

Analysis of Impediments to Fair Housing Choice

Cobb County, Georgia

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**Prepared for
Cobb County**

By



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Executive Summary

Equal access to housing choice is a cornerstone principle of America's commitment to equality and opportunity for all. Title VIII of the Civil Rights Act of 1968, more commonly known as the Fair Housing Act, ensures protection of housing opportunity by prohibiting discrimination in the sale or rental of housing on the basis of race, color, religion, sex, and national origin. The Act was amended in 1988 to provide stiffer penalties, establish an administrative enforcement mechanism, and to expand its coverage to prohibit discrimination on the basis of familial status and disability. The U.S. Department of Housing and Urban Development (HUD), and specifically HUD's Office of Fair Housing and Equal Opportunity (FHEO), is responsible for the administration and enforcement of the Fair Housing Act and other civil rights laws.

Each year, HUD requires Community Development Block Grant (CDBG) entitlement grantees to submit a certification that they will affirmatively further fair housing and that their grants will be administered in compliance with Title VI of the Civil Rights Act of 1968 and the Fair Housing Act as amended in 1988. Cobb County will meet this obligation by performing an Analysis of Impediments to Fair Housing Choice (AI). The AI assesses current fair housing initiatives, and identifies the impediments to fair housing choice in the county and describes actions the county will take to overcome them. To perform this AI, Cobb County contracted with WFN Consulting.

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

Historical Overview

With a land area 340 square miles, Cobb County has been one of the largest and the fastest growing counties in Georgia. In 2012, Cobb County had an estimated population of 707,442, making it the third largest county in the state. Over the years, the county has become a significant part of the booming Atlanta metropolitan area. Cobb County is home to Dobbins Air Reserve Base, Lockheed Martin, Six Flags over Georgia, and four Fortune 500 companies. Beginning in 2017, the county will also be home of the Atlanta Braves.

In 1832, the State Legislature passed an act creating Cobb County. The land was first home to Native American settlements and grew after the U. S. Army removed the Cherokees to western lands in 1838.

During the Civil War, Union forces occupied Marietta and the neighbouring towns. Several battles were fought in Cobb during June and July 1864, including the Battle of Kennesaw

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

Mountain. After the war, Cobb residents saw the railroad built, small industries established, and a gradual increase in commerce. Farms began to decrease during the 1940s.

Socioeconomic Analysis

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

Cobb County is located in the metropolitan (metro) region of Atlanta, Georgia. Metro Atlanta's 2010 population exceeded 5.6 million in the 28-county Atlanta region, with roughly 12% of that population located in Cobb County. Between 2000 and 2010, metro Atlanta's population growth (27%) was nearly double the national growth rate, making it the seventh largest city in the nation. The U.S. Census Bureau estimates that Cobb County had approximately 730,981 residents as of 2014, making it the 3rd largest county in the state.

The county has a large population of younger residents. According to the 2013 American Community Survey 1 year estimates, approximately 30% of the county's population is between the ages of 25 and 44. Additionally, the number of senior residents ages 55 to 64 has increased steadily and the number of residents ages 65 and over has doubled since 2000, indicating a need for continued planning for the needs of the senior citizen and elderly population. Cobb County also has a relatively diverse population. According to the 2010 Census, Non-white minorities represent 43.7% of the total population with a forecast of continued growth in the future. African-Americans are the second largest racial group in Cobb County behind whites, accounting for 24.4% percent of the population. Hispanic residents make up 12.3% of the county's population. Since 2004, 29% of all population growth in the county has come from international migration.²

According to the Bureau of Labor Statistics, Cobb County unemployment rates were typically below national and regional averages in the time between 2010 and 2015. ³Cobb County saw an increase in unemployment, due to the Great Recession of 2007-2009, and unemployment rates averaged 9.17 in 2009 and 9.7% in 2010. However unemployment rates have steadily declined and are now 5.3% as of March 2015, a 4.4% decrease since 2010.

²Center for Immigration Studies. Who Got the Jobs in Georgia? <http://cis.org/georgia-employment-growth-since-2000-went-to-immigrants>. Accessed on June 5, 2015.

³ Bureau of Labor Statistics

Protected Class Analysis

As of 2013, Cobb County had an estimated population of 717,190 people, up by 13.2% since 2000. Just over half of the population was non-Latino White (45.9%), with African American residents making up the second largest racial/ethnic group at 25.3% of the total. Other minority population segments include Latinos (12.6%), Asians (4.9%), and persons of multiple races (2.1%). American Indians/Alaska Natives, Native Hawaiians/Pacific Islanders, and persons of other races each made up less than 0.5% of total population.

Since the 2000 Census, racial and ethnic diversity increased in Cobb County, as it did nationally and in Georgia. The county's White population fell by 6.5% (27,195 persons), while its African American population expanded by 68,523 residents (or 60.7%) and its Latino population added 43,703 residents (93.1%). The Native Hawaiian/Pacific Islander population more than doubled (123.4%), and the Asian population nearly doubled (92.5%).

As of the 2009-2013 American Community Survey, 15.1% of Cobb County's population was foreign born, this is above the foreign born population share of the MSA (13.4%), state (9.7%) and U.S. (12.9%). Since the 2000 Census, the county's non-native population grew by 50.1%, a rate that was above that of the nation (29.7%) but below that of the state (64.7%). The largest share of Cobb County's foreign born residents are from the Caribbean and Central America (44.8%), compared to 52.8% of the U.S. population. Asians make up 24.8% of the foreign born population countywide, and Africans constitute the third largest group at 11.1% of all non-U.S. natives.

As of the 2010 Census, there were 260,056 households in Cobb County, of which more than two-thirds (67.4%) were families.⁴ More than half of families (53.8%) and over one-third of total households (36.3%) included children. Nearly one-fifth of family households (19.3%) and over one-half of non-family households (54.1%) had female householders, together totaling 79,642 (or 30.6% of total householders).

The most recent American Community Survey data (2009-2013), reported Cobb County had a disabled population of 54,961 (or 7.9% of total population). This rate was well below that of both the state (11.9%) and nation (12.1%). Of persons with a disability, about two-thirds were under the age of 65 and the remaining one-third were 65 or over.

Housing needs for residents with a disability vary depending on several factors including disability type. Ambulatory difficulties affect the largest portion, nearly half (49.5%) , of Cobb County residents with a disability. Cognitive difficulties and independent living difficulties are the

⁴ The Census defines a family household as a household with two or more people (one of whom is the householder) related by birth, marriage, or adoption residing together. A family household also includes any unrelated people who may be residing with the family.

next most common, each affecting about one-third of residents (37.3% and 31.2%, respectively). Note that the total number of difficulties is 1.8 times Cobb County's total disabled population, indicating that many people face more than one difficulty.

Segregation Analysis

Overall, within Cobb County, there are moderate levels of segregation in four of the six population pairings, with low segregation in the remaining two. Both Whites and Asians are moderately segregated from African Americans. While segregation between African Americans and Whites fell slightly from 2000 to 2010 (by 0.03), the dissimilarity index between African Americans and Asians remained constant. Latinos are also moderately segregated from Whites and Asians. While the former showed no change since 2000, dissimilarity between Latinos and Asians increased by 0.05, indicating that these populations are less likely to live in the same census tracts in 2010 than in 2000.

Population pairings that are most similarly distributed throughout the county (and thus least segregated from one another) are Latino-African American and Asian-White.

In Cobb County Whites are the most isolated, in effect segregated, from other racial and ethnic groups. In 2010, the average White resident lived in a tract that was 65% White, down from an average of 75% in 2000. Isolation was relatively moderate for African Americans (0.35) and Latinos (0.21), and both were more isolated in 2010 than in 2000. Asian residents had a much lower isolation index level of 0.07.

The highest diversity census tracts tend to be located in the southern portion of the county and along the I-75 corridor, including within Cobb's incorporated cities. Least diverse census tracts are located in the county's unincorporated northeast and northwest areas.

Access to Opportunity

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

Areas with low access to jobs for residents are indicated by index of scores of 1-20 and account for the distance between residence and employment, and labor market supply. These areas are scattered throughout Cobb County and are not specifically concentrated in the block groups with low-income to moderate income residents. Some of the areas with the lowest job access index scores are also home to a large number of residents who are racial and ethnic minorities. Census tract 315.07 has a score of 3 and is home to 1,198 African American residents and 682 Latino residents. Census tract 315.03 has a job access score of only 1, indicating almost no job

access, and it is the home of 1,543 African-American residents. Likewise, Census tract 313.09 is home to 1,540 African-American and 980 Latino residents, and has a job access score of 1.

School Proficiency Index values are calculated by elementary school student performance on state exams. Schools with lower proficiency have index scores between 11 and 20. The majority of schools with these scores are located in regions with low-income and moderate-income families. Tracts 311.01 and 311.08, which have the lowest proficiency scores possible 11, are comprised of 2,074 African-American residents and 1,713 Latino residents. In comparison, census tracts with school proficiency scores in the 90's, these populations are below 250.

Housing Profile

As noted in the 2013 ACS estimates, Cobb County had a total of 287,565 housing units. Of these, 211,617 (74%) were single-family attached or detached housing units and 25,514 (8.9%) ranged from 2-9 units. Comparatively, a total of 46,174 housing structures contained 10 or more units (16.1%). In 2013, the County also had 4,194 (1.5%) mobile home structures in its inventory while boats, RVs, and vans had the lowest number of structures in units at 66 (0.0%).

The rate of housing vacancy has varied in Cobb County since 2000, with the lowest housing vacancy rates noted in 2000 at 4.2%. The highest rate of vacancy was recorded in 2010 at 10.6%. It is important to note that the economy was in the midst of the national recession during this time period. According to the 2011-2013 ACS estimates, Cobb County experienced a 0.1% decrease in vacancy rates from 2012 to 2013.

The age of the housing stock in Cobb County has a significant impact on the housing conditions in the area. Much of the housing stock in the county has aged, as evidenced by the 185,194 (63.8%) housing units being built between 1970 and 1999. As housing ages, maintenance costs also rise which can present significant cost issues for low and moderate homeowners.

A five year comparison of the median sales price of homes sold in Cobb County reflects a decrease in home values in the area. In 2007, 19,368 homes were sold in Cobb County with a median sales price of \$176,400. As of 2013, 17,067 homes were sold with a median sales price of \$168,000.

There are currently 417 units in some stage of foreclosure (default, auction or bank owned), while the number of homes listed for sale is 1,074 as stated in RealtyTrac's May 2015 foreclosure data. In May 2015, the number of properties that received a foreclosure filing in Cobb County was 17% higher than the previous month and 18% higher than the same time last year.⁵

⁵RealtyTrac, Cobb County Real Estate Statistics & Foreclosure Trends, www.realtytrac.com

Home Mortgage Disclosure Act (HMDA) Analysis

Cobb County includes complete information about applicant sex and household income for 10,399 of the total 11,581 loan application records (89.8%). Males made up the largest share of applicants (38.4%), followed by male/female couples (34.0%) and females (27.6%).

Looking at low income applicants, loan approval and denial rates show little variation by gender. Approval rates range from 73.6% for male/female couples to 76.1% for females. In the moderate income band, more variation in approval and denial rates exists. Of the 1,262 applications completed by male/female couples, 95.2% were approved. In contrast, approval rates were in the mid-80s for male and female applicants (83.5% for males and 86.3% for females). In the high income category, differences between each applicant group were considerably less pronounced, although male/female co-applicants still had the highest approval rate at 91.5%. The approval rate for males was 2.7 percentage points lower at 88.8%, and for females was 2.2 percentage points lower at 89.3%. Overall, male/female co-applicants were denied loans in 7.3% of cases, compared to 14.3% for female applicants and 14.8% for male applicants.

African American, Latino, and other minority races are less likely to apply for home purchase loans than Whites. Of those that complete applications, African Americans and Latinos are denied loans twice as frequently as Whites; lending institutions, meanwhile, are less likely to report reasons for these denials than they are denials to White applicants. Further, loan origination rates tend to be lower and denial rates higher in areas with higher concentrations of minority population.

Land Use and Zoning Analysis

We live, work and play within the confines of comprehensive land use planning. Comprehensive land use planning is a critical means by which governments address the interconnection and complexity of their respective jurisdictions. The interconnectedness of land uses means that a decision as to the use of a particular piece of property has consequences not only for surrounding property, but for a myriad of other issues as well.

Because zoning codes present a crucial area of analysis for a study of impediments to fair housing choice, the zoning codes for Cobb County were obtained and individually reviewed against a set of fair housing issues. For each issue, the ordinance was assigned a risk score, with the possible scores defined as follows:

- 1 = low risk – the provision poses little risk for discrimination or limitation of fair housing choice;

2 = medium risk – the provision is neither among the most permissive nor most restrictive; while it could complicate fair housing choice, its effect is not likely to be widespread; and;

3 = high risk – the provision causes or has potential to result in systematic and widespread housing discrimination or the limitation of fair housing choice.

The 15 individual risk scores, some with multiple parts, were averaged for each municipality, yielding a composite score indicative of the probability of the municipality's zoning ordinance, in general, limiting fair housing choice. Complete reports for the County is included as an appendix to this document, however, the composite scores lend themselves to comparative analysis. Cobb County's average total risk score is 1.8 which means that the County's zoning code is relatively low risk and posing low risk for discrimination or limitation of fair housing choice.

Public Investment, Infrastructure Analysis, and Education

Cobb County is served by 114 schools that provide education services for 110,001 students. Minority enrollment for grades Pre-K through Middle School exceeds Georgia's average. Minority enrollment exceeds majority in Cobb County, with the exception of private schools. Private schools also have the smallest student-to-teacher ratio.

Student performance on the SAT tests declined slightly from an average score of 1534 in 2007 to an average score of 1515 in 2013, but this is 63 points higher than the state average and 17 points higher than the national average. The graduation rate has declined from 84.2% in 2008 to 76.5% in 2013 (7% decrease). Poverty rates for residents who did not complete high school (26.20%) are highest among Cobb County's population 25 years and older. These residents are more likely to experience poverty and lower incomes.

Hate Crimes Data

Reporting hate crimes is voluntary on the part of the local jurisdictions. Some states started submitting data only recently, and not all jurisdictions are represented in the reports. According to the Cobb County Police Department, Cobb County initiated collecting data regarding hate crimes in September of 2010. Hate crime statistics compiled for Cobb County demonstrate that a total of 66 hate crimes were committed between 2010 and 2015. Harassing/threatening communications, criminal trespass, simple battery, terroristic threat and disorderly conduct are the most common hate crimes in the area.⁶

⁶ *Cobb County Police Department, Crime Statistics Department Data*

Fair Housing Organizations and Activities

The Cobb County CDBG Program Office is the local entity designated to educate local residents and organizations on fair housing rights and collect information on potential fair housing complaints. This offers residents and potential grant fund recipients a centralized location to go to with fair housing concerns. Complaints received by Cobb County are forwarded to the local HUD office for review.

Efforts have also been increased to educate and promote fair housing for residents of the County. In April 2010, the CDBG staff hosted a Fair Housing Symposium. In coordinating this event, the CDBG Program Office recruited local community groups and organizations that also have interest in promoting fair housing. Keynote speakers did an excellent job presenting relevant materials and the information was well received. In 2014 the CDBG Program Office also hosted various "Needs Assessment Workshops" across the county for a total of seven events. The intent of these workshops was to reach out to the community and provide an informational sheet entitled "Just the Facts" regarding the Fair Housing Act. Also, members from the CDBG Program Office were available to initiate dialogue with the attendees on their perception of fair housing choice within the county.

Fair Housing Lawsuit Analysis

In an effort to provide as comprehensive a report as possible within the geographic and temporal restrictions, any eligible case arising in Cobb County, Georgia which was first filed or for which a decision was reported since January 1, 2010 was reviewed to determine its feasibility for inclusion within this report. After a thorough review and vetting of all case law which featured a claim or defense under the provisions of the FHA for the requisite time frame, a pair of cases, involving the same Plaintiff meet the requisite criteria. One decided case: Dorothy Binns v. City of Marietta Housing Assistance Program, (No. 1:07-CV-0070-RWS, March 22, 2010); following the court's decision to allow Ms. Binn's claim under the FHA to proceed, a settlement agreement was reached between Ms. Binns and MHAP wherein MHAP granted Ms. Binns Section 8 benefits. With the agreement, the final claim was dismissed. One ongoing case: Dorothy Binns v. City of Marietta Housing Choice Voucher Program, (No. 1:13-CV-01637-LMM filed May 14, 2013); there are a multitude of procedural claims based upon failure of Ms. Binns to properly serve the defendant. The court directed Ms. Binns to properly serve the defendant with her Amended Complaint. MHCVP was terminated as a defendant and the City of Marietta was substituted. As of May 29, 2015, the case remains in discovery with the filing of Certificates of Service by the City of Marietta of its first set of responses to Ms. Binns' discovery requests.

Complaint Data and Analysis

From January 1, 2011 through March 31, 2015 there were 66 housing complaints filed for Cobb County. Of these complaints, 14 were determined to have cause. A total of \$175,918 in settlement compensation was paid regarding the “conciliated/settled and withdrawn after resolution” claims. As of March 31, 2015, 5 FHEO complaints remained open.

This review of complaints reflects that the overwhelming majority of complaints investigated by the Atlanta FHEO for Cobb County were based on race and disability status, respectively at 38% and 24% of the total types of Protected Class complaint filings with familial status as the next largest complaint at 11%.

Impediments to Fair Housing

In the *Fair Housing Planning Guide*, HUD defines an impediment to fair housing choice as an action, omission or decision based on race, color, religion, sex, disability, familial status, or national origin that restricts or has the effect of restricting housing choices or the availability of housing choices. Throughout this assessment various community issues have surfaced, both positive and negative. Some of these issues represent general community needs (e.g. the uniqueness of the needs of urbanized areas and those of the rural desert communities) and, while valid, do not restrict or have the effect of restricting housing choice and thus do not constitute impediments. The following impediments were identified in this analysis.

Impediment #1- Lack of Fair Housing Education

Although education and outreach in the County is limited, the County has been praised for its success at sustaining education with new initiatives including the establishment of a fair housing hotline and bus advertisements. As helpful as these efforts are, numerous indicators point to the need to do even more. Public opposition to affordable rental and for-sale housing suggests that residents may not fully understand the benefits available with affordable housing. Education and awareness of fair housing laws is imperative to alleviating housing discrimination. More than half of survey respondents stated they did not know where to file a fair housing complaint. The survey also supports the notion that increased education is also needed for landlords and property owners. Of those respondents to the survey believing they had been discriminated against, 73.3% said the discrimination had been perpetrated by a landlord or property owner. As the County continues to expand with an increasingly diverse population, fair housing education must be continuous and presented in a context that is relative to the current community concerns.

Impediment #2 – Disparities in Mortgage Lending

While HMDA data does not indicate substantial variations in loan outcomes or reasons for denial related to applicant gender, access to mortgage lending does vary by race and ethnicity. African American, Latino, and other minority races are less likely to apply for home purchase loans than Whites. Of those that complete applications, African Americans and Latinos are denied loans twice as frequently as Whites; lending institutions, meanwhile, are less likely to report reasons for these denials than they are denials to White applicants. Further, loan origination rates tend to be lower and denial rates higher in areas with higher concentrations of minority population. The presence of disparities alone is not evidence enough to prove outright discrimination (there may be legitimate factors such as credit score, job history, and collateral that result in these loan denial patterns) but they do have the effect of limiting the housing choice of would-be borrowers.

Impediment #3 - Zoning Provisions Restricting Residential Uses from Residential Districts

Cobb County's zoning code and the zoning ordinances of the County's individual municipalities are generally supportive of housing choice for people with disabilities who may desire group living arrangements, although the size of group homes permitted in residential zoning districts is kept at six or fewer residents. Such small-scale group homes are permitted by the County in nearly every residential zoning district. However, facilities housing recovering alcohol and drug abusers for the purpose of their reintegration into society are classified differently from other group homes and are generally restricted by the County and its municipalities to non-residential zoning districts. In some cases, these facilities are confined only to heavy industrial districts theoretically alongside chemical storage and heavy manufacturing operations. If the only housing choices available to this group of persons are in non-residential districts, residents will be deprived of the usual social interactions that normally take place in residential areas. These zoning regulations pose a significant impediment to fair housing choice for some Cobb County residents.

Impediment #4 - Lack of Accessibility to Public Transportation

Despite the extensive public transportation system, residents in less centrally located along the Cobb Parkway Corridor and the East-West Connector have limited access to public transit. Transit in remote areas of the County is limited to programs related to human services trips and privately operated service. However, program related services do provide trips for the elderly, disabled, and low income riders. Of survey respondents reporting public transportation needs, the highest need reported was that public transportation service availability does not coincide with work schedules. This lack of availability was reported by 37.96% of respondents.

Evidence has shown a major link between public transportation, employment and affordable housing opportunities throughout the nation. As public transportation is inefficient means to

providing access to employment. The availability and accessibility of public transportation is critical in efforts to expand affordable housing to groups in need and to Protected Classes. Based on the conversations with non-profits, community leaders and observations from survey results, and transportation data, the data has revealed limitations to transportation exist in West Cobb (Powder Springs and Austell) and North Cobb (Acworth) which has limited access to local and express bus routes. Also, the data revealed limitations in accessibility to public transportation for commuters traveling east to west in Cobb County, due to the limited lack access to transit stops and connections. As the lack of accessibility to public transportation restricts commuting in and around the County and has the potential to adversely influence housing choice. About 42% of survey respondents expressed that public transportation did not connect to major employers.

Impediment #5 - High Housing Costs

Affordability is an important aspect in regards to fair housing choice and individuals being able to obtain secure, safe, and decent housing. It is also a significant factor for residents attempting to select housing that meets their current family needs. Homeowners or renters who are paying more than 30 percent of their income on housing-related costs are at risk for experiencing cost burdens. The quantitative data obtained from the Census Bureau and HUD, supported by comments provided by County residents, key stakeholders, and the Community Survey, demonstrate that a significant number of households in Cobb County have insufficient income to afford appropriate housing. Currently, less than half of the County's population are paying less than the ideal 30% of their income for housing costs. Housing choices are fundamentally limited by household income and purchasing power, in which low and moderate-income persons in the County have significantly restricted housing choices.

Introduction

Equal access to housing choice is a cornerstone principle of America’s commitment to equality and opportunity for all. Title VIII of the Civil Rights Act of 1968, more commonly known as the Fair Housing Act, ensures protection of housing opportunity by prohibiting discrimination in the sale or rental of housing on the basis of race, color, religion, sex, and national origin. The Act was amended in 1988 to provide stiffer penalties, establish an administrative enforcement mechanism, and to expand its coverage to prohibit discrimination on the basis of familial status and disability. The U.S. Department of Housing and Urban Development (HUD), and specifically HUD’s Office of Fair Housing and Equal Opportunity (FHEO), is responsible for the administration and enforcement of the Fair Housing Act and other civil rights laws.

Provisions to affirmatively further fair housing (AFFH) are principal and long-standing components of HUD’s housing and community development programs. These provisions flow from the mandate of Section 808(e)(5) of the Fair Housing Act which requires the Secretary of HUD to administer the Department’s housing and urban development programs in a manner to affirmatively further fair housing.⁷ A fair housing study, known as an Analysis of Impediments to Fair Housing Choice (AI), is required of HUD grantees receiving funds under the Community Development Block Grant (CDBG) and Home Investment Partnerships Act (HOME) programs. To perform this Analysis of Impediments, Cobb County contracted with WFN Consulting.

Definitions and Data Sources

Definitions

Affirmatively Further Fair Housing –In keeping with the latest proposed guidance from HUD, to Affirmatively Further Fair Housing Choice (AFFH) is to comply with “the 1968 Fair Housing Act’s obligation for state and local governments to improve and achieve more meaningful outcomes from fair housing policies, so that every American has the right to fair housing, regardless of their race, color, national origin, religion, sex, disability or familial status.”⁸

Fair Housing - carrying out its Analysis of Impediments to Fair Housing Choice, the County utilized the following definition of Fair Housing:

- A condition in which individuals of similar income levels in the same housing market have a like range of choice available to them regardless of race, color, ancestry, national

⁷ U.S. Department of Housing and Urban Development Office of Fair Housing and Equal Opportunity. *Fair Housing Planning Guide: Volume 1 (Chapter 1: Fair Housing Planning Historical Overview, Page 13)*. March 1996.

⁸ U.S. Department of Housing and Urban Development. “HUD Publishes New Proposed Rule on Affirmatively Furthering Fair Housing Choice.” Press Release No. 13-110. July 19, 2013.

origin, religion, sex, disability, age, marital status, familial status, sexual orientation, source of income, or any other category which may be defined by law now or in the future.

Impediments to Fair Housing Choice - As adapted from the *Fair Housing Planning Guide*, impediments to fair housing choice are understood to include:⁹

- Any actions, omissions, or decisions taken because of race, color, religion, sex, disability, familial status, or national origin which restrict housing choices or the availability of housing choices.
- Any actions, omissions, or decisions which have the effect of restricting housing choices or the availability of housing choices on the basis of race, color, religion, sex, disability, familial status, or national origin.

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

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

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

- HUD defines "affordable" housing as housing that costs no more than 30% of a household's total monthly gross income. For rental housing, the 30% amount would be inclusive of any tenant-paid utility costs.
- For homeowners, the 30% amount would include the mortgage payment, property taxes, homeowners insurance, and any homeowners' association fees.

Data Sources Used in This Analysis

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

- 2010 and 2000 Census Summary File 1 (SF 1) – This dataset contains what is known as "100 percent data," meaning that it contains the data collected from every household that participated in the 2010 Census and is not based on a representative sample of the

⁹ U.S. Department of Housing and Urban Development Office of Fair Housing and Equal Opportunity. *Fair Housing Planning Guide: Volume 1 (Chapter 2: Preparing for Fair Housing Planning, Page 2-17)*. March 1996.

population. Though this dataset is very broad in terms of coverage of the total population, it is limited in the depth of the information collected. Basic characteristics such as age, sex, and race are collected, but not more detailed information such as disability status, occupation, and income. The statistics are available for a variety of geographic levels with most tables obtainable down to the census tract or block level.

- 2000 Census Summary File 3 (SF 3) – Containing sample data from approximately one in every six U.S. households, this dataset is compiled from respondents who received the “long form” Census survey. This comprehensive and highly detailed dataset contains information on such topics as ancestry, level of education, occupation, commute time to work, and home value. The SF 3 dataset was discontinued for the 2010 Census; therefore, SF 3 data from the 2000 Census was the only tract-level data source available for some variables.

American Community Survey (ACS) – The American Community Survey is an ongoing statistical survey that samples a small percentage of the U.S. population every year, thus providing communities with more current population and housing data throughout the 10 years between censuses. This approach trades the accuracy of the Decennial Census Data for the relative immediacy of continuously polled data from every year. ACS data is compiled from an annual sample of approximately 3 million addresses rather than an actual count (like the Decennial Census’s SF 1 data) and therefore is susceptible to sampling errors. This data is released in two different formats: single-year estimates and multi-year estimates.

- 2013 ACS 1-Year Estimates – Based on data collected between January and December 2013, these single-year estimates represent the most current information available from the U.S. Census Bureau, however; these estimates are only published for geographic areas with populations of 65,000 or greater.
- ACS Multi-Year Estimates – More current than Census 2010 data and available for more geographic areas than the ACS 1-Year Estimates, this dataset is one of the most frequently used. Because sampling error is reduced when estimates are collected over a longer period of time, 5-year estimates will be more accurate (but less recent) than 3-year estimates. ACS datasets are published for geographic areas with populations of 20,000 or greater. The 2008-2012 ACS 5-year estimates are used most often in this assessment.

Stakeholder Engagement

Needs Assessment and Fair Housing Survey

This survey was designed to collect input from a broad spectrum of the community. The survey consisted of 36 distinct questions, allowing a mixture of both multiple choice and open-ended responses. In all, there were over 227 responses to this survey, though not every question was answered by every respondent. As a result, where a percentage of survey respondents are cited in this assessment, it refers only to the percentage of respondents to the particular question being discussed and may not be a percentage of the full number of survey respondents. Surveys were received over an 84-day period, from November 5, 2014 to January 29, 2015. Paper surveys received were manually entered by the Survey Administrator into SurveyMonkey for tabulation and analysis. To prevent "ballot stuffing," the SurveyMonkey software bars the submission of multiple surveys from a single IP address.

The online survey was available through the project's website, which was included on all public notices advertising community meetings, distributed to contacts via email distribution, provided at each public meeting and to all stakeholders interviewed, and posted on the County's website. Hard copies of the survey were also made available at each community meeting and to any sub-recipients interested in sharing hard copies with their clients. A Spanish translation of the same survey was also made available in hard copy and online.

Stakeholder Interviews

Key community stakeholders were identified, contacted, and interviewed individually as part of this analysis. These stakeholders included elected officials, representatives of nonprofit organizations, municipal and county staff, fair housing advocates, lenders, and real estate agents. Other stakeholders not belonging to any of these groups were occasionally interviewed as dictated by the course of research carried out for this Analysis. Thirty stakeholder interviews were conducted.

Public Meetings

Public meetings were held in order to provide forums for residents of the study area and other interested parties to contribute to this AI. Meetings were held during the evening in various locations across the county, providing a variety of options for residents to attend. Public notices of the meetings were displayed in local newspapers and through email notifications to stakeholder contacts. Meetings were held at the times and locations shown in the following table throughout the County. A summary of comments received at the meetings is included in the Appendix to this document.

<p>Kickoff Meeting MUST Ministries Community Room 1407 Cobb Parkway NW, Marietta, GA Wednesday, November 5, 2014 at 2:00 p.m.</p>	<p>General Meeting Cobb County Public Library 266 Roswell Street, Marietta, GA Wednesday, November 5, 2014 at 6:30 p.m.</p>
<p>General Meeting Collar Community Center 2625 Joe Jerkins Blvd., Austell, GA Thursday, November 13, 2014 at 6:30 p.m.</p>	<p>General Meeting Freeman Poole Multipurpose Center 4025 South Hurt Road, Smyrna, GA Monday, November 17, 2014 at 6:30pm</p>
<p>General Meeting Family Life Restoration Center 6105 Mableton Parkway SW, Mableton, GA Monday, November 17, 2014 at 6:30 p.m.</p>	<p>General Meeting Kennesaw Public Library 2250 Lewis Street, Kennesaw, GA Wednesday, November 19, 2014 at 6:30 p.m.</p>
<p>General Meeting The Roberts School 4861 School Street, Acworth, GA Wednesday, November 19, 2014 at 6:30 p.m.</p>	<p>General Meeting Ron Anderson Community Center 3820 Macedonia Road, Powder Springs, GA Thursday, November 20, 2014 at 6:30 p.m.</p>
<p>General Meeting East Marietta Public Library 2051 Lower Roswell Road, Marietta, GA Wednesday, December 3, 2014 at 6:30 p.m.</p>	

Limitations of this Analysis

This Analysis of Impediments to Fair Housing Choice was prepared by WFN Consulting for Cobb County. The report seeks to analyze the current fair housing climate in this region, identify impediments to fair housing choice and equity, and set forth recommended strategies for overcoming the identified impediments. Some of the impediments identified in this report will require additional research and on-going analysis by entities within the region. This report does not constitute a fair housing action plan; it simply provides analysis as to the current situation and prepares a plan of action to improve existing impediments.

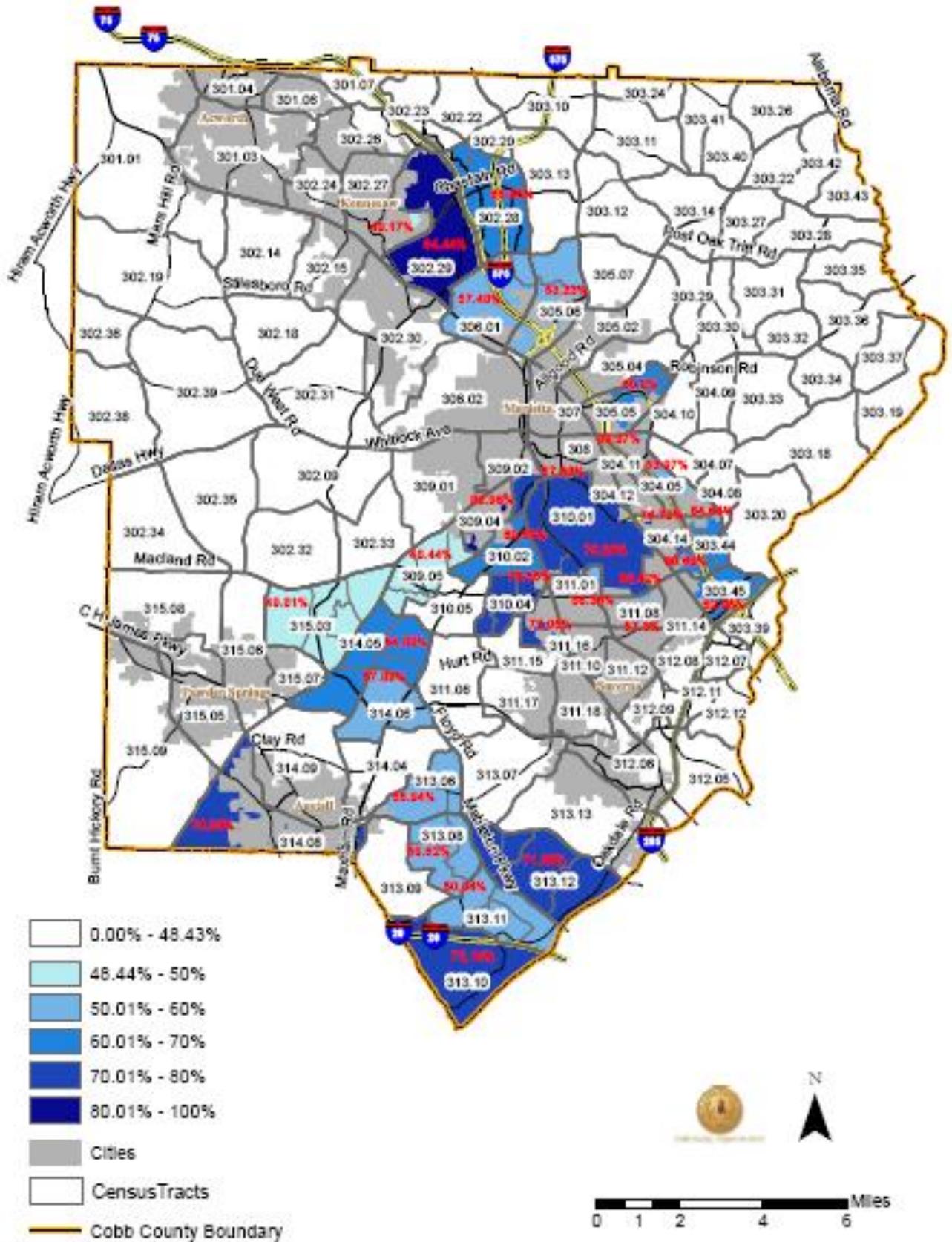
Throughout this analysis, the authors have made careful decisions regarding which datasets to use. The choice of a dataset often involves tradeoffs between criteria. For example, more recent datasets often have a limited number of data variables available for analysis. Additionally, there is the unavoidable tradeoff between geographic and socioeconomic detail (less detailed data for smaller geographies) that sometimes restricts the availability of data. Also, the detailed definitions of data variables can change over time limiting their comparability. Finally, all source data used in the preparation of this analysis is assumed to be accurate.

