

The City of Oak Ridge, Tennessee



Analysis of Impediments to Fair Housing

March 25, 2011

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I. Executive Summary

The City of Oak Ridge, Tennessee, initiated an Analysis of Impediments (AI) to Fair Housing Choice in March 2011. The Department of Housing and Urban Development (HUD) requires all state and local governments that receive Community Development Block Grant (CDBG) federal funding to conduct an AI in conjunction with the Consolidated Plan every three to five years in order to understand issues facing the community.

The Analysis of Impediments is a summary of housing and housing-related practices evident throughout the community that inadvertently or deliberately prevents people from living where they choose. Some common factors that might limit housing choice include:

Discrimination based on race, color, national origin, sex, religion, familial status, and disability;

- Lack of affordable housing;
- Lack of housing that is accessible to those holding Section 8 vouchers due to discrimination and holds on vouchers;
- Location of jobs and availability of housing in the area;
- Lack of reasonable and accessible transportation services;
- Inability to obtain a mortgage;
- Inability to obtain homeowner's insurance because of where you live.

HUD interprets the obligation to "affirmatively further fair housing" to mean that the Jurisdiction will:

- Analyze and implement efforts to eliminate housing discrimination in the Jurisdiction;
- Promote fair housing choice for all persons;
- Provide opportunities for inclusive patterns of housing occupancy regardless of race, color, religion, sex, familial status, disability and national origin; particularly persons with disabilities;
- Promote housing that is structurally accessible to, and usable by, all persons, particularly persons with disabilities;
- Foster compliance with the nondiscrimination provisions of the Fair Housing Act.

The AI process resulted in the following impediments being recognized as those most prevalent in the community:

- Lack of education about discrimination and Fair Housing laws;
- Inadequate number of housing options for low income families;
- Accessibility issues for people with physical disabilities;

Recommended strategy for dealing with impediments:

- The City government should continue to support fair housing by proclaiming, "April is Fair Housing Month," by formal City Council action and by input to the media.
- The City should continue to appoint members to the Board of Housing Code Appeals, whereby charges of housing discrimination may be addressed.
- The City should continue to address the issue of emergency housing in a fair manner through its social service programs, implementation of its relocation policy and through referrals to private, state and federal programs.
- The City's housing-related staff should seek out further opportunities for fair housing training.
- The City should distribute fair housing information and encourage schools to educate children about fair housing choice.
- The City staff should use non-traditional, as well as traditional means, aimed to reach the lower-income, less-educated population, to make sure they are aware of fair housing laws and policies.

- The City should have information on its website and utility bills that Fair Housing is the City’s policy, with a telephone number for questions.
- The City should support housing accessibility improvements

These impediments and recommended actions will be discussed in further detail later in this document.

II. Introduction

Fair housing is a term that describes the right of individuals to obtain housing of their choice, free from discrimination based on race, color, religion, sex, disability,¹ familial status,² or national origin. This right is assured by the federal Fair Housing Act, as amended and other legislation which makes it unlawful to discriminate in the sale, rental, financing, and insuring of housing. HUD requires that all governing authorities that prepare a consolidated plan in order to receive HUD funds certify that they will “affirmatively further fair housing” within their jurisdictions.

It is not enough for a community to support the idea of fair housing for all people; the community must take special measures to afford all citizens the opportunity to live in housing of their choosing. An Analysis of Impediments to Fair Housing is a review of a community’s policies, procedures, laws, and allowances – both public and private – that might impact a person’s ability to choose housing of his or her choice without regard to their membership in any of the protected classes. Affirmatively furthering fair housing may be grouped into three categories:

Intent: The obligation to avoid policies, customs, practices, or processes whose intent or purpose is to impede, infringe, or deny the exercise of fair housing rights by persons protected under the Act.

Effect: The obligation to avoid policies, customs, practices, or processes whose effect or impact impedes, infringes upon, or denies the exercise of fair housing rights by persons protected under the Act.

Affirmative Duties: The Act imposes a fiduciary responsibility upon public agencies to anticipate policies, customs, practices, or processes that previously, currently, or may potentially impede, infringe, or deny the exercise of fair housing rights by persons protected under the Act.

The first two obligations pertain to public agency operations and administration, including those of employees and agents, while the third obligation extends to private as well as public sector activity.

Under the Fair Housing Act an aggrieved person may file (though not later than one year after an alleged discriminatory housing practice has occurred) a complaint directly with the U.S. Department of Housing and Urban Development (HUD) at <https://www5.hud.gov/Hud903/main/pagHUD903Form.jsp>, or with a state or local agency enforcing laws that are “substantially equivalent” to the Fair Housing Act. Upon the filing of such a complaint, HUD has the responsibility to serve notice of the complaint and conduct an investigation into the alleged discriminatory housing practice. The Fair Housing Act also enables aggrieved parties to pursue redress through the courts, without limit on the recovery of damages and attorney’s fees.

Authors: This AI was prepared by Athanasia Senecal Lewis, Community Development Specialist for the City of Oak Ridge. Ms. Senecal Lewis consulted with Senior Planner Kahla Gentry on many of the tables presented in this report. A number of local organizations also contributed to this report.

¹ Under the Fair Housing Act, a person with a disability has a physical or mental impairment that substantially limits one or more major life activities; has a record of such impairment; or is regarded as having such an impairment. This does not include current, illegal use of, or addiction to, a controlled substance.

² The protected class of “familial status” protects households with children under age 18. These protections also apply to any person who is or plans to become pregnant. Note, familial status is defined in terms of the presence or expected presence of children, and does not include marital status or sexual orientation.

Funding of Analysis: This AI was funded through the General Fund of the City of Oak Ridge.

Findings: (Identification of Fair Housing Concerns and Problems):

- Lack of education about discrimination and Fair Housing laws
- Inadequate number of housing options for low income families
- Accessibility issues for people with physical disabilities

Background

The City of Oak Ridge adopted a Fair Housing Ordinance on April 21, 1969, which at the time, was one of the first of its kind in the State of Tennessee. The City of Oak Ridge continues to be committed to working with the public, private, and nonprofit partners in the community to ensure fair housing choice for all residents. The AI completed in June 1994 utilized housing data from the 1990 U.S. Census and due to the community's relatively slow rate of growth the housing data reported in the 2000 Census did not change much.

The City of Oak Ridge conducted this Analysis of Impediments in March 2011 to evaluate the state of fair housing in the City and to update the previous AI, which has also not changed much since 1993. The majority of tables in this plan reflect 2000 data because most of the 2010 Census data is unavailable at this time. However, this plan includes 2010 Census data updates where the data is available.

