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# **Jefferson County Community Services and Workforce Development**

## ***Analysis of Impediment to Fair Housing (AI)***

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**Dr. Frederick Hamilton, CEcD/EDFP, Director**  
**Mr. P. Nigel Roberts, EDFP, Deputy Director**

716 Richard Arrington Jr. Blvd. N.  
Suite A-430 Birmingham, AL 35203  
(205)-325-5761

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## Needs Assessment Overview

The Needs Assessment looks at a variety of housing, homeless, community development and non-homeless special needs through an examination of Census and CHAS data, which was created by the U.S. Census Bureau, the U.S. Department of Housing and Urban Development and citizen participation efforts. Other needs are represented through Section 8 waiting lists and various state data sources which are noted throughout the Plan. The Needs Assessment includes the following sections:

- Housing Needs Assessment
- Disproportionately Greater Need
- Public Housing
- Homeless Needs Assessment
- Non-Homeless Special Needs Assessment
- Non-Housing Community Development Needs

The Needs Assessment identifies those needs with the highest priorities which form the basis for the Strategic Plan as well as the programs, projects, and activities to be administered in the First Year Program Action Plan.

As defined by HUD, housing problems include:

- Units lacking a complete kitchen or plumbing facilities.
- Housing cost burden of more than 30 percent of the household income (for renters, housing costs include rent paid by the tenant plus utilities and for owners, housing costs include mortgage payments, taxes, insurance, and utilities).
- Severe housing cost burden of more than 50 percent of gross income.
- Overcrowding which is defined as more than one person per room, not including bathrooms, porches, foyers, halls, or half-rooms.

The following income categories are used throughout the Plan:

- Extremely Low: Households with income less than 30 percent of Area Median Income (AMI).
- Very Low: Households with income between 30 and 50 percent of AMI.
- Low: Households with income between 51 and 80 percent of AMI.
- Moderate: Households with income between 81 and 120 percent of AMI.

The data tables in this section are populated with default data developed by the Census Bureau for populated by the Consolidated Planning Suite. Other sources are noted

## Housing Needs Assessment

### Summary of Housing Needs

According to the Consolidated Plan Planning Tool (“Con Plan”), the population for the Jefferson County CDBG Consortium (“County”) is 449,864 persons comprising 173,177 households. Of those households, 34,383 households (20%) are considered “extremely low or very low income” per HUD definitions. According to the Con Plan data, 72.9% of occupied housing units are owner-occupied and 27.1% are renter-occupied. The data shows that approximately 12,059 renter-households and 11,240 owner-households have some type of housing problem. That is equivalent to 13.5% of the households in Jefferson County. One (1) in five (5) households in Jefferson County with a housing problem have a housing affordability problem.

According to the Con Plan’s Summary Information for Characteristics of Housing Stock, there are a total of 192,192 housing units within the Jefferson County CDBG Consortium. Of this total, 173,167 are occupied and 19,025 are vacant. The housing tenure in the Jefferson County CDBG Consortium consists of 126,312 occupied housing units and 46,855 rental units. Of the occupied housing units, 1,225 lack complete plumbing or kitchen facilities.

<b>Demographics</b>	<b>Base Year: 2009</b>	<b>Most Recent Year: 2015</b>	<b>% Change</b>
Population	658,466	449,864	-32%
Households	267,675	173,177	-35%
Median Income	\$44,718.00	\$45,610.00	2%

**Table 1 - Housing Needs Assessment Demographics**

**Source: 2005-2009 ACS (Base Year), 2011-2015 ACS (Most Recent Year)**

### Number of Households Table

	<b>0-30% HAMFI</b>	<b>&gt;30-50% HAMFI</b>	<b>&gt;50-80% HAMFI</b>	<b>&gt;80- 100% HAMFI</b>	<b>&gt;100% HAMFI</b>
Total Households	17,713	16,670	27,516	15,582	95,612
Small Family Households	6,620	5,389	9,840	6,149	53,426
Large Family Households	950	1,070	1,476	1,037	7,383
Household contains at least one person 62-74 years of age	3,183	3,747	6,006	3,696	19,347
Household contains at least one-person age 75 or older	2,592	3,836	5,131	1,983	6,966

	<b>0-30% HAMFI</b>	<b>&gt;30-50% HAMFI</b>	<b>&gt;50-80% HAMFI</b>	<b>&gt;80- 100% HAMFI</b>	<b>&gt;100% HAMFI</b>
Households with one or more children 6 years old or younger	3,236	2,665	3,825	2,247	10,002

**Table 2 - Total Households Table**

**Source:** 2011-2015 CHAS

## Housing Needs Summary Tables

### 1. Housing Problems (Households with one of the listed needs)

	<b>Renter</b>					<b>Owner</b>				
	<b>0- 30% AMI</b>	<b>&gt;30- 50% AMI</b>	<b>&gt;50- 80% AMI</b>	<b>&gt;80- 100 % AMI</b>	<b>Total</b>	<b>0- 30% AMI</b>	<b>&gt;30- 50% AMI</b>	<b>&gt;50- 80% AMI</b>	<b>&gt;80- 100 % AMI</b>	<b>Total</b>
<b>NUMBER OF HOUSEHOLDS</b>										
Substandard Housing - Lacking complete plumbing or kitchen facilities	341	205	185	69	800	33	19	56	30	138
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	99	50	115	45	309	14	23	32	0	69

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	288	263	183	194	928	82	57	77	54	270
Housing cost burden greater than 50% of income (and none of the above problems)	5,926	3,021	577	0	9,524	4,347	2,616	2,018	625	9,606
Housing cost burden greater than 30% of income (and none of the above problems)	828	2,231	4,585	603	8,247	1,446	2,428	3,883	2,311	10,068
Zero/negative Income (and none of the above problems)	1,021	0	0	0	1,021	999	0	0	0	999

**Table 3 – Housing Problems Table**

**Source: 2011-2015 CHAS**

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen

or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	6,682	3,521	1,068	308	11,579	4,482	2,725	2,198	709	10,114
Having none of four housing problems	2,180	3,577	9,359	4,407	19,523	2,374	6,814	14,914	10,117	34,219
Household has negative income, but none of the other housing problems	1,021	0	0	0	1,021	999	0	0	0	999

**Table 4 – Housing Problems 2**

**Source: 2011-2015 CHAS**

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	3,467	2,496	1,892	7,855	1,638	1,433	2,344	5,415
Large Related	405	519	227	1,151	322	250	244	816
Elderly	1,333	1,017	930	3,280	2,454	2,517	2,087	7,058

	Renter				Owner			
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	Total
Other	2,061	1,647	2,310	6,018	1,451	863	1,279	3,593
Total need by income	7,266	5,679	5,359	18,304	5,865	5,063	5,954	16,882

**Table 5 – Cost Burden > 30%**

**Source:** 2011-2015 CHAS

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	3,100	1,382	132	4,614	1,212	736	651	2,599
Large Related	321	175	34	530	290	123	99	512
Elderly	1,171	690	390	2,251	1,655	1,207	682	3,544
Other	1,767	960	129	2,856	1,275	548	624	2,447
Total need by income	6,359	3,207	685	10,251	4,432	2,614	2,056	9,102

**Table 6 – Cost Burden > 50%**

**Source:** 2011-2015 CHAS

5. Crowding (More than one person per room)

	Renter					Owner				
	0- 30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0- 30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	387	255	243	184	1,069	18	39	67	44	168
Multiple, unrelated family households	0	73	55	55	183	78	41	42	0	161



	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Other, non-family households	0	0	0	0	0	0	0	0	10	10
Total need by income	387	328	298	239	1,252	96	80	109	54	339

**Table 7 – Crowding Information – 1/2**

Source: 2011-2015 CHAS

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	0	0	0	0	0	0	0	0

**Table 8 – Crowding Information – 2/2**

Source:

### Single Person households in need of Housing Assistance

Jefferson County does not collect specific data on single person households nor is this data provided by HUD in the eCon Planning Suite. To estimate the number of single person households in need of housing assistance, Jefferson County gathered data from the American Community Survey 2018 5 Year Estimates DP02 table.

Data indicates an estimated 31.7 percent of households are 1-person households accounting for 86 percent of all nonfamily households. This constitutes an estimated 82,672 persons. For both renter and owner-occupied units, extremely low and very low-income single person households are most in need of assistance. There are, however, approximately the same number of low-income owner-occupied households that are cost burdened as those that are extremely low-income. Overall, the cost burden problem is most prevalent for extremely low-income households.

## **Number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.**

According to the American Community Survey 2018 S1810 table that estimates the total number of individuals who are disabled in Jefferson County, an estimated 101,353 individuals are living with a disability, accounting for 15.5% of the total population in Jefferson County:

- Population under 5 years old with a disability – 262 individuals or 0.6% of the population within this age range
- Population 5 to 17 years old with a disability – 7,391 individuals or 6.8% of the population within in this age range
- Population 18 to 64 years old with a disability – 55,767 individuals or 55.0% of the population within this age range
- Population 65 years old and over with a disability – 37,943 or 37.4% of the population within this age range

According to 2018 data received from Jefferson County’s domestic violence provider the following services were provided:

- Shelter was provided to 437 adults and children through the Family Violence Center
- Provided 4,424 court advocacy services for victims of domestic violence
- Provided legal services for 227 victims of domestic violence
- Provided assistance to 1,688 people through the Crisis Line
- Provided safe visitation and exchange services to 231 men, women and children through the Safe Havens: Supervised Visitation and Exchange Program.

