Hattiesburg 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 19.8 percent of the population was disabled in 2000, or a total of 8,024 persons. The disability rate was highest for those over 65, with 51.0 percent disabled.

<b>Table IV.69</b> <b>Disability by Age</b> Hattiesburg city 2000 Census SF3 Data		
Age	Total	
	Disabled Population	Disability Rate
5 to 15	457	8.0%
16 to 64	5,170	17.2%
65 and older	2,397	51.0%
<b>Total</b>	<b>8,024</b>	<b>19.8%</b>

Table IV.70 shows disability by type in 2000. There were 3,969 physical disabilities reported in 2000, some 2,980 employment disabilities, and 3,214 go-outside-home disabilities.

<b>Table IV.70</b> <b>Total Disabilities Tallied: Aged 5 and Older</b> Hattiesburg city 2000 Census SF3 Data	
Disability Type	Population
Sensory disability	1,756
Physical disability	3,969
Mental disability	2,450
Self-care disability	1,291
Employment disability	2,980
Go-outside-home disability	3,214
<b>Total</b>	<b>15,660</b>

Disability by age, as estimated by the 2016 ACS, is shown in Table IV.71. The disability rate for females was 18.7 percent, compared to 18.5 percent for males. The disability rate grew precipitously higher with age, with 66.4 percent of those over 75 experiencing a disability.

<b>Table IV.71</b> <b>Disability by Age</b> Hattiesburg city 2016 Five-Year ACS Data						
Age	Male		Female		Total	
	Disabled Population	Disability Rate	Disabled Population	Disability Rate	Disabled Population	Disability Rate
Under 5	16	0.9%	0	0.0%	16	0.5%
5 to 17	364	11.7%	240	8.3%	604	10.0%
18 to 34	750	8.8%	926	9.3%	1,676	9.0%
35 to 64	1,744	28.1%	1,919	26.7%	3,663	27.4%
65 to 74	486	41.0%	531	36.5%	1,017	38.5%
75 or Older	654	69.9%	994	64.3%	1,648	66.4%
<b>Total</b>	<b>4,014</b>	<b>18.5%</b>	<b>4,610</b>	<b>18.7%</b>	<b>8,624</b>	<b>18.6%</b>

The number of disabilities by type, as estimated by the 2016 ACS, is shown in Table IV.72. Some 11.2 percent have an ambulatory disability, 8.5 percent have an independent living disability, and 4.4 percent have a self-care disability.

<b>Table IV.72</b> <b>Total Disabilities Tallied: Aged 5 and Older</b> Hattiesburg city 2016 Five-Year ACS		
<b>Disability Type</b>	<b>Population with Disability</b>	<b>Percent with Disability</b>
Hearing disability	2,052	4.4%
Vision disability	2,433	5.3%
Cognitive disability	4,031	9.4%
Ambulatory disability	4,810	11.2%
Self-Care disability	1,904	4.4%
Independent living disability	3,143	8.5%

## 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

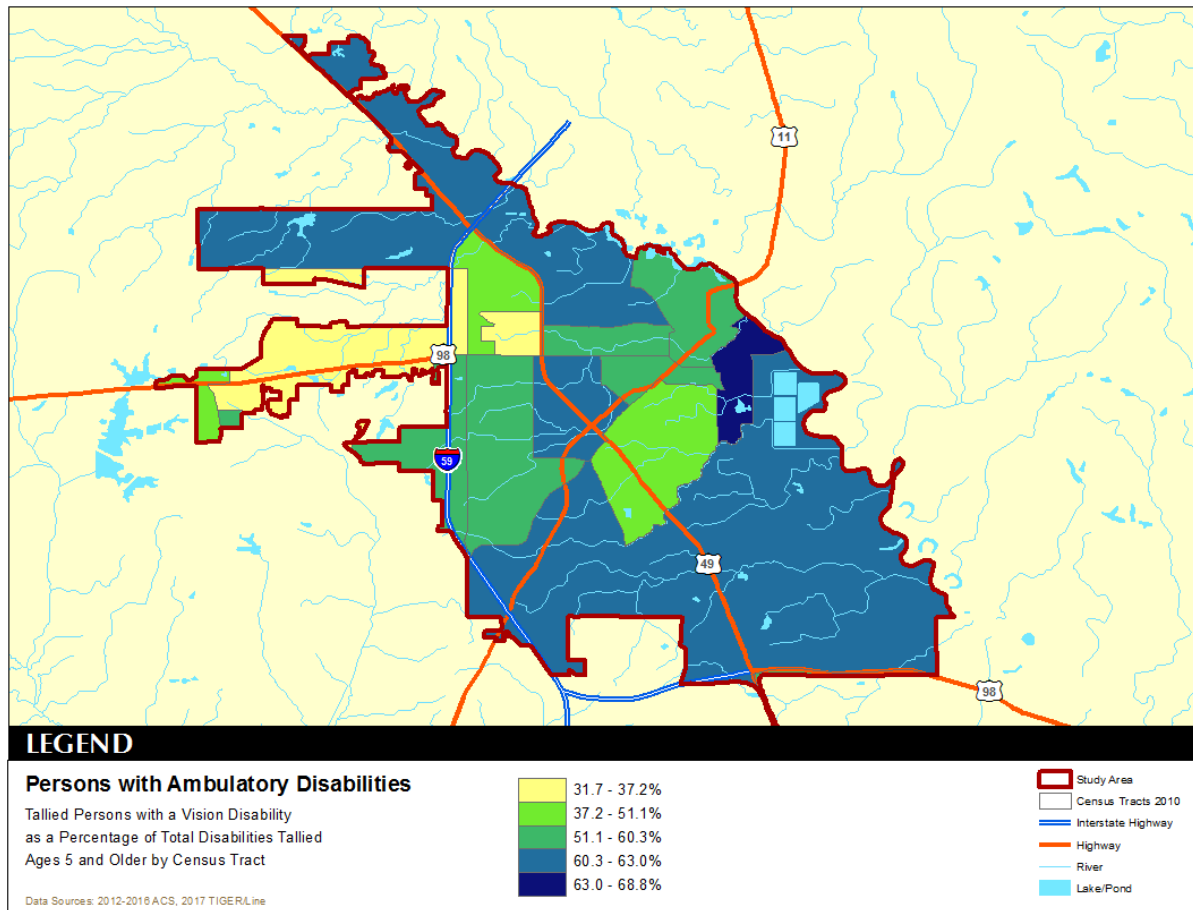
## HOUSING ACCESSIBILITY

Accessible housing units are located throughout the area. Some 290 publicly supported housing units are available for households with disabilities, out of 1,707 total publicly supported housing units in Hattiesburg city, according to HUD's AFFH database, are accessible.

<b>Table IV.73</b> <b>Residents with Disabilities by Subsidized Housing Type</b> Hattiesburg city HUD AFFH Raw Database		
<b>Program</b>	<b>Total Units</b>	<b>Total Disabled Units</b>
Public Housing	296	56
Project Based Section 8	665	106
Other HUD Multifamily	65	13.0
Housing Choice Vouchers	681	116
<b>Total</b>	<b>1,707</b>	<b>290</b>

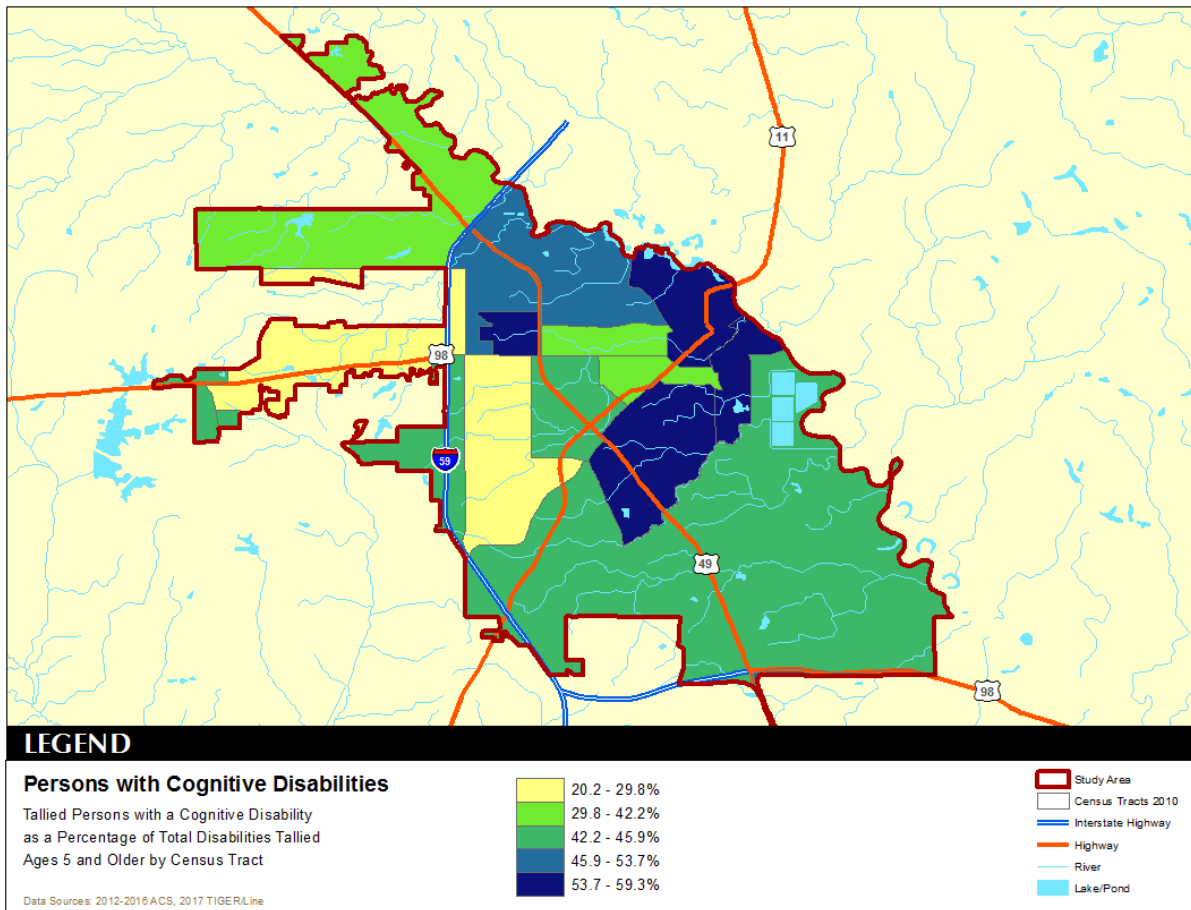
The concentrations of persons with various types of disabilities are shown in the following maps. Maps IV.16 through IV.21 show persons with ambulatory disabilities, persons with cognitive disabilities, persons with hearing disabilities, persons with independent living disabilities, persons with self-care disabilities, and persons with vision disabilities.

