



2020 Analysis of Impediments to Fair Housing Choice

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Prepared for Submission to the U.S. Dept. of HUD
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2020 Analysis of Impediments to Fair Housing Choice



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HAS YOUR RIGHT TO FAIR HOUSING BEEN VIOLATED?

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

Office of Fair Housing and Equal Opportunity
U.S. Department of Housing and Urban Development
451 Seventh Street SW, Room 5204
Washington, DC 20410-2000
Telephone: (202) 708-1112
Toll Free: (800) 669-9777
Website: <http://www.HUD.gov/offices/fheo/online-complaint.cfm>

Louisiana Attorney General's Office
1885 North Third Street
Baton Rouge, LA 70802
Telephone: (225) 326-6400
Toll Free: (800) 273-5718
Email: HUD@ag.louisiana.gov
Website: <https://www.ag.state.la.us/FairHousing>
Complaint Forms: <https://www.ag.state.la.us/FairHousing/Complaint>

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EXECUTIVE SUMMARY

As a requirement of receiving funds under the Community Development Block Grant (CDBG) and the HOME Investment Partnerships (HOME) entitlement jurisdictions must submit certification of affirmatively furthering fair housing to the U.S. Department of Housing and Urban Development (HUD). This certification has three elements:

- Complete an Analysis of Impediments to Fair Housing Choice (AI),
- Take actions to overcome the effects of any impediments identified, and
- Maintain records reflecting the actions taken in response to the analysis.

In the Fair Housing Planning Guide, page 2-8, HUD provides a definition of impediments to fair housing choice as:

- Any actions, omissions, or decisions taken because of race, color, religion, sex, disability, familial status, or national origin which restrict housing choices or the availability of housing choices [and]
- Any actions, omissions, or decisions which have [this] effect.

The list of protected classes included in the above definition is drawn from the federal Fair Housing Act, which was first enacted in 1968. However, state and local governments may enact fair housing laws that extend protection to other groups, and the AI is expected to address housing choice for these additional protected classes as well. The AI process involves a thorough examination of a variety of sources related to housing, the fair housing delivery system, and housing transactions, particularly for persons who are protected under fair housing law. The development of an AI also includes public input and review via direct contact with stakeholders, public meetings to collect input from citizens and interested parties, distribution of draft reports for citizen review, and formal presentations of findings and impediments, along with actions to overcome the identified impediments.

Methodology

As part of the consolidated planning process, and as a requirement for receiving HUD formula grant funding, the City of Alexandria is undertaking this update to the 2015 AI to evaluate impediments to fair housing choice within the city. Residents of the City of Alexandria are protected from discrimination in housing choice by the federal Fair Housing Act, which includes protections based on race, color, religion, national origin, sex, disability, and familial status. In addition, The Louisiana Open Housing Act (La. R.S. 51:2601, et seq.) has been deemed substantially equivalent with the Federal Fair Housing Act. Administration and enforcement of the Act is by the Louisiana Department of Justice.

The purpose of this report is to determine current impediments to fair housing choice at work in City of Alexandria and to suggest actions that the local community can consider in order to overcome the identified impediments. Thus, this report represents only the first step in the three-part certification process. This AI was conducted through the assessment of a number of quantitative and qualitative sources.

Most of the quantitative data in this report comes from either the 2010 Decennial Census or the 2014-2018 American Community Survey, both conducted by the US Census Bureau. When additional data sources are used, they will be clearly identified. It should be noted that the estimates provided are meant to show overall trends and not exact counts. In most cases, different data sources will differ on their estimates due to differences in methodology, but the overall trends will support each other.

Additional Data Sources Include: U.S. Census Bureau reports, American Community Survey data (ACS), the US Bureau of Labor Statistics (BLS), Longitudinal Employer-Household Dynamics (LEHD), Boxwood Means Inc. via PolicyMap, Federal Financial Institutions Examination Council (FFIEC), Home Mortgage Disclosure Act data (HMDA), and the US Department of Housing and Urban Development (HUD).

Qualitative research included evaluation of relevant existing fair housing research and fair housing legal cases. Additionally, this research included the evaluation of information gathered from several public input opportunities conducted in relation to this AI.

Ultimately, a list of potential impediments was drawn from these sources and further evaluated based on HUD's definition of impediments to fair housing choice, as presented on the previous page. Potential impediments to fair housing choice present within the city were identified; along with actions the city may consider in attempting to address possible impediments.

Overview of Findings

This AI includes a review of both public and private sector housing market contexts in the City of Alexandria to identify practices or conditions that may operate to limit fair housing choice in the city. Below is a summary of findings. A detailed discussion of the findings appears in Section VIII.

POPULATION

The City's population has been consistent since 2000. In the City of Alexandria, the population has changed very little between 2000 and 2018. The overall growth was 2.5% which is lower than Rapides Parish (4.0%) or Louisiana (4.2%). The effect on this relative stability in the population on the demographics, economics, and housing market in the City will be addressed later in this document.

Nearly all census tracts have lost population. In the last two decades, the population has decreased in nearly every census tract in Alexandria. In only two places did the population grow but the growth was over 10% in both of them.

The City's population is older than the state average. The City of Alexandria has a population that is slightly older than the state. In 2018, residents 65 years old and older made up 16.4% of the City's population.

RACE AND ETHNICITY

The City of Alexandria has a significantly larger non-White population than Louisiana. It is a majority Black, non-Hispanic city and has a Hispanic population that is larger than the state. White, non-Hispanic residents only account for 38% of the population in the City but are nearly 60% of the statewide population.

Black residents of Alexandria display a living pattern that is opposite of White residents. On the east side of town over 80% of the residents are Black and relatively few are found in the majority White areas. This indicates that Alexandria may be struggling with racial segregation with White and Black residents having limited residential overlap.

DISABILITY

The City's disability rate is higher than the state average. An estimated 16.1% of the City of Alexandria's population has a disability, nearly 7,500 people. The disability rate in the City is slightly more than the statewide rate of 15%.

INCOME AND POVERTY

Since 2000, the median household income in the City increased by over 13%, which is faster than the state, but buying power is down. Current MHI is now \$40,353, but still lower than the Statewide MHI. Further, actual purchasing power in the City has remained virtually unchanged.

Income is heavily concentrated in the White areas of the City where the MHI is over \$70,000 in some areas. The eastern part of the City with a large Black population has a significantly lower MHI in most tracts, less than \$40,000.

Renters are, by far, the most cost burdened group in the City. Nearly 60% of renters are cost burdened and 47.4% of renters pay 35% or more of their income to housing costs. Once 26% of homeowners with a mortgage are cost burdened.

Housing costs are a significant concern among residents. In response to a survey question asking about priority challenge in the community, 69% of respondents said their number one concern was cost of housing.

Two R/ECAPs have been identified in Alexandria. A racially/ethnically concentrated area of poverty (R/ECAP) is a census tract that has met a specific HUD definition used to identify areas in need of additional focus. In Alexandria, there are two tracts that have been identified as R/ECAPs. Tract 011000 is located in the northern central part of the City and Tract 12900 is located in the east along the river

Poverty is more highly concentrated in the eastern half of the City. Some tracts report 40% of households in poverty.

Black residents are nearly five times more likely to be in poverty than White residents in Alexandria. The state shows a similar pattern but it is not nearly as pronounced.

HOUSING STOCK

The housing stock in Alexandria is relatively old. Less than 5% of the housing units were built after 2009 and over 70% were built prior to 1980. Units built prior to 1980 are at risk of having lead-based paint in them and require special care during rehabilitation. That is over 15,000 units in Alexandria.

Newer homes are found almost exclusively in the primarily White areas on the west side of the city.

Available housing stock is decreasing. The number of owner-occupied housing units decreased by nearly 500 units and the rental units increased by over 1,000 since 2010. As a result, renting is more common now than in 2010.

Vacancy rates are high in some parts of the City. Vacant units are significantly more prevalent in the downtown area of the City along the riverfront. The tracts in this area have a vacancy rate of over 25%. This is a stark contrast to the vacancy rate in the western part of the City where less than 10% of the units are vacant.

Home values are increasing. The median home value of owner-occupied units increased by nearly 23% in Alexandria, which is significantly more growth than the median household income during that same time period.

Rents are increasing. Median contract rents in the City have grown more quickly than median home values. The number of rental units available for less than \$1,000 decreased substantially between 2010 and 2018. In 2010, approximately 84.1% of all rental units in the City were less than \$1,000 per month, a figure that dropped to 70.8% in 2018.

Residents have concerns with neighborhood standards. In the community survey and at community meetings, residents report that substandard rental properties, vacant lots, dilapidated structures is a concern throughout the City. Further, the inability to clear title to transfer property is a barrier to progress.

LENDING

Credit history and debt-to-income ratio are the most common reasons for denial. The top reasons for denial of new home loan applications are credit history (31%) and debt-to-income ratio (30%), representing over 60 percent of the City's total denials.

In 2017, Whites were least likely to be denied for conventional single-family home purchases than other races. Whites were denied at a rate of 6 percent. Hispanics and Asians were denied at a rate of 11 percent, while Black applicants faced the highest conventional home purchase denial rate at 22 percent.

High income blacks are more likely to be denied than low income whites. High Income Blacks (having greater than 120 of Area Median Income) were more likely to be denied for a single family home purchase, at 17 percent, than Low Income Whites (having less than 80 percent of Area Media Income), at 11 percent.

FAIR HOUSING RIGHTS

The most commonly cited reasons for discrimination among survey respondents were race, income, and criminal background. Respondents to the survey who stated that they had experienced discrimination, or knew of someone who had, described it as being primarily due to three factors: race (63%), income (44%), and criminal background (38%).

The majority of those reporting instances of discrimination through the survey (80%) said landlords or property managers were seen to be the party responsible. Unfortunately, 87% of the respondents who said they knew of an act of discrimination did not report it. The primary reason given was that they believed it would not make a difference.

SECTION IX. IM PEDIM ENTS AND SUGGESTED ACTIONS

Impediments

The purpose of fair housing planning and analysis is to foster a careful examination of factors which restrict fair housing choices. A review of the data, research, public outreach and other information collected from a wide range of sources assists in identifying impediments and developing a greater understanding of the conditions that affect fair housing choice for the residents of Alexandria, and in particular for the City's protected classes and special needs populations. Such data included census data, fair housing complaints, lending and foreclosure, legal statutes, barriers to affordable housing and public input through surveys and forums.

HUD provides a definition of impediments to fair housing choice as:

- Any actions, omissions, or decisions taken because of race, color, religion, sex, disability, familial status, or national origin which restrict housing choices, or the availability of housing choices (and)
- Any actions, omissions, or decisions which have this effect.

The impediments to fair housing choice identified as a result of this Analysis of Impediments are summarized below.

Impediment #1 *Lack of knowledge of fair housing laws and fair housing resources among the general public and housing providers*

- The general public either does not understand or does not use the fair housing complaint processes;
- Survey respondents reported more frequent instances of discrimination in rental properties.

Impediment #2 *Disproportionate Housing Problems for Blacks*

- Black residents are nearly five times more likely to be in poverty than White residents in Alexandria.
- High income blacks are more likely to be denied loans than low income whites

Impediment #3 *Neighborhood conditions and available housing stock limit the supply of adequate and affordable housing*

- The City's housing stock is old, which creates risk of lead-based paint hazards and results in fewer accessible units.
- Neighborhoods substandard or abandoned homes in areas of the city that are "affordable" leave limited options for low- and very low-income renters.

Actions

Action #1 *Address Lack of Knowledge of Fair Housing*

- Create web Pages on the City's website dedicated to affirmatively furthering fair housing.
- Continue to support fair housing training and education opportunities throughout the City, specifically for rental properties that will be directed to housing service providers, management companies, and rental residents.
- Provide flyers and tri-fold handouts for distribution in public spaces at City properties and other public places, particularly those in areas most likely to reach renters. Flyers should address ways to recognize the subtle ways discrimination can occur in today's housing market.

Action #2 *Address Disproportionate Housing Problems and Economic Barriers*

- Provide financial literacy courses and homebuyer education courses using HUD approved counselors. Ensure training is marketed to individuals most in need of assistance.
- Explore the possibility of working with a qualified fair housing agency to better understand the extent and magnitude of discrimination within the housing market and partner on strategies to educate lenders and potential borrowers to address disparities.
- Explore opportunities for economic investment and job training in areas of greatest poverty.

Action #3 *Address Lack of Safe, Affordable Housing*

- Coordinate clearance and demolition efforts with homeowner rehabilitation and single-family housing development to improve neighborhoods that currently have a high percentage of vacant and abandoned properties.
- Coordinate with officials, staff, and legal counsel associated with zoning decisions to ensure all are fully educated on fair housing law and need for safe, affordable housing, especially as it pertains to reasonable accommodation.
- Participate in annual local and state activities to establish a greater network of support for affordable housing opportunities.

SECTION I. INTRODUCTION

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

- The Fair Housing Act,
- The Housing Amendments Act, and
- The Americans with Disabilities Act.

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

Why Assess Fair Housing?

Provisions to affirmatively further fair housing are long-standing components of the U.S. Department of Housing and Urban Development's (HUD's) housing and community development programs. These provisions come from Section 808(e) (5) of the federal Fair Housing Act, which requires that the Secretary of HUD administer federal housing and urban development programs in a manner that affirmatively furthers fair housing. In 1994, HUD published a rule consolidating plans for housing and community development programs into a single planning process. This action grouped the Community Development Block Grant (CDBG), HOME Investment Partnerships (HOME), Emergency Shelter Grants (ESG), and Housing Opportunities for Persons with AIDS (HOPWA) programs into the Consolidated Plan for Housing and Community Development, which then created a single application cycle.

As a part of the consolidated planning process, states and entitlement communities that receive such funds as a formula allocation directly from HUD are required to submit to HUD certification that they are affirmatively furthering fair housing. The AFFH certification process has three parts:

- Complete an Analysis of Impediments to Fair Housing Choice (AI),
- Take actions to overcome the effects of any impediments identified through the analysis, and
- Maintain records reflecting the analysis and actions taken.

In the Fair Housing Planning Guide, page 2-8, HUD notes that impediments to fair housing choice are:

- "Any actions, omissions, or decisions taken because of race, color, religion, sex, disability, familial status, or national origin which restrict housing choices or the availability of housing choices [and]
- Any actions, omissions, or decisions which have [this] effect."

As discussed above, fair housing protections at the federal level do not include consideration of income and do not address housing affordability outside the context of housing discrimination. While lack of affordable housing can be a significant concern to policymakers, it is not, on its own, a fair housing

problem unless members of protected classes face this issue disproportionately. In fact, a large increase in affordable units in close proximity to one another can cause a problem for fair housing choice in some cases, such as the segregation of racial or ethnic minorities. In addition, the AI does not seek to address future affordable housing needs or specific affordable housing production issues.

Purpose of this Research

HUD interprets the broad objectives of affirmatively furthering fair housing to include:

- Analyzing and working to eliminate housing discrimination in the jurisdiction;
- Promoting fair housing choice for all persons;
- Providing opportunities for racially and ethnically inclusive patterns of housing occupancy;
- Promoting housing that is physically accessible to, and usable by, all persons, particularly individuals with disabilities; and
- Fostering compliance with the nondiscrimination provisions of the Fair Housing Act.

The objective of this AI update was to research, analyze, and identify prospective impediments to fair housing choice throughout the city. The goal of the completed AI is to suggest actions that the sponsoring jurisdictions can consider when working toward eliminating or mitigating the identified impediments.

Lead Agency

The agency that led the effort of preparing this report on behalf of the City of Alexandria was the Community Development Department. In accordance with the applicable statutes and regulations governing the Consolidated Plan, the city and entitlement cities certify that they will affirmatively further fair housing. This statement means that they have conducted an AI, will take appropriate actions to overcome the effects of any impediments identified through that analysis, and will maintain records that reflect the analysis and actions taken in this regard.

Geographic Scope of Analysis

This AI addresses the status of fair housing within the City of Alexandria.

SECTION II. PAST IM PEDIM ENTS

The chart below summarizes the impediments and recommended actions detailed in the City's 2015 Analysis of Impediments to Fair Housing and describes the Actions taken by the City to address them.

UPDATE ON PAST IM PEDIM ENTS		
IM PEDIM ENT	ACTION	UPDATE
Impediment #1: Lack of Public Awareness and Education	Create web Pages on the City's website dedicated to affirmatively furthering fair housing.	The City is in the process of generating the content for this page.
	Provide flyers and tri-fold handouts for distribution in public spaces at City properties. Flyers should address ways to recognize the subtle ways discrimination can occur in today's housing market.	The City prepared and distributed flyers to increase resident awareness of fair housing rights. In utility department and City Hall. Provided information in packet for homebuyer seminar and Neighborhood meetings.
	Assign a city employee as the fair housing representative for intake and dissemination of complaint process	The City designated the CmDv Administrator as the fair housing representative for the City.
	Create a fair housing campaign around April's Fair Housing Month disseminating information related to fair housing laws. Possible actions include announcements via public access television, ads in local newspapers, and public service announcements (PSAs)	The City held homebuyer seminars.

UPDATE ON PAST IMPEDIMENTS		
	via radio.	
	Include emphasis on how to identify fair housing violations in housing programs such as housing counseling, down payment assistance and monitoring fair housing compliance with HOME-funded rentals.	The City held Fair Housing seminars, which were open to the entire public.
Impediment #2: Lack of Coordination	Establish a regular schedule of workshops, trainings, and education for city residents, employees and local organizations, including an annual training/workshop with zoning officials and City legal staff regarding fair housing and reasonable accommodation.	The City developed reasonable accommodation materials for its staff and officials involved with zoning and land use decisions. The City sponsored Fair Housing seminars, which were open to the entire community, however, zoning officials and City legal staffs were encouraged to attend.
	Coordinate with officials, staff, and legal counsel associated with zoning decisions to ensure all are fully educated on fair housing law, especially as it pertains to reasonable accommodation.	There were no Fair Housing Act issues presented.
	Participate in annual local and state activities to establish a greater network.	CmDv reached out to the Greater New Orleans Fair Housing Action Center to request a training seminar and to be added to regular mailers and events in effort to participate and remain current in their proposed activities.
Impediment #3: Potential Discrimination in Housing	Explore the possibility of working with a qualified fair	The City plans to host the Greater New Orleans Fair Housing Center for a fair housing activity within CENLA annually.

UPDATE ON PAST IM PEDIM ENTS		
Market	housing agency to conduct focused testing in order to determine the extent and magnitude of discrimination within the housing market.	

SECTION III. SOCIO-ECONOMIC CONTEXT

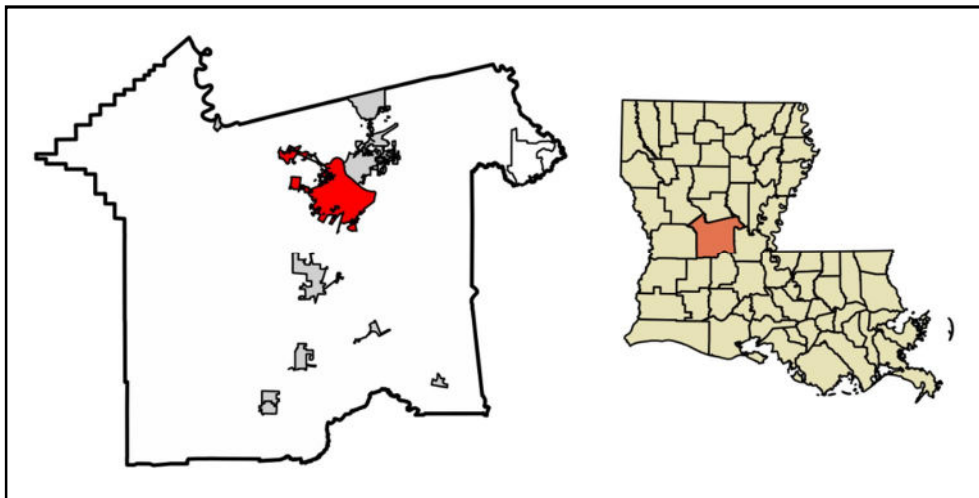
Community Profile

The goal of the community profile is to paint a picture of the current demographic, economic, and housing trends of the City of Alexandria. This data is an important tool to aid decision makers in affirmatively furthering fair housing and utilizing grant funds. The Community Profile is broken into three key sections.

The first section is the Demographic Profile, which looks at the City from the perspective of its people. Race and ethnicity, age, disability status, and other variables are explored. This section provides the necessary foundation to determining who lives in the jurisdiction and what their needs are. This outlines the demand for housing by looking at what household's desire.

The second section, the Economic Profile, evaluates how much households can afford. Factors like income, cost burden, and poverty are analyzed. These issues are compared to the factors in the demographic analysis to determine if disparities exist between racial and ethnic groups.

The third section is the Housing Profile and it looks at the City's housing stock. Multiple angles are explored, including home values, rents, occupancy, and age of housing to provide a snapshot of the physical environment of region. This section establishes the supply of the available housing and how that matches up with the demand. Together, these pieces provide a data-driven view of the jurisdiction that will empirically advance fair housing planning efforts and identify any impediments to fair housing choice.



Location of Alexandria and Rapides Parish in Louisiana

Demographic Profile

Cities aren't structures; cities are people.

- Ed Glaeser, "Triumph of the City"

Introduction

The Demographic Profile looks at the City from the perspective of its people. Understanding where residents live and their housing needs is the foundation of any analysis. This process requires exploring several demographic variables such as race and ethnicity, age, disability status, and others. This information will allow the City to answer one of the most important questions when addressing fair housing issues, *who* needs assistance. People are at the foundation of the decision-making process and understanding what the demographics of the City are and how they have changed is necessary before policy changes can be proposed.

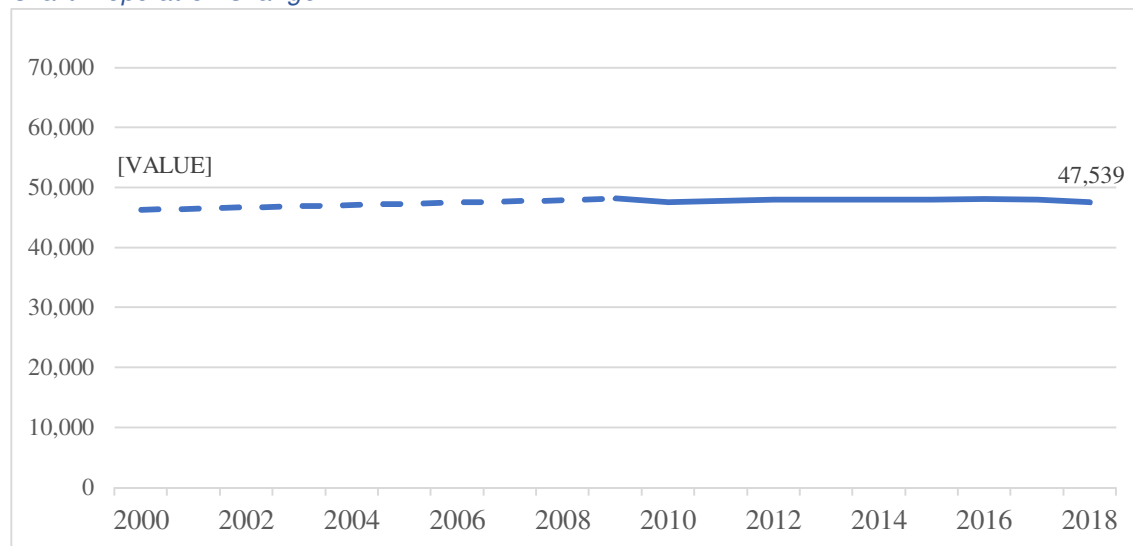
Population

Understanding how the population has changed over time is one of the most important demographic data points available. This change, and how it compares to other jurisdictions, gives a broad view of whether the area is a place that residents want to live or not. A growing population usually represents a place that is attractive to new households while a shrinking or stable population may mean resident's needs are not being met.

Population growth is generally a positive indicator but with it comes challenges, particularly for the housing market. When a population grows more quickly than the housing stock the overall demand increases which puts upward pressure on housing prices. Increased prices make it more difficult to locate affordable, safe, and secure housing, particularly for lower income households.

In the City of Alexandria, the population has changed very little between 2000 and 2018. The overall growth was 2.5% which is lower than Rapides Parish (4.0%) or Louisiana (4.2%). The effect on this relative stability in the population on the demographics, economics, and housing market in the City will be addressed later in this document.

Chart: Population Change

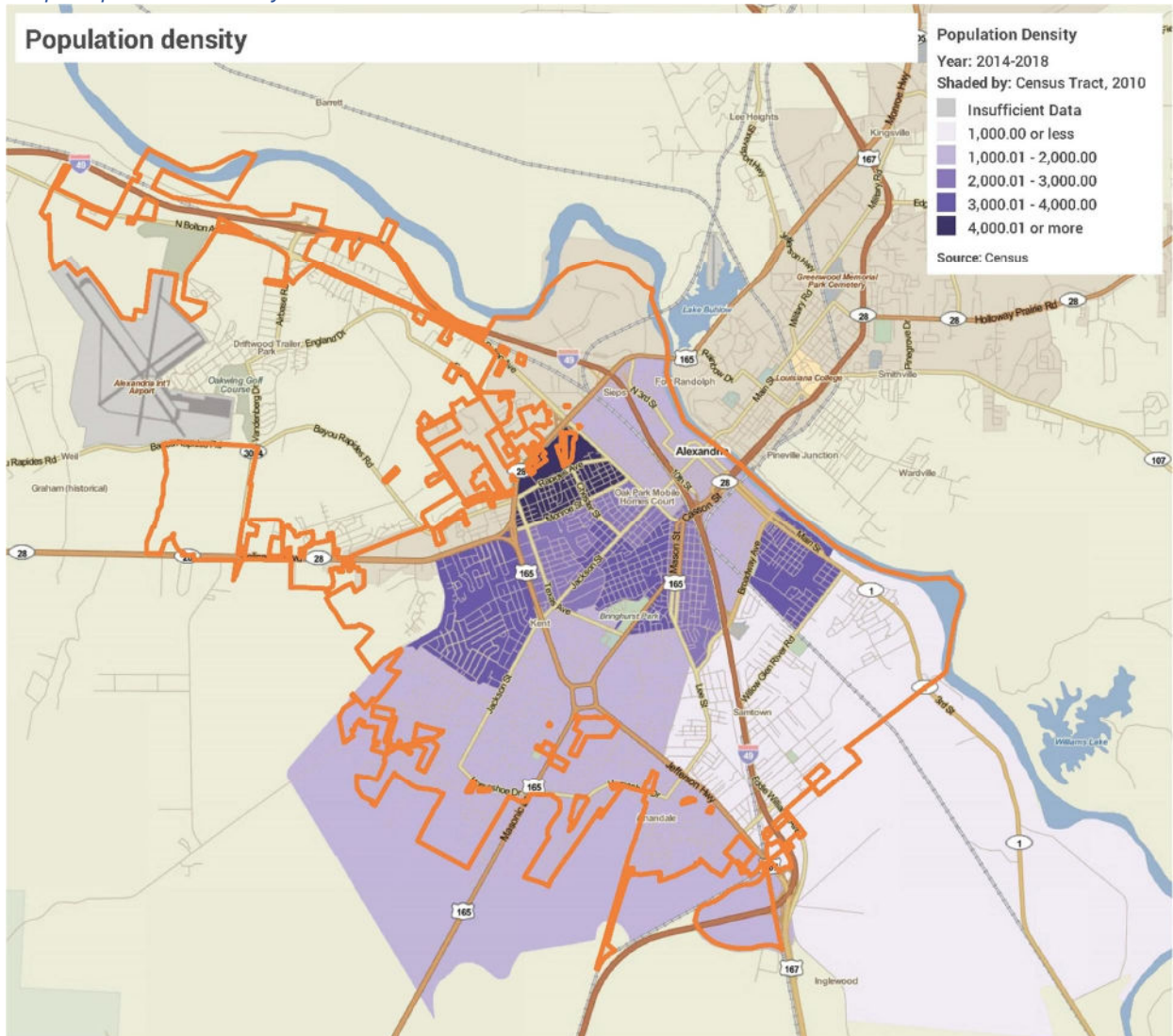


Source: Decennial Census (2000 & 2010), American Community Survey 5-Year Estimate

Data table available included in the Appendix

An important aspect of the jurisdiction's population is where within the City residents live. In Alexandria, the population density differs throughout the area. There is one tract with over 4,000 people per square mile in the center of the City. On the southeastern side of the City there is another extreme, less than 1,000 people per square mile.

