

CITY OF JACKSON, MISSISSIPPI

ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE

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We are very grateful for the support of Ms. Jerrie Magruder, Field Office Director and Marilyn Moore-Lemons Director, Office of Fair Housing and Equal Opportunity, both of HUD's Mississippi State Office, as well as community advocates from Mississippi Coalition for Citizens with Disabilities, the Jackson branch of the NAACP, University of Southern Mississippi Institute for Disability Studies and Jackson residents who participated in the community meeting sponsored by Housing Education and Economic Development (HEED), to gather input from community and organization leaders for the Analysis of Impediments to Fair Housing Choice study that Housing Education and Economic Development, Inc. (HEED) was contracted to conduct. Their comments were recorded and are included in the appendix of the report.

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Summary

Purpose of the Analysis of Impediments to Fair Housing Choice (AI)

It is the U. S. Department of Housing and Urban Development's (HUD) mission to promote non-discrimination and ensure fair and equal housing opportunities for all. In an ongoing effort to provide services and activities in a nondiscriminatory manner, and to affirmatively further fair housing, HUD is charged by law to implement and enforce a wide array of civil rights laws, not only for members of the public in search of fair housing, but for HUD-funded grant recipients as well. HUD is also charged with ensuring the successful operation of specific enforcement of housing programs.

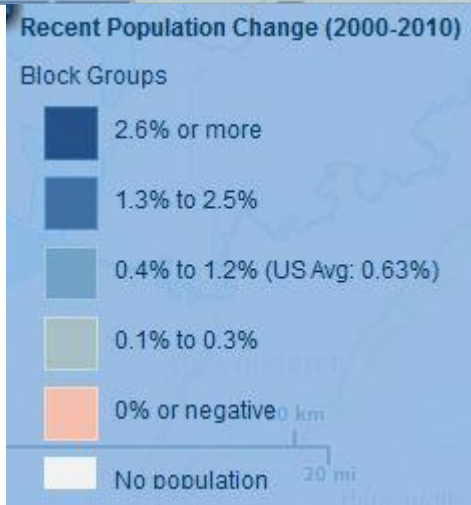
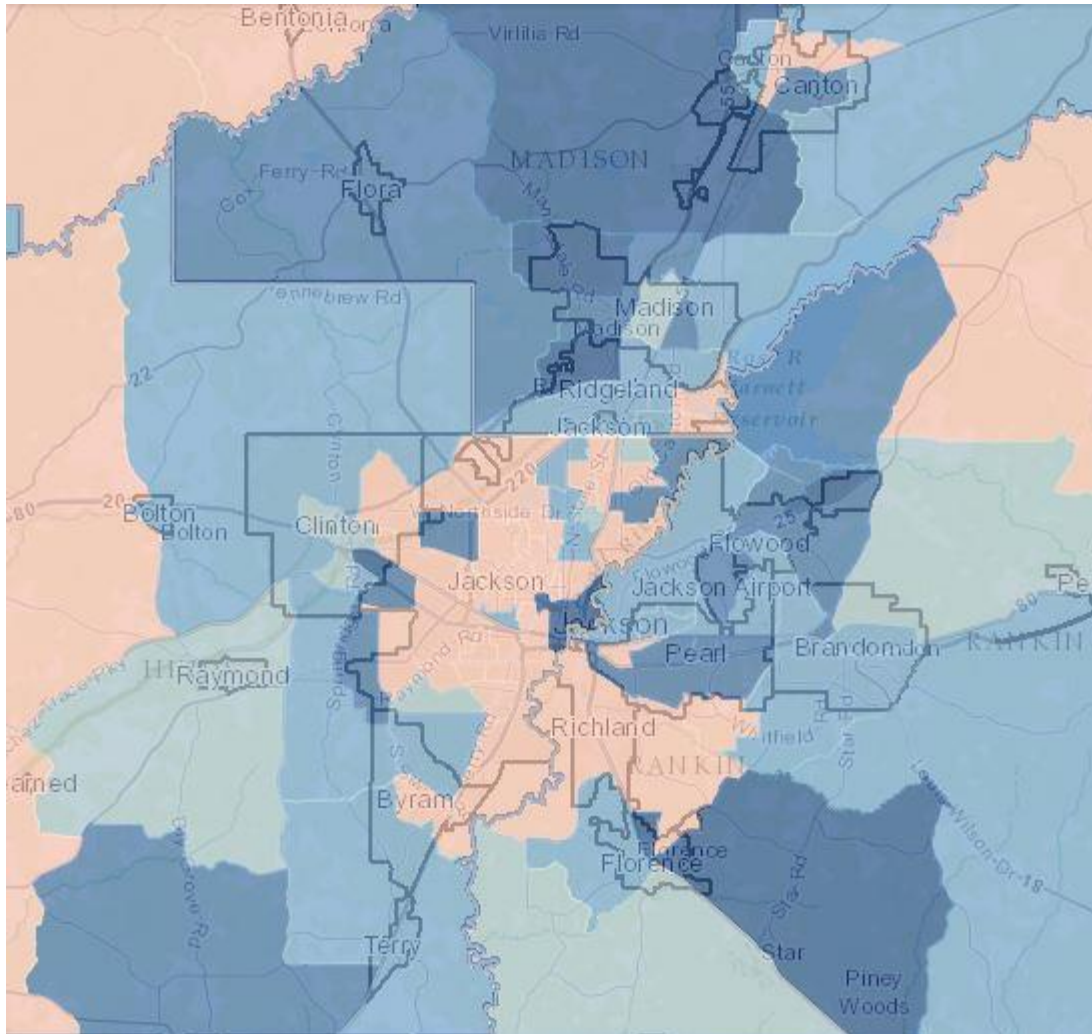
Entitlement jurisdictions that receive Community Development Block Grant (CDBG) funds have the same mandate to affirmatively further fair housing. Approximately every five years, HUD requires each CDBG recipient to complete an Analysis of Impediments to Fair Housing Choice in their jurisdiction. This comprehensive study is a review of impediments or barriers that affect the rights of fair housing choice. Impediments to fair housing choice are defined as any actions, omissions, or decisions that restrict, or have the effect of restricting the availability of housing choices, based on race, color, religion, sex, disability, familial status, or national origin. The analysis serves as the basis for fair housing planning, provides essential information to policy makers, administrative staff, housing providers, lenders, and fair housing advocates, and assists in building public support for fair housing efforts.

Housing Education and Economic Development, the preparers of this analysis, analyzed the latest census data, as well as mortgage lending patterns for this report. Data from the City of Jackson's housing programs, policies, and reports were also reviewed to complete this analysis. Demographic and income data, along with analysis of the overall housing market in the City of Jackson and the Jackson metropolitan statistical area, are from historical as well as the 2010 census, with one to five-year estimates from the American Community Survey (ACS). Employment information was derived from the U.S. Department of Labor, Bureau of Labor Statistics (BLS).

Summary of Demographics, Housing, and Economics

The demographic and economic profile contained in this report identifies a number of facts and trends that impact housing and community development in Jackson. When examining housing-related trends in a city, it is also necessary to look at the overall metropolitan statistical area (MSA) as employment, transportation, and other services tend to overlap. The following are general demographics:

- Between 2000 and 2010, the population in the City of Jackson decreased by -5.8 percent from a total of 184,256 to a total of 173,514. Persons under 18 years total 35.2%. Persons age 18 to 64 are 54.8% of the population and the remaining 10% are persons 65 and over. Females total 53.5% and males 46.5%. At the same time, the population of the surrounding suburbs increased, as is the case in many cities of the United States. See the following map depicting the population change:



- Jackson's black population total 79.4%. The percentage of whites is 18.4%, Asians 0.4%, American Indian and Alaska Natives is 0.1%. Persons of Hispanic or Latino origin total 1.6% and those reporting two or more races total 0.9%. Foreign born persons total 1.8%.
- Total number of housing units in Jackson is 74,537. Housing units in multi-unit structures total 27.6%. From 2006 to 2010 there were 62,400 households with an average of 2.7 people per household. The homeownership rate during that same period was 54.4% with a median value of owner-occupied units listed as \$89,100.
- Per capita money income in 2010 dollars was \$19,095. The median household income 2006-2010 was \$34,555. Persons living below poverty level in Jackson for the same period were 26.6%.

Affordable Housing

The Office of Housing and Community Development helps plan the distribution of PY 2011 funds including Community Development Block Grant Funds (CDBG) totaling \$2,256,629; Home Investment Partnership Funds (HOME) totaling \$1,148,451, Emergency Shelter Grants (ESG) totaling \$109,573, and Housing and Opportunities for Persons With Aids (HOPWA) totaling \$982,379. The funds are to improve housing, facilities, promote economic development for low to moderate-income households as required by HUD.

In addition to helping with housing needs, the funds are used to promote neighborhood revitalization in older central city areas. This is accomplished through demolishing substandard housing, building new infrastructure and working with communities to build new housing for low to moderate-income families. The City will continue to develop new housing units through partnerships with non-profit agencies including Habitat for Humanity Metro Jackson, which is continuing to work in the neighborhoods of Battlefield, Mid-City, Georgetown, and Virden Addition. Efforts will also be focused in Englewood Gardens, Winn Street and Greenview Drive. The West Jackson Community Development Corporation, functioning as a CHDO, will continue the construction of single-family affordable housing in the Bon Air neighborhood on Calhoun Street. Three single-family houses have been completed and are in the process of being sold. Construction on three more houses is scheduled to begin in August 2011.

The City is providing \$330,000 in HOME funds to Midtown Partners, Inc. now that it has completed the Midtown Master Plan and finalized the scope of work for the West Millsaps Project in the Midtown neighborhood. The West-Millsaps development is designed to enhance the Midtown neighborhood by utilizing quality designs that complement the historic character of the 1930's single family homes on Millsaps Avenue. West Millsaps is a two-phase 53-unit affordable single-family rental housing development that will be made available to families with incomes at 50% and 60% of the area median income. HOME funds will be used for development costs, including construction costs and soft costs. Other project funds will be provided including securing Low Income Housing Tax Credits.

The major impediment to affordable housing is the lack of funding needed to impact deep seated problems in areas requiring major rehabilitation. The FY 2011 CDBG and HOME

funding was reduced 16% and 11.7% respectively, compared to 2010 levels. Like many other cities, Jackson is facing a combination of economic downturns, residents and businesses leaving the area, a reduced tax base, and the cost of maintaining the quality of older infrastructures and buildings. Underfunded social services programs during this Great Recession add to the problem. These problems tend to feed on themselves, with each one contributing to an increase in the occurrence of the other.

Fair Housing Complaint Activity

Fair Housing complaints originating in Jackson and filed with the Mississippi State Office of HUD from January 1, 2006 to July 2011 are detailed in Chapter IV. A total of 41 complaints were made during this period; many with more than one basis for discrimination. When each discriminatory basis was tallied, a total of 80 complaints had been filed. Complaints based on disability accounted for 24 complaints, of which 18 were filed with the issue being failure to make a reasonable accommodation. Race complaints totaled 22, national origin 4, familial status 11, sex 14, and religion 5. It is clear from the low filings in Jackson, that there is a need for extensive outreach to continue educating Jackson residents about the federal Fair Housing Act and their rights under the law.

Fair Housing Test Results

After the fair housing complaints were reviewed, HEED conducted a series of tests on multifamily dwellings throughout the City of Jackson to assess their accessibility for persons with disabilities. Testers with actual physical disabilities that require the use of wheelchairs were used to conduct the tests.

A total of 15 apartment complexes were selected to be tested because of their advertisements in area apartment guides specifying that they were new, or relatively new. All properties selected were tested for the first time ever by HEED. Three complexes had to be eliminated because of the age of the complexes and, of the 12 remaining complexes; three (or 25%) were not in compliance.

The first complex not in compliance did not have an accessible rental office. There was no identifiable signage and a step prevented entry with the wheelchair. The second complex had no designated handicap parking near units or in areas near the pool, or spaces for visitor parking. The final complex not in compliance did not have an accessible pool area. Unfortunately, the testers were unable to view vacant apartments to determine compliance inside apartment units. A chart of all test results is included in Chapter IV.

Fair Lending: Home Mortgage Disclosure Act Data - HMDA

Home Mortgage Disclosure Act data was analyzed to determine lending patterns in Jackson. In 2010 financial institutions submitted HMDA data on a total of 19,714 loan applications on 1-to-4 family dwellings, including loans on manufactured dwellings. A chart detailing the disposition of owner-occupant loan applications for FHA, FSA/RHS and VA, conventional, refinance, and home improvement loans for the Jackson MSA and the City of Jackson only are included in Chapter V. The figures for the City are summarized here. Applications submitted for the City of Jackson alone totaled 5,358. More than half, 56%, were originated. Applications approved, not accepted was 4.1%, applications denied was

24.8%, those withdrawn 12.7%, and files closed for incompleteness was 2.4%. Detailed HMDA information and complete tables are included in Chapter V of this report.

Zoning Ordinance Review

The federal Fair Housing Act requires local jurisdictions to make a “reasonable accommodation” in their zoning rules and regulations to enable community residences for people with disabilities to locate in the same residential districts as any other residential use. The main thrust of the Fair Housing Act was, and is, to provide for integrated housing. It works in part to prevent a local government from confining housing for the disabled to certain areas within the town. It prohibits zoning and other types of land-use regulations that have the effect of limiting the ability of disabled persons to choose where they want to reside within the community. It prohibits a jurisdiction from enacting laws that are effectively more burdensome for disabled individuals. The Fair Housing Act not only makes it illegal to discriminate against persons with mental or physical disabilities, but in some instances, requires that affirmative actions be taken to assure equal access to housing. The 2005 City of Jackson Analysis of Impediments suggested that a careful reading of the **Zoning Ordinance of Jackson, Mississippi** could be used to limit the availability of housing for disabled individuals. However, after further consideration, we have concluded that it is not necessary to make any further amendments to the Ordinance. A complete review and analysis of the Ordinance is provided in Chapter VI of the report.

Community Concerns

A community meeting was held on January 23, 2012 with the intent to hear chief housing-related concerns of the Jackson community. The meeting was attended by Charles Harris and Rene Gallor of HEED, Leo Stevens and Vanessa Henderson from the City of Jackson, Ms. Jerrie Magruder and Marilyn Moore-Lemons from HUD, and representatives from the NAACP, the Mississippi Coalition for Citizens with Disabilities, Keep A Roof, USM Institute for Disability Studies, Victims’ Group of Violent Crimes and residents of the Jackson community. Issues pertaining to code enforcement, residents on Section 8 being discriminated against, lack of resources for residents, disabled residents seeking safe affordable, accessible housing, and a lack of program services for individuals whose income is a bit more than current program guidelines. A transcript of the meeting in its entirety is included in the appendix.

Impediments to Fair Housing Choice

The status of progress on recommendations set forth in the previous AI is addressed throughout this report and in Chapter VIII. Despite the progress that has been done, there are still a total of 13 primary impediments identified in the development of the current analysis:

- Fair housing complaints filed with HUD reveal that **some discrimination continues to occur in the public and/or private housing market.**
- Disability tests conducted show that there still appears to be **considerable handicap accessibility violations in the private housing market.**

- Little efforts are being made to ***communicate with persons of limited English proficiency.***
- There is a lack of ***funding necessary to adequately promote fair housing.***
- Reports indicate that ***unlicensed group homes may be preying on the homeless.***
- HMDA data indicates that there continues to be a ***high percentage of loan denials*** as well as a ***large number of high-cost loans*** in Jackson, Mississippi.
- The ***general economic decline*** of the Nation has led to reduced funding at the federal level and economic decline at every level down to the City residents.
- There is a ***lack of affordable, safe, and accessible housing as well as infrastructure and supportive services*** throughout the City of Jackson.
- The City has a ***high percentage of older housing stock.*** Senior citizens especially find it very challenging to maintain their aging homes.
- There is a ***high percentage of substandard housing*** in Jackson, Mississippi.
- The ***rising costs of new developments*** have resulted in few new multifamily construction.
- The ***white flight and exodus of middle-class residents*** from the City to more modern suburban areas leads to a concentration of poverty and feeds the vicious cycle of economic blight.
- The lack of a local fair housing ordinance in the 21st century could signal a lack of commitment to fair housing. The ***lack of a substantially equivalent fair housing ordinance*** in the City of Jackson empowering a local agency makes it impossible to effectively and expediently intake, process and resolve fair housing complaints without relying on HUD.

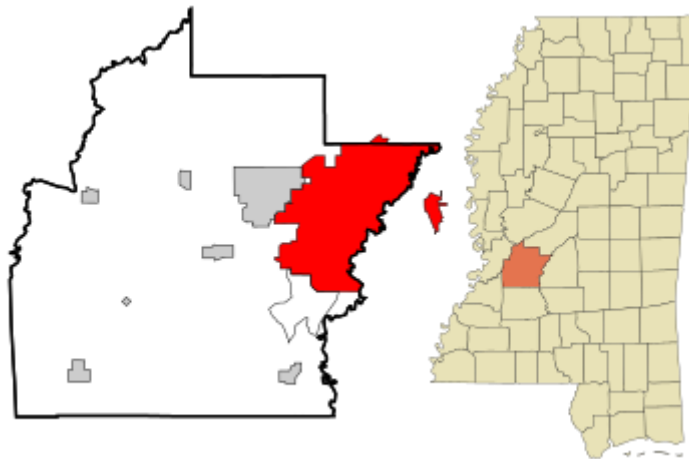
It is very difficult for a jurisdiction to eliminate impediments to fair housing choice as this process will generally require the cooperation and collaboration of several entities outside the control of that jurisdiction. To begin or continue to develop an equitable housing market that creates a diversified environment for the future, we must begin with an investigation of past policies, current public and private policy decisions, and the commitment to evaluate and change the process as is necessary. This analysis should be used to give rise to new methods and techniques to affirmatively further fair housing.

Recommendations for future actions to address the impediments identified in the analysis and a fair housing action plan is included in Chapter VIII for City officials to review and implement.

JACKSON, MISSISSIPPI

JURISDICTIONAL & DEMOGRAPHIC DATA

The City of Jackson (in Hinds County), spans 106.8 square miles and is the capital and the largest and most populous city of the State of Mississippi. Each square mile is home to approximately 1,625 Jackson residents. The region which is now the city of Jackson was historically part of the large territory occupied by the Choctaw Nation, the historic culture of the indigenous peoples who had inhabited the area for thousands of years before European encounter. The area now called Jackson was obtained by the United States under the terms of the Treaty of Doak's Stand in 1820, by which the Choctaw ceded some of their land. After the treaty was ratified, European-American settlers began to move into the area, so many that they encroached on remaining Choctaw land.¹



The City of Jackson in Hinds County, Mississippi

Named after Andrew Jackson, a general who later became president, the city (founded in 1822) is the anchor of the metropolitan area boasting important rail, warehouse, and distribution operations. Industries include food processing and the manufacture of glass, paper, metal, lumber, machinery, consumer goods, furniture, and concrete products. Some of its renowned residents have been Eudora Welty, Pulitzer Prize-winning author, and Medgar Wiley Evers, civil rights activist and leader of the Mississippi chapter of the NAACP. The city is also famous for its music and southern hospitality. The current slogan for Jackson, Mississippi is City with Soul. In 2009, Jackson was ranked 3rd out of America's 100 largest metro areas for the best "Bang for Your Buck" city according to Forbes magazine. The study measured overall affordability, housing rates, and more. That same year the magazine also ranked Jackson number 99 for best places for businesses and careers. In 2013, Jackson was named by CN Traveler as one of the top 10 friendliest

cities in the United States. The capital city was tied with Natchez at number 7. The city was noticed for friendly people, great food & green and pretty public places.

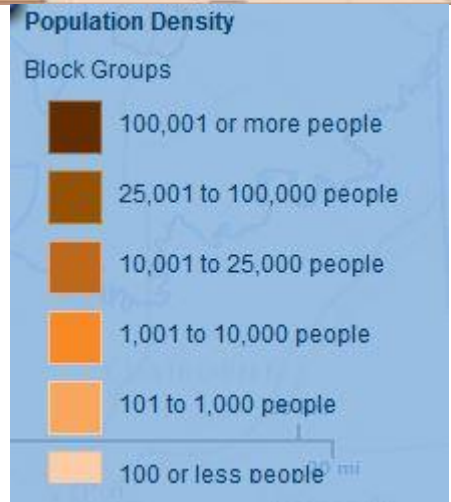
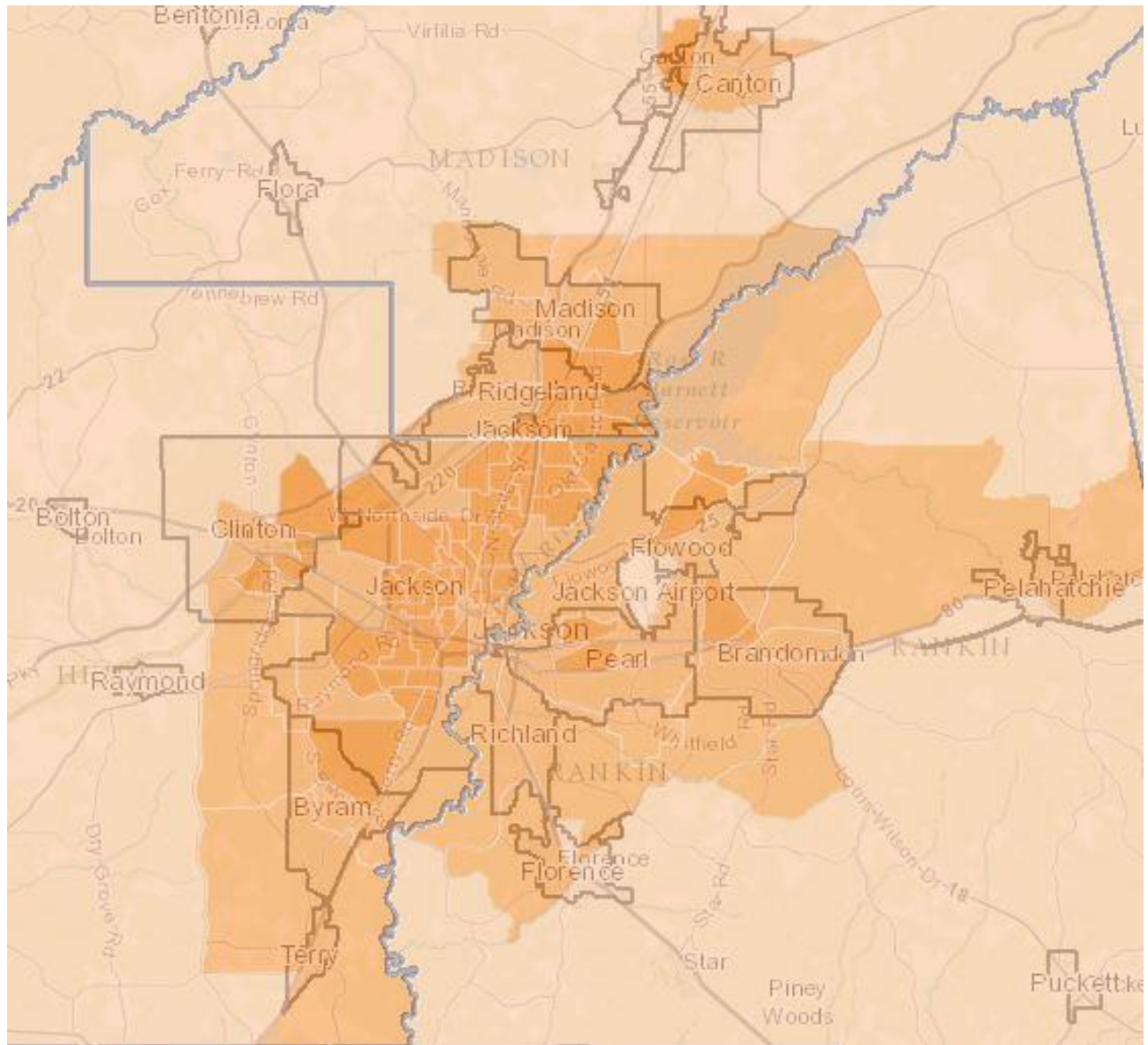


The five-county (Copiah, Hinds, Madison, Rankin, and Simpson) Jackson metropolitan statistical area records a population of 539,005, of which 245,285 live in Hinds County. It is neither small nor large as it ranked 96 out of 184 large (population over 250,000) metropolitan statistical areas in 2010.² The population of the City of Jackson declined from a total of 184,256 in the year 2000 to 173,514 or -5.8% in 2010. Blacks comprise 79.4% (a majority), whites totaled 18.4%, and the Hispanic population was 1.6%. Asians, American Indians and persons reporting two or more races each totaled less than 1%. Between 2005 and 2009, 1.9% of the State of Mississippi's population and 1.7% of Jackson's population were foreign born.



The Jackson MS Metropolitan Statistical Area

The following map shows the population density of the City of Jackson and its suburbs³:



The table below compares the 2010 census figures for the City of Jackson, the Jackson metropolitan statistical area, the State of Mississippi, and the nation:

2010 Census Demographic Data								
	Jackson		Jackson MSA		Mississippi		USA	
Total Population	173,514		539,005		2,967,297		308,745,538	
Change, 2000 to 2010	-10,742	-5.8%	98,204	22.3%	122,639	4.3%	27,323,632	9.7%
Population, 2000	184,256	105.8%	440,801	77.7%	2,844,658	95.7%	281,421,906	2,844,658
Persons under 5 years	13,498	7.8%	39,071	7.2%	210,956	7.1%	20,201,362	6.5%
Persons under 18 years	47,476	27.4%	140,808	26.1%	755,555	25.5%	74,181,467	24.0%
Persons 65 years and over	17,328	10.0%	60,581	11.2%	380,407	12.8%	40,267,984	13.0%
Gender								
Female persons	92,899	53.5%	282,140	52.3%	1,526,057	51.4%	156,964,212	50.8%
Male persons	80,615	46.5%	256,917	47.7%	1,441,240	48.6%	151,781,326	49.2%
Race								
White persons	31,961	18.4%	264,449	49.1%	1,754,684	59.1%	223,553,465	72.4%
Black persons	137,716	79.4%	257,021	47.7%	1,098,385	37.0%	38,929,319	12.6%
American Indian & Alaska Native	248	0.1%	907	0.2%	15,030	0.5%	2,932,248	0.9%
Asian & Pacific Islander	715	0.4%	5,877	1.1%	26,929	0.9%	15,214,265	4.9%
Other race	1,303	0.8%	5,912	1.1%	38,162	1.3%	19,107,368	6.2%
Reporting two or more races	1,571	0.9%	4,891	0.9%	34,107	1.1%	9,009,073	2.9%
Hispanic or Latino origin	2,723	1.6%	11,391	2.1%	81,481	2.7%	50,477,594	16.3%
White, not Hispanic	31,194	18.0%	260,512	48.3%	1,722,287	58.0%	196,817,552	63.7%

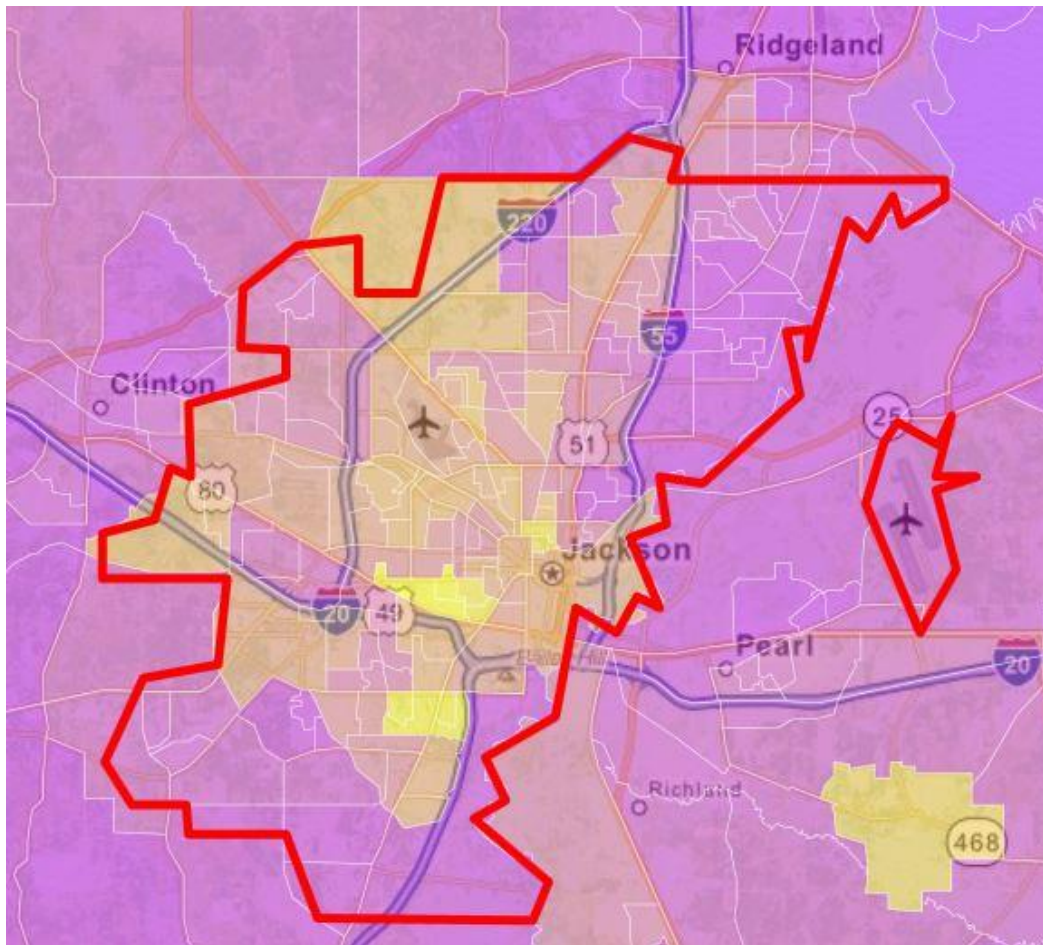
Income Data

According to the U.S. Census Bureau's report *Income, Poverty and Health Insurance Coverage in the United State: 2010*, incomes declined significantly last year, while the number of people living in poverty rose sharply. More than 9% of the American workforce was unemployed throughout 2010. The Census Bureau reports that the number of people living in poverty rose for the fourth consecutive year in 2010; up by 2.6% since 2007. Between 2009 and 2010, the rate increased from 14.3% to 15.1% as more than 2.6 million people were officially living at or below the poverty line. The last time the United States saw such numbers was in 1993. In the State of Mississippi people of all ages living in poverty from 2005-2009 was 21.4%. In the City of Jackson, the rate was even higher at 26.9%. Naturally, the rate is not evenly distributed throughout the area. Here is a chart of the 2011 poverty thresholds for the 48 contiguous states and the District of Columbia, followed by a map of the poverty status for native-born residents by census block group in Jackson for 2011:

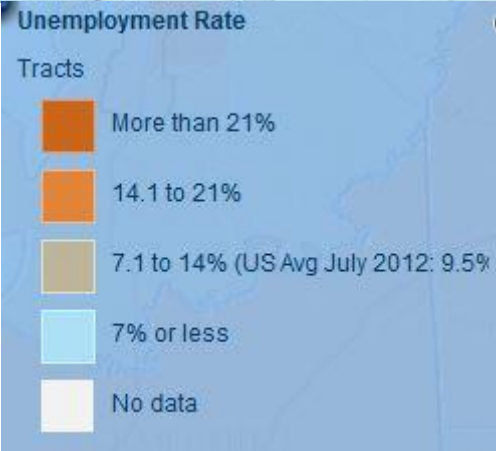
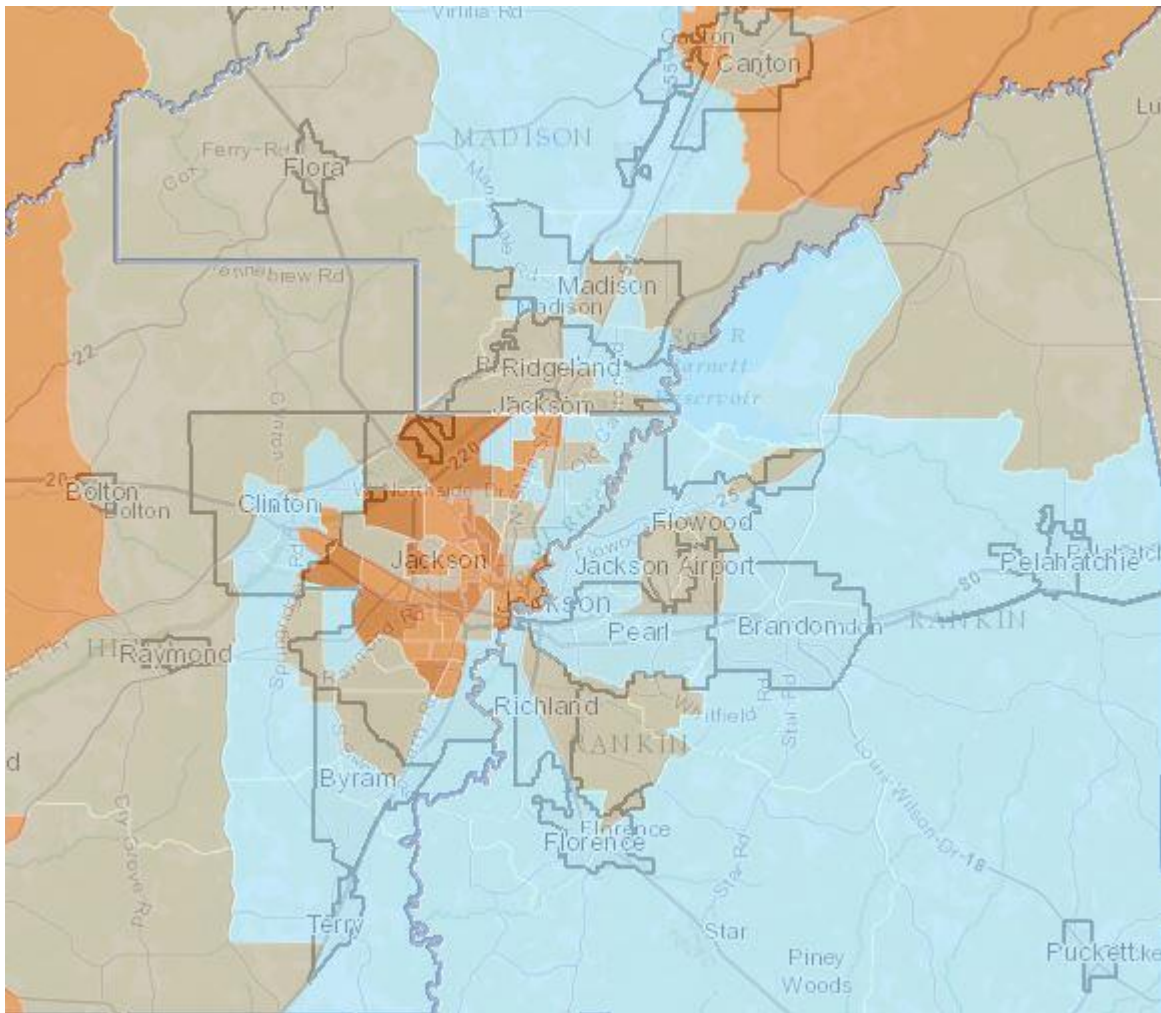
**The 2011 Poverty Guidelines for the
48 Contiguous States and the District of Columbia**

Persons in family	Poverty guideline
1	\$10,890
2	14,710
3	18,530
4	22,350
5	26,170
6	29,990
7	33,810
8	37,630

For families with more than 8 persons, add \$3,820 for each additional person.