**Map IV.16**  
**Persons with Ambulatory Disabilities**  
 Hattiesburg city  
 AFFH Data

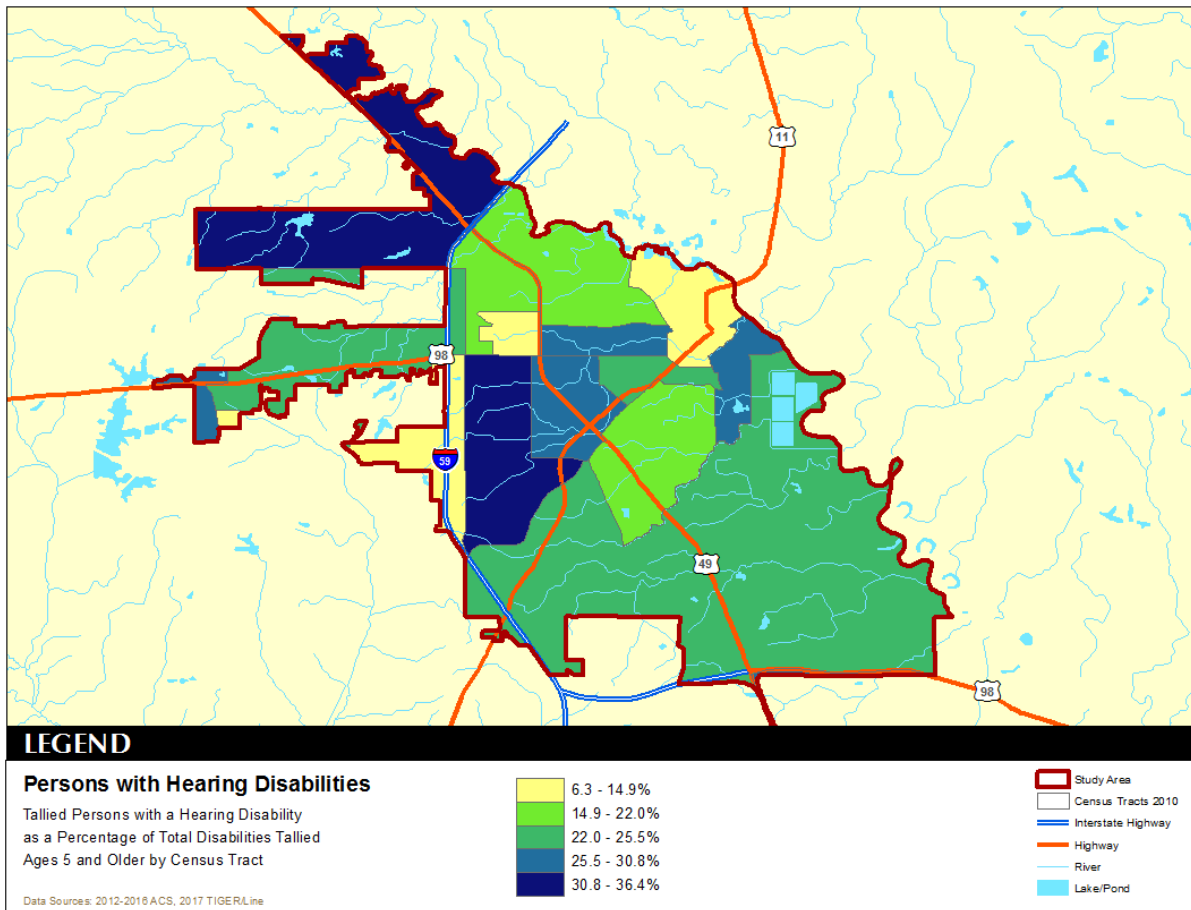




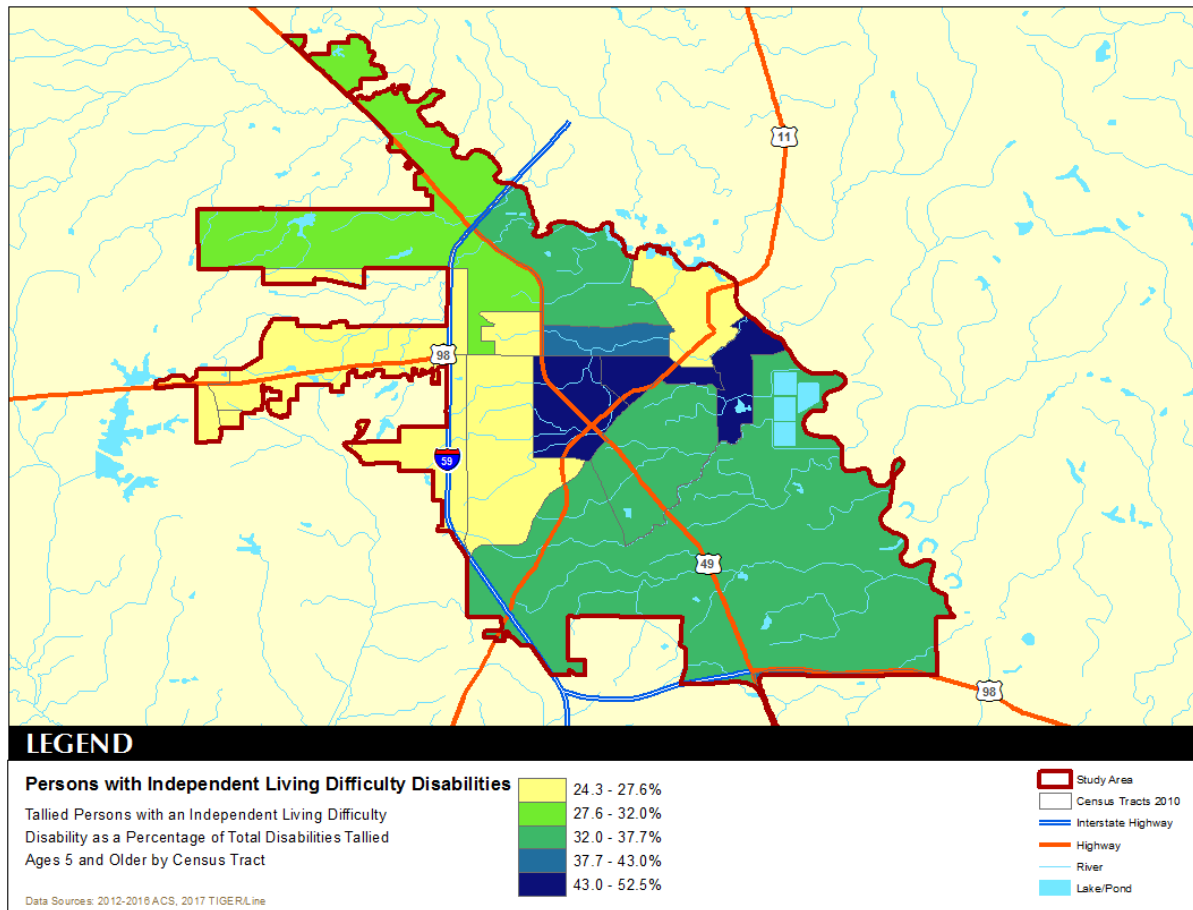
**Map IV.17**  
**Persons with Cognitive Disabilities**  
 Hattiesburg city  
 AFFH Data



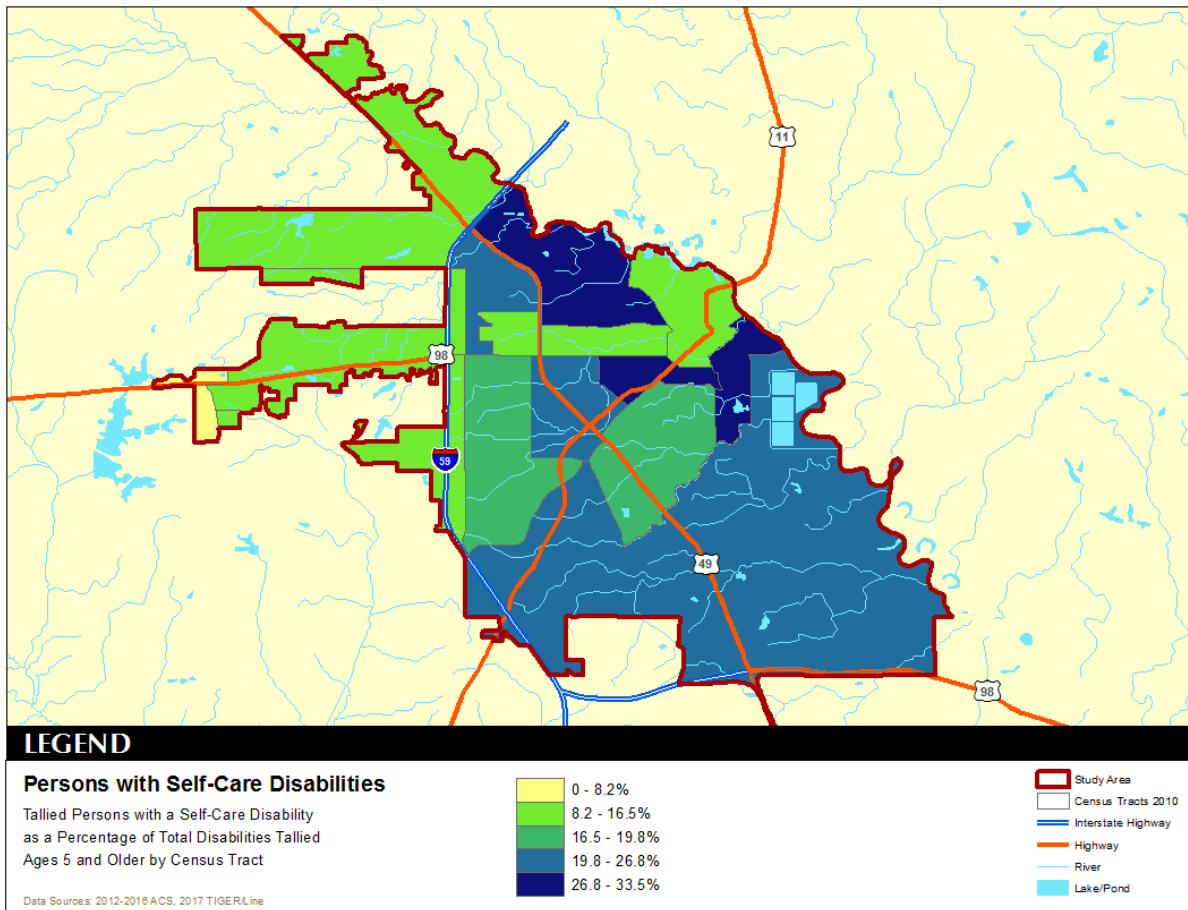
**Map IV.18**  
**Persons with Hearing Disabilities**  
 Hattiesburg city  
 AFFH Data



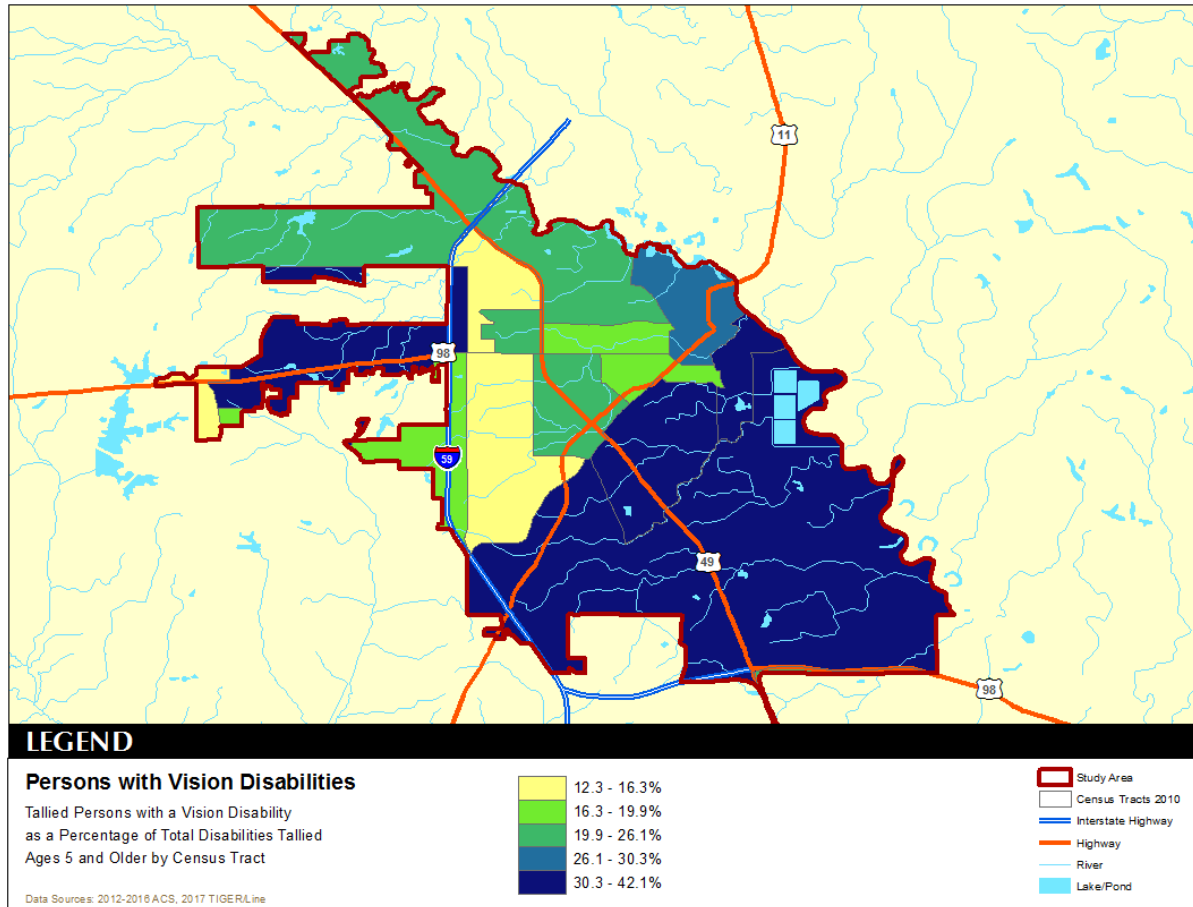
**Map IV.19**  
**Persons with Independent Living Disabilities**  
 Hattiesburg city  
 AFFH Data



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



**Map IV.21**  
**Persons with Vision Disabilities**  
 Hattiesburg city  
 AFFH Data



## I. FAIR HOUSING ENFORCEMENT, OUTREACH CAPACITY, & RESOURCES

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### 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).<sup>8</sup>

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.<sup>9</sup>

*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.

