

# ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE

APRIL 2020

*Prepared by the Community Services Department*



City of Auburn

# ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE

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## List of Acronyms/Abbreviations

- ACC** – Annual Contribution Contract
- ACS** – American Community Survey
- ACSD** – City of Auburn Community Services Department
- AFIA** – Assets for Independence Act
- AHA** – Auburn Housing Authority
- AI** – Analysis of Impediments to Fair Housing Choice
- AIDT** – Alabama Industrial Development Training
- ATC** – Auburn Training Connection
- CAPER** – Consolidated Annual Performance Evaluation Report
- CBDO** – Community Based Development Organization
- CDBG** – Community Development Block Grant
- CITY** – City of Auburn
- CNC** – Computer Numerical Control
- F.I.R.R.E.A.** – Financial Institutions Reform, Recovery, and Enforcement Act of 1989
- HABITAT** – Auburn Opelika Habitat for Humanities
- NAHDC** – North Auburn Housing Development Corporation
- HCV** – Housing Choice Vouchers
- HMDA** – Home Mortgage Disclosure Act
- HUD** – United States Department of Housing and Urban Development
- HUD-CHAS** – HUD Comprehensive Housing Affordability Strategy
- HUD-FHEO** – HUD Fair Housing and Equal Opportunity Office
- IDA** – Individual Development Account
- IDB** – Industrial Development Board
- LIHTC** – Low Income Housing Tax Credit
- LMI** – Low- and Moderate-Income
- LRCOG** – Lee-Russell Council of Governments
- LRPT** – Lee-Russell Public Transit
- MSA** – Metropolitan Statistical Area
- NAR** – National Association of REALTORS®
- NAHDC** – North Auburn Housing Development Corporation
- PHA** – Public Housing Authority
- PIT** – Point-In-Time
- PY** – Planning Year

**PBV** – Project-Based Vouchers

**TBV** – Tenant-Based Vouchers

**VASH** – Veterans Affairs Supportive Housing

## I. Introduction and Executive Summary of the Analysis

The City of Auburn (City) strives to promote fair housing practices and compliance with Title VII of the Civil Rights Act of 1968, as amended. Not only is this a requirement of HUD, but the policy of the City is to promote fair housing choice and to eliminate policies that either deliberately or unintentionally have the effect of hampering the free exercise of housing choice for its citizens.

The U.S. Department of Housing and Urban Development (HUD) monitors fair housing and impediments to fair housing. Each grantee that receives CDBG funding under the Housing and Community Development Act (12 U.S.C. 1706e) is required to further fair housing and fair housing planning by conducting an Analysis of Impediments to Fair Housing Choice (AI) in areas within its jurisdiction.

To comply with these requirements, the City must conduct an AI that identifies any impediments to fair housing choice and what steps it will take to “affirmatively further fair housing.” The HUD Fair Housing and Equal Opportunity Office (HUD-FHEO) advises entitlement communities to update their AI to coincide with the Five Year Consolidated Plan, and then every five (5) years thereafter. The City has prepared this 2020-2024 Analysis of Impediments to Fair Housing Choice to comply with the City’s 2020-2024 Consolidated Plan. This document is envisioned as a planning tool and provides the City with the necessary framework to address any identified impediments to fair housing choice over the next five (5) years.

In addition, HUD-FHEO suggests that communities conducting an AI consider the policies surrounding “visitability,” the Section 504 Rehabilitation Act, the Americans with Disabilities Act, and the Fair Housing Act. Housing that is “visitable” has the most basic level of accessibility that enables persons with disabilities to visit the home of a friend, family member, or neighbor. The Rehabilitation Act (24 CFR Part 8), known as “Section 504,” prohibits discrimination against persons with disabilities in any program receiving federal funds. The Americans with Disabilities Act (42 U.S.C. 12131; 47 U.S.C. 155, 201, 218, and 225) (ADA) prohibits discrimination against persons with disabilities in all programs and activities sponsored by state and local governments. The Civil Rights Act of 1968, Title VIII (24 U.S.C., 3608), commonly known as the Fair Housing Act (FHA), requires property owners to make reasonable modifications to units and/or public areas in order to allow a disabled tenant to make full use of the unit. Concerning local zoning ordinances, the FHA prohibits local government from making zoning or land-use decisions or implementing land-use policies that exclude or discriminate against persons of a protected class.

History throughout the nation has witnessed the existence of housing discrimination. One has only to examine old deed abstracts from the early part of the twentieth century to see restrictions that controlled access to the community’s better neighborhoods. Such restrictions as to race, ethnic group and religion were common practices. Acts of overt discrimination are largely history; however, there still exist in all areas of the country more subtle acts of housing discrimination, which are contrary to the spirit of public policy and laws.

In an effort to affirmatively further fair housing, the City along with the Lee County Board of Realtors abides by the Fair Housing Resolution prepared by HUD.

## **Definitions**

### ***Civil Rights Act of 1968, Title VIII***

The Civil Rights Act of 1968, Title VIII, is a federal law that “prohibits discrimination in housing, including the sale, rental, negotiations for, terms and conditions, and services related thereto.” Discrimination is prohibited based on race, color, religion, national origin, sex and gender (added in 1974), physical or mental disability (added in 1988), and presence of children in families (added in 1988). The 1988 amendments also provide people with disabilities the right to “reasonable accommodations” (defined as a change in policy, practice or procedure, needed by a person with a disability because of their disability) and a right to “reasonable modifications” (defined as a change of the physical structure, when such modifications are needed because of the person’s disability and which would enable the person to fully enjoy the home they occupy).

### ***CompPlan 2030***

CompPlan 2030 is the City of Auburn’s comprehensive plan. The Auburn City Council approved the five-year update to the CompPlan 2030 in February 2018. The plan serves as a policy guide for future community improvements. It sets the framework for land use, transportation, public service, among other items. One of the Plan’s vision statements that is relevant to housing is “Encourage continued diversity in housing opportunities with a sensitivity towards affordability.”

### ***City Code of the City of Auburn, Alabama***

The City Code of the City of Auburn contains clear directions banning housing discrimination. Chapter 13 – “Miscellaneous Provisions and Offences,” Section 13-9(b) – Housing Discrimination” of the code states that:

“It shall be an unfair housing practice and unlawful for any real estate broker or salesman licensed by the city:

- (1) To make any distinction, discrimination or restriction against any person in price, terms, conditions or privileges of any kind relating to the sale, rental, lease or occupancy of any real estate used for residential or commercial purposes in the city, or in the furnishing of any facilities or services in connection therewith predicated upon race, color, religion, sex, national origin or ancestry of the prospective or actual buyer or tenant thereof.
- (2) To publish, circulate, issue or display or cause to be published, circulated, issued or displayed, any communication, notice, advertisement, sign or writing of any kind relating to the sale, rental or leasing of any residential or commercial real property within the city which would indicate or express any limitation or discrimination in the sale, rental or leasing of such residential or commercial real estate predicated upon the race, color, religion, sex, national origin or ancestry of any such prospective buyer, lessee or renter of such property.

- (3) To refuse to sell, lease or rent real estate for residential or commercial purposes within the city because of the race, color, religion, sex, national origin or ancestry of the proposed buyer or renter.
- (4) To discriminate or to participate in discrimination in connection with borrowing or lending money, guaranteeing loans, accepting mortgages or otherwise obtaining or making available funds for the purchase, acquisition, construction, rehabilitation, repair or maintenance of any residential or commercial housing unit or housing accommodation in the city because of race, color, religion, sex, national origin or ancestry of such person.
- (5) To cheat, exploit or overcharge any person for residential or commercial housing accommodations in the city because of race, color, religion, sex, national origin or ancestry of such person.
- (6) To solicit for sale, lease or listing for sale or lease any residential or commercial real estate within the city on the ground of loss of value due to the present or prospective entry into any neighborhood of any person or persons of any particular race, color, religion, sex, national origin or ancestry.
- (7) To distribute or cause to be distributed written material or statements designed to induce any owner of residential or commercial real estate in the city to sell or lease his property because of any present or prospective change in the race, color, religion, sex, national origin or ancestry of persons in the neighborhood.
- (8) deliberately or knowingly to refuse examination of any leasing of residential or commercial real estate within the city to any person because of race, color, religion, sex, national origin or ancestry.”

### ***HUD’s Requirements of Grantee***

HUD defines “Affirmatively Furthering Housing” as requiring a grantee to:

- (1) Conduct an AI within the jurisdiction,
- (2) Take appropriate actions to overcome the effects of any impediments identified through the analysis, and
- (3) Maintain records reflecting the analysis and actions taken in this regard.

### ***HUD’s Definition of Impediments to Fair Housing Choice***

Within the legal framework of federal and state laws and based on the guidance provided by the HUD “Fair Housing Planning Guide,” impediments to fair housing are defined as:

1. “Any actions, omissions, or decisions taken because of race, color, religion, sex, disability, familial status, or national origin which restrict housing choices or the availability of housing choices.”
2. “Any actions, omissions, or decisions which have the effect of restricting housing choices or the availability of housing choices based on race, color, religion, sex, disability, familial status, or national origin.”

## **A. Who Conducted**

The City’s Community Services Department (ACSD) conducted the AI. This AI represents the collective views of the City of Auburn’s various departments, social service providers, housing providers, community organizations, and the public. Other information is based solely on statistical data.

## **B. Participants**

This AI study has been developed to provide an overview of laws, regulations, conditions, or other possible barriers that may affect an individual’s or household’s access to housing. As part of this effort, the analysis incorporates the issues and concerns of residents, housing providers, lenders, and service providers. To assure this analysis responds to community needs, ACSD community outreach consisted of surveys and solicitation of public comments. A summary of community outreach conducted to involve the community is found in Appendix A.

## **C. Methodology Used**

This analysis used quantitative and qualitative research techniques to examine a variety of local housing issues. Special attention was given to statistical data associated with population, households, ethnicity, income, race, citizens with disabilities, and family status to understand the current demographic conditions in the City. Several housing issues associated with lending for housing, segregation by class, and accessibility were also examined to understand social and economic issues that may influence a person’s ability to secure fair access to housing.

## **Research**

Review of the following:

- City of Auburn 2015-2019 Analysis of Impediments to Fair Housing Choice
- City of Auburn Zoning Ordinance and Comprehensive Plan
- City of Auburn 2015-2019 Consolidated Plan
- City of Auburn Planning Year (PY) 2015 Annual Action Plan
- City of Auburn Consolidated Annual Performance Evaluation Reports for PY 2015, 2016, 2017, and 2018
- Auburn Housing Authority (AHA) Five Year Strategic Plan and Annual PHA Plans
- Financial lending institutions through the Home Mortgage Disclosure Act (HMDA) database

- Area real estate and mortgage practices
- Home mortgage foreclosure data

### **Consultations and Meetings**

- The ACSD held meetings and interviews with various City Departments, social service agencies, housing providers, lenders, and the public.
- The City of Auburn conducted two housing surveys, a Fair Housing Choice Survey – Consumer and a Fair Housing Choice Survey – Housing Providers as part of the AI (Appendix B). The studies helped the City to identify any impediments and barriers to fair housing in Auburn. The City made both surveys available online at <https://www.zoho.com> and during community meetings from August 28, 2019, to November 15, 2019.

### **Analysis of Data**

- Demographic data for the City from the U.S. Census, which included general demographics, housing, economic, social, and disability characteristics.
- HUD Comprehensive Housing Affordability Strategy (HUD-CHAS) data.
- The City’s strategic priorities and goals for the period of PY 2020 through PY 2024.
- American Community Survey (ACS).

### **Potential Impediments**

- Public sector policies that may be viewed as impediments were analyzed.
- Private sector policies that may be viewed as impediments were analyzed.
- The status of previously identified impediments were analyzed.

### **D. How Funded**

The study was funded with CDBG and City General Funds.

### **E. Conclusions**

This analysis offers a detailed discussion of fair housing choice and its related issues in the City. Each section of the AI reveals findings that are particularly important in understanding impediments to fair housing choice in the City. These impediments to fair housing choice identified in this analysis, are divided into the following categories:

- **Impediments Carried over from Previous AI.** These are impediments identified in the previous AI but are persisting, and therefore require further efforts to mitigate the impacts.
- **New Impediments.** These are new impediments identified during the development of this AI.

## 1. Impediments Carried over from Previous AI

### a) Lack of Available Affordable Housing Units

The 2011-2015 ACS indicates that the average cost of housing in Auburn is \$220,000. This has been identified as an impediment. There is a need to create homeownership opportunities for low- and moderate-income (LMI) households. Affordability of housing, which is linked to an individual or household's income, does not qualify one as having protected class status. However, this study has shown that minorities, families with children, and single mothers experience lower incomes and poverty at higher rates than the City as a whole. Some survey respondents expressed difficulty in finding quality affordable housing due to the cost. Many households in the City are housing cost-burdened, paying 30 percent or more of their income towards rent.

The three barriers to homeownership for LMI households are:

- (1) Adequate funds for closing cost;
- (2) 20% down payment; and
- (3) affordable monthly payments

The inability to come up with the \$4,000-5,000 for closing cost and 20% down payment coupled with high monthly payments present a problem for LMI income households to become homeowners.

Due to the cost of housing in Auburn, affordable housing new construction is seen as a primary means of addressing the needs of LMI households. There is not an adequate supply of decent housing at affordable rates in Auburn.

#### **Strategy to Address Impediment**

- (1) Create opportunities for homeownership. The City has designed an affordable housing program that will address the three impediments to homeownership for LMI families that includes, closing costs, down payment, and affordable monthly mortgage payments. This program has resulted in the successful creation of homeownership opportunities for LMI households. A Community Based Development Organization (CBDO), the North Auburn Housing Development Corporation (NAHDC), was created specifically to create affordable housing options for LMI families. During 2020-2024, the City will continue its existing Affordable Housing Program, with the construction of the Tucker Heights Subdivision. It is anticipated that the NAHDC will construct at least six (6) homes during this period.

- (2) Support efforts of other housing providers. Since 1989, the City has donated 30 lots to Auburn Opelika Habitat for Humanities (Habitat) to provide homeownership opportunities for low-income citizens. Habitat has the option to subdivide lots donated by the City to meet the demand for additional homes. The City also provided funding for infrastructure improvements for the construction of homes by Habitat, including a sewer line in 2019. Currently, twenty-eight Habitat homes have been constructed in Auburn and more homes will be built on undeveloped land in the Westview Subdivision on the property that was donated by the City of Auburn.
- (3) Continue to support the use of Individual Development Account (IDA), made possible by the Assets for Independence Act (AFIA). These matched savings accounts are specifically designed to encourage a regular saving program to obtain a wealth-building asset. The current program in Alabama provides a financial incentive for LMI individuals and families to save toward the purchase of a home. IDA is a special U.S. government-funded savings program that allows qualified applicants to have up to \$2,000 of earned income savings matched with \$4,000 for a total of \$6,000 that can be used to help purchase a home. The Office of Community Services, within the U.S. Department of Health and Human Services, Administration for Children and Families, administers the AFIA Program. The United Way of Central Alabama coordinates the state program for IDAs.
- (4) Continue the City's certified homeownership program, which educates applicants on how to improve their credit scores and debt ratios to increase their chances of approval for mortgage financing.

**b) Lack of programs to preserve existing housing stock**

The great majority of substandard housing conditions in Auburn exist in areas with the greatest concentration of minority and LMI persons. The need for safe, decent and sanitary housing is especially pronounced in LMI areas in the northeast and northwest Auburn; however, there are "pockets" in south Auburn and other underlying areas.

**Strategy to Address the Impediment**

Given the fact that there is a large LMI household population with a significant proportion of these having some type of housing problem, rehabilitation would seem to be indicated as a worthwhile priority to pursue. Therefore, a high priority will continue to be placed on housing rehabilitation given the City's high inventory of substandard housing. In partnership with local non-profits, the City anticipates rehabilitating 5 to 10 units during the period 2020-

2024. The focus of this program is on minor repairs (\$5,000 to \$10,000 per unit). However, more units will be addressed if additional funds are available.

Likewise, emphasis on rehabilitation will also be placed upon energy efficiency to reduce utility bills paid by low-income owners or tenants. This is seen as important since there is a significant proportion of both renter and owner low-income households reporting a “cost burden” or a “severe cost burden.”

**c) Lack of Affordable Rental Housing Units**

A large number of the City’s LMI households suffer from “severe cost burden.” Households that suffer from severe cost burden spend 50% of their household total gross income on housing-related expenses. According to the 2011-2015 ACS, 3,655 of these households, 73.6% report having a problem with being severe cost-burdened.

A high priority is established for all low-income renter households and rental assistance programs. The HCV program is the federal government's major program for assisting very low-income families, the elderly, and the disabled to afford decent, safe, and sanitary housing in the private market. The AHA administers the HCV program locally. The AHA receives federal funds from HUD to administer the voucher program.

The AHA administers the following HCV programs:

- Tenant-Based Vouchers (TBV)/Section 8
- Project-Based Vouchers (PBV)
- Veterans Affairs Supportive Housing (VASH)

The AHA converted its public housing units to PBV. The primary difference in public housing and PBV is that the funding goes through the HCV program. The AHA has an allocation of 280 HCV units. Likewise, HUD’s Annual Contribution Contract (ACC) with the AHA authorizes it to fund 280 HCV units. However, because of budget cuts, AHA is not awarded its full ACC allocation. As of May 2019, AHA funded 232 HBV units. The AHA also oversees and manages 304 PBV units in Auburn.

Eligibility for HCV is determined by the AHA based on the total annual gross income and family size and is limited to US citizens and specified categories of non-citizens who have eligible immigration status. In general, the family's income may not exceed 50% of the median income for the county or metropolitan area in which the family chooses to live. Other factors are also considered when determining eligibility.

### **Strategy to Address the Impediment**

- (1) Continue to support developers that pursue Low Income Housing Tax Credit (LIHTC) projects and other programs to expand affordable rental housing in Auburn.
- (2) Continue emergency rental, mortgage, and utility assistance to LMI households with their payments to prevent eviction. The City anticipates that 840 households will benefit from this CDBG activity during the period 2020-2024.

#### **d) A Pattern of disparity in private mortgage lending**

Information was used from data provided by the 2003 Home Mortgage Disclosure Act (HMDA) to compare conventional home purchase among the City's various ethnic groups. The analysis of the latest 2016 HMDA data indicated the following:

- (1) Loan application denials for minorities (less than 50% medium income) were higher than the denial rate of white applicants with the same income.
- (2) The most common reason for denial of a conventional loan for applicants earning up to 50% of median income was credit and debt to income ratio.
- (3) An analysis of high-cost loans in the Auburn-Opelika MSA by race and ethnicity reveals that Blacks/African Americans and Hispanic borrowers are overrepresented in high-cost lending.

### **Strategy to Address Impediment:**

- (1) Continue working with mortgage lenders to ensure the availability of loans for housing activities, particularly for LMI and minority citizens.
- (2) Continue use of the City's Affordable Housing Revolving Loan Fund to recycle funds to provide mortgage assistance for LMI homebuyers.
- (3) The City along with the NAHDC will encourage prospective homeowners to decrease their debt ratio to qualify for homeownership.
- (4) Require all approved applicants for participation in the City's Affordable Housing Program to attend housing counseling to ensure they are aware of their financial responsibilities as a homeowner.

- (5) Increase outreach efforts and homeownership opportunity awareness to minority and ethnic communities.
- (6) Coordinate with local non-profits, housing providers, and lenders to offer financial management courses to improve credit issues of minority households.

**e) Limited public transit options for many lower-income households**

Lee-Russell Public Transit (LRPT), formerly LETA, offers Dial-a-Ride services in Auburn. Dial-A-Ride is a demand response service provided on a first-come, first-served, space-available basis. The number of trips that are available each day is based on designated time slots and is open to the public who live in the City.

General information on the service is as follows:

- (1) Service is from the curb to curb. The driver can assist the passenger from the vehicle to the curb if needed.
- (2) Service hours are 6:00 AM – 6:00 PM CT. The last pick-up is at 5:30 PM.
- (3) Fares (\$2.00 to \$6.00 one-way trip) are based on the service utilized and the distance traveled. The fare for Senior Citizens (60 and older) with an LRCOG Senior I.D. Card and who live within a 5-mile radius of Auburn is \$1.00. Auburn University Students, Staff, and Faculty ride FREE with a valid Auburn University I.D. Children under 5 years of age are free with paying passengers.
- (4) An adult, over 18 years of age, must accompany individuals under 14 years of age.
- (5) Passengers may schedule (up to two weeks in advance) a trip on Monday through Friday between the hours of 8:00 AM - 2:00 PM CT.

**Strategy to Address the Impediment**

Continue to work with the Lee-Russell Council of Governments (LRCOG), which administers LETA to examine the benefits of extending the hours of operation to evenings and weekends to address the needs of city residents, including ones who work after 6:00 PM.

## **2. New Impediments Identified**

### **a) Limited community awareness of fair housing protections and resources**

There is a continuing need to educate persons about their rights under the FHA and raise awareness of fair housing choice.

- (1) Promote fair housing seminars to provide educational opportunities for all persons to learn about their rights under the Fair Housing Act.
- (2) Provide training to boards and commissions that assist the City in various planning and housing development-related efforts to ensure that they are aware of the City's obligation to "affirmatively further fair housing" and its application to all housing and housing-related activities in the City, whether publicly or privately funded.
- (3) Provide fair housing training to city staff who are responsible for planning and housing development-related efforts.
- (4) Continue to review City's ordinances to ensure that they are consistent with the City's obligation to "affirmatively further fair housing."
- (5) Conduct a public relations campaign promoting knowledge of fair housing laws and assistance programs, including but not limited to print ads, public service announcements, social media, and a link on the City's website to provide information on Fair Housing and contact in cases of suspected housing discrimination.

