
Analysis of Impediments to Fair Housing Choice for New Albany, Indiana 2020 - 2024



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Executive Summary

New Albany, Indiana is an entitlement community for Community Development Block Grants (CDBG) under the U.S. Department of Housing and Urban Development's (HUD). In accordance with the Housing and Community Development Act of 1974, as amended, each entitlement community must "affirmatively further fair housing." In order to demonstrate that the entitlement community is "affirmatively furthering fair housing," each community must conduct a Fair Housing Analysis which identifies any impediments to fair housing choice and what steps it will take to affirmatively further fair housing. HUD advises communities that the Analysis of Impediments to Fair Housing should also address the Fair Housing Act, Title VI of the Civil Rights Act of 1964, Section 504 of the Rehabilitation Act of 1973, Section 109 of Title I of the Housing and Community Development Act of 1974, Title II of the Americans with Disabilities Act of 1990, Architectural Barriers Act of 1968, Age Discrimination Act of 1975, Title IX of the Education Amendments Act of 1972, Executive Order 11063, Executive Order 11246, Executive Order 12892, Executive Order 12898, Executive Order 13166, and Executive Order 13217.

The HUD Fair Housing and Equal Opportunity (FHEO) Office has advised Federal entitlement communities to update their Analysis of Impediments (AI) to Fair Housing Choice to coincide with their Five Year Consolidated Plan, and then every five (5) years thereafter. As part of its Annual Action Plan, each City must additionally sign certifications every year stating that the Cities will affirmatively further fair housing. This means that the Cities will conduct an Analysis of Impediments to Fair Housing Choice (AI), take appropriate actions to overcome the effects of any impediments identified through the AI, and maintain records reflecting what analysis and corrective actions were taken.

New Albany previously prepared an Analysis of Impediments to Fair Housing Choice in 2014. The Redevelopment Commission has prepared this 2020- 2024 Analysis of Impediments to Fair Housing Choice (AI) in cooperation with the City of New Albany. The findings produced through this analysis will be further addressed in the City's FY 2020-2024 Five Year Consolidated Plan.

Where there is a determination of unlawful segregation or other housing discrimination by a court or a finding of noncompliance by HUD regarding assisted housing in a recipient's jurisdiction, an analysis of the actions which could be taken by the recipient to remedy the discriminatory condition, including actions involving the expenditure of funds made available under 24 CFR Part 570. The Fair Housing Act was originally passed in 1968 to protect buyers and renters from discrimination from sellers and landlords by making it unlawful to refuse to sell or rent property to persons included under the category of a protected class. The Fair Housing Act prohibits discrimination against persons based on their race, color, religion, sex, national origin, disability, or familial status in the sale, rental, and financing of housing.



I. Introduction

The Analysis of Impediments to Fair Housing Choice (AI) was prepared by Engaging Solutions, LLC in accordance with requirements of the U.S. Department of Housing and Urban Development (HUD). In order to receive federal grant funds for housing and community development, New Albany, Indiana is required to prepare a Five-Year Consolidated Plan and an annual action Plan describing needs, resources, strategies, priorities and proposed actions. The Consolidated Plan includes an annual certification by New Albany that it is taking actions to Affirmatively Further Fair Housing (AFFH). The purpose of these actions is to eliminate discrimination and segregation in housing on the basis of race, color, religion, sex, age, disability, familial status or national origin, and to expand housing choices for all residents of New Albany.

As part of the effort to achieve this goal, HUD requires communities to engage in fair housing planning. This process requires the development of an Analysis of the Impediments to Fair Housing Choice (AI). The AI will serve as the substantive, logical basis for fair housing planning, and provide detailed information to policy makers, administrative staff, housing providers, lenders, and fair housing advocates.

Federal Fair Housing Act

The Federal Fair Housing Act, passed in 1968 and amended in 1988, prohibits discrimination in housing on the basis of race, color, national origin, religion, gender, familial status or disability. The Fair Housing Act covers most types of housing activity including rental housing, home sales, mortgage and home improvement lending, and land use and zoning. Excluded from the Act are owner-occupied buildings with no more than four units, single family housing sold or rented without the use of a real estate agent or broker, housing operated by organizations and private clubs that limit occupancy to members, and housing for older persons. HUD has the primary authority for enforcing the Fair Housing Act. HUD investigates the complaints it receives and determines if there is a “reasonable cause” to believe that discrimination occurred. If reasonable cause is established, HUD brings the complaint before an Administrative Law Judge. Parties to the action can also elect to have the trial held in federal court (in which case the Department of Justice brings claim on behalf of the plaintiff).

State Fair Housing Act

In addition to the Federal Fair Housing Act, many states and localities have their own fair housing laws, some of which offer additional protection to particular classes of individuals. The Indiana General Assembly passed the Indiana Fair Housing Act in 1991. In general, the Act provides the same protection as the Federal Fair Housing Act. The Indiana Civil Rights Law also provides protection from fair housing discrimination and covers all types of properties (commercial and residential, regardless of the number of units owned) and includes all of the protected classes under the Indiana Fair Housing Act, except for familial status.

II. Community Participation Process

The community and stakeholder engagement process was kicked off with the New Albany 2020 Consolidated Plan and Analysis of Impediments surveys. There were two surveys; one each for stakeholders and residents. An email campaign was launched to all identified stakeholders asking them to complete the stakeholder survey and to also distribute the survey links to their constituents. The emails were followed up with phone calls to ensure the original email was received and to encourage completion of the survey and sharing of the survey links. For those stakeholders whose emails could not be obtained, a packet that included a letter and public meeting flyer was mailed via USPS. There were a total of 111 surveys completed.

- The Engaging Solutions staff attended the New Albany Redevelopment Commission's Public Hearing on Tuesday, February 25, 2020 at 2:30pm. This hearing concerned the nature of the Community Development Block Grant program and to accept input into the development of the Five-Year Consolidated Plan & FY 2020 and One-Year Action Plan in the Assembly Room, Room 331, City-County Building, and New Albany, Indiana. Engaging Solutions was allowed time on the agenda to present the engagement efforts that were made. The boards were on display as well. A visual of the boards can be found in Appendix A. Paper surveys and comment cards were also available for those who wanted to complete them. A flyer for the Feb. 27th Public Meetings was distributed to the attendees for posting at their place of business.
- In an effort to obtain stakeholder and citizen views, public information meetings were held to solicit comments on strategically chosen areas and topics.
- Two public meetings were held and facilitated by Engaging Solutions. The dates and locations were:
 - February 27, 2020 Floyd County Library in the Gallery Room 10:00 am – 1:30 pm
 - February 27, 2020 Floyd County Library in the Applegate Room 2:00 pm – 5:30 pm

III. Assessment of Past Goals and Actions

The City of New Albany's 2015 Analysis of Impediments to Fair Housing Choice (AI) identified seven (7) impediments/challenges. Since that time a new Fair Housing Officer (FHO) was designated in 2016. The City's Fair Housing page on the City's website was updated during FY16 to include a formal method for initiating fair housing complaints and contact information. The Fair Housing Officer attended an educational comprehensive course for managers of multi-family housing in partnership with the New Albany Housing Authority. Upon completion of the course, the FHO received certification as a Fair Housing Coordinator. The Fair Housing Officer has held several informational workshops that details the Fair Housing Act and assists people with how to file a complaint if needed.

Community housing advocates including the New Albany Redevelopment Commission, the New Albany Housing Authority, Metropolitan Housing Coalition, Louisville Fair Housing Coalition, and the Homeless Coalition of Southern Indiana convene individual monthly or bi-monthly to gather information and feedback on local barriers to fair housing and housing development. Table 1 outlines the impediment challenges, resolutions and outcomes, the dates of anticipated completion, and the resolution status.

2020 Analysis to Fair Housing Choice

| Impediment/Challenge | Resolution/Outcome | Date to be Accomplished | September 2019 Status |
|---|---|--|---|
| Discrimination found in New Albany is not blatant enough for a victim to recognize it other than through paired testing. | Provide education to all landlords and property managers on the types of actions that are considered discrimination. | Fund bi-annual education seminars | Four educational trainings/seminars have been facilitated during the 4 years to date. |
| Discrimination found in New Albany is not blatant enough for a victim to recognize it other than through paired testing. | Engage in a regional fair housing testing program in association with the greater metropolitan area. | Participate in three testing programs over five years. | No testing has been undertaken. |
| The City of New Albany does not have a fair housing officer or process for taking fair housing complaints. | Develop a formal method for accepting fair housing complaints and designate a fair housing officer. | Fiscal year 2015 | A new Fair Housing Officer was designated in FY2016. |
| The City of New Albany is not a Substantially Equivalent Organization that prevents possible funding resources. | Seek the Substantially Equivalent Certification from the Office of Fair Housing at HUD. | Fiscal year 2019 | Yet to be undertaken. |
| The City of New Albany, among its departments, has not had the human capital able to affirmatively further fair housing in a meaningful way. | Seek additional funding for fair housing programs and increase the capacity of staff to affirmatively further fair housing. | Seek and apply for a resource by 2017. | The Fair Housing Officer is assisted by a private consultant. |
| The City of New Albany has not developed a fair housing website as suggested in its previous Analysis of Impediments to Fair Housing. | Create a fair housing website that connects to the City's main page, with contact information and educational materials. | Fiscal year 2016 | The City's Fair Housing website was updated initiating a formal complaint process. |
| The City of New Albany has found that many of the complaints are filed because of tenant/landlord tensions and miscommunications, typically involving small landlords | Support legal organizations that can assist with landlord/tenant relations. | Partner annually from 2017-2019 | The Fair Housing Officer routinely communicates with landlords and mediates landlord/tenant relations. |

Table 1 – Assessment of past Goals and Actions

U.S. Department of Housing & Urban Development August 27, 2019 Fair Housing and Equal Opportunity Monitoring Review Results

On August 27, 2019 the U.S. Department of Housing & Urban Development reviewed New Albany's Fair Housing program, its education and outreach activities, and the Section 3 program that occurred between August 1, 2016 and July 31, 2019. Upon the completion of its review, the Department identified four areas of concern and made four recommendations. They are:

1. **CONCERN** – *A review of the City's Fair Housing Ordinance showed that it was adopted and passed January 15, 2015. It is a concern the City uses the phrase "handicap" instead of "disability". While the text of the Fair Housing law uses the term "handicap", and case law has made clear that both "disability" and "handicap" have the same legal meaning, over time the term "disability" has become more generally accepted.*

RECOMMENDATION – *We strongly encourage the City to change the wording within its Fair Housing Ordinance from "handicap" to "disability".*

2. **CONCERN** – *In reviewing your complain form, the accessibility of the complaint form to the public and its ability to collect useful data is of concern. The complaint form is not uploaded to the Fair Housing website, therefore, limiting the community's ability to file a complaint. Also, the Fair Housing Ordinance outlines efforts to prevent housing discrimination because of race, color, religion, sex, handicap, familial status, or national origin. The complaint form does not capture data that reflect the seven (7) protected classes. Collecting this type of data on potential housing discrimination can enhance the City's ability to detect possible patterns of discrimination.*

RECOMMENDATION – *We encourage including the protected classes to your complaint form and attaching the form to the Fair Housing website.*

3. **CONCERN** – *While the changing demographics of the City and slight but continuous increase of the minority population, it is a concern that your ability to detect and eradicate housing discrimination is hindered. The housing market in the City of New Albany must be monitored to ensure the housing industry professionals abide by the Fair Housing Act. Your Fair Housing activities do appear to effectively address educating the community at all levels but fails to focus on proactively exposing housing discrimination. The City can strengthen its commitment to Fair Housing's mission by adopting a Fair Housing Test Program.*

RECOMMENDATION – *The use of a testing program is an effective means of identifying housing discrimination and can serve as a deterrent to discrimination by rental and sales agents. Testing is a method used to measure differences in the quality, content, and quantity of information and services provided to potential home seekers by landlords, real estate agents, banks, insurance providers, and others. The testing process has been consistently supported by federal courts as a legitimate and necessary method to identify possible practices of unlawful housing discrimination. This Department suggests the City consider developing and conducting its own testing program or collaborating with agencies such as the Fair Housing Center of Central Indiana (FHCCI) or the Indiana Civil Rights Commission (ICRC) in conducting a Fair Housing Testing in your location.*

4. **CONCERN** – *Section 3 of the Housing and Urban Development (HUD) Act of 1968 established the Section 3 Program, which requires recipients of HUD financial assistance to the greatest extent possible by providing job training, employment, and contract opportunities for low- or very low-*

income residents about projects and activities in their neighborhoods. In reviewing the City of New Albany's efforts concerning Section 3, its records reflect insufficiency in fulfilling this requirement.

RECOMMENDATION – *Section 3 can yield real benefits for low-income individuals in your community which can conceivably be brought to fruition by:*

- a. *Developing a Section 3 Plan that contains all necessary language complying with 24 CFR, Part 135 of the U.S. Department of Housing and Urban Development Section 3 can provide guidance to a successful Section 3 Program. A HUD sample Section 3 Plan can be found at <https://www.hudexchange.info/resource/766/section-3-sample-plan-template/>.*
- b. *Partnering with local training organizations, such as organizations with local building trade unions, apprenticeship programs or construction-related employments.*
- c. *Collaborating with existing local resources to monitor compliance, such as the local public housing agency, which may have in place staff monitoring compliance with government contracting requirements. The monitoring of Section 3 compliance has similar processes.*

IV. Fair Housing Analysis

This section of the AI analyzes the demographic makeup of the City of New Albany and illustrates the socioeconomic geography to create a background for analysis of impediments.

The City of New Albany is located in Southern Indiana, across the river from the City of Louisville, Kentucky. New Albany is part of the Louisville Metropolitan Statistical Area. The City is also the county seat for Floyd County. Outside the City of New Albany, the remaining parts of Floyd County are primarily rural. Figure 1 is a map of the City of New Albany and the surrounding area.

Census Tracts are small, relatively permanent statistical subdivisions of a county or equivalent entity that are updated by local participants prior to each decennial census as part of the

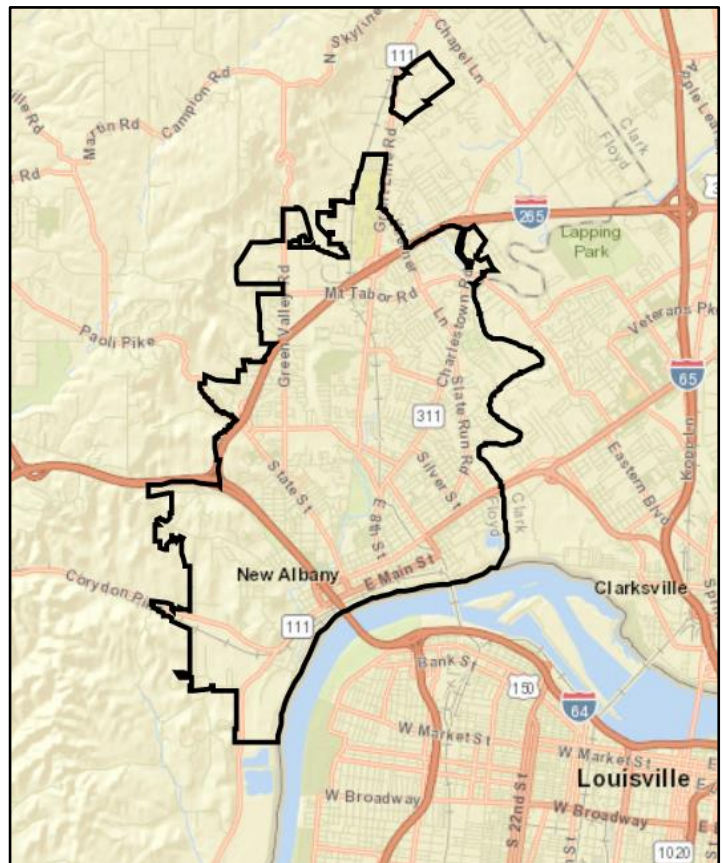


Figure 1 – Map of New Albany, Indiana

Census Bureau's Participant Statistical Areas Program. The primary purpose of census tracts is to provide a stable set of geographic units for the presentation of statistical data, some times where

no local government, state or tribal location participates. Census tracts generally have a population size between 1,200 and 8,000 people, with an optimum size of 4,000 people.