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<sup>8</sup> "HUD Fair Housing Laws and Presidential Executive Orders."

[http://portal.hud.gov/hudportal/HUD?src=/program\\_offices/fair\\_housing\\_equal\\_opp/FHLaws](http://portal.hud.gov/hudportal/HUD?src=/program_offices/fair_housing_equal_opp/FHLaws)

<sup>9</sup> "Title VIII: Fair Housing and Equal Opportunity."

[http://portal.hud.gov/hudportal/HUD?src=/program\\_offices/fair\\_housing\\_equal\\_opp/progdesc/title8](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.<sup>10</sup>

## 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 Mississippians<sup>11</sup>.” 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

<sup>10</sup> “HUD Fair Housing Laws and Presidential Executive Orders.”

<sup>11</sup> 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 6 complaints alleging discrimination in Hattiesburg city. Some 3 of these complaints were on the basis of race, 4 for a disability, 1 for sex, and 0 for familial status.

<b>Table IV.74</b> <b>Fair Housing Complaints by Basis</b> Hattiesburg city HUD Fair Housing Complaints												
<b>Basis</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>Total</b>
Disability	1	1	0	0	0	1	1	0	0	0	0	4
Race	1	0	1	0	0	0	1	0	0	0	0	3
Sex	0	0	0	0	0	0	1	0	0	0	0	1
<b>Total Basis</b>	<b>2</b>	<b>1</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>3</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>8</b>
Total Complaints	1	1	1	0	0	1	2	0	0	0	0	6

As shown in the table below, 4 of those complaints was successfully conciliated or settled, and 2 had no caused determination.



**Table IV.75**  
**Fair Housing Complaints by Closure**  
 Hattiesburg city  
 HUD Fair Housing Complaints

Basis	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	Total
Conciliation/settlement successful	1	0	1	0	0	1	1	0	0	0	0	4
No cause determination	0	1	0	0	0	0	1	0	0	0	0	2
<b>Total Closures</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>2</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>6</b>
Total Complaints	1	1	1	0	0	1	2	0	0	0	0	6

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 Hattiesburg city cited 11 issues total. Failure to make reasonable accommodation accounted for 2 and discriminatory terms, conditions, privileges, or services and facilities represented 2.

**Table IV.76**  
**Fair Housing Complaints by Issue**  
 Hattiesburg city  
 HUD Fair Housing Complaints

Issue	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	Total
Discriminatory terms, conditions, privileges, or services and facilities	0	0	0	0	0	1	2	0	0	0	0	3
Discrimination in terms/conditions/privileges relating to rental	1	0	1	0	0	0	0	0	0	0	0	2
Failure to make reasonable accommodation	0	1	0	0	0	1	0	0	0	0	0	2
Otherwise deny or make housing unavailable	0	0	0	0	0	1	1	0	0	0	0	2
Discriminatory advertising, statements and notices	0	0	0	0	0	0	1	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
<b>Total Issues</b>	<b>1</b>	<b>1</b>	<b>2</b>	<b>0</b>	<b>0</b>	<b>3</b>	<b>4</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>11</b>
Total Complaints	1	1	1	0	0	1	2	0	0	0	0	6

## Fair Housing Complaints Found With Cause

The table below shows fair housing complaints in Hattiesburg city found with causes by basis. Some 4 complaints were found to have cause. Of these, 2 were on the basis of disability, 3 on the basis of race, and 0 on the basis of familial status.

<b>Table IV.77</b> <b>Fair Housing Complaints by Basis</b> Hattiesburg city HUD Fair Housing Complaints												
<b>Basis</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>Total</b>
Race	1	0	1	0	0	0	1	0	0	0	0	3
Disability	1	0	0	0	0	1	0	0	0	0	0	2
Sex	0	0	0	0	0	0	1	0	0	0	0	1
<b>Total Basis</b>	<b>2</b>	<b>0</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>2</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>6</b>
Total Complaints Found with Cause	1	0	1	0	0	1	1	0	0	0	0	4

Fair Housing complaints with cause by issue are shown in the table of the following page. For the 4 total complaints with cause, there were a total of 8 issues. Failure to make reasonable accommodation accounted for 1 issues, and discriminatory terms, conditions, privileges, or services and facilities, accounting for 2.

<b>Table IV.78</b> <b>Fair Housing Complaints by Issue</b> Hattiesburg city HUD Fair Housing Complaints												
<b>Issue</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>Total</b>
Discrimination in terms/conditions/privileges relating to rental	1	0	1	0	0	0	0	0	0	0	0	2
Discriminatory terms, conditions, privileges, or services and facilities	0	0	0	0	0	1	1	0	0	0	0	2
Otherwise deny or make housing unavailable	0	0	0	0	0	1	1	0	0	0	0	2
Failure to make reasonable accommodation	0	0	0	0	0	1	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
<b>Total Issues</b>	<b>1</b>	<b>0</b>	<b>2</b>	<b>0</b>	<b>0</b>	<b>3</b>	<b>2</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>8</b>
Total Complaints Found with Cause	1	0	1	0	0	1	1	0	0	0	0	4

## MISSISSIPPI CENTER FOR JUSTICE

The Mississippi Center for Justice was founded in Jackson in 2003 to create a new advocacy capacity that had not existed in the state for several decades: a home-grown, nonprofit legal and policy organization that advances racial and economic justice through systemic change.

The Center is a 501(c)(3) organization with three full-time offices located in the three major regions of Mississippi, one in Jackson (Central), one in Indianola (Delta), and one in Biloxi (Coast). The Center works in coalition with community partners in each of its campaign areas – housing, health, consumer protection, and education – which provides an existing network of partnerships that includes other nonprofit public interest and social justice advocacy groups, community-based organizations, state agencies and social service providers. The Center also works with a broad range of vertical and horizontal partners, including national and regional advocacy organizations, grassroots groups, law firms, and law schools. Since 2006, the Center has engaged over 600 pro bono attorneys in our work from law firms in Mississippi and across the nation. These pro bono partners have donated over 62,000 hours of legal assistance to the Center and our clients. In addition, over 3,000 volunteer law students have traveled to Mississippi to provide onsite assistance to the Center’s clients. Fair Housing advocacy and enforcement is an important component of the Center’s Housing Law Campaign. The Center received FY 2013 and FY2014 grant awards from HUD to support statewide education and outreach to underserved communities regarding their rights under the Fair Housing Act. The Center received FY 2016 and FY 2017 grant awards from HUD to support Fair Housing testing and enforcement activity including the filing of HUD complaints on behalf of individuals alleging discrimination. The FY 2016 project was statewide in scope and the project period was January 1, 2017 to December 31, 2017. The FY 2017 project period is April 1, 2018 to March 31, 2021 and the scope for the first year (2018) is the following counties:

Hancock, Harrison, Jackson, George, Stone, Pearl River, Greene, Perry, Forrest, Lamar, Marion, and Walthall.

The scope for the second year (2019) is expanded to include, in addition to the above:

Pike, Amite, Wilkinson, Adams, Franklin, Lincoln, Lawrence, Jefferson Davis, Covington, Jones and Wayne. The scope for the third year is expanded further to include, in addition to the above: Jefferson, Claiborne, Copiah, Simpson, Smith, Jasper and Clarke.

## ENFORCEMENT ACTIVITY

### 2017-2018

During the 2017-2018 grant term, MCJ referred four (4) complaints to HUD for Enforcement. When expressed by protected class, three HUD complaints alleged discrimination based upon disability; two HUD complaint alleged discrimination based upon race; one HUD complaint alleged discrimination based upon sex; and one HUD complaint alleged discrimination based upon color.

When expressed by market, four HUD complaints alleged discrimination in the rental market.

When expressed by Respondent, two HUD complaints alleged discrimination by an owner, a manager, and a management company. One HUD complaint alleged discrimination by a manager and owner. One HUD complaint alleged discrimination by a public housing authority.

<b>Table IV.79</b> <b>2017 HUD Fair Housing Complaints</b> MS Center for Justice Service Area Mississippi Center for Justice					
County	Description	Basis	Market	Respondent	Month
Harrison	Eviction action against tenant alleged to be based upon disability and race. Unequal treatment based upon race and disability.	Race, Disability	Rental	Owner, Manager, Management Company	Sep.
Forrest	Wrongful and retaliatory eviction of security deposit based on disability. Wrongful and retaliatory eviction action based upon disability.	Disability	Rental	Owner, Manager	Dec
Harrison	Difference in treatment with regard to Pet Policy based upon race and color. Plus, retaliation for asserting rights under Fair Housing Act.	Race, Color	Rental	Owner, Manager, Management Company	Dec
Hancock	Housing authority wrongfully terminated housing assistance based upon tenant's sex and disability.	Sex, Disability	Rental	Public Housing Authority	Dec

## 2018-2019

During the 2018-19 grant term, MCJ referred nine complaints to HUD for Enforcement, as of March 31, 2019. When expressed by protected class, three HUD complaints alleged discrimination based on disability. Four HUD complaints alleged discrimination based on sex. Two HUD complaint alleged discrimination based upon race. One HUD complaint alleged discrimination based upon national origin. One HUD complaint alleged discrimination based upon religion.

When expressed by market, five HUD complaints alleged discrimination in the rental market; three HUD complaints alleged discrimination based upon failure to make reasonable accommodation; one HUD complaints alleged discrimination against a municipality based upon zoning; and one complaint alleged discrimination in the advertising market based upon religious preference.

When expressed by Respondent, four HUD complaints alleged discrimination by an owner, a manager, and a management company. One HUD complaint alleged discrimination by a manager and owner. One HUD complaint alleged discrimination by a municipality. One HUD complaint alleged discrimination by a newspaper.

**Table IV.80**  
**2018 HUD Fair Housing Complaints**

MS Center for Justice Service Area  
Mississippi Center for Justice

County	Description	Basis	Market
Harrison	Landlord refusal to provide paperwork for lease-to-own trailer to transgender tenant.	Sex	Rental
Forrest	Was told his walker puts a bad image on the complex.	Disability	Rental
Harrison	Manager demanded sex for repairs and retaliates by raising rent.	National Origin, Sex	Rental
Jackson	Eviction for having a service animal	Disability	Rental
Harrison	Evicted/Lockout	Disability, Sex	Rental
Hancock	Vet being evicted because of her sex	Sex	Rental
Harrison	City of Gulfport took two of her cars	Race	Zoning
Jackson	Newspaper advertisement restricting housing to "Christians only"	Religion	Advertising
Forrest	African-American couple targeted for lease-to-own scam because of race	Race	Sales

## J. PLANNING AND ZONING SURVEY

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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 Hattiesburg 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 includes 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.

The City has a definition for the term “disability,” as well as a definition for the terms “group home” or “group housing.” Group homes are permitted in residential areas.

**Table IV.81**  
**Land use, Zoning Regulations, Practices and Procedures That May Act As Barriers to Fair Housing**  
Hattiesburg  
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?	1	0
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"?	1	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.)	1	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 86 responses to date. Some 34 respondents live in single-family homes, another 18 live in 1-4 story apartments, and 0 live in apartments with 5 or more stories.