III. Methodology

The City's Community Development Department staff reviewed baseline information from the 1993 AI study, as well as a number of other sources when preparing this document.

Staff analyzed demographic data available through the U.S. Census Bureau, as well as descriptive data pertaining to the housing market and trends in real estate over the past 10 years and locally-generated reports and other relevant data pertaining to the City's housing market, patterns, and local economy.

To analyze municipal policies, procedures, and practices, staff analyzed the Building code for the City of Oak Ridge; the Zoning ordinance for the City of Oak Ridge, and the 2007 Consolidated Plan for the City of Oak Ridge.

In order to review Oak Ridge's compliance with all fair housing requirements, staff reviewed actions recommended in the previous AI study and compliance with the Fair Housing Act and fair housing regulations at 24CFR Parts 100 through 125.

To analyze mortgage lending trends, staff reviewed data available through the Home Mortgage Disclosure Act (HMDA). Enacted by Congress in 1975 and implemented by the Federal Reserve Board's Regulation C, HMDA requires lending institutions to report public loan data. Using the loan data submitted by these financial institutions, the Federal Financial Institutions Examination Council (FFIEC) creates aggregate and disclosure reports for each metropolitan area (MA) that are available to the public at central data depositories located in each MA.

City staff also collected research and/or had discussions with local and regional stakeholders. Representatives of the following agencies and organizations also provided information and input used in the development of this report:

- Aid to Distressed Families of Tennessee (ADFAC)
- Black Elected and Appointed Officials Alliance
- East Tennessee Human Resource Agency (ETHRA)

- Emory Valley Center
- Habitat for Humanity
- Knoxville Area Association of Realtors
- Legal Aid Society
- National Alliance on Mental Illness
- Oak Ridge Branch NAACP
- Oak Ridge Housing Authority
- Ridgeview
- Tennessee Human Rights Commissions

Summary of Comments From the Agencies Mentioned Above:

During conversations with representatives from the aforementioned organizations, several issues were raised. A representative from one organization communicated that limited transportation options are an impediment to fair housing choice. Transportation options impacts one's fair housing choice, as low income families need to be close to work and are unlikely to use a taxi service due to the expense. Fixed route public transit options are currently not available in Oak Ridge.

A representative from another organization indicated that there are an inadequate number of housing options for low income people; that the fining structure for code violations is ineffective; that offsite landlords do not maintain properties as well as local landlords; and that there is not enough money for water and sewer infrastructure to build more low income housing.

A representative from another organization said that a lack of section 8 vouchers is an impediment to fair housing and that section 8 vouchers are distributed unfairly, with discrimination coming into play.

Another concern was the presence of lead-based paint. Oak Ridge has an antiquated housing stock and low income families are less likely to make necessary improvements than are people with higher incomes.

In addition to the comments already mentioned, there were several comments about the City not having a displacement plan for residents that are impacted by government-ordered demolition. The City does have an Anti-displacement/Relocation Plan and it will be described below.

Anti-displacement/Relocation – Federal and/or State Funding

In the event that any residential displacement and relocation must take place in order to carry out a CDBG program activity, or any project the utilizes federal and/or state funding, the City of Oak Ridge ensures that it will develop an Anti-displacement and Relocation Plan in connection with that project as applicable per Federal regulations. This will include compliance with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended and implementing regulations of 49 CFR Part 24.

Anti-displacement/Relocation – Local Funding

The following policy may be utilized for any residential displacement and relocation of Oak Ridge residents if the project utilizes local funds only.

**CITY OF OAK RIDGE, TENNESSEE
LOCAL RELOCATION ASSISTANCE POLICY**

Purpose

The City of Oak Ridge Relocation Assistance Policy has been developed to assist residents living in rental units within the City limits with assistance to move from their rental units due to redevelopment efforts. This policy is to be considered a local policy and will be utilized in the event that no Federal or State funding is involved in the project that causes residents to be relocated.

Definitions

1. City refers to the City of Oak Ridge.
2. Authorized Administrator is any private or governmental agency, which administers the relocation policy to eligible clients living within the City limits.
3. Bona fide Resident is a person, eighteen years of age or older who is listed on the City of Oak Ridge utility records with corresponding proof of a valid lease and has been living in the affected rental unit for one year prior to the notice to vacate the unit.
4. Displacement is when tenants are forced to move from their rental units because of action taken by the City.
5. Eligible Tenant is a tenant that applies for assistance who meets the eligibility requirements.
6. Relocation Assistance is money and/or other support to help displaced tenants find a new place to live.

Displacement

Displacement occurs when tenants are forced to move from their rental units because of action taken by the City. The reasons to order a tenant to move include but may not be limited to the following:

1. The building is to be boarded up and/or torn down with government approval.
2. The landlord is ordered by the housing and/or building inspector to make repairs that cannot be made unless the tenants move.
3. The landlord has allowed more people to live in a unit than the law allows, or the landlord has made a separate apartment out of a part of the building, such as an attic or a basement, that is not legal to rent.
4. The building is being taken over by the City to be used to build a school playground, a highway, a neighborhood renewal program, or some other public project.
5. The landlord is not allowed to rent the apartment because of zoning laws.

Relocation Assistance

Relocation assistance is money and/or other support services to help displaced tenants find a new place to live. Tenants that are displaced may or may not receive relocation assistance. Monetary relocation assistance shall be limited to \$500 per Eligible Tenant. Available relocation assistance shall be limited to the following:

1. Money for temporary housing until the tenant finds a permanent home, if the City and/or the Authorized Administrator forces the tenant to move out immediately because of an emergency. This is limited to \$500 per Eligible Tenant.
2. A payment to assist with the Eligible Tenant's actual moving costs. This is limited to \$500 per Eligible Tenant and requires receipts for the actual moving costs.
3. A dislocation payment to the Eligible Tenant's dislocation, which includes an allowance of \$200 and a fixed moving payment of \$300. The payment does not require receipts.
4. Help by the City, Authorized Administrator and other partners to locate a new, affordable place for the Eligible Tenant to live.