Historical Overview

With a land area 340 square miles, Cobb County has been one of the largest and the fastest growing counties in the state of Georgia. In 2012, Cobb County had an estimated population of 707,442, making it the third largest county in Georgia. . Over the years, the county has become a significant part of the booming Atlanta metropolitan area and has a diverse collection of historic sites that date from prehistoric times to the modern era. Cobb County is home to Dobbins Air Reserve Base, Lockheed Martin, Six Flags over Georgia, and four Fortune 500 companies. Beginning in 2017, it will also be home of the Atlanta Braves.

In 1832, the State Legislature passed an act creating Cobb County, named after former U.S. Senator, Representative, and Superior Court Judge Thomas Willis Cobb of Greensboro. The land was first home to Native American settlements including Sweet Water Town on Sweetwater Creek (southwest of Marietta), Big Shanty (later Kennesaw) on Noonday Creek (north of Marietta) and Buffalo Fish (southeast of Marietta). Located in the upper Piedmont region, Cobb County had few large plantations, developing instead around small subsistence farms. Towns and settlements grew after the U. S. Army removed the Cherokees to western lands in 1838. Marietta was settled in 1833, became the county seat in 1834, and received its official charter in 1852. Other towns established in the 1830s were Springville (later Powder Springs, 1838) and Roswell (1839). Acworth became a community in the early 1840s and received its city charter in 1860. Big Shanty, which got its name from the shanty town for railroad construction workers, received its town charter as Kennesaw in 1887. Smyrna Camp Ground, which later shortened its name to Smyrna, was incorporated in 1872. It was a well-known religious encampment in the early 1830s and an early railroad stop in the 1840s. . Austell was settled in the late 1800s and chartered in 1885.

During the Civil War, Union forces occupied Marietta and the neighbouring towns. Several battles were fought in Cobb during June and July 1864, including the Battle of Kennesaw Mountain. After the war, Cobb residents saw the railroad built, small industries established, and a gradual increase in commerce. Farms began to decrease during the 1940s. Because of growth, the county faced the challenge of preserving its rich past, while accommodating the demand for new development. The first major step taken by Cobb County toward protecting its past was the passage of a countywide historic preservation ordinance in 1984. The ordinance established the Cobb County Historic Preservation Commission which made up of five county residents who are appointed by the Board of Commissioners. In 1992, the county adopted a landmark historic property tax abatement program.



Socioeconomic Analysis

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

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

Population Characteristics

According to the 2010 Census, Cobb County had 688,000 residents. As of the 2014, the U.S. Census Bureau estimates that the County had approximately 730,981, which would represent a 6.2% increase since 2010 and make Cobb County the 3rd largest county in the state. The Governor's Office of Planning and Budget projects that Cobb County will grow to approximately 917,6023 residents over the next 10 years, which would represent a 33.4% population increase between 2010 and 2025. This projected population increase exceeds and doubles the projected national population growth rate of 13.2% for the period, but falls below projected growth of the State of Georgia (38.6%).

Since 2010, 12% of Cobb County residents moved from another county in Georgia, 19% moved from another state, and 5% moved from abroad. The top states for in-migration are California, Florida, Michigan and New York.¹⁰The table below shows the population count in Cobb County, as drawn from the 2000 and 2010 censuses and 2013 American Community Survey estimates.

Population Change in Cobb County, 2000 - 2013

Jurisdiction	2000	2010	2013	% of Change 2000 - 2013
Cobb County	607,751	688,078	730,981	20.3%

Source: 2000 and 2010 U.S. Census and American Community Survey 2013 1-Year Estimates

Population by Age

¹⁰ Cobb County Fact book. http://economic.cobbcountyga.gov/downloads/econ-dev_factbook-2012.pdf. Accessed on June 2, 2015.

According to the 2013 American Community Survey 1 year estimates, approximately 30% of the County's population is between the ages of 25 and 44. The number of younger residents exceeds the number of residents ages 45 and 64 (26%) The median age in Cobb is 33 years, which is considerably younger than the nationwide median age of 36 years and the State's median age of 39 years. The distribution of age remained consistent for many age groups between 2010. However, the population of younger and middle career workers decreased between 2000 and 2010, most likely due to the Great Recession and decreased economic opportunity. Additionally, the number of senior residents ages 55 to 64 has increased steadily and the number of residents ages 65 and over has doubled since 2000, indicating a need for continued planning for the needs of the senior citizen and elderly population.

Population by Age in Cobb County

Age	2000 Census		2010 Census		2013 ACS		2000 – 2013 % Change
	Population	Share of Total	Population	Share of Total	Population	Share of Total	
Under 5 years	43,938	7.2%	48,304	7.0%	48,051	6.7%	-0.5%
5 to 19	128,688	22.0%	146,983	21.3%	150,609	21.0%	-1.0%
20 to 24	40,708	6.7%	44,854	6.5%	47,334	6.6%	-0.1%
25 to 34	110,283	18.1%	95,228	13.8%	101,840	14.2%	-3.9%
35 to 54	197,860	32.6%	213,299	30.9%	215,157	30.0%	-2.6%
55 to 64	44,238	7.3%	75,906	11.0%	82,476	11.5%	4.2%
65 and Over	42,542	7.0%	60,035	8.7%	101,840	14.2%	7.2%
Total	607,751	100.0%	690,063	100.0%	717,190	100.0%	18.0%

Source: 2000 and 2010 U.S. Census and American Community Survey 2013 1-Year Estimates

According to the 2010 Census, Non-white minorities represent 43.7% of the total population with a forecast of continued growth in the future. African-Americans are the second largest racial group in Cobb County behind whites, accounting for 24.4% percent of the population. Hispanic residents make up 12.3% of the County's population. All of the County's minority racial and ethnic groups experienced considerable growth, indicating that Cobb County is becoming more diverse. Since 2004, 29% of all population growth in the County has come from international migration.¹¹

Labor Force and Total Employment

Data regarding the labor force, defined as the total number of persons working or looking for work and employment, as gathered from the decennial census and American Community Survey estimates are presented below.

¹¹Center for Immigration Studies. Who Got the Jobs in Georgia? <http://cis.org/georgia-employment-growth-since-2000-went-to-immigrants>. Accessed on June 5, 2015.

The State of Georgia has a highly educated workforce when compared to the national average. The State ranks 19th among the 50 states for the percentage of residents over 18 with a bachelor's degree or higher (27.5%). In Cobb County, 45.1% of residents have completed a bachelor's degree or higher. As of 2009, only 52 counties in the United States have a higher percentage of their adult population that have completed at least a bachelor's degree. Cobb County ranks as the most-educated county in Georgia and 12th among all counties in the United States.¹²

Cobb County is home to Kennesaw State University, the third-largest public state university, Life University, Chattahoochee Technical College, and Southern Polytechnic State University which recently merged with Kennesaw State University. Aside from the major public state universities, the County is also home to several private colleges including Georgia Highlands College and University of Phoenix.

According to the Bureau of Labor Statistics, Cobb County unemployment rates were typically below national and regional averages in the time between 2010 and 2015. Cobb County experienced an increase in unemployment, due to the recession from 2007-2009 and unemployment rates averaged 9.17 in 2009 and 9.7% in 2010. However unemployment rates have steadily declined and are now 5.3% as of March 2015, a 4.4% decrease since 2010.

Unemployment Rates in Cobb County

Year	2011	2012	2013	2014	2015
Unemployment Rate	8.3%	7.2%	5.9%	5.3%	5.3%

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

As of 2014, Retail Trade (12.1%), Health Care and Social Assistance (10.2%), Government (10.2%), Professional, Scientific, and Technical Services (9.4%), Accommodation and Food Services (9.3%), Educational Services (8.8%), Construction (6.4%), and Manufacturing (5.4%) comprise the largest employment markets for Cobb County. The largest employers within Cobb County, as of 2014, are¹³:

Employer	#Employees	Employer	#Employees
The Home Depot	20,000	Cobb County Government	5,068
Cobb County Schools	14,100	Publix Supermarket	3,574
Wellstar	13,498	Six Flags	2,464
Lockheed Martin	6,000	The Kroger Company	2,226
Kennesaw State University	5,146	Marietta City Schools	1,151

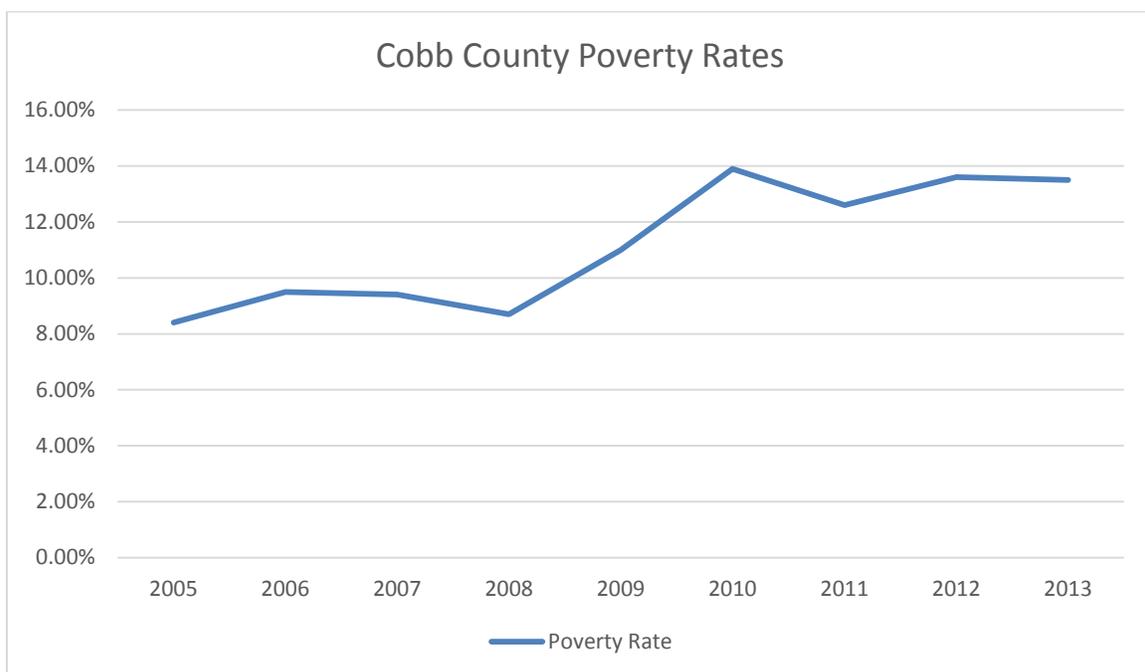
¹² Cobb County Fact book . http://economic.cobbcountyga.gov/downloads/econ-dev_factbook-2012.pdf. Accessed on June 2, 2015.

¹³ Georgia Department of Labor, U.S. Bureau of Labor Statistics. <http://explorer.dol.state.ga.us/mis/Profiles/Counties/Cobb.pdf>. Accessed on June 2, 2015

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 its size, then that family, and every individual in it, is considered poor. The poverty thresholds do not vary geographically, but they are updated annually for inflation using the Consumer Price Index. The official poverty definition counts income before taxes and does not include capital gains and non-cash benefits such as public housing, Medicaid, and food stamps. Further, poverty is not defined for persons in military barracks, institutional group quarters, or for unrelated individuals under age 15 such as foster children.

Poverty rates, similar to trends in national and state rates, have increased throughout Cobb County. Prior to the Great Recession, poverty rates in Cobb County remained below 10.0%, but poverty rates increased in 2011 and increased to 13.5% in 2013, with more than 1 in 10 residents experiencing poverty.

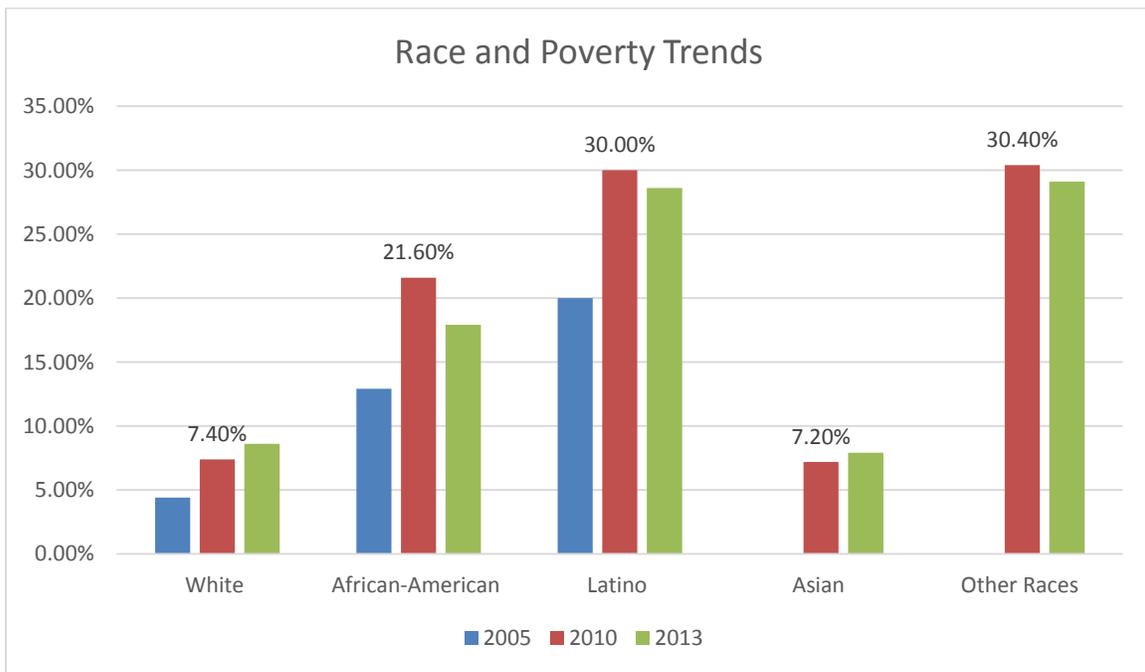


Source: American Community Survey 2005-2013 1 year estimates

The poverty rate for children and adolescents under the age of 10 was 18% in 2013, with more than 1 in 10 children experiencing poverty, according to the American Community Survey. Childhood poverty can be linked to negative outcomes in child development, health, and education. For example, children who experience early and persistent poverty are more likely to experience childhood and adult depression and anxiety, become high school drops outs, not seek higher education, and have higher rates of unemployment, criminal histories, use of public

welfare, and experiences of poverty as an adult.¹⁴ Each of these personal outcomes carry negative economic outcomes in lost earnings, revenue, disposable income for local economies, and increased public expenditures on public welfare programs and social services.

Senior citizens and elderly residents had a poverty rate of 8.2%. Poverty rates for Cobb County also correlate with race and ethnicity with racial and ethnic minorities experiencing higher rates of poverty in comparison to White residents. Since 2005, Latinos have experienced the highest rates of poverty. The 2013 rate of poverty for Latino residents was 28.6% a slight decrease from the 2010 high of 30%. African-Americans experienced increased rates of poverty following the recession from 12.9% in 2005 to 21.60% in 2010. The 2013 poverty rate for African-American residents was 17.9%. The poverty rates for the County’s racial and ethnic minorities who are not captured in the ethnicities of White, Latino, African-American, or Asian are also at 29.1%. The chart below depicts poverty trend in relation to race and ethnicity in Cobb County.



Source: American Community Survey 1 year estimates for 2005, 2010, and 2013.

According to Census data, Cobb County the poverty rate is calculated as \$23,000 or less, annual income, for a family of four. The highest poverty rates in the county are in the southern tip of the county near Six Flags Drive and I-20, the area north of Veterans Memorial Parkway and east of Austell Road, and a section of the county extending from Concord Road in Smyrna to the northern part of Marietta.

¹⁴Duncan, Greg J., Kathleen M. Ziol-Guest, and Ariel Kalil. "Early-Childhood Poverty and Adult Attainment, Behavior, and Health." *Child development* 81, no. 1 (2010): 306-325.

Household Income

The median household income for Cobb County was \$63,086 in 2013, an increase of 5.4% from the 2010 median of \$59,896. Despite the economic downturn, the County's per capita income was \$43,235 in 2009, higher than the state and surrounding counties. Between 2004 and 2009, Cobb County experienced income growth of 9.5%. Income distribution remained approximately the same between 2010 and 2013, with the lowest income ranges, less than \$10,000 to \$24,999 hovering around 17.5-18%, or slightly below 1 in every 5 residents.

Income Range	Cobb County Households by Income 2010 and 2013	
	Households	Percent
Less than \$10,000	13,833	5.4%
\$10,000 to \$14,999	9,222	3.6%
\$15,000 to \$24,999	24,000	9.4%
\$25,000 to \$34,999	25,361	9.9%
\$35,000 to \$49,999	34,327	13.4%
\$50,000 to \$74,999	45,163	17.6%
\$75,000 to \$99,999	32,278	12.6%
\$100,000 to \$149,999	40,731	15.9%
\$150,000 to \$199,999	16,395	6.4%
\$200,000 or more	15,114	5.9%
2010 TOTALS	256,175	100%
Less than \$10,000	14,676	5.5%
\$10,000 to \$14,999	10,940	4.1%
\$15,000 to \$24,999	19,213	7.2%
\$25,000 to \$34,999	26,418	9.9%
\$35,000 to \$49,999	34,423	12.9%
\$50,000 to \$74,999	49,467	18.5%
\$75,000 to \$99,999	33,890	12.7%
\$100,000 to \$149,999	41,895	15.7%
\$150,000 to \$199,999	17,879	6.7%
\$200,000 or more	18,145	6.8%
2013 TOTALS	266,851	100%

Source: U.S. Census Bureau, American Community Survey 2010 and 2012 1-Year Estimates

Use of public welfare resources has increased throughout the County following the recession and in-migration of lower income residents. According to the 2013 American Community Survey, 29,304 households in Cobb County received Food Stamp/SNAP benefits. Those residents using food assistance benefits consisted of families with children under 18 years of age (64.6%), families in poverty (40%), and families with disabled residents (30.9%). Racial and ethnic minority groups, which are protected classes, had high need for use of food assistance including African-Americans (54.1%) and Latinos (19.3%). Additionally, 35.2% white residents in Cobb County needed food assistance, indicating that large percentages of the top three racial groups in the county needed food assistance. More than 11.6%, of county residents

qualified for and used cash public assistance, over 1 in 4 (25.5%) of county households utilized Supplemental Security Income, public cash assistance, or food stamp benefits.

Health Care Access and Status

In November 2010, the City of Marietta proper was designated as a Medically Underserved Area (MUA) for low income residents by the Department of Health and Human Services. Medically underserved areas indicate areas in which the general population has limited access to primary health care. Decreased access to healthcare can be due to residents residing in rural or remote locations or an overall shortage in primary health care physicians and workers in a certain area. Low-income and poor residents are particularly vulnerable in MUA regions due to inability to afford to travel for medical care or may have public health insurance that is not accepted by physicians and hospitals due to low reimbursement rates.

Lowered access to primary care typically results in less routine and preventive care and higher individual and government health care costs. Additional indicators of medically underserved areas, as provided by the Department of Health and Human Service's Health Resources and Services Administration, include high rates of infant mortality, poverty, and elderly residents. Lower income areas of Cobb County are also designated as a Healthcare Professional Shortage Area (HPSA) indicating a shortage of health care workers in the fields of primary and mental health care.¹⁵

According to the 2013 American Community Survey, 18.3% of residents were uninsured between 2010 and 2013. Nearly 1 in 5 residents used public health insurance coverage. Uninsured rates are highest among unemployed residents with 51.1% lacking health care coverage and 10% using public health insurance. The rate of uninsured amongst residents not in the labor force was 23.9% and 18% use public health insurance coverage. Notably, 20% of employed residents do not have health insurance coverage. Additionally 10.3%, of children under the age of 18 are uninsured.

A 2013 community health needs assessment found several barriers to accessing health care in Cobb County. First, inequitable health services (barriers to care access) were found due to the number of primary care physicians unwilling to accept Medicare/Medicaid and TRICARE, and lack or limited transportation, insurance, or money. Lack of accessible health care in the region is especially impacting at-risk populations because of an inadequate supply of low or no cost medical services, which leads to decreased care of chronic disease and mental health needs. Health disparities are especially pronounced amongst Cobb County residents living in poverty,

¹⁵ State and County Medically Underserved Areas. <http://muafind.hrsa.gov/index.aspx>. Accessed on May 12, 2015.

the uninsured, minority, young, and linguistically isolated (English as a Second Language) populations.¹⁶

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

It is estimated that 26.2% of adults suffer from a mental disorder annually in Cobb County. Estimates suggest that approximately 6% of adults suffer from a serious mental illness (SMI) such as major depression, bipolar disorder, or schizophrenia. SMI is a medical condition that disrupts mood, feeling, and thinking in a manner that interferes with or impairs daily functioning and social interactions. Mental illness is also a leading cause of disability, and nationally accounts for 25% of years lost to disability and premature death.

According to the National Alliance on Mental Illness, untreated mental illness can result in disability, unemployment, substance abuse, homelessness, and high rates of incarceration. NAMI estimates that untreated mental illness results in an annual cost of \$100 billion per year in the United States. Experiences with mental illness can also negatively impact health, making it difficult for those with mental illness to participate in preventive, routine, and health promoting behaviors.

Protected Class Analysis

The Fair Housing Act and similar state fair housing laws list seven prohibited bases for housing discrimination:¹⁷ race, color, national origin, gender, familial status, disability, and religion. This protected class analysis addresses each of the federally protected population groups and their geographic distribution in Cobb County, Georgia.

Race and Ethnicity

As of 2013, Cobb County had an estimated population of 717,190 people, up by 13.2% since 2000. Just over half of the population was non-Latino White (45.9%), with African American residents making up the second largest racial/ethnic group at 25.3% of the total. Other minority population segments include Latinos (12.6%), Asians (4.9%), and persons of multiple races

¹⁶Community Health Needs Assessment Report. http://www.wellstar.org/about-us/documents/chna/kennestone_chna_06172013.pdf Accessed on June 5, 2015.

¹⁷*Live Free: Annual Report on Fair Housing FY 2010*, U.S. Department of Housing and Urban Development.

(2.1%). American Indians/Alaska Natives, Native Hawaiians/Pacific Islanders, and persons of other races each made up less than 0.5% of total population.

Race by Ethnicity	2000		2010		2013		2000 – 2013 Change
	Count	Share	Count	Share	Count	Share	
Non-Latino	560,787	92.3%	603,748	87.7%	626,523	87.4%	11.7%
White	417,947	68.8%	387,438	56.3%	390,752	54.5%	-6.5%
Black or African American	112,924	18.6%	168,053	24.4%	181,447	25.3%	60.7%
American Indian/Alaska Native	1,156	0.2%	1,332	0.2%	910	0.1%	-21.3%
Asian	18,417	3.0%	30,432	4.4%	35,460	4.9%	92.5%
Native Hawaiian/Pacific Islander	192	0.0%	267	0.0%	429	0.1%	123.4%
Other race	1,706	0.3%	2,961	0.4%	2,764	0.4%	62.0%
Two or more races	8,445	1.4%	13,265	1.9%	14,761	2.1%	74.8%
Latino	46,964	7.7%	84,330	12.3%	90,667	12.6%	93.1%
Total Population	607,751	100.0%	688,078	100.0%	717,190	100.0%	18.0%

Sources: U.S. Census 2000 SF1 Table P008, 2010 SF1 Table P5, 2013 1-Year American Community Survey Table B03002

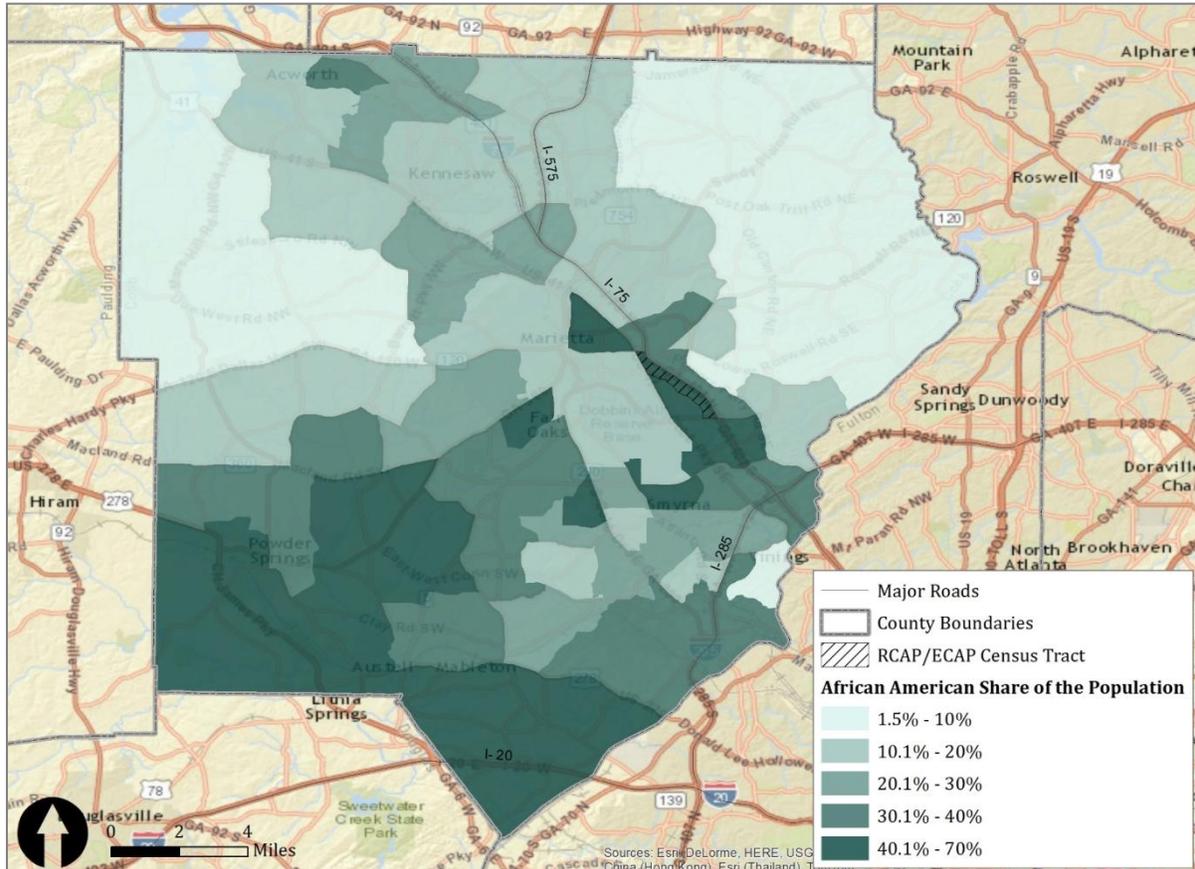
Since the 2000 Census, racial and ethnic diversity increased in Cobb County, as it did nationally and in Georgia. The County's White population fell by 6.5% (27,195 persons), while its African American population expanded by 68,523 residents (or 60.7%) and its Latino population added 43,703 residents (93.1%). Other minority groups also saw considerable growth rates from 2000 to 2013 although they remained relatively small shares of Cobb County overall. The Native Hawaiian/Pacific Islander population more than doubled (123.4%) and the Asian population nearly doubled (92.5%).

Latino population growth and a stagnant/decreasing White population are not unique to Cobb County. Nationally, the Latino population grew by 46.7% from 2000 to 2013, well above the population growth rate for Whites of 1.3%. In Georgia, the Latino population expanded by 101.2% and the White population grew by 6.0%. The growth rate for Cobb County's African American population (60.7%) did outpace that of both the nation (12.2%) and state (27.4%) from 2000 to 2013.

The maps on the following pages show the racial and ethnic composition of Cobb County by census tract. The first map displays the share of the population that is African American by census tract in 2010. African Americans made up the majority of the population in 9 of the

County's 120 census tracts. These tracts are located in southwest Cobb County in and around Austell, and in Marietta between I-75 and Dobbins Air Force Base. Areas of least diversity include unincorporated land in the County's northeast and northwest corners, where 32 tracts have African American population shares of less than 10%. One other tract – tract 312.12 in the Vinings area – is less than 10% African American.

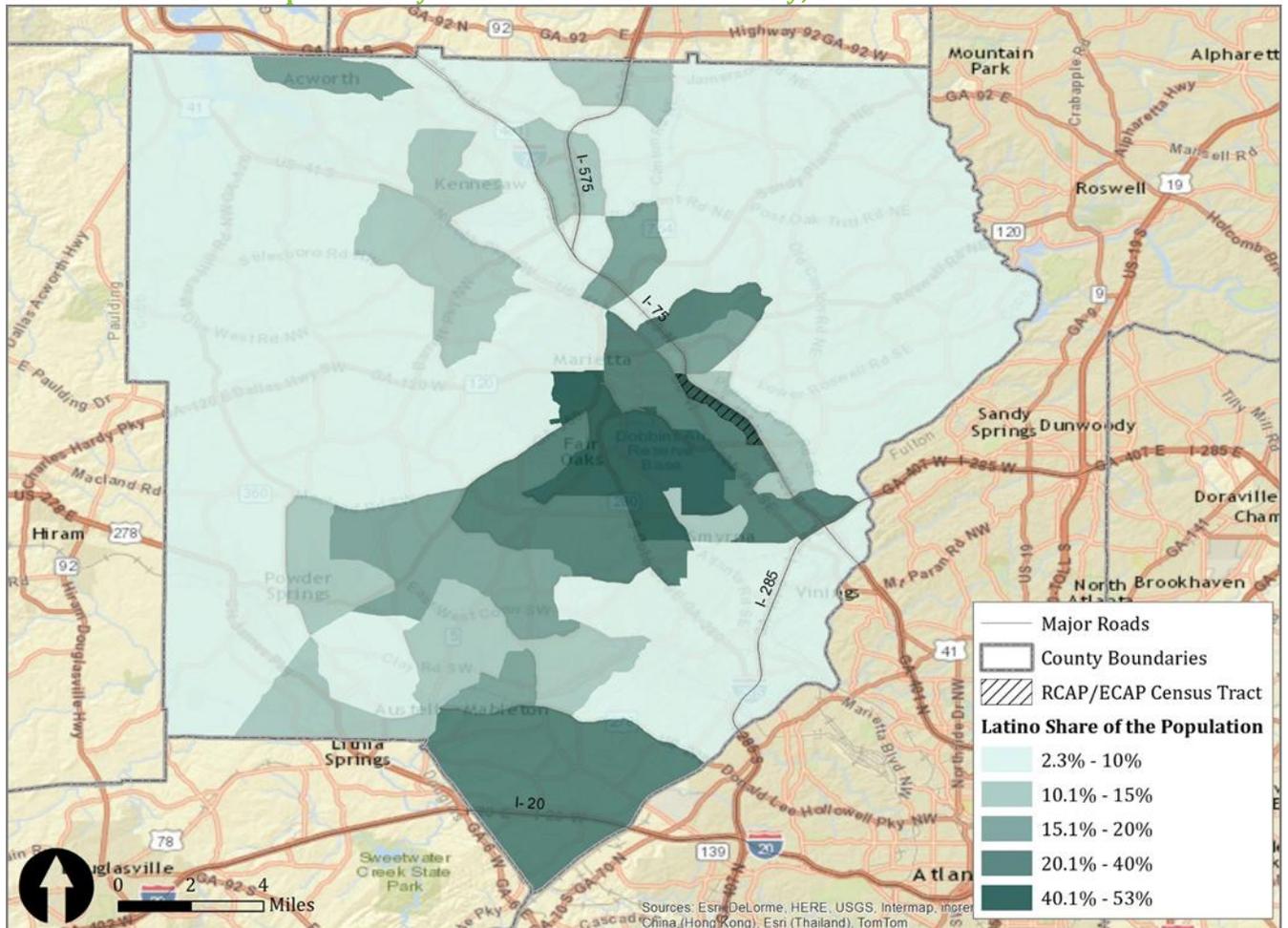
African American Share of the Population by Census Tract in Cobb County, 2010



Source: U.S. Census 2010 SF1 Table P5

Latinos made up the majority of the population in only one tract – tract 310.01, surrounding Dobbins Air Force Base. Other tracts surrounding Dobbins also had high Latino population shares (30% or more). In the majority of tracts (72 out of 120), particularly those in unincorporated Cobb County, Latino residents made up less than 10% of the population. The segregation analysis will further compare and quantify residential patterns by race and ethnicity in Cobb County.

