

City of Dothan Analysis of Impediments to Fair Housing Choice

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Prepared for
Dothan, Alabama
by



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Executive Summary

Title VIII of the Civil Rights Act of 1968, more commonly known as the Fair Housing Act, ensures protection of housing opportunity by prohibiting discrimination in the sale or rental of housing on the basis of race, color, religion, sex, and national origin (the federally protected classes). The Act was amended in 1988 to include familial status and disability status as protected classes.

The City of Dothan, Alabama receives funds from the United States Department of Housing and Urban Development (HUD) through the Community Development Block Grant (CDBG) program. As a participant in this program, the City is required to complete a fair housing study known as an Analysis of Impediments to Fair Housing Choice (AI) to ensure that HUD-funded programs are being administered in a manner that furthers fair housing for federally protected classes. The goal of this study is to identify any barriers to fair housing choice for protected classes and recommend actions to address these impediments.

This Executive Summary begins with a brief overview of the study's key findings, followed by an outline of the identified impediments and recommended actions.

Demographic Summary

- The City of Dothan grew steadily since 1990, adding over 15,000 residents in the last 24 years. Most of this growth occurred in the 2000s. Since 2010, the number of households in the city declined even as population increased, suggesting that lingering effects of the Recession may be hindering new household formation.
- One Dothan census tract qualifies as a racially and/or ethnically concentrated area of poverty (RCAP/ECAP). HUD defines an RCAP/ECAP as a tract with an individual poverty rate of 40% or greater and a non-White population of 50% or more. This tract is located in central Dothan, in the area surrounding and immediately west of the Civic Center and downtown.
- The majority of residents in Dothan are White (61.7%) and about one-third (32.4%) are African American. No other population segment makes up more than 3% of Dothan's population. Minority population groups all saw significant growth between 2000 and 2010, together accounting for 75.5% of new residents. Of the city's 1,763 foreign-born residents, the largest share are from Mexico and other Caribbean or Central American countries (39.2%).
- Segregation between Whites and African Americans in the City of Dothan is moderate, and shows no change between 2000 and 2010. Segregation between other population

groups (White-Latino and Latino-African American) is low. Relative to other U.S. metro areas, the level of White-African American segregation in Dothan is moderate, ranking 198th out of the 384 metro areas included in the comparison.

- Family households make up the majority of Dothan (66.4%). About one-third of households citywide have children (32.1%), and 36.5% have female householders. Since 2000, the number of single male and female householders grew significantly faster than the number of married couples; the number of married couples with children declined over the decade.
- One-in-six Dothan residents has a disability (16.6%). Over half of disabilities relate to ambulatory functioning and movement, and one-third impair independent living. These difficulties may not only inhibit daily functioning, but also require housing accommodation and support services.

Housing and Affordability Summary

- Of the 30,388 housing units in Dothan, 15.2% are vacant, compared to 16.6% statewide. While some level of vacancy is necessary to moderate housing costs and allow for sufficient choice, high residential vacancy can be symptomatic of imbalances in the market, such as an oversupply of housing, lack of demand for available units, or lack of appropriate housing options and price points.
- The majority of units are single-family detached (72.3%). Small multifamily properties, including duplexes, triplexes, quads, and structures with 5 to 19 units, make up another 18.5%. Only 2.0% of the city's housing stock is in larger multifamily structures (20 units or more). Citywide, 60.1% of households own their homes, although this figure varies. Homeownership is more common for Whites (71.6%) than African Americans (37.4%) or Latinos (32.9%).

Variety in terms of structure type and tenure is important in providing housing options suitable to meet the needs of all residents, including different members of protected classes. Multifamily housing, including apartments, are often more affordable than single-family homes and may be the reference of elderly or disabled householders who are unable or do not desire to maintain a single-family home.

- Median household income in Dothan is \$42,026 according to the American Community Survey. African American and Latino households tend to have lower incomes than non-Latino Whites, and these groups are more likely to have difficulty affording housing in Dothan. Nearly two-thirds (64.8%) of African American households in Dothan spend more than 30% of their income on housing, as do 72.8% of Latinos, compared to 53.0% for Whites.

Access to Community Resources

- To assess access to areas of opportunity, HUD developed several indices that compare neighborhood poverty, school proficiency, labor market engagement, job access, and environmental health hazards by race and ethnicity. For most measures, the average White resident in Dothan lives in a neighborhood of greater opportunity than the average African American or Latino resident. For White and Black residents, differences are most pronounced for poverty and labor market engagement indices. For Whites and Latinos, the difference is most pronounced for the poverty index. Data shows that these disparities remain even when controlling for income.
- Housing choices are also linked to the presence of public resources that facilitate transportation between residential areas, job centers, and retail or service districts. In Dothan, the Wiregrass Transit Authority operates a weekday demand-response service that served an estimated 101,000 passengers in 2014. While no fixed-route service exists, areas of highest transit demand include the Southeast Alabama Medical Center, downtown Dothan, the Vaughn-Blumberg Center, and local shopping districts.

Land Use and Zoning

- Because zoning codes present a crucial area of analysis for a study of impediments to fair housing choice, the City of Dothan's zoning code was reviewed and evaluated for common fair housing issues. This analysis identified two ways the City of Dothan can strengthen its zoning code relative to fair housing:
 - Amending the code to remove the requirement that group homes be subject to the public hearing process; and
 - Adopting a local fair housing ordinance reinforcing the City's commitment to enforcing fair housing, and including a reasonable accommodation ordinance which specifies guidelines for residents who need to make a request for reasonable accommodation/modification.

Mortgage Lending Analysis

- This analysis examined HMDA data regarding home mortgage loan applications in Dothan from 2010 to 2014. Results indicate that at each income level, home mortgage loan denial rates for African Americans were above those for Whites. At high incomes, African American applicants were denied loans 2.2 times as frequently as Whites.
- The most common reasons for loan denials was credit history. This factor was behind 38.9% of denials to Whites and 41.5% of denials to African Americans, and speaks to a

household's overall long-term ability to repay home loans. Subsequent denial reasons varied by race, with debt-to-income ratio and collateral among the top three denial reasons for all groups.

- Looking at participation in real estate, lending, and financial occupations shows that no occupation employs a representative proportion of City of Dothan residents. Overall, Whites hold 87.0% of the jobs in these occupations, African Americans hold 10.1%, and Latinos hold only 0.4%.

Fair Housing Organizations and Activities

- The Central Alabama Fair Housing Center (CAFHC) is the only fair housing advocacy organization whose service area includes Dothan. CAFHC carries out activities such as challenging racial steering and other discriminatory housing practices; combating discrimination; expanding outreach, rental testing, and enforcement actions; and targeting lack of AFFH efforts by entitlement jurisdictions. Given CAFHC's location over 100 miles away in Montgomery, its large service area, and its rather limited funding, the organization has minimal presence in Dothan.
- When stakeholders were asked about organizations in Dothan that provide fair housing services, Legal Services of Alabama was the most commonly listed agency. Legal Services of Alabama (LSA) is a statewide organization that provides services to low-income residents with an office in Dothan. While LSA does assist in landlord/tenant disputes and I fair housing complaints, it is not specifically focused on providing fair housing services or education.
- The City of Dothan's Planning and Development Department provides periodic education and awareness of fair housing issues, primarily through annual events and activities surrounding fair housing month. Several community members recalled a past fair housing forum coordinated by the City that attracted good turnout and was described as a success.

Potential Impediments to Fair Housing Choice

Impediment 1: Limited Fair Housing Education and Resources

A common impediment to fair housing in jurisdictions throughout the U.S. is a lack of education about fair housing rights, including where and how to file a fair housing complaint. Community input indicates that limited knowledge about fair housing and related resources is a barrier to housing choice in Dothan. While several interview participants recalled the fair housing forum held by the City in the past (and the City reported strong attendance at that event), most were unaware of any current or ongoing fair housing education activities.

They also had limited knowledge of where to refer someone who may have a fair housing complaint.

In terms of fair housing organizations that provide complaint investigation and filing, testing, education, and outreach, resources in Dothan are limited. The City falls within the service area of the Central Alabama Fair Housing Center (CAFHC), but CAFHC covers a 29-county service area and thus has only a minimal presence in Dothan. Similarly, while Legal Services Alabama assists with landlord/tenant disputes and housing discrimination complaints in Dothan, it is not specifically focused on fair housing services.

A common perception is that individuals with more knowledge regarding fair housing rights are more likely to pursue a complaint than those with less knowledge of the law. Therefore, there is an association between education about fair housing rights, the discernment of discrimination, and attempts to pursue a complaint. Locally, it is critical that there are efforts in place to educate, to provide information, and to provide referral assistance regarding fair housing issues in order to better equip persons with the ability to assist in reducing impediments.

While input received through stakeholder interviews did not indicate a high level of public opposition to affordable housing development in Dothan, during completion of this AI, one proposed affordable apartment community faced resistance from an adjacent single-family neighborhood. Ultimately, the neighborhood's homeowners association voted to purchase the land rather than have it be sold to the proposed developer. This "Not In My Back Yard" (NIMBY) sentiment indicates a lack of understanding about fair and affordable housing, and these events serve as evidence of the impact negative public opinion, whether due to economic and/or racial/ethnic prejudices, can have on housing development.

Recommendations:

In the short-term, the City should consider ways to expand its fair housing education programming. The City could develop a schedule of events that includes a variety of topics and outreach methods. While a large citywide fair housing forum may be an appropriate event to hold on a biennial basis, the City should look for ways to disseminate fair housing information on a more regular basis. Several community stakeholders expressed potential interest in working as a partner in this effort in order to improve fair housing knowledge among their clients or parishioners. The City could consider planning one small-scale fair housing outreach activity per quarter, with locations rotating to church and school groups, neighborhood associations, boards of real estate agents, and various other partner organizations around Dothan. While topics should include fair housing rights and where to file a complaint, other information regarding the process of applying for an apartment, the process of applying for a mortgage, basic financial literacy, how to identify fair loan terms,

and rights regarding reasonable accommodations would also help expand housing options for racial and ethnic minorities, and other vulnerable protected classes.

In addition to expanded fair housing education efforts, the City should also work to make the process of filing a discrimination complaint more accessible. In the short-term, this could mean developing a City webpage dedicated to fair housing and establishing and publicizing a contact at the City responsible for addressing residents' fair housing questions, including providing assistance regarding how to file a complaint. A long-term strategy would be to encourage the development of an independent local fair housing agency responsible for education and outreach, complaint handling, and other related activities. One alternative may be to explore the options of establishing a small branch of or staff person from CAFHC to work specifically in the Dothan area.

Impediment 2: Potential Discrimination in Lending and Rental Markets

An analysis of Home Mortgage Disclosure Act (HMDA) data for City of Dothan census tracts from 2010 to 2014 shows that non-Latino African American applicants for home purchase loans were denied mortgages more frequently than non-Latino Whites. Moderate-income Black applicants who completed loan applications were denied mortgages 1.6 times as frequently as Whites with similar incomes. For high-income applicants, African Americans were denied loans 2.2 times as frequently as Whites. While these disparities may arise from legitimate factors such as differences in debt-to-income ratio, credit history, collateral, or credit applications, they also point to potential discrimination by mortgage lenders, and have the effect of limiting housing choice for African American households in Dothan.

In addition to facing higher denial rates, Black households in Dothan were also less likely to apply for home purchase loans than Whites. In 2010-2014, African Americans made up 11.1% of the applicant pool for home purchase loans, but constituted 32.7% of the population. Like loan outcomes, the rates at which households apply for mortgages are likely affected by income, credit history, collateral, and other financial factors. However, varying levels of access to banks, information about loan products, and knowledge of the home buying process may also affect application rates.

Community input from a real estate agent also supports this finding by indicating that minority clients have been far more successful in securing mortgage financing from banks in Montgomery or Columbus than from local banks in Dothan. Additionally, while no empirical measure of potential discrimination in the rental market is available, community input from several stakeholders noted possible fair housing violations related to the leasing of rental units. Specifically, stakeholders mentioned differences in application procedures depending on the applicant's race, especially in rental housing not professionally managed.

Recommendations:

A key way to measure discrimination in both the lending and rental markets is to conduct fair housing testing. While funding may be limited to conduct extensive fair housing testing, the City should avail itself of potential no- or low-cost testing services available through the Central Alabama Fair Housing Center in Montgomery.

In addition to testing, the City should encourage banks, mortgage lenders, and leasing agents and rental property managers to participate in fair housing education and training activities. The City could also require any banks/lenders doing business with the City to participate in fair housing training, as well as leasing agents/property managers for any rental developments receiving funds from or through the City.

Finally, to encourage and assist minority residents in applying for home loans, the City can develop a robust fair housing education program (as described in Impediment 1) that includes basic information regarding financial management practices, procedures for applying for loans, determining fair interest rates, and available resources for first time homebuyers.

Impediment 3: Zoning Impacts on Persons with Disabilities

Two aspects of Dothan's zoning code may act as barriers to fair housing choice for persons with disabilities. The first refers to regulations for siting group homes in the AC, R-1, R-2, R-3, and R-4 single-family residential zones. Because group homes are a special exception in these districts, an applicant must obtain approval from the Board of Zoning Adjustment following the public hearing process, regardless of whether the group home's residents meet the City's definition of family. However, a similarly situated group of non-disabled, unrelated persons living together who meet the City's definition of family would be permitted by right in those zones. Under the FHA, the City must ensure that at a minimum its zoning regulations treat group of unrelated persons with disabilities the same as groups of unrelated persons without disabilities.

The second area where Dothan's zoning ordinance could be strengthened relative to housing access for persons with disabilities is in identifying the process for reasonable accommodation requests. Federal and state fair housing laws require that municipalities provide individuals with disabilities or developers of housing for people with disabilities flexibility in the application of land use, zoning, and building regulations and procedures when reasonable and necessary to eliminate barriers to housing opportunity. At present, Dothan's zoning ordinance does not identify a clear and objective process by which persons with disabilities or developers of accessible housing may request a reasonable accommodation.

Recommendations:

To address the first zoning-related issue, the City should amend its zoning code to remove the requirement that group homes be subjected to the public hearing process. If the City has a legitimate interest in providing oversight of group homes for persons with disabilities to protect those residents, an administrative review should be conducted to ensure the residence is complying with all state laws and local zoning. A more permissive approach would be to amend the zoning code to allow group homes (and other supportive group housing for persons with disabilities) that otherwise meet the definition of family wherever single-family dwellings are permitted by right. The City could then separately regulate larger, institutional-type group homes that do not meet the definition of “family” by requiring a special use permit to locate in a single-family zoning district.

To address reasonable accommodations, Dothan should adopt a reasonable accommodation ordinance (possibly as part of a larger fair housing ordinance, as suggested in the Land Use and Zoning section) that outlines a standardized process to handle requests. Doing so would ensure there is transparency and equality in how requests are treated, and give the City the authority to evaluate requests without the applicant having to submit to a public hearing process. Model ordinances are available that have been approved by HUD or the DOJ as part of fair housing settlement or conciliation agreements.

As of the date of the final draft of this Analysis of Impediments to Fair Housing Choice, the City of Dothan has begun the process of implementing these recommendations related its zoning code.

Impediment 4: Cost and Condition of Housing Limits Choice

Quantitative data obtained from the Census Bureau and HUD, supported by comments received from several interview participants, demonstrates that a significant number of households in the City have insufficient income to afford appropriate housing. These groups frequently exceed the recommended HUD guideline of spending no more than 30% of income on housing. The issue of affordability is complicated by high utility costs in housing that is older, in poor condition, and/or poorly-weatherized.

Research shows that some members of protected classes are more likely to face difficulties affording housing than others. Minority households tend to have lower incomes and have been shown to have higher rates of housing need than White households. Additionally, HUD data reveals that some members of protected classes, including minorities, female householders, households with children, and disabled persons, are more likely to reside in public housing or use housing choice vouchers than the population overall.

Recommendations:

The City and its public and private sector partners should continue working to expand the availability of affordable housing and housing choice vouchers in Dothan. While CDBG funding will likely be a part of this effort, it is critical that additional non-HUD funding streams be identified and pursued. The City should also continue to look for opportunities to invest in affordable housing; for example, by providing funding or other assistance to potential Low Income Housing Tax Credit projects. A key component in this strategy will be encouraging and investing in affordable development, redevelopment, or rehabilitation projects located in low poverty, high opportunity parts of the City.

In conjunction with support for new affordable housing units, the City should continue to use a portion of its CDBG grant and other public funds to maintain and improve public facilities and infrastructure in lower-income neighborhoods around downtown. Stakeholders expressed approval of recent park improvements, and noted that the City has made recent efforts to support its close-in neighborhoods. However, continued attention will be needed to build on these activities and spur ongoing revitalization.

Impediment 5: Underrepresentation of Racial and Ethnic Minorities in Real Estate, Lending, and Financial Occupations

Employment data from the U.S. Census Bureau's Equal Employment Opportunity (EEO) Tabulation shows that, according to 2006-2010 estimates, racial and ethnic minorities are considerably underrepresented in real estate, lending, and financial occupations. African Americans hold only 4 of 360 positions in real estate, all as property, real estate, or community association managers. There were no African American appraisers or real estate brokers/ sales agents as of this data. In lending occupations, 4 of 90 jobs were held by Black employees as credit counselors or loan officers. All loan interviewers and clerks were White. Finally, in financial occupations, African Americans held 105 positions (or 15.8%), still well below proportional representation. Meanwhile, only 4 Latinos were employed in any of these occupations (all as real estate brokers or sales agents).

Recommendations:

The racial and ethnic composition of real estate, lending, and financial occupations should more closely reflect the racial/ethnic composition of the City of Dothan as a whole. While the City is limited in how it can affect change in private businesses, one option would be to work with local partners such as the Dothan Association of Realtors, the Chamber of Commerce, or local banks to establish a small scholarship fund for minority students interested in pursuing careers in one of these fields. A complementary or alternative approach would be to approach these partners regarding establishing a mentorship, internship, or other outreach program for African Americans, Latinos, and other minorities.

Introduction

Equal access to housing choice is crucial to America's commitment to equality and opportunity for all. Title VIII of the United States Civil Rights Act of 1968, more commonly known as the Fair Housing Act, provides housing opportunity protection by prohibiting 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. The U.S. Department of Housing and Urban Development (HUD), specifically HUD's Office of Fair Housing and Equal Opportunity (FHEO), is responsible for the administration and enforcement of the Fair Housing Act and other civil rights laws.

Provisions to affirmatively further fair housing (AFFH) are basic long-standing components of HUD's housing and community development programs. The AFFH requirements are derived from 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 a manner to affirmatively further fair housing.¹

Local communities that receive grant funds from HUD through its entitlement process satisfy this obligation by performing an "Analysis of Impediments to Fair Housing Choice" (AI) within their communities and developing and implementing strategies and actions to overcome any impediments to fair housing choice based on their history, circumstances, and experiences. Through this process, local entitlement communities promote fair housing choices for all persons, including protected classes under the Fair Housing Act, and 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. Mosaic Community Planning assisted the City of Dothan with the preparation of this Analysis of Impediments to Fair Housing Choice.

HUD will presume that the grantee is meeting its obligation and certification to affirmatively further fair housing by taking actions that address the impediments, including:

- 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;

¹ 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.

- 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.

Through its Community Planning and Development (CPD) programs, HUD's goal is to expand mobility and widen a person's freedom of choice. The Department also requires Community Development Block Grant (CDBG) and HOME Investment Partnerships (HOME) Program grantees to document AFFH actions in the annual performance reports that are submitted to HUD.

Definitions & Data Sources

Definitions

Affirmatively Further Fair Housing – In keeping with the latest proposed guidance from HUD, to Affirmatively Further Fair Housing Choice (AFFH) is to comply with “the 1968 Fair Housing Act’s obligation for state and local governments to improve and achieve more meaningful outcomes from fair housing policies, so that every American has the right to fair housing, regardless of their race, color, national origin, religion, sex, disability or familial status.”²

Fair Housing Choice - In carrying out this Analysis of Impediments to Fair Housing Choice, the City of Dothan used the following definition of “Fair Housing Choice”:

- 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.

Impediments to Fair Housing Choice - As adapted from the HUD *Fair Housing Planning Guide*, impediments to fair housing choice are understood to include:³

- 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.

Protected Classes – The following definition of federally protected classes is used in this document:

- 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.

² U.S. Department of Housing and Urban Development. “HUD Publishes New Proposed Rule on Affirmatively Furthering Fair Housing Choice.” Press Release No. 13-110. July 19, 2013.

³ U.S. Department of Housing and Urban Development Office of Fair Housing and Equal Opportunity. *Fair Housing Planning Guide: Volume 1 (Chapter 2: Preparing for Fair Housing Planning, Page 2-17)*. March 1996.

Affordable - Though local definitions of the term may vary, the definition used throughout this analysis is congruent with HUD's definition:

- HUD defines as "affordable" 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.

Data Sources Used in this Analysis

Decennial Census Data – Data collected by the Decennial Census for 2010 and 2000 is used in this Assessment (older Census data is only used in conjunction with more recent data in order to illustrate trends). The Decennial Census data is used by the U.S. Census Bureau to create several different datasets:

- 2010 and 2000 Census Summary File 1 (SF 1) – This dataset contains what is known as “100% data,” meaning that it contains the data collected from every household that participated in the Census and is not based on a representative sample of the population. Though this dataset is very broad in terms of coverage of the total population, it is limited in the depth of the information collected. Basic characteristics such as age, sex, and race are collected, but not more detailed information such as disability status, occupation, and income. The statistics are available for a variety of geographic levels with most tables obtainable down to the census tract or block group level.
- 2000 Census Summary File 3 (SF 3) – Containing sample data from approximately one in every six U.S. households, this dataset is compiled from respondents who received the “long form” Census survey. This comprehensive and highly detailed dataset contains information on such topics as ancestry, level of education, occupation, commute time to work, and home value. The SF 3 dataset was discontinued for the 2010 Census, but many of the variables from SF 3 are included in the American Community Survey.

American Community Survey (ACS) – The American Community Survey is an ongoing statistical survey that samples a small percentage of the U.S. population every year, thus providing communities with more current population and housing data throughout the 10 years between censuses. This approach trades the accuracy of the Decennial Census Data for the relative immediacy of continuously polled data from every year. ACS data is compiled from an annual sample of approximately 3 million addresses rather than an actual count (like

the Decennial Census's SF 1 data) and therefore is susceptible to sampling errors. This data is released in two different formats: single-year estimates and multi-year estimates.

- 2014 ACS 1-Year Estimates – Based on data collected between January 2014 and December 2014, these single-year estimates represent the most current information available from the U.S. Census Bureau, however; these estimates are only published for geographic areas with populations of 65,000 or greater.
- ACS Multi-Year Estimates – More current than Census 2010 data and available for more geographic areas than the ACS 1-Year Estimates, this dataset is one of the most frequently used. Because sampling error is reduced when estimates are collected over a longer period of time, 5-year estimates will be more accurate (but less recent) than 3-year estimates. ACS datasets are published for geographic areas with populations of 20,000 or greater. The 2010-2014 ACS 5-year estimates are used most often in this assessment.

Previous Works of Research – This AI is supported by, and in some cases builds upon, previous local plans and works of research conducted for and by the City of Dothan, including:

- 2015-2019 City of Dothan Consolidated Plan, June 2015 – Prepared by the City of Dothan, this plan outlines the City's goals for addressing priority community development and housing needs over the next five years. It includes the City's 2015-2016 Annual Action Plan, which identifies specific projects that will work toward achieving 5-year goals. The plan also includes a wealth of data related to housing and community development needs, existing housing stock, and resources available to address homelessness and other community issues.
- Accessible Housing: An Analysis of Impediments for Fair Housing in Dothan, September 2010 – This document, prepared by Marketek, Inc., is the immediate predecessor to this AI. It contained a demographic overview, analysis of the geography of protected classes, housing profile, zoning analysis, and an assessment of the local real estate and mortgage finance industry relative to affordable housing. The report also provided policy recommendations designed to improve fair housing choice for protected classes in Dothan.

Stakeholder Engagement

Stakeholder Interviews – Key community stakeholders were identified, contacted, and invited to attend a public meeting or participate in an individual interview. Twenty-one stakeholders participated in interviews, representing a variety of perspectives related to fair housing, affordable housing, and community development, including:

- Banking/mortgage lending
- Real estate sales
- Affordable rental and homeowner housing development
- Affordable rental housing management
- Public housing
- Fair housing
- Code enforcement and building inspection
- Legal services
- Social services
- Community churches
- Community activism
- Small businesses
- African American organizations

Fair Housing Forum – A public meetings was held to provide a forum for residents and other interested parties to contribute to the identification of problems, issues, and barriers to fair housing choice for this AI. The forum was held on Thursday, April 21st, 2016 from 4:00 pm to 5:30 pm at the Civic Center Complex Board Room, 126 North St. Andrews Street, Dothan, Alabama 36303. The meetings had 13 attendees. Public comments received at the meeting were compiled and summarized for inclusion in the AI where relevant.

Public Comment Period – A 30-day public comment period was held on the draft Analysis of Impediments from Monday, June 13, 2016 through Thursday, July 14, 2016. The public comment period was advertised in the *Dothan Eagle*, and copies of the draft report were made available for public inspection at the downtown Houston-Love Memorial Library and the Office of the City Clerk at the Dothan Municipal Complex. No comments were received during the public comment period.

Limitations of this Analysis

This report analyzes the current fair housing climate, identifies impediments to fair housing choice and equity, and recommends strategies for overcoming the identified impediments. Some of the impediments identified in this report will require additional research and on-going analysis. This report is not intended to constitute a fair housing action plan or any other type of community plan; however, it should be a key resource for such plans as they are developed.

HUD's primary guidance for developing Analyses of Impediments is found in the Fair Housing Planning Guide, published in 1996. Since that time, HUD's approach to fair housing has evolved significantly. In 2015, HUD released a final rule titled "Affirmatively Furthering Fair Housing" that outlines significant changes to the development of local fair housing studies and introduced a new fair housing report format called an Assessment of Fair Housing (AFH). While the City of Dothan is not yet required to develop an AFH, the methodology and components of this AI, to the greatest extent possible, meet both the AFH criteria as well as the traditional AI requirements found in the Fair Housing Planning Guide.

While a licensed attorney with land use and fair housing experience participated in the research contained herein, no portion of this Analysis shall constitute or be relied upon as legal advice or as a legal opinion.

Throughout this analysis, the authors have made careful choices regarding which datasets to use. The choice of a dataset often involves tradeoffs among criteria. For example, more recent datasets often have a limited number of data variables available for analysis. Additionally, there is the unavoidable tradeoff between geographic and socio-economic detail (less detailed data for smaller geographies) that sometimes restricts the availability of data. Also, the detailed definitions of data variables can change over time limiting their comparability.

Finally, all source data used in the preparation of this analysis is assumed to be accurate, whether from national sources (e.g. the U.S. Census Bureau), local sources, or proprietary sources (e.g. the National Low Income Housing Coalition's *Out of Reach* report).

Historical Overview

The City of Dothan was established in 1885 and has since been a center of industry and commerce due to its agricultural attributes. Cotton farming was a key economic staple of the area until 1910, when crop devastation by insects led to the adoption of peanut farming as a primary crop. Dothan rose to being a top producer of the peanut.

Due to its geographic position between two Native American trade routes, Dothan was first a trading post between the Yamassee and the Creek. During the 1830s, the area's extensive supply of yellow pine attracted lumbermen from Georgia,⁴ who established a permanent settlement known as Poplar Head. Over the next several decades, the availability of land drew many settlers along the spring that is currently the intersection of Main and Fortner Streets.⁵

The rise of lumber, turpentine, and naval stores throughout the late 1870s continued to draw more settlers seeking work. They cleared the land to build farms and permanent homes. Poplar Head was renamed Dothan and incorporated on November 10, 1885.⁶

In 1889, the Alabama Midland Railroad track, which ran through the City, connected Dothan with Montgomery, Alabama, and Bainbridge, Georgia. Railroad access transformed Dothan into the commercial center of the county, and its growth outpaced that of its riverfront rival Columbia and the county seat of Abbeville. Dothan's expanded population and role in the regional economy created a push for more political influence including the establishment of a new county (Dothan was previously part of Henry County) with Dothan as the county seat. In 1903, the Alabama legislature created Houston County and Dothan was selected as its seat of government.

Unlike other Alabama cities such as Birmingham and Mobile, which expanded their economic industries, Dothan's economy remained closely linked with the agricultural sector and served as a transportation hub for cotton, lumber, and commercial farming goods. Efforts in the 1920s to add small factories and textile mills to the local economy following the destruction of cotton crops by the boll weevil were both short lived and unsuccessful. Devastated by the Great Depression, local businessmen throughout the 1930s brought several industries and businesses to the Dothan area, including the Dothan Regional Airport in 1938, Dothan Hosiery, aircraft depots, cigar plants, and furniture manufacturing.

⁴ <http://www.dothan.org/index.aspx?NID=474>. Accessed May 16,2016

⁵ Encyclopedia of Alabama. <http://www.encyclopediaofalabama.org/article/h-2447#sthash.DSOpwHkf.dpuf>. Accessed May 16,2016

⁶ Early History of Dothan, AL. <http://www.southern-style.com/Southeast%20Alabama%20Heritage%20Association/History%20of%20Early%20Dothan>. Accessed: May 18, 2016

Socioeconomic Overview

This section presents demographic and economic information collected from the Census Bureau, the Bureau of Economic Analysis, the Bureau of Labor Statistics, and other sources. Data was used to analyze a broad range of socioeconomic characteristics, including population growth, age, employment, income, and poverty. Ultimately, the information presented in this section helps illustrate the underlying conditions that have shaped housing and community needs in Dothan.

To supplement 2000 and 2010 census data, information for this analysis was also gathered from the Census Bureau’s American Community Survey (ACS). The ACS data covers similar topics as the decennial counts, but also includes data not appearing in the 2010 census such as household income and poverty. The key difference in these datasets is that ACS data represents samples as opposed to a 100 percent count; however, population distributions from the ACS data can be compared to those from the census.

Population Dynamics

According to the U.S. Census Bureau, the 2014 estimated population for the City of Dothan is 69,400 (Table 1). The City’s population grew steadily since 1990, adding over 15,000 residents in the last 24 years. Most of this growth occurred in the 2000s, when the City’s population expanded by 7,759 persons, or 13.4%. This rate was above that of the Dothan MSA (11.3%), the state of Alabama (7.5%), and the U.S. (9.7%).

Jurisdiction	1990	2000	2010	2014
Population	53,589	57,737	65,496	69,400
Population Growth Rate		7.7%	13.4%	6.0%
Households	20,685	23,685	26,845	25,760
Household Growth Rate		14.5%	13.3%	-4.0%

Sources: U.S. Census 1990, 2000 SF1 Tables P001 and H003 and 2010 SF1 Tables P1 and H3; 2014 1-Year American Community Survey Tables B01003 and B25002

Household growth in Dothan exceeded population growth during the 1990s, a trend which also held in the MSA and state. In all three geographies, household growth rates slowed during the 2000s, when they roughly matched population growth rates. Since 2010, the number of households in Dothan, in the MSA, and in Alabama declined. Households in Dothan fell by 4.0%, a decline that was slightly lower than that of the MSA (-4.9%), but above that of the state (-2.3%). These declines suggesting lingering effects of the Recession that hindered

new household formation, such as families doubling up or individuals continuing to live with parents or roommates.

Population by Age

The population of Dothan can be characterized as slightly older than the overall population of the U.S. with a median age of 38.0 years per the 2010 Census, compared to a national median of 37.2 years. Median age for the state of Alabama is only slightly less at 37.9 years and the Dothan MSA is older at 39.6 years.

In 2010, residents over the age of 65 accounted for 14.7% of the City’s population, or roughly one-in-seven residents. The number of elderly residents (65-74 years of age) increased by 16.1% between 2000 and 2010, while the number of frail elderly residents (age 75+) increased by 12.0%. The age group with the highest growth rate in Dothan between 2000 and 2010 is older adults age 55-64. This age bracket grew by 49.0%, indicating a need for increased focus on the housing, community, and supportive service needs of elderly residents as Baby Boomers continue to age.

Table 2. Population by Age in Dothan, Alabama					
Age	2000		2010		2000-2010 % Change
	Count	Share of Total	Count	Share of Total	
Under 5 years	3,960	6.9%	4,532	6.9%	14.4%
5 to 19	12,142	21.0%	13,075	20.0%	7.7%
20 to 24	3,429	5.9%	4,001	6.1%	16.7%
25 to 34	7,464	12.9%	8,686	13.3%	16.4%
35 to 54	16,913	29.3%	17,530	26.8%	3.6%
55 to 64	5,413	9.4%	8,064	12.3%	49.0%
65 to 74	4,410	7.6%	5,120	7.8%	16.1%
75 and over	4,006	6.9%	4,488	6.9%	12.0%
Total	57,737	100.0%	65,496	100.0%	13.4%
Median Age	37.2 years		38.0 years		2.2%

Source: 2000 Census SF1 Table P012 and 2010 Census SF1 Table P12

Economic Overview

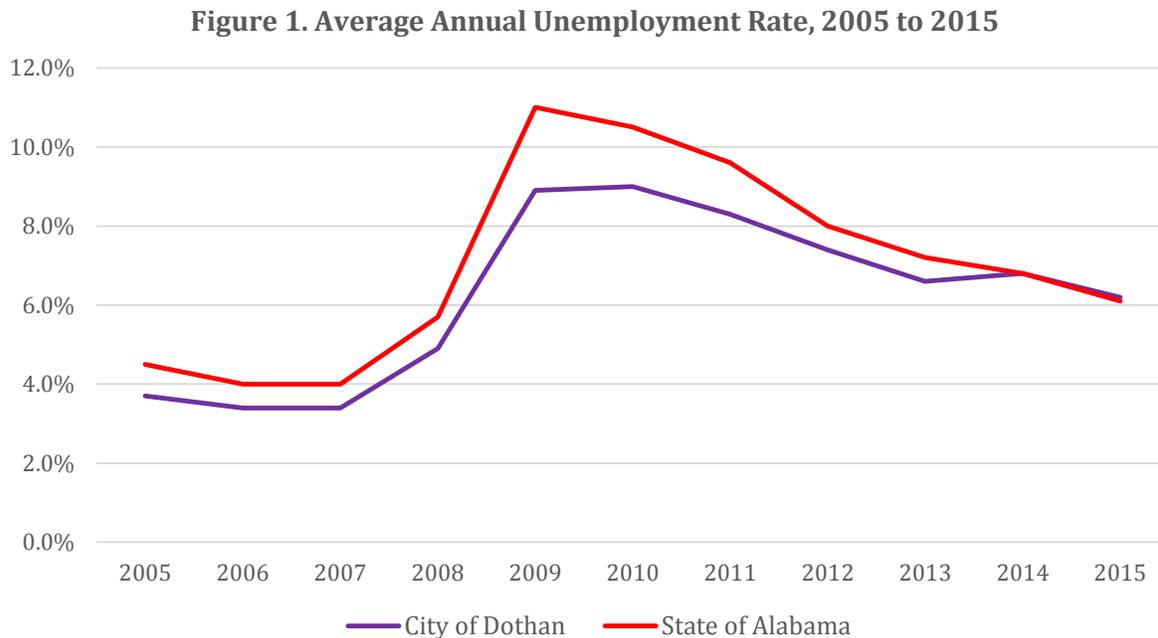
Income affects a household’s housing choice by limiting or expanding their ability to afford various housing options. This section explores income and employment dynamics in Dothan, including relationships between household income, race and ethnicity, and other factors.

Labor Force and Total Employment

Data regarding the labor force (defined as the total number of persons working or looking for work) and employment (or the number of persons working) as gathered from Bureau of Labor Statistics estimates are presented below. As shown, labor force and employment figures in the City reflect a gradual decline in the unemployment rate since 2011. The unemployment rate in the City has consistently remained lower or equivalent to the unemployment rate in the state of Alabama.

Jurisdiction	2011	2012	2013	2014	2015
City of Dothan	8.3%	7.4%	6.6%	6.8%	6.2%
State of Alabama	9.6%	8.0%	7.2%	6.8%	6.1%

Source: Bureau of Labor Statistics Local Area Unemployment, <http://www.bls.gov/lau/lamtrk09.htm>



According to the U.S. Census Bureau’s Longitudinal Employer-Household Dynamics data, there were 39,435 jobs in Dothan as of 2014 (Table 4). Top employment industries include healthcare and social assistance (24.2% of jobs), retail trade (17.1%), accommodation and food services (11.1%), and manufacturing (7.5%).

Table 4. City of Dothan Primary Jobs by Industry, 2014

Industry Sector	Employment	Share of Total
Agriculture, forestry, fishing, and hunting	23	0.1%
Mining, quarrying, and oil and gas extraction	18	0.0%
Utilities	50	0.1%
Construction	1,364	3.5%
Manufacturing	2,938	7.5%
Wholesale Trade	1,924	4.9%
Retail Trade	6,744	17.1%
Transportation and warehousing	1,277	3.2%
Information	712	1.8%
Finance and insurance	1,030	2.6%
Real estate	426	1.1%
Services		
Professional and technical services	1,120	2.8%
Management of companies	130	0.3%
Administrative and waste services	2,315	5.9%
Educational services	2,239	5.7%
Healthcare and social assistance	9,535	24.2%
Arts, entertainment, and recreation	282	0.7%
Accommodation and food services	4,380	11.1%
Other services	1,033	2.6%
Public administration	1,895	4.8%
Total	39,435	100.0%

Source: U.S. Census Bureau, Center for Economic Studies, Longitudinal Employer-Household Dynamics, Retrieved on May 14, 2016 from <http://onthemap.ces.census.gov/>

Major employers in the City include the Southeast Alabama Medical Center, Dothan/Houston County Schools, Flowers Hospital, and the City of Dothan. Table 5 on the following page depict the top 10 employers in Dothan based on number of employees.