A. Demographic Summary

New Albany, Indiana has a population of 36,512 and is the 1,151st largest city in the United States. The population continues to hover in the mid 36,000 but continues to slowly decline. The population density is 2,452 per sq. mi which is 1204% higher than the Indiana average and 2606% higher than the national average. Figure 3 shows New Albany has a 38.4 overall

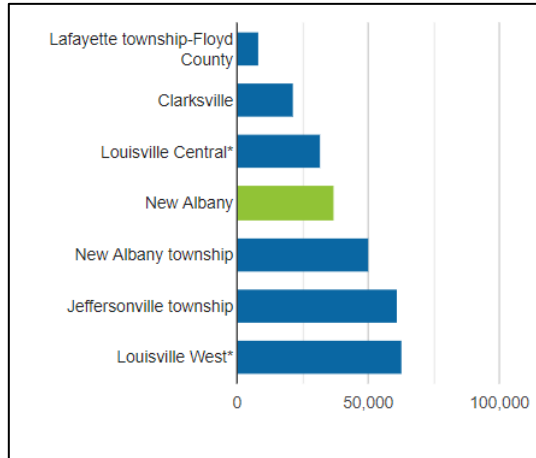


Figure 2. Population, U.S. Census Bureau 2019

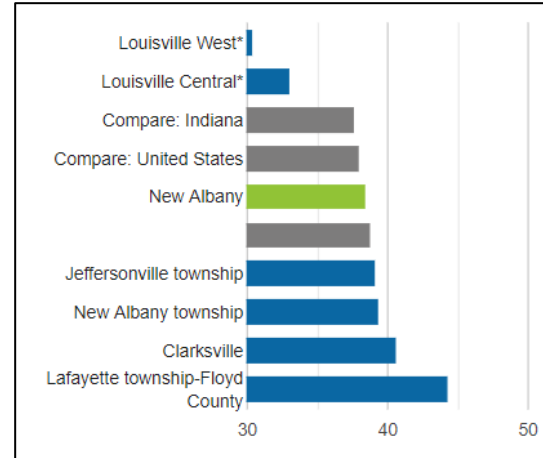


Figure 3. Median Age, U.S. Census Bureau 2019

median age of all people which is the 5th ranked in overall median age of all people out of 10 total in the area. In New Albany 48% of the population over 15 years of age are married, 96% speak English and 3% speak Spanish. Fifty four percent of New Albany residents were born in Indiana, 43% were born out of state, 1% were born outside of the United States and 2% were foreign born. According to the most recent American Community Survey (ACS 2019), the racial composition of New Albany is in Table 2. The White population being the largest at 85%, has remained steady since the 2010 Decennial Census. African Americans make up 9.52% of the population, a slight increase of .8 % followed by Hispanics at 4.6%.

| | |
|------------------------------------|--------|
| • White: 85.1% | 31,107 |
| • Black or African American: 9.52% | 3,476 |
| • Two or more races: 2.71% | 989 |
| • Other race: 1.53% | 559 |
| • Asian: 0.84% | 307 |
| • Native American: 0.31% | 113 |
| • Hispanic: 4.60% | 1,680 |

Table 2 – New Albany Race Composition U.S. Census Bureau 2019

White Population

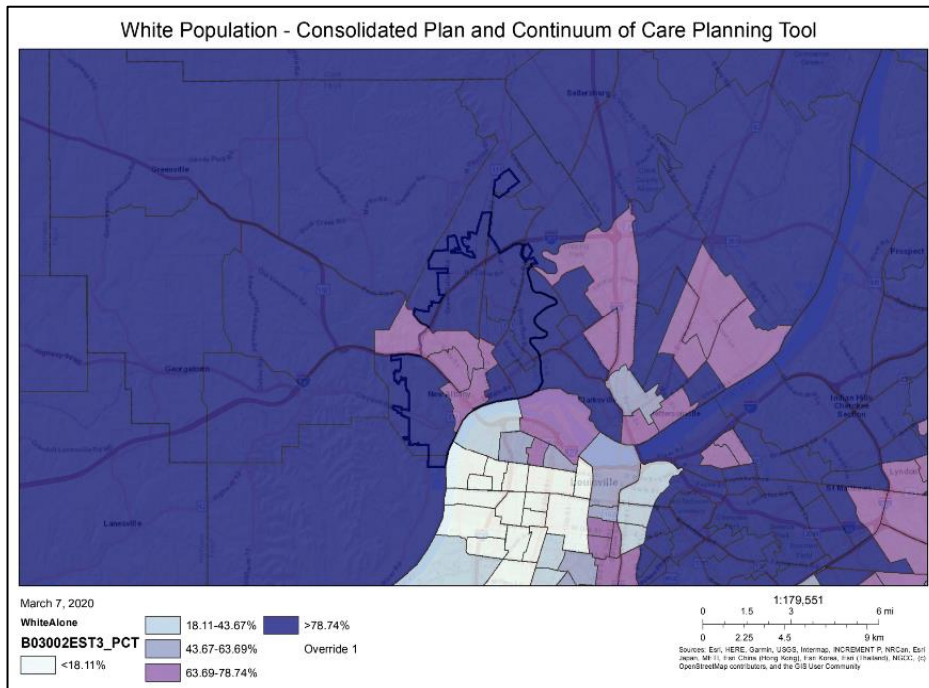


Figure 4 – New Albany White Population

Figure 4 displays a map that reflects the White population of New Albany. They are the majority of the population in all of the census tracts located partially or wholly in the City of New Albany. The census tracts with the largest concentration of Whites are towards the fringes of the City, away from downtown New Albany. Over 80 percent of the population is White in these census tracts.

Black Population

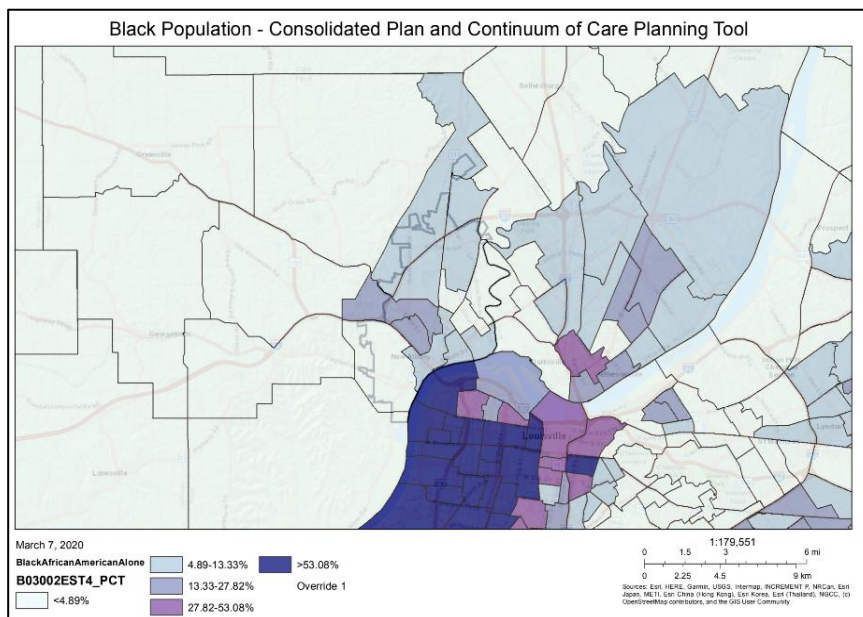


Figure 5 – New Albany Black Population U.S. Census 2019

The majority of the census tracts with the highest concentration of African American residents are located in the center of New Albany, and across the Ohio River in Louisville, KY. Figure 5 depicts a map where the majority of the Black population are located which is mostly within the City of New Albany, in census tracts

708.01 and 707. Between 7% - 53.08% of the population is Black in these census tracts. The areas surrounding New Albany, primarily rural counties in Southern Indiana have very low concentrations of African American populations.

Hispanic Population

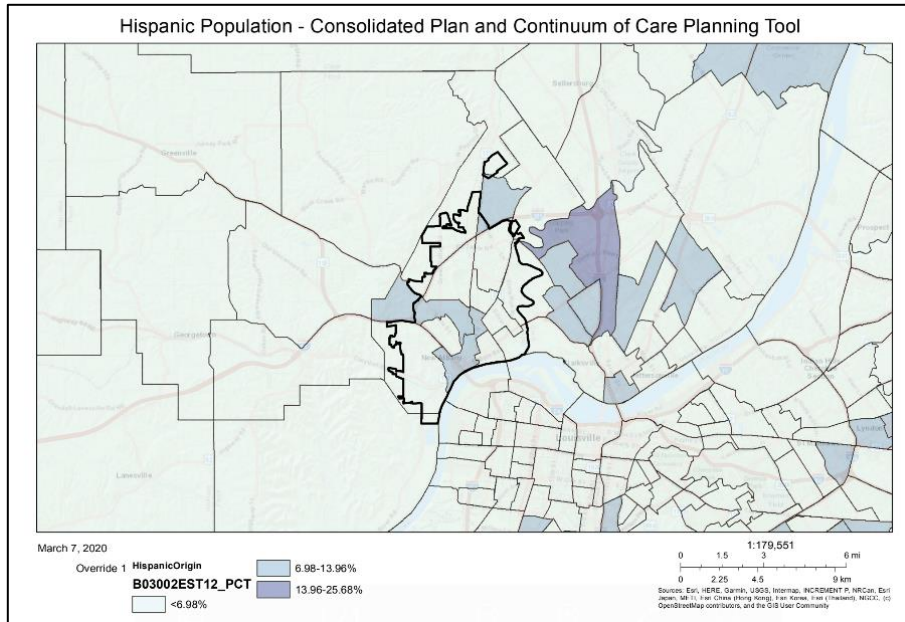


Figure 6 - New Albany Hispanic Population U.S. Census 2019

The majority of the census tracts with the highest concentration of Hispanic or Latino residents are located in the center of New Albany. Figure 6 depicts a map where the majority of the Hispanic or Latino population are located which is mostly within the City of New Albany, in census tracts 708.01 and 707. Between 6.98 – 13.96% of this population is in these census tracts. The areas surrounding New Albany, primarily rural counties in Southern Indiana have very low concentrations of Hispanic or Latinos.

New Albany Households

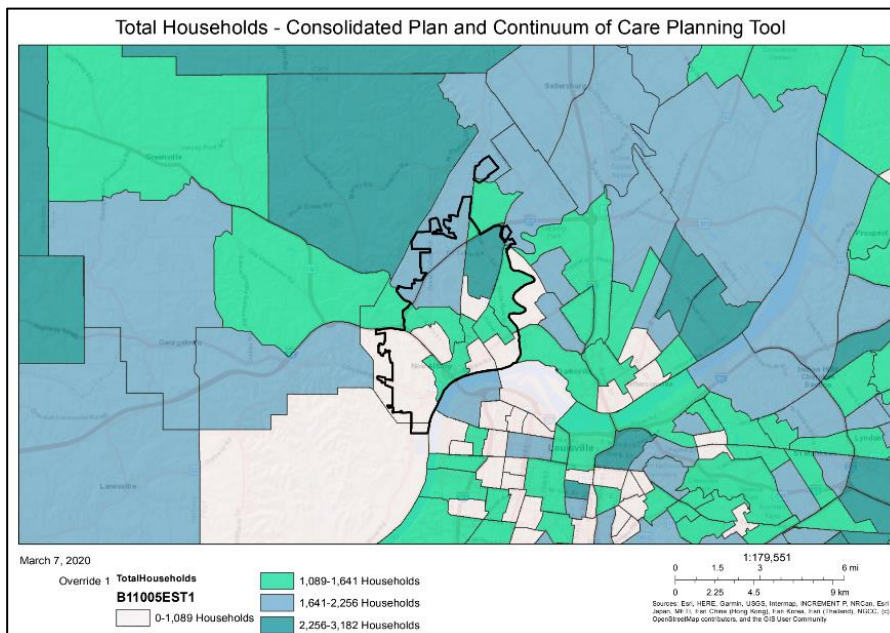


Figure 7 New Albany Households U.S. Census 2018 ACS 5-Year Survey

According to the U. S. Census ACS 5-year Survey data, there are 15,185 households in the City of New Albany. The number of households has decreased by 800 since 2000.

Income Distribution

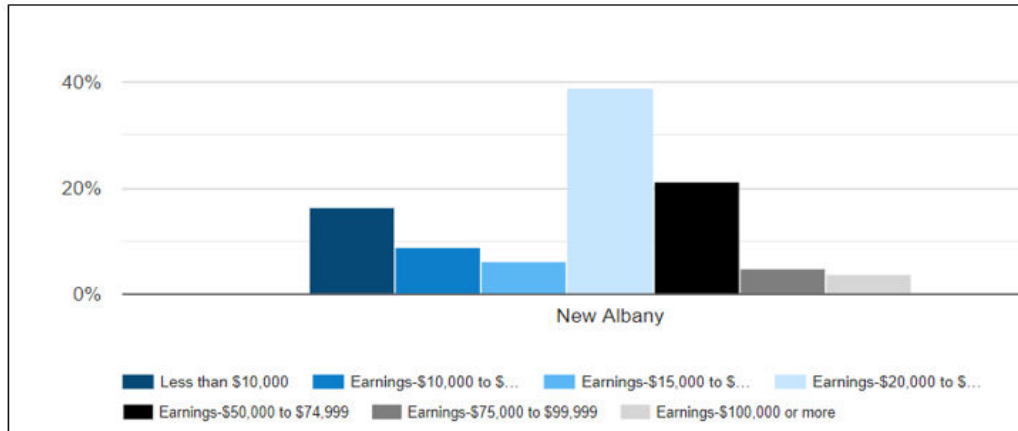


Figure 8. Income Distribution for Floyd County U.S Census 2018 ACS 5-Year Survey

Median Household Income by Age Group

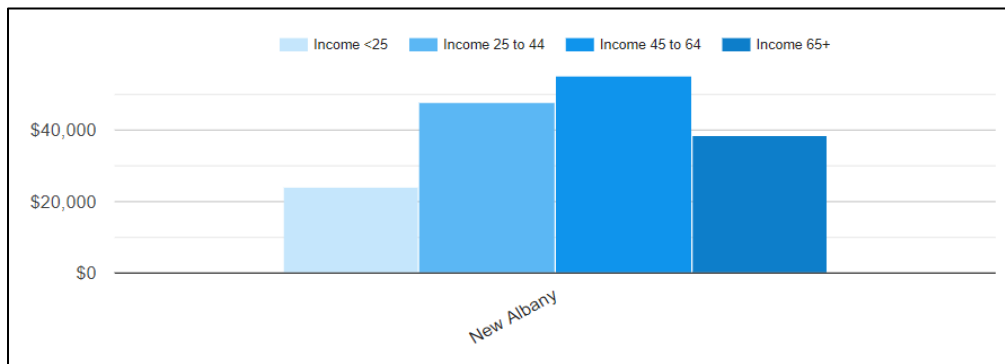


Figure 9. New Albany Income Distribution U.S Census 2018 ACS 5-Year Survey

The median household income by age group, has Median Income for those under 25 years of age in the mid-range of other places in the area at \$23,905 of the total and is ranked in the middle of the group. Second, it has Median Income - 65 years and over in the center of other places in the area at \$38,502 of the total and is ranked in the middle of the group.

Median Family Income by Race

The median family income is shown below for families accessed by racial group and has Black Family Income in the area at \$28,906 of the total which is ranked in the middle of the group.

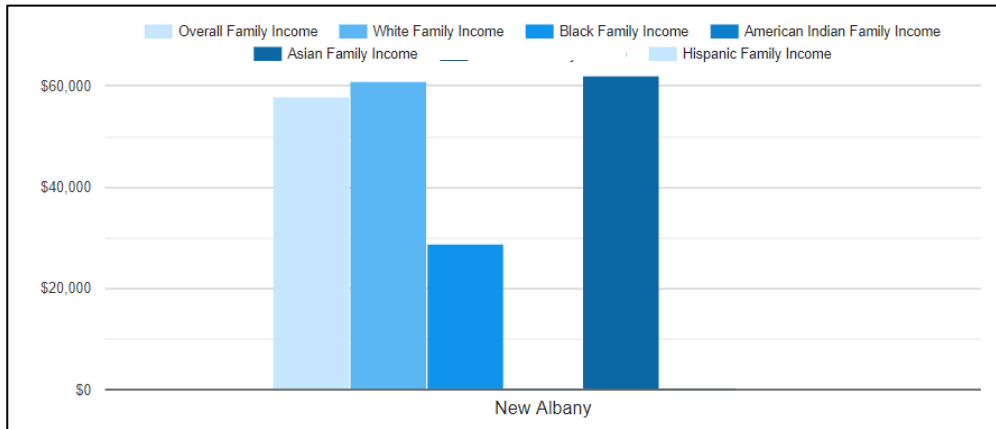


Figure 10. Median Family Income by Race U.S. Census 2018 ACS 5-Year Survey

Quarterly Labor Force Participation for the Area Closest to New Albany

The monthly labor force participation which are people actively looking for work are also defined as unemployed but do not include people who have given up looking for work. The participation level illustrates that from March 2010 to March 2019 the Monthly Labor Force Participation went from 17,793 to 18,783. This represents an increase in the Monthly Labor Force Participation of 5.6%.