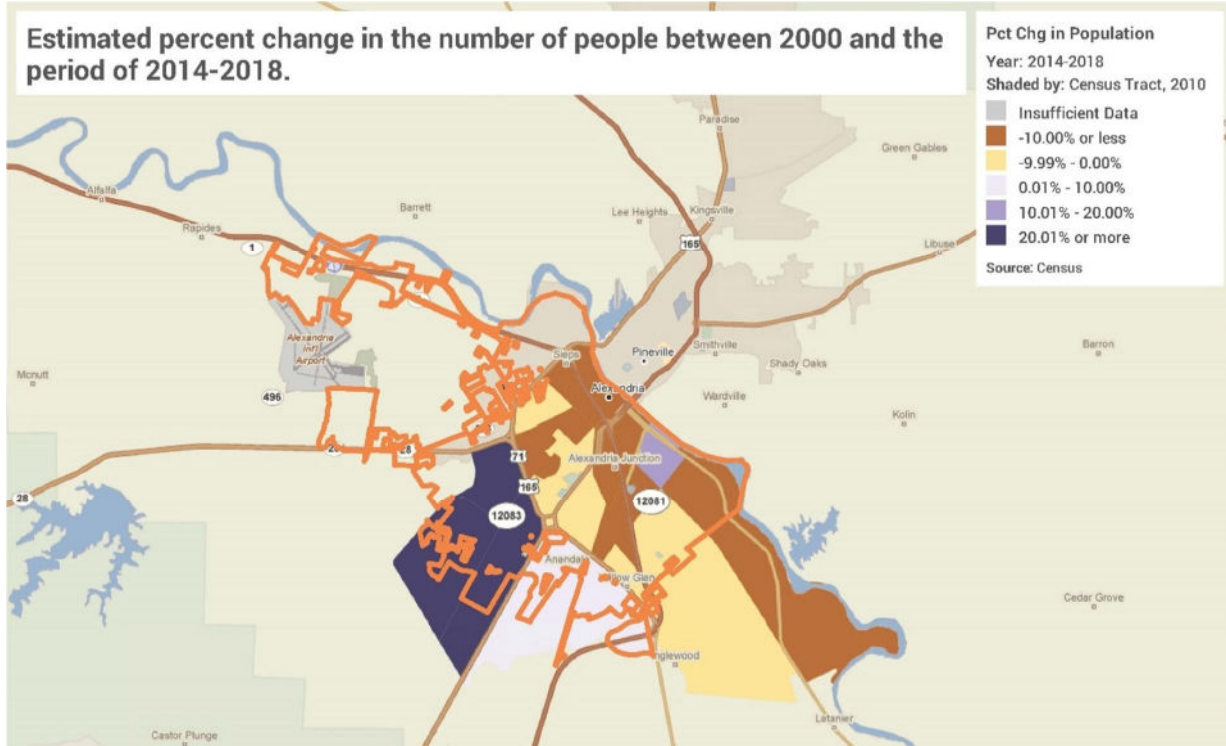
Map: Population Density



Source: 2014-2018 ACS via PolicyMap

Looking at the change in population since 2000 can provide a longer view in changes in the City. In the last two decades, the population has decreased in nearly every census tract in Alexandria. In only two places did the population grow but the growth was over 10% in both of them.

Map: Population Change since 2000



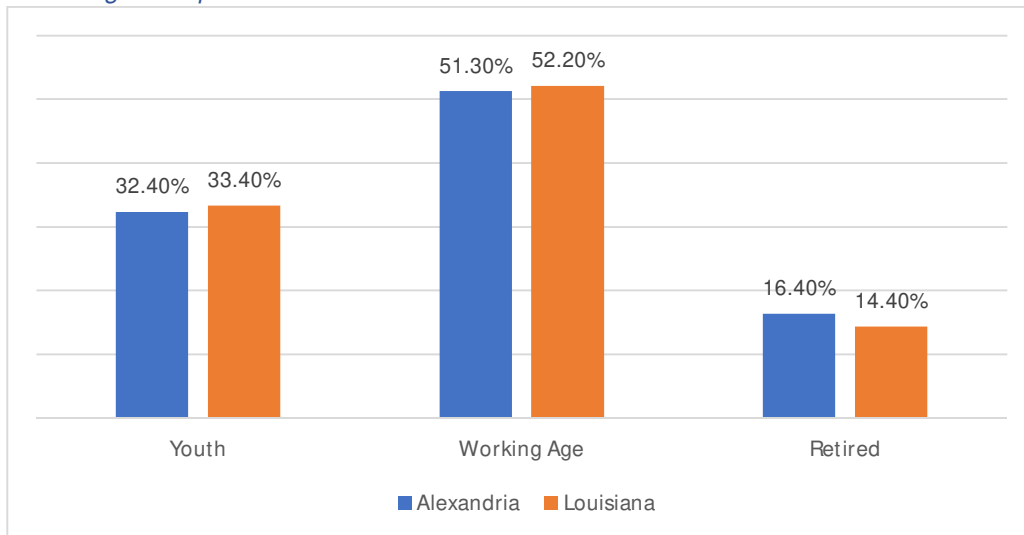
Source: 2014-2018 ACS via PolicyMap

Age Groups

The age distribution is vitally important to the housing market and a jurisdiction's economy. The needs of residents can vary significantly depending on what stage of life they are in. Residents who are nearing retirement or currently retired are often looking to downsize into smaller homes and may prioritize accessibility and transportation options. Young adults, particularly new families, have different housing demands and tend to look for homes they can grow into and possibly raise children in. Understanding how the age of the population is changing is important to determine which types of housing units are in need and it will also help set realistic goals for what funds will be available.

The City of Alexandria has a population that is slightly older than the state. The age demographics of a City can have a major impact on the policies and priorities for funds. A jurisdiction with a large elderly population will likely put resources towards smaller homes, accessible housing, medical facilities, and other social services. Younger cities may prioritize encouraging larger housing that will encourage families to stay in the area, as well as infrastructure and services attractive to Millennials.

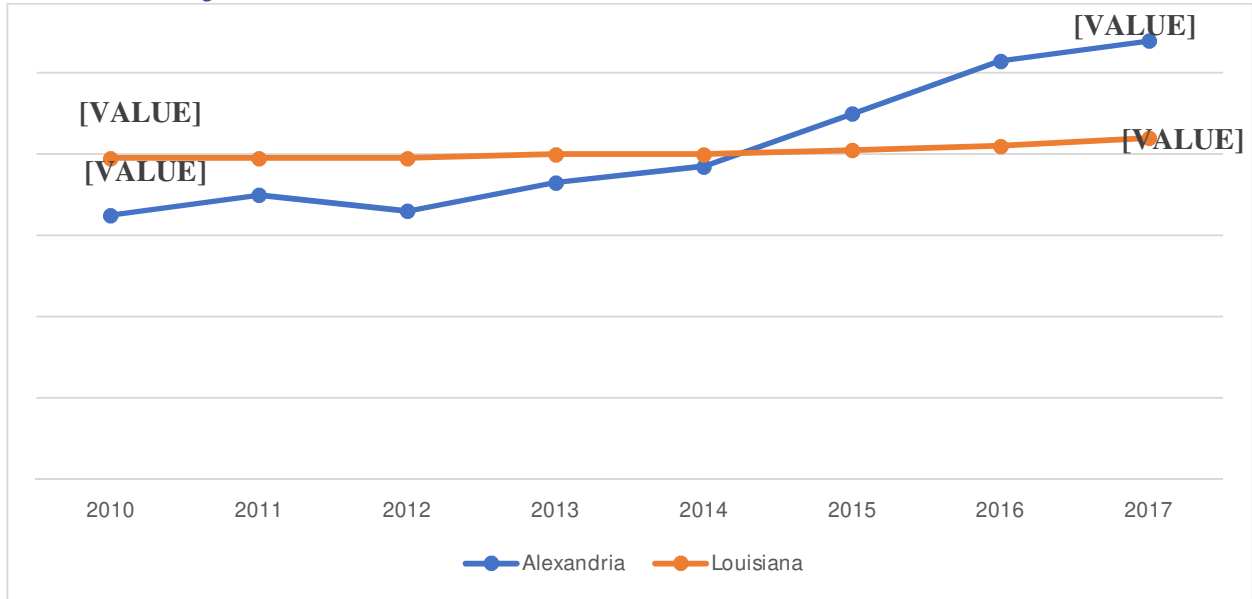
Chart: Age Groups



Source: 2013-2017 American Community Survey 5-Year Estimates (S0101)

The median of age of Alexandria has continued to rise over the last decade. During the same period the statewide median age has remained relatively stable. This may indicate that younger residents are moving out of the area and are not raising families in Alexandria.

Chart: Median Age from 2010 to 2018



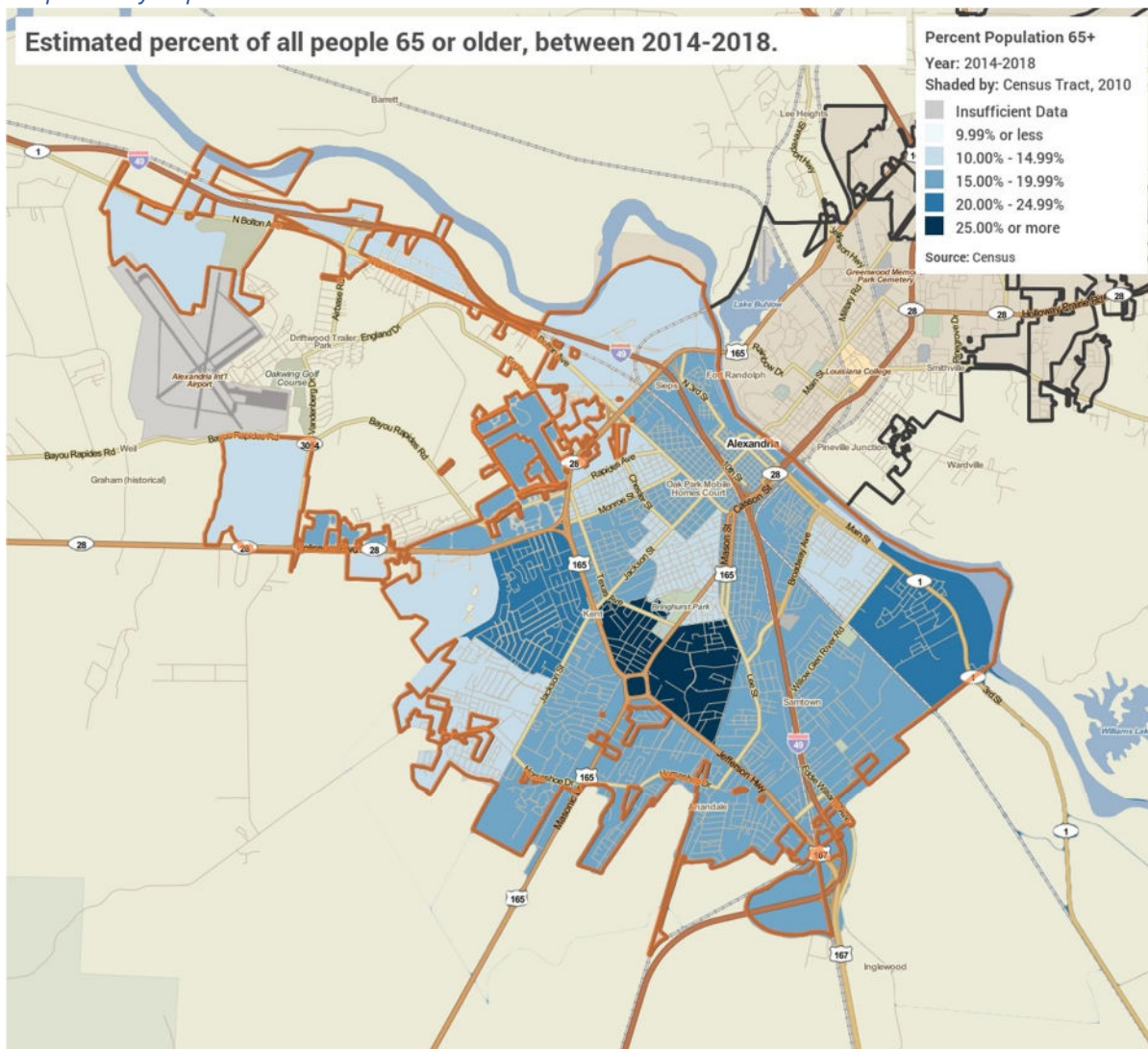
Source: 2014-2018 American Community Survey 5-Year Estimates (S0101)

Elderly

As noted earlier, the elderly population is relatively large in Alexandria and growing. People aged 65 and over have particularly important housing needs. As people age, they tend to require new types of social services, healthcare, and housing. As communities across the nation grow proportionately older, the needs of the elderly become an increasingly important aspect of both public and private decision-making. Central to these evolving needs is access to housing options that are decent, safe, affordable, accessible, and located in proximity to services and transportation. Housing is one of the most essential needs of the elderly because the affordability, location, and accessibility of where they live will directly impact their ability to access health and social services – both in terms of financial cost and physical practicality.

In 2018, residents 65 years old and older made up 16.4% of the City's population. The living patterns of this population show some areas of concentration. In these areas over 25% of population is over the age of 65. Many tracts throughout the area have an elderly population of under 15%.

Map: Elderly Population



Source: 2014-2018 ACS5-Yr Estimates via PolicyMap

Age Dependency Ratio

Age dependency ratios relate the number of working-aged persons to the number of dependent-aged persons (children and the elderly). An area's dependency ratio is comprised of two smaller ratios – the child dependency ratio and the old-age dependency ratio. These indicators provide insight into the social and economic impacts of shifts in the age structure of a population. Higher ratios of children and the elderly require higher levels of services to meet the specific needs of those populations. Furthermore, a higher degree of burden is placed on an economy when those who mainly consume goods and services become disproportionate to those who produce. It is important to note that these measures are not entirely precise – not everyone under the age of 18 or over 65 is economically dependent, and not all working age individuals are economically productive. With these caveats in mind, dependency ratios are still helpful indicators in gauging the directional impacts of shifting age structures.

Alexandria has a significantly higher age dependency ratio than the state. This is primarily due to the higher old-age dependency ratio. This reinforces the previously identified trend of Alexandria having an aging population, which shows the demand for housing will be geared towards elderly residents.

Table: Age Dependency Ratios

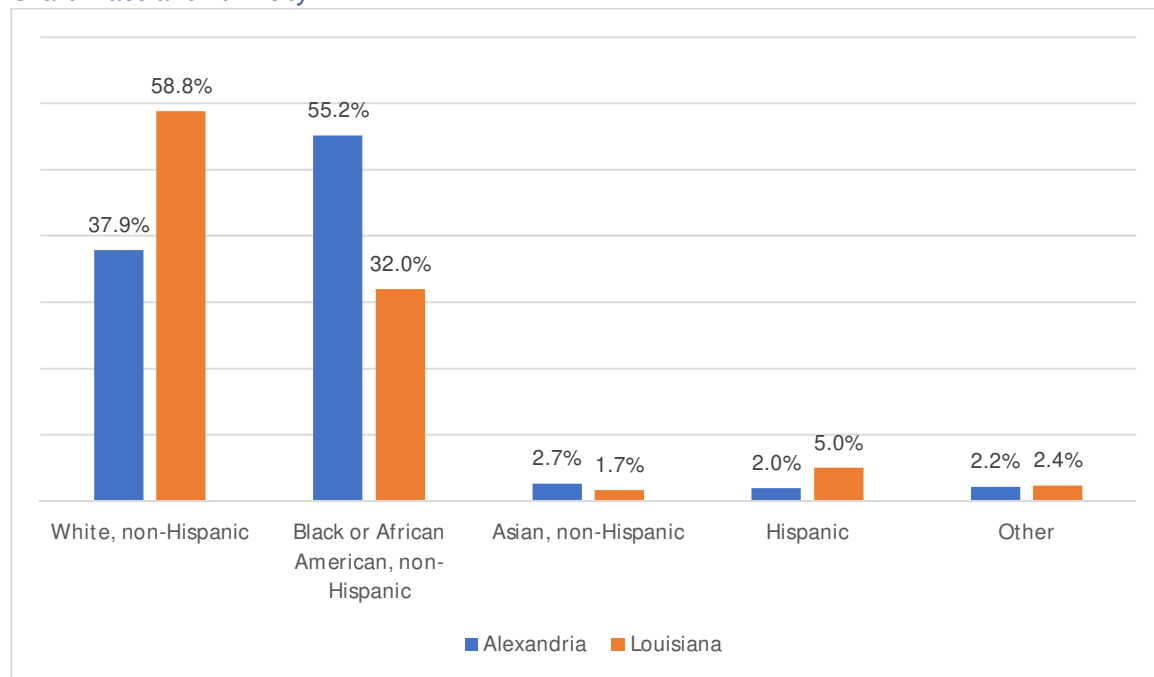
	Louisiana	Alexandria
Age dependency ratio	62.0	66.1
Old-age dependency ratio	23.5	27.2
Child dependency ratio	38.5	38.9
Source: 2006-2010, 2014-2018 ACS 5-Yr Estimates (S0101)		

Race and Ethnicity

Federal housing policy intentionally racially segregated housing for decades. Those policies, as well as the many local and state discrimination policies, are no longer legal, but many communities still feel the effect of red-lining and other laws meant to segregate racial groups. An unfortunate truth is that within the United States there is a link between a person's race or ethnicity and their access to housing and economic opportunities. Many areas of the country have been classified as a Racially/Ethnically Concentrated Area of Poverty (R/ECAP). Proactively addressing the connection between race, housing, and poverty is a necessary part of any housing program.

The City of Alexandria has a significantly larger non-White population than Louisiana. It is a majority Black, non-Hispanic city and has a Hispanic population that is larger than the state. White, non-Hispanic residents only account for 38% of the population in the City but are nearly 60% of the statewide population.

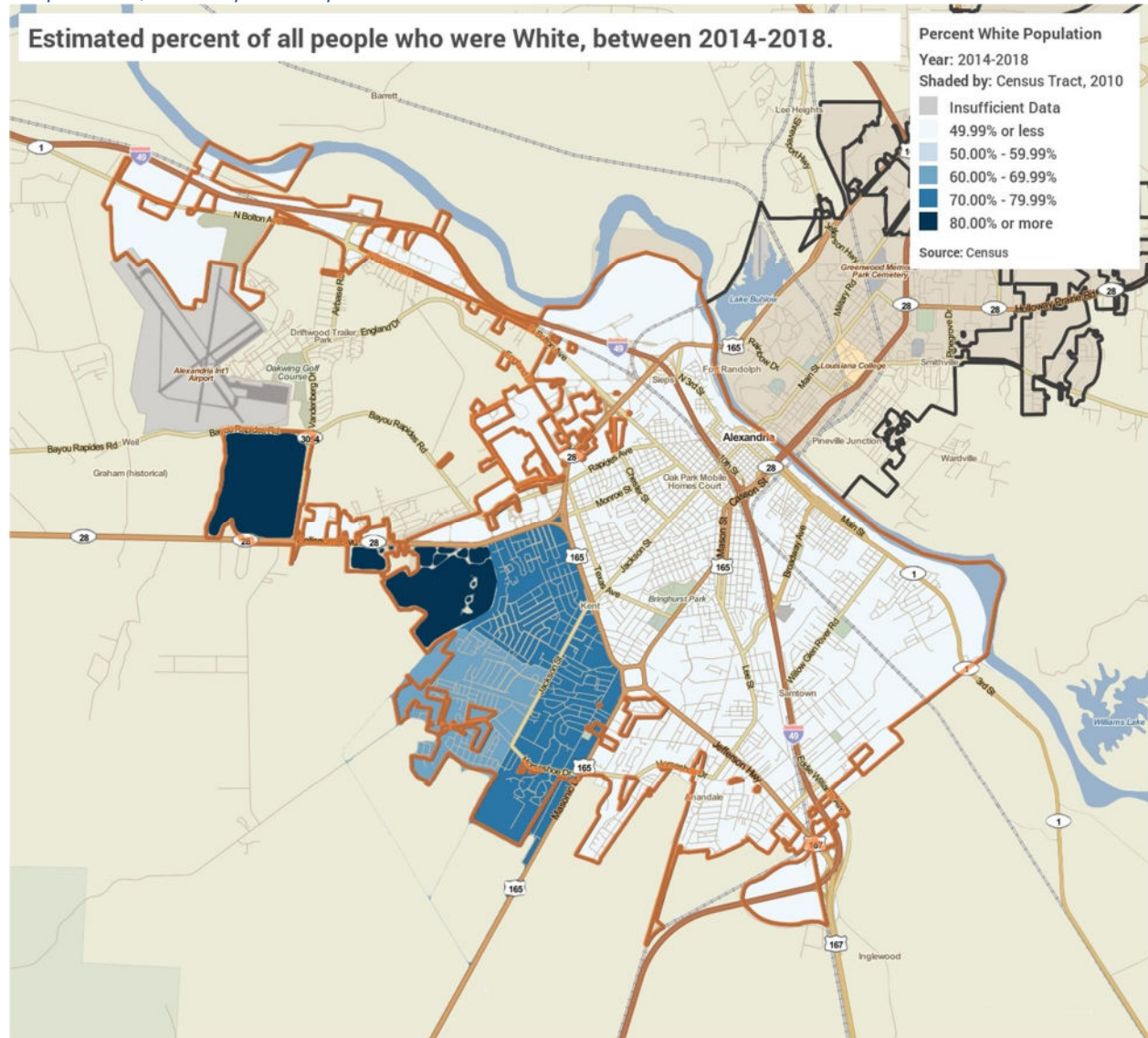
Chart: Race and Ethnicity



Source: 2014-2018 American Community Survey 5-Year Estimates (B03002)

A concern of many jurisdictions is racial segregation, particularly if race and ethnicity are linked to economic indicators. In Alexandria, White non-Hispanic residents are a minority of the population but there is a strong relationship between race and where a resident lives. White residents are found primarily on the western side of town. In some of these tracts 80% or more of the residents are White.

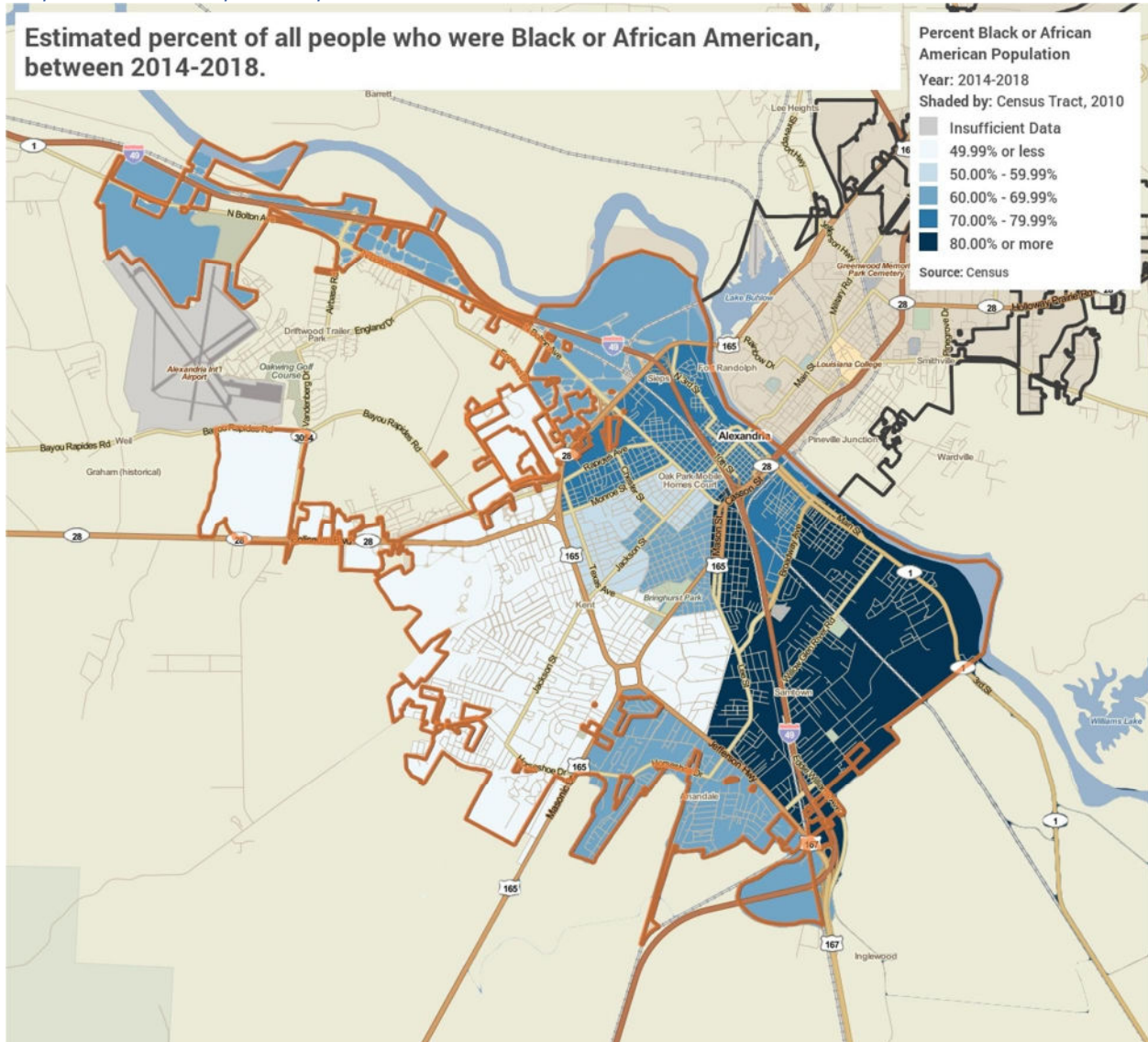
Map: White, non-Hispanic Population



Source: 2014-2018 ACS5-Yr Estimates via PolicyMap

Black residents of Alexandria display a living pattern that is opposite of White residents. On the east side of town over 80% of the residents are Black and relatively few are found in the majority White areas. This indicates that Alexandria may be struggling with racial segregation with White and Black residents having limited residential overlap.

Map: Black, non-Hispanic Population



Source: 2014-2018 ACS5-Yr Estimates via PolicyMap

Providing maps for other racial and ethnic groups did not produce reliable data to assist in identifying impediments to fair housing choice in Alexandria.

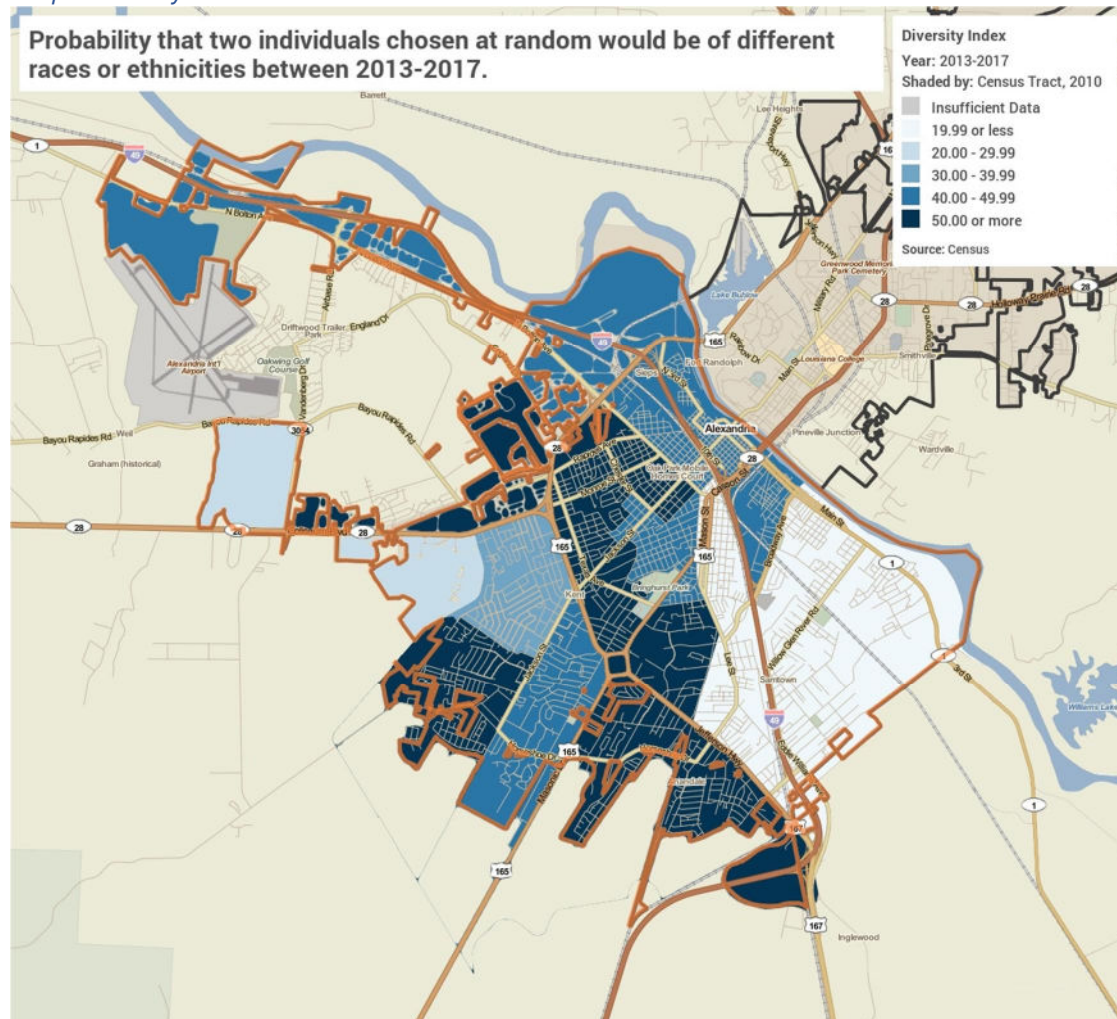
Diversity

The map below displays the Diversity Index ranking for census tracts in the City of Alexandria, based on data from Policy Map. As Policy Map explains:

“The diversity index is an index ranging from 0 to 87.5 that represents the probability that two individuals, chosen at random in the given geography, would be of different races or ethnicities between 2013-2017. Lower index values between 0 and 20 suggest more homogeneity and higher index values above 50 suggest more heterogeneity (diverse). Racial and ethnic diversity can be indicative of economic and behavioral patterns. For example, racially and ethnically homogenous areas are sometimes representative of concentrated poverty or concentrated wealth. They could also be indicative of discriminatory housing policies or other related barriers.”

Tracts on the edges of the City are relatively homogenous with low diversity scores, particularly in areas with a large Black population. The highest diversity scores are found in the areas of town where the high White population and high Black population meet, particularly along Highway 165.