Employer	Number of Employees
Southeast Alabama Medical Center	2,113
Dothan/Houston County Schools	1,973
Flowers Hospital	1,100
City of Dothan	971
Farley Nuclear	950
Michelin Tire	550
AAA Cooper	425
Houston County Government	413
Twitchell	387
Exendicare	360

Source: "City of Dothan top employers 2014," *Dothan Eagle*, Posted April 9, 2015, Retrieved on May 14, 2016 from http://www.dothaneagle.com/city-of-dothan-top-employers/table_093cfd0a-def7-11e4-9523-7fd691c895ac.html

Income and Poverty

Income and earning dynamics are important to assessing community needs related to ability to access housing, healthcare, food, and other quality of life indicators. As Table 6 shows, median household income for Dothan was \$42,026 according to 2010-2014 5-Year ACS estimates. This figure is slightly above the median for the MSA (\$40,515), but below state and national medians (\$43,511 and \$53,482, respectively). Dothan's median household income increased by 20.1% between the 2000 Census and the 2010-2014 ACS. In contrast, both the state and nation saw increases in median income of about 27%.

Geographic division by income is seen as a problem for areas trying to racially and ethnically integrate, especially when income can be related to race, ethnicity, and other factors related to protected class. Figure 2 depicts household income by race and ethnic group for the City. As shown, a considerably larger share of African American (32.3%) and Latino (21.3%) households had incomes under \$15,000 per year than the share of White households (10.4%).

Table 6. Households by Income in Dothan, Alabama					
Income Range	2000		2010-2014		2000 to 2010-2014 % Change
	Count	Share of Total	Count	Share of Total	
Less than \$10,000	3,290	13.9%	2,567	9.9%	-22.0%
\$10,000 to \$14,999	2,063	8.7%	1,929	7.4%	-6.5%
\$15,000 to \$24,999	3,295	13.9%	3,436	13.2%	4.3%
\$25,000 to \$34,999	3,225	13.6%	3,052	11.8%	-5.4%
\$35,000 to \$49,999	3,634	15.3%	3,946	15.2%	8.6%
\$50,000 to \$74,999	3,958	16.7%	4,217	16.3%	6.5%
\$75,000 to \$99,999	1,898	8.0%	2,629	10.1%	38.5%
\$100,000 to \$149,999	1,510	6.4%	2,414	9.3%	59.9%
\$150,000 to \$199,999	364	1.5%	888	3.4%	144.0%
\$200,000 or more	509	2.1%	857	3.3%	68.4%
Total	23,746	100.0%	25,935	100.0%	9.2%
Median Household Income	\$35,000		\$42,026		20.1%

Source: 2000 Census SF1 Tables P052 and P053 and 2010-2014 5-Year American Community Survey Tables B19001 and B19013

Figure 2. Dothan Household Income Distribution by Race and Ethnicity, 2010-2014



Source: 2010-2014 5-Year American Community Survey Tables B19001B, B19001H, and B19001I

As the table below indicates, the racial and ethnic population in Dothan is significantly younger in age. African Americans and Latinos have lower incomes compared to Whites. With the exception of Asians, racial and ethnic groups experience higher rates of unemployment and poverty. African American unemployment (15.3%) is nearly triple the rate of Whites (5.7%), while African American poverty (36.7%) is more than triple the rate of Whites (9.3%), and the Latino poverty rate (26.9%) is more than double the rate for Whites.

Table 7. Socioeconomic Indicators by Race/Ethnicity in Dothan, Alabama				
Race/Ethnicity	Median Age (in years)	Median Income	Poverty Rate	Unemployment Rate
Non-Latino White	43.4	\$52,544	9.3%	5.7%
African American/Black	30.4	\$23,911	36.7%	15.3%
Asian	36.3	\$65,417	3.1%	3.3%
Latino	26.6	\$35,268	26.9%	6.3%
Total Population	38.0	\$42,026	19.2%	8.6%

Sources: 2010 Census SF1 Tables P13, P13B, P13D, P13H, P13I and 2010-2014 5-Year American Community Survey Tables B17001, B17001B, B17001D, B17001H, B17001I, B19013, B19013B, B19013D, B19013H, B19013I, B23025, C23002B, C23002D, C23002H, C23002I

Poverty

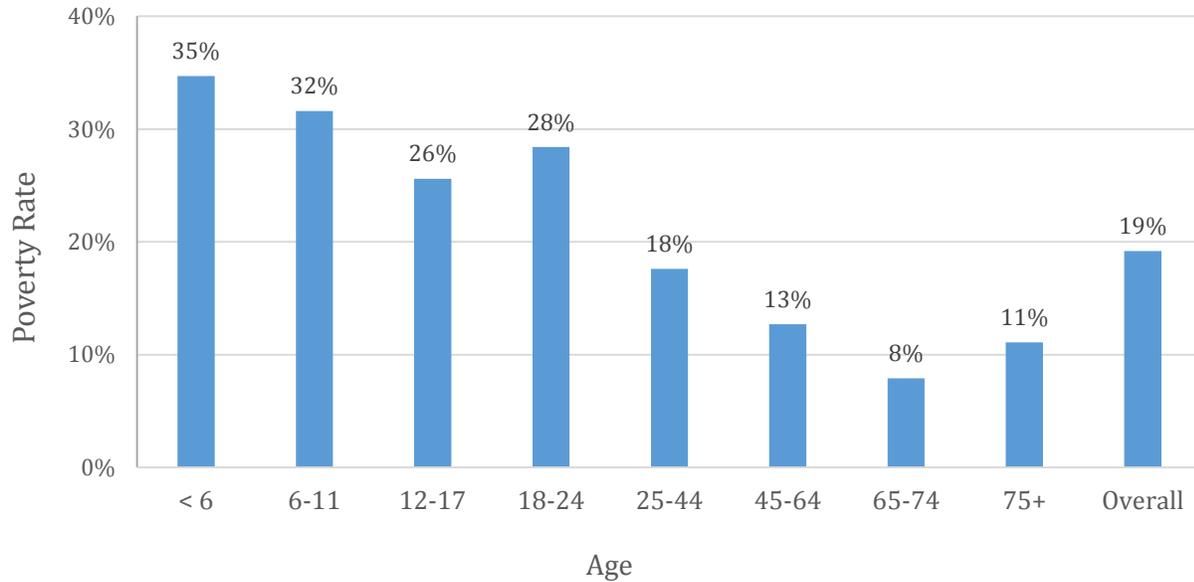
Although it is important to understand the income distribution, it is also important to understand the characteristics of the families and individuals in the lowest income categories that may be particularly vulnerable to housing discrimination. Poverty describes individuals and families receiving the least amount of income. In addition, living in poverty or near others living in poverty can be an external stressor for families.

The Census Bureau uses a set of income thresholds that vary by family size and composition to determine poverty status. If a family's total income is less than the threshold for its size, then that family, and every individual in it, is considered poor. The poverty thresholds do not vary geographically, but they are updated annually for inflation using the Consumer Price Index. The official poverty definition counts income before taxes and does not include capital gains and non-cash benefits such as public housing, Medicaid, and food stamps. Further, poverty is not defined for persons in military barracks, institutional group quarters, or for unrelated individuals under age 15 such as foster children.

The poverty rate in the City of Dothan (19.2%) is approximate to the poverty rate for the MSA (18.7%) and the state (18.9%), exceeding them by less than 1%. However, the City poverty rate exceeds the national rate by over 3 percentage points, indicating more severe

poverty as compared to the US. In Dothan, more than one in three children under age 12 experience poverty, as do more than one in ten frail elderly persons.

Figure 3. Poverty Rate by Age in the City of Dothan, 2010-2014



Source: 2010-2014 5-Year American Community Survey Tables B17001

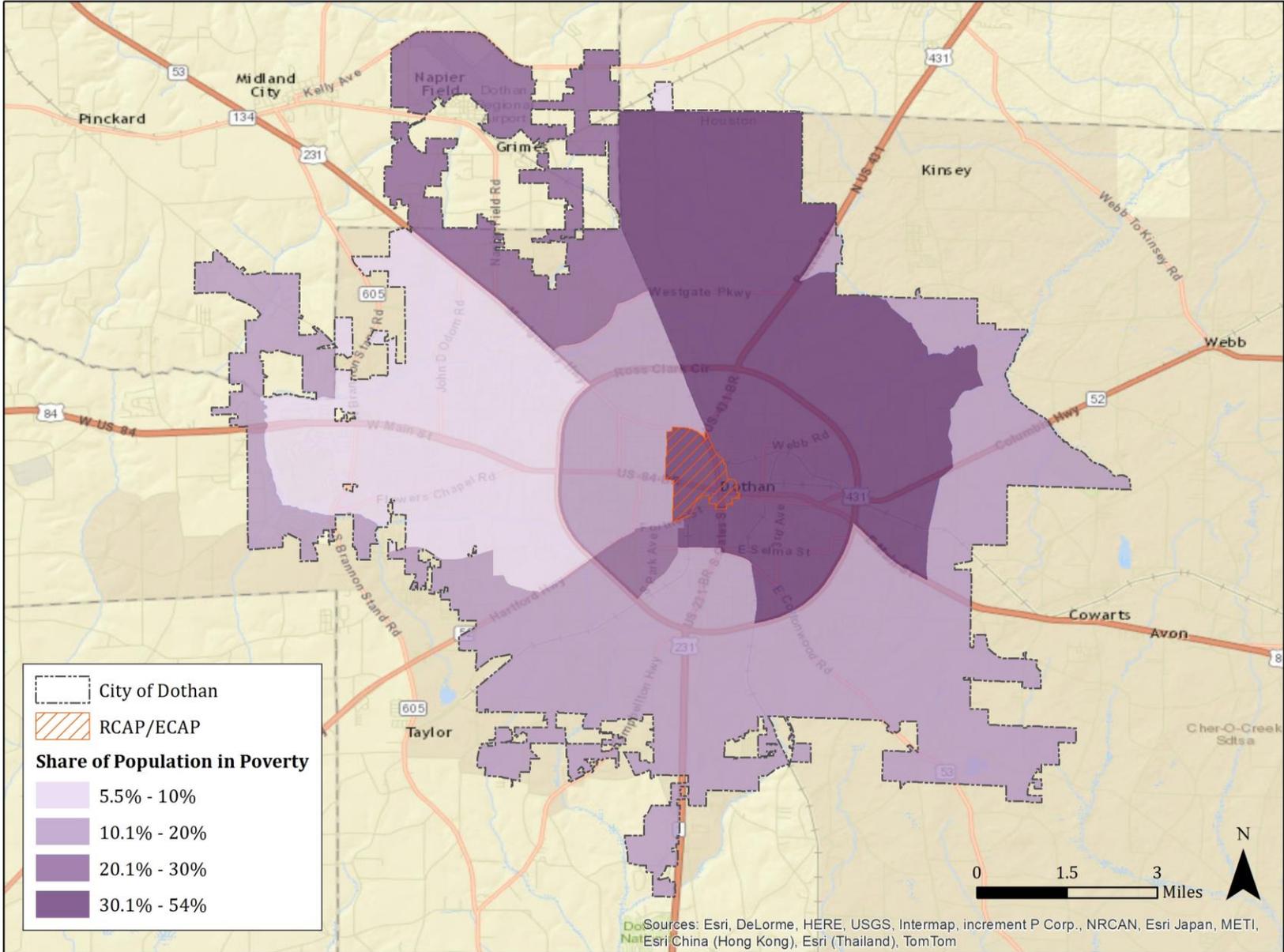
Racially and Ethnically Concentrated Areas of Poverty (RCAP/ECAPs)

This study uses a methodology developed by HUD to identify and analyze racially and/or ethnically concentrated areas of poverty (RCAP/ECAPs). HUD defines an RCAP/ECAP as a census tract with an individual poverty rate of 40% or greater and a non-White population of 50% or more. Dothan has one RCAP/ECAP, with a population that includes 1,817 African-Americans and 78 Latino residents (see Table 8 and the maps on the following pages).

Table 8. RCAP/ECAP Population by Race and Ethnicity		
Race/Ethnicity	Count	Share
Non-Latino	2,223	96.6%
White	360	15.6%
African American/Black	1,817	79.0%
Native American	0	0.0%
Asian	0	0.0%
Pacific Islander	0	0.0%
Some Other Race	0	0.0%
Two or More Races	46	2.0%
Latino	78	3.4%
Total Population	2,301	100.0%
Total Non-White Population	1,941	84.4%

Source: 2010-2014 5-Year American Community Survey Tables B03002 and B17001

Racially and Ethnically Concentrated Areas of Poverty, City of Dothan, 2010-2014



Source: 2010-2014 5-Year American Community Survey Tables B03002 and B17001

Racially and Ethnically Concentrated Areas of Poverty, City of Dothan, 2010-2014



Source: 2010-2014 5-Year American Community Survey Tables B03002 and B17001

Protected Class Analysis

The Fair Housing Act and similar state fair housing laws list seven prohibited bases for housing discrimination:⁷ race, color, national origin, gender, familial status, disability, and religion. The socioeconomic analysis appearing earlier in this report contains information on race, ethnicity, and other related factors, but is concerned with the City's composition as a whole. This protected class analysis addresses each of the federally protected groups and their geographic distribution within Dothan to illustrate where concentrations exist.

This protected class analysis does not attempt to answer the question of why concentrations occur, but instead creates a lens through which other community features and conditions mapped and discussed in this report may be viewed. For example, maps of transit service areas, high poverty areas, or HUD-assisted housing units (all appearing later in this report) can be compared with the maps in this section to determine the degree to which these factors impact areas of protected class concentrations. Taken together with this further analysis of affordable housing, labor market participation, education, land use, and other issues, the report as a whole attempts to provide answers as to why protected class concentrations exist where they do.

Race and Ethnicity

The majority of Dothan's 65,496 residents are White, a group whose share of the total population was 61.7% in 2010, but which grew more slowly than any other racial or ethnic group in the City during the period 2000 to 2010. African Americans made up 32.4% of the City's population, followed by Latinos of any race at 2.9%. Overall population growth in Dothan was a healthy 13.4% over the ten-year span, and can primarily be attributed to large percentage increases among all minority populations. The African American population increased by 3,915 people (22.6%) between 2000 and 2010, the largest absolute growth of any of Dothan's population groups. The City's Latino population grew by 1,125 people (147.3%) during the same period. By 2010, 1.5% of Dothan's population was multiracial and 1.1% was Asian. All other population groups each made up less than 1% of Dothan's population in 2010.

The general population trends observed in Dothan – slow growth of a majority White population, faster growth of all other minority groups, and Latino population growth at a high rate, but remaining a relatively small share of the total population – are mirrored in the trends for the Dothan region as a whole. Between 2000 and 2010, the Dothan MSA (which includes Geneva, Henry, and Houston Counties) displayed overall growth of 11.3% with a

⁷Live Free: Annual Report on Fair Housing FY 2010, U.S. Department of Housing and Urban Development.

7.2% increase in the White population, a 12.8% increase in the African American population, and a Latino population that grew by 136.0% from 1,824 to 4,304 residents. White residents made up a larger share of the MSA’s population (71.5%) than that of the City (61.7%).

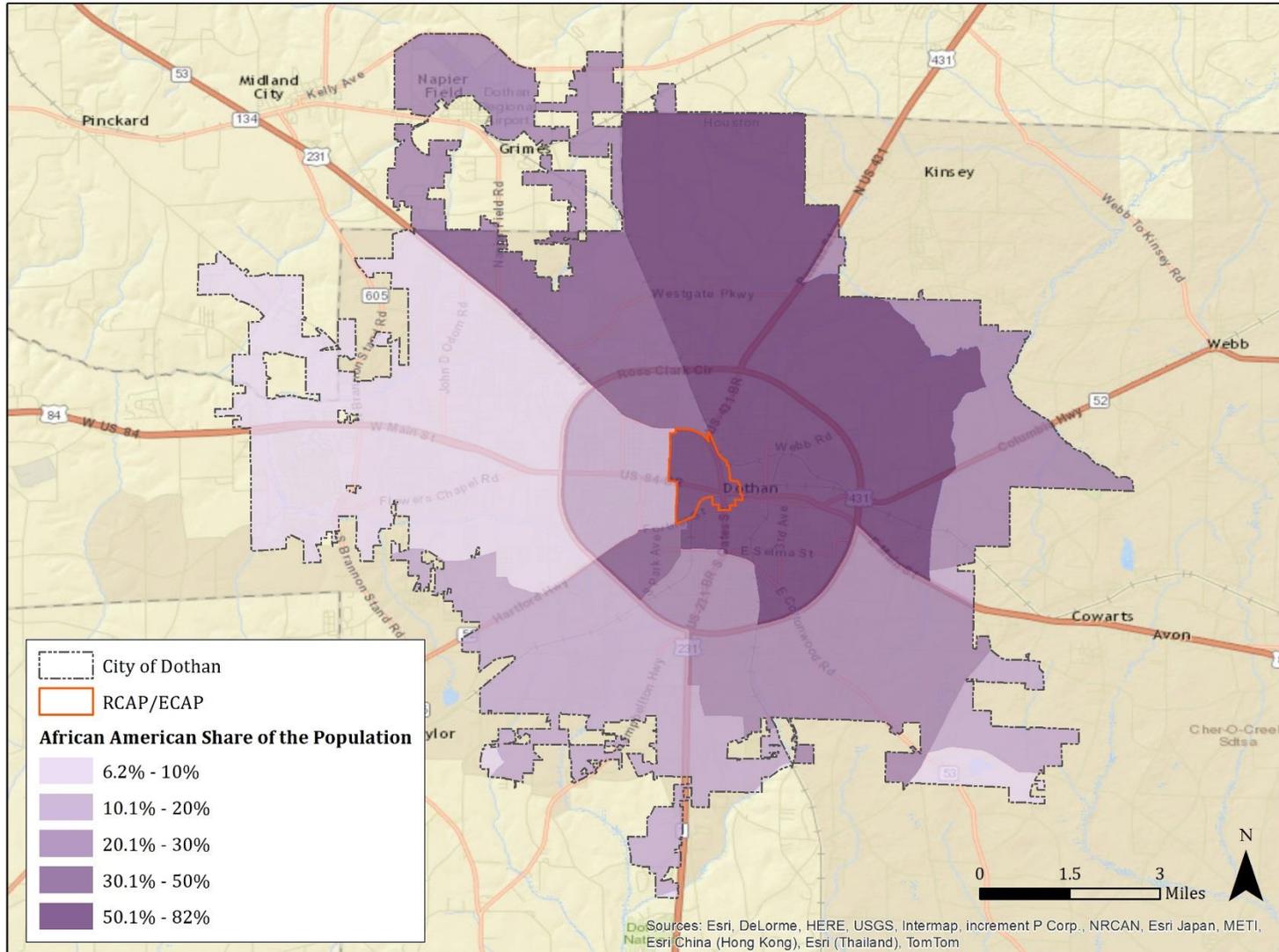
Table 9. Population by Race and Ethnicity in Dothan, Alabama					
Race by Ethnicity	2000		2010		2000-2010 % Change
	Count	Share	Count	Share	
Non-Latino	56,973	98.7%	63,607	97.1%	11.6%
White	38,508	66.7%	40,412	61.7%	4.9%
African American	17,292	29.9%	21,207	32.4%	22.6%
American Indian/Alaskan Native	154	0.3%	206	0.3%	33.8%
Asian	489	0.8%	712	1.1%	45.6%
Native Hawaiian/Pacific Islander	10	0.0%	40	0.1%	300.0%
Other race	43	0.1%	77	0.1%	79.1%
Two or more races	477	0.8%	953	1.5%	99.8%
Latino	764	1.3%	1,889	2.9%	147.3%
Total Population	57,737	100.0%	65,496	100.0%	13.4%

Sources: U.S. Census 2000 SF1 Table P008 and 2010 SF1 Table P5

The three maps that follow depict concentrations of African Americans, Latinos, and Asians. The first map, “African American Share of the Population”, shows the highest concentrations of African American residents in the central and northeastern portions of the City. The African American population is notably less concentrated in west and south Dothan.

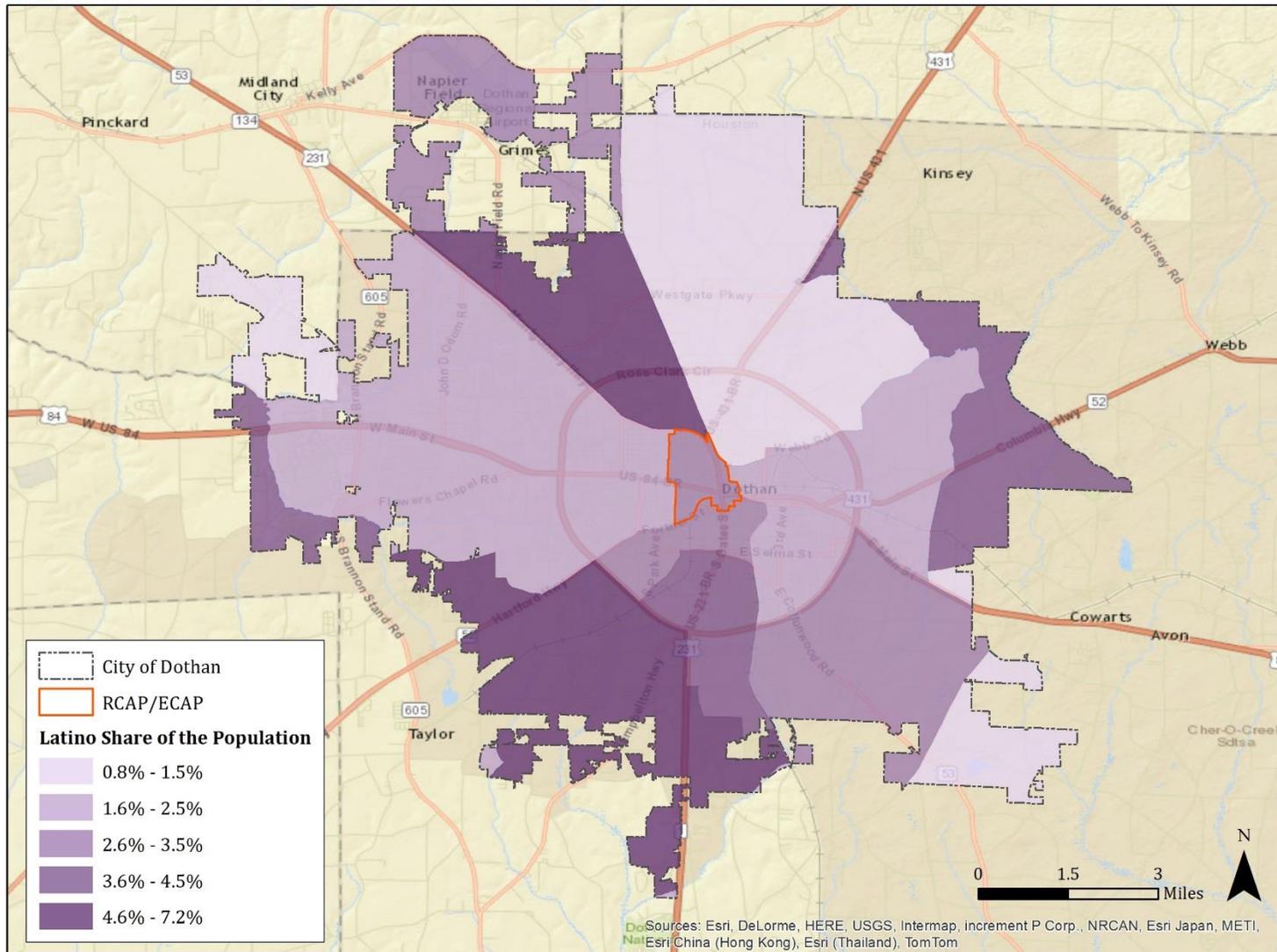
The neighborhoods with the highest Latino concentrations make up a wedge in the northwest portion of the City between Montgomery Highway and Denton Road and are also clustered in south Dothan outside Ross Clark Circle and between Hartford Highway and S. Oates Street. Northeast Dothan, which had very high concentrations of African American residents, had among the lowest concentrations of Latino residents. Nearly all the City's Asian population (though no tract in Dothan was more than 2.6% Asian) resided outside Ross Clark Circle in neighborhoods in the northwest quadrant of the City.

African American Share of the Population by Census Tract, City of Dothan, 2010



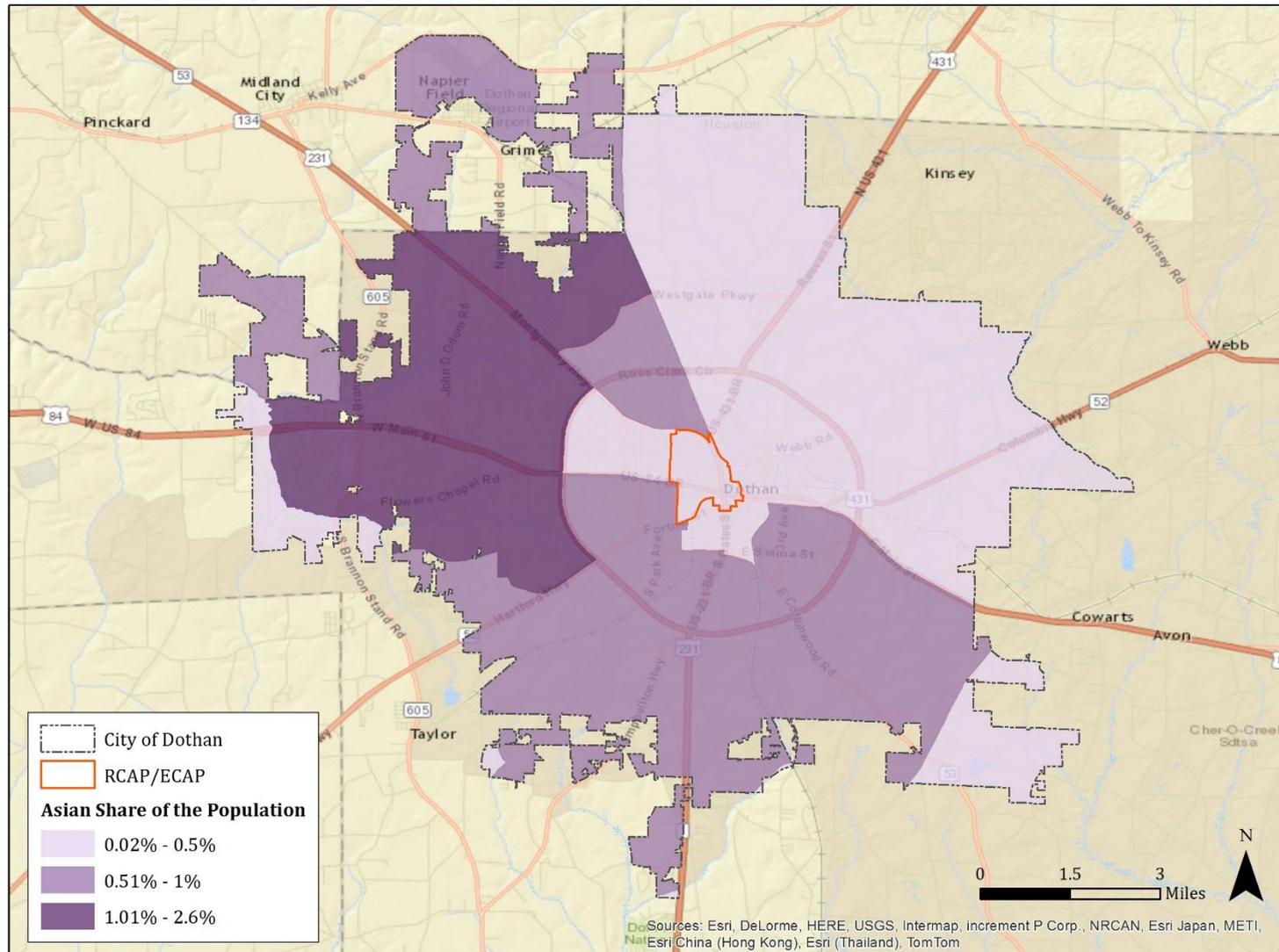
Source: 2010 U.S. Census SF1, Table P5

Latino Share of the Population by Census Tract, City of Dothan, 2010



Source: 2010 U.S. Census SF1, Table P5

Asian Share of the Population by Census Tract, City of Dothan, 2010



Source: 2010 U.S. Census SF1, Table P5

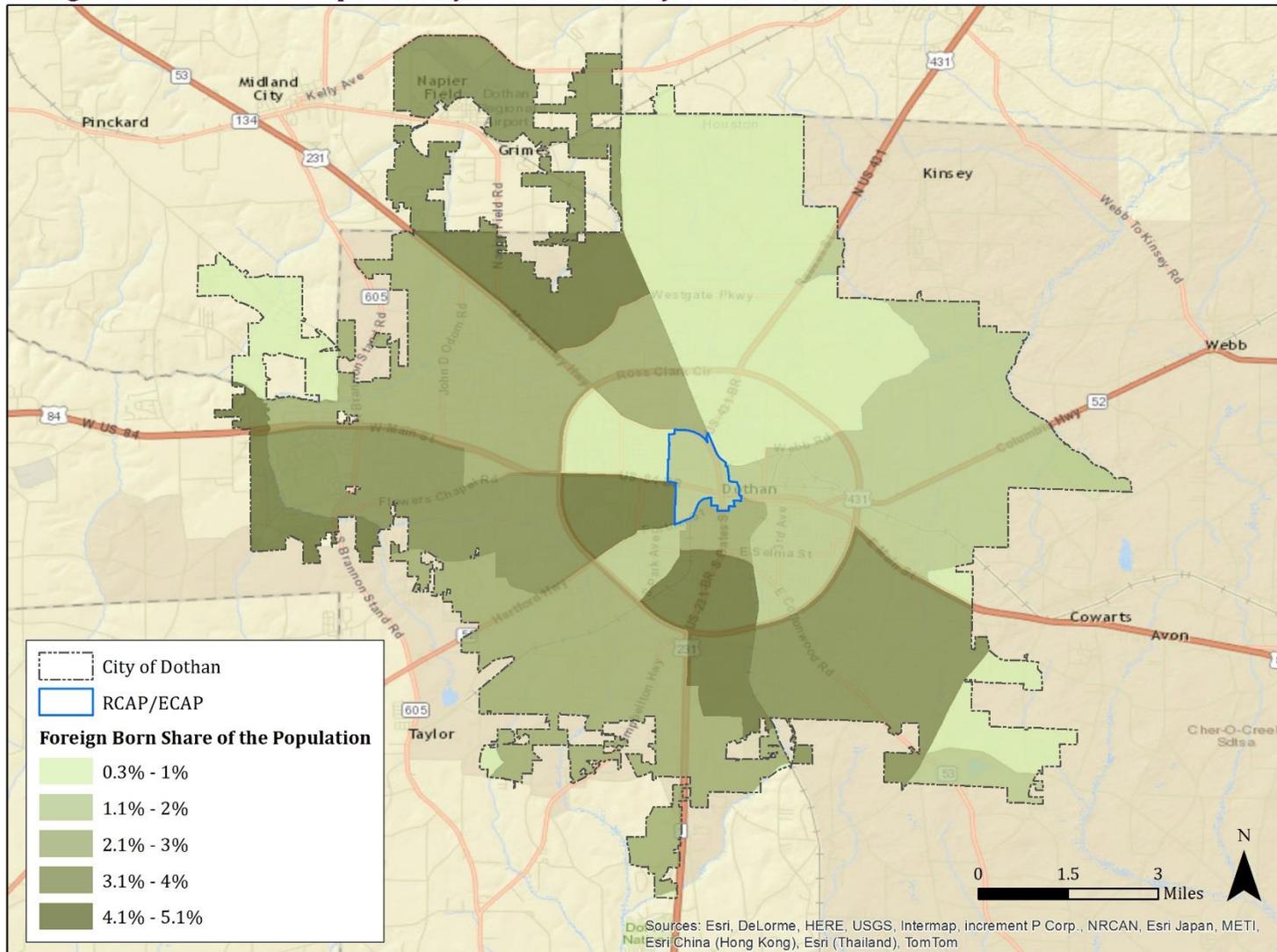
National Origin

Based on the American Community Survey's 2010-2014 five-year population estimates, only 2.6% of Dothan's population was foreign-born, with 39.2% of these foreign-born residents originating from the Caribbean and Central America, particularly Mexico (25.0%). While this group made up the largest share of the City's foreign-born population, Asians, particularly those from Vietnam, India, China, and Korea, at a combined 32.3% of the foreign-born population, were also a significant group. Dothan's foreign-born population grew by 49.7% between 2000 and 2010. Concentrations of these foreign-born residents were somewhat scattered throughout the City, however, they were less likely to reside in north and east Dothan.

National Origin	2000		2010-2014		Percent Change
	Count	Share	Count	Share	
Europe	332	28.2%	244	13.8%	-26.5%
Asia	391	33.2%	570	32.3%	45.8%
Africa	21	1.8%	84	4.8%	300.0%
Oceania	15	1.3%	3	0.2%	-80.0%
Americas	419	35.6%	862	48.9%	105.7%
Caribbean & Central America	324	27.5%	691	39.2%	113.3%
South America	25	2.1%	123	7.0%	392.0%
Northern America	70	5.9%	48	2.7%	-31.4%
Foreign Born Population	1,178	100.0%	1,763	100.0%	49.7%
Foreign Born as Share of Total Pop.	2.0%		2.6%		

Sources: U.S. Census 2000 SF3 Table PCT019 and 2010-2014 5-Year American Community Survey Table B05006

Foreign-Born Share of the Population by Census Tract, City of Dothan, 2010-2014



Source: 2010-2014 5-Year American Community Survey, Table B05012

Familial Status and Householder Sex

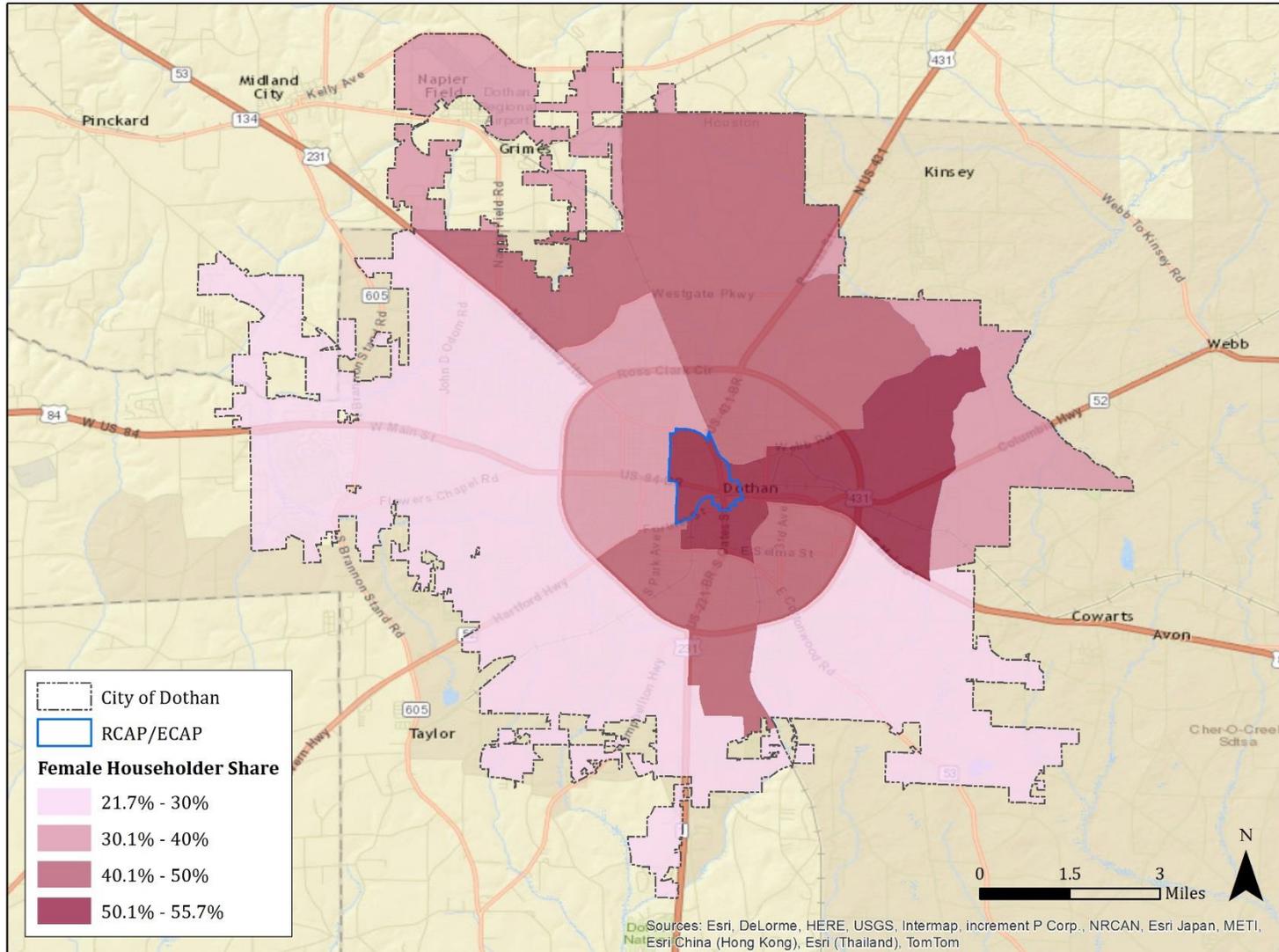
As of the 2010 Census, there were 26,845 households in the study area, of which 66.4% were families. The share of married couple households of all types declined between 2000 and 2010. The number of unmarried female-headed households without children increased by 43.1%, making this the fastest-growing household type. Households headed by unmarried males, both with children and without children, also grew at a significant pace (40.4% and 34.8%, respectively). As a whole, households with children grew more slowly than total household growth and made up fewer than one in three Dothan households by 2010. Female householders are more common in Dothan's central neighborhoods and along an East Main Street/Columbia Highway corridor on the east side of Dothan; they are far less prevalent in neighborhoods outside Ross Clark Circle on the south and west sides of the City. Households with children were most concentrated in the Grandview neighborhood, the Omussee Road area in east Dothan, and the neighborhoods around Highland Oaks Golf Course in west Dothan.

