

# Analysis of Impediments to Fair Housing

Athens-Clarke County, Georgia  
June 2020

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## Athens-Clarke County 2020 Analysis of Impediments To Fair Housing Choice

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## EXECUTIVE SUMMARY

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Title VI of the Civil Rights Act of 1964 prohibits discrimination on the basis of race, color, or national origin in any program or activity that receives Federal funds or other Federal financial assistance. Title VIII of the Civil Rights Act, commonly known as the Fair Housing Act, of 1968, as amended, specifically prohibits discrimination in the sale or rental of housing on the basis of race, color, religion, sex, and national origin. The Act was amended in 1988 to provide stiffer penalties, establish an administrative enforcement mechanism and to expand its coverage to prohibit discrimination on the basis of familial status and disability.

Each year, the U.S. Department of Housing and Urban Development (HUD) requires Community Development Block Grant (CDBG) entitlement grantees, such as Athens-Clarke County, to submit a certification that they will affirmatively further fair housing. Grantees must also certify that their grants will be administered in compliance with Title VI of the Civil Rights Act of 1964 and the Fair Housing Act, as amended in 1988.

Provisions to affirmatively further fair housing are principal and long-standing components of HUD's housing and community development programs. These provisions flow from the mandate of Section 808(e)(5) of the Fair Housing Act which requires the Secretary of HUD to administer the Department's housing and urban development programs in in such a way to affirmatively further fair housing<sup>1</sup>.

Local entitlement communities meet this obligation by performing an "Analysis of Impediments to Fair Housing Choice" within their communities and developing (and implementing) strategies and actions to overcome these barriers based on their history, circumstances, and experiences. To that end, with this analysis Athens-Clarke County Government (ACCGov) will identify impediments to fair housing choice in its jurisdiction, assesses current fair housing initiatives, and describes actions the jurisdiction will take to overcome the identified impediments. HUD will presume that the grantee is meeting its obligation and certification to affirmatively further fair housing by:

- Analyzing and eliminating housing discrimination within 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 all persons to include those persons with disabilities; and
- Fostering compliance with the nondiscrimination provisions of the Fair Housing Act.

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<sup>1</sup> U.S. Department of Housing and Urban Development Office of Fair Housing and Equal Opportunity. *Fair Housing Planning Guide: Volume 1 (Chapter 1: Fair Housing Planning Historical Overview, Page 13)*. March 1996.

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Through this process, ACCGov will promote fair housing choices for all persons, to include Protected Classes, provide opportunities for racially and ethnically inclusive patterns of housing occupancy; identify structural and systemic barriers to fair housing choice; and promote housing that is physically accessible and usable by persons with disabilities.

This report, ACCGov's Analysis of Impediments, presents jurisdictional data on county demographic composition, distribution of wealth, and the supply and demand for housing. In addition, the data are used to inform the identification of the most prominent impediments to fair housing in Athens-Clarke County. The report provides a series of recommended actions in conclusion, that might be pursued to ameliorate the impediments in our community.

In summary, there were four impediments identified:

**Impediment 1: Acute Lack of Affordable Housing**

There is a concerning lack of affordable housing units in Athens-Clarke County in the regular housing market and in housing assistance programs. Although many thousands of households meet the eligibility criteria for housing assistance, many are not able to access the benefits for which they are eligible. Qualifying for housing assistance program does not guarantee that a family will necessarily have access to a subsidy or other kind of housing assistance. The market is further pressured by population growth and demographic shifts.

**Impediment 2: Rent-Burdened Low Income Families Cannot Afford Fair Market Rent**

As demonstrated across all secondary sources, AWP data, and Neighborhood Leader interviews, there is a significant portion of households (~37%) that live in poverty in our community. Most of these individuals are employed, yet they struggle to afford housing. One fourth of all households in Athens Clarke County (>10,580 in 2018) live in the "low income" category defined by HUD. The GICH study confirms the affordability problem by stating that an Athens household with two full-time employed adults making minimum wage would need to work an additional 83 hours **per week** to afford a modest two bedroom apartment at the Athens-Clarke County Fair Market Rate, published annually by the U.S. Department of Housing and Urban Development (HUD) Fair Market Rate. This reality presents an impossible situation for families seeking affordable housing.

**Recommendations to address Impediments 1 & 2:**

Given that Impediment 1 (Acute lack of housing supply) and Impediment 2 (High Prevalence of Rent-Burdened Low Income Families) are inextricably linked, the recommendations to ameliorate these two impediments are presented together as follows:

- ACCGov's HCD Department should focus on quantifying the gap between the number of housing units in the county (and a sub-stratification of how many of those units are subsidized) and the number of households in need of affordable housing. These analyses should be conducted annually to measure and understand longitudinal trends in housing supply.



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- Follow the GICH 2019 recommended strategy of investing in the Affordable Housing Special Revenue Fund, which would lessen reliance on Federal, State, and philanthropic dollars for housing
- Follow the GICH 2019 recommended strategy of combating the displacement of existing neighborhood groups
- Follow the GICH 2019 recommended strategy of incentivizing inclusionary development through policy tools such as eliminating county fees for housing projects that provide affordable housing
- Follow the GICH 2019 recommended strategy of identifying opportunities for redevelopment--including the development of an inventory of opportunity properties based on strict criteria

### **Impediment 3: Lack of Education and Awareness on Fair Housing Rights & Responsibilities**

In the Neighborhood Leader interviews, one of the primary themes in the results focused on fair housing rights and responsibilities was a lack of knowledge about what those housing rights and responsibilities are. Several interview participants said that they were either not familiar or only minimally familiar with the Fair Housing Act and their rights and responsibilities. Those that were not familiar indicated that they knew it was important to know this information. Further, three individuals indicated that they wanted to learn this information and one respondent said “everyone should know [what their housing rights are.]”

#### **Recommendations to address Impediments 3:**

- The HCD department continues to build on the Lunch and Learn program.
- It is also recommended that HCD leverage the existing infrastructure in the Neighborhood Leader program to further educate segments of the population that have not been exposed to information on Fair Housing Rights and Responsibilities. In their interviews, Neighborhood leaders agreed that the best way to educate the community on their Fair Housing rights is to go meet individuals and communities where they are and going into community spaces where people are already gathering, involving the community in sharing and creating information.
- As mentioned in the interview results section, grassroots education within the community was emphasized, as well as the suggestion to leverage platforms that community members use (e.g. social media platforms).
- HCD could facilitate training on Fair Housing Rights and Responsibilities with Terris Thomas (Neighborhood Leader Director) and the 16 Neighborhood Leaders so that they will be able to engage in direct client education and awareness on these issues.
- Finally, following the recommendations of the 2019 GICH study, it is also recommended that HCD partner with members of the GICH team to deliver training and education on the study, its findings, and to generate support for the action agenda proposed in the team’s study.

### **Impediment 4: Land Use & Zoning Presents Access Issues to Affordable and Fair Housing**

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Athens-Clarke County has restrictive policies regarding how many unrelated individuals can reside in a single unit dwelling. The city ordinance states the following: “Owners of any single dwelling unit located in any Single-Family Residential (RS) zoning district or any AR neighborhood cannot have more than two unrelated individuals residing therein, whether or not a family also resides therein. Nor shall any family, as defined, have more than one unrelated individual residing with the family” [ACCGov Ordinance 9-15-18].

**Recommendations to address Impediments 4:**

- A city collaboration between HCD and the Planning Department to examine this policy and its effects on protected classes is important to understand the extent to which this is an impediment to fair and affordable housing.
- Continue to assess and streamline processes for zoning and issuance of building permits that will remove constraints to building affordable housing and increase housing options for Athens-Clarke County residents.

**Conclusion**

In conclusion, the housing landscape in Athens-Clarke County is complex, and the impediments identified in this report are critical areas that need to be addressed to ensure equity in housing access and to reduce housing volatility in the marketplace. While the challenges posed are complex, there are several strengths of note in our community that should not be overlooked. To the contrary, a strengths-based approach to addressing our issues around housing demands that we identify the strengths and assets in ACC and then build solutions and strategies that build on these strengths.

Finally, the global pandemic that struck in Spring 2020 has adversely affected communities across our state, nation, and world. Athens-Clarke County is no exception. Record increases in unemployment and an uncertain future for many local businesses has left many vulnerable families even more at risk. The adverse effect on social determinants of health and wellbeing, including quality housing, are still largely unknown. As we move forward on decreasing impediments to fair housing, special consideration and intense resources will likely be needed to address the damage done to Athens-Clarke County residents, our local economy, and our housing market by the pandemic.

## INTRODUCTION

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### OVERVIEW OF THIS REPORT

The Unified Government of Athens-Clarke County (ACCGov) is committed to providing equal housing opportunities for current and future residents of our community. Athens-Clarke County (ACC) is a recipient of federal funds from the United States Department of Housing and Urban Development, and has completed this Analysis of Impediments report in partial fulfillment of their legal requirements as a HUD federal funding recipient.

Recognizing the challenges and barriers residents face when trying to obtain fair housing is an integral step to improving the health, safety, and quality of life for individuals and families in Athens-Clarke County (ACC). In order to understand Athenians' impediments to fair housing, we have explored several relevant domains and provided data and analyses from both primary and secondary sources throughout this report.

A brief introduction to the history of Athens-Clarke County is followed by the jurisdictional background. In the jurisdictional background section, we have included profiles for ACC demographics, including information regarding protected classes; income; employment; education; housing, which takes into account Fair Market Rent and the average cost of housing; and interviews with Neighborhood Leaders. Next, we provide an evaluation of ACC's fair housing legal status. This section contains information related to fair housing complaints, including complaint basis, from 2006 through 2016.

Next we have identified lending policies and practices for ACC residents. Analyses include mortgage origination trends in loan counts, amounts, and proportions from 2014 through 2018. We also take into consideration the racial and ethnic distribution and whether originations were for the purposes of a purchase or refinance. An assessment of current programs and activities to educate the community on their rights and the services available to them by both public and private organizations is also included.

These data and their analyses have led to the the identification of the four impediments: (1) an acute lack of affordable housing, (2) the inability of rent-burdened low income families to afford what is considered Fair Market Rent, and (3) a lack of education and awareness regarding fair housing rights and responsibilities; and (4) the need to modify land use and zoning regulations. The report closes with a series of recommendations and potential action steps that can be taken to address these impediments and continue to increase equity in housing access and practices in our community.

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**RESEARCH TEAM & CONTRIBUTORS**

The 2020 Analysis of Impediments was conducted by Dr. Grace Bagwell Adams (Principal Investigator of the Athens Wellbeing Project and Associate Professor in the College of Public Health at the University of Georgia), University of Georgia graduate research assistants Shellie Bardgett and Megan Bramlett, and Athens Wellbeing Project Intern Emma Yuanhuang Xi.

Dr. Adams and her team conducted the Analysis of Impediments to Fair Housing Choice study in partnership with the Athens-Clarke County Government's Housing and Community Development Department, under the leadership of Director Hayley Banerjee and staff, as well as with the Neighborhood Leader Program (NLP), under the leadership of Director Terris Thomas. The NLP is facilitated by the Athens Family Connections-Communities in Schools and is funded by the Athens-Clarke County Mayor & Commission.

**METHODS**

In the Spring of 2020, the Research Team engaged in the collection, cleaning, and analysis of primary and secondary data from a number of local, state and national sources. These include data from the US Census, the US Bureau of Labor Statistics, the US Department of Housing and Urban Development, the Georgia Department of Public Health, and the Athens Wellbeing Project (see Appendix B for more details on each of these data sources). Data from secondary sources were stored in shared excel sheets. Data from primary sources were securely stored prior to de-identification, after which they were stored in shared excel sheets. Once all primary and secondary data were collected, cleaned, and analyzed, this document was composed based on the results of the analyses.

**LIMITATIONS**

This report seeks to identify impediments and develop a proposed Fair Housing Action Plan of proposed solutions. Many of the impediments identified in this report will require additional research and ongoing analysis by the County's Planning Department, local community task forces, and local non-profit organizations. This report does not constitute a comprehensive planning guide; it simply provides analysis as to the current situation and prepares a plan of action to ameliorate existing impediments. It is also important to note that data for vulnerable individuals is often more difficult to collect and may change more frequently as compared to those who are less vulnerable. To that end, data for those who do not have secure housing or are burdened by the cost of their housing, residents living near and below the poverty threshold, and others in similarly vulnerable situations can be considered conservative. Finally, in Spring of 2020, the SARS-CoV-2 (commonly known as COVID19) global pandemic occurred. What has happened as a result of that pandemic to the health, economic, and housing outcomes for our population is not yet measured to the fullest extent possible. Although this is a limitation of note, we have made significant effort to collect what measures we can that might indicate the earliest evidence of the effects of the pandemic and subsequent economic fallout--these measures will be discussed in the employment indicators and in qualitative stakeholder interviews shown later in this report.