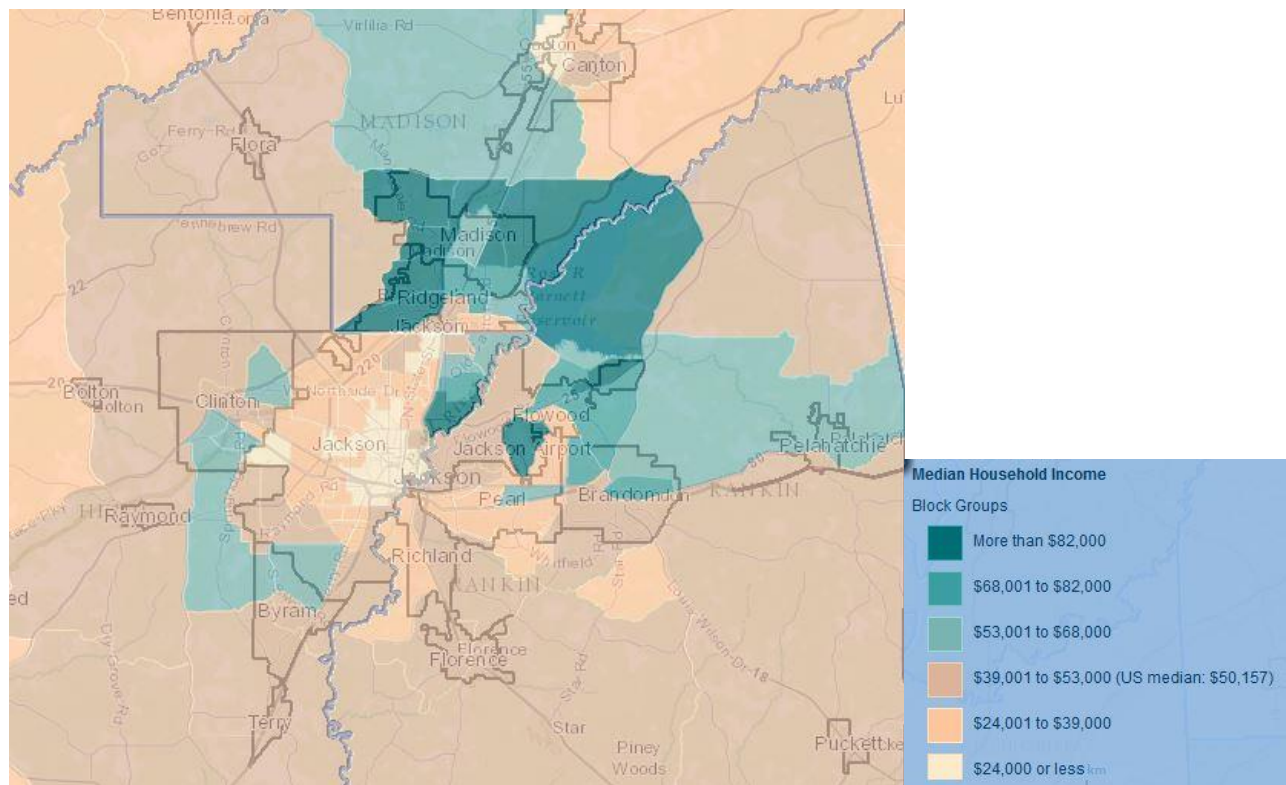
The high rate of unemployment, including the underemployed, a very large number of people who used to maintain stable full-time salaried employment and now rely on part-time and temporary jobs, topped 16.7% in August 2010. This figure has remained consistent largely because the mass number of unemployed workers has driven down salaries and wages dramatically. This scenario has undoubtedly contributed to the reason why the population of people living in poverty has steadily increased while the rate of unemployment has been seemingly constant, in some places more than others. Note the 2010 unemployment rate per census block group of the Jackson MSA in the following graph:



Just as the increase in the number of people living in poverty has risen steadily, the decline in household median income has also shown a steady drop of 6.4% since 2007. These factors have contributed to the way Americans now live. For instance, many households are doubling up. Households that include at least one additional adult, who is not enrolled in school and is not the householder, spouse or cohabiting partner of the householder, have increased substantially over the last four years. Between 2007 and 2010 approximately 18% of American households have doubled up as unemployed or underemployed workers have moved in with family and friends, and perhaps, with householders advertising a room for rent.

Household Income

The dramatic loss of permanent employment and income has had a profound affect on the median household income in the United States in recent years. Between 2009 and 2010, the median household income for Americans dropped by 2.3% to \$49,445. The median household income for the State of Mississippi and City of Jackson from 2005 to 2009 was \$36,796 and \$33,505 respectively. Per capita money income in 2009 dollars was \$19,534 for the State of Mississippi and \$19,749 for the City of Jackson. The distribution of income levels in the area, of course, was not by any means even. See the following graph showing median household income in 2010 by census block group for the Jackson, MS Metropolitan Statistical Area:



Segregation

The plural society of Mississippi, working through time, has produced two population geographies, with race the distinguisher. Whites and Negroes have significantly different distributions and trends of change at regional, local, and intermediate levels.⁴ Under pressure from the U.S. government, the Choctaw Native Americans agreed to removal after 1830 from all their lands east of the Mississippi River under the terms of several treaties.⁵ By 1840, as more slaves were brought to Mississippi to work in plantations, blacks began to outnumber whites. In fact, blacks would remain a majority in the State of Mississippi until the 1930s.

In Mississippi, in 1860 there were 481 farms of 1,000 acres or more, the largest size category enumerated in the census, and another 1,868 farms of 500-999 acres. According to the U.S. Census of 1860, the population of Mississippi was 791,305 of which 353,899 (44.7%) were white, 773 (1.0%) were “free colored”, and 436,631 (55%) were black slaves. At that time, the United States was 85.6% white and 14.1% black. As for the City of Jackson, Mississippi, it was 66% white, and 34% black. The count of American Indians for the entire State of Mississippi was 2 persons, none of which lived in Jackson. The last U.S. census slave schedules were enumerated by County in 1860 and included 393,975 named persons holding 3,950,546 unnamed slaves, or an average of about ten slaves per holder nationwide. The 1860 U.S. Census Slave Schedules for Hinds County, Mississippi reportedly includes a total of 22,363 slaves which ranks as the highest total in the State and the ninth highest in the U.S.⁶ Similar figures apply to the other four counties in the Jackson, Mississippi Metropolitan Statistical Area.

HINDS COUNTY, MISSISSIPPI

LARGEST SLAVEHOLDERS FROM 1860 SLAVE CENSUS SCHEDULES

and

SURNAME MATCHES FOR AFRICAN AMERICANS ON 1870 CENSUS

Transcribed by Tom Blake, October 2001

giving names of slaveholders and numbers of slaves held in Hinds County, Mississippi, in 1860
locate a free person on the Hinds County, Mississippi census for 1860 and not know whether that
cause published indexes almost always do not include the slave census.

stor on the 1860 Hinds County, Mississippi census can check this list to learn if their ancestor wa
n this list, the 1860 slave census microfilm can be viewed to find out whether the ancestor was a

By 1870, the population of Mississippi was 827,922 of which 382,896 (46.2%) were white and 444,201 (53.7%) were black. The population of Jackson was 4,234, of which 2,270 (53.6%) were white, and 1,964 persons (46.4%) were black. The State’s population of American Indians was 809 and 16 were Asian, but again none of these lived in Jackson. By 1880, blacks outnumbered whites in the City of Jackson and would remain a majority almost until 1910. The City of Jackson’s population is compared to the region, state, and nation through the turn of the twentieth century in the table below:

U.S. Census Historical Demographic Data

	City of Jackson		Jackson MSA ⁷		Mississippi ⁸		USA	
1860 Total Population	3,191	100%	89,834	100%	791,305	100%	31,443,321	100%
White persons	2,107	66.0%	N/A	N/A	353,899	44.7%	26,922,537	85.6%
Black persons	1,084	34.0%	N/A	N/A	437,404	55.3%	4,441,830	14.1%
American Indian & Alaska Native	0	0.0%	N/A	N/A	2	0.0%	44,021	0.1%
Asian persons	0	0.0%	N/A	N/A	0	0.0%	34,933	0.1%
1870 Total Population	4,234	100%	90,739	100%	827,922	100%	38,558,371	100%
White persons	2,270	53.6%	N/A	N/A	382,896	46.2%	33,589,377	87.1%
Black persons	1,964	46.4%	N/A	N/A	444,201	53.7%	4,880,009	12.7%
American Indian & Alaska Native	0	0.0%	N/A	N/A	809	0.1%	25,731	0.1%
Asian persons	0	0.0%	N/A	N/A	16	0.0%	63,254	0.2%
1880 Total Population	5,204	100%	122,136	100%	1,131,597	100%	50,155,783	100%
White persons	2,212	42.5%	N/A	N/A	479,398	42.4%	43,402,970	86.5%
Black persons	2,992	57.5%	N/A	N/A	650,291	57.5%	6,580,793	13.1%
American Indian & Alaska Native	0	0.0%	N/A	N/A	1,857	0.2%	66,407	0.1%
Asian persons	0	0.0%	N/A	N/A	51	0.0%	105,613	0.2%
1890 Total Population	5,920	100%	124,893	100%	1,289,600	100%	62,947,714	100%
White persons	2,789	47.1%	N/A	N/A	544,851	42.2%	55,101,258	87.5%
Black persons	3,127	52.8%	N/A	N/A	742,559	57.6%	7,488,676	11.9%
American Indian & Alaska Native	0	0.0%	N/A	N/A	2,036	0.2%	248,253	0.4%
Asian persons	4	0.0%	N/A	N/A	154	0.0%	109,527	0.2%
1900 Total Population	7,816	100%	153,220	100%	1,551,270	100%	75,994,575	100%
White persons	3,366	43.1%	N/A	N/A	641,200	41.3%	66,809,196	87.9%
Black persons	4,447	56.9%	N/A	N/A	907,630	58.5%	8,833,994	11.6%
American Indian & Alaska Native	1	0.0%	N/A	N/A	2,203	0.1%	237,196	0.3%
Asian persons	2	0.0%	N/A	N/A	237	0.0%	114,189	0.2%

Even after the Emancipation Proclamation in 1863, African Americans were segregated and discriminated against in the United States. The highly acclaimed African-American author Richard Wright lived in Jackson as an adolescent and young man in the 1910s and 1920s. He related his experience in his memoir *Black Boy* (1945). He described the harsh and largely terror-filled life most African Americans experienced in the South and northern ghettos under segregation in the early twentieth century.⁹

Construction of railroad lines to the city sparked growth in the decades after the American Civil War.¹⁰ Jackson saw significant growth in the early twentieth century. Jackson's economic growth was further stimulated in the 1930s by the discovery of natural gas fields nearby.¹¹ During this period, the black population would be slowly outnumbered by whites for several decades. See the table below for a population comparison from 1910 to 1950:

U.S. Census Historical Demographic Data								
	City of Jackson		Jackson MSA		Mississippi		USA	
1910 Total Population	21,262	100%	174,290	100%	1,797,114	100%	91,972,266	100%
White persons	10,702	50.3%	N/A	N/A	786,111	43.7%	81,731,957	88.9%
Black persons	10,554	49.6%	N/A	N/A	1,009,487	56.2%	9,827,763	10.7%
American Indian & Alaska Native	0	0.0%	N/A	N/A	1,253	0.1%	265,683	0.3%
Asian persons	6	0.0%	N/A	N/A	263	0.0%	146,863	0.2%
1920 Total Population	22,817	100%	153,455	100%	1,790,618	100%	105,710,620	100%
White persons	12,879	56.4%	N/A	N/A	853,962	47.7%	94,820,915	89.7%
Black persons	9,936	43.5%	N/A	N/A	935,184	52.2%	10,463,131	9.9%
American Indian & Alaska Native	0	.0.0%	N/A	N/A	1,105	0.1%	244,437	0.2%
Asian persons	2	0.0%	N/A	N/A	367	0.0%	182,137	0.2%
1930 Total Population	48,282	100%	193,778	100%	2,009,821	100%	122,775,046	100%
White persons	28,854	59.8%	N/A	N/A	998,077	49.7%	110,286,740	89.8%
Black persons	19,423	40.2%	N/A	N/A	1,009,718	50.2%	11,891,143	9.7%
American Indian & Alaska Native	0	0.0%	N/A	N/A	1,458	0.1%	332,397	0.3%
Asian persons	0	0.0%	N/A	N/A	568	0.0%	264,766	0.2%
1940 Total Population	62,107	100%	228,709	100%	2,183,796	100%	131,669,275	100%
White persons	37,851	60.9%	N/A	N/A	1,106,327	50.7%	118,214,870	89.8%
Black persons	24,256	39.1%	N/A	N/A	1,074,578	49.2%	12,865,518	9.8%
American Indian & Alaska Native	0	0.0%	N/A	N/A	2,134	0.1%	333,969	0.3%
Asian persons	0	0.0%	N/A	N/A	757	0.0%	254,918	0.2%
Persons of Hispanic origin	N/A	N/A	N/A	N/A	861	0.0%	1,861,400	1.4%
White persons, not Hispanic	37,851	60.9%	N/A	N/A	1,105,466	50.6%	116,530,640	88.5%
1950 Total Population	98,271	100%	257,217	100%	2,178,914	100%	150,697,361	100%
White persons	58,080	59.1%	N/A	N/A	1,188,632	54.6%	134,942,028	89.5%
Black persons	40,168	40.9%	N/A	N/A	986,494	45.3%	15,042,286	10.0%
American Indian & Alaska Native	0	0.0%	N/A	N/A	2,502	0.1%	343,410	0.2%
Asian persons	23	0.0%	N/A	N/A	1,097	0.1%	321,033	0.2%
Other race	0	0.0%	N/A	N/A	189	0.0%	48,604	0.0%

Since 1960, Jackson has undergone a series of dramatic changes and growth. In 1960, the Census Bureau reported Jackson's population as 64.3% white and 35.7% black. As the state capital, it became a site for civil rights activism that was heightened by mass demonstrations during the 1960s. In Jackson, shortly after midnight on June 12, 1963, Medgar Evers, civil rights activist and leader of the Mississippi chapter of the NAACP, was murdered by Byron De La Beckwith, a white supremacist. Thousands marched in his funeral procession to protest the killing. Segregation and the disfranchisement of African Americans gradually ended after the Civil Rights Movement gained passage of the Civil Rights Act of 1964 and Voting Rights Act of 1965.¹² At least that is what is commonly believed. Although it cannot be denied that there has been progress toward integration in many places, much still needs to be done, especially in Jackson, Mississippi: The population of Jackson reached its peak in 1980, when 202,895 persons (52.4% white, 47% black, 0.7% Hispanic, 0.3% Asian, and 0.1% American Indian) lived in the city. There has been a downward trend after that.

Following is census data from 1960 to 2000:

U.S. Census Historical Demographic Data

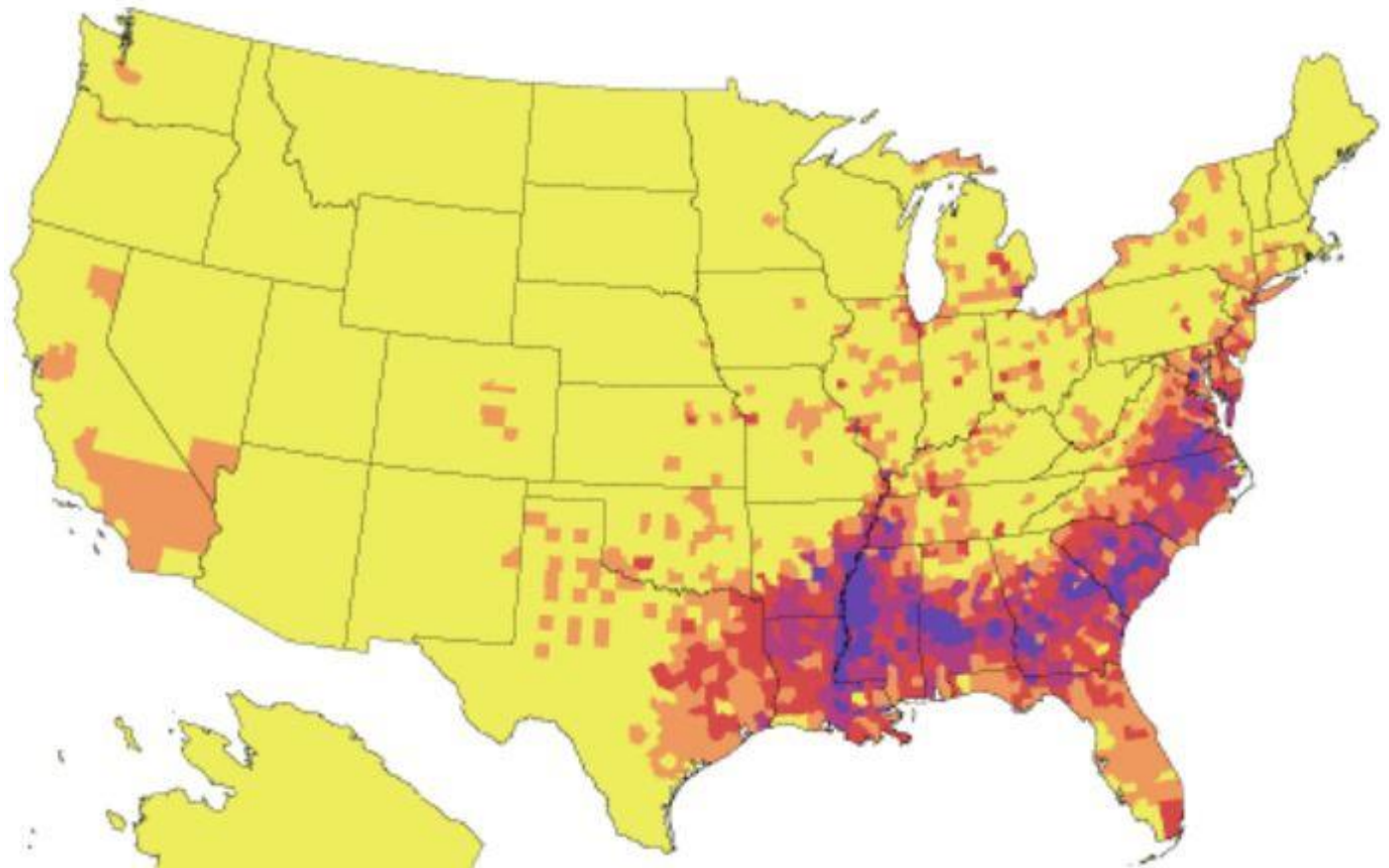
	City of Jackson		Jackson MSA		Mississippi		USA	
1960 Total Population	144,422	100%	301,776	100%	2,178,141	100%	179,323,175	100%
White persons	92,793	64.3%	N/A	N/A	1,257,546	57.7%	158,831,732	88.6%
Black persons	51,556	35.7%	N/A	N/A	915,743	42.0%	18,871,831	10.5%
American Indian & Alaska Native	18	0.0%	N/A	N/A	3,119	0.1%	551,669	0.3%
Asian & Pacific Islander	33	0.0%	N/A	N/A	1,481	0.1%	980,337	0.5%
Other race	22	0.0%	N/A	N/A	252	0.0%	87,606	0.0%
1970 Total Population	153,968	100%	333,339	100%	2,216,912	100%	203,211,926	100%
White persons	92,651	60.2%	N/A	N/A	1,393,283	62.8%	177,748,975	87.5%
Black persons	61,063	39.7%	N/A	N/A	815,770	36.8%	22,580,289	11.1%
American Indian & Alaska Native	118	0.1%	N/A	N/A	4,113	0.2%	827,255	0.4%
Asian & Pacific Islander	72	0.0%	N/A	N/A	2,671	0.1%	1,538,721	0.8%
Other race	64	0.0%	N/A	N/A	1,075	0.0%	516,686	0.3%
Persons of Hispanic origin	558	0.4%	N/A	N/A	15,815	0.7%	9,589,216	4.7%
White persons, not Hispanic	92,382	60.0%	N/A	N/A	1,387,332	62.6%	169,653,095	83.5%
1980 Total Population	202,895	100%	362,038	100%	2,520,638	100%	226,545,805	100%
White persons	106,285	52.4%	209,687	57.9%	1,615,190	64.1%	188,371,622	83.1%
Black persons	95,357	47.0%	147,946	40.9%	887,206	35.2%	26,495,025	11.7%
American Indian & Alaska Native	142	0.1%	222	0.1%	6,180	0.2%	1,420,400	0.6%
Asian & Pacific Islander	621	0.3%	885	0.2%	7,412	0.3%	3,500,439	1.5%
Other race	490	0.2%	476	0.1%	4,650	0.2%	6,758,319	3.0%
Persons of Hispanic origin	1,508	0.7%	2,822	0.8%	24,731	1.0%	14,608,673	6.4%
White persons, not Hispanic	105,761	52.1%	209,644	57.9%	1,604,154	63.6%	180,256,366	79.6%
1990 Total Population	196,637	100%	395,396	100%	2,573,216	100%	248,709,873	100%
White persons	85,675	43.6%	223,932	56.6%	1,633,461	63.5%	199,686,070	80.3%
Black persons	109,620	55.7%	167,445	42.4%	915,057	35.6%	29,986,060	12.1%
American Indian & Alaska Native	191	0.1%	322	0.1%	8,525	0.3%	1,959,234	0.8%
Asian & Pacific Islander	984	0.5%	1,702	0.4%	13,016	0.5%	7,273,662	2.9%
Other race	167	0.1%	51	0.0%	3,157	0.1%	9,804,847	3.9%
Persons of Hispanic origin	882	0.4%	2,050	0.5%	15,931	0.6%	22,354,059	9.0%
White persons, not Hispanic	85,271	43.4%	223,592	56.5%	1,624,198	63.1%	188,128,296	75.6%
2000 Total Population	184,256	100%	440,801	100%	2,844,658	100%	281,421,906	100%
White persons	51,208	27.8%	232,055	52.6%	1,746,099	61.4%	211,460,626	75.1%
Black persons	130,151	70.6%	201,027	45.6%	1,033,809	36.3%	34,658,190	12.3%
American Indian & Alaska Native	236	0.1%	579	0.1%	11,652	0.4%	2,475,956	0.9%
Asian & Pacific Islander	1,080	0.6%	3,312	0.8%	19,293	0.7%	10,641,833	3.8%
Other race	344	0.2%	1,160	0.3%	13,784	0.5%	15,359,073	5.5%
Persons of Hispanic origin	1,451	0.8%	4,240	1.0%	39,569	1.4%	35,305,818	12.5%
White persons, not Hispanic	50,679	27.5%	229,969	52.2%	1,727,908	60.7%	194,552,774	69.1%

As can be clearly seen on the preceding tables, the State of Mississippi and the City of Jackson in particular have always had a high concentration of African Americans compared to the rest of the nation. And the statistics clearly show that Jackson has become more segregated than ever. As of the previous Analysis of Impediments to Fair Housing Choice completed in November 2005, the population of Jackson, Mississippi was 70.6% black, 27.8% white, 0.8% Hispanic, 0.6% Asian, 0.1% American Indian and 0.2% other. In 2010, the city was 79.4% black, 18.4% white, 1.6% Hispanic, 0.4% Asian, 0.1% American Indian and 0.8% other.

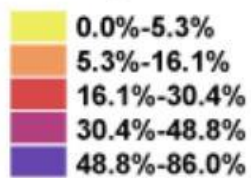
The Clarion Ledger of February 6, 2011 included an article entitled “City Loses 19K White Residents in Decade”. It stated: “The pace of that so-called “white flight” apparently has accelerated, as revealed by new Census Bureau figures released Thursday. At the least, the numbers show that Jackson's white population dropped dramatically since 2000, while its black population grew. There are now nearly 20,000 fewer white residents in the city than there were in 2000. White residents represent about 18.4 percent of the population, compared to nearly 28 percent 10 years ago, the U.S. Census Bureau's numbers show. Black residents make up almost 80 percent, compared to just under 71 percent in 2000. The city's Hispanic/Latino population has almost doubled since 2000 but still represents a little more than 1.5 percent of all residents. Since the last census, the black population has grown by more than 7,500 in Jackson.” The article quoted Dr. Leslie B. McLemore, a former Jackson State University political science professor and former Jackson City Council president: “This is old news, in terms of the trends, but it is a challenge: Not only with white flight but also with middle-class flight, including the black middle class. As you lose population, it has an impact on your political clout, your economic clout. And having a substantial middle class helps us pay the taxes and do all the things we need to do to have a vibrant city.” The article cited crime, jobs and schools as three main factors causing the problem.

The Jackson Free Press of March 16, 2011 also reported that the 1990s saw the most dramatic shift in the city's racial balance: “From 1980 to 1990, the proportion of Jackson's white population dropped from 52 percent to 43 percent. Then from 1990 to 2000, nearly 35,000 white residents left the city. Whites went from making up almost half of the city's population to a little more than a quarter.”

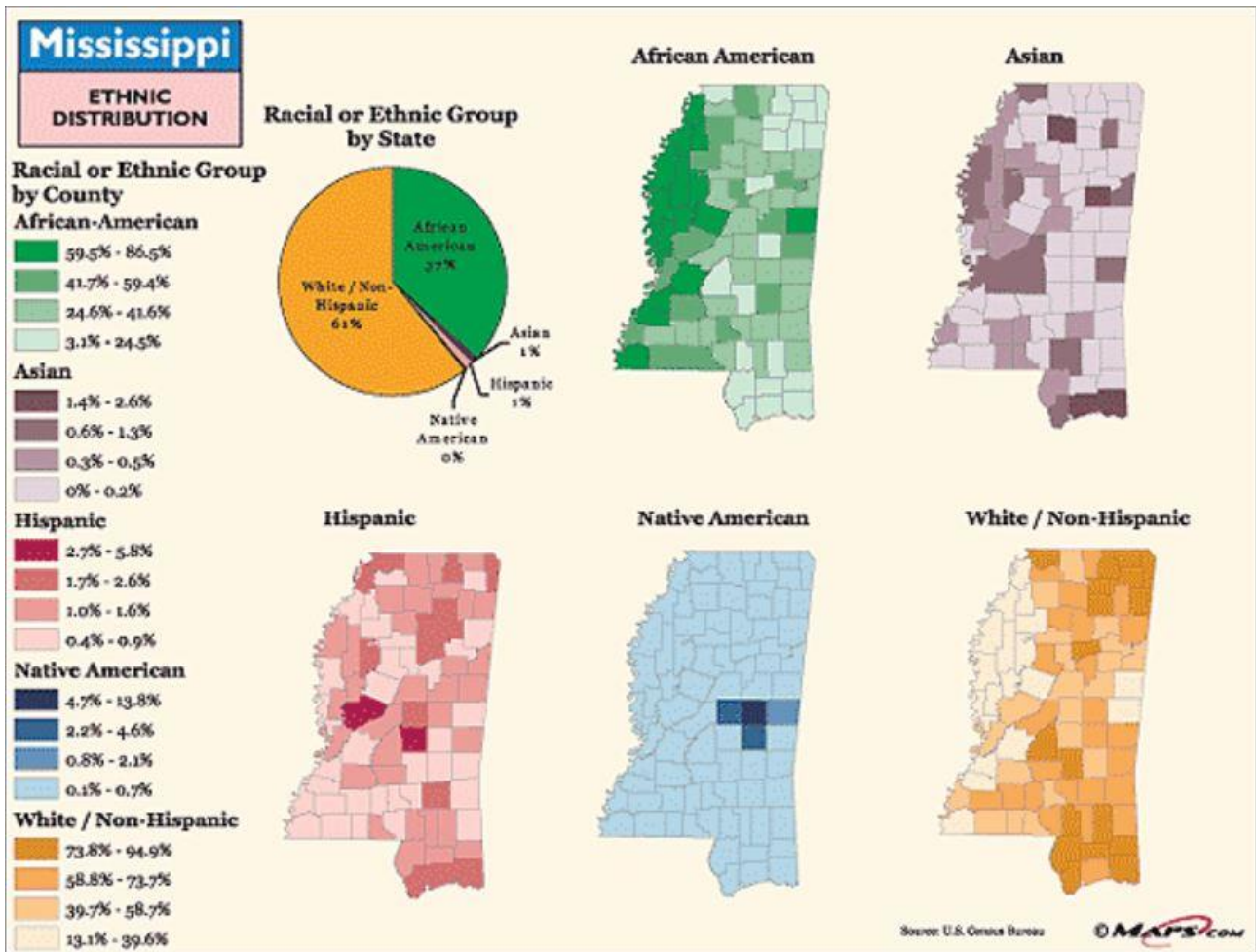
The following maps also show a clear pattern of segregation in the distribution of races in the United States, the State of Mississippi and specifically in the City of Jackson and surrounding metropolitan area¹³:



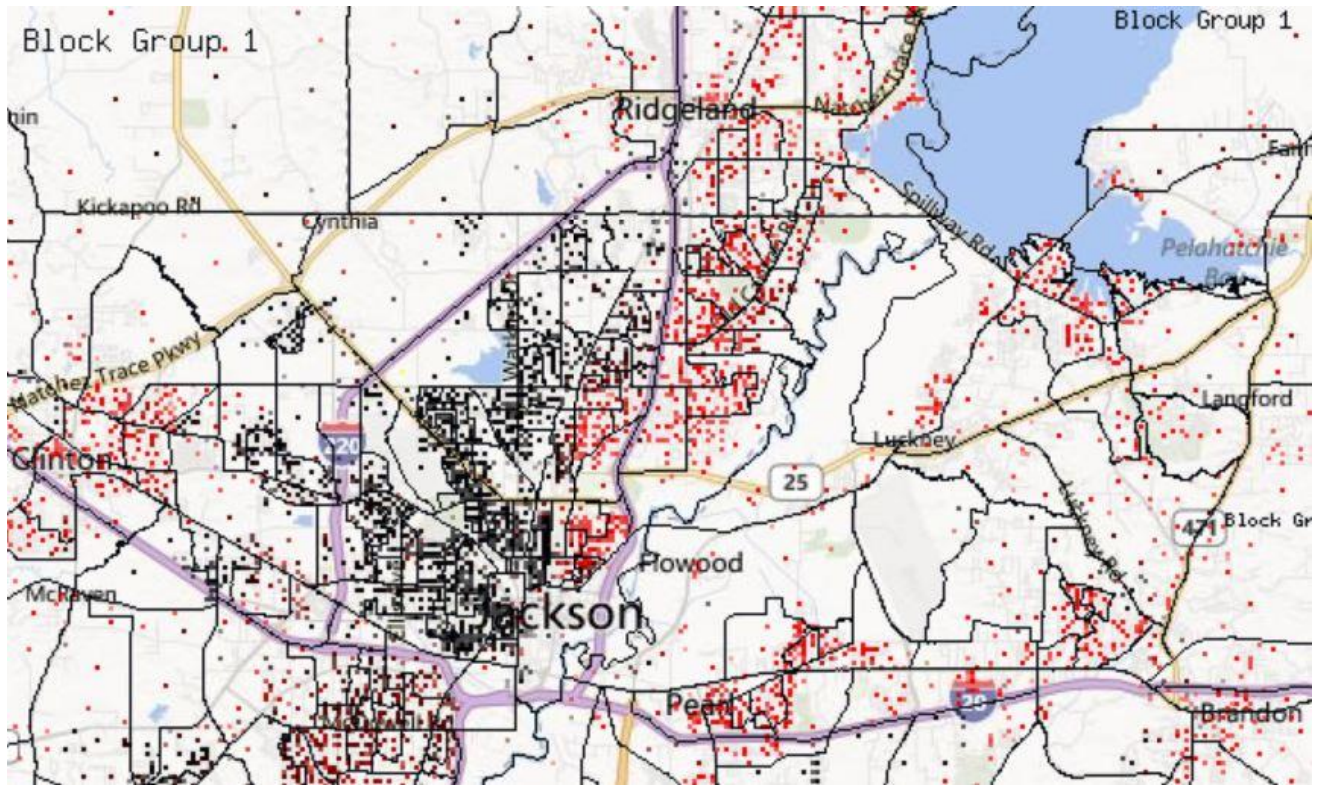
Percentage of a county's population identifying as both black or African American and non-Hispanic.