Eligibility

Eligible Tenants are applicants that request relocation assistance and meet the following minimum requirements:

1. Bona-fide resident of Oak Ridge which requires the following:
 - a. Eighteen years of age or older
 - b. Listed on the City of Oak Ridge utility records for the affected unit being vacated
 - c. Utility account with the City of Oak Ridge shall be in good standing with any past-due balances being paid in full by the date of application for relocation assistance
 - d. Proof of a written lease for the unit being vacated with the name listed on the lease being the same name as listed on the City of Oak Ridge utility records
 - e. Lived in the affected rental unit for 12 months consecutively and prior to the date of notice to vacate
2. Proof of legal residence within the United States of America
3. If a tenant has been convicted for drug and/or alcohol violations within the previous twelve months (12) from the date of notice to vacate, they must provide proof they are currently or have been receiving treatment for this condition

Section IV. Demographic & Economic Profile

The following chart provides an overview of Oak Ridge's demographic and housing profile in 1990 and 2000. The population remained relatively steady between 1990 and 2000 with a population in 1990 of 27,310 and 27,387 in 2000. Between 1990 and 2000 the number of households increased 0.2 percent to 12,062. Oak Ridge has been experiencing a continuing decline in the average number of persons per household with the average being 2.24 in 2000. This compares with an average household size of 2.47 in Anderson County and 2.53 in Roane County. Oak Ridge also has a population that has been increasing in median age with a median age of 43.4 in 2000. The number of households with persons 65 and over increased 88% between 1980 and 2000 from 2,115 to 3,979 in 2000.

Overall Profile 1990 and 2000		
Year	1990	2000
Population	27,310	27,387
Percent 65 or Older	18.4%	21.1%
Households	11,806	12,062
Avg. Household	2.3	2.24

Size		
Housing Units	12,694	13,417
Percent of Vacant Units	7.3%	10.1%
Owner Occupied Units	66.5%	68.4%

Source: Source: Census 1990 and 2000, calculated from data extracted from Summary File 3, Tables H6 and H7

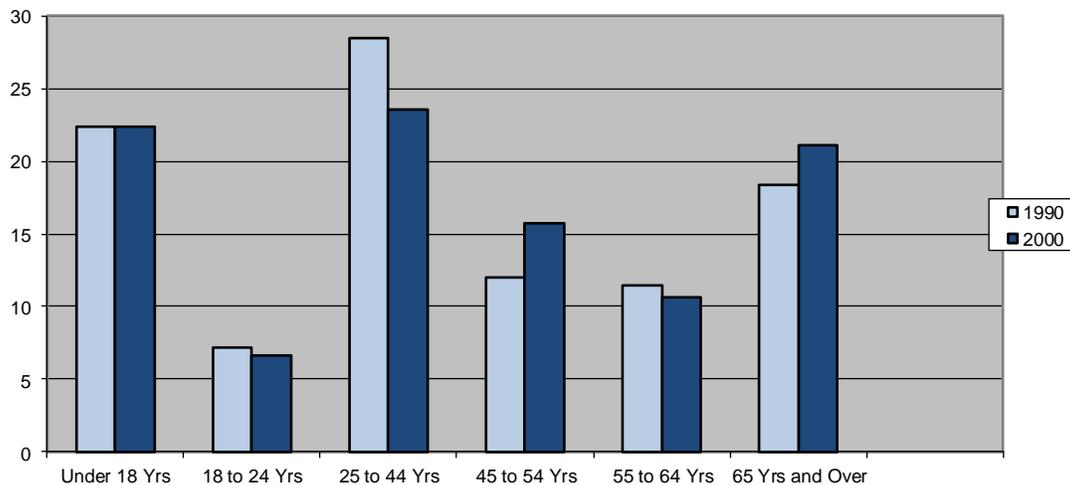
2010 Census Bureau Update:

The City of Oak Ridge's population has increased 7% between 2000 and 2010 to 29,330. The total number of housing units has also increased to 14,494. The number of occupied housing units is 12,772 or 88.1% and the number of vacant housing units is 1,722 or 11.9%.

Population by Age

The chart below provides an overview of Oak Ridge's population by age. Between 1990 and 2000 there has been a steady increase of people between the ages of 45 to 54 years old and 65 years old and over. There has been a decrease in people between the ages of 18 to 24 years old, 25 to 44 years old and 55 to 64 years old. The population for people 18 years and under has remained steady.

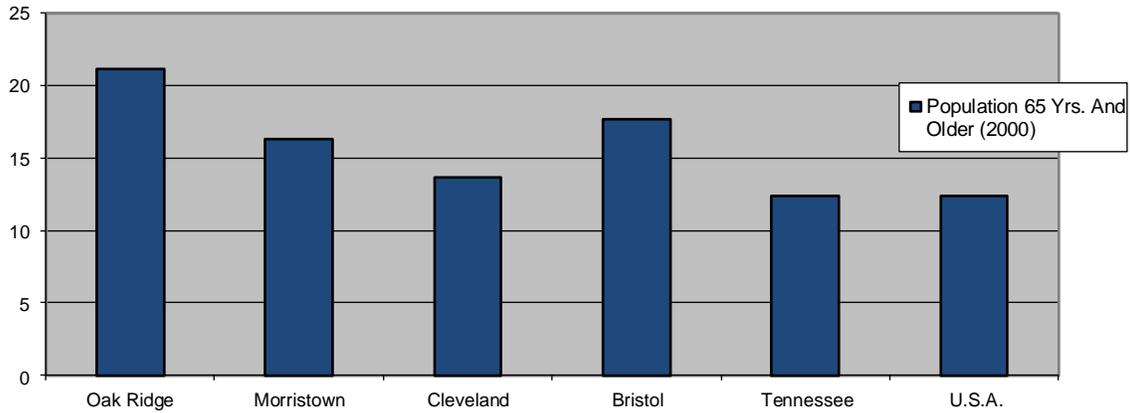
Population by Age 1990 and 2000



Source: Source: Census 1990 and 2000, calculated from data extracted from Summary File 3, Tables H6 and H7

The chart below compares Oak Ridge with other similarly sized CDBG entitlement communities in Tennessee. Oak Ridge has the highest percentage (21.1%) of the population 65 years and over. Bristol, TN has 17.7% of its population 65 years and over followed by Morristown, TN with 16.3% and Cleveland, TN with 13.7%. Tennessee and the United States both have 12.4% of the population 65 years and over.