## JURISDICTIONAL BACKGROUND DATA

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### ATHENS-CLARKE COUNTY HISTORICAL OVERVIEW

#### *County and City Establishment*

Clarke County was created by an Act of the Georgia General Assembly on December 5, 1801. The land that comprised Clarke County was originally part of Jackson County. In 1801, the first state-chartered land grant university, The University of Georgia, was donated 633 acres of land in Athens for the site of the university. The City of Athens officially became a town in 1806 and established a three-member commission as the form of government. In 1841, a railroad was constructed that linked Athens with other large cities in the South.

Prior to 1871, Watkinsville was the county seat of Clarke County. In November of 1871, the county seat of Clarke County was moved from Watkinsville to Athens. In February of 1875, the state legislature created Oconee County out of the southwest corner of Clarke County. Watkinsville was named the county seat of the newly formed county. The City of Winterville, a municipality of Clarke County, was located in both Oglethorpe and Clarke Counties, but since 1906 has been solely located in Clarke County--making it the only incorporated city other than Athens in the County.

Though Clarke County is the smallest of Georgia's 159 counties based on land area, it is the 5th largest city in terms of population. Clarke County is largely influenced by the University of Georgia which is the largest employer in the County.

#### *Unified Government*

The City of Athens and Clarke County attempted to become a unified government multiple times starting with the first vote in 1969. On the fourth attempt for unification, city and county residents voted in 1990 to unify their governments. Once passed, the Athens-Clarke County Government was established and became the second consolidated government in the state of Georgia. As a result of the unification, the number of county commissioners increased from 5 to 10 and the position of Mayor was created. The Mayor and Commission meet the third Tuesday of each month.

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**DEMOGRAPHIC PROFILE**

Athens-Clarke County is a diverse community with significant variation in income, education, health access and outcomes, housing, and civic participation. While the focus of this report is on housing, a demographic overview of population characteristics is provided for two reasons: 1) this information is useful for descriptive context; and 2) recognition and understanding of the intersectionality of domains across all aspects of life in our community is imperative when identifying, understanding, and overcoming impediments to fair housing.

The full sample (all respondents) is always presented for context and comparison to sub-groups. Three additional categories of families are presented, each based on the calculations of local median income used by the federal U.S. Department of Housing and Urban Development (HUD). Data are presented for all "low to moderate income" individuals at three thresholds: low to moderate (<80% local median income), very low income (<50% local median income), and extremely low income (<30% local median income). Each of these thresholds were calculated using reported household monthly income (pre-tax) and household size, in addition to the pre-established thresholds by HUD. The unit of analysis is the household, which means that all variables are reported at the household level with the exception of a few individual measures answered from the individual respondent's perspective (e.g. age).

The narrative of Athens-Clarke County often focuses on poverty. Indeed, we live in a community where over one third of our residents live below the poverty line. However, the county is more complex and the distribution of income has extreme variation. While many residents live in poverty, there are also many who are wealthy. The top ten percent of earners in our county have over \$10,000 in monthly take-home pay; the bottom ten percent of earners take home \$1,000 or less. This disparity is also reflected in educational attainment, which is strongly correlated with income. Over one third of survey respondents had a high school diploma or less, while 54% had a bachelor's degree, master's degree, or more

Athens-Clarke County is a community that has extreme levels of poverty and need, but also significant wealth and resources. Systematic disparity cuts across all domains of life for low income families, racial and ethnic minorities, and those with a high school education or less. Poverty and health disparity falls disproportionately on children and older adults--which is important to consider given that over 40% of our population has school-aged children in the household and many Athens residents are older adults

Overall, 71% of the individuals responding to the survey on behalf of the survey were female. The average age of individual respondents was approximately 43 years. Thirty-six percent of respondents were single, 46% were married, 14% were separated or divorced, and 4% were widowed. Racial composition of households in the full sample include 20% Black, 93% White, 3% Asian, and 4% other (Asian Pacific Islander or American Indian). Approximately 8% of respondents were Latinx households. Forty percent of respondents have school age children in the household and 9% have a veteran in the household. College enrollees are present in 17% of households. Over 77% of respondents were employed, and 81% of responding households had health insurance coverage. While most respondents (93%) rely on a personal vehicle for

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transportation, many respondents use multiple sources of transportation in addition to personal vehicles, including public transportation (bus system), taxis or Uber/Lyft, or bicycles.

Athens-Clarke County has been growing in population. Each year new cohorts of undergraduate and graduate students arrive--the University of Georgia employs nearly 11,000 people and has a student body of close to 39,000. Moreover, as the Metro-Atlanta Area grows, Athens-Clarke County is becoming more connected with the state's capital. From 2013 to 2017, nearly 20,000 people moved into Athens-Clarke County and about 10,000 moved out, leaving an additional 10,000 residents.

Movers, 2013 - 2017	
From Another State	4,256
To Another State	-3,263
From Another County	14,325
To Another County	-6,830
From Abroad	898
NET	9,386

(Source: <https://flowmapper.geo.census.gov/map.html>)

Age and Sex	
Persons under 5 years, percent	5.10%
Persons under 18 years, percent	17.10%
Persons 65 years and over, percent	11.30%
Female persons, percent	52.60%

(Source: US Census)

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***Protected Class Analysis***

The Fair Housing Act protects people from discrimination when they are renting or buying a home, getting a mortgage, seeking housing assistance, or engaging in other housing-related activities. Additional protections apply to federally-assisted housing (HUD.gov, 2020). Under the Fair Housing Act, discrimination is unlawful on the basis of the following:

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

Each of these characteristics compose the protected classes, on which demographic data in the county are presented below. The Fair Housing Act makes discrimination illegal on the basis of the characteristics listed above for activities including the sale and rental of housing and mortgage lending. It also makes harassment related to housing illegal. The following data constitutes the protected class analysis in Clarke County.

Disability: In Athens-Clarke County, approximately 11.1% of all residents, and 8.5% of residents under the age of 65, live with a disability from 2014 to 2018. It is estimated that nearly 1 in 3 individuals living with a disability are living in poverty. Regarding children, while nearly 6% of individuals under 18 live with a disability, this is true for less than 0.5% of children under 5.<sup>2</sup>

Types of Disabilities	
Hearing Difficulty	2.25%
Vision Difficulty	2.30%
Cognitive Difficulty	5.20%
Ambulatory Difficulty	5.50%
Self-Care Difficulty	2.10%
Independent Living Difficulty	4.30%

(Source: US Census)

<sup>2</sup> <http://uga.policymap.com.proxy-remote.galib.uga.edu/tables>



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**Race & Ethnicity:** The three predominant races/ethnicities in ACC are white (62.7%), Black or African American (27.7%), and LatinX (10.7%). This is somewhat different to the state's racial/ethnic proportions, which were 76.3% white, 13.4% Black, and 18.5% LatinX in 2019.

Race and Hispanic Origin & Population Characteristics, 2019	
White alone, percent	64.80%
Black or African American alone, percent	28.30%
American Indian and Alaska Native alone, percent	0.40%
Asian alone, percent	4.10%
Native Hawaiian and Other Pacific Islander alone, percent	0.10%
Two or More Races, percent	2.20%
Hispanic or Latino, percent	11.00%
White alone, not Hispanic or Latino, percent	55.20%
Veterans, 2014-2018	4,570
Foreign born persons, percent, 2014-2018	9.80%

(Source: US Census)

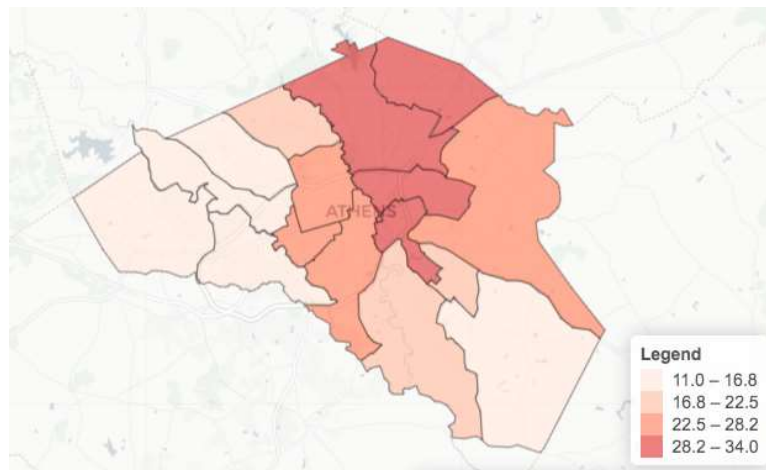
**Familial Status:** Of households with children, 17.51% were headed by single parents between 2014 and 2018. Of all children under the age of 18 between 2014 and 2018, 2.08% were adopted and 1.48% are either children in foster care or unrelated to the householder.

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**INCOME PROFILE**

Median household income (in 2018 dollars) between 2014 and 2018, according to the US Census QuickFacts, was \$36,889 in Clarke County, as compared to \$60,293 for the entire US. There is a gender difference with male median income at \$37,537 and female median income at \$34,944.<sup>3</sup> Based on AWP survey data analysis, as compared to the full sample, 80% local median income (LMI) households earn 38 cents on the dollar, 50% LMI households earn 27 cents on the dollar, and ~<30% households earn just 22 cents on the dollar. Almost all families (98%) reported having a checking account; only 71% of families reported having a savings account. For families at <30% local median income (LMI), only 52% of families had a savings account.

The US Department of Health and Human Services has set the 2020 Federal Poverty Level at \$26,200 for a family of four.<sup>4</sup> The north central region of Athens-Clarke County has the highest percentage of households with an annual income between \$10,000 and \$24,999 with 34%, 31%, and 31% in Howard B Stroud, Flower Drive, and Judia Jackson Harris, respectively. Overall, 22.1% of ACC households fall into this category.



(Source: <https://comapuga.shinyapps.io/AthensSocialAtlas/>)

*Percentage of households with an annual income between \$10,000 and \$24,999 from 2014-2018.*

<sup>3</sup> <https://data.census.gov/cedsci/profile?q=1600000US1303440&hidePreview=true&tid=ACSDP1Y2018.DP02>

<sup>4</sup> <https://aspe.hhs.gov/poverty-guidelines>

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Four of the five elementary school zones with the lowest proportion in the labor force have the highest proportion of households with an income below \$25,000 annually: Barrow, Howard B Stroud, Gaines, and Judia Jackson Harris. In these zones, the combination of low household income and low percent in the labor force should be noted. This may lead to greater challenges when attempting to obtain stable and affordable housing. The four elementary school zones with the lowest proportion of households making less than \$25,000 also have the four highest population proportions in the labor force: Whit Davis, Whitehead Road, Oglethorpe, Choice Zone-West. There is also a substantial difference between counties with 37 percentage points between the zone with the highest (Howard B Stroud, 54%) and lowest (Whit Davis, 17%) proportion of households earning less than \$25,000 annually.

Elementary School Zone	Household income < \$10,000	Household income \$10,000 - \$24,999	Population in the labor force	Population unemployed
Alps Road	17%	23%	75%	6%
Barnett Shoals	20%	20%	67%	3%
Barrow	25%	25%	48%	4%
Chase Street	13%	28%	74%	4%
Choice Zone-East	11%	21%	76%	4%
Choice Zone-West	7%	18%	81%	7%
Cleveland Road	9%	16%	74%	6%
Fowler Drive	10%	31%	78%	3%
Gaines	21%	29%	68%	5%
Howard B Stroud	20%	34%	55%	3%
Judia Jackson Harris	20%	31%	71%	4%
Oglethorpe	9%	14%	79%	5%
Timothy Rd.	10%	16%	75%	5%
Whit Davis	6%	11%	81%	3%
Whitehead Rd.	6%	12%	78%	5%
Winterville	7%	25%	73%	6%
AVERAGE	13.2%	22.1%	72.1%	4.6%

(Source: <https://comapuga.shinyapps.io/AthensSocialAtlas/> )

*Estimated percentages of households earning less than \$10,000 and between \$10,000 and \$24,000, as well as proportion in the labor force and unemployed in each elementary school zone .*

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If a household spends more than 30% of its monthly income on housing, according to the US National Housing Act, it is considered "burdened." There is no subgroup in Athens-Clarke County for whom this 30% threshold is not exceeded. That is to say, on average, houses in Athens-Clarke County are financially stressed by their housing payment. As income decreased, likelihood of a household having a savings account or owning their home decreased and fear of eviction increased. Households at 80% LMI and 50% LMI earned 38 and 27 cents on the dollar as compared to the full sample, with households falling into the Extremely Low Income earning just 22 cents on the dollar compared to the full sample.

