

An aerial photograph of a wide river, likely the Mississippi, flowing through a lush green landscape. In the foreground, a tugboat is pushing a long red barge. Further upstream, another barge is visible. The sky is filled with large, dark clouds, with a bright sunset or sunrise breaking through in the center, casting a golden glow over the water and the surrounding forest. The riverbanks are lined with dense trees and some industrial structures are visible on the left side.

# **STATE OF MISSISSIPPI**

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

**Sponsored by the Mississippi Home Corp.**





# **2019 STATE OF MISSISSIPPI**

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



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State of Mississippi

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**Final Report**  
**December 31, 2019**

# HAS YOUR RIGHT TO FAIR HOUSING BEEN VIOLATED?

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

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## SECTION I. EXECUTIVE SUMMARY

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### OVERVIEW

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

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

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

### ASSESSING FAIR HOUSING

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

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

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

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<sup>1</sup>The Emergency Shelter Grants program was renamed the Emergency Solutions Grants program in 2011.



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

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

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

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

## OVERVIEW OF FINDINGS

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

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

1. High: Factors that have a direct and substantial impact on fair housing choice
2. Medium: Factors that have a less direct impact on fair housing choice, or that State of Mississippi has limited authority to mandate change.
3. Low: Factors that have a slight or largely indirect impact on fair housing choice, or that State of Mississippi has limited capacity to address.

**Table I.1**  
**Contributing Factors**

<b>Contributing Factors</b>	<b>Priority</b>	<b>Justification</b>
Discriminatory patterns in lending	High	Minority households tend to have higher rates of mortgage denials than white households, as seen in 2008-2016 HMDA data.
Failure to make reasonable accommodation	High	HUD Fair Housing Complaint data suggests that failure to make reasonable accommodation was the most cited issue for complaints statewide.
Lack of access to housing for homeless and released from incarceration	Medium	Public input and the homeless and vulnerable population analysis revealed that homeless, persons recently released from incarceration, and transition-age foster youth have limited access to housing option throughout the State.
Lack of access to independence for persons with disabilities	High	Public input, the Disability and Access workgroup, and the Disability and Access Analysis revealed that households with disabilities have limited access to options that increase their independence.
Lack of opportunities for persons to obtain housing in higher opportunity areas	High	Access to higher opportunity areas is limited for many households due to income, transportation, and a variety of factors.
Moderate to high levels of segregation	High	The dissimilarity index shows a moderate to high level of segregation for minority households.
Moderate to high concentrations of poverty	High	Concentrations of poverty, as demonstrated by R/ECAPs in the area, continue to be a contributing factor in accessing fair housing.
Lack of resources	High	Lack of resources continues to be a high rated contributing factor, as noted by Stakeholder Consultation meetings and public input.
Insufficient affordable housing in a range of unit sizes	High	The prevalence of cost burden, especially for lower income households, demonstrates the continued need for affordable housing options in a range of unit sizes.
Insufficient accessible affordable housing	High	The Disability and Access workgroup and Disability and Access analysis, coupled with a high disability rate particularly for the elderly population, demonstrated a lack of accessible affordable housing to meet current and future demand.
Lack of fair housing structure	High	Fair housing survey results and public input indicated a lack of fair housing structure.
Insufficient fair housing education	High	Fair housing survey results and public input indicated a continued need for fair housing education.
Insufficient understanding of credit	High	Fair housing survey results and public input indicated an insufficient understanding of credit.

## **ADDITIONAL FINDINGS**

In addition to the table above, there are several significant findings or conclusions summarized here. Black and Hispanic households have a moderate level of segregation. Other racial groups also have a moderate to high level of segregation, but these households represent a small proportion of the population. The number of R/ECAPs in the State have increased since 2000. Black households have markedly lower access to low poverty areas, school proficiency, and labor market engagement.

## **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.

**Table I.2**  
**Fair Housing Issues, Contributing Factors, and Recommended Actions**  
 State of Mississippi

Fair Housing Issues/ Impediments	Contributing Factors	Recommended Actions to be Taken	Responsible Agency
<b>Segregation</b>	Moderate to high levels of segregation	<p>Seek to develop 475 affordable housing units outside of R/ECAPs, over five (5) years for households below 80% of Area Median Income.</p> <p>Support non-profit homebuyer organizations to provide financial counseling and training to 300 prospective homebuyers annually.</p>	MHC
<b>Disparities in Access to Opportunity</b>	<p>Discriminatory patterns in lending</p> <p>Discriminatory terms/conditions</p> <p>Lack of Access to Housing</p> <p>Lack of access to independence for persons with disabilities</p> <p>Lack of access to housing for persons homeless or released from incarceration</p> <p>Lack of Reasonable Accommodation</p> <p>Lack of opportunities for persons to obtain housing in higher opportunity areas</p>	<p>Seek to support purchase of 300 owner housing units affordable to households below 80% of Area Median Income in low poverty areas and areas with proficient schools, over five (5) years.</p> <p>Work with HOPE Enterprise Corporation to extend best practices in financial education and strengthening credit and responsible loan products to individual households in more markets in the state.</p> <p>Ensure non-profit agencies providing homebuyer down payment assistance under HOME provide financial counseling and training to prospective homebuyers.</p> <p>Encourage agencies providing homebuyer financial training to offer workshops and online homebuyer preparation that are widely accessible to households across the state.</p> <p>Work with partners to provide landlord tenant fair housing education information to local units of government and provide fair housing education outreach information at scheduled trainings and workshops annually.</p> <p>Conduct mobility workshops with various partnering agencies annually. Keep record of workshops.</p> <p>Promote access to housing programs for special needs households, including reviewing potential barriers to access of publicly supported housing and of access to financial services within first 24 months of this AI.</p> <p>Work with housing partners and American Heart Association, Partnership for Healthy Mississippi, and others to determine feasibility</p>	MHC

<p><b>Disparities in Access to Opportunity</b></p>		<p>of implementing a Healthy Living Program to engage residents at risk of and/or currently living with chronic health conditions, such as heart disease, stroke, high blood pressure, diabetes, high cholesterol, or obesity related illnesses and their caregivers to change lifestyle to reduce risk of future disabling conditions.</p> <p>Coordinate efforts with regional homeless organizations to increase access for homeless households to publicly supported housing. Seek to provide rapid re-housing funding for 4,000 households over five (5) years.</p> <p>Work with local and state institutions to fund housing units targeting persons exiting incarceration, with goal of producing 35 units within five (5) years.</p> <p>Work with partners to enhance or establish resident services programs to house at least 20 youth in five (5) years.</p> <p>Work with Mississippi Department of Transportation to increase access to transportation for residents of publicly supported housing.</p> <p>Work with partners to provide computer classes/labs, afterschool programs for youth, financial literacy, nutrition workshops, and enrichment activities annually.</p> <p>Work with Mississippi Association of Housing and Redevelopment Officials (MAHRO) to encourage HUD to review and modify resident bedroom requirements of Rental Assistance Demonstration (RAD) program to better utilize housing resources for homeless so that unoccupied multi-bedroom units can accommodate homeless families.</p>	<p>MHC</p>
<p><b>R/ECAPs</b></p>	<p>Moderate to high levels of segregation</p> <p>Moderate to high concentrations of poverty</p>	<p>Seek to develop affordable housing units outside of R/ECAPs, over five (5) years. (Unit production shared with goal addressing R/ECAPs under Segregation)</p> <p>Work with HOPE Enterprise Corporation to explore coordinating financing to fill financing gaps for housing development in R/ECAPs.</p>	<p>MHC</p>

<b>Disproportionate Housing Needs</b>	<p>Insufficient affordable housing in a range of unit sizes</p> <p>Discriminatory patterns in lending</p> <p>Increase independence for persons with disabilities</p>	<p>Preserve affordable housing options through owner-occupied and rental rehabilitation. Seek to provide rental and homeowner housing rehabilitation for 400 units over five (5) years.</p> <p>Provide financial counseling and training to prospective homebuyers at least twice a year. Seek to provide first-time homeowner assistance to households below 80% of Area Median Income over the course of five (5) years. (Unit production shared with goal addressing Discriminatory Patterns in Lending.)</p> <p>Work with partners to provide landlord tenant education information on fair housing law to local units of government and provide education outreach information at scheduled trainings and workshops at least annually.</p> <p>Work with entities operating federally funded rental housing to provide input to transportation plans to expand access to public transportation for residents with disabilities.</p> <p>Work with partners to conduct workshops about ways to expand mobility workshops with various partnering agencies annually. Keep record of workshops</p>	<p>MHC</p>
<b>Publicly Supported Housing</b>	<p>Insufficient affordable housing in a range of unit sizes</p> <p>Insufficient accessible affordable housing</p> <p>Concentration in or near R/ECAPs</p>	<p>At least 5% of housing units, housing vouchers, or equivalent assistance supported with federal funds subject to the State Consolidated Plan will be designated for persons who are homeless or have a disability including serious mental illness. Entities managing such housing funds will establish methods for establishing local goals and processing referrals of eligible persons from coordinated entry systems operated by Continuum of Care agencies. Seek to house 1,700 households over 5 years.</p> <p>Work with Public Housing Authorities to develop housing outside of R/ECAPS.</p>	<p>MHC</p>

<b>Disability and Access</b>	Insufficient accessible affordable housing	<p>Work with partners to encourage up to 5% of new units supported by federal funds provide features common in units following Adaptable or Universal Design principles to support living independence for persons with disabilities. (Production is shared with rental production goals addressing homelessness, disability.)</p> <p>Seek to provide financial support to 300 households with disabilities to help them buy homes over five (5) years.</p> <p>Work with partners and seek to support 2,000 individuals with HIV/AIDs access affordable housing and services over five (5) years.</p> <p>Work with MDOT and transportation providers to support housing developers who consider availability of public transit when constructing units for households that include persons with disabilities.</p>	MHC
<b>Fair Housing Enforcement and Outreach</b>	<p>Lack of fair housing structure</p> <p>Insufficient fair housing education</p> <p>Insufficient understanding of credit</p>	<p>Participate in conferences and education events sponsored by fair housing organizations to educate the public and support additional fair housing services at least annually.</p> <p>Coordinate with community organizations to conduct outreach to realtors, lenders, PHAs, local governments, and related associations on an annual basis to use low-cost methods such as web-based training, to introduce up to 500 individuals annually to federal fair housing law and requirements that address priority fair housing concerns in Mississippi.</p> <p>Work with partners to conduct fair housing workshops and trainings at least annually and increase awareness during April, Fair Housing month.</p> <p>Work with partners to provide Fair Housing outreach in newspapers of general circulation and Minority owned newspapers, electronic and social media applications at least annually.</p>	MHC



<b>Fair Housing Enforcement and Outreach</b>		<p>Work Local Units of Government and non-profit grantees awarded HUD funds to ensure they conduct fair housing activities meeting requirement to affirmatively further fair housing.</p> <p>Work with partners to identify additional non-profit agencies with resources to conduct fair housing testing and enforcement.</p> <p>Work to partner with non-profit agencies, PHAs and local units of government to conduct landlord tenant education and outreach training and workshops for non-profit and for-profit property management companies on an annual basis.</p>	MHC
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## SECTION II. COMMUNITY PARTICIPATION PROCESS

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

### A. OVERVIEW

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The outreach process included the 2018 Fair Housing Survey, Fair Housing Forums, Disability and Access Workgroups, and a public review meeting.

The Fair Housing Survey was distributed as an internet outreach survey, as well as being made available as a printed version. As of today, 3,610 responses have been received.

A series of public input meetings were held across the State for each participating jurisdiction. A set of transcripts from State of Mississippi's meeting are included in the Technical Appendix.

The Draft for Public Review AI was made available on April 22 and a 45-day public input period was initiated.

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

### B. FAIR HOUSING SURVEY

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The purpose of the survey, a relatively qualitative component of the AI, was to gather insight into knowledge, experiences, opinions, and feelings of stakeholders and interested citizens regarding fair housing as well as to gauge the ability of informed and interested parties to understand and affirmatively further fair housing. Many individuals and organizations were invited to participate. At the date of this document, some 3,610 responses were received. A complete set of survey responses can be found in **Section IV.I Fair Housing Survey Results**.

### C. FAIR HOUSING FORUMS

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A series of public input meetings were held across the State for each participating jurisdiction. A set of transcripts from State of Mississippi's meeting are included in the Technical Appendix.

### D. DISABILITY AND ACCESS WORKGROUPS

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A series of four (4) Disability and Access Workgroups were held between October and December 2018 to gather feedback on the needs of persons with disabilities and access to housing throughout the State of Mississippi. A summary of comments is included below, and a complete set of transcripts is included in the Technical Appendix.

- Persons with disabilities tend to congregate in urban areas in order to access public transit
- There is a lack of available accessible units, and a lack of new development of accessible units
- There is continued need for permanent supportive housing for persons with disabilities
- NIMBYism continues to be a challenge for new units, especially group homes
- There should be a mandate that all new housing development includes a percentage of accessible units
- Significant need for transportation for persons with disabilities
- There is a need for integrated services beyond just housing

## E. STAKEHOLDER MEETINGS

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A series of six (6) stakeholder meetings were held throughout the AI development process. Stakeholder Consultation meetings included the various participating jurisdictions across the state, providing an opportunity to give input and feedback and allow stakeholders to participate in the AI development process. In addition, a series of eight (8) progress review meetings were held to overview the AI development process and increase coordination among acting agencies.

## F. PUBLIC REVIEW PERIOD

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The Draft for Public Review AI was made available on April 22, 2019 and a 45-day public input period was initiated.

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

## SECTION III. ASSESSMENT OF PAST GOALS AND ACTIONS

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

### A. PAST IMPEDIMENTS AND ACTIONS

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

*Measurable Objective 4.3:* Number of audit tests completed

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

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

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

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

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

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

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

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

*Measurable Objective 2.1:* Compile the inventory

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

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

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

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

*Measurable Objective 3.1:* Compile the inventory

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

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

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

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

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

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



*Measurable Objective 4.1: Number of meetings held*

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

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

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

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

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

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

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

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

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

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

## **FAIR HOUSING ACTION PLAN**

In the 2015-2018 Analysis of Impediments, the Community Services Division of the Mississippi Development Authority developed a series of action steps that will be taken to address the impediments identified in the previous section. Though the MDA took the lead in the implementation of these policies, it does so through partnerships with statewide and local agencies that include Housing Education and Economic Development (HEED) and local Public Housing Agencies (PHA), as well as local and regional fair housing organizations. Action plan items pertaining to the private sector impediments are included in the first table, which begins on the following page. Actions designed to address public sector impediments are outlined in the second table, which begins on the following page.

# Mississippi Development Authority

## Community Services Division

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

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

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

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

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

# Mississippi Development Authority

## Community Services Division

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

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

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



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

			<p>5.4 Facilitate education of prospective landlords about the qualities of Housing Choice Voucher</p> <p>5.5 Number of attempts to open dialogue, notes and recordings of meetings, recordings and notes about which changes can affect positive change to affirmatively further fair housing</p>		
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## SECTION IV. FAIR HOUSING ANALYSIS

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

### A. SOCIO-ECONOMIC OVERVIEW

#### DEMOGRAPHICS

##### Population Estimates

The Census Bureau's current census estimates indicate that State of Mississippi's population increased from 2,967,297 in 2010 to 2,984,100 in 2017, or by 0.6 percent. This compares to a statewide population change of 0.6 percent over the period. The number of people from 25 to 35 years of age increased by 1.6 percent, and the number of people from 55 to 64 years of age increased by 10.6 percent. The white population decreased by 1.3 percent, while the black population increased by 2.1 percent. The Hispanic population increased from 81,481 to 94,385 people between 2010 and 2017 or by 15.8 percent. These data are presented in Table IV.1.

<b>Table IV.1</b>						
<b>Profile of Population Characteristics</b>						
State of Mississippi vs. State of Mississippi						
2010 Census and 2017 Current Census Estimates						
Subject	State of Mississippi			Mississippi		
	2010 Census	Jul-17	% Change	2010 Census	Jul-17	% Change
<b>Population</b>	<b>2,967,297</b>	<b>2,984,100</b>	<b>0.6%</b>	<b>2,967,297</b>	<b>2,984,100</b>	<b>0.6%</b>
<b>Age</b>						
Under 14 years	624,876	590,257	-5.5%	624,876	590,257	-5.5%
15 to 24 years	435,513	415,690	-4.6%	435,513	415,690	-4.6%
25 to 34 years	387,253	393,592	1.6%	387,253	393,592	1.6%
35 to 44 years	374,947	364,095	-2.9%	374,947	364,095	-2.9%
45 to 54 years	416,976	374,872	-10.1%	416,976	374,872	-10.1%
55 to 64 years	347,325	384,075	10.6%	347,325	384,075	10.6%
65 and Over	380,407	461,519	21.3%	380,407	461,519	21.3%
<b>Total</b>	<b>2,967,297</b>	<b>2,984,100</b>	<b>0.6%</b>	<b>2,967,297</b>	<b>2,984,100</b>	<b>0.6%</b>
<b>Race</b>						
White	1,789,391	1,766,950	-1.3%	1,789,391	1,766,950	-1.3%
Black	1,103,101	1,126,498	2.1%	1,103,101	1,126,498	2.1%
American Indian and Alaskan Native	16,837	18,179	8.0%	16,837	18,179	8.0%
Asian	26,477	32,515	22.8%	26,477	32,515	22.8%
Native Hawaiian or Pacific Islander	1,700	1,787	5.1%	1,700	1,787	5.1%
Two or more races	29,791	38,171	28.1%	29,791	38,171	28.1%
<b>Total</b>	<b>2,967,297</b>	<b>2,984,100</b>	<b>0.6%</b>	<b>2,967,297</b>	<b>2,984,100</b>	<b>0.6%</b>
<b>Ethnicity (of any race)</b>						
Hispanic or Latino	81,481	94,385	15.8%	81,481	94,385	15.8%

Table IV.2, presents the population of State of Mississippi by age and gender from the 2010 Census and 2016 current census estimates. The 2010 Census count showed a total of 1,441,240 males, who accounted for 48.6 percent of the population, and the remaining 51.4 percent, or 1,526,057 persons, were female. In 2016, the number of males rose to 1,445,878 persons, and accounted for 48.5 percent of the population, with the remaining 51.5 percent, or 1,538,222 persons being female.

Age	2010 Census			2017 Current Census Estimates			% Change 10-16
	Male	Female	Total	Male	Female	Total	
Under 14 years	319,113	305,763	624,876	300,880	289,377	590,257	-5.5%
15 to 24 years	219,578	215,935	435,513	211,132	204,558	415,690	-4.6%
25 to 34 years	191,071	196,182	387,253	194,171	199,421	393,592	1.6%
35 to 44 years	183,028	191,919	374,947	176,330	187,765	364,095	-2.9%
45 to 54 years	202,265	214,711	416,976	180,798	194,074	374,872	-10.1%
55 to 64 years	166,432	180,893	347,325	182,123	201,952	384,075	10.6%
65 and Over	159,753	220,654	380,407	200,444	261,075	461,519	21.3%
<b>Total</b>	<b>1,441,240</b>	<b>1,526,057</b>	<b>2,967,297</b>	<b>1,445,878</b>	<b>1,538,222</b>	<b>2,984,100</b>	<b>0.6%</b>
<b>% of Total</b>	48.6%	51.4%	.	48.5%	51.5%	.	

### Census Demographic Data

In the 1980, 1990, and 2000 decennial censuses, the Census Bureau released several tabulations in addition to the full SF1 100 percent count data including the one-in-six SF3 sample. These additional samples, such as the SF3, asked supplementary questions regarding income and household attributes that were not asked in the 100 percent count. In the 2010 decennial census, the Census Bureau did not collect additional sample data, such as the SF3, and thus many important housing and income concepts are not available in the 2010 Census.

To study these important concepts the Census Bureau distributes the American Community Survey every year to a sample of the population and quantifies the results as one-, three- and five-year averages. The one-year sample only includes responses from the year the survey was implemented, while the five-year sample includes responses over a five-year period. Since the five-year estimates include more responses, the estimates can be tabulated down to the Census tract level and considered more robust than the one or three-year sample estimates.

### Population Characteristics

Table IV.3 shows population by age for the 2000 and 2010 Census. The population changed by 4.3 percent overall between 2000 and 2010. Various age cohorts changed at different rates. The elderly population, or persons aged 65 or older, changed by 10.7 percent to a total of 380,407 persons in 2010. Those aged 25 to 34 changed by 1.4 percent, and those aged under 5 changed by 3.2 percent.

<b>Table IV.3</b> <b>Population by Age</b> State of Mississippi 2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
Under 5	204,364	7.2%	210,956	7.1%	3.2%
5 to 19	668,850	23.5%	638,539	21.5%	-4.5%
20 to 24	212,947	7.5%	210,894	7.1%	-1.0%
25 to 34	381,798	13.4%	387,253	13.1%	1.4%
35 to 54	787,353	27.7%	791,923	26.7%	0.6%
55 to 64	245,823	8.6%	347,325	11.7%	41.3%
65 or Older	343,523	12.1%	380,407	12.8%	10.7%
<b>Total</b>	<b>2,844,658</b>	<b>100.0%</b>	<b>2,967,297</b>	<b>100.0%</b>	<b>4.3%</b>

The elderly population is further explored in Table IV.4. Those aged 65 to 66 changed by 27.6 percent between 2000 and 2010, resulting in a population of 51,319 persons. Those aged 85 or older changed by 3.4 percent during the same time period, and resulted in 44,359 persons over age 85 in 2010.

<b>Table IV.4</b> <b>Elderly Population by Age</b> State of Mississippi 2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
65 to 66	40,209	11.7%	51,319	13.5%	27.6%
67 to 69	57,970	16.9%	69,204	18.2%	19.4%
70 to 74	87,531	25.5%	93,946	24.7%	7.3%
75 to 79	68,558	20.0%	69,876	18.4%	1.9%
80 to 84	46,364	13.5%	51,703	13.6%	11.5%
85 or Older	42,891	12.5%	44,359	11.7%	3.4%
<b>Total</b>	<b>343,523</b>	<b>100.0%</b>	<b>380,407</b>	<b>100.0%</b>	<b>10.7%</b>

Population by race and ethnicity is shown in Table IV.5, representing 59.1 percent of the white population in 2010. The black population changed by 6.2 percent, represented 37.0 percent of the population in 2010. The American Indian and Asian populations represented 0.5 and 0.9 percent, respectively, in 2010. As for ethnicity, the Hispanic population changed by 105.9 percent between 2000 and 2010, compared to the 2.9 percent change for non-Hispanics.

<b>Table IV.5</b> <b>Population by Race and Ethnicity</b> State of Mississippi 2000 & 2010 Census SF1 Data					
Race	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
White	1,746,099	61.4%	1,754,684	59.1%	0.5%
Black	1,033,809	36.3%	1,098,385	37.0%	6.2%
American Indian	11,652	0.4%	15,030	0.5%	29.0%
Asian	18,626	0.7%	25,742	0.9%	38.2%
Native Hawaiian/ Pacific Islander	667	0.0%	1,187	0.0%	78.0%
Other	13,784	0.5%	38,162	1.3%	176.9%
Two or More Races	20,021	0.7%	34,107	1.1%	70.4%
<b>Total</b>	<b>2,844,658</b>	<b>100.0%</b>	<b>2,967,297</b>	<b>100.0%</b>	<b>4.3%</b>
<b>Hispanic</b>	39,569	1.4%	81,481	2.7%	105.9%
<b>Non-Hispanic</b>	2,805,089	98.6%	2,885,816	97.3%	2.9%

Population by race and ethnicity through 2016 is shown in Table IV.6. The white population represented 59.0 percent of the population in 2016, compared with the black population accounting for 37.5 percent of the population. Hispanic households represented 2.9 percent of the population in 2016.

<b>Table IV.6</b> <b>Population by Race and Ethnicity</b> State of Mississippi 2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
White	1,754,684	59.1%	1,764,038	59.0%
Black	1,098,385	37.0%	1,121,327	37.5%
American Indian	15,030	0.5%	13,072	0.4%
Asian	25,742	0.9%	28,562	1.0%
Native Hawaiian/ Pacific Islander	1,187	0.0%	492	0.0%
Other	38,162	1.3%	26,334	0.9%
Two or More Races	34,107	1.1%	35,367	1.2%
<b>Total</b>	<b>2,967,297</b>	<b>100.0%</b>	<b>2,989,192</b>	<b>100.0%</b>
<b>Non-Hispanic</b>	2,885,816	97.3%	2,902,488	97.1%
<b>Hispanic</b>	81,481	2.7%	86,704	2.9%

The population by race is broken down further by ethnicity in Table IV.7. While the white non-Hispanic population changed by -0.3 percent between 2000 and 2010, the white Hispanic population changed by 78.1 percent. The black non-Hispanic population changed by 6.3 percent, while the black Hispanic population changed by -8.7 percent.

Table IV.7 Population by Race and Ethnicity State of Mississippi 2000 & 2010 Census Data					
Race	2000		2010 Census		% Change 00 - 10
	Population	% of Total	Population	% of Total	
Non-Hispanic					
White	1,727,908	61.6%	1,722,287	59.7%	-0.3%
Black	1,028,473	36.7%	1,093,512	37.9%	6.3%
American Indian	11,224	0.4%	13,845	0.5%	23.4%
Asian	18,349	0.7%	25,477	0.9%	38.8%
Native Hawaiian/ Pacific Islander	569	0.0%	948	0.0%	66.6%
Other	1,294	0.0%	1,828	0.1%	41.3%
Two or More Races	17,272	0.6%	27,919	1.0%	61.6%
Total Non-Hispanic	2,805,089	100.0%	2,885,816	100.0%	2.9%
Hispanic					
White	18,191	46.0%	32,397	39.8%	78.1%
Black	5,336	13.5%	4,873	6.0%	-8.7%
American Indian	428	1.1%	1,185	1.5%	176.9%
Asian	277	0.7%	265	0.3%	-4.3%
Native Hawaiian/ Pacific Islander	98	0.2%	239	0.3%	143.9%
Other	12,490	31.6%	36,334	44.6%	190.9%
Two or More Races	2,749	6.9%	6,188	7.6%	125.1%
Total Hispanic	39,569	100.0%	81,481	100.0%	105.9%
Total Population	2,844,658	100.0%	2,967,297	100.0%	4.3%

The change in race and ethnicity between 2010 and 2016 is shown in Table IV.8. During this time, the total non-Hispanic population was 2,902,488 persons in 2016. The Hispanic population was 86,704 persons.

<b>Table IV.8</b> <b>Population by Race and Ethnicity</b> State of Mississippi 2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
<b>Non-Hispanic</b>				
White	1,722,287	59.7%	1,710,126	58.9%
Black	1,093,512	37.9%	1,117,387	38.5%
American Indian	13,845	0.5%	12,159	0.4%
Asian	25,477	0.9%	28,447	1.0%
Native Hawaiian/ Pacific Islander	948	0.0%	457	0.0%
Other	1,828	0.1%	2,757	0.1%
Two or More Races	27,919	1.0%	31,155	1.1%
<b>Total Non-Hispanic</b>	<b>2,885,816</b>	<b>100.0%</b>	<b>2,902,488</b>	<b>100.0%</b>
<b>Hispanic</b>				
White	32,397	39.8%	53,912	62.2%
Black	4,873	6.0%	3,940	4.5%
American Indian	1,185	1.5%	913	1.1%
Asian	265	0.3%	115	0.1%
Native Hawaiian/ Pacific Islander	239	0.3%	35	0.0%
Other	36,334	44.6%	23,577	27.2%
Two or More Races	6,188	7.6%	4,212	4.9%
<b>Total Hispanic</b>	<b>81,481</b>	<b>100.0</b>	<b>86,704</b>	<b>100.0%</b>
<b>Total Population</b>	<b>2,967,297</b>	<b>100.0%</b>	<b>2,989,192</b>	<b>100.0%</b>



Households by type and tenure are shown in Table IV.9. Family households represented 68.0 percent of households, while non-family households accounted for 32.0 percent. These changed from 69.0 and 31.0 percent, respectively.

<b>Table IV.9</b> <b>Household Type by Tenure</b> State of Mississippi 2010 Census SF1 & 2016 Five-Year ACS Data				
Household Type	2010 Census		2016 Five-Year ACS	
	Households	Households	Households	% of Total
Family Households	770,266	69.0%	746,858	68.0%
Married-Couple Family	506,633	65.8%	490,336	65.7%
Owner-Occupied	430,679	85.0%	408,977	83.4%
Renter-Occupied	75,954	15.0%	81,359	16.6%
Other Family	263,633	34.2%	256,522	35.3%
Male Householder, No Spouse Present	57,661	21.9%	54,926	22.5%
Owner-Occupied	35,891	62.2%	33,692	61.3%
Renter-Occupied	21,770	37.8%	21,234	38.7%
Female Householder, No Spouse Present	205,972	78.1%	201,596	80.3%
Owner-Occupied	108,417	52.6%	99,830	49.5%
Renter-Occupied	97,555	47.4%	101,766	50.5%
Non-Family Households	345,502	31.0%	351,945	32.0%
Owner-Occupied	202,086	58.5%	203,900	57.9%
Renter-Occupied	143,416	41.5%	148,045	42.1%
<b>Total</b>	<b>1,115,768</b>	<b>100.0%</b>	<b>1,098,803</b>	<b>100.0%</b>

The group quarters population was 91,964 in 2010, compared to 95,414 in 2000. Institutionalized populations experienced an 8.5 percent change between 2000 and 2010. Non-Institutionalized populations experienced a -17.4 percent change during this same time period.

Table IV.10 Group Quarters Population State of Mississippi 2000 & 2010 Census SF1 Data					
Group Quarters Type	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
Institutionalized					
Correctional Institutions	25,778	50.7%	34,273	62.2%	33.0%
Juvenile Facilities	.	.	2,247	4.1%	.
Nursing Homes	18,382	36.2%	16,496	29.9%	-10.3%
Other Institutions	6,666	13.1%	2,119	3.8%	-68.2%
Total	50,826	100.0%	55,135	100.0%	8.5%
Non-Institutionalized					
College Dormitories	29,238	65.6%	26,472	71.9%	-9.5%
Military Quarters	5,722	12.8%	3,938	10.7%	-31.2%
Other Non-Institutionalized	9,628	21.6%	6,419	17.4%	-33.3%
Total	44,588	100.0%	36,829	100.0%	-17.4%
Group Quarters Population	95,414	100.0%	91,964	100.0%	-3.6%

The number of foreign born persons is shown in Table IV.11. An estimated 0.7 percent of the population was born in Mexico with 0.1 percent born in Vietnam and another 0.1 percent were born in India.

**Table IV.11**  
**Place of Birth for the Foreign-Born Population**  
 State of Mississippi  
 2016 Five-Year ACS

Number	Country	Number of Persons	Percent of Total Population
#1 country of origin	Mexico	22,320	0.7%
#2 country of origin	Vietnam	4,261	0.1%
#3 country of origin	India	4,229	0.1%
#4 country of origin	China excluding Hong Kong and Taiwan	3,070	0.1%
#5 country of origin	Philippines	3,027	0.1%
#6 country of origin	Honduras	2,331	0.1%
#7 country of origin	Germany	1,944	0.1%
#8 country of origin	Guatemala	1,694	0.1%
#9 country of origin	Canada	1,586	0.1%
#10 country of origin	Korea	1,518	0.1%

Limited English Proficiency and the language spoken at home are shown in Table IV.12. An estimated 1.0 percent of the population speaks Spanish at home, followed by 0.1 percent speaking Vietnamese.

**Table IV.12**  
**Limited English Proficiency and Language Spoken at Home**  
 State of Mississippi  
 2016 Five-Year ACS

Number	Country	Number of Persons	Percent of Total Population
#1 LEP Language	Spanish	28,057	1.0%
#2 LEP Language	Vietnamese	3,236	0.1%
#3 LEP Language	Other Indo-European languages	2,305	0.1%
#4 LEP Language	Chinese	1,959	0.1%
#5 LEP Language	Other and unspecified languages	1,070	0.0%
#6 LEP Language	French, Haitian, or Cajun	947	0.0%
#7 LEP Language	Other Asian and Pacific Island languages	915	0.0%
#8 LEP Language	Arabic	823	0.0%
#9 LEP Language	German or other West Germanic languages	812	0.0%
#10 LEP Language	Tagalog	761	0%

## Education

Education and employment data, as estimated by the 2016 ACS, is presented in Table IV.13. In 2016, some 1,212,650 persons were employed and 128,840 were unemployed. This totaled a labor force of 1,341,490 persons. The unemployment rate for State of Mississippi was estimated to be 9.6 percent in 2016.

<b>Table IV.13</b> <b>Employment, Labor Force and Unemployment</b> State of Mississippi 2016 Five-Year ACS Data	
<b>Employment Status</b>	<b>2016 Five-Year ACS</b>
Employed	1,212,650
Unemployed	128,840
<b>Labor Force</b>	<b>1,341,490</b>
Unemployment Rate	9.6%

In 2016, 84.4 percent of households in State of Mississippi had a high school education or greater.

<b>Table IV.14</b> <b>High School or Greater Education</b> State of Mississippi 2016 Five-Year ACS Data	
<b>Education Level</b>	<b>Households</b>
High School or Greater	927,109
Total Households	1,098,803
<b>Percent High School or Above</b>	<b>84.4%</b>

As seen in Table IV.15, 30.2 percent of the population had a high school diploma or equivalent, another 33.9 percent have some college, 12.0 percent have a Bachelor's Degree, and 6.9 percent of the population had a graduate or professional degree.

<b>Table IV.15</b> <b>Educational Attainment</b> State of Mississippi 2016 Five-Year ACS Data		
<b>Education Level</b>	<b>Population</b>	<b>Percent</b>
Less Than High School	382,611	17.0%
High School or Equivalent	682,077	30.2%
Some College or Associates Degree	764,764	33.9%
Bachelor's Degree	271,652	12.0%
Graduate or Professional Degree	155,853	6.9%
<b>Total Population Above 18 years</b>	<b>2,256,957</b>	<b>100.0%</b>

## ECONOMICS

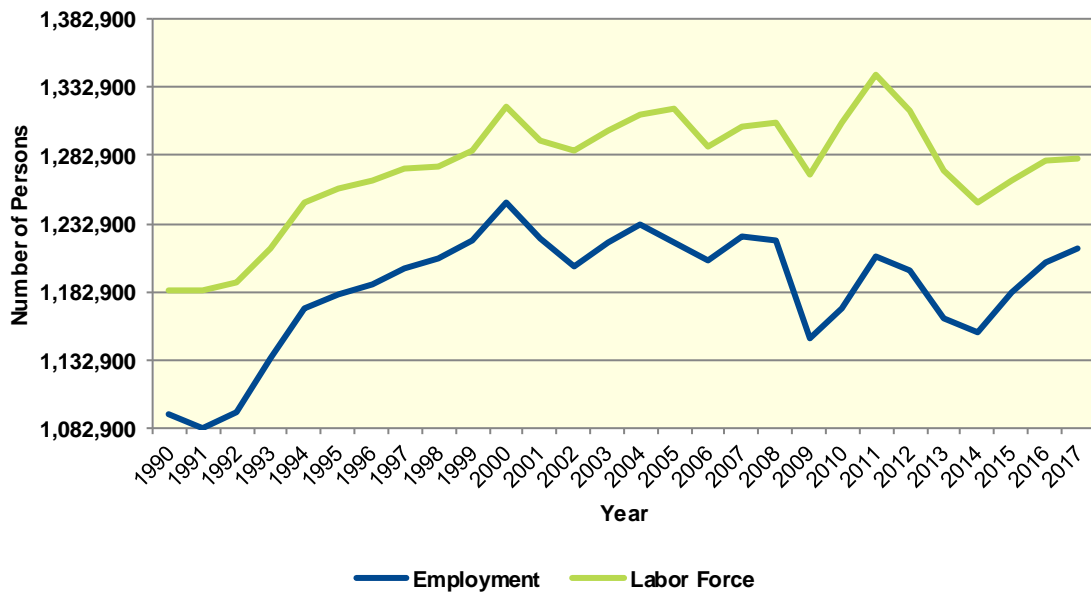
### Labor Force

Table IV.16, shows the labor force statistics for State of Mississippi from 1990 to the present. Over the entire series the lowest unemployment rate occurred in 1999.0 with a rate of 5.1 percent. The highest level of unemployment occurred during 2010 rising to a rate of 10.4 percent. This compared to a statewide low of 5.1 percent in 1999 and statewide high of 10.4 percent in 2010. Over the last year the unemployment rate in State of Mississippi decreased from 5.8 percent in 2016 to 5.1 percent in 2017, which compared to a statewide decrease to 5.1 percent.

Year	State of Mississippi				Statewide Unemployment Rate
	Unemployment	Employment	Labor Force	Unemployment Rate	
1990	89,945	1,094,036	1,183,981	7.6%	7.6%
1991	101,079	1,082,959	1,184,038	8.5%	8.5%
1992	95,949	1,094,539	1,190,488	8.1%	8.1%
1993	80,398	1,134,735	1,215,133	6.6%	6.6%
1994	78,366	1,170,396	1,248,762	6.3%	6.3%
1995	78,330	1,180,514	1,258,844	6.2%	6.2%
1996	76,301	1,188,212	1,264,513	6.0%	6.0%
1997	72,594	1,200,208	1,272,802	5.7%	5.7%
1998	67,045	1,207,745	1,274,790	5.3%	5.3%
1999	65,800	1,220,702	1,286,502	5.1%	5.1%
2000	71,026	1,248,240	1,319,266	5.4%	5.4%
2001	71,634	1,222,500	1,294,134	5.5%	5.5%
2002	85,045	1,201,191	1,286,236	6.6%	6.6%
2003	82,105	1,219,145	1,301,250	6.3%	6.3%
2004	80,915	1,232,187	1,313,102	6.2%	6.2%
2005	98,567	1,218,825	1,317,392	7.5%	7.5%
2006	84,265	1,205,906	1,290,171	6.5%	6.5%
2007	79,455	1,224,059	1,303,514	6.1%	6.1%
2008	85,781	1,220,991	1,306,772	6.6%	6.6%
2009	120,289	1,148,930	1,269,219	9.5%	9.5%
2010	135,729	1,170,879	1,306,608	10.4%	10.4%
2011	134,061	1,208,747	1,342,808	10.0%	10.0%
2012	118,340	1,198,196	1,316,536	9.0%	9.0%
2013	108,725	1,163,752	1,272,477	8.5%	8.5%
2014	93,956	1,154,058	1,248,014	7.5%	7.5%
2015	81,146	1,182,779	1,263,925	6.4%	6.4%
2016	74,479	1,204,481	1,278,960	5.8%	5.8%
2017	64,956	1,215,115	1,280,071	5.1%	5.1%

Diagram IV.1, shows the employment and labor force for State of Mississippi. The difference between the two lines represents the number of unemployed persons. In the most recent year, employment stood at 1,215,115 persons, with the labor force reaching 1,280,071, indicating there were a total of 64,956 unemployed persons.

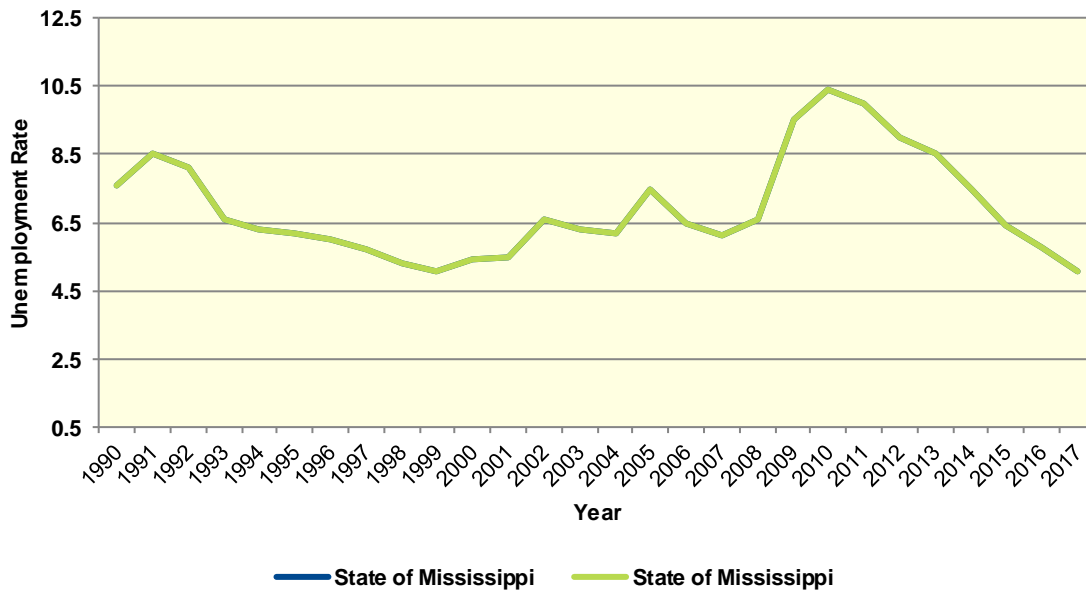
**Diagram IV.1**  
**Employment and Labor Force**  
 State of Mississippi  
 1990 – 2017 BLS Data



## Unemployment

Diagram IV.2 shows the unemployment rate for both the State and State of Mississippi. During the 1990's the average rate for State of Mississippi was 6.5 percent, which compared to 6.5 percent statewide. Between 2000 and 2010 the unemployment rate had an average of 6.6 percent, which compared to 6.6 percent statewide. Since 2010 the average unemployment rate was 7.9 percent. Over the course of the entire period State of Mississippi had an average unemployment rate was equal to the state, 6.9 percent for State of Mississippi, versus 6.9 percent statewide.

**Diagram IV.2**  
**Annual Unemployment Rate**  
 State of Mississippi  
 1990 – 2017 BLS Data



## State of Mississippi Earnings

### Earnings and Employment

The Bureau of Economic Analysis (B.E.A.) produces regional economic accounts which provide a consistent framework for analyzing and comparing individual state and local area economies. Diagram IV.3 shows real average earnings per job for State of Mississippi from 1990 to 2017. Over this period the average earnings per job for State of Mississippi was 40,877 dollars, which was lower than the statewide average of 40,877 dollars over the same period.

**Table IV.17**  
**Real Earnings by Industry**  
State of Mississippi  
BEA Table CA-5N Data (1,000's of 2016 Dollars)

NAICS Categories	2010	2011	2012	2013	2014	2015	2016	2017	% Change 16-17
Farm earnings	985,415	622,671	871,099	2,436,911	1,381,606	697,777	566,462	721,508	27.4
Forestry, fishing, related activities, and other	440,880	427,541	477,402	464,714	492,561	537,313	563,158	581,995	3.3
Mining	1,483,941	1,671,664	1,561,778	1,708,892	1,691,523	917,442	576,187	541,273	-6.1
Utilities	817,197	806,343	788,616	818,938	828,642	847,852	900,491	894,994	-0.6
Construction	4,406,258	4,448,082	4,627,246	4,654,646	4,470,003	4,140,979	3,987,795	3,935,459	-1.3
Manufacturing	8,154,249	8,198,849	8,510,410	8,476,250	8,887,500	8,944,349	9,053,680	9,199,532	1.6
Wholesale trade	2,346,615	2,429,717	2,474,852	2,466,531	2,479,977	2,532,648	2,504,621	2,582,685	3.1
Retail trade	4,810,434	4,877,742	4,944,647	4,895,415	4,996,549	5,124,770	5,226,619	5,203,680	-0.4
Transportation and warehousing	2,382,875	2,537,711	2,689,977	2,570,205	2,516,199	2,719,977	2,708,027	2,894,636	6.9
Information	774,245	732,527	792,648	821,009	878,643	857,187	807,355	781,787	-3.2
Finance and insurance	2,370,332	2,302,235	2,530,714	2,544,258	2,506,490	2,537,855	2,570,460	2,565,086	-0.2
Real estate and rental and leasing	430,755	505,511	688,401	838,291	876,350	956,938	925,754	878,065	-5.2
Professional and technical services	3,035,192	3,062,294	3,078,071	3,018,658	3,104,040	3,166,017	3,085,953	3,095,710	0.3
Management of companies and enterprises	959,059	1,031,047	1,037,588	1,059,600	1,056,233	1,027,933	1,082,662	1,125,429	4.0
Administrative and waste services	2,167,150	2,223,634	2,372,606	2,487,060	2,506,629	2,519,326	2,526,693	2,516,801	-0.4
Educational services	723,642	747,698	803,200	793,784	797,821	747,787	752,520	727,020	-3.4
Health care and social assistance	7,592,411	7,659,903	7,782,360	7,670,211	7,646,430	7,722,912	7,867,708	8,047,168	2.3
Arts, entertainment, and recreation	407,422	368,307	391,704	384,609	352,608	338,997	377,616	310,001	-17.9
Accommodation and food services	2,641,716	2,684,765	2,741,893	2,739,402	2,755,989	2,791,150	2,870,153	2,958,879	3.1
Other services, except public administration	2,606,043	2,633,197	2,789,719	2,759,595	2,846,665	2,835,536	2,722,115	2,635,544	-3.2
Government and government enterprises	15,861,300	15,547,063	15,318,731	15,352,532	15,354,029	15,321,429	15,488,169	15,393,552	-0.6
<b>Total</b>	<b>65,397,130</b>	<b>65,518,503</b>	<b>67,273,661</b>	<b>68,961,510</b>	<b>68,426,487</b>	<b>67,286,174</b>	<b>67,164,198</b>	<b>67,590,804</b>	<b>0.6</b>

Table IV. 18, shows the total employment by industry for State of Mississippi. The most recent estimates show the government and government enterprises industry was the largest employer in State of Mississippi, with employment reaching 271,855 jobs in 2017. Between 2016 and 2017 the utilities industry saw the largest percentage increase, rising by 6.4 percent to 9,199 jobs.

<b>Table IV.18</b> <b>Employment by Industry</b> State of Mississippi BEA Table CA25 Data									
NAICS Categories	2010	2011	2012	2013	2014	2015	2016	2017	% Change 15-16
Farm earnings	43,707	42,449	40,588	39,046	44,071	41,161	39,688	40,378	1.7
Forestry, fishing, related activities, and other	13,928	13,692	14,344	14,764	14,749	14,610	15,164	15,038	-0.8
Mining	13,964	12,837	16,332	17,255	16,701	16,635	15,986	16,910	5.8
Utilities	8,136	8,020	8,026	8,212	8,189	8,310	8,644	9,199	6.4
Construction	87,411	86,223	85,934	89,372	87,259	82,869	83,706	83,599	-0.1
Manufacturing	139,858	140,273	141,820	142,390	145,085	147,229	149,163	150,505	0.9
Wholesale trade	38,101	38,677	38,512	38,547	41,001	41,744	38,725	39,023	0.8
Retail trade	160,850	163,297	163,762	165,002	167,905	170,892	172,497	172,163	-0.2
Transportation and warehousing	51,684	52,737	52,954	53,978	55,417	58,954	61,023	62,603	2.6
Information	14,955	14,758	15,426	15,666	16,314	16,624	15,337	14,745	-3.9
Finance and insurance	55,026	57,737	56,815	56,691	55,057	55,320	56,965	58,063	1.9
Real estate and rental and leasing	45,888	46,717	46,458	47,344	49,162	50,370	51,698	52,896	2.3
Professional and technical services	55,076	55,150	55,012	55,040	56,011	56,497	56,401	57,203	1.4
Management of companies and enterprises	10,779	11,166	11,327	11,894	12,154	12,041	13,340	13,392	0.4
Administrative and waste services	82,256	86,476	88,715	92,193	95,622	96,925	100,389	99,326	-1.1
Educational services	25,017	24,926	25,413	25,813	26,116	25,807	25,259	25,593	1.3
Health care and social assistance	143,460	148,450	149,453	150,069	151,104	154,438	155,780	158,435	1.7
Arts, entertainment, and recreation	20,554	19,857	20,650	20,993	21,420	20,760	21,340	19,633	-8.0
Accommodation and food services	114,442	117,400	119,147	121,415	124,513	127,747	131,905	135,514	2.7
Other services, except public administration	83,546	89,676	89,579	90,108	93,294	95,571	93,954	94,750	0.8
Government and government enterprises	282,093	279,423	279,452	276,791	275,964	274,335	273,230	271,855	-0.5
<b>Total</b>	<b>1,490,731</b>	<b>1,509,941</b>	<b>1,519,719</b>	<b>1,532,583</b>	<b>1,557,108</b>	<b>1,568,839</b>	<b>1,580,194</b>	<b>1,590,823</b>	<b>0.7</b>



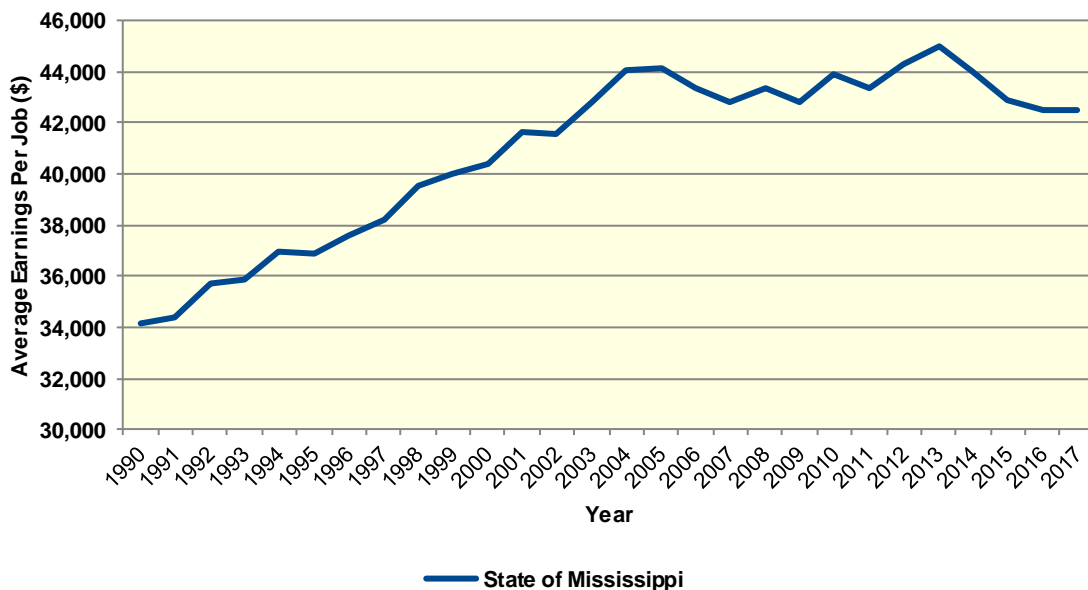
Table IV.19, shows the real average earnings per job by industry for State of Mississippi. These figures are calculated by dividing the total real earning displayed in Table IV.17 and Table IV.18, by industry. In 2017, the utilities industry had the highest average earnings reaching 97,293 dollars. Between 2016 and 2017 the farm industry saw the largest percentage increase, rising by 25.2 percent to 17,869 dollars.

<b>Table IV.19</b> <b>Real Earnings Per Job by Industry</b> State of Mississippi BEA Table CA5N and CA25 Data									
NAICS Categories	2010	2011	2012	2013	2014	2015	2016	2017	% Change 15-16
Farm earnings	22,546	14,669	21,462	62,411	31,350	16,952	14,273	17,869	25.2
Forestry, fishing, related activities, and other	31,654	31,226	33,282	31,476	33,396	36,777	37,138	38,702	4.2
Mining	106,269	130,222	95,627	99,038	101,283	55,151	36,043	32,009	-11.2
Utilities	100,442	100,542	98,258	99,725	101,190	102,028	104,175	97,293	-6.6
Construction	50,409	51,588	53,847	52,082	51,227	49,970	47,640	47,075	-1.2
Manufacturing	58,304	58,449	60,009	59,528	61,257	60,751	60,697	61,124	0.7
Wholesale trade	61,589	62,821	64,262	63,988	60,486	60,671	64,677	66,184	2.3
Retail trade	29,906	29,870	30,194	29,669	29,758	29,988	30,300	30,225	-0.2
Transportation and warehousing	46,105	48,120	50,798	47,616	45,405	46,137	44,377	46,238	4.2
Information	51,772	49,636	51,384	52,407	53,858	51,563	52,641	53,020	0.7
Finance and insurance	43,077	39,875	44,543	44,879	45,525	45,876	45,123	44,178	-2.1
Real estate and rental and leasing	9,387	10,821	14,818	17,706	17,826	18,998	17,907	16,600	-7.3
Professional and technical services	55,109	55,527	55,953	54,845	55,418	56,039	54,715	54,118	-1.1
Management of companies and enterprises	88,975	92,338	91,603	89,087	86,904	85,369	81,159	84,037	3.5
Administrative and waste services	26,346	25,714	26,744	26,977	26,214	25,993	25,169	25,339	0.7
Educational services	28,926	29,997	31,606	30,751	30,549	28,976	29,792	28,407	-4.6
Health care and social assistance	52,924	51,599	52,072	51,111	50,604	50,007	50,505	50,792	0.6
Arts, entertainment, and recreation	19,822	18,548	18,969	18,321	16,462	16,329	17,695	15,790	-10.8
Accommodation and food services	23,083	22,869	23,013	22,562	22,134	21,849	21,759	21,834	0.3
Other services, except public administration	31,193	29,363	31,143	30,625	30,513	29,669	28,973	27,816	-4.0
Government and government enterprises	56,227	55,640	54,817	55,466	55,638	55,849	56,685	56,624	-0.1
<b>Total</b>	<b>43,869</b>	<b>43,391</b>	<b>44,267</b>	<b>44,997</b>	<b>43,945</b>	<b>42,889</b>	<b>42,504</b>	<b>42,488</b>	<b>0.0</b>

Table IV.20, shows total employment and real personal income for the years of 1969 to 2017. As can be seen in Total Real Personal Income in 2017, comprising all wage and salary earnings, proprietorship income, dividends, interest, rents, and transfer payments, was 109,324,138,000 dollars, a 0.4 percent change between 2016 and 2017. Further annual data is shown for the years 1969 through 2017. In 2010, total employment was 1,490,731 and 1,590,823 in 2017, which was a percentage change of 0.7 over this this period.

The Bureau of Economic Analysis (B.E.A.) produces regional economic accounts which provide a consistent framework for analyzing and comparing individual state and local area economies. Diagram IV.3 shows real average earnings per job for State of Mississippi from 1990 to 2017. Over this period the average earnings per job for State of Mississippi was 40,877 dollars, which was lower than the statewide average of 40,877 dollars over the same period.

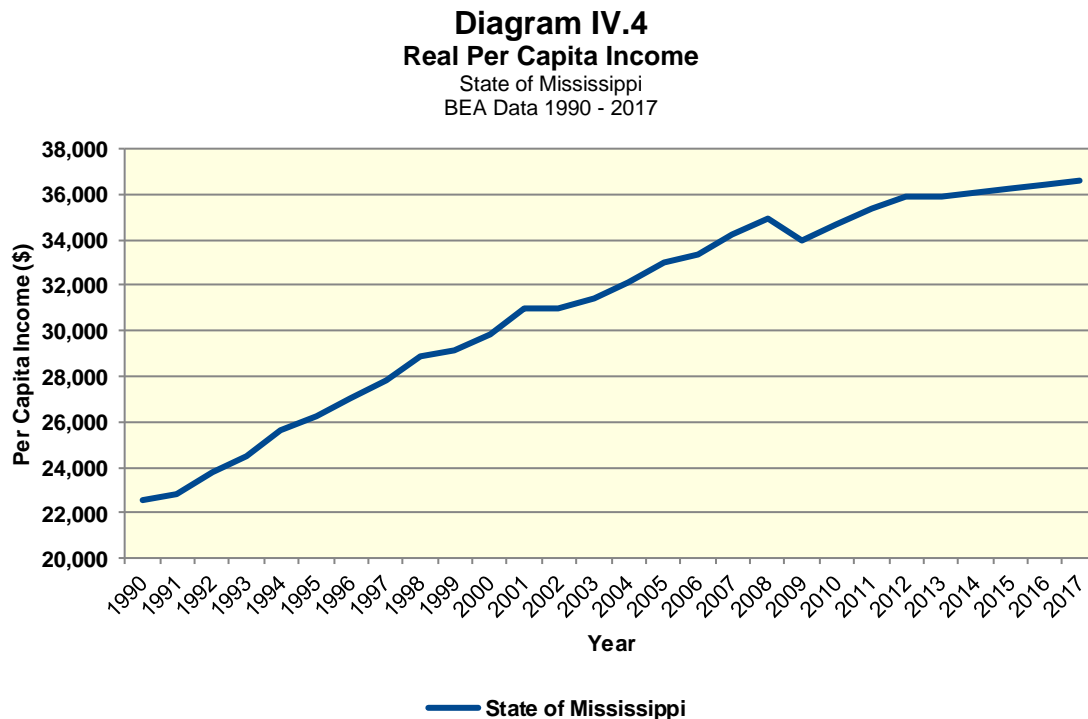
**Diagram IV.3**  
**Real Average Earnings Per Job**  
 State of Mississippi  
 BEA Data 1990 - 2017



**Table IV.20**  
**Total Employment and Real Personal Income**  
 State of Mississippi  
 BEA Data 1969 Through 2016

Year	1,000s of 2016 Dollars						Per Capita Income	Total Employment	Average Real Earnings Per Job
	Earnings	Social Security Contributions	Residents Adjustments	Dividends, Interest, Rents	Transfer Payments	Personal Income			
1969	24,011,740	1,524,271	186,179	3,441,027	2,891,331	29,006,006	13,066	908,677	26,426
1970	24,352,778	1,544,067	183,405	3,764,579	3,429,393	30,186,088	13,589	916,796	26,560
1971	25,423,179	1,663,122	278,044	3,932,056	3,856,045	31,826,201	14,050	938,968	27,077
1972	27,987,298	1,913,265	336,835	4,177,343	4,169,655	34,757,866	15,064	978,740	28,597
1973	30,428,006	2,317,997	404,556	4,552,799	4,586,503	37,653,867	16,025	1,019,427	29,849
1974	29,826,946	2,431,715	485,006	4,903,034	5,185,132	37,968,404	15,962	1,031,293	28,921
1975	28,624,098	2,362,069	539,342	5,001,826	5,898,919	37,702,116	15,711	1,000,814	28,600
1976	31,304,878	2,593,432	615,386	5,073,493	6,121,851	40,522,177	16,675	1,038,827	30,134
1977	33,020,181	2,744,264	704,454	5,313,657	6,164,103	42,458,131	17,260	1,070,753	30,839
1978	34,264,244	2,961,680	821,011	5,728,145	6,333,979	44,185,698	17,759	1,100,550	31,134
1979	35,638,080	3,145,428	913,422	6,040,128	6,676,941	46,123,143	18,390	1,114,375	31,981
1980	33,800,519	3,092,837	1,055,635	6,874,595	7,358,232	45,996,144	18,214	1,111,313	30,414
1981	34,053,160	3,322,700	1,029,210	7,842,518	7,627,838	47,230,026	18,602	1,106,596	30,774
1982	33,114,704	3,295,862	1,007,343	8,249,705	7,898,131	46,974,022	18,373	1,079,218	30,685
1983	32,825,759	3,374,556	1,087,017	8,391,253	8,364,565	47,294,038	18,418	1,087,581	30,182
1984	35,062,863	3,626,319	1,170,589	8,937,781	8,354,773	49,899,687	19,356	1,117,040	31,389
1985	35,728,169	3,791,900	1,195,768	9,359,889	8,480,089	50,972,015	19,695	1,123,930	31,789
1986	36,353,483	3,947,325	1,150,039	9,458,827	8,808,543	51,823,566	19,981	1,130,753	32,150
1987	37,917,606	4,024,754	1,193,536	9,385,470	8,941,044	53,412,902	20,634	1,141,343	33,222
1988	39,411,618	4,343,297	1,229,819	9,691,438	9,201,815	55,191,392	21,389	1,169,037	33,713
1989	40,202,817	4,477,194	1,259,922	10,850,551	9,679,553	57,515,649	22,343	1,188,891	33,815
1990	41,075,689	4,761,724	1,273,143	10,493,881	10,127,814	58,208,802	22,572	1,202,603	34,155
1991	41,661,846	4,912,979	1,322,283	10,201,590	11,027,169	59,299,910	22,819	1,210,948	34,404
1992	44,043,571	5,130,386	1,323,472	10,210,714	12,077,912	62,525,283	23,830	1,233,701	35,701
1993	46,154,030	5,420,066	1,319,035	10,428,482	12,577,195	65,058,675	24,504	1,286,919	35,863
1994	49,366,014	5,809,780	1,288,915	11,031,859	13,066,175	68,943,182	25,639	1,334,700	36,987
1995	50,371,955	5,942,114	1,386,996	11,540,322	13,990,133	71,347,291	26,205	1,365,437	36,891
1996	52,167,557	6,017,507	1,423,774	12,071,350	14,727,552	74,372,727	27,063	1,389,237	37,551
1997	54,072,099	6,227,978	1,618,844	12,745,628	15,025,019	77,233,613	27,812	1,415,330	38,204
1998	57,129,432	6,585,355	1,710,620	13,717,972	14,985,117	80,957,787	28,864	1,445,364	39,525
1999	58,754,307	6,775,120	1,825,267	13,385,764	15,202,186	82,392,404	29,130	1,469,955	39,970
2000	59,671,364	6,822,332	2,049,988	14,094,633	15,963,911	84,957,564	29,827	1,476,305	40,420
2001	60,577,415	6,788,734	2,086,526	15,043,887	17,425,470	88,344,564	30,966	1,455,992	41,606
2002	60,504,260	6,953,206	2,111,762	14,432,534	18,424,737	88,520,087	30,966	1,454,774	41,590
2003	62,219,180	7,029,464	2,179,758	13,952,696	18,883,573	90,205,743	31,449	1,452,904	42,825
2004	64,486,361	7,252,029	2,262,470	13,524,802	19,756,915	92,778,520	32,114	1,463,644	44,059
2005	65,064,938	7,292,433	2,337,174	14,260,979	21,528,388	95,899,047	33,001	1,473,716	44,150
2006	65,342,795	7,655,138	2,527,429	15,733,589	21,035,218	96,983,893	33,386	1,508,314	43,322
2007	65,923,014	7,773,129	2,643,150	18,141,793	21,402,822	100,337,651	34,265	1,538,802	42,841
2008	66,670,031	7,873,531	2,753,405	17,589,530	23,761,474	102,900,909	34,907	1,537,431	43,365
2009	63,838,712	7,711,409	2,683,317	16,443,793	25,210,252	100,464,665	33,955	1,492,290	42,779
2010	65,397,130	7,721,611	2,720,189	15,623,442	26,994,413	103,013,563	34,680	1,490,731	43,869
2011	65,518,503	7,030,076	2,907,955	16,449,518	27,373,609	105,219,508	35,339	1,509,941	43,391
2012	67,273,661	7,133,711	3,072,542	17,097,530	26,859,457	107,169,479	35,927	1,519,719	44,267
2013	68,961,510	8,011,059	3,171,784	16,155,023	27,018,555	107,295,814	35,912	1,532,583	44,997
2014	68,426,487	8,069,705	3,178,970	16,844,177	27,493,611	107,873,540	36,095	1,557,108	43,945
2015	67,286,174	8,196,050	3,296,622	17,465,564	28,295,896	108,148,207	36,227	1,568,839	42,889
2016	67,164,198	8,219,312	3,319,789	17,703,607	28,873,154	108,841,436	36,457	1,580,194	42,503
2017	67,590,804	8,301,815	3,358,017	18,045,186	28,631,946	109,324,138	36,636	1,590,823	42,488

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



## Poverty

Poverty is the condition of having insufficient resources or income. In its extreme form, poverty is a lack of basic human needs, such as adequate and healthy food, clothing, housing, water, and health services. According to the Census Bureau's Small Area Income and Poverty Estimates Program, the number of individuals in poverty decreased from 644,156 in 2010 to 573,717 in 2017, with the poverty rate reaching 19.9 percent in 2017. This compared to a state poverty rate of 19.9 percent and a national rate of 13.4 percent in 2017. Table IV.21, presents poverty data for State of Mississippi.

