

2018 AUGUSTA - RICHMOND COUNTY ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE



**FINAL REPORT
JANUARY 22, 2019**

2018 AUGUSTA - RICHMOND COUNTY

ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE:



Prepared for:
The City of Augusta, GA
and the
Augusta Housing Authority

Prepared by:
Western Economic Services, LLC
212 SE 18th Avenue
Portland, OR 97214
Phone: (503) 239-9091
Toll Free: (866) 937-9437
Fax: (503) 239-0236

Website: <http://www.westernes.com>

Final Report
January 22, 2019

HAS YOUR RIGHT TO FAIR HOUSING BEEN VIOLATED?

If you feel you have experienced discrimination in the housing industry, please contact:

Georgia Commission on Equal Opportunity

2 Martin Luther King Jr Drive, SE
Suite 1002- West Tower
Atlanta, GA 30334
Phone: (404) 656-1736
Toll Free: (800) 473- OPEN
Fax: 404-656-4399

U.S. Department of Housing and Urban Development

Fair Housing and Equal Opportunity (FHEO) Center
40 Marietta Street
Atlanta, GA 30303
Phone: (404) 311-5140
Toll Free: (800) 400-8091
TTY: (404) 730-2654

TABLE OF CONTENTS

SECTION I. EXECUTIVE SUMMARY	1
SECTION II. COMMUNITY PARTICIPATION PROCESS	7
A. Overview	7
B. Access to Opportunity Work Groups	8
C. Stakeholder Consultations	8
D. Key Informant Interviews	8
E. Focus Groups	10
F. The 2018 Fair Housing Survey	11
G. Public Input Meeting	11
H. The Final Public Review Process	11
SECTION III. ASSESSMENT OF PAST GOALS AND ACTIONS	13
A. Past Impediments and Actions	13
B. Past and Current Goals	16
SECTION IV. FAIR HOUSING ANALYSIS	17
A. Socio-Economic Overview	17
B. Segregation and Integration	45
C. Racially or Ethnically Concentrated Areas of Poverty	48
D. Disparities in Access to Opportunity	54
E. Disproportionate Housing Needs	69
F. Publicly Supported Housing Analysis	80
G. Disability and Access Analysis	96
H. Fair Housing Enforcement, Outreach Capacity, & Resources	107
I. Fair Housing Survey Results	114
SECTION V. FAIR HOUSING GOALS AND PRIORITIES	121
SECTION VI. APPENDICES	127
A. Access to Opportunity Work Groups	127
B. Stakeholder Consultation Meetings	131
C. Focus Groups	136
D. Public Input Meeting	143

SECTION I. EXECUTIVE SUMMARY

OVERVIEW

Title VIII of the 1968 Civil Rights Act, also known as the Federal Fair Housing Act, made it illegal to discriminate in the buying, selling, or renting of housing based on a person's race, color, religion, or national origin. Sex was added as a protected class in the 1970s. In 1988, the Fair Housing Amendments Act added familial status and disability to the list, making a total of seven federally protected characteristics. Federal fair housing statutes are largely covered by the following three pieces of U.S. legislation:

1. The Fair Housing Act,
2. The Housing Amendments Act, and
3. The Americans with Disabilities Act.

The purpose of fair housing law is to protect a person's right to own, sell, purchase, or rent housing of his or her choice without fear of unlawful discrimination. The goal of fair housing law is to allow everyone equal opportunity to access housing.

ASSESSING FAIR HOUSING

Provisions to affirmatively further fair housing are long-standing components of the U.S. Department of Housing and Urban Development's (HUD's) housing and community development programs. These provisions come from Section 808(e) (5) of the federal Fair Housing Act, which requires that the Secretary of HUD administer federal housing and urban development programs in a manner that affirmatively furthers fair housing.

In 1994, HUD published a rule consolidating plans for housing and community development programs into a single planning process. This action grouped the Community Development Block Grant (CDBG), HOME Investment Partnerships (HOME), Emergency Shelter Grants (ESG)¹, and Housing Opportunities for Persons with AIDS (HOPWA) programs into the Consolidated Plan for Housing and Community Development, which then created a single application cycle. As a part of the consolidated planning process, and entitlement communities that receive such funds as a formula allocation directly from HUD are required to submit to HUD certification that they are affirmatively furthering fair housing (AFFH). This was the Analysis of Impediments to Fair Housing Choice and a Fair Housing Planning Guide offering methods to conduct such as study was released in March of 1993.

In 2015, HUD released a new AFFH rule, which gave a format, a review process, and content requirements for the newly named "Assessment of Fair Housing", or AFH. The assessment would now include an evaluation of equity, the distribution of community assets, and access to opportunity within the community, particularly as it relates to concentrations of poverty among minority racial and ethnic populations. Areas of opportunity are physical places, areas within communities that provide things one needs to thrive well, including quality employment, good schools, affordable housing, efficient public transportation, safe streets, good services, adequate parks, and full-service grocery stores. Areas lacking opportunity, then, have the opposite of these attributes.

¹ The Emergency Shelter Grants program was renamed the Emergency Solutions Grants program in 2011.

The AFH would also include measures of segregation and integration and provide some historical context about how such concentrations became part of the community's legacy. Together, these considerations were then intended to better inform public investment decisions that would lead to amelioration or elimination of such segregation, enhancing access to opportunity, promoting equity, and hence housing choice. Equitable development requires thinking about equity impacts at the front end, prior to the investment occurring. That thinking involves analysis of economic, demographic, and market data to evaluate current issues for citizens who may have previously been marginalized from the community planning process. All this would be completed by using an on-line Assessment Tool.

However, on January 5, 2018, HUD issued a notice that extended the deadline for submission of an AFH by local government consolidated plan program participants to their next AFH submission date that falls after October 31, 2020. Then, on May 18, 2018, HUD released three notices regarding the AFFH; one eliminated the January 5, 2018, guidance; a second withdrew the on-line Assessment Tool for local government program participants; and, the third noted that the AFFH certification remains in place. HUD went on to say that the AFFH databases and the AFFH Assessment Tool guide would remain available for the AI; and, encouraged jurisdictions to use them, if so desired.

Hence, the AI process involves a thorough examination of a variety of sources related to housing, the fair housing delivery system, housing transactions, locations of public housing authorities, areas having racial and ethnic concentrations of poverty and access to opportunity. The development of an AI also includes public input, focus groups, and interviews with stakeholders, public meetings to collect input from citizens and interested parties, distribution of draft reports for citizen review, and formal presentations of findings and impediments, along with actions to overcome the identified fair housing issues/impediments.

In accordance with the applicable statutes and regulations governing the Consolidated Plan, the City of Augusta and the Augusta Housing Authority certify that they will affirmatively further fair housing, by taking appropriate actions to overcome the effects of any impediments identified in the Analysis of Impediments to Fair Housing Choice, and maintaining records that reflect the analysis and actions taken in this regard.

OVERVIEW OF FINDINGS

As a result of detailed demographic, economic, and housing analysis, along with a range of activities designed to foster public involvement and feedback, the City of Augusta and the Augusta Housing Authority have identified a series of fair housing issues/impediments, and other contributing factors that contribute to the creation or persistence of those issues.

Table I.1, on the following page, provides a list of the contributing factors that have been identified as causing these fair housing issues/impediments and prioritizes them according to the following criteria:

1. High: Factors that have a direct and substantial impact on fair housing choice
2. Medium: Factors that have a less direct impact on fair housing choice, or that the County or AHA has a comparatively limited capacity to address
3. Low: Factors that have a slight or largely indirect impact on fair housing choice, or that the County or AHA has little capacity to address.

Table I.1
Contributing Factors
Augusta and Richmond County

Contributing Factors	Priority	Justification
High Concentration of Black Households	High	As seen in 2016 ACS data, there are areas in the County with concentrations of Black households between 87 and 97 percent
Discriminatory terms/conditions	High	The fair housing survey and public input
Discriminatory patterns in lending	High	As demonstrated by 2008-2016 HMDA data, black loan denial rates exceeded 19.2 percent, compared with 11.4 percent for white households
Access to proficient schools	Low	Black school proficiency index are almost 10 points lower than white school proficiency, indicating inequitable access for black households to proficient schools. However, the County and AHA have little control over increasing access on a large scale.
Lack of access to employment opportunities	Low	Labor market and job proximity access indices for black households are consistently lower than indices for white and other minority households. However, the County and AHA have little control over increasing access on a large scale.
High Concentration of Poverty	High	As demonstrated by 2016 ACS data, there are areas of high concentration of poverty with areas with 45.4 to 57.0 percent of households living in poverty
Black households tends to have higher rates of cost burdens	High	Some 43.7 percent of black households experienced cost burden or severe cost burdens in 2014, according to CHAS data, compared to the jurisdiction average of 39.5 percent
Black households tend to have higher rates of housing problems	High	Some 43.7 percent of black households experienced cost burden or severe cost burdens in 2014, according to CHAS data, compared to the jurisdiction average of 39.5 percent
Insufficient accessible affordable housing	High	Some 45.1 percent of black households experienced a housing problem in 2014, according to CHAS date, compared to the jurisdiction average of 37.7 percent
Some concentration of public housing in or near R/ECAPs	High	The location of public housing has historically been located in and around R/ECAPs
Failure to make reasonable accommodation	High	The most frequent HUD fair housing complaint issue with cause between 2008 and 2017 was failure to make reasonable accommodation.
Lack of fair housing infrastructure	High	The fair housing survey and public input indicated a lack of collaboration among agencies to support fair housing
Insufficient fair housing education	High	The fair housing survey and public input indicated a lack of knowledge about fair housing and a need for education
Insufficient understanding of credit	High	The fair housing survey and public input indicated an insufficient understanding of credit
Lack of fair housing ordinance	High	Evaluation of past and current fair housing activities highlighted the need for a fair housing ordinance in the County.

ADDITIONAL FINDINGS

In addition to the table above, there are several significant findings or conclusions summarized here. Overall, the City and County have a moderate level of segregation by race and ethnicity, particularly for black households. The County had a total of eight (8) Racially or Ethnically Concentrated Areas of Poverty (R/ECAPs) at the time of this report. Most of these areas had a disproportionately high concentration of black households.

The Access to Opportunity analysis showed that black households had lower levels of access to proficient schools, labor market engagement, access to low poverty areas, and access to mortgage financial services compared to other racial and ethnic groups.

Public housing units are more likely to be located in or adjacent to R/ECAPs; and the use of the fair housing system indicated very few housing complaints probably due to a lack of understanding of fair housing law and a lack of a local fair housing advocacy organization.

The survey and public input revealed a lack of fair housing enforcement and low levels of fair housing educational levels in the County indicated a need for increased coordination among countywide agencies.

FAIR HOUSING ISSUES, CONTRIBUTING FACTORS, AND PROPOSED ACHIEVEMENTS

The Table I.2, on the following page, summarizes the fair housing issues/impediments and contributing factors. It includes metrics and milestones, and a timeframe for achievements as well as designating a responsible agency.

Table I.2
Fair Housing Issues/Impediments, Contributing Factors, Recommended Actions, and Responsible Agency
 Augusta and Richmond County

Fair Housing Issues/Impediments	Contributing Factors	Recommended Action to be Taken	Responsible Agency
Segregation	High Concentration of Black Households	Review zoning and Comprehensive Plan for barriers to affordable housing options, including density maximums and lot size requirements; Make appropriate amendments each year in the next five (5) years	Augusta Housing and Community Development Department (HCDD)
Disparities in Access to Opportunity	Discriminatory terms/conditions	Promote fair housing education through annual or biannual workshops	Augusta HCDD
	Discriminatory patterns in lending		
	Access to proficient schools	Continue annual educational scholarship program for youth and adults	Augusta Housing Authority (AHA)
	Lack of access to employment opportunities	Consult with Richmond County Transit to develop additional transit routes within the County to increase access to employment opportunities over the next five (5) years, each year	Augusta HCDD
R/ECAPs	High Concentration of Black Households	Review zoning and Comprehensive Plan for barriers to affordable housing options, including density maximums and lot size requirements; Make appropriate amendments each year in the next five (5) years	Augusta HCDD
	High Concentration of Poverty		
Disproportionate Housing Needs	Black households tends to have higher rates of cost burdens	Continue the use of Housing Choice vouchers and encourage the development of future affordable housing sites outside RCAPs each year	Augusta HCDD
	Black households tend to have higher rates of housing problems		
Publicly Supported Housing	Insufficient accessible affordable housing	Increase the availability of public housing units outside RCAPs, such as the Walton Green and Walton Oaks units currently in conversion. Research and seek out additional funding opportunities for public housing options in the County (each year)	AHA
	Some concentration of public housing in or near R/ECAPs		
Disability and Access	Lack of sufficient accessible affordable housing	Increase the availability of public housing accessible units through the encouragement of accessible units in all new and renovated housing developments (each year)	Augusta HCDD & AHA
	Failure to make reasonable accommodation		
Fair Housing Enforcement and Outreach	Lack of fair housing infrastructure	Enhance coordination among county agencies through annual meetings	Augusta HCDD and the AHA
	Insufficient fair housing education Insufficient understanding of credit	Promote fair housing education through annual or biannual workshops and Promote outreach and education related to credit for prospective homebuyers. Include enhanced financial literacy for senior high school students each year	Augusta HCDD AHA
	Lack of fair housing ordinance	The County will try to develop a fair housing ordinance	Augusta HCDD

SECTION II. COMMUNITY PARTICIPATION PROCESS

The following section describes the community participation process undertaken for the 2018 Augusta - Richmond County Analysis of Impediments to Fair Housing Choice.

A. OVERVIEW

The outreach process included the 2018 Fair Housing Survey, a series of Access to Opportunity Work Group meetings, a series of Stakeholder Consultation meetings, focus groups, Key Informant interviews, a public input meeting, and a public review meeting.

The Fair Housing Survey was distributed as an internet outreach survey. As of today, 216 responses have been received.

The four Access to Opportunity Work Group meetings were held via webinar monthly throughout the development of the AI. The purpose of these meetings were to provide public housing residents and members of the public with an overview of the AI development process, as well as an opportunity to provide feedback on access to opportunity, and other fair housing concerns throughout the County.

The four Stakeholder Consultation meetings were held via webinar monthly throughout the development of the AI. The purpose of these meetings were to provide stakeholders with an overview of fair housing policy and the AI process, as well as an opportunity to provide feedback on the process and their experience with fair housing in the City of Augusta and Richmond County.

The two focus groups were held in August, 2018, and included the topics pertinent to public housing residents and senior citizens. The purposes of these meetings were to provide an opportunity, taken directly to public housing residents, where they could express their experiences and frustrations with fair housing. It was also an opportunity for senior citizens to express their challenges, particularly with an access to opportunity.

Key Informant interviews were conducted over a series of months. The purpose of these interviews was to gather additional background information and feedback on fair housing issues in the County.

A public input meeting was held on October 1, 2018 in order to gather feedback and input from members of the public. The Draft for Public Review AI was made available on October 29 and a 45-day public input period was initiated.

A public hearing was held on November 19, 2018 in order to gather feedback and input on the draft Analysis of Impediment. After the close of the public review period and inspection of comments received, the final report was made available to the public at the end of January, 2019.

B. ACCESS TO OPPORTUNITY WORK GROUPS

Four Access to Opportunity Work Groups were held throughout the Analysis of Impediments development process. These meeting presented information and data collected about Access to opportunity assets in the County, including low poverty areas, transportation, proficient schools, healthy neighborhoods, and employment opportunities, in an effort to gather additional commentary and feedback on opportunities in the County. A summary of comments from these meetings are included below. A complete set of meeting transcripts are included in the Appendix.

- Access to proficient schools is limited by available and reliable transportation, particularly because schools rely on public transportation for school access
- Access to employment is limited by available and reliable public transportation
- Some areas in the County do not have many schools or other services, but they have housing

C. STAKEHOLDER CONSULTATIONS

Four Stakeholder Consultation meeting were held throughout the development of the Analysis of Impediments. These meetings presented the development of findings and offered an opportunity for insight and input about contributing factors, fair housing issues, and other comments about fair housing needs in Augusta and Richmond County. A summary of comments from these meetings are included below and a complete set of meeting transcripts are included in the Appendix.

- Access to proficient schools is limited by available and reliable transportation
- Unreliable transportation limits access to employment opportunities and healthcare
- The rental market is seeing increasing prices, in part due to the increase in cyber-schools and area colleges
- The AHA provides scholarships annually to youth and adults to help fund higher education opportunities
- The production of new affordable and public housing options are severely limited by funding opportunities

D. KEY INFORMANT INTERVIEWS

Key Informant Interviews were conducted between June and September, 2018. At the date of this document, just six responses had been received. Each participant was emailed and called multiple times to solicit participation. The responses from these interviews are outlined below.

Half of the respondents were advocates, service providers, or from a housing agency. One respondent indicated they were a homeowner and one respondent indicated they were in real estate. Half of respondents indicated they were concerned with the entirety of Richmond

County, a third with the City of Augusta, and one with 13 counties in the Central Savannah River Area (CSRA), including Richmond County.

Some 60.0 percent of respondents were somewhat familiar with fair housing laws, while one was not familiar and one was very familiar.

Some 60 percent of respondents indicated that fair housing laws are not difficult to understand or follow; one respondent indicated they were difficult to understand, and one respondent did not know. None of the respondents knew if the fair housing laws in Richmond County are adequately enforced.

Some 60.0 percent of respondents were not aware of any policies or practices for affirmatively furthering fair housing in Richmond County or practiced by the Augusta Housing Authority. Some 80.0 percent of respondents don't know if fair housing laws should be changed.

No respondents indicated that they were aware of barriers to choice in the rental market. In addition, no respondents indicated they were aware of barriers to choice in the real estate industry or in the mortgage and home lending industry. No respondents were aware of any barrier to fair housing choice based on administrative action or regulations.

Some 60.0 percent of respondents were aware of barriers to affordable housing developments. Respondents indicated that the cost of land and NIMBYism are the primary barriers to affordable housing.

Some 80.0 percent of respondents indicated there have been sales or demolition of public housing units in Richmond County. Comments indicated that demolished units have been replaced with newer, but fewer, units. Some 60.0 percent of respondents indicated that the Augusta Housing Authority has programs to assist residents in relocation during the sale or demolition of public housing units.

Some 40.0 percent of respondents indicated an increase in the difficulty in moving into assisted housing in Richmond County, citing aging low income populations and a larger at need population than available accessible and affordable housing. The other 60.0 percent did not know whether or not there has been an increase in difficulty moving into assisted housing.

The survey asked respondents about the impact of contributing factors on the community. Some 80.0 percent of respondents indicated that access to public transportation to schools, work, health care, and services is strongly negative. Some 60.0 percent indicated that access to good nutrition, healthy food, etc. is moderately negative. Some 60.0 percent indicated that access to school choice is negative. Some 40.0 percent indicated that access to proficient schools is strongly negative. Access to parks, libraries, and other public facilities was seen as moderately positive by 80.0 percent of respondents. Access to health care was seen as strongly negative by 60.0 percent of respondents.

Access to mental health care was seen as strongly negative by 40.0 percent of respondents and moderately positive by 40.0 percent of respondents. Access for seniors and/or people with disabilities to public transportation was seen as strongly negative by 60.0 percent of people.

The lack of affordable housing was seen as strongly negative by 60.0 percent of respondents. The lack of acceptance of housing choice vouchers was strongly negative to 66.7 percent of respondents. Access to educations about fair housing laws was seen as strongly negative by 66.7 percent of respondents. Gentrification and displacement due to economic pressures was seen as moderately negative by 75.0 percent of respondents. Lack of collaborate between agencies was seen as moderately negative by 40.0 percent of respondents and as having no effect by another 40.0 percent of respondents.

Respondents were also asked about the effect of various fair housing issues. Segregation was seen as having an extreme effect by 40.0 percent of respondents. Concentration of racial and ethnic minorities was seen as having a significant effect by 40.0 percent of respondents. Concentrations of poverty were seen as having an extreme effect by 60.0 percent of respondents. Concentrations of racial and ethnic minorities and poverty were seen as having an extreme effect by 60.0 percent of respondents. Disparities in access to opportunity were seen as having a significant effect by half of respondents, while disproportionate shares of housing problems were seen as having a significant effect by 40.0 percent of respondents. Inequality to access to public housing was seen as having no effect by 60.0 percent of respondents. Challenges for persons with disabilities were seen as having a significant effect by 40.0 percent of respondents. Lack of fair housing enforcement was seen to have no effect by half of respondents.

The highest rated needs for various housing activities include homeowner housing rehabilitation, rental housing rehabilitation, housing demolition, downtown housing, senior-friendly housing, and retrofitting existing housing to meet seniors' needs.

The highest rated needs for various housing types include transitional housing and senior housing, followed by emergency shelters.

When asked whether the City of Augusta and the Augusta Housing Authority could better address the community's housing challenges, the respondents indicated the following:

- Need to address homelessness
- Need for development of additional affordable housing
- Need for rehabilitation of aging housing stock
- Need to increase cooperation

E. FOCUS GROUPS

Two Focus Groups were held in August 2018 to offer an opportunity for additional input and discussion. The two focus groups were Public Housing and Senior Citizens. A summary of comments is included below and a complete transcript is included in the Appendix.

Public Housing Focus Group

- Community opposition and NIMBYism is a challenge to building new properties
- Zoning has not been a particular challenge in the past
- Main issue with siting has been associated with access to transportation, shopping, and healthcare

- Individuals face a barrier to accessing assisted housing if they owe any sort of balance
- There are difficulties finding units that qualify for Section 8 vouchers

Senior Citizen Focus Group

- Access to shopping and transportation are key for elderly and disabled households
- Senior citizen public housing residents have good access to healthcare services
- Transportation routes and reliability are not always adequate for seniors, especially those with mobility issues
- Accessing information can be a challenge for those without access to computers

F. THE 2018 FAIR HOUSING SURVEY

The purpose of the survey, a relatively qualitative component of the AI, was to gather insight into knowledge, experiences, opinions, and feelings of stakeholders and interested citizens regarding fair housing as well as to gauge the ability of informed and interested parties to understand and affirmatively further fair housing. Many individuals and organizations throughout the county were invited to participate. At the date of this document, some 216 responses were received. A complete set of survey responses can be found in **Section IV.I Fair Housing Survey Results**.

G. PUBLIC INPUT MEETING

The public input meeting was held via Webinar on October 1, 2018. Comments from this meeting are summarized below.

- It seems there may be some lack of understanding of fair housing laws in the County
- Part of the problem seems to be a lack of reporting fair housing complaints more so than how the Housing Authority deals with complaints
- Part of the denial of mortgage is where the property is located. If Blacks live in problematic areas bank may be reluctant to mortgage properties in these areas
- ACHD can provide more education on Fair Housing issues and proper ways of reporting

H. THE FINAL PUBLIC REVIEW PROCESS

A 45-day public review process was held October 29 through December 13, 2018.

It included a public review meeting on November 19, 2018. Comments from this meeting are summarized below, and a complete transcript of comments are included in the Appendix.

- Outreach and education continue to be an issue
- The Housing Authority should have more commitment in the education aspect

SECTION III. ASSESSMENT OF PAST GOALS AND ACTIONS

The 2013 Augusta-Richmond County Analysis of Impediments to Fair Housing Choice was last finalized in February 2014. This analysis highlighted eleven (11) impediments to fair housing choice in the County, including five (5) in the private sector and six (6) in the public sector. These are outlined in the following section.

A. PAST IMPEDIMENTS AND ACTIONS

The 2013 Augusta-Richmond County Analysis of Impediments served to guide the fair housing actions in the 2015-2019 Consolidated Plan. The Impediments and actions identified in that plan are outlined below.

PRIVATE SECTOR IMPEDIMENTS, ACTIONS, AND MEASURABLE OBJECTIVES

Impediment 1: Discriminatory terms, conditions, privileges, or services and facilities in rental markets. The existence of this impediment was suggested in the HUD complaint data, respondents' answers to the 2013 Fair Housing Survey, and comments received at the focus groups and Fair Housing Forums.

Action 1.1: Continue to educate landlords and property management companies about fair housing law

Measurable Objective 1.1: Increase number of outreach and education activities conducted

Action 1.2: Continue to educate housing consumers in fair housing rights

Measurable Objective 1.2: Increase number of outreach and education activities conducted

Impediment 2: Failure to make reasonable accommodation or modification. The existence of this impediment was suggested in the review of complaints filed HUD, from the responses to the 2013 Fair Housing Survey, and through the topics discussed at the Fair Housing Forums, particularly in regard to persons with disabilities. This impediment includes the existence of construction that seems to occur that lacks proper handicapped accessibility.

Action 2.1: Educate housing providers about requirements for reasonable accommodation or modification

Measurable Objective 2.1: Increase number of training sessions conducted

Impediment 3: Discriminatory patterns in home purchase loan denials. Evidence of this impediment was seen in the HMDA data, which indicated higher denial rates among racial and ethnic minorities, even when correcting for income, as well as higher denial rates for women applicants.

Action 3.1: Educate buyers through credit counseling and home purchase training

Measurable Objective 3.1: The number of outreach and education activities that are conducted.

Impediment 4: Discriminatory patterns in predatory lending. Evidence of this impediment was seen in the HMDA data, which showed higher rates of subprime loans among black, American Indian, and Hispanic applicants. It was also indicated in respondents' answers provided in the 2013 Fair Housing Survey, who felt that racial and ethnic minorities were disproportionately offered subprime loans.

Action 4.1: Educate buyers through credit counseling and home purchase training

Measurable Objective 4.1: Increase number of outreach and education activities conducted

Impediment 5: Redlining or steering in the real estate industry. The existence of this impediment was suggested in the review of the topics discussed at the Fair Housing Forums.

5.1: Continue outreach and education to the real estate industry about fair housing law and how some people in Augusta have been negatively affected by past housing transaction practices.

Measurable Objective 5.1: Increase the number of outreach and education activities conducted with the real estate industry.

PUBLIC SECTOR IMPEDIMENTS, ACTIONS, AND MEASURABLE OBJECTIVES

Impediment 1: Lack of fair housing infrastructure. As noted in the literature review, 2013 Fair Housing Survey, and the focus groups, the resources available to Augusta and Richmond County residents who may face housing discrimination appear to be limited.

1.1: Initiate an inventory of Fair Housing Initiative Program (FHIP) grantees in neighboring communities in Georgia and South Carolina.

Measurable Objective 1.1: Compile the inventory

Measurable Objective 1.2: Conduct outreach and exploratory discussions with FHIP entities who might be able to come to Augusta occasionally

Action 1.2: Number of contacts made with FHIP entities.

Impediment 2: Insufficient fair housing education and outreach. This impediment was noted in the literature review, the Fair Housing surveys, and the focus group minutes.

Action 2.1: Initiate an inventory of Fair Housing Initiative Program (FHIP) grantees in neighboring communities in Georgia and South Carolina, or organizations that may be qualified to provide fair housing education

Measurable Objective 2.1: Compile the inventory

Action 1.2: Explore the possibility of opening a local walk-in office in Augusta, or at least of maintaining a presence in the Augusta housing market.

Measurable Objective 2.2: Open a dialogue with non-profit entities that are from the above inventory, but also willing to come to Augusta for a part-time fair housing intake office.

Impediment 3: Insufficient understanding of the need for credit. This impediment was noted in the literature review, the Fair Housing surveys, and the focus group minutes.

Action 3.1: Enhance homebuyer education so that participants in the programs may have a better idea of the value of establishing good credit, keeping good credit, and being able to recognize the attributes of a predatory loan instrument.

Measurable Objective 3.1: Number of homebuyer classes contributed to

Impediment 4: Lack of fair housing ordinance or policy statement. This impediment was noted in the literature review, the focus group comments, and the apparent lack of awareness of such ordinances or policies among respondents to the 2013 Fair Housing Survey.

Action 4.1: Locate a copy of an earlier proposed fair housing ordinance, update the language to better reflect current practices in such ordinances

Measurable Objective 4.1: Present it to the Commission for review and consideration.

Impediment 5: Lack of knowledge of AI documents or prospective Fair Housing Action Plan. Input received from the 2013 Fair Housing Survey, as well as during the Fair Housing Forums indicated this condition.

Action 5.1: Promote the Analysis of Impediments and Fair Action Housing Plans during Fair Housing Month in April 2014.

Measurable Objective 5.1: Actions taken to promote fair housing month and the Analysis of Impediments to Fair Housing Choice

Action 5.2: Hold quarterly meetings to promote public understanding of fair housing, furthering fair housing, and key issues in lending.

Measurable Objective 5.1: Number of meetings attended to held.

Impediment 6: Lack of sufficient “visitability” for new home construction. Visitability represents the design of a dwelling unit such that the disabled can more readily visit the housing unit occupants, such as having wider doors, at least one entrance and bathroom accessible to the disabled.

Action 6.1: Conduct research on the notion of “visitability” and how this concern of the disabled community is entering current building codes as a best practice for new construction.

Measureable Action 6.1: Present the findings of this research to the Commission in order to highlight the importance of “visitability” in new home construction and how the Commission might take action on this new construction approach.

FAIR HOUSING ACTIVITIES

The following actions have been described in the City’s 2015, 2016, and 2017 CAPERS regarding actions taken to address fair housing issues in the region:

The Augusta Housing and Community Development Department (HCDD) has worked over the course of the past several fiscal years to effectively address those ailments and impediments outlined in the 2013 A&I Study. Augusta HCDD has continued to actively seek a Fair Housing entity to assist with providing directions in how to implement a fair housing program and how to get the local stakeholders involved and provide educational information to residents about fair housing and guidance on how to file housing discrimination claims. Additionally, Augusta HCDD has worked to enhance first-time homebuyer training programs that are within the domain of the Housing and Community Development Department, as follows:

Promote outreach and education related to credit for prospective homebuyers. Include enhanced financial literacy for senior high school students.

- Address establishment and wise use of good credit, including a discussion that educates prospective credit consumers about predatory lending practices
- Identify the attributes of predatory loans
- Create list of lenders that have targeted Augusta, Georgia citizens with predatory mortgages

Augusta HCDD has continued to attend first time homebuyer classes and work with housing counseling agencies to find the best way to implement an education component to syllabus. The purpose of this section will be to educate potential homebuyers on the importance of maintaining good credit and avoid predatory lending practices.

Augusta HCDD has held meetings to discuss fair housing and affordable housing. Meetings were held with the local housing nonprofits and CHDOs, public hearings, weekly real estate meetings, and monthly neighborhood association meetings. Staff members from HOME and CDBG programs continue to discuss ways to reach out to various groups and entities regarding fair housing education.

B. PAST AND CURRENT GOALS

In several cases, goals that were set in previous fair housing planning documents continue to be barriers to fair housing in Richmond County. For example, interagency coordination continues to be a challenge in the Augusta area, and this continues to be a goal for the City of Augusta and the Augusta Housing Authority. Segregation and denial rates for black households remains an issue in the County as well. The County has set new goals in this Analysis of Impediments to address these issues in the next five (5) years.

SECTION IV. FAIR HOUSING ANALYSIS

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

LEAD AGENCIES

The City of Augusta Housing and Community Development Department is partnering with the August Housing Authority (AHA) to undertake this Analysis of Impediments to Fair Housing Choice. As such, this study encompasses the entirety of Richmond County, GA.

A. SOCIO-ECONOMIC OVERVIEW

Table IV.1 shows population by age for the 2000 and 2010 census. The population changed by 0.4 percent overall between 2000 and 2010. Various age cohorts grew at different rates. The elderly population, or persons aged 65 or older, grew by 4.9 percent to a total of 22,712 persons in 2010. Those aged 25 to 34 grew by 2.3 percent, and those aged under 5 grew by 4.3 percent.

Table IV.1
Population by Age
Richmond County
2000 & 2010 Census SF1 Data

Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
Under 5	14,244	7.1%	14,851	7.4%	4.3%
5 to 19	46,732	23.4%	41,721	20.8%	-10.7%
20 to 24	16,513	8.3%	17,802	8.9%	7.8%
25 to 34	29,633	14.8%	30,312	15.1%	2.3%
35 to 54	55,129	27.6%	50,714	25.3%	-8.0%
55 to 64	15,879	7.9%	22,437	11.2%	41.3%
65 or Older	21,645	10.8%	22,712	11.3%	4.9%
Total	199,775	100.0%	200,549	100.00%	0.4%

The elder population is further explored in Table IV.2. Those aged 65 to 66 grew by 21.1 percent between 2000 and 2010, resulting in a population of 3,166 persons. Those aged 85 or older grew by 20.3 percent during the same time period, and resulted in 2,648 persons over age 85 in 2010.

Table IV.2
Elderly Population by Age
 Richmond County
 2000 & 2010 Census SF1 Data

Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
65 to 66	2,614	12.1%	3,166	13.9%	21.1%
67 to 69	3,810	17.6%	4,166	18.3%	9.3%
70 to 74	5,648	26.1%	5,333	23.5%	-5.6%
75 to 79	4,548	21.0%	4,331	19.1%	-4.8%
80 to 84	2,824	13.0%	3,068	13.5%	8.6%
85 or Older	2,201	10.2%	2,648	11.7%	20.3%
Total	21,645	100.0%	22,712	100.0%	4.9%

Population by race and ethnicity is shown in Table IV.3. The white population grew by -12.5 percent between 2000 and 2010, and resulted in representing 39.7 percent of the population in 2010. The Black population grew by 9.3 percent, represented 54.2 percent of the population in 2010. The American Indian and Asian populations represented 0.3 and 1.7 percent, respectively, in 2010. As for ethnicity, the Hispanic population grew by 48 percent between 2000 and 2010, compared to the 1 percent decline rate for non-Hispanics.

Table IV.3
Population by Race and Ethnicity
 Richmond County
 2000 & 2010 Census SF1 Data

Race	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
White	91,006	45.6%	79,624	39.7%	-12.5%
Black	99,391	49.8%	108,633	54.2%	9.3%
American Indian	552	0.3%	685	0.3%	24.1%
Asian	3,000	1.5%	3,331	1.7%	11.0%
Native Hawaiian/ Pacific Islander	249	0.1%	400	0.2%	60.6%
Other	2,024	1.0%	2,646	1.3%	30.7%
Two or More Races	3,553	1.8%	5,230	2.6%	47.2%
Total	199,775	100.0%	200,549	100.0%	0.4%
Hispanic	5,545	2.8%	8,207	4.1%	48.0%
Non-Hispanic	194,230	97.2%	192,342	95.9%	-1.0%

Population by race and ethnicity through 2016 is shown in Table IV.4. The white population represented 38.5 percent of the population in 2016, compared with Black households accounting for 55.8 percent of the population. Hispanic households represented 4.6 percent of the population in 2016.

Table IV.4
Population by Race and Ethnicity
 Richmond County
 2010 Census & 2016 Five-Year ACS

Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
White	79,624	39.7%	77,645	38.5%
Black	108,633	54.2%	112,308	55.8%
American Indian	685	0.3%	659	0.3%
Asian	3,331	1.7%	3,392	1.7%
Native Hawaiian/ Pacific Islander	400	0.2%	467	0.2%
Other	2,646	1.3%	2,224	1.1%
Two or More Races	5,230	2.6%	4,723	2.3%
Total	200,549	100.0%	201,418	100.0%
Non-Hispanic	192,342	95.9%	192,085	95.4%
Hispanic	8,207	4.1%	9,333	4.6%

The population by race is broken down further by ethnicity in Table IV.5. While the white non-Hispanic population changed by -14 percent between 2000 and 2010, the white Hispanic population changed by 44.4 percent. The black non-Hispanic population changed by 8.9 percent, while the black Hispanic population changed by 57.1 percent.

Table IV.5
Population by Race and Ethnicity
 Richmond County
 2000 & 2010 Census Data

Race	2000		2010 Census		% Change 00 - 10
	Population	% of Total	Population	% of Total	
Non-Hispanic					
White	88,660	45.6%	76,236	39.6%	-14.0%
Black	98,584	50.8%	107,365	55.8%	8.9%
American Indian	506	0.3%	570	0.3%	12.6%
Asian	2,949	1.5%	3,278	1.7%	11.2%
Native Hawaiian/ Pacific Islander	228	0.1%	374	0.2%	64.0%
Other	361	0.2%	310	0.2%	-14.1%
Two or More Races	2,942	1.5%	4,209	2.2%	43.1%
Total Non-Hispanic	194,230	100.0%	192,342	100.0%	-1.0%
Hispanic					
White	2,346	42.3%	3,388	41.3%	44.4%
Black	807	14.6%	1,268	15.5%	57.1%
American Indian	46	0.8%	115	1.4%	150.0%
Asian	51	0.9%	53	0.6%	3.9%
Native Hawaiian/ Pacific Islander	21	0.4%	26	0.3%	23.8%
Other	1,663	30.0%	2,336	28.5%	40.5%
Two or More Races	611	11.0%	1,021	12.4%	67.1%
Total Non-Hispanic	5,545	100.0%	8,207	100.0%	48.0%
Total Population	199,775	100.00%	200,549	100.0%	0.4%

The change in race and ethnicity between 2010 and 2016 is shown in Table IV.6. During this time, the total non-Hispanic population was 192,085 persons in 2016. The Hispanic population was 9,333.

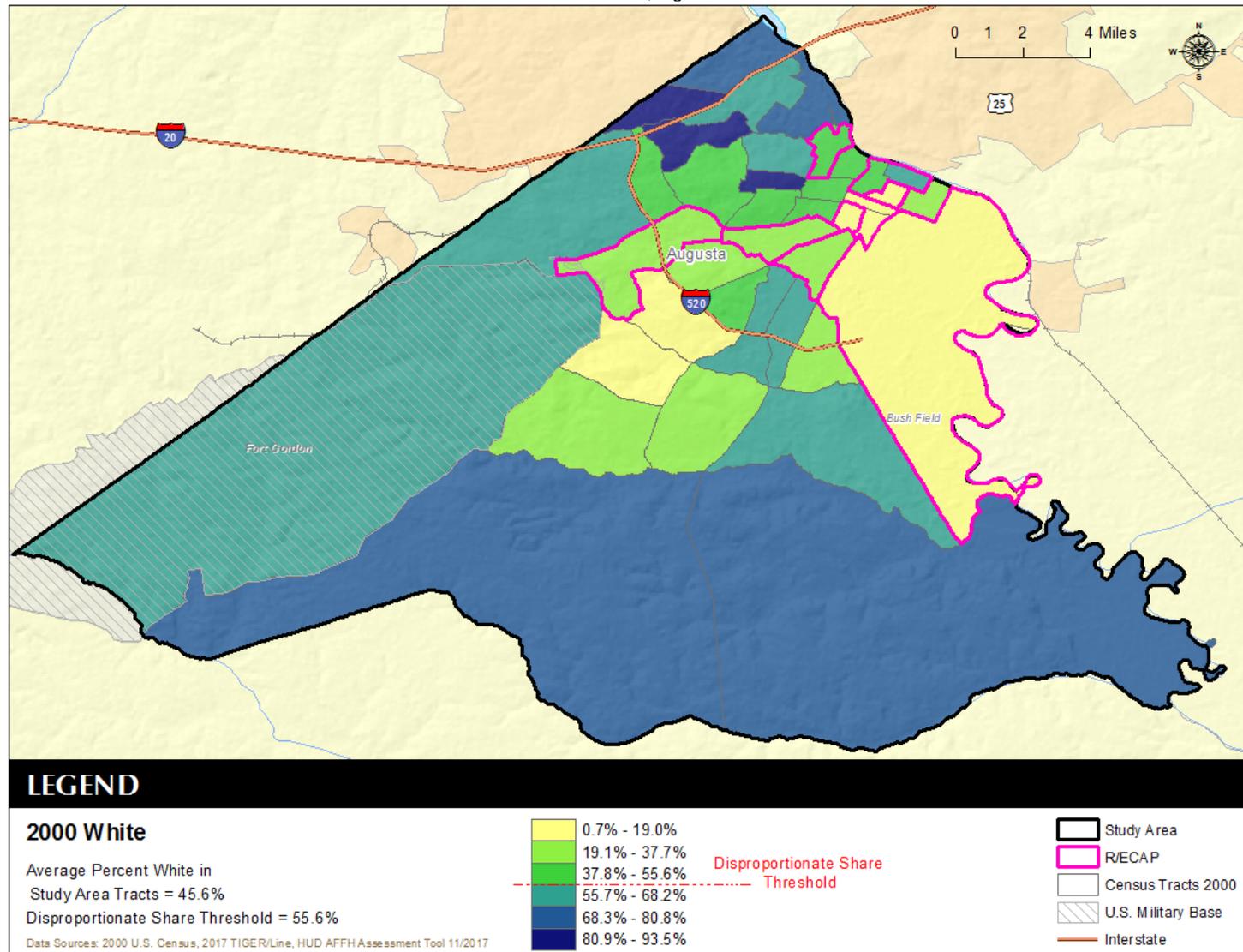
Table IV.6
Population by Race and Ethnicity
 Richmond County
 2010 Census & 2016 Five-Year ACS

Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
Non-Hispanic				
White	76,236	39.6%	72,527	37.8%
Black	107,365	55.8%	110,943	57.8%
American Indian	570	0.3%	572	0.3%
Asian	3,278	1.7%	3,383	1.8%
Native Hawaiian/ Pacific Islander	374	0.2%	467	0.2%
Other	310	0.2%	486	0.3%
Two or More Races	4,209	2.2%	3,707	1.9%
Total Non-Hispanic	192,342	100.0%	192,085	100.0%
Hispanic				
White	3,388	41.3%	5,118	54.8%
Black	1,268	15.5%	1,365	14.6%
American Indian	115	1.4%	87	0.9%
Asian	53	0.6%	9	0.1%
Native Hawaiian/ Pacific Islander	26	0.3%	0	0.0%
Other	2,336	28.5%	1,738	18.6%
Two or More Races	1,021	12.4%	1,016	10.9%
Total Non-Hispanic	8,207	100.0%	9,333	100.0%
Total Population	200,549	100.0%	201,418	100.0%

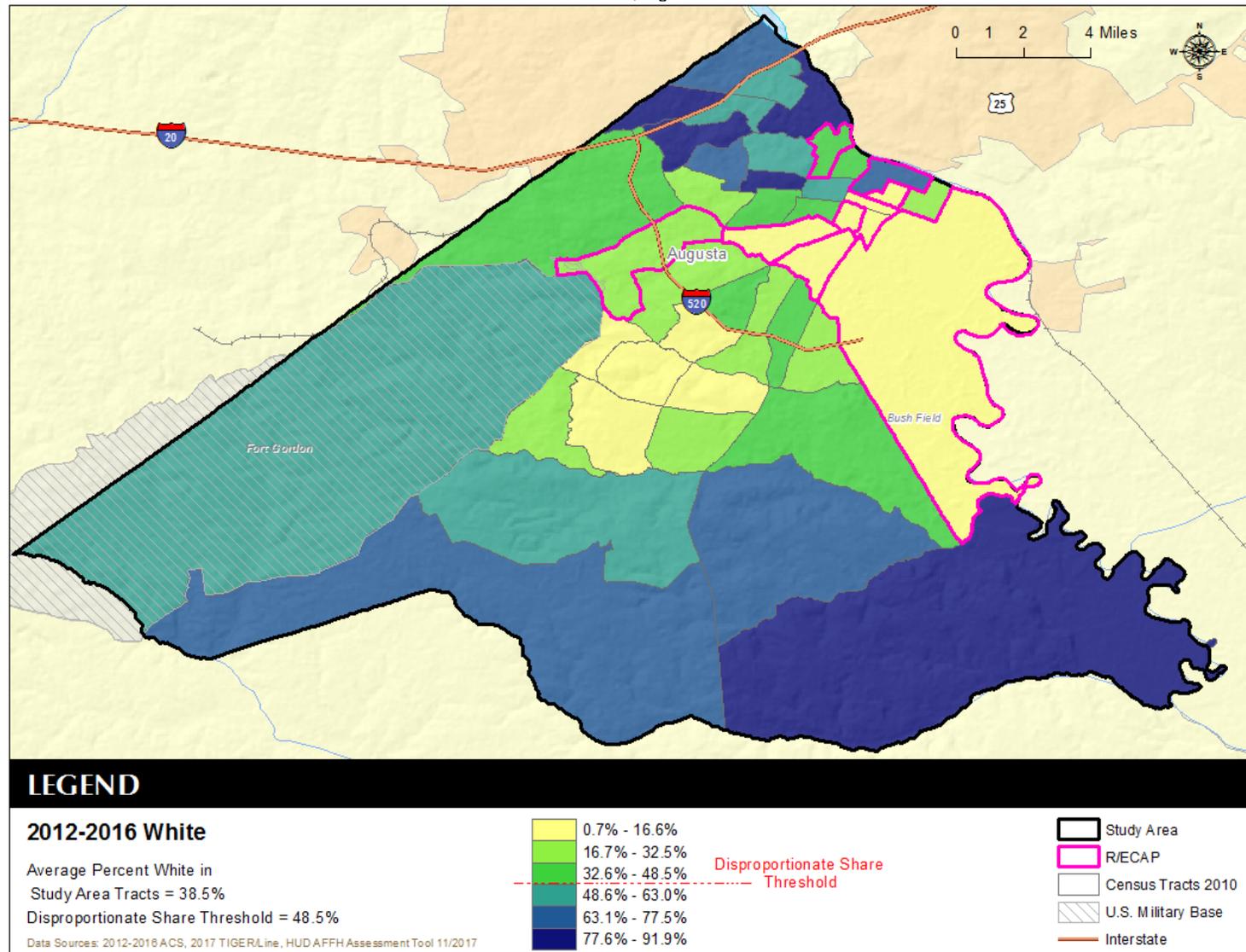
The 2000 white population is shown in Map IV.1. The highest concentrations of white households were seen in the northern and southern ends of the County. By 2016, the County saw a similar distribution of white households, with a higher concentration in the southeastern corner and northern parts of the County. This is seen in Map IV.2.