	Full Sample	Households Making <100% FPL
<b>Monthly Income (pre-tax)</b>	\$4,565	\$1,640
<b>Monthly Rent or Mortgage</b>	\$951	\$648
<b>Average % of Monthly Take-Home (post-tax) Pay Spent on Housing</b>	32%	62%
<b>% Lacking Affordable Housing</b>	39%	75%

(Source: Athens Wellbeing Project)

With the exception of 2014, the number of mortgage loan originations has held steady around 1,500 loans per year. A greater proportion of originations have been for the purpose of purchase. Of all originations, the proportion for purchasing has consistently been greater than that for refinancing.

Mortgage Loan Originations, 2014 - 2018					
All Originations	2014	2015	2016	2017	2018
Number of Loans	1,089	1,498	1,572	1,524	1,477
Median Loan Amount	\$130,000	\$141,000	\$150,000	\$156,000	\$165,000
Purchase Originations	2014	2015	2016	2017	2018
Number of Loans	680	915	932	1,074	1,038
Median Loan Amount	\$134,000	\$141,000	\$149,500	\$160,000	\$175,000
Percent of All Loans	62.44%	61.08%	59.29%	70.47%	70.28%
Refinance Originations	2014	2015	2016	2017	2018
Number of Loans	409	583	640	450	439
Median Loan Amount	\$122,000	\$140,000	\$150,000	\$143,000	\$135,000
Percent of All Loans	37.56%	38.92%	40.71%	29.53%	29.72%

(Source: US Federal Financial Institutions Examination Council)

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**EMPLOYMENT PROFILE**

The top 10 employers in ACC are similar to those in the previous Analysis of Impediments report (2012). Of these, Athens Regional Medical Center, Pilgrim's Pride Co., St. Mary's, the University of Georgia, Walmart, and Wellpoint Inc. are also on the list of the top 10 employers in the Clarke Area, which also includes Barrow, Jackson, Madison, Oglethorpe, and Oconee Counties.

<b>Top 10 Largest Employers, 2019 (alphabetical)</b>	
<b>Company</b>	<b>Industry</b>
Athens Regional Medical Center	Health (Care)
Express Personnel Services	Staffing
Innovative Solution Advisors	Business Services
McLane Southeast	Supply/Distribution
Pilgrim's Pride Corporation	Supply/Distribution
St. Mary's Hospital	Health
The Kroger Company	Supply/Distribution
University of Georgia	Education
Walmart	Supply/Distribution
Wellpoint, Inc.	Health (Insurance)

(Source: Georgia Department of Labor)

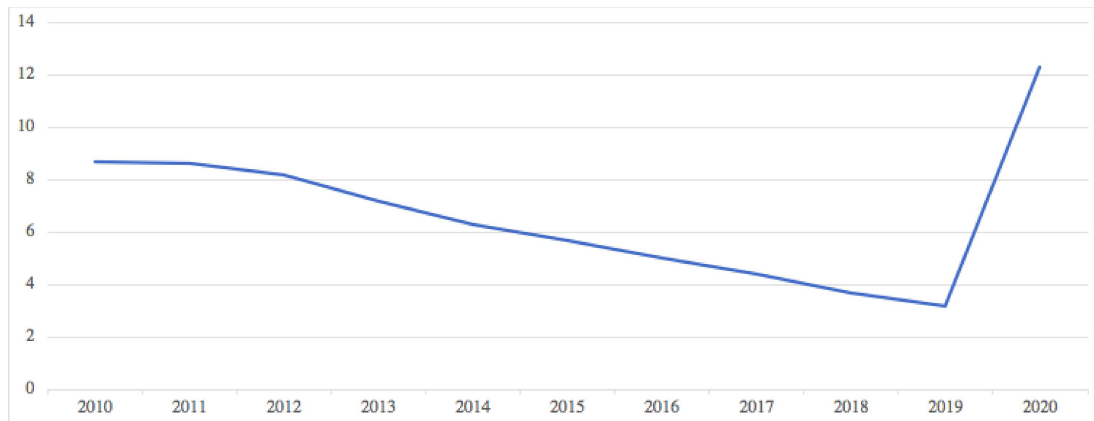
A greater proportion of workers in ACC are female and the percent of females in the labor force (54.9%) is greater than the percent of females in the population (52.6%).

<b>Labor Force &amp; Economy</b>	
In civilian labor force, total, percent of population age 16 years+, 2014-2018	59.70%
In civilian labor force, female, percent of population age 16 years+, 2014-2018	54.90%

<b>Travel to Work, 2014 - 2018</b>						
<b>Average Time</b>	<b>% Drive</b>	<b>% Public Transit</b>	<b>% Bicycle</b>	<b>% Walk</b>	<b>% Work from Home</b>	<b>% Other</b>
19 min	83.38%	4.90%	1.58%	3.84%	5.13%	0.88%

## Athens-Clarke County 2020 Analysis of Impediments To Fair Housing Choice

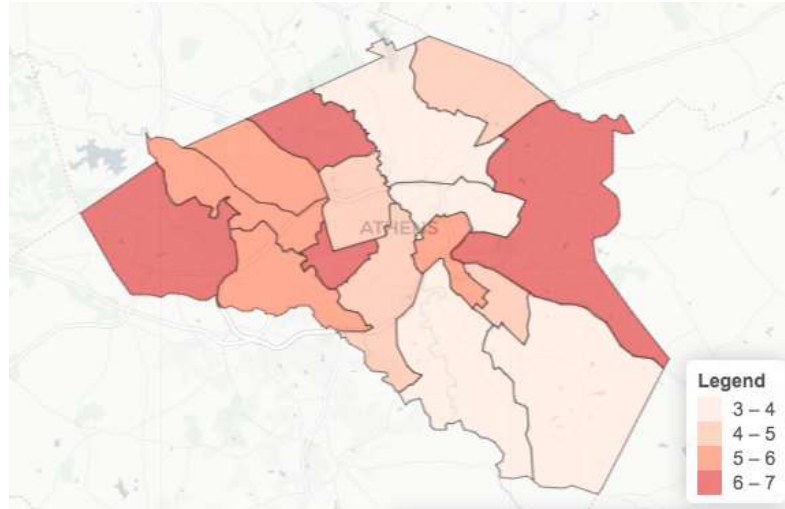
Employment, or lack thereof, can be one of the most vital statistics when analyzing impediments to housing. Though from 2010 to 2019 there was a steady decline in unemployment in ACC, recent months have seen a sharp increase to the highest level in over a decade: 12.3% of Athenians were unemployed as of April 2020. The increase occurred because of the COVID19 global pandemic, which widely began affecting communities across Georgia in mid-March 2020.



(Source: US Bureau of Labor Statistics)

*Unemployment rate in Athens-Clarke County between April 2010 and April 2020.*

Unemployment does vary throughout Athens-Clarke County. In 2018, Choice Zone-West has the highest population unemployed percentage of 7%, followed by Winterville (6%) and Cleveland Road (6%). The average percent unemployed in the county was 4.6%.



(Source: <https://comapuga.shinyapps.io/AthensSocialAtlas/>)

*Unemployment as a percentage of population by school zone.*

## Athens-Clarke County 2020 Analysis of Impediments To Fair Housing Choice

According to the US Bureau of Labor Statistics, as educational attainment increases, unemployment decreases.<sup>5</sup> To some extent, this is true for Athens-Clarke County School Zones. Barnett Shoals and Whit Davis are two of the four zones with only 3% unemployment and they have lower proportions of individuals having a HS diploma/GED or less, 17% and 23% respectively. However, Fowler Drive Zone also has an unemployment rate of just 3% but one of the highest proportions of individuals having a HS diploma/GED or less, 63%. Choice Zone-West has the highest unemployed proportion, 7%, and the third highest proportions of individuals having a HS diploma/GED or less, 56%.

School Zone	Population in labor force	Population unemployed	Highest Educational Attainment: < HS graduate	Highest Educational Attainment: HS Diploma/GED
Alps Road	75%	6%	13%	18%
Barnett Shoals	67%	3%	4%	13%
Barrow	48%	4%	4%	8%
Chase Street	74%	4%	10%	21%
Choice Zone-East	76%	4%	8%	21%
Choice Zone-West	81%	7%	27%	29%
Cleveland Road	74%	6%	15%	18%
Fowler Drive	78%	3%	30%	33%
Gaines	68%	5%	18%	36%
Howard B Stroud	55%	3%	13%	29%
Judia Jackson Harris	71%	4%	34%	29%
Oglethorpe	79%	5%	16%	18%
Timothy Rd.	75%	5%	11%	18%
Whit Davis	81%	3%	6%	17%
Whitehead Rd.	78%	5%	8%	26%
Winterville	73%	6%	17%	28%
AVERAGE	72.1%	4.6%	14.6%	22.6%

(Source: Bureau of Labor Statistics)

*Percentage of ACC population in the labor force, unemployed, those whose education attainment is less than high school and those whose highest educational attainment is a high school diploma or GED.*

<sup>5</sup> [US BLS](#)

## Athens-Clarke County 2020 Analysis of Impediments To Fair Housing Choice

**EDUCATION PROFILE**

Clarke County School District (CCSD) was established in 1956; it comprises 14 elementary schools, four middle schools, and three high schools. 13,965 students are led by 1,901 teachers having an average of 6.5 years of experience. CCSD also has an Early Learning Center and the Athens Community Career Center. With a budget of just over \$164 million, 75% of all funds go directly to instruction. Roughly 10% of the total CCSD population has been identified for English to Speakers of Other Languages (ESOL) services. Of the 1,185 identified English Learners (ELs), 960, 130, and 95 are in elementary, middle, and high school, respectively.

Clarke County School District Racial/Ethnic Distribution					
LatinX	Native American	Asian	Black	Pacific Islander	White
25.02%	0.15%	1.71%	47.30%	0.14%	21.58%

(Source: Georgia Department of Education)

CCSD measures eight College and Career Readiness Indicators which assess reading and math skills, as well as social and emotional learning. For all eight indicators there was an increase from baseline to end-of-year scores.

Average SAT and ACT Results, 2019				
	Cedar Shoals	Clarke Central	Classic City	All GA High Schools
SAT	963	983	n/a	1016
ACT	17.6	18.9	n/a	19.75

(Source: Georgia Department of Education)

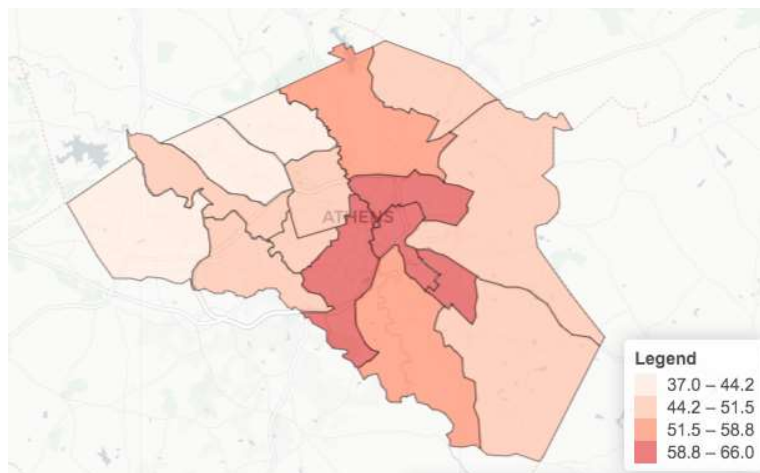


## Athens-Clarke County 2020 Analysis of Impediments To Fair Housing Choice

**HOUSING PROFILE**

The standard definition of whether housing is "affordable" in the United States is based on the idea that a family's housing should not cost more than 30% of their income (and more specifically, their take-home pay). Thus, if a family earned \$2,000 per month, their housing would be deemed "affordable" if it cost \$600 per month or less. Across all income categories and the full sample, a significant percentage of monthly income is spent on housing. However, as income decreases, families are spending a significantly greater proportion of their income on housing. Affordability was measured in several ways on the AWP survey. Families were asked their income, how much their monthly rental or mortgage payment was, homeownership status, the number of times they have moved in the last two years, and the amount spent on childcare. They were also asked about whether they feared eviction imminently (in the next three months). Each of these measures allow us to understand housing affordability at a deeper level than simply looking at the amount of income paid in rent.

The central ACC has the highest concentration of households spending more than 30% of their income on housing; the top three are Gaines (61%), Choice Zone-West (60%), and Barrow (59%). Whitehead Road has the lowest proportion of housing burdened households (37%). Overall, more than half of ACC residents (50.7%) are burdened by their housing payment.