Table 11. Familial Status and Sex of Householder in Dothan, Alabama

Household Type	2000		2010		2000-2010 % Change
	Count	Share	Count	Share	
Family Households	16,028	67.7%	17,835	66.4%	11.3%
Married couple householders	11,589	48.9%	12,005	44.7%	3.6%
With related children under 18	5,056	21.3%	4,710	17.5%	-6.8%
No related children under 18	6,533	27.6%	7,295	27.2%	11.7%
Male householder, no wife	791	3.3%	1,090	4.1%	37.8%
With related children under 18	426	1.8%	598	2.2%	40.4%
No related children under 18	365	1.5%	492	1.8%	34.8%
Female householder, no husband	3,648	15.4%	4,740	17.7%	29.9%
With related children under 18	2,655	11.2%	3,319	12.4%	25.0%
No related children under 18	993	4.2%	1,421	5.3%	43.1%
Nonfamily Households	7,657	32.3%	9,010	33.6%	17.7%
Male householders	3,155	13.3%	3,963	14.8%	25.6%
Female householders	4,502	19.0%	5,047	18.8%	12.1%
Total Households	23,685	100.0%	26,845	100.0%	13.3%
Total female householders	8,150	34.4%	9,787	36.5%	20.1%
Total households with children	8,137	34.4%	8,627	32.1%	6.0%

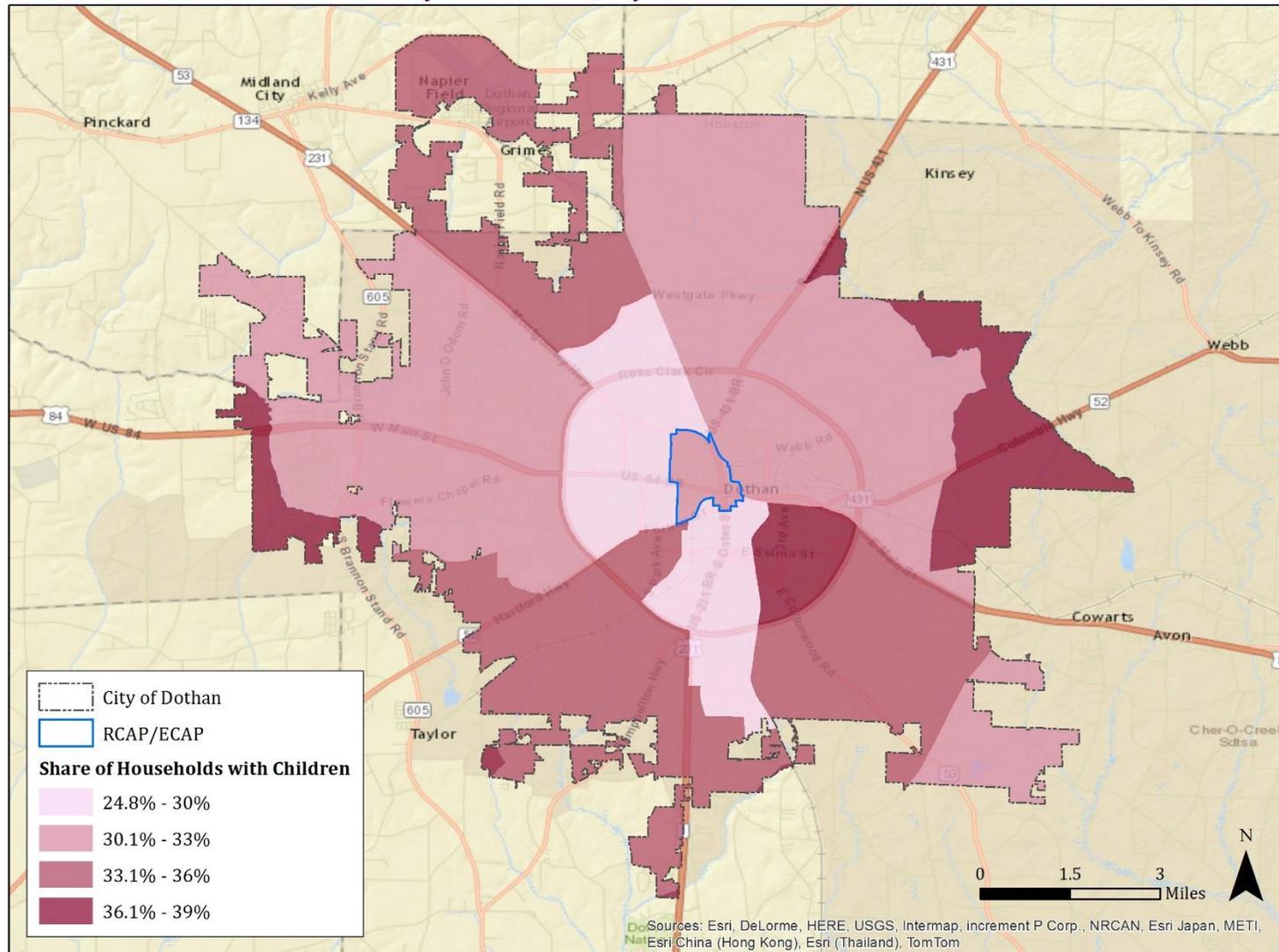
Sources: U.S. Census 2000 SF1 Tables P027 and P035 and 2010 SF1 Tables P29 and P39

Share of Households with a Female Householder by Census Tract, City of Dothan, 2010



Source: 2010 U.S. Census SF1, Table P29 and P39

Share of Households with Children by Census Tract, City of Dothan, 2010



Disability

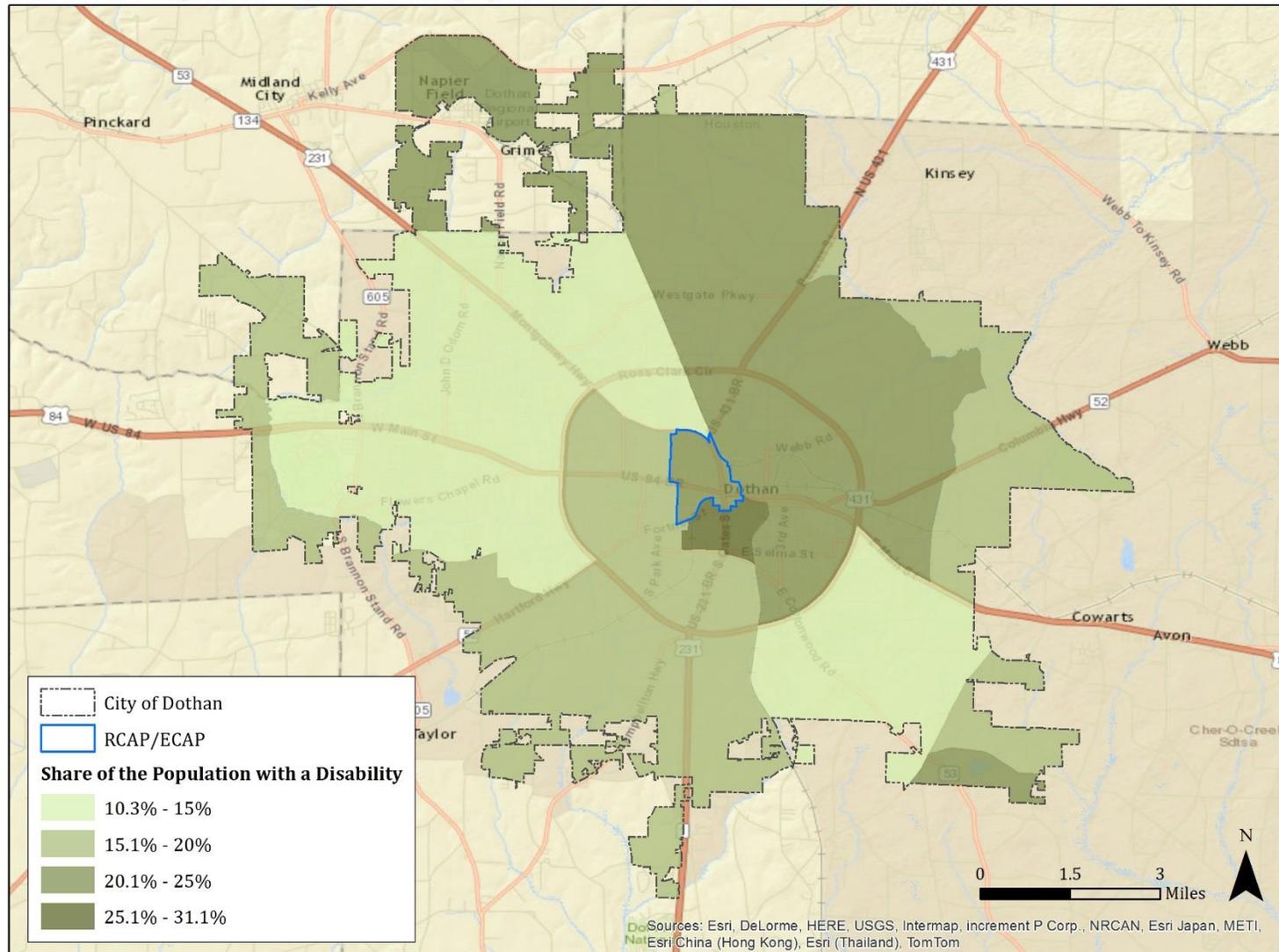
Disability is defined by the Census Bureau as a lasting physical, mental, or emotional condition that makes it difficult for a person to conduct daily activities of living or impedes him or her from being able to go outside the home alone or to work. According to the most recent five-year American Community Survey data (2010-2014), the City had a disability rate of 16.6%, which represented 11,043 Dothan residents living with a disability. More than two in five residents age 65 or older was disabled while 11.8% of those under 65 had a disability.

Well over half (58.0%) of the people with disabilities in Dothan had a disability that inhibited ambulatory functioning and movement, and two-fifths (40.6%) had an impairment of cognitive functioning. One third of those with a disability (33.6%) had difficulty with independent living. These difficulties may not only inhibit daily functioning but also require housing accommodation and supportive services. The City's ability to meet the housing needs of its disabled residents is impacted by an array of factors – such as zoning regulations for group homes, the ease with which modifications may be made to existing homes, and the availability of fair housing services – which are each examined in other sections of this report. The map below depicts the concentration of residents with disabilities by census tract, finding the population most concentrated in downtown Dothan between Main Street and Selma Street.

Table 12. Disability Status of the Population in Dothan, Alabama		
Disability Status	2010-2014	
	Count	Share of Total
By Age		
Total population	66,637	100.0%
With a disability	11,043	16.6%
Population under age 65	56,753	100.0%
With a disability	6,723	11.8%
Population age 65 and over	9,884	100.0%
With a disability	4,320	43.7%
By Type of Disability		
Total disabled population	11,043	100.0%
Hearing difficulty	2,704	24.5%
Vision difficulty	1,900	17.2%
Cognitive difficulty	4,483	40.6%
Ambulatory difficulty	6,405	58.0%
Self-care difficulty	2,157	19.5%
Independent living difficulty	3,714	33.6%

Source: 2010-2014 American Community Survey Tables B18101 to B18107

Share of the Population with a Disability by Census Tract, City of Dothan, 2010-2014



Source: 2010-2014 5-Year American Community Survey, Table B18101

Religious Affiliation

Religion is not one of the questions surveyed by the U.S. Census Bureau making dependable, comprehensive data on religious affiliation difficult to find. The data used in this report is made available by the Association of Statisticians of American Religious Bodies, which details religious affiliation down to the county, but not tract level. While this data does not permit an analysis of concentrations of people of various religious affiliations within the City, it does offer a useful survey of the major religious groups present in Houston County and their relative shares of adherents. The share of Houston County's population claiming a religious affiliation of any type (79.8% of the population) was greater than that of the Dothan MSA (72.6%), the State of Alabama (62.9%) and the United States (48.8%) as a whole. Among those Houston County residents claiming a religious affiliation, the majority were Evangelical Protestants, followed by Mainline and then Black Protestants.

Religious Affiliation	2010	
	Count	Share
Catholic	2,551	2.5%
Evangelical Protestant	60,486	59.6%
Mainline Protestant	12,245	12.1%
Black Protestant	3,855	3.8%
Orthodox	40	0.0%
Other	1,882	1.9%
Judaism	143	0.1%
Muslim	616	0.6%
Latter-day Saints	1,119	1.1%
Other	4	0.0%
Unclaimed	20,488	20.2%
Total Population	101,547	100.0%

Source: Association of Statisticians of American Religious Bodies, *2010 U.S. Religion Census: Religious Congregations & Membership Study*

Sexual Orientation and Gender Identity

Sexual orientation and gender identity are not specifically named as protected classes under the federal Fair Housing Act, however, a lesbian, gay, bisexual, or transgender person may experience discrimination due to his or her sexual orientation or gender identity that is considered to be unlawful under one of the existing classes protected by the statute. Additionally, discrimination on the basis of sexual orientation or gender identity may violate federal regulations if perpetrated by an entity funded or insured by HUD or the Federal Housing Administration.

Currently no comprehensive, uniform data on sexual orientation is collected, however, analysis of Census data can approximate the distribution and concentration of same sex couples. The Williams Institute at the UCLA School of Law adjusts Census 2010 tabulations of state-level data where a head of household has indicated a “husband/wife” or “unmarried partner” relationship with another same-sex adult in the household. While this methodology is not perfect (e.g. same-sex couples where neither is the head of household are not counted and different-sex couples who may have miscoded their gender are included), it is a reasonably reliable source in the absence of a more direct sexual orientation question in the census surveys. It must also be noted that data on same-sex couples, while related to issues of sexual orientation, does not approximate or substitute for data on the lesbian, gay, bisexual, and transgender population as a whole.

Table 14. Same-Sex Couples: 2010 County Comparison

Jurisdiction	State Rank	Number of Same-Sex Couples	Same-Sex Couples per 1,000 Households	Percent Same-Sex Male Couples	Percent Same-Sex Female Couples	Percent with Children
Houston County	8	148	3.6	53%	47%	22%
Henry County	--	19	2.7	53%	47%	10%
Geneva County	--	31	2.8	3%	97%	18%
State of Alabama	--	6,582	3.5	45%	55%	20%

Note: Counties with less than 50 same-sex couple households are not ranked.

Source: The Williams Institute: UCLA School of Law, "Alabama Census Snapshot: 2010"

The Williams Institute’s 2010 data showed 6,582 same-sex couples in Alabama, or 3.5 per 1,000 households. Raw data is available only down to the county level. By that count, Houston County ranked 8th of Alabama’s 67 counties for its number of same-sex couples, with an adjusted total of 148 or 3.6 per 1,000 households. The table above compares Houston

County with neighboring counties, none of which contained 50 or more same-sex couples and so was not ranked.

The county comparison is noteworthy for the large degree of variation, even between neighboring counties, in the presence of same-sex couples. Houston County's more rural neighbors have significantly fewer same-sex couples. Also significant is Houston County's difference in male versus female same-sex couples. While the majority of the County's same-sex couples were male, the state average tilted toward a female majority. In Geneva County, nearly all the same-sex couples were female.

Segregation Analysis

Segregation, or the degree to which two or more racial or ethnic groups live geographically separate from one another, can directly affect the quality of life in cities and neighborhoods. A study by the Federal Reserve Bank of Cleveland compared the economic growth of more than 100 areas in the U.S. between 1994 and 2004 and concluded that racial diversity and inclusion was “positively associated with a host of economic growth measures, including employment, output, productivity, and per capita income.”⁸ In general, diverse communities have been found to benefit from greater innovation arising out of the varied perspectives within the community. Additionally, multilingual and multicultural regions are best positioned for success in the global marketplace.

Despite the economic and other advantages of diversity, patterns of racial and ethnic segregation remain prevalent in many regions and cities. Segregation is typically perceived of negatively, but it is important to note that it is not always due to overt housing discrimination. At least three reasons why patterns of segregation could exist include:

- personal preferences cause individuals to want to live in neighborhoods with others of a particular race and ethnicity;
- income differences across race and ethnic groups limit the selection of neighborhoods where persons of a particular race and ethnicity can live; and
- illegal discrimination in the housing market limits the selection of neighborhoods where persons of a particular race and ethnicity live.

Regardless of the causes of segregation, its effects can be detrimental. “Numerous studies have focused on the possible effects of residential neighborhoods on social and economic outcomes. Persistent economic and racial residential segregation is implicated in enduring racial and ethnic inequality.”⁹ For example, research demonstrates that African American homeowners earn less equity in their non-rental homes because their incomes are lower and they reside in areas that are more segregated. “Individuals take account of the race-ethnic composition of neighborhoods when deciding if and where to move. These patterns may result from a number of underlying social processes. While race-ethnic prejudice may govern residential choices to some degree, the ethnic composition of a neighborhood is also correlated with other factors that determine neighborhood attractiveness. For example, neighborhoods vary in levels of crime, quality housing, and poverty.”¹⁰

⁸ PolicyLink. 2011. “America’s Tomorrow: Equity is the Superior Growth Model.” http://www.policylink.org/atf/cf/%7B97c6d565-bb43-406d-a6d5eca3bbf35af0%7D/SUMMIT_FRAMING_WEB_FINAL_20120127.PDF

⁹ Bruch, E. 2005. “Residential Mobility, Income, Inequality, and Race/Ethnic Segregation in Los Angeles.” Princeton, NJ: Princeton, University, pp. 1.

¹⁰ Bruch, 2005.

The task in this Segregation Analysis is to determine the degree to which residents of the City of Dothan are segregated by race and ethnicity, based on population counts from the 2000 and 2010 U.S. Censuses.

Residential segregation is the degree to which two or more racial or ethnic groups live geographically separate from one another. Early in the field of residential segregation analysis Duncan and Duncan¹¹ defined a “dissimilarity index” which became the standard segregation measure for evenness of the population distribution by race. By 1988 researchers had begun pointing out the shortcomings of dissimilarity indices when used apart from other measures of potential segregation. In a seminal paper, Massey and Denton¹² drew careful distinctions between the related spatial concepts of sub-population distribution with respect to evenness (minorities may be under- or over-represented in some areas) and exposure (minorities may rarely share areas with majorities thus limiting their social interaction).

This analysis will use the methodology set forth by Duncan and Duncan for the measurement of evenness of the population distribution by race (dissimilarity index) as well as measures of exposure of one race to another (exposure and isolation indices), based on the work of Massey and Denton. Workers in the field generally agree that these measures adequately capture the degree of segregation. These measures have the advantage of frequent use in segregation analyses and are based on commonsense notions of the geographic separation of population groups.

Dissimilarity Index

The Dissimilarity Index (DI) indicates the degree to which a minority group is segregated from a majority group residing in the same area because the two groups are not evenly distributed geographically. The DI methodology requires a pair-wise calculation between the racial and ethnic groups in the region. Evenness, and the DI, are maximized and segregation minimized when all small areas (census tracts in this analysis) have the same proportion of minority and majority members as the larger area in which they live (here, the City of Dothan). Evenness is not measured in an absolute sense, but is scaled relative to some other group. The DI ranges from 0.0 (complete integration) to 1.00 (complete segregation). HUD identifies a DI value between 0.41 and 0.54 as a moderate level of segregation and 0.55 or above as a high level of segregation.

¹¹ Duncan, Otis D., and Beverly Duncan. 1955. “A Methodological Analysis of Segregation Indices.” *American Sociological Review*, Vol. 20.

¹² Massey, Douglas, S. and Denton, N. A., 1988. “The Dimensions of Residential Segregation.” *Social Forces*, Vol. 67, No. 2, University of North Carolina Press.

The citywide proportion of the minority population can be small and still not be segregated if evenly spread among tracts. Segregation is maximized when no minority and majority members occupy a common area. When calculated from population data broken down by race or ethnicity, the DI represents the proportion of minority members that would have to change their area of residence to achieve a distribution matching that of the majority (or vice versa).

Although the literature provides several similar equations for the calculation of the DI, the one below is the most commonly used. This equation differences the magnitude of the weighted deviation of each census tract's minority share with the tract's majority share which is then summed over all the tracts in the region:¹³

$$D = \left(\frac{1}{2}\right) \sum_{i=1}^n \left| \frac{Min_i}{Min_T} - \frac{Maj_i}{Maj_T} \right|$$

where:

D = Dissimilarity Index;

Min_i = Minority group population of census tract i;

Min_T = Minority group regional population;

Maj_i = Majority group population of census tract i;

Maj_T = Majority group regional population; and

n = Total number of census tracts in the region.

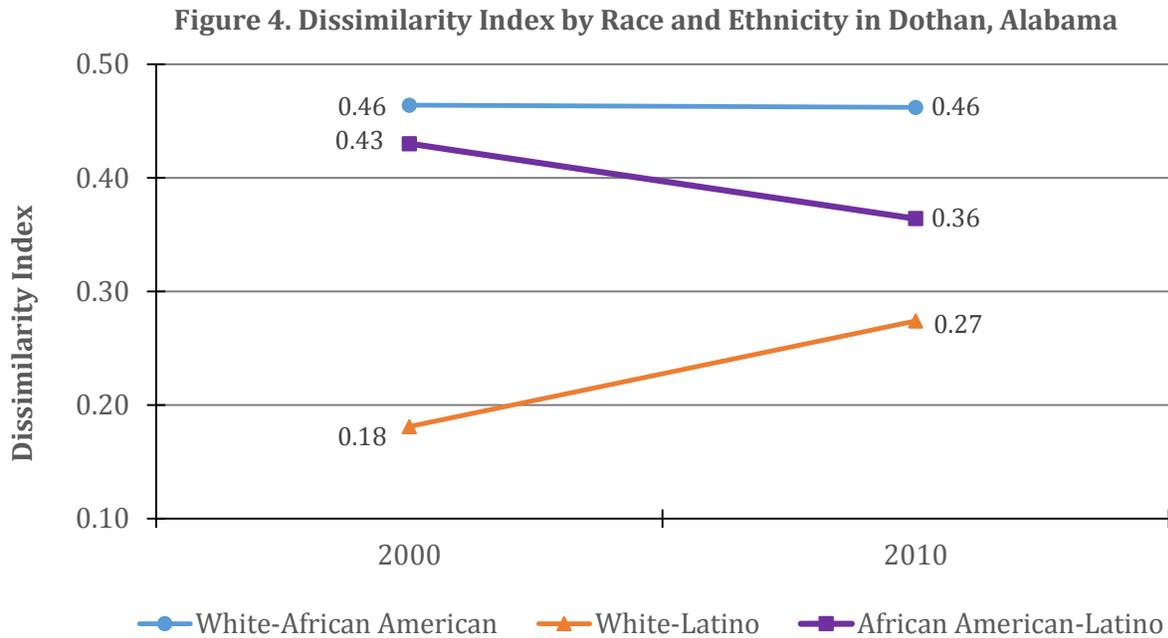
The table below presents the results of these calculations between non-Latino Whites, non-Latino African Americans, and Latinos in City of Dothan census tracts.¹⁴ The graph that follows presents the same data in a visual format so that trends can be more readily identified.

¹³ Calculation after *Desegregation Court Cases and School Demographics Data*, Brown University, Providence, Rhode Island. Source: <http://www.s4.brown.edu/schoolsegregation/desegregationdata.htm>. Accessed February 27, 2013.

¹⁴ The DI methodology requires that each group be distinct from each other. Each racial or ethnic group cannot overlap. This study focuses primarily on three groups: Latinos, non-Latino Whites, and non-Latino Blacks/African Americans (to be called "Whites," "Blacks/African Americans," and "Latinos" for simplicity).

Table 15. Dissimilarity Indices in Dothan, Alabama			
Group Exposure	2000	2010	Change
White-African American	0.46	0.46	0.00
White-Latino	0.18	0.27	0.09
African American-Latino	0.43	0.36	-0.07

Sources: U.S. Census 2000 SF1 Table P008 and 2010 SF1 Table P5



Sources: U.S. Census 2000 SF1 Table P008 and 2010 SF1 Table P5

In 2010, the DI calculations show a moderate level of segregation between one pairs of population segments, and low levels of segregation between the remaining two pairs. For the city’s two largest population segments (African Americans and Whites), the 2010 dissimilarity index of 0.46 can be interpreted as meaning that 46% of Black residents *or* 46% of White residents would have to move census tracts in order for the two groups to be identically distributed geographically. This figure is unchanged from 2000, indicating that, even as both populations grew, the distribution of African American and White residents across census tracts remained similar to what it was ten years earlier.

Segregation between White and Latino residents and African American and Latino residents was low as of 2010, with DIs of 0.27 and 0.36, respectively. A comparison to 2000 index values show that as the Latino population more than doubled over the decade they became

less likely to live in similar census tracts as Whites (an increase in segregation of 0.09) and more likely to live in similar area as African Americans (a decrease in segregation of 0.07).

Exposure Index

Two basic, and related, measures of racial and ethnic interaction are exposure (this section) and isolation (next section). These two indices, respectively, reflect the possibility that a minority person shares a census tract with a majority person (Exposure Index, EI, this section) or with another minority person (Isolation Index, II, next section).

“Exposure measures the degree of potential contact between minority and majority group members.”¹⁵ Exposure is a measure of the extent two groups share common residential areas and so it reflects the degree to which the average minority group member experiences segregation. The EI can be interpreted as the probability that a minority resident will come in contact with a majority resident, and ranges in value from 0.0 to 1.0, where higher values represent lower segregation.

As with the Dissimilarity Index, each calculation of EI involves two mutually exclusive racial or ethnic groups. The EI measures the exposure of minority group members to members of the majority group as the minority-weighted average (the first term in the equation below) of the majority proportion (the second term) of the population in each census tract, which can be written as:

$$Prob = \sum_{i=1}^n \left(\frac{Min_i}{Min_T} \right) \left(\frac{Maj_i}{Tot_i} \right)$$

where:

Prob = Probability that minority group members interact with majority group members

Min_i = Minority group population of census tract i;

Min_T = Minority group regional population;

Maj_i = Majority group population of census tract i;

Tot_i = Total population of census tract i; and

n = Total number of census tracts in the region.

The EI is not “symmetrical” so the probability of a typical Black person meeting a White person in a tract is not the same as the probability of a typical White person meeting a Black person in that tract. An illustrative example of this asymmetry is to imagine a census tract

¹⁵ Massey and Denton, 1988.

with many White residents and a single African American resident. The African American would see all White people, but the White residents would see only one Black person. Each would see a much different world with respect to group identification.

The maximum value of the EI depends both on the distribution of racial and ethnic groups and on the proportion of minorities in the area studied. Generally, the value of this index will be highest when the two groups have equal numbers and are spread evenly among tracts (low segregation). If a minority is a small proportion of a region’s population, that group tends to experience high levels of exposure to the majority regardless of the level of evenness.¹⁶

Table 16 shows that in 2010 the typical probability of an African American person interacting with a White person within their census tract was 51%, while the probability of a White person interacting with a Black person was considerably lower at 18%. These rates can also be interpreted to mean that on average 51 of every 100 people a Black person met in their census tract were White, but only 18 of every 100 people a White person met were African American.

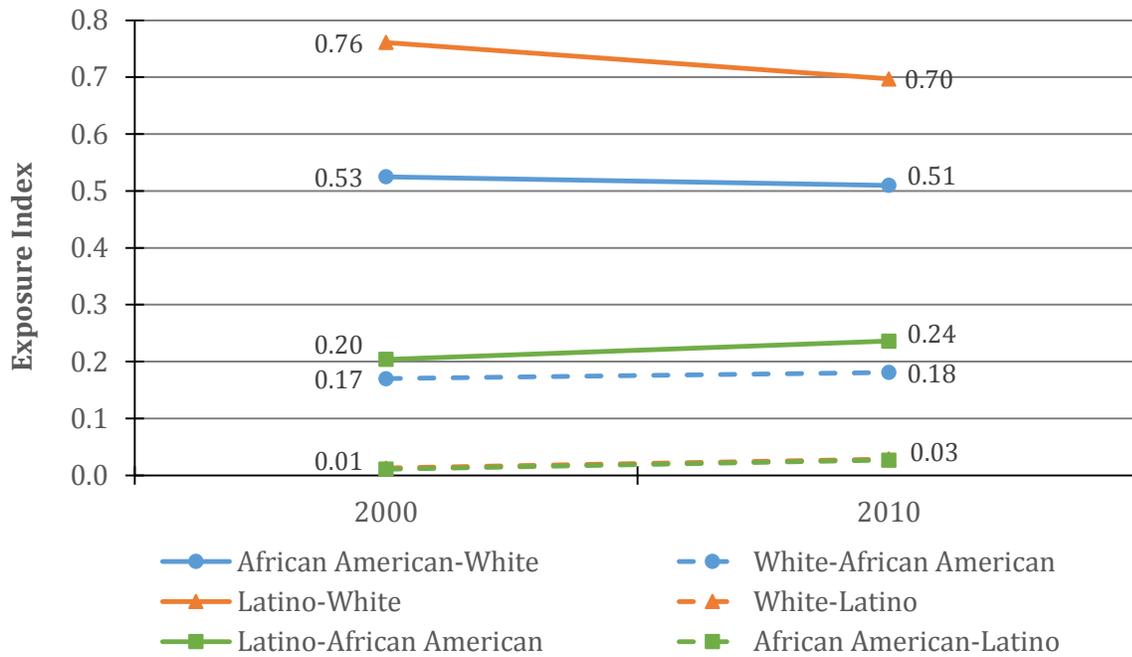
Making up a relatively small share of Dothan’s population, Latino residents are statistically most likely to interact with Whites (EI = 0.70), who make up the majority of residents, followed by African Americans (EI = 0.24). Both Whites and African Americans have low levels of exposure to Latinos (EIs = 0.03), which is not surprising given that Latinos made up only 2.9% of the city’s population in 2010.

Table 16. Exposure Indices in Dothan, Alabama			
Interacting Groups	2000	2010	Change
African American-White	0.53	0.51	-0.02
White-African American	0.17	0.18	0.01
Latino-White	0.76	0.70	-0.06
White-Latino	0.01	0.03	0.02
Latino-African American	0.20	0.24	0.03
African American-Latino	0.01	0.03	0.02

Sources: U.S. Census 2000 SF1 Table P008 and 2010 SF1 Table P5

¹⁶ John Iceland, Weinberg D.H., and Steinmetz, E. 2002. “Racial and Ethnic Residential Segregation in the United States: 1980-2000.” U.S. Census Bureau. Paper presented at the annual meetings of the Population Association of America, Atlanta, Georgia.

Figure 5. Exposure Index by Race and Ethnicity for Dothan, Alabama



Sources: U.S. Census 2000 SF1 Table P008 and 2010 SF1 Table P5

The “Exposure Index by Race and Ethnicity” graph shows two downward sloping lines indicating declines in exposure of Latinos to Whites (by 0.06) and African Americans to Whites (by 0.02). The declines likely result from the decline in the White population share from 2000 to 2010; with other racial/ethnic groups making up larger shares of the population, interaction amongst them grew and interaction with Whites declined. Exposure to Latinos went from 0.01 to 0.03 for both African Americans and Whites, while exposure to African Americans for Whites and Latinos increased slightly. Overall, as the city become more diverse, exposure to minority residents increased for all population groups.

Isolation Index

The Isolation Index (II) measures “the extent to which minority members are exposed only to one another” (Massey and Denton, p. 288). Not a measure of segregation in a strict sense, the II is a measure of the probability that a member of one group will meet or interact with a member of the same group. The II can be viewed more as a measure of sociological isolation.

A simple change in notation from the Exposure Index equation yields the formula for the Isolation Index given below. This measure is calculated for one racial or ethnic group at a time so unlike the DI or EI, it does not compare the distribution of two groups. Instead, each calculation measures the isolation of a single group.

Similar to the EI, this index describes the average neighborhood for racial and ethnic groups. It differs in that it measures social interaction with persons of the same group instead of other groups. The II is the minority weighted average (the first term of the equation) of each tract’s minority population (the second term) and can be defined as:

$$Prob = \sum_{i=1}^n \left(\frac{Min_i}{Min_T} \right) \left(\frac{Min_i}{Tot_i} \right)$$

where:

Prob = Probability that minority group members share an area with each other;

Min_i = Minority group population of census tract i;

Min_T = Minority group regional population;

Tot_i = Total population of census tract i; and

n = Total number of census tracts in the region.

The II is a city-level measure for each race/ethnicity summed up from tracts within the city. The II can be interpreted as a probability that has a lower bound of 0.0 (low segregation corresponding to a small dispersed group) to 1.0 (high segregation implying that group members are entirely isolated from other groups).

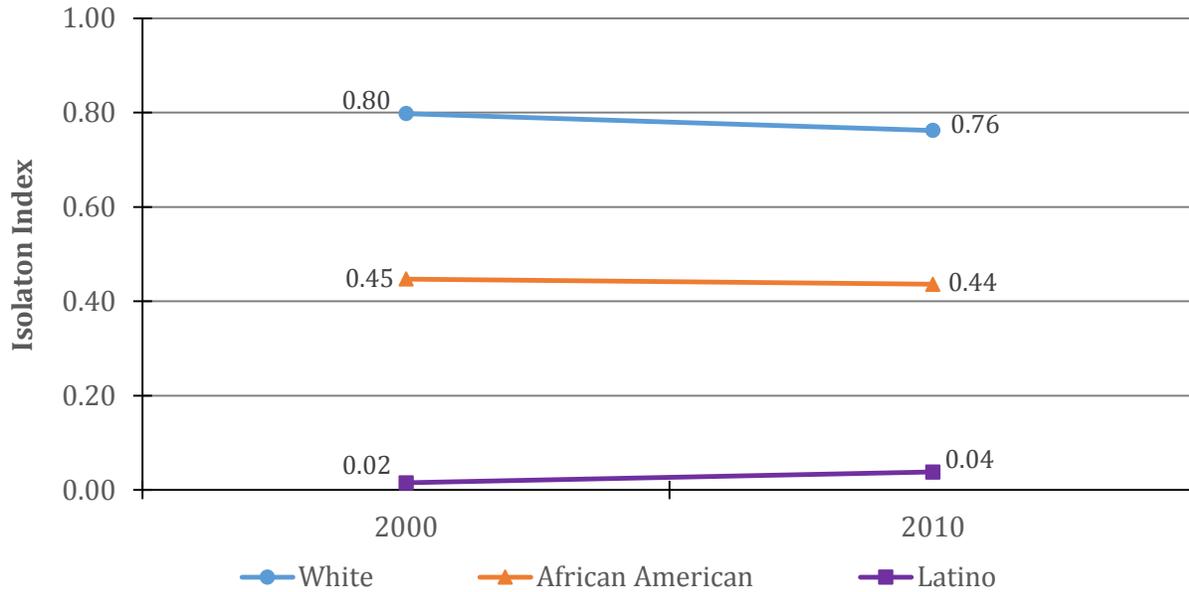
The Isolation Index values for Dothan show Whites to be the most segregated from other racial and ethnic groups, in part because they make up the majority of the City’s population and are thus statistically most likely to interact with other Whites. In 2010, the average White resident lived in a tract that was 76% White, down from 80% in 2000. Isolation for African Americans remained relatively constant over the decade, going from 0.45 in 2000 to 0.44 in 2010. Latino isolation, meanwhile, increased from 0.02 to 0.04, indicating that as the Latino population grew, they became more likely to live amongst other Latinos.¹⁷

Table 17. Isolation Indices in Dothan, Alabama			
Group	2000	2010	Change
White	0.80	0.76	-0.04
African American	0.45	0.44	-0.01
Latino	0.02	0.04	0.02

Sources: U.S. Census 2000 SF1 Table P008 and 2010 SF1 Table P5

¹⁷ The Exposure and Isolation Index methodologies implicitly assume that tract populations are evenly distributed within a census tract so that the frequency of social interaction is based on the relative population counts by tract. Within actual neighborhoods racial and ethnic groups are not homogenous, so that the chances of one group meeting another of the same group may be different than an even distribution might imply.