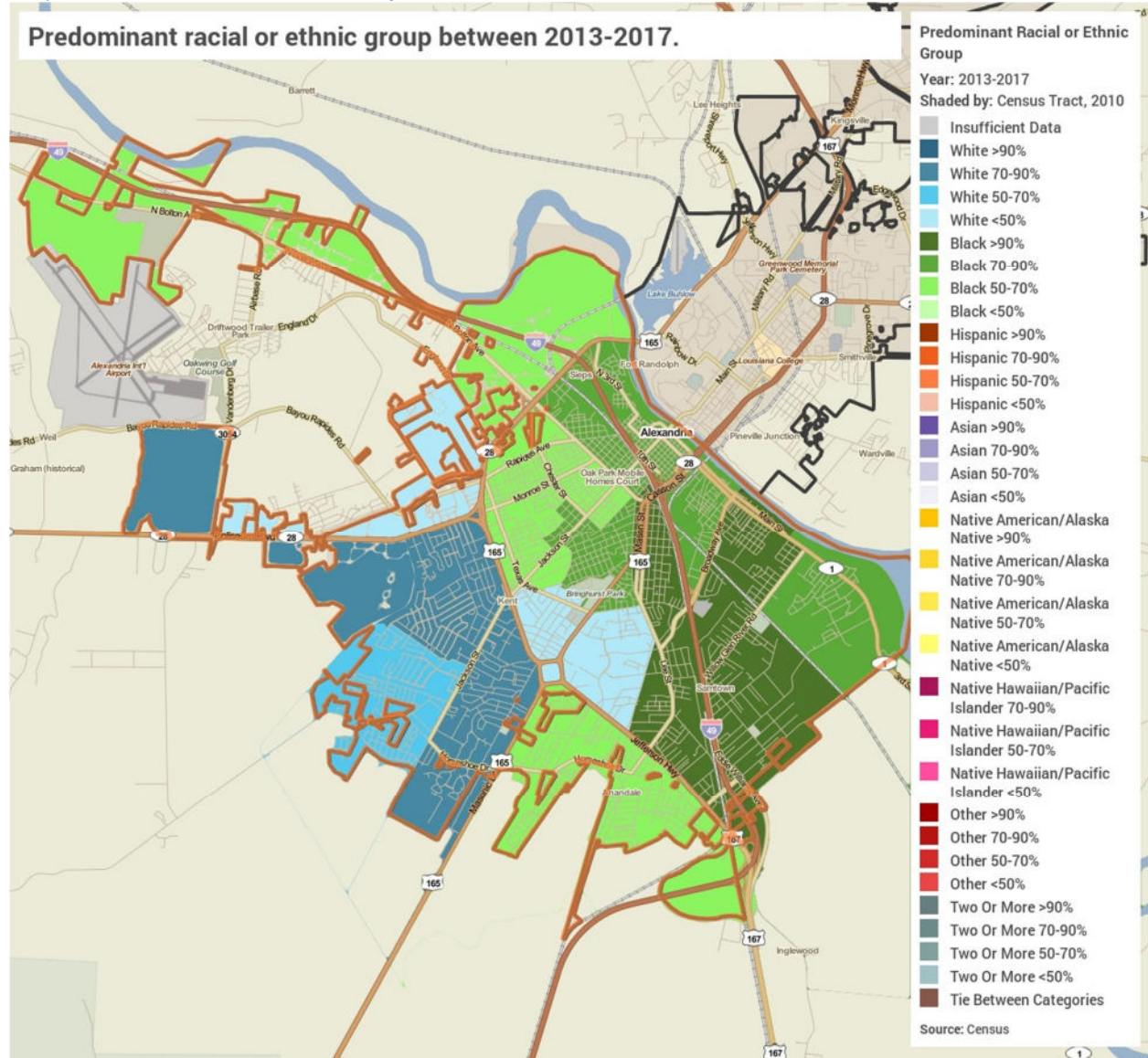
Map: Diversity Index



Source: 2014-2018 ACS 5-Yr Estimates via PolicyMap

The diversity map below provides a visual representation of the predominant race within the City. This visualization clearly shows that there are areas of town that are predominantly White and areas that are predominantly Black. This racial separation could indicate problematic practices or historical segregation that warrants attention and it should be considered.

Map: Predominant Race or Ethnicity



Source: 2014-2018 ACS5-Yr Estimates via PolicyMap

Disability

Residents who have a disability face additional challenges, particularly when it comes to housing. Finding affordable housing is even more difficult for those who need units that have or can be modified for wheelchairs, shower supports, ramps, and other accessibility aides. Communities with a relatively large elderly population need to pay attention to this issue due to the close relationship between age and disability.

In addition to having to overcome barriers such as housing discrimination and difficulty in finding accessible units, people with disabilities face financial hardships at much higher rates than the average person. An estimated 16.1% of the City of Alexandria's population has a disability, nearly 7,500 people. The disability rate in the City is slightly more than the statewide rate of 15%.

The following table provides data on the number of people with a disability in the City and State broken down by age. As is expected, the elderly experience a higher rate of disability in comparison to other age cohorts. Over half of all residents 75 years and over have a disability while approximately 18.3% of those aged 35 to 64 years old have a disability.

Table: Disability and Age

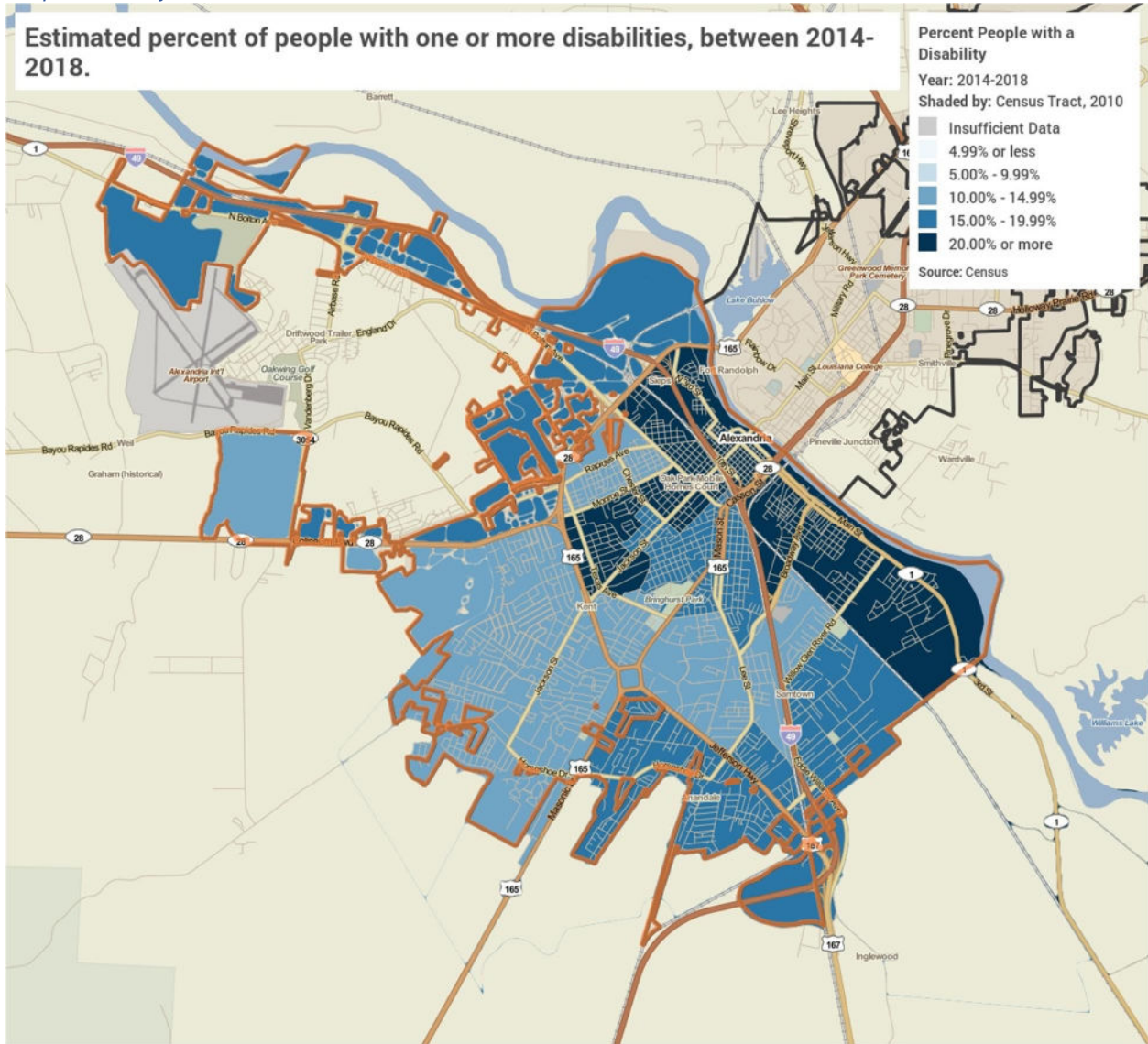
	Louisiana		Alexandria	
	Number	Percentage	Number	Percentage
Persons with a Disability	684,512	15.0%	7,407	16.1%
Under 5 years	2,172	0.7%	0	0.0%
5 to 17 years	57,093	7.2%	296	3.5%
18 to 34 years	81,092	7.5%	935	9.1%
35 to 64 years	287,933	16.7%	3,178	18.3%
65 to 74 years	120,797	30.5%	1,287	32.1%
75 years and over	135,425	52.2%	1,711	52.0%
Source: 2014-2018 ACS5-Yr Estimates (S1810)				
Data note: Percent is % of the age total age group.				

The map below shows the distribution of people with a disability in Alexandria. Like many of the variables studied in this analysis, the concentration of people with a disability is disproportionate across the region. There are many tracts with a high disability rate (20% or over) located in the northern part of the City. Some of these tracts also have a large elderly population but that is not the case in every situation.

The map below shows the distribution of people with a disability in Alexandria. Like many of the variables studied in this analysis, the concentration of people with a disability is disproportionate across the region. There are many tracts with a high disability rate (20% or over) located in the northern part of the City. Some of these tracts also have a large elderly population but that is not the case in every situation.

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Map: Disability



Source: 2014-2018 ACS5-Yr Estimates via PolicyMap

Veterans

Since the War on Terror started over 18 years ago the number of veterans in the United States has consistently increased. With this influx of veterans there has been a mix of unique challenges and opportunities. Many communities, in cooperation with the Veterans Administration, has worked to provide educational and economic opportunities to veterans and to reduce veteran homelessness to zero. Veterans do face additional challenges though, particularly due to physical and mental disabilities obtained while serving.

As of 2018 there were an estimated 3,390 veterans living in Alexandria making up 9.3% of the population. Across economic indicators veterans report stronger figures. They have a much higher median income, as well as higher labor participation rates, lower unemployment, and lower poverty rates. Unsurprisingly, the disability rate is higher for veterans than non-veterans.

Table: Veterans

	Veterans	Non-veterans
Civilian population 18yrs+	3,390	32,977
- Percent of population	9.3%	--
Median Income	\$39,346	\$21,011
Labor force participation rate	75.7%	68.9%
Unemployment rate	4.7%	10.6%
Below poverty in past 12 mo.	10.3%	22.4%
With any disability	26.9%	19.7%
Source: 2013-2017 American Community Survey 5-Year Estimates (S2101)		

Sexual Orientation and Gender Identity

HUD regulations prohibit discrimination based on sexual orientation and gender identity but local protection is beneficial to the residents of the City. The U.S. Census Bureau does not ask a person's sexual orientation or gender identity. However, a research by Gallup reports that 3.7% of the State's population identify as LGBT. Gathering accurate data is difficult due to stigma and methodological barriers. Lack of adequate legal protections can lead to underreporting and difficulty adequately defining orientations can lead to variation among estimates.

One statistic the Census Bureau does record is the number of same-sex couples in a geographic region. During the 2010 Census, approximately 0.67% of the households reported being same-sex couples. This is similar to Rapides Parish (0.66%) and lower than the state (0.7%) and the United States (0.77%). As can be seen in the below map, the distribution of same-sex couples in the City is not uniform. Tracts in the downtown area report over 2% of all households are same-sex couples.

Economic Profile

The market for housing and the availability of affordable housing is tied to two forces: supply and demand. In theory, the market will reach an equilibrium where supply equals demand but in practice it is much more complicated. Demand is not a static data point, it is the culmination of the needs, wants, and resources available to members of the population. An important factor in the demand is the economic position a person is in. Their income, employment opportunities, education, and availability of transportation all play a part in the demand for affordable housing.

Income

Since 2000, the median household income in the City increased by over 13%, which is faster than the state. However, the statewide MHI is still greater than the City's. While this growth is a positive indicator for both the City and the State, it is important to factor in inflation to get a better idea of the purchasing power of residents. According to the Bureau of Labor Statistics, a resident who earned the MHI in Alexandria in 2010 would have the purchasing power of someone who earned \$40,800 in 2018. That means actual purchasing power in the City has remained virtually unchanged.

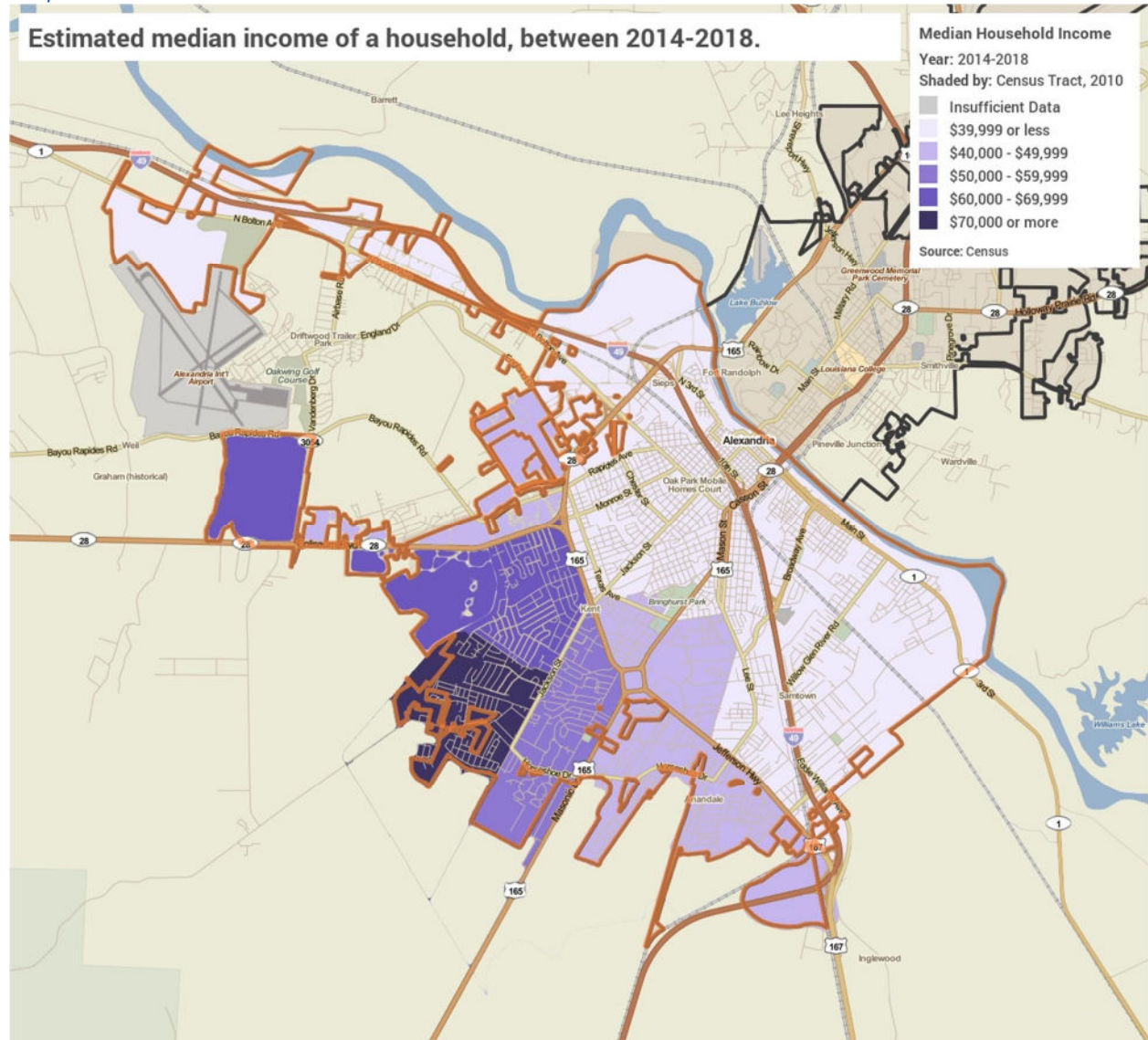
Table: Median Household Income

	2010	2018	% Change
Alexandria	35,668	40,353	13.1%
Louisiana	43,445	47,942	10.4%

Source: 2006-2010, 2014-2018 ACS 5-Yr Estimates (DP03)

It was noted above that racial segregation is especially problematic when it is correlated with economic indicators. The following map displays how the MHI in Alexandria is tied closely to a person's place of residence. Income is heavily concentrated in the White areas of the City where the MHI is over \$70,000 in some areas. The eastern part of the City with a large Black population has a significantly lower MHI in most tracts, less than \$40,000.

Map: Median Household Income

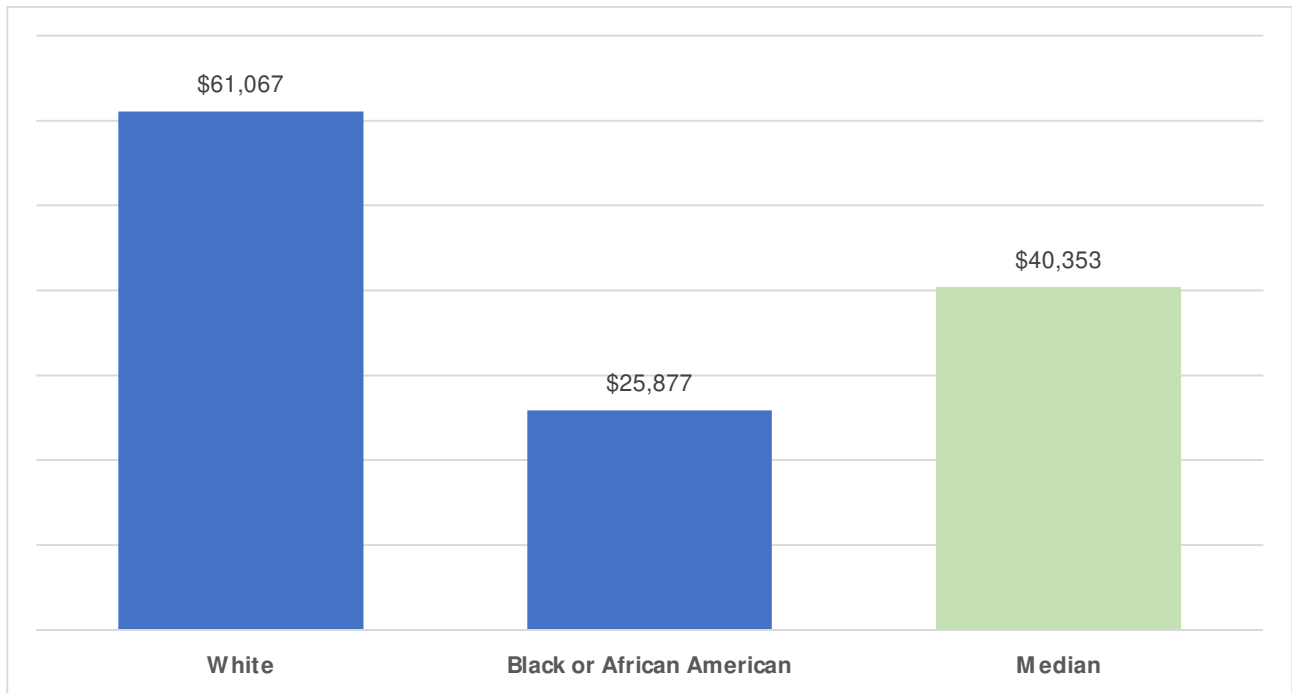


Source: 2014-2018 ACS5-Yr Estimates via PolicyMap

Income and Race

In the City of Alexandria, there is a strong relationship between a household's median income and race or ethnicity. White households report an MHI that is over twice the MHI for black households. Addressing this disparity is necessary to address key barriers to affordable housing in the community. These areas are a top priority to address within the Analysis of Impediments and may need to be a priority for grant fund use.

Graph: Income and Race



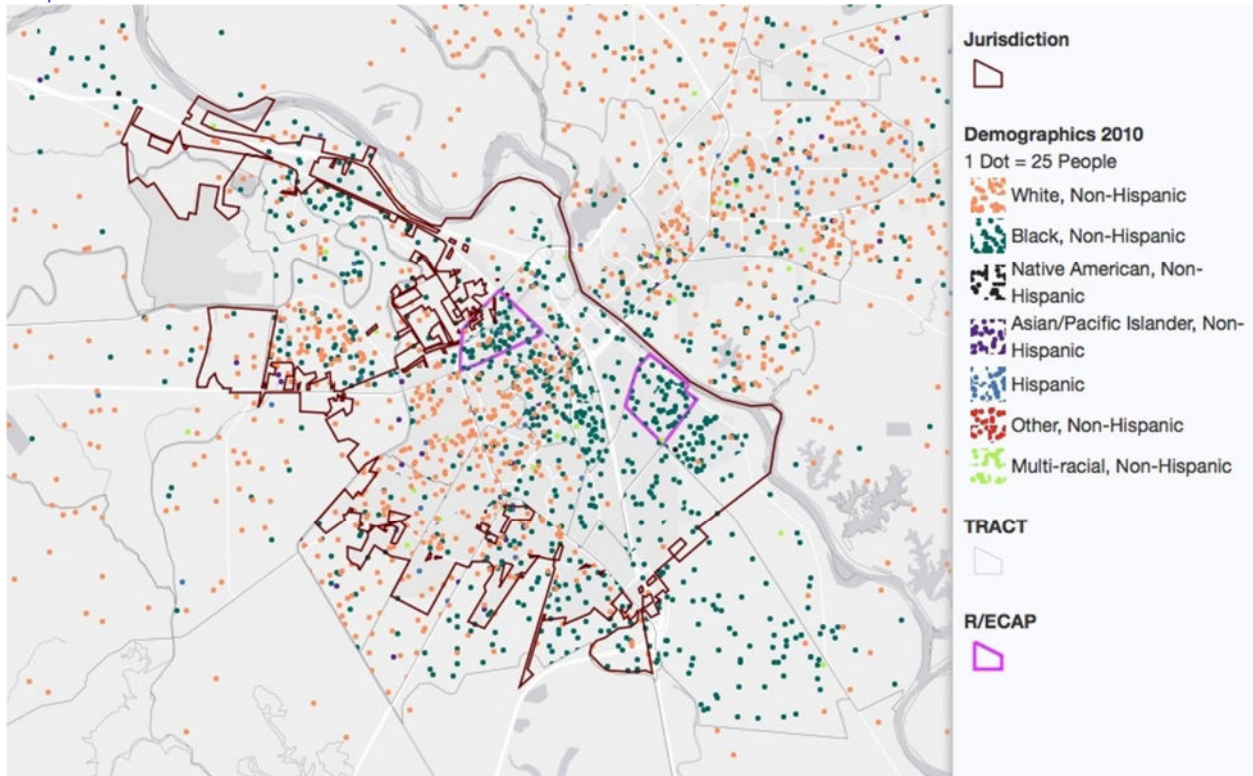
Source: 2014-2018 ACS5-Yr Estimates (S1903)

Data note: Due to the high margin of error for Hispanic or Latino (+/- 33,403), Asian (+/- 26,047) and "Some other race" (+/- 47,971) households they were not included in this visualization. No data available for Native American/Alaska Natives, Hawaiian/Other Pacific Islanders, and Two or more races.

R/ECAP

A racially/ ethnically concentrated area of poverty (R/ECAP) is a census tract that has met a specific HUD definition used to identify areas in need of additional focus. In Alexandria, there are two tracts that have been identified as R/ECAPs. Tract 011000 is located in the northern central part of the City and Tract 12900 is located in the east along the river.

Map: R/ECAP Tracts in Alexandria



Source: HUD AFFH Mapping Tool (AFFHT0004)

Cost Burden

According to HUD, households paying in excess of 30 percent of their monthly household income towards housing costs (renter or owner) are said to be “cost burdened”. When a household is cost burdened, they are at an increased risk of homelessness and a substandard living environment. To analyze the impact of cost burden on residents the population is separated into three housing types: homeowners with a mortgage, homeowners without a mortgage, and renters.

Renters are, by far, the most cost burdened group in the City. Nearly 60% of renters are cost burdened and 47.4% of renters pay 35% or more of their income to housing costs. Even without considering housing cost burden, renters have greater housing instability and a greater likelihood of needing assistance. A household that can purchase property within their means is able to provide a more secure housing situation and create intergenerational wealth. Assisting renters who wish to own a home is a way to help alleviate financial pressure on renters.

Homeowners have a significantly lower cost burden rate but there are still households within the City who lack the income necessary for economic security. Approximately 26% of homeowners with a

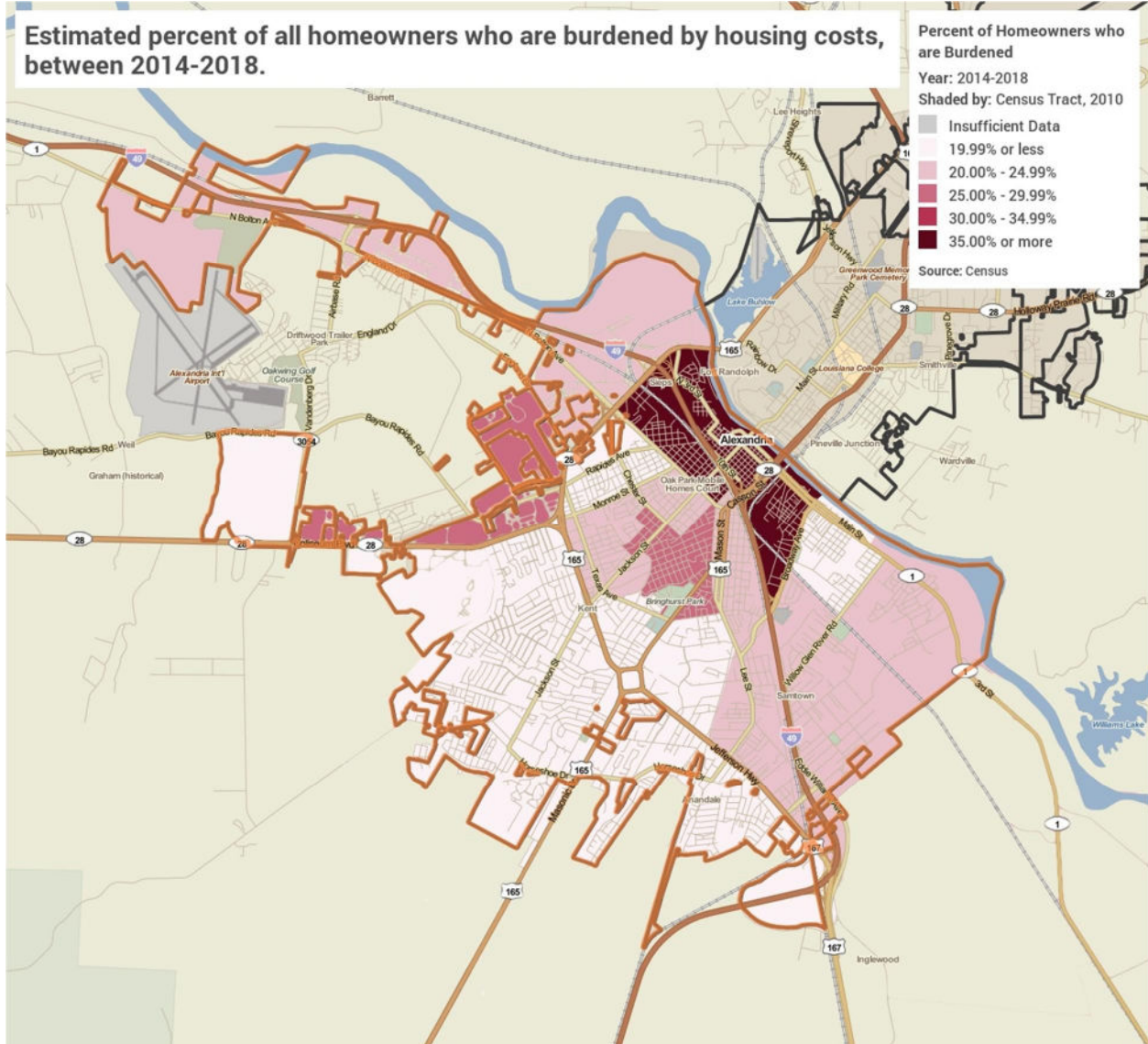
mortgage and nearly 10% of homeowners without a mortgage are cost burdened. These 6,369 households may need assistance. Homeowners without a mortgage have a particularly low-cost burden rate. However, they also tend to be elderly and may lack disposable income, meaning any increase in housing costs can cause significant problems.

Table: Monthly Housing Costs

	Homeowners with a Mortgage		Homeowners without a Mortgage		Renters	
	Number	Percentage	Number	Percentage	Number	Percentage
Less than 20%	2,704	54.3%	3,184	75.60%	1,798	22.50%
20.0 to 24.9%	557	11.2%	367	8.7%	772	9.7%
25 to 29.9%	424	8.5%	249	5.9%	735	9.2%
30 to 34.9%	458	9.2%	93	2.2%	885	11.1%
35% or more	839	16.8%	316	7.5%	3,778	47.4%
Total Cost Burdened	1,297	26.00%	409	9.70%	4,663	58.50%
Source: 2006-2010, 2014-2018 ACS 5-Yr Estimates (DP04)						

Cost burdened homeowners are primarily concentrated in the riverfront tracts of downtown. IN these tracts 35% or more of the City’s homeowners are cost burdened. In the outer areas of the city the rate is much lower, under 20% in most areas.