The black population, by contract, was primarily seen in more central areas, and along the eastern center area of the County. This was true in both 2000 and 2016, as seen in Maps IV.3 and IV.4. In 2016, several areas exceed black populations of 87 percent. A disproportionate share exists if a population exceeds the jurisdiction average by at least ten percentage points. There are several areas with a disproportionate share of black households in both 2000 and 2016, which exceeds 65.8 percent in 2016.

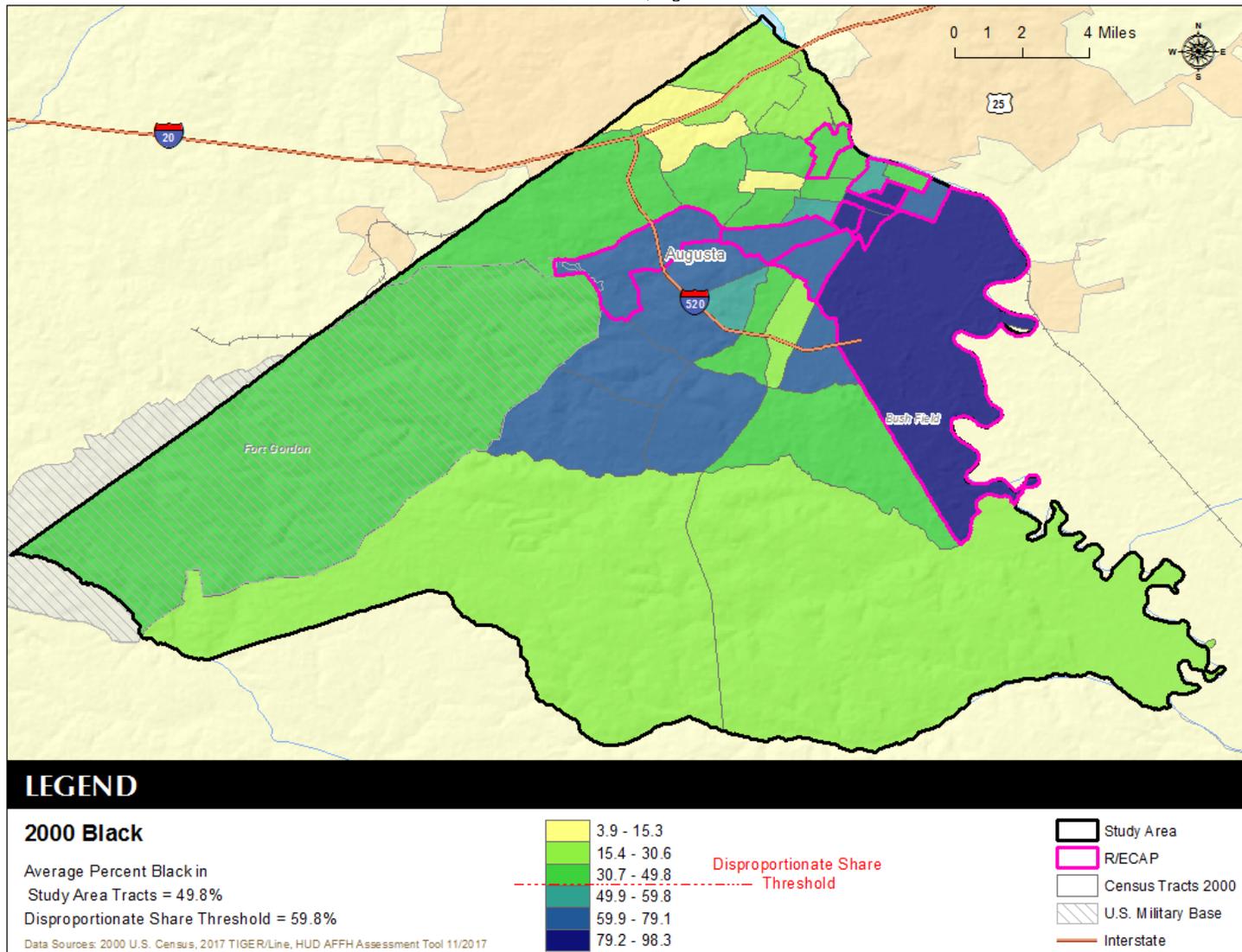
Map IV.1
2000 White Population
 Richmond County, GA
 2000 Census, Tigerline



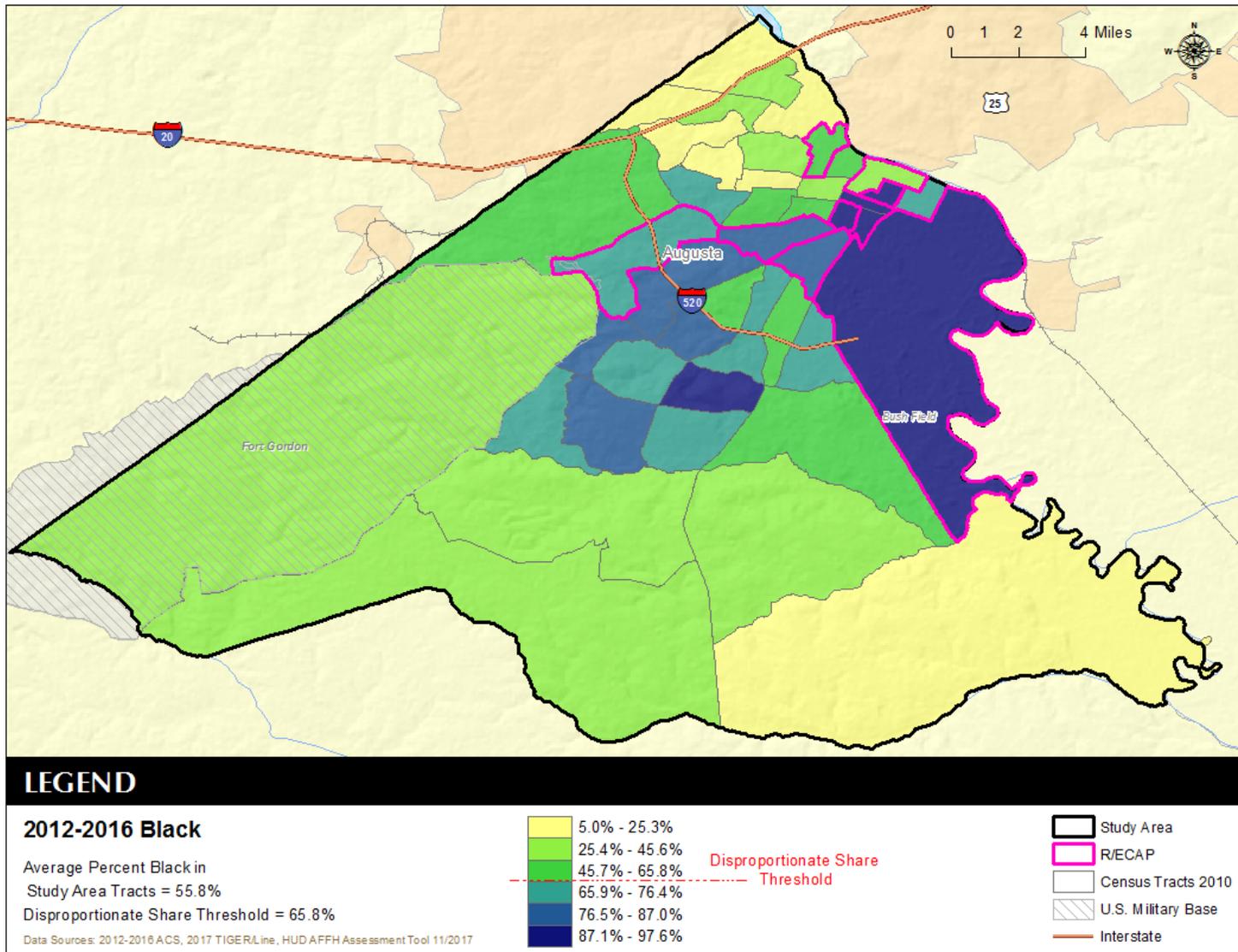
Map IV.2
2016 White Population
 Richmond County, GA
 2016 ACS, Tigerline



Map IV.3
2000 Black Population
 Richmond County, GA
 2000 Census, Tigerline



Map IV.4
2016 Black Population
 Richmond County, GA
 2016 ACS, Tigerline



Households by type and tenure are shown in Table IV.7. Family households represented 60.2 percent of households, while non-family households accounted for 39.8 percent. These changed from 63.2 and 36.8 percent, respectively, from 2010.

Table IV.7
Household Type by Tenure
 Richmond County
 2010 Census SF1 & 2016 Five-Year ACS Data

Household Type	2010 Census		2016 Five-Year ACS	
	Households	% of Total	Households	% of Total
Family Households	48,641	63.2%	43,643	60.2%
Married-Couple Family	27,347	56.2%	24,991	57.3%
Owner-Occupied	20,264	74.1%	17,949	71.8%
Renter-Occupied	7,083	25.9%	7,042	28.2%
Other Family	21,294	43.8%	18,652	48.8%
Male Householder, No Spouse Present	3,905	18.3%	3,069	20.9%
Owner-Occupied	2,004	51.3%	1,727	56.3%
Renter-Occupied	1,901	48.7%	1,342	43.7%
Female Householder, No Spouse Present	17,389	81.7%	15,583	93.2%
Owner-Occupied	6,766	38.9%	5,636	36.2%
Renter-Occupied	10,623	61.1%	9,947	63.8%
Non-Family Households	28,283	36.8%	28,827	39.8%
Owner-Occupied	12,648	44.7%	12,780	44.3%
Renter-Occupied	15,635	55.3%	16,047	55.7%
Total	76,924	100.0%	72,470	100.0%

The group quarters population was 10,508 in 2010, compared to 10,911 in 2000. Institutionalized populations experienced a 22.4 percent change between 2000 and 2010. Non-institutionalized populations experienced a 14.5 percent decrease during this same time period.

Table IV.8
Group Quarters Population
 Richmond County
 2000 & 2010 Census SF1 Data

Group Quarters Type	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
Institutionalized					
Correctional Institutions	2,451	76.8%	2,405	61.6%	-1.9%
Juvenile Facilities	.	.	198	5.1%	.
Nursing Homes	498	15.6%	1,137	29.1%	128.3%
Other Institutions	244	7.6%	167	4.3%	-31.6%
Total	3,193	100.0%	3,907	100.0%	22.4%
Noninstitutionalized					
College Dormitories	744	9.6%	640	9.7%	-14.0%
Military Quarters	4,404	57.1%	5,139	77.9%	16.7%
Other Noninstitutionalized	2,570	33.3%	822	12.5%	-68.0%
Total	7,718	100.0%	6,601	100.0%	-14.5%
Group Quarters Population	10,911	100.0%	10,508	100.0%	-3.7%

The number of foreign born persons are shown in Table IV.9. An estimated 0.4 percent of the population was born in Korea . Some 0.4 percent were born in Mexico , and another 0.3 percent were born in Germany .

Table IV.9
Place of Birth for the Foreign-Born Population

Richmond County
2016 Five-Year ACS

Number	County	Number of Person	Percent of Total Population
#1 country of origin	Korea	850	0.4%
#2 country of origin	Mexico	708	0.4%
#3 country of origin	Germany	617	0.3%
#4 country of origin	India	603	0.3%
#5 country of origin	Philippines	341	0.2%
#6 country of origin	Jamaica	305	0.2%
#7 country of origin	China excluding Hong Kong and Taiwan	302	0.1%
#8 country of origin	Honduras	213	0.1%
#9 country of origin	England	172	0.1%
#10 country of origin	Panama	157	0.1%

Limited English Proficiency and the language spoken at home are shown in Table IV.10. An estimated 0.8 percent of the population speaks Spanish at home, followed by 0.2 percent speaking Korean.

Table IV.10
Limited English Proficiency and Language Spoken at Home

Richmond County
2016 Five-Year ACS

Number	County	Number of Person	Percent of Total Population
#1 LEP Language	Spanish	1,518	0.8%
#2 LEP Language	Korean	412	0.2%
#3 LEP Language	Other Asian and Pacific Island languages	294	0.2%
#4 LEP Language	Chinese	217	0.1%
#5 LEP Language	German or other West Germanic languages	183	0.1%
#6 LEP Language	Other Indo-European languages	111	0.1%
#7 LEP Language	French, Haitian, or Cajun	91	0.0%
#8 LEP Language	Other and unspecified languages	72	0.0%
#9 LEP Language	Tagalog	60	0.0%
#10 LEP Language	Arabic	55	0.0%

Economics

Households by income is shown in Table IV.11. Households earning more than \$100,000 per year represented 12.4 percent of households in 2016, compared to 6.4 percent in 2000. Households earning between \$50,000 and \$74,999 represented 16.1 percent of households in 2010, compared to 16.2 percent in 2000. Meanwhile, households earning less than \$15,000 accounted for 20.5 percent of households in 2016, compared to 21.9 percent in 2000.

Table IV.11
Households by Income

Richmond County
2000 Census SF3 & 2016 Five-Year ACS Data

Income	2000 Census		2016 Five-Year ACS	
	Households	% of Total	Households	% of Total
Less than \$15,000	16,213	21.9%	14,851	20.5%
\$15,000 to \$19,999	6,082	8.2%	4,641	6.4%
\$20,000 to \$24,999	5,558	7.5%	5,007	6.9%
\$25,000 to \$34,999	10,846	14.7%	8,912	12.3%
\$35,000 to \$49,999	13,346	18.1%	11,424	15.8%
\$50,000 to \$74,999	11,978	16.2%	11,648	16.1%
\$75,000 to \$99,999	5,174	7.0%	7,036	9.7%
\$100,000 or More	4,742	6.4%	8,951	12.4%
Total	73,939	100.0%	72,470	100.0%

The rate of poverty for Richmond County is shown in Table IV.12, below. In 2016, there were an estimated 48,495 persons living in poverty. This represented a 25.2 percent poverty rate, compared to 19.6 percent poverty in 2000. In 2016, some 13.8 percent of those in poverty were under age 6, and 5.1 percent were 65 or older.

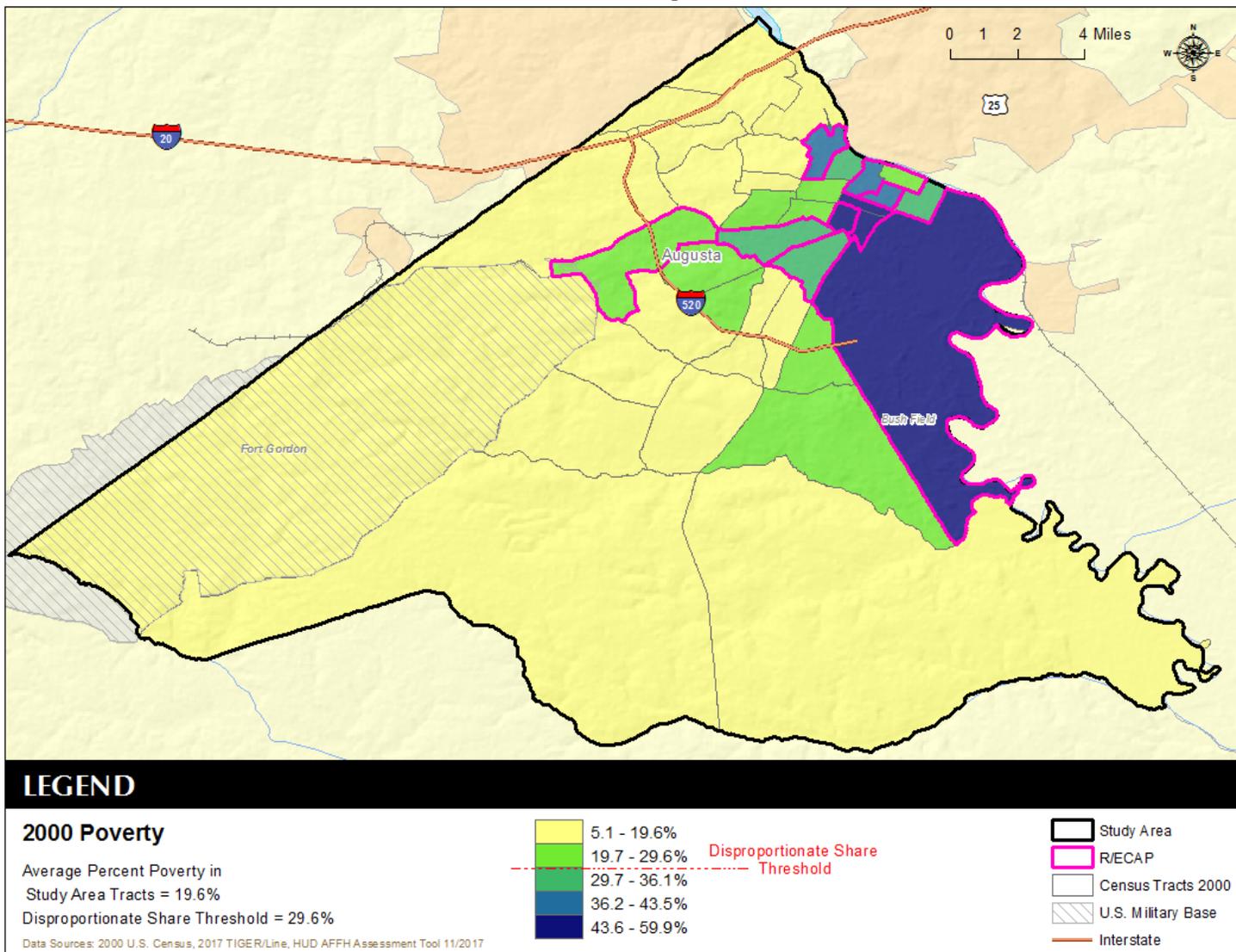
Table IV.12
Poverty by Age

Richmond County
2000 Census SF3 & 2016 Five-Year ACS Data

Age	2000 Census		2016 Five-Year ACS	
	Persons in Poverty	% of Total	Persons in Poverty	% of Total
Under 6	5,054	13.5%	6,706	13.8%
6 to 17	9,481	25.4%	12,322	25.4%
18 to 64	19,783	53.0%	26,978	55.6%
65 or Older	2,995	8.0%	2,489	5.1%
Total	37,313	100.0%	48,495	100.0%
Poverty Rate	19.60%	.	25.20%	.

In 2000, there were poverty rates that exceeded 43.6 percent in three census tracts on the eastern part of the County, as seen in Map IV.5. These areas were surrounded by areas that also saw disproportionate shares of poverty. By 2016, the same areas saw disproportionate shares of poverty, as seen in Map IV.6.

Map IV.5
2000 Poverty
 Richmond County, GA
 2000 Census, Tigerline



Map IV.6
2016 Poverty
 Richmond County, GA
 2016 ACS, Tigerline

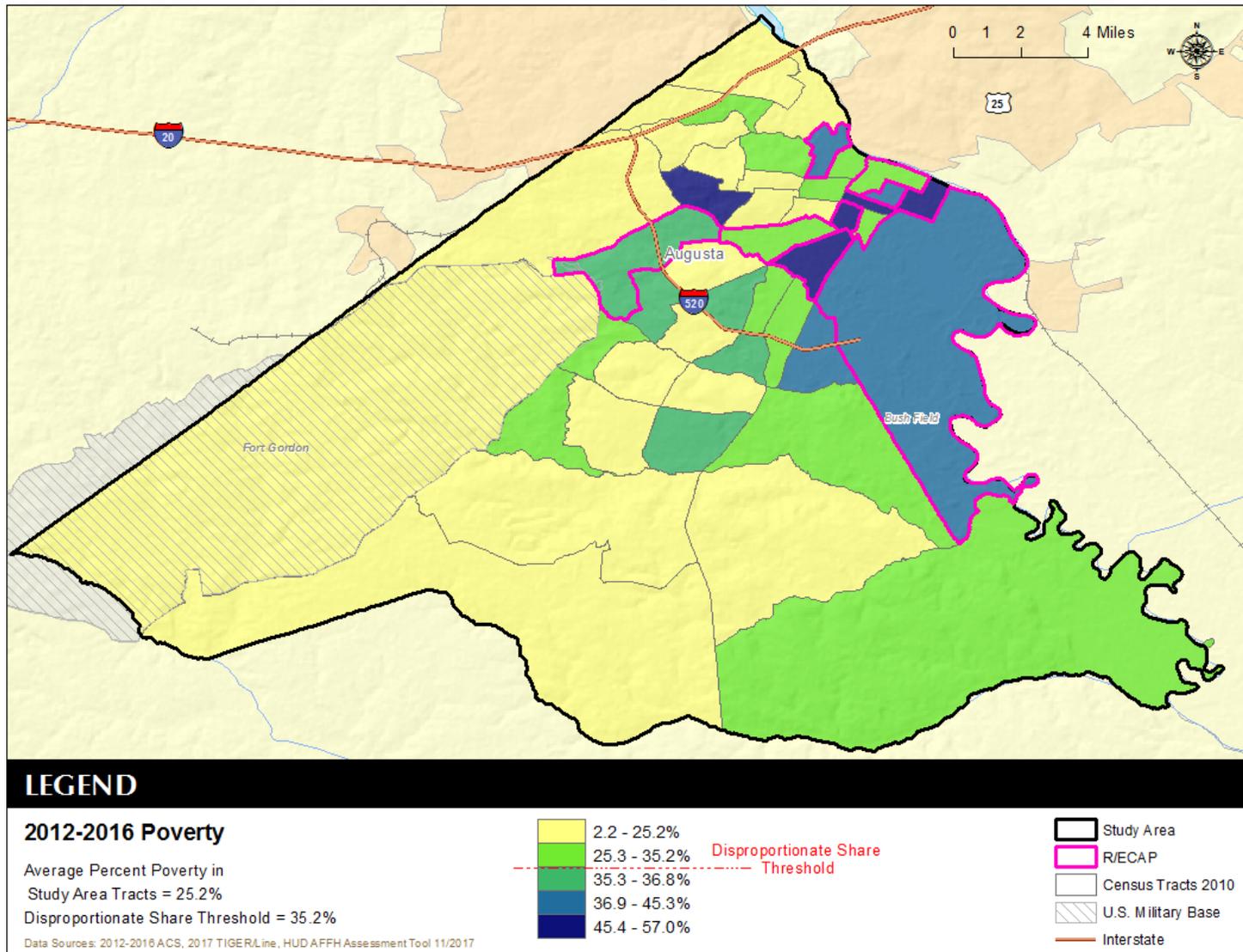


Table IV.13 shows the labor force statistics for Richmond County from 1990 to the present. Over the entire series the lowest unemployment rate occurred in 2000 with a rate of 4.5. The highest level of unemployment occurred during 2011 rising to a rate of 11.2. This compared to a statewide low of 3.6 in 2000 and statewide high of 10.5 in 2010. Over the last year the unemployment rate in Richmond County decreased from 7.4 percent in 2015 to 6.7 percent in 2016, which compared to a statewide decrease to 5.4 percent.

Table IV.13
Labor Force Statistics

Richmond County
1990 - 2016 BLS Data

Year	Richmond County				Statewide Unemployment Rate
	Unemployment	Employment	Labor Force	Unemployment Rate	
1990	4,667	80,551	85,218	5.5	5.5
1991	4,807	79,879	84,686	5.7	5.2
1992	7,464	79,921	87,385	8.5	6.9
1993	6,893	77,959	84,852	8.1	6.0
1994	6,124	77,384	83,508	7.3	5.2
1995	5,872	75,423	81,295	7.2	4.8
1996	6,044	74,716	80,760	7.5	4.7
1997	6,098	75,697	81,795	7.5	4.6
1998	5,969	76,535	82,504	7.2	4.3
1999	5,126	76,944	82,070	6.2	3.9
2000	3,887	83,280	87,167	4.5	3.6
2001	4,214	82,298	86,512	4.9	4.0
2002	4,883	82,907	87,790	5.6	5.0
2003	4,854	84,014	88,868	5.5	4.8
2004	5,298	84,776	90,074	5.9	4.8
2005	6,151	83,650	89,801	6.8	5.3
2006	5,605	83,164	88,769	6.3	4.7
2007	5,545	85,362	90,907	6.1	4.5
2008	6,597	85,658	92,255	7.2	6.2
2009	9,221	82,033	91,254	10.1	9.9
2010	9,678	78,209	87,887	11.0	10.5
2011	9,951	78,559	88,510	11.2	10.2
2012	9,400	79,050	88,450	10.6	9.2
2013	8,555	78,205	86,760	9.9	8.2
2014	7,366	77,346	84,712	8.7	7.1
2015	6,223	78,032	84,255	7.4	6.0
2016	5,740	80,116	85,856	6.7	5.4

Diagram IV.1 below shows the employment and labor force for Richmond County. The difference between the two lines represents the number of unemployed persons. In the most recent year, employment stood at 80,116 persons, with the labor force reaching 85,856, indicating there were a total of 5,740 unemployed persons.

Diagram IV.1
Employment and Labor Force
 Richmond County
 1990 – 2016 BLS Data

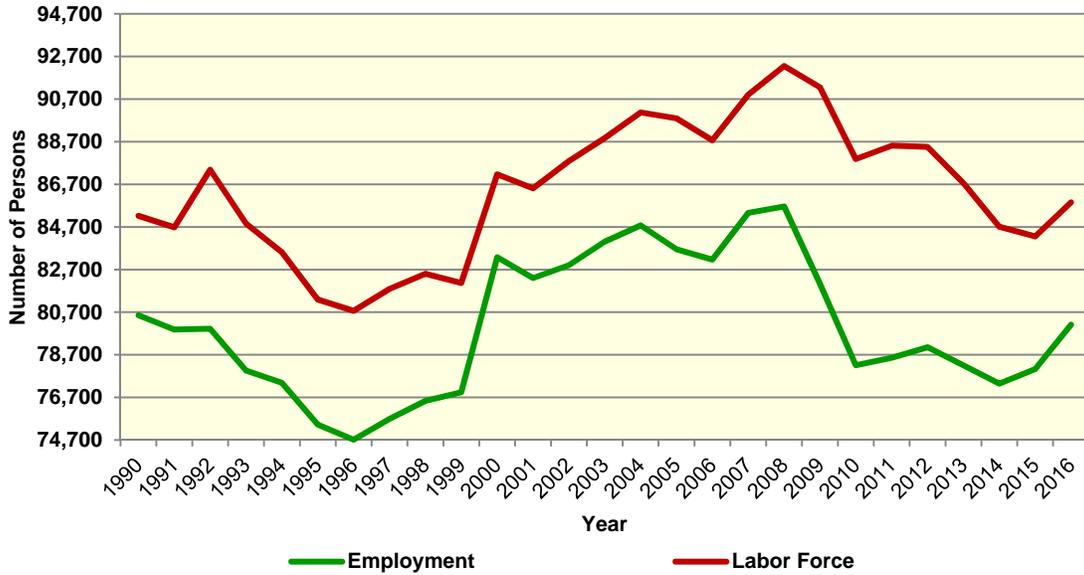


Diagram IV.2 shows the unemployment rate for both the state and Richmond County. During the 1990's the average rate for Richmond County was 7.1, which compared to 5.1 statewide. Between 2000 and 2010 the unemployment rate had an average of 6.3, which compared to 5.3 statewide. Since 2010 the average unemployment rate was 9.4. Over the course of the entire period Richmond County had an average unemployment rate higher than the state, 7.4 percent for Richmond County, versus 6.0 statewide.

Diagram IV.2
Annual Unemployment Rate
 Richmond County
 1990 – 2016 BLS Data

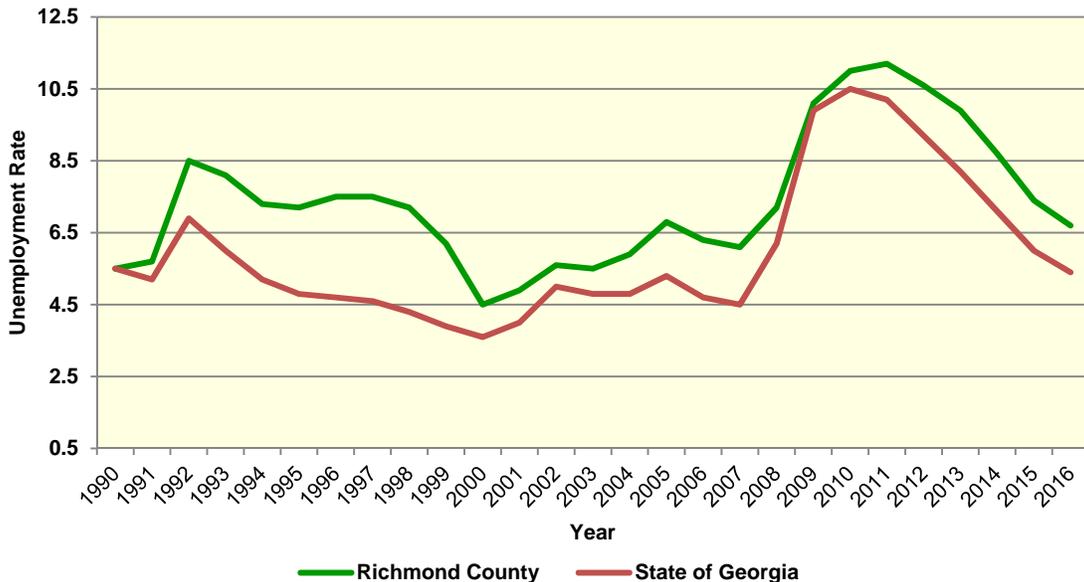


Diagram IV.3 shows real average earnings per job for Richmond County from 1990 to 2016. Over this period the average earning per job for Richmond County was \$ 49,455, which was lower than the statewide average of \$50,616 over the same period. However, in 2007, Richmond County’s real average earnings surpass the state average, maintaining this lead through 2016. By 2016, the real average earning per job in Richland County was over \$55,500, while the state’s was around \$53,800.

Diagram IV.3
Real Average Earnings Per Job
 Richmond County
 BEA Data 1990 - 2016

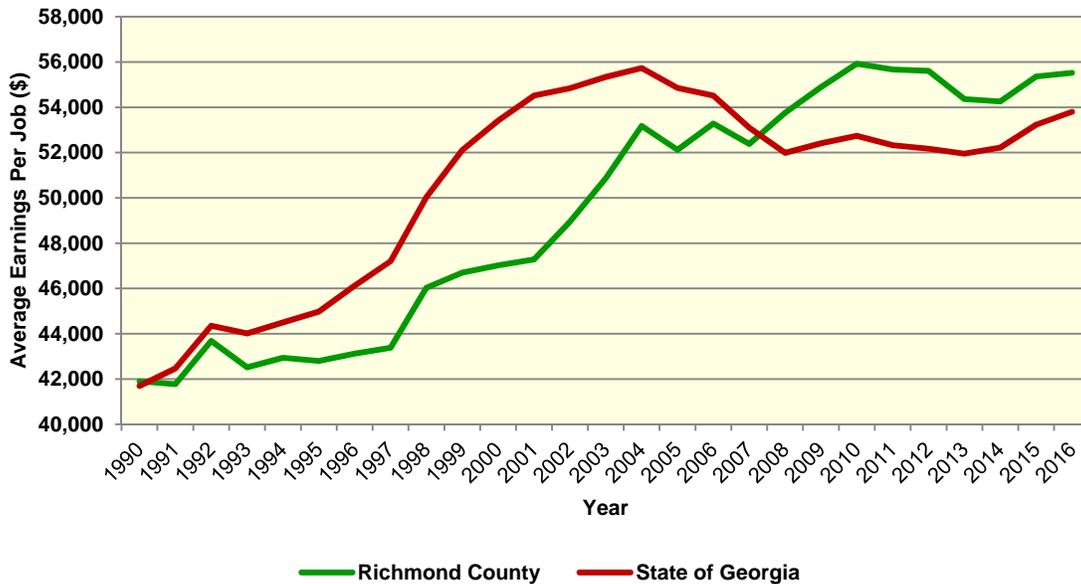
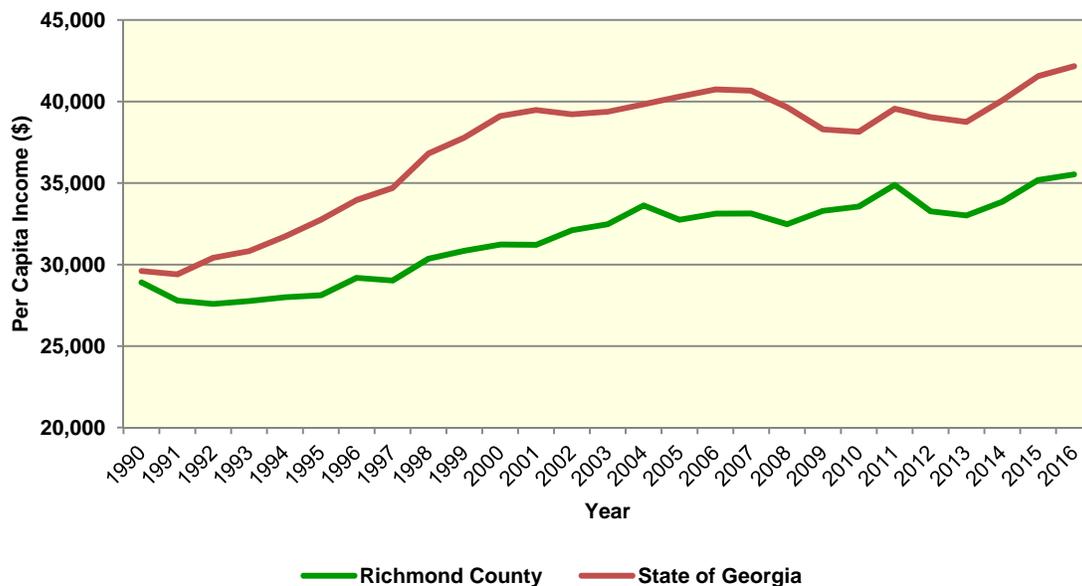


Diagram IV.4 shows real per capita income Richmond County from 1990 to 2016, which is calculated by dividing total personal income from all sources by population. Per capita income is a broader measure of wealth than real average earnings per job, which only captures the working population. Over this period the real per capita income for Richmond County was \$31,565 dollars, which was lower than the statewide average of \$37,183 over the same period. Richmond County’s real per capita income has consistently been below the state average over this period, ending at \$35,526 in 2016. The state’s average per capita income was \$42,159 in 2016.

Diagram IV.4
Real Per Capita Income
 Richmond County
 BEA Data 1990 - 2016



HOUSING AND HOUSEHOLDS

Housing types by unit are shown in Table IV.14. In 2016, there were 87,290 housing units, up from 82,312 in 2000. Single-family units accounted for 66.1 percent of units in 2016, compared to 65.2 in 2000. Apartment units accounted for 16.8 percent in 2016, compared to 15.9 percent in 2000.

Table IV.14
Housing Units by Type
 Richmond County

2000 Census SF3 & 2016 Five-Year ACS Data

Unit Type	2000 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
Single-Family	53,674	65.2%	57,696	66.1%
Duplex	2,762	3.4%	2,666	3.1%
Tri- or Four-Plex	5,243	6.4%	5,357	6.1%
Apartment	13,053	15.9%	14,640	16.8%
Mobile Home	7,580	9.2%	6,900	7.9%
Boat, RV, Van, Etc.	0	0.0%	31	0.0%
Total	82,312	100.0%	87,290	100.0%

Some 89.1 percent of housing was occupied in 2010, compared to 89.8 percent in 2000. Owner-occupied housing decreased by 2.7 percent between 2000 and 2010, ending with owner-occupied units representing 54.2 percent of unit. Vacant units changed by 12.1 percent, resulting in 9,407 vacant units in 2010.

Table IV.15
Housing Units by Tenure
 Richmond County
 2000 & 2010 Census SF1 Data

Tenure	2000 Census		2010 Census		% Change 00–10
	Units	% of Total	Units	% of Total	
Occupied Housing Units	73,920	89.8%	76,924	89.1%	4.1%
Owner-Occupied	42,840	58.0%	41,682	54.2%	-2.7%
Renter-Occupied	31,080	42.0%	35,242	45.8%	13.4%
Vacant Housing Units	8,392	10.2%	9,407	10.9%	12.1%
Total Housing Units	82,312	100.0%	86,331	100.0%	4.9%

Table IV.16 shows housing units by tenure from 2010 to 2016. By 2016, there were 87,290 housing units. An estimated 52.6 percent were owner-occupied, and 17 percent were vacant.

Table IV.16
Housing Units by Tenure
 Richmond County
 2010 Census & 2016 Five-Year ACS Data

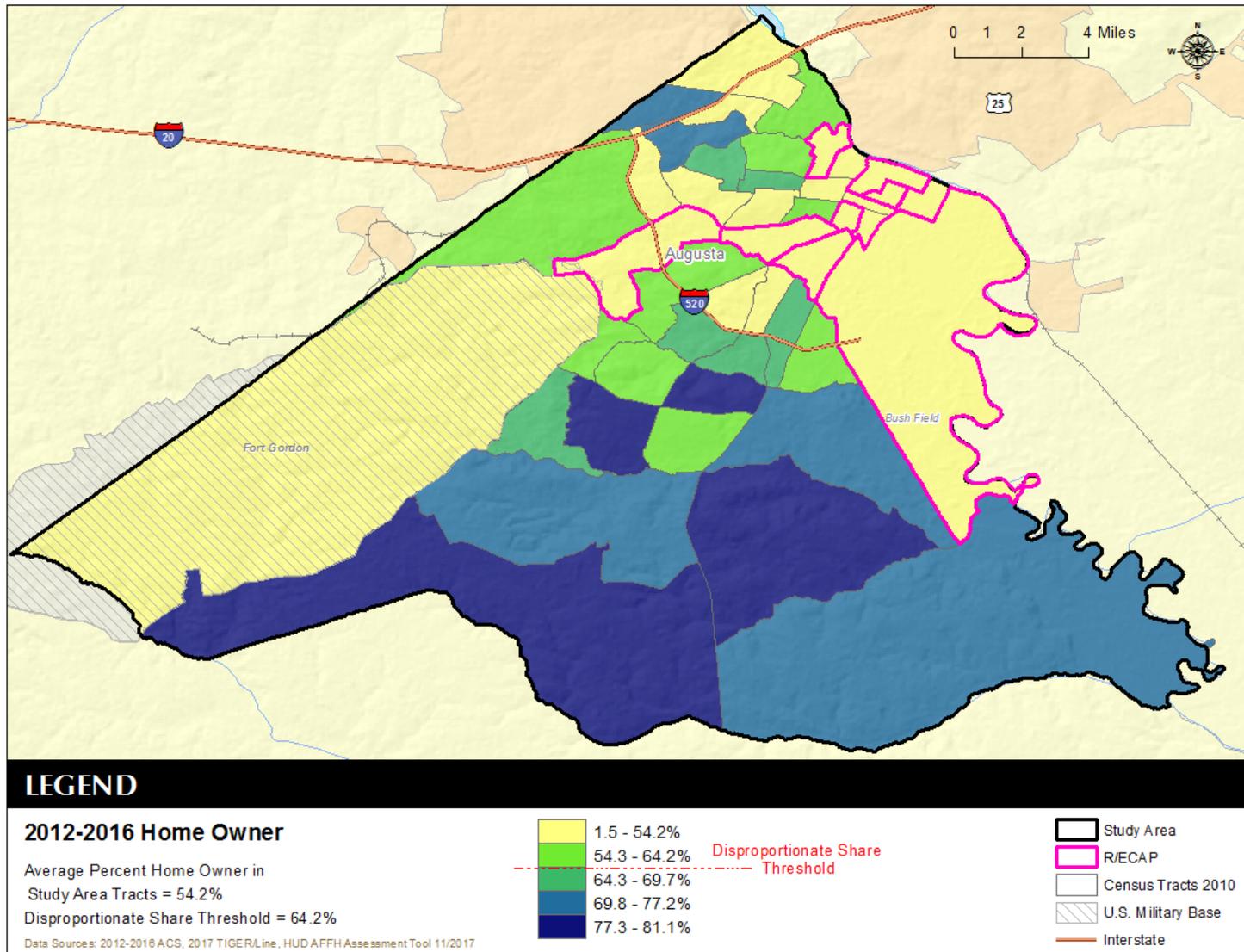
Tenure	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
Occupied Housing Units	76,924	89.1%	72,470	83.0%
Owner-Occupied	41,682	54.2%	38,092	52.6%
Renter-Occupied	35,242	45.8%	34,378	47.4%
Vacant Housing Units	9,407	10.9%	14,820	17.0%
Total Housing Units	86,331	100.0%	87,290	100.0%

The highest rate of homeownership was in the southern end of the County in 2016, with some areas exceeding 77.3 percent. Conversely, the highest renter rates were seen in the eastern central part of the County, exceeding 69.1 percent. Fort Gordon also had higher levels of renter households than other areas of the County.

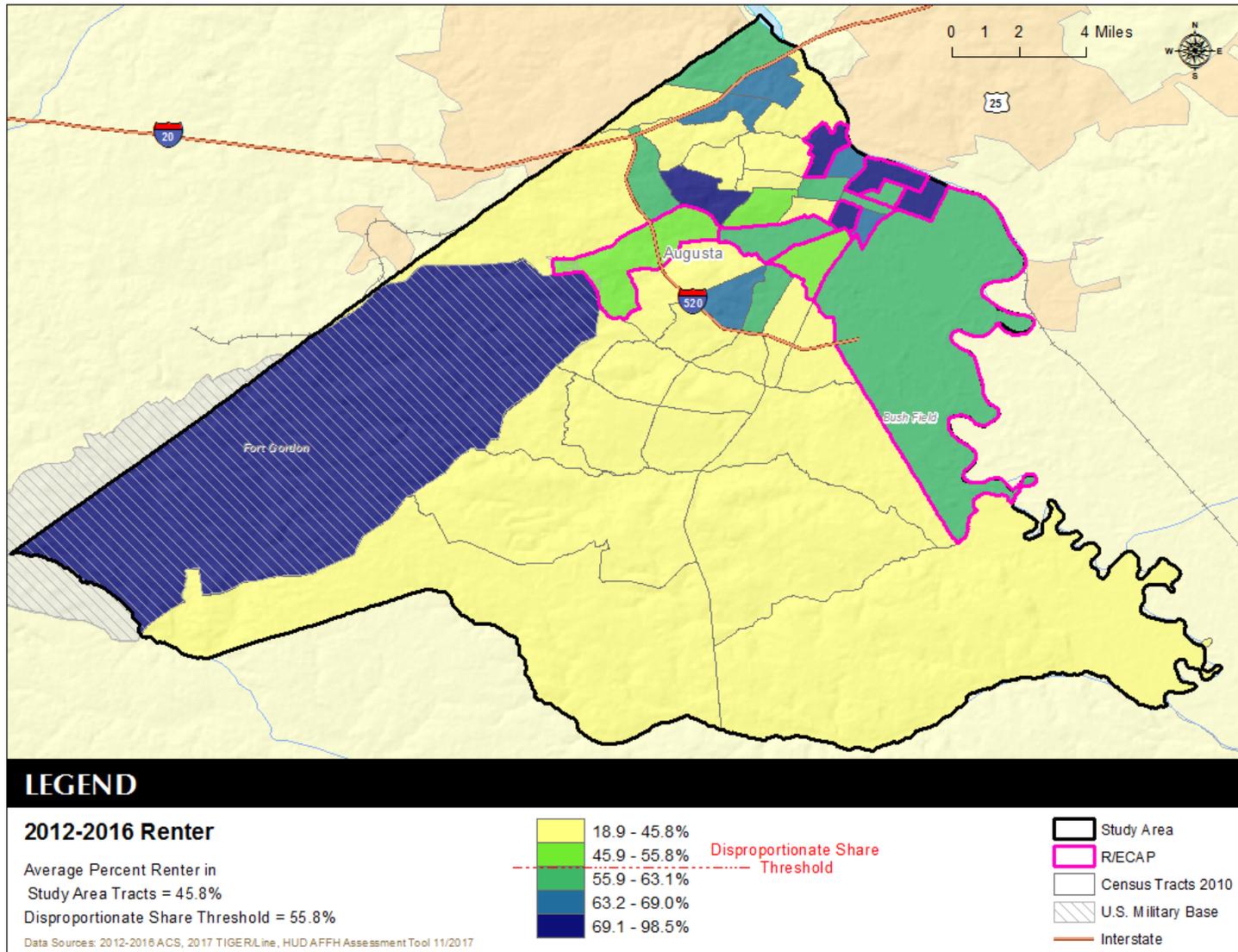
The median contract rent was highest in the western and central parts of the County, as seen in Map IV.9. These areas saw rents that exceeded \$701, while areas with the lowest rents ranged between \$280 and \$465. The lower rents were seen in the eastern portion of the County.

Higher median home values were present in the northern and southern ends of the County, with the average median home value at \$100,600 in 2016. As seen with the median contract rents, the lower home values were in the eastern part of the County.