### **b) Limited Uniformed Use of Fair Housing Logo and Disclaimer Clause**

There is a continuing need to educate persons about their rights under the FHA and raise awareness of fair housing choice. The Fair Housing Logo and disclaimer clause are not uniformly used in local advertisements of housing publications (such as "Apartments for Rent," "Apartment Guide," "The Real Estate Book," etc.)

- (1) Review and monitor the real estate trade publications (such as "Apartments for Rent," "Apartment Guide," "The Real Estate Book," etc.) to ascertain the proper use of the HUD Fair Housing Logo and disclaimer clause.
- (2) Coordinate with the Lee County Association of REALTORS®, apartment managers, and homebuilders to monitor their members on the use of the HUD Fair Housing Logo and disclaimer clause in the ads they place in publications.

## SECTION II. City of Auburn Background Data

The City of Auburn, located in Lee County, Alabama, was founded in 1836. Lee County is the state's 8<sup>th</sup> largest county, with a population of 163,941. Auburn is part of the Auburn-Opelika Metropolitan Statistical Area (MSA) and is one of the fastest-growing cities in the south. It is often placed on lists of the best places in the country to live and known for a nationally ranked public school system and a diverse population. The backbone of the City's economy is Auburn University, which creates a significant international presence for the community with 2,235 international students and 500 international employees. Many other foreign nationals live and work in the community. It is estimated that two of three residents are from other parts of the country.

Auburn University, established in 1856, is a comprehensive land, space and sea grant research institution blending arts and applied sciences. The University is the city's largest employer with approximately 8,483 employees. Located adjacent to downtown Auburn, the main campus covers more than 1,841 acres including 427 buildings. Auburn University's student population is 30,440 (24,628 undergraduates, 4,706 graduates, and 1,106 professionals – Auburn University 2018-2019 Academic Year data). Jordan-Hare Stadium, home to the Auburn University's football team, is the nation's 10th largest on-campus football stadium with a seating capacity of 87,451.

The City has been able to leverage the availability of highly skilled local labor to create a healthy, diverse, and booming economy. While many jobs are in the service sector- primarily education – there are good jobs in the City in the manufacturing sector, too. The City has engaged in development planning for housing for many decades, including an affordable housing program. It adopted zoning and comprehensive planning, has the institutional capacity to engage in planning and has an informed citizenry that is active participants. The City has been a CDBG entitlement city since 2000.

### A. Demographic Data

Demographic Profile can indicate the need for and the extent of equal access to housing in a community. Factors such as population growth, racial and ethnic composition, ancestry, age, and gender characteristics help shape the City's needs and play a role in identifying potential impediments to fair housing choice.

#### Population

Table 2 shows that the City has seen significant growth since 1970, almost tripling in population. No doubt, most of that growth is attributable to the increase in student population at Auburn University and the result of people moving to Auburn to take advantage of the expanding job opportunities in Auburn's manufacturing sector.

In 1970, the City's population was 22,767. As of 2018, the population had grown to \$65,738. This illustrates that the city has experienced steady population growth with the largest percentage increase occurring between 2000 and 2010 (43.8%).

**Table 1: Population Trends of Auburn, Alabama**

Year	Population	% Change
1970	22,767	--
1980	28,471	25.0%
1990	33,830	18.8%
2000	42,987	27.1%
2010	53,380	43.8%
2015	61,818	15.8%
2018	65,738	6.3%

Source: U.S. Census Bureau and American Factfinder

### **Racial and Ethnic Composition**

Historically, the City’s population has been constituted primarily of two races, White and Black/African American. While these are still the two largest population groups by race as of the 2011-2015 ACS, the population shows signs of change. From 2011-2015, the percentage of the City’s population that is White decreased, while the percentage of the population that is Black increased slightly, and the population classified as Asian and other races increased. Table 2 shows the changes in the make-up of the City’s population by race at the time of the 2000 Census and the 2011-2015 ACS.

**Table 2 – Racial Composition of Auburn, Alabama**

Race	2000 U.S. Census		2011-2015 ACS	
	#	%	#	%
Jurisdiction	43,987	--	58,693	--
White	33,553	78.1%	42,448	72.3%
Black/African American	7,217	16.8%	10,432	17.8%
Asian	1,422	3.3%	4,191	7.1%
Other	795	1.8%	1,622	2.8%

Source: U.S. Census Bureau and 2011-2015 ACS

Table 3 shows the composition of minority residents in the City.

**Table 3 – Composition of Minority Residents (20+) in Auburn, Alabama**

Census Tract	2011-2015 ACS			
	White Population	Black Population	Other Population	Total
402.00, 2	65.0%	31.5%	3.5%	100.0%
404.00, 4	69.2%	25.6%	5.2%	100.0%
405.00, 1	57.6%	29.3%	13.10%	100.0%
406.02, 1	53.7%	37.7%	8.6%	108.4%
406.02, 2	17.6%	82.4%	0.0%	100.0%
406.03, 1	61.0%	39.0%	0.0%	100.0%

406.04, 1	75.2%	20.2%	4.60%	100.0%
406.04, 3	65.4%	30.3%	4.30%	100.0%
409.02, 1	79.3%	20.7%	0.0%	100.0%
409.03, 1	61.2%	20.1%	18.70%	100.0%

Source: 2011-2015 ACS

Title VI of the Civil Rights of 1964 also protects individuals from discrimination based on national origin. Table 4 shows the ethnicities of Auburn’s population at the time 2000 Census and 2011-2015 ACS. The largest ethnicities in Auburn include English, Irish, German, and American. Between 2000 and 2011, there were several noticeable slight changes, including the percentages of residents identifying themselves as Americans, which declined by 1.5%.

**Table 4 – Population by Ethnicity in Auburn, Alabama**

Ancestry	2000 U.S. Census		2011-2015 ACS	
	#	%	#	%
American	3,336	7.8%	4,040	6.9%
Arab	217	0.5%	641	1.1%
Czech	105	0.2%	169	0.3%
Danish	72	0.2%	46	0.1%
Dutch	462	1.1%	777	1.3%
English	5,215	12.2%	6,287	10.7%
French (except Basque)	1,288	3.0%	1,209	2.1%
French Canadian	224	0.5%	129	0.2%
German	4,512	10.5%	5,767	9.8%
Greek	226	0.5%	202	0.3%
Hungarian	131	0.3%	48	0.1%
Irish	4,602	10.7%	6,612	11.3%
Italian	1,217	2.8%	2,144	3.7%
Lithuanian	66	0.2%	26	0.0%
Norwegian	213	0.5%	319	0.5%
Polish	531	1.2%	684	1.2%
Portuguese	23	0.1%	9	0.0%
Russian	129	0.3%	192	0.3%
Scotch-Irish	1,651	3.8%	1,072	1.8%
Scottish	1,603	3.7%	2,047	3.5%
Slovak	38	0.1%	116	0.2%
Subsaharan African	485	1.1%	574	1.0%
Swedish	322	0.8%	380	0.6%
Swiss	115	0.3%	116	0.2%
Ukrainian	31	0.1%	83	0.1%
Welsh	239	0.6%	506	0.9%
West Indian (excluding Hispanic group)	141	0.3%	1166	0.3%

Source: U.S. Census Bureau and 2011-2015 ACS

## **Age**

The age characteristics of a community give an insight into current and future demands for housing. The age composition of a community affects housing demand since different age groups have very different housing needs. Young adult households tend to occupy apartments, condominiums, and smaller single-family homes because of size and/or affordability. Middle-age adults tend to prefer larger homes as they begin to raise their families. Seniors may prefer smaller apartments, assisted living, or smaller single-family homes that have lower costs and fewer maintenance requirements. Table 5 shows that the largest age group is 20-24 years, 26.5%.

**Table 5 – Age of Population**

<b>Age</b>	<b>% Population</b>
Under 5 years	5.1%
5 to 9 years	5.0%
10 to 14 years	5.0%
15 to 19 years	13.1%
20 to 24 years	26.5%
25 to 29 years	8.5%
30 to 34 years	5.9%
35 to 39 years	5.0%
40 to 44 years	4.7%
45 to 49 years	4.6%
50 to 54 years	3.5%
55 to 59 years	3.0%
60 to 64 years	3.2%
65 to 69 years	2.3%
70 to 74 years	1.6%
75 to 79 years	1.3%
80 to 84 years	0.6%
85 years and over	1.0%

Source: 2011-2015 ACS

## **Language**

Title VI of the Civil Rights Act of 1964 entitles persons to language assistance for particular services or benefits. According to the 2011-2015 ACS, 12.1 % of persons (5 years and over) residing in Auburn speak a language other than English (Table 6).

**Table 6 – Language Spoken at Home**

	% Population
English only	87.9%
Language other than English	12.1%
Speaks English less than “very well”	5.1%
Spanish	3.0%
Speaks Spanish less than “very well”	0.5%
Other Indo-European language	2.5%
Speaks English less than “very well”	0.7%
Asian and Pacific Islander languages	5.4%
Speaks English less than “very well”	3.4%
Other languages	1.2%
Speaks English less than “very well”	0.2%

Source: 2011-2015 ACS

## B. Income Data

### Income Profile

Household income is one of the most important factors that determine a household’s ability to pay their housing costs and meet other needs. Generally, economic factors that affect a household’s housing choice are not necessarily considered as fair housing issues. However, the relationship between household income, household type, race/ethnicity, and other factors often create biases that raise fair housing concerns.

According to the 2000 Census, the median household income in Auburn was \$17,206 (In 2015 inflation-adjusted dollars). The 2011-2015 ACS estimated that the median family income was \$38,342, an increase of 122.8% from 2000. Table 7 shows that more than 46.8% of the City’s households earned less than \$35,000 in 2015, and 12.3% earned \$35,000 - \$49,999. Those with a household income of \$50,000 to \$74,999 represented 10.2% of all income groups. Less than 10% of households earn over \$80,000.

**Table 7 – Income and Benefits (in 2015 inflation-adjusted dollars)**

	#	%
Less than \$10,000	4,248	19.5
\$10,000 - \$14,999	1,775	8.2
\$15,000 - \$24,999	2,516	11.6
\$25,000 - \$34,999	1,641	7.5
\$35,000 - \$49,999	2,675	12.3
\$50,000 - \$79,999	2,229	10.2
\$80,000 - \$99,999	2,071	9.5

\$100,000 - \$149,999	2,429	11.2
\$150,000 - \$199,999	1,237	5.7
\$200,000+	946	4.3
Median Household Income	\$38,342	

Source: 2011-2015 ACS

**Income by Race/Ethnicity**

According to the 2011-2015 ACS (Table 8), Asians had the highest median household income at \$43,333, followed by Whites at \$41,467. The median household income was substantially lower for Blacks at \$24,429. More than 20.3% of white residents were living in poverty, compared with 22.6% of Blacks. Asians had the lowest poverty rate at 10.0%. This shows a disparity between Whites and non-White households.

**Table 8 – Median Household Income and Poverty Rates by Race/Ethnicity**

	Median Household Income 2011-2015 ACS	Poverty Rate 2015 - 50% Poverty Level)
White	\$ 41,467	20.3%
Black or African American	\$ 24,429	22.6%
American Indian and Alaskan Native	-	-
Asian	\$ 43,333	10.0%
Native Hawaiian and Other Pacific Islander	-	-
Some Other Races	\$ 108,422	-
Two or More Races	\$ 73,529	24.0%
Hispanic or Latino (of any race)	-	-
White Alone, not Hispanic or Latino	\$ 41,895	20.7%

Source: 2011-2015 ACS

**C. Employment Data**

An individual’s employment status directly relates to housing and income. Employment status and income can severely limit access to the location and quality of housing. Likewise, where a person lives can affect their ability to access employment opportunities

The City continues to generate and sustain new job opportunities, economic success, and financial sustainability for families throughout the City. The City will continue to give priority to growing local businesses, creating and retaining living wage jobs, and promoting economic and commercial

opportunities in all areas of the City. The City uses Section 108 to fund economic development including making loans to businesses that can create jobs, especially for LMI persons.

Creating a strong workforce is critical to the City's ability to attract businesses in the future. The City's thriving economic growth is accompanied by challenges in aligning the available workforce with the skill level demanded by local business and industry. The Economic Development Department has a realistic approach, providing job training to reduce the skill gap.

According to the 2011-2015 ACS, the top industries by occupation for the civilian employed population 16 years and over are:

- (1) Educational services, and health care and social assistance – 9,579 (35.6%)
- (2) Arts, entertainment, recreation, accommodations, and food service – 3,950 (14.7%)
- (3) Retail trade – 2,744 (10.2%)
- (4) Manufacturing – 2,502 (9.3%)

Manufacturing has become in recent years more critical to the economic health of the City. Beginning in mid-1980, the City instituted a formal Economic Development Department and began a strategy of recruiting and incubating manufacturing and high tech businesses. This strategy has proven to be extremely successful, transforming the City from a small college town to a major economic driver in the State's economy.

The rapid growth of manufacturing requires a heavy investment in industrial park properties, including adequate roads, water lines, sewers, etc. The City has an ongoing plan for expanding and improving its industrial infrastructure, including its water and sewage treatment facilities. All of this demand places a strain on the City's Capital Improvement Budget.

Also because of economic growth, the City's population has swelled creating a demand for residential housing. This residential growth and residential infrastructure are paid for primarily through private investment.

Important to the City's finances is the fact that the City has an occupational license tax that is effectively an income tax paid by all persons working within the city limit. The payoff in employment growth is that it also grows revenue for the City.

The City's Industrial Development Board (IDB) has continued to expand its industrial park holdings and make infrastructure improvements. The IDB currently has approximately 130 acres remaining in Auburn Technology Park West that is committed to future projects and anticipates new investment and new jobs at these sites within the next five (5) years. The IDB is also actively seeking new property for acquisition to increase its inventory of available industrial sites. Based on past and upcoming announcements, the City's Economic Development Department anticipates an increase in the number of new manufacturing jobs in the next five (5) years to be approximately 2,000.

The Auburn Research Park at Auburn University continues to expand. This expansion should produce commercial expansion both in the Research Park and City's industry sector. Auburn

University graduates research scientists and engineers in sufficient numbers. These university graduates are an asset in recruiting high-tech manufacturing companies.

Auburn City School System is the second-fastest-growing school system in the State of Alabama. This growth will result in new students, families, teachers, and staff thereby increasing the resident population and creating new housing and commercial demands. According to Auburn City School System FY 2019 Annual Report, the System has one (1) high school, one (1) junior high school, two (2) middle schools, and nine (9) elementary schools, with a projected 2018 enrollment of 8,693 and a staff of 842. The total revenue of the System is \$106,688,940. By the school year 2024, enrollment is projected to increase to approximately 10,000 students. To address this growth, a new high school opened in 2017. A second high school is in the early planning stages. The planned location of this second new high school may create opportunities for commercial growth in Auburn near Exit 57 and to the west.

While the educational institutions are turning out a well-educated citizenry at both the secondary and post-secondary levels, a real and sizeable gap in skills does exist. Auburn's strategy of recruiting small high-tech manufacturing jobs has resulted in a shortage of qualified precision machining and skilled industrial maintenance workers. The opening of a large Kia automotive assembly plant in nearby West Point, Georgia exacerbated this shortage of skilled workers. Both the influx of jobs from the assembly plant and the influx of jobs created by auto suppliers clustering in proximity to the assembly plant has placed a high demand for skilled industrial workers.

The demand for these skills has opened opportunities for LMI persons who are willing to acquire the skills necessary and has challenged the educational community to begin offering courses and training beyond that afforded in traditional educational environments.

Auburn's economic development planners have developed a unique training program to meet the skills needs specifically identified by the business community. This program known as the Auburn Training Connection (ATC), a non-profit workforce development organization, was established in 2003. It represents a joint-partnership between the City and community leaders from industry, education, and government. The primary objective of ATC is to offer training opportunities that enable the local labor force to keep pace with the changing technology being employed in the area's high-tech industry.

The main goals of the ATC are:

- Provide career opportunities for high school students.
- Develop an industrial technology education program at Auburn High School.
- Involve industry, government, and education entities in employment training, skills standards, employee development, and other related activities.
- Enhance industrial and manufacturing career opportunities for area citizens.

ATC also fills the role of a broker between companies recruiting employees and other available training resources. In those instances where new or expanding companies plan to create a sizeable number of new jobs, the services of the Alabama Industrial Development Training (AIDT) program are utilized. AIDT is a state-funded agency established to tailor workforce-training programs to the

specific needs of the expected new jobs to be created. AIDT applicants do not apply for a job, they apply for training and graduates are then referred to companies creating the new jobs.

ATC also has a working relationship with Southern Union State Community College located in nearby Opelika, which offers a variety of two-year technical training degrees. Federal Workforce Investment training funds have been funneled through Southern Union (a state school) to purchase Computer Numerical Control (CNC) machinery and other equipment utilized at ATC’s training facility.

Through its network of partnerships, ATC is changing the workforce makeup of the Auburn area and raising expectations for many LMI persons.

**D. Housing Profile**

Based on the Housing Needs Assessment, it appears that the greatest problem influencing the housing needs of the City is cost-burdened households. The City has experienced rapid growth in its economy due to an aggressive economic development strategy on behalf of the City. Also, Auburn University has experienced a growth in its student body. This growth has led to the construction of new housing, both traditional and multi-unit, and upward pressures on housing costs and property values in general due to increased demand. Therefore, the affordability of housing will be a continuing problem.

**Age of Housing**

The housing stock in the City is newer housing with a majority (14,343 or 57%) of the housing built after 1990. Older housing is of particular concern to fair housing choice as it is more likely not to be accessible for persons with disabilities and may contain lead paint, a serious hazard to families with young children. Table 9 breaks down the age of housing in the City.

**Table 9 – Age of Housing**

Year	2011-2015 ACS	%
Total housing units	25,137	--
Built 2014 or later	81	0.3%
Built 2010 to 2013	1,465	5.8%
Built 2000 to 2009	7,157	28.5%
Built 1990 to 1999	5,640	22.4%
Built 1980 to 1989	3,762	15.0%
Built 1970 to 1979	3,218	12.8%
Built 1960 to 1969	1,623	6.5%
Built 1950 to 1959	1,305	5.2%
Built 1940 to 1949	400	1.6%
Built 1939 or earlier	486	1.9%

Source: 2011-2015 ACS

## Housing Type

While cost burden is the main housing need that was identified, it is gratifying to realize that the median income in the City has grown in the last decade. In 2009, the City’s median income was \$31,105. In 2015 it had risen to \$38,342, a 23% increase (Table 10). This indicates that the City’s emphasis on economic development has paid dividends and offers opportunities for residents to escape poverty and improve their economic situation.

**Table 10 – Housing Demographics**

Demographics	Base Year: 2009	Most Recent Year: 2015	% Change
Population	53,380	58,690	10%
Households	24,819	21,770	-12%
Median Income	\$31,105.00	\$38,342.00	23%

Source: 2011-2015 ACS

HUD sets income limits that determine eligibility for assisted housing programs including PBV, Section 202 housing for the elderly, and Section 811 housing for persons with disabilities programs.

Table 11 is the HUD Income Limits for 2019, which are based on 80% of HUD’s Median income for the City (\$71,100).

**Table 11 – HUD Income Limits for Auburn, AL**

Income Level	Number of Household Members							
	1 person	2 person	3 person	4 person	5 person	6 person	7 person	8 person
Ext. Low 30% of Median 0-30%	0- 14,950	0- 17,100	0- 21,330	0- 25,750	0- 30,170	0- 34,590	0- 39,010	0- 43,430
Very Low Income 31-50%	14,951- 24,900	17,101- 28,450	21,331- 32,000	25,751- 35,550	30,171- 38,400	34,591- 41,250	39,011- 44,100	43,431- 46,950
Moderate Income 51-80%	24,901- 39,850	28,451- 45,550	32,001- 51,250	35,551- 56,900	38,401- 61,500	41,251- 66,050	44,101- 70,600	46,951- 75,150

Table 12 looks at the composition of households in Auburn. Certain persons or households face greater challenges than the general population in finding housing given their unique special needs or circumstances. These may be fixed income, limited mobility, and large households. Not all housing units in the general housing stock may meet the housing needs of households with special needs.

**Table 12: Number of Households Table**

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80- 100% HAMFI	>100% HAMFI
Total Households	5,725	2,805	2,489	1,615	9,125
Small Family Households	955	835	918	610	4,340
Large Family Households	125	0	85	60	1,160
Household contains at least one person 62-74 years of age	145	200	130	120	1,840
Household contains at least one person age 75 or older	130	75	130	90	755
Households with one or more children 6 years old or younger	380	465	549	150	1,344

Source: 2011-2015 CHAS

Table 13 shows that by far, housing cost burden is the most common housing problem in the City, affecting 5,693 LMI households, including 4,960 rental and 733 owner-occupied households, with severe cost burden paying over 50% of their income for housing. A related problem is overcrowded housing, meaning that there is more than one person per room, or it is severely overcrowded, meaning that there are more than 1.5 persons per room. Approximately 105 households earning below the area median family income have overcrowding issues. These are the two most common housing problems for the City’s LMI households.

**Table 13 – Housing Problems (Households with one of the listed needs)**

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>										
Substandard Housing - Lacking complete plumbing or kitchen facilities	80	15	10	0	105	0	0	0	0	0
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	25	0	0	0	25	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	55	15	35	0	105	0	0	20	30	50
Housing cost burden greater than 50% of	3,655	1,045	245	15	4,960	355	215	108	55	733

income (and none of the above problems)										
Housing cost burden greater than 30% of income (and none of the above problems)	245	890	690	115	1,940	120	50	160	190	520
Zero/negative Income (and none of the above problems)	605	0	0	0	605	260	0	0	0	260

Source: 2011-2015 CHAS

The 2011-2015 ACS shows that the number of householders living alone in Auburn is 6,700, which accounts for almost 30% of all households, 22,111. It is estimated that approximately half (3,738) of the single-person households (7,476), are LMI persons and therefore, may need of housing assistance. No available Census data describes the number of single-person households in need of housing assistance.