<b>Table IV.82</b> <b>Which of the following best describes the type of housing you currently live in?</b> Hattiesburg city Fair Housing Survey	
<b>Housing</b>	<b>Responses</b>
Single-family home (detached)	34
Twin-home or duplex	4
Condo/Townhouse	3
Apartment building with 1-4 stories	18
Apartment building with 5 or more stories	0
Something else, please specify	3
Missing	24
<b>Total</b>	<b>86</b>

As seen in Table IV.83, some 1937 respondents live in public housing, some 2 live in Multi-Family Section 8, and 1 live in Tenant Based Section 8.

<b>Table IV.83</b> <b>If you live in a subsidized/assisted housing, please indicate what type:</b> Hattiesburg city Fair Housing Survey	
<b>Type</b>	<b>Responses</b>
Public Housing	19
Multi-Family Section 8	2
Tenant Based Section 8	1
Project Based Section 8	1
Other Assisted Housing	3
Don't Know	4
Does Not Apply	31
Other	0
Missing	25
<b>Total</b>	<b>86</b>

Table IV.84 shows how long respondents have lived in their neighborhoods. As seen on the following page, some 13 respondents have lived in their neighborhood for less than 1 year, while 7 respondents have lived in their neighborhood for 11-20 years.



<b>Table IV.84</b> <b>How long have you lived in your neighborhood?</b> Hattiesburg city Fair Housing Survey	
<b>Time</b>	<b>Responses</b>
Less than 1 year	13
1-5 years	24
6-10 years	6
11-20 years	7
21-30 years	7
More than 30 years	5
Missing	24
<b>Total</b>	<b>86</b>

Table IV.85 shows the most important reasons respondents decided to live in their neighborhood. Some 13 respondents' most important reason was to live near family and friends, some 19 to live close to work, and 24 due to the affordability of housing.

<b>Table IV.85</b> <b>Which of the following were the most important reasons you decided to live in your neighborhood? (Check all that apply)</b> Hattiesburg city Fair Housing Survey	
<b>Reason</b>	<b>Responses</b>
To live near family and friends	13
To be close to work	19
Accessibility of goods and services, such as neighborhood centers and stores	12
To be near public transportation	0
Physical accessibility of the building	3
Nearby schools for my children/grandchildren	9
Access to job opportunities	1
Safety in the neighborhood	23
Affordability of housing	24
I grew up here	9
No choice/ Nowhere else to go	10

If respondents had a choice to continue to live in their neighborhood, some 41 respondents would, while 15 would not.

<b>Table IV.86</b> <b>If you had a choice would you continue to live in your city or neighborhood?</b> Hattiesburg city Fair Housing Survey	
<b>Yes/No</b>	<b>Responses</b>
Yes	41
No	15
Not Sure	7
Missing	23
<b>Total</b>	<b>86</b>

The table below shows how respondents rate the different aspects of their neighborhood or housing development. Some 7 respondents would rate cleanliness as excellent, while 7 respondents rate cleanliness as poor. The availability of job opportunities was rated as excellent by 3 respondents and poor by 11 respondents.

<b>Table IV.87</b> <b>How would you rate each of the following aspects of your neighborhood/housing development?</b> Hattiesburg city Fair Housing Survey								
<b>Aspects</b>	<b>Excellent</b>	<b>Very Good</b>	<b>Good</b>	<b>Fair</b>	<b>Poor</b>	<b>Don't Know</b>	<b>Missing</b>	<b>Total</b>
Cleanliness	7	33	11	1	0	0	34	86
Condition of the buildings (including homes)	9	36	13	5	0	0	23	86
Condition of streets and sidewalks	8	29	19	6	0	0	24	86
Condition of the public spaces	9	36	9	5	2	0	25	86
Schools in the neighborhood	9	34	13	3	3	0	24	86
Access to public transportation	10	18	12	7	15	0	24	86
Availability of quality public housing	6	13	8	10	24	0	25	86
Availability of job opportunities	3	21	14	11	11	0	26	86

Respondents also rated how easy it is to get to a variety of places, including parks, libraries, and grocery stores. While 45 respondents said it would be easy to access supermarkets or grocery stores, some 1 respondents said it would be difficult to access. If the household had a disability, some 8 respondents said it was easy getting around their neighborhood or housing complex, compared to 4 saying it would be difficult.

<b>Table IV.88</b> <b>Please indicate how easy it would be for you to get to each of the following places?</b> Hattiesburg city Fair Housing Survey							
Place	Easy	Slightly Difficult	Moderately Difficult	Difficult	Don't Know	Missing	Total
Parks, playgrounds or other green spaces	43	9	0	0	2	26	86
Public Libraries	40	10	1	0	2	28	86
Supermarkets or grocery stores	45	10	1	1	2	26	86
Pharmacies	48	6	2	2	1	27	86
Banks and credit unions	44	7	3	3	2	28	86
Churches, mosques, synagogues , or other religious or cultural centers	46	9	1	1	2	26	86
Community center or recreational facilities	37	11	2	2	5	27	86
Places with jobs that I/my household would want to have	31	8	5	5	6	26	86
If household with a disability, ease of getting around your neighborhood/housing complex	8	3	4	4	1	58	86

Some 25 respondents stated that their community needs better jobs and 28 indicated the need for more jobs. Some 22 respondents indicated the need for more affordable housing, while 24 indicated the need for better roads.

<b>Table IV.89</b> <b>What Does your Community Need Most?</b> Hattiesburg city Fair Housing Survey	
Percent	Responses
Better Jobs	25
More Jobs	28
Better Medical Services	11
Better Housing	16
More Affordable Housing	22
Housing Rehab	12
Better Educational Opportunities	19
Good Grocery Stores	15
Better Roads	24
Better Sidewalks	16
Better Public Safety	16
Water and Sewer Improvements	16
More Services	10
Other, please specify	2

Respondents indicated that 51 percent of funds should be used for housing, 10 percent for community facilities, and 11 percent for infrastructure.

<b>Table IV.90</b> <b>If you had some money to spend on these activities, what percentage would you spend on:</b> Hattiesburg city Fair Housing Survey	
<b>Percent</b>	<b>Responses</b>
Housing	51
Community Facilities	10
Economic Development	14
Human Services	15
Infrastructure	11
<b>Total</b>	<b>100.0%</b>

## CURRENT HOUSING

The fair housing survey also asked questions about the respondents' current housing situation. Some 25 respondents rent from a housing authority, 13 rent from a private landlord, and 20 own.

<b>Table IV.91</b> <b>Do you currently rent your home, own your home or something else?</b> Hattiesburg city Fair Housing Survey	
<b>Own/Rent</b>	<b>Responses</b>
Rent from the Housing Authority	25
Rent from a private landlord	13
Rent a room	1
Renter: share a room	1
Own	20
Owner: share a room	0
Something else	2
Missing	24
<b>Total</b>	<b>86</b>

Some 32 respondents are satisfied with their current housing situation, while 3 are dissatisfied.

<b>Table IV.92</b> <b>How Satisfied would you say you are with the quality of the housing you currently live in?</b> Hattiesburg city Fair Housing Survey	
<b>Satisfaction</b>	<b>Responses</b>
Satisfied	32
Somewhat satisfied	19
Somewhat dissatisfied	6
Dissatisfied	3
Don't know	1
Missing	25
<b>Total</b>	<b>86</b>

In the past five years, 7 respondents have had their rent paid by a rental assistance program, as seen in the following table.

<b>Table IV.93</b> <b>In the past five years has your rent been paid by a rental assistance program?</b> Hattiesburg city Fair Housing Survey	
<b>Own/Rent</b>	<b>Responses</b>
Yes	7
No	45
Don't know	5
Missing	29
<b>Total</b>	<b>86</b>

If respondents answered yes the previous question, some 1 respondents have indicated they have had difficulty using their Section 8 voucher.

<b>Table IV.94</b> <b>If you answered "Yes" to the above question have you had difficulty using that Section 8 voucher?</b> Hattiesburg city Fair Housing Survey	
<b>Own/Rent</b>	<b>Responses</b>
Yes	1
No	14
Don't know	8
Missing	63
<b>Total</b>	<b>86</b>

During the past three years, some 5 respondents have indicated that their housing costs have increased a lot, and increased somewhat for 24 respondents.

<b>Table IV.95</b> <b>During the past three years, how have the overall housing costs for your current home changed?</b> Hattiesburg city Fair Housing Survey	
<b>Change in housing cost</b>	<b>Responses</b>
Increased a lot	5
Increased some	24
Stayed about the same	22
Decreased some	1
Decreased a lot	1
Not applicable	7
Missing	26
<b>Total</b>	<b>86</b>

Some 8 respondents have been displaced this year as a renter, and 2 have been displaced as an owner. If respondents had been displaced, some 1 indicated it was due to the property being purchased, and 0 indicated it was due to the property being demolished.

<b>Table IV.96</b> <b>If you answered “Yes” to the above question was this the result of the property being:</b> Hattiesburg city Fair Housing Survey	
<b>Reason</b>	<b>Responses</b>
Purchased	1
Demolished	0
Improved/renovated	4
Foreclosed	1
Other	5
Missing	75
<b>Total</b>	<b>86</b>

During the past five years, 15 respondents have looked for a new place to rent and 15 have looked for a home to buy.

<b>Table IV.97</b> <b>During the past five years, have you</b> <b>looked for a new place to live?</b> Hattiesburg city Fair Housing Survey	
<b>Yes/No</b>	<b>Responses</b>
Yes, looked for a home to rent	15
Yes, looked for a home to buy	15
No	23
Don't remember	0
Missing	33
<b>Total</b>	<b>86</b>

If the respondent has looked for a new place to live, some 22 found it difficult to find safe, quality housing that they could afford in a neighborhood they wanted to live in.

<b>Table IV.98</b> <b>If you answered "Yes" to the above question</b> <b>did you have trouble finding safe, quality</b> <b>housing that you could afford in a</b> <b>neighborhood you would like to live in?</b> Hattiesburg city Fair Housing Survey	
<b>Property</b>	<b>Responses</b>
Yes, looked for a home to rent	22
No	14
Don't remember	3
Missing	47
<b>Total</b>	<b>86</b>

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

<b>Table IV.99</b> <b>If you could not find safe, affordable, quality housing do you think it was because (Check all that apply):</b> Hattiesburg city Fair Housing Survey	
Category	Responses
Race/ethnicity	3
Religion	0
Disability	2
Sexual Orientation	0
Pregnant or having children	0
Sex/Gender	0
Age	1
Marital Status	0
National Origin	0
Ancestry	0
Familial Status	0
Criminal History/Record	1
Source of income	14

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.

<b>Table IV.100</b> <b>Do you believe that you have been discriminated against in your housing because of any of the following (Check all that apply):</b> Hattiesburg city Fair Housing Survey	
Category	Responses
Race/ethnicity	3
Religion	0
Disability	1
Sexual Orientation	0
Pregnant or having children	0
Sex/Gender	0
Age	3
Marital Status	0
National Origin	0
Ancestry	0
Familial Status	0
Criminal History/Record	0
Source of income	5



Some 4 respondents have complained of discrimination by their landlord, and 5 were satisfied with the outcome.

<b>Table IV.101</b> <b>Fair Housing Complaints</b> Hattiesburg 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?	4	15	2	30	35	86
Were you satisfied with the outcome?	5	2	2	41	36	86

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.

<b>Table IV.102</b> <b>If you ever filed a fair housing complaint with an agency which one (Check all that apply):</b> Hattiesburg city Fair Housing Survey	
Complaint Agency	Responses
Gulf Coast Fair Housing Center	1
HEED	3
U.S. Department of Housing and Urban Development (HUD)	4

In the past five years, some 11 respondents have applied for a home loan to purchase a home, refinance, or take equity out of their home. Some 8 respondents indicated that their application was approved.

<b>Table IV.103</b> <b>Home loan Applications</b> Hattiesburg 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?	11	27	1	13	.	34	86
Was the application you made during the past five years approved?	8	10	2	25	0	41	86

If the respondent had not been approved for a home loan, some 10 respondents indicated it was due to their income level, and 10 respondents indicated it was due to their credit history or credit scores.