Latino Share of the Population by Census Tract in Cobb County, 2010



Source: U.S. Census 2010 SF1 Table P5

Racially and Ethnically Concentrated Areas of Poverty

In addition to accessing residential patterns of protected classes, this section uses a methodology developed by HUD to identify racially and/or ethnically concentrated areas of poverty (RCAP/ECAPs). HUD defines an RCAP/ECAP as a census tract with an individual poverty rate of 40% or greater (or an individual poverty rate at least 3 times that of the tract average for the metropolitan area, whichever is lower) and a non-White population of 50% or more.

According to the 2009-2013 American Community Survey, there is one tract in Cobb County (tract 304.11) that is an area of concentrated poverty and majority non-White population. This tract is home to 3,733 residents, the majority of whom are African American (66.1%) or Latino (21.6%).

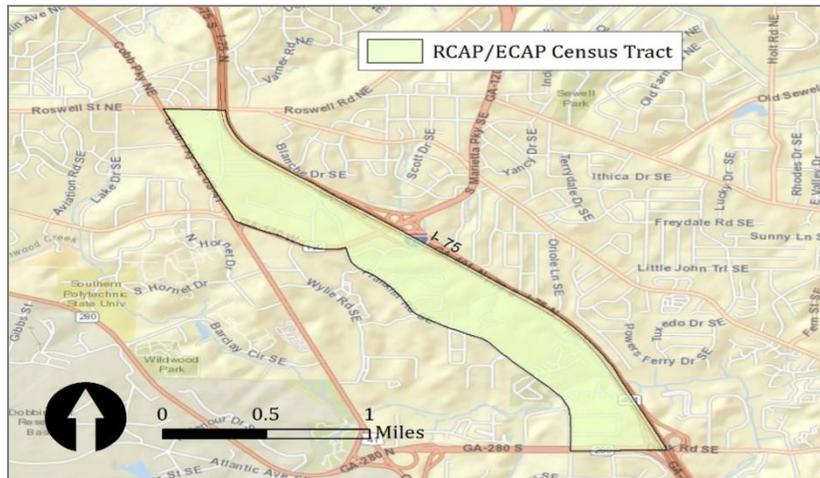
Population by Race and Ethnicity in Census Tract 304.11

Race/Ethnicity	Count	Share of Total
Non-Latino, One Race Alone	2,928	78.4%
White	387	10.4%
Black or African American	2,469	66.1%
American Indian/Alaska Native	0	0.0%
Asian	72	1.9%
Native Hawaiian/Pacific Islander	0	0.0%
Some Other Race	0	0.0%
Non-Latino, Two or More Races	0	0.0%
Latino	805	21.6%
Total Population	3,733	100.0%

Source: 2009-2013 5-Year American Community Survey Tables B03002 and B17001

The RCAP/ECAP tract is located in the City of Marietta, immediately west of I-75 and extending from Delk Road SE to Roswell Street NE (see map below).

Cobb County Census Tract 304.11



National Origin

As of the 2009-2013 American Community Survey, 15.1% of Cobb County's population was foreign born, above the foreign born population share of the MSA (13.4%), state (9.7%) and U.S. (12.9%). Since the 2000 Census, the County's non-native population grew by 50.1%, a rate that was above that of the nation (29.7%) but below that of the state (64.7%).

The largest share of Cobb County's foreign born residents are from the Caribbean and Central America (44.8%), compared to 52.8% of the U.S. population. Asians make up 24.8% of the foreign born population countywide, and Africans constitute the third largest group at 11.1% of all non-U.S. natives.

National Origin of Foreign Born Population in Cobb County

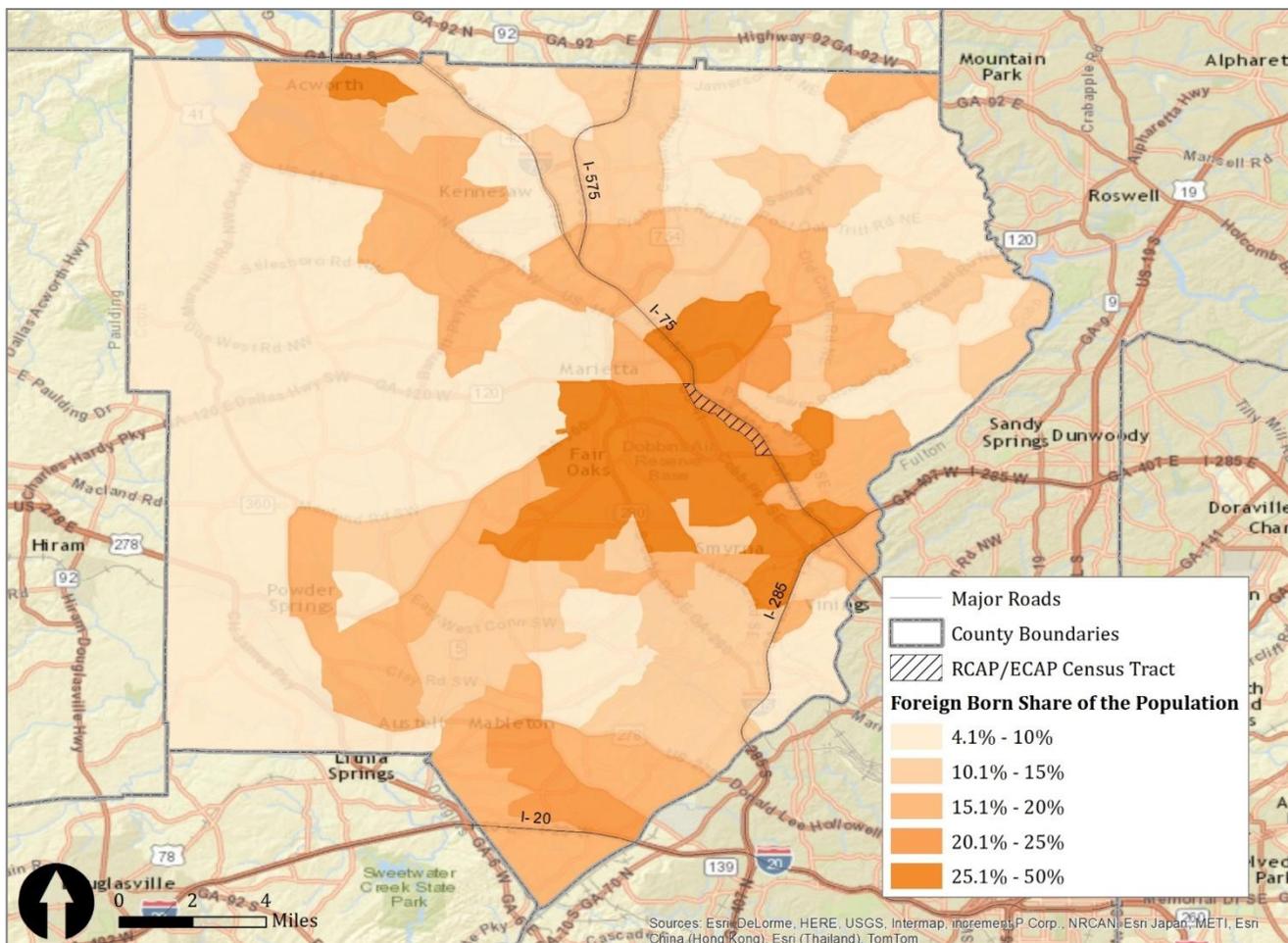
National Origin	2000		2009 - 2013		Percent Change
	Count	Share	Count	Share	
Europe	8,898	12.6%	9,342	8.8%	5.0%
Asia	17,025	24.2%	26,169	24.8%	53.7%
Africa	6,047	8.6%	11,779	11.1%	94.8%
Oceania	200	0.3%	173	0.2%	-13.5%
Americas	38,269	54.3%	58,246	55.1%	52.2%
Caribbean & Central America	30,067	42.7%	47,355	44.8%	57.5%
South America	5,645	8.0%	8,721	8.3%	54.5%
North America	2,557	3.6%	2,170	2.1%	-15.1%
Foreign Born Population	70,439	100.0%	105,709	100.0%	50.1%
Foreign Born Population as Share of Total	11.6%		15.1%		

Sources: U.S. Census 2000 SF3 Table PCT019 and 2009-2013 5-Year American Community Survey Table B05006

A closer examination of nativity data reveals that the largest shares of foreign born residents living in Cobb County are from Mexico (25.0%) or India (8.4%). Five other countries constituted 3-4% of the foreign born population – Brazil, El Salvador, Jamaica, Haiti, and Guatemala.

The map on the following page identifies Cobb County’s foreign born population by census tract. The greatest concentration includes 18 contiguous tracts in central Cobb, along I-75 north of I-285 and surrounding Dobbins Air Force Base, where 25% or more of the population are non-US natives. Several of these tracts also have significant Latino populations, and two are more than 10% Asian, which aligns with most foreign born residents being from the Caribbean, Central America, or Asia. In the RCAP/ECAP, 22.8% of residents were born outside of the US. The western portion of the County has the lowest share of foreign born residents, with most tracts having less than 10%.

Foreign Born Share of the Population by Census Tract in Cobb County, 2009-2013



Source: 2008-2012 5-Year American Community Survey Table B0500

Familial Status & Householder Gender

As of the 2010 Census, there were 260,056 households in Cobb County, of which more than two-thirds (67.4%) were families.¹⁸ More than half of families (53.8%) and over one-third of total households (36.3%) included children. Nearly one-fifth of family households (19.3%) and over one-half of non-family households (54.1%) had female householders, together totaling 79,642 (or 30.6% of total householders). Nationally, two-thirds of households were family households (66.4%) in 2010, 31.3% had children and 34.9% had female householders. In comparison, Cobb County has a higher share of households with children but a slightly lower share of female householders.

¹⁸ The Census defines a family household as a household with two or more people (one of whom is the householder) related by birth, marriage, or adoption residing together. A family household also includes any unrelated people who may be residing with the family.

Familial Status and Sex of Householder in Cobb County

Household Type	2000		2010		2000 – 2010 % Change
	Count	Share	Count	Share	
Family Households	156,579	68.8%	175,357	67.4%	12.0%
Married couple householders	123,587	54.3%	130,514	50.2%	5.6%
With related children under 18	64,802	28.5%	65,514	25.2%	1.1%
No related children under 18	58,785	25.8%	65,000	25.0%	10.6%
Male householder, no wife	8,545	3.8%	11,028	4.2%	29.1%
With related children under 18	4,633	2.0%	6,043	2.3%	30.4%
No related children under 18	3,912	1.7%	4,985	1.9%	27.4%
Female householder, no husband	24,447	10.7%	33,815	13.0%	38.3%
With related children under 18	16,827	7.4%	22,832	8.8%	35.7%
No related children under 18	7,620	3.3%	10,983	4.2%	44.1%
Nonfamily Households	70,908	31.2%	84,699	32.6%	19.4%
Male householders	33,672	14.8%	38,872	14.9%	15.4%
Female householders	37,236	16.4%	45,827	17.6%	23.1%
Total Households	227,487	100.0%	260,056	100.0%	14.3%
Total female householders	61,683	27.1%	79,642	30.6%	29.1%
Total households with children	86,262	37.9%	94,389	36.3%	9.4%

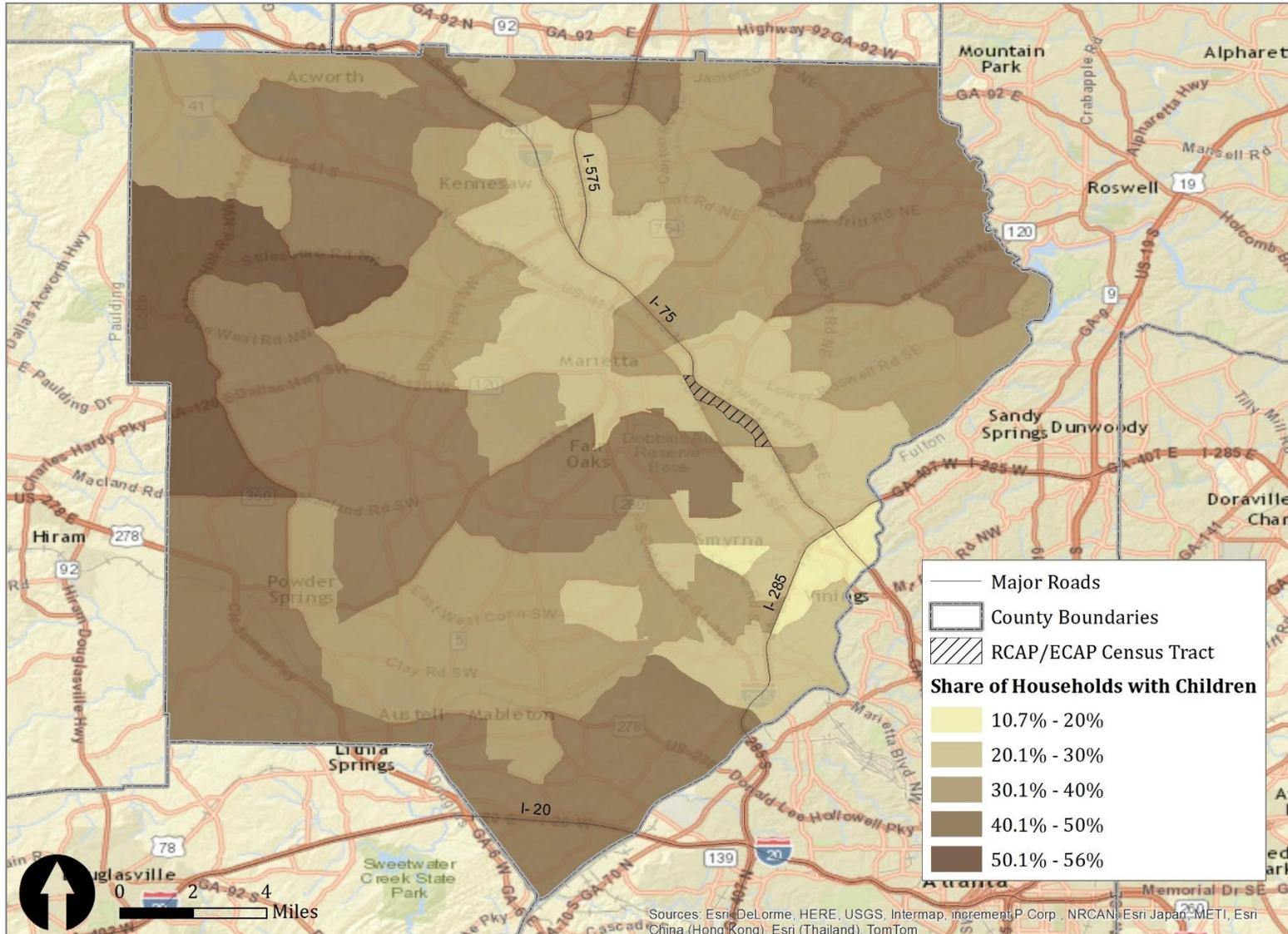
Sources: U.S. Census 2000 SF1 Tables P027 and P035 and 2010 SF1 Tables P29 and P39

An analysis of changes in household types in Cobb County between 2000 and 2010 indicates slow growth in the number of married couples with children (1.1%). Meanwhile, other household types (single householders with and without children and nonfamily households), grew by rates ranging from 15.4% to 44.1%. These trends indicate growing diversity in terms of householders and family types in Cobb County that is reflective of national trends.

The map on the following page identifies concentrations of households with children. In two-thirds of tracts (80 out of 120), households with children make up between 30 and 50% of all households. The County's one RCAP/ECAP falls within this range, with 37.5% of households having children. The heaviest concentrations of households with children (50% or more) are located along Cobb's western border, adjacent to Paulding County. Lowest shares (under 30%) are in the tracts surrounding I-75, from the Fulton County border to the I-575 split. This area includes much of the Cities of Marietta and Smyrna.

Female householders as a share of total households are shown in the map below. Tracts with the largest share of female householders (40% or more) tend to be located along highways, including two tracts around I-20 in the County's southern tip, four inside I-285, and nine along I-75, including the RCAP/ECAP. Cobb's northeast corner and unincorporated areas southwest of Acworth and Kennesaw have the lowest shares of female householders (less than 20% of each tract).

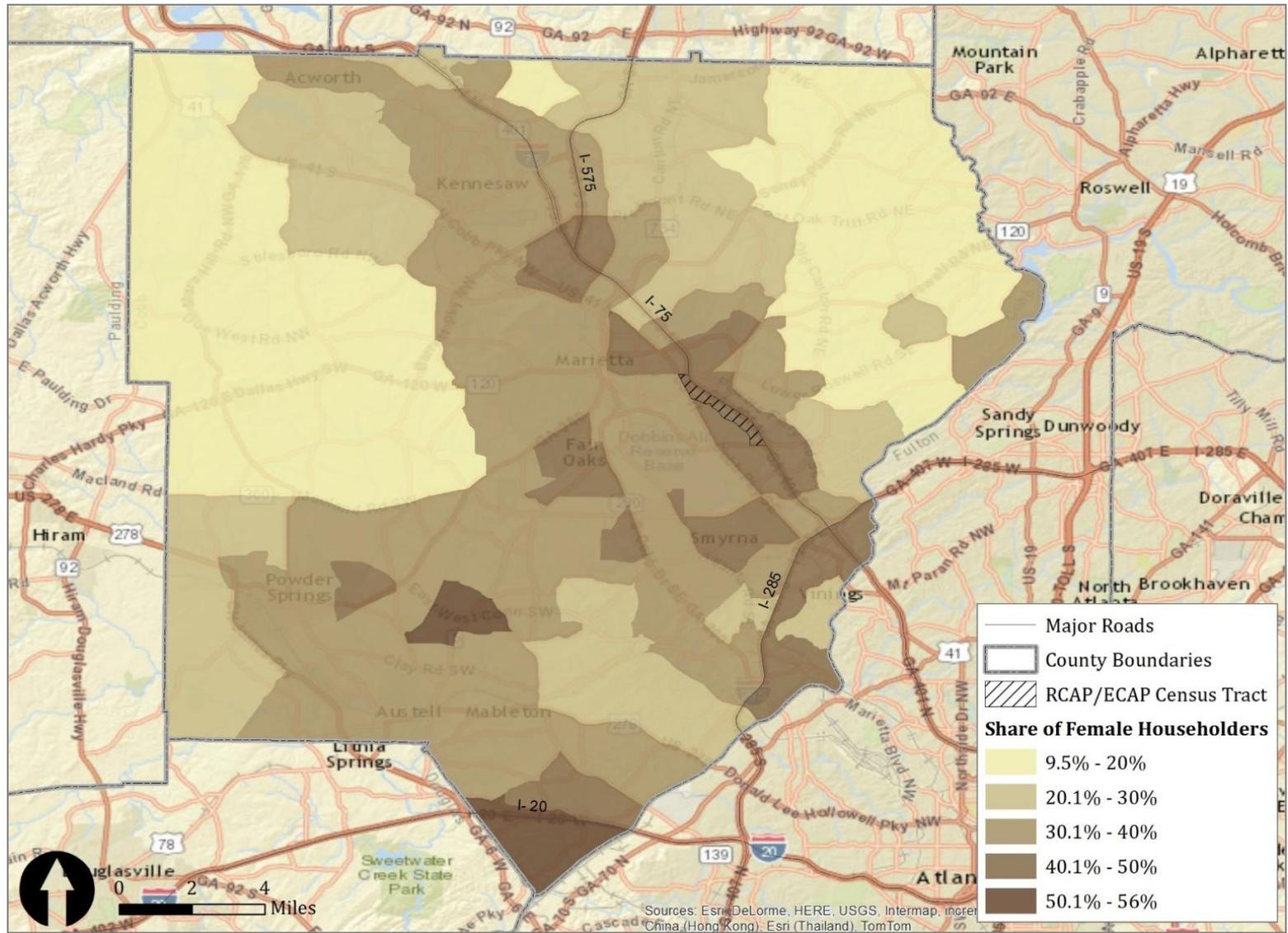
Share of Households with Children by Census Tract in Cobb County, 2010



Sources: Esri, DeLorme, HERE, USGS, Intermap, increment P Corp., NRCAN, Esri Japan, METI, Esri China (Hong Kong), Esri (Thailand), TomTom

Source: U.S. Census 2010 SF1 Table P39

Share of Female Householders by Census Tract in Cobb County, 2010



Source: U.S. Census 2010 SF1 Tables P29 and P39

Disability

As of the most recent American Community Survey data (2009-2013), Cobb County had a disabled population of 54,961 (or 7.9% of total population). This rate was well below that of both the state (11.9%) and nation (12.1%). Of persons with a disability, about two-thirds were under the age of 65 and the remaining one-third were 65 or over.

Housing needs for residents with a disability vary depending on several factors including disability type. Ambulatory difficulties affect the largest portion, nearly half (49.5%), of Cobb County residents with a disability. Cognitive difficulties and independent living difficulties are the next most common, each affecting about one-third of residents (37.3% and 31.2%, respectively). Note that the total number of difficulties is 1.8 times Cobb County's total disabled population, indicating that many people face more than one difficulty.

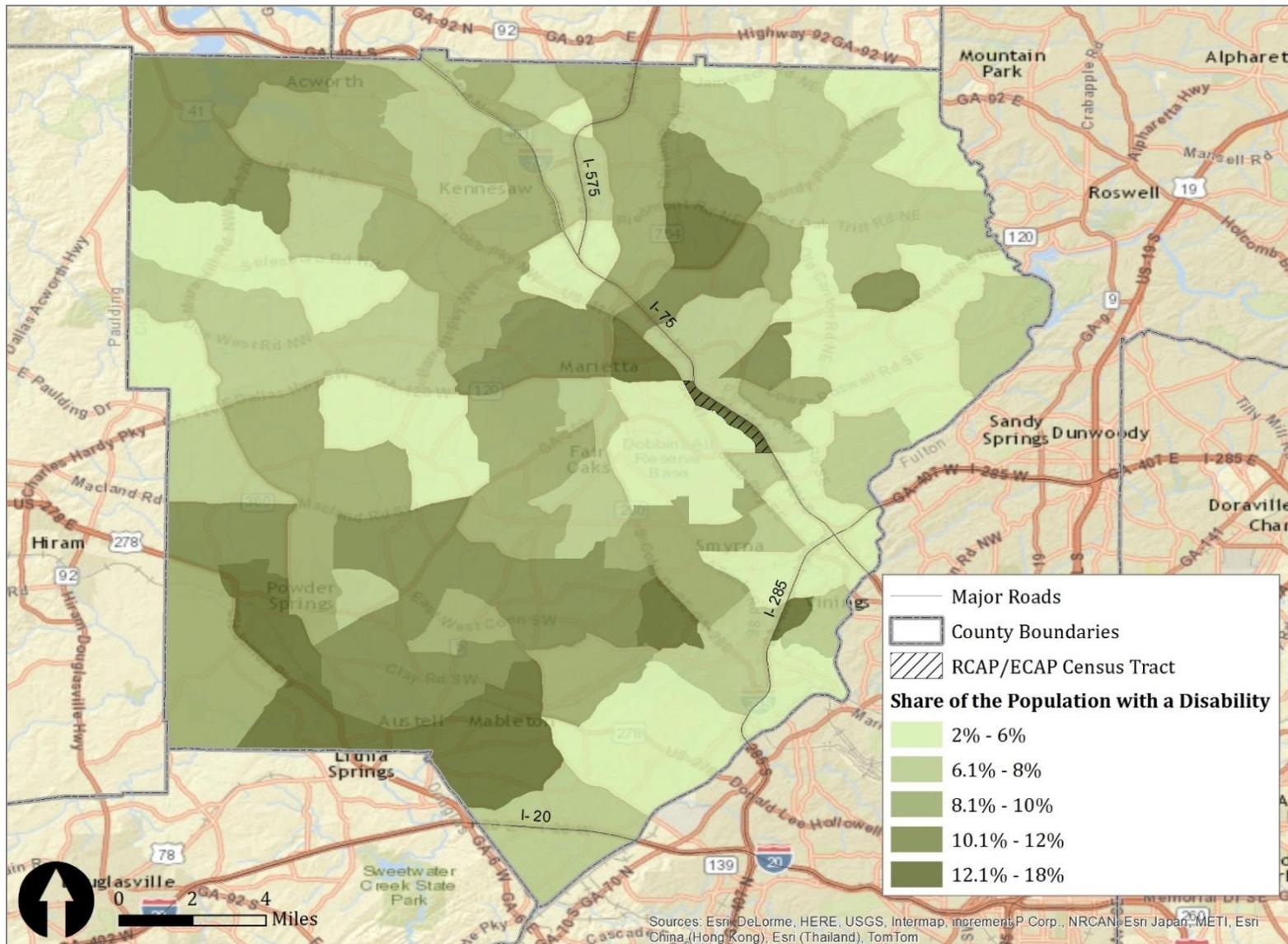
Disability Status of the Population in Cobb County, 2009-2013

Disability Status	Count	Share of Total
By Age		
<i>Total population</i>	693,786	100.0%
With a disability	54,961	7.9%
Population under age 65	630,304	100.0%
With a disability	35,491	5.6%
Population age 65 and over	63,482	100.0%
With a disability	19,470	30.7%
By Type of Disability		
<i>Total disabled population</i>	54,961	100.0%
Hearing difficulty	14,362	26.1%
Vision difficulty	8,704	15.8%
Cognitive difficulty	20,493	37.3%
Ambulatory difficulty	27,223	49.5%
Self-care difficulty	10,630	19.3%
Independent living difficulty	17,150	31.2%

Source: 2009-2013 American Community Survey Tables B18101 to B18107

The map on the next page shows the geographic distribution of the disabled population in Cobb County. In general, disabled persons do not make up large concentrations of most census tracts. In 10 tracts, between 12 and 18% of residents are disabled. Of these, five are in the Powder Springs/Austell/Mableton area and two (including the RCAP/ECAP) are along I-75. The County's and Cities' abilities to meet the housing needs of disabled residents is impacted by an array of factors – such as zoning regulations for group homes, the ease with which modifications may be made to existing homes, and the availability of fair housing services – which are each examined in other sections of this report.

Share of Population with a Disability by Census Tract in Cobb County, 2009-2013



Source: 2009-2013 American Community Survey Table B18101

Religious Affiliation

Religion is not one of the questions surveyed by the U.S. Census Bureau making dependable, comprehensive data on religious affiliation difficult to find. The data used in this report appears in the 2010 U.S. Religion Census: Religious Congregations & Membership Study, a county-by-county enumeration of religious bodies in the U.S. published by the Association of Statisticians of American Religious Bodies (ASARB). The smallest geography for which data is available in this study is the county level, and thus no figures are available by census tract; however, data for Cobb County is provided below.

Population by Religious Affiliation in Cobb County, 2010

Religious Affiliation	Count	Share
Black Protestant	12,228	1.8%
Catholic	76,988	11.2%
Evangelical Protestant	196,846	28.6%
Mainline Protestant	71,018	10.3%
Orthodox	1,700	0.2%
Other	15,543	2.3%
Judaism	3,309	0.5%
Latter-Day Saints	6,642	1.0%
Muslim	4,087	0.6%
Other	1,505	0.2%
Unclaimed	313,755	45.6%
Total Population	688,078	100.0%

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

In Cobb County, the largest share of the population, 45.6%, did not adhere to a religion as of 2010.¹⁹ Of those claiming a religious affiliation, Evangelical Protestants made up the largest share at 28.6% of the population, followed by Catholics at 11.2% and Mainline Protestants at 10.3%. No other religion was adhered to by more than 2% of Cobb County's population.

Sexual Orientation and Gender Identity

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

¹⁹Congregational adherents include all full members, their children, and others who regularly attend services. "Unclaimed," are not adherents of any of the 236 groups included in the Religious Congregations & Membership Study, 2010.

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

The Williams Institute’s 2010 data showed 21,318 same-sex couples in Georgia, or 5.9 per 1,000 households.²⁰ While adjusted tract-level data is mapped for the state as a whole, the raw data is available only down to the county level. By that count, Cobb County ranked 14th of Georgia’s 159 counties for its number of same-sex couples, with an adjusted total of 1,374 or 5.28 per 1,000 households.²¹ The table below compares Cobb County with neighboring counties.

The county comparison shows that, as a percentage of total households, Fulton County has more than twice the rate of same-sex couples as does Cobb County and most of the other neighboring counties. Also significant is the difference in male versus female same-sex couples. Male couples made up more than three-quarters of same-sex couples in Fulton County, whereas couples were evenly split between males and females in Cobb. In contrast, females made up the large majority of same-sex couples in the remaining counties, ranging from 60.3% to 91.2% of the total.

Same Sex Couples: 2010 County Comparison

County	State Rank	Number of Same-Sex Couples	Same-Sex Couples per 1,000 Households	Percent Same-Sex Male Couples	Percent Same-Sex Female Couples
Cobb	14	1,374	5.28	51.3%	48.7%
Bartow	27	157	4.39	26.1%	73.9%
Cherokee	29	318	4.19	8.8%	91.2%
Douglas	6	295	6.32	39.7%	60.3%
Fulton	2	4,473	11.88	76.2%	23.8%
Paulding	25	213	4.44	18.8%	81.2%

Source: The Williams Institute: UCLA School of Law, “Georgia Census Snapshot: 2010”

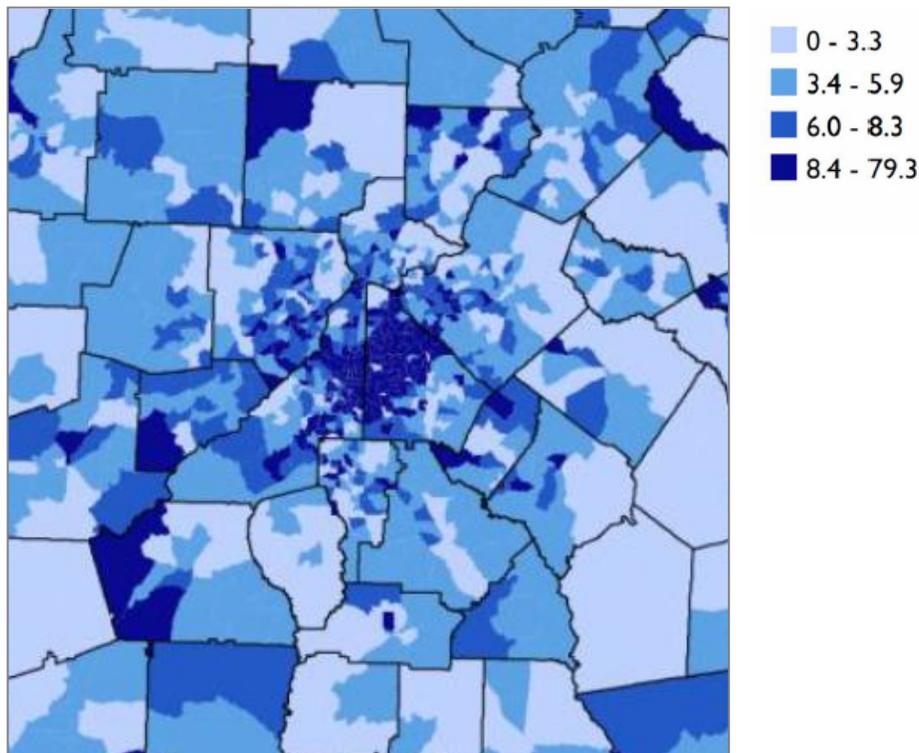
Although the Williams Institute only provides the raw data down to the county level, it offers state maps of tract level data. The map below shows that same-sex couples are concentrated in central

²⁰ The Williams Institute: UCLA School of Law, “California Census Snapshot: 2010,” Accessed June 5, 2015. http://williamsinstitute.law.ucla.edu/wp-content/uploads/Census2010Snapshot_Georgia_v2.pdf

²¹ Ibid.

Cobb County, including most of its incorporated cities. Census tracts in unincorporated areas, including west Cobb and its northeast corner, have lower shares of same-sex couples.

Same-Sex Couples per 1,000 Households by Census Tract (adjusted), 2010



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

Segregation Analysis

Segregation, or the degree to which two or more racial or ethnic groups live geographically separate from one another, can directly affect the quality of life in cities and neighborhoods. A study by the Federal Reserve Bank of Cleveland compared the economic growth of more than 100 areas in the U.S. between 1994 and 2004 and concluded that racial diversity and inclusion was "positively associated with a host of economic growth measures, including employment, output, productivity, and per capita income."²² In general, diverse communities have been found to benefit from greater innovation arising out of the varied perspectives within the community. Additionally, multilingual and multicultural regions

²²PolicyLink. 2011. "America's Tomorrow: Equity is the Superior Growth Model."
http://www.policylink.org/atf/cf/%7B97c6d565-bb43-406d-a6d5eca3bbf35af0%7D/SUMMIT_FRAMING_WEB_FINAL_20120127.PDF

are best positioned for success in the global marketplace. In contrast, “persistent economic and racial residential segregation is implicated in enduring racial and ethnic inequality.”²³

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

Early in the field of residential segregation analysis Duncan and Duncan²⁴ defined a “dissimilarity index” which became the standard segregation measure for evenness of the population distribution by race. By 1988 researchers had begun pointing out the shortcomings of dissimilarity indices when used apart from other measures of potential segregation. In a seminal paper, Massey and Denton²⁵ drew careful distinctions between the related spatial concepts of sub-population distribution with respect to evenness (minorities may be under- or over-represented in some areas) and exposure (minorities may rarely share areas with majorities thus limiting their social interaction).