**Disabled Households**

Disability is a unique protected class because it may require the owner or landlord of a property to make reasonable accommodations in their rules, policies, practices or services to afford persons with disabilities and equal opportunity to reside in their housing unit. An estimated 4,445 residents had sensory, physical, mental, work, mobility, and/or self-care limitations, representing approximately 7.3% of the City’s civilian, non-institutionalized population (2011-2015 ACS). Of these, 460 were under 18 years of age. The needs of families with an individual with a disability vary greatly depending on the disability and severity of the disability. Not all persons with disabilities require housing assistance, and those in need of housing assistance have different needs ranging from minor modifications for better physical mobility in a home to social services tied with housing.

**At-Risk Households**

The Domestic Violence Intervention Center, a non-profit organization assisting victims of domestic violence, received 353 calls from community members in 2018 and assisted 91 survivors with supportive housing during the same year. According to the Point-In-Time (PIT) count for 2018, no victims of domestic violence were reported as unsheltered. Many families each year flee from domestic violence. Almost all of these households are female-headed households, often with children.

**Cost Overburden**

Affordability is an issue that is often linked to fair housing choice. When a household spends, more than 30 percent of its income on housing it is considered “cost-burdened.” While income and housing cost burden do not designate a person as a member of a protected class, housing affordability can limit housing choice. Table 14 shows the racial/ethnic characteristics as it relates to cost burden at <=30%, 30-50%, and >50% AMI.

**Table 14 – Housing Cost Burden**

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	12,105	2,875	5,908	880
White	8,780	1,920	4,200	660
Black / African American	2,035	625	1,250	125
Asian	860	240	224	50
American Indian, Alaska Native	0	0	15	25
Pacific Islander	0	0	0	0
Hispanic	290	70	215	0

Source: 2011-2015 CHAS

There were 6,120 (41%) White households that were considered housing cost burden by 30% and greater. Out of 3,910 Black/African Americans, 48% were housing cost burden by 30% and greater. There were 1,324 (35%) Asian households that were housing cost burden by 30% and greater.

### **Housing Problems**

Tables 15, 16, 17, and 18 examine the amount of housing problems experienced by the race and ethnic background of households at 0%-30%, 30%-50%, 50%-80%, and 80%-100% of Area Median Income. The four housing problems are: (1) Lacks complete kitchen facilities; (2) Lacks complete plumbing facilities; (3) More than one person per room; and (4) Cost Burden greater than 30%.

**Table 15 – Housing Problems 0%-30% of Area Median Income**

Race and Ethnic	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	4,530	335	865
White	3,160	245	645
Black/African American	1,015	75	125
Asian	225	4	50
American Indian, Alaska Native	15	0	25
Pacific Islander	0	0	0
Hispanic	90	4	0

Source: 2011-2015 CHAS

**Table 16 – Housing Problems 30%-50% of Area Median Income**

Race and Ethnic	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,230	585	0
White	1,350	280	0
Black / African American	630	275	0
Asian	155	20	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0

Source: 2011-2015 CHAS

**Table 17 – Housing Problems 50%-80% of Area Median Income**

Race and Ethnic	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,268	1,220	0
White	969	645	0
Black / African American	180	355	0
Asian	18	200	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	100	0	0

Source: 2011-2015 CHAS

**Table 18 – Housing Problems 80%-100% of Area Median Income**

Race and Ethnic	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	405	1,210	0
White	260	815	0
Black / African American	135	255	0
Asian	15	125	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	15	0

Source: 2011-2015 CHAS

Overwhelmingly, the main racial groups, represented by the households at every income level on Tables 15, 16, 17, and 18, above is either White or Black/African American. While the tables do list information for Asian, American Indian, Pacific Islander, and Hispanic ethnic groups, these groups in total represent a small number of all households with severe housing problems.

### **Severe Housing Problems**

Tables 19, 20, 21, and 22 examine the amount of severe housing problems experienced by the race and ethnic background of households at 0%-30%, 30%-50%, 50%-80%, and 80%-100% of Area Median Income. The four severe housing problems are: (1) Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%.

**Table 19 – Severe Housing Problems 0%-30% of Area Median Income**

Race and Ethnic	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	4,165	695	865
White	2,990	415	645
Black / African American	865	220	125
Asian	195	34	50
American Indian, Alaska Native	15	0	25
Pacific Islander	0	0	0
Hispanic	90	4	0

Source: 2011-2015 CHAS

**Table 20 – Severe Housing Problems 30%-50% of Area Median Income**

Race and Ethnic	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,290	1,520	0
White	840	790	0
Black / African American	370	535	0
Asian	15	155	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	60	40	0

Source: 2011-2015 CHAS

**Table 21 – Severe Housing Problems 50%-80% of Area Median Income**

Race and Ethnic	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	418	2,075	0
White	304	1,305	0
Black / African American	35	500	0
Asian	18	200	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	60	40	0

Source: 2011-2015 CHAS

**Table 22 – Severe Housing Problems 80%-100% of Area Median Income**

Race and Ethnic	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	100	1,515	0
White	44	1,030	0
Black / African American	55	330	0
Asian	0	140	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	15	0

Source: 2011-2015 CHAS

Overwhelmingly, the main racial groups, represented by the households at every income level on Tables 19, 20, 21, and 22 above is either White or Black/African American. While the tables do list information for Asian, American Indian, Pacific Islander, and Hispanic ethnic groups, these groups in total represent a small number of all households with severe housing problems.

## E. Maps

See Appendix C for the following maps:

- Auburn, AL – City Overview
- Percentage of Population by Race
- Percent of Population by Race with Percent Low/Moderate Income Individuals
- Percent of Residents Age 65+
- Percent Low and Moderate Income Individuals

- Household Occupancy – Auburn, AL
- Count of Housing Units
- Percent of Owner Occupied Units
- Public Housing Locations
- Affordable Housing Locations
- Business Incubator Location

**F. Other Relevant Data**

The City identified impediments to achieve fair housing and strategies to address the impediments identified as part of its 2015-2019 Consolidated Plan. The following identifies these impediments and a summary of the progress made.

**1. Homeowner Assistance**

**Impediment A**

Due to the cost of housing in Auburn, affordable housing new construction is seen as a primary means of addressing the needs of LMI households. There is not an adequate supply of decent housing at affordable rates in Auburn.

**Strategy to Address Impediment A**

- 1) Created opportunities for homeownership.

A CBDO, NAHDC was created in Auburn specifically to provide affordable housing options for LMI individuals and families. CDBG was used as capital seed money to develop the Northwest Village Subdivision on land that was owned by the City. NAHDC constructed and sold 29 homes to LMI families from 2007-2015.

- 2) Supported the efforts of other housing providers.

Since 1989, the City has donated 30 lots to Habitat to provide homeownership opportunities for low-income citizens. Habitat has the option to subdivide lots donated by the City to meet the demand for additional homes. The City also provided funding for infrastructure improvements for the construction of homes by Habitat to develop the Telecable Subdivision on Lundsford Drive. During the AI period 2015-2019, the City continued this support with the use of CDBG funds to reroute an existing sanitary sewer main to provide for the construction of nine new Habitat homes at the intersection of Bedell Avenue and Foster Street. The new sewer line will enable Habitat, which partners with qualified, low-income families, to provide decent affordable homes through homeownership.

- 3) Continued to support the use of IDA, made possible by the AFIA. The City continued its support of the Alabama Assets Building Coalition utilizing the IDA for homeownership assistance for low to moderate-income Auburn residents.
- 4) Continued the City's certified homeownership program. This program educates applicants on how to improve their credit scores and debt ratios to be approved for mortgage financing. All LMI homeowners in the Northwest Village Subdivision completed the City's certified homeownership counseling program.

### **Impediment B**

Black/African American applicant's denial rate for a home mortgage loan is disproportionately higher when compared to other ethnic groups.

### **Strategy to Address Impediment B**

Continue working with mortgage lenders to ensure the availability of loans for housing activities, particularly for low to moderate-income and minority citizens. The City continued its outreach to local mortgage lenders. The ACSD presented a workshop, in conjunction with the Auburn Chamber of Commerce, to representatives of all local banks, on the City's affordable housing programs and discussed how they could become more involved.

## **2. Substandard Housing**

The great majority of substandard housing conditions in Auburn exist in areas with the greatest concentration of minority and LMI persons. The need for safe, decent and sanitary housing is especially pronounced in the LMI areas in northeast and northwest Auburn; however, there are "pockets" in south Auburn and other underlying areas.

### **Strategy to Address the Impediment**

Continued the Housing Rehabilitation Loan and Emergency Housing Rehabilitation Programs. Ten (10) housing units were rehabilitated or reconstructed.

## **3. Affordable Rental Housing**

There is a lack of affordable rental housing units.

### **Strategy to Address the Impediment**

Supported the AHA application to the HUD to obtain approval for the demolition of twenty-two (22) of sixty-one (61) units of public housing at the Moton Public Housing

Development. The AHA successful application resulted in the rehabilitation of the remaining thirty-nine (39) units for Auburn citizens. The City provided a CDBG Section 108 loan of \$1,500,000 to AHA, which made the project possible.

#### **4. Cost Burdens**

A significant number of households in Auburn are labeled as “cost burdened households”.

##### **Strategy to Address the Impediment**

Continued the emergency rental, mortgage, and utility programs to assist households that are cost burdened. From 2015-2019, the City allocated \$102,297.55 in CDBG funding to address this impediment.

#### **5. Transportation**

There is limited public transit options for many lower-income households.

##### **Strategy to Address the Impediment**

Supported the LRCOG proposal to eliminate the LETA public transportation system fixed route system due to a 50% decrease in ridership. The LRPT, formerly LETA, replaced the fixed route system with a Dial-a-Ride service in Auburn.

### **Section III: Evaluation of the City of Auburn Current Fair Housing Legal Status**

**A. Fair housing complaints or compliance reviews where the Secretary has issued a charge of or made a finding of discrimination**

No such suits, charges or findings have been made in the City.

**B. Fair housing discrimination suit filed by the Department of Justice or private plaintiffs**

There have been no actions in the County initiated by the Department of Justice or HUD against the county, city, company, or corporation for noncompliance under Title VI of the Civil Rights Act of 1964 or Section 504 of the Rehabilitation Act of 1973, or charges under the Fair Housing Act.

**C. Reason for trends or patterns**

**Residential location of minorities in Auburn**

This study defines minority concentration as a census tract where the racial or ethnic minority exceeds 50% of the population. A review of census data reveals that racial and ethnic groups in the City are well disbursed. There is only one census tract (406.2) that has a minority (Black/African American) population exceeding 50%. This area includes the largest public housing communities in the City (Ridgecrest, Moton, and Drake) and a significant minority neighborhood surrounding these public housing communities. The largest concentration of Black/African American residents is in Block Group 2 of Census Tract 406.02, with 82.4% of the population (2011-2015 ACS).

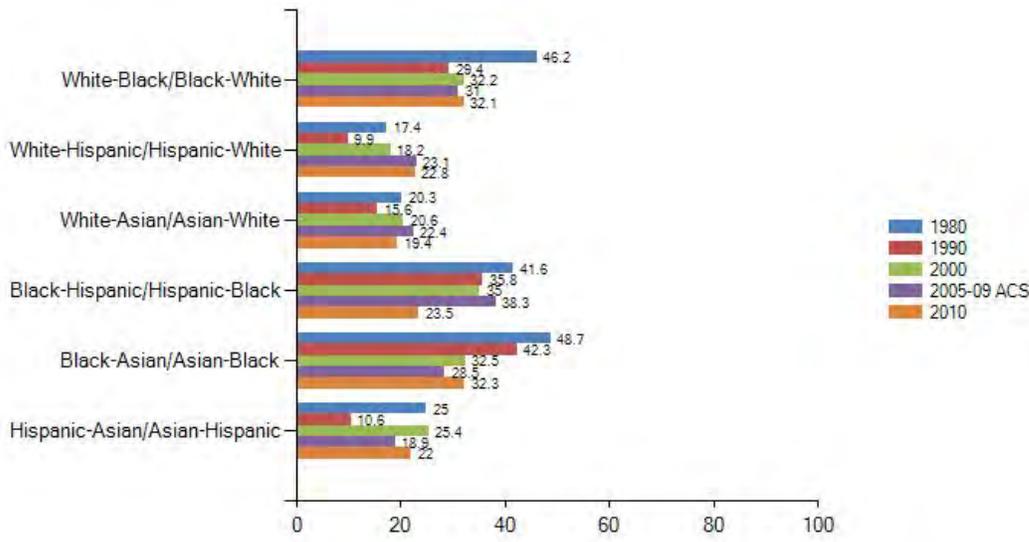
Other minority groups are not concentrated in any given census tract or area, and the ACSD is unaware of any large concentrations within a given area.

**The measure of racial segregation in Auburn**

One of the most common ways to consider racial distribution in a community is to look at the dissimilarity indices for an area. The dissimilarity index is based on the data from the 2010 U.S. Census and it was calculated as part of Brown University's American Communities Project (<http://www.s4.brown.edu/us2010/>).

The dissimilarity index measures whether one particular group is distributed across census tracts in the metropolitan area in the same way as another group. A high value indicates that the two groups tend to live in different tracts. Values range from 0 to 100. A value of 60 (or above) is considered very high. It means that 60% (or more) of the members of one group would need to move to a different tract in order for the two groups to be equally distributed. Values of 40 or 50 are usually considered a moderate level of segregation, and values of 30 or below are considered low. The chart below highlights the dissimilarity indices for various racial and ethnic groups, as compared to the White population in the City.

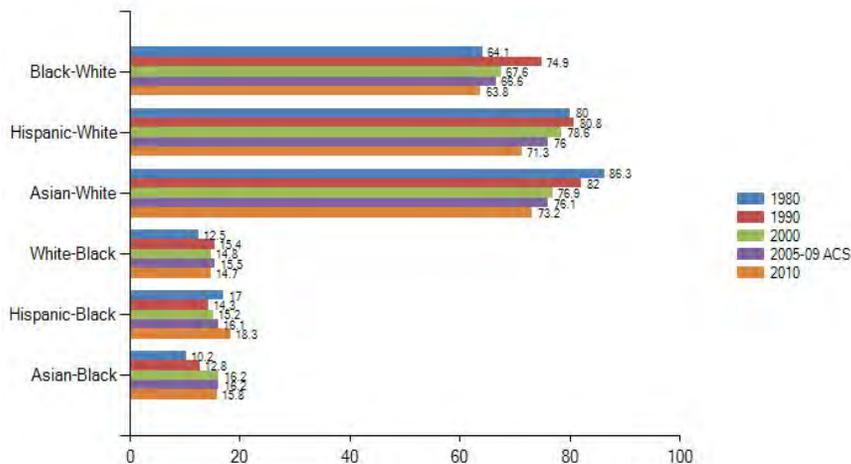
**Chart 1 – Dissimilarity Index – Auburn, Alabama**



The Black/African American population is the largest minority group in the City, making up approximately 16.9% of the population. Chart 1 shows that Black/African American has a dissimilarity index of 32.1. The Asian population has a dissimilarity index of 19.4 and the Hispanic population has a dissimilarity index of 22.8. The dissimilarity numbers are lower across the board, which is indicative of a more integrated city.

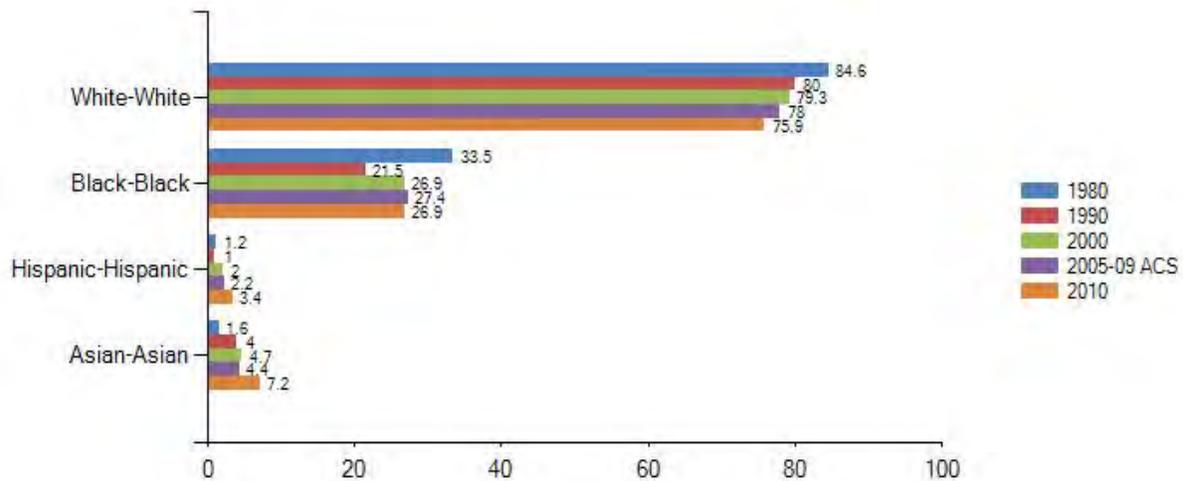
Another measure of residential segregation is a class of exposure indices that refer to the racial/ethnic composition of the census tract where the average member of a given group lives. Indices of exposure to other groups also range from 0 to 100, where a larger value means that the average group member lives in a tract with a higher percentage of persons from the other group. These indices depend on two conditions: the overall size of the other group and each group's settlement pattern. Chart 2 shows that in 2010, Black to White in Auburn exposure to other groups index was 63.8 and for White to Black, 14.7. The index for Hispanic to White was 71.3, and Asian to White was 73.2. These scores indicate that minorities live in a census tract with a higher percentage of Whites.

**Chart 2 – Exposure Index – Auburn, Alabama**



The isolation index is the percentage of the same-group population in the census tract where the average member of a racial/ethnic group lives. It has a lower bound of zero (for a very small group that is quite dispersed) to 100 (meaning that group members are entirely isolated from other groups). It should be kept in mind that this index is affected by the size of the group -- it is almost inevitably smaller for smaller groups, and it is likely to rise over time if the group becomes larger. Chart 3 shows that in 2010, the isolation index of White to White in the City of Auburn was 75.9, Black to Black was 26.9, Hispanic to Hispanic was 3.4, and Asian to Asian was 7.2. These scores indicate that Whites are the most isolated from other groups.

**Chart 3 – Isolation Index – Auburn, Alabama**



#### **D. Other Relevant Information**

As a part of this study, ACSD conducted interviews with staff of non-profit agencies that provide housing or housing-related services. The interviews were conducted in-person or by phone. Questions asked by ACSD staff included the following:

- What was their perception of housing discrimination in the City?
- Were they aware of fair housing complaints from the populations they serve and the challenges they face in providing housing for the people they serve?
- What type of constraints (budgetary, legal, or community) their organization faced in providing housing for the population they serve?

Most interviewees indicated that they did not believe that housing discrimination was prevalent in the City. None of them indicated that they were aware of a client filing a fair housing complaint based on perceived discrimination because of a disability.

Most interviewees said the most effective method of procuring housing for their clients is to build personal relationships with property owners throughout the City. One strategy mentioned was to go to the housing complex, meet the property manager with the client seeking housing, and provide housing references and letters of recommendation. Positive references seem to make it a little easier to find housing.

## **SECTION IV: Identification of impediments to Fair Housing Choice**

### **A. Public Sector**

#### **1. Zoning and site selection**

City staff examined the City's zoning regulations, subdivision regulations, and building codes of the City to determine if public policies harm affordable housing and residential investment. This examination resulted in a finding that factors other than public policy are much more detrimental to the provision of affordable housing and residential investment, including current market conditions.

The City operates under a modern zoning ordinance that deals with a use approval process rather than strict adherence to specific zoning requirements such as building size restrictions, lot size restriction, etc. Affordable housing and multi-family housing could conceivably be built in any part of the City with the presentation and approval of an acceptable development plan. Therefore, zoning exclusivity is not an issue.

Lack of affordable housing options is the result of high housing demand created by growth in both the economy and student enrollment at Auburn University. The economic opportunities for jobs and the strength of its public education system continue to make the City an attractive place for families to live and work or even commute to other metro areas. Annually, national publications rank the City as a desirable place to live because of the quality of life contributed by its residents and the services provided.

The demand for residential housing and commercial services has spawned a construction boom and inflated land cost creating a tough environment for private investors to be able to undertake site development and construction of affordable housing. Some type of government subsidy is necessary to create more affordable housing opportunities.

Some citizens commented during the stakeholder meetings that current City Zoning affected the availability of affordable housing in their neighborhood. They felt that private developers are more interested in developing student housing, which they can readily market instead of affordable housing for LMI individuals or families. A review of the City's housing stock shows there are numerous housing options, from Conventional Subdivision to Performance Residential Development available to Auburn residents in designated zoning districts throughout the City.

The City has used its CDBG funds to assist LMI homeowners with deferred rehabilitation loans. These funds typically allowed homeowners to bring properties up to code standards or meet handicapped accessibility requirements. The City efforts have also centered on the development of Neighborhood Stability Programs. These Programs focus on acquisition/reuse of slum and blight areas, demolition of

dilapidated structures, and rehabilitation of single-family dwellings, and reuse of vacant lots for affordable housing to assist LMI families.

Since 2000, when the City qualified as an Entitlement Community, it has utilized approximately \$9,028,374 to implement a wide variety of activities directed towards housing initiatives, neighborhood revitalization, and the improvement of public facilities and services.