Figure 6. Isolation Index by Race and Ethnicity for Dothan, Alabama



Sources: U.S. Census 2000 SF1 Table P008 and 2010 SF1 Table P5

Together the Exposure and Isolation Indices speak to how likely Dothan residents of each race/ethnicity are to live in neighborhoods (i.e., census tracts) with persons of other races/ethnicities. On average, White residents in Dothan live in tracts that are 76% White, 18% African American, and 3% Latino; thus, most of the people they will be in contact with in their neighborhoods will also be White.

In contrast, minority populations are more likely to live among people of a different race/ethnicity than them. The average African American lives in a tract that is 51% White, 44% African American, and 3% Latino. Finally, Latinos are least likely to live with other Latino; the average Latino person in Dothan lives in a neighborhood that is 70% White, 24% African American, and 4% Latino. Thus, each population segment sees very different levels of diversity relative to themselves.

Summary of the Three Segregation Indices

One important question concerns whether the overall racial and ethnic segregation in Dothan has worsened, improved, or remained about the same between 2000 and 2010. The methodologies used in this analysis indicate that segregation is low or modest between the City's three largest population groups (Whites, African Americans, and Latinos). In general, changes in segregation and interaction amongst these groups has been low from 2000 to 2010. Segregation among Whites and African Americans was unchanged, and exposure to minority populations for Whites and other minorities increased slightly (no pairings by more

than 0.04). The most notable change was in segregation between Whites and Latinos, which increased by 0.09, and segregation between Latinos and African Americans, which decreased by 0.07. These changes show that as the Latino population increased, their residential patterns became more similar to those of Black residents and less similar to those of Whites.

In comparison to other U.S. metro areas, the level of Black/White segregation in the Dothan MSA is moderate – of the 384 metro areas included in the US 2010 project, it is ranked 198th with a DI of 0.45. In terms of segregation between Whites and Latinos, the MSA is ranked 301st with a DI of 0.26.¹⁸

¹⁸ US 2010: America in the First Decade of the New Century. Residential Segregation data. Accessed on May 2, 2016. <http://www.s4.brown.edu/us2010/SegSorting/Default.aspx>

Housing Profile

This housing profile presents a snapshot of Dothan’s housing market, focusing on affordability. It contains information on the existing housing stock, including tenure, vacancy rates, age and condition of housing, and housing cost. This section also examines housing needs by race and ethnicity, and the location of subsidized housing, including identifying any concentrations of assisted housing.

Housing Stock Characteristics

According to the 2014 1-Year American Community Survey, there are an estimated 30,388 housing units in the City of Dothan, up by 17.2% from 25,920 in 2000. An estimated 15.2% of the current housing stock is vacant (4,628 units), a considerable increase since 2000 and 2010 (see Table 18 below). While elevated from previous years, the City’s vacancy rate remains below that of the MSA (17.7%) and state (16.6%), both of which also saw increases from 2010. Higher vacancy rates may be related to the constriction in number of households between 2010 and 2014 discussed in the Socioeconomic Profile. If individuals and families opted to double up, remain in roommate situations, or otherwise delay forming households during and after the Recession, this would contribute to a higher vacancy rate.

While some level of vacancy is necessary to moderate housing costs and allow for sufficient housing choice, high residential vacancy can be symptomatic of imbalances in the housing market, such as an oversupply of housing, lack of demand for available units, or lack of appropriate housing options and price points.

	2000	2010	2014	2000-2014 Change
Total Housing Units	25,920	29,274	30,388	17.2%
Occupied Housing Units	23,685	26,845	25,760	8.8%
Vacant Housing Units	2,235	2,429	4,628	107.1%
Vacancy Rate	8.6%	8.3%	15.2%	+6.6% points

Sources: U.S. Census 2000 SF1 Table H003 and 2010 SF1 Table H3 and 2014 1-Year American Community Survey Table B25002

As Table 19 shows, nearly three-quarters of Dothan’s housing stock is single-family detached homes (72.3%). Small multifamily structures with between 2 and 19 units make up 18.5% of housing units, while larger multifamily properties (20+ units) constitute only 2.0%. In comparison, large multifamily properties make up 3.6% of housing in Alabama and 8.6% of housing throughout the U.S. Looking at Alabama cities comparable to Dothan, housing units

in multifamily structures with 20 or more units make up 3.2% of the housing stock in Gadsden and 4.5% in both Anniston and Decatur.

Mobile homes comprise 18.8% of housing in the MSA and 13.6% in the state, but only 5.5% in Dothan. Since 2000, the biggest change in terms of structure type in Dothan was the loss of 591 units in large multifamily structures, a decrease of over 60%.

Table 19. Housing Units by Structure Type in Dothan, Alabama					
Units in Structure	2000		2010-2014		Percent Change
	Number	Share	Number	Share	
1, detached	18,181	69.9%	21,501	72.3%	18.3%
1, attached	533	2.1%	478	1.6%	-10.3%
2-4	2,238	8.6%	2,734	9.2%	22.2%
5-19	2,147	8.3%	2,776	9.3%	29.3%
20-49	195	0.8%	211	0.7%	8.2%
50 or more	966	3.7%	375	1.3%	-61.2%
Mobile home	1,737	6.7%	1,648	5.5%	-5.1%
Other	0	0.0%	12	0.0%	N/A
Total	25,997	100.0%	29,735	100.0%	14.4%

Sources: U.S. Census 2000 SF3 Table H030; 2010-2014 5-Year American Community Survey Table B25024

Variety in terms of structure type is important in providing housing options suitable to meet the needs of all residents, including different members of protected classes. Multifamily housing, including rental apartments, are often more affordable than single-family homes for low and moderate income households, who are disproportionately likely to be racial or ethnic minorities. Multifamily units may also be the preference of elderly and disabled householders who are unable or do not desire to maintain a single-family home.

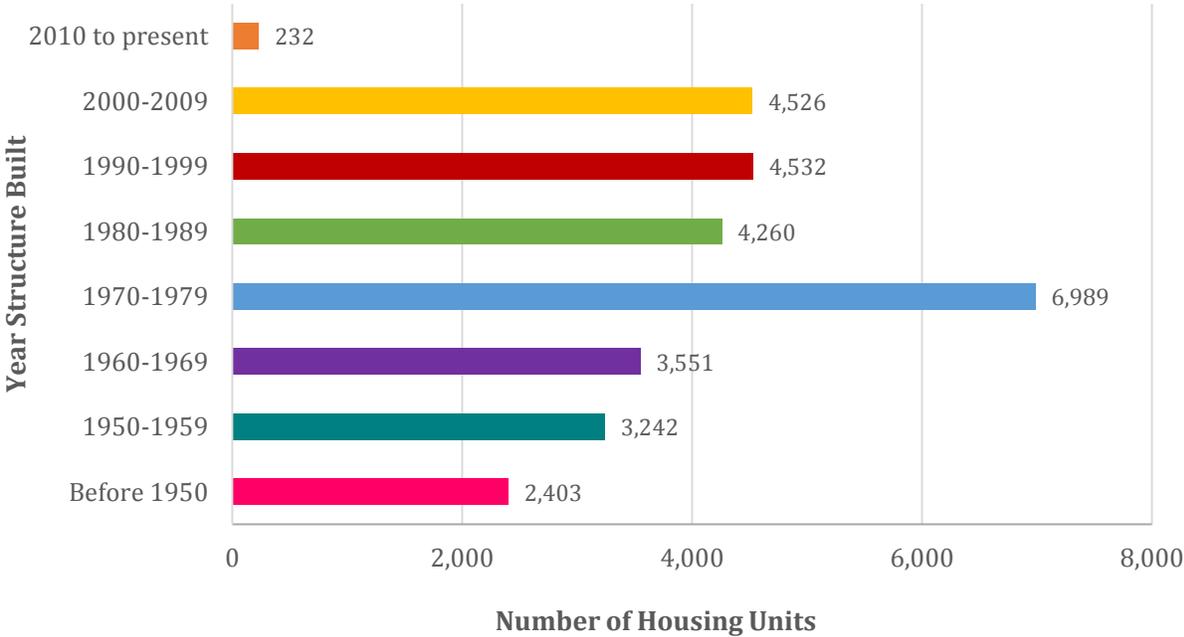
Table 20. Housing Units by Occupancy Status and Tenure in Dothan, Alabama				
Tenure	All Householders	Householder Race/Ethnicity		
		White Householder	Black Householder	Latino Householder
Occupied Units	26,845	17,604	8,075	586
Renter-Occupied Units	10,723	5,002	5,053	393
Renter Share	39.9%	28.4%	62.6%	67.1%
Owner-Occupied Units	16,122	12,602	3,022	193
Owner Share	60.1%	71.6%	37.4%	32.9%

Sources: 2010 U.S. Census SF1 Tables H16, H16B, H16H, and H16I

While not all multifamily housing are rental units, limitations on apartment development are more likely to affect Black and Latino households than Whites. As Table 20 shows, tenure varies by householder race, with renters making up 62.6% of African American and 67.1% of Latino households in Dothan, compared to 39.9% of White households. Other portions of this analysis including the zoning and land use section delve further into the link between multifamily housing regulations and potential impacts on fair housing choice.

Assessing housing conditions in an area can provide the basis for developing policies and programs to maintain and preserve the quality of the housing stock. The age of an area’s housing stock can have substantial impact on housing conditions and costs. As housing ages, maintenance costs rise, which can present significant affordability issues for low- and moderate-income homeowners. Aging rental stock can lead to rental rate increases to address physical issues, or deteriorating conditions if building owners opt to defer maintenance. Deteriorating housing can also depress neighboring property values, discourage reinvestment, and eventually impact the quality of life in a neighborhood. Additionally, homes built prior to 1978 present the potential for lead exposure risk due to lead-based paint. The figure below shows the age of housing stock for Dothan.

Figure 7. Age of Housing in Dothan, Alabama



Sources: 2010-2014 5-Year American Community Survey Tables B25034, B25035

The largest share of homes were built during the 1970s (23.5%), followed by the 1990s and 2000s (15.2% each). Housing built before 1960 makes up nearly one-in-five homes in Dothan, compared to 19.4% in Alabama and 29.5% nationally. Homes at elevated risk for lead hazard exposure (those built before 1980) are more than half of the City’s housing stock (54.4%), indicating a potential need for education and remediation efforts.

Table 21 summarizes housing conditions in Dothan’s RCAP/ECAP census tract, with comparisons to the City and the state of Alabama, based on 2010-2014 ACS data. The RCAP/ECAP has a vacancy rate of 27.6%, well above that of both the city and state, suggesting that a considerable share of housing units there are no longer viable in the current market.

The majority of households in the RCAP/ECAP rent their homes (72.8%), which is above the rental rate for the city (40.7%), and more than double that of the state. In terms of structure type, the RCAP/ECAP tract is similar to the City as a whole, although it has a higher share of units in small multifamily structures and lower share of single-family homes.

Table 21. RCAP/ECAP Housing Indicators, 2010-2014			
Indicator	RCAP/ECAP	City of Dothan	State of Alabama
Total Units	1,154	29,735	2,190,638
Vacancy Rate	27.6%	12.8%	15.9%
Occupied Units	835	25,935	1,842,174
Renter Share	72.8%	40.7%	30.8%
Owner Share	27.2%	59.3%	69.2%
Structure Type			
Single Family (detached or attached)	64.2%	73.9%	70.2%
Small Multifamily (under 2-9 units)	26.9%	16.1%	9.2%
Large Multifamily (10+ units)	4.9%	4.4%	6.8%
Mobile Homes	3.7%	5.5%	13.6%
Age of Housing (2010-2014)			
Built before 1950	38.0%	8.1%	10.3%
Built from 1950 to 1980	49.8%	46.3%	38.0%
Median Year Built	1954	1978	1981
Price of Housing (2010-2014)			
Median Rental Rate	\$499	\$684	\$715
Median Monthly Owner Costs (w/ a mortgage)	\$697	\$1,107	\$1,159
Median Monthly Owner Costs (no mortgage)	\$259	\$313	\$349

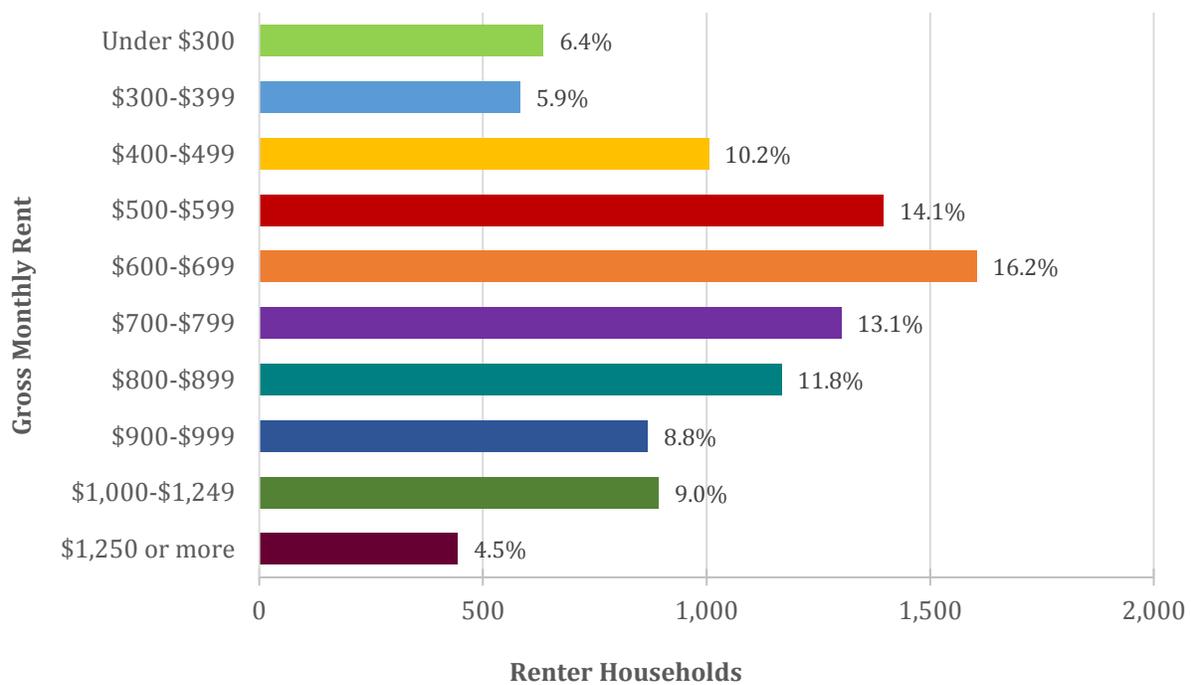
Sources: 2010-2014 5-Year American Community Survey Tables B25002 B25003, B25024, B25034, B25035, B25064, and B25088

Housing in the RCAP/ECAP is older than in the city. Nearly 40% of units were built before 1950, and the median year built of 1954 is over 20 years older than the Dothan median of 1978. Finally, RCAP/ECAP housing tends to cost less than comparison geographies, not surprising given that households in poverty have less income to spend on housing. The median gross rent of \$499 is \$185 below that of the city; median monthly owner costs for households with a mortgage is \$697 in the RCAP/ECAP, \$410 below the Dothan median.

Housing Costs

Gross rent, which includes contract rent plus utilities (electricity, gas, heating fuel, and water and sewer), for Dothan renters is shown in Figure 8. The largest share of renters (16.2%) spend between \$600 and \$699 on housing costs each month. Combining the four largest cost brackets shows that over half of renter households spend between \$500 and \$899 per month. About one-fifth of Dothan renters spend under \$500 on housing costs per month. Housing costs relative to income will be assessed in the discussion of affordability and housing problems. The 2010-2014 ACS shows a median rent of \$684 for Dothan, just below the state median of \$715. Housing costs relative to income will be assessed in the discussion of affordability and housing problems.

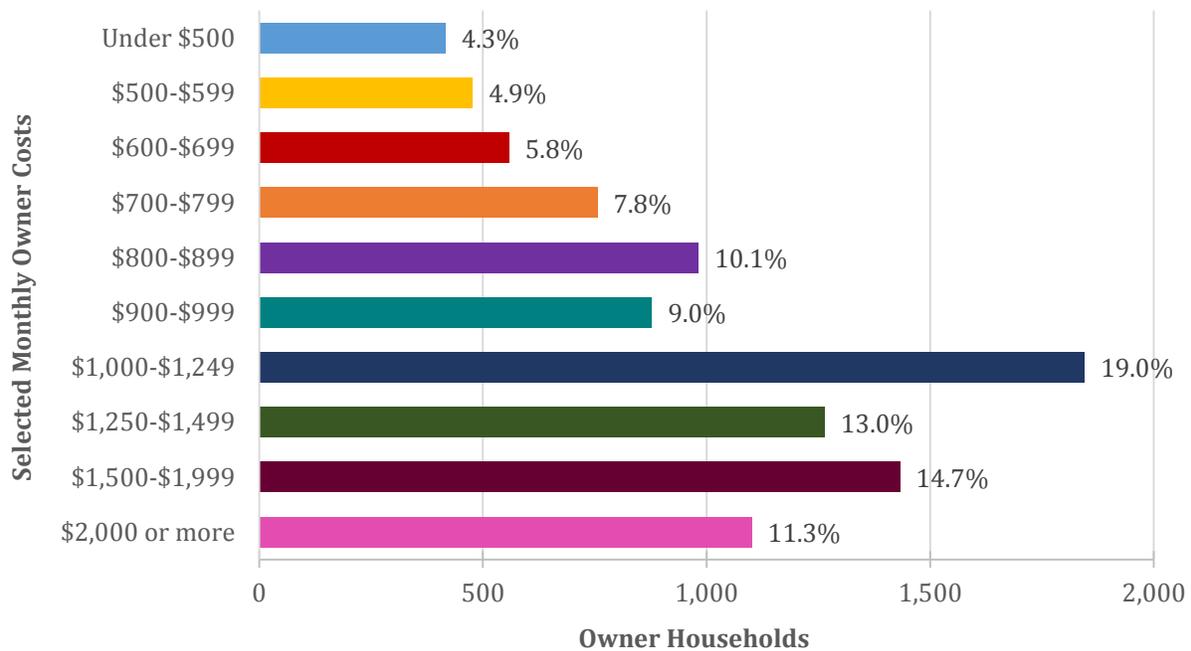
Figure 8. Gross Rent for Renter Households in Dothan, Alabama



Source: 2010-2014 5-Year American Community Survey Table B25063

The distribution of monthly owner costs, including mortgages, real estate taxes, various insurances, utilities, fuels, mobile home costs, and condominium fees, for owner households is provided below. The most common range of monthly housing costs is from \$1,000 to \$1,249 (which includes 19.0% of homeowners), followed by two brackets covering \$1,250 to \$2,000 and including 27.8% of owners. Shares of households at the lower end of the cost range likely represent owners without a mortgage who still spend on utilities, taxes, and other costs. According to the 2010-2014 ACS data, the median monthly owner costs for households with a mortgage is \$1,107, which is on par with the state median of \$1,159. Dothan owners without a mortgage have median monthly housing costs of \$313, also roughly in line with the state median of \$349.

Figure 9. Selected Monthly Owner Costs for Owner Households in Dothan, Alabama



Source: 2010-2014 5-Year American Community Survey Table B25094

Affordability and Housing Problems

To assess affordability and other types of housing needs, HUD identifies four housing problems:

1. A household is cost burdened if monthly housing costs (including property taxes, insurance, energy payments, water/sewer service, and trash collection for owners and utilities for renters) exceed 30% of monthly household income. A severe cost

burden occurs when more than 50% of monthly household income is spent on monthly housing costs.

2. A household is overcrowded if there is more than 1.0 persons per room, not including kitchens and bathrooms. A household is severely overcrowded if there are more than 1.5 persons per room, not including kitchens or bathrooms.
3. A housing unit lacks complete kitchen facilities if it lacks one or more of the following facilities: cooking facilities, a refrigerator, or a sink with piped water.
4. A housing unit lacks complete plumbing facilities if it lacks one or more of the following facilities: hot and cold piped water, a flush toilet, and a bathtub or shower.

To assess housing need, HUD receives a special tabulation of data from the U.S. Census Bureau’s American Community Survey that is largely not available through standard Census products. This data, known as the Comprehensive Housing Affordability Strategy (CHAS) data, counts the number of households that fit certain combinations of HUD-specified criteria, such as housing needs by income level, race, and ethnicity. CHAS data for low- and moderate-income households in Dothan (households with incomes of 80% area median income or less) is provided below.

Table 22. Housing Problems for Households with Incomes 80% AMI or Less in Dothan, AL

Housing Problem	Renters		Owners	
	Households with Needs	Share of Total	Households with Needs	Share of Total
Cost Burden	3,768	38.9%	1,840	11.8%
Severe Cost Burden	2,089	21.6%	892	5.7%
Overcrowded	165	1.7%	29	0.2%
Lacking Complete Kitchen or Plumbing	165	1.7%	18	0.1%
Total Households with Needs	3,950	40.8%	1,857	11.9%
Total Households (Income <80% AMI)	6,020	62.2%	3,780	24.3%
Total Households (All Incomes)	9,675	100.0%	15,550	100.0%

Source: 2007-2011 CHAS from 2015-2019 City of Dothan Consolidated Plan

According to the 2007-2011 CHAS data there are an estimated 3,950 low- or moderate-income renter households and 1,857 low- or moderate-income owner households with one or more housing needs in the City of Dothan. By far, the most common housing needs are cost burdens and severe cost burdens. More than one-third of renters in Dothan spend more than 30% of their income on housing, as do 11.8% of owners. About one-in-five renters have a severe cost burden.

Overcrowding and a lack of complete kitchen of plumbing facilities affect a very small share of households (1.7% of renters and 0.1%-0.2% of owners). Stakeholder input echoes these findings, indicating that low income households, including the working poor, have difficulty affording housing in Dothan. Stakeholders also reported high utility bills due to poor energy efficiency in older homes as a housing problem in the City.

CHAS data also identifies housing needs by householder race and ethnicity, which is provided for the City of Dothan in Table 23. As shown, 59.1% of all households with incomes below 80% AMI have at least one housing problem. Rates are higher for African American and Latino householders (64.8% and 72.8%, respectively), in comparison to 53.0% for Whites.

The incidence of severe housing problems is also more pronounced for minority households. Twenty-eight percent (28.0%) of White householders have a severe housing need, compared to 37.6% for African Americans and 43.3% for Latinos. As these data show, the need for affordable housing of appropriate size and with complete facilities is more acute for minority households. Thus, limitations on the development of affordable units or other housing assistance are more likely to affect Black, Latino, and other minority households in Dothan than Whites.

Table 23. Housing Problems for Households with Incomes of 80% AMI or Less					
Householder Race/Ethnicity	Households with Housing Problems		Households with Severe Housing Problems		All Households
	Number	Share	Number	Share	
Non-Latino					
White	2,444	53.0%	1,294	28.0%	4,614
Black	3,060	64.8%	1,775	37.6%	4,725
Asian	24	28.9%	4	4.8%	83
American Indian	24	57.1%	15	35.7%	42
Pacific Islander	4	100.0%	4	100.0%	4
Latino	185	72.8%	110	43.3%	254
Total	5,741	59.1%	3,202	32.9%	9,722
Minority	3,297	64.5%	1,908	37.4%	5,108

Source: 2007-2012 CHAS from 2015-2019 City of Dothan Consolidated Plan

Renter Affordability and Wages

As we have seen, low- and moderate-income minority households are more likely to face housing needs than their White counterparts. Members of other protected classes, including

people with disabilities and female householders with children, may also have lower incomes and thus face greater difficulty finding suitable affordable housing. Cost burdened households, especially renters, may be least able to cope with unforeseen financial setbacks such as a job loss or reduction in hours, temporary illness, or divorce. These constraints may force a choice between covering housing costs, purchasing food, or paying for healthcare, potentially putting households at risk for foreclosure, bankruptcy, or eviction. The National Low Income Housing Coalition’s annual *Out of Reach* report examines rental housing rates relative to income levels for counties throughout the U.S. The figure below shows annual household income and hourly wages needed to afford Fair Market Rents (FMRs) in Houston County for one, two, and three bedroom rental units.

To afford a one bedroom rental unit at the Houston County FMR of \$493 without being cost burdened would require an annual income of at least \$19,720. This amount translates to a 40 hour work week at an hourly wage of \$9.48, or a 52 hour work week at the minimum wage of \$7.25. For persons with incomes equal to Houston County’s average renter wage of \$11.38 an hour, a one bedroom unit would be affordable given at least a 33 hour work week.

Required Income, Wages, and Hours to Afford Fair Market Rents in Houston County, Alabama, 2015



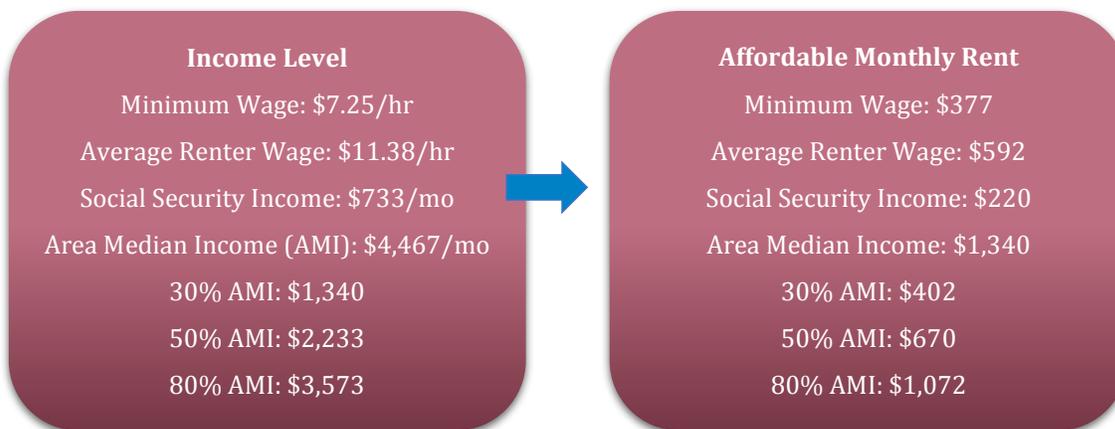
Note: Required income is the annual income needed to afford Fair Market Rents without spending more than 30% of household income on rent. Minimum wage in Houston County is \$7.25; average renter wage is \$11.38.

Source: National Low Income Housing Coalition *Out of Reach* 2015, Accessed from <http://nlihc.org/oor/alabama>

The two bedroom FMR of \$635 translates to an hourly wage of \$12.21, a 67 hour work week at minimum wage, or a 43 hour work week at the average renter wage. These figures indicate that while housing in Houston County may be relatively affordable for households earning at or above the average renter wage, minimum wage workers and other low income households face greater difficulty. The figure below, also generated based on *Out of Reach* data, identifies affordable monthly rents in Houston County given a range of incomes, assuming a 40-hour work week. Income levels at which the one bedroom FMR of \$493 is affordable include the average renter wage, the area median income (AMI), and the 50% and 80% AMI levels. The two bedroom FMR of \$635 is affordable at the median income and 50% and 80% AMI. Only households with incomes of 80% AMI or higher would be able to afford

the three bedroom FMR of \$847. No FMRs would be affordable to households relying on a single minimum wage income or a single Social Security income.

Affordable Monthly Rent by Income Level in Houston County, Alabama, 2015



Source: National Low Income Housing Coalition *Out of Reach* 2015, Accessed from <http://nlihc.org/oor/alabama>

Subsidized and Accessible Housing

City of Dothan residents who are unable to afford housing often turn to subsidized housing and/or housing programs for assistance. The subsidized housing options available in the City include traditional public housing units, Housing Choice Vouchers, housing units financed by Low-Income Housing Tax Credit (LIHTC), and properties funded through HUD’s Section 811 and Section 8 project based assistance. Though the structures of each of these programs vary considerably, they all generally reduce a tenant’s cost burden through the application of some form of subsidy.

The availability and location of public and assisted housing may be a fair housing concern. If such housing is concentrated in one area of the community or region, a household seeking affordable housing is limited to choices within the area. Relatedly, if subsidized housing is concentrated in areas with poor access to transit, jobs, or other community amenities, its residents face reduced access to necessary resources.

Table 24 characterizes residents of subsidized housing by race, ethnicity, sex, familial status, and disability status. As shown, the majority of public housing residents and housing choice voucher holders are African American (92%), compared to 32% of the population citywide. Latino residents make up very small shares of public housing residents and voucher holders. Residents of project based Section 8 and Section 811 housing are 47% African American, and 2%-6% Latino.

Female householders also make up a large majority of subsidized housing residents (90% for public housing, 97% for vouchers, 67% for project based Section 8, and 53% for Section

811), compared to 37% of all Dothan households. Likewise, households with children are overrepresented in the subsidized housing population (ranging from 38% to 72% depending on subsidy type) when compared to Dothan as a whole (32%).

Table 24. City of Dothan Subsidized Housing Inventory				
Indicator	Public Housing	Housing Choice Vouchers	Project Based Section 8	Section 811
Total Units	669	655	409	18
Occupancy Rate	99%	100%	97%	87%
Total Persons Housed	1,353	1,831	784	17
Average Tenure	5 years	7.1 years	4.2 years	4 years
Average Time on Waiting List	3 months	17 months		
Resident Composition				
Race				
Minority	93%	93%	50%	53%
African American	92%	92%	47%	47%
Latino	1%	1%	2%	6%
Sex of Householder				
Female Householder	90%	97%	67%	53%
Familial Status				
Households with Children	54%	72%	38%	N/A
Female Householders with Children	53%	71%	36%	N/A
Disability Status				
Disabled Residents	10%	10%	20%	100%

Source: U.S. HUD Picture of Subsidized Households, Accessed from <https://www.huduser.gov/portal/datasets/picture/yearlydata.html>

Overall, subsidized housing residents are considerably likely to be members of racial, ethnic, gender, and familial status protected classes. Geographic concentrations of public housing and housing choice voucher units may, therefore, contribute to concentrations of these groups. Further, poor neighborhood conditions in areas of concentrated subsidized housing would disproportionately affect these populations.

Transportation & Education Analysis

Public investment in transportation and education has an impact on both housing availability and affordability. Within the Dothan area, housing choices are linked to the presence of certain public resources that facilitate transportation between residential areas, job centers, and retail or service districts. Research indicates that the presence of high quality schools is also a key criteria for residents as they choose where to live. This section addresses the City's transportation infrastructure, including public transit and the City's network of roads and the effects these features may have on housing choice. It also reports on the performance of public schools serving City of Dothan residents.

Transportation Assessment

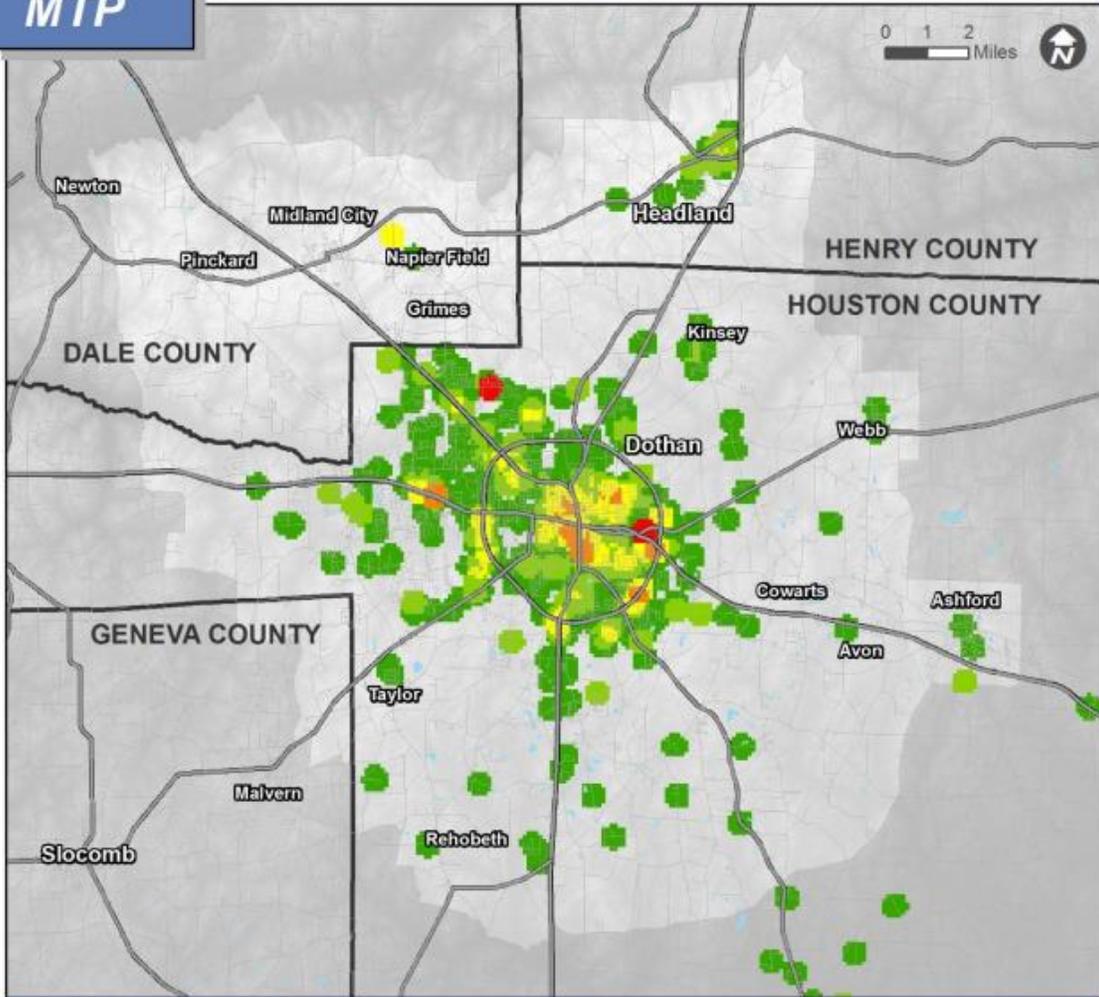
The public transportation needs of Dothan residents are served by the Wiregrass Transit Authority (WTA) which provides weekday demand-response service operating from 6:00 a.m. to 5:30 p.m. The WTA is a department of the Southeast Alabama Regional Planning and Development Commission (SEARPDC) and has provided its curbside, pre-scheduled, shared-ride service throughout Houston County since 1993.¹⁹ According to the National Transit Database records, WTA reported over 101,000 passenger trips in 2014, with an average of 400 unlinked passenger trips each weekday. WTA reported a total fleet of 18 vehicles, of which 13 are operated in maximum service.²⁰ Fares for use of WTA's service range from \$2 for trips within Dothan to \$5 and \$8 fares for service to more distant locations elsewhere in Houston County. While the WTA does not operate fixed routes, the map on the following page shows the Authority's service area and the most common origin and destination points.

The City of Dothan has repeatedly studied the possibility of establishing fixed-route bus service but to date, the City has not found it to be a feasible option. In 2010, the Southeast Wiregrass MPO conducted a Fixed-Route Transit Feasibility Study which found that a "deviated fixed-route" system wherein transit vehicles would respond to rider requests for deviations up to 0.75 miles from the established route. This study and a second one, Southeast Alabama Regional Planning and Development Commission's 2011 Human Services Coordinated Transportation Plan, were referenced and re-reviewed in the development of the Southeast Wiregrass MPO's 2040 Metropolitan Transportation Plan.

¹⁹ Sailors, Jimmy. "Wiregrass Transit Authority Carrying Out Its Mission." *Dothan Eagle*, April 18, 2015.

²⁰ National Transit Database. <http://www.ntdprogram.gov/ntdprogram/data.htm>

FIGURE 6.18 WTA DIAL-A-RIDE ORIGINS AND DESTINATIONS



Legend

Lowest Density	Major Roadways
Low Density	Roadways
Moderate Density	Water Bodies
High Density	Metropolitan Planning Area
Highest Density	Counties

Disclaimer: This map is for planning purposes only.
Map Source: Neel-Schaffer, Inc.

Based on US 2010 Census data
Data Sources: Wiregrass Transit Authority

Source: 2040 Metropolitan Transportation Plan, Southeast Wiregrass MPO

As illustrated in the above map, WTA's service area is extensive, but lacks density. Areas of greatest demand for WTA's service appear to be the Southeast Alabama Medical Center, the Vaughn-Blumberg Center, downtown Dothan, and shopping districts including Westway and Wiregrass Commons.

In addition to public transportation options, the mobility of Dothan residents is supported by a network of local roads and highways. A key piece of the local transportation infrastructure is Ross Clark Circle, a four-lane divided highway circling the city. The circle is bisected north/south by Oates Street and east/west by Main Street. The City is connected to Montgomery to the northwest and Panama City, Florida to the south by US-231; US-431 reaches northward to Columbus, Georgia. Dothan is not served by the interstate highway system, but US-231 links the City to I-10 near Cottdale, Florida, about 35 miles to the south. Despite this road network, a 2014 comparison by Bankrate.com found Alabama to be the eighth most expensive state in the U.S. for owning and operating a personal vehicle.²¹ After combining the costs of gasoline, insurance, and repairs (note that lease or loan payments are not included), the average Alabama car owner could expect to spend \$2,381 over the course of a year.