This analysis will use the methodology set forth by Duncan and Duncan for the measurement of evenness of the population distribution by race (dissimilarity index) as well as measures of exposure of one race to another (exposure and isolation indices), based on the work of Massey and Denton. Workers in the field generally agree that these measures adequately capture the degree of segregation. These measures have the advantage of frequent use in segregation analyses and are based on common sense notions of the geographic separation of population groups. An additional analysis for the entropy index will provide a measure of multi-group diversity not accounted for by the other indices.

Dissimilarity Index

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

The countywide proportion of the minority population can be small and still not be segregated if evenly spread among tracts. Segregation is maximized when no minority and majority members occupy a

²³Bruch, E. 2005. “Residential Mobility, Income, Inequality, and Race/Ethnic Segregation in Los Angeles.” Princeton, NJ: Princeton, University, pp. 1.

²⁴ Duncan, Otis D., and Beverly Duncan. 1955. “A Methodological Analysis of Segregation Indices.” *American Sociological Review*, Vol. 20.

²⁵ Massey, Douglas, S. and Denton, N. A., 1988. “The Dimensions of Residential Segregation.” *Social Forces*, Vol. 67, No. 2, University of North Carolina Press.

common area. When calculated from population data broken down by race or ethnicity, the DI represents the proportion of minority members that would have to change their area of residence to achieve a distribution matching that of the majority (or vice versa).

Although the literature provides several similar equations for the calculation of the DI, the one below is the most commonly used. This equation differences the magnitude of the weighted deviation of each census tract’s minority share with the tract’s majority share which is then summed over all the tracts in the region:²⁶

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

where:

D= Dissimilarity Index;

Min_i = Minority group population of census tract i;

Min_T = Minority group regional population;

Maj_i = Majority group population of census tract i;

Maj_T = Majority group regional population; and

n = Total number of census tracts in the region.

The table below presents the results of these calculations between non-Latino Whites, non-Latino African Americans, non-Latino Asians, and Latinos in Cobb County.²⁷ The graph that follows presents the same data in a visual format so that trends can be more readily identified.

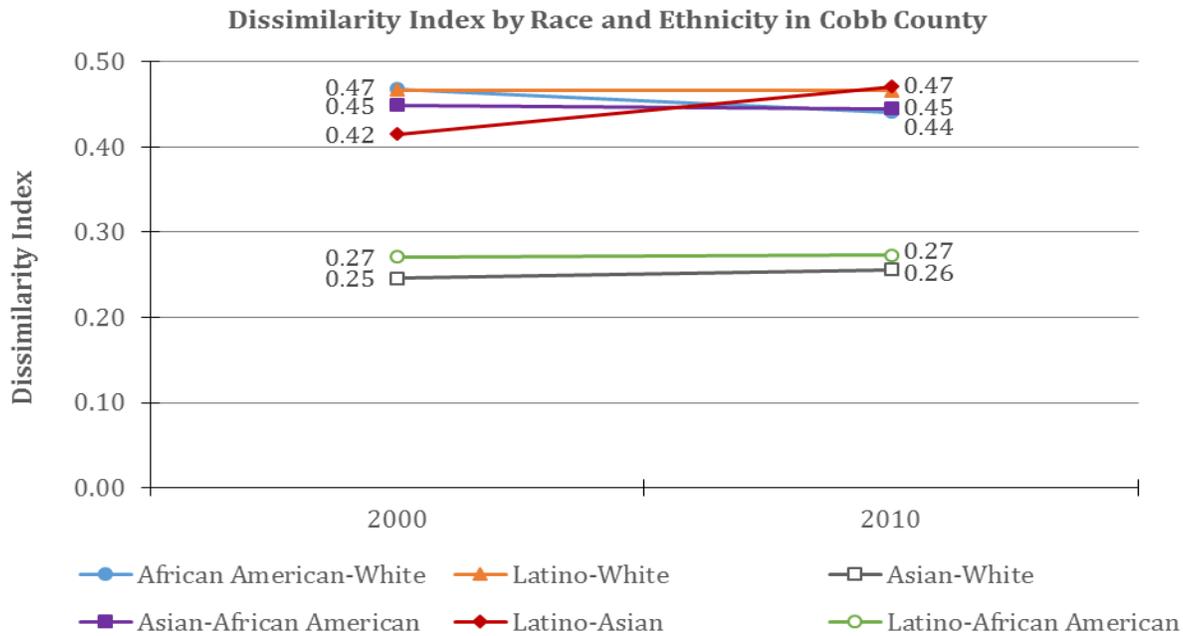
Dissimilarity Index for Cobb County

Group Exposure	2000	2010	Change
African American-White	0.47	0.44	-0.03
Latino-White	0.47	0.47	0.00
Asian-White	0.25	0.26	0.01
Asian-African American	0.45	0.45	0.00
Latino-Asian	0.42	0.47	0.05
Latino-African American	0.27	0.27	0.00

²⁶ Calculation after Desegregation Court Cases and School Demographics Data, Brown University, Providence, Rhode Island. Source: <http://www.s4.brown.edu/schoolsegregation/desegregationdata.htm>. Accessed February 27, 2013.

²⁷ The DI methodology requires that each group be distinct from each other. Each racial or ethnic group cannot overlap. This study focuses primarily on four groups: Latinos, non-Latino Whites, non-Latino African Americans, and non-Latino Asians (to be called “Whites,” “African Americans,” and “Asians” for simplicity).

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



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

Overall, the DI calculations show moderate levels of segregation in four of the six population pairings examined, with low segregation in the remaining two. Both Whites and Asians are moderately segregated from African Americans, with DIs of 0.44 and 0.45, respectively. This can be interpreted as meaning that 44% of White residents or 44% of African American residents would have to move census tracts in order for the two groups to be distributed identically, thus eliminating segregation. While segregation between African Americans and Whites fell slightly from 2000 to 2010 (by 0.03), the dissimilarity index between African Americans and Asians remained constant.

Latinos are also moderately segregated from Whites and Asians; both pairings have a DI of 0.47. While the former showed no change since 2000, dissimilarity between Latinos and Asians increased by 0.05, indicating that these populations are less likely to live in the same census tracts in 2010 than in 2000.

Population pairings that are most similarly distributed throughout the county (and thus least segregated from one another) are Latino-African American and Asian-White. DIs for these groups are 0.26-0.27, with little to no change since 2000.

Exposure Index

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

“Exposure measures the degree of potential contact between minority and majority group members.”²⁸ Exposure is a measure of the extent two groups share common residential areas and so it reflects the degree to which the average minority group member experiences segregation. The EI can be interpreted as the probability that a minority resident will come in contact with a majority resident, and ranges in value from 0.0 to 1.0, where higher values represent lower segregation.

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

where:

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

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

Min_i = Minority group population of census tract i;

Min_T = Minority group regional population;

Maj_i = Majority group population of census tract i;

Tot_i = Total population of census tract i; and

n = Total number of census tracts in the region.

The EI is not “symmetrical” so the probability of a typical African American person meeting a White person in a tract is not the same as the probability of a typical White person meeting an African American person in that tract. An illustrative example of this asymmetry is to imagine a census tract with many White residents and a single African American resident. The African American person would see all White people, but the White residents would see only one African American person. Each would see a much different world with respect to group identification.

The maximum value of the EI depends both on the distribution of racial and ethnic groups and on the proportion of minorities in the area studied. Generally, the value of this index will be highest when the two groups have equal numbers and are spread evenly among tracts (low segregation). If a minority is a small proportion of a region’s population, that group tends to experience high levels of exposure to the majority regardless of the level of evenness.²⁹

The table below shows that in 2010 the highest exposure index values were for exposure to Whites by minority groups: Asians at 0.60, African Americans at 0.43 and Latinos at 0.42. These values reflect the

²⁸Massey and Denton, 1988.

²⁹John Iceland, Weinberg D.H., and Steinmetz, E. 2002. “Racial and Ethnic Residential Segregation in the United States: 1980-2000.”U.S. Census Bureau.

fact that Whites make up the majority of the population countywide, and thus, other races and ethnicities are likely to interact with them. Further, the dissimilarity index indicates that Whites and Asians tend to live in similar census tracts, resulting in high exposure levels. Moderate amounts of segregation between Whites and African American and Whites and Latinos tempers exposure levels to one another. There is moderate levels of exposure to African Americans for each of the other three groups examined (0.19 for Whites, 0.20 for Asians, and 0.31 for Latinos); exposure to Latinos is also moderate, with EIs ranging from 0.09 for Whites to 0.15 for African Americans. Not surprising given their low population share, exposure to Asians is low (0.05 or less) for each of the other racial/ethnic groups.

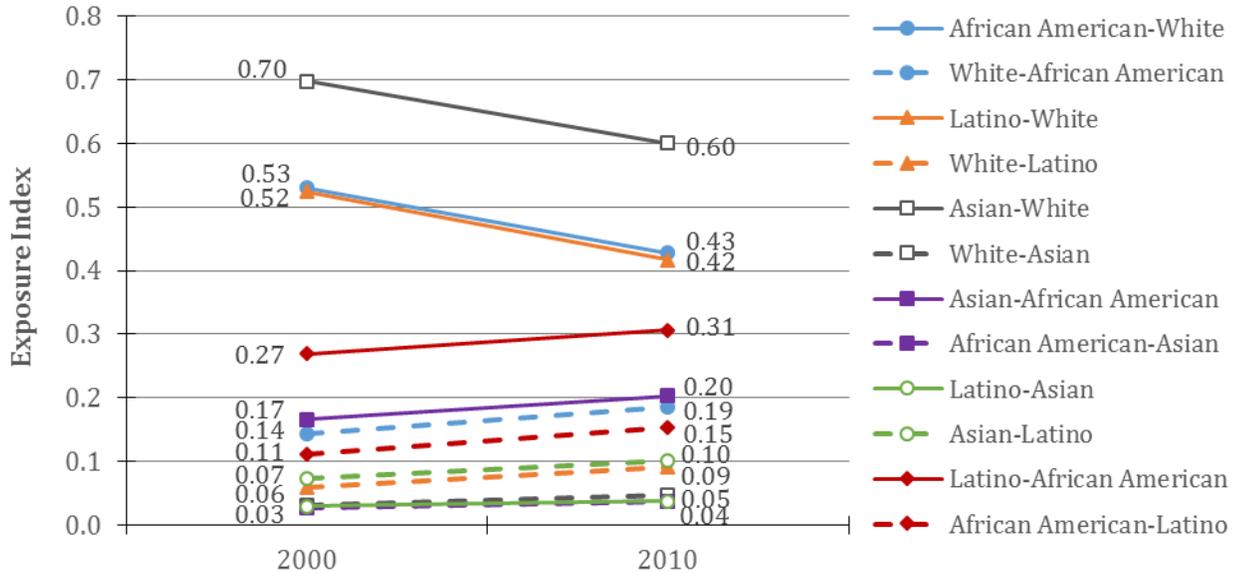
Exposure Index in Cobb County

Interacting Groups	2000	2010	Change
African American-White	0.53	0.43	-0.10
White-African American	0.14	0.19	0.05
Latino-White	0.52	0.42	-0.10
White-Latino	0.06	0.09	0.03
Asian-White	0.70	0.60	-0.10
White-Asian	0.03	0.05	0.02
Asian-African American	0.17	0.20	0.03
African American-Asian	0.03	0.04	0.01
Latino-Asian	0.03	0.04	0.01
Asian-Latino	0.07	0.10	0.03
Latino-African American	0.27	0.31	0.04
African American-Latino	0.11	0.15	0.04

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

The “Exposure Index by Race and Ethnicity” graph below shows three downward sloping lines indicating a decline in exposure of each minority group (African Americans, Latinos, and Asians) to Whites. In the remaining nine pairings, exposure levels increased, although most of these were slight moves (all equal to or less than 0.05). These increases reflect growing diversity in Cobb County, as minorities make up larger shares of the population and social interaction amongst racial and ethnic groups increases.

Exposure Index by Race and Ethnicity for Cobb County



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

Isolation Index

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

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

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

where:

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

Min_i= Minority group population of census tract i;

Min_T = Minority group regional population;
 Tot_i = Total population of census tract i ; and
 n = Total number of census tracts in the region.

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

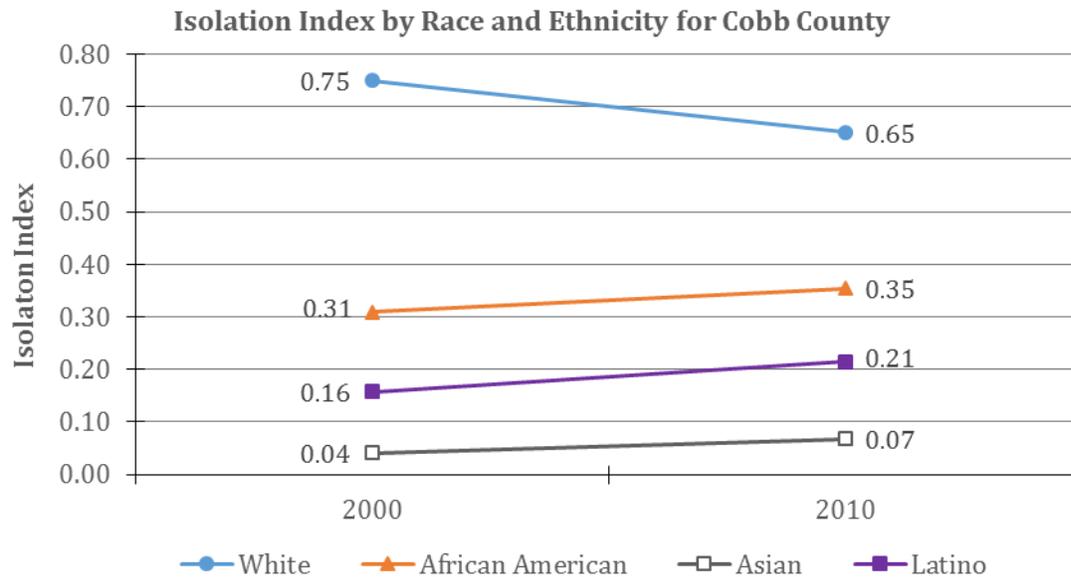
The Isolation Index values for Cobb County show Whites to be the most isolated, in effect segregated, from other racial and ethnic groups. In 2010, the average White resident lived in a tract that was 65% White, down from an average of 75% in 2000. Isolation was relatively moderate for African Americans (0.35) and Latinos (0.21), and both were more isolated in 2010 than in 2000. Asian residents had a much lower isolation index level of 0.07, reflecting their low population share (4.4% as of 2010), and higher likelihood of interacting with White, African American and Latino residents than one another.³⁰

Isolation Index in Cobb County

Group	2000	2010	Change
White	0.75	0.65	-0.10
African American	0.31	0.35	0.05
Asian	0.04	0.07	0.03
Latino	0.16	0.21	0.06

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

³⁰The Exposure and Isolation Index methodologies implicitly assumes that the tract populations are evenly distributed within a census tract so that the frequency of social interactions is based on the relative population counts by tract for each race or ethnicity. Within actual neighborhoods racial and ethnic groups are not homogenous (e.g., families or small area enclaves) so that the chances of one group meeting another of the same group may be different than an even distribution might imply.



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

Entropy Index

Entropy, a mathematical concept based on the spatial evenness of the distribution of population groups, can be used to calculate diversity among racial and ethnic groups in a geographical area.³¹ Both the Dissimilarity Index and Exposure Index can only measure the segregation of two groups relative to each other, but the Entropy Index has the advantage of being able to measure the spatial distribution of multiple racial and ethnic groups simultaneously.

The Entropy Score (h) for a census tract is given by:

$$h_i = - \sum_{j=1}^k p_{ij} \ln(p_{ij})$$

where:

k = Number of groups;

p_{ij} = Proportion of population of j^{th} group in census tract i ($= n_{ij}/n_i$);

n_{ij} = Number of population of j^{th} group in tract I; and

n_i = Total population in tract i.

The higher the calculated value for h, the more racially and/or ethnically diverse the tract. The maximum possible level of entropy is given by the natural logarithm (ln) of the number of groups used

³¹ Iceland, John. 2004. "The Multigroup Entropy Index (Also Known as Theil's H or the Information Theory Index)." University of Maryland.

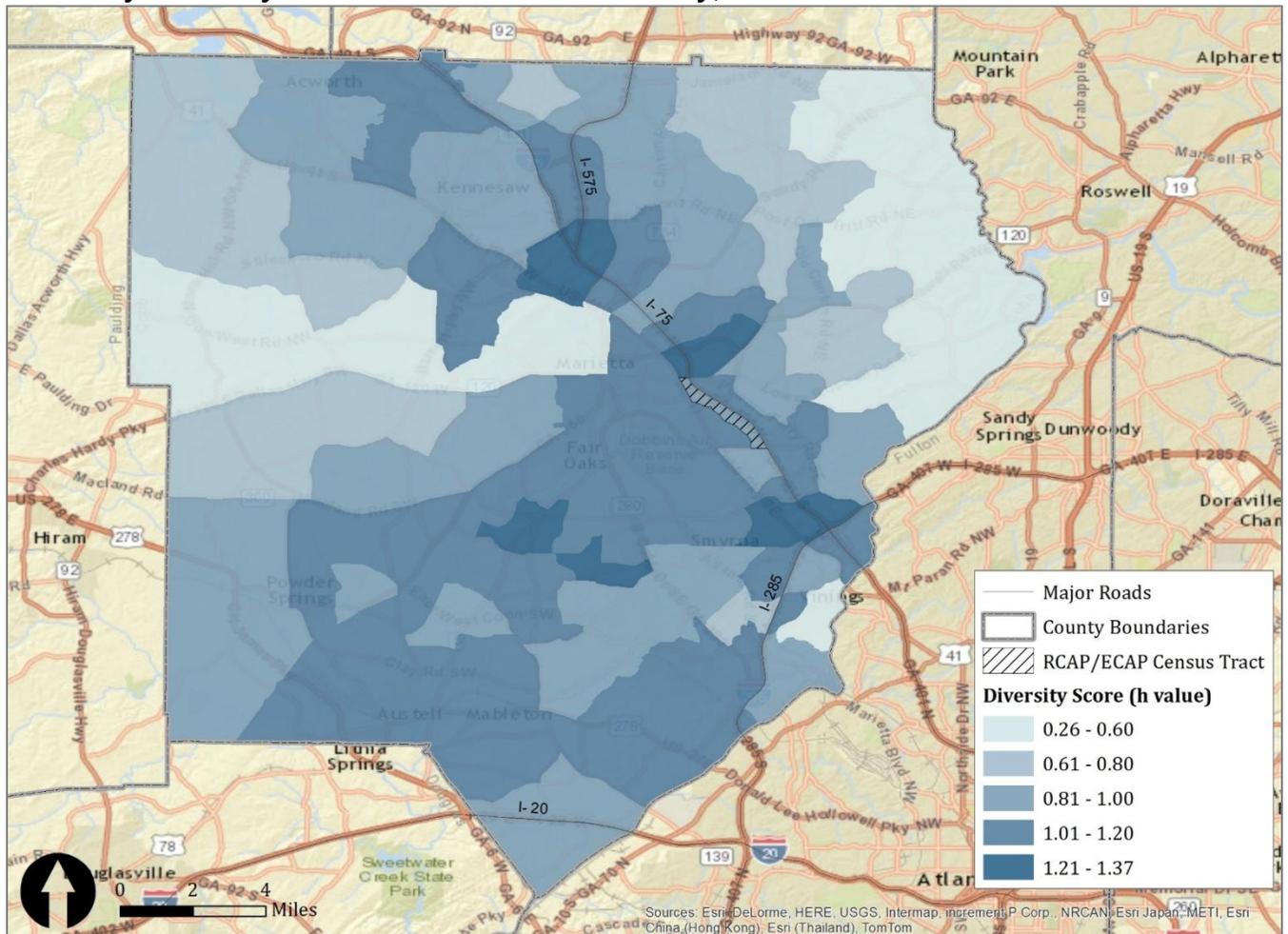
in the calculations. The maximum score occurs when all groups have equal representation in the geographic area. In this case $k = 4$ (non-Latino Whites, non-Latino African Americans, non-Latino Asians, and Latino) so the maximum value for h is $\ln(4) = 1.39$. A tract with $h = 1.39$ would have equal proportions of all groups (high diversity) and a tract with $h = 0.0$ would contain only a single group (low diversity).

The Diversity Index map below shows the results of the tract-level calculations of the Entropy Score as a measure of diversity in Cobb County in 2010.

Visually, it can be seen that highest diversity census tracts (those with highest h values) tend to be located in the southern portion of the county and along the I-75 corridor, including within Cobb's incorporated cities. Least diverse census tracts (h values of 0.80 or lower) are located in the county's unincorporated northeast and northwest areas.

As the map depicts, diversity in the RCAP/ECAP census tract is moderate, with an h value of 0.95. Within this tract, African American and Latino populations make up a combined 89.3% of residents; because of the low share of White and Asian residents, diversity within the tract is limited.

Diversity Index by Census Tract in Cobb County, 2010



Source: U.S. Census 2010 SF1 Table P5

The Entropy Score is not a true measure of segregation because it does not assess the distribution of racial and ethnic groups across a region. A region can be very diverse if all minority groups are present but also highly segregated if all groups live entirely in their own neighborhoods (or census tracts). However, Entropy Score's measures of tract-level diversity can be used to calculate the Entropy Index³²(EI) which measures the distribution of multi-group diversity across tracts and an entire region.

The EI measures unevenness in the distribution of multiple racial and ethnic groups in a region by calculating the difference in entropy between census tracts and the larger region as a whole. The Entropy Index (H) for a region is the weighted average variation of each tract's entropy score differenced with the region-wide entropy as a fraction of the region's total entropy (Iceland 2004):

$$H = \frac{\hat{H} - \bar{H}}{\hat{H}}$$

where:

\hat{H} = Entropy for the region's tracts as a whole;

\bar{H} = Average of the individual census tracts' values of h weighted by the population; and

H = Entropy Index for the region.

The EI ranges between H = 0.0 when all tracts have the same composition as the entire region (minimum segregation) to a maximum of H = 1.0 when all tracts contain one group only (maximum segregation).³³Regions with higher values of H have less uniform racial distributions and regions with lower values of H have more uniform racial distributions.

The table below gives the result of an entropy calculation for Cobb County as a whole. The EI for the County was 0.15 in 2010, indicating that, on average, racial and ethnic composition at the census tract level tends to match that of the entire County relatively closely. Over the 2000-2010 decade the EI remained constant, indicating that even as the minority population shares grew, diversity at the census tract level continued to relatively closely mirror that of the county as a whole.

³²Iceland, John.2002. "Beyond Black and White: Metropolitan Residential Segregation in Multi-Ethnic America," U.S. Census Bureau, Housing and Household Economic Statistics Division, paper presented at the American Sociological Association meetings, Chicago, Illinois.

³³ White, Michael J. 1986. "Predicted Ethnic Diversity Measures for 318 U.S. Metropolitan Areas by Census Region, 1980." *Population Index*, Vol. 52.

Entropy Index for Cobb County

2000	2010	Change
0.15	0.15	0.00

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

Reconciliation of Segregation Indices

One important question concerning this Analysis of Impediments is whether overall racial and ethnic segregation in Cobb County has worsened, improved, or remained about the same between 2000 and 2010. The four methodologies (dissimilarity, exposure, isolation and entropy indices) for analyzing segregation indicate that growing diversity in Cobb County resulted in increased exposure of minority populations to one another and of White persons to minority groups. Changes in residential patterns (i.e., population distribution by census tract) were minimal – Whites and African Americans became more likely to live in similar census tracts while Latinos and Asians became less so. In terms of geographic patterns of the populations, Whites and Asians were similarly distributed in both years, as were Latinos and African Americans.

Access to Opportunity

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

To measure economic and educational conditions at a neighborhood level, HUD's Office of Policy Development and Research developed a methodology to "quantify the degree to which a neighborhood offers features commonly associated with opportunity."³⁴ For each block group in the U.S., HUD provides a score on several "opportunity dimensions," including poverty, school proficiency, labor market engagement, and jobs access, calculated based on the following indices:

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

³⁴ HUD Office of Policy Development and Research, "FHEA Data Documentation," Draft. 2013. p. 4.

For each block group, a value is calculated for each index, and results are then standardized on a scale of 0 to 100, based on relative ranking within the metro area (or non-metro balance of the state). For each opportunity dimension, a higher index score indicates more favorable neighborhood characteristics. The maps that follow show the HUD-provided opportunity scores for block groups in Cobb County for poverty, labor market engagement, and jobs access.³⁵ In each map, lighter shading indicates areas of lower opportunity and darker shading indicates higher opportunity.

Along with these indices, HUD also developed a methodology that examines access to opportunity for racial and ethnic minorities by determining whether some subgroups tend to live in higher opportunity areas than others. Note that within this section, non-Latino populations are referred to by race only (e.g., White, African American, Asian); the Latino population includes all races.

Racially and Ethnically Concentrated Areas of Poverty

The degree to which a jurisdiction's minority residents are concentrated in high poverty areas is one way to analyze access to housing within a jurisdiction. HUD defines a racially and ethnically concentrated area of poverty (RCAP/ECAP) as a census tract with an individual poverty rate of 40% or more (or an individual poverty rate at least 3 times that of the tract average for the metropolitan area, whichever is lower) and a non-White population of 50% or more.³⁶

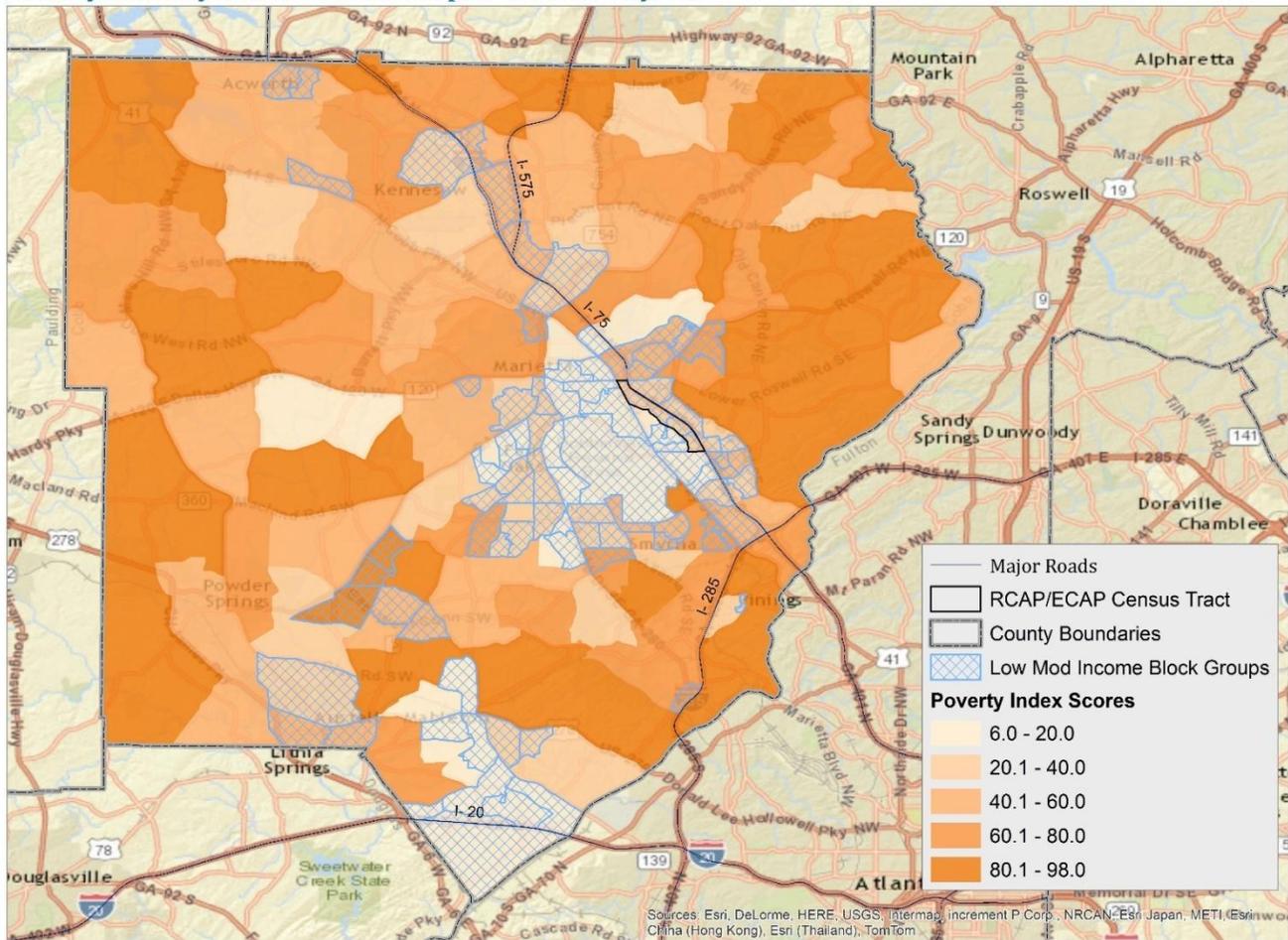
Using this definition, there is 1 tract in Cobb County that qualifies as RCAP/ECAPs, based on 2009-2013 ACS estimates. This tract, 304.11, is home to 3,733 residents, The majority population of this census tract is minority, with 66.1%, or approximately 2 in 3, residents being African-American, and 21.6%, or approximately 1 in 5, being Latino. White residents are less likely to live in this tract, with only 10.4% of residents being White. This tract is discussed and analyzed further in the segregation analysis.

Poverty Index

Looking at the poverty index, in which lower poverty index scores indicate higher rates of poverty and use of public assistance, there are pockets with high concentrations of residents living below the poverty level, with poverty extremely low index scores, below 10, in the following Census tracts: 313.10 (6), 304.12 (7), and 313.11 (9). These areas are primarily concentrated in the southern and central areas of the County. Census tracts 313.10 and 304.12 have the lowest poverty index scores indicating the areas in Cobb County with the highest poverty rates. These areas also have large concentrations of racial and ethnic minority residents. Census tract 313.10 is home to 2,100 African-American and 1,334 Latino residents and Census tract 304.12 is home to 1,294 African-American and 593 Latino residents.

³⁶ U.S. HUD Office of Policy Development & Research, "FHEA Data Documentation (Draft)," 2013, Accessed January 22, 2015, http://www.huduser.org/Sustainability/grantees/data/ah8c13x138/FHEA_technical_documentation_2013.pdf.

Poverty Index by Census Block Group in Cobb County, GA

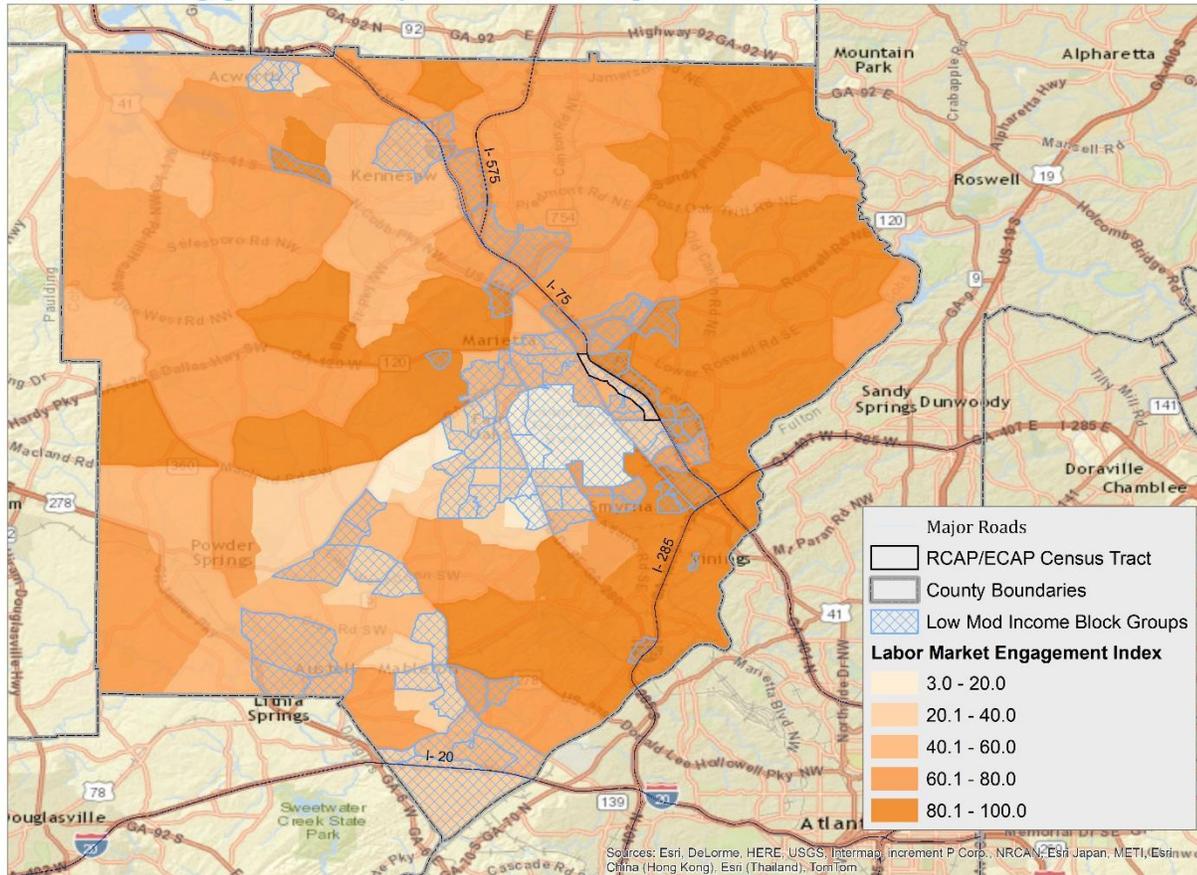


Source: U.S. Census Bureau – American FactFinder, “Cobb County Places and Census Tracts, Tables B01003, B03002, and B17001, 2009-2013 American Community Survey 5-Year Estimates,” Accessed June 1, 2015, <http://factfinder2.census.gov>

Labor Market Engagement Index Values for Cobb County

Low rates of labor market engagement in Cobb County, areas with index scores of 20 or below, are concentrated in the central region of the county. These areas are located in primarily low-income to moderate-income block groups. Census tracts with low labor market engagement include: 309.05 (3), 311.61 (17), and 310.01 (20). Census tract 309.05, which has the lowest rate of labor market engagement, is primarily minority with 1,295 African-American residents and 1,435 Hispanic residents. Census tract 311.61 has 1,672 African-American residents, while Census tract 310.01 is home to 3,224 Latino residents.