## **2. Neighborhood Revitalization, Municipal and Other Services, Employment-Housing-Transportation Linkage**

Over the past ten years, the City has implemented several neighborhood sustainability plans, including the Northwest Auburn Neighborhood Plan. This Plan's ultimate goal is to provide a roadmap for the future of northwest Auburn, an area with a concentration of Black/African American residents. It is the City's goal to enhance northwest Auburn's attractiveness, walkability, and vitality while maintaining the unique heritage and character of the neighborhood. Also, the Plan provides opportunities for redevelopment and enhancement, including new sidewalks, more walking paths, recreation/community centers, and zoning changes to pave the way for more affordable housing and commercial development options. The main goal of the Northwest Auburn Neighborhood Plan is to spur improvements in Northwest Auburn.

Both citizens and housing providers commented that the lack of a full-service public transportation system is a major concern. Citizens have the capability of accessing the public transportation system by contacting the Lee-Russell Public Transit (LRPT), formerly LETA. LRPT offers Dial-a-Ride services in Auburn. Dial-A-Ride is a demand response service provided on a first-come, first-served, space-available basis. One major limitation of this service is it is unavailable late night and on weekends to accommodate working people. This limits the type of jobs many are permitted to choose from and where they may live if they do not have private transportation.

Auburn University "Tiger Transit" provides safe and reliable transit service to Auburn University students, faculty and staff. The Service offers twenty-two routes throughout the academic year and operates from 7 a.m. – 8 p.m. and 7 a.m. – 5 p.m. during the fall and spring semester and 7 a.m. – 5 p.m. during the summer semester. Currently, the public is not allowed to utilize the system.

Auburn Groome Transportation offers shuttle service to and from the Hartsfield-Jackson Atlanta International Airport.

## **3. PHA Tenant Selection Procedures: Housing Choices for Voucher Holders**

The AHA, local Public Housing Authority (PHA) manages affordable housing units in Auburn. HUD subsidizes the units for low-income families and individuals. The units

offer low-income families and individuals the opportunity to rent an affordable apartment that is decent and sanitary. Tenants pay about 30% to 40% of their monthly income towards their rent.

The HCV program is the federal government's major program for assisting very low-income families, the elderly, and the disabled to afford decent, safe, and sanitary housing in the private market. The AHA receives federal funds from HUD to administer the HCV program locally.

The AHA has an allocation of 280 HCV available. The AHA now oversees both PBVs (304 in Auburn) and TBV/Section 8. As of June 2019, AHA funded 228 TBV/Section 8. The AHA's ACC with HUD authorizes funding for 280 vouchers but due to budget cuts, AHA is not awarded its full ACC allocation.

Eligibility for a housing voucher is determined by the AHA based on the total annual gross income and family size and is limited to US citizens and specified categories of non-citizens who have eligible immigration status. In general, the family's income may not exceed 50% of the median income for the county or metropolitan area in which the family chooses to live. Other factors are also considered when determining eligibility.

**4. Sale of subsidized housing**

The AHA has no intentions at present to sell subsidized units.

**5. Private Market Affordable Housing**

As of November 1, 2019, there are six (6) private-market housing complexes (Table 23) in the City, created through various programs, such as LIHTC. All of these complexes accept HCV/Section 8. Tenant selection requirements for privately assisted housing vary, although all require tenants to be at or below a certain percentage of AMI.

**Table 23 Private Marketplace and Section 8 Vouchers**

Apartment Complex	Total Units	PBV/Section 8
Bedell Village	64	20
Shepard's Cove	72	16
Grace Pointe, LTD	56	2
Grace Ridge, LTD	56	4
Oakley Cove	40	8
Timber Trail Apartments	56	11

## **6. Property Tax Policies**

Real estate property taxes may not be an impediment to fair housing choice but they do affect the affordability of housing. According to the 2008- 2012 American Community Survey, the estimated median value of taxable residential property within the City was \$179,500 in 2012. The median real estate property taxes paid for housing units with mortgages in 2016 was \$1,116 (0.4%) and the median real estate property taxes paid for housing units with no mortgage in 2016 was \$1,034 (0.6%) (Source: City-data.com).

Tax relief policies can help lower-income homeowners. These policies help to promote fair housing because they help to preserve homeownership opportunities for minority individuals and families, elderly homeowners, low-income households, and persons with disabilities, who otherwise would have only rental options or may have difficulty in retaining their property.

## **7. Planning and Zoning Boards**

The following boards and commissions assist the City in various planning and development-related efforts throughout the community:

- Auburn Downtown Redevelopment Authority
- Board of Zoning Adjustment
- Board of Adjustments and Appeals
- Commercial Development Authority
- Downtown Design Review Committee
- Educational Building Authority
- Historic Preservation Commission
- Planning Commission

The members of these boards are appointed by the City Council and are assisted by qualified city staff.

Meetings of these boards and commissions are open to the public and records of all business conducted by them are available from the City. Our research did not find any indications that boards and commissions that assist the City in various planning and development-related efforts were making decisions that do not further fair housing.

## **8. Building Codes Regarding Accessibility**

The City follows the 2015 International Codes, 2014 National Electrical Code, 2015 International Residential Code (with Alabama Residential Building and Energy Code Amendments with repeals of certain sections), and the ICC A117.1-2009 Standards for Accessible and Usable Buildings and Facilities. All housing projects given public funds from the City adheres to the minimum accessibility requirements for all

dwelling units. From our analysis of the building code, we conclude that the Building Codes foster greater accessibility.

## 9. Fair Housing Complaints

HUD-FHEO receives complaints regarding alleged violations of the Fair Housing Act. Table 24 shows the complaints filed for Lee County, Alabama (including the City of Auburn). The most common basis for complaints filed for the period January 1, 2006, to December 31, 2016, was “Disability Basis.”

**Table 24 – Conventional Loans Disposition by Income Level**

Case Number	Filing Date	Race Basis	Black or African-American Race Basis	Color Basis	National Origin Basis	Hispanic National Origin Basis	Disability Basis	Familial Status Basis	Sex Basis
04-07-0167-8	11/07/06	1	1				1		
04-07-0416-8	12/28/06							1	
04-07-1246-8	07/10/07						1		
04-08-1536-8	08/20/08						1		
04-08-1537-8	08/20/08						1		
04-08-1670-8	09/16/08						1		
04-10-0078-8	10/14/09	1	1	1				1	1
04-10-1203-8	06/18/10	1	1				1		1
04-11-0425-8	01/24/11						1		
04-11-0515-8	02/11/11							1	
04-12-0677-8	04/12/12						1		
04-12-0704-8	05/16/12				1	1			
04-12-0881-8	07/12/12				1	1			
04-12-1114-8	08/24/12						1		
04-14-0370-8	02/28/14						1		
04-14-0371-8	02/28/14						1		
04-15-0187-8	12/11/14						1		
04-16-4361-8	02/29/16	1	1						
04-17-5716-8	10/24/16						1		

## B. Private sector

Protected classes often have lesser access to home loans, and if they do, often at higher costs. Oftentimes, the private sector is an impediment to fair housing choices regarding discrimination in the sale, rental, advertising, or availability of financing of housing choices. The Fair Housing Act prohibits such practices. In this section of the Study, ACSD examines lending practices.

## Real Estate Practices

Lee County Association of REALTORS® services the Auburn real estate market and promotes and enhances the success of its members through education, professionalism, and ethical conduct. Its Code of Ethics binds The National Association of REALTORS® (NAR) members. This Code obligates its members to maintain professional standards including efforts to affirmatively furthering fair housing.

Alabama Real Estate Commission requires realtors to complete fifteen (15) clock hours of continuing education prescribed by the Commission every two years, for renewal of their active license. These hours must be completed by September 30 of every even year.

## Uniformed Use of Fair Housing Logo and Disclaimer Clause

Under the Fair Housing Act, no advertising for the sale or rental of a dwelling unit may indicate any preference, limitation, or discrimination because of race, color, religion, sex, handicap, familial status, or national origin. Under the Fair Housing Act Amendments, descriptions are listed concerning the use of words, photographs, symbols or other approaches that are considered discriminatory. The ACSD reviewed real estate advertisements, including real estate publications in the *Opelika Auburn News*, *Apartments for Rent*, and *Apartment Guide*. Some of the advertisements displayed the Fair Housing logo but not consistently throughout the advertisements reviewed. Additionally, the Fair Housing compliance statement was not clearly stated in publications.

## Residential Lending Practices

The Financial Institutions Reform, Recovery, and Enforcement Act of 1989 (F.I.R.R.E.A.) requires any commercial institution that makes five (5) or more home mortgage loans, to report all home loan activity to the Federal Reserve Bank under the Home Mortgage Disclosure Act (HMDA). The HMDA data was obtained for the Auburn-Opelika, AL MSA. By requiring banks and other financial institutions to report the race, gender, age, and other characteristics of loan applicants, HMDA data help to detect patterns of discriminatory lending patterns.

Table 25 shows that Conventional Mortgages made up 38.6% of 4,412 housing-related loans and 39.4% of the \$802,899 total value of housing-related loans in the Auburn-Opelika MSA.

**Table 25 – Home Purchase Loans Originated**

Income Level	FHA, FSA/RHS & VA		Conventional		Refinancing		Home Improvement Loans	
	#	Amount \$000's	#	Amount \$000's	#	Amount \$000's	#	Amount \$000's
Auburn-Opelika MSA	881	\$164,448	1,701	\$316,262	1,675	\$309,585	155	\$12,604
% of lending	19.9%	20.5%	38.6%	39.4%	37.9%	38.6%	3.6%	1.5%

Table 26 shows the disposition of conventional loan applications from Auburn-Opelika, AL MSA. Of the conventional loan applications, 1.9% were approved but not accepted, 14.3% were denied, while 6.8% were withdrawn.

**Table 26 – Conventional Loans Disposition**

Auburn	Count	%
Applications Received	2,478	--
Loans Originated	1,701	68.6%
Approved, Not Accepted	47	1.9%
Applications Denied	354	14.3%
Applications Withdrawn	169	6.8%
File Closed for Incompleteness	207	8.4%

Table 27 shows the disposition of conventional loan applications for Black or African Americans, which are denied 37.8% of the time.

**Table 27 – Conventional Loans Disposition – Black/African Americans**

Auburn	Count	%
Applications Received	285	--
Loans Originated	76	26.6%
Approved, Not Accepted	4	1.4%
Applications Denied	106	37.2%
Applications Withdrawn	13	4.6%
File Closed for Incompleteness	86	30.2%

Table 28 outlines the disposition of conventional loans in Auburn-Opelika, AL MSA by income level. Loan applications from households making less than 50% of MSA median income have the lowest origination rates and the highest denial rates. Data shows a positive correlation between income and loan originations and a negative correlation between income and denial rates.

**Table 28 – Conventional Loans Disposition by Income Level**

Income Level	Applications Received		Loans Originated		Applications Approved Not Accepted		Applications Denied		Applications Withdrawn		Files Closed for Incompleteness	
	Number	%	Count	% of Income Level Applications	Count	% of Income Level Origination	Count	% of Income Level Origination	Count	% of Income Level Origination	Count	% of Income Level Origination
Less than 50% of MSA Median	278	11.7%	71	25.5%	3	1.1%	117	42.1%	14	5.0%	73	26.3%
50-79% of MSA Median	428	18.0%	230	53.7%	12	2.8%	83	19.4%	24	5.6%	79	18.5%
80-99% of MSA Median	246	10.4%	166	67.5%	6	2.4%	32	13.0%	18	7.3%	24	9.8%
100-119% of MSA Median	210	8.8%	155	73.8%	3	1.4%	27	12.9%	16	7.6%	9	4.3%
120% or more of MSA Median	1,213	51.1%	990	81.6%	23	1.9%	86	7.2%	89	7.5%	22	1.8%
Total	2,375	100%	1,612	68.1%	47	1.9%	345	14.5%	161	6.8%	207	8.7%

Table 29 shows the dispositions of conventional loans disaggregated by minority status and income level for the Auburn-Opelika, AL MSA. The percentage of disparity increases as incomes increase. Loans applied for by whites and processed by a lender (Loans Originated) are almost four times higher than those for minority applicants.

**Table 29 – Conventional Loans Disposition Rate by Minority Status, Less than 50% of MSA Median Income**

Minority Status	Applications Received		Loans Originated		Applications Approved Not Accepted		Applications Denied		Applications Withdrawn		Files Closed for Incompleteness	
	Number	%	Count	% of Income Level Applications	Count	% of Income Level Origination	Count	% of Income Level Origination	Count	% of Income Level Origination	Count	% of Income Level Origination
White, Non-Hispanic	100	44.8%	52	52.0%	1	1.0%	26	26.0%	7	7.0%	14	14.0%
Others, Including Hispanics	123	55.2%	13	10.6%	1	0.81%	62	50.4%	7	5.6%	40	32.5%
Total	223	100%	65	29.1%	2	0.91%	88	39.5%	14	6.28%	54	24.2%

Table 30 shows that for households earning less than 50-79% of MSA median income, the number of white, non-Hispanic low-income applicants are almost twice as many as minority applicants. Minority applicants have a lower applicant origination rate and a higher denial rate. Of all income categories the disparity between origination and applications withdrawn is the most pronounced.

**Table 30– Conventional Loans Disposition Rate by Minority Status, Less than 50-79% of MSA Median Income**

Minority Status	Applications Received		Loans Originated		Applications Approved Not Accepted		Applications Denied		Applications Withdrawn		Files Closed for Incompleteness	
	Number	%	Count	% of Income Level Applications	Count	% of Income Level Origination	Count	% of Income Level Origination	Count	% of Income Level Origination	Count	% of Income Level Origination
White, Non-Hispanic	244	63.0%	156	63.9%	7	3.0%	36	14.7%	17	6.9%	28	11.5%
Others, Including Hispanics	143	37.0%	60	41.9%	4	2.8%	35	24.5%	7	4.9%	37	25.9%
Total	387	100.0%	218	56.3%	11	2.8%	71	18.3%	24	6.2%	65	16.4%

Table 31 shows that for households earning 80-99% of MSA median income, the number of applications received from White, non-Hispanic applicants significantly outnumbers those of minority applicants. White, non-Hispanic applicants have higher origination and lower denial rates comparable to minority applicants.

**Table 31 – Conventional Loans Disposition Rate by Minority Status, Less than 80-99% of MSA Median Income**

Minority Status	Applications Received		Loans Originated		Applications Approved Not Accepted		Applications Denied		Applications Withdrawn		Files Closed for Incompleteness	
	Number	%	Count	% of Income Level Applications	Count	% of Income Level Origination	Count	% of Income Level Origination	Count	% of Income Level Origination	Count	% of Income Level Origination
White, Non-Hispanic	171	76.9%	126	73.7%	5	2.9%	16	9.4%	16	9.4%	8	4.7%
Others, Including Hispanics	52	23.1%	29	55.8%	0	0.0%	13	25.0%	0	0.0%	10	19.2%
Total	223	100.0%	155	69.5%	5	2.2%	29	13.0%	16	7.2%	18	8.1%

Table 32 shows that for households earning 100-119% of MSA median income, the number of applications received and loans originated is significantly higher for white applicants than minority applicants. White, non-Hispanic applicants have a higher origination rate. Denial rates are comparable among races.

**Table 32 – Conventional Loans Disposition Rate by Minority Status, Less than 100-119% of MSA Median Income**

Minority Status	Applications Received		Loans Originated		Applications Approved Not Accepted		Applications Denied		Applications Withdrawn		Files Closed for Incompleteness	
	Number	%	Count	% of Income Level Applications	Count	% of Income Level Origination	Count	% of Income Level Origination	Count	% of Income Level Origination	Count	% of Income Level Origination
White, Non-Hispanic	143	76.1%	114	79.7%	3	2.1%	11	7.6%	12	8.4%	3	2.2%
Others, Including Hispanics	45	23.9%	31	68.8%	0	0.0%	8	17.8%	3	6.7%	3	6.7%
Total	188	100%	145	77.1%	3	1.6%	19	10.1%	15	8.0%	6	3.2%

Table 33 shows for households earning over 120% of MSA median income, the number of White, non-Hispanic applicants significantly outnumbers the number of minority applicants. White, non-Hispanic applicants have significantly higher origination rates and lower denial rates than minority applicants.

**Table 33 – Conventional Loans Disposition Rate by Minority Status, Less than 120% or More of MSA Median Income**

Minority Status	Applications Received		Loans Originated		Applications Approved Not Accepted		Applications Denied		Applications Withdrawn		Files Closed for Incompleteness	
	Number	%	Count	% of Income Level Applications	Count	% of Income Level Origination	Count	% of Income Level Origination	Count	% of Income Level Origination	Count	% of Income Level Origination
White, Non-Hispanic	965	85.2%	800	82.9%	21	2.2%	58	6.0%	76	7.9%	10	1.0%
Others, Including Hispanics	168	14.8%	132	0.6%	1	0.6%	16	9.5%	11	6.5%	8	4.8%
Total	1,133	100.0%	932	82.3%	22	1.9%	74	6.5%	87	7.8%	18	1.6%

Table 34 offers a closer look at the denial rates of conventional loans by denial reason and income level. For applicants earning up to 50% of median income, the most common reasons for the denial are credit history and debt to income ratio. Credit history and debt to income ratio are the most common reasons for denial for applicants earning 50-79% of median income or more. A lack of collateral and debt to income ratio are the most common reasons for denial for applicants earning 120% of median income or more.

**Table 34 – Reasons for Denial of Application for Conventional Home-Purchase Loans**

	Less than 50% Low		50-79%		80-99%		100-119%		120% or More		Income Not Available	
	Count	% of Income Level	Count	% of Income Level	Count	% of Income Level	Count	% of Income Level	Count	% of Income Level	Count	% of Income Level
Debt to Income Ratio	11	37.0%	11	32.0%	3	25.0%	4	27.0%	10	14.0%	0	0.0%
Employment History	1	3.0%	1	3.0%	1	8.0%	0	0.0%	2	3.0%	0	0.0%
Credit History	12	40.0%	9	26.0%	3	25.0%	4	27.0%	11	15.0%	3	50.0%
Collateral	2	7.0%	4	11.0%	1	8.0%	2	13.0%	21	29.0%	2	33.0%
Insufficient Cash	1	3.0%	4	11.0%	0	0.0%	1	7.0%	3	4.0%	0	0.0%
Unverifiable Information	2	7.0%	2	6.0%	1	8.0%	0	0.0%	5	7.0%	0	0.0%
Credit Application Incomplete	0	0.0%	0	0.0%	2	18.0%	2	13.0%	12	17.0%	0	0.0%
Mortgage Insurance Denied	0	0.0%	0	0.0%	0	0.0%	1	7.0%	0	0.0%	0	0.0%
Other	1	3.0%	4	11.0%	1	8.0%	1	7.0%	8	11.0%	1	17.0%
<b>TOTAL</b>	<b>30</b>	<b>100.0%</b>	<b>35</b>	<b>100.0%</b>	<b>12</b>	<b>100.0%</b>	<b>15</b>	<b>100.0%</b>	<b>72</b>	<b>100.0%</b>	<b>6</b>	<b>100.0%</b>

## **C. Public and Private Sector**

### **1. Fair Housing Enforcement**

As a part of the public and private sector fair housing enforcement, The ACSD reviewed ordinances related to fair housing.

#### ***City Code of the City of Auburn, Alabama***

The City Code of the City of Auburn contains clear directions banning housing discrimination in Chapter 13 – “Miscellaneous Provisions and Offences,” Section 13-9(b) – Housing Discrimination.”

#### ***HUD non-profit fair housing agency***

A review of HUD’s website determined that there is one non-profit fair housing agency servicing the City that receives funding through HUD’s Fair Housing Initiatives Program (FHIP) to assist people who believe they have been victims of housing discrimination. The agency, Central Alabama Fair Housing Center, located in Montgomery, Alabama, is approximately 60 miles west of Auburn.

### **2. Informational Programs**

During the previous AI, the City supported educational and outreach programs designed to inform City officials, employees, and citizens of the community about fair housing issues within Auburn. Housing providers, lenders, non-profits, and AHA conduct most of these programs. These include but are not limited to the following:

- Running an anti-discrimination advertisement in the classified sections of local papers.
- Displaying fair housing flyers.
- Advertising fair housing at other relevant venues, such as websites.
- Providing free fair housing training to community groups, organizations, landlords and realtors.
- Participating in anti-discrimination programs and events.
- Sending information to housing providers on fair housing resources and training opportunities.

During the 2020-2024 cycle, the City plans to:

- Provide information in an edition of the City’s monthly newsletter to citizens concerning fair housing.
- Translate outreach materials into other languages, as needed.
- Offer fair housing training to City Boards and Commissions that make recommendations to Council on housing matters.
- Outreach to the community on how to file a civil rights complaint.

In addition to the fair housing programs conducted by the City, several public, private, and non-profit organizations conduct and/or sponsor programs and events to increase awareness about fair housing. These organizations include local lenders and housing providers.

### **3. Visitability in housing**

Visitability refers to single-family or owner-occupied housing designed in such a way that it can be lived in or visited by people who have trouble with steps or who use wheelchairs or walkers.

A house is visitable when it meets three basic requirements:

- Has at least one no-step entrance.
- Doors wide enough to allow clear passage for a wheelchair.
- One bathroom on the main floor that you can get a wheelchair in and close the door.

- D. Where there is a determination of unlawful segregation or other housing discrimination by a court or a finding of noncompliance by HUD under Title VI of the Civil Rights Act of 1964 or Section 504 of the Rehabilitation Act of 1973, or where the Secretary has issued a charge under the Fair Housing Act regarding assisted housing within a recipient’s jurisdiction, an analysis of the actions which could be taken by the recipient to help remedy the discriminatory condition, including actions involving the expenditure of funds by the jurisdiction.**

No determination of unlawful segregation or housing discrimination has been made to the City and no civil rights or fair housing violations have been litigated in the City.