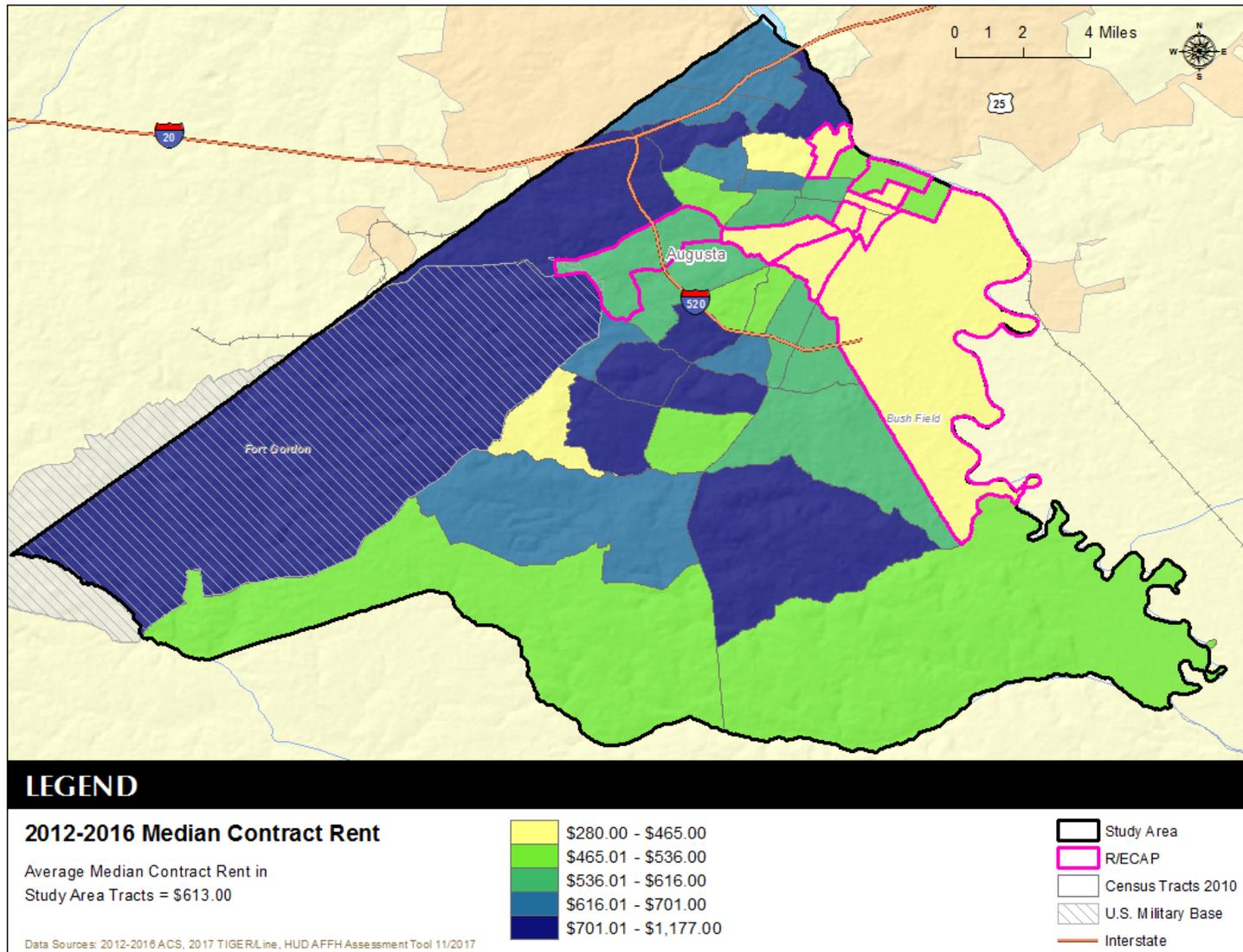
Map IV.7
2016 Homeowner Households
 2016 ACS, Tigerline
 Richmond County, GA



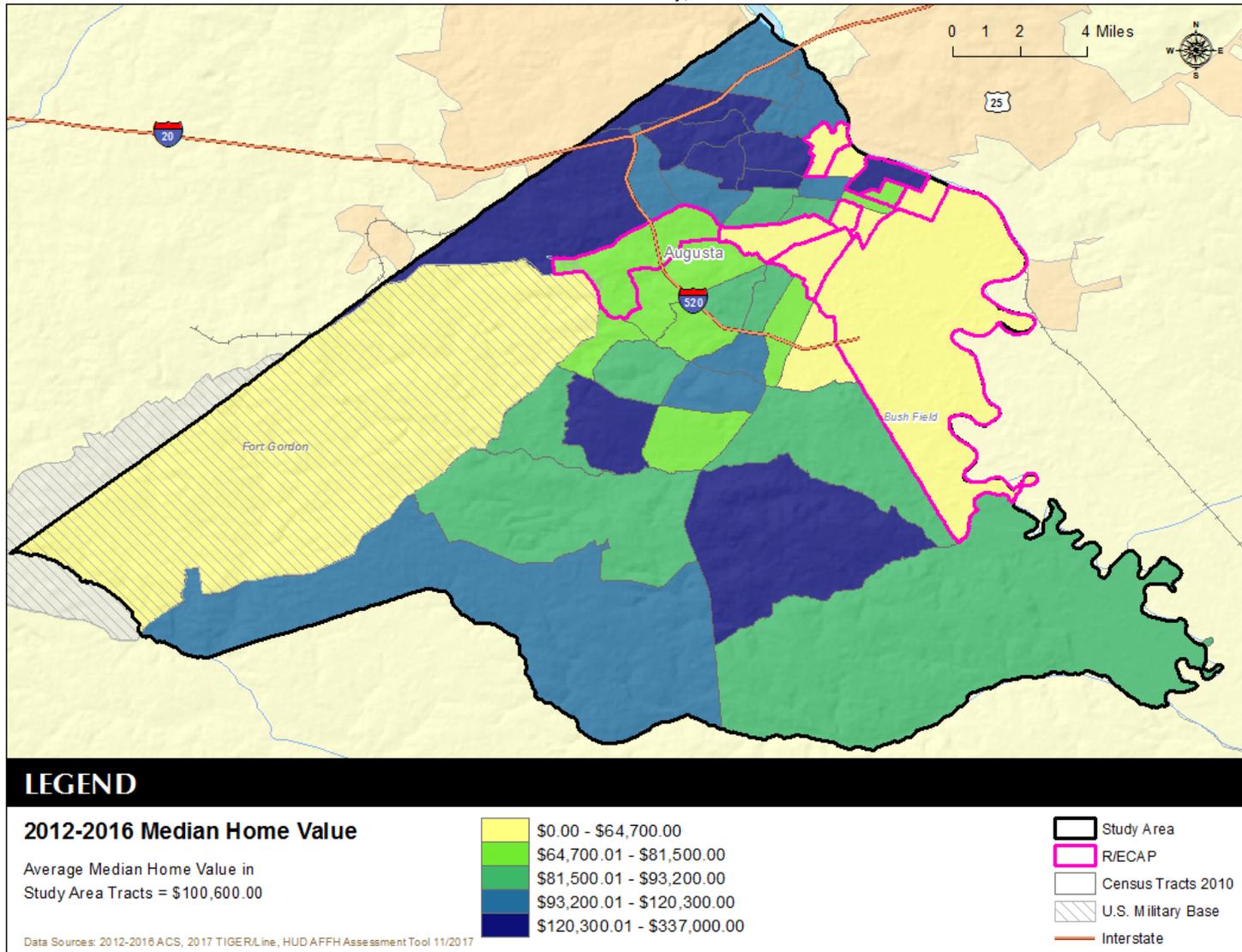
Map IV.8
2016 Renter Households
 2016 ACS, Tigerline
 Richmond County, GA



Map IV.9
2016 Median Contract Rent
 2016 ACS, Tigerline
 Richmond County, GA



Map IV.10
2016 Median Home Value
 2016 ACS, Tigerline
 Richmond County, GA



Households by household size are shown in Table IV.17. There were a total of 76,924 households in 2010, up from 73,920 in 2000. One person households changed by 73,920 percent between 2000 and 2010, while two person households changed by 5.9 percent. Three and four person households changed by -1.9 and -8.7 respectively, representing 17.1 percent and 11.7 percent of the population in 2010.

Table IV.17
Households by Household Size

Richmond County
2000 & 2010 Census SF1 Data

Size	2000 Census		2010 Census		% Change 00-10
	Households	% of Total	Households	% of Total	
One Person	20,448	27.7%	23,400	30.4%	14.4%
Two Persons	22,374	30.3%	23,705	30.8%	5.9%
Three Persons	13,443	18.2%	13,184	17.1%	-1.9%
Four Persons	9,875	13.4%	9,011	11.7%	-8.7%
Five Persons	4,858	6.6%	4,493	5.8%	-7.5%
Six Persons	1,860	2.5%	1,821	2.4%	-2.1%
Seven Persons or More	1,062	1.4%	1,310	1.7%	23.4%
Total	73,920	100.0%	76,924	100.0%	4.1%

Table IV.18 shows households by year home built. Housing units built between 2000 and 2009, and 2010 or later, account for 12.4 percent and 2.8 percent of households, respectively. Households built in the 1970's, 1980's, and 1990's account for 16.7 percent, 16.7 percent, and 14.1, respectively. Housing units built prior to 1939 represented 6.6 percent of households in 2016.

Table IV.18
Households by Year Home Built

Richmond County
2000 Census SF3 & 2016 Five-Year ACS Data

Year Built	2000 Census		2016 Five-Year ACS	
	Households	% of Total	Households	% of Total
1939 or Earlier	5,520	7.5%	4,779	6.6%
1940 to 1949	4,692	6.3%	3,569	4.9%
1950 to 1959	10,143	13.7%	8,094	11.2%
1960 to 1969	12,121	16.4%	10,671	14.7%
1970 to 1979	15,485	20.9%	12,075	16.7%
1980 to 1989	13,919	18.8%	12,111	16.7%
1990 to 1999	12,040	16.3%	10,185	14.1%
2000 to 2009	.	.	8,974	12.4%
2010 or Later	.	.	2,012	2.8%
Total	73,920	100.0%	72,470	100.0%

The distribution of unit types by race are shown in Table IV.19. An estimated 68.4 percent of white households occupy single family homes, while 68.8 percent of black households do. Some 14.3 percent of white households occupy apartments, while 15.6 percent of black households do. An estimated 55.2 percent of Asian, and 55.9 percent of American Indian households occupy single family homes.

Table IV.19
Distribution of Units in Structure by Race

Richmond County
2016 Five-Year ACS Data

Unit Type	White	Black	American Indian	Asian	Native Hawaiian/Pacific Islanders	Other	Two or More Races
Single-Family	68.4%	68.8%	55.9%	55.2%	48.9%	46.2%	65.3%
Duplex	2.2%	3.4%	11.0%	0.7%	0.0%	3.3%	2.9%
Tri- or Four-Plex	3.8%	7.7%	4.6%	8.8%	0.0%	5.3%	13.1%
Apartment	14.3%	15.6%	5.3%	27.2%	21.3%	31.5%	13.9%
Mobile Home	11.2%	4.4%	23.2%	8.1%	29.8%	13.7%	4.8%
Boat, RV, Van, Etc.	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

The disposition of vacant housing units in 2000 and 2010 are shown in Table IV.20. An estimated 37.6 percent of vacant units were for rent in 2010, a -10.1 percent change since 2000. In addition, some 15.2 percent of vacant units were for sale, a change of -6.3 percent between 2000 and 2010. "Other" vacant units represented 38.2 percent of vacant units in 2010. This is a change of 69.2 percent since 2000. "Other" vacant units are not for sale or rent, or otherwise available to the marketplace. These units may be problematic if concentrated in certain areas, and may create a "blighting" effect.

Table IV.20
Disposition of Vacant Housing Units

Richmond County
2000 & 2010 Census SF1 Data

Disposition	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
For Rent	3,933	46.9%	3,537	37.6%	-10.1%
For Sale	1,528	18.2%	1,432	15.2%	-6.3%
Rented or Sold, Not Occupied	431	5.1%	451	4.8%	4.6%
For Seasonal, Recreational, or Occasional Use	376	4.5%	389	4.1%	3.5%
For Migrant Workers	0	0.0%	4	0.0%	-
Other Vacant	2,124	25.3%	3,594	38.2%	69.2%
Total	8,392	100.0%	9,407	100.0%	12.1%

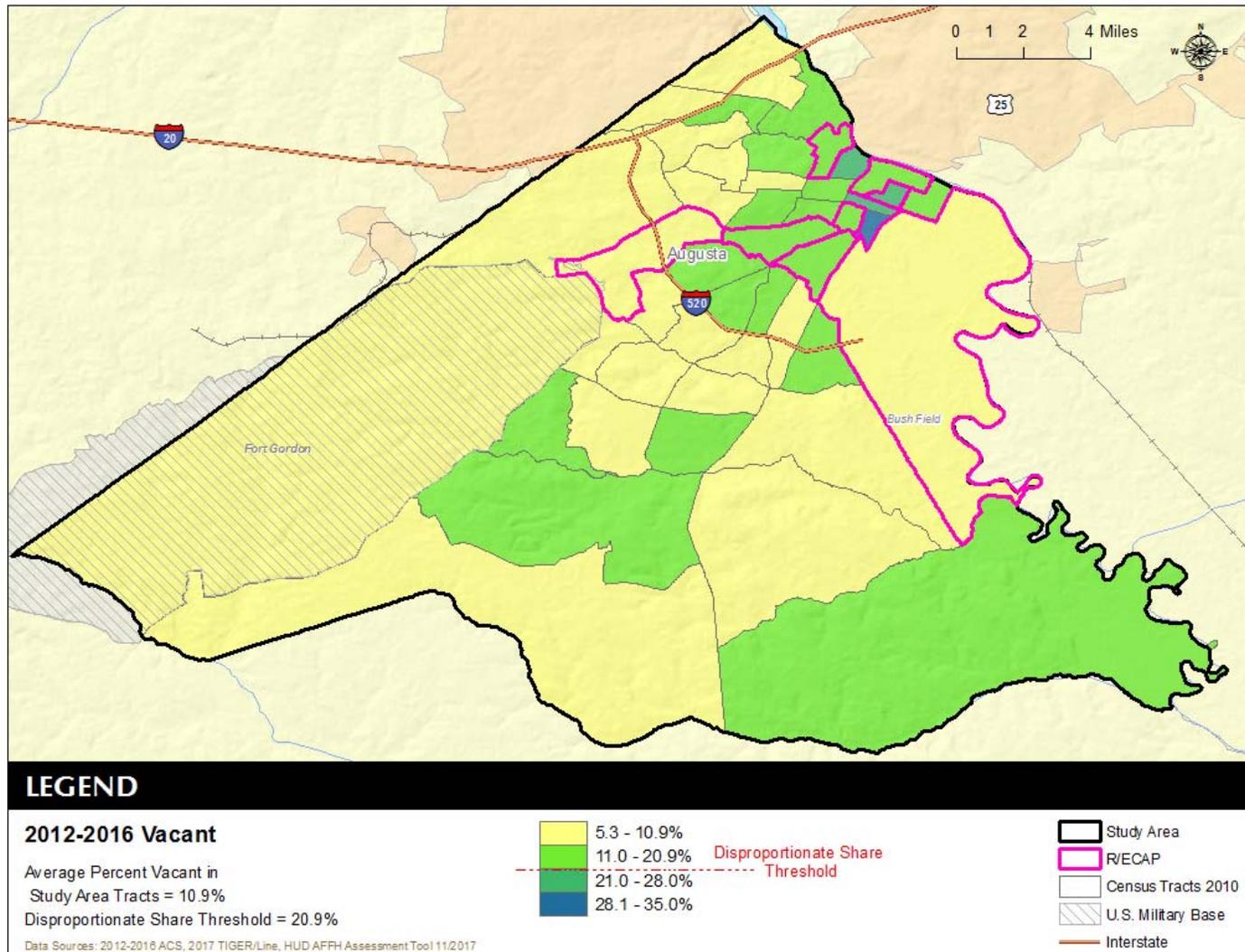
The disposition of vacant units between 2010 and 2016 are shown in Table IV.21. By 2016, for rent units accounted for 23.1 percent of vacant units, while for sale units accounted for 11.3 percent. "Other" vacant units accounted for 50.2 percent of vacant units, representing a total of 7,446 "other" vacant units.

Table IV.21
Disposition of Vacant Housing Units
 Richmond County
 2010 Census & 2016 Five-Year ACS Data

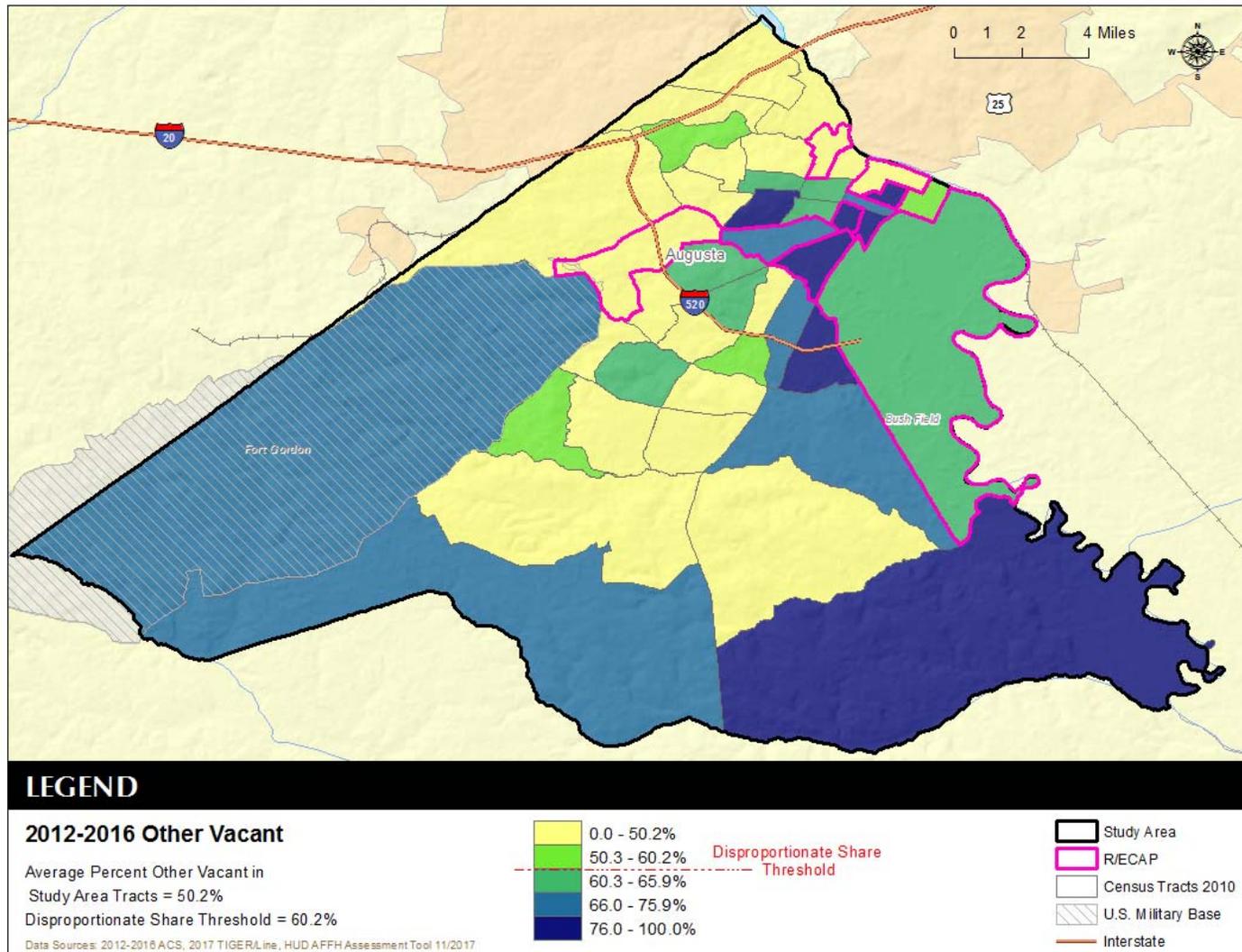
Disposition	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
For Rent	3,537	37.6%	3,424	23.1%
For Sale	1,432	15.2%	1,680	11.3%
Rented Not Occupied	166	1.8%	525	3.5%
Sold Not Occupied	285	3.0%	682	4.6%
For Seasonal, Recreational, or Occasional Use	389	4.1%	1,046	7.1%
For Migrant Workers	4	0.0%	17	0.1%
Other Vacant	3,594	38.2%	7,446	50.2%
Total	9,407	100.0%	14,820	100.0%

In 2016, the highest proportion of vacant units was seen in the eastern central part of the County, with two census tracts exceeding 22.4 percent vacancy rates. This is shown in Map IV.11. "Other" vacant units, or those not for rent, sale, or otherwise available to the marketplace, were primarily seen on the western and central part of the County.

Map IV.11
2016 Vacant Units
 2016 ACS, Tigerline
 Richmond County, GA



Map IV.12
2016 “Other” Vacant Units
 2016 ACS, Tigerline
 Richmond County, GA



EDUCATION AND EMPLOYMENT

Education and employment data, as estimated by the 2016 ACS, is presented in Tables IV.22 and 30. In 2016, some 77,373 persons were employed and 10,039 were unemployed. This totaled a labor force of 87,412 persons. The unemployment rate for Richmond County was estimated to be 11.5 in 2016.

Table IV.22
Employment, Labor Force and Unemployment

Richmond County
2016 Five-Year ACS Data

Employment Status	2016 Five-Year ACS
Employed	77,373
Unemployed	10,039
Labor Force	87,412
Unemployment Rate	11.5%

In 2016, 85.4 percent of households in Richmond County had a high school education or greater.

Table IV.23
High School or Greater Education

Richmond County
2016 Five-Year ACS Data

Education Level	Households
High School or Greater	61,916
Total Households	72,470
Percent High School or Above	85.4%

As seen in Table IV.24, 32.1 percent of the population had a high school diploma or equivalent, another 32.4 percent have some college, 12.2 percent have a Bachelor's Degree, and 6.8 percent of the population had a graduate or professional degree.

Table IV.24
Educational Attainment

Richmond County
2016 Five-Year ACS Data

Education Level	Population	Percent
Less Than High School	25,362	16.5%
High School or Equivalent	49,262	32.1%
Some College or Associates Degree	49,766	32.4%
Bachelor's Degree	18,742	12.2%
Graduate or Professional Degree	10,494	6.8%
Total Population Above 18 years	153,626	100.0%

B. SEGREGATION AND INTEGRATION

The “dissimilarity index” provides a quantitative measure of segregation in an area, based on the demographic composition of smaller geographic units within that area. One way of understanding the index is that it indicates how evenly two demographic groups are distributed throughout an area: if the composition of both groups in each geographic unit (e.g., Census tract) is the same as in the area as a whole (e.g., city), then the dissimilarity index score for that city will be 0. By contrast; and again using Census tracts as an example; if one population is clustered entirely within one Census tract, the dissimilarity index score for the city will be 1. The higher the dissimilarity index value, the higher the level of segregation in an area.

A Technical Note on the Dissimilarity Index Methodology

The dissimilarity indices included in this study were calculated from data provided by the Census Bureau according to the following formula:

$$D_j^{WB} = 100 * \frac{1}{2} \sum_{i=1}^N \left| \frac{W_i}{W_j} - \frac{B_i}{B_j} \right|$$

Where i indexes a geographic unit, j is the j th jurisdiction, W is group one and B is group two, and N is the number of geographic units, starting with i , in jurisdiction j .²

This is the formula that HUD uses to calculate dissimilarity index values. In most respects (including the use of tract-level data available through the Brown Longitudinal Tract Database), the methodology employed in this study exactly duplicates HUD’s methodology for calculating the index of dissimilarity.

The principle exception was the decision to use Census tract-level data to calculate dissimilarity index values through 2010. While HUD uses tract level data in 1990 and 2000, HUD uses block group-level data in 2010. The decision to use tract-level data in all years included in this study was motivated by the fact that the dissimilarity index is sensitive to the geographic base unit from which it is calculated. Concretely, use of smaller geographic units produces dissimilarity index values that tend to be higher than those calculated from larger geographic units.³

As a general rule, HUD considers the thresholds appearing in Table IV.25 to indicate low, moderate, and high levels of segregation:

² Affirmatively Furthering Fair Housing Data Documentation. HUD. December 2015.

³ Wong, David S. “Spatial Decomposition of Segregation Indices: A Framework Toward Measuring Segregation at Multiple Levels.” *Geographical Analyses*, 35:3. The Ohio State University. July 2003. P. 179.

Table IV.25
Dissimilarity Index Values

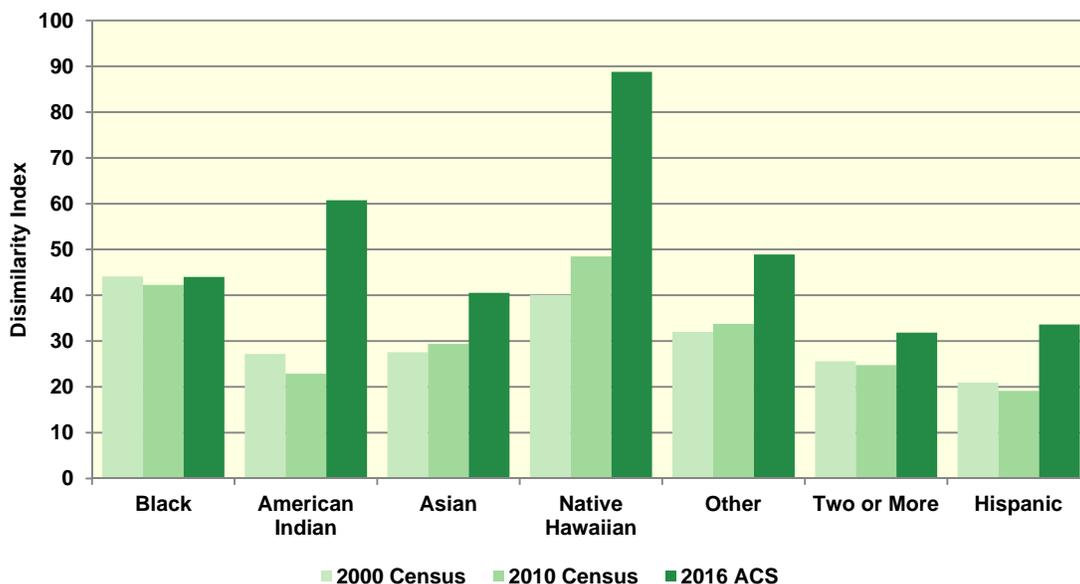
Measure	Values	Description
Dissimilarity Index [range 0-100]	<40	Low Segregation
	40-54	Moderate Segregation
	>55	High Segregation

Segregation Levels

Diagram IV.7 shows the dissimilarity index by racial type in 2000, 2010, and in 2016. In 2016, American Indian and Native Hawaiian households had a high level of segregation. Black and “other” race populations have a moderate level of segregation. The County, overall, had a moderate level of segregation, as well, with a dissimilarity index of 41.8.

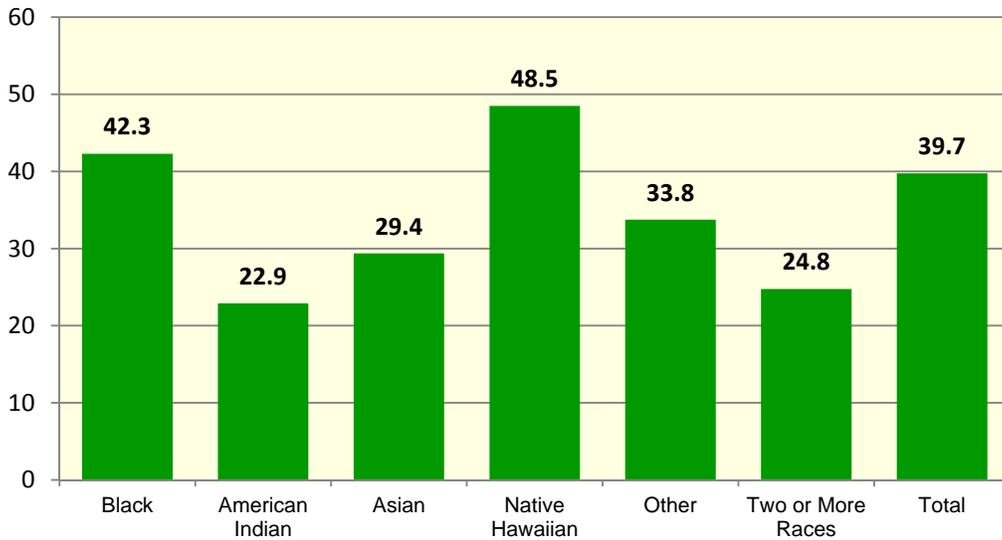
While Black households have seen moderate levels of segregation since 2000, all other racial and ethnic minorities have seen growing levels of segregation between 2000 and 2016.

Diagram IV.7
Dissimilarity index by Race/Ethnicity
Richmond County
2000 Census, 2010 Census and 5- ACS estimates



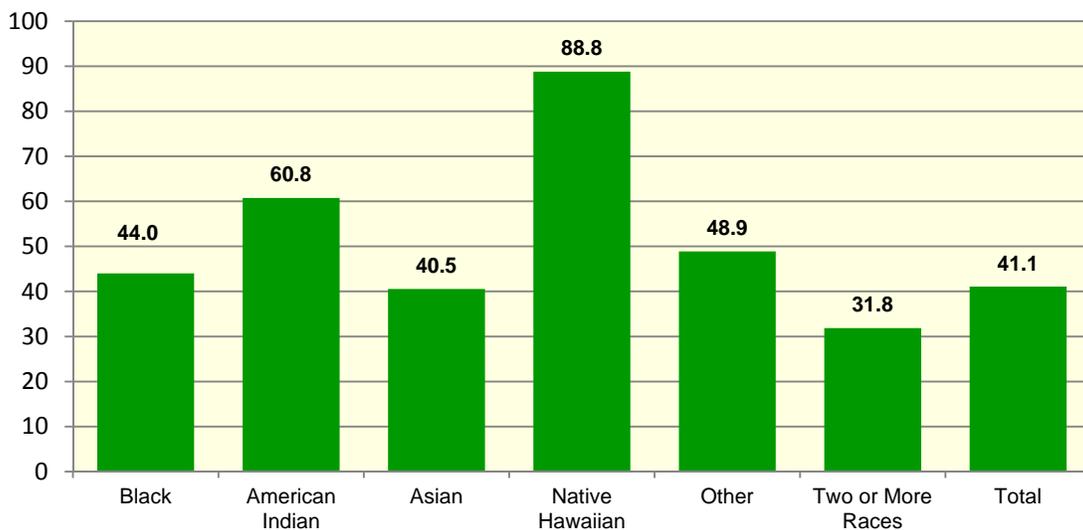
As seen in Diagram IV.8, the same racial groups saw a moderate rate of segregation in 2010. Black households had a dissimilarity index of 42.3 in 2010, while Native Hawaiian had a dissimilarity index of 48.5. The dissimilarity index for the whole County, or white versus all non-white households, was at 39.7, showing a low rate of segregation in 2010, overall.

Diagram IV.8
Dissimilarity Index by Racial Type
 Richmond County
 2010 Census



The dissimilarity index rates increased for all racial groups in 2016. Native Hawaiian households saw a dissimilarity index of 88.8 in 2016, showing a high rate of segregation. Similarly, American Indian households had a dissimilarity index of 60.8 in 2016, also showing a high rate of segregation. “Other” race households had a dissimilarity index of 48.9 in 2016, black households had an index of 44.0, and Asian households had an index of 40.5, all representing a moderate level of segregation in 2016. Overall, Richmond County had a dissimilarity index of 41.1 in 2016, representing a moderate level of segregation in 2016 county-wide.

Diagram IV.9
Dissimilarity Index by Racial Type
 Richmond County
 ACS Census



C. RACIALLY OR ETHNICALLY CONCENTRATED AREAS OF POVERTY

Racially or ethnically concentrated areas of poverty (R/ECAPs) are Census tracts with relatively high concentrations of non-white residents and these residents living in poverty. Formally, an area is designated an R/ECAP if two conditions are satisfied: first, the non-white population, whether Hispanic or non-Hispanic, must account for at least 50 percent of the Census tract population. Second, the poverty rate in that Census must exceed a certain threshold. That threshold is set at either 40 percent or three times the overall poverty rate, whichever is lower.

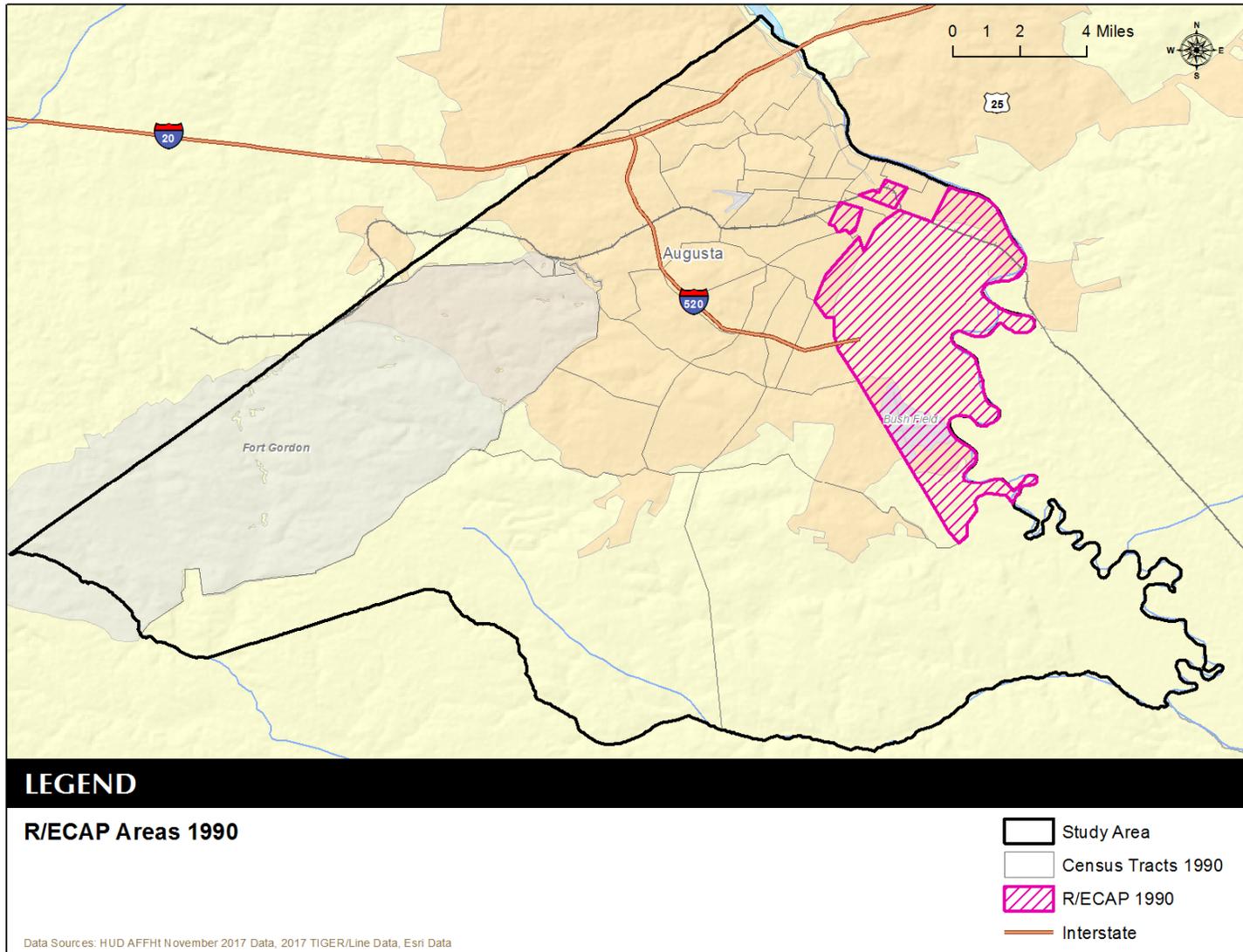
R/ECAPs Over Time

Map IV.13 the R/ECAPs in Richmond County in 1990. As seen therein, there were three R/ECAPs located on the eastern part of the County. This remained unchanged in 2000, as seen in Map IV.14.

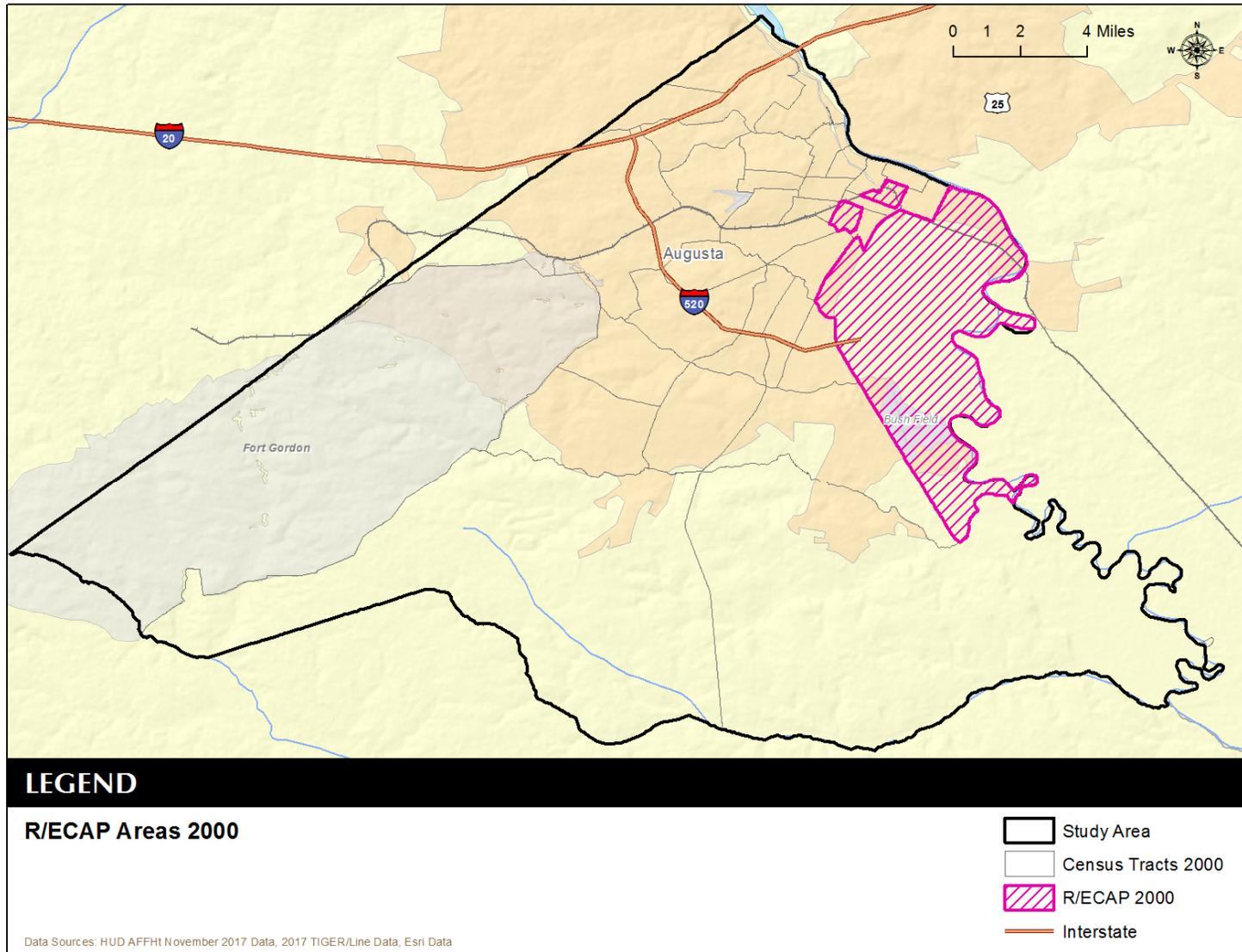
By 2010, there were a total of nine R/ECAPs in the County. These areas remained in the eastern part of the county, and were adjacent to R/ECAPs seen in previous years. This is shown in Map IV.15.

R/ECAPs shifted slightly between 2010 and the most current data, which represents HUD's 2017 AFFH data, showing a total of eight R/ECAPs. Some R/ECAP areas expanded westward into the County, as seen in Map IV.16. Almost every census tract with a R/ECAP designation had a disproportionate share of black households in 2016. As seen in Map IV.17.