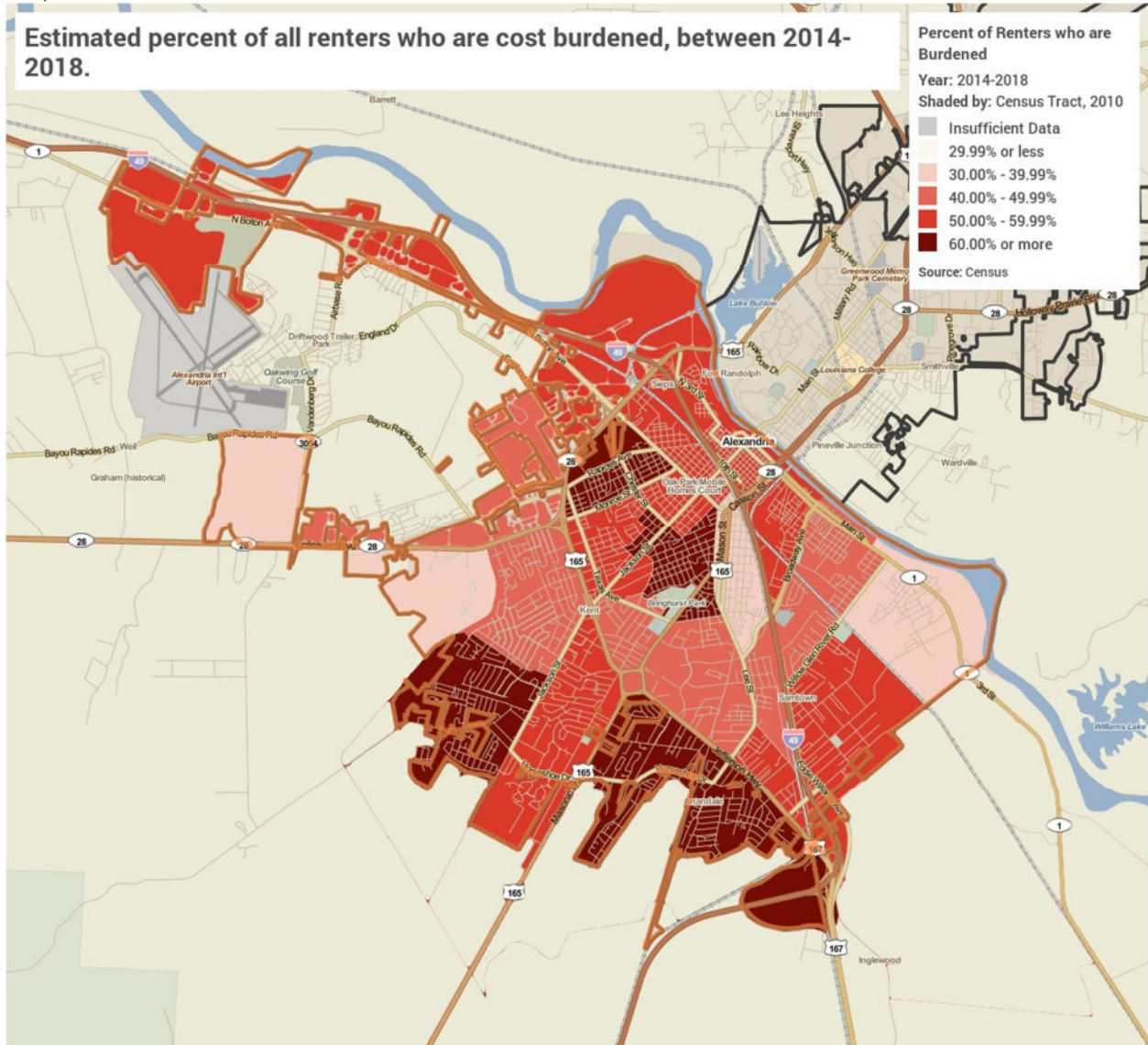
Map: Cost Burdened Homeowners



Source: 2014-2018 ACS5-Yr Estimates via PolicyMap

Cost burdened renters display a living pattern that is nearly opposite of cost burdened homeowners. The cost burden rate is still relatively high throughout the City with 30% or more in every tract. However, in the tracts along the southern edge of the City and some central tracts the cost burden rate is 60% or more.

Map: Cost Burdened Renters



Source: 2014-2018 ACS5-Yr Estimates via PolicyMap

Poverty

Between 2010 and 2018 the poverty rate in the City of Alexandria fell by 0.7%. During that same time period the statewide poverty rate increased by 1.3%. The City is trending in a positive direction but still maintains a poverty rate higher than the statewide average. Overall, this is a positive development, particularly considering the relative purchasing power in the City has not changed.

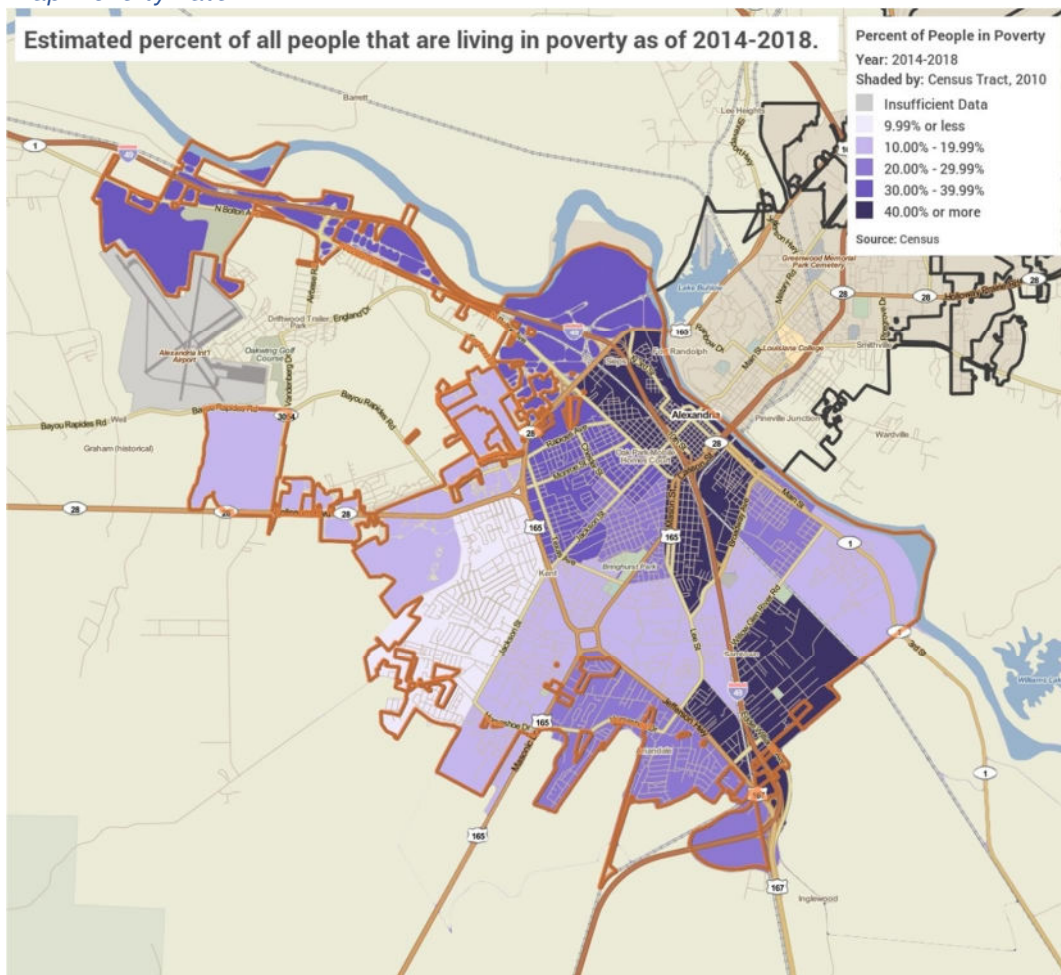
Table: Poverty Rate

	2010	2018	Change
Alexandria	24.3	23.6	-0.7%
Louisiana	18.1	19.4	+1.3%

Source: 2006-2010, 2014-2018 ACS 5-Yr Estimates (DP03)
Data note: All people.

In Alexandria, poverty rates vary throughout the City. Poverty is more highly concentrated in the eastern half of the city where some tracts report 40% of households in poverty. As noted above, if these areas tend to have a larger than average Black population and lower median household incomes.

Map: Poverty Rate

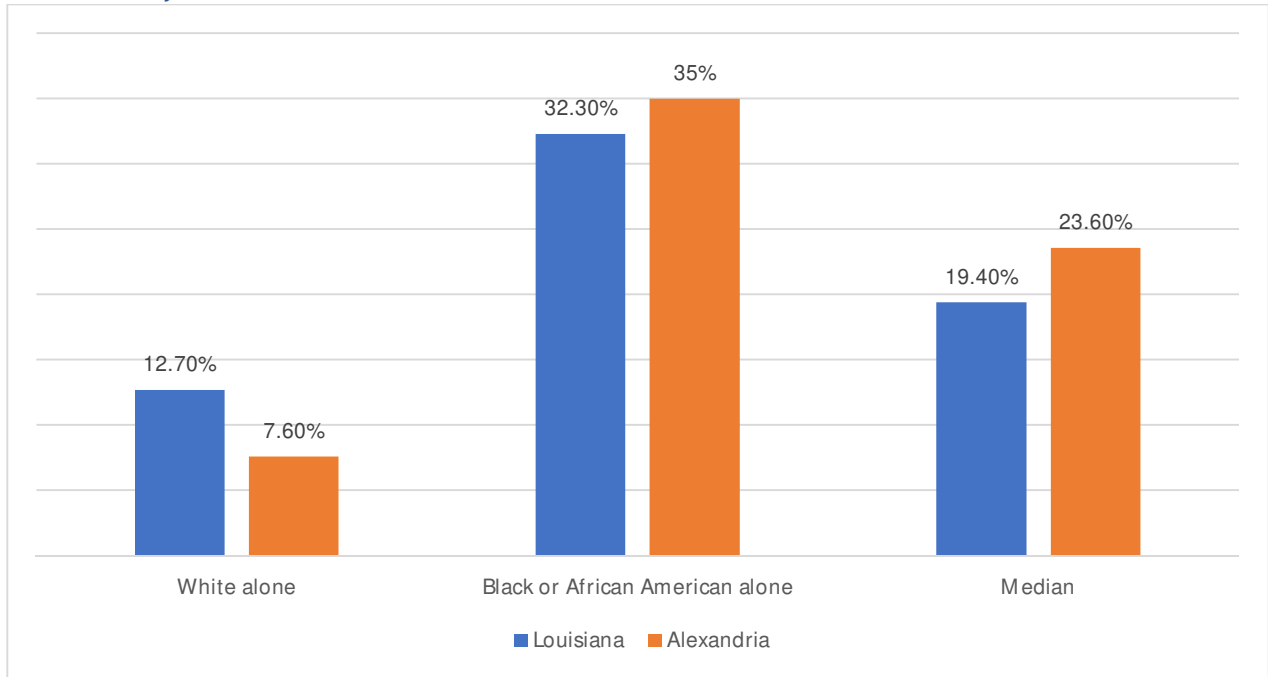


Source: 2014-2018 ACS 5-Yr Estimates via PolicyMap

Poverty and Race

In both the City and the State, the race or ethnicity of a household is correlated with the likelihood they live below the poverty level. Black residents are nearly five times more likely to be in poverty than White residents in Alexandria. The state shows a similar pattern but it is not nearly as pronounced.

Chart: Poverty and Race



Source: 2014-2018 ACS 5-Yr Estimates (S1701)

Note: Due to the high margin of error with most racial or ethnic groups it was only possible to accurately compare White and Black populations with the median poverty rate.

In general, White residents are found primarily in the western parts of the City. White residents in poverty, however, are found primarily on the east side of the City. In many cases over 25% of the White population is in poverty in these high poverty areas.

Map: Poverty Rate - White, non-Hispanic Population

Source: 2014-2018 ACS 5-Yr Estimates via PolicyMap

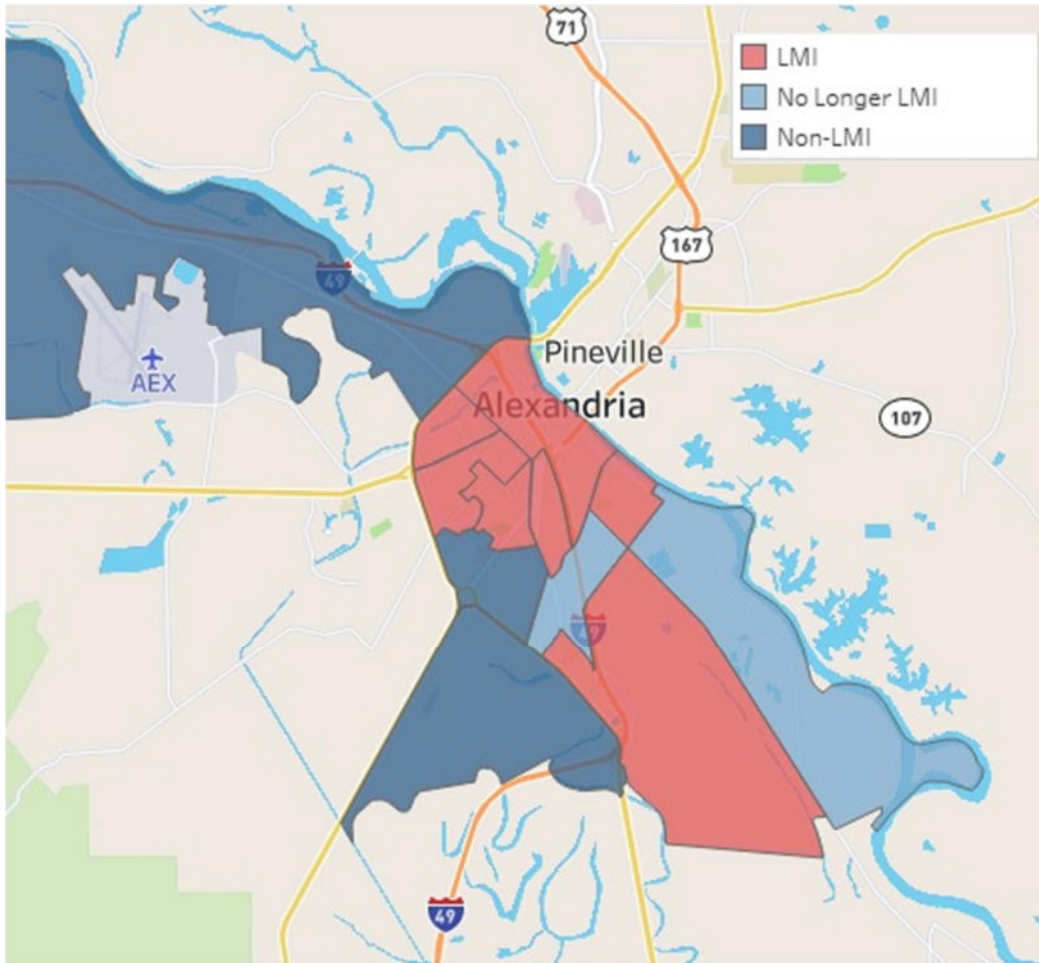
Black households in poverty have areas of concentration in the center part of the City. In these tracts the Black poverty rate is over 50%, significantly more than the high poverty White tracts discussed above. Nearly every tract in the City has a poverty rate over 20% for Black households.

Map: Poverty Rate - Black, non-Hispanic Population

Source: 2014-2018 ACS 5-Yr Estimates via PolicyMap

LMI Households

Every five years HUD publishes an update to the LMI Status of tract block groups. LMI tracts are locations where at least 51% of the residents are LMI, which allows HUD grant programs to be classified as LMA benefit. In Alexandria, the majority of Census Tracts are designated LMI. Residents in these areas need additional support to attain affordable housing. In Alexandria, the majority of the City is LMI but two tracts have changed from LMI to Non-LMI status in the most recent calculations.



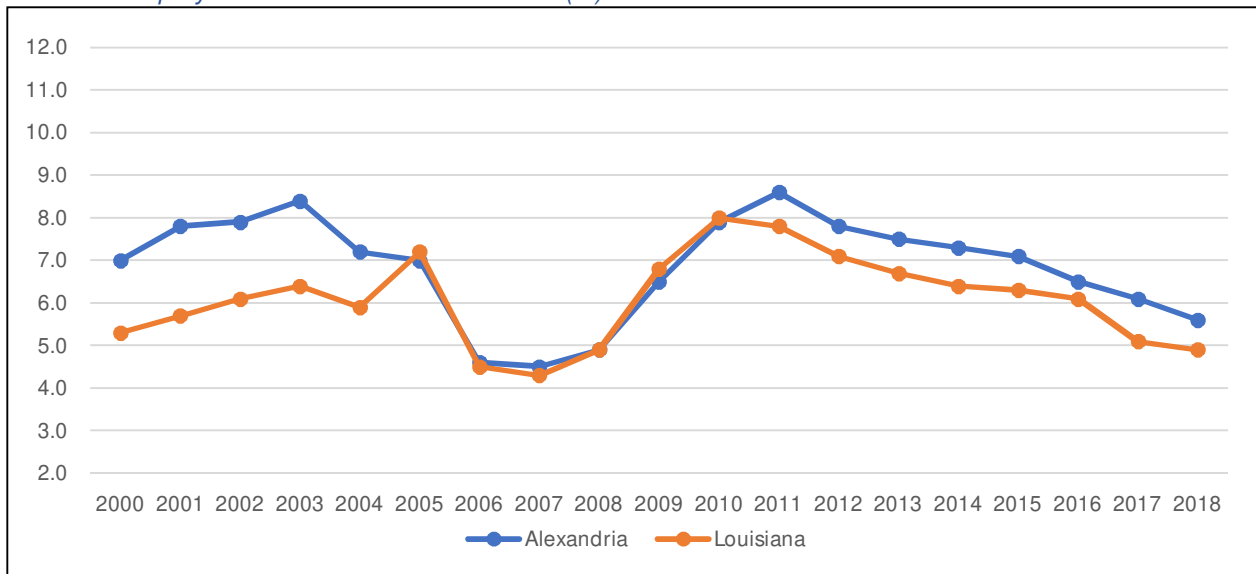
Map: LMI Census Tracts

Source: HUD LMISD FY 2018 & FY 2019

Employment

According to data from the Bureau of Labor Statistics, annual unemployment rates in the City of Alexandria have been decreasing from a peak in 2010. The City and State show similar unemployment patterns but the rate in Alexandria is generally higher. An exception to this is the crash and recovery between 2005 and 2009 where the citywide unemployment rate was similar or less than the statewide rate.

Chart: Unemployment Rate from 2000 to 2019 (%)

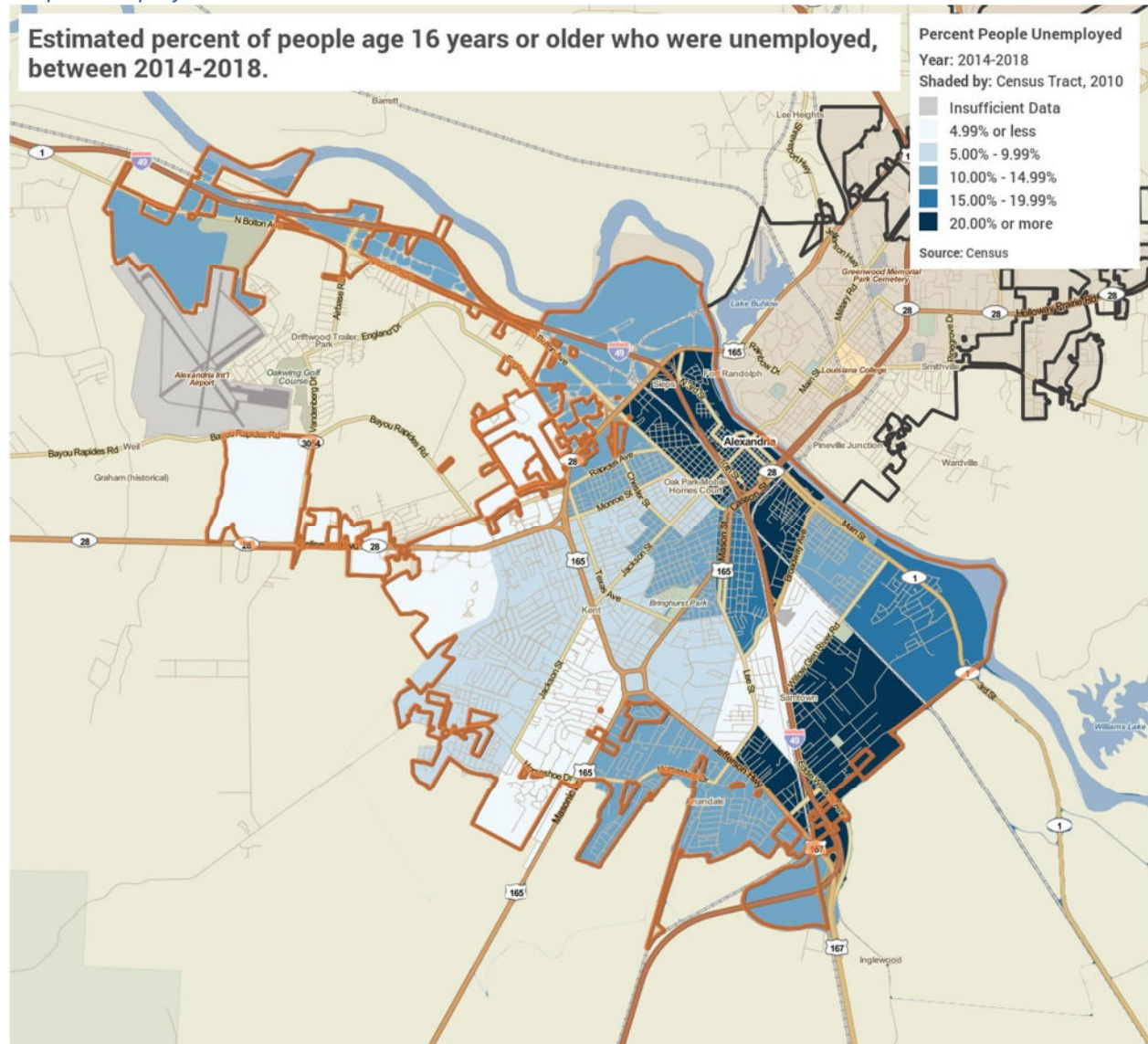


Source: BLS, Local Area Unemployment Statistics, Not seasonally adjusted

The following map displays the unemployment rate based on data from the American Community Survey. The methodology used by the US Census Bureau differs from the one used by the Bureau of Labor Statistics. The varying sources may provide different numbers they each still show a valuable trend that can assist with decision-making. Unemployment rates from BLS are not available at the census tract level and thus can't be used to identify concentrations within the City.

In Alexandria, unemployment is more prevalent in the eastern tracts where 20% or more of the population does not have work. This area of the city also has a large Black or African American population. Given the difference in Median Household Income by race it is not surprising to find areas with a low supply of relevant economic opportunities are areas with a large minority population.

Map: Unemployment Rate



Source: 2014-2018 ACS5-Yr Estimates via PolicyMap

Transportation

In Alexandria, commuting via personal vehicle is the most common form of transportation. Nearly 90% of the City's population uses personal vehicles, this rate is slightly lower than the statewide rate of 92%. In the City, public transportation, walking, and taking Uber or Lyft is more common than in the state as a whole.

Table: Commuting Methods

	Louisiana	Alexandria
Total Workers (16 Years and Older)	2,007,599	18,825
Car, truck, or van	92.0%	89.3%
Drove alone	82.7%	81.2%
Carpooled	9.3%	8.1%
Public transportation (excluding taxicab)	1.3%	2.7%
Walked	1.8%	2.0%
Bicycle	0.5%	0.3%
Taxicab, motorcycle, or other means	1.4%	3.4%
Worked at home	3.0%	2.3%
Source: 2014-2018 ACS5-Yr Estimates (S0801)		

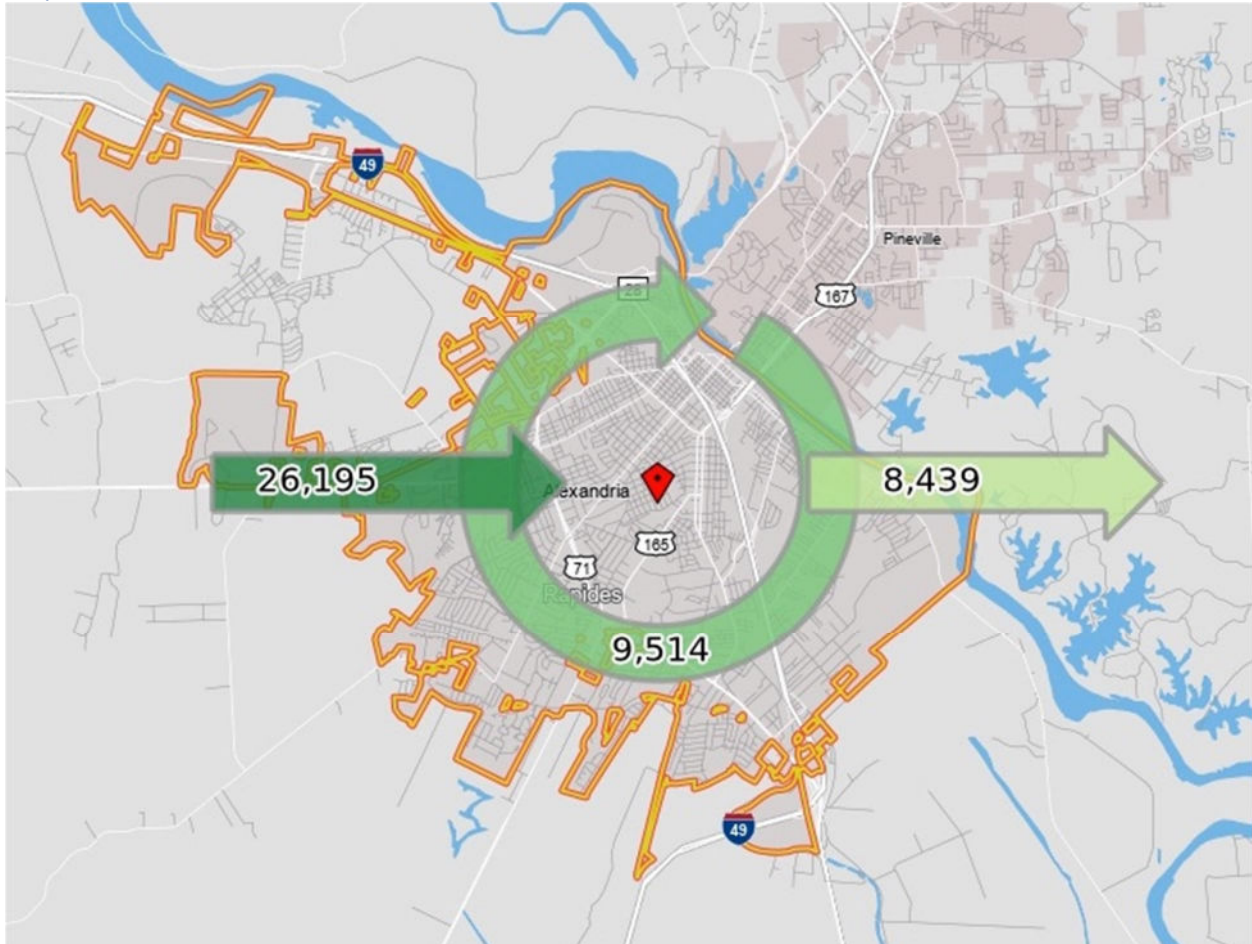
The commute time is relatively short for workers in Alexandria, but median commute time has increased slightly since 2010. Most residents spend less than 30 minutes commuting and the largest travel group is those who spend less than 10 to 29 minutes commuting. Very few people, only 4.8%, spend an hour or more commuting in Alexandria.

Table: Commute Time

	2010	2018	% Change
Workers 16 Years and Older (did not work at home)	18,802	18,397	-2.2%
Less than 10 minutes	23.4%	27.2%	16.2%
10 to 29 minutes	61.8%	57.4%	-7.2%
30 to 59 minutes	11.8%	10.6%	-10.2%
60 or more minutes	2.9%	4.8%	65.5%
Mean travel time to work (minutes)	16.6	17.7	6.6%
Source: 2006-2010, 2014-2018 ACS5-Yr Estimates (S0801)			

In Alexandria, there is a disconnect between the workers and jobs available. Over 26,000 of the City's workers come from outside the City. Only 9,514 workers in the city also live there. Also, nearly 8,500 workers in the City are employed outside the city. When a resident is able to work and live in the same area it can cut down on traffic, reduce pollution, increase health and happiness, and increase tax revenue for the City.

Map: Inflow/Outflow of Workers in 2017



Source: U.S. Census Bureau, OnTheMap Application and LEHD Origin-Destination Employment Statistics

Housing Profile

Housing Stock

Throughout Alexandria, one-unit detached structures make up a majority of all housing units. Since 2010, the number of units in the City has grown by nearly 2,000. All unit types increased except for Mobile Homes and Boat, RV, Van, Etc.

HUD defines a single-family structure as a structure with one to four units. Using that definition, approximately 79.2% of all housing units are single-family. An important group of property types are called the “Missing Middle” and represent housing types that are neither 1-unit or large complexes. In Alexandria, approximately 17% of all units fall into this category. This number may point to a relative lack of affordable homes in a variety of types.