(Source: <https://comapuga.shinyapps.io/AthensSocialAtlas/>)

*Percentage of households with housing stress that their rent > 30% of the income.*

## Athens-Clarke County 2020 Analysis of Impediments To Fair Housing Choice

The latest AWP data show that average monthly housing costs were \$951; average income was \$4,565. Fear of eviction for the full sample was 5%, for those in the extremely low income category (<30% LMI) the fear of eviction is almost double the full sample, at 9.3%. Average childcare expenses for those with young children (<6 years old) were \$560 per month. Sensitivity analyses were conducted with and without households with college enrollees. Across both analyses, major challenges exist for housing affordability for the families falling below 80% LMI. The probability of moving more than once in the last two years was greater for those in the low to moderate income (17%) category relative to the full sample (12%) ( $p < .001$ ). About half of the full sample indicated that they owned their homes (53%), while 47% are renting. This drops significantly for families at the three levels of LMI, who own their homes at decreasing rates (30%, 37%, 25%, respectively). While those below 80% LMI spent an average of \$711 per month on their housing costs, the top quartile of these households were spending over \$900 per month. This means that many families are spending significantly more than 40% of their income on housing.

***Fair Market Rent***

Another important metric to note is Fair Market Rent (FMR). This measurement is calculated annually by the United States Department of Housing and Urban Development (HUD). Typically, FMR is the maximum amount an agency can allocate to a household for rent and utilities (gas, water, sewer, and trash). The Athens-Clarke County Metropolitan Statistical Area includes Clarke, Madison, Oconee, and Oglethorpe Counties) in its FMR calculation. According to the HUD, housing assistance programs often experience difficulty filling the gaps between FMR and the actual cost of rent + utilities.

	Efficiency (studio)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
<b>FY 2018</b>	\$613	\$666	\$783	\$1,054	\$1,353
<b>FY 2019</b>	\$622	\$667	\$785	\$1,063	\$1,303
<b>FY 2020</b>	\$690	\$723	\$848	\$1,150	\$1,362

(Source: US HUD)

*Fair Market Rent for fiscal years 2018, 2019, and 2020 as set by the  
US Department of Housing and Urban Development*

## Athens-Clarke County 2020 Analysis of Impediments To Fair Housing Choice

***Average Cost of Housing***

The median home value is \$163,700, compared with the median rent value which is \$845 from 2014 through 2018 fiscal years in Clarke-County. Of all the rental units, the median rent increases by the number of bedrooms. Median rent with a studio has the lowest rent (\$635), while units with 5 bedrooms have the highest rent (\$1,613).

Home Values from 2014 through 2018	
<b>Median Home Value</b>	\$163,700
<b>Median Rent: All</b>	\$845
<b>Median Rent: Studio</b>	\$635
<b>Median Rent: 1 bedroom</b>	\$702
<b>Median Rent: 2 bedrooms</b>	\$815
<b>Median Rent: 3 bedrooms</b>	\$1,023
<b>Median Rent: 4 bedrooms</b>	\$1,184
<b>Median Rent: 5+ bedrooms</b>	\$1,613

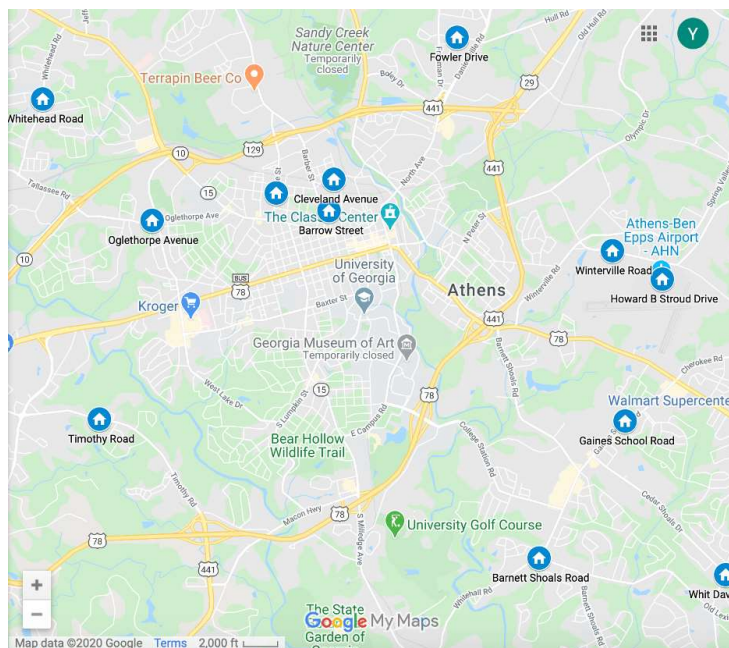
(Source: US Census)

## Athens-Clarke County 2020 Analysis of Impediments To Fair Housing Choice

**NEIGHBORHOOD LEADER INTERVIEWS*****Overview***

In addition to examining existing secondary data and data from the Athens Wellbeing Project surveys, we conducted a series of stakeholder interviews to understand impediments to fair housing in Athens-Clarke County. To do this, we partnered with the Neighborhood Leader Program (described in detail later). The Neighborhood Leaders have robust experience and each live in the elementary school attendance zone that they work in. Thus, this partnership presented an important opportunity to collect sub-county data on their perspectives and experience around housing issues.

Interviews with Neighborhood Leaders were conducted over a period of 5 days in May 2020. Thirty minute interviews consisting of a series of eight open-ended questions were conducted over the phone with each individual. Interviews were recorded by the interviewer using a Google Form. Neighborhood Leaders were given the interview questions a few days prior to their interview in order to review and prepare. Neighborhood Leaders were asked to share their experiences and perceptions of affordable housing in Athens-Clarke County overall, as well as within their respective neighborhoods. Using a semi-structured interview format, questions were formulated to best capture and understand Athenians' perceptions regarding access to affordable housing, barriers to affordable housing, and housing discrimination. Neighborhood leaders from 13 zones responded to each question, resulting in a total of 130 recorded responses.



(Source: Google)

*Elementary school attendance zones represented in the Neighborhood Leader Interviews.*

## Athens-Clarke County 2020 Analysis of Impediments To Fair Housing Choice

**Results****#1: Please describe or share your understanding of the severe housing costs and housing burdens that low income and moderate income working households face**

Neighborhood Leaders were asked about their perceptions of housing costs and burdens among low and moderate income households in Athens-Clarke County. A majority of respondents shared that inadequate wages and low household incomes significantly impeded families' accessing housing. The housing market was described as out of most middle and low income individuals budgets. It was also noted that costs have been and continue to increase for all types of housing. Overall, there was a consensus that the lack of affordable housing options is a community-wide issue.

*"If you come from a certain area, you're not a bad person, and people think that. It's about who you know and it's not fair." -Howard B Stroud NL*

*"You can't speak to affordable housing without address fair wages and economic development, most people are making below a living wage....: -Gaines NL*

**#2: Can you talk about the availability of affordable housing in Athens Clarke County?**

As neighborhood leaders noted a general lack of availability of affordable housing, it is important to note that there is variation in what individuals and families consider "affordable." Though there are several institutions that define what it means for housing to be affordable, what people feel is affordable is important to take into consideration. Leaders noted that for racial/ethnic minorities and those with a low socioeconomic status, affordable housing is even more limited. It was also mentioned that the market, especially the rental market, caters to students in Athens Clarke County and big developers are much more interested in capturing this demographic. This, ultimately, leads to increasing prices and decreasing availability of affordable options.

*"It is so hard to get affordable housing here, and if you do, it's more rural and not on the bus line and only time a lot of families get somewhere that is affordable is when the students are gone, more student orientated and not family." -Barnett Shoals NL*

**#3: What challenges do people face when trying to find affordable housing in Athens-Clarke County?**

Several issues were cited by multiple Neighborhood Leaders. For those trying to obtain affordable housing, the most commonly mentioned challenges were application fees and deposits (process barriers), gentrification, racial discrimination, income status discrimination, and inadequate income. Many also discussed the need for a more robust job market in Athens and that "affordable" properties are not being maintained well by landlords.

## Athens-Clarke County 2020 Analysis of Impediments To Fair Housing Choice

*“Understanding the long-term benefits of home ownership, financially and mentally, is not communicated well.” -Fowler Drive NL*

*“Something that is affordable is a lot of times not in a good location, or on a bus route. And things labeled “affordable” aren’t” -Oglethorpe NL*

**#4: Are you familiar with Fair Housing rights and responsibilities? Who is protected by the Fair Housing Act?**

The majority of individuals indicate some familiarity with Fair Housing rights on some level. Several indicated that *all* individuals should be protected by the Fair Housing Act; a few were able to name the specific protected classes of race, sex, color, religion, national origin, familial status and disability. However, five of the 13 interviewed had limited or no knowledge about Fair Housing Rights and Responsibilities.

*“...some of the Georgia law seems like the resident isn't protected, seems more like they are protecting the renting or property manager.” -Barnett Shoals NL*

**#5: What kind of actions qualify as housing discrimination? What steps should be taken if someone thinks they have faced housing discrimination?**

A majority of Neighborhood Leaders were able to share experiences where they or someone they know was discriminated against. This was perpetrated in a number of ways, including not being called back by a landlord, not being rented to, or being evicted based on race or one of the other protected classes. Many also discussed certain policies that are inherently more restrictive for certain groups, causing housing discrimination in a less blatant manner. Challenges faced by those who have been in the criminal justice system were also noted by more than one Leader as a major challenge needing to be addressed.

*“If someone has faced housing discrimination - we aren't empowering people to advocate for themselves in these situations enough.” -Payne NL*

**#6: In your opinion, what is the best way to educate the community on their Fair Housing rights?**

There was a general consensus that the best way to educate the community on their Fair Housing rights is to go meet individuals and communities where they are. This includes going into community spaces where people are already gathering and involving the community in the process of sharing and creating information. The community should be directly involved in the conversation. People should be able to openly discuss community issues and concerns surrounding this issue without fear of retribution. Grassroots education within the community was emphasized by neighborhood leaders and more exposure to accessible information on platforms that community members are already engaging in, such as instagram, tik tok, facebook, etc.

## Athens-Clarke County 2020 Analysis of Impediments To Fair Housing Choice

*"Education should include the people affected and not just giving them information... Let individuals come up with some solutions to what better housing would look like." -Payne NL*

*"Start early, the earlier the people know about things, before they get out of school, the better." -Howard B Stroud NL*

**Question 7 "How does access to affordable housing affect community wellbeing?"**

Neighborhood leaders believe that access to affordable housing is an important contributor to community wellbeing. Neighborhood leaders expressed that access to affordable housing can improve overall quality of life, stability, sense of community, sense of self sufficiency, as well as positive outcomes for children who are able to access safe and stable housing. Not having access to affordable housing increases stress and homelessness within a community, negatively impacting community wellbeing.

*"...housing should be a right not a privilege." -Timothy NL*

*"It would improve an individual's sense of worth and self sufficiency." -Oglethorpe NL*

**#8: How has/or will COVID impact the affordable housing issues that we discussed today?"**

This question had great variation in responses. Some were hopeful that this time will improve the housing situation, while others believed that the situation would get worse as a result of the COVID pandemic. Some neighborhood leaders think that there may be increased attention paid to the housing issue by politicians in the wake of the COVID crisis, as the severity of the problems have been highlighted through this time. There was also a concern that lack of income and jobs would make housing in Athens Clarke County even less accessible following COVID.

*"Just because you have a job doesn't mean you're able to make it." -Winterville NL*

*"I'm hoping that we use this time to reassess our values as a community and government and pay attention to the fact that housing is a basic need and it being affordable. People don't want to stay in a place where housing is not a priority. I hope that energy and movement stays when we return to a new normal. We need to get to the root of the issue and not just the surface, which we do a lot here in Athens." -Fowler Drive NL*

## Athens-Clarke County 2020 Analysis of Impediments To Fair Housing Choice

## EVALUATION OF JURISDICTION'S CURRENT FAIR HOUSING LEGAL STATUS

A Freedom of Information (FOIA) Request has been filed with the U.S. Department of Housing & Urban Development, the unit with which these complaints are filed. The FOIA request for data was not fulfilled by the time of this report's submission. We, therefore, are unable to ascertain which of the above filed complaints have been resolved or dismissed and which are still pending from 2006 through 2016. Information regarding any complaints from 2017 to present day has also been requisition and the response is pending.