Population 65 Years and Older, 2000

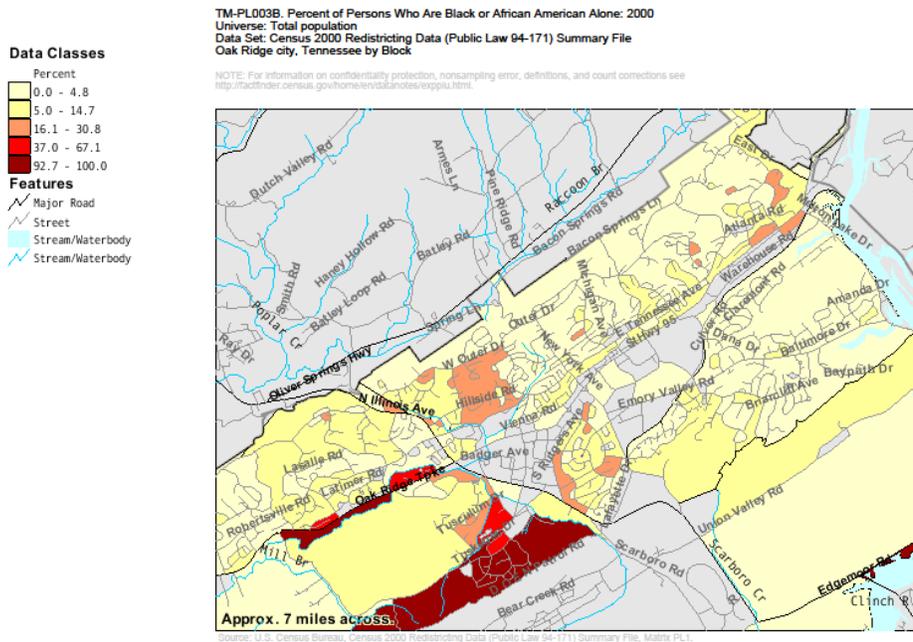


Source: Source: Census 1990 and 2000, calculated from data extracted from Summary File 3, Tables H6 and H7

Population by Race/Ethnicity

In 2000 Oak Ridge’s population was 87 percent Caucasian, 8.2 percent African-American, 0.3 percent American Indian/Alaska Native, 2.1 percent Asian, 0 percent Pacific Islander, 0.8 percent some other race, and 1.7 percent two or more races. The Hispanic population comprised 1.9 percent of the City’s total population.

The following map illustrates the distribution of the African-American population in Oak Ridge. Comprising less than 10% of the City’s population, African-Americans are highly concentrated in the Scarboro neighborhood area near the City’s center, where they make up over 80% of the population compared to 8% in the City.

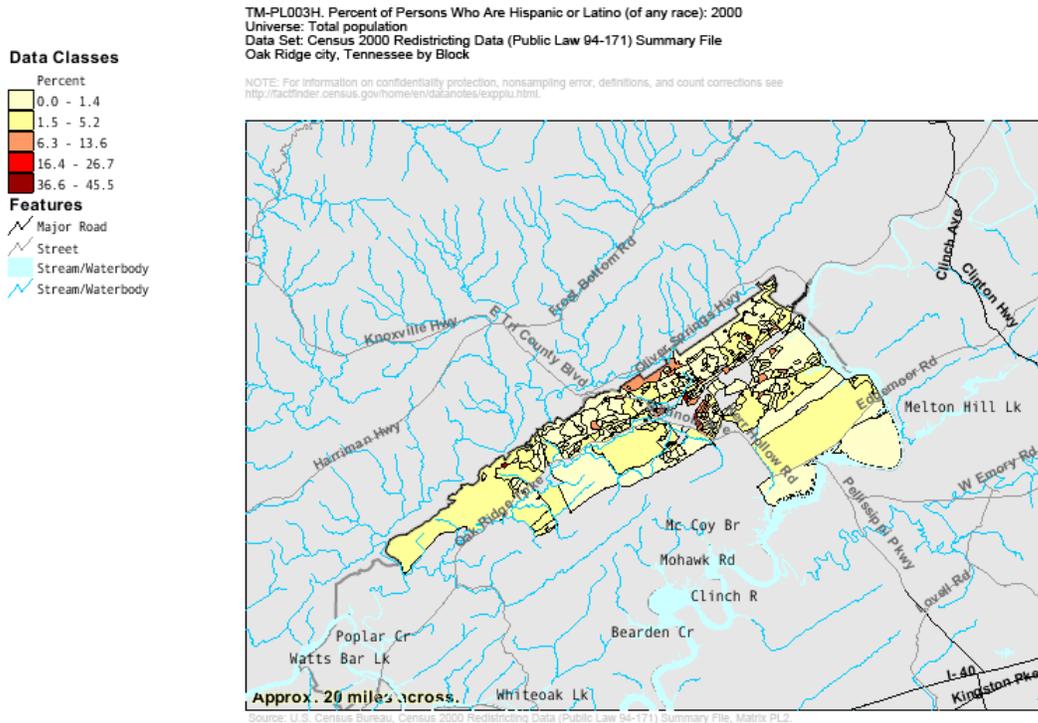


2010 Census Bureau Update:

The number of people who are Black or African-American in the City has decreased slightly between 2000 and 2010. The 2010 Census reports indicate that there are 2,381 people who are Black or African-American or 8.1% of the population.

In the map below, the yellow areas in the map indicate the distribution of the Hispanic population over a large area. Despite this wide distribution, Hispanic households are in greater concentration to the north and near the City's center.

While Hispanics make up just 1.9 percent of the total population, the orange areas in the map below indicate much higher concentrations than might be expected, while the yellow areas illustrate low rates of Hispanic population distribution.



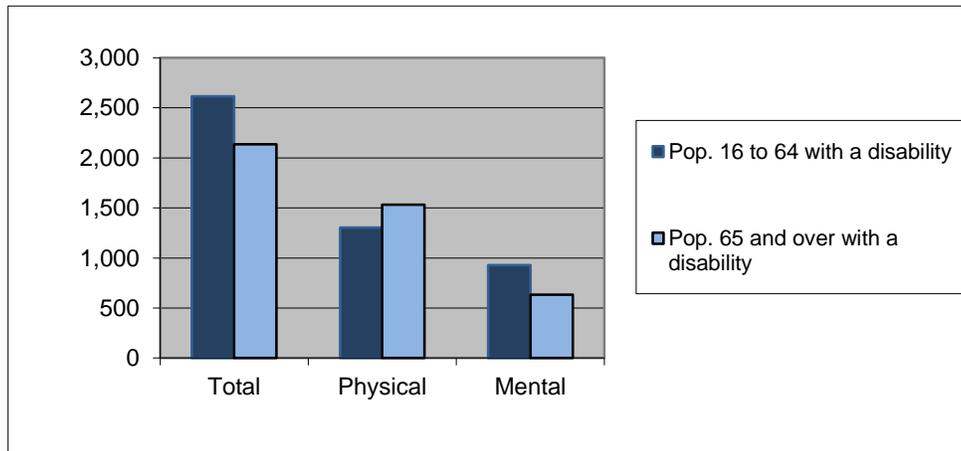
2010 Census Bureau Update:

The total number of persons who are Hispanic or Latino (of any race) has increased between 2000 and 2010. The 2010 Census reports indicate there are now 1,348 people who are Hispanic or Latino (of any race), which is 4.6% of the City's population.