<b>Table IV.104</b> <b>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):</b> Hattiesburg city Fair Housing Survey	
<b>Reason</b>	<b>Responses</b>
My/our income level	10
The amount I/we had for a down payment	6
How much savings I/we had	3
The value of my property	1
My/our credit history or credit score(s)	10

Respondents indicated which issues limited their housing options. Some 17 indicated what they could afford to pay, and 9 indicated the amount of money they had for the deposit was too low.

<b>Table IV.105</b> <b>Which of the following issues, if any, limited the housing options you were able to consider (Check all that apply):</b> Hattiesburg city Fair Housing Survey	
<b>Issue</b>	<b>Responses</b>
What I/we could afford to pay our rent or mortgage	17
The amount of money I/we had for deposit is too low	9
Housing large enough for my/our household	3
My/our credit history or credit score	11
Units that accommodate my/our disability (i.e. wheelchair accessible)	2
Not being shown housing in the neighborhood(s) I wanted to move into	1
Concern that I/we would not be welcome in a particular neighborhood(s)	2

## 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 18 respondents have someone in their household with a disability, and 7 have problems within their home that create any physical/accessibility issues for a member of the household. Some 24 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.

<b>Table IV.106</b> <b>Disability and Accommodation</b> Hattiesburg city Fair Housing Survey					
<b>Disability &amp; Accommodation Question</b>	<b>Yes</b>	<b>No</b>	<b>Don't Know</b>	<b>Missing</b>	<b>Total</b>
Are you, or someone else in your household, living with a disability?	18	31	2	29	86
Are there any problems within your home that create any physical/accessibility issues for yourself or a family member?	7	37	4	30	86
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?	24	8	4	29	86
Have you made a request for reasonable accommodation?	7	26	3	30	86

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.

<b>Table IV.107</b> <b>If you made a request for a reasonable accommodation, what type of accommodation did you request?</b> Hattiesburg city Fair Housing Survey	
<b>Accommodation</b>	<b>Responses</b>
Assistance animal	2
Live in attendant	1
Modification of unit	0
Size of unit	1
Accessibility of unit	1
Change in rent due data	0
Transfer to another unit	2
Parking/parking space related	1
Other	1
Missing	77
<b>Total</b>	<b>86</b>

Some 10 respondents were satisfied with the outcome of their request for accommodation or modification, and 1 were not.

<b>Table IV.108</b> <b>Where you satisfied with the outcome of your accommodation and/or modification request?</b> Hattiesburg city Fair Housing Survey	
<b>Yes/No</b>	<b>Responses</b>
Yes	10
No	1
Don't know	4
Missing	71
<b>Total</b>	<b>86</b>

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

<b>Table IV.109</b> <b>What is the highest level of school that you have completed?</b> Hattiesburg city Fair Housing Survey	
<b>Education</b>	<b>Responses</b>
Grade school or some high school	9
High school degree or equivalent	14
Completed vocational/technical school	4
Some college but no degree	13
Bachelor's degree	12
Master's degree or higher	5
Missing	29
<b>Total</b>	<b>86</b>

<b>Table IV.110</b> <b>Which of the following describes your current status?</b> Hattiesburg city Fair Housing Survey	
<b>Employment</b>	<b>Responses</b>
Employed full-time	27
Employed part-time	3
Unemployed and looking for work	4
Unemployed and not looking for work	0
Unable to work due to a disability	12
Stay-at-home caregiver or parent	2
Retired	5
Student	2
Other	2
Missing	29
<b>Total</b>	<b>86</b>

Some 13 respondents have been homeless. If the respondent has ever been homeless, respondents indicated what led to their homelessness.

<b>Table IV.111</b> <b>Have you ever been homeless?</b> Hattiesburg city Fair Housing Survey	
<b>Yes/No</b>	<b>Responses</b>
Yes	13
No	40
Don't know	0
Does not apply	2
Missing	31
<b>Total</b>	<b>86</b>

<b>Table IV.112</b> <b>If you have been homeless, what led to your homelessness?</b> Hattiesburg city Fair Housing Survey	
<b>Reason</b>	<b>Responses</b>
Loss of your job	8
Illness/hospitalization	0
Eviction	1
Jail/prison	2
Substance abuse issue	0
Other	2
Missing	73
<b>Total</b>	<b>86</b>

Some 57 respondents use English as their primary language at home, while 0 respondents use Spanish, and 0 respondents use another language.

<b>Table IV.113</b> <b>What is the primary language you use at home?</b> Hattiesburg city Fair Housing Survey	
<b>Language</b>	<b>Responses</b>
English	57
Spanish	0
Other	1
Missing	28
<b>Total</b>	<b>86</b>

If respondents requested their lease in their primary language, some 22 respondents indicated they received it.

<b>Table IV.114</b> <b>If you requested your lease agreement or other important documents in your primary language we they provided?</b> Hattiesburg city Fair Housing Survey	
<b>Yes/No</b>	<b>Responses</b>
Yes	22
No	4
Did not request	27
Missing	33
<b>Total</b>	<b>86</b>

Some 38 respondents have been able to communicate with their landlord, while 38 respondents have not.

<b>Table IV.115</b> <b>Have you been able to communicate with your landlord?</b> Hattiesburg city Fair Housing Survey	
<b>Yes/No</b>	<b>Responses</b>
Yes	38
No	6
Did not request	2
Missing	40
<b>Total</b>	<b>86</b>

Some 4 respondents are Hispanic and 51 respondents are not. As for race, some 14 respondents are white and 41 are black. These data are shown in the following two tables.

<b>Table IV.116</b> <b>Do you consider yourself Hispanic, Latino, Latina or of Spanish origin?</b> Hattiesburg city Fair Housing Survey	
<b>Yes/No</b>	<b>Responses</b>
Yes, Hispanic/Latino/Latina, or of Spanish origin	4
No, not of Hispanic/Latino/Latina, or of Spanish	51
Missing	31
<b>Total</b>	<b>86</b>

Some 18 respondents were male and 36 were female.

<b>Table IV.117</b> <b>What is your Gender?</b> Hattiesburg city Fair Housing Survey	
<b>Gender</b>	<b>Responses</b>
Male	18
Female	36
Missing	29
<b>Total</b>	<b>86</b>

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

<b>Table IV.118</b> <b>What was your household income in 2017</b> Hattiesburg city Fair Housing Survey	
<b>Income</b>	<b>Responses</b>
Less than \$10,000	8
\$10,001 to \$20,000	7
\$20,001 to \$30,000	9
\$30,001 to \$50,000	6
\$30,001 to \$50,000	5
\$50,001 to \$100,000	2
\$100,001 to \$200,000	1
More than \$200,000	0
Missing	48
<b>Total</b>	<b>86</b>

## ***SECTION V. FAIR HOUSING GOALS AND PRIORITIES***

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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)<sup>12</sup>, 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.

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<sup>12</sup> 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, the City of Hattiesburg 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 Hattiesburg 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 the City of Hattiesburg 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 Hattiesburg has limited capacity to address.

<b>Table V.1 Contributing Factors</b>		
<b>Contributing Factors</b>	<b>Priority</b>	<b>Justification</b>
Discriminatory patterns in lending	Low	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	Low	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	Low	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	Low	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	Low	The dissimilarity index shows a moderate to high level of segregation for minority households.
Moderate to high concentrations of poverty	Medium	Concentrations of poverty, as demonstrated by R/ECAPs in the area, continue to be a contributing factor in accessing fair housing.
Lack of resources	Low	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	Low	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	Low	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	Medium	Fair housing survey results and public input indicated a continued need for fair housing education.
Insufficient understanding of credit	Medium	Fair housing survey results and public input indicated an insufficient understanding of credit.

## ADDITIONAL FINDINGS

In addition to the table above, there are several significant findings or conclusions summarized here. Black households have a moderate level of segregation. Other racial groups also have a moderate to high level of segregation, but these households represent a small proportion of the population. There are four (4) R/ECAPs in Hattiesburg currently. Black and Hispanic 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 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.

<b>Table V.2</b> <b>Fair Housing Issues, Contributing Factors, and Recommended Actions</b>			
<b>Fair Housing Issues/Impediments</b>	<b>Contributing Factors</b>	<b>Recommended Actions to be Taken</b>	<b>Responsible Agency</b>
Segregation	Moderate to high levels of segregation	Continue to identify institutional barriers to affordable housing options, such as density maximums and lot size requirements. Make appropriate amendments, if necessary	City of Hattiesburg
Disparities in Access to Opportunity	Discriminatory patterns in lending  Discriminatory terms/conditions  Lack of access to independence for persons with disabilities  Lack of opportunities for persons to obtain housing in higher opportunity areas	Continue to work with the city's transit system to review the demand for and effectiveness of its paratransit service and the potential resources for other specialized services that might be of particular benefit to persons in R/ECAPs  Incorporate into the city's annual Disability Awareness day a focus on mobility – both for those that have mobility challenges and for those that do not in order to increase awareness. Keep record of workshop.  Continue to work with outside agencies such as the Housing Roundtable and/or Community Action Agency to identify and promote referrals to programs such as computer classes/labs, afterschool programs for youth, financial literacy, nutrition workshops, and enrichment activities	City of Hattiesburg
R/ECAPs	Moderate to high levels of segregation  Moderate to high concentrations of poverty	Continue to identify institutional barriers to affordable housing options, such as density maximums and lot size requirements. Make appropriate amendments, if necessary	City of Hattiesburg
Disproportionate Housing Needs	Insufficient affordable housing in a range of unit sizes  Discriminatory patterns in lending  Lack of Resources	Administer 8 Rehabilitation and/or Repair projects for single-family homeowners annually as funding and Annual Action Plans allow  Consider grant opportunities outside of HOME and CDBG that may enable resources to go further, and pursue as appropriate	City of Hattiesburg

Disability and Access	Insufficient accessible affordable housing	Encourage the creation of accessible units beyond the bare minimum code requirement in new and renovated housing developments	City of Hattiesburg
Fair Housing Enforcement and Outreach	Lack of fair housing structure	Promote fair housing education in conjunction with Fair Housing Month each year.	City of Hattiesburg
	Insufficient fair housing education	Promote outreach and education related to credit for prospective homebuyers.	
	Insufficient understanding of credit	Promote enhanced financial literacy through opportunities that may be afforded by partner agencies	