<b>Fair Housing Complaints of Discrimination in Athens-Clarke County, Georgia January 1, 2006 - December 31, 2016</b>	
Total Number of Filed Cases	22
Total Number of Filed Cases with a Race Basis	12
Number of Filed Cases with an Asian Race Basis	0
Number of Filed Cases with an Asian and White Race Basis	0
Number of Filed Cases with a Black or African-American Race Basis	6
Number of Filed Cases with a Black and White Race Basis	1
Number of Filed Cases with a Hawaiian or Pacific-Islander Race Basis	0
Number of Filed Cases with a Native American Race Basis	0
Number of Filed Cases with a White Race Basis	4
Number of Filed Cases with an Other Multi-Racial Race Basis	1
Number of Filed Cases with a Color Basis	4
Number of Filed Cases with a National Origin Basis	4
Number of Filed Cases with an Hispanic National Origin Basis	4
Number of Filed Cases with a Disability Basis	11
Number of Filed Cases with a Familial Status Basis	2
Number of Filed Cases with a Religion Basis	2
Number of Filed Cases with a Sex Basis	8
Number of Filed Cases with a Retaliation Basis	2

(Source: US Office of Fair Housing and Equal Opportunity)

Complaints were most commonly filed on the basis of race (12), disability (11), and sex (8). For those filed on the basis of race, the most frequently cited races were Black or African American (6) and white (4). Though complaints were most commonly made on the basis of one or two points of



## Athens-Clarke County 2020 Analysis of Impediments To Fair Housing Choice

contention, several were made for three or more, with one being filed on the basis of five (race, national origin, disability, sex, and religion).

## IDENTIFICATION OF IMPEDIMENTS TO FAIR HOUSING CHOICES

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### LENDING POLICIES & PRACTICES

A key aspect of fair housing choice is equal access to credit for the purchase or improvement of a home, particularly in light of the lending/credit crisis. The Home Mortgage Disclosure Act (HMDA) was passed by Congress in 1975 and amended in 1989. This law mandates that financial institutions such as banks, savings and loan associations, mortgage companies, and credit unions, report information concerning their home lending activity. As promulgated by rules, these lenders must disclose the number of loan applications by census tract, and by the income, race, and gender of the applicant and co-applicant. Each year, the lender must report the number of loan applications it approved and denied. The lender must also indicate how many of its loan approvals were not accepted (the institution approved the loan but the applicant refused). Finally, the lender must specify how many applications were withdrawn (the applicant withdrew his application before the bank made a credit decision), and how many applications were incomplete (the applicant did not provide all the necessary information).

Lending practices of financial institutions and the access to financing for all households, particularly minority households and those with lower incomes can be examined by reviewing the HMDA data. Lending patterns in low and moderate income neighborhoods and areas of minority concentration can also be examined through this data. However, public data on lending does not contain detailed information to make conclusive statements of discrimination, but can only point out potential areas of concern. Furthermore, except for outreach and education efforts, local jurisdictions' ability to influence lending practices is limited.

The analysis of HMDA data within Athens-Clarke County will assist local and regional leaders to identify credit needs that are not being met by lenders. Thus, the HMDA analysis will encourage local policymakers, community leaders, and financial institutions to collaborate on marketing to promote affordable lending products that reach protected groups.

The HMDA data will provide insight into the lending patterns that exist in a community. However, the HMDA data analysis is only an indicator of potential problems and the data cannot be used to conclude definite redlining or discrimination practices due to the lack of detailed information on loan terms or specific reasons for denial. While a trend may be present in the loan originations and denials, it is not possible to determine if discriminatory practices led to such a trend based on HMDA data alone. To determine if the lending sector could be considered an impediment to fair housing choice, the reasons for denial must be a known factor. Based on HMDA data, it is unclear if these minority applicants were denied for authentic economic reasons; such a determination could only be made with further research, including testing of the mortgage lending and underwriting practices in Athens-Clarke County

## Athens-Clarke County 2020 Analysis of Impediments To Fair Housing Choice

***Lending Profile***

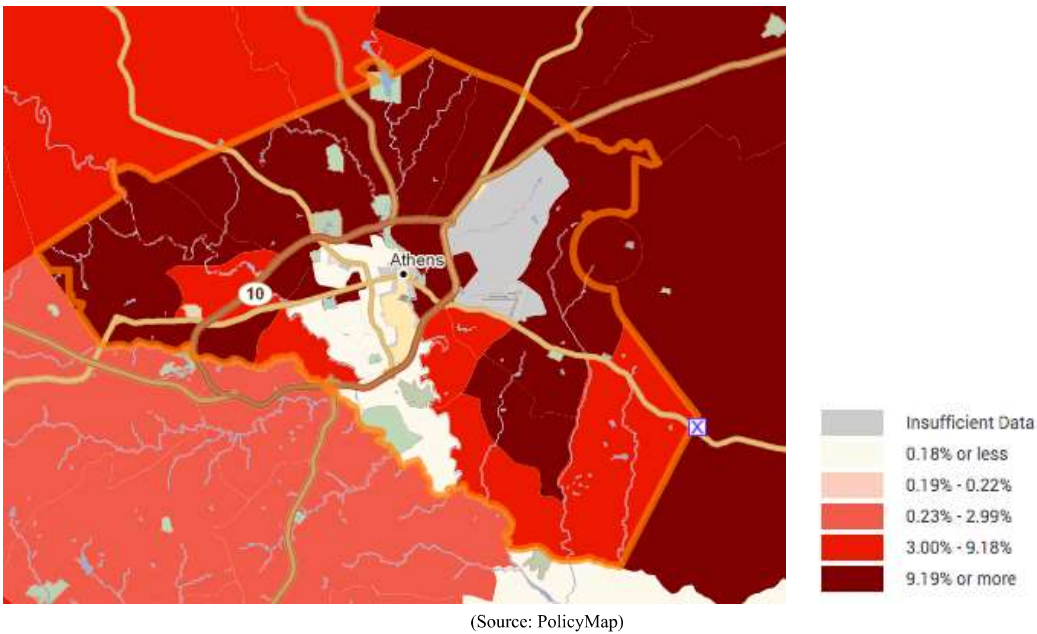
<b>LENDING</b>					
<b>Origination by Race/Ethnicity</b>					
<b>White</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>
<b>Number of Loans</b>	833	1,166	1,216	1,098	1,070
<b>Median Loan Amount</b>	\$133,000	\$143,000	\$154,000	\$160,000	\$165,000
<b>Percent of All Loans</b>	76.49%	77.84%	77.35%	72.05%	72.44%
<b>Black</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>
<b>Number of Loans</b>	114	133	127	156	148
<b>Median Loan Amount</b>	\$106,500	\$128,000	\$122,000	\$135,500	\$155,000
<b>Percent of All Loans</b>	10.47%	8.88%	8.08%	10.24%	10.02%
<b>Asian</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>
<b>Number of Loans</b>	19	26	30	31	22
<b>Median Loan Amount</b>	\$111,000	\$144,000	\$121,500	\$132,000	\$175,000
<b>Percent of All Loans</b>	1.74%	1.74%	1.91%	2.03%	1.49%
<b>LatinX</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>
<b>Number of Loans</b>	50	66	81	57	84
<b>Median Loan Amount</b>	\$98,000	\$111,000	\$114,000	\$119,000	\$130,000
<b>Percent of All Loans</b>	4.59%	4.41%	5.51%	3.74%	5.69%

(Source: HMDA)

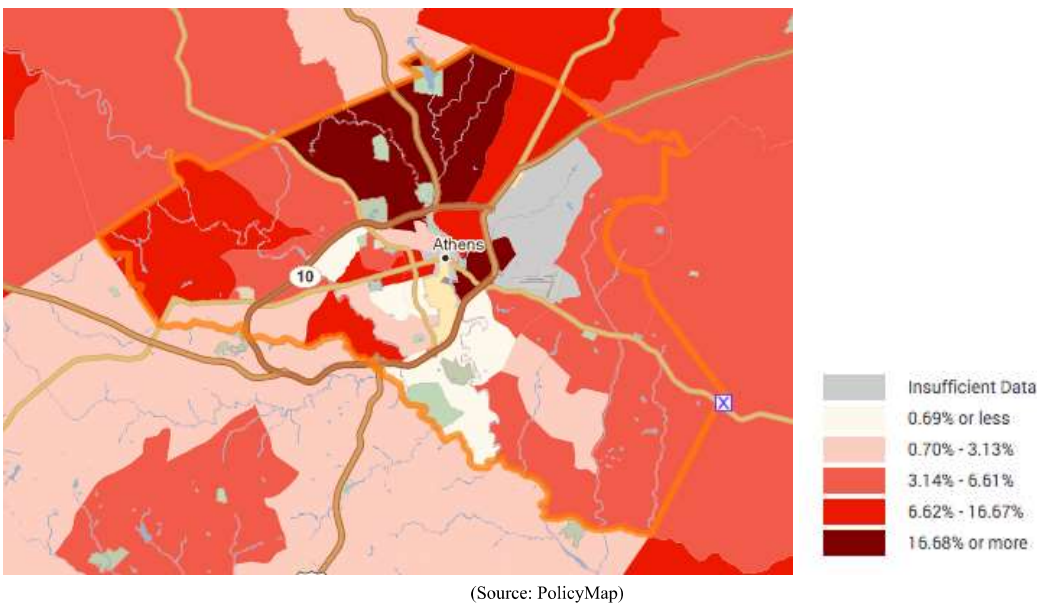
For all racial and ethnic groups the median loan amount increases annually from 2014 to 2018. However, as a percent of all loans, white residents procured significantly more of originated loans each year as compared to their proportion of the population.

The Federal Housing Administration (FHA) provides mortgage insurance under certain conditions, allowing individuals to obtain a mortgage with a minimal down payment (a FICO of 580 or above requires a 3.5% down payment, while FICO score between 500 and 579 requires a 10% down payment). Individuals are required to pay MIP (Mortgage Insurance Premium ) and have a Debt-to-Income Ratio less than 43%. The home for which the mortgage will be applied must be the borrower's primary residence. The borrower must have steady income and proof of employment. In Athens-Clarke County 16.25% of white borrowers, 37.36% of Black borrowers, 11.11% of Asian borrowers, and 41.79% of Latinx borrowers were awarded mortgages insured by the FHA in 2018.

Athens-Clarke County 2020 Analysis of Impediments To Fair Housing Choice

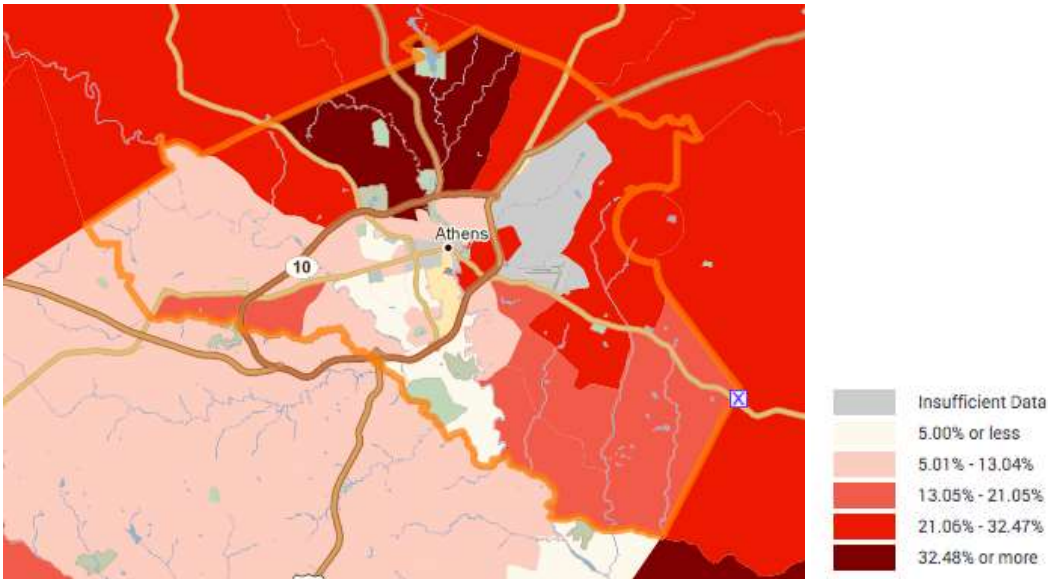


*Proportion of home loans made to Black or African American borrowers in 2018.*



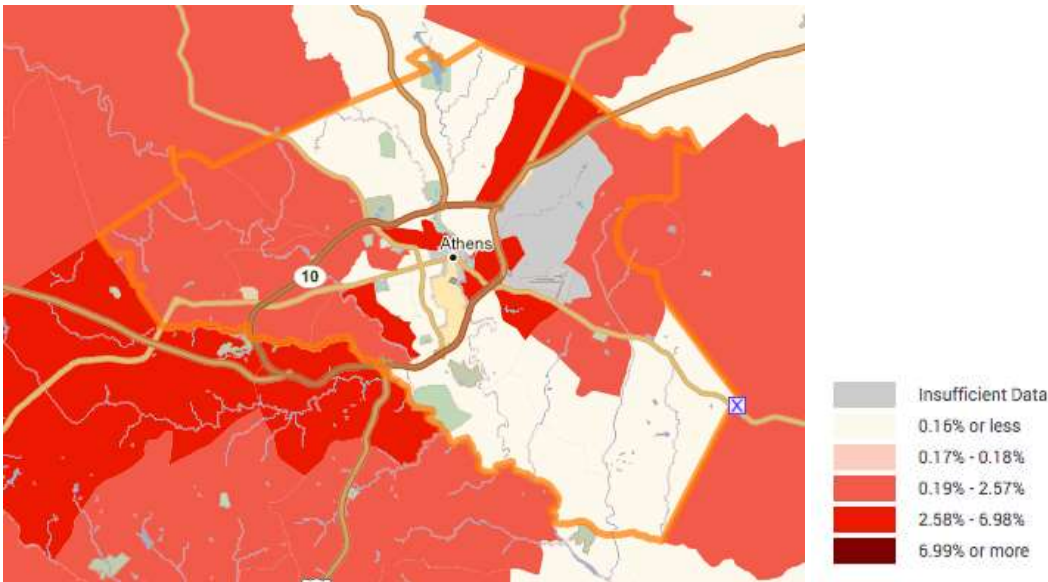
*Proportion of home loans made to Latinx borrowers in 2018.*