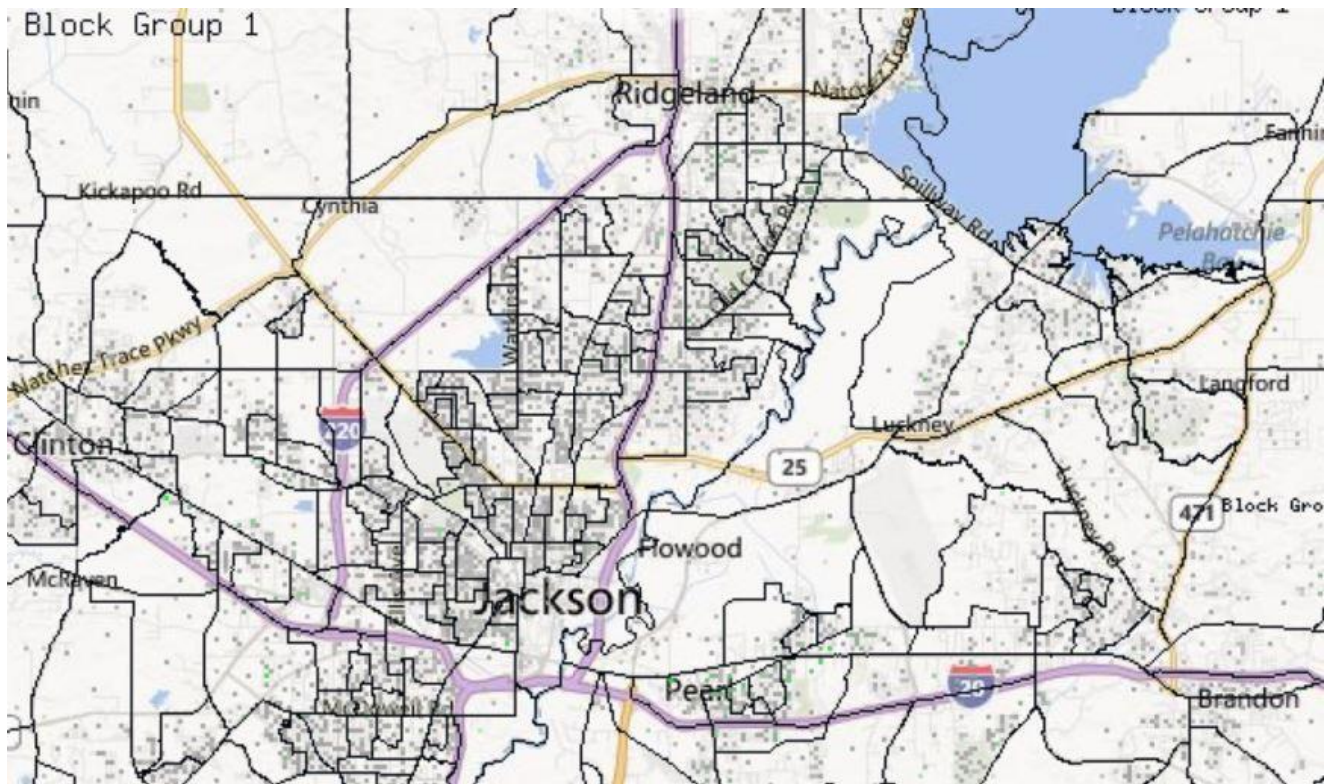
The following graphic shows the race and ethnic distribution of the State of Mississippi:



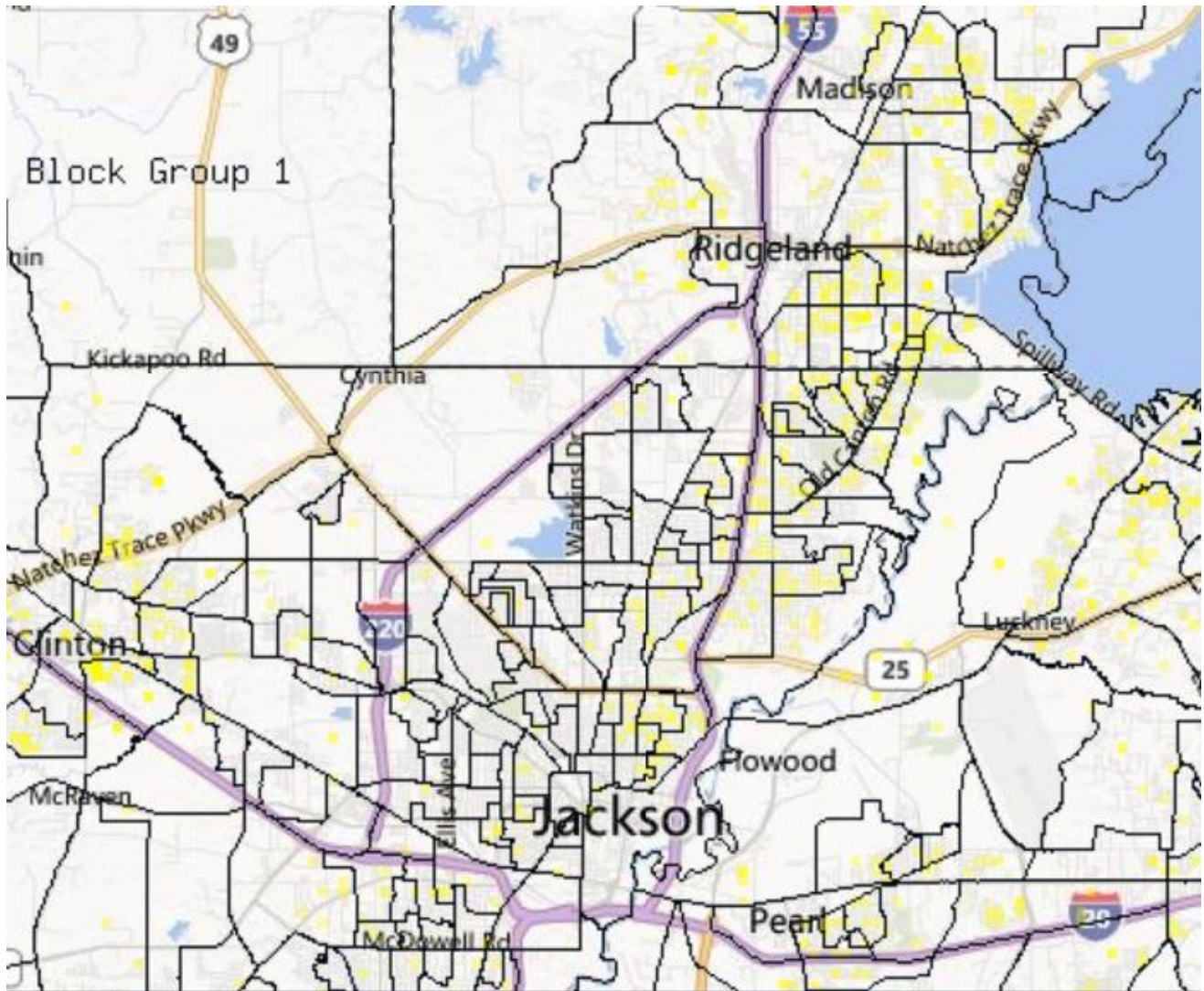
In the following graph, the black dots represent the black population of Jackson, Mississippi and the surroundings according to the 2010 U.S. Census. The red dots represent the white population¹⁴:



The following map shows the Hispanic population in 2010 represented by gray dots¹⁵:



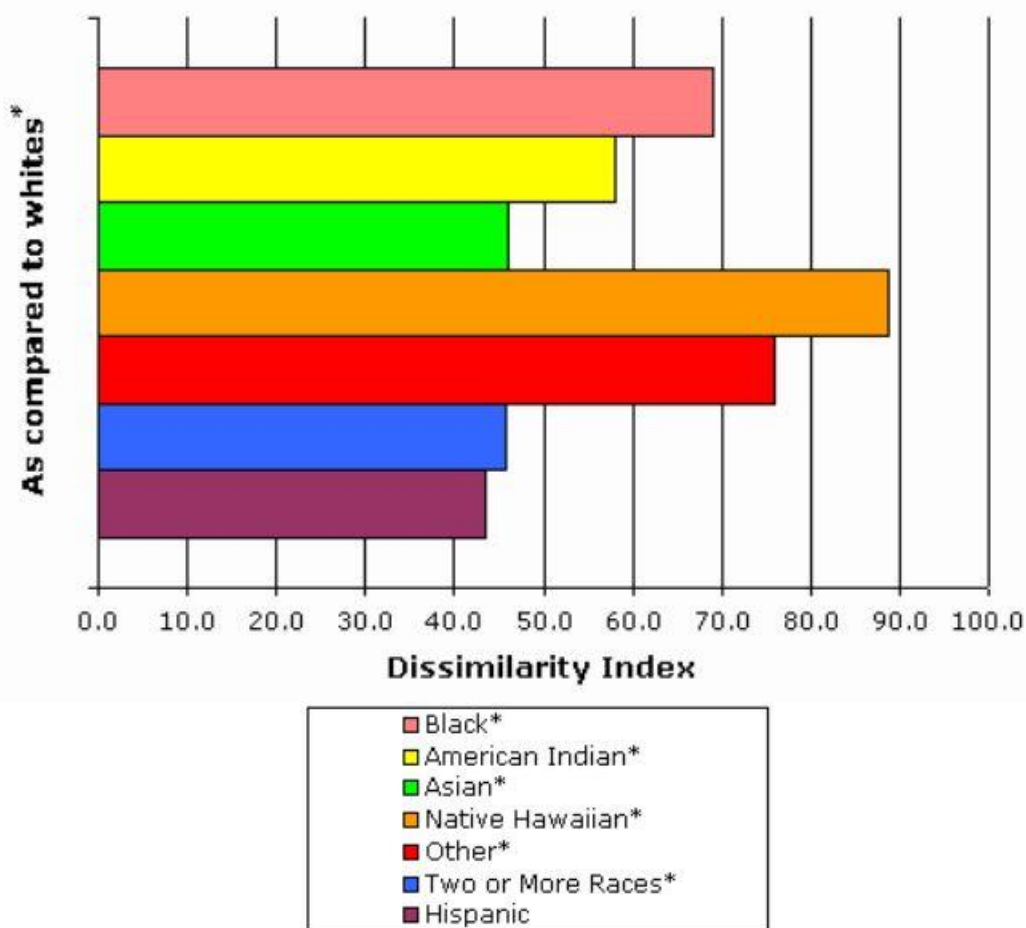
The yellow dots in the following map represent the Asian population in 2010¹⁶:



The Index of Dissimilarity is the most common measure of segregation. Although it has limitations, it is relatively easy to calculate and to interpret. It represents the proportion of a group that would need to move in order to create a uniform distribution of population. There are also a number of indices that try to assess the sociological effects of segregation. Strictly speaking, they are not measures of segregation, but of isolation. Most provide some measure of the probability that a member of one group will meet or interact with a member of another group, such as the Index of Exposure.¹⁷

According to *The End of the Segregated Century: Racial Separation in America's Neighborhoods, 1890–2010*, the most standard segregation measure shows that American cities are now more integrated than they've been since 1910. Manhattan Institute Fellows Edward Glaeser and Jacob Vigdor write: "Segregation rose dramatically with black migration to cities in the mid-twentieth century. On average, this rise has been entirely erased by integration since the 1960s. Ghetto neighborhoods persist, but most are in decline." This work calculates the *mean* dissimilarity index for the Jackson, MS MSA region in 2010 to be 54.5 vs. 57.0 in 2000 and the *mean* isolation index in 2010 at 38.2 vs. 41.2 in 2000. However, the Index of Dissimilarity of whites to blacks alone for the Jackson, MS MSA in 2000 (the most current that it is available) was much higher: 69.1, a -5.84 decrease from 1990.¹⁸ Note the following graphs by CensusScope:

Dissimilarity Indices for Race & Ethnic Groups



Dissimilarity Indices

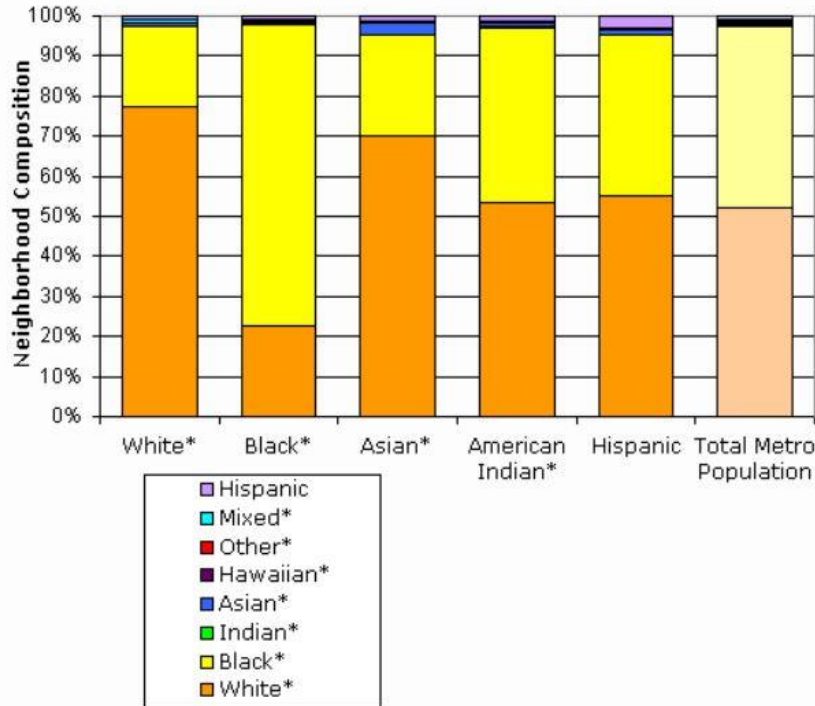
	Dissimilarity Index With Whites*	Population**	Percent of Total Population
White*	--	229,969	52.17%
Black*	69.1	200,218	45.42%
American Indian*	58.1	546	0.12%
Asian*	46.1	3,212	0.73%
Native Hawaiian*	88.9	60	0.01%
Other*	76.0	226	0.05%
Two or More Races*	45.8	2,330	0.53%
White/Black*	63.8	568	0.13%
White/American Indian*	52.3	461	0.10%
White/Asian*	57.5	306	0.07%
White/Other*	71.6	188	0.04%
Other Combinations*	--	807	0.18%
Hispanic	43.5	4,240	0.96%
Total Population	--	440,801	100.00%

* Non-Hispanic only.

* When a group's population is small, its dissimilarity index may be high even if the group's members are evenly distributed throughout the area. Thus, when a group's population is less than 1,000, exercise caution in interpreting its dissimilarity indices.

Source: William H. Frey and Dowell Myers' analysis of Census 2000; and the Social Science Data Analysis Network (SSDAN).

Exposure Indices For Race & Ethnic Groups



Exposure Indices for Race & Ethnic Groups

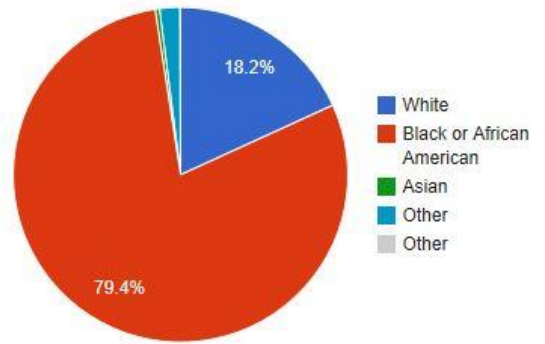
	White*	Black*	American Indian*	Asian*	Native Hawaiian*	Other*	Mixed*	Hispanic	Total
White*	77.5%	19.8%	0.1%	1.0%	0.0%	0.1%	0.5%	1.0%	100.0%
Black*	22.8%	75.2%	0.1%	0.4%	0.0%	0.1%	0.5%	0.9%	100.0%
Asian*	70.0%	25.3%	0.1%	2.6%	0.0%	0.1%	0.6%	1.2%	100.0%
American Indian*	53.6%	43.4%	0.4%	0.8%	0.0%	0.1%	0.6%	1.2%	100.0%
Hispanic	55.2%	40.1%	0.2%	0.9%	0.0%	0.1%	0.6%	3.0%	100.0%
Total Metro Population	52.2%	45.4%	0.1%	0.7%	0.0%	0.1%	0.5%	1.0%	100.0%

* Non-Hispanic only.

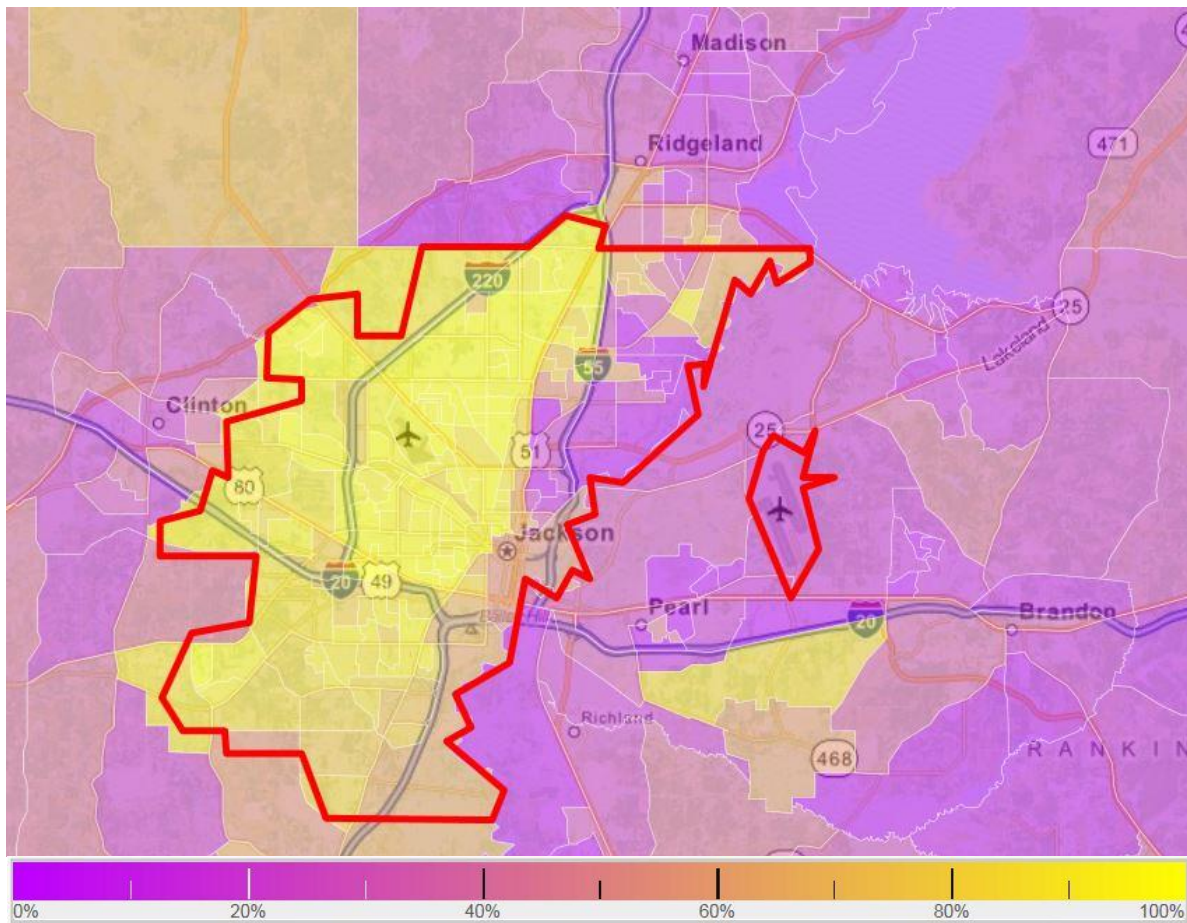
In 2005, two scholars (Federico Echenique and Roland G. Fryer, Jr.) at the National Bureau of Economic Research in Cambridge, Massachusetts developed a new measure of segregation (called the Spectral Segregation Index) based on two premises: (1) a measure of segregation should disaggregate to the level of individuals, and (2) an individual is more segregated the more segregated are the agents with whom he/she interacts. The above-mentioned scholars and co-authors of “On the Measurement of Segregation” write: “The SSI has important advantages over existing measures of segregation. First, as a gauge of residential segregation, it is invariant to arbitrary partitions of a city, in that it does not depend on the way that local communities choose to draw their census regions. However, the real power of the SSI is the ability to measure segregation at disaggregated levels, allowing one to measure the intensity of same-race clusters or uncover the most segregated city blocks in America.” In applying the new index to residential segregation, they find ‘surprisingly’ that in the U.S. “the second largest ghetto is comprised of blacks in Detroit, MI, and the most segregated ghetto consists of blacks in Jackson, MS”. Based on this index, the City of Jackson, Mississippi came in 7th for whites at “The Top ‘Behaviorally’ Segregated Cities, By Racial Group” with a Spectral Segregation Index of 90.4 and came in 14th place at the “Top 15 Most Segregated Blocks” with a Spectral Segregation Index of 99.6, the highest score cited. These results seem to be more in line with the reality depicted in the following chart:

Jackson, MS Race Breakdown

Race	Number	Percent	National Avg
One Race	174,169	99.3%	97.1
White	31,889	18.2%	73.9
Black or African American	139,207	79.4%	12.6
American Indian and Alaska Native	129	0.1%	0.8
Asian	749	0.4%	5.0
Asian Indian	NR	NR	1.0
Chinese	NR	NR	1.2
Filipino	NR	NR	0.8
Japanese	NR	NR	0.2
Korean	NR	NR	0.5
Vietnamese	NR	NR	0.5
Other Asian	NR	NR	0.7
Native Hawaiian and Other Pacific Islander	0	0.0%	0.2
Native Hawaiian	NR	NR	0.1
Guamanian or Chamorro	NR	NR	0.0
Samoan	NR	NR	0.0
Other Pacific Islander	NR	NR	0.1
Some Other Race	2,195	1.3%	4.6
Two or More Races	1,207	0.7%	2.9



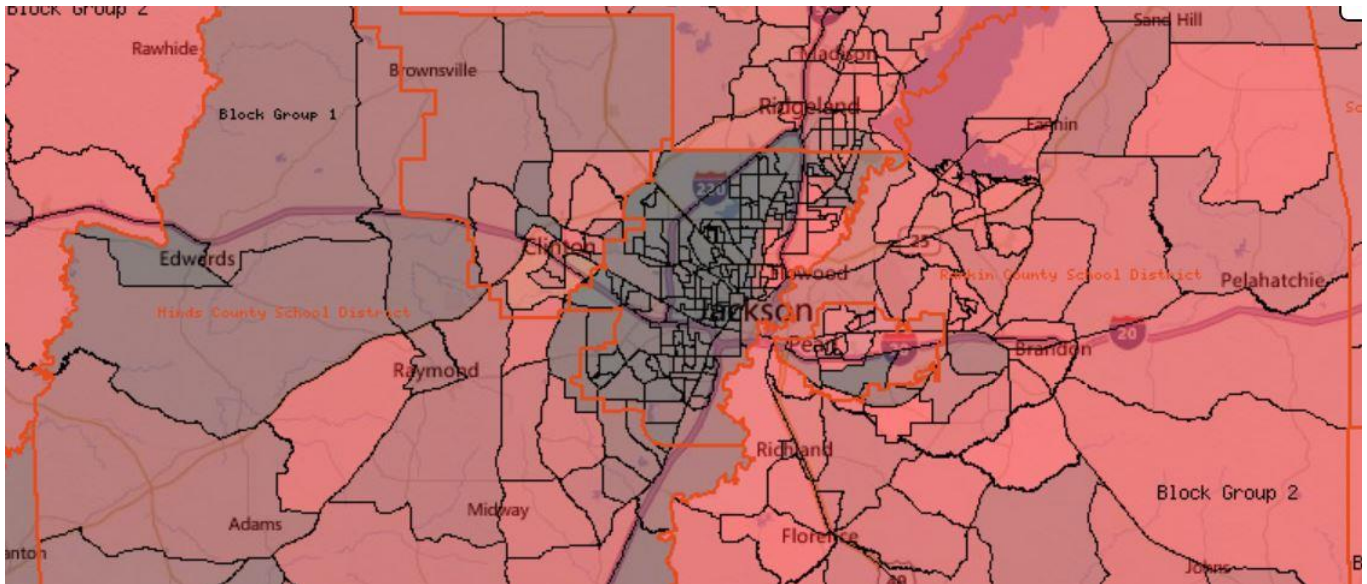
The following map¹⁹ depicts black alone in Jackson at the census block group level:



Schools

The State of Mississippi is divided into 156 school districts, 10 of which pertain to the Jackson, Mississippi Metropolitan Statistical Area. The Jackson Public School District is the 2nd largest school district in the state and the only urban school district in the state. It was established in 1888.²⁰ It serves some 30,000 students and includes 38 elementary schools, 13 middle schools, 7 high schools, and 2 special schools (a total of 60 schools). The distribution of public school facilities appears to be adequate to serve the current population of Jackson. However, the quality of the schools is a different story. During the 2011-2012 School Year, there were 5 Star Schools, 3 High Performing Schools, 21 Successful Schools, 18 schools on Academic Watch, and 11 Low Performing schools. The district was on Academic Watch.

The students' demographics were as follows: 97.61% African American, 1.54% Caucasian, 0.72% Hispanic, 0.12% Asian, 0.01% Native American. The following map shows the different school districts in the metropolitan area overlaying the racial population by census block groups, where bright red would represent white alone and dark black would represent black alone²¹:



Race Relations and Crime

When analyzing fair housing in a jurisdiction, race relations and hate crimes against minorities certainly must be considered. Race relations in the City of Jackson have seen marked improvement since the civil rights movement took root in Mississippi. However, like most urban cities, Jackson has its fair share of crime. The following chart²² shows just how much:

Crime rates in Jackson by Year												
Type	1999	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011
Murders	45	50	49	45	53	38	40	46	63	37	41	52
per 100,000	23.7	27.0	26.3	24.8	29.3	21.1	22.6	26.2	36.1	21.4	23.5	29.9
Rapes	248	218	182	179	165	158	160	141	136	124	101	126
per 100,000	130.6	117.8	97.8	98.6	91.2	87.6	90.2	80.3	77.8	71.8	58.0	72.3
Robberies	1,096	1,044	1,074	962	678	612	1,022	862	942	958	1,086	808
per 100,000	577.1	564.0	577.4	530.1	374.7	339.2	576.3	491.1	539.1	554.4	623.6	463.9
Assaults	691	654	497	462	376	417	514	463	511	396	490	634
per 100,000	363.8	353.3	267.2	254.6	207.8	231.1	289.8	263.8	292.4	229.2	281.4	364.0
Burglaries	4,814	4,683	4,377	4,369	3,400	3,139	3,817	3,897	4,334	4,569	4,818	4,722
per 100,000	2534.6	2529.7	2353.1	2407.4	1879.0	1739.9	2152.4	2220.2	2480.3	2644.1	2766.5	2711.1
Thefts	9,703	8,972	8,669	8,323	6,846	6,960	7,534	6,984	6,990	6,994	6,877	6,632
per 100,000	5108.7	4846.5	4660.5	4586.2	3783.3	3857.7	4248.5	3978.9	4000.4	4047.5	3948.8	3807.8
Auto thefts	3,475	2,965	2,800	2,804	2,024	1,909	1,857	1,584	1,711	1,619	1,555	1,457
per 100,000	1829.6	1601.6	1505.3	1545.1	1118.5	1058.1	1047.2	902.4	979.2	936.9	892.9	836.5
Arson	32	96	73	59	52	59	65	39	81	113	83	86
per 100,000	16.8	51.9	39.2	32.5	28.7	32.7	36.7	22.2	46.4	65.4	47.7	49.4
City-data.com crime rate (higher means more crime, U.S. average = 319.1)	901.6	863.9	807.5	792.7	640.6	604.7	732.8	685.1	746.5	715.1	740.0	719.2

The Clarion-Ledger of July 1, 2013 ran an article entitled: “Jackson listed as having one of the highest crime rates”. It stated: “According to The Congressional Quarterly, Jackson ranks as having one of the highest crime rates in the nation. The publication, which looks at crime rates for cities with populations of 75,000 and above, listed the capitol city as having the 8th highest crime rate for cities with populations between 100,000 and 499,000. Two hundred and forty-four cities were included in Jackson's category with Flint, Michigan listed as having the highest crime rate. The 2013 City Crime Rankings report is based on the 2011-2012 FBI crime statistics that were released this year.”

The City’s Comprehensive Plan acknowledges the need to reduce crime. The Jackson Police Department is growing and preparing to better meet future needs of the community.

Of the total number of violent crimes reported from January 2008 to August 2011, only one was designated a hate crime. The prosecutor has deemed the June 26, 2011 attack that killed James Anderson a hate crime because he claims the two accused teenagers drove from a suburb, about 15 miles away, into Jackson, with the intention of finding a black man to assault. That, of course, does not mean there have not been other hate crimes. The Clarion-Ledger of August 19, 2014 reported under the article entitled “Sheriff: Hate crime law has limitations” that “Craig Wilson has barely survived a beating, shooting and cross burning—but Mississippi’s hate crime law offers him no protection. ‘That’s the way I read the law,’ said Smith County Sheriff Charlie Crumpton. ‘I told my assistant district attorney that the law is very clear that the victim has to be a different race in order for it to be a hate crime.’ Wilson is white and so is his alleged assailant, Jeff Daniels. [Wilson’s] family has said the attack took place last Friday because Wilson, a relative of Daniels’, brought over his mixed-race grandchildren. [...] State Sen. David Jordan, D-Greenwood, said lawmakers need to look at the state’s hate crime law to possibly tweak it.”