The availability, accessibility, and affordability of transportation options can have a major effect of housing choice. In the absence of fixed-route public transit, a household unable to afford car ownership may be limited in its housing choices only to areas where employment and services are accessible on foot or by bicycle. The presence of good roads alone may not be sufficient to open up housing choices if the cost to traverse those roads is prohibitive. This can often be the case when someone lives a long distance from their place of employment in order to minimize housing costs. However, the further away one lives from an employment center, the higher her transportation costs become, potentially negating the savings in housing cost.

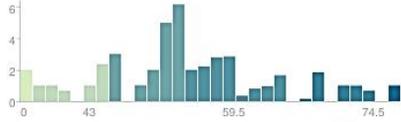
The Center for Neighborhood Technology (CNT), a nonprofit research organization, has established a Housing and Transportation Affordability Index that integrates these two important factors to provide a more comprehensive understanding of what it costs to live in a place. The graphic on the following page displays the data generated by CNT's index. Based on this analysis, a typical household in the region (which CNT estimates would have an income of \$40,076 and contain 2.53 people, approximately one of whom would commute to work) would spend 31% of its income on transportation costs. The household's combined housing and transportation costs would be 59% of its income.

²¹ Bankrate.com, "Car Ownership Costs By State," Accessed February 21, 2016
<http://www.bankrate.com/finance/auto/car-ownership-costs-by-state.aspx>.

H+T Costs % Income: 59%
 Housing: 28% Transportation: 31%

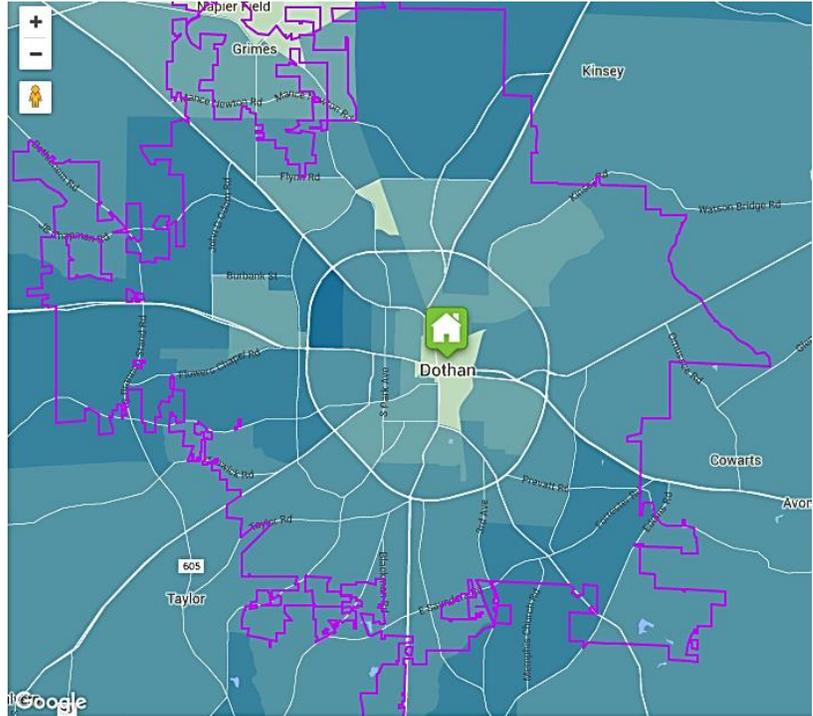
Fact Sheet

Housing + Transportation Costs % Income



Housing + Transportation Costs % Income ?
 Average: 59% Range: 37 - 81

Population	Household	Neighborhood
< 24%	Population: 0	% of Population: 0%
24 - 36%	Population: 0	% of Population: 0%
36 - 45%	Population: 4,284	% of Population: 6.6%
45 - 54%	Population: 17,896	% of Population: 27.6%
54 - 66%	Population: 26,145	% of Population: 40.3%
66 - 78%	Population: 15,714	% of Population: 24.2%
78 - 87%	Population: 842	% of Population: 1.3%
87% +	Population: 0	% of Population: 0%
Total	64,881	100%

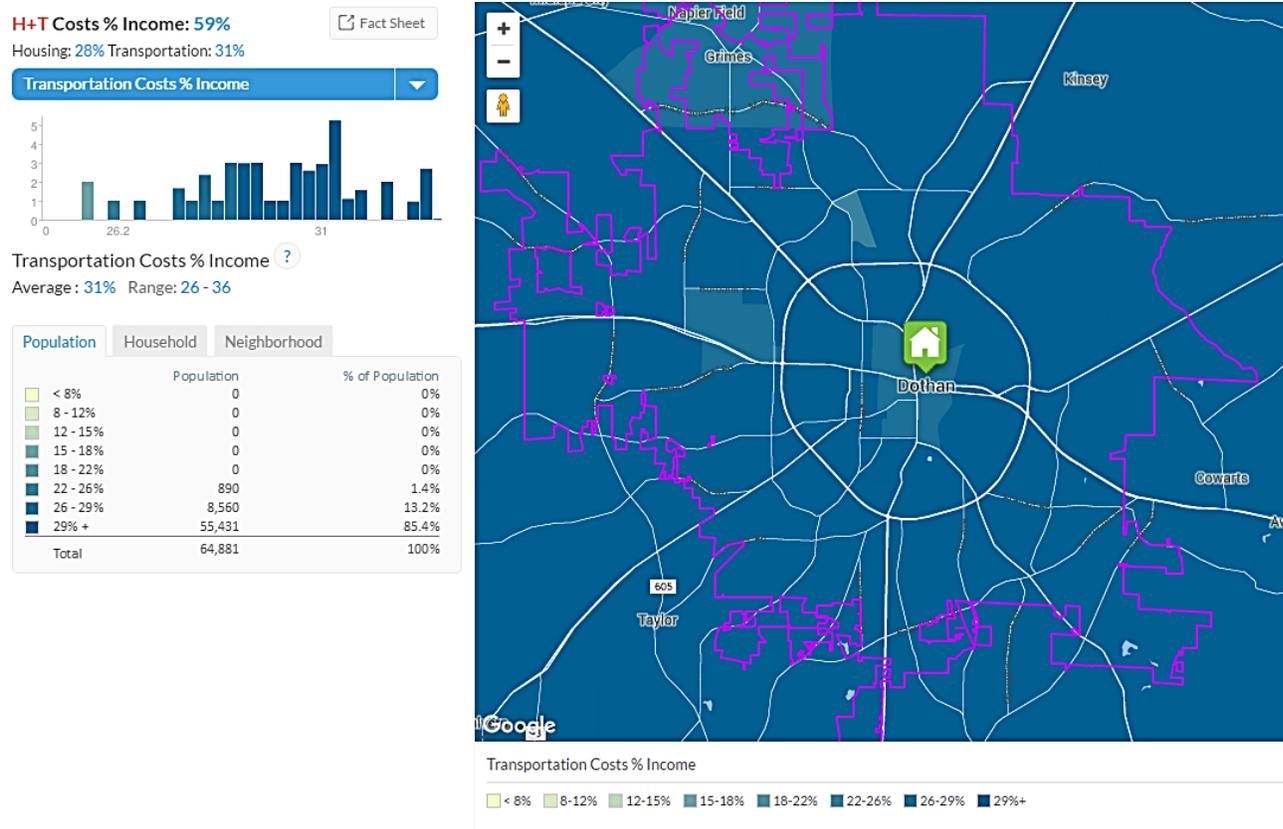


Housing + Transportation Costs % Income

< 24% 24-36% 36-45% 45-54% 54-66% 66-78% 78-87% 87%+

Source: The Center for Neighborhood Technology. Retrieved from <http://htaindex.cnt.org/map/>

Perhaps the most striking feature of the CNT’s data for Dothan is the uniformly high cost of transportation. The lighter shaded areas on the above map depicting a lower combined housing and transportation cost owe their lower costs almost entirely to the housing side of the equation. When isolating transportation costs as a percentage of income, there is almost no variation between the City’s census block groups. The lowest transportation costs of any block group in the city were at least 22% of household income and more than 85% of Dothan’s households spent 29% or more of their income on transportation. While the high cost of transportation in Dothan is a significant component of a household’s expenses, the uniformity of these high costs across all neighborhoods in the City indicates that transportation cost may not be a significant determinant of or limitation on housing choice within Dothan.



Source: The Center for Neighborhood Technology. Retrieved from <http://htaindex.cnt.org/map/>

Public School System Assessment

The City of Dothan is served by 17 public schools that provide education services for 9,282 students. An additional 339 students are enrolled in a preschool or Head Start program.²² Enrollment of students from racial and ethnic minority groups, primarily African Americans, is at 62.8% citywide and exceeds enrollment for minority students in the state of Alabama (44.3%). Magnet schools in Dothan have significantly lower minority student enrollment (31.9% for magnet elementary schools and 46.9% for magnet middle schools). Table 25 depicts basic demographic information for the varying types of schools in the City of Dothan.

The share of minority student enrollment varies between elementary, middle, and high schools. Several factors may influence these shares, including the overall racial composition of the population by age, private school attendance, and high school drop-out rates. Five-year American Community Survey data shows that the overall minority share of the population in Dothan varies by age group: For persons age 5 to 9, minority groups make up

²² State of Alabama Department of Education, <https://web.alsde.edu/PublicDataReports/Default.aspx>, Accessed June 10, 2016 and Dothan City Schools, <http://images.pcmac.org/Uploads/DothanCity/DothanCity/Divisions/DocumentsCategories/Documents/Enrollment%20Info%20for%20Website.pdf>, Accessed June 10, 2016.

50.6% of the population; by high school age (ages 15 to 17), this share drops to 46.0%. Additionally, ACS data shows that minority groups are less likely to complete high school than Whites. For example, 7.8% of non-Hispanic Whites in Dothan did not complete high school, compared to 26.1% of African Americans. Finally, private school attendance may affect these ratios. If White children in Dothan attend public elementary schools but transfer to private schools by middle or high school, this reduction in White students would result in a higher share of minority student enrollment.

Table 25. Dothan School Demographics			
Type of Schools	Number of Schools	Number of Students	Minority Student Enrollment
Elementary School	11	4,701	61.7%
Middle School	4	2,003	65.3%
High School	2	2,578	63.1%
City of Dothan	17	9,282	62.8%
Magnet Elementary School	2	890	31.9%
Magnet Middle School	2	917	46.9%
State of Alabama	----	730,563	44.3%

Source: State of Alabama Department of Education, <https://web.alsde.edu/PublicDataReports/Default.aspx>, Accessed June 10, 2016

According to the Dothan City School Strategic Plan 2015-2020, the City has made several accomplishments related to school and district performance including increasing graduation rates to 88% and raising test scores to meet 1st and 2nd tier indices for the State. However, the district faces challenges related to resources and funding as it has a lower tax base than the surrounding counties. There is a need for resources to improve physical and technological infrastructure and expand supportive services such as coaching, tutoring, counseling, and special education services. The plan also indicates that staffing remains low, causing deficiencies and challenges related to fulfilling nutritional and transportation programs across the district.

As discussed in the Socioeconomic Profile, the City has high rates of childhood poverty. According to the Association for Supervision and Curriculum development, children from lower income families and children experiencing poverty have higher rates of absenteeism and tardiness and lowered rates of concentration, attention span, comprehension, memory, and academic performance. Children attending schools in areas with high levels of poverty and classmates who are poorer are more likely to perform poorly in school even if they are not experiencing poverty themselves.

It should be noted that participation in the free and reduced school lunch program is often used to identify children from low-income and poverty stricken areas. Use of the free and reduced lunch program can also indicate factors that can inhibit concentration and academic performance, such as lack of food at home. Per the Alabama Department of Education, more than one-half of students in Dothan (59.9%) qualify for the free lunch program.

Homelessness also impacts high numbers of school age children within the state of Alabama. According to the 2016 National Center on Family Homelessness's Report, Alabama ranks last in childhood homelessness based on extent of child homelessness, child well-being, risk for child homelessness, and state policy and planning efforts. The State has identified that 1 in 12 children under the age of 6 are homeless children.

Homelessness is proven to present academic barriers with students missing more days from school and having frequent transfers between schools. Homeless students are also twice as likely to have learning disabilities, four times more likely to experience developmental delays (motor, visual, and speech impairments), and three times more likely to have emotional or behavioral problems. These barriers frequently result in being retained for one or more grades, decreased overall educational attainment, and adulthood poverty requiring use of public assistance programs.²³ Quantifying the economic costs of homelessness and poverty is difficult, but studies by the states of Pennsylvania²⁴ and Virginia²⁵ tallied costs exceeding \$40,000 per year for each homeless child based on use of public, social, and mental health services, and future loss income and tax revenue from homeless students who would later drop-out of school. Homeless students are more likely to experience poverty and homelessness as adults. Current estimates indicate that homelessness and poverty costs \$35,000 - \$120,000²⁶ per person annually based on use of public, social, health care, and mental health care services and increased likelihood of detention and incarceration.

Educational Attainment Levels

According to the American Community Survey, Dothan has an overall high school graduation rate of 85.7%, compared to 90% nationally. Nearly one-quarter of residents (24.0%) age 25 or older have at least a Bachelor's degree, and 8.6% have a graduate degree or higher. In comparison, 30% of persons age 25 or older hold a Bachelor's degree nationally, per the US Census Bureau. Poverty correlates with educational attainment in Dothan – only 2.8% of residents with a Bachelor's degree experience poverty compared to 11.1% of residents with

²³ National Association of Child Psychologists. <http://www.nasponline.org/educators/HCHSIIHomeless.pdf>. Accessed: November 22, 2014.

²⁴ http://www.icphusa.org/PDF/americanalmanac/Almanac_State_PA.pdf

²⁵ http://www.homelesschildrenamerica.org/pdf/report_cards/short/va_short.pdf

²⁶ National Center for Children in Poverty. http://nccp.org/publications/pub_888.html. Accessed: November 20, 2014.

only some college, 16.4% of residents who completed high school, and 34.1% of residents who had not completed high school.

Access to Areas of Opportunity

Among the many factors that drive housing choice for individuals and families are neighborhood factors including access to quality schools, jobs, and healthcare. This section examines these dimensions geographically relative to locations of RCAP/ECAPs, and evaluates levels of access to opportunity by race and ethnicity.

HUD Opportunity Indicators

To measure economic and educational conditions at a neighborhood level, HUD's Office of Policy Development and Research developed a methodology to "quantify the degree to which a neighborhood offers features commonly associated with opportunity."²⁷ For each block group in the U.S., HUD provides a score on several "opportunity dimensions," including poverty, school proficiency, labor market engagement, and jobs access, calculated based on the following:

- Poverty index – family poverty rates and share of households receiving public assistance;
- School proficiency index – school-level data regarding elementary school student performance on state exams;
- Labor market engagement index – employment levels, labor force participation and educational attainment;
- Job access index – distance to job locations and labor supply levels; and
- Environmental health hazard exposure index – proximity to known sources of toxic industrial release.

For each block group, a value is calculated for each index and results are then standardized on a 0 to 100 scale based on relative ranking within the metro area (or non-metro balance of the state). For each opportunity dimension, a higher index score indicates more favorable neighborhood characteristics. The maps that follow show the HUD-provided opportunity scores for block groups in Dothan for poverty, school proficiency, labor market engagement, jobs access, and environmental health hazard exposure. In each map, lighter shading indicates areas of lower opportunity and darker shading indicates higher opportunity.

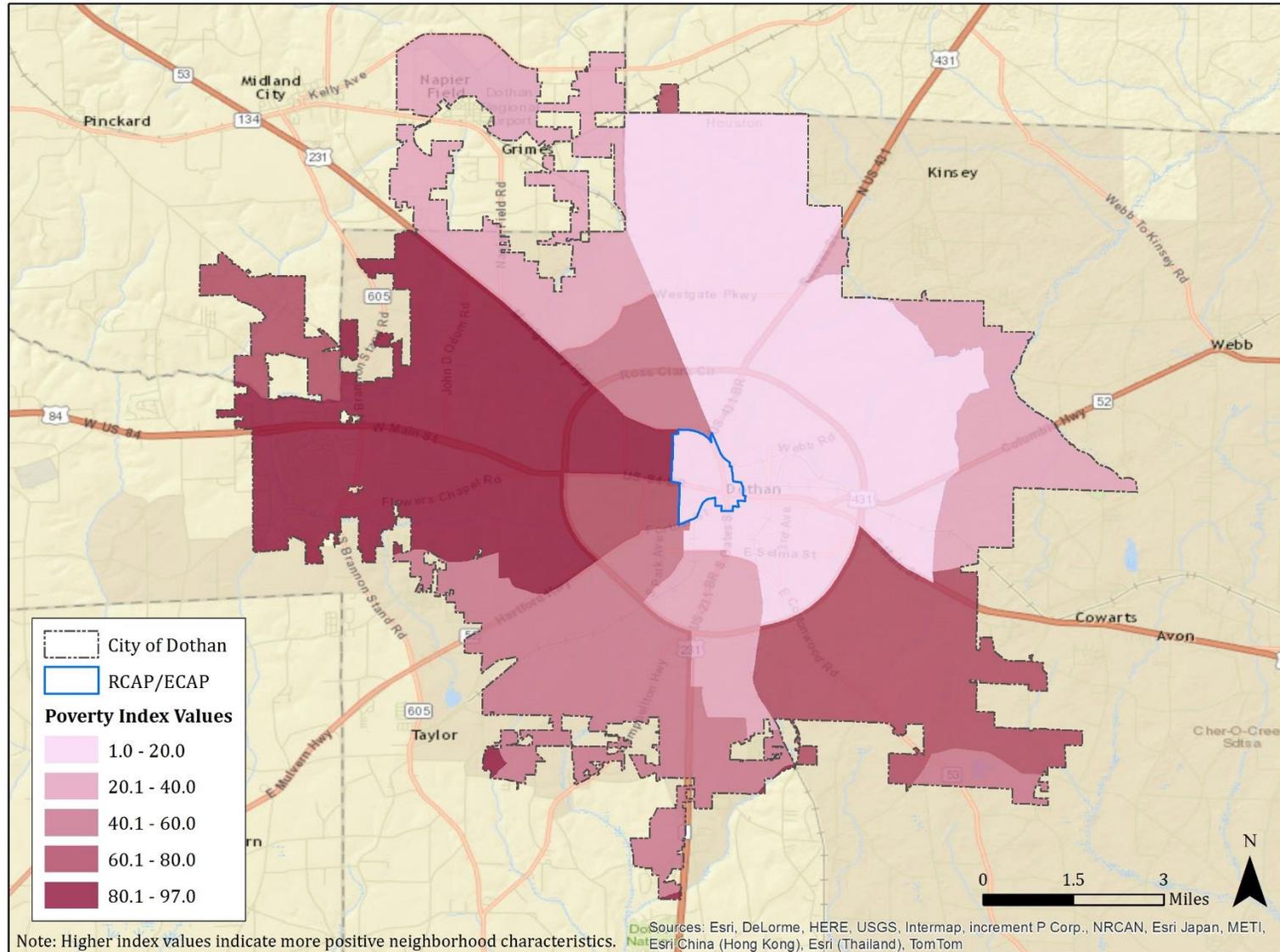
Poverty Index

Looking at the poverty index, highest indicator values (i.e., lowest poverty and public assistance rates) are primarily in west and south Dothan, roughly west of Park Avenue and outside Ross Clark Circle between US-84 and Third Avenue. Block groups comprising downtown and east Dothan had the lowest index values, indicating high poverty rates.

²⁷ HUD Office of Policy Development and Research, "FHEA Data Documentation," Draft. 2013. p. 4.

Dothan's RCAP/ECAP area contains some of the block groups with the lowest index scores (under 20), not surprising given that high poverty rates are one of the defining characteristics of an RCAP/ECAP area.

Poverty Index Values for City of Dothan Block Groups

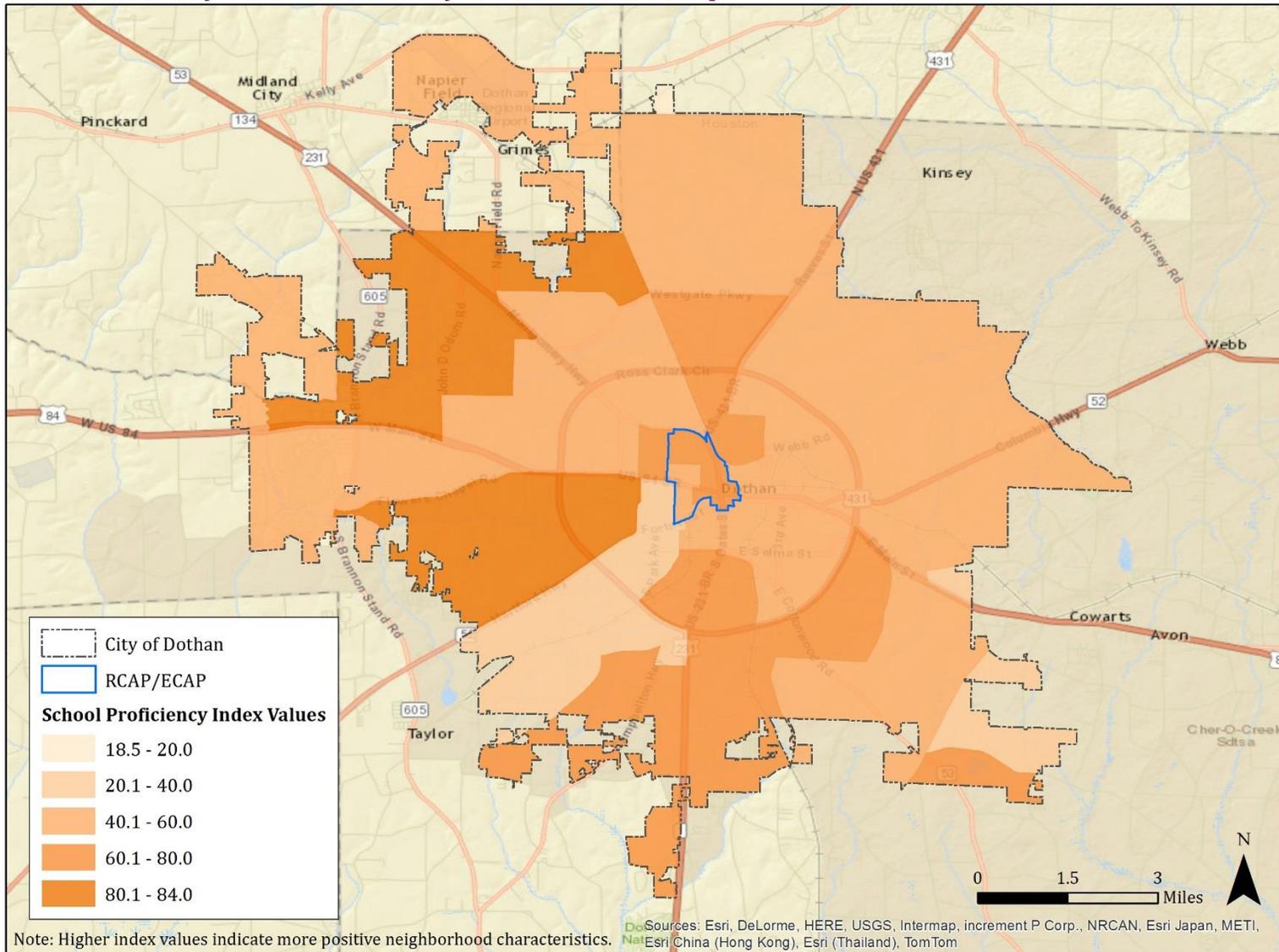


Source: U.S. HUD Office of Policy Development & Research, Regional Planning Grant Program Raw Block Group Data, Retrieved from <http://www.huduser.org/portal/Sustainability/grantees/data.html>

School Proficiency Index

The school proficiency index, based on a HUD-compilation of state testing data from public elementary schools, reveals high index values (i.e., school attendance zones associated with the best-performing schools) surrounding Dothan Country Club and extending west between Flowers Chapel Road and Hartford Highway. Block groups in northwest Dothan along the John Odom Road corridor also had high index values. The downtown Dothan area, which contains the City's RCAP/ECAP block groups, had access to relatively well-performing schools. Block groups zoned for the lowest-performing schools are found primarily in the southwestern portion of the City.

School Proficiency Index Values for City of Dothan Block Groups

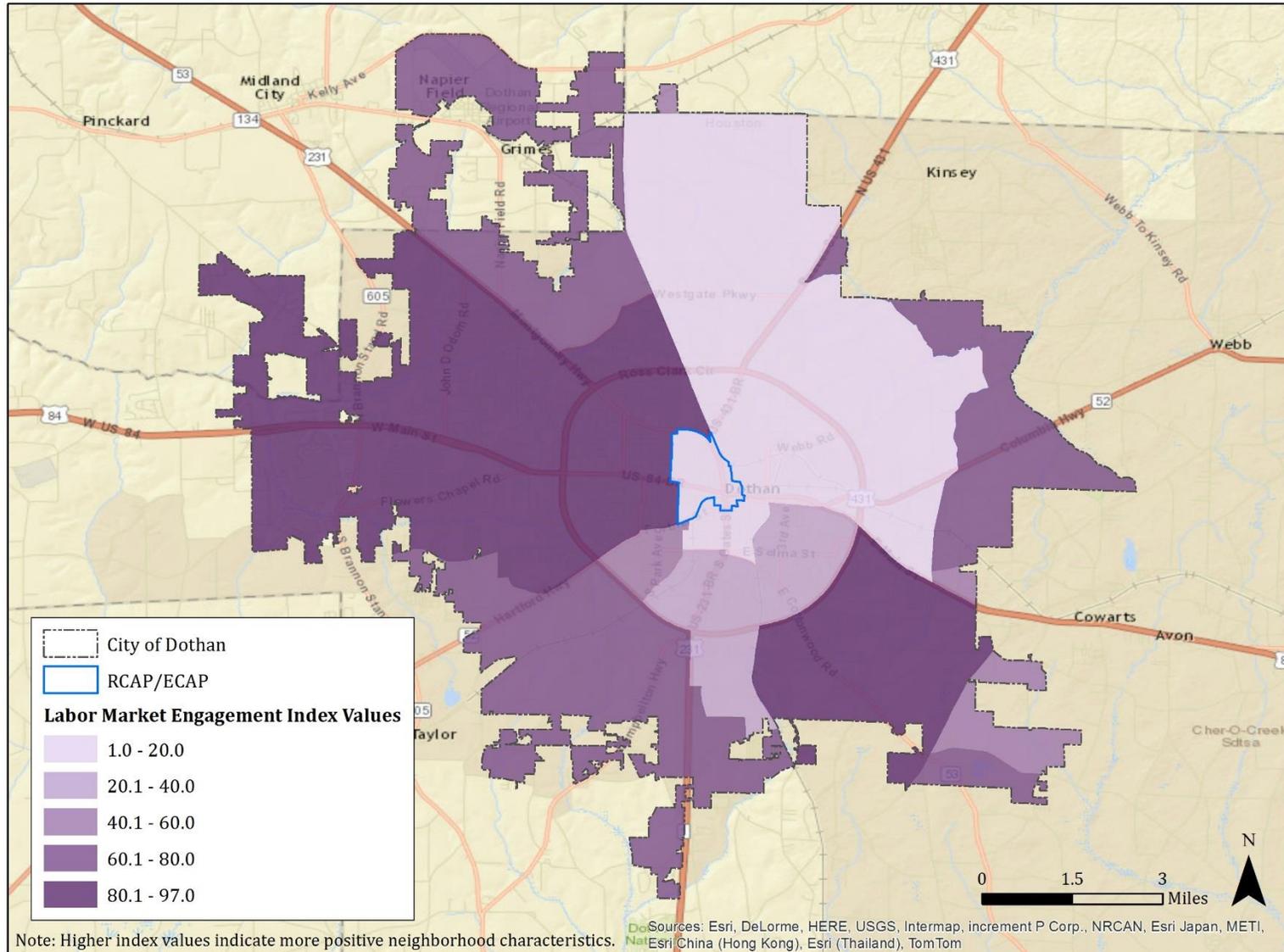


Source: U.S. HUD Office of Policy Development & Research, Regional Planning Grant Program Raw Block Group Data, Retrieved from <http://www.huduser.org/portal/Sustainability/grantees/data.html>

Labor Market Engagement Index

The next map shows labor market engagement scores for Dothan, which are calculated by HUD based on unemployment rate, labor force participation rate, and the share of the population with a bachelor's degree or higher. Highest scores (index values of 80.1 or above), and thus greatest relative labor market engagement, are nearly all found in block groups in west Dothan, particularly in a wedge between Denton Road and Hartford Highway. Additionally, an area on the City's south side, outside Ross Clark Circle between US-84 and Third Avenue, also displayed high levels of labor market engagement. Central Dothan (including the RCAP/ECAP area) and most of the City's northeastern quadrant scored lowest in this index.

Labor Market Engagement Index Values for City of Dothan Block Groups



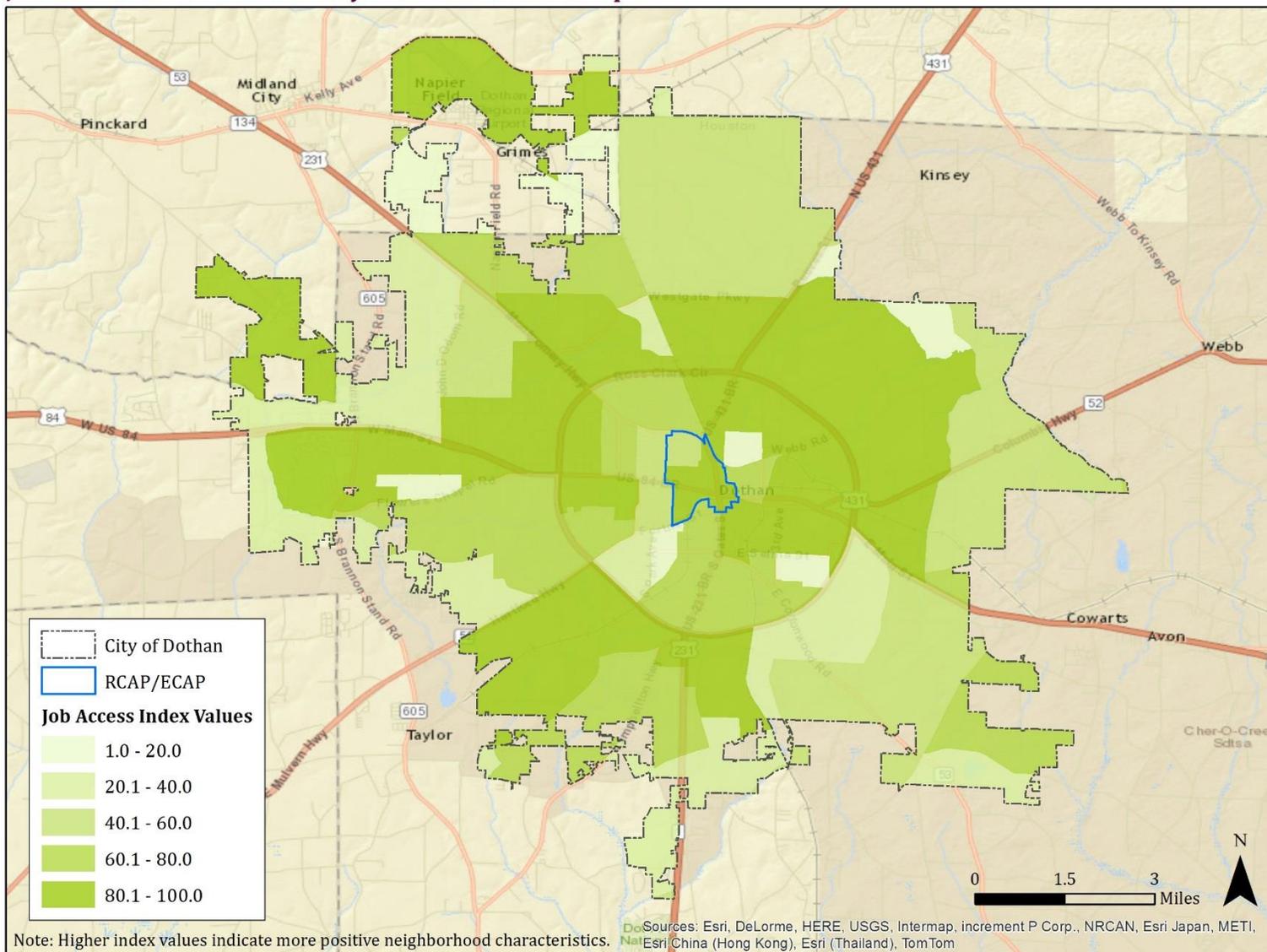
Source: U.S. HUD Office of Policy Development & Research, Regional Planning Grant Program Raw Block Group Data, Retrieved from <http://www.huduser.org/portal/Sustainability/grantees/data.html>

Job Access Index

The job access indicator refers to the distance to jobs relative to the number of workers in the area. The index values here were more variable and did not correlate well with areas of high poverty or even with labor market engagement metrics.

For example, many – but not all – of the block groups described above that scored well for labor market engagement, were given low index values for job access. Some, notably the Bethlehem Road area in northwest Dothan, had both high labor market engagement and good job access; others, like Central and northeastern Dothan, had good access to jobs but low labor market engagement. On the whole, access to jobs does not appear to be predictive of the actual levels of labor market participation in Dothan, perhaps because attaining employment is contingent upon a large variety of factors, of which physical proximity job sites is not particularly significant.

Job Access Index Values for City of Dothan Block Groups



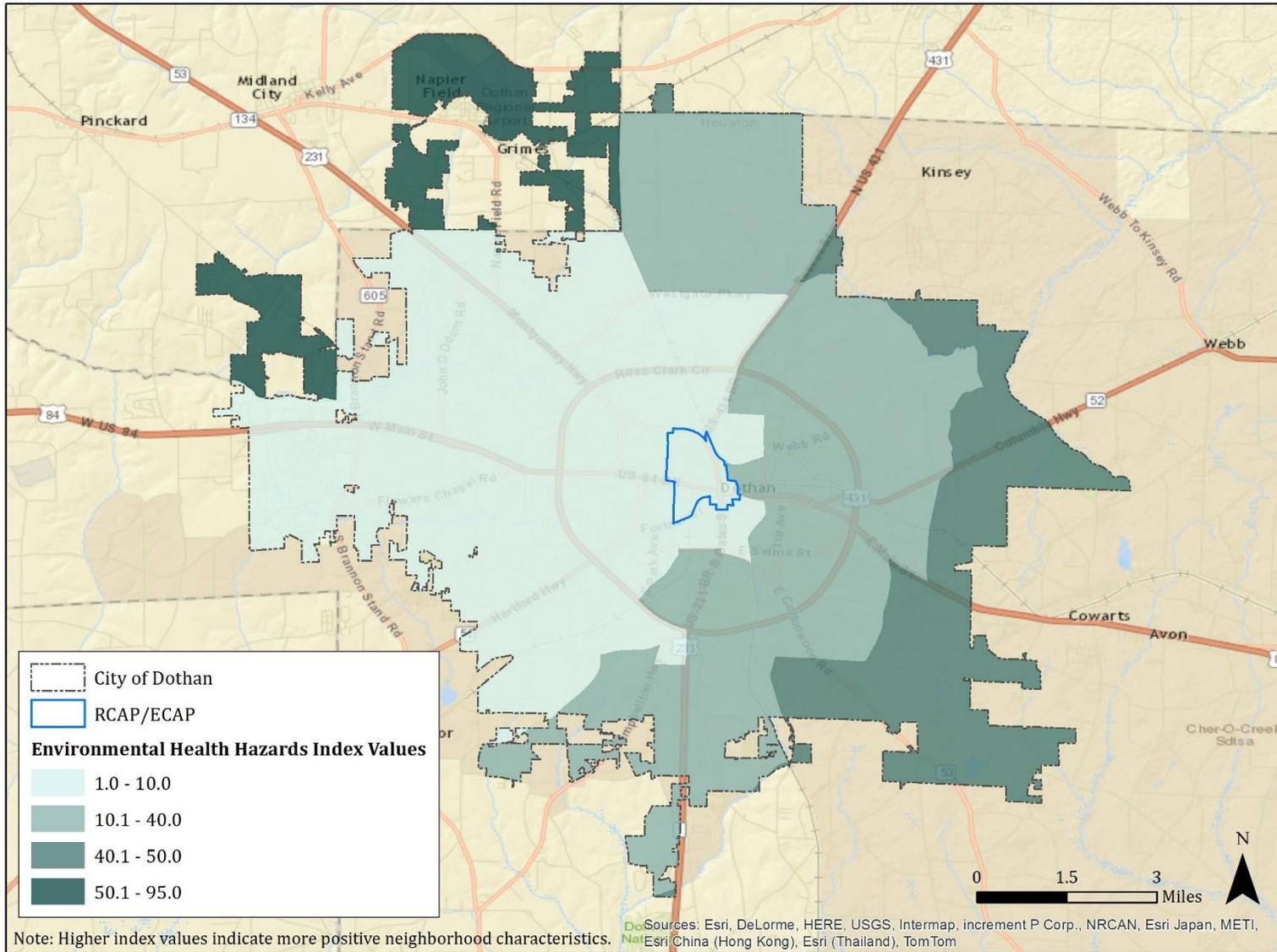
Source: U.S. HUD Office of Policy Development & Research, Regional Planning Grant Program Raw Block Group Data, Retrieved from <http://www.huduser.org/portal/Sustainability/grantees/data.html>

Environmental Health Hazard Exposure Index

The final indicator examined here – environmental health hazard exposure – is based on the volume and toxicity of known industrial releases and a neighborhood’s proximity to the sources of such emissions. In general, exposure to environmental health hazards was significant in many Dothan neighborhoods, with those on the western side of the City most affected. The eight Dothan block groups located in Dale County scored an 88 or greater on this index, but of the 70 remaining block groups in the City, none scored a 60 or higher, 30 scored less than 10, and the City’s average index score was 34.3 out of 100 possible points. Neighborhoods east of the Reeves Street/Oates Street corridor had marginally lower exposures to environmental health hazards and exposures in areas along the easternmost edges of the City were better still, but none of these areas had enviable scores. The City’s RCAP/ECAP area is composed of block groups all scoring under 10 on this index.