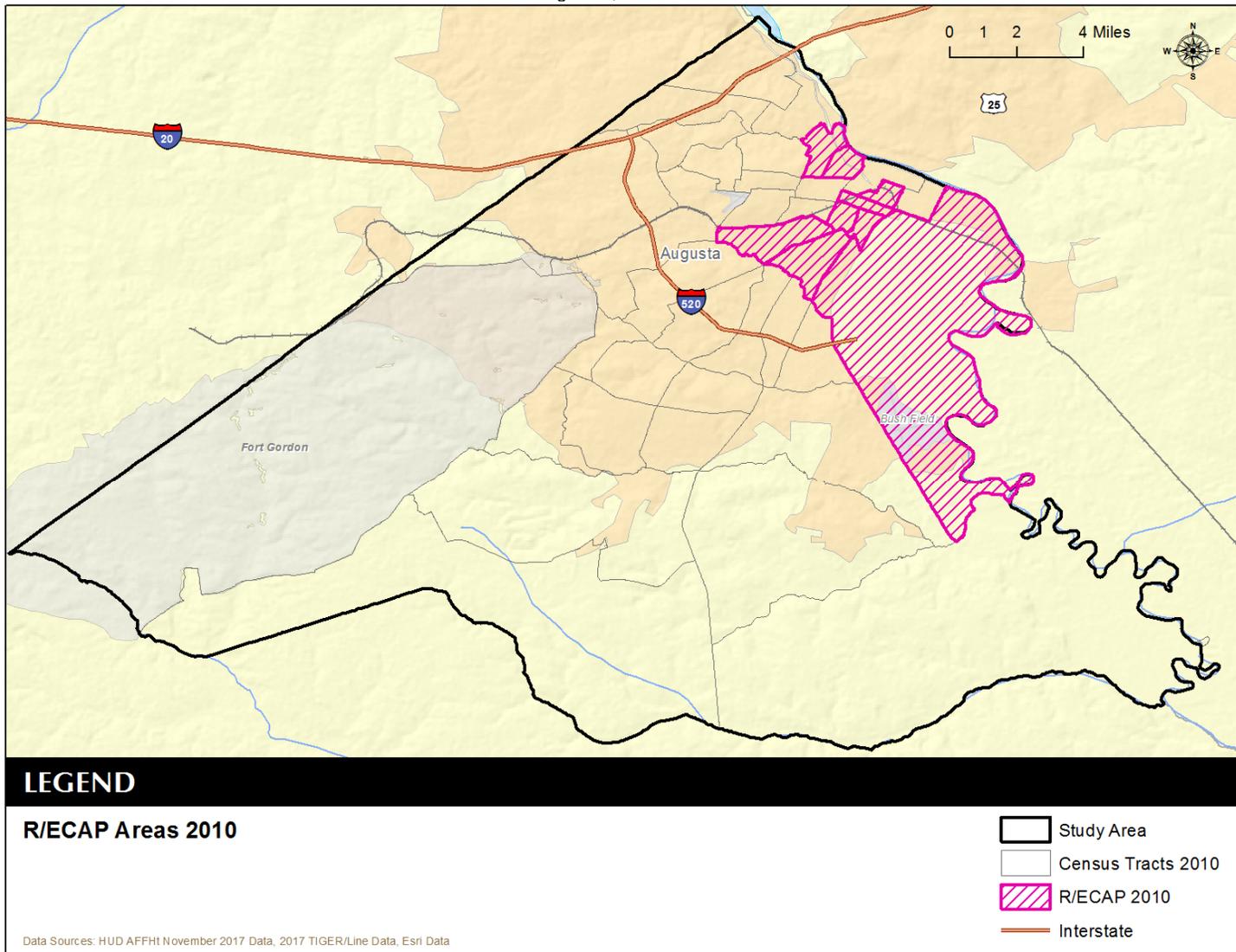
Map IV.13
1990 R/ECAPs
Richmond County
2017 Tigerline, HUD AFFH Tool



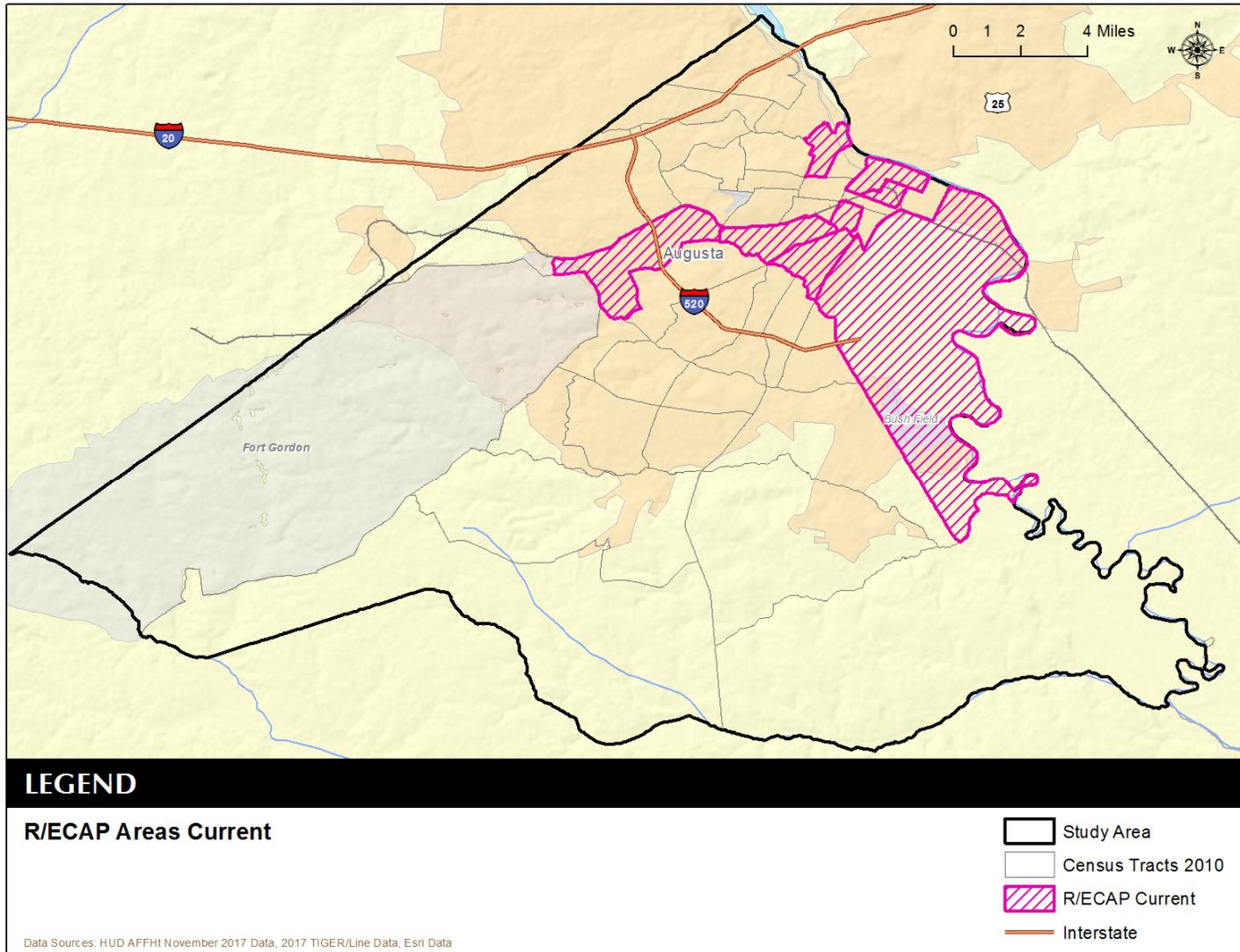
Map IV.14
2000 R/ECAPs
Richmond County
2017 Tigerline, HUD AFFH Tool



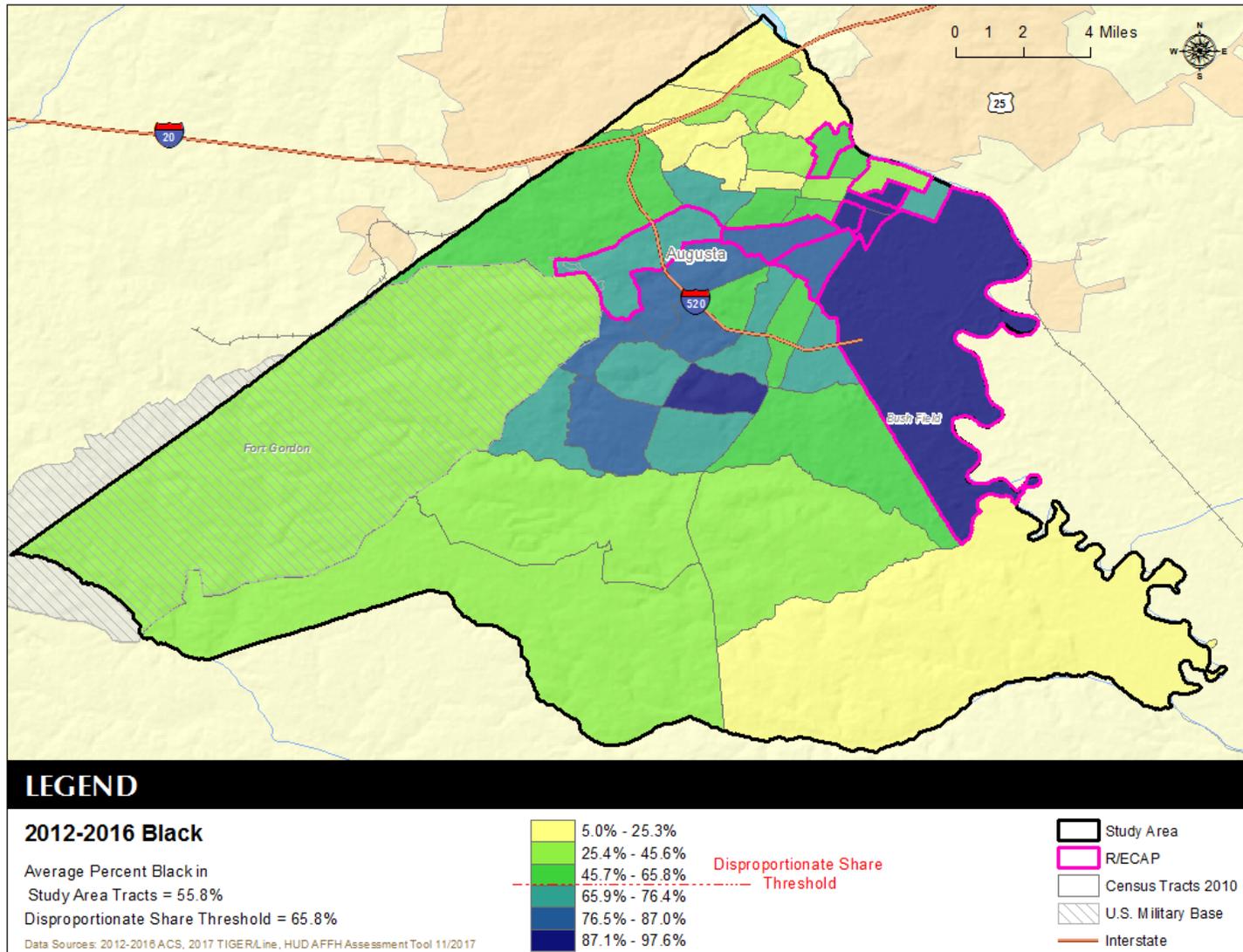
Map IV.15
2010 R/ECAPs
 Richmond County
 2017 Tigerline, HUD AFFH Tool



Map IV.16
Current R/ECAPs
Richmond County
2017 Tigerline, HUD AFFH Tool



Map IV.17
2016 Black Population
 Richmond County
 2016 ACS, 2017 Tigerline



D. DISPARITIES IN ACCESS TO OPPORTUNITY

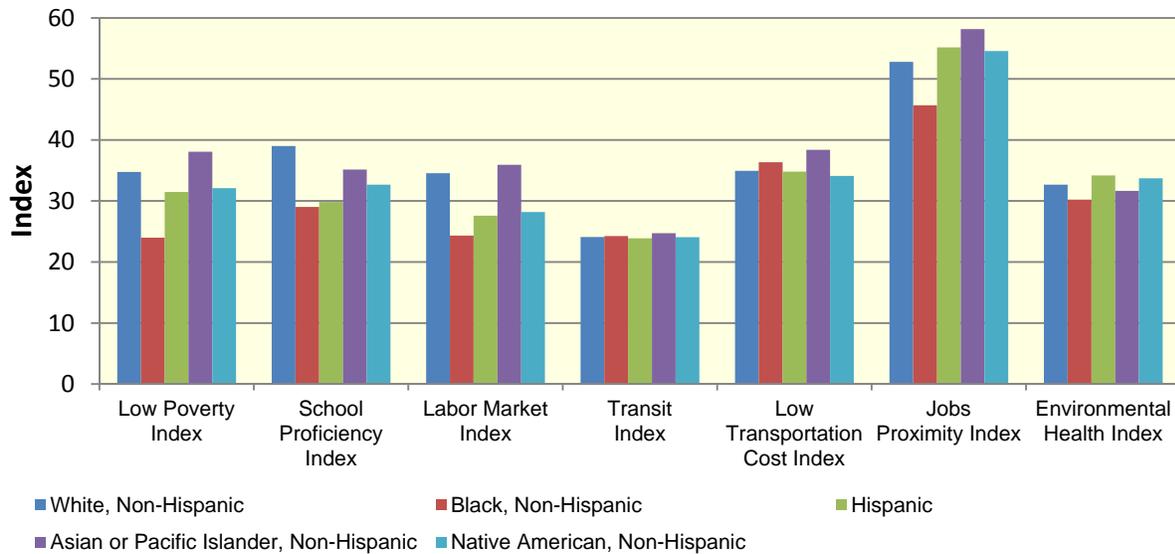
Areas of opportunity are physical places, areas within communities that provide things one needs to thrive well, including quality employment, good schools, affordable housing, efficient public transportation, safe streets, good services, adequate parks, and full-service grocery stores. Areas lacking opportunity, then, have the opposite of these attributes. Disparities in access to opportunity inspects whether a select group, or certain groups, have lower or higher levels of access to these community assets. HUD expresses several of these community assets through the use of an index value, with 100 representing total access by all members of the community, and zero representing no access.

The HUD opportunity indices are access to Low Poverty areas; access to School Proficiency; characterization of the Labor Market Engagement; residence in relation to Jobs Proximity; Low Transportation Costs; Transit Trips Index; and a characterization of where you live by an Environmental Health indicator. For each of these a more formal definition is as follows:

- Low Poverty – A measure of the degree of poverty in a neighborhood, at the Census Tract level.
- School Proficiency - School-level data on the performance of 4th grade students on state exams to describe which neighborhoods have high-performing elementary schools nearby and which are near lower performing schools.
- Jobs Proximity - Quantifies the accessibility of a given residential neighborhood as a function of its distance to all job locations within a Core Based Statistical Area (CBSA)
- Labor Market Engagement - Provides a summary description of the relative intensity of labor market engagement and human capital in a neighborhood
- Low Transportation Cost – Estimates of transportation costs for a family that meets the following description: a 3-person single-parent family with income at 50% of the median income for renters for the region
- Transit Trips - Trips taken by a family that meets the following description: a 3-person single-parent family with income at 50% of the median income for renters
- Environmental Health - summarizes potential exposure to harmful toxins at a neighborhood level

All the indices are presented in Diagram IV.10. As seen therein, black, non-Hispanic households have a much lower access to low poverty areas than white and Asian households, at 24.0, compared to 34.8 for white households. As similar trend is seen for school proficiency and labor market indices, in which black non-Hispanic households have index rating ten points below white non-Hispanic households. Transit trip, transportation costs, and environmental health indices are fairly even across all racial and ethnic groups.

Diagram IV.10
Access to Opportunity by Race and Ethnicity
 Richmond County
 2010 Census, 2017 HUD AFFH Database



EDUCATIONAL OPPORTUNITIES

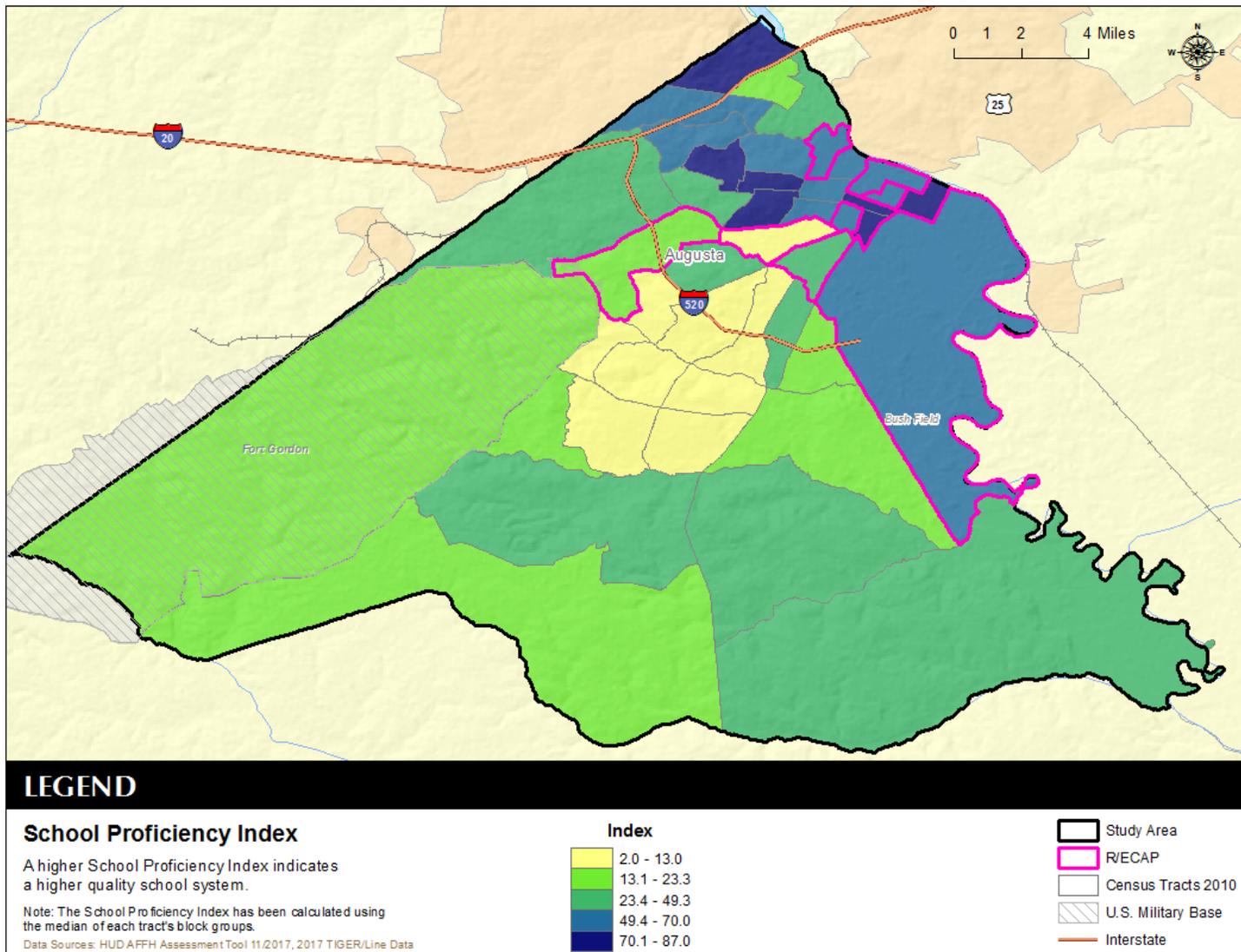
The School Proficiency Index measures the proficiency of elementary schools in the attendance area (where this information is available) of individuals sharing a protected characteristic or the proficiency of elementary schools within 1.5 miles of individuals with a protected characteristic where attendance boundary data are not available. The values for the School Proficiency Index are determined by the performance of 4th grade students on state exams.

Map IV.18 shows the school proficiency. The School Proficiency Index measures the proficiency of elementary schools in the attendance area (where this information is available) of individuals sharing a protected characteristic or the proficiency of elementary schools within 1.5 miles of individuals with a protected characteristic where attendance boundary data are not available. The values for the School Proficiency Index are determined by the performance of 4th grade students on state exams.

White non-Hispanic households had the highest school proficiency index at 39.01, compared to 29.03 for black non-Hispanic households, and 29.82 for Hispanic households. Central areas of the County had the lowest school proficiency index levels in the County. Some of these areas had a school proficiency index below 13, compared to more than 70 in other areas of the County.

R/ECAPs had a relatively high school proficiency rating compared to other areas of the County, as seen in Map IV.18, although not the highest. Areas in the central part of the County had the lowest school proficiency ratings.

Map IV.18
School Proficiency Index
 Richmond County
 HUD AFFH, Tigerline



School Related Policies

The Richmond County School System enrolls students based on residential locations within the County. This may limit access to high performing schools to residents living in other areas of the County, particularly in areas that rely on public transportation for school access.

EMPLOYMENT

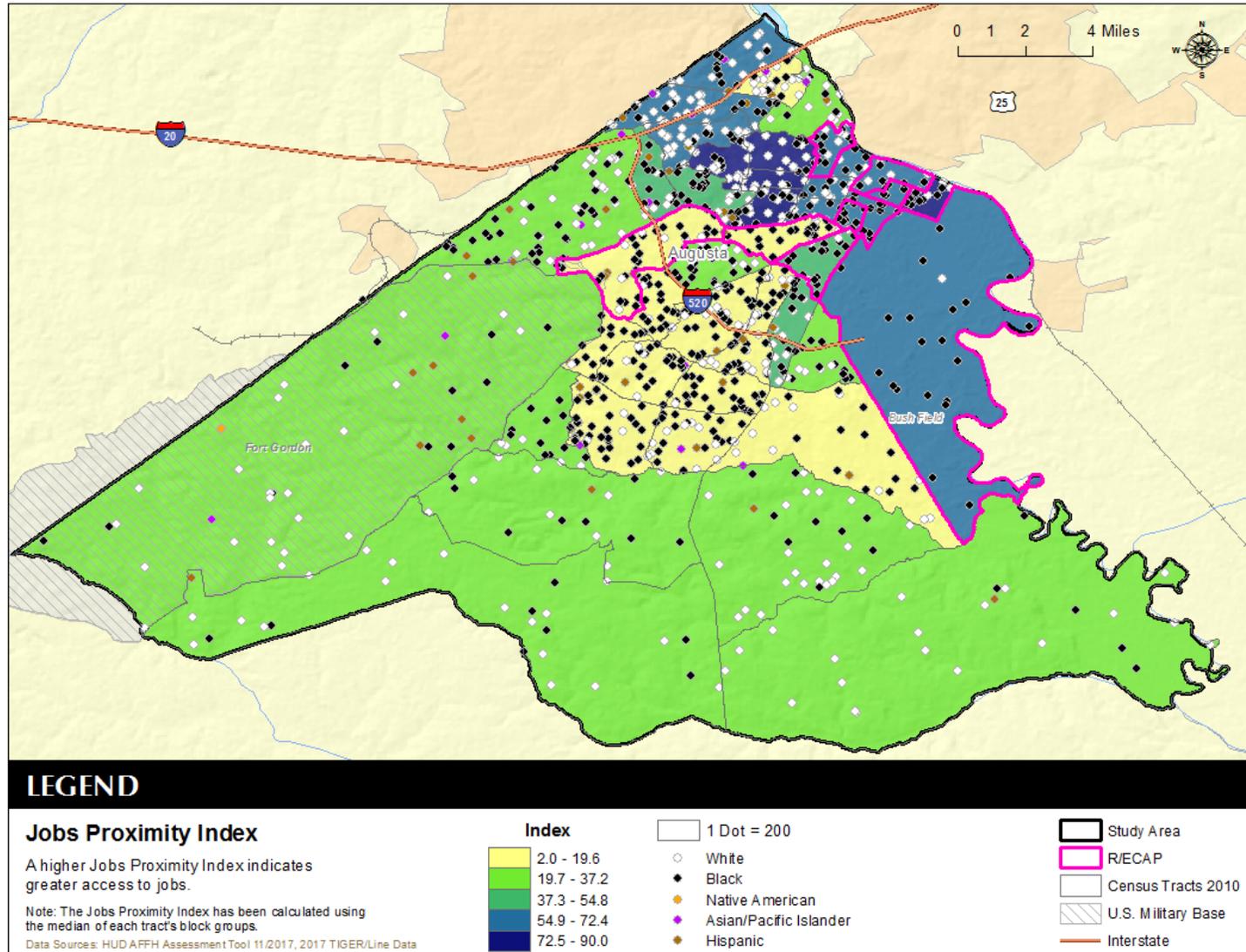
The Jobs Proximity Index measures the physical distances between place of residence and jobs by race/ethnicity, and is shown in Map IV.20. Areas in the central part of the County had the lowest job proximity index, while areas in the northern and western part of the County saw closer proximity to jobs. Black, non-Hispanic households had the lowest jobs proximity index at 45.7, compared to white non-Hispanic households at 52.8.

The Labor Market Engagement Index provides a measure of unemployment rate, labor-force participation rate, and percent of the population ages 25 and above with at least a bachelor's degree, by neighborhood. Map IV.19 shows the labor market engagement for the County. Areas in the western central part of the County had the lowest labor market engagement, as well as the area around Fort Gordon. These areas saw a labor market engagement index below 18, while some census tracts in the northern part of the County had index ratings over 78.

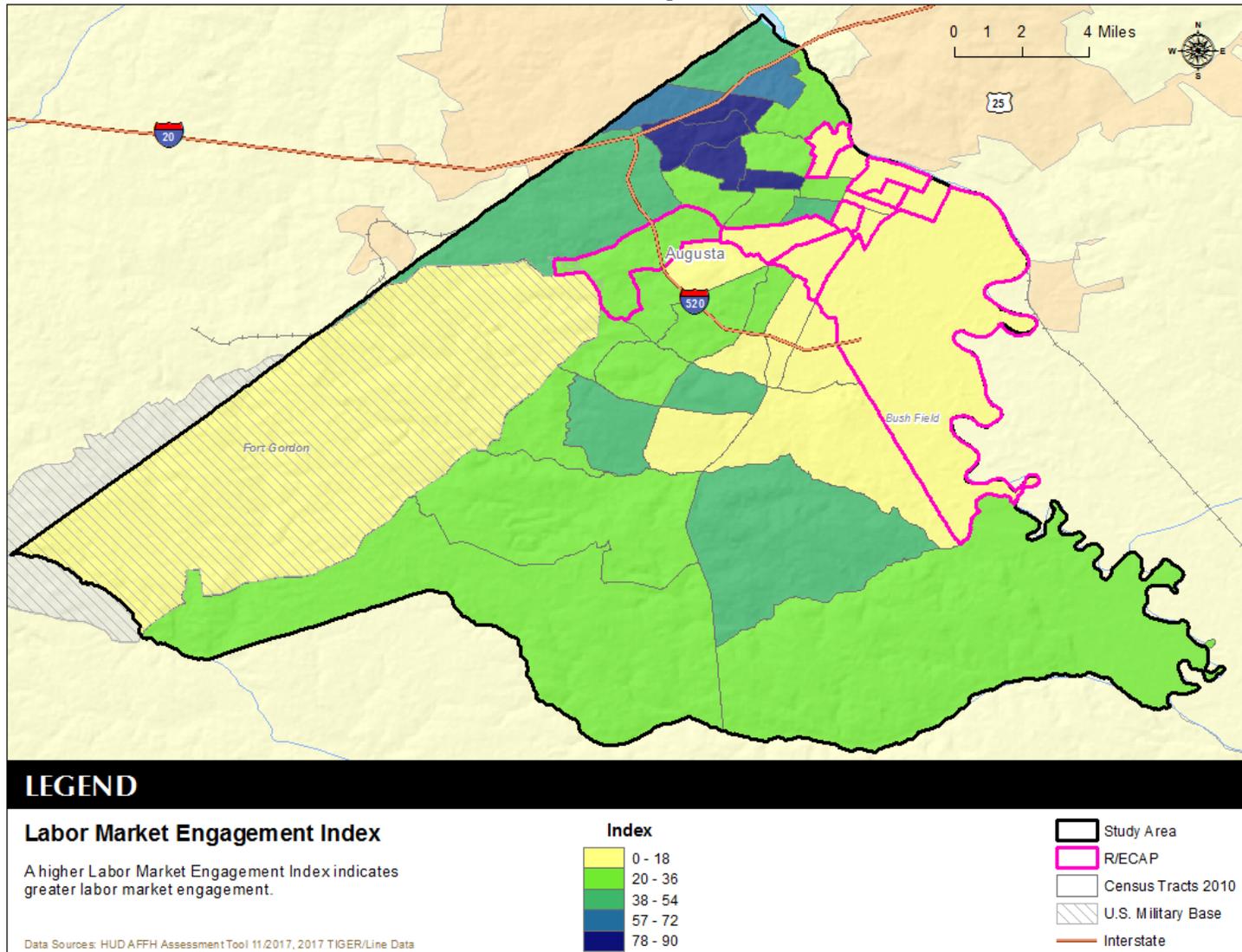
Groups with Little Job Access

R/ECAPs in the central part of the County, as well as areas adjacent to these areas have the lowest job proximity indices in the County, between 2.0 and 19.6. These areas tend to have higher concentrations of black households, as seen in Map IV.21. This is echoed in labor market engagement, as shown in Map IV.22.

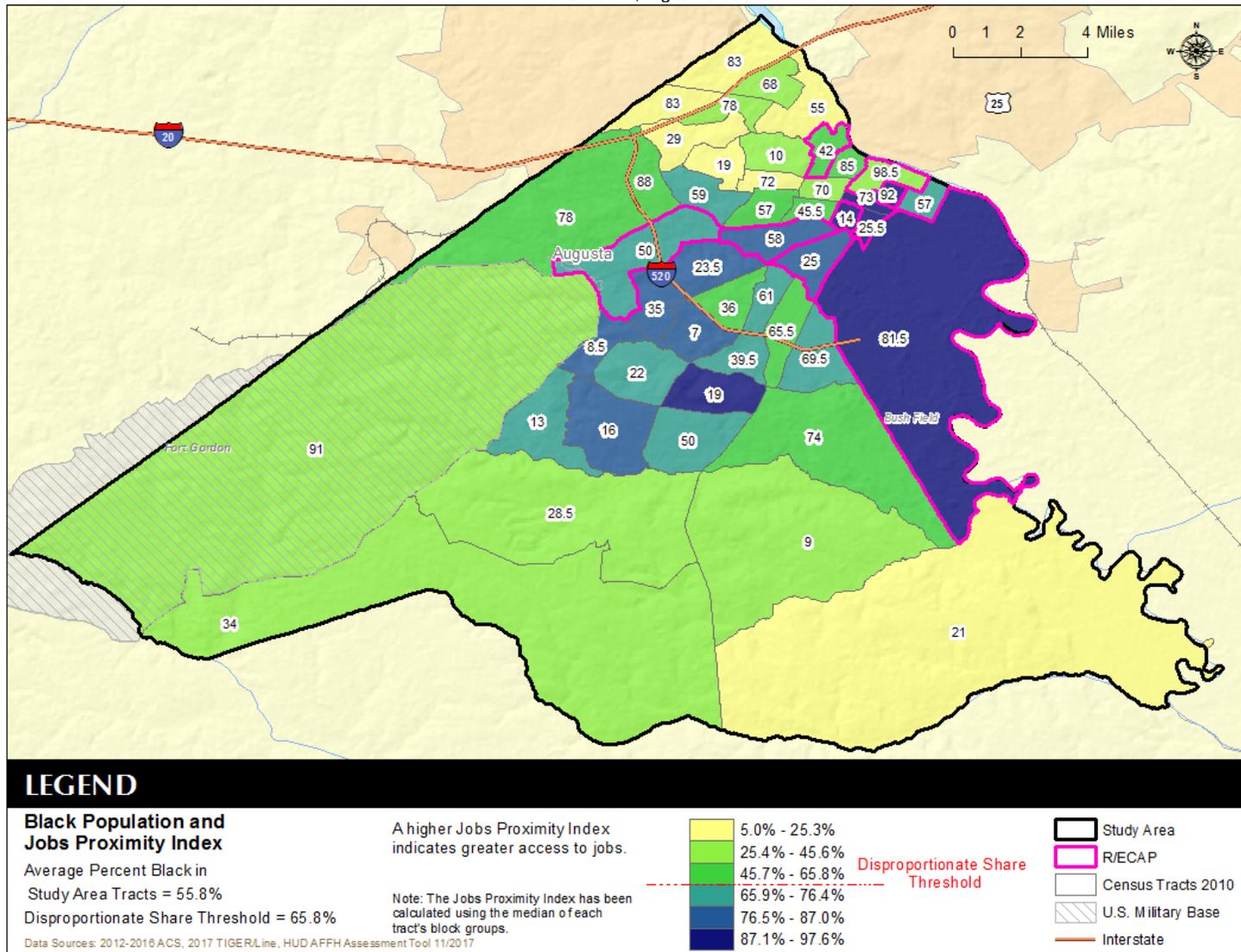
Map IV.19
Job Proximity Index
 Richmond County, GA
 HUD AFFH, Tigerline



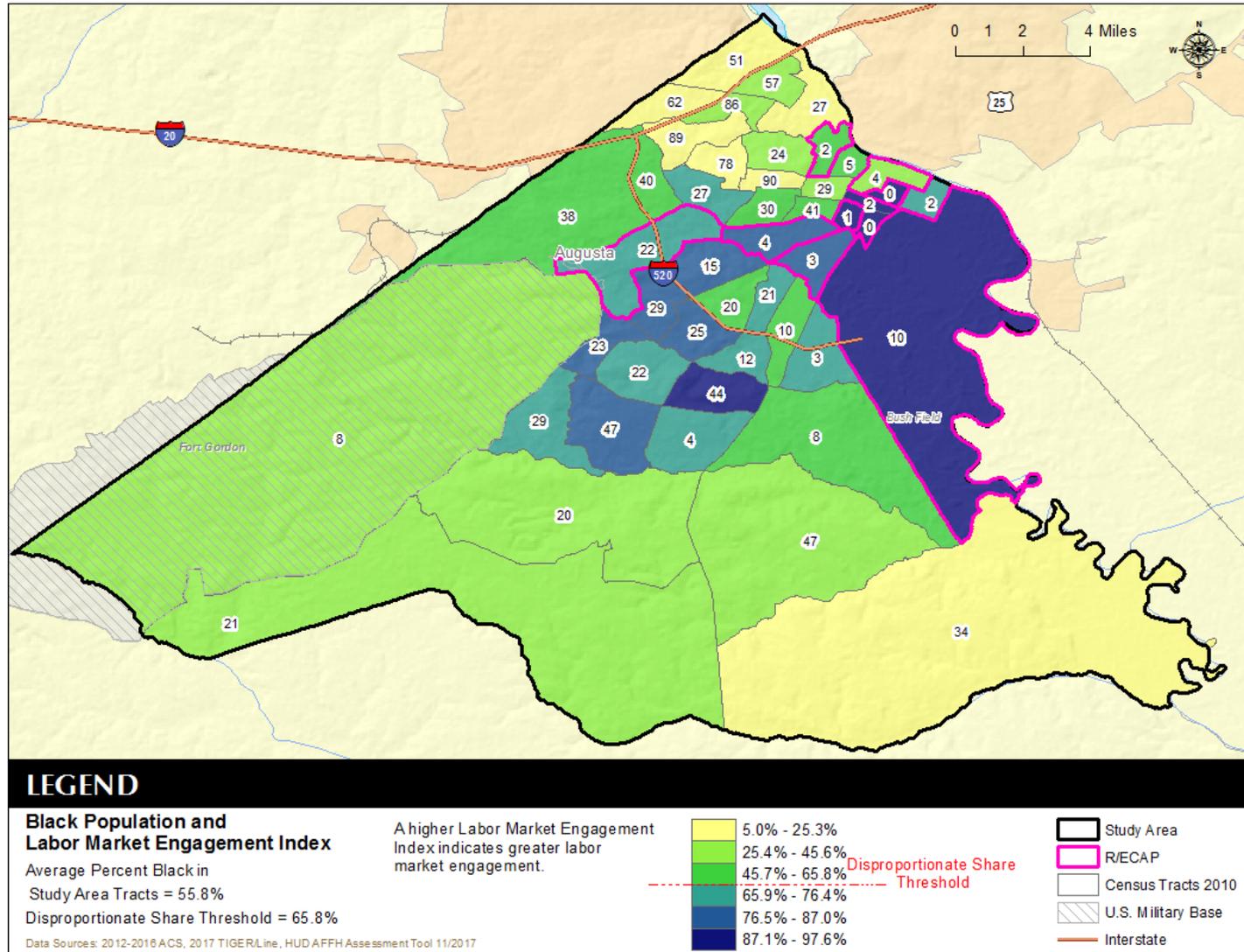
Map IV.20
Labor Market Index
 Richmond County, GA
 HUD AFFH, Tigerline



Map IV.21
Black Population and Jobs Proximity Index
 Richmond County, GA
 HUD AFFH, Tigerline



Map IV.22
Labor Engagement and Jobs Proximity Index
 Richmond County, GA
 HUD AFFH, Tigerline



TRANSPORTATION

The Low Transportation Cost Index measures cost of transport and proximity to public transportation by neighborhood. The Transit Trips Index measures how often low-income families in a neighborhood use public transportation.

The Transportation Trip Index measures proximity to public transportation by neighborhood. There was little difference in index rating across racial and ethnic groups. The County saw the highest transit trip index ratings in the northern and western portion of the County.

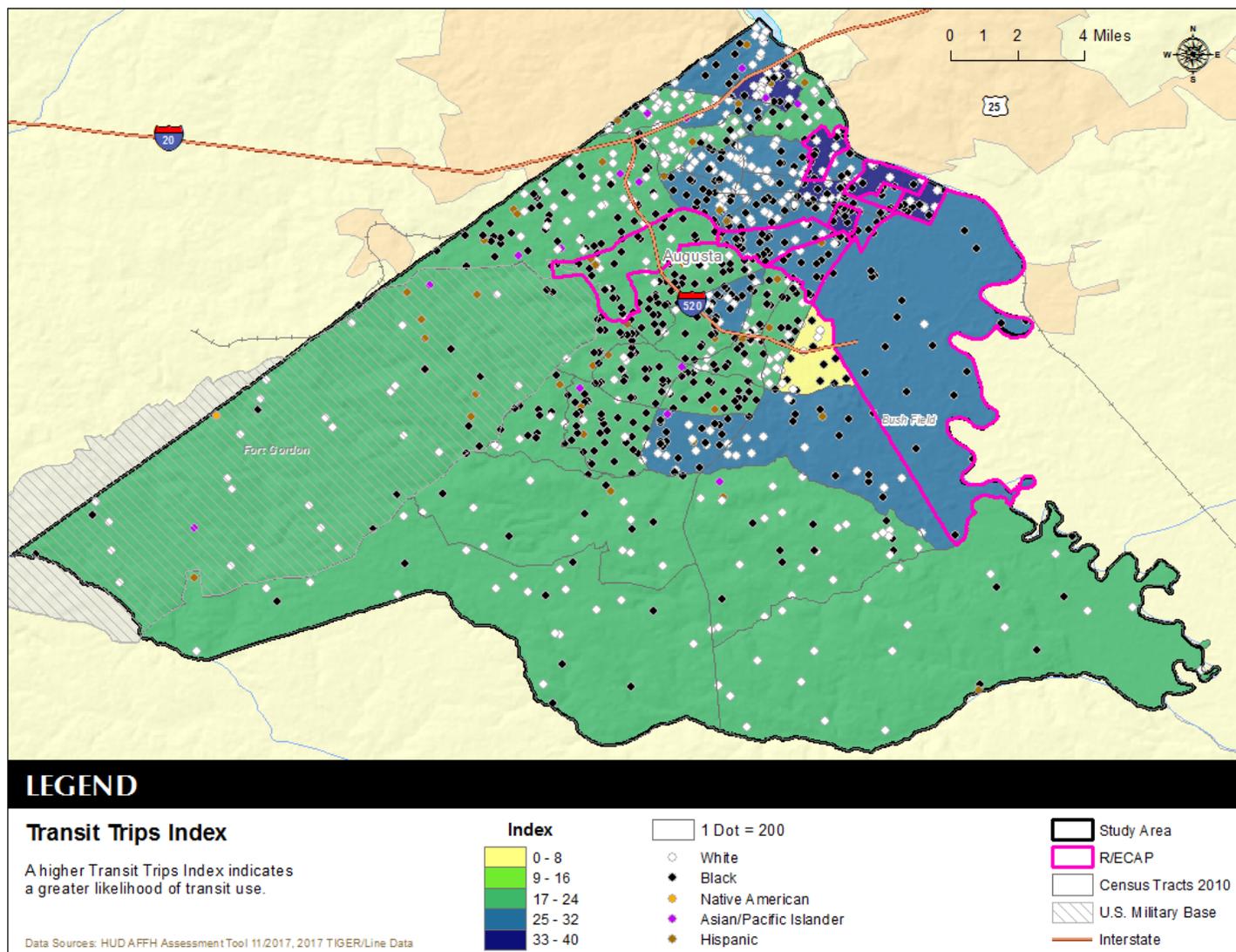
The Low Transportation Cost Index measures cost of transport and proximity to public transportation by neighborhood. This is shown in Map IV.24. Areas in the southern part of the County saw the lowest transportation cost index rates, meaning the highest cost of transportation. Areas in the central and northern part of the County saw the highest low transportation cost index rates.

Groups Lacking Affordable Transit from Home to Work

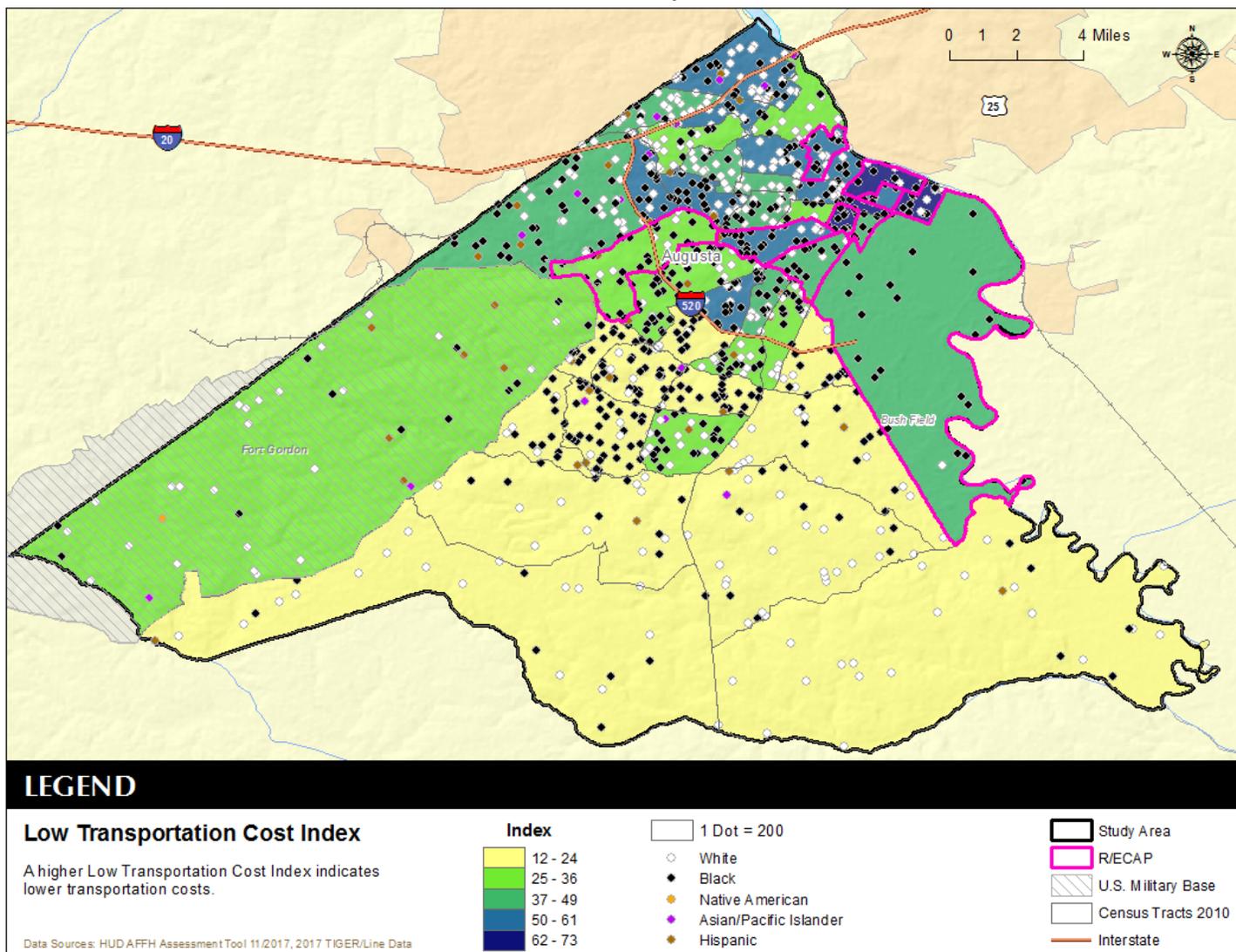
Transportation use was fairly equally distributed among the various racial and ethnic groups in the County.

The availability of transit is concentrated within the center of the city, and the northern and western parts of the County. Areas outside this area tend to have fewer transit trips and higher transit costs.

Map IV.23
Transit Trip Index
 HUD AFFH, Tigerline
 Richmond County, GA



Map IV.24
Transit Cost Index
 HUD AFFH, Tigerline
 Richmond County, GA



LOW POVERTY EXPOSURE OPPORTUNITIES

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

The low poverty index is shown in Map IV.25. The Low Poverty Index uses rates of family poverty by household (based on the federal poverty line) to measure exposure to poverty by neighborhood. A higher score is more desirable, generally indicates less exposure to poverty at the neighborhood level. A higher index represents a lower level of exposure to poverty. As mentioned above, black non-Hispanic households had the lowest low poverty index, at 23.99, followed by Hispanic households at 31.47. By contrast, white non-Hispanic households had a low poverty index of 34.75 and Asian or Pacific Islander households had an index of 38.07. Areas in the western and central portion of the County had the lowest low poverty index, meaning the highest rate of exposure to poverty.

Place of Residence and Exposure to Poverty

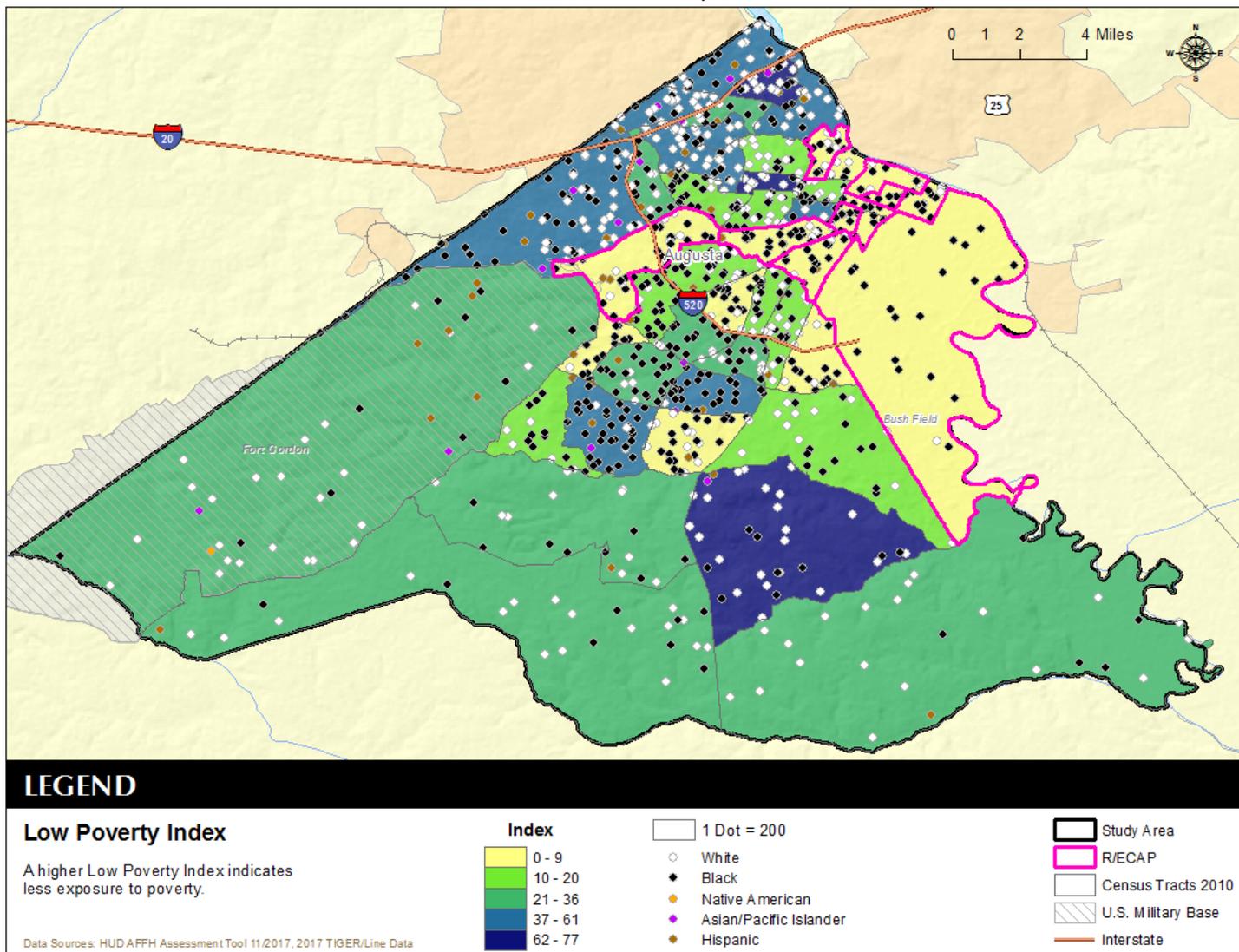
As one might expect, residents to the north of the city center were more likely to be exposed to poverty than residents to the outside of the city center, as shown in Maps IV.25. Households in the western part of the County were much more likely to be exposed to poverty, especially those in R/ECAPs.

Groups Most Affected by Poverty

As shown in Diagram IV.10 on page 28, white and Asian/Pacific Islander residents had the greatest access to low poverty areas. By contrast, black residents faced considerably higher levels of exposure to poverty.

These relationships are borne out in a geographic analysis of exposure to poverty by the distribution of residents of each racial/ethnic group. As shown in Map IV.25, areas with the greatest exposure to poverty in the city were located in the central western part of the County, which held relatively high concentrations of black residents. Areas with higher concentrations of white residents ranked comparatively high in access to low poverty areas.