## SECTION VI. APPENDICES

### A. ADDITIONAL PLAN DATA

<b>Table VI.1</b> <b>Loan Applications by Selected Action Taken by Race/Ethnicity of Applicant</b> Hattiesburg city 2008–2017 HMDA Data												
<b>Race</b>		<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>Total</b>
American Indian	Originated	0.0	1.0	0.0	0.0	1.0	1.0	0.0	0.0	0.0	0.0	3.0
	Denied	0.0	0.0	1.0	0.0	0.0	0.0	0.0	2.0	0.0	0.0	3.0
	Denial Rate	0.0%	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%	100.0%	0.0%	0.0%	50.0%
Asian	Originated	1.0	0.0	1.0	0.0	0.0	0.0	2.0	3.0	3.0	3.0	13
	Denied	0.0	0.0	1.0	0.0	0.0	0.0	0.0	1.0	0.0	0.0	2.0
	Denial Rate	0.0%	0.0%	50.0%	0.0%	0.0%	0.0%	0.0%	25.0%	0.0%	0.0%	13.3%
Black	Originated	40	23	29	19	12	18	25	30	49	38	283
	Denied	28	16	11.0	16.0	8.0	16	19.0	20	17	17	168
	Denial Rate	41.2%	41.0%	27.5%	45.7%	40.0%	47.1%	43.2%	40.0%	25.8%	30.9%	37.3%
Pacific Islander	Originated	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Denied	1.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.0
	Denial Rate	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%
White	Originated	186	142	117	100	127	114	120	126	177	165	1,374
	Denied	27	15	22	7	9	19	16	18	17	18	168
	Denial Rate	12.7%	9.6%	15.8%	6.5%	6.6%	14.3%	36.4%	12.5%	8.8%	9.8%	10.9%
Not Available	Originated	3.0	5.0	3.0	6.0	1.0	5.0	7.0	7.0	9.0	7.0	53
	Denied	6.0	3.0	4.0	4.0	2.0	3.0	4.0	3.0	3.0	4.0	36
	Denial Rate	66.7%	37.5%	57.1%	40.0%	66.7%	37.5%	36.4%	30.0%	25.0%	36.4%	40.4%
Not Applicable	Originated	1.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.0
	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%
<b>Total</b>	<b>Originated</b>	<b>231</b>	<b>171</b>	<b>150</b>	<b>125</b>	<b>141</b>	<b>138</b>	<b>154</b>	<b>166</b>	<b>238</b>	<b>213</b>	<b>1,727</b>
	<b>Denied</b>	<b>62</b>	<b>34</b>	<b>39</b>	<b>27</b>	<b>19</b>	<b>38</b>	<b>39</b>	<b>44</b>	<b>37</b>	<b>39</b>	<b>378</b>
	<b>Denial Rate</b>	<b>21.2%</b>	<b>16.6%</b>	<b>20.6%</b>	<b>17.8%</b>	<b>11.9%</b>	<b>21.6%</b>	<b>20.2%</b>	<b>21.0%</b>	<b>13.5%</b>	<b>15.5%</b>	<b>18.0%</b>
Hispanic	Originated	1.0	4.0	2.0	2.0	1.0	1.0	0.0	4.0	4.0	3.0	22
	Denied	1.0	1.0	2.0	1.0	0.0	0.0	0.0	4.0	1.0	1.0	11.0
	Denial Rate	50.0%	20.0%	50.0%	33.3%	0.0%	0.0%	0.0%	50.0%	20.0%	25.0%	33.3%
Non-Hispanic	Originated	227	164	145	118	138	132	146	154	226	205	1,655
	Denied	56	30	33	22	16	35	34	37	33	35	331
	Denial Rate	19.8%	15.5%	18.5%	15.7%	10.4%	21.0%	18.9%	19.4%	12.7%	14.6%	16.7%

**Table VI.2**  
**Loan Applications by Reason for Denial by Race/Ethnicity of Applicant**  
 Hattiesburg 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	1.0	1.0	29	0.0	34	5.0	0.0	70	1.0
Employment History	0.0	0.0	1.0	0.0	1.0	0.0	0.0	2.0	0.0
Credit History	2.0	1.0	67	0.0	40	5.0	0.0	115	2.0
Collateral	0.0	0.0	9.0	0.0	18	2.0	0.0	29	0.0
Insufficient Cash	0.0	0.0	6.0	0.0	7.0	2.0	0.0	15.0	0.0
Unverifiable Information	0.0	0.0	3.0	0.0	1.0	4.0	0.0	8.0	0.0
Credit Application Incomplete	0.0	0.0	5.0	0.0	6	7.0	0.0	18	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	6.0	0.0	7.0	4.0	0.0	17	0.0
Missing	0.0	0.0	42	1.0	54	7.0	0.0	104	8.0
<b>Total</b>	<b>3.0</b>	<b>2.0</b>	<b>168</b>	<b>1.0</b>	<b>168</b>	<b>36</b>	<b>0.0</b>	<b>378</b>	<b>3.0</b>
% Missing	0.0%	0.0%	25.0%	100.0%	32.1%	19.4%	0.0%	27.5%	8.0%

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

Year	Male	Female	Not Available	Not Applicable	Average
2008	17.9%	24.6%	60.0%	0.0%	21.2%
2009	18.5%	13.4%	25.0%	0.0%	16.6%
2010	19.1%	21.1%	66.7%	0.0%	20.6%
2011	15.1%	22.2%	20.0%	0.0%	17.8%
2012	10.6%	11.1%	100.0%	0.0%	11.9%
2013	22.9%	18.9%	33.3%	0.0%	21.6%
2014	17.6%	23.1%	28.6%	0.0%	20.2%
2015	17.3%	27.7%	33.3%	0.0%	21.0%
2016	11.8%	16.8%	0.0%	0.0%	13.5%
2017	12.4%	17.6%	50.0%	0.0%	15.5%
<b>Average</b>	<b>16.1%</b>	<b>19.7%</b>	<b>35.3%</b>	<b>0.0%</b>	<b>18.0%</b>

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

Hattiesburg city  
 2008–2017 HMDA Data

Gender		2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Total
Male	Originated	142	97	89	79	93	74	89	115	142	120	1,040
	Denied	31	22	21	14	11	22	19	24	19	17	200
	Denial Rate	17.9%	18.5%	19.1%	15.1%	10.6%	22.9%	17.6%	17.3%	11.8%	12.4%	16.1%
Female	Originated	86	71	60	42	48	60	60	47	89	89	652
	Denied	28	11	16	12	6	14	18.0	18	18	19	160
	Denial Rate	24.6%	13.4%	21.1%	22.2%	11.1%	18.9%	23.1%	27.7%	16.8%	17.6%	19.7%
Not Available	Originated	2.0	3.0	1.0	4.0	0.0	4.0	5.0	4.0	7.0	3.0	33
	Denied	3.0	1.0	2.0	1.0	2.0	2.0	2.0	2.0	0.0	3.0	18
	Denial Rate	60.0%	25.0%	66.7%	20.0%	100.0%	33.3%	28.6%	33.3%	0.0%	50.0%	35.3%
Not Applicable	Originated	1.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.0	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	231	171	150	125	141	138	154	166	238	213	1,727
	Denied	62	34	39	27	19	38	39	44	37	39	378
	Denial Rate	21.2%	16.6%	20.6%	17.8%	11.9%	21.6%	20.2%	21.0%	13.5%	15.5%	18.0%

**Table VI.5**  
**Denial Rates by Income of Applicant**

Hattiesburg city  
 2008–2017 HMDA Data

Income	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Total
\$30,000 or Below	37.0%	24.4%	21.4%	31.0%	25.9%	59.3%	38.5%	41.9%	22.5%	36.4%	33.4%
\$30,001–\$50,000	21.2%	23.7%	26.8%	19.1%	14.3%	24.4%	20.8%	22.2%	15.0%	16.2%	20.3%
\$50,001–\$75,000	19.2%	9.3%	22.9%	14.8%	5.9%	10.0%	14.3%	21.1%	15.1%	8.6%	13.8%
\$75,001–\$100,000	18.2%	15.0%	17.2%	11.1%	0.0%	12.5%	20.0%	6.7%	9.1%	8.0%	12.0%
\$100,001–\$150,000	0.0%	9.1%	0.0%	20.0%	13.6%	9.1%	12.5%	13.6%	5.4%	3.7%	8.4%
Above \$150,000	0.0%	0.0%	8.3%	0.0%	5.9%	9.1%	5.3%	5.6%	8.3%	11.1%	6.4%
Data Missing	33.3%	0.0%	50.0%	0.0%	0.0%	20.0%	0.0%	0.0%	12.5%	33.3%	16.7%
<b>Total</b>	<b>21.2%</b>	<b>16.6%</b>	<b>20.6%</b>	<b>17.8%</b>	<b>11.9%</b>	<b>21.6%</b>	<b>20.2%</b>	<b>21.0%</b>	<b>13.5%</b>	<b>15.5%</b>	<b>18.0%</b>

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

Income		2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Total
\$30,000 or Below	Loan Originated	34	31	33	20	20	11	24	25	31	28	257
	Application Denied	20	10	9	9.0	7.0	16.0	15.0	18.0	9.0	16.0	129
	Denial Rate	37.0%	24.4%	21.4%	31.0%	25.9%	59.3%	38.5%	41.9%	22.5%	36.4%	33.4%
\$30,001 –\$50,000	Loan Originated	93	45	41	38	36	34	38	42	68	57	492
	Application Denied	25	14	15	9.0	6.0	11	10.0	12.0	12	11	125
	Denial Rate	21.2%	23.7%	26.8%	19.1%	14.3%	24.4%	20.8%	22.2%	15.0%	16.2%	20.3%
\$50,001 –\$75,000	Loan Originated	42	49	27	23	32	45	36	30	45	53	382
	Application Denied	10.0	5.0	8.0	4.0	2.0	5.0	6.0	8.0	8.0	5.0	61
	Denial Rate	19.2%	9.3%	22.9%	14.8%	5.9%	10.0%	14.3%	21.1%	15.1%	8.6%	13.8%
\$75,001 – \$100,000	Loan Originated	27	17	24	16	18	14	16	28	30	23	213
	Application Denied	6.0	3.0	5.0	2.0	0.0	2.0	4.0	2.0	3.0	2.0	29
	Denial Rate	18.2%	15.0%	17.2%	11.1%	0.0%	12.5%	20.0%	6.7%	9.1%	8.0%	12.0%
\$100,001 –\$150,000	Loan Originated	21	20	13	12	19	10	21	19	35	26	196
	Application Denied	0.0	2.0	0.0	3.0	3.0	1.0	3.0	3.0	2.0	1.0	18
	Denial Rate	0.0%	9.1%	0.0%	20.0%	13.6%	9.1%	12.5%	13.6%	5.4%	3.7%	8.4%
Above \$150,000	Loan Originated	12.0	9.0	11.0	13.0	16.0	20	18	17	22	24	162
	Application Denied	0.0	0.0	1.0	0.0	1.0	2.0	1.0	1.0	2.0	3.0	11
	Denial Rate	0.0%	0.0%	8.3%	0.0%	5.9%	9.1%	5.3%	5.6%	8.3%	11.1%	6.4%
Data Missing	Loan Originated	2.0	0.0	1.0	3.0	0.0	4.0	1.0	5.0	7.0	2.0	25
	Application Denied	1.0	0.0	1.0	0.0	0.0	1.0	0.0	0.0	1.0	1.0	5.0
	Denial Rate	33.3%	0.0%	50.0%	0.0%	0.0%	20.0%	0.0%	0.0%	12.5%	33.3%	16.7%
<b>Total</b>	<b>Loan Originated</b>	<b>231</b>	<b>171</b>	<b>150</b>	<b>125</b>	<b>141</b>	<b>138</b>	<b>154</b>	<b>166</b>	<b>238</b>	<b>213</b>	<b>1,727</b>
	<b>Application Denied</b>	<b>62</b>	<b>34</b>	<b>39</b>	<b>27</b>	<b>19</b>	<b>38</b>	<b>39</b>	<b>44</b>	<b>37</b>	<b>39</b>	<b>378</b>
	<b>Denial Rate</b>	<b>21.2%</b>	<b>16.6%</b>	<b>20.6%</b>	<b>17.8%</b>	<b>11.9%</b>	<b>21.6%</b>	<b>20.2%</b>	<b>21.0%</b>	<b>13.5%</b>	<b>15.5%</b>	<b>18.0%</b>



<b>Table VI.7</b> <b>Denial Rates of Loans by Race/Ethnicity and Income of Applicant</b> Hattiesburg city 2008–2017 HMDA Data								
<b>Race</b>	<b>\$30,000 or Below</b>	<b>\$30,001 – \$50,000</b>	<b>\$50,001 –\$75,000</b>	<b>\$75,001 –\$100,000</b>	<b>\$100,001 –\$150,000</b>	<b>&gt; \$150,000</b>	<b>Data Missing</b>	<b>Average</b>
American Indian	100.0%	50.0%	0.0%	0.0%	0.0%	100.0%	0.0%	50.0%
Asian	0.0%	0.0%	20.0%	50.0%	0.0%	0.0%	0.0%	13.3%
Black	42.3%	37.0%	30.9%	34.5%	36.4%	14.3%	50.0%	37.3%
Pacific Islander	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%
White	24.8%	11.9%	8.7%	7.3%	5.8%	4.4%	16.0%	10.9%
Not Available	56.2%	48.1%	38.5%	22.2%	27.3%	66.7%	0.0%	40.4%
Not Applicable	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
<b>Average</b>	<b>33.4%</b>	<b>20.3</b>	<b>13.8%</b>	<b>12.0%</b>	<b>8.4%</b>	<b>6.4%</b>	<b>16.7%</b>	<b>18.0%</b>
Non-Hispanic	50.0%	33.3	33.3%	0.0%	0.0%	33.3%	100.0%	33.3%
Hispanic	32.4%	18.4	12.9%	11.2%	7.5%	4.8%	15.4%	16.7%