Athens-Clarke County 2020 Analysis of Impediments To Fair Housing Choice



(Source: PolicyMap)

*Proportion of home loans made to white borrowers in 2018.*



(Source: PolicyMap)

*Proportion of home loans made to Asian borrowers in 2018.*

## **ASSESSMENT OF CURRENT PUBLIC & PRIVATE FAIR HOUSING PROGRAMS AND ACTIVITIES IN THE JURISDICTION**

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Over the last seven years, ACCGov and the Housing and Community Development department (HCD) have made significant investments in programs, activities, and community partnerships that have focused on educating Athens-Clarke County residents on fair and affordable housing and meaningful data collection to better understand the impediments to affordable housing. These programs include: 1) HCD's Fair Housing Lunch and Learn Program; 2) HCD's Consolidated Plan Community Meetings; 3) serving as an institutional stakeholder in the Athens Wellbeing Project (and key partner for the housing domain explained below) beginning in 2016; and 4) ACCGov-funded Neighborhood Leader program; and 5) collaborating with the state of Georgia's Department of Community Affairs Georgia Initiative for Community Housing over their three year local technical assistance program. Each of these programs and activities is explained in greater detail below.

### **I. Fair Housing Lunch and Learn Program Events**

The cornerstone of HCD's public education and awareness of fair housing issues is the Fair Housing Lunch and Learn Program, launched in 2015. Over the last six years, these seminars have been held in locations across our jurisdiction to optimize accessibility of the events. Programming is held each April and has covered the following topics: fair housing and discrimination, Community Development Block Grant (CDBG) funding and affordable housing, affordable housing, rights and responsibilities related to fair housing, and tenant rights. ACCGov has partnered with local nonprofit organizations and law firms to present on these topics alongside HCD staff. The events are free, open to the public, and are publicized in advance to maximize community participation. ACCGov shared these events on their public webpage, in addition to HCD social media platforms in advance of the meetings.

1. Fair Housing Lunch and Learn: April 3, 2018 at ACC Library (2025 Baxter St.), Fair Housing and Discrimination presented by Metro Fair Housing Services, Inc.
2. Affordable Housing Lunch and Learn: April 6, 2017 at ACCGOV (375 Satula Ave.), Using CDBG funds to create affordable housing presented by HCD staff
3. Affordable Housing Lunch and Learn: April 10, 2018 at ACC Library (2025 Baxter St.), Heirs Property presented by Jim Davis, Staff Attorney with Georgia Heirs Property Law Center
4. Affordable Housing Lunch and Learn: April 11, 2019 at ACC Lyndon House (211 Hoyt St.), Community Agency Rental and Homebuyer Options presented by Athens Land Trust,



## Athens-Clarke County 2020 Analysis of Impediments To Fair Housing Choice

Athens Area Habitat for Humanity, Athens Housing Authority and Athens-Clarke Heritage Foundation

5. Fair Housing Workshop: April 15, 2015 at ACCGOV (375 Satula Ave.), Fair Housing Rights & Responsibilities presented by HCD Director Rob Trevena
6. Fair Housing Lunch and Learn: April 20, 2017 at ACCGOV (375 Satula Ave.), Fair Housing Is Your Right, presented by J. Keith Swiney, President/CEO of Motivation, Inc.
7. Fair Housing Lunch and Learn: April 22, 2019 at ACC Library (2025 Baxter St), Fair Housing Tenants Rights presented by Yyokia Lawson of Athens Land Trust
8. Fair Housing Workshop: April 28, 2016 at ACCGOV (375 Satula Ave.), Fair Housing Rights & Responsibilities presented by J. Keith Swiney, President/CEO of Motivation, Inc.

## II. Consolidated Plan Community Meetings

In Spring of 2019, HCD facilitated a series of six consolidated plan community meetings that focused on a diverse group of community members and groups, specific geographic locations in the community, and community-wide meetings. Each of these meetings were meant to share information on the HCD Consolidated Plan process, share local data with meeting attendees specific to the housing domain, and also garner participation and public input from the community on issues around fair and affordable housing and housing policy. The details of each of these meetings are listed below--there was specific focus on holding meetings specific to underrepresented groups including the Latinx community, older adults, and those living with disabilities. Again, these meetings were free, open to the public, and publicized on the public ACCGov page in addition to ACCGov social media platforms.

1. East Athens Community Group Meeting, East Athens Community Center (400 McKinley Dr.), May 9, 2019 at 6:00pm
2. Latinx Community Focus Meeting, ACCGOV (375 Satula Avenue), May 15, 2019 at 2:00pm
3. Hancock Corridor Focus Meeting, Rocksprings Community Center (291 Henderson Ext.), May 16, 2019 at 12:00pm
4. Vision Committee Focus Meeting, ACCGOV (375 Satula Avenue), May 20, 2020, 10:00am
5. Elderly and Disabled Focus Meeting, Athens Community Council on Aging (135 Hoyt St.), May 22, 2019 at 10:00am
6. Community Wide Meeting, ACC Library (2025 Baxter St.), June 4, 2019 at 6:00pm

## Athens-Clarke County 2020 Analysis of Impediments To Fair Housing Choice

## 7. Community Wide Meeting, ACC Library (2025 Baxter St.), June 6, 2019 at 12:00pm

**III. Partnership with the Athens Wellbeing Project**

In 2016, ACCGov and HCD became an inaugural partner in the *Athens Wellbeing Project* (AWP), an Athens-area collaboration between several major stakeholders, including the Athens-Clarke County Government, the Athens Housing Authority, Athens Area Community Foundation, the University of Georgia and Clarke County School district, United Way of Northeast Georgia, Athens-Clarke County Police Department, St. Mary's Healthcare System and Piedmont Athens Regional Hospital System.

This partnership was forged in an effort to provide ongoing community support and more deeply understand the needs of the Athens-Clarke County residents--including impediments to fair housing. The AWP was designed to obtain a random sample of county residents representative of the total population of Athens-Clarke County. For the purposes of the AWP, the unit of analysis is conceptualized as the household. Within each selected residence, a single resident living in the household received the AWP survey and was asked to respond on behalf of all residents living in the household (see Appendix C for full survey instrument).

To create a sample that represented the population of interest, AWP utilized information from the Unified Government Department of Housing & Community Development and the Athens Housing Authority to ensure a comprehensive list of residences was to include the following types of dwellings:

- Single family residences, condos, and duplex buildings
- Apartment complexes
- Public Housing communities
- Mobile home parks
- Retirement communities

The AWP sampling frame was evaluated to determine which Athens-Clarke county residents might be underrepresented or missing from the frame completely. During the evaluation of the sampling frame, we determined that homeless and transitional residents could be missing from the frame. For the purposes of AWP, we defined homelessness according to the McKinney-Vento Homeless Assistance Act of 1987 (Pub. L. 100-77, July 22, 1987, 101 Stat. 482, 42 U.S.C. § 11301).

Using the McKinney-Vento definition means that we defined homelessness more broadly than only including individuals with no shelter or residing in homeless shelters. This definition also encompasses individuals who might be living with friends or family members or otherwise "transitional" situations. The vulnerable nature of homeless and transitional residents presented special challenges in constructing the sampling frame, and as a result we had to "select" them into the AWP sample differently from other residents. For this reason, we took a censusing approach with homeless and transitional residents and partnered with community organizations and nonprofit service providers who serve this population to collect data from their clients.



## Athens-Clarke County 2020 Analysis of Impediments To Fair Housing Choice

***Quantitative Surveys: AWP 1.0 (2016) and AWP 2.0 (2018)***

The first AWP survey was launched in the field in the Fall of 2016. The total resulting sample was 1,354 households. The second AWP survey was launched in the field in the Fall of 2018. The total resulting sample was 1,078 households. In total, there are over 2,400 households in the AWP pooled cross-sectional data; these data are representative at the county level and allow for meaningful and robust descriptive analyses and some limited empirical inference (specifically, correlations and associations between and among variables are possible). These data are used to inform service delivery and policy making efforts for all the stakeholder institutions that have invested in the project as well as many community and nonprofit organizations that utilize the data and benefit from the knowledge generated from the project. These data and a description of the project can be found at [www.athenswellbeingproject.org](http://www.athenswellbeingproject.org).

For the purposes of the Analysis of Impediments, quantitative survey data from the Athens Wellbeing Project have been used to understand the jurisdiction's demographic composition as well as household expenditures on housing costs associated with rent and/or mortgages. Given that we also collected data in the AWP on income, housing problems (safety concerns or repairs needed), and many other variables such as perceived satisfaction with household homes and neighborhood safety, these measures are used to create a robust description of the experience of households with housing and housing issues in the county. Participation in the AWP as an institutional stakeholder is an activity that helps ACCGov understand housing and barriers to housing in our community.

***Interviews with Neighborhood Leaders (2020)***

In addition to the quantitative data from AWP, a series of qualitative, semi-structured interviews were conducted with an existing community infrastructure called the Neighborhood Leader Program (described in greater detail below). ACCGov has 16 Neighborhood Leaders serving in corresponding "Prosperity Zones" across the county, which overlap with the public school system's elementary school attendance zones. To directly understand perceptions on impediments to fair housing, issues of housing affordability, fair housing education and awareness, and the effect of COVID19 on such housing-related issues, we conducted these interviews in Spring 2020. The questions from these semi-structured interviews are presented in the Appendix. Each Neighborhood Leader participated in a 30-minute interview--during this time they were asked to answer the questions from the perspective of their "Prosperity Zone" area. It is important to note that each Neighborhood Leader *lives and works* in their zone; this expertise and context is critical to understanding specific and local barriers to fair housing in each zone in the county. Interviews were conducted by the AWP research team and were used to create this report, as discussed in Section II.

## Athens-Clarke County 2020 Analysis of Impediments To Fair Housing Choice

**IV. Neighborhood Leader Program**

In late Fall 2019, Athens-Clarke County Mayor & Commission funded 16 Neighborhood Leaders and one Neighborhood Leader Director position as part of their efforts to address poverty, social disparity, and wealth inequality in Athens-Clarke County. This program is provided with implementation assistance and oversight from ACCGov's Housing and Community Development Department. The Neighborhood Leaders, embedded in the community nonprofit organization Family Connection-Communities in Schools, live and work across all 16 elementary school attendance zones called "Prosperity Zones" to work with residents providing referral, navigation, case management, and community engagement. They also help inform the Mayor & Commission and community partners about systemic barriers to prosperity.

The Neighborhood Leaders primarily serve their zones, with flexibility as needed. With an emphasis on removing barriers to economic self-sufficiency, Neighborhood Leaders help residents access services and resources, including but not limited to education (basic adult education, ESL, GED, job training), employment opportunities, early care & learning including quality child care, support for the aging, SNAP and WIC, physical and behavioral health services, civic engagement (including Census participation, voter registration, voting, and engaging in public processes), and other. This is done in two tiers of service delivery:

- Tier 1 is group outreach – information-sharing through presentations in neighborhoods and at community gatherings, tabling at community events, and other outreach activities.
- Tier 2 is individual case management support, working with individuals of all ages and families to develop an action plan to connect to needed services, helping them access the services as appropriate (including assistance in filling out application paperwork if needed), and follow up to ascertain the status of their individual plan, if they got the service(s), what if any outcomes resulted, and to offer further assistance.

Neighborhood Leaders also engage residents in community-building. This includes responding to the Census, providing input into community planning (HCD and other Unified Government community planning, Athens Wellbeing Project, Envision Athens, Family Connection-CIS Strategic Action Teams, other), engaging in neighborhood and other community organizations, registering to vote, voting, and other civic activities.