Population by Disability Status

In 2000, 14,604 of the population between the ages of 16 and 64 have a disability and 47.9% were employed. For the population 65 years and over, 2,135 have a disability and 38.7% were employed. Within the population aged 16 to 64, 1,305 have a physical disability and 930 have a mental disability. Within the population aged 65 and over, 1,531 have a physical disability and 634 have a mental disability.

Population by Disability Status, 2000



Source: Profile of Selected Social Characteristics: 2000

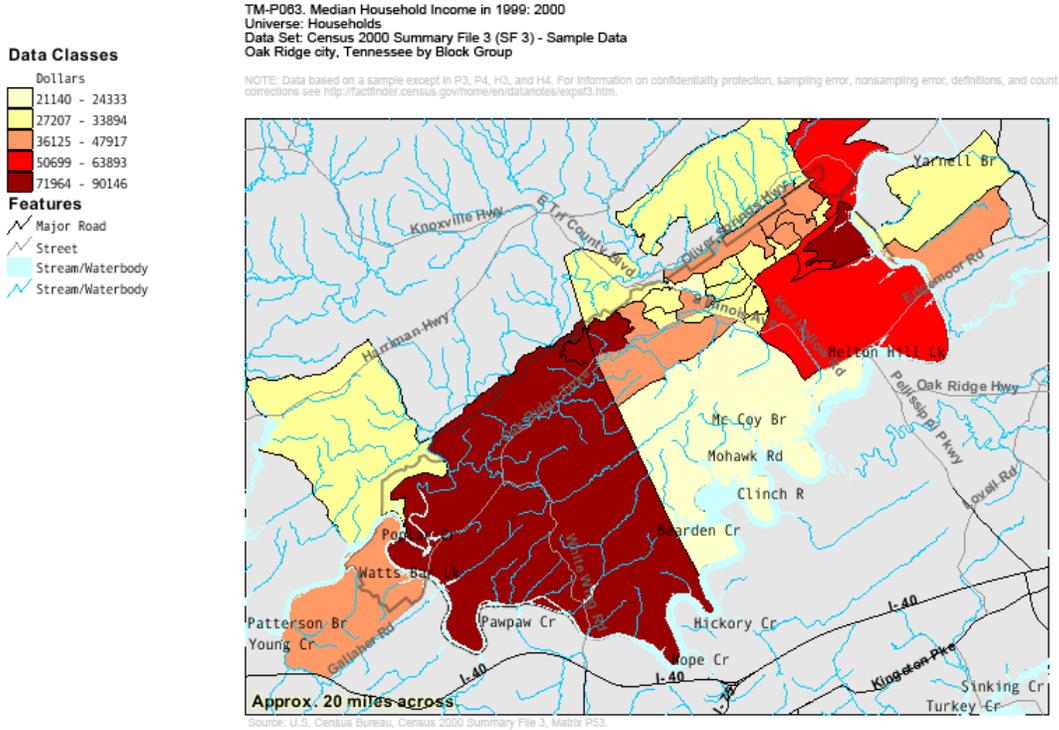
Families are the most prevalent type of household in Oak Ridge and comprise 64.2 percent of all households. Of these, 90.6 percent are small (two to four persons) family households. The table below shows the total number of households by type in Oak Ridge. Households with female householders and related children under 18 years of age account for 8.4% of all households. Of these, 380 or 37.3%, have an income below the poverty level.

Households by Type, 2000		
Household Type	Number	% of Total
Total Households	12,056	100
Family Households	7,748	64.2
Non-Family Households	4,308	35.7
Large Families (5 or More)	727	6.0
Small Families (2 to 4)	7,021	58.2
Female Householder with related children under 18	1,018	8.4

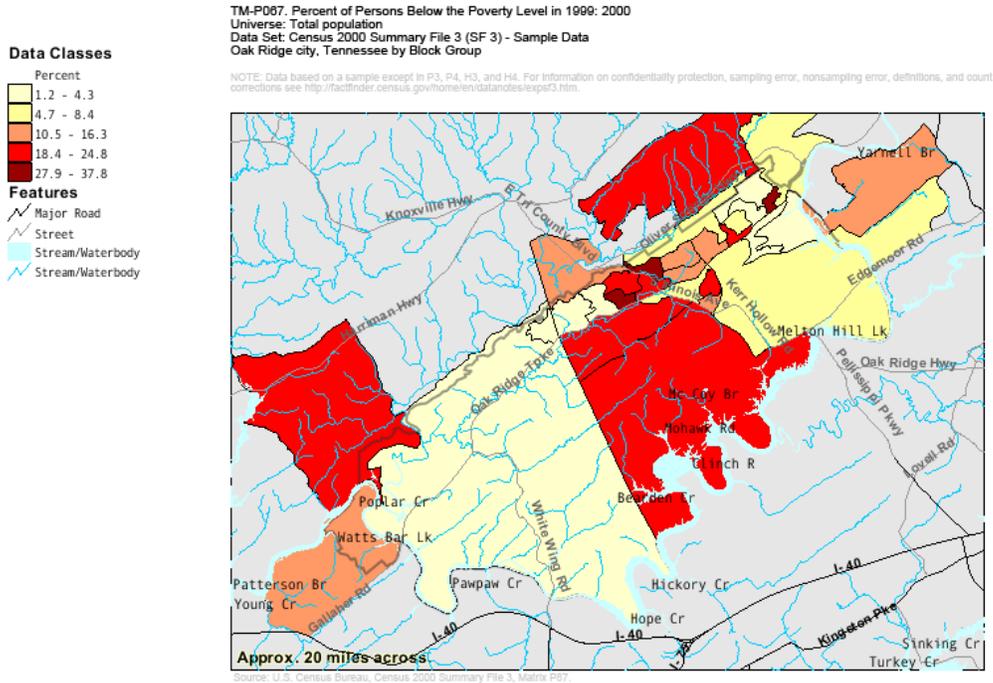
Source: U.S. Census Bureau, 2000, calculated from data extracted from Summary File 3 and CHAS data.

Median Income

Oak Ridge's median income in 2000 was \$41,950, which is higher than the median income of other similarly sized CDBG communities of Bristol, Cleveland and Morristown. The map below geographically displays economic stratification in Oak Ridge, comparing each block group's median income. Block Group 3 in Census Tract 201 had the lowest median household income of \$21,140. The second lowest median household income was in Block Group 2, Census Tract 205 with a median income of \$24,333.



In the map below, block groups with the highest percentage of people below the poverty level are Block Group 2, Census Tract 205 with 37.8%, Block Group 3, Census Tract 203 with 28.2% and Block Group 4, Census Tract 205 with 27.9%. Highland View redevelopment area is in Census Tract 205.