Notes

¹ Wikipedia contributors. "Jackson, Mississippi." *Wikipedia, The Free Encyclopedia*

² U.S. Census Bureau, Statistical Abstract of the United States: 2012 (131st Edition) Washington, DC, 2011

³ Central Mississippi Planning & Development District

⁴ Lowry, Mark. "Population and Race in Mississippi, 1940–1960." *Annals of the Association of American Geographers*, Vol. 61, Iss. 3, 1971

⁵ Wikipedia contributors. "Jackson, Mississippi." *Wikipedia, The Free Encyclopedia*

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⁹ Wikipedia contributors. "Jackson, Mississippi." *Wikipedia, The Free Encyclopedia*

¹⁰ Ibid

¹¹ Ibid

¹² Ibid

¹³ www.CensusScope.org. Social Science Data Analysis Network, University of Michigan. www.ssdan.net

¹⁴ Census Viewer

¹⁵ Ibid

¹⁶ Ibid

¹⁷ Forest, Benjamin. "Measures of Segregation and Isolation." Dartmouth College, 2005

¹⁸ Frey, William H. & Myers, Dowell. "Racial Segregation in US Metropolitan Areas and Cities, 1990–2000: Patterns, Trends, and Explanations," University of Michigan, Population Studies Center, April 2005

¹⁹ <http://city-data.com/city/Jackson-Mississippi/html>

²⁰ Wikipedia contributors. "Jackson Public School District." *Wikipedia, The Free Encyclopedia*

²¹ Census Viewer

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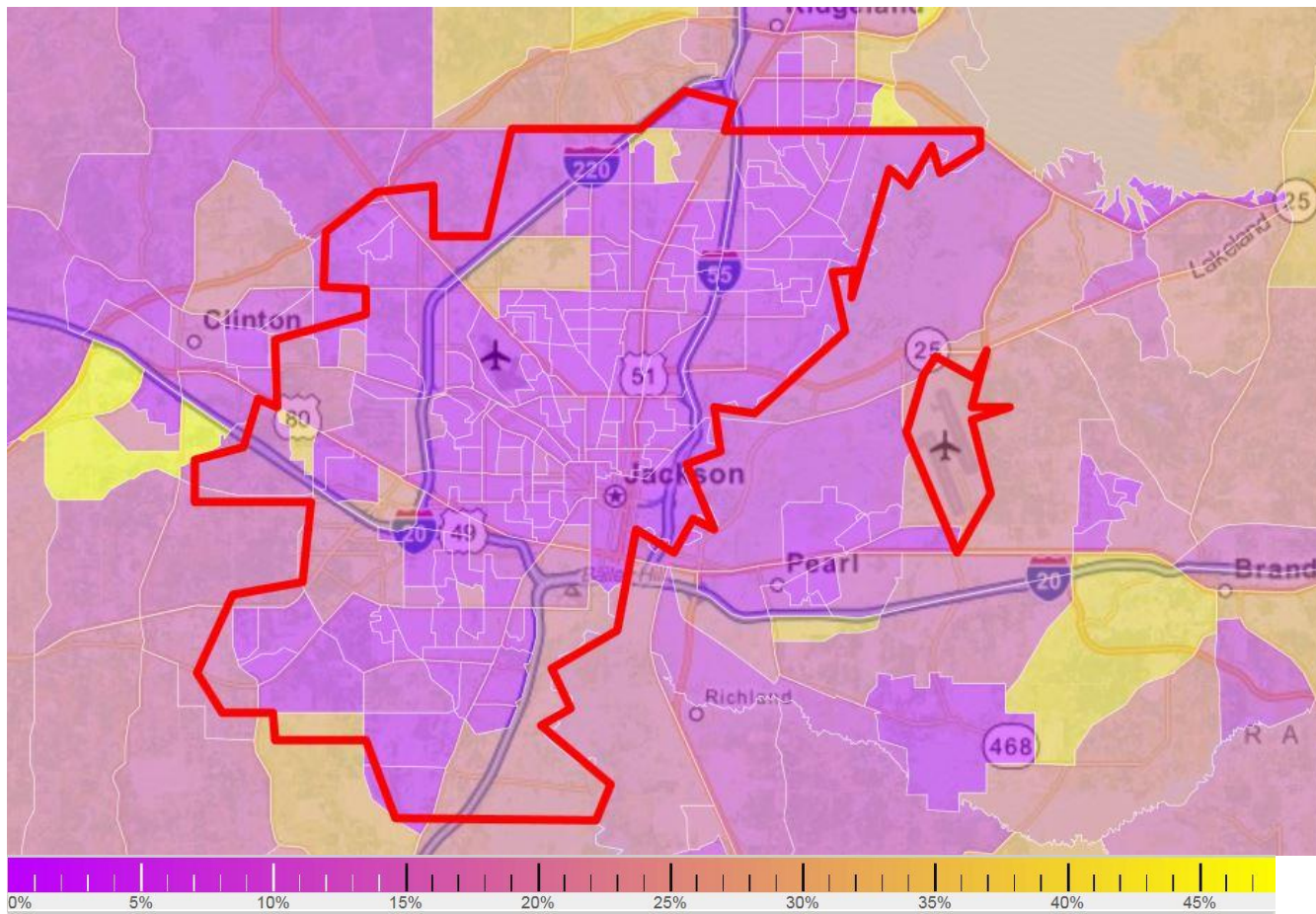
Housing, Employment & Transportation

Housing

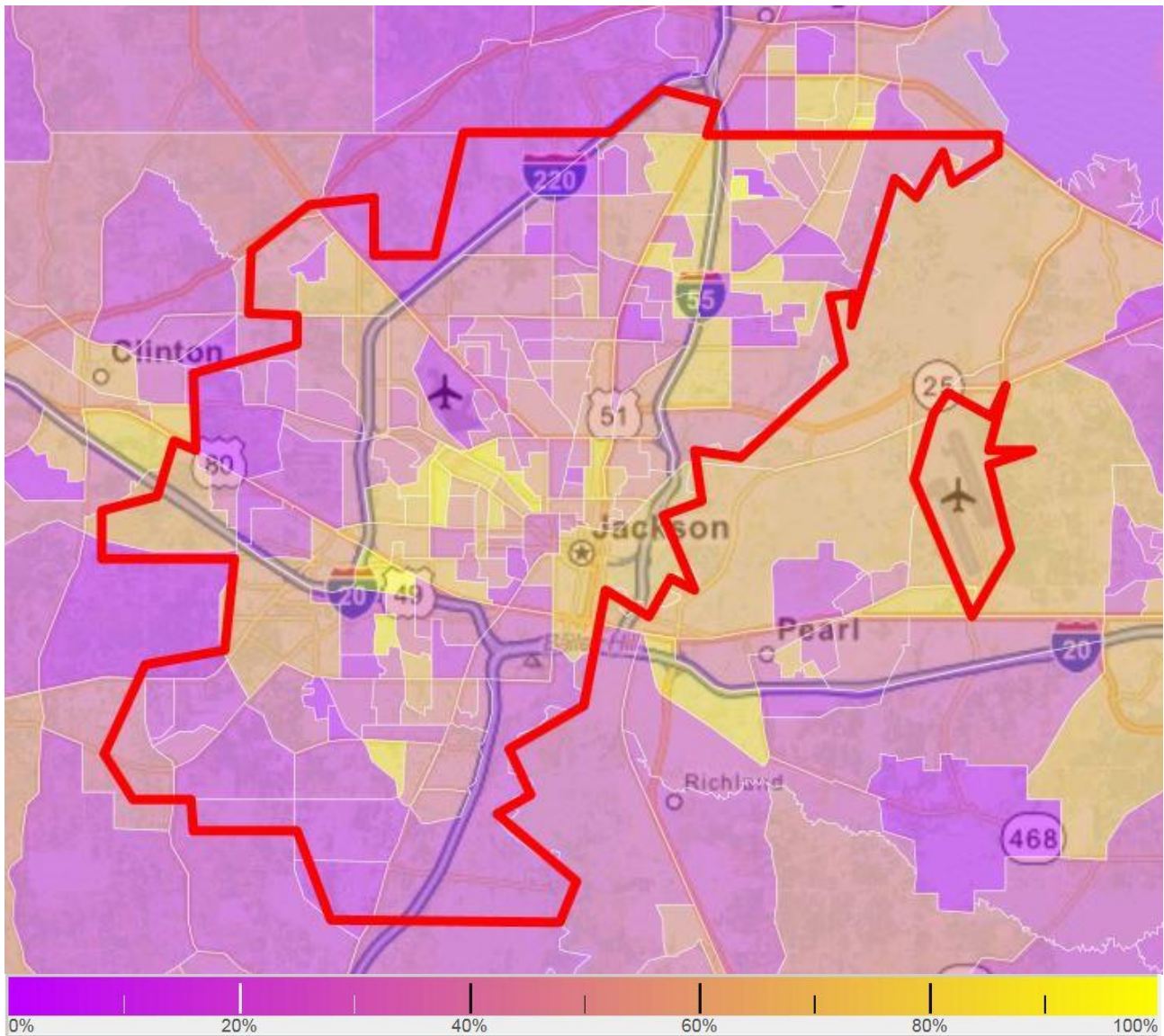
The City of Jackson has a considerable housing stock; however, its inventory consists of a sizable amount of aging properties. This was one of the primary issues discussed at the community meeting held to receive community input for this report. The 2006-2010 American Community Survey (ACS) five-year estimates of the City of Jackson’s housing characteristics show that of the 75,168 estimated units, only 8,983 were built in the year 1990 or later. More than 66,000 units are aged 30 years or more. The following table breaks down the survey estimates in detail:

2006 – 2010 City of Jackson Housing Characteristics		
	Estimate	Percent
Housing Occupancy		
Total housing units	75,168	100.0%
Occupied housing units	62,400	83.0%
Vacant Housing Units	12,768	17.0%
Homeowner vacancy rate	N/A	4.1%
Rental vacancy rate	N/A	13.7%
Units in Structure		
Total housing units	75,168	100.0%
1-unit, detached	51,879	69.0%
1-unit, attached	1,642	2.2%
2 units	2,588	3.4%
3 or 4 units	4,180	5.6%
5 to 9 units	8,224	10.9%
10 to 19 units	2,580	3.4%
20 or more units	3,263	4.3%
Mobile home	800	1.1%
Boat, RV, van, etc.	12	0.0%
Year Structure Built		
Total housing units	75,168	100.0%
Built 2005 or later	1,315	1.7%
Built 2000 to 2004	2,210	2.9%
Built 1990 to 1999	5,458	7.3%
Built 1980 to 1989	10,383	13.8%
Built 1970 to 1979	18,544	24.7%
Built 1960 to 1969	16,806	22.4%
Built 1950 to 1959	12,664	16.8%
Built 1940 to 1949	4,475	6.0%
Built 1939 or earlier	3,313	4.4%

The map¹ below shows the percentage of units built since 2005. Note that most of the units built since 2005 have been built in the suburbs outside Jackson. Compounding the problem, there have been limitations placed on multifamily construction in Rankin County in recent years, according to the City of Jackson 2010-2015 Consolidated Plan (page 58). Said Consolidated Plan also cites rising costs of new developments as a barrier to affordable housing on page 75.



The quality of affordable housing is also a major factor when analyzing impediments to fair housing choice. There is an assumption that the older the structure, the higher the probability that the property is in some state of disrepair, or level of inefficiency, compared to properties built more recently. Indeed, we heard of complaints at the community meeting regarding unsafe and unsanitary conditions of rental housing. The City of Jackson 2010-2015 Consolidated Plan also mentions the difficulties that particularly senior citizens face maintaining an aging home on page 46. It states: “With older housing stock maintenance and code violations will be a continuous problem.” Appendix E of said Consolidated Plan estimates that the number of substandard rental units is 9,273 out of a total of 26,495 units, or an astonishing 35%. The estimated number of substandard owner-occupied houses is 17,479 out of 31,213, or 56%. This situation would logically also eventually lead to greater vacancy rates, overcrowding of renters (10.1%, page 45 of Consolidated Plan), and having to allocate considerable funds to “demolish 65 abandoned, dilapidated structures that are a detriment to the health, safety and appearance of neighborhoods” (page 9, Consolidated Plan). The following map displays the rental vacancy by census block group in the City of Jackson²:



The City's housing characteristics continue to be detailed in the chart below:

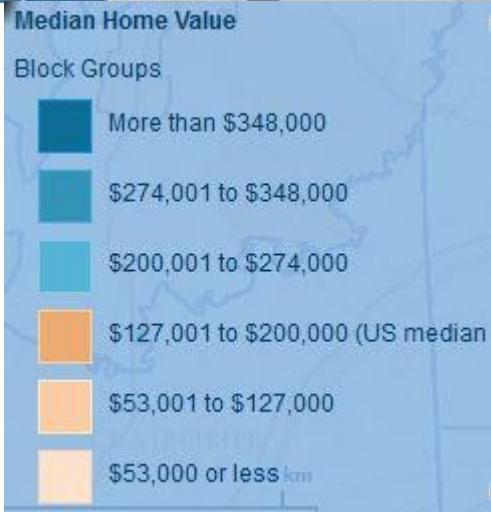
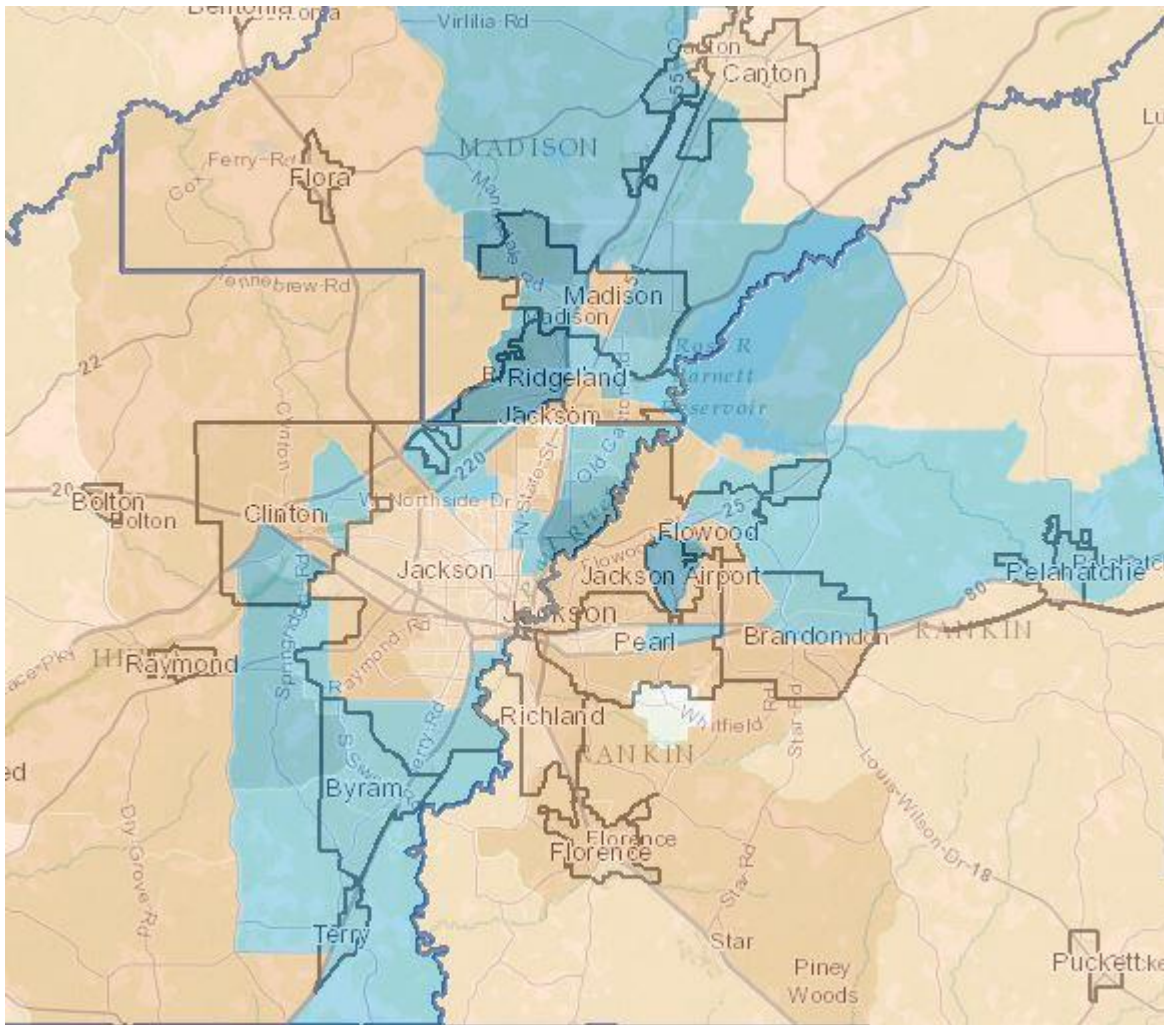
2006 – 2010 City of Jackson Housing Characteristics		
	Estimate	Percent
Year Householder Moved Into Unit		
Occupied housing units	62,400	83.0%
Moved in 2005 or later	22,694	36.4%
Moved in 2000 to 2004	13,408	21.5%
Moved in 1990 to 1999	12,196	19.5%
Moved in 1980 to 1989	5,738	9.2%
Moved in 1970 to 1979	4,443	7.1%
Moved in 1969 or earlier	3,921	6.3%
House Heating Fuel		
Occupied housing units	62,400	83.0%
Utility gas	31,215	50.0%

Bottled, tank or LP gas	687	1.1%
Electricity	30,261	48.5%
Fuel oil, kerosene, etc.	25	0.1%
Coal or coke	0	0.0%
Wood	33	0.1%
Solar energy	0	0.1%
Other fuel	76	0.1%
No fuel used	103	0.1%
Selected Characteristics		
Occupied housing units	62,400	83.0%
Lacking complete plumbing facilities	444	0.7%
Lacking complete kitchen facilities	550	0.9%

The cost of housing must also be considered when analyzing impediments to fair housing choice. The 2006 -2010 ACS estimates owner and renter-occupied housing values in the City of Jackson as shown in the chart that follows:

2006 – 2010 City of Jackson Estimated Owner and Renter-Occupied Housing Values					
Specified owner-occupied units			Specified renter-occupied units		
Value	Estimate	Percent	Gross Rent	Estimate	Percent
Less than \$50,000	5,833	17.2%	Less than \$200	714	2.8%
\$50,000 to \$99,999	13,602	40.1%	\$200 to \$299	997	3.8%
\$100,000 to \$149,000	6,317	18.6%	\$300 to \$499	2,851	11.0%
\$150,000 to \$199,000	3,258	9.6%	\$500 to \$749	8,340	32.1%
\$200,000 to \$299,000	2,578	7.6%	\$750 to \$999	8,665	33.4%
\$300,000 to \$499,999	1,387	4.1%	\$1,000 to \$1,499	4,070	15.7%
\$500,000 to \$999,999	680	2.0%	\$1,500 or more	317	1.2%
\$1,000,000 or more	282	0.8%	No cash rent	2,509	9.7%
Total Units	33,937	100%	Total Units	25,954	100%
Median (dollars)	89,100	N/A	Median (dollars)	752	N/A

The distribution of home values in Jackson is mapped below³:



Assisted Housing

Jackson Housing Authority

Public housing has long been a primary residence for people who live at, near, or below the poverty level. As stated in its 2011 Annual Action Plan, the City and the Jackson Housing Authority (JHA) have a long-standing cooperative and productive relationship, including ongoing coordination and joint ventures.

It is the goal of the JHA to increase the supply of assisted public housing by the following means:

- Apply for additional rental vouchers
- Reduce public housing vacancies
- Develop public/private partnerships to create affordable housing
- Leverage private or other public funds to create additional housing opportunities
- Acquire or build units or developments

JHA has taken a series of steps to increase housing inventory by fiscal year end 2011, according to area needs. In fact, we have seen a marked improvement since the last Analysis of Impediments in 2005, in the supply, quality, management, and population diversity of assisted housing. JHA acquired properties in the Midtown area during fiscal year 2009. The first part of Phase I of this project included acquisition and demolition of existing housing units. ARRA funds were obtained to supplement the cost of the project. All ARRA funds were obligated and expended in a timely manner. New construction of affordable housing began during FY 2010 and will continue until the end of FY 2011.

The majority of JHA's public housing stock is more than 40 years old. It is considerably very well maintained. They have applied to HUD for much needed additional funding that would allow for a major renovation and are still awaiting a response.

Of course, there is still a lack of affordable housing in Jackson due to lack of funding. The JHA is providing increased assisted housing choices by working with community landlords/owners in providing housing assistance to Section 8 Voucher participants. JHA currently has over 300 property owners assisting such Section 8 Voucher participants. The Section 8 waiting list contains 1,732 families and is currently closed. The Public Housing waiting list contains 551 families and is currently closed.

A thorough analysis of JHA's policies and procedures revealed that there are no policies and practices with respect to tenant selection and assignment, reasonable accommodations, delivery of services and maintenance, and accessibility that create discriminatory effects or perpetuation of segregation. Although some may have the perception that residents are retaliated against when they report illegal activities of other tenants to management because they are later evicted, such ones do not have access to all the facts. We have no reason to believe this to be true or to consider it an impediment to fair housing choice in Jackson, Mississippi.

JHA holds annual fair housing trainings for tenants as well as landlords and managers. These workshops are taught by staff from the HUD Field Office, such as FHEO Director, Ms. Marilyn Moore-Lemons. These trainings are advertised on all newspaper, radio, and TV sources allowing for public announcements. Flyers are also distributed and posted at leasing offices' bulletin boards.

Some complaints of mismanagement and mold at the Golden Key Apartments led to a HUD site visit recently. However, the investigation did not reveal any such problems. JHA even incurred the cost of hiring an environmental engineer to test for mold with no significant findings. As would be expected from such faithful and responsible servants, any evictions prior to or following such investigation are, of course, totally unrelated. We recognize that people who have something to fear often slander others to promote self-interests.

As of August 2011 there were 769 families, with a total of 2,092 family members, living in housing provided by the Jackson Housing Authority. A total of 753 families were black and 16 were white. Single heads of household total 745: 620 females and 125 males. There are 24 households headed by couples. Children under the age of 18 total 1138: 547 females and 591 males. The average number of members per family is 2.7.

The following chart depicts the overall demographics of JHA residents as well as the tenants' source of primary income.

Jackson Housing Authority Demographic Data As of August 2011		
	Number	%
Total Population	2,092	100.0
Number of Families	769	100.0
Number of Black Families	753	97.9
Number of White Families	16	2.1
Average Number of Members Per Family	N/A	2.7
Heads of Household	769	100.0
Single Heads of Household	745	96.9
Couples	24	3.1
Heads of Household by Gender	769	100.0
Male Heads of Household	149	19.4
Female Heads of Household	620	80.6
Total Children Age 17 and Under	1,138	100.00
Male Children	591	51.9
Female Children	547	49.1
Tenant Source of Primary Income	769	100.0
Child Support	4	0.5
General Assistance	167	21.7
Non-Wage	16	2.1
Military Pay	1	0.1
Pension	35	4.6
SSI	114	14.8
Social Security	163	21.2
Unemployment	14	1.8
Other Wage	246	32.0
Other	9	1.2

Housing Choice Vouchers

The housing choice voucher program (Section 8) is the federal government's major program for assisting very low-income families, the elderly, and the disabled to afford decent, safe, and sanitary housing in the private market. Since housing assistance is provided on behalf of the family or individual, participants are able to find their own housing, including single-family homes, townhouses and apartments. The participant is free to choose any housing that meets the requirements of the program and is not limited to units located in subsidized housing projects.

Housing choice vouchers are administered locally by public housing agencies (PHAs). The PHAs receive federal funds from the U.S. Department of Housing and Urban Development (HUD) to administer the voucher program. The Mississippi Regional Housing Authority Number VI is responsible for administering most of the Housing Choice Voucher Program in the City of Jackson. Following is the demographic data pertaining to that program:

Mississippi Regional Housing Authority Housing Choice Voucher City of Jackson Resident Demographic Data As of December 31, 2011		
	Number	%
Total HCV Issued to Jackson Residents	4,638	100.0
Number of Families	4,638	100.0
Number of Black Families	4,528	97.6
Number of White Families	16	2.0
Number of Hispanic Families	0	0.0
Number of Families of Other Races	17	0.4
Average Number of Members Per Family	3	N/A
Type of Housing	4,638	100.0
Public	0	0.0
Private	4,638	100.0
Heads of Household	4,638	100.0
Single Heads of Household	4,499	97.0
Couples	139	3.0
Heads of Household by Gender	4,638	100.0
Male Heads of Household	237	5.1
Female Heads of Household	4,401	94.9
Total Children Age 17 and Under	9,549	100.00
Male Children	4,776	50.0
Female Children	4,773	50.0
Tenant Source of Primary Income	4,638	100.0
Child Support	1,267	27.3
General Assistance	316	6.8
Non-Wage	1,017	21.9
Military Pay	4	0.9
Pension	52	1.1
SSI	1,721	37
Social Security	1,192	25.7
Unemployment	210	4.5
Other Wage	1,873	40.4
Other	48	1

A thorough analysis of the policies and procedures of the Mississippi Regional Housing Authority Number VI revealed that there are no policies and practices with respect to tenant selection and assignment, reasonable accommodations, delivery of services and maintenance, and accessibility that create discriminatory effects or perpetuation of segregation. However, it does not make available to participants annual fair housing trainings and doing so can greatly contribute to ensuring compliance with fair housing laws.

Most of the Section 8 housing administered by the Mississippi Regional Housing Authority Number VI is located in the City of Jackson: 3700 of 4923 units (75%). Of course, here too we find a lack of assisted housing. The Housing Authority estimates its wait time for Section 8 to be 2-3 years and the waiting list is currently closed. When it reopens, a notice will appear in the local newspapers and public service announcements will be made on TV and radio within the service area. The Housing Authority provides a free unit listing for voucher holders who are searching for housing. Due to the volume of inquiries, it can be difficult to speak with someone when trying to contact Mississippi Regional Housing Authority Number VI by telephone.

Low Income Housing Tax Credit

The Mississippi Home Corporation (MHC) administers the Low Income Housing Tax Credit (LHTC) Program throughout Mississippi for new construction and substantial rehabilitation. The Consolidated Plan states on page 71: "Developers of affordable housing in Jackson have made effective use of the LHTC program in the past. Due to the recession and the collapse of the financial sector, developers across the country are experiencing difficulties making use of the LHTC program." These developments are still a considerable source of affordable housing in Jackson. The program has led to greater integration being that developments must have a minimum of either 20 percent of its units occupied by rent-restrictive households with incomes under 50 percent of area median income, or 40 percent of its units occupied by rent-restrictive households with incomes under 60 percent of area median income. Income limits are adjusted for household size. Although it is difficult to find a complete listing of such properties, they do advertise in the popular Jackson Apartment Guide widely distributed throughout the area and also available online.

Group Homes

The 2010 ACS estimates that 66,762 persons with disabilities reside in the Jackson MSA; 31,737 are male and 35,025 are female. Of this total, 5,535 are children under the age of 18. Adults age 18 to 64 total 36,182 and the remaining 25,045 in this group are 65 and older.

There are a considerable number of assisted living facilities, rehabilitation, group homes for children, emergency homeless and transitional living facilities within the City of Jackson. The City funds several of these services through CDBG and ESG funds.

Two groups, the Mississippi Coalition for Citizens with Disabilities (MCCD) and USM Institute for Disability Studies, were represented at the community meeting held to receive input for this report. Ms. Mary Troupe, Executive Director spoke of unlicensed group

homes that prey on the disabled, with unsafe, inadequate and non-accessible housing, and how the City is losing residents to nearby cities because of the housing issues the disabled are facing. HEED has not been able to confirm whether or not this is currently occurring or to what extent and will thus include it as a possible impediment to fair housing choice that should be investigated further.

Affordable Housing

Like most urban cities, the issues of adequate, safe, affordable units are paramount in the planning process. With such an aging stock of houses, the City of Jackson's **2011 One-Year Action Plan of the Consolidated Plan for Housing and Community Development** has aptly identified and prioritized the current housing needs of its citizens.

The 2011 action plan, adopted from the City's 2010-2015 Consolidated Plan, will be applicable during the PY 2011. New affordable housing construction, housing rehabilitation, first-time homebuyer education and adequate public housing are listed as the housing priorities for the Jackson PY 2011. Specific priorities are as follows:

Priority Housing Needs are:

- Partner with nonprofit housing providers to provide affordable single family housing through acquisition, and new construction.
- Provide down payment and closing cost assistance to first-time homebuyers and persons with disabilities.
- Provide rehabilitation assistance to owner-occupied, low and moderate-income families, including the elderly, disabled and other persons with special needs.
- Demolish abandoned/dilapidated structures that are a detriment to health, safety, and appearance of neighborhoods.
- Provide housing counseling and homebuyer education, including foreclosure counseling and assistance in accessing private sector counseling.
- Conduct fair housing education and analysis of impediments to fair housing choice.

Current Housing Programs

The Office of Housing and Community Development helps plan the distribution of PY 2011 funds including Community Development Block Grant Funds (CDBG) totaling \$2,256,629; Home Investment Partnership Funds (HOME) totaling \$1,148,451, Emergency Shelter Grants (ESG) totaling \$109,573, and Housing and Opportunities for Persons With Aids (HOPWA) totaling \$982,379. The funds are to improve housing, facilities, and promote economic development for low to moderate-income households as required by HUD.

In addition to helping with housing needs, the funds are used to promote neighborhood revitalization in older central city areas. This is accomplished through demolishing substandard housing, building new infrastructure and working with communities to build new housing for low to moderate-income families. The City will continue to develop new housing units through partnerships with non-profit agencies including Habitat for Humanity Metro Jackson, which is continuing to work in the neighborhoods of Battlefield, Mid-City, Georgetown, and Virden Addition. Efforts will also be focused in Englewood Gardens, Winn Street and Greenview Drive. The West Jackson Community Development Corporation, functioning as a CHDO, will continue the construction of single-family affordable housing in the Bon Air neighborhood on Calhoun Street. Three single family houses have been completed and are in the process of being sold. Construction on three more houses began in August 2011.

However, a letter of finding was issued to the City of Jackson on March 13, 2012 that included non-compliance of the Bon Air Subdivision. The finding involved a failure to affirmatively market, steering, Section 504 of the Rehabilitation Act of 1974 and Americans with Disabilities Act of 1990 violations. Specific issues concerning inadequate workmanship in the construction of these single-family houses were discussed by a homeowner during the community meeting seeking input from residents for the AI. The Department of Housing and Urban Development (HUD) conducted a limited monitoring and onsite review of the Bon Air Subdivision project as a part of the overall HOME Program monitoring. HUD subsequently issued findings as it relates to Bon Air requiring corrective actions. This Subdivision consists of twelve (12) new single-family affordable housing units on Calhoun Street. As a part of the corrective actions, the City had to enter into a Voluntary Compliance Agreement (VCA) with the Dept. of HUD which outlines various tasks that the City must adhere to within a three year timeframe. As a corrective action, the City had an energy audit, a structural engineering assessment, and code re-inspections conducted on each property constructed in Bon Air. As a result, the City is currently beginning the process of making the necessary repairs to the structures and making sidewalk repairs.

A summary of each federally-funded program with objectives follows:

Community Development Block Grant (CDBG)

The Community Development Block Grant (CDBG) entitlement program allows annual grants to the nation's larger cities and urban counties to develop viable communities by providing decent housing; a suitable living environment and economic opportunities, principally for low-income and moderate-income persons. The annual allocation for the City of Jackson for this grant is over two million dollars (\$2,000,000). HUD requires the city allocate a little over \$300,000 of its annual funding to public service projects such as crime prevention, recreational development, infrastructure improvements, employment services, child care, substance abuse services, fair housing counseling, and services for youth, senior citizens and homeless persons.

HOME Investment Partnership Program

HOME funds are for the purpose of expanding the supply of affordable housing for low and very low-income families and individuals. HOME funds may be used to assist existing homeowners to repair, rehabilitate or reconstruct owner-occupied units.

Homebuyer Assistance Program

The City of Jackson's Homebuyer Assistance Program is designed to help working families realize their dream of owning a home. The applicant must be a first-time homebuyer or have not had interest in a property within the past three years. The program offers \$6,000 to be used as a down payment, for closing costs or other eligible costs toward the purchase of a home. The applicant must earn less than the maximum income limit established for each family size. The home must be located within the city limits of Jackson. The loan must be with an approved lender through the City of Jackson. The property purchased should be used as a primary residence. The applicant must attend and complete an approved Homeownership Training Program.