## **What are the most common housing problems?**

By far the most common housing problem in Jefferson County is cost burden. According to the CHAS data in the tables above, over 74.13% of households in the 0-30% AMI income category (including renters and owners) had a cost burden of over 30% as compared to 76% in the previous Analysis of Impediments to Fair Housing (AI), with over 60.92% having a cost burden of over 50% as opposed to 64% in the previous AI. A 30% cost burden means that a household is spending more than 30% of their gross income on housing expenses, including utilities. A 50% cost burden means that a household is spending more than 50% of their gross income on housing expenses, including utilities, and is considered a severe cost burden. Approximately 64.45% of households in the 30-50% AMI income category had a 30% cost burden as opposed to 63% in the previous AI, with 34.93% having a cost burden of over 50% as opposed to 32% in the previous AI. Approximately 50.33% of households in the 50-80% AMI category had a 30% cost

burden as opposed to 44% on the previous AI, while only 15.39% had a cost burden of 50% as opposed to 12% in the previous AI.

Looking at cost burden and severe cost burden by tenure, approximately 64.47% of renter households and 60.92% of owner households earning less than 30% of the area median income (AMI) are paying more than 50% of their gross income on housing expenses. Approximately 45.00% of renter households and 27.40% of owner households earning 30-50% of area median income (AMI) are paying more than 50% of their gross income on housing expenses.

### **Are any populations/household types more affected than others by these problems?**

Cost burden and extreme cost burden affect all household types in the lower income categories. In simple numeric terms, it would appear that "Small Related" households are most affected with severe cost burden, with approximately 44.17% of the total number of rental households affected and 30.41 % of the total number of owner households affected. Small family households are the most common type of household in Jefferson County. Among renter households, those in the "Other" category make up 27.34% of households with severe cost burden followed by "Elderly" at 23.42% and "Large Related" at 5.07%. Owner households in the "Elderly" category comprise 37.61% of those experiencing severe cost burden, followed by those in the "Other" category at 25.66% and "Large Related" at 6.31%.

Cost burden and extreme cost burden are the most common housing problem across all lower income households in Jefferson County. The lower the income of the household the more extreme the cost burden. Overcrowding is also a housing problem in many lower income households but to a much lesser extent. Substandard Housing which is defined as housing lacking complete plumbing or kitchen facilities affects roughly as many renter and owner households as overcrowding. Lower income households experience other maintenance issues and even though they may have complete plumbing and kitchen facilities, the unit may not be habitable.

As a result of the tornados experienced locally in 2011, Jefferson County received an allocation of CDBG Disaster Recovery funds. As part of the allocation for these funds, the County identified that housing is a critical need since lower income persons normally live in older substandard housing. The County allocated a portion of its CDBG-DR funds and continues to address these needs.

## **Characteristics and Needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered**

According to the 2018 American Community Survey 5-Year Estimates, 13.2% of all families and 21% of families with children lived below the poverty level in Jefferson County. The percent of children of less than 18 years of age who lived in poverty was 14.7%. The percentage of individuals not in the workforce is 37.8% which does not accurately reflect the state of employment considering COVID-19 and the subsequent economic crisis. Families that received some type of public assistance was 36.6%. Lower income households have higher rates of housing problems. The most common housing problem is cost burden of rent.

The needs of the families at risk of either residing in shelters or becoming homeless includes finding affordable housing, attaining higher wage-earning employment and financial education.

The needs of the formerly homeless families and individuals are more affordable housing options, access to needed supportive services; jobs that pay a living wage; financial education; and access to mainstream resources.

## **Instability and Increased Risk of the Homeless**

In addition to the at-risk characteristics indicated above, other characteristics include unemployment, inadequate income, little or no education, substance abuse, lack of childcare, and limited transportation.

Cost burden and extreme cost burden are the most common housing problem across all lower income households in Jefferson County. The lower the income of the household, the more extreme the cost burden. Overcrowding is also a housing problem in many lower income households but to a much lesser extent. Substandard Housing which is defined as housing lacking complete plumbing or kitchen facilities affects roughly as many renter and owner households as overcrowding. Lower income households experience other maintenance issues and even though they may have complete plumbing and kitchen facilities, the unit may not be habitable.

As a result of the tornados experienced locally in 2011, Jefferson County received an allocation of CDBG Disaster Recovery funds. As part of the allocation for these funds, the County identified that housing is a critical need since lower income persons normally live in older substandard housing. The County has allocated a portion of its CDBG-DR funds to address these needs.

## Disproportionately Greater Need: Housing Problems

The 2011-2015 CHAS data, constructed from data collected by the U.S. Census Bureau for HUD, show housing problems by income and race/ethnicity. The housing problems include incomplete kitchen or plumbing facilities, cost burden greater than 30 percent, overcrowding (more than 1 person per room). The tables below show the distribution of one (1) or more problems by race/ethnicity for each of four lower income groups, 0-30 percent of the area median income (AMI), 30-50 percent of AMI, 50-80 percent of AMI, and 80-100 percent of AMI. The discussion following the tables will identify disproportionately greater need within each income group for particular racial or ethnic group. The next section will look at severe housing problems (severe overcrowding and extreme cost burden).

According to HUD, disproportionate need refers to any need for a certain race/ethnicity that is more than 10 percentage points above the need demonstrated for the total households within the jurisdiction at a particular income level. The tables below indicate the share of households by race/ethnicity and income level experiencing one or more of the housing problems mentioned above. To calculate disproportionate need for each race/ethnicity, Jefferson County has calculated the share of the total number of households with one (1) or more housing problems that is from a particular race/ethnicity and compared that figure to the share of all Jefferson County households at that income level that experience the problem. (Share of Race/Ethnicity = # of households for that race/ethnicity with one or more housing problems / total # of households for that race/ethnicity).

### 0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	13,443	2,285	2,020
White	7,114	1,418	1,249
Black / African American	5,386	740	559
Asian	98	10	39
American Indian, Alaska Native	53	60	15
Pacific Islander	0	0	0
Hispanic	652	59	114

**Table 9 - Disproportionally Greater Need 0 - 30% AMI**

Source: 2011-2015 CHAS

\*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%.

### 30%-50% of Area Median Income

<b>Housing Problems</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	10,921	5,725	0
White	6,229	4,313	0
Black / African American	3,620	1,171	0
Asian	224	40	0
American Indian, Alaska Native	33	24	0
Pacific Islander	20	0	0
Hispanic	684	154	0

**Table 10 - Disproportionally Greater Need 30 - 50% AMI**

**Source: 2011-2015 CHAS**

\*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%.

### 50%-80% of Area Median Income

<b>Housing Problems</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	11,737	15,812	0
White	7,092	11,291	0
Black / African American	3,739	3,515	0
Asian	238	283	0
American Indian, Alaska Native	125	14	0
Pacific Islander	0	4	0
Hispanic	269	519	0

**Table 11 - Disproportionally Greater Need 50 - 80% AMI**

**Source: 2011-2015 CHAS**

\*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%.

**80%-100% of Area Median Income**

<b>Housing Problems</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	3,948	11,591	0
White	2,559	7,858	0
Black / African American	1,062	3,046	0
Asian	153	118	0
American Indian, Alaska Native	0	10	0
Pacific Islander	0	0	0
Hispanic	153	452	0

**Table 12 - Disproportionally Greater Need 80 - 100% AMI**

**Source: 2011-2015 CHAS**

\*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

Approximately 75.7%, an increase from 73% in 2015, of Jefferson County households in the 0-30% AMI bracket experience at least one (1) housing problem. The share for each ethnicity is as follows: White: 72.7%, a slight decrease from 73% in 2015; Black/African American: 80.6%, an increase from 71% in 2015; Asian: 66.7%, an increase from 0% in 2015; American Indian, Alaska Native: 41.4%, a decrease from 100% in 2015; Pacific Islander: 0%; and Hispanic: 79%, an increase from 77% in 2015.

All racial groups at 0-30% AMI experience housing problems at roughly the same rate. No other race/ethnicity has a difference greater than ten percentage points and therefore does not represent a disproportionately greater need at this income level for those groups.

The share of households in Jefferson County at 30-50% AMI experiencing at least one (1) housing problem is 61.8%, an increase from 59% in 2015. The share for each race/ethnicity is as follows: White: 59.1%, an increase from 51% in 2015; Black/African American: 75.6%, an

increase from 78% in 2015; Asian: 84.8%, an increase from 44% in 2015; American Indian, Alaska Native: 57.9%, a decrease from 100% in 2015; Pacific Islander: 100%; and Hispanic: 81.6%, an increase from 69% in 2015.

In the 30-50% AMI group, Black/African Americans, Asian, Pacific Islander, and Hispanic ethnicities have greater than ten percentage points difference compared to the group as a whole and therefore have a disproportionately greater need. Asian and Pacific Islanders are a statistically small sample.

The share of households in Jefferson County at 50-80% AMI experiencing at least one (1) housing problem is 42.6%, an increase from 40% in 2015. The share for each race/ethnicity is as follows: White: 38.6%, an increase from 36% in 2015; Black/African American: 51.5%, a decrease from 55% in 2015; Asian: 45.7%, a decrease from 57% in 2015; American Indian, Alaska Native: 89.9%, a decrease from 0% in 2015; Pacific Islander: 0%; and Hispanic: 34.1%, a decrease from 40% in 2015.

Among the 50-80% AMI bracket, Asian and American Indian/Alaskan Native ethnicities have more than ten percentage points difference and show a disproportionately greater need.

The share of households in Jefferson County at 80-100% AMI experiencing at least one housing problem is 25.4%, a decrease from 26% in 2015. The share for each race/ethnicity is as follows: White: 24.6%, a decrease from 26% in 2015; Black/African American: 25.9%, a decrease from 32% in 2015; Asian: 56.5%, a decrease from 38% in 2015; American Indian, Alaska Native: 0%, a decrease from 9% in 2015; Pacific Islander: 0%; and Hispanic: 25.3%, a decrease from 27% in 2015.