### **E. Survey Results**

#### Auburn Citizen Survey

To acquire information from individual citizens, the City conducts an Annual Citizen Survey. The citizen survey is an annual survey that asks questions on issues of governmental performance and community priorities. The Citizen Survey has been conducted in Auburn every year since 1988.

#### Fair Housing Choice Surveys

The AI comprehensive community participation process includes stakeholder meetings, community meetings, stakeholder consultations, and surveys for housing consumers and providers. As part of the planning process, the ACSD created and distributed two surveys – Fair Housing Choice: Housing Consumer and Fair Housing Choice: Housing Provider (See Appendix C). The goal was to include the opinions from as many local citizens as possible as well as groups and organizations directly involved with the provision of affordable housing.

A relatively small number (35) of the Fair Housing Choice: Housing Consumer Survey was returned, despite the City making the survey available online and distributing a printed copy at all meetings, etc. The Fair Housing Choice: Housing Provider Survey was distributed to 26 local housing providers/producers. Thirteen (50%) surveys were returned. Below are summaries of the Fair Housing Choice Surveys.

### **Fair Housing Choice – Housing Consumer Survey**

1. How long have you lived in Auburn?

Of the total respondents, 0% had lived in the City for less than 1 year, 6.9% one- to three years, 13.8% 3-5 years, and 79.3% 5 or more years.

2. Housing Status.

Of the total respondents, 6.9% were tenants of the Section 8 Voucher Program, 0% was a tenant in a low-income housing complex (i.e. Moton, Ridgecrest, etc.), 27.6% were tenants renting from a private property owner, 62.1% were homeowners, and 3.4% marked other.

3. Access to public transportation where you live.

Of the total respondents, 67.9% indicated that they had access to public transportation from where they lived.

4. Housing discrimination.

Of the total respondents, only 10.3% stated that they had experienced housing discrimination. Of those, only 0% filed a housing discrimination complaint. However, of the total respondents, 10.3% stated they did not know how or where to properly file a housing discrimination complaint.

5. Race/Ethnicity.

A majority (97.8%) of the housing program Survey respondents were of Black or African American.

6. Gender.

Of the total respondents, 37.9% were male and 62.1% female.

7. Age Group.

Overall, the 35 to 54 years and 55 to 64 years were the most represented age groups, 31.0% respectively, followed by the 65 to 74 years age group, 27.6%.

8. Household Income.

The income levels of Survey participants ranged from very low to moderate. Overall, the most represented income group were those with a total household income of \$25,000 to \$34,999 and \$35,000 to \$49,999 respectively, 34.5%, followed by those with an income of less than \$20,000, 10.3%.

9. Housing Status.

Of the total respondents, 50.00% indicated that they currently own their home, while 50.0% currently live in a rental property.

10. Household Size.

A majority of respondents (55.2%) indicated that two (2) persons lived in their households. Of the respondents, 24.1%% indicated that one (1) person lived in their households.

11. Family Status.

A majority of respondents indicated that they did not have any children under the age of 18 years living in their households. Of the respondents, 45.8% did not have children under the age of 18 years living in their households. Of the remaining respondents', 29%, had one (1) child and 20.8% had two (2) children under the age of 18 living in their household.

12. Disability Status.

The majority of the respondents (89.3%) indicated that they did not have anyone in their household with a disability, requiring special accommodations. Of the remaining respondents, 10.7% required special accommodations. The accommodation listed was "handicapped access."

13. Based upon the results of the Fair Housing Choice – Housing Consumer survey, the top three barriers to fair housing choice for renters in Auburn are as follows:

#1 – Lack of available decent rental units in an affordable price range

#2 – Lack of knowledge of how to file a fair housing complaint

#3 – Lack of handicap accessible units

14. Based upon the results of the Fair Housing Choice – Housing Consumer survey, the top three barriers to fair housing choice for owners in Auburn are as follows:

#1 – Cost of housing

#2 – Down payment/closing cost

#3 – Lack of knowledge of how to file a fair housing complaint

15. The following are comments from respondents to the Fair Housing Choice – Housing Consumer survey:

- We need to use the area on the hill by Sam Harris Park for exercise and something for bigger kids.
- Need educational resources in lower to moderate-income families' areas.
- Concerns about reserving historic homes seem to be more important than having affordable housing.

#### **Fair Housing Choice – Housing Provider Survey.**

1. Company/Organization description.

The most represented businesses or organizations that completed the Fair Housing Choice – Housing Provider Survey were non-profit housing providers.

2. Role in housing provision.

Housing counseling was the most frequent response by respondents, when asked, "What role(s) does your group/organization play in the provision of Housing in Auburn?"

3. Provision of housing – areas of concern.

Housing Providers and Producers felt the areas of greatest concern regarding the provision of fair housing to residents in Auburn, included (In order of concern):

#1 – Near-homelessness

#2 – Substandard living conditions

#3 – Limited financial resources

#4 – Availability of affordable housing

#5 – Educational and outreach on affordable housing

4. Based upon the results of the Fair Housing Choice – Housing Provider survey, the top three barriers to fair housing choice for renters in Auburn are as follows:

#1 – Lack of available decent rental units in affordable price ranges

#2 – Lack of adequate public transportation

#3 – Lack of educational resources about tenant responsibilities

5. Based upon the results of the Fair Housing Choice – Housing Provider survey, the top three barriers to fair housing choice for owners in Auburn are as follows:

#1 – Down payment/closing cost

#2 – Mortgage lending application requirements

#3 – Attitude of immediate neighbors

6. The following are comments from respondents to the Fair Housing Choice – Housing provider survey:

None

## **SECTION V: Assessment of Current Public and Private Fair Housing Programs and Activities in the City of Auburn**

This section evaluates existing public and private programs, services, and activities that assist in Auburn.

### **A. Public Programs**

Public programs are addressed in Section IV, *"Identification of Impediments to Fair Housing Choice."*

### **B. Real Estate Practices**

#### **1. Real Estate Professionals**

The National Association of REALTORS® (NAR) provides resources and guidance to Realtors, including a Code of Ethics that addresses Fair Housing, in ensuring equal professional services for all people. Membership in a local association of REALTORS® automatically extends licensed real estate professionals membership to the state association and national association.

According to NAR Code of Ethics, Article 10 provides that "REALTORS® shall not deny equal professional services to any person for reasons of race, color, religion, sex, handicap, familial status, national origin, sexual orientation, or gender identity. REALTORS® shall not be parties to any plan or agreement to discriminate against a person or persons because of race, color, religion, sex, handicap, familial status, national origin, sexual orientation, or gender identity (Amended 1/14)," and "REALTORS®, in their real estate employment practices, shall not discriminate against any person or persons based on race, color, religion, sex, handicap, familial status, national origin, sexual orientation, or gender identity (Amended 1/14)." These ethics provisions apply to state and local chapters of NAR.

The Lee County Association of REALTORS® services the Auburn real estate market. It promotes and enhances the success of its members through education, professionalism, and ethical conduct.

#### **2. Homeowners' Insurance**

A potential barrier for borrowers is that lenders determine borrowers' loan interest rates and terms largely on the borrowers' credit score. This barrier also exists with insurance companies who also use borrowers' scores to determine how much to charge for premiums.

Although the law in the State of Alabama does not require home insurance, if your home is mortgaged, your lender most likely requires the purchase of insurance on your home. According to a January 2018 study by the National Association of

Insurance Commissioners, the average homeowner's insurance premium rose by 3.6 percent in 2015, following a 3.3 percent increase in 2014 and the average renter's insurance premium fell by 1.1 percent in 2015 after rising 1.1 percent in 2014.

The study included the following data for Alabama:

- The average premiums for homeowners and renters insurance, United States, 2007-2016, was \$1,386 and \$245, respectfully. The average premiums for the United States were \$1,192 and \$185, respectfully.
- Percent of Mortgaged Owners Occupied Units spending 30 percent or more of their income on rent and utilities in 2016 – 30%.
- Percent of Occupied Housing Units that are Owner Occupied, 2017 – 68%.
- Percent of Renter Occupied Units spending 30% or more of their income on rent and utilities, 2017 – 40.8%.

## SECTION VI: Conclusions and Recommendations

### A. Conclusions

#### 1. Monitoring and Evaluation

The ACSD will serve as the lead city department for addressing the impediments to Fair Housing Choices identified in this analysis. Likewise, the ACSD will coordinate or consult with other city departments, housing providers, community organizations, and non-profits, as needed. To ensure that the impediments identified in this AI are addressed, the City will conduct an evaluation of each activity during each program year, identify additional areas that require study or analysis, and determine how to address those additional areas. As part of its monitoring efforts, the City will also obtain progress reports from any non-profit or local housing provider that receives funding from the City.

#### 2. Reporting and Maintenance of Records

The City will maintain the following data and information as documentation:

- A copy of the AI and any updates.
- A list of actions taken each year to eliminate the impediments identified in the AI.

At the end of each program year, the City will submit information to HUD about the actions taken to address the impediments identified in the AI and conduct an analysis of their impact as a part of the Consolidated Annual Performance Evaluation Report (CAPER).

### B. Recommendations

The City of Auburn's 2015 Analysis of Impediments to Fair Housing Choice has identified the impediments, along with the goals and strategies to address those impediments. New and carried over impediments to Fair Housing Choice are presented on the pages that follow. The previously identified impediments to fair housing choice were discussed in Section II (F), "Other Relevant Data" and progress was reported.

Identified Impediments to Fair Housing Choice are divided into the following categories:

- **Impediments Carried over from Previous AI.** These are impediments identified in the previous AI but are persisting, and therefore require further efforts to mitigate the impacts.
- **New Impediments.** These are new impediments identified during the development of this AI.

## 1. Impediments Carried over from Previous AI.

### a) Lack of Available Affordable Housing Units

The 2011-2015 ACS indicates that the average cost of housing in Auburn is \$220,000. This has been identified as an impediment. There is a need to create homeownership opportunities for low- and moderate-income (LMI) households. Affordability of housing, which is linked to an individual or household's income, does not qualify one as having protected class status. However, this study has shown that minorities, families with children, and single mothers experience lower incomes and poverty at higher rates than the City as a whole. Some survey respondents expressed difficulty in finding quality affordable housing due to the cost. Many households in the City are housing cost-burdened, paying 30 percent or more of their income towards rent. These households, for the most part, have not been able to share in the American dream of homeownership. Part of this problem is the failure of the private sector to provide affordable housing in Auburn at a price LMI income households can afford.

The three barriers to homeownership for LMI households are:

- (1) Adequate funds for closing cost;
- (2) 20% down payment; and
- (3) affordable monthly payments

The inability to come up with the \$4,000-5,000 for closing cost and 20% down payment coupled with high monthly payments present a problem for LMI income households to become homeowners.

Due to the cost of housing in Auburn, affordable housing new construction is seen as a primary means of addressing the needs of LMI households. There is not an adequate supply of decent housing at affordable rates in Auburn.

#### **Strategy to Address Impediment**

- (1) Create opportunities for homeownership. The City has designed an affordable housing program that will address the three impediments to homeownership for LMI families that includes, closing costs, down payment, and affordable monthly mortgage payments. This program has resulted in the successful creation of homeownership opportunities for LMI households. A Community Based Development Organization, the North Auburn Housing Development Corporation (NAHDC), was created specifically to create affordable housing options for LMI families. During 2020-2024, the City will continue its existing Affordable Housing Program, with the construction of the

Tucker Heights Subdivision. It is anticipated that the NAHDC will construct at least five (5) homes during this period.

- (2) Support efforts of other housing providers. Since 1989, the City has donated 30 lots to Auburn Opelika Habitat for Humanities (Habitat) to provide homeownership opportunities for low-income citizens. Habitat has the option to subdivide lots donated by the City to meet the demand for additional homes. The City also provided funding for infrastructure improvements for the construction of homes by Habitat, including a sewer line in 2019. Currently, twenty-eight Habitat homes have been constructed in Auburn and more homes will be built on undeveloped land in the Westview Subdivision on the property that was donated by the City of Auburn.
- (3) Continue to support the use of Individual Development Account (IDA), made possible by the Assets for Independence Act (AFIA). These matched savings accounts are specifically designed to encourage a regular saving program to obtain a wealth-building asset. The current program in Alabama provides a financial incentive for LMI individuals and families to save toward the purchase of a home. IDA is a special U.S. government-funded savings program that allows qualified applicants to have up to \$2,000 of earned income savings matched with \$4,000 for a total of \$6,000 that can be used to help purchase a home. The Office of Community Services, within the U.S. Department of Health and Human Services, Administration for Children and Families, administers the AFIA Program. The United Way of Central Alabama coordinates the state program for IDAs.
- (4) Continue the City's certified homeownership program, which educates applicants on how to improve their credit scores and debt ratios to be approved for mortgage financing.

**Potential Funding Sources(s)**

Community Development Block Grant  
Local Financial Institution  
Section 108 Loan Guarantee Program  
Individual Development Accounts

**b) Lack of programs to preserve existing housing stock**

The great majority of substandard housing conditions in Auburn exist in areas with the greatest concentration of minority and LMI persons. The need for safe, decent and sanitary housing is especially pronounced in LMI areas in northeast and northwest Auburn; however, there are "pockets" in south Auburn and in other underlying areas.

### **Strategy to Address the Impediment**

Given the fact that there is a large LMI household population with a significant proportion of these having some type of housing problem, rehabilitation would seem to be indicated as a worthwhile priority to pursue. Therefore, a high priority will continue to be placed on housing rehabilitation given the City's high inventory of substandard housing. In partnership with local non-profits, the City anticipates rehabilitating 5 to 10 units during the period 2020-2024. The focus of this program is on minor repairs (\$5,000 to \$10,000 per unit). However, more units will be addressed if additional funds are available. Likewise, emphasis on rehabilitation will also be placed upon energy efficiency to reduce utility bills paid by low-income owners or tenants. This is seen as important since there is a significant proportion of both renter and owner low-income households' reporting a "cost burden" or a "severe cost burden."

### **Potential Funding Sources(s)**

Community Development Block Grant  
Local Financial Institution  
Section 108 Loan Guarantee Program  
Individual Development Accounts (IDA)

### **c) Lack of Affordable Rental Housing Units**

A large number of the City's LMI households suffer from "severe cost burden." Households that suffer from severe cost burden spend 50% of their household total gross income on housing-related expenses. According to the 2011-2015 ACS, 3,655 of these households, 73.6% report having a problem with being severely cost-burdened.

A high priority is established for all low-income renters household and rental assistance programs. The HCV program is the federal government's major program for assisting very low-income families, the elderly, and the disabled to afford decent, safe, and sanitary housing in the private market. The AHA administers the HCV program locally. The AHA receives federal funds from HUD to administer the voucher program.

The AHA administers its HCV programs, which include the following:

- Tenant-Based Vouchers (formerly known as Section 8)
- RAD Project-Based Vouchers (converted public housing units)
- Veterans Affairs Supporting Housing (voucher used exclusively for veterans)
- Tenant Protection Vouchers
- Administrative Fees (funding to administer the HCV program)

The AHA converted its public housing units to PBV. The primary difference in public housing and PBV is that the funding goes through the HCV program.

The AHA receives federal funds from HUD to administer HCV locally. The AHA has an allocation of 280 HCV units. Likewise, HUD's Annual Contribution Contract (ACC) with the AHA authorizes it to fund 280 HCV units. However, because of budget cuts, AHA is not awarded its full ACC allocation. As of June 2019, AHA has funded 232 HCV units. The AHA also oversees manages 304 PBV units in Auburn.

Eligibility for HCV is determined by the AHA based on the total annual gross income and family size and is limited to US citizens and specified categories of non-citizens who have eligible immigration status. In general, the family's income may not exceed 50% of the median income for the county or metropolitan area in which the family chooses to live. Other factors are also considered when determining eligibility.

#### **Strategy to Address the Impediment**

- (1) Continue to support developers that pursue Low Income Housing Tax Credit (LIHTC) projects and other programs to expand affordable rental housing in Auburn.
- (2) Continue emergency rental, mortgage, and utility assistance to LMI households with their monthly payments to prevent eviction. It is anticipated that 840 households will benefit from the CDBG program during the period 2020-2024.

#### **Potential Funding Sources(s)**

HCV  
Low Income Housing Tax Credit  
Community Development Block Grant Program  
Community Service Block Grant

#### **d) The Pattern of disparity in private mortgage lending**

Information was used from data provided by the 2003 Home Mortgage Disclosure Act (HMDA) to compare conventional home purchase among the City's various ethnic groups. The analysis of the latest 2016 HMDA data indicated the following:

- (1) Loan application denials for minorities (less than 50% medium income) were higher than the denial rate of white applicants.

- (2) The most common reason for denial of a conventional loan for applicants earning up to 50% of median income was credit and debt to income ratio.
- (3) An analysis of high-cost loans in the Auburn-Opelika MSA by race and ethnicity reveals that Blacks/African Americans and Hispanic borrowers are overrepresented in high-cost lending.

**Strategy to Address Impediment:**

- (1) Continue working with mortgage lenders to ensure the availability of loans for housing activities, particularly for LMI and minority citizens.
- (2) Continue use of the City's Affordable Housing Revolving Loan Fund to recycle funds to provide mortgage assistance for LMI homebuyers.
- (3) The City along with the NAHDC will encourage participating banks to increase the debt ratio to allow LMI applicants to qualify for homeownership.
- (4) Require all approved applicants for participation in the City's Affordable Housing Program to attend housing counseling to ensure they are aware of their financial responsibilities as a homeowner.
- (5) Increase outreach efforts and homeownership opportunity awareness to minority and ethnic communities.
- (6) Coordinate with local non-profits, housing providers, and lenders to offer financial management courses to improve credit issues of minority households.

**Potential Funding Sources(s)**

Community Development Block Grant  
AHA Capital Fund Program  
Section 108 Loan Guarantee Program

**e) Limited public transit options for many lower-income households**

Lee-Russell Public Transit (LRPT), formerly LETA, offers Dial-a-Ride services in Auburn. Dial-A-Ride is a demand response service provided on a first-come, first-served, space-available basis. The number of trips that are available each day is based on designated time slots and is open to the public who live in the City.

General information on the service is as follows:

- (1) Service is from the curb to curb. The driver can assist the passenger from the curb to the vehicle if needed.
- (2) Service hours are 6:00 AM – 6:00 PM CT. The last pick-up is at 5:30 PM.
- (3) Fares (\$2.00 to \$6.00 one-way trip) are based on the service utilized and the distance traveled. The fare for Senior Citizens (60 years of age and older) with an LRCOG Senior I.D. Card and who lives up to a 5-mile radius of Auburn is \$1.00. Auburn University Students, Staff, and Faculty ride FREE with a valid Auburn University I.D. Children under 5 years of age are free with paying passengers.
- (4) An adult, over 18 years of age, must accompany individuals under 14 years of age.
- (5) Passengers may schedule (up to two weeks in advance) a trip on Monday through Friday between the hours of 8:00 AM - 2:00 PM.

#### **Strategy to Address the Impediment**

Continue to work with the Lee-Russell Council of Governments (LRCOG) who administers LETA to examine the benefits of extending the hours of operation to evenings and weekends to address the needs of city residents, including ones who work after 6:00 PM.

## **2. New Impediments Identified.**

### **a) Limited community awareness of fair housing protections and resources**

There is a continuing need to educate persons about their rights under the FHA and raise awareness of fair housing choice.

- (1) Promote fair housing seminars to provide educational opportunities for all persons to learn about their rights under the Fair Housing Act.
- (2) Provide training to boards and commissions that assist the City in various planning and housing development-related efforts to ensure that they are aware of the City's obligation to "affirmatively further fair housing" and its application to all housing and housing-related activities in the City, whether publicly or privately funded.
- (3) Provide fair housing training to city staff of departments in Developmental Services and other city departments who are

responsible for planning and housing development-related efforts of the impacts on housing development and conditions that affect people who are members of protected classes.

- (4) Continue to review City's ordinance to ensure that they are consistent with the City's obligation to "affirmatively further fair housing."
- (5) Conduct a public relations campaign promoting knowledge of fair housing laws and assistance programs, including but not limited to print ads, public service announcements, social media, and a link on the City's website to provide information on Fair Housing and contact in cases of suspected housing discrimination.

**Potential Funding Sources(s)**

Community Development Block Grant  
Local Financial Institution

**b) Limited Uniformed Use of Fair Housing Logo and Disclaimer Clause**

There is a continuing need to educate persons about their rights under the FHA and raise awareness of fair housing choice. The Fair Housing Logo and disclaimer clause are not uniformly used in local advertisements of housing publications (such as "Apartments for Rent," "Apartment Guide," The Real Estate Book," etc.)

- (1) Review and monitor the real estate trade publications (such as "Apartments for Rent," "Apartment Guide," The Real Estate Book," etc.) to ascertain the proper use of the HUD Fair Housing Logo and disclaimer clause.
- (2) Coordinate with the Lee County Association of REALTORS®, apartment managers, and homebuilders to monitor their members on the use of the HUD Fair Housing Logo and disclaimer clause in the ads they place in publications.

**Potential Funding Sources(s)**

Community Development Block Grant  
Local Agencies and Non-Profits

**SECTION VII: Signature Page**

By my signature, I certify that this Analysis of Impediments to Fair Housing for the City of Auburn complies with the Community Development Block Grant program regulations and that the City will affirmatively further fair housing.