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

Race		\$30,000 or Below	\$30,001 – \$50,000	\$50,001 –\$75,000	\$75,001 –\$100,000	\$100,001 –\$150,000	> \$150,000	Data Missing	Total
American Indian	Loan Originated	0.0	1.0	0.0	0.0	1.0	0.0	1.0	3.0
	Application Denied	1.0	1.0	0.0	0.0	0.0	1.0	0.0	3.0
	Denial Rate	100.0%	50.0%	0.0%	0.0%	0.0%	100.0%	0.0%	50.0%
Asian	Loan Originated	2.0	2.0	4.0	1.0	2.0	2.0	0.0	13
	Application Denied	0.0	0.0	1.0	1.0	0.0	0.0	0.0	2.0
	Denial Rate	0.0%	0.0%	20.0%	50.0%	0.0%	0.05	0.0%	13.3%
Black	Loan Originated	90	104	56	19	7	6.0	1.0	283
	Application Denied	66	61	25	10.0	4.0	1.0	1.0	168
	Denial Rate	42.3%	37.0%	30.9%	34.5%	36.4%	14.3%	50.0%	100.0%
Pacific Islander	Loan Originated	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Application Denied	1.0	0.0	0.0	0.0	0.0	0.0	0.0	1.0
	Denial Rate	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%
White	Loan Originated	158	371	314	179	178	153	21	1,374
	Application Denied	52	50	30	14	11	7.0	4.0	168
	Denial Rate	24.8%	11.9%	8.7%	7.3%	5.8%	4.4%	16.0%	10.9%
Not Available	Loan Originated	7.0	14	8	14.0	8.0	1.0	1.0	53
	Application Denied	9.0	13.0	5.0	4.0	3.0	2.0	0.0	36
	Denial Rate	56.2%	48.1%	38.5%	22.2%	27.3%	66.7%	0.0%	40.4%
Not Applicable	Loan Originated	0.0	0.0	0.0	0.0	0.0	0.0	1.0	1.0
	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%
<b>Total</b>	<b>Loan Originated</b>	<b>257</b>	<b>492</b>	<b>382</b>	<b>213</b>	<b>196</b>	<b>162</b>	<b>25</b>	<b>1,727</b>
	<b>Application Denied</b>	<b>129</b>	<b>125</b>	<b>61</b>	<b>29</b>	<b>18</b>	<b>11</b>	<b>5.0</b>	<b>378</b>
	<b>Denial Rate</b>	<b>33.4%</b>	<b>20.3%</b>	<b>13.8%</b>	<b>12.0%</b>	<b>8.4%</b>	<b>6.4%</b>	<b>16.7</b>	<b>18.0%</b>
Hispanic	Loan Originated	3.0	8	4.0	2.0	3.0	2.0	0.0	22
	Application Denied	3.0	4.0	2.0	0.0	0.0	1.0	1.0	11.0
	Denial Rate	50.0%	33.3%	33.3%	0.0%	0.0%	33.3%	100.0%	33.3%
Non-Hispanic	Loan Originated	246	471	371	199	186	160	22	1,655
	Application Denied	118	106	55	25	15	8.0	4.0	331
	Denial Rate	32.4%	18.4%	12.9%	11.2%	7.5%	4.8%	15.4%	16.7%

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

Race	Loan Type	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Total
American Indian	HAL	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Other	0.0	1.0	0.0	0.0	1.0	1.0	0.0	0.0	0.0	0.0	3.0
	Percent HAL	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Asian	HAL	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Other	1.0	0.0	1.0	0.0	0.0	0.0	2.0	3.0	3.0	3.0	10
	Percent HAL	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Black	HAL	9.0	3.0	1.0	1.0	0.0	1.0	2.0	1.0	0.0	0.0	18
	Other	31	20	28	18	12	17	23	29	49	38	227
	Percent HAL	22.5%	13.0%	3.4%	5.3%	0.0%	5.6%	8.0%	3.3%	0.0%	0.0%	7.3%
Pacific Islander	HAL	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Other	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Percent HAL	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
White	HAL	25	13	2.0	5.0	3.0	0.0	1.0	0.0	0.0	1.0	49
	Other	161	129	115	95	124	114	119	126	177	164	1,160
	Percent HAL	13.4%	9.2%	1.7%	5.0%	2.4%	0.0%	0.8%	0.0%	0.0%	0.6%	4.1%
Not Available	HAL	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Other	3.0	5.0	3.0	6.0	1.0	5.0	7.0	7.0	9.0	7.0	227
	Percent HAL	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Not Applicable	HAL	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Other	1.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.0
	Percent HAL	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
<b>Total</b>	<b>HAL</b>	<b>34</b>	<b>16</b>	<b>3.0</b>	<b>6.0</b>	<b>3.0</b>	<b>1.0</b>	<b>3.0</b>	<b>1.0</b>	<b>0.0</b>	<b>1.0</b>	<b>68</b>
	<b>Other</b>	<b>197</b>	<b>155</b>	<b>147</b>	<b>119</b>	<b>138</b>	<b>137</b>	<b>151</b>	<b>165</b>	<b>238</b>	<b>212</b>	<b>1,659</b>
	<b>Percent HAL</b>	<b>14.7%</b>	<b>9.4%</b>	<b>2.0%</b>	<b>4.8%</b>	<b>2.1%</b>	<b>0.7%</b>	<b>1.9%</b>	<b>0.6%</b>	<b>0.0%</b>	<b>0.5%</b>	<b>3.9%</b>
Hispanic	HAL	0.0	1.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	18
	Other	1.0	3.0	2.0	2.0	1.0	1.0	0.0	4.0	4.0	3.0	1.0
	Percent HAL	0.0%	25.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	5.3%
Non-Hispanic	HAL	34	15	3.0	6.0	3.0	1.0	3.0	1.0	0.0	1.0	1,384
	Other	193	149	142	112	135	131	143	153	226	204	66
	Percent HAL	15.0%	9.1%	2.1%	5.1%	2.2%	0.8%	2.1%	0.6%	0.0%	0.5%	4.6%

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

Income	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Average
\$30,000 or Below	14.7%	9.7%	3.0%	5.0%	5.0%	0.0%	4.2%	0.0%	0.0%	0.0%	5.2%
\$30,001–\$50,000	10.8%	2.2%	2.4%	5.3%	0.0%	0.0%	0.0%	0.0%	0.0%	1.8%	3.2%
\$50,001–\$75,000	16.7%	10.2%	0.0%	4.3%	0.0%	0.0%	0.0%	3.3%	0.0%	0.0%	4.3%
\$75,001–\$100,000	22.2%	17.6%	4.2%	0.0%	5.6%	0.0%	6.2%	0.0%	0.0%	0.0%	6.3%
\$100,00–\$150,000	14.3%	5.0%	0.0%	8.3%	0.0%	10.0%	4.8%	0.0%	0.0%	0.0%	4.1%
Above \$150,000	25.0%	33.3%	0.0%	7.7%	6.2%	0.0%	0.0%	0.0%	0.0%	0.0%	5.8%
Data Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
<b>Average</b>	<b>14.7%</b>	<b>9.4%</b>	<b>2.0%</b>	<b>4.8%</b>	<b>2.1%</b>	<b>0.7%</b>	<b>1.9%</b>	<b>0.6%</b>	<b>0.0%</b>	<b>0.5%</b>	<b>3.9%</b>

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

Income		2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Total
\$30,000 or Below	HAL	5.0	3.0	1.0	1.0	1.0	0.0	1.0	0.0	0.0	0.0	12
	Other	29	28	32	19	19	11	23	25	31	28	217
	Percent HAL	14.7%	9.7%	3.0%	5.0%	5.0%	0.0%	4.2%	0.0%	0.0%	0.0%	5.2%
\$30,001 –\$50,000	HAL	10.0	1.0	1.0	2.0	0.0	0.0	0.0	0.0	0.0	1.0	14
	Other	83	44	40	36	36	34	38	42	68	56	421
	Percent HAL	10.8%	2.2%	2.4%	5.3%	0.0%	0.0%	0.0%	0.0%	0.0%	1.8%	3.2%
\$50,001 –\$75,000	HAL	7.0	5.0	0.0	1.0	0.0	0.0	0.0	1.0	0.0	0.0	14
	Other	35	44	27	22	32	45	36	29	45	53	315
	Percent HAL	16.7%	10.2%	0.0%	4.3%	0.0%	0.0%	0.0%	3.3%	0.0%	0.0%	4.3%
\$75,001 – \$100,000	HAL	6.0	3.0	1.0	0.0	1.0	0.0	1.0	0.0	0.0	0.0	12.0
	Other	21	14	23	16	17	14	15	28	30	23	178
	Percent HAL	22.2%	17.6%	4.2%	0.0%	5.6%	0.0%	6.2%	0.0%	0.0%	0.0%	6.3%
\$100,001 –150,000	HAL	3.0	1.0	0.0	1.0	0.0	1.0	1.0	0.0	0.0	0.0	7.0
	Other	18	19	13	11	19	9	20	19	35	26	163
	Percent HAL	14.3%	5.0%	0.0%	8.3%	0.0%	10.0%	4.8%	0.0%	0.0%	0.0%	4.1%
Above \$150,000	HAL	3.0	3.0	0.0	1.0	1.0	0.0	0.0	0.0	0.0	0.0	8.0
	Other	9.0	6.0	11.0	12.0	15.0	20.0	18	17	22	24	130
	Percent HAL	25.0%	33.3%	0.0%	7.7%	6.2%	0.0%	0.0%	0.0%	0.0%	0.0%	5.8%
Data Missing	HAL	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Other	2.0	0.0	1.0	3.0	0.0	4.0	1.0	5.0	7.0	2.0	25
	Percent HAL	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
<b>Total</b>	<b>Other</b>	<b>34</b>	<b>16</b>	<b>3.0</b>	<b>6.0</b>	<b>3.0</b>	<b>1.0</b>	<b>3.0</b>	<b>1.0</b>	<b>0.0</b>	<b>1.0</b>	<b>68</b>
	<b>HAL</b>	<b>197</b>	<b>155</b>	<b>147</b>	<b>119</b>	<b>138</b>	<b>137</b>	<b>151</b>	<b>165</b>	<b>238</b>	<b>212</b>	<b>1,659</b>
	<b>Percent HAL</b>	<b>14.7%</b>	<b>9.4%</b>	<b>2.0%</b>	<b>4.8%</b>	<b>2.1%</b>	<b>0.7%</b>	<b>1.9%</b>	<b>0.6%</b>	<b>0.0%</b>	<b>0.5%</b>	<b>3.9%</b>

## B. PUBLIC INPUT DATA

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### 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 not 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 4<sup>th</sup> 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 31<sup>st</sup>.

**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. Is that the recollection you are getting from 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 or 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 15<sup>th</sup> 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.

## Hattiesburg

**Comment:** And it is increasing.

**Presenter:** It is increasing most definitely, 32 to almost 37 percent.

Presentation

**Comment:** You describe as access to those characterizes. Does the online data really look at the location? Earlier we were looking at Census tract and concentration by Census tract and disparity whether diversity or how concentrated they are by racial composition. This data is still looking at Census tracts correct?

**Presenter:** Yes it is.

**Comment:** And so basically is why it is applying a major of job opportunity is that employment based or is it...

**Presenter:** These indexes are and the one that you are referring to labor market engagement is the amalgamation of three separate things. How much you have invested in yourself through job training skills and how active you are in trying to find work. Those kinds of things. It is not just a singular definition. This is way more understandable than a geographic map which shows you the intensity of one race. So I would need to show five maps for low poverty. I do in the documents.

**Comment:** In terms of and I guess my question is a person, these characteristics, they are labor is a challenge because population in that area has low education, they are not very skilled in the labor force, high unemployment and the wages are low.

**Presenter:** That is correct.

**Comment:** So, by if those people are located next to an area that is better off is that taken into account? Like one tract over it is a better area.

**Presenter:** that depends on whether they have access to those lower poverty areas. If they don't have a car and there is no transit system that they can get there can they ride their bike?

**Comment:** So automobile ownership is an indicator of ease of access. If there is a low percentage of cars...

**Presenter:** Transportation, cost, and transit use and this is the mass and notice these are higher, especially transportation, but they are not much different between the races, but I am concerned with labor market engagement the difference between black and whites. So there is a disparity there.