Overall, poverty, labor market engagement, and environmental health hazard scores generally correlated with the City’s RCAP/ECAP area, indicating that areas of racially-concentrated poverty also tended to have low levels of labor market engagement and high exposures to toxic industrial releases. The other indices of opportunity generally did not track consistently with the RCAP/ECAP area, meaning that living in a tract with racially concentrated poverty does not necessarily mean one has less access to proficient schools or lower levels of access to jobs. The presence of these opportunity factors in some of the City’s most distressed and impoverished neighborhoods may be helpful points of leverage for revitalization or other support for these communities.

Environmental Health Hazards Exposure Index Values for City of Dothan Block Groups



Source: U.S. HUD Office of Policy Development & Research, Regional Planning Grant Program Raw Block Group Data, Retrieved from <http://www.huduser.org/portal/Sustainability/grantees/data.html>

Opportunity Levels by Race and Ethnicity

In addition to looking at opportunity scores for RCAP/ECAPs, access to opportunity for protected classes can be examined using a methodology developed by HUD that compares relative exposure to neighborhood opportunity dimensions for different population subgroups (i.e., racial and ethnic groups). An average index score for each subgroup is found by averaging the block group scores weighted by the subgroup population. Comparing these average scores reveals any potential disparities in access to opportunity based on residential patterns of subgroups. In other words, the analysis assesses whether some subgroups tend to live in higher opportunity areas than others.

The tables that follow compare average opportunity scores for several racial and ethnic groups in Dothan. Indices for Black and Latino minority groups are compared to those for Whites to arrive at an estimate of disparity.²⁸ Positive disparity numbers indicate that Whites, on average, reside in more favorable neighborhood conditions (higher values for the opportunity dimensions) than the minority group being compared. Negative values indicate that the minority group tends to live in neighborhoods with more favorable conditions than their White counterparts.

The data in the top portion of the table on the following page shows that, for most index measures, the average White resident in Dothan lived in a neighborhood of greater opportunity than an average Black or Latino resident. Black residents of Dothan were far more likely than Whites to live in high poverty neighborhoods, as indicated by a 29-point disparity, the largest of any measured in this data set. Latinos also generally lived in higher poverty neighborhoods than Whites, but the disparity was less pronounced. Overall, White/Black disparities in opportunity tend to be greater than White/Latino disparities.

A large 25-point disparity between Whites and Blacks with regard to living in neighborhoods with high levels of labor market engagement virtually disappears when Whites and Latinos are compared. Black residents tended to live in neighborhoods with better access to jobs than Whites and Latinos, and Latinos lived in school districts with better performing schools than Blacks and Whites. There was no disparity between Whites and Blacks in access to proficient schools. White residents were slightly less exposed to environmental health hazards than Blacks or Latinos, although none of the disparities related to this factor were particularly large.

²⁸ The analysis of access to opportunities includes data for Latinos, Non-Latino Whites, and Non-Latino Blacks. As in the segregation analysis, these groups are referred to as “Latinos,” “Whites,” and “Blacks,” for simplicity.

Table 26. Disparity in Access to Neighborhood Opportunity - All Persons in Dothan, Alabama

All Persons					Disparity	
Opportunity Dimension	All Persons	White Persons	Black Persons	Latino Persons	White - Black	White - Latino
Poverty	55	63	34	53	29	10
School Proficiency	57	57	57	61	0	-4
Labor Market Engagement	64	70	45	68	25	2
Job Access	54	52	60	52	-8	0
Health Hazards Exposure	32	34	29	29	5	5
Counts	113,317	78,911	27,985	3,258		
Persons in Poverty					Disparity	
Opportunity Dimension	All Poor Persons	Poor White Persons	Poor Black Persons	Poor Latino Persons	Poor White - Black	Poor White - Latino
Poverty	40	52	28	59	24	-7
School Proficiency	56	56	57	64	-1	-8
Labor Market Engagement	51	62	41	65	21	-3
Job Access	58	52	62	49	-10	3
Health Hazards Exposure	34	38	30	33	8	5
Counts	18,075	7,438	9,128	835		

Source: U.S. HUD Office of Policy Development & Research, Regional Planning Grant Program Raw Block Group Data, Retrieved from <http://www.huduser.org/portal/Sustainability/grantees/data.html>

Comparing the top portion (“All Persons”) to the bottom portion (“Persons in Poverty”) of the above table enables a comparison between the general population of Dothan and that portion of the population in poverty. Poverty status reduces disparity among racial and ethnic groups, but is not an equalizer. When comparing disparities among those in poverty, both White/Black and White/Latino disparities improve slightly, however large Black/White disparities for poverty and labor market engagement remain. Interestingly, the disparity between poor Whites and poor Latinos flips such that poor Latinos tend to live in higher opportunity neighborhoods than poor Whites. In fact, poor Latinos lived in neighborhoods with less poverty, better performing schools, and greater labor market participation rates than poor Whites and poor Blacks.

The data from HUD included a second comparison, this one between the general population of children in the region and those children living in poverty. According to these figures, which appear in the table on the following page, children in Dothan generally lived in neighborhoods with comparable opportunity levels to those of the population of adults and children combined. No index values for any opportunity factor or racial or ethnic group fluctuated by more than a point when children were compared with the general population. Within racial and ethnic groups, opportunity index measures were largely consistent with those of the group’s general population. In other words, including a separate comparison of opportunity index measures for children does not substantially magnify or reduce the levels of disparity that have already been observed between racial and ethnic groups.

Overall, Black residents – adults and children – face substantial opportunity gaps relative to White residents. They are far more likely to live in neighborhoods with high poverty and less labor market engagement. Latino residents of all ages also faced noteworthy disparities with regard to living in neighborhoods with greater poverty. As measured by these indices, all Dothan residents, regardless of race or ethnicity, had relatively equal access to proficient schools.

Table 27. Disparity in Access to Neighborhood Opportunity - All Children in Dothan, Alabama						
All Persons					Disparity	
Opportunity Dimension	All Persons	White Persons	Black Persons	Latino Persons	White - Black	White - Latino
Poverty	54	64	34	53	30	11
School Proficiency	57	57	56	61	1	-4
Labor Market Engagement	63	71	46	69	25	2
Job Access	54	51	59	50	-8	1
Health Hazards Exposure	32	34	29	31	5	3
Counts	27,941	17,443	8,400	885		
Persons in Poverty					Disparity	
Opportunity Dimension	All Poor Persons	Poor White Persons	Poor Black Persons	Poor Latino Persons	Poor White - Black	Poor White - Latino
Poverty	37	50	28	59	22	-9
School Proficiency	58	57	58	66	-1	-9
Labor Market Engagement	50	60	43	65	17	-5
Job Access	57	51	61	45	-10	6
Health Hazards Exposure	32	39	28	35	11	4
Counts	6,392	2,110	3,864	352		

Source: U.S. HUD Office of Policy Development & Research, Regional Planning Grant Program Raw Block Group Data, Retrieved from <http://www.huduser.org/portal/Sustainability/grantees/data.html>

Health Care Access and Status

Houston County, including the City of Dothan, is designated as a medically underserved area as recently as May of 2015, due to low-incomes. Medically underserved areas (MUAs) indicate areas in which the general population has limited access to primary health care. In Houston County, the medically underserved designation includes decreased access to primary care, mental health care, and dental health care. Decreased access to care can be due to residents residing in rural or remote locations or an overall shortage in primary health care physicians and workers in a certain area. Low-income and poor residents are particularly vulnerable in MUA regions due to an inability to afford to travel for medical care or having public health insurance that is not accepted by physicians and hospitals due to low reimbursement rates. Lowered access to primary care typically results in less routine and preventive care and higher individual and government health care costs. Medically underserved residents are at greater risk for both chronic disease and serious mental illness.

Chronic diseases are long-term, require consistent medical maintenance, and frequently result in impairments in functioning, i.e., disabilities. According to the Center for Disease Control, chronic diseases are the leading cause of disability and death in the United States (accounting for 70% of all deaths) and a leading cause of premature death. Chronic diseases are also responsible for 75% of health care costs in the United States. Research associates chronic diseases with higher rates of absenteeism and lower productivity at work, higher rates of unemployment, and lowered rates of income and educational attainment.

Dothan has high rates of uninsured residents. In 2014, according to the American Community Survey, 13.6% of residents above age 18 were uninsured. Latinos had the highest uninsured rate at 33.2%. Other racial and ethnic minority groups also had high rates of uninsured including Asians (22.7%) and African-Americans (18.2%).

Land Use and Zoning

Comprehensive land use planning is a critical process by which communities address a myriad of public policy issues such as housing, transportation, health, recreation, environmental protection, commercial and retail services, and land values, and address how the interconnection and complexity of these issues can ultimately impact the entire municipality. “The land use decisions made by a community shape its very character – what it’s like to walk through, what it’s like to drive through, who lives in it, what kinds of jobs and businesses exist in it, how well the natural environment survives, and whether the community is an attractive one or an ugly one.”²⁹ Likewise, decisions regarding land use and zoning have a direct and profound impact on affordable housing and fair housing choice, shaping a community or region’s potential diversity, growth, and opportunity for all.

Zoning determines where housing can be built, the type of housing that is allowed, and the amount and density of housing that can be provided. Although zoning restrictions may be aimed toward protecting important public interests such as housing quality, health and safety, environmental quality, and traffic, zoning also can directly or indirectly affect the cost of developing housing, making it harder or easier to accommodate affordable housing.

From a regulatory standpoint, local government measures to control land use typically rely upon zoning codes, zoning maps, subdivision codes, and housing and building codes, in conjunction with comprehensive plans. Courts have long recognized the power of local governments to control land use. Title 11, Chapter 52 of the Alabama Code authorizes, but does not require, cities and towns to regulate land use and zoning within their respective jurisdictions. Counties may be granted authority to zone unincorporated areas of the county by specific act of the Alabama Legislature.

In the City of Dothan, the power and responsibility for implementing, administering, and enforcing the local zoning code and comprehensive plan is divided between the Department of Planning and Development, the Planning Commission, the Development Review Committee, the Board of Zoning Adjustment, and the City Commission. The Board of Zoning Adjustment has the power to hear and decide appeals of administrative decisions, to hear and decide special exception/use requests, and to hear and decide variance requests. The Planning Commission reviews and approves development plans, is the platting authority for the city, and also makes recommendations to the City Commission for final decision regarding amendments or revisions to zoning ordinances and the zoning map, regarding amendments or revisions to the subdivision regulations, and regarding updates or revisions to the long-range comprehensive plan and future land map. Actions of the Planning

²⁹ John M. Levy. *Contemporary Urban Planning, Eighth Edition*. Upper Saddle River, NJ: Pearson Prentice Hall, 2009.

Commission may be appealed to the City Commission. Decisions of the Board of Zoning Adjustment and of the City Commission may be appealed to the appropriate Circuit Court.

While local governments have the power to enact and enforce zoning and land use regulations, that power is limited by state and federal fair housing laws (*i.e.*, the Alabama Fair Housing Law, the federal Fair Housing Act (FHA), Americans With Disabilities Act (ADA), constitutional due process and equal protection). The Alabama Fair Housing Law (Ala. Code § 24-8-2 *et seq.*) is substantially similar to the federal FHA. As with the FHA, the state act identifies unlawful housing practices and protects against discrimination based on race, color, religion, sex, familial status, national origin, or disability. Neither the state nor the City of Dothan has elected to expand fair housing rights to other classes of protected persons.

Fair housing laws do not preempt local zoning laws, but do apply to municipalities and local government units and prohibit them from making zoning or land use decisions or implementing land use policies that exclude or otherwise discriminate against protected persons. And even where a specific zoning decision does not violate a fair housing law, HUD entitlement communities must certify annually that they will set and implement standards and policies that protect and advance fair housing choice for all.

Housing Affordability and Fair Housing Choice Issues

Although comprehensive plans and zoning and land use codes play an important role in regulating the health and safety of the structural environment, overly restrictive codes can negatively impact housing affordability and fair housing choice within a jurisdiction. Examples of zoning provisions that most commonly result in barriers to fair housing choice include:

- Restrictive forms of land use that exclude any specific form of housing, particularly multi-family housing, or that require large lot sizes or low-density that deter affordable housing development by limiting its economic feasibility;
- Restrictive definitions of family that impede unrelated individuals from sharing a dwelling unit;
- Placing administrative and siting constraints on group homes for persons with disabilities;
- Restrictions making it difficult for residents with disabilities to locate housing in certain neighborhoods or to modify their housing;
- Restrictions on occupancy of alternative sources of affordable housing such as accessory dwellings, mobile homes, and mixed-use structures.

The City of Dothan regulates land development activities through its zoning code, building code, design guidelines, subdivision regulations, and Long Range [Comprehensive] Development Plan. While the zoning regulations are legally binding as part of the City's municipal code, the Long Range Development Plan is advisory in nature. However, whenever a decision-making body approves or denies a zoning, permitting, or other land use request, the decision should be informed by and consistent with the goals and vision of the Long Range Development Plan.

A review of the "Zoning Regulations of Dothan, Alabama" (Code of Ordinances Chapter 114 et seq.) found it to be overall reasonably permissive and flexible as to fair housing issues. However, several key issues identified and discussed below have the potential to negatively impact fair and affordable housing. The following is not meant to assert whether Dothan's zoning policies create a per se violation of the FHA or HUD regulations, but is meant to highlight significant areas where zoning and land use ordinances may otherwise jeopardize the spirit and intent of fair housing protections and HUD's AFFH standards for its entitlement communities. In such cases, improvements to the rules and policies could be made to more fully protect the fair housing rights of all of Dothan's protected and disadvantaged classes and to better fulfill the mandate to affirmatively further fair housing, while still fulfilling the zoning objective of protecting the public's health, safety, and general welfare.

Housing for Persons with Disabilities

Often one of the most scrutinized provisions of a municipality's zoning code is its definition of "family." Local governments use this provision to limit the number of unrelated persons who may live together in a single dwelling. Unreasonably restrictive definitions may have the intended or unintended (depending on the motivations behind the drafting of the jurisdiction's definition) consequence of limiting housing for nontraditional families and for persons with disabilities who reside together in congregate living situations.

Dothan's zoning code defines *family* as:

A single person, or a group of two or more persons related by blood, marriage or adoption, which may be together with no more than three additional persons not related by blood, marriage or adoption; or any number of persons not related by blood, marriage or adoption, living together as a single household. However, the number of unrelated persons shall not exceed the number of bedrooms in the dwelling. (Sec. 114-26).

While Dothan's approach is permissive in terms of allowing for non-traditional family arrangements, the zoning ordinance treats differently housing for unrelated persons with disabilities residing together as a single housekeeping unit through its definition of "group home" and where it permits such residences to be located. Although not expressly excluded

from the definition of family, the code otherwise unduly restricts such housing from single-family neighborhoods. Dothan's zoning code defines **group home** as:

"A facility which serves as a home for persons with disabilities as defined by the Fair Housing Act of 1988 and may include up to two additional persons acting as house-parents or guardians who need not be related to each other or to any of the persons residing in the home." (Sec. 114-26).

Group homes are a special exception use in the AC, R-1, R-2, R-3, and R-4 single-family residential zones, meaning before siting a group home in one of these districts, the applicant must obtain approval from the Board of Zoning Adjustment following the public hearing process. This is the standard even where, on a case-by-case factual review, the residents could be shown to live together as a single housekeeping unit and functionally equivalent family. Group homes are a permitted use only in the R-A multifamily district and the B-1, B-2, and B-3 mixed-use/business districts. (*See* Table of Permitted Uses, Sec. 114-131.6). By contrast, a similarly situated group of four non-disabled, unrelated persons living together would be permitted by right in all of those zoning districts.

Under the FHA, the City must ensure that at a minimum its zoning and land use regulations treat groups of unrelated persons with disabilities the same as groups of unrelated persons without disabilities. Moreover, as a recipient of HUD funds, the City is under a mandate to affirmatively further fair housing, which means not just doing the minimum required by fair housing laws but also creating more opportunities for integrative housing throughout all residential areas rather than creating additional barriers.

At the very least it is recommended that the zoning code be amended to remove the requirement that group homes be subjected to the public hearing process, which can be tainted with opposition from community members voicing stereotypes regarding people with disabilities and unfounded speculations about the negative impact on neighborhoods or threats to safety, that may impact the outcome of an applicant's request for special exception approval. Rather, if the city has a legitimate interest in providing oversight of group homes for persons with disabilities to protect those residents, it should provide for an administrative review process to ensure that community residences are complying with state law and the local zoning code. A more permissive approach would be to amend the zoning code to allow group homes (and other supportive group housing for persons with disabilities) that otherwise meet the definition of family, wherever single-family dwellings are permitted by right and not be subjected to any special review requirements beyond the same code enforcement practices as any other single-family dwelling. The city could then separately regulate larger, institutional-type group homes that do not meet the definition of "family" by requiring that they obtain a special use permit to locate in a single-family zoning district. This would help the local government balance the public interests of protecting and

providing supportive services for vulnerable populations and protecting the low-impact, low-density, and quiet nature of single-family neighborhoods without running afoul of fair housing laws or the spirit of AFFH obligations.

Residential Design Standards and Multifamily Housing

Zoning codes are often used to impose unreasonable residential design regulations (such as high minimum lot sizes, large minimum building square footage, and/or low maximum density allowances) that are not congruent with the actual standards necessary to protect the health and safety of current average household sizes and prevent overcrowding. These regulations may not be in direct violation of fair housing laws, but may nonetheless contribute to exclusionary zoning and have the effect of disproportionately reducing housing choice for moderate to low-income families, minorities, persons with disabilities on fixed incomes, families with children, and other protected classes, by making the development of affordable housing cost prohibitive.

Dothan's design standards, density allowances, and housing-type diversity, do not appear facially exclusionary. While the zoning ordinance may impact the feasibility of developing affordable housing within some single family districts, the code provides for lot sizes and densities that could accommodate affordable housing somewhere within the residential districts. The zoning ordinance and map divide the primarily residential zones (excluding the agricultural zones) into three single-family, one low density two-family and multifamily (up to 7 attached units), one multifamily (8+ units), and two mobile/manufactured home zoning districts. Minimum lot sizes for single family dwellings range from 12,000 sq. ft. (in the R-1 district) to 4,000 sq. ft. (in the R-3 district). In the R-4 district, attached two-family and multi-family dwelling units are permitted by right up to 7 units with 2,400 sq. ft. minimum lot sizes per unit. The minimum living area for single family homes is 1,200 sq. ft. in the R-1 and R-2 districts and 1,000 sq. ft. in the R-3 district. These development standards allow for moderate densities of single family dwellings. (*See Table of Permitted Uses, Sec. 114-131.7*)

Multifamily dwellings (including town homes) of 3-7 attached units are permitted by right in the R-4 and R-A residential zoning districts and in the B-1 mixed-use/business district. Multifamily dwellings of 8 or more units are permitted by right in the R-A residential district and in the B-1, B-2, and B-3 mixed-use/business districts (which do not permit new single family dwellings). The Downtown Overlay District also permits multifamily units in mixed-use buildings, with retail or commercial uses on the ground level and residential units above. (*Sec. 114-157 et seq.*).

The required specifications for lot area, residential density, setbacks, building heights, and other design regulations are found in the Table of Dimensional Regulations, Sec. 114-132(b).

The R-4 and R-A districts may accommodate maximum densities of approximately 15-18 units per acre, which is typically a moderate density level depending on the jurisdiction and the housing needs of the community and region. The maximum building height in the R-4 and R-A residential zones is 3 stories, which indirectly limits the number of units per development that can be constructed. The maximum height in the B zones is 10 stories. The minimum living area per family in the R-4 district is 750 sq. ft.; in the R-A and B districts, the code does not impose a minimum living space requirement or a maximum number of dwelling units per development. (See 114-117(b)(4) & (5)). These are permissive standards which would permit a range of densities and types of units including efficiency apartments, one-bedroom, two-bedroom, and three-bedroom units, which could significantly benefit those seeking affordable housing.

Although permitted by right in the R-A, B districts, and two sub-districts of the DOD, new multifamily developments are subject to design review by the Development Review Committee and final review and approval by the Planning Commission following a public hearing. (Sec. 114-73 *et seq.*). This additional layer of oversight (and potential for public bias) may increase development costs of multifamily housing, which then may increase rental prices.

Studying Dothan's current zoning map and the Future Land Use Map element of the Long Range Development Plan to determine the scale of the residential areas actually allowing multi-family housing at these densities, shows that a very small percentage of Dothan's residential districts (and anticipated residential districts) are designated as multifamily. Moreover, most of what is designated as an R-A district for multifamily development is not within the city's center where there is more efficient access to transportation, work zones, and services. (See City of Dothan Official Zoning Map, available at <http://www.dothan.org/DocumentCenter/View/2838>; Future Land Use Map, available at <http://www.dothan.org/DocumentCenter/View/203>.) A market study may be needed to determine whether the zoning ordinance's density limitations and zoning map actually allow for the development of enough affordable, multifamily housing within Dothan to meet the current and future demand for it.

Local Fair Housing and Reasonable Accommodation Ordinances

Although Dothan's zoning ordinance may pass constitutional muster and a facial challenge to the letter of the fair housing laws, zoning and land use regulations and policies are means of providing the local government with opportunity to go beyond just meeting the minimum FHA standards, *i.e.* a means to affirmatively further and protect fair and affordable housing. Dothan currently lacks any inclusionary zoning or incentive program for the development of affordable housing. The hope of inclusionary zoning is that by incentivizing the production of affordable housing in private market development, the total supply of affordable housing

will increase while dispersing the affordable units throughout a municipality or region in mixed-income communities rather than concentrating these units in one area. For example, Dothan could adopt an inclusionary zoning provision that would provide incentives such as a reduction in the required minimum lot size for single-family lots, higher density allowances for multifamily developments, waiver or modification of other development standards and costs for the development of affordable housing for families who meet moderate to low-income criteria. Importantly, any adopted incentive program should include strategies for maintaining designated affordable housing units as affordable for a certain time period (e.g. 15 to 30 years) by requiring the lots to carry deed restrictions to maintain the affordable housing criteria and establishing monitoring procedures to ensure that the units remain affordable.

Another area for improvement would be for Dothan to adopt a local fair housing or human rights ordinance that reinforces Dothan's commitment to enforcing fair housing for all residents. Because no state agency or nongovernmental organization in Alabama has been qualified by HUD to participate in the Fair Housing Assistance Program (FHAP), aggrieved persons in Dothan have no local alternative for seeking redress of housing discrimination complaints other than by filing a complaint with the regional office of HUD or by filing a civil lawsuit. Dothan has an opportunity to be a progressive leader in the state on the issue of fair housing enforcement by establishing a local commission empowered to receive complaints, conduct investigations, conciliate, hold hearings, and adjudicate liability regarding alleged discriminatory housing practices. This commission could collaborate with existing advocacy organizations that support fair and affordable housing such as the Central Alabama Fair Housing Center, provide community outreach and training on issues of fair and affordable housing in Dothan, and work with HUD to resolve fair housing complaints.

Further, a local fair housing ordinance should include a reasonable accommodation ordinance which sets out specific guidelines for residents with disabilities who need to make a request for reasonable accommodation/ modification. Federal and state fair housing laws require that municipalities provide individuals with disabilities or developers of housing for people with disabilities flexibility in the application of land use and zoning and building regulations, practices, and procedures or even waiving certain requirements, when it is reasonable and necessary to eliminate barriers to housing opportunities, or "to afford persons with a disability the equal opportunity to use and enjoy a dwelling." (The requirements for reasonable accommodation under the Americans with Disabilities Act (ADA) are the same as those under the FHA. *42 U.S.C. 12131(2)*.) However, the FHA does not set forth a specific process that must be used to request, review, and decide a reasonable accommodation, and Dothan's zoning ordinance fails to provide a clear and objective process by which persons with disabilities may request a reasonable accommodation to zoning, land use, and other regulatory requirements.

Often local municipalities handle the mandate to provide a reasonable accommodation through their variance or special use permit procedures. However, the purpose of a variance is not congruent with the purpose of requesting a reasonable accommodation. To obtain a variance or special permit, an applicant must show special circumstances or conditions applying to the land and not self-imposed or owing to the applicant. In contrast, a reasonable accommodation is to allow individuals with disabilities equal access to use and enjoy housing. The jurisdiction does not comply with its duty to provide reasonable accommodation if it applies a standard based on the physical characteristics of the property rather than considering the need for modification based on the disabilities of the residents of the housing. Whereas simple administrative procedures may be adequate for the granting of exceptions, the variance and special use permit procedures subject the applicant to the public hearing process where there is the potential that community opposition may impact the outcome. As a recipient of federal housing funds, Dothan is encouraged to adopt a reasonable accommodation ordinance as part of a big-picture human rights/fair housing ordinance.

Model ordinances are available that have been approved by HUD or the DOJ as part of fair housing settlement or conciliation agreements. These model ordinances include a standardized process so that there is transparency and equality in how requests are treated, and gives the director of planning or zoning administrator, or her designee, the authority to grant or deny reasonable accommodation requests without the applicant having to submit to a public hearing process. Adopting a reasonable accommodation ordinance is one specific way to address barriers in land use and zoning procedures and would help Dothan more fully comply with the intent and purpose of fair housing laws.

These above recommendations illustrate concrete actions Dothan could make in terms of zoning and land use regulations to uphold the commitment to furthering fair housing.

Mortgage Lending Analysis

Homeownership is vital to a community's economic well-being. To live up to the requirements of fair housing law, all persons must have the ability to live where they want and can afford. Prospective homebuyers need access to mortgage credit, and programs that offer homeownership should be available without discrimination. The task in this Home Mortgage Disclosure Act (HMDA) analysis is to determine the degree to which the housing needs of Dothan residents are being met by home loan lenders.

The Home Mortgage Disclosure Act of 1975 (HMDA) requires most mortgage lending institutions to disclose detailed information about their home-lending activities annually. The objectives of the HMDA include ensuring that borrowers and loan applicants are receiving fair treatment in the home loan market.

The national 2014 HMDA data consists of information for nearly 10 million home loan applications reported by 7,062 home lenders, including banks, savings associations, credit unions, and mortgage companies.³⁰ HMDA data, which is provided by the Federal Financial Institutions Examination Council (FFIEC), includes the type, purpose, and characteristics of each home mortgage application that lenders receive during the calendar year. It also includes additional data related to those applications including loan pricing information, action taken, property location (by census tract), and additional information about loan applicants including sex, race, ethnicity, and income.

The source for this analysis is tract-level HMDA data for Dothan census tracts for the years ranging from 2010 to 2014, which includes a total of 6,263 home purchase loan application records.³¹ Within each HMDA record some of the data variables are 100% reported: "Loan Type," "Loan Amount," "Action Taken," for example, but other data fields are less complete. According to the HMDA data, these records represent applications taken entirely by mail, Internet, or phone in which the applicant declined to identify their sex, race, and/or ethnicity.

Missing race, ethnicity, and sex data are potentially problematic for an assessment of discrimination. If the missing data are non-random there may be adverse impacts on the accuracy of the analysis. Ideally, any missing data for a specific data variable would affect a small proportion of the total number of loan records and therefore would have only a minimal effect on the analytical results.

³⁰ Federal Reserve Bulletin, "The 2014 Home Mortgage Disclosure Act Data," November 2015, http://www.federalreserve.gov/pubs/bulletin/2015/pdf/2014_HMDA.pdf

³¹ Includes mortgage applications for the purchase of one-to-four family dwellings in which the property will be occupied as the owner's principal dwelling and in which the mortgage will be secured by a first lien. Includes applications for conventional, FHA-insured, VA-guaranteed, and FSA/RHS-guaranteed mortgages.

There is no requirement for reporting reasons for a loan denial, and this information was not provided for about 29% of loan denials in Dothan. Further, the HMDA data does not include a borrower's total financial qualifications such as an actual credit score, property type and value, loan-to-value ratio or loan product choices. Research has shown that differences in denial rates among racial or ethnic groups can arise from these credit-related factors not available in the HMDA data.³² Despite these limitations, the HMDA data play an important role in fair lending enforcement. Bank examiners frequently use HMDA data in conjunction with information from loan files to assess an institution's compliance with the fair lending laws.

Loan Approvals and Denials by Applicant Sex

The 2010-2014 HMDA data for Dothan includes information about applicant sex and household income for 5,952 total loan application records. The table on the following page presents a snapshot of loan approval rates and denial rates for low, moderate, and upper income applicants by sex.³³

Regardless of sex, loan approval rates were lowest and denial rates highest for low-income applicants. Within that category, female applicants had the highest approval rate at 60.7%, exceeding the rate of 57.7% for male applicants, and far exceeding the rate of 50.9% for male/female co-applicants. Male/female co-applicants had a relatively small number of applications in this category (55 completed applications), reflecting their greater likelihood of being dual income households and thus having incomes above 50% of the area's median.

In the moderate-income bracket, females still had the highest approval rates (82.1%), while male/female co-applicants had the highest approval rates in the high-income bracket (90.6%). Approval rates for males lagged by 2.4 percentage points compared to female applicants and 4.8 percentage points compared to co-applicants in the high-income bracket. At the moderate-income level, approval rates for female applicants ranged from 4.3 to 4.9 percentage points above those for male and co-applicants applicants. In general, as incomes rose, the disparities in approval ratings decreased to smaller percentages across gender applicant groups.

Overall, male applicants were denied loans in 21.2% of cases, compared to 21.5% for female applicants and 15.2% for male/female co-applicants. While these figures suggest a significant discrepancy in access to loans based on applicant sex, it is not possible to tell from

³² R. B. Avery, Bhutta N., Brevoort K.P., and Canne, G.B. 2012. "The Mortgage Market in 2011: Highlights from the Data Reported Under the Home Mortgage Disclosure Act." Board of Governors of the Federal Reserve System. Federal Reserve Bulletin, Vol. 98, No. 6.

³³ The low-income category includes applicants with a household income below 50% of area median family income (MFI). The moderate income range includes applicants with household incomes from 50% to 120% MFI, and the upper income category consists of applicants with household incomes above 120% MFI.

this data whether this discrepancy is due to financial reasons, social discrimination, or a combination of the two.

Table 28. Loan Approval and Denial Rates by Sex in Dothan, Alabama, 2010-2014				
Applicant Income	Female Applicant(s)*	Male Applicant(s)*	Male/Female Co-Applicants	All Applicants
Low Income				
Total Applications	322	234	57	613
Completed Applications	280	213	55	548
Approval Rate	60.7%	57.7%	50.9%	58.6%
Denial Rate	39.3%	42.3%	49.1%	41.4%
Moderate Income				
Total Applications	881	1,267	784	2,932
Completed Applications	794	1,143	719	2,656
Approval Rate	82.1%	77.8%	77.2%	78.9%
Denial Rate	17.9%	22.2%	22.8%	21.1%
High Income				
Total Applications	222	793	1,392	2,407
Completed Applications	194	711	1,263	2,168
Approval Rate	89.2%	86.8%	90.6%	89.2%
Denial Rate	10.8%	13.2%	9.4%	10.8%
Total				
Total Applications	1,425	2,294	2,233	5,952
Completed Applications	1,268	2,067	2,037	5,372
Approval Rate	78.5%	78.8%	84.8%	81.0%
Denial Rate	21.5%	21.2%	15.2%	19.0%

*Includes applications with a single male or female applicant and applications with male/male or female/female co-applicants.

Source: FFIEC 2010 to 2014 Home Mortgage Disclosure Act Data, Accessed via <http://www.consumerfinance.gov/hmda/>

Under the provisions of the HMDA, reporting institutions may choose to report the reasons they deny loans, although there is no requirement to do so. Reporting rates by applicant sex range from 67.0% for male applicants to 73.7% for female applicants.

The table that follows breaks down the reasons for loan denials by sex. For each applicant group, the three most common denial reasons were the same: credit history, debt-to-income ratio, and collateral. Over one-third of all applicants were denied loans based on credit history (38.2% of male/female co-applicants, 34.4% of male applicants, and 46.7% of female

applicants). For female applicants, debt to income ratio was cited in 27.5% of denials and insufficient collateral in 6.2%. Debt-to-income ratio triggered 19.7% of denials to male applicants, followed by insufficient collateral at 7.9%. These three factors each relate to the applicant's long-term ability to repay the loan, rather than short-term availability of cash (for down-payment and closing costs) or incomplete/unverifiable information.

Of the other, less common reasons for loan denials, incomplete credit applications affected 3.5% of male/female co-applicants, 2.9% of females, and 4.8% of males. Female applicants are more likely to have insufficient cash for down-payment/closing costs and be denied mortgage insurance while male applicants are more likely to have unverifiable information or be denied due to employment history as compared to females. These disparities, however, tend to be small, ranging from gaps of 0.0 to 1.1 percentage points. In general, denial reasons follow similar patterns regardless of applicant sex, with debt-to-income ratios, credit history, and collateral being the most common barriers to loan approval.

Table 29. Reasons for Loan Denial by Applicant Sex in Dothan, Alabama, 2010-2014						
Reasons for Denial	Female Applicant(s)*		Male Applicant(s)*		Male/Female Co-Applicants	
	Count	Share	Count	Share	Count	Share
Reason provided	276	100.0%	442	100.0%	314	100.0%
Collateral	203	73.6%	296	67.0%	229	72.9%
Credit application incomplete	17	6.2%	35	7.9%	27	8.6%
Credit history	8	2.9%	21	4.8%	11	3.5%
Debt-to-income ratio	129	46.7%	152	34.4%	120	38.2%
Employment history	76	27.5%	87	19.7%	62	19.7%
Insufficient cash	5	1.8%	13	2.9%	11	3.5%
Mortgage insurance denied	18	6.5%	22	5.0%	18	5.7%
Unverifiable information	2	0.7%	0	0.0%	0	0.0%
Other	5	1.8%	11	2.5%	11	3.5%
Reason not provided	31	11.2%	51	11.5%	39	12.4%
Total Denials	73	26.4%	146	33.0%	85	27.1%

*Includes applications with a single male or female applicant and applications with male/male or female/female co-applicants.

Source: FFIEC 2010 to 2014 Home Mortgage Disclosure Act Data, Accessed via <http://www.consumerfinance.gov/hmda/>

Loan Approvals & Denials by Applicant Race & Ethnicity

The table that follows disaggregates loan approval rates by race and ethnicity for different levels of income. Complete race, ethnicity, and income data was available for 5,818 loan records. African Americans made up 11.3% of applicants, White applicants made up 85.3%, and Latinos comprised 1.8%.

Table 30. Loan Approval and Denial Rates by Race and Ethnicity in Dothan, Alabama, 2010-2014					
Applicant Income	Non-Latino			Latino	All Applicants
	White	African American	Other		
Low Income					
Total Applications	444	133	12	7	596
Completed Applications	401	114	11	7	533
Approval Rate	62.1%	53.5%	54.5%	71.4%	60.2%
Denial Rate	37.9%	46.5%	45.5%	28.6%	39.8%
Moderate Income					
Total Applications	2,427	359	25	59	2,870
Completed Applications	2,213	318	24	48	2,603
Approval Rate	81.7%	71.4%	66.7%	79.2%	80.3%
Denial Rate	18.3%	28.6%	33.3%	20.8%	19.7%
High Income					
Total Applications	2,091	169	52	40	2,352
Completed Applications	1,889	152	46	36	2,123
Approval Rate	90.3%	78.9%	89.1%	88.9%	89.4%
Denial Rate	9.7%	21.1%	10.9%	11.1%	10.6%
Total					
Total Applications	4,962	661	89	106	5,818
Completed Applications	4,503	584	81	91	5,259
Approval Rate	75.3%	69.9%	77.8%	82.4%	81.9%
Denial Rate	24.7%	30.1%	22.2%	17.6%	18.1%

Source: FFIEC 2010-2014 Home Mortgage Disclosure Act Data, Accessed via <http://www.consumerfinance.gov/hmda/>

For low-income applicants, loan approval rates ranged from 62.1% for Whites to 53.5% for African American applicants. Moderate-income applicants had higher approval rates and lower denial rates than the low-income group for all races/ethnicities. In the moderate-income band, African Americans had approval rates of 71.4% compared to 81.7% for Whites.

At the high-income level, approval rates ranged from 90.3% for Whites to 78.9% for African Americans, a significant gap. Overall, this analysis indicates that loan outcomes for Whites were generally better than for minority applicants.