To compare the poverty rate against more recent data, Table IV.22, shows poverty by age from the 2010 and 2016 five-year ACS data. As can be seen, the 2010 5-year ACS had a poverty rate of 21.2 percent versus 22.3 percent in the most recent 2016 data.

Table IV.21 Persons in Poverty State of Mississippi 2000–2017 SAIPE Estimates		
Year	Persons in Poverty	Poverty Rate
2000	489,775	17.6%
2001	530,254	19.0%
2002	531,561	18.9%
2003	518,238	18.3%
2004	549,224	19.3%
2005	591,549	21.0%
2006	588,288	20.9%
2007	583,360	20.7%
2008	590,480	20.8%
2009	620,446	21.8%
2010	644,156	22.4%
2011	658,232	22.8%
2012	689,116	23.8%
2013	692,058	23.9%
2014	634,960	21.9%
2015	638,919	22.1%
2016	606,873	21.0%
2017	573,717	19.9%

<b>Table IV.22</b> <b>Poverty by Age</b> State of Mississippi 2010 Five-Year ACS & 2016 Five-Year ACS Data				
Age	2010 Five-Year ACS		2016 Five-Year ACS	
	Persons in Poverty	% of Total	Persons in Poverty	% of Total
Under 6	83,486	13.8%	79,555	12.3%
6 to 17	142,209	23.5%	148,006	22.9%
18 to 64	325,992	53.9%	362,642	56.2%
65 or Older	52,585	8.7%	55,350	8.6%
<b>Total</b>	<b>604,272</b>	<b>100.0%</b>	<b>645,553</b>	<b>100.0%</b>
<b>Poverty Rate</b>	<b>21.2%</b>	<b>.</b>	<b>22.3%</b>	<b>.</b>

## HOUSING

### Housing Production

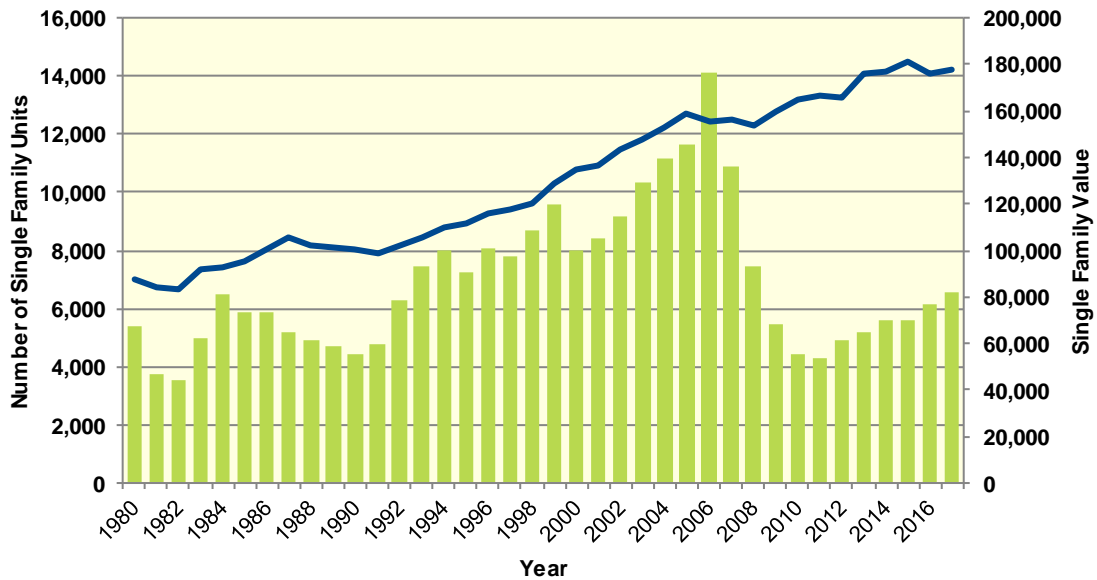
The Census Bureau reports building permit authorizations and “per unit” valuation of building permits annually. Single-family construction usually represents most residential development in the area. Single-family building permit authorizations in State of Mississippi increased from 6,142 authorizations in 2016 to 6,531 authorizations in 2017.

The real value of single-family building permits increased from 176,345 dollars in 2016 to 177,631 dollars in 2017. This compares to an increase in permit value statewide, with values rising from 176,345 dollars in 2017 to 177,631 dollars in 2017. Additional details are given in Table IV.23.

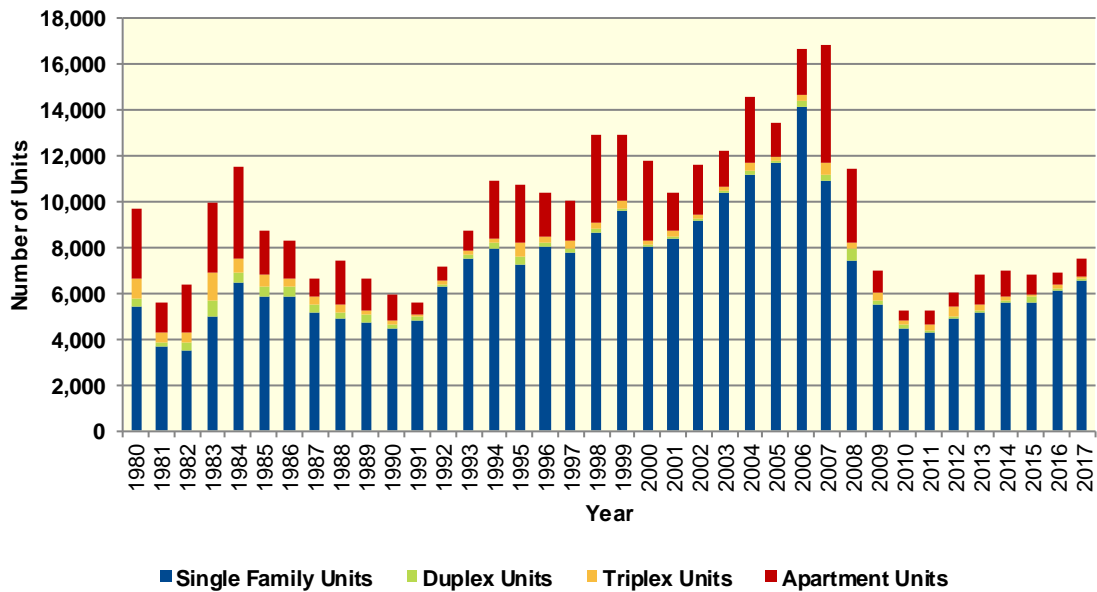
**Table IV.23**  
**Building Permits and Valuation**  
 State of Mississippi  
 Census Bureau Data, 1980–2017

Year	Authorized Construction in Permit Issuing Areas					Per Unit Valuation, (Real 2017\$)	
	Single-Family	Duplex Units	Tri- and Four-Plex	Multi-Family Units	Total Units	Single-Family Units	Multi-Family Units
1980	5,391	398.0	827.0	3,042	9,658	87,331	42,385
1981	3,709	180.0	410.0	1,291	5,590	84,469	45,965
1982	3,525	356.0	413.0	2,045	6,339	83,374	43,312
1983	5,000	650.0	1,260	3,063	9,973	91,493	42,320
1984	6,465	430.0	640.0	3,989	11,524	92,697	48,637
1985	5,862	412.0	521.0	1,962	8,757	94,941	45,784
1986	5,864	392.0	376.0	1,657	8,289	100,503	36,659
1987	5,182	324.0	342.0	784.0	6,632	105,801	40,461
1988	4,918	250.0	345.0	1,883	7,396	102,192	46,568
1989	4,701	340.0	238.0	1,364	6,643	100,974	39,087
1990	4,455	204.0	167.0	1,124	5,950	100,896	35,646
1991	4,802	150.0	95.0	535.0	5,582	99,123	39,358
1992	6,256	150.0	183.0	611.0	7,200	102,503	41,262
1993	7,484	170.0	235.0	883.0	8,772	105,545	38,893
1994	7,977	204.0	229.0	2,524	10,934	110,261	45,305
1995	7,268	284.0	647.0	2,555	10,754	111,378	49,137
1996	8,062	158.0	233.0	1,915	10,368	116,270	49,691
1997	7,801	184.0	284.0	1,810	10,079	117,485	56,945
1998	8,671	162.0	272.0	3,774	12,879	119,805	54,042
1999	9,594	102.0	315.0	2,860	12,871	129,042	48,594
2000	8,011	114.0	211.0	3,449	11,785	135,136	62,964
2001	8,403	58.0	241.0	1,680	10,382	136,516	56,332
2002	9,192	64.0	197.0	2,134	11,587	143,045	59,846
2003	10,348	110.0	176.0	1,586	12,220	147,683	92,958
2004	11,199	166.0	335.0	2,832	14,532	152,834	65,388
2005	11,660	146.0	114.0	1,480	13,400	158,851	66,194
2006	14,150	262.0	211.0	2,007	16,630	155,518	84,504
2007	10,885	282.0	564.0	5,113	16,844	156,206	79,189
2008	7,445	460.0	323.0	3,206	11,434	153,653	71,372
2009	5,468	242.0	346.0	942.0	6,998	159,727	76,925
2010	4,427	192.0	152.0	488.0	5,259	164,510	82,582
2011	4,269	106.0	238.0	660.0	5,273	166,802	90,217
2012	4,882	124.0	386.0	650.0	6,042	166,147	83,657
2013	5,178	60.0	224.0	1,372	6,834	176,280	64,555
2014	5,629	52.0	184.0	1,087	6,952	177,283	69,117
2015	5,608	242.0	65.0	930.0	6,845	181,645	78,961
2016	6,142	74.0	115.0	555.0	6,886	176,345	85,168
2017	6,531	108.0	102.0	740.0	7,481	177,631	96,088

**Diagram IV.5**  
**Single-Family Permits**  
 State of Mississippi  
 Census Bureau Data, 1980–2017



**Diagram IV.6**  
**Total Permits by Unit Type**  
 State of Mississippi  
 Census Bureau Data, 1980–2017



## Housing Characteristics

Housing types by unit are shown in Table IV.24. In 2016, there were 1,295,242 housing units, up from 1,161,953 in 2000. Single-family units accounted for 70.5 percent of units in 2016, compared to 69.9 percent in 2000. Apartment units accounted for 9.1 percent in 2016, compared to 7.5 percent in 2000.

<b>Table IV.24</b> <b>Housing Units by Type</b> State of Mississippi 2000 Census SF3 & 2016 Five-Year ACS Data				
Unit Type	2000 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
Single-Family	811,714	69.9%	912,885	70.5%
Duplex	28,401	2.4%	30,569	2.4%
Tri- or Four-Plex	38,594	3.3%	39,229	3.0%
Apartment	87,605	7.5%	0	9.1%
Mobile Home	192,749	16.6%	193,308	14.9%
Boat, RV, Van, Etc.	2,890	0.2%	1,423	0.1%
<b>Total</b>	<b>1,161,953</b>	<b>100.0%</b>	<b>1,295,242</b>	<b>100.0%</b>

In 2010, there were 1,255,090 housing units, compared with 1,295,242 in 2016. Single-family units accounted for 70.5 percent of units in 2016, compared to 71.2 percent in 2010. Apartment units accounted for 9.1 percent in 2016, compared to 8.1 percent in 2010.

<b>Table IV.25</b> <b>Housing Units by Type</b> State of Mississippi 2010 Five-Year ACS & 2016 Five-Year ACS Data				
Unit Type	2010 Five-Year ACS		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
Single-Family	893,066	71.2%	912,885	70.5%
Duplex	27,672	2.2%	30,569	2.4%
Tri- or Four-Plex	38,415	3.1%	39,229	3.0%
Apartment	101,209	8.1%	117,828	9.1%
Mobile Home	191,908	15.3%	193,308	14.9%
Boat, RV, Van, Etc.	2,820	0.2%	1,423	0.1%
<b>Total</b>	<b>1,255,090</b>	<b>100.0%</b>	<b>1,295,242</b>	<b>100.0%</b>

Some 87.5 percent of housing was occupied in 2010, compared to 90.1 percent in 2000. Owner-occupied housing changed 2.7 percent between 2000 and 2010, ending with owner-occupied units representing 69.6 percent of units. Vacant units changed by 37.6 percent, resulting in 158,951 vacant units in 2010.



<b>Table IV.26</b> <b>Housing Units by Tenure</b> State of Mississippi 2000 & 2010 Census SF1 Data					
Tenure	2000 Census		2010 Census		% Change 00–10
	Units	% of Total	Units	% of Total	
Occupied Housing Units	1,046,434	90.1%	1,115,768	87.5%	6.6%
Owner-Occupied	756,967	72.3%	777,073	69.6%	2.7%
Renter-Occupied	289,467	27.7%	338,695	30.4%	17.0%
Vacant Housing Units	115,519	9.9%	158,951	12.5%	37.6%
<b>Total Housing Units</b>	<b>1,161,953</b>	<b>100.0%</b>	<b>1,274,719</b>	<b>100.0%</b>	<b>9.7%</b>

Table IV.27 shows housing units by tenure from 2010 to 2016. By 2016, there were 1,295,242 housing units. An estimated 67.9 percent were owner-occupied, and 15.2 percent were vacant.

<b>Table IV.27</b> <b>Housing Units by Tenure</b> State of Mississippi 2010 Census & 2016 Five-Year ACS Data				
Tenure	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
Occupied Housing Units	1,115,768	87.5%	1,098,803	84.8%
Owner-Occupied	777,073	69.6%	746,399	67.9%
Renter-Occupied	338,695	30.4%	352,404	32.1%
Vacant Housing Units	158,951	12.5%	196,439	15.2%
<b>Total Housing Units</b>	<b>1,274,719</b>	<b>100.0%</b>	<b>1,295,242</b>	<b>100.0%</b>

Households by household size are shown in Table IV.28. There were a total of 1,115,768 households in 2010, up from 1,046,434 in 2000. One person households changed by 14.0 percent between 2000 and 2010, while two person households changed by 9.0 percent. Three and four person households changed by 0.3 percent and -2.9 percent respectively, representing 17.4 percent and 13.5 percent of the population in 2010.

<b>Table IV.28</b> <b>Households by Household Size</b> State of Mississippi 2000 & 2010 Census SF1 Data					
Size	2000 Census		2010 Census		% Change 00–10
	Households	% of Total	Households	% of Total	
One Person	257,708	24.6%	293,807	26.3%	14.0%
Two Persons	327,377	31.3%	356,795	32.0%	9.0%
Three Persons	194,171	18.6%	194,682	17.4%	0.3%
Four Persons	155,180	14.8%	150,650	13.5%	-2.9%
Five Persons	70,292	6.7%	72,933	6.5%	3.8%
Six Persons	25,324	2.4%	27,883	2.5%	10.1%
Seven Persons or More	16,382	1.6%	19,018	1.7%	16.1%
<b>Total</b>	<b>1,046,434</b>	<b>100.0%</b>	<b>1,115,768</b>	<b>100.0%</b>	<b>6.6%</b>

Households by income for the 2010 and 2016 5-year ACS are shown in Table IV.29. Households earning more than 100,000 dollars per year represented 14.2 percent of households in 2016, compared to 12.0 percent in 2010. Meanwhile, households earning less than 15,000 dollars accounted for 18.8 percent of households in 2016, compared to 20.1 percent in 2000.

<b>Table IV.29</b> <b>Households by Income</b> State of Mississippi 2010 Five-Year ACS & 2016 Five-Year ACS Data				
Income	2010 Five-Year ACS		2016 Five-Year ACS	
	Households	% of Total	Households	% of Total
Less than \$15,000	217,112	20.1%	206,202	18.8%
\$15,000 to \$19,999	81,825	7.6%	80,213	7.3%
\$20,000 to \$24,999	75,908	7.0%	70,762	6.4%
\$25,000 to \$34,999	130,682	12.1%	129,660	11.8%
\$35,000 to \$49,999	156,638	14.5%	156,651	14.3%
\$50,000 to \$74,999	183,156	16.9%	186,172	16.9%
\$75,000 to \$99,999	106,319	9.8%	113,364	10.3%
\$100,000 or More	129,412	12.0%	155,779	14.2%
<b>Total</b>	<b>1,081,052</b>	<b>100.0%</b>	<b>1,098,803</b>	<b>100.0%</b>

Table IV.30, shows households by year home built for the 2010 and 2016 5-year ACS data. Housing units built between 2000 and 2009, account for 18.1 percent in 2010 and 15.2 percent of households. Housing units built prior to 1939 represented 4.3 percent of households in 2016 and 5.0 percent of households in 2010.

<b>Table IV.30</b> <b>Households by Year Home Built</b> State of Mississippi 2010 Five-Year ACS & 2016 Five-Year ACS Data				
Year Built	2010 Five-Year ACS		2016 Five-Year ACS	
	Households	% of Total	Households	% of Total
1939 or Earlier	53,873	5.0%	47,160	4.3%
1940 to 1949	42,060	3.9%	36,753	3.3%
1950 to 1959	86,283	8.0%	79,757	7.3%
1960 to 1969	140,607	13.0%	128,004	11.6%
1970 to 1979	210,295	19.5%	206,606	18.8%
1980 to 1989	176,700	16.3%	166,795	15.2%
1990 to 1999	206,507	19.1%	200,842	18.3%
2000 to 2009	164,727	15.2%	198,749	18.1%
2010 or Later			34,137	3.1%
<b>Total</b>	<b>1,081,052</b>	<b>100.0%</b>	<b>1,098,803</b>	<b>100.0%</b>

The distribution of unit types by race are shown in Table IV.31. An estimated 76.9 percent of white households occupy single-family homes, while 63.6 percent of black households occupy single-family homes. Some 5.4 percent of white households occupy apartments, while 13.7 percent of black households occupy apartments. An estimated 68.2 percent of Asian, and 77.2 percent of American Indian households occupy single-family homes.

**Table IV.31**  
**Distribution of Units in Structure by Race**  
 State of Mississippi  
 2016 Five-Year ACS Data

Unit Type	White	Black	American Indian	Asian	Native Hawaiian/ Pacific Islanders	Other	Two or More Races
Single-Family	76.9%	63.6%	77.2%	68.2%	82.7%	52.2%	67.7%
Duplex	1.3%	3.9%	1.9%	2.1%	2.0%	3.3%	3.4%
Tri- or Four-Plex	1.7%	4.9%	0.3%	2.9%	3.0%	3.0%	4.2%
Apartment	5.4%	13.7%	7.8%	23.2%	6.4%	14.1%	14.0%
Mobile Home	14.5%	13.8%	12.6%	3.5%	5.9%	27.2%	10.0%
Boat, RV, Van, Etc.	0.2%	0.0%	0.2%	0.0%	0.0%	0.2%	0.7%
<b>Total</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

The disposition of vacant housing units in 2000 and 2010 are shown in Table IV.32. An estimated 28.1 percent of vacant units were for rent in 2010, a 51.7 percent change since 2000. In addition, some 10.6 percent of vacant units were for sale, a change of 35.6 percent between 2000 and 2010. “Other” vacant units represented 38.6 percent of vacant units in 2010. This is a change of 48.1 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.32**  
**Disposition of Vacant Housing Units**  
 State of Mississippi  
 2000 & 2010 Census SF1 Data

Disposition	2000 Census		2010 Census		% Change 00–10
	Units	% of Total	Units	% of Total	
For Rent	29,486	25.5%	44,735	28.1%	51.7%
For Sale	12,456	10.8%	16,886	10.6%	35.6%
Rented or Sold, Not Occupied	10,035	8.7%	6,835	4.3%	-31.9%
For Seasonal, Recreational, or Occasional Use	21,845	18.9%	28,867	18.2%	32.1%
For Migrant Workers	299	0.3%	318	0.2%	6.4%
Other Vacant	41,398	35.8%	61,310	38.6%	48.1%
<b>Total</b>	<b>115,519</b>	<b>100.0%</b>	<b>158,951</b>	<b>100.0%</b>	<b>37.6%</b>

The disposition of vacant units between 2010 and 2016 are shown in Table IV.33. By 2016, for rent units accounted for 18.5 percent of vacant units, while for sale units accounted for 7.8 percent. “Other” vacant units accounted for 45.1 percent of vacant units, representing a total of 88,681 “other” vacant units.

**Table IV.33**  
**Disposition of Vacant Housing Units**  
 State of Mississippi  
 2010 Census & 2016 Five-Year ACS Data

Disposition	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
For Rent	44,735	28.1%	36,392	18.5%
For Sale	16,886	10.6%	15,351	7.8%
Rented Not Occupied	1,920	1.2%	6,141	3.1%
Sold Not Occupied	4,915	3.1%	6,502	3.3%
For Seasonal, Recreational, or Occasional Use	28,867	18.2%	42,836	21.8%
For Migrant Workers	318	0.2%	536	0.3%
Other Vacant	61,310	38.6%	88,681	45.1%
<b>Total</b>	<b>158,951</b>	<b>100.0%</b>	<b>196,439</b>	<b>100.0%</b>

## B. HOMELESSNESS AND VULNERABLE POPULATIONS

The following narrative describes the various at-need populations at the statewide level. These populations include persons that are homeless, persons recently released from incarceration, and foster care youth. Much of these data are only available at the statewide level and are presented in the following narrative.

### Homelessness

As of the 2018 Point-in-Time count, Mississippi had a total homeless population of 1,352 persons, representing 1,013 individual households. Of these 1,352 persons, 404 were in emergency shelters, 327 were in transitional housing, and another 621 were unsheltered at the time of the count.

<b>Table IV.34</b> <b>Total Homeless Persons</b> State of Mississippi Point-in-Time Count Mississippi CoC				
Persons	Sheltered		Unsheltered	Total
	Emergency	Transitional		
Total Number of Persons	404	327	621	1,352
Total Number of Households	308	245	460	1,013

Persons in households with at least one adult and one child accounted for 328 of Mississippi's homeless population, representing 112 households. Of these people, 198 were children under the age of 18.

<b>Table IV.35</b> <b>Persons in Households with at least one Adult and one Child</b> State of Mississippi Point-in-Time Count Mississippi CoC				
Persons	Sheltered		Unsheltered	Total
	Emergency	Transitional		
Number of Persons (under age 18)	83	82	33	198
Number of Persons (18 - 24)	13	3	6	22
Number of Persons (over age 24)	47	42	19	108
Total Number of persons (Adults & Children)	143	127	58	328
Total Number of Households	50	45	17	112

At the time of the count, there were 8 persons in households with only children, 7 in emergency shelters and 1 unsheltered.

<b>Table IV.36</b> <b>Persons in Households with only Children</b> State of Mississippi Point-in-Time Count Mississippi CoC				
Persons	Sheltered		Unsheltered	Total
	Emergency	Transitional		
Total Number of children (under age 18)	7	0	1	8
Total Number of Households	7	0	1	8

Persons in households without children accounted for 1,016 of Mississippi's homeless, representing 893 households. 929 of these individuals were over the age of 24, and over half of that population, 506 persons, was unsheltered.

<b>Table IV.37</b> <b>Persons in Households without Children</b> State of Mississippi Point-in-Time Count Mississippi CoC				
Persons	Sheltered		Unsheltered	Total
	Emergency	Transitional		
Number of Persons (18 - 24)	27	4	6	43
Number of Persons (over age 24)	227	196	506	929
Total Number of persons (Adults)	254	200	562	1,016
Total Number of Households	251	200	442	893

<b>Table V.38</b> <b>Demographic Summary by Race and Ethnicity</b> State of Mississippi Point-in-Time Count Mississippi CoC				
Race	Sheltered		Unsheltered	Total
	Emergency	Transitional		
Black or African American	221	146	296	663
White	161	169	280	610
Asian	4	3	5	12
American Indian or Alaska Native	0	1	8	9
Native Hawaiian or Other Pacific Islander	0	0	5	5
Multiple Races	18	8	27	53
<b>Total Number of persons (Adults &amp; Children)</b>	<b>404</b>	<b>327</b>	<b>621</b>	<b>1,352</b>
Hispanic/Latino	13	12	18	43
Non-Hispanic / Non-Latino	391	315	603	1,309

At the time of the count, there were 19 homeless parenting youth, between the ages of 18 and 24. These 19 persons had a total of 20 children in their care.

<b>Table IV.39</b> <b>Homeless Parenting Youth</b> State of Mississippi Point-in-Time Count Mississippi CoC				
Persons	Sheltered		Unsheltered	Total
	Emergency	Transitional		
Parenting Youth Under 18	0	0	0	<b>0</b>
Parenting Youth 18-24	13	3	3	<b>19</b>
Total Number of Parenting Youth	<b>13</b>	<b>3</b>	<b>3</b>	<b>19</b>
Children of Parenting Youth	13	4	3	<b>20</b>

There were 87 unaccompanied youth at the time of the Point-in-Time count, 52 of whom were unsheltered, with 4 in transitional housing and the remaining 31 in emergency shelters. Only 1 unaccompanied youth under the age of 18 was unsheltered.

<b>Table IV.40</b> <b>Unaccompanied Youth</b> State of Mississippi Point-in-Time Count Mississippi CoC				
Persons	Sheltered		Unsheltered	Total
	Emergency	Transitional		
Unaccompanied Youth Under 18	7	0	1	<b>8</b>
Unaccompanied Youth 18-24	24	4	51	<b>79</b>
Total Number of Persons	<b>31</b>	<b>4</b>	<b>52</b>	<b>87</b>

During the Point-in-Time count, subpopulations of Mississippi's homeless population are identified. 218 of the homeless counted were severely mentally ill, with 141 of those persons unsheltered. 201 homeless persons suffered from chronic substance abuse. At the time of the count, there were 102 homeless veterans in Mississippi, only 37 of whom were in some form of shelter, another 65 homeless veterans were unsheltered. Only 3 homeless persons with HIV/AIDS were unsheltered, with 24 in transitional housing and 8 in emergency shelters. Of the 183 homeless victims of domestic violence, 122 were in emergency shelters, while 42 were in transitional housing and another 19 were unsheltered at the time of the count.

<b>Table IV.41</b> <b>Summary of all other populations reported</b> State of Mississippi Point-in-Time Count Mississippi CoC				
Persons (Adults and Children)	Sheltered		Unsheltered	Total
	Emergency	Transitional		
Severely Mentally Ill	50	27	141	<b>218</b>
Chronic Substance Abuse	48	35	118	<b>201</b>
Veterans	10	27	65	<b>102</b>
HIV/AIDS	8	24	3	<b>35</b>
Victims of Domestic Violence	122	42	19	<b>183</b>

Table IV.42 shows the yearly counts of homeless veterans in Mississippi. Homelessness of veterans is down since 2012, with 2014 and 2018 being the only years of growth in the past seven years. Homeless veterans hit a low in 2017 at 57 individuals but have nearly doubled since then to 102 in 2018. Despite this, the 2018 homeless veteran population in Mississippi is still under half of 2012.

<b>Table IV.42</b> <b>Homeless Veterans by Year</b> State of Mississippi Point-in-Time Count Mississippi CoC 2012-2018						
Year	Sheltered			Unsheltered	Total	Percent Change
	Emergency	Transitional	Total			
2012	.	.	71	173	244	.
2013	.	.	129	81	210	-13.93%
2014	64	157	221	58	279	32.86%
2015	33	54	87	119	206	-26.16%
2016	25	33	58	86	144	-30.10%
2017	11	28	39	18	57	-60.42%
2018	10	27	37	65	102	78.95%

### Persons Released from Incarceration

According to the Bureau of Justice Statistics, in 2016 Mississippi had 18,666 sentenced prisoners under the jurisdiction of state or federal correctional authorities. According to the Mississippi Department of Corrections, in 2018, 7,957 persons were released from prison in the State of Mississippi. This was a decrease of 1,348 persons compared to 2017, and a decrease of 1,663 persons since 2015.

<b>Table IV.43</b> <b>Prisoners under jurisdiction</b> <b>of state or federal correctional authorities</b> State of Mississippi BJS 2015-2016									
Persons	2015			2016			Percent Change		
	Total	Male	Female	Total	Male	Female	Total	Male	Female
Mississippi	18,911	17,595	1,316	19,192	17,823	1,369	1.5%	1.3%	4.0%
U.S. Total	1,526,603	1,415,112	111,491	1,506,757	1,395,141	111,616	-1.3%	-1.4%	0.1%



**Table IV.44**  
**Sentenced prisoners under jurisdiction**  
**of state or federal correctional authorities**

State of Mississippi  
 BJS 2015-2016

Persons	2015			2016			Percent Change		
	Total	Male	Female	Total	Male	Female	Total	Male	Female
Mississippi	18,236	17,032	1,204	18,666	17,397	1,269	2.4%	2.1%	5.4%
U.S. Total	1,476,847	1,371,879	104,968	1,459,533	1,353,850	106,683	-1.2%	-1.3%	0.7%

In 2016 Mississippi released 7,080 of these prisoners, 6,443 of whom were released unconditionally. According to a 2015 study by the Mississippi Department of Corrections, there is a 35.9 percent recidivism rate for released prisoners. An estimated 17.6 percent of released prisoners in Mississippi will return to prison within the first year after release. Of the 7,080 prisoners released in 2016, it is expected that 2,541 will return to prison, 1,246 of them within the first year.

**Table IV.45**  
**Admitted and released prisoners under jurisdiction**  
**of state or federal correctional authorities**

State of Mississippi  
 BJS 2015-2016

Persons	Admissions			Releases				
	2015 Total	2016 Total	% Change	2015 Total	2016 Total	% Change	2016 unconditional	2016 conditional
Mississippi	6,461	7,501	16.2%	6,104	7,080	16.0%	566	6,443
U.S. Total	608,318	606,000	-0.4%	641,027	626,024	-2.3%	168,752	426,755

### Transition-Age Youth in Foster Care

According to the Child Welfare Financing Survey, in 2015 Mississippi had 1,062 transition –age youth (16-21) in foster care. 81 youth were emancipated or aged-out of the foster care system in Mississippi in 2015.

**Table IV.46**  
**Transition-age youth in foster care**

State of Mississippi  
 Child Welfare Financing Survey

Year	16 Yr Olds	17 Yr Olds	18 Yr Olds	19 Yr Olds	20-21 Yr Olds	Total # of youth
2011	313	391	257	101	56	1,118
2012	331	287	298	121	66	1,103
2013	293	314	230	125	84	1,045
2014	357	325	238	97	76	1,083
2015	340	329	244	74	74	1,062

Of the 1,062 transition-age youth in foster care, 29 percent had been in foster care for 3 or more years, and 23 percent had exited and re-entered foster care. The median age of entry into foster care for these transition-age youth is 15 years old.

<b>Table IV.47</b> <b>Number of placements for transition-age youth</b> State of Mississippi Child Welfare Financing Survey			
<b>Number of Placements</b>	<b>1 or 2</b>	<b>3 or 4</b>	<b>5 or more</b>
Mississippi	36%	24%	41%
U.S.	45%	21%	33%

In the foster care system, a placement is considered any place the child has lived, excluding trial home visits. In Mississippi, transition-age youth tend to have more placements during their time in foster care than the U.S. average. 36 percent had only one or two placements, below the U.S. average of 45 percent, while 24 percent had three or four placements, and 41 percent of transition-age youth in Mississippi had 5 or more placements, which is above the U.S. average of 33 percent.

The National Youth in Transition Database issues a survey and follow up surveys to cohorts of youth at ages 17, 19, and 21 as they transition out of the foster care system.<sup>3</sup> In 2017 the survey found that by the age of 17, 17 percent of foster care youth had experienced homelessness at some point in their life. In addition, by the age of 19, 20 percent of those same youth reported experiencing homelessness at some point in the past two years. The survey also found that at age 17, 33 percent of transition-age youth had been incarcerated at some point in their life, and by age 19, 20 percent had been incarcerated in the past two years.

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

## C. SEGREGATION AND INTEGRATION

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

### ***A Technical Note on the Dissimilarity Index Methodology***

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

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

Where  $i$  indexes a geographic unit,  $j$  is the  $j$ th jurisdiction,  $W$  is group one and  $B$  is group two, and  $N$  is the number of geographic units, starting with  $i$ , in jurisdiction  $j$ .<sup>4</sup>

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

The principle exception was the decision to use Census tract-level data to calculate dissimilarity index values through 2010. While HUD uses tract level data in 1990 and 2000, HUD uses block group-level data in 2010. The decision to use tract-level data in all years included in this study was motivated by the fact that the dissimilarity index is sensitive to the geographic base unit from which it is calculated. Concretely, use of smaller geographic units produces dissimilarity index values that tend to be higher than those calculated from larger geographic units.<sup>5</sup>

As a general rule, HUD considers the thresholds appearing in Table IV.34 to indicate low, moderate, and high levels of segregation:

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

<sup>5</sup> Wong, David S. “Spatial Decomposition of Segregation Indices: A Framework Toward Measuring Segregation at Multiple Levels.” *Geographical Analyses*, 35:3. The Ohio State University. July 2003. P. 179.

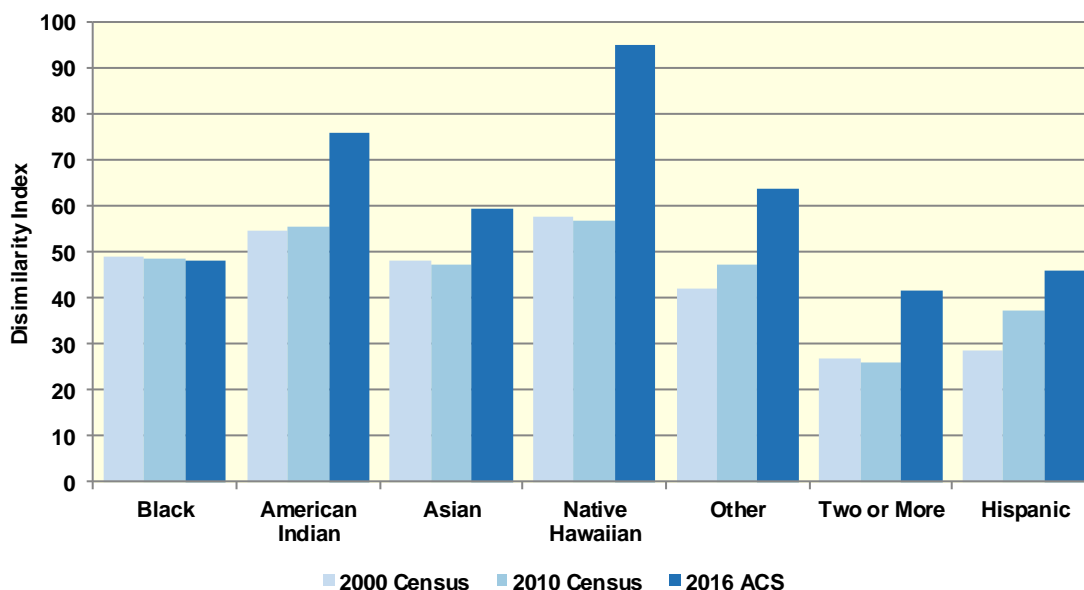
Table IV.48 Interpreting the dissimilarity index		
Measure	Values	Description
Dissimilarity Index [range 0-100]	<40	Low Segregation
	40-54	Moderate Segregation
	>55	High Segregation

### Segregation Levels

Diagram IV.7 shows the dissimilarity index by racial type in 2000, 2010, and 2016. Any racial or ethnic group with a dissimilarity index rating between 40 and 54 has a moderate level of segregation. Any racial or ethnic group with a dissimilarity index rating 55 or above has a high level of segregation. Black households, which account for 37.5 percent of the statewide population in 2016, have a moderate level of segregation. The rate of segregation for black households has remained virtually the same since 2000. Hispanic households, which accounted for 2.9 percent of the population in 2016, also have a moderate level of segregation. The rate of segregation for Hispanic households has increased since 2000. Two or more races households also have a moderate level of segregation. Asian households, which accounted for 1.0 percent of the population in 2016, have a high level of segregation. American Indian, Native Hawaiian/Pacific Islander, and “other” race households all had a high level of segregation. However, these households represent less than one percent of the statewide population.

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

State of Mississippi



## D. RACIALLY AND ETHNICALLY CONCENTRATED AREAS OF POVERTY

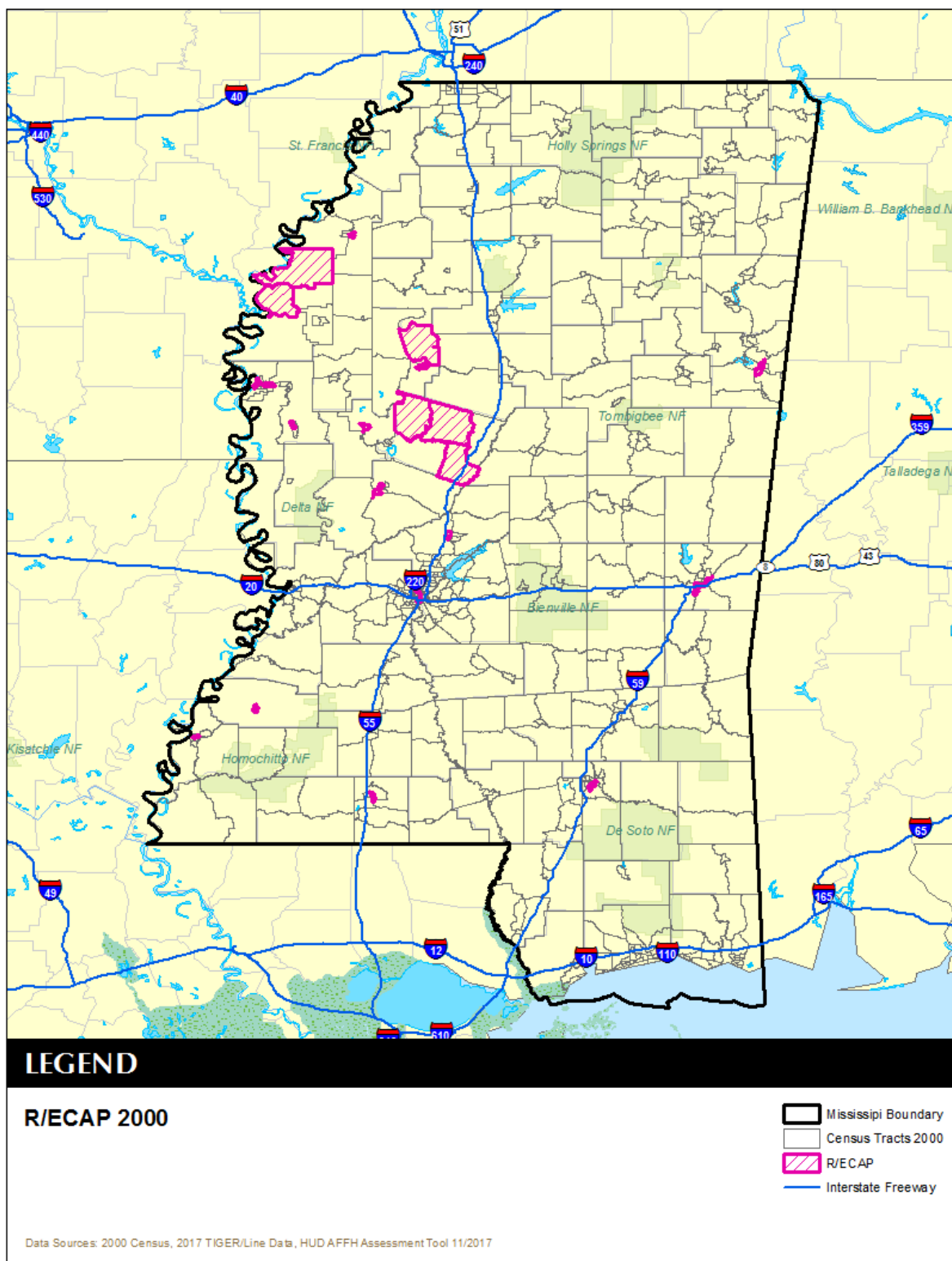
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Racially or ethnically concentrated areas of poverty (R/ECAPs) are Census tracts with relatively high concentrations of non-white residents living in poverty. Formally, an area is designated an R/ECAP if two conditions are satisfied: first, the non-white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

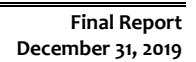
### ***R/ECAPs over Time***

The change in R/CAPs in State of Mississippi are shown in the following three maps. Map IV.1 shows the R/CAPs in 2000. Map IV.2 shows the R/ECAPs in State of Mississippi in 2010, and Map IV.3 shows the R/CAPs in 2016. The number of R/ECAPs in the State have increased since 2000. The location of these R/ECAPs have spread to include much of the western state and smaller areas throughout the State.

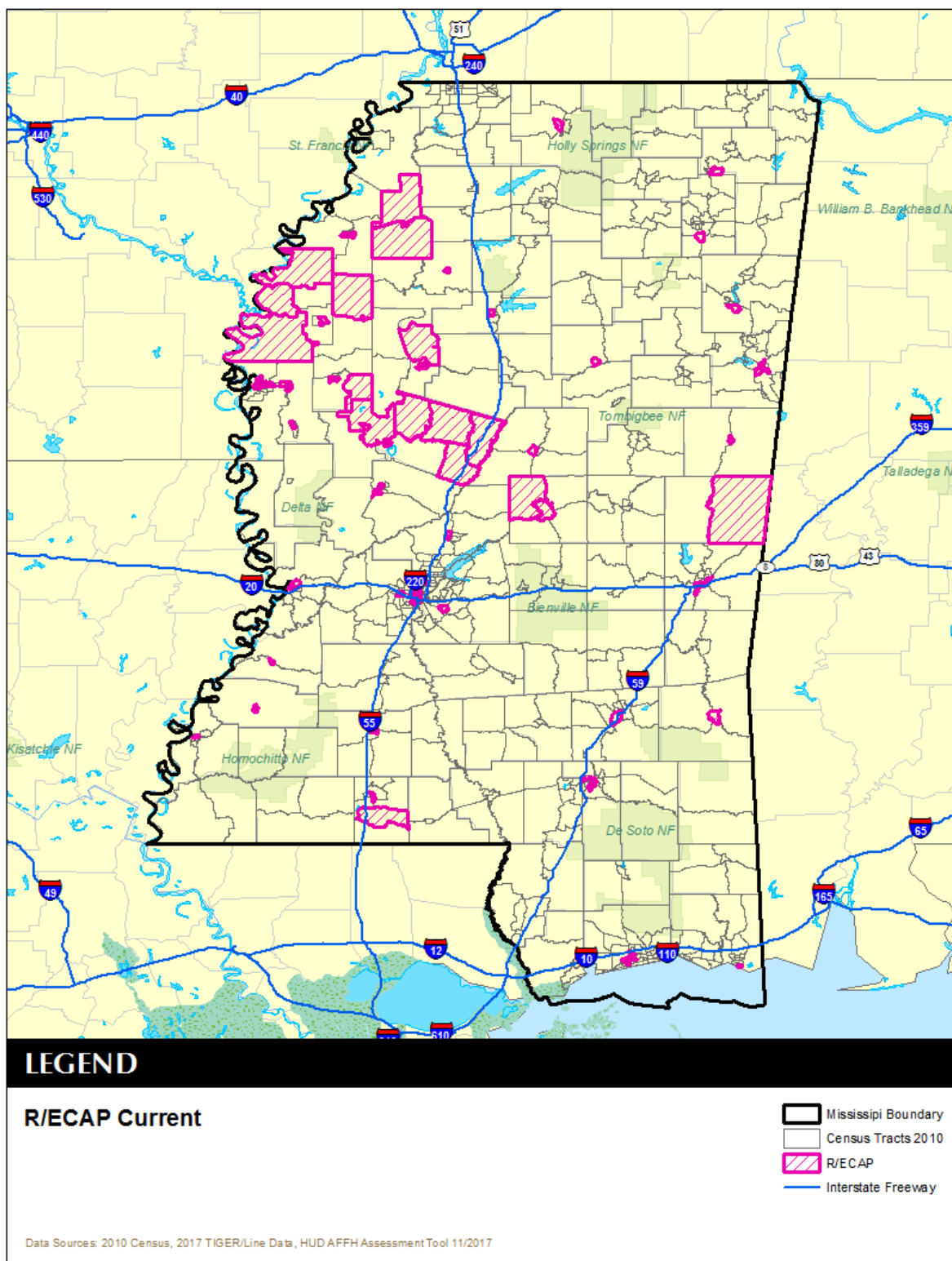
**Map IV.1**  
**R/ECAP 2000 Census**  
 State of Mississippi  
 AFFH Data



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**Map IV.3**  
**R/ECAP 2016 ACS**  
 State of Mississippi  
 AFFH Data





## E. DISPARITIES IN ACCESS TO OPPORTUNITY

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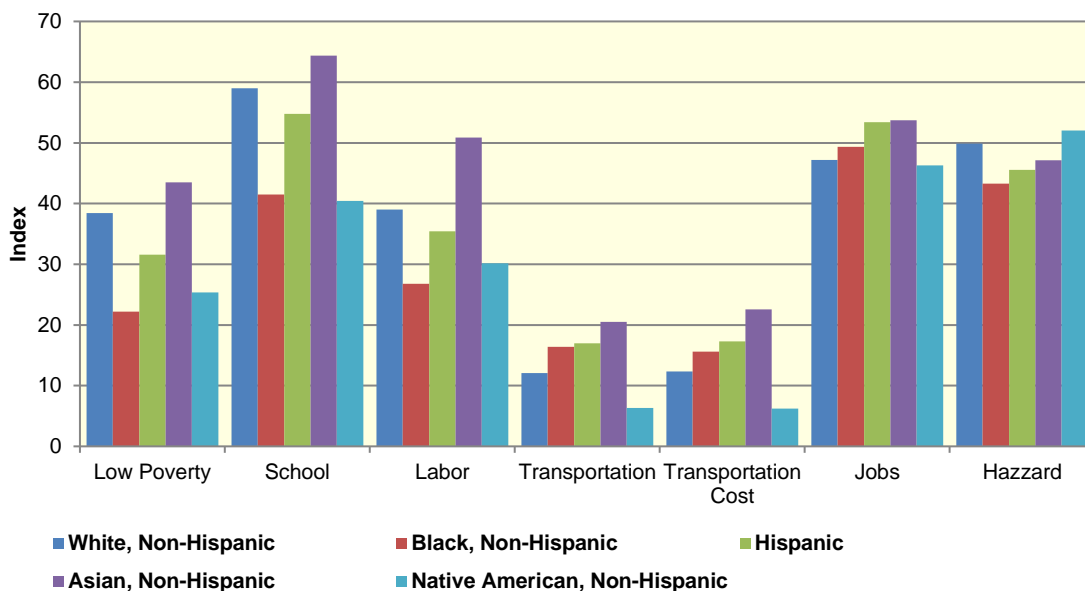
Areas of opportunity are physical places, areas within communities that provide things one needs to thrive, including quality employment, well performing schools, affordable housing, efficient public transportation, safe streets, essential services, adequate parks, and full-service grocery stores. Areas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

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

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

All the indices are presented in Diagram IV.8. The disparities in access to opportunity are shown in the differences between the various racial and ethnic groups in the diagram. For example, if white households have a distinctly higher index rating than black households then black households have a disproportionate access. Black households have markedly lower access to low poverty areas, school proficiency, and labor market engagement.

**Diagram IV.8**  
**Access to Opportunity**  
 State of Mississippi

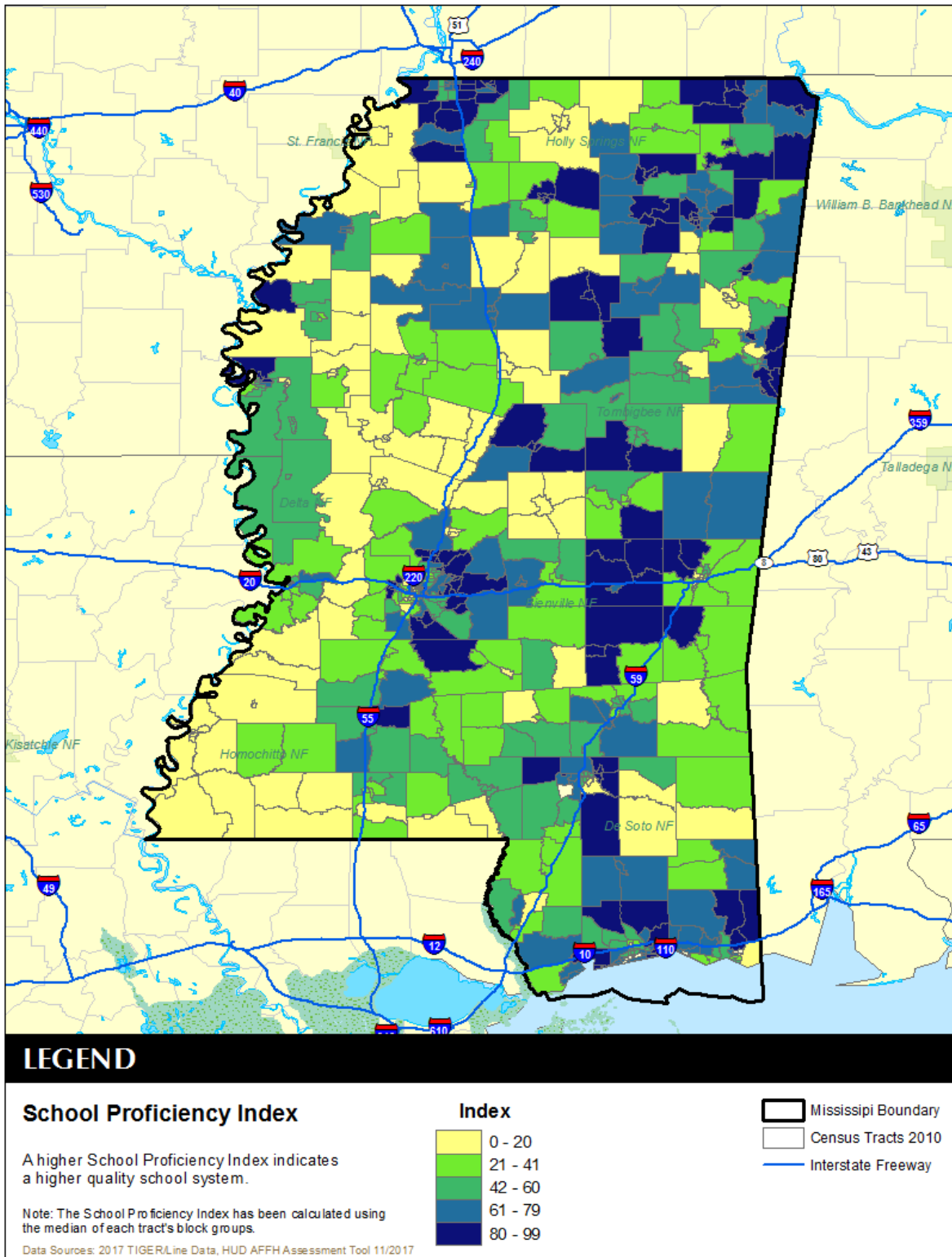


## EDUCATIONAL OPPORTUNITIES

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

Map IV.4 shows the school proficiency index ratings in State of Mississippi. The darkest areas in Map IV.4 show the highest school proficiency areas, while the lightest yellow shows the lowest areas of school proficiency. School proficiency index ratings tended to be higher in the eastern half of the State, and in areas outside of Jackson, Southaven, Biloxi, and Tupelo.

**Map IV.4**  
**School Proficiency Index**  
 State of Mississippi  
 AFFH Data

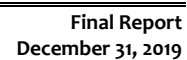


## EMPLOYMENT

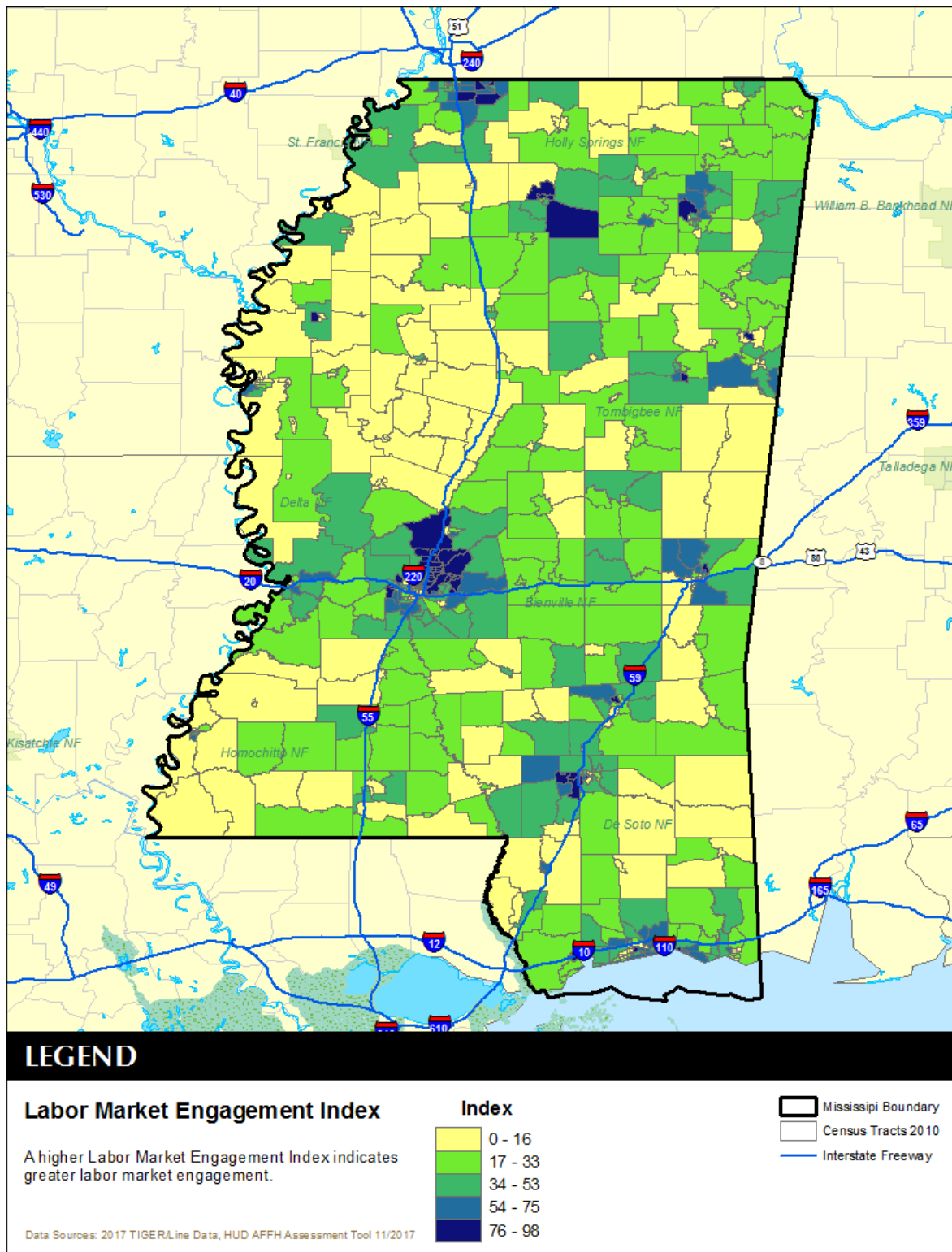
The Jobs Proximity Index measures the physical distances between place of residence and jobs by race/ethnicity and is shown in Map IV.5. The areas with the highest rating of job proximity are spread in pockets throughout the State.

The Labor Market Engagement Index provides a measure of unemployment rate, labor-force participation rate, and percent of the population ages 25 and above with at least a bachelor's degree, by neighborhood. Map IV.6 shows the labor market engagement for the area. Labor engagement index ratings tended to correspond with more urban areas of the State, with higher ratings in areas adjacent to the cities of Jackson, Hattiesburg, Southaven, and Biloxi.