Labor Market Engagement Index by Census Block Group in Cobb County, GA

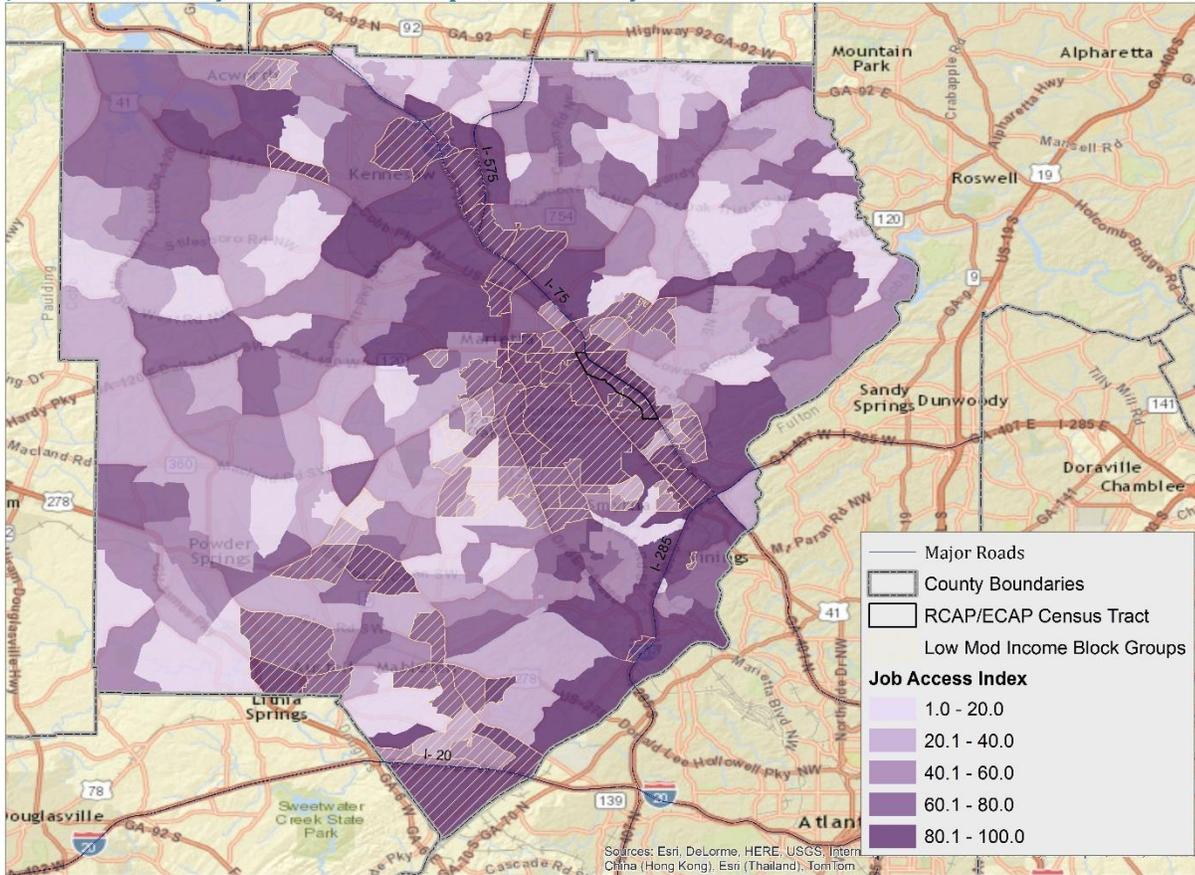


Source: U.S. Census Bureau – American FactFinder, “Cobb County Places and Census Tracts, Tables B01003, B03002, and B17001, 2009-2013 American Community Survey 5-Year Estimates,” Accessed June 1, 2015, <http://factfinder2.census.gov>

Job Access Index Values for Cobb County

Areas with low access to jobs for residents are indicated by index of scores of 1-20 and account for the distance between residence and employment, and labor market supply. These areas are scattered throughout Cobb County and are not specifically concentrated in the block groups with low-income to moderate income residents. Some of the areas with the lowest job access index scores are also home to a large number of residents who are racial and ethnic minorities. Census tract 315.07 has a score of 3 and is home to 1,198 African American residents and 682 Latino residents. Census tract 315.03 has a job access score of only 1, indicating almost no job access, and it is the home of 1,543 African-American residents. Likewise, Census tract 313.09 is home to 1,540 African-American and 980 Latino residents, and has a job access score of 1. Other low job access areas with scores below ten and located in less populated regions of Cobb County include: 309.01 (6), 303.11 (6), 303.24 (8), 303.10 (8), and 303.41 (9).

Job Access Index by Census Block Group in Cobb County, GA

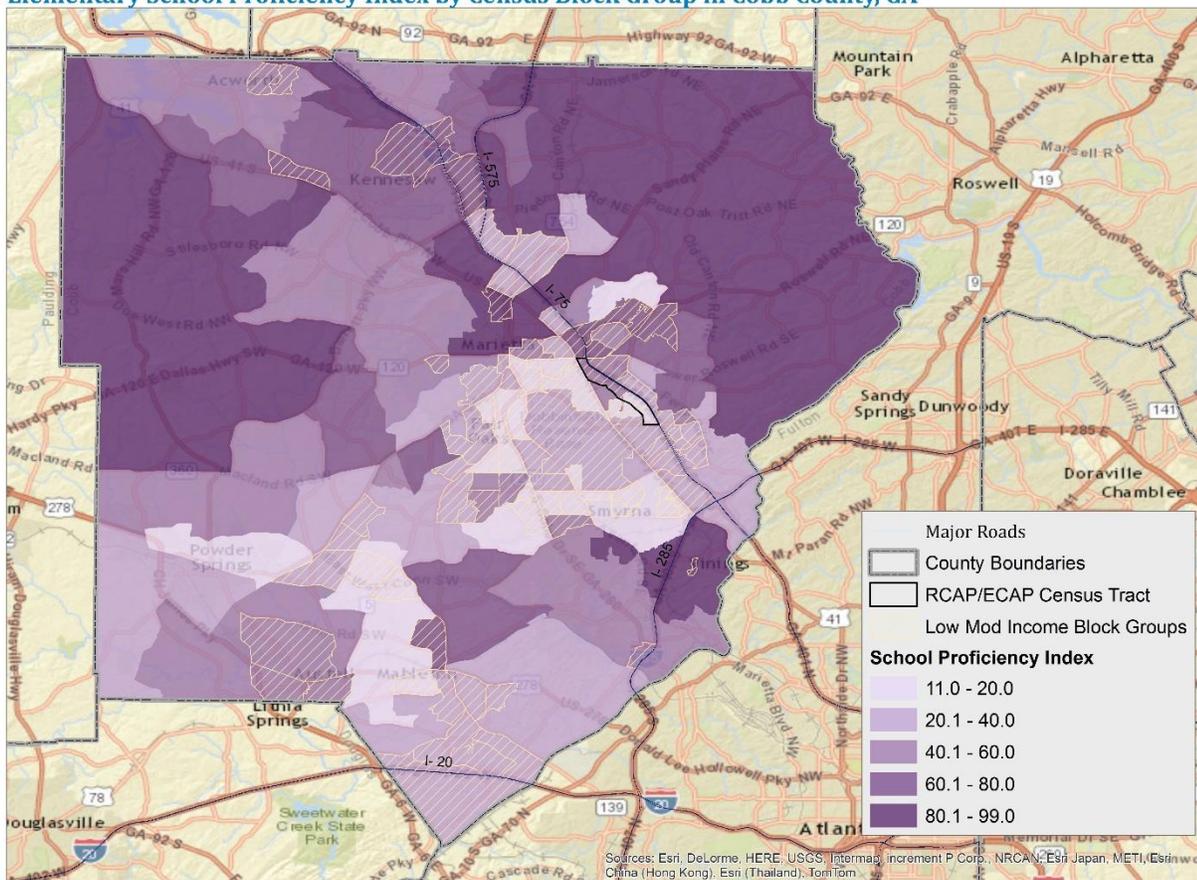


Source: U.S. Census Bureau – American FactFinder, “Cobb County Places and Census Tracts, Tables B01003, B03002, and B17001, 2009-2013 American Community Survey 5-Year Estimates,” Accessed June 1, 2015, <http://factfinder2.census.gov>

School Proficiency Index Values for Cobb County

School Proficiency Index values are calculated by elementary school student performance on state exams. Schools with lower proficiency have index scores between 11 and 20. The majority of schools with these scores are located in regions with low-income and moderate-income families. These tracts include: 311.01 (11), 311.08 (11), 309.02 (13.5), 309.50 (13.5), 310.02 (13.5), and 304.12 (18.5). Tracts 311.01 and 311.08, which have the lowest proficiency scores possible 11, are comprised of 2,074 African-American residents and 1,713 Latino residents. In comparison, census tracts with school proficiency scores in the 90’s, populations are below 250.

Elementary School Proficiency Index by Census Block Group in Cobb County, GA

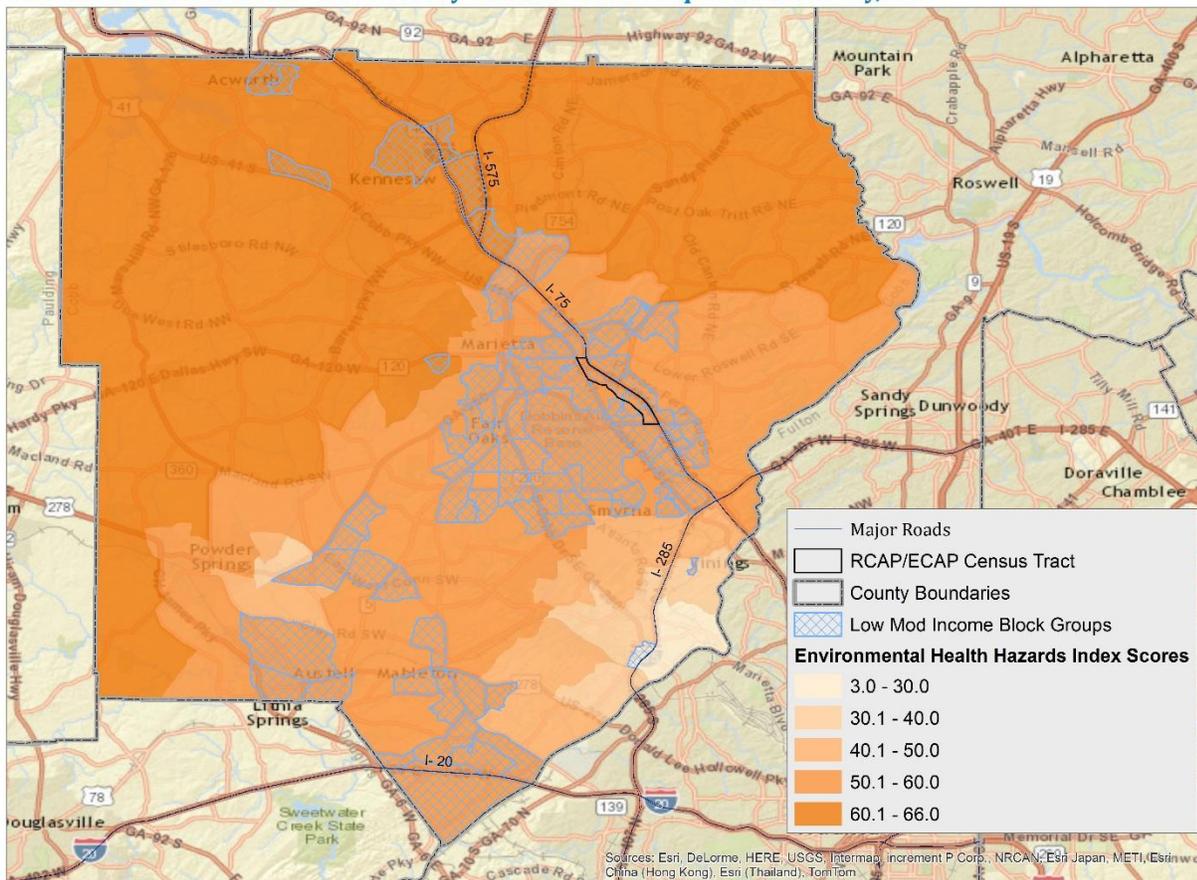


Source: U.S. Census Bureau – American FactFinder, “Cobb County Places and Census Tracts, Tables B01003, B03002, and B17001, 2009-2013 American Community Survey 5-Year Estimates,” Accessed June 1, 2015, <http://factfinder2.census.gov>

Environmental Health Hazards Index Values for Cobb County

Census tract 312.05 has the lowest index scores of 3, 5, and 9 throughout regions in the tract, indicating the increased risk of exposure to environmental toxins. This tract has a large concentration of African-Americans, 1,308 residents. Census tract 312.06 has a low score of 4, which is only 4 points above the lowest possible ranking and a high score of 34. Notably, the region of the tract with a score of 34 is home to 936 African-American residents.

Environmental Health Hazards Index by Census Block Group in Cobb County, GA



Source: U.S. Census Bureau – American FactFinder, “Cobb County Places and Census Tracts, Tables B01003, B03002, and B17001, 2009-2013 American Community Survey 5-Year Estimates,” Accessed June 1, 2015, <http://factfinder2.census.gov>

Housing Profile

The housing profile presents a snapshot of current housing conditions in Cobb County and includes components such as the characteristics of housing stock, housing conditions, housing market sales, foreclosure data, owner/renter affordability, and housing problems.

Characteristics of Housing Stock

The County’s housing stock was comprised of 237,522 housing units in 2000. Since then, a total of 50,043 housing units were added to the housing inventory between 2000 and 2013. As noted in the 2013 ACS estimates, the County had a total of 287,565 housing units. Of these, 211,617 (74%) were single-family attached and detached housing units and 25,514 (8.9%) ranged from 2-9 units.

Comparatively, a total of 46,174 of the County's housing structures contained 10 or more units (16.1%). In 2013, the County also had 4,194 (1.5%) mobile home structures in its inventory while boats, RVs, and vans had the lowest number of structures in units at 66 (0.00%). The following table shows the inventory of all housing units in Cobb County.

Housing Trends

Type of Unit	2013		2010		2000	
	#	%	#	%	#	%
Total housing units	287,565	100.0%	283,198	100.0%	237,522	100.0%
1-unit, detached	189,949	66.1%	187,976	66.4%	157,298	66.2%
1-unit, attached	21,668	7.5%	20,410	7.2%	12,311	5.2%
2 units	2,533	0.9%	3,300	1.2%	2,750	1.2%
3 or 4 units	7,654	2.7%	6,462	2.3%	7,683	3.2%
5 to 9 units	15,327	5.3%	16,860	6.0%	17,571	7.4%
10 to 19 units	25,234	8.8%	27,841	9.8%	18,896	8.0%
20 or more units	20,940	7.3%	16,315	5.8%	15,836	6.7%
Mobile home	4,194	1.5%	3,977	1.4%	5,090	2.1%
Boat, RV, van, etc.	66	0.0%	57	0.0%	87	0.0%

Source: U.S. Census Bureau, American Community Survey

The rate of housing vacancy has varied in Cobb County since 2000, with the lowest housing vacancy rates noted in 2000 at 4.2%. The highest rate of vacancy was recorded in 2010 at 10.6%. It is important to note that the economy was in the midst of the national recession during this time period. According to the 2011-2013 ACS estimates, Cobb County experienced a 0.1% decrease in vacancy rates from 2012 to 2013.

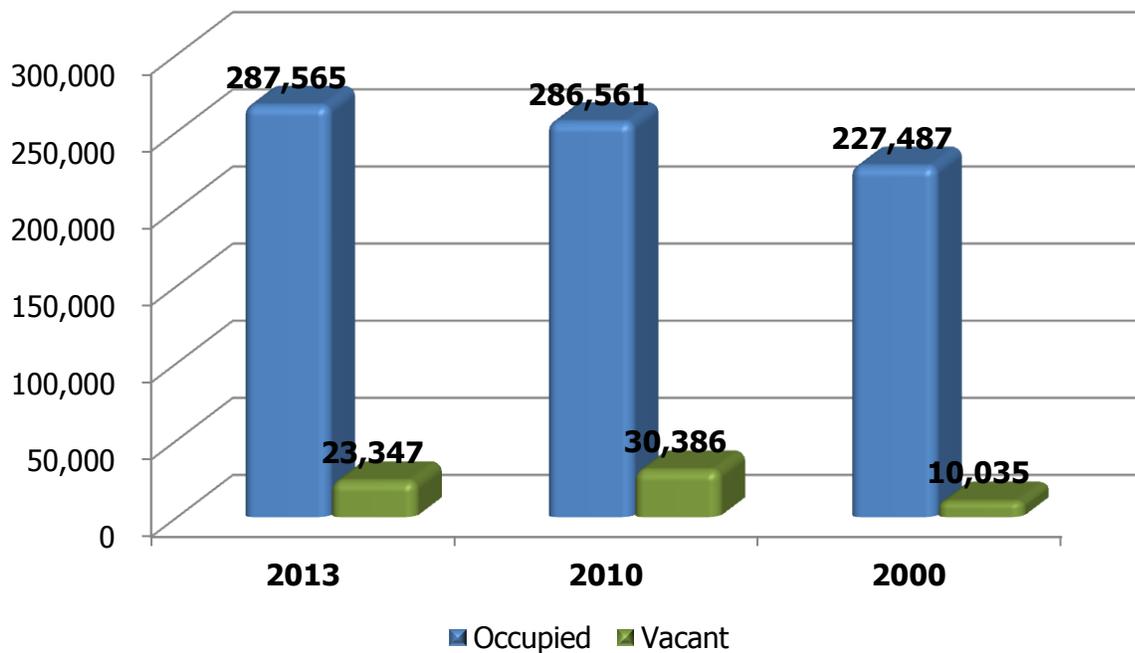
Vacancy Rates

2000	2010	2011	2012	2013
4.2%	10.6%	9.4%	8.1%	9.2%

Source: U.S. Census Bureau, American Community Survey Decennial & 1-Year Estimates

Of the total 287,565 housing units in 2013, 26,323 (9.2%) were vacant, which is a slight decrease from the vacancy rates in 2010 at 30,386 (10.6%). As indicated in the 2000 Census, Cobb County only had 227,487 housing units, of which 10,035 (4.2%) were vacant.

Housing Occupancy

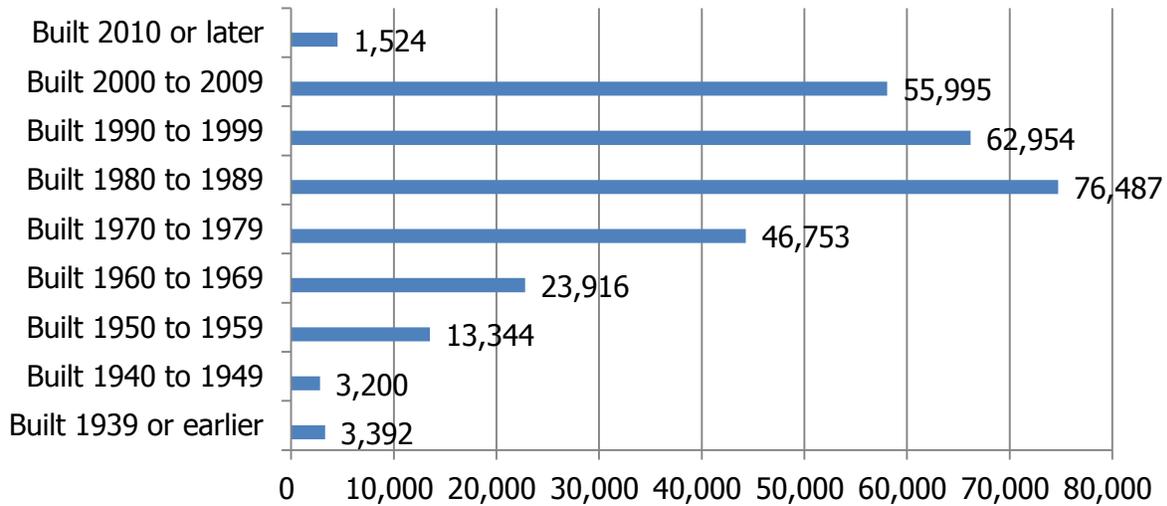


Source: U.S. Census Bureau, American Community Survey Decennial & 1-Year Estimates

Housing Conditions

The age of the housing stock in Cobb County has a significant impact on the housing conditions in the area. Much of the housing stock in the county has aged, as evidenced by the 210,110 (73.1%) housing units being built between 1970 and 1999. As housing ages, maintenance costs also rise which can present significant cost issues for low and moderate homeowners.

Housing Stock



Source: U.S. Census Bureau, American Community Survey 2013 5-Year Estimates

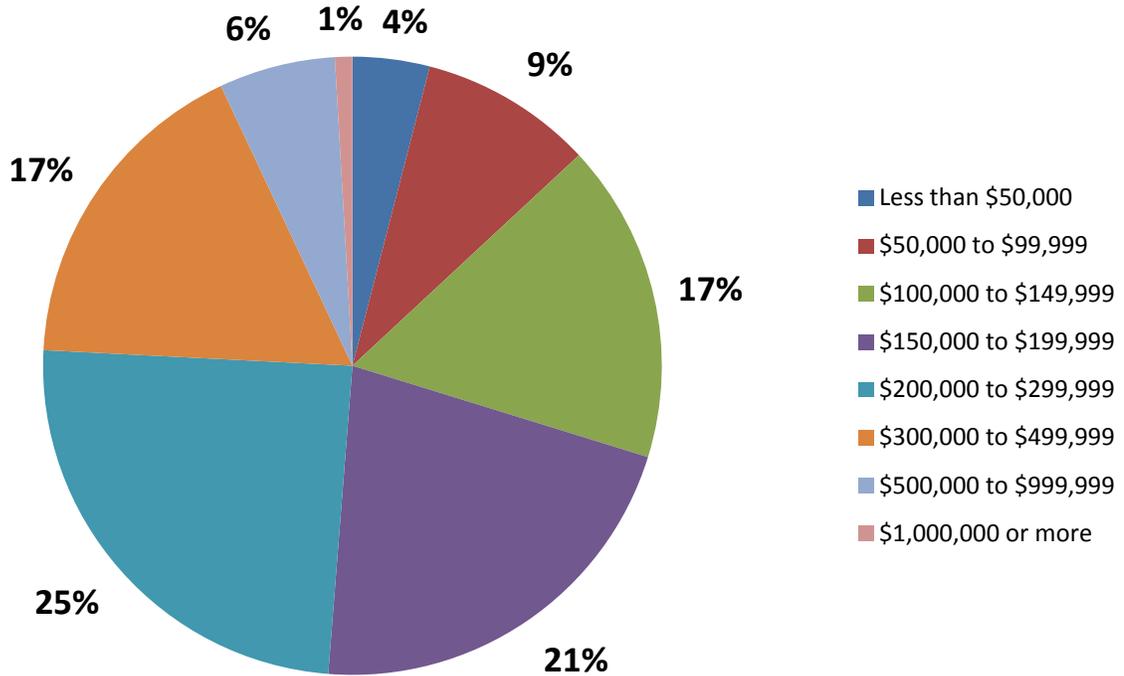
According to the 2013 ACS, the median value for a home in Cobb County was \$196,700. Of the 173,358 owner-occupied homes, the value of 28,952 (16.7%) ranged between \$100,000 and \$149,999 and 15,685 (9.0%) fell within a range of \$50,000 to \$99,999. As noted in the following table, approximately 84,515 (49.1%) homes located in the county cost over \$200,000 and up.

Home Values

Home Values	Number of Units	Percentage of Units
Less than \$50,000	6,979	4.0%
\$50,000 to \$99,999	15,685	9.0%
\$100,000 to \$149,999	28,952	16.7%
\$150,000 to \$199,999	37,227	21.5%
\$200,000 to \$299,999	42,570	24.6%
\$300,000 to \$499,999	29,831	17.2%
\$500,000 to \$999,999	10,538	6.1%
\$1,000,000 or more	1,576	0.9%
Total Owner-Occupied Units	173,358	100.0%

Source: U.S. Census Bureau, 2013 American Community Survey 5-Year Estimates

Home Values By Percentage



Source: U.S. Census Bureau, 2013 American Community Survey 5-Year Estimates

Housing Market Sales

A five year comparison of the median sales price of homes sold in Cobb County reflects an increase in home values in the area. In 2009, 14,844 homes were sold in Cobb County with a median sales price of \$149,419. As of 2013, 17,067 homes were sold with a median sales price of \$168,000.

Median Sales and Price Comparison by Year

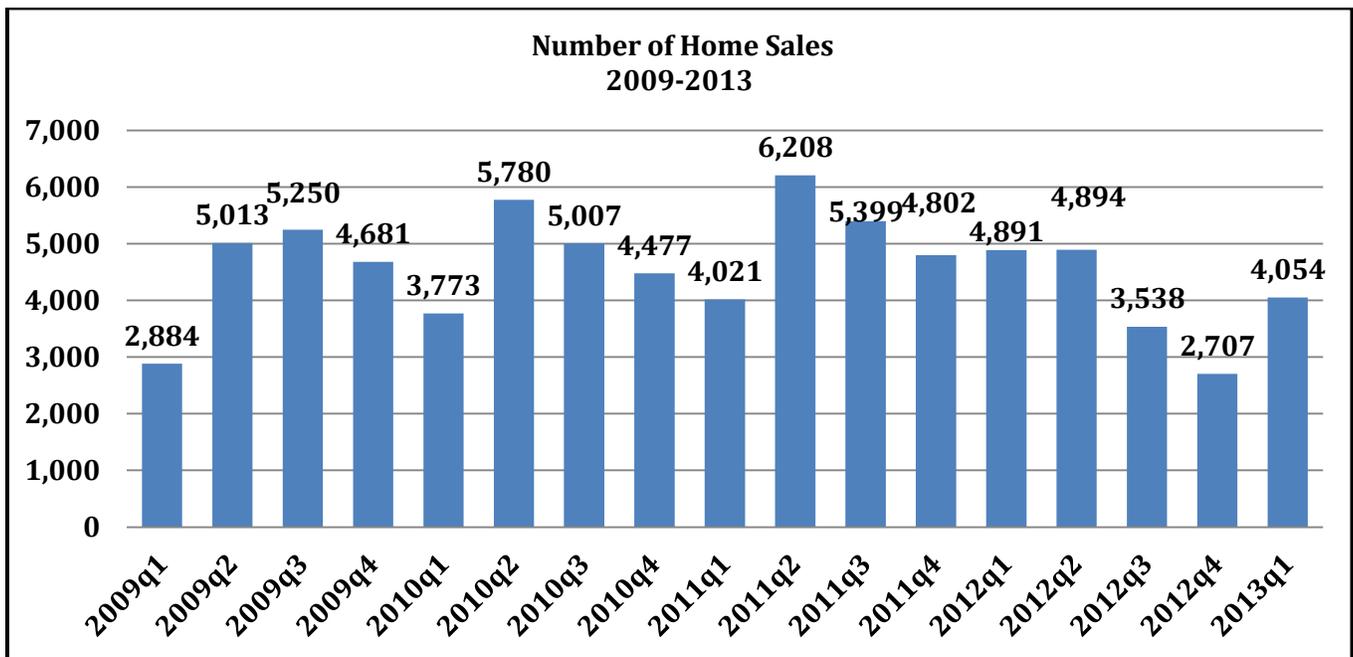
Number of Home Sales	2009	2010	2011	2012	2013
Number of Sales	14,844	14,773	14,765	16,143	17,067
Median Price	\$149,419	\$143,485	\$130,676	\$134,900	\$168,000

Source: Policy Map, www.policymap.com

According to HUD's 2013 Comprehensive Housing Market Analysis as prepared by the Office of Policy, Development and Research (PD&R), the Atlanta-Sandy Springs-Marietta Housing Market Area (Atlanta

HMA) has an overall estimated vacancy rate of 3.0%, down from 3.8% in 2010³⁷. It should be noted that the Atlanta HMA is divided into two submarkets based on their commuting distances from the downtown Atlanta business center: the Core Five Counties submarket, which includes Clayton, Cobb, DeKalb, Fulton, and Gwinnett Counties, and the Remainder submarket, which includes the other 23 counties of the HMA.

The number of home sales from 2009 to 2013 in Cobb County reflects a varying number of sales per quarter. While the median home sales price in the first quarter of 2013 increased by 8.7%, the Market Statistics reflect that in the first quarter of 2013, 628 less homes had been sold.



Source: Policy Map, www.policymap.com

Foreclosure Data

According to the 2013 ACS estimates, the number of housing units in Cobb County consisted of a total of 287,565. There are currently 417 units in some stage of foreclosure (default, auction or bank owned), while the number of homes listed for sale is 1,074 as stated in RealtyTrac’s May 2015 foreclosure data. In May 2015, the number of properties that received a foreclosure filing in Cobb County was 17% higher than the previous month and 18% higher than the same time last year.³⁸

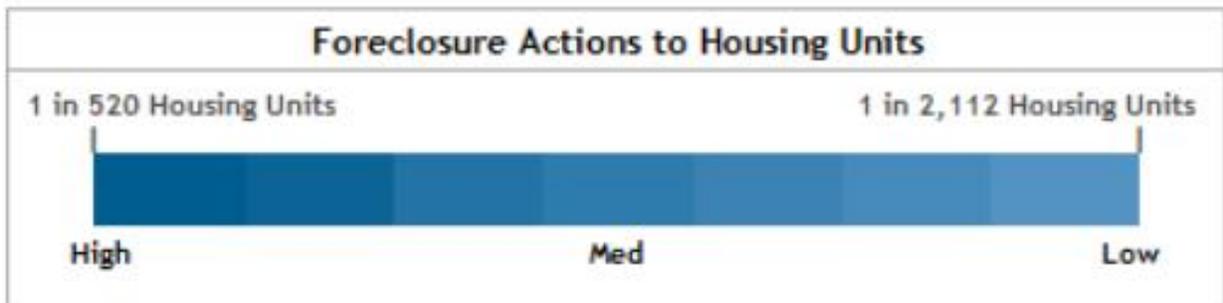
RealtyTrac’s May 2015 Market Summary shows home sales for April 2015 were up 160% compared with the previous month, and down 70% compared with a year ago. The median sales price of a non-

³⁷ U.S. Housing & Urban Development, Office of Policy, Development & Research, 2013 Comprehensive Housing Market Analysis. Source: http://www.huduser.org/portal/publications/pdf//AtlantaGA_comp_2013.pdf

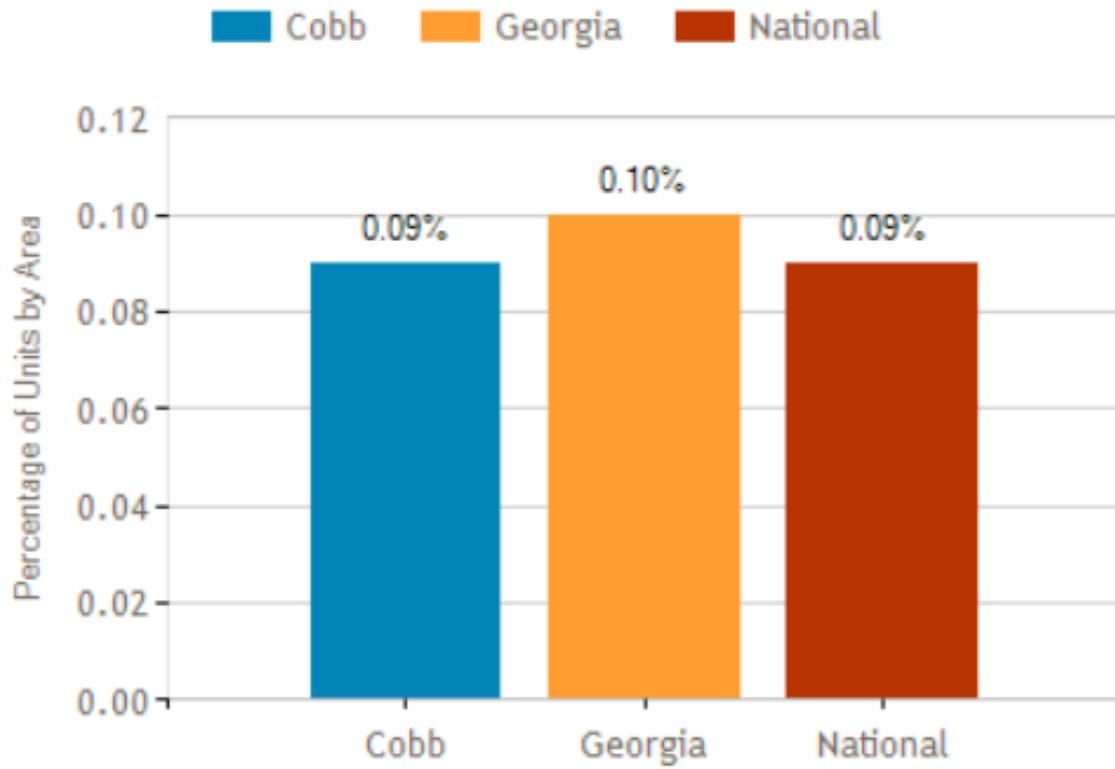
³⁸RealtyTrac, Cobb County Real Estate Statistics & Foreclosure Trends, www.realtytrac.com

distressed home was \$199,500. The median sales price of a foreclosure home was \$123,402, or 38% lower than non-distressed home sales.