American Dream Down Payment Initiative (ADDI)

First-time homebuyers are eligible to receive an additional \$10,000 toward the purchase of a property located within the City of Jackson. Only individuals who qualify for a mortgage loan of less than \$60,000 are eligible for this grant. HUD requires an acceptable credit profile and a need for assistance in making this housing initiative available to all first time homebuyer families having an income at or below 80% of Hinds county median income as established. ADDI funds of \$10,000 can be used in concert with HOME funds of \$6,000 to provide opportunities for homeownership. Families who qualify for a mortgage loan below \$60,000 will be offered ADDI funds to expand a wider range of housing choices and upgrade the level of housing. ADDI funds can be used to supplement all other homebuyer assistance.

Housing Opportunities for Persons With AIDS (HOPWA)

Housing Opportunities for Persons with AIDS provides housing opportunities for persons who have tested positive for HIV/AIDS. The primary objective of this grant is to provide independent living to persons with HIV/AIDS so that they may have some stability in their lives. The HOPWA program provides housing supports and related services.

Emergency Shelter Grant Program (ESG)

The Emergency Shelter Grant provides funds to assist in the operation of local homeless shelters and related social services and homeless prevention programs. HUD awards approximately \$100,000 in ESG funds to the city annually. These funds may also be used to support essential services including job training, health care, drug/alcohol treatment, and childcare and homelessness prevention activities. By helping to support emergency shelters, transitional housing and needed support services, the ESG is designed to move homeless persons from a life on the street toward permanent housing.

Continuum of Care

Jackson has a number of programs within the Continuum of Care and each has a range of services to assist homeless individuals and families. There are ten organizations that provide street outreach to engage clients with the intent of linking persons to community resources. Outreach services include programs such as HIV/AIDS services, domestic violence counseling, child protective services, case management services, childcare, healthcare, and life skills training.

Jackson's Ten Year Plan to End Chronic Homelessness addresses the issues of chronically homeless individuals. A variety of people worked together to develop this plan. Jackson's Continuum of Care (CoC), known as Partners to End Homelessness (PTEH) completed an annual survey of homeless persons served on January 27, 2010. Despite the efforts to eliminate homelessness in Jackson, Appendix E of the Consolidated Plan reveals that 250 of 366 homeless persons (68%) remained unsheltered. The Mississippi Campaign to End Child Homelessness estimates that more than 12,500 children experience homelessness each year in Mississippi.⁴ According to Jackson news station WLBT, "a National Center on Family Homelessness study reported that based on 2008-09 school year data more than 12,100 children were homeless in Mississippi. According to Jackson Public Schools, there were 1,163 homeless students in the district during the 2009-2010 school year."⁵

Homeless Prevention and Rapid Re-Housing Program

The Homeless Prevention and Rapid Re-Housing Program (HPRP) is in response to HUD's proposal to provide financial assistance and services to either prevent individuals and families from becoming homeless or help those who are experiencing homelessness to be quickly re-housed and stabilized.

In October of 2009, the City awarded a contract to the Jackson Housing Authority (JHA) in the amount of \$1,005,375 to implement HPRP activities. The JHA quarterly report for January-March 2011 reports 349 households have been assisted with rental assistance.

Targeted Areas for Revitalization

As stated in the City's 2011 Annual Action Plan, the City of Jackson, through its Neighborhood Planning Initiative, has identified neighborhoods that are in need of revitalization. These areas include the Urban Enterprise Community and other neighborhoods where low and moderate-income persons comprise at least 51% of the population. The neighborhoods currently targeted are the Washington Addition, Georgetown, Battlefield Park, Virden Addition, Presidential Hills, Bel Air, Bon Air, Farish Street, and North Midtown neighborhoods.

The City's first priority census tracts exhibiting the most severe housing problems include: 6, 7, 9, 10, 11, 12, 16, 18, 19, 20, 21, 22, 23, 24, 25, 26, 27, 30, 31, and 32. The second priority includes neighborhoods where the low and moderate-income population comprises at least 51% of the population.

Many of these areas have been identified in the City's NSP Substantial Amendment (Amended) as areas with high foreclosure percentages and estimated high cost loan rates, as shown below. Unfortunately, the racial breakdown of foreclosures is not publicly available. However, the nationwide study "Foreclosures by Race and Ethnicity: The Demographics of a Crisis", by the Center for Responsible Lending, stated: "Looking more closely at the subsample of loans that were originated between 2005 and 2008, we estimate that subprime loans have accounted for 64% of these foreclosures, despite the fact that they comprised only 22% of originations during these years." It adds that "African Americans and Latinos are, respectively, 47% and 45% more likely to be facing foreclosure than whites." Given the fact that the City of Jackson is predominantly populated by blacks, it is not hard to imagine who have been hardest hit by this foreclosure crisis in the city.

The City's NSP Substantial Amendment (Amended) report describes Alta Woods/South Jackson as an area of older homes built between 1940 and 1969, with a few subdivisions built since 1995. With an increasing number of rental units that investors have abandoned or are not reinvesting in their properties, neighborhood conditions have deteriorated. This area had the highest percentage of subprime loans in the City in 2008 as shown below:

Alta Woods/South Jackson		
Census Tract	Foreclosure Percentage	Estimated High Cost Rate
0030.00	9.6	74.5%
0033.00	10.5	84.3%
0034.00	10.5	84.5%
Part of 011001	9.2	73.8%

Farish Street Historic District is described as the oldest African American neighborhood in the City that has fallen into severe disrepair. Once home to the first African American doctors, successful business owners, educators, laborers and others, it has become a haven for crime, drugs and disrepair. More than 50% of the housing units are vacant, dilapidated, and abandoned. The remaining units are mostly rental properties with little or no upkeep. This neighborhood is among the 15% lowest income communities in America.

Farish Street Historic District		
Census Tract	Foreclosure Percentage	Estimated High Cost Rate
0017.00	10.0	66.7%
0018.00	10.5	100.0%
0027.00	7.7	50.0%

North Jackson is an area where the average home value was \$107,300 and has been hit hard by subprime loans. This mostly middle-income neighborhood has established older, medium-sized homes.

North Jackson		
Census Tract	Foreclosure Percentage	Estimated High Cost Rate
0003.00	9.2	73.5%
0004.00	7.1	55.7%
0005.00	9.2	73.5%
0005.00	8.3	64.9%
0006.00	9.9	79.6%
0007.00	9.3	74.5%
0008.00	10.7	84.6%
0009.00	9.6	81.3%
0010.00	8.0	66.7%
0011.00	10.0	80.0%
0012.00	3.6	25.7%
0013.00	6.6	52.2%
010201	7.6	60.3%
010203	7.3	57.7%
010301	9.8	77.7%

The Midtown community is characterized by mostly small dwellings whose medium value is \$53,000. Recent attempts to redevelop this community have seen an increase in homeownership rates, but the area is mostly rental property.

Midtown		
Census Tract	Foreclosure Percentage	Estimated High Cost Rate
0015.00	2.3	14.7%
0016.00	6.1	45.7%
0017.00	10.0	66.7%

The West Jackson area is characterized by mostly medium-sized single-family homes of 3 to 4 bedrooms. Many of the homes were built between 1940 and 1969. The increase in rental properties, abandoned by investors, has contributed to the deterioration, increased crime, vacant and foreclosed properties.

West Jackson		
Census Tract	Foreclosure Percentage	Estimated High Cost Rate
010901	9.2	72.7%
010201	6.6	52.2%
010902	10.4	81.3%
010801	5.3	33.3%
010802	8.0	63.5%

Census tracts identified by the City as those being in greatest need of attention are summarized by the FFEIC demographic chart detailing population, income, and housing units below. It is interesting to note that this data does not categorize any of these areas as being distressed when state and HUD data does.

Tract Code	Tract Income Level	Distressed or Under-served Tract	Tract Median Family Income %	2011 HUD Est. MSA/MD non-MSA/MD Median Family Income	2011 Est. Tract Median Family Income	2000 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
0006.00	Moderate	No	63.58	\$58,000	\$36,876	\$28,219	4117	99.64	4102	1016	1624
0007.00	Moderate	No	63.84	\$58,000	\$37,027	\$28,333	7740	92.92	7192	1424	2159
0009.00	Low	No	48.37	\$58,000	\$28,055	\$21,467	2229	99.19	2211	572	973
0010.00	Low	No	49.72	\$58,000	\$28,838	\$22,069	1993	99.85	1990	464	880
0011.00	Low	No	41.31	\$58,000	\$23,960	\$18,333	2312	96.84	2239	380	815
0012.00	Low	No	43.49	\$58,000	\$25,224	\$19,300	2352	99.74	2346	428	951
0016.00	Moderate	No	51.77	\$58,000	\$30,027	\$22,978	4375	59.31	2595	249	1042
0018.00	Low	No	33.95	\$58,000	\$19,691	\$15,066	922	99.46	917	64	518
0019.00	Moderate	No	54.23	\$58,000	\$31,453	\$24,071	2375	98.61	2342	519	1051
0020.00	Low	No	34.37	\$58,000	\$19,935	\$15,255	1880	99.36	1868	226	745
0021.00	Low	No	49.76	\$58,000	\$28,861	\$22,083	4048	94.19	3813	497	1226
0022.00	Moderate	No	50.40	\$58,000	\$29,232	\$22,371	3393	95.76	3249	526	1231
0023.00	Moderate	No	54.07	\$58,000	\$31,361	\$24,000	2545	92.65	2358	414	750
0024.00	Moderate	No	57.52	\$58,000	\$33,362	\$25,530	5805	98.09	5694	986	1780
0025.00	Low	No	49.99	\$58,000	\$28,994	\$22,188	3258	97.94	3191	425	1191
0026.00	Low	No	38.02	\$58,000	\$22,052	\$16,875	2144	99.21	2127	121	510
0027.00	Low	No	37.71	\$58,000	\$21,872	\$16,736	2387	88.40	2110	123	467
0030.00	Moderate	No	56.83	\$58,000	\$32,961	\$25,222	2614	82.21	2149	385	909
0031.00	Moderate	No	58.38	\$58,000	\$33,860	\$25,909	1637	99.82	1634	207	776
0032.00	Low	No	44.74	\$58,000	\$25,949	\$19,857	1632	99.14	1618	266	738

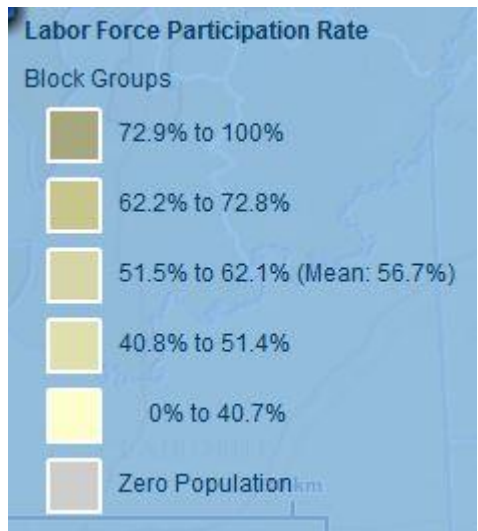
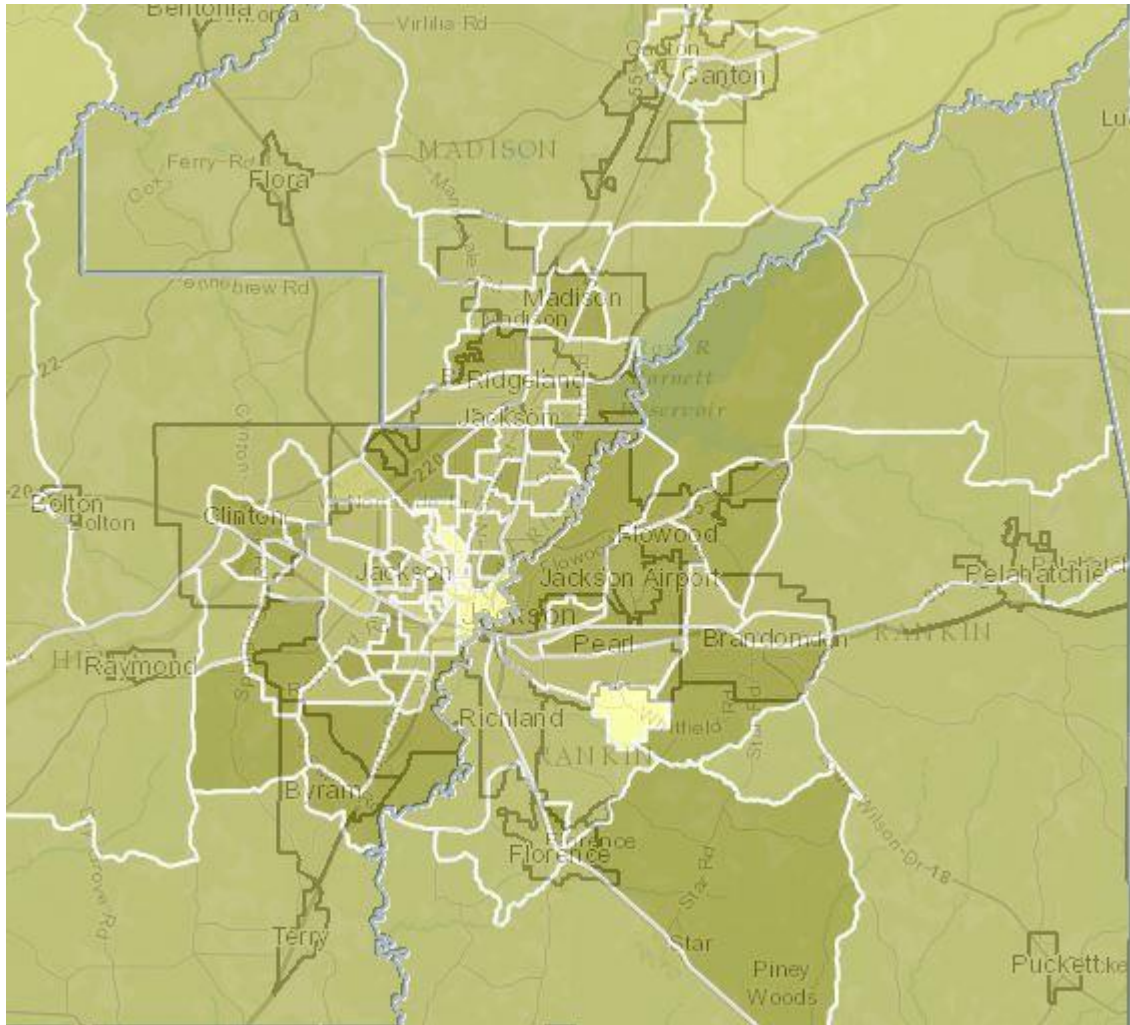
Employment Patterns in Jackson

It is necessary to analyze employment patterns in a jurisdiction to show how such patterns impact the affordability of housing. The City of Jackson, like urban cities across the nation, has experienced extraordinary declines in its labor force. The Bureau of Labor Statistics (BLS) reported that the number of people unemployed in the Jackson MSA peaked in October 2011 at 23,458. The average unemployment rate in Jackson was 8.2% during the 2011 calendar year. Data detailing occupation by industry as shown to demonstrate labor force indicators for the Jackson MSA are indicated in the table below:

Jackson MSA Labor Force Data For the Period July 1 – December 31, 2011						
Data Series	July 2011	Aug 2011	Sept 2011	Oct 2011	Nov 2011	Dec 2011
Labor Force Data (In thousands)						
Civilian Labor Force	276.3	272.6	276.1	277.2	273.8	273.6
Employment	252.1	251.6	252.4	254.0	252.5	252.0
Unemployment	24.2	20.9	23.7	23.3	21.3	21.6
Unemployment Rate	8.8	7.7	8.6	8.4	7.8	7.9
Nonfarm Wage and Salary Employment						
Total Nonfarm	251.6	251.0	251.4	253.3	253.8	254.4
Mining and Logging	0.9	0.9	0.9	0.9	0.9	0.9
Construction	12.2	11.7	11.3	11.5	11.3	10.6
Manufacturing	15.7	15.6	15.6	15.6	15.6	15.7
Trade, Transportation, and Utilities	49.3	49.2	49.5	49.2	50.1	51.5
Information	4.5	4.4	4.4	4.4	4.5	4.4
Financial Activities	15.1	15.1	15.1	15.2	15.1	15.2
Professional and Business Services	27.6	27.5	27.7	27.7	27.8	27.9
Education and Health Services	38.1	37.9	37.8	39.3	39.3	38.9
Leisure and Hospitality	22.2	22.1	21.5	21.1	21.1	21.0
Other Services	9.5	9.5	9.4	9.4	9.4	9.4
Government	56.5	57.1	58.2	59.0	58.7	58.9

Source: U.S. Bureau of Labor Statistics

Notice the distribution of the labor force by census block group in the following map⁶:



Transportation

The public transportation system in Jackson, Jatran, is equivalent to or better than systems in many other mid-sized southern cities. Jatran operates daily fixed routes with the exception of Sunday. Buses are equipped with lifts for riders using wheelchairs or needing other mobility assistance. Jatran bus fares average \$1.50, but vary by age. Transfers between routes are free. However, the limited bus routes within the city, and fewer buses on Saturday than during the weekdays, as well as lack of service outside the city, tend to limit both employment and housing choice. Note the principal means of commuting in the following chart⁷:

Jackson, MS Commute Statistics			
Commute Type	Number	Percent	National Avg
Workers 16 Years and over	67,978		
Car, truck, or van - drove alone	58,107	85.5%	76.3
Car, truck, or van - carpoled	6,513	9.6%	9.7
Public transportation (excluding taxicab)	592	0.9%	5.0
Walked	721	1.1%	2.8
Other means	658	1.0%	1.8
Worked at home	1,387	2.0%	4.4
Mean travel time to work (Minutes)	20.6		25.7

As can be noted, the main form of transportation in the City of Jackson is by automobile. There are numerous roads and highways (including interstates) that serve the city. However, many city streets are in great disrepair. The Jackson, Mississippi Comprehensive Plan mentions the Jackson Urbanized Area's Transportation Plan for the Year 2025. This plan is supposed to provide the needed infrastructure for current needs and future development and encompass all modes of transportation such as roadways, transit, bicycle, pedestrian, rail and aviation. Plans include re-surfacing and widening of major thoroughfares, raised pedestrian crossings and incorporating sidewalk requirements with curb cuts, as funding allows.

Notes

¹ <http://city-data.com/city/Jackson-Mississippi/html>

² Ibid

³ Census Viewer

⁴ <http://www.homelesschildrenamerica.org/media/175.pdf>

⁵ <http://www.msnewsnow.com/story/13526800/thousands-of-children-in-state-are-homeless>

⁶ Census Viewer

⁷ <http://city-data.com/city/Jackson-Mississippi/html>

Fair Housing Enforcement

Fair Housing Laws

Title VIII of the Civil Rights Act of 1968 (the 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 people securing custody of children under the age of 18), and disability. The U.S. Department of Housing and Urban Development (HUD) is charged with enforcing this act as well as several other fair housing laws and Executive Orders applying to federal agencies or federally-funded programs. But, enforcing all these fair housing laws is too daunting a task for HUD alone. According to “The Future of Fair Housing: Report of the National Commission on Fair Housing and Equal Opportunity”, the average age of cases in which a determination of reasonable cause was made and a charge issued was 502 days. The report also states that “more than four million instances of housing discrimination occur annually in the United States and yet fewer than 30,000 complaints are filed every year.” This study found that part of the problem is that fair housing enforcement at HUD is failing. But, eliminating discrimination in housing is not accomplished by enacting or enforcing laws alone. Discrimination is an attitude problem that affects all in the community and all in the community need to fight it.

Assessment of Current Public and Private Fair Housing Actions in Jackson, Mississippi

The Mississippi state office of the U.S. Department of Housing and Urban Development, located in Jackson, is the primary agency where a complaint of housing discrimination would be filed. Housing Education and Economic Development (HEED), a private, non-profit fair housing agency, has been conducting fair housing complaint intake for the City of Jackson, and periodically, throughout the State of Mississippi under a HUD Fair Housing Initiative Project.

The 2005 Analysis of Impediments reported that during the two year period from October 1, 2002 to September 30, 2004 HUD received 26 fair housing complaints encompassing all seven protected classes. Since the last Analysis of Impediments to Fair Housing Choice study, completed November 2005, until July 31, 2011 (a five and a half year period) there have been 334 complaints closed by HUD throughout the State of Mississippi. There were a total of 44 complaints made in Hinds County; some having more than one basis (e.g. race and family status).

Complaints Received From Jackson Residents

HUD reports that the Mississippi State office processed a total of 41 complaints from Jackson residents from January 1, 2006 thru July 31, 2011. Of this total, 41 complaints came from the City of Jackson. All complaints were rental, and in some cases, more than one basis was filed in a single complaint, therefore, the chart below will exceed the total number of 41 complaint filings. Of the 24 disability complaints filed, 18 of these were filed with the issue being failure to make a reasonable accommodation.

Following is a breakdown of the nature of complaints (which included all protected classes) made for the City of Jackson by year from January 1, 2006 through July 2011:

FAIR HOUSING COMPLAINTS CLOSED BY HUD FOR THE CITY OF JACKSON BY YEAR FROM 2006 THROUGH 2010 AND JANUARY 1 THROUGH JULY 31, 2011							
Basis of Complaint	2006	2007	2008	2009	2010	2011	Total
Race	-	3	12	2	3	2	22
National Origin	1	1	2	-	-	-	4
Disability	2	-	9	7	4	2	24
Familial Status	-	2	2	5	-	2	11
Sex	1	2	4	2	4	1	14
Religion	-	-	3	-	2	-	5
Yearly Totals	4	8	32	16	13	7	80

It should be noted that of the 41 complaints closed by the Mississippi HUD office during the stated period, 17 had a no cause determination, 15 were settled by conciliation or other successful resolution, lack of jurisdiction was the case in three (3) complaints filed, the complainant withdrew the complaint without resolution in three (3) other complaints and the complainant failed to cooperate in the remaining three (3) complaints.

The 2005 AI recommended that the City of Jackson should precondition any real estate business on clean fair housing records of agents, brokers, builders, and other housing providers, with no charged complaints or judgments against them. The City has included in its policy and procedures a precondition of real estate businesses on clean Fair Housing records of agents, brokers, builders, and other housing providers, with no charged complaints or judgments against them.

Discrimination Against the Disabled

Housing discrimination against persons with disabilities has become an increasingly important issue in fair housing enforcement. Since 1988, when disability was added to the Fair Housing Act as an illegal basis for housing discrimination, the number of complaints filed with HUD with disability discrimination as the basis has been consistently increasing. In fact, complaints alleging disability discrimination have been among the most common type of fair housing complaints received by HUD. It is obvious that more education and outreach is needed to inform the disabled as well as housing providers that it is illegal for landlords to refuse to make reasonable accommodation for persons with disabilities, or to permit reasonable modifications to a housing unit. Because the number of disability

complaints filed in Jackson was higher than any other basis, as indicated in the chart above, we conducted a series of systemic disability tests throughout the city for this study.

Accessibility Features

Federal guidelines require that the design and construction of covered multi-family housing units (buildings with four or more units) occupied after March 13, 1991, allow for the accessibility of people with disabilities, especially those individuals that require the use of wheelchairs. The Fair Housing Act states that the building must be designed with accessibility features in all units in buildings with elevators, and in ground floor units only in non-elevator buildings, including:

- Doors wide enough for persons in wheelchairs (nominal width clearance is 32 inches)
- Accessible routes into and through the dwelling
- Readily-accessible common and public use areas
- Accessible light switches, electrical outlets and thermostats
- Reinforced bathroom walls for the installation of grab bars
- Ample space in kitchens and bathrooms for wheelchairs to maneuver

It should be noted that Title III of the Americans with Disabilities Act covers rental offices, and requires them to be made accessible in most instances.

It is also important to note that if new complexes are not built to specifications, and thus not in compliance with accessibility guidelines, any modifications to make them accessible must be paid for by the apartment complex owner. Any modifications over and above the guidelines could possibly be charged to the tenant.

Reasonable Modifications

A tenant has the right to make reasonable modifications to housing or common areas (such as lobbies, main entrances and laundry rooms), at the tenant's expense, if they are necessary for the full use of the building. Examples of reasonable modifications are:

- Allowing tenant to install grab bars in bathroom
- Allowing tenant to remove carpeting because of sensitivity to fibers or adhesive
- Ramping steps in common use areas
- Disconnecting a gas oven and installing an electric range, when a person is allergic to gas fumes
- Change door handles (to levered handles) and lessening the pressure of opening the building's main entrance door, when arthritis makes it otherwise difficult

Landlords may require the tenant to return the dwelling to its original condition. Modifications which do not affect a future tenant's ability to enjoy the dwelling may not have to be undone.

In housing covered by Section 504 of the Rehabilitation Act of 1973 (federally funded), it is the owner's responsibility to pay for reasonable modifications.

Disability tests conducted for the 2005 Analysis of Impediments revealed federal accessibility guidelines violations in 10 of 11 apartment complexes audited. For this

Analysis of Impediments, HEED again conducted a series of tests on multifamily dwellings throughout the City of Jackson to determine their accessibility to people with disabilities. Testers with actual physical disabilities that require the use of wheelchairs were used to conduct the tests.

A total of 15 apartment complexes were selected to be tested because of their advertisements in area apartment guides specifying that they were new, or relatively new. Three properties were eliminated because of the age of the buildings. All properties selected were tested for the first time ever by HEED. The following chart shows test results for the 12 complexes:

2011 City of Jackson Disability Test Analysis – Rental												
Accessibility	Apartment Complex #											
	1	2	3	4	5	6	7	8	9	10	11	12
Rental Office/Property Routes Were Accessible	Y	N	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
Common and Public Use Areas Were Accessible	Y	Y	N	N	Y	Y	Y	Y	Y	Y	Y	Y
Parking Lot Had Handicap Spaces	Y	Y	N	Y	Y	Y	Y	Y	Y	Y	Y	Y
Apartment Building Entrance Was Accessible	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
Doors (minimum 32 inch width)	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
Told Walls/Grab Bars Reinforced	Y	NT	M	Y	Y	Y	Y	Y	Y	Y	Y	Y
Told Units Had Usable Bathrooms	Y	NT	M	Y	Y	Y	Y	Y	Y	Y	Y	Y
Told Units Had Usable Kitchens	Y	NT	M	Y	Y	Y	Y	Y	Y	Y	Y	Y
Key Code Y - Yes N - No NT – Not Told M - Modifications Required												

As shown in the chart above, all but three of the properties tested were in compliance, which represents a marked improvement. However, 25% of the properties were in noncompliance. While there were no vacant apartments to be viewed, testers reported on areas visible to them and the leasing agents’ responses to their inquiries.

Complex #2 - Tester reported that the rental office was not accessible. There was no identifiable signage and a step prevented entry with the wheelchair. Leasing agent was not available to answer tester’s questions.

Complex #3 - Tester reported that parking was assigned by unit; however, there were no designated handicap parking spaces near units or in areas near the pool, or spaces for visitor parking.

Complex #4 - Tester reported that the pool area was not accessible.

Reasonable Accommodations

One type of disability discrimination prohibited by the Fair Housing Act is the refusal to make reasonable accommodations in rules, policies, practices, or services when such accommodations may be necessary to afford a person with a disability the equal opportunity to use and enjoy a dwelling. Yet, HUD and DOJ frequently respond to complaints alleging that housing providers have violated the Act by refusing reasonable accommodations to persons with disabilities. For example, a resident with a mobility impairment, who is substantially limited in her ability to walk, requests an assigned accessible parking space close to the entrance to her unit. Or a tenant has a mental disability that makes her afraid to leave her unit. Because of her disability, she requests that she be permitted to have a friend mail her rent payment to the rental office as a reasonable accommodation. Also, a tenant who is deaf requests that the provider allow him to keep a dog in his unit as a reasonable accommodation. The tenant explains that the dog is an assistance animal that will alert him to several sounds, including knocks at the door, sounding of the smoke detector, the telephone ringing, and cars coming into the driveway. These are all examples of reasonable accommodations that would require housing providers to make exceptions to their existing rules. Yet, often providers are not willing to make reasonable accommodations for the handicap and are unaware of the legal consequences of such discriminatory acts.

Other Protected Classes

Although the number of complaints has been low in recent years, there is ample reason to believe that some discrimination in public and/or private housing is still occurring in Jackson across all the protected classes, including race, color, national origin, religion, sex, familial status, and disability. The very fact that so few complaints are filed is in itself reason to do more to protect the right to fair housing choice. As the National Commission on Fair Housing and Equal Opportunity found, "Americans do not file complaints and use their fair housing rights because they have concluded they are essentially useless." Yes, large percentages (more than 80% of Americans) would do nothing when confronted with discrimination because it would do no good.

Limited English Proficiency (LEP)

Individuals who do not speak English as their primary language and who have a limited ability to read, speak, write, or understand English can be limited English proficient, or "LEP." These individuals may be entitled language assistance with respect to a particular type or service, benefit, or encounter. The LEP Executive Order (Executive Order 13166) says that people who are LEP should have meaningful access to federally conducted and federally funded programs and activities. On August 11, 2000, the President signed Executive Order 13166, "Improving Access to Services for Persons with Limited English Proficiency." The Executive Order requires Federal agencies to examine the services they provide, identify any need for services to those with limited English proficiency (LEP), and

develop and implement a system to provide those services so LEP persons can have meaningful access to them. It is expected that agency plans will provide for such meaningful access consistent with, and without unduly burdening, the fundamental mission of the agency. The Executive Order also requires that the Federal agencies work to ensure that recipients of Federal financial assistance provide meaningful access to their LEP applicants and beneficiaries.

The Supreme Court decided over three decades ago that a federal fund recipient's denial of an education to a group of non-English speakers violated Title VI and its implementing regulations. *Lau v. Nichols*, 414 U.S. 563, 569 (1974). As the Court explained, "[i]t seems obvious that the Chinese-speaking minority receive fewer benefits than the English-speaking majority from respondents' school system which denies them a meaningful opportunity to participate in the educational program—all earmarks of the discrimination banned by" Title VI regulations. *Id.* at 568; see also *id.* at 570-71 (Stewart, J., concurring in result). Since the Supreme Court's decision in *Lau*, other courts have found that the failure by a recipient to provide meaningful access to LEP persons constitutes national origin discrimination. See, e.g., *Sandoval v. Hagan*, 197 F.3d 484, 510-11 (11th Cir. 1999) (holding that English-only policy for driver's license applications constituted national origin discrimination under Title VI), *rev'd on other grounds*, 532 U.S. 275 (2001); *Almendares v. Palmer*, 284 F. Supp. 2d 799, 808 (N.D. Ohio 2003) (holding that allegations of failure to ensure bilingual services in a food stamp program could constitute a violation of Title VI). DOJ's Title VI implementing regulations prohibit not only intentional discrimination but also facially-neutral practices that have a discriminatory impact, see 28 C.F.R. 42.104(b)(2). The "failure to ensure that LEP persons can effectively participate in or benefit from Federally assisted programs and activities" may constitute national origin discrimination. U.S. Dept. of Justice, *Guidance to Federal Financial Assistance Recipients Regarding Title VI Prohibition Against National Origin Discrimination Affecting Limited English Proficient Persons*, 67 Fed. Reg. 41,455, 41,457 (June 18, 2002).

- There are two primary types of language assistance services: oral and written.
 - Oral language assistance service may come in the form of "in-language" communication (a demonstrably qualified bilingual staff member communicating directly in an LEP person's language) or interpreting. Interpretation can take place in-person, through a telephonic interpreter, or via internet or video interpreting. An interpreter is a person who renders a message spoken in one language into one or more languages. An interpreter must be competent and have knowledge in both languages of the relevant terms or concepts particular to the program or activity and the dialect and terminology used by the LEP individual. Depending upon the circumstances, language assistance services may call upon interpreters to provide simultaneous interpretation of proceedings so that an LEP person understands what is happening in that proceeding, or to interpret an interview or conversation with an LEP person in a consecutive fashion. Interpreter competency requires more than self-identification as bilingual. "Some bilingual staff and community volunteers, for instance, may be able to communicate effectively in a different language when communicating information directly in that language, but may not be competent to interpret in and out of English." Agencies should avoid using family members, children,

friends, and untrained volunteers as interpreters because it is difficult to ensure that they interpret accurately and lack ethical conflicts.