Table: Property Type in 2010 and 2018

	2010		2018	
	Number	Percentage	Number	Percentage
1-unit, detached structure	14,967	73.0%	15,262	68.7%
1-unit, attached structure	488	2.4%	692	3.1%
2 units	1,501	7.3%	1,638	7.4%
3 or 4 units	601	2.9%	853	3.8%
5-9 units	1,124	5.5%	1,279	5.8%
10-19 units	759	3.7%	1,179	5.3%
20 or more units	566	2.8%	836	3.8%
Mobile Home	456	2.2%	449	2.0%
Boat, RV, Van, Etc.	40	0.2%	13	0.1%
Total	20,502	100.0	22,201	100.0%

Source: 2006-2010, 2014-2018 ACS5-Yr Estimates (DP04)

The following table compares unit sizes from 2010 and 2018. In Alexandria, there has been a very slight shift towards smaller units. Approximately 41% of the housing stock has two bedrooms or less, an increase from 38.4% in 2010. The number of units in each size grew for every group except for the 5+ bedroom size.

Table: Unit Size

	2010		2018	
	Number	Percentage	Number	Percentage
No bedroom	203	1.0%	368	1.7%
1 bedroom	1,662	8.1%	2,074	9.3%
2 bedrooms	5,998	29.3%	6,663	30.0%
3 bedrooms	9,568	46.7%	10,057	45.3%
4 bedrooms	2,629	12.8%	2,717	12.2%
5 or more bedrooms	442	2.2%	322	1.5%
Total	20,502	100.0	22,201	100.0%

Source: 2006-2010, 2014-2018 ACS5-Yr Estimates (DP04)

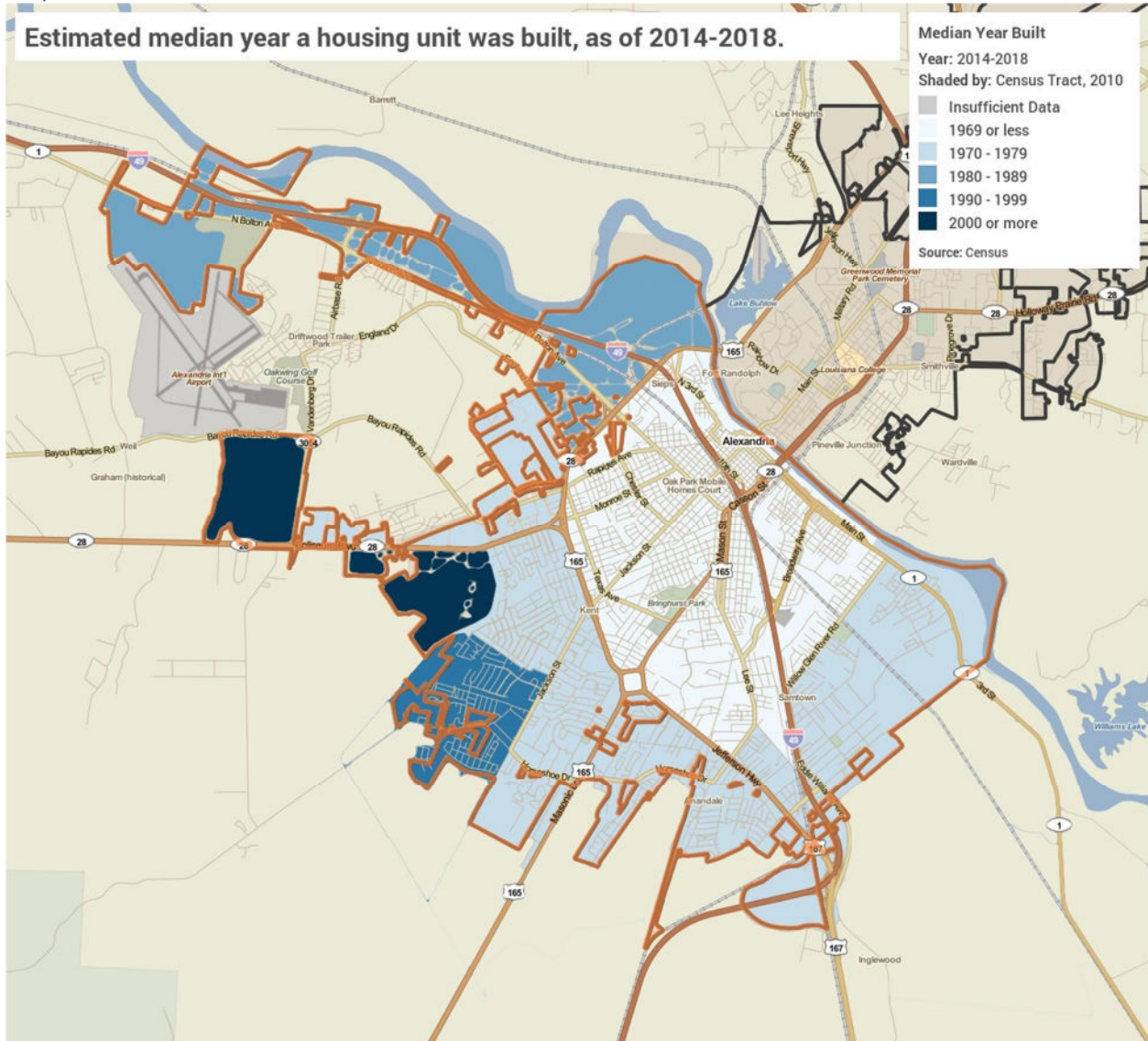
The housing stock in Alexandria is relatively old. Less than 5% of the housing units were built after 2009 and over 70% were built prior to 1980. Units built prior to 1980 are at risk of having lead-based paint in them and require special care during rehabilitation. That is over 15,000 units in Alexandria.

Table: Year Unit Built

	Louisiana		Alexandria	
	Number	Percentage	Number	Percentage
Built 2010 or Later	113,512	5.6%	1036	4.7%
Built 2000 to 2009	308,309	15.1%	2,189	9.9%
Built 1990 to 1999	259,072	12.7%	1,157	5.2%
Built 1980 to 1989	298,995	14.6%	2,214	10.0%
Built 1970 to 1979	376,736	18.4%	4,066	18.3%
Built 1960 to 1969	262,543	12.8%	3,502	15.8%
Built 1950 to 1959	198,668	9.7%	4,134	18.6%
Built 1940 to 1949	89,220	4.4%	2,926	13.2%
Built 1939 or earlier	138,499	6.8%	977	4.4%
Total	2,045,554	100.0%	22,201	100.0%
Source: 2006-2010, 2014-2018 ACS 5-Yr Estimates (DP04)				

In Alexandria, newer homes are found almost exclusively in the primarily White areas on the west side of the city. In this area the median year built is greater than 1990 in several places. The downtown area where the population is predominantly Black has a much older stock. In those areas the median year built is earlier than 1970.

Map: Median Year Built



Source: 2014-2018 ACS5-Yr Estimates via PolicyMap

Occupancy Characteristics

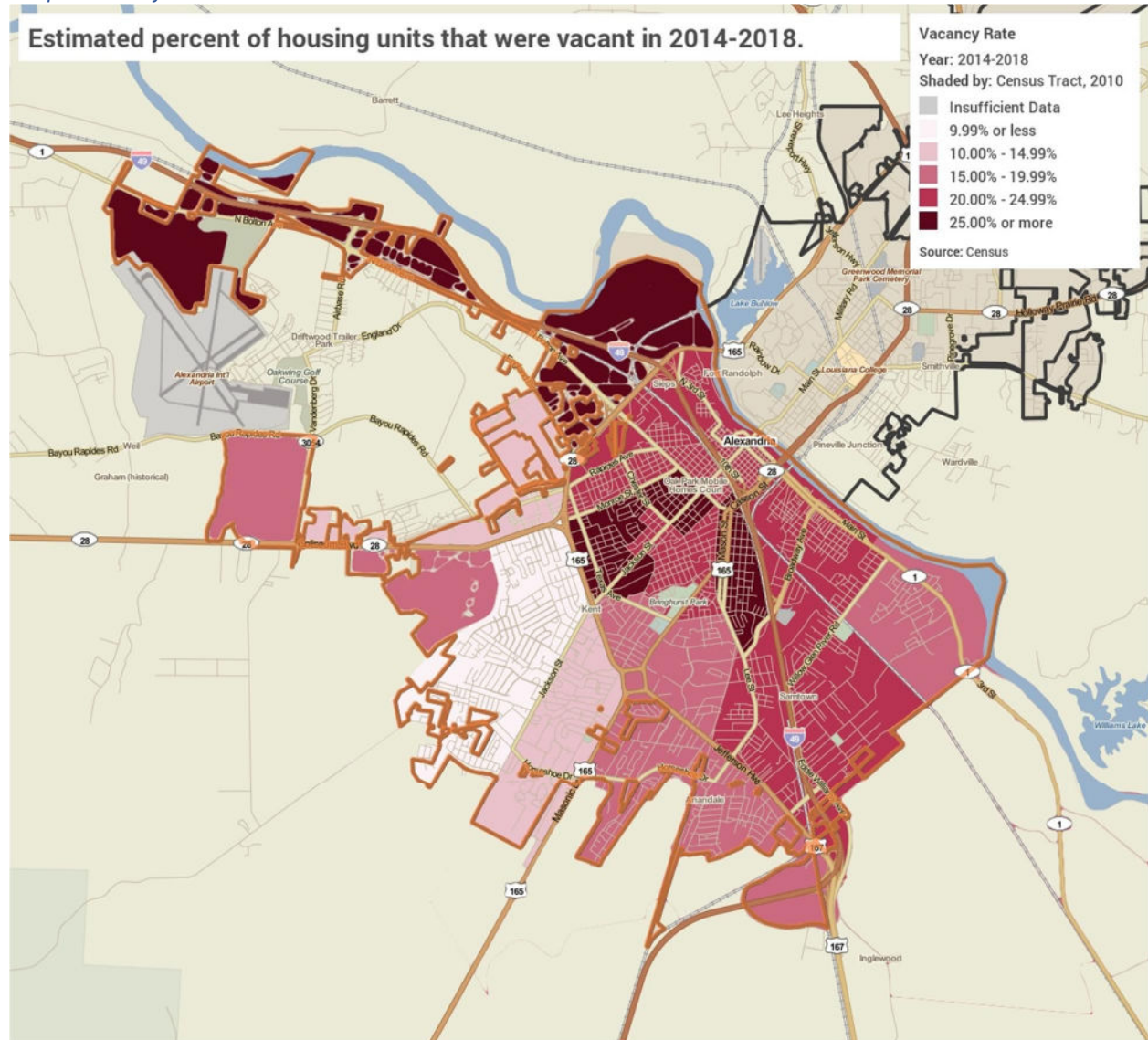
Housing occupancy has experienced some change in Alexandria between 2010 and 2018. The percent of housing stock that is occupied fell from 85.7% to 81.6% while the overall number of units increased. The number of owner-occupied housing units decreased by nearly 500 units and the rental units increased by over 1,000. As a result, renting is more common now than in 2010.

Table: Housing Occupancy in 2010 and 2018

	2010		2018	
	Number	Percentage	Number	Percentage
Total Housing Units	20,502	20,502	22,201	100.0%
Occupied Housing Units	17,577	85.7%	18,109	81.6%
Owner Occupied Units	9,810	55.8%	9,316	51.4%
Renter Occupied Units	7,767	44.2%	8,793	48.6%
Source: 2006-2010, 2014-2018 ACS5-Yr Estimates (DP04)				

Vacant units are significantly more prevalent in the neighborhoods surrounding City Center. Several neighborhoods just south and southwest of the downtown area to include Alexandria Junction, streets in between Monroe St and Jackson St, and residential parts of City Center have a vacancy rate of over 20%, with some over 25%. This is a stark contrast to the vacancy rate in the western part of the City where less than 10% of the units are vacant.

Map: Vacancy Rate



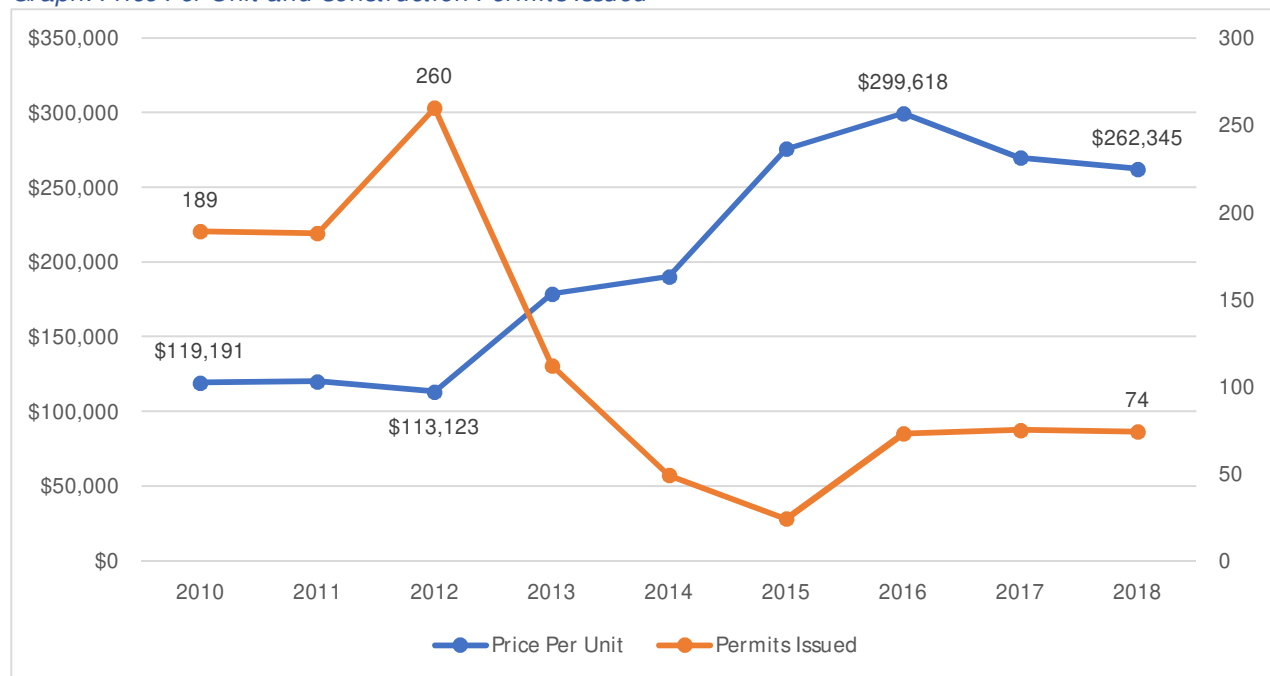
Source: 2014-2018 ACS5-Yr Estimates via PolicyMap

Housing Production

Residential construction permits issued in the area varied significantly from year to year. In 2012, the City issued the most permits (260) and shortly after the market crashed and recovery did not begin again until 2016. In 2018, there were 74 permits issued, significantly lower than the peak or 2010 number. Given the vacancy rate increase in the City this may indicate the need to rehabilitate and increase affordability of the available units instead of construction of new units.

The price per unit for the units produced has steadily increased since 2010. In 2016, the price per unit peaked at nearly \$300,000. Starting in 2015, the City has only produced single-unit homes, the most expensive type of home to produce. In 2012, the City produced more multi-unit homes than any other year and the price per unit was significantly lower.

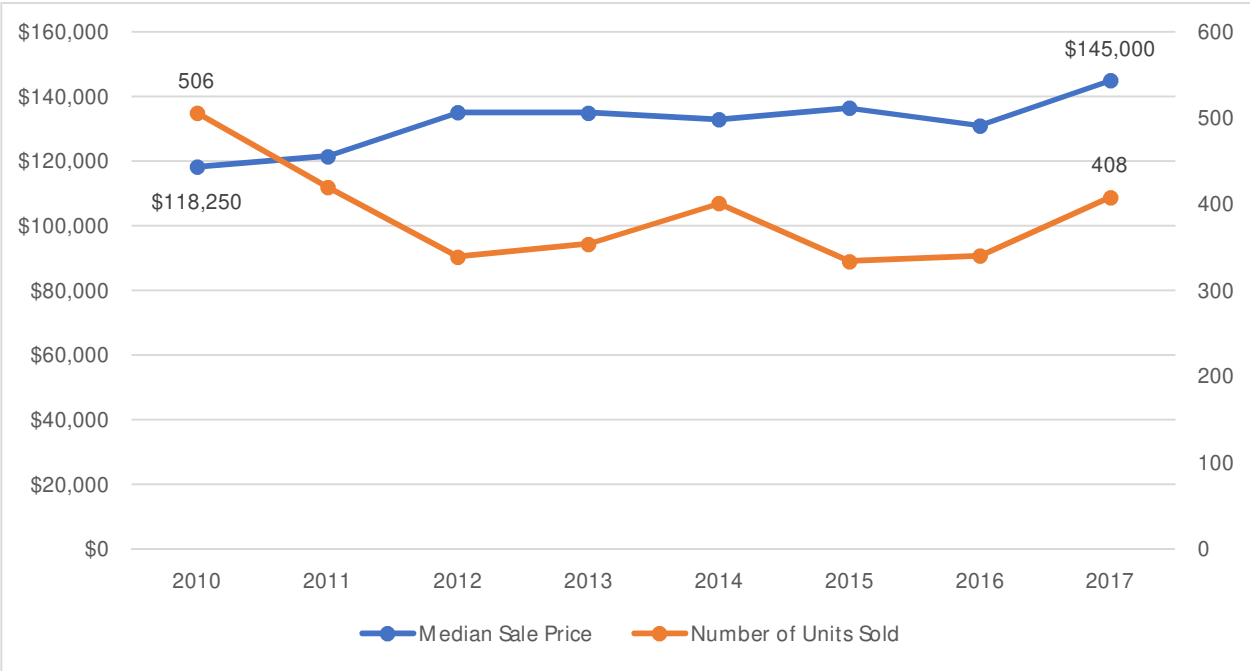
Graph: Price Per Unit and Construction Permits Issued



Source: US Census Bureau, Building Permits Survey

Since 2010, the number of units sold has steadily decreased while the median sales price has increased. The median sales price can help inform the City of what people are able to actually afford. An important point is that the median sales price is generally less than half the actual price per unit as noted above.

Graph: Housing Sales by Year



Costs

The following section examines data on housing costs for owners and renters across the City between 2010 and 2018. The median home value of owner-occupied units increased by nearly 23% in Alexandria, which is significantly more growth than the median household income during that same time period. The median contract increased by an even greater amount, nearly 26%. This pattern of increasing housing costs makes attaining home ownership and escaping substandard housing more difficult each year, particularly for low income households.

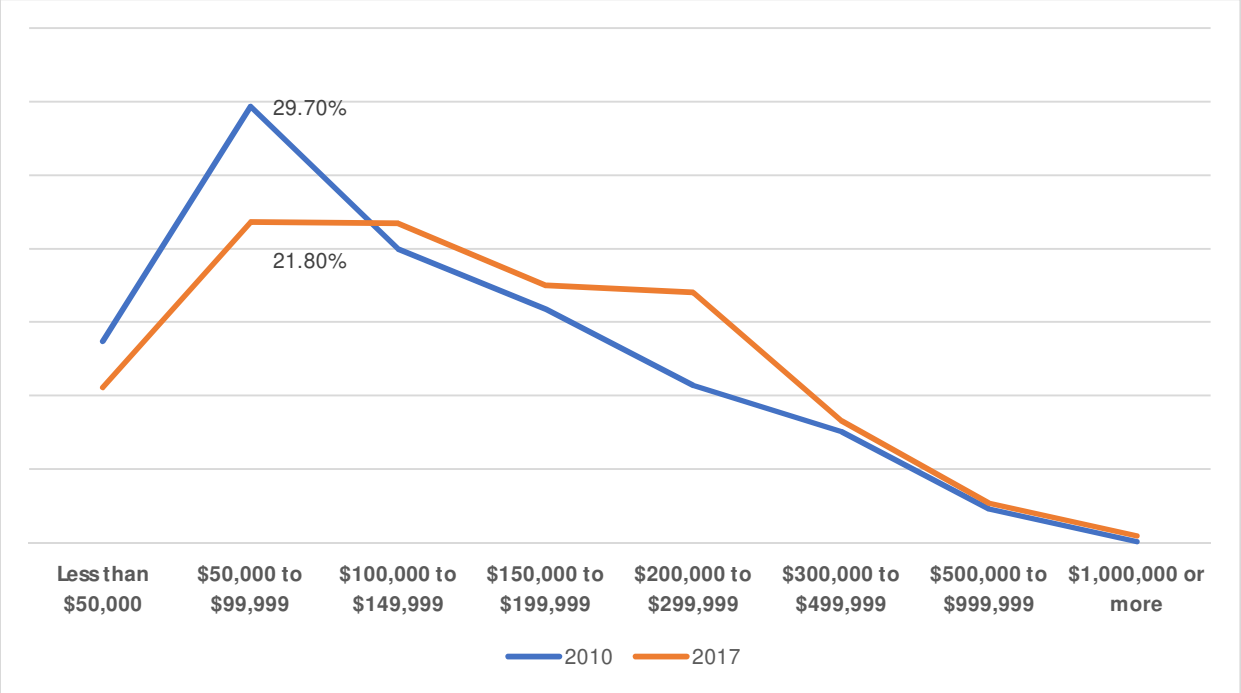
Table: Housing Costs in 2010 and 2018

	2010	2018	% Change
Median Home Value	114,100	140,200	22.9%
Median Contract Rent	489	615	25.8%

Source: 2006-2010, 2014-2018 ACS 5-Yr Estimates (DP04, B25058)

Between 2010 and 2018, the home values in Alexandria shifted away from lower valued properties and towards higher valued properties. In 2010, nearly 30% of homes were valued between \$50,000 and \$100,000. By 2017, that number fell to 21.8%.

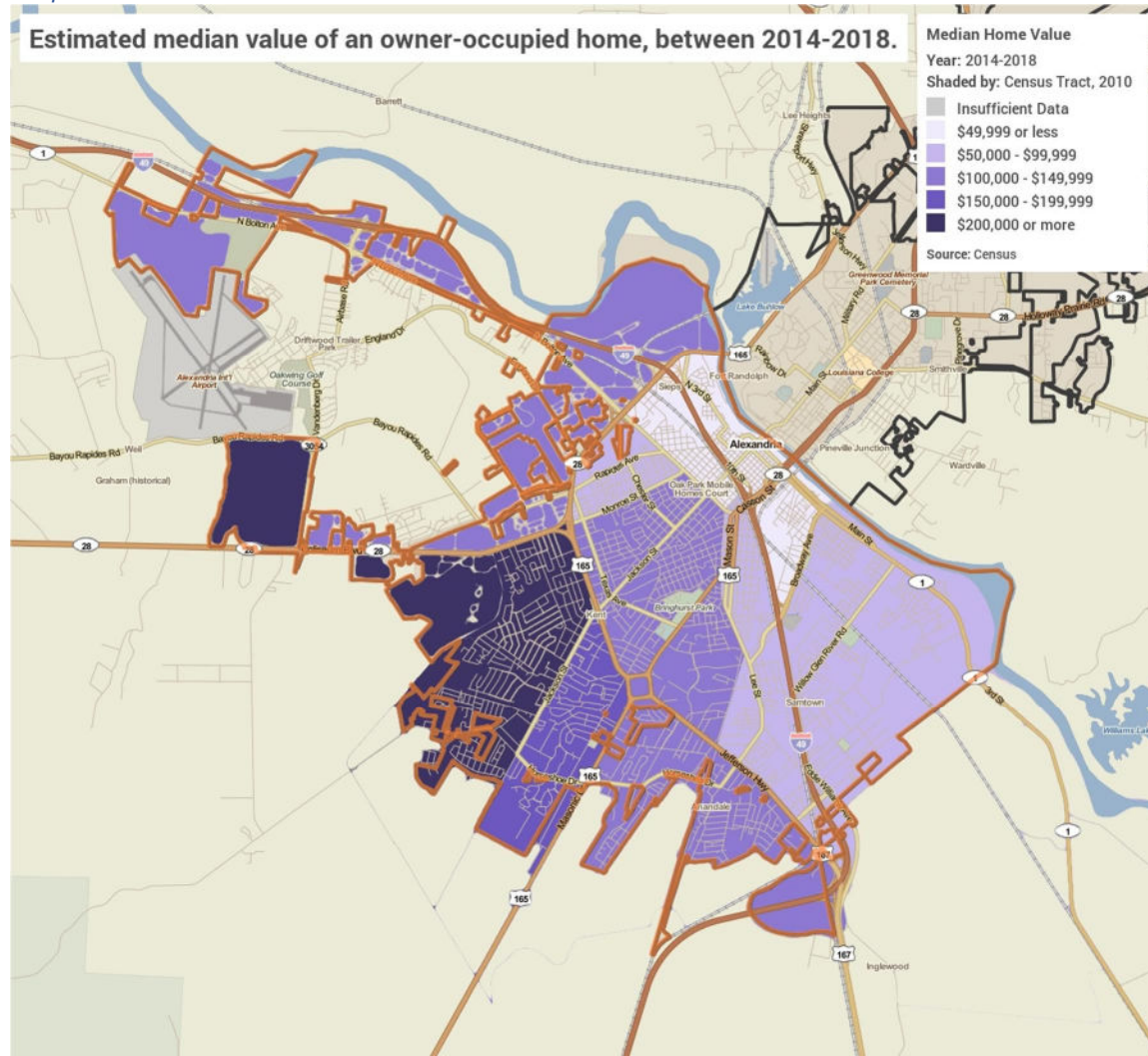
Graph: Median Home Value by Price Range



Source: 2006-2010, 2014-2018 ACS 5-Yr Estimates (DP04)

Home values are much higher in the western part of the City. This is the same area with a large White population, higher incomes, and newer homes. Homes in this area are valued at \$200,000 or more, which is significantly higher than riverfront tracts where the homes are valued at \$50,000 or less.

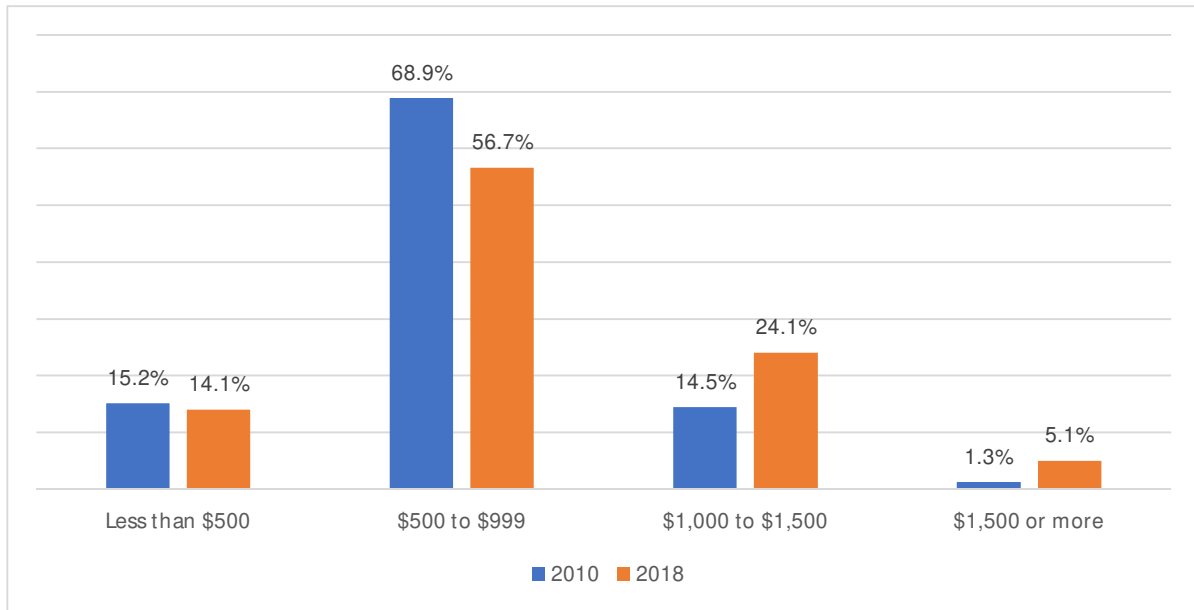
Map: Median Home Value



Source: 2014-2018 ACS5-Yr Estimates via PolicyMap

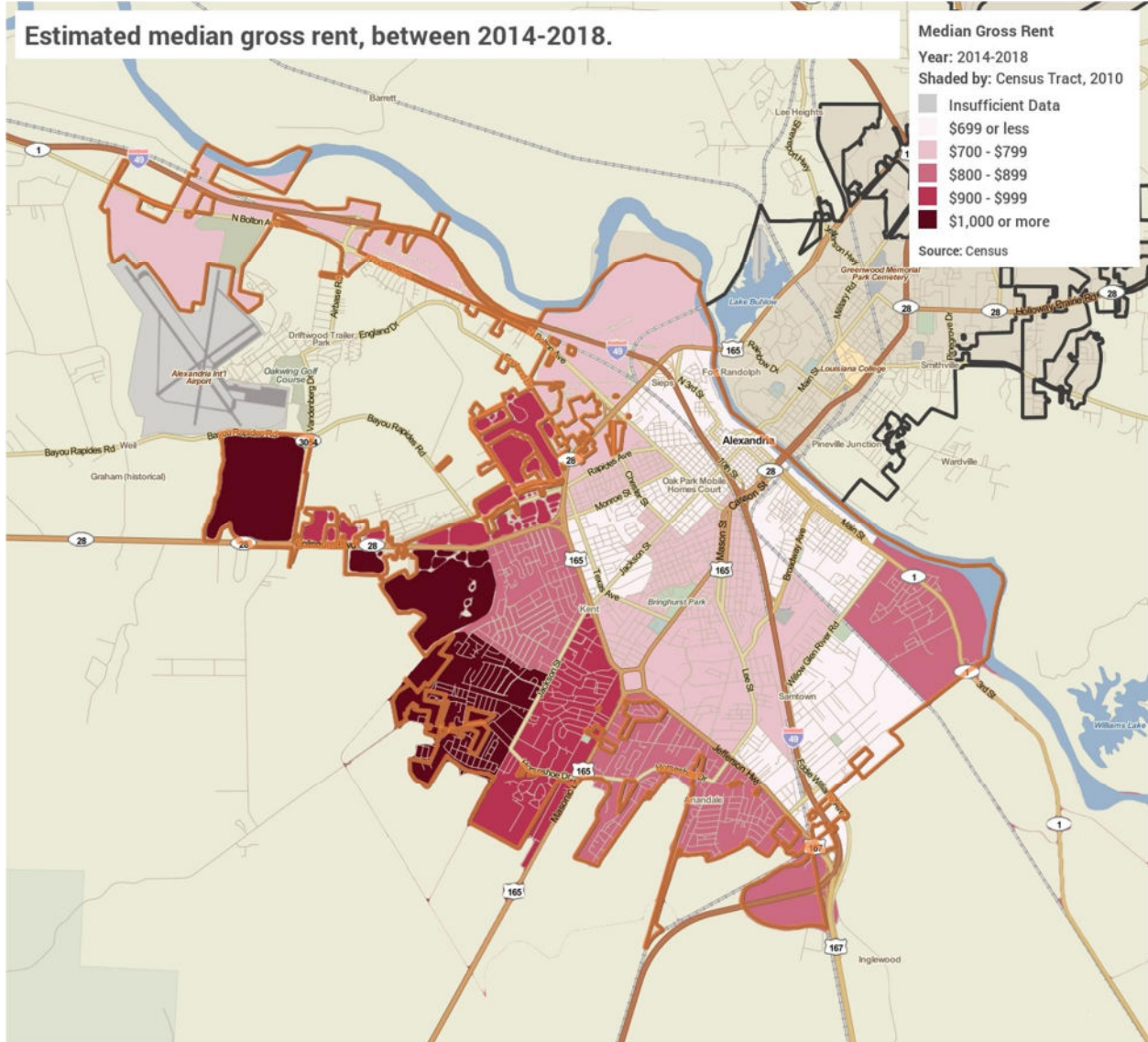
Median contract rents in the City have grown more quickly than median home values. As mentioned previously, renters are more likely to be cost burdened and have housing instability. The number of rental units available for less than \$1,000 decreased substantially between 2010 and 2018. In 2010, approximately 84.1% of all rental units in the City were less than \$1,000 per month, a figure that dropped to 70.8% in 2018. This reduction in the availability of rental units can create a severe impediment to housing choice for low-income residents.