Map IV.25
Low Poverty Index
 HUD AFFH, Tigerline
 Richmond County, GA



ACCESS TO ENVIRONMENTALLY HEALTHY NEIGHBORHOODS

The Environmental Health Index measures exposure based on EPA estimates of air quality carcinogenic, respiratory and neurological toxins by neighborhood. Although part of the County does not have any data, there are several areas in the western part of the County with lower environmental health index rating, while higher index ratings are found in the eastern part of the County.

Access to Healthy Neighborhoods

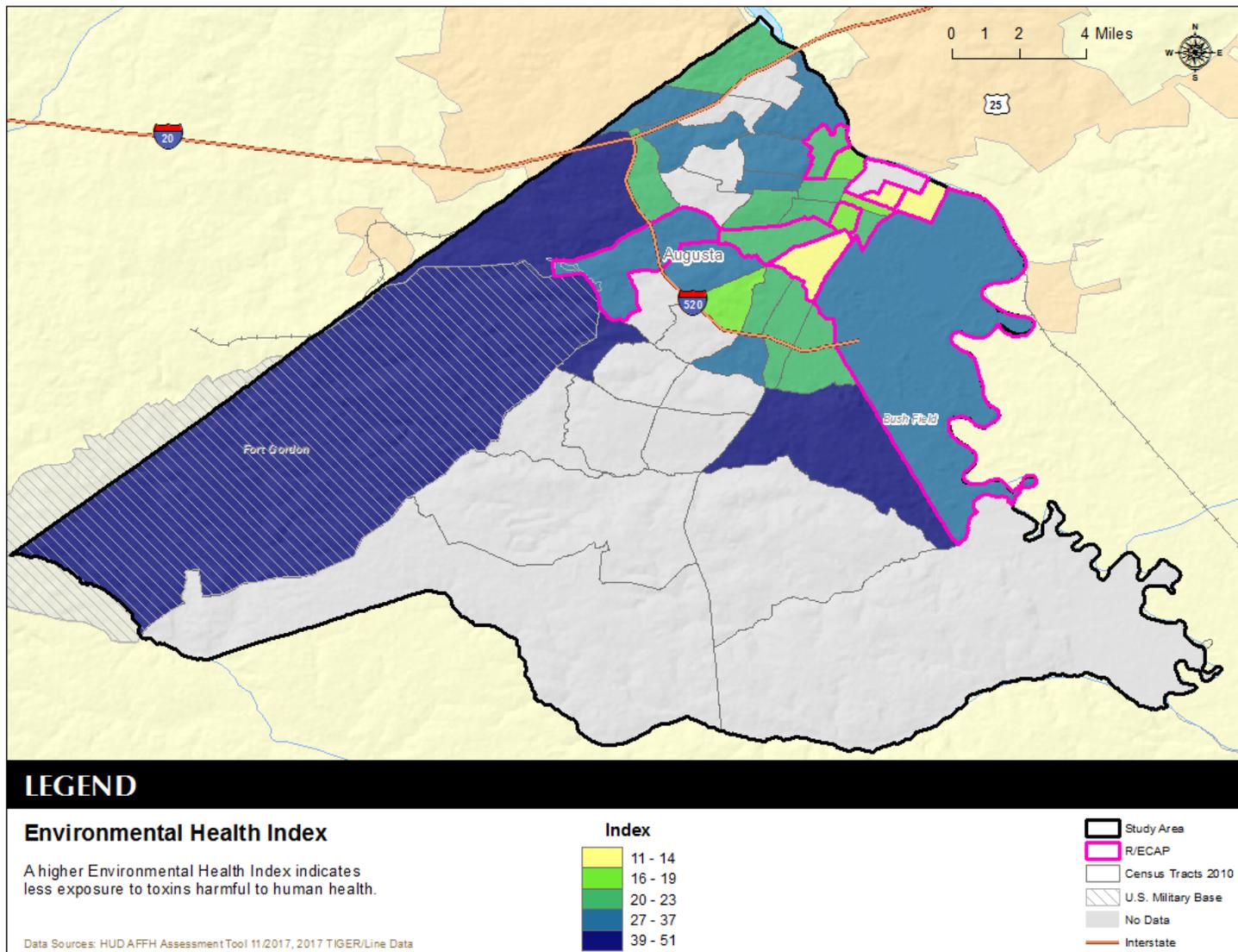
Neither Diagram IV.10 nor Map IV.26 suggests that different racial or ethnic groups experienced differing levels of air quality throughout the County. All environmental health index ratings were between 30.23 and 34.19. Three R/ECAPs had the lowest environmental health rating, between 11 and 14, while the others had relatively lower rating than non-R/ECAPs. This does not seem to translate to a marked difference for racial or ethnic groups, however.

PATTERNS IN DISPARITIES IN ACCESS TO OPPORTUNITY

The degree to which residents had access to low poverty areas and proficient grade schools differed depending on their race or ethnicity, particularly resulting in lower index rating for black households in the County. Job proximity and labor market engagement also has a noticeable difference in index ratings by race, with black households experiencing a lower rating on those indices than other racial and ethnic groups. Other measures of opportunity (use of public transit, transportation costs, and environmental quality) did not differ dramatically by race or ethnicity.

Analysis of access to opportunity by national origin or family size did not reveal such marked variations as was observed between racial/ethnic groups.

Map IV.26
Environmental Health Index
 HUD AFFH, Tigerline
 Richmond County, GA



E. DISPROPORTIONATE HOUSING NEEDS

The Census Bureau collects data on several topics that HUD has identified as “housing problems”. For the purposes of this report, housing problems include overcrowding, incomplete plumbing or kitchen facilities, and cost-burden.

Households are classified as having housing problems if they face overcrowding, incomplete plumbing or kitchen facilities, or cost burdens. Overcrowding is defined as having from 1.1 to 1.5 people per room per residence, with severe overcrowding defined as having more than 1.5 people per room. Households with overcrowding are shown in Table IV.26. In 2016, an estimated 1.5 percent of households were overcrowded, and an additional 0.6 percent were severely overcrowded.

Table IV.26
Overcrowding and Severe Overcrowding

Richmond County

2000 Census SF3 & 2016 Five-Year ACS Data

Data Source	No Overcrowding		Overcrowding		Severe Overcrowding		Total
	Households	% of Total	Households	% of Total	Households	% of Total	
Owner							
2000 Census	41,753	97.5%	757	1.8%	309	0.7%	42,819
2016 Five-Year ACS	37,615	98.7%	351	0.9%	126	0.3%	38,092
Renter							
2000 Census	28,323	91.1%	1,843	5.9%	935	3.0%	31,101
2016 Five-Year ACS	33,339	97.0%	722	2.1%	317	0.9%	72,470
Total							
2000 Census	70,076	94.8%	2,600	3.5%	1,244	1.7%	73,920
2016 Five-Year ACS	70,954	97.9%	1,073	1.5%	443	0.6%	72,470

Incomplete plumbing and kitchen facilities are another indicator of potential housing problems. According to the Census Bureau, a housing unit is classified as lacking complete plumbing facilities when any of the following are not present: piped hot and cold water, a flush toilet, and a bathtub or shower. Likewise, a unit is categorized as deficient when any of the following are missing from the kitchen: a sink with piped hot and cold water, a range or cook top and oven, and a refrigerator.

There were a total of 364 households with incomplete plumbing facilities in 2016, representing 0.5 percent of households in Richmond County. This is compared to 0.5 percent of households lacking complete plumbing facilities in 2000.

Table IV.27
Households with Incomplete Plumbing Facilities

Richmond County

2000 Census SF3 & 2016 Five-Year ACS Data

Households	2000 Census	2016 Five-Year ACS
With Complete Plumbing Facilities	73,505	72,106
Lacking Complete Plumbing Facilities	415	364
Total Households	73,920	72,470
Percent Lacking	0.5%	0.5%

There were 429 households lacking complete kitchen facilities in 2016, compared to 307 households in 2000. This was a change from 0.4 percent of households in 2000 to 0.6 percent in 2016.

Table IV.28
Households with Incomplete Kitchen Facilities

Richmond County

2000 Census SF3 & 2016 Five-Year ACS Data

Households	2000 Census	2016 Five-Year ACS
With Complete Kitchen Facilities	73,613	72,041
Lacking Complete Kitchen Facilities	307	429
Total Households	73,920	72,470
Percent Lacking	0.4%	0.6%

Cost burden is defined as gross housing costs that range from 30.0 to 50.0 percent of gross household income; severe cost burden is defined as gross housing costs that exceed 50.0 percent of gross household income. For homeowners, gross housing costs include property taxes, insurance, energy payments, water and sewer service, and refuse collection. If the homeowner has a mortgage, the determination also includes principal and interest payments on the mortgage loan. For renters, this figure represents monthly rent and selected electricity and natural gas energy charges.

In Richmond County, 17.7 of households had a cost burden and 19 percent had a severe cost burden. Some 21.7 percent of renters were cost burdened, and 28 percent were severely cost burdened. Owner-occupied households without a mortgage had a cost burden rate of 6.4 percent and a severe cost burden rate of 5.5 percent. Owner occupied households with a mortgage had a cost burden rate of 18.9 percent, and severe cost burden at 14.3 percent.

Table IV.29
Cost Burden and Severe Cost Burden by Tenure

Richmond County
2000 Census & 2016 Five-Year ACS Data

Data Source	31%-50%		Above 50%		Total
	Households	% of Total	Households	% of Total	
Owner With a Mortgage					
2000 Census	4,246	16.1%	3,016	11.5%	26,334
2016 Five-Year ACS	4,466	18.9%	3,380	14.3%	23,692
Owner Without a Mortgage					
2000 Census	556	5.4%	404	3.9%	10,368
2016 Five-Year ACS	919	6.4%	790	5.5%	14,400
Renter					
2000 Census	5,982	19.3%	5,436	17.5%	31,018
2016 Five-Year ACS	7,471	21.7%	9,630	28.0%	34,378
Total					
2000 Census	10,784	15.9%	8,856	13.1%	67,720
2016 Five-Year ACS	12,856	17.7%	13,800	19.0%	72,470

Housing problems are more prominent for certain racial and ethnic groups in the County. Overall, Hispanic households of any race are more likely than average to experience housing problems, with 31.1 percent of Hispanic households experiencing housing problems versus 26.1 percent of households overall. In addition, Pacific Islanders experience housing problems at a rate of 100 percent. However, there are only 15 Pacific Islander households identified in the County and may therefore not be statistically significant. Asian households below 50 percent HAMFI face housing problems at a disproportional rate, or a rate ten percentage points higher than the jurisdiction average.

Table IV.30
Homeowner Households with Housing Problems by Income and Race

Richmond County
2010–2014 HUD CHAS Data

Income	Non-Hispanic by Race						Hispanic (Any Race)	Total
	White	Black	Asian	American Indian	Pacific Islander	Other Race		
With Housing Problems								
30% HAMFI or less	1,210	1,170	15	20	0	45	45	2,505
30.1-50% HAMFI	860	1,120	35	0	15	4	70	2,104
50.1-80% HAMFI	1,040	1,490	80	4	0	70	75	2,759
80.1-100% HAMFI	495	705	15	0	0	10	75	1,300
100.1% HAMFI or more	705	580	15	0	0	10	20	1,330
Total	4,310	5,065	160	24	15	139	285	9,998
Total								
30% HAMFI or less	1,790	1,655	15	24	0	60	45	3,589
30.1-50% HAMFI	1,725	1,785	35	20	15	19	95	3,694
50.1-80% HAMFI	3,240	3,030	160	4	0	70	100	6,604
80.1-100% HAMFI	2,100	2,070	35	0	0	95	160	4,460
100.1% HAMFI or more	10,305	8,405	320	110	0	230	515	19,885
Total	19,160	16,945	565	158	15	474	915	38,232

While some 35.9 percent of the total population experiences a cost burden, according to 2014 CHAS data, different households are impacted at various rates. Elderly non-family households are impacted at the highest rate, with 45.2 percent of these households facing cost burdens or severe cost burdens. For household earning less than 30 percent HAMFI large families face cost burdens and severe cost burdens at a rate of 74.6 percent, while small families face cost burdens at this income level face cost burdens at a rate of 74.3 percent.

Table IV.31
Households by Income and Family Status and Cost Burden

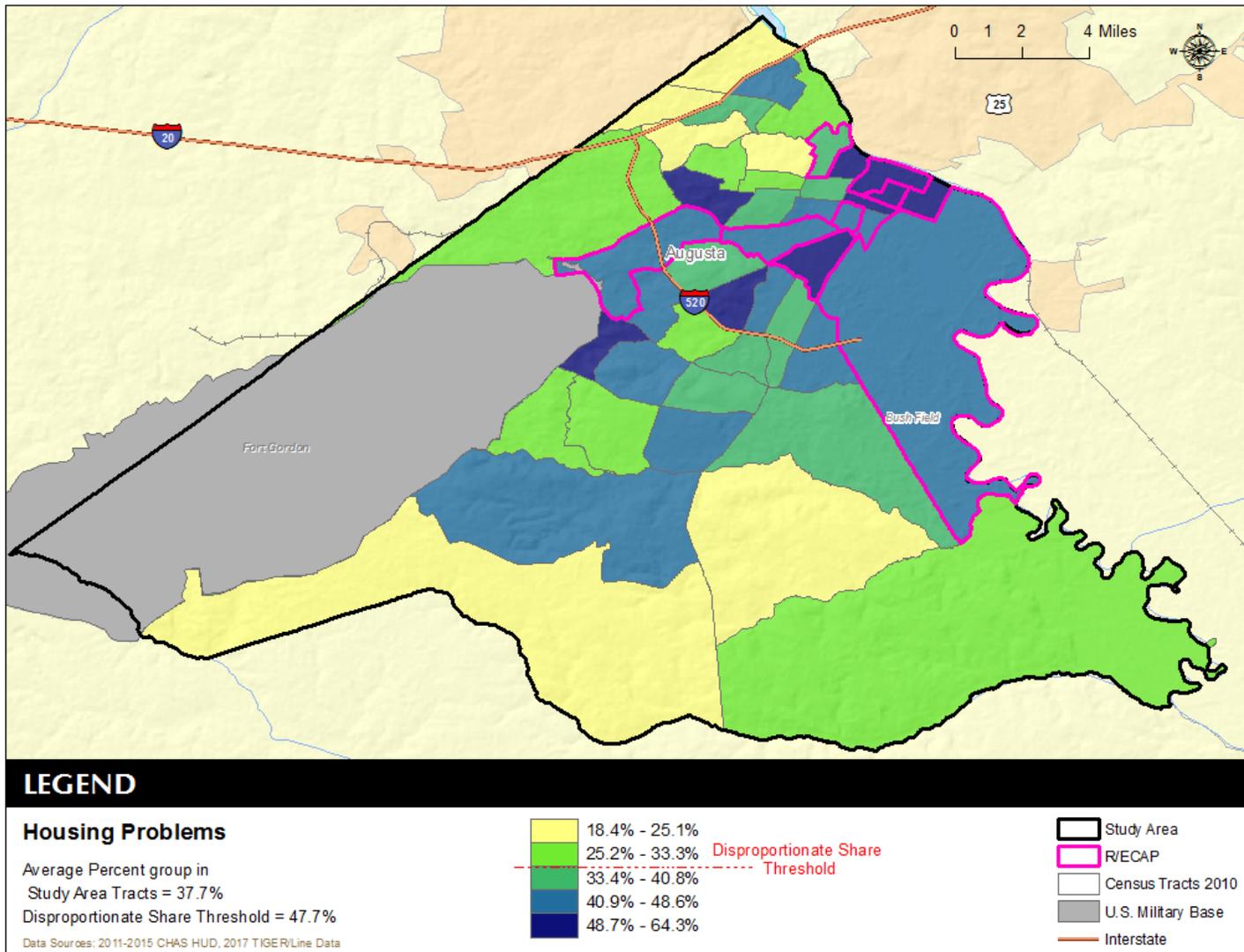
Richmond County
2010–2014 HUD CHAS Data

Income	Elderly Family	Small Family	Large Family	Elderly Non-Family	Other Household	Total
Cost Burden						
30% HAMFI or less	85	430	180	530	430	1,655
30.1-50% HAMFI	345	1,210	285	625	1,105	3,570
50.1-80% HAMFI	220	2,240	480	510	1,675	5,125
80.1% -100.0% HAMFI	140	660	79	130	440	1,449
100.1% HAMFI or more	260	435	60	110	255	1,120
Total	1,050	4,975	1,084	1,905	3,905	12,919
Severe Cost Burden						
30% HAMFI or less	240	3,530	730	1,200	2,585	8,285
30.1-50% HAMFI	130	1,310	100	595	1,125	3,260
50.1-80% HAMFI	165	285	0	280	235	965
80.1% -100.0% HAMFI	35	90	0	50	10	185
100.1% HAMFI or more	15	45	10	10	30	110
Total	585	5,260	840	2,135	3,985	12,805
Total						
30% HAMFI or less	450	5,330	1,220	2,280	4,800	14,080
30.1-50% HAMFI	940	3,325	575	2,250	2,670	9,760
50.1-80% HAMFI	1,540	4,875	1,090	1,895	3,660	13,060
80.1% -100.0% HAMFI	1,015	2,985	539	680	2,185	7,404
100.1% HAMFI or more	4,010	13,970	1,730	1,835	5,905	27,450
Total	7,955	30,485	5,154	8,940	19,220	71,754

Geographic Distribution of Housing Problems

There are certain areas in the County that experienced a higher rate of housing problems than others. R/ECAPs and adjacent areas saw the highest rate of housing problems in the County, with some areas as high as 48.7 to 64.3 percent. These areas are shown in Map IV.27.

Map IV.27
Housing Problems
 Richmond County
 2015 CHAS, Census Tigerline



ACCESS TO MORTGAGE FINANCE SERVICES

Congress enacted the Home Mortgage Disclosure Act in 1975, permanently authorizing the law in 1988⁴. The Act requires both depository and non-depository lenders to collect and publicly disclose information about housing-related applications and loans. Under the HMDA, financial institutions are required to report the race, ethnicity, sex, loan amount, and income of mortgage applicants and borrowers by Census tract. Institutions must meet a set of reporting criteria. For depository institutions, these are as follows:

1. The institution must be a bank, credit union, or savings association;
2. The total assets must exceed the coverage threshold;⁵
3. The institution must have had a home or branch office in a Metropolitan Statistical Area (MSA);
4. The institution must have originated or refinanced at least one home purchase loan secured by a first lien on a one- to four-family dwelling;
5. The institution must be federally insured or regulated; and
6. The mortgage loan must have been insured, guaranteed, or supplemented by a federal agency or intended for sale to Fannie Mae or Freddie Mac.

For other institutions, including non-depository institutions, the reporting criteria are:

1. The institution must be a for-profit organization;
2. The institution's home purchase loan originations must equal or exceed 10 percent of the institution's total loan originations, or more than \$25 million;
3. The institution must have had a home or branch office in an MSA or have received applications for, originated, or purchased five or more home purchase loans, home improvement loans, or refinancing on property located in an MSA in the preceding calendar year; and
4. The institution must have assets exceeding \$10 million or have originated 100 or more home purchases in the preceding calendar year.

In addition to reporting race and ethnicity data for loan applicants, the HMDA reporting requirements were modified in response to the Predatory Lending Consumer Protection Act of 2002 as well as the Home Owner Equity Protection Act (HOEPA). Consequently, loan originations are now flagged in the data system for three additional attributes:

1. If they are HOEPA loans;
2. Lien status, such as whether secured by a first lien, a subordinate lien, not secured by a lien, or not applicable (purchased loans); and
3. Presence of high-annual percentage rate loans (HALs), defined as more than three percentage points for purchases when contrasted with comparable treasury instruments or five percentage points for refinance loans.

For the purposes of this analysis, these flagged originations will be termed predatory, or at least predatory in nature. Overall, the data contained within the HMDA reporting guidelines represent the best and most complete set of information on home loan applications. This report

⁴ Prior to that year, Congress had to periodically reauthorize the law.

⁵ Each December, the Federal Reserve announces the threshold for the following year. The asset threshold may change from year to year based on changes in the Consumer Price Index for Urban Wage Earners and Clerical Workers.

includes HMDA data from 2008 through 2016, the most recent year for which these data are available.

Table IV.32 shows the purpose of loan by year for Richmond County from 2008 to 2016. As seen therein, there were over 70,727 loans during this time period, of these some 26,252 were for home purchases. In 2016, there were 7,787 loans, of which 3,471 were for home purchases.

Table IV.32
Purpose of Loan by Year

Richmond County
2008–2016 HMDA Data

Purpose	2008	2009	2010	2011	2012	2013	2014	2015	2016	Total
Home Purchase	3,369	3,273	2,798	2,500	2,335	2,635	2,765	3,106	3,471	26,252
Home Improvement	1,055	498	372	422	539	769	684	599	681	5,619
Refinancing	5,276	5,727	4,484	3,990	4,889	4,791	2,807	3,257	3,635	38,856
Total	9,700	9,498	7,654	6,912	7,763	8,195	6,256	6,962	7,787	70,727

Table IV.33 shows the occupancy status for loan applicants. A vast majority of applicants were or owner-occupied units, accounting for 87.5 percent between 2008 and 2016, and for 88.8 percent in 2016 alone.

Table IV.33
Occupancy Status for Applications

Richmond County
2008–2016 HMDA Data

Status	2008	2009	2010	2011	2012	2013	2014	2015	2016	Total
Owner-Occupied	8,424	8,750	6,875	5,987	6,638	6,890	5,344	6,060	6,918	61,886
Not Owner-Occupied	1,256	720	775	913	1,109	1,282	911	902	869	8,737
Not Applicable	20	28	4	12	16	23	1	0	0	104
Total	9,700	9,498	7,654	6,912	7,763	8,195	6,256	6,962	7,787	70,727

Owner-occupied home purchase loan applications by loan types are shown in Table IV.34. Between 2008 and 2016, some 45.3 percent of home loan purchases were FHA insured, another 30.0 percent were VA Guaranteed, and 24.7 were conventional loans.

Table IV.34
Owner-Occupied Home Purchase Loan Applications by Loan Type

Richmond County
2008–2016 HMDA Data

Loan Type	2008	2009	2010	2011	2012	2013	2014	2015	2016	Total
Conventional	906	561	416	504	495	661	671	771	892	5,877
FHA - Insured	1,319	1,524	1,376	1,104	958	987	1,006	1,184	1,329	10,787
VA - Guaranteed	664	942	778	628	662	739	832	888	1,006	7,139
Rural Housing Service or Farm Service Agency	1	4	0	0	0	0	2	1	0	8
Total	2,890	3,031	2,570	2,236	2,115	2,387	2,511	2,844	3,227	23,811

Denial Rates

After the owner-occupied home purchase loan application is submitted, the applicant receives one of the following status designations:

- “Originated,” which indicates that the loan was made by the lending institution;
- “Approved but not accepted,” which notes loans approved by the lender but not accepted by the applicant;
- “Application denied by financial institution,” which defines a situation wherein the loan application failed;
- “Application withdrawn by applicant,” which means that the applicant closed the application process;
- “File closed for incompleteness” which indicates the loan application process was closed by the institution due to incomplete information; or
- “Loan purchased by the institution,” which means that the previously originated loan was purchased on the secondary market.

As shown in Table IV.35, just over 10,840 home purchase loan applications were originated over the 2008-2016 period, and 2,053 were denied.

Table IV.35
Loan Applications by Action Taken
 Richmond County
 2008–2016 HMDA Data

Action	2008	2009	2010	2011	2012	2013	2014	2015	2016	Total
Loan Originated	1,280	1,339	1,102	936	883	1,078	1,227	1,376	1,619	10,840
Application Approved but not Accepted	80	51	52	32	32	48	32	47	44	418
Application Denied	248	201	195	170	201	228	264	277	269	2,053
Application Withdrawn by Applicant	187	238	161	165	123	139	145	199	241	1,598
File Closed for Incompleteness	36	29	32	23	23	24	21	27	40	255
Loan Purchased by the Institution	1,059	1,164	1,028	910	853	870	822	917	1,014	8,637
Preapproval Request Denied	0	9	0	0	0	0	0	1	0	10
Preapproval Approved but not Accepted	0	0	0	0	0	0	0	0	0	0
Total	2,890	3,031	2,570	2,236	2,115	2,387	2,511	2,844	3,227	23,811

The most common reasons cited in the decision to deny one of these loan applications related to the credit history of the prospective homeowner, as shown in Table I.5. Debt-to-income ratio and collateral were also commonly given as reasons to deny home purchase loans.

Table IV.36
Loan Applications by Reason for Denial

Richmond County
2008–2016 HMDA Data

Denial Reason	2008	2009	2010	2011	2012	2013	2014	2015	2016	Total
Debt-to-Income Ratio	35	37	37	28	26	40	47	60	49	359
Employment History	3	2	3	3	4	2	8	6	11	42
Credit History	96	63	49	53	57	58	38	40	47	501
Collateral	17	27	13	15	27	17	25	22	22	185
Insufficient Cash	6	5	2	1	6	12	3	11	19	65
Unverifiable Information	5	11	7	9	8	8	13	8	4	73
Credit Application Incomplete	11	7	11	4	9	12	9	30	19	112
Mortgage Insurance Denied	0	0	0	0	0	0	0	0	0	0
Other	12	12	17	10	17	10	11	17	23	129
Missing	63	37	56	47	47	69	110	83	75	587
Total	248	201	195	170	201	228	264	277	269	2,053

Denial rates were observed to differ by race and ethnicity, as shown in Table IV.37. While white applicants had a denial rate of 11.4 over the period from 2008 through 2016, black had a denial rate of 19.2 percent. Asian applicants also had a denial rate higher than the average, at 16.7 percent versus 15.9 percent for the whole County.

Table IV.37
Denial Rates by Race/Ethnicity of Applicant

Richmond County
2004–2016 HMDA Data

Race/Ethnicity	2008	2009	2010	2011	2012	2013	2014	2015	2016	Average
American Indian	0.0%	0.0%	0.0%	0.0%	0.0%	25.0%	20.0%	0.0%	14.3%	9.5%
Asian	14.7%	9.8%	20.0%	29.4%	25.0%	14.3%	14.8%	14.3%	19.4%	16.7%
Black	21.5%	14.5%	16.8%	16.5%	20.9%	23.2%	22.5%	20.9%	16.9%	19.2%
Pacific Islander	18.2%	0.0%	0.0%	0.0%	16.7%	0.0%	25.0%	0.0%	9.1%	8.3%
White	9.7%	10.7%	11.8%	10.5%	13.6%	11.9%	12.4%	12.3%	10.4%	11.4%
Not Available	36.8%	29.7%	30.4%	54.7%	48.1%	27.4%	29.0%	28.3%	26.8%	32.8%
Not Applicable	%	%	%	%	%	0%	%	%	%	0%
Average	16.2%	13.1%	15.0%	15.4%	18.5%	17.5%	17.7%	16.8%	14.2%	15.9%
Non-Hispanic	9.8%	19.2%	13.5%	10.7%	22.9%	17.1%	16.9%	16.3%	16.9%	16.2%
Hispanic	15.3%	12.4%	14.2%	13.7%	16.4%	17.0%	16.8%	15.9%	13.1%	14.9%

As shown in Table IV.38, the denial rate for prospective female homeowners was 16.9 percent, more than two percentage points higher than the denial rate for male applicants at 14.5 percent. Denial rates for male and female applicants differed considerably by year, but each year the rate of female denials were higher than that of males.

Table IV.38
Denial Rates by Gender of Applicant

Richmond County
2008–2016 HMDA Data

Year	Male	Female	Not Available	Not Applicable	Average
2008	12.9%	19.3%	45.7%	%	16.2%
2009	12.3%	13.3%	24.4%	%	13.1%
2010	13.0%	16.6%	31.6%	%	15.0%
2011	14.3%	15.7%	40.0%	%	15.4%
2012	17.1%	18.5%	50.0%	%	18.5%
2013	16.1%	18.5%	29.4%	%	17.5%
2014	17.0%	17.9%	27.0%	%	17.7%
2015	15.3%	18.0%	33.3%	%	16.8%
2016	13.2%	15.5%	18.8%	%	14.2%
Average	14.5%	16.9%	31.2%	0%	15.9%

Predatory Lending

In addition to modifications implemented in 2004 to correctly document loan applicants' race and ethnicity, the HMDA reporting requirements were changed in response to the Predatory Lending Consumer Protection Act of 2002 as well as the Home Owner Equity Protection Act (HOEPA). Consequently, loan originations are now flagged in the data system for three additional attributes:

1. If they are HOEPA loans;
2. Lien status, such as whether secured by a first lien, a subordinate lien, not secured by a lien, or not applicable (purchased loans); and
3. Presence of high annual percentage rate (APR) loans (HALs), defined as more than three percentage points higher than comparable treasury rates for home purchase loans, or five percentage points higher for refinance loans.

Home loans are designated as "high-annual percentage rate" loans (HALs) where the annual percentage rate on the loan exceeds that of a comparable treasury instruments by at least three percentage points. As shown in Table IV.39, only 165 loans between 2008 and 2016 were HALs, accounting for 1.5 percent. The highest rate of HAL loans was seen in 2008, at 6.2 percent, which fell to 0.4 percent in 2016.

Table IV.39
Originated Owner-Occupied Loans by HAL Status

Richmond County
2008–2016 HMDA Data

Loan Type	2008	2009	2010	2011	2012	2013	2014	2015	2016	Total
HAL	80	46	7	5	2	5	4	8	7	164
Other	1,200	1,293	1,095	931	881	1,073	1,223	1,368	1,612	10,676
Total	1,280	1,339	1,102	936	883	1,078	1,227	1,376	1,619	10,840
Percent HAL	6.2%	3.4%	0.6%	0.5%	0.2%	0.5%	0.3%	0.6%	0.4%	1.5%

While white households experienced HAL rates at 1.3 percent between 2008 and 2016, Asian households had a rate of HALs at 2.0 percent, and black households at 1.7 percent. In addition, Hispanic households had HAL rates of 2.5 percent between 2008 and 2016.

Table IV.40
Rate of HALs Originated by Race/Ethnicity of Borrower

Richmond County
2008–2016 HMDA Data

Race	2008	2009	2010	2011	2012	2013	2014	2015	2016	Average
American Indian	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Asian	6.9%	5.4%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	2.0%
Black	7.0%	4.4%	0.4%	0.0%	0.0%	0.2%	0.4%	0.4%	0.8%	1.7%
Pacific Islander	11.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	1.8%
White	5.2%	2.8%	0.9%	1.0%	0.4%	0.5%	0.3%	0.4%	0.1%	1.3%
Not Available	12.5%	0.0%	0.0%	0.0%	0.0%	1.9%	0.0%	3.9%	1.1%	2.4%
Not Applicable	%	%	%	%	%	0.0%	%	%	%	0.0%
Average	6.2%	3.4%	0.6%	0.5%	0.2%	0.5%	0.3%	0.6%	0.4%	1.5%
Hispanic	16.2%	2.4%	0.0%	0.0%	0.0%	0.0%	0.0%	2.4%	1.4%	2.5%
Non-Hispanic	5.5%	3.6%	0.7%	0.6%	0.2%	0.4%	0.4%	0.5%	0.4%	1.4%

HAL rates were above average for borrowers earning less than \$30,000 per year as shown in Table IV.41. For those earning between \$75,001 and above, the HAL rate was 1.1 percent.

Table IV.41
Rates of HALs by Income of Borrower
 Richmond County
 2008–2016 HMDA Data

Income	2008	2009	2010	2011	2012	2013	2014	2015	2016	Average
\$30,000 or Below	13.0%	3.2%	1.0%	0.0%	0.0%	0.7%	0.0%	0.6%	0.6%	2.4%
\$30,001–\$50,000	4.8%	3.5%	0.6%	0.6%	0.0%	0.8%	0.3%	0.9%	0.5%	1.5%
\$50,001–\$75,000	6.2%	3.4%	0.7%	0.4%	0.4%	0.3%	0.5%	0.2%	0.2%	1.4%
\$75,001–\$100,000	4.7%	3.5%	0.0%	0.9%	0.0%	0.0%	0.6%	0.0%	0.4%	1.1%
\$100,00–\$150,000	1.4%	3.6%	1.1%	0.0%	1.5%	0.0%	0.0%	1.9%	0.7%	1.1%
Above \$150,000	4.4%	4.0%	0.0%	2.2%	0.0%	0.0%	0.0%	0.0%	0.0%	1.1%
Data Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Average	6.2%	3.4%	0.6%	0.5%	0.2%	0.5%	0.3%	0.6%	0.4%	1.5%

F. PUBLICLY SUPPORTED HOUSING ANALYSIS

PUBLICLY SUPPORTED HOUSING DEMOGRAPHICS

There are 1,936 public housing units in the County, including 678 one-bedroom units, 582 two-bedroom units, and 466 three-bedroom units. The largest public housing developments in the County include Dogwood Terrace with 270 units, Olmstead Homes with 255 units and Oak Point Terrace with 250 units.

Table IV.42
Public Housing Units by Unit Size

Richmond County
AHA Data

Development	Zero Bedroom	One Bedroom	Two Bedroom	Three Bedroom	Four Bedroom	Five Bedroom	Six Bedroom	Total
Olmstead Homes	0	87	108	57	3	0	0	255
Oak Pointe Apartments	0	40	120	64	20	6	0	250
Dogwood Terrace	0	35	130	80	20	5	0	270
Peabody Apartments	46	169	13	0	0	0	0	228
Ervin Towers	27	66	7	0	0	0	0	100
Allen Homes	0	34	54	45	10	6	0	149
Hal Powell Apartments	6	90	4	0	0	0	0	100
Jennings Place	0	22	44	60	16	8	0	150
M M Scott Apartments	0	31	40	24	4	1	0	100
Barton Village	0	0	0	121	31	0	0	76
Overlook Apartments	0	27	36	12	1	0	0	76
Legacy At Walton Oaks	0	11	1	0	0	0	0	12
Walton Oaks	0	0	11	3	0	0	0	14
Walton Oaks Phase II	0	10	6	0	0	0	0	16
Powell Pointe	0	32	8	0	0	0	0	40
Legacy At Walton Oaks Phase II	0	10	0	0	0	0	0	10
Legacy at Walton Green	0	14	0	0	0	0	0	14
Vouchers	16	873	4,144	6,773	2,897	0	0	14,703

The race and ethnicity of public housing residents is shown in Table IV.43. Some 5,618 residents of public housing are black, representing over 94 percent of public housing residents. This is compared to a black population of 55.8 percent overall, according to the 2016 American Community Survey (ACS). Black households also disproportionately represent voucher recipients, accounting for 95.4 percent of voucher users, or 14,034 households. The next highest represented racial group is white households, which account for 5.2 percent of public housing residents and 4.2 percent of voucher recipients. There are several public housing developments where the proportion of black residents exceeds 94 percent, including Oak Point Apartments, Dogwood Terrace, Allen Homes, Jennings Place. There are also three developments that have 100 percent black households, which include MM Scott Apartments, Walton Oaks, and Legacy at Walton Oaks Phase II.

Table IV.43
Public Housing Units by Race/Ethnicity

Richmond County
 AHA Data

Development	Race					Ethnicity
	White	Black	American Indian/ Alaskan Native	Asian	Hawaiian	Hispanic
Olmstead Homes	49	721	3	0	10	20
Oak Pointe Apartments	16	826	0	0	0	2
Dogwood Terrace	9	932	4	2	2	11
Peabody Apartments	78	375	0	7	4	5
Ervin Towers	14	179	0	0	0	0
Allen Homes	2	540	0	0	0	4
Hal Powell Apartments	54	145	0	0	0	0
Jennings Place	9	574	0	0	0	1
M M Scott Apartments	0	315	0	0	0	2
Barton Village	48	603	2	0	7	17
Overlook Apartments	21	199	2	0	0	9
Legacy At Walton Oaks	2	22	0	0	0	0
Walton Oaks	0	48	0	0	0	0
Walton Oaks Phase II	0	41	0	0	3	0
Powell Pointe	7	79	0	0	0	0
Legacy At Walton Oaks Phase II	0	19	0	0	0	0
Legacy at Walton Green	0	0	0	0	0	0
Vouchers	625	14,034	18	8	18	162

Households that are elderly or disabled in public housing residents are shown in Table IV.44. There are 321 public housing residents and 166 voucher recipients that are elderly. An estimated 666 public housing residents and 1,610 voucher recipients are disabled, while 871 public housing residents and 565 voucher recipients are both elderly and disabled. Public housing developments have different rates of households that are elderly or disabled. Those with the highest proportion of elderly or disabled households include Legacy at Walton Oaks, Peabody Apartments, Ervin Towers, Hal Powell Apartments, and Powell Point.

Map IV.28 shows the public housing units in the County. The majority of public housing units are found in the eastern part of the County, and almost all units are found in or adjacent to R/ECAPs.

Project-based Section 8 units are shown in Map IV.29. These units are spread more throughout the County, and found in areas outside R/ECAPs. Other assisted multi-family units are shown in Map IV.30.

Housing choice voucher units are shown in Map IV.31. Voucher use is prevalent throughout the County with the heaviest use in the center of the County.

Table IV.44
Public Housing Units by Elderly/Disabled Status

Richmond County
 AHA Data

Development	Elderly	Disabled	Elderly and Disabled	Not Elderly or Disabled
Olmstead Homes	15	95	80	593
Oak Pointe Apartments	19	116	79	628
Dogwood Terrace	8	86	21	834
Peabody Apartments	122	38	286	18
Ervin Towers	47	20	113	13
Allen Homes	7	59	22	454
Hal Powell Apartments	40	27	115	17
Jennings Place	8	54	9	512
M M Scott Apartments	11	43	43	218
Barton Village	5	51	20	584
Overlook Apartments	2	31	23	166
Legacy At Walton Oaks	8	1	15	0
Walton Oaks	3	7	2	36
Walton Oaks Phase II	2	8	3	31
Powell Pointe	18	24	36	8
Legacy At Walton Oaks Phase II	6	6	4	3
Legacy at Walton Green	0	0	0	0
Vouchers	166	1,610	565	12,362

Elderly poverty and the percentage of public housing for ages 62 and up are shown in Map IV.32. The census tracts with the highest rate of elderly poverty correlate with the greatest number of public housing units for elderly households. A majority of these units are in or adjacent to R/ECAPs in the County.

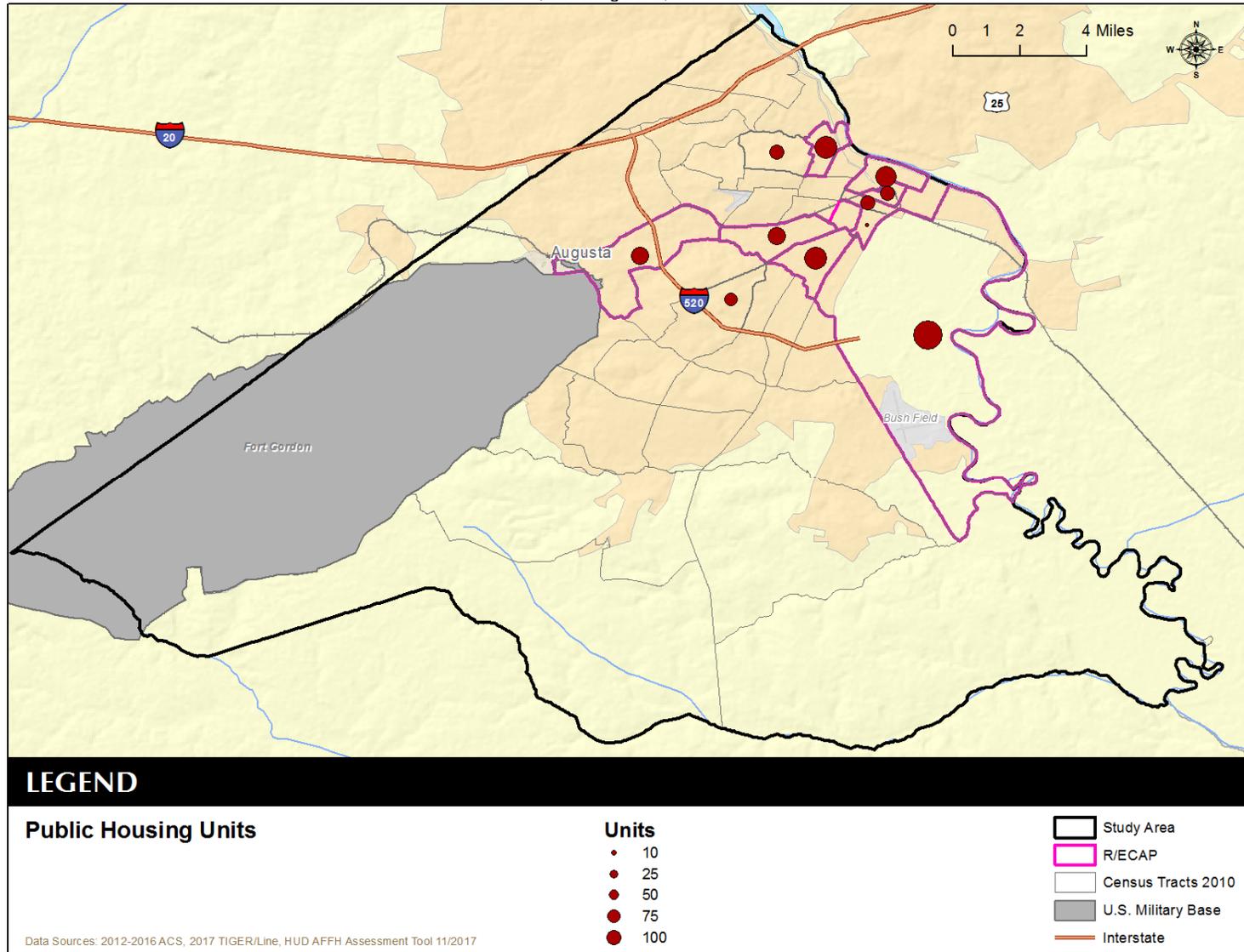
Elderly poverty and percentage of Section 8 Housing for Ages 62 and up is shown in Map IV.33. These housing options are available in areas with higher prevalence of elderly poverty as well as areas with the lowest levels of elderly poverty in the County.

Elderly poverty and percentage of other assisted multi-family housing for ages 62 and up are shown in Map IV.34. These units are available in areas with the lowest levels of elderly poverty, below 5.1 percent elderly poverty.

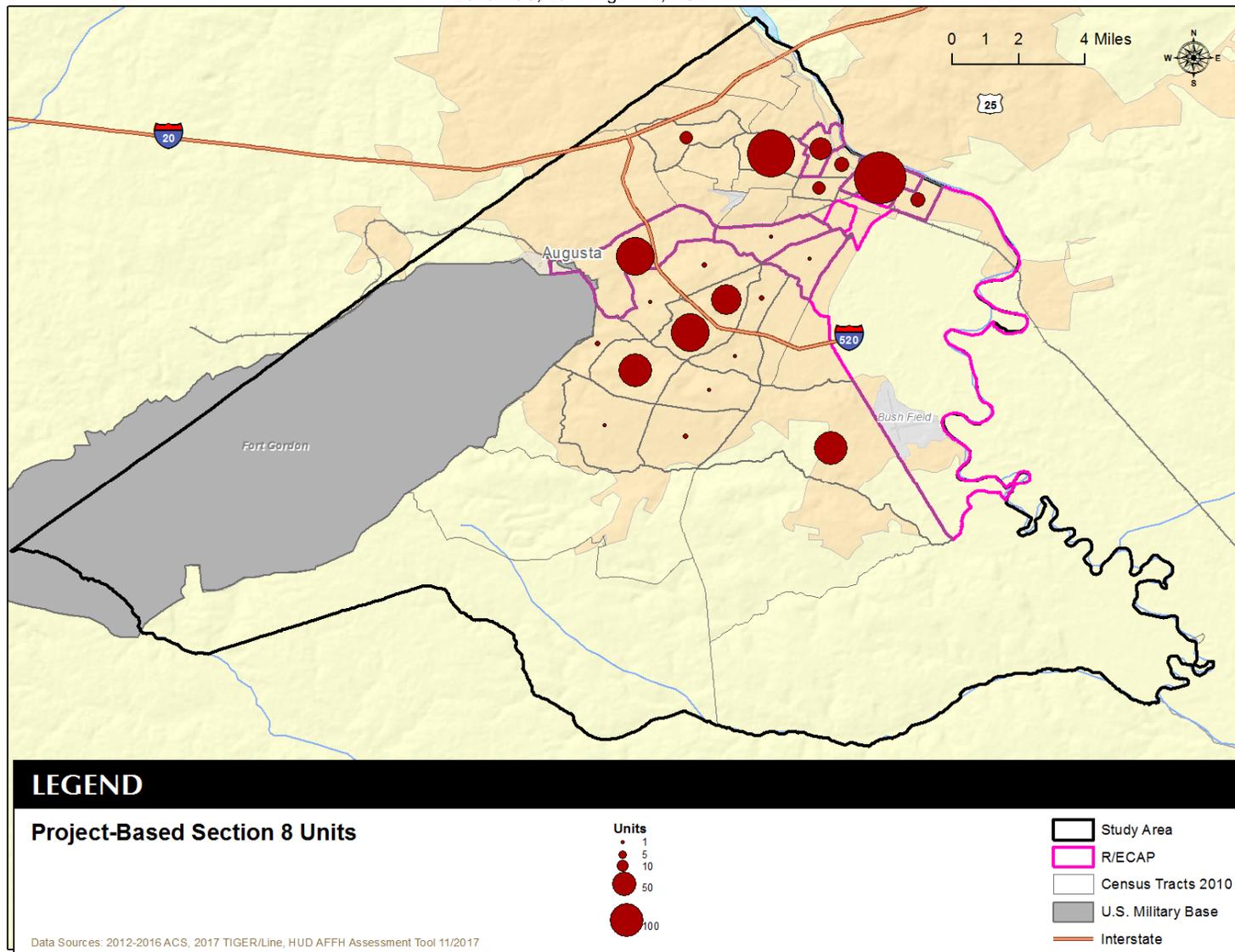
As demonstrated by overall voucher use, voucher use for elderly households is spread throughout the County. However, voucher use is more prevalent in areas with higher rates of elderly poverty, as shown in Map IV.35.

Black population and public housing units are shown in Map IV.36. The greatest number of public housing units is found in areas that also have higher concentrations of black households. Some of these areas have black populations that exceed 87.1 percent.

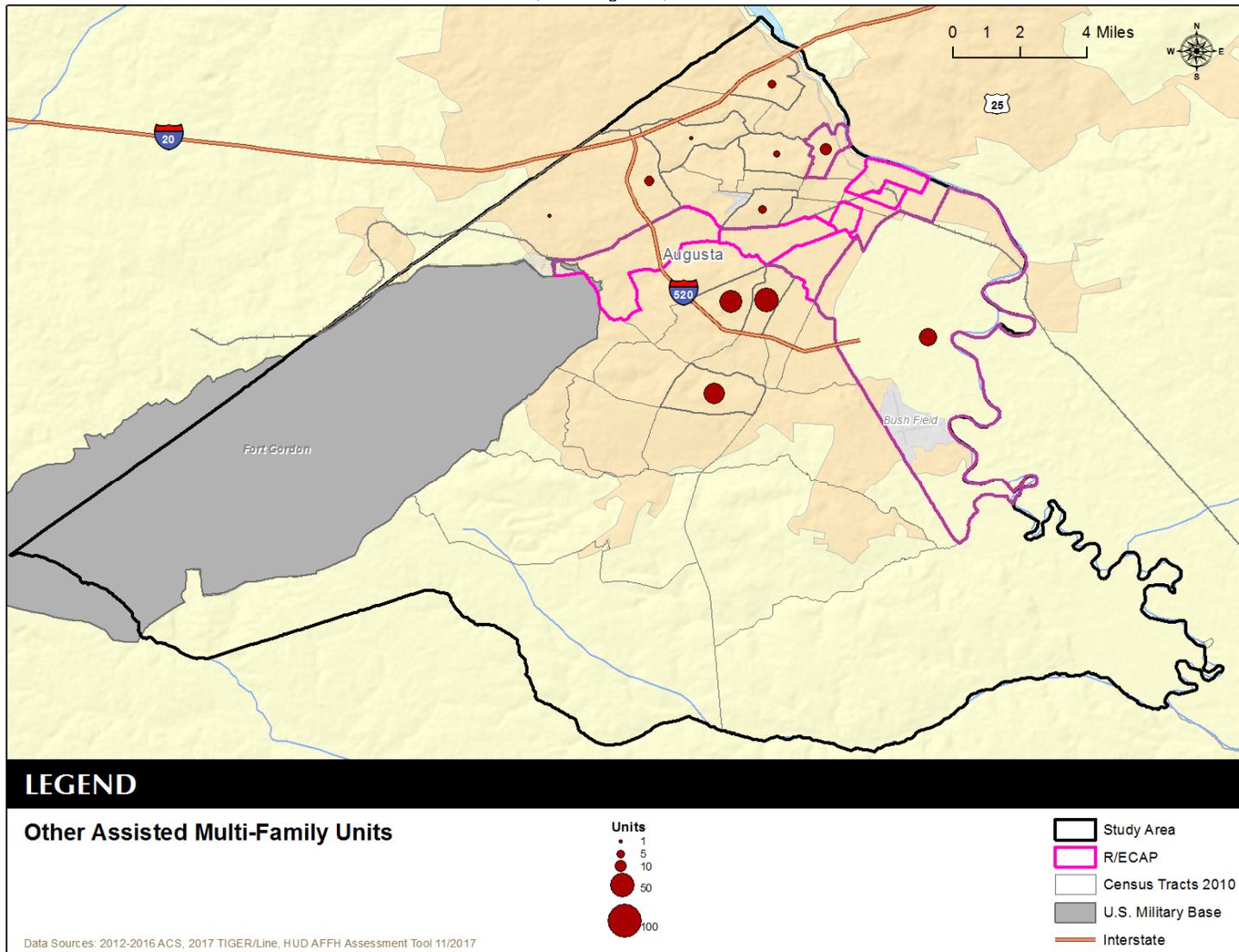
Map IV.28
Public Housing Units
 Richmond County
 2016 ACS, 2017 Tigerline, HUD AFFH Tool



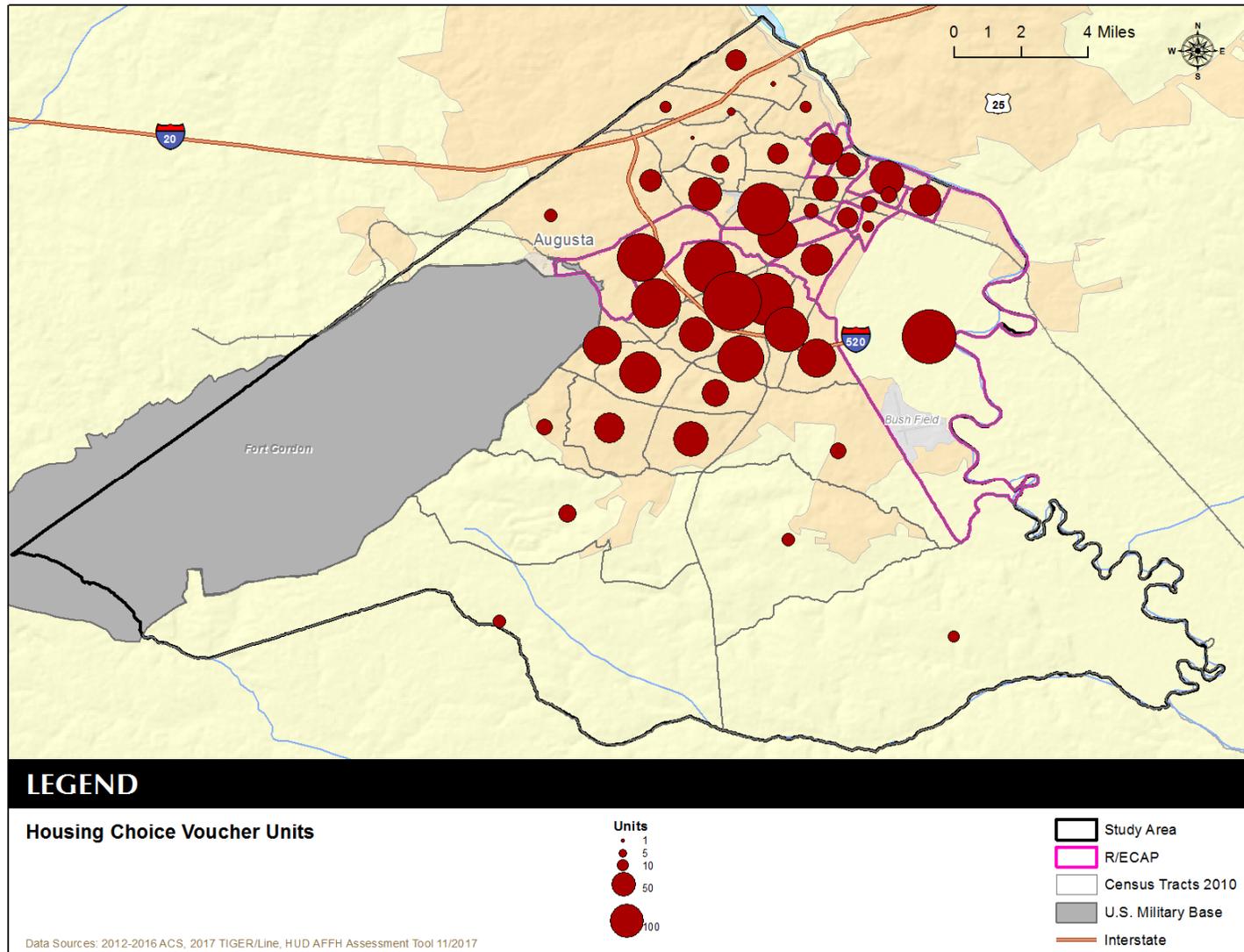
Map IV.29
Project-Based Section 8 Housing Units
 Richmond County
 2016 ACS, 2017 Tigerline, HUD AFFH Tool



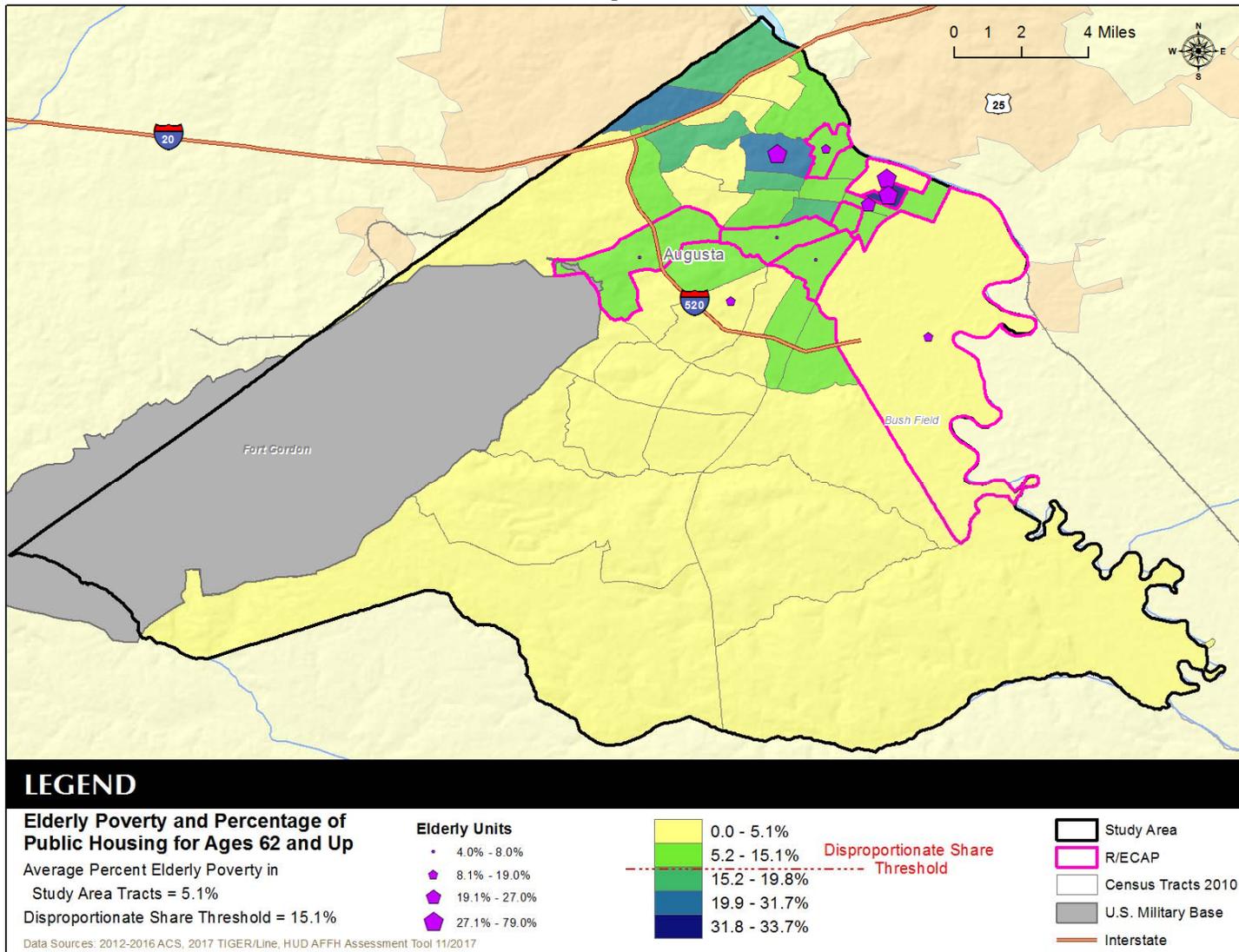
Map IV.30
Other Assisted Multi-Family Housing Units
 Richmond County
 2016 ACS, 2017 Tigerline, HUD AFFH Tool



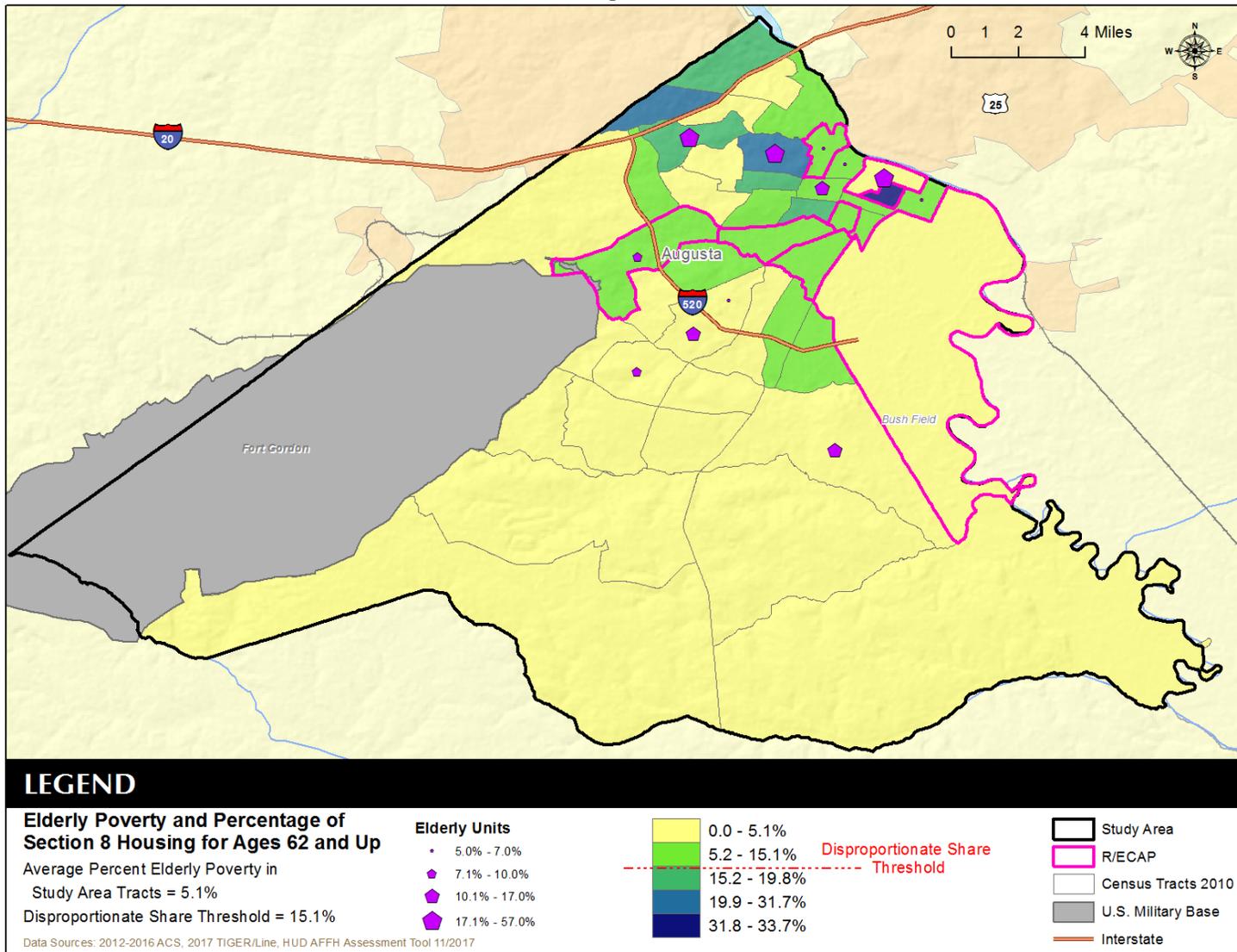
Map IV.31
Housing Choice Voucher Units
 Richmond County
 2016 ACS, 2017 Tigerline, HUD AFFH Tool



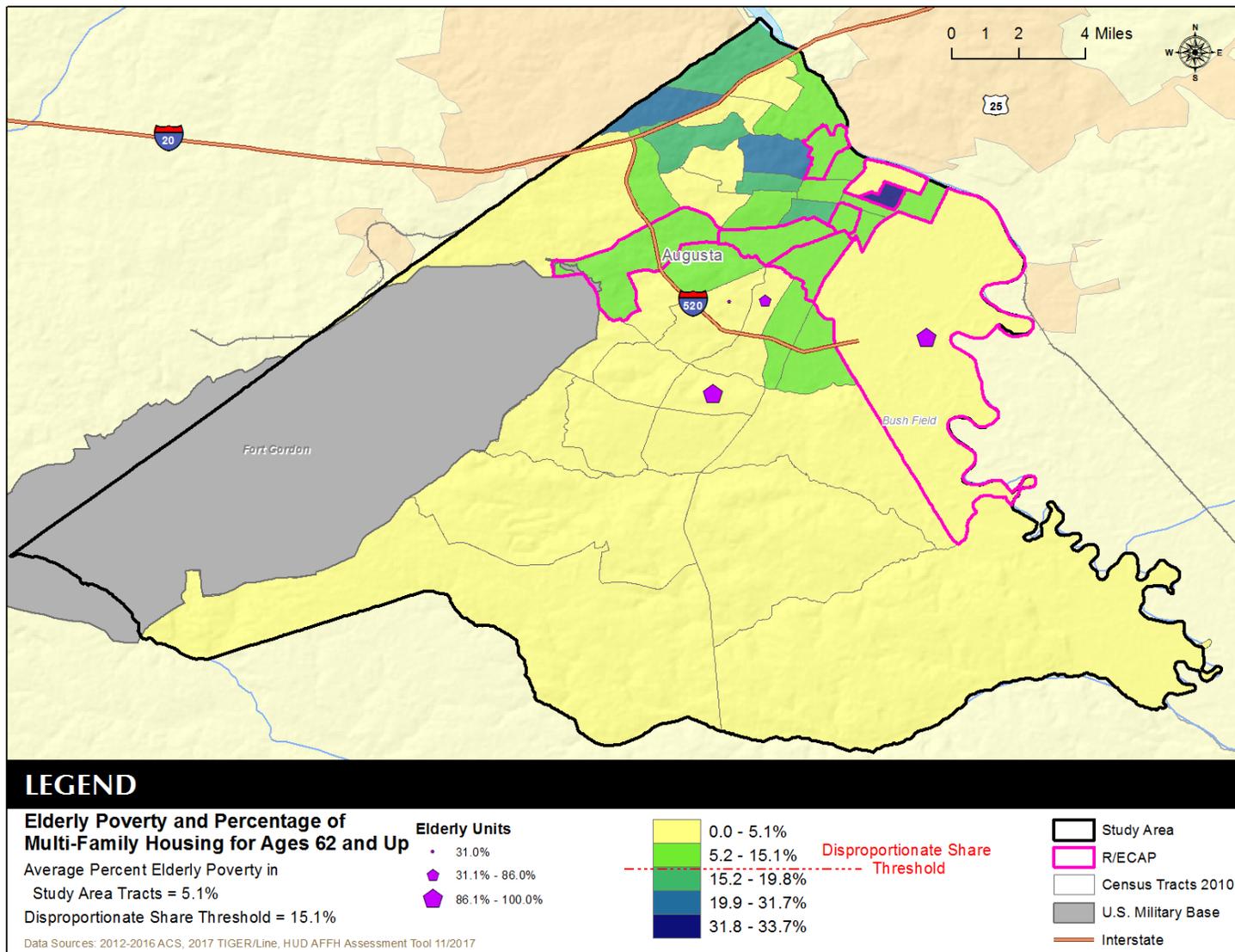
Map IV.32
Elderly Poverty and Public Housing
 Richmond County
 2016 ACS, 2017 Tigerline, HUD AFFH Tool



Map IV.33
Elderly Poverty and Project-Based Section 8 Units
 Richmond County
 2016 ACS, 2017 Tigerline, HUD AFFH Tool

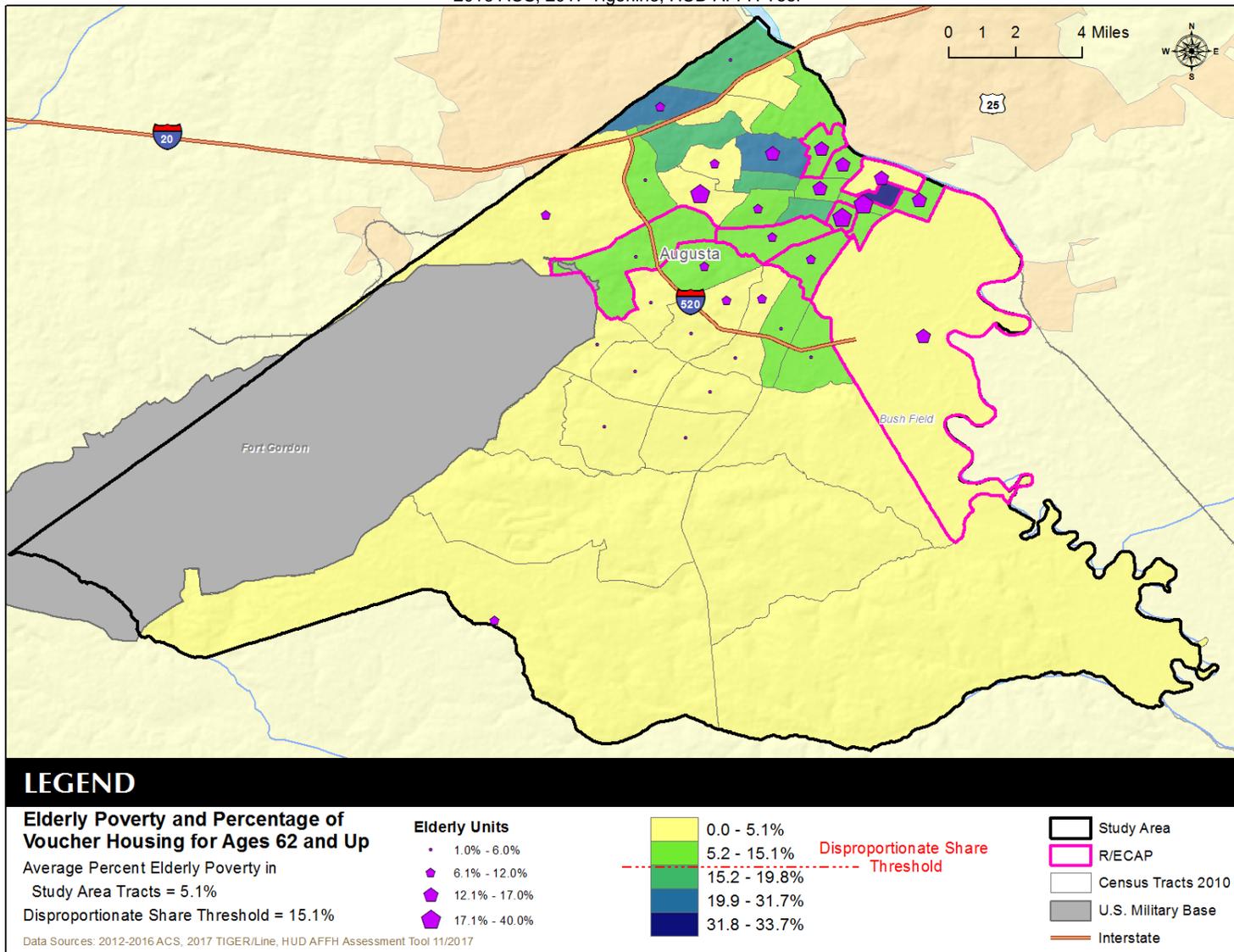


Map IV.34
Elderly Poverty and Other Assisted Multi-Family Units
 Richmond County
 2016 ACS, 2017 Tigerline, HUD AFFH Tool

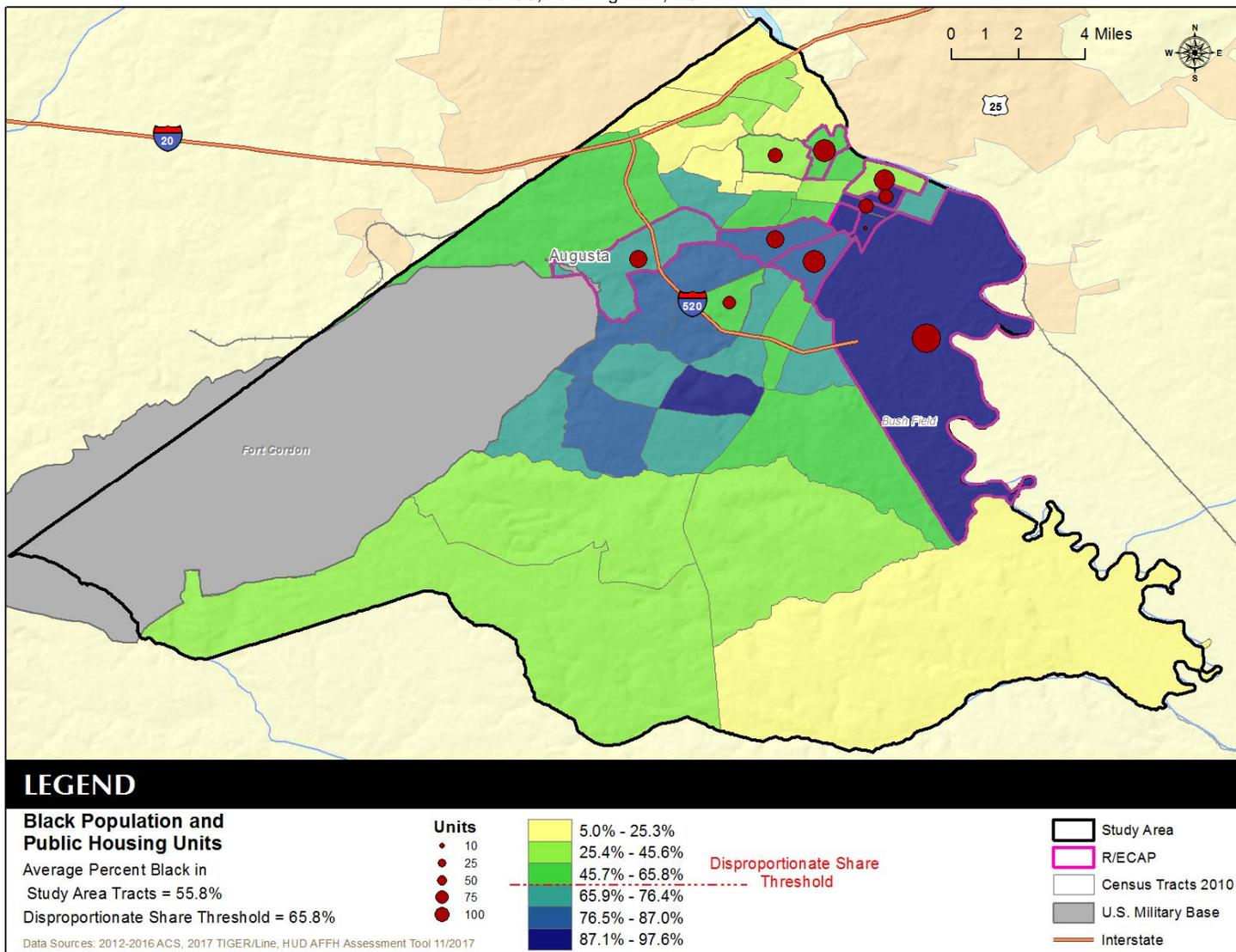


Map IV.35 Elderly Poverty and Housing Choice Vouchers

Richmond County
2016 ACS, 2017 Tigerline, HUD AFFH Tool



Map IV.36
Black Population and Public Housing
 Richmond County
 2016 ACS, 2017 Tigerline, HUD AFFH Tool



Project-based Section 8 units do not correspond as heavily to areas with high concentrations of black households, although many of these units are found in areas with a disproportionate share of black households.

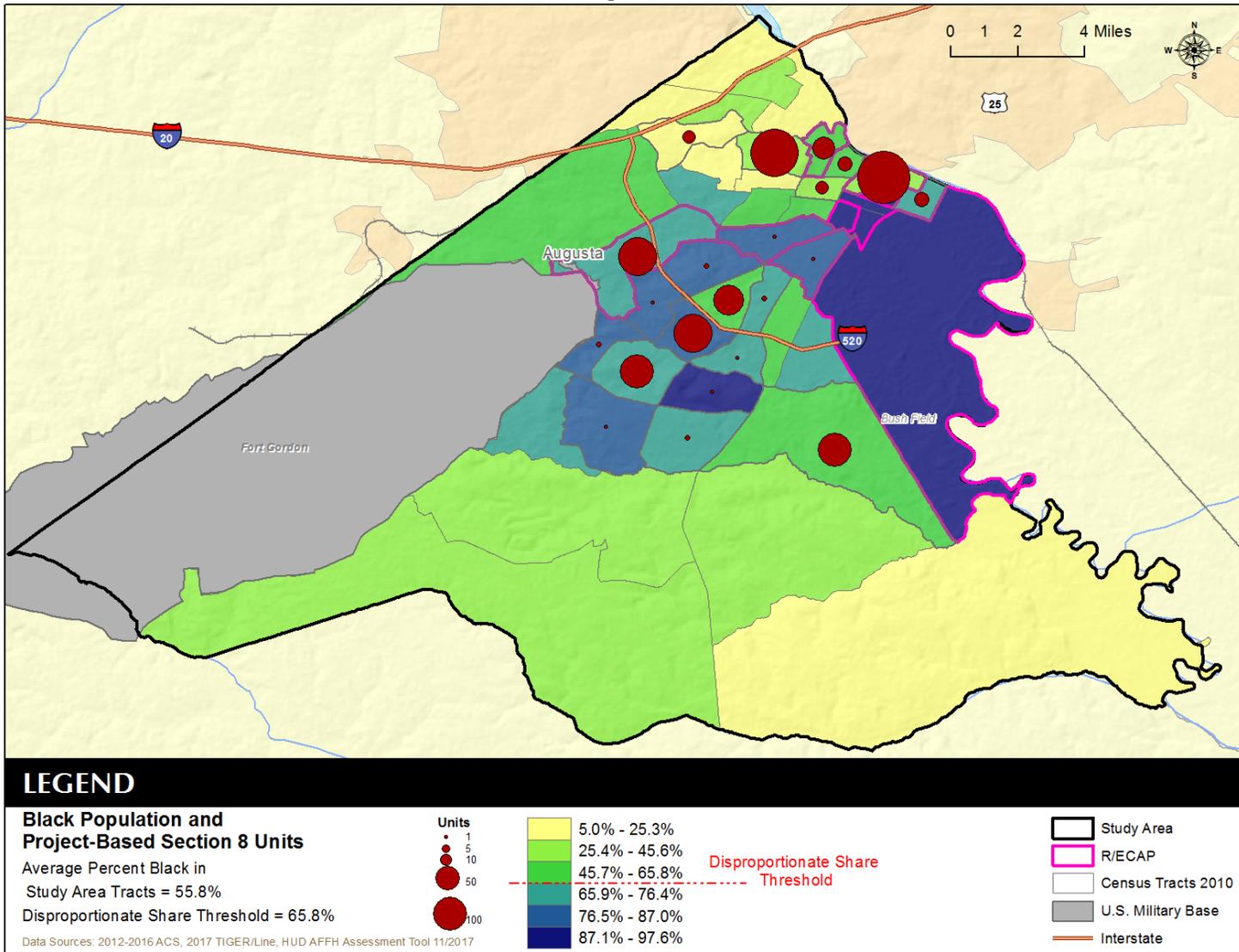
A majority of other assisted multi-family units are located in areas with disproportionate shares of black households. This is shown in Map IV.38.

Map IV.39 shows housing choice voucher units and the black population. Since voucher use is spread out throughout the County, it is present in areas with a high prevalence of black households as well as areas with low black populations.

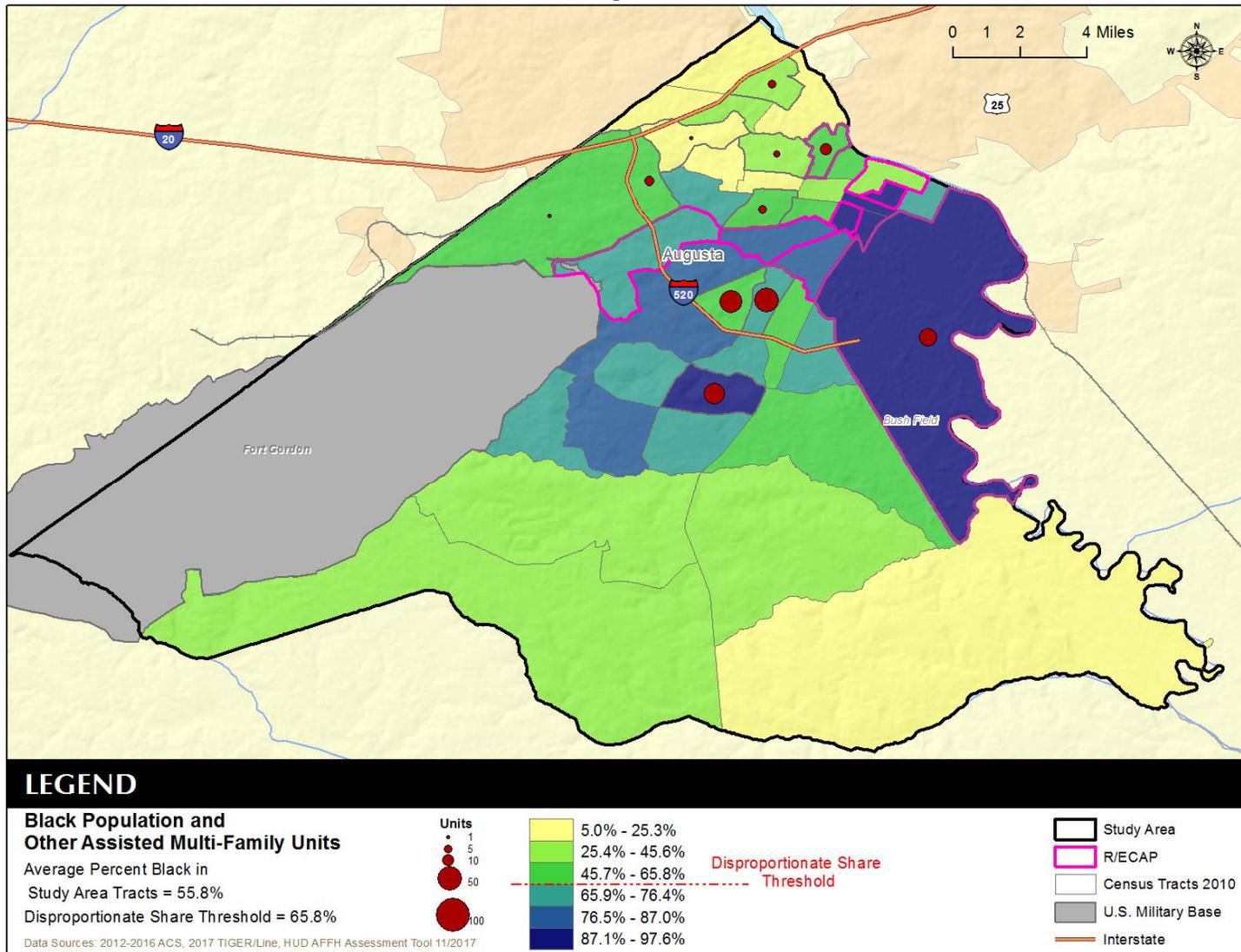
Disparities in Access to Opportunity

The locations of publicly supported housing units tend to be in areas with lower levels of access to low poverty areas and lower levels of labor engagement.

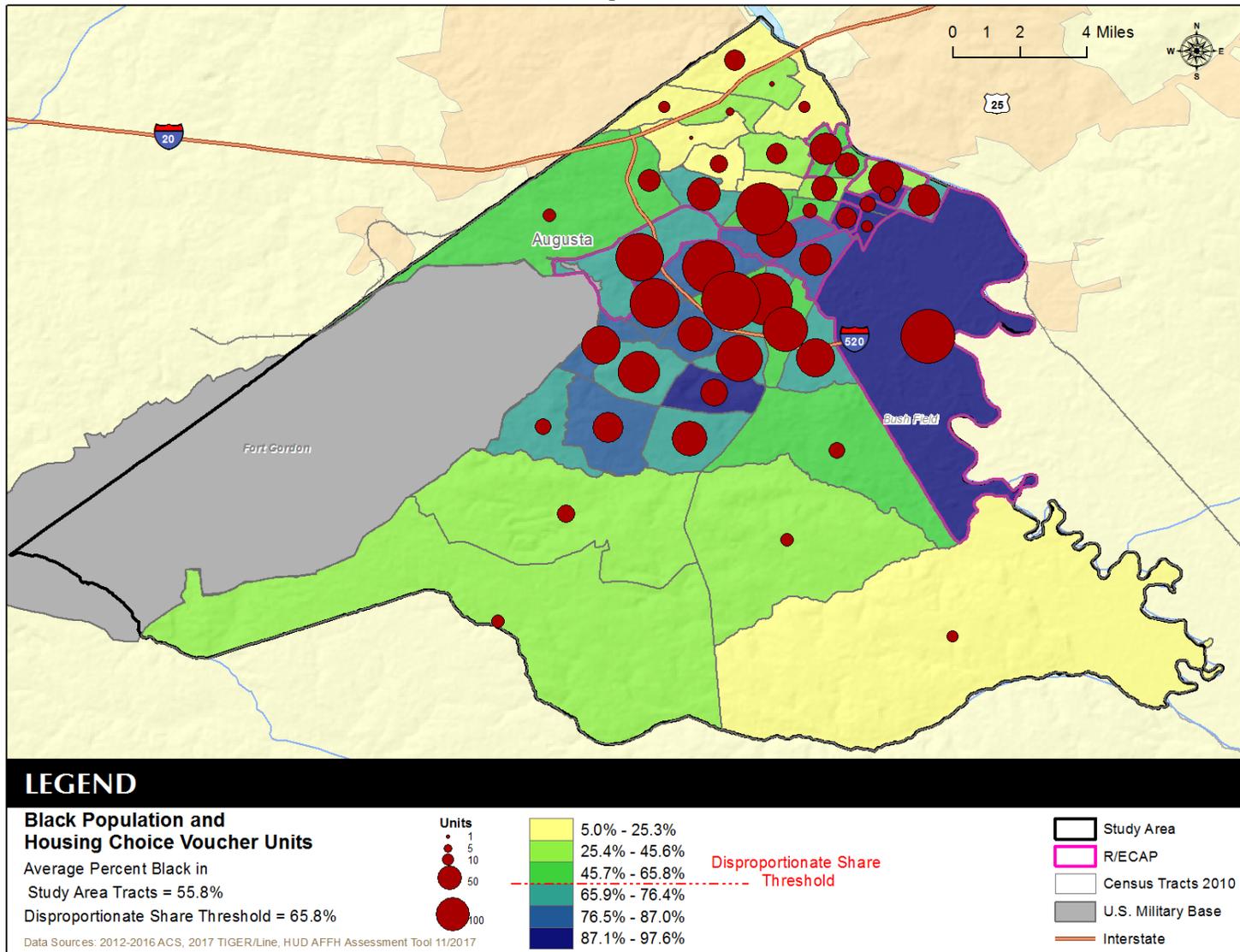
Map I.V.37
Black Population and Project-Based Section 8 Units
 Richmond County
 2016 ACS, 2017 Tigerline, HUD AFFH Tool



Map IV.38
Black Population and Other Assisted Multi-Family Units
 Richmond County
 2016 ACS, 2017 Tigerline, HUD AFFH Tool



Map IV.39
Black Population and Housing Choice Vouchers
 Richmond County
 2016 ACS, 2017 Tigerline, HUD AFFH Tool



G. DISABILITY AND ACCESS ANALYSIS

The disability rate from the 2000 Census is shown in Table IV.45. Some 24.4 percent of the population was disabled in 2000, or a total of 42,634 persons. The disability rate was highest for those over 65, with 51.5 percent disabled.

Table IV.45
Disability by Age
Richmond County
2000 Census SF3 Data

Age	Total	
	Disabled Population	Disability Rate
5 to 15	2,357	7.1%
16 to 64	29,309	24.5%
65 and older	10,968	51.5%
Total	42,634	24.4%

Table IV.46 shows disability by type in 2000. There were 18,287 physical disabilities in 2000, some 18,644 employment disabilities, and 18,023 go-outside-home disabilities.

Table IV.46
Total Disabilities Tallied: Aged 5 and Older
Richmond County
2000 Census SF3 Data

Disability Type	Population
Sensory disability	7,521
Physical disability	18,287
Mental disability	11,615
Self-care disability	6,482
Employment disability	18,644
Go-outside-home disability	18,023
Total	80,572

Disability by age, as estimated by the 2016 ACS, is shown in Table IV.47. The disability rate for females was 16.1 percent, compared to 18.7 percent for males. The disability rate grew precipitously higher with age, with 51.9 percent of those over 75 experiencing a disability.

Table IV.47
Disability by Age
 Richmond County
 2016 Five-Year ACS Data

Age	Male		Female		Total	
	Disabled Population	Disability Rate	Disabled Population	Disability Rate	Disabled Population	Disability Rate
Under 5	148	2.0%	72	1.0%	220	1.5%
5 to 17	1,673	10.0%	909	5.5%	2,582	7.7%
18 to 34	2,609	11.2%	1,448	5.5%	4,057	8.1%
35 to 64	7,992	25.0%	7,986	21.1%	15,978	22.9%
65 to 74	2,432	38.2%	2,913	34.9%	5,345	36.4%
75 or Older	1,847	51.1%	3,150	52.3%	4,997	51.9%
Total	16,701	18.7%	16,478	16.1%	33,179	17.3%

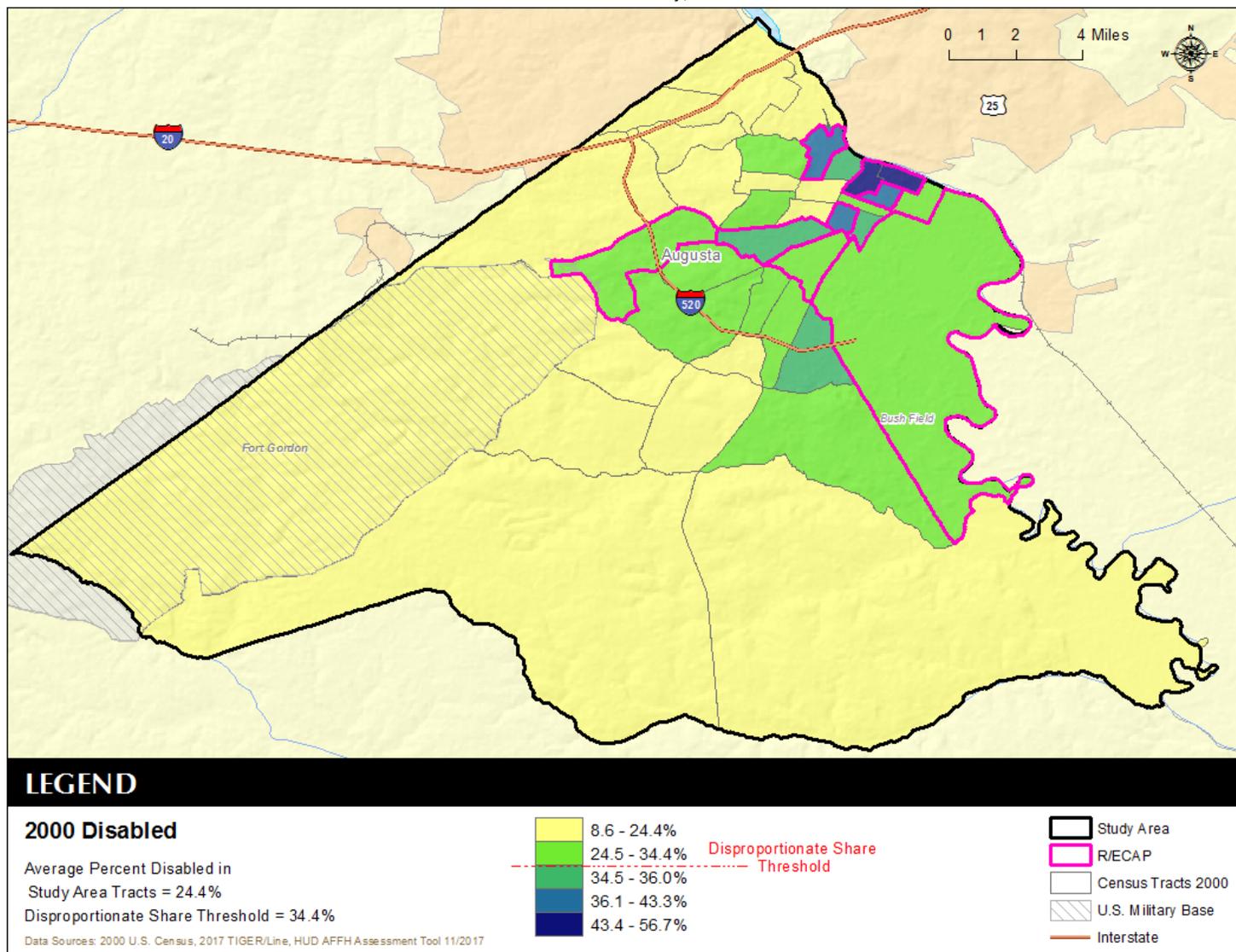
The number of disabilities by type, as estimated by the 2016 ACS, is shown in Table IV.48. Some 11.1 percent have an ambulatory disability, 8.5 have an independent living disability, and 4.1 percent have a self-care disability.