Cobb County Foreclosure Status Distribution by Zip Code



Cobb County Foreclosure Comparison



Source: RealtyTrac, May 2015 Real Estate Trends, www.realtytrac.com

Household Cost Burdens

Affordability is an important aspect to fair housing choice and to individuals being able to obtain secure, safe, and decent housing. It is also a significant factor for residents attempting to select housing that meets their family needs. HUD considers housing affordable if it costs less than 30% of a family's income.³⁹ Households that spend over that threshold are considered by HUD to be cost burdened and may have difficulty affording the other basic household necessities such as food, clothing, and transportation. Yet, according to HUD, 12 million renters and homeowners in the United States spend more than 50% of their income on housing.

Cost burden occurs when a household has gross housing costs that range from 30% - 49.9% of gross household income. Severe cost burden occurs when gross housing costs represent 50% or more 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

³⁹ U.S. Department of Housing and Urban Development, <http://www.hud.gov/offices/cpd/affordablehousing/index.cfm>

figure represents monthly rent plus utility charges, but does not include the costs of home maintenance. Given the age variation of housing stock in the region, the home maintenance and repair costs associated with older construction can add significant additional housing cost burden.

As indicated in the following Affordability Snapshot table, Cobb County has a significant percentage of homeowners and renters spending more than 30% of their annual household income on housing-related costs. According to 2013 American Community Survey (ACS), 31% of homeowners with a mortgage spend more than 30% of their income on monthly housing costs. Conversely, only 9.6% of homeowners without a mortgage expended more than 30% of their income on monthly housing costs, while 42,149 (50.5%) of renter households in Cobb County expended 30% or more of their income on rent. Owners and renters with a severe cost burden are at risk of homelessness. Cost-burdened households that experience a financial setback often must choose between rent and food or rent and health care for their families or face eviction or foreclosure.

Cobb County, GA Affordability Snapshot

Value	Estimate	Percent
Median (dollars)	196,700	-
Mortgage Status		
Owner-occupied units	173,358	100%
Housing units with a mortgage	137,871	79.5%
Housing units without a mortgage	35,487	20.5%
SELECTED MONTHLY OWNER COSTS AS A PERCENTAGE OF HOUSEHOLD INCOME		
Housing units with a mortgage	137,237	100%
Less than 20.0 percent	57,059	41.6%
20.0 to 24.9 percent	22,645	16.5%
25.0 to 29.9 percent	14,988	10.9%
30.0 to 34.9 percent	10,148	7.4%
35.0 percent or more	32,388	23.6%
Housing unit without a mortgage	35,007	100.0%
Less than 10.0 percent	18,757	53.6%
10.0 to 14.9 percent	6,119	17.5%
15.0 to 19.9 percent	3,338	9.5%
20.0 to 24.9 percent	2,049	5.9%
25.0 to 29.9 percent	1,381	3.9%
30.0 to 34.9 percent	688	2.0%
35.0 percent or more	2,675	7.6%
GROSS RENT		
Occupied units paying rent	85,264	100%

Less than \$200	262	0.3%
\$200 to \$299	434	0.5%
\$300 to \$499	1,255	1.5%
\$500 to \$749	13,692	16.1%
\$750 to \$999	30,250	35.5%
\$1,000 to \$1,499	30,823	36.2%
\$1,500 or more	8,548	10.0%
Median (dollars)	974	-
GROSS RENT AS A PERCENTAGE OF HOUSEHOLD INCOME		
Occupied units paying rent	83,395	100%
Less than 15.0 percent	9,001	10.8%
15.0 to 19.9 percent	11,712	14.0%
20.0 to 24.9 percent	11,220	13.5%
25.0 to 29.9 percent	9,313	11.2%
30.0 to 34.9 percent	7,616	9.1%
35.0 percent or more	34,533	41.4%

Source: U.S. Census Bureau, 2013 American Community Survey

The National Low Income Housing Coalition's "Out of Reach" 2013 Annual Report calculates the amount of money a household must earn in order to afford a rental unit based on the number of bedrooms in a rental unit at the Fair Market Rent (FMR), consistent with HUD's affordability standard of paying no more than 30% of income for housing costs. Data is presented in the Renter Affordability table for the Atlanta-Sandy Springs-Marietta Metro Statistical Area (MSA). As noted in the 2013 Out of Reach Report, the NLIHC estimates that the median income for a renter in the Atlanta-Sandy Springs-Marietta MSA is \$64,400. The Area's Fair Market Rent (FMR) for a two-bedroom apartment is \$896 and in order to afford this level of rent and utilities, without paying more than 30% of income on housing. In order to afford a two bedroom housing unit without spending more than 30 percent of one's income on rent, one would need to work at a minimum of 96 hours per week or maintain at least 2.4 full-time jobs in Cobb County.

Atlanta-Sandy Springs-Marietta MSA Renter Affordability

Number of Households (2009 -2013)	
Total	1,797,737
Renters	629,208
% of Renters	34%
Minimum Wage, Mean Renter Wage, SSI Monthly Payment	
Minimum Wage, Mean Renter Wage, SSI Monthly Payment	\$7.25
Estimated mean renter wage	\$15.42
SSI monthly payment	\$1,219.77

2013 Fair Market Rent (FMR)	
One Bedroom	\$756.00
Two Bedroom	\$896.00
Three Bedroom	\$1,187.00
Four Bedroom	\$1,442.00
Annual Area Median Income	
Annual AMI	\$64,400.00
30% AMI	\$19,320.00
Estimated Renter Median Income	\$32,073.60
Rent Affordable at Renter Median Income	\$802.00
Maximum Affordable Monthly Housing Costs by % of AMI	
30% AMI	\$483.00
50% AMI	\$805.00
80% AMI	\$1,288.00
Rent Affordable at Median Income	\$1,610.00
Rent Affordable with Full Time Job Paying Minimum Wage	\$377.00
Rent Affordable with Full Time Job Paying Mean Renter Wage	\$801.84
Rent Affordable to SSI recipient	\$365.93
Hours Per Week at Mean Renter Wage to Afford FMR	
One Bedroom	49.0
Two Bedroom	58.1
Three Bedroom	77.0
Four Bedroom	93.5
Full Time Jobs at Min Wage to Afford FMR	
One Bedroom	2.6
Two Bedroom	3.1
Three Bedroom	4.1
Four Bedroom	5.0

Source: National Low Income Housing Coalition, "Out of Reach" 2014 Annual Data, <http://www.hlihc.org/>
 Social Security Administration Monthly Statistical Snapshot:
http://www.ssa.gov/policy/docs/quickfacts/stat_snapshot

Housing Problems

The physical condition of housing units can exacerbate housing affordability problems for low income residents. An examination of housing problems can reveal data related to overcrowding, incomplete plumbing or kitchen facilities, and cost burdens. A household with one or more of these problems is considered to have all of which can be considered as a housing problem. 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. An incomplete kitchen facility, as classified by the Census Bureau, is when any of the following are not present: a kitchen sink; a burner cook stove, or microwave oven; and a refrigerator. The term of overcrowding

occurs when a housing unit has more than one person per room but less than 1.5 with severe overcrowding occurring with 1.5 persons per room or more.

According to the 2013 ACS estimates, Cobb County had a total of 1,938 households who lacked complete plumbing facilities and 4,325 households which is 2.1% of the population lacking complete plumbing and kitchen facilities. Additionally, 5,110 (2.1%) households were categorized as overcrowded.

Overcrowding and Severe Overcrowding

SELECTED CHARACTERISTICS	Estimate Number of Persons	Percent
Occupied housing units	261,242	100%
Lacking complete plumbing facilities	1,938	0.7%
Lacking complete kitchen facilities	2,387	0.9%
No telephone service available	5,674	2.2%
OCCUPANTS PER ROOM		
Occupied housing units	261,242	100%
1.00 or less	256,132	98.0%
1.01 to 1.50	4,042	1.5%
1.51 or more	1,068	0.4%

Source: U.S. Census Bureau, 2013 American Community Survey

Subsidized Housing

The housing market difficulties that arose during the 2007-2009, make subsidized and public housing an area of the County’s housing appropriate for analysis. The subsidized Housing Choice Voucher rental assistance program enables a jurisdiction to provide affordable housing options for very low-income households. A family that is issued a housing voucher is responsible for finding a suitable housing unit of the family's choice where the owner agrees to rent under the program. Rental units are required to meet HUD minimum housing standards, as determined by the public housing agency [PHA]. In many cases the housing subsidy is paid directly to the landlord by the PHA on behalf of the participating family. The family will then pay the difference between the actual rent charged by the landlord and the amount subsidized by the program each month. Under certain circumstances, if authorized by the PHA, a family may use its voucher to purchase a modest home. Since the demand for housing assistance often exceeds the limited resources available local housing authorities, long waiting list periods are common. The waiting lists range on average from 34 to 39 months.

As of 2013, there were 143 families residing in public housing units and 3,297 families enrolled in the housing assistance program funded through Housing Choice Voucher Program from HUD. According to HUD’s 2013 Picture of Subsidized Households, a total of 3,440 low income persons were served through its public housing units or Housing Choice Voucher programs. The chart below reflects the demographics of population.

Cobb County Affordable Housing Inventory

	Public Housing	Housing Choice Vouchers
Total Units	164	2,633
% Occupied	87%	97%
% Disabled	60%	14%
% Minority	59%	92%
% Black	56%	90%
% Hispanic	3%	2%
% in poverty Census Tract	25%	18%
Months Since Move-In	105	84
Average Months on Waiting List	39	34

Source: HUD Picture of Subsidized Households for 2013,
<http://www.huduser.org/portal/datasets/picture/yearlydata.html>

Other subsidized housing options within the County, include low income housing tax credit multifamily developments. According to HUD's Low Income Housing Tax Credit [LIHTC] database, the County has 6,318 low income units located throughout the County. The following is a listing of LIHTC properties.

Cobb County Low Income Tax Credit Housing

HUD ID Number:	Project Name:	Project Address:	Project City:	Project State:	Project ZIP Code:	Total Number of Units:	Total Low-Income Units:
GAA1997032	925 Gresham Ave NE	925 Gresham Ave NE	Marietta	GA	30060	60	60
GAA0000242	Legacy At Walton Heights/Town Ctr Heights	178 Roberts Trl	Marietta	GA	30066	100	100
GAA0000374	Sedgefield Apts	1136 W Commons	Marietta	GA	30062	280	280
GAA0000444	Renaissance on Henderson	55 Henderson St SW	Marietta	GA	30064	151	151

GAA0000457	Woodchase Village Apts		Marietta	GA	30067	416	416
GAA1992025	Charleston Trace Apts	2751 Hammondton Rd SE	Marietta	GA	30060	261	250
GAA1995080	Country Pines	15 Booth Rd SW	Marietta	GA	30008	112	84
GAA1995125	Gregory Lane	466 Gregory Ln	Acworth	GA	30102	72	72
GAA1995130	Gregory Lane Apts, Phase II	465 Gregory Ln	Acworth	GA	30102	40	38
GAA1995150	Harmony Terrace	658 Kiowa Dr NE	Marietta	GA	30060	86	78
GA1995165	Hunters Grove	575 Six Flags Dr	Austell	GA	30168	200	200
GAA1995200	Connally Drive Home	1507 Church St Ext NE	Marietta	GA	30060	54	54
GAA1995225	Harmony Grove Apts	2016 Olive Springs Rd SE	Marietta	GA	30060	75	75
GAA1995340	Rosewood Park Apt	2199 Mesa Valley Way	Austell	GA	30106	150	150
GAA1996120	Harmony Meadows Apts	1910 S Cobb Dr SE	Marietta	GA	30060	186	184
GAA1998157	Wingate Falls	4801 Baker Grove Rd NW	Acworth	GA	30101	192	192
GAA2002130	Concord Crossing	2935 Old Concord Rd SE	Smyrna	GA	30082	187	187
GAA2005130	Ashton Arbors Apts	2780 Bankstone Dr SW	Marietta	GA	30064	150	150

GAA2005155	Caswyck Trail Apts	2665 Favor Rd SW	Marietta	GA	30060	407	407
GAA2005215	Lakeside Vista Apts	2100 Ellison Lakes Dr NW	Kennesaw	GA	30152	62	62
GAA2001155	Cherokee Summit	5920 Bells Ferry Rd	Acworth	GA	30102	272	272
GAA2005115	Alta Ridenour Senior Apts	1350 Ridenour Blvd NW	Kennesaw	GA	30152	252	252
GAA2003065	Highland Court	4150 George Busbee Pkwy NW	Kennesaw	GA	30144	122	94
GAA2003070	Kingsley Village	595 Six Flags Dr	Austell	GA	30168	146	146
GAA2003257	Peaks at Bells Ferry	100 Peaks Rdg	Acworth	GA	30102	248	148
GAA2003300	Walton Reserve Apts	7075 Walton Reserve Ln	Austell	GA	30168	249	249
GAA2003802	Cobblestone Landing	3050 Cobb Pkwy NW	Kennesaw	GA	30152	172	172
GAA2004150	Heritage at Walton Reserve	1675 Walton Reserve Blvd	Austell	GA	30168	105	105
GAA2005240	Orchard Mill Apts	1800 Mulkey Rd	Austell	GA	30106	238	232
GAA2005315	Walton Ridenour Apts	1425 Ridenour Blvd NW	Kennesaw	GA	30152	260	234
GAA2008057	Highland Ridge	1899 Mulkey Rd	Austell	GA	30106	108	108
GAA2006325	Cobblestone Apts	347 Pat Mell SW	Marietta	GA	30060	244	244

GAA2006420	Walton Village Apts		Marietta	GA	30008	208	208
GAA2007122	Parkland Manor Apts	3755 Medical Park Dr	Austell	GA	30106	150	150
GAA2007155	Legacy at Walton Village	1400 Roberta Dr SW	Marietta	GA	30008	126	87
GAA2009110	Retreat at Dorsey Manor	118 Haynes St NE	Marietta	GA	30060	72	72
GAA2011055	Galleria Manor of Smyrna	2731 Woodland Ter SE	Smyrna	GA	30080	88	88
GAA2011075	Legacy at Walton Village Phase II	1400 Roberta Dr SW	Marietta	GA	30008	78	78
GAA2011145	Tower at Dorsey Manor	212 Lemon St NE	Marietta	GA	30060	81	81
GAA2012115	Legacy at Walton Terrace	4598 Carruth St	Acworth	GA	30101	108	108
TOTALS						6,568	6,318

Source: HUD Low-Income Housing Tax Credit Database. <http://lihtc.huduser.org>

Persons with Disabilities & Elderly

Aging residents are more likely to have needs related to accommodations for disabilities. As a protected class, people with disabilities have a right to fair housing choice, yet the housing needs of this population can diverge significantly from the needs of other groups. People with mobility impairments are likely to need housing with features that improve accessibility and facilitate maneuverability within the unit, (i.e. first floor units, elevators, ramps, floor level bathrooms tubs. etc.) People with visual and hearing deficiencies may need accommodation for service animals, alternative types of fire and smoke alarms, alternative phone services, communications in braille, etc. People with cognitive disabilities may require the assistance of live-in aids or group home settings. Group homes are discussed elsewhere in this report in sections related to zoning and land use, however the availability of accessible units is generally discussed here.

Based on HUD's Inventory of Units for the Elderly and Disabled the County has several multi-family housing units that serve the elderly population and persons with disabilities. This inventory database is

designed to assist prospective applicants with locating units in HUD insured and HUD subsidized multifamily properties that serve the elderly and/or persons with disabilities. These units tend to offer rental assistance and housing credit programs funded through federally funded programs. Below is a listing of units for elderly and disabled residents in Cobb County.

Cobb County's Inventory of Units for Elderly and Disabled

Property Name	Occupancy Eligibility	Total Units	Total Assisted Units	Total Units Designated for Elderly	Total Units Designated for Disabled	Total Units with Accessible Features	Available Bedroom Sizes	Survey Date
Butterfield House, Inc	Disabled	4	4	0	4	4	1-BR	2/6/2006
Henderson Arms Apts	Elderly	150	149	135	15	15	1-BR	10/15/2009
Laurel's Edge	Elderly	50	49	49	0	4	1-BR, 2-BR	4/30/2010
Louise Place	Disabled	4	4	0	4	4	4-BR	8/12/2008
The ARC Lighthouse	Disabled	5	4	0	4	4	1-BR	4/20/2009
The Cobb ARC House	Disabled	5	4	0	4	4	1-BR	5/21/2009
The Gordon House	Disabled	4	4	0	0	4	1-BR	4/1/2009
The Greenbrook House	Disabled	4	4	0	0	4	1-BR	2/6/2006
The Grindle House, Inc	Disabled	4	4	0	0	4	1-BR	8/6/2009
The Lewis Road House	Disabled	4	4	0	0	4	1-BR	2/6/2006
The Michael S. Huff House	Disabled	5	4	0	5	4	1-BR	5/27/2010
The Paschal House	Disabled	5	4	0	4	4	1-BR	4/20/2009
The Twelfth House, Inc	Disabled	4	4	0	0	4	1-BR	4/1/2009
UCP of Atlanta	Disabled	8	8	0	8	8	1-BR	2/1/2006
Totals		256	250	184	48	71		

Source: HUD's MFH Inventory Survey of Units for the Elderly and Disabled

http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/mfh/hto/inventorysurvey

Home Mortgage Disclosure Act (HMDA) Data and Analysis

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

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

The national 2013 HMDA data consists of information for 17million home loan applications reported by 7,190 home lenders, including banks, savings associations, credit unions, and mortgage companies.⁴⁰HMDA data, which is provided by the Federal Financial Institutions Examination Council (FFIEC), includes the type, purpose, and characteristics of each home mortgage application that lenders receive during the calendar year. It also includes additional data related to those applications including loan pricing information, action taken, property location (by census tract), and additional information about loan applicants including sex, race, ethnicity, and income.

The source for this analysis is 2013 tract-level HMDA data for Cobb County, which includes a total of 11,581 home purchase loan application records.⁴¹Within each HMDA record some of the data variables are 100% reported: "Loan Type," "Loan Amount," "Action Taken," for example, but other data fields are less complete. For Cobb County, 10.2% of the records lack complete information about applicant/co-applicant sex and income, and 16.0% lack complete data regarding race, ethnicity, and income. According to the data, records that lack information about sex, race, or ethnicity represent applications taken entirely by mail, Internet, or phone in which the applicant declined to provide this information.

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

⁴⁰ Federal Financial Institutions Examination Council, "Home Mortgage Disclosure Act: Background and Purpose," <http://www.ffiec.gov/hmda/history.htm>

⁴¹ Includes mortgage applications for the purchase of one-to-four family dwellings in which the property will be occupied as the owner's principal dwelling and in which the mortgage will be secured by a first lien. Includes applications for conventional, FHA-insured, VA-guaranteed, and FSA/RHS-guaranteed mortgages.

There is no requirement for reporting reasons for a loan denial, and this information was not provided for 16.0% of loan denials in Cobb County. Further, the HMDA data does not include a borrower's total financial qualifications such as an actual credit score, property type and value, loan-to-value ratio or loan product choices. Research has shown that differences in denial rates among racial or ethnic groups can arise from these credit-related factors not available in the HMDA data.⁴² Despite these limitations, the data plays an important role in fair lending enforcement. Bank examiners frequently use HMDA data in conjunction with information from loan files to assess an institution's compliance with the fair lending laws.

Loan Approvals and Denials by Applicant Sex

The HMDA data for Cobb County includes complete information about applicant sex and household income for 10,399 of the total 11,581 loan application records (89.8%). Males made up the largest share of applicants (38.4%), followed by male/female couples (34.0%) and females (27.6%). The table on the following page presents a snapshot of loan approval rates and denial rates for low, moderate, and upper income applicants by sex.⁴³

For male and female applicants, loan approval rates increased and denial rates decreased with applicant income. Moderate income male/female co-applicants had highest approval rates – well above their low income counterparts and slightly above those with high incomes.

Looking at low income applicants, loan approval and denial rates show little variation by applicant gender. Approval rates range from 73.6% for male/female couples to 76.1% for females. The former group made up a relatively small number of applicants (53 completed applications compared to 347 for females and 293 for males), reflecting their greater likelihood of being dual income households and thus having incomes above 50% of the area's median.

In the moderate income band, more variation in approval and denial rates exists. Of the 1,262 applications completed by male/female couples, 95.2% were approved. In contrast, approval rates were in the mid-80s for male and female applicants (83.5% for males and 86.3% for females). In the high income category, differences between each applicant group were considerably less pronounced, although male/female co-applicants still had the highest approval rate at 91.5%. The approval rate for males was 2.7 percentage points lower at 88.8%, and for females was 2.2 percentage points lower at 89.3%.

⁴²R. B. Avery, Bhutta N., Brevoort K.P., and Canne, G.B. 2012. "The Mortgage Market in 2011: Highlights from the Data Reported Under the Home Mortgage Disclosure Act." Board of Governors of the Federal Reserve System. Federal Reserve Bulletin, Vol. 98, No. 6.

⁴³The low income category includes applicants with a household income below 50% of area median family income (MFI). The moderate income range includes applicants with household incomes from 50% to 120% MFI, and the upper income category consists of applicants with household incomes above 120% MFI. In 2013, the median family income for the Atlanta Metropolitan Statistical Area (MSA) (which includes Cobb County) was \$66,300. This translates to a low income band of under \$33,150, a moderate income band of \$33,150 to \$79,560, and a high income band of over \$79,560.

Overall, male/female co-applicants were denied loans in 7.3% of cases, compared to 14.3% for female applicants and 14.8% for male applicants. While approval rates for females did not differ considerably from those for males, single applicants and same-sex co-applicants were less likely to have their loan applications approved than male/female co-applicants overall.

Loan Approval and Denial Rates by Applicant Sex, Cobb County 2013

Applicant Income	Female Applicant(s)*	Male Applicant(s)*	Male/Female Co-Applicants	All Applicants
Low Income				
Total Applications	410	352	55	817
Completed Applications	347	293	53	693
Approval Rate	76.1%	73.7%	73.6%	74.9%
Denial Rate	23.9%	26.3%	26.4%	25.1%
Moderate Income				
Total Applications	1,665	1,729	1,338	4,732
Completed Applications	1,450	1,448	1,262	4,160
Approval Rate	86.3%	83.5%	95.2%	88.0%
Denial Rate	13.7%	16.5%	4.8%	12.0%
High Income				
Total Applications	794	1,914	2,142	4,850
Completed Applications	674	1,607	1,855	4,136
Approval Rate	89.3%	88.8%	91.5%	90.1%
Denial Rate	10.7%	11.2%	8.5%	9.9%
Total				
Total Applications	2,869	3,995	3,535	10,399
Completed Applications	2,471	3,348	3,170	8,989
Approval Rate	85.7%	85.2%	92.7%	88.0%
Denial Rate	14.3%	14.8%	7.3%	12.0%

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

Source: FFIEC 2013 Home Mortgage Disclosure Act Data, Accessed via <http://www.consumerfinance.gov/hmda/> on June 15, 2015

Under the provisions of the HMDA, reporting institutions may choose to report the reasons they deny loans, although there is no requirement to do so. Of the 1,110 loan denials examined here, reasons are provided in 83.2% of total cases; reporting rates by applicant sex range from 82.2% for male applicants to 85.5% for male/female co-applicants.

The table below breaks down the reasons for loan denials by sex. For each applicant group, the most common reason was insufficient collateral, which triggered 21.3% of denials for male/female co-applicants, 21.2% for females, and 19.6% for males. For male and female applicants, the remaining distribution of loan denial reasons was similar. Following collateral, most common denial reasons were

debt-to-income ratio (18-19%), credit history (16-17%), and incomplete credit applications (13-14%). Male/female co-applicants were more likely to be impacted by incomplete credit applications (20.9%) and less so by credit history (12.3%) and debt-to-income ratio (14.5%). These three factors each relate to the applicant's long-term ability to repay the loan, rather than short-term availability of cash (for down-payment and closing costs) or unverifiable information.

Reasons for Loan Denial by Applicant Sex, Cobb County 2013

Reasons for Denial	Female Applicant(s)*		Male Applicant(s)*		Male/Female Co-Applicants	
	Count	Share	Count	Share	Count	Share
Collateral	77	21.2%	100	19.6%	50	21.3%
Credit application incomplete	47	12.9%	73	14.3%	49	20.9%
Credit history	59	16.2%	88	17.2%	29	12.3%
Debt-to-income ratio	68	18.7%	97	19.0%	34	14.5%
Employment history	10	2.7%	20	3.9%	7	3.0%
Insufficient cash	25	6.9%	28	5.5%	11	4.7%
Mortgage insurance denied	2	0.5%	7	1.4%	1	0.4%
Unverifiable information	27	7.4%	34	6.7%	19	8.1%
Other	40	11.0%	42	8.2%	25	10.6%
Reason not provided	62	17.0%	91	17.8%	34	14.5%
Total Denials	364	100.0%	511	100.0%	235	100.0%

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

Source: FFIEC 2013 Home Mortgage Disclosure Act Data, Accessed via <http://www.consumerfinance.gov/hmda/> on June 15, 2015

Loan Approvals & Denials by Applicant Race & Ethnicity

The below table disaggregates loan approval rates by race and ethnicity and income level. Complete race, ethnicity, and income data was available for 9,726 loan records, or 84.0% of the 11,581 total records for Cobb County. Over two-thirds (68.0%) of loan applicants were non-Latino White and 17.2% were African American. Latino applicants made up 7.0% of applicants, followed by Asians (6.9%) and persons of other races (0.9%). In comparison to Cobb County's overall racial/ethnic composition, Whites and Asians were more likely to apply for loans than African Americans, Latinos, and persons of other races. While African Americans constituted nearly one-quarter of the County's population, they made up only 17.2% of loan applicants. Similarly, Latinos made up 12.4% of the population according to the 2009-2013 ACS, but only 7.0% of loan applicants.

Loan Approval and Denial Rates by Applicant Race and Ethnicity, Cobb County 2013

Applicant Income	Non-Latino				Latino	All Applicants
	White	African American	Asian	Other		
Low Income						
Total Applications	338	175	50	4	212	779
Completed Applications	302	138	45	4	179	668
Approval Rate	78.5%	67.4%	73.3%	75.0%	75.4%	75.0%
Denial Rate	21.5%	32.6%	26.7%	25.0%	24.6%	25.0%
Moderate Income						
Total Applications	2,476	862	209	58	297	3,902
Completed Applications	2,182	733	187	46	229	3,377
Approval Rate	88.6%	80.4%	85.0%	87.0%	75.1%	85.7%
Denial Rate	11.4%	19.6%	15.0%	13.0%	24.9%	14.3%
High Income						
Total Applications	3,798	632	410	29	176	5,045
Completed Applications	3,313	543	334	25	152	4,367
Approval Rate	91.7%	82.3%	91.0%	88.0%	86.2%	90.3%
Denial Rate	8.3%	17.7%	9.0%	12.0%	13.8%	9.7%
Total						
Total Applications	6,612	1,669	669	91	685	9,726
Completed Applications	5,797	1,414	566	75	560	8,412
Approval Rate	89.9%	79.8%	87.6%	86.7%	78.2%	87.2%
Denial Rate	10.1%	20.2%	12.4%	13.3%	21.8%	12.8%

Source: FFIEC 2013 Home Mortgage Disclosure Act Data, Accessed via <http://www.consumerfinance.gov/hmda/> on June 15, 2015

At each income level, loan approval rates were higher and denial rates lower for White applicants than for minorities. At low incomes, Whites were denied loans in 21.5% of cases; minority applicants faced denial rates ranging from 24.6% for Latinos to 32.6% for Asians. At moderate incomes, denial rates fell for each group with the exception of Latinos. In this income band, 11.4% of applicants completed by Whites were denied; for minorities, denial rates ranged from 13.0% (1.1 times that of Whites) for persons of other races to 24.9% (2.2 times that of Whites) for Latinos.

At high incomes, Whites were denied loans in less than one-tenth of cases (8.3%). In contrast, 17.7% of African American applicants were denied (2.1 times the rate of Whites). For other minority groups, denial rates ranged from 9.0% for Asians to 13.8% for Latinos.

Looking at loan application outcomes irrespective of income shows that African Americans and Latinos are both twice as likely to be denied loans as Whites (denial rates of 20.2%, 21.8%, and 10.1%, respectively). These higher denial rates, coupled with the fact that African Americans and Latinos are less likely to apply for loans, indicates a disparity in access to mortgage products for minorities in Cobb County. While financial considerations such as income, credit scores, collateral, and available cash for

down-payments influence an applicant’s ability to apply for and obtain a mortgage loan, the HMDA data suggests reduced homeownership opportunities for African American and Latino households.

The table on the following page identifies reasons for loan denials for White, African American, and Latino applicants. Data is not presented for Asians and applicants of other races due to the low number of observations for this group. For each minority group, the distribution of loan denial reasons is compared to that of White applicants (as a reference group). Findings are summarized below:

- Denial reasons were more frequently reported for White applicants than for minorities. Of those whose applications were denied, reasons were not available for about one-in-seven White applicants, versus one-in-five African American and two-in-seven Latino applicants.
- Collateral was the most common loan denial reason for Whites (23.4%), followed by incomplete credit applications (16.3%), and debt-to-income ratio (16.1%). These were also the top three reasons for denials to African Americans, although debt-to-income ratio and credit history were more common issues than collateral (21.8%, 21.4%, and 16.7%, respectively). For Latinos, the largest share of denials had no reason reported (28.0%); collateral and debt-to-income ratio followed, each triggering about 18% of denials.
- In comparison to Whites, African American applicants were more likely to be denied loans due to credit history (1.7 times) and debt-to-income ratio (1.4 times). Mortgage insurance denial was also more common for African Americans, although it made up a small share of denials for both groups (1.0% or less).
- In comparison to Whites, Latino loan applicants were more likely to be denied loans due to debt-to-income ratio (1.1 times as often) or other reasons (1.1 times). Insufficient cash, incomplete credit applications, and credit and employment history were less frequent issues.

Reasons for Loan Denial by Applicant Race and Ethnicity, Cobb County 2013

Reasons for Denial	Non-Latino			Latino	
	White	African American		Share	Ratio to Whites
	Share	Share	Ratio to Whites		
Collateral	23.4%	16.7%	0.7	18.4%	0.8
Credit application incomplete	16.3%	12.9%	0.8	8.0%	0.5
Credit history	13.0%	21.4%	1.7	9.6%	0.7
Debt-to-income ratio	16.1%	21.8%	1.4	18.4%	1.1
Employment history	4.5%	1.0%	0.2	3.2%	0.7
Insufficient cash	6.8%	5.4%	0.8	1.6%	0.2
Mortgage insurance denied	0.8%	1.0%	1.2	0.8%	1.0
Unverifiable information	8.1%	6.1%	0.8	6.4%	0.8
Other	9.6%	8.2%	0.8	10.4%	1.1
Reason not provided	14.8%	20.1%	1.4	28.0%	1.9
Total Denials	602	294		125	

Source: FFIEC 2013 Home Mortgage Disclosure Act Data, Accessed via <http://www.consumerfinance.gov/hmda/> on June 15, 2015

Loan Actions by Census Tract Minority Percentage

Census tracts often approximate neighborhoods and can provide a convenient measure of the small area effects of loan discrimination. The following table (HMDA Loan actions by Census Tract Minority Percentage) provides the counts and rates of loan actions⁴⁴ for Cobb County census tracts by level of minority population.

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

HMDA Loan Actions by Census Tract Minority Percentage, Cobb County 2013

Tract Minority Percentage	Loan Originated	Approved, Not Accepted	Denied by Financial Institution	Withdrawn by Applicant	Closed Incomplete	Total
Loan Action (Counts)						
0-10.0%	46	5	3	12	2	68
10.1%-20.0%	2,137	117	283	401	65	3,003
20.1%-30.0%	1,388	74	208	276	49	1,995
30.1%-40.0%	1,372	84	227	266	30	1,979
40.1%-50.0%	1,084	54	157	203	36	1,534
50.1%-60.0%	1,015	50	231	199	34	1,529
60.1%-70.0%	491	33	105	91	16	736
70.1%-80.0%	374	15	99	84	22	594
80.1%-90.0%	37	2	13	7	1	60
90.1%-100%	45	4	14	12	5	80
Total	7,989	438	1,340	1,551	260	11,578

⁴⁴Loan approvals include "Loan Originated" and "Approved but Not Accepted." "Application Denials by the Financial Institution" was the single category used to calculate Denial Rates. Other loan action categories included "Application Withdrawn by Client" and "File Closed for Incompleteness."