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**Map IV.6**  
**Labor Engagement Index**  
 State of Mississippi  
 AFFH Data

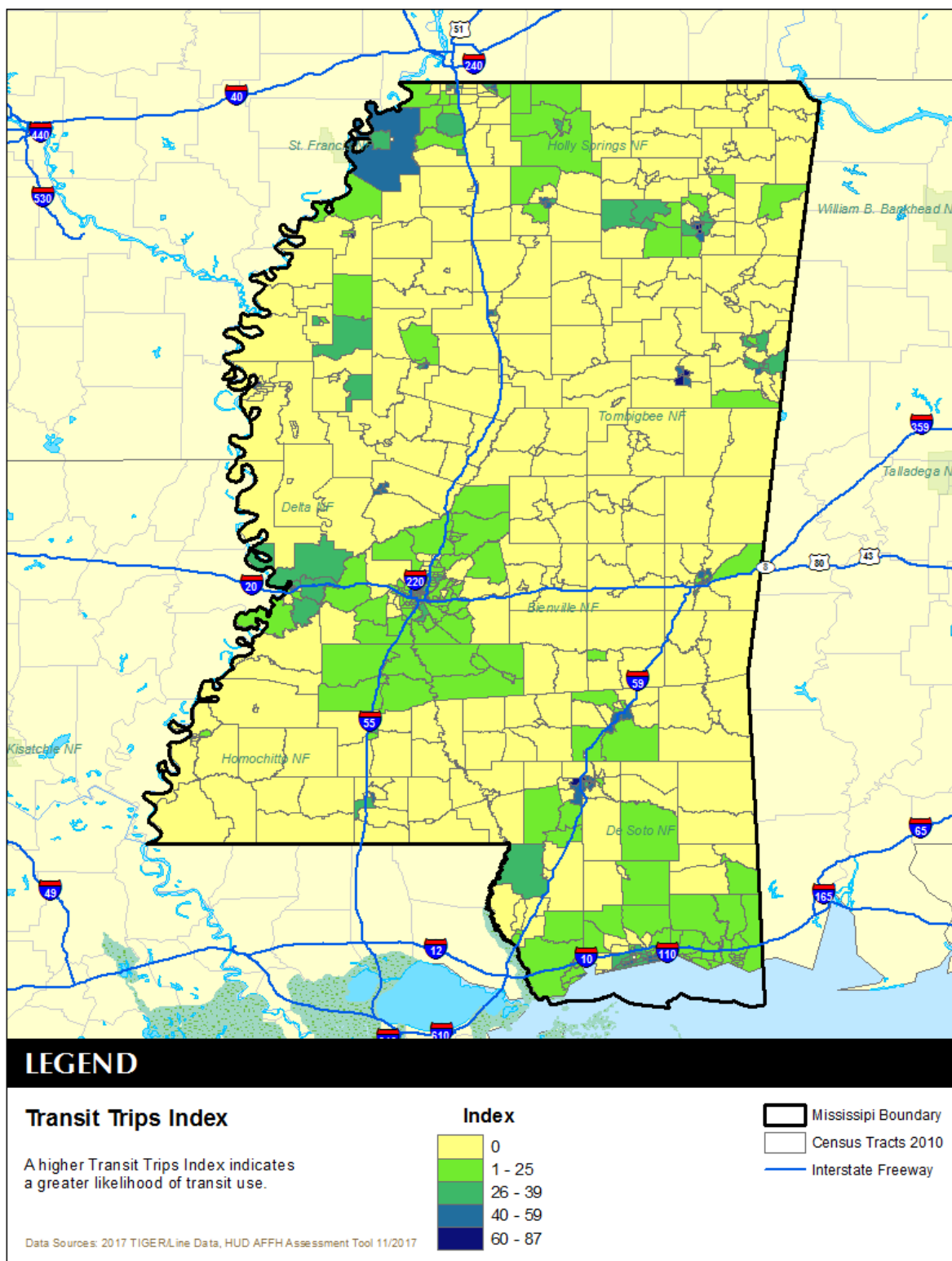


## TRANSPORTATION

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

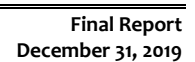
The Low Transportation Cost Index measures cost of transport and proximity to public transportation by neighborhood. Transportation Costs indices are shown in Map IV.8. The highest transportation cost index ratings were in areas adjacent to major cities, including Jackson, Oxford, Southaven, and Biloxi.

**Map IV.7**  
**Transit Trips Index**  
 State of Mississippi  
 AFFH Data





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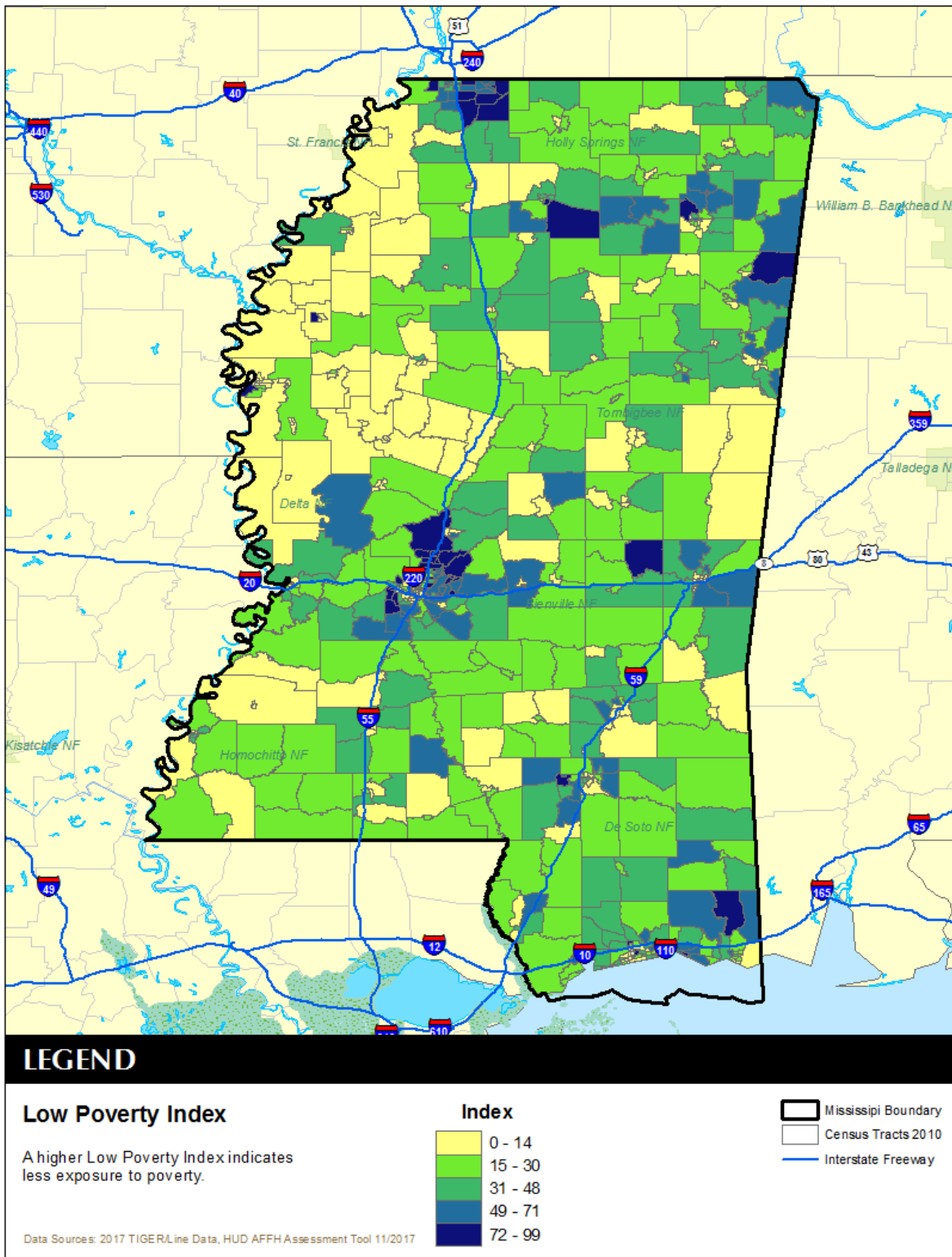


## LOW POVERTY EXPOSURE OPPORTUNITIES

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.9. The Low Poverty Index uses rates of family poverty by household (based on the federal poverty line) to measure exposure to poverty by neighborhood. A higher score is more desirable, generally indicating less exposure to poverty at the neighborhood level. A higher index represents a lower level of exposure to poverty. Areas with the highest low poverty ratings were interspersed throughout the State, in areas outside and adjacent to the cities of Jackson, Southaven, and Hattiesburg.

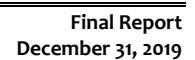
**Map IV.9**  
**Low Poverty Index**  
 State of Mississippi  
 AFFH Data



**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. The Environmental Health Index is shown in Map IV.10. The western part of the State tends to have higher environmental index ratings than the rest of the State. Areas adjacent to major cities also tended to have lower environmental health index ratings.

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## F. DISPROPORTIONATE HOUSING NEEDS

Households are classified as having housing problems if they face overcrowding, incomplete plumbing or kitchen facilities, or cost burdens. Overcrowding is defined as having from 1.1 to 1.5 people per room per residence, with severe overcrowding defined as having more than 1.5 people per room. Households with overcrowding are shown in Table IV.49. In 2016, an estimated 2.1 percent of households were overcrowded, and an additional 0.7 percent were severely overcrowded.

Table IV.49 Overcrowding and Severe Overcrowding State of Mississippi 2010 & 2016 Five-Year ACS Data							
Data Source	No Overcrowding		Overcrowding		Severe Overcrowding		Total
	Households	% of Total	Households	% of Total	Households	% of Total	
Owner							
2010 Five-Year ACS	752,811	98.3%	10,289	1.3%	2,585	0.3%	765,685
2016 Five-Year ACS	733,971	98.3%	9,778	1.3%	2,650	0.4%	746,399
Renter							
2010 Five-Year ACS	298,781	94.7%	12,754	4.0%	3,832	1.2%	315,367
2016 Five-Year ACS	334,022	94.8%	13,328	3.8%	5,054	1.4%	352,404
Total							
2010 Five-Year ACS	1,051,592	97.3%	23,043	2.1%	6,417	0.6%	1,081,052
2016 Five-Year ACS	1,067,993	97.2%	23,106	2.1%	7,704	0.7%	1,098,803

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 was a total of 5,080 households with incomplete plumbing facilities in 2016, representing 0.5 percent of households in State of Mississippi. This is compared to 0.9 percent of households lacking complete plumbing facilities in 2000.

<b>Table IV.50</b> <b>Households with Incomplete Plumbing Facilities</b> State of Mississippi 2000 Census SF3 & 2016 Five-Year ACS Data			
Households	2000 Census	2010 Five-Year ACS	2016 Five-Year ACS
With Complete Plumbing Facilities	1,037,419	1,073,673	1,093,723
Lacking Complete Plumbing Facilities	9,015	7,379	5,080
<b>Total Households</b>	<b>1,046,434</b>	<b>1,081,052</b>	<b>1,098,803</b>
<b>Percent Lacking</b>	<b>0.9%</b>	<b>0.7%</b>	<b>0.5%</b>

There were 7,883 households lacking complete kitchen facilities in 2016, compared to 7,470 households in 2000. This was a change from 0.7 percent of households in 2000 to 0.7 percent in 2016.

**Table IV.51**  
**Households with Incomplete Kitchen Facilities**  
 State of Mississippi  
 2000 Census SF3 & 2016 Five-Year ACS Data

Households	2000 Census	2010 Five-Year ACS	2016 Five-Year ACS
With Complete Kitchen Facilities	1,038,964	1,071,565	1,090,920
Lacking Complete Kitchen Facilities	7,470	9,487	7,883
<b>Total Households</b>	<b>1,046,434</b>	<b>1,081,052</b>	<b>1,098,803</b>
<b>Percent Lacking</b>	<b>0.7%</b>	<b>0.9%</b>	<b>0.7%</b>

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

In State of Mississippi, 15.5 percent of households had a cost burden and 13.2 percent had a severe cost burden. Some 21.1 percent of renters were cost burdened, and 22.4 percent were severely cost burdened. Owner-occupied households without a mortgage had a cost burden rate of 8.0 percent and a severe cost burden rate of 5.3 percent. Owner occupied households with a mortgage had a cost burden rate of 17.4 percent, and severe cost burden at 12.3 percent.

**Table IV.52**  
**Cost Burden and Severe Cost Burden by Tenure**  
 State of Mississippi  
 2010 Five-Year ACS & 2016 Five-Year ACS Data

Data Source	Less Than 30%		31%-50%		Above 50%		Not Computed		Total
	Households	% of Total	Households	% of Total	Households	% of Total	Households	% of Total	
Owner With a Mortgage									
2010 Five-Year ACS	287,753	66.6%	82,267	19.0%	59,326	13.7%	2,761	0.6%	432,107
2016 Five-Year ACS	266,734	69.5%	66,844	17.4%	47,049	12.3%	2,906	0.8%	383,533
Owner Without a Mortgage									
2010 Five-Year ACS	278,127	83.4%	30,329	9.1%	20,249	6.1%	4,873	1.5%	333,578
2016 Five-Year ACS	307,576	84.8%	29,157	8.0%	19,100	5.3%	7,033	1.9%	362,866
Renter									
2016 Five-Year ACS	122,606	38.9%	66,967	21.2%	70,452	22.3%	55,342	17.5%	315,367
2016 Five-Year ACS	143,315	40.7%	74,402	21.1%	78,793	22.4%	55,894	15.9%	352,404
Total									
2000 Census	688,486	63.7%	179,563	16.6%	150,027	13.9%	62,976	5.8%	1,081,052
2016 Five-Year ACS	717,625	65.3%	170,403	15.5%	144,942	13.2%	65,833	6.0%	1,098,803

## Housing Problems by Income

Table IV.53 shows the HUD calculated Median Family Income (MFI) for a family of four for State of Mississippi. As can be seen in 2017, the MFI was 51,800 dollars, which compared to 51,800 dollars for the State of Mississippi.

<b>Table IV.53</b> <b>Median Family Income</b> State of Mississippi 2000–2017 HUD MFI		
<b>Year</b>	<b>MFI</b>	<b>State</b>
2000	38,100	38,100
2001	40,000	40,000
2002	40,200	40,200
2003	40,700	40,700
2004	40,700	40,700
2005	40,700	40,700
2006	40,700	40,700
2007	43,200	43,200
2008	45,000	45,000
2009	46,800	46,800
2010	47,300	47,300
2011	48,000	48,000
2012	48,700	48,700
2013	48,300	48,300
2014	48,200	48,200
2015	48,300	48,300
2016	48,900	48,900
2017	51,800	51,800

Table IV.54 shows Comprehensive Housing Affordability Strategy (CHAS) data for housing problems by tenure and income. As can be seen there are a total of 92115 owner-occupied and 65730 renter-occupied households with a cost burden of greater than 30 percent and less than 50 percent. An additional 65420 owner-occupied 71335 renter-occupied households had a cost burden greater than 50 percent of income. Overall there are 738065 households without a housing problem.



**Table IV.54**  
**Housing Problems by Income and Tenure**

State of Mississippi  
 2010–2014 HUD CHAS Data

Housing Problem	Less Than 30% MFI	30% - 50% MFI	50% - 80% MFI	80% - 100% MFI	Greater than 100% MFI	Total
<b>Owner-Occupied</b>						
Lacking complete plumbing or kitchen facilities	1675	865	865	375	1360	5140
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	420	165	560	400	1235	2780
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	1250	1385	2230	1705	3715	10285
Housing cost burden greater than 50% of income (and none of the above problems)	31000	18595	10930	2340	2555	65420
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	10490	19125	27165	13740	21595	92115
Zero/negative income (and none of the above problems)	9135	0	0	0	0	9135
Has none of the 4 housing problems	8870	36620	73110	53145	393355	565100
<b>Total</b>	<b>62840</b>	<b>76755</b>	<b>114860</b>	<b>71705</b>	<b>423815</b>	<b>749975</b>
<b>Renter-Occupied</b>						
Lacking complete plumbing or kitchen facilities	1865	1475	1125	395	905	5765
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	1300	975	1145	375	805	4600
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	3880	2740	2750	1470	2285	13125
Housing cost burden greater than 50% of income (and none of the above problems)	47105	19700	4335	80	115	71335
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	9360	22045	26355	5470	2500	65730
Zero/negative income (and none of the above problems)	13080	0	0	0	0	13080
Has none of the 4 housing problems	14740	18345	30555	25325	84000	172965
<b>Total</b>	<b>91330</b>	<b>65280</b>	<b>66265</b>	<b>33115</b>	<b>90610</b>	<b>346600</b>
<b>Total</b>						
Lacking complete plumbing or kitchen facilities	3540	2340	1990	770	2265	10905
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	1720	1140	1705	775	2040	7380
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	5130	4125	4980	3175	6000	23410
Housing cost burden greater than 50% of income (and none of the above problems)	78105	38295	15265	2420	2670	136755
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	19850	41170	53520	19210	24095	157845
Zero/negative income (and none of the above problems)	22215	0	0	0	0	22215
Has none of the 4 housing problems	23610	54965	103665	78470	477355	738065
<b>Total</b>	<b>154170</b>	<b>142035</b>	<b>181125</b>	<b>104820</b>	<b>514425</b>	<b>1096575</b>

## ACCESS TO MORTGAGE FINANCE SERVICES

Congress enacted the Home Mortgage Disclosure Act (HMDA) in 1975, permanently authorizing the law in 1988<sup>6</sup>. The Act requires both depository and non-depository lenders to collect and publicly disclose information about housing-related applications and loans. Under the HMDA, financial institutions are required to report the race, ethnicity, sex, loan amount, and income of mortgage applicants and borrowers by Census tract. Institutions must meet a set of reporting criteria. For depository institutions, these are as follows:

1. The institution must be a bank, credit union, or savings association;
2. The total assets must exceed the coverage threshold;<sup>7</sup>
3. The institution must have had a home or branch office in a Metropolitan Statistical Area (MSA);
4. The institution must have originated or refinanced at least one home purchase loan secured by a first lien on a one- to four-family dwelling;
5. The institution must be federally insured or regulated; and
6. The mortgage loan must have been insured, guaranteed, or supplemented by a federal agency or intended for sale to Fannie Mae or Freddie Mac.

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

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

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

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

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

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

<sup>7</sup> Each December, the Federal Reserve announces the threshold for the following year. The asset threshold may change from year to year based on changes in the Consumer Price Index for Urban Wage Earners and Clerical Workers.

the best and most complete set of information on home loan applications. This report includes HMDA data from 2008 through 2016, the most recent year for which these data are available.

Table IV.55 shows the purpose of loan by year for State of Mississippi from 2008 to 2017. As seen therein, there were over 1,012,546 loans during this time period, of these some 373,105 were for home purchases. In 2017, there were 87,383 loans, of which 43,503 were for home purchases.

<b>Table IV.55</b> <b>Purpose of Loan by Year</b> State of Mississippi 2008–2017 HMDA Data											
Purpose	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Total
Home Purchase	43,657	38,379	34,098	31,267	32,800	36,071	34,331	37,459	41,540	43,503	373,105
Home Improvement	14,647	10,808	9,139	8,080	8,269	8,835	8,213	8,627	9,357	9,818	95,793
Refinancing	67,631	80,784	65,989	54,933	65,836	57,770	34,562	38,496	43,585	34,062	543,648
<b>Total</b>	<b>125,935</b>	<b>129,971</b>	<b>109,226</b>	<b>94,280</b>	<b>106,905</b>	<b>102,676</b>	<b>77,106</b>	<b>84,582</b>	<b>94,482</b>	<b>87,383</b>	<b>1,012,546</b>

Table IV.56 shows the occupancy status for loan applicants. A vast majority of applicants were or owner-occupied units, accounting for 903,276 loans between 2008 and 2017, and for 78,539 in 2017 alone.

<b>Table IV.56</b> <b>Occupancy Status for Applications</b> State of Mississippi 2008–2017 HMDA Data											
Status	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Total
Owner-Occupied	109,550	117,762	98,956	84,095	95,683	90,563	67,538	75,001	85,589	78,539	903,276
Not Owner-Occupied	15,966	11,979	10,152	10,118	11,152	11,953	9,517	9,562	8,861	8,795	108,055
Not Applicable	419.0	230.0	118.0	67.0	70.0	160.0	51.0	19.0	32.0	49.0	1,215
<b>Total</b>	<b>125,935</b>	<b>129,971</b>	<b>109,226</b>	<b>94,280</b>	<b>106,905</b>	<b>102,676</b>	<b>77,106</b>	<b>84,582</b>	<b>94,482</b>	<b>87,383</b>	<b>1,012,546</b>

Owner-occupied home purchase loan applications by loan types are shown in Table IV.57. Between 2008 and 2017, some 135,658 home loan purchases were conventional loans, 109,893 were FHA insured, and 34,016 were VA Guaranteed.

<b>Table IV.57</b> <b>Owner-Occupied Home Purchase Loan Applications by Loan Type</b> State of Mississippi 2008–2017 HMDA Data											
Loan Type	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Total
Conventional	18,965	12,881	10,563	9,827	11,184	13,502	13,250	13,817	15,293	16,376	135,658
FHA - Insured	11,340	13,034	12,346	10,133	9,755	9,371	8,383	10,738	12,362	12,431	109,893
VA - Guaranteed	2,378	2,673	2,666	2,650	2,802	3,346	3,644	3,989	4,739	5,129	34,016
Rural Housing Service or Farm Service Agency	4,730	5,837	5,011	5,394	5,878	6,399	5,830	5,284	5,519	5,579	55,461
<b>Total</b>	<b>37,413</b>	<b>34,425</b>	<b>30,586</b>	<b>28,004</b>	<b>29,619</b>	<b>32,618</b>	<b>31,107</b>	<b>33,828</b>	<b>37,913</b>	<b>37,913</b>	<b>335,028</b>

## Denial Rates

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

- “Originated,” which indicates that the loan was made by the lending institution;

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

As shown in Table IV.58, just over 165,616 home purchase loan applications were originated over the 2008-2017 period, and 34,319 were denied.

<b>Table IV.58</b> <b>Loan Applications by Action Taken</b> State of Mississippi 2008–2017 HMDA Data											
Action	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Total
Loan Originated	17,296	15,197	13,422	12,734	13,911	15,441	15,817	17,902	20,830	23,066	165,616
Application Approved but not Accepted	1,274	761.0	608.0	634.0	543.0	677.0	634.0	627.0	739.0	900.0	7,397
Application Denied	4,717	3,652	3,371	3,013	3,019	3,407	3,094	3,134	3,501	3,411	34,319
Application Withdrawn by Applicant	2,291	1,993	2,042	1,572	1,815	2,017	2,050	2,350	2,649	2,813	21,592
File Closed for Incompleteness	613.0	479.0	337.0	259.0	244.0	369.0	296.0	307.0	395.0	474.0	3,773
Loan Purchased by the Institution	11,221	12,340	10,805	9,792	10,083	10,697	9,204	9,503	9,794	8,843	102,282
Preapproval Request Denied	1.0	3.0	1.0	0.0	2.0	7.0	9.0	1.0	5.0	7.0	36.0
Preapproval Approved but not Accepted	0.0	0.0	0.0	0.0	2.0	3.0	3.0	4.0	0.0	1.0	13.0
<b>Total</b>	<b>37,413</b>	<b>34,425</b>	<b>30,586</b>	<b>28,004</b>	<b>29,619</b>	<b>32,618</b>	<b>31,107</b>	<b>33,828</b>	<b>37,913</b>	<b>39,515</b>	<b>335,028</b>

The most common reasons cited in the decision to deny one of these loan applications are shown in Table IV.59. Debt-to-income ratio accounted for 5,448 denials, credit history accounted for 9,248, and collateral accounted for 2,629.

<b>Table IV.59</b> <b>Loan Applications by Reason for Denial</b> State of Mississippi 2008–2017 HMDA Data											
Denial Reason	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Total
Debt-to-Income Ratio	732.0	591.0	455.0	426.0	474.0	519.0	502.0	493.0	628.0	628.0	5,448
Employment History	48.0	62.0	62.0	62.0	60.0	57.0	47.0	49.0	94.0	67.0	608.0
Credit History	1,299	1,223	1,021	1,046	1,072	942.0	712.0	711.0	605.0	617.0	9,248
Collateral	282.0	232.0	249.0	228.0	231.0	264.0	252.0	249.0	280.0	362.0	2,629
Insufficient Cash	73.0	66.0	59.0	56.0	52.0	76.0	85.0	116.0	145.0	112.0	840.0
Unverifiable Information	107.0	69.0	57.0	85.0	76.0	78.0	70.0	70.0	84.0	68.0	764.0
Credit Application Incomplete	414.0	228.0	153.0	118.0	113.0	153.0	140.0	158.0	148.0	206.0	1,831
Mortgage Insurance Denied	20.0	12.0	6.0	4.0	1.0	7.0	3.0	3.0	1.0	5.0	62.0
Other	222.0	212.0	185.0	118.0	115.0	169.0	146.0	122.0	170.0	168.0	1,627
Missing	1,520	957.0	1,124	870.0	825.0	1,142	1,137	1,163	1,346	1,178	11,262
<b>Total</b>	<b>4,717</b>	<b>3,652</b>	<b>3,371</b>	<b>3,013</b>	<b>3,019</b>	<b>3,407</b>	<b>3,094</b>	<b>3,134</b>	<b>3,501</b>	<b>3,411</b>	<b>34,319</b>

Denial rates were observed to differ by race and ethnicity, as shown in Table IV.60. While white applicants had a denial rate of 13.3 percent over the period from 2008 through 2017, black applicants had a denial rate of 27.9 percent. As for ethnicity, Hispanic applicants had a higher denial rate than non-Hispanic applicants, at 16.2 percent versus 21.4 percent.

<b>Table IV.60</b> <b>Denial Rates by Race/Ethnicity of Applicant</b> State of Mississippi 2004–2017 HMDA Data											
Race/Ethnicity	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Average
American Indian	42.9%	46.2%	44.0%	28.3%	33.3%	30.9%	25.0%	37.0%	22.8%	12.1%	29.5%
Asian	25.0%	20.8%	23.4%	16.7%	21.3%	20.9%	18.8%	14.8%	14.6%	16.0%	18.9%
Black	36.3%	32.3%	28.7%	30.2%	30.1%	30.6%	26.2%	25.2%	23.3%	20.2%	27.9%
Pacific Islander	34.8%	32.5%	11.1%	20.0%	28.0%	28.1%	14.8%	20.0%	22.4%	16.7%	23.4%
White	15.8%	14.7%	15.7%	15.0%	14.3%	14.3%	13.0%	11.3%	11.1%	9.7%	13.3%
Not Available	34.7%	36.3%	49.6%	44.4%	37.8%	33.6%	33.4%	30.8%	26.0%	27.9%	34.4%
Not Applicable	68.9%	0.0%	20.0%	20.0%	25.0%	20.0%	33.3%	0.0%	40.0%	0.0%	43.0%
<b>Average</b>	<b>21.4%</b>	<b>19.4%</b>	<b>20.1%</b>	<b>19.1%</b>	<b>17.8%</b>	<b>18.1%</b>	<b>16.4%</b>	<b>14.9%</b>	<b>14.4%</b>	<b>12.9%</b>	<b>17.2%</b>
Non-Hispanic	27.6%	27.7%	25.1%	21.7%	25.3%	27.9%	20.9%	20.2%	18.7%	12.9%	21.4%
Hispanic	20.3%	18.4%	18.4%	17.7%	17.0%	17.2%	15.5%	14.1%	13.7%	12.0%	16.2%

## 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.61, some 165,616 loans between 2008 and 2017 were HALs, accounting for 3.8 percent.

<b>Table IV.61</b> <b>Originated Owner-Occupied Loans by HAL Status</b> State of Mississippi 2008–2017 HMDA Data											
Loan Type	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Total
HAL	2,702	1,674	223.0	267.0	364.0	285.0	214.0	189.0	169.0	216.0	6,303
Other	14,594	13,523	13,199	12,467	13,547	15,156	15,603	17,713	20,661	22,850	159,313
<b>Total</b>	<b>17,296</b>	<b>15,197</b>	<b>13,422</b>	<b>12,734</b>	<b>13,911</b>	<b>15,441</b>	<b>15,817</b>	<b>17,902</b>	<b>20,830</b>	<b>23,066</b>	<b>165,616</b>
Percent HAL	15.6%	11.0%	1.7%	2.1%	2.6%	1.8%	1.4%	1.1%	0.8%	0.9%	3.8%

While white households experienced HAL rates at 4.0 percent between 2008 and 2017, black households had a rate of HALs at 6.0 percent.

**Table IV.62**  
**Rate of HALs Originated by Race/Ethnicity of Borrower**  
 State of Mississippi  
 2008–2017 HMDA Data

<b>Race</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>Average</b>
American Indian	11.1%	4.8%	0.0%	0.0%	0.0%	2.1%	0.0%	2.9%	0.0%	0.0%	2.2%
Asian	14.8%	10.9%	0.0%	4.0%	5.3%	0.4%	1.3%	0.8%	1.3%	0.0%	4.1%
Black	21.5%	11.0%	2.7%	3.4%	5.6%	3.1%	2.3%	1.9%	1.8%	2.3%	6.0%
Pacific Islander	13.3%	22.2%	8.3%	0.0%	0.0%	0.0%	4.3%	0.0%	2.6%	0.0%	6.1%
White	14.7%	11.3%	1.5%	1.9%	2.1%	1.7%	1.2%	0.9%	0.6%	0.7%	4.0%
Not Available	10.6%	4.6%	0.5%	0.3%	0.4%	1.0%	0.0%	0.0%	0.4%	0.1%	2.5%
Not Applicable	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
<b>Average</b>	<b>15.6%</b>	<b>11.0%</b>	<b>1.7%</b>	<b>2.1%</b>	<b>2.6%</b>	<b>1.8%</b>	<b>1.4%</b>	<b>1.1%</b>	<b>0.8%</b>	<b>0.9%</b>	<b>3.8%</b>
Hispanic	14.6%	12.7%	1.1%	2.2%	2.9%	1.4%	2.1%	1.6%	1.5%	0.7%	4.1%
Non-Hispanic	15.9%	11.2%	1.7%	2.1%	2.6%	1.9%	1.4%	1.1%	0.8%	1.0%	4.3%

## G. PUBLICLY SUPPORTED HOUSING ANALYSIS

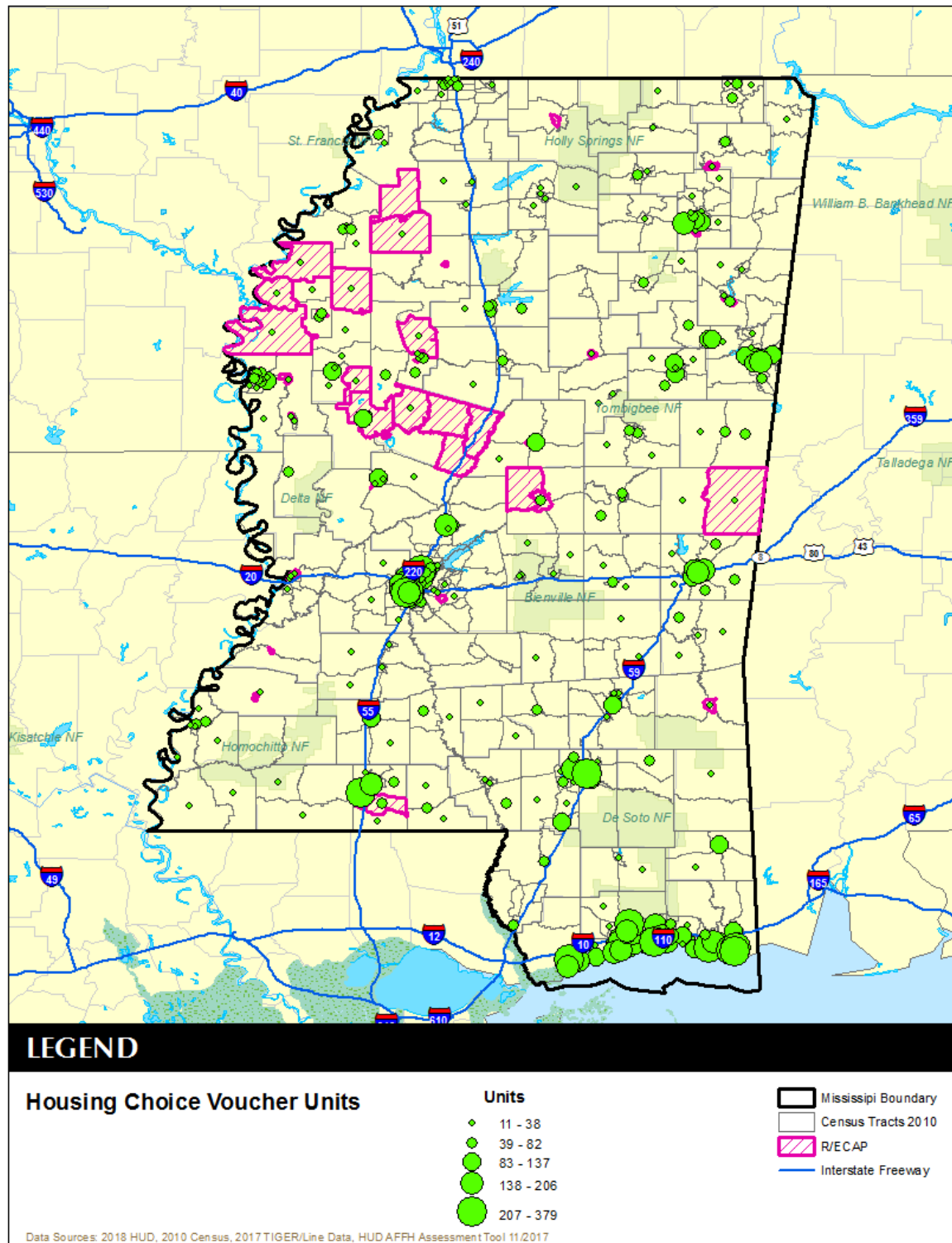
The number of public housing units are shown in Table IV.63, below. There are 54,039 public housing units in State of Mississippi, of which 10,044 are for households with disabilities. In total, there are 10,314 public housing units, 17,867 Project Based Section 8 units, 1,431 other HUD Multifamily units, and 24,427 Housing Choice Voucher units.

<b>Table IV.63</b> <b>Residents with Disabilities by Subsidized Housing Type</b> State of Mississippi HUD AFFH Raw Database		
<b>Program</b>	<b>Total Units</b>	<b>Total Disabled Units</b>
Public Housing	10,314	1,832
Project Based Section 8	17,867	3,730
Other HUD Multifamily	1,431	488.0
Housing Choice Vouchers	24,427	3,994
<b>Total</b>	<b>54,039</b>	<b>10,044</b>

Map IV.11 shows the location of Housing Choice Vouchers. Map IV.12 shows the location of Low-Income Housing Tax Credit (LIHTC) Units, Map IV.13 shows the location of Public Housing Units, and Map IV.14 shows the location of Project-Based Section 8 units.

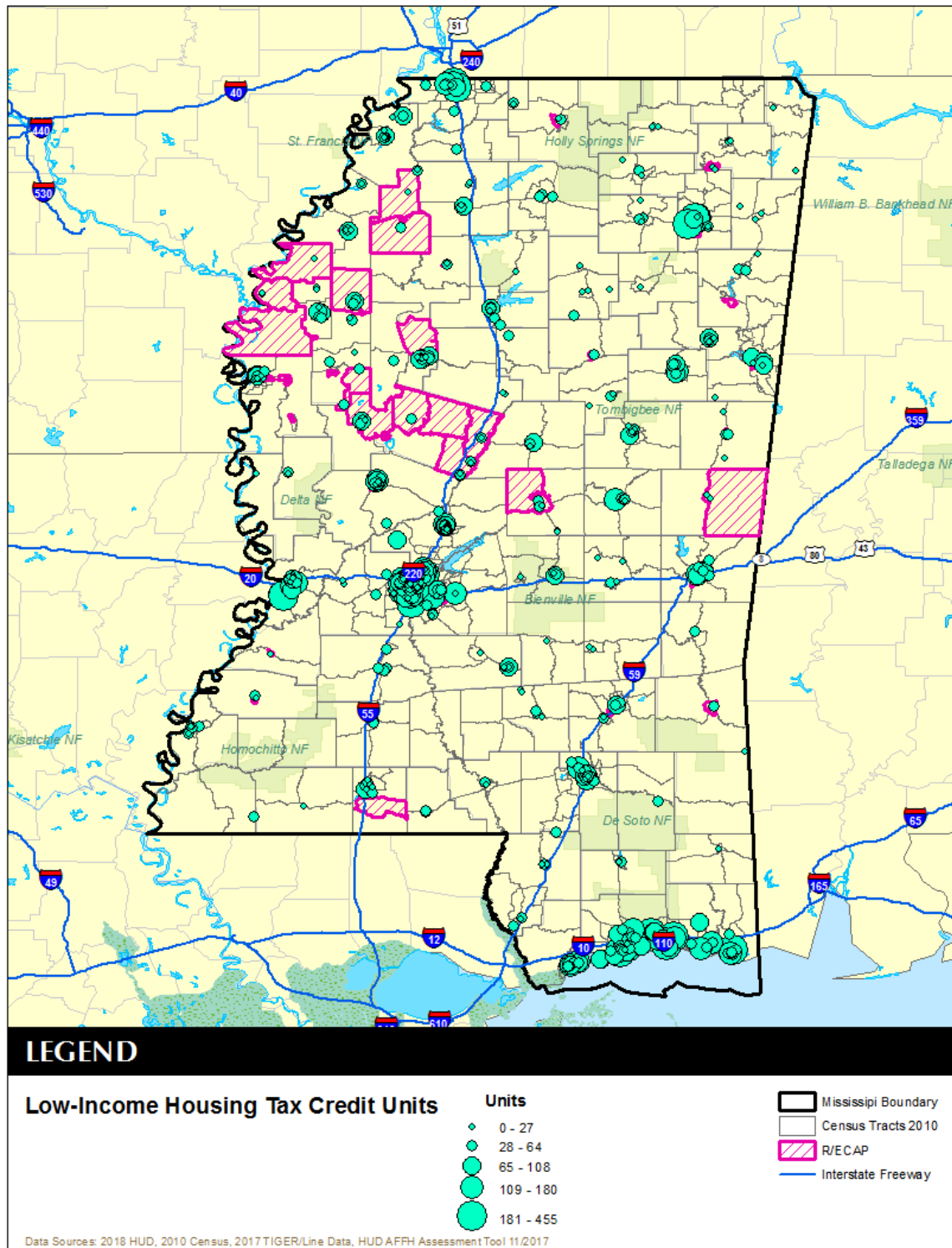
Housing choice voucher use is spread throughout the State, but most heavily concentrated along the southern coast and in major cities. A similar pattern is seen in LIHTC units. Project-based Section 8 units also followed this trend, while public housing units were spread out throughout the State. The location of public housing units tended to be more heavily concentrated in R/ECAPs.

**Map IV.11**  
**Housing Choice Vouchers**  
 State of Mississippi  
 AFFH Data

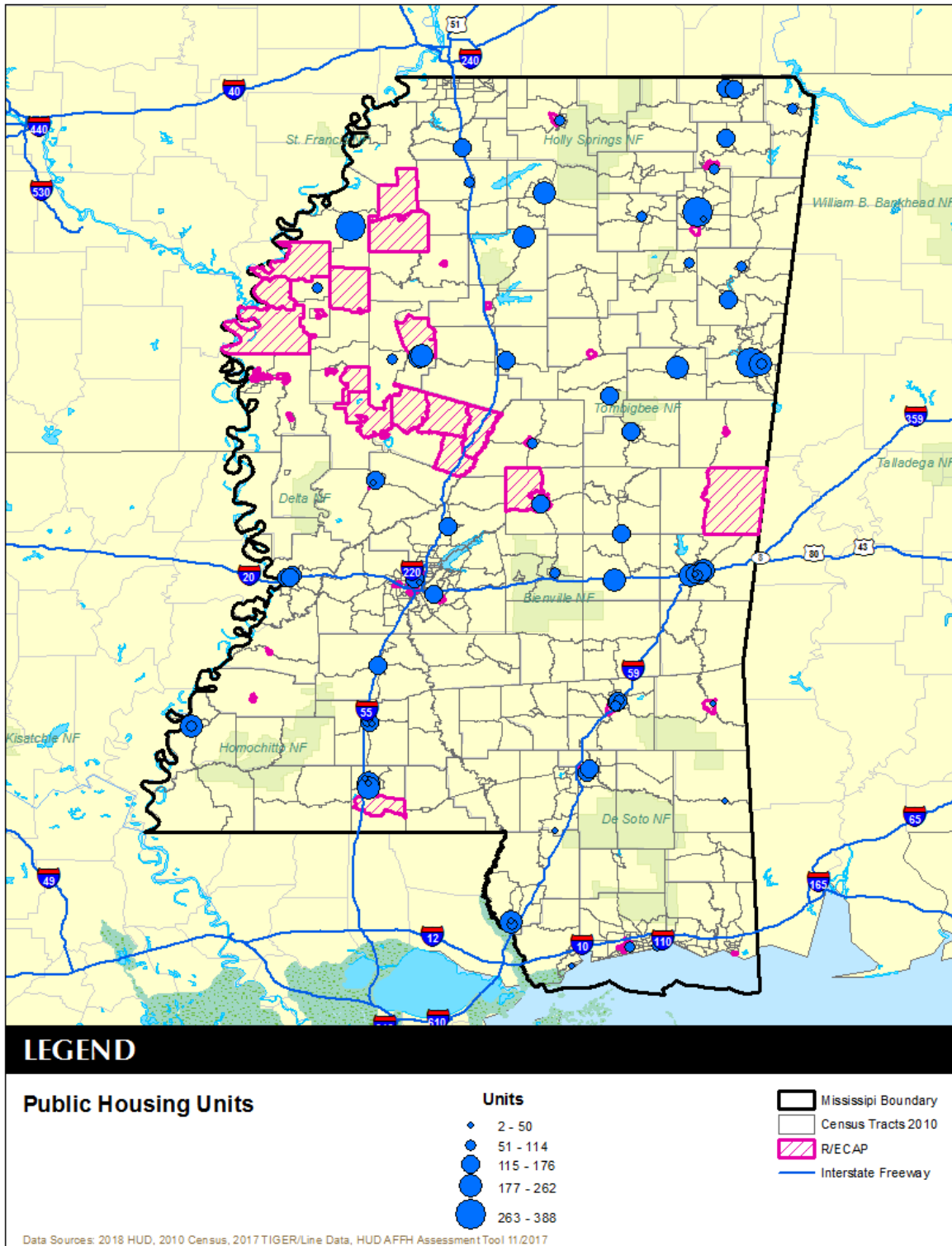




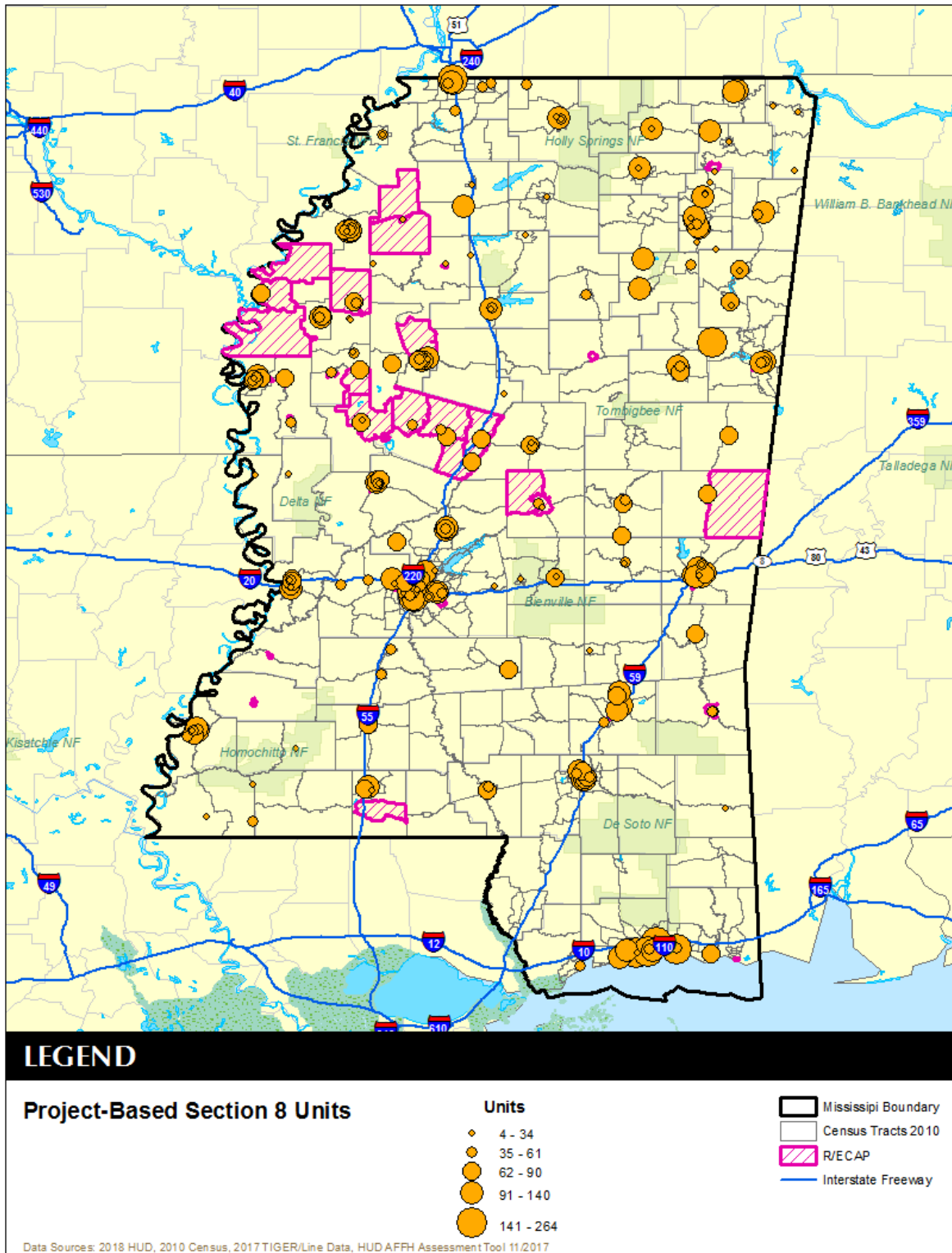
**Map IV.12**  
**Low-Income Housing Tax Credit Units**  
 State of Mississippi  
 AFFH Data



**Map IV.13**  
**Public Housing Units**  
 State of Mississippi  
 AFFH Data



**Map IV.14**  
**Project-Based Section 8 Units**  
 State of Mississippi  
 AFFH Data



## H. DISABILITY AND ACCESS

The disability rate from the 2000 Census is shown in Table IV.64. Some 23.6 percent of the population was disabled in 2000, or a total of 607,570 persons. The disability rate was highest for those over 65, with 51.7 percent disabled. 2000 Census data is presented here because the 2010 Census did not include detailed information about disabilities. This information is supplemented with 2016 American Community Survey (ACS) data to give a more current picture.

<b>Table IV.64</b> <b>Disability by Age</b> State of Mississippi 2000 Census SF3 Data		
Age	Total	
	Disabled Population	Disability Rate
5 to 15	28,342	5.9%
16 to 64	410,818	23.2%
65 and older	168,410	51.7%
<b>Total</b>	<b>607,570</b>	<b>23.6%</b>

Table IV.65 shows disability by type in 2000. There were 290,493 physical disabilities reported in 2000, some 254,929 employment disabilities, and 233,075 go-outside-home disabilities.

<b>Table IV.65</b> <b>Total Disabilities Tallied: Aged 5 and Older</b> State of Mississippi 2000 Census SF3 Data	
Disability Type	Population
Sensory disability	123,876
Physical disability	290,493
Mental disability	165,686
Self-care disability	98,915
Employment disability	254,929
Go-outside-home disability	233,075
<b>Total</b>	<b>1,166,974</b>

Disability by age, as estimated by the 2016 ACS, is shown in Table IV.66. The disability rate for females was 16.4 percent, compared to 16.3 percent for males. The disability rate grew precipitously higher with age, with 56.8 percent of those over 75 experiencing a disability.

<b>Table IV.66</b> <b>Disability by Age</b> State of Mississippi 2016 Five-Year ACS Data						
Age	Male		Female		Total	
	Disabled Population	Disability Rate	Disabled Population	Disability Rate	Disabled Population	Disability Rate
Under 5	654	0.7%	374	0.4%	1,028	0.5%
5 to 17	21,248	7.8%	11,878	4.5%	33,126	6.2%
18 to 34	27,195	8.4%	22,595	6.5%	49,790	7.4%
35 to 64	102,780	19.6%	111,368	19.1%	214,148	19.3%
65 to 74	40,758	35.8%	44,059	33.4%	84,817	34.5%
75 or Older	35,674	54.6%	59,526	58.2%	95,200	56.8%
<b>Total</b>	<b>228,309</b>	<b>16.3%</b>	<b>249,800</b>	<b>16.4%</b>	<b>478,109</b>	<b>16.4%</b>

The number of disabilities by type, as estimated by the 2016 ACS, is shown in Table IV.67. Some 10.2 percent have an ambulatory disability, 8.1 percent have an independent living disability, and 3.7 percent have a self-care disability.

<b>Table IV.67</b> <b>Total Disabilities Tallied: Aged 5 and Older</b> State of Mississippi 2016 Five-Year ACS		
<b>Disability Type</b>	<b>Population with Disability</b>	<b>Percent with Disability</b>
Hearing disability	118,726	4.1%
Vision disability	99,228	3.4%
Cognitive disability	186,962	6.8%
Ambulatory disability	279,417	10.2%
Self-Care disability	101,659	3.7%
Independent living disability	178,091	8.1%

Other data, from the Center for Disease Control's (CDC) Health Data System shows a statewide disability rate of 21.2 percent for persons aged 18 to 44. However, the disability rate for older persons is much higher, at 41.8 percent for persons aged 45 to 64, and 57.1 percent for those 65 and older.

<b>Table IV.68</b> <b>Disability by Age</b> State of Mississippi CDC Disability and Health Data System	
<b>Age</b>	<b>Percent with Disability</b>
18-44	21.2%
45-64	41.8%
65 or older	57.1%

## DISABILITY AND ACCESS WORKGROUPS

A series of four (4) Disability and Access Workgroups were held between October and December 2018 to gather feedback on the needs of persons with disabilities and access to housing throughout the State of Mississippi. A summary of comments is included below, and a complete set of transcripts is included in the Technical Appendix.

- Persons with disabilities tend to congregate in urban areas in order to access public transit
- There is a lack of available accessible units, and a lack of new development of accessible units
- There is continued need for permanent supportive housing for persons with disabilities
- NIMBYism continues to be a challenge for new units, especially group homes
- There should be a mandate that all new housing development includes a percentage of accessible units
- Significant need for transportation for persons with disabilities
- There is a need for integrated services beyond just housing

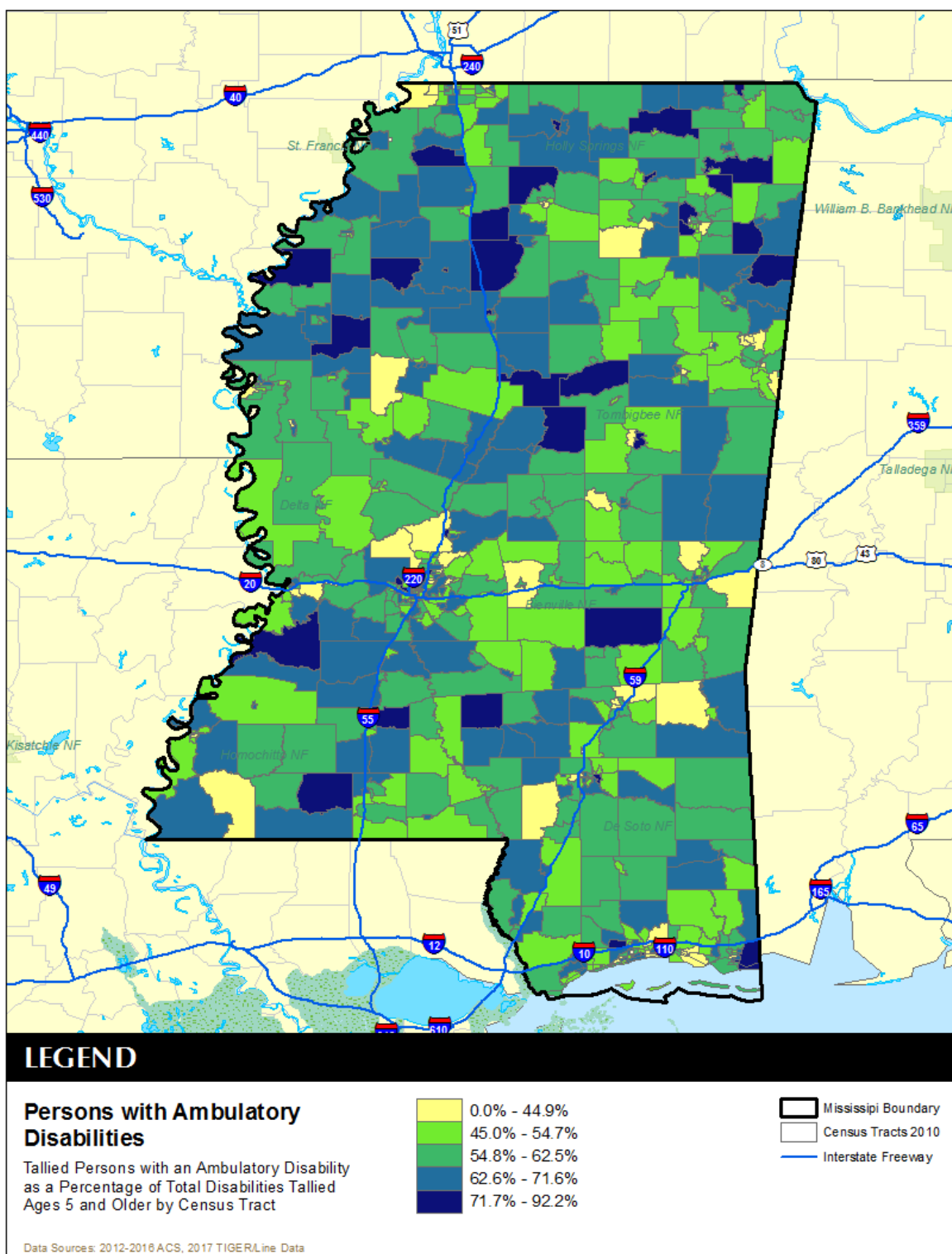
## HOUSING ACCESSIBILITY

Accessible housing units are located throughout the area. Some 10,044 publicly supported housing units are available for households with disabilities, out of 54,039 total publicly supported housing units in State of Mississippi, according to HUD's AFFH database, are accessible.

<b>Table IV.69</b> <b>Residents with Disabilities by Subsidized Housing Type</b> State of Mississippi HUD AFFH Raw Database		
<b>Program</b>	<b>Total Units</b>	<b>Total Disabled Units</b>
Public Housing	10,314	1,832
Project Based Section 8	17,867	3,730
Other HUD Multifamily	1,431	488.0
Housing Choice Vouchers	24,427	3,994
<b>Total</b>	<b>54,039</b>	<b>10,044</b>

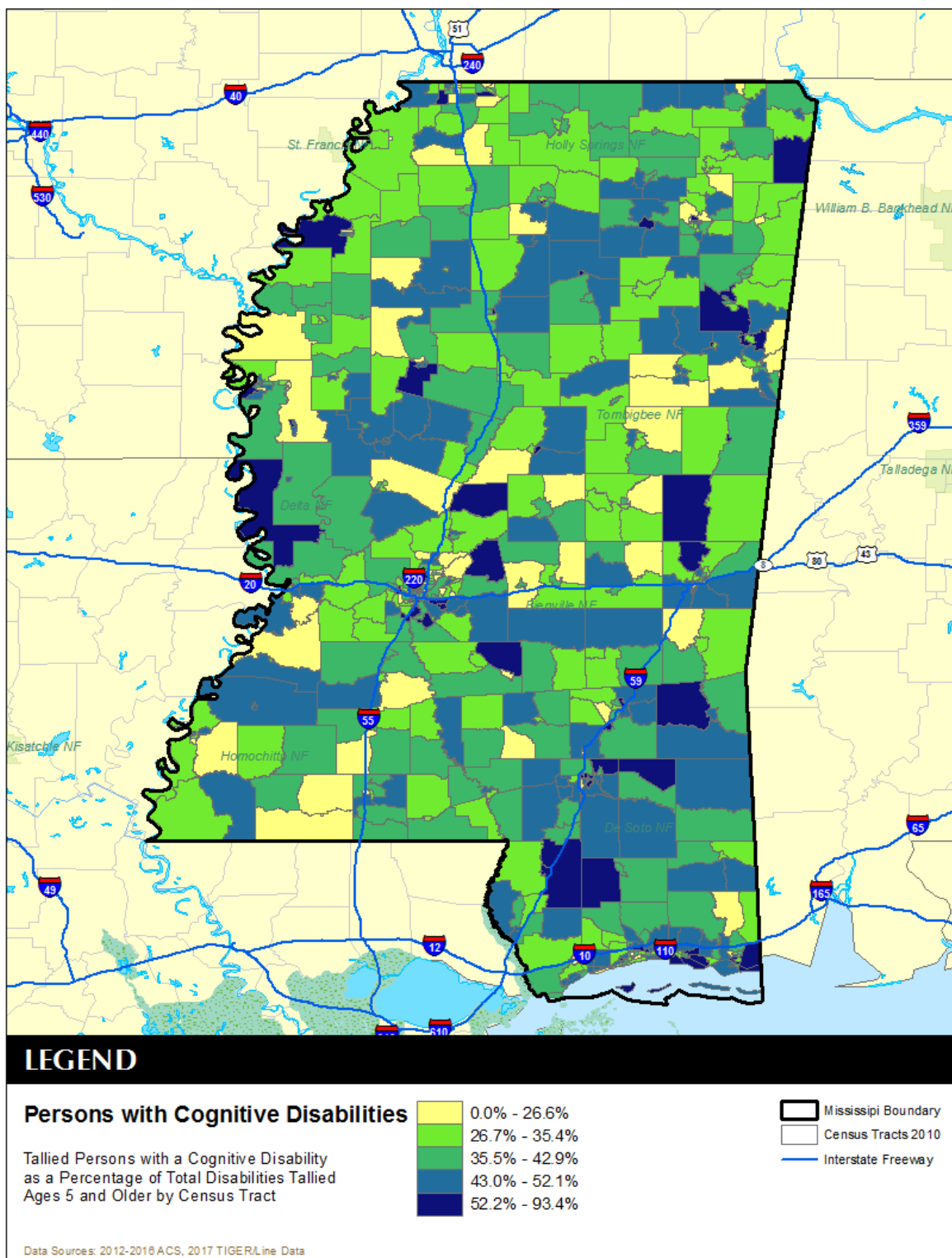
The concentrations of persons with various types of disabilities are shown in the following maps. Maps IV.15 through IV.20 show persons with ambulatory disabilities, persons with cognitive disabilities, persons with hearing disabilities, persons with independent living disabilities, persons with self-care disabilities, and persons with vision disabilities.