**V. Georgia Initiative for Community Housing Study**

In 2015, Athens-Clarke County applied for and received admittance to the Georgia Initiative for Community Housing. As of 2019, Athens-Clarke County is the largest community to participate in the state program. In February 2019, the Georgia Initiative for Community Housing (GICH) released A Proposal to Improve Housing Affordability in Athens, Georgia. The Department of Community Affairs, a state-level agency, works with communities to create a report and policy action plan to address housing issues. The process is a three-year investment in data collection, stakeholder interviews, data analysis, and policy development that results in a final report that can and should inform local government policy on housing issues. ACCGov was instrumental in the GICH efforts: Robert Hiss, Assistant City Manager for ACCGov and Deborah Lonon, HCD

## Athens-Clarke County 2020 Analysis of Impediments To Fair Housing Choice

Director (at the time the GICH report was released), and Marqueta Swain, HCD Staff Member, were three of the fourteen GICH team members. The GICH team met for three years to conduct the work that resulted in the 2019 report. Many of their findings represent new and timely work that are used to arrive at conclusions and recommendations in the following sections.

Once accepted into the program, GICH offered the 14-person team training and technical assistance facilitators and twice yearly housing retreats for participating communities with the support and resources of the Georgia Power Company, the Georgia Department of Community Affairs (DCA), the Georgia Municipal Association (GMA), the University of Georgia (UGA) Housing and Demographics Research Center, and the UGA Office of the Vice President of Public Service and Outreach. Regarding representation on the GICH team, DCA states that:

*“Local GICH Teams are intentionally organized to include stakeholders from both the public and private sectors including elected officials, local government staff, housing authorities, land banks, non-profit agencies, lending institutions, realtors, developers, school systems, chamber of commerce, social service organizations, individuals and others to craft a housing work plan to guide them through the process. The goals, objectives, progress, challenges, and accomplishments of the plan are reviewed and updated every six months. By participating in the GICH program and maintaining their alumni status, successful communities can be awarded grant application points for state and federally funded housing programs (Georgia Department of Community Affairs, 2019).”*

The GICH team’s final recommendations are listed in the table below. In the following final section, “Conclusions and Recommendations,” the Analysis of Impediments integrates the findings of the GICH team with the other data collected and presented in this report to suggest specific areas of focus to remove barriers to fair and affordable housing.

Athens-Clarke County GICH Final Recommendations	
1.	Invest in the Affordable Housing Special Revenue Fund
2.	Enable Incentives that Promote Inclusionary Development
3.	Identify Troubled Properties for Redevelopment
4.	Solidify Code Enforcement Practices
5.	Combat Displacement of Existing Neighborhood Groups

## CONCLUSION & RECOMMENDATIONS

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Based on analyzing data across all available primary and secondary sources, and in tandem with the GICH report recommendations, this Analysis of Impediments suggests four distinct recommendations for addressing barriers to fair housing in Athens-Clarke County. Each of these impediments is detailed below with a series of suggested actions to ameliorate the effects of the impediment or eliminate the impediment altogether.

### **Impediment 1: Acute Lack of Affordable Housing**

There is a concerning lack of affordable housing units in Athens-Clarke County in the regular housing market and in housing assistance programs. Although many thousands of households meet the eligibility criteria for housing assistance, many are not able to access the benefits for which they are eligible. Qualifying for a housing assistance program does not guarantee that a family will necessarily have access to a subsidy or other kind of housing assistance. The market is further pressured by population growth and demographic shifts.

According to the U.S. Census, the county population grew almost 10,000 residents in between 2000 and 2020. Simultaneously, average household size has decreased. Thus, demand for the number of individual units has grown as a result of these demographic shifts and the local housing market demand increase has increased the price of housing as a result.

In addition to the shifting demographics, the demand of the student population for apartment-style dwellings has polarized the county's housing inventory toward multi-family units (e.g. multiple apartments). Forty-seven percent of the housing supply is composed of single family dwellings. The remaining 53% is largely composed of multi-family (5 to 20+) units. As the GICH report suggests in 2019, there is a conspicuous lack of "missing middle" kinds of housing that can be a stepping stone to affordable housing--these units, for example, include duplexes, triplexes, or garden apartments. More units of this type are needed to diversify the local housing market.

Further evidence of the supply strain on housing units in the county comes from examining the increase in self-reported rents on Zillow from 2012 to 2018, which increased by 23% across the county. Further, according to the American Community Survey, the cost of the average home increased by 72% between 1995 and 2015. Across the state of Georgia, the average number of owner-occupied housing units per person is .21. However, in Athens this is significantly lower at .13 owner-occupied housing units per person.

Based on the average income of renters in the county, there is a \$200,000 gap between what the average renter could afford to pay for a home that they would purchase relative to the cost of a new build. There is a \$100,000 gap between what the average renter could afford to pay for a home and the average sale price of an existing home. These meaningful, substantial gaps point to the very low likelihood that a renter could afford to buy a home.

## Athens-Clarke County 2020 Analysis of Impediments To Fair Housing Choice

While home ownership seems to be far out of reach, especially for low income households, the rental market is also strained. In fact, the GICH study reported that 6,000 of the rental units in Athens are either marketed to or occupied by students. This same study reported that between 2005 and 2015, there were 19 apartment complexes constructed in the county that introduced over 2,000 new units to the rental market. However, over two thirds of these units were classified as student apartments.

One last highlight from the GICH study regarding the particular issue on the supply of affordable housing follows:

*“A full inventory of multifamily housing in 2015 revealed more than 119 traditional or publicly assisted apartment complexes, with just under 14,000 units. This comprehensive survey focused on complexes with 24 or more units managed by a single entity. Of the 14,000 units identified, 2,255 were built between 2005 and 2015 (the original survey was performed in 2005). Among these newly constructed projects, the vast majority, 67 percent, targeted the student population. Just over ten percent were priced for workforce housing. This survey divided the market into four segments (illustrated in the map above): Publicly Assisted, Non-student units priced under \$600, Non-student units priced over \$600, and Student units. This study found vacancy rates among affordable properties (Less than \$600) to be 3.8% (ACC GICH Study, 2019).”*

One of the most striking indicators of the acute challenge of lack of affordable housing supply is the Athens Housing Authority, which has a waiting list of over **2,700** households as of December 2018. Each of these households meets the income eligibility criteria for public housing but units are currently unavailable to meet the demand.

## **Impediment 2: Rent-Burdened Low Income Families Cannot Afford Fair Market Rent**

As demonstrated across all secondary sources, AWP data, and Neighborhood Leader interviews, there is a significant portion of households (~37%) that live in poverty in our community. Most of these individuals are employed, yet they struggle to afford housing. One fourth of all households in Athens Clarke County (>10,580 in 2018) live in the “low income” category defined by HUD. The GICH study confirms the affordability problem by stating that an Athens household with two full-time employed adults making minimum wage would need to work an additional 83 hours **per week** to afford a modest two bedroom apartment at the Athens-Clarke County Fair Market Rate, published annually by the U.S. Department of Housing and Urban Development (HUD) Fair Market Rate. This reality presents an impossible situation for families seeking affordable housing.

Given the two-fold reality of Impediment 1 and 2 taken together, it is not surprising that Athens has a far greater share of renters relative to home-owners. According to the American Community Survey, 38% of households are owner-occupied, while 62% of households are rented. There are 50% more rental units relative to owned units, and the percentage of those renting versus owning has increased marginally between 2000 and 2018 (from 58% to 61%, respectively).

## Athens-Clarke County 2020 Analysis of Impediments To Fair Housing Choice

As discussed in the jurisdictional background data, the majority of households in Athens are housing-burdened, defined as spending more than 30% of your take home pay on housing costs monthly. Over half of our county households are housing burdened, with many of these families paying more than 50% of their monthly take home pay for their rent or mortgage. This is significantly higher than the state rate of housing burden--across the state of Georgia, an average of 42% of families are housing burdened, showing evidence that this is a particular area of concern for Athens-Clarke County.

Another symptom of the lack of affordability and acute supply issues is evidenced by the high levels of moving, or transience, in the county. Ten percent of county residents moved after 2015; this local rate is twice the state rate. Many low income residents, according to AWP data, have moved two times or more in the last twelve months. And almost 10% of low income households indicated on the AWP survey that they “imminently” fear eviction from their home (in the next three months). These measures are various ways to look at housing volatility for low income families, in particular.

### **Recommendations to Address Impediments 1 and 2:**

Given that Impediment 1 (Acute lack of housing supply) and Impediment 2 (High Prevalence of Rent-Burdened Low Income Families) are inextricably linked, the recommendations to ameliorate these two impediments are presented together as follows:

- ACCGov’s HCD Department should focus on quantifying the gap between the number of housing units in the county (and a sub-stratification of how many of those units are subsidized) and the number of households in need of affordable housing. These analyses should be conducted annually to measure and understand longitudinal trends in housing supply.
- Follow the GICH 2019 recommended strategy of investing in the Affordable Housing Special Revenue Fund, which would lessen reliance on Federal, State, and philanthropic dollars for housing
- Follow the GICH 2019 recommended strategy of combating the displacement of existing neighborhood groups
- Follow the GICH 2019 recommended strategy of incentivizing inclusionary development through policy tools such as eliminating county fees for housing projects that provide affordable housing
- Follow the GICH 2019 recommended strategy of identifying opportunities for redevelopment--including the development of an inventory of opportunity properties based on strict criteria

### **Impediment 3: Lack of Education and Awareness on Fair Housing Rights & Responsibilities**

In the Neighborhood Leader interviews, one of the primary themes in the results focused on fair housing rights and responsibilities was a lack of knowledge about what those housing rights and responsibilities are.

## Athens-Clarke County 2020 Analysis of Impediments To Fair Housing Choice

Five of the 13 Neighborhood Leaders interviewed said that they were either not familiar or only minimally familiar with the Fair Housing Act and their rights and responsibilities. Those that were not familiar indicated that they knew it was important to know this information. Further, three individuals indicated that they wanted to learn this information and one respondent said “everyone should know [what their housing rights are.]”

If an individual in the public or private housing market does not know their rights, then they would not know if they had been discriminated against or could be unfamiliar with the fact that housing discrimination is illegal with accompanying legal processes when violations occur to address illegal discrimination.

In addition, there are issues regarding filing a complaint--residents may not have the knowledge about the process to file and/or also not have the time or energy to file a complaint even if they are familiar with the process. The time, energy, and resources used to participate in a filing process are known as transaction costs. For many individuals, especially those with access issues such as a lack of transportation, these transaction costs may be too high to justify participation in the process. These barriers are significant impediments to fair housing. It is important to note that with the data presented in a previous section on complaints filed, we observed 22 complaints filed between 2006 and 2016. The most frequent reason for filing the claim was action pursued because of perceived racial discrimination. There are some current gaps in the local data on filed claims and cases with a decision, but it is clear that more effort needs to be expended on educating citizens about their fair housing rights and responsibilities.

#### **Recommendations to Address Education & Awareness:**

ACCGov’s Housing and Community Development Department (HCD) has made meaningful strides toward increasing public participation and public education opportunities since the last Analysis of Impediments was conducted in 2012. It is recommended that:

- The HCD department continues to build on the Lunch and Learn program.
- It is also recommended that HCD leverage the existing infrastructure in the Neighborhood Leader program to further educate segments of the population that have not been exposed to information on Fair Housing Rights and Responsibilities. In their interviews, Neighborhood leaders agreed that the best way to educate the community on their Fair Housing rights is to go meet individuals and communities where they are and going into community spaces where people are already gathering, involving the community in sharing and creating information.
- As mentioned in the interview results section, grassroots education within the community was emphasized, as well as the suggestion to leverage platforms that community members use (e.g. social media platforms).
- HCD could facilitate training on Fair Housing Rights and Responsibilities with Terris Thomas (Neighborhood Leader Director) and the 16 Neighborhood Leaders so that they will be able to engage in direct client education and awareness on these issues.
- Finally, following the recommendations of the 2019 GICH study, it is also recommended that HCD partner with members of the GICH team to deliver training and education on the

## Athens-Clarke County 2020 Analysis of Impediments To Fair Housing Choice

study, its findings, and to generate support for the action agenda proposed in the team's study.

#### **Impediment 4: Land Use & Zoning Restricts Access to Affordable and Fair Housing**

Athens-Clarke County has restrictive policies regarding how many unrelated individuals can reside in a single unit dwelling. The city ordinance states the following: "Owners of any single dwelling unit located in any Single-Family Residential (RS) zoning district or any AR neighborhood cannot have more than two unrelated individuals residing therein, whether or not a family also resides therein. Nor shall any family, as defined, have more than one unrelated individual residing with the family" [ACCGov Ordinance 9-15-18].