Loan Action (Rates)						
Tract Minority Percentage	Loan Originated	Approved, Not Accepted	Denied by Financial Institution	Withdrawn by Applicant	Closed Incomplete	Total
0-10.0%	67.6%	7.4%	4.4%	17.6%	2.9%	100.0%
10.1%-20.0%	71.2%	3.9%	9.4%	13.4%	2.2%	100.0%
20.1%-30.0%	69.6%	3.7%	10.4%	13.8%	2.5%	100.0%
30.1%-40.0%	69.3%	4.2%	11.5%	13.4%	1.5%	100.0%
40.1%-50.0%	70.7%	3.5%	10.2%	13.2%	2.3%	100.0%
50.1%-60.0%	66.4%	3.3%	15.1%	13.0%	2.2%	100.0%
60.1%-70.0%	66.7%	4.5%	14.3%	12.4%	2.2%	100.0%
70.1%-80.0%	63.0%	2.5%	16.7%	14.1%	3.7%	100.0%
80.1%-90.0%	61.7%	3.3%	21.7%	11.7%	1.7%	100.0%
90.1%-100%	56.3%	5.0%	17.5%	15.0%	6.3%	100.0%
Total	69.0%	3.8%	11.6%	13.4%	2.2%	100.0%

Source: FFIEC 2013 Home Mortgage Disclosure Act Data, Accessed via <http://www.consumerfinance.gov/hmda/> on June 15, 2015

More than half of loan applications (60.3%) were for homes in census tracts with minority population shares from 10% to 40% of the tract total. About one-eighth (12.7%) were in tracts with higher minority population shares, from 60% to 100% of the tract total. Overall, loan origination rates tended to decline as the share of minority population increased, although not in every case. For tracts with minority population shares under 50%, loan origination rates ranged from 68-71%. Rates fell to the low to mid 60s for tracts with minority populations from 50 to 90% of the tract total. In tracts with 90-100% minority population, the loan origination rate was 56.3%. Denial rates tended to increase as minority population shares rose, growing from 4.4% for tracts with less than ten percent non-White population to 21.7% for tracts with 80-90% non-White population.

Summary of HMDA Analysis Findings

While HMDA data does not indicate substantial variations in loan outcomes or reasons for denial related to applicant gender, access to mortgage lending does vary by race and ethnicity. African American, Latino, and other minority races are less likely to apply for home purchase loans than Whites. Of those that complete applications, African Americans and Latinos are denied loans twice as frequently as

Whites; lending institutions, meanwhile, are less likely to report reasons for these denials than they are denials to White applicants. Further, loan origination rates tend to be lower and denial rates higher in areas with higher concentrations of minority population.

Land Use and Zoning Analysis

Land Use

We live, work and play within the confines of comprehensive land use planning. Comprehensive land use planning is a critical means by which governments address the interconnection and complexity of their respective jurisdictions. The interconnectedness of land uses means that a decision as to the use of a particular piece of property has consequences not only for surrounding property, but for a myriad of other issues as well.

The decision regarding how a parcel of land will be used, be it for a farm, a high-density apartment complex, an industrial fabrication plant or as a park, directly impacts the character and value not only of the affected parcel but also for each parcel of land around it. It has been said that “[t]he land-use decisions made by a community shape its very character – what it’s like to walk through, what it’s like to drive through, who lives in it, what kinds of jobs and businesses exist in it, how well the natural environment survives, and whether the community is an attractive one or an ugly one.”⁴⁵ By extension, a community’s decisions regarding land use through the implementation and enforcement of zoning codes have a direct and significant impact on the makeup of its residents by either promoting or discouraging affordable housing or fair housing choice. With the goal of better understanding how and to what extent housing choice is affected by the zoning codes of Cobb County, a review of those codes will be discussed in this section.

Local governments are best suited to provide assistance and guidance to realize fair housing opportunities for local individuals. They exercise authority on how land within their borders may be used. From a regulatory standpoint, local government measures to control land use typically rely upon zoning codes. These codes often define the scope and density of housing resources available to residents, developers and other organizations within certain areas. It is through the use of zoning codes, that the local government can provide assistance or impediments to fair housing choice. Examples of zoning provisions that most commonly result in impediments to fair housing choice include the following:

- Restrictive forms of land use that exclude any particular form of housing, particularly multi-family housing, or require larger lot sizes that deter affordable housing development.

⁴⁵ John M. Levy. *Contemporary Urban Planning*, Eighth Edition. Upper Saddle River, NJ: Pearson Prentice Hall, 2009.

²http://portal.hud.gov/hudportal/HUD?src=/program_offices/fair_housing_equal_opp/progdesc/title8

- Restrictive definitions of family that impede unrelated individuals from sharing a dwelling unit.
- Placing administrative and siting constraints on group homes.

Because zoning codes present a crucial area of analysis for a study of impediments to fair housing choice, the zoning codes for Cobb County were obtained and individually reviewed against a set of fair housing issues. For each issue, the ordinance was assigned a risk score, with the possible scores defined as follows:

- 1 = low risk – the provision poses little risk for discrimination or limitation of fair housing choice;
- 2 = medium risk – the provision is neither among the most permissive nor most restrictive; while it could complicate fair housing choice, its effect is not likely to be widespread; and
- 3 = high risk – the provision causes or has potential to result in systematic and widespread housing discrimination or the limitation of fair housing choice.

The 15 individual risk scores, some with multiple parts, were averaged for each municipality, yielding a composite score indicative of the probability of the municipality's zoning ordinance, in general, limiting fair housing choice. Complete reports for the County is included as an appendix to this document, however, the composite scores lend themselves to comparative analysis here.

Zoning Analysis

Average Total Risk Score: 1.8

Key to Risk Scores:

- 1 = low risk – the provision poses little risk for discrimination or limitation of fair housing choice.
- 2 = medium risk – the provision is neither among the most permissive nor most restrictive; while it could complicate fair housing choice, its effect is not likely to be widespread.
- 3 = high risk – the provision causes or has potential to result in systematic and widespread housing discrimination or the limitation of fair housing choice.

Source Documents:

City/County Zoning Ordinance, available at: <http://library.municode.com/index.aspx?clientId=10572>
Updated through March 25, 2015

Issue	Conclusion	Risk Score	Comments
1. Does the jurisdiction's definition of "family" have the effect of preventing unrelated individuals from sharing the same residence? Is the definition unreasonably restrictive?	1. Yes. Family defined as 2 or more related persons or foster children.	3	<i>See Family §134-1.</i>
2. Does the definition of family discriminate against unrelated individuals with disabilities (or members of any other protected class) who reside together in a congregate or group living arrangement?	2. Yes. Requirement of related individuals or foster children.	3	<i>See Family §134-1.</i>

<p>3a. Does the zoning code treat housing for individuals with disabilities differently from other single family residential and multifamily residential uses by requiring a special or conditional use permit in certain residential districts? Is housing for individuals with disabilities allowed in the same manner as other housing in residential districts?</p> <p>3b. Is such housing mischaracterized as a "boarding or rooming house" or "hotel"?</p>	<p>3a. No. Group homes permitted in all residential districts.</p> <p>3b. No</p>	<p>1</p>	<p>See Group Home §134-1; Summary of Uses §134-192.</p> <p>See Hotel §134-1 (updated 03/15).</p>
<p>4. Does the zoning ordinance unreasonably restrict housing opportunities for individuals with disabilities who require onsite supportive services?</p>	<p>4. No. Group Home allowed in all residential districts.</p>	<p>1</p>	<p>See Group Home §134-1; Summary of Uses §134-192.</p>

<p>5. Do the jurisdiction's policies, regulations, and/or zoning ordinances allow persons with disabilities to make reasonable modifications or provide reasonable accommodation to specific zoning or regulatory requirements?</p>	<p>5. No. There is no direct reference to reasonable accommodations for persons with disabilities. Must follow same procedures as any other variance request.</p>	<p>2</p>	<p>See § 134-34; § 134-121.</p>
<p>6a. Does the jurisdiction require a public hearing to obtain public input for specific exceptions to zoning and land-use rules for applicants with disabilities?</p> <p>6b. Is the hearing only for applicants with disabilities rather than for all applicants?</p>	<p>6a. Yes.</p> <p>6b. No. Hearing procedure same for all applicants.</p>	<p>2</p>	<p>§134-121.</p>
<p>7. Does the ordinance impose spacing or dispersion requirements on certain protected housing types?</p>	<p>7. Yes, however there does not appear to be a significant discriminatory purpose or effect.</p>	<p>1</p>	<p>§ 134-191-Summary of Bulk Regulations, as to Residential Senior Living Facilities.</p>

<p>8. Does the jurisdiction restrict any inherently residential uses protected by fair housing laws (such as residential substance abuse treatment facilities) only to non-residential zones?</p>	<p>8. No. Allowed in limited areas or unclear.</p>	<p>2</p>	<p>Assisted Living and Independent Living facilities restricted to RSL (Residential Senior Living). Reference is made to residential treatment centers for substance abuse in definition of Group Home as an exclusion, but not otherwise defined in the Code.</p>
<p>9. Does the jurisdiction's zoning and land use rules constitute exclusionary zoning that precludes development of affordable or low-income housing by imposing unreasonable residential design regulations (such as high minimum lot sizes, wide street frontages, large setbacks, low FARs, large minimum building square footage, and/or low maximum building heights)?</p>	<p>9. No. While some districts have large lot and setback requirements, there are many defined options which allow for higher densities and affordable housing options.</p>	<p>1</p>	<p>§ 134-191. - Summary of bulk regulations.</p>

<p>10a. Does the zoning ordinance fail to provide residential districts where multi-family housing is permitted as of right?</p> <p>10b. Do multi-family districts restrict development only to low-density housing types?</p>	<p>10a. No.</p> <p>10b. No.</p>	<p>1</p>	<p>§134-191; 2.</p>
<p>11. Are unreasonable restrictions placed on the construction, rental, or occupancy of alternative types of affordable or low-income housing (for example, accessory dwellings or mobile/manufactured homes)?</p>	<p>11. Somewhat, specified areas allowed for manufactured/mobile homes. Accessory buildings for habitation restricted by requirement must be attached to primary residence with a heated/cooled enclosed hallway.</p>	<p>2</p>	<p>§134-191; 134-193 through 210.</p>

<p>12a. Is the process by which a use permit (CUP, SUP, SLUP) is obtained unreasonably lengthy, complex, or costly, effectively discouraging applicants?</p> <p>12b. Is there a clear procedure by which denials may be appealed?</p>	<p>12a. No.</p> <p>12.b. Yes.</p>	<p>1</p>	<p>See § 134-34 through 38.</p>
<p>13. Does the zoning ordinance include an inclusionary zoning provision?</p>	<p>13. No.</p>	<p>3</p>	
<p>14. Does the zoning ordinance or municipal code include a discussion of fair housing?</p>	<p>14. Somewhat, reference is made in senior living section to FHA and ADA provisions.</p>	<p>2</p>	<p>§ 134-202.1. - CCRC continuing care retirement community district and Sec. 134-203.2. - RSL non-supportive residential units.</p>

<p>15a. Do the jurisdiction's codes presently make specific reference to the accessibility requirements contained in the 1988 amendment to the Fair Housing Act?</p> <p>15b. Are the jurisdiction's accessibility standards (as contained in the zoning ordinance or building code) congruent with the requirements of the Fair Housing Act?</p> <p>15c. Is there any provision for monitoring compliance?</p>	<p>15a. Somewhat.</p> <p>15b. Unclear.</p> <p>16C. Marginal.</p>	<p>2</p>	<p>References are made to the specially to age 55 and older as defined by the Fair Housing Act as may be amended from time to time in CCRC and RSL districts.</p> <p>See section 2-49-All disclosures with regard to zoning applications shall be governed by federal and state law.</p> <p>(Ord. of 11-14-89, § 109; Code 1977, § 3-20-39).</p>
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Public Investment, Infrastructure Analysis, and Education

Education

Research indicates that the presence of high quality and high performing educational systems and facilities is a key criteria utilized by residents as they choose where to live. This section reports on the performance of public schools serving the residents of Cobb County. The relationships between educational attainment, educational resources, and housing choice will also be explored. Education is a public good; operating with principles of inclusion, direct participation in educational systems is not required to benefit an entire community. The quality of educational systems is a significant factor for individuals and families when choosing where to live.

Overview of School District

The Cobb County School district now educates more than 109,000 students. The school district is the second largest employer in Cobb County with more than 14,000 employees.

Cobb County School District Fast Facts 2013

- The Cobb County School District enrolled approximately 110,001 students in 2013 and Marietta City Schools enrolled approximately 8,879.
- In the 2010-11 school years, the high school dropout rate per 100 students enrolled was 3.1 in Cobb and 3.7 in Georgia. General Fund Expenditures per pupil were \$7,753 in Cobb and \$7,722 in Georgia.
- Graduation rate has declined from 84.2% in 2008 to 76.5% in 2013 (7% decrease)
- Participation in challenging Advanced Placement courses has grown 184% since 2004
- Transiency rate has decreased from 27.5% in the 2007-2008 school year to 22.64% in the 2012-2013 school year
- Student performance on the SAT tests declined slightly from an average score of 1534 in 2007 to an average score of 1515 in 2013, but this is 63 points higher than the state average and 17 points higher than the national average.

Cobb County School District Facilities

- Total Number of Schools – 114
- Elementary Schools – 67
- Middle Schools – 25
- High Schools – 16
- Charter Schools, independently managed – 2
- Special Education Centers – 2
- Adult Education Center – 1
- Performance Learning Center – 1

Demographics

The positive effects of reduced student-to-teacher ratio are the most apparent in early education, specifically in kindergarten through third grade. The Center for Public Education states that classes of no more than 15 to 18 students seem to provide students with the best benefits in terms of achievement in reading and math. A smaller student-to-teacher ratio creates an opportunity for individualized attention and increases student accountability. Furthermore, if learning disabilities exist, the opportunity to intervene early and assist the student is supplied.

The following table lists brief demographic information including overall and minority enrollment and student to teacher ratio for the Marietta City School District and the Cobb County School District.

Marietta City and Cobb County School Demographics 2014

Type of School	Number of Schools	Number of Students	Minority Student Enrollment	Student/Teacher Ratio
Pre-K	65	46,123	60%	13:1
Elementary	82	56,279	61%	13:1
Middle School	31	27,205	59%	15:1
High School	22	35,226	55%	17:1
Charter	6	6,471	55%	16:1
Private	68	14,036	22%	10:1
State of Georgia	---	----	56%	15:1

Minority enrollment for grades Pre-K through Middle School exceeds Georgia's average. Minority enrollment exceeds majority in Cobb County, with the exception of Private Schools. Private schools also have the smallest student-to-teacher ratio. The Private school disparity is important because it represents an impediment to minority access to good schools, the opportunity to take challenging courses from qualified teachers in schools with high levels of academic competition, the opportunity to learn about students of other backgrounds, and the chance to acquire skills in working effectively across racial, cultural, and linguistic lines.

Enrollment among Racial Groups; the Average Margin of Error is +/- 2.34

School Enrollment	Asian	Black	Hispanic	White	Other
	Total Population				
Population 3 years and over enrolled in school	9,419	66,215	9,276	108,186	27,805
Nursery school, preschool	9.60%	5.30%	7.20%	7.10%	6.40%
Kindergarten	5.10%	5.10%	9.90%	5.40%	8.60%
Elementary school (grades 1-8)	41.30%	36.80%	54.20%	39.70%	50.10%
High school (grades 9-12)	15.20%	20.10%	18.70%	20.60%	21.80%
College or graduate school	28.80%	32.70%	10.00%	27.20%	13.20%

Source: publicschoolreview.com

The following table includes data that measures the success children are having in Cobb County Schools. Indicators of success are presented as a manner of gauging the number of students who are reaching milestone achievements during their educational progression. Cobb County saw a reduction in the number of students who were absent from school more than 15 days from 10,026 in 2013 to 8,729 in 2014. Cobb County students consistently exceeded the State’s CRCT reading and math scores in all grades in years 2011 – 2014. On-time graduation rates have also consistently risen throughout the examined four years.

Children Succeeding in School

	Location	Data Type	2011	2012	2013	2014
Children Absent 15 or more days	Cobb County	Number	8,270	8,355	10,026	8,729
		Percent	7.00%	7.10%	8.50%	7.30%
	Georgia	Number	165,107	157,850	177,195	151,946
		Percent	8.80%	8.40%	9.60%	8.20%
3 rd grade students meeting or exceeding state standards on CRCT promotional tests in Reading	Cobb County	Number	3,834	4,437	4,916	4,531
		Percent	47%	56%	60%	55%
	Georgia	Number	50,713	58,934	64,212	58,192
		Percent	40%	47%	51%	46%
5 th grade students meeting or exceeding state standards on CRCT promotional tests in Reading	Cobb County	Number	3,404	3,158	3,563	4,080
		Percent	42%	40%	44%	51%
	Georgia	Number	43,757	40,455	43,830	51,599
		Percent	35%	32%	35%	42%
5 th grade students meeting or exceeding state standards on CRCT promotional tests in Math	Cobb County	Number	4,177	4,037	4,534	4,082
		Percent	52%	51%	56%	51%
	Georgia	Number	52,309	46,127	57,803	54,121
		percent	42%	37%	47%	44%
8 th grade students meeting or exceeding state standards on CRCT promotional tests in Reading	Cobb County	Number	3,539	4,072	4,380	5,160
		Percent	46%	51%	55%	64%
	Georgia	Number	44,314	49,337	55,709	67,221
		Percent	37%	41%	45%	53%
8 th grade students meeting or exceeding state standards on CRCT promotional tests in Math	Cobb County	Number	2,677	2,820	3,284	3,333
		Percent	35%	36%	41%	41%
	Georgia	Number	31,177	31,588	38,529	42,688
		Percent	26%	26%	31%	34%
Students who graduate on time	Cobb County	Number	6,632	6,695	6,824	6,707
		Percent	73.50%	76.00%	76.50%	78.20%
	Georgia	Number	88,391	87,134	88,715	89,499
		Percent	67.50%	69.70%	71.50%	72.50%

According to the Association for Supervision and Curriculum development, children from lower income families and children experiencing poverty have higher rates of absenteeism and tardiness and lowered rates of concentration, attention span, comprehension, memory, and academic performance. Children attending schools in areas with high levels of poverty and with classmates who are poorer, are more likely to perform poorly in school even if they are not experiencing poverty themselves. Overall, students in the Marietta City and Cobb County public school system experience high rates of poverty or being from poor or low- income families.

Hope Scholarship Eligibility

In 2007, the percentage of high school graduates who had grades high enough to qualify for the HOPE scholarship declined substantially in both Cobb County and in the state. Fewer graduates have qualified for the scholarship in comparison to the percentages reported prior to 2007. However, Cobb County seniors continue to outperform state averages by approximately 7 to 9 percentage points as illustrated in the above below.

Kids Count: Children Succeeding in School Index

High School Graduates Eligible for the HOPE Scholarship (Percent)	Year	2007	2008	2009	2010	2011
	Cobb	45.4%	47.5%	45.2%	45.4%	47.6%
	Georgia	38.1%	69.1%	71.1%	71.2%	40.2%

Source: Kids Count, Annie E. Casey Foundation, www.kidscount.org

The free and reduced school lunch program is often used to identify children from low-income and high-poverty areas. Use of the free and reduced lunch program can also indicate factors such as a lack of food at home that can inhibit concentration and academic performance. The data indicates a steady increase use of the free and reduced lunch program for Cobb County students, from 37.7% in 2009 to 45.4% in 2013.

Marietta City and Cobb County Free/Reduced Lunch Eligibility

	Data Type	2009	2010	2011	2012	2013
Cobb	Number	40,294	43,441	46,192	47,230	49,190
	Percent	37.70%	40.50%	43.00%	44.00%	45.40%
Georgia	Number	877,808	934,920	962,041	988,394	1,017,313
	Percent	53.00%	56.10%	57.40%	58.70%	59.70%

Source: 2013 American Community Survey

Poverty rates in Cobb County have risen consistently over the past four years, reaching 12.8% in 2013; representing an increase of 3.4%. Relative to Cobb County’s population, 3.4% is an additional 23,800 individuals. The data indicates a percentage significantly lower than that of the state of Georgia. However, as a matter of fair housing choice, Cobb County ranks as having one of the least affordable housing markets nationwide.

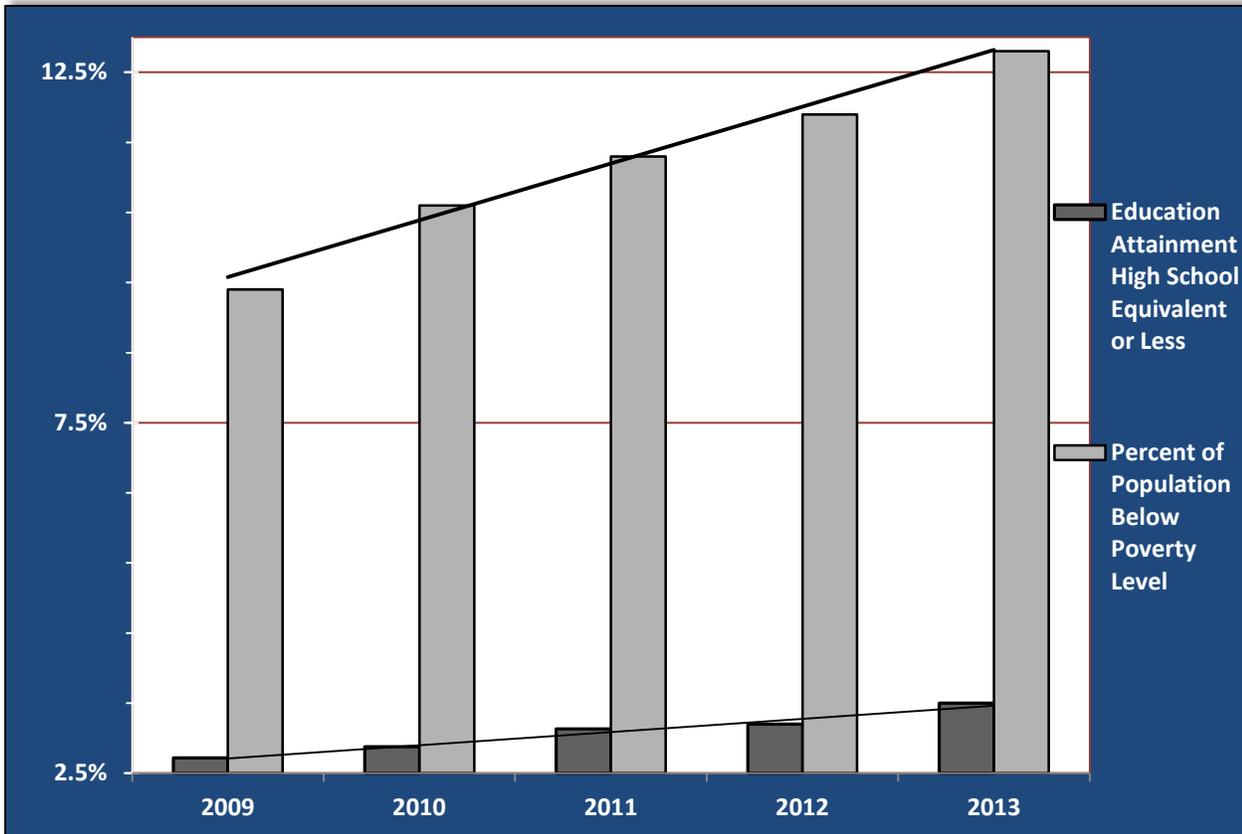
Living in poverty, or on the cusp of poverty, puts students in an untenable position, either working several jobs to afford tuition, taking on student loan debt, or attending college part-time since full-time attendance is unaffordable, all of which can impede success. As indicated in the table below, poverty rates for residents who did not complete high school (26.20%) are highest among Cobb County’s population 25 years and older. When basic necessities are not guaranteed, concentration and academic achievement can suffer, thereby limiting the student’s chances of qualifying for scholarships to attend post-secondary education institutions. This is supported by the data below yielding a total of 13% of the population 25 years and older attending post-secondary institutions including those seeking associates and bachelor’s degrees.

Educational Attainment for Cobb County Residents 25 Years and Older

	Total	Below Poverty Level	Percent below poverty level
Educational Attainment	Estimate	Estimate	Estimate
Population 25 years and over	454,309	43,391	9.60%
Less than high school graduate	40,975	10,717	26.20%
High school graduate (includes equivalency)	88,937	13,259	14.90%
Some college, associate's degree	124,442	11,127	8.90%
Bachelor's degree or higher	199,955	8,288	4.10%

Source: American Community Survey

Research shows that graduating from high school, becoming college-ready, and obtaining a post-secondary degree or credential, can mean the difference between a lifetime of poverty and a secure economic future. Below is a graphic depiction of poverty rates and median income in relation to educational attainment. It visually demonstrates a positive correlation between the increase in individuals completing high school or less, and the increase in the percent of population below the poverty level.



Disconnected youth are people ages 16 to 24 who are neither working nor in school. According to the most recent Measure of America report, there are 5.8 million, or one in every seven, American people in this category. The Measure of America Report lists various factors negatively impacting disconnected youth. The lacking societal connections and experiences often leads to low human development rates. Obviously, educational attainment will suffer as a result of societal disengagement. Moreover, the disconnected youth are not provided the opportunities to learn social customs and important life skills. Overall, their chances of becoming resilient adults lessen.

Cobb County Disconnected Youth 2005 - 2013

	Location	Data Type	2005 - 2009	2006 - 2010	2007 - 2011	2008 - 2012	2009 - 2013
Teens who are high school drop outs, ages 16-19	Cobb	Number	2,339	2,263	1,961	2,052	1,751
		Percent	6.30%	6.10%	5.20%	5.40%	4.50%
	Georgia	Number	49,438	48,412	45,173	41,817	37,865
		Percent	8.80%	8.40%	7.90%	7.30%	6.60%
Teens who are not in school and not working, ages 16-19	Cobb	Number	2,648	2,731	2,917	2,929	2,920
		Percent	7.10%	7.30%	7.70%	7.70%	7.60%
	Georgia	Number	59,304	62,182	62,900	63,771	62,097
		Percent	10.60%	10.80%	10.90%	11.10%	10.90%

Source: 2011 American Community Survey & Halve the Gap by 2030: Youth Disconnection in American's Cities

Low educational levels and long-term unemployment are both associated with poor physical and mental health as well as greater need for income supports such as housing vouchers, public assistance, and nutrition assistance programs. The children of disconnected young people (one in three disconnected young women is a mother) tend to face deprivations in early childhood that lead to behavioral issues and poor school performance, increasing educational costs and heightening the risk that these children, too, will find themselves adrift in adolescence and early adulthood.

Hate Crime Data

Hate crimes are violent acts against people, property, or organizations motivated by a bias against race, religion, disability, ethnicity, or sexual orientation. In an attempt to determine the scope and nature of hate crimes, the Federal Bureau of Investigation's (FBI) Uniform Crime Reporting Program collects statistics on these incidents. However, it was not until early in this decade that the federal government began to collect data on how many and what kind of hate crimes are being committed, and by whom.

Fair housing violations due to hate crimes occur when people will not consider moving into certain neighborhoods, or have been run off from their homes for fear of harassment or physical harm. The Federal Fair Housing Act makes it illegal to threaten, harass, intimidate or act violently toward a person who has exercised their right to free housing choice. Persons who break the law have committed a serious crime and can face time in prison, large fines or both, especially for violent acts, serious threats

of harm, or injuries to victims. In addition, - similar state and local laws may be violated, leading to more punishment for those who are responsible. Some examples of illegal behavior include threats made in person, writing or by telephone; vandalism of the home or property; rock throwing; suspicious fires, cross-burning or bombing; or unsuccessful attempts at any of these.

Reporting hate crimes is voluntary on the part of the local jurisdictions. Some states started submitting data only recently, and not all jurisdictions are represented in the reports. However, according to the Cobb County Police Department, Cobb County -initiated collecting data regarding hate crimes in September of 2010,. Many jurisdictions, including those with well-documented histories of racial prejudice, reported zero hate crimes. Another obstacle to gaining an accurate count of hate crimes is the reluctance of many victims to report such attacks.

Hate crime statistics compiled for Cobb County demonstrate that a total of 66 hate crimes were committed between 2010 and 2015. Harassing/threatening communications, criminal trespass, simple battery, terroristic threat and disorderly conduct are the most common hate crimes in the area.⁴⁶

Georgia Hate Crime Incidents per Bias Motivation and Quarter by Agency, 2012 – 2013

Agency Type	Agency Name	Number of Incidents per Bias Motivation					Number of Incidents per Quarter			
		Race	Religion	Sexual orientation	Ethnicity	Disability	1st quarter	2nd quarter	3rd quarter	4th quarter
Total		25	4	3	4	0	1	15	14	6
2013	Cobb County	19	3	2	3	0	1	12	8	6
2012	Cobb County	6	1	1	1	0	0	3	6	0

Source: U.S. Department of Justice Federal Bureau of Investigation, <http://www.fbi.gov/about-us/cjis/ucr/hate-crime/2012/tables/table-13/Georgia>

⁴⁶ Cobb County Police Department, Crime Statistics Department Data

Fair Housing Organizations and Activities

Fair Housing Education

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

Fair Housing education is often provided to the community by local non-profit organizations and private institutions that have been certified by HUD as housing counseling agencies. When low-income and minority residents have access to fair housing resources, such as financial and budget management training, credit counseling and assistance opportunities; they are made more aware of their rights in fair housing and are better educated when looking for a home.

The baseline measurement regarding public awareness of fair housing issues comes from a national survey conducted in 2000 by HUD.⁴⁷ This survey revealed that “majorities of the adult public were knowledgeable about and approved of most aspects of the [fair housing] law, although the size of the majorities varies across these aspects.” In addition, only a very small percentage of survey respondents who asserted their fair housing rights had been violated took action. In 2006, a follow up survey was conducted by HUD to measure the national increase in public awareness of fair housing rights and the survey revealed very little change in public awareness overall, however public support for fair housing had dramatically increased.

The Cobb County CDBG Program Office is the local entity designated to educate local residents and organizations on fair housing rights and collect information on potential fair housing complaints. This offers residents and potential grant fund recipients a centralized location to go to with fair housing concerns. Complaints received by Cobb County are forwarded to the local HUD office for review.

In addition to referring fair housing complaints and concerns, the CDBG Program Office also performs annual evaluations of fair housing requirements being implemented into their Annual Action Plan, 5-

⁴⁷Martin D. Abravanel and Mary K. Cunningham, *Do We Know More Now? Trends in Public Knowledge, Support and Use of Fair Housing Law*. U.S. Department of Housing and Urban Development. (February 2006).
Source: <http://www.fhco.org/pdfs/DoWeKnowMoreNowSurvey2006.pdf>

year Consolidated Plan, and housing program objectives. The Cobb County CDBG Program Office encourages fair housing trainings and informational meetings for developers, property management firms, landlords, and other community organizations involved in real-estate or rental housing. In addition to providing training for landlords and property management firms, eligible recipient homebuyers and renters are also made aware that they have protected housing rights which make it illegal for anyone that is looking to sell or rent out a home to discriminate based on the following categories which HUD defines as a '*protected class*': race, color, religion, sex, national origin, disability or family status.

The Cobb County CDBG Program Office has also increased efforts to educate and promote fair housing for residents of the County. During the 2014 program year, Cobb County launched a fair housing program that included the implementation of a fair housing hotline, public service announcements, and the distribution of educational materials. The County awarded CDBG funding to develop fair housing advertisements in English and Spanish for bus shelters and on Cobb Community Transit buses. The CDBG Program Office has recruited local community groups and organizations that also have interest in promoting fair housing. In past events to bring awareness to fair housing, keynote speakers have been invited to present relevant information related to fair housing. The CDBG Program Office also hosted various "Needs Assessment Workshops" across the county for a total of nine events. The intent of these workshops was to reach out to the community and provide an informational sheet entitled "Just the Facts" regarding the Fair Housing Act. Also, members from the CDBG Program Office were available to initiate dialogue with the attendees on their perception of fair housing choice within the county.

Results of the survey conducted in conjunction with this Analysis of Impediments to Fair Housing shows that less than half (45.4%) of Cobb County residents were knowledgeable of their fair housing rights. The majority (56.6%) do not know where to file a complaint if they feel their rights have been violated. Of the 16.4% of respondents who reported having faced housing discrimination, only one in thirty-five filed a formal complaint.

To assist with educating real estate professionals, the Georgia Real Estate Commission [GREC] administers license law that regulates brokers, sales persons and community association managers. Their role is to protect the public interest by empowering professionals with knowledge. GREC also monitors its licensees for violations of the federal and state fair housing laws. The Cobb Association of Realtors [CAR], located in Marietta, offers its members a course to understand ethics policy and fair housing laws. While attending new membership orientation, CAR provides a DVD from National Association of Realtors [NAR] that informs agents on federal fair housing requirements and consequences for non-compliance as a professional in the housing industry. Cobb Association of Realtors tries to conduct one or two meetings each year on the subject of fair housing.