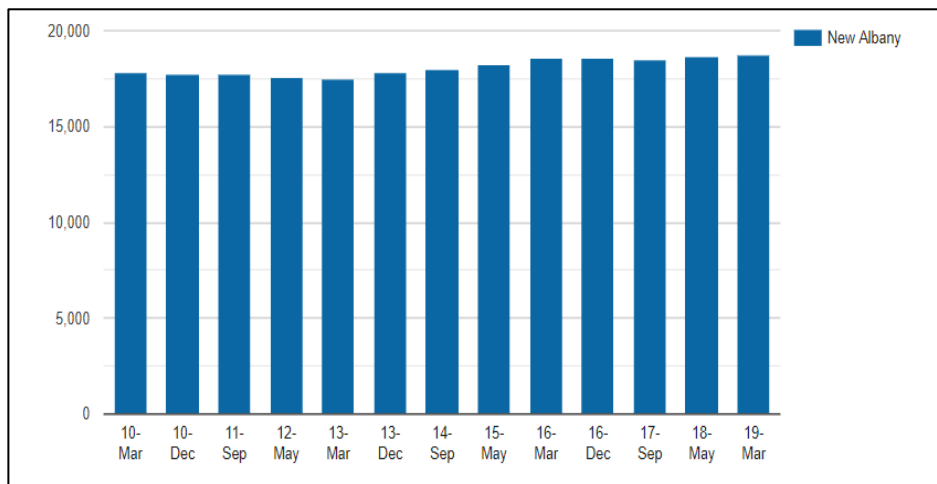


Figure 11. MSA Labor Force Participation Bureau of Labor Statistics 2019

The monthly labor force participation which are people actively looking for work are also defined as unemployed but do not include people who have given up looking for work. The participation level illustrates that from March 2010 to March 2019 the Monthly Labor Force Participation went from 17,793 to 18,783. This represents an increase in the Monthly Labor Force Participation of 5.6%. Figure 12 below shows the unemployment rate at 5.3%.

Unemployment Rate

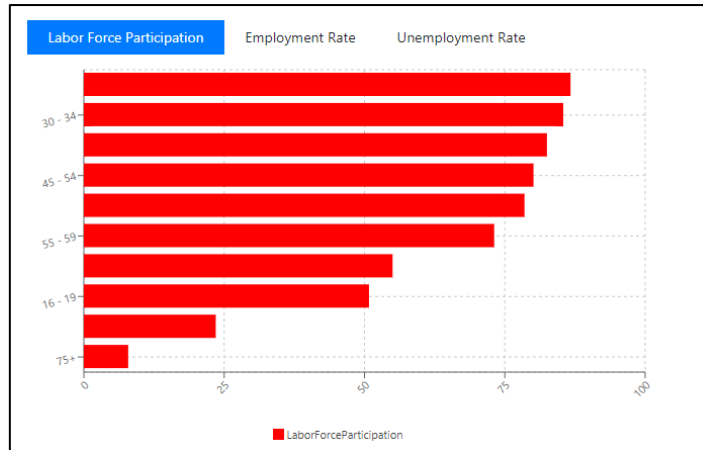


Figure 12. New Albany Unemployment Rate U.S. Census 2018 ACS 5-Year Survey

Poverty Rate

The race most likely to be in poverty in New Albany is Black, with 42.54% below the poverty level. The race least likely to be in poverty in New Albany is Asian, with 2.76% below the poverty level. The poverty rate among those that worked full-time for the past 12 months was 2.77%. Among those working part-time, it was 21.16%, and for those that did not work, the poverty rate was 25.05%.

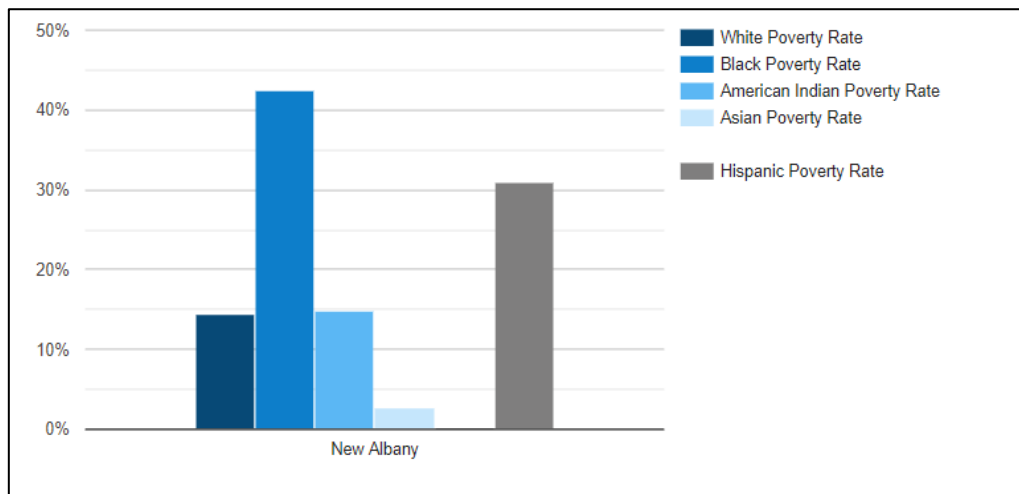


Figure 13. New Albany Poverty Rate by Race. U.S. Census 2018 ACS 5-Year Survey

B. General Issues

A key factor to analyzing the existing impediments to fair housing within a given area is the examination of distribution of racial and ethnic minorities across the region. In some cases, minority concentrations are a reflection of preferences, meaning that minorities may choose to live in certain areas because of access to the types of grocery stores, restaurants, etc. that cater to

them. However, in other cases, minority populations are intentionally discouraged from living in certain areas. Housing prices can also affect the decision of some minorities when choosing where to live. This section will only examine data and not make assumptions as to why households of different races live in areas of the community.

Census Tracts are small, relatively permanent statistical subdivisions of a county or equivalent entity that are updated by local participants prior to each decennial census as part of the Census Bureau's Participant Statistical Areas Program. The primary purpose of census tracts is to provide a stable set of geographic units for the presentation of statistical data, some times where no local government, state or tribal location to participate. Census tracts generally have a population size between 1,200 and 8,000 people, with an optimum size of 4,000 people.

From the 2010 Decennial Census, the basic racial makeup of the City of New Albany is 85.8 percent White, 8.7 percent African American and 2.6 percent other racial minorities, which is comprised of the typical racial/ethnic categories found in the census. These categories include: (1) American Indian and Alaska Native, (2) Asian, (3) Native Hawaiian and Other Pacific Islander, and (4) Other. Slightly over 1.7 percent of the total population in New Albany listed themselves as “some other race.” 2.7 percent of the total population in New Albany listed themselves as two or more races.

It is important to note that race information did not provide details about the percentage of the total population that classify themselves as Hispanic or Latino. Individuals from this ethnic background were not likely to identify as any of the available racial categories tracked in the Census. They may select “Other” and they may not. To ascertain the percentage of the population that is Hispanic or Latino, a separate 2010 Census question was created. 4.6 percent of the New Albany population identified themselves as Hispanic or Latino.

i. Segregation/Integration

Segregation is the state or condition of being set apart, separated, or restricted to one group, institution, or location. When assessing New Albany, there are many instances of segregation as it relates to ethnicity, low income households, low income housing, housing burdens, housing problems, substandard housing, public assisted housing, and housing cost burden. While these situations are identified throughout the City of New Albany, they are more isolated and concentrated in census tract 708.01, which is in the central city. The following maps depict these concentrated segregated conditions.

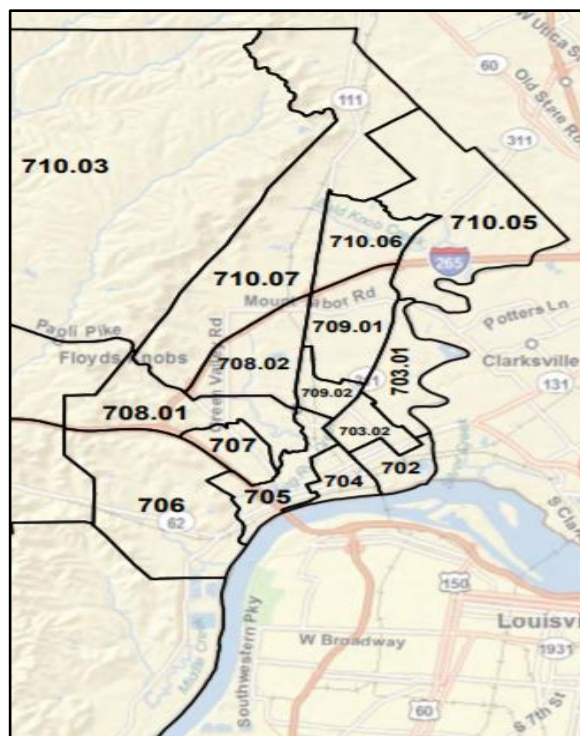


Figure 14 – Map of 2010 New Albany Census Tracts – US

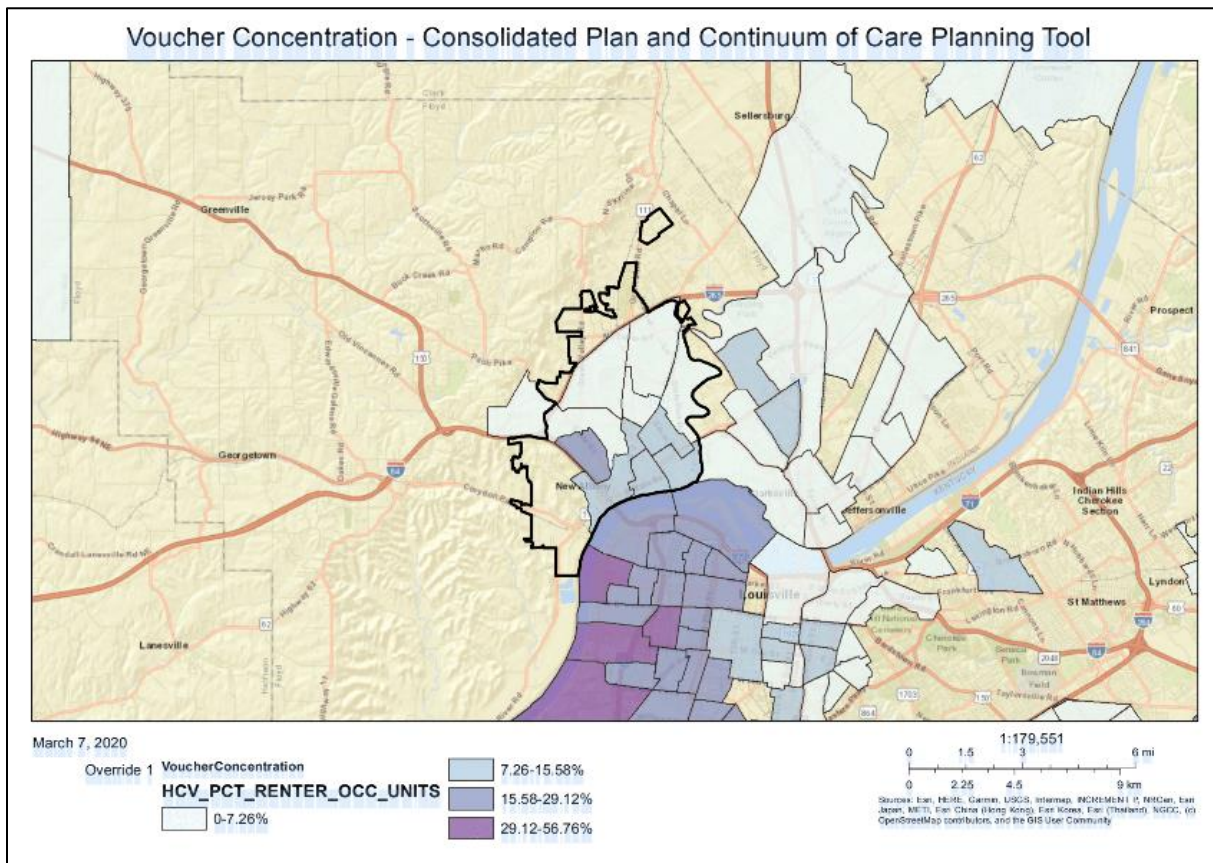


Figure 15. Voucher Concentration CPD Maps ACS 5-Year Survey

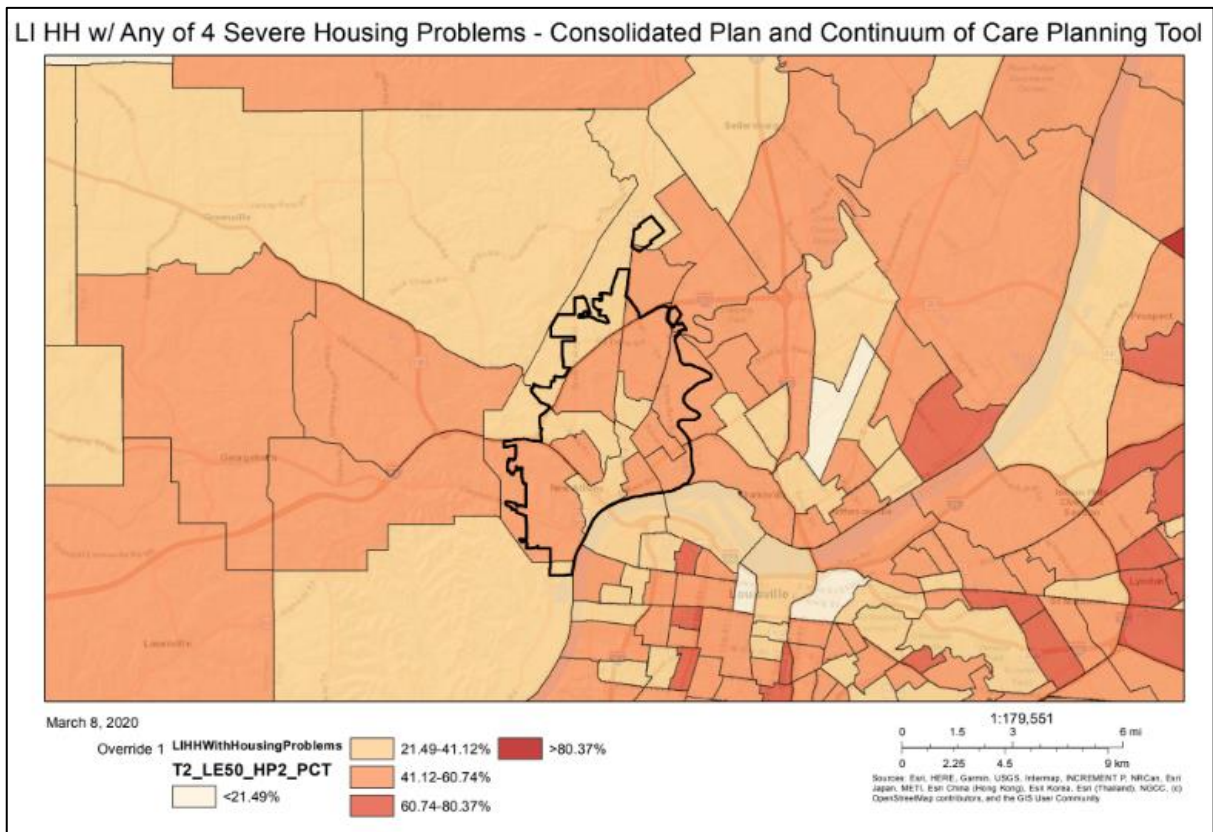


Figure 16. Low-Income Households with Any of 4 Severe Housing Problems CPD Maps ACS 5-Year Survey