\_\_\_\_\_  
James C. Buston, III  
City Manager

Date: \_\_\_\_\_

## **Appendix A**

Analysis of Impediments to Fair Housing Choice  
Community Outreach

## Analysis of Impediments to Fair Housing Choice Community Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Stakeholder Session	Non-targeted/broad community  Minorities  Persons with Disabilities  Residents of Public and Assisted Housing	Stakeholder Session #1 was held on June 5, 2019 at the City of Auburn Boykin Community Center. Stakeholder Session #1 allowed citizens to provide input on needs and improvements for the CDBG program and how CDBG funds may be used related to Housing, Public Improvements, and Supportive Services, etc. Sixteen (16) persons attended Stakeholder Session #1.	A summary of all comments received are located in this Appendix.	No comments were not accepted.	NA
2	Stakeholder Session	Non-targeted/broad community  Minorities  Persons with Disabilities  Residents of Public and Assisted Housing	Stakeholder Session #2 was held on August 28, 2019 at the City of Auburn Boykin Community Center. Stakeholder Session #2. The City of Auburn Community Services Department (ACSD) described the 2020-2024 Consolidated Plan (CP)/Program Year (PY) 2020 Action Plan (AP) process. In addition, ACSD presented preliminary priority needs and strategic goals (including housing) for the 2020-2024 CP/PY 2020 AP, which were developed from feedback received at public meetings and consultations with local agencies and city departments. Twenty-Four (24) persons attended Stakeholder Session #2.	A summary of all comments received are located in this Appendix.	No comments were not accepted.	NA

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
3	Community Surveys	Nontargeted/ broad community	<p>The City of Auburn conducted a Fair Housing Choice Survey – Consumer and a Fair Housing Choice Survey – Housing Providers as part of the Analysis of Impediments to Fair Housing Choice (AI). The AI enabled the City to identify any impediments and barriers to fair housing in Auburn.</p> <p>The City made both surveys available online at <a href="https://www.zoho.com">https://www.zoho.com</a> and during community meetings from August 28, 2019 to December 1, 2019.</p> <p>Thirty-five (35) persons completed the Fair Housing Choice Survey – Consumer and thirteen (13) housing providers completed the Fair Housing Choice Survey – Housing Provider.</p>	A summary of all comments received are located in this Appendix.	No comments were not accepted.	<a href="https://survey.zohopublic.com/zs/lvCsFK">https://survey.zohopublic.com/zs/lvCsFK</a>  <a href="https://survey.zohopublic.com/zs/cbCsnt">https://survey.zohopublic.com/zs/cbCsnt</a>
4	Internet Outreach	Non-targeted/broad community	ACSD emailed a link to the Fair Housing Choice Survey – Consumer to 12 individuals who provided ACSD with their email address at the Stakeholder Session #2. In addition, ACSD emailed a link to the Housing Choice Survey – Housing Provider to 26 housing providers.	No public comments were received.	No comments were not accepted.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
5	Community Outreach	Non-targeted/broad community  Minorities  Persons with Disabilities  Residents of Public and Assisted Housing	The ACSD distributed a flyer announcing the 2020-2024 CP/PY 2020 AP/2020-2024 AI process public meetings and hearing dates and locations. ACSD posted the Flyer on the City's website, distributed it throughout the community, and posted it at city facilities. Approximately three hundred (300) flyers were distributed.	NA	NA	<a href="https://www.auburnalabama.org/community-development/resources/">https://www.auburnalabama.org/community-development/resources/</a>
6	Information Sessions	Nontargeted/ broad community	ACSD staff went to meetings and other events to let citizens know about the Consolidated/Annual Action Plan and Analysis of Impediments to Fair Housing process. ACSD staff was available to provide information and to answer questions at each event.  The ACSD made the following Community presentation: <ul style="list-style-type: none"> <li>• Auburn AME Zion Church Financial Empowerment Summit. Ten (10) people attended the Summit.</li> </ul>	A summary of all comments received are located in this Appendix.	No comments were not accepted.	NA

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
7	Newspaper Ad	Non-targeted/broad community	<p>The City published a public notice in the <i>Opelika-Auburn News</i> on February 2, 2020 announcing the availability for public inspection of the Draft 2020-2024 CP/PY 2020 AP, PY 2020 AP Proposed Budget, Draft 2020-2024 AI, and Draft 2020-2024 CPP; public hearings on March 4, 2020 and March 5, 2020 relating to the Draft 2020-2024 CP/PY 2020 AP, PY 2020 AP Proposed Budget, Draft 2020-2024 AI, and Draft 2020-2024 Citizen Participation Plan (CPP); and start of a 30-day public comment period.</p>	NA	NA	<a href="https://www.auburnalabama.org/community-development/resources/">https://www.auburnalabama.org/community-development/resources/</a>

## **Appendix B**

### Fair Housing Choice Surveys

Fair Housing Choice Survey – Consumer

Fair Housing Choice Survey – Housing Providers

## Fair Housing Choice Survey – Housing Consumer

The City of Auburn is conducting a survey as part of an Analysis of Impediments to Fair Housing Study. The Study will help the City to identify any impediments and barriers to fair housing in Auburn. Please complete the following Survey.

The information that you provide will be kept anonymous. So please DO NOT include your name, address, or phone number anywhere on the Survey. Responses will be summarized.

### How long have you lived in Auburn?

- Less than 1 year
- 1-3 years
- 3-5 years
- 5 or more years

### Are you:

- A tenant in the City's Section 8 Voucher Program
- A tenant in a low-income housing complex (i.e. Moton, Ridgecrest, etc.)
- A tenant renting from a private property owner
- A homeowner
- Other (describe) \_\_\_\_\_

### Do you have access to public transportation near where you live?

- Yes
- No
- Not Sure

### Have you ever experienced housing discrimination?

- Yes
- No
- Not Sure

If yes or not sure, please explain.

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## Fair Housing Choice Survey – Housing Provider

The City of Auburn is conducting a survey as part of an Analysis of Impediments to Fair Housing Study. The Study will help the City to identify any impediments and barriers to fair housing in Auburn. Please complete the following Survey.

The information that you provide will be kept anonymous. So please DO NOT include your name, address, or phone number anywhere on the Survey. Responses will be summarized.

### Which of the following best describe your company/organization?

- Human Services provider
- Realtor
- Non-profit housing provider
- Landlord
- Property Manager
- Government Agency
- Financial Institution
- Other \_\_\_\_\_

### What role does your company/organization play in the provision of housing in Auburn? Check all that apply?

- Sell homes
- Rent homes
- Manage homes
- Build homes
- Provide housing finance
- Rehabilitate homes
- Housing referral
- Housing counseling
- Other \_\_\_\_\_

### In your opinion, please rank the top five areas of concern regarding the provision of fair housing in Auburn.

- Affordability of housing
- Availability of affordable housing
- Building codes/zoning regulations
- Discrimination
- Limited financial resources
- Enforcement of fair housing laws
- Near-homelessness
- Homelessness
- Educational and outreach on affordable housing
- Substandard living conditions

Handicap accessible units  
Other \_\_\_\_\_

**What do you feel are the greatest barriers to fair housing choice for renters in Auburn? Please respond to each of the following by selecting the number that best represents your opinion. "1" being the lowest barrier and "5" being the greatest barrier?**

	1	2	3	4	5
Lack of handicap accessible units					
Lack of adequate public transportation					
Lack of knowledge of fair housing rights					
Lack of knowledge of how to file a fair housing complaint					
Restrictive zoning/building codes					
Job status					
Attitude of property owners					
Lack of available decent rental units in affordable price ranges					
Use of background checks					
Application fees and/or rental deposits					
Cost of utilities					
Lack of educational resources about tenant responsibilities					
Other:					
Other:					

**What do you feel are the greatest barriers to fair housing choice for owners in Auburn? Please respond to each of the following by selecting the number that best represents your opinion. "1" being the lowest barrier and "5" being the greatest barrier?**

	1	2	3	4	5
Lack of handicap accessible units					
Lack of adequate public transportation					
Lack of knowledge of fair housing rights					
Lack of knowledge of how to file a fair housing complaint					
Restrictive zoning/building codes					
Job status					
Attitude of immediate neighbors					
Mortgage lending application requirements					
Cost of housing					
Down payment/closing cost					
Cost of utilities					
Lack of educational resources about homeowner responsibilities					
Other:					
Other:					

**List any additional comments below.**

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If you have any questions about the survey, please call Todd White, City of Auburn Community Services Department, 334-501-7277 or [tmwhite@auburnalabama.org](mailto:tmwhite@auburnalabama.org).

Thank you for completing the Fair Housing Choice Survey – Housing Provider

**Have you ever filed a housing discrimination complaint?**

- Yes
- No

**If you answered “yes” to Question 4 above, please explain.**

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**Are you aware of how to file a housing complaint?**

- Yes
- No

**What do you feel are the greatest barriers to fair housing choice for renters in Auburn? Please respond to each of the following by selecting the number that best represents your opinion. “1” being the lowest barrier and “5” being the greatest barrier.**

	1	2	3	4	5
Lack of handicap accessible units	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Lack of adequate public transportation	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Lack of knowledge of fair housing rights	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Lack of knowledge of how to file a fair housing complaint	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Restrictive zoning/building codes	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Job status	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Attitude of property owners	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Lack of available decent rental units in affordable price ranges	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Use of background checks	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Application fees and/or rental deposits	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Cost of utilities	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Lack of educational resources about tenant responsibilities	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Other _____	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

**What do you feel are the greatest barriers to fair housing choice for owners in Auburn? Please respond to each of the following by selecting the number that best represents your opinion. "1" being the lowest barrier and "5" being the greatest barrier.**

	1	2	3	4	5
Lack of handicap accessible units	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Lack of adequate public transportation	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Lack of knowledge of fair housing rights	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Lack of knowledge of how to file a fair housing complaint	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Restrictive zoning/building codes	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Job status	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Attitude of immediate neighbors	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Mortgage lending application requirements	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Cost of housing	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Down payment/closing cost	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Cost of utilities	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Lack of educational resources about tenant responsibilities	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Other _____	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

**What race/ethnicity do you identify with?**

- White, not Hispanic or Latino
- Black or African American
- American Indian or Alaska Native
- Asian
- Native Hawaiian and Other Pacific Islander
- Hispanic or Latino
- Two or more races
- Some other race

**What is your gender?**

- Male
- Female
- Other or prefer not to say

**What is your age?**

- Under 18 years
- 18 to 34 years
- 35 to 54 years
- 55 to 64 years
- 65 to 74 years
- 75 years or over

**What is your total household income?**

- Less than \$20,000
- \$20,000 to \$24,999
- \$25,000 to \$34,999
- \$35,000 to \$49,999
- \$50,000 to \$74,999
- \$75,000 or more

**What is your housing status?**

- Owner
- Renter

**What is the total number of people in your household?**

- 1
- 2
- 3-4
- 5-7
- 8 or more

**How many children (under the age of 18 years) are in your household?**

- 1
- 2
- 3-4
- 5-7
- 8 or more

**Do you have anyone in your household that has a disability needing special accommodations?**

- Yes
- No

**If you answer “yes” to the question above, please list the type accommodation needed.**

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**List any additional comments below.**

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If you have any questions about the survey, please call Todd White, City of Auburn Community Services Department, 334-501-7277 or [tmwhite@auburnalabama.org](mailto:tmwhite@auburnalabama.org).

Thank you for completing the City of Auburn Fair Housing Choice Survey – Housing Consumer!

## **Appendix C**

### Maps

- Auburn, AL – City Overview
- Percentage of Population by Race
- Percent of Population by Race with Percent Low/Moderate Income Individuals
- Percent of Residents Age 65+
- Percent Low and Moderate Income Individuals
- Household Occupancy – Auburn, AL
- Count of Housing Units
- Percent of Owner Occupied Units
- Public Housing Locations
- Affordable Housing Locations
- Business Incubator Location

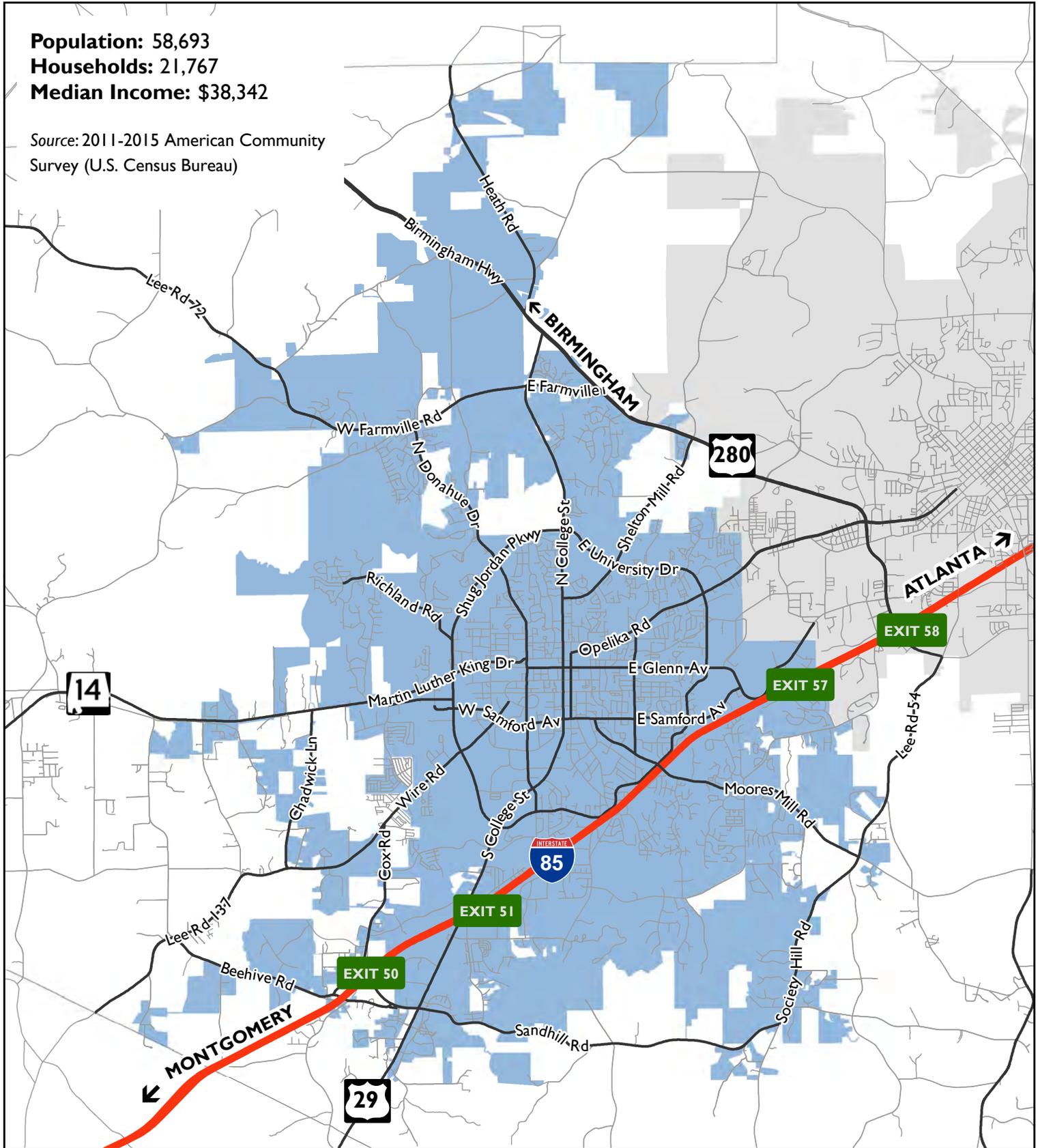
# Auburn, AL

## City Overview



**Population:** 58,693  
**Households:** 21,767  
**Median Income:** \$38,342

Source: 2011-2015 American Community Survey (U.S. Census Bureau)



- Auburn City Limits
- Opelika City Limits
- Lee County Limits



Miles  
GIS Division  
11/18/2019

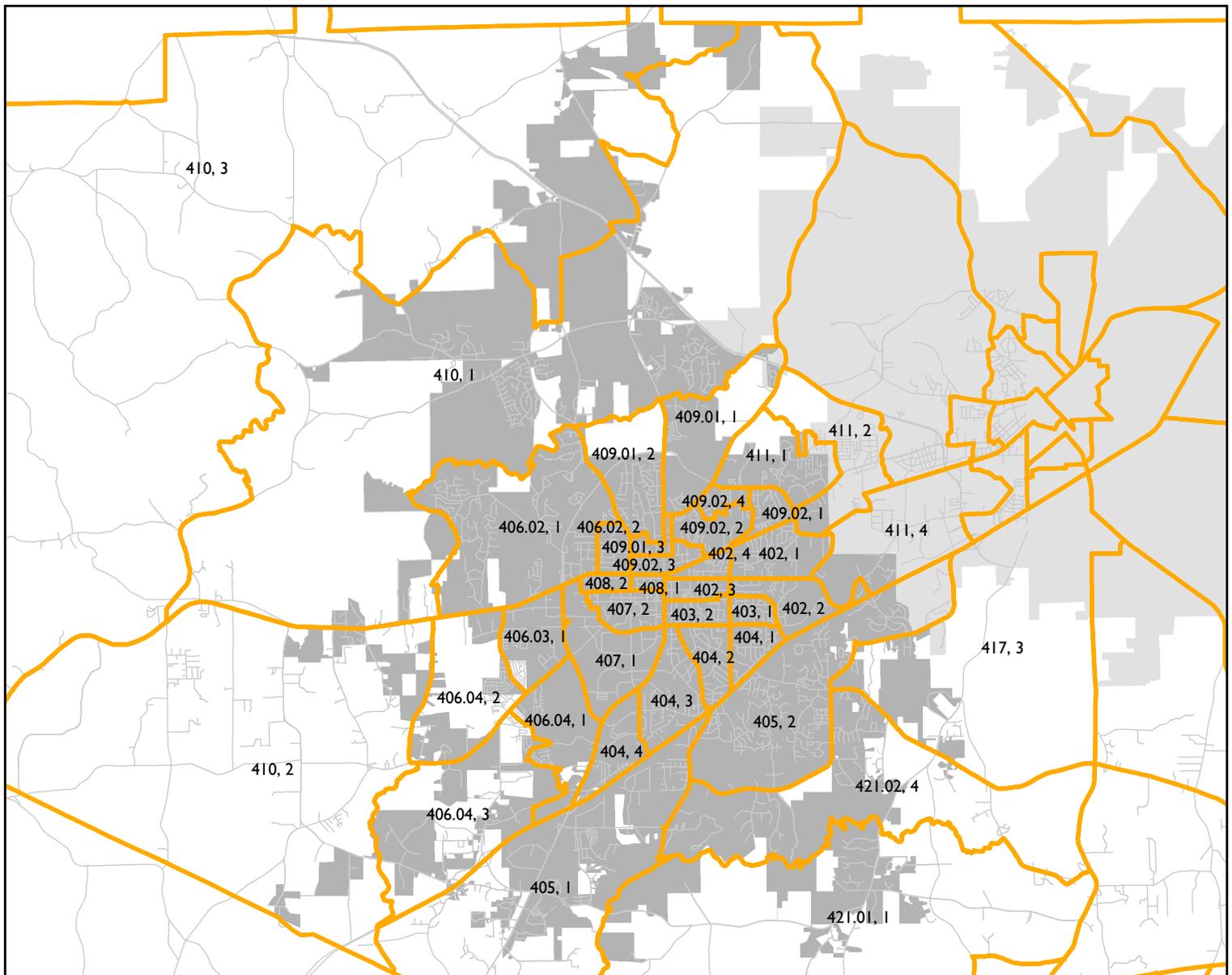
The City of Auburn, Alabama does not guarantee or warrant the accuracy of this map or any information contained herein. Information may contain errors and should be verified by an appropriately qualified, licensed and independent professional.