The table on the following page identifies reasons for loan denials for White, Black, Other, and Latino applicants. Findings are summarized below:

- Denial reasons were less likely to be provided for Black (33.0%) applicants than for Whites (28.1%).
- The most common reason for loan denials was credit history. This factor was behind from 38.9% of denials to Whites to 41.5% of denials to African Americans, and it speaks to a household’s overall long-term ability to repay home loans.
- Subsequent reasons for denial vary by race and ethnicity. Debt-to-income ratio and collateral concluded the top three denial reasons for racial and ethnic groups.
- For minority loan applicants, unverifiable information is more likely to be a barrier to loan approval than for White applicants.

Table 31. Reasons for Loan Denial by Applicant Race and Ethnicity in Dothan, AL, 2010-2014

Reasons for Denial	Non-Latino White Applicants		Non-Latino Black Applicants		Other Non-Latino Applicants		Latino Applicants	
	Count	Share	Count	Share	Count	Share	Count	Share
Denial reason provided	539	71.9%	118	67.0%	16	84.2%	14	87.5%
Collateral	60	8.0%	13	7.4%	1	5.3%	0	0.0%
Credit app. incomplete	35	4.7%	2	1.1%	0	0.0%	2	12.5%
Credit history	292	38.9%	73	41.5%	5	26.3%	4	25.0%
Debt-to-income ratio	161	21.5%	39	22.2%	6	31.6%	2	12.5%
Employment history	16	2.1%	5	2.8%	3	15.8%	2	12.5%
Insufficient cash	44	5.9%	12	6.8%	0	0.0%	2	12.5%
Mortgage ins. denied	1	0.1%	1	0.6%	0	0.0%	0	0.0%
Unverifiable info.	16	2.1%	5	2.8%	2	10.5%	2	12.5%
Other	90	12.0%	23	13.1%	2	10.5%	2	12.5%
Reason not provided	211	28.1%	58	33.0%	3	15.8%	2	12.5%
Total Denials	750	100.0%	176	100.0%	19	100.0%	16	100.0%

Source: FFIEC 2010 to 2014 Home Mortgage Disclosure Act Data, Accessed via <http://www.consumerfinance.gov/hmda/>

Loan Actions by Census Tract Minority Percentage

Census tracts often approximate neighborhoods and can provide a convenient measure of the small area effects of loan discrimination. Table 32 (HMDA Loan actions by Census Tract Minority Percentage) provides the counts and rates of loan actions³⁴ for Dothan census tracts by level of minority population.

The categories shaded in green show loans that were approved by a HMDA-reporting loan institution. Many loans were approved and resulted in a mortgage (Loan Originated), although in some cases an application was approved but the applicant decided not to finalize the loan; these are categorized as “Approved But Not Accepted.”

Over half of loan applications (61.6%) were for homes in census tracts with minority population shares below 20%. More than half of total loans originated (62.1%) were also in these tracts. Overall, loan origination rates were not strongly correlated to tract minority percentage. While the highest loan origination rate (74.9%) was in tracts with 0.0-9.9% minority population, the second highest (74.3%) was in tracts that were over 90% minority. In most other tract groupings, loan origination rates were in the mid to high 60s, with the exception of tracts that were 50-59.9% minority (59.0% loan origination rate) and tracts that were 80-89.9% minority (40.0% loan origination rate or 2 out of 5 applications).

Summary of HMDA Analysis

This analysis found differences in loan approvals and denials by sex, race, and ethnicity varied depending on income levels, as outlined below:

- At the low-income level, female applicants had higher approval rates and lower denial rates than both male/female co-applicants and male applicants. As incomes increased to the high-income group, male/female co-applicants had higher loan approval rates.
- A comparison of loan outcomes by applicant race/ethnicity shows that Whites have higher approval ratings than African-Americans in all income groups.
- Regardless of race, ethnicity, or sex, one of the most common reasons for loan denials was debt-to-income ratio, collateral, and credit history. While this data uncovers disparity in loan approvals by race, ethnicity, and sex at some income levels, it is not possible to determine if the lender motivation for this disparate treatment was due to economic reasons, social discrimination or both.

³⁴ Loan approvals include “Loan Originated” and “Approved but Not Accepted.” “Application Denials by the Financial Institution” was the single category used to calculate Denial Rates. Other loan action categories included “Application Withdrawn by Client” and “File Closed for Incompleteness.”

Table 32. HMDA Loan Actions by Census Tract Minority Percentage in Dothan, Alabama, 2010-2014

Tract Minority Percentage	Loan Originated	Approved, Not Accepted	Denied by Financial Institution	Withdrawn by Applicant	Closed Incomplete	Total
Loan Action (Counts)						
0.0%-9.9%	562	32	79	62	15	750
10%-19.9%	2,086	173	556	244	48	3,107
20%-29.9%	948	51	252	89	35	1,375
30%-39.9%	317	28	89	39	17	490
40%-49.9%	106	4	20	15	8	153
50%-59.9%	95	9	40	14	3	161
60%-69.9%	41	3	6	9	0	59
70%-79.9%	80	3	28	14	2	127
80%-89.9%	2	0	2	1	0	5
90%-99.9%	26	1	4	2	2	35
Total	4,263	304	1,076	489	130	6,262
Loan Action (Rates)						
0.0%-9.9%	74.9%	4.3%	10.5%	8.3%	2.0%	100.0%
10%-19.9%	68.9%	3.7%	18.3%	6.5%	2.5%	100.0%
20%-29.9%	64.7%	5.7%	18.2%	8.0%	3.5%	100.0%
30%-39.9%	64.7%	5.7%	18.2%	8.0%	3.5%	100.0%
40%-49.9%	69.3%	2.6%	13.1%	9.8%	5.2%	100.0%
50%-59.9%	59.0%	5.6%	24.8%	8.7%	1.9%	100.0%
60%-69.9%	69.5%	5.1%	10.2%	15.3%	0.0%	100.0%
70%-79.9%	63.0%	2.4%	22.0%	11.0%	1.6%	100.0%
80%-89.9%	40.0%	0.0%	40.0%	20.0%	0.0%	100.0%
90%-99.9%	74.3%	2.9%	11.4%	5.7%	5.7%	100.0%
Total	68.1%	4.9%	17.2%	7.8%	2.1%	100.0%

Source: FFIEC 2010 to 2014 Home Mortgage Disclosure Act Data, Accessed via <http://www.consumerfinance.gov/hmda/>

Participation in Real Estate, Lending and Financial Occupations

Table 33 provides the composition of real estate, lending, and financial occupations by race and ethnicity in the City of Dothan. No occupation shown in the table below employs a representative proportion of City of Dothan residents. Overall, White employees hold 87.0% of the jobs in real estate, lending, and finance, African Americans hold 10.1%, other non-

Latinos hold 2.1%, and Latinos hold only 0.4%. In comparison, Whites made up 61.7% of the population in 2010; Black residents made up 32.4%, other races constituted 3.0%, and Latinos comprised the remaining 3.0%.

Looking at real estate occupations, no racial group is represented relatively proportionately to its population share. African Americans and Latinos each hold only 4 of the 360 jobs in real estate. Likewise, looking at lending occupations, African Americans hold only 4 out of 90 positions; Latinos and other races hold none.

Financial occupations represent the greatest levels of diversity with African Americans working in 15.8% of these jobs. While this proportion indicates greater representation, it is still less than half of their total share of the population (32.6%). Further, Latinos hold only 4 out of 665 financial positions (under 1.0%) and persons of other races hold only 8 jobs (or 1.2% of the total).

Table 33. Composition of Real Estate, Lending, and Finance Occupations by Race and Ethnicity in Dothan, Alabama, 2006-2010					
Occupation	Non-Latino			Latino	Total
	White	African American	Other		
Real Estate Occupations					
Appraisers and Assessors of Real Estate	25	0	0	0	25
Property, Real Estate, and Community Association Managers	130	4	15	0	150
Real Estate Brokers and Sales Agents	180	0	0	4	185
Lending Occupations					
Credit Counselor and Loan Officers	75	4	0	0	80
Loan Interviewers and Clerks	10	0	0	0	10
Financial Occupations					
Financial Managers	225	35	4	0	265
Securities, Commodities, and Financial Services Sales Agents	55	0	0	0	55
Insurance Sales Agents	165	40	4	0	210
Insurance Claims and Processing Clerks	105	30	0	0	135
Total	970	113	23	4	1,115

Source: U.S. Census Bureau EEO Tabulation 2006-2010 (5-Year ACS Data)

Fair Housing Organizations & Activities

Public awareness of fair housing issues and laws is critical to reducing fair housing violations and is a means to ending housing discrimination. This awareness of fair housing rights is also a critical component in ensuring that residents have equitable access to healthy, opportunity-rich neighborhoods that are in line with their needs and preferences. In general, fair housing services can typically include the investigation and resolution of housing discrimination complaints; discrimination auditing and testing; and education and outreach; including the dissemination of fair housing information such as written material, workshops, and seminars. In addition, fair housing agencies may also provide counseling services that educate landlords and tenants of their rights and responsibilities under fair housing law and other consumer protection legislations. In some instances these agencies also mediate disputes between tenants and landlords.

The goal of fair housing education is to ensure that citizens know their rights and what to do if their rights have been violated. This section provides an overview of available fair housing services and educational activities available to residents in the City.

HUD's Office of Fair Housing and Equal Opportunity (FHEO) enforces the Fair Housing Act and other civil rights laws that prohibit discrimination in housing, mortgage lending, and other related transactions in Dothan. HUD also provides education and outreach, monitors agencies that receive HUD funding for compliance with civil rights laws, and works with state and local agencies under the Fair Housing Assistance Program (FHAP) and Fair Housing Initiative Program (FHIP).

While not a grantee under HUD's FHAP, state law charges the Alabama Department of Economic and Community Affairs (ADECA) with administering and enforcing fair housing laws and the department is authorized to receive and investigate complaints of housing discrimination. However, in practice, ADECA merely refers aggrieved parties to file their complaints with HUD.

Although Alabama lacks a HUD-certified FHAP agency, two nonprofit fair housing advocacy organizations, the Central Alabama Fair Housing Center and the Mobile Fair Housing Center, currently receive FHIP funding through HUD. Of these two organizations, only the Montgomery-based Central Alabama Fair Housing Center (CAFHC) includes Dothan in its 29 county service area. CAFHC, which received \$324,000 in FHIP grant funds for FY2014 and \$279,171 for FY2015, carries out activities such as challenging racial steering and other discriminatory housing practices in the Montgomery area; combating discrimination in the west Alabama "Black Belt;" expanding outreach, rental testing, and enforcement actions to combat escalating discrimination against Latino residents; targeting lack of AFFH efforts by entitlement jurisdictions; combating race discrimination in small Central Alabama

entitlement communities; and breaking down barriers for people with disabilities. Given CAFHC's physical location over 100 miles away in Montgomery, its large 29 county service area, and its rather limited funding, the organization has minimal presence in Dothan.

When local stakeholders and community members were asked about organizations in Dothan that provide fair housing education or assistance with housing discrimination complaints, none mentioned HUD, ADECA, or CAFHC. Rather, Legal Services Alabama was the most commonly listed fair housing organization. Legal Services Alabama (LSA) is a statewide nonprofit legal assistance organization that provides services to low-income residents and maintains an office in Dothan. LSA represents clients free of charge in civil cases of all types, from child custody to debt collection and Medicaid and Social Security claims. In performing this range of legal services, LSA does also assist in landlord/tenant disputes and can assist with complaints of housing discrimination, but LSA is not specifically focused on providing fair housing services or education. However, the organization's physical presence in Dothan makes it a more apparent local source of fair housing services than any of the other organizations available for this purpose.

The City of Dothan's Planning and Development Department also provides periodic education and awareness of fair housing issues, primarily through annual events and activities surrounding fair housing month. Several community members recalled a past fair housing forum coordinated by the City that attracted good turnout and was described as a success.

Other than these limited local fair housing resources, residents generally must rely on HUD or the Central Alabama Fair Housing Center in Montgomery for fair housing education or complaint investigation. There are no other organizations known to be specifically engaged in additional fair housing enforcement or investigation activities.

Housing Discrimination Complaints and Lawsuits

A study titled “How Much Do We Know” published by HUD in 2002,³⁵ reports that only half of the public could correctly identify as unlawful six out of eight scenarios describing illegal fair housing conduct. Approximately one-fourth of the public knew the law in two or fewer of the eight cases. In addition, 14% of the adult population claims to have experienced some form of housing discrimination at one point or another in their lives. Of those who thought they had been discriminated against, 83% indicated they had done nothing about it, while 17% say they did pursue a complaint. In HUD’s 2005 follow-up study “Do We Know More Now? Trends in Public Knowledge, Support and Use of Fair Housing Law” (published in 2006), 41% of general survey respondents said it was “very likely” they would do something about future discrimination compared to only 20% of persons who had in the past perceived/experienced discrimination, of which African Americans reported being somewhat more prone to say they would be likely to respond.³⁶ The survey also revealed that 46% of those who reported having experienced discrimination in the past and done nothing about it, said they would very likely do something about future discrimination.

The follow-up study showed that of the 2005 respondents, a surprising 80% of those surveyed who believed they had experienced housing discrimination and actually had a plausible basis for complaint, did not take any action in response. Further, the study found that even among those who had the highest levels of fair housing knowledge, only a small percentage decided to take action when confronted with housing discrimination. The study sought to answer why there is such a large gap between the intent to respond and actually taking some form of action. Knowing where/to whom to complain was not shown to be a major obstacle. But many respondents believed that it was not worth the time it takes to resolve a complaint or would be expensive in terms of cost. Only 13% of the public thought it very likely that filing a complaint would accomplish good results, while others stated that they did not know where to complain and lacked the resources to do so.

HUD provides funding annually through the Fair Housing Assistance Program (FHAP) to State and local agencies that enforce fair housing laws which provide substantive rights, procedures, remedies, and judicial review provisions that are certified by HUD as “substantially equivalent” to the Fair Housing Act. FHAP grantees are empowered to conduct all phases of a housing discrimination complaint including intake, processing, investigation, determination of findings, and adjudication and enforcement. HUD states that some of the

³⁵ Martin D. Abravanel and Mary K. Cunningham, *How Much Do We Know? Public Awareness of the Nation’s Fair Housing Laws*, U.S. Department of Housing and Urban Development, April 2002. Available at: <https://www.huduser.gov/portal/Publications/pdf/hmwk.pdf>.

³⁶ Martin D. Abravanel and Mary K. Cunningham, *Do We Know More Now? Trends in Public Knowledge, Support and Use of Fair Housing Law*, U.S. Department of Housing and Urban Development, February 2006. Available at: <http://www.fhco.org/pdfs/DoWeKnowMoreNowSurvey2006.pdf>.

advantages to FHAP certification include funding availability, local complaint processing and enforcement, and opportunities for partnerships with private fair housing advocacy organizations that affirmatively further fair housing. HUD's experience has shown that having fair housing advocates and enforcement powers locally benefits the aggrieved parties and the community.³⁷ Local fair housing professionals have greater familiarity with the local housing stock, culture, and challenges or impediments to fair housing. Additionally, HUD finds that use of a local fair housing organization in closer proximity to the site of the alleged discrimination versus a regional office of the federal government may lead to greater efficiency in case processing. Unfortunately, in Alabama, no state agency or nongovernmental organization has been qualified by HUD to participate in FHAP.

Individuals with more knowledge are more likely to pursue a complaint than those with less knowledge of fair housing laws. Therefore, there is an association between knowledge of the law, the discernment of discrimination, and attempts to redress it. Locally, it is critical that there are efforts in place to educate, to provide information, and to provide referral assistance regarding fair housing issues in order to better equip the community with the ability to assist in reducing impediments.

Each year, the National Fair Housing Alliance (NFHA) collects data from both private, non-profit fair housing organizations and government entities to present an annual snapshot of fair housing enforcement in the United States.³⁸ NFHA's 2015 report, "Where You Live Matters: 2015 Fair Housing Trends Report" finds a small increase in housing discrimination complaint filings between 2013 (27,352 filings) and 2014 (27,528 filings). However, the number of housing discrimination complaints filed in 2014 represented a 1.2% decrease in filings compared with the five-year average of 27,868. In 2014, the predominant basis of complaints filed was disability status, representing 51.8% of all complaints, followed by race (22.0%), and familial status (11.0%).

³⁷ In 2008, the Kentucky Advisory Committee to the United States Commission on Civil Rights published a report titled *Fair Housing Enforcement in Kentucky: Presence of Local Human Rights Commissions Prompts More Disability Housing Complaints, Complaint Investigation Resolutions Are Similar for HUD and Local Commissions*. The study examined the effect of local human rights agencies both as to the number of fair housing complaints that are filed as well as to the resolution of the complaints. The report found that the presence of a local commission significantly increases the number of housing complaints filed on the basis of disability. (However, a similar effect for complaints on the basis of race and ethnicity was not observed.) Further, whether the complaint is investigated by a local agency or at the federal level, outcomes and relief for aggrieved persons are similar. Based on its findings, the Kentucky Advisory Committee recommended that HUD's Fair Housing Assistance Program be expanded and that the study be replicated in other jurisdictions to determine whether the presence of a local human rights agency empowered to receive discrimination complaints and enforce fair housing laws would have similar effects on the number and outcome of housing complaints. *Available at*: <https://www.law.umaryland.edu/marshall/usccr/documents/cr12h8122.pdf>.

³⁸National Fair Housing Alliance, "2015 Fair Housing Trends Report," Accessed February 22, 2016. <http://www.nationalfairhousing.org/LinkClick.aspx?fileticket=SYWmBgwpazA%3d&tabid=3917&mid=5321>

The figures reported by NFHA help to set a national context for comparison, but data specifically pertaining to fair housing complaints or lawsuits originating from Dothan are discussed in the following sections. Complaint data regarding Dothan was requested from HUD's Atlanta Regional Office of FHEO.

Although Alabama lacks a HUD certified FHAP agency, two fair housing advocacy nonprofit organizations currently receive grant funding through HUD's Fair Housing Initiatives Program (FHIP): the Central Alabama Fair Housing Center, which serves 29 counties including Houston County/Dothan, and the Mobile Fair Housing Center. FHIP funding may be used, among other services and activities, to conduct complaint-based and targeted testing and other investigations of housing discrimination; to develop educational materials and programs targeted towards the general public and housing providers regarding fair housing rights and responsibilities; to provide housing counseling; to help aggrieved persons file administrative complaints; and to meet legal expenses in support of fair housing litigation.

The Central Alabama Fair Housing Center (CAFHC), with its office located in Montgomery, has pledged to use its grant funds to continue full service fair housing programs and initiatives in the 29 counties that it serves throughout central Alabama. The Center was awarded \$324,000 in FHIP grant funds for FY2014 and \$279,171 for FY2015. Specific activities will include: challenging racial steering and other discriminatory housing practices in Montgomery and adjacent counties; combating discrimination in the west Alabama "Black Belt;" expanding outreach, rental testing, and enforcement actions to combat escalating discrimination against Latino residents (in light of passage of HB 56); targeting lack of efforts by entitlement jurisdictions of AFFH continuing investigating and combating race discrimination in small Central Alabama entitlement communities; and breaking down barriers for people with disabilities.

Administrative Complaints

The Administrative Complaint Process

An individual who believes he or she has been the victim of an illegal housing practice under the FHA may file a complaint with the appropriate HUD Regional Office of Fair Housing and Equal Opportunity (FHEO) within one year of when the discriminatory practice occurred. The aggrieved party also may file a lawsuit in federal district court within two years of the discriminatory act (or in the case of multiple, factually-related discriminatory acts, within two years of the last incident). Where an administrative action has been filed with HUD, the two-year statute of limitations is tolled during the period when HUD is evaluating the complaint.

After the FHEO receives a complaint, it will notify the alleged discriminator (respondent) and begin an investigation. During the investigation period, the FHEO will attempt through mediation to reach conciliation between the parties. If no conciliation agreement can be reached, HUD must prepare a final “Determination” report finding either that there is “reasonable cause” to believe that a discriminatory act has occurred or that there is no reasonable cause. If the FHEO finds “reasonable cause,” HUD must issue a “Charge of Discrimination.” If the FHEO determines that there is no “reasonable cause,” the case is dismissed. The advantages of seeking redress through the administrative complaint process are that HUD takes on the duty, time, and cost of investigating the matter for the complainant and conciliation may result in a binding settlement. However, the complainant also gives up control of the investigation and ultimate findings.

If a charge is issued, a hearing/trial will be scheduled before an administrative law judge. The ALJ may award the aggrieved party injunctive relief, actual damages, and also impose civil penalties; but unlike federal district court, the ALJ may not impose punitive damages. Administrative proceedings are generally more expedited than the federal court trial process.

The Alabama Fair Housing Law (Ala. Code § 24-8-2 *et seq.*) mirrors the federal FHA in terms of its protections and the grievance and enforcement process. As with the FHA, the state act identifies unlawful housing practices and protects against discrimination based on race, color, religion, sex, familial status, national origin, or disability.

The Alabama Department of Economic and Community Affairs (ADECA) is charged with administering and enforcing the provisions of the AFHL. (Ala. Code § 24-8-9 *et seq.*) ADECA is authorized to receive complaints of housing discrimination, investigate, conciliate, make a final administrative disposition, and commence and maintain a civil action on behalf of aggrieved parties. Upon a finding by the administrative hearing panel that the respondent has violated state or federal fair housing prohibitions, state law authorizes ADECA to impose injunctive relief, damages, a civil penalty, and attorney fees.

However, due to lack of funding or priority or will (or all of these), ADECA currently does not have in place the staff, mechanisms, and resources to receive, investigate, and resolve through conciliation/mediation or prosecution complaints of discriminatory housing practices. Rather, ADECA merely refers aggrieved parties to file a complaint with HUD.

The AFHL contemplates the adoption of local fair housing laws and would give preference to a local agency to resolve a discriminatory housing complaint where the local ordinance has been certified by HUD as “substantially equivalent” to the FHA. (*See* Ala. Code § 24-8-12(c)). However, Dothan has not adopted a local nondiscrimination or fair housing ordinance or established a local commission empowered to receive and resolve fair housing complaints.

Complaints filed with HUD

Region IV of the Office of Fair Housing and Equal Opportunity (FHEO) receives complaints by households regarding alleged violations of the Fair Housing Act for cities and counties throughout Alabama, Florida, Georgia, Kentucky, Mississippi, North Carolina, South Carolina, and Tennessee. The mission of the FHEO is to protect individuals from employment, housing and public accommodation discrimination, and hate violence. To achieve this mission, the FHEO maintains databases of and investigates complaints of housing discrimination, as well as complaints in the areas of employment, housing, public accommodations and hate violence.

Multiple requests were made to the Atlanta Regional Office of the FHEO (with a FOIA request dated March 28, 2016) for data reflecting the number of complaints of housing discrimination received by HUD regarding housing units in Dothan for the period January 1, 2011 through February 29, 2016, the status of all such complaints, and the basis/bases of all such complaints. As of the writing of the draft for public comment, no response had been received from HUD concerning this request.

During the public comment period, complaint data was received from HUD; this response is included as an appendix to this final report. HUD indicated that 14 complaint investigations occurred between January 1, 2011 and February 29, 2016. Bases for nine of these complaints were related to discrimination due to a disability, three were related to race, one was related to national origin, and one was related to familial status. Of the 14 complaints, four were found to have no cause, one was closed administratively, two were withdrawn following a resolution, and the remaining seven were conciliated/settled.

Housing Discrimination Lawsuits in Dothan

As an alternative to pursuing relief through the administrative process, an aggrieved party or the respondent may elect to have the administrative proceeding terminated and the case instead adjudicated in federal court. The Department of Justice will prosecute the case on behalf of the aggrieved party. Additionally, the DOJ may bring suit on behalf of individuals based on referrals from HUD in the case of a “pattern or practice” of discriminatory actions, a case of particular importance to the public interest, or when there has been a breach of a conciliation agreement. An aggrieved party may intervene in any action filed by the DOJ.

An aggrieved party also may bypass the federal, state, and local administrative routes, and file a civil action directly in federal district court or the appropriate county circuit court, thus maintaining control of the case and the potential to collect punitive damages. The administrative procedures described in the FHA and the AFHL are not a prerequisite to seeking another action or remedy available under state or federal law. Civil litigation is available without first exhausting administrative remedies unless the parties have already

entered a conciliation agreement or, following a charge of discrimination, an administrative hearing has already commenced.

Housing discrimination claims may be brought against local governments and zoning authorities and against private housing providers.

Disparate Impact Claims and the FHA

Under Alabama and Eleventh Circuit precedent, a plaintiff can establish a violation under the FHA (or Alabama Fair Housing Law) by proving discrimination in the form of: (1) disparate treatment or intentional discrimination; (2) disparate impact of a law, practice, or policy on a covered group; or (3) in the case of a person with a disability, failure to make a reasonable accommodation or failure to permit a reasonable modification. *Hallmark Developers, Inc. v. Fulton County, Ga.*, 466 F.3d 1276, 1286 (11th Cir. 2006); *Schwarz v. City of Treasure Island*, 544 F.3d 1201, 1226 (11th Cir. 2008) (“Equal opportunity means that a disabled person must be afforded the same opportunity to use and enjoy the dwelling as a non-disabled person. Preferential treatment is not required.”).

Though not explicitly codified in the FHA, all of the federal circuits, including the Eleventh Circuit which has jurisdiction to hear appeals from Alabama district courts, have held or implied that the FHA affords plaintiffs the ability to prove fair housing violations on the theory of disparate impact. *Id.*; *United States v. Marengo Cty. Comm’n*, 731 F. 2d 1546, 1559, n. 20 (11th Cir. 1984); *Jackson v. Okaloosa County*, 21 F.3d 1531 (11th Cir. 1994). A disparate impact analysis under the FHA examines whether a facially neutral policy has a differential impact or effect on a particular group. *See Huntington Branch N.A.A.C.P. v. Huntington*, 844 F.2d 926, 933 (2d Cir. 1988).

Moreover, on February 15, 2013, HUD issued a regulation interpreting the FHA to encompass disparate impact liability (the “Disparate Impact Rule”). *See Implementation of the Fair Housing Act’s Discriminatory Effects Standard*, 78 Fed. Reg. 11460 (Feb. 15, 2013) (codified at 24 C.F.R. § 100.500 (2013)). The Disparate Impact Rule formalizes HUD’s recognition that liability under the FHA may arise from a facially neutral practice that has discriminatory effects on certain protected groups of people, regardless of whether discriminatory intent can be shown.

Despite the federal circuit courts’ recognition of disparate impact claims under the FHA and HUD’s codification of the theory through its rule-making authority, the Disparate Impact Rule received a lot of pushback and criticism, especially from the lending and insurance industries. In 2015, the U.S. Supreme Court finally had the chance to answer whether disparate impact claims are cognizable under the Fair Housing Act or whether the aggrieved protected class must meet a higher standard by proving intentional discrimination. On January 21, 2015, the Supreme Court heard oral arguments in *Texas Department of Housing*

and Community Affairs v. The Inclusive Communities Project, Inc., 747 F.3d 275 (5th Cir. 2014), *cert. granted*, 189 L. Ed. 2d 896 (2014), after the Texas DHCA was sued over the allocation of tax credits for low-income building projects.

The Supreme Court held that disparate-impact claims are cognizable under the Fair Housing Act. In formulating its opinion, the Court considered the statute's "results-oriented language," the Court's interpretation of similar language in Title VII and the ADEA, Congress' ratification of disparate-impact claims in 1988 against the backdrop of the unanimous view of nine Courts of Appeals, and the statutory purpose of the FHA.

In its opinion, the Court explained that unlawful practices under the FHA include zoning laws and other housing restrictions that function unfairly to exclude minorities (or other protected classes) from certain neighborhoods without any sufficient justification. The Court reasoned that the results-oriented phrase "otherwise make unavailable" of Section 804(a) of the FHA, refers to the consequences of an action rather than the actor's intent. In upholding the disparate impact theory of recovery, the Court recognized that it plays an important role in uncovering discriminatory intent as it permits plaintiffs to counteract unconscious prejudices and disguised animus that escape easy classification as disparate treatment.

Although recognizing disparate impact liability, the Court focused much of its opinion on the importance of properly limiting such liability to protect valid interests and policies of private developers and government housing authorities, and to prevent overbroad applications that would in themselves raise serious constitutional questions (for instance, by the use of racial quotas). Accordingly, disparate impact analysis must include a "robust causality requirement" to protect defendants from being held liable for racial disparities they did not create. Defendants must be given the opportunity to offer a legitimate justification for the policy or practice, and if they do so, the plaintiff must prove there is "an available alternative practice that has less disparate impact and serves the defendant's legitimate needs." Finally, where unlawful disparate impact is found, "remedial orders" must "concentrate on the elimination of the offending practice" through "race-neutral means."

The Court did not actually rule on whether the Texas Department of Housing had acted unlawfully, but remanded the case to the District Court to adjudicate whether the Department of Housing's policy was necessary to achieve a valid public interest.

The Court's limitations and directions to the lower courts may be seen to be in tension with HUD's final rulemaking on the matter, and such questions will likely have to be further worked out in future litigation as the decision is applied by the lower courts to local housing discrimination claims.

Fair Housing Lawsuits Originating in Dothan

For the period from January 2010 to February 2016, there were not any significant federal or state fair housing lawsuits filed or adjudicated against the local government or Dothan housing providers or directly concerning housing in Dothan. However, Alabama's recent anti-immigration legislation and the litigation that followed has had an impact on local governments and on fair housing choice for many Alabama residents, especially based on national origin, including in Dothan.

Alabama's Anti-immigration Law and Litigation

Alabama's passage of a far-reaching, omnibus immigration law in 2011 affected the housing and accommodation rights (among other rights) of many unauthorized immigrants (and those who could not prove their citizenship or immigration status), in every community in the state. The Alabama legislature adopted, and the governor signed into law on June 9, 2011, the Beason-Hammon Act (HB 56), a strict anti-immigration law dubbed the harshest state immigration law in the country. HB 56 was modeled after Arizona's infamous SB 1070 and aimed at making conditions so difficult for unauthorized immigrants, particularly Hispanics, that they would "self-deport." One of the sponsors of the bill boasted to state representatives that the law "attacks every aspect of an illegal alien's life."

Among its key provisions, § 7 prohibits an "alien who is not lawfully present in the United States" from receiving any state or local public benefits; § 8 makes it unlawful for an alien not lawfully present to enroll in or attend any public college; § 10 made it a crime to fail to "complete or carry an alien registration document"; § 11 made it "unlawful for an unauthorized alien to knowingly apply for work, solicit work in a public or private place, or perform work as an employee or independent contractor"; § 12 requires officers who have "reasonable suspicion ... that the person is an alien who is unlawfully present" to make a "reasonable attempt" to determine the citizenship and immigration status of the person; § 13 made it unlawful to conceal, "harbor," or shield an "alien from detection," which includes "entering into a rental agreement ... with an alien to provide accommodations[] if the person knows or recklessly disregards the fact that the alien is unlawfully present"; § 17 made it a "discriminatory practice for a business entity or employer to fail to hire a job applicant who is a United States citizen or an alien who is authorized to work in the United States ... while retaining or hiring an employee who the business entity or employer knows, or reasonably should have known, is an unauthorized alien"; § 18 requires police officers to determine the citizenship of drivers pulled over and cited for driving without a valid license; § 27 voided certain contracts between "a party and an alien unlawfully present" and prohibited courts from enforcing such contracts; § 28 required public schools to determine the citizenship and immigration status of their students; and § 30 prohibited any "business transactions" between an "alien not lawfully present" and the State or a political subdivision.

The law also significantly affected the ability of immigrants to secure housing because landlords were banned from renting homes to undocumented immigrants; undocumented immigrants could not apply for local utilities services as this was interpreted by many local governments as a “business transaction” with a political subdivision; undocumented immigrants could not register or relocate a mobile/manufactured home as required by other state law; and undocumented immigrants could not sue to enforce the terms of a rental/lease contract.

In December 2011, Human Rights Watch published a report titled *No Way to Live: Alabama’s Immigrant Law*.³⁹ The report’s findings were based in large part on interviews with undocumented immigrants living in the state, including in Dothan. In Dothan specifically, the Human Rights Watch found that two months after HB 56 went into effect, the law was having an impact on housing and housing related services.

For example, the Dothan Utilities office confirmed that it required government issued identification only available to U.S. citizens and lawfully-present aliens before approving services despite a guidance memorandum issued by the state Attorney General stating that HB 56’s phrase “business transactions” “does not embrace the provision of services . . . such as water, sewer, power, sanitation, food, and healthcare” but should only apply to specific license transactions. *See* Luther Strange, Guidance Letter from Ala. Atty. Gen., No. 2011-02 (Dec. 2, 2011). Mobile home owners in Dothan also reported that the restriction on renewing registration tags was having a negative impact on their ability to maintain housing. Some had been compelled to sell or transfer title of their homes to friends or family with legal status. Others who had been making installment payments on their homes were now at risk of losing their investment and their homes because sellers were using HB 56 to renege on their obligations under the installment agreements. Undocumented immigrants also reported landlords taking advantage of HB 56 to neglect duties to tenants because Section 13 of HB 56 made it unlawful for a landlord to rent knowingly to a person without legal status. Many reported they lived in fear of losing their housing and felt they had no recourse.

Early news reports suggested the bill was having the legislature’s desired effect: undocumented immigrants appeared to leave Alabama in large numbers, either relocating to other states or returning to their home countries. However, following outcry not only from immigration advocates but also businesses, churches, and the federal government, many of the harshest provisions of HB 56 were eventually gutted by the federal district courts and the Eleventh Circuit as unconstitutional or revised by the legislature as unworkable.

Legal challenges to the law came quickly including *Central Alabama Fair Housing Center v. Magee*, Civil Action No. 2:11-cv-00982 (M.D. Ala.).

³⁹ Available at: https://www.hrw.org/sites/default/files/reports/us1211ForUpload_2.pdf.

On November 18, 2011, civil rights groups filed a class action lawsuit against the state's Department of Revenue Commissioner on behalf of three Alabama fair housing organizations including the Central Alabama Fair Housing Center (which advocates for Houston County/Dothan residents), two Elmore County plaintiffs, and a class of similarly situated aggrieved persons. This litigation focused exclusively on § 30 as applied to Alabama's manufactured homes statute, Ala. Code § 40-12-255.

The complaint showed that Section 30 of HB 56 imposed criminal penalties (a Class C felony and up to 10 years imprisonment) against any individual who enters into, or attempts to enter into, a "business transaction" with the State or a political subdivision without proof of U.S. citizenship or lawful immigration status. Simultaneously, another state law, Ala. Code § 40-12-255, requires that in lieu of an ad valorem, owners of manufactured/mobile homes must pay an annual registration fee due October 1 of each year to obtain an identification decal that must be visibly displayed on the exterior of their manufactured home. Any owner of a manufactured/mobile home who is delinquent in registering can be given a civil fine or face criminal charges for a Class C misdemeanor, punishable up to three months in jail. Ala. Code § 13A-5-7(a)(3). State law also requires a moving permit "to move said manufactured home on the highways of Alabama," and a current registration is required to obtain the moving permit. Taken together, application of Section 30 of HB 56 to Ala. Code § 40-12-255 put undocumented immigrants who own a mobile/manufactured home in an impossible dilemma: i.e., facing civil and criminal liability for not paying their manufactured home tax by the deadline, while simultaneously facing civil and criminal liability if they attempt to remove their mobile homes from the state, or felony charges if they attempt to renew their registration without verification of legal residency status. Enforcement of HB 56 also threatened immigrant families, regardless of their legal status, with eviction as mobile home parks often require homeowners to display a current decal or face eviction from the park.

The complaint alleged that Section 30 of HB 56 as applied to owners of mobile/manufactured homes violated the Fair Housing Act because it threatened to deny housing and leave families across the state homeless on the basis of race and national origin. Plaintiffs argued that enforcement of HB 56 was intentionally targeted at members of the aggrieved class because of their Latino race and national origin and that it would have a disproportionate adverse impact on Hispanic and Latino residents of the state. The Complaint also included causes of action under the Supremacy and Due Process Clauses of the Constitution. Although the named Plaintiffs were not Dothan residents, the legislation and outcome of the lawsuit had a direct impact on housing choice in Dothan for undocumented immigrants residing in mobile/manufactured homes within the jurisdiction (as shown by interviews and findings in the Human Rights Watch report).

In December 2011, the district judge issued a preliminary injunction enjoining enforcement of § 30 as applied to § 40-12-255. The ruling described the legislative debate over HB 56 as

"laced with derogatory comments about Hispanics" and cited examples of the law's sponsors voicing ethnic stereotypes and using "Hispanic" and "illegal immigrant" interchangeably. The judge found that passage of HB 56 was driven by animus against Latinos and that the law was "discriminatorily based."

The legislature then amended Section 30 in 2012 to not apply to the mobile home tags and Ala. Code § 40-12-255, essentially resolving the substance of the lawsuit. The parties settled the lawsuit in May 2014 with the State agreeing to pay \$230,000 to plaintiffs for attorneys' fees and costs of litigation. The lawsuit was dismissed and closed on May 4, 2014.