All racial groups at 80-100% AMI experience housing problems at roughly the same rate apart from Asians though this population represents only 271 households out of 15,539 households in this income group. No other race/ethnicity has a difference greater than ten percentage points and therefore does not represent a disproportionately greater need at this income level for those groups.

### **Disproportionately Greater Need: Severe Housing Problems**

The 2011-2015 CHAS data, constructed from data collected by the U.S. Census Bureau for HUD, show severe housing problems by income and race/ethnicity. Severe housing problems include incomplete kitchen or plumbing facilities, cost burden greater than 50 percent (share of income devoted to housing cost), overcrowding (more than 1.5 person per room). The tables below show the distribution of one or more problems by race/ethnicity for each of four lower income groups, 0-30 percent of the area median income (AMI), 30-50 percent of AMI, 50-80



percent of AMI, and 80-100 percent of AMI. The discussion following the tables will identify disproportionately greater need within each income group for particular racial or ethnic group.

According to HUD, disproportionate need refers to any need for a certain race/ethnicity that is more than ten percentage points above the need demonstrated for the total households within the jurisdiction at a particular income level. The tables below indicate the share of households by race/ethnicity and income level experiencing one or more of the housing problems mentioned above. To calculate disproportionate need for each race/ethnicity, Jefferson County has calculated the share of the total number of households with one or more housing problems that is from a particular race/ethnicity and compared that figure to the share of all Jefferson County households at that income level that experience the problem. (Share of Race/Ethnicity = # of households for that race/ethnicity with one or more housing problems / total # of households for that race/ethnicity).

**0%-30% of Area Median Income**

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	11,164	4,554	2,020
White	5,727	2,788	1,249
Black / African American	4,674	1,450	559
Asian	63	45	39
American Indian, Alaska Native	23	90	15
Pacific Islander	0	0	0
Hispanic	547	159	114

**Table 13 – Severe Housing Problems 0 - 30% AMI**

**Source: :** 2011-2015 CHAS

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room. 4. Cost Burden over 50%.

### 30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	6,246	10,391	0
White	3,627	6,925	0
Black / African American	1,891	2,907	0
Asian	134	130	0
American Indian, Alaska Native	33	24	0
Pacific Islander	20	0	0
Hispanic	494	344	0

**Table 14 – Severe Housing Problems 30 - 50% AMI**

**Source:** 2011-2015 CHAS

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%.

### 50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,266	24,273	0
White	2,216	16,181	0
Black / African American	756	6,501	0
Asian	105	417	0
American Indian, Alaska Native	35	104	0
Pacific Islander	0	4	0
Hispanic	154	634	0

**Table 15 – Severe Housing Problems 50 - 80% AMI**

**Source:** 2011-2015 CHAS

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

### 80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,017	14,524	0
White	559	9,862	0
Black / African American	324	3,778	0
Asian	35	231	0
American Indian, Alaska Native	0	10	0
Pacific Islander	0	0	0
Hispanic	99	507	0

**Table 16 – Severe Housing Problems 80 - 100% AMI**

**Source: 2011-2015 CHAS**

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%.

Approximately 62.9% of Jefferson County households in the 0-30% AMI bracket experience at least one (1) severe housing problem. This is up from 58% in 2015. The share for each ethnicity is as follows with increases for all groups except for Hispanic ethnicity since 2015: White: 61.5%; Black/African American: 69.9%; Asian: 42.9%; American Indian/Alaska Native: 18.0%; Pacific Islander: 0%; and Hispanic: 59.5%.

All racial groups at 0-30% AMI experience housing problems at roughly the same rate with the Asian ethnicity constituting less than three quarters of a percent. No race/ethnicity has a difference greater than ten percentage points and therefore does not represent a disproportionately greater need at this income level for those groups.

Approximately 37.5% of Jefferson County households in the 31-50% AMI bracket experience at least one (1) severe housing problem. This is up from 31% in 2015. The share for each ethnicity is as follows with increases for all groups except for Black/African American and American Indian/Alaskan Native ethnicities since 2015: White: 34.4%; Black/African American: 39.4%;

Asian: 50.8%; American Indian/Alaska Native: 57.9%; Pacific Islander: 100%; and Hispanic: 58.9%.

In the 30-50% AMI group, American Indians/Alaska Natives, Pacific Islanders, Asian, and Hispanic have greater than ten percentage points difference compared to the group as a whole and therefore have a disproportionately greater need. These groups represent less than 6.9% of the total population for this band representing 0.5%, 0.3%, 0.1%, and 5% respectively.

The share of households in Jefferson County at 50-80% AMI experiencing at least one (1) severe housing problem is 12.8%, an increase from 11% since 2015. The share for each race/ethnicity is as follows with increases for all groups except for Black/African American and Asian ethnicities since 2015: White: 12%; Black/African American: 10.4%; Asian: 20.1%; American Indian/Alaska Native: 25.1%; Pacific Islander: 0%; and Hispanic: 19.5%.

Among the 50-80% AMI bracket, American Indian/Alaskan Native have more than ten percentage points difference and show a disproportionately greater need. American Indian/Alaskan Native ethnicity represents 0.5% of the total population for this band and are a statistically small sample.

The share of households in Jefferson County at 80-100% AMI experiencing at least one (1) severe housing problem is 6.5%, a half percent decrease. The share for each race/ethnicity is as follows with decreases except for the Black/African American and Hispanic ethnicities: White: 5.4%; Black/African American: 7.9%; Asian: 13.1%; American Indian/Alaska Native: 0%; Pacific Islander: 0%; and Hispanic: 16.3%.

All racial groups at 80-100% AMI experience housing problems at roughly the same rate except for the Hispanic ethnicity. This population represents only 606 households out of 15,541 households in this income group and is a statistically small sample at 3.9%. No other race/ethnicity has a difference greater than ten percentage points and therefore does not represent a disproportionately greater need at this income level for those groups.

### **Disproportionately Greater Need: Housing Cost Burdens**

The 2011-2015 CHAS data were used to compare housing cost burden across racial/ethnic groups. Cost burden (30 to 50% of household income going to housing expenses), extreme cost burden (more than 50% of household income going to housing expenses), and no cost burden (less than 30% of household income going to housing expenses) were compared by racial/ethnic group to the county as a whole.

According to HUD, disproportionate need refers to any need for a certain race/ethnicity that is more than ten percentage points above the need demonstrated for the total households within the

jurisdiction at a particular income level. The tables below indicate the share of households by race/ethnicity and income level experiencing housing cost burden. To calculate disproportionate need for each race/ethnicity, Jefferson County has calculated the share of the total number of households with one or more housing problems that is from a particular race/ethnicity and compared that figure to the share of all Jefferson County households at that income level that experience the problem. (Share of Race/Ethnicity = # of households for that race/ethnicity with one or more housing problems / total # of households for that race/ethnicity).

## Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	126,360	23,699	20,919	2,081
White	95,884	14,806	12,386	1,275
Black / African American	24,474	7,216	7,008	599
Asian	1,922	611	302	39
American Indian, Alaska Native	308	120	91	15
Pacific Islander	54	0	20	0
Hispanic	2,694	650	913	114

**Table 17 – Greater Need: Housing Cost Burdens AMI**

**Source:** 2011-2015 CHAS

The share of total households in Jefferson County that are cost burdened (30-50% income spent on housing costs) is 13.7%, a decrease from 15% in 2015. The share of total households in Jefferson County that are severely cost burdened (more than 50%) is 12.1%, an increase from 11% in 2015. The share for each race/ethnicity is as follows:

### Cost Burdened (30-50%)

- White: 11.9%, a decrease from 13% in 2015
- Black/African American: 18.4%, a decrease from 21% in 2015
- Asian: 21.3%, an increase from 9% in 2015
- American Indian, Alaska Native: 22.5%, an increase from 13% in 2015
- Pacific Islander: 0%
- Hispanic: 14.9%, a decrease from 20% in 2015

### Severely Cost Burdened (>50%)

\_White: 10.0%, an increase from 9% in 2015

- Black/African American: 17.8%, a decrease from 19% in 2015
- Asian: 10.5%, a decrease from 15% in 2015
- American Indian, Alaska Native: 17%, a decrease from 21% in 2015
- Pacific Islander: 27%, a decrease from 100% in 2015
- Hispanic: 20.9%, an increase from 12% in 2015

There is only one (1) instance in the data above where the percentage of housing cost burden for a racial/ethnic group is more than 10 percent above the respective cost burden for Jefferson County as a whole. Pacific Islanders show a disproportionately greater need in the severely cost burdened category. All other racial/ethnic groups experience cost burden and severe cost burden at similar rates. Pacific Islanders, however, represent only 74 households out of 173,059 total households in Jefferson County and are a statistically small sample.

### **Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?**

The cities of Brighton, Center Point, Fairfield, Lipscomb, Midfield, and Tarrant have concentrations greater than 50% of Black or African American residents.

### **COVID 19 Economic Impact on Jefferson County**

The COVID 19 cases are continuing to rise in Jefferson County. As of June 9, 2020, there were 2,131 cases of the virus in the county and the number continues to rise. There were 110 deaths from the virus during this reporting period.

It is estimated that 66,000 workers in Jefferson County could suffer layoff or have a loss of income.

There are approximately 6,000 small business in the county with 50 employees or less. These businesses employ approximately 47,000 persons.

The unemployment rate in Alabama has risen greatly since the outbreak of COVID 19. According to the Alabama Department of Labor there has been 106,739 claims filed by Alabamians. There were 94,047 of those claims directly linked to COVID 19. Many of the claims were from Industry Not Available (unclassified) section and the amount was 36,662. This was followed by Manufacturing with 13,962 claims; Accommodations and Food Services Industry with 12,121 claims; Health Care and Social Assistance with 10,482 claims; and Administrative and Support Waste with 7,672 claims.

The CAPTE Workforce development program is still providing training services for high demand occupations in the county to include welders, truck drivers, industrial machinist, HVAC technicians, electricians, Registered Nurses, LPNs, Patient Care Technicians, and Certified Nursing Assistants.

There are several industries that are still hiring to include the trucking and transportation industry; some of the major retailers like Walmart, SAMS, COSTGO; and the Healthcare Industry.

**Analysis of Home Mortgage Disclosure Act (HMDA) Data**

In reviewing the 2013 HMDA data for the Birmingham-Hoover area to determine the reason for denial of FHA, FSA/RHS and VA (purchase), Conventional (purchase), Refinancing, and Home Improvement Loan applications (1- to 4-Family and Manufactured Home Dwellings), debt to income ratios and credit history appear to be the most prevalent causes across all racial groups. Specific information is presented below by gender and by race for Black or African Americans, Whites, and Hispanics.

Debt to income ratios can affect any income group but would obviously have the most significant impact on lower income groups. Credit history is the most common reason for denial. Jefferson County plans to address these issues in several ways as outlined below:

**Credit History**

Jefferson County will address the issue of credit history by providing referrals for free credit counseling and credit repair to housing counseling agencies certified by HUD as well as for general homebuyer education to improve loan approval rates. Homebuyer education from a HUD certified housing counseling agency is required for participation in all county Homebuyer Programs.

**Debt to Income Ratio**

Purchase Loans – Jefferson County will invest HOME funds in Homebuyer Assistance Programs to make homeownership more affordable to those below 80 percent of area median income.

Refinancing/Home Improvement Loans – Jefferson County will invest CDBG funds to assist homeowners that are below 80 percent of AMI with grants/loans for emergency repairs to their homes.

**Home Mortgage Disclosure Act – BIRMINGHAM-HOOVER, 2013**

**HMDA AGGREGATE TABLE 8-1: REASONS FOR DENIAL OF APPLICATIONS FOR FHA, FSA/RHS, AND VA HOME PURCHASE LOANS, 1-TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS BY RACE OF APPLICANT, 2013**

	Black or African American	White	Hispanic	Gender M / F
Debt to Income Ratio	29%	21%	23%	27% / 23%

Employment History	2%	5%	12%	5% / 2%
Credit History	33%	32%	16%	30% / 33%
Collateral	7%	10%	15%	7% / 12%
Insufficient Cash	7%	7%	12%	6% / 8%
Unverifiable Information	5%	4%	8%	6% / 4%
Credit Application Incomplete	7%	7%	4%	6% / 9%
Mortgage Insurance Denied	Not Reported	Not Reported	Not Reported	Not Reported
Other	10%	13%	12%	13% / 9%

**HMDA AGGREGATE TABLE 8-2: REASONS FOR DENIAL OF APPLICATIONS FOR CONVENTIONAL HOME PURCHASE LOANS, 1-TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS BY RACE OF APPLICANT, 2013**

	Black or African American	White	Hispanic	Gender M/F
Debt to Income Ratio	25%	22%	29%	25% / 26%
Employment History	3%	3%	0%	3% / 3%
Credit History	43%	36%	45%	36% / 38%
Collateral	7%	13%	13%	11% / 9%
Insufficient Cash	3%	6%	5%	6% / 4%
Unverifiable Information	3%	5%	0%	4% / 5%
Credit Application Incomplete	6%	6%	0%	4% / 5%
Mortgage Insurance Denied	0%	0%	0%	0% / Not Reported
Other	10%	10%	8%	12% / 9%

**HMDA AGGREGATE TABLE 8-3: REASONS FOR DENIAL OF APPLICATIONS TO REFINANCE LOANS, 1-TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS BY RACE OF APPLICANT, 2013**

	Black or African American	White	Hispanic	Gender M/F
Debt to Income Ratio	13%	14%	13%	14% / 14%
Employment History	1%	1%	Not Reported	1% / 1%
Credit History	33%	25%	26%	28% / 28%
Collateral	18%	21%	23%	20% / 19%
Insufficient Cash	6%	4%	3%	3% / 5%



Unverifiable Information	3%	5%	13%	5% / 5%
Credit Application Incomplete	10%	16%	12%	13% / 14%
Mortgage Insurance Denied	0%	0%	Not Reported	0% / 0%
Other	16%	14%	10%	15% / 14%

**HMDA AGGREGATE TABLE 8-4: REASONS FOR DENIAL OF APPLICATIONS FOR HOME IMPROVEMENT LOANS, 1-TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS BY RACE OF APPLICANT, 2013**

	Black or African American	White	Hispanic	Gender M/F
Debt to Income Ratio	24%	21%	24%	22% / 25%
Employment History	0%	0%	Not Reported	0% / 0%
Credit History	64%	55%	55%	58% / 63%
Collateral	5%	13%	2%	9% / 5%
Insufficient Cash	0%	1%	Not Reported	0% / Not Reported
Unverifiable Information	0%	1%	2%	1% / 0%
Credit Application Incomplete	0%	1%	2%	1% / 1%
Mortgage Insurance Denied	Not Reported	0%	Not Reported	Not Reported
Other	6%	8%	14%	9% / 6%

**Patterns of Occupancy in Section 8: Public and assisted Housing and Private Rental Housing**

The housing authorities in Jefferson County operate a total of 1,050 public housing units and administer 2,216 vouchers in their efforts to assist low-income residents of Jefferson County. The four (4) housing authorities in Jefferson County are the Jefferson County Housing Authority (JCHA), Fairfield Housing Authority, Tarrant Housing Authority, and Leeds Housing Authority. JCHA is the largest of the four public housing authorities.

## Public Housing by Program Type

**Table 1**

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	2	1,050	2,216	74	1,917	0	60	158

**\*Includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing**

### Characteristics of Residents

#### Characteristics of Public Housing Residents by Program Type

**Table 2**

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	
# Homeless at admission	0	0	0	0	0	0	0	0	0
# of Elderly Program Participants (>62)	0	0	0	456	91	341	18	6	
# of Disabled Families	0	0	0	880	70	754	32	24	
# of Families requesting accessibility features	0	0	0	0	0	0	0	0	0

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project-based	Tenant-based	Special Purpose Voucher	
						Veterans Affairs Supportive Housing	Family Unification Program	
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

**Data Source: PIC (PIH Information Center)**

### Race of Residents

#### Race of Public Housing Residents by Program Type

**Table 3**

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
						Veterans Affairs Supportive Housing	Family Unification Program	Disabled *	
White	0	0	126	138	51	67	4	3	13
Black/African American	0	0	410	1,902	64	1,538	48	65	187
Asian	0	0	0	1	0	1	0	0	0
American Indian/Alaska Native	0	0	1	1	0	1	0	0	1
Pacific Islander	0	0	0	0	0	0	0	0	0
Other	0	0	0	0	0	1	0	0	0

**\*Includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

**Data Source: PIC (PIH Information Center)**

## Ethnicity of Public Housing Residents by Program Type

Table 4

Ethnicity	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	3	6	0	6	0	0	0
Not Hispanic	0	0	536	2,039	115	1,603	52	68	201

\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Data Source: PIC (PIH Information Center)

### Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

There are currently 307 disabled families in Public Housing units and 1,050 disabled families requesting accessibility features. According to data provided by the Jefferson County Housing Authority, there are 137 disabled families on their waiting list for an accessible public housing unit.

### Public Housing and Housing Choice Voucher Holders

According to data provided by the Public Housing Authorities, there are 1,490 on their public housing waiting lists. The number of elderly on the JCHA waiting list for a public housing unit is 28. The Fairfield Housing Authority reports five (5) elderly on their waiting list. Families make up the largest group on the JCHA public housing waiting list with 956 and the Fairfield Housing Authority with 337.

Forty percent of the families on the JCHA public housing waiting list have requested 3 or more bedrooms while 23 percent have a need for three (3) or more bedrooms according to data from the Fairfield Public Housing Authority. Those requesting three (3) or more bedrooms comprise 28 percent of the Tarrant Housing Authority's waiting list. Information from the Leeds Housing Authority was not available.

JCHA reports 512 on their Section 8 waiting list with 32 percent of those expressing a need for three (3) or more bedrooms.

Needs submitted to improve the living environment of low- and moderate-income families residing in public housing include security improvements, increased public transportation, training and employment opportunities, literacy classes, and additional funding for Boys and Girls Clubs programs housed on public housing properties.

### **Comparison of Needs compared to the Housing Needs of the Population at Large**

The number of 3+ bedroom rental units available in the rental market is 36.55 percent, slightly lower than the number of families on the public housing waiting list (40%) and slightly higher than those on the Section 8 waiting list (32%) suggesting that the need among those on waiting lists based on bedroom size is roughly equivalent to the availability in the open market. Presumably, those on the waiting lists are also counted among those that are described as currently cost burdened or severely cost burdened.

### **Housing Stock Available to Serve People with Special Challenges**

Persons with mental illness, disabilities and substance abuse problems need an array of services. Their housing requires a design that ensures residents maximum independence in the least restrictive setting, including independent single or shared living quarters in communities, with or without onsite support. Options include:

- Living with family or friends with adequate support and/or respite services.
- Small, home-like facilities in local communities close to families and friends, with the goal of moving to a less structured living arrangement when clinically appropriate.

Residential placements need to provide the equipment and supplies necessary to assist in successful, long-term housing stability. Admission to state or private hospitals, mental retardation centers, state schools or alcohol and drug abuse treatment centers must not be considered permanent or long-term residential options.

**Sources: City of Birmingham Consolidated Plan for 2010 and 2015**

## **Transitional Housing**

HUD defines Transitional Housing as a project that is designed to provide housing and supportive services to homeless persons to facilitate movement to independent living. The housing is short-term, typically less than 24 months. In addition to providing safe housing for those in need, other services are available to help participants become self-sufficient. There is a sufficient amount of Transitional Housing in Jefferson County. A list of transitional Housing in Jefferson County is listed below:

1. Firehouse Ministries
2. Ashby Clubhouse
3. YWCA Central Alabama
4. First Light
5. HABD Elyton Village Community Center
6. Navigate Affordable Housing Partners
7. Pathway
8. One Roof
9. Housing Authority of Birmingham Coop
10. Jimmie Hale Mission
11. Neighborhood Housing Service
12. Housing Authority of Birmingham District

## **MENTALLY ILL**

Those individuals experiencing severe and persistent mental illness are often financially impoverished due to the long-term debilitating nature of the illness. The majority of these individuals receive their sole source of income from financial assistance programs – Social Security Disability Insurance or Social Security Income. The housing needs for this population are similar to low-income individuals. However, because of this limited income, these citizens

need case management, support services and outpatient treatment services to monitor and treat their mental illness.

The Alabama Department of Mental Health and Mental Retardation, Division of Mental Illness, provides a comprehensive system of outpatient and residential services for adults with serious mental illness and children with severe emotional disorders. In addition to making services available to individual clients in the least restrictive environment possible, the service delivery system provides continuity of service and support for clients and their families. There are seven (7) department-operated residential facilities for individuals with mental illness. Short-term, acute care is provided by Bryce Hospital in Tuscaloosa, Searcy Hospital in Mt. Vernon, North Alabama Regional Hospital in Decatur and Greil Hospital in Montgomery. Extended psychiatric care is provided at Bryce Hospital for the northern portion of the state and Search Hospital in the south. Three (3) facilities provide specialized services: Mary Starke Harper Center (geriatric psychiatry) and Taylor Hardin Secure Medical Facility (forensic evaluation and treatment) in Tuscaloosa and the Thomasville Mental Health Rehabilitation Center (psychiatric rehabilitation). Residential psychiatric for adolescents are available at Bryce Hospital.

The Alabama Department of Mental Health and Mental Retardation, Mental Retardation Services provides a comprehensive service system across the state. The delivery of services is managed through four (4) geographic regions. The division works closely with community providers to coordinate the flow of services between and among the community and the developmental centers. Developmental centers provide residential services to those people who continue to need institutional care in small, modern, regional centers. These centers include the William D. Partlow Developmental Center in Tuscaloosa, Lurleen B. Wallace Developmental Center in Decatur, Albert P. Brewer Developmental Center in Mobile and J.S. Tarwater Developmental Center in Wetumpka. Each of these facilities provides comprehensive services-including specialized medical, behavioral and programmatic services – that are developed based on individual need. These centers are certified as intermediate care facilities by complying with applicable Medicaid standards and requirements.

Other facilities in the Birmingham area that provide behavioral and/or psychiatric care include the following:

- Grandview Medical Center
- Birmingham Baptist Medical Center – Princeton
- Brookwood Medical Center (Tenet Health System)
- Children’s Hospital
- Hill Crest Behavioral Health Services
- University of Alabama at Birmingham Hospital
- VA Medical Center

The residential programs are staffed and operated by the Authority. Individuals in the residential programs participate in Day Treatment activities that emphasize an educational and rehabilitative approach. As individuals leave the residential program, efforts are made to place them in supported housing arrangements, and referrals are made to local mental health centers to ensure continued support and treatment.

**“The J. B. S. Mental Health Authority (Jefferson, Blount & St. Clair Counties)** provides a variety of housing options for the population that it serves. The following is a summary taken from their web-site:

- The Group Home Project is a residential program for adults and male adolescents with mental retardation. It is funded by the State Department of Mental Health and Mental Retardation. JBS receives local funds, room and board fees charged to residents and special funds made available through a construction grant to a subsidiary of the Jefferson County Association of Retarded Citizens from the Department of Housing and Urban Development. There are five (5) homes which provide training within a homelike atmosphere with supervision and guidance provided by a trained staff. The homes are located in the City of Birmingham. The maximum total residential population for the five (5) group homes is 45.
- In addition to the group home project, JBS operates four (4) specialized three (3) bedroom homes for individuals dually diagnosed with mental retardation and mental illness. The purpose of these homes, which are all located in Jefferson County, is to help previously institutionalized “Wyatt- Stickney” individuals make a successful return to the community, providing whatever supports are necessary.
- JBS further operates two (2) apartments in the Birmingham for individuals diagnosed with mental retardation. One (1) apartment is home to one individual and two individuals share the second apartment. The purpose of these apartments is to allow individuals previously living in a group home setting to return to the community with as much independence as possible while providing a necessary support system.
- The Horizon Apartments, operated by JBS is a 19 bed apartment complex, with a resident manager available on a 24-hour basis. The Greenwood Apartments also operated by JBS is an 11 bed apartment complex with a resident manager available on a 24 hour basis. These complexes are part of the JBS Independent Living Facilities Program and offer individuals with serious mental illness an opportunity to live independently with support during emergencies. Case management support is also provided to those residents in need of these services. Referrals are received from local community agencies and the community at large.
- JBS also owns and operates four (4), two (2) –bedroom Townhouses for independent living. Although no resident manager is located on the premises, case management



services are provided to all residents. Referrals for the Townhouses are received from local community agencies and the community at large.

- In addition, JBS operates 20 scattered site apartments for homeless mentally ill individuals. Case management support is provided as well as Day Treatment activities.
- JBS operates a residential program for adults with mental illness, which provides treatment and housing for 90 individuals. This program is comprised of four (4) transitional homes, four (4) Group homes, and a Brief Intensive Treatment Home providing services to 10 people each.

The residential programs are staffed and operated by JBS. Individuals in the residential programs participate in Day Treatment activities that emphasize an education and rehabilitative approach. As individuals leave the residential program, efforts are made to place them in supported housing arrangements and referrals are made to local mental health centers to ensure continued support and treatment.

- The St. Andrews Episcopal Foundation sponsors three (3) group homes and two (2) apartment buildings, and apartments units housing a total of 30 mentally retarded adults. Support services are provided at these units.

**Sources:** JBS Mental Health Authority, <http://www.jbsmha.com/page01.html>  
St. Andrews Episcopal Foundation  
City of Birmingham Strategic Plan for 2005 & 2010  
Alabama Department of Mental Health and Mental Retardation  
<http://www.mh.state.al.us>

Note: Based on the analysis and research of facilities for the mentally ill there appears to be no impediments to fair housing.

## **INDEPENDENT LIVING**

“The Horizon Apartment, operated by the Authority is a 19 bed apartment complex, with a resident manager available on a 24-hour basis. The Greenwood Apartments, also operated by the Authority, is an 11 bed apartment complex with a resident manager available on a 24-hour basis. These complexes offer individuals with serious mental illness an opportunity to live independently with support during emergencies. Case management support is also provided to those resident in need of these services. Referrals are received from local community agencies and the community at large.”

“The Authority also owns and operates four (4), two (2)-bed Townhomes for independent living. Although no resident manager is located on the premises, case management services are provided to all residents. Referrals for the Townhomes are received from local community agencies and the community at large.”

In addition, the Authority operates 20 scattered site apartments for homeless, mentally ill individuals. Case management support is provided as well as Day Treatment activities.

**Note: Based on the analysis and research of facilities for the mentally ill there appears to be no impediments to fair housing.**

## **RESIDENTIAL PROGRAMS**

The JSB Mental Authority operates a residential program for adults with mental illness, which provides treatment and housing for 90 individuals. This program is comprised of four (4) Transitional homes, four (4) group homes and a Brief Intensive Treatment Home providing services to ten people each.

**Source:** JBS Mental Health Authority (Jefferson, Blount and St. Clair Counties) Website Updated 2010.

## **DEVELOPMENTALLY DISABLED**

The term developmental disability means a severe, chronic disability in an individual five (5) years of age or older that:

1. Is attributable to a mental or physical impairment or a combination of mental and physical impairments.
2. Is manifested before the person attains age 22.
3. Is likely to continue indefinitely.
4. Results in substantial functional limitations in three or more of the following areas of major life activity:
  - Self-care
  - Receptive and Expressive learning
  - Learning
  - Mobility
  - Self-direction
  - Capacity for independent living
  - Economic self-sufficiency
5. Reflects the individual’s need for a combination and sequence of special, interdisciplinary, or generic services, individualized supports, or other forms of assistance that are of lifelong or extended duration and are individually planned and coordinated.

**INFANTS AND YOUNG CHILDREN:** An individual from birth to age nine (9), inclusive, who has a substantial developmental delay or specific congenital or acquired condition, may be considered to have a developmental disability without meeting three (3) or more of the criteria described in 1-5 above if the individual, without services and supports, has a high probability of meeting those criteria later in life.

Alabama Council for Developmental Disabilities

RSA Union Building

100 North Union Street  
Post Office Box 301410  
Montgomery, Alabama 36130-1410

Housing for the disabled must include a variety of options to meet the unique needs of persons with diverse types of disabilities. Services must be provided by area programs or contracted privately, including group home placements, intermediate care facilities, supported living programs, supported employment, sheltered workshops, home ownership and rental subsidy.

## **Glenwood Autism and Behavioral Health Center**

Glenwood provides treatment and education services in a least restrictive setting, through a continuum of care, with the highest respect for individuals and families served. Glenwood leads the state in providing behavioral health care and educational services that are responsive and complimentary to a continuum of care for person with unique mental health disorders.

Glenwood supports mental health and educational professionals and promotes research in these specialized areas.

### **Child and Adolescent Programs**

- Allan Cott School
- Lakeview School Adult Programs
- Adult Day Habilitation
- Vocational Services

### **Residential Services**

Short and long term residential services are available for children and adults in a variety of settings, both on and off the Glenwood campus. Residential programs for a wide range of ages provide more than just housing; they offer a supervised, structured, and supportive environment tailored to meet each person's individual needs.

### **Residential Services for Children**

- Drummond Center I
- Drummond Center II
- Daniel House I
- Daniel House II
- McDonough House
- Reynolds House

### **Adult Residential Services**

- Blanford House
- Donita House
- Harper House
- Ireland House
- Jernigan House
- Mitchell House
- Mott Webb House
- Parkland Place

### **Residential Care for Adults with Autism**

Adults with Autism may live on the Glenwood campus in homes designed to serve adults who need a structured program with 24-hour supervision and care. Each weekday residents participate in Adult Day Program. Residential instructors provide training, assistance, and supervision during the evenings, overnight, and on the weekends.

For many adults with Autism **community-based apartment** living may be appropriate. Residents share two-bedroom apartments and may call on staff, who are present 24-hours a day, when day to day activities present a challenge.

Glenwood's **Companion Programs** provide individual levels of support ranging from live-in assistance to periodic assistance for adults with Autism. These services may be provided through one of Glenwood's community homes or in the individual's own home. In every case, the goal of the Companion Program is to gradually increase the amount of time and number of conditions in which adults with Autism can function independently.

Our goal at Glenwood is to provide a home for adults with Autism in the least restrictive environment possible. Glenwood encourages our adult residential clients to be as independent as possible, so instructors emphasize daily living skills such as grocery shopping, cooking, cleaning and other household activities.

All treatment is based on individualized treatment plans that target goals to be achieved each month. Medical personnel on staff and consultants provide ongoing supervision and coordination of medication regimes, nutritional programs and general health services. Families are also an integral part of the program and are encouraged to participate in all aspects of treatment.

**Source: 2010 Website for Glenwood Inc. (The Autism and Behavioral Health System in Birmingham, Alabama).**

The Alabama Association of Mental Retardation and Developmental Disabilities (AAMRDD) is a statewide association of local public agencies responsible for planning needs assessment and services for individuals with mental retardation. Many of these agencies also serve children with developmental disabilities. Through these agencies, mental health services are provided on a local level rather than sending individuals away to state hospitals and schools. These agencies were formed because concerned families and citizens wanted agencies that focused their efforts on individuals with mental retardation rather than being a part of a system which also served individuals with mental illness and substance abuse. The local agency serving Birmingham is the Mental Retardation and Developmental Disabilities Health Care Authority of Jefferson County. The agency provides information and referral services, case management, assessment, day services, employment and supported employment, residential services, in-home services and early intervention. Its residential services include making living arrangements for individuals in six(6)- to ten-person group type home, supervised two (2)-to-six(6)-person homes, and individual foster type homes and in apartment with supervision or supports, which are based upon individual needs and preferences.

The Alabama Council for Developmental Disabilities is made up of 36 member organizations that oversee activities in advocacy, capacity building, and systems change. These initiatives contribute to a coordinated comprehensive system of community services that are directed by people with developmental disabilities and/or their families. This approach results in consumer and family-centered activities that have individualized supports and other forms of assistance that enable individuals with developmental disabilities to exercise self-determination, independence, productivity, integration and inclusion in all facets of community life. Support and assistance in achieving independent living is provided by The Independent Living Center of Birmingham and the Lifelong Coordination Clinic, also located in Birmingham.

**Sources:**      **City of Birmingham Needs Assessment for 2010 &2015**  
                     **Alabama Council for Developmental Disabilities ([www.acdd.org](http://www.acdd.org))**  
                     **Alabama Associations of Mental Retardation and Developmental Disabilities**  
                     **Glenwood Autism and Behavioral Health System website 2010 in**  
                     **Birmingham, Alabama**

Note: Based on the analysis and research of facilities for the developmentally disabled there appears to be no impediments to fair housing.

## **ALCOHOL AND SUBSTANCE ABUSERS**

The majority of people that suffer from any form of alcohol or substance abuse maintain jobs and homes at the beginning stages of their problem. However, as the problem progresses, the ability to maintain a well-functioning lifestyle diminishes. This problem touches every income and racial group, but is found to be most prevalent among the lowest income groups. Preventive programs incorporated into housing services provided to low-income persons are necessary to address this problem.

The Alabama Department of Mental Health and Mental Retardation, Division of Substance Abuse Services has the responsibility for development, coordination and management of a comprehensive system of treatment and prevention services for alcoholism/drug addiction and abuse. This responsibility encompasses contracting for services with local providers, monitoring service contracts, evaluating and certifying service programs according to department standards for substance abuse programs, and developing models for a continuum of treatment and prevention services.

Substance abuse treatment facilities in Birmingham that provide treatment and/or residential services include the following:

- Alcohol and Drug Abuse Treatment Centers
- Aletheia House
- Birmingham Healthcare
- Birmingham Metro Treatment Center
- Bradford Health Services, Birmingham Regional Office
- Department of Veterans Affairs, Medical Center
- Fellowship House
- Jefferson County Committee for Economic Opportunity, Community Substance Abuse Program
- Abuse Program
- Oakmont Center
- Tri-County Treatment Center
- University of Alabama at Birmingham, Center for Psychiatric Medicine
- University of Alabama at Birmingham, Substance Abuse Programs

**Sources:** City of Birmingham Needs Assessment for 2010 & 2015

U. S. Department of Health and Human Services, Substance Abuse & Mental Health Services Administration, Substance Abuse Treatment Facility Locator: (<http://go.vicinity.com/samhsa/>)

Note: Based on the analysis and research of facilities for alcohol and drug abusers disabled there appears to be no impediments to fair housing.

## HIV/AIDS

Between 1982 and 2013, The Alabama Department of Public Health has received a total of 18,623 reported cases of HIV infections. Since 1997, the number of deaths has fluctuated around 220 per year; however, the number of persons living with HIV continues to increase. Housing is the greatest unmet need of persons living with HIV/AIDS. Research shows that 60% of all persons living with HIV/AIDS report a lifetime experience of homelessness or housing instability. Stable housing enables persons living with HIV/AIDS to obtain and adhere to life-saving medical care and treatments.

### Source: State of Alabama HIV Surveillance 2013 Annual Report

- HIV/AIDS in Alabama.

As of December 31, 2013, the Alabama Department of Public Health reported that the total HIV/AIDS cases reported in Alabama totaled 14,019. Of this number, 6362 (45%) of HIV positive individuals has progressed to stage 3 (AIDS) infection.

	# of Persons	Percent %
AIDS	6,362	45
HIV	7,657	55

- HIV/AIDS in Jefferson County

Of the 14,019 cases reported in Alabama in 2013, 3,812 are estimated to be within Jefferson County. In 2013, more HIV cases were diagnosed in Jefferson County than any other county. From 2009-2013, Jefferson County has consistently reported the highest number of new cases of HIV.

County	2009		2010		2011		2012		2013	
	No.	Rate	No.	Rate	No.	Rate	No.	Rate	No.	Rate
Jefferson	198	30.1	194	29.5	208	31.6	194	29.5	174	26.4
Madison	39	11.6	36	10.7	46	13.5	44	12.8	40	11.5
Mobile	109	26.4	91	22.0	97	23.5	88	21.3	94	22.7
Montgomery	85	37.0	77	33.5	79	34.1	70	30.5	72	31.8
Tuscaloosa	25	12.8	31	15.9	27	13.7	32	16.1	47	23.4
Statewide	706	14.8	693	14.5	711	14.8	678	14.1	650	13.4

## Services to Local Communities and to People with HIV/AIDS

Community partners collaborate in an effort to reduce the incidence of HIV infections, to increase life expectancy for those infected, and to improve the quality of life for persons living with or affected by HIV.

### **BIRMINGHAM AIDS OUTREACH (BAO)**

The following is a general description of some of the services that BAO offers to the clients they serve:

- Case Management-provided by BAO Social Workers to ensure that the individuals served are receiving the care they need to stay healthy and strong.
- Legal Services-They are the only AIDS Service Organization that offers free legal service for HIV positive individuals.
- Nutrition-BAO provides nutritional supplements, as well as grocery store vouchers.
- Transportation-Clients may receive assistance with gas vouchers and bus passes.
- Emotional Support-BAO offers two (2) licensed counselors as well as support groups for women and men. Support groups meet weekly and have a catered lunch once a month.
- Prescriptions-with the help of the Ryan White CARE Act and other funding sources, BAO pays 100 % of all prescriptions related to HIV as well as medical items the clients may need. For the clients that have insurance, the Social Workers assists them with co-pay assistance programs.
- Brother to Brother-a weekly support group for HIV positive men that meets every Friday at BAO.
- Housing-BAO works closely with partner organizations such as AIDS Alabama and Aletheia House.

### **AIDS ALABAMA**

AIDS Alabama offers several housing programs to clients who are HIV positive:

- Transitional Housing-temporary housing and supportive services to HIV-positive persons and families who are homeless or at risk of becoming homeless.
- Permanent Housing-supportive living environment to formerly homeless persons living with HIV/AIDS who have moved out of transitional housing, but still require some support in order to maintain their stability. Although called “permanent housing” the goal of these programs is to empower residents to eventually move into unsupported housing after they have increased their income and improved their levels of independence.
- Housing Opportunities for Persons with AIDS (HOPWA)-short or long-term housing assistance to HIV-positive, low-income persons and their families.



- Shelter Plus Care (S+C)-AIDS Alabama works with the Jefferson County Housing Authority to administer Shelter Plus Care housing vouchers to eligible HIV-positive persons in the area.

**AIDS Alabama supportive services include:**

- Case management
- Transportation
- Utility Assistance
- Emergency financial assistance
- GED preparation/training
- Secondary HIV education
- Substance abuse treatment
- Mental health services

**Sources: AIDS Alabama-2015 Website**

**Birmingham AIDS Outreach- 2015 Website**

**Correlation between HIV and Housing:**

- Improved Health  
Stable housing enables persons living with HIV/AIDS to obtain and adhere to life-saving medical care and treatments. Improving the client's housing status results in an increase in their CD4 cell counts-they experience better overall physical and mental health.
- Reduced Risk of HIV Transmission  
Improved housing status also decreases the likelihood that persons living with HIV/AIDS will participate in high risk behaviors that can lead to transmission of HIV and new HIV infections. Access to stable housing enables clients to adhere to their treatment and medication regimens, which lowers their HIV viral load and reduces the risk of HIV transmission.
- The stability and improved health that clients experience through housing programs reduces client's utilization of costly emergency and inpatient hospital services.
- Improving clients' housing status greatly reduces their HIV risk behaviors. In turn, each prevented HIV infection saves in discounted lifetime medical costs.

**Source: AIDS Alabama-2015 Website**

**Note: Based on the analysis and research of facilities for HIV/AIDS there appears to be no impediments to fair housing.**

**Supportive Housing for the Physically Handicapped**

The inventory of facilities which provide supportive services for persons with physical disabilities is shown below and are frequently funded through HUD Section 811 Program.

**Elderly/Frail Elderly:**

Programs designed to provide supportive housing for the elderly/frail are primarily funded by the Section 202 Program. Private nursing home are considered medical facilities and are not included in this discussion. These facilities provide a wide range of supportive services. Below is a list of 202 and non 202 facilities within Jefferson County.

<b>Project Name</b>	<b># of Section 8 units</b>	<b>Total unit</b>
Princeton Towers	146	146
New Pilgrim Towers	123	123
Episcopal Place	100	141
W. Clyde Williams Terrace	100	100
Faush Metro Manor	50	50
Presbyterian Apartments	60	60
Princeton Towers II	94	94
East Lake Home	66	66
Villa Marie Manor	64	64
Teamster Retiree House	30	30
Building Trade Towers	Unknown	243
Spring Gardens	Unknown	220
Serene Grove	Unknown	30
Artesian Springs	Unknown	30
Rosedale Gardens	Unknown	8
<b>Total</b>	<b>833+</b>	<b>1,330</b>

Note: Based on the analysis and research of facilities for supportive housing for the physically handicapped there appears to be no impediments to fair housing.

**Impact of Federal Budget Cuts on Section 8**

Federal budget cuts are having a negative impact on the number of Section 8 units which are available through local PHA's.

Another factor to consider is the potential loss of subsidized units as Section 8 agreements with HUD expire. The properties shown below indicate those that could be lost thru 2014.

Forest Hills Village Apartments  
2615 Tempest Drive  
Birmingham, AL 35211  
# of units: 152

Jefferson Avenue Apartments  
2727-E Jefferson Avenue SW  
Birmingham, AL 35211

Valley Brook Apartments  
2969-4 Gallant Drive  
Birmingham, AL 35215  
# of units: 213

## **Jefferson County Home Prices and Values**

The median home value in Jefferson County is \$146,686. Jefferson County home values have gone up 7.4% over the last year and Zillow predicts they will fall over the next year. The median list price per square foot in Jefferson County is \$119.99, which is lower than the Birmingham Hoover Metro median of \$123.00. The median price of homes currently listed in Jefferson County is \$219,000 while the median price of home sold is \$186,300. The median rent price in Jefferson County is \$950.00, which is lower than the Birmingham-Hoover Metro median of \$1,050.00.

Foreclosure will be a factor impacting home values in the next several years. In Jefferson County, 2.7 homes are foreclosed (per 10,000). This is greater than the national value of 1.2.

Mortgage delinquency is the first step in the foreclosure process. This is when a homeowner fails to make a mortgage payment. The percentage of delinquent mortgages in Jefferson County is 1.1%. With the U.S. values of homes fallen by more than 20% nationally from their peak in 2007 until their trough in late 2011, many homeowners are now under water on their mortgages, meaning they owe more on their home than their home is worth. The percent of Jefferson County homeowners underwater on their mortgage is 15.2% (Source: Zillow 2020).

## **Where is New Single Family Housing Being Built**

New housing goes where the money is. It is most likely to be found in existing or relatively new middle and upper income areas. Affordable housing is high risk in that it is harder to sell and the

profit margin is not as great as in conventional non-affordable housing. Issues such as credit greatly hinder the ability of the lower income buyer to purchase a home. These factors explain the need for government assistance in the area of homeownership.

**Multi-Family Housing in Jefferson County**

There is exists a need for low income subsidized housing throughout Jefferson County. The City of Birmingham and Jefferson County continue to support the development of multifamily housing with their HUD Entitlement HOME funds. Below is a list of low income and subsidized housing throughout the county:

- 1. Agape House (Disabled)
- 2. Aheap 3 Senior Apartments (Elderly)
- 3. Alameda Terrace Apartments (Family)
- 4. Bankhead Towers (Elderly)
- 5. Birmingham Towers (Elderly)
- 6. Cain Creek Apartments I (Family)
- 7. Candy Mountain Apartment (Family)
- 8. Carlson Place (Disabled)
- 9. Garden of Hope (Elderly)
- 10. Cedar Grove Apartments (Family)
- 11. Community Concepts (Disabled)
- 12. Community Options Housing (Disabled)
- 13. Crestline Homes (Disabled)
- 14. Davis Heights and Asbury Howard Apartments (Family)
- 15. Deer Park Apartments (Family)
- 16. Deville Place (Disable)
- 17. Don L. West Teamsters Manor (Disabled)
- 18. East Lake House (Elderly)
- 19. Episcopal Place (Elderly)
- 20. Fair Park Apartments (Family)
- 21. Farrington Apartments (Family)
- 22. Faush Metropolitan Manor (Disabled)
- 23. Forest Hills Village Apartments (Family)
- 24. Four Winds East (Elderly)
- 25. Four Wind West (Elderly)
- 26. Frank Salerno Group Home (Disabled)
- 27. Gerry Fullan House (Disabled)
- 28. Harc (Disabled)
- 29. Highland Manor (Elderly)
- 30. Horizon Homes (Disabled)
- 31. Janmar Apartments (Family)
- 32. Jernigan House (Disabled)
- 33. Jess Lanier Manor (Elderly)
- 34. Kings Forest Apartment (Family)

35. Marland Apartments	(Family)
36. Mcmillion Estates	(Elderly)
37. Monroe Avenue	(Family)
38. Morris Manor Apartments	(Family)
39. New Pilgrim Towers	(Elderly)
40. Parkland Place	(Disabled)
41. Patton Ridge Apartments	(Disabled)
42. Peppertree Apartments	(Family)
43. Presbyterian Manor Apartments	(Elderly)
44. Pinceton Towers	(Elderly)
45. Rickwood Apartments	(Family)
46. Roosevelt Manor	(Elderly)
47. Southampton Apartments	(Family)
48. Spring Gardens	(Elderly)
49. St Charles Villas	(Elderly)
50. Summit Ridge Apartments	(Family)
51. The Pines Apartment	(Family)
52. Timber Ridge Apartments	(Family)
53. Valley Brook Apartments	(Family)
54. Vera House	(Family)
55. Villa Maria	(Family)
56. W. Clyde Williams Terrace	(Elderly)
57. Oak Park Villas	(Elderly)
58. Brighton Garden	(Elderly)
59. Arbors at Ellington	(Elderly)
60. Flats at Colebridge	(Elderly)
61. Hickory Ridge	(Elderly)\
62. Abbington at Summit Pointe	(Elderly)

**Source: Affordable Housing and Apartments for Rent in Jefferson County April 2020**

## **Housing Stock Available to Serve Persons with Disabilities**

Persons with mental illness, disabilities and substance abuse problems need an array of services. Their housing requires a design that ensure residents maximum independence in communities, with or without onsite support. Options include:

- Living with family or friends with adequate support and/or respite services.
- Small, home-like facilities in local communities close to families and friends, with the goal of moving to a less structured living arrangement when clinically appropriate.
- Residential placements need to provide the equipment and supplies necessary to assist in successful, long-term housing stability. Admission to state or private hospitals,

mental retardation centers, state schools or alcohol and drug abuse treatment center must not be considered permanent or long-term residential options.

**Sources:** City of Birmingham Needs Assessment for 2015

## **Zoning and Land Use Policies**

Jefferson County's Zoning and Land Use Plan is administered by the Development Services Department. According to the Fair Housing Act, a dwelling includes any building, structure, or portion thereof which is occupied as, or designed or intended for occupancy as, a residence by one (1) or more families, and any vacant land which is offered for sale or lease for the construction or location thereon of any such building, structure, or portion thereof. Therefore, decisions related to the development or use of such land may not be based upon the race, sex, religion, national origin, color, disability, or familial status of the residents or potential residents who may live in the dwelling.

Consequently, this section of the AI analyses the county's zoning ordinance and land use plan. Bases on review of the documents a summary of the findings and observations are presented below:

Jefferson County is required to hold a public hearing for all housing re-zoning cases.

The zoning ordinance does not contain provisions that treat uses such housing or group home for people with disabilities differently from other uses nor does the ordinance have any strictly against a protected class. However, under Institutional - 2, group housing is defined for assisted living, nursing homes and senior housing development, but there exists no decimation other than the fact that senior development housing is restricted to senior citizens.

Jefferson County does not make zoning and land use decisions based on neighbors' fears that a dwelling may be occupied by a protected class. The only distinction in use is based on density.

Jefferson County does not impose spacing requirements on group homes or for persons with disabilities.

Jefferson County does not require neighborhood notification for development of affordable housing or group homes. All housing properly zoned is not subject to a public hearing.

Jefferson County does not require additional studies or procedural steps or unnecessary delay in decision making when considering development for a protected class. The county only requires studies on the size of the development for an infrastructure analysis.

**Note: The only barrier that may exist between various classes as it relates to housing is economics. However, the county comprehensive plan focuses on mixed densities, which is designed to eliminate separation-based income capacities.**

## **Tax Assessment**

Based on a review of the Millage Chart rate for Jefferson County, the normal range of rates were between 4.1 and 7. The areas with a higher millage rate are presented below:

1. Mountain Brook	9.9
2. Vestavia Hills	9.26
3. Vestavia Hills (Sub District 2)	9.26
4. Homewood	7.5
5. Homewood (Sub District)	7.5
6. Fairfield	7.45
7. Hoover	7.26
8. Vestavia Hills (Sub District 3)	7.205

**Note: Although the municipalities identified have above higher millage rates, there appears to be housing opportunities for all citizens who can afford to live in the communities.**

## **Analysis of Impediments to Fair Housing**

The analysis of impediments to fair housing was examined by reviewing relevant housing data; consulting with various public organizations that have an interest in fair housing; and seeking public input during the Five-Year Consolidated Plan. The findings and conclusion of the examination is summarized below by identifying all of the data analyzed in the analysis of impediments to fair housing and input from the public organizations and the public.

### **Fair Housing Impediments Identified**

**1. Cost Burden:** In Jefferson County, 20% of the owner-occupied housing units and 44% of renter housing have a problem, which is probably attributable to cost burden. A unit in substandard condition is a unit that had one (1) or more critical defects or a combination of intermediate defects in sufficient number or extent to require considerable repairs.

Lower income persons typically do not have the financial resource to maintain existing housing, which means these housing structures fall into substandard housing condition and worsen overtime. There appears to be a disproportionate need for lower income Whites, American

Indians, Hispanics, and African Americans. These substandard housing conditions are typically roofing problems, problems with the plumbing and electrical systems, flooring system, weatherization, etc.

Under Jefferson County Emergency CDBG Homeowner Housing Rehabilitation program, approximately 100 cases are completed each year. The Housing Rehabilitation Division also has a roofing, septic tank and HVAC contract to assist lower income persons with the home repairs. The Division completes approximately 35-to 40 roofing cases; 10 septic tank cases; and 15 HAVAC cases. The county's Housing Rehabilitation program is given to the homeowner in the form of a grant, thus preventing these homes from falling into substandard condition.

The Information Specialist also refers persons needing home repairs to JCCEO for assistance with their weatherization program. Referrals are also made to United Way of Central Alabama for its housing program resources reserved for lower income persons.

There are plans to hire a Grant Writer for the Department so additional federal resources can be received to assist lower income homeowners with costly housing repairs.

The County's Housing Rehabilitation program will continue to assist homeowners who experience a cost burden to have needed housing repairs and help income homeowners lessen the cost burden.

## **2. Citizens' lack of financial resources to compete in the housing market:**

Jefferson County will require potential homebuyers that participate in Jefferson County's Housing Programs and Initiatives to complete Homebuyer Education with a HUD Certified Housing Counselor. This task will be accomplished through a process of one-to-one phone conversations, and face-to-face contacts with individuals or families after a written referral is obtained from the County and/or one of its Program Partners or Participating Lenders. The County will also refer persons with housing questions and issues to non-profits and HUD Certified Housing Counseling Agencies for credit, Fair Housing, and homeownership counseling, and other needed services. There are six (6) HUD Certified Housing Counseling Agencies in Jefferson County including:

1. Neighborhood Housing Services of Birmingham, Inc.
2. Birmingham Urban League, Inc.
3. Operation Hope – Birmingham Branch
4. Gateway
5. United Way of Central Alabama, Inc.
6. Naca (Neighborhood Assistance Corporation of America) Birmingham, Alabama

Many housing counseling services are provided at low cost (sliding scale) or no cost to participants and may be provided through one-on-one sessions or a classroom format. Services may include:



- Mortgage Delinquency and Default Resolution Counseling
- Resolving/Preventing Mortgage Delinquency Workshop
- Financial Management/Budget Counseling
- Financial, Budgeting and Credit Repair Workshops
- Fair Housing Pre-Purchase Education Workshops
- Home Improvement and Rehabilitation Counseling
- Services for Homeless Counseling
- Non-Delinquency Post Purchase Workshops
- Predatory Lending Education Workshops
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops
- Rental Housing Counseling
- Rental Housing Workshops
- Reverse Mortgage Counseling

The County will also address citizen’s lack of financial resources to compete in the housing market by providing opportunities to increase their wages. Lack of occupational skills contribute to lower wages. The Central Alabama Partnership for Training and Employment or CAPTE oversees the Workforce Innovation Opportunity Act or WIOA Training Services program for persons who have barriers to employment. The program provides training services for Adult, Dislocated Workers, and Youth. Training is available in high demand occupations such as Health Care, Construction Trades, Logistics, Truck Driving and academic classroom training from community colleges and private schools.

If the participant is eligible the tuition is free through an Individual Training Account or ITA, which is a grant that does not have to be paid back. Obtaining these high wages jobs enhances the quality of life for the participant to fund the upkeep of their home or putting them in a position to purchase a home.

**3. Lack of sufficient Public Housing Units and Vouchers:** The lack of public housing units and vouchers is also an impediment to fair housing. The number of persons on a waiting list for a public housing unit or voucher exceeds the needs of persons seeking housing or assistance with affordable housing.

It does not appear there will be available housing units or vouchers due the significant demand.

The county will partner with the county’s Public Housing Authorities to promote the CAPTE mentioned above to public housing residents so they can earn a wage that will allow them to be able to leave Public Housing and reduce the waiting list for a unit or voucher.

**4. Citizens’ lack of education concerning their rights under the Fair Housing Act.**

Jefferson County will continue to place Fair Housing posters and educational materials at public events to help increase public awareness of the housing options available to lower income households and what the individual’s rights are under the law.

**5. Citizens' lack of training and understanding in the mechanics, procedures and requirements of the current generation of Financial Institutions, sellers and landlords.**

Jefferson County will continue to require all homebuyers purchasing HOME funded units to complete Homebuyer Education from HUD certified housing counselors prior to closing.

The county will continue to refer citizens with issues or questions to HUD certified housing counseling agencies and Legal Services of Alabama, a non-profit organization with lawyers licensed in Alabama that serves low- and moderate income persons by providing civil legal aid and promoting collaboration to find solutions to problems of poverty.

**6. Citizens' lack of knowledge in such areas as financial management and credit stability.** All homebuyers purchasing HOME funded units are required to complete homebuyer education from a certified HUD housing counselor prior to closing. This program provides extensive education in managing personal finances and improving and maintaining credit stability.

**7. Inadequate housing for the low, very low and extremely low-income elderly.**

Jefferson County will seek to work with the developers of affordable housing to leverage its HOME funds with the Alabama Housing Finance Authority's Low-Income Tax Credit program, as well as private financing to development affordable senior citizen rental units in the county.

Since 2016, Jefferson County has issued three (3) preliminary award letters to provide HOME funds to developers seeking Low Income Tax Credits (LIHTC) in the annual Alabama Housing Finance Authority application cycle. Of the three (3) applications, two (2) were successful and awarded LIHTC funding. One (1) development with 52 units, Abbington at Summit Pointe has been placed in service and is fully leased. The other development also with 52 units, Cherry Woods Apartments, is set to begin construction in the summer 2020. An additional 10 units, Hickory Ridge III, were recently completed in conjunction with a private grant obtained by the owner, JCHA Housing and Development, which is the non-profit arm of the Jefferson County Housing Authority. All 114 units are designated as senior housing for tenants with income below 60% of Area median Income (AMI) with a minimum of 20% of the units set aside for seniors below 50% of AMI.

Jefferson County will continue to leverage its HUD HOME funds to expand housing for senior citizens residing in its Consortium.

**8. Lack of Section "8" Vouchers and Certificates limits the housing options available to lower income households.**

Jefferson County will endeavor to structure the financing of rental developments to keep rents as low as possible. The development of rental units that require the tenant to have a Section 8 voucher in order to be able to afford the unit does not necessarily create additional units. There are a limited

number of Section 8 vouchers. If those tenants and their vouchers just move from one (1) development to the next, there is no net gain of affordable units. In addition, this process destabilizes existing rental developments and the surrounding neighborhoods by increasing their vacancy rates. Project underwriting should allow the rents to be low enough to be affordable without additional subsidies such as Section 8 vouchers which are in such short supply.

**9. Lack of accessible housing, both owner and rental, for those with disabilities.**

The county assures that all new housing units are designed to be fully adaptable (pre-sold units shall be fully accessible as needed) and rental developments shall incorporate fully accessible and sensory impaired units.

The County's Housing Rehabilitation program also addresses accessibility modifications in the scope of work as needed to provide independence and allow these homeowners to remain in their homes.