Based on the following feedback from many residents in the County, there is strong need for improvement on fair housing educational efforts directly to the housing industry and to the general public. Recommendations were offered:

- The CDBG Program Office should develop and create educational objectives for the education and promotion of fair housing. Outline required actions and evaluate results on an annual basis and present goals to all relevant players.
- The CDBG Program Office should provide annual training workshop to educate profit and non-profit housing organizations within Cobb County. It is recommended that a collaborative effort between fair housing organizations and relevant players be initiated and that annual educational objectives be set and measurable. In addition to the relevant players mentioned, it is highly recommended that housing providers and developers become more involved in the promotion of fair housing.
- The CDBG Program Office should sponsor information booths on fair housing local real estate events. There is an annual FMLS symposium each September that is an ideal venue.
- Translation for fair housing educational materials should be available in English and Spanish and ensure that they are made available on location and in downloadable format on the website.
- Develop fair housing workshops to educate professionals within the housing industry and the general public. For real estate agents, it is recommended that the course be designated as “continuing education” in order to increase attendance. To educate the general public, it is recommended that the fair housing workshops be informative, educational and engaging, as well as adequately promoted to ensure participation. During the month of April, workshops to profit and non-profit organizations should provide technical assistance and provide relevant, current information on the topic of fair housing, as well as clearly outline how complaints should be managed.

Fair Housing Lawsuit Analysis

Within the context of an increasingly diverse society, the potential for discrimination in housing choice remains an issue which must be vigilantly observed. In efforts to combat discrimination, federal and state laws have been enacted to provide a framework for ensuring fair housing choice. As with all legislation, the courts are called upon to interpret the statutes and to apply those interpretations to actual fact patterns. It is with the goal of examining these applications that we provide this review of

the case law of the last five years involving the federal Fair Housing Act as it applies to cases originating in Cobb County, Georgia.

The Fair Housing Act-A Brief History

The Fair Housing Act was legislated as a means to provide adequate housing opportunities for classes of persons for whom such opportunities were not traditionally available. As a part of sweeping civil rights legislation of the 1960's, the United States Government passed the Civil Rights Act of 1968. Title VIII was entitled the Fair Housing Act 42 U.S.C. §§3601-3619 (hereinafter "FHA"). The goal of the FHA was to outlaw discrimination in the rental or purchasing of homes, including housing related transactions and zoning, when such discrimination was based upon race, religion, sex and national origin. In 1988, the FHA was amended to include provisions adding familial status and disability as further prohibited criteria (certain provisions being further codified in the Americans with Disabilities Act of 1990, 42 U.S.C. §§ 12101-12213). While there are certain exceptions (i.e. advertisements for roommates may include a sexual preference), the goal of the FHA, as amended, is to provide equal opportunity for protected classes across the spectrum of housing choices.

The Georgia Fair Housing Act

The State of Georgia has instituted its own legislation to combat discrimination in housing choices in the form of the Georgia Fair Housing Act. Signed into law in 1996, the Georgia Fair Housing Act (O.C.G.A. § 8-3-200 *et seq.*) mirrors many of the provisions of the FHA. One of the key components of the law is that the Georgia Fair Housing Act allows an aggrieved member of a protected class to bring an administrative complaint with the State or an action in State or Superior Courts of Georgia, in addition to any complaints under the FHA. While a powerful tool to prevent unlawful discrimination, a review of actions brought under the provisions of the Georgia Fair Housing Act are outside the scope of this review.

Scope of Review

This review is focused solely on actions arising or making claims under the provisions of the FHA which originate in Cobb County, Georgia, including any municipalities within the borders of Cobb County. Therefore, any cases which are appealed to the Court of Appeals of Georgia or the Georgia Supreme Court, which involve a controversy originating outside of the geographical boundaries of Cobb County are not reviewed. Similarly, any cases brought in the United States District Court for the Northern District of Georgia, which involve a controversy originating outside the geographical boundaries of Cobb County, Georgia will be similarly excluded. The requested time frame for review of the record is for a period of five (5) years. In an effort to provide as comprehensive a report as possible within the geographic and temporal restrictions, any eligible case arising in Cobb County, Georgia which was first filed or for which a decision was reported since January 1, 2010 was reviewed to determine its feasibility for inclusion within this report.

Results of Review

After a thorough review and vetting of all case law which featured a claim or defense under the provisions of the FHA for the requisite time frame, a pair of cases, involving the same Plaintiff meet the requisite criteria. All other cases either being not reported or originating in jurisdictions outside of Cobb County, Georgia. The cases consist of one decided case: Dorothy Binns v. City of Marietta Housing Assistance Program, (No. 1:07-CV-0070-RWS, March 22, 2010) and one ongoing case Dorothy Binns v. City of Marietta Housing Choice Voucher Program, (No. 1:13-CV-01637-LMM filed May 14, 2013). A review of these cases, including the allegations, fact patterns and disposition follows below.

General Overview

The above series of cases concern the distribution of benefits under the Housing Choice Voucher Program pursuant to Section 8 of the federal Fair Housing Act 42 U.S.C. §§ 3601-3619. Pursuant to the Section 8 program, local public housing authorities ("PHA") administer the distribution of vouchers to provide rental payment assistance to qualified participants. The goal of the program being to increase affordable housing choices by subsidizing participants monthly payments to privately owned rental housing thereby increasing the available pool of housing options (see C.F.R. § 982.1(a)). The string of cases below stem from a denial of benefits by the PHA following application by a potential claimant.

Binns v. City of Marietta Housing Authority Program, No. 1:07-CV-0070-RWS (March 22, 2010)

Factual History

Ms. Binns and her son, Mr. Binns, were recipients of assistance from the Housing Authority of Cook County, Illinois (HACC) for a period from 1985 to 1995. Ms. Binns is also a recipient of social security disability payments for rheumatoid arthritis and severe depression and Mr. Binns is developmentally disabled. In 1995 Ms. Binns moved to Georgia and transferred her HACC housing voucher to her son, Mr. Binns, appointing her sister as his caregiver. Soon thereafter, Ms. Binns sister became terminally ill, leaving Mr. Binns unsupervised. In January 1999, Mr. Binns pled guilty to a drug-related offense in Illinois which resulted in the termination of his housing voucher by HACC. Ms. Binns appealed on behalf of her son stating that he did not understand the crime he committed due to his diminished mental capacity and that he should be entitled to a reasonable accommodation of the transfer of his voucher to Ms. Binns to allow him to live with her. Mr. Binns subsequently moved to Georgia to live with Ms. Binns.

In 2001, while Mr. Binns' appeal was pending, Ms. Binns applied to the City of Marietta's Section 8 Housing Assistance Program (MHAP) for her and her son to be placed on the waiting list for individual assistance under Ms. Binns' name. In 2003, the Cook County Circuit Court found that Mr. Binns' diminished capacity caused the criminal behavior and ordered the HACC to make the reasonable accommodation request and to transfer Mr. Binns' voucher to Ms. Binns. On July 28, 2003, Ms. Binns

signed documents to port Mr. Binns' former voucher, now in her name, from HACC to MHAP. In August 2003, Ms. Binns received a letter from MHAP stating that she was being taken off the waiting list and instructing her to attend an eligibility review on September 9, 2003. Shortly thereafter, Ms. Binns received a call from MHAP to attend a meeting on September 11, 2003 to complete the porting of the voucher from HACC. During that call, Ms. Binns was informed that she should keep her September 9, 2003 appointment, which Ms. Binns attended. After a subsequent meeting on October 4, 2003, Ms. Binns was informed on October 23, 2003 that she would not be receiving the MHAP voucher (originally applied for in 2001) and that instead she should complete the porting of the voucher from HACC. Ms. Binns did not receive written notice of the denial of her individual application nor was she given the opportunity for an informal review of the denial of her individual application.

MHAP completed the porting of the HACC voucher and signed a Housing Assistance Payment contract ("HAP Contract") with Ms. Binns as head-of-household, along with Mr. Binns and six other family members. The HAP Contract stated that HACC would be billed for the housing subsidy provided to the Binns family. In October 2003, the Binns family began leasing a five-bedroom unit in Marietta.

In March 2004, the Illinois Court of Appeals overturned the Cook County Circuit Court's opinion requiring the transfer of Mr. Binns' voucher to Ms. Binns. The court ordered the voucher terminated. On December 9, 2004, HACC notified MHAP that Ms. Binns voucher would be terminated on February 28, 2005 and that no further payments would be made by HACC after that date. On December 20, 2004, MHAP mailed a letter to Ms. Binns stating that the HAP Contract would be terminated on February 28, 2005 due to the termination of the HACC voucher. The Binns family was subsequently evicted after the voucher was terminated. Ms. Binns filed a complaint with the Department of Housing and Urban Development ("HUD). After HUD completed its investigation and report, Ms. Binns filed suit in the current matter.

Claims and Analysis

Ms. Binns brought the current suit alleging several claims: 1) that MHAP violated her due process rights by not providing her with the required notice and opportunity for review and appeal of its decision to deny her individual application; 2) that MHAP discriminated against her based on her son's disability and 3) that MHAP retaliated against her for appealing the termination of her son's voucher by HACC. The MHAP filed a motion to dismiss on the first two claims due to statute of limitations defense and lack of evidence on the third.

Claim 1: Violation of Due Process Rights

Ms. Binns claim is brought pursuant to 42 U.S.C. § 1983 for failure to follow the requirements for written notification of the right to an informal review (24 C.F.R. §92.554(a)) and notification of the final decision after the review (24 C.F.R. §92.554(b)). MHAP responded with a request for Summary Judgment based upon expiration of the statute of limitations for bringing such an action. In order for a

Plaintiff to bring an action under § 1983 in Georgia, the action must be brought within two (2) years of the alleged violation of the Plaintiff's due process rights (citing O.C.G.A. §9-3-33, Wallace v. Kato, 549 U.S. 384 (2007) and Owens v. Okure, 488 U.S. 235 (1989)). The court ruled that Ms. Binns cause of action accrued on October 3, 2003 when she was informed of the denial of her individual benefits and not afforded the written notice of the informal review or final ruling. As Ms. Binns did not file the current case until December 2006, her claim is time-barred by the statute of limitations and was dismissed.

Claim 2: Violation of Americans with Disabilities Act

Ms. Binns second claim was brought pursuant to Title II of the Americans with Disabilities Act. Ms. Binns claimed that MHAP knew of the status of Mr. Binns' voucher, ignored her own application and proceeded forward in porting Mr. Binns' voucher even though MHAP knew that Mr. Binns' voucher was in jeopardy due to the ongoing legal proceedings stemming from his earlier conviction. The result of which was the eviction of Ms. Binns due to no fault of her own. The court held that this claim was also time-barred by the statute of limitations under the same rationale as Claim 1.

Claim 3: Violation of the Fair Housing Act

Ms. Binns' third claim was brought pursuant to the FHA alleging that MHAP engaged in discriminatory housing practices against herself and her son. The FHA has a different statute of limitations from the preceding two claims. Under the FHA, an aggrieved party may bring a claim within two years of the occurrence or termination of an alleged discriminatory housing practice (42 U.S.C. § 3613(a)(1)(A)). Per the statute, an aggrieved party may bring an action under the FHA regardless of the status of any pending complaint with HUD, unless a conciliation agreement has been reached. 42 U.S.C. § 3613(a)(2). In the current matter, a conciliation agreement was not reached following the HUD investigation and report. MHAP did not seek to have the claim dismissed as being time-barred by the statute of limitations, recognizing that Ms. Binns' claims were tolled while the HUD investigation was ongoing. Rather, MHAP sought to have the claim dismissed based upon a lack of evidence that Ms. Binns was discriminated against based upon her handicap status or for retaliation following her actions in challenging the termination of Mr. Binns' voucher.

In reviewing MHAP's motion to dismiss, the court conducted a very thorough burden-shifting analysis regarding dismissal of claims. The court noted that discrimination claims brought under the FHA are subject to the McDonnell Douglas Corp. v. Green, 411 U.S. 792 (1973), burden-shifting analysis as articulated in Massaro v. Mainlands Section 1 2 Civic Ass'n Inc., 3F.3d 1472 (11th Cir, 1993). The court noted that the plaintiff in any such case must make a prima facie case of discrimination by a preponderance of the evidence. If the plaintiff does so, then the defendant must articulate a legitimate, nondiscriminatory reason for its action. If the defendant does so, then the plaintiff must

prove by a preponderance of the evidence that the reasons asserted by the defendant are in fact a mere pretext for the discriminatory act.

The court found that Ms. Binns established her prima facie case. Following the rationale of Sallion v. SunTrust Bank, 87 F. Supp. 2d 1323 (N.D. Ga 2000)(stating the steps required to prove a prima facie case of discrimination under FHA), the court found that: 1) Ms. Binns was a member of a protected class under FHA 2) she was entitled to received Section 8 housing assistance; 3) that she was rejected despite being qualified; and 4) that MHAP continued to approve other applicants for Section 8 assistance. MHAP's claim that she was provided assistance in the form of the HAP Contract was rejected by the court. The court found that, viewing the evidence in the light most favorable to Ms. Binns, her individual application was in fact denied by MHAP. The court determined that Ms. Binns had met her burden and had indeed made a prima facie case of discrimination.

The court then examined whether or not MHAP had a legitimate, non-discriminatory reason for its decision to deny Ms. Binn's individual application. The court noted that by porting the Binns' voucher from HACC, HACC would be required to pay the subsidy to MHAP. Without the subsidy, MHAP would have to reduce its funds available to provide assistance to other eligible families. The court found that MHAP had articulated a legitimate non-discriminatory reason for its decision, and thus the burden shifted back to Ms. Binns.

The court's final examination on the matter was to determine whether or not Ms. Binns could show, by a preponderance of the evidence, that the reason articulated by MHAP was a mere pretext. Reviewing the facts in a light most favorable to the plaintiff, the court ruled that a reasonable jury could find that MHAP discriminated against Ms. Binns. Stating that the evidence presented a genuine issue of material fact, the court denied MHAP's motion to dismiss Ms. Binns' claim under the FHA.

Results

Following the court's decision to allow Ms. Binn's claim under the FHA to proceed, a settlement agreement was reached between Ms. Binns and MHAP wherein MHAP granted Ms. Binns Section 8 benefits. With the agreement, the final claim was dismissed.

Binns v. City of Marietta Housing Choice Voucher Program, No. 1:13-CV-01637-RWS (ongoing)

Factual History

This case occurs approximately three years after the decision in the prior reviewed case. Following the reinstatement of her Section 8 benefits, Ms. Binns requested a live-in aide to care for her due to her disability as a result of rheumatoid arthritis and benefits for an additional bedroom. Ms. Binns was approved for a live-in aide, but was denied the extra bedroom to accommodate the aide. Ms. Binns filed a motion to proceed in forma pauperis which was granted by a federal Magistrate Judge, for

claims under the Fourteenth Amendment, the FHA, the Rehabilitation Act and the ADA. Ms. Binns subsequently filed a Motion to Amend the Complaint. The City of Marietta Housing Choice Voucher Program ("MHCVP") filed for dismissal based on frivolity of Ms. Binns in forma pauperis complaint.

Claims and Analysis

The court reviewed whether or not the case should be dismissed based upon whether or not the complaint brought by Ms. Binns was legally sufficient to proceed. In determining whether or not to dismiss an in forma pauperis complaint based upon frivolity, the court must find that on the face of the complaint, the allegations are "clearly baseless" or the "legal theories indisputably meritless." Carroll v. Gross, 984 F.2d. 392, 393 (11th Cir. 1993), cert. denied, 510 U.S. 893 (1993). However, liberally construing the complaint in favor of the prose plaintiff, if the court merely finds the allegations unlikely, the complaint may not be dismissed. Harris v. Kerner, 404 U.S. 519, 520-521 (1972).

The court then analyzed the FHA portion of the complaint to determine if it could proceed. The court noted that the FHA prohibits discrimination against a buyer or renter because of a handicap of that buyer or renter. 42 U.S.C. § 3604 (f). The court further noted that discrimination under the FHA also includes "a refusal to make reasonable accommodations in rules, policies, practices, or services [for a disabled person] when such accommodations may be necessary to afford such person equal opportunity to use and enjoy a dwelling." Id. §3604(f)(3)(B).

The court continued its analysis by discussing the effect of a live-in aide on when determining subsidy standards under Section 8. Pursuant to 24 C.F.R. § 982.402, a Public Housing Authority (PHA) must establish subsidy standards to provide a determination of the appropriate number of bedrooms allotted for a family of a given size ("family-unit size") for which the family will receive a voucher. If a live-in aide is required, then that live-in aide is to be included in the family-unit size. Id. §982.402(b)(6).

The court then applied the following analysis of Ms. Binns' complaint pursuant to the FHA to determine if the complaint was frivolous and should be dismissed. The court noted that Ms. Binns requested and was granted an allowance for a live-in aide due to her disability. The court further noted that Ms. Binns' complaint also stated that she requested a change in her family-unit size and an exception to the minimum rent requirements of MHCVP but was denied. Ms. Binns complaint stated that these denials amount to a failure to provide a reasonable accommodation of her disability. The court concluded that Ms. Binns had stated a non-frivolous claim for discrimination and that as such, the claim could proceed. The court further stated that as at least one claim survived the relevant standard for frivolity, the court did not need to assess the viability of any of the other claims brought by Ms. Binns. The case could proceed.

Results

This case remains ongoing. There are a multitude of procedural claims based upon failure of Ms. Binns to properly serve the defendant. The court directed Ms. Binns to properly serve the defendant with her Amended Complaint. MHCVP was terminated as a defendant and the City of Marietta was substituted. As of May 29, 2015, the case remains in discovery with the filing of Certificates of Service by the City of Marietta of its first set of responses to Ms. Binns' discovery requests.

Impact of the Binns Cases

Binns v. City of Marietta Housing Assistance Program, No. 1:07CV-0070-RWS (N.D.Ga. Mar. 22, 2010)

Following the March 22, 2010 decision to allow the Fair Housing Act (FHA) claim to proceed, Binns and the City of Marietta Housing Assistance Program (MHAP) settled the case. As a condition of the settlement, MHAP granted Ms. Binns' Section 8 benefits as head-of-household of the Binns family. As the case was settled without a final judgment on the merits, there is no bright line law to take away from the case. However, the court did spend considerable effort in explaining Ms. Binns' claim for violation of her due process rights pursuant to 42 U.S.C. §1983 in the denial of her individual application for benefits. While the claim ultimately failed as it was time-barred by statute, the court noted the failure of MHAP to provide the informal review and written notifications as required under 24 C.F.R. §92.554. It is anticipated that the local Public Housing Authority (PHA) has taken steps to ensure such review(s) and notification(s) are now provided in accordance with the regulations. While the court also spent significant time describing the burden-shifting analysis of McDonnell Douglas Corp. v. Green, 411 U.S. 792 (1973), this discussion is primarily procedural in nature to determine if there was indeed a genuine issue of material fact on Ms. Binns' claims of violation of the FHA sufficient to allow the case to proceed.

Binns v. City of Marietta Housing Choice Voucher Program, No. 1:13-CV-01637-RWS(now Binns v. City of Marietta)

This case revolves around Ms. Binns' request for additional benefits for a live-in aid for her rheumatoid arthritis and an additional bedroom allotment for that live-in aide. The City of Marietta Housing Choice Voucher Program (MHCVP) allowed for the live-in aide but not the additional bedroom. The present case was brought by Ms. Binns' in forma pauperis meaning she was not required to pay the standard fees to bring a case in the district court. MHCVP challenged the filing stating that Ms. Binns' claims as filed were a frivolity and therefore her claim should be dismissed pursuant to 28 U.S.C. §1915 (e). The court discusses briefly the low standard for a prose plaintiff to bring a claim which would survive the frivolity standard of dismissal for in forma pauperis plaintiffs. As the case was in its earliest stages (proper service had not been completed on all parties), the court allowed Ms. Binns to amend her original complaint and refile. As of May 29, 2015, the case was in the early stages of discovery.

Complaint Data and Analysis

FAIR HOUSING COMPLAINTS

The Office of Fair Housing and Equal Opportunity [FHEO] administers federal laws and establishes national policies that make sure all Americans have equal access to the housing of their choice. Individuals who believe they are victims of housing discrimination can choose to file a fair housing complaint through the respective Regional FHEO. Typically, when a complaint is filed with the agency, a case is opened and an investigation of the allegations of housing discrimination is reviewed.

If the complaint is not successfully mediated, the FHEO determines whether reasonable cause exists to believe that a discriminatory housing practice has occurred. Where reasonable cause is found, the parties to the complaint are notified by HUD's issuance of a "Determination", as well as a "Charge of Discrimination", and a hearing is scheduled before a HUD administrative law judge. Either party [complainant or respondent] may cause the HUD-scheduled administrative proceeding to be terminated by electing instead to have the matter litigated in Federal court.

"How Much Do We Know" published by HUD in 2002, reports that only half of the public could correctly identify as "unlawful", six out of eight scenarios describing illegal fair housing conduct. Less than one-fourth of the public knows the law in two or fewer of the eight cases.

In addition, 14 percent of the adult population claims to have experienced some form of housing discrimination at one point or another in their lives. Of those who thought they had been discriminated against, 83% indicated they had done nothing about it, while 17 percent say they did pursue a complaint. In HUD's follow-up study, "Do We Know More Now? Trends in Public Knowledge, Support and Use of Fair Housing *Law*" published in 2006, 41 percent of the former survey respondents said it was "very likely" they would do something about future discrimination compared to only 20 percent in the 2002 survey of which African Americans are even somewhat more prone to say they would be likely to respond⁴⁸. The survey revealed that 46 percent of those who reported having experienced discrimination in the past and had done nothing about it would very likely do something about future discrimination.

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

⁴⁸ Martin D. Abravanel and Mary K. Cunningham, *Do We Know More Now? Trends in Public Knowledge, Support and Use of Fair Housing Law*, U.S. Department of Housing and Urban Development, February 2006. Source: <http://www.fhco.org/pdfs/DoWeKnowMoreNowSurvey2006.pdf>

Each year National Fair Housing Alliance [NFHA] collects data from both private, non-profit fair housing organizations, and government entities to present an annual snapshot of fair housing enforcement in the United States.⁴⁹ The data in the 2015 Fair Housing Trends Report represents the number of complaints filed in 2014, which is significantly less than the actual incidence of discrimination each year. Many cities, rural areas, and even entire states do not have access to the services of a private or public fair housing organization as funding of fair housing enforcement programs is grossly insufficient to address housing discrimination throughout the United States. This report consists of information about the kinds of reported discriminatory acts that occurred in 2014, including the protected class basis of a complaint (i.e. race, color, national origin, disability, familial status, sex, religion, and bases protected under state or local laws) and the housing transaction in which an incident occurred (rental housing, real estate sales, mortgage lending, homeowners insurance, advertisements, zoning and land use ordinances, and harassment in any type of housing).

According to NFHA, nonprofit fair housing organizations, HUD, FHAP agencies, and the DOJ reported a total of 27,528 complaints of housing discrimination in 2014. This number reflects a slight increase in reported complaints compared to the previous year, but is still 1,000 less than the number reported in 2012.

As noted in the NFHA 2015 Fair Housing Trends Report, more disability complaints have been filed than any other type of fair housing complaints. Discrimination on the basis of disability represented 51.8 percent of all complaints, while discrimination on the basis of race represented 22 percent of all complaints. Disability-based discrimination is easier to detect because it is typically blatant and as such is reported at higher levels than other types of discrimination, which occur more subtly and are less often recognized.

Complaints Filed With HUD

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

⁴⁹ National Fair Housing Alliance 2012 Fair Housing Trends Report
<http://www.nationalfairhousing.org/FairHousingResourceCenter/ReportsandResearch/tabid/3917/Default.aspx>

From January 1, 2011 through March 31, 2015 there were 66 housing complaints filed for Cobb County. Of these complaints, 14 were determined to have cause. A total of \$175,918 in settlement compensation was paid regarding the "conciliated/settled and withdrawn after resolution" claims. As of March 31, 2015, 5 FHEO complaints remained open. The complaints data as compiled by the FHEO are found in the table on the following page.

This review of complaints reflects that the overwhelming majority of complaints investigated by the Atlanta FHEO for Cobb County were based on race and disability status, respectively at 38% and 24% of the total types of Protected Class complaint filings with familial status as the next largest complaint at 11%. A lack of filed complaints does not indicate that a problem does not exist. It should be noted that these complaint numbers may exceed the total number of filings, due to multiple discrimination allegations within a single complaint.

Complaints of Housing Discrimination Received in Cobb County, GA 1/1/2011 - 3/31/2015

			Administrative Closure	Conciliated/ Settled	Withdrawn After Resolution	No Cause	DOJ Dismissal	Open	TOTALS	
Number of Open/Closed Cases	BASES	Race	9	5	3	19	1	1	38	
		Color	0	0	1	3	1	0	5	
		National Origin	2	1	1	3	1	0	8	
		Religion	0	0	0	1	1	0	2	
		Sex	2	0	0	3	0	0	5	
		Disability	4	0	4	12	0	4	24	
		Familial Status	2	1	3	4	0	1	11	
		Retaliation	0	0	1	1	0	3	5	
	ISSUES	300 Discriminatory refusal to sell	1	0	1	4	0	0	6	
		310 Discriminatory refusal to sell	5	1	0	8	0	0	14	
		320 Discriminatory advertising, statements and notices	1	2	2	5	0	2	12	
		330 False denial or representation of availability	5	0	1	2	0	0	8	
		350 Discriminatory financing (includes real estate transactions)	3	2	0	4	0	0	9	
		380 Discriminatory terms, conditions, privileges, or services and facilities	8	4	7	22	1	5	47	
		410 Steering	1	0	0	1	0	0	2	
		430 Otherwise deny or make housing available	4	0	2	1	0	2	9	
		440 Other discriminatory acts	0	0	0	1	1	0	2	
		450 Discriminatory acts under Section 818 (coercion, etc)	1	2	1	7	1	3	15	
		460 Using ordinances to discriminate in zoning and land use	0	0	0	0	1	0	1	
		470 Non-compliance with design and construction requirements (handicap)	1	0	0	0	0	0	1	
		500 Failure to permit reasonable modification	0	0	1	1	0	0	2	
		510 Failure to make reasonable accommodation	2	0	1	9	0	4	16	
		Total Cases		15	5	9	31	1	5	66
		Compensation				\$141,769	\$34,149			

Source: Atlanta U.S. Housing & Urban Development Office of Fair Housing and Equal Opportunity

Impediments to Fair Housing

In the *Fair Housing Planning Guide*, HUD defines an impediment to fair housing choice as an action, omission or decision based on race, color, religion, sex, disability, familial status, or national origin that restricts or has the effect of restricting housing choices or the availability of housing choices.⁷⁸ Throughout this assessment various community issues have surfaced, both positive and negative. Some of these issues represent general community needs (e.g. the uniqueness of the needs of urbanized areas and those of the rural desert communities) and, while valid, do not restrict or have the effect of restricting housing choice and thus do not constitute impediments.

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

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

Impediment #1- Lack of Fair Housing Education

Although education and outreach in the County is limited, the County has been praised for its success at sustaining education with new initiatives including the establishment of a fair housing hotline and bus advertisements. As helpful as these efforts are, numerous indicators point to the need to do even more. Public opposition to affordable rental and for-sale housing suggests that residents may not fully understand the benefits available with affordable housing. Education and awareness of fair housing laws is imperative to alleviating housing discrimination. More than half of survey respondents stated they did not know where to file a fair housing complaint. The survey also supports the notion that increased education is also needed for landlords and property owners. Of those respondents to the survey believing they had been discriminated against, 73.3% said the discrimination had been perpetrated by a landlord or property owner. As the County continues to expand with an increasingly diverse population, fair housing education must be continuous and presented in a context that is relative to the current community concerns.

Recommendation:

To address the need for increased public education relative to fair housing, it is recommended that Cobb County expand its current initiatives to reach more people. Advertising campaigns should make clear how to recognize discrimination and where one should begin if he or she has experienced discrimination. The County should develop a specific strategy describing how Cobb County landlords and property managers will be reached and the model should include proactive measures that take the necessary information to the subjects. A similar emphasis should be placed on educating racial and ethnic minorities and people with disabilities, as these were the most common bases for housing discrimination complaints in the County. A public survey similar to the one conducted as part of this analysis should be conducted in 2016 to determine the effect of these increased education efforts.

The County should consider reserving a portion of its CDBG public service funds to be awarded as a competitive Fair Housing Grant to an organization that will carry out a focused fair housing education programs in the area. As a component of the Fair Housing Grant, the successful applicant should collaborate with local housing organizations to develop fair housing training curriculum and to coordinate and provide educational outreach and fair housing training.

The County and its cooperating municipalities should focus increased attention and targeted outreach to racial and ethnic minority groups and to areas of concentrations of low- income persons throughout the County to ensure that as many individuals and households as possible understand:

- What constitutes acts of housing discrimination;
- Protections provided for protected classes under the Fair Housing Act;
- How and where to report acts of housing discrimination; and
- Remedies available to victims of housing discrimination, including potential monetary settlements.

The County should also continue to implement current fair housing initiatives and establish a partnership with a local vendor to continue to provide outreach to residents about fair housing rights. This work will include:

- Providing assistance to at least 60 residents annually to resolve potential fair housing violations.
- Educate 250 representatives of area non-profit and advocacy organizations annually on fair housing rights and recourses.
- Disseminate 800 copies of fair housing informational materials to provide tenants information about their rights, including those under fair housing laws.
- Provide four fair housing roundtable sessions annually to housing professionals.

- Offer outreach sessions and other educational opportunities to promote Fair Housing Awareness Month. Activities will use local media to increase awareness about fair housing issues throughout the County.

Impediment #2 – Disparities in Mortgage Lending

While HMDA data does not indicate substantial variations in loan outcomes or reasons for denial related to applicant gender, access to mortgage lending does vary by race and ethnicity. African American, Latino, and other minority races are less likely to apply for home purchase loans than Whites. Of those that complete applications, African Americans and Latinos are denied loans twice as frequently as Whites; lending institutions, meanwhile, are less likely to report reasons for these denials than they are denials to White applicants. Further, loan origination rates tend to be lower and denial rates higher in areas with higher concentrations of minority population. The presence of disparities alone is not evidence enough to prove outright discrimination (there may be legitimate factors such as credit score, job history, and collateral that result in these loan denial patterns) but they do have the effect of limiting the housing choice of would-be borrowers.

Recommendation:

The strong patterns of disparity in the HMDA data, though possibly attributable to legitimate factors, should be studied further to determine whether discrimination is taking place in the lending sector. Under the HMDA, lenders are not required to report the reasons mortgage applications are denied. This data limitation requires alternate means further study. Specifically, fair housing testing of the mortgage market is recommended. Studies can be designed to evaluate mortgage lending that involves testing of lenders. Combined with testing, a plan for education of mortgage lenders should be developed and implemented to ensure lenders are knowledgeable of their responsibilities under the Fair Housing Act.

Impediment #3 - Zoning Provisions Restricting Residential Uses from Residential Districts

Cobb County's zoning code and the zoning ordinances of the County's individual municipalities are generally supportive of housing choice for people with disabilities who may desire group living arrangements, although the size of group homes permitted in residential zoning districts is kept at six or fewer residents. Such small-scale group homes are permitted by the County in nearly every residential zoning district. However, facilities housing recovering alcohol and drug abusers for the purpose of their reintegration into society are classified differently from other group homes and are generally restricted by the County and its municipalities to non-residential zoning districts. In some cases, these facilities are confined only to heavy industrial districts theoretically alongside chemical storage and heavy manufacturing operations. If the only housing choices available to this group of persons are in non-residential districts, residents will be deprived of the usual social interactions that normally take place in residential areas. These zoning regulations pose an impediment to fair housing choice for some Cobb County residents.

Recommendation

It is recommended that Cobb County further study the effects of its zoning code and the zoning ordinances of its municipalities on the location of halfway houses. A committee of community members knowledgeable of zoning and development processes and of the work of halfway houses should be assembled to discuss this issue and should be charged with presenting a draft zoning amendment that both increases fair housing choice and ensures the orderly use of land within the County. The County should offer its draft zoning amendment to the municipalities as a model and encourage their adoption of similar zoning amendments.

Impediment #4 - Lack of Accessibility to Public Transportation

Despite the extensive public transportation system, residents in less centrally located along the Cobb Parkway Corridor and the East-West Connector have limited access to public transit. Transit in remote areas of the County is limited to programs related to human services trips and privately operated service. However, program related services do provide trips for the elderly, disabled, and low income riders. Of survey respondents reporting public transportation needs, the highest need reported was that public transportation service availability does not coincide with work schedules. This lack of availability was reported by 37.96% of respondents.

Evidence has shown a major link between public transportation, employment and affordable housing opportunities throughout the nation. As public transportation is inefficient means to providing access to employment. The availability and accessibility of public transportation is critical in efforts to expand affordable housing to groups in need and to Protected Classes. Based on the conversations with non-profits, community leaders and observations from survey results, and transportation data, the data has revealed limitations to transportation exist in West Cobb (Powder Springs and Austell) and North Cobb (Acworth) which has limited access to local and express bus routes. Also, the data revealed limitations in accessibility to public transportation for commuters traveling east to west in Cobb County, due to the limited lack access to transit stops and connections. As the lack of accessibility to public transportation restricts commuting in and around the County and has the potential to adversely influence housing choice. About 42% of survey respondents expressed that public transportation did not connect to major employers.

Recommendation

It is recommended that the Cobb County Department of Transportation continue to be proactive in addressing the transportation issues throughout the County by conducting corridor studies and comprehensive transportation planning (CTP) studies to assess the County's public transportation needs. The CTP assist the County in developing a long range transportation plan that reviews and analyzes existing transportation needs as well as future transportation (mobility, transit, multi-use trails, and sidewalks, etc.) needs. The County should also coordinate with non-profit organizations providing

program related transportation services to encourage community outreach and to provide informational services and resources regarding transportation options in unincorporated Maricopa County.

Impediment #5 - High Housing Costs

Affordability is an important aspect in regards to fair housing choice and individuