2010 Analysis of Impediments to Fair Housing Choice

Lafayette Consolidated Area

Final Report

April 28, 2010

Prepared by
Western Economic Services, LLC
212 SE 18th Avenue
Portland, Oregon 97214
(503) 239-9091
FAX: (503) 239-0236
http://www.westernes.com

2010 Analysis of Impediments to Fair Housing Choice

LAFAYETTE CONSOLIDATED AREA

Sponsored by:
The Louisiana Office of Community Development

Prepared By:
Western Economic Services, LLC
212 SE 18th Avenue
Portland, OR 97214
Phone: (503) 239-9091
Toll-free: 1-866-937-9437
Fax: (503) 239-0236
Web site: http://www.westernes.com

Final Report
April 28, 2010

HAS YOUR RIGHT TO FAIR HOUSING BEEN VIOLATED?

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

Louisiana Department of Justice
Office of the Attorney General
Public Protection Division
1885 North 3rd Street
Baton Rouge, LA 70802
HUD@ag.state.la.us
Fair Housing Hotline:
1-225-326-6400
1-800-273-5718

TABLE OF CONTENTS

LIST OF TABLES III

LIST OF FIGURES V

ACRONYMS VII

EXECUTIVE SUMMARY 1

SECTION I. INTRODUCTION 11

SECTION II. COMMUNITY PROFILE 15
- Demographics 15
- Economics 23
- Housing 28
- Summary 33

SECTION III. LENDING PRACTICES 35
- Home Mortgage Disclosure Act Data Analysis 35
- Summary 49

SECTION IV. FAIR HOUSING AGENCIES AND PROGRAMS 51
- Major Fair Housing Organizations 51
- Local Fair Housing Organizations 55
- Complaint and Compliance Review 56
- Summary 58

SECTION V. EVALUATION OF THE FAIR HOUSING PROFILE 59
- Fair Housing Studies and Cases 59
- Housing Complaints 68
- Fair Housing Survey 71
- Summary 75

SECTION VI. IMPEDIMENTS AND SUGGESTED ACTIONS 77

APPENDIX A. ADDITIONAL CENSUS DATA 83

APPENDIX B. ADDITIONAL HMDA DATA 85

APPENDIX C. ADDITIONAL FAIR HOUSING SURVEY DATA 91

APPENDIX D. PUBLIC OUTREACH 95

APPENDIX E. LAFAYETTE FAIR HOUSING APPROACH 97

APPENDIX F. GLOSSARY 101

LIST OF TABLES

Table 1.1	Entitlement Areas in Louisiana	12
Table 2.1	Intercensal Population Estimates	15
Table 2.2	Population by Age	15
Table 2.3	Intercensal Population Estimates by Age	16
Table 2.4	Population by Age	16
Table 2.5	Population by Race	16
Table 2.6	Intercensal Population Estimates by Race	17
Table 2.7	Population by Race	17
Table 2.8	Disability by Age	21
Table 2.9	Disability by Age	21
Table 2.10	Labor Force Statistics	23
Table 2.11	Total Employment and Real Personal Income	24
Table 2.12	Households by Income	25
Table 2.13	Households by Income	26
Table 2.14	Poverty by Age	26
Table 2.15	Poverty by Age	26
Table 2.16	Housing Units by Unit Type	28
Table 2.17	Housing Units by Units Type	28
Table 2.18	Housing Units by Tenure	28
Table 2.19	Housing Units by Tenure	29
Table 2.20	Housing Units by Year Built	29
Table 2.21	Disposition of Vacant Housing Units	29
Table 2.21	Disposition of Vacant Housing Units	30
Table 2.22	Overcrowding and Severe Overcrowding	30
Table 2.23	Overcrowding and Severe Overcrowding	31
Table 2.24	Housing Units with Incomplete Kitchen or Plumbing Facilities	31
Table 2.25	Housing Units with Incomplete Kitchen or Plumbing Facilities	31
Table 2.26	Percent of Income Spent on Housing	32
Table 2.27	Percent of Income Spent on Housing	33
Table 3.1	Purpose of Loan by Year	34
Table 3.2	Owner Occupancy Status for Home Purchase Loan Applications	37
Table 3.3	Owner-Occupied Home Purchase Loan Applications by Action Taken	37
Table 3.4	Owner-Occupied Home Purchase Loan Applications by Reason for Denial	39
Table 3.5	Denial Rate for Owner-Occupied Home Purchase Loans Applications by Gender	39
Table 3.6	Percent Denial Rate by Race	40
Table 3.7	Owner-Occupied Home Purchase Loan Applications by Reason for Denial by Race	43
Table 3.8	Percent Denial Rates by Income by Year	43
Table 3.9	Percent Denial Rates of Owner-Occupied Home Purchase Loans by Race by Income	44
Table 3.10	Originated Owner-Occupied Loans by Year Loan Purpose by HAL Status	44

Table 3.11	Owner-Occupied Home Purchase HALs Originated by Race	45
Table 3.12	Percent of HAL Owner-Occupied Home Purchase Loans Originated by Race	45
Table 5.1	Complaints by Entitlement	68
Table 5.2	Fair Housing Complaints by Basis	68
Table 5.3	Fair Housing Complaints by Issue	69
Table 5.4	Fair Housing Complaints by Closure	70
Table 5.5	Fair Housing Complaints by Parish	70
Table 5.6	Fair Housing Complaints by Basis	71
Table 5.7	Fair Housing Complaints by Closure	71
Table 5.8	Responses by Entitlement	72
Table 5.9	Primary Role in the Housing Industry	72
Table 5.10	Fair Housing Needs	73
Table 5.11	Fair Housing Needs	73
Table 5.12	Fair Housing Needs	74
Table 5.13	Fair Housing Needs	74
Table 5.14	Fair Housing Referrals	75
Table 5.15	Outreach and Education	75
Table A.1	Population by Ethnicity	83
Table A.2	Group Quarters Population	83
Table B.1	Owner-Occupied Home Purchase Loan Applications by Loan Type	85
Table B.2	Owner-Occupied Home Purchase Loan Applications by Selected Actions Taken by Race	85
Table B.3	Owner-Occupied Home Purchase Loan Applications by Gender	86
Table B.4	Action of Owner-Occupied Home Purchase Loan Applications by Income: Originated and Denied	86
Table B.5	Action of Owner-Occupied Home Purchase Loan Applications by Income by Race: Originated and Denied	87
Table B.6	Percent Denial Rate by Income by Year for White Applicants	87
Table B.7	Percent Denial Rate by Income by Year for Black Applicants	88
Table B.8	Originated Owner-Occupied Home Purchase Loans by Race by HAL Status	88
Table B.9	Originated Owner-Occupied Home Purchase Loans by Income by HAL Status	89
Table B.10	Percent of HAL Owner-Occupied Home Purchase Loans Originated by Income	89
Table C.1	Survey Results	91
Table C.2	Survey Results	91
Table C.3	Survey Results	92
Table C.4	Survey Results	92
Table C.5	Survey Results	92
Table C.6	Survey Results	92
Table C.7	Survey Results	93
Table C.8	Survey Results	93
Table C.9	Survey Results	93

LIST OF FIGURES

Map 2.1	Concentration of Black Population	18
Map 2.1	Concentration of Hispanic Population	19
Map 2.3	Concentration of Asian Population	20
Map 2.4	Percent of Population with a Disability	22
Diagram 2.1	Monthly Unemployment Rates	24
Diagram 2.2	Real Average Earnings Per Job	25
Map 2.5	Poverty Rate by Census Tract	27
Diagram 3.1	Denial Rates by Year	38
Map 3.1	HMDA Denial Rate	38
Map 3.2	Denial Rate for Blacks	40
Map 3.3	Denial Rate for Hispanics	41
Map 3.4	Denial Rate for Asians	42
Map 3.5	Percent of Total High Annual Percentage Rate Loans Originated	46
Map 3.6	Percent of Total High Annual Percentage Rate Loans Originated to Black Applicants	47
Map 3.7	Percent of Total High Annual Percentage Rate Loans Originated to Hispanic Applicants	48
Map 3.8	Percent of Total High Annual Percentage Rate Loans Originated to Asian Applicants	49

ACRONYMS

ACS	American Community Survey
AEI	Administrative Enforcement Initiative
AI	Analysis of Impediments
BEA	Bureau of Economic Analysis
BLS	Bureau of Labor Statistics
CDBG	Community Development Block Grant
EOI	Education and Outreach Initiative
ESG	Emergency Shelter Grant
FHAC	Greater New Orleans Fair Housing Action Center
FHAP	Fair Housing Assistance Program
FHEO	Office of Fair Housing and Equal Opportunity
FHIP	Fair Housing Initiative Program
FHOI	Fair Housing Organization Initiative
FHWG	Fair Housing Working Group
HAL	High Annual Percentage Rate Loan
HMDA	Home Mortgage Disclosure Act
HOEPA	Home Owner Equity Protection Act
HOME	HOME Investment partnerships Program
HOPWA	Housing Opportunities for Persons with AIDS
HUD	United States Department of Housing and Urban Development
NIMBY	Not In My Backyard
LDOJ	Louisiana Department of Justice
PEI	Private Enforcement Initiative

EXECUTIVE SUMMARY

BACKGROUND

Entitlement jurisdictions are required to submit to the U.S. Department of Housing and Urban Development (HUD) certification of affirmatively furthering fair housing. This certification has three elements, which require that entities:

1. Complete an Analysis of Impediments to Fair Housing Choice;
2. Take actions to overcome the effects of any impediments identified through the analysis; and
3. Maintain records reflecting the analysis and actions taken.

An Analysis of Impediments to Fair Housing Choice (AI) is an examination of the impediments or barriers to fair housing that affect protected classes within a geographic region. HUD defines impediments to fair housing choice in terms of their applicability to state and federal law. In Louisiana, this would include:

- Any actions, omissions or decisions taken on the basis of race, color, religion, sex, disability or handicap, familial status, national origin, or religion (protected classes) which restrict housing choices or the availability of housing choice.
- Any actions, omissions or decisions which have the effect of restricting housing choices or the availability of housing choice on the basis of the protected classes listed previously.

The AI process involves a thorough examination of a variety of sources related to housing, affirmatively furthering fair housing, the fair housing delivery system and housing transactions, which affect people who are protected under fair housing law. AI sources include census data; home mortgage industry data; federal, state and local housing complaint data; surveys of housing industry experts and stakeholders; and other housing information.

An AI also includes an active and involved public input and review process via direct contact with stakeholders, public forums to collect input from citizens, distribution of draft reports for citizen review and formal presentation of findings.

COMMUNITY PROFILE

Demographics

The population in the Lafayette Consolidated Area increased slightly from 2000 to 2007 by 7.4 percent, resulting in a net gain of 14,146 inhabitants. Older age cohorts experienced a large amount of growth in over same period while younger age cohorts either stayed relatively the same or decreased by a small amount. Intercensal estimates showed older

and younger age cohorts exhibited moderate growth between 2005 and 2007, while the population between the ages of 25 and 34 declined in size during that period.

In 2000, blacks comprised the second largest racial group with 45,346 people or 23.8 percent of the population. The north central portion of the city tended to have the highest concentration of the black population, with some census tracts showing over 74.1 percent black population in 2000. Both blacks and whites experienced moderate growth from 2000 to 2007, but persons of two or more races and Hispanic populations expanded much more rapidly, suggesting a demographic shift in the area.

The population in the Lafayette Consolidated Area had a disability rate of 18.1 percent in 2000, and people with disabilities were concentrated in the eastern portion of the area.

Economics

The labor force, defined as people working or looking for work, increased from 83,197 to 112,424 from 1990 to 2008, an increase of 35.1 percent. Unemployment rose by 341 during the same time period, resulting in the unemployment rate changing from 3.9 percent in 1990 to 3.2 percent in 2008.

In terms of earnings and income, average real earnings per job increased by just over $5,900 from 2000 through 2007, from $41,315 to $47,259. Another measure, per capita income, also increased over the same time period from $33,512 in 2000 to $41,765 in 2007. The poverty rate was 15.7 percent in 2000 with 9,531 inhabitants under the age of 18 experiencing poverty. When examining poverty data from 2005 through 2007, the poverty rate dropped from 16.9 percent in 2005 to 15.1 percent in 2007. The poverty rate was not even throughout the city, with higher concentrations of people in poverty in the central district and the area just east of the central district. This finding was similar to the identified concentration of the black population.

Housing

Of the housing stock in the Lafayette Consolidated Area in 2000, 51,158 were single-family units, 1,562 units were duplexes, 4,544 units were tri- or four-plexes, 11,399 unit were apartments, 9,379 units were mobile homes, and 80 units were boats, RVs, or vans. Of those units, 47,803 were owner-occupied and 24,569 were renter-occupied, for a home ownership rate of 66.1 percent. More than 5,700 units were vacant, and of those 2,948 were for rent and 945 were for sale. Between 2005 and 2007 there was an increase in single-family units, duplexes and apartments, while the number of multi-unit buildings declined. The number of renter-occupied units also increased and there were far fewer vacant housing units.

The Lafayette Consolidated Area had a small number of households, 2,321, experiencing overcrowding. In 2000, those experiencing severe overcrowding were even fewer at 1,126 or 1.6 percent of all households. Renters tended to have overcrowded and severely overcrowded households more often than homeowners. Between 2005 and 2007 there

was a decrease in the number of owner-occupied households with overcrowding, from 2.6 percent in 2005 to 2.1 percent in 2007, while renter-occupied households with overcrowding decreased from 4.3 percent in 2005 to 3.1 percent in 2007. In 2000, a combined 33.8 percent of renters had a cost burden or a severe cost burden as opposed to 20.7 percent of homeowners with mortgages with cost burdens or severe cost burdens. From 2005 to 2007, the percentage of owners with mortgages with a cost burden decreased from 26.9 percent to 26.1 percent, while the number of renters with a cost burden decreased from 40.9 percent to 40.0 percent.

LENDING PRACTICES

Lending Activity

Several federal laws affect lending practices, such as the Fair Housing Act, the Equal Credit Opportunity Act, the Community Reinvestment Act and the Home Mortgage Disclosure Act (HMDA). HMDA data are the most inclusive lending data available and were used to analyze lending practices in the Lafayette Consolidated Area. HMDA data for the Lafayette Consolidated Area from 2002 to 2007 showed 103,102 loan applications were processed for home purchases, home improvements and refinancing, with 40,019 loan applications for owner-occupied home purchases.

Denial Rates

In regard to these 40,019 owner-occupied home purchase applications, excluding loan applications that were withdrawn by the applicant, incomplete or accepted by the prospective lender but not exercised by the applicant, there were 20,368 loan originations and 6,151 loan denials for an average loan denial rate of 23.2 percent. The most common reasons for denial of an owner-occupied loan applicant was credit history and debt-to-income ratio. Denial rates were not even; whites had a denial rate of 18.6 percent, while blacks and Hispanics had higher denial rates of 41.5 and 22.8 percent, respectively.

Higher rates of denial for racial and ethnic minorities, regardless of income, were also measured. Blacks experienced much higher loan denial rates than whites at all income levels. White applicants with incomes below $15,000 dollars were denied 78.8 percent of the time, while black applicants in the same income range were denied 68.7 percent of the time. This was also true for applicants with incomes above $75,000, wherein whites had a denial rate of 8.4 percent and blacks had a denial rate of 22.5 percent. These higher denial rates were also observed in specific parts of the Lafayette Consolidated Area.

High Annual Percentage Rate Loans

HMDA data report loan originations with unusually high annual percentage rate loans, or HALs, which are loans that may be considered predatory in nature. While whites had 13.4 percent of owner-occupied loans as HALs, blacks had almost triple this rate at 38.3 percent. Hispanics had a moderate rate of HALs at 17.7 percent. These minority groups

tended to carry a disproportionately higher share of foreclosure risk due to such high numbers of home purchase HALs.

FAIR HOUSING PROFILE

Fair Housing Studies and Cases

Several national fair housing studies and cases revealed that, despite efforts to curb housing discrimination in the U.S., problems still exist in terms of discrimination against ethnic and racial minorities, discrimination against persons with disabilities, and residential segregation resulting from current housing efforts. National studies also revealed that there are issues of a lack of awareness of fair housing laws and protected classes.

A review of statewide fair housing studies and cases showed that the fair housing situation in Louisiana has been greatly affected by recent natural disasters, such as Hurricanes Katrina and Rita. Fair housing studies from the last five years showed that racial and ethnic minorities have faced discrimination in efforts to find housing in terms of discriminatory terms and conditions and advertising for rental properties. Additionally, several communities in the state enacted laws after the storms that may have encouraged residential segregation. Fair housing cases highlighted discrimination against persons with disabilities and ethnic and racial minorities.

Fair Housing Complaint Data

Fair housing complaint data collected from the U.S. Department of Housing and Urban Development and the Louisiana Department of Justice showed that 67 fair housing complaints were filed in the Lafayette Consolidated Area in the last nine to ten years. Most complaints were filed on the bases of race, familial status or disability and were either found to have no cause or were settled successfully.

Fair Housing Survey Data

A fair housing survey was conducted throughout Louisiana and results for the Lafayette Consolidated Area showed that most respondents were aware of fair housing laws and find them easy to understand. Few respondents noted issues of government actions or policies representing barriers to fair housing or specific areas within the entitlement that have fair housing problems. However, there was substantive confusion about the difference between affordable housing planning and production and landlord/tenant law and affirmatively furthering fair housing. Furthermore, respondents expressed concerns about discrimination in the rental markets as well as an overall lack of understanding of fair housing law. Respondents, who were supposed to represent an expert community, did not seem to fully be aware of the fair housing responsibilities of the Louisiana Department of Justice. Last, the majority of respondents noted that there is a lack of fair housing outreach and education efforts in their community.

IDENTIFIED IMPEDIMENTS TO FAIR HOUSING CHOICE

In 2009, a substantive analysis of impediments to fair housing choice was initiated statewide by the Louisiana Office of Community Development. Near the close of the calendar year, a strategy session was held in Baton Rouge with the Office of Community Development and participating entitlements throughout the state. The outcome of this strategy session was the identification of specific impediments or statewide concerns and a set of corresponding statewide fair housing actions directed toward mitigating, lessening, or eliminating the identified impediments. These considerations are presented below, followed by those impediments that are specific to the Lafayette Consolidated Area.

Statewide Impediments to Fair Housing Choice

Three Categories:

A. *Insufficient fair housing system capacity that limits access to the system and the ability to respond to fair housing needs.*
B. *Insufficient or ineffective communication and coordination among agencies and those interested in affirmatively furthering fair housing.*
C. *Lack of understanding of fair housing by both consumers and providers.*

A. Insufficient Fair Housing System Capacity

1. Insufficient fair housing system capacity to respond to questions or concerns or to address fair housing needs (outside of New Orleans).
2. Lack of effective referral system, as interested persons are referred to many different places.
3. Poor documentation of fair housing activities or lack of interest in sharing information.
4. Alleged use of zoning and land use regulations to discriminate by units of local government.

B. Ineffective Communication and Coordination

5. Inadequate communication efforts between fair housing entities and agencies charged with affirmatively furthering fair housing.

C. Lack of Understanding of Fair Housing

6. Lack of sufficient fair housing outreach and education resulting in:
   a. Lack of understanding of fair housing issues and knowledge of fair housing laws,
   b. Confusion about the differences between fair housing, housing production planning, and landlord/tenant issues,
   c. Insufficient interest in fair housing activities in some communities,
   d. Lack of desire to affirmatively further fair housing, and
   e. Some local government actions may not be in the spirit of affirmatively furthering fair housing.
7. Lack of sufficient financial literacy resulting in:

a. Disproportionately high denial rates for racial and ethnic minorities,
b. Denial rates disproportionately high in lower-income areas, and
c. Originated high annual percentage rate loans targeted to minority areas.

8. Discrimination in rental markets.
9. Failure to make reasonable accommodation, particularly in rental markets.

Suggested Statewide Actions to Consider

Three Goals:

A. *Improve fair housing system capacity, access to system and ability to respond to needs.*
B. *Improve communication and coordination among agencies and those interested in affirmatively furthering fair housing.*
C. *Enhance understanding of fair housing by both consumers and providers.*

A. Improve Fair Housing System Capacity

1. Build additional fair housing system capacity.
   a. Enhance departmental resources by acquiring seasoned and experienced personnel familiar with fair housing and affirmatively furthering fair housing.
   b. Establish additional Fair Housing Initiative Program (FHIP) recipients in the state.
      i. Provide technical assistance or other assistance to aid in creation of these entities, thereby providing better coverage in other areas of the state.
   c. Establish the Louisiana Fair Housing Working Group (FHWG), a statewide entity charged with reviewing and setting statewide fair housing policy actions. The lead agency might best be one with ties throughout the state, such as the Louisiana Office of Community Development or the Louisiana Housing Finance Agency. The FHWG would:
      i. Be comprised of individuals from entitlements and state agencies,
      ii. Meet periodically with meeting locations rotating geographically,
      iii. Offer oversight of statewide policies and actions,
      iv. Include a budget for funding actions to occur,
      v. Accept funding from everyone in the FHWG, such as through a percent of HUD formula allocation; funding could also come from contributions by private industry or other interested government agencies,
      vi. Research and coordinate efforts to establish the FHWG as a non-profit entity so that private contributions could be tax deductible.

2. Develop consistent referral system and distribute to responsible agencies. This would:
   a. Be created through decisions by the FHWG.
   b. Streamline and condense referral system to fewer "doors" to improve access to the fair housing system.

3. Improve documentation of fair housing enforcement activities. The FHWG would recommend and set policy on fair housing reporting, such as:
   a. Better tracking number of cases and basis of complaint,

b. Better tracking number and types of discriminatory issues, and
c. Better facilitating record keeping for outreach, education, testing and enforcement activities.

4. Inform units of local government on what types of zoning and land use regulations might be construed to be discriminatory.
   a. The FHWG would study and make specific recommendations.
   b. The FHWG would conduct research to uncover best practices.

B. Increase Communication and Coordination

5. Improve communication between fair housing agencies and agencies charged with affirmatively furthering fair housing.
   a. The FHWG should coordinate an inter-agency approach including all entitlements, Louisiana Department of Justice, Louisiana Housing Finance Agency and Louisiana Office of Community Development.
   b. Members of the FHWG should share experiences of fair housing entities, set schedule of actions and make recommendations.
   c. The FHWG should review prospective communication barriers and why they are occurring, including suggesting methods for improvement of both reporting and communication.

C. Enhance Understanding of Fair Housing for Both Consumers and Providers

6. Enhance fair housing outreach and education for both consumers and providers.
   a. Improve understanding of fair housing and fair housing law by:
      i. Conducting public educational or public relations activities such as holding web-based seminars, outreach seminars and other teaching and instructional actions or tools for enhancing understanding of fair housing law.
      ii. Creating learning opportunities, especially for selected groups.
   b. Lessen or eliminate confusion between fair housing, planning for affordable housing production, and landlord tenant issues. The FHWG would draft a policy statement illuminating the differences between these issues.
   c. Advise units of local government about responsibilities pertaining to fair housing and which land use policies may be construed to be discriminatory.
   d. Encourage both entitlement and non-entitlement communities to affirmatively further fair housing by:
      i. Researching and preparing examples of best practices.
      ii. Researching and preparing prospective liabilities documented in case history.
7. Enhance the financial literacy of Louisiana residents, by
   a. Enhancing first-time homebuyer education courses,
   b. Enhancing consumer understanding and knowledge of credit, how to obtain and keep good credit, through public service ads, web-based seminars, and other outreach and education activities.
   c. These steps will lead to:
      i. Reducing disproportionately high denial rates,

ii. Reducing concentration of denial rates in selected lower-income areas,
iii. Reducing or eliminating targeting of high annual percentage rate loans.

d. Track future HMDA data for progress toward these goals.

8. Reduce or eliminate discrimination in rental markets.
   a. Contact property management firms, associations and landlords and reach out to them for enhancing understanding of fair housing law.
   b. Prepare lists of best and worst practices, liabilities and lessons learned, and share this with the property management firms, associations and landlords.

9. Encourage rental managers to accept requests for reasonable accommodation.
   a. Communicate with rental managers to advise them of responsibilities pertaining to reasonable accommodation.
   b. Conduct audit testing of newly constructed rental properties to measure compliance with current fair housing law and the Americans with Disabilities Act.

Suggested Two-Year Fair Housing Action Plan

The state of Louisiana has 14 HUD-designated entitlement communities, with the Louisiana Office of Community Development and the Louisiana Housing Finance Authority being the HUD grantees for the balance of the state. To better and more effectively affirmatively further fair housing, each of these government entities should consider taking the following actions:

1. Form a working group that will have the authority to determine, fund and take specific actions to affirmatively further fair housing throughout the state. This group will be identified by the end of December 2010.
   a. During the July 1 through December 31, 2010 time period the group will accomplish the following:
      i. Elect chair, vice chair and treasurer for the group;
      ii. Determine meeting schedule and frequency, such as monthly or quarterly, as well as the location parameters, such as rotating locations or fixed locations;
      iii. Prepare a list of fair housing activities to be undertaken, such as outreach and education, audit testing, or fair housing documentation procedures;
      iv. Prepare a set of draft RFPs to be released that will hire contractors to conduct the fair housing activities. Each will have specific measurement criteria so that fair housing activities that are undertaken can be measured;
      v. Invite the Louisiana Department of Justice to participate in affirmatively furthering fair housing and in the operation of the working group;
      vi. Develop a consistent fair housing referral system and distribute to all group members and have the members distribute this within their own communities.
   b. During the January 1, 2011 through June 30, 2011 time period, accomplish the following organizational and activity objectives:
      i. Determine which entitlement or work group participant is to be the fiscal agent;
      ii. Sign contracts with the fiscal agent and the fiscal agent signs contracts with the working group participants;

iii. Determine the precise CPD allocation percent that will represent the funding source. This represents a uniform portion or share of the HUD CPD allocation received by each of the participants;
iv. Send allocations to fiscal agent;
v. Finalize the RFP documents and release the RFPs for bid.

c. During the second year of the existence of the working group the following actions should be considered:
   i. Elect a new chairman, vice chair and treasurer;
   ii. Determine meeting schedule and frequency, such as monthly or quarterly, as well as the location parameters, such as rotating locations or fixed locations;
   iii. Select contractors to conduct the bid fair housing activities and initiate all projects;
   iv. Have the treasurer initiate payments to the selected contractors;
   v. Have the treasurer research the feasibility of converting the working group to a non-profit corporation, with the participants as members and without any payroll. This will allow private companies to contribute tax-deductable contributions to the fair housing organization;
   vi. Determine if non-profit status will be beneficial for the group;
   vii. Prepare a list of fair housing activities to be undertaken during the upcoming year, such as outreach and education, audit testing, or fair housing documentation procedures;
   viii. Send fiscal agent budget allocations;
   ix. Issue a progress review document that evaluates the contracted fair housing activities for effectiveness;
   x. Revise or enhance the description of fair housing activities to be conducted in the next year;
   xi. Determine the precise CPD allocation percent that will represent the funding source. This represents a uniform portion or share of the HUD CPD allocation received by each of the participants;
   xii. Finalize the RFP documents and release the RFPs for bid;
   xiii. Decide on fair housing contractors to be used for the second round of Louisiana fair housing activities.

Lafayette Consolidated Area Impediments to Fair Housing Choice

1. Several of the stakeholders participating in the 2009 Fair Housing Survey did not know where to refer persons with fair housing complaints and only one cited the role of the Louisiana Department of Justice.
2. Lack of widespread understanding of fair housing laws.
3. Lack of sufficient understanding of mortgage credit and mortgage application process resulting in:
   a. Disproportionately high denial rates for racial and ethnic minorities,
   b. Denial rates disproportionately high in lower-income areas, and
   c. Originated high annual percentage rate loans targeted to minority areas.

Suggested Lafayette Consolidated Area Actions to Consider

1. Participate in the proposed Louisiana Fair Housing Working Group.
   a. Share the successful fair housing outreach and planning approach, that the Lafayette Consolidated Area currently utilizes, with other members of the FHWG.
   b. Assist in facilitating improved communication in the FHWG membership and the Public Protection Division of the Louisiana Department of Justice.
2. Continue fair housing outreach and education to Lafayette residents.
3. Continue homebuyer education activities, increasing financial literacy.

SECTION I. INTRODUCTION

BACKGROUND

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

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

State or local government may also enact a fair housing law that extends protection to these or other groups. For example, the Louisiana Equal Housing Opportunity Act offers protections that are identical to national law, but in Orleans Parish the national protections – race, color, religion, national origin, sex, familial status and disability – are extended to include sexual orientation, gender identification, marital status and age.

WHY ASSESS FAIR HOUSING?

Provisions to affirmatively further fair housing are long-standing components of the United States Department of Housing and Urban Development's (HUD) housing and community development programs. These provisions flow from Section 808(e) (5) of the Federal Fair Housing Act, which require the Secretary of HUD to administer HUD's housing and urban development programs in a manner that affirmatively furthers fair housing.

In 1994, HUD published a rule consolidating its housing and community development programs into a single plan: the *Consolidated Plan for Housing and Community Development*. This document incorporates the plans for the consolidated programs, which include Community Development Block Grants (CDBG), HOME Investment Partnerships (HOME), Emergency Shelter Grants (ESG) and Housing Opportunities for Persons with AIDS (HOPWA).

In exchange for receiving funds from HUD for these programs, and as a part of the Consolidated Planning process, states and entitlement jurisdictions are required to submit certification to HUD that they are affirmatively furthering fair housing. This certification has three parts and requires that government entities:

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

HUD interprets these three certifying elements to mean:

- Analyzing and working to eliminate housing discrimination in the jurisdiction;
- Promoting fair housing choice for all people;
- Providing opportunities for racially- and ethnically-inclusive patterns of housing occupancy;
- Promoting housing that is physically accessible to, and usable by, all people, particularly individuals with disabilities;
- Fostering compliance with the nondiscrimination provisions of the Fair Housing Act.[1]

PURPOSE

Thus, the purpose of an AI is to evaluate a broad range of quantitative and qualitative data, document identified impediments to fair housing choice, and to suggest actions that can be considered in working toward overcoming or mitigating the identified impediments.

LEAD AGENCY

The Louisiana Office of Community Development sponsored this study on behalf of each of the state's entitlements, with the non-entitlement portion or balance of the state represented as a separate geographic area. A list of the entitlements in Louisiana is presented at right.[2]

Table 1.1
Entitlement Areas in Louisiana

City of Alexandria
City of Baton Rouge
City of Bossier City
City of Houma/Terrebonne Parish
City of Kenner
City and Parish of Lafayette
City of Lake Charles
City of Monroe
City of New Orleans
City of Shreveport
City of Slidell
St. Tammany Parish
City of Thibodaux
Jefferson Parish
Balance of State

The Community Development Department (CDD) is the local agency charged with preparing the Consolidated Plan as well as providing certification for affirmatively furthering fair housing in the Lafayette Consolidated Area. The agency currently works with the Louisiana Department of Justice in fair housing outreach and education activities and has a system for addressing fair housing efforts and issues in the area. A narrative regarding this system is presented in Appendix E.

Western Economic Services, LLC, a Portland, Oregon-based consulting firm specializing in analysis and research in support of housing and community development planning, prepared this AI.

RESEARCH METHODOLOGY

An AI offers a thorough examination of a variety of sources related to housing, affirmatively furthering fair housing, the fair housing delivery system and housing transactions affecting

[1] *Fair Housing Planning Guide*. U.S. Department of Housing and Urban Development. March 1996, pg.1-3.

[2] St. Tammany Parish became a new entitlement during this process and, consequently, was not included as a separate geographic area. The city of Shreveport elected to have a report on complementary data and updated information, excluding an evaluation of the impediments themselves in the city of Shreveport.

people who are protected under fair housing law. The following four types of research were utilized in creating this AI:

1. *Primary* – the collection and analysis of raw data that did not yet exist;
2. *Secondary* – the review of existing data and studies;
3. *Quantitative* – statistical analysis of objective, measurable or numerical data; and
4. *Qualitative* – evaluation of subjective, in-depth insights of people's beliefs, feelings, attitudes, opinions and experiences.

Combining all four types of research provides a rich data set for analyzing impediments to fair housing choice.

Much of the baseline secondary and quantitative data providing a picture of the housing marketplace were drawn from the 2000 census and intercensal estimates. These data included population, personal income, poverty estimates, housing units by tenure, cost burdens and housing conditions. Other data were drawn from records provided by the Bureau of Economic Analysis, the Bureau of Labor Statistics, and a variety of other state and federal statistics depicting the socio-economic context in which consumers make housing choices. The narrative below offers a brief description of the key data sources employed for the 2010 AI.

Home Mortgage Disclosure Act Data

The Home Mortgage Disclosure Act (HMDA) was enacted by Congress in 1975 and has since been amended several times. It is intended to provide the public with loan data that can be used to determine whether financial institutions are serving the housing credit needs of their communities and to assist in identifying possible discriminatory lending patterns. HMDA requires lenders to publicly disclose the race, ethnicity and sex of the mortgage applicant, along with loan application amounts, household income and the census tract in which the home is located, along with information concerning their actions related to the loan application. For this analysis, HMDA data from 2002 through 2007 were analyzed, with denial rates by race and ethnicity of applicants as one of the key research objectives. Originated loans were further evaluated, with a subset of those loans identified as having characteristics of unusually high interest rates.

Fair Housing Complaint Data

Fair housing complaint data was also gathered for the AI and was used to gain insight into the type and frequency of housing discrimination occurring in the housing market in the state. HUD provided fair housing complaint data for the years 2000 through 2008 by city and parish throughout the state. This information also included data about the alleged discriminatory action, the basis of the complaint, and the outcome of the housing complaint. The Louisiana Department of Justice provided selected statewide complaint data for the years 1999 through October 2009.

2009 Fair Housing Survey

One of the methods HUD recommends for gathering public input about perceived impediments to fair housing is a survey of stakeholders. As such, a survey was utilized to gain feedback from fair housing stakeholders. The purpose of the survey was to gain a more qualitative analysis of the knowledge, experiences, opinions and feelings of stakeholders regarding fair housing, as well as to gauge the stakeholders' understanding of affirmatively furthering fair housing. There were 451 surveys completed statewide.

PUBLIC INVOLVEMENT

Ten fair housing forums were held in locations throughout Louisiana the week of November 16, 2009 with each forum dedicated to one or two geographic areas. One such forum was held in the city of Lafayette on November 18, 2009. The purpose of these meetings was to present preliminary findings of the AI to the public, to afford the public an opportunity to assist in guiding the AI development process, and to give the public time to express their personal perspective, commentary and testimony regarding the AI and affirmatively furthering fair housing. A flyer that advertised the specifics of the meetings was broadly distributed via e-mail and public notification.[3]

A draft report for public review was released on March 1, 2010, which initiated a 30-day public review period. Public presentations of the draft report were made during the week of March 15, 2010, giving the public an additional opportunity to provide input on the draft of the AI and the AI development process.

COMMITMENT TO FAIR HOUSING

In accordance with the applicable statutes and regulations governing the Consolidated Plan, the Louisiana Office of Community Development as well as the Community Development Department certify that they will *affirmatively further fair housing*. This means that these agencies have conducted an AI, will take appropriate actions to overcome the effects of any impediments identified through this study, and will maintain records reflecting actions in this regard.

[3] A copy of that flyer has been included in Appendix D of this document.

SECTION II. COMMUNITY PROFILE

INTRODUCTION

This section presents demographic, economic and housing data collected from: the U.S. Census Bureau, the Bureau of Economic Analysis and the Bureau of Labor Statistics. Collected data include a broad range of socioeconomic characteristics for the area: population, race, ethnicity, disability, poverty, employment and housing trends. These data illustrate the underlying conditions that have shaped housing market behavior and housing choice and highlight potential impediments to fair housing choice.

DEMOGRAPHICS

POPULATION

In December of each year the U.S. Census Bureau releases its most current statewide population estimates as of July 1 of that particular year. By August of the following year, the Census Bureau releases estimates of parish and city data for July 1 of the previous year. As such, when this information was collected for this project, the most current statewide population estimates pertained to 2008, while the parish and city data was only available through 2007.

Table 2.1
Population
Lafayette Consolidated Area
2000 Census SF1 Data and 2001 – 2007 Intercensal Estimates

Entitlements	Population
2000 Census	190,503
2001	190,780
2002	192,700
2003	193,820
2004	195,514
2005	197,212
2006	203,203
2007	204,649
% Change 00 - 07	**7.4%**

As seen in Table 2.1, the population of the Lafayette Consolidated Area increased by 7.4 percent from 2000 to 2007, from 190,503 persons to 204,649.

Table 2.2 presents the 2000 census population distribution by age. As of 2000, the population in the Lafayette Consolidated Area was comprised mostly of people younger than 19 or older than 35. There were only 43,324 persons aged 20 to 34 living in Lafayette as opposed to 56,329 persons aged 35 to 54.

The U.S. Census Bureau also releases intercensal population by age estimates, depicted in Table 2.3. These estimates are available only at the parish level, so information for Lafayette Parish is shown. The data show that while the population under 24 years of age increased modestly from 2000 to 2007, the population aged 45 and older increased somewhat markedly, especially in the 55 to 64 age range.

Table 2.2
Population by Age
Lafayette Consolidated Area
2000 Census SF1 Data

Age	Lafayette City	Lafayette (Remainder)	Total
Under 5	7,086	6,767	13,853
5 to 19	24,880	20,150	45,030
20 to 24	10,315	5,219	15,534
25 to 34	15,446	12,344	27,790
35 to 54	31,714	24,615	56,329
55 to 64	8,447	5,398	13,845
64 and Over	12,369	5,753	18,122
Total	**110,257**	**80,246**	**190,503**

Table 2.3 Intercensal Population Estimates by Age Lafayette Parish 2000 Census SF1 Data and 2001 – 2007 Intercensal Estimates									
Age	**2000**	**2001**	**2002**	**2003**	**2004**	**2005**	**2006**	**2007**	**% Change 00 - 07**
Under 14	42,980	42,359	42,546	42,551	42,495	42,515	43,356	43,891	2.1%
15 to 24	31,437	31,807	32,166	32,214	32,484	32,401	32,708	32,632	3.8%
25 to 44	59,494	58,007	57,377	56,622	56,152	55,996	57,431	57,182	-3.9%
45 to 54	24,625	26,124	26,873	27,544	28,270	28,930	30,174	30,491	23.8%
55 to 64	13,845	14,015	15,017	15,806	16,624	17,493	18,803	19,595	41.5%
65 & over	18,122	18,468	18,721	19,083	19,489	19,877	20,731	20,858	15.1%
Total	**190,503**	**190,780**	**192,700**	**193,820**	**195,514**	**197,212**	**203,203**	**204,649**	**7.4%**

The U.S. Census Bureau also conducts a nationwide survey, called the American Community Survey (ACS), which provides additional information on characteristics of the population. This data source was used to identify changes in population between 2005 and 2007, which may be attributable to occurrences such as Hurricanes Katrina and Rita. As seen in Table 2.4, ACS data show that all age groups experienced an increase in population after the storms, except those aged 25 to 34.[4]

Table 2.4 Population by Age Lafayette Parish 2005 & 2007 American Community Survey Data			
Age	**2005**	**2007**	**% Change**
Under 5	14,326	14,558	1.6%
5 to 19	39,802	44,344	11.4%
20 to 24	16,560	18,534	11.9%
25 to 34	28,588	27,436	-4.0%
35 to 54	56,791	59,483	4.7%
55 to 64	17,778	19,665	10.6%
64 and Over	18,603	20,823	11.9%
Total	**192,448**	**204,843**	**6.4%**

RACIAL COMPOSITION

Table 2.5 shows the breakdown of the 2000 census population data by race for the Lafayette Consolidated Area. The largest racial group was whites with 139,758 persons counted, followed by blacks, with 45,346 persons counted. Hispanics and Asians were the next largest minority groups but were much smaller at 3,320 and 2,055 people, respectively.

Table 2.5 Population by Race Lafayette Consolidated Area 2000 Census SF1 Data			
Race	**Lafayette City**	**Lafayette (Remainder)**	**Total**
White	75,232	64,526	139,758
Black	31,434	13,912	45,346
American Indian	272	268	540
Asian	1,584	471	2,055
Native Hawaiian/Pacific Islander	26	25	51
Other	641	342	983
Two or More Races	1,068	702	1,770
Total	**110,257**	**80,246**	**190,503**
Hispanic	2,071	1,249	3,320

[4] The American Community Survey counts population residing in housing units. It overlooks persons residing in institutional and non-institutional group setting as well as the homeless. These data are only available by parish and for the state in its entirety.

Table 2.6 presents the intercensal changes in the racial makeup of Lafayette Parish from 2000 through 2007.[5] These data show that the black population increased more than the white population, with increases of 14.6 percent and 4.2 percent, respectively. The fastest growing demographic groups in the area were persons of two or more races, with 62.6 percent growth, and Hispanics, with 53.1 percent growth. Asians also had a large percentage increase of 33.1 percent.

Table 2.6
Intercensal Population Estimates by Race
Lafayette Parish
2000 Census SF1 Data and 2001 – 2007 Intercensal Estimates

Race	2000	2001	2002	2003	2004	2005	2006	2007	Percent Change 00 -07
White	141,083	140,593	141,329	141,871	142,510	143,382	145,331	147,001	4.2%
Black	45,513	46,029	46,966	47,425	48,271	48,817	52,479	52,178	14.6%
American Indian	553	557	568	570	583	627	649	659	19.2%
Asian	2,088	2,241	2,365	2,387	2,485	2,590	2,789	2,779	33.1%
Native Hawaiian/ Pacific Islander	56	57	59	61	62	64	63	65	16.1%
Two or More Races	1,210	1,303	1,413	1,506	1,603	1,732	1,892	1,967	62.6%
Total	**190,503**	**190,780**	**192,700**	**193,820**	**195,514**	**197,212**	**203,203**	**204,649**	**7.4%**
Hispanic	3,320	3,502	3,695	3,912	4,140	4,477	4,800	5,084	53.1%

Data from the ACS provide another source of information about recent changes in racial demographics in Lafayette Parish. As seen in Table 2.7, the most significant change between 2005 and 2007 was a decrease of almost 38.8 percent in the other race category, followed by an increase of nearly 11.3 percent in the black population. There was also small growth in white and Asian populations, with a larger increase in the Asian population.

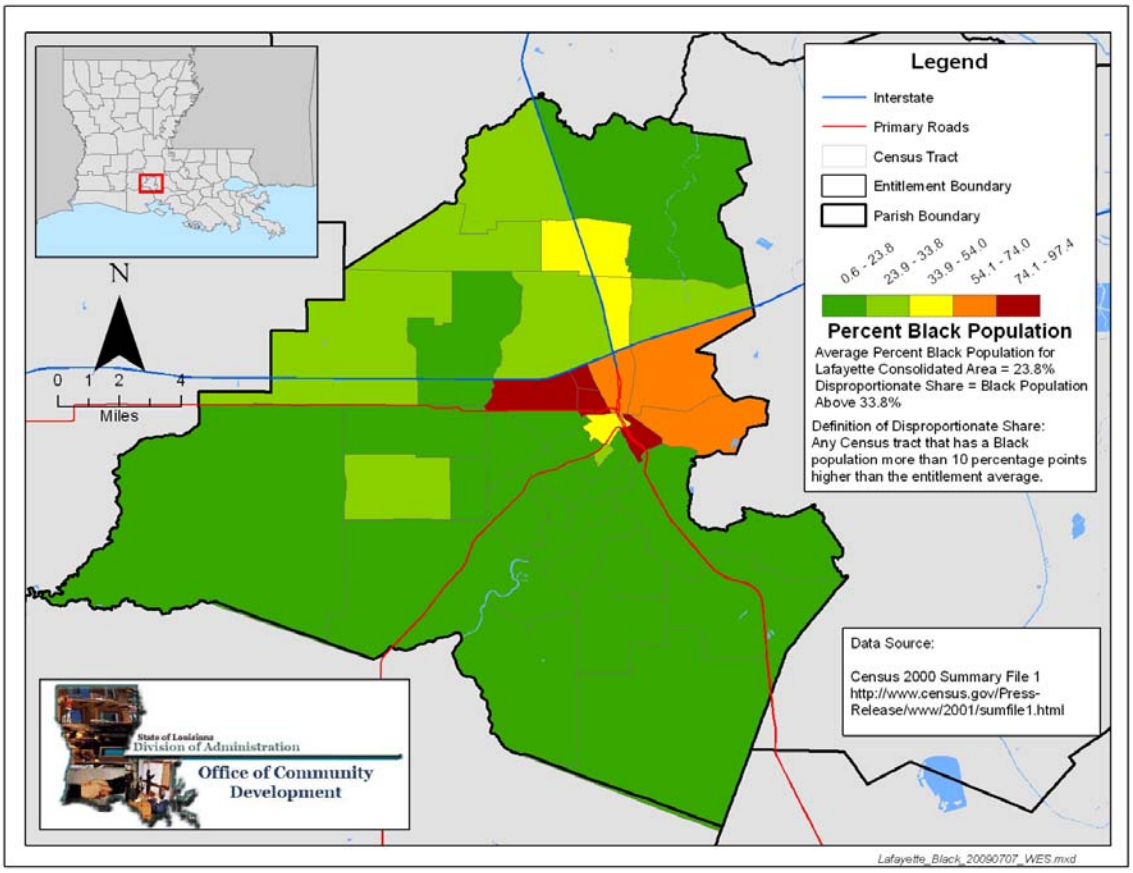
Table 2.7
Population by Race
Lafayette Parish
2005 & 2007 American Community Survey Data

Race	2005	2007	% Change
White	138,126	145,614	5.4%
Black	47,543	52,896	11.3%
American Indian	549	589	7.3%
Asian	2,815	3,122	10.9%
Native Hawaiian/Pacific Islander	0	0	.
Other	1,770	1,083	-38.8%
Two or More Races	1,645	1,539	-6.4%
Total	**192,448**	**204,843**	**6.4%**

[5] Intercensal race and ethnicity estimates are only available by parish and for the state in its entirety.

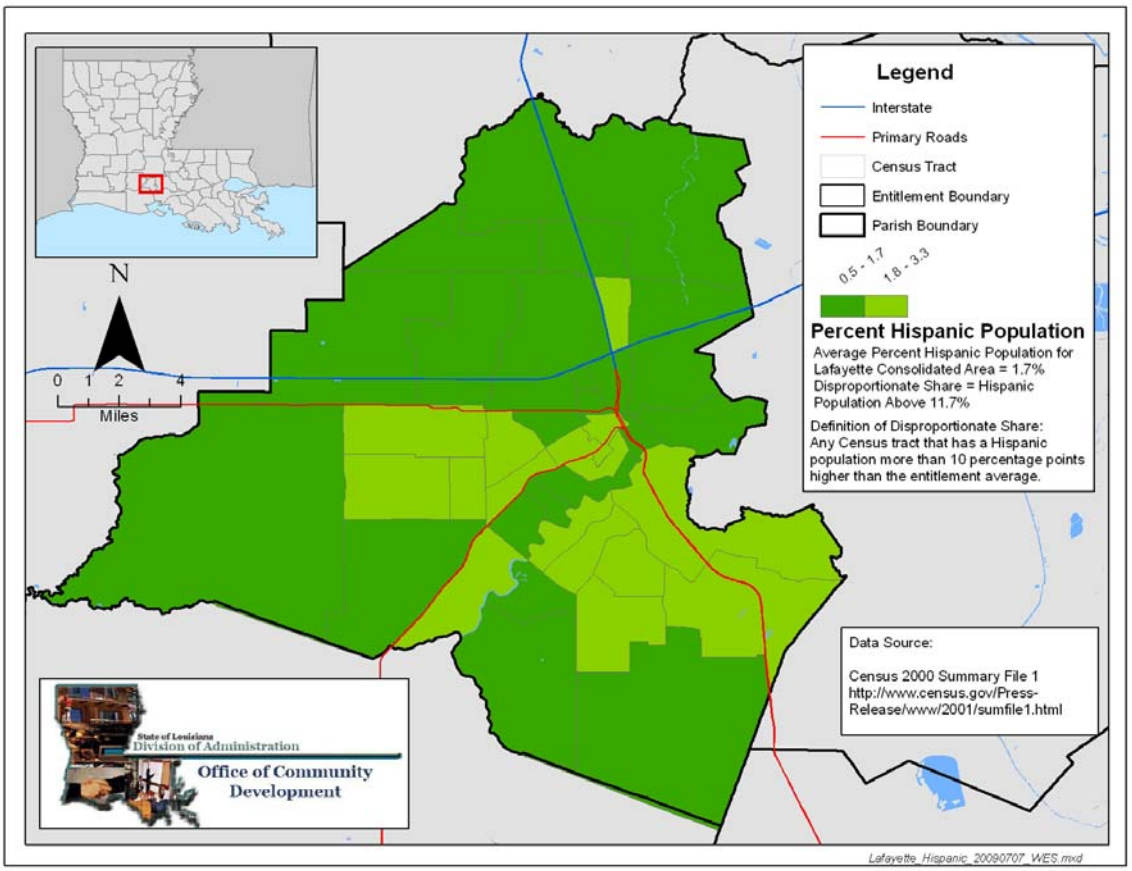
An analysis of the geographic distribution of racial and ethnic populations was conducted by comparing the average share of a certain population to the share of all census tracts in the Lafayette Consolidated Area. The computed census tract shares were then plotted on a geographic map to determine if the areas exhibited a disproportionate share. HUD defines a population as having a disproportionate share when a particular portion of that population is more than 10 percentage points higher than the jurisdiction average. As Map 2.1 illustrates, the black population was highly concentrated in the eastern central parts of the Lafayette Consolidated Area, with some areas showing as high as 97.4 percent black concentration.

Map 2.1
Concentration of Black Population
Lafayette Consolidated Area
2000 Census Data



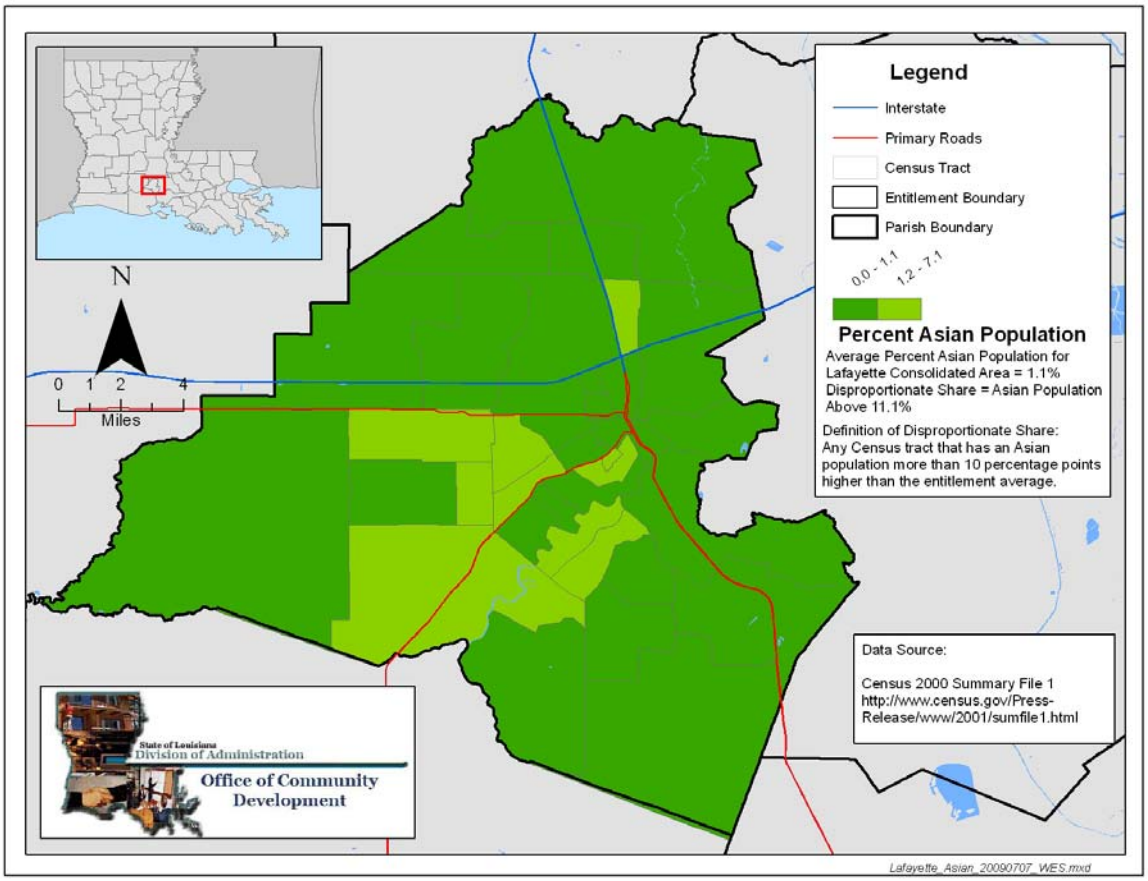
A similar spatial evaluation of the concentration of the Hispanic population revealed that while there were no disproportionate shares, the majority of the Hispanic population was located on the southwest areas of the Lafayette Consolidated Area, as seen in Map 2.2.

Map 2.2
Concentration of Hispanic Population
Lafayette Consolidated Area
2000 Census Data



An analysis of the Asian population in Map 2.3 showed that the Asian population was fairly well distributed across census tracts.

Map 2.3
Concentration of Asian Population
Lafayette Consolidated Area
2000 Census Date



DISABILITY STATUS

Disability is defined by the Census Bureau as a lasting physical, mental or emotional condition that makes it difficult for a person to do activities or impedes them from being able to go outside the home alone or to work.[6] Defined in this fashion, the disabled population comprised 18.1 percent of the Lafayette Consolidated Area's population in 2000, as seen in Table 2.8.

Table 2.8
Disability by Age
Lafayette Consolidated Area
2000 Census SF3 Data

Age	Lafayette City	Lafayette (Remainder)	Total
5 to 15	1,105	1,108	2,213
16 to 64	12,620	9,167	21,787
Over 65	5,044	2,531	7,575
Total	**18,769**	**12,806**	**31,575**
Disability Rate	18.5%	17.5%	18.1%

As shown in Table 2.9, the size of the disabled population from 2005 through 2007 increased moderately, increasing by 13.0 percent. The actual proportion of Lafayette Parish's population with a disability increased from 15.2 percent in 2005 to 16.3 percent in 2007. Among different age groups, the number of persons with disabilities in the 5 to 15 age cohort decreased by a substantial amount, dropping by 17.2 percent.

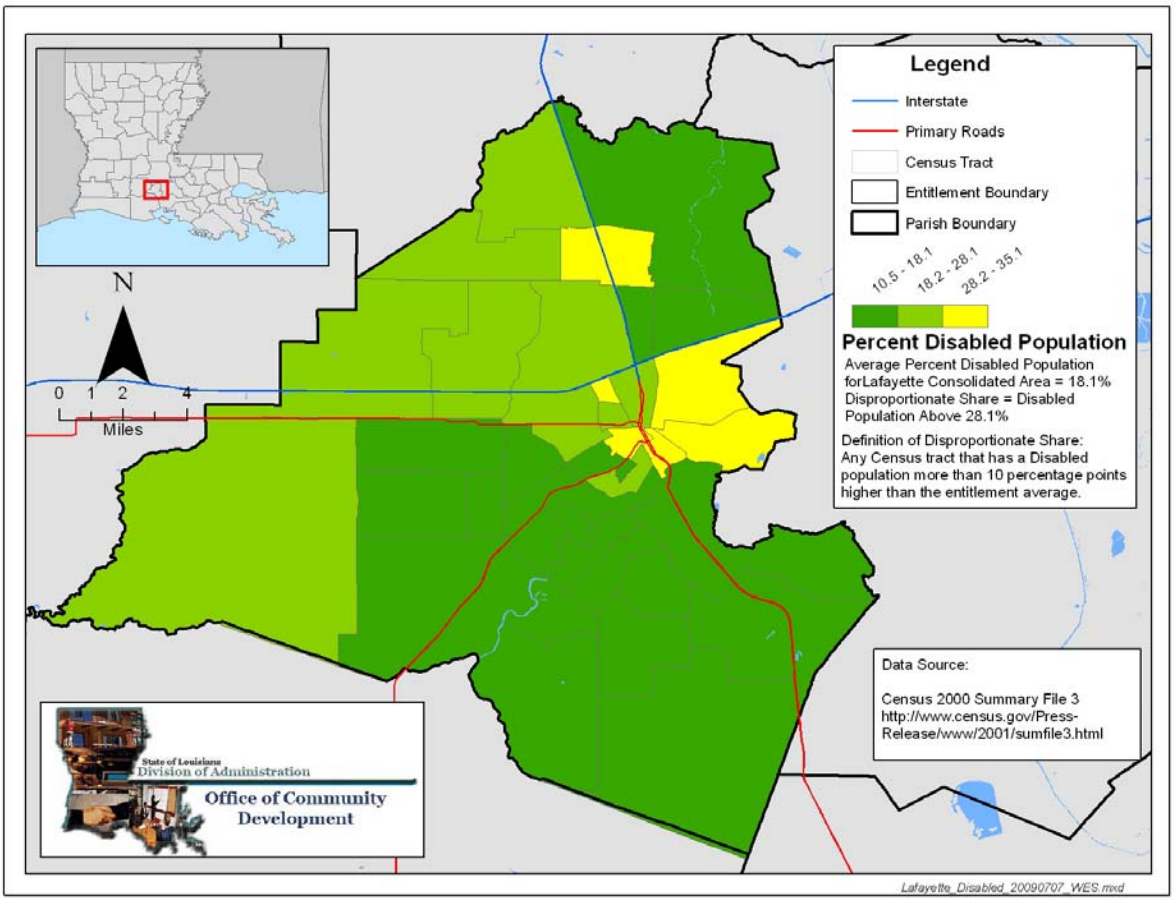
Table 2.9
Disability by Age
Lafayette Parish
2005 & 2007 American Community Survey Data

Age	2005	2007	% Change
5 to 15	2,882	2,387	-17.2%
16 to 64	16,233	19,258	18.6%
Over 65	7,857	8,843	12.5%
Total	**26,972**	**30,488**	**13.0%**
Disability Rate	15.2%	16.3%	1.1%

[6] The data on disability status were derived from answers to long-form questionnaire items 16 and 17 for the 1-in-6 sample. Item 16 asked about the existence of the following long-lasting conditions: (a) blindness, deafness, or a severe vision or hearing impairment, (sensory disability) and (b) a condition that substantially limits one or more basic physical activities such as walking, climbing stairs, reaching, lifting, or carrying (physical disability). Item 16 was asked of a sample of the population five years old and over. Item 17 asked if the individual had a physical, mental or emotional condition lasting 6 months or more that made it difficult to perform certain activities. The four activity categories were: (a) learning, remembering, or concentrating (mental disability); (b) dressing, bathing, or getting around inside the home (self-care disability); (c) going outside the home alone to shop or visit a doctor's office (going outside the home disability); and (d) working at a job or business (employment disability). Categories 17a and 17b were asked of a sample of the population five years old and over; 17c and 17d were asked of a sample of the population 16 years old and over. For data products which use the items individually, the following terms are used: sensory disability for 16a, physical disability for 16b, mental disability for 17a, self-care disability for 17b, going outside the home disability for 17c, and employment disability for 17d. For data products which use a disability status indicator, individuals were classified as having a disability if any of the following three conditions was true: (1) they were five years old and over and had a response of "yes" to a sensory, physical, mental or self-care disability; (2) they were 16 years old and over and had a response of "yes" to going outside the home disability; or (3) they were 16 to 64 years old and had a response of "yes" to employment disability.

Map 2.4 shows the distribution of the disabled population in the Lafayette Consolidated Area according to the 2000 census and reveals a disproportionate share of disabled persons in the eastern part of the consolidated area.

Map 2.4
Percent of Population with a Disability by Census Tract
Lafayette Consolidated Area
2000 Census Data



ECONOMICS

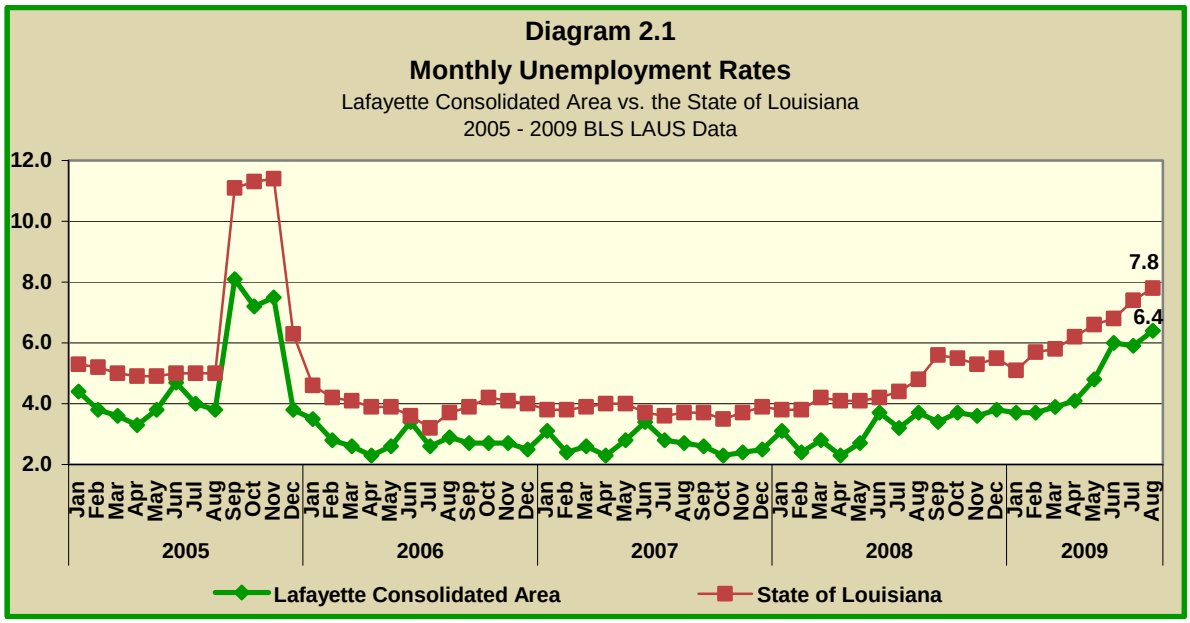
LABOR FORCE AND EMPLOYMENT

According to the Bureau of Labor Statistics (BLS), the labor force is defined as people working or looking for work. As depicted in Table 2.10, the labor force increased by a little over 15,000 persons from 2000 to 2008, rising from 97,296 persons to 112,424. The number of unemployed persons decreased during the same time period from 3,720 to 3,595.

Table 2.10
Labor Force Statistics
Lafayette Consolidated Area
Bureau of Labor Statistics

Year	Labor Force	Employment	Unemployment	Lafayette Unemployment Rate	Louisiana Unemployment Rate
1990	83,197	79,943	3,254	3.9	5.9
1991	86,281	82,389	3,892	4.5	6.9
1992	86,670	81,499	5,171	6.0	7.9
1993	83,684	79,726	3,958	4.7	7.4
1994	86,635	82,536	4,099	4.7	7.5
1995	88,692	84,733	3,959	4.5	6.7
1996	91,291	87,659	3,632	4.0	6.3
1997	94,914	91,526	3,388	3.6	5.7
1998	97,224	93,551	3,673	3.8	5.3
1999	95,038	91,373	3,665	3.9	4.7
2000	97,296	93,576	3,720	3.8	5.0
2001	99,779	95,858	3,921	3.9	5.4
2002	98,393	94,021	4,372	4.4	5.9
2003	98,015	93,388	4,627	4.7	6.2
2004	98,729	94,633	4,096	4.1	5.5
2005	104,589	99,451	5,138	4.9	6.7
2006	107,723	104,727	2,996	2.8	3.9
2007	110,092	107,167	2,925	2.7	3.8
2008	112,424	108,829	3,595	3.2	4.6

When the number of employed persons grows more slowly than the size of the labor force, unemployment rises. Monthly unemployment rates from the BLS, presented in Diagram 2.1, show the unemployment rate spiked the Lafayette Consolidated Area in 2005 after Hurricanes Katrina and Rita, fell to a low of just over 2.0 percent in 2007, and then steadily rose again to 6.4 percent in August 2009. The August 2009 unemployment figure was still below the statewide unemployment rate of 7.8 percent.



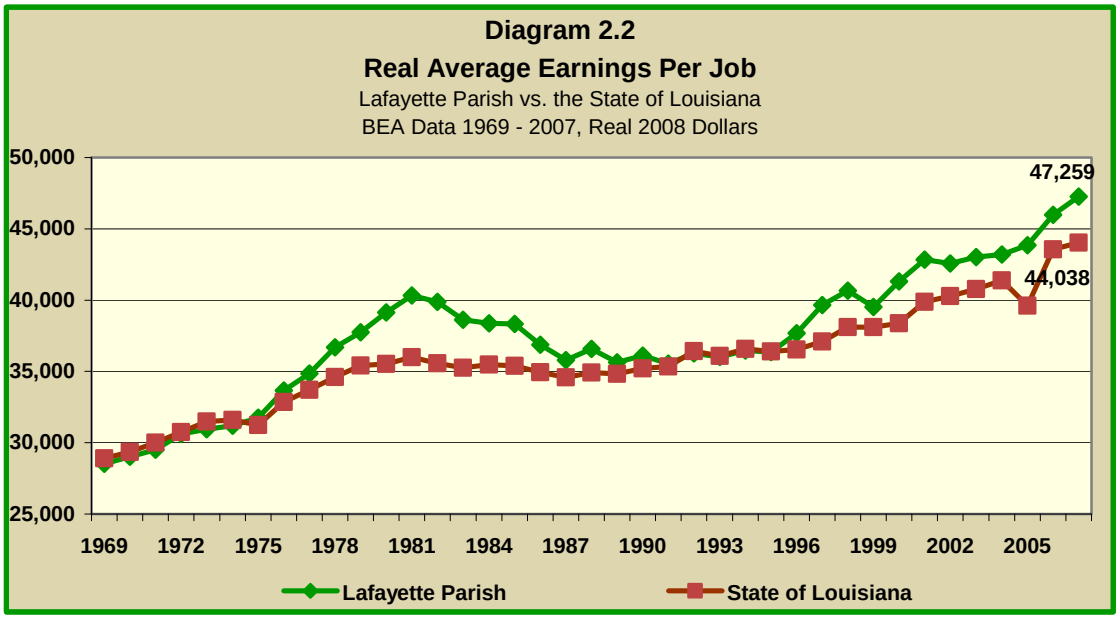
The Bureau of Economic Analysis (BEA) provides an alternate view of employment: a count of both full- and part-time jobs, although it is only available at the parish level. A person working more than one job can be counted more than once. Table 2.11 shows that from 2000 to 2007 the number of jobs increased by 29,386, from 142,385 in 2000 to 171,771 in 2007. Average earnings per job also increased during the same time period, from $41,315 in 2000 to $47,259 in 2007.

Another perspective of the economy involves comparing the total of all forms of income: wages earned, transfer payments and property income, such as dividends, interest and rents. When these data are added together and divided by population, per capita income is the result. Table 2.11 also shows that per capita income rose to $41,765 in 2007, up from $33,512 in 2000.

Table 2.11
Total Employment and Real Personal Income
Lafayette Parish
BEA Data 2000 - 2007, 2008 Dollars

Year	1,000s of 2008 Dollars						Per Capita Income	Total Employment	Average Real Earnings Per Job
	Earnings	Social Security Contributions	Residents Adjustments	Dividends, Interest, Rents	Transfer Payments	Personal Income			
2000	5,882,697	604,477	-867,427	1,166,252	805,094	6,382,140	33,512	142,385	41,315
2001	6,336,754	668,737	-1,045,311	1,146,080	831,330	6,600,117	34,595	147,889	42,848
2002	6,345,273	669,518	-1,014,924	1,060,883	876,478	6,598,192	34,241	149,063	42,567
2003	6,455,122	670,869	-996,251	994,582	875,891	6,658,475	34,354	150,026	43,027
2004	6,505,819	666,607	-955,141	977,689	931,621	6,793,382	34,746	150,629	43,191
2005	6,869,415	707,873	-1,021,509	1,180,322	1,014,887	7,335,241	37,195	156,674	43,845
2006	7,606,176	805,135	-1,167,825	1,440,968	1,040,504	8,114,688	39,934	165,393	45,988
2007	8,117,825	864,081	-1,302,851	1,550,279	1,046,069	8,547,239	41,765	171,771	47,259

Diagram 2.2 shows that average earnings per job in Lafayette Parish steadily increased and were well above statewide earnings figures as of 2007.



HOUSEHOLD INCOME

At the time that the 2000 census was taken, households with incomes under $15,000 comprised the largest portion of the populace in the Lafayette Consolidated Area, with 14,990 households out of 72,412 in that category, as seen in Table 2.12.

Table 2.12
Households by Income
Lafayette Consolidated Area
2000 Census SF3 Data

Income	Lafayette City	Lafayette (Remainder)	Total
Under 15,000	9,518	5,472	14,990
15,000 - 19,999	3,038	1,924	4,962
20,000 - 24,999	2,830	2,347	5,177
25,000 - 34,999	5,723	3,865	9,588
35,000 - 49,999	6,495	5,056	11,551
50,000 - 74,999	7,264	5,759	13,023
75,000 - 99,999	3,757	2,498	6,255
100,000 and above	4,681	2,185	6,866
Total	**43,306**	**29,106**	**72,412**

Table 2.13 presents data from the ACS on household income from 2005 to 2007 for Lafayette Parish. The change in the number of households in each income category was not uniform. The largest increase was in households generating income of $100,000 and above with 61.8 percent more households between 2005 and 2007. Significant increases were also seen in the $25,000 to $34,999 and $75,000 to $99,999 income brackets. The largest decrease was seen in the $15,000 and under income bracket, with 18.7 percent fewer households in 2007 than in 2005.

Table 2.13 Households by Income Lafayette Parish 2005 & 2007 American Community Survey Data			
Income	**2005**	**2007**	**% Change**
Under 15,000	14,782	12,014	-18.7%
15,000 - 19,999	4,294	4,879	13.6%
20,000 - 24,999	5,007	4,085	-18.4%
25,000 - 34,999	9,242	11,851	28.2%
35,000 - 49,999	10,656	12,360	16.0%
50,000 - 74,999	15,437	13,091	-15.2%
75,000 - 99,999	7,674	8,969	16.9%
100,000 and above	9,335	15,108	61.8%
Total	**76,427**	**82,357**	**7.8%**

POVERTY

The Census Bureau uses a set of income thresholds that vary by family size and composition to determine poverty status. If a family's total income is less than the threshold for their size, then that family, and every individual in it, is considered poor. The poverty thresholds do not vary geographically, but they are updated annually for inflation using the Consumer Price Index. The official poverty definition counts income before taxes and does not include capital gains and non-cash benefits, such as public housing, Medicaid and food stamps. Poverty is not defined for people in military barracks, institutional group quarters, or for unrelated individuals under age 15, including foster children. These groups are considered to be neither poor nor nonpoor.

Table 2.14 relays poverty statistics for the Lafayette Consolidated Area. The poverty rate in 2000 was 15.7 percent, which means that there were 29,216 total persons living in poverty. There were 3,302 persons under the age of five and an additional 2,639 persons aged 65 or older living in poverty at the time the 2000 census was taken.

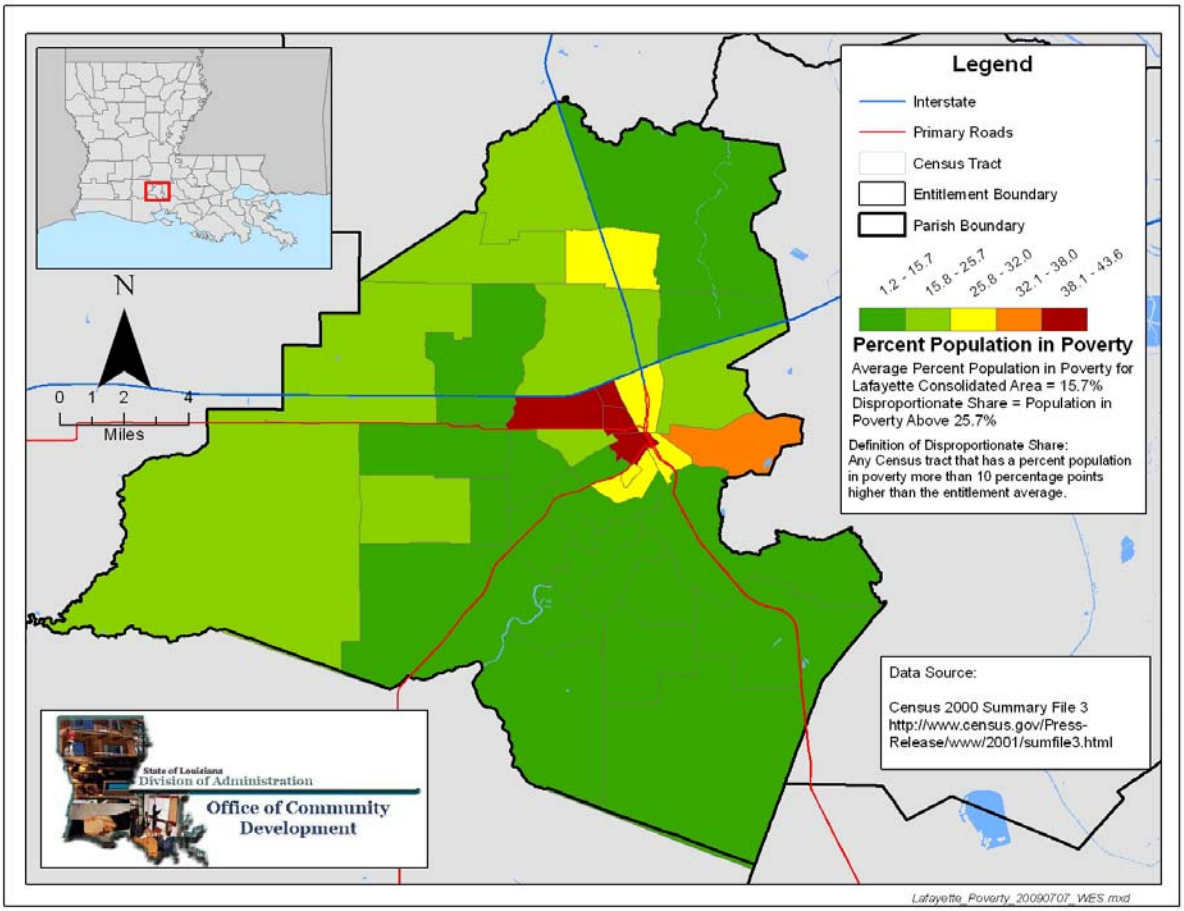
Table 2.14 Poverty by Age Lafayette Consolidated Area 2000 Census SF3 Data			
Age	**Lafayette City**	**Lafayette (Remainder)**	**Total**
5 and Below	1,784	1,518	3,302
6 to 18	3,294	2,935	6,229
18 to 64	10,566	6,480	17,046
65 and Older	1,668	971	2,639
Total	**17,312**	**11,904**	**29,216**
Poverty Rate	16.3%	14.9%	15.7%

As shown in Table 2.15, between 2005 and 2007 the number of persons whose income fell below the poverty line declined from 32,364 persons in 2005 to 30,233 in 2007.

Table 2.15 Poverty by Age Lafayette Parish 2005 & 2007 American Community Survey Data			
Age	**2005**	**2007**	**% Change**
5 and Below	2,731	3,212	17.6%
6 to 18	6,770	8,438	24.6%
19 to 64	20,619	16,219	-21.3%
65 and Older	2,244	2,364	5.3%
Total	**32,364**	**30,233**	**-6.6%**
Poverty Rate	16.9%	15.1%	-10.6%

Equally important, the poverty rate was not uniform throughout the Lafayette Consolidated Area, as some areas had much higher concentrations of poverty than others. A computation was used to measure the concentration of poverty. Again, an area with a disproportionate share of poverty would have a poverty rate of more than 10 percentage points above the jurisdiction average. As illustrated by Map 2.5, disproportionate shares of poverty were located in the eastern central portions of the Lafayette Consolidated Area, and some census tracts showed poverty rates above 38.0 percent.

Map 2.5
Poverty Rate by Census Tract
Lafayette Consolidated Area
2000 Census Data



HOUSING

Table 2.16 presents data on the type of housing units counted in the 2000 census. The vast majority of housing units in the Lafayette Consolidated Area were single-family units, representing 51,158 out of 78,122 total units. There was also a fair number of apartments and mobile homes, with 11,399 and 9,379 units, respectively.

Table 2.16
Housing Units by Unit Type
Lafayette Consolidated Area
2000 Census SF3 Data

Unit Type	Lafayette City	Lafayette (Remainder)	Total
Single-Family Unit	31,428	19,730	51,158
Duplex	1,211	351	1,562
Tri- or Four-Plex	2,649	1,895	4,544
Apartments	10,231	1,168	11,399
Mobile Homes	1,316	8,063	9,379
Boat, RV, Van, Etc.	5	75	80
Total	**46,840**	**31,282**	**78,122**

ACS data on housing unit types are presented in Table 2.17. Overall, the number of housing units from 2005 through 2007 increased by 4.4 percent, but this increase was not uniform. In fact, the number of duplex and apartment units increased substantially with increases of 104.0 percent and 17.2 percent, respectively. The number of single-family units edged up slightly by 5.8 percent, but the number of multiplex units fell by 40.1 percent.[7]

Table 2.17
Housing Units by Unit Type
Lafayette Parish
2005 & 2007 American Community Survey Data

Unit Type	2005	2007	% Change
Single-Family Unit	56,310	59,560	5.8%
Duplex	936	1,909	104.0%
Tri- or Four-Plex	5,807	3,476	-40.1%
Apartments	11,951	14,007	17.2%
Mobile Homes	9,862	9,662	-2.0%
Boat, RV, Van, Etc.	43	69	60.5%
Total	**84,909**	**88,683**	**4.4%**

Table 2.18 presents a count of the housing stock at the time of the 2000 census, including both occupied and vacant units. There were 47,803 owner-occupied units compared to 24,569 renter-occupied units, suggesting that while the majority of the market was owner-occupied, about 66.1 percent, there was still a large contingency of renters. Furthermore this rate was much lower than the statewide rate of 67.9 percent at that time.

Table 2.18
Housing Units by Tenure
Lafayette Consolidated Area
2000 Census SF3 Data

Unit Tenure	Lafayette City	Lafayette (Remainder)	Total
Occupied Housing Units	43,497	28,875	72,372
Owner-Occupied	25,358	22,445	47,803
Renter-Occupied	18,139	6,430	24,569
Vacant Housing Units	3,343	2,407	5,750
Total Housing Units	**46,840**	**31,282**	**78,122**

[7] Data are estimates of the actual figures that would have been obtained by interviewing the entire population using the same methodology. Sampling error in data will arise due to the use of probability sampling and results and should be treated as statistical estimates. For further discussion on sampling error and information regarding the calculation of confidence intervals see: http://www.census.gov/acs/www/UseData/Accuracy/Accuracy1.htm

ACS data regarding a comparison of tenure from 2005 and 2007 in displayed in Table 2.19. This table shows that the number of renter-occupied units increased by 17.4 percent while owner-occupied units increased by only 2.9 percent. Additionally, the number of vacant housing units in the parish fell by 25.4 percent. The change in the vacant housing stock may be attributed to householders who lost their housing during the disaster storms of 2005.

Table 2.19
Housing Units by Tenure
Lafayette Parish
2005 & 2007 American Community Survey Data

Unit Tenure	2005	2007	% Change
Occupied Housing Units	76,427	82,357	7.8%
Owner-Occupied	50,896	52,390	2.9%
Renter-Occupied	25,531	29,967	17.4%
Vacant Housing Units	8,482	6,326	-25.4%
Total Housing Units	**84,909**	**88,683**	**4.4%**

As shown in Table 2.20, the hurricanes also spurred home construction, with 2,266 new units built in Lafayette Parish between 2005 and 2007.

Table 2.20
Housing Units by Year Built
Lafayette Parish
2005 & 2007 American Community Survey Data

Year Built	2005	2007	% Change
1939 or earlier	6,084	5,017	-17.5%
1940 to 1949	2,195	2,181	-0.6%
1950 to 1959	7,122	7,401	3.9%
1960 to 1969	12,083	9,820	-18.7%
1970 to 1979	18,724	19,032	1.6%
1980 to 1989	18,079	17,056	-5.7%
1990 to 1999	12,671	14,954	18.0%
2000 to 2004	7,753	10,758	38.8%
2005 or later	198	2,464	1144.4%
Total	**84,909**	**88,683**	**4.4%**
Median	1978	1981	0.2%

VACANT HOUSING UNITS

Table 2.21 provides data on the disposition of vacant housing units. These data show that 2,948 of the 5,750 vacant units were for rent, for a vacancy rate of 10.4 percent. A moderate number of these vacant units, 514, were vacant because they were for seasonal, recreational, or occasional use.

Table 2.21
Disposition of Vacant Housing Units
Lafayette Consolidated Area
2000 Census SF3 Data

Disposition	Lafayette City	Lafayette (Remainder)	Total
For Rent	1,836	1,112	2,948
For Sale	476	469	945
Rented or Sold, Not Occupied	226	259	485
For Seasonal, Recreational, or Occasional Use	305	209	514
For Migrant Workers	6	9	15
Other Vacant	494	349	843
Total	**3,343**	**2,407**	**5,750**

Data from the ACS about the disposition of vacant housing units between 2005 and 2007 are presented in Table 2.22. These data show large decreases in both the number of vacant units for rent and vacant units for sale, but an even larger decrease, 52.5 percent, in the number of units that were rented or sold but were not occupied.

Table 2.22
Disposition of Vacant Units
Lafayette Parish
2005 & 2007 American Community Survey Data

Disposition	2005	2007	% Change
For Rent	2,576	1,295	-49.7%
For Sale	1,099	866	-21.2%
Rented or Sold, Not Occupied	971	461	-52.5%
For Seasonal, Recreational, or Occasional Use	1,180	896	-24.1%
For Migrant Workers	0	0	.
Other Vacant	2,656	2,808	5.7%
Total	**8,482**	**6,326**	**-25.4%**

HOUSING PROBLEMS

While the 2000 census does not report significant details regarding the physical condition of housing units, information regarding overcrowding, incomplete plumbing or kitchen facilities, and cost burden is available.[8]

Overcrowding is defined as having from 1.1 to 1.5 people per room in a residence, with severe overcrowding defined as having more than 1.5 people per room. Table 2.23 shows that overall, 3.2 percent of households were overcrowded and 1.6 percent were severely overcrowded. Renters represented the larger share of overcrowding, with 4.5 percent of renters experiencing overcrowding and 2.6 percent of renters experiencing severe overcrowding versus 2.6 percent of owners experiencing overcrowding and 1.0 percent of owners experiencing severe overcrowding.

Table 2.23
Overcrowding and Severe Overcrowding
Lafayette Consolidated Area
Census 2000 SF3 Data

Lafayette	No Overcrowding	Overcrowding	Severe Overcrowding	Total
		Owner		
Households	46,081	1,224	498	47,803
Percent	96.4%	2.6%	1.0%	100.0%
		Renter		
Households	22,844	1,097	628	24,569
Percent	93.0%	4.5%	2.6%	100.0%
		Total		
Households	68,925	2,321	1,126	72,372
Percent	95.2%	3.2%	1.6%	100.0%

[8] These data are derived from the one in six sample, also called Summary File 3 or SF3 data and consist of 813 detailed tables of Census 2000 social, economic and housing characteristics compiled from a sample of approximately 19 million housing units (about 1 in 6 households) that received the Census 2000 long-form questionnaire. Source: http://www.census.gov/Press-Release/www/2002/sumfile3.html. These sample data include sampling error and may not sum precisely to the 100 percent sample typically presented in the 2000 census.

Table 2.24 shows the number of overcrowded and severely overcrowded housing units in 2005 and 2007 in Lafayette Parish according to ACS data. The number of owner households with overcrowding decreased from 1.9 percent in 2005 to 1.7 percent in 2007. The number of renter households with overcrowding decreased slightly from 4.3 percent to 3.1 percent over this same time period.

Table 2.24
Overcrowding and Severe Overcrowding
Lafayette Parish
2005 & 2007 American Community Survey Data

Lafayette	No Overcrowding			Overcrowding			Severe Overcrowding			Total	
	2005	2007	% Change	2005	2007	% Change	2005	2007	% Change	2005	2007
Owner											
Households	49,858	51,503	3.3%	992	887	-10.6%	46	0	-100.0%	50,896	52,390
Percent	98.0%	98.3%	0.3%	1.9%	1.7%	-0.3%	0.1%	0.0%	-0.1%	100.0%	100.0%
Renter											
Households	24,701	29,317	18.7%	830	650	-21.7%	0	0	.	19,306	21,023
Percent	127.9%	139.5%	11.5%	4.3%	3.1%	-1.2%	0.0%	0.0%	.	132.2%	142.5%
Total											
Households	74,559	80,820	8.4%	1,822	1,537	-15.6%	46	0	-100.0%	70,202	73,413
Percent	106.2%	110.1%	3.9%	2.6%	2.1%	-0.5%	0.1%	0.0%	-0.1%	100.0%	100.0%

Incomplete plumbing and kitchen facilities are another indicator of potential housing problems. According to the Census Bureau, a housing unit is classified as lacking complete plumbing facilities when any of the following are not present: piped hot and cold water, a flush toilet, and a bathtub or shower. Likewise, a unit is categorized as deficient when any of the following are missing from the kitchen: a sink with piped hot and cold water, a range or cook top and oven, and a refrigerator. At the time of the 2000 census, Table 2.25 shows that 718 housing units did not have complete kitchen facilities and 445 did not have complete plumbing facilities.

Table 2.25
Housing Units with Incomplete Kitchen or Plumbing Facilities
Lafayette Consolidated Area
2000 Census SF3 Data

Facilities	Lafayette City	Lafayette (Remainder)	Total
Lacking Complete Kitchen Facilities	463	255	718
Lacking Complete Plumbing Facilities	214	231	445

As shown in Table 2.26, the number of housing units with incomplete kitchen or plumbing facilities in Lafayette Parish was fairly low in 2005 but were much higher in 2007, with a 169.5 percent increase in the number of units with incomplete kitchen facilities and a 79.7 percent increase in the number of units with incomplete plumbing facilities.

Table 2.26
Housing Units with Incomplete Plumbing or Kitchen Facilities
Lafayette Parish
2005 & 2007 American Community Survey Data

Facilities	2005	2007	% Change
Lacking Complete Kitchen Facilities	223	601	169.5%
Lacking Complete Plumbing Facilities	148	266	79.7%

The third type of consideration pertaining to housing problems reported in the 2000 census is cost burden. Cost burden is defined as gross housing costs that range from 30 to 50 percent of gross household income; severe cost burden is defined as gross housing costs that exceed 50 percent of gross household income. For homeowners, gross housing costs include property taxes, insurance, energy payments, water and sewer service, and refuse collection. If the homeowner has a mortgage, the determination also includes principal and interest payments on the mortgage loan. For renters, this figure represents monthly rent and selected electricity and natural gas charges. Table 2.27 shows that 13.0 percent of all households in the Lafayette Consolidated Area had a cost burden and 10.3 percent had a severe cost burden. When broken down by tenure renters have an even higher cost burden, with 17.1 percent of renters having a cost burden versus 13.1 percent of owners with mortgages. For severe cost burden 16.7 percent of renters were in this condition and only 7.6 percent of owners with mortgages.

Table 2.27
Percent of Income Spent on Housing
Lafayette Consolidated Area
Census 2000 SF3 Data

Lafayette	Less than 30.0%	31% - 50%	Above 50%	Not Computed	Total
Renter					
Households	13,785	4,176	4,074	2,417	24,452
Percent	56.4%	17.1%	16.7%	9.9%	100.0%
Owner With Mortgage					
Households	19,537	3,243	1,894	143	24,817
Percent	78.7%	13.1%	7.6%	0.6%	100.0%
Owner Without Mortgage					
Households	11,807	723	468	294	13,292
Percent	88.8%	5.4%	3.5%	2.2%	100.0%
Total					
Households	45,129	8,142	6,436	2,854	62,561
Percent	72.1%	13.0%	10.3%	4.6%	100.0%

Table 2.28 shows the same concept but with data reported by the ACS for 2005 and 2007. Overall, the number of households with a cost burden declined from 28.5 percent to 27.4 percent. The number of owners with a mortgage who experienced a cost burden fell from 26.9 percent to 26.1 percent while the number of renters with a cost burden remained almost unchanged falling from 40.9 percent to 40.0 percent.

Table 2.28 Percent of Income Spent on Housing Lafayette Parish 2005 & 2007 American Community Survey Data									
Percentage		Owner With Mortgage		Owner Without Mortgage		Renter		Total	
		Households	Percent	Households	Percent	Households	Percent	Households	Percent
Less than 30.0%	2005	23,762	73.1%	15,531	84.5%	12,532	49.1%	51,825	67.8%
	2007	24,540	73.9%	17,129	89.3%	15,364	51.3%	57,033	69.3%
	% Change	3.3%	0.8%	10.3%	4.8%	22.6%	2.2%	10.0%	1.4%
30.1 % or More	2005	8,757	26.9%	2,596	14.1%	10,430	40.9%	21,783	28.5%
	2007	8,672	26.1%	1,901	9.9%	12,001	40.0%	22,574	27.4%
	% Change	-1.0%	-0.8%	-26.8%	-4.2%	15.1%	-0.8%	3.6%	-1.1%
Not Computed	2005	0	0.0%	250	1.4%	2,569	10.1%	2,819	3.7%
	2007	0	0.0%	148	0.8%	2,602	8.7%	2,750	3.3%
	% Change	.	0.0%	-40.8%	-0.6%	1.3%	-1.4%	-2.4%	-0.3%
Total	2005	32,519	100.0%	18,377	100.0%	25,531	100.0%	76,427	100.0%
	2007	33,212	100.0%	19,178	100.0%	29,967	100.0%	82,357	100.0%
	% Change	2.1%	.	4.4%	.	17.4%	.	7.8%	.

Households experiencing a severe cost burden are at risk. Such renters with just one financial setback may have to choose between rent and food or rent and healthcare for their family. Similarly, such homeowners with a mortgage and one unforeseen financial issue, such as temporary illness, divorce or the loss of employment may be forced to face foreclosure or bankruptcy. Both face the prospect of homelessness. Furthermore, households that no longer have a mortgage yet still experience a severe cost burden may be unable to conduct periodic maintenance and repair of their home, contributing to dilapidation and blight. These situations should be of concern to policy makers and program managers.

SUMMARY

DEMOGRAPHICS

The population in the Lafayette Consolidated Area increased slightly from 2000 to 2007 by 7.4 percent, resulting in a net gain of 14,146 inhabitants. Older age cohorts experienced a large amount of growth over the same period while younger age cohorts either stayed relatively the same or dipped a small amount. Intercensal estimates show older and younger age cohorts exhibited moderate growth between 2005 and 2007, while population between the ages of 25 and 34 remained the same or declined in size during that period.

In 2000, blacks comprised the second largest racial group with 45,346 people, or 23.8 percent of the population. The north central portion of the city tended to have the highest concentration of the black population, with some census tracts showing over 74.1 percent black population in 2000. Both blacks and whites experienced moderate growth from 2000 to 2007, but persons of two or more races and Hispanic populations expanded much more rapidly, suggesting a demographic shift in the area.

The population in the Lafayette Consolidated Area had a disability rate of 18.1 percent in 2000, and people with disabilities were concentrated in the eastern portion of the area.

ECONOMICS

The labor force, defined as people working or looking for work, increased from 83,197 to 112,424 from 1990 to 2008, an increase of 35.1 percent. Unemployment rose by 341 during the same time period, resulting in the unemployment rate changing from 3.9 percent in 1990 to 3.2 percent in 2008.

In terms of earnings and income, average real earnings per job increased by just over $5,900 from 2000 through 2007 from $41,315 to $47,259. Another measure, per capita income, also increased over the same time period from $33,512 in 2000 to $41,765 in 2007. The poverty rate was 15.7 percent in 2000 with 9,531 inhabitants under the age of 18 experiencing poverty. When examining poverty data from 2005 through 2007, the poverty rate dropped from 16.9 percent in 2005 to 15.1 percent in 2007. The poverty rate was not even throughout the city, with higher concentrations of people in poverty in the central district and the area just east of the central district. This finding was similar to the identified concentration of the black population.

HOUSING

Of the housing stock in the Lafayette Consolidated Area in 2000, 51,158 were single-family units, 1,562 units were duplexes, 4,544 units were tri- or four-plexes, 11,399 unit were apartments, 9,379 units were mobile homes, and 80 units were boats, RVs, or vans. Of those units, 47,803 were owner-occupied and 24,569 were renter-occupied, for a home ownership rate of 66.1 percent. More than 5,700 units were vacant, and of those 2,948 were for rent and 945 were for sale. Between 2005 and 2007 there was an increase in single-family units duplexes and apartments, while the number of multi-unit buildings declined. The number of renter-occupied units also increased and there were far fewer vacant housing units.

The Lafayette Consolidated Area had a small number of households, 2,321, experiencing overcrowding. In 2000, those experiencing severe overcrowding were even fewer at 1,126 or 1.6 percent of all households. Renters tended to have overcrowded and severely overcrowded households more often than homeowners. Between 2005 and 2007 there was a decrease in the number of owner-occupied households with overcrowding, from 2.6 percent in 2005 to 2.1 percent in 2007, while renter-occupied households with overcrowding decreased from 4.3 percent in 2005 to 3.1 percent in 2007. In 2000, a combined 33.8 percent of renters had a cost burden or a severe cost burden as opposed to 20.7 percent of homeowners with mortgages with cost burdens or severe cost burdens. From 2005 to 2007, the percentage of owners with mortgages with a cost burden decreased from 26.9 percent to 26.1 percent, while the number of renters with a cost burden decreased from 40.9 percent to 40.0 percent.

SECTION III. LENDING PRACTICES

Since the 1970s, the federal government has enacted several laws aimed at promoting fair lending practices in the banking and financial services industries. Although the record is improving, discriminatory practices have not been entirely eliminated. A brief description of selected federal laws aimed at promoting fair lending follows:

The 1968 Fair Housing Act prohibits discrimination in housing based on race, color, religion or national origin. Later amendments added sex, familial status and disability. Under the Fair Housing Act, it is illegal to discriminate against any of the protected classes in the following types of residential real estate transactions: making loans to buy, build or repair a dwelling; selling, brokering or appraising residential real estate; or selling or renting a dwelling.

The Equal Credit Opportunity Act was passed in 1974 to prohibit discrimination in lending based on race, color, religion, national origin, sex, marital status, age, receipt of public assistance or the exercise of any right under the Consumer Credit Protection Act.[9]

The Community Reinvestment Act was enacted in 1977 to require each federal financial supervisory agency to encourage financial institutions to help meet the credit needs of their entire community, including low- and moderate-income neighborhoods within those communities.

Under the Home Mortgage Disclosure Act (HMDA), enacted in 1975 and later amended, financial institutions are required to publicly disclose the race, sex and income of mortgage applicants and borrowers by census tract. Analysis presented herein is from the HMDA data system.[10]

HOME MORTGAGE DISCLOSURE ACT DATA ANALYSIS

The HMDA requires both depository and non-depository lenders to collect and publicly disclose information about housing-related loans and applications for such loans. Both types of lending institutions must meet a set of reporting criteria.

Reporting criteria for depository institutions are as follows:

1. The institution must be a bank, credit union or savings association.
2. The total assets must exceed the coverage threshold.[11]
3. The institution must have had a home or branch office in a metropolitan statistical area (MSA).

[9] *Closing the Gap: A Guide to Equal Opportunity Lending,* The Federal Reserve Bank of Boston, April 1993.
[10] HMDA data are considered "raw" because they contain some data entry errors and incomplete loan applications.
[11] Each December the Federal Reserve announces the threshold for the following year. The asset threshold may change from year to year, based on changes in the Consumer Price Index for Urban Wage Earners and Clerical Workers.

4. The institution must have originated at least one home purchase loan or refinancing of a home purchase loan secured by a first lien on a one-to-four-family dwelling.
5. The institution must be federally insured or regulated.
6. The mortgage loan must have been insured, guaranteed or supplemented by a federal agency or intended for sale to Fannie Mae or Freddie Mac.

For other institutions, including non-depository institutions, the reporting criteria are:

1. The institution must be a for-profit organization.
2. The institution's home purchase loan originations must equal or exceed 10 percent of the institution's total loan originations, or more than $25 million.
3. The institution must have had a home or branch office in an MSA or have received applications for, originated or purchased five or more home purchase loans, home improvement loans, or refinancing mortgages on property located in an MSA in the preceding calendar year.
4. The institution must have assets exceeding $10 million or have originated 100 or more home purchases in the preceding calendar year.

HMDA data represent most mortgage lending activity and are thus the most comprehensive collection of information regarding home purchase originations, home remodel loan originations and refinancing available.

HMDA data for the city of were analyzed for the years 2002 through 2007.[12] As shown in Table 3.1, 103,102 loan applications were processed for home purchases, home improvements and refinancing. In most of these years, refinancing loans were the largest category. However, the ability to enter into a homeownership transaction is the focus of this particular analysis, so only home purchase loans were inspected.

Table 3.1
Purpose of Loan by Year
Lafayette Consolidated Area
HMDA Data 2002 - 2007

Purpose	2002	2003	2004	2005	2006	2007	Total
Home Purchase	5,638	6,499	6,898	8,115	8,688	7,741	43,579
Home Improvement	1,406	1,359	1,534	1,602	1,595	1,541	9,037
Refinancing	8,956	13,440	8,617	7,511	6,336	5,591	50,451
Multi-Family Dwelling	16	19	.	.	.	.	35
Total	**16,016**	**21,317**	**17,049**	**17,228**	**16,619**	**14,873**	**103,102**

Of the 43,579 home purchase loan applications, 40,019 were related to owner-occupied applications, as shown in Table 3.2. This subset represents the particular aspect of the home loan data that will be examined herein.

[12] Starting in 2004, the HMDA data made substantive changes in reporting. It modified the way it handled Hispanic data, loan interest rates, as well as the reporting of multifamily loan applications.

Table 3.2 Owner Occupancy Status for Home Purchase Loan Application Lafayette Consolidated Area HMDA Data 2002 - 2007							
Status	**2002**	**2003**	**2004**	**2005**	**2006**	**2007**	**Total**
Owner Occupied	5,318	5,980	6,429	7,308	7,936	7,048	40,019
Not Owner Occupied	309	419	437	785	740	681	3,371
Not Applicable	11	100	32	22	12	12	189
Total	**5,638**	**6,499**	**6,898**	**8,115**	**8,688**	**7,741**	**43,579**

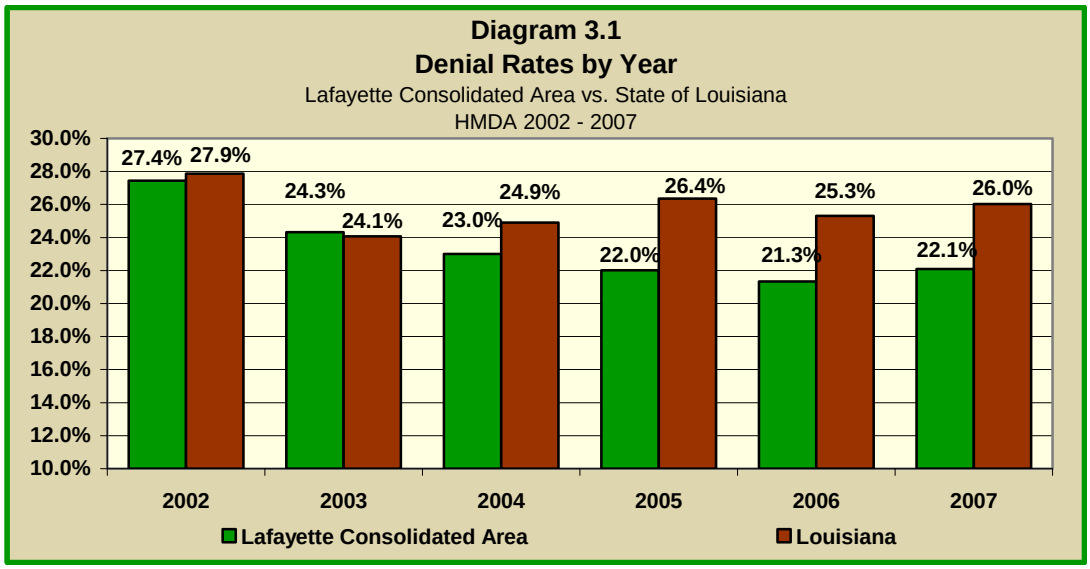
Financing institutions can take one of several actions pertaining to the loan application:

- "Originated" indicates that the loan was made by the lending institution.
- "Approved but not accepted" represents loans approved by the lender, but not accepted by the applicant. This generally occurs if better terms are found at another lending institution.
- "Application denied by financial institution" defines a situation where the loan application failed.
- "Application withdrawn by applicant" means that the applicant closed the application process.
- "File closed for incompleteness" means that the loan application process was closed by the institution due to incomplete information.
- "Loan purchased by the institution" indicates that the previously originated loan was purchased on the secondary market.

The outcome of the loan applications is presented in Table 3.3. Only loan originations and loan denials were inspected as an indicator of the underlying success or failure of home purchase loan applicants. In total, there were 20,368 loans originated and 6,151 loans denied, which resulted in a denial rate of 23.2 percent. The peak denial rate occurred in 2002 with a rate of 27.4 percent, while the lowest rate was seen in 2006 at 21.3 percent.

Table 3.3 Owner-Occupied Home Purchase Loan Applications by Action Taken Lafayette Consolidated Area HMDA Data 2002 - 2007							
Action	**2002**	**2003**	**2004**	**2005**	**2006**	**2007**	**Total**
Loan Originated	2,766	3,218	3,077	3,703	4,044	3,560	20,368
Application Approved But Not Accepted	380	366	444	535	557	525	2,807
Application Denied	1,046	1,034	919	1,045	1,097	1,010	6,151
Application Withdrawn By Applicant	213	222	339	415	450	447	2,086
File Closed for Incompleteness	144	136	102	169	195	153	899
Loan Purchased by the Institution	769	1,004	1,548	1,430	1,593	1,353	7,697
Preapproval Request Denied	0	0	0	11	0	0	11
Total	**5,318**	**5,980**	**6,429**	**7,308**	**7,936**	**7,048**	**40,019**
Denial Rate	27.4%	24.3%	23.0%	22.0%	21.3%	22.1%	23.2%

Diagram 3.1 presents a comparison of loan denial rates for the Lafayette Consolidated Area and the state of Louisiana for the years 2002 through 2007. Denial rates in the Lafayette Consolidated Area were generally lower than the denial rates seen statewide.



Map 3.1 presents data on the geographic distribution of denial rates and shows that some areas in the Lafayette Consolidated Area had loan denial rates above 61.0 percent.

Map 3.1
HMDA Denial Rate
Lafayette Consolidated Area
HMDA Data 2004 – 2007

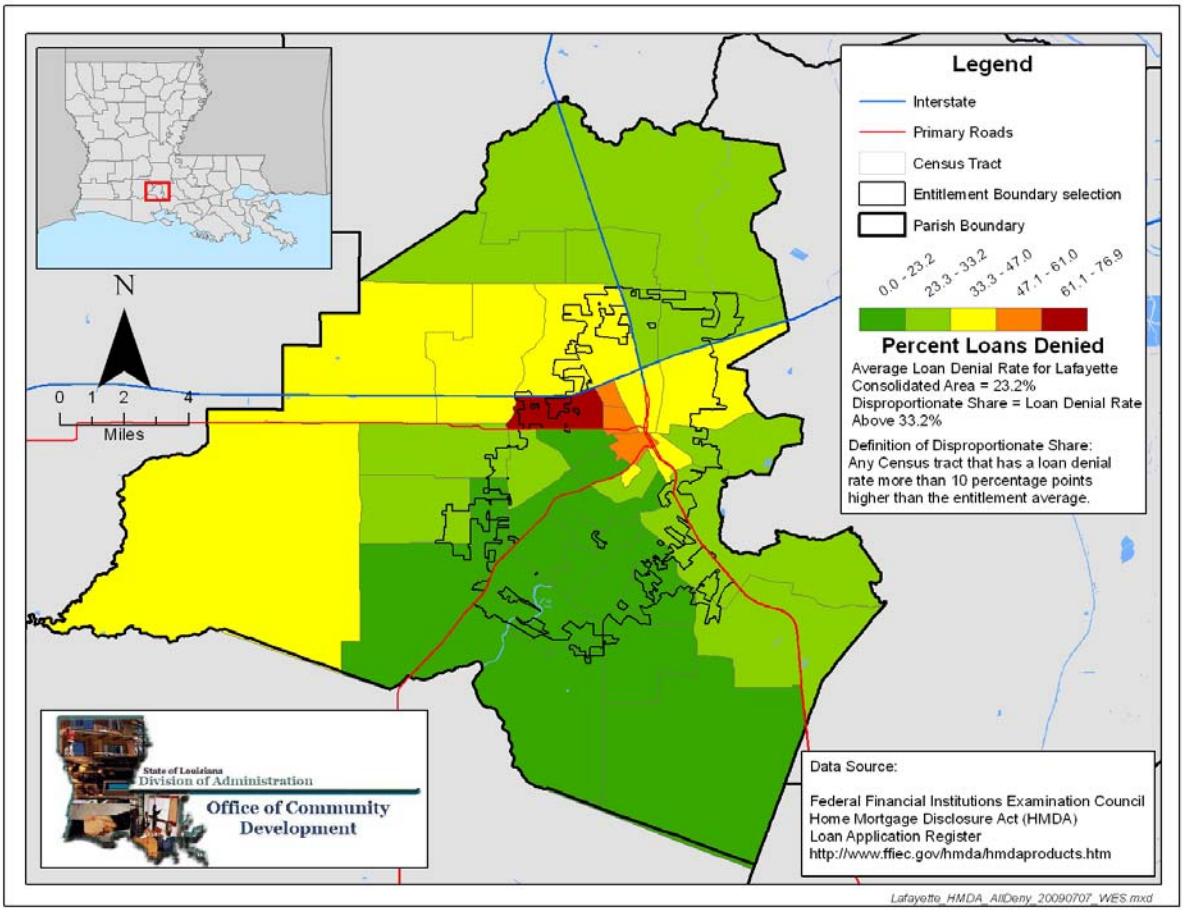


Table 3.4 presents data on the rationale for loan denial. This table shows that the most common reasons for denial of an owner-occupied loan application were debt-to-income ratio and credit history, which suggests that further education efforts may be needed for potential homebuyers regarding financial literacy and building good credit.

Table 3.4
Owner-Occupied Home Purchase Loan Applications by Reason for Denial
Lafayette Consolidated Area
HMDA Data 2002 - 2007

Denial Reason	2002	2003	2004	2005	2006	2007	Total
Debt-to-income Ratio	160	125	114	110	107	167	783
Employment History	21	17	22	29	38	40	167
Credit History	315	428	306	295	239	290	1,873
Collateral	21	23	51	35	55	46	231
Insufficient Cash	40	36	24	8	16	10	134
Unverifiable Information	2	7	8	34	51	24	126
Credit Application Incomplete	25	49	49	91	109	116	439
Mortgage Insurance Denied	1	0	1	0	2	2	6
Other	132	199	86	125	100	64	706
Missing	329	150	258	318	380	251	1,686
Total	**1,046**	**1,034**	**919**	**1,045**	**1,097**	**1,010**	**6,151**

Table 3.5 displays denial rates by gender. In every year, denial rates for females were consistently higher than denial rates for males. Over the six-year period, the average denial rate for a female head of household was 10.7 percentage points higher than for a male head of household.

Table 3.5
Denial Rate for Owner-Occupied Home Purchase Loan Applications by Gender
Lafayette Consolidated Area
HMDA Data 2002 - 2007

Year	Male	Female	Not Provided by Applicant	Not Applicable	Total
2002	22.0%	37.1%	40.6%	66.7%	27.4%
2003	19.3%	34.6%	37.4%	.	24.3%
2004	20.0%	30.1%	27.5%	0.0%	23.0%
2005	19.6%	27.1%	27.6%	0.0%	22.0%
2006	18.0%	28.6%	28.4%	.	21.3%
2007	19.7%	27.1%	28.9%	.	22.1%
Total	**19.6%**	**30.3%**	**32.9%**	**28.6%**	**23.2%**

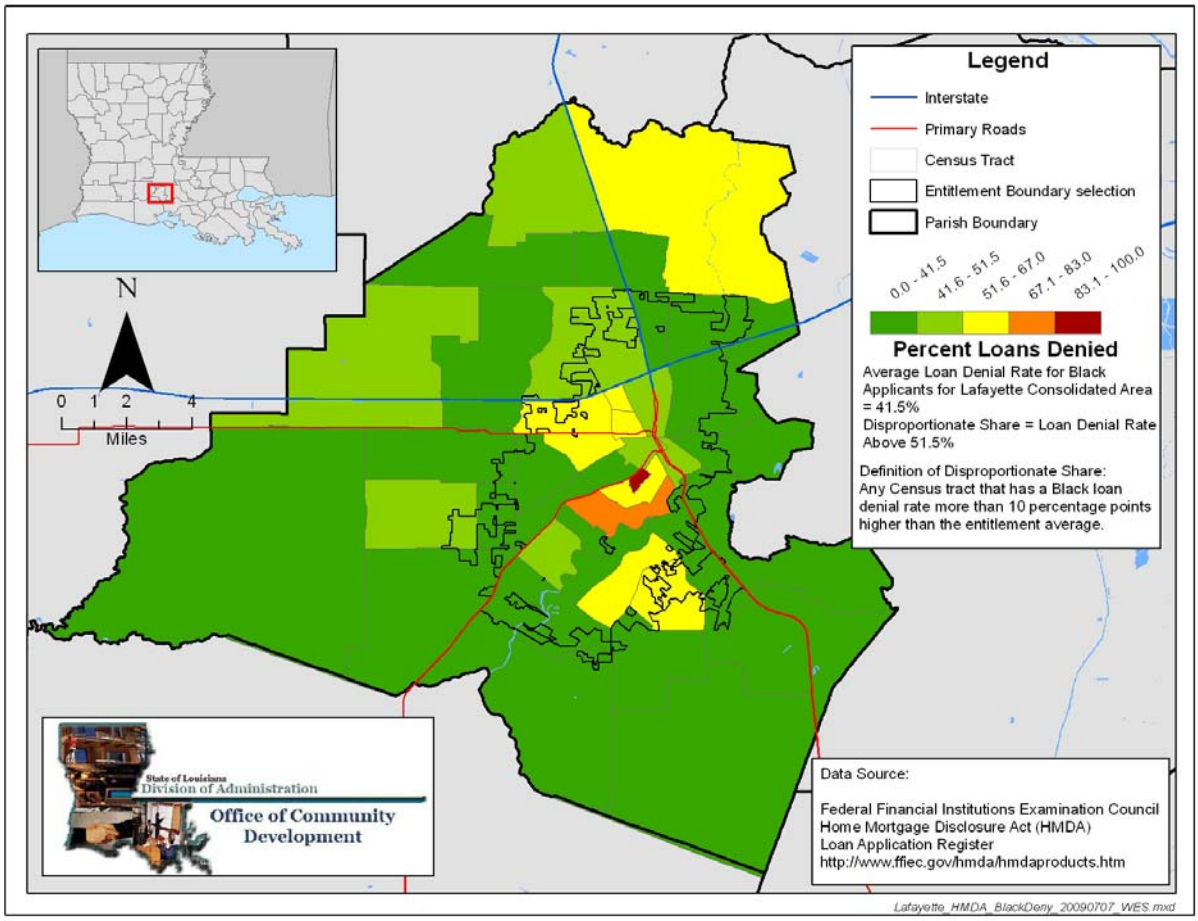
Denial rates were calculated by race and ethnicity of the loan applicants as well. Table 3.8 shows that denial rates were higher for racial and ethnic minority applicants as compared to white applicants. While whites had a denial rate of 18.6 percent, blacks and Hispanics had much higher denial rates of 41.5 and 22.8 percent, respectively.

Table 3.6
Percent Denial Rates by Race
Lafayette Consolidated Area
HMDA Data 2002 - 2007

Year	2002	2003	2004	2005	2006	2007	Total
American Indian or Alaskan Native	16.7%	40.9%	16.7%	36.4%	21.4%	14.3%	26.9%
Asian or Pacific Islander	11.8%	17.1%	25.7%	12.2%	12.7%	19.7%	16.4%
Black	52.2%	49.0%	43.2%	33.8%	36.5%	38.7%	41.5%
Hispanic (Race)	25.7%	24.3%	.	.	.	.	24.8%
White	21.3%	18.7%	17.6%	18.7%	17.2%	18.3%	18.6%
Other	18.2%	9.7%	.	.	.	.	.
Not Provided by Applicant	36.2%	36.9%	33.3%	32.9%	31.4%	26.1%	32.8%
Not Applicable	16.7%	0.0%	18.2%	0.0%	.	.	15.8%
Total	**27.4%**	**24.3%**	**23.0%**	**22.0%**	**21.3%**	**22.1%**	**23.2%**
Hispanic (Ethnicity)	.	.	31.0%	30.3%	16.8%	16.5%	22.8%

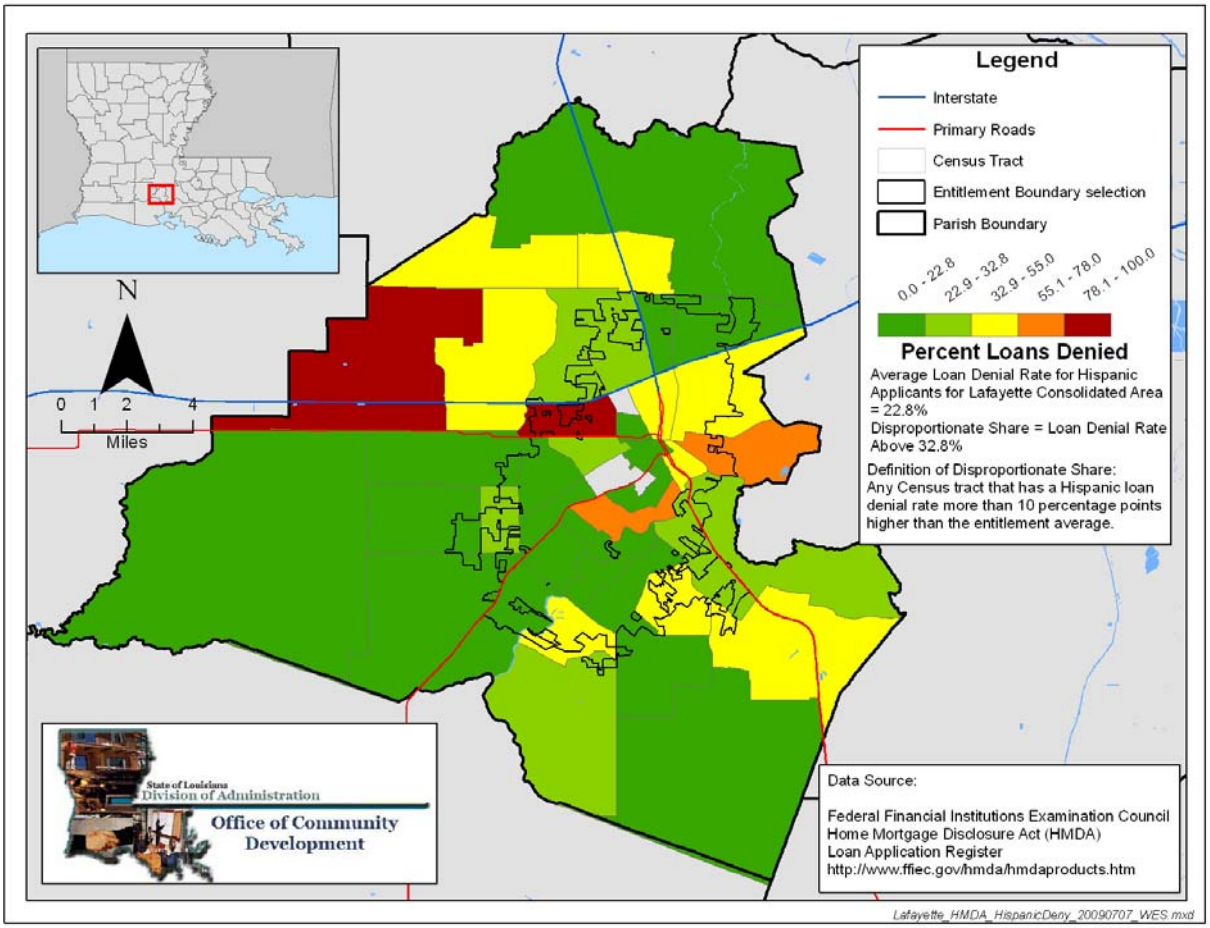
Map 3.2 presents the concentration of denial rates for black applicants. Several areas in the city showed a disproportionate share of loans denied to black applicants, with some areas exhibiting denial rates of over 83.0 percent.

Map 3.2
Denial Rate for Blacks
Lafayette Consolidated Area
HMDA Data 2004 – 2007



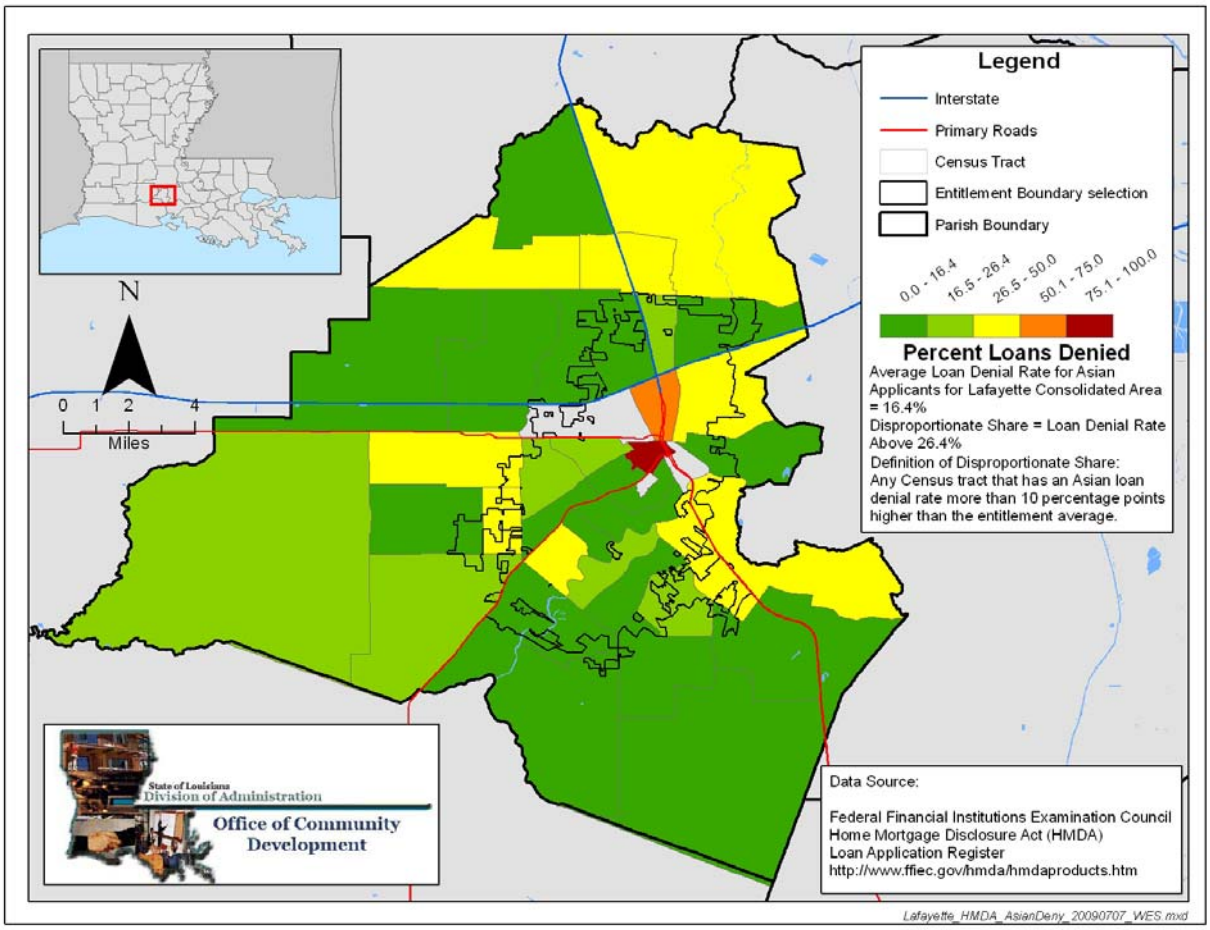
Map 3.3 shows the geographic distribution of loan applicant denial rates for Hispanic applicants in the Lafayette Consolidated Area. As with the map for denial rates for black applicants, certain areas of disproportionally high denial rates were seen for Hispanic applicants, with some areas showing denial rates above 78.0 percent.

Map 3.3
Denial Rate for Hispanics
Lafayette Consolidated Area
HMDA Data 2004 – 2007



Map 3.4 shows the geographic distribution of loan application denial rates for Asian applicants. Certain areas within the Lafayette Consolidated Area exhibited disproportionately high denial rates for Asians, with some areas reaching denial rates above 75.0 percent.

Map 3.4
Denial Rate for Asians
Lafayette Consolidated Area
HMDA Data 2004 – 2007



These data suggest that ethnic and racial minorities not only face higher loan denial rates than whites, but also that those denied applicants are concentrated in specific areas within the city. It remains to be seen if this is a result of steering practices or a non-biased assessment of individual applicant risk. In either case, it is important to note that ethnic and racial minorities in certain areas of the Lafayette Consolidated Area are likely to have had difficulties in securing loans for owner-occupied homes.

Table 3.7 presents the reason for denial of loan application by race and ethnicity. There are approximately seven regulatory agencies that oversee the lending process; not all lenders report data in exactly the same way and not all lenders report a reason for the loan denial. In comparing the portion of absent reasons for loan denial by race, whites showed a 24.3

percent rate of missing loan denial reason, blacks showed a 24.0 percent rate and Asians showed a 21.9 percent rate. These figures do not suggest significant bias in regulatory reporting.

Table 3.7
Owner-Occupied Home Purchase Loan Applications by Reason for Denial by Race
Lafayette Consolidated Area
HMDA Data 2002 - 2007

Denial Reason	American Indian or Alaskan Native	Asian or Pacific Islander	Black	White	Not Provided by Applicant	Total[13]	Hispanic (Ethnicity)
Debt-to-income Ratio	2	9	195	528	41	783	6
Employment History	2	1	28	128	8	167	6
Credit History	5	12	632	1,071	145	1,873	19
Collateral	0	0	50	153	28	231	6
Insufficient Cash	0	0	45	83	5	134	2
Unverifiable Information	0	3	31	84	8	126	2
Credit Application Incomplete	0	12	85	273	67	439	4
Mortgage Insurance Denied	0	0	2	4	0	6	0
Other	4	13	203	443	37	706	6
Missing	8	14	401	888	364	1,686	34
Total	**21**	**64**	**1,672**	**3,655**	**703**	**6,151**	**85**
% Missing	38.1%	21.9%	24.0%	24.3%	51.8%	27.4%	40.0%

Table 3.8 shows denial rates by income. As one might expect, households with lower incomes tended to have a higher rate of denial than households with higher incomes. In the Lafayette Consolidated Area, households with incomes below $15,000 had an average denial rate of 73.8 percent, while households with incomes of $75,000 and above had an average denial rate of only 9.9 percent over the six-year period.

Table 3.8
Percent Denial Rates by Income by Year
Lafayette Consolidated Area
HMDA Data 2002 - 2007

Year	2002	2003	2004	2005	2006	2007	Total
<= $15K	76.2%	74.5%	65.9%	82.1%	72.3%	69.4%	73.8%
$15K - $30K	49.1%	45.3%	46.7%	44.0%	44.1%	41.8%	45.4%
$30K - $45K	31.3%	26.0%	24.8%	23.5%	25.8%	25.8%	26.1%
$45K - $60K	21.3%	16.7%	15.2%	16.4%	17.4%	20.2%	17.8%
$60K - $75K	9.6%	10.1%	13.5%	13.3%	13.7%	17.7%	13.3%
Above $75K	7.7%	8.4%	7.2%	9.6%	11.1%	12.9%	9.9%
Data Missing	25.0%	18.9%	25.8%	17.7%	23.0%	28.2%	22.4%
Total	**27.4%**	**24.3%**	**23.0%**	**22.0%**	**21.3%**	**22.1%**	**23.2%**

Table 3.9 presents denial rates segmented by both race or ethnicity and income. Even when correcting for income, minority racial and ethnic groups faced a much higher loan denial rate than whites. For example, blacks experienced much higher loan denial rates than whites at all income levels: at income levels below $15,000 blacks showed denial rates of 78.8 percent compared to a 68.7 percent denial rate for whites, and at income levels above $75,000 blacks showed a denial rate of 22.5 percent while whites showed a denial rate of only 8.4 percent.

[13] Total does not sum because the Hispanic (Race), Other, and Not Applicable categories were excluded from the above table.

Table 3.9 Percent Denial Rates of Owner-Occupied Home Purchase Loans by Race by Income Lafayette Consolidated Area HMDA Data 2002 - 2007								
Year	**<= $15K**	**$15K - $30K**	**$30K - $45K**	**$45K - $60K**	**$60K - $75K**	**Above $75K**	**Data Missing**	**Total**
American Indian or Alaskan Native	100.0%	66.7%	20.0%	30.0%	0.0%	16.0%	100.0%	26.9%
Asian or Pacific Islander	40.0%	24.4%	19.0%	13.7%	16.7%	12.0%	21.7%	16.4%
Black	78.8%	53.8%	36.5%	28.0%	26.9%	22.5%	43.1%	41.5%
White	68.7%	39.7%	22.5%	15.3%	11.2%	8.4%	16.5%	18.6%
Not Provided by Applicant	82.2%	61.0%	37.1%	26.6%	19.7%	14.6%	42.5%	32.8%
Not Applicable	.	100.0%	20.0%	0.0%	0.0%	0.0%	0.0%	15.8%
Total	**73.8%**	**45.4%**	**26.1%**	**17.8%**	**13.3%**	**9.9%**	**22.4%**	**23.2%**
Hispanic (Ethnicity)	66.7%	46.2%	29.4%	11.9%	14.3%	12.8%	0.0%	22.8%

In addition to modifications implemented in 2004 for documenting loan applicants' race and ethnicity, the HMDA reporting requirements were changed in response to the Predatory Lending Consumer Protection Act of 2002, as well as the Home Owner Equity Protection Act (HOEPA). Consequently, loan originations are now flagged in the data system for three additional attributes:

1. If they are HOEPA loans;
2. Lien status, such as whether secured by a first lien, a subordinate lien, not secured by a lien, or not applicable (purchased loans); and
3. Presence of high annual percentage rate loans (HALs), defined as more than three percentage points for home purchases when contrasted with comparable treasury instruments, or five percentage points for refinance loans.

Originated owner-occupied home purchase loans qualifying as HALs were identified for 2004 through 2007. These high-interest loans are considered predatory in nature. Table 3.10 shows the total number of originated loans and originated loans that were HALs. As seen therein, there were 2,470 home purchase loans, 485 home improvement loans and 2,544 refinance loans in this time period that had these high-interest rate characteristics. In total, 17.2 percent of all originated owner-occupied home purchase loans were considered HALs.

Table 3.10 Originated Owner-Occupied Loans by Year Loan Purpose by HAL Status Lafayette Consolidated Area HMDA 2004 - 2007						
Loan Purpose		**2004**	**2005**	**2006**	**2007**	**Total**
Home Purchase	Other Originated	2,678	2,966	3,272	2,998	11,914
	High APR Loan	399	737	772	562	2,470
	Percent High APR	13.0%	19.9%	19.1%	15.8%	17.2%
Home Improvement	Other Originated	574	612	647	593	2,426
	High APR Loan	116	118	119	132	485
	Percent High APR	16.8%	16.2%	15.5%	18.2%	16.7%
Refinancing	Other Originated	2,428	1,904	1,568	1,514	7,414
	High APR Loan	622	724	675	523	2,544
	Percent High APR	20.4%	27.5%	30.1%	25.7%	25.5%
Total	Other Originated	5,680	5,482	5,487	5,105	21,754
	High APR Loan	1,137	1,579	1,566	1,217	5,499
	Percent High APR	**16.7%**	**22.4%**	**22.2%**	**19.3%**	**20.2%**

As shown in Table 3.11, of the 2,470 home purchase HALs originated during this time period, 1,518 were originated to white applicants and 684 were originated to black applicants.

Table 3.11
Owner-Occupied Home Purchase HALs Originated by Race
Lafayette Consolidated Area
HMDA Data 2004 - 2007

Race	2004	2005	2006	2007	Total
American Indian	2	3	1	0	6
Asian	6	16	16	6	44
Black	104	219	193	168	684
White	264	446	468	340	1,518
Not Provided by Applicant	21	53	94	48	216
Not Applicable	2	0	.	.	2
Total	**399**	**737**	**772**	**562**	**2,470**
Hispanic	5	8	29	9	51

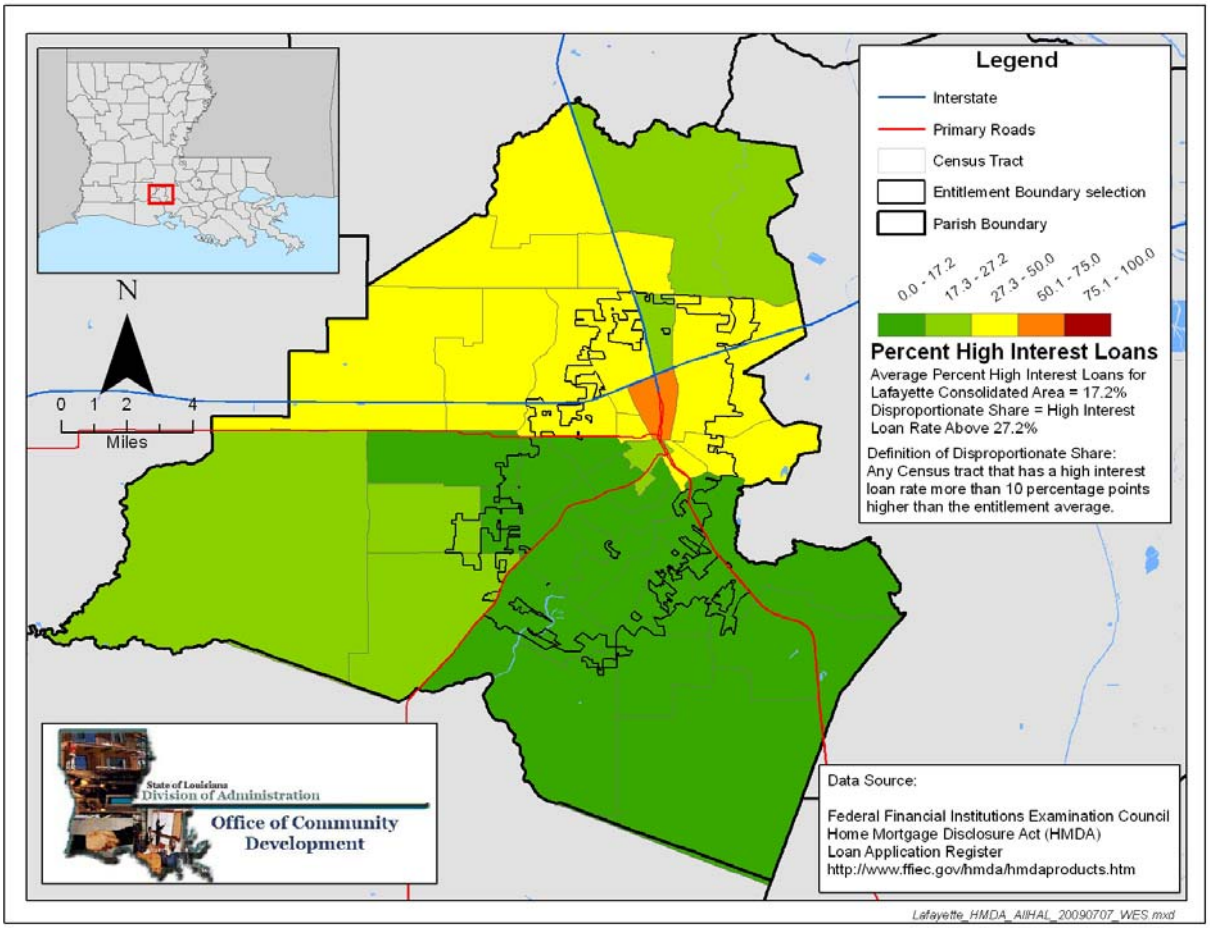
Table 3.12 shows the percent of HALs originated by race. While whites had 13.4 percent of owner-occupied loans as HALs, blacks had almost triple these rates at 38.3 percent. This finding suggests that blacks tended to possess a higher share of loans with high interest rate characteristics and, hence, bore a larger burden of foreclosure risk.

Table 3.12
Percent of HAL Owner-Occupied Home Purchase Loans Originated by Race
Lafayette Consolidated Area
HMDA Data 2004 - 2007

Race	2004	2005	2006	2007	Total
American Indian	20.0%	42.9%	9.1%	0.0%	17.6%
Asian	11.5%	22.2%	18.0%	12.2%	16.8%
Black or African American	29.0%	45.0%	39.1%	37.6%	38.3%
White	10.8%	15.3%	14.9%	12.0%	13.4%
Not Provided by Applicant	10.3%	23.5%	29.7%	20.4%	22.0%
Not Applicable	22.2%	0.0%	.	.	20.0%
Total	**13.0%**	**19.9%**	**19.1%**	**15.8%**	**17.2%**
Hispanic	8.3%	15.1%	32.6%	10.5%	17.7%

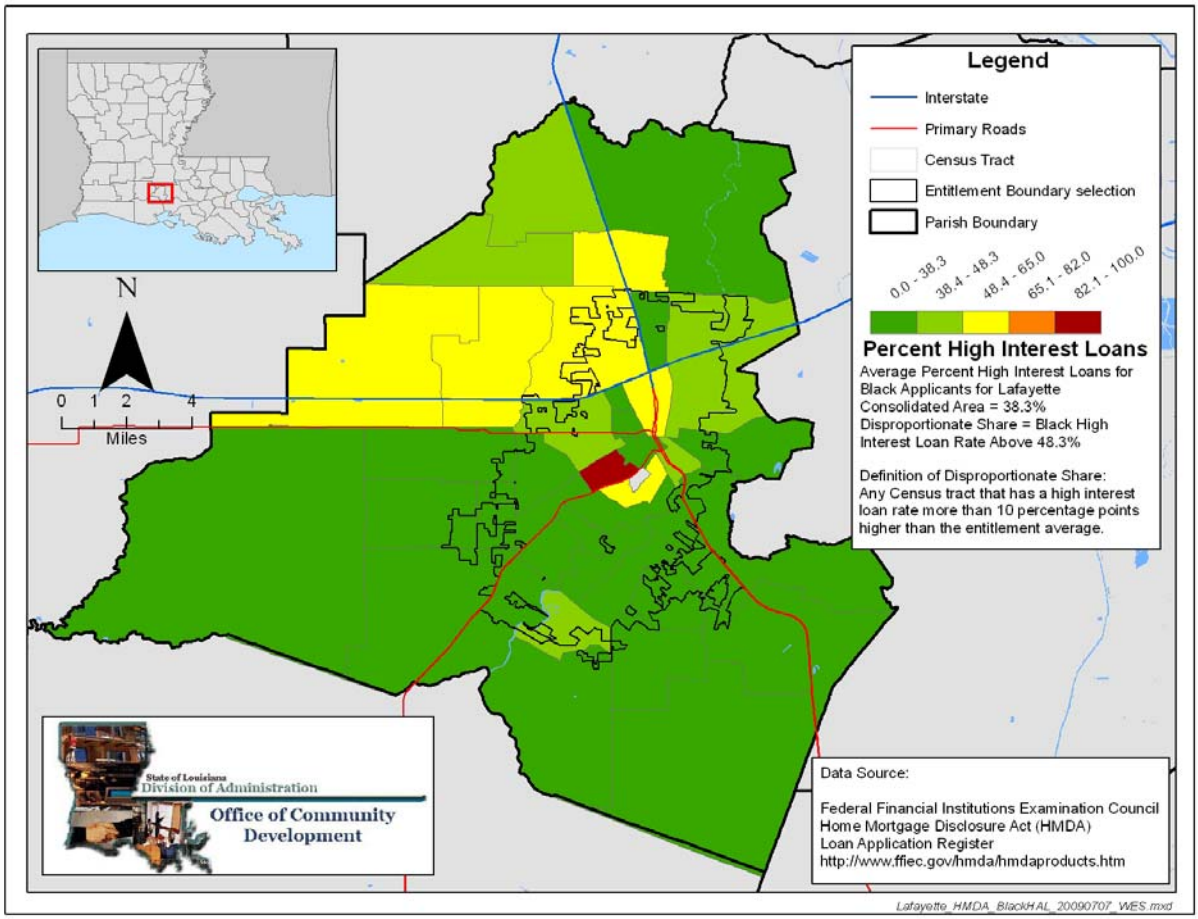
Map 3.5 illustrates the geographic distribution of the percent of total HALs originated. This map shows that HALs were not distributed evenly throughout the Lafayette Consolidated Area. Within some areas, 75.0 percent of all originated home purchase loans were HALs.

Map 3.5
Percent of Total High Annual Percentage Rate Loans Originated
Lafayette Consolidated Area
HMDA Data 2004-2007



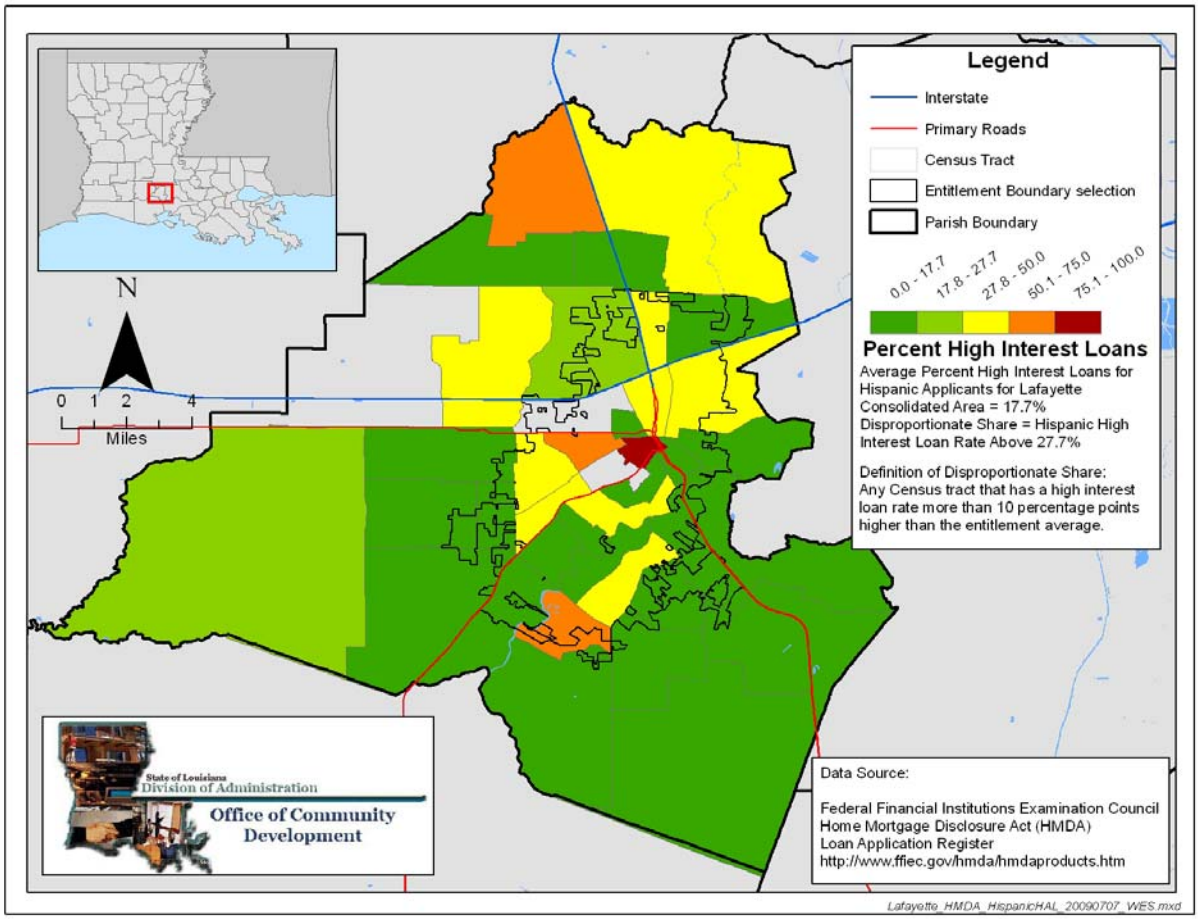
Map 3.6 presents the geographic distribution of high interest rate loans originated to black applicants and shows that some areas of the city had more than 82.0 percent of all loans originated as HALs.

Map 3.6
Percent of Total High Annual Percentage Rate Loans Originated to Black Applicants
Lafayette Consolidated Area
HMDA Data 2004-2007



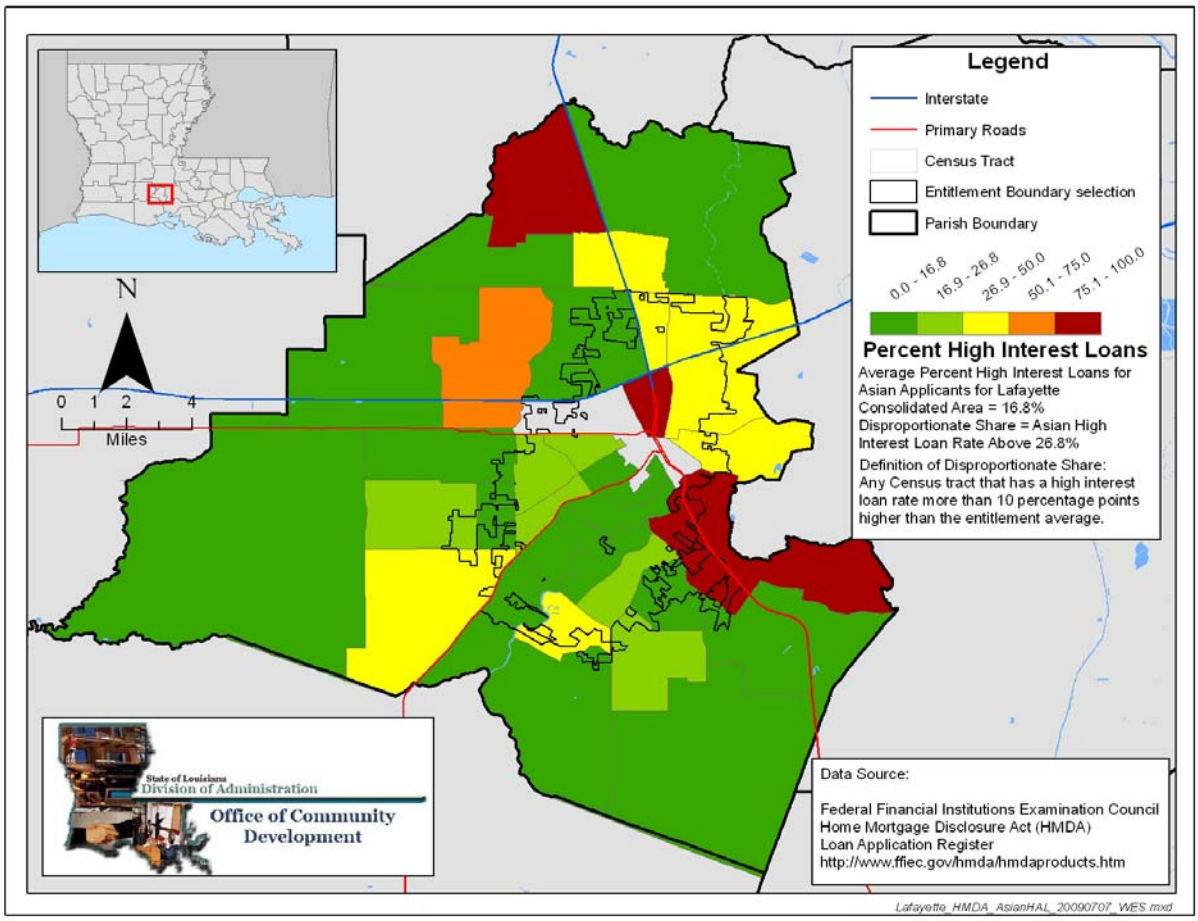
Map 3.7 shows the distribution of HALs originated to Hispanic applicants. The Lafayette Consolidated Area saw areas where more than 75.0 of all loans originated to Hispanic applicants as high-interest rate loans.

Map 3.7
Percent of Total High Annual Percentage Rate Loans Originated to Hispanic Applicants
Lafayette Consolidated Area
HMDA Data 2004-2007



Map 3.8 presents the geographic distribution of HALs originated to Asian applicants. HALs issued to Asians were not spread uniformly throughout the Lafayette Consolidated Area but were disproportionately concentrated, with some areas seeing HALs comprising above 75.0 percent of all originated owner-occupied loans.

Map 3.8
Percent of Total High Annual Percentage Rate Loans Originated to Asian Applicants
Lafayette Consolidated Area
HMDA Data 2004-2007



SUMMARY

LENDING ACTIVITY

Several federal laws affect lending practices, such as the Fair Housing Act, the Equal Credit Opportunity Act, the Community Reinvestment Act and the Home Mortgage Disclosure Act (HMDA). HMDA data are the most inclusive lending data available and were used to analyze lending practices in the Lafayette Consolidated Area. HMDA data for the Lafayette Consolidated Area from 2002 to 2007 showed 103,102 loan applications were processed for home purchases, home improvements and refinancing, with 40,019 loan applications for owner-occupied home purchases.

DENIAL RATES

In regard to these 40,019 owner-occupied home purchase applications, excluding loan applications that were withdrawn by the applicant, incomplete or accepted by the prospective lender but not exercised by the applicant, there were 20,368 loan originations and 6,151 loan denials for an average loan denial rate of 23.2 percent. The most common reasons for denial of an owner-occupied loan applicant was credit history and debt-to-income ratio. Denial rates were not even; whites had a denial rate of 18.6 percent, while blacks and Hispanics had higher denial rates of 41.5 and 22.8 percent, respectively.

Higher rates of denial for racial and ethnic minorities, regardless of income, were also measured. Blacks experienced much higher loan denial rates than whites at all income levels. White applicants with incomes below $15,000 dollars were denied 78.8 percent of the time, while black applicants in the same income range were denied 68.7 percent of the time. This was also true for applicants with incomes above $75,000, wherein whites had a denial rate of 8.4 percent and blacks had a denial rate of 22.5 percent. These higher denial rates were also observed in specific areas of the Lafayette Consolidated Area.

HIGH ANNUAL PERCENTAGE RATE LOANS

HMDA data report loan originations with unusually high annual percentage rate loans, or HALs, which are loans that may be considered predatory in nature. While whites had 13.4 percent of owner-occupied loans as HALs, blacks had almost triple this rate at 38.3 percent. Hispanics had a moderate rate of HALs at 17.7 percent. These minority groups tended to carry a disproportionately higher share of foreclosure risk due to such high numbers of home purchase HALs.

SECTION IV. FAIR HOUSING AGENCIES AND PROGRAMS

The following narrative provides an enumeration of key agencies and organizations contributing to affirmatively furthering fair housing in Louisiana. It concludes with a succinct review of the housing complaint intake and review processes.

MAJOR FAIR HOUSING ORGANIZATIONS

THE U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

The United States Department of Housing and Urban Development (HUD) oversees, administers and enforces the Fair Housing Act. HUD has ten regional offices throughout the U.S., and HUD's regional office in Ft. Worth, Texas oversees housing, community development and fair housing enforcement in Louisiana, as well as in Arkansas, New Mexico, Oklahoma, and Texas, with field offices in Louisiana in New Orleans and Shreveport.[14] The Office of Fair Housing and Equal Opportunity (FHEO) within HUD's Ft. Worth office enforces the federal Fair Housing Act and other civil rights laws that prohibit discrimination in housing, mortgage lending and other related transactions against the following protected classes: race, sex, religion, familial status, disability, national origin and color. HUD also provides education and outreach, monitors agencies that receive HUD funding for compliance with civil rights laws, and works with state and local agencies under the Fair Housing Assistance Program and Fair Housing Initiative Program.

FAIR HOUSING ASSISTANCE PROGRAM

In the U.S., many agencies receive funding directly from HUD as Fair Housing Assistance Programs (FHAPs). FHAPs require an ordinance or law that empowers a local governmental agency to enforce local fair housing laws; if HUD determines that the local entity can operate on a "substantially equivalent" level to federal agency enforcement activities, HUD contracts with that agency to process fair housing complaints and reimburses the jurisdiction on a per case basis.[15] FHAP grants are given to public, not private, entities and are given on a noncompetitive, annual basis to substantially equivalent state and local fair housing enforcement agencies.

To create a substantially equivalent agency, a state or local jurisdiction must first enact a fair housing law that is substantially equivalent to federal laws. In addition, the local jurisdiction must have both the administrative capability and fiscal ability to carry out the law. With these elements in place, the jurisdiction may apply to HUD in Washington D.C. for substantially equivalent status. The jurisdiction's law would then be examined, and the federal government would make a determination as to whether it was substantially equivalent to federal fair housing law.

[14] http://www.hud.gov/offices/fheo/aboutfheo/fhhubs.cfm#hdcent

[15] http://www.hud.gov/offices/fheo/progdesc/title8.cfm

When substantially equivalent status has been granted, complaints of housing discrimination are dually filed with the state (or local agency) and with HUD. The state or local agency investigates most complaints; however, when federally subsidized housing is involved, HUD will typically investigate the complaint. Still, the state or local agencies are reimbursed for complaint intake and investigation and are awarded funds for fair housing training and education.

FAIR HOUSING INITIATIVE PROGRAM

A Fair Housing Initiative Program (FHIP) participant may be a government agency, a private non-profit or a for-profit organization. FHIPS are funded through a competitive grant program which provides funds to organizations to carry out projects and activities designed to enforce and enhance compliance with fair housing laws. Eligible activities include education and outreach to the public and the housing industry on fair housing rights and responsibilities, as well as enforcement activities in response to fair housing complaints, including testing and litigation. The following FHIP initiatives provide funds and competitive grants to eligible organizations:

The Fair Housing Organizations Initiative (FHOI) provides funding that builds the capacity and effectiveness of non-profit fair housing organizations by providing funds to handle fair housing enforcement and education initiatives more effectively. FHOI also strengthens the fair housing movement nationally by encouraging the creation and growth of organizations that focus on the rights and needs of underserved groups, particularly people with disabilities.

Grantee eligibility:
Applicants must be qualified fair housing enforcement organizations with at least two years of experience in complaint intake, complaint investigation, testing for fair housing violations, and meritorious claims in the three years prior to the filing of their application.

Eligible activities:
The basic operation and activities of new and existing non-profit fair housing organizations.

The Private Enforcement Initiative (PEI) offers a range of assistance to the nationwide network of fair housing groups. This initiative funds non-profit fair housing organizations to carry out testing and enforcement activities to prevent or eliminate discriminatory housing practices.

Grantee eligibility:
Fair housing enforcement organizations that meet certain requirements related to the length and quality of previous fair housing enforcement experience may apply for FHIP-PEI funding.

Eligible activities:
Conducting complaint-based and targeted testing and other investigations of housing discrimination, linking fair-housing organizations in regional enforcement activities, and establishing effective means of meeting legal expenses in support of fair housing litigation.

The Education and Outreach Initiative (EOI) offers a comprehensive range of support for fair housing activities, providing funding to state and local government agencies and non-profit organizations for initiatives that explain to the general public and housing providers what equal opportunity in housing means and what housing providers need to do to comply with the Fair Housing Act.

Grantee eligibility:

State or local governments, qualified fair housing enforcement organizations (those with at least two years of experience), other fair housing organizations, and other public or private nonprofit organizations representing groups of people protected by the FHA may apply for FHIP-EOI funding.

Eligible activities:

A broad range of educational activities that can be national, regional, local or community-based in scope. Activities may include developing education materials, providing housing counseling and classes, convening meetings that bring together the housing industry with fair housing groups, developing technical materials on accessibility, and mounting public information campaigns. National projects that demonstrate cooperation with the real estate industry or focus on resolving the community tensions that arise as people expand their housing choices may be eligible to receive preference points.

The Administrative Enforcement Initiative (AEI) helps state and local governments who administer laws that include rights and remedies similar to those in the Fair Housing Act implement specialized projects that broaden an agency's range of enforcement and compliance activities. No funds are available currently for this program.

In 2006, the FHIP program awarded $18.1 million: $13.9 million for PEI grants and $4.2 million for EOI. Three organizations in Louisiana received a FHIP grant in 2006:

Louisiana ACORN Fair Housing Organization, A Project of ACORN Community Land Association
Education and Outreach Initiative - Fair Housing Awareness Component
Award Amount: $100,000
Louisiana ACORN Fair Housing Organization will partner with grassroots and faith-based organizations to provide fair housing education and outreach to Katrina survivors in southern Louisiana. To raise awareness of fair housing, Louisiana ACORN Fair Housing Organization will distribute 40,000 pieces of educational literature in English, Spanish, and Vietnamese; conduct a telephone survey of 3,000 persons; and perform 3,000 door-to-door visits. As a result of its efforts, Louisiana ACORN Fair Housing Organization expects to receive about 100 inquiries and refer at least 20 housing discrimination complaints to HUD.

Advocacy Center
Education and Outreach Initiative - Disability Component
Award Amount: $100,000
The Advocacy Center will partner with two community-based organizations to provide a statewide fair housing education and outreach program for persons with disabilities.

Although the program will be statewide, it will focus on the eleven parishes hardest hit by Hurricane Katrina where approximately 850,000 disabled residents were displaced.

Greater New Orleans Fair Housing Action Center
Private Enforcement Initiative - General Component
Award Amount: $275,000
The Greater New Orleans Fair Housing Action Center (GNOFHAC) is a full service, private fair housing organization that will provide enforcement services and conduct systemic investigation in the New Orleans area. GNOFHAC will receive, investigate, mediate, and refer housing discrimination complaints. GNOFHAC will also recruit and train testers to conduct testing of the housing, lending, and insurance markets. [16]

In 2007, the FHIP program awarded $18.1 million: $14 million for PEI and $4.1 for EOI. Two organizations operating in Louisiana received FHIP grants that year.

Greater New Orleans Fair Housing Action Center
Private Enforcement Initiative – General Component
Award Amount: $275,000
Greater New Orleans Fair Housing Action Center (FHAC) will conduct an array of fair housing enforcement activities that will include taking in a minimum of 125 new fair housing complaints, ensuring appropriate investigation of possible rental, sales and lending discrimination by conducting paired tests, and recruiting and training 20 new testers. FHAC will also conduct enforcement projects designed to determine the extent of discrimination against underserved populations and refer at least 25 enforcement proposals to HUD over the next year. In addition, FHAC will make 25 fair housing presentations to 300 first-time home buyers and groups working to further fair housing, and conduct its 12th annual Fair Housing Summit.

New Orleans Advocacy Center
Education and Outreach Initiative – General Component
Award Amount: $100,000
The Advocacy Center will educate disabled Louisiana residents displaced by Hurricanes Katrina and Rita about their fair housing rights and what to do if they believe their rights have been violated. The Center will also inform housing providers about their responsibilities under the Fair Housing Act and how it makes good business sense to comply with fair housing laws. Specific education and outreach activities will be conducted in parishes hit hard by the storms, including Orleans, St. Bernard, Plaquemines, Jefferson, St. Tammany, Calcasieu, Cameron, Lafourche, Terrebonne, Vermilion, and St. May Louisiana. [17]

In 2008 the FHIP program awarded $21.8 million: $20 million for PEI and $1.3 million for EOI. An additional $500,000 was granted for an EOI Clinical Law School Component - $500,000. One organization in Louisiana received a FHIP grant in 2008.

[16] http://www.hud.gov/offices/fheo/partners/FHIP/fhip.cfm
[17] http://www.hud.gov/news/releases/pr07-148.pdf

Greater New Orleans Fair Housing Action Center
Private Enforcement Initiative General
Component Award Amount - $275,000
Greater New Orleans Fair Housing Action Center (FHAC) will continue its services to all individuals and families in the New Orleans MSA. FHAC proposes to utilize funding to conduct intake of new complaints alleging violations of federal and state fair housing laws; analyze complaints to determine appropriate investigative technique and/or referral; ensure appropriate investigations of housing discrimination by conducting paired rental/sales/insurance and lending tests; and conduct recruitment and training of new testers. FHAC will also conduct enforcement projects to assist in determining the nature/extent of discrimination against underserved populations. FHAC will conduct education and outreach activities and provide training to local governments, housing consumers, and housing providers. [18]

LOCAL FAIR HOUSING ORGANIZATIONS

The state of Louisiana has both a FHAP organization, the Louisiana Department of Justice, and a FHIP organization, the Greater New Orleans Fair Housing Action Center, in operation.

LOUISIANA DEPARTMENT OF JUSTICE, PUBLIC PROTECTION DIVISION

Public Protection Division of the Louisiana Department of Justice enforces the Louisiana Equal Housing Opportunity Act of 1991. This law prohibits discrimination based on the same protected classes as the national Fair Housing Act: race, color, sex, religion, familial status, disability and national origin in circumstances of renting or selling housing. This organization accepts, mediates and resolves fair housing complaints that are submitted in the state.

GREATER NEW ORLEANS FAIR HOUSING ACTION CENTER

The Greater New Orleans Fair Housing Action Center (FHAC) is located in New Orleans and enforces the additional fair housing protections that exist in Orleans Parish, which include sexual orientation, gender identification, marital status and age. The FHAC has three main programs: investigation and enforcement, education and outreach, and homeownership protection.

LAFAYETTE NEIGHBORHOOD COUNSELING SERVICES

Lafayette Neighborhood Counseling Services exists to educate consumers of housing, both owners and renters, in financial literacy, budgeting and rights and discrimination. The program is a joint effort of Neighborhood Counseling Services, Southern University's IDA Program and local banks.

[18] http://www.hud.gov/offices/fheo/partners/FHIP/FY2008FHIP.cfm#mn

One of the services that Lafayette Neighborhood Counseling Services provides is a fair housing seminar. In this event, the program joins with the Louisiana Attorney General's Office, the United States Attorney's Office, Acadiana Legal Services, the Advocacy Center, and the Lafayette City Court Judges Office to present information to the public about fair housing.

Staff of the Lafayette Neighborhood Counseling Services program are involved in the Louisiana Federation of Housing Counselors and the National Association of Housing Counselors and Agencies. These memberships allow staff to remain updated on current fair housing issues and changing laws and regulations. More information on this organization is presented in Appendix E.

Complaint and Compliance Review

Complaint Process for the U.S. Department of Housing and Urban Development

According to the HUD website, any person who feels their housing rights have been violated may submit a complaint to HUD via phone, mail or the Internet. A complaint can be submitted to the national HUD office at:

Office of Fair Housing and Equal Opportunity
Department of Housing and Urban Development
Room 5204
451 Seventh St. SW
Washington, DC 20410-2000
(202) 708-1112
1-800-669-9777
http://www.hud.gov/offices/fheo/online-complaint.cfm

In Louisiana, the contact information for the regional HUD office is as follows:

Ft. Worth Regional Office of FHEO
Department of Housing and Urban Development
801 Cherry Street, Unit #45
Suite 2500
Fort Worth, TX 76102
Phone: (817) 978-5965
Email: TX_webmanager@hud.gov
Fax: (817) 978-5569

When a complaint is submitted in areas that lack a substantially equivalent state or local government agency, HUD intake specialists review the information and contact the complainant in order to gather additional details and to determine if the case qualifies as possible housing discrimination. Complaints that are specific to a state or locality that is part of HUD's Fair Housing Assistance Program, or a substantially equivalent agency, are referred to the appropriate state or local parties, who have 30 days to address the

complaint. If HUD is handling the case, the formal complaint is sent to the complainant for review and is then forwarded to the alleged violator for review and response.

Next, the circumstances of the complaint are investigated through conducting interviews and examining relevant documents. During this time, the investigator attempts to rectify the situation through mediation, if possible.

The case is closed if mediation of the two parties is achieved or if the investigator determines that there was no reasonable cause of discrimination. If reasonable cause is found and mediation fails, then either a federal judge or a HUD Administrative Law Judge hears the case and determines damages, if any.[19] A respondent may be ordered to:

- Compensate for actual damages, including humiliation, pain and suffering.
- Provide injunctive or other equitable relief, for example, to make the housing available.
- Pay the Federal Government a civil penalty to vindicate the public interest. The maximum penalties are $10,000 for a first violation and $50,000 for a third violation within seven years.
- Pay reasonable attorney's fees and costs.[20]

However, if a substantially equivalent agency exists for the geographic areas, HUD will defer the complaint to the substantially equivalent agency. Thereafter, the complaint and its issues and outcomes are tracked as a "dually filed" complaint.

Section 504 Complaints

In addition to general fair housing discrimination complaints, HUD accepts specific complaints that violate Section 504 of the Rehabilitation Act of 1973, which prohibits programs or organizations that receive federal funds from discriminating against persons with disabilities. In relation to housing, this means that any housing program that accepts federal monies must promote equal access of units, regardless of disability status. Both mental and physical handicap are included in Section 504. An example of a Section 504 violation is a public housing manager who demands a higher housing deposit to a person in a wheelchair because of the anticipated damage that a wheelchair may cause. This violates Section 504 in that a person cannot be held to different standards or liabilities due to disability.

Complaints that are in violation of Section 504 are filed and processed in the same manner as general fair housing complaints.[21]

[19] http://www.hud.gov/offices/fheo/complaint-process.cfm
[20] http://www.hud.gov/offices/fheo/FHLaws/yourrights.cfm
[21] http://www.hud.gov/offices/fheo/disabilities/sect504faq.cfm

COMPLAINT PROCESS FOR THE LOUISIANA DEPARTMENT OF JUSTICE

A person who wishes to file a complaint with the Louisiana Department of Justice (LDOJ) can call 1-800-273-5718 in order to receive a complaint form. The complaint form must be submitted to the LDOJ within one year of occurrence of the alleged discriminatory incident. The complaint should include information such as the name and address of all parties involved and a description of the incident including the date it occurred. The complaint form should be submitted to:

Louisiana Department of Justice
Equal Housing Opportunity Section
PO Box 94005
Baton Rouge, LA 70804-9005

After the complaint form is submitted, the complainant is sent a letter verifying that the complaint was received and that investigation will occur. The complainant is asked to submit all information regarding the incident that supports the case of discrimination. At that time, the respondent is also notified that a complaint has been filed against them and is given the opportunity to submit information supporting the claim that no discrimination occurred. Next, interviews are conducted with each party. Mediation can be attempted within ten days of filing a complaint, but only if agreement is reached to mediate by both parties. If the matter cannot be resolved through mediation or conciliation, then a determination is made by the Louisiana Attorney General's Office. If evidence supports discrimination, a lawsuit is filed in state court on behalf of the complainant by the Attorney General's Office. However, the complainant may also choose to file the complaint with a private attorney in state court within two years of the incident. If discrimination is not supported by the investigation, then the complaint is dismissed.[22]

SUMMARY

FAIR HOUSING AGENCIES AND ORGANIZATIONS

In Louisiana a small number of agencies and organizations exist to address the fair housing needs of the state. These organizations include the U.S. Department of Housing and Urban Development, the Louisiana Department of Justice, and the Greater New Orleans Fair Housing Action Center. These agencies accept fair housing complaints within the state. However, the Lafayette Human Services Division has an exemplar fair housing outreach process in place.

[22] http://www.ag.louisiana.gov/Shared/ViewDoc.aspx?Type=3&Doc=236

SECTION V. EVALUATION OF THE FAIR HOUSING PROFILE

The following narrative presents several perspectives about the status of the fair housing system in Louisiana, including a review of national and regional fair housing cases and studies, an assessment of U.S. Department of Justice cases, and an examination of housing complaints filed within the region. It also includes findings from a fair housing survey and feedback gathered from a fair housing forum.

FAIR HOUSING STUDIES AND CASES

RELATED NATIONAL FAIR HOUSING STUDIES

In 2000, the U.S. Department of Housing and Urban Development (HUD) released "Discrimination in Metropolitan Housing Markets" (HDS2000), measuring the prevalence of housing discrimination based on race or color in the U.S. The third nationwide effort to measure discrimination against minority home seekers since 1977, HDS2000 measured discrimination in metropolitan areas with populations greater than 100,000 and significant black, Hispanic and/or Native American minorities. The study found that discrimination persists in both rental and sales markets of large metropolitan areas nationwide, but that its incidence has generally declined since 1989. The exception was for Hispanic renters, who faced essentially the same incidence of discrimination in 2000 as they did in 1989.

In April 2002, HUD released, "How Much Do We Know?," a national study which assessed public awareness of and support for fair housing law. The study found that only one-half of the general public was able to identify six or more of eight scenarios describing illegal conduct. In addition, 14 percent of the nationwide survey's adult participants believed that they had experienced some form of housing discrimination in their lifetime. However, only 17 percent of those who had experienced housing discrimination had done something about it. Last, two-thirds of all respondents said that they would vote for a fair housing law.[23]

As a follow-up, in February 2006 HUD released "Do We Know More Now? Trends in Public Knowledge, Support and Use of Fair Housing Law." One aim of the study was to determine whether a nationwide media campaign had proven effective in increasing the public's awareness of housing discrimination, as well as its desire to report such discrimination. Unfortunately, the study found that overall public knowledge of fair housing laws had not improved between 2000 and 2005. As before, just half of the public knew the law with respect to six or more illegal housing activities. In the 2006 report, 17 percent of the study's adult participants claimed to have experienced discrimination when seeking housing; however, after reviewing descriptions of the perceived discrimination, it was determined that only about 8 percent of the situations might be covered by the Fair Housing Act. Four out of five individuals who felt they had been discriminated against did not file a fair housing complaint, indicating that they felt it "wasn't worth it" or that it "wouldn't have helped." Others didn't know where to complain, assumed it would cost too much, were too busy or feared retribution. One

[23] http://www.huduser.org/Publications.

positive finding of the survey was that public support for fair housing laws increased from 66 percent in 2000 to 73 percent in 2005.[24]

In 2004, the U.S. General Accounting Office's (GAO) released "Fair Housing: Opportunities to Improve HUD's Oversight and Management of the Enforcement Process." The GAO report found that, although the process had improved in recent years, between 1996 and 2003 the median number of days required to complete fair housing complaint investigations was 259 for HUD's Fair Housing and Equal Opportunity Offices and 195 for FHAP agencies. The report did find a higher percentage of investigations completed within the FHA's 100-day mandate.[25] The GAO report also identified the following trends between 1996 and 2003:

- The number of fair housing complaints filed each year steadily increased since 1998. An increasing proportion of grievances alleged discrimination based on disability, and a declining proportion alleged discrimination based on race, though race was still the most cited basis of housing discrimination over the period.
- FHAP agencies conducted more fair housing investigations than FHEO agencies over the eight-year period. The total number of investigations completed each year increased somewhat after declining in 1997 and 1998.
- Investigation outcomes changed during this time, with an increasing percentage closed without a finding of reasonable cause to believe discrimination occurred. A declining percentage of investigations were resolved by the parties themselves or with help from FHEO or FHAP agencies.

In January 2005, the Center for Community Capital at the University of North Carolina at Chapel Hill reported that the following three predatory loan terms increase the risk of mortgage foreclosure in subprime home loans: prepayment penalties, balloon payments and adjustable rates. The study examined recent home mortgages while controlling for credit scores, loan terms and varying economic conditions.[26] For example, in the prime lending market only two percent of home loans carry prepayment penalties of any length. Conversely, up to 80 percent of all subprime mortgages carry a prepayment penalty, a fee for paying off a loan early. An abusive prepayment penalty extends more than three years and/or costs more than six months' interest.[27] While previous studies have linked subprime lending with home loss, this study was the first to identify specific abusive terms that lead to foreclosure.

In May 2005, HUD published "Discrimination against Persons with Disabilities: Barriers at Every Step." The study documented findings about rental discrimination toward two groups in the Chicago Metropolitan Area: deaf individuals using a telephone relay service and persons in wheelchairs. The research resulted in three significant findings: landlords refused to speak to one in four of the deaf callers, both groups received less encouragement than able individuals, and most landlords agreed to any reasonable accommodation and modifications requests."[28]

---

[24] *Do We Know More Now?* United States Department of Housing and Urban Development, Office of Policy Development and Research, 2006. Document available at http://www.huduser.org/Publications.

[25] *Fair Housing: Opportunities to Improve HUD's Oversight and Management of the Enforcement Process*, United States General Accounting Office, Report to Congressional Requesters, April 2004.

[26] http://www.kenan-flagler.unc.edu/assets/documents/foreclosurerelease.pdf

[27] http://www.responsiblelending.org/pdfs/2b003-mortgage2005.pdf

[28] http://www.huduser.org/publications/hsgspec/dds.html.

Released by the Poverty and Race Research Action Council in January 2008, "Residential Segregation and Housing Discrimination in the United States" presented evidence that many current governmental efforts to further fair housing may actually result in furthering unfair housing practices across the U.S, specifically residential segregation. For example, the majority of public housing residents are non-white and most public housing units are grouped in the same census tracts, which results in residential segregation. Similarly, many Section 8 voucher holders are racial or ethnic minorities and most housing that accepts Section 8 vouchers is grouped in a few select areas, which again results in residential segregation. The report offers recommendations to curb such practices, which include:

- Dispersing public housing developments throughout cities and communities and
- Providing greater incentives for landlords with properties throughout an area to accept housing aid coupons.

A study released in April 2009, entitled "Segregation and the Subprime Lending Crisis," presents research on the relationship between residential segregation and subprime lending, specifically whether geographic areas with increased levels of residential segregation have a disproportionate share of subprime loans. The study concluded that, when controlling for other socio-economic factors traditionally attributed to the prevalence of high risk loans, racial segregation proved to be a strong determinant of high cost loans, with segregation of black populations having a stronger effect than segregation for Hispanic populations.[29]

RELATED NATIONAL FAIR HOUSING CASES

In a landmark fraud case, Westchester County, New York, was ordered to pay more than $50 million dollars to resolve allegations of misusing federal funds for public housing projects and falsely furthering fair housing. The lawsuit, which was filed in 2007 by an anti-discrimination center, alleged that the county failed to reduce racial segregation of public housing projects in larger cities within the county and to provide affordable housing options in its suburbs. The county had accepted more than $50 million from HUD between 2000 and 2006 with promises of addressing these problems. In a summary judgment in February 2009, a judge ruled that the county did not properly factor in race as an impediment to fair housing and that the county did not accurately represent its efforts of integration in its analysis of impediments. In the settlement, Westchester County will be forced to pay more than $30 million to the federal government, with roughly $20 million eligible to return to the county to aid in public housing projects. The County must also set aside $20 million to build public housing units in suburbs and areas with mostly white populations. The ramifications of this case are expected to affect housing policies of entitlement communities across the nation, which will likely be held to higher levels of scrutiny to ensure that federal funds are being spent in the best interest of protected classes.

RELATED STATEWIDE FAIR HOUSING STUDIES

In 2005, the National Fair Housing Alliance conducted a study to assess the level of housing discrimination displaced residents encountered when relocating to undamaged areas in the wake of Hurricane Katrina. While this study evaluated discrimination outside of Louisiana, it focused

[29] Squires, Gregory D., Derek S, Hyra and Robert N. Renner. "Segregation and the Subprime Lending Crisis." April, 2009.

on discrimination against displaced Louisiana residents. The study found that 66 percent of African American evacuees faced some form of housing discrimination following the storm. The most frequent types of discrimination encountered concerned receiving accurate information about the terms and conditions of rentals and the availability of rental units. White testers were repeatedly told apartments were available and given correct information on the terms and conditions for securing an apartment, while blacks were often told no apartments were available or were quoted higher rent prices or larger security deposits.[30]

In 2006, the NAACP issued a report detailing the state of housing one year after Hurricane Katrina and offered policy recommendation focused on the equitable rebuilding of the hurricane damaged region. The research showed the natural disaster of Katrina exacerbated existing man-made problems of fair and affordable housing. The evidence showed blacks experienced housing discrimination when attempting to secure alternate housing. The acute residential segregation in New Orleans contributed to the disproportionate impact of the storm on minority communities with 80 percent of the most flooded areas consisting of nonwhite residents. Also, the policies put in place one year after the storm had the potential to re-establish the segregation that existed prior to the storm thereby limiting the opportunities for personal growth and development available to the African American community.[31]

A housing discrimination study conducted over the period of 2004 to 2006 evaluated changes in discriminatory behavior in pre- and post-Katrina housing markets. The study argued housing discrimination can occur in preliminary phone interactions, based on the caller's accent, command of the English language or other verbal cues that reveal the potential race of the applicant. After conducting 504 calls to 168 rental agents during the 2004 through 2006 period, it was found that the likelihood of a Latino encountering some form of discrimination not only depended upon the ethnic or linguistic cues from verbal interaction, but also from the current condition of the housing market. Unlike other fair housing studies, it was rare for agents to give differing information between White and Latino callers, however it was common that terms and conditions regarding available units differed by race. When statistical analysis was applied to the data, race was found to be a statistically significant factor in determining specific terms and conditions. Furthermore, the specific discriminatory action varied as housing market conditions varied. The study found discriminatory behavior existed before and after Hurricane Katrina, but the methods of discrimination changed as a result of changes in the housing market.[32]

The Center for Social Inclusion issued a report in 2006 which examined the impact of relief policies by race and their effect on minority opportunities within the hurricane affected regions of New Orleans. The report predicted the outcomes different policy choices could produce and illuminated the policy imperative to include racial considerations into the rebuilding process. This rebuilding process was evaluated across many different categories, including its effect on rental housing by race, and revealed the difficult challenges minority and black families must face to secure adequate housing.

[30] http://www.nationalfairhousing.org/LinkClick.aspx?fileticket=dhpik3cZYgc%3D&tabid=2555&mid=5418
[31] http://4909e99d35cada63e7f757471b7243be73e53e14.gripelements.com/publications/Housing_in_NOLA_KI_OppAg_NAACP.pdf
[32] http://www.allacademic.com/meta/p_mla_apa_research_citation/1/8/4/6/9/p184698_index.html

Recommendations to increase the availability of affordable housing and decrease the hardships minorities undergo when securing housing were presented.[33]

In 2007, the American Civil Liberties Union issued a report detailing the situation two years after Katrina ravened Louisiana and Mississippi's coastal areas. The report outlined the many instances of racial injustice, from police abuse to inadequate medical care to the racial basis of official reconstruction policies. The report also detailed the existence of housing discrimination in Louisiana and Mississippi by citing specific examples and highlighting policy trends that were aimed at enforcing racial segregation.[34]

In 2007, the Greater New Orleans Fair Housing Actions Center conducted a fair housing study, to uncover possible housing discrimination in Jefferson, St. Tammany, Orleans and St. Bernard Parishes. The study, entitled "For Rent, Unless You're Black," utilized paired testers, who were grouped together based on income, career path, family type and rental histories. The only characteristic varying between the testers was race. Forty housing providers were tested for racial discrimination, of which 57.5 percent were found to engage in some form of housing discrimination. Types of discrimination included differences in accessing appointments to view units, differences in information regarding availability of units, differences in access to applications and differences in terms and conditions. The study recommended fair housing be a primary component in the rebuilding process, funding for fair housing enforcement be increased, business owners and developers be involved to combat discrimination, and private fair housing initiatives be expanded within the state of Louisiana.[35]

The Urban Institute was commissioned in 2007 by the Louisiana Family Recovery Corps to draft a report that would recommend promising programs and practices that would expand the affordable rental housing market. While this report focused on the broader issues of affordable housing, it also highlighted the adverse effects racial discrimination imposes on the affordable rental market. Fair housing issues were cited as a primary barrier to maximizing the potential of housing vouchers in the post-Katrina affordable housing rental market. The study also noted that the Housing Choice Voucher program results in lower housing cost burdens, better housing conditions and better neighborhood environments, however residents who receive vouchers are often unable to find qualifying houses and discrimination keeps voucher recipients from moving to communities of opportunity. The report recommended vigorous fair housing enforcement, as displaced families have encountered discrimination when attempting to secure housing. The authors noted that not only would more enforcement decrease discrimination against individuals in a protected class, it would also increase the effectiveness of housing vouchers, enabling lower income minorities to find secure affordable housing.[36]

In 2007, a report was presented by members of Advocates for Environmental Human Rights and Peoples' Hurricane Relief Fund to the United Nations' Committee for the Elimination of Racial Discrimination, claiming systematic discrimination against African

[33] http://www.centerforsocialinclusion.org/PDF/racetorebuild.pdf.
[34] http://www.aclu.org/files/pdfs/prison/brokenpromises_20070820.pdf
[35] http://www.gnofairhousing.org/pdfs/GNOFHAC%202007%20Rental%20Audit.pdf
[36] http://www.urban.org/UploadedPDF/411514_affordable_rental_housing.pdf

Americans by the federal government's reconstruction policies. The U.S. Department of Housing and Urban Development contracted with private developers to demolish 70 percent of public housing, residents of which are nearly all black. The report claimed many public housing units suffered little or no damage from the hurricane. The approved redevelopment plans included building a golf course and market rated housing units. As a result, the number of low-income apartments fell from 896 to 276 units in the Lafitte housing development, from 1,436 to 160 units in the St. Bernard housing development, from 1,550 to 154 units in the B.W. Cooper housing development and from 723 to 154 units in the C.J. Peete housing development. This situation created a housing crisis for approximately 5,000 black families.[37]

Policy Link issued a report in 2008 which reviewed the housing recovery process made by the state of Louisiana and evaluated the progress of major federally-funded recovery initiatives, such as the Large and Small Rental Repair programs and the homeowners Road Home program. The report highlighted the large scale displacement of many residents and the inadequate funds offered to rebuild the housing stock within New Orleans. While the majority of Road Home applicants received on average of $35,000 less than the amount required to fix their home, 60 percent of the applicants in the predominately African American neighborhoods of New Orleans East and the Lower 9th Ward had gaps over $40,000. The report also highlighted the plight of renters. In hurricane affected areas, only two in five affordable damaged rental units were repaired or replaced with government assistance funds. In New Orleans, around one in three received recovery assistance. Of the 24,600 rental homes that received assistance, only 2,600 were available for occupancy. Because a large majority of African-Americans were renters, this placed a disproportionate share of the rental housing crisis on the African-American population.[38]

In 2008, the National Commission on Fair Housing issued its report on the current state of fair housing throughout the country and in regions affected by Hurricane Katrina. Through sworn testimony, the commission reported the failure to bring fair housing cases arising out of the aftermath of the catastrophe, citing discrimination to those seeking to relocate, discrimination on Internet sites offering housing for hurricane victims and discriminatory opposition to desperately needed affordable housing projects. The commission also identified specific cases of discrimination within a number of Louisiana's communities. For example, St. Bernard parish made it illegal for an owner of a single-family home, of which 93 percent are white, to rent to anyone not a blood relative. Also, Jefferson Parish passed a resolution prohibiting Low Income Tax Credit Housing within its borders, limiting the availability of affordable housing in the area, thus discouraging the immigration of residents from the adjacent Lower Ninth Ward, who are predominantly black. Additionally, Kenner City, which sits within Jefferson Parish, took similar measures and imposed a moratorium on the construction of multi-family housing seeking to stop the development of affordable housing designed to alleviate the housing needs of minority populations.[39]

A December 2008 report suggested that Hurricane Katrina led to an increase in housing complaints filed in Louisiana, particularly in Baton Rouge. According to the Greater New

[37] http://www.ehumanrights.org/docs/Katrina%20CERD%20Shadow%20Report.pdf
[38] http://www.cwsworkshop.org/katrinareader/files/equityatlas.pdf
[39] http://www.nationalfairhousing.org/Portals/33/reports/Future_of_Fair_Housing.PDF

Orleans Fair Housing Action Center, housing complaints from 2005 to 2008 greatly increased after the storms. For example, the Center noted that after the storms in 2005, more renters complained of rental housing advertised on the internet that discriminated against certain races or religions.[40]

In 2009, the Greater New Orleans Fair Housing Action Center released findings from an audit which showed that housing being built in the New Orleans area often failed to meet modification standards for persons with disabilities. Despite the fact that the Federal Housing Act requires apartment complexes with more than four units to properly modify a certain number of units for persons with disabilities, the Center found that of 19 apartment units constructed since Hurricane Katrina most lacked proper modifications, including tub or shower adaptation, widened doorways, and light and power switch access. The authors of the report noted that many times disability discrimination of this type is not reported because it does not directly affect or hurt an individual. However, the report indicated that this type of discrimination does indeed hinder those with disabilities from having freedom of housing choice, particularly in metropolitan areas.[41]

RELATED STATEWIDE FAIR HOUSING CASES

In 2005, a case of racial discrimination in the rental market was settled. The case involved a white woman and her black husband who sought an apartment in Metairie and were told by a landlord that he only rented units to single, white persons. The complaint was filed with the Greater New Orleans Fair Housing Action Council and then investigated by the same organization. Through testing activities, it was found that the landlord participated in patterns of discrimination based on gender, race and national origin. The landlord was fined $9,000 and was required to adopt non-discriminatory practices in future leasing policies.[42]

A lawsuit was filed against the city of Denham Springs in 2005 in response to the city's refusal to allow persons with mental disabilities to utilize a group home building in the city. The lawsuit was filed on behalf of Options Foundation, Inc., an organization that planned to utilize a building, formerly a halfway house, to house persons with mental disabilities. The lawsuit alleged that the city was acting against the guidelines of the Fair Housing Act when it prevented mentally disabled persons who had been displaced by Hurricane Katrina from living in the building. Options, Inc, was granted a restraining order against the City as a result of this suit.[43]

In 2005, a complaint was filed by the Greater New Orleans Fair Housing Action Center (FHAC) against numerous housing Web sites that allowed discriminatory advertisements for housing to be posted. According to the GNOFHAC Web site, sites such as katrinahousing.org, katrinahome.com, and nolahousing.org, violated the Fair Housing Act when they published advertisements that noted preferences for tenants based on sex, national origin, religion, familial status and race. The complaint requested that the administrators of the Web sites remove all discriminatory advertising and enforce policies

[40] http://www.2theadvocate.com/news/36281719.html
[41] http://www.nola.com/news/t-p/neworleans/index.ssf?/base/news-10/1242969648315340.xml&coll=1
[42] http://gnofairhousing.org/pdfs/04-11-05-pressrelease-Spiller.pdf
[43] http://gnofairhousing.org/pdfs/12-13-05-Press_release_Denham_Springs%20Suit.pdf

that encourage non-discriminatory advertising for housing, including filtering future advertisements to prevent discriminatory postings from being published.[44]

A lawsuit was filed in 2006 against the Housing Authority of New Orleans and River Gardens apartment managers on the grounds that the organizations gave preferential housing placement to employees and other persons. The suit alleged that the organizations violated an agreement that would have allowed tenants of the St. Thomas public housing complex to be relocated to the River Gardens public housing complex after demolition of St. Thomas. The suit was filed after a former tenant of St. Thomas was continually refused housing at River Gardens for more than one year, while other less qualified persons were given housing at River Gardens. Part of the lawsuit was settled in 2006 when the individual was ultimately offered housing in one of the housing authority's public housing sites.[45] The remaining portions of the suit were settled in 2007, with the Housing Authority of New Orleans and River Gardens managers being required to uphold their previous agreement and offer housing at River Gardens to all former tenants of the St. Thomas complex.[46]

In 2008, the Kenner city council was accused of violating the Fair Housing Act when it enacted a yearlong ban on the development of multi-family housing units, or any housing with five or more units. The complaint alleged that the city council effectively banned housing for families with children, persons with disabilities and ethnic and racial minorities, all of which are considered protected classes under federal fair housing laws.[47]

In 2008, St. Bernard Parish was ordered to pay nearly $33,000 in the settlement of a housing discrimination lawsuit. The lawsuit was filed in response to an ordinance created by the parish council in 2006 that required persons wishing to rent single-family homes to anyone other than a blood relative to seek approval by the council. While the Parish argued that the ordinance was to promote home ownership, housing advocates argued that the ordinance would prevent non-whites and those with lower incomes from living in the parish. In the settlement, the Parish was required to pay $20,000 to the Fair Housing Action Center and $12,500 to the landowner who challenged the ordinance.[48] However, in 2009, St. Bernard Parish was found in contempt of the consent decree reached in the 2008 settlement when it adopted an ordinance restricting the development of multi-family units. According to the lawsuit, a moratorium was placed on the construction of multi-family units in 2008. The parish claimed that the ordinance was designed to protect property values, while housing advocates argued that it prevented the development of a $60 million mixed-income apartment complex in Chalmette that would have aided racial and ethnic minorities in finding affordable housing. In the ruling, the Parish was ordered to abandon its moratorium on multi-family unit development and to pay all legal fees associated with the trial, which totaled more than $150,000.[49]

In 2009, HUD filed charges against Metairie Towers Condominium Association, Inc. based on disability discrimination and failure to make reasonable accommodation. According to

[44] http://gnofairhousing.org/pdfs/12-22-05-Press_release_Advertising_complaints.pdf
[45] http://gnofairhousing.org/pdfs/12-05-06-RiverGardenPressRelease.pdf
[46] http://gnofairhousing.org/07-09-07-HRIsettlement.htm
[47] http://www.nola.com/news/t-p/frontpage/index.ssf?/base/news-28/120789128927440.xml&coll=1
[48] http://www.nola.com/news/t-p/frontpage/index.ssf?/base/news-2/1204093284207510.xml&coll=1
[49] http://www.nola.com/news/t-p/stbernard/index.ssf?/base/news-3/1248412977106510.xml&coll=1

the charge, the respondent failed to acknowledge or allow numerous reasonable accommodation requests made by the disabled complainant. The severely deaf complainant had made several requests to be allowed to own service animals to let her to live independently, but the requests were repeatedly denied or ignored. The complainant was ultimately asked by the office to remove the pets or face eviction. The charge was filed after HUD investigated two complaints submitted by the alleged victim and found evidence of reasonable cause. The first complaint was filed with HUD in 2006 and alleged that the respondent had discriminated against the complainant based on disability. The second complaint was filed in 2007 and alleged that the respondent had retaliated against the complainant after the previous complaint was filed.[50]

RELATED U.S. DEPARTMENT OF JUSTICE CASES

Under the Fair Housing Act, the U.S. Department of Justice (DOJ) may bring lawsuits in the following instances:

- Where there is reason to believe that a person or entity is engaged in what is termed a "pattern or practice" of discrimination, or where a denial of rights to a group of people raises an issue of general public importance
- Where force or threat of force is used to deny or interfere with fair housing rights, the DOJ may institute criminal proceedings
- Where people who believe that they have been victims of an illegal housing practice file a complaint with HUD, or file their own lawsuit in federal or state court. The DOJ brings suits on behalf of individuals based on referrals from HUD.

The following narrative provides a brief summary of recent U.S. DOJ cases in Louisiana as noted on the U.S. DOJ Web site:

In March 2005, the Department of Justice reached a settlement to resolve allegations of discrimination against black tenants in more than 120 apartments in St. Bernard Parish. The lawsuit was brought about after testing conducted by the DOJ showed that apartment managers and owners in the area lied about the availability of units to potential black tenants, steered potential black tenants to certain complexes, and discouraged potential black tenants from renting through the company. The penalties include $60,000 to be paid to the victims of the lawsuit, $10,000 to the community to provide fair housing training, as well as $100,000 to be paid to the government as civil penalties.[51]

A case from May 2008 documented that a couple was sued by the DOJ after interfering with the sale of a home based on the race of the potential buyers. According to the report, the couple made threats to the sellers of a home after learning that the potential buyers were black. This ultimately caused the potential buyers to retract their offer. As a result of the case, the couple was required to pay penalties to the potential buyers in addition to civil penalties.[52]

A DOJ case regarding familial discrimination in Lafayette was resolved in September 2008. According to the report, the owner and the manager of an apartment complex in the city

[50] http://portal.hud.gov/portal/page/portal/HUD/documents/MetairieTowersRedactedCharge.pdf
[51] http://www.usdoj.gov/opa/pr/2005/March/05_crt_153.htm
[52] http://www.usdoj.gov/opa/pr/2008/May/08_crt_447.html

were accused of discouraging families with children from renting apartment in a complex and also refusing to rent certain apartment units to families with children. The complaint was investigated through DOJ testing. The owner and the manager of the complex were required to pay nearly $150,000 in compensation and civil penalties and undergo training in fair housing laws, record keeping and non-discrimination policies.[53]

HOUSING COMPLAINTS

COMPLAINTS FILED WITH THE U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

HUD maintains records of all complaints filed with the agency that represent alleged violations of federal housing law. Data on fair housing complaints filed within the state were requested from HUD in mid-July 2009 and were received in August. The data set included a record of each complaint received, along with the basis of the complaint, the alleged discriminatory activity or activities, and the outcome of the investigation undertaken.

Table 5.1
Complaints by Entitlement
State of Louisiana
HUD Data, 2000 – 6/2009

Entitlement	Total
City of Alexandria	17
City of Bossier City	23
East Baton Rouge Consolidated Area	134
Houma-Terrebonne Consolidated Area	12
Jefferson Parish	139
City of Kenner	23
Lafayette Consolidated Area	67
City of Lake Charles	31
City of Monroe	24
City of New Orleans	253
City of Shreveport	62
City of Slidell	21
City of Thibodaux	5
Balance	399
Total	**1,210**

Table 5.1 presents the total number of complaints received by HUD in Louisiana. While more than 1,200 complaints were filed in the state between January 2000 and June 2009, 67 of these were alleged to have occurred in the Lafayette Consolidated Area.

Table 5.2 shows data on the basis of the complaints, or what type of protections were involved in the case; each complaint that is submitted can be filed under more than one basis. So while 67 complaints were filed, a total of 113 bases were cited, most commonly for race, family status and disability.

Table 5.2
Fair Housing Complaints by Basis
Lafayette Consolidated Area
HUD Data, 2000 – 6/2009

Year	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	Total
Race	4	2	2	4	5	2	6	4	5	1	35
Family Status	.	.	.	13	3	1	6	.	.	.	23
Disability	1	2	.	3	4	3	3	2	1	1	20
Sex	2	1	.	9	1	1	1	2	1	.	18
Harassment	1	.	.	8	.	.	.	.	.	.	9
Religion	.	.	.	2	.	1	.	.	1	.	4
National Origin	.	.	.	.	.	.	1	.	1	.	2
Other Origin	.	1	.	.	.	.	.	.	.	.	1
Retaliation	.	1	.	.	.	.	.	.	.	.	1
Color	.	.	.	.	.	.	.	.	.	.	.
Total Basis	**8**	**7**	**2**	**39**	**13**	**8**	**17**	**8**	**9**	**2**	**113**
Total Complaints	4	4	2	19	12	5	9	5	5	2	67

[53] http://www.usdoj.gov/opa/pr/2008/September/08-crt-869.html

Table 5.3 shows these housing complaints segmented by issue, or type of discriminatory action reported. In the Lafayette Consolidated Area, the majority of the complaints related to discrimination in terms and conditions, particularly in the rental market.

Table 5.3
Fair Housing Complaints by Issue
Lafayette Consolidated Area
HUD Data, 2000 – 6/2009

Issue	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	Total
Discrimination in terms/conditions/privileges in rental	2	2	.	7	5	2	3	3	2	.	26
Discriminatory terms, conditions, privileges, or services etc.	1	.	2	10	3	1	5	1	2	1	26
Discriminatory acts under Section 818 (coercion, etc.)	1	1	.	7	1	2	1	.	1	.	14
Discriminatory refusal to rent and negotiate for rental	.	.	.	3	1	3	3	2	1	.	13
Discriminatory refusal to rent	.	.	.	2	2	.	2	.	.	1	7
False denial or representation of availability - rental	.	.	.	.	1	3	.	.	.	.	4
Discriminatory advertising, statements and notices	.	.	.	2	1	.	.	.	.	.	3
Failure to make reasonable accommodation	.	.	.	1	1	.	.	.	.	1	3
Other discriminatory acts	.	.	.	1	.	.	.	.	1	.	2
Discrimination in making of loans	1	.	.	.	.	.	.	.	.	.	1
Discrimination in services and facilities relating to rental	.	.	.	.	.	.	1	.	.	.	1
Discriminatory financing (includes real estate transactions)	.	.	.	.	1	.	.	.	.	.	1
Discriminatory refusal to sell	.	1	.	.	.	.	.	.	.	.	1
Steering	.	.	.	.	.	.	.	.	.	1	1
Using ordinances to discriminate in zoning and land use	.	.	.	.	.	.	.	.	1	.	1
Adverse action against an employee	.	.	.	.	.	.	.	.	.	.	.
Complaint withdrawn by complainant after resolution	.	.	.	.	.	.	.	.	.	.	.
Complaint withdrawn by complainant after resolution	.	.	.	.	.	.	.	.	.	.	.
Discrimination in services and facilities relating to sale	.	.	.	.	.	.	.	.	.	.	.
Discrimination in terms/conditions/privileges relating to sale	.	.	.	.	.	.	.	.	.	.	.
Discrimination in the appraising of residential real property	.	.	.	.	.	.	.	.	.	.	.
Discrimination in the selling of residential real property	.	.	.	.	.	.	.	.	.	.	.
Discrimination in the terms or conditions for making loans	.	.	.	.	.	.	.	.	.	.	.
Discriminatory advertisement - rental	.	.	.	.	.	.	.	.	.	.	.
Discriminatory brokerage service	.	.	.	.	.	.	.	.	.	.	.
Discriminatory refusal to negotiate for rental	.	.	.	.	.	.	.	.	.	.	.
Discriminatory refusal to negotiate for sale	.	.	.	.	.	.	.	.	.	.	.
Discriminatory refusal to sell and negotiate for sale	.	.	.	.	.	.	.	.	.	.	.
Failure to permit reasonable modification	.	.	.	.	.	.	.	.	.	.	.
False denial or representation of availability	.	.	.	.	.	.	.	.	.	.	.
False denial or representation of availability - sale	.	.	.	.	.	.	.	.	.	.	.
Otherwise deny or make housing available	.	.	.	.	.	.	.	.	.	.	.
Redlining	.	.	.	.	.	.	.	.	.	.	.
Refusing to provide insurance	.	.	.	.	.	.	.	.	.	.	.
Refusing to provide municipal services or property	.	.	.	.	.	.	.	.	.	.	.
Restriction of choices relative to a rental	.	.	.	.	.	.	.	.	.	.	.
Total	**5**	**4**	**2**	**33**	**16**	**11**	**15**	**6**	**8**	**4**	**104**

Table 5.4. presents the closure status of these complaints. A total of 33 of these complaints were found to have a "no cause determination," meaning that discrimination was not found. Such a high percentage of no cause determination rulings should be a cause for concern. Only 16 complaints were settled successfully.

Table 5.4
Fair Housing Complaints by Closure
Lafayette Consolidated Area
HUD Data, 2000 – 6/2009

Closure	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	Total
No cause determination	2	3	2	6	6	2	5	1	5	1	33
Conciliation/settlement successful	1	.	.	5	5	2	.	3	.	.	16
Complainant failed to cooperate	.	.	.	8	1	1	1	1	.	.	12
Complaint withdrawn by complainant after resolution	1	.	.	.	.	.	3	.	.	1	5
Unable to locate complainant	.	1	.	.	.	.	.	.	.	.	1
Administrative hearing ended - discrimination found	.	.	.	.	.	.	.	.	.	.	.
Closed because trial has begun	.	.	.	.	.	.	.	.	.	.	.
Complaint withdrawn by complainant w/out resolution	.	.	.	.	.	.	.	.	.	.	.
Dismissed for lack of jurisdiction	.	.	.	.	.	.	.	.	.	.	.
DOJ dismissal	.	.	.	.	.	.	.	.	.	.	.
Election made to go to court	.	.	.	.	.	.	.	.	.	.	.
FHAP judicial consent order	.	.	.	.	.	.	.	.	.	.	.
FHAP judicial dismissal	.	.	.	.	.	.	.	.	.	.	.
Litigation ended - discrimination found	.	.	.	.	.	.	.	.	.	.	.
Untimely filed	.	.	.	.	.	.	.	.	.	.	.
Total	**4**	**4**	**2**	**19**	**12**	**5**	**9**	**5**	**5**	**2**	**67**

COMPLAINTS FILED WITH THE LOUISIANA DEPARTMENT OF JUSTICE

As a substantially equivalent agency, the Louisiana Department of Justice (LDOJ) also accepts fair housing complaints within the state. A tabulation of complaints was received from the LDOJ. However, this data set lacked detailed information about the specific geographic area of alleged discriminatory activities.[54] Complaints from the LDOJ were provided from 1999 through October 2009.

Table 5.5
Fair Housing Complaints by Parish
State of Louisiana
Louisiana Department of Justice, 1999 – 10/2009

Parish	Total
Orleans Parish	208
Jefferson Parish	160
East Baton Rouge Parish	136
Lafayette Parish	42
St. Tammany Parish	36
Calcasieu Parish	29
Bossier Parish	25
Ouachita Parish	20
Rapides Parish	18
Terrebonne Parish	11
Lafourche Parish	3
Balance	253
Total	**941**

Table 5.5 presents the number of fair housing complaints received by the LDOJ from January 1999 through October 2009 by parish. Orleans Parish showed the highest number of complaints received during this time period, followed by Jefferson Parish, East Baton Rouge Parish and Lafayette Parish. A total of 42 complaints were filed in Lafayette Parish. With 4.6 percent of the state's population and 4.5 percent of the

[54] Some data by parish was ultimately received, but not in a timely enough manner for inclusion in this report.

state's fair housing complaints, the Lafayette Consolidated Area showed a frequency of complaints that is comparable to other entitlements in the state.

Nevertheless, data on the basis of the fair housing complaints or type of discrimination of the LDOJ complaints are presented in Table 5.6. More than 1,100 bases were cited by complainants, with roughly half of these bases relating to race. Discrimination on the basis of handicap, familial status and sex were also frequently cited.

Table 5.6
Fair Housing Complaints by Basis
State of Louisiana
Louisiana Department of Justice,
1999 – 10/2009

Description	Total
Race	643
Handicap	162
Familial Status	154
Sex	102
National Origin	39
Religion	15
Color	10
Future Use	1
Retaliation	0
Total	**1,126**

Table 5.7 presents the closure status of the complaints. Of the 951 fair housing complaints filed with the LDOJ, 453 were found to have a no cause determination. Conciliation was successfully achieved in 277 cases and 67 cases were closed when the complainant failed to cooperate.

Table 5.7
Fair Housing Complaints by Closure
State of Louisiana
Louisiana Department of Justice

Year	Total
No Cause Determination	453
Conciliation successful	277
Complainant Failed to cooperate	67
Withdrawn by complainant without resolution	51
Withdrawn by complainant after resolution	38
Unable to locate complainant	25
Dismissed for lack of jurisdiction	18
Litigation ended - discrimination found	7
ALJ dismissal	4
Cased deferred back to HUD	4
Discrimination found	3
DOJ dismissal	3
Unable to identify respondent	1
Missing	0
Total	**951**

FAIR HOUSING SURVEY

Additional evaluation of the fair housing profile was conducted via a survey of stakeholders, including individuals associated with minority organizations, fair housing groups, disability resource organizations, real estate and property management associations, banking entities and other persons involved in the housing arena. This stakeholder or expert community was chosen because, as a group, they should have a relatively solid understanding of the fair housing arena. The purpose of the survey was to gain a more qualitative analysis of the knowledge, experiences, opinions and feelings of

stakeholders and other interested parties regarding fair housing, as well as to gauge the stakeholders' actual understanding of affirmatively furthering fair housing.

A total of 451 responses were received from stakeholders throughout the state of Louisiana. Table 5.8 presents the number of responses by entitlement and shows that the numbers of responses varied by community.

Table 5.8
Responses by Entitlement
State of Louisiana
2009 Fair Housing Survey

Entitlement	Total
City of Alexandria	37
City of Bossier City	4
East Baton Rouge Consolidated Area	59
Houma-Terrebonne Consolidated Area	18
Jefferson Parish	61
City of Kenner	2
Lafayette Consolidated Area	70
City of Lake Charles	20
City of Monroe	7
City of New Orleans	133
City of Shreveport	9
City of Slidell	11
City of Thibodaux	11
Balance of State	9
Total	**451**

Respondents were asked to identify their role in the housing industry. Results for the Lafayette Consolidated Area showed that of 70 respondents, most were concerned citizens, followed by advocates, program managers and bank/financial servicepersons. These data are presented in Table 5.9.

Table 5.9
Primary Role in the Housing Industry
Lafayette Consolidated Area
2009 Fair Housing Survey

Role	Total
Concerned citizen	28
Advocate	6
Program manager	5
Bank/financial services	4
Housing developer	3
Property management	3
Real estate agent	3
Business services	1
Construction	1
Education/educator	1
Mortgage lending	1
Other services	1
Other (please specify)	12
Missing	1
Total	**70**

The next series of questions on the survey were generally introductory in nature. First, respondents were asked to reply to whether the laws were found to be useful; if they were difficult to understand and whether there was a training process available to them in regard to fair housing law. Table 5.10 provides the responses to these questions. Some 52 individuals felt that fair housing laws were useful and two felt that they were not useful. Fifteen individuals admitted that they were difficult to understand, and 11 more were not really sure if they were or were not easy to understand. This is a substantive portion of the stakeholder to expert community that appears to not understand fair housing law.

Table 5.10 Fair Housing Needs Survey Lafayette Consolidated Area 2009 Fair Housing Survey					
Question	**Yes**	**No**	**Don't Know**	**Missing**	**Total**
Federal, State and Local Fair Housing Law					
Do these laws serve a useful purpose?	52	2	9	7	70
Are fair housing laws difficult to understand or follow?	15	35	11	9	70
Is there a training process available for you to learn about fair housing laws?	26	15	0	29	70

Table 5.11 presents a tabulation of responses to three questions about whether the survey respondent had particular concerns or issues pertaining to fair housing in the Lafayette Consolidated Area. While a number of people elected to not answer this question, of those that did, 22 expressed concerns about fair housing in the area, 14 saw specific barriers or constraints to affirmatively furthering fair housing, and 14 more thought of specific areas that had fair housing problems.

Table 5.11 Fair Housing Needs Survey Lafayette Consolidated Area 2009 Fair Housing Survey					
Question	**Yes**	**No**	**Don't Know**	**Missing**	**Total**
Fair Housing Issues					
Do you have concerns about fair housing in your community?	22	29	7	12	70
Do you see barriers or constraints to affirmatively furthering fair housing?	14	26	17	13	70
Are there geographic areas that have fair housing problems?	14	14	27	15	70

The following presents a paraphrased list of the concerns, barriers and constraints most often cited by respondents.

- Lack of availability and affordability of housing,
- Discrimination in the rental markets,
- Lack of understanding of tenant rights and landlord responsibilities,
- Lack of understanding of fair housing,
- Lack of reporting of fair housing violations,
- Lack of enforcement of fair housing laws, and
- Lack of required fair housing training.

However, some of these concerns are not necessarily impediments to fair housing choice. The lack of available and affordable housing is an important housing planning issue, but not necessarily a fair housing issue. Furthermore, the quality of the relationships between landlords and tenants is also a housing consideration, but not strictly a fair housing issue because it does not relate to impediments to fair housing choice, as defined previously, unless the action is due to protected class status. Additional outreach and education about fair housing, affordable housing planning, and landlord/tenant responsibilities would help to better frame the three topics and assist in affirmatively furthering fair housing.

Table 5.12 presents responses related to state and local government policies or activities that might be contrary to affirmatively furthering fair housing. These four questions were asked in slightly different fashions; but they emphasized the following:

1. Taking planning, financing, or administrative action that adversely affects affirmatively furthering fair housing;
2. Awareness of non-compliance issues with any public housing authorities;
3. State or local codes, regulations, that may represent barriers to fair housing choice; and,
4. Public administrative actions or policies, including tax policy, that are barriers to fair housing choice.

While many survey respondents expressed that there were not any public policy issues adversely affecting fair housing choice, and a similar amount indicating that they did not know of any, a few indicated that there were concerns. The following two themes arose in these few responses:

- Alleged use of zoning ordinances that restrict affordable housing development.
- The potential existence of NIMBYism in development planning.

Table 5.12
Fair Housing Needs Survey
Lafayette Consolidated Area
2009 Fair Housing Survey

Question	Yes	No	Don't Know	Missing	Total
State and Local Government Policies and Activities Related to Fair Housing					
Do you feel state or local government may have taken planning, financing or administrative action that may have adversely affected fair housing choice?	5	22	27	16	70
Are you aware of any fair housing non-compliance issues with any public housing authorities?	2	29	23	16	70
Can you think of any state or local codes or regulations, including building, occupancy, health or safety codes, that may represent barriers to fair housing choice?	4	22	29	15	70
Can you think of any public administrative actions or policies, including tax policy, that may represent barriers to fair housing choice?	5	22	26	17	70

Three more questions pertained to fair housing activities in the area. These questions asked whether the respondent was aware of any fair housing testing in the community, aware of a statewide fair housing plan, and whether the fair housing laws of Louisiana should be changed. The results are presented in Table 5.13

Table 5.13
Fair Housing Needs Survey
Lafayette Consolidated Area
2009 Fair Housing Survey

Question	Yes	No	Don't Know	Missing	Total
Fair Housing Activities					
Are you aware of any fair housing testing in your community?	5	32	18	15	70
Are you aware of a statewide fair housing plan?	13	18	23	16	70
Do the fair housing laws in your community need to be changed?	4	11	39	16	70

Thirteen respondents were aware of a statewide fair housing plan. This means that at least some of the stakeholders were looking to the state for guidance in this arena. Additionally, four respondents saw a need to change the state's fair housing laws.

Table 5.14
Fair Housing Referrals
Lafayette Consolidated Area
2009 Fair Housing Survey

Suggested Referral	Total
Missing	23
Don't Know	14
HUD	14
Neighborhood Counseling Services	5
Other	5
Housing Authority	3
Legal Services	2
Lafayette Fair Housing Department	1
District Attorney	1
GNOFHAC	1
Management Company	1
Office of Community Development	1
State Attorney General's Office	1
Total	**70**

Respondents were also asked: If someone came to them alleging to be a victim of a fair housing violation, to what individual or organization would they refer the alleged victim? Respondents were not consistent in their responses. As seen in Table 5.14, HUD was most often cited, but 23 respondents provided no answer and 14 more said they did not know. In the state of Louisiana, the Louisiana Department of Justice is HUD's designated substantially equivalent agency and complainants should be referred to the LDOJ. It appears that the expert community responding to the 2009 fair housing survey in the Lafayette Consolidated Area was not aware of this, as only one respondent suggested the state attorney general's office. Consequently, the referral system may not be working well.

One of the concluding questions on the survey pertained to whether the stakeholder perceived of sufficient fair housing outreach and education. As seen in Table 5.15, below, the Lafayette Consolidated Area survey findings demonstrate that some 23 respondents did not know if there is sufficient fair housing outreach and education, no respondents felt that there is too much and another 20 felt that there is too little fair housing outreach and education.

Table 5.15
Fair Housing Needs Survey
Lafayette Consolidated Area
2009 Fair Housing Survey

Question	Too Little	Right Amount	Too Much	Don't Know	Missing	Total
Testing and Education						
Is there sufficient outreach and education regarding affirmatively furthering fair housing?	20	12	0	23	15	70
Is there sufficient testing in your community?	5	0	0	14	51	70

SUMMARY

FAIR HOUSING STUDIES AND CASES

Several national fair housing studies revealed that, despite efforts to curb housing discrimination in the U.S., problems still exist in terms of discrimination against ethnic and racial minorities, discrimination against persons with disabilities, and residential

segregation resulting from current fair housing efforts. National studies also revealed that there are problems with awareness of fair housing laws and protected classes.

A review of statewide fair housing studies and cases showed that the fair housing situation in Louisiana has been greatly affected by recent natural disasters, such as Hurricanes Katrina and Rita. Fair housing studies from the last five years showed that racial and ethnic minorities have faced discrimination in efforts to find housing in terms of discriminatory terms and conditions and advertising for rental properties. Additionally, several communities in the state enacted laws after the storms that may have encouraged residential segregation. Fair housing cases highlighted discrimination against persons with disabilities and ethnic and racial minorities.

FAIR HOUSING COMPLAINT DATA

Fair housing complaint data collected from the U.S. Department of Housing and Urban Development and the Louisiana Department of Justice showed that 67 fair housing complaints were filed in the Lafayette Consolidated Area in the last nine to ten years. Most complaints were filed on the bases of race, familial status or disability and were either found to have no cause or were settled successfully.

FAIR HOUSING SURVEY DATA

A fair housing survey was conducted throughout Louisiana and results for the Lafayette Consolidated Area showed that most respondents were aware of fair housing laws and find them easy to understand. Few respondents noted issues of government actions or policies representing barriers to fair housing or specific areas within the entitlement that have fair housing problems. However, there was substantive confusion about the difference between affordable housing planning and production and landlord/tenant law and affirmatively furthering fair housing. Furthermore, respondents expressed concerns about discrimination in the rental markets as well as an overall lack of understanding of fair housing law. Respondents, who were supposed to represent an expert community, did not seem to fully be aware of the fair housing responsibilities of the Louisiana Department of Justice. Last, the majority of respondents noted that there is a lack of fair housing outreach and education efforts in their community.

SECTION VI. IMPEDIMENTS AND SUGGESTED ACTIONS

IDENTIFIED IMPEDIMENTS TO FAIR HOUSING CHOICE

In 2009, a substantive analysis of impediments to fair housing choice was initiated statewide by the Louisiana Office of Community Development. Near the close of the calendar year, a strategy session was held in Baton Rouge with the Office of Community Development and participating entitlements throughout the state. The outcome of this strategy session was the identification of specific impediments or statewide concerns and a set of corresponding statewide fair housing actions directed toward mitigating, lessening, or eliminating the identified impediments. These considerations are presented below, followed by those impediments that are specific to the Lafayette Consolidated Area.

Statewide Impediments to Fair Housing Choice

Three Categories:

A. *Insufficient fair housing system capacity that limits access to the system and the ability to respond to fair housing needs.*
B. *Insufficient or ineffective communication and coordination among agencies and those interested in affirmatively furthering fair housing.*
C. *Lack of understanding of fair housing by both consumers and providers.*

A. Insufficient Fair Housing System Capacity

1. Insufficient fair housing system capacity to respond to questions or concerns or to address fair housing needs (outside of New Orleans).
2. Lack of effective referral system, as interested persons are referred to many different places.
3. Poor documentation of fair housing activities or lack of interest in sharing information.
4. Alleged use of zoning and land use regulations to discriminate by units of local government.

B. Ineffective Communication and Coordination

5. Inadequate communication efforts between fair housing entities and agencies charged with affirmatively furthering fair housing.

C. Lack of Understanding of Fair Housing

6. Lack of sufficient fair housing outreach and education resulting in:
   a. Lack of understanding of fair housing issues and knowledge of fair housing laws,
   b. Confusion about the differences between fair housing, housing production planning, and landlord/tenant issues,
   c. Insufficient interest in fair housing activities in some communities,
   d. Lack of desire to affirmatively further fair housing, and

   e. Some local government actions may not be in the spirit of affirmatively furthering fair housing.
7. Lack of sufficient financial literacy resulting in:
   a. Disproportionately high denial rates for racial and ethnic minorities,
   b. Denial rates disproportionately high in lower-income areas, and
   c. Originated high annual percentage rate loans targeted to minority areas.
8. Discrimination in rental markets.
9. Failure to make reasonable accommodation, particularly in rental markets.

Suggested Statewide Actions to Consider

Three Goals:

A. *Improve fair housing system capacity, access to system and ability to respond to needs.*
B. *Improve communication and coordination among agencies and those interested in affirmatively furthering fair housing.*
C. *Enhance understanding of fair housing by both consumers and providers.*

A. Improve Fair Housing System Capacity

1. Build additional fair housing system capacity.
   a. Enhance departmental resources by acquiring seasoned and experienced personnel familiar with fair housing and affirmatively furthering fair housing.
   b. Establish additional Fair Housing Initiative Program (FHIP) recipients in the state.
      i. Provide technical assistance or other assistance to aid in creation of these entities, thereby providing better coverage in other areas of the state.
   c. Establish the Louisiana Fair Housing Working Group (FHWG), a statewide entity charged with reviewing and setting statewide fair housing policy actions. The lead agency might best be one with ties throughout the state, such as the Louisiana Office of Community Development or the Louisiana Housing Finance Agency. The FHWG would:
      i. Be comprised of individuals from entitlements and state agencies,
      ii. Meet periodically with meeting locations rotating geographically,
      iii. Offer oversight of statewide policies and actions,
      iv. Include a budget for funding actions to occur,
      v. Accept funding from everyone in the FHWG, such as through a percent of HUD formula allocation; funding could also come from contributions by private industry or other interested government agencies,
      vi. Research and coordinate efforts to establish the FHWG as a non-profit entity so that private contributions could be tax deductible.

2. Develop consistent referral system and distribute to responsible agencies. This would:
   a. Be created through decisions by the FHWG.
   b. Streamline and condense referral system to fewer "doors" to improve access to the fair housing system.

3. Improve documentation of fair housing enforcement activities. The FHWG would recommend and set policy on fair housing reporting, such as:
   a. Better tracking number of cases and basis of complaint,
   b. Better tracking number and types of discriminatory issues, and
   c. Better facilitating record keeping for outreach, education, testing and enforcement activities.

4. Inform units of local government on what types of zoning and land use regulations might be construed to be discriminatory.
   a. The FHWG would study and make specific recommendations.
   b. The FHWG would conduct research to uncover best practices.

B. Increase Communication and Coordination

5. Improve communication between fair housing agencies and agencies charged with affirmatively furthering fair housing.
   a. The FHWG should coordinate an inter-agency approach including all entitlements, Louisiana Department of Justice, Louisiana Housing Finance Agency and Louisiana Office of Community Development.
   b. Members of the FHWG should share experiences of fair housing entities, set schedule of actions and make recommendations.
   c. The FHWG should review prospective communication barriers and why they are occurring, including suggesting methods for improvement of both reporting and communication.

C. Enhance Understanding of Fair Housing for Both Consumers and Providers

6. Enhance fair housing outreach and education for both consumers and providers.
   a. Improve understanding of fair housing and fair housing law by:
      i. Conducting public educational or public relations activities such as holding web-based seminars, outreach seminars and other teaching and instructional actions or tools for enhancing understanding of fair housing law.
      ii. Creating learning opportunities, especially for selected groups.
   b. Lessen or eliminate confusion between fair housing, planning for affordable housing production, and landlord tenant issues. The FHWG would draft a policy statement illuminating the differences between these issues.
   c. Advise units of local government about responsibilities pertaining to fair housing and which land use policies may be construed to be discriminatory.
   d. Encourage both entitlement and non-entitlement communities to affirmatively further fair housing by:
      i. Researching and preparing examples of best practices.
      ii. Researching and preparing prospective liabilities documented in case history.

7. Enhance the financial literacy of Louisiana residents, by
   a. Enhancing first-time homebuyer education courses,

b. Enhancing consumer understanding and knowledge of credit, how to obtain and keep good credit, through public service ads, web-based seminars, and other outreach and education activities.
c. These steps will lead to:
    i. Reducing disproportionately high denial rates,
    ii. Reducing concentration of denial rates in selected lower-income areas,
    iii. Reducing or eliminating targeting of high annual percentage rate loans.
d. Track future HMDA data for progress toward these goals.

8. Reduce or eliminate discrimination in rental markets.
    a. Contact property management firms, associations and landlords and reach out to them for enhancing understanding of fair housing law.
    b. Prepare lists of best and worst practices, liabilities and lessons learned, and share this with the property management firms, associations and landlords.

9. Encourage rental managers to accept requests for reasonable accommodation.
    a. Communicate with rental managers to advise them of responsibilities pertaining to reasonable accommodation.
    b. Conduct audit testing of newly constructed rental properties to measure compliance with current fair housing law and the Americans with Disabilities Act.

Suggested Two-Year Fair Housing Action Plan

The state of Louisiana has 14 HUD-designated entitlement communities, with the Louisiana Office of Community Development and the Louisiana Housing Finance Authority being the HUD grantees for the balance of the state. To better and more effectively affirmatively further fair housing, each of these government entities should consider taking the following actions:

1. Form a working group that will have the authority to determine, fund and take specific actions to affirmatively further fair housing throughout the state. This group will be identified by the end of December 2010.
    a. During the July 1 through December 31, 2010 time period the group will accomplish the following:
        i. Elect chair, vice chair and treasurer for the group;
        ii. Determine meeting schedule and frequency, such as monthly or quarterly, as well as the location parameters, such as rotating locations or fixed locations;
        iii. Prepare a list of fair housing activities to be undertaken, such as outreach and education, audit testing, or fair housing documentation procedures;
        iv. Prepare a set of draft RFPs to be released that will hire contractors to conduct the fair housing activities. Each will have specific measurement criteria so that fair housing activities that are undertaken can be measured;
        v. Invite the Louisiana Department of Justice to participate in affirmatively furthering fair housing and in the operation of the working group;
        vi. Develop a consistent fair housing referral system and distribute to all group members and have the members distribute this within their own communities.

b. During the January 1, 2011 through June 30, 2011 time period, accomplish the following organizational and activity objectives:
   i. Determine which entitlement or work group participant is to be the fiscal agent;
   ii. Sign contracts with the fiscal agent and the fiscal agent signs contracts with the working group participants;
   iii. Determine the precise CPD allocation percent that will represent the funding source. This represents a uniform portion or share of the HUD CPD allocation received by each of the participants;
   iv. Send allocations to fiscal agent;
   v. Finalize the RFP documents and release the RFPs for bid.
c. During the second year of the existence of the working group the following actions should be considered:
   i. Elect a new chairman, vice chair and treasurer;
   ii. Determine meeting schedule and frequency, such as monthly or quarterly, as well as the location parameters, such as rotating locations or fixed locations;
   iii. Select contractors to conduct the bid fair housing activities and initiate all projects;
   iv. Have the treasurer initiate payments to the selected contractors;
   v. Have the treasurer research the feasibility of converting the working group to a non-profit corporation, with the participants as members and without any payroll. This will allow private companies to contribute tax-deductable contributions to the fair housing organization;
   vi. Determine if non-profit status will be beneficial for the group;
   vii. Prepare a list of fair housing activities to be undertaken during the upcoming year, such as outreach and education, audit testing, or fair housing documentation procedures;
   viii. Send fiscal agent budget allocations;
   ix. Issue a progress review document that evaluates the contracted fair housing activities for effectiveness;
   x. Revise or enhance the description of fair housing activities to be conducted in the next year;
   xi. Determine the precise CPD allocation percent that will represent the funding source. This represents a uniform portion or share of the HUD CPD allocation received by each of the participants;
   xii. Finalize the RFP documents and release the RFPs for bid;
   xiii. Decide on fair housing contractors to be used for the second round of Louisiana fair housing activities.

Lafayette Consolidated Area Impediments to Fair Housing Choice

1. Several of the stakeholders participating in the 2009 Fair Housing Survey did not know where to refer persons with fair housing complaints and only one cited the role of the Louisiana Department of Justice.
2. Lack of widespread understanding of fair housing laws,
3. Lack of understanding of mortgage credit and mortgage application process resulting in:
   a. Disproportionately high denial rates for racial and ethnic minorities,

b. Denial rates disproportionately high in lower-income areas, and
c. Originated high annual percentage rate loans targeted to minority areas.

Suggested Lafayette Consolidated Area Actions to Consider

1. Participate in the Louisiana Fair Housing Working Group.
   a. Share the successful fair housing outreach and planning approach, that the Lafayette Consolidated Area currently utilizes, with other members of the FHWG.
   b. Assist in facilitating improved communication in the FHWG membership and the Public Protection Division of the Louisiana Department of Justice.
2. Continue fair housing outreach and education to Lafayette residents.
3. Continue homebuyer education activities, increasing financial literacy.

APPENDIX A. ADDITIONAL CENSUS DATA

Table A.1
Population by Ethnicity
Lafayette Consolidated Area
2000 Census SF1 Data

Ethnicity	Lafayette City	Lafayette (Remainder)	Total
Hispanic	2,071	1,249	3,320
Non-Hispanic	108,186	78,997	187,183
Total Population	**110,257**	**80,246**	**190,503**
Percent Hispanic	1.88%	1.56%	1.74%

Table A.2
Group Quarters Population
Lafayette Consolidated Area
2000 Census SF1 Data

Place	Lafayette City	Lafayette (Remainder)	Total
Institutionalized			
Correctional Institutions	540	0	540
Nursing Homes	119	403	522
Other Institutions	22	158	180
Total	**681**	**561**	**1,242**
Noninstitutionalized			
College Dormitories	0	0	0
Military Quarters	0	0	0
Other Noninstitutional Group Quarters	119	52	171
Total	**119**	**52**	**171**
Group Quarters Population	**800**	**613**	**1,413**

APPENDIX B. ADDITIONAL HMDA DATA

Table B.1
Owner-Occupied Home Purchase Loan Applications by Loan Type
Lafayette Consolidated Area
HMDA Data 2002 - 2007

Loan Type	2002	2003	2004	2005	2006	2007	Total
Conventional	4,376	4,980	5,627	6,598	7,264	6,450	35,295
FHA - Insured	744	756	591	508	478	375	3,452
VA - Guaranteed	143	139	122	113	129	117	763
Rural Housing Service or Farm Service Agency	46	93	86	88	62	104	479
Total	**5,309**	**5,968**	**6,426**	**7,307**	**7,933**	**7,046**	**39,989**

Table B.2
Owner-Occupied Home Purchase Loan Applications by Selected Action Taken by Race
Lafayette Consolidated Area
HMDA Data 2002 - 2007

Race		2002	2003	2004	2005	2006	2007	Total
American Indian or Alaskan Native	Originated	10	13	10	7	11	6	57
	Denied	2	9	2	4	3	1	21
	Denial Rate %	16.7%	40.9%	16.7%	36.4%	21.4%	14.3%	26.9%
Asian or Pacific Islander	Originated	30	34	52	72	89	49	326
	Denied	4	7	18	10	13	12	64
	Denial Rate %	11.8%	17.1%	25.7%	12.2%	12.7%	19.7%	16.4%
Black	Originated	265	307	359	487	493	447	2,358
	Denied	289	295	273	249	283	282	1,671
	Denial Rate %	52.2%	49.0%	43.2%	33.8%	36.5%	38.7%	41.5%
Hispanic (Race)	Originated	26	53	.	.	.	.	79
	Denied	9	17	.	.	.	.	26
	Denial Rate %	25.7%	24.3%	.	.	.	.	24.8%
White	Originated	2,133	2,600	2,443	2,909	3,132	2,822	16,039
	Denied	578	596	522	671	653	632	3,652
	Denial Rate %	21.3%	18.6%	17.6%	18.7%	17.3%	18.3%	18.5%
Other	Originated	18	28	.	.	.	.	46
	Denied	4	3	.	.	.	.	7
	Denial Rate %	18.2%	9.7%	.	.	.	.	13.2%
Not Provided by Applicant	Originated	278	178	204	226	317	235	1,438
	Denied	155	103	102	111	145	83	699
	Denial Rate %	35.8%	36.7%	33.3%	32.9%	31.4%	26.1%	32.7%
Not Applicable	Originated	5	1	9	1	0	0	16
	Denied	1	0	2	0	0	0	3
	Denial Rate %	16.7%	0.0%	18.2%	0.0%	.	.	15.8%
Total	Originated	2,765	3,214	3,077	3,702	4,042	3,559	20,359
	Denied	1,042	1,030	919	1,045	1,097	1,010	6,143
	Denial Rate %	**27.4%**	**24.3%**	**23.0%**	**22.0%**	**21.3%**	**22.1%**	**23.2%**
Hispanic (Ethnicity)	Originated			60	53	89	86	288
	Denied			27	23	18	17	85
	Denial Rate %	.	.	31.0%	30.3%	16.8%	16.5%	22.8%

Table B.3
Owner-Occupied Home Purchase Loan Applications by Selected Action Taken by Gender
Lafayette Consolidated Area
HMDA Data 2002 - 2007

Gender		2002	2003	2004	2005	2006	2007	Total
Male	Originated	1,968	2,332	2,202	2,584	2,880	2,507	14,473
	Denied	552	558	550	629	633	615	3,537
	Denial Rate %	21.9%	19.3%	20.0%	19.6%	18.0%	19.7%	19.6%
Female	Originated	591	770	748	970	1,021	951	5,051
	Denied	348	406	322	360	408	354	2,198
	Denial Rate %	37.1%	34.5%	30.1%	27.1%	28.6%	27.1%	30.3%
Not Provided by Applicant	Originated	205	112	124	147	141	101	830
	Denied	140	66	47	56	56	41	406
	Denial Rate %	40.6%	37.1%	27.5%	27.6%	28.4%	28.9%	32.8%
Not Applicable	Originated	1	0	3	1	0	0	5
	Denied	2	0	0	0	0	0	2
	Denial Rate %	66.7%	.	0.0%	0.0%	.	.	28.6%
Total	Originated	2,765	3,214	3,077	3,702	4,042	3,559	20,359
	Denied	1,042	1,030	919	1,045	1,097	1,010	6,143
	Denial Rate %	**27.4%**	**24.3%**	**23.0%**	**22.0%**	**21.3%**	**22.1%**	**23.2%**

Table B.4
Action of Owner-Occupied Home Purchase Loan Applications by Income: Originated and Denied
Lafayette Consolidated Area
HMDA Data 2002 - 2007

Income Group		2002	2003	2004	2005	2006	2007	Total
$15,000 or less	Loan Originated	30	39	42	20	23	15	169
	Application Denied	96	114	81	92	60	34	477
	Denial Rate %	76.2%	74.5%	65.9%	82.1%	72.3%	69.4%	73.8%
More than $15,000 up to $30,000	Loan Originated	435	497	408	451	386	345	2,522
	Application Denied	418	410	357	355	305	248	2,093
	Denial Rate %	49.0%	45.2%	46.7%	44.0%	44.1%	41.8%	45.4%
More than $30,000 up to $45,000	Loan Originated	584	686	649	763	766	677	4,125
	Application Denied	265	241	214	234	267	235	1,456
	Denial Rate %	31.2%	26.0%	24.8%	23.5%	25.8%	25.8%	26.1%
More than $45,000 up to $60,000	Loan Originated	522	594	595	725	791	693	3,920
	Application Denied	141	118	107	142	167	175	850
	Denial Rate %	21.3%	16.6%	15.2%	16.4%	17.4%	20.2%	17.8%
More than $60,000 up to $75,000	Loan Originated	415	418	431	496	578	507	2,845
	Application Denied	44	47	67	76	92	109	435
	Denial Rate %	9.6%	10.1%	13.5%	13.3%	13.7%	17.7%	13.3%
More than $75,000	Loan Originated	728	907	880	1,126	1,391	1,271	6,303
	Application Denied	61	83	68	120	174	189	695
	Denial Rate %	7.7%	8.4%	7.2%	9.6%	11.1%	12.9%	9.9%
Data Missing	Loan Originated	51	73	72	121	107	51	475
	Application Denied	17	17	25	26	32	20	137
	Denial Rate %	25.0%	18.9%	25.8%	17.7%	23.0%	28.2%	22.4%
Total	Loan Originated	2,765	3,214	3,077	3,702	4,042	3,559	20,359
	Application Denied	1,042	1,030	919	1,045	1,097	1,010	6,143
	Denial Rate %	**27.4%**	**24.3%**	**23.0%**	**22.0%**	**21.3%**	**22.1%**	**23.2%**

Table B.5
Action of Owner-Occupied Home Purchase Loan Applications by Income by Race: Originated and Denied
Lafayette Consolidated Area
HMDA Data 2002 - 2007

Race		<= $15K	$15K - $30K	$30K - $45K	$45K - $60K	$60K - $75K	> $75K	Data Missing	Total
American Indian or Alaskan Native	Loan Originated	0	4	16	7	9	21	0	57
	Application Denied	1	8	4	3	0	4	1	21
	Denial Rate %	100.0%	66.7%	20.0%	30.0%	0.0%	16.0%	100.0%	26.9%
Asian or Pacific Islander	Loan Originated	3	31	51	63	50	110	18	326
	Application Denied	2	10	12	10	10	15	5	64
	Denial Rate %	40.0%	24.4%	19.0%	13.7%	16.7%	12.0%	21.7%	16.4%
Black	Loan Originated	53	622	649	462	220	323	29	2,358
	Application Denied	197	724	373	180	81	94	22	1,671
	Denial Rate %	78.8%	53.8%	36.5%	28.0%	26.9%	22.5%	43.1%	41.5%
Hispanic (Race)	Loan Originated	2	13	20	12	17	13	2	79
	Application Denied	1	10	4	6	0	5	0	26
	Denial Rate %	33.3%	43.5%	16.7%	33.3%	0.0%	27.8%	0.0%	24.8%
White	Loan Originated	98	1,707	3,102	3,113	2,333	5,312	374	16,039
	Application Denied	215	1,121	900	560	293	489	74	3,652
	Denial Rate %	68.7%	39.6%	22.5%	15.2%	11.2%	8.4%	16.5%	18.5%
Other	Loan Originated	0	5	8	13	6	12	2	46
	Application Denied	1	2	1	1	0	1	1	7
	Denial Rate %	100.0%	28.6%	11.1%	7.1%	0.0%	7.7%	33.3%	13.2%
Not Provided by Applicant	Loan Originated	13	140	275	248	208	508	46	1,438
	Application Denied	60	216	161	90	51	87	34	699
	Denial Rate %	82.2%	60.7%	36.9%	26.6%	19.7%	14.6%	42.5%	32.7%
Not Applicable	Loan Originated	0	0	4	2	2	4	4	16
	Application Denied	0	2	1	0	0	0	0	3
	Denial Rate %	.	100.0%	20.0%	0.0%	0.0%	0.0%	0.0%	15.8%
Total	Loan Originated	169	2,522	4,125	3,920	2,845	6,303	475	20,359
	Application Denied	477	2,093	1,456	850	435	695	137	6,143
	Denial Rate %	**73.8%**	**45.4%**	**26.1%**	**17.8%**	**13.3%**	**9.9%**	**22.4%**	**23.2%**
Hispanic (Ethnic)	Loan Originated	2	35	60	59	36	82	14	288
	Application Denied	4	30	25	8	6	12	0	85
	Denial Rate %	66.7%	46.2%	29.4%	11.9%	14.3%	12.8%	0.0%	22.8%

Table B.6
Percent Denial Rates by Income by Year for White Applicants
Lafayette Consolidated Area
HMDA Data 2002 - 2007

Year	2002	2003	2004	2005	2006	2007	Total
<= $15K	72.6%	69.4%	56.3%	80.0%	71.4%	65.2%	68.7%
$15K - $30K	42.2%	37.4%	39.7%	41.8%	39.6%	36.6%	39.6%
$30K - $45K	25.4%	22.3%	18.8%	21.8%	23.1%	23.5%	22.5%
$45K - $60K	17.5%	14.2%	13.8%	14.9%	14.9%	16.4%	15.2%
$60K - $75K	7.8%	8.4%	11.4%	12.4%	11.1%	14.8%	11.2%
Above $75K	6.2%	6.7%	5.8%	8.7%	9.3%	11.3%	8.4%
Data Missing	15.0%	13.4%	18.1%	14.2%	17.8%	21.8%	16.5%
Total	**21.3%**	**18.6%**	**17.6%**	**18.7%**	**17.3%**	**18.3%**	**18.5%**

Table B.7
Percent Denial Rates by Income by Year for Black Applicants
Lafayette Consolidated Area
HMDA Data 2002 - 2007

Year	2002	2003	2004	2005	2006	2007	Total
<= $15K	78.4%	78.0%	78.0%	81.6%	83.9%	68.4%	78.8%
$15K - $30K	57.3%	59.8%	57.2%	43.7%	52.3%	51.9%	53.8%
$30K - $45K	52.2%	42.8%	39.4%	28.1%	29.3%	33.3%	36.5%
$45K - $60K	35.6%	24.2%	19.0%	23.3%	29.5%	33.3%	28.0%
$60K - $75K	20.0%	30.3%	29.3%	15.4%	27.4%	36.0%	26.9%
Above $75K	33.3%	19.5%	15.4%	18.4%	22.2%	27.3%	22.5%
Data Missing	57.1%	16.7%	50.0%	0.0%	40.0%	60.0%	43.1%
Total	**52.2%**	**49.0%**	**43.2%**	**33.8%**	**36.5%**	**38.7%**	**41.5%**

Table B.8
Originated Owner-Occupied Home Purchase Loans by Race by HAL Status
Lafayette Consolidated Area
HMDA Data 2004 - 2007

Race	Loan Type	2004	2005	2006	2007	Total
American Indian	Other Originated	8	4	10	6	28
	High APR Loan	2	3	1	0	6
	Percent High APR	20.0%	42.9%	9.1%	0.0%	17.6%
Asian	Other Originated	46	56	73	43	218
	High APR Loan	6	16	16	6	44
	Percent High APR	11.5%	22.2%	18.0%	12.2%	16.8%
Black or African American	Other Originated	255	268	300	279	1,102
	High APR Loan	104	219	193	168	684
	Percent High APR	29.0%	45.0%	39.1%	37.6%	38.3%
White	Other Originated	2,179	2,463	2,664	2,483	9,789
	High APR Loan	264	446	468	339	1,517
	Percent High APR	10.8%	15.3%	14.9%	12.0%	13.4%
Not Provided by Applicant	Other Originated	183	173	223	187	766
	High APR Loan	21	53	94	48	216
	Percent High APR	10.3%	23.5%	29.7%	20.4%	22.0%
Not Applicable	Other Originated	7	1	0	0	8
	High APR Loan	2	0	0	0	2
	Percent High APR	22.2%	0.0%	.	.	20.0%
Total	Other Originated	2,678	2,965	3,270	2,998	11,911
	High APR Loan	399	737	772	561	2,469
	Percent High APR	**13.0%**	**19.9%**	**19.1%**	**15.8%**	**17.2%**
Hispanic	Other Originated	55	45	60	77	237
	High APR Loan	5	8	29	9	51
	Percent High APR	8.3%	15.1%	32.6%	10.5%	17.7%

Table B.9
Originated Owner-Occupied Home Purchase Loans by Income by HAL Status
Lafayette Consolidated Area
HMDA Data 2004 - 2007

Income Group		2004	2005	2006	2007	Total
$15,000 or less	Other Originated	29	11	19	12	71
	High APR Loan	13	9	4	3	29
	Percent High APR	31.0%	45.0%	17.4%	20.0%	29.0%
More than $15,000 up to $30,000	Other Originated	309	305	270	250	1,134
	High APR Loan	99	146	116	95	456
	Percent High APR	24.3%	32.4%	30.1%	27.5%	28.7%
More than $30,000 up to $45,000	Other Originated	529	584	588	555	2,256
	High APR Loan	120	179	178	122	599
	Percent High APR	18.5%	23.5%	23.2%	18.0%	21.0%
More than $45,000 up to $60,000	Other Originated	532	549	622	580	2,283
	High APR Loan	63	176	169	113	521
	Percent High APR	10.6%	24.3%	21.4%	16.3%	18.6%
More than $60,000 up to $75,000	Other Originated	395	424	480	436	1,735
	High APR Loan	36	72	98	71	277
	Percent High APR	8.4%	14.5%	17.0%	14.0%	13.8%
More than $75,000	Other Originated	819	985	1,214	1,134	4,152
	High APR Loan	61	141	177	137	516
	Percent High APR	6.9%	12.5%	12.7%	10.8%	11.1%
Data Missing	Other Originated	65	107	77	31	280
	High APR Loan	7	14	30	20	71
	Percent High APR	9.7%	11.6%	28.0%	39.2%	20.2%
Total	Other Originated	2,678	2,965	3,270	2,998	11,911
	High APR Loan	399	737	772	561	2,469
	Percent High APR	**13.0%**	**19.9%**	**19.1%**	**15.8%**	**17.2%**

Table B.10
Percent of HAL Owner-Occupied Home Purchase Loans Originated by Income
Lafayette Consolidated Area
HMDA Data 2004 - 2007

Income	2004	2005	2006	2007	Total
<= $15K	31.0%	45.0%	17.4%	20.0%	29.0%
$15K - $30K	24.3%	32.4%	30.1%	27.5%	28.7%
$30K - $45K	18.5%	23.5%	23.2%	18.0%	21.0%
$45K - $60K	10.6%	24.3%	21.4%	16.3%	18.6%
$60K - $75K	8.4%	14.5%	17.0%	14.0%	13.8%
> $75K	6.9%	12.5%	12.7%	10.8%	11.1%
Data Missing	9.7%	11.6%	28.0%	39.2%	20.2%
Total	**13.0%**	**19.9%**	**19.1%**	**15.8%**	**17.2%**

APPENDIX C. ADDITIONAL FAIR HOUSING SURVEY DATA

Table C.1 Survey Results: What are your concerns about fair housing in your community? Lafayette Consolidated Area 2009 Fair Housing Survey
Lack of knowledge
Affordable housing, either renting or buying a dwelling
Age & sex
conditions of rental units
discrimination
I have heard people say they were turned downed from renting a home because of handicap and also because they were not married they considered him not a constant source of income.
In developing Louisiana Housing Trust Fund developments in two rural Acadiana communities, we were given written evidence that were no zoning issues. However when the funds were awarded, problems arose.
NIMBYism--City Council Members do not want affordable housing in their district.
not enough rental properties
Race & Age
Racial Discrimination
Real estate prices are too high for many people to afford to buy a house.
Shortage of affordable housing Long waiting lists for housing assistance programs
There is such a turnover in apartment managers, many apartment owner are not staffing their facilities with qualified staff. A great amount of required maintenance is not being done, and tenants are afraid to report these conditions due to fear of eviction.
too costly
What does it affect and how long?
Whether Landlords are following Law/renters & others know rights.
Wide perception that black people who receive welfare income will attract crime and damage the property.

Table C.2 Survey Results: What are the barriers or constraints to affirmatively furthering fair housing? Lafayette Consolidated Area 2009 Fair Housing Survey
Nationality
Availability
City will change zoning, etc to exclude affordable housing.
Costs of Implementation
Houses (as well as many apartments) are prohibitively pricey.
if a tenant has a problem they cannot resolve and must seek court relief they must wait sometimes for several months before their ordinary process hearing come to court. They endure a financial hardship in recovering deposits sand damages due them. This lack of money drives tenants to remain in substandard housing.
It seems like there is not a lot of support for building affordable housing, thus people on low income or section 8 have limited options. Affordable housing is VERY limited in our community, especially since the hurricanes.
knowledge of rights for tenants and responsibilities for landlords
NIMBY. See above pertaining to resistance to housing developments even after being provided documentation suggesting no zoning issues.
people not reporting and not knowing they have been discriminated upon and the older people who are renting a home do not know they are discriminating.
Racists homeowners
Self-Sufficiency
South side

Table C.3 Survey Results: What are the geographic areas with fair housing problems? Lafayette Consolidated Area 2009 Fair Housing Survey
Eunice and Ville Platte.
Lafayette and surrounding areas
Lots of racism in Vermilion Parish.
low income and rural
My office receives more housing complaint from the north side of Lafayette.
New Iberia
North Lafayette
North side
Southside of Lafayette

Table C.4 Survey Results: Survey Results: What are the main causes of problematic areas? Lafayette Consolidated Area 2009 Fair Housing Survey
Affordable starter homes are in crime infested areas, so much so that better kept homes and neighborhoods are most often found outside Lafayette city limits or in very expensive neighborhoods
Homeowners who rent do not know about the discrimination laws of fair housing.
Ignorance of the law
lack of available housing and misappropriation of current residents
Lack of knowledge
landlords and lack of the law being enforced
NIMBY and fear if the unknown.
NIMBYism, No consequences to cities who exclude affordable housing by administrative or other means. They continue to receive HUD funding. They continue to block affordable housing.
Poor time management
This area has older smaller homes and more rental property than other sections of town. There are more apartment complexes and trailer parks. Tenants do not understand their rights and obligation and landlords are often not complying with the letter or spirit of the law

Table C.5 Survey Results: Please cite government actions that may have adversely affected fair housing Lafayette Consolidated Area 2009 Fair Housing Survey
Lafayette is aware of LA Fair Housing concerns
Planners have neglected upkeep of the central downtown areas, such as road repair, weed control, housing codes and vacant lots/homes
See above regarding NIMBY notwithstanding prior confirmation of appropriate zoning.
They tried to convince HFA to withdraw funding from a LIHTC project in New Iberia.

Table C.6 Survey Results: Please cite the fair housing non-compliance issues Lafayette Consolidated Area 2009 Fair Housing Survey
Dont know
Priority into public housing is dependent on "who you know".

Table C.7 Survey Results: Please cite the codes or regulations that may represent barriers to fair housing Lafayette Consolidated Area 2009 Fair Housing Survey
City has suburban codes and regulations that do not work for infill projects that should have new urbanism rules ie; smaller lot size, common green area, etc.
City of Ville Platte has an ordinance which says no commercial development within 300 feet of residential development. This ordinance can be and apparently has been selectively applied.
landlords not maintaining properties
No children in upstairs apartments

Table C.8 Survey Results: Survey Results: Please cite policies that may represent barriers to fair housing Lafayette Consolidated Area 2009 Fair Housing Survey
Lack of knowledge
Planning Councils refusing to sub-divide land for single family affordable housing, using planning councils to refuse re-zoning requests, moratoriums on multi-family or subdivision projects of affordable housing.
See above.
Some taxes in current area are extremely high
Tax policy-personal experience?

Table C.9 Survey Results: How should fair housing laws be changed? Lafayette Consolidated Area 2009 Fair Housing Survey
Develop an equitable process by planning councils and city councils to issue sub-division and/or zoning. For infill projects, utilize new urbanism codes.
There needs to be investigation into employees and residents of public housing.
To the need of the community

APPENDIX D. PUBLIC OUTREACH

THE 2009 LOUISIANA FAIR HOUSING FORUMS

Sponsored by the Louisiana Office of Community Development

You are invited to attend!

The state of Louisiana is currently undertaking a study to evaluate fair housing throughout the state. It is known as:
The Analysis of Impediments to Fair Housing Choice.

Listen to preliminary findings of the study. Provide your knowledge, opinions and feelings about fair housing choice. Offer your suggestions on how to eliminate impediments to fair housing choice and ways we can work together to further fair housing in your community.

Federal and state fair housing laws prohibit discrimination in housing based on race, color, religion, sex, national origin, disability or familial status.

Orleans Parish has extended additional protections for sexual orientation, gender identification, creed, age and marital status.

Ten Fair Housing Forums are scheduled November 16 through November 19, 2009

Monday, Nov 16

City of New Orleans
10:00 am, Monday
St. Maria Goretti Church
L. Earl Gautreaux JCL
Center, Rooms 3 & 4
7300 Crowder Blvd.
Mr. Barry Walton
504-658-4348

Jefferson Parish and
City of Kenner
1:00 pm, Monday
East Bank Council
Chambers
1221 Elmwood Park Blvd.
2nd Floor
Ms. Anatola Thompson
504-736-6260

City of Slidell
4:00 pm, Monday
Slidell City Council
Chambers
1330 Bayou Lane
Trailer #110
Ms. Marina Stevens
985-646-3879

Tuesday, Nov 17

East Baton Rouge and
State of Louisiana
9:00 am, Tuesday
Louisiana Housing
Finance Agency
2415 Quail Drive
LHFA Board Room
Ms. Annie Clark
225-810-5689

Houma/Terrebonne and
City of Thibodaux
2:00 pm, Tuesday
8026 Main St, 2nd Floor
Council Meeting Room
Houma, LA 70360
Ms. Kelli Cunningham
985-873-6591

Wednesday, Nov 18

City of Lake Charles
9:00 am, Wednesday
Council Chambers
326 Pujo Street
1st Floor
Ms. Esther Vincent
337-491-1465

Lafayette
5:00 pm, Wednesday
Greenhouse Senior
Center
110 NE Evangeline
Thruway
Mr. Jeff Broussard
337-291-8422

Thursday, Nov 19

City of Monroe
10:00 am, Thursday
Monroe City Hall
400 Lea Joyner
Expressway
Ms. Alecia Murphy
318-329-2256

Bossier City
1:00 pm Thursday
Bossier Parish
Library Historical Center
2206 Beckett St.
Mr. Bob Brown
318-741-8560

City of Alexandria
5:00 pm Thursday
Bolton Avenue
Community Center
315 Bolton Ave.
Ms. Brenda Ray
318-449-5072

For anyone in need of special accommodations, please provide advance notice by contacting the above contact persons

EQUAL HOUSING OPPORTUNITY

APPENDIX E. LAFAYETTE FAIR HOUSING APPROACH

The following narrative represents the approach currently being used to address the impediments to fair housing by Lafayette Consolidated Government, Neighborhood Counseling Services. All services provided are conducted by two full-time certified housing counselors serving approximately 1,350 clients a year.

Improving the knowledge of homeowners, homebuyers and renters of their awareness of discriminatory practices and their rights and to increase financial literacy are two of the Human Services Division's priorities. In an effort to improve knowledge of the home buying process and educate homeowners, homebuyers, renters, Neighborhood Counseling Services has partnered with Southern University's IDA Program and local banks to provide financial literacy, budget and credit group education to clients. Neighborhood Counseling Services also hosts a quarterly financial literacy group education session for our clients which is open to the public. Group education is offered to promote financial literacy, improve knowledge, decrease discriminatory practices and advocate for consumers. During the Home Buyers Education training, pre-purchase and default/delinquency counseling, Neighborhood Counseling Services staff inform clients how to identify predatory lending and offer a free review of loan documents prior to signing and closing. NCS understands that uninformed clients are more likely to be victims of predatory lending and abusive fair housing practices and thus continues to offer training to identify these problems. During homeownership training a realtor explains realtor responsibilities, purchase agreements and fair housing regulations. The lender discusses maximum loan capacity, interest rates, credit requirements, good faith estimate and loan options. The housing inspector explains the inspection process and reviews a sample inspection report in order to avoid future expenses. Insurance professionals review the types of insurance needed, liability issues, and deductible expenses. Legal responsibilities, title search, closing procedures and document review are conducted by an attorney specializing in real estate. Partnering lenders make referrals for pre-purchase counseling to NCS when a loan has been denied. Potential home owners are able to schedule one-on-one counseling sessions that will include an assessment of their financial profile (budget, credit report review), identification of personal needs relating to home ownership, and an action plan reflecting their financial situation. Counselors work with potential homeowners one-on-one and thru group education to insure they are ready to be pre-approved for a home loan.

Partnering lenders make referrals for pre-purchase counseling to NCS when a loan has been denied. Potential homeowners are able to schedule a one-on-one counseling session that includes an assessment of their financial profile (budget, credit report review), identification of personal needs relating to home ownership, and an action plan reflecting their financial situation. Counselors work with potential homeowners one-on-one and through group education to ensure that they are ready to be pre-approved for a home loan. Neighborhood Counseling Services offers financial literacy education to all of its clients, pre-purchase, renters, homebuyers and homeowners. Financial literacy education geared toward pre-purchase and default/delinquency counseling is a basic element of financial stability. Financial literacy education and mortgage delinquency/default counseling

contain an expense and tracking chart to ensure that clients are aware of debt. Neighborhood Counseling Services Homebuyer's group education uses Money Smart modules to teach managing debt, credit cards, understanding consumer credit reports, and establishing a saving and investment plan. Clients are encouraged to start an emergency fund to cover 3 to 6 months housing, food and basic utility costs. In the event of layoffs, job lass, or major illness, consumers would not be strained financially. Institutions that are FDIC or NCUA are encouraged for banking relationships. Budget and credit workshops teach how to budget, understanding credit reports, managing finances, credit recovery and managing scheduled payments. Neighborhood Counseling Services is a member of the Acadiana Asset Building Coalition which meets on a monthly basis and serves on the Financial Literacy Committee. The group recognizes that without a basic understanding of the need for budgeting, saving and avoidance of high-cost borrowing practices the goal of economic stability may be unobtainable. Through collaboration and partnerships with other agencies, Neighborhood Counseling Services is able to expand its services by offering more in-depth financial literacy and homebuyer education and recruit more on-on-one counseling clients.

Fair Housing Seminar

Homebuyers, homeowners, renters, tenants and landlords are provided with updated information on their rights and responsibilities through our annual Fair Housing Seminar co-sponsored by the Realtor Association of Acadiana. This event is free and open to the public. We partner with the Louisiana Attorney General's Office, the United States Attorney's Office, Acadiana Legal Services, The Advocacy Center (elderly and disabled), and the Lafayette City Court Judges Office to provide a broad base presentation of fair housing laws and general housing information. Improving the knowledge of homeowners, homebuyers and renters to be aware of discriminatory practices and their rights is accomplished through one-on-one counseling sessions, phone counseling, information and referral. Neighborhood Counseling Services has a working relationship with the Louisiana Attorney General's office particularly in the area of Fair Housing and discrimination complaints. All discrimination complaints filed with HUD are also filed with the Attorney General's office. Their office also provides fair housing information that is utilized in one-on-one counseling and information sessions. The United States Attorney's Office presents information on settled cases at the Annual Fair Housing seminar. They also are available to assist with questions of federal legality and recent court decisions relevant to the issues clients are facing. Neighborhood Counseling Services strives to inform renters, homebuyers and homeowners of their rights prior to a situation of occurrence. We review documents and reiterate through homebuyer's education that clients should be aware of the discriminatory practices and their rights as consumers. Neighborhood Counseling Services partners with the Advocacy Center for assistance with legal issues facing seniors and persons with disabilities (communicating with rental managers) on a day to day basis. Lafayette City Court assists to address the challenges with the landlord/tenant rights issues and eviction process. Both city court judges have been presenters for the Annual Fair Housing Seminar. An attorney from Acadiana Legal Services prepares information to help prevent Fair Housing disputes at the yearly Fair Housing Seminar. They assist us with approximately twenty-one hours of telephone assistance yearly.

Outreach/advertising for Fair Housing Events

Neighborhood Counseling Services issues press releases to four local newspapers, fifteen radio stations and three television stations. Through PSA's and live interviews, television stations routinely offer NCS spots on their local morning or noon programs. Events are also promoted using flyers and the Lafayette Consolidated Government internet/intranet computer information dissemination system. Neighborhood Counseling Service has used Acadiana Open Channel to market directly to a large market of historically underserved citizens. Our counselors have been guests on their community interest programs as well as specific interest programming. Television appearances are vital to our outreach philosophy. Print media has been highly effective in reaching target audiences. The Daily Advertiser, The Independent, The Times of Acadiana and Southern Consumer Times newspapers have all allowed venues to advertise events and agency services. Local city-parish government has been an effective tool in informing consumers about upcoming event and services. The Lafayette Parish Consolidated Government has allowed Neighborhood Counseling Services to display a page on their website that described our services, location, contact information, housing discrimination complaint hotline # and other pertinent information. Fair housing brochures, pamphlets and information are distributed to attendees of outreach events and presentations.

Documentation

All one-on-one counseling and group education clients are entered into Counselor Max (client management system). Individual case records, activity logs and Counselor Max will continue to be our tracking system. Attendees of community presentations, fairs, and outreach are tracked thru sign in logs and kept in the file of that event. Counselors keep files open and continue to work with the client until the work plan objectives have been achieved or the client no longer participates in fulfilling the objectives of the work plan. Follow up activities include contacting the clients, landlords, mortgage companies, or lenders through phone calls, visits, email and U. S. mail. to determine the status and disposition of their case. All contacts and correspondence is documented in Counselor Max.

Training of Staff

The Neighborhood Counseling Services staff are members of Louisiana Federation of Housing Counselors and National Association of Housing Counselors and Agencies. The staff receives training at conferences to keep them current with legislation regarding fair housing laws, issues and concerns. All NCS staff members are certified housing counselors.

Group Education

Classes	Frequencies	No. of Classes 2008/2009
Financial Literacy Classes	Quarterly/When Requested	11
Budget and Credit Classes	Monthly/When Requested	15
Homeownership Training	Monthly	12

Fair Housing Seminar	Annually	1
Homebuyer's Fair	Annually	1
Homebuyer's Club	Quarterly	4

APPENDIX F. GLOSSARY

Americans with Disabilities Act
Established in 1990 and offers protection from discrimination for persons with disabilities.

Consolidated Plan
The Consolidated Plan services four separate, but integrated functions as: a planning document for the jurisdiction which builds on a participatory process with residents; an application for federal funds under HUD's formula grant programs which are: CDBG, HOME, ESG, HOPWA; a three- to five-year strategy to be followed in carrying out HUD programs; and lastly, an action plan describing individuals activities to be implemented.

Cost Burden
Relates to persons who spend more than 30.0 percent of their income on housing and housing related costs.

Denial Rate
The rate at which loans are rejected; in this report refers to mortgage lending activity.

Disproportionate Share
A geographic region is said to have a disproportionate share of a population when that population comprises more than 10 percentage points of jurisdiction average.

Entitlement Area
An underlying formula governing the allocation of Block Grant funds to eligible recipients. Entitlement grants are provided to larger urban cities (i.e. population greater than 50,000) and larger urban counties (greater than 200,000).

Fair Housing Act
Refers to Title VIII of the 1968 Civil Rights Act, which made it illegal to discriminate in the buying, selling or renting of housing based on a person's race, color, religion or national origin.

Fair Housing Assistance Program
An agency or organization that operates on a substantially equivalent level as a federal agency and is contracted to process housing complaints.

Fair Housing Initiative Program
An agency or organization that receives federal grant money in exchange for offering fair housing services, such as education and outreach or testing.

Financial Literacy
In this report, refers to understanding of the mortgage lending industry and its practices, including high interest rate loans and credit history.

High Annual Percentage Rate Loans
Loans that are more than three percentage points for home purchases when contrasted with comparable treasure instruments or five percentage points for refinance loans.

Home Mortgage Disclosure Act

Enacted in 1975 and established that financial agencies are required to publicly disclose the race, sex, and income of mortgage applicants and borrowers by census tract.

Housing Amendments Act

Extended protections of the Fair Housing Act to include familial status and disability.

NIMBY

An acronym for Not In My Backyard; example: resistance to development of projects such as low-income housing or airports in local areas.

Non-entitlement Area

Geographic areas that are not considered Entitlement Areas in the distribution of Block Grant funds.

Tenure

Refers to status of housing in terms of being occupied or unoccupied, can be further classified by being occupied by renters or owners.

Predatory Lending

In this report, refers to origination of high annual percentage rate loans, or loans that are more than three percentage points for home purchases when contrasted with comparable treasure instruments or five percentage points for refinance loans.

Protected Class

Groups of persons protected by law in fair housing transactions.

Reasonable Accommodation

A modification or change in terms or property to accommodate a person with disabilities; example: installing a ramp for a person in a wheelchair or allowing a service animal to reside in an apartment complex that otherwise does not accept animals.