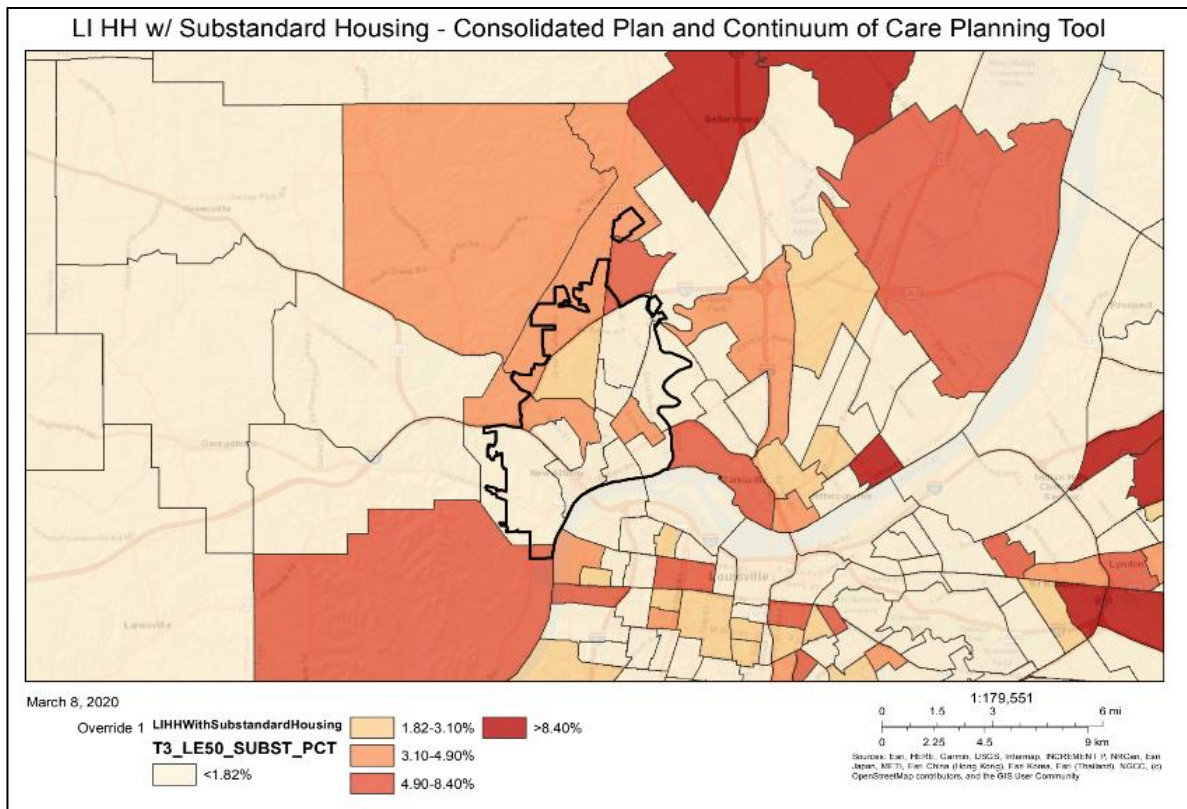


Figure 17. Low-Income Households with Substandard Housing CPD Maps ACS 5-Year Survey

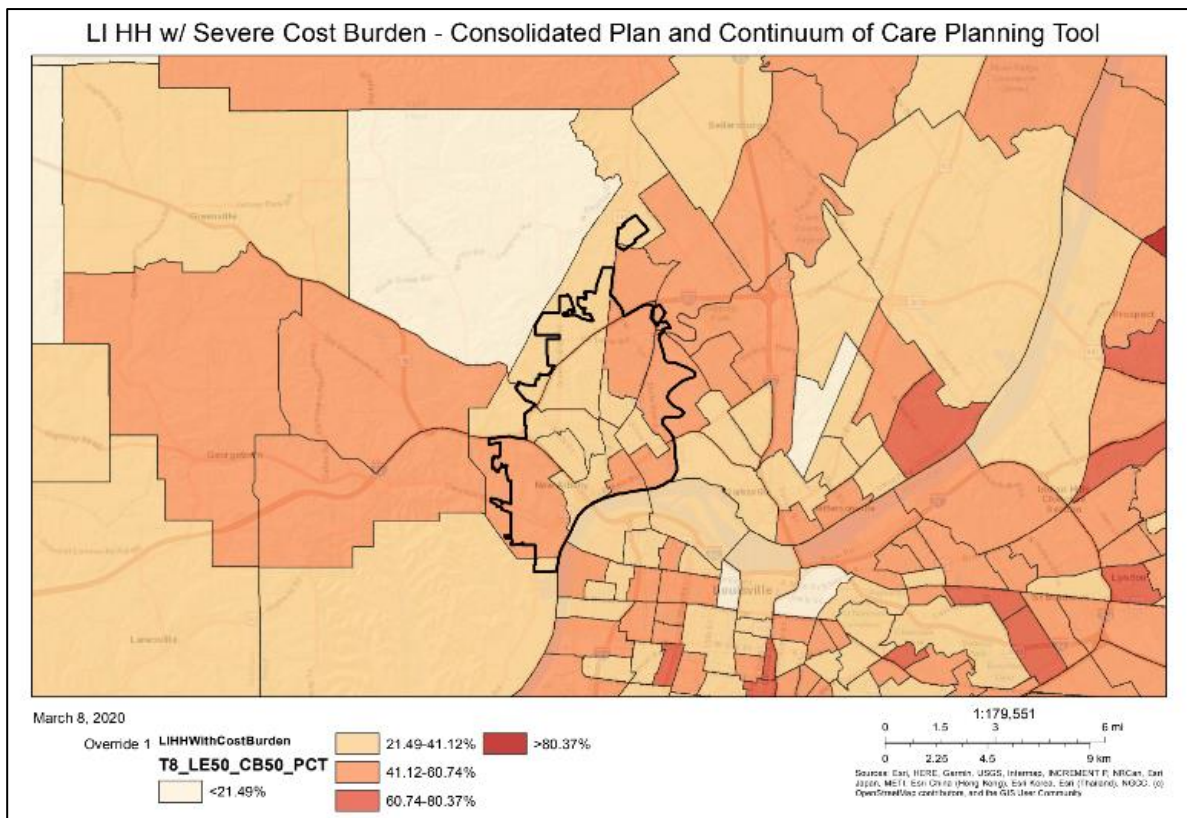
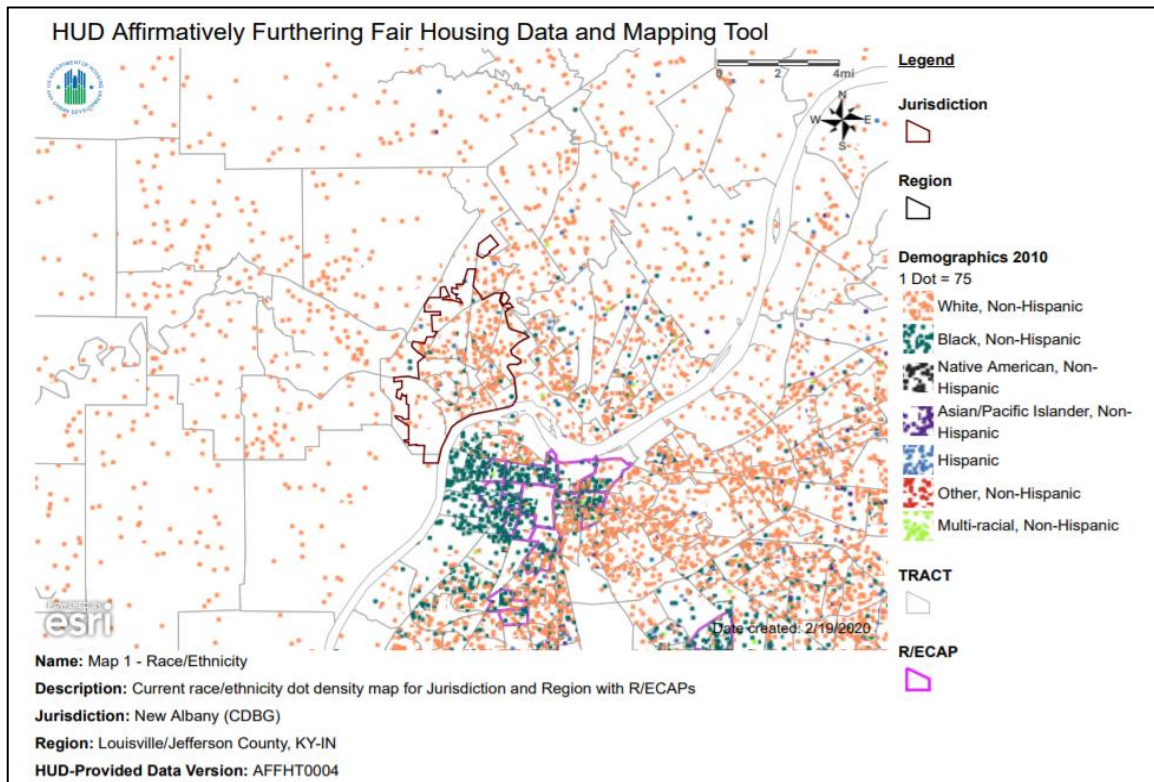


Figure 18. Low-Income Households with Severe Cost Burden CPD Maps ACS 5-Year Survey

ii. Racially or Ethnically Concentrated Areas of Poverty (RECAPS)

Concentrated poverty is the confinement of the poor to a subset of neighborhood locations rather than their dispersions across all sectors of the urban area. It is assumed that the most harmful outcome of this spatial concentration is the isolation of the poor from the social and economic mainstream. The map below shows the center area of New Albany where there are concentrated areas of poverty of greater than 30%. The below map depicts the race/ethnicity dot density of the high poverty rate census tracts.

These highly concentrated areas of poverty consist of African American households. Overall, African American households represent 8 percent (1,226 households) of New Albany households, however, African American households make up 28 percent of the households in public housing and 22 percent of the households with vouchers. This area of concentrated poverty also portrays low-income households, cost burden and severe cost burden, substandard housing, household area family median income of 0% to 30% and 30% to 50%, and a high risk of homelessness.



| Poverty Rate | % Black or African American alone (not Hispanic) | Tract |
|--------------|--|-------|
| 16.48 | 1.79 | 50401 |
| 22.97 | 73.99 | 400 |
| 26.65 | 20.57 | 70700 |
| 28.72 | 1.01 | 70902 |
| 30.85 | 98.69 | 800 |
| 8.79 | 1.11 | 50501 |
| 13.66 | 4.88 | 70901 |
| 23.05 | 8.17 | 70802 |
| 3.25 | 2.15 | 71005 |
| 13.96 | 1.45 | 70301 |
| 26.07 | 7.34 | 70400 |
| 9.49 | 6.78 | 70302 |
| 33.24 | 9.56 | 70500 |
| 5.08 | 0.3 | 71200 |
| 4.72 | 9.23 | 71007 |
| 45.22 | 22.52 | 200 |
| 48.22 | 10.76 | 70801 |
| 9.19 | 0.52 | 70600 |
| 41.01 | 5.56 | 70200 |
| 22.88 | 7.56 | 71006 |

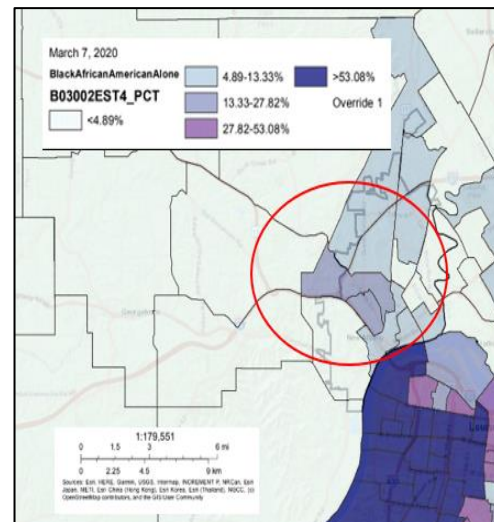


Table 3. Black Poverty Rate CPD Maps ACS 5- Survey

Fig 22. Black Population Conc. CPD Maps ACS 5-Year Survey

iii. Disparities in Access to Opportunity

There is both a geographic pattern of disparities in access to opportunity and a human pattern of disparities. These two dimensions are, of course, closely linked and overlap extensively. In terms of geographic disparities there are a number of elements that demonstrate a strong concentration of poverty and people of color in the center of New Albany. These areas are significantly separated from areas of opportunities, which are concentrated in the outer boundaries as people and jobs continue to move farther out. As illustrated in sections IV.B. i., *Segregation*, and IV. B. ii., *Racially Concentrated areas of Poverty*, there are areas in the City of New Albany where residents have limited access to opportunity.

The concentration of existing affordable housing in central cities and older suburbs perpetuates the isolation of low-income residents and people of color from life opportunities available to those living outside of urban cores.

As stated previously, the dimensions of geography, race/ethnicity and poverty overlap and reinforce each other. In the center of New Albany where there are areas of high concentrations of African Americans, there are also low income households, low income housing, housing burdens, housing problems, substandard housing, public assisted housing, and housing cost burden. While these situations are identified throughout the City of New Albany, they are more isolated and concentrated in census tract 708.01, which is in the central city.

One of the disparities is access to affordable housing. The City's new Zoning Ordinance has addressed certain zoning regulations that should assist with the creation of affordable housing. The Ordinance has increased density permitted in all zoning districts; allows accessory dwelling units (ADU) or (granny flats) in all single-family zoning areas; will permit residential uses by-right within all commercial districts and reduce development standards to accommodate additional residential development in the City and the Two-Mile Fringe Area with the goal of increasing the supply of housing, both affordable and market rate. The City's Comprehensive Plan recognized the need to expand the supply of affordable housing units and committed to an 8% set aside of affordable housing units in all City partnered housing developments. The City also recognized the need to encourage developers to make that same commitment.

The Emergency Repair and Repair Affair programs are ongoing to support the sustainability of the aging housing stock in the City and allow families to stay in their homes and the elderly to age in place. The City's Neighborhood Stabilization Program (NSP1) is in its second phase by using developer proceeds to continue rehabilitating or newly constructing affordable housing units and expected to complete 2 units this year. The City will continue efforts toward supporting affordable housing by assisting Habitat for Humanity and New Directions Housing Corporation with properties when possible to rehab or for new construction.

The Transit Authority of River City (TARC) provides public transportation to New Albany and to the region. There appears to be adequate bus transportation in close proximity to LIHTC and Section 8 housing, and to public and multifamily housing. Figure 23 shows the affordable housing locations and the main bus routes 71 and 82 as displayed in Figure 24. These bus routes have a regular weekday schedule between 5:00 am to 8:30 pm in New

Albany. The schedules are less frequent on Saturdays and nonexistent on Sundays. TARC provides reduced rates to school children, senior citizens and to the disabled.