- Translation is the replacement of written text from one language into another. A translator also must be qualified and trained. Federal agencies may need to identify and translate vital documents to ensure LEP individuals have meaningful access to important written information. Vital written documents include, but are not limited to, consent and complaint forms; intake and application forms with the potential for important consequences; written notices of rights; notices of denials, losses, or decreases in benefits or services; notice of disciplinary action; signs; and notices advising LEP individuals of free language assistance services. Agencies should proactively translate vital written documents into the frequently encountered languages of LEP groups eligible to be served or likely to be affected by the benefit program or service. Agencies should also put in place processes for handling written communication with LEP individuals in less frequently encountered languages

Housing Education and Economic Development conducted a survey of 31 apartment complexes in different areas of Jackson, several of which rent to Hispanics, to determine if they could communicate with a Hispanic of limited English proficiency. These were the results:

- One (1) made an effort to communicate in English and make the apartment available
- One (1) made some effort to communicate in English
- Nine (9) simply answered “No” or “No español” when asked if they spoke Spanish
- Seven (7) remained silent at some point, ignored Spanish caller or hung up
- Six (6) had answering machines only in English; none returned Spanish message

Apparently, the small number of LEP individuals contacting housing providers keeps these from making efforts to significantly communicate with said persons, despite the fact that they represent an ever growing part of the housing market.

Advertisements

Numerous rental magazines, local newspapers and internet advertisements were reviewed during the selection of test targets. No discriminatory advertisements were noted.

Affirmative Marketing

In accordance with HUD regulations, the City of Jackson’s Consolidated Plan affirms its policy that properties containing five or more units developed with assistance from HOME funds shall be affirmatively marketed to low and moderate income households. We believe they are in compliance.

Analysis of Mortgage Lending in Jackson

Home Mortgage Disclosure Act (HMDA) Data

Enacted by Congress in 1975, the Home Mortgage Disclosure Act (HMDA) requires banks, savings and loan associations, and other financial institutions to publicly report detailed data on their home lending activity. The National Community Reinvestment Coalition (NCRC) makes some observations about HMDA that are summarized below. These are very useful to jurisdictions that must now begin to plan and rebuild communities that were devastated by the recent predatory lending scandals that plagued the country.

On their website the NCRC states that the importance of HMDA cannot be over-emphasized. Over the years, community organizations and concerned citizens have used HMDA data as a tool to determine which banks are lending in their community. Are banks marketing to minority and low-income communities? Are some banks denying a much higher percentage of applications from these neighborhoods than their competitors? Are lending institutions responding to the need for home improvement loans as well as home purchase loans? These are some of the questions that have been addressed by community groups over the years through the analysis of HMDA data.

Disparities in HMDA Data

Small lenders and lenders with offices only in non-metropolitan areas, as noted above, are exempt from HMDA data reporting requirements. Data for rural areas is also incomplete, particularly information on the census tract location of loans. If banks and thrifts have assets under \$1 billion dollars (starting in 2005, asset level is adjusted annually for inflation), they do not have to report the census tract location for loans in MSAs (metropolitan statistical areas) in which they do not have any branch offices nor do they have to report the census tract location for loans outside of MSAs.

Non-depository institutions do not have to report the census tract location of loans made in non-metropolitan areas. They have to report the census tract location of loans in those MSAs in which they received applications for, originated, or purchased five or more home purchase or home improvement loans during the preceding calendar year.

Another area of incompleteness concerns race and sex information of applications taken via the phone for data prior to 2003. When applications are made in person, the loan officer is required to ask the applicant about his/her race. If the applicant refuses, the loan officer is required to record race on the basis of visual observation or applicant surname. The loan officer is required to inform the applicant that this information is required by federal law designed to combat discrimination. In contrast, when applications are received over the phone, the loan officer was not required to ask for the race and sex of the applicant prior to 2003.

When applications are received through the mail, the lending institution is required to ask for the race and gender of the applicant. In the case of the electronic media, the official staff commentary to the HMDA regulation states that lenders are required to ask for race and gender when applications are received over the Internet. When lenders are using electronic media with a video component, lenders are to use the same procedures as if the application is made in person. Finally, a lender is not required to report the race, sex, and income data for loans that they purchase from another institution.

In the summer of 2002, the Federal Reserve Board made some significant changes to HMDA (the Federal Reserve has statutory responsibility to promulgate the HMDA regulations). Lending institutions were required to ask borrowers applying over the phone for their race and gender, starting in 2003.

Starting in 2004, non-depository institutions making at least \$25 million in home purchase loans will be required to report HMDA data. This will capture more non-depository as HMDA reporters when combined with the other thresholds described above. Lending institutions will also be required to indicate in HMDA data if the loans were for manufactured homes or traditional single family residences. The Federal Reserve will also require lenders to report price information if the Annual Percentage Rate (APR) on their loans exceed the rate on Treasury securities of comparable maturities by three percentage points for first-lien loans and five percentage points for second-lien loans.

Other changes to HMDA data beginning in 2004 include improving the definition of home improvement and refinance loans, requiring an indication if a loan is covered by the Home Ownership and Equity Protection Act, and requiring pre-approvals to be reported for home purchase loans. Finally, but importantly, lenders will be required to indicate the identity of their parent companies in HMDA data.

Summary of Findings for 2010 HMDA Data

The 2005 Analysis of Impediments included fair lending audits that revealed that white testers were favored over black testers by mortgage lenders 50% of the time. HEED has addressed such issues repeatedly at its Annual Fair Housing, Fair Lending Conferences along with the National Community Reinvestment Coalition and other groups that have done work in the area on this issue. Nonetheless, more needs to be done in this regard. HEED is aware of at least one lending discrimination case since then in Jackson, Mississippi that resulted in a settlement. However, such cases are rare due to the difficulty in finding evidence to support the claim.

In 2010 financial institutions submitted HMDA data on a total of 19,714 owner-occupants loan applications on 1-to-4 family dwellings, including loans on manufactured dwellings. The Jackson MSA figures are broken down by principal city only, and all other cities in the MSA. There were a total of 5,358 applications submitted from residents in the City of Jackson. More than half, 56%, were originated, 4.1% approved but not accepted, and 24.8% were denied. For the remaining MSA, 14,356 applications were submitted, 64.6% of which were originated, 4.6% approved but not accepted, and 18.4% were withdrawn. The chart below details each category.

Jackson MSA						
2010 Disposition of Owner-Occupant Loan Applications by Principal City Versus Non-Principal City Property Location And Type of Loan						
Location Category	Home Purchase Loans		Refinance	Home Improvement	Total Loans	%
	FHA, FSA/RHS & VA	Conventional				
Principal City Totals – Jackson	700	662	3,423	573	5,358	100.0%
Loans Originated	494	461	1,764	282	3,001	56.0%
Application Approved, Not Accepted	22	26	157	15	220	4.1%
Applications Denied	99	119	861	252	1,331	24.8%
Applications Withdrawn	76	51	530	18	675	12.7%
Files Closed for Incompleteness	9	5	111	6	131	2.4%
MSA Less Principal City Totals	1,700	2,456	9,143	1,057	14,356	100.0%
Loans Originated	1,293	1,562	5,808	617	9,280	64.6%
Application Approved, Not Accepted	54	199	380	22	655	4.6%
Applications Denied	194	529	1,551	374	2,648	18.4%
Applications Withdrawn	138	136	1,075	41	1,390	9.7%
Files Closed for Incompleteness	21	30	329	3	383	2.7%

The following HMDA tables show the 2010 loan application activity for the census tracts that the City of Jackson determined to be their first priority in revitalizing areas in need. Those tracts include 6, 7, 9, 10, 11, 12, 16, 18, 19, 20, 21, 22, 23, 24, 25, 26, 27, 30, 31, and 32.

Only 504 loan applications were filed from the 20 census tracts indicated above. A total of 204 applications were originated, while 233 applications were denied. It seems as though

the private lenders in Jackson will not assist in the revitalization of these communities. In their present state, these areas can only be rescued with government intervention

**City of Jackson
2010 Disposition of Owner- Occupant Loan Applications
On 1-to-4 Family and Manufactured Home Dwellings
By Census Tract**

Census Tract	Home Purchase Loans		Refinance	Home Improvement	Total Loans	%
	FHA, FSA/RHS & VA	Conventional				
0006.0	2	6	18	12	38	100.0%
Loans Originated	-	3	7	5	15	39.4%
Application Approved, Not Accepted	-	-	-	-	-	-
Applications Denied	1	3	7	7	18	47.4%
Applications Withdrawn	1	-	4	-	5	13.2%
Files Closed for Incompleteness	-	-	-	-	-	-
0007.0	4	15	54	8	81	100.0%
Loans Originated	3	10	14	2	29	35.8%
Application Approved, Not Accepted	-	1	3	-	4	4.9%
Applications Denied	-	1	23	5	29	35.8%
Applications Withdrawn	1	3	13	1	18	22.2%
Files Closed for Incompleteness	-	-	1	-	1	2.3%
0009.0	2	2	4	10	18	100.0%
Loans Originated	-	-	2	7	9	50.0%
Application Approved, Not Accepted	1	-	-	-	1	5.6%
Applications Denied	1	1	1	3	6	33.3%
Applications Withdrawn	-	-	1	-	1	5.5%
Files Closed for Incompleteness	-	1	-	-	1	5.6%
0010.0	1	1	10	90	102	100.0%
Loans Originated	-	1	4	37	42	41.2%
Application Approved, Not Accepted	-	-	1	-	1	1.0%
Applications Denied	1	-	4	53	58	56.9%
Applications Withdrawn	-	-	1	-	1	.09%
Files Closed for Incompleteness	-	-	-	-	-	-
0012.0	3	2	6	6	17	100.0%
Loans Originated	-	-	2	3	5	29.4%
Application Approved, Not Accepted	-	-	-	-	-	-
Applications Denied	3	2	4	3	12	70.6%
Applications Withdrawn	-	-	-	-	-	-
Files Closed for Incompleteness	-	-	-	-	-	-
0016.0	1	7	14	4	26	100.0%
Loans Originated	1	3	8	2	14	53.8%
Application Approved, Not Accepted	-	-	-	-	-	-
Applications Denied	-	3	4	2	9	34.6%
Applications Withdrawn	-	1	2	-	3	11.6%
Files Closed for Incompleteness	-	-	-	-	-	-
0018.0	-	-	1	1	2	100.0%
Loans Originated	-	-	-	-	-	-
Application Approved, Not Accepted	-	-	-	-	-	-
Applications Denied	-	-	1	1	2	100.0%
Applications Withdrawn	-	-	-	-	-	-
Files Closed for Incompleteness	-	-	-	-	-	-
0019.0	1	1	8	6	16	100.0%
Loans Originated	-	-	2	2	4	25.0%
Application Approved, Not Accepted	-	-	-	-	-	-
Applications Denied	1	-	5	4	10	62.5%
Applications Withdrawn	-	1	1	-	2	12.5%
Files Closed for Incompleteness	-	-	-	-	-	-

City of Jackson
2010 Disposition of Owner- Occupant Loan Applications
On 1-to-4 Family and Manufactured Home Dwellings
By Census Tract

Census Tract	Home Purchase Loans		Refinance	Home Improvement	Total Loans	%
	FHA, FSA/RHS & VA	Conventional				
0020.0	-	1	6	4	11	100.0%
Loans Originated	-	-	3	3	6	54.5%
Application Approved, Not Accepted	-	-	-	-	-	-
Applications Denied	-	-	2	1	3	27.2%
Applications Withdrawn	-	-	1	-	1	8.3%
Files Closed for Incompleteness	-	-	-	-	-	-
0021.0	1	1	13	10	25	100.0%
Loans Originated	1	-	4	6	11	44.0%
Application Approved, Not Accepted	-	-	1	-	1	0.0%
Applications Denied	1	1	5	4	11	44.0%
Applications Withdrawn	-	-	3	-	3	12.0%
Files Closed for Incompleteness	-	-	-	-	-	-
0022.0	-	2	10	9	21	100.0%
Loans Originated	-	1	4	4	9	42.9%
Application Approved, Not Accepted	-	-	-	-	-	-
Applications Denied	-	1	3	5	9	42.9%
Applications Withdrawn	-	-	3	-	3	14.2%
Files Closed for Incompleteness	-	-	-	-	-	-
0023.0	2	4	4	7	17	100.0%
Loans Originated	1	3	-	2	6	35.3%
Application Approved, Not Accepted	-	-	-	-	-	-
Applications Denied	1	1	4	5	11	64.7%
Applications Withdrawn	-	-	-	-	-	-
Files Closed for Incompleteness	-	-	-	-	-	-
0024.0	6	5	35	23	69	100.0%
Loans Originated	2	2	7	14	25	36.2%
Application Approved, Not Accepted	-	-	1	-	1	1.5%
Applications Denied	-	3	13	9	25	36.2%
Applications Withdrawn	4	-	13	-	17	24.6%
Files Closed for Incompleteness	-	-	1	-	1	1.5%
0025.0	1	4	11	9	25	100.0%
Loans Originated	1	2	2	3	8	32.0%
Application Approved, Not Accepted	-	-	-	-	-	-
Applications Denied	-	2	2	4	8	32.0%
Applications Withdrawn	-	-	6	1	7	28.0%
Files Closed for Incompleteness	-	-	1	1	2	8.0%
0026.0	-	-	2	2	4	100.0%
Loans Originated	-	-	1	-	1	25.0%
Application Approved, Not Accepted	-	-	1	-	1	25.0%
Applications Denied	-	-	-	2	2	50.0%
Applications Withdrawn	-	-	-	-	-	-
Files Closed for Incompleteness	-	-	-	-	-	-
0027.0	-	2	1	2	5	100.0%
Loans Originated	-	-	-	-	-	-
Application Approved, Not Accepted	-	-	-	-	-	-
Applications Denied	-	2	1	2	5	100.0%
Applications Withdrawn	-	-	-	-	-	-
Files Closed for Incompleteness	-	-	-	-	-	-

City of Jackson
2010 Disposition of Owner- Occupant Loan Applications
On 1-to-4 Family and Manufactured Home Dwellings
By Census Tract

Census Tract	Home Purchase Loans		Refinance	Home Improvement	Total Loans	%
	FHA, FSA/RHS & VA	Conventional				
0030.0	2	-	11	4	17	100.0%
Loans Originated	1	-	3	1	5	29.4%
Application Approved, Not Accepted	-	-	-	-	-	-
Applications Denied	1	-	6	3	10	58.8%
Applications Withdrawn	-	-	2	-	2	11.8%
Files Closed for Incompleteness	-	-	-	-	-	-
0031.0	-	-	1	2	3	100.0%
Loans Originated	-	-	1	1	2	75.0%
Application Approved, Not Accepted	-	-	-	-	-	-
Applications Denied	-	-	-	1	1	25.0%
Applications Withdrawn	-	-	-	-	-	-
Files Closed for Incompleteness	-	-	-	-	-	-
0032.0	-	1	5	3	9	100.0%
Loans Originated	-	-	3	1	4	40.0%
Application Approved, Not Accepted	-	-	-	-	-	-
Applications Denied	-	1	1	2	4	40.0%
Applications Withdrawn	-	-	-	-	-	-
Files Closed for Incompleteness	-	-	1	-	1	10.0%
Total All Applications	22	52	208	211	504	(X)

Predatory Lending

In addition to the above findings, HMDA Data for Jackson, Mississippi shows that:

- About 45 percent and 20 percent of the loans received by low- and moderate-income (LMI) African-American and LMI white women, respectively, were high cost in 2007 in Jackson, MS. LMI African-American women were 2.25 times more likely to receive high-cost loans than LMI white women.
- About 37 percent and 16 percent of the loans received by moderate-income and upper income (MUI) African-American women and MUI white women, respectively, were high cost in 2007 in Jackson, MS. MUI African-American women were 2.26 times more likely to receive high-cost loans than MUI white women.
- About 47 percent and 21 percent of the loans received by low- and moderate-income (LMI) African-American males and LMI white males, respectively, were high cost in 2007 in Jackson, MS. LMI African-American men were 2.26 times more likely to receive high-cost loans than LMI white men.
- About 41 percent and 15 percent of the loans received by moderate-income and upper income (MUI) African-American males and MUI white males, respectively, were high cost in 2007 in Jackson, MS. MUI African-American men were 2.72 times more likely to receive high-cost loans than MUI white men.

Said disparity in high-cost loans points directly to predatory lending practices in Jackson and reinforce the studies nationwide by the National Council of Negro Women that indicate that income is no shield against discrimination in lending. Indeed, before the housing bubble burst, predatory lending was prevalent in Jackson as well as many parts of the country, especially targeting the minorities. The foreclosure crisis that ensued has no doubt contributed to the decline of Jackson and the stripping of wealth of the African American community. The 2005 Analysis of Impediments listed as an impediment that the City did not have a major predatory lending campaign to educate the elderly and low to moderate income homeowners of fraudulent lending designed to steal equity from these vulnerable homeowners. In 2008, HEED launched the Don't Borrow Trouble Mississippi anti-predatory lending campaign, which (along with other similar campaigns) we believe contributed to curbing predatory lending in Jackson. Then there were foreclosure modification scams.

Foreclosure modification scams have been a problem for years. However, this insidious practice has become more prevalent in the recent increase of foreclosures. Scammers mislead homeowners into believing that they will get a modification that significantly lowers their payment, or stabilizes an exploding adjustable rate mortgage or "ARM." Common scams perpetuated against consumers, include phantom help, reverse mortgages, title theft, and short sale fraud. Often times, scams come in the form of ads in the newspaper, internet, public files at local government offices, television and personalized letters to homeowners. The report "Foreclosure Rescue Scams: A Nightmare Complicating the American Dream" states: "It is NCRC's counselors' experience that fraudulent foreclosure "rescue" professionals use half-truths and outright lies to sell services that promise relief and then fail to deliver. Their goal is to make a quick profit through the fees or mortgage payments they collect from consumers, but do not pass onto the lender. Sometimes, they even assume ownership of the property by deceiving the homeowner. Then, when it's too late to save our client's home, they take the property or siphon off the equity. Ultimately, the consumer, who thought that they were working with a reputable firm, loses their home to foreclosure despite their best intentions. In recent years, HEED and other entities have also held campaigns and workshops to educate the public regarding these foreclosure rescue scams contributing to mitigate the problem.

There are, of course, many other ways that scam artists continue to strive to take advantage of anyone they can prey on. Preferred targets are those who are most vulnerable and least likely to fight back, such as minorities and especially, the elderly.

Jackson Zoning Ordinance Review

The federal Fair Housing Act requires local jurisdictions to make a “reasonable accommodation” in their zoning rules and regulations to enable community residences for people with disabilities to locate in the same residential districts as any other residential use. This chapter discusses the possible impact on group homes for disabled persons by the zoning ordinances adopted by Jackson, Mississippi in the document entitled ***Zoning Ordinance of Jackson, Mississippi*** adopted May 29, 1974, and amended March 8, 2006. The Fair Housing Act is an umbrella for a number of protected classes, including people with mental and physical disabilities. When zoning codes are drafted with the intent or have the impact of treating the disabled differently than other members of the population, a violation of the federal Fair Housing Act has occurred. This is known as exclusionary zoning and may also violate some state or local fair housing laws.

There are two areas of municipal law that touch most directly on the Fair Housing Act; the above-mentioned exclusionary zoning, and the existence of a substantially equivalent ordinance offering the protection of the fair housing law. The last gives citizens an opportunity to resolve fair housing disputes in a local court and permits the local jurisdiction to receive some funding from the Department of Housing and Urban Development. Jackson does not have a substantially equivalent ordinance which would mirror the federal Fair Housing Act. The State of Mississippi has enacted laws that establish the penalty for violating a municipal ordinance, which does not include compensatory or punitive damages. The Department of Housing and Urban Development requires that an ordinance provide for an award of compensatory and/or punitive damages, among other things, to be substantially equivalent. Therefore, at the present time, the City of Jackson is prohibited from enacting a Fair Housing Ordinance that would meet the substantially equivalency criteria mandated by the Department of Housing and Urban Development.

The remaining paragraphs deal solely with exclusionary zoning. Of particular importance is the way the zoning ordinances treat group homes either directly with the written provisions, or indirectly, which typically happens through the allowances of subjectivity by enforcement agencies or by attempts to limit or eliminate available housing for the disabled.

The main thrust of the Fair Housing Act was and is to provide for integrated housing. It works in part to prevent a local government from confining housing for the disabled to certain areas within the town. It prohibits zoning and other types of land-use regulations that have the effect of limiting the ability of disabled persons to choose where they want to reside within the community. It prohibits a jurisdiction from enacting laws that are effectively more burdensome for disabled individuals. The Fair Housing Act not only makes it illegal to discriminate against persons with mental or physical disabilities, but in some instances requires that affirmative actions be taken to assure equal access to housing. The 2005 Analysis of Impediments suggested that a careful reading of the **Zoning Ordinance of Jackson, Mississippi** could be used to limit the availability of housing for disabled individuals. The argument was that instead of setting the number of residents allowed in a group home for the handicapped in a particular zoning district, it would be better to use square footage and treat the disabled in a group home the same as a family in a single family residential district. It was further reasoned that requiring more parking spaces for a group home for the handicapped than for a single family residence would be discriminatory because a greater burden would be imposed on the disabled residents of this group home. However, after further consideration, we have concluded that it is not necessary to make any further amendments to the Ordinance at this time.

The reason is that the City of Jackson is under a 1997 consent decree that already required the city to amend its zoning ordinance to allow group homes for the handicapped and personal care facilities housing six or fewer residents excluding staff as a matter of right in the following residential districts: R-1, R-1A, R-1E, R2, R-2A, R-3, and R-4. These districts also allow the uses for 7 to 12 residents, excluding staff with a Use Permit. In the R-5 Zoning District, group homes for the handicapped and personal care facilities up to 12 residents, excluding staff are allowed by right. The language in these ordinances was written based upon the direction of the Department of Justice as it relates to housing for the handicapped. It is not reasonable to expect that a group home for the handicapped should be treated the same as a single family in every way. Regarding the additional burden imposed by stricter parking requirements for a group home as opposed to a single-family residence, this could be addressed by a reasonable accommodation, as needed. Therefore, it is noted that the mentioned zoning ordinances of the City of Jackson, Mississippi are not at this time believed to be exclusionary or in any way in violation of the Federal Fair Housing Act.

Chapter VII

Community Concerns

A community meeting was held on January 23, 2011 in the boardroom of the Warren G. Hood Building, with the intent to hear chief housing-related concerns of the Jackson community. Notices were sent to local housing advocate agencies, disability organizations, emergency and transition shelters, social service organizations, housing developers, city council members, churches and local libraries.

The meeting was attended by Charles Harris and Rene Gallor from Housing Education and Economic Development, Leo Stevens and Vanessa Henderson from the City of Jackson, Ms. Jerrie Magruder and Marilyn Moore-Lemons from HUD, and representatives from the Jackson NAACP, the Mississippi Coalition for Citizens with Disabilities, Metro Housing Partnership, USM Institute for Disability Studies, Victims' Group of Violent Crimes, and residents from the Jackson community. Mr. Harris facilitated the meeting and explained that HEED had a contract with the City of Jackson to conduct an analysis of impediment to fair housing choice study and receiving input from the community was a necessary component to that study. Ms. Jerrie Magruder, Marilyn Moore-Lemons and Leo Stevens each made opening statements about HUD and City programs. After, attendees were allowed to make comments and ask questions.

Mr. Wayne McDaniel, President of the Jackson NAACP, Vice President and Housing Chair for the State NAACP spoke about the concerns of child homelessness around the state, families living in Section 8 apartments that are being discriminated against and the insufficient help available to homeowners facing foreclosure. Ms. Mary Troupe, Executive Director of the Mississippi Coalition for Citizens with Disabilities made statements pertaining to code enforcement, about deplorable housing conditions of apartments being rented and the high rates being charged. She stated that people were seeking accessible, affordable and safe housing outside the City, even though transportation is not available in those areas. Ms. Troupe stated that there are many unlicensed homes that are taking funds from individuals with mental issues, allowing them to stay a few days, and then locking them out for the rest of the month.

Mr. Rene Gallor, Housing Counselor with HEED, spoke about the lack of resources or information about programs to help Jackson residents, especially those who don't qualify for loan modifications and other federal programs and how senior citizens are having to take out reverse mortgages to make ends meet, oftentimes putting them in a precarious situation. Ms. Katie Field of Keep A Roof, whose organization is a member of the Partnership for the Homeless, talked about the issues facing those homeowners whose income is just outside of most program's guidelines and are denied much-needed assistance and substandard housing conditions and intimidation renters face. Ms. Shirley Cleveland shared her experience as an elderly homeowner losing her job and struggling to

pay her mortgage and all the mortgage company did was eliminate the escrow from her monthly payment and now she has to pay her own insurance and taxes. Ms. Lena Tyler, resident of the Bon Air Subdivision, spoke about all the problems they have had with this subdivision and all the failed promises they were made. Also, speakers shared resource information about accessibility modifications, foreclosure prevention and other issues.

A transcript of the meeting in its entirety is included in the appendix.

Impediments to Fair Housing Choice

It is very difficult for a jurisdiction to eliminate impediments to fair housing choice as this process will generally require the cooperation and collaboration of several entities outside the control of that jurisdiction. To begin or continue to develop an equitable housing market that creates a diversified environment for the future, we must begin with an investigation of past policies, current public and private policy decisions, and the commitment to evaluate and change the process as is necessary. This analysis should be used to give rise to new methods and techniques to affirmatively further fair housing.

There are a total of thirteen primary impediments that were identified in the development of the current analysis as follows:

Impediment #1

- Although there appears to be some improvement since the last AI, fair housing complaints filed with HUD reveal that ***some discrimination continues to occur in the public and/or private housing market.***

Impediment #2

- Disability tests conducted show that there appear to still be considerable ***handicap accessibility violations in the private housing market.***

Impediment #3

- ***Little efforts are made to communicate with persons of limited English proficiency.***

Impediment #4

- There is a ***lack of funding necessary to adequately promote fair housing in the region.***

Impediment #5

- The ***lack of services for the homeless and regulation enforcement may be leading to unlicensed group homes preying on the homeless.***

Impediment #6

- HMDA data indicates that there continues to be a **high percentage of loan denials** as well as a **large number of high-cost loans** in Jackson, Mississippi.

Impediment #7

- The **general economic decline** of the Nation has led to reduced funding at the federal level and economic decline at every level down to the City residents.

Impediment #8

- There is a **lack of affordable, safe, and accessible housing as well as infrastructure and supportive services** throughout the City of Jackson and the surrounding region.

Impediment #9

- The City has a **high percentage of older housing stock**.

Impediment #10

- There is a **high percentage of substandard housing** in Jackson, Mississippi.

Impediment #11

- The **rising costs of new developments** have resulted in few new multifamily construction throughout the region.

Impediment #12

- The **white flight and exodus of middle-class residents** from the City to more modern suburban areas leads to a concentration of poverty and feeds the vicious cycle of economic blight.

Impediment #13

- The lack of a local fair housing ordinance in the 21st century could signal a lack of commitment to fair housing. The **lack of a substantially equivalent fair housing ordinance** in the City of Jackson empowering a local agency makes it impossible to effectively and expediently intake, process and resolve fair housing complaints without relying on HUD.

Recommendations for Future Action

It should be further noted that several of the impediments to fair housing choice listed above interact or overlap with each other in some way. Therefore, they may have a common solution. When this is the case, we will combine them into one recommendation for simplicity. Recommendations for the above-identified impediments are detailed below:

Recommendation #1 to mitigate Impediment #1

Although the number of complaints has been low in recent years, more needs to be done to ensure fair housing choice for all Jackson residents. We recommend that the City of Jackson require all staff members of housing providers contracted by the City, current and future, to receive fair housing training as a condition to their participation in any housing program. The City should utilize radio and print ads, city media resources and water bill inserts as an outreach mechanism to inform residents of their fair housing rights and the various housing programs and services available to them. Staff should post fair housing information on the City's website listing discriminatory activities and include contact information for the City's private fair housing contractor and the Mississippi HUD State Office. The information should be easy to find without having to navigate all over the website looking for it. The Mississippi Regional Housing Authority Number VI should also make annual fair housing trainings available to their program participants.

Recommendation #2 to mitigate Impediment #2

The 2005 AI recommended that the City review the guidelines, procedures, and training of its building inspectors, or those who enforce building codes to ensure that construction of new multi-family housing is built to federal specifications, especially as it relates to handicap accessibility. Several of the Code Enforcement officers attended the Fair Housing Accessibility Training which covered the Fair Housing Act requirements for disability, accessibility, accommodations and modifications in the design and construction process. Additionally, the City is requiring the Office of Code Services to update their policies to ensure that the construction of new multi-family housing are built to federal specifications, especially as it relates to handicap accessibility; and to ensure that available training would be provided to the code enforcement inspectors. We also recommend this action not only with regards to new construction (which is very limited), but also regarding existing housing covered by the accessibility legislation. Staff should post on the City's website for all residents of Jackson to have easy access to information regarding the Fair Housing Act requirements for disability, accessibility, accommodations and modifications in the design and construction process.

Recommendation #3 to mitigate Impediment #3

Although the number of limited English proficiency persons in Jackson may be low and the Executive Order may not require it, public and private housing providers should make more effort to communicate with such individuals which represent an emerging market. Even if the cost of translators and interpreters limits what can be done to this respect, foreign language forms and printed matter may be readily available to service the Hispanic population. The greatest impediment is the lack of willingness to communicate (even if it

requires effort) and make housing available despite the language barrier. More education and outreach is necessary to try to change attitudes.

Recommendation #4 to mitigate Impediment #4

The City of Jackson and other regional jurisdictions must increase funding for both education and outreach and private enforcement activities in Jackson and the surrounding region. HEED, the City's fair housing contractor, only received \$12,500 this year, \$8,500 last year and \$15,000 annually for the four years prior to that to conduct both fair housing and housing counseling. These activities should be contracted separately with clear scope of work requirements for each activity. For example, inaccessible apartment complexes could be identified and later required to correct the situation. It is not possible to conduct adequate fair housing services, training and enforcement without adequate funding.

Recommendation #5 to mitigate Impediment #5

The Consolidated plan on page 85 recognizes the need for supportive services and housing facilities to address the needs of the homeless. See recommendation #7. Any information regarding unlicensed group homes in the City of Jackson should be referred to the Mississippi State Department of Health for investigation.

Recommendation #6 to mitigate Impediment #6

The 2005 AI recommended that the City undertake further analysis of the lending data to determine the extent of the racial disparate treatment in lending transactions and develop education activities to address and correct such discriminatory practices. HEED has addressed such issues repeatedly at its Annual Fair Housing, Fair Lending Conferences along with the National Community Reinvestment Coalition and other groups that have done work in the area on this issue. We recommend that the City of Jackson should contract a certified fair housing agency to conduct periodic fair housing audits on all lending institutions contracted by the City to ensure that discriminatory activities are not practiced.

Recommendation #7 to mitigate Impediments #7 through 11

We have already considered all that the City of Jackson is doing to remediate the lack of safe, affordable housing as well as infrastructure and social services. However, the 2011 One-Year Action Plan recognizes that the resources and capacity in these challenging times are very limited for all that needs to be done. The City should therefore establish a public/private housing and services board made up of representatives from the planning, housing development, realtor, lending, insurance, utility, and/or social services industries as well as fair housing, disability, neighborhood, community, and/or other groups to review all requests for grants, loans, bond and/or tax incentives for the purpose of maximizing available resources and developing affordable and/or mix-use housing as well as supportive services. This board will make recommendations to the City Council as well as devise ways to raise private funds for housing and/or social services initiatives that are not funded or are underfunded. The information acquired by said housing and services board on available resources should be shared and made readily available to all Jackson residents. One effective way of doing so would be to post such information on the City's website.

Recommendation #8 to mitigate Impediment #12

Mitigating the effects of the long-time segregation (racial and economic) of the City of Jackson would require a concerted effort by all levels of the community, not only of Jackson but also of neighboring cities and counties of the MSA or metropolitan region. Interconnecting public transportation and a greater supply of affordable and accessible housing in the region could lead to greater integration. However, the sincere commitment of all the officials involved (including mayors) as well as an extensive education campaign reaching into the region's school systems would most likely be required.

Recommendation #9 to mitigate Impediment #13

We have previously acknowledged the limitations imposed by state law on enforcing a local fair housing ordinance. However, the 2005 AI recommended the City to engage in discussions with state officials as well as HUD representatives regarding the passage of the necessary legislation. We again recommend that you do so. Further, the lack of a local fair housing ordinance in the 21st century could signal a lack of commitment to fair housing. If the City of Jackson is serious about promoting fair housing, there should be nothing to keep it from enacting a fair housing ordinance despite the fact that it could not at this time be substantially equivalent to the Federal Fair Housing Act. It would at least constitute a symbolic measure which would bring Jackson closer to the 21st century. To that end, the members of the City Council should receive an electronic copy of this Analysis of Impediments to Fair Housing Choice. It should also be posted on the City's website for all to access.