**Map IV.15**  
**Persons with Ambulatory Disabilities**  
 State of Mississippi  
 AFFH Data



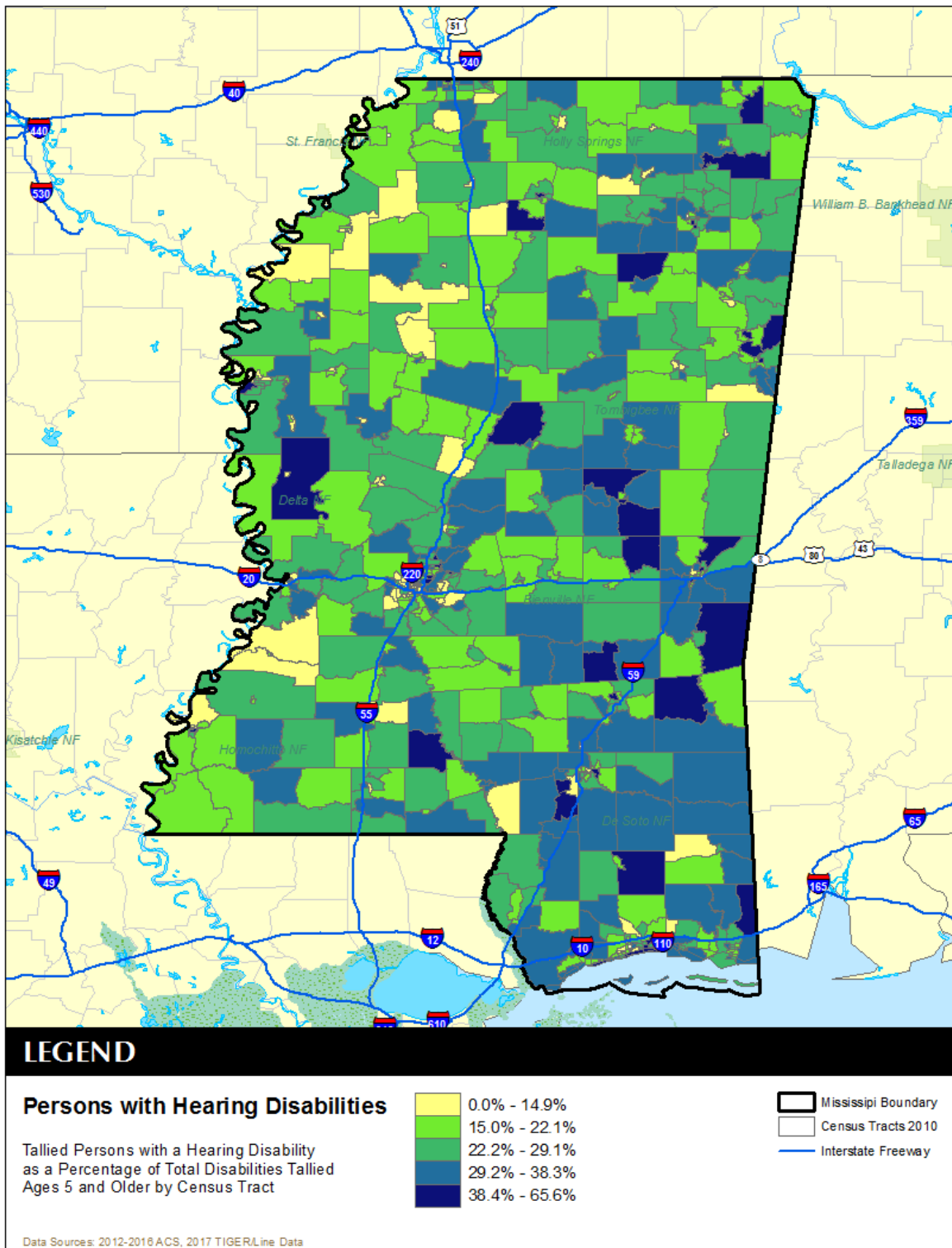


**Map IV.16**  
**Persons with Cognitive Disabilities**  
 State of Mississippi  
 AFFH Data

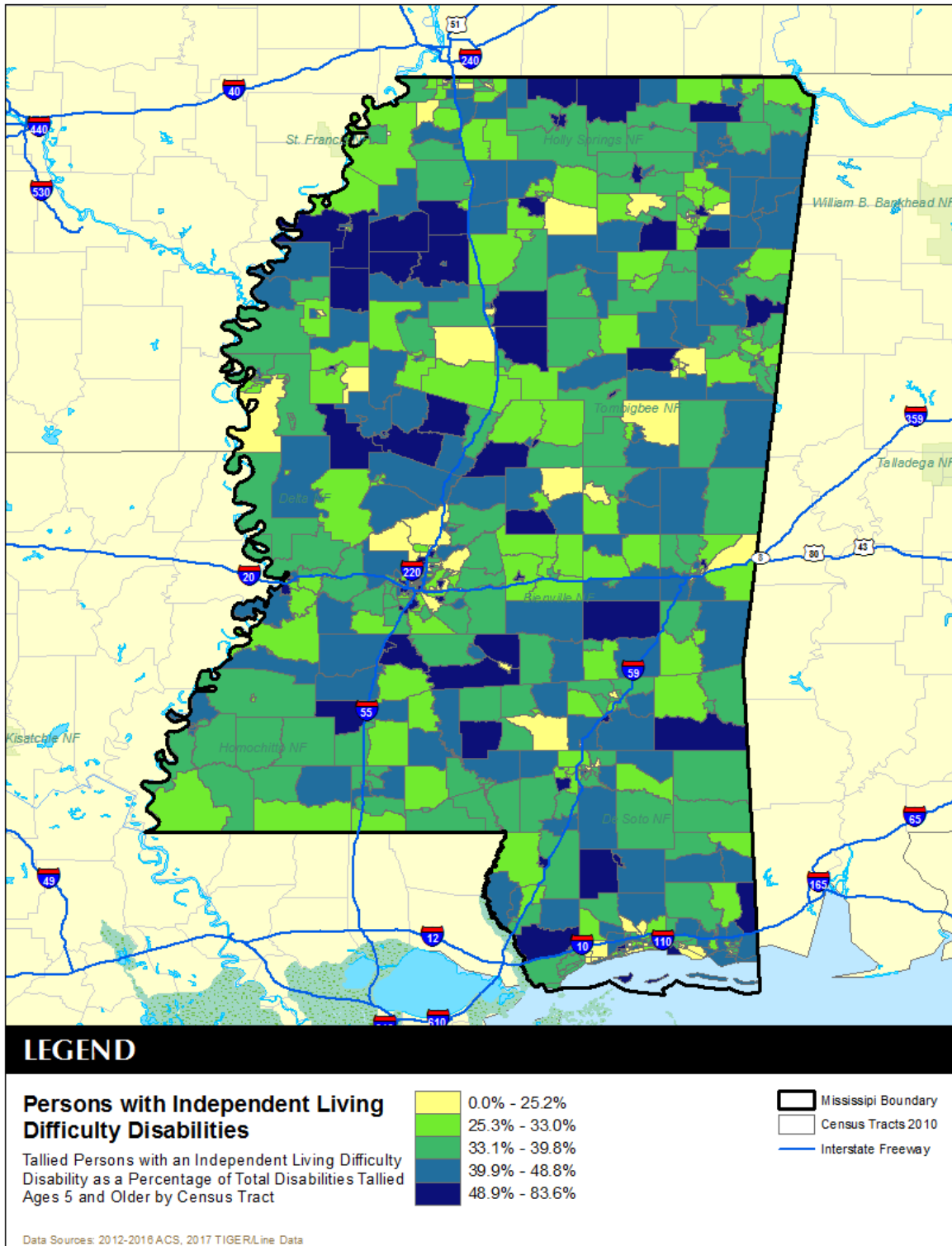




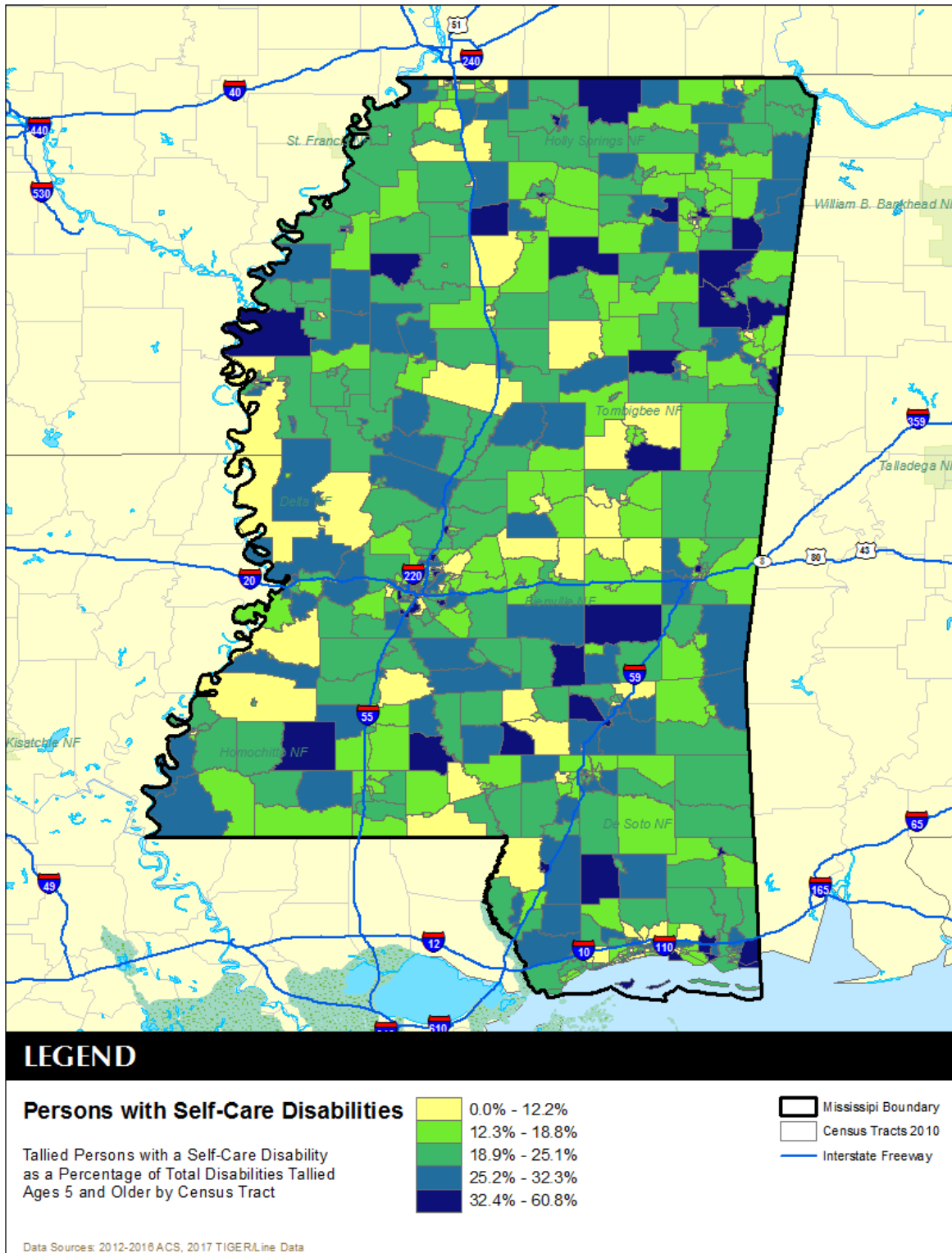
**Map IV.17**  
**Persons with Hearing Disabilities**  
 State of Mississippi  
 AFFH Data



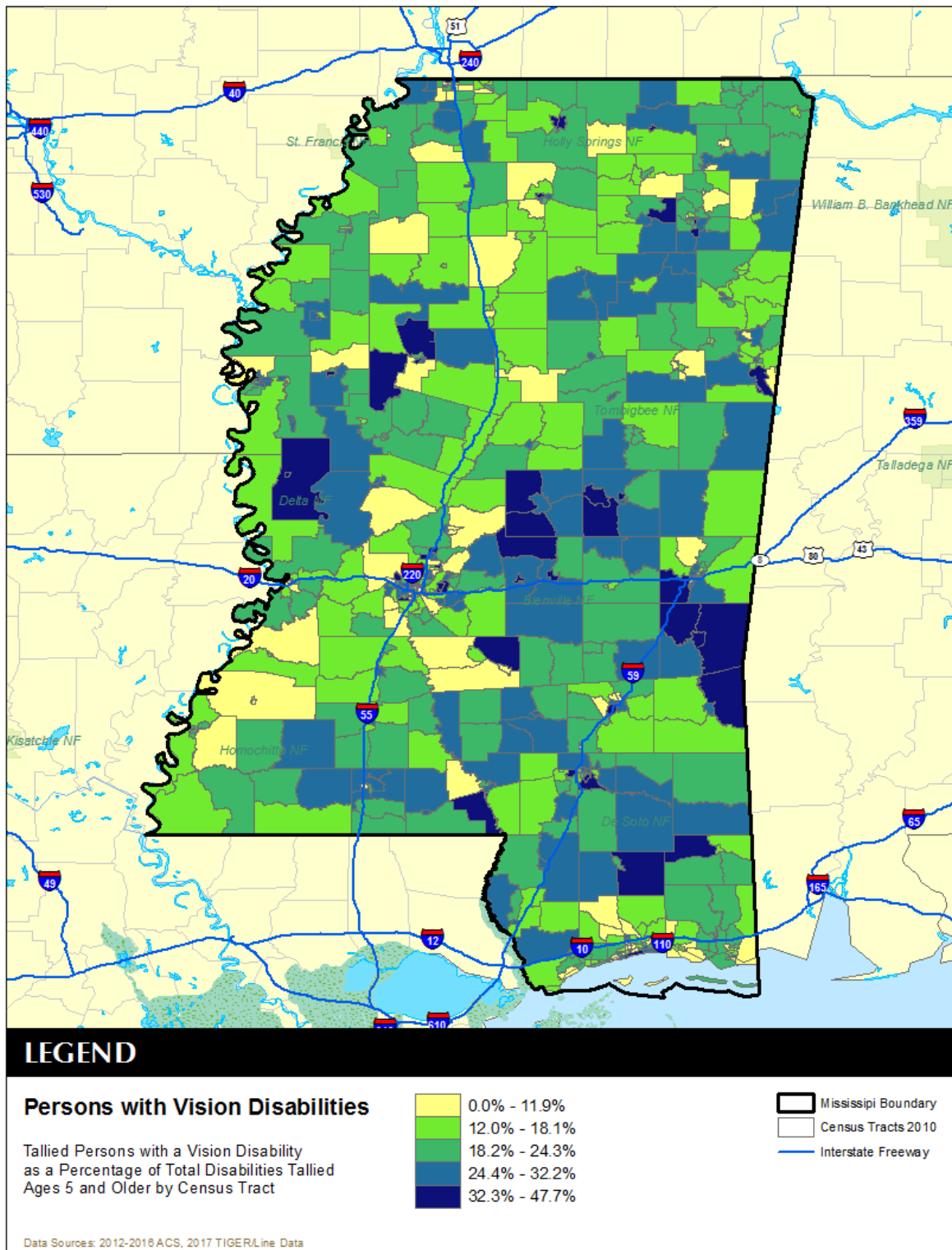
**Map IV.18**  
**Persons with Independent Living Disabilities**  
 State of Mississippi  
 AFFH Data



**Map IV.19**  
**Persons with Self Care Disabilities**  
 State of Mississippi  
 AFFH Data



**Map IV.20**  
**Persons with Vision Disabilities**  
 State of Mississippi  
 AFFH Data



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

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### FEDERAL FAIR HOUSING LAWS

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

*Fair Housing Act* Title VIII of the Civil Rights Act of 1968 (Fair Housing Act), as amended, prohibits discrimination in the sale, rental, and financing of dwellings, and in other housing-related transactions, based on race, color, national origin, religion, sex, familial status (including children under the age of 18 living with parents or legal custodians, pregnant women, and persons securing custody of children under the age of 18), and handicap (disability).<sup>8</sup>

Title VIII was amended in 1988 (effective March 12, 1989) by the *Fair Housing Amendments Act* . . . In connection with prohibitions on discrimination against individuals with disabilities, the Act contains design and construction accessibility provisions for certain new multi-family dwellings developed for first occupancy on or after March 13, 1991.<sup>9</sup>

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

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

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

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

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

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

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

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

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

[http://portal.hud.gov/hudportal/HUD?src=/program\\_offices/fair\\_housing\\_equal\\_opp/progdesc/title8](http://portal.hud.gov/hudportal/HUD?src=/program_offices/fair_housing_equal_opp/progdesc/title8)

*Title IX of the Education Amendments Act of 1972 Title IX prohibits discrimination on the basis of sex in education programs or activities that receive federal financial assistance.*<sup>10</sup>

## STATE AGENCIES

At present there are no governmental agencies at the state level that accept or investigate complaints of unlawful discrimination on behalf of Mississippi residents.

## PRIVATE ORGANIZATION

The Mississippi Center for Justice, a public interest law firm, serves residents of Mississippi who believe that they have been subjected to unlawful discrimination in fair housing choice, in addition to working to “promote educational opportunity, protect the rights of consumers, secure access to healthcare, ensure equity in disaster recovery, and put affordable housing within reach of all Mississippians<sup>11</sup>.” A FHIP grantee, the Center for Justice accepts complaints from Mississippi residents who believe that they have been subjected to unlawful discrimination in housing choice. The Center for Justice has three offices throughout the state, and they may be contacted through the information below. The Center for Justice may also be contacted through an online contact form available at <http://www.mscenterforjustice.org/contact-us>.

### **Address (Jackson Office):**

5 Old River Place, Suite 203 (39202)  
P.O. Box 1023 Jackson, MS 39215-1023  
Phone: (601) 352-2269  
Fax: (601) 352-4769

### **Address (Biloxi Office)**

Division Street  
Biloxi, MS 39530-2961  
Phone: (228) 435-7284  
Fax: (228) 435-7285

### **Address (Indianola Office)**

120 Court Avenue  
Indianola, MS 38751  
Phone: (662) 887-6570  
Fax: (662) 887-6571

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

<sup>11</sup> Mississippi Center for Justice. “Our Work”. Mississippi Center for Justice Website. 3 Jan 2019. <<http://www.mscenterforjustice.org/our-work/our-work>>

## FAIR HOUSING COMPLAINTS

Federal Fair Housing Law prohibits housing discrimination based on race, color, national origin, religion, sex, familial status, or disability. An individual may file a complaint if they feel their rights have been violated. HUD maintains records of complaints that represent potential and actual violations of federal housing law.

Fair Housing and Equal Opportunity (FHEO) begins its complaint investigation process shortly after receiving a complaint. A complaint must be filed within one year of the last date of the alleged discrimination under the Fair Housing Act. Other civil rights authorities allow for complaints to be filed after one year for good cause, but FHEO recommends filing as soon as possible. Generally, FHEO will either investigate the complaint or refer the complaint to another agency to investigate. Throughout the investigation, FHEO will make efforts to help the parties reach an agreement. If the complaint cannot be resolved voluntarily by an agreement, FHEO may issue findings from the investigation. If the investigation shows that the law has been violated, HUD or the Department of Justice may take legal action to enforce the law.

Over the 2008 through 2018 study period, the agency received a total of 402 complaints alleging discrimination in State of Mississippi. Some 184 of these complaints were on the basis of race, 180 for a disability, 82 for sex, and 73 for familial status.

<b>Table IV.70</b> <b>Fair Housing Complaints by Basis</b> State of Mississippi HUD Fair Housing Complaints												
<b>Basis</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>Total</b>
Race	57	27	34	11	8	9	10	7	8	9	4	184
Disability	36	40	34	9	11	7	12	5	11	9	6	180
Sex	29	14	13	4	7	1	6	1	1	4	2	82
Familial Status	22	18	15	3	6	1	1	0	4	2	1	73
Retaliation	4	2	3	2	3	3	3	0	2	0	0	22
National Origin	4	6	3	0	0	0	1	2	3	2	0	21
Color	6	0	0	1	1	1	0	0	2	0	0	11
Religion	1	2	0	0	0	1	0	0	0	0	0	4
<b>Total Basis</b>	<b>159</b>	<b>109</b>	<b>102</b>	<b>30</b>	<b>36</b>	<b>23</b>	<b>33</b>	<b>15</b>	<b>31</b>	<b>26</b>	<b>13</b>	<b>577</b>
Total Complaints	95	65	81	24	29	17	26	15	21	19	10	402

As shown in the table below, 60 of those complaints was successfully conciliated or settled, and 181 had no caused determination.



**Table IV.71**  
**Fair Housing Complaints by Closure**  
 State of Mississippi  
 HUD Fair Housing Complaints

Basis	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	Total
No cause determination	41	22	37	9	14	9	18	5	13	11	2	181
Complaint withdrawn by complainant after resolution	20	18	15	3	1	0	1	1	0	1	0	60
Conciliation/settlement successful	8	3	10	4	7	6	7	5	5	4	1	60
Complainant failed to cooperate	10	7	5	3	2	0	0	1	1	1	1	31
Complaint withdrawn by complainant without resolution	8	3	6	1	4	1	0	1	1	0	0	25
Dismissed for lack of jurisdiction	6	7	5	2	1	0	0	1	0	0	0	22
Open investigation	0	0	0	0	0	0	0	0	1	2	6	9
Unable to locate complainant	1	1	1	1	0	1	0	0	0	0	0	5
Election made to go to court	1	3	0	1	0	0	0	0	0	0	0	5
DOJ settlement	0	0	2	0	0	0	0	1	0	0	0	3
ALJ consent order entered after issuance of charge	0	1	0	0	0	0	0	0	0	0	0	1
<b>Total Closures</b>	<b>95</b>	<b>65</b>	<b>81</b>	<b>24</b>	<b>29</b>	<b>17</b>	<b>26</b>	<b>15</b>	<b>21</b>	<b>19</b>	<b>10</b>	<b>402</b>
<b>Total Complaints</b>	<b>95</b>	<b>65</b>	<b>81</b>	<b>24</b>	<b>29</b>	<b>17</b>	<b>26</b>	<b>15</b>	<b>21</b>	<b>19</b>	<b>10</b>	<b>402</b>

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 State of Mississippi cited 864 issues total. Failure to make reasonable accommodation accounted for 88 and discriminatory terms, conditions, privileges, or services and facilities represented 165.

**Table IV.72**  
**Fair Housing Complaints by Issue**  
 State of Mississippi  
 HUD Fair Housing Complaints

Issue	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	Total
Discrimination in terms/conditions/privileges relating to rental	39	32	37	9	15	6	6	2	6	9	4	165
Discriminatory terms, conditions, privileges, or services and facilities	24	8	6	6	10	9	15	10	8	8	6	110
Discriminatory refusal to rent	20	11	22	9	7	3	4	2	4	7	1	90
Failure to make reasonable accommodation	15	20	12	5	9	2	5	3	8	5	4	88
Discriminatory acts under Section 818 (coercion, Etc.)	16	8	9	5	5	5	7	2	6	7	0	70
Otherwise deny or make housing unavailable	0	0	7	2	9	6	8	7	9	10	5	63
Discriminatory advertising, statements and notices	3	7	10	4	8	4	6	4	4	6	2	58
Discriminatory financing (includes real estate transactions)	9	1	1	2	0	1	1	1	1	1	0	18
Discriminatory refusal to rent and negotiate for rental	3	4	6	0	0	0	1	1	3	0	0	18
Using ordinances to discriminate in zoning and land use	0	5	1	0	0	0	2	2	0	1	1	12
Discrimination in the terms/conditions for making loans	3	1	1	0	0	0	1	2	2	0	0	10
Non-compliance with design and construction requirements (handicap)	0	1	8	0	1	0	0	0	0	0	0	10



Refusing to provide municipal services or property	1	6	1	0	1	1	0	0	0	0	0	10
Discrimination in terms/conditions/privileges relating to sale	2	3	1	0	0	0	3	0	1	0	0	10
Discriminatory refusal to sell and negotiate for sale	1	0	2	0	0	2	2	1	1	0	0	9
False denial or representation of availability - rental	1	1	3	0	2	0	0	0	1	1	0	9
Failure to provide an accessible building entrance	0	0	7	0	1	0	0	0	0	0	0	8
Failure to provide an accessible route into and thru the covered unit	0	0	7	0	1	0	0	0	0	0	0	8
Discrimination in the selling of residential real property	2	1	0	0	0	1	3	0	0	0	0	7
Discrimination in services and facilities relating to rental	1	1	2	0	1	0	0	0	2	0	0	7
Failure to provide accessible and usable public and common user areas	0	1	6	0	0	0	0	0	0	0	0	7
Failure to provide usable doors	0	1	5	0	1	0	0	0	0	0	0	7
Steering	0	3	1	0	0	1	0	1	1	0	0	7
Discriminatory advertisement - rental	1	4	1	0	0	0	0	0	0	0	0	6
Discrimination in the making of loans	1	0	1	0	0	0	1	2	1	0	0	6
Failure to permit reasonable modification	1	1	0	1	1	1	0	0	0	0	1	6
Failure to provide usable kitchens and bathrooms	0	1	4	0	1	0	0	0	0	0	0	6
Discriminatory refusal to sell	1	0	1	1	0	1	1	0	0	0	0	5
Discriminatory refusal to negotiate for rental	1	2	1	0	0	1	0	0	0	0	0	5
Other discriminatory acts	1	0	1	0	1	0	0	2	0	0	0	5
Failure to provide accessible light switches, electric outlets, etc.	0	0	4	0	1	0	0	0	0	0	0	5
False denial or representation of availability - sale	0	0	0	0	1	0	2	1	0	0	0	4
Failure to provide reinforced walls for grab bars	0	0	3	0	0	0	0	0	0	0	0	3
Discriminatory refusal to negotiate for sale	2	0	0	0	0	0	0	0	0	0	0	2
Other non-compliance with design and construction requirements	0	0	2	0	0	0	0	0	0	0	0	2
Discrimination in the purchasing of loans	0	0	0	0	0	0	0	1	1	0	0	2
False denial or representation of availability	1	0	0	0	0	0	0	0	0	0	0	1
Discrimination in services and facilities relating to sale	1	0	0	0	0	0	0	0	0	0	0	1
Redlining	0	0	0	0	1	0	0	0	0	0	0	1
Restriction of choices relative to a sale	0	0	0	0	0	0	0	1	0	0	0	1
Discrimination in the appraising of residential real property	0	0	0	0	0	0	0	1	0	0	0	1
Use of discriminatory indicators	1	0	0	0	0	0	0	0	0	0	0	1
<b>Total Issues</b>	<b>151</b>	<b>123</b>	<b>173</b>	<b>44</b>	<b>77</b>	<b>44</b>	<b>68</b>	<b>46</b>	<b>59</b>	<b>55</b>	<b>24</b>	<b>864</b>
<b>Total Complaints</b>	<b>95</b>	<b>65</b>	<b>81</b>	<b>24</b>	<b>29</b>	<b>17</b>	<b>26</b>	<b>15</b>	<b>21</b>	<b>19</b>	<b>10</b>	<b>402</b>

## FAIR HOUSING COMPLAINTS FOUND WITH CAUSE

The table below shows fair housing complaints in State of Mississippi found with causes by basis. Some 124 complaints were found to have cause. Of these, 67 were on the basis of disability, 48 on the basis of race, and 21 on the basis of familial status.

<b>Table IV.73</b> <b>Fair Housing Complaints by Basis</b> State of Mississippi HUD Fair Housing Complaints												
<b>Basis</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>Total</b>
Disability	10	15	16	5	0	4	6	5	3	2	1	67
Race	20	8	8	1	2	2	1	2	1	3	0	48
Familial Status	8	4	3	0	4	1	0	0	1	0	0	21
Sex	8	2	2	1	2	1	2	0	0	1	0	19
Retaliation	1	0	0	0	2	1	1	0	0	0	0	5
Color	3	0	0	0	0	0	0	0	1	0	0	4
National Origin	2	0	0	0	0	0	0	0	1	1	0	4
Religion	0	1	0	0	0	0	0	0	0	0	0	1
<b>Total Basis</b>	<b>52</b>	<b>30</b>	<b>29</b>	<b>7</b>	<b>10</b>	<b>9</b>	<b>10</b>	<b>7</b>	<b>7</b>	<b>7</b>	<b>1</b>	<b>169</b>
Total Complaints Found with Cause	28	22	27	7	8	6	8	7	5	5	1	124

Fair Housing complaints with cause by issue are shown in the table of the following page. For the 124 total complaints with cause, there were a total of 265 issues. Failure to make reasonable accommodation accounted for 30 issues, and discriminatory terms, conditions, privileges, or services and facilities, accounted for 49.

<b>Table IV.74</b> <b>Fair Housing Complaints by Issue</b> State of Mississippi HUD Fair Housing Complaints												
<b>Issue</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>Total</b>
Discrimination in terms/conditions/privileges relating to rental	12	12	11	1	4	2	2	1	3	1	0	49
Discriminatory acts under Section 818 (coercion, Etc.)	2	2	2	1	2	2	2	2	1	2	0	18
Discriminatory refusal to rent	7	4	3	2	3	1	3	1	0	2	0	26
Discriminatory terms, conditions, privileges, or services and facilities	8	4	1	2	2	4	6	6	1	4	1	39
Discriminatory advertisement - rental	0	0	0	0	0	0	0	0	0	0	0	0
Discriminatory financing (includes real estate transactions)	1	0	1	1	0	0	0	0	0	0	0	3
Failure to make reasonable accommodation	3	8	7	3	0	2	2	3	2	0	0	30
False denial or representation of availability	0	0	0	0	0	0	0	0	0	0	0	0
Discrimination in the terms/conditions for making loans	0	0	0	0	0	0	0	0	0	0	0	0
Discriminatory refusal to negotiate for sale	0	0	0	0	0	0	0	0	0	0	0	0
Discriminatory refusal to sell	1	0	0	0	0	0	0	0	0	0	0	1
Discriminatory refusal to negotiate for rental	1	1	0	0	0	1	0	0	0	0	0	3

Discrimination in the selling of residential real property	0	0	0	0	0	0	0	0	0	0	0	0
Discriminatory advertising, statements and notices	1	3	1	1	3	2	1	0	0	1	1	14
Discrimination in the making of loans	0	0	1	0	0	0	0	0	0	0	0	1
Discriminatory refusal to rent and negotiate for rental	0	2	4	0	0	0	0	0	1	0	0	7
Discriminatory refusal to sell and negotiate for sale	0	0	0	0	0	0	0	0	0	0	0	0
Discrimination in services and facilities relating to rental	0	0	0	0	1	0	0	0	0	0	0	1
Non-compliance with design and construction requirements (handicap)	0	0	6	0	0	0	0	0	0	0	0	6
Refusing to provide municipal services or property	0	1	0	0	0	0	0	0	0	0	0	1
Discrimination in terms/conditions/privileges relating to sale	0	0	0	0	0	0	0	0	0	0	0	0
Failure to provide accessible and usable public and common user areas	0	1	5	0	0	0	0	0	0	0	0	6
Failure to provide an accessible building entrance	0	0	6	0	0	0	0	0	0	0	0	6
Other non-compliance with design and construction requirements	0	0	0	0	0	0	0	0	0	0	0	0
Otherwise deny or make housing unavailable	0	0	0	1	3	4	4	6	3	3	1	25
Discrimination in the purchasing of loans	0	0	0	0	0	0	0	0	0	0	0	0
None	0	0	0	0	0	0	0	0	0	0	0	0
Discrimination in services and facilities relating to sale	0	0	0	0	0	0	0	0	0	0	0	0
Failure to permit reasonable modification	0	0	0	0	0	0	0	0	0	0	1	1
False denial or representation of availability - rental	0	1	1	0	1	0	0	0	0	1	0	4
Failure to provide usable doors	0	0	4	0	0	0	0	0	0	0	0	4
Failure to provide an accessible route into and thru the covered unit	0	0	5	0	0	0	0	0	0	0	0	5
Selective use of advertisements media or content	0	0	0	0	0	0	0	0	0	0	0	0
Other discriminatory acts	0	0	0	0	0	0	0	0	0	0	0	0
False denial or representation of availability - sale	0	0	0	0	0	0	0	0	0	0	0	0
Redlining	0	0	0	0	0	0	0	0	0	0	0	0
Restriction of choices relative to a sale	0	0	0	0	0	0	0	0	0	0	0	0
Steering	0	2	0	0	0	0	0	1	0	0	0	3
Discrimination in the appraising of residential real property	0	0	0	0	0	0	0	0	0	0	0	0
Using ordinances to discriminate in zoning and land use	0	0	0	0	0	0	1	2	0	1	0	4
Use of discriminatory indicators	0	0	0	0	0	0	0	0	0	0	0	0
Failure to provide usable kitchens and bathrooms	0	0	3	0	0	0	0	0	0	0	0	3
Failure to provide accessible light switches, electric outlets, etc.	0	0	3	0	0	0	0	0	0	0	0	3
Failure to provide reinforced walls for grab bars	0	0	2	0	0	0	0	0	0	0	0	2
<b>Total Issues</b>	<b>36</b>	<b>41</b>	<b>66</b>	<b>12</b>	<b>19</b>	<b>18</b>	<b>21</b>	<b>22</b>	<b>11</b>	<b>15</b>	<b>4</b>	<b>265</b>
Total Complaints Found with Cause	28	22	27	7	8	6	8	7	5	5	1	124

## MISSISSIPPI CENTER FOR JUSTICE

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

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

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

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

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

## ENFORCEMENT ACTIVITY

### 2017-2018

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

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

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

<b>Table IV.75</b> <b>2017 HUD Fair Housing Complaints</b> MS Center for Justice Service Area Mississippi Center for Justice					
County	Description	Basis	Market	Respondent	Month
Harrison	Eviction action against tenant alleged to be based upon disability and race. Unequal treatment based upon race and disability.	Race, Disability	Rental	Owner, Manager, Management Company	Sep.
Forrest	Wrongful and retaliatory eviction of security deposit based on disability. Wrongful and retaliatory eviction action based upon disability.	Disability	Rental	Owner, Manager	Dec
Harrison	Difference in treatment with regard to Pet Policy based upon race and color. Plus, retaliation for asserting rights under Fair Housing Act.	Race, Color	Rental	Owner, Manager, Management Company	Dec
Hancock	Housing authority wrongfully terminated housing assistance based upon tenant's sex and disability.	Sex, Disability	Rental	Public Housing Authority	Dec

## 2018-2019

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

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

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

**Table IV.76**  
**2018 HUD Fair Housing Complaints**

MS Center for Justice Service Area  
Mississippi Center for Justice

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

## J. FAIR HOUSING SURVEY

The Fair Housing survey has a total of 3,652 responses to date. Some 1,628 respondents live in single-family homes, another 778 live in 1-4 story apartments, and 41 live in apartments with 5 or more stories.

<b>Table IV.77</b> <b>Which of the following best describes the type of housing you currently live in?</b> State of Mississippi Fair Housing Survey	
<b>Housing</b>	<b>Responses</b>
Single-family home (detached)	1,628
Twin-home or duplex	337
Condo/Townhouse	87
Apartment building with 1-4 stories	778
Apartment building with 5 or more stories	41
Something else, please specify	184
Missing	597
<b>Total</b>	<b>3,652</b>

As seen in Table IV.78 some 1,344 respondents live in public housing, some 79 live in Multi-Family Section 8, and 305 live in Tenant Based Section 8.

<b>Table IV.78</b> <b>If you live in a subsidized/assisted housing, please indicate what type:</b> State of Mississippi Fair Housing Survey	
<b>Type</b>	<b>Responses</b>
Public Housing	1,344
Multi-Family Section 8	79
Tenant Based Section 8	305
Project Based Section 8	105
Other Assisted Housing	57
Don't Know	193
Does Not Apply	811
Other	0
Missing	758
<b>Total</b>	<b>3,652</b>

Table IV.79 shows how long respondents have lived in their neighborhoods. As seen on the following page, some 431 respondents have lived in their neighborhood for less than 1 year, while 463 respondents have lived in their neighborhood for 11-20 years.

<b>Table IV.79</b> <b>How long have you lived in your neighborhood?</b> State of Mississippi Fair Housing Survey	
<b>Time</b>	<b>Responses</b>
Less than 1 year	431
1-5 years	1,200
6-10 years	568
11-20 years	463
21-30 years	216
More than 30 years	247
Missing	527
<b>Total</b>	<b>3,652</b>

Table IV.80 shows the most important reasons respondents decided to live in their neighborhood. Some 894 respondents' most important reason was to live near family and friends, some 468 to live close to work, and 1,383 due to the affordability of housing.

<b>Table IV.80</b> <b>Which of the following were the most important reasons you decided to live in your neighborhood? (Check all that apply)</b> State of Mississippi Fair Housing Survey	
<b>Reason</b>	<b>Responses</b>
To live near family and friends	894
To be close to work	468
Accessibility of goods and services, such as neighborhood centers and stores	454
To be near public transportation	136
Physical accessibility of the building	197
Nearby schools for my children/grandchildren	510
Access to job opportunities	145
Safety in the neighborhood	949
Affordability of housing	1,383
I grew up here	451
No choice/ Nowhere else to go	541

If respondents had a choice to continue to live in their neighborhood, some 2,142 respondents would, while 561 would not.

<b>Table IV.81</b> <b>If you had a choice would you continue to live in your city or neighborhood?</b> State of Mississippi Fair Housing Survey	
<b>Yes/No</b>	<b>Responses</b>
Yes	2,142
No	561
Not Sure	432
Missing	517
<b>Total</b>	<b>3,652</b>



The table below shows how respondents rate the different aspects of their neighborhood or housing development. Some 517 respondents would rate cleanliness as excellent, while 31 respondents rate cleanliness as poor. The availability of job opportunities was rated as excellent by 268 respondents and poor by 545 respondents.

**Table IV.82**  
How would you rate each of the following aspects of your neighborhood/housing development?  
State of Mississippi  
Fair Housing Survey

Aspects	Excellent	Very Good	Good	Fair	Poor	Don't Know	Missing	Total
Cleanliness	517	1,244	454	124	31	0	1,282	3,652
Condition of the buildings (including homes)	568	1,592	627	209	37	0	619	3,652
Condition of streets and sidewalks	410	1,410	725	463	37	0	607	3,652
Condition of the public spaces	455	1,523	591	244	199	0	640	3,652
Schools in the neighborhood	588	1,479	400	157	358	0	670	3,652
Access to public transportation	309	899	379	711	640	0	714	3,652
Availability of quality public housing	464	1,119	477	307	612	0	673	3,652
Availability of job opportunities	268	914	633	574	545	0	718	3,652

Respondents also rated how easy it is to get to a variety of places, including parks, libraries, and grocery stores. While 2,317 respondents said it would be easy to access supermarkets or grocery stores, some 155 respondents said it would be difficult to access. If the household had a disability, some 294 respondents said it was easy getting around their neighborhood or housing complex, compared to 81 saying it would be difficult.

**Table IV.83**  
Please indicate how easy it would be for you to get to each of the following places?  
State of Mississippi  
Fair Housing Survey

Place	Easy	Slightly Difficult	Moderately Difficult	Difficult	Don't Know	Missing	Total
Parks, playgrounds or other green spaces	2,124	292	156	0	233	646	3,652
Public Libraries	2,084	355	147	0	207	728	3,652
Supermarkets or grocery stores	2,317	314	155	155	181	647	3,652
Pharmacies	2,283	315	139	139	183	684	3,652
Banks and credit unions	2,259	323	147	147	176	675	3,652
Churches, mosques, synagogues, or other religious or cultural centers	2,395	272	118	118	122	651	3,652
Community center or recreational facilities	1,888	402	174	174	229	698	3,652
Places with jobs that I/my household would want to have	1,406	405	219	219	419	741	3,652
If household with a disability, ease of getting around your neighborhood/housing complex	294	121	81	81	93	2,779	3,652

Some 1,489 respondents stated that their community needs better jobs and 1,659 indicated the need for more jobs. Some 1,178 respondents indicated the need for more affordable housing, while 1,548 indicated the need for better roads.

<b>Table IV.84</b> <b>What Does your Community Need Most?</b> State of Mississippi Fair Housing Survey	
<b>Percent</b>	<b>Responses</b>
Better Jobs	1,489
More Jobs	1,659
Better Medical Services	923
Better Housing	995
More Affordable Housing	1,178
Housing Rehab	564
Better Educational Opportunities	927
Good Grocery Stores	1,036
Better Roads	1,548
Better Sidewalks	997
Better Public Safety	862
Water and Sewer Improvements	1,022
More Services	788
Other, please specify	249

Respondents indicated that 43 percent of funds should be used for housing, 13 percent for community facilities, and 14 percent for infrastructure.

<b>Table IV.85</b> <b>If you had some money to spend on these activities, what percentage would you spend on:</b> State of Mississippi Fair Housing Survey	
<b>Response</b>	<b>Percent</b>
Housing	43.1
Human Services	14.7
Economic Development	14.5
Community Facilities	14.0
Infrastructure	13.6
<b>Total</b>	<b>100.0%</b>

## CURRENT HOUSING

The fair housing survey also asked questions about the respondents' current housing situation. Some 2,011 respondents rent from a housing authority, 392 rent from a private landlord, and 502 own.

<b>Table IV.86</b> <b>Do you currently rent your home, own your home or something else?</b> State of Mississippi Fair Housing Survey	
<b>Own/Rent</b>	<b>Responses</b>
Rent from the Housing Authority	2,011
Rent from a private landlord	392
Rent a room	21
Renter: share a room	17
Own	502
Owner: share a room	9
Something else	117
Missing	583
<b>Total</b>	<b>3,652</b>

Some 1,809 respondents are satisfied with their current housing situation, while 217 are dissatisfied.

<b>Table IV.87</b> <b>How Satisfied would you say you are with the quality of the housing you currently live in?</b> State of Mississippi Fair Housing Survey	
<b>Satisfaction</b>	<b>Responses</b>
Satisfied	1,809
Somewhat satisfied	737
Somewhat dissatisfied	256
Dissatisfied	217
Don't know	61
Missing	572
<b>Total</b>	<b>3,652</b>

In the past five years, 591 respondents have had their rent paid by a rental assistance program, as seen in the following table.

<b>Table IV.88</b> <b>In the past five years has your rent been paid by a rental assistance program?</b> State of Mississippi Fair Housing Survey	
<b>Own/Rent</b>	<b>Responses</b>
Yes	591
No	2,149
Don't know	264
Missing	648
<b>Total</b>	<b>3,652</b>

Of respondents that answered yes, some 62 respondents have indicated they have had difficulty using their Section 8 voucher.

<b>Table IV.89</b> <b>If you answered “Yes” to the above question have you had difficulty using that Section 8 voucher?</b> State of Mississippi Fair Housing Survey	
<b>Own/Rent</b>	<b>Responses</b>
Yes	62
No	982
Don't know	411
Missing	2,197
<b>Total</b>	<b>3,652</b>

During the past three years, some 365 respondents have indicated that their housing costs have increased a lot and increased somewhat for 1,009 respondents.

<b>Table IV.90</b> <b>During the past three years, how have the overall housing costs for your current home changed?</b> State of Mississippi Fair Housing Survey	
<b>Change in housing cost</b>	<b>Responses</b>
Increased a lot	365
Increased some	1,009
Stayed about the same	902
Decreased some	227
Decreased a lot	96
Not applicable	386
Missing	667
<b>Total</b>	<b>3,652</b>

Some 222 respondents have been displaced this year as a renter, and 80 have been displaced as an owner. If respondents had been displaced, some 63 indicated it was due to the property being purchased, and 19 indicated it was due to the property being demolished.

<b>Table IV.91</b> <b>If you answered “Yes” to the above question was this the result of the property being:</b> State of Mississippi Fair Housing Survey	
Reason	Responses
Purchased	63
Demolished	19
Improved/renovated	99
Foreclosed	56
Other	163
Missing	3,252
<b>Total</b>	<b>3,652</b>

During the past five years, 823 respondents have looked for a new place to rent and 362 have looked for a home to buy.

<b>Table IV.92</b> <b>During the past five years, have you looked for a new place to live?</b> State of Mississippi Fair Housing Survey	
Yes/No	Responses
Yes, looked for a home to rent	823
Yes, looked for a home to buy	362
No	1,737
Don't remember	56
Missing	674
<b>Total</b>	<b>3,652</b>

If the respondent has looked for a new place to live, some 752 found it difficult to find safe, quality housing that they could afford in a neighborhood they wanted to live in.

<b>Table IV.93</b> <b>If you answered “Yes” to the above question did you have trouble finding safe, quality housing that you could afford in a neighborhood you would like to live in?</b> State of Mississippi Fair Housing Survey	
Property	Responses
Yes, looked for a home to rent	752
No	611
Don't remember	217
Missing	2,072
<b>Total</b>	<b>3,652</b>

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

<b>Table IV.94</b> <b>If you could not find safe, affordable, quality housing do you think it was because (Check all that apply):</b> State of Mississippi Fair Housing Survey	
<b>Category</b>	<b>Responses</b>
Race/ethnicity	108
Religion	18
Disability	127
Sexual Orientation	13
Pregnant or having children	40
Sex/Gender	22
Age	80
Marital Status	31
National Origin	5
Ancestry	9
Familial Status	49
Criminal History/Record	31
Source of income	484

If respondents felt they had been discriminated against in their housing access due to any of the following issues, such as race/ethnicity, religion, or disability, they were able to indicate in the survey. The results are shown in the table below.

<b>Table IV.95</b> <b>Do you believe that you have been discriminated against in your housing because of any of the following (Check all that apply):</b> State of Mississippi Fair Housing Survey	
<b>Category</b>	<b>Responses</b>
Race/ethnicity	92
Religion	14
Disability	61
Sexual Orientation	12
Pregnant or having children	13
Sex/Gender	21
Age	53
Marital Status	18
National Origin	6
Ancestry	8
Familial Status	26
Criminal History/Record	19
Source of income	128

Some 101 respondents have complained of discrimination by their landlord, and 171 were satisfied with the outcome.

<b>Table IV.96</b> <b>Fair Housing Complaints</b> State of Mississippi Fair Housing Survey						
Complaints	Yes	No	Don't Know	Does Not Apply	Missing	Total
If you have ever been discriminated by your landlord, did you complain?	101	1,114	49	1,398	990	3,652
Were you satisfied with the outcome?	171	157	81	1,948	1,295	3,652

If a respondent has filed a fair housing complaint, they were asked to indicate which agency they filed with. The results are shown in the table below.

<b>Table IV.97</b> <b>If you ever filed a fair housing complaint with an agency which one (Check all that apply):</b> State of Mississippi Fair Housing Survey	
Complaint Agency	Responses
Gulf Coast Fair Housing Center	10
HEED	10
U.S. Department of Housing and Urban Development (HUD)	110

In the past five years, some 273 respondents have applied for a home loan to purchase a home, refinance, or take equity out of their home. Some 266 respondents indicated that their application was approved.

<b>Table IV.98</b> <b>Home loan Applications</b> State of Mississippi Fair Housing Survey							
Applications	Yes	No	Don't Know	Does Not Apply	Other	Missing	Total
During the past five years have you applied for a loan to purchase a home, to refinance your mortgage, or take equity out of your home?	273	1,903	23	566	.	887	3,652
Was the application you made during the past five years approved?	266	331	69	1,585	0	1,401	3,652

If the respondent had not been approved for a home loan, some 283 respondents indicated it was due to their income level, and 282 respondents indicated it was due to their credit history or credit scores.

<b>Table IV.99</b> <b>If you have ever applied for a home loan and your application was NOT approved, which of the following reasons were you given? (Check all that apply):</b> State of Mississippi Fair Housing Survey	
Reason	Responses
My/our income level	283
My/our credit history or credit score(s)	282
The amount I/we had for a down payment	81
How much savings I/we had	66
The value of my property	24

Respondents indicated which issues limited their housing options. Some 777 indicated what they could afford to pay, and 272 indicated the amount of money they had for the deposit was too low.

<b>Table IV.100</b> <b>Which of the following issues, if any, limited the housing options you were able to consider (Check all that apply):</b> State of Mississippi Fair Housing Survey	
<b>Issue</b>	<b>Responses</b>
What I/we could afford to pay our rent or mortgage	777
The amount of money I/we had for deposit is too low	272
Housing large enough for my/our household	162
My/our credit history or credit score	372
Units that accommodate my/our disability (i.e. wheelchair accessible)	59
Not being shown housing in the neighborhood(s) I wanted to move into	85
Concern that I/we would not be welcome in a particular neighborhood(s)	69

## ABOUT YOU AND YOUR HOUSEHOLD

Survey respondents were asked a series of questions about their households. The responses to this section are included on the following pages. Some 1,201 respondents have someone in their household with a disability, and 223 have problems within their home that create any physical/accessibility issues for a member of the household. Some 1,376 respondents are aware of their right to request from their landlord a change in rules or policies or a physical change to make their home more accessible if necessary due to a disability.

<b>Table IV.101</b> <b>Disability and Accommodation</b> State of Mississippi Fair Housing Survey					
<b>Disability &amp; Accommodation Question</b>	<b>Yes</b>	<b>No</b>	<b>Don't Know</b>	<b>Missing</b>	<b>Total</b>
Are you, or someone else in your household, living with a disability?	1,201	1,552	34	688	3,652
Are there any problems within your home that create any physical/accessibility issues for yourself or a family member?	223	2,349	83	721	3,652
Are you aware of your right to request from your landlord, a change in rules or policies and your right to request a physical change to your housing to make your home more accessible if necessary due to a disability?	1,376	562	262	782	3,652
Have you made a request for reasonable accommodation?	266	1,675	87	891	3,652

If the household has made a request for a reasonable accommodation, the respondent indicated what type of accommodation was requested. The results are shown in the table on the following page.



<b>Table IV.102</b> <b>If you made a request for a reasonable accommodation, what type of accommodation did you request?</b> State of Mississippi Fair Housing Survey	
<b>Accommodation</b>	<b>Responses</b>
Assistance animal	24
Live in attendant	17
Modification of unit	53
Size of unit	38
Accessibility of unit	36
Change in rent due data	30
Transfer to another unit	67
Parking/parking space related	32
Other	163
Missing	3,192
<b>Total</b>	<b>3,652</b>

Some 334 respondents were satisfied with the outcome of their request for accommodation or modification, and 172 were not.

<b>Table IV.103</b> <b>Where you satisfied with the outcome of your accommodation and/or modification request?</b> State of Mississippi Fair Housing Survey	
<b>Yes/No</b>	<b>Responses</b>
Yes	334
No	172
Don't know	271
Missing	2,875
<b>Total</b>	<b>3,652</b>

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

<b>Table IV.104</b> <b>What is the highest level of school that you have completed?</b> State of Mississippi Fair Housing Survey	
<b>Education</b>	<b>Responses</b>
Grade school or some high school	728
High school degree or equivalent	895
Completed vocational/technical school	136
Some college but no degree	728
Bachelor's degree	278
Master's degree or higher	162
Missing	725
<b>Total</b>	<b>3,652</b>

<b>Table IV.105</b> <b>Which of the following describes your current status?</b> State of Mississippi Fair Housing Survey	
<b>Employment</b>	<b>Responses</b>
Employed full-time	831
Employed part-time	259
Unemployed and looking for work	265
Unemployed and not looking for work	34
Unable to work due to a disability	949
Stay-at-home caregiver or parent	121
Retired	373
Student	32
Other	54
Missing	734
<b>Total</b>	<b>3,652</b>

Some 505 respondents have been homeless. If the respondent has ever been homeless, respondents indicated what led to their homelessness.

<b>Table IV.106</b> <b>Have you ever been homeless?</b> State of Mississippi Fair Housing Survey	
<b>Yes/No</b>	<b>Responses</b>
Yes	505
No	2,374
Don't know	7
Does not apply	95
Missing	671
<b>Total</b>	<b>3,652</b>

<b>Table IV.107</b> <b>If you have been homeless, what led to your homelessness?</b> State of Mississippi Fair Housing Survey	
<b>Reason</b>	<b>Responses</b>
Loss of your job	163
Illness/hospitalization	57
Eviction	57
Jail/prison	10
Substance abuse issue	13
Other	259
Missing	3,093
<b>Total</b>	<b>3,652</b>

Some 2,954 respondents use English as their primary language at home, while 9 respondents use Spanish, and 12 respondents use another language.

<b>Table IV.108</b> <b>What is the primary language you use at home?</b> State of Mississippi Fair Housing Survey	
Language	Responses
English	2,954
Spanish	9
Other	12
Missing	677
<b>Total</b>	<b>3,652</b>

If respondents requested their lease in their primary language, some 1,262 respondents indicated they received it.

<b>Table IV.109</b> <b>If you requested your lease agreement or other important documents in your primary language were they provided?</b> State of Mississippi Fair Housing Survey	
Yes/No	Responses
Yes	1,262
No	163
Did not request	1,191
Missing	1,036
<b>Total</b>	<b>3,652</b>

Some 2,221 respondents have been able to communicate with their landlord, while 168 respondents have not.

<b>Table IV.110</b> <b>Have you been able to communicate with your landlord?</b> State of Mississippi Fair Housing Survey	
Yes/No	Responses
Yes	2,221
No	168
Did not request	171
Missing	1,092
<b>Total</b>	<b>3,652</b>

Some 70 respondents are Hispanic, and 2,517 respondents are not. As for race, some 852 respondents are white and 2,001 are black. These data are shown in the following two tables.

<b>Table IV.111</b> <b>Do you consider yourself Hispanic, Latino, Latina or of Spanish origin?</b> State of Mississippi Fair Housing Survey	
<b>Yes/No</b>	<b>Responses</b>
Yes, Hispanic/Latino/Latina, or of Spanish origin	70
No, not of Hispanic/Latino/Latina, or of Spanish	2,517
Missing	1,065
<b>Total</b>	<b>3,652</b>

<b>Table IV.112</b> <b>What is your race?</b> State of Mississippi Fair Housing Survey	
<b>Race</b>	<b>Responses</b>
American Indian or Native Alaskan	30
Asian	12
Black or African American	2,001
Native Hawaiian or Pacific Islander	7
White	852

Some 641 respondents were male and 2,268 were female.

<b>Table IV.113</b> <b>What is your Gender?</b> State of Mississippi Fair Housing Survey	
<b>Gender</b>	<b>Responses</b>
Male	641
Female	2,268
Missing	699
<b>Total</b>	<b>3,652</b>

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

<b>Table IV.114</b> <b>What was your household income in 2017</b> State of Mississippi Fair Housing Survey	
<b>Income</b>	<b>Responses</b>
Less than \$10,000	689
\$10,001 to \$20,000	583
\$20,001 to \$30,000	148
\$30,001 to \$50,000	197
\$30,001 to \$50,000	197
\$50,001 to \$100,000	78
\$100,001 to \$200,000	15
More than \$200,000	0
Missing	1,745
<b>Total</b>	<b>3,652</b>

## SECTION V. FAIR HOUSING GOALS AND PRIORITIES

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

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

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

### ASSESSING FAIR HOUSING

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

In 1994, HUD published a rule consolidating plans for housing and community development programs into a single planning process. This action grouped the Community Development Block Grant (CDBG), HOME Investment Partnerships (HOME), Emergency Shelter Grants (ESG)<sup>12</sup>, and Housing Opportunities for Persons with AIDS (HOPWA) programs into the Consolidated Plan for Housing and Community Development, which then created a single application cycle. As a part of the consolidated planning process, and entitlement communities that receive such funds from HUD are required to submit to HUD certification that they are affirmatively furthering fair housing (AFFH). This was described in the Analysis of Impediments to Fair Housing Choice and a Fair Housing Planning Guide offering methods to conduct such a study was released in March of 1993.

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

The AFH would also include measures of segregation and integration and provide some historical context about how such concentrations became part of the community's legacy. Together, these considerations were then intended to better inform public investment decisions that would lead

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<sup>12</sup> The Emergency Shelter Grants program was renamed the Emergency Solutions Grants program in 2011.

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

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

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

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

## OVERVIEW OF FINDINGS

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

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

1. High: Factors that have a direct and substantial impact on fair housing choice
2. Medium: Factors that have a less direct impact on fair housing choice, or that State of Mississippi has limited authority to mandate change.
3. Low: Factors that have a slight or largely indirect impact on fair housing choice, or that State of Mississippi has limited capacity to address.

**Table V.1**  
**Contributing Factors**

<b>Contributing Factors</b>	<b>Priority</b>	<b>Justification</b>
Discriminatory patterns in lending	High	Minority households tend to have higher rates of mortgage denials than white households, as seen in 2008-2016 HMDA data.
Failure to make reasonable accommodation	High	HUD Fair Housing Complaint data suggests that failure to make reasonable accommodation was the most cited issue for complaints statewide.
Lack of access to housing for homeless and released from incarceration	Medium	Public input and the homeless and vulnerable population analysis revealed that homeless, persons recently released from incarceration, and transition-age foster youth have limited access to housing option throughout the State.
Lack of access to independence for persons with disabilities	High	Public input, the Disability and Access workgroup, and the Disability and Access Analysis revealed that households with disabilities have limited access to options that increase their independence.
Lack of opportunities for persons to obtain housing in higher opportunity areas	High	Access to higher opportunity areas is limited for many households due to income, transportation, and a variety of factors.
Moderate to high levels of segregation	High	The dissimilarity index shows a moderate to high level of segregation for minority households.
Moderate to high concentrations of poverty	High	Concentrations of poverty, as demonstrated by R/ECAPs in the area, continue to be a contributing factor in accessing fair housing.
Lack of resources	High	Lack of resources continues to be a high rated contributing factor, as noted by Stakeholder Consultation meetings and public input.
Insufficient affordable housing in a range of unit sizes	High	The prevalence of cost burden, especially for lower income households, demonstrates the continued need for affordable housing options in a range of unit sizes.
Insufficient accessible affordable housing	High	The Disability and Access workgroup and Disability and Access analysis, coupled with a high disability rate particularly for the elderly population, demonstrated a lack of accessible affordable housing to meet current and future demand.
Lack of fair housing structure	High	Fair housing survey results and public input indicated a lack of fair housing structure.
Insufficient fair housing education	High	Fair housing survey results and public input indicated a continued need for fair housing education.
Insufficient understanding of credit	High	Fair housing survey results and public input indicated an insufficient understanding of credit.

## **ADDITIONAL FINDINGS**

In addition to the table above, there are several significant findings or conclusions summarized here. Black and Hispanic households have a moderate level of segregation. Other racial groups also have a moderate to high level of segregation, but these households represent a small proportion of the population. The number of R/ECAPs in the State have increased since 2000. Black households have markedly lower access to low poverty areas, school proficiency, and labor market engagement.

## **FAIR HOUSING ISSUES, CONTRIBUTING FACTORS, AND PROPOSED ACHIEVEMENTS**

The Table V.2, on the following page, summarizes the fair housing issues/impediments and



contributing factors. It includes metrics and milestones and a timeframe for achievements.

<b>Table V.2</b> <b>Fair Housing Issues, Contributing Factors, and Recommended Actions</b> State of Mississippi			
<b>Fair Housing Issues/ Impediments</b>	<b>Contributing Factors</b>	<b>Recommended Actions to be Taken</b>	<b>Responsible Agency</b>
<b>Segregation</b>	Moderate to high levels of segregation	Seek to develop 475 affordable housing units outside of R/ECAPs, over five (5) years for households below 80% of Area Median Income.  Support non-profit homebuyer organizations to provide financial counseling and training to 300 prospective homebuyers annually.	MHC
<b>Disparities in Access to Opportunity</b>	Discriminatory patterns in lending  Discriminatory terms/conditions  Lack of Access to Housing  Lack of access to independence for persons with disabilities  Lack of access to housing for persons homeless or released from incarceration  Lack of Reasonable Accommodation  Lack of opportunities for persons to obtain housing in higher opportunity areas	Seek to support purchase of 300 owner housing units affordable to households below 80% of Area Median Income in low poverty areas and areas with proficient schools, over five (5) years.  Work with HOPE Enterprise Corporation to extend best practices in financial education and strengthening credit and responsible loan products to individual households in more markets in the state.  Ensure non-profit agencies providing homebuyer down payment assistance under HOME provide financial counseling and training to prospective homebuyers.  Encourage agencies providing homebuyer financial training to offer workshops and online homebuyer preparation that are widely accessible to households across the state.  Work with partners to provide landlord tenant fair housing education information to local units of government and provide fair housing education outreach information at scheduled trainings and workshops annually.  Conduct mobility workshops with various partnering agencies annually. Keep record of workshops.  Promote access to housing programs for special needs households, including reviewing potential barriers to access of publicly supported housing and of access to financial services within first 24 months of this AI.  Work with housing partners and American Heart Association, Partnership for Healthy Mississippi, and others to determine feasibility	MHC

<p><b>Disparities in Access to Opportunity</b></p>		<p>of implementing a Healthy Living Program to engage residents at risk of and/or currently living with chronic health conditions, such as heart disease, stroke, high blood pressure, diabetes, high cholesterol, or obesity related illnesses and their caregivers to change lifestyle to reduce risk of future disabling conditions.</p> <p>Coordinate efforts with regional homeless organizations to increase access for homeless households to publicly supported housing. Seek to provide rapid re-housing funding for 4,000 households over five (5) years.</p> <p>Work with local and state institutions to fund housing units targeting persons exiting incarceration, with goal of producing 35 units within five (5) years.</p> <p>Work with partners to enhance or establish resident services programs to house at least 20 youth in five (5) years.</p> <p>Work with Mississippi Department of Transportation to increase access to transportation for residents of publicly supported housing.</p> <p>Work with partners to provide computer classes/labs, afterschool programs for youth, financial literacy, nutrition workshops, and enrichment activities annually.</p> <p>Work with Mississippi Association of Housing and Redevelopment Officials (MAHRO) to encourage HUD to review and modify resident bedroom requirements of Rental Assistance Demonstration (RAD) program to better utilize housing resources for homeless so that unoccupied multi-bedroom units can accommodate homeless families.</p>	<p>MHC</p>
<p><b>R/ECAPs</b></p>	<p>Moderate to high levels of segregation</p> <p>Moderate to high concentrations of poverty</p>	<p>Seek to develop affordable housing units outside of R/ECAPs, over five (5) years. (Unit production shared with goal addressing R/ECAPs under Segregation)</p> <p>Work with HOPE Enterprise Corporation to explore coordinating financing to fill financing gaps for housing development in R/ECAPs.</p>	<p>MHC</p>

<b>Disproportionate Housing Needs</b>	<p>Insufficient affordable housing in a range of unit sizes</p> <p>Discriminatory patterns in lending</p> <p>Increase independence for persons with disabilities</p>	<p>Preserve affordable housing options through owner-occupied and rental rehabilitation. Seek to provide rental and homeowner housing rehabilitation for 400 units over five (5) years.</p> <p>Provide financial counseling and training to prospective homebuyers at least twice a year. Seek to provide first-time homeowner assistance to households below 80% of Area Median Income over the course of five (5) years. (Unit production shared with goal addressing Discriminatory Patterns in Lending.)</p> <p>Work with partners to provide landlord tenant education information on fair housing law to local units of government and provide education outreach information at scheduled trainings and workshops at least annually.</p> <p>Work with entities operating federally funded rental housing to provide input to transportation plans to expand access to public transportation for residents with disabilities.</p> <p>Work with partners to conduct workshops about ways to expand mobility workshops with various partnering agencies annually. Keep record of workshops</p>	<p>MHC</p>
<b>Publicly Supported Housing</b>	<p>Insufficient affordable housing in a range of unit sizes</p> <p>Insufficient accessible affordable housing</p> <p>Concentration in or near R/ECAPs</p>	<p>At least 5% of housing units, housing vouchers, or equivalent assistance supported with federal funds subject to the State Consolidated Plan will be designated for persons who are homeless or have a disability including serious mental illness. Entities managing such housing funds will establish methods for establishing local goals and processing referrals of eligible persons from coordinated entry systems operated by Continuum of Care agencies. Seek to house 1,700 households over 5 years.</p> <p>Work with Public Housing Authorities to develop housing outside of R/ECAPS.</p>	<p>MHC</p>

<b>Disability and Access</b>	Insufficient accessible affordable housing	<p>Work with partners to encourage up to 5% of new units supported by federal funds provide features common in units following Adaptable or Universal Design principles to support living independence for persons with disabilities. (Production is shared with rental production goals addressing homelessness, disability.)</p> <p>Seek to provide financial support to 300 households with disabilities to help them buy homes over five (5) years.</p> <p>Work with partners and seek to support 2,000 individuals with HIV/AIDs access affordable housing and services over five (5) years.</p> <p>Work with MDOT and transportation providers to support housing developers who consider availability of public transit when constructing units for households that include persons with disabilities.</p>	MHC
<b>Fair Housing Enforcement and Outreach</b>	<p>Lack of fair housing structure</p> <p>Insufficient fair housing education</p> <p>Insufficient understanding of credit</p>	<p>Participate in conferences and education events sponsored by fair housing organizations to educate the public and support additional fair housing services at least annually.</p> <p>Coordinate with community organizations to conduct outreach to realtors, lenders, PHAs, local governments, and related associations on an annual basis to use low-cost methods such as web-based training, to introduce up to 500 individuals annually to federal fair housing law and requirements that address priority fair housing concerns in Mississippi.</p> <p>Work with partners to conduct fair housing workshops and trainings at least annually and increase awareness during April, Fair Housing month.</p> <p>Work with partners to provide Fair Housing outreach in newspapers of general circulation and Minority owned newspapers, electronic and social media applications at least annually.</p> <p>Work Local Units of Government and non-profit grantees awarded HUD funds to ensure they conduct fair housing activities meeting requirement to affirmatively further fair housing.</p> <p>Work with partners to identify additional non-profit agencies with resources to conduct fair housing testing and enforcement.</p>	MHC

<b>Fair Housing Enforcement and Outreach</b>		Work to partner with non-profit agencies, PHAs and local units of government to conduct landlord tenant education and outreach training and workshops for non-profit and for-profit property management companies on an annual basis.	MHC
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## SECTION VI. APPENDICES

### A. ADDITIONAL PLAN DATA

<b>Table VI.1</b> <b>Loan Applications by Selected Action Taken by Race/Ethnicity of Applicant</b> State of Mississippi 2008–2017 HMDA Data												
Race		2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Total
American Indian	Originated	36.0	21.0	14.0	33.0	34.0	47.0	39.0	34.0	61.0	87.0	406.0
	Denied	27.0	18.0	11.0	13.0	17.0	21.0	13.0	20.0	18.0	12.0	170.0
	Denial Rate	42.9%	46.2%	44.0%	28.3%	33.3%	30.9%	25.0%	37.0%	22.8%	12.1%	29.5%
Asian	Originated	210.0	221.0	180.0	199.0	188.0	239.0	229.0	236.0	311.0	357.0	2,370
	Denied	70.0	58.0	55.0	40.0	51.0	63.0	53.0	41.0	53.0	68.0	552.0
	Denial Rate	25.0%	20.8%	23.4%	16.7%	21.3%	20.9%	18.8%	14.8%	14.6%	16.0%	18.9%
Black	Originated	2,915	2,603	2,440	2,054	2,081	2,403	2,637	3,048	3,813	4,305	28,299
	Denied	1,661	1,243	980.0	887.0	895.0	1,059	936.0	1,026	1,161	1,088	10,936
	Denial Rate	36.3%	32.3%	28.7%	30.2%	30.1%	30.6%	26.2%	25.2%	23.3%	20.2%	27.9%
Pacific Islander	Originated	30.0	27.0	24.0	24.0	18.0	23.0	23.0	24.0	38.0	40.0	271.0
	Denied	16.0	13.0	3.0	6.0	7.0	9.0	4.0	6.0	11.0	8.0	83.0
	Denial Rate	34.8%	32.5%	11.1%	20.0%	28.0%	28.1%	14.8%	20.0%	22.4%	16.7%	23.4%
White	Originated	13,333	11,819	10,361	10,064	11,319	12,337	12,422	13,984	15,829	17,302	128,770
	Denied	2,509	2,035	1,928	1,782	1,886	2,058	1,854	1,786	1,984	1,860	19,682
	Denial Rate	15.8%	14.7%	15.7%	15.0%	14.3%	14.3%	33.4%	11.3%	11.1%	9.7%	13.3%
Not Available	Originated	758.0	500.0	399.0	356.0	265.0	388.0	463.0	573.0	775.0	970.0	5,447
	Denied	403.0	285.0	393.0	284.0	161.0	196.0	232.0	255.0	272.0	375.0	2,856
	Denial Rate	34.7%	36.3%	49.6%	44.4%	37.8%	33.6%	33.4%	30.8%	26.0%	27.9%	34.4%
Not Applicable	Originated	14.0	6.0	4.0	4.0	6.0	4.0	4.0	3.0	3.0	5.0	53.0
	Denied	31.0	0.0	1.0	1.0	2.0	1.0	2.0	0.0	2.0	0.0	40.0
	Denial Rate	68.9%	0.0%	20.0%	20.0%	25.0%	20.0%	33.3%	0.0%	40.0%	0.0%	43.0%
Total	Originated	17,296	15,197	13,422	12,734	13,911	15,441	15,817	17,902	20,830	23,066	165,616
	Denied	4,717	3,652	3,371	3,013	3,019	3,407	3,094	3,134	3,501	3,411	34,319
	Denial Rate	21.4%	19.4%	20.1%	19.1%	17.8%	18.1%	16.4%	14.9%	14.4%	12.9%	17.2%
Hispanic	Originated	254.0	204.0	182.0	180.0	210.0	220.0	292.0	368.0	477.0	590.0	2,977
	Denied	97.0	78.0	61.0	50.0	71.0	85.0	77.0	93.0	110.0	87.0	809.0
	Denial Rate	27.6%	27.7%	25.1%	21.7%	25.3%	27.9%	20.9%	20.2%	18.7%	12.9%	21.4%
Non-Hispanic	Originated	16,255	14,438	12,835	12,208	13,429	14,807	15,028	16,899	19,559	21,568	157,026
	Denied	4,146	3,262	2,896	2,629	2,759	3,082	2,760	2,780	3,096	2,948	30,358
	Denial Rate	20.3%	18.4%	18.4%	17.7%	17.0%	17.2%	15.5%	14.1%	13.7%	12.0%	16.2%

**Table VI.2**  
**Loan Applications by Reason for Denial by Race/Ethnicity of Applicant**  
 State of Mississippi  
 2008–2017 HMDA Data

Denial Reason	American Indian	Asian	Black	Pacific Islander	White	Not Available	Not Applicable	Total	Hispanic (Ethnicity)
Debt-to-Income Ratio	40.0	164.0	1,770	11.0	3,039	424.0	0.0	5,448	40.0
Employment History	3.0	16.0	110.0	0.0	435.0	44.0	0.0	608.0	3.0
Credit History	52.0	77.0	3,226	13.0	5,064	816.0	0.0	9,248	52.0
Collateral	12.0	27.0	484.0	4.0	1,811	291.0	0.0	2,629	12.0
Insufficient Cash	4.0	9.0	240.0	2.0	482.0	103.0	0.0	840.0	4.0
Unverifiable Information	3.0	22.0	215.0	1.0	456.0	67.0	0.0	764.0	3.0
Credit Application Incomplete	8.0	31.0	475.0	4.0	1,053	260.0	0.0	1,831	8.0
Mortgage Insurance Denied	0.0	1.0	21.0	0.0	34.0	6.0	0.0	62.0	0.0
Other	4.0	28.0	460.0	6.0	970.0	159.0	0.0	1,627	4.0
Missing	44.0	177.0	3,935	42.0	6,338	686.0	40.0	11,262	683.0
<b>Total</b>	<b>170.0</b>	<b>552.0</b>	<b>10,936</b>	<b>83.0</b>	<b>19,682</b>	<b>2,856</b>	<b>40.0</b>	<b>34,319</b>	<b>170.0</b>
% Missing	25.9%	32.1%	36.0%	50.6%	32.2%	24.0%	100.0%	32.8%	683.0%

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

Year	Male	Female	Not Available	Not Applicable	Average
2008	18.4%	26.2%	38.3%	70.8%	21.4%
2009	17.4%	22.3%	36.3%	0.0%	19.4%
2010	18.1%	22.0%	46.4%	20.0%	20.1%
2011	16.7%	21.6%	49.9%	20.0%	19.1%
2012	15.9%	21.2%	41.2%	25.0%	17.8%
2013	16.6%	20.5%	32.4%	20.0%	18.1%
2014	15.2%	17.9%	32.0%	33.3%	16.4%
2015	13.5%	16.7%	32.4%	0.0%	14.9%
2016	12.7%	16.8%	26.6%	22.2%	14.4%
2017	11.4%	14.1%	30.9%	0.0%	12.9%
<b>Average</b>	<b>15.3%</b>	<b>19.6%</b>	<b>35.5%</b>	<b>31.4%</b>	<b>17.2%</b>

**Table VI.4**  
**Loan Applications by Selected Action Taken by Gender of Applicant**  
 State of Mississippi  
 2008–2017 HMDA Data

Gender		2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Total
Male	Originated	12,074	10,435	9,122	8,771	9,852	10,901	11,113	12,488	14,062	15,325	114,143
	Denied	2,717	2,204	2,010	1,764	1,859	2,177	1,996	1,951	2,049	1,964	20,691
	Denial Rate	18.4%	17.4%	18.1%	16.7%	15.9%	16.6%	15.2%	13.5%	12.7%	11.4%	15.3%
Female	Originated	4,770	4,451	4,044	3,742	3,892	4,261	4,418	5,057	6,213	7,058	47,906
	Denied	1,694	1,274	1,142	1,032	1,045	1,097	963.0	1,014	1,251	1,160	11,672
	Denial Rate	26.2%	22.3%	22.0%	21.6%	21.2%	20.5%	17.9%	16.7%	16.8%	14.1%	19.6%
Not Available	Originated	438.0	305.0	252.0	217.0	161.0	275.0	282.0	353.0	548.0	642.0	3,473
	Denied	272.0	174.0	218.0	216.0	113.0	132.0	133.0	169.0	199.0	287.0	1,913
	Denial Rate	38.3%	36.3%	46.4%	49.9%	41.2%	32.4%	32.0%	32.4%	26.6%	30.9%	35.5%
Not Applicable	Originated	14.0	6.0	4.0	4.0	6.0	4.0	4.0	4.0	7.0	41.0	94.0
	Denied	34.0	0.0	1.0	1.0	2.0	1.0	2.0	0.0	2.0	0.0	43.0
	Denial Rate	70.8%	0.0%	20.0%	20.0%	25.0%	20.0%	33.3%	0.0%	22.2%	0.0%	31.4%
<b>Total</b>	<b>Originated</b>	<b>17,296</b>	<b>15,197</b>	<b>13,422</b>	<b>12,734</b>	<b>13,911</b>	<b>15,441</b>	<b>15,817</b>	<b>17,902</b>	<b>20,830</b>	<b>23,066</b>	<b>165,616</b>
	<b>Denied</b>	<b>4,717</b>	<b>3,652</b>	<b>3,371</b>	<b>3,013</b>	<b>3,019</b>	<b>3,407</b>	<b>3,094</b>	<b>3,134</b>	<b>3,501</b>	<b>3,411</b>	<b>34,319</b>
	<b>Denial Rate</b>	<b>21.4%</b>	<b>19.4%</b>	<b>20.1%</b>	<b>19.1%</b>	<b>17.8%</b>	<b>18.1%</b>	<b>16.4%</b>	<b>14.9%</b>	<b>14.4%</b>	<b>12.9%</b>	<b>17.2%</b>



**Table VI.5**  
**Denial Rates by Income of Applicant**  
 State of Mississippi  
 2008–2017 HMDA Data

Income	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Total
\$30,000 or Below	42.7%	35.7%	35.3%	34.4%	34.0%	38.3%	38.0%	34.2%	31.9%	30.9%	35.8%
\$30,001–\$50,000	23.4%	20.6%	21.0%	20.2%	19.4%	20.3%	17.8%	16.8%	16.8%	14.9%	19.0%
\$50,001–\$75,000	17.1%	15.4%	15.8%	14.7%	15.4%	15.2%	14.0%	13.2%	12.7%	11.2%	14.2%
\$75,001–\$100,000	13.9%	12.9%	12.6%	13.2%	12.1%	11.2%	10.5%	9.6%	9.2%	8.9%	11.1%
\$100,001–\$150,000	11.4%	9.4%	10.9%	10.7%	10.6%	10.6%	8.8%	8.7%	7.5%	7.5%	9.3%
Above \$150,000	10.6%	7.8%	10.7%	10.1%	7.6%	7.7%	9.5%	8.0%	7.1%	6.8%	8.4%
Data Missing	26.4%	25.0%	43.3%	46.7%	22.2%	29.1%	30.9%	22.2%	25.4%	23.0%	29.3%
<b>Total</b>	<b>21.4%</b>	<b>19.4%</b>	<b>20.1%</b>	<b>19.1%</b>	<b>17.8%</b>	<b>18.1%</b>	<b>16.4%</b>	<b>14.9%</b>	<b>14.4%</b>	<b>12.9%</b>	<b>17.2%</b>

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

Income		2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Total
\$30,000 or Below	Loan Originated	1,792	1,946	1,908	1,579	1,576	1,409	1,269	1,341	1,639	1,555	16,014
	Application Denied	1,337	1,082	1,041	829.0	812.0	876.0	777.0	698.0	766.0	696.0	8,914
	Denial Rate	42.7%	35.7%	35.3%	34.4%	34.0%	38.3%	38.0%	34.2%	31.9%	30.9%	35.8%
\$30,001–\$50,000	Loan Originated	5,023	4,922	4,098	3,723	4,006	4,228	4,264	4,940	5,735	6,110	47,049
	Application Denied	1,534	1,280	1,087	942.0	964.0	1,074	924.0	994.0	1,158	1,071	11,028
	Denial Rate	23.4%	20.6%	21.0%	20.2%	19.4%	20.3%	17.8%	16.8%	16.8%	14.9%	19.0%
\$50,001–\$75,000	Loan Originated	4,694	3,931	3,398	3,263	3,529	4,106	4,222	4,794	5,855	6,549	44,341
	Application Denied	970.0	716.0	636.0	563.0	641.0	735.0	688.0	728.0	849.0	824.0	7,350
	Denial Rate	17.1%	15.4%	15.8%	14.7%	15.4%	15.2%	14.0%	13.2%	12.7%	11.2%	14.2%
\$75,001–\$100,000	Loan Originated	2,678	1,984	1,799	1,769	2,032	2,434	2,594	2,842	3,265	3,839	25,236
	Application Denied	433.0	295.0	259.0	270.0	280.0	307.0	305.0	303.0	329.0	373.0	3,154
	Denial Rate	13.9%	12.9%	12.6%	13.2%	12.1%	11.2%	10.5%	9.6%	9.2%	8.9%	11.1%
\$100,001–\$150,000	Loan Originated	1,884	1,416	1,327	1,384	1,640	1,853	2,134	2,399	2,698	3,122	19,857
	Application Denied	242.0	147.0	163.0	166.0	194.0	219.0	205.0	228.0	218.0	254.0	2,036
	Denial Rate	11.4%	9.4%	10.9%	10.7%	10.6%	10.6%	8.8%	8.7%	7.5%	7.5%	9.3%
Above \$150,000	Loan Originated	991.0	806.0	770.0	847.0	953.0	1,172	1,175	1,362	1,426	1,650	11,152
	Application Denied	117.0	68.0	92.0	95.0	78.0	98.0	124.0	119.0	109.0	121.0	1,021
	Denial Rate	10.6%	7.8%	10.7%	10.1%	7.6%	7.7%	9.5%	8.0%	7.1%	6.8%	8.4%
Data Missing	Loan Originated	234.0	192.0	122.0	169.0	175.0	239.0	159.0	224.0	212.0	241.0	1,967
	Application Denied	84.0	64.0	93.0	148.0	50.0	98.0	71.0	64.0	72.0	72.0	816.0
	Denial Rate	26.4%	25.0%	43.3%	46.7%	22.2%	29.1%	30.9%	22.2%	25.4%	23.0%	29.3%
<b>Total</b>	<b>Loan Originated</b>	<b>17,296</b>	<b>15,197</b>	<b>13,422</b>	<b>12,734</b>	<b>13,911</b>	<b>15,441</b>	<b>15,817</b>	<b>17,902</b>	<b>20,830</b>	<b>23,066</b>	<b>165,616</b>
	<b>Application Denied</b>	<b>4,717</b>	<b>3,652</b>	<b>3,371</b>	<b>3,013</b>	<b>3,019</b>	<b>3,407</b>	<b>3,094</b>	<b>3,134</b>	<b>3,501</b>	<b>3,411</b>	<b>34,319</b>
	<b>Denial Rate</b>	<b>21.4%</b>	<b>19.4%</b>	<b>20.1%</b>	<b>19.1%</b>	<b>17.8%</b>	<b>18.1%</b>	<b>16.4%</b>	<b>14.9%</b>	<b>14.4%</b>	<b>12.9%</b>	<b>17.2%</b>

**Table VI.7**  
**Denial Rates of Loans by Race/Ethnicity and Income of Applicant**  
 State of Mississippi  
 2008–2017 HMDA Data

Race	\$30,000 or Below	\$30,001 – \$50,000	\$50,001 –\$75,000	\$75,001 –\$100,000	\$100,001 –\$150,000	> \$150,000	Data Missing	Average
American Indian	46.8%	31.8%	31.9%	13.6%	18.3%	19.0%	64.3%	29.5%
Asian	39.5%	18.9%	17.2%	13.7%	9.8%	8.5%	47.4%	18.9%
Black	43.9%	26.2%	21.5%	19.2%	18.0%	18.7%	56.2%	27.9%
Pacific Islander	48.3%	31.6%	14.1%	7.0%	9.7%	14.3%	50.0%	23.4%
White	28.7%	15.3%	11.6%	9.1%	7.7%	7.1%	20.2%	13.3%
Not Available	65.2%	40.0%	28.4%	22.8%	19.4%	17.1%	75.7%	34.4%
Not Applicable	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	45.5%	43.0%
<b>Average</b>	<b>35.8%</b>	<b>19.0</b>	<b>14.2%</b>	<b>11.1%</b>	<b>9.3%</b>	<b>8.4%</b>	<b>29.3%</b>	<b>17.2%</b>
Non-Hispanic	37.3%	23.0	15.6%	12.1%	10.3%	16.0%	55.9%	21.4%
Hispanic	34.1%	18.0	13.5%	10.5%	8.7%	7.8%	24.6%	16.2%

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

Race		\$30,000 or Below	\$30,001 – \$50,000	\$50,001 –\$75,000	\$75,001 –\$100,000	\$100,001 –\$150,000	> \$150,000	Data Missing	Total
American Indian	Loan Originated	42.0	105.0	92.0	70.0	58.0	34.0	5.0	406.0
	Application Denied	37.0	49.0	43.0	11.0	13.0	8.0	9.0	170.0
	Denial Rate	46.8%	31.8%	31.9%	13.6%	18.3%	19.0%	64.3%	29.5%
Asian	Loan Originated	253.0	650.0	573.0	327.0	267.0	290.0	10.0	2,370
	Application Denied	165.0	151.0	119.0	52.0	29.0	27.0	9.0	552.0
	Denial Rate	39.5%	18.9%	17.2%	13.7%	9.8%	8.5%	47.4%	18.9%
Black	Loan Originated	4,746	10,417	7,471	3,041	1,772	683.0	169.0	28,299
	Application Denied	3,712	3,695	2,042	724.0	389.0	157.0	217.0	10,936
	Denial Rate	43.9%	26.2%	21.5%	19.2%	18.0%	18.7%	56.2%	23.4%
Pacific Islander	Loan Originated	31.0	67.0	79.0	53.0	28.0	12.0	1.0	271.0
	Application Denied	29.0	31.0	13.0	4.0	3.0	2.0	1.0	83.0
	Denial Rate	48.3%	31.6%	14.1%	7.0%	9.7%	14.3%	50.0%	23.4%
White	Loan Originated	10,559	34,536	34,579	20,782	16,927	9,688	1,699	128,770
	Application Denied	4,252	6,255	4,522	2,079	1,408	735.0	431.0	19,682
	Denial Rate	28.7%	15.3%	11.6%	9.1%	7.7%	7.1%	20.2%	13.3%
Not Available	Loan Originated	383.0	1,273	1,544	962.0	805.0	445.0	35.0	5,447
	Application Denied	719.0	847.0	611.0	284.0	194.0	92.0	109.0	2,856
	Denial Rate	65.2%	40.0%	28.4%	22.8%	19.4%	17.1%	75.7%	34.4%
Not Applicable	Loan Originated	0.0	1.0	3.0	1.0	0.0	0.0	48.0	53.0
	Application Denied	0.0	0.0	0.0	0.0	0.0	0.0	40.0	40.0
	Denial Rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	45.5%	43.0%
<b>Total</b>	<b>Loan Originated</b>	<b>16,014</b>	<b>47,049</b>	<b>44,341</b>	<b>25,236</b>	<b>19,857</b>	<b>11,152</b>	<b>1,967</b>	<b>165,616</b>
	<b>Application Denied</b>	<b>8,914</b>	<b>11,028</b>	<b>7,350</b>	<b>3,154</b>	<b>2,036</b>	<b>1,021</b>	<b>816.0</b>	<b>34,319</b>
	<b>Denial Rate</b>	<b>35.8%</b>	<b>19.0%</b>	<b>14.2%</b>	<b>11.1%</b>	<b>9.3%</b>	<b>8.4%</b>	<b>29.3</b>	<b>17.2%</b>
Hispanic	Loan Originated	391.0	1,010	833.0	340.0	262.0	126.0	15.0	2,977
	Application Denied	233.0	302.0	154.0	47.0	30.0	24.0	19.0	809.0
	Denial Rate	37.3%	23.0%	15.6%	12.1%	10.3%	16.0%	55.9%	21.4%
Non-Hispanic	Loan Originated	15,231	44,772	41,923	23,893	18,767	10,584	1,856	157,026
	Application Denied	7,882	9,831	6,544	2,802	1,799	896.0	604.0	30,358
	Denial Rate	34.1%	18.0%	13.5%	10.5%	8.7%	7.8%	24.6%	16.2%

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

Race	Loan Type	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Total
American Indian	HAL	4.0	1.0	0.0	0.0	0.0	1.0	0.0	1.0	0.0	0.0	7.0
	Other	32.0	20.0	14.0	33.0	34.0	46.0	39.0	33.0	61.0	87.0	312.0
	Percent HAL	11.1%	4.8%	0.0%	0.0%	0.0%	2.1%	0.0%	2.9%	0.0%	0.0%	2.2%
Asian	HAL	31.0	24.0	0.0	8.0	10.0	1.0	3.0	2.0	4.0	0.0	83.0
	Other	179.0	197.0	180.0	191.0	178.0	238.0	226.0	234.0	307.0	357.0	1,930
	Percent HAL	14.8%	10.9%	0.0%	4.0%	5.3%	0.4%	1.3%	0.8%	1.3%	0.0%	4.1%
Black	HAL	627.0	286.0	67.0	69.0	117.0	75.0	61.0	57.0	69.0	100.0	1,428
	Other	2,288	2,317	2,373	1,985	1,964	2,328	2,576	2,991	3,744	4,205	22,566
	Percent HAL	21.5%	11.0%	2.7%	3.4%	5.6%	3.1%	2.3%	1.9%	1.8%	2.3%	6.0%
Pacific Islander	HAL	4.0	6.0	2.0	0.0	0.0	0.0	1.0	0.0	1.0	0.0	14.0
	Other	26.0	21.0	22.0	24.0	18.0	23.0	22.0	24.0	37.0	40.0	217.0
	Percent HAL	13.3%	22.2%	8.3%	0.0%	0.0%	0.0%	4.3%	0.0%	2.6%	0.0%	6.1%
White	HAL	1,956	1,334	152.0	189.0	236.0	204.0	149.0	129.0	92.0	115.0	4,441
	Other	11,377	10,485	10,209	9,875	11,083	12,133	12,273	13,855	15,737	17,187	107,027
	Percent HAL	14.7%	11.3%	1.5%	1.9%	2.1%	1.7%	1.2%	0.9%	0.6%	0.7%	4.0%
Not Available	HAL	80.0	23.0	2.0	1.0	1.0	4.0	0.0	0.0	3.0	1.0	114.0
	Other	678.0	477.0	397.0	355.0	264.0	384.0	463.0	573.0	772.0	969.0	22,566
	Percent HAL	10.6%	4.6%	0.5%	0.3%	0.4%	1.0%	0.0%	0.0%	0.4%	0.1%	2.5%
Not Applicable	HAL	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Other	14.0	6.0	4.0	4.0	6.0	4.0	4.0	3.0	3.0	5.0	48.0
	Percent HAL	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
<b>Total</b>	<b>HAL</b>	<b>2,702</b>	<b>1,674</b>	<b>223.0</b>	<b>267.0</b>	<b>364.0</b>	<b>285.0</b>	<b>214.0</b>	<b>189.0</b>	<b>169.0</b>	<b>216.0</b>	<b>6,303</b>
	<b>Other</b>	<b>14,594</b>	<b>13,523</b>	<b>13,199</b>	<b>12,467</b>	<b>13,547</b>	<b>15,156</b>	<b>15,603</b>	<b>17,713</b>	<b>20,661</b>	<b>22,850</b>	<b>159,313</b>
	<b>Percent HAL</b>	<b>15.6%</b>	<b>11.0%</b>	<b>1.7%</b>	<b>2.1%</b>	<b>2.6%</b>	<b>1.8%</b>	<b>1.4%</b>	<b>1.1%</b>	<b>0.8%</b>	<b>0.9%</b>	<b>3.8%</b>
Hispanic	HAL	37.0	26.0	2.0	4.0	6.0	3.0	6.0	6.0	7.0	4.0	2,290
	Other	217.0	178.0	180.0	176.0	204.0	217.0	286.0	362.0	470.0	586.0	97.0
	Percent HAL	14.6%	12.7%	1.1%	2.2%	2.9%	1.4%	2.1%	1.6%	1.5%	0.7%	4.1%
Non-Hispanic	HAL	2,587	1,622	220.0	258.0	351.0	278.0	205.0	183.0	159.0	211.0	129,595
	Other	13,668	12,816	12,615	11,950	13,078	14,529	14,823	16,716	19,400	21,357	5,863
	Percent HAL	15.9%	11.2%	1.7%	2.1%	2.6%	1.9%	1.4%	1.1%	0.8%	1.0%	4.3%

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

Income	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Average
\$30,000 or Below	23.0%	14.2%	3.1%	4.1%	5.3%	3.6%	3.3%	2.2%	1.8%	3.2%	7.3%
\$30,001–\$50,000	15.8%	8.9%	1.2%	1.9%	2.7%	2.0%	1.2%	1.0%	0.9%	0.9%	4.2%
\$50,001–\$75,000	13.5%	9.8%	1.4%	1.7%	2.2%	1.4%	1.3%	0.9%	0.8%	0.8%	3.7%
\$75,001–\$100,000	13.3%	10.7%	2.1%	1.5%	1.9%	1.6%	1.1%	1.0%	0.4%	0.8%	3.6%
\$100,00–\$150,000	14.4%	12.5%	1.3%	2.2%	2.1%	1.3%	1.2%	0.8%	0.8%	0.5%	3.7%
Above \$150,000	20.2%	19.7%	1.4%	1.9%	1.8%	2.1%	1.1%	1.3%	0.6%	0.5%	4.9%
Data Missing	12.8%	13.5%	0.0%	1.2%	1.7%	1.7%	0.6%	1.3%	0.5%	0.0%	3.6%
<b>Average</b>	<b>15.6%</b>	<b>11.0%</b>	<b>1.7%</b>	<b>2.1%</b>	<b>2.6%</b>	<b>1.8%</b>	<b>1.4%</b>	<b>1.1%</b>	<b>0.8%</b>	<b>0.9%</b>	<b>3.8%</b>

**Table VI.11**  
**Loans by HAL Status by Income of Borrower**  
 State of Mississippi  
 2008–2016 HMDA Data

<b>Income</b>		<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>Total</b>
\$30,000 or Below	HAL	413.0	277.0	60.0	65.0	83.0	51.0	42.0	29.0	29.0	50.0	1,049
	Other	1,379	1,669	1,848	1,514	1,493	1,358	1,227	1,312	1,610	1,505	13,410
	Percent HAL	23.0%	14.2%	3.1%	4.1%	5.3%	3.6%	3.3%	2.2%	1.8%	3.2%	7.3%
\$30,001 –\$50,000	HAL	795.0	438.0	51.0	71.0	110.0	83.0	51.0	51.0	51.0	55.0	1,701
	Other	4,228	4,484	4,047	3,652	3,896	4,145	4,213	4,889	5,684	6,055	39,238
	Percent HAL	15.8%	8.9%	1.2%	1.9%	2.7%	2.0%	1.2%	1.0%	0.9%	0.9%	4.2%
\$50,001 –\$75,000	HAL	636.0	385.0	46.0	56.0	79.0	58.0	53.0	42.0	47.0	55.0	1,402
	Other	4,058	3,546	3,352	3,207	3,450	4,048	4,169	4,752	5,808	6,494	36,390
	Percent HAL	13.5%	9.8%	1.4%	1.7%	2.2%	1.4%	1.3%	0.9%	0.8%	0.8%	3.7%
\$75,001 – \$100,000	HAL	356.0	212.0	38.0	27.0	38.0	39.0	28.0	28.0	12.0	30.0	778.0
	Other	2,322	1,772	1,761	1,742	1,994	2,395	2,566	2,814	3,253	3,809	20,619
	Percent HAL	13.3%	10.7%	2.1%	1.5%	1.9%	1.6%	1.1%	1.0%	0.4%	0.8%	3.6%
\$100,001 –\$150,000	HAL	272.0	177.0	17.0	30.0	34.0	25.0	26.0	18.0	21.0	17.0	620.0
	Other	1,612	1,239	1,310	1,354	1,606	1,828	2,108	2,381	2,677	3,105	16,115
	Percent HAL	14.4%	12.5%	1.3%	2.2%	2.1%	1.3%	1.2%	0.8%	0.8%	0.5%	3.7%
Above \$150,000	HAL	200.0	159.0	11.0	16.0	17.0	25.0	13.0	18.0	8.0	9.0	467.0
	Other	791.0	647.0	759.0	831.0	936.0	1,147	1,162	1,344	1,418	1,641	9,035
	Percent HAL	20.2%	19.7%	1.4%	1.9%	1.8%	2.1%	1.1%	1.3%	0.6%	0.5%	4.9%
Data Missing	HAL	30.0	26.0	0.0	2.0	3.0	4.0	1.0	3.0	1.0	0.0	70.0
	Other	204.0	166.0	122.0	167.0	172.0	235.0	158.0	221.0	211.0	241.0	1,897
	Percent HAL	12.8%	13.5%	0.0%	1.2%	1.7%	1.7%	0.6%	1.3%	0.5%	0.0%	3.6%
<b>Total</b>	<b>Other</b>	<b>2,702</b>	<b>1,674</b>	<b>223.0</b>	<b>267.0</b>	<b>364.0</b>	<b>285.0</b>	<b>214.0</b>	<b>189.0</b>	<b>169.0</b>	<b>216.0</b>	<b>6,303</b>
	<b>HAL</b>	<b>14,594</b>	<b>13,523</b>	<b>13,199</b>	<b>12,467</b>	<b>13,547</b>	<b>15,156</b>	<b>15,603</b>	<b>17,713</b>	<b>20,661</b>	<b>22,850</b>	<b>159,313</b>
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## B. Disability and Access Workgroup

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### Disability and Access Work Group 10/4/2018

**Comment:** We have many with Mental Illness; they are the ones who are losing housing. What can we do about that?

**Presenter:** I don't have all the answers. I am hoping you can offer some perspective and commentary about what we can do about that. We can certainly allocate more resources there. That would be one thing. Maybe we need to find out where the worst cases are so my question to you would be where the most frequent cases are where mental illness has robbed these people of their ability to get a home.

**Comment:** Is this data based on NON-institutionalized population, or the total? If it includes those in institutions, that might help explain concentrations if there is one in that region.

**Presenter:** It is the total. If it includes those in institutions it might help explain concentrations if there is one in that region. This is total population as according to the American Community Survey. So, for those who were contacted it does include institutionalized populations for those who can communicate.

**Comment:** On the coast.

**Comment:** The lack of affordable housing leaves ex-offenders competing for the same limited resources with others who have no criminal history. Barriers to housing: age (below 21) Criminal record; HUD prioritizes chronic but if someone is in treatment or incarcerated for 60-90 days, they are not considered chronic (but they Will BE). They may be incarcerated before trial but found not guilty at trial. It still knocks them off the chronic list.

**Presenter:** Thanks.

Presentation

**Comment:** Issue for those with mental disability is long-term support services once housed.

**Comment:** People with disabilities TEND to congregate in urban areas because of the "walkability" and access to public transit. It strikes me as odd that we don't see that pattern (at least at first blush). Why would that be?

**Presenter:** Some people do not access to services. They are unable to move. Beyond that I am not certain. This is partly for us to explore. Hopefully you can offer some perspective and commentary about that.

**Comment:** This jeopardizes housing.

Presentation

**Comment:** I live in Jackson and the answer is DEFINITELY NO. Even NEW construction is willfully avoiding building accessible units...exploiting loopholes in ADA requirements. WHY?

**Presenter:** That is a common problem throughout many of the jurisdictions in which we work. Sometimes it is related to government not having the skilled individuals who would inspect the property across many barriers, for example there was a client, we had one time several years ago,

where the people who inspected the inside of the building were different than the people who inspected the outside of the building. The people who inspected the inside said it looks great, but the outside of the building for those who had an ambulatory disability there was difficulty, there was no ramp. It was like four or five steps up. It was built to code, but the inside was one set and the outside was a different set. So, there could be challenges within the building codes and those who inspect the buildings. There could be places where people aren't doing it because the laws are not as enforced as they should be. I agree with you that there are challenges.

Presentation

**Comment:** For instance, I'm told that Federal Housing Tax Credits does NOT trigger the minimum 5% accessible unit requirement of the Rehab Act. This is a major problem and being exploited by certain developers.

**Presenter:** If this is true, I am sure that it is being exploited. It should not be administered that way. Perhaps the Home Corp can respond.

**Comment:** The simple response to the last question is that developments are required to comply with ADA. I can't speak specifically off the top of my head to the rehab ADA requirement, but certainly new construction has to comply with Federal ADA requirements.

**Comment:** Officials in all cities in Mississippi fail to enforce the Building Codes. We need educated people as building inspectors.

Presentation

**Comment:** Restating, LIHTC projects must comply with ADA requirements for new construction.

**Presenter:** Thank you.

Presentation

**Comment:** I think all of these are very challenging for people with mental illness, including children, and their families. Part of the problem seems to be that formal systems don't seem to focus on what it takes to live in the community and things aren't very coordinated among systems or between private and public sectors.

**Presenter:** I think that is a great point. Sometimes communities wish to do things and people are just not talking about the same thing when they communicate. I certainly hope that with this avenue we can get the ball moving towards that direction and enhance our communication a little bit better.

Presentation

**Comment:** I think you skipped question 3.

Presentation

**Comment:** People with disabilities need permanent supportive housing, they need to be prioritized by PHAs and transportation needs to be available more consistently.

**Comment:** Thank you.

Presentation

**Comment:** One piece of this is that the ACCESSIBLE housing must be rent controlled.... meaning, rents that remain fixed because our incomes are fixed.

**Presenter:** Good Point. Thank you.

Presentation

**Comment:** Chapter 11 of the International Building Code is essentially the same as ADAAG. It has been the State Building Code since 2009. We need to do a better job of enforcing it. It tends to get enforced in commercial buildings in the cities, but residential enforcement is lax.

**Comment:** Poor credit and limited credit are contributing factors.

**Presenter:** Most certainly.

**Comment:** I'm aware of a recent incident in Jackson where neighbors objected to a sober living group home. How are we (society) going to deal with the "Not in my neighborhood" attitude?

**Presenter:** The NIMBYism, the Not In My BackYard attitude, sometimes people do note Not On Planet Earth. I think we can do better than that. I think we can communicate the benefits of this form of housing for our citizens.

Presentation

**Comment:** Hazlehurst Housing Authority: City of Hazlehurst Barriers: Transportation, Jobs and Housing Opportunity such as rental housing stock.

**Comment:** Do we send comments directly to you?

**Presenter:** Please send them to David Hancock and they will forward then to me.

**Comment:** As for disproportionate Individuals are almost always have to settle for inaccessible placement, because there are not enough. The local ADA standard needs to reflect all housing units and not just % of.

Presentation

**Comment:** Will a power point be provided for this presentation?

**Presenter:** This presentation and all the sound and everything is being recorded. We can provide that. If you just want a copy of this presentation, I can make sure that David Hancock gets a copy so you can get it from him. He may be able to post it, but that is up to him. He will have both is presentation, the comments received, the comments that I have read.

Presentation

### 10/18/2018 Mississippi Disability and Access Workgroup

**Comment:** I am certain that many folks with disabilities are being segregated in specialized housing units. I am sure that is true across the disability spectrum including people with intellectual disabilities. I can tell you that most of the accessible housing that I know of in Jackson is segregated and that is never, it is never good policy. We need to be integrating people with disabilities in and amongst everyone else.

**Presenter:** Thank you. In order to accomplish this in Jackson, they have a housing authority and they are also an entitlement, who should be taking the lead on this integration effort and what do you think should be done?

**Comment:** In my opinion we need to be developing policies that mandate all new housing projects to have a certain number of fully wheelchair accessible units. I think it needs to be 10 percent and by fully wheelchair accessible I don't mean portable. That is boldly inadequate. I am talking about a roll-in shower and fully accessible kitchen units. Now if we spread these units out to new developments that people with disabilities will be integrated into all the communities around our cities. That is the goal. You want integration. The other thing that would probably need to happen and it would absolutely need to happen for people on fixed incomes which is most of us on disability is we would have to have some kind of sliding scale rent that did not exceed 30 percent of our take home income. That is what is reasonable to expect someone to pay. Does that make sense?

**Presenter:** Yes, what you are saying makes sense. I am hearing you say that there is insufficient accessible housing and that the accessible housing that is to become available needs to be sensitive to the persons with disabilities and their level of income.

**Comment:** Right. Right.

**Presenter:** We had a question. Why these meetings only are focused on disability? Are there meetings focused on race, ethnicity, and other protected classes? These meetings are focused on disability because, disability is not reported very often, and we want to get peoples experience. We have analyzed Home Mortgage Disclosure Act information; we can conduct Fair Housing Surveys, and we can get quantitative data on some of these things, but I think it is important to try to be able to get a sense of what people are facing if they have one of these disabilities. So that is why we are dealing with these four meetings for Disabilities and Access Work Groups.

Presentation

**Comment:** I know my friends in the blind community have a very significant need for transportation. Where their housing is relative to transportation it is the most vital thing on their agenda. In other words, let's say a person who is blind lives just outside the City of Jackson; they will not have access to transit within Jackson by virtue of the fact that they live just outside the city limits. So therefore, that is a huge disadvantage for them and very isolating for them. Just by the fact that they don't live in the jurisdiction served by Paratransit. So that is absolutely vital. Where the affordable housing is relative to transportation must be considered especially for people who are blind or disabled.

**Presenter:** So, in this particular example for Jackson who or which agency should take the lead on this? The city or department gets the...

**Comment:** I am not the policy expert. I am a person with a disability, and I am here to speak for people with disabilities. I think there are lots of brainstorming, we need to do a lot of brainstorming, and we really do. One way of doing it is embracing transit orientated development. Take your major transit corridors where you have got better bus service and build the accessible affordable housing along those corridors. So that you are automatically building in mobility along those transit corridors. That is just one possibility.

**Presenter:** Thank you.

Presentation



**Comment:** My suggestion is and we have been talking to the city already is that local jurisdictions ought to demand that new developments include at least 10 percent fully accessible units, by that I mean fully wheelchair accessible with roll-in showers, integrated into their plan so that you have got people of varying abilities living amongst everyone else and obviously it is just good policy to build these along transit corridors so that we can plan for the day that more of us use public transit. That is just good policy.

**Presenter:** Thank you.

Presentation

**Comment:** MHC has adopted in federal programs HOME & HTF policies and procedures to address affordable housing for persons with disabilities by offering incentives to developers to designate housing units for ELI & disability populations during application for funding.

**Presenter:** Could you offer some more commentary about that?

**Comment:** The HOME program and the Housing Trust Fund program, basically we are trying to identify high opportunity areas, the affordable housing for extremely low-income individuals and that deals with 30 percent income based on the area median income. So, with the Housing Trust Fund program that is one of the things that is designated. That program only deals with the population with extremely low-income. We also have the HOME program so what we are doing is we are working with the developers, with the tax credit developers. We are using our HOME funds, HTF funds and in order for them to receive HTF funds they are asking them to devote a percentage of those development units for people with disability. We are addressing the homeless, the seriously mentally ill and this is something that goes back to our Consolidated Plan. The 15 through 19 Five-Year Consolidated Plan, so we are sort of a head of the game. We are trying to address disparities among people with disabilities and the homeless.

**Presenter:** Thank you. How do your programs distinguish persons with disabilities? How does that define?

**Comment:** We have a down payment assistance program. This is where we work with the USM, University of Southern Mississippi with the House of Your Own Program and their policies and procedures they have to actually document the people's medical conditions. I think that actually comes from the physician to show that they are disabled. Yes, that is one of our programs on this down payment assistance program.

**Presenter:** That would be HUD data doesn't actually address things like mental illness or thing. They only talk about it in terms of cognitive disabilities. So, it is a very broad category, cognitive disabilities. So, it would include those with other forms of mental impairment including mental illness.

**Comment:** We also encourage choice program as well. That is one of our rating factors as well. The HTF, Home Program as well.

Presentation

**Comment:** If I am not mistaken aren't fire alarms now required to have visual indicators? I believe that is absolutely vital for the safety of the person.

**Presenter:** That is true, both vision and auditory.

**Comment:** So I am just making sure that all of our housing has visual indicators on the fire alarms and the other thing that would be important would be some kind of visual indicator information about other kinds of alarms like tornado warnings and things like that.

**Presenter:** Thank you very much.

Presentation

**Comment:** I know everything there is to know about having an ambulatory disability. I have MS and I use a powered wheelchair for most of my ability. I had to buy my own house and I am privileged to have a middle class income due to private disability insurance that allowed me to buy my own house and put in a ramp, put in threshold ramps all around my house. I got some assistance from the Mississippi Paralysis Association to retrofit bathroom. It is not perfect, but it is better. My kitchen is still largely inaccessible. Unfortunately, there is nothing that I can do about that, because it is a 1941 house. I had to basically balance access to transportation and food, fresh food with the layout of the house itself. I live right across the street from a grocery store and right across the street from a pharmacy and a bus stop, which is wonderful and it allows me to live independently, but I live in a 1941 house that really can't be made fully ADA compliant. So, there you go. Hence what I think we need to do is again, target your major transit routes in your cities, build lots of accessible units, and I mean roll-in showers, not adaptable, that is not adequate. I could never live in an adaptable house given my disability and many older adults are in the same position. So, we need to be targeting the transit routes and be building lots of accessible units preparing for the day when our population gets older and lives longer. How we do that is going to take a lot of brainstorming, but we are behind the curve here and we really need to catch up.

**Presenter:** Wouldn't you actually kind of consider that day today? I mean we have many seniors have these needs today.

**Comment:** Yes. Yes. I was trying to be kind.

**Presenter:** So, we do have some issues to address. How about just general independent living challenges, persons having independent living disabilities?

Presentation

**Comment:** I have another friend who has a milder disability. She can still walk with a cane, but she is hemiparetic and she has very low-income and because of that she cannot afford the apartment complexes that exist on the transit routes. She is struggling to live independently and manages to do so, but now she has had to move to a cheaper apartment complex which is more than a mile away from the nearest transit route. So therefore, she is basically to put it bluntly under house arrest, because she can't walk that far. She just can't. So, Paratransit is not all it is cracked up to be. Paratransit is not spontaneous. It is not cheap, and this is s women who could otherwise be more engaged and more functional and more independent, but for the lack of an affordable apartment on that transit route.

**Presenter:** Thank you for offering that commentary.

Presentation

**Comment:** Why are these meetings only focused on disability? Are there meetings focused on race, ethnicity and other protected classes?

**Presenter:** She has left.

**Comment:** Assistance levels need to be based on a lower percentage of gross monthly income, so as to reduce administrative burden and provide a better level of assistance to the disabled population.

**Presenter:** I believe I read that one already.

**Comment:** The greatest challenge to provide integration of the disabled population into the private rental market is the state's ability to provide outpatient case management. The private owners are not going to be willing to take on case management for cognitive disabilities.

**Presenter:** Anyone else?

**Comment:** I have a friend out of state, this is not in Mississippi, but out of state I have a friend with intellectual disability and she has a case worker that comes out to her integrated apartment and helps her with life skills, making sure that she is managing her finances well, seeking jobs, and things like that. So other states have case workers that go out into the community and visit people with cognitive disabilities in their homes and make sure that everything is okay and that all of their needs are being met. I don't know how we do that here in Mississippi, but obviously that is what needs to happen. The prior commentator, your comment was spot on. We can't expect landlords to do that. That is just not realistic.

**Presenter:** Thank you.

Presentation

**Comment:** I was the one that brought that up. My understanding is IRS Tax Credits do not trigger the federal guidelines for accessible housing under the rehab act. I got that directly from HUD. I did not make that up. I got that directly from HUD and because I pursued it last year and that was the answer I was given. The IRS Tax Credits given do not trigger the Rehab Act Section 504, five percent accessible unit standard. So that is very frustrating for people like me. That is very unacceptable.

**Presenter:** Thank you.

**Comment:** Yes, I believe that those with cognitive disabilities do get segregated. Mostly, the individuals will go to affordable housing which brings them to PHAs. Many of these PHAs have aged housing stock. So, funding for new accessible units is needed.

**Presenter:** Thank you.

Presentation

**Comment:** A little while ago you mentioned rural, rural transportation. I sit on the Intergovernmental Transportation Committee for MDOT and we talk a lot about rural transportation. It is obviously more complicated and more difficult to arrange transportation in rural areas of Mississippi, because the distances are so much longer and therefore it creates more expense getting someone from their home to anything that they need to do. Obviously, the policy is to live a more compact lifestyle meaning create accessible units near shopping, medical centers, etc. So that that transportation can be done quicker, more efficient, with less expense. If we were smart and we were building small downtowns in small town Mississippi, we could create housing near those downtown centers and therefore make it more accessible for people with disabilities. That being said the only thing we can do now is fund rural public transit through MDOT. That is something for the legislature. I know that is beyond your control, but in order for people in rural areas to remain engaged and just meet their basic needs they need accessible affordable transportation.

## Presentation

**Comment:** One of the slides that you presented listed retaliation as a contributing factor. I was wondering if you could define that word for me in the context of a contributing factor, because I am not familiar with that.

**Presenter:** Contributing that is in the fair housing complaints. HUD tracks, if you file a complaint and your landlord retaliates against you or against whoever filed the complaint that is why it is tracked. If it goes to court past HUD that will come out and that retaliation is really a huge problem. I do notice that complaint a decade ago were significantly greater than there have been recently. So, the complaint activity has fallen off. Maybe that is great that you do not have that issue anymore or is it people are not using the system anymore. That is the two issues there.

**Comment:** I hate to be the bearer of bad news, but I have a friend who is so deathly afraid of complaining to HUD about substandard housing because... by the nature of our ... (technical issues)

## Presentation

**Comment:** It would be good to know what dollars were made available from this last year to programs for persons with disabilities, including knowing the programs funded and the current status of those programs and the number of households assisted with those dollars.

**Presenter:** I believe that information as it relates to HUD funding document is already produced in the CAPER that MDA and MHC produce each year as they report back to HUD.

**Comment:** Knowing what MDA and MHC is already doing in the state for this population so we can know what to propose they do or do more of in the future.

### 11/15/2018 Mississippi Disability and Access Workgroup

**Comment:** For a number of years folks here at our agency have worked to identify different programs that we manage to help increase the supply of affordable housing for persons with disabilities. So as we work through these programs and some of these initiatives, you know they take some time and we have made some progress and we hope to do more and so the more information and suggestions we receive from our stakeholders such as the folks that are on this call those are the types of things we need that can help us reach our goals more quickly.

**Presenter:** Aside from the Home Corp are there activities the entitlement, regional PHAs, or local PHAs can do to enhance the housing shortage for persons with disabilities?

**Comment:** I am talking in regard to the programs that we offer here at MHC. Again, I think we talked about this once before, but I just want to reiterate that we have initiatives set aside for developers for whenever they are applying for HOME funds and the housing Trust Fund. We are asking them to set aside at least 20 percent of their units for people with special needs, people with disability. So that is one initiative we have already, and it is working now for us and it has increased the housing for people with disabilities. We also offer a mixed income financing actual to have HOME funds and HTL funds to be used together. We are reaching out to non-profits and housing authorities.

**Presenter:** When you say reaching out to housing authorities, could you describe that?

**Comment:** When we say reaching out, we are allowing them to come in apply for some of these HOME funds and HTL funds from a competitive standpoint.

**Presenter:** How many have been successful so far?

**Comment:** In 2016/2017, the applications we received about eight applications which they were required to set aside these funds for housing for people with disabilities and for 2018 we have about on the HOME side, we have received seven applications and on the HTL, I think it is eight applications we have received. So, we will increase housing for people with disabilities.

**Presenter:** I am assuming that the entitlements can also do this?

**Comment:** Yes, they did not have to be, they come in for-profit or for non-profit. Under our entitlement we are actually looking at our down payment assistance program that we do have set aside for people with disability and that is with her and our rehab program. So, we also receive I guess an application a week for rehab or to do reconstruction for people with disabilities. In some cases, it or not just geared toward our rehab program for people with disability but we do actually reconstruct and rehabilitate homes for people with disabilities.

**Presenter:** Thank you very much for that. The entitlement and the PHAs without your help from the Home Corp can they do something on their own. We are only talking about persons with disabilities who face housing shortages. There are other topics that we will be addressing here as well. So, my question is can the entitlements and the PHAs do something on their own? I will take that as a no. Really all this activity is coming from the Home Corp.

Presentation

**Comment:** As I recall she had a question regarding HOYO funding for disabled persons she wanted us to address in Hattiesburg on the 4<sup>th</sup> of December and we will have some information for her at that time, but if we could get her to unmute herself or send you a question that would be helpful, because she is a real expert in this field.

**Presenter:** She is now unmuted. Would you care to comment? We must be having some technical difficulties.

**Comment:** She has that expertise as well.

**Comment:** I wrote in a question concerning MHC funding for the HOYO program and I was just wondering if that has been addressed. I have been having a hard time getting onto the webinar. As you well know HOYO was started in 1997 and I was a part of the process at that time. It is one of the top 100 programs in the country as awarded years ago. I am just a little bit concerned they have such limited availability for safe, affordable housing for people with disabilities which I am one 34 soon the 35 disabled and I have worked in these field for many years and that is the one problem that we have had in the State of Mississippi is getting people out of the institutions, group homes, etc. and getting them into the community. The lack of safe affordable housing, but with MHC help with HOYO program they have put over 500 people in housing in the community. I was just wondering if you all have addressed the process and when if any will they receive funding from MHC in the near future?

**Presenter:** Would someone at MHC be able to address that?

**Comment:** We are in the process of working with others to go over our policies and procedures to make sure that we have everything in order. Once we do that, we will release funds. They have funds for 2015 and 2016 and also 2018. There is one million dollars that HOYO has to work with affordable housing.

**Comment:** Do you have any timeframe on when that might be put in place?

**Comment:** We plan to get it started before the end of the year. So, we are working on it and we are making sure that we are in compliance with everything and so as soon as we get that done, we will start that, and it will be before December 31<sup>st</sup>.

**Comment:** Great. That is wonderful news. I hope that works out that way. Thank you so much.

**Comment:** You are welcome.

Presentation

**Comment:** I wanted to let you know that she had family emergency and that is why she could not speak. However, they are working with us to complete the policies and procedures so that we proceed. However, it is of urgency because the University shuts down and we do thank them for their working with us and we do anticipate getting funds. We just don't know when.

**Presenter:** Thank you. Based on one of the comments we have received in one of our previous work sessions was a call to building inspectors perhaps by saying they are not quite doing the job that they need to do. What do you think we could do about this?

**Comment:** What type of enforcement is there in place currently if the building inspectors are not doing their job as far as inspecting new buildings, new housing?

**Presenter:** I can't answer that.

**Comment:** Was there anything more specific to that particular question? In what regard were the building inspectors unable to do their job? Were they not trained well, or they are not able to identify problems in a timely or accurate manor? I guess if you do not know the answer to that I would like to follow up by saying if there does seem and I can seem to recall that we had a building inspector

problem in the past and I don't think it was related to disability housing or housing for the disabled, but I do recall their being training issues. That might be something that we could look at her is trying to coordinate some effective training for building inspectors that inspect units for the disabled, but more specifically we need to find out what those short comings are.

**Presenter:** Based on my experience sometimes one inspector will take a look at the fixtures in the bathroom and so on and how wide the doors are and someone else might look around for access to the building from outside. Now the communication between those two sometimes is not as good as it should be, because maybe the particular units has got a half a flight of stair and the stair are built to code and everything looks good. Then the next guys comes' but the first guy did not think about the individual might have some ambulatory problem. So, there are challenges with communication amongst the building inspector, excuse me inspectors, and in particular when constructing units with ADA guidelines they may not be as educated as they could be or should be. So, from my experience some issues that come along there.

**Comment:** That was one of my issues years ago when I was working in the field. There was no enforcement of the building codes and things would be passed as ADA complaint which when you looked or scratched the surface whether it be access, whether it be parking or it be entrance way it was not ADA compliant. I haven't been in the field for a few years to look and see if any of that has been improved, but unless there is some type of residential re-enforcement I doubt very seriously it has because there is no incentive to do that. If they get passed and it is done, unless somebody complains, or somebody has an issue and brings up and files a complaint it just goes unnoticed.

**Presenter:** Thank you. Then it is my understanding that we might wish to take a look at what is going on in the field currently and whether the communication is occurring across building inspectors as well whether they are being ADA compliant particular with new construction.

**Comment:** That is correct and let me ask you a question does not the architectural organization that is responsible for building etc. in the State of Mississippi have to accept and adopt the ADA code or not?

**Presenter:** It is my understanding that ADA code is standard now, but I think your point people are overlooking some of those or they may be over-looking some of those. The question of course is if they overlook it, they are liable for the outcome. If they do it deliberately, they are also in trouble. I believe you are correct that we should have some follow up to this new construction to make and verify that ADA compliance has been fulfilled. I guess that is my conclusion from this discussion on building code enforcement.

**Comment:** Yes, sir.

Presentation

**Comment:** I was going to come in on the previous slide when you were talking about the compliance issue. As HOME funds, HTL funds, tax credit we do have to enforce the building codes as inspectors and based on the requirement we have to go out every so often to inspect the projects after completion. I do agree that maybe we could offer some type of training specific to building codes dealing with ADA in the 504.

**Presenter:** Thus far we have pretty much turned our attention to Home Corp as the entity that can do anything. We haven't been able to talk about entitlements or the regional PHAs or local PHAs that might be able to do things, but again it would be through Home Corp. Is that the recollection you are getting from this discussion as well?

**Comment:** We all work together for the same goal, but and I am asking this question personally. The housing authorities across the state from what I understand have a lot of authority and I think they can actually issue their own bonds. So maybe there is some things that they can look at aside from the funding that we have available or when funding is not available that they could look at to enhance some of these affordable housing opportunities for disabled persons in other areas. I wouldn't know the answer to that, but I guess I am throwing that out there to see if anyone does.

**Presenter:** Does anyone wish to comment about what he suggested here?

Presentation

**Comment:** In Mississippi, we have some area that do prioritize people with disabilities and others that just refuse and those seem to be the more highly populated groups that don't and it would certainly I would just suggest that they would reconsider that. That is a large group of people with a very limited income that are trying to reenter a community and live independently with their disability and it makes it a lot easier when they are put on the top of the priority list.

Presentation

**Comment:** Our agency has a B2I preference for those who are in group homes.

**Presenter:** Can you talk about that a little bit more? Rent controlled units. It doesn't seem like this is such a popular idea. So far rent control has fallen out of favor. So, this will not be a part of the recommendations.

Presentation

**Comment:**

**Presenter:** I have a question for you. In the programs that you have been talking about is there a mechanism that might provide persons with disabilities some assistance with purchasing a home or some credit deal if you will?

**Comment:** Well the down payment assistance program those are set aside funds with the HOYO program I was telling you about earlier. It doesn't really deal with their credit, but the funds that we provide actually allow them to use the money as down payment assistance to make the house more affordable for people with disabilities and we put in subsidy layers, underwriting standards that we put in right now so that we don't actually provide more money than necessary, but that is basically it when it come to our underwriting standards. We do not take into consideration their credit.

**Comment:** As a housing council agency what we do under the Home of Your Own program we do work one on one with those families that have the limited credit and whether they have a disability of not you have a lot of people that have limited credit because their income and some because they don't have the understanding to understand some credit and that is why we offer the homebuyer education and resources so that they can learn how to manage their money so that they can obtain credit the right way.

**Presenter:** Thank you. It does not seem like there is a specific program designed to assist persons with disabilities and further subsidize them. It is specific to someone with disabilities.

**Comment:** Those are considered set aside funds.

**Presenter:** Thank you.



## Presentation

**Comment:** There are several agencies who have the preference to help get those who are in group homes out. We give a special preference to those individuals moving them to the top of the waiting list.

**Presenter:** NIMBYism is a problem for group home siting. I think we can all probably agree that enhancing outreach to the local citizens in a particular community about the issue of NIMBYism but what else can we do besides enhancing their education for this? Is there anything here and these issues and some of which have fallen flat, but I have pulled these from the conversations who have shared with us previously, but we are at this point now where we are winding this down. So, I need to ask you if there is anything else that has been over-looked. We have had more housing for disabled persons, persons with disabilities, enhancing the credit or ability to acquire. We have talked about building codes inspections and ADA compliance. So really have we covered it all or is there something else?

**Comment:** I think we need to go back to the rent control. I think we need to discuss that. I do think that should be and with this new housing production program with the Housing Trust Fund, now they encourage that money to go into rental property for people with disability and they do have income restriction that they cannot exceed 30 percent of that person's income and that would think apply to persons with disabilities. I just think that should have been mentioned and that would, and so to answer the question about rent control units that was a part of the and actually objective of Housing Trust Fund. So, for people with disability or people with extremely low-income and the people with disability most likely fall into that category.

**Presenter:** Thank you.

**Comment:** That is basically the same thing that I was going to bring up and also to touch on the private sector building apartment complexes and being in compliant with so many units being accessible. That can be an increase in housing in general for people with disabilities.

**Presenter:** Thank you.

**Comment:** I was just hoping that the rent control was not going to fall flat and not be looked into further.

**Presenter:** I am glad that you said that. What I am talking away from this narrative is that most of the activities are going to be coordinated through the Home Corp and not so much the entitlements or the local PHAs. If the regional PHAs are able to get their bonding capacity in play they might have the ability to do something and I think that is something that we should look into. My firm will look into that to see if they do, but essentially most of the activities needs to be coordinated through Mississippi Home Corp. Is that your understanding as well?

## Presentation

**Comment:** I wanted to comment on group homes. I don't think it's an issue in Jackson with NIMBYism, but more an issue with ensuring that group homes are regulated and inspected. A few years ago, there was a woman that froze to death in a group home. The State issues licenses for them, but no one is taking oversight responsibility. I also feel that rent control is a good idea, but not just for the disabled. Often annual rents in Jackson far exceed 30% of the AMI for Jackson.

## Presentation

**Comment:** I just wanted to mention one thing and I think she spoke about this. I understand that the funding for HOYO is in the process and that they are checking up their paperwork, etc. but just reminding them that USM will be shutting down and I don't know what the exact date is but maybe the 15<sup>th</sup> and not to be opened up till after January. So, I don't know if that plays into it. I don't know if HOYO has to do anything or whatever. I just wanted to mention that and bring it to the forefront again.

**Comment:** I was saying that was just an estimated date that I throw out there, but we have made tremendous progress on this. We will get it going before the holiday.

**Comment:** Our Family Self Sufficiency Counselors continue to comment on the need for more things to overcome transportation issues. Clients number one need after securing housing is transportation so that they can seek employment.

## C. Fair Housing Forums

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### Biloxi

**Comment:** You are saying that there are blanks. The lender did not mark why they denied the loan?

**Presenter:** That is correct.

Presentation

**Comment:** You said to make comments on fair housing complaints. What I hear from our tenants is that they call HUD and they get nowhere, or they call the 1-800 number and they get no response. That is what I hear a lot of (Not Discernable) the other thing is transportation. We have no public transportation of any kind for our elderly and disabled in Hancock County in the Bay St. Louis area. I have tried reaching out to senior centers and most of the time basically the answer I get is unless they are involved with the senior center, they don't have anything. That is one of the problems with transportation with the seniors is to get them to their appointments, their doctors, or grocery store and things they need. There is absolutely no transportation whatsoever.

**Presenter:** Thank you. Anyone else?

**Comment:** The issue that I feel is a lot is the wait time. I work at the Domestic Violence Shelter as a case manager and they will apply online for housing and then they get that first initial letter and then nothing. Crickets. Their time and shelter is limited and our goal is to transition them from shelter into their own place, but six months pass by and they are still told you are on the list. They can't even give us an estimated time. I witnessed one apartment being built over the years through Biloxi Housing and the was the (Not Discernable) but I think we need more housing to accommodate people to help them get off this list. It shouldn't take six months to a year to just get an apartment.

**Comment:** I totally disagree. I think we are oversaturated with tax credit properties, low-income apartments, Section 8. We have since Katrina and abundance and over-flow of building low-income housing. It is there. They are all over. You are only going for Section 8 then yes you will be on the waiting list. There are plenty of low-income though.

**Presenter:** We have a disagreement. I am actually glad to hear that.

**Comment:** These are not just low-income. They are income based. There are tax credits and that is not what I am talking about. What I am talking about Biloxi Housing and getting into project based. I know what she is talking about, but again my clients have been on the list six months to a year. We are still waiting to hear back from Biloxi Housing.

**Comment:** You are dealing with people coming out of a shelter, you are dealing with only one person. I know today we have an abundance of people already on the waiting list for one-bedroom units. We just don't have them available. Those are things we could probably talk about moving forward and how you address that, but currently the rules and regulation that relates to project based vouchers is that if a family goes into a unit they must qualify for the size unit that they go into and so you can't put a one bedroom family in a two bedroom unit. It doesn't allow it.

**Comment:** The other thing is the reason we can't tell people and I would say any housing authority for the most part exactly what your wait time is because when people apply there is a system of priorities. You might be number 10 on the list, but somebody might apply and have more priority points and get a head of you. We don't know how many units are coming available from who is moving out. So we

may have nobody move out of a one bedroom for six months so you may sit on that one bedroom list for a very long time and in that time that you are waiting to get to the top of the list somebody might jump an ahead of you. It is almost impossible to tell somebody exactly when a unit that they may qualify for will become available until they get to the top of the list.

**Comment:** I understand that, but the problem is waiting. Yes, it is a single lady, or it is a lady with one child. Again, I know the point system. You get points for being disabled. You get points for income and having children and moving here from a natural disaster. I get the point system, but at the same time it is not fair.

**Comment:** I understand the frustration, but I promise you that there is a lot of people that are waiting.

**Comment:** I know.

**Comment:** You when you do your first draft on January 31<sup>st</sup> have you heard this discussion that it will be part of the impediments?

**Presenter:** Of the first draft identifies the fair housing issues that will include those impediments to fair housing choice.

**Comment:** Which has been discussed here today?

**Presenter:** Yes, and those and that I have discussed and that we have heard.

**Comment:** Region VIII is saying that there are many people, do you have a number on what Region VIII looks like on the list? What does that number look like?

**Comment:** As it relates to?

**Comment:** You said you had many people on the list. What number are we talking about? A range? Anyone has a range?

**Comment:** It depends on where you are located.

**Comment:** Okay, let's say I am from Gulfport.

**Comment:** You are from Gulfport. It is extremely difficult to get you into a one-bedroom unit. I can't tell you. We have several problems in that area. (Not Discernable)

**Comment:** Also, there is a (Not Discernable) project. Is that in this draft?

**Comment:** No, I don't think that is in there. We are in the process of trying to redevelop our part. That is the process of dealing with HUD and it is preliminary, once it is approved but it is in the process. That would more than likely alleviate some people in Gulfport, actually the people who are there now are going to get first priority and then we will accommodate everyone else as they qualify.

**Comment:** You gave your discussion that says you have an impediment time to get through HUD to get that project off. What is the proposed number of units?

**Comment:** We are talking about 80 units. About 42 public housing, 37 project voucher and I believe regular tax credit based.

**Comment:** Your biggest impediment with HUD is time or more information.

**Comment:** It is more information.

**Comment:** Thank you.

**Presenter:** Another comment.

**Comment:** It seems to me that one of the basic issues is having a living wage job. Everything is impacted by that. It doesn't seem that we have enough living wage jobs in our area that people can support renting a house that is livable. We have a lot of rentals, private rentals that really are not livable and we have no control over that since there are private homes. We have had a lot of new apartments and a lot of new things coming up, but we also had an addition of people moving here for other places that do not know the system. They don't know to go here for rentals. They come to different ones of our agencies to try to get help. So, especially in east Biloxi we have transit community rentals that may open up or the private rentals they may close and there is no way to control all of that. So we see a tremendous in east Biloxi and part of west Biloxi a very (Not Discernable) community and it affects the ability for Section 8 and Section 8 is very strict about fixing up houses for people to move in and our agency deals with that all the time. I mean it is a very good practice to do, but in the private housing market that doesn't happen. People move into houses that are decrepitude and I don't know if there is any agency, we go through the lawyers, we go through everything. We even have a person in our organization that does nothing but rentals to go to the different rental agencies to check out what the problems are and try to lower the rent for low-income people. Everybody in here, we probably all know each other, and it is the same problems no matter where we go. We have a good legal aid society and everything and everybody works together, but we can't control what the private rental market does.

**Presenter:** Would you like to suggest ways to control the private market?

**Comment:** I would have to think about it. (Not Discernable)

**Comment:** Following up on your point on living wage. When we think about living wage and how to access a higher wage, we look at the where are job centers. Where is our job center? It is on Seaway Road which has zero access to public transportation. Following that also out there is the social security administration, the department of Human Services, and in addition the DMV, one on Highway 67, all inaccessible to public transportation. If we want our families to move forward proximity, we want our cities to invest in proximity. The MIT living wage calculator estimates that a one parent, one child household will spend \$8,000 on transportation alone in one year. How do we expect our families that are under the federal poverty level to spend that much on transportation just to access a simple thing as a drivers' license which is a barrier to employment and child care operating hours are limited which limits parents who are single, single parent household from accessing childcare then getting to work and though we even have public transportation in Harrison County and both here in Biloxi, access childcare and then getting to your job in a timely fashion is still a barrier. Basically, having single parent households where they don't have resources, where they don't have flexible employers who understand that they are the sole person, the caregiver for the child. So, I have a lot of things to say, but I think that all of that makes my point that transportation is reliable and affordable is something that should be visited if they really want citizens to be able to work.

**Presenter:** Thank you.

**Comment:** I will say at least from our housing authority perspective one of the biggest barriers to getting into affordable housing is the deposits that are required to move in. We often times call people that are eligible on our list and they don't have funds to turn on the power, the water, the gas, the cable, or whatever it is that they need, plus their deposit. So, you need \$750 probably. Water is 200 if you have to turn on the water, power, you are looking at about 700 dollars and even at this time of

the year we have units ready, but we call people to say that you are on the top of the list and they say I can't, I don't have the money. That is something that we looked at a thousand different ways to try to remedy, but it is something that I don't know how people handle it nationally, but there is a lot of talk about that. Some places finance it. Some places try to do, but you have to be able to do it for everybody. You can't just offer some people assistance and some people not. We can't give people money to turn on the water or the power. I just bring that up as something that I think is our most difficult task to getting people who are eligible into our housing.

**Comment:** The Mississippi Home Corporation, which is a state housing finance agency and we have worked closely with the Mississippi Development Authority and all of the partners statewide and we hired him to help us to do this statewide analysis so I felt I needed to say something. I drove four hours to get here. I am from Jackson by the way. As it relates to folks putting a deposit for public housing typically what would that amount be?

**Comment:** It depends on the authority. Ours is 200. It would depend on I don't know... I think we are on the low end of the deposits.

**Comment:** Ours is 200.

**Comment:** I guess we are all about the same rate. I think it is as or more expensive to turn on the water and the electric...

**Comment:** Mississippi Power is 30 now.

**Comment:** What are the reasons the deposits are so high whether it is for utilities or for the apartment. It is because people do not pay their bills or people destroy our properties. That is why we have to charge a deposit for the apartments because either they skip out on us or they destroy the apartments. You have electricity or water and I understand that they went up after Katrina because so many people had to move. So bills weren't paid, but if people would pay their bills and prioritize what needs to be paid first and take care of the roof over your head and take care of your food, take care of your electricity and your water, you worry about your nails and your cell phone later. People would pay their bills and our deposits would not need to be so high.

**Comment:** Utility deposits, in terms of the average monthly bill, what typically is not terrifically high. Our water bill, it is unusually for it to be more than \$50 a month unless you have leaking pipes and are filling a swimming pool. I don't know what it is.

**Comment:** Mine is 75.

(Crosstalk)

**Comment:** Last time and I haven't moved in a long time, so I haven't looked at it and when I did it was \$200 which is absurd, and people need to pay their bills. The public utility can terminate, and it doesn't take four months if the bill isn't and they don't, they can turn your water off after a month if you are late. There is no need to have a disproportionate high deposit. It is a barrier.

**Comment:** The water companies will give you that after a year or two will refund that bill, Mississippi Power will do that and so will...

**Comment:** After a year in, it is the barrier to entry that is the problem.

**Comment:** Can I find this PowerPoint online anywhere?

**Comment:** Yes sir, you can. You can visit our website [www.mshc.com](http://www.mshc.com). We have all of the fair housing surveys and we have a list of all the community input meeting statewide. We are doing 58. We are actually doing 18, but there are 58 different groups collaborating together, like Region VIII, Biloxi, Waveland, and City of Gulfport and city of Biloxi. When we move over to Moss Point tomorrow, it will be Moss Point, Pascagoula, and I guess you are all still a part of that since you service these areas. Then throughout the state it will be the same thing else ware.

**Presenter:** I have a clarification. Do you want this presentation, or do you want presentations for each of the 58 participants?

**Comment:** I am from Biloxi and I would be particularly interested in Biloxi, but also this region in this area.

**Presenter:** Biloxi, itself every one of these has a Citizen Engagement Toolbox, which is a presentation similar to this but tailored to that individual community. It also has a Discussion Guide which includes a lot of tables of data and some other maps and some other information like on the lending records and various building permit records and various other things. So, to encourage discussion. Every one of the 58 partners have an individual one.

**Comment:** What I am primarily interested in is City of Biloxi compared to this district Region compared to the Southeast, whatever...

**Presenter:** Region VIII.

**Comment:** Then compared to the national figures.

**Presenter:** You can compare Biloxi to the Region. You just need to download those two; we also have one for the State. So, you can download those three. They are just pdfs.

**Comment:** I am just addressing the point a few minutes ago about the lack of transport to the social security, the job center, and the driver's license agencies. It seems to me that it would be very simple for the Federal Government who gives grants to each of these cities for public transportation to condition their transportation grant on their being bus route to these institutions. You are not going to have adequate minimum wage if people cannot get job training and they are not going to be able to get job training if you put it some place where there are no bus lines. They are problems with their social security, and they are not going to be able to get there on public transportation. That is what was pointed out and they don't have a driver's license and they can't get to the drivers' license station. It is all connected. (Not Discernable) I don't know who the decision maker is, but the places these services where there is none, but it sounds like they and it would be very simple for the federal government to just make a rule saying no transportation subsidies unless you locate these on a bus line. That wouldn't cost the federal government anything to, but it might cost the city a little money to run a bus. It shouldn't be that difficult.

**Comment:** I can testify to what you are saying. I frequently go back on Seaway Road and doing different kind of work and the number of people who are walking to get to the job center, and it is just appalling. I pick them up and sometimes I get three or four people in my jeep getting to the job center in the heat of the day. Everything is moved to Seaway Road. Everything. If you live in Biloxi, if you live in Gulfport, nothing is available for people. I think about east Biloxi, there is not even a grocery store. I know the population won't support it, but people who are minimum wage have to pay people to take them to Walmart or to the grocery store or across the bridge. The problem with our poverty is just as much about accessibility to services as it is about income. You have to pay people or pay a taxi to take you.

**Comment:** Maintaining those assistance programs mean multiple trips. It means daily, but if not daily, but weekly or monthly figuring out how am I going to get there today and at the right time and if I am not there at the right time, I can lose my assistance. Really after researching and looking at our infrastructure and looking at what other cities and other models have done short of giving everyone a car or building more transportation routes the solution would be proximity. Proximity closer. The shorter the distance between theses assistance programs the less one would have to travel making them accessible by walking or biking. Keeping those cost low and as we all know, we all pay insurance, drivers' license and registration, vehicle maintenance. Transportation is such a complex barrier that it is and of course I understand that it is difficult to address however like I said placing those services completely out of the way of families.

**Comment:** It was done a while ago. The FEMA money given to them after Katrina stated that it had to be built a certain distance away from the coast so it wouldn't get flooded, so we wouldn't have to rebuild form the next hurricane.

**Comment:** Well it is far down.

**Comment:** It is, but you can also go to the kiosk in the courthouse and get your driver's license renewed there. Not every time but every couple of years.

**Comment:** It has been broken for a couple of years.

**Comment:** We work with a lot of women who don't even have a driver's license. Who never had the privilege of someone who has a license and an insured car to teach them how to drive? That is a huge barrier to obtaining that license which is the first step to jobs and getting one. So from our perspective just having that and I have just gone out to purchase the information booklet so they can even take the test, the permit test, but even going through and getting your license that is a huge barrier, huge task, huge financial burden to say a non-profit to help an individual to get a license. We have to also provide insurance. Again, complex barriers.

**Comment:** You are you with?

**Comment:** Moore Community House.

**Comment:** I was going to ask you about mortgage turndown rates. I heard you say that they are double, 31 percent of black minority verses 17 percent for white. I guess my question regarding that it is a huge discrepancy. Are those turndown rates for those who otherwise would be entitled for a mortgage or are those turndown rates because people are not qualified?

**Presenter:** If you talk to the lenders' they will say people are not qualified, but the persistence of it across every jurisdiction I have ever done this for, minorities' particular blacks and Hispanics have a very high denial rate compared to whites. So, the question becomes why is this happening? Is it the neighborhood they want to live in and does that mean that they were redlined or steered that way and all of them are going this way? There are several questions when you begin to kind of tease out what the information is.

**Comment:** It seems like the problem the government is interested in solving (Not Discernable) I could say they are not qualified, but you have to look at the application to determine that.

**Presenter:** We don't have all of the information in the Home Mortgage Disclosure Act data. We do not for example have their credit rating. We have these reasons why they were denied if the banker wants to say them. Other than that, we don't.



**Comment:** What reason did they give?

**Presenter:** Most frequently it is credit history, but employment history is also a problem, loan to equity.

**Comment:** One of the big problems with a non-profit is we a consortium for HOME funds, but those HOME funds are not readily available for Biloxi. What we are finding more and more houses that are for sale now. We have an aging population on the Southside where the homeowners are retiring, and they are putting their houses for sale and some of those are between 80 and 100,000 dollars. If we had better organization of the HOME funds and had more HOME funds' we could certainly get people into those homes. Now we have a whole system of helping people in the non-profit sector, but there is just not money available to help people get into these houses. If all of us help them improve their credit and financial literacy. Most all of the non-profits do this, but ultimately, we can't get them in a house because we don't have enough funds. Most all of us know each other and we know what kind of work that we do, and we do communicate.

**Comment:** What HOME funds are you referring to?

**Comment:** HOME funds?

**Comment:** The HOME funds, the HOME program funds for... for what activity specifically?

**Comment:** Homebuyer.

**Comment:** Homebuyer purchase. Thank you.

**Comment:** I perceive this as a problem. Recently I helped someone file a fair housing complaint and I am here so, and this happened in Gulfport. So, I bring it up, but I do think that it is an obstacle to fair housing. The city zoning code which is based on the international property maintenance code so I assume this is not solely a Gulfport problem, says that if you have an inoperable vehicle you can't, you can store it if you have a garage, but if you don't have a garage and, most of the low-income housing in Mississippi do not have a garage, you can store it on your property for up to 30 days. At that point zoning enforcement will come out and cite you. Poor people frequently have inoperable cars and they usually don't have a lot of extra income so getting the money to fix them can be time consuming. So, but if you don't fix them within 30 days you get cited and you either have to fix it or you have to pay someone to tow it away or pay for storage or have it jumped. As a particular matter you have a house and you have a driveway and you have a car in your driveway that is inoperable, some of them they talk in the ordinance about states of disassembly and see where that might be a concern for the neighborhood on an ascetic level, but if you have a car that is inoperable it might look no different or better than the little old lady down the street who car sits in her driveway and she drives it to church once a day. There is no difference. Yet you get cited if your car gets towed and the city assesses a fine when you get your car towed not to mention the hidden towing fee and the storage fee from the towing company. You can't pay it then they enroll it as a tax lien against your property and your house all because you do not have enough money to repair your car in 30 days. When we look at the statistics 70 percent of these citations were in minority neighborhoods. So, people are losing their houses in Gulfport and I assumed elsewhere along the coast simply because they do not have discretionary income to repair their car in 30 days. I mean it is absurd and I understand that you don't want people to have junkyards in residential neighborhoods and their yards full of disabled vehicles. That could easily be addressed by saying that you cannot store more than one inoperable vehicle.

**Comment:** I am going to give you my card. This is something I definitely want to discuss with you. I want to look at the statistics you have in these minority communities and I assure you that I will get some answers.

**Comment:** That would be...

**Comment:** I don't know you or if you have a card. But if this is happening in more frequently that you have been able to find cases on, I will review this.

**Comment:** I will forward all the information.

**Comment:** I appreciate that, and I thank you very much.

**Comment:** To the Transit Authority I have spoken with them about Seaway Road and they used to have a route in, and they said that the numbers, the riders were not there and so they discontinued the route. I understand from a transportation provider's perspective not having the numbers would lead to discontinuation of a route, but in the big picture just as they said it is all interconnected. If the federal government is going to invest in public housing, in public transportation, and these assistance programs and just general services at the social security administration then why not make it thoughtful and truly useable for someone who is trying to use public transportation to get there. There are wait times and there are transfer times and align those with when the services are actually available making the appointment times and the transit times match each other so that appointments will not be missed as a bus is missed or as a bus won't even align with that time. So that is what I am working with CTA on is getting the case managers and the services on Seaway Road connected on a feasible bus time to allow for that transit time because public transportation is not, it is fallible, but if we prepare for those wait times and move forward. Again, like you said just planning both services, housing, transportation and they are already making these investments and being thoughtful in using services.

**Comment:** When it comes to the job center, I have issues with it on industrial Seaway. You have to understand that moving it out of velocity zone is a good thing, but it didn't have to go to industrial Seaway. There are other zones that it could have gone in. You have to understand in Gulfport we are rebuilding million-dollar homes and we will get a seven-year tax abatement. What FEMA required was that you will build it stronger and better and the job center could have done the same thing. They didn't have to be in an area that is so isolating as well as you are trying to get to other services that was a political move. I believe it was a political move, but they are going to have to have satellites that are going to have to come back in the community. Therefore, the goals that MDA and the goals that is HUD housing is make some requirements of them because those services are necessary to complete a complete picture to help the poor. We could sit here, and I don't see anybody taking minutes. Oh, I see the tape, but can you hear me. The thing that you have to understand is I have done this work for 20 years and I have heard these complaints 20 years and they need to be addressed. That is all. They need to be address. As we are trying to say do better, achieve better and I hate that they lady who left who was talking about hair and nails, that is not the group of people that we are talking about. You should not label the poor with a group of people that is irresponsible. It is so important to understand that if we are going to do this comprehensively that we can teach people to manage housing to improve housing, to be a good steward of their housing. To also learn what financial budgets mean and that they have to stay in classes to understand, because what we are doing is we are trying to create legacy that will not stay in the system that is very broken, which is the children. Thank you.

**Presenter:** Thank you.

**Comment:** I was one of those women that were walking Seaway with children and practically everywhere and the bus times and everything. My thing was I had to go to three different locations walking and picking up my children and at the shelter, the domestic violence shelter, there is a curfew. So sometimes we would not get there on time and it is against us. It is a lot of things that actually have

to take place here because there is a lot of people out there walking with their children at night and it is not safe. People are texting and driving so they are not really paying attention so you are trying to keep your children safe and another thing it seems like every time someone is trying to come up you are thrown at with having to pay more on rent. For instance in I just got a job, I am stable and going to school now and I got a paper saying that my rent went up because the rent went up in the complex and once you finally become finically stable you get off the system so you don't have that assistance anymore. To me it is unfair that you do have some women that pay like 5 dollars, 70 dollars or whatever in rent and housing and then you have these people here by themselves trying to get out of housing, but our rent is going up so it is like we have to stay stuck there because we can't move onto anything bigger because we have to pay this much rent for this same apartment and I have been three for two years. It seems like we are just stuck there in housing because anytime you come in with your wage increase there are other things that we have to pay for, we pay for our food, we pay for transportation for our children, childcare, and all of this stuff, but then if we come up our rent goes up so that keeps us there and I know there is Section 8 or whatever, but Section 8 takes forever. I haven't heard from them and I applied for that when I was in the shelter and I still have yet to hear from them. I heard from public housing before I heard from Section 8. I hear stories all the time where there is women who don't make as much as me or their income and they are in Section 8 and their housing and they are living this life, but you have the ones that are actually doing something living in public housing and paying more rent than a person would pay in Section 8. Something is just not right there.

**Comment:** I would like to say that I get tired of meetings like this and I get tired of data and statistics. We have done these things 100 times in so many years and we never see any action. We need to get something done. I mean every one of us knows each other in some way and we work tighter. It is really depressing when you work to try to help people and you don't see any way that you can get them out of their situation; like this young lady said this situation of this young lady is multiplied by this statistics. It is to just one person with a problem, it is a systemic problem. We don't really have to power as citizens to change that especially with the administration of the country that we have now. We know how people are suffering and you can say it was housing authority that did that and a housing authority that did that, sure we all make mistakes but they are doing the very best that they can with what they have. It is a national problem and it is not just here. We have to handle (Not Discernable) I am preaching I know, but I believe that everybody believes in what I am saying.

**Presenter:** Preaching to the choir.

**Comment:** I did check the City of Gulfport and they said that new service deposit is \$50 with a \$40 connection fee.

**Comment:** That is too high.

**Comment:** I would like to clarify question one that financial institutions were not providing reasons on some of the application. Maybe that is to the survey, but regulatory requirements are that they do provide reason as to why they were denied. So, it is not just because of credit, limited credit, derogatory credit, or something that has happened to their credit. It cannot deny you where you are going to buy a home. Location should not have anything to do with reasons. So, they can deny you for a down payment. They can deny you for equity or loan to value ratio, debt to income ration, quality of your credit or your credit scores. So, the reason is going to be pretty specific regardless of the type of application you are going to be required by the institution and other regulatory agencies to provided that with specific reasons as to why they are being declined. If you have a bank that is really trying at assist you then they should be able to point out to you what you could do to clear up those discrepancies so that you can qualify. It is required that they tell you why you have been denied and where you are buying the house at has nothing to do with it. If you make a comment about down

payment assistance, I do think that you need to make sure that all areas especially on Census tract have information to where they can qualify for homebuyer assistance. I know a lot of places they talk to the individual about down payment assistance and some have the credit to where they give you closing cost with down payment assistance. Individuals should inquire with their banks about housing funding.

**Canton**

**Comment:** How many do we need?

**Presenter:** If we take a look at this as a number of households, number of residents who have a disability that is 2,209. Precisely the number I am not sure, but I am pretty sure it is going to be more than 165.

**Comment:** Okay.

Presentation

**Comment:** I don't have any concerns.

**Presenter:** What do you think we should say in this AI for the Canton Housing Authority?

**Comment:** Say that again.

**Presenter:** One of the things for the AI, we have got to resolve some of these things. We need to take some action. We have identified some fair housing issues and some impediments to fair housing choice. So, can we make a commitment at the end of this AI can we do anything?

**Comment:** Yes, there are some things that could be done. One is we need to build some additional affordable for the disabled market which we can get with Region VI Housing Authority, which I am sure you are doing the AI for who is located here and receives some additional vouchers for subsidized housing for that population. Disparity to low school proficiency they hired a new superintendent for the schools; so, I am hoping that will improve the school. For the labor market, I am not sure what we can do with the labor market. I think we have with those poverty statistics you have an eligible labor market that seems to be not suitable for the labor market. There are maybe some deficiencies from the schooling and some other deficiencies within the community, incarceration, high incarceration, and so when they come out of incarceration it imposes some impediments to them being hired. A lot of them don't have the reading and writing skills that they actually need in order to pass some of the basic exams. That is some of the equation. In order to deal with this labor market. Lending, I feel there just needs to be more advertisement and we need to receive more data and probably get some action groups to work on the lending institutions here as it relates to lending. That has disparities nationwide when it comes to African Americans you see the loans across the country. So, I know that is a national problem and that goes back decades. So that part I don't really know what you would need to do to deal with the lending market other than to get the banks to start to document and it has to be a federal documentation where by lenders, the federal government, should have a hotline posted at the bank that says whenever you are declined for a loan you are allowed to call this hotline to report that you have been declined and the reasons for you declination. So that you are able nationally to track this data and put it in and come up with statistic, but you have a live voice on the end as to why and you are able to present to that banking institution as to why are you declining these loans to people who seem to be qualified for these loans. Also, I think they need to come up with a national scoring database for people that are declined. Meaning that is something we can put in the AI for the State of Mississippi is that when you are declined, you call the hotline, you present the same statistics that you presented to the bank to apply for the loan, you have a federal or a statewide scoring system that will score the loan,. If they pass the loan, then there should be some action taken against that lending institution. I think that would solve the lending problem.

**Presenter:** I think that is a great idea.

**Comment:** That way if they score the loan and they come up that they should have been approved and the bank just declined it, I think nationally that would work across the country for African Americans that would work statewide for African Americans. It is easy to do.

**Presenter:** I like that idea.

**Comment:** I don't know what to tell you on the labor market. We have a Nissan here and we have suppliers here. I think if we beef up with working with that and there are some things that here in Canton to solve those impediments. They have a workforce development and they are starting to work with Nissan suppliers to deal with some of those impediments that a lot of people have that cannot get a job. Maybe relaxing some of those incarceration issues and then maybe put them into remedial course systems to work on the academic issues that are taking place.

**Presenter:** So, the people that are coming out of incarceration kind of the first step for them would be to get some education.

**Comment:** Yes, some additional education. The issue we are running into is some of them already have the education it is just that the employers are using the incarceration, or the record is for a reason to not hire them. So now they have to end up going back to what they know which is, whatever activity landed them in incarceration.

**Presenter:** That is not good way to go.

**Comment:** That is right So what I am saying is that employers and I am not saying relax the status to the bare minimum, but there needs to be some relaxation where if they have an issue on their record if you go and look at the length of time it is going to be shortened and what I think they need to do and I do not know how you would quantify this is to put the number of applications that that client has turned in and that could be some way to track the number of incarcerations or the number of the clients. So, a person putting in 15 to 20 applications and they have been declined every job what do you think he is going to do? That is a no brainer.

**Presenter:** I agree.

**Comment:** So, if the person is trying and they turn in application and they are not getting hired there is nothing else for them to do.

**Comment:** As far as that coming up to the barriers. Has implemented a certificate that is supposed to possibly overcome someone's record. If you can take this test and score high enough and so forth on this particular and get this credential, then you would become more attracted to employers. So that is something that the state is implementing. We are trying to overcome things like that. Have you heard of the CRC?

(Not Discernable)

**Comment:** What about those who are not good test takers and don't score a high number?

**Comment:** There are opportunities for taking them through remediation and going through that and while you take the test and try to get you up to silver or gold medal status which is what employers look for that are attractive employees. Not that the incarceration is totally overlooked, but at least they know that they are qualified. It definitely helps.

**Comment:** It is in its infancy. That is something we can put in our AI that will and we can state what she just stated that should go in the AI that that is being done right now.

**Presenter:** Yes, absolutely. That is a great idea.

**Comment:** I want to explain to those who came in later that we will explain to the group that this is an Impediments, AI to fair housing is done statewide. All Housing Authorities are required to do their own AI however we are working with Mississippi Home Corp who is contracted to do it for the Housing Authorities, but every state, every institution that receives federal funds is required to do this, but what they have to do in this AI is write up the items that prevent and they are called impediments to housing and what this is a public forum or public hearing to say do we have any comments and things that we want to see be done. Then they are going to put that in, and it will be written up. Is that right?

**Presenter:** You got it.

Presentation

## Corinth

**Comment:** Is this recent for the area or is it statewide?

**Presenter:** It is for this area.

**Comment:** The slide before was it?

**Presenter:** Yes sir.

**Comment:** So, it is talking about (Not Discernable).

**Presenter:** Yes.

**Comment:** Also, I think this is also included two of the counties that were not ours.

**Presenter:** That is correct.

**Comment:** (Not Discernable)

**Presenter:** He identified two additional counties that were added into the Regional Housing Authorities service area and when we made them aware of that they said that I cannot change that now. It is too late, but I will make that adjustment for the draft. So, you may have a few extra people added into some of this information, but it is probably small enough where it is not going to make a major impact for the presentation.

(Not Discernable)

**Comment:** (Not Discernable) minority concentrated (Not Discernable)

**Presenter:** You will see a draft of this, and the data will be corrected in the draft. They couldn't correct it quickly for your review, but they couldn't make the changes fast enough for the presentation. That is a good point. That would probably change this index. So if you take out those two counties that you just referred to as having a higher percentage of African Americans that is probably if you take that out of the Region that would drop this number and probably be in the service area a low segregation. As of right now this is just over, but you can see that these others are more segregated in this Region.

(Not Discernable)

**Presenter:** This particular presentation includes those two counties and those two counties have a higher concentration of minorities and when we take them out then this Region is going to decrease.

Presentation

(Crosstalk)

**Presenter:** This is the information for your area.

Presentation

**Comment:** I did have one comment about that when I reviewed this PowerPoint the definition of overcrowding there, HUD by and large especially for family members generally two people per bedroom. That is their policy and so most of us on our occupancy policy have two people per bedroom and if your definition is more than one person per bedroom that is automatic overcrowding.



**Presenter:** I need to check it, but I think the (Not Discernable)

**Comment:** Oh, okay.

**Presenter:** I remember that from back in the day, but low-income housing, but that is a good observation. What is over crowding definition? We will look at that one.

Presentation

**Comment:** We don't have any of those, but one that I can think that definition would be like a zero bedroom. (Not Discernable) Some of your elderly still live in zero bedrooms. You might run into a problem with that there.

**Comment:** Overcrowding and the cost burden (Crosstalk)

**Presenter:** They created some tables that relate strictly to this one. (Not Discernable)

Presentation

**Comment:** In evaluating this data we have a (Not Discernable) family throughout Mississippi and they can't legally pay more than 30 percent. I was wondering if that is going to be addressed because that really is not in the family code. (Not Discernable) I think that is going to (Not Discernable)

**Presenter:** That is the reality in the way that this stuff works in practice verses this national. I think you would all be aware the service area and the whole long term, but the reality is they housing authority only let them pay more than that. You are right exactly, but the reality is (Not Discernable) but housing cost is a burden even though they are choosing that burden because that is what is available and that is where we have to be realistic what do you do about this? In reality there are plenty to make and tradeoffs, so you are right. That is a good insight that once you choose or only have the option to pay more per house (Not Discernable)

**Comment:** You look where that comes into play and if that family qualifies for a two bedroom, but there are not a lot of two bedroom houses or whatever out there and if they want to rent a three bedroom house but they qualify for a two the percentage and more likely will end in an apartment and they family might make the choice that I don't want to live in an apartment I want to go get a three bedroom single family home out in the country and you know yes they are making that choice, but the availability of what is available to some of the what the issues is also.

**Presenter:** Yes, good point. (Not Discernable) ... the cost burden relates to their income. If they receive a voucher for the majority of their rent is the burden going to be considered to be the amount that they have to have in their pocket above and beyond the voucher as compared to how much they earn.

**Comment:** The way it works is the voucher pay is based on the bedroom size of the family qualifies for and once the gross rent goes over the voucher size that they qualify for that comes out of the payers pocket and so it significantly rapidly increases their cost burden when they (Not Discernable) don't really qualify for, but that is one. The homeowners of the voucher program say that you must give the family the opportunity to choose where they want to live and even if it is not in the areas of access to opportunity one of the things that we have talked about is sometimes with tax-credit and HUD housing you get a concentration in low areas of opportunity and that is the kind benefit of using the voucher is they can use it anywhere they want to live as long as the owner (Not Discernable)

**Presenter:** ... If you are going to make these decisions and that is important information how looking at it in an inclusive way and choosing a place and even if it is more than the voucher, they are paying

more than 30 percent. Some people would say that not right you should subsidize that more. Resources are not unlimited. So, it is a combination of people's choice and their reacting where they choose and like you said that does make it important decisions for their family. You can get a better location and who are we to say that is not a good choice for you if it costs you more for rent. This is where the data and the national standard and the reality and the necessity of these resources so maximize the impact. Good observation and where do we go now.

**Comment:** (Not Discernable) HUD officer told her to go to some areas of opportunity. (Not Discernable) as a result they are having to pay more rent.

**Presenter:** The homeowner has a higher rent.

**Comment:** That is their choice.

**Presenter:** New investment or a partnership or something like that. If that is what people are going to your data shows you and maybe you ought to look for how to do development in that area whether it is a rehab deal or a new deal and put more units in that area to address that as a place to live.

Presentation

**Comment:** Yes sir. The only thing is that obviously Clay County vouchers down there would belong to Region IV but as far as the concentrations that show up in our jurisdiction those are pretty accurate.

**Comment:** These are by tract, right?

**Presenter:** Yes.

**Comment:** Apartment building, apartments, and single-family residences who takes the vouchers? I am just curious.

**Comment:** A total guess on my part but I would say probably 60 percent of our vouchers are apartments verses 40 percent houses.

**Presenter:** Zoning will allow you to put apartments in certain places and also (Not Discernable) they need to spread it out a little because nobody will want to live there.

**Comment:** That is mainly due to the county and how the county has more apartments I would say and as for obviously there is a need for a demand there and like I said it was a guess.

**Comment:** I noticed looking at your data last night that there were a number of your respondents from your fair housing survey from single family more so than multi-family units. Just to see that here.

**Presenter:** This is where you can find housing tax-credit properties in your service area. Some overlap where some of the vouchers were.

**Comment:** It is not easily accessible to use a voucher at low-income housing tax- credit properties. It helps them and it helps us. It is a big help both ways and so...

**Comment:** Rent control.

**Presenter:** You know there have been a number in the Tupelo area (Not Discernable) several properties went it. So, there was a concentration. Some of you may not know but Mississippi Home Corporation runs the tax-credit program for the State of Mississippi.

**Comment:** How many multi-family units in this region?

**Presenter:** Excuse me?

**Comment:** How many in this region have multi-family.

**Comment:** (Not Discernable) we had 1,245 multi-family units, but we are no longer operated under public housing so...

(Crosstalk)

**Comment:** So, 2,014.

**Comment:** There are no tax credit units in Corinth. Is that what that shows? The intersection of 45 and 17.

(Not Discernable)

**Comment:** I don't see any there according to this map.

**Comment:** (Not Discernable)

**Presenter:** That is in Corinth?

(Crosstalk)

**Comment:** Also, this is a national database with these in it. It is possible that some of the latest data is not attached to this database.

(Crosstalk)

**Comment:** I think what it is that they have not been reported to this national database. It maybe one year.

(Not Discernable)

(Crosstalk)

Presentation

**Comment:** That is (Not Discernable)

**Presenter:** They are pretty evenly dispersed throughout the Region. We do have concentrations, but little pockets that seem to be where that RCAP area, but we keep seeing this area right here pop up a lot.

**Comment:** (Not Discernable) County especially, I think it would be easier.

**Presenter:** These tables that we looked at showed that you don't have a high concentration of disabled population. So, there are opportunities.

**Comment:** (Not Discernable) moved.

(Crosstalk)

**Presenter:** Yes sir, when I saw this one, I saw a lot in comparison to other areas of the state. These numbers are mostly single digits with the expectation of this one. Now when we go to the next table and I saw the average 18.5 I know that is half the state average.

**Comment:** Wow.

Presentation

**Comment:** (Not Discernable)

**Comment:** Somebody observed, and they don't know that this might be people with disabilities living in the county. The way this chart is set you can get (Not Discernable) it sounds like this second column there that is residents with disabilities. It didn't refer to units.

**Comment:** What I understand from this is 61 people with a disability and then in this type of housing, right?

**Comment:** Right any of the charts these residents have the ability to buy a house. So, is that residents or units? That is the question that I have.

(Crosstalk)

**Comment:** Basically, this is saying is it people or...

**Comment:** That is important to point out. We need to understand this.

**Comment:** There is 175 multi-family units in this area.

**Comment:** Other housing, multi-family is (Not Discernable) what that means is we don't know how that can... HUD made Section 8, that would be HUD insured properties, right? So that would be a HUD insured property that is privately owned that has vouchers built into it, right?

**Comment:** Right.

**Comment:** Then other HUD would be family. I would assume that is HUD insured, but not with vouchers. So, HUD insured properties out there and that could be one property and maybe even...

**Comment:** 154 family units (Not Discernable)

**Comment:** This data is from 17, so I would say (Not Discernable)

**Comment:** Where we are going with this is, we were previously considered Public Housing and whenever we went to the RAD program. We converted over to the Multi-Family Division of HUD and what I know if there is some lag time in getting that information. If this information came from HUD then there has been some lag in getting this moved over to multi-family, but technically speaking now we 1,245 units should get counted under multi-family and not public housing and then also on the vouchers I realize that the area the information is (Not Discernable) we have 1,500 vouchers and if you include Clay County that makes (Not Discernable) accurate.

**Presenter:** This is very important information and the questions, because it is unclear for one. You all had this transition. You all we ask for your input back and I would say submit that question as you have had other questions. Say we are confused by this information, because where this category appear here, or where are these. It can make a difference.

**Comment:** It says that we are still in public housing.

(Crosstalk)

**Comment:** (Not Discernable) it is not what we need to do what you all want us to do. It is already...

(Not Discernable) (Crosstalk)

**Presenter:** Keep in mind that we have to change information with our agency for what you are doing. We are just facilitating this process. So, we actually have to rely on this data from this database.

**Comment:** (Not Discernable)

**Presenter:** I would agree though.

**Comment:** So...

**Presenter:** That is why this part is so important and it might be easy to reject this and say this is a bunch of disinformation. However, what he would say, and I have heard him say this at the beginning of his presentation is this data comes from HUD. This is the data that they have given us to do the process and it is capitalization. He knows that and this is where you all input and you can correct it. Basically, this can be corrected, and it needs to be corrected in the final report. There are going to be two versions of it. There will be an initial draft and then you all look at it make the changes then there is a second view of it. So just keep that in mind that if this is wrong then we can correct it.

**Comment:** (Not Discernable) need to be done.

**Comment:** If this came from HUD AFH, I assume, and I can tell you we looked at that AFH requirement and I can tell you the information was not accurate. If that where this came from (Crosstalk)

**Presenter:** That is the AFFH data. That makes me wonder and that goes to the reasons way the AFFH that we talk about in the beginning where we talk about how they were supposed to submit that document, but the data was not good or not ready they only had 49 people. We appreciate you'll input. (Not Discernable)

**Comment:** We haven't had (Not Discernable) our computer software to generate some of the information as far as the households that we assist at a specific date. Would that be helpful to slide that information to him?

**Presenter:** He did request that we pass that along and in fact two months ago. Remember that from all the PHAs their service areas we asked for information about that.

**Comment:** Actually, I think we had to do that as part of the PHA program.

(Crosstalk)

**Comment:** The report we shared it with more detail and hopefully you will see in that report and bring it back up and say you didn't include this, and you need to include this information. (Not Discernable) I think you will see it in that draft report. It should be in that draft report.

**Comment:** (Not Discernable) Most housing authorities, all the ones that are participating have sent their money in and so if there is problem with the report does that mean that he is not going to get paid until they are resolved and who is going to determine if it has been resolved?

**Presenter:** We are under contract and you (Not Discernable) We need to be accurate and all, but one partner has sent in his.

**Comment:** Along with that map which has the wrong map that we sent to him to begin with, but they are pushing great stuff. (Not Discernable) If you look at the draft and even this if you look at and identify those issues and concerns that you have got. Put them in an email to us and we will track that and see that it is resolved.

**Presenter:** I think that is why we have that time period. That four to six weeks review period. Not everyone is probably going to take advantage of it. My experience in working through this process is some folks are more engaged than others. Some just accept what...

**Comment:** (Not Discernable) 1,245 of those units (Not Discernable) then it will be more.

(Crosstalk)

**Comment:** Public housing and it is a burden too.

(Crosstalk)

**Presenter:** It is important to get the numbers right, but at the end of it though we this is just (Not Discernable) it is different what you all are doing now and make it right, but I think at the end of the day we can only fill so many units. (Not Discernable) it is just categorized differently. So, after that consideration too, you would have a total of what this population is out there and what every is housed these units. The conversation to look at is we doing enough to respond to this process that this about. How many people are in these units are disabled and (Not Discernable) the other part of the question is do we need to do it different? Are we impacting the population with what they need?

**Presenter:** I think that this total only relates to and I know that you said a number of different housing authorities, Avery, Aberdeen, and Baldwin, and those areas, from what I understand is this information that we are presenting to you all only relates to the housing authority, Booneville, Iuka, Walnut, and Corinth not those others.

**Comment:** So, it is only going to cover those units in Corinth, Iuka,

**Presenter:** This presentation that we are making only relates to the people that are working together at this meeting. At the beginning it states that this presentation is prepared for you'll that are working together.

(Crosstalk)

**Presenter:** ... for this public meeting right here.

**Comment:** (Not Discernable)

**Presenter:** That will be in there.

Presentation

(Crosstalk)

**Presenter:** One thing I would like to mention and point out we... he pointed out that the number in fact earlier were higher than they are currently and he feels that there may have been a better

reporting system in the past for folks and that might be one reason why we see the number of complaints decrease.

**Comment:** Or people...

**Comment:** Actually, one thing that I would contribute to that is fair housing is strained statewide. That kind of picked up in 2000, 12, I know we have had our housing authority twice.

**Presenter:** That is the important thing in this conversation is that is the local knowledge that we wouldn't know about what is going on. I think that is a fair and reasonable comment about what you have and not many people are reporting it because the providers are doing their job. That is important to comment on your local commentary about this. That is important. That is good observation.

Presentation

**Comment:** (Not Discernable)

**Presenter:** It is just a detail and it looks like this. It is broken out by complaint. The complaint is all of that and the specific is identified as being that.

Presentation

**Comment:** This is from the HUD AFH, right?

**Presenter:** Right.

**Comment:** (Not Discernable)

**Presenter:** Also, the AI too. If you think about comparisons of fair housing as it applies to rental and homeownership financing and access to a home and buying a home, discrimination especially in the lending and geographical too, you know how the loans vary. This is not in you all area of work, but in the broad issue is discrimination, but some of this is just market stuff and financing. The recession started in 08 and it started ending in 09, but in that period of time interest rate were like rock bottom. You didn't buy a home or refinance you were gone. (Not Discernable) it started creeping back up and why you had mortgages and their daily and monthly budgets and financing got a lower rate. That is actually a good component of financing.

**Comment:** Lending is an issue of the AFFH.

Presentation

**Comment:** It went from 451 to 453.

**Presenter:** Yes.

Presentation

**Comment:** As far as opportunity I know a lot of times we have contact with private owners and obviously we try to communicate with them in terms of fair housing, what fair housing is, and things like that through our voucher program. To me one of the big areas of opportunities for the state is missed out and the government and people who work for the city. I see an opportunity there as far as training people about what fair housing is and what it requires and everything like that.

**Presenter:** That is a good idea. (Not Discernable) Most of the training that is put on there is for the state. I think that is a great suggestion is breaking it out and getting some more information to talk about it. (Not Discernable)

**Comment:** A lot of the municipalities seems like in our jurisdiction are (Not Discernable) like if they could have a possible impact depending on the process.

**Presenter:** You are absolutely correct. Not in my backyard is an absolute reality.

**Comment:** Zoning and sections. Generally making it harder for folks to (Not Discernable)

**Presenter:** That is a great point. As for education (Not Discernable) neighbors complain about stuff. It is fair housing information and if you say action based in that alone. (Not Discernable) I think that is something that will be incorporated into the strategy.

(Not Discernable)

**Presenter:** A document you could distribute to folks and after we have done research and outreach and the fair housing survey and this combination of that and these are the issues that you have provided as a public official to help address. The thing is that a lot of people need to understand this is a reality that everybody is facing in our community and we need to listen and where necessary change. It is a good way to approach what you brought up. Education and include it. (Not Discernable) I know some of you have a lot of experience on fair housing and you learn from it. Sometimes it causes you to be wiser and I want you to keep it up. (Not Discernable) because of the way that the state handles people who are in state hospital or mental treatment or incarcerated because they have a mental illness. The problem is the Department of Mental Health does have a lot of money and they also have a lot to learn. Call on us as a state and what the state has done is a program for vouchers for people with a mental illness to get them in housing. (Not Discernable) you had transitions from state funded vouchers to Section 8 voucher, HUD voucher (Not Discernable) actions that make a difference. It is important because you have to learn you have to work with partners and you have to incorporate differently and time to think about it (Not Discernable) this area is an example on how we make progress on other issues by saying who is party to it, who needs to be involved in it, what do you do about it. Then you work on it. (Not Discernable) It led to HUD awarding more vouchers.

**Comment:** 45

**Presenter:** For different resources for this particular population. So, if you put yourself in and you go after it and deliver. I want to applaud you all for what you all are doing.



**Clarksdale**

**Presenter:** What stopped them from complaining?

**Comment:** They didn't know they needed to.

**Presenter:** That could be true.

**Comment:** Retaliation.

**Presenter:** It could be anything. Fear. Yes, this water has been leaking in my apartment for 8 months but I ain't going say nothing. I am going to sit here in the water. No one should ever have a fear of filing a complaint.

Presentation

**Comment:** That one needs to go on the top of the list (Good Grocery Stores)

Presentation

**Comment:** Sometimes I have to pay to get it fixed.

**Presenter:** That is call maintenance. That is a part of it.

Presentation

**Comment:** Grocery stores.

**Comment:** Transportation.

**Presenter:** Businesses, factories.

**Comment:** transportation.

**Presenter:** Transportation and what else?

**Comment:** Better jobs.

**Presenter:** better jobs and all of your comments are being documented.

**Comment:** Education, because a lot of the things that you are talking about the average person does not know how to get this information. Like you were saying there were organizations that provided that information, but they are not out there anymore. So how do people get the information? That is something that is needed. Those organizations need to come back.

**Presenter:** And what else?

Presentation

**Comment:** How can we do something that the government is responsible for?

**Presenter:** That is a good point.

**Comment:** I think it all starts with education because you have to have an educated population in order to match the incoming businesses. If you don't know how to do the job the factory that comes in, then we need some population that can fill the jobs. Education and also if your income goes up, poverty

goes up, so I think it all starts with working with our school system and then getting the population that can fill these jobs to come here.

**Comment:** The government provides money for purchase your programs, okay so when those new businesses come in like she is saying like when we get those businesses, those business should provide apprenticeship programs to be able to train those employees and pay them while they are being trained.

**Presenter:** that is one way. You get the story all the time “I can do anything if you show me.” Sometimes with increased education I wouldn’t have to show you much, because you have the knowledge to take and run with it. Good points. Great points.

Presentation

**Comment:** Education.

**Presenter:** Education that is one.

Presentation

**Comment:** The information that Trump had put out back in February and he was talking about increase the people who are 62 and older will continue to have to pay 30 percent of income, but then under 62 is going to go to 35 percent. So, if people are already having problems paying the 30 why would it go up to 35? It also stated that for Section 8 a person in that house, at least one person in that home has to work at least 32 hours a week. The minimum amount that Section 8 is supposed to pay is \$150 a month and so if everybody didn’t read that article and everybody don’t know what is going on with that when is that supposed to happen. It is supposed to be 2019, but people will not be prepared for that.

**Presenter:** You have a lack of access to information.

**Comment:** Well, the information is out there, but everybody does not know how to get it.

**Presenter:** So, if you can’t get it how do you get it? The scenario that she talked about. She says it. She read it. What is preventing everyone else from reading the same thing that she read? Is that a good question?

**Comment:** A lot of the time people don’t have access to news, because the tv situation. If you did not have tv hookup then how are you going to be connected to the outside world, because those ... clear view does not work in all of the apartments. Cable 1 is the only system that we can actually have which is very expensive. So, what are you supposed to do?

**Presenter:** Affordable resources. Affordable internet. Affordable cable. Affordable information source. That is something we have to look at when this data comes out. How can we assist communication better?

**Comment:** A lot of folks have the internet on their telephone, but they don’t know how to access it and read the information and go talk to someone and have it explained to them what it means.

**Presenter:** A lot of people do have cell phones know and some of them just really use it for calling, but they have so many other features. They have no idea.

**Comment:** They have some seminars come right in this room here to help people become familiar with what he is saying about the phone. If you have seminars around the country as well as a direct mail to every citizen in the United States.

**Presenter:** Basic education. That is a good point. Anything else that is on your mind? We still have issues across the state. Just note that there are some people that are concerned about it. I am one of them, but I am one person.

Presentation

## Greenville

**Comment:** How is it impacted by the schools? How does it impact the schools?

**Presenter:** Poverty or what is your question?

**Comment:** You are saying that poverty and housing impacted by the schools.

**Presenter:** Well, we know that across the state that some schoolteachers are not up to par as others. So, education plays a part a key role in the environment. When there is no education, job skills are lower, so better schools and better education gets you above that poverty line to better assist yourself and your family.

Presentation

**Comment:** Not Discernable

**Presenter:** they are considered defined by HUD as entitled so they get an allocation every year. It is not as much as the state, but they receive their own funds. So, they have to do an AI and all that stuff, but this year we all came together. So, it is a state effort.

**Comment:** Could that also be because they are considered the metropolitan areas of Mississippi?

**Presenter:** Urban, that is really what it boils down to.

Presentation

**Comment:** What is involved in housing rehab?

**Presenter:** Housing rehab is when there is funds and they go out to assist those and normally there are qualifications like we assist with plumbing or just can't pass the county code or the city code. It is to a point where it is a hazard to the resident. There is a program called the Home investment partnership and a lot of times when it comes to rehab the house is in such despair that you are going to have to tear it down and rebuild another one. That program is still in existence.

Presentation

**Comment:** I am from the Sharp County area and investment and they need more jobs and housing from top to bottom. Jobs and then housing.

**Presenter:** More jobs and then in Clarksdale and more housing. We those are the main two that we are going to be dealing with.

**Comment:** Right.

**Presenter:** And economic development. When I say economic development a lot of people do not understand what that is. When I see that I can break it down. Its jobs, its businesses, manufacturing, whatever it is that is what economic development is.

**Comment:** Pretty much in the six counties that are served here in the delta because we serve the housing authority and they serve six counties here in the delta and that is pretty much what is needed in all six counties. Some of them and others.

**Presenter:** There are factors for that. Why do you not want to invest there? There is workforce and they are coming in looking for available workforce. Trained people. If it is not there, they go somewhere else.

**Comment:** Not Discernable.

**Presenter:** It is historical.

Presentation

**Comment:** You said to get to the Housing Authority clients surveys. Is there a time limit on that?

**Presenter:** We are going to run it through January and some point we are going to cut it off to get all of the data in.

**Hattiesburg**

**Comment:** And it is increasing.

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

Presentation

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

**Presenter:** Yes, it is.

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

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

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

**Presenter:** That is correct.

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

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

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

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

Presentation

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

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

Presentation

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

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

Presentation

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

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

**Comment:** The number of people.

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

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

**Presenter:** This group here.

(Crosstalk)

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

(Crosstalk)

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

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

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

(Crosstalk)

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

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

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

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

Presentation

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

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

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

#### Presentation

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

#### Presentation

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

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

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

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

**Comment:** As far as, I have been in Hattiesburg housing and I did not know it until today, 22 units and as a black single woman we are looked at because we are stereotyped in one way. I raised two sons. One of my sons is a Mississippi State Highway Patrol. He is a first lieutenant stationed over in Kuwait as we speak. My other son is a minister. He is working at Pine Cover which is in Columbus. What happened when I was staying in the "project" the houses over there, when we got the opportunity to leave from over there to get into one of those single dwelling houses that is detached from other units, we began to look at ourselves not uniformly but as individuals and doing that my sons challenged me. I went back to school and got my BS in Psychology. I don't think that I would have done that had I stayed in the "project". I spoke with them and I wish we could do a miracle and for every successful story that came out of the "project" would be up there to remind others that it is not where you come from it is what you do with what you have, because I have worked with a little bit and had to stretch and I enjoyed doing that. I enjoyed talking to people and telling them that regardless of how bleak



it looked like to you always knew there it was like, because you can see the sun peeping through the clouds but you have got to look up that way. I am not trying to take up a lot of time, but I am just being for real. I have been over there for 22 years. We have had children and there is a lot of us over there on Hope Drive, but we have hope. We have hope in our neighborhoods because we love them and I had someone to stand up and say because a person is a renter they do not feel or take care of property as an owner would, but double dare you to drive over to Hope Drive and see what our community looked like.

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

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

**Comment:** Yes.

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

Presentation

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

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

**Comment:** (Not Discernable)

Presentation

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

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

Presentation

## Jackson 1<sup>st</sup> Meeting

**Comment:** The Dissimilarity Index, I need a little help interrupting that. I guess I do not understand it. What dissimilarity, the housing part?

**Presenter:** This is the distribution of the racial groups buy Census tract.

**Comment:** Got you.

Presentation

**Comment:** It is a range from 0 to 100, 100 is highly integrated or highly segregated?

**Presenter:** Highly segregated.

**Comment:** Okay, so the higher the bar the more segregated.

**Presenter:** That is correct. If it is less than 40, low segregation, 40 to 55 it is moderate segregation, which is what Region VI was at the very edge of that and higher segregation is above 55.

Presentation

**Comment:** Since transportation is icky for everybody, and this may be having been said, but I am asking, there was some conversation about redoing the bus routes in Jackson. Is that real or imagined?

**Comment:** It is real. I can vouch. Dr. Kumar at the Office of Planning and Development plans on doing that in the upcoming year to two years. We have a new contractor taking over in January. We are hoping that contractor will do a better job with reliability of the bus system, but ultimately, we want a J-Tran that is more efficient and serves the community.

Presentation

**Comment:** Can you go back to the previous slide, please.

**Presenter:** Is there a question?

**Comment:** I just wanted to get a good understanding of the owners. The owners with mortgage verses' the owners without.

**Presenter:** The owners without a mortgage typically are older residents who have paid off their mortgage. Younger typically would have more of a burden, but in this larger region the number is a little bit skewed.

**Comment:** The decrease in 2010 to 2016 the owners with a mortgage, I guess that ties with lower interest rates and easier accessibility to find something.

**Presenter:** This is a five-year ACS. So, they would be comparable, but it does include the five-year period.

Presentation

**Comment:** Can you go back to that slide for a minute.

**Presenter:** Tax credit.

**Comment:** Yes, looking at the right slide, a part of that slide those the bigger circle is more units, right?

**Presenter:** That is correct.

**Comment:** So just on the face of it on a proportional bases it would appear that the projects are not concentrated in the areas of poverty, correct?

**Presenter:** Well they are distributed around it. They don't necessarily appear to be concentrated, the tax-credit projects, but we are not looking closely here or up there.

**Comment:** I am not asking for a (Not Discernable) my question is this and in terms of policy in terms of proportionately speaking is there anything we can do with this information to say that we need to adjust it by 20 percent/25 percent going forward to get less concentration. I mean this looks pretty distributed on the face of it in the metro area. So...

**Presenter:** Some things we can do for example is getting the low-income housing tax credit that have been done since you changed you qualifying allocation plan. So maybe you gave more points for being in a certain location and we have that as a presentation slide which is typically what would be done.

**Comment:** Thanks.

Presentation

**Comment:** How are those tax credits allocated?

**Presenter:** Today?

**Comment:** Yes.

**Presenter:** May I defer to you.

**Comment:** What is your question?

**Comment:** How are those tax credits allocated and to whom?

**Comment:** We are required a US Treasury program and it creates a tax incentive to investors and to get housing, households for low-income. We are a part of an annual plan it is called a qualified allocation plan and we have a public input meeting to prepare and we tweak the program. So basically, this is a competitive program with certain kinds of features of housing stock that we are concerned about what long-term quality. We want the demand for the units. We require a market study to be provided so we do not put housing where there is not going to be a demand for the next 15 years and so we have features that we require developers to layout to us and we rank those. We usually have three dollars of request for every dollar of credit we have to allocate. So, it is a very competitive program, but these units are vetted for usually 40 years of affordability. So, developers are making a long long-term commitment to keep the units affordable to households and that is based on family size.

**Comment:** Are those investors that are chose again...

**Comment:** They decide who is going to file an application for a particular property or a particular location and they select their partners and they file the application. We select an application based on the features of the application itself. The development, experience etc. We look at the nature of the project itself and we allow and encourage elderly orientated, family orientated, and lately we have

been including requirements that they address people with disabilities. So, they have to commit to certain things, and we rank those applications.

**Comment:** Based on the information that you just gave us the percentage of investors racially do you have a makeup of that?

**Comment:** Not off the top of my head. I don't know if we actually track the racial makeup of the investors. We basically focus on the investing entities. The structural entities. We are not tracking the racial makeup of the investor. I don't think.

**Comment:** I would think that if you are giving tax-credits and giving money away that even based on your criteria that you would track the racial makeup of the investors. I would think it would be tracked anyway.

**Presenter:** The residents in many of these publicly assisted housing are tracked by race.

**Comment:** I know that. I am talking about the investors themselves and how do you choose the investors based upon whatever criteria you have of choosing the investors what percentage of those are minorities as opposed to not minorities.

**Presenter:** I don't know.

**Comment:** I don't have an answer for you. I'm sorry.

**Comment:** We can it get, and I'll call you. Does that work for you?

**Comment:** Yes.

**Comment:** Are we only going to concentrate on the apartment, public housing? Jackson has a lot of homes, homeowners that are in very poor conditions. What I want to know the challenge is even though the housing people and HUD make you maintain to a certain degree. What are they doing and how do they know like that second home, that is a wood home and what is available for homeowner's tax breaks to for them to instead of things getting better those sorts of homes are just taking over Jackson. So even though you have those nice public housing spreads, who wants to come in an area with all of the houses boarded up, weeds everywhere, what are you doing to encourage homeowners before they get to that spot to upgrade their homes. There are a lot of them are not able to pay a mortgage and then borrow money to get a home. Jackson needs public housing, yes, but they need homeowners who have gotten in these homes and are unable to maintain them. Are we doing anything about that? Is this going t to cover everything or is it just going to cover public housing?

**Presenter:** It is supposed to be covering everything.

**Comment:** I am glad you have that public housing.

**Presenter:** This slide here covers all of the housing problems then number 5 of the 7 list of fair housing issues, number 5 is public housing. So that is a separate topic within this. Disparate housing needs are a certain topic. That is what you are talking about.