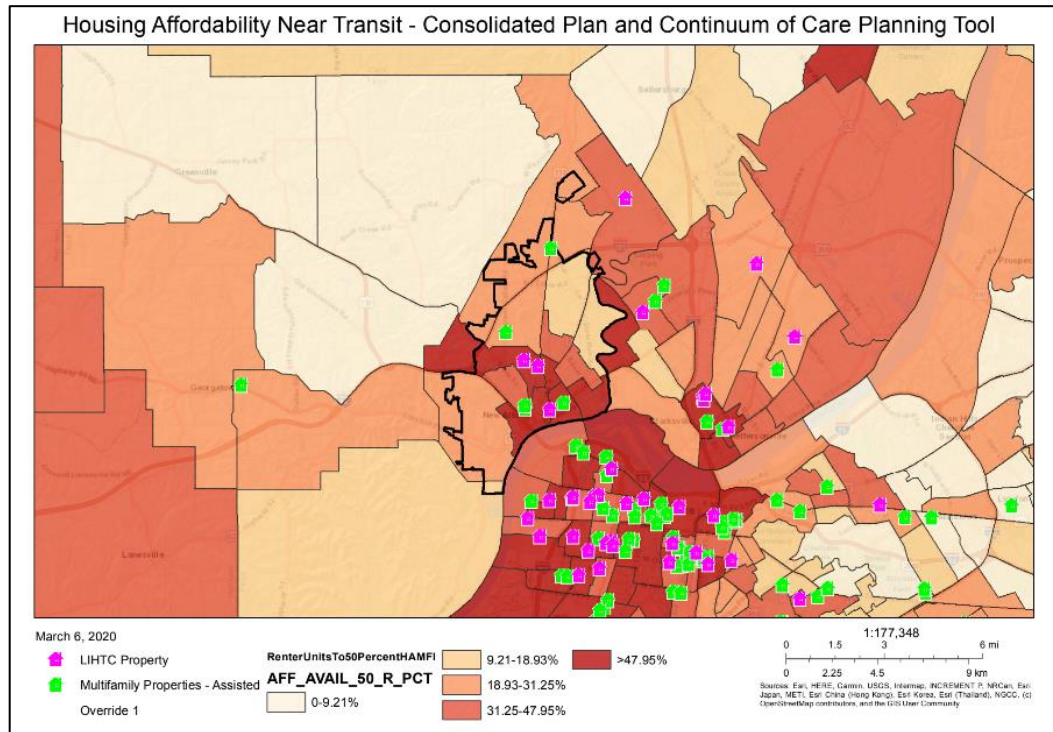


Figure 23. LIHTC and Multifamily Housing CPD Maps ACS 5-Year Survey 2016

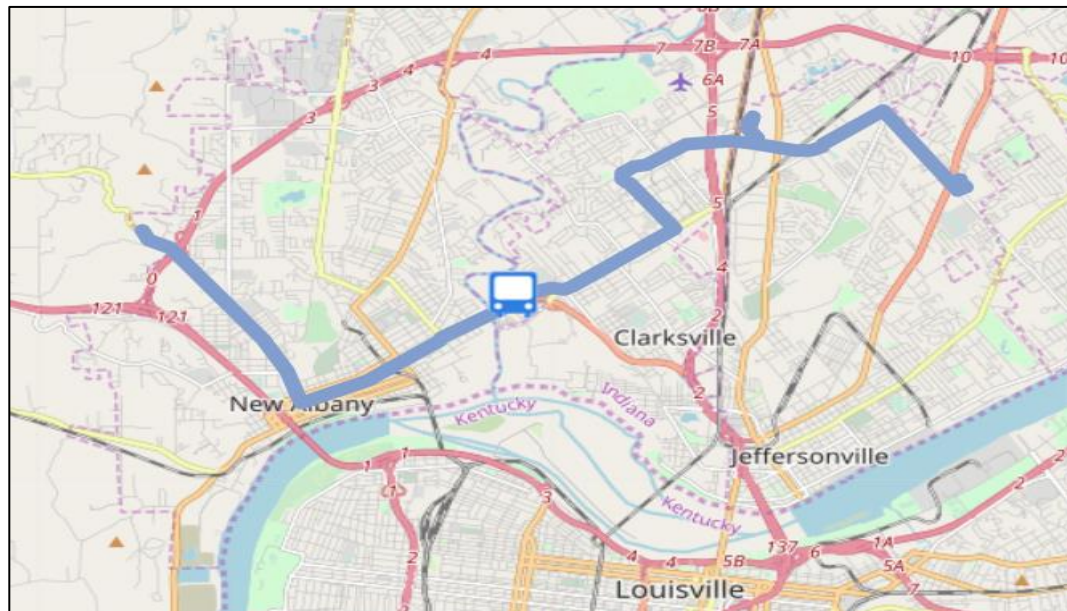


Figure 24. Bus Routes 71 & 82- New Albany & Jeffersonville - Data Source: TARC 2020 Website

While there appears to be adequate access to public transportation, some residents identified public transportation as being insufficient when it relates to obstacles to fair housing choice and access to high paying employment.

Major employers in the immediate area are Indiana University Southeast, Floyd Memorial Hospital and Health Services, Southern Indiana Rehab Hospital, and Samtec. These employers are on or close to these bus routes.

According to 63% of the resident surveys and stakeholder interviews, lenders are reluctant to loan in certain parts of the community. Fifty percent noted that lenders are charging excessively high rates for mortgages and refinancing as well as charging prepayment penalties and selling sub-prime products to prime customers. Participants identify the following as solutions to help correct these lending practices:

- More education and awareness
- More programs or funding
- Establish prevention and protection proceedings for customers
- Tenant advocacy organization, better statewide housing laws
- Ombudsman to serve as the Fair Housing lender to represent these lenders

iv. Disproportionate Housing Needs

Housing Affordability

Affordable housing is not necessarily low-income housing or public housing. Affordable housing is housing that costs less than 30 percent of a household's gross monthly income. Households who spend more than 30 percent of their gross month income towards housing costs are considered to have a cost burden. By evaluating the number of households with cost burden, the City of New Albany may determine if there is a shortage in affordable housing for its population.

A large number of households spend more than 30 percent of their gross monthly income towards housing costs. By spending more than 30 percent of the gross monthly income, the household is considered to have a housing problem or a cost burden by the U.S. Department of Housing and Urban Development (HUD).

There is a higher level of cost burden, called Severe Cost Burden, where a household spends more than 50 percent of their gross monthly income towards housing costs. This is particularly difficult for these households to prepare or save for any emergency when most of their income goes towards housing.

Renters have a much higher rate of cost burden than homeowners. Over 41 percent of renters pay more than 30 percent of the household's gross monthly income towards housing, or has a cost burden. Nearly one quarter of renters have a severe cost burden, spending more than 50 percent of the household's gross monthly income towards housing costs. Below are the housing statistics for New Albany in comparison to the State of Indiana and to the nation.

| New Albany Housing Information | | | |
|--------------------------------|------------|-----------|-----------|
| Index | New Albany | Indiana | National |
| Median home price | \$110,500 | \$126,500 | \$184,700 |
| Median rent asked | \$722 | \$758 | \$949 |
| Avg. people per household | 2.3 | 2.5 | 2.6 |
| Owner occupied households | 54.8% | 68.7% | 63.6% |
| Renter occupied households | 45.2% | 31.3% | 36.4% |

Table 4 2016 United States Census Bureau American Community Survey (ACS)

Disproportionate Housing Needs: Housing Problems

This section provides data on households with disproportionate housing needs. Data are presented by race and ethnicity and income category. Racial categories and ethnicity (Hispanic) are consistent with the definitions used by the U.S. Census. Income ranges correspond to HUD income categories and are based on the area median income for a family of four, which can be found at <http://www.huduser.org/portal/datasets/il.html>.

According to HUD, disproportionate need occurs when a household category has a level of need that is at least 10 percentage points higher than the level of need of all households in a particular income category. For example, if 60 percent of households earning between 50 and 80 percent of the area median income (AMI) have housing problem, and 75 percent of Hispanics in the same income category have a housing problem, Hispanics would have a disproportionate need.

Per the regulations at 91.205(b)(2), 91.305(b)(2), and 91.405, a grantee must provide an assessment for each disproportionately greater need identified. Although the purpose of these tables is to analyze the relative level of need for each race and ethnic category, the data also provide information for the jurisdiction as a whole that can be useful in describing overall need.

Income classifications are as follows: 0%-30% AMI is considered extremely low-income, 30%-50% AMI is low-income, 50%-80% AMI is moderate-income, and 80 %-100% is middle-income. Data is pulled from the 2011-2015 HUD Comprehensive Housing Affordability Strategy (CHAS). The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%.

0%-30% of Area Median Income

| Housing Problems | 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 | 2,035 | 595 | 315 |

| Housing Problems | 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 |
|--------------------------------|---|--|---|
| White | 1,675 | 485 | 215 |
| Black / African American | 284 | 85 | 64 |
| Asian | 0 | 0 | 0 |
| American Indian, Alaska Native | 4 | 0 | 0 |
| Pacific Islander | 0 | 0 | 0 |
| Hispanic | 55 | 0 | 35 |

Table 5 - Disproportionally Greater Need 0 - 30% AMI Source CHAS ACS 5-year Survey 2015

30%-50% of Area Median Income

| Housing Problems | 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 | 1,500 | 850 | 0 |
| White | 1,215 | 735 | 0 |
| Black / African American | 69 | 75 | 0 |
| Asian | 4 | 0 | 0 |
| American Indian, Alaska Native | 25 | 0 | 0 |
| Pacific Islander | 0 | 0 | 0 |
| Hispanic | 65 | 0 | 0 |

Table 6 - Disproportionally Greater Need 30 - 50% AMI source CHAS ACS 5-Year Survey 2015

50%-80% of Area Median Income

| Housing Problems | 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 | 875 | 1,995 | 0 |
| White | 705 | 1,755 | 0 |
| Black / African American | 20 | 30 | 0 |
| Asian | 0 | 0 | 0 |
| American Indian, Alaska Native | 5 | 0 | 0 |
| Pacific Islander | 0 | 0 | 0 |
| Hispanic | 20 | 75 | 0 |

Table 7 - Disproportionally Greater Need 50 - 80% AMI Source CHAS ACS 5-year Survey 2015

80%-100% of Area Median Income

| Housing Problems | 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 | 200 | 1,685 | 0 |
| White | 75 | 1,565 | 0 |
| Black / African American | 0 | 35 | 0 |
| Asian | 4 | 55 | 0 |
| American Indian, Alaska Native | 0 | 0 | 0 |
| Pacific Islander | 0 | 0 | 0 |
| Hispanic | 0 | 30 | 0 |

Table 8 - Disproportionally Greater Need 80 - 100% AMI Source CHAS ACS 5-year Survey 2015

The disproportionate need of racial and ethnic groups in New Albany are summarized by income level below:

0-30% AMI. At this income level, Hispanic households experience disproportionate rates of housing problems with a rate 23 percentage points higher than needs of the jurisdiction as a whole. One hundred percent of the 55 Hispanic households had at least one housing problem.

30-50% AMI. At this income level, Hispanic households again experience disproportionately high rates of housing problems with a rate of 100 percent of the 65 Hispanic household experiencing at least one housing problem compared to 64 percent of the jurisdiction as a whole (a difference of 36 percentage points).

50-80% AMI. At this income level, African American households experience disproportionately high rates of housing need compared to the jurisdiction as a whole. Forty-eight percent of African American households at this income level experience a least one housing problem compared to 30 percent of the households at the same income level in the jurisdiction as a whole (a difference of 18 percentage points).

80-100% AMI. At this income level, African American households experience disproportionately high rates of housing need compared to the jurisdiction as a whole. Twenty-two percent of African American households at this income level experience a least one housing problem compared to 11 percent of the households at the same income level in the jurisdiction as a whole (a difference of 11 percentage points).

Disproportionate Housing Needs: Severe Housing Problems

This section provides data on households with disproportionate housing needs. Data are presented by race and ethnicity and income category. Racial categories and ethnicity (Hispanic) are consistent with the definitions used by the U.S. Census. Income ranges correspond to HUD income categories and are based on the area median income for a family of four, which can be found at <http://www.huduser.org/portal/datasets/il.html>. All data are pre-populated by HUD.

According to HUD, disproportionate need occurs when a household category has a level of need that is at least 10 percentage points higher than the level of need of all households in a particular income category. For example, if 60 percent of households earning between 50 and 80 percent of the area median income

(AMI) have housing problem, and 75 percent of Hispanics in the same income category have a housing problem, Hispanics would have a disproportionate need.

Per the regulations at 91.205(b)(2), 91.305(b)(2), and 91.405, a grantee must provide an assessment for each disproportionately greater need identified. Although the purpose of these tables is to analyze the relative level of need for each race and ethnic category, the data also provide information for the jurisdiction as a whole that can be useful in describing overall need.

Income classifications are as follows: 0%-30% AMI is considered extremely low-income, 30%-50% AMI is low-income, 50%-80% AMI is moderate-income, and 80 %-100% is middle-income. Data is pulled from the 2011-2015 HUD Comprehensive Housing Affordability Strategy (CHAS). The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%.

0%-30% of Area Median Income

| Housing Problems | 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 | 2,035 | 595 | 315 |
| White | 1,675 | 485 | 215 |
| Black / African American | 284 | 85 | 64 |
| Asian | 0 | 0 | 0 |
| American Indian, Alaska Native | 4 | 0 | 0 |
| Pacific Islander | 0 | 0 | 0 |
| Hispanic | 55 | 0 | 35 |

Table 9 - Disproportionally Greater Need 0 - 30% AMI Source CHAS ACS 5-year Survey 2015

30%-50% of Area Median Income

| Housing Problems | 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 | 1,500 | 850 | 0 |
| White | 1,215 | 735 | 0 |
| Black / African American | 69 | 75 | 0 |
| Asian | 4 | 0 | 0 |
| American Indian, Alaska Native | 25 | 0 | 0 |
| Pacific Islander | 0 | 0 | 0 |
| Hispanic | 65 | 0 | 0 |

Table 10 - Disproportionally Greater Need 30 - 50% AMI Source CHAS ACS 5-year Survey 2015

50%-80% of Area Median Income

| Housing Problems | 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 | 875 | 1,995 | 0 |
| White | 705 | 1,755 | 0 |
| Black / African American | 20 | 30 | 0 |
| Asian | 0 | 0 | 0 |
| American Indian, Alaska Native | 5 | 0 | 0 |
| Pacific Islander | 0 | 0 | 0 |
| Hispanic | 20 | 75 | 0 |

Table 11 - Disproportionally Greater Need 50 - 80% AMI Source CHAS ACS 5-year Survey 2015

80%-100% of Area Median Income

| Housing Problems | 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 | 200 | 1,685 | 0 |
| White | 75 | 1,565 | 0 |
| Black / African American | 0 | 35 | 0 |
| Asian | 4 | 55 | 0 |
| American Indian, Alaska Native | 0 | 0 | 0 |
| Pacific Islander | 0 | 0 | 0 |
| Hispanic | 0 | 30 | 0 |

Table 12 - Disproportionally Greater Need 80 - 100% AMI Source CHAS ACS 5-year Survey 2015

The disproportionate need of racial and ethnic groups in New Albany are summarized by income level below:

0-30% AMI. At this income level, Hispanic households experience disproportionate rates of housing problems with a rate 23 percentage points higher than needs of the jurisdiction as a whole. One hundred percent of the 55 Hispanic households had at least one housing problem.

30-50% AMI. At this income level, Hispanic households again experience disproportionately high rates of housing problems with a rate of 100 percent of the 65 Hispanic household experiencing at least one housing problem compared to 64 percent of the jurisdiction as a whole (a difference of 36 percentage points).

50-80% AMI. At this income level, African American households experience disproportionately high rates of housing need compared to the jurisdiction as a whole. Forty-eight percent of African American households at this income level experience a least one housing problem compared to 30 percent of the households at the same income level in the jurisdiction as a whole (a difference of 18 percentage points).

80-100% AMI. At this income level, African American households experience disproportionately high rates of housing need compared to the jurisdiction as a whole. Twenty-two percent of African American

households at this income level experience a least one housing problem compared to 11 percent of the households at the same income level in the jurisdiction as a whole (a difference of 11 percentage points).

C. Publicly Supported Housing Analysis

The New Albany Public Housing Authority in New Albany (NAHA) participates in the Section 8 Housing Choice Voucher (HCV), and Public Housing programs. It manages 1,083 public housing units, 408 Section 8 Vouchers, and 395 Special Purpose Vouchers. NAHA is expected to align itself with the Department of Housing and Urban Development's Strategic Goals: *to achieve impact in the field of housing and housing as a platform for improving the quality of life for low-income residents*. In keeping with this directive, NAHA has created a strategic 5-year plan, 2016 – 2020, that identifies goals and objectives to be accomplished. NAHA is currently implementing the 5th year of its strategic plan.

One of the main goals of NAHA's strategic plan is to implement HUD's Rental Assistance Demonstration (RAD) program. This program allows the housing authority to address the immediate and longer-term capital repair and replacement needs of their properties, through federal and private dollars for preserving affordable rental homes. This program will require the relocation of current public housing authority residents during the construction and revitalization of public housing units.

NAHA's strategic plan addresses homelessness, health, and the quality of life issues. By participating in HUD's VASH program, veterans in need of housing and supportive services will be assisted. There will be supportive services for chronic homelessness individuals.

NAHA will promote health and financial stability of vulnerable populations by identifying opportunities to determine eligibility for Medicaid and other insurance products. NAHA and its properties are currently smoke free.

NAHA will continue to promote economic development opportunities for the wage earner of the family through the Family Self Sufficiency program. It will continue to maintain all resident computer labs in community spaces.

Below are NAHA's goals and objectives for its 2016 – 2020 Strategic Plan:

Strategic Goal 1: Meet the Need for Quality Affordable Rental Homes-Rental Alignment

HUD's Rental Assistance Demonstration (RAD) makes it possible for public housing agencies to address the immediate and longer-term capital repair and replacement needs of their properties, preserving these deeply affordable rental homes. RAD allows access to private funding sources by allowing public housing agencies to convert to long-term Section 8 rental assistance contracts.

NAHA intends to fully participate in the RAD but it is likely that the number of residents able to be served through NAHA programs will be reduced due to temporary dislocation and construction or rehabilitation activities.

NAHA's strategic plan addresses homelessness, health, and the quality of life issues.