Employment by Industry

In 2000, 46.6 percent or (5,621) of Oak Ridge's total labor force was employed in professional, management and related occupation fields. The 2000 census reported a civilian labor force of 12,750 persons in Oak Ridge with a 5.4 percent unemployment rate. More recent data shows the November 2008 unemployment rate of 5.0 percent. The 2000 census showed that most residents are employed in the professional, scientific, management, administrative, and waste management services, followed closely by education, health and social services. The graph below shows the distribution of Oak Ridge residents employed by industry.

Employed Residents by Industry, 2000	
Agriculture, forestry, fishing, hunting, mining,	32
Construction	621
Manufacturing	1,002
Wholesale trade	223
Retail trade	1,265
Transportation, warehousing, utilities	393
Information	230
Finance, insurance, real estate, rental, leasing	599
Professional, management, administrative & waste management services	3,220
Education, health, social services	2,712
Arts, entertainment, recreation, accommodation, food services	827
Other services (except public administration)	466
Public Administration	468

Section V. Housing Profile

This section profiles Oak Ridge's housing market by examining 2000 data for housing type, age and condition, tenure, and vacancy trends.

Oak Ridge's housing stock was comprised of 13,417 housing units in 2000. The City's 9,345 single-family detached housing units comprised 69.7 percent of the entire inventory of housing units. The following table shows the inventory of all housing units.

Housing by Type, 2000		
Type	Number	Percent
Boat, RV, van, etc.	14	0.1
Mobile home	45	0.3
20 or more units	816	6.1
10 to 19 units	699	5.2
5 to 9 units	446	3.3
3 or 4 units	853	6.4
2 units	683	5.1
1 unit, attached	516	3.8
1 unit, detached	9,345	69.7

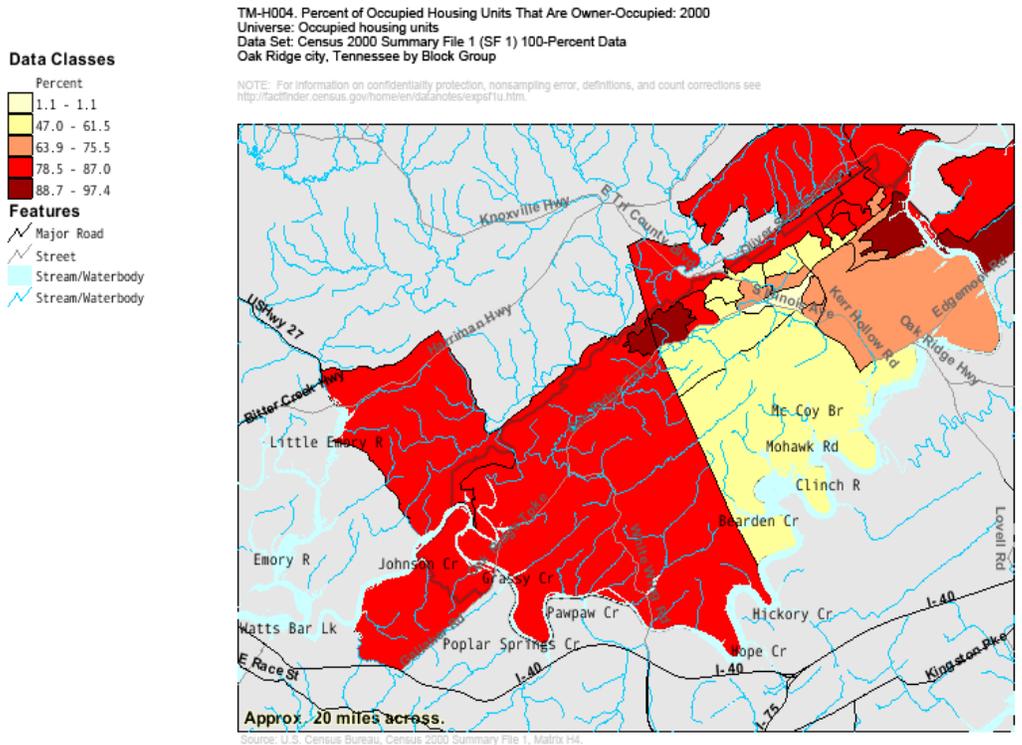
Age and Condition

Based on the 2000 census, 54.3 percent of the total housing stock in Oak Ridge was built in 1959 or earlier. Nearly 82 percent of the stock was built in 1979 or earlier, making lead-based paint a potential hazard. This is higher than the national average of 56 percent. These statistics have implications for the future housing supply, since many older units need substantial financial investments in major structural systems to remain sound and livable. For low-income home owners these repairs are frequently unaffordable, and deferred maintenance hastens the deterioration of their units. Often low-income rental housing does not generate enough revenue to make improvements without the owner raising the rent to pay for the repairs.

Tenure

The 2000 homeownership rate was 68.4 percent, which was lower than the Anderson County average of 72.5 percent and higher than the nationwide rate of 66.2 percent.

The map below shows the distribution of the 8,246 homeowners throughout Oak Ridge



While it is not surprising that the block group with the highest income also appears as one of those with the highest homeownership rate. Block group 2, Census Tract 201 (central) has the lowest homeownership rate. However, this is the downtown commercial area with apartment complexes at the boundaries. Not surprisingly, the block groups with the lowest income levels also experience the lowest levels of homeownership.

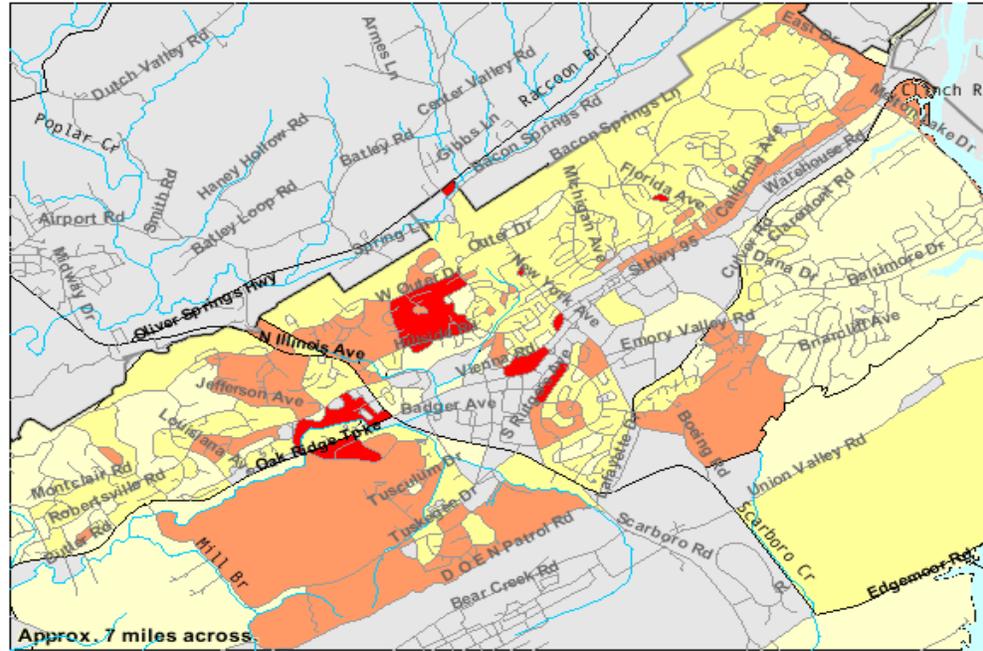
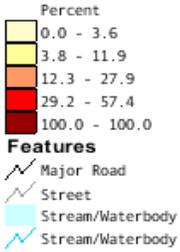
Vacant Units