Table IV.48
Total Disabilities Tallied: Aged 5 and Older
 Richmond County
 2016 Five-Year ACS

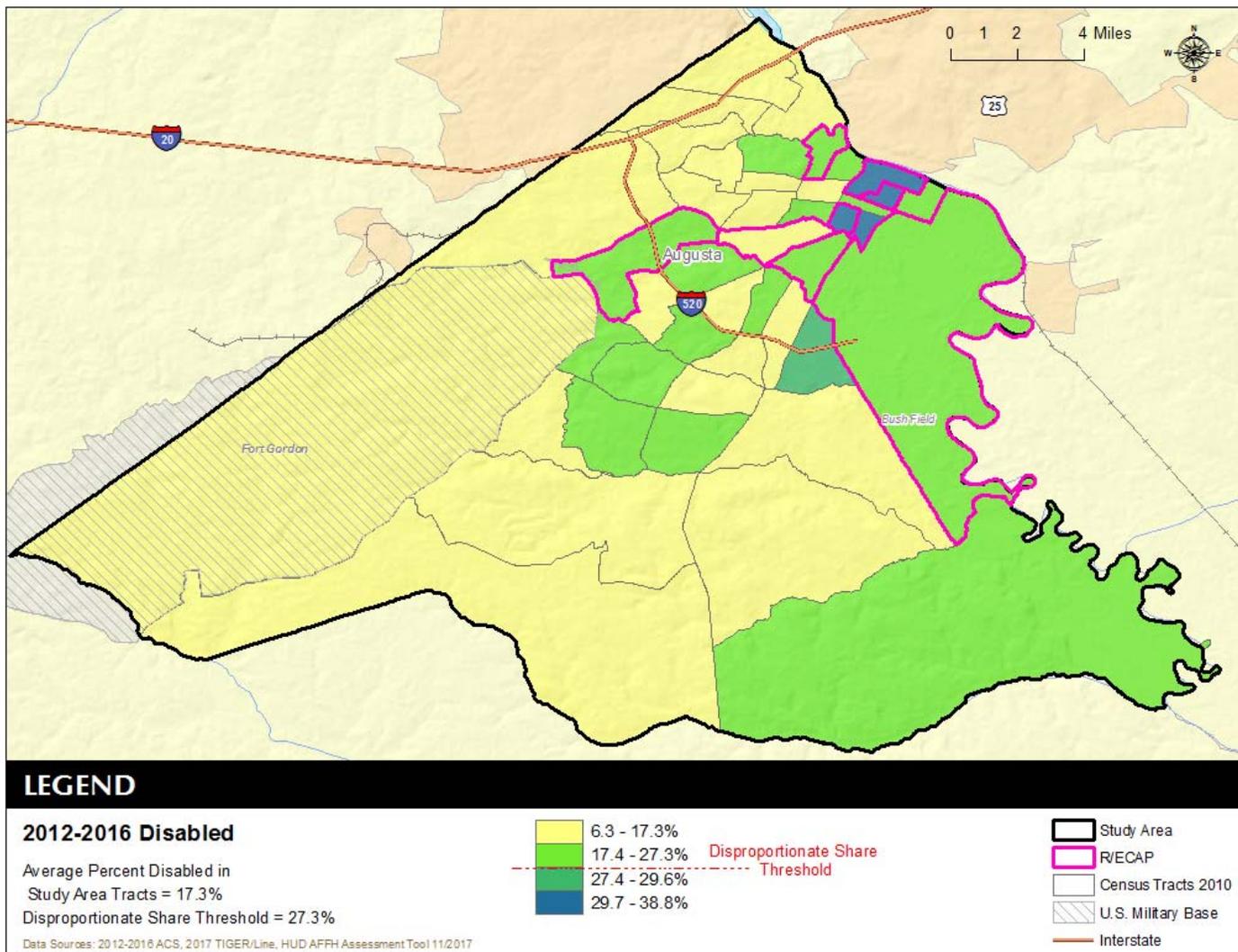
Disability Type	Population with Disability	Percent with Disability
Hearing disability	7,850	4.1%
Vision disability	6,802	3.5%
Cognitive disability	13,426	7.6%
Ambulatory disability	19,601	11.1%
Self-Care disability	7,323	4.1%
Independent living difficulty	12,300	8.5%

The distribution of persons with disabilities is shown in Maps IV.40 and IV.41. In both 2000 and 2016, there were areas with disproportionate shares of persons with disabilities in the eastern central part of the County.

Map IV.40
2000 Persons with Disabilities
 2000 Census, Tigerline
 Richmond County, GA



Map IV.41
2016 Persons with Disabilities
 2016 ACS, Tigerline
 Richmond County, GA



The concentrations of persons with various types of disabilities are shown in the following maps. Persons with vision disabilities are more heavily concentrated in the central part of the County. Persons with self-care disabilities tend to be more heavily concentrated in the southern and northern parts of the County. Persons with independent living disabilities are more heavily concentrated in areas in the central western part of the County, particularly in R/ECAPs.

Those with hearing disabilities are concentrated in a couple census tracts in the northern part of the northern and southern parts of the County. Persons with a cognitive disability are spread more equally throughout the County, while those with an ambulatory disability are more heavily concentrated in the northern and eastern parts of the County.

HOUSING ACCESSIBILITY

Accessible housing units are located throughout the County. However, many newer housing units are located outside city center areas. These newer housing units are more likely to have the mandatory minimum accessibility features.

As seen in Map IV.38, seen above, the concentration of disabled households may correspond slightly higher concentrations of racial and ethnic minority households in the County.

While there are services and housing available to disabled households in Richmond County, and public input indicated additional need for services and affordable housing.

Disparities in Access to Opportunity

Transportation

As previously discussed, the highest concentration of disabled households is in central areas of the County which have greater access to transit routes. However, public input suggests that these routes may be insufficient for those with mobility issues.

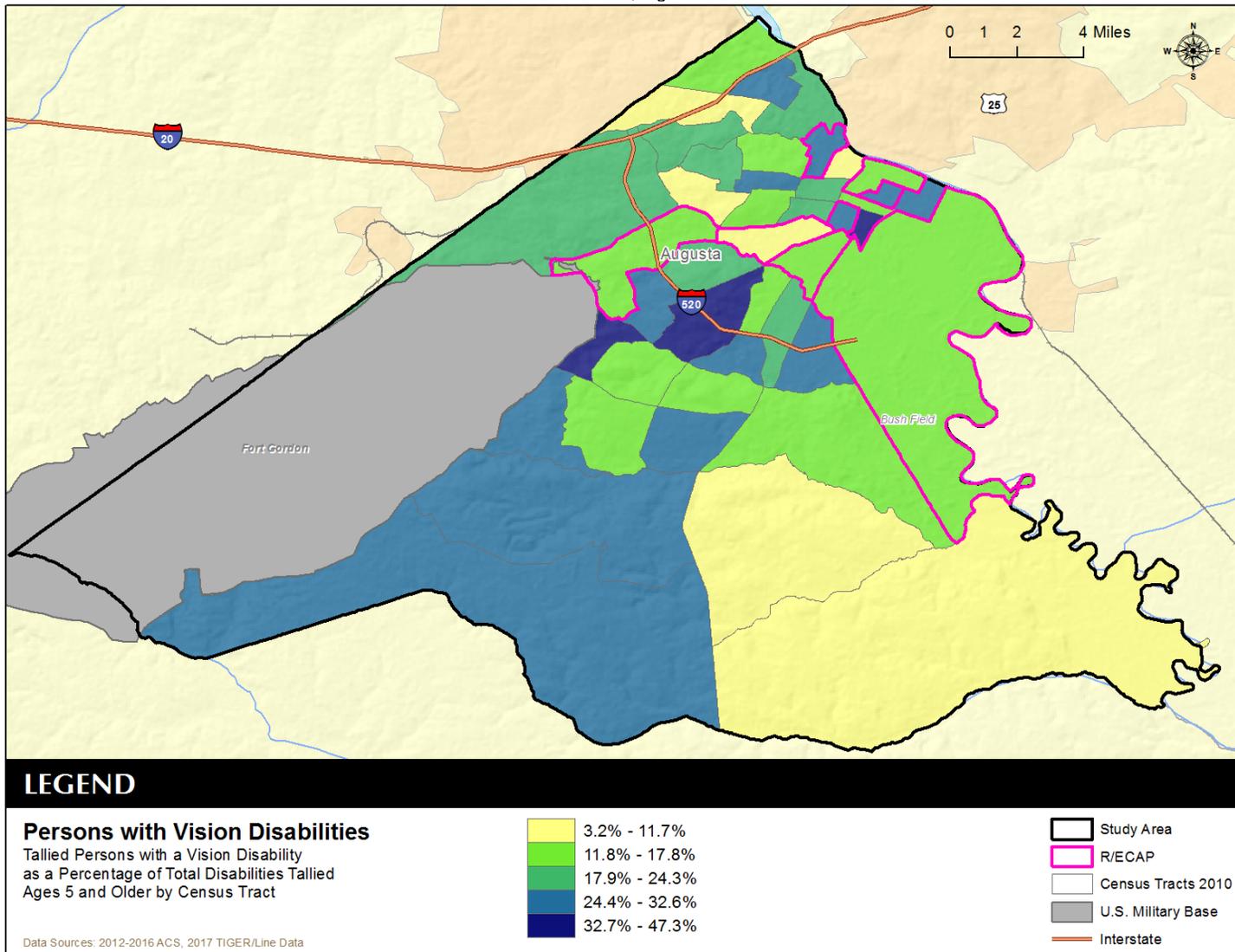
Proficient schools and educational programs

Looking at Map IV.13, persons with disabilities are located with higher concentrations in areas with moderate quality school systems.

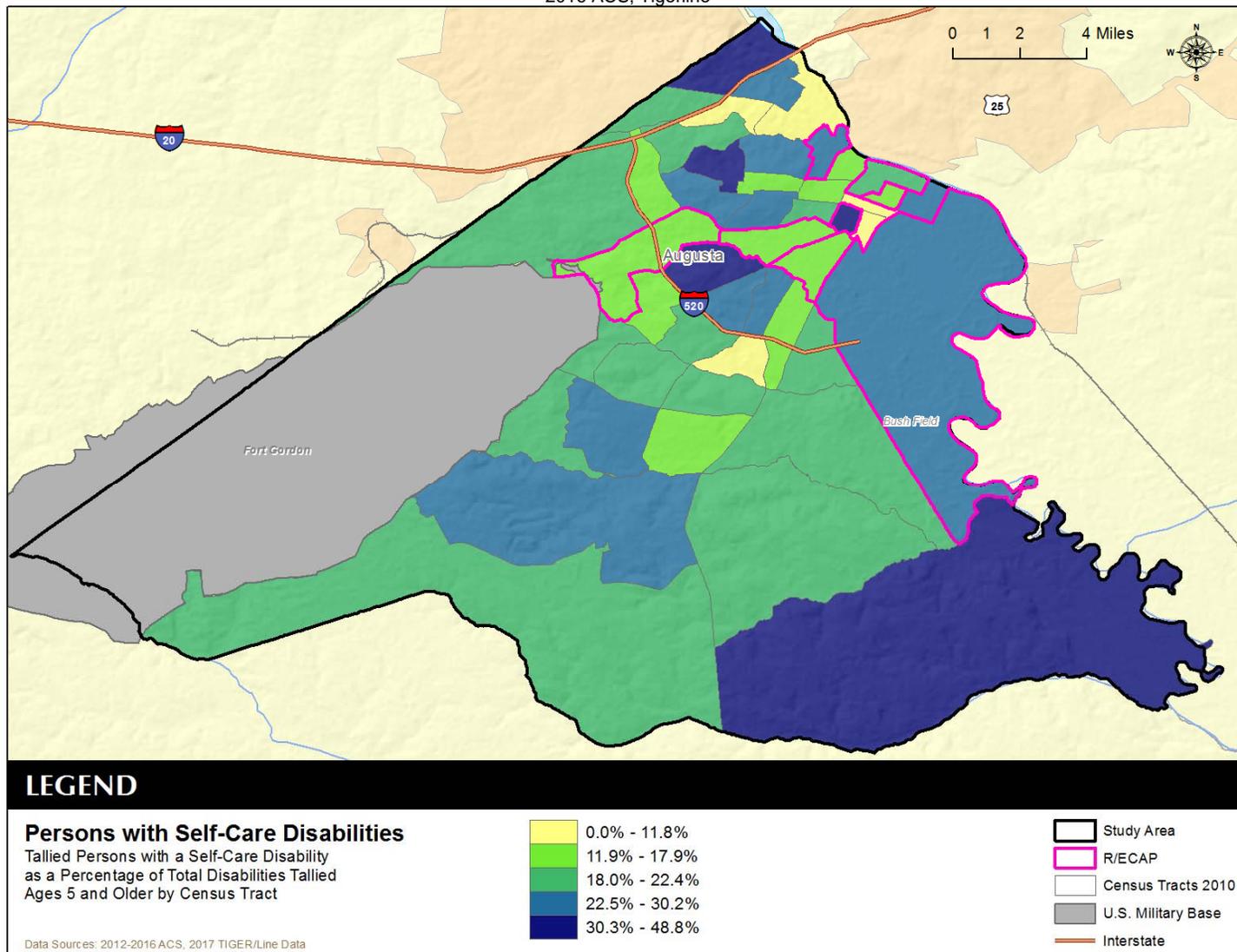
Jobs

Higher concentrations of persons with disabilities are found in areas with greater levels of job proximity and labor engagement.

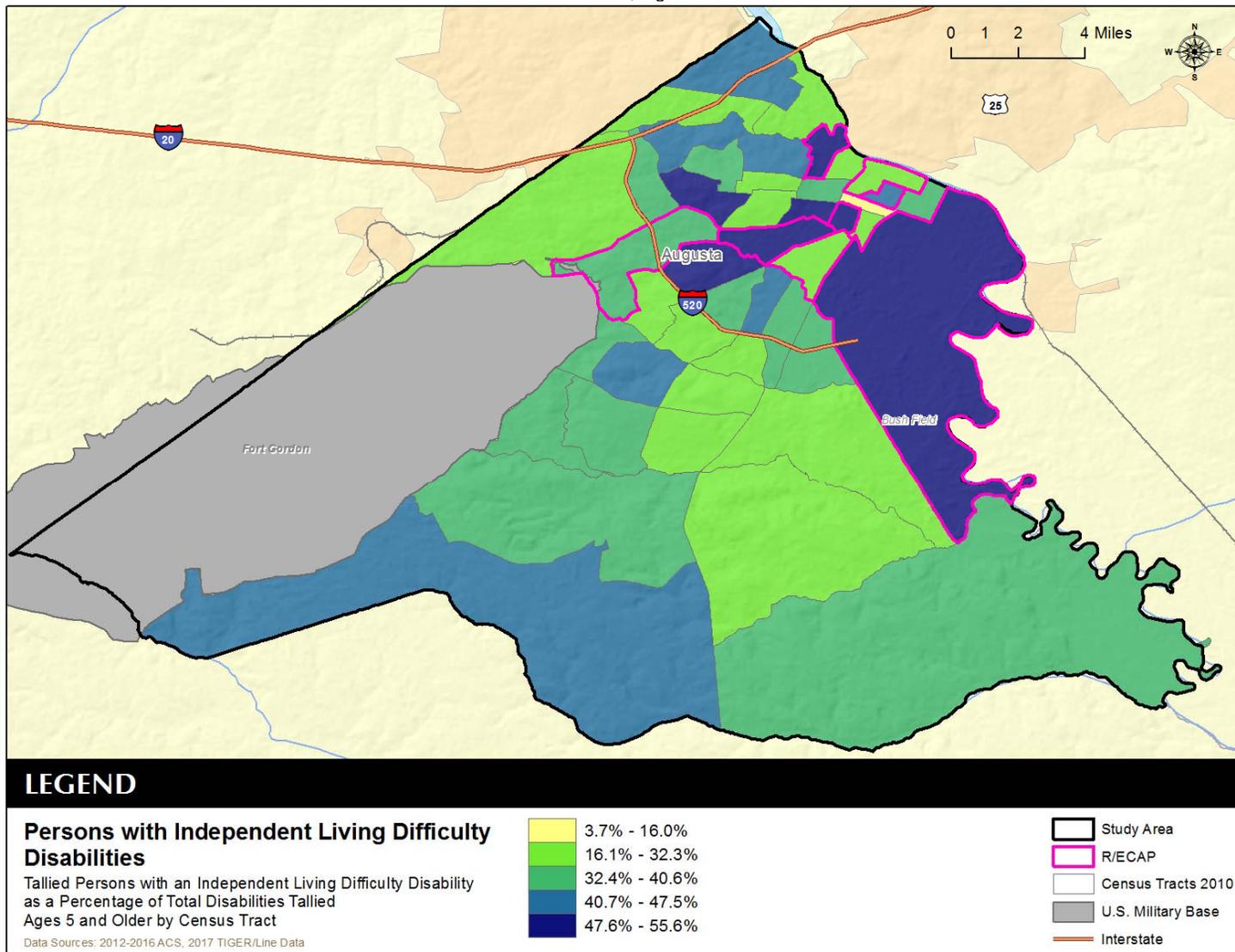
Map IV.42
Persons with Vision Disabilities
 Richmond County, GA
 2016 ACS, Tigerline



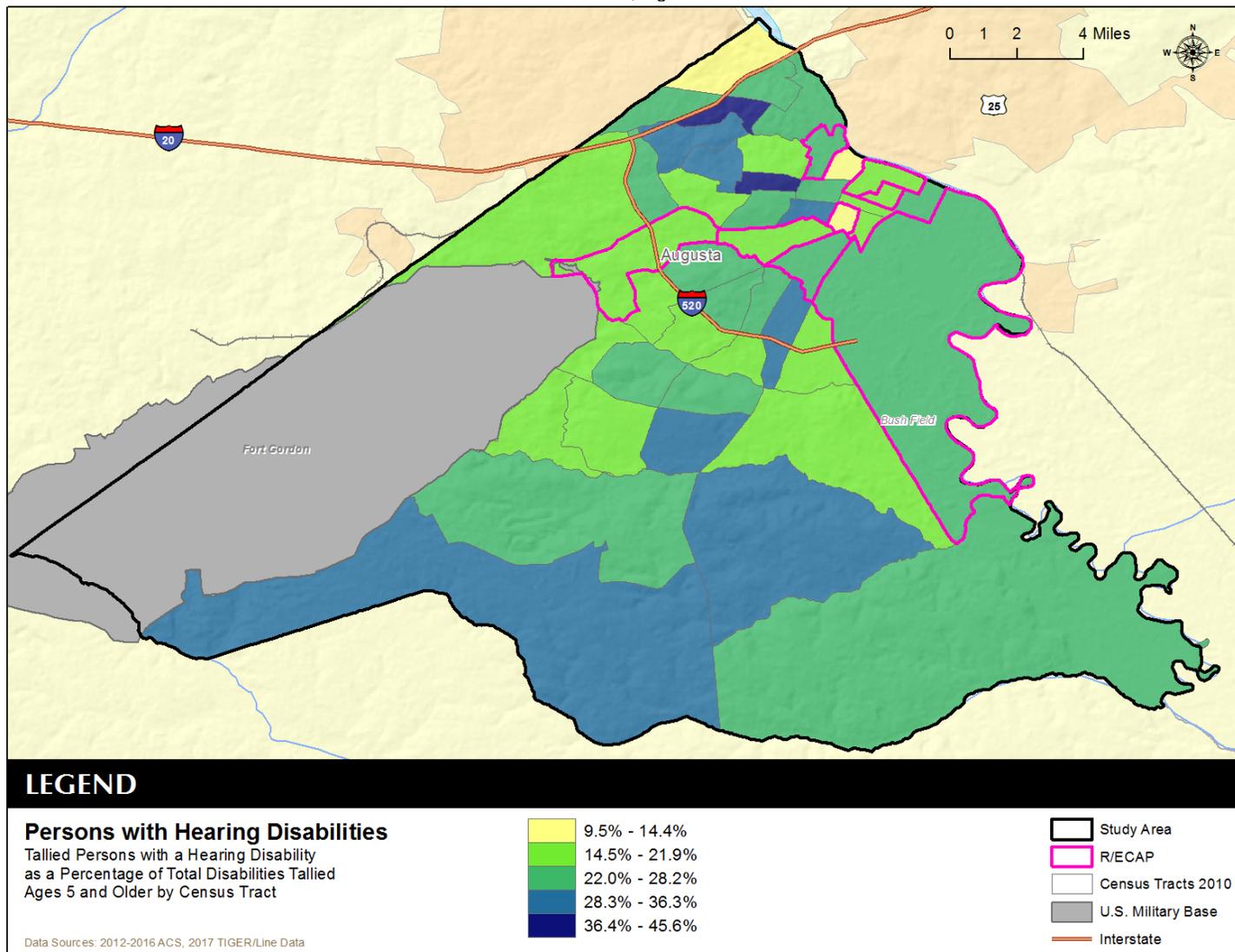
Map IV.43
Persons with Self-Care Disabilities
 Richmond County, GA
 2016 ACS, Tigerline



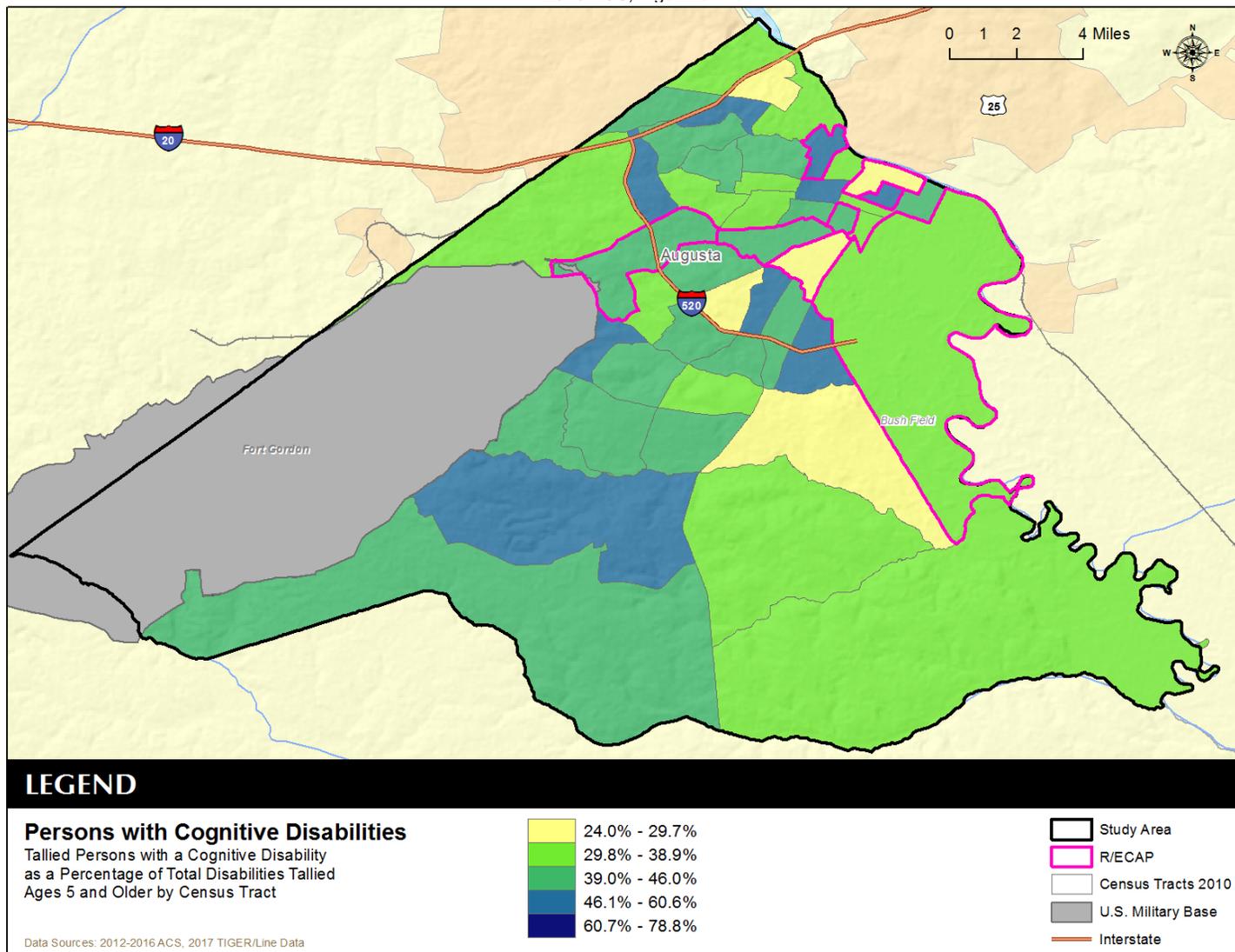
Map IV.44
Persons with Independent Living Difficulty Disabilities
 Richmond County, GA
 2016 ACS, Tigerline



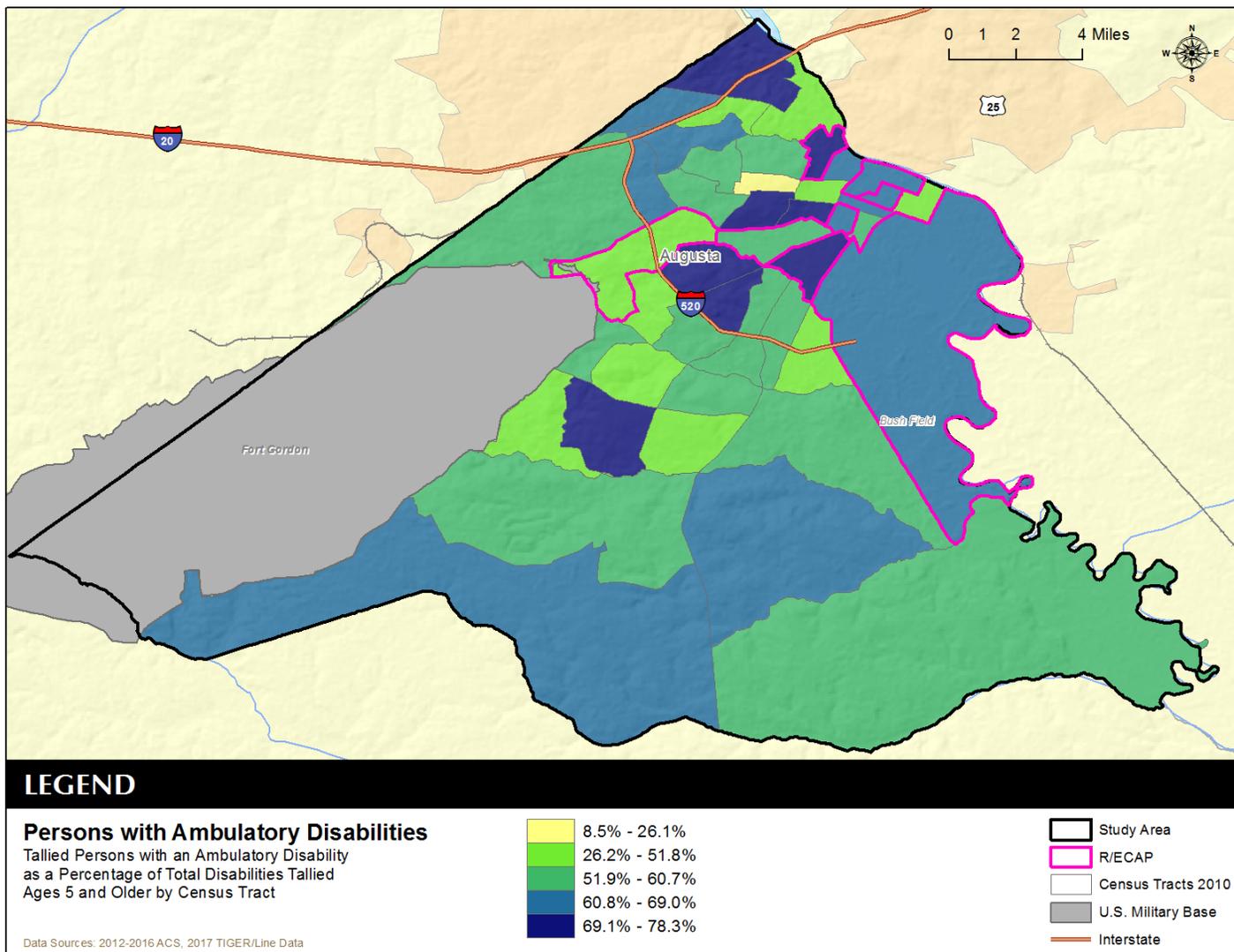
Map IV.45
Persons with Vision Disabilities
 Richmond County, GA
 2016 ACS, Tigerline



Map IV.46
Persons with Cognitive Disabilities
 Richmond County, GA
 2016 ACS, Tigerline



Map IV.47
Persons with Ambulatory Disabilities
 Richmond County, GA
 2016 ACS, Tigerline



H. FAIR HOUSING ENFORCEMENT, OUTREACH CAPACITY, & RESOURCES

FEDERAL FAIR HOUSING LAWS

Federal laws provide the backbone for U.S. fair housing regulations. While some laws have been previously discussed in this report, a brief list of laws related to fair housing, as defined on the U.S. Department of Housing and Urban Development's (HUD's) website, is presented below:

Fair Housing Act Title VIII of the Civil Rights Act of 1968 (Fair Housing Act), as amended, prohibits discrimination in the sale, rental, and financing of dwellings, and in other housing-related transactions, based on race, color, national origin, religion, sex, familial status (including children under the age of 18 living with parents or legal custodians, pregnant women, and persons securing custody of children under the age of 18), and handicap (disability).⁶

Title VIII was amended in 1988 (effective March 12, 1989) by the *Fair Housing Amendments Act* . . . In connection with prohibitions on discrimination against individuals with disabilities, the Act contains design and construction accessibility provisions for certain new multi-family dwellings developed for first occupancy on or after March 13, 1991.⁷

Title VI of the Civil Rights Act of 1964. Title VI prohibits discrimination on the basis of race, color, or national origin in programs and activities receiving federal financial assistance.

Section 504 of the Rehabilitation Act of 1973 Section 504 prohibits discrimination based on disability in any program or activity receiving federal financial assistance.

Section 109 of the Housing and Community Development Act of 1974 Section 109 prohibits discrimination on the basis of race, color, national origin, sex or religion in programs and activities receiving financial assistance from HUD's Community Development Block Grant Program.

Title II of the Americans with Disabilities Act of 1990. Title II prohibits discrimination based on disability in programs, services, and activities provided or made available by public entities. HUD enforces Title II when it relates to state and local public housing, housing assistance and housing referrals.

Architectural Barriers Act of 1968 The Architectural Barriers Act requires that buildings and facilities designed, constructed, altered, or leased with certain federal funds after September 1969 be accessible to and useable by handicapped persons.

⁶ "HUD Fair Housing Laws and Presidential Executive Orders."

http://portal.hud.gov/hudportal/HUD?src=/program_offices/fair_housing_equal_opp/FHLaws

⁷ "Title VIII: Fair Housing and Equal Opportunity."

http://portal.hud.gov/hudportal/HUD?src=/program_offices/fair_housing_equal_opp/progdesc/title8

Age Discrimination Act of 1975 The Age Discrimination Act prohibits discrimination on the basis of age in programs or activities receiving federal financial assistance.

Title IX of the Education Amendments Act of 1972 Title IX prohibits discrimination on the basis of sex in education programs or activities that receive federal financial assistance.⁸

STATE FAIR HOUSING LAWS

The Georgia Fair Housing Act was passed to ensure all Georgians can compete for housing, within their economic means, on a fair and equitable basis. It prohibits discrimination in housing and housing-related activities because of:⁹

- Disability
- Race
- Sex
- Color
- National Origin
- Religion
- Familial Status

Some housing practices are considered illegal if based on a home seeker's race, color, national origin, sex, religion, familial status, or disability:

- Refusing to rent or sell a house.
- Falsely denying that a house is available for inspection, sale, or rent.
- Offering different terms, conditions, or privileges for certain people.
- Intimidating, interfering with, or coercing someone to prevent them from buying or leasing a dwelling.
- Advertising or posting notices, sale or rental, that indicates a preference, limitation, or discrimination.
- Discriminating through financing or broker's services.
- "Steering" of clients by real estate agents to or from certain neighborhoods and of tenants by landlords to or from certain areas of the complex.

The Georgia Commission on Equal Opportunity (GCEO) is responsible for enforcing the Georgia Fair Housing Law:

2 Martin Luther King Jr. Drive, SE
 Suite 1002 – West Tower
 Atlanta, Georgia 30334
 Phone: (404) 656-1736
 Toll free: (800) 473-OPEN
 Fax: 404-656-4399

⁸ "HUD Fair Housing Laws and Presidential Executive Orders."

⁹ https://dca.ga.gov/sites/default/files/fairhousingbrochure_0.pdf

Richmond County and the City of Augusta

Augusta, Georgia is committed to promoting fair housing practices in this jurisdiction. It is the goal of the Mayor and the Augusta Commission to ensure that no person is denied housing opportunities on the basis of race, color, religion, sex, disability, familial status or national origin and that any such practice shall be deemed illegal and appropriately dealt with under the law.¹⁰

If you believe your rights have been violated you may contact Augusta Housing and Community Development to report the complaint. Fair housing information is provided on the City of Augusta and Richmond County's website in English. The website provides information to report the complaint both the City and HUD. The website also includes a link to submit a complaint directly to HUD.

FAIR HOUSING COMPLAINTS

HUD maintains records of complaints that represent potential and actual violations of federal housing law, as described previously in the Complaint Process Review. Over the 2008 through 2017 study period, the agency received a total of 20 complaints alleging discrimination in Richmond County. Nine of these complaints were on the basis of race, eight for a disability, two for sex, one for familial status, and one for religion.

Table IV.49
Fair Housing Complaints by Basis
Richmond County
HUD Fair Housing Complaints

Basis	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Total
Race	1	1	6	0	0	0	0	0	1	0	9
Sex	1	0	1	0	0	0	0	0	0	0	2
Disability'	1	0	2	0	1	1	1	0	1	1	8
Religion	0	0	1	0	0	0	0	0	0	0	1
Familial Status	0	0	1	0	0	0	0	0	0	0	1
Disability	0	0	0	0	0	0	1	0	0	0	1
Retaliation	0	0	0	0	0	0	0	0	0	0	0
Total Basis	3	1	11	0	1	1	2	0	2	1	22
Total Complaints	2	1	10	0	1	1	2	0	2	1	20

As shown in Table IV.50, three of those complaints was successfully conciliated or settled, and six had no caused determination. Another four were closed after the complainant failed to cooperate, and three more complaints were withdrawn by complainant without resolution.

¹⁰ <https://www.augustaga.gov/1680/Fair-Housing>

Table IV.50
Fair Housing Complaints by Closure
 Richmond County
 HUD Fair Housing Complaints

Basis	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Total
Unable to locate complainant	1	0	2	0	0	0	0	0	0	0	3
Complainant failed to cooperate	1	0	3	0	0	0	0	0	0	0	4
No cause determination	0	1	3	0	0	0	2	0	0	0	6
Complaint withdrawn by complainant after resolution	0	0	2	0	0	0	0	0	0	1	3
Conciliation/settlement successful	0	0	0	0	1	1	0	0	1	0	3
Complaint withdrawn by complainant without resolution	0	0	0	0	0	0	0	0	1	0	1
Total Closures	2	1	10	0	1	1	2	0	2	1	20
Total Complaints	2	1	10	0	1	1	2	0	2	1	20

Those who file fair housing complaints with the Department of Housing and Urban Development may include more than one discriminatory action, or *issue*, in those complaints. Fair housing complaints from Richmond County cited 45 issues total, with the most common being failure to make reasonable accommodation and discriminatory terms, conditions, privileges, or services and facilities. This was followed by discrimination in terms/conditions/privileges relating to rental, and discriminatory refusal to rent, as shown in Table IV.53.

Table IV.53
Fair Housing Complaints by Issue
 Richmond County
 HUD Fair Housing Complaints

Issue	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Total
Discriminatory refusal to rent, False denial or representation of availability - rental	1	0	0	0	0	0	0	0	0	0	1
Discriminatory terms, conditions, privilege or services and facilities	1	0	1	0	0	0	0	0	0	0	2
Discriminatory financing (includes real estate transactions)	0	1	1	0	0	0	0	0	1	0	3
Failure to make reasonable accommodation	0	0	2	0	1	1	2	0	0	1	7
Discriminatory advertising, statements and notices	0	0	1	0	0	0	0	0	0	0	1
Discrimination in terms/conditions/privileges relating to rental	0	0	4	0	0	0	0	0	0	1	5
Discriminatory refusal to rent	0	0	3	0	0	0	0	0	0	1	4
Discriminatory terms, conditions, privileges, or services and facilities	0	0	2	0	1	1	2	0	1	0	7
Discriminatory in terms/conditions/privileges relating to rental	0	0	1	0	0	0	0	0	0	0	1
None	0	0	0	0	0	0	0	0	0	0	0
Discriminatory acts under Section 818 (coercion, Etc.)	1	0	2	0	0	0	0	0	0	0	3
Failure to permit reasonable modification	0	0	0	0	0	1	2	0	0	0	3
Otherwise deny or make housing unavailable	0	0	0	0	0	0	2	0	2	0	4
Discrimination in the terms/conditions for making loans	0	0	0	0	0	0	0	0	1	0	1
Discriminatory acts under Sections 818 (coercion, Etc.)	0	0	0	0	0	0	1	0	1	0	2
Failure to make reasonable accommodate	0	0	0	0	0	0	0	0	1	0	1
Total Issues	3	1	17	0	2	3	9	0	7	3	45
Total Complaints	2	1	10	0	1	1	2	0	2	1	20

Table IV.54 shows fair housing complaints in Richmond County found with causes by basis. Of those with cause, five were on the basis of disability, and one was on the basis of race.

Table IV.54
Fair Housing Complaints Found With Cause by Basis
 Richmond County
 2008 - 2016 HUD Fair Housing Complaint data

Basis	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Total
Race	0	0	1	0	0	0	0	0	0	0	1
Sex	0	0	0	0	0	0	0	0	0	0	0
Disability'	0	0	1	0	1	1	0	0	1	1	5
Religion	0	0	0	0	0	0	0	0	0	0	0
Familial Status	0	0	0	0	0	0	0	0	0	0	0
Disability	0	0	0	0	0	0	0	0	0	0	0
Retaliation	0	0	0	0	0	0	0	0	0	0	0
Total Basis	0	0	2	0	1	1	0	0	1	1	6
Total Complaints	0	0	2	0	1	1	0	0	1	1	6

Fair Housing complaints with cause by issue are shown in Table IV.55. For the six total complaints with cause, there were a total of 15 issues. The most common issues include failure to make reasonable accommodation, accounting for four issues, and discriminatory terms, conditions, privileges, or services and facilities, accounting for three. This was followed by discrimination in terms/conditions/privileges relating to rental, and discriminatory refusal to rent.

Table IV.55
Fair Housing Complaints Found With Cause by Issue
Richmond County
HUD Fair Housing Complaints

Issue	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Total
Discriminatory refusal to rent, False denial or representation of availability - rental	0	0	0	0	0	0	0	0	0	0	0
Discriminatory terms, conditions, privilege or services and facilities	0	0	0	0	0	0	0	0	0	0	0
Discriminatory financing (includes real estate transactions)	0	0	0	0	0	0	0	0	0	0	0
Failure to make reasonable accommodation	0	0	1	0	1	1	0	0	0	1	4
Discriminatory advertising, statements and notices	0	0	0	0	0	0	0	0	0	0	0
Discrimination in terms/conditions/privileges relating to rental	0	0	1	0	0	0	0	0	0	1	2
Discriminatory refusal to rent	0	0	1	0	0	0	0	0	0	1	2
Discriminatory terms, conditions, privileges, or services and facilities	0	0	0	0	1	1	0	0	1	0	3
Discriminatory in terms/conditions/privileges relating to rental	0	0	0	0	0	0	0	0	0	0	0
None	0	0	0	0	0	0	0	0	0	0	0
Discriminatory acts under Section 818 (coercion, Etc.)	0	0	0	0	0	0	0	0	0	0	0
Failure to permit reasonable modification	0	0	0	0	0	1	0	0	0	0	1
Otherwise deny or make housing unavailable	0	0	0	0	0	0	0	0	1	0	1
Discrimination in the terms/conditions for making loans	0	0	0	0	0	0	0	0	0	0	0
Discriminatory acts under Sections 818 (coercion, Etc.)	0	0	0	0	0	0	0	0	1	0	1
Failure to make reasonable accommodate	0	0	0	0	0	0	0	0	1	0	1
Total Issues	0	0	3	0	2	3	0	0	4	3	15
Total Complaints	0	0	2	0	1	1	0	0	1	1	6

GCEO Complaint Data

Table IV.56 shows the fair housing complaints in Richmond County received by Georgia Commission on Equal Opportunity (GCEO). As seen therein, there were six cases transferred to HUD, two found with no cause, one withdrawn, and one still pending. Eight complaints were on the basis of disability, three were on the basis of race, and two were on the basis of sex. There was one complaint on the basis of familial status, and one more on the basis of national origin. The most common fair housing issue was Discriminatory Terms, Conditions, or Privileges in the Sale or Rental of a Dwelling, found in six of the complaints.

Table IV.56 Fair Housing Complaints

Richmond County
GCEO Data

Basis	Issues	Closure Type
Disability (Physical) , Sex (Female)	Discriminatory Terms, Conditions, or Privileges in the Sale or Rental of a Dwelling, Coercion, Intimidation, Threat, & Interference	Case Transferred-HUD
Race (African-American), Disability (Physical)	Discriminatory Financing	No Cause
Race (African-American), Disability (Physical)	Discriminatory Terms, Conditions, or Privileges in the Sale or Rental of a Dwelling	No Cause
Disability (Physical)	Failure to Make a Reasonable Accommodation	Case Transferred-HUD
Race (African-American), Sex (Female), Disability (Physical)	Discriminatory Financing	Case Transferred-HUD
Disability (Physical)	Discriminatory Terms, Conditions, or Privileges in the Sale or Rental of a Dwelling, Discriminatory Advertisements, Statements, & Notices	Case Transferred-HUD
Familial Status	Discriminatory Terms, Conditions, or Privileges in the Sale or Rental of a Dwelling	Case Transferred-HUD
Disability (Physical)	Discriminatory Terms, Conditions, or Privileges in the Sale or Rental of a Dwelling, Coercion, Intimidation, Threat, & Interference	Case Transferred-HUD
National Origin	Refusal to Rent	Withdrawal
Physical Disability	Discriminatory Terms, Conditions, or Privileges in the Sale or Rental of a Dwelling, Deny or Make Unavailable	Pending

I. FAIR HOUSING SURVEY RESULTS

The Fair Housing survey has a total of 216 responses to date. The majority of survey respondents, to-date, are renters or tenants, representing 140 of the 216 total responses. Another 29 respondents represent law or legal services, followed by 14 in “other” roles, and seven in banking or finance. This is shown in Table IV.57.

Table IV.57
Role of Respondent
 Richmond County
 2018 Fair Housing Survey Data

Primary Role	Total
Renter/Tenant	140
Law/Legal Services	29
Other Role	14
Banking/Finance	7
Advocate/Service Provider	6
Homeowner	6
Real Estate	6
Property Management	2
Construction/Development	1
Insurance	1
Local Government	1
Appraisal	0
Service Provider	0
Missing	3
Total	216

As seen in Table IIV.58., some 84 respondents are renters, while 83 are homeowners. The other respondents either classified their housing situation as “other,” or did not answer the question.

Table IV.58
What is Your Current Housing Situation?
 Richmond County
 2018 Fair Housing Survey Data

Tenure	Total
Homeowner with Mortgage	83
Renter	84
Other	21
Missing	28
Total	216

Some 31.0 percent, or 67 respondents, were not familiar with fair housing laws. However, some 27.8 percent, or 60 respondents, were somewhat familiar, and another 12.0 percent, or 26 respondents, were very familiar with fair housing laws.

Table IV.59
How Familiar are you with
Fair Housing Laws?

Richmond County
 2018 Fair Housing Survey Data

Familiarity	Total
Not Familiar	67
Somewhat Familiar	60
Very Familiar	26
Missing	63
Total	216

As seen in Table IV.60, some 44.4 percent of respondents think that fair housing laws are useful, while 8.8 percent of respondents do not. Some 15.7 percent of respondents feel that fair housing laws are difficult to understand, while 27.3 percent of respondents do not feel they are difficult to understand. Some 14.8 percent of respondents think fair housing laws should be changes, while 12.0 percent do not, and 41.2 percent do not know. However, only 8.8 percent of respondents think fair housing laws are adequately enforced, while 16.7 percent of respondents do not think they are adequately enforced.