Presentation

**Comment:** In more detail data those tables are available to the community will they be able to distinguish what contributes to that high percent. Is it affordability or high cost of housing or age of housing stock? It will break that out?

**Presenter:** Well, it is one or more of those housing problems. Here it is cost burden and severe cost burden just by homeownership or renter. We don't really have this one broken up but it does tell us renters by in larger probably because of the University have a significant cost burden.

Presentation

**Comment:** The income on those, do you know the income on those?

**Presenter:** I do not have that information. This is a table generated by the system.

Presentation

**Comment:** What is your experience on disability with those elderly?

**Comment:** Are you talking the units themselves or are you talking...

**Comment:** The number of people.

**Presenter:** He is talking about both.

**Comment:** That one is probably just units.

**Presenter:** This group here.

(Crosstalk)

**Comment:** ...there are several different developments some older than others and one very new one like where the drive-in used to be.

(Crosstalk)

**Comment:** ...not to mention in general just the rural nature of that Census tract is not going to lend itself really well to new families as much as other neighborhoods in town. So there you automatically have a built in aging population in that area. I think that would be a trend to push it to a higher concentration of both older and more disabled at presence.

**Comment:** My question is that map concerted is it possible to break that out by owner verses renter. Where you are going is the older population owns the house and aging and some become disabled and that lends to different things. Units and retrofit kind of stuff.

**Presenter:** This data we cannot get this segregated out by owners or renters.

(Crosstalk)

**Comment:** Those are significant numbers and it would be nice to know if it applied to people who were not homeowners, people that may be disabled and living with a family member and not disabled. Those kinds of numbers will be nice to know.

**Presenter:** I am glad we are recording this. We will make a transcript and I will read your comment and I will go fishing and see if I came home with any trout.

**Comment:** I know when we watched the demonstrations with another county it was the same thing, 75 and older, but as you get that age there tends to be more disability. It shouldn't be to me as odd as it would appear.

**Presenter:** I'll say something. The 15 years that I have been working with this same data, some of the stuff is from the Census Bureau and we get to look at it every few years, but know I get to look at it by community level and some communities are really different and you are getting a 66, 67, or 68 percent for that disability group there are some challenges.

Presentation

**Comment:** Another part of that question is where the conversation will lead is processes and being disabled in and of itself is an issue, but does it create additional problems like because they don't have a car for example they can't get around or if their income is so fixed does that create issues for them to and they have to pay somebody to take them down to the grocery store. So that layer of additional things that are not measured by disability per say but the fact that it is concentrated is worth looking into.

**Comment:** Maybe we should have people do a survey to get some kind of an idea of where they live and their ages.

**Comment:** I think you are onto something there. You can get into where are the trips coming from and where are they going. It probably has something like that and that would be helpful to figure out how people are having issues to get around.

Presentation

**Comment:** Not to get ahead and this is a conversation for later when this is all finished, but theoretically for home. We do homeowner rehab. That is preservation of the unit to help bring you back to code. Well if it is a high enough priority and local data shows that elderly really should have access to their own unit maybe we do focus, not focus but maybe create an option in that program where the city could do a project for homeowner rehab and include access stuff. It is not a building code issue but it is a have the ability issue. I don't know if we can do that, but I am just saying that that is an example of how the conversation might lead down that direction. We don't currently do that with the state that program, but we might make it do so.

Presentation

**Comment:** I am sorry, but I have got to disagree with that. Let me tell you why I am disagreeing with that, because a lot of times they do not feel like they are being heard. A lot of times when call the HUD office and they are told one thing they are sent to somewhere else. They call that number and they send you somewhere else then you call that number. Then we begin to feel that we are riding on a horse that is going around and around and goes nowhere. That is the way we begin to think. Now I don't know if I am overstepping but I am just trying to be honest.

**Presenter:** I am asking you to be honest and I think you.

**Comment:** That is how it has been.

**Presenter:** I think you are correct.

**Comment:** As far as, I have been in Hattiesburg housing and I did not know it until today, 22 units and as a black single woman we are looked at because we are stereotyped in one way. I raised two sons. One of my sons is a Mississippi State Highway Patrol. He is a first lieutenant stationed over in Kuwait as we speak. My other son is a minister. He is working at Pine Cover which is in Columbus. What happened when I was staying in the “project” the houses over there, when we got the opportunity to leave from over there to get into one of those single dwelling houses that is detached from other units, we began to look at ourselves not uniformly but as individuals and doing that my sons challenged me. I went back to school, and got my BS in Psychology. I don’t think that I would have done that had I stayed in the “project”. I spoke with them and I wish we could do a miracle and for every successful story that came out of the “project” would be up there to remind others that it is not where you come from it is what you do with what you have, because I have worked with a little bit and had to stretch and I enjoyed doing that. I enjoyed talking to people and telling them that regardless of how bleak it looked like to you always knew there it was like, because you can see the sun peeping through the clouds but you have got to look up that way. I am not trying to take up a lot of time, but I am just being for real. I have been over there for 22 years. We have had children and there is a lot of us over there on Hope Drive, but we have hope. We have hope in our neighborhoods because we love them and I had someone to stand up and say because a person is a renter they do not feel or take care of property as an owner would, but double dare you to drive over to Hope Drive and see what our community looked like.

**Presenter:** I would like to thank you very much for that. That is a great set of comments.

**Comment:** What I heard her saying was that if you take people out of traditional public housing into more updated single type, detached option or in more dispersed communities and more like to break traditional patterns.

**Comment:** Yes.

**Presenter:** Providing people with access to opportunity they will usually take it. That is my opinion. So that is our goal.

Presentation

**Comment:** Nine times out of ten you are right about the banks. Why the banks will not loan to the minorities the same amount as Caucasian; I don’t understand, but they do not have a problem loaning money if you are going to purchase a car that decreases in value the minute you drive it off the car lot. Now I don’t know who can address that issue but that is something that should be taken into consideration. There are some houses and I feel like we are getting pimped, just to be honest, there are some Perfect Creek Houses, Perfect Creek I, Perfect Creek II, and others and their rent is over \$600 a month and if they stayed there for 15 years then they can start buying those houses, but the way that I calculated that if I multiply 6 times 15 that is like \$90,000 before they can start purchasing their house. What I cannot understand is where are these housing developments coming from that can do that because as sure as those people can pay over \$600 per month for 15 years the bank somehow ought to be able to let those same people that are paying the \$600 a month loan them money so they can purchase a house instead of paying \$90,000 and then after the \$90,000 is when they get a chance to start purchasing a house. Did that make sense to you?

**Presenter:** Yes, I understand what you are saying.

**Comment:** (Not Discernable)

Presentation

**Comment:** When it comes to fair housing if there is an issue and it is brought to our table, we address it immediately. We don't want it going any further up the ladder and we try to handle it. That might be some of the, if it is taken care of locally.

**Presenter:** Typically housing complaints come from the private sector rather than rental market practices, usually not always.

Presentation

## Hattiesburg CET Blended Presentation

**Comment:** Did you say sex?

**Presenter:** Sex? I said gender. Yes, it is the same thing.

Presentation

**Comment:** So, it boils down to too many blacks living over here and white folks over here.

**Presenter:** The distribution of people is not spread out. It is not like you need to move, but it is like the integration isn't uniform. It isn't distributed equally throughout the community. There are concentrations in some and concentrations in other, but it is not that bad. It is right at the level between low and moderate.

Presentation

**Comment:** Is 40 from your experience low, medium, or high in comparison to the state?

**Presenter:** The state is higher. There are communities that have significantly lower than 40 and there are communities that have significantly higher than 55. So, this I would say is a better example of Mississippi, this community than many other communities, but it is not, and you have some challenges with integration here. So, but not as bad as others.

Presentation

**Comment:** Of the 53 percent, is that a statewide?

**Presenter:** That is for Hattiesburg. All of these figures are for Hattiesburg.

Presentation

**Comment:** What you are saying is really not just Hattiesburg. It is not even Mississippi. It is across the United States.

**Presenter:** Of course, there are problems across the United States. Some groups and depending on the part of the country you are in, say for example and we have done this same study for Los Angeles County for years. Asians there are typically lower than whites, but blacks and other minorities and Hispanics have significant problems more a than Asians or whites, but the Asian population here is very small in comparison to the general population. So, we are really talking about blacks and Hispanics verses whites here in Mississippi. There are other populations and it is not like they don't matter, but you can still design a program for people who are cost burdened.

Presentation

**Comment:** They were referring to the Public Housing being RAD units.

**Presenter:** When I did a google search on the unit it says still operated by the Housing Authority. They said that they still own it, but it is not run by the Housing Authority. HUD is calling it Public Housing.

Presentation

**Comment:** There is a third. It is just 28 houses.

Presentation



**Comment:** Do you have any comment on that?

**Presenter:** I realize the challenges.

**Comment:** We have made, and we are working on something. Do you want me to make a comment now?

**Presenter:** Yes, sure.

**Comment:** We are looking to demolish all of the old units back in the 1942 that were built and rebuild, and we may have to go to extra lots, you know, and rebuild like we are doing. We have already done two buildings about four or five years ago and we are going to model it after that. So, they will all be with modern appliances with some workforce training and computer labs. So that is our plan that we are working on. Then start doing it in other areas like purchasing land and building out. Right now, we are concentrating on the land that we already own.

**Presenter:** Have you edited your document to reflect those? Good.

Presentation

**Comment:** In the Hattiesburg area?

**Presenter:** In the City of Hattiesburg.

**Comment:** It might be that the housing is older than that. That is what I would hold in moving towards better standards, but also the population may not know their rights and how to report. If there are any discrepancies or any issues they may think that the person they can repost something to maybe the person in the office and not even the manager or something like that. That might be the case.

**Presenter:** I would tend to think that the latter issue of what you are saying is probably more likely. They don't fully understand their rights or how to go about logging a complaint. So some outreach and education would be I think helpful there and how that is implemented could be in a number of ways. The city has a role as well as the Housing Authority in that. I am sure people move through your system and onto something else. It would be good for them to have that understanding and that knowledge especially for those that are not within any publicly assisted housing, it might be helpful for those residents, those citizens to also have that understanding.

Presentation

**Comment:** We are doing all of those things now except for the computer training. I don't know if I need to put that in the plan but continue and increase.

**Presenter:** Continue and increase. You might take a look at one table in the executive summary and make a few edits to it and scan it and send it to David.

**Comment:** OK.

**Presenter:** I know there are some challenges between publicly supported housing and publicly assisted housing, excuse me public housing and publicly assisted housing. I want to make sure that those phrases are used correctly between the Housing Authority and the City.

**Comment:** Publicly assisted would be like the Section 8 or supported housing, is that kind of what you are saying?

**Presenter:** Somethings that the City does may be and I am not sure what the city does, but maybe there is a rehab program that you use your CDBG funds for or whatever that is. Those are publicly supported affordable housing actions.

Presentation

**Comment:** Is that over five years?

**Presenter:** Yes, that is over five years. So, because HUD wants to see a specific number over a five-year period. If you could just say that is reasonable or not.

**Comment:** If I get some money from the city.

Presentation

**Comment:** I have no money.

**Presenter:** If you want you should edit the tables.

**Comment:** I did, but I will resend them.

Presentation

**Comment:** Is there a final?

**Presenter:** This is the version called Public Review. This is what is available. There should be a 45-day public review period. That runs through April 22 through June 6. That is what the City should have announced and for the city it is only a 30-public review, but for the housing authority it is 45 days. So, the whole period is 45 days.

Presentation

**Comment:** You used the term cost burdened several times. Could you define that for us?

**Presenter:** A cost burden occurs when people spend 30 to 50 percent of their income on housing and a sever cost burden is, they spend 50 percent or more of their income on housing, that includes the utility cost, water and trash. That does not include internet.

**Comment:** Is there a question on the survey that asks the surveys what their income is?

**Presenter:** My experience with that question generally people are not truthful. If you ask it as a blank, they will put a big number. If you ask them which income categories you fall in they check the one or two above. Sometimes we ask it and sometimes we don't, but generally we get renters and homeowners. Any other questions or concerns?

Conclusion