Other controversial provisions of HB 56 were attacked in three cases consolidated by the district court based on similar arguments that certain provisions of the act were preempted by federal law and violated the First Amendment, the Equal Protection Clause, and the Supremacy Clause. See *Hispanic Interest Coalition of Ala. v. Bentley*, Civil Action No. 5:11-cv-02484 (N.D. Ala.); *United States v. Alabama*, Civil Action No. 5:11-cv-02746 (N.D. Ala.), 691 F.3d 1269 (11th Cir. 2012); and *Parsley v. Bentley*, Civil Action No. 5:11-cv-02736 (N.D. Ala.).

In light of decisions by the U.S. Supreme Court in *Arizona v. United States*, 132 S. Ct. 2492 (2012), and by the U.S. Court of Appeals for the Eleventh Circuit in *United States v. Alabama*, 691 F.3d 1269 (11th Cir. 2012), Alabama agreed to settle the claims brought against it in these three companion cases. (In April 2013, the Supreme Court declined to hear Alabama's appeal of the Eleventh Circuit's decision, effectively leaving intact the lower court's decision.) In October 2013, the parties agreed that the State was enjoined from enforcing provisions which made it a criminal offense to fail to carry alien registration documents (Sec. 10); made it a criminal offense for an unauthorized immigrant to solicit work (Sec. 11(a)); made it a criminal offense to aid, harbor, or transport an unauthorized immigrant (Sec. 13); and prohibited state courts from recognizing or enforcing the terms of contracts between a party and an unauthorized immigrant if the party had direct or constructive knowledge that the alien was unlawfully present in the U.S. (Sec. 27). In the settlement with the Hispanic Interest Coalition, the State also agreed to block the component of HB 56 requiring K-12 public schools to verify and collect information about the immigration status of their students (Sec. 28). The State also agreed to pay the plaintiffs \$350,000 in attorneys' fees and litigation costs. The district court entered an order of Dismissal and Permanent Injunction in each case, permanently prohibiting Alabama from enforcing the unconstitutional provisions.

However despite the pushback, some sections of the law remain intact, including the provision barring illegal immigrants from attending state universities or colleges (Sec. 8); the provision requiring employers to use an E-verify system to determine the work eligibility of employees (Sec. 9); and a provision requiring proof of citizenship for some transactions with the state, such as obtaining a driver's license, vehicle license plate, professional license,

or business license (Sec. 30). As for the “show me your papers” provision, under the settlement, Alabama law enforcement officers retain the right to check the immigration status of those they stop for a state crime (Sec. 12(a)). But officers may not stop, detain, arrest, or prolong the detention of any person for the sole purpose of determining his or her immigration status or because they suspect the person is unauthorized.

Summary of Community Input

To gather the perspectives of local stakeholders regarding issues related to fair housing, affordable housing, and community development, Mosaic conducted 21 interviews with representatives of various organizations working in Dothan. These organizations included affordable housing development companies and non-profits, banks and mortgage lenders, real estate agencies, churches, social service agencies, legal services, the public housing authority, African American organizations, and others. The questions asked interview participants and a summary of their responses is provided below.

Interview Response Summary	
1.	<p>What issues and challenges do your clients commonly face? What do you believe they would name as their top needs in the community?</p> <ul style="list-style-type: none"> • Safe and decent affordable housing • Affordable housing for people with criminal convictions • Homelessness • Transitional housing and support services for those with drug and substance abuse problems • Low monies available for down payments and/or upfront costs for housing • Low job stability in the area • Lack of income to meet basic needs
2.	<p>From a professional perspective, what do you believe are the greatest community development needs in the city?</p> <ul style="list-style-type: none"> • Public transportation • Job and employment training • Financial literacy for homebuyers and renters • Older housing stock creates substandard affordable housing or not livable for the disabled or elderly • Transitional housing • Leases are aggressive: some require a deposit plus first and last months' rent; come with steep penalty schedules • There's a lack of knowledge in the community; education needed on how to save up and purchase a home, where to find help and how to take advantage of it • Tight regulation has caused the market for rental financing to dry up • There is a high market demand for affordable housing in the \$100,000-\$125,000 range • First time homebuyers don't understand the homebuying process • Slumlords are a problem • Many rental properties are not professionally managed; average rental owner may not be aware of ADA and accommodation requirements
3.	<p>What do you believe are the greatest fair and affordable housing needs in the community? Where is this housing most needed?</p> <ul style="list-style-type: none"> • Rental housing • Affordable housing in the Westside • Affordable housing near shopping and amenities

- Single Family Housing
- Home Ownership assistance programs
- Need full range of types of affordable housing for all groups and demographics
- Affordable, entry-level housing
- Quality rental units in short supply
- Senior Housing is full and has waiting lists
- Education and outreach to potential homebuyers – show them a path
- Need for home renovations
- High utility costs due to homes not weatherized

4. What types of recent community development, affordable housing, and fair housing initiatives have been successful in the area? What made them work?
 - New construction homes near shopping and amenities-but, these homes need to be available for \$100k or less
 - Churches can be enlisted as partners – they have strong cultural influence
 - Partnerships with local businesses can help bridge the gap between those who have and don't have information
 - Home repair and weatherization programs are helpful for allowing people to age in place
 - A monthly homebuyer workshop hosted by a real estate agency – brings in inspectors, appraisers, closing attorneys to familiarize buyers with the process
5. What new uses of HUD grant funds should the city consider?
 - Legal aid and domestic violence services
 - Afterschool programs and youth programming
 - Expanded resources for the homeless
6. What organizations in the area provide fair housing services? How well are these organizations coordinated with the work of other organizations in the community?
 - Legal Services Alabama
 - HUD
 - Fair Housing Center in Montgomery
 - Unknown
 - Local MLS Board trains its members
 - 211 makes referrals
 - Human Resource Development Corporation
7. Do residents of similar incomes generally have the same range of housing options?
 - No, more education regarding fair housing rights is needed for racial and ethnic minorities and landlords
 - Yes
 - Unsure
 - Money talks louder than someone's prejudice
 - Never heard that equal access to housing options is not the case
 - It's not a Black/White issue, but landlords and lenders may base their approach on an opinion of what someone can afford
8. Are people in the area segregated in where they live? What characteristics define the segregation? What causes it to occur?
 - Yes, city is racially segregated but may be due to income
 - Racial segregation has improved over time; newer neighborhoods are more integrated

- The typical question for landlords is, “Can the person pay the bills?”
- If segregation occurs, it’s by choice
- Segregation exists and is based on race, income, and education
- There is a correlation between housing cost and the minority population
- Steering occurs in the local real estate industry
- Concentrations are based on economics

9. Are you aware of any housing discrimination that occurs in the area? If so, what are some things that can be done to overcome discrimination to make access to housing more equitable?

- Has heard first-hand stories of racism and bias in the rental market
- Housing discrimination has decreased over time
- There’s not as much disparity as some may perceive
- Gut says there is discrimination that occurs, but can’t point to specific examples
- Have heard stories in the past, but not recently
- If you can afford it, you can access it – although you may feel uncomfortable living among people not like you
- Not by race or ethnicity, but Muslims may face housing discrimination

10. Are public resources (e.g., parks, schools, roads, police and fire services, etc.) invested evenly throughout all neighborhoods?

- Yes
- Schools have differences in student/teacher ratio, resources, and overcrowding depending on the area’s income
- The city is trying and doing a good job
- Some city projects are misguided. If the comprehensive plan identified housing as a priority need, why spend money on a new clock tower downtown?
- Maybe equity could be improved, but not without more money
- The City tries to be even, but the neighborhoods don’t always keep up their amenities
- City spends lots on infrastructure and is attentive to equity
- Disparity in allocation of general funds: for example, the downtown development authority vs. the overwhelming housing needs in surrounding neighborhoods
- West Dothan has resources, east Dothan does not

11. Is there anything we haven’t discussed that you feel is important to our research?

- More landlord and realtor fair housing education is needed as City seeks economic and employment contracts that draw in a more racially and ethnically diverse workforce
- City leadership is doing a good job of bringing people together
- Homelessness is a great need/problem
- Dothan closes its eyes to some issues: brownfields, homelessness
- Housing issues in Dothan are because of supply and scarcity, not due to discrimination

Impediments and Recommendations

In the *Fair Housing Planning Guide*, HUD defines an impediment to fair housing choice as an action, omission or decision based on race, color, religion, sex, disability, familial status, or national origin that restricts or has the effect of restricting housing choices or the availability of housing choices.⁴⁰ Throughout this assessment various community issues have surfaced, both positive and negative. Some of these issues represent general community needs and, while valid, do not restrict or have the effect of restricting housing choice and thus do not constitute impediments.

For this analysis, qualitative data received in the form of input from interviews and the community meeting was combined with quantitative data from the U.S. Census and from the other sources consulted. In some cases, the quantitative data collected from a single source was clear and compelling enough on its own to indicate the existence of an impediment. In other cases, and particularly with the use of qualitative data, the cumulative effect of a comment or criticism repeated many times over in many different settings was sufficient to indicate a barrier. Sometimes a weak or inconclusive correlation of quantitative data from one source could be supported by public comments and input or data from another source to constitute an impediment.

In this section, the impediments identified are summarized with supporting information. Each impediment listed is followed by recommendations, the implementation of which will correct, or begin the process of correcting, that impediment. A common theme found in many of the recommendations is the use of collaborative partnerships from the private and public sectors.

Impediment 1: Limited Fair Housing Education and Resources

A common impediment to fair housing in jurisdictions throughout the U.S. is a lack of education about fair housing rights, including where and how to file a fair housing complaint. Community input indicates that limited knowledge about fair housing and related resources is a barrier to housing choice in Dothan. While several interview participants recalled the fair housing forum held by the City in the past (and the City reported strong attendance at that event), most were unaware of any current or ongoing fair housing education activities. They also had limited knowledge of where to refer someone who may have a fair housing complaint.

In terms of fair housing organizations that provide complaint investigation and filing, testing, education, and outreach, resources in Dothan are limited. The City falls within the service

⁴⁰ U.S. Department of Housing and Urban Development Office of Fair Housing and Equal Opportunity. *Fair Housing Planning Guide: Volume 1 (Chapter 2: Preparing for Fair Housing Planning, Page 2-17)*. March 1996.

area of the Central Alabama Fair Housing Center (CAFHC), but CAFHC covers a 29-county service area and thus has only a minimal presence in Dothan. Similarly, while Legal Services Alabama assists with landlord/tenant disputes and housing discrimination complaints in Dothan, it is not specifically focused on fair housing services.

A common perception is that individuals with more knowledge regarding fair housing rights are more likely to pursue a complaint than those with less knowledge of the law. Therefore, there is an association between education about fair housing rights, the discernment of discrimination, and attempts to pursue a complaint. Locally, it is critical that there are efforts in place to educate, to provide information, and to provide referral assistance regarding fair housing issues in order to better equip persons with the ability to assist in reducing impediments.

While input received through stakeholder interviews did not indicate a high level of public opposition to affordable housing development in Dothan, during completion of this AI, one proposed affordable apartment community faced resistance from an adjacent single-family neighborhood. Ultimately, the neighborhood's homeowners association voted to purchase the land rather than have it be sold to the proposed developer. This "Not In My Back Yard" (NIMBY) sentiment indicates a lack of understanding about fair and affordable housing, and these events serve as evidence of the impact negative public opinion, whether due to economic and/or racial/ethnic prejudices, can have on housing development.

Recommendations:

In the short-term, the City should consider ways to expand its fair housing education programming. The City could develop a schedule of events that includes a variety of topics and outreach methods. While a large citywide fair housing forum may be an appropriate event to hold on a biennial basis, the City should look for ways to disseminate fair housing information on a more regular basis. Several community stakeholders expressed potential interest in working as a partner in this effort in order to improve fair housing knowledge among their clients or parishioners. The City could consider planning one small-scale fair housing outreach activity per quarter, with locations rotating to church and school groups, neighborhood associations, boards of real estate agents, and various other partner organizations around Dothan. While topics should include fair housing rights and where to file a complaint, other information regarding the process of applying for an apartment, the process of applying for a mortgage, basic financial literacy, how to identify fair loan terms, and rights regarding reasonable accommodations would also help expand housing options for racial and ethnic minorities, and other vulnerable protected classes.

In addition to expanded fair housing education efforts, the City should also work to make the process of filing a discrimination complaint more accessible. In the short-term, this could mean developing a City webpage dedicated to fair housing and establishing and publicizing

a contact at the City responsible for addressing residents' fair housing questions, including providing assistance regarding how to file a complaint. A long-term strategy would be to encourage the development of an independent local fair housing agency responsible for education and outreach, complaint handling, and other related activities. One alternative may be to explore the options of establishing a small branch of or staff person from CAFHC to work specifically in the Dothan area.

Impediment 2: Potential Discrimination in Lending and Rental Markets

An analysis of Home Mortgage Disclosure Act (HMDA) data for City of Dothan census tracts from 2010 to 2014 shows that non-Latino African American applicants for home purchase loans were denied mortgages more frequently than non-Latino Whites. Moderate-income Black applicants who completed loan applications were denied mortgages 1.6 times as frequently as Whites with similar incomes. For high-income applicants, African Americans were denied loans 2.2 times as frequently as Whites. While these disparities may arise from legitimate factors such as differences in debt-to-income ratio, credit history, collateral, or credit applications, they also point to potential discrimination by mortgage lenders, and have the effect of limiting housing choice for African American households in Dothan.

In addition to facing higher denial rates, Black households in Dothan were also less likely to apply for home purchase loans than Whites. In 2010-2014, African Americans made up 11.1% of the applicant pool for home purchase loans, but constituted 32.7% of the population. Like loan outcomes, the rates at which households apply for mortgages are likely affected by income, credit history, collateral, and other financial factors. However, varying levels of access to banks, information about loan products, and knowledge of the home buying process may also affect application rates.

Community input from a real estate agent also supports this finding by indicating that minority clients have been far more successful in securing mortgage financing from banks in Montgomery or Columbus than from local banks in Dothan. Additionally, while no empirical measure of potential discrimination in the rental market is available, community input from several stakeholders noted possible fair housing violations related to the leasing of rental units. Specifically, stakeholders mentioned differences in application procedures depending on the applicant's race, especially in rental housing not professionally managed.

Recommendations:

A key way to measure discrimination in both the lending and rental markets is to conduct fair housing testing. While funding may be limited to conduct extensive fair housing testing, the City should avail itself of potential no- or low-cost testing services available through the Central Alabama Fair Housing Center in Montgomery.

In addition to testing, the City should encourage banks, mortgage lenders, and leasing agents and rental property managers to participate in fair housing education and training activities. The City could also require any banks/lenders doing business with the City to participate in fair housing training, as well as leasing agents/property managers for any rental developments receiving funds from or through the City.

Finally, to encourage and assist minority residents in applying for home loans, the City can develop a robust fair housing education program (as described in Impediment 1) that includes basic information regarding financial management practices, procedures for applying for loans, determining fair interest rates, and available resources for first time homebuyers.

Impediment 3: Zoning Impacts on Persons with Disabilities

Two aspects of Dothan's zoning code may act as barriers to fair housing choice for persons with disabilities. The first refers to regulations for siting group homes in the AC, R-1, R-2, R-3, and R-4 single-family residential zones. Because group homes are a special exception in these districts, an applicant must obtain approval from the Board of Zoning Adjustment following the public hearing process, regardless of whether the group home's residents meet the City's definition of family. However, a similarly situated group of non-disabled, unrelated persons living together who meet the City's definition of family would be permitted by right in those zones. Under the FHA, the City must ensure that at a minimum its zoning regulations treat group of unrelated persons with disabilities the same as groups of unrelated persons without disabilities.

The second area where Dothan's zoning ordinance could be strengthened relative to housing access for persons with disabilities is in identifying the process for reasonable accommodation requests. Federal and state fair housing laws require that municipalities provide individuals with disabilities or developers of housing for people with disabilities flexibility in the application of land use, zoning, and building regulations and procedures when reasonable and necessary to eliminate barriers to housing opportunity. At present, Dothan's zoning ordinance does not identify a clear and objective process by which persons with disabilities or developers of accessible housing may request a reasonable accommodation.

Recommendations:

To address the first zoning-related issue, the City should amend its zoning code to remove the requirement that group homes be subjected to the public hearing process. If the City has a legitimate interest in providing oversight of group homes for persons with disabilities to protect those residents, an administrative review should be conducted to ensure the residence is complying with all state laws and local zoning. A more permissive approach

would be to amend the zoning code to allow group homes (and other supportive group housing for persons with disabilities) that otherwise meet the definition of family wherever single-family dwellings are permitted by right. The City could then separately regulate larger, institutional-type group homes that do not meet the definition of “family” by requiring a special use permit to locate in a single-family zoning district.

To address reasonable accommodations, Dothan should adopt a reasonable accommodation ordinance (possibly as part of a larger fair housing ordinance, as suggested in the Land Use and Zoning section) that outlines a standardized process to handle requests. Doing so would ensure there is transparency and equality in how requests are treated, and give the City the authority to evaluate requests without the applicant having to submit to a public hearing process. Model ordinances are available that have been approved by HUD or the DOJ as part of fair housing settlement or conciliation agreements.

As of the date of the final draft of this Analysis of Impediments to Fair Housing Choice, the City of Dothan has begun the process of implementing these recommendations related its zoning code.

Impediment 4: Cost and Condition of Housing Limits Choice

Quantitative data obtained from the Census Bureau and HUD, supported by comments received from several interview participants, demonstrates that a significant number of households in the City have insufficient income to afford appropriate housing. These groups frequently exceed the recommended HUD guideline of spending no more than 30% of income on housing. The issue of affordability is complicated by high utility costs in housing that is older, in poor condition, and/or poorly-weatherized.

Research shows that some members of protected classes are more likely to face difficulties affording housing than others. Minority households tend to have lower incomes and have been shown to have higher rates of housing need than White households. Additionally, HUD data reveals that some members of protected classes, including minorities, female householders, households with children, and disabled persons, are more likely to reside in public housing or use housing choice vouchers than the population overall.

Recommendations:

The City and its public and private sector partners should continue working to expand the availability of affordable housing and housing choice vouchers in Dothan. While CDBG funding will likely be a part of this effort, it is critical that additional non-HUD funding streams be identified and pursued. The City should also continue to look for opportunities to invest in affordable housing; for example, by providing funding or other assistance to potential Low Income Housing Tax Credit projects. A key component in this strategy will be

encouraging and investing in affordable development, redevelopment, or rehabilitation projects located in low poverty, high opportunity parts of the City.

In conjunction with support for new affordable housing units, the City should continue to use a portion of its CDBG grant and other public funds to maintain and improve public facilities and infrastructure in lower-income neighborhoods around downtown. Stakeholders expressed approval of recent park improvements, and noted that the City has made recent efforts to support its close-in neighborhoods. However, continued attention will be needed to build on these activities and spur ongoing revitalization.

Impediment 5: Underrepresentation of Racial and Ethnic Minorities in Real Estate, Lending, and Financial Occupations

Employment data from the U.S. Census Bureau's Equal Employment Opportunity (EEO) Tabulation shows that, according to 2006-2010 estimates, racial and ethnic minorities are considerably underrepresented in real estate, lending, and financial occupations. African Americans hold only 4 of 360 positions in real estate, all as property, real estate, or community association managers. There were no African American appraisers or real estate brokers/ sales agents as of this data. In lending occupations, 4 of 90 jobs were held by Black employees as credit counselors or loan officers. All loan interviewers and clerks were White. Finally, in financial occupations, African Americans held 105 positions (or 15.8%), still well below proportional representation. Meanwhile, only 4 Latinos were employed in any of these occupations (all as real estate brokers or sales agents).

Recommendations:

The racial and ethnic composition of real estate, lending, and financial occupations should more closely reflect the racial/ethnic composition of the City of Dothan as a whole. While the City is limited in how it can affect change in private businesses, one option would be to work with local partners such as the Dothan Association of Realtors, the Chamber of Commerce, or local banks to establish a small scholarship fund for minority students interested in pursuing careers in one of these fields. A complementary or alternative approach would be to approach these partners regarding establishing a mentorship, internship, or other outreach program for African Americans, Latinos, and other minorities.

Conclusion

This Analysis of Impediments to Fair Housing Choice identifies potential barriers limiting housing choice for residents of the City of Dothan, Alabama. The barriers may also prevent residents from realizing their right to fair and equitable treatment under Federal and State of Alabama fair housing laws. It is important that all residents, including protected classes under these laws, know their fair housing rights and understand the steps that they may take if they believe that they have experienced housing discrimination.

The recommendations proposed in this document address the following impediments: the lack of fair housing education and resources, potential discrimination in the lending and rental markets, zoning impacts on accessible housing, cost of housing and housing conditions, and underrepresentation of minorities in the local real estate industry. The implementation of the recommendations in this report can assist Dothan in providing a supportive environment for achieving fair housing choice for all of its residents.

Dothan will pursue fair housing choice for its residents, using the recommendations presented in this report that address the identified impediments. However, City government cannot bring about the change necessary to reduce or remove these impediments to fair housing choice acting alone. To fully achieve the objective of housing choice for all, the City needs the support and engagement of private and public sector stakeholders and partners, fair housing agencies, and its residents.

Appendix I
Study Area Definition

Study Area and Study Area Census Tracts

This Analysis of Impediments to Fair Housing Choice covers the City of Dothan, Alabama. For portions of this study requiring analysis at the census tract level, any tracts that are wholly or partially within Dothan were used. These census tracts are shown below.

Dothan, Alabama 2010 Census Tracts				
1045021300	1069040202	1069040600	1069041100	1069041600
1045021400	1069040301	1069040700	1069041200	1069041900
1067030500	1069040302	1069040800	1069041400	1069042000
1069040100	1069040400	1069040900	1069041500	1069042100
1069040201	1069040500	1069041000		
Dothan, Alabama 2000 Census Tracts				
01045021300	01069040202	01069040700	01069041100	01069041600
01045021400	01069040300	01069040800	01069041200	01069041900
01067030500	01069040400	01069040900	01069041400	01069042000
01069040100	01069040500	01069041000	01069041500	01069042100
01069040201	01069040600			

Appendix II
Citizen Participation Record

Participating Stakeholder Organizations

Representatives from the following organizations participated in public meetings, were interviewed, or were otherwise consulted in the course of developing this Analysis of Impediments to Fair Housing Choice:

- Greater Beulah Baptist Church
- Wiregrass United Way 211 Program
- Legal Services Alabama
- Aunt Katie's Community Garden
- BBVA Compass Bank
- Berkshire Hathaway Realty
- State Farm Insurance
- Computer Printing, Etc.
- Wiregrass Habitat for Humanity
- Genesis Housing Development Corporation
- Dothan Housing Authority
- NAACP – Dothan Wiregrass Branch
- Saliba Center for Families
- Wiregrass Rehabilitation Center
- City of Dothan Building Inspection Department
- City of Dothan Community Development Advisory Board
- Individual developers of apartments and single-family homes
- Individual community activists

Public Meeting Advertisement and Sign-In Sheet

Notice of Fair Housing Forum

The City of Dothan's Community Development Advisory Board will hold a public meeting on April 21, 2016 as part of the preparation of an "Analysis of Impediments to Fair Housing Choice." This study is required by HUD as a condition for the city to receive Community Development Block Grant (CDBG) funding. The analysis will identify barriers to equal access to housing and will propose strategies to overcome those impediments. The process is heavily influenced by the opinions and perceptions of local residents, who are invited to share their input on **Thursday, April 21, 2016 at 4 p.m. at 126 N. Saint Andrews Street, Civic Center Complex, Second Floor, in the Board Room.**

Any citizens with a physical disability or other special need, including English interpretation, may contact the Planning and Development Department of the City of Dothan at 625-4417 for special assistance.

Mike Schmitz, Mayor

Subject to terms, conditions and availability. Savings vary. Allstate Indemnity Company, Allstate Property and Casualty Insurance Company, Northbrook, Illinois © 2011 Allstate Insurance Company.

Palmyra, the extremists demolished some of the most famous Roman-era monuments that stand

between Kenya's political and ethnic groups. Ruto said they were framed and insisted on their innocence.

Cases against Ruto and Sang were the latest to collapse at the ICC. ICC judges declared a mistrial against the two earlier this month.

From wire reports

Turkey and Iran seek closer economic cooperation

ISTANBUL — Turkey and Iran agreed Satur-

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swiftnick

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560-3 WESTGATE PARKWAY • (334) 699-5007

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Mike Schmitz, Mayor

Sunday April 17, 2016

... statues were smashed by ... ing the destruction them- ... adorn the temple of Allat, among that there are frag- ... financial system, but has

SIGN - IN

FAIR HOUSING FORUM

Civic Center Complex, Board Room
Thursday, April 21, 2016
4:00pm to 5:30pm

	<u>Name</u>	<u>Address</u>	<u>Phone</u>	<u>e-mail</u>
1.	Vanessa Harris	126 Wentworth Dr. Dothan, AL 36305	334-446-3803	Indivree25@gmail.com
2.	<i>Yvonne Skov</i>			
3.	<i>Jankalan</i>			
4.	<i>Judd McDonald</i>			
5.	<i>Dorford, George</i>	<i>3104 AARON ST. Dothan, 36307</i>		
6.	<i>V.E. Laurie</i>	<i>907 LA GRANT Drive - Dothan 36301</i>		
7.	<i>Joyla Williams</i>	<i>44 Woodmere Dr.</i>	<i>334-794-3179</i>	<i>Rhmon7670 co1.com</i>
8.	<i>Anita Dawkins</i>			
9.	<i>Jetty Kuzay</i>	<i>1185 Chuckaw AT</i>		
10.	<i>[scribble]</i>	<i>106 BONDANIL PARK</i>	<i>742-7403</i>	<i>275 RUFUS @ GMAIL.COM</i>
11.	<i>Beebe Lefel</i>	<i>1532 Whately Dr</i>	<i>6991036</i>	
12.	<i>Edna Hays</i>	<i>1006 Nelder Ave</i>	<i>794-9529</i>	
13.	<i>Kris Doss</i>	<i>101 Whipperwill Lane</i>	<i>(334) 791-7057</i>	
14.				
15.				

Public Comment Period Notice

**L2119 NOTICE TO THE PUBLIC - AVAILABILITY OF
THE CITY OF DOTHAN ANALYSIS OF
IMPEDIMENTS TO FAIR HOUSING CHOICE
REPORT**

As part of HUD's responsibilities to foster compliance with fair housing law, it requires grant recipients, like the City of Dothan, to assess their housing markets and their legal and administrative structure regarding both the support for and impediments to fair housing. The mechanism HUD has specified for accomplishing this is the Analysis of Impediment to Fair Housing Choice. This document is intended to serve as a basis for fair housing planning, to provide objective, independent baseline information to policy makers, administrative staff, housing providers, lenders and fair housing advocates to assist in building support for fair housing efforts.

Said Analysis of Impediments to Fair Housing Choice Report is available for public review at the downtown Houston-Love Memorial Library and the Office of the City Clerk at the Dothan Municipal Complex. A 30-day review period from Monday June 13, 2016 through Thursday, July 14, 2016, is provided so as to give the public adequate opportunity to review and comment on the report. A summary of all comments received during the review period will be included when the report is submitted to the U.S. Department of Housing and Urban Development.

Comments concerning the Analysis of impediment of Fair Housing Choice Report must be in writing, and may be submitted to:

City of Dothan

**ATTN: Maurice Head, CDBG Administrator
Planning and Development Department
P.O. Box 2128**

Dothan, AL 36302

Mike Schmitz
Mayor, City of Dothan

Published in the Dothan Eagle
Sunday, June 12, 2016

Public Comments Received

A 30-day public comment period on the draft Analysis of Impediments to Fair Housing Choice was held from Monday, June 13, 2016 to Thursday, July 14, 2016. The draft document was available for public inspection at the downtown Houston-Love Memorial Library and the Office of the City Clerk at the Dothan Municipal Complex. No comments were received during the public comment period.

Appendix III

Housing Discrimination Complaint Data



March 28, 2016

Mr. William Daugherty
Atlanta Regional Office of FHEO
Five Points Plaza
40 Marietta Street, 16th Floor
Atlanta, GA 30303-2806

Re: FOIA request for City of Dothan, Alabama Fair Housing Complaints

Mr. Daugherty:

I am writing as a consultant to the City of Dothan, Alabama, which is currently in the process of completing an Analysis of Impediments (AI) to Fair Housing Choice. As you know, the AI document, as required by HUD, is a part of the jurisdiction's efforts to affirmatively further fair housing choice. In order to identify and address impediments to fair housing choice in this community, Mosaic Community Planning is performing an analysis of housing discrimination complaints originating within Dothan and is hereby requesting the following data under the Freedom of Information Act (FOIA) for the period **January 1, 2011 to February 29, 2016**:

- The **total number** of complaints of housing discrimination received by HUD regarding housing units located anywhere within the City of Dothan, AL.
- The **status** of all such complaints received: whether open or closed and, if closed, the reason, type of closure, and the dollar amount of any settlement.
- The **basis/bases** of all such complaints received including a tally of complaints per basis.

If possible, please send the requested information in electronic format to **kelleybgray@gmail.com**.

Please contact me if you have any questions regarding this request. I can be reached via email at kelleybgray@gmail.com or by phone at 404-831-1397.

Thank you for your time and assistance in this process.

Sincerely,

Kelley B. Gray



**U. S. Department of Housing and Urban Development
Regional Administrator
Region IV**

JUN 28 2016

Ms. Kelly B. Gray
Mosaic Community Planning, LLC
195 Arizona Avenue NE
Suite 123
Atlanta, GA 30307

SUBJECT: Freedom of Information Act (FOIA) Request
FOIA Control No.: 16-FI-RO4-01348

Dear Ms. Gray:

This letter is in response to your request under the Freedom of Information Act (FOIA) dated March 28, 2016. You requested the total number, status and basis/bases of complaints received regarding housing units anywhere within the City of Dothan, Alabama. The date range for the search is January 1, 2011 to February 29, 2016.

We are releasing the information as requested. Pursuant to 24CFR Part 15 Subpart B, § 15.110, the Department will not charge a fee as the amount calculated under this section is less than \$25.00.

If you consider this a denial of your request, you may request a review of this decision within 30 days of the issuance of this letter. The filing of the request for review may be accomplished by mailing a copy of the request, the written denial, the statement of the circumstances, reasons, or arguments advanced in support of disclosure of the original request for the record, to: U.S. Department of Housing and Urban Development, Attention: FOIA Appeals, Office of Ethics, Appeals and Personnel Law, Ethics and Appeals Division, 451 Seventh Street, SW, Suite 2130, Washington, DC 20410. The envelope containing the request and the letter should both clearly indicate that the subject is a Freedom of Information Act request for review.

For your information, your FOIA request, including your identity and any information made available, is releasable to the public under subsequent FOIA requests. In responding to these requests, the Department does not release personally identifiable information, such as home address, telephone numbers, social security numbers, all of which are protected from disclosure under the FOIA Exemption 6.

If you have any questions related to this letter, please contact Mr. Gabe Daugherty at (678) 732-2378 or at William.G.Daugherty@hud.gov.

Sincerely,



Alvera D. Crittendon
Regional FOIA Public Liaison

Enclosure

Investigator's Office	Investigator	Case Number and Name	Filing Date	Completion Date	Completion Disposition	Civil Penalty Amount	All Compensation and Victims Fund Amount
Atlanta Region	Files, Kristen E.	04-10-0083-8 v. Real Estate Services of Dothan, Inc.	10/15/09	09/29/11	No Cause		\$ -
Atlanta Region	Platt, Patricia	04-13-1001-8 v Dothan Housing Authority	08/19/13	11/12/13	No Cause		\$ -
Atlanta Region	Platt, Patricia	04-16-0062-8 v. Jefferson Road, Ltd., et al.	10/23/15	01/13/16	Conciliation/ Settlement		\$ 508.00
Birmingham Office	Garner, Shilyn D.	04-09-1378-8 v. Chase Home Finance	07/31/09	01/20/11	No Cause		\$ -
Louisville Center	Cooper, Wishanna N	04-13-0695-8 Bogan & Allsup v. D Ream Properties, et al	05/07/13	08/15/13	No Cause		\$ -
Louisville Center	Pollock, Willie L.	04-12-0675-8 v. [REDACTED]	05/03/12	07/13/12	Withdrawn after Resolution		\$ 400.00
Louisville Center	Sanchez-Curtis, Elena	04-13-1171-8 CAFHC, Inc. v. Third Avenue Apartments, Ltd.	09/27/13	02/27/14	Conciliation/ Settlement		\$ 2,000.00
Miami Center	Bryant, Sarah D.	04-13-0048-8 CAFHC v. Cedar Heights, LLC	10/18/12	05/14/13	Conciliation/ Settlement		\$ 3,000.00
Miami Center	Bryant, Sarah D.	04-13-0046-8 CAFHC, Inc. v. Kinsman Investments, LLC	10/18/12	12/19/12	Conciliation/ Settlement		\$ 750.00
Miami Center	Bryant, Sarah D.	04-12-1113-8 CAFHC vs Dale John T & Boggan Robert L & Crane E R	08/24/12	05/14/13	Conciliation/ Settlement		\$ 3,000.00
Miami Center	Bryant, Sarah D.	04-13-0413-8 CAFHC vs. Denton Apartments, LLC et al	02/15/13	07/21/15	Conciliation/ Settlement		\$ 450.00
Miami Center	Bryant, Sarah D.	04-13-1170-8 CAFHC, Inc. v. Beverlye Crossings Apartments GP, LLC	09/27/13	06/13/14	Conciliation/ Settlement		\$ 1,000.00
Miami Center	Collins, April H.	04-12-0461-8 v. Wells Fargo Bank, N. A., et al.	03/06/12	10/02/12	Administrative Closure		\$ -
Miami Center	Littles, Raymond	04-12-0938-8 CAFHC, Inc. v. Tarragon Hills Apartments, Ltd., et al.	07/31/12	12/17/12	Withdrawn after Resolution		\$ -

Total number of completed investigations: 14

Total number of race complaints: 3

Total number of national origin complaints: 1

Total number of disability complaints: 9

Total number of familial status complaints: 1

Violation City	Bases	Age	Number of Filed Cases	Aged 100 or Fewer Days	Percent of Cases Aged 100 or Fewer Days
Dothan	Race	714	1	0	0.0%
Dothan	Disability	85	1	1	100.0%
Dothan	Disability	82	1	1	100.0%
Dothan	Disability	538	1	0	0.0%
Dothan	Race	100	1	1	100.0%
Dothan	Familial Status	71	1	1	100.0%
Dothan	Disability	153	1	0	0.0%
Dothan	Disability	208	1	0	0.0%
Dothan	Disability	62	1	1	100.0%
Dothan	Disability	263	1	0	0.0%
Dothan	Disability	886	1	0	0.0%
Dothan	Disability	259	1	0	0.0%
Dothan	Race	210	1	0	0.0%
Dothan	National Origin	139	1	0	0.0%

Assessor	Inquiry Number	Case Name	HUD Case Number	Initial Contact Date	Inquiry Reopen Date	Inquiry Closure/ Filing Date	Inquiry Disposition	Violation City
Batiste, Veronica	401590	v. City of Dothan, et al.		02/09/15		05/29/15	Other Disposition	Dothan
Brooks, Joseph B.	330800	v. Prudential Showcase Properties		11/01/11		11/25/11	No Valid Issues	Dothan
Hamm, Wanda	361782	v. Chase		05/01/13		06/19/13	Failure to respond by claimant	Dothan
Hamm, Wanda	382569	v. TBD		05/01/14		06/26/14	Failure to respond by claimant	Dothan
Holbrook, Darren K.	320371	v. West Village		05/13/11		06/01/11	Failure to respond by claimant	Dothan
Holbrook, Darren K.	330293	v. CENTURY 21 Regency Realty, Inc.		10/24/11		11/17/11	Decision by claimant not to pursue	Dothan
Holbrook, Darren K.	334466	v. Century 21 Regency Realty, Inc., et al.		01/15/12	02/17/12	02/17/12	No Valid Issues	Dothan
Holbrook, Darren K.	342954	v. The Citizen Bank		06/06/12		08/16/12	Failure to respond by claimant	Dothan
Jenkins, Jernell J	357995	v. Sorenson Relay Service/BOA		03/21/13		04/10/13	Failure to respond by claimant	Dothan
Jenkins, Jernell J	363588	vs Unknown		07/01/13		07/23/13	Failure to respond by claimant	Dothan
Mitchell, Tyesha L	401833	v Vaughn Towers Apartments 805		05/20/15		09/30/15	Failure to respond by claimant	Dothan
Newsome, Christian	320294	v. Dothan Downtown Redevelopment Authority		05/10/11		05/17/11	No Valid Issues	Dothan
Newsome, Christian	325571	v. Dothan Housing Authority		08/02/11		08/10/11	No Valid Issues	Dothan
Wilson, Barbara	372564	v Dothan Downtown Redevelopment Authority		12/11/13		03/20/14	No Valid Issues	Dothan
Total number of completed inquiries								
Total number of race basis								
Total number of sex basis								
Total number of disability basis								
Total number of undefined basis								

Bases	Metric s	Inquiries Completed
Race		1
		1
		1
		1
		1
Race, Sex		1
Race, Sex		1
		1
		1
Sex		1
Disability		1
		1
Race, Sex		1
		14
		4
		4
		4
		1
		8