The restricted definition of family in this ordinance, defined as "two or more persons residing in a single dwelling unit where all members are related by blood, marriage, adoption up to the second degree of consanguinity, or foster care. The term family does not include any organization or institution group," could restrict fair housing opportunities for individuals who cannot afford housing otherwise. Further, individuals living with a disability could also experience disproportionate burden from this particular limitation in city law. The restrictive nature of this policy limits affordable housing options for individuals who are unrelated as defined by the city ordinance.

#### **Recommendations to Address Land Use & Zoning Restrictions**

- A city collaboration between HCD and the Planning Department to examine this policy and its effects on protected classes is important to understand the extent to which this is an impediment to fair and affordable housing.
- Continue to assess and streamline processes for zoning and issuance of building permits that will remove constraints to building affordable housing and increase housing options for Athens-Clarke County residents.

#### **Conclusion**

In conclusion, the housing landscape in Athens-Clarke County is complex, and the impediments identified in this report are critical areas that need to be addressed to ensure equity in housing access and to reduce housing volatility in the marketplace. One particular challenge of note is the fact that Athens-Clarke County is the smallest county in Georgia by ten square miles, with 40% of the county preserved under land use regulations. Thus, there is not much more land that can be developed. Given this fact, redevelopment of existing properties that are "opportunity" properties should be a significant priority of ACCGov in the coming years.

Many of the trends discussed in the county--including population growth, demographic shifts to smaller households sizes, increases in student housing and decreases in other types of multi-unit dwellings, and the stark increase in unemployment in Spring 2020 will only exacerbate the current challenges and impediments to Fair Housing unless significant strides are made in the public and private spheres to mitigate the challenges presented by such changes.



## Athens-Clarke County 2020 Analysis of Impediments To Fair Housing Choice

While the challenges posed are complex, there are several strengths of note in our community that should not be overlooked. To the contrary, a strengths-based approach to addressing our issues around housing demands that we identify the strengths and assets in ACC and then build solutions and strategies that build on these strengths. These strengths include the fact that Athens-Clarke County serves as the health and social services hub for a 17-county region in Northeast Georgia. There are many public, private, and nonprofit service providers that are centrally located in Athens and that provide significant benefits to Athens-Clarke County residents. Related to this, we have strong nonprofit service providers, some with a special focus on housing access and quality, including the Athens Housing Authority, the Athens Land Trust, and Habitat for Humanity. We also have two fixed-route transit service providers that connect individuals with jobs in a fixed service area--and while there are limitations to our public transit provision, it is a significant resource in our community that can help link people to the resources and employment opportunities that they need. Each of these resources are important and should be considered in development of strategies around fair housing.

Finally, the global pandemic that struck in Spring 2020 has adversely affected communities across our state, nation, and world. Athens-Clarke County is no exception. Record increases in unemployment and an uncertain future for many local businesses has left many vulnerable families even more at risk. The public health and subsequent economic crises have created an environment in which mass evictions are likely over the coming year. COVID19, in effect, will exacerbate all existing disparities and will likely create new ones. The adverse effect on social determinants of health and wellbeing, including quality housing, are still largely unknown. As we move forward on decreasing impediments to fair housing, special consideration and intense resources will likely be needed to address the damage done to Athens-Clarke County residents, our local economy, and our housing market by the pandemic.

Athens-Clarke County 2020 Analysis of Impediments To Fair Housing Choice

## **SIGNATURE PAGE**

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Chief Elected Official

## APPENDIX A. DEFINITIONS

As defined in *The Fair Housing Planning Guide*, the definition of “Affirmatively Further Fair Housing” [AFFH] requires a grantee to:

- Conduct an analysis to identify impediments to fair housing choice within the jurisdiction;
- Take appropriate actions to overcome the effects of any impediments identified through the analysis;
- Maintain records reflecting the analysis and actions taken in this regard<sup>6</sup>.

As described in *The Fair Housing Planning Guide*, the CHAS statute at Section 104(21) defines the term “certification” within the context of the Certification to Affirmatively Further Fair Housing [AFFH] to be:

- A written assertion
- Based on supporting evidence
- Available for inspection by the Secretary, the Inspector General and the public
- Deemed accurate for purposes of this Act unless the Secretary determines otherwise after:
  - Inspecting the evidence
  - Providing due notice and opportunity for comment<sup>7</sup>.

In carrying out its local Analysis of Impediments to Fair Housing Choice, Athens-Clarke County utilized the following definition of “Fair Housing Choice” as outlined by HUD:

- The ability of persons of similar income levels to have available to them the same housing choices regardless of race, color, religion, sex, national origin, familial status, or handicap.

As defined in *The Fair Housing Planning Guide*, the definitions of impediments to fair housing choice include:

- 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.
- Any actions, omissions, or decisions which have the effect of restricting housing choices or the availability of housing choices on the basis of race, color, religion, sex, disability, familial status, or national origin<sup>8</sup>.

In carrying out its local Analysis of Impediments to Fair Housing Choice, Athens-Clarke County utilized the following definition of Protected Classes:

- Title VIII of the Civil Rights Act of 1968 prohibits housing discrimination based on race, color, national origin or ancestry, sex, or religion. The 1988 Fair Housing Amendments Act added familial status and mental and physical handicap as protected classes.

<sup>6</sup> U.S. Department of Housing and Urban Development Office of Fair Housing and Equal Opportunity. *Fair Housing Planning Guide: Volume 1 (Chapter 1: Fair Housing Planning Historical Overview, Page 14)*. March 1996.

<sup>7</sup> *Ibid.* Page 16.

<sup>8</sup> *Ibid.* Page 26.

## Athens-Clarke County 2020 Analysis of Impediments To Fair Housing Choice

Though different municipal jurisdictions within Athens-Clarke County may define “affordable” differently, the definition used throughout this analysis is congruent with HUD’s and Athens Clarke County’s definition:

- The U.S. Department of Housing and Urban Development (HUD) defines "affordable" as housing that costs no more than 30% of a household's total monthly gross income. For rental housing, the 30% amount would be inclusive of any tenant-paid utility costs. For homeowners, the 30% amount would include the mortgage payment, property taxes, homeowners insurance, and any homeowners’ association fees.
- Rental housing affordable to a low-income family of four (income up to 80% of the area median income) residing in Athens-Clarke County would carry a total monthly cost of up to \$1,154 as noted by the National Low Income Housing Coalition’s 2010 Out of Reach Data.

## APPENDIX B. QUANTITATIVE DATA SOURCES

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### Athens Wellbeing Project

The sampling plan for the Athens Wellbeing Project (AWP) was designed to obtain a random sample of county residents representative of the total population of Athens-Clarke County. The first step in selecting the AWP sample was to create a list of all residence or living communities (i.e. apartment buildings, public housing communities, mobile home parks, and retirement communities) in Athens-Clarke County. This list, hereafter referred to as the sampling frame, was used to select a residence. For the purposes of the AWP, the unit of analysis is conceptualized as the household. Within each selected residence, a single resident living in the household received the AWP survey and was asked to respond on behalf of all residents living in the household. This person is hereafter referred to as the respondent.

To create a sample that represented the population of interest the sampling frame needed to include all Athens-Clarke County residences. Sources for these lists included the Athens Clarke County Unified Government Department of Housing & Community Development and the Athens Housing Authority. The list of residences was comprised of the following types of dwellings:

- Single family residences, condos, and duplex buildings
- Apartment complexes
- Public Housing communities
- Mobile home parks
- Retirement communities

Next, the sampling frame was evaluated to determine which Athens-Clarke county residents might be underrepresented or missing from the frame completely. During the evaluation of the sampling frame, we determined that homeless and transitional residents could be missing from the frame. For the purposes of AWP, we defined homelessness according to the McKinney–Vento Homeless Assistance Act of 1987 (Pub. L. 100-77, July 22, 1987, 101 Stat. 482, 42 U.S.C. § 11301).

Using the McKinney-Vento definition means that we defined homelessness more broadly than only including individuals with no shelter or residing in homeless shelters. This definition also encompasses individuals who might be living with friends or family members or otherwise “transitional” situations. The vulnerable nature of homeless and transitional residents presented special challenges in constructing the sampling frame, and as a result we had to “select” them into the AWP sample differently from other residents.

The AWP data collection strategy used both postcard mailings and in-person, door-to door follow up. Four rounds of postcard mailers were sent to each household in the sample. The postcards included information on the project, instructions to complete the survey online (or to request a paper copy), the household’s unique Survey ID to complete the survey, and information on chances to win the incentive for completion.

## Athens-Clarke County 2020 Analysis of Impediments To Fair Housing Choice

The second mechanism for data collection was in-person follow up and administration of the survey instrument, conducted by data collection teams. Data collection teams were composed of a Neighborhood Leader—an infrastructure already existing in the community under Family Connection-Communities in Schools. Each neighborhood was assigned a Neighborhood Leader who has experience living and working in Athens and engaging with their local community. The Neighborhood Leader was the manager of each data collection team, composed of the NL and students from the University of Georgia. All data collection team members received training in Fall 2018 to prepare them for in person collection.

AWP 2.0 data collection resulted in 1,078 households completing the survey, with a +/-3% margin of error. Sampling weights were created and are utilized for all analysis and reporting to ensure representativeness of the data. The analysis weights account for variation in the probability of being included in the sample, and for varying rates of response across the sampling strata. The resulting sample from this round of collection is one that is robust and representative of Athens-Clarke County households.

A critical component of executing this work was achieving approval from the University of Georgia's Institutional Review Board (IRB) to conduct the project. The project was submitted to IRB in June 2016, and after being reviewed was determined that it was not deemed “research,” but rather was a project designed to provide research and analysis to stakeholders in the Athens Clarke County community. Thus, the project was exempt from further IRB oversight (IRB Study ID #00003747)

**Census QuickFacts Data**

The QuickFacts utilized US Census data regarding demographics, housing, health, economy, business, transportation, internet use, geography, and more. Data are available for all areas with populations greater than 5,000. Data are primarily from 2019, though some categories are presented representing 2014 through 2018. More information is available on the website:

<https://www.census.gov/quickfacts/>

**Athens Wellbeing Project Social Mapping Atlas**

Through the AWP website, this social mapping atlas provides maps illustrating data from QuickFacts, the Athens-Clarke County Government, and a 2015 health needs assessment. Data are presented on the elementary school zone level and are available regarding demographics, health, housing, environment, income, employment, lifelong learning, and transportation. More information can be found on the website:

<http://www.athenswellbeingproject.org/athens-social-mapping-atlas>

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**PolicyMap**

Several maps were drawn using the PolicyMap tool, which gathers and overlays a secondary data from a multitude of sources. Information can be found on demographics, income and spending, housing, lending, quality of life, economy, education, health, federal guidelines, and analytics. All data are linked to their sources. More information is available on the website:

<https://www.policymap.com/>

**Office of Fair Housing and Equal Opportunity (FHEO)**

“The mission of the Office of Fair Housing and Equal Opportunity (FHEO) is to eliminate housing discrimination, promote economic opportunity, and achieve diverse, inclusive communities by leading the nation in the enforcement, administration, development, and public understanding of federal fair housing policies and laws.”

FHEO data were used to understand the fair housing complaints for Athens-Clarke County over the past 10 years. Data on complaints regarding any and all protected classes (race, color, national origin, religion, sex, familial status and disability) are publicly available on their website:

<https://catalog.data.gov/dataset/fheo-filed-cases>

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## **APPENDIX C. ATHENS WELLBEING PROJECT 2018 SURVEY INSTRUMENT**

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**\*AWP SURVEY INSTRUMENT TO BE ADDED ONCE DOCUMENT IS IN PDF FORM\***



## Athens-Clarke County 2020 Analysis of Impediments To Fair Housing Choice

**APPENDIX D. NEIGHBORHOOD LEADER  
INTERVIEW QUESTIONNAIRE**

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Date: \_\_\_\_\_

Time: \_\_\_\_\_

Neighborhood Zone: \_\_\_\_\_

1. Please describe or share your understanding of the severe housing costs and housing burdens that low income and moderate income working households face?
2. Can you talk about the availability of affordable housing in Athens Clarke County?
3. What challenges do people face when trying to find affordable housing in Athens-Clarke County?
4. Are you familiar with Fair Housing rights and responsibilities? Who is protected by the Fair Housing Act?
5. What kind of actions qualify as housing discrimination? What steps should be taken if someone thinks they have faced housing discrimination?
6. In your opinion, what is the best way to educate the community on their Fair Housing rights?
7. How does access to affordable housing affect community wellbeing?
8. How has COVID changed the affordable housing issues that we discussed today?