The maps below shows the distribution of vacant properties throughout Oak Ridge. The highest vacancy rates occur in the Highland View area characterized by the lowest ownership rates and lowest median income.

TM-H002. Percent of Housing Units Vacant: 2000
 Universe: Housing units
 Data Set: Census 2000 Summary File 1 (SF 1) 100-Percent Data
 Oak Ridge city, Tennessee by Block

NOTE: For information on confidentiality protection, nonsampling error, definitions, and count corrections see <http://factfinder.census.gov/home/en/data/notes/exasf1u.htm>.

Data Classes

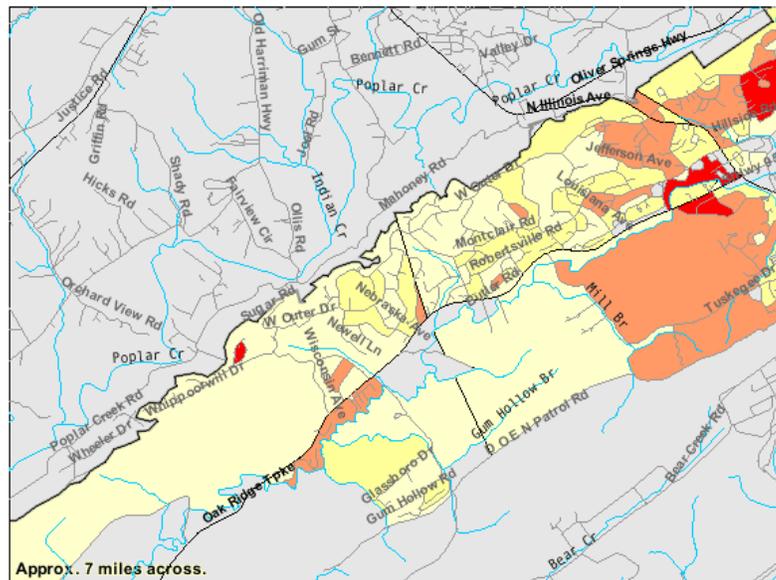
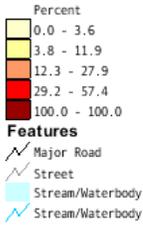


Source: U.S. Census Bureau, Census 2000 Summary File 1, Matrices H1, and H3.

TM-H002. Percent of Housing Units Vacant: 2000
 Universe: Housing units
 Data Set: Census 2000 Summary File 1 (SF 1) 100-Percent Data
 Oak Ridge city, Tennessee by Block

NOTE: For information on confidentiality protection, nonsampling error, definitions, and count corrections see <http://factfinder.census.gov/home/en/data/notes/exasf1u.htm>.

Data Classes



Source: U.S. Census Bureau, Census 2000 Summary File 1, Matrices H1, and H3.

Section VI. Mortgage Lending Trends

This section profiles Oak Ridge's mortgage lending trends by reviewing data available through the Home Mortgage Disclosure Act (HMDA). An overview of the number of mortgage loans by race, gender and income, as well as, the number of subprime loans and conventional loans is provided. The number of loans denied by race and gender is also reported.

In 2007, 89% of home purchasing loans were granted to Whites, followed by 5.1% to Blacks, 2.6% to Mixed Race pairs, 1.3% to Hispanics, .3% to Non-Hispanic borrowers and no loans were granted to Native Americans.

Home Purchase Loans by Race, 2007	
Asian/Pac. Islanders	1.8%
Blacks	5.1%
Hispanics	1.3%
Mixed Race Pairs	2.6%
Native American	0.0%
Non-Hispanic Multiracial borrowers	0.3%
Whites	89%

Source: dataplace.org/place?category=4

In 2007, 42.5% of home loans were granted to high-income earners and 26.4% were granted to middle-income earners. Only 22.1% of home loans were granted to low-income earners so it appears that low-income earners have less fair housing choices than middle to high income earners.

Home Purchase Loans by Income, 2007	
Median borrower income for owner-occupied purchasing 1 to 4 families excluding manufactured homes	\$58,000
Median borrower income for owner-occupied purchases of manufactured Homes	\$28,000
Percent of owner-occupied home purchase loans to high-income borrowers	42.5%
Percent of owner-occupied home purchase loans to low-income borrowers	22.1%
Percent of owner-occupied home purchase loans to middle-income borrowers	26.4%
Percent of owner-occupied purchase loans to very low-income borrowers	9.0%

Source: dataplace.org/place?category=4

From the table below, 46.8% of the home purchase loans in 2007 were granted to male and female co-borrowers, followed by 29.2% of loans to male borrowers, 21.6% to female borrowers, and only 2.5% to borrowers of the same gender.

Home Purchase Loans by Gender, 2007	
Owner-occupied home purchase loans by male and female co-borrowers	191
Owner-occupied home purchase loans by female borrowers	88
Owner-occupied home purchase loans by male borrowers	119
Percent of owner-occupied purchase loans to male and female co-borrowers	46.8%
Percent of owner-occupied home purchase loans by female borrowers	21.6%
Percent of owner-occupied home purchase loans to male borrowers	29.2%
Percent owner-occupied purchasing loans by co-borrowers of the same gender	2.5%

Source: dataplace.org/place?category=4

From the 2007 data in the table below, the denial rate for home loans was highest for Asian applicants, 30.8%; followed by 20.0% to Hispanic applicants, 17.4% to black applicants and 14.3% to mixed race pairs, and 13.1% to white applicants. The denial rate for the Asian applicants is much higher than for all other races.