HEED has developed a fair housing action plan for the city to review, amend, and implement as is necessary to immediately begin the process of taking above recommended action. The chart is displayed below:

City of Jackson Fair Housing Action Plan – 2014

Action	Responsibility	Proposed Timeline
Increase funding for private fair housing education, outreach, and enforcement activities relating to discrimination in rental, sales, and lending	Office of Housing and Community Development	Beginning the next funding cycle
Require all housing providers contracted by the City, current and future, to receive fair housing training as a condition to their participation in any housing program	Office of Housing and Community Development	Beginning the next funding cycle
Post fair housing information on the City's website listing discriminatory activities, accessibility requirements, contact information for private fair housing contractor and the Mississippi HUD State Office as well as an electronic copy of this AI	Office of Housing and Community Development and the City's IT department	Within 60 days
Utilize radio and print ads, city media resources and water bill inserts as an outreach mechanism to inform residents of their fair housing rights and the various housing programs and services available	Office of Housing and Community Development	Monthly, quarterly, or semi-annually depending on activity
Organize a meeting of regional officials to consider the need for greater racial integration in the area and the possibility of a regional fair housing education campaign and interconnecting public transportation system as well as the means to achieve such goals	Mayor's Office	Within 120 days
Establish a public/private housing and services board made up of representatives from the planning, housing development, realtor, lending, insurance, utility, and social services industries as well as fair housing, disability, neighborhood, community, and other groups to review all requests for grants, loans, bond and tax incentives for the purpose of maximizing available resources and developing affordable and mix-use housing and supportive services. This board will make recommendations to the City Council as well as devise ways to raise private funds for housing and social services initiatives that are not funded or are underfunded.	Office of Housing and Community Development with appointments made and/or approved by the City Council	180 days to establish, hold monthly meetings for the executive board and quarterly meetings for the entire board
Establish local fair housing ordinance and enter discussions with State, County, and HUD officials to begin process of establishing substantially equivalent fair housing ordinance.	Mayor, City Council, Mississippi Legislature and Office of Housing and Community Development	Within 180 days

APPENDIX

1 HOUSING EDUCATION AND ECONOMIC DEVELOPMENT
2 ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE

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9 COMMUNITY MEETING

10 Held at the instance of HEED in the Boardroom of
11 the Warren G. Hood Building,
12 200 South President Street,
13 Jackson, Mississippi,
14 Monday, January 23, 2012,
15 commencing at approximately 6:00 p.m.

16 *****

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18
19
20
21 REPORTED BY:

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1 MR. CHARLES HARRIS: Well, I'm Charles
2 Harris for those of you who might not know
3 me, and I'm director of Housing Education
4 and Economic Development, which our acronym
5 is HEED. Again, thank you for coming this
6 evening. We're here this particular day
7 because HEED has a contact with the City of
8 Jackson to do a study on analysis of fair
9 housing impediment choice, so this is the
10 reason why we're here.

11 And we're here to get some input from
12 the community in regards to fair housing
13 and other housing issues that individuals
14 might be having or facing here in the City
15 of Jackson. And, again, we just wanted to
16 thank the City of Jackson for granting us
17 for the second time a contact to do the
18 analysis of impediment, and we want to
19 thank Leo and Vanessa also for taking part
20 in this.

21 First of all, I'd like to also
22 recognize Ms. Magruder with HUD and
23 Ms. Marilyn Moore who is with HUD. And at
24 this particular time, first of all, we
25 would like to have greetings from HUD,

1 which will be done by Ms. Jerrie Magruder
2 and then followed by Ms. Marilyn Moore, who
3 will tell us -- define what is fair
4 housing, and the purpose of analysis of
5 impediment of housing choices. And then
6 Leo Stevens, who is the housing manager for
7 the housing community development for
8 Jackson, Mississippi, will give us some
9 insight on the housing program that the
10 City is involved with.

11 So when you're making your
12 presentation, asking a question, please
13 speak clearly so that the stenographer
14 might be able to record your name correctly
15 and clearly. Thank you.

16 MS. JERRIE MAGRUDER: Good evening.
17 My name is Jerrie Magruder, and I'm the
18 field office director for HUD in
19 Mississippi. It is, indeed, my pleasure to
20 be here with you tonight as you are going
21 through your analysis of impediments to
22 fair housing. As you know, it's HUD's
23 mission to ensure that any funds that you
24 put into the community are used free from
25 discrimination, and each one of our

1 grantees is charged with furthering fair
2 housing. And a component of furthering
3 fair housing is doing an analysis of
4 impediments, and so I'm delighted to see
5 that some of our organizations in the
6 community, that you're here tonight to
7 learn more about what the City is doing,
8 and how they plan to implement this plan to
9 make sure that all the funds that they use
10 are free from discrimination. And, again,
11 I'd like to thank Mr. Harris for the
12 invitation to come.

13 MR. CHARLES HARRIS: Thank you.

14 MS. MARILYN MOORE-LEMONS: Good
15 evening everybody. My name is Marilyn
16 Moore-Lemons, and I'm the Mississippi
17 Office of Fair Housing Equal Opportunity
18 Director.

19 HUD's mission, as Jerrie stated, is to
20 promote nondiscrimination and ensure equal
21 opportunity in housing for all. We with
22 the Office of Fair Housing and Equal
23 Opportunity are charged with enforcing
24 roughly 14 laws and executive orders, and
25 one is the Executive Order 11063, which --

1 which is in effect -- it -- it -- it's --
2 the goal is to undo patterns of
3 segregation. Affirmatively furthering fair
4 housing is one of HUD's guiding principles,
5 and it's a requirement that's passed on to
6 HUD-funded programs, such as the City of
7 Jackson.

8 The City of Jackson is a -- what we
9 call an entitlement community. In short,
10 its a recipient of HUD funds. Therefore,
11 again, there's the responsibility to ensure
12 that nondiscrimination is occurring and to
13 enforce the civil rights obligations under
14 the laws and executive orders are passed
15 down to the City of Jackson.

16 The City of Jackson is obligated to
17 affirmatively further fair housing, and
18 what does that mean? One of the
19 requirements of being an entitlement
20 community is to complete something called a
21 consolidated plan. And part of the
22 consolidated plan process is to engage in
23 fair housing planning.

24 Now, under fair housing planning is an
25 obligation to do something called an

1 analysis of impediments to fair housing
2 choice, and what is that? It's every three
3 to five years entitlement communities, such
4 as Jackson -- I call it they're to take a
5 look at their jurisdiction, or take a look
6 at themselves to see if there are any
7 barriers or is there anything in place that
8 will affect people's fair housing choice to
9 impact or affect where people live or want
10 to or desire to live. It's Jackson
11 stopping and looking at itself. It looks
12 at -- the intent is to look at its
13 policies, its practices, its laws, its
14 ordinances, its statutes, to look at -- to
15 look at the community as a whole to see
16 what has happened -- or what has happened
17 since the last AI was drafted or
18 implemented? What has happened to affect
19 where people within the city and the
20 surrounding area -- what has happened to
21 affect where they want to -- affect their
22 housing choice?

23 I'm disappointed that more people --
24 this is such a rare opportunity. It's a
25 wonderful opportunity for the folks here in

1 the city and the surrounding areas to chime
2 in. That's what this process is all about.
3 That's what identifying impediments or
4 problems or issues that's -- that we're at
5 a very pivotal point in time. Our
6 administration's affirmatively furthering
7 is -- is at the forefront. This process
8 is -- is -- is so important, and I'm glad
9 the participants that are here are here.

10 This process is to take the comments
11 as part of the analysis of the impediments
12 process. It's to reach out to
13 stakeholders, to people with an interest,
14 to citizens, to organizations, to the
15 NAACP, to the migrant organizations,
16 especially since the population has
17 dramatically increased in this state. It's
18 to -- I talked about stakeholders. It's to
19 rally people. It's to elicit comments to
20 see what is happening. Has the
21 demographics in the community changed? If
22 they've changed, how does it affect fair
23 housing choice? What's happening? Is
24 there anything happening with the disabled
25 community that affects fair housing choice?

1 Are there any zoning issues that's going on
2 that affects where people live or would
3 want to live? I could go around the room,
4 and you can -- you can probably based on
5 news reports or people you know or
6 families, you could probably chime in to
7 what issues you're aware of that are
8 affecting where people -- what we call fair
9 housing choice, but in a nutshell, it's
10 where people -- what's impacting where
11 people live and/or want to live, and in a
12 nutshell, that's what this process is
13 about.

14 And, hopefully, maybe through word of
15 mouth and through some of us, people will
16 give you comments. It's the comments that
17 -- that creates that document. It becomes
18 a living document, and the document is in
19 place from three to five years. Once that
20 document -- once -- once -- once the
21 consultant, HEED, identifies what all these
22 issues are that are impacting fair housing
23 choice, then the City will -- then they're
24 adopted at some point, and the City will
25 put in place an action plan to address

1 those issues. And once the issues are
2 addressed, and then in terms of the action
3 plan, then it's memorable, records are kept
4 tracking those -- tracking the issues and
5 what's -- what -- what -- what has been
6 determined that we're going to do to
7 address the issues, and over time, we hope
8 to eliminate those barriers to fair housing
9 choice.

10 So I didn't say it very eloquently,
11 maybe because it's later in the day, but
12 that's the gist of this whole process. And
13 probably I need to -- I love it. I love
14 the process, and I'm just so sad that we
15 didn't have more participants. But you can
16 -- you can -- Caleb, with University of
17 Southern Mississippi Disability Institute,
18 you know, you're one voice, and you go and
19 you spread the word. And when you spread
20 the word, hopefully, you will get more
21 comments to put into this working document.

22 Does anyone have any questions at this
23 point?

24 MR. CHARLES HARRIS: Later.

25 MS. MARILYN MOORE-LEMONS: Okay. That

1 means I can't leave? No, I don't want to
2 leave.

3 MR. LEO STEVENS: Good evening. I'm
4 Leo Stevens, and I'm the manager of the
5 City of Jackson's Development Assistance
6 Division. Our division is within the
7 Office of Housing and Community
8 Development. And our office and our
9 division has the responsibility for
10 carrying out and implementing the various
11 programs, funds, that we receive from the
12 Department of Housing and Urban
13 Development, including the Community
14 Development Block Grant Program, the Home
15 Investment Partnerships Program, the
16 Emergency Shelter Grants Program, the
17 Housing Opportunities for Persons with AIDS
18 Program.

19 And so we, as was indicated earlier,
20 the City of Jackson submits an annual
21 consolidated plan to the Department of
22 Housing and Urban Development to obtain on
23 a yearly basis our entitlement funds for
24 these -- for these programs. The City of
25 Jackson receives approximately \$2.3 million

1 in CBG funds, approximately \$1.3 million in
2 home funds, about \$125,000 in ESG funds,
3 and about \$985,000 in HOPWA funds.

4 Unfortunately, it appears that the CBG --
5 well, it appeared the CBG and home program
6 took a substantial budget cut this past
7 year because of the cutbacks in Washington
8 that we've been reading about. The
9 preliminary figures for the 2012 funding
10 that we will be getting later on this year
11 look even worse. But we must make do with
12 what we have, and we are grateful for those
13 funds, and we hope that a cycle of
14 diminishing funds changes, and in the next
15 few years, we'll get it back on the upward
16 trend for these programs.

17 But the City of Jackson regarding the
18 housing component of our overall
19 consolidated plan, the City of Jackson, as
20 I said, receives approximately \$1.3 million
21 in home funds. Upon approval of our
22 consolidated plan by our local area HUD
23 office, the City of Jackson has an annual
24 RFP process for housing organizations,
25 housing providers that are interested in

1 partnering with the City of Jackson to
2 carry out affordable housing programs.

3 Based on that RFP process and the
4 committee that is established to review
5 those, the City of Jackson, then, enters
6 into contacts with housing provider
7 organizations in the City, and to carry out
8 housing activities in various neighborhoods
9 of the city.

10 Some projects are city-wide. We do
11 promote affordable housing construction,
12 and in past years, we have focused some of
13 this new construction in the Midtown
14 neighborhood, the Chambers Subdivision, the
15 Washington Addition neighborhood, and among
16 others, the Bon Air neighborhood. So we --
17 we have been using those -- those funds to
18 build new, affordable housing.

19 We are also partnering with Habitat
20 for Humanity. We've been doing that for a
21 number of years where we provide our
22 housing funds, our home funds to allow them
23 to acquire properties that they in turn can
24 develop with their -- with their partners,
25 with their donors, and they've had a very

1 successful program, as I think most people
2 have heard about Habitat having a very
3 successful, affordable housing program
4 through the years. And we have partnered
5 with them, I guess since the very inception
6 of the home program, and we've had this
7 continuing relationship with Habitat for
8 Humanity.

9 The City of Jackson also recognizes
10 the need to promote and increase home
11 ownership in the City of Jackson.
12 Partnering with nonprofit organizations
13 that can assist individuals and families
14 become first-time home buyers, make it more
15 attractive for them to be able to afford
16 housing through down payment assistance,
17 closing costs, et cetera, to make it
18 affordable for individuals and families to
19 -- to increase housing opportunities, and,
20 in turn, increase the City of Jackson's tax
21 base by getting people off -- from being
22 renters to being homeowners. And through
23 the years, we've -- we've -- as I said,
24 been partnering with organizations for that
25 purpose. Some of those being University of

1 Southern Mississippi Institute for
2 Disability Studies where they assist
3 individuals and families who are disabled
4 to become homeowners. We've also worked
5 with other organizations such as
6 Mississippi Housing Partnership, who has a
7 very successful program, and the City of
8 Jackson has had its own internal, inhouse,
9 city-wide down payment assistance program.
10 So on various fronts, those are -- that's
11 an overview of what we've tried to do with
12 the home funds to promote housing and
13 create additional housing opportunities,
14 affordable housing opportunities for our
15 citizens.

16 We've also partnered with Mr. Harris,
17 HEED, to assist us in monitoring on a
18 yearly basis affordable housing
19 opportunities to make sure that -- that we
20 get out the message regarding fair housing
21 and what organizations are expected to do
22 to be in compliance with fair housing. And
23 Mr. Harris and HEED has been a vital
24 component of -- of getting out the message
25 regarding fair housing through the years,

1 and we're very appreciative of -- of his
2 organization doing that.

3 Earlier -- and to get more focused on
4 -- on the AI that we're -- that we're
5 undertaking at this time, the City of
6 Jackson went through our RFP process
7 several months ago to select a consultant
8 to prepare our AI. After going through
9 that process and rating the proposals by
10 our committee which was established,
11 Mr. Harris' organization, HEED, was
12 selected to provide this housing component,
13 and this AI Study for us.

14 MR. CHARLES HARRIS: Thank you.

15 MR. LEO STEVENS: And we're very
16 appreciative of their efforts to do this,
17 and so we have a contact with them. And I
18 know they've been working hard putting --
19 putting forth the effort to develop this,
20 and they're the integral part of having
21 this meeting tonight and soliciting input
22 from organizations and individuals
23 regarding the fair housing and the things
24 that should be addressed in this study, and
25 pointing out to us, the City of Jackson,

1 those things that we need to be aggressive
2 about and knowledgeable of regarding fair
3 housing in the City of Jackson. So that is
4 what we've done with our housing -- an
5 overview of what we've done with our
6 housing programs.

7 We do have a -- I should have to add
8 this, as far as our CDBG funds, an
9 emergency repair program for people -- for
10 homeowners to bring their houses -- and
11 address emergency needs and bring their
12 houses up to code and standard. So that's
13 the CBGD aspect of it, in addition to the
14 home aspect of it.

15 So, again, we're very appreciative of
16 everybody being here and taking time out of
17 your schedules to share with us, from your
18 perspective, what the City of Jackson can
19 do in a better way to increase fair housing
20 choice. And those things that we need to
21 include in our AI itself, that we can
22 distribute to -- to anyone who's
23 interested, what we need to do to better
24 ourselves regarding fair housing in the
25 City of Jackson.

1 So having said all that, we're very
2 appreciative of everybody being here, and
3 we look forward to the remainder of the
4 meeting. Thank you.

5 MR. CHARLES HARRIS: Thank you, Leo.

6 Now, that you have an understanding of
7 what fair housing is and the purpose of
8 this analysis and with the greeting and you
9 know how involved HUD is with this fair
10 housing situation, and so now you've heard
11 HUD's perspective, an update on what the
12 City has done in housing and how the City's
13 furthering their fair housing choice.

14 Now, we'll hear from some of the
15 community groups. At this particular time,
16 we would hear from Wayne McDaniel with the
17 Jackson Branch -- he is the Jackson Branch
18 President of the NAACP, Wayne.

19 MR. WAYNE MCDANIEL: As Mr. Harris
20 said, my name is Wayne McDaniel. I'm the
21 President of the Jackson NAACP, Vice
22 President for the State NAACP and Housing
23 Chair for the State NAACP. Thank you, Mr.
24 Harris, for inviting me.

25 The NAACP, we're an investigative

1 segment of the NAACP. We investigate
2 housing discrimination whether it be
3 homeowners or apartments that are funded by
4 HUD or Section 8 or whatever programs that
5 they have.

6 Our biggest concern -- well, let me
7 start by saying, right now we are
8 concentrated on the child homelessness.
9 That's one of our pet peeves right now, and
10 we're concentrated on child homelessness
11 around the state, and I'm on the state-wide
12 committee for that organization. But most
13 of our problems and things that we're
14 coming across is people living in Section 8
15 apartments that are being discriminated
16 against by apartment managers. Most of our
17 complaints are young couples or young
18 mothers that see illegal activities going
19 on, and the apartment managers are
20 condoning it. And when they report it, at
21 some point they feel like they're being
22 discriminated against because all of a
23 sudden, they're being evicted.

24 Some of our complaints and problems
25 are homeowners that -- as we discussed

1 earlier, you know, some of them wait until
2 the last minute to try to save their homes
3 when they get behind on their mortgages.
4 And we're not an organization that finances
5 or helps get financing for homeowners, but
6 we do refer people out. We do have a list
7 of agencies, HEED is one of them, that we
8 refer people to them to help find financing
9 or adequate financing to save their homes.
10 But as I said at the beginning, we're
11 basically an investigative arm of the
12 NAACP, and we do investigate housing
13 discriminations at all levels. And at this
14 point, we've been pretty successful in
15 assisting some of our constituents around
16 the state in their problems, but we're not
17 doing enough. You know, we only have two
18 or three organizations that really step up
19 to the plate and do these investigations,
20 and there's just not enough being done.
21 And we find that a lot of people are living
22 with family members, because they lose
23 their homes or lose their apartments
24 because of some of these investigations,
25 and I have several problems going on, and I

1 guarantee before I leave here tonight, I
2 will talk to Ms. Lemons about some of them.
3 Thank you.

4 MR. CHARLES HARRIS: Thank you, Wayne.
5 Now, we're going to hear from
6 Ms. Troupe, Ms. Mary Troupe with the
7 Coalition of Citizens with Disabilities.

8 MS. MARY TROUPE: Yes, I'm Mary
9 Troupe, Executive Director of the
10 Mississippi Coalition for Citizens with
11 Disabilities. We have a lot of issues that
12 we're very concerned about. Let me just
13 start off first about housing that is not
14 livable in the city and we -- I am ashamed
15 to say that I was not more aware of the
16 conditions that a lot of the housing was in
17 until Katrina when we started working with
18 evacuees that were coming into town trying
19 to find places to rent. And I was
20 absolutely floored at some of the
21 conditions properties were in that some of
22 the "landlords" and owners of the property
23 and the City were, first of all, even
24 renting, and the City was allowing them to
25 be rented and at the cost at which they

1 were being rented. So we started working
2 with -- we've always, of course, been
3 interested in making sure that housing is
4 affordable, accessible, and safe for
5 individuals throughout the state. But this
6 being the City of Jackson and being the
7 capital, it really has come to a crisis
8 situation. And I think that it's quite sad
9 when it is the city that's the capital of
10 this state. And we're seeing more and
11 more -- we're getting more and more calls
12 from individuals trying to find suitable
13 housing outside of the City of Jackson,
14 even though there's not transportation and
15 so forth, because they cannot find
16 accessible, affordable, and safe housing in
17 the City. And I'm very concerned about
18 that. We're continuing to lose residents
19 in this city. We're continuing to lose
20 workforce in this city, a tax base in the
21 city, and I'll be honest with you, I've
22 called and talked with many people at the
23 administrative level, and they don't seem
24 to be very concerned about it. But I'm
25 very concerned.

1 About three months ago, it was before
2 Christmas, I had a lady in Jackson -- this
3 is just one of many stories, but this is a
4 reason. I had a lady in Jackson with a son
5 who had cerebral palsy that was in housing
6 in Jackson, and she began to tell us that
7 she had paid her rent. She was not late on
8 her rent. She was having problems, though,
9 because there was actually smoke coming
10 from the outlets, and that she had called
11 the landlord. He had said he would get it
12 fixed, and after several months, he had not
13 gotten it fixed. Cold weather was
14 supposedly -- you know, we thought we were
15 going to have a winter, and that cold
16 weather was coming in. And so we sent
17 someone over to check on the house and see
18 what was going on. I actually called the
19 City. I called the Code Division. They
20 said, yes, she had complained to them.
21 They had gone out and looked at it, and the
22 problem was the house needed new wiring,
23 and it needed a new -- the thing on the
24 outside --

25 MS. MARILYN MOORE-LEMONS: The box?

1 MS. MARY TROUPE: The box, yeah. And
2 that the owner had been contacted, and he
3 had not made the changes. My question is:
4 Why is he still allowed to rent a house?
5 Why are they still allowed to rent houses
6 in this city when they're in those
7 conditions? They should have their rental
8 privileges pulled, and the City should help
9 someone find -- if they're in that
10 condition, try to find them another house,
11 another place to live.

12 We -- we are constantly getting calls
13 from individuals who have children or who
14 have elderly parents that are needing
15 accessibility being done to their homes
16 that they're in. They're needing
17 assistance with that. The people who own
18 the property and so forth will not do it.
19 That is against the ADA. We don't have any
20 support from the City when it comes to
21 that. We have got a crisis when it comes
22 to individuals owning their homes right now
23 and not -- and people getting behind in
24 their mortgages. There is -- they're
25 needing assistance with that.

1 But when it comes to so many people
2 within the City of Jackson cannot afford to
3 own their own homes, they have to rent
4 properties. And to have to rent properties
5 in the conditions that they're in and have
6 no support from the City of Jackson, from
7 coding, from anything in Jackson, to make
8 sure that these properties -- some of
9 the -- even the apartment complexes are
10 owned by the City. They actually got grant
11 funds, and they are deplorable, absolutely
12 deplorable. And we've just got to do
13 something about this. I mean, we -- you
14 know, we talk and we talk, and we try to
15 talk to people about it at City Hall, and
16 we don't get any help with this. I don't
17 know what the code people are doing. I
18 don't know if they're going out and
19 checking when people call, and then why
20 they're not making sure that people make
21 the proper improvements, even when many of
22 the individuals will agree that live there
23 will agree to do the work and/or get the
24 work done and pay for it, and then you ask
25 them to take it out of their rent, they're

1 told, no, you will be evicted if you do not
2 pay the rent, period. I don't care what
3 you do to it. I'll do it when I get a
4 chance to do it, and they never do it.

5 As the executive director of the
6 coalition, we're also seeing a rise in
7 children with asthma in this area. And
8 it's been on a very high rise for years in
9 the Delta region, but in Jackson, we're
10 seeing a rise. And it is directly
11 attributed to the housing conditions when
12 there's infestation of insects such as
13 roaches and stuff. The droppings are
14 causing these lung infections and asthma
15 and different conditions and worsening the
16 conditions of senior citizens that have
17 emphysema and COPD. But the sad thing is
18 they don't have anywhere else to go, and we
19 get very little help, to be honest with
20 you, from our HUD office. They do not keep
21 an accurate list of apartments or homes
22 that can be rented. You can go and maybe
23 get one, but some of the homes have been
24 demolished, or they're not rentable
25 anymore. So from the state to federal

1 levels, we have got a real problem in this
2 city when it comes to housing. And I just
3 -- I don't know what the answer is, but
4 we've got to do something, because we are,
5 as I said, seeing more and more people who
6 are leaving this area, who don't want to
7 leave the area, because there's no other --
8 in the metro, there's no other
9 transportation for them to get to work and
10 to different shopping and drugstores and so
11 forth.

12 So I would love to be a part of
13 anything that anyone is wanting to do to
14 try to help the living situations in the
15 City of Jackson. I have -- you know, the
16 Senate has a housing -- a housing
17 committee. It was started four years ago,
18 and Senator Frazier from Jackson was
19 chairman of that housing committee the last
20 four years. He is now a member of that
21 housing committee in the Senate. We have
22 tried to get the State interested, not only
23 just in the Jackson housing commissions but
24 also throughout the state.

25 Historically, the Senate has never

1 been -- or the state legislature has never
2 really been interested in housing or
3 transportation, but it has come a time when
4 they have got to start being serious about
5 it, and looking at it.

6 We're going to be meeting with some
7 other environmental organizational groups
8 with the Mississippi Development Authority
9 to discuss the situations throughout the
10 state, but we have got to come together and
11 do something. We have a tremendous amount
12 of individuals that are living sporadically
13 homeless in this state, and particularly in
14 the Jackson area.

15 One thing and this -- the homes are
16 deplorable, but we have a lot of -- of
17 group homes that are not certified in
18 Jackson, that are not certified by the
19 Department of Health. But yet they are
20 homes where individuals who are on -- have
21 subsidized living live. Well, they're
22 supposed to live there, but what happens
23 there, they're only there for a couple of
24 three days the first of the month when the
25 individuals that own the home collect their

1 checks, and then they're locked up. We
2 found ourselves in a crisis about this two
3 years ago when on the coldest night of that
4 year, with Mr. Armstrong of the City, we
5 did a homeless count with the National
6 Homeless Count. And many of the
7 individuals said, oh, yes, I have a home,
8 and we said, why were you not in that home?
9 Well, it's closed. It's only open two or
10 three days a month.

11 And we found out that they were
12 actually these homes that are not
13 sanctioned by the Health Department, but
14 they do have individuals who open their
15 homes, say that they will provide for these
16 individuals who have many other mental
17 health conditions and other disabilities,
18 they take their money, close them the rest
19 of the month. They have to go to shelters
20 or find a place to live until the first
21 part of the month again. They go into that
22 home, give them their check again, take a
23 bath, do some wash, get a meal or two, and
24 then the homes are closed. Those have got
25 to definitely be closed, and the City needs

1 to look into that. It's been brought to
2 their attention, and they have not done so.

3 So we've got a lot of issues in this
4 city that need to be addressed, and I'm
5 just here to tell you that we want to help
6 in any way that we can, because our
7 population, individuals with disabilities
8 and senior citizens are really the ones --
9 and children, are the ones that are being
10 hurt the most in this city.

11 MR. CHARLES HARRIS: Well, we want to
12 thank you very much. Thinking back on what
13 comments Ms. Marilyn made earlier, how
14 important it is for individuals to come out
15 and take part in this hearing or just to
16 hear some of the things. So this is one of
17 the reasons why this particular AI study
18 we're doing, why it's important, and I just
19 want to thank the City again for getting
20 involved in doing this.

21 At this particular time, we'll hear
22 from René, René Gallor.

23 MR. RENÉ GALLOR: Good evening. My
24 name is René Gallor. I'm a bilingual
25 housing counselor with Housing Education

1 and Economic Development, and I have the
2 gratifying job of trying to help many
3 people calling our office looking for
4 assistance, because they can't pay their
5 mortgage anymore, or they can't pay their
6 rent. They may be unemployed. They may be
7 elderly or handicapped, or on fixed
8 incomes. They are in debt. They can't
9 make ends meet, other than some different
10 situations. And oftentimes, I am able to
11 help them through different programs. I'm
12 aware of the MSP funds being used in the
13 City to rehab some properties, and also the
14 home saver program, Mississippi Home Saver
15 Program is using Hardest Hit Funds from the
16 U.S. Treasury to help some individuals who
17 have lost their jobs due to the economic
18 recession. We also try to get them loan
19 modifications with the Home Affordable
20 Program, the HAP program, through their
21 servicers, if they are participating.

22 But, of course, oftentimes I find
23 myself at a loss, don't know what else to
24 do, don't know where else to refer people.
25 Sometimes I feel there is a need for more

1 coordination, and, of coarse, there's
2 always people that fall into a Catch 22
3 situation, where they don't qualify for
4 this, they don't qualify for that. There's
5 no way they can get any help, because
6 sometimes they'll spend two years trying to
7 get a house modification. They send their
8 paperwork to the servicer. The servicer
9 loses it or says it's missing this. They
10 say they try to contact them, and they
11 close the case, and now we have to start
12 all over again. And that goes on for two
13 years, and then they come to our office,
14 and we try to get it through the servicer,
15 through their HAP program, and the problem
16 is they don't have enough money to make
17 ends meet, so the servicer is going to turn
18 it down, anyway. So they're homeless in
19 the end, and there's a lack of public
20 housing in the City, and other situations
21 that are causing a lot of people to be in a
22 very, very tight squeeze, or in a very
23 fearful situation.

24 And I don't know if there are any
25 answers for all this, but this is the

1 situation that we've been facing, and we
2 face every day. And then there are people
3 we can help with reverse mortgages. As a
4 certified reverse mortgage counselor, I am
5 able to provide reverse mortgage counseling
6 for elderly folks who may have some equity
7 in their home and can get a reverse
8 mortgage to get out of a mortgage that they
9 cannot no (sic) longer afford. But then
10 they are at risk of another situation, such
11 as that that you all probably read today in
12 the Clarion-Ledger. A woman in Detroit who
13 lost her home with a reverse mortgage
14 because her son didn't keep up with the tax
15 payments. Obviously, she couldn't keep up
16 with her tax payments, so the house was
17 foreclosed on. And many of the elderly in
18 Jackson are having to get a reverse
19 mortgage, but their finances are not at a
20 point where -- it's likely that in the near
21 future they will be able to continue to
22 keep their homeowners' insurance in place,
23 pay their property taxes if they still have
24 property taxes, and stay in their home.
25 But they may end up being foreclosed on,

1 anyway.

2 MR. CHARLES HARRIS: I have to
3 piggy-back on what René just mentioned
4 about this particular lady who was in
5 Detroit. We read that together this
6 morning. She's 100 years of age, and her
7 son was ill for years. First HUD gave her
8 the house, then HUD came back and told her
9 that it wasn't livable, you know, so that's
10 -- now she has no place to stay.

11 In that same vein, another problem
12 we've had with the reverse -- not the
13 reverse mortgage, these mortgage scams, and
14 there's a lot of individuals being caught
15 up in the mortgage scams, so there's a lot
16 of issues with various types of housing.

17 So at this particular time, we have
18 Ms. Katie Field. She has a program called,
19 Keep A Roof.

20 MS. KATIE FIELD: Good evening.

21 Mr. HEED (sic) called and Metro
22 Housing Partnership called and asked if I
23 would come to speak. I have a little
24 organization that me and another couple of
25 church women are trying to get off the

1 ground. We've been working on it for a
2 while. I became a member of the
3 Partnership for the Homeless back in 2005,
4 had a contact with Katrina on the Coast,
5 and I would get calls from Mr. Armstrong,
6 from Shirley Mitchell, from Patricia at
7 Gateway just from different people in
8 different ways that called in and asked if
9 I could give somebody a job.

10 Basically, what we do is, we try not
11 to accept government money right now,
12 because we try to deal with those people
13 that kind of fall through the cracks as he
14 was speaking of. That just don't make it,
15 just barely missing their criteria, you
16 know, \$2 too much to pay the light bill,
17 \$50 too much to pay the mortgage. So we
18 just go on a begging spree, and see if we
19 can't help them. That's basically what we
20 do. We just beg until we get it for them,
21 because they are the ones that kind of like
22 fall through the cracks. I find that there
23 is no resources for them. I do understand
24 that there is a problem with housing. I
25 understand that there is a problem with

1 very, very unsubstantial housing around
2 here. I have a problem when I try to place
3 people with the substandard housing. I
4 have people that are living now in trailer
5 parks. When they put them in there, they
6 had no heat in the trailers. They have no
7 heat now. I mean, this is just stuff that
8 goes on. But they would rather go there
9 than not go anywhere, so I'm like in a
10 Catch 22. What do I do? Who do I call?
11 When I call an agency like HUD, they don't
12 meet the criteria, because the housing is
13 not -- is substandard. But then there's
14 children involved, and I don't want them on
15 the streets, so we go begging again. So
16 I'm more than willing to offer my service
17 at any agency at any time. I'm more than
18 willing to take any suggestions, opinions,
19 revelations, anything that will help with
20 these people to just try to tide them over.