# Percentage of Population by Race

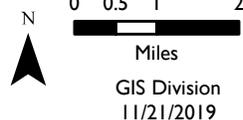
Census Block Groups, American Community Survey, 2011-2015 5-Year Estimates



Tract, Block Group	402.00, 1	402.00, 2	402.00, 3	402.00, 4	403.00, 1	403.00, 2	404.00, 1	404.00, 2	404.00, 3	404.00, 4	405.00, 1	405.00, 2	406.02, 1	406.02, 2	406.03, 1	406.04, 1	406.04, 2	406.04, 3	407.00, 1
<b>Percent of Population</b>	402.00, 1	402.00, 2	402.00, 3	402.00, 4	403.00, 1	403.00, 2	404.00, 1	404.00, 2	404.00, 3	404.00, 4	405.00, 1	405.00, 2	406.02, 1	406.02, 2	406.03, 1	406.04, 1	406.04, 2	406.04, 3	407.00, 1
<b>White</b>	86.2	65.0	72.8	77.3	83.3	81.7	81.7	96.5	80.1	69.2	57.6	89.1	53.7	17.6	61.0	75.2	96.5	65.4	84.8
<b>Black or African American Indian /</b>	4.0	31.5	9.4	13.9	13.1	10.0	10.3	3.5	5.4	25.6	29.3	3.0	37.7	82.4	39.0	20.2	2.8	30.3	10.4
<b>Alaska Native</b>	0.0	0.0	0.0	0.0	0.0	0.0	1.4	0.0	0.0	0.0	0.0	0.0	0.2	0.0	0.0	0.0	0.0	0.0	0.1
<b>Asian</b>	7.0	3.5	17.8	1.5	0.0	7.0	0.0	0.0	14.5	3.1	13.1	5.8	7.0	0.0	0.0	4.2	0.7	1.5	2.8
<b>Native Hawaiian /</b>																			
<b>Pacific Islander</b>	0.0	0.0	0.0	0.0	3.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>Some other race</b>	0.0	0.0	0.0	3.6	0.0	1.2	0.0	0.0	0.0	0.6	0.0	0.0	0.2	0.0	0.0	0.0	0.0	2.9	0.2
<b>Two or more races</b>	2.8	0.0	0.0	3.6	0.0	0.0	6.6	0.0	0.0	1.5	0.0	2.1	1.2	0.0	0.0	0.4	0.0	0.0	1.6
	407.00, 2	408.00, 1	408.00, 2	409.01, 1	409.01, 2	409.01, 3	409.02, 1	409.02, 2	409.02, 3	409.02, 4	410.00, 1	410.00, 2	410.00, 3	411.00, 1	411.00, 2	411.00, 4	417.00, 3	421.01, 1	421.02, 4
<b>White</b>	90.8	67.8	84.6	87.8	82.1	62.2	79.3	60.0	61.2	50.0	74.2	28.9	59.2	45.5	42.3	55.2	50.6	86.3	100.0
<b>Black or African American Indian /</b>	4.1	11.1	8.5	9.7	16.5	18.6	20.7	14.5	20.1	10.5	8.6	70.6	36.6	44.2	25.3	34.1	42.8	12.2	0.0
<b>Alaska Native</b>	0.3	0.0	1.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.1	0.0	0.0	0.0	0.0	0.6	0.0	0.0	0.0
<b>Asian</b>	4.5	20.6	5.0	1.6	0.3	8.2	0.0	1.8	14.1	39.5	13.3	0.0	4.1	10.4	1.7	1.5	2.7	0.0	0.0
<b>Native Hawaiian /</b>																			
<b>Pacific Islander</b>	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>Some other race</b>	0.0	0.0	0.0	0.0	1.1	0.0	0.0	23.6	0.0	0.0	0.9	0.0	0.0	0.0	29.8	5.4	1.2	0.0	0.0
<b>Two or more races</b>	0.4	0.5	0.0	0.8	0.0	11.0	0.0	0.0	4.6	0.0	3.0	0.4	0.1	0.0	0.9	3.3	2.8	1.4	0.0



Census Block Groups (2010)
  Auburn City Limits  
 Streets
  Opelika City Limits



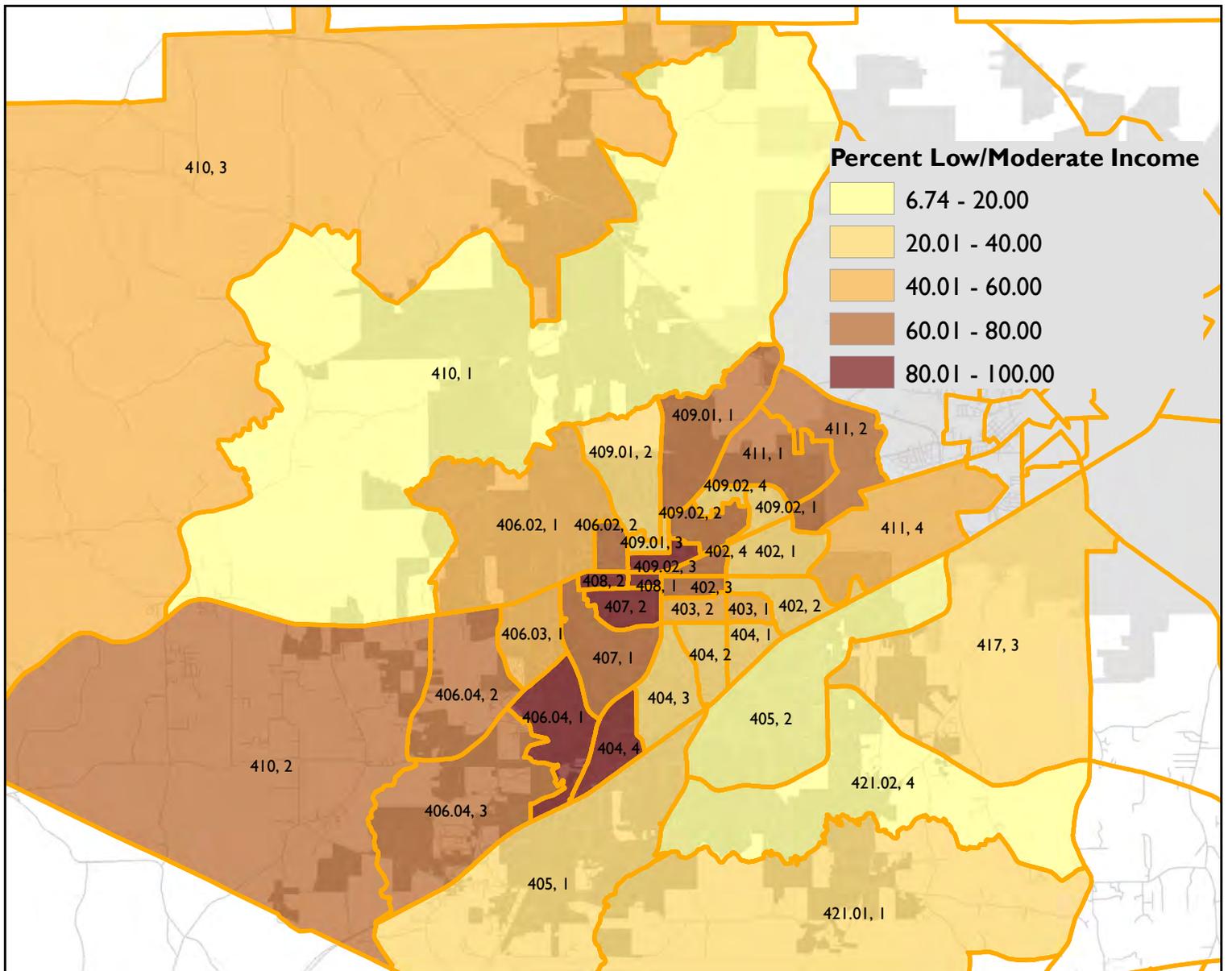
The City of Auburn, Alabama does not guarantee or warrant the accuracy of this map or any information contained herein. Information may contain errors and should be verified by an appropriately qualified, licensed and independent professional.

# Percent of Population by Race with Percent Low/Moderate Income Individuals

Census Block Groups, HUD, ACS  
2011-2015 5-Year Estimates



Tract, Block Group	402.00, 1	402.00, 2	402.00, 3	402.00, 4	403.00, 1	403.00, 2	404.00, 1	404.00, 2	404.00, 3	404.00, 4	405.00, 1	405.00, 2	406.02, 1	406.02, 2	406.03, 1	406.04, 1	406.04, 2	406.04, 3	407.00, 1
<b>White</b>	86.2	65.0	72.8	77.3	83.3	81.7	81.7	96.5	80.1	69.2	57.6	89.1	53.7	17.6	61.0	75.2	96.5	65.4	84.8
<b>Black or African American Indian / Alaska Native</b>	4.0	31.5	9.4	13.9	13.1	10.0	10.3	3.5	5.4	25.6	29.3	3.0	37.7	82.4	39.0	20.2	2.8	30.3	10.4
<b>Asian</b>	0.0	0.0	0.0	0.0	0.0	0.0	1.4	0.0	0.0	0.0	0.0	0.0	0.2	0.0	0.0	0.0	0.0	0.0	0.1
<b>Native Hawaiian / Pacific Islander</b>	7.0	3.5	17.8	1.5	0.0	7.0	0.0	0.0	14.5	3.1	13.1	5.8	7.0	0.0	0.0	4.2	0.7	1.5	2.8
<b>Some other race</b>	0.0	0.0	0.0	3.6	0.0	1.2	0.0	0.0	0.0	0.6	0.0	0.0	0.2	0.0	0.0	0.0	0.0	2.9	0.2
<b>Two or more races</b>	2.8	0.0	0.0	3.6	0.0	0.0	6.6	0.0	0.0	1.5	0.0	2.1	1.2	0.0	0.0	0.4	0.0	0.0	1.6
	407.00, 2	408.00, 1	408.00, 2	409.01, 1	409.01, 2	409.01, 3	409.02, 1	409.02, 2	409.02, 3	409.02, 4	410.00, 1	410.00, 2	410.00, 3	411.00, 1	411.00, 2	411.00, 4	417.00, 3	421.01, 1	421.02, 4
<b>White</b>	90.8	67.8	84.6	87.8	82.1	62.2	79.3	60.0	61.2	50.0	74.2	28.9	59.2	45.5	42.3	55.2	50.6	86.3	100.0
<b>Black or African American Indian / Alaska Native</b>	4.1	11.1	8.5	9.7	16.5	18.6	20.7	14.5	20.1	10.5	8.6	70.6	36.6	44.2	25.3	34.1	42.8	12.2	0.0
<b>Asian</b>	0.3	0.0	1.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.1	0.0	0.0	0.0	0.6	0.0	0.0	0.0
<b>Native Hawaiian / Pacific Islander</b>	4.5	20.6	5.0	1.6	0.3	8.2	0.0	1.8	14.1	39.5	13.3	0.0	4.1	10.4	1.7	1.5	2.7	0.0	0.0
<b>Some other race</b>	0.0	0.0	0.0	0.0	1.1	0.0	0.0	23.6	0.0	0.0	0.9	0.0	0.0	0.0	29.8	5.4	1.2	0.0	0.0
<b>Two or more races</b>	0.4	0.5	0.0	0.8	0.0	11.0	0.0	0.0	4.6	0.0	3.0	0.4	0.1	0.0	0.9	3.3	2.8	1.4	0.0

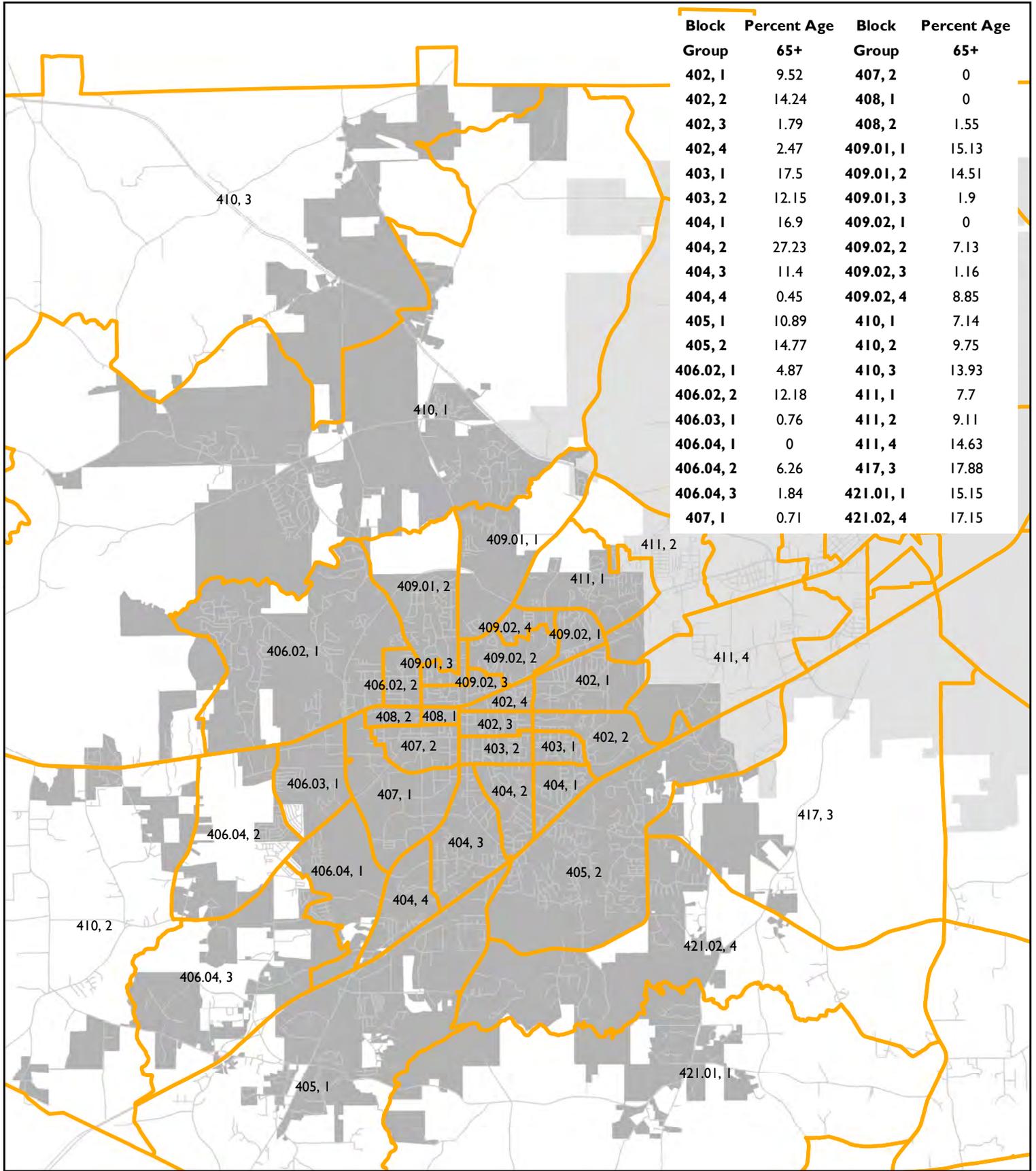


  Census Block Groups (2010)
   Auburn City Limits
   Opelika City Limits
 N
0 0.5 1 2  
Streets
Miles  
GIS Division  
11/21/2019

The City of Auburn, Alabama does not guarantee or warrant the accuracy of this map or any information contained herein. Information may contain errors and should be verified by an appropriately qualified, licensed and independent professional.

# Percent of Residents Age 65+

Census Block Groups, American Community Survey 2011-2015 5-Year Estimates



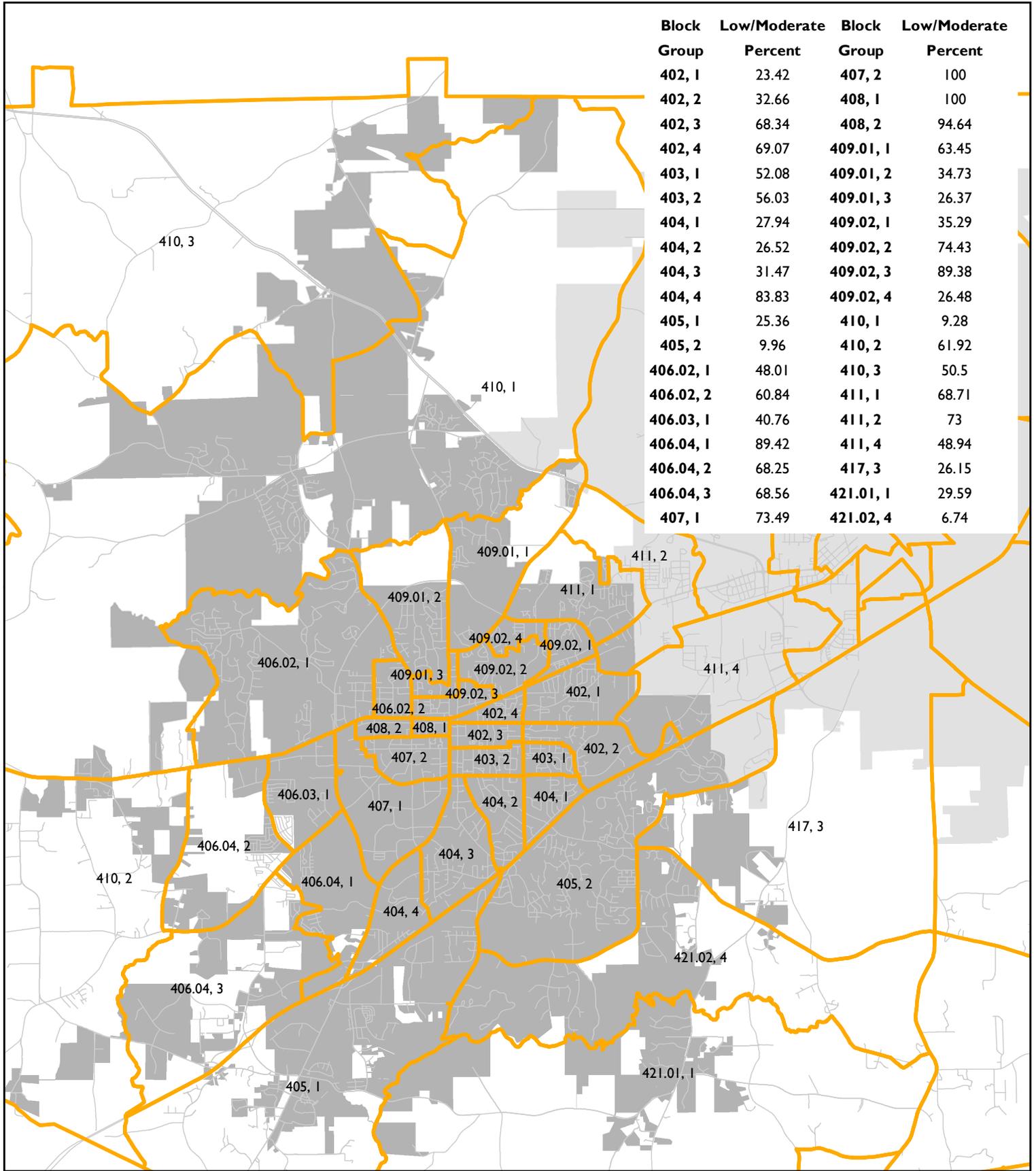
Census Block Groups (2010)
  Auburn City Limits  
 Streets
  Opelika City Limits

0 0.5 1 2  
 Miles  
 GIS Division  
 11/21/2019

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# Percent Low and Moderate Income Individuals

Census Block Groups, HUD, ACS 2011-2015 5-Year Estimates



Block Group	Low/Moderate Percent	Block Group	Low/Moderate Percent
402, 1	23.42	407, 2	100
402, 2	32.66	408, 1	100
402, 3	68.34	408, 2	94.64
402, 4	69.07	409.01, 1	63.45
403, 1	52.08	409.01, 2	34.73
403, 2	56.03	409.01, 3	26.37
404, 1	27.94	409.02, 1	35.29
404, 2	26.52	409.02, 2	74.43
404, 3	31.47	409.02, 3	89.38
404, 4	83.83	409.02, 4	26.48
405, 1	25.36	410, 1	9.28
405, 2	9.96	410, 2	61.92
406.02, 1	48.01	410, 3	50.5
406.02, 2	60.84	411, 1	68.71
406.03, 1	40.76	411, 2	73
406.04, 1	89.42	411, 4	48.94
406.04, 2	68.25	417, 3	26.15
406.04, 3	68.56	421.01, 1	29.59
407, 1	73.49	421.02, 4	6.74

Census Block Groups (2010)
  Auburn City Limits  
 Streets
  Opelika City Limits



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# Household Occupancy

Auburn, AL



## Owner-Occupied Households:

Avg. Household Size: **2.68**

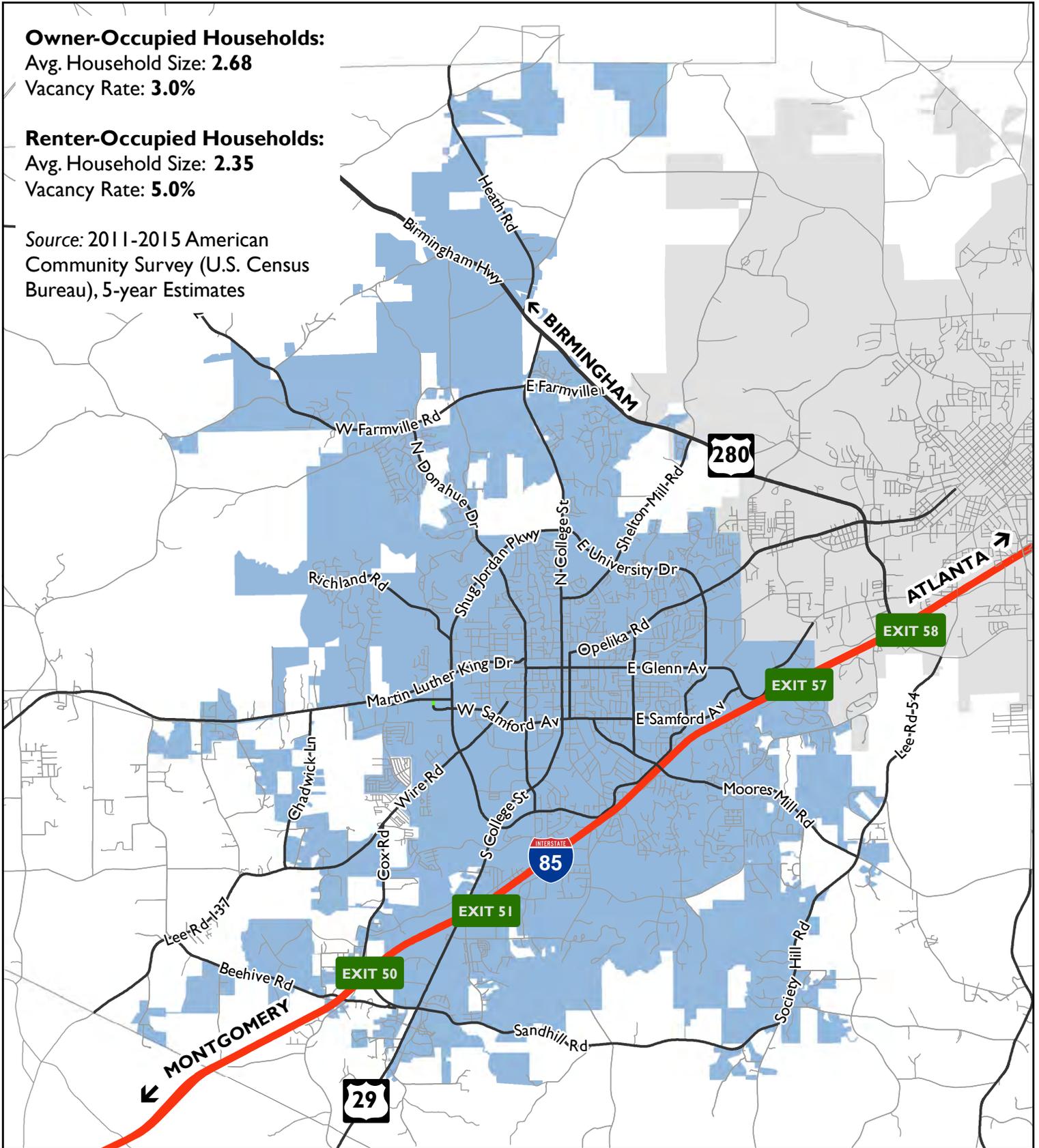
Vacancy Rate: **3.0%**

## Renter-Occupied Households:

Avg. Household Size: **2.35**

Vacancy Rate: **5.0%**

Source: 2011-2015 American Community Survey (U.S. Census Bureau), 5-year Estimates



- Auburn City Limits
- Opelika City Limits
- Lee County Limits

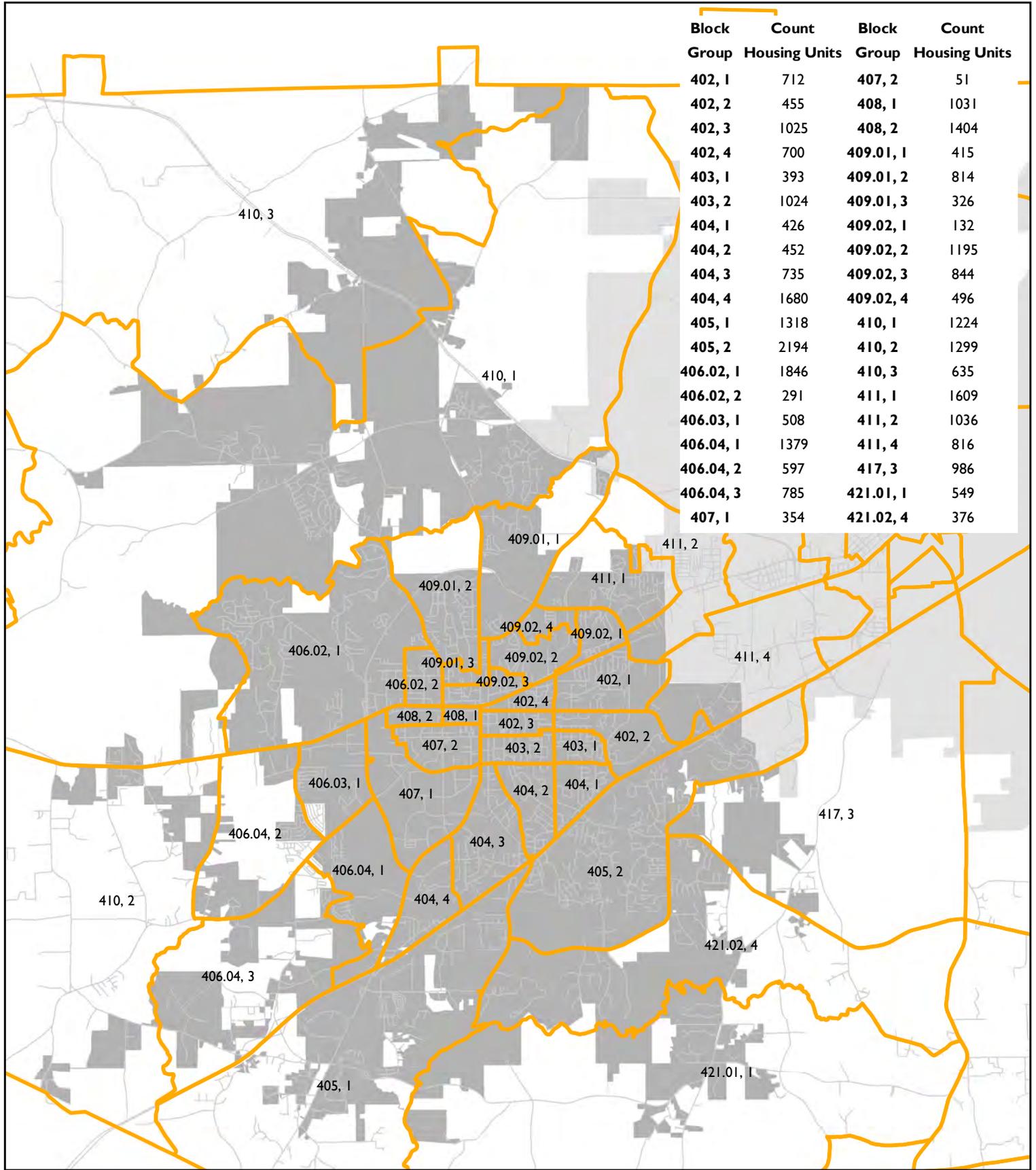


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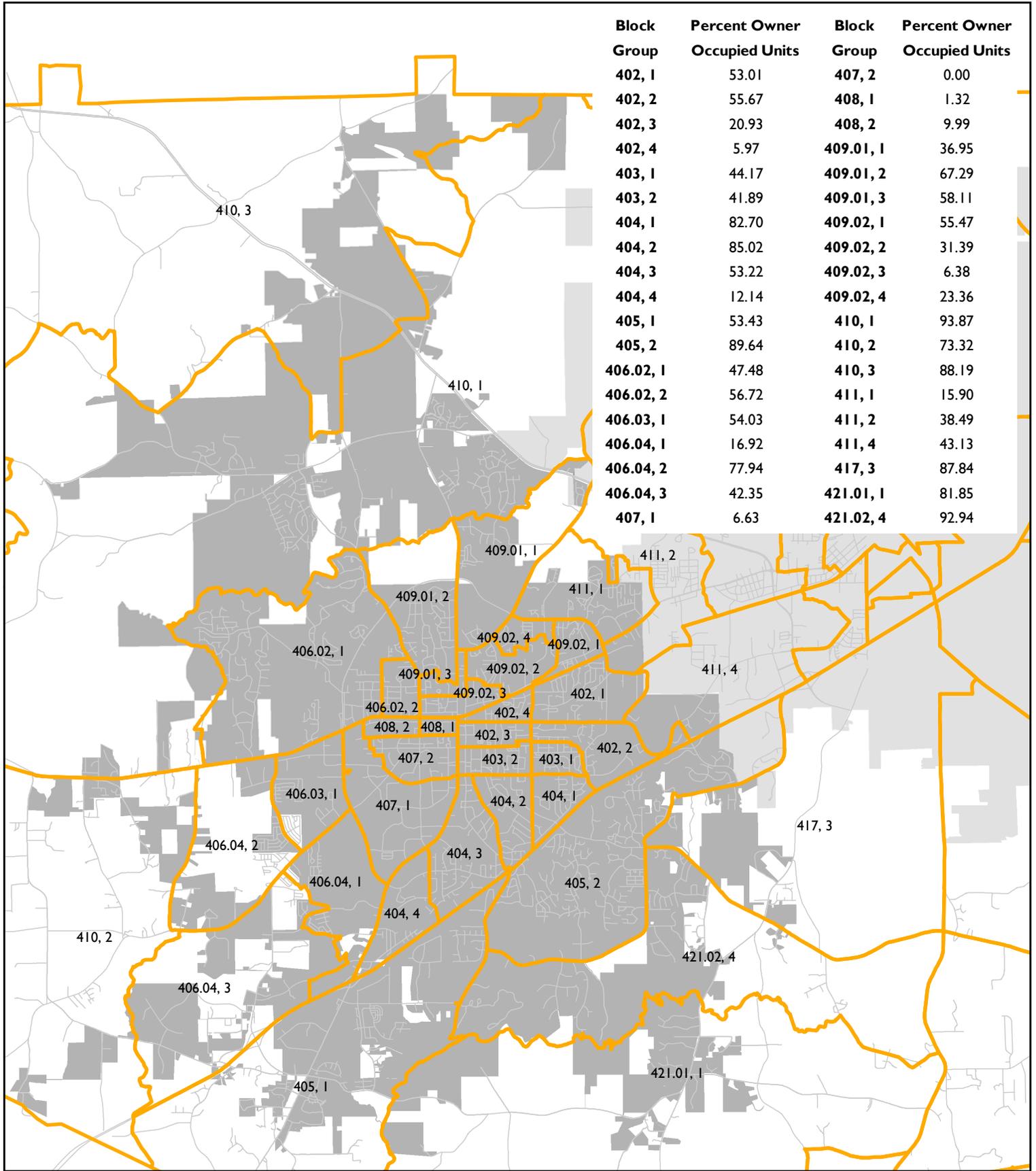
# Count of Housing Units

Census Block Groups, American Community Survey 2011-2015 5-Year Estimates



# Percent of Owner Occupied Units

Census Block Groups, American Community Survey 2011-2015 5-Year Estimates



Block Group	Percent Owner Occupied Units	Block Group	Percent Owner Occupied Units
402, 1	53.01	407, 2	0.00
402, 2	55.67	408, 1	1.32
402, 3	20.93	408, 2	9.99
402, 4	5.97	409.01, 1	36.95
403, 1	44.17	409.01, 2	67.29
403, 2	41.89	409.01, 3	58.11
404, 1	82.70	409.02, 1	55.47
404, 2	85.02	409.02, 2	31.39
404, 3	53.22	409.02, 3	6.38
404, 4	12.14	409.02, 4	23.36
405, 1	53.43	410, 1	93.87
405, 2	89.64	410, 2	73.32
406.02, 1	47.48	410, 3	88.19
406.02, 2	56.72	411, 1	15.90
406.03, 1	54.03	411, 2	38.49
406.04, 1	16.92	411, 4	43.13
406.04, 2	77.94	417, 3	87.84
406.04, 3	42.35	421.01, 1	81.85
407, 1	6.63	421.02, 4	92.94

Census Block Groups (2010)
  Auburn City Limits  
 Streets
  Opelika City Limits

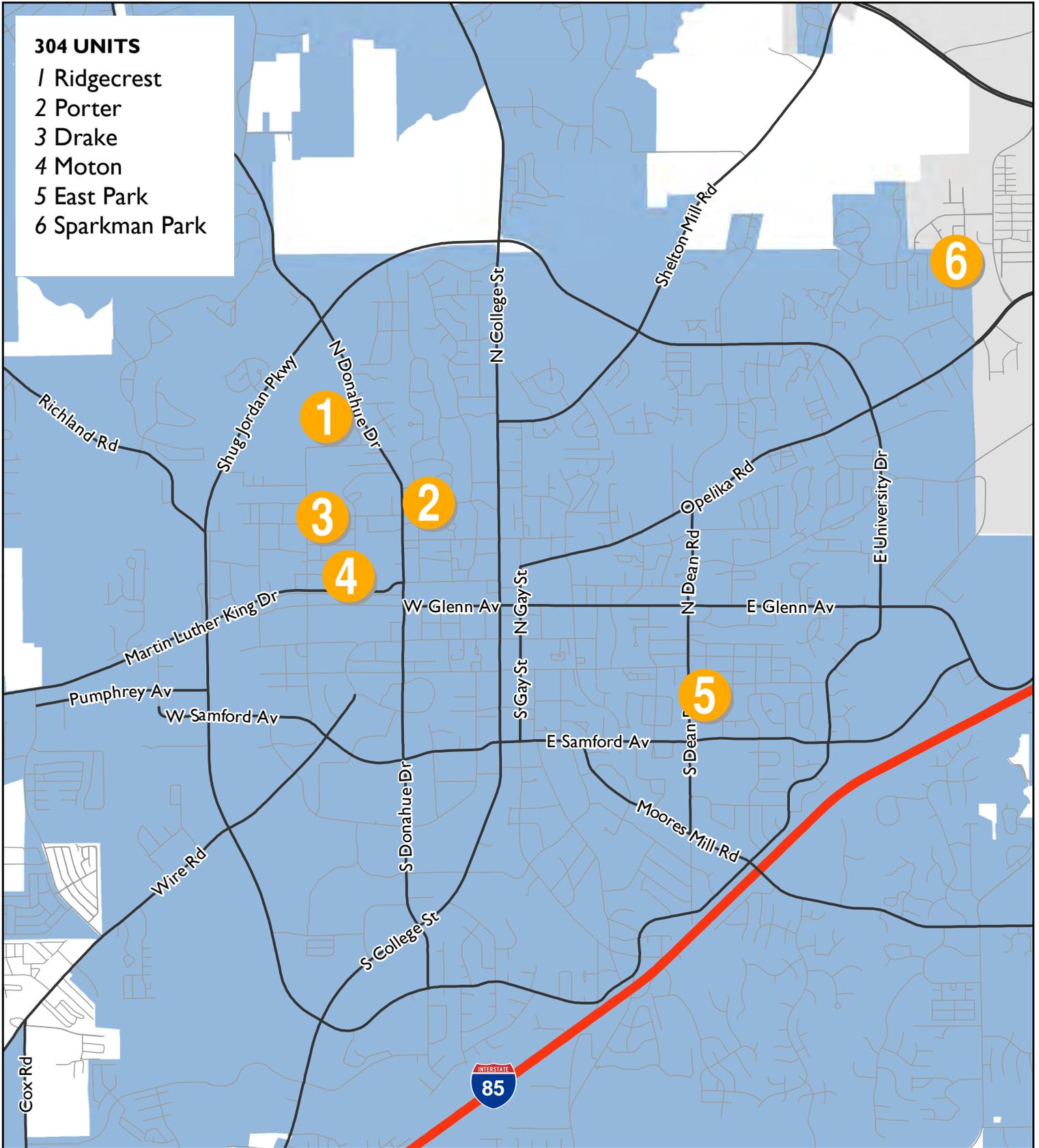


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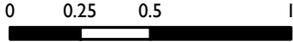
# Public Housing Locations

Auburn, AL



**304 UNITS**  
1 Ridgecrest  
2 Porter  
3 Drake  
4 Moton  
5 East Park  
6 Sparkman Park

- Auburn City Limits
- Opelika City Limits
- Lee County Limits

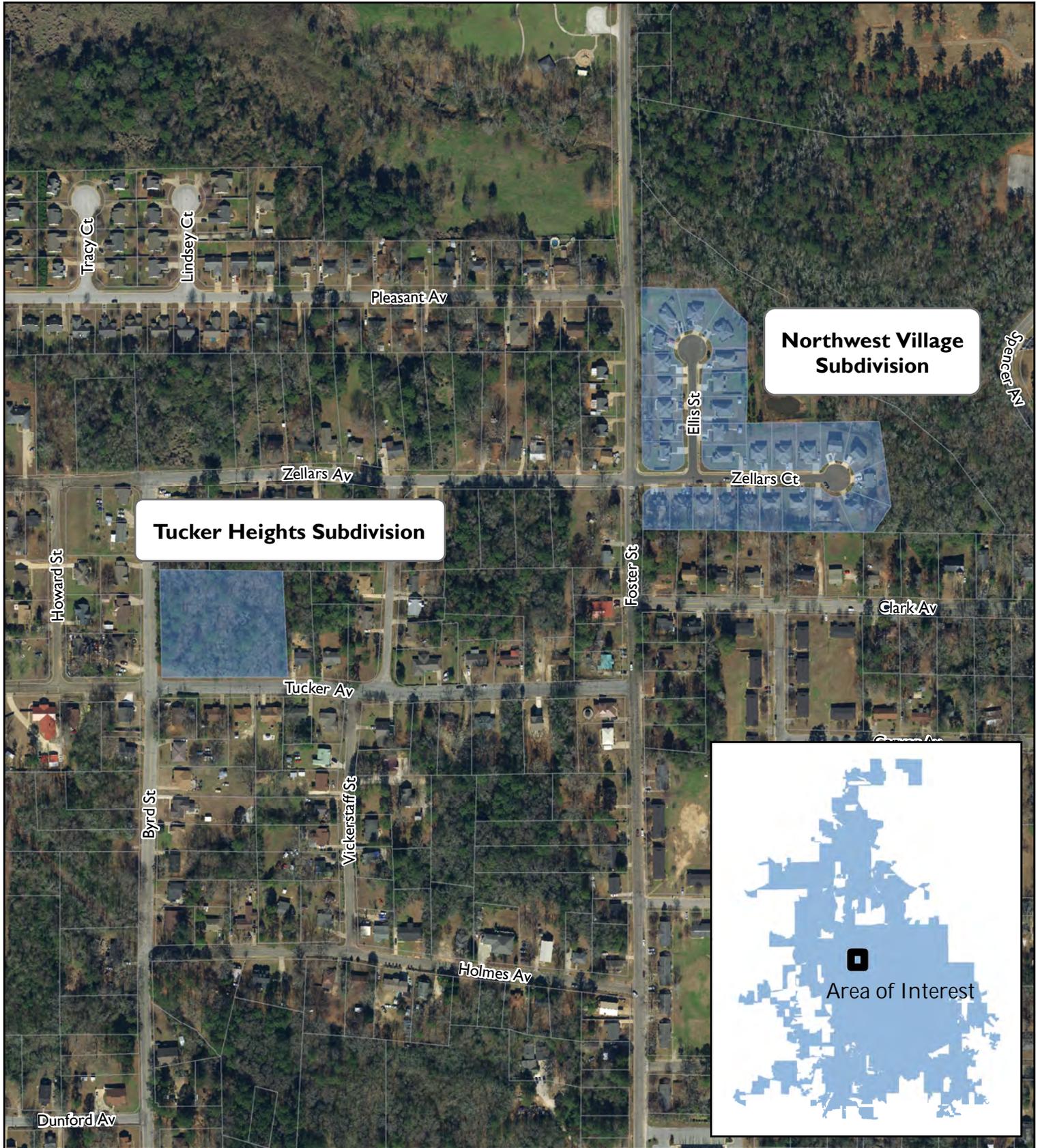


Miles  
GIS Division  
11/19/2019

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# Affordable Housing Locations

Auburn, AL



- Parcels
- Affordable Housing
- Auburn City Limits

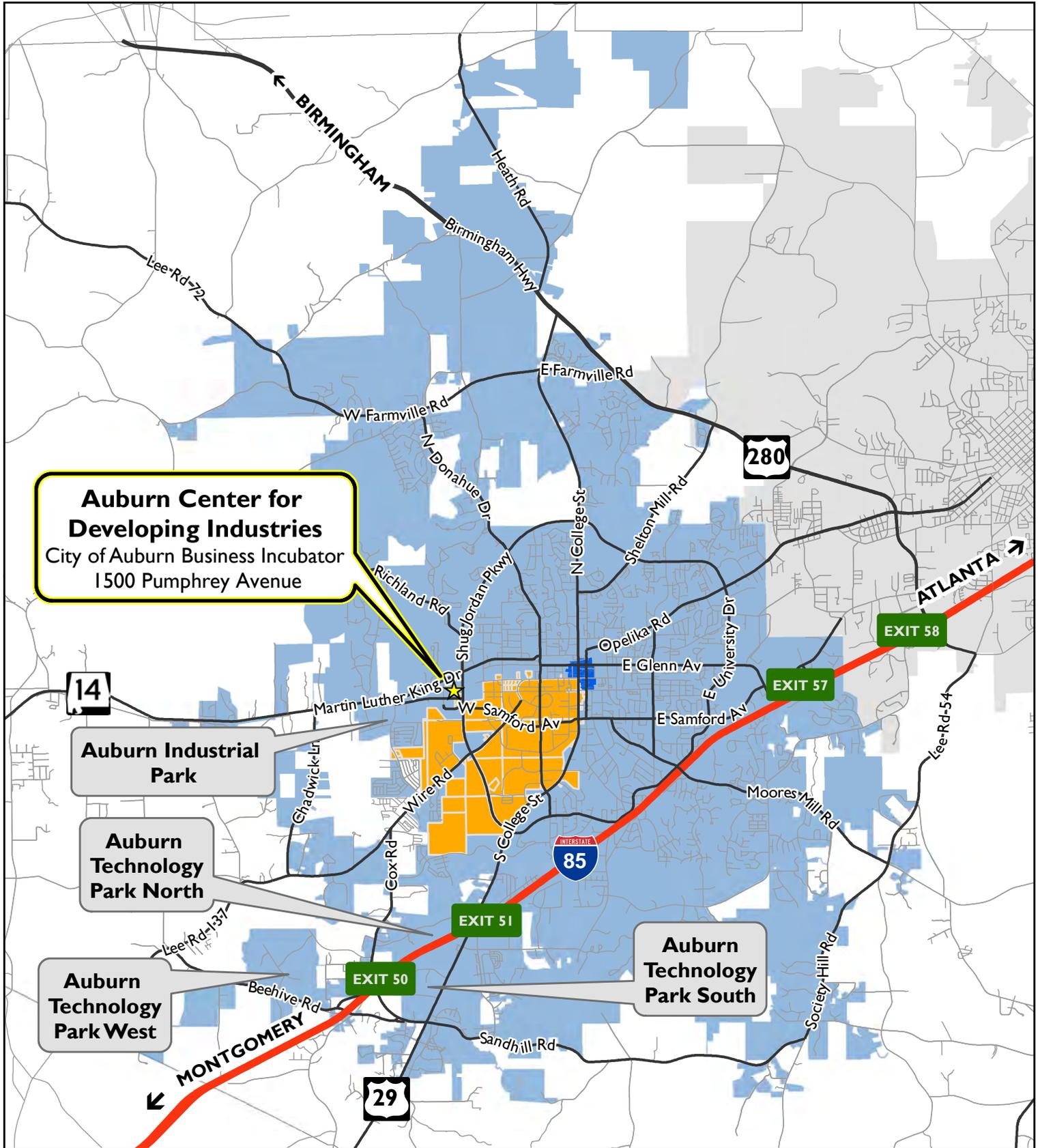


0 100 200 400  
Feet  
GIS Division  
11/19/2019

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# Business Incubator Location

Auburn, AL



- Auburn City Limits
- University Property
- Opelika City Limits
- Downtown Auburn
- Lee County Limits



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