**Comment:** There is a flight of people flying from Jackson because of the condition of the homes that are surrounding it. In fact, most realtors would in Clinton and all of that. Jackson is not going to get any of that and if our population has deteriorated from we used to have 250 and now it is down to 166 because they are going everywhere else, but Jackson because people hear that Jackson is the worst place to live. So, what are we doing, the residents what advantages can we have because those

people like me I can afford to live where I live, but how long do we allow all of this going on, deteriorating going? I could have been, but I love Jackson and I think that Jackson is going to come back, but the streets and everything it is just horrible. So, are we going to invest in just public housing or the whole picture? That is my thing.

**Presenter:** I am hoping in this presentation to show you while public housing is addressed in one of those seven categories, there are six other categories also addressed. I have two more than we go to what these findings are pointing us to.

**Comment:** It looks like (Not Discernable).

**Presenter:** This is the distribution of the Project Based Section 8. I wouldn't be so quick to judge that.

**Comment:** Well...

Presentation

**Comment:** If I could just take one minute and I know you have moved on and addressed the question for one of the housing needs for housing in need of repairs for people who cannot afford them. The City of Jackson Office of Housing and Community Development has several programs where we try to address that issue. We have a limited repair program that is citywide where we assist owner occupied housing and we have a HOME funded comprehensive rehab project where we do housing, but it is on a more widespread comprehensive basis where we bring the entire house up to code. We also have a Lead-based Paint Housing Grant where we go into houses that are occupied by renters and owners that were built prior to 1978 and address their lead-based paint issues. We have those programs and you are absolutely correct. We are a small drop in a very large bucket. Trustmark Bank has started an initiative where owners can get a small loan to make repairs to their house maybe they need to paint the front of their house. They have a small loan that they are offering in Jackson for owners to make repairs. We are hoping that other entities will come up with similar projects to help with that issue, but you also kind of touched on another issue. Homeowners are working hard to maintain their houses, but absentee landlords are not. So we do have an issue with people buying houses from tax sales and auctions that are unable to maintain them once they purchase them and often are even unable to pay the taxes once they bought it from the tax sale then it goes right back in the whole system again before it is purchased again. So, you do have homeowners who are working hard to maintain their homes, but they live next to an abandoned property that is not being properly maintained. Our community improvement division is working hard every day to address blight in our communities. We have been recently given a grant from the Mississippi Home Corp and that program is also trying to address blight in the City of Jackson. So, the City is working hard to address those issues and we do realize that they are impediments to fair housing choice. So those programs are very important to the City's efforts.

**Comment:** That is what we see in the older homes especially. Especially the wooden homes where people decide they are going to sell their houses and then put a little paint on and a person gets in and it just falls apart because they don't know they never had termite control and none of those things that were done to the house. That is what a lot of those homes are like. I moved to Jackson in 67 and the places that I look at now and how deteriorated, it is unbelievable to me. You don't know how much that hurts me to see Jackson looking the way Jackson looks.

**Comment:** Trust me there are a lot of ...

(Crosstalk)

**Comment:** ...all of those issues and we have wonderful bank partners that do classes, homebuyer education that is supposed to teach people what they need to do before they buy a house. So, you are absolutely right, but there are things that are being done to combat that.

**Comment:** I don't know if we can do that. Maybe set criteria for these people coming in and purchasing houses, maybe there are other standards they need to meet before and not just pay taxes on the house. Give them a certain amount of time and then if nothing gets done that, they will...you can't just let a city turn to nothing and sit here and we are not getting the money and people and it just doesn't make sense.

**Comment:** I am very glad that you brought that up. The reason that we are collaborating with the State because that would take a legislative action in order to change how our properties are sold on the tax roll. I am sure it would be good to note that.

**Comment:** To be honest Jackson has too many state programs that they know that they can get nothing from, and you want Jackson to and people who live in Jackson. We have too much travel in and out. I think we need to put toll roads and make these people who left Jackson pay to come back in, because most of them...

**Comment:** I am thinking that some of our city council members might be in our meeting this afternoon, please comeback and repeat that.

(Crosstalk)

**Comment:** Every meeting that I have been in, I made that point to many people who earn their funds in the City of Jackson and go back to Clinton, Madison, but they are tearing up our infrastructure. You know doing it on our roads. If anything to toll them and legislature makes a choice to do that a percentage of the check, .10 percent it don't even take a whole bunch, but if you take that and add it up the City of Jackson would have some funds. I mean amen to that.

**Comment:** I moved to Jackson, I grew up on the coast and I moved to Jackson in 67 when I finished college. Jackson is a different place than in 67.

Presentation

**Comment:** Why do you think that is so?

**Presenter:** Gulf Coast Fair Housing went out of business. I think that is a lot if what has to do with it. People also get frustrated with the slowness of filing a complaint with HUD or they don't know where to turn or what to do.

**Comment:** I can vouch for a complaint that I made. I found out that there were loopholes that a developer used to exploit the system and discriminate against people with disabilities. So that is pretty frustrating when somebody, a developer, finds a loophole, exploits it and I realize that there is nothing for a person with a disability to actually complain about. That is terrible. It shouldn't happen.

Presentation

**Comment:** Where is less crime on that thing? That is the absolute top factor.

**Presenter:** Other, please specify.

**Comment:** I think crime tops everything.

**Comment:** Are you talking about real crime or the perception?

**Comment:** Perception.

**Comment:** Exactly, perception.

**Comment:** That is a part of the issue is the perception of crime.

#### Presentation

**Comment:** When you do that kind of investment it makes perfect sense to invest in medium density housing that is both affordable and accessible along that corridor, because people living with lower incomes often cannot afford their own car and even if they can afford it they don't want to, because it is going to take up too much of their income. I mean they are going to be paying so much of their income for this vehicle that they can't enjoy anything else. So the idea is why don't we invest in areas that are going to have high access to mobility, to transportation and build a more compact society that rent controlled so that nobody has to spend more than 25 percent of their income on that apartment, because that is another obstacle. People like me, my income will never ever go up, ever. So, I cannot rent period full stop, cannot rent because I will get priced out in a matter of years. We need to be building infrastructure that is energy efficient, bus efficient, and that lies along transit corridors that are both walkable and easily navigable.

**Presenter:** Other commentary? Any questions you would like today or tomorrow? Yes, sir.

**Comment:** Retired to Mississippi from New York/New Jersey 10 years ago. I live in the Northeast corridor, nice section, cool, so I got a house on Holland Avenue south of the zoo in the hood, okay. I fixed it up and it took me four years, almost finished a couple walks across the street what are you doing? Renting the house. I got to choose HUD or non-HUD. HUD has a terrible reputation. Move out at 2 o'clock in the morning and take the refrigerator or something. A very nice guy walks over, low water pressure and they won't fix the air conditioning in the house across the street. So, I said I am an A-type personality and the house is way above HUD standards. So, I said fine walk there renting the house, renting it a 1,000 a month from HUD. I took 750 a month from this couple. They both work they both have jobs, a forklift operator and administrative job, two year, four-year old, 13-year-old, it's a four-bedroom, two baths. I am taking cash they pay a month, five/six months in a row, but they are concerned about safety. So, I paid for security 142 buck a month. So, they may chip in next year. Schools, crime in schools dominate that. I said look I can sell you the house for 500 a month, 2 percent interest, \$6,000 down or something like that. The price of the house is \$90,000, 15 years with a 2 percent mortgage. They said that is really nice, but we would rather rent. So, there is a couple who don't want to buy the house. I don't know why that is. I don't understand it. So, I bought the house next door and the house next door, condemned by the city. It was given to someone to fix it up and he sold it to me for \$500, a four bedroom, two baths striped pretty much on the inside. I will put about 20 grand into it and HUD will get a couple in there. The trouble with HUD and it bothered me is all of a sudden, the house went from the 1,300-dollar value if it is in my neighborhood where I live now in the northeast corner of Jackson to 1,100 dollars. So why am I putting more money into a house and get less rent. I would rather fix up a house in the nicer section. The two HUD houses on the street they have the pick-up trucks in the front lawns, and they walked up and you can't park that truck on the lawn. So, we are negotiating that. He is retired from the city, fixed income. Lady across the streets walks over. Are you going to rent the house, I am on disability. All of a sudden I get two kinds of people, a hard working nice couple, working hard and they don't know because they are worried about the crime and the schools, but right now this works for them, they kids are young and they are going to day care. You got (Not Discernable) they control the market and they are fixing up some nice houses,

30 year, 500 a month mortgage and they are interest free. That is 180 grand over 30 years. That is how non-profits make it. So, Habitat for Humanity, there is a Revitalize Mississippi group and he is doing his best. So, I see two different kinds of people. When you are in a HUD world you are in a lot of help, food and everything and you are trying to live in that economic street, from what I can tell and you have that young couple who are trying to work. It is almost an attitude thing and the HUD world has a lot of people who really can't get out of that loop and they are trapped in areas where it is hard and crime and poverty. So, as a landlord I am not just trying, fixing the place up, but there is a house condemned by the City of Jackson. I say knock it down. It is a mess. It is a wreck. It is for public use. I said that I will buy it. I will fix it up and put 20 grand in it. I am trying to get a hold of Mr. Tillman, if he is going to show up, I want to get a hold of him, because what is the public use? So that is what I am dealing with, but it is how do you train someone in a HUD environment that is probably on the system living and not somebody that is disabled to get up and want to get out and they will decide how much money they want to spend on food and they can get a job and they have transportation. I don't know how you change that attitude. I don't see that as a thing that HUD right now is looking at. There are people around that will fix it up. I think that message that I am trying to say is that part of it the market you are trying to saturate. Don't and you can't get out of or don't feel like getting out of that little track that they are in and they are much dependent upon assistance rather than going out there and working two jobs or something. The jobs I think, you need more jobs. Thank you for listening to me.

**Comment:** I am with Habitat for Humanity. I want to clarify one thing that you made well two actually. It is frustrating. It is frustrating that people don't appreciate what homeownership means and they have to be educated on the language that comes along with the banking industry. I can understand when it comes to multigenerational renters what it is when something breaks it breaks, but we partnered with some banks to give small loans, zero interest to help them keep their houses properly maintained. One thing you got wrong, 500 dollars a month, zero interest for 30 years pays City of Jackson taxes of which we pay, our homeowners we have about 600 houses, pay 330,000 dollars a year to city taxes on property that was empty lots or whatever. They also pay homeowners insurance so that they are completely covered and if something happens, we can help them. We want them to stand independently, but we are there as a resource. Then they have a termite contract, so the houses do not have termites. So really what we get for each house is closer to 250 or 275. When most people build a house, they build the house and they sit down at closing the contractor slides the check. We slide a check over to the contractor. In this case we don't do that, and we carry that debt for each lender. So, we also have to have people who can work with our mortgage company which is based out of Kentucky to be able to keep those records and all of that up and the information straight. We do an awful lot with an awful little and then we fund raise to keep the lights on and for us to be paid. Let's be careful when you talk about Habitat for Humanity over charging people. If there is anything that we do, is we don't over charge people.

**Comment:** I didn't say that you overcharge. It is a fair price, but you control the market. I can't get more than 500 a month, but that is a market thing. You are doing a very good thing. I like the no interest. It is a great program.

**Comment:** We are selling. We are not renting.

**Comment:** I know you sell.

**Comment:** There is a difference between renting and homeownership.

**Comment:** Yes.

**Presenter:** Other questions and concerns?



## Presentation

**Jackson 2<sup>nd</sup> Meeting**

**Comment:** HMDA data, isn't there a field in the reason for denial?

**Presenter:** There are three fields for that, and it could be any of one of the three reason, debt to equity, employment, history, but you don't really know if those are valid because it is required. I always compare how many people in the high denial group not getting that field mentioned and how many people in the low denial group are getting that field mentioned. So, they have three opportunities to say that in that database.

**Comment:** This database is the Mississippi database for the whole state?

**Presenter:** This is for this region right here. We do have it for the entire state.

**Comment:** That was for the whole state?

**Presenter:** That was for this region. Back up one more, Regional Housing Authority VI. It is that group of counties.

**Comment:** (Not Discernable) you did not, in the more detailed report you will look at where there are codes filed in for those?

**Presenter:** Yes, yes. That will.

Presentation

**Comment:** Do you think that some of the absences are due to the fact that they probably don't know if they were discriminated against.

**Presenter:** I believe that is true.

Presentation

**Comment:** This is the Region VI Counties.

**Presenter:** That is correct.

**Comment:** That is interesting because it has been moving out of Jackson into the suburbs and it is including those and even those areas, they are growing in accelerated rate they have been moving around. This looks like the Region is losing.

**Presenter:** That is correct.

**Comment:** That is significant.

**Presenter:** That is why I put it there. Many regions in the state are losing.

**Comment:** They are moving to Jackson in the past, the Jackson area in the past and now it and even this area is being less competitive.

Presentation

**Comment:** What does it mean access to low poverty?

**Presenter:** If you want to say get a job in a safe neighborhood with good grocery stores, good schools, can you get access to that. Is there a way to get there?

**Comment:** So like access to, not access for.

**Presenter:** Correct, access to.

Presentation

**Comment:** One thing we should be considering is the education piece of fair housing. How can we get our citizens educated about fair housing, so they know when they are being discriminated against?

**Presenter:** I agree.

**Comment:** Is there anything about health that they find there is a pattern in say in low-income areas or racially concentrated.

**Presenter:** Public health is a real concern. It has some challenges in being delivered in lower income neighborhoods. We haven't studied it yet on this particular set of examples I haven't touched upon it. I expect that we will.

**Comment:** Access to quality food?

**Presenter:** That is correct. That is the public health thing.

**Comment:** So, with the Analysis of Impediments sometimes it is not so much the ability to access those things and much as where people are living. Now a days there is talk about neighborhoods where (Not Discernable) you can be born and where diversity matter and it is not just race and income, but also (Not Discernable) Will this analysis actually help understand the area in terms of quality of neighborhood itself?

**Presenter:** I think in some cases yes and in some no., I mean...

**Comment:** Could you repeat that question.

**Presenter:** He wants to know will be considering the quality of life issues by neighborhood. I am thinking that we will but by getting indicators on what is the quality of life, generally speaking we are using indirect indicators to point at those qualities. Typically, that is what is done most often when you generate a useful dataset across all of the jurisdictions in the state. So, it is difficult to compare two or more neighborhoods when everybody is using a different set of values.

**Comment:** Is it possible to work with some of the secondary dataset to get at it. The reason I am asking is the dissimilarity index actually (Not Discernable) over the last 30 years a valued measure for understanding segregation and so people have tried to come up with all kinds of measuring and most of the times there is a consistency among the index. (Not Discernable) So one of the criticism with the Dissimilarly Index you assume that everybody wants to move and everybody wants to be in the neighborhood with other people and maybe some people don't so that is the argument why the Analysis of Impediments it is a suggestion and it is important to understand the neighborhood itself and the people that are in it and the kind of housing challenges that they face where they are rather than the kind of challenges that the entire region faces collectively. That is why I was wondering if there is a way to get and use secondary data to correlate with the survey you are getting and find out if there are patterns.

**Presenter:** I am sure there are ways to get that, but your note on the Dissimilarity Index, it has some challenges, for a small community you have to use a smaller geographic area and you measure that racial distribution within block groups as opposed to Census tracts or counties at the state level. That

influences the degree to which the Dissimilarity Index will rise or lower. So, it is inconsistent across a geographic level. So, some of this data will be foot noted with notes. These are the limitations of the data.

**Comment:** I would say that the desire, the need to do this on a statewide bases with readily available data we will be able to approach his detailed question. You are right you would have to for an area to further reach that to be a part of the strategy. I think that is a great question is what is it we want to build, not physically, but what kind of a neighborhood is a good neighborhood for us? How do we do more of that? How do we enhance that so we will be better off? I think there is a lot of discussion on what makes up a good neighborhood. Is it being able to get someplace else? Is it having it in the neighborhood itself, but I think that is what I am trying to get to. That is a conversation that would be had based on this analysis that we have from the data that HUD directs us to use for this purpose. What you are calling for is I think the next conversation that we would have about what we would do about it? Where do we go from here? Is that fair?

**Presenter:** I think that is a fair statement.

**Comment:** I think what you are saying is a very crucial discussion about what are you trying to build. It has to do with, and we have a little bit of dollars, what do we invest it in? Everybody I would say that maybe in a private area that has a lot of wealth and a lot of business and a lot of retail options different restaurant options, and shopping options would say this is a good neighborhood, but with areas of lower income there is less deep pockets, less consumer power that is the challenge we have got to try to use these federal funds and the state program funds or regulatory funds/methods to change what is going on. That is the risk that comes in. How can we improve? We can't build that. There is no way, but we can get to this level here to make it better off. We can acquire some more.

**Presenter:** We have done analysis with the Community Reinvestment Act and it plays out just exactly as you suggest. The money flows to the richer neighborhoods. It does not flow to the lower income, the lending activity.

**Comment:** In the aggregate if you had to say what was the overall findings and the three most important discoveries that you found in this survey, what would they be?

**Presenter:** The survey is not over yet. The study is not over yet.

**Comment:** What are the three mains things you can tell me?

**Presenter:** People want to see better housing and more jobs.

**Comment:** What about the City of Jackson?

**Presenter:** In Jackson I think it is the same. The survey which I showed you here this was the Region, but still this is a list of preferences people are giving us. How frequently do they vote for these things? I am sure this is the Region, but Jackson has got a survey and when we get to the end everyone in these communities will have this.

**Comment:** I mean but do you find when you are talking segregation and find more segregation in Jackson? Was that one of the things that you were talking about?

**Presenter:** Jackson has a little bit more than is typical.

**Comment:** Is there anything else that in Jackson you have seen?

**Presenter:** The racially concentrated areas of poverty; the gentleman from this morning talked about the mass transit system that needed to be realigned, he was disabled, he wanted to have it realigned so that he could get it. His access to opportunity was very limited. He physically could not get to places. So, he could not get to grocery stores. He really had some challenges.

**Comment:** Did you say something about low-income housing for the people with disabilities that you said something about that.

**Presenter:** I am not tacking with you now.

**Comment:** Do you remember?

**Comment:** You talked about the people that are disabled and the number of units available for disability.

**Presenter:** Oh yes. Huge mismatch.

**Comment:** Okay there are more disabled than there are places to rent.

**Presenter:** Significantly.

**Comment:** Are you accounting for transportation in this survey?

**Presenter:** We do not have that element in here at this time.

**Comment:** The routes and where they go. Are they going through areas of opportunity?

**Presenter:** Right.

**Comment:** Where do the buses run specifically, between what to what?

**Presenter:** I don't think we have those transportation maps.

**Comment:** You can get that. It is there online. I was just thinking that the transportation cost overall especially if it is broken down to the tract level for the overall region to understand how it has changed. It might be useful, because (Not Discernable)

**Presenter:** It would be interesting to see how affordable housing might spring up around transportation hubs and if you change that what would happen to the affordable housing. So, once you make that commitment you are committed.

**Comment:** So, when this is all said and done once all the surveys are in and everything is calculated what are you anticipating we do?

**Presenter:** Well, I am anticipating you can come to an agreement.

**Comment:** Because a lot of this is based on funds.

**Presenter:** It is all based on funds.

**Comment:** I don't know and you probably cannot answer this question, but we are funding based on a formula bases so maybe this could be a consideration for us to possibly get more funding and address some of these issues or because a lot of the time we give surveys and people take surveys, but they still don't see. What are we anticipating our outcomes?

**Comment:** That is a great question and from Home Corp budget and in the interest of the statewide angle, plus working with the jurisdictions to me while we have to and this is done for federal funds, but our strategy cannot limit itself to the conversations around the federal funds. It has to be broadening to what are the private sector investment funds that maybe going to the areas of more attraction that with some changes to the way we are doing things in the more challenged areas we could get some more funds in there. I know the city has been working with banks in the community and it has done to some degree that is happening. The biggest leverage is private action, individuals deciding to buy a home or to start a business in an area that has a challenge. That by far is going to exceed the federal funds that we have to play with, but what you are asking about to me is what we need to focus on is are we being smart by how we are using those limited federal dollars and leveraging and start to encourage the start of those kind of things. I think the neighborhood focus, I think being strategic in where we are going to move that property and have investment and replace housing. Even though rental housing stock if it is being improved and people see a better quality property than it used to be, the area is a little bit better off than it used to be I think it me the conversation is building a consensus that we can stick together with over time so it is not so fits and starts again and again with in initiative. It can't be and it has to be a series of things done over years that that are going to and how do we align the various investment sources and actions that will make the change. So that to me is what part of that conversation needs to be about and we have these conversations all of the time, but I think it is settling on a series of critical core things that we need to stick with and make it happen. Make those things happen. That is really the goal the we have on the Home Corp side. One of the most strategic things that we could do with our state housing funds in this area, the public housing authority and what they are doing and what they will permit, which properties do they want to go after and that kind of conversation is the area that we need to have.

Presentation

## Louisville

**Comment:** ...is it a town?

**Presenter:** That is a good question. They have it divided Louisville city (Not Discernable)

**Comment:** What.

(Not Discernable)

**Comment:** So, your whole presentation is going to be based on a city. (Not Discernable)

**Presenter:** How do we figure out what does it look like to understand where the disparity is or where is the disparity, over concentrations verses (Not Discernable)

Presentation

**Comment:** Say that one more time.

**Presenter:** This is a good indication of over 40 percent of the population is either one of the race categories and the same Census tract has over 50 percent of the people that are poverty level or below. Very low poverty level.

Presentation

**Comment:** Hattiesburg has a large percent of people 65 and older that live in poverty. I mean (Not Discernable)

**Presenter:** I think we are going to see (Not Discernable)

**Comment:** (Not Discernable) sometimes we notice things that are apparent to you all.

**Comment:** (Not discernable) jobs and we are going to drive a long way or whatever but population you would think that that would not be the largest number of persons in and by far in 2010 and here by far the largest.

**Presenter:** Let's get to the end and that might shed a little light on this.

Presentation

**Comment:** We have a fresh load of clay right on the roadway.

Presentation

(Crosstalk)

**Comment:** We have a lot of vouchers.

Presentation

**Comment:** (Not Discernable)

**Presenter:** In the other category that is not 100 percent.

**Comment:** (Not Discernable)

**Presenter:** You could be disabled physically and not have not have vision problems. It could be multiple conditions. (Not Discernable)

Presentation

**Comment:** A little higher on that.

Presentation

**Comment:** A concentration where.

**Comment:** More out in the west.

**Presenter:** This is up 80 percent of the population with disability. 2015 survey and between 18 and 28 percent. This is where...

(Not Discernable) (Crosstalk)

**Comment:** The rural disability and transport that you can call.

**Comment:** It's not available.

**Comment:** We had a bus. We start a conversation about who are they and where do they live. Is a way to find out more of the troubles that they have. So, people will tell you (Not Discernable)

(Crosstalk)

**Comment:** It is all because there is a break in the data. The question is this on the 28 percent range in the 50 percent area or is it 17.9 or 18.4?

Presentation

**Comment:** NO.

**Presenter:** So, you only have 18 units that qualify as access.

**Comment:** Not three.

(Crosstalk)

**Presenter:** It's HUD about your feedback for him on the data of the area. We only have about five units or ten units you might have, but this shows 18. Can you explain to me why that might be different? Where is this based on?

**Comment:** ...Shallows but they are not all ADA.

**Comment:** Counting each individual unit that has a feature that could...

**Comment:** That could be the 18, but we still have several of them that are needed.

(Crosstalk)

**Comment:** You are probably right.

Presentation



**Comment:** On our end we do everything we possibly can to not to.

**Presenter:** On our end we say there has got to be more complaints.

**Comment:** We do everything on our end not to have that happen.

**Comment:** Typically, with the properties we do train regularly and they are expected to manger their fair housing issues and so those units do a lot of work there.

**Presenter:** There are complaints, but (Crosstalk)

**Presenter:** That relates to the housing authority.

Presentation

**Comment:** That is not...

**Presenter:** This should be a person unrelated to the housing authority they tried to buy a property in general and they we discriminated against by the landlord or the seller.

(Crosstalk)

**Presenter:** There was more of this and the housing authority had to deal with this. (Not Discernable)

Presentation

**Comment:** (Not Discernable)

**Presenter:** We will have to look into that.

Presentation

**Comment:** There haven't been any (Not Discernable) ...about the housing survey any none have experienced discrimination.

Presentation

(Crosstalk)

**Comment:** I live on the coast, but the population is... (Not Discernable) and they live on a boat.

Presentation

## Moss Point

**Comment:** Excuse me I am lost. My spots are not numbered, and neither are my pages. So, if you could just tell me where and what we are looking at? I don't see purple.

**Comment:** (Not Discernable)

**Presenter:** Can you read the slide numbers?

**Comment:** 13, a bar graph.

**Comment:** They are very small, but right here.

**Presenter:** The slide numbers are right here.

**Comment:** We don't have them.

**Comment:** You have something different than what we have.

**Comment:** They are there, but they are really small.

**Comment:** I am trying to find what you have.

**Comment:** There is no...

**Comment:** Alright.

**Presenter:** Yours is different. What you have is the individual Pascagoula one.

**Comment:** Ours is Moss Point, so at first realized there was an issue because you were citing Biloxi.

**Presenter:** I was told that this presentation was for Moss Point and Pascagoula and Biloxi and Region VII. So that was the presentation that I had prepared. So, we don't have a way to present that, but I can talk from this slide. This is the individual community just of Moss Point.

**Comment:** We were told and like I said I missed yesterday we were told it would be the same agenda on both areas.

**Presenter:** It was to be, but you have been given just the Moss Point. You don't have any RCAP or ECAP areas in Moss Point. That is why when I was talking in the presentation it would really be nice to have this up and then we could communicate better.

**Comment:** I would like to just say something. Yesterday's presentation was more regional, the entire Gulf Coast and that is what this presentation was going to mirror, but the copies that you have are for Moss Point, but he is capable of addressing just this area as well.

**Comment:** So, are the materials that were used in Biloxi available today to us?

**Comment:** Yes, I would like that too.

**Comment:** We can make them available. We have to get them online to make them available.

**Presenter:** Everything is available.

**Comment:** But we don't have copies of that Biloxi presentation.

**Presenter:** Every participant, every partner to this process has their own individual community presentation like this guy. The presentation that I have prepared has been for a bundle of communities and that is where I was going with this, but I can certainly do just Moss Point and that is no problem.

**Comment:** That is not my request. I want to make that clear. I am just pointing out I couldn't follow what you were reporting. What jumped out is when you said that we had a very low level of segregation and that is clearly not true in Moss Point, Mississippi. I don't know if that was in reference to an area of Moss Point.

**Presenter:** Your segregation in Moss Point you are at the very edge. According to the 2010 you are below the breaking point. So, you are below segregation at 2000, at the breaking point in 2010. I am at slide 9 and you are just above the scale, slightly above 40. So that would be into the range of moderate segregation, but any segregation is a problem.

**Comment:** I am sorry. I don't see slide 9.

**Comment:** It is right here. It looks like this.

**Comment:** So...

**Comment:** It is on the back.

**Presenter:** It is on page 2. I'm sorry page 3.

**Comment:** I have back and front.

(Crosstalk)

**Comment:** Most of us have Biloxi.

**Comment:** I'm sorry.

**Comment:** It was on the PowerPoint that was going to be presented, but we don't have that available.

**Comment:** Are you from Biloxi?

**Comment:** I am.

**Comment:** When you say segregated are you talking about people living in the same neighborhoods?

**Presenter:** The definition, the dissimilarity index is just a quantitative measure of how people interact.

**Comment:** Interact in...

**Presenter:** It as you go about your day do you experience the presence of other people of other races?

**Comment:** You are not referring to housing.

**Presenter:** Not precisely, but you might live in an area and you might not see anyone of any other race, but your own and that would be a segregation issue.

**Comment:** How is that possible?

**Presenter:** What do you mean?

**Comment:** How would that happen?

**Presenter:** Some communities in the US it is totally possible. For example, if you were to live on an Indian Reservation, totally segregated.

**Comment:** We were just talking about here or are we talking about the world? I am so confused.

**Comment:** I can see how that could happen, because Moss Point is more heavily African American and so in population in the area. I can see where you can go without and I was looking at this...

**Presenter:** Index for Moss Point.

**Comment:** It says it is like 74 percent black and 34 percent white. So Moss Point I think it would be not necessary have segregation but it is not necessarily segregation compared to what you are saying because there is 74 percent black you are not going to be able to see... because the population dictates it and not because they are segregated.

**Presenter:** Segregation is...

**Comment:** ...you make it look like some sort of issue.

**Presenter:** There is certainly a lot of self-selection. People move here because housing is more affordable here than Biloxi. I am just walking through the data and the data is the data. People sometimes object to it, but these are just measures of things.

**Comment:** I think you make it look like it is segregation, but it is really not. I mean it is just because of the population.

**Presenter:** It is not me. It is the data.

**Comment:** It is the data, that is my background and it's a part of data and I think that it is a poor presentation and I don't know who does the analysis, but it is a poor presentation of the data that is truly for Moss Point or the way that it looks.

**Presenter:** Okay. Moss Point fortunately doesn't have any racially concentrated areas of poverty according to the presentation material you have before you. There is also a Discussion Packet with 40 or 50 pages of data. I am not sure if that has been made available to you, but it accompanies this set of slides and in this we have prepared the 58 communities, all the Housing Authorities, the entitlements and we have prepared set of materials like this plus the discussion packet.

**Comment:** I am sorry; you just said that Moss Point has no areas of Racial, RCAP, racial areas of poverty. Is that what you said?

**Presenter:** That is what this map indicates.

**Comment:** That is what the data says? Do you agree with that? I don't agree with that. I think Moss Point has a lot of areas. I don't necessarily think that it is poverty stricken, but I think that they don't have access, they have access to the jobs, but I don't think they are skilled in a lot of areas. I think there is more poverty areas in and that do not show them on your area here.

**Presenter:** There is 22 percent average of poverty rate in Moss Point, but no Census tract have greater than 40 percent poverty and 50 percent non-white population.

**Comment:** You have to be over a certain percentage to be considered.

**Presenter:** That is correct. You have to meet these criteria and no Census tract meets these criteria. That is what this map says and that is what the data tells me. Throughout the entire community there is 22.2 percent poverty and that doesn't say that within the Census tract at the end of the block you don't have one whole group of people who are poor, but within the Census tract, the average Census tract there are no Census tracts that have that in the 2016 ACS. It might be different with when the 2017 comes out or the 2018 or the 2020, but as it stands now there aren't any. That does not mean exactly as you suggested that there are not problems at the end of the block or this neighborhood. If it is smaller than a Census tract and smaller communities like Moss Point still have challenges. This data like I said we are skimming across the top.

Presentation

**Comment:** Along those lines where would the Section 3 business be in those communities and where would the Section 3 in business in that community. In other words a small business that has (not discernable) City of Moss Point that considered a Section 3 business. What would that fit in towards operation in those areas in your presentation.

**Presenter:** The existence of the business, the Section 3 business in a Census tract it is measured in typically the data is by place of residence, the Census data is by place of residence. A Section 3 business has people coming to work. They are measured in employment issues by place of residence, not by place of establishment. So technically speaking it is measured where you reside not where you work, place of residence, establishment data. So, the Section 3 business would be measured on where their residency is residing. So, if they don't reside at that location they would be measured from where they reside. So, all the data is in the community. This is the entire state of Mississippi, so they are measured here somewhere except for those people who live outside of the state. We still can measure them from whether their income goes out of the state or comes in the state. If they reside out of the state and then the income comes out of the state. If they live in the state but work out outside the state, we measure that income as coming in the state. So, Moss Point and where people work, and the Section 3 business measured by place of residence. So, if the business is located in Moss Point and the people live outside then we are not measuring their employment, but these poverty rates are measured by place of residence. I am not sure if I have answered your question completely.

**Comment:** It is the municipality and I am looking at the AI and the requirements of HUD in determining the makes up the AI when it comes down to communities and their income, because if the ...

**Comment:** We get a lot of the data from Bennett Midland that goes down to the Census tract level that bypasses the Census tract data that tells you if you live here and where you work it is population or it is movement of these people where you draw a line around like Moss Point Community for example and then you split out where their income comes from zip code and you can see a map if it goes across state line or stays within the city limits, but that is with Bennett Midland and does lot more data.

**Comment:** Thank you for your comment but if a person has a license with the city and their they are trying to work people in the area there and that is what I am saying and they are getting people and most of the small businesses will be working people mostly at one time because they are small businesses. That is mainly what I hear and when I was looking at the information that was sent out and she had a program manager and I have some questions concerning that that is why I was here. I guess for Moss Point, I guess page 3, but fair housing enforcement...

**Presenter:** We will get to that shortly.

**Comment:** My question is concerning that, but we will wait till we get to that.

## Presentation

**Comment:** I am not saying it is wrong, I am just saying that there is a lot more demographics that would lend a more human view of it.

**Comment:** This is sort of a process question but the (Not Discernable) the process uses that data that was to inform and drive the conversation. The purpose of the community meeting however is to invite people to bring forth community knowledge in any of these. So just in terms of framing the conversation the question is not per say this data is accurate as compared to some other possible source of data, the data is the data that HUD is providing to drive the conversation, but if somebody in the room has a question let's say out dissimilarity in school opportunities am I correct to say that would be an opportunity for people in the room to provide community knowledge about why that might be.

**Presenter:** That is precisely the purpose of these. Again, I will encourage you to offer commentary.

## Presentation

**Comment:** In response to that when you said housing complaint, I don't know about Moss Point, but the City has a code enforcement department that handles that complaint. So, if a and in my opinion is why we don't have a lot of complaints getting beyond that.

**Presenter:** The complaint data comes from HUD. They have a system that they process fair housing complaints.

## Presentation

**Comment:** I have some comments, but I want to make sure that I can get that at any time. Mississippi Center of Justice that has been funded for program activity in the end of March or April of 2018. Your previous year 2017, they were part of a continuing development project that HUD funded to developed us up into a fair housing enforcement agency. There was much more limited in terms of funding and in terms of scope. So, with respect to the absence or lack of significant amount of fair housing enforcement there needs to be on the record a few things. First, Mississippi unlike the majority of states does not have a fair housing act. It relies exclusively on for enforcement it relies upon people asserting their rights under the federal fair housing act which was passed in 1968 and immediately after that the Martin Luther King Assassination. Moreover, the State of Mississippi unlike the majority of other states in this country does not have a fair housing enforcement agency. So, people here do not have a local department or a state department that they can call if they have a fair housing complaint unlike the majority of people in American. This fact cannot be overlooked in terms of its impact on the data. If you want an outcome you need to make an investment. If you want to maximize the amount of assertion of fair housing rights that the citizens have then you need to put in place the infrastructure within the state that is there to not only inform them of their rights but also to receive whatever complaints or comments that they have about that. This is a point that is frequently noted when people talk about fair housing enforcement activity. Secondly to the point and you brought up the Gulf Coast fair Housing Organization so I am not sure when they became inactive, but the point that I want to make to just inform the conversation today is that there is there are presently two funded organization in the State of Mississippi, one of those is the Mississippi Center for Justice and we currently cover only the 12 counties in the state, Southern counties. The project is designed that in the second year we add the next level 15 counties and after that we add another level of counties until we are up to a line that would stem across to Jackson, Mississippi and we would cover that southern portion of the state. That areas form Jackson, Hinds County and above is covered by a FHIP, Fair Housing Enforcement Project run by HEED, Housing Education Economic Development...

**Comment:** Charles Harris.

**Comment:** Yes, so if you wanted to bring this data up to speed you could reach out to Charles Harris and his organization to provide you with the numbers of housing complaints that have been generated to their knowledge in their jurisdiction from 2017 and 2018 that would still not catch private complaints that are filed by private lawyers that HUD has not yet reported to you.

**Presenter:** If they are filed, they are reported.

**Comment:** They you have got it up to date.

**Presenter:** They provided data to 2018. If the complaint was lodged with HUD and these are not closed cases, these are filed cases and so that is the record.

**Comment:** Do you believe that your record of filed cases goes forward to the present.

**Comment:** To the time that they reported them to us, which is 2018.

**Comment:** They reported them to you in 2018.

**Presenter:** Reported to HUD. If they reported to HUD, they are lodged in their TEAPOTS system and we sent a Freedom of Information request for the entire state. Every county, every community so we could get all the data.

**Comment:** So, what I would do especially since the conclusion that is being reached and it is being highlighted that there is a boatload of enforcement activity. I would encourage you to reach out to Charles Harris or to someone there.

**Presenter:** He has been reached out to. Over 15 years we have reached out to him and I have met with him.

**Comment:** And you have reached out for the record your organization has reached out to my organization and we are preparing that.

**Presenter:** My organization has reached out to your organization.

**Comment:** That is just what I said. Your organization has reached out to my organization and we are preparing a summary of fair housing enforcement activities for 2018 and 2017, but what we have to recognize is those previous years which are cover in the chart is that there was not a fair housing funded HUD...

**Presenter:** I agree that the past is unfortunately past and there has been an insufficient level of funding for fair housing. That is what this data tells me. That is that this data tells me.

**Comment:** Right and so...

**Presenter:** So, we are in agreement.

**Comment:** And indeed, we are. What I think when you look at the data it reinforces the comment that I made today. If you make an investment you get an outcome. So what we see is that the complaints go up in number considering with the years that HUD funding enforcement activity both through Charles Harris and through the organization I work with, The Mississippi Center for Justice, but that not the saw as having a State Fair Housing Act or a State Fair Housing Enforcement agency as what we refer to in the industry as a FHAP. Mississippi does not have a FHAP and the majority of the states

in this country do have a FHAP. There is no reason that I know of that Mississippi could not have a FHAP. So my comment is you have a more robust enforcement of the Fair Housing Act and you have a greater knowledge most the citizens in the state about their rights under the fair housing act if you in fact had a fair housing law or a fair housing...

**Presenter:** This gentleman is exactly correct. If you have in place a fair housing act and your state also has an agency with the muscle to do at least what is done at the federal level, you can have a FHAP. The budgeting of that is not awarded based on some competitive grant FHIP. It is simply based on how many complaints get processed. So, it is a giving. It is freebee. You should have that kind of an agency, but the political will to get that act passed is the challenge here in Mississippi.

**Comment:** So that is my comment now. As far as the fair Housing Enforcement activity, I did bring some information, but we already talked to staff at your organization and agreed to supply.

**Presenter:** Yes send it, I believe you have been talking with her at my organization and we asked for this data in July or August and I believe it was August and so whenever you get it to us we will incorporate it. Whenever you can do that that would be great. We need to have to by County and City. It is several counties in this housing authority.

**Comment:** I had comment early about and you didn't see a relationship between the building code and fair housing complaints. When you brought out that data there you said that is not a lot of fair housing complaints, I think you said in Biloxi with the building code and the building and code department it is ,making sure that all the structures are built with the handicap accessible and to include the disadvantaged in their building. As I was saying earlier that is where the concentration is when it comes down to accessibility. That part which is also a part of compliance and accessible. As you said earlier finding a structure that is if a person is looking for a place to rent that does not have handicap accessibility to it and if the power has never been off at that place and the landlord doesn't have to redo it so, doesn't have to meet the requirements of the disability act I think that is that it is. There is some relationship to that when it comes does to building and code enforcement.

**Presenter:** I agree totally, but there are challenges in inspecting building codes.

Presentation

**Comment:** I think I safely assume that no one here is too concerned with housing needs, but for me with my organization which is a military association, we have homeless vets and non-vets. So how does this information get shared with that community. It seems to me that soup kitchens and places like that would need this information. How can they find out about this?

**Presenter:** I am hoping that your local community will show up at a place like that and hand out the fair housing survey.

**Comment:** Who would that be? I mean my organization, the church, who shares this information?

(Crosstalk)

**Presenter:** I share this with the Home Corp, the Home Corp shares it with the city.

**Comment:** The City shares it with the Housing Authorities, The Housing Authorities share it with some of our other non-profit partners. We don't work directly with your organization, but I know we help fund Mercy Housing around the state.



**Comment:** I am going to tell you Mississippi Home Corp, I called and asked personally about this meeting, because I was going to be out of town, they the people that I talked to did not know anything about me, to get information about whatever. I don't get information about from Mississippi Home Corp about fair housing, they say we are going to have something out on the coast, but I don't think there is a lot of HUD information through Mississippi Home Corp. When I get information is when I go to networks or when I go to different my HUD counseling or HUD conference where we talk about fair housing. It stems around and when we do training, we go around in the area and to Pascagoula a lot, but we have to be asked to come to events. We have been to many and have done several and just started a program where in the Gulfport area for a lot of people for example, for example in Blessing they only think about things in Gulfport, so a lot of people from Pascagoula and they don't realize that we are regional and we try to make it known out there, but we have others who go out and train themselves on fair housing, but they are only trying to get clients and not necessarily trying to really talk to you about lending choices, fair housing choices, and things like that. They are there or really be more of getting you to come to their event. So I think that from Mississippi Home Corp, from our area we do a better job of getting the information out there and creating trainers to where we go to your agency and we go to a fair housing event that you do a lot of and I know in Biloxi they do a lot. More so than I have been in Pascagoula and Moss Point to talk about these types of things. I think that the community needs to get together and day we need to do this and put this on our calendar once a year, we also do a couple of things several times of the year, but it is also doing training. I think it is good for us to know that there is some option out here. You need to either call Mississippi Home Corp or you need to call HUD and say where are some agencies. I went to housing, I went to this Affordable Housing thing this week and I didn't even know there was rental counseling out there now and there is education out there now to get people educated in what truly is fair housing and when you go out and look for a house. Why are they only showing this neighborhood and not those types of neighborhood. Those are the things that we tell you about. We tell you about making sure that you look at the age there to make sure that handicap accessibility is very important. Health, lead and things like that and all of these are programs that are in the State of Mississippi, but they are not necessarily getting out there to every community.

**Comment:** A lot of people who are living in poverty (not discernable) they may have never heard of a fair housing agency.

**Presenter:** I agree.

**Comment:** I have run into a lot of people and there is a Fair Housing Agency in Gulfport (Not Discernable)

(Cross Talk)

**Comment:** What we did was go to a soup kitchen every day for about two hours and that we you can meet people and if there is a meeting that is going to come up about housing because it is on the application. Find our information about that and people if they knew that a housing agency was in their community, some people when they experience a problem with housing they just move. They don't say anything, they just move.

**Presenter:** Thank you.

**Comment:** I just want today this I am a fair housing officer for the City of Moss Point and every April we do have a fair housing workshop and we bring in people from legal services, disabilities (not discernable) it is in April and I am over in City Hall and I am a fair housing officer and I will be.

**Comment:** I think that is terrific and I have partnered, but I think that the statement that is being made from this part of the room is about a lack of information among the community regarding fair housing and other matters in general and I think the question there is what we can do going forward the question is there something that the State of Mississippi can do to help elevate this particular impediment to fair housing. So, of course there are other avenues. There are other non-profits, but HUD funded FHIP agencies that play a role, but we can't nor should the entire burden be put on the non-profit community to spend their resources to do a job that I think belongs to the state and to others as well. So, certainly vocal communities have a role to play, but the question is does' the state have a greater role that they could play to help us. I think of a number of mechanisms that they provide upwards of 90 million dollars in CDBG grants that are for the purpose for promoting affirmatively furthering fair housing. We can do some local granting to help spread information. That is one idea, but I leave it to the people of the state who run these things to come up with other good ideas, but I think the point is that is a larger roll, for the state to play in helping with the problem of absence of information about this.

**Comment:** That is the problem right there.

**Comment:** I would argue that you all found information to this meeting from a community website. My task was to work with the 60 partners statewide for this project with HUD. We count on those partners to discriminate to groups in their communities. I didn't have, I don't have everybody's contact information. We do have an annual conference here on the coast every year we have had one for almost 30 years now for where 500 plus people from around the state, elected officials, non-profits, realtors, lenders, everyone involved in affordable housing and fair housing, rural development, MDA, tax credit developers, a whole host of people and entities who work to promote affordable housing and assisting populations that are lower income. I don't know how old your organization is, but you are right we have soup kitchens in Jackson, and I don't know if we work directly with those folks, but we have partners that work with those entities. I agree and we want everyone to come to the table and provide input to make this Analysis of Impediments which is really a fancy word for finding adequate fair housing across the state and this is something that we are required to do every five years and there is something, he made an interesting statement earlier when you said Mississippi is one of the few states across the country that does not have fair housing enforcement agency. It wasn't until four years ago that the State Housing Finance Agency didn't have HOME funds. The HOME funds used to be administrated exclusively through the Mississippi Development Authority and they were for 20 plus years. So, we are one of five states across the country where the Housing Finance Agency did not administer the HOME program funds which we use for homebuyer assistance and we use for homeowner rehab and repair and construction. So what I am getting at there is it is unfortunate that we don't have all of those things on our state that would be more beneficial, but by having these types of meeting and learning these types of things and talking to you folks; I realize that we see this types of things that he is presenting and I have to give these presentations across the state when he goes back to Oregon, so this is a good experience for me, but it also seems as though he is having to defend some of these things and but at the same time I think that without these local comments. How many folks are in Moss Point? 30,000 folks and there are five people here. That is sad.

**Comment:** How many did you have yesterday?

**Comment:** 35.

**Presenter:** 40 maybe.

**Comment:** Really the things that you are saying is really important, because you are representing this community and these comments are what is going to be put in the document that these communities

are then going to submit to HUD and then HUD is going to get back to us and policy ultimately is going to be determined.

**Comment:** These empty chairs...

**Presenter:** I just want to add in the sign in sheet if you put your email address there, we have a way to communicate with you. So, on your way out if you have it put it does. Please put your email address. Particular with you ma'am. For the community that you deal with I want to hear from your community.

**Comment:** My community is Biloxi.

**Presenter:** It doesn't matter, the individuals that you serve have certain needs that I want to hear about.

**Comment:** That is a large homeless population there.

**Comment:** So, what I would like to say to follow up to the remarks that you made are, in no way the comments that are being made today a criticism to this process. It is not necessarily for you to feel defensive about and you play a role in this process, but what we are talking about is the absence of state supported or CDBG funded community education and outreach from different parts of the state and we are proposing that perhaps it might overcome this lack of information. I have been a part of this process since it was invented. I go to the conferences, the people that this lady is talking about serving are not at the Home Corp conference.

**Comment:** We can agree on that.

**Comment:** So, there is a gap in terms of reaching people. We experience it every day because a part of my job is to do that and we come up against the same barriers that everyone comes up against, limitations in resources, limitations in time, limitations in staff, we get all of the problems, but we are saying the state can make a greater effort in overcoming those problems and I don't think anyone can point to any grants from last year that went out to homeless prevention organizations or veteran organizations for the purpose for informing about fair housing rights, So I think it is a legitimate comment to say, we are not saying what should be done, we are making a community comment that more could be done and if we are identifying barriers to fair housing, and barriers to fair housing enforcement the absence of knowledge certainly is such a barrier and my comment is you can't put that on eh backs of your non-profits organizations for ever. We have read prior Analysis of Impediments where suggested actions are greater activity by non-profits in spreading the information. I am here to suggest that that has been proposed and it is not working and that one additional; measure that the state could make an investment in providing education about fair housing.

**Comment:** In New Orleans it is worse because I have partnered with that Fair Housing Organization and they have large homeless population and it is just out of control. This fair housing situation is out of control. I don't know about interstate, but I do know about New Orleans and here. Something has got to be done different than it is already being done. I don't know what that thing is, but it is a lot. I have done socioeconomic research and I work for the University of Arizona. I like the survey and it is great that you put in our hands, but it has to go further.

**Presenter:** I agree.

**Comment:** Something has got to be done.

Presentation

**Comment:** For our organization for what we do...

(Crosstalk)

**Comment:** Because I am a black person and that is not a good thing to say. That is a lot going on.

**Comment:** We worked with then in Gulfport across the State of Mississippi for 200 people, low to moderate people into homes across the State of Mississippi. I have demographics for the AMI and the lending rates and things like that. To get a loan these days anyone who is getting school assistance or anything like that and if you have graduated from school with a degree so school loans has a lot to do with and it really doesn't have to do with people who are black or white I think is it people across the board who are getting denied because of those reason. The other things that all of the rental and lending in our area and the people with lower needs they utilize the loan services to loan services to loan services, so they gear up high debt. It is a very fine thread that fits in that needle that can apply for a home when you are of low or moderate needs. This is where the HOME funds help because that is the down payment assistance. So, if we can from a HUD standpoint get people that qualify for a credit standpoint and we work with a lot of people who are low to moderate all demographics. There are people who suffer and have high education down to people who and they make good money and then there are people who have no education and they make moderate means and they seem to be able to do it. We have a lady, a cashier from Walmart and she bought an \$80,000 house in Biloxi with the help of HOME funds. So there are people who can do it, but I think it is somehow looked at by segregation it is just by how you manage your funds, but the City of Biloxi for example the entitlement fund's they deny them every years and do not want them. So, therefore it is allowing the City of Gulfport and Harrison County to push our own funds. Out of those 200 homes that we put in last year, three of them were from Biloxi. Three of them as where over in Gulfport there were 22 houses for low or moderate- income people. Over in Pascagoula and over in Moss Point it was even lower because again it is finding that person that fits the qualification of low or moderate income people just is very hard to get that on their some just have to do a better job at predatory and making sure they don't have predatory lending and making sure that schools and I and the University of Mississippi and there are predatory lending schools to get grades or licensed to do things but not to pay them, but they think they are getting paid. They spend a lot of money and they use a lot of school funds to do that and therefore they try, and it is very hard. So, it is just low to moderate income people. The other thing that we do, and I see a lot of is for low to moderate income people in our area. There is one in our area that they seem to put houses for low to moderate income people but they are buying houses and they renovate them for free or hardly anything because they get volunteers to get in and to build houses, but they lease these houses. They don't put them out there for affordable housing for people to buy for \$60,000 or \$80,000 house. They are buying them for \$25,000 and they are renovating them for almost nothing because of their lease or their volunteer status and they are also getting them on, and they are not paying any city tax or county tax because they are non-profit. So, they are making out because they have their affordable to low or moderate people to go out and buy a house and there is no housing stock available for low to moderate income people. It is hard. There is hardly any in Biloxi and it is hard for people to go out there and get housing for a low-income amount for \$80,000 or \$60,000 or even \$100,000. There is just a low stock that we have down here.

**Comment:** There is a lot in your comment. This is mortgage data analysis that shows how the disproportionate denial rate for African Americans and so I appreciate it. The question is what can and that has existed for some time in this state. The question today is what can the State of Mississippi do to help remove this barrier to fair housing and the disparities are this data has been presented by MDA before and I have reviewed and the disparities are extremely regress even when placed beside sister states or other states in the region. These aren't egresses disparities compared to Boston Massachusetts they are egress when compared to Louisiana and Alabama.

**Comment:** Most of the people come from the rural areas to the city. They have deadpan built their house but when you come from the city and they come into the city to get assistance. What I have is over 25 years of a self-help program. I'm the only housing nonprofit in Biloxi. I know her and have been dealing with her for 25 years. Ok the program asks the question is self-government program and if the institution would fund a self-help program. You saw a time share. You put time in and make the neighbor good. She was right when she said the nonprofit came in here. The nonprofit came in and redid all the houses. They do it in every hurricane area. In every area where you can get a tax break, a tax break for the upper class. But it doesn't get down to the other people that wanted to help themselves. For example, I got a guy who came in here, came in with a girlfriend from Iowa. He was willing to help himself but the problem was it was hard for him to help himself he couldn't help himself because there are very few residents in the City of Biloxi that a citizen can come in and fix the whole house up. They can't go into the bank when they're living in an apartment or living with their parent and say I need money to help fix this place up. See what I'm saying? That helps the nonprofit, the nonprofit comes in and they volunteer to fix the house up, but they don't put low income people in the housing. They get the funds to do that, but they don't. The nonprofit comes in and fixes the houses, but the neighborhood was not like it was. But it also takes area from the small contractors. If you got a volunteer coming in here to fix up the house and you have a small contractor coming in here like myself. For a time, I'd help fix up a house, but you can't compete with the nonprofit. So, what has happened is the state came in with the state program for women's construction. Yeah, sure so women go out and repair the houses as part of their training. What I'm saying is more self-help programs funded by the labor intuitions.

**Comment:** If the housing choice voucher can prove the person got their certificate. The voucher program only pays so much, the renter pays so much. If it says \$777, and you go out looking for a place. I know a person that goes out to look for a place, they can't find it for \$777, and then they lose their voucher. If they gave their rent when you go out and they say your limit is \$777, but the renter has to stay in their range. They can't go over. They're losing their vouchers because they can't find anything in their house range.

**Comment:** The rental ranges are set by HUD and is based on the rents within certain jurisdictions and location, so the housing authority has no control over the housing assistance and the amount of money the amount of rent that the individual can use is really based on the amount of income.

**Comment:** Yes, but they have their voucher in their hand and their looking for a place for \$777 but they can't find it.

**Comment:** The voucher has no set amount. The person that gets the voucher because there eligible for the program and then goes out into the neighborhood and try to locate an apartment within a range that's set by HUD. And then the house that they locate has to fall within a certain income range and if they can go into the apartment is based on their income. The individual was paying 30 percent of their income towards their unit. Let's say the worst-case scenario where somebody has no money and they won't pay any rent and the voucher will pay all of it, you pay for that unit in that area based on the amenities. The voucher that from the housing authority cannot be more than what HUD tells you. If you can't pay for that unit in that area, then you have to go someplace else.

**Comment:** That's what I'm saying. That is why losing the battle. That is the problem.

**Comment:** Sometimes there is a place where the rent is so high.

(Cross Talk)

**Comment:** So, the person if they are trying to find a unit to rent and the unit is really high.

**Comment:** There are certain places and it is just not there.

**Comment:** Your question regarding, we see so many people and we also do litigation and help people who cannot pay their mortgage and we so many people who come through programs, the SSI program and they are supposed to have savings and we have to make sure from a HUD standpoint and it also probably they can't lower the bar to give people houses that have high debt to ratio or no savings who have children. I know for example they put a lady in a house. She wanted a house, got a mortgage, went into the house, she had no savings and then came back to us wanting money for the refrigerator because the refrigerator had gone out and she has got two children. So, she has got to keep milk on ice in a cooler instead of a refrigerator. So there are reasons why these people cannot get and the banks refer them and if they cannot get a loan or they are denied they are referred to us and we help them and 99 percent of the time it is the debt to income ratio. They have managed their finances poorly. We have helped people from anywhere from 6 to 12 months to out to three years to get their finances into check. They income coming in more than likely it is just that they have this debt. There are some people who will probably never have to be able to afford to buy a house. We try to tell them that that is okay. Sometimes it is just better in some cases. People do want and they would love to have a house, but they can't, and the sustainability and they will be out on the street. We just see too many people that have had foreclosures for that reason. So, we do have several banks in the area for example that will loan down to a credit score that we just completely frown upon. They are paying a high percentage rate for the risk for that person and that person is paying \$200 more rent or more mortgage then they would be living in an apartment.

**Presenter:** I agree there are some real problems in the market, but we only have a few more minutes in today's session.

**Comment:** The housing money changed the state of Mississippi. It came and the housing money came to the state. How they use is the problem. They came to the State.

**Presenter:** I do know that our statewide fair housing survey we only have 17 responses so that is a little low.

Presentation

**Comment:** I do appreciate the time and that we want to move forward, but I do want to say one more thing about the HMDA data that is there. We are not talking about a situation and this perceived and no one has more respect for your agency and what you do, but we are not talking about a situation where there is some other factor that needs to be looked at other than race such as credit rating or debt to income ratio. That is not what is going on with the data. The data shows that if you subtract all of that out so that you only compare apples to apples and you are only comparing African Americans to this credit rating to white people with this credit rating or Africans American with this much income with this much income that you still find disparate outcomes in term of who gets loan and who doesn't get a loan. It is very important to understand the data suggest as the question has been out to what is going on there and what else is going on here isn't credit rating and isn't debt to income ratio. That just needs to be said. I just can't let that sit in the room when there is an ultimate explanation to the outcome.

**Presenter:** This gentleman is correct.

Presentation

Oxford

**Comment:** In the county we have that (Not Discernable).

**Presenter:** There are some smaller towns there that have a lot of rehab today. There are some here and some up this way.

**Comment:** Cost Burden.

**Presenter:** Yes.

Presentation

**Comment:** Last year and we are one of the rare Housing Authorities that have the affordable vouchers where they come in from another agency. I think last month we were up to 237 of other people's vouchers and so we don't have a lot of time because as soon as one of ours opens up there is another one there.

**Presenter:** It is turn over, but it is still immediately.

Presentation

**Comment:** Repair.

**Presenter:** Yes, complaints about the housing not being repaired.

Presentation

**Comment:** (Not Discernable) 55 folks responded to the survey and only one person said that they had complained. That is pretty low.

**Presenter:** Right.

Presentation

**Comment:** A lot of that concentration and in the county. It is one of the rare places in Mississippi that you don't even know (Not Discernable) doesn't have a public housing agency in the county at all. That could be a problem for disabled for not having public housing in their own area. I think the closest one is Senatobia. That could be what they are talking about as well with public housing.

**Presenter:** That is an excellent observation.

Presentation

**Comment:** That is just what we are talking about where are residents are right now in Desoto.

**Presenter:** Yes, the map earlier there were a lot of circles in that area.

Presentation

**Comment:** (Not Discernable) I focus most of my research on rural housing areas. Fair Housing Analysis is that HUD is using the Dissimilarity Index for segregation in an area that predominantly poor. So the Dissimilarity Index basically what it does is it tells you what percentage of black residents we have been talking about that have been discriminated, what percentage of black residents would need to move to a different neighborhood in order for the black population of the metro area evenly

distributed. So, the city black population is 15 to 20 percent is it evenly distributed and every neighborhood and every Census tract, but in rural areas the Census tract is not a very good indicator of a neighborhood. My concern is that it is being under reported.

**Presenter:** I appreciate you training that you have brought to this conversation. I'll say one simple thing in response to that. We said in the beginning that this is a Regional Analysis of Impediments and a lot of things that are done in metro areas that are contracted in the county area. We are doing this in large areas of the state. This is a dilemma with the HUD tool, both the data that HUD has available to you to use, I won't say spotty, but it has quality issues itself. Secondly, a tool that is designed essentially for a more concentrated area we are trying to apply it, because this is what the process is called for a large geographical area. So, you are making a great point and in a contact in what does this mean to us for this area your contribution to this conversation and the report especially because it is for the region. What would be more useful to use to indicate over concentration and segregation than that indicator? Block groups for example, tracts, a block group might be a better tool in this larger area, but there are plenty too larger rural areas and we concentrate on how big the population is, but it is more refined. So, understand that what they sent for the whole state and also practical that is why Census tracts were used and some of this stuff might not be available in block group level. That is another thing for consideration. Some may have county data or whatever might not be available. He made that point is that some of this stuff and they try to get to the lowest level of geography that has almost all of the data that we need to use. I don't have the answer specifically except that is the content. I think that is the answer what do we do with regard to that to get a better handle on where the problems are that would be something that might be done locally. Was that a fair response?

**Comment:** That was a fair response.

**Presenter:** Good. Any more questions or comments.

(Crosstalk) (Not Discernable)

**Presenter:** I kept also refereeing to the American Community Survey.

**Comment:** What is that?

**Presenter:** That is a sample. They do samples and it is based on population size and how many people in certain areas will be statically valid enough to say as we add this up and average it out and aggregate it over a period of years it is a descent representation of the condition. The Census is every ten years, actually the Census is moving towards this rolling thing. They have been doing it for a long time. They are putting more weight on it now. So, it is a pretty good long-term picture. That is why the last column is in those reports are American Community Survey. It is the last five years and that is where some of that data is from. It is sample basis, but it is pretty good picture.

**Comment:** My other question is about the poverty you gave earlier on in your presentation. It looked from that slide that from that table that the child poverty percentages that you were given, those were percentages out of the total populations in poverty, but not the total population of children. It could be higher if it was out of the whole population of children.

**Presenter:** That is a good way to describe it.

(Not Discernable)



**Comment:** Out of this whole population of poverty 10 percent are children, but if you were to do that out of the total population of children would the percentage still be the same? Poverty is actually higher...

(Crosstalk)

(Not Discernable)

**Presenter:** That is a great observation and children are often the most frequent people in poverty and I think what you are saying is this is the total people in poverty and children are that percent.

**Comment:** Children are 13.6 percent in 2010 for all those in poverty. Child poverty rate is probably in this area of closer to 25 to 27 percent. Again, we are paint a very different picture of what the needs will be in the community.