Objectives:

1. Maintain the number of families served through HUD rental assistance during the reconstruction of NAHA properties. NAHA will minimize the dislocation of current residents by creating replacement housing in advance of need for relocation using a phased approach.
2. Increase the number of replaced or rehabilitated housing using the Rental Assistance Demonstration (RAD). Each year in years 2015 through 2017 NAHA will make application for RAD.
3. Improve the Housing Choice Voucher budget utilization rate. NAHA will review and revise current practices to improve the budget utilization rate. NAHA will create a revised procedure(s) to provide an agile system of leasing when funds become available.
4. NAHA will advocate at every governmental level for increased funding for the Tenant Based Voucher Program in years 2015-2019.
5. Public Housing occupancy rate will maintain 97% in years 2015-2019 order to meet the needs of residents on the wait list.
6. Project Based Rental Assistance (PBRA) and Project Based Vouchers (PBV) occupancy rate In RAD converted developments will maintain 97% occupancy in years 2015-2019.

Strategic Goal 2: Use Housing as a Platform for Improving Quality of Life

Objectives:

Homelessness

1. NAHA will continue outreach to homeless Veterans temporarily living in shelters or transitional housing through participation in the Interagency Homeless Initiative.
2. NAHA will continue to review the waitlist to insure that persons experiencing chronic homelessness are served on a priority basis.
3. NAHA will participate in the VASH program to assist in placing veterans in permanent housing in years 2015-2019
4. NAHA will provide individuals experiencing chronic homelessness supportive services to increase stability in housing.
5. NAHA will review the annual priorities of the Permanent Supportive Housing Institute for alignment with local priorities and make a decision on whether to make application for PSH.

Health

1. Promote health and financial stability of vulnerable populations by identifying opportunities to determine eligibility for Medicaid automatically or routinely. NAHA will use income information collected during intake process and partner with state Medicaid programs and health insurance navigators to encourage applicants to make appropriate healthcare decisions.
2. NAHA is proposing to help protect the health of residents of public housing from both direct and environmental (i.e., second-hand and third-hand) tobacco smoke exposure by issuing and implementing smoke free policies, and by providing outreach and technical support for tobacco cessation.
3. NAHA will increase the percent of HUD-assisted residents with public or private health coverage by sponsoring the presence of ACA Navigators to assist residents in access health care through private insurance (including vouchers through the State of Indiana Plan), CHIPs, and Medicaid. At least 1 healthcare access activity will be presented each year.in years 2015- 2019.
4. NAHA will increase the number of public housing agencies with smoke-free housing designation as new or rehabilitated units are developed.

Quality of Life

1. NAHA will apply for one major grant each year to improve the Quality of Life through economic development of the family as a wage earner.
2. NAHA will continue to maintain all resident computer labs in community spaces.
3. NAHA will monitor and increase the percentage of participants enrolled in the Family Self Sufficiency program who have increased wages since program initiation.
4. NAHA will apply for continued funding for the Family Self Sufficiency program in each of the five years for which grants are available.

Strategic Goal 3. Increase the health and safety of homes and embed comprehensive energy efficiency and healthy housing criteria across NAHA programs

1. NAHA will complete a Green or RAD Physical Needs Assessment at all NAHA developments by 2016.
2. NAHA will review existing Energy Performance Contracts and make changes as allowed to provide additional funds for energy efficient changes by 2017.

Strategic Goal 4. Create a stronger more agile workforce.

The initiation of this Five-Year Plan coincides with the Phase 1 of the RAD. NAHA staff will begin the process of retooling the experienced public housing staff. NAHA will create a training plan to educate administrative, management, and line staff to prepare

for separate businesses building on the lessons learned during the conversion to asset management.

In the past NAHA has depended on public housing funding to support over 66% of their housing activity and Housing Choice Vouchers to fund the remaining 33%. As NAHA moves toward blended funding by implementing RAD, public housing, and Low Income Housing Tax Credits, current staff will be offered the opportunity to gain additional certifications to prepare for the transition away from public housing funding and management objectives to a market-based approach. This method will include learning more about increasing onsite responsibility for day to day operations under project based Section 8 (PBRA or PBV).

Objectives

Retooling

1. NAHA will offer two training opportunities in each of years 2015 and 2016 that lead to additional certifications in operational management in blended occupancy, LIHTC, and Section 8 Programs.
2. NAHA will evaluate the status of all funding appropriate certifications in 2016-2017 to make decisions about staffing ratios and management implementation.
3. NAHA will continue to explore outsourcing management duties as required by equity partners and development partners in 2016-2017.
4. NAHA will continue to evaluate measures available to transition existing workforce to the modified workplace of RAD.

Management Goal 1

Continue to promote all NAHA properties, services, and activities as a quality option for affordable, supportive housing.

Objectives

1. Promote and enhance the strategic development of housing portfolio for all income levels and populations.
2. Continue to build partnerships that yield positive results for NAHA and its residents.
3. Seek additional resources through grants.
4. Refine NAHA policies and procedures.

Management Strategic Goal 2

To convert all NAHA properties to the Rental Assistance Demonstration Model to move NAHA to a Market Based Model of Rental Properties.

Objectives:

1. Using the Strategic Development Plan complete Portfolio Application for RAD
2. Complete the application for a Community Housing Development Organization using the Southern Indiana Community Housing (501 c 3) as the vehicle.
3. Continue to pursue the Permanent Supportive Housing Model to more fully serve at-risk populations in an appropriate setting including chronically homeless and youth aging out of foster care.

D. Disability and Access Analysis

The American with Disabilities Act (ADA) defines a person with a disability as a person who has a physical or mental impairment that substantially limits one or more major life activity. This includes people who have a record of such an impairment, even if they do not currently have a disability. It also includes individuals who do not have a disability but are regarded as having a disability. The ADA is a civil rights law that prohibits discrimination against individuals with disabilities in all areas of public life, including jobs, schools, transportation, and all public and private places that are open to the general public. The purpose of the law is to make sure that people with disabilities have the same rights and opportunities as everyone else.

The ADA gives civil rights protections to individuals with disabilities similar to those provided to individuals on the basis of race, color, sex, national origin, age, and religion. It guarantees equal opportunity for individuals with disabilities in public accommodations, employment, transportation, state and local government services, and telecommunications.

Over one quarter of households (28%) in New Albany have a member with at least one disability. Of these households 39 percent (1,778 households) have housing needs. Ambulatory limitations is the most common type of impairment which is present in over 60 percent of the households with housing needs. Fifteen percent of the population (5,371 total residents) live with mental, physical, and/or developmental disabilities. This impacts 4,510 households (nearly 30%). Of these households 39 percent experience at least one of the HUD-defined housing problems. Additional housing-related challenges that are not captured in the HUD-defined problems include accessibility, access to transit, and problems related to requesting reasonable accommodations. Elderly households (households with at least one person over 62 years of age), represent 30 percent of the total households in the jurisdiction. National surveys indicate that most seniors desire to age in place but may need accessibility modifications as they age and may need additional support services in order to properly maintain their home and property.

The New Albany Housing Authority (NAHA) has met the 5% standard for accessible mobility impaired units at all sites with the exception of Parkview Towers. Currently the supply of 504 compliant units exceeds the demand. Tenants without the need for a 504 unit are housed in the units until a request for 504 units is made. Under the terms of the lease in place tenants are offered another unit and should relocate within 30 days. Of the 58 units, 40 are occupied by tenants requesting an accessible unit. In addition, some accommodations can be met at the time of lease up, e.g. unit without stairs, reserved parking, levered door handles, hearing and sight impaired accommodations.

E. Fair Housing Enforcement, Outreach Capacity, and Resources Analysis

Despite the positive efforts taken to address fair housing in New Albany, some impediments to Fair Housing exist. They are:

- **Impediment 1: Fair Housing Education and Outreach**

There is a need to educate persons about their rights under the Fair Housing Act and to raise community awareness to affirmatively further fair housing choice, especially for low-income residents, minorities, and the disabled population.

- **Impediment 2: Quality of Rental Housing vs. Affordability**

New Albany has a limited supply of rental housing that is decent, safe, sound and affordable and 41.8% of all households are cost overburdened and they spend 30% or more of their net monthly income on housing.

- **Impediment 3: Lack of Quality Affordable Homeowner Housing**

There is a lack of resources for low- and moderate-income households to purchase a home. Many houses that are available for purchase are in need of substantial rehabilitation work.

- **Impediment 4: Continuing Need for Accessible Housing Units**

As an older built-up environment, there is a lack of accessible housing units in New Albany. Since 53.2% of the housing units were built over 60 years ago and do not have accessibility features, while 28% of households are classified as disabled.

- **Impediment 5: Economic Issues Affecting Housing Choice**

There is a lack of economic opportunities in New Albany which prevents low-income households from increasing their income and limits the choice to live outside areas of concentrated poverty.

- **Impediment 6: Impacted Areas of Concentration**

There are specific areas in the City of New Albany where the concentration of low income persons and minorities exceeds 50% of the area's population.

V. Fair Housing Goals and Priorities

Stakeholder interviews, surveys, and data helped to identify impediments to Fair Housing Choice and they set the priorities and recommendations to alleviate the impediments. Listed below are impediments and recommendations to address them.

Impediment 1: Fair Housing Education and Outreach

There is a need to educate persons about their rights under the Fair Housing Act and to raise community awareness to affirmatively further fair housing choice, especially for low-income residents, minorities, and the disabled population.

- **Goal:** Improve the publics', realtors', and landlords' and local officials' knowledge and awareness of the Fair Housing Act, related laws, regulations, and requirements to affirmatively further fair housing throughout New Albany.
 - Strategies: To meet this goal, the following activities and strategies may be undertaken:
 - A: Continue to promote Fair Housing awareness through media, seminars, and training to provide educational opportunities for all persons to learn about their rights under the Fair Housing Act and Americans with Disabilities Act.
 - B: Continue to prepare and distribute literature and informational material concerning fair housing issues, an individual's housing rights, and a landlord's responsibilities to comply with the Fair Housing Act by making reasonable accommodations.
 - C: Educate residents that they have the right to live outside concentrated areas of poverty.
 - D: Work with the local Board of Realtors to educate and promote fair housing.
 - E: Strive for better intergovernmental cooperation between state and local partners, as well as community groups, to effectively identify and address potential barriers to affordable housing choice.
 - F: Publish forms, informational material, etc. in both English and Spanish.

Impediment 2: Quality of Rental Housing vs. Affordability

New Albany has a limited supply of rental housing that is decent, safe, sound and affordable and 41.8% of all households are cost overburdened and they spend 30% or more of their net monthly income on housing.

- **Goal:** Increase the supply of affordable rental housing through new construction and rehabilitation activities.
 - Strategies: To meet this goal, the following activities and strategies may be undertaken:
 - A: Continue to support and encourage community organizations to rehabilitate rental housing.
 - B: Continue to enforce local codes and ordinances
 - C: Promote and encourage the public housing authority to offer Section 8 Housing Choice Voucher holders the option to convert to homeownership.
 - D: Support a payment assistance program for qualifying individuals, including tenants that wish to buy homes.
 - E: Create a rental assistance program to lower housing costs for the very low income, mentally disabled, special needs populations, and the homeless.

Impediment 3: Lack of Quality Affordable Homeowner Housing

There is a lack of resources for low- and moderate-income households to purchase a home. Many houses that are available for purchase are in need of substantial rehabilitation work.

- **Goal:** Increase the supply of various types of affordable housing by new construction and rehabilitation activities.
 - Strategies: To meet this goal, the following activities and strategies may be undertaken:
 - A: Support financially, the purchase of small starter homes at affordable prices for low- and moderate-income residents
 - B: Support and promote the development of affordable infill housing on vacant land.
 - C: Support and promote the rehabilitation of owner-occupied homes.
 - D: Provide financial and development incentives to private developers and non-profits to construct and/or rehabilitate affordable housing.
 - E: Encourage and promote the development, construction, and/or rehabilitation of mixed-income housing in areas that are not low-moderate income.

Impediment 4: Continuing Need for Accessible Housing Units

As an older built-up environment, there is a lack of accessible housing units in New Albany. Fifty three percent of the housing units were built over 60 years ago and do not have accessibility features, while 28% of households are classified as disabled.

- **Goal:** Increase the number of accessible units for the physically disabled and developmentally delayed through new construction and rehabilitation of existing housing.
 - Strategies: To meet this goal, the following activities and strategies may be undertaken:
 - A: Promote programs to increase the amount of accessible housing through rehabilitation of existing housing stock for renters and homeowners.
 - B: Encourage the development of new construction of accessible and visitable housing through financial or development incentives.
 - C: Continue to enforce ADA and Fair Housing requirements for landlords to make “reasonable accommodations” for tenants who are disabled.
 - D: Continue to promote programs to assist elderly homeowners with accessibility improvements to their properties so they may remain in their own homes.

Impediment 5: Economic Issues Affecting Housing Choice

There is a lack of economic opportunities in New Albany which prevents low-income households from increasing their income and limits the choice to live outside areas of concentrated poverty.

- **Goal:** The local economy will provide new job opportunities, which will increase household income, and will promote fair housing choice.
 - Strategies: To meet this goal, the following activities and strategies may be undertaken:
 - A: Strengthen partnerships that enhance local businesses, expand the tax base, and create a more sustainable economy for residents and businesses.
 - B: Support and enhance workforce development and skills training that results in increased job opportunities and a living wage.
 - C: Support programming that enhances entrepreneurship and small business development, expansion, and retention within low- and moderate-income, and minority neighborhoods.
 - D: Promote and encourage economic development with local commercial and industrial firms to expand their operations and increase employment opportunities.

Impediment 6: Patterns of Segregation and Spatial Isolation

There are specific areas in the City of New Albany where the concentration of low income persons and minorities exceeds 50% of the area's population.

- **Goal:** Promote the de-concentration of minorities to reduce minority concentration.
 - Strategies: To meet this goal, the following activities and strategies may be undertaken
 - A: Support, promote, and plan for affordable housing developments outside areas of minority concentration.
 - B: Market and promote housing opportunities for minorities outside areas of minority concentration.
 - C: Provide assistance to minority households to locate their residences outside areas of high minority concentration.
 - D: Mitigate concentrations of low and moderate-income persons and minorities.
 - E: Construct new affordable housing units in minority and low-income communities, and rehabilitate existing vacant units to return them to the affordable rental market, and preserve the existing housing stock.
 - F: Prioritize local and federal dollars to help alleviate housing cost burden.
 - G: Promote integration of diversity in neighborhoods throughout the city.
 - H: Provide an increase number and range of deeply subsidized rental opportunities through vouchers and LIHTC projects, prioritizing locations in higher income areas and areas with better access to jobs/transit, including in the downtown areas that have seen reinvestment.
 - Provide affordable housing that is coupled with wrap around services including health, including addiction related services, and childcare.

I. APPENDIX

A. Summary - Resident, Stakeholder, Community Leader Responses

**Summary Keynotes for the New Albany Resident and Stakeholder/Community Leader Surveys
(Compilation Date: March 20, 2020 by Engaging Solutions, LLC)**

Resident Survey

This survey was sent to the stakeholder/community leaders who then distributed them to their network of residents and/or organizations that provide services to residents and neighbors. The residents represented the grassroots input needed to help identify issues they or someone they knew were experiencing. The survey was initiated in February through March 14, 2020 and was completed by 101 participants. Results are shown below.

Resident/Community Leader Survey Profile: 101 surveys were completed mostly by White/Caucasian residents who were mostly females (62%). The largest percentage of 44% was in the 35-54 age group of which 79 percent were Caucasian/White followed by 8% African American. Fifty five percent of the participants were married and/or domestic partners and most respondents earned \$71,000+. The majority of the respondents represented a household with at least 2 persons over age 18.

Stakeholder/Community Leader Survey

This survey targeted stakeholders and community leaders who have a working knowledge about policy, and know of programmatic, and institutional issues affecting fair housing. The work in housing, community services, and /or for a governmental and nonprofit entities. The survey was initiated in February through March 14, 2020 and was completed by 37 participants. Results are shown below.

Stakeholder/Community Leader Survey Profile: Thirty seven surveys were completed mostly by professionals serving the 47150 and 47151 zip codes. The stakeholders represented housing and case management providers as well as NARC, NAHA, social service providers/supportive services, and after school providers. Respondents dominantly serve low-income individuals, families, seniors, and persons with disabilities. According to 42% of the respondents, when it relates to fair housing, not much has changed in the last decade. Twenty nine percent felt the situation had worsened.