Chart: Median Rent



Median rent in the City has a similar geographic pattern as median home value. Rents in the western part of the City are over \$1,000 per month on average while those along the waterfront are less than \$700.

Map: Median Rent



Source: 2014-2018 ACS5-Yr Estimates via PolicyMap

SECTION IV. FAIR HOUSING LAWS AND GUIDANCE

Federal Fair Housing Laws

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

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

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

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

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

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

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

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

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

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

Fair Housing Related Presidential Executive Orders

Executive Order 11063. Executive Order 11063 prohibits discrimination in the sale, leasing, rental, or other disposition of properties and facilities owned or operated by the federal government or provided with federal funds.

Executive Order 11246. Executive Order 11246, as amended, bars discrimination in federal employment because of race, color, religion, sex, or national origin.

Executive Order 12892. Executive Order 12892, as amended, requires federal agencies to affirmatively further fair housing in their programs and activities, and provides that the Secretary of HUD will be responsible for coordinating the effort. The Order also establishes the President's Fair Housing Council, which will be chaired by the Secretary of HUD.

Executive Order 12898. Executive Order 12898 requires that each federal agency conduct its program, policies, and activities that substantially affect human health or the environment in a manner that does not exclude persons based on race, color, or national origin.

Executive Order 13166. Executive Order 13166 eliminates, to the extent possible, limited English proficiency as a barrier to full and meaningful participation by beneficiaries in all federally-assisted and federally conducted programs and activities.

Executive Order 13217. Executive Order 13217 requires federal agencies to evaluate their policies and programs to determine if any can be revised or modified to improve the availability of community-based living arrangements for persons with disabilities.

State Fair Housing Laws

The Louisiana Open Housing Act (La. R.S 51:2601, et seq.) has been deemed substantially equivalent with the Federal Fair Housing Act. Administration and enforcement of the Act is by the Louisiana Department of Justice.

SECTION V. REVIEW OF THE EXISTING FAIR HOUSING STRUCTURE AND FAIR HOUSING COMPLAINTS, 2015-2018

The purpose of this section is to provide a profile of fair housing in the City of Alexandria based on a number of factors, including an enumeration of key agencies and organizations that contribute to affirmatively furthering fair housing, evaluation of the presence and scope of services of existing fair housing organizations, and a review of the complaint process.

Federal Agencies

U.S. Department of Housing and Urban Development

The U.S. Department of Housing and Urban Development (HUD) oversees, administers, and enforces the federal Fair Housing Act. HUD's regional office in Fort Worth oversees housing, community development, and fair housing enforcement in Arkansas, Louisiana, New Mexico, Oklahoma, and Texas.

Contact information for HUD is listed below:

Address:

Office of Fair Housing and Equal Opportunity
Department of Housing and Urban Development
451 Seventh Street SW, Room 5204
Washington, DC 20410-2000
Telephone: (202) 708-1112 Toll Free: (800) 669-9777
Web Site: <http://www.HUD.gov/offices/fheo/online-complaint.cfm>

The contact information for the regional HUD office in Fort Worth is:

Address

Fort Worth Regional Office of FHEO
U.S. Department of Housing and Urban Development
801 Cherry Street, Unit #45 Suite 2500
Fort Worth, Texas 76102
Telephone: (817) 978-5900 Toll Free: (800) 669-9777 TTY: (817) 978-5595
Website: <http://www.HUD.gov>

State Agencies

State of Louisiana Attorney General's Office

Fair housing enforcement violations are investigated and prosecuted by the state Attorney General's Office.

Louisiana Attorney General's Office
1885 North Third Street
Baton Rouge, LA 70802

Telephone: (225) 326-6400
Toll Free: (800) 273-5718
Email: HUD@ag.louisiana.gov
Website: <https://www.ag.state.la.us/FairHousing>
Complaint Forms: <https://www.ag.state.la.us/FairHousing/Complaint>

Local Agencies

City of Alexandria
Department of Community Development
625 Murray Street, Suite 7
Alexandria, LA 71301
Telephone: (318) 449-5072
Fax: (318) 449-5031
Email: cda@cityofalex.com

City of Alexandria Department of Community Development

The City of Alexandria's Department of Community Development accepts fair housing complaints and implements actions to address impediments to fair housing.

HUD Complaint Process

From a federal perspective, HUD is committed to assist with any problem involving housing discrimination. Complaints filed with HUD are investigated by the Office of FHEO. If the complaint is not successfully conciliated, the FHEO determines whether reasonable cause exists to believe that a discriminatory housing practice has occurred. Anyone who believes their rights have been violated has several options available in which to file a complaint. Those who feel that they have been discriminated against may complete an online complaint form and submit, or write HUD a letter, or simply telephone the HUD office nearest to them. Regardless of the method of contact, all complaints must be filed on later than one year after an alleged violation. HUD encourages all complaints to be filed it as soon as possible.

The following information was taken directly from HUD's website located at: www.hud.gov and outlines HUD's Fair Housing complaint process.

Required Information by HUD:

- Name and address (Your contact Information)
- The name and address of the person the complaint is against (the respondent)
- The address or other identification to the housing involved
- A short description to the alleged violation (the event that caused you to believe your rights were violated)
- The date(s) of the alleged violation

Contact Information:

Send the Housing Discrimination Complaint form or a letter to the nearest HUD office or call that office directly. For Oklahoma, Arkansas, Louisiana, New Mexico, and Texas:

Fort Worth Regional Office of FHEO
U.S. Department of Housing and Urban Development
801 Cherry Street, Unit #45 Suite 2500
Fort Worth, Texas 76102
Telephone (817) 978-5900; Toll Free 1-800-669-9777
TTY (817) 978-5595

Disabled Contact Information:

HUD also provides a toll-free TTY phone for the hearing impaired: 1-800-927-9275. HUD can provide interpreters along with furnishing tapes and Braille materials as required.

Complaint Process:

HUD will notify you when it receives your complaint. Normally, HUD also will:

- Notify the alleged violator of your complaint and permit that person to submit an answer
- Investigate your complaint and determine whether there is reasonable cause to believe the Fair Housing Act has been violated
- Notify you if it cannot complete an investigation within 100 days of receiving your complaint.

Conciliation

HUD will try to reach an agreement with the person your complaint is against (the respondent). A conciliation agreement must protect both you and the public interest. If an agreement is signed, HUD will take no further action on your complaint. However, if HUD has reasonable cause to believe that a conciliation agreement is breached, HUD will recommend that the Attorney General file suit.

Complaint Referrals

If HUD has determined that your State or local agency has the same fair housing powers as HUD, HUD will refer your complaint to that agency for investigation and notify you of the referral. That agency must begin work on your complaint within 30 days or HUD may take it back.

What if You Need Help Quickly?

If you need immediate help to stop a serious problem that is being caused by a Fair Housing Act violation, HUD may be able to assist you as soon as you file a complaint. HUD may authorize the Attorney General to go to court to seek temporary or preliminary relief, pending the outcome of your complaint, if:

- Irreparable harm is likely to occur without HUD's intervention

- There is substantial evidence that a violation of the Fair Housing Act occurred Example: A builder agrees to sell a house but, after learning the buyer is black, fails to keep the agreement. The buyer files a complaint with HUD. HUD may authorize the Attorney General to go to court to prevent a sale to any other buyer until HUD investigates the complaint.

What Happens after a Complaint Investigation?

If, after investigating your complaint, HUD finds reasonable cause to believe that discrimination occurred, it will inform you. Your case will be heard in an administrative hearing within 120 days, unless you or the respondent wants the case to be heard in Federal district court. Either way, there is no cost to you.

The Administrative Hearing

If your case goes to an administrative hearing, HUD attorneys will litigate the case on your behalf. You may intervene in the case and be represented by your own attorney if you wish. An Administrative Law Judge (ALA) will consider evidence from you and the respondent. If the ALA decides that discrimination occurred, the respondent can be ordered:

- To compensate you for actual damages, including humiliation, pain and suffering.
- To provide injunctive or other equitable relief, for example, to make the housing available to you.
- To pay the Federal Government a civil penalty to vindicate the public interest. The maximum penalties are \$16,000 for a first violation and \$65,000 for a third violation within seven years.
- To pay reasonable attorney's fees and costs.

Federal District Court

If you or the respondent chooses to have your case decided in Federal District Court, the Attorney General will file a suit and litigate it on your behalf. Like the ALA, the District Court can order relief, and award actual damages, attorney's fees and costs. In addition, the court can award punitive damages.

You May File Suit

You may file suit, at your expense, in Federal District Court or State Court within two years of an alleged violation. If you cannot afford an attorney, the Court may appoint one for you. You may bring suit even after filing a complaint, if you have not signed a conciliation agreement and an Administrative Law Judge has not started a hearing. A court may award actual and punitive damages and attorney's fees and costs.

Other Tools to Combat Housing Discrimination

If there is noncompliance with the order of an Administrative Law Judge, HUD may seek temporary relief, enforcement of the order or a restraining order in a United States Court of Appeals. The Attorney General may file a suit in a Federal District Court if there is reasonable cause to believe a pattern or practice of housing discrimination is occurring.

Fair Housing Complaints

U.S. Department of Housing and Urban Development

Data on fair housing complaints was requested from HUD's Department of Fair Housing and Equal Opportunity, but no data was received.

City of Alexandria

The City of Alexandria received no fair housing complaints from 2015 through 2019.

SECTION VI. FAIR HOUSING IN THE PRIVATE SECTOR

Lending Practices

Citywide lending practices were analyzed using data gathered from lending institutions in compliance with the Home Mortgage Disclosure Act (HMDA). The HMDA was enacted by Congress in 1975 and is implemented by the Federal Reserve Board as Regulation C. The intent of the Act is to provide the public with information related to financial institution lending practices and to aid public officials in targeting public capital investments to attract additional private sector investments.

Since enactment of the HMDA in 1975, lending institutions have been required to collect and publicly disclose data regarding applicants including: location of the loan (by Census tract, City, and MSA); income, race and gender of the borrower; the number and dollar amount of each loan; property type; loan type; loan purpose; whether the property is owner-occupied; action taken for each application; and, if the application was denied, the reason(s) for denial. Property types examined include one-to-four family units, manufactured housing and multi-family developments.

HMDA data is a useful tool in accessing lending practices and trends within a jurisdiction. While many financial institutions are required to report loan activities, it is important to note that not all institutions are required to participate. Depository lending institutions – banks, credit unions, and savings associations – must file under HMDA if they hold assets exceeding the coverage threshold set annually by the Federal Reserve Board, have a home or branch office in one or more metropolitan statistical areas (MSA), or originated at least one home purchase or refinancing loan on a one-to-four family dwelling in the preceding calendar year. Such institutions must also file if they meet any one of the following three conditions: status as a federally insured or regulated institution; originator of a mortgage loan that is insured, guaranteed, or supplemented by a federal agency; or originator of a loan intended for sale to Fannie Mae or Freddie Mac. For-profit, non-depository institutions (such as mortgage companies) must file HMDA data if: their value of home purchase or refinancing loans exceeds 10% of their total loan originations or equals or exceeds \$25 million; they either maintain a home or branch office in one or more MSAs or in a given year execute five or more home purchase, home refinancing, or home improvement loan applications, originations, or loan purchases for properties located in MSAs; or they hold assets exceeding \$10 million or have executed more than 100 home purchase or refinancing loan originations in the preceding calendar year.

It is recommended that the analysis of HMDA data be tempered by the knowledge that no one characteristic can be considered in isolation, but must be considered in light of other factors. For instance, while it is possible to develop conclusions simply based on race data, it is more accurate when all possible factors are considered, particularly in relation to loan denials and loan pricing. According to the FFIEC, “with few exceptions, controlling for borrower-related factors reduces the differences among racial and ethnic groups.” Borrower-related factors include income, loan amount, lender, and other relevant information included in the HMDA data.

The following analysis is provided for the City of Alexandria, Louisiana summarizing 2017 HMDA data

and data between 2007 and 2017 where applicable. Where specific details are included in the HMDA records, a summary is provided below for loan denials including information regarding the purpose of the loan application, race of the applicant and the primary reason for denial. For the purposes of analysis, this report will focus only on the information available and will not make assumptions regarding data that is not available or was not provided as part of the mortgage application or in the HMDA reporting process.

2017 City Overview

In 2017, there were 1,515 applications within Alexandria for home loans to purchase, refinance or make home improvements for a single-family home - not including manufactured homes. Of those applications, over 836 or 55% were approved and originated. This represents a decrease of 110 originations from 2016 and a percentage decrease of approximately 12%, consistent with the national decrease of 13%. Of the remaining 679 applications, approximately 242 or 16% of all applications were denied. The top two application denial reasons within the City were credit history (31%) and debt-to-income ratio (30%), representing over 60% of the City’s total denials. Lack of collateral and incomplete applications represented 18% and 11% of denials respectively. It is important to note that financial institutions are not required to report reasons for loan denials, although many do so voluntarily. Also, while many loan applications are denied for more than one reason, HMDA data reflects only the primary reason for the denial of each loan. The balance of the nearly 440 applications, that were not originated or denied, were closed for one reason or another including a) the loan was approved but not accepted by the borrower, b) the application was closed because of incomplete information or inactivity by the borrower or c) in some instances the application may have been withdrawn by the applicant.

Disposition of Application by Loan Type and Purpose, 2017

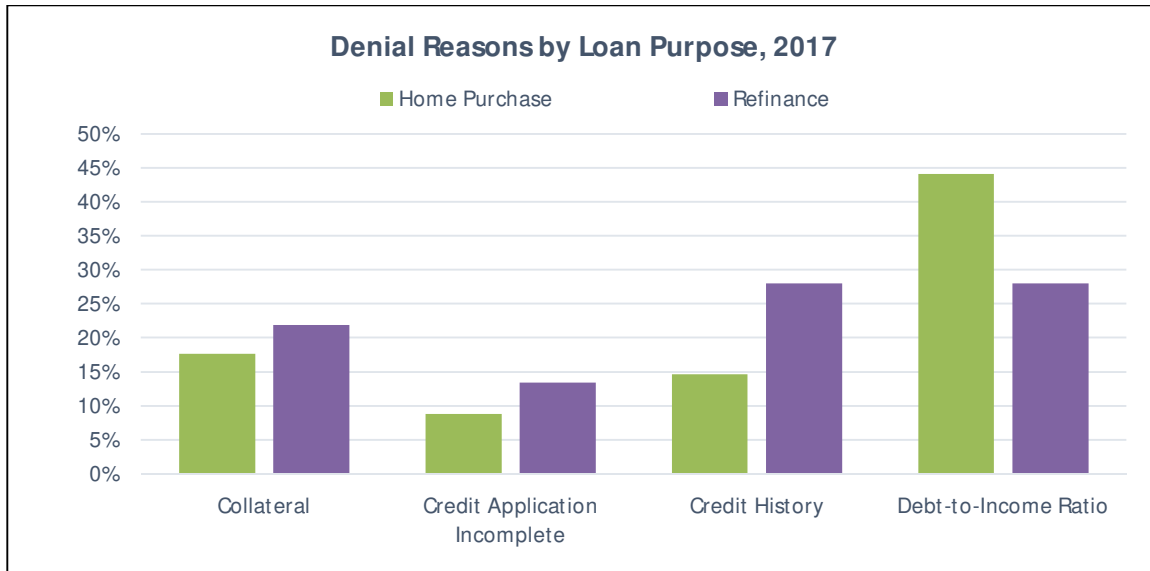
Single Family Homes (excluding manufactured homes)

	Loan Type	Home Purchase	Refinance	Home Improvement
Total Applications				
	Conventional	395	397	124
	FHA	216	131	1
	VA	66	144	2
	FSA/ RHS	33	6	0
Loans Originated				
	Conventional	272	233	83
	FHA	108	32	0
	VA	40	54	1

	FSA/ RHS	12	1	0
Loans Approved but Not Accepted				
	Conventional	18	16	1
	FHA	3	10	0
	VA	2	6	0
	FSA/ RHS	1	0	0
Applications Denied				
	Conventional	32	72	34
	FHA	24	42	0
	VA	1	33	1
	FSA/ RHS	3	0	0
Applications Withdrawn				
	Conventional	30	52	5
	FHA	17	23	0
	VA	8	24	0
	FSA/ RHS	4	3	0
Files Closed for Incompleteness				
	Conventional	7	10	1
	FHA	2	14	1
	VA	1	18	0
	FSA/ RHS	0	2	0

Source: 2017 HMDA

A further examination of the 242 denials within Alexandria during 2017 indicates that approximately 61% were for applicants seeking to refinance existing mortgages for owner-occupied, primary residences. Refinance application denial reasons were relatively split between credit history, debt-to-income ratio, and lack of collateral at 28, 28, and 22% respectively. Home purchase applications, by contrast, had a relatively more dominant top reason with debt-to income ratio at 44%. Refinances were more likely to be denied for lack of collateral, incomplete applications, and credit history compared to home purchases, while home purchase applications were more likely to be denied for debt-to-to-income ratio.



Home Purchase Lending in Alexandria

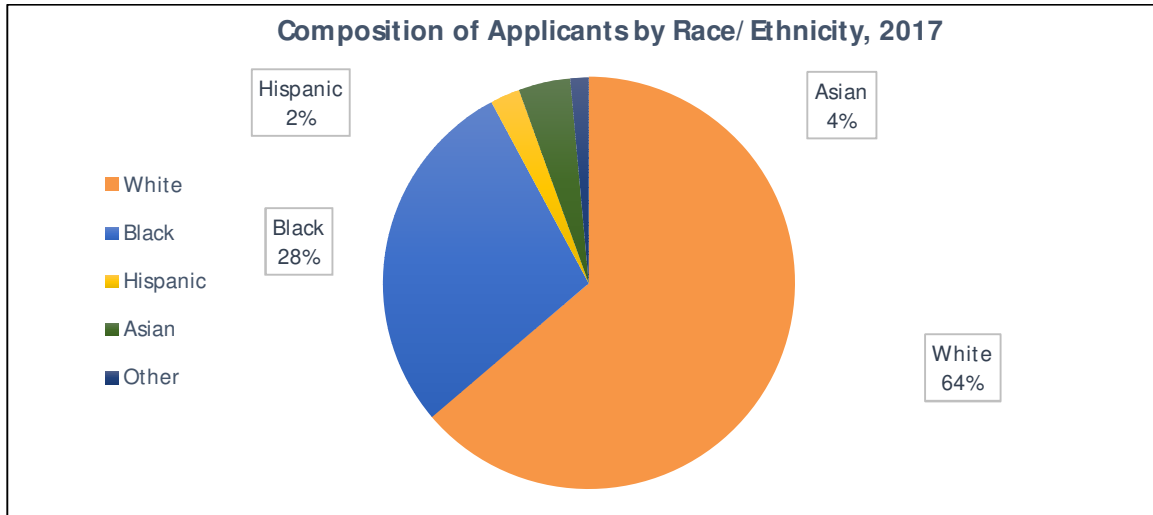
Of the home purchase loans for single family homes that were originated in 2017, (451 loans originated) approximately 65% of these originations were provided by conventional lenders, consistent with the national conventional home purchase share of 64%. The remaining 35% of home purchase loans in Alexandria were provided by federally-backed sources including the Federal Housing Administration (FHA) at 24% of all home purchase originations, the Department of Veterans Affairs (VA) at 9%, and the Farm Service Agency (FSA) at 3%. Nonconventional loans, including the FHA and VA lending programs, have relatively lower down-payment requirements in comparison to conventional lenders. The FHA, VA, and particularly FSA lenders had lower approval rates compared to conventional lenders.

Home Purchases by Type, 2017

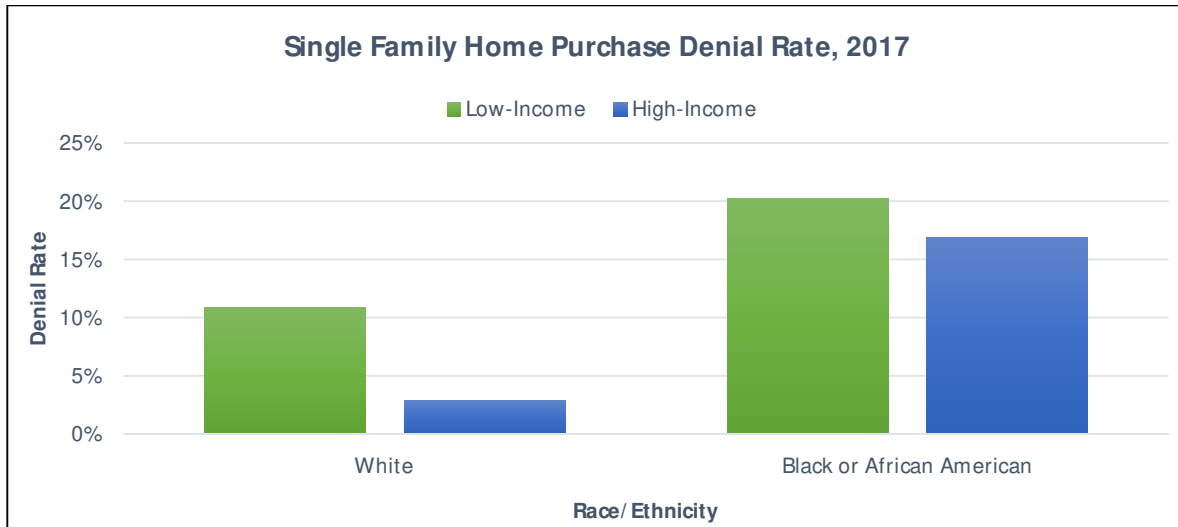
	<i>Originations</i>	<i>Share of Total</i>	<i>Approval Rate</i>
Conventional	291	64.5%	61.0%
FHA	108	23.9%	46.4%
VA	40	8.9%	60.6%
FSA/ RHS	12	2.7%	32.4%
Total	451		

The share of applications and percentage of loan application denials for traditional home purchase loans in Alexandria varies by race/ethnic groups. The majority of applicants in 2017 were non-Hispanic Whites at 64%, followed by Black applicants at 28%. Asian and Hispanic applicants represented 4% and

2% of all home purchase applications respectively. In 2017, Whites were least likely to be denied for conventional single-family home purchases, being denied at a rate of 6%. Hispanics and Asians were denied at a rate of 11%, while Black applicants faced the highest conventional home purchase denial rate at 22%.



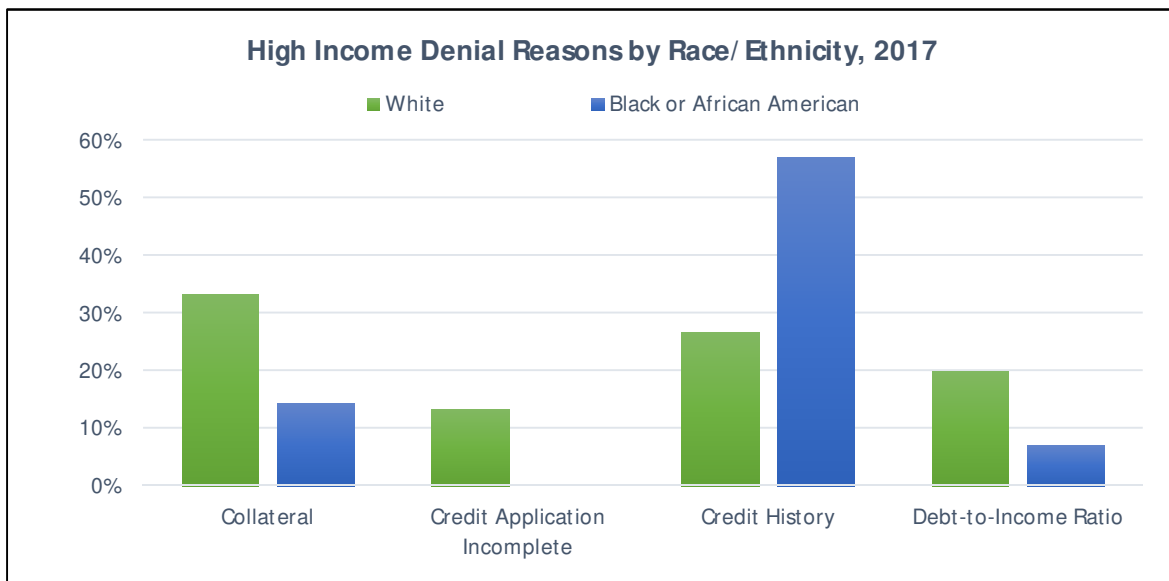
Additionally, a closer look at home purchase denial rates by race/ethnicity and income group within Alexandria, shown below, demonstrates that High Income Blacks (having greater than 120% of Area Median Income) were more likely to be denied for a single family home purchase, at 17%, than Low Income Whites (having less than 80% of Area Median Income), at 11%. Hispanic and Asian applicants were excluded due to small sample size. Additionally, Low Income Blacks were the group with the highest home purchase denial rate at 20%. High Income Whites were denied at a rate of 3%, the lowest of all groups examined and less than a fifth of the rate of High-Income Black applicants.



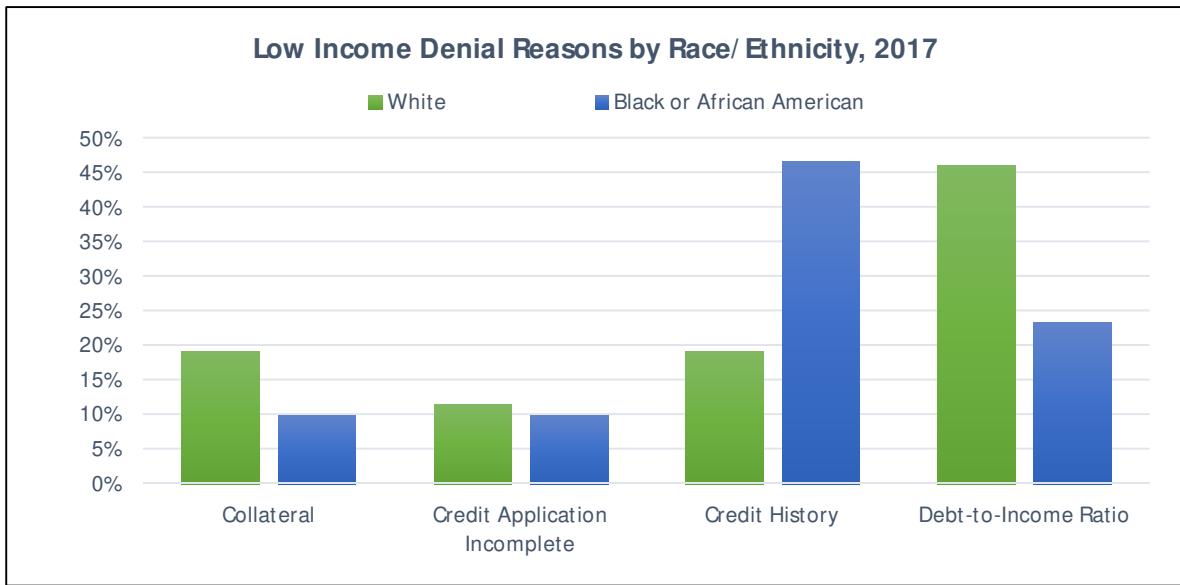
Application Denial Reasons by Income Group

The below charts compare denial reasons among White and Black applicants in Alexandria for 2017 by income group. Asians and Hispanics are excluded due to lack of sample size.