**Comment:** That is the thing that nearly all of those numbers (Not Discernable) they would look different.

**Comment:** Especially, 55 and older would look different.

**Presenter:** I would say that, and it would be helpful for you to put that in a comment. I haven't seen the complete report for the whole area at this point yet, but I would expect in a more detailed table for this center that there will be slices of this question that you are talking about.

**Comment:** I also want to relate it to this. It might be more useful in terms of demonstrating need to use the program figures verses poverty. If you are living in poverty if you are on this free lunch program you are at 80 percent or below the poverty level. If you are getting free lunch, you are at 135 percent or below the poverty threshold. The quality of life for somebody who is at poverty and somebody who is at that level is really not all that different and so the school is meant to capture needs and agree that those needs are being meeting. There might be better measures than just the poverty rate.

**Presenter:** Good point. This is a starting point on a conversation that the local interest and capabilities can take it deeper and different directions with more thoughtful insight. Again, I want to encourage this area to have follow up conversations including the University factuality and have his school do some and he is a sociologist as well and he can help draw out different things because they will work on things or create things that would lead to some change that would be very useful. Within that that is how a thoughtful question and where will it take us. It is also geographically different. It is probably more characteristics of a rural county, Holly Springs or than Desoto County. The question is high costs, what is a response to your area. Great questions. Any other comments or thoughts?

Presentation

## Natchez

**Comment:** The voucher program... public housing.

**Presenter:** I see why that is included in here. When these reports are run, they can identify any area that you input.

Presentation

**Comment:** (Not Discernable)

Presentation

**Comment:** There might be more of them.

**Presenter:** 200 units. It looks like there are two of them.

**Comment:** Three units and 32. (Not Discernable) out in the county (Not Discernable)

**Presenter:** Thank you for that.

**Comment:** An additional 80 are fairly close proximity to the mission.

**Presenter:** According to this map right here it says 213. That dot represents 213. So that must be the scattered you are talking about.

**Comment:** That 213 scattered all over then. A part of those 213 may be out in the county.

**Presenter:** Okay. We will take a look at that thank you. Project based Section 8 scattered throughout your community. Scattered pretty evenly?

**Comment:** That would be pretty accurate.

Presentation

**Presenter:** Do you have any tax-credit property?

**Comment:** No just public housing.

Presentation

Discussion about annual conference in Natchez

Presentation

**Comment:** I feel that if you had one thing it would be more things for children.

**Presenter:** More things for children to do in the community. So, they wouldn't do other things like get in trouble.

**Comment:** Yes.

**Presenter:** You may not know off the top of your head.

**Comment:** The tax-credit properties that are in the city of Natchez, were they built with community centers and playground areas?

**Comment:** When they were and when those particular developments came along, they were required to have community centers in connection with the properties they operated and yes, the majority of them are.

**Presenter:** But that is not...

(Crosstalk)

**Presenter:** I just wanted to make sure that and that the tax-credit properties are built with community centers and in some cases those community centers make and provide opportunity for a business related, job activities, and of course the playground for children, but the community center could be used for a variety of things. I am aware of that in some cases per properties were and I see the Housing Authority in Jackson, when I was there had a community center designated solely for the purpose for allowing senior citizens the opportunity to become familiar with computers and internet and some of those types of things. So, they could keep in touch with some of their younger family members.

**Comment:** (Not Discernable)

**Presenter:** So, they have those out there too.

**Comment:** Yes, places with computers.

**Presenter:** Thank you for reporting for a rec center for children. That will be noted.

(Crosstalk)

**Presenter:** Have employers left this area?

**Comment:** A lot of industry that was here in the south. Six main ones left at the same time and that was in '05 and they are very slow at putting anything back in the area. So, there are some complications and they were coming back home, because they have homes here, but (Not Discernable) They leave, and their children leave.

**Presenter:** That decreases your tax based so then there goes some of your road improvements, medical services, and goes right back to what was said right here. Roads, medical services, public safety. It has a direct effect. That is good to know too. One of our key partners in this the Mississippi Development and their responsibility statewide is to enhance and encourage business opportunities. In some cases, they travel with me and they would be able to speak more to job creation. Just be aware that the information that we are taking and what we are recorded will all be shared together, and your voice will be heard.

**Comment:** Can you identify the reason why those entities left around the same time?

**Comment:** Well, (Not Discernable) where they did not allow a lot of industry to come in, so it has been years.

**Comment:** I think it was and I don't think industry was wanted (Not Discernable) in certain parts of the city. Now I think it is wanted. I mean we lost the paper mill, we lost a tire plant, we lost and those were a pretty big hit.

**Comment:** I hear that...

(Crosstalk)

**Presenter:** How many other businesses? You had a small business, and everybody just focuses on the big picture, the big company that leaves, but it affects a lot of people, small business. What about folks who cut grass and stuff like that? Everybody gets affected by stuff like that.

**Comment:** Everybody gets hurt by, because when they left, they eventually gave him an apartment there and then he would come home whenever and check on their homes, but that couldn't continue. They couldn't come back and forth. (Not Discernable)

**Presenter:** I am sure after a period of time they end up leaving permanently.

**Comment:** Yes.

**Presenter:** That doesn't help the resale value, or the neighborhood stability of the area or other property values go down as a result too. I am not saying that they become...

**Comment:** The housing...

**Comment:** True. Very true.

**Comment:** We have a lot of house and they stay here and tear down and they are not able to tear down the house because it has been empty, so long. We have...

**Presenter:** Bring it back.

**Comment:** Right. (Not Discernable) Once it gets dilapidated beyond repair then it is subject to demolition that is not good, because that is not good for the area. As I mentioned and as you know the tax base. That is...to us tax base is something that we have to do, but it is important for a community to have a strong tax base. That is what encourages businesses to move in. When the roads are good. The schools are good.

**Comment:** Schools need to be the home. We need it to get better.

**Presenter:** We drove down on it to get here and it looks like we passed two schools.

**Comment:** Where were you?

**Presenter:** We were on 50 on our way here. It looks like there were two schools right along this main road.

(Crosstalk)

**Comment:** Martin and...

(Crosstalk)

**Comment:** They basically here in Natchez schools that had those schools...

**Presenter:** they don't have schools in two-story buildings anymore?

**Comment:** They need updating.

**Presenter:** I can see the importance of some of the things that you all mentioned in the community. I just want some details and we can be an advocate for the community, but other departments and some of the additional needs that go along with houses. You can't have one without the other.

**Comment:** My concern is I don't know how what everything here that you see, every space that they have in town they could move back here, but they don't have the houses and more jobs.

(Crosstalk)

**Comment:** Newcastle there are more than five banks.

(Crosstalk)

**Presenter:** When you say mean are just not interested that have moved into this area?

**Comment:** Yes.

**Comment:** Yes.

**Comment:** I called, and they were like you live here? Okay.

**Comment:** And each one of the old things and they opened-up a brand-new bank.

**Comment:** Nobody has the money.

(Crosstalk)

**Comment:** The number one thing would be jobs. The Delta area and (Not Discernable) they have nothing, and they brought those casinos in they brought the jobs and now the housing has improved and schools have and have a whole different.

**Comment:** And roads?

**Comment:** And roads and everything. That is what people travel to now. So just to get more jobs would make everything else go up.

**Comment:** You are exactly right.

**Presenter:** (Not Discernable)

**Comment:** No, I am from the Delta and I am originally from Bells garden. I won't even talk about what is going on there. It is just as bad here, but it is not far from Natchez.

**Presenter:** I know. (Not Discernable) They have a supervisor. I say that because he has been, and it goes all the way to whom you vote in office. He has said and been a strong advocate of economic development in his district and as a result that you pointed out they have seen a number of businesses in the form of casinos and restaurants and other activities develop. It has had an impact, a positive impact on the public services, the medical services, and the school system and that may not be the answer everywhere and not everybody can support an activity like that but there is a lot of opportunity, different opportunity for different places. So...

**Comment:** That is what I say and there was nothing there.

**Presenter:** I remember. This was a sleepy town.

**Comment:** Right. You pass through, you are in and out. Now everything has expanded, and it is amazing.

(Crosstalk)

**Presenter:** It is important, and it is the one time of the year that we get to see everybody that we work with.

(Not Discernable)

**Presenter:** Airport?

**Comment:** We have a real problem here. Our town used to be a place of community and a lot of tourist comes in from England and everywhere because of the historical areas. We have a lot, problems with crime here and they are going to need somewhere to put that energy. If they are running out of jobs.

(Crosstalk) (Not Discernable)

**Presenter:** (Not Discernable) other places and this is a nice area. Let me ask you this the number of tourists that come here and you mentioned crime had increased. Do you think that crime has increased due to more tourists?

**Comment:** No.

(Crosstalk)

**Comment:** Job concern and the education. It is the domino effect of no jobs, education; the doctors are pulling out, people. A lot of us go to doctors...

**Comment:** (Not Discernable) the neurologist around Christmas.

(Crosstalk)

**Comment:** ... health insurance you have to be in the network. There are a lot of doctor's care and work and deal with. It is getting bad. I hope you could bring something in. (Not Discernable) Everybody flocks there, and they need housing or wherever it is. Getting older and I travel north.

**Comment:** Yes, you shouldn't have to.

(Crosstalk)

**Comment:** Is this about average for the number of surveys?

**Presenter:** Yes.

(Crosstalk)

**Presenter:** We have received close to 3,000 statewide, but your area compared to some of the others it seems high.

(Crosstalk)

**Presenter:** Thank you for your help with all of that. I really appreciate you handing those surveys out.

Presentation

## Picayune

**Comment:** Can you go back to page 32, where you talk about the population change. Does the government take into consideration that we had an overinflated population after Katrina because so many people in the Gulf Coast were displaced. They moved up here temporality and now they are reestablishing themselves and moving back.

**Presenter:** Okay.

**Comment:** Is that just not...

**Presenter:** How much further do you think it will decline and what is going to happen to the housing stock that was created in response to Katrina for these people to live in?

**Comment:** It is going to continue decline unless we have a strong economic growth because right now all of the growth is going back on the Gulf Coast and put into the rebuilt down there. So, communities that were not affected by Katrina do not have the same funding. There for we lose jobs and opportunity.

**Presenter:** I am afraid that is true.

**Comment:** I know. Sorry.

**Presenter:** This is all about your community. So, we face some challenges in front of us.

**Comment:** We put a lot of money into our public housing here plus the infrastructure around the city is being funded also but we tend to lose people because the opportunities are outside of the county.

**Presenter:** I understand what you are saying and from the look of that it would appear at some point this would level off or may continue to decline.

**Comment:** After a major catastrophe 15 to 20 years the statistics are really out of skew of people. A lot of people moved here, and they had a 14- or 15-year-old student and get them into high school they are going to wait out their high school graduation before they move again. A lot of times you will have parents commuting. We saw a lot of parents commuting back and forth from New Orleans for work and once the kid's graduate they will relocate because of the opportunities. Your numbers are skewed. The North Carolina coast after the storm that they went through in Pensacola all of these stats are probably out the window for two decades.

**Presenter:** Okay.

Presentation

**Comment:** Public housing would be best or the community?

**Presenter:** You can take it either way. If we are talking about Picayune Housing Authority what investments would the housing authority, make now? If it is the community and you want people to stay it is really however you wish to talk about it. This is just an opportunity for you to make a statement or not.

Presentation

**Comment:** If you want people to stay in the housing, as housing is designed you would need to go to the exact opposite way the government is going and increase funding so the amenities can be

upgraded to more modernization. Most of the houses and the housing throughout the country and not just in Picayune are outdated. You have plumbing systems from the 1950s, you have electrical from the 70s and 80s. To rework all of that is extremely expensive and the funding is not there to bring the standards up to modernization. That is a lot of funds. You still have in today's day and age you have not the ability for a washer and drying in some of the houses and they were built back in an age where that wasn't a common feature. So, there is a lot of funding that has to come from somewhere and bring up the houses to modern standard. That is what we have.

**Presenter:** You are thinking of rehab. Rehab.

**Comment:** You are talking a major rehab, internal plumbing, underground plumbing, electrical, the structures themselves, because you can get Section 8 housing and as horrible as it sounds I think they will rent a mobile home for \$500 or \$600 dollars and it is going to be more up to date than what we can offer them. We have and we are lucky enough at Picayune Housing that we have school district within our housing. Our housing borders the high school; elementary school is a block away from our high school. As far as the schooling goes that is great. We are in the heart of town and if you have to walk to a job you have that opportunity but with houses that were built in the 50s and 60s. They are row structures, amenities and rehabbing them they need to be updated and upgraded, but that is a lot of money beyond any budget that we are going to have. I am not trying to but for us to bring up the standards and the population that you are wanting us to have we have to have something where we can take that step that is necessary.

**Presenter:** Thank you. What do you think that the housing authority can do?

**Comment:** Well as far as the house themselves with the proper funding we can contract out and also do somethings in house and upgrade those ourselves. As far as the community goes we can do outreach with the City Board Members as well as what we think the community needs, but as far as our structures themselves we can upgrade those through outsourcing and contracting, but the funding has to be there to make that happen. We are trying to go green. Just to try to get LED lighting to save the energy cost of the tenants we are looking at \$150,000 just to buy the fixtures and not even having them installed. We are trying to look at something like that to do here locally. That would save us a lot of money on our electric bills and that would make us more green, but \$150,000 the rough estimate that we have gotten in writing just to buy fixtures. Then we have the labor to put it in. Your labor normally matches your materials. You are looking at another \$130 or \$140,000 dollars in contract labor. So when the government tells you they want you to do this they don't provide the money necessary and I am sure you get the same compliant from every housing authority you go to, but we have to have funding to do all of these things. To do a plumbing system that probably needs to be upgraded in all of our housing you are probably talking 2 or 3 million dollars a project. Easily. I mean the city is working on their sewer system now as we are talking, they are literally outside working but that doesn't do any good for us because we have to get to the sewer system. That is our responsibility.

**Presenter:** Anything else?

**Comment:** If this is a recording I should probably be quite now.

(Laughter)

**Presenter:** That is not necessarily so.

**Comment:** We are here to ask questions and that is my biggest question. I have so many things on my plate, but I don't have the money to do what I need to do. Our primary responsibility is a safe, clean environment for people to live here and sometimes you have to sacrifice one for the other because of



the funding. Our funding is restricted by these crazy rehab scores (Not Discernable) we are completely backwards. If a kid throws trash in the yard, we lose 7 points, but if the smoke alarm doesn't work, we don't lose any points. So, it comes down to we don't care how you die as long as you are beautiful doing it. That is a crazy way to have an inspection. I have to worry about a broken door before I work on somebody's health and safety because I have to pass my inspections, because the way that they have it for me to get funding. We have all kinds of things in our five-year plan, but we don't get through this rehab the way that it is structured we don't get anything. We spent \$150,000 on roofs this year and I have only done a third of the roofs. I ran out of money. I guess I have a personal point of view because I have lots of things I want to do, but my finance officer will not give me any more money.

(Crosstalk)

**Comment:** Personally, I don't see us as far as to do with discrimination. We just look at the households' address and what needs to be done. It is irreverent who lives there. What needs or be done still needs to be done.

(Crosstalk)

**Comment:** You were probably hoping I was one of those quite guys.

**Presenter:** No, I am just listening to you and if somebody wants to offer a commentary that is the whole purpose of today's meeting.

**Comment:** They are all telling me to be quit.

**Comment:** Our homes were established in the 50's so we are talking. and they are in good shape because we kept them that way. They are not up to that modern standards.

**Comment:** There is no data. We are using light fixtures that you saw at your grandpa's house. That is what we have for lighting fixtures right now.

**Comment:** Ours as well.

**Comment:** Anything over 60-watt bulb is going to blow your light fixture it is because they are so old.

Presentation

**Tupelo** (Background noise during recording)

**Comment:** (Not Discernable) 4,100 people are in poverty in this area. (Not Discernable)

Presentation

**Comment:** One thing I would like to add (Not Discernable) vouchers. The problem that I think, and the landlords will not rent that person that has a voucher (Not Discernable)

**Presenter:** Than what?

**Comment:** They don't have their house for rent and not everybody can pay the rent and they have their vouchers and (Not Discernable)

**Presenter:** That is a great illustration of the problem with the way that the market is working and some of it is where they had a tenant at one point that was complicated and maybe they were not a good renter or is it the way the critical about the housing voucher and some of landlords don't want to fool with the requirements of what you need to do with a voucher, because they are don't want to bring the money in. They have to bring money in to fix this or fix that before they can even rent, and they can rent to somebody else without the voucher and they will rent the house the way it is. So sometimes landlords want to cheat this thing out or they do not want to bureaucracy or the requirement that goes with the voucher. So that is a great illustration of a fact that the conversation.

Presentation

**Comment:** I think a lot of it is that the voucher the state that the voucher (Not Discernable) the wait. (Not Discernable) because they want... (Crosstalk) that article and that requirement. (Crosstalk) (Not Discernable)

**Presenter:** I got you. We need quality housing.

**Comment:** (Not Discernable)

Presentation

**Comment:** (Not Discernable) Tupelo where from 19 to 410 units I believe. So I don't know what the quality is (Not Discernable) The information that you are looking at there probably reflects about 3 to 4 bedrooms (Not Discernable) diminished by about 35 percent at this point (Not Discernable) that is where the new tax-credit housing is coming in. (Not Discernable) is where new tax-credit, tax-credit housing is coming in and the street right above that. (Not Discernable) there is a huge concentration of (Not Discernable) housing that has increased by 35 percent. I lived in (Not Discernable) with the tax-credit housing this is now (Not Discernable).

**Comment:** (Not Discernable) new construction tax-credit (Crosstalk)

**Presenter:** It is a limited resource and we can fund about 700 to 800 units a year with that program and probably 15 properties. (Not Discernable) in a market there is a need for rent solutions. Rent cost (Not Discernable) Some way that they could take down bad housing or bad in Lynchburg there is an old hospital and we are going to get a grant to take down the hospital was a state mental hospital at one point and redevelopment it with housing.

Presentation

(Not Discernable)

**Comment:** We had a discussion with them about the vouchers (Not Discernable) there is a program (Not Discernable) for some reason it is (Not Discernable) so they came to the office and said we want to fill out vouchers for the program. (Not Discernable) the reality is some of those are not in one area they are in other neighborhoods. So yes, one house (Not Discernable) some of them were supposed to be (Not Discernable)

(Not Discernable)

**Presenter:** Housing quality and people love to do that, and they complain. It is a tradeoff there.

Presentation

**Comment:** I can't think of the name of it that happens every once in a while.

**Comment:** It could be very frustrating because the need for those and they don't get the response from the people they are trying for and it a reason to work and get changed, but officials and our option to try and listen and do something about it.

Presentation

**Comment:** (Not Discernable) with a disability and where do the vouchers go. (Not Discernable)

**Presenter:** That is a good point and also some of the minimal is bathroom and grab bars. So, the disability and the kitchen have to be there to roll in, low cabinets, and all of that stuff. The landlords do not want to put that money in and have nobody pay for it or live there. Balancing particularly and it is a lot. (Not Discernable) Things that are ADA compliant may not be because construction that was done for example there is a ramp, but the elevation and the degree is lower than you might think. (Not Discernable) Has changed (Not Discernable)

**Comment:** I wanted to point out that the grade (Not Discernable) is a lower number than other areas.

Presentation

**Comment:** (Not Discernable)

**Presenter:** Let me ask a question. Redevelopment is that result in deconcentrating or anything built outside the area people who are currently looking are moving to or it is regional and more people in segregation?

**Comment:** They are developing more that need to be there and that is how we know that it is working. First of all the average home (Not Discernable) the property will (Not Discernable) we had less (Not Discernable) three or four months ago and where that trash in that area (Not Discernable) In my opinion the factors is that there are a lot of people that live there that are (not Discernable) resources for them . Now it is done through a Section 42 development (not Discernable) I don't know if there is a concentration of poverty. I don't know if it will effect that but (Not Discernable) The other thing is our department we advocate two or three go out there and (Not Discernable) They repurpose and they came back and (Not Discernable) and some other requirements and (Not Discernable) we raised the bar on the standards out there (Not Discernable) Probably another 80 (Not Discernable)

**Presenter:** We are focusing on people that are poor and there is no reason to expect that they will (Not Discernable) It looks like you improved stock in the area especially a large complex that really was run down and broken down cars and no landscaping. So, you can address these in that area.

Presentation

(Not Discernable)

Presentation

(Not Discernable)

**Comment:** (Not Discernable) most of the ones you are referring they get they need an emergency fund  
(Not Discernable)

(Crosstalk)

(Not Discernable)

**Presenter:** They look where the money is.

Presentation

**Comment:** (Not Discernable) homebuyer (Not Discernable)

**Presenter:** Did you say Homebuyer? We actually fund some of those.

**Comment:** Homebuyer (Not Discernable)

**Presenter:** That program is still available. (Not Discernable)

(Not Discernable)

Presentation

## Biloxi

### Introductions

**Comment:** My question relates to the first slide. I didn't realize that we could ask at any point in time. I apologize. On your dissimilarity index you talk about the differences on measuring on tract or block. My first question is a tract bigger than a block or is a block bigger than a tract?

**Presenter:** A tract is smaller.

**Comment:** OK.

**Presenter:** The index you are referring to is highly sensitive to the geographic area and you will get a different value if you use blocks or tracts or counties. So whatever method you use must be the same across the board so at least you are matching oranges to oranges.

**Comment:** On that same page you reference that HUD now uses blocks in determining the similarities. The use of integration and segregation, but you have chosen for this report to use a tract. Can you tell us why?

**Presenter:** There are some geographic areas...

**Comment:** The data calls for the block and they use this for tract. They want this down to the individuals block system.

**Presenter:** Did you hear what this lady was saying?

**Comment:** I heard it, but my question was directed to you. I would appreciate your explanation.

**Presenter:** Whatever the document says it what we use. You said it was Census tracts, so we used Census tracts.

**Comment:** No, your explanation in the document. I asked why you chose to use Census tracts instead of blocks. Your explanation is in the document is that using blocks would show a higher degree of segregation and so my question for you is why you chose to not use blocks?

**Presenter:** Blocks are very small and there are a lot of calculation and we believe that going smaller to get this inflated measure so we try to use a little bit larger geographic measure so it is not inflated, because at a very small level you are going to have a higher value, because you have neighborhoods. One block, your neighborhood, might be priced little bit more than another neighborhood. So, we use something is that idea is that people are coming into contact with one another if they are in the neighborhood or they live a few blocks from one another. So, I think the Census tract is a little bit more accurate way to view that.

**Comment:** Let me just also ask 50 of these for the communities in Mississippi, has that been your approach in all of them based on tracts instead of blocks.

**Presenter:** Usually, yes.

**Comment:** So, you say usually, you don't use it in all of them?

**Presenter:** For example, some states have some simply a non-entitlement state AI and in that case Census tract may or may not work; we might use counties. If we do a statewide with all counties the entire state in its entirety evaluated, we will definitely use that. So, it depends a little bit on the jurisdiction.

**Comment:** I am asking about Mississippi.

**Presenter:** I know, but I am answering the question.

**Comment:** I am trying to understand your answer.

**Presenter:** I tell you what, why don't we talk after the meeting. I would be happy to take time.

**Comment:** Are these questions and answers recorded?

**Presenter:** Yes.

**Comment:** So, if we talk afterward will it be recorded?

**Presenter:** Maybe, maybe not.

Presentation

**Comment:** Doesn't that provide sufficient information to say to banks why is this happening?

**Presenter:** The banks are simply reporting what is happening and not why it is happening.

**Comment:** Who asks who will ask the banks about their structure of lending.

**Presenter:** Most people do ask the banks; the banks do provide three fields. They give a reason, but it is a litany of six or seven reasons on equity, employment, industry, credit history and they don't say which one they use. We also like to measure how many missing is in this category and compare the missing by race. Certain races have a lot more missing than others and they may have said something to one person and something else to someone else. So, we do find differences for those high denial rates tend to have a higher rate of missing in the reason codes. I believe these are reported in the back of the document in the appendix.

**Comment:** I have a question about the same thing. The denial rate you can see it says 2008, the incomes (Not Discernable) highest rate, so my question to you sir who is doing the briefing, from the Mississippi Housing and Development standpoint is there anything that you all are doing or can do to offer some form of education to help with this housing because it is generational; parents, kids, the grandkids. So, what are you all doing to help put them on their home? So, when they come, like their credit sort of things.

**Presenter:** I think this gentleman has an excellent point and I will turn it back to you if you are in Gulfport. The question is are we going to teach our clients. Is this something that we want to take on that expense? I am simply proposing to you these options for you to consider and this sort of dialog that you should have. There is one recommendation in here, but ultimately this document becomes your guys document. So, if you agree or disagree this is a great time to hear that. We went through a couple of versions before we released the draft for public review and we are working through these things all along, but I think your point is excellent. When we implement something and what does that mean. Your point is excellent.

Presentation

**Comment:** ...housing and what we are finding is a group that is left out all together they have absolutely little access to housing in the community. We have tried for years to get with the deaf community and they are very afraid to come to our services even though we would pay for interpreters. They are a community that is an isolated community that somehow needs to be represented in this. It is a disability and a very specific disability here.

**Presenter:** Disabilities that are mentioned in the document are a tally of disabilities. You may have one or more of the tallies, but we also like to hear from people, quantitative input is an important part of this.

**Comment:** I noted in the introduction that you didn't seem to have any private bankers here at this meeting. I am curious if they were invited and declined to come, and I am also curious if you have had an occasion or an opportunity to ask them for their explanation as to why this disparity.

**Presenter:** My experience in reaching out to bankers, I did that more heavily in the beginning and they kind of played "hot potato" to the extent they understand it is going on, but they tell the public we have a process. We distribute the survey to everyone we know, including the Bankers Association and ask them to forward it to their association members so in directly they asked to participate, but typically we don't reach out to a banker and say what is going on here?

**Comment:** There were bankers at the first meeting.

**Presenter:** That is right. Thank you.

**Comment:** Not Discernable

**Presenter:** Which slide was that?

**Comment:** That one.

**Presenter:** HUD adjusted median family income.

Presentation

**Comment:** The reasons they are in that one RCAP too is I'll say is that is when we converted to RAD Housing Authority that is project based, that is why it shows. Those are not individually owned tax credits for the most part that is home assist.

Presentation

**Comment:** There is no public housing.

Presentation

**Comment:** I don't know where that came from.

**Presenter:** I ran a google search and it came up Biloxi Housing.

**Comment:** Sea Shore Heights is a development, but public housing, there is no public housing left. It has all been converted. So, there are no public housing units, probably as of six or five years ago.

**Presenter:** The accuracy of the data base...

**Comment:** We have found a lot of inconsistencies and I will not point them out to you all, but there is nothing we can do if their data is bad, but I can assure you that there is no public housing.

**Presenter:** I have tried to track where this data comes from and the direction the public housing units in the database and when it is kind of a dead end, but we went through the process of creating that and putting things on that so that we could demonstrate that we went through that. If this is inaccurate, I want you to make a comment about that and we will include that in the document and maybe someday HUD will fix this, or they may not.

**Comment:** That is a good point. I have visited some other folks around the state that have had other inconsistencies and I think if anything we can get out of this is letting HUD know that the data they have is not up to date. This is not an isolated incident.

**Comment:** Somehow, I think the data over at HUD depending where you pull it from is inconsistent.

**Presenter:** I agree with that statement.

**Comment:** The data doesn't match, and it is inconsistent.

**Comment:** Another concern is we are going to have to do a five-year Consolidated Plan next year and they require templates now and it is not just providing the answers. They tell you how and if they are analyzing and that is public housing; we are going to be in a quandary to answer a section on public housing. We are going to have to update that. It has been turned to RAD so we if we are going to give input to HUD, please update your information, because the city has to use that data that is in here. We have to reference and say.

**Presenter:** I will tell you a little story about HUDs default values in the Consolidated Plan. In 2014, the released a statement basically saying oops we made a mistake in processing and anybody that has a plan that we have excepted the data is all wrong. So, it was a mess. What we do is try to find what we can and replace those values with an additional table in that document. Over time the values change, and it is not reliable and so then we have at least the values that are most current. So, we use it that way.

Presentation

**Comment:** Backing up to the impediments; I was curious that transportation is an impediment and transportation to school and work and also on page 13, related to issues of lack of opportunities for persons to obtain housing in key areas. Is there a reason you have not identified lack of transportation to essential services? Right now, there is no public transportation to the new job center or the Department of Human Services where you can get benefits and job support. There is no access to this training center, the job center and all these things are financial benefits that might enable families to move from inadequate housing to better housing in higher opportunity areas. I guess my question is, is there a reason this is not identified as an impediment?

**Presenter:** You just identified it. We are going to add that to...

**Comment:** That would be wonderful.

**Presenter:** The question is then is the City or the Housing Authority going to do that. Like I said we have this process when we are reviewing the draft for internal review and your comments are being recorded and we will make a transcript. If you want to write a letter or add some additional data, we will incorporate it.

Presentation

**Comment:** How does the city do that?

**Presenter:** I am sorry. I am having difficulty hearing you. Could you try that again?

**Comment:** How does the city go about moving 20 units of public housing outside of this area.

**Presenter:** You tear it down and build it somewhere else.

(Crosstalk)



**Presenter:** It is all about the money.

**Comment:** It is not the money, tear down public housing, if it is good public housing...nobody is going to fund you to tear down a perfectly good units to build somewhere else. If it is safe, decent, and sanitary housing to start and just because it is may be in a place and it might be nicer somewhere else. They are not going to be like sure just tear it down and displace the families for the three years and I don't know. There are two other housing directors here and are you say sure tear down that housing?

**Comment:** Actually, we don't have any public housing in...

**Comment:** Gulfport or Biloxi. You don't either.

**Comment:** All of my public housing is relatively new, and I am sure that we will not be tearing it down. If we could find a location, the big thing is money. HUD doesn't really give you money to build public housing anymore.

**Presenter:** After our earlier meeting I took your idea and sent it to David, and he has recommended some change in RAD. You have an empty three-bedroom RAD unit and you have somebody who is homeless, they only need a two bedroom and you can't put them in there. So, work with the Housing Authority to petition HUD to make a change and I suggested to David that we put your idea in the document. So, I am not sure if he sent it to you.

**Comment:** We need it like yesterday.

**Comment:** We have five bedrooms and we can't fill them. We have one that is at eight months and we can't find anyone to qualify. It is almost impossible. It has to sit because we can't put and in vouchers, we cannot over house somebody.

**Presenter:** You can either leave it empty or make use of it. So, this is a recommendation that maybe you guys can work through.

Presentation

**Comment:** Instead of just saying public housing, we provide down payment assistance to move anywhere they want to. They could move outside the rehab areas and be the other areas outside.

**Comment:** I can agree with her. We work with low- to moderate-income with Mercy Housing and all of them want to move away from low-income neighborhoods into the other one. They don't want to be in a low-income area. So, what we are basically doing is vacating those areas and they are becoming rentals. I can give you some examples in Biloxi where it is a problem.

Presentation

**Comment:** It is a comment you made about not having access to public transportation. That is already included in the document on page 142 on the comment I made last meeting. Again, I want to that was incorporated. On page 13, it says since 1996 the city has worked with CTA to identify problem areas in measures to improve between Biloxi schools, centers, and housing. Where is our employment center and where is our center it is on C-Way road? We still we do not have access to it.

**Comment:** I would like to make a suggestion to what could be done in Biloxi now and I don't mean this as a criticism, but most of those that are moderate income all of a sudden we find out that we are going to get a new development of moderate income from 400,00 to 500,000 per unit. That is going to raise the taxes on everybody and most of them are elderly. We need to be very careful about the impact of these plans in the neighborhoods. I don't think that we think about this and it happens that way and now we don't have an increase in more traffic on a one- and two-lane road, we are going to

have to install new infrastructure to handle all of the traffic from the VA. We are going to have a mess. We really are going to have a mess before us if we don't have any road structure, we have vehicle traffic, I don't know how any of us are going to be able to get our cares out. It is just not... what we need is better overall planning in the city. I am not saying we don't have it, but we are in for a crisis.

**Presenter:** Thank you.

**Comment:** I just want to ask again, the partners you did the studies for where you used block analysis as opposed to the tract analysis.

**Presenter:** To be quite honest with you, my technical staff handles that. You can compose a question to them. They wrote the technical document and usually they use Census tract. If it is a community with one Census tract, we would probably use blocks.

**Comment:** Good.

## Hattiesburg

**Comment:** Did you say sex?

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

Presentation

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

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

Presentation

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

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

Presentation

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

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

Presentation

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

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

Presentation

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

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

Presentation

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

Presentation

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

**Presenter:** I realize the challenges.

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

**Presenter:** Yes, sure.

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

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

Presentation

**Comment:** In the Hattiesburg area?

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

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

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

Presentation

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

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

**Comment:** OK.

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

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

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

Presentation

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

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

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

Presentation

**Comment:** I have no money.

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

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

Presentation

**Comment:** Is there a final?

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

Presentation

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

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

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

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

Conclusion

## Jackson

**Comment:** My question is all of this data is City of Jackson specifically or is it...

**Presenter:** This table here is the Regional Housing Authority. In the Jackson AI all of the data and the graphics, pictures, and tables deal just with the City of Jackson. We have copies back here.

Presentation

**Comment:** They probably and in instances when they came to us and complained they didn't do anything about it because they didn't want to be evicted. They were afraid of being evicted or some type of retaliation.

**Presenter:** HUD does track retaliation and that is a no, but I understand what you are suggesting.

Presentation

**Comment:** Did you update the numbers since we got this?

**Presenter:** Which thing are you looking at? Is it just the City of Jackson?

(Crosstalk)

**Presenter:** This is Mississippi Regional Housing Authority here. So, there are differences. We are supposed be giving a presentation for both, but it would be twice as long if I did everything.

**Comment:** This one says the City of Jackson.

**Presenter:** Yes, this is a blended presentation and the ones in the back are just the City. I think we, might have some more over here.

Presentation

**Comment:** There is always room for improvement and enhancements. That is why the data is useful. We do already do some of those.

**Presenter:** I am delighted. I just want to make sure that this document is yours and when it is produced

Presentation

**Comment:** I have a question about disability access. This is for HUD units like apartments and whatever. Does this affect individual homes, because I have really been trying. I am in the state legislation and I have introduced a bill each year for livable homes to provide tax credits and make modifications for senior citizens and the disabled and it never made it out of committee. I was wonder if you all had an initiative to help individual homeowners who tend to be seniors with making the modifications so that they can be self-sufficient.

**Presenter:** Well maybe this young lady here can address that, the regional Housing Authority. That is the responsible agency for these suggestions and for citizens who own their own homes, I am thinking that might be the City of Jackson.

**Comment:** Yes, the Mississippi Development Authority and not our agency.

**Presenter:** Or the Mississippi Home Corp.

**Comment:** Yes.

Presentation

**Comment:** The City will not be locating publicly supported housing.

**Presenter:** Publicly supported housing could be vouchers or other types of supportive housing, rehab programs, it could be anything you might fund through CDBG. You don't want to have that? If you don't that is fine or if you would like to edit that.

**Comment:** We don't provide vouchers. That comes through the HUD Housing Authority.

**Presenter:** You think this should come through MDA or HOME Corp?

**Comment:** The vouchers?

**Presenter:** Publicly supported housing units outside various RCAPs.

**Comment:** I think what they are referring to maybe she feels like that is more of City of Jackson Housing Authorities responsibility. I know that you all use your HOME funds for housing activities. My suggestion is maybe you need to look at ways to decrease that number from 35 down a little if you are worried about that commitment level. If HUD comes back and looks at this AI and says how did you address these recommendations and actions, even if you don't reach your number you had in your AI you show a way that you attempted to reach these numbers. Look at some of the funding sources that you have inside the City of Jackson that you used to promote affordable housing. The primary goal of all of the partners is to get affordable housing in areas outside of the RCAPs. I think the issue that I have experienced statewide is that a number of our partners are concerned about the numbers that are being presented to their communities. I mentioned to the presenter on the way over here, the State of Mississippi our AI is about 5,000. We have to put 5,000 affordable housing units outside of RCAP areas across the state. At first that number sounds pretty daunting, I don't think it is when you consider all of the variety of resources that we use to promote affordable housing across the state, tax credits and revenue funds, HOME funds and Housing Trust funds, ESG and HOPWA.

**Comment:** You are talking about public housing units.

**Comment:** Well, I guess that is what I would need clarification on.

**Presenter:** Why don't we use affordable housing units instead of the publicly supported housing units.

**Comment:** What you are essentially asking the City to do services that the city doesn't. You are asking us to meet numbers that can't meet because we don't have a program to meet those numbers.

**Comment:** I think it is a terminology thing. It is and it is not the actual housing itself. Public housing is related solely to your Public Housing Authorities and for our Regional Housing Authorities. For example, we do not have any public housing units within the City of Jackson, but we have them around our region. We have a nine-county region with "public housing" in five of those, but here it says publicly supported, but I think the terminology could be confusing. So maybe a change of that to affordable housing. You do have housing programs certainly, but not to have the confusion or be it misconstrued that is public housing.

**Presenter:** This is a good input. Thank you very much.

Presentation

**Comment:** We don't have it.

**Comment:** So, the document that we have out for comment on doesn't reflect that.

**Comment:** So, I think that is why.

**Comment:** We have Jackson Housing Authority. So, this is the document that has actually been placed out there (Not Discernable) we put it on our website, and we put it in several places for review. So, my concern is what is the public going to be reviewing and commenting on this information.

**Presenter:** This presentation is a blended presentation.

**Comment:** The public isn't here. What they are going to see, and this is a very small proportion of these people that we want to comment on this survey and the results from. So, if what you are saying is that (Not Discernable) that they have access to they don't have that information. They don't have that this one.

**Presenter:** They don't have this one.

**Comment:** No and so I guess...

**Presenter:** They are fine on commenting on that.

**Comment:** Well, not so much. (Not Discernable) Housing Authority says this is what your goals are, that may not be what I understand. I understand that, but that is not John Q. Public and they do not see that document and understand that there is a differences of responsibility and who does what and where are we trying to get these things accomplished and who are going to accomplish them. So, if I can't say my city is going to do this or this is what I want my city and not the region, I cannot adequately comment on that.

**Presenter:** OK.

**Comment:** I am just saying so in other words for us to get the type of response we would like we are going to have to (Not Discernable) amended it or a correction or just something so the people can (Crosstalk). I need to be able to tell them where you can go and get what we see.

**Presenter:** I ran into this problem during the first set of meetings where we presented the blended presentation. It was difficult for the audience to track which community we are talking about. Tomorrow I have got five communities and two presentations. So again, it is the same story, but pay attention specifically to your own city's presentation and your own city's document. That is just for the City of Jackson. It is not a blended thing.

**Comment:** We are got confused (Crosstalk)

**Presenter:** I am sorry, could it be just one person at a time.

**Comment:** Excuse we where it confused me with this part before I was OK. I saw the heading and the subheading of the City of Jackson, but then we you have got over here it started to say Jackson Housing Authority where your thing says City of Jackson So are, they one in the same or...

**Comment:** I thought the same thing.

**Comment:** So this handout that we have I followed you before where it said on there you were speaking of a region or some other factor, but the other one says specifically City of Jackson and I could see that is why the numbers are different it is referencing the City of Jackson only. When you got to this portion my handout says Jackson Housing Authority responsible agency. Your presentation said City of Jackson. Which one is it?

**Presenter:** There is a set for Jackson Housing Authority; there is a set for the City of Jackson; there is another set for the Regional Housing Authority. There are 57 different sets.



**Comment:** I think what makes the most sense to me with the City of Jackson here if they have a couple of slides that will be in the AI report that reference the Jackson Housing Authority whereas this is the accurate slide that probably should be in here. I wonder if perhaps the Jackson Housing Authority slide got mixed into the City of Jackson by mistake. Is that a possibility.

**Presenter:** That is possible.

**Comment:** We don't have the City of Jackson specific report.

**Comment:** I think a quick correction would be and I think what is being presented here is correct. It is for the right entities the Regional Housing Authority and the City of Jackson, but the information that the City of Jackson has clearly has some misinformation regarding Jackson Housing Authority which is not relevant. So, what should happen I think if you would send us this presentation, we could get it emailed to everyone that is in attendance and post it on the website. We want the combined presentation. That is not what we have.

**Presenter:** Correct.

**Comment:** So, we will be sure that everyone here gets the right information that is being presented.

**Presenter:** I would be happy to do that.

**Comment:** Your PowerPoint is confusing. So maybe we should take these backs. Do you have email? Did everybody include their email address?

**Presenter:** Do I have your email? I will email you these tonight. So, you can send the presentation out.

**Comment:** I will send it to them, and they could maybe distribute it to the rest of folks here that have their email address on here.

Presentation

**Comment:** I have a question. What is the possibility of the City of Jackson receiving housing rehab funds again and I know we had them in the past?

**Comment:** The City does receive currently receive both CDBG funds and housing rehab is of that. Then we receive HOME funds which has housing rehab and all of that. We receive funding for that.

**Comment:** I heard that we that it got shut down.

**Comment:** It got shut down, but it is back up and running I think for the last two or three years. It is back up and running. Regional housing rehab, we are not taking any applications because we are working on the waiting list. However, we do have a lead-based paint that if you are eligible you can apply, and we encourage people to apply.

**Comment:** So why we go about asking for more money? Is this the process here.

**Comment:** Yes, come in and say the City of Jackson needs to receive more funding particularly for housing rehab.

**Comment:** (Not Discernable) system have access to special needs assistance program funds that help with rehab for the elderly, for the disabled. You have to apply for those funds, banks must receive hundreds of thousands of dollars. So, we do have program. The need is so great that we can't keep up with the demand so I would encourage all banks that are members to please keep on top of those. I think it takes getting money from HUD as well as from HOME loans and other sources because say 10 or 15 years ago we saw homeownership as a basic need, but now we see rehab as a greater need.

People who live at home but cannot afford to repair and fix them up. So, there is a greater need. I think it takes all of us working together to address that need.

Presentation

**Comment:** I have one last question it maybe a, but if an entity gets funding for construction of public housing units and will those units remain such as that or at some time in the future 10 or 15 years will they no longer be considered housing units.

**Comment:** Affordable, affordability period. I think it is what you were referring to.

**Comment:** Yes.

**Comment:** It depends a lot on the source of funds. Where the funds come from. Sometimes an affordability period may only be 15 years. Sometimes they can be up to 40 years depending on what the funds are that are used to build the affordable housing, but yes for the first part of that units life they do need to remain and I don't know of any affordability period that is less than 15 years.

**Comment:** So, at the end of that period they can convert to regular.

**Comment:** They could.

**Comment:** From regular affordable to not affordable.

**Comment:** Market rate. That is a possibility.

**Comment:** That is a possibility and again it depends on what he said. The financing, the structure of the affordability period, because some have an initial use period and then they also have an extended use. Where they have to remain as affordable housing for let's say 40 years. So, it just depends, and they are restrictive covenants placed on those properties.

**Comment:** So where would one go to get the information behind that? Is that public information or?

**Comment:** The covenants are filed with the jurisdictions where the housing is located. You could probably look there. It is a part of land records or the funding agencies could give you information on a certain property. Some is public yes. Are you asking about a specific property?

**Comment:** No, I just heard some talk about and some construction.

**Comment:** It could be the low-income housing tax-credit program. It has a restrictive use period. Do you want to say which property?

**Comment:** There are some in Newtown, Jackson.

**Comment:** Yes, that is tax-credit.

**Comment:** There are some in the Foundry area.

**Comment:** That is tax-credit.

**Comment:** So, when you say tax-credit what is that? What applies?

**Comment:** It is a funding source that is multifamily. It is a multifamily affordable housing program. The low-income housing tax-credit program is the initial name of it. It is commonly referred to housing tax-credits and all of those properties are, they have restricted use and there are income requirements for the residents and there is a required use period. As he said it is a minimum of years that the units have to rented to individuals whose income cannot exceed 60 percent of the median family income. It could be that or lower. Then depending on the structure of the financing or the development itself it could

be a rental of up to 40 years. So that program the low-income housing tax-credit program is just in and of itself a long-term affordable housing program.

**Comment:** So then the possibility does exist where there if it is dependent on the term of the period that you could move in with a two year old and a three year old and by the time they get to high school then you have to try and find somewhere else to live?

**Comment:** No, that is not actually eligibility for housing at those properties are initial lease up. So, the time that you initially rent the apartment you have to meet certain income requirements and there are a variety of household components as well, but beyond that there can be changes in income and things of that nature, but it is pretty typical.

**Comment:** Around here we don't get very many changes in income. So flatline.

**Comment:** So, in those cases, you are right. They do have to provide their income information annually and things of that nature. So, it is a lot of components.

**Comment:** I was just curious about it. I am a homeowner, but I was curious because I have heard that the talk about the possibility that they could within 15 years or 10 years be condos.

(Crosstalk)

**Comment:** There are within the and I will just talk about the low-income housing tax-credit programs specifically. Within that program again it is a long term rental program, but the IRS does allow provisions where after the first 15 years if the owners decide that they can convert those units to homeownership and it is to allow those families to move up the ladder and become homeowners. So, it depends on how the property was structures. The owner would have to indicate that we intend for this to be a lease to purchase development. My agency is actually within a couple of weeks from completing a tax-credit program in Madison County in the City of Canton and it is funded with the low-income housing tax-credit program and it will be leased to purchase. So, for 15 years the residents in place will have the right of first refusal to purchase that property at a reduced rate. They would gain equity in the unit while they reside there. Again, it is on a case by case basis, but he works for the Mississippi Home Corporation which that low-income housing tax-credit program is administered, and they could give you some more information or answers to specific questions. It is not, but there are certain restrictions based on the funding source.

**Comment:** I have a quick question for you. You used to manage this program.

**Comment:** In my former life.

**Comment:** We used to be coworkers, so that is how and we lost a good one when she left, but would you mind or do you have some ideas as to the percentage of affordable housing units that become market rate after the affordability period?

**Comment:** I'll say it just depends. I worked with that program from 2000 to the end of 2013. So that was 13 years with that program, and we funded a lot of units throughout the state. There was a big uptick I'd say in the beginning of the mid-2000s where a lot of those proposed developments were presented as single family for-lease to purchase developments., but again some of those have not reached that 15 year mark yet, but I would say it is about half and half.

**Comment:** You don't have any in the City of Jackson?

**Comment:** Our housing authority, the Region 6 Housing Authority, we do not have any public housing under HUD. We do not have any public housing under the City of Jackson. We are going to be constructing some new affordable housing. It will be funded with new low-income housing tax-credits.

We also have a variety of other of what we call our PHA owned units. They are individual houses that are scattered throughout the city, but those were maybe units that we purchased out right or through a small loan, but no public housing. Only the Jackson Housing Authority has public housing within the city limits

**Comment:** So, is there a reason why Regional Housing doesn't have any public housing?

**Comment:** Well, let me say this all predates me of course but when the Regional Housing Authority was established it basically only administered the housing choice voucher or the Section 8 voucher program where we subsidized individual tenants' rents. So again, we serve nine counties and we do provide housing choice vouchers within all of those nine counties. Most of the public housing across the state probably has aged about 40 years at most, but our agency...

**Comment:** Aren't you guys building a new housing development outside of Jackson?

**Comment:** We are. Let me finish my answer about the public housing. Our agency did not add public housing until post 1990. So our units are not very old, but they are mostly built between 94 and 95 and we have five properties and we have one in the town of Edwards, in Hines County, one in Canton, Mississippi which is in Madison County, we have one in the City of Pearle which is in Franklin County, and we have one in Yazoo City which is Yazoo County, and we have two in Claiborne County between Port Gibson and Hermanville and that is 136 units total of public housing. Now again primarily the agency had focused primarily on doing the housing choice voucher program where we are not providing any new housing, but we are subsidizing rental payments for those who need housing. We have recently and I have been there a little over five years now, we are we added so far 22 new units and we have funding to add an additional 122, plus 60 in Canton and 122 that will be adding. One in the City of Jackson that you are probably familiar with and then another in Holmes County. Again, with housing development and housing growth it is a slow and steady process because funding is a big issue. These are multimillion-dollar projects to do and even with the tax-credit program a great resource for affordable housing throughout the country, but because of a variety of factors the cost to do these developments and all of that you still need to have variety. All of these things need to come together, the right areas, funding sources. You just can't do it with tax-credits alone.

**Comment:** Land, location.

**Comment:** Right, land, location, availability.

**Comment:** Even the demand and the capability to build it if there are not people to live in it.

(Crosstalk)

**Comment:** Kids and school and the bus does not go to motels.

**Comment:** Yes.

**Comment:** The demand is in the city.

**Comment:** It is definitely, and it is a double-edged sword. Again, because when I was over at the tax credit program, the City of Jackson was really one of the most viable market areas for development, but there was a lot of opposition throughout the city for people not wanting it in their area or their neighborhoods. So, it is a double-edged sword. It really is and so it is...

**Comment:** I think and if it is what you are saying another thing if the upkeep is maintained then people will trend to not care as much about opening up their neighborhoods to properties such as that, but a lot of times and there are some places around now that they go so long and the upkeep is horrible. People don't want that because they fear it will bring down their property values. So, it is a training

and changing the mindset of the tenants to and because they are so used to not having the bare minimum and you have got to work with them.

**Comment:** Some are, and management is critical with that. My administration with the tax-credit program we did make a lot of efforts at that time to educate then neighborhood associations, the localities, the thing that I love the most about the low-income housing tax-credit program is the compliance piece. So, they won't become slums, because they are subject to compliance monitoring and IRS regulations. You don't want that money to be captured if you don't maintain that property, but with anything management is critical. We have some issues with our Section 8 program where some of the landlords are not the best at maintaining and on the flipside maybe some of the tenants are not the best here, But we do try to educate them that you can't come in a tear up this property. You don't own it.

**Comment:** A lot of it has changed over the 10 plus years that I have been here. You see a lot of it I guess they are Section 8, that is where you get the help with vouchers, so they don't really have a sense of ownership and so they don't, you know.

**Comment:** Again, let me stress that that is a management responsibility. If you have a landlord that is collecting a housing assistance payment from the Housing Authority and not even visiting their property every six months or once a year, they are not properly managing. So with any place you may have some tenant that will take great care of where they live and some who won't, but I tell the owners all the time if they are not abiding to the requirements to their lease or maintaining the property, you have the right to evict, but they have to manage. They just can't put a tenant there and not go in and inspect.

**Comment:** So, as a neighborhood association, the association is there a resource is there like a list that just tells what the address are of the properties that are involved so that the tenants may not and they don't want to lose their vouchers so they will not tend to go and say anything to the landlord. They want to stay where they are, and you never know...

**Comment:** The landlord cannot take away the tenant's voucher. That is only for the housing authority.

**Comment:** If a landlord evicts and the tenant loses the voucher.

**Comment:** If it is of no fault of their own be it an instance where a landlord evicts a tenant and the tenant was maybe not necessarily involved with the situation where by they felt the landlord was going to say something about the way that the landlord manages the property.

**Comment:** Let me tell you how we handle that. We do try to educate our Section 8 clients. We encourage them if there is something and all the units have to pass the inspection. They have to pass what is called housing quality standards inspections. That is an initial and then we also reinstate when they get certified, but again the tenant living in the unit has an issue with something not being repaired they should go to the landlord first. If they cannot resolve it with the landlord, then they notify the Housing Authority because we don't intend to pay rent at a property that is not being maintained by the owner. So, we get involved that way.

(Crosstalk)

**Comment:** As far as the eviction at no faulty of the tenants. We really can't and we leave that to the courts sometimes and we try to advocate and educate the clients as much as we can and the landlords as well. So, again but let me go back to you. It is not a list where you can be aware of well this is a Section 8 property. We want our clients to have access to quality yet affordable housing. Even with the tax-credit program it is a way to provide market rate quality housing for tenants who need affordable housing. You shouldn't be able to look at it and say oh that is low-income. That is the whole

premise there, but you as a homeowner's association and a homeowner, you can take issue with the owner of that property, because they are ultimately responsible at the end of the day for how it is being maintained.

**Comment:** So, we can go to the property rolls.

**Comment:** You can go to the property rolls and look up who the owner is and that is public records. That is tax, the county tax assessor's website. It will tell you who the owner is. So that how you can deal with that and again if you are in a homeowner's association you should have access to contact information for your owners.

(Crosstalk)

**Comment:** Association we just can't get it.

**Comment:** Even within your community you live on a street with somebody that has cars parked there you should be able to address that because this is the whole and it's kind of ties into everything that we are talking about here today.

**Comment:** Thank you.

**Comment:** Before we close out, I just want to make one comment that is all about impediments to fair housing. This is what our purpose is, what are the impediments and the incidences to our residents to you and that is hindering us to the access to fair housing. They include clean, safe, and decent housing. Some of those impediments that we need to say on paper, on paper to this particular process is that the State of Mississippi does not have a fair housing ordinance. The State of Mississippi needs a fair housing ordinance with some teeth in it, some legislator. The State needs a fair housing ordinance. The City of Jackson is attempting now to have its own fair housing ordinance, because the State refuses to do one. So, we are trying to do one locally. Another thing is that the State refuses to put any rehab money into the City of Jackson. The State gets CDBG, HOME funding but they are doing rehab all outside of the City of Jackson. The City gets entitlement funds, but we only get a very limited amount of funding and the need is far greater than what we receive. So, we need to tell the State to put some money back into the capital of the State of Mississippi which is the City of Jackson. Our roads need to be fixed. The City of Jackson would never be able to fix all of these roads. The State of Mississippi is fixing roads all outside of the City of Jackson. You can tell when you live out of Jackson when you get to Madison County, you can tell because of the difference in the streets. You can tell. They don't even take care of the medium of the state property inside of the City. You can tell yes; it is overgrown and when they do cut it go to Madison County and look at the cut and go to the City of Jackson and look at the cut. It looks like your child did it. There is a difference in how this City is being treated and we need to talk to the State. We need to talk about the State of Mississippi. It is the truth. Ima very passionate about this and I am very fed up. I was telling him I drove through South Jackson and I was just broken hearted. I was just broken hearted because it looked like it is a third world country out there. We need to have the State do what the State is supposed to do towards Jackson and it is going to take people saying something and making this comment to both HUD, the federal government who give money to the State of Mississippi, but the City of Jackson has received very little and that we do receive our need outweighs the money that we receive.

**Comment:** These responses will go to HUD?

**Comment:** Yes, these responses will go to HUD. Another thing when you were talking about these properties that whether it is the Jackson Housing Authority or whether it is the Regional Housing Authority, yes, we have some issues there. We have a lot of issues there. I don't believe the Housing Authorities are taking responsibility. It might be due to their lack of a staff. I don't know, but they are

not taking the responsibilities to oversee these properties the way that they should. I don't know if you saw the news article a couple of months ago about these properties that had not been kept up and not been monitored and not been inspected. That is lack of oversight. That is lack of oversight. People are living in conditions that mold and mildew. We get these calls every day. Mold and mildew in their apartment, in their house where they have a voucher and the City cannot do anything about it. We can go in and say OK we are going to send an inspector out. If we send an inspector out, they are going to condemn that property and you will not have a place to stay. So, they don't call. They say no, because I can't afford to go anywhere else. There is some issue there.

**Comment:** They have a Section 8 voucher and they are not going to do anything, because you got that and at least you have a roof over your head versus being on the streets and in the shelter and in the motel. You know. So, it is like first of all let's all pray about it and then find some solutions about how to make it better. People are suffering.

**Comment:** They are getting the short end of the stick.

(Crosstalk)

**Comment:** Then they work every day and they can't afford housing.

**Comment:** Right.

**Comment:** That is a fact.

**Comment:** So the slide that you were talking about when you made a comment that on the survey you said how do you rate them and they say that they want the streets fixed and they want better jobs and housing wasn't at number one, but when they talk funding they want funding on housing. I look at that though if you don't have a better job you can't pay for housing. If your streets are not fixed what good is it going to do to fix the house, but the street is not fix and it is going to crumble and your plumbing and all of that. When I looked at that that is why they did it that way.

**Comment:** Or you are going to tear up your car trying to get to work.

**Comment:** Yes.

**Comment:** ...attract employers to the community.

**Comment:** That is another thing. That is an impediment to fair housing. It takes employers, these big companies are going all outside of Jackson. Why? Why are they going outside of Jackson? Why do they go to Clinton? Why?

**Comment:** What are they leaving Jackson?

**Comment:** Yes, why are they leaving Jackson? Why?

**Comment:** I did not see the article that you referenced where you talked about getting complaints. What do you do with those housing complaints? If you know that it is something that is involving the Housing Authority are you communicating that to them?

**Comment:** Well, it is coming and yes, yes. Normally we send and basically, they come in from either Jackson Housing Authority or Regional Housing Authority they send them to the regional and then those that are not just single-family housing send those, but now the City of Jackson has its own fair housing. We have a local fair housing officer, Loretta Johnson. So, we are having to become a decree and we are having some housing complaints now and we are trying to now establish our own local fair housing office within our office.

**Comment:** Speaking on behalf of Region 6 Housing Authority, I'm the Deputy Executive Director there. So, I can't say and it may have been funneled through to me from our Section 8 coordinator or whoever, but please make sure if there is a complaint, especially conditions of housing for someone who is living in a property that we subsidize, we definitely want to know that. Again, we explain the right to our tenants that they just can't except anything. Sometimes landlords don't maintain them and if they won't that is when we want to be involved. Prime example, if a house is not in suitable condition or being maintained we will give that tenant another voucher to move somewhere else. The landlord may not agree, but if the landlord comes to me and they say now all of a sudden she owes back rent from four years ago, I don't want to hear that, because it wasn't an issue with you not collecting that rent from them when we were paying half, but now that you are losing the bulk of the rent for that property now you want to hang the tenant and keep them from moving to better, safe affordable housing. I don't care. I don't care because it is the landlord's responsibility, the tenant knows if they have a tenant pay portion of rent, you pay that every month. If you don't, the landlord has the right to evict you for non-payment of rent. It is rights and responsibilities on both sides. I just want to make it clear and be assured that if there is something involving Region 6 Housing Authority that you know of or your staff, we definitely want to know it.

**Comment:** I have just another question. I am a native Jacksonian and I have been gone for 25 years and I am back. I intentionally moved back to Jackson, not to Clinton, and not to Madison. I came into this room today and work with Ministries services and I look at all of these chairs. Was your hope or expectations that this would be a full room today?

**Comment:** Definitely.

**Comment:** So, we were nine. OK, thank you. A lot of work to do.



## Pascagoula

**Comment:** Is it going to affect those in that area that is affected by RCAP?

**Presenter:** That is what I said. That is correct.

Presentation

**Comment:** Is everyone scrutinized on the same criteria?

**Presenter:** It is the same data from the Federal Reserve System. We get it for the entire nation, and we have been working with it for 25 years and there has been changes to it. They have added issues like these lending records now include subprime loans and I think that that was added like in 93 and we were able to begin to tell clients you have problems with lending because a lot of these are high interest loan and we can tell how much that interest is. That went away after 2008 and there is some resurgence of those markets now, but it is not as bad as it was then.

Presentation

**Comment:** Mississippi Center for Justice, from 2005 to present the Center for Justice has participated in AFH and AI activities throughout the State and various cities and prior to 2005. I was a legal aid attorney and I participated in Assessment throughout the south of Mississippi in various jurisdictions, but not always all jurisdictions. From my experience I think that I have learned that the most important feature of the AI is the recommended action steps and the time frame that those action steps. So, the Center for Justice will study this carefully and looks like a very thorough document and we will contribute comments, but I will foreshadow them by just mentioning a few areas that we will be looking closely at. So, for example in the disproportionate housing needs when you look at the recommended actions to be taken you notice that they are very specific and very measurable, and we think that is good. When we look at disparities in access to opportunity with respect to discriminatory patterns in lending, I do not see an action step that corresponds to that problem. It would seem to be given that data that is contained in this report and that I have reviewed that the problem of discriminatory patterns in lending is significant and I would encourage for the final draft of this document that the City establish a very specific measurable action step to address that problem. That is just one example of where having an action step corresponds to an impediment that is already identified as very helpful and especially for those of us who are going to be monitoring that progress it has made over the next five years. Thank you.

**Presenter:** Does your organization and we did get stuff from you so far, right?

**Comment:** Yes, I saw it in the report.

**Presenter:** We have everything from you, right? Other than your commentary about the actions?

**Comment:** Let me look at that just to make sure.

**Presenter:** I want to make sure we get everything.

**Comment:** So, your enforcement activity continues after the submission of that data and maybe if there has been HUD complaints from other enforcement activities then we need to at least bring it.

**Presenter:** That would be great.