Obstacles/Barriers to Fair Housing Choice (in order of ranking)

1. Lack of sufficient, quality, affordable housing
2. Insufficient income
3. Insufficient public transportation

Experiencing discrimination in obtaining housing in the past 5 years:

Stakeholder/Community Leader Responses:

- 92% - No
- Reason for discrimination: Race and disability

Resident Responses:

- 71% No
- 27% either knows someone who has been discriminated against or they experienced the discrimination

Reason for alleged discrimination:

- Race (35%),
- Color (29%), Age
- Criminal Background

Awareness of other potential fair housing violations in your community:

- 73% No

Listed violations:

- Poor property upkeep and maintenance
- Failure to upkeep mechanical/electrical/plumbing and maintain energy efficiency
- Fair housing violations relating to race
- Zoning that prevents affordable rentals
- There are illegal evictions
- Property does not meet basic standard of living requirements
- Advertising a preference (typically for seniors in non-senior housing)

Rate community development and social services:

Stakeholder/Community Leader Responses

- Rated High – Community Center upgrades/rehabilitation (44%),
- Job Creation
- Other (40%; infrastructure, sidewalks, etc.)

Resident Responses:

- Rated High – Repair/replace curbs/sidewalks and street or sewer repairs/upgrades
- Job Creation
- Business Incubation

Rate social service needs:

Stakeholder/Community Leader Responses

- High – Substance Abuse Services (71%)
- Services for abused and neglected children and child care (58%)
- Housing Services (56%)

Resident Survey Responses:

- Rated High – Substance Abuse Services (56%)
- Services for Abused and Neglected Children (42%)
- Youth Programs (41%)

Greatest need for more rental housing for:

Stakeholder/Community Leader Responses

- Youth Programs (41%)

- Low-income household (72%)
- Seniors and families with children (52%)
- Persons with disability and special needs (48%)

Possible barriers to fair housing:

Stakeholder and Community Leader Responses

- Youth Programs (41%)
- Income levels of minority and female-headed households (64%)
- Poor credit histories of minority borrowers (43%)
- Lack of knowledge among residents regarding fair housing (42%)

Resident Responses:

- Youth Programs (41%)
- Lack of sufficient quality affordable housing (49%)
- Problems in the maintenance of housing last resort (42%)
- Not in my backyard (NIMBY) attitudes (42%)

What lending activities are problems?

Stakeholder and Community Leader Responses

- Youth Programs (41%)
- Lenders being reluctant to loan in certain parts of the community (63%)
- Charging excessively high rates for mortgages and refinancing, charging prepayment penalties, and selling sub-prime products to prime customers (50%)

Resident Responses

- 40% believe their housing choices are geographically limited to certain area or neighborhoods in New Albany mostly because “I don’t make a lot of money” (65%)

Stakeholder and Community Leader Responses

Solutions to correcting problematic lending activities:

- More education and awareness
- More programs or funding
- Establish prevention and protection proceedings for customers
- Tenant advocacy organizations, better statewide housing laws
- Ombudsman to serve as the Fair Housing lender to represent these lenders

What efforts are you aware of to educate the public regarding fair housing rights:

- Outreach and some periodic workshops and community forums
- Referrals to Indiana Legal Services
- Need more consumer education particularly targeting first time homebuyers and renters
- Organizations that promote fair housing: Redevelopment Commission, Metropolitan Housing Coalitions, LifeSpan Resources, St. Elizabeth Catholic Charities, City Council, NAHA, New Directions Housing Corporation, CASI, CoC, HUD, Louisville Homeless Coalition, Salvation Army, NeighborWorks, IHCD, Louisville Urban League, IN Association of Realtors, IN Legal Services

Best steps to eliminate fair housing discrimination:

- Continued education and practice
- De-concentrate public housing
- NAHA hold open community meetings
- Put a step system in place to track and hold accountable those that enter public housing to attain their goals and expectations
- Crack down on bad actors; make it know the behavior will not be tolerated
- Require rental property to provide standards of quality before offering property for rent
- Transparency in the entire process from available housing, application processes, lending rates, etc.
- Zoning that creates housing affordable to those at 50% or below median income EVERYWHERE
- Educate, Educate, and Educate
- Make properties accessible and properly train staff
- Educate and build a community goal and plan to accomplish it

Resident Responses:

- Homeownership counseling (63%)
- Centralized list of landlords accepting Section 8 vouchers (49%)
- Credit counseling (48%)
- Credit and banking education (46%)
- Creation of a New Albany Homeownership Center (40%)
- Housing rights education (37%)
- Fair housing laws education (33%)

Suggestions for changes to fair housing laws and practices that would increase fair housing:

Require rental property owners to register their properties with county or city housing commissions.

Require minimal standards for quality of rental housing and submit to inspection when violations are reported.

As I stated before, many people cannot get access to some documents necessary for housing programs. I have personally helped some people get these documents they needed because for a variety of reasons they could not on their own (mainly out-of-State or outside Floyd County birth certificates; not having the money to order them or them not knowing how to navigate the system/process to get one ordered). Many people in need of housing don't even have an ID, let alone a social security card or birth certificate. Unfortunately, if you have none of these, it's difficult to even get one. There should be some way to assist these people that can't do this on their own. I realize the necessity to take measures to stop identity theft and similar issues, but there has to be a better way.

Tenants union/Tenants advocate (could be regional on the north side of the river).

There needs to be a step system put in place to track and hold accountable those that enter public housing...attainable goals and expectations for them to meet and follow in order to remain in housing and/or retain their children, before being pushed out. Again, giving them the opportunity to do better, but actually pushing them to follow through and do better. This is strictly based on steps set in writing in front of them

that they either do or don't do, taking age, race, religion, etc., out of it, and simply holds them to a criteria they agree upon and in doing so they are molded into a better human.

Other Comments/From the Residents

What housing issues concern you the most?:

- Property maintenance/housing conditions (51%)
- High rental/purchase prices (30%)
- Not enough housing in moderate price range (29%)
- 81% perceive certain geographic area(s) or neighborhood(s) with the City of New Albany to be undesirable

B. Stakeholder and Community Leader Survey Instruments

STAKEHOLDER & COMMUNITY LEADER SURVEY INSTRUMENT & RESPONSES

Please check what applies to you:

| Answer Choices | Responses | |
|--------------------------|-----------------|-----------|
| Interested Individual | 38.89% | 14 |
| Developer | 5.56% | 2 |
| Builder | 2.78% | 1 |
| General Contractor | 2.78% | 1 |
| Real Estate Professional | 5.56% | 2 |
| Housing Provider | 19.44% | 7 |
| Fair Housing Advocate | 8.33% | 3 |
| Leader | 52.78% | 19 |
| | Answered | 36 |
| | Skipped | 1 |

New Albany 2020 Consolidated Plan and Analysis of Impediments -
Stakeholder/ Community Leader Survey

3. Are you aware of anyone experiencing discrimination in obtaining housing in your community in the past five years?

| Answer Choices | Responses | |
|----------------|-----------------|----------|
| Yes | 7.69% | 2 |
| | | 2 |
| No | 92.31% | 4 |
| | Answered | 2 |
| | ed | 6 |
| | Skipped | 1 |
| | d | 1 |

How long has your organization been in existence?

| Answer Choices | Responses | |
|--------------------|-----------------|----------|
| Less than a 1 year | 0.00% | 0 |
| 1 – 5 years | 0.00% | 0 |
| | 100.00 | 2 |
| 5 – 10 years | % | 3 |
| | Answered | 2 |
| | ed | 3 |
| | Skipped | 1 |
| | d | 4 |

What area do you serve (zip code/zone)?

| | |
|-----------------|-----------|
| Answered | 21 |
| Skipped | 16 |

What populations does your organization serve?

| Answer Choices | Responses | |
|---------------------------|-----------------|-----------|
| Minority/Ethnic Groups | 78.57% | 22 |
| Disabled | 85.71% | 24 |
| Homeless | 64.29% | 18 |
| Low Income | 92.86% | 26 |
| Families | 82.14% | 23 |
| Seniors | 82.14% | 23 |
| Youth | 71.43% | 20 |
| Unemployed/Under employed | 60.71% | 17 |
| Ex offenders | 53.57% | 15 |
| | Answered | 28 |
| | Skipped | 9 |

1a. Compared to 10 years ago, the fair housing situation in my community is:

| Answer Choices | Responses | |
|----------------|-----------------|-----------|
| Better | 29.17% | 7 |
| Worse | 29.17% | 7 |
| The same | 41.67% | 10 |
| | Answered | 24 |
| | Skipped | 13 |

1b. For the purpose of this survey, I define community as:

| | |
|-----------------|-----------|
| Answered | 24 |
| Skipped | 13 |

2. What do you see as obstacles or barriers to fair housing choice, if any, in the City of New Albany?

| Answer Choices | Responses | |
|---|-----------------|-----------|
| Race/Color/Ethnicity/National Origin | 12.50% | 3 |
| Sex/Gender/Sexual Orientation | 12.50% | 3 |
| Disability and/or Age | 20.83% | 5 |
| Insufficient Income | 75.00% | 18 |
| Lack of sufficient quality affordable housing | 87.50% | 21 |
| Insufficient public transportation | 58.33% | 14 |
| Municipal codes, ordinances, or regulations | 16.67% | 4 |
| Other (please specify) | 20.83% | 5 |
| | Answered | 24 |
| | Skipped | 13 |

3. Are you aware of anyone experiencing discrimination in obtaining housing in your community in the past five years?

| Answer Choices | Responses | |
|-----------------|-----------|-----------|
| Yes | 7.69% | 2 |
| No | 92.31% | 24 |
| Answered | | 26 |
| Skipped | | 11 |

4. Which of the following was the reason for discrimination? (Check all that apply.)

| Answer Choices | Responses | |
|--------------------------|-----------|-----------|
| Race | 100.00% | 2 |
| Religion | 0.00% | 0 |
| Disability | 50.00% | 1 |
| Sex | 0.00% | 0 |
| Color | 0.00% | 0 |
| Family Status | 0.00% | 0 |
| National Origin | 0.00% | 0 |
| Ability to speak English | 0.00% | 0 |
| Other (please specify) | 0.00% | 0 |
| Answered | | 2 |
| Skipped | | 35 |

5. Are you aware of any other potential fair housing violations in your community?

| Answer Choices | Responses | 5b. Please list the violation(s): | |
|-----------------|-----------|-----------------------------------|-----------|
| Yes | 26.92% | Answered | 7 |
| No | 73.08% | Skipped | 30 |
| Answered | | 11 | |
| Skipped | | 30 | |

6. Community Development and Social Services: rate the following needs of your community

| | Low | | Medium | | High | | Total |
|----------------------------------|--------|---|--------|---|--------|----|-------|
| Repair/replace curbs/sidewalks | 32.00% | 8 | 48.00% | 2 | 20.00% | 5 | 25 |
| Street or sewer repairs/upgrades | 24.00% | 6 | 64.00% | 6 | 12.00% | 3 | 25 |
| Park upgrades | 20.83% | 5 | 58.33% | 4 | 20.83% | 5 | 24 |
| Brownfields cleanup | 34.78% | 8 | 43.48% | 0 | 21.74% | 5 | 23 |
| Business incubation | 28.00% | 7 | 44.00% | 1 | 28.00% | 7 | 25 |
| Job creation | 20.00% | 5 | 40.00% | 0 | 40.00% | 10 | 25 |

2020 Analysis to Fair Housing Choice

| | | | | | | | |
|--|--------|---|--------|---|--------|----|-----------|
| Community Center upgrades/rehabilitation | 20.00% | 5 | 36.00% | 9 | 44.00% | 11 | 25 |
| Other | 20.00% | 1 | 40.00% | 2 | 40.00% | 2 | 5 |
| Ans were d Skip ped | | | | | | | 25 |
| | | | | | | | 12 |

7. Rate the following social service needs of your community

| | Low | | Medium | | High | | Total |
|--|--------|---|--------|---|--------|----|-------|
| Housing Services | 4.00% | 1 | 40.00% | 0 | 56.00% | 14 | 25 |
| Health Services | 4.00% | 1 | 56.00% | 4 | 40.00% | 10 | 25 |
| Services for Abused and Neglected Children | 8.33% | 2 | 33.33% | 8 | 58.33% | 14 | 24 |
| Employment Training | 16.67% | 4 | 58.33% | 4 | 25.00% | 6 | 24 |
| Substance Abuse Services | 16.67% | 4 | 12.50% | 3 | 70.83% | 17 | 24 |
| Youth Programs | 13.04% | 3 | 47.83% | 1 | 39.13% | 9 | 23 |
| Senior Citizen Programs | 20.83% | 5 | 58.33% | 4 | 20.83% | 5 | 24 |
| Parks and Recreation Programs | 12.50% | 3 | 66.67% | 6 | 20.83% | 5 | 24 |
| Programs for people with HIV/AIDS | 58.33% | 4 | 37.50% | 9 | 4.17% | 1 | 24 |
| Green Programs/Environmental Awareness | 29.17% | 7 | 41.67% | 0 | 29.17% | 7 | 24 |
| Public Transportation | 20.83% | 5 | 29.17% | 7 | 50.00% | 12 | 24 |
| Legal Services | 16.00% | 4 | 60.00% | 5 | 24.00% | 6 | 25 |
| Child Care | 8.33% | 2 | 33.33% | 8 | 58.33% | 14 | 24 |
| What other need(s), please list: | | | | | | | 3 |
| Answered | | | | | | | 25 |
| Skipped | | | | | | | 12 |

8. There is a need in New Albany for more rental housing for:

| | Strongly Agree | | Agree | | Somewh at Agree | | Disagre e | | Strongly Disagree | | No Opinion | | Total |
|---------------------------------|----------------|---|-------|---|-----------------|---|-----------|---|-------------------|---|------------|---|-------|
| Households at all income levels | 24.0 | 6 | 48.0 | 2 | 20.00 | 5 | 0.00 | 0 | 4.00 | 1 | 4.00 | 1 | 25 |
| Low-income households | 72.0 | 1 | 16.0 | 4 | 0.00 | 0 | 0.00 | 0 | 4.00 | 1 | 8.00 | 2 | 25 |
| Seniors | 52.0 | 1 | 24.0 | 6 | 12.00 | 3 | 0.00 | 0 | 0.00 | 0 | 12.0 | 3 | 25 |
| Families with children | 52.0 | 1 | 40.0 | 1 | 4.00 | 1 | 0.00 | 0 | 0.00 | 0 | 4.00 | 1 | 25 |
| Students | 20.0 | 5 | 52.0 | 3 | 16.00 | 4 | 4.00 | 1 | 0.00 | 0 | 8.00 | 2 | 25 |
| Persons with disabilities | 48.0 | 1 | 28.0 | 7 | 8.00 | 2 | 0.00 | 0 | 0.00 | 0 | 16.0 | 4 | 25 |

2020 Analysis to Fair Housing Choice

| | | | | | | | | | | | | | |
|--|------|---|------|---|-------|---|------|---|------|---|------|---|----------|
| Persons with special needs | 48.0 | 1 | 24.0 | | 8.00 | | 0.00 | | 0.00 | | 20.0 | | 2 |
| Persons with AIDS/HIV and their families | 0% | 2 | 0% | 6 | % | 2 | % | 0 | % | 0 | 0% | 5 | 5 |
| | 20.0 | | 32.0 | | 20.00 | | 0.00 | | 0.00 | | 28.0 | | 2 |
| | 0% | 5 | 0% | 8 | % | 5 | % | 0 | % | 0 | 0% | 7 | 5 |
| Answered | | | | | | | | | | | | | 2 |
| Skip | | | | | | | | | | | | | 5 |
| pped | | | | | | | | | | | | | 1 |
| d | | | | | | | | | | | | | 2 |

9. Please evaluate the following possible barriers to fair housing in your community on a scale of 0 to 3 (0=not a barrier, 1=a minor barrier, 2=a modest barrier, 3=a serious barrier).

| | 0 | | 1 | |
|--|--------|----|--------|----|
| Income levels of minority and female-headed households | 0.00% | 0 | 8.00% | 2 |
| Concentration of a affordable housing in certain areas | 0.00% | 0 | 12.00% | 3 |
| Poor credit histories of minority borrowers | 4.35% | 1 | 17.39% | 4 |
| Lack of representation of real estate professional by person of differing races, ethnicities, disabilities and gender. | 20.00% | 5 | 20.00% | 5 |
| Concentration of group homes in certain neighborhoods | 24.00% | 6 | 40.00% | 10 |
| Limitations on density of housing | 25.00% | 6 | 29.17% | 7 |
| Lack of buildable land | 29.17% | 7 | 37.50% | 9 |
| Lack of adequate zoning for housing units | 37.50% | 9 | 29.17% | 7 |
| Restrictive covenants by building and developers and/or home owners associations | 39.13% | 9 | 21.74% | 5 |
| Limited capacity of a local organization devoted to fair housing investigation/testing | 13.64% | 3 | 36.36% | 8 |
| Lack of knowledge among residents regarding fair housing | 4.17% | 1 | 25.00% | 6 |
| Lack of knowledge among large landlords/property managers regarding fair housing | 8.70% | 2 | 34.78% | 8 |
| Lack of knowledge among small landlords regarding fair housing | 4.17% | 1 | 33.33% | 8 |
| Lack of representation of real estate professionals regarding fair housing | 13.04% | 3 | 43.48% | 10 |
| Lack of knowledge among bankers/lenders regarding fair housing | 13.04% | 3 | 43.48% | 10 |
| Lack of knowledge among insurance industry representatives regarding fair housing | 16.67% | 4 | 45.83% | 11 |
| Lack of knowledge among appraisers regarding fair housing | 30.43% | 7 | 34.78% | 8 |
| Use of "neighborhood stability" or similar factors as proxies for racial makeup in appraisals | 21.74% | 5 | 39.13% | 9 |
| appraisals | 47.62% | 10 | 28.57% | 6 |
| Lenders steering customers to use a specific appraisal company | 45.83% | 11 | 25.00% | 6 |
| Lenders steering customers to use a specific provider of hazard insurance | 52.17% | 12 | 21.74% | 5 |
| Lenders not disclosing full appraisal reports to borrowers | 54.55% | 12 | 18.18% | 4 |
| Lenders not disclosing the full determination made by the private mortgage insurer | 54.55% | 12 | 18.18% | 4 |

| | | | | |
|---|--------|---|--------|---|
| Lenders offering prime customers subprime rates | 40.91% | 9 | 27.27% | 6 |
| Lenders targeting subprime, high risk borrowers | 40.91% | 9 | 36.36% | 8 |
| Other barriers (please specify) | | | | |

10a. Are the following lending activities a problem in your community? (Check all that apply)

| Answer Choices | Responses | |
|---|-----------|-----------|
| Lenders charging excessively high rates for mortgages, refinancing and mobile home loan | 50.00% | 4 |
| Lenders linking unnecessary products (e.g., credit life insurance) to loans | 37.50% | 3 |
| Lenders repeatedly inducing borrowers to refinance loans and charging high transaction fees | 37.50% | 3 |
| Lenders charging prepayment penalties | 50.00% | 4 |
| Lenders selling sub-prime products to prime customers | 50.00% | 4 |
| Lenders being reluctant to loan in certain parts of the community | 62.50% | 5 |
| Answered | | 8 |
| Skipped | | 29 |

10b. What actions, if any, can be taken to correct the items marked in question 10a?

Answered

9

Skipped

28

11. Have you ever assisted a client with filing a housing discrimination complaint in your community?

| Answer Choices | Responses | |
|-----------------|-----------|-----------|
| Yes | 4.00% | 1 |
| No | 96.00% | 24 |
| Answered | | 25 |
| Skipped | | 12 |

11b. How would you describe the process?

| Answer Choices | Responses | |
|-----------------|-----------|-----------|
| Easy | 0.00% | 0 |
| Very easy | 100.00% | 1 |
| Difficult | 0.00% | 0 |
| Very Difficult | 0.00% | 0 |
| Answered | | 1 |
| Skipped | | 36 |

12. On a scale of 1 to 5 (1=least effective, 5=most effective), which do you feel would be most helpful in dealing with a housing discrimination complaint?

| | 1 | | 2 | | 3 | | 4 | |
|--------------|-------|---|-------|---|--------|---|--------|---|
| Court System | 4.76% | 1 | 4.76% | 1 | 14.29% | 3 | 42.86% | 9 |

2020 Analysis to Fair Housing Choice

| | | | | | | | | |
|------------------------------|--------|---|--------|---|--------|---|--------|---|
| City | 4.76% | 1 | 9.52% | 2 | 38.10% | 8 | 23.81% | 5 |
| County Government | 14.29% | 3 | 19.05% | 4 | 33.33% | 7 | 19.05% | 4 |
| State Government | 9.52% | 2 | 28.57% | 6 | 28.57% | 6 | 28.57% | 6 |
| Federal Government | 9.52% | 2 | 28.57% | 6 | 28.57% | 6 | 28.57% | 6 |
| Other organization or agency | 11.11% | 2 | 11.11% | 2 | 38.89% | 7 | 0.00% | 0 |

| 5 | Total |
|-----------------|-----------|
| 33.33% | 7 21 |
| 23.81% | 5 21 |
| 14.29% | 3 21 |
| 4.76% | 1 21 |
| 4.76% | 1 21 |
| 38.89% | 7 18 |
| Answered | 22 |
| Skipped | 15 |

13. Does your community have, or have access to, a civil rights commission/office?

| Answer Choices | Responses |
|-----------------|-----------|
| Yes | 61.11% 11 |
| No | 38.89% 7 |
| Answered | 18 |
| Skipped | 19 |

14. What efforts are you aware of to educate the public regarding fair housing rights (workshops, seminars, outreach, training, etc.)?

Answered 13
Skipped 24

15. Does your group work with any other organization to promote fair housing?

| Answer Choices | Responses |
|-----------------|-----------|
| Yes | 44.00% 11 |
| No | 56.00% 14 |
| Answered | 25 |
| Skipped | 12 |

15b. Please list these organizations.

Answered 9
Skipped 28

16. What, in your opinion, would be the best steps to eliminate fair housing discrimination?

Answered 13

Skipped 24

17. Do you have any suggestions for changes to fair housing laws and practices that would increase fair housing choice and/or remove impediments to fair housing choice?

| Answer Choices | Responses | |
|-----------------|-----------|-----------|
| Yes | 18.18% | 4 |
| No | 81.82% | 18 |
| Answered | | 22 |
| Skipped | | 15 |

17b. Please list:

Answered 4
Skipped 33

C. Appendix C – Community Engagement Summaries

CITIZEN SURVEY INSTRUMENT & RESPONSES

Participate (Optional)

| Answer Choices | Responses | |
|----------------|-----------------|-----------|
| Name: | 96.61% | 57 |
| Company: | 0.00% | 0 |
| Address: | 91.53% | 54 |
| Address 2: | 0.00% | 0 |
| City/Town: | 96.61% | 57 |
| State: | 0.00% | 0 |
| ZIP: | 0.00% | 0 |
| Country: | 0.00% | 0 |
| Email Address: | 0.00% | 0 |
| Phone Number: | 88.14% | 52 |
| | Answered | 59 |
| | Skipped | 42 |

1. How long have you lived in your current neighborhood?

| Answer Choices | Responses | |
|--------------------|-----------------|-----------|
| Less than 6 months | 7.06% | 6 |
| 1 to 2 years | 14.12% | 12 |
| 3 to 4 years | 14.12% | 12 |
| 4 to 6 years | 11.76% | 10 |
| 6 or more years | 52.94% | 45 |
| | Answered | 85 |
| | Skipped | 16 |

2. Please list the name of your neighborhood.

| | |
|-----------------|-----------|
| Answered | 77 |
| Skipped | 24 |

3. What type of housing do you live in? Please check only one.

| Answer Choices | Responses | |
|---------------------------------------|-----------|----|
| House that I own | 86.05% | 74 |
| Privately owned house that I rent | 4.65% | 4 |
| Privately owned apartment that I rent | 5.81% | 5 |
| Subsidized Rental Housing | 1.16% | 1 |

| | | |
|--|-------|---|
| Public Housing | 1.16% | 1 |
| Temporarily staying with family or friends | 0.00% | 0 |
| Shelter or Transitional Housing | 1.16% | 1 |
| Other (please specify) | | 2 |

Answered 86

Skipped 15

4. If there were three (3) things you would change about your housing situation, what would they be? Please check three (3) items.

| Answer Choices | Responses | |
|--|-----------|----|
| Lower rent/Lower mortgage | 26.25% | 21 |
| Own rather than rent | 6.25% | 5 |
| Live closer to work | 8.75% | 7 |
| Live near public transportation | 20.00% | 16 |
| Live closer to work Live near public transportation | 0.00% | 0 |
| Live in another neighborhood | 17.50% | 14 |
| Have a universally accessible bathroom | 2.50% | 2 |
| Have more bathrooms | 23.75% | 19 |
| More room/space | 32.50% | 26 |
| Live near shopping (grocery store, retail) | 20.00% | 16 |
| Live near recreation facilities (parks, playgrounds, walk/bike trails) | 28.75% | 23 |
| Other (please specify) | | 37 |

Answered 80

Skipped 21

5. What housing issues concern you the most? Check all that apply.

| Answer Choices | Responses | |
|---|-----------|----|
| Not enough rental housing | 18.60% | 16 |
| High rental/purchase prices | 30.23% | 26 |
| Lead based paint in housing | 4.65% | 4 |
| Inadequate senior citizen housing | 23.26% | 20 |
| Not enough housing in low price range | 20.93% | 18 |
| Accessible housing | 11.63% | 10 |
| Inadequate senior citizen housing Lead based paint in housing | 0.00% | 0 |
| Not enough housing in moderate prices range | 29.07% | 25 |
| High property taxes | 25.58% | 22 |
| Insufficient housing for young couples | 8.14% | 7 |
| Zoning | 16.28% | 14 |
| Not enough subsidized public housing in my neighborhood | 5.81% | 5 |
| Too much subsidized public housing in my neighborhood | 23.26% | 20 |
| Inadequate housing for single low income people | 23.26% | 20 |
| Property maintenance/housing conditions | 51.16% | 44 |
| Housing is fine the way it is | 8.14% | 7 |
| Other (please specify) | | 18 |

Answered 86

Skipped 15

6. Community Development and Social Services: rate the following needs of your community

| | Low | | Medium | | High | | Total | |
|--|--------|----|--------|----|--------|--|-----------|----|
| Repair/replace curbs/sidewalks | 37.65% | 32 | 22.35% | 19 | 40.00% | | 34 | 85 |
| Street or sewer repairs/upgrades | 29.41% | 25 | 30.59% | 26 | 40.00% | | 34 | 85 |
| Park upgrades | 36.47% | 31 | 48.24% | 41 | 15.29% | | 13 | 85 |
| Brownfields cleanup | 44.30% | 35 | 43.04% | 34 | 12.66% | | 10 | 79 |
| Business incubation | 27.16% | 22 | 43.21% | 35 | 29.63% | | 24 | 81 |
| Job creation | 18.99% | 15 | 49.37% | 39 | 31.65% | | 25 | 79 |
| Community Center upgrades/rehabilitation | 39.24% | 31 | 46.84% | 37 | 13.92% | | 11 | 79 |
| Other | 43.33% | 13 | 36.67% | 11 | 20.00% | | 6 | 30 |
| Answered | | | | | | | 86 | |
| Skipped | | | | | | | 15 | |

7. Rate the following social service needs of your community

| | Low | | Medium | | High | | Total | |
|--|--------|----|--------|----|--------|--|-----------|----|
| Housing Services | 26.83% | 22 | 42.68% | 35 | 30.49% | | 25 | 82 |
| Health Services | 21.95% | 18 | 39.02% | 32 | 39.02% | | 32 | 82 |
| Services for Abused and Neglected Children | 18.99% | 15 | 39.24% | 31 | 41.77% | | 33 | 79 |
| Employment Training | 21.79% | 17 | 44.87% | 35 | 33.33% | | 26 | 78 |
| Substance Abuse Services | 19.51% | 16 | 24.39% | 20 | 56.10% | | 46 | 82 |
| Youth Programs | 20.99% | 17 | 38.27% | 31 | 40.74% | | 33 | 81 |
| Senior Citizen Programs | 18.52% | 15 | 44.44% | 36 | 37.04% | | 30 | 81 |
| Parks and Recreation Programs | 25.00% | 20 | 46.25% | 37 | 28.75% | | 23 | 80 |
| Programs for people with HIV/AIDS | 47.95% | 35 | 30.14% | 22 | 21.92% | | 16 | 73 |
| Green Programs/Environmental Awareness | 29.49% | 23 | 32.05% | 25 | 38.46% | | 30 | 78 |
| Public Transportation | 31.25% | 25 | 31.25% | 25 | 37.50% | | 30 | 80 |
| Legal Services | 35.06% | 27 | 48.05% | 37 | 16.88% | | 13 | 77 |
| Child Care | 25.97% | 20 | 46.75% | 36 | 27.27% | | 21 | 77 |
| What other need(s), please list: | | | | | | | | 14 |
| Answered | | | | | | | 86 | |
| Skipped | | | | | | | 15 | |

8. Did you know that the State of Indiana and the City of New Albany have fair housing laws?

| | Yes | | No | | Total | |
|-----------------|--------|----|--------|--|-----------|----|
| Indiana | 86.90% | 73 | 13.10% | | 11 | 84 |
| New Albany | 74.70% | 62 | 25.30% | | 21 | 83 |
| Answered | | | | | 84 | |

9. Which type of people do you believe cannot be discriminated against in housing under the state law? Please check all that apply.

| Answer Choices | Responses | |
|----------------------------------|-----------|----|
| People with children | 85.37% | 70 |
| People of different races | 93.90% | 77 |
| Seniors | 87.80% | 72 |
| People with low incomes | 73.17% | 60 |
| People who are not U.S. citizens | 57.32% | 47 |
| Answered | 82 | |
| Skipped | 19 | |

10. To your knowledge, have you, anyone in your household or someone you know ever experienced housing discrimination?

| Answer Choices | Responses | |
|-----------------------------|-----------|----|
| Yes, I have | 4.76% | 4 |
| Yes, I know someone who has | 13.10% | 11 |
| No | 71.43% | 60 |
| Don't know | 10.71% | 9 |
| Answered | 84 | |
| Skipped | 17 | |

11. If you answered YES to Question 10, which of the following best describes the person or organization you feel discriminated against you or the person you know?

| Answer Choices | Responses | |
|--|-----------|----|
| A rental property manager/owner/employee | 58.82% | 10 |
| A seller of a housing unit | 11.76% | 2 |
| A condominium or homeowner's association | 5.88% | 1 |
| A real estate professional | 11.76% | 2 |
| A loan officer or mortgage broker | 0.00% | 0 |
| A government employee | 5.88% | 1 |
| Other (please specify) | | 1 |
| Answered | 17 | |
| Skipped | 84 | |

12. What do you believe was the basis for the alleged discrimination you or the person you know feel you experienced? Please check as many as apply.

| Answer Choices | Responses | |
|---|-----------------|----------|
| Race | 35.29% | 6 |
| Color | 29.41% | 5 |
| Religion | 0.00% | 0 |
| Gender | 5.88% | 1 |
| Disability | 11.76% | 2 |
| National Origin | 5.88% | 1 |
| Age | 23.53% | 4 |
| Sexual Orientation | 17.65% | 3 |
| Poor English language skills | 5.88% | 1 |
| Citizenship status | 0.00% | 0 |
| Mental health or addiction | 17.65% | 3 |
| Criminal Background | 23.53% | 4 |
| Source of income (public assistance) | 17.65% | 3 |
| Family status (single; married; has children; pregnant) | 11.76% | 2 |
| Other (please specify) | | 4 |
| | | 1 |
| | Answered | 7 |
| | | 8 |
| | Skipped | 4 |

13. If you or someone you know has experienced housing discrimination what did you/they do about the alleged discrimination? Check all that apply.

| Answer Choices | Responses | |
|---|-----------------|-----------|
| Complained to the individual/organization that discriminated against me | 11.11% | 2 |
| Contacted City Offices | 5.56% | 1 |
| Contacted an elected official | 0.00% | 0 |
| Contacted a local fair housing organization | 0.00% | 0 |
| Called the U.S. Housing and Urban Development | 0.00% | 0 |
| Talked to a lawyer | 16.67% | 3 |
| Did not report | 61.11% | 11 |
| Don't know/Can't remember | 16.67% | 3 |
| | Answered | 18 |
| | Skipped | 83 |

14. In the past three (3) years, have you bought a house, refinanced your home loan, obtained an equity line of credit on your home, or changed/obtained homeowners insurance?

| Answer Choices | Responses | |
|----------------|-----------------|-----------|
| Yes | 40.48% | 34 |
| No | 59.52% | 50 |
| | Answered | 84 |
| | Skipped | 17 |