Table IV.60
Federal, State, and Local Fair Housing Laws

Richmond County
 2018 Fair Housing Survey Data

Question	Yes	No	Don't Know	Missing	Total
Do you think fair housing laws are useful?	96	19	37	64	216
Are fair housing laws difficult to understand or follow?	34	59	58	65	216
Do you think fair housing laws should be changed?	32	26	89	69	216
Do you thing fair housing laws are adequately enforced?	19	36	95	66	216

Respondents were told that disability and race are protected classes in fair housing law, and were asked to identify any additional protected classes. As seen in Table IV.61, 54 respondents identified religion as a protected class, 46 identified gender, 31 identified national origin, and 30 identified family status. Some 23 respondents identified age as a protected class, 17 identified color, and 17 identified sexual origin.

Table IV.61
Protected Classes Listed
 Richmond County
 2018 Fair Housing Survey Data

Protected Class	Total
Religion	54
Gender	46
National Origin	31
Family Status	30
Age	23
Color	17
Sexual Orientation	17
Income	9
Disability	5
Ethnicity	3
Military	3
Criminal History	3
Marital Status	2
AIDS	1
Race	1
AIDS	1
Ancestry	0
Domestic Violence	0
Retaliation	0

Some 33 respondents, or 15.3 percent, are aware of a training process available to learn about fair housing laws. Some 20 respondents, or 9.3 percent of respondents, have participating in fair housing training. Only seven respondents, or 3.2 percent, are aware of fair housing testing. Some 17.6 percent of respondents think there is too much outreach and education activity in Richmond County, while 6.9 percent of respondents think there is too much fair housing testing.

Table IV.62
Fair Housing Activities
 Richmond County
 2018 Fair Housing Survey Data

Question	Yes	No	Don't Know	Missing	Total	
Is there a training process available to learn about fair housing laws?	33	85	15	83	216	
Have you participated in fair housing training?	20	48	7	141	216	
Are you aware of any fair housing testing?	7	81	44	84	216	
Testing and education	Too Little	Right Amount	Too Much	Don't Know	Missing	Total
Is there sufficient outreach and education activity?	0	13	38	81	84	216
Is there sufficient testing?	0	7	15	110	84	216

Barriers to fair housing in the private sector are shown in Table IV.63. Respondents were most likely to be aware of questionable practices or barriers to fair housing choice in the mortgage and home lending industry with 17 respondents indicating barriers. This is followed by the rental housing market, with 15 respondents indicating there are barriers or questionable practices, followed by 14 respondents for the real estate industry.

Table IV.63
Barriers to Fair Housing in the Private Sector
 Richmond County
 2018 Fair Housing Survey Data

Question	Yes	No	Don't Know	Missing	Total
Are you aware of any questionable practices or barriers to fair housing choice in:					
The rental housing market?	15	56	50	95	216
The real estate industry?	14	36	72	94	216
The mortgage and home lending industry?	17	30	73	96	216
The housing construction or accessible housing design fields?	4	33	83	96	216
The home insurance industry?	6	34	79	97	216
The home appraisal industry?	10	29	81	96	216
Any other housing services?	5	31	80	94	216

Barriers to fair housing in the public sector are shown in Table IV.64. The most respondents identify questionable practices or barriers to fair housing choice in barriers to affordable housing developments, with 16 respondents indicating this barrier, as well as 16 respondents indicating limited access to governmental services. Some 11 respondents indicated that occupancy standards or health and safety codes.

Table IV.64
Barriers to Fair Housing in the Public Sector
 Richmond County
 2018 Fair Housing Survey Data

Question	Yes	No	Don't Know	Missing	Total
Are you aware of any questionable practices or barriers to fair housing choice in:					
Land use policies?	6	31	56	123	216
Zoning laws?	8	33	52	123	216
Occupancy standards or health and safety codes?	11	26	52	127	216
Property tax policies?	5	29	55	127	216
Permitting process?	3	30	59	124	216
Housing construction standards?	4	29	59	124	216
Neighborhood or community development policies?	9	27	56	124	216
Limited access to government services, such as employment services?	16	36	37	127	216
Public administrative actions or regulations?	1	27	64	124	216
Barriers to affordable housing developments	16	27	11	130	216

Table IV.65 rates how respondents feel that individual contributing factors affect their communities. Lack of affordable housing was seen as a strongly negative contributing factor for 32 respondents, followed by 28 stating that a lack of collaborating between agencies was a strongly negative factor. Some 26 respondents indicated that a lack of good nutrition, healthy food, fresh vegetables, etc. was a strongly negative contributing factor, while 26 respondents indicated that both a lack of affordable public housing, and gentrification and displacement due to economic pressures were strongly negative factors.

Table IV.65
How do these contributing factors affect y our community?
 Richmond County
 2018 Fair Housing Survey Data

Factor	Strongly Negative	Moderately Negative	No Effect	Moderately Positive	Strongly Positive	Missing	Total
Access to public transportation to schools, work, health care, services	16	27	11	15	17	130	216
Access to good nutrition, healthy food, fresh vegetables, etc.	26	11	14	19	18	128	216
Access to school choice	15	18	18	22	13	130	216
Access to proficient public schools	17	16	19	20	15	129	216
Access to parks, libraries, other public facilities	8	20	15	26	19	128	216
Access to health care	9	13	21	23	21	129	216
Access to mental health care	19	18	24	11	14	130	216
Access for seniors and/or people with disabilities to public transportation	19	18	16	17	17	129	216
Lack of affordable housing	32	17	20	6	10	131	216
Lack of affordable public housing	25	20	20	9	11	131	216
Lack of acceptance of housing choice vouchers	24	18	26	9	7	132	216
Access to education about fair housing laws	20	22	26	9	8	131	216
Gentrification and displacement due to economic pressures	25	20	23	9	6	133	216
Lack of Collaboration between agencies	28	18	25	9	5	131	216
Other	4	4	13	2	2	191	216

The effect of fair housing issues on communities, as seen by survey respondents, is shown in Table IV.66. Concentrations of poverty and lack of fair housing enforcement were seen as extremely affecting communities by 27 respondents, while 26 respondents saw disparities in access to opportunity and the lack of fair housing enforcement as extremely impacting their communities. Some 26 respondents saw concentrations of racial and ethnic minorities and poverty and disproportionate share of housing problems as having an extreme impact.

Table IV.66
How greatly do each of the following fair housing issues affect our community?
 LABEL
 2018 Fair Housing Survey Data

Factor	None	Slightly	Moderately	Significantly	Extremely	Missing	Total
Segregation	12	11	17	24	19	133	216
Concentrations of racial or ethnic minorities	9	6	19	32	17	133	216
Concentrations of poverty	7	6	12	30	27	134	216
Concentrations of racial and ethnic minorities and poverty	9	4	10	34	25	134	216
Disparities in access to opportunity	9	7	12	29	26	133	216
Disproportionate share of housing problems	9	6	12	28	25	136	216
Inequality to access to public housing	13	7	20	25	18	133	216
Challenges for persons with disabilities	12	12	15	25	20	132	216
Lack of fair housing enforcement	15	5	17	20	27	132	216
Other	11	2	2	5	3	193	216

As seen in Table IV.70, some nine respondents were aware of any city or county fair housing ordinances, regulations, or plans. Some five respondents indicated that there were specific geographic areas that have fair housing problems.

Table IV.70
Local Fair Housing
 Richmond County
 2018 Fair Housing Survey Data

Question	Yes	No	Don't Know	Missing	Total
Are you aware of any city or county fair housing ordinance, regulation, or plan?	9	52	25	130	216
Are there any specific geographic areas that have fair housing problems?	5	53	28	130	216

SECTION V. FAIR HOUSING GOALS AND PRIORITIES

OVERVIEW

Title VIII of the 1968 Civil Rights Act, also known as the Federal Fair Housing Act, made it illegal to discriminate in the buying, selling, or renting of housing based on a person's race, color, religion, or national origin. Sex was added as a protected class in the 1970s. In 1988, the Fair Housing Amendments Act added familial status and disability to the list, making a total of seven federally protected characteristics. Federal fair housing statutes are largely covered by the following three pieces of U.S. legislation:

1. The Fair Housing Act,
2. The Housing Amendments Act, and
3. The Americans with Disabilities Act.

The purpose of fair housing law is to protect a person's right to own, sell, purchase, or rent housing of his or her choice without fear of unlawful discrimination. The goal of fair housing law is to allow everyone equal opportunity to access housing.

Provisions to affirmatively further fair housing are long-standing components of the U.S. Department of Housing and Urban Development's (HUD's) housing and community development programs. These provisions come from Section 808(e) (5) of the federal Fair Housing Act, which requires that the Secretary of HUD administer federal housing and urban development programs in a manner that affirmatively furthers fair housing.

In 1994, HUD published a rule consolidating plans for housing and community development programs into a single planning process. This action grouped the Community Development Block Grant (CDBG), HOME Investment Partnerships (HOME), Emergency Shelter Grants (ESG)¹¹, and Housing Opportunities for Persons with AIDS (HOPWA) programs into the Consolidated Plan for Housing and Community Development, which then created a single application cycle. As a part of the consolidated planning process, and entitlement communities that receive such funds as a formula allocation directly from HUD are required to submit to HUD certification that they are affirmatively furthering fair housing (AFFH). This was the Analysis of Impediments to Fair Housing Choice and a Fair Housing Planning Guide offering methods to conduct such as study was released in March of 1993.

In 2015, HUD released a new AFFH rule, which gave a format, a review process, and content requirements for the newly named "Assessment of Fair Housing", or AFH. The assessment would now include an evaluation of equity, the distribution of community assets, and access to opportunity within the community, particularly as it relates to concentrations of poverty among minority racial and ethnic populations. Areas of opportunity are physical places, areas within communities that provide things one needs to thrive well, including quality employment, good schools, affordable housing, efficient public transportation, safe streets, good services, adequate parks, and full-service grocery stores. Areas lacking opportunity, then, have the opposite of these attributes.

The AFH would also include measures of segregation and integration and provide some historical context about how such concentrations became part of the community's legacy.

¹¹ The Emergency Shelter Grants program was renamed the Emergency Solutions Grants program in 2011.

Together, these considerations were then intended to better inform public investment decisions that would lead to amelioration or elimination of such segregation, enhancing access to opportunity, promoting equity, and hence housing choice. Equitable development requires thinking about equity impacts at the front end, prior to the investment occurring. That thinking involves analysis of economic, demographic, and market data to evaluate current issues for citizens who may have previously been marginalized from the community planning process. All this would be completed by using an on-line Assessment Tool.

However, on January 5, 2018, HUD issued a notice that extended the deadline for submission of an AFH by local government consolidated plan program participants to their next AFH submission date that falls after October 31, 2020. Then, on May 18, 2018, HUD released three notices regarding the AFFH; one eliminated the January 5, 2018, guidance; a second withdrew the on-line Assessment Tool for local government program participants; and, the third noted that the AFFH certification remains in place. HUD went on to say that the AFFH databases and the AFFH Assessment Tool guide would remain available for the AI; and, encouraged jurisdictions to use them, if so desired.

Hence, the AI process involves a thorough examination of a variety of sources related to housing, the fair housing delivery system, housing transactions, locations of public housing authorities, areas having racial and ethnic concentrations of poverty and access to opportunity. The development of an AI also includes public input, focus groups, and interviews with stakeholders, public meetings to collect input from citizens and interested parties, distribution of draft reports for citizen review, and formal presentations of findings and impediments, along with actions to overcome the identified fair housing issues/impediments.

In accordance with the applicable statutes and regulations governing the Consolidated Plan, the City of Augusta and the Augusta Housing Authority certify that they will affirmatively further fair housing, by taking appropriate actions to overcome the effects of any impediments identified in the Analysis of Impediments to Fair Housing Choice, and maintaining records that reflect the analysis and actions taken in this regard.

OVERVIEW OF FINDINGS

As a result of detailed demographic, economic, and housing analysis, along with a range of activities designed to foster public involvement and feedback, the City of Augusta and the Augusta Housing Authority have identified a series of fair housing issues/impediments, and other contributing factors that contribute to the creation or persistence of those issues.

Table V.1, on the following page, provides a list of the contributing factors that have been identified as causing these fair housing issues/impediments and prioritizes them according to the following criteria:

1. High: Factors that have a direct and substantial impact on fair housing choice
2. Medium: Factors that have a less direct impact on fair housing choice, or that the County or AHA has a comparatively limited capacity to address
3. Low: Factors that have a slight or largely indirect impact on fair housing choice, or that the County or AHA has little capacity to address.

Table V.1
Contributing Factors
 Augusta and Richmond County

Contributing Factors	Priority	Justification
High Concentration of Black Households	High	As seen in 2016 ACS data, there are areas in the County with concentrations of Black households between 87 and 97 percent
Discriminatory terms/conditions	High	The fair housing survey and public input
Discriminatory patterns in lending	High	As demonstrated by 2008-2016 HMDA data, black loan denial rates exceeded 19.2 percent, compared with 11.4 percent for white households
Access to proficient schools	Low	Black school proficiency index are almost 10 points lower than white school proficiency, indicating inequitable access for black households to proficient schools. However, the County and AHA have little control over increasing access on a large scale.
Lack of access to employment opportunities	Low	Labor market and job proximity access indices for black households are consistently lower than indices for white and other minority households. However, the County and AHA have little control over increasing access on a large scale.
High Concentration of Poverty	High	As demonstrated by 2016 ACS data, there are areas of high concentration of poverty with areas with 45.4 to 57.0 percent of households living in poverty
Black households tends to have higher rates of cost burdens	High	Some 43.7 percent of black households experienced cost burden or severe cost burdens in 2014, according to CHAS data, compared to the jurisdiction average of 39.5 percent
Black households tend to have higher rates of housing problems	High	Some 43.7 percent of black households experienced cost burden or severe cost burdens in 2014, according to CHAS data, compared to the jurisdiction average of 39.5 percent
Insufficient accessible affordable housing	High	Some 45.1 percent of black households experienced a housing problem in 2014, according to CHAS date, compared to the jurisdiction average of 37.7 percent
Some concentration of public housing in or near R/ECAPs	High	The location of public housing has historically been located in and around R/ECAPs
Failure to make reasonable accommodation	High	The most frequent HUD fair housing complaint issue with cause between 2008 and 2017 was failure to make reasonable accommodation.
Lack of fair housing infrastructure	High	The fair housing survey and public input indicated a lack of collaboration among agencies to support fair housing
Insufficient fair housing education	High	The fair housing survey and public input indicated a lack of knowledge about fair housing and a need for education
Insufficient understanding of credit	High	The fair housing survey and public input indicated an insufficient understanding of credit
Lack of fair housing ordinance	High	Evaluation of past and current fair housing activities highlighted the need for a fair housing ordinance in the County.

ADDITIONAL FINDINGS

In addition to the table above, there are several significant findings or conclusions summarized here. Overall, the City and County have a moderate level of segregation by race and ethnicity, particularly for black households. The City County had a total of eight (8) Racially or Ethnically Concentrated Areas of Poverty (R/ECAPs) at the time of this report. Most of these areas had a disproportionately high concentration of black households.

The Access to Opportunity analysis showed that black households had lower levels of access to proficient schools, labor market engagement, access to low poverty areas, and access to mortgage financial services compared to other racial and ethnic groups.

Public housing units are more likely to be located in or adjacent to R/ECAPs; and the use of the fair housing system indicated very few housing complaints probably due to a lack of understanding of fair housing law and a lack of a local fair housing advocacy organization.

The survey and public input revealed a lack of fair housing enforcement and low levels of fair housing educational levels in the County indicated a need for increased coordination among countywide agencies.

FAIR HOUSING ISSUES, CONTRIBUTING FACTORS, AND PROPOSED ACHIEVEMENTS

The Table V.2, on the following page, summarizes the fair housing issues/impediments and contributing factors. It includes metrics and milestones, and a timeframe for achievements as well as designating a responsible agency.

Table V.2
Fair Housing Issues/Impediments, Contributing Factors, Recommended Actions, and Responsible Agency
 Augusta and Richmond County

Fair Housing Issues/Impediments	Contributing Factors	Recommended Action to be Taken	Responsible Agency
Segregation	High Concentration of Black Households	Review zoning and Comprehensive Plan for barriers to affordable housing options, including density maximums and lot size requirements; Make appropriate amendments each year in the next five (5) years	Augusta Housing and Community Development Department (HCDD)
Disparities in Access to Opportunity	Discriminatory terms/conditions	Promote fair housing education through annual or biannual workshops	Augusta HCDD
	Discriminatory patterns in lending		
	Access to proficient schools	Continue annual educational scholarship program for youth and adults	Augusta Housing Authority (AHA)
	Lack of access to employment opportunities	Consult with Richmond County Transit to develop additional transit routes within the County to increase access to employment opportunities over the next five (5) years, each year	Augusta HCDD
R/ECAPs	High Concentration of Black Households	Review zoning and Comprehensive Plan for barriers to affordable housing options, including density maximums and lot size requirements; Make appropriate amendments each year in the next five (5) years	Augusta HCDD
	High Concentration of Poverty		
Disproportionate Housing Needs	Black households tends to have higher rates of cost burdens	Continue the use of Housing Choice vouchers and encourage the development of future affordable housing sites outside RCAPs each year	Augusta HCDD
	Black households tend to have higher rates of housing problems		
Publicly Supported Housing	Insufficient accessible affordable housing	Increase the availability of public housing units outside RCAPs, such as the Walton Green and Walton Oaks units currently in conversion. Research and seek out additional funding opportunities for public housing options in the County (each year)	AHA
	Some concentration of public housing in or near R/ECAPs		
Disability and Access	Lack of sufficient accessible affordable housing	Increase the availability of public housing accessible units through the encouragement of accessible units in all new and renovated housing developments (each year)	Augusta HCDD & AHA
	Failure to make reasonable accommodation		
Fair Housing Enforcement and Outreach	Lack of fair housing infrastructure	Enhance coordination among county agencies through annual meetings	Augusta HCDD and the AHA
	Insufficient fair housing education Insufficient understanding of credit	Promote fair housing education through annual or biannual workshops and Promote outreach and education related to credit for prospective homebuyers. Include enhanced financial literacy for senior high school students each year	Augusta HCDD AHA
	Lack of fair housing ordinance	The County will try to develop a fair housing ordinance	Augusta HCDD

SECTION VI. APPENDICES

A. ACCESS TO OPPORTUNITY WORK GROUPS

Access to Opportunity Workgroup 8-6-2018

Comment: I was looking at the information from the public housing and you have that Olmstead has 783 units. Are you talking about family members or...

Presenter: Just units.

Comment: So you are actually, you are talking about actual apartments or housing units.

Presenter: That is correct.

Comment: Okay, those numbers are highly inflated.

Presenter: They are what he provided to us.

Comment: I can see that the numbers that he has presented that is actually for where it says Olmstead Homes with 783 units that is probably residents.

Presenter: Alright.

Comment: Because Olmstead Homes does not have that many units.

Presenter: Okay then we will get some corrected data from you all.

Comment: I will look over that. Do you want me to just send that to LaSandra or send it to you and LaSandra?

Presenter: You can send it to me and cc her. That would be great.

Comment: Okay I will do that then.

Presentation

Comment: When you said that that includes public schools, did it include magnet schools? Those are public, but at the same time you have to qualify to get in them?

Presenter: I do not know. The documentation just talks about public school databases.

Comment: In those areas that you had highlighted on the map previously, there are a couple of magnet schools, but there are also, yes there are a couple of magnet schools in the area.

Presentation

Comment: My area is housing. The issues that I know that a lot of our residents have dealt with transportation cost wasn't always the issue. It was reliability factor. They, the routes are pretty plentiful and they could still and every city or area could use a little bit more in the area of routes, but for their needs it was reliability.

Presenter: So you are saying they are not on a time?

Comment: Yes that is exactly what I am saying.

Presenter: What can be done about that?

Comment: Again, I guess it would be up to the city in the area of transportation as to whether they would be able to afford more drivers or and see I do not know what the issues are in their area.

Presenter: So, was the transportation unit like the bus, was it full or was it just running late and not full?

Comment: Running late and not full.

Presenter: So they have some operational issues.

Comment: That is a consistent problem for our residents to come here for appointments or anything is they have to take public transportation or if they have to take it to work.

Presenter: That would be a real concern. So again it comes back to what can the resident do account that. Can they take a ride share, an Uber a Lyft so something with others?

Comment: Of course that would be feasible and we do have Uber and Lyft and a couple of the other options for ride sharing, but then the cost comes into play. How many people do you know in your area that work in the same place?

Presenter: So it is not feasible. It comes back to trying to get mass transit to be more reliable.

Comment: Exactly.

Presenter: That is on the city's Transportation Department.

Comment: Yes, but at the same time where they have kind of helped is with education. They have and I would have to go and look at the numbers, but they do have either reduced rate or a free rate for residents going to other schools in other areas.

Presenter: In this particular transportation set of issues, a question was asked. We are dealing with public transit and each of these indicators are separate from one another, so

school proficiency doesn't really deal with access to public transit, but school busses and their reliability might have something to do with school proficiency or accessing school proficiency.

Comment: What I was saying is that they actually use city busses for certain educational access. So for instance when we were relocation residents at the time there was coordination between the Housing Authority and the Department of Transportation under the city where they would still utilize the city transportation to go to school during that relocation process.

Presenter: That is a good thing. That is over now is that correct? The relocation?

Comment: Yes, it goes through the waves of relocation. That is over, but they have stepped up in those situations to help it be more or less of an issue.

Presenter: You indicated that transportation cost was not an issue. I am hoping that everyone agrees with that. That it is more of the reliability.

Presentation

Comment: I am sorry could you please repeat the question? I just had a few people message me and ask me a question at the same time.

Presenter: I am trying to determine which of the fair housing issues really apply here. Remember there were seven of them, segregation and it really topic areas, segregation, RCAPs: racially and ethnically areas of poverty, disparities in access to opportunity, disproportionate housing needs, disability and access, publicly supported housing, discrimination or violations in civil rights. So we sense that there are some disparities in access to opportunity due to the lack of reliable access to public transit, but from your perspective it is really the public housing residents. So is it related to those?

Comment: It is not just the residents; well it is our clients as well. You know that we administer two programs, the Public Housing and the Section 8 side and it is a consistent issue throughout the Richmond County area, but also looking at your RCAPs a lot of your racially and ethnically centered areas of poverty may not have a strong transportation line. There is to a lot of businesses, especially I know and I am jumping ahead. I am sorry. Where it talks about educational opportunities in the southern area where Sand Bar Ferry is. There are few schools there, but there is housing and there are a couple of plants down there, but they are not immediately in the vicinities of each other with the exception of a couple of school that are in actual communities.

Presenter: Thank you.

Presentation

Comment: Yes of course there are disparities, but one of the things that I have noticed that in the Augusta/Richmond County area is that there are a lot of 501c3, a lot of non-profits that are trying to fight that disparity with health.

Presenter: What else can the City or the Housing Authority do to assist with that effort?

Comment: One of the things that we can continue to do or also strengthen is we have a Memorandum of Understanding with the University for nurses to come into the developments and residents they will make the appointments with the residents and all of the HIPAA information is fully taken care of, but we are offering that option as opposed to a lot of our elderly residents leaving. So the transportation does not become an issue for them because we are able to bring health care into the neighborhoods.

Presenter: So your seniors would need to move else ware if that did not happen?

Comment: Some of the seniors would. Fortunately our senior developments are near and there are a lot of hospitals in Augusta. So they have then centrally located the hospitals. We do have healthy living classes. So increasing that and increasing the opportunity for life skills to help promote any healthy aspect.

Presenter: Thank you. I am concerned about the homeless population. Can you talk about that there in Richmond?

Comment: I don't have a lot of data for that, but I do have and I mean the only experiences we have are the fact that when someone asks for that preference for homelessness we need verification through a reliable resource like the Salvation Army, or Catholic Social Services. I don't have data for homeless.

Presentation

B. STAKEHOLDER CONSULTATION MEETINGS

2018 Stakeholder Consultation Meeting

Comment: I have one comment especially about the maps. One of the things I noticed is that most of that concentration weather it is public housing and the property tends to be following our old limits right before validation. I don't know if there is confusion and to explain other than that was the old Augusta City verses the County (Not Discernable) or smaller housing concentrations.

Presenter: Your point is well taken.

Comment: The other thing is you had a slide back comparing rental households (Not Discernable) it was showing that the available households at this particular time (Not Discernable).

Presenter: I can't quite hear you sir.

Comment: I am sorry. I think it was a graph rather than a map.

Presenter: This one here?

Comment: It was one that didn't go to 2016. It only went up to 2010.

Presenter: This one here.

Comment: That was one of them. So (Not Discernable) that may adjust and I don't know if 2016 data is available. One of the things that is in our Section 8 program that a lot of rental housing or landlords are going to accept (Not Discernable) about the timeframe. That was also about the time that they started announcing changes and we have landlords that were dropping off the program for Section 8 and that vacancy is high that (Not Discernable) changes that were happening there. By stopping at the 2010 data and not I think that might show a little bit of an incomplete picture.

Presenter: Thank you.

9/13/2018 Stakeholder Consultation Meeting

Comment: I think it goes back to what you said about education. If you don't know what you are dealing with, you don't know how to respond to the question.

Presenter: That is correct. Again, it helps me to understand that some outreach and education could play a useful role.

Presentation

Comment: It is definitely true and I think it goes back to what he said a couple of meetings ago. The rental market has skyrocketed, because of the cyber schools that are moving to the area and all the cyber that is happening and all of the growth. The University in its combining a couple of years ago and is building another school as part of the University. So you have this huge influx that the rental market is able to take advantage of and the fair market and the rental assistance hasn't been able to catch up.

Presenter: That is a real challenge.

Comment: It is a huge challenge because I want to say in some areas we all have already met our HUD quota of going over what we are allowed to offer for the vouchers. So if we ask for anything now, HUD has already given us the max for what we can in some specific areas.

Presenter: That is terrible.

Comment: It is and there is a huge gap.

Presentation

Comment: I think that that is where; I believe that that is where most of our hospital is concentration is as well.

Presentation

Comment: I think it goes back to the conversations that we have had about education and transportation. The higher concentrations of poverty, there is not a lot of higher employment aspects. You have your standard fast food thing, but not a lot within reliable transportation or within walking distance for better employment opportunities.

Presenter: I couldn't agree more.

Presentation

Comment: Is that a rhetorical question?

Presenter: It is a question I would hope we could actually talk about.

Comment: The Housing Authority, as you know, our hands are tied a lot of times with funding. What do, we have the funding that we can do? What can we do within the constrictions of what the regulations indicate? So we can assist with education all day long, but we can't make transportation more reliable. We can meet with the transportation and I want to say the either have hired a new Director or they still looking for a new Director of Transportation. The last time we spoke they had that job posted. So there is a lot that we can do in regards to outreach, but I think it goes back to the old saying that you can lead a horse to water, but you can't make it drink. You can and I am saying this more with the partnerships locally, because I noticed that on one of your very first slides they were negative in collaboration.

Presentation

Comment: In fact we provide scholarships annually. Residents of either public housing or Section 8 and we do an adult scholarship and we do a student scholarship. Ones that are graduating from high school and on several years we have done several scholarships because of the extraordinary abilities and talents and education that children that are graduating have achieved it is far better reaching than even when I was in high school. They have been awarded scholarships and then continuing education; the adult scholarships are done on an annual basis from the Housing Authority.

Presenter: That is excellent. So what else do you think the Housing Authority could do?

Comment: We could probably do a lot more with talking about what fair housing is, by explaining fair housing and about how everyone is covered regardless to whether they are receiving assistance through us or not. I think a lot of times the misconception is that fair housing is only associated with people who are receiving assistance and I think it is just like any other federal regulation. People have a lot of perception that becomes reality and so we could do a lot more with education in that aspect for instance seminars on fair housing.

Presenter: You could actually conduct education.

Comment: Exactly.

Presenter: What about and are you in a position to add any more housing units?

Comment: Well actually and we are doing that through our tax-credit program and so basically what has happened is we did get the units for public housing for Walton Green, the Legacy, and the project based vouchers have been approved for the family phase which is number 3, but we are doing it second because the funding didn't come for the second phase. So we are adding more. We are basically doing replacement housing right now. So yes.

Presenter: So these replacement units are they fully accessible?

Comment: All of them?

Presenter: Some of them?

Comment: There will be a percentage that will be ADA compliant.

Presenter: Do you know that percentage off hand?

Comment: Not off hand, but I can find that and I can submit it to you.

Presenter: That would be wonderful.

Comment: So what I will do is I will ask for the approved phases and then the planned phases and what percentage is ADA compliant.

Presenter: And the locations of these replacement homes.

Comment: One that we are working on is off of 15th Street. It is where Cherry Tree Development used to be. It is called Walton Green. So the first phase was Legacy where it was 55 years or older. So it encompasses part of the near elderly and then elderly.

Presenter: So in a sense we are dealing with adding some accessible affordable housing units and so that is good and these are not located in RCAP areas, right?

Comment: I have to look at the map.

Presenter: It would be in these areas here. These two spots here. If you could send me the physical address that would be perfect.

Comment: I am also trying to log onto our website. I have a map and they are working on our remote access right now. A lot of what we are dealing with is down on that end. It does not look like it is in the RCAP.

Presenter: That would be perfect.

Comment: But I would have to verify through the address to where we...

Presenter: If you could for the replacement housing, if you could send me just the physical address I could put it on the map. I will have my GIS person do that and then we could incorporate that into what you are going to be doing. Continuing your scholarship program, both student and adult, may be doing a little bit more outreach for education and then this replacement housing.

Comment: What happens generally with our annual scholarships is that once they are awarded of those we nominate one to go to the state level. So there is a Georgia Association of Housing and Redevelopment Scholarship that continues and it is done annually; basically until the end of college as long as they maintain the GPA.

Presenter: That is excellent.

Comment: We are huge proponents of education. The sad thing is our newspaper is there every single time we award them and it never gets any media attention.

Presenter: We will have this document and maybe it will give it a little bit more attention.

Presentation

C. FOCUS GROUPS

Public Housing Resident Focus Group 8/14/2018

Introductions

Presenter: I couldn't hear if there were any comments.

Comment: Not yet, but they are talking back and forth. One of them, like Barton Village is all single family homes as opposed to duplexes, quads style. I could see that being more desirable for a family with kids than living in an apartment complex.

Presenter: Is Walton Oaks and Dalton Terrace is that a collection of single family townhome type arrangements?

Comment: Walton Oaks is all multiunit, I think they are a walk up style is what they are called. The Walton communities that are listed there they are all the newest communities.

Presenter: Okay.

Comment: They are mixed finance.

Presenter: Is this a reasonable listing? This is from the assessment tool data base, so would you consider this reasonable or are we missing things?

Comment: Powell Pointe which is our newest elderly community is not on the list and Legacy at Walton Green which just opened up about two months ago is not on that list.

Presenter: Okay.

Comment: Powell Pointe is the one that says missing.

Presenter: Okay.

Comment: So just Legacy at Walton Green, which just opened up about two months ago.

Presenter: Okay that is good. I am glad that you pointed that out.

Presentation

Comment: They have an online (Not Discernable) they are not considered in house. That is why. (Not Discernable) Don't nobody know that. If you don't know if I am on Section 8 (Not Discernable)

Presentation

Comment: I do know that we have had an issue with community opposition. In the past when we first tried to do our first mixed finance site off of Deans Bridge Road, the neighborhoods around there rallied against the Housing Authority building a new property there. I don't know if that is still an issue today because we haven't tried going back out in that area. A couple of developments we have done have been in our more traditional, basically replacing existing sites when we tore down a development. I do know that we have been asked by some of the political leadership of the county if we would consider going back into south Augusta or west Augusta and doing development. So I do not know if we would still have that today, but that is probably a good reason why most of the assisted housing that you see is congregated downtown in the areas where it already is because of that whole not in my backyard mentality for development.

Presenter: Has that been seen in the way land use and zoning has been implemented?

Comment: No, I don't think so, but we really haven't tried to have it rezoned to make that. So I don't know if we would run up to that issue to give you a definite answer that says it is a problem or not a problem on the zoning side of things. It was more of residents in the area, homeowner associations that kind of thing that were kind of scared of what the old style public housing reputation was as opposed to the newer mixed finance types of development. I am seeing a lot of people nodding their heads around the table. Does that sound right to you all? Do ya'll think that the same mentality is still there that we would have that kind of a problem?

Comment: I don't think so and the reason I say that is because they see the quality that they are producing and aside from the location where the current mixed income units are I think that if you would take and put that inside (Not Discernable), but they were afraid of the unknown. They thought they were going to put row houses there and but we have shown them that is not the case.

Comment: I do know that when we look at sites to develop, that we have to deal with some of those issues that we talked in the previous meeting with the transportation, access to shopping, healthcare and that kind of thing. That may play a big part, but I do know that fair housing is very very strict on where they will let us develop. We can't just go into certain places, because if it is already a low or a high concentration of poverty then they will say no we are not going to let you do it. It gets complicated real fast.

Presenter: Yes it does.

Presentation

Comment: The question I am getting is you asking about perception of housing based on those or what?

Presenter: The low-income housing tax credit program run by the state and sometimes a developer can locate to what extent has the county/city received a low-income housing tax credit project?

Comment: Overall the county has been supportive of those whether it is us doing it, the County Community Development doing it, or private parties doing it. I think our County in a lot of cases says oh there is somebody who has money and they are willing to invest and let's let them do it.

Presentation

Comment: For example do you have somebody, you or somebody you know try to move somewhere and couldn't for some type of reason we are talking about. Where did something prevent them from being able to do it when they were trying to? Do you have people that ask you, hey how do you get into housing?

Comment: Yes.

(Not Discernable)

Comment: That is a really good one. Did you catch that?

Presenter: No, I didn't quite really catch that.

Comment: One of the issues that she said was that if somebody has left some sort of assisted housing and they left owing some kind of a balance; one of the federal requirement is that we are not allowed to assist them until they make good on that debt. Depending on circumstances that can be a little bit of money or that can be a lot of money and that is one of the barriers in them getting assisted again is them not having the ability to repay those funds.

Presenter: Very good point. I am glad you restated that.

Comment: Does anyone know of anyone that went from public housing to a Section 8 voucher (Not Discernable) they couldn't because they came across a barrier?

Comment: The owners do not keep the house up (Not Discernable).

Comment: So one of the comments made just now was that somebody had moved from public housing to Section 8 vouchers and having to move out, because the landlord didn't keep up the unit to the standards. We have had that happen, I won't say often but regularly. If it fails HQS and the landlord is not willing to fix it and repair it.

Comment: Do you think that is common or so you think(Not Discernable), because it is not public housing. Do you think that is common or do you think it is more appropriate (Not Discernable) on Section 8.

Comment: Yes, the property is real bad and they don't want to take care and they turn them down.

Presenter: For those individuals who have to move out, can they easily find another place that takes a voucher or is that a challenge?

Comment: It is hard.

(Not Discernable)

Comment: A mother and daughter were living together and I told her when the daughter moves out she will be deported. So she won't stay in Section 8 (Not Discernable) how long it is going to take for her to reapply.

Comment: It is a five year penalty.

Comment: I told them beforehand.

Comment: One of the and I do deal with our waiting list on Section 8. When we do a new draw for vouchers and somebody has been issued a voucher we have an 80 percent success rate for them getting leased up. So we are losing 20 percent of them that we said are qualified because they can't find an appropriate place in the amount of time. So on one hand 80 percent sounds pretty good as far as success, but that means 20 percent of them that qualify and need that assistance aren't getting it.

Presenter: That is unfortunate. In your opinion does that have anything to do with the market. It has something to do with the landlords?

Comment: I think it is definitely a combination of those.

Comment: I think as discussed previous when the centers and everything like that, landlords are able to ask more money. So HUD market and how they calculate what is fair rent has not reached that level yet.

Presenter: Right.

Comment: We have question. How do we go one year rent (Not Discernable)

Comment: We can do that after the meeting.

Presentation

Senior Citizens Focus Group

Introductions

Comment: If you have a voucher, a senior have a voucher and you do not want to move into the house can they take the voucher and move into an apartment?

Comment: I think I can answer that one. So if it is not a project based voucher, a project based voucher is tied to a very specific unit and can't be moved. If it is just a regular voucher then it can be used anywhere within our jurisdiction which is Augusta/Richmond County as long as the landlord of that place accepts vouchers, whether it is a single family residences or an apartment complex.

Comment: It can be used?

Comment: It can be used.

Presentation

Comment: Once upon a time it was a lot more than it currently is. I think due to lack of funding; things are not as great as they once were. The Recreation Department for the city and joint ventures due to funding on both ends has curtailed that plenty.

Presenter: In terms of need, what do you think is the greatest unmet need of the moment?

Comment: What type of services would you all seniors be looking for from the City or the Housing Authority or other provider?

Comment: More shopping locations, grocery stores.

Comment: You have got a long way to find a grocery store and you have some people that are handicapped that cannot make it to the grocery store.

Comment: So better shopping opportunities, transportation to those shopping opportunities.

Presenter: Is shopping and transportation most of the key issues now?

Comment: Yes, everybody is nodding their heads.

Presenter: How are medical services? Particularly, we are talking about the seniors for those aged 75 or older more than half the population has now some form of disability. Are they able to access medical services?

Comment: Yes.

Comment: So from the population that is here in our room at the Housing Authority, we are and most of them are located very close to several medical complexes. So that simplifies it for the ones that are here downtown. I don't know if you have anybody else that is represented from further out in the county that may be more of an issue for, but I think that would again fall into the transportation category.

Presenter: Thank you very much.

Presentation

Comment: One major barrier is jobs for seniors.

Presenter: Would anyone care to amplify on that statement.

Comment: We actually, I am with Augusta Housing Authority Community Coordinator, we actually work with an agent on aging and they have quite a bit of senior programs as well as the senior citizens council and there are quite a few employment opportunities there as well. So that is not and the only lacking problem with that is again transportation, but there are several great opportunities, employment opportunities for seniors.

Presenter: That is interesting. So discuss the transportation system. What about it is difficult for seniors? Is it on time; is it something about the routes? Can you explore that some more?

Comment: The route and it is not always adequate for the seniors. Let's say for instance if a senior has mobility problems and the bus is a little bit further than they are able to get to, the route is for number one and of course responding for transportation for Augusta Housing Authority at one point was great and seniors had more opportunities, but we need funding so that we can accommodate our seniors with transportation.

Presenter: Thank you.

Presentation

Comment: I think there is a little confusion on what exactly you are asking for.

Presenter: Well thank you for explaining that. I am wondering if senior citizens sometimes have challenges gaining access to government services and facilities. We have talked about the transportation network, getting to the place where the bus stops is a little bit of a challenge, but for those seniors who might live out of town, what challenges do they face? Can you think about those folks and comment on their situation?

Comment: Anyone outside just our downtown area. So if there is a senior apartment (Not Discernable) what are their issues?

Comment: I think that is the main thing that is going around is the transportation. The bus routes and times, the bus stops location and that sort of thing.

Presenter: Yes. Do you have other questions or concerns as it pertains to the seniors and their ability to gain access to our opportunity assets throughout the community? We have been down the transportation road and the busses are not as good as they used to be, but are there other questions or concerns you might have?

Comment: I might ask a question of the group here and anybody else that is on that call may have an opinion on it. What about and there seems to be a big move in government to get rid of people answering phones and moving more services on line where you have to have access to a computer and the internet to look up your own information or do certain applications and that sort of thing. Has that been an issue for y'all as a group over the years?

Comment: Yes, I don't have a computer. The ones that does have a computer they don't know how to operate.

Comment: So that may be a big issue as far as access to services as more and more stuff goes online. I do know that when we are processing applications and people are looking up benefits and that sort of thing a lot of times we have to assist them in doing it so that they can get the documentation they need.

Presenter: Yes, thank you. I appreciate your comments very much.

Presentation

D. PUBLIC INPUT MEETING

Public Input Meeting 10/1/2018

Comment: What makes up the school proficiency index? What is that a measure of?

Presenter: I'll back up here. School level data on the performance of 4th grade students on State exams to describe which neighborhoods have high performing schools nearby and which are near lower performing schools.

Comment: Okay, perfect, thank you.

Presentation

Comment: How does that compare with statewide or national numbers? Is Richmond County an outlier or is it right in line with what you are seeing everywhere?

Presenter: Some jurisdictions say for example the State of Mississippi; regionally the south tends to have significantly higher denial rates for blacks than the national averages. In Mississippi some of the geographical areas have 40 percent denial rates for blacks, 12 to 15 percent denial rates for whites. In general I would say that it is in keeping with what is observable throughout the south. Because you are a minority/majority population, black population they are not going to be as severe as blacks who are 35 percent and whites who are 45 percent of the population and that would likely be more severe. I do like these, to be honest with you because they are not really extreme, but it is not twice as much or three times as much, but it still indicates preference in the mortgage markets, the mortgage vendor seems to think or prefer whites over blacks. That is just what the data is suggesting. I am not saying necessary it is true, but the data does seem to indicate that that pattern exists. Other questions?

Comment: Does that correlate or is there a correlation between that and say income levels and or education levels?

Presenter: Yes, that is true that typically blacks are trying to apply for housing that they can afford. That might be because of insurance issues or higher crime rates or stuff like that. So it does correlate to some of these other reason. The HMDA data does not explicitly have income. It has income by the Census tract median, but you can compare the medians for various Census tracts and typically it is lower in black households. Educational level is not directly in this database, but you can tell in an area with a higher concentration of blacks, they would be lower rates of education. We want to overcome that and that is one of the things that hopefully we can get to. I know the Housing Authority does have both child and adult scholarship programs for their tenants and that is a great thing. So that helps to overcome this, because once they can get training in a particular occupation they can perhaps move on with that skill set. So that is a good thing.

Comment: Thank you.

Presentation

Comment: I am getting the sense, I was going to ask a question, but I am getting the sense that you are already answering it now. That compares to a very low number when you look at other areas.

Presenter: Extremely low number.

Presentation

Comment: Part of the denial of mortgages is where the property is located.

Comment: A lot of that is just because that is the property that we own and have owned since the 1940's kind of thing. Our most recent development that we are doing is where we tore down one of our oldest remaining properties and are redeveloping it now with mixed income, mixed finance property, but it is still in that area that the original was. That is one of the big issues that we have had in the past when we tried to go outside of these traditional areas and sometimes getting push back from the communities on whether or not they want us to develop assisted housing in those areas. As far as what we can do to change that I think part of that is as we have been doing some development work and leaving a little bit of a track record behind what we are putting up. I think it may make it easier in the future to branch out from our traditional areas, but only time will tell. Development for us is very slow, very long process and sometimes into the 8 to 10 year process from deciding to try to do something and getting something up and running somewhere. I think a big part of it to change it is to be to change the perception to what assisted housing is today as compared to what it was in the 80's and 90's and back then and earlier I suppose.

Presentation

Comment: We obviously need more economic opportunity to contribute toward the higher costs of housing.

Comment: I guess potentially the ability to educate the Richmond County residents on what fair housing issues are is based on the survey data you showed earlier. I am not sure that they really understand when they have a valid fair housing issue or not. If that is the case what can we do to make sure that they understand when they are having an issue and how to educate them in how to handle those issues appropriately.

Presenter: Thank you for that commentary. I am assuming that is a rhetorical question.

Comment: Somewhat, but we have got to come up with a way of doing it so that we can make sure that people are not being discriminated against in their housing choices or in the way they are being treated by existing landlords. I would like to say that the Housing

Authority does a pretty good job of dealing with that, but if nobody is making any complaints ever then do we really know that we are doing a good job or do we just know that people aren't complaining about it.

Presenter: That is an excellent point and that is kind of the thousand dollar question.

Presentation

Typed Comments

Comment: AHCD can provide more education on Fair Housing issues and proper ways of reporting.

Comment: If Blacks are the majority population Augusta what factors are driving the moderate dissimilarity index.

Comment: Part of the denial of mortgage is where the property is located. If Blacks live in problematic areas bank may be reluctant to mortgage properties in these areas.

Comment: What examples are there that we can look to, sort of affordable housing strategies that have been successful of these to follow as a model?

Comment: I think AHA must inform its constituents. This can be via a mailshot, community advert in a newspaper, etc. It is education and enforcement.

Presenter: Good idea and we will try to incorporate that into the final document and the draft for public review.

Public Review Meeting 11/19/2018

Comment: I did want to just update to you because this is fairly new but we are going through conversion for the Oaks, so that is starting up and this is as I said fairly new.

Presenter: So when you say conversion you are rehabbing it?

Comment: The conversion for the public housing units are going to be either PBRA or just ... so basically they are converting the public housing units at Walton Oaks, Legacy at Walton Oaks, and Legacy at Walton Green to project based rental assistance under the RAD program.

Presenter: We will make sure that we have that written in there.

Comment: Okay and I will just email you this letter we received last week.

Presenter: That is perfect.

Presentation

Comment: Honestly, simply an awareness issue.

Presenter: awareness. That is probably my recollection as well.

Presentation

Comment: I think it is just that unawareness. Honestly I don't think that they are even aware of what is involved in it and that is why they don't know if it is difficult to understand or not.

Presenter: I am with you.

Presentation

Comment: At least this area; those specific areas.

Presentation

Comment: No, because most of the time we pull it from non-federal funds and the financial commitment is based on the number of qualified individuals that apply. So in some years you may have one or two people getting the scholarship for the youth and were adults. So you can have up to and as long as I have been here there have probably been a handful of times where you have had five individuals with scholarships. Then some years you only have two.

Presenter: Thank you.

Presentation

Presenter: Wouldn't that be on us as well?

Presenter: Yes it would.

Comment: Not that I am looking for more.

Presentation

Comment: Those are going through conversion.

Presenter: Conversion, excuse me.

Presentation

Comment: I think that the Housing Authority should have a little bit more teeth in the educational aspect because it is our duty as well to promote fair housing education.

Presenter: Thank you.