21 The other thing that I think that --
22 the worst thing to me is the lack of
23 education for people that have to rent.
24 The lack of the education of the tenant,
25 the tactics that the landlords will use,

1 cutting off their water, putting them in --
2 I just find that to be just astronomically
3 wrong, but the tenants, as she spoke, they
4 have a fear of saying anything, because
5 they will be evicted, or the landlord will
6 come down hard on them. And next month, if
7 they're two days late with their rent, he's
8 subject to go and put them out. And like I
9 said, for that reason alone, I'm open to
10 any suggestions. We'll take any
11 suggestions, any phone calls. If you have
12 any people that need to be referred, you
13 can contact Mr. HEED (sic), he'll contact
14 me, and we'll beg for them, too. We'll
15 just beg for them.

16 I live in Jackson. I want our city to
17 become what our city should be, and I feel
18 like with the people in this room looking
19 out for others, as well as this city, we'll
20 be able to do that. Thank you very much
21 for your time.

22 MR. CHARLES HARRIS: Now, that we've
23 heard from different social service groups
24 and from HUD individuals explaining some of
25 the problems that they're facing with their

1 clients here in Jackson, so now if there's
2 any individuals who are not on the program
3 in the audience that would like to make any
4 comments at this particular time, you may
5 do so.

6 MR. CALEB KOONTZ: I would like to
7 comment.

8 MR. CHARLES HARRIS: Yeah, come on up.

9 MR. CALEB KOONTZ: Hey, my name is
10 Caleb Koontz, and I work at the USM
11 Institute for Disability Studies. I'm
12 brand new. I just started, so this is kind
13 of an informative meeting for me. I'm here
14 to know what the problems are. One of our
15 big things is education and outreach.
16 That's what we do. That's what I'm
17 supposed to do, so I just wanted to
18 introduce myself to everybody. Hopefully,
19 I'll be working in conjunction with all of
20 you, with HUD, with Mr. Harris, with
21 everybody. We focus mainly on disabled
22 people, that's our institute. But we cover
23 all classes covered under the Fair Housing
24 Act, so we don't turn anybody down. But
25 any ideas, please look me up and call me at

1 any time. I'm wide open. Like I said,
2 it's a new thing for me. I'm excited about
3 the opportunity. It seems like we have
4 some serious problems that we need to
5 address, so I'm looking forward to
6 addressing that over the next -- whatever
7 amount of time it takes to get it fixed.
8 So thanks for your time being here, and
9 thanks for letting me listen.

10 MS. MARY TROUPE: Caleb, let me just
11 say, too, that I'm on the Advisory Board.
12 They have a lot of problems there, too,
13 where they do a lot of credit counseling
14 for individuals that are wanting to buy
15 homes. They're not just at Southern. They
16 have an office here in Jackson which is at
17 -- we used to call it the R&D Center up off
18 of Ridgewood Road. And so they do a lot of
19 credit counseling along with -- most of you
20 probably are also aware of Hope Enterprise.
21 They've done a lot of work, too, and help
22 out a lot in the homeownership area.

23 MR. CHARLES HARRIS: Thank you so much
24 for that information. Anyone else?

25 State your name clearly so she can

1 record you.

2 MS. SHIRLEY CLEVELAND: Hi, my name is
3 Shirley Cleveland. I'm a concerned
4 citizen. I live here in Jackson,
5 Mississippi, and today I'm coming because
6 of I've been struggling with my home. And
7 I heard Ms. McLemore or -- I'm sorry. I
8 heard René and, you know, but it was a
9 blessing to hear what they was saying
10 because -- and what René was saying, you
11 know, at the end, you know, you're already
12 struggling. I'm saying "I" paying your
13 house note, and then the point I'm going
14 through is I'm trying to -- some kind of
15 way when you get so far behind and
16 everything, I got caught up, then some kind
17 of way they took my insurance and my taxes
18 off, so they leave me for (sic) to pay it
19 once a year. But I'm struggling with
20 paying my insurance, taxes, and then the
21 house note. So I can't even afford to pay
22 the house note, then they separate that,
23 and then they got me where I'm trying to
24 pay the insurance and pay the taxes once a
25 year and everything. So my point is, I

1 know the agency is here for -- you know,
2 the home and everything to help with that.
3 But what about these people that's -- I'm
4 -- I'm struggling, like I'm saying, trying
5 to keep my home. And like I was at first,
6 I was paying it until I got behind and lost
7 my job and everything, and the next job
8 just didn't pay the substantial income that
9 I had at first. And then they took it
10 down, but they still didn't take it down
11 far enough. And then when you get to still
12 be struggling going so far behind then --
13 then some kind of way, like they -- like I
14 said, they broke up the insurance and the
15 taxes, took that off, and just gave me the
16 mortgage note to pay. But yet still -- I'm
17 still struggling, because at the first of
18 the year even if I do file taxes, I don't
19 have enough income. And like René was
20 saying, it's all in a balance. It's just
21 like if you overqualified or you
22 underqualified, and so the man in the
23 middle ain't got no -- you know, you don't
24 have no help. And so I'm like the man in
25 the middle. I don't have no help. And so

1 I'm here today -- I know the agency is for
2 the house and everything, but yet I'm
3 struggling still trying to keep my home,
4 and I need help. I know it's no agency for
5 no taxes help to keep your home and
6 everything, but I wish somebody would come
7 up to help us. You know, even make some
8 kind of stipulation like I'm going through
9 now with my home saver. I'm trying to get
10 that done so maybe if this pass on, it will
11 bless me so I'm able to reach another goal,
12 and that's the best thing I can say.

13 MR. CHARLES HARRIS: Excuse me. You
14 say you applied for the home saver?

15 MS. SHIRLEY CLEVELAND: Right.

16 MR. CHARLES HARRIS: But you found new
17 employment, right?

18 MS. SHIRLEY CLEVELAND: Right now I'm
19 still -- I'm still keeping a few kids in my
20 home, and I'm looking for employment. I
21 may get something that take me -- since
22 I've been off work, I haven't had a
23 full-time employment. And the job that
24 I'm -- what I'm doing now, it ain't near
25 about substantial what I used to make.

1 MR. CHARLES HARRIS: Who do you pay
2 your mortgage to, what mortgage company?
3 What bank do you pay your mortgage to?

4 MS. SHIRLEY CLEVELAND: I don't know
5 what company, but I know what the name of
6 the mortgage company -- I don't know what
7 -- it's not even here in Mississippi.

8 MS. MARY TROUPE: What's the name of
9 the mortgage company?

10 MS. SHIRLEY CLEVELAND: Select
11 Portfolio.

12 MS. MARY TROUPE: I'm sorry?

13 MS. SHIRLEY CLEVELAND: Select
14 Portfolio.

15 MR. CHARLES HARRIS: Select Portfolio.

16 MS. MARY TROUPE: And they allowed you
17 to have a mortgage and not include your
18 insurance with it?

19 MS. SHIRLEY CLEVELAND: Not my
20 insurance and my taxes, ma'am. And I've
21 been doing this for the last -- I know
22 within -- I know three years or more.

23 MR. CHARLES HARRIS: If your insurance
24 -- if your insurance was placed to you -- I
25 know you are struggling paying your

1 mortgage payment, but if your insurance and
2 taxes were placed into your mortgage, would
3 you be able to pay the mortgage note then
4 either?

5 MS. SHIRLEY CLEVELAND: It's still
6 going to be a struggle either way it go
7 whether it's together or not on there.

8 MS. MARY TROUPE: I believe that
9 Mississippi Home Corp can help her. Also,
10 Hope Enterprises sometimes works with
11 negotiating if someone is losing their home
12 to help them get their payment down and so
13 forth.

14 I find it remarkable that a mortgage
15 company -- and this may be something
16 they're doing now. I don't know. But used
17 to, mortgage companies wouldn't let you
18 have a mortgage unless you had insurance,
19 they knew your insurance was --

20 MS. SHIRLEY CLEVELAND: Oh, but they
21 made sure I got to pay it. You'd better
22 know this, because they going to make sure.
23 If I'm staying there, I'm paying that note,
24 I got to send some kind of proof to them,
25 or either they going to ask for me to fax

1 some information. Oh, they're still going
2 to make sure it's there, because they going
3 to hassle me until I do it. Or if not,
4 they're going to send some kind of letter
5 letting me know I'm going to be defaulting,
6 sure will, and be on the foreclosure line,
7 they going to make sure.

8 MR. CHARLES HARRIS: Not to prolong
9 this, but in your situation, it might be
10 best for you to pay your own insurance
11 simply because of the fact that when a
12 mortgage company puts placed insurance on a
13 homeowner, it's more than what a homeowner
14 would pay, because they look at your
15 creditworthiness, and they think you're a
16 credit risk, and they charge you more.

17 So, René, anything you want to say?

18 MR. RENÉ GALLOR: No, sir.

19 MS. MARY TROUPE: I would contact Hope
20 Enterprise, too, and see if there's
21 anything they can do. I'm trying to think
22 of the gentleman's name. I'll think of it
23 in a minute, the gentleman you need to talk
24 to there. I may have his number in my
25 Blackberry.

1 MS. SHIRLEY CLEVELAND: Okay. I sure
2 appreciate it. Thank you all.

3 MR. CHARLES HARRIS: Thank you.

4 MS. MARY TROUPE: I think also what we
5 see a lot of, particularly with senior
6 citizens that live -- have lived in their
7 home for many years, and they may pay off
8 their mortgage. They are not aware, and
9 sometimes being senior citizens, do not
10 understand that when the house payment
11 stops, that they have to continue paying
12 taxes and so forth until they get so far
13 behind. And it's not because, as many
14 people want to say, that they didn't want
15 to pay them or whatever. But they're at an
16 age where they don't understand a lot of
17 that. They think when their mortgage is
18 paid off, everything's taken care of, and
19 that's why there needs to be help and
20 education in that area.

21 MR. CHARLES HARRIS: In the same vein,
22 I had a client last week, her house about
23 to be foreclosed on, and she had been out
24 borrowing monies and monies from relatives
25 up to almost \$6,000. Every time she send

1 money into them, they'll send it back
2 saying you owe this. And so -- and she
3 couldn't get no satisfaction, so somebody
4 told her to come by our office. So she
5 came by our office, and we do our routine
6 and called the mortgage company and got to
7 the person -- well, you talk like from the
8 information you're reading to us as though
9 her house has been paid off. I said, from
10 what you are telling me and what line item,
11 you all owe her more back than what you're
12 asking for.

13 He said, wait just a minute. He did
14 some research, and guess what, her house
15 was paid off. But she was not aware that
16 if the -- they sent her a letter saying
17 that the money she sent them had to be sent
18 to them in a certified check. And if it's
19 coming in after the 16th, another fee is
20 going to be charged. So after every month,
21 she sent them monies, they sent it back,
22 and was not aware that she was going to be
23 charged for the next month.

24 So, finally, we got that resolved,
25 because these are the type things that a

1 lot of people, you know, really don't know.

2 Yes, ma'am, anything you'd like to say
3 to the community?

4 MS. LENA TYLER: Me?

5 MR. CHARLES HARRIS: Yes, ma'am.

6 MS. LENA TYLER: I give all the praise
7 and thanks to our heavenly father, maker
8 and creator of this universe, Jesus Christ,
9 our savior, holy spirit, our comforter. To
10 this group, I am thankful, Mr. Harris, for
11 the invite, and for you who are actively
12 involved in trying to make a difference to
13 the poor in this city. For our scripture
14 says that he who giveths to the poor
15 lendeth to the Lord. And we are all God's
16 children, but I tell you God does not have
17 any grandchildren, great-grand
18 stepchildren. The poor in the City of
19 Jackson is treated worse than any group of
20 people that lives on this earth, and I fit
21 in that category, because every day the
22 Lord has blessed me first to retire from
23 governmental services. And after retiring
24 to invest in a community that I thought was
25 going to be just awesome. But I have to

1 serve notice on you, we've been battling
2 over in the Bon Air Subdivision, not so
3 much speaking so of myself, because truly,
4 I have been blessed. And it is unfortunate
5 that I'm in a community that is wreaking
6 havoc from all areas, from the City of
7 Jackson, from HUD, from the West Jackson
8 CDC, the works.

9 Let me share my story before I share
10 their story. As I said, the Lord had
11 blessed me to -- my name is Lena Tyler. I
12 live in the Bon Air Subdivision, 109
13 Calhoun Street. Y'all have probably been
14 seeing us a little bit in the news, because
15 we have been making an outcry for months.

16 In 2006, I retired from the City of
17 Jackson. In 2008, I decided to vest my
18 income in a home in the West Jackson CDC
19 community. The young man that was working
20 with me name was Craig Duckworth. Craig --
21 I was the first person to buy a house over
22 in that community, and the last person he
23 saw to buy a house. I signed off on August
24 the 20th or 21st, I think, in 2008. Craig
25 was killed the next day and/or that

1 Saturday. And with him went the promises,
2 the excitement, the energy of making me a
3 proud homeowner in that community. Several
4 people were in those homes, but because of
5 what you all have been discussing tonight,
6 poor credit, and lack of funds to actually
7 go ahead and start the process to buy their
8 homes, they had to lease to own. And the
9 reports that was given to me from them --
10 let me back up.

11 My -- as far as my house is concerned,
12 there were a list of things that needing
13 correcting and was promised. After Craig's
14 death, none of that happened, other than by
15 my family and me hiring folks to do the
16 work. And when you're talking about
17 working -- well, waiting for the first of
18 the month check, because I'm retired. I'm
19 not supposed to be working. I'm supposed
20 to still be retired, so that's my -- that's
21 how I felt. I didn't know that I was going
22 to have to pay for -- for that year, pay
23 for all of those things that was on that
24 list which equaled to about 21 items. And
25 I was to have it done -- supposed to have

1 it done within a year. It did not happen.
2 To this day, the list is still unfinished,
3 and the house is still in a terrible
4 condition in terms of outside, inside, all
5 around the house. So the City of Jackson
6 has been out, and the federal government
7 has been out. I'm the one -- I'm the house
8 where you see this great big water stain.
9 It's been running for four years, pleading
10 for four years. Algae and everything else
11 is there, mosquitoes and everything else.
12 So the water's on the inside, new house.

13 Well, I pay my house note every month.
14 I am current, but I'm paying for
15 substandard living conditions. I'm a
16 female who happens to be black. And I know
17 that in the white community that that kind
18 of condition should not be. So, Ms. Moore,
19 who all are representing HUD, that is a
20 condition that we should not have to live
21 in.

22 Let's move on to the ones that have
23 come to me, and I'm representing members on
24 our Calhoun Street. We have had people --
25 one lady's house got burned. She got

1 behind in her rent trying to pay. She
2 ended up having to pay for staying in the
3 house, paying her rent, and moving with her
4 daughter while the house has been burned,
5 and the house was never fixed. So to this
6 day, the burn -- the house got burned in
7 209 (sic) and here it is 212 (sic). This
8 woman was forced out of her home. She was
9 forced back in, because she had a heart
10 attack living under those conditions. Let
11 me say she got behind in the rent. Two of
12 the women that I'm talking about today both
13 had a hardship. Which, nobody's going to
14 uphold you not paying your rent. That's
15 not so, I mean, you know, you've got to pay
16 your rent, and that is what we encouraged
17 them, pay your rent no matter what. But in
18 the meantime, these are the people that the
19 West Jackson CDC had promised that we would
20 put you into a counseling/training program
21 to show you how to budget your money, pay
22 your rent, and all your other bills, and
23 live below your means, so that you can stay
24 current, and you can get into these houses.
25 More than two years passed, that has not

1 happened. So eviction notices were sent
2 out from the West Jackson CDC, and
3 everybody else doing their part, but these
4 little women fighting went to every entity.
5 I didn't remind them to go to you. But we
6 went to the mayor. We talked about it. He
7 brought a committee from the West Jackson
8 CDC to sit down and talk with us. Steven
9 was one of those people. We were trying to
10 get help for them to no avail, to no avail.
11 They are still fighting. One of our
12 tenants -- one of our community members had
13 left, had to go on and move, because she
14 had a heart attack, and the family said
15 they would not let her continue to remain
16 in this stressful environment. So the
17 house is boarded up. It's locked up.
18 There's no tenants. Second house, no
19 tenant.

20 Then, well, we won, got an order --
21 had to pay to get an order to stop the
22 eviction. And they were trying to figure
23 out how they can raise the money, sickness
24 and all the circumstances that caused them
25 to not pay. So to make a long story short,

1 we have a lot of problems. I'm not downing
2 the West Jackson CDC as I would -- as one
3 would say, they are the problem. I can't
4 say that simply because the West Jackson
5 CDC is just part of the solution -- that
6 could be a part of the solution to the
7 problem. But the meeting of the minds are
8 not there. The pulling, the stabilization
9 of our community should be that we're going
10 to help each other stay where they are, and
11 keep the lights on and keep the -- we're in
12 a neighborhood where we were promised to be
13 fenced in, gated in.

14 People walk through our neighborhood
15 -- and we -- I mean, the police know us by
16 name. They walk through the neighborhood
17 during the daytimes, nothing on our street
18 but houses. And you ask me why would
19 somebody want to be walking on our street
20 in the daytime during the day, and they're
21 not visiting and coming to our homes?
22 Well, my brother who is a life-long person
23 that has had trouble with the law, as we
24 say, he keeps a reservation at the local
25 jail, says it's called spot and steal. The

1 jobs that they have, they spot it today,
2 and they come back and steal it when you're
3 gone. Having said that, that is the
4 problem that we have, people. The gated
5 neighborhood, we don't have it. We go into
6 other areas, we don't see it. We don't see
7 that kind of behavior being done.

8 In our neighborhood, you have that,
9 and we have a problem with the dogs. They
10 dogs coming from all east and west. Nobody
11 takes care of that either, so we call the
12 City Pound every day, every time.

13 What we have over there, up until last
14 year from 208 (sic) up until now was all
15 women who happened to be African-American
16 women, and we had to fend for ourselves.
17 We had one young lady. She may be this
18 tall. They broke into her home, and she
19 had the gun, and she just could not shoot.
20 They came through the back door. They had
21 to fence in that surrounding, because
22 they're coming off of the back into our
23 homes. Shooting was our everyday
24 occurrence on the other streets, so when we
25 talk about living in a home that we thought

1 we would be safe, where we thought that
2 that neighborhood would be stabilized, and
3 where we thought also that the structure of
4 the home itself would have been quality.
5 That was a no-no. The appearance, it does.
6 You come to our homes, and you look at the
7 bricks as to how they have been put into
8 position. I'm not a brick mason, but I can
9 understand that if your bricks is laid
10 properly, mine should, too.

11 So when we look at -- you can walk
12 into any part of my house and see through
13 the roof. And you're talking about a new
14 house and my -- did I leave out Trustmark?
15 Did I say City of Jackson, West Jackson
16 CDC, Trustmark, and HUD all sold me a false
17 promise, and I'm disappointed.

18 It is true HUD did come out and did an
19 investigation of all -- and the City of
20 Jackson came out and did an investigation
21 on all of those houses over there. And
22 every last one of us, we just like the --
23 what is it? The seven -- the seven
24 churches. And something's wrong with every
25 last one of them. Help us. Amen.

1 MR. CHARLES HARRIS: So we just want
2 to thank each of you for your comments and
3 the presentation that you made. So what
4 time is it? Okay. We got about
5 20 minutes. So we're not here tonight to
6 answer and solve the questions and problems
7 that we all are encountering. We're here
8 tonight to get your comments, to let us
9 know some of the problems and issues that
10 you're interested in, and your clients are
11 facing, and your community are facing.

12 So -- but at this particular time, is
13 there any questions and comments that would
14 like to be made? We can do so at this
15 particular time. We need to be brief,
16 though, because we want to stay on time.

17 Mr. McDaniel?

18 MR. WAYNE MCDANIEL: Ms. Fields?

19 MS. KATIE FIELDS: Yes, sir.

20 MR. WAYNE MCDANIEL: Keep A Roof, how
21 many people did you say are involved in
22 your program? I mean, that's running it?
23 I mean, who started it?

24 MS. KATIE FIELD: I did. Actually, I
25 started with the University of Southern

1 Mississippi just did a study, and we pulled
2 together to do it and with a lady out of
3 Vicksburg to come together.

4 MR. WAYNE MCDANIEL: Is this a Jackson
5 program?

6 MS. KATIE FIELD: Yes, it is. It is.

7 MR. WAYNE MCDANIEL: Would you be
8 willing to expand?

9 MS. KATIE FIELD: Yes, sir, I sure
10 would.

11 MR. WAYNE MCDANIEL: What church do
12 you go to?

13 MS. KATIE FIELD: Hanging Moss Church
14 of Christ.

15 MR. WAYNE MCDANIEL: Okay.

16 MS. MARY TROUPE: Which one?

17 MS. KATIE FIELD: Hanging Moss Church
18 of Christ.

19 MS. MARY TROUPE: And -- and what is
20 your contact information?

21 MS. KATIE FIELD: P.O. Box 7052,
22 Jackson, 39282, and my number is
23 (769)257-4222.

24 MS. MARY TROUPE: Start over.

25 MS. KATIE FIELD: (769)257-4222. And

1 someone answers all the time. 24/7
2 somebody always answers.

3 MS. MARY TROUPE: Also, I heard some
4 folks mention about home modification, such
5 as ramps and widening of doors and so forth
6 for an individual, for instance, someone
7 has a stroke. One of the things that we're
8 trying to do is to help individuals be able
9 to age in place, not have to go into a
10 nursing home just because they can't get
11 into their bathroom after they've had a
12 stroke, or a broken hip, or they're in a
13 wheelchair or whatever. And I just want
14 to -- the Mississippi Department of Rehab
15 Services, which is actually in Madison
16 County, but they have offices all
17 throughout the state, they are required
18 through the federal government and state
19 government, because they get matching funds
20 from the state, to provide services to
21 anyone aged 14 and up to provide services
22 to help them live as independently as
23 possible. So I would encourage you -- and
24 those of you who have organizations and so
25 forth, to refer individuals who need home

1 modifications, vehicle modifications, that
2 sort of thing, to the Department of Rehab
3 Services and tell them -- to the Department
4 of Independent Living. They have a
5 Division of Independent Living there, and
6 they are then, after you refer them and
7 take the information, they are to send
8 someone out to the home to evaluate the
9 individual and see exactly what type of
10 assistance they need.

11 Now, they don't provide funding for --
12 to get you a mortgage or pay your utilities
13 or anything. We're just -- I'm talking
14 here now just about home modifications as
15 far as ramps, widening of doors, you know,
16 different things like that, or even
17 equipment that someone might need. They
18 might need a special bed. They might need
19 something in their kitchen. They might
20 need some rehabilitation services to learn
21 how to do things after they have a
22 disability.

23 But this is state-wide, and they have
24 different counselors within different
25 areas. Rankin County has counselors and

1 Hinds County has counselors and so forth.
2 And a lot of individuals think that's only
3 for younger adults. We've even had a
4 problem with people thinking that
5 individuals with mental health
6 developmental disabilities couldn't get
7 assistance, they had to go through the
8 Department of Mental Health to do that.
9 But anyone with any type of a disability
10 can get assistance through the Mississippi
11 Department of Rehabilitation Services and
12 the Division of Independent Living.

13 MS. LENA TYLER: And what's that
14 number?

15 MS. MARY TROUPE: Let me see if I've
16 got their number here. Just one second.
17 (601)853-5209, and that's their main
18 number, and just ask to speak to someone in
19 the Division of Independent Living.

20 MS. LENA TYLER: Say that again 853...

21 MS. MARY TROUPE: 853-5209.

22 MS. LENA TYLER: Thank you. And is
23 there a contact?

24 MS. MARY TROUPE: No, just ask for
25 somebody. They have different counselors

1 that come. I don't know who the -- you
2 would just tell them that you're wanting to
3 refer someone and you're wanting some
4 information on their independent living
5 services.

6 MR. CHARLES HARRIS: Again, I just
7 want to thank each of you for giving up
8 your evening to come out to share with us
9 concerning our AI Study.

10 MR. WAYNE MCDANIEL: Mr. Harris, it
11 was strange that you invited me to this
12 meeting tonight. As I was leaving out my
13 door, a television commercial came on, and
14 I had to sit down and get this information
15 to share it with y'all.

16 There's an organization just popped up
17 called Homeowners' Defense Network, and
18 sitting there listening to them and coming
19 here tonight -- I think they -- I'm going
20 to contact them and see exactly what their
21 program is all about, because some of the
22 things that he mentioned, and some of the
23 things that HUD mentioned, they'd be a good
24 network to contact. And it's called
25 Homeowners Defense Network, and they defend

1 homeowners from predatory lending and all
2 these different -- different programs where
3 mortgage companies and renters and stuff
4 deceive homeowners and renters. So, I
5 mean, I just was going out the door. I
6 heard it on TV, and I backed up and said
7 let me get that information.

8 MR. CALEB KOONTZ: Do you have a
9 number for them?

10 MR. WAYNE MCDANIEL: 1-800-276-5312,
11 Homeowners' Defense Network.

12 MR. RENÉ GALLOR: Who -- was it Leo
13 who mentioned about emergency repair? I
14 want to know who to contact for that.

15 MR. LEO STEVENS: City of Jackson's
16 Rehab Services Division, and the manager of
17 that, the lady's name is Ms. Bertha
18 Frazier, and you can call 960-2155.

19 MS. MARY TROUPE: Can you say that
20 again, please, sir, the number?

21 MR. LEO STEVENS: 960-2155.

22 MR. RENÉ GALLOR: And what type of
23 emergency services can you get there?

24 MR. LEO STEVENS: Emergency repairs
25 such as electrical, plumbing, roof, those

1 type of things.

2 MR. CHARLES HARRIS: We get a lot of
3 calls about home repairs.

4 MS. SHIRLEY CLEVELAND: Can you give
5 me that agency you was telling me about?

6 MS. MARY TROUPE: I'm sorry? I'm hard
7 of hearing.

8 MS. SHIRLEY CLEVELAND: Can you give
9 me that agency you was talking about?

10 MS. MARY TROUPE: The Mississippi
11 Department of Rehabilitation Services.

12 MS. SHIRLEY CLEVELAND: No, I'm
13 talking about the agency about Hope --

14 MS. MARY TROUPE: Oh, oh, oh, I'm
15 sorry. Yes, it's Hope Enterprise, and I
16 wrote it all down for you here. Phil Eide
17 is the person to call --

18 MS. SHIRLEY CLEVELAND: Okay.

19 MS. MARY TROUPE: -- and his phone
20 number.

21 MS. SHIRLEY CLEVELAND: I sure
22 appreciate it.

23 MS. MARY TROUPE: So I've written it
24 all down for you here. Phil is a great
25 resource. If for some reason they can't

1 assist you, he's a great resource, and he
2 might be able to help you with your
3 situation.

4 MS. LENA TYLER: What's that number?

5 MS. MARY TROUPE: It's (601)944-1100,
6 and his name is Phil, P-h-i-l, Eide,
7 E-i-d-e, and he's with Hope Enterprise.

8 And I just wanted to invite you all,
9 next Tuesday night from 6:00 to 9:00 we're
10 having our legislative reception. We've
11 invited -- and we usually have a lot of
12 state legislators. Some of the council
13 people from Jackson usually come, and it's
14 going to be at the -- it's called the South
15 Warehouse. It's on Silas Brown, on the
16 east side of Silas Brown. I don't have
17 the -- it used to be a -- I think it used
18 to be a McRae's warehouse or something, but
19 it's been turned into an event place on
20 Silas Brown, and it's from 6:00 to 9:00,
21 legislative reception, so y'all are very
22 welcome to come and talk to your
23 legislators.

24 MS. LENA TYLER: Mr. Harris, this
25 group was having a meeting outside. This

1 is a friend of mine, and they were not
2 aware of the meeting in here, and I told
3 them about it. And they said that they
4 would come, because they all have the same
5 problem that we're dealing with, and it is
6 unfortunate that they did not get in here
7 in time. But in the future, there is a
8 need for us to have better communication
9 for activities like this, because the
10 community could, like you were saying,
11 benefit.

12 And the last thing that I want to ask
13 is that all of the groups need to be more
14 sensitive to this group of people that
15 we're working with. I spend -- every day
16 I'm helping someone, because they don't
17 know the system, and they are struggling,
18 and they are getting their phones shut
19 down, slammed down in their faces, and
20 they're being disrespected all for one
21 reason, because they are poor, and because
22 they don't know how to network. It is a
23 serious problem. And I thank God that you
24 all had this meeting tonight, because we've
25 got to have better dialogue from

1 henceforth. You know, and mouthpieces
2 needs to be out there, the local radio, TV
3 needs to have these announcements so that
4 people won't have an excuse, poor folks
5 won't have an excuse of not showing up from
6 not getting information.

7 MS. MARY TROUPE: Does the City still
8 have the mayor's heart line?

9 MR. LEO STEVENS: Yes, they do.

10 MR. WAYNE MCDANIEL: I want to say
11 one thing to the young lady here. Don't --
12 I understand your situation, and how many
13 children do you take care of now?

14 MS. SHIRLEY CLEVELAND: Five.

15 MR. WAYNE MCDANIEL: Turn that into a
16 positive. Apply to the City for a
17 home-based business, and turn your house
18 into a part-time daycare center. And I
19 guarantee that would take care of all your
20 problems. Turn it into a positive. You
21 know, look at it on the positive side. And
22 99 percent of the time, the City's not
23 going to turn you down for a home-based
24 business. You might have to get
25 cooperation from your neighbors, but that's

1 just a little legwork. Turn it into a
2 positive, and make some money off your
3 house. Let your house pay for itself.
4 I've done it several times, and I'm
5 retired.

6 MS. MARY TROUPE: I can tell you right
7 now if you're willing to accept some
8 children with --

9 MR. WAYNE MCDANIEL: Right.

10 MS. MARY TROUPE: -- not significant
11 disabilities, but some disability, you
12 would have a lot of parents if you would
13 give them good care. Because so many of
14 the commercial daycare centers will not
15 accept children with any type of
16 disability, and parents are needing it
17 desperately.

18 MR. CHARLES HARRIS: Yes, sir?

19 MR. LARRY NELSON: Let me say
20 something right quick. I think it would be
21 very, very inappropriate for us to come
22 into this meeting without correctly
23 identifying who we are. My name is
24 Larry --

25 MS. MARY TROUPE: She can't hear you.

1 THE COURT REPORTER: Speak up a little
2 bit more.

3 MR. LARRY NELSON: All right. Let me
4 just stand upright. My name is Larry
5 Nelson, Sr., and I'm the President and CEO
6 of the Victims' Group of Violent Crimes.
7 We actually was supposed to have been in
8 here tonight, but I forgot to put us on the
9 calendar. So that's why we was out front.

10 We represent 2,400 families here in
11 the state of Mississippi who have lost
12 loved ones due to violent crimes. I
13 appreciate your agenda but ours is to stop
14 the killing of our peoples. That's our
15 message. And that's the message that we
16 don't hear a whole lot about. We will
17 listen, and anyone that we can share your
18 information with, we will.

19 But first-hand, share our information,
20 stop killing our peoples. We don't
21 understand why we have to continue to kill
22 each other for no reason at all. So we had
23 an officers' meeting tonight. We normally
24 have right about around 35 or 40
25 individuals show up for our regular

1 meetings. But that's what we represent,
2 and we've worked with the Mayors' campaign
3 to get him elected, and he's done some
4 positive things for us. But still yet when
5 it comes to Jackson, Mississippi, we're one
6 of the number one leaders in America when
7 it comes to the population and killing
8 black people, and we don't understand this.

9 So I -- I appreciate you all inviting
10 us so stop in, but this is our mission on
11 the back of our shirts, stop the killing of
12 our peoples. So, please, let that be a
13 part of the dialogue. Thank you.

14 MR. CHARLES HARRIS: We want to thank
15 y'all very much for coming out. Again, we
16 want to thank those who took part in our
17 study tonight. I want to thank Vanessa and
18 Leo for arranging a facility for us
19 tonight. Again, we want to thank you. We
20 also want to thank, Candice, our
21 stenographer for the night. So thank y'all
22 for coming. I know it's getting late, but
23 thank you very much.

24 (Meeting concluded at 7:32 p.m.)
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CERTIFICATE OF COURT REPORTER

I, Candice R. Simmons, CSR, Court Reporter, and Notary Public in and for the County of Rankin, State of Mississippi, hereby certify that the foregoing pages, and including this page, contain a true and correct transcript of the proceedings, as taken by me at the time and place heretofore stated, and later reduced to typewritten form by computer-aided transcription under my supervision and to the best of my skill and ability.

I further certify that I am not in the employ of or related to any counsel or party in this matter, and have no interest, monetary or otherwise, in the final outcome of the proceedings.

Witness my signature and seal this the day of , 2012.

CANDICE R. SIMMONS, CSR #1781
My Commission Expires November 13, 2014