As of 2017, the leading denial reason for High Income White was lack of collateral and for High Income Black applicants, the top denial reason was credit history. In the case of High-Income Blacks, credit history was the denial reason for 57% of applicants, more than double the share of High-Income White applicants. High Income White applicants had a higher share of denials for lack of collateral and debt-to-income ratio relative to High Income black applicants.



For Low Income denials, the top reason for High Income Whites was debt-to-income ratio, while credit history was the leading denial reason for Black applicants. Both Low Income groups were denied for debt-to-income ratio at a higher rate than their High-Income counterparts. In the case of White applicants, the difference relative to High Income applicants was more than double and in the case of Blacks was more than triple the rate. Additionally, Low Income applicants in both groups were less likely to be denied due to lack of collateral relative to High Income applicants.

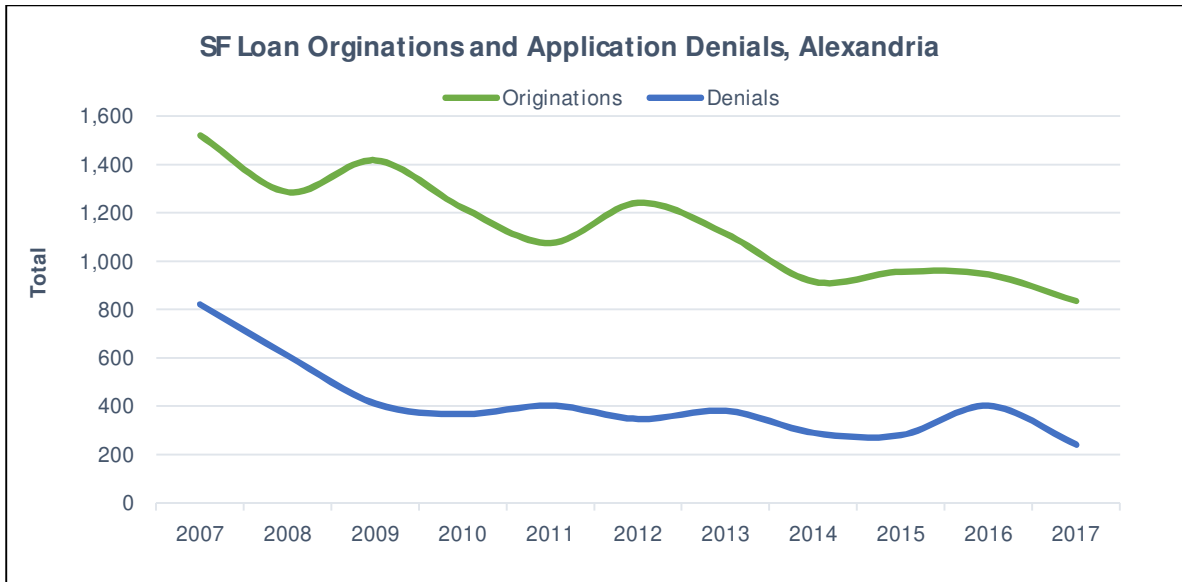


Alexandria’s Single-Family Lending Market, 2007-2017

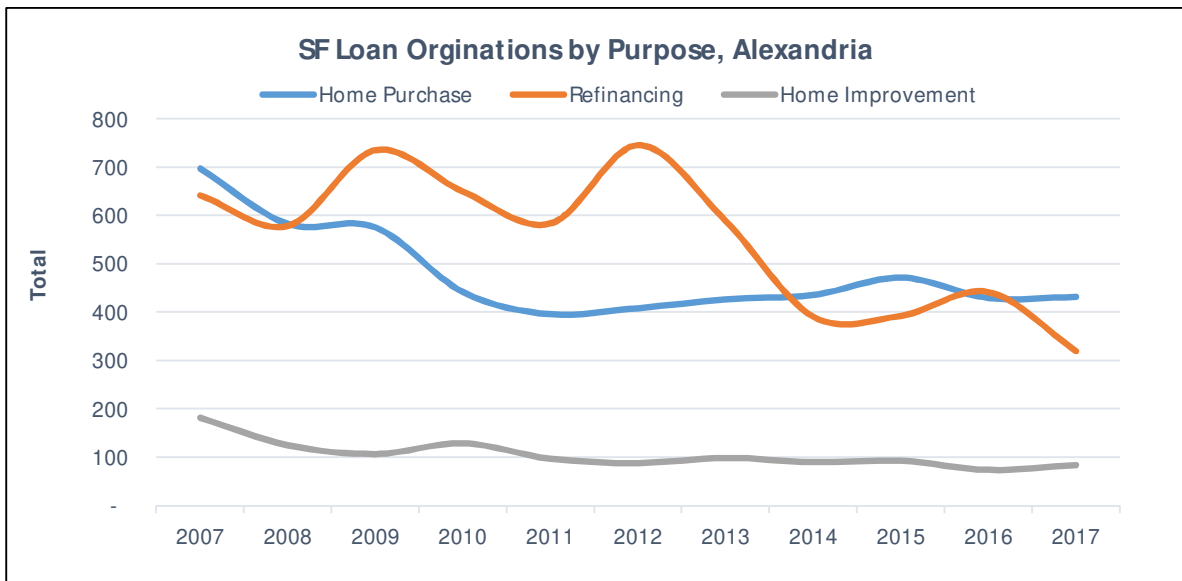
The following section will examine HMDA data over the time period 2007-2017, for Alexandria.

Highlighted below, the number of single-family loan originations in Alexandria has broadly trended downward between 2007 and 2017. At the onset of the housing crisis, originations declined 15% between 2007 and 2008, followed by a 10% increase between 2008 and 2009 as refinances became more prevalent as the housing crisis set in. Subsequently, originations trended downward between 2009 and 2011, followed by a year-over-year increase of over 15% between 2011 and 2012. Loan originations then fell by over a quarter between 2012 and 2014, though began to stabilize between 2014 and 2016. Between 2016 and 2017, originations fell by 12%, and as of 2017, total originations in Alexandria are about 55% of the level prior to the housing crisis.

In contrast to originations, the number of application denials within Alexandria demonstrated less dynamic changes between 2007 and 2017. As of the most recent data year, denials are 71% below the level experienced in 2007. Relatedly, the share of denials as a percent of total originations and total denials has declined markedly since the housing bust, from 35% in 2007 to approximately 22% as of 2017.

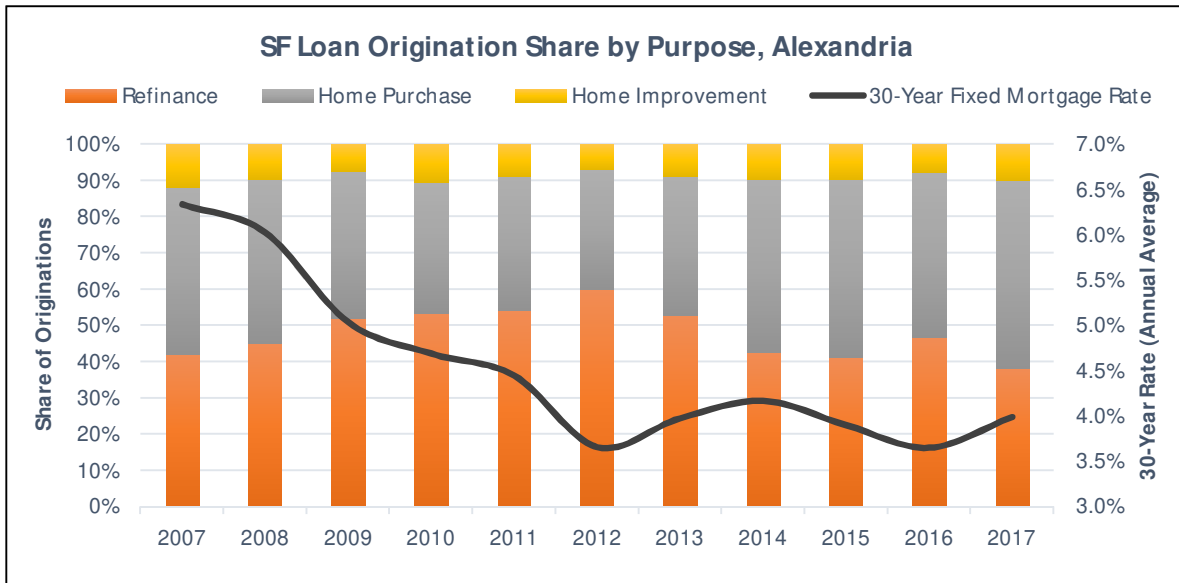


Shown below, much of the year-to-year fluctuations in total originations that occurred between 2007 and 2017 were the result of refinancing originations. Though home purchases were the top loan purpose in 2007, refinancing became the dominant loan purpose between 2009 and 2013, and in particular 2012 as interest rates were broadly falling, discussed further below. In 2014, home purchases surpassed refinances as the top loan purpose and as of 2017 refinances and home purchases comprised 52% of the City's total originations. The number of home purchases originated each year has stabilized to around 430 since 2010.



The share of refinance originations in Alexandria appears to move generally with the 30-year fixed rate mortgage average, shown below. In 2012, for example, when the average 30-year fixed rate mortgage

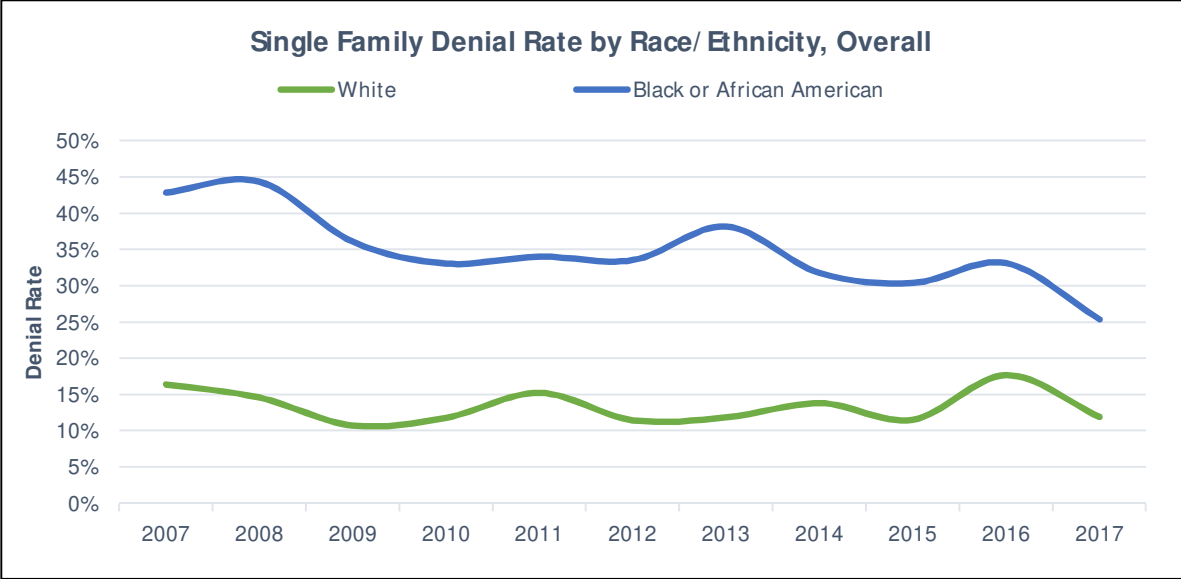
was at its lowest level of all the years examined, refinance originations reached the highest level in both absolute number and percentage terms of all data years analyzed. Similarly, when interest rates rose between 2012 and 2014, the share of refinance originations fell from 60% to 43%. The increase in the annual average of the 30-year fixed mortgage rate between 2016 and 2017 is consistent with Alexandria's 28% reduction in the number of refinance loan originations over the same time period.



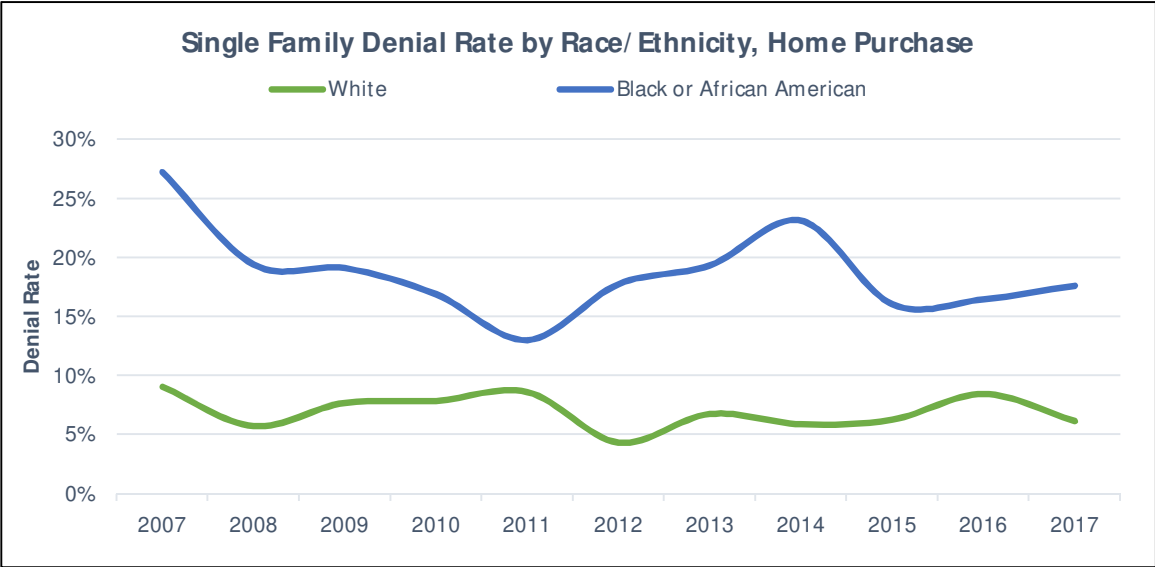
Source: HMDA, Federal Reserve Bank of St. Louis

Income, Race, and Single-Family Loan Denials in Alexandria

Denial rates for single family loans in Alexandria over time vary by race and ethnicity. The chart below shows that between 2007 and 2017, White applicants were less likely to be denied relative to Black applicants in every year examined (Asian and Hispanic applicants were excluded due to insufficient sample size). During the same time period, Black applicants were the most likely to be denied relative to other groups. Black applicants are approximately 2.1 times as likely to be denied as White applicants as of 2017, down from 2.6 in 2007 and a high of 3.4 in 2009.

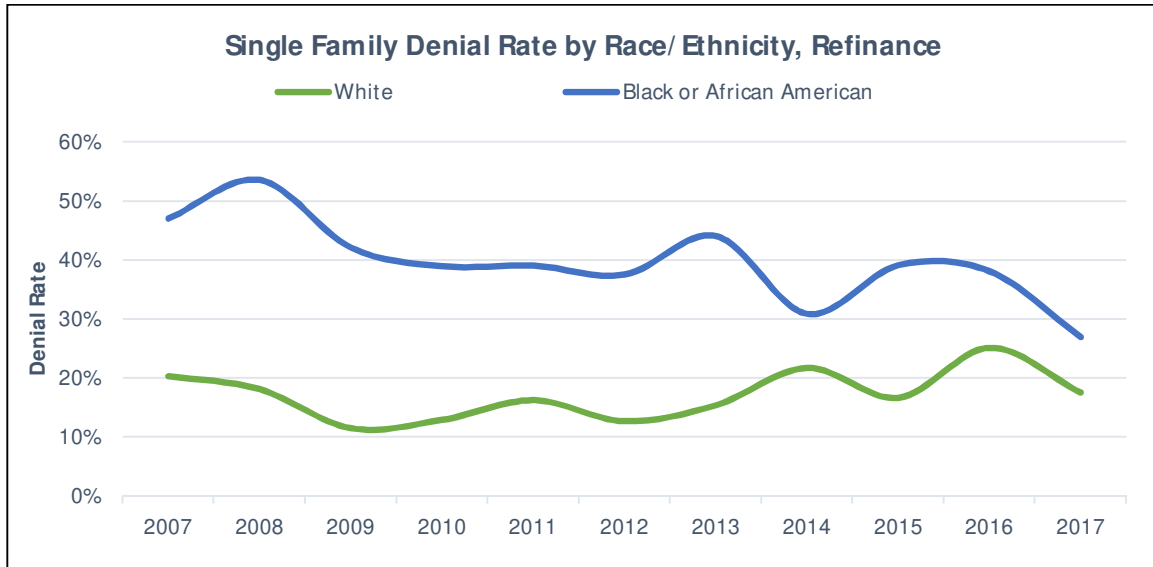


Home purchase applications exhibit lower denial rates for both applicant groups relative to overall denial rates. Similar to overall rates, Whites were the least likely to be denied during every year analyzed. As of 2017, Black applicants were 2.9 times as likely to be denied for a home purchase compared to White applicants.

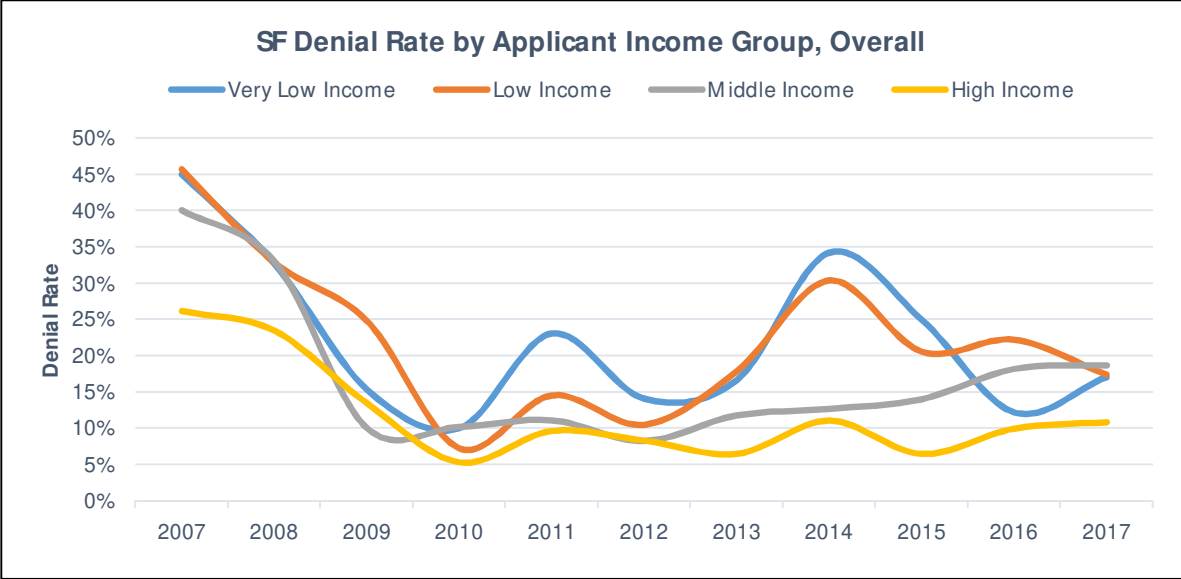


Similar to the overall denial rate and home purchases, White applicants were less likely to be denied for a refinance relative to Blacks in every year between 2007 and 2017. Refinance denials rates have fallen

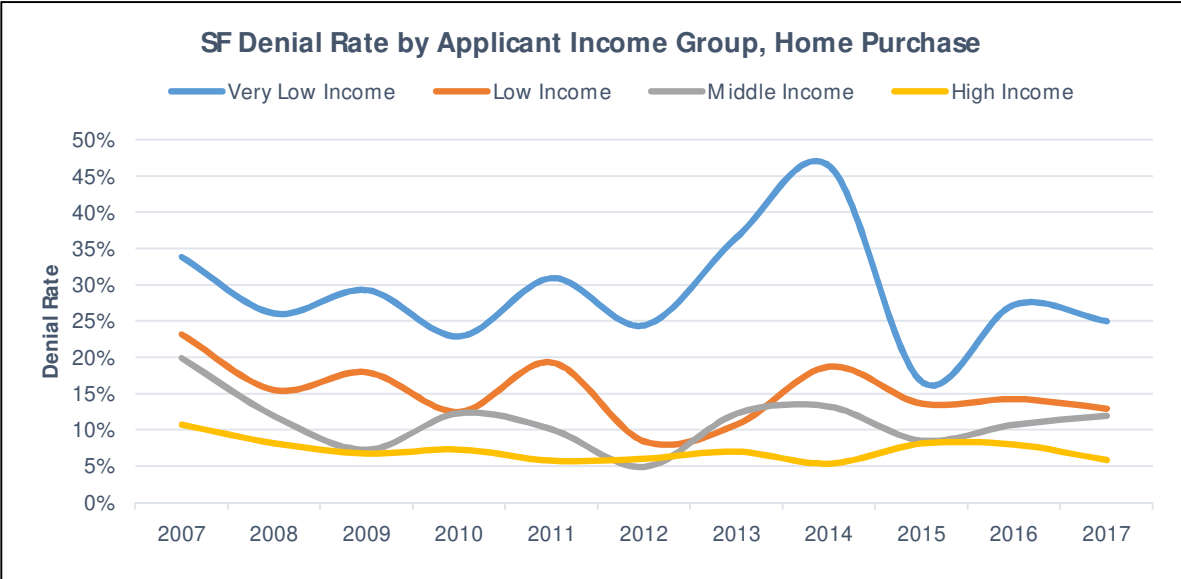
by over 20% for Black applicants between 2007 and 2017, with the gap between White applicants decreasing from 27 percentage points in 2007 to 9 percentage points as of 2017.



A view of single-family denial rates by applicant income group within Alexandria, highlighted below, generally shows High Income applicants (greater than 120% of Area Median Income) experiencing lower denial rates than lower income groups. However, there are many fluctuations over the time period analyzed, particularly for Very Low-Income applicants (50% or less of Area Median Income) and Low-Income applicants (between 50% and 80% of Area Median Income). As of 2017, High Income applicants were the least likely to be denied at 11%, while Very Low, Low, and Middle-Income applicants (80 to 120% of Area Median Income) were closer together at around 18%. The single-family denial rate declined for all income groups between 2007 and 2017.

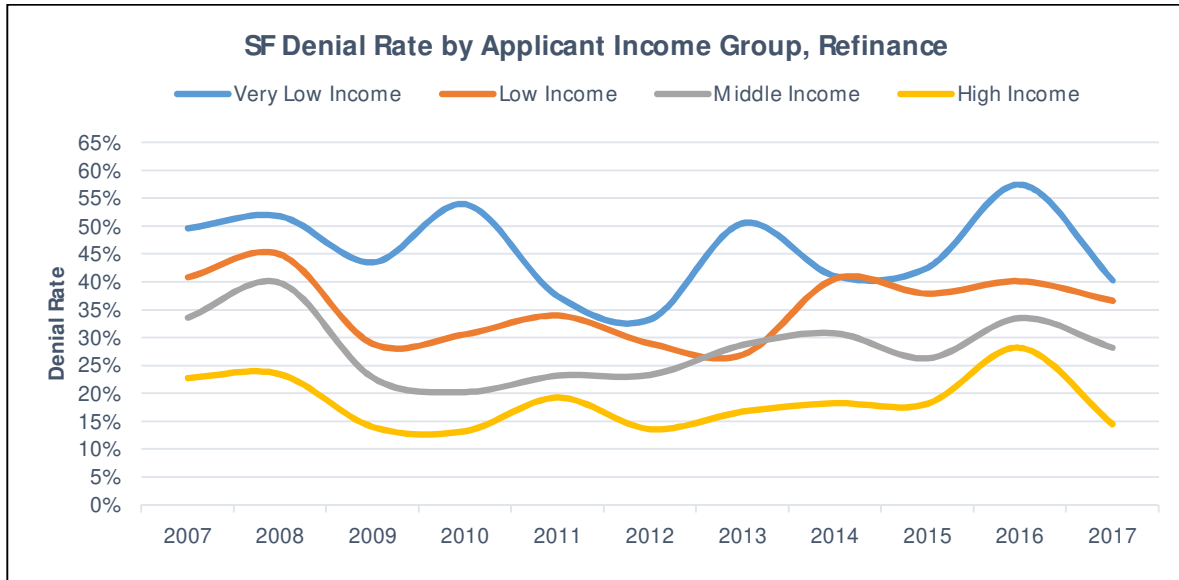


For home purchase applications, Very Low-Income applicants were generally denied at a higher rate for between 2007 and 2017 while Low, Middle, and High-Income applicants have remained closer to each other. As of the most recent data year, Very Low Applicants are more than 4 times as likely to be denied for a home purchase relative to High Income applicants.

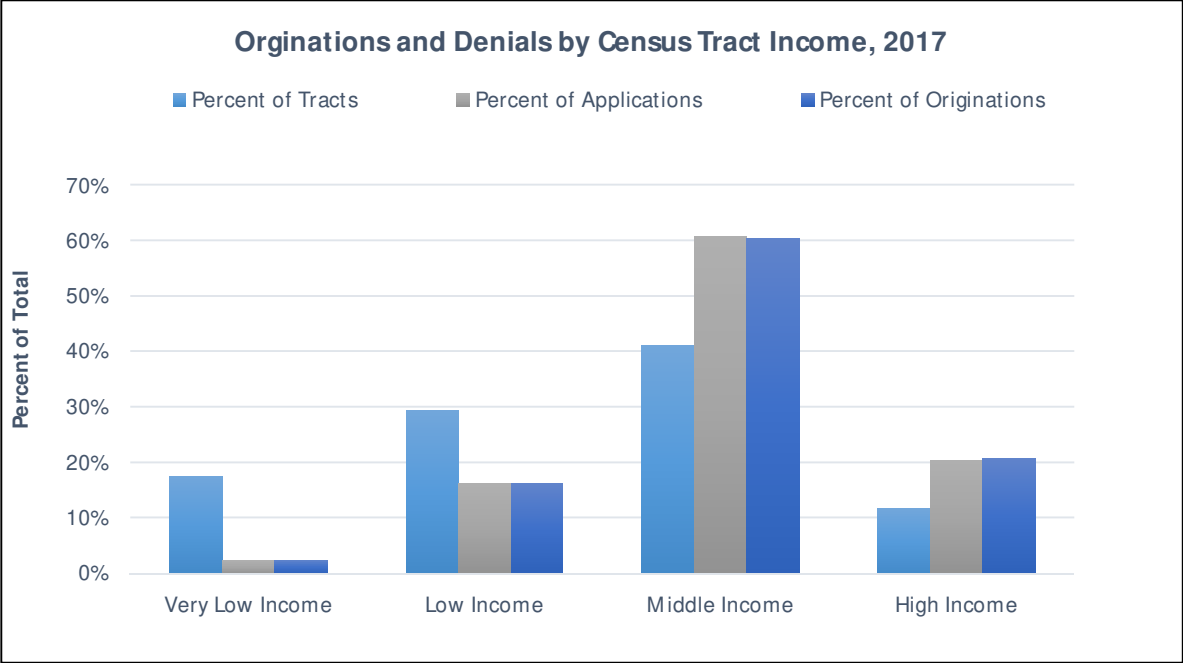


Denial rates for refinance applications follow a relatively more consistent pattern between income groups. High Income applicants were the least likely to be denied in every year examined. As of 2017,

Low and Very Low applicants were more than twice as likely to be denied a refinance compared to High Income applicants.

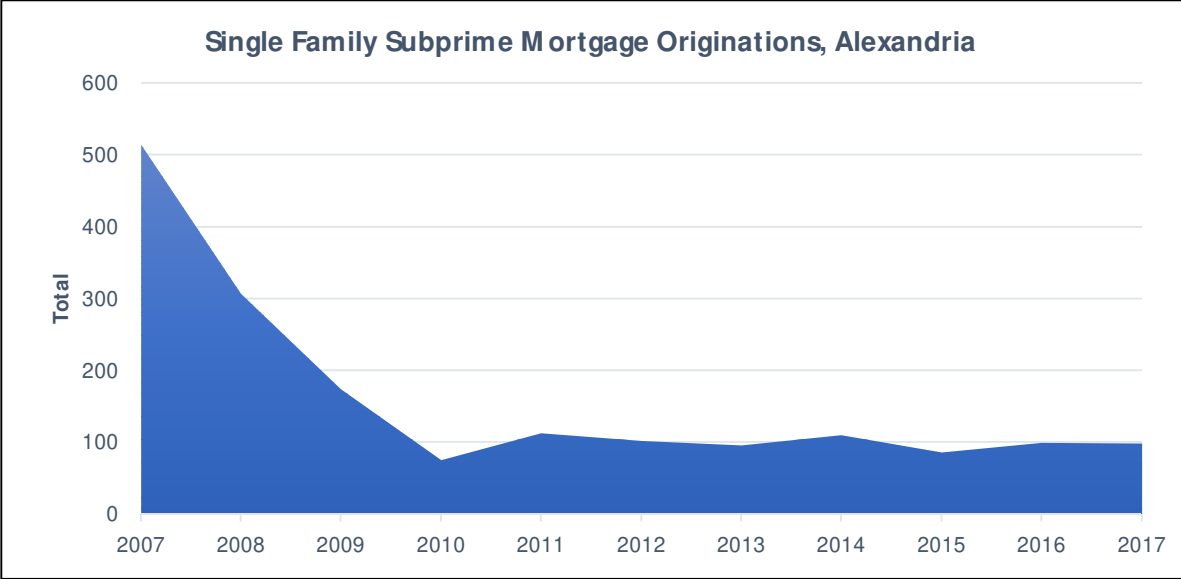


Within Alexandria, Very Low Income and Low-Income neighborhoods represent 47% of the City's total neighborhoods, although they are represented by approximately 19% of total originations and applications as of 2017, shown below. This suggests that Low and Very Low-Income neighborhoods within the City are less likely to participate in the single-family lending market relative to other neighborhoods. By contrast, loan applications and originations within Alexandria are disproportionately likely to occur for properties in High- and Middle-Income neighborhoods.

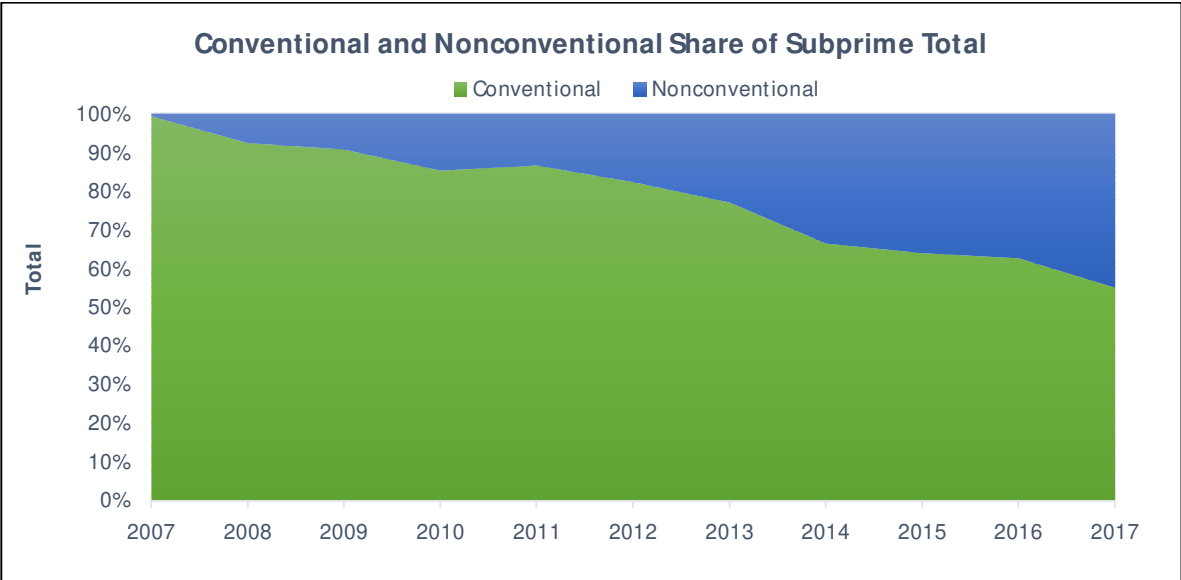


The Subprime Market

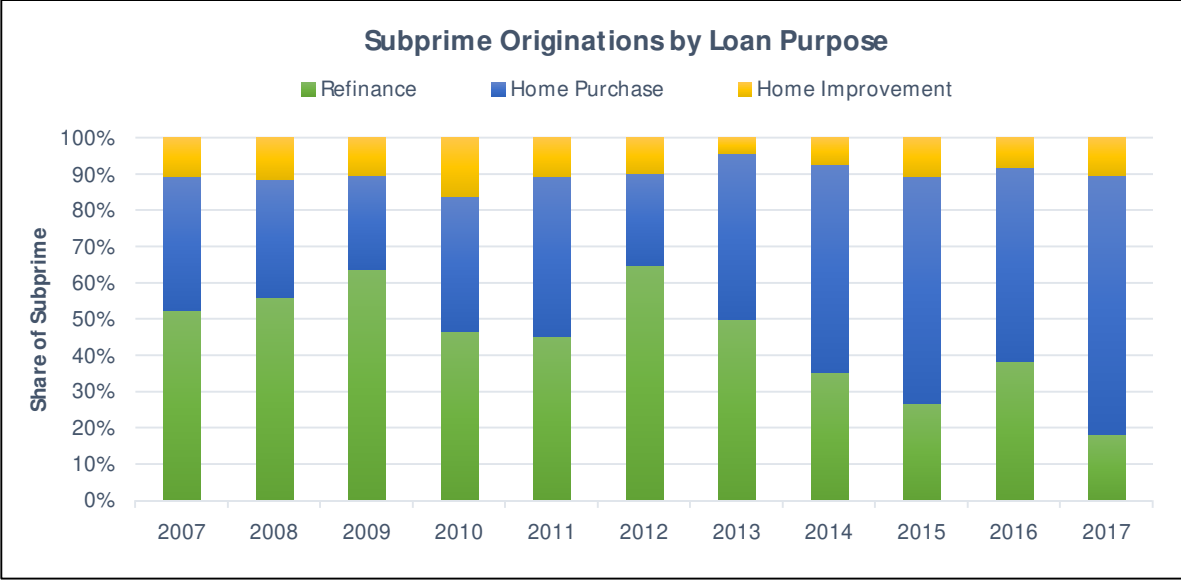
Illustrated below, the subprime mortgage market in Alexandria declined significantly between 2007 and 2010, dropping by 85%. Subsequently, subprime originations stabilized between 2010 and 2017, to about 100 per year (approximately 19% of the 2007 total). Subprime loans are defined as those with an annual percentage rate that exceeds the average prime offer rate by at least 1.5%. The total number of subprime loan originations decreased by approximately 81% on net between 2007 and 2017, while prime originations decreased by 27% during the same time period. As a percent of Alexandria’s total, subprime originations declined from 34% to 12% between 2007 and 2017.



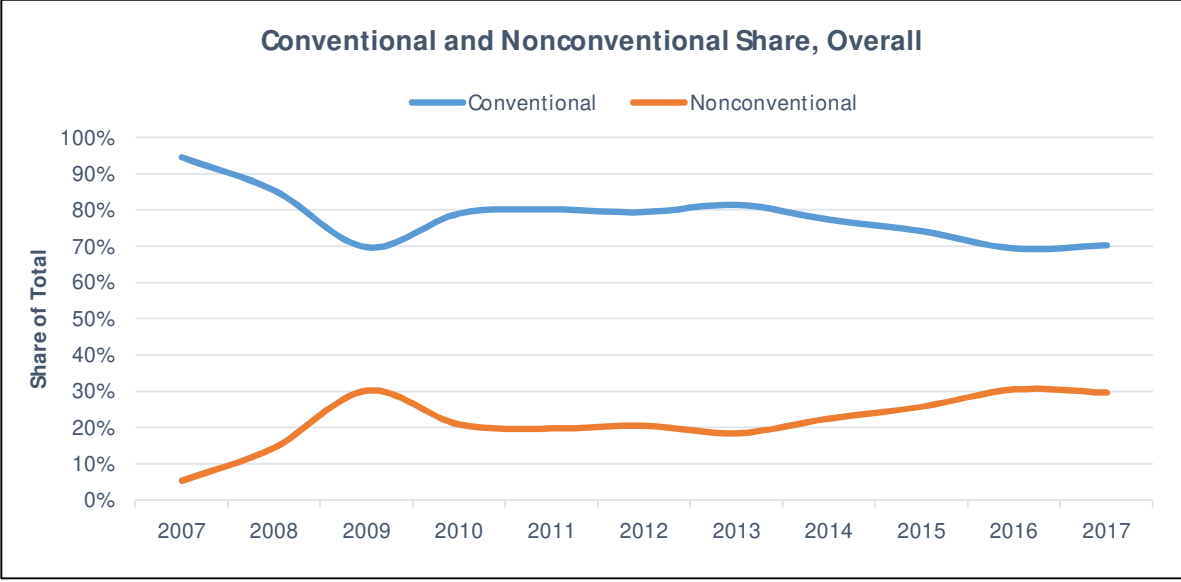
Consistent with broader national trends, the composition of subprime loans within Alexandria has shifted from mostly conventional loans to a higher share of government-insured nonconventional loans in recent years. In 2007, 99% of subprime loans within the City were originated by conventional lenders. As of 2017, that percentage is 55%. Of the nonconventional subprime loans originated in Alexandria, 100% are insured by the Federal Housing Administration. By contrast, the FHA's share of nonconventional prime loans is split with the VA at 47%, while the remaining 6% are insured by the FSA.

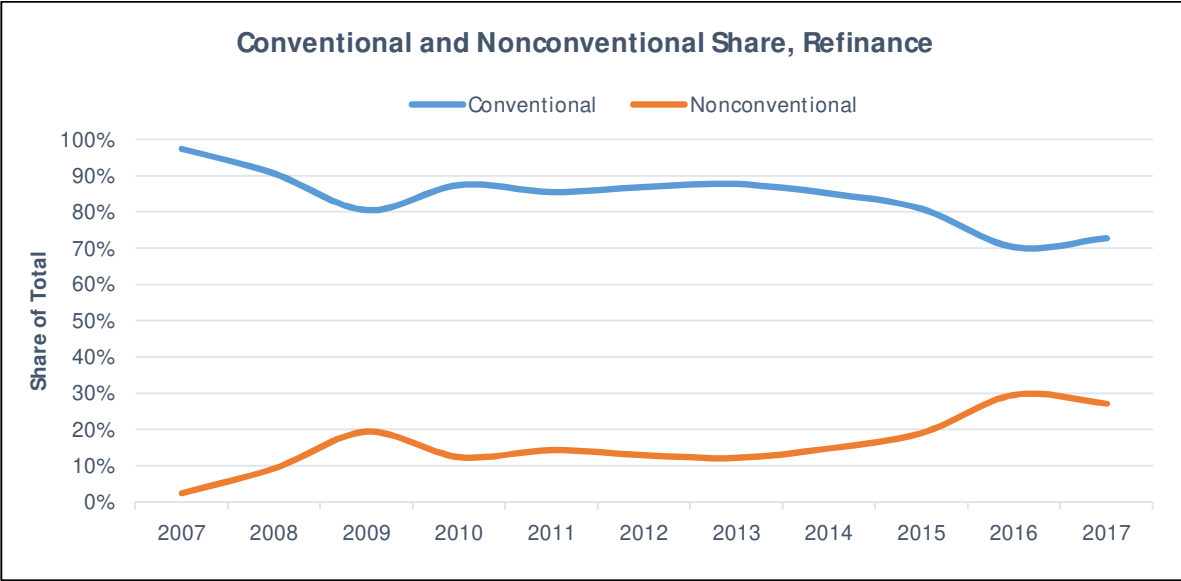
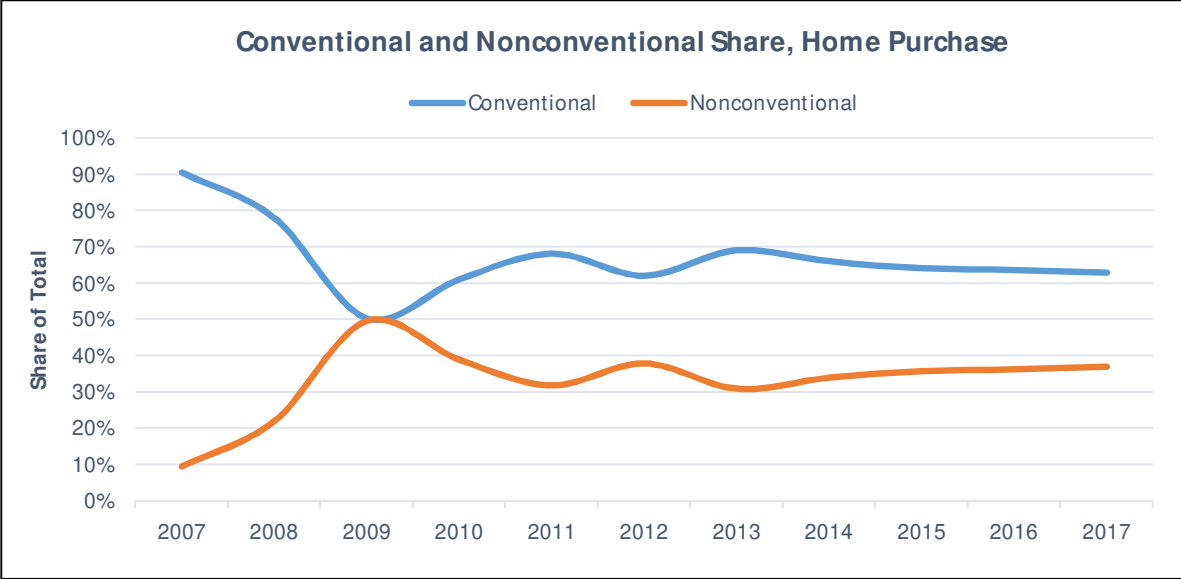


As a percentage of all subprime loan originations within Alexandria, home purchases represented 71% in 2017, the highest of all years examined.



While 45% of all subprime loans within Alexandria in 2017 were nonconventional, 70% of all single-family originations in 2017 were from conventional lenders. The highest share of nonconventional originations for any loan purpose was for home purchase loans in 2009 at 50%. The share of conventional lending in Alexandria has hovered around the low 70% range in the last few years.





Conclusion

Mortgage lending activity in Alexandria is consistent with many of the broader trends that have occurred in the wake of the housing crash, Great Recession, and subsequent economic recovery.

Though below levels prior to the housing crisis, home purchase originations have stayed consistent since 2010, suggesting signs of housing market stabilization within the City.

The City has also been subject to cyclical trends that reflect broader economic conditions in recent years, including changes in mortgage rates that influence the prevalence of refinance originations and a subprime lending market that remains below its peak prior to the housing bust. The share of

government-insured mortgages has increased, consistent with tighter credit conditions and a more active regulatory environment in the wake of the housing crash.

Some trends, however, have continued despite business cycle fluctuations, such as higher denial rates for Black applicants relative to White applicants, in addition to higher denial rates for lower income applicants and neighborhoods.

SECTION VII. PUBLIC INVOLVEMENT

Fair Housing Survey

The City of Alexandria conducted online surveys that were available to residents and other community stakeholders. In addition to the surveys being available online (using computers, smart phones, and other handheld devices), the surveys were also made available to residents in a paper-based version. Access to the survey was provided through the City of Alexandria website, through stakeholder email lists, posted in public convening locations, and published in print. Background on the Analysis of Impediments process and definitions of fair housing were provided in the survey introduction. The importance of community participation was also highlighted in the survey introduction.

The survey was meant to get a sense of community positions on fair housing and more general housing and economic development issues. It was comprised of 19 questions covering a range of data points including residential information, knowledge of fair housing rights, experiences with fair housing discrimination, and opinions on access to information on fair housing.

There were 54 responses overall. The average response time was 4 minutes and the completion rate was 100%. The survey was open for 6 weeks with multiple opportunities and reminders for stakeholders and residents to participate.

Respondent Profile

The respondents were mostly long-time residents of the City, with 74% of them having lived in the City for more than 10 years.

In terms of earnings data, 26% of respondents said they earned \$75,000 per year or above, 40% earned between \$30,000-\$74,999, and 36% earned below \$30,000. Eight percent (8%) of respondents that earned below \$30,000 stated they earned less than \$20,000 per year. Forty-four percent (44%) of respondents live with 3-5 other people. When asked to rate their neighborhoods from 1 being the worst to 10 being the best, the average score among respondents was a 5.

When asked what issues were faced most frequently in the last two years (they could choose more than one answer), the most common choice was related to their housing and neighborhoods. Having difficulty paying their utilities and concerns about crime or abandoned buildings in their neighborhoods were cited 58% of the time. Following these concerns, fifty-two percent (52%) said that they were dissatisfied with the local services including trash pickup and street maintenance. Forty-four percent (44%) said that they had difficulty paying rent/mortgage. Forty-two percent (42%) said that they had not been able to make needed repairs to their homes. Thirty-two percent (32%) said their neighborhoods had abandoned homes or homes in disrepair. And nearly a third of respondents, at 30%, had experienced homelessness in the last two years.

The main barriers to good housing options in Alexandria that were cited included cost the of housing (69%), concentration of affordable housing only in certain areas of the City (49%), and the expense of utility costs (45%).

Fair Housing Questions

There were 14 questions in the survey that specifically focused on fair housing; beginning with whether respondents were familiar with fair housing or anti-discrimination laws. Twenty-four percent (24%) of those that answered were not familiar with the laws. Thirty-three percent (33%) were somewhat familiar, and 41% were familiar or very familiar. Two percent (2%) were unsure. When asked about protected classes, most respondents knew about religion, race, age, familial status, and national origin but were less sure about the other classes. When the questions delved deeper into whether people were aware of their rights, the responses were split between those that did know their rights (57%) and those that did not (43%). Knowledge of rights under Fair Housing law was partially reflected in the responses about whether they were aware of any housing discrimination incidents. Twenty percent (20%) of respondents were not sure if they knew of any incidents. That said, 55% said that they were not aware of any and 26% said they did know of incidents.

Out of the 26% that said they were aware of an incident, when asked to choose all reasons for discrimination that applied, the top reasons were: race/ethnicity (63%); income level (44%); criminal background (38%); sex or gender identity (25%); or physical, mental, or behavioral disability (25%). The rest of the responses to this question were distributed among the 10 other possible choices. According to the survey, these incidents occurred in both single-family neighborhoods and in apartment complexes. Fifty percent (50%) cited that it occurred in apartment complexes, and 35% said single family homes. A majority of respondents did not report the incident (87%), and the most common reason given was that they did not think it would make a difference (50%).

In terms of education on fair housing issues, a significant majority of the respondents were not aware of any fair housing or anti-discrimination education opportunities in their community (79%), and another majority of them (87%), have never participated in any kind of educational opportunity. This points to a greater need for fair housing educational opportunities and outreach.

Although opportunities were given to submit open responses, few respondents gave open responses. The responses that were submitted pointed to a community divided about what the greatest challenges and a view that there is a lack of cooperation among organizational stakeholders and residents. One commented that there are fair housing issues related to the real estate sector.

Focus Group Discussions

Four community and stakeholder focus groups were held throughout the City of Alexandria. They were held between March 4 and March 6, 2020. Participants in the meetings included but were not limited to community residents and members of organizations covering a range of services including economic development and job training, social services, housing, and those serving the elderly and vulnerable populations. The focus groups covered a broad range of issues including housing, community and economic development, and education.

The focus group discussions were guided and facilitated, but it was made clear that participants should feel free to discuss the topics that were top of mind. Participation was encouraged, and it was pointed out that community input is a critical component of the development of strategies and plans. To encourage thinking about suggestions for solutions, time was set aside at the end of the hour and a half

long session to talk about priorities and thoughts around action items. Participants were encouraged to think of these plans that can help guide solutions to barriers and priority issues identified.

Based on the focus groups and conversations, the following observations were raised as priorities worth further support and consideration:

- Affordable housing that is decent and safe is top of mind for many of the participants across all of the focus groups.
- Housing for the elderly was a particular need, and it was stressed the income levels only support very low rents of about \$300-\$500/month maximum.
- Substandard rental properties, vacant lots, dilapidated structures was a common theme.
- Appropriate transfer of titles to be able to do something with lots is a barrier.
- New construction is expensive relative to the dollars available and rent/ sale prices able to support it.
- While housing affordability was a top priority for communities across the County, small business support and workforce training was brought up as an important issue for areas in the northern part of the City that participated in the focus groups.
- Engagement of youth and education to provide access to better paying jobs.
- Residents need to earn higher incomes to live decently.
- Workforce opportunities and programming needs to be better communicated.
- Creating a coalition of developers to share ideas and partner was an idea that was cautiously, but well received.
- Quality of the educational system needs to improve; cannot attract employers because of the poor school system.

Key Points

The survey explored issues related to housing choice, barriers and challenges facing respondents related to housing, and explored the ways in which people had experienced discrimination. As stated above, the priority challenge for those responding to the survey was the cost of housing at 69%. The physical condition of their neighborhoods and the crime that often comes with abandoned buildings was also something that was of concern for over half of respondents (58%). In terms of discrimination, those that had experienced it first-hand or knew of someone who had, described it as being primarily due to three factors: race (63%), income (44%), and criminal background (38%). Other concerns were listed at lower rates. In the majority of these instances (80%), landlords or property managers were seen to be the party responsible. Unfortunately, 87% of the respondents saying they knew of an act of discrimination did not report it, and the primary reason given was that they believed it would not make a difference. This points to a need for better outreach and education around fair housing issues and more clarity about what the processes are to report incidents. Perhaps most importantly, these results point to a need to improve public trust that when complaints are filed, they will be investigated and will be resolved appropriately.

SECTION VIII. SUMMARY OF FINDINGS

The following is a summary of the key findings:

POPULATION

The City's population has been consistent since 2000. In the City of Alexandria, the population has changed very little between 2000 and 2018. The overall growth was 2.5% which is lower than Rapides Parish (4.0%) or Louisiana (4.2%). The effect on this relative stability in the population on the demographics, economics, and housing market in the City will be addressed later in this document.

Nearly all census tracts have lost population. In the last two decades, the population has decreased in nearly every census tract in Alexandria. In only two places did the population grow but the growth was over 10% in both of them.

The City's population is older than the state average. The City of Alexandria has a population that is slightly older than the state. In 2018, residents 65 years old and older made up 16.4% of the City's population.

RACE AND ETHNICITY

The City of Alexandria has a significantly larger non-White population than Louisiana. It is a majority Black, non-Hispanic city and has a Hispanic population that is larger than the state. White, non-Hispanic residents only account for 38% of the population in the City but are nearly 60% of the statewide population.

Black residents of Alexandria display a living pattern that is opposite of White residents. On the east side of town over 80% of the residents are Black and relatively few are found in the majority White areas. This indicates that Alexandria may be struggling with racial segregation with White and Black residents having limited residential overlap.

DISABILITY

The City's disability rate is higher than the state average. An estimated 16.1% of the City of Alexandria's population has a disability, nearly 7,500 people. The disability rate in the City is slightly more than the statewide rate of 15%.

INCOME AND POVERTY

Since 2000, the median household income in the City increased by over 13%, which is faster than the state, but buying power is down. Current MHI is now \$40,353, but still lower than the Statewide MHI. Further, actual purchasing power in the City has remained virtually unchanged.

Income is heavily concentrated in the White areas of the City where the MHI is over \$70,000 in some areas. The eastern part of the City with a large Black population has a significantly lower MHI in most tracts, less than \$40,000.

Renters are, by far, the most cost burdened group in the City. Nearly 60% of renters are cost burdened and 47.4% of renters pay 35% or more of their income to housing costs. Only 26% of homeowners with a mortgage are cost burdened.

Housing costs are a significant concern among residents. In response to a survey question asking about priority challenge in the community, 69% of respondents said their number one concern was cost of housing.

Two R/ECAPs have been identified in Alexandria. A racially/ethnically concentrated area of poverty (R/ECAP) is a census tract that has met a specific HUD definition used to identify areas in need of additional focus. In Alexandria, there are two tracts that have been identified as R/ECAPs. Tract 011000 is located in the northern central part of the City and Tract 12900 is located in the east along the river

Poverty is more highly concentrated in the eastern half of the City. Some tracts report 40% of households in poverty.

Black residents are nearly five times more likely to be in poverty than White residents in Alexandria. The state shows a similar pattern but it is not nearly as pronounced.

HOUSING STOCK

The housing stock in Alexandria is relatively old. Less than 5% of the housing units were built after 2009 and over 70% were built prior to 1980. Units built prior to 1980 are at risk of having lead-based paint in them and require special care during rehabilitation. That is over 15,000 units in Alexandria.

Newer homes are found almost exclusively in the primarily White areas on the west side of the city.

Available housing stock is decreasing. The number of owner-occupied housing units decreased by nearly 500 units and the rental units increased by over 1,000 since 2010. As a result, renting is more common now than in 2010.

Vacancy rates are high in some parts of the City. Vacant units are significantly more prevalent in the downtown area of the City along the riverfront. The tracts in this area have a vacancy rate of over 25%. This is a stark contrast to the vacancy rate in the western part of the City where less than 10% of the units are vacant.

Home values are increasing. The median home value of owner-occupied units increased by nearly 23% in Alexandria, which is significantly more growth than the median household income during that same time period.

Rents are increasing. Median contract rents in the City have grown more quickly than median home values. The number of rental units available for less than \$1,000 decreased substantially between 2010 and 2018. In 2010, approximately 84.1% of all rental units in the City were less than \$1,000 per month, a figure that dropped to 70.8% in 2018.

Residents have concerns with neighborhood standards. In the community survey and at community meetings, residents reports that substandard rental properties, vacant lots, dilapidated structures is a concern throughout the City. Further, the inability to clear title to transfer property is a barrier to progress.

LENDING

Credit history and debt-to-income ratio are the most common reasons for denial. The top reasons for denial of new home loan applications are credit history (31%) and debt-to-income ratio (30%), representing over 60 percent of the City's total denials.

In 2017, Whites were least likely to be denied for conventional single-family home purchases than other races. Whites were denied at a rate of 6 percent. Hispanics and Asians were denied at a rate of 11 percent, while Black applicants faced the highest conventional home purchase denial rate at 22 percent.

High income blacks are more likely to be denied than low income whites. High Income Blacks (having greater than 120 of Area Median Income) were more likely to be denied for a single family home purchase, at 17 percent, than Low Income Whites (having less than 80 percent of Area Media Income), at 11 percent.

FAIR HOUSING RIGHTS

The most commonly cited reasons for discrimination among survey respondents was race, income, and criminal background. Respondents to the survey who stated that they had experienced discrimination, or knew of someone who had, described it as being primarily due to three factors: race (63%), income (44%), and criminal background (38%).

The majority of those reporting instances of discrimination through the survey (80%) said landlords or property managers were seen to be the party responsible. Unfortunately, 87% of the respondents who said they knew of an act of discrimination did not report it. The primary reason given was that they believed it would not make a difference.

SECTION IX. IM PEDIM ENTS AND SUGGESTED ACTIONS

Impediments

The purpose of fair housing planning and analysis is to foster a careful examination of factors which restrict fair housing choices. A review of the data, research, public outreach and other information collected from a wide range of sources assists in identifying impediments and developing a greater understanding of the conditions that affect fair housing choice for the residents of Alexandria, and in particular for the City's protected classes and special needs populations. Such data included census data, fair housing complaints, lending and foreclosure, legal statutes, barriers to affordable housing and public input through surveys and forums.

HUD provides a definition of impediments to fair housing choice as:

- Any actions, omissions, or decisions taken because of race, color, religion, sex, disability, familial status, or national origin which restrict housing choices, or the availability of housing choices (and)
- Any actions, omissions, or decisions which have this effect.

The impediments to fair housing choice identified as a result of this Analysis of Impediments are summarized below.

Impediment #1 *Lack of knowledge of fair housing laws and fair housing resources among the general public and housing providers*

- The general public either does not understand or does not use the fair housing complaint processes;
- Survey respondents reported more frequent instances of discrimination in rental properties.

Impediment #2 *Disproportionate Housing Problems for Blacks*

- Black residents are nearly five times more likely to be in poverty than White residents in Alexandria.
- High income blacks are more likely to be denied loans than low income whites

Impediment #3 *Neighborhood conditions and available housing stock limit the supply of adequate and affordable housing*

- The City's housing stock is old, which creates risk of lead-based paint hazards and results in fewer accessible units.
- Neighborhoods substandard or abandoned homes in areas of the city that are "affordable" leave limited options for low- and very low-income renters.

Actions

This update to the AI builds upon the previous studies, surveys and public input. It analyzes data and identifies the private and public sector conditions that foster housing discrimination and provides recommended actions to overcome the effects of the fair housing issues identified. Several of these actions address multiple impediments and linkages among them are noted.

It is the goal of the City to undertake actions that can help reduce and eliminate existing housing discrimination and prevent its reemergence in the future, as well as to address other impediments to equal housing opportunity. While the City cannot control systemic issues related to fair housing and fair housing choice challenges, the City can work to coordinate actions that improve fair housing, encourage coordination among disparate public entities, encourage stakeholders to act and report on fair housing issues, analyze existing data sources, report progress on fair housing issues, highlight findings from data analyses, and encourage meaningful action and cooperation at community levels.

Given these constraints, the City will undertake actions each year aimed at addressing fair access to housing and fairness of housing choices for City residents. These may include some of the actions outlined below, or other actions that may be subsequently identified as relevant and potentially effective in combating and eliminating impediments to fair housing choice. Specific activities that may support those actions are itemized as well.

Action #1 *Address Lack of Knowledge of Fair Housing*

- Create web Pages on the City's website dedicated to affirmatively furthering fair housing.
- Continue to support fair housing training and education opportunities throughout the City, specifically for rental properties that will be directed to housing service providers, management companies, and rental residents.
- Provide flyers and tri-fold handouts for distribution in public spaces at City properties and other public places, particularly those in areas most likely to reach renters. Flyers should address ways to recognize the subtle ways discrimination can occur in today's housing market.

Action #2 *Address Disproportionate Housing Problems and Economic Barriers*

- Provide financial literacy courses and homebuyer education courses using HUD approved counselors. Ensure training is marketed to individuals most in need of assistance.
- Explore the possibility of working with a qualified fair housing agency to better understand the extent and magnitude of discrimination within the housing market and partner on strategies to educate lenders and potential borrowers to address disparities.
- Explore opportunities for economic investment and job training in areas of greatest poverty.

Action #3 *Address Lack of Safe, Affordable Housing*

- Coordinate clearance and demolition efforts with homeowner rehabilitation and single-family housing development to improve neighborhoods that currently have a high percentage of vacant and abandoned properties.
- Coordinate with officials, staff, and legal counsel associated with zoning decisions to ensure all are fully educated on fair housing law and need for safe, affordable housing, especially as it pertains to reasonable accommodation.
- Participate in annual local and state activities to establish a greater network of support for affordable housing opportunities.

Completed Cases in Alexandria 1/1/2015 - 7/1/2020

Metrics	Completion Disposition	CY Completed	2015		2016		2017		Total
		HUD/ FHAP	FHAP	Total	FHAP	Total	FHAP	Total	
Number of Filed Cases	Conciliation/ Settlement				1	1	2	2	3
Number of Filed Cases	No Cause		1	1	1	1			2
Number of Filed Cases	Total		1	1	2	2	2	2	5
Compensation Amount	Conciliation/ Settlement					\$0		\$0	\$0
Compensation Amount	No Cause		\$0	\$0		\$0			\$0
Compensation Amount	Total		\$0	\$0	\$0	\$0	\$0	\$0	\$0

Report from HUD New Orleans Fair Housing Office