Loan Denials by Race, 2007	
Denial rate of conventional home purchase loans to Asian applicants	30.8%
Denial rate of conventional home purchase loans to Black applicants	17.4%
Denial rate of conventional home purchase loans to Hispanic applicants	20.0%
Denial rate of conventional home purchase loans to mixed race pairs	14.3%
Denial rate of conventional home purchase loans to White applicants	13.1%
Denial rate of conventional purchasing loans to non-Hispanic multiracial applicants	0.0%
Denial rate of conventional home purchase loans to Native Americans	n/v

Source: dataplace.org/place?category=4

From the 2007 data in the table below, the loan denial rate was highest, 18.9% to male applicants, followed by 15.3% to female applicants, 9.0% to male/female co-applicants, and 7.1% to same gender co-applicants.

Loan Denials by Gender, 2007

Denial rate of conventional home purchase loans to female applicants	15.3%
Denial rate of conventional home purchase loans to male applicants	18.9%
Denial rate of conventional purchase loans to male/female co-applicants	9.0%
Denial rate of conventional purchasing loans to co-applicants of the same gender	7.1%

Source: dataplace.org/place?category=4

From the 2005 data below, it appears that subprime lenders handle more conventional refinancing loans, 20.8%, than conventional home mortgage loans, 12.3%.

Loans from subprime lenders, total and by purpose, 2005

Percent of conventional home purchase mortgage loans by subprime lenders	12.3%
Percent of conventional refinancing mortgage loans by subprime lenders	20.8%
Percent of gov't-insured home purchase loans by subprime lenders	0.0%
Percent of gov't.-insured refinanced mortgage loans by subprime lenders	0.0%

Source: dataplace.org/place?category=4

Section VII. Impediments to Fair Housing

The following impediments were identified by staff.

Impediment #1: Lack of education about discrimination and Fair Housing laws. One identified impediment to fair housing is that tenants are often uninformed about discrimination and fair housing laws. It is unclear whether landlords provide fair housing choice literature to tenants before occupancy and there is no information on the City's website.

Recommended Actions:

- Display information about fair housing laws on the City of Oak Ridge website
- Encourage managers of multi-family housing to distribute fair housing information
- Use existing points of contact (i.e., Realtors Association, Chamber of Commerce) to distribute Fair Housing information
- Encourage schools to educate children about fair housing through creative activities
- Continue declaring April as Fair Housing month and participate in local fair housing event.
- Develop a brochure and make it available through the City's Utility Billing Office and Public Library
- Continue an active Board of Building and Housing Code Appeals whereby charges of housing discrimination may be addressed

Impediment #2: Inadequate number of housing options for low income families. Another identified impediment is that there are limited housing options for low income families. There simply are not enough low income housing options for low income families who cannot afford to move. This is especially problematic for individuals who report being harassed.

Recommended Actions:

- Promote building more affordable housing units
- Support developers who construct affordable housing units

Impediment #3: Accessibility issues for people with physical disabilities. Much of the City's housing stock is legacy housing and was constructed as temporary housing during World War II. Many of these homes have yet to be updated with accommodations for the disabled.

Recommended Actions:

- Support housing accessibility improvements

Section VIII. Current Fair Housing Legal Status

Oak Ridge residents who feel they have experienced discrimination can contact the Legal Aid Society in Oak Ridge. The Legal Aid Society is the organization responsible for handling fair housing complaints for the City. Legal Aid provides free legal advice to people with low income and the Oak Ridge office may be able to assist clients with the following housing-related issues:

- Getting into public or Section 8 housing
- Being evicted from public or Section 8 housing
- Foreclosures and other home owner problems
- Renter problems like the landlord locking you out or cutting off lights, gas or water
- Unfair loans that take your home if you can't pay
- Home owner counseling

There were no formal fair housing complaints filed in Oak Ridge during the last few years, however, this may be due to a lack of public awareness of fair housing laws. A representative from the Oak Ridge Legal Aid office informed the City that most of the fair housing complaints were discovered during the interview process while discussing other issues. Many clients asked questions about fair housing after discovering informational brochures that were displayed in the Legal Aid office.

While the Legal Aid Society in Oak Ridge does not maintain a detailed log of fair housing complaints, a representative from the Oak Ridge office shared the most common complaints. The most common complaint is failure to accommodate people with disabilities, both emotional and physical. People with disabilities have been denied housing of his or her choice because of lack of accessibility and/or necessary design standards. In part this is due to an unwillingness to make appropriate accommodations.

Another common complaint is discrimination based on gender; there have been complaints of sexual harassment and discrimination based on sexual orientation.

Another common complaint in Oak Ridge is discrimination based on family size. Clients reported they were denied housing due to having too many children.

The three most common complaints listed above are consistent with the complaints described in HUD's Annual Report on Fair Housing. In the 2009 Annual Report, "The most common basis of complaints was disability, which was alleged in 44 percent of complaints filed under the Fair Housing Act and substantially equivalent

state and local laws. The second most common basis of complaints was race (alleged in 31 percent of complaints), followed by familial status (alleged in 20 percent of complaints).”³

Section IX. Fair Housing Strategy:

Recommended strategy for dealing with impediments:

1. The City government should continue to support fair housing by proclaiming, “April is Fair Housing Month,” by formal City Council action and by input to the media. Participate in local fair housing event each April.
2. The City should continue to appoint members to the Board of Building and Housing Code Appeals whereby charges of housing discrimination may be addressed.
3. The City should continue to address the issue of emergency housing in a fair manner through its social service programs, implementation of its relocation policy and through referrals to private, state and federal programs.
4. The City’s housing-related staff should seek out further opportunities for fair housing training.
5. The City should distribute fair housing information and encourage schools to educate children about fair housing choice.
6. The City staff should use non-traditional, as well as traditional means, aimed to reach the lower-income, less-educated population, to make sure they are aware of fair housing laws and policies.
7. The City should have information on its website and utility bills that Fair Housing is the City’s policy, with a telephone number for questions.
8. The City should support housing accessibility improvements.

X. Certification

I, Mayor Tom Beehan, certify that the City of Oak Ridge, Tennessee will affirmatively further fair housing and that:

- This Analysis of Impediments to Fair Housing Choice was conducted by the City of Oak Ridge, Tennessee, in 2011, and this document is an accurate representation of the analysis process;
- The City of Oak Ridge will take appropriate actions as identified in this analysis; and
- The City of Oak Ridge will maintain records of this Analysis and the actions taken to overcome the impediments to fair housing choice.

Tom Beehan, Mayor of Oak Ridge, Tennessee

Date

³ <http://nationalmortgageprofessional.com/news19079/hud-fair-housing-report-finds-disability-discrimination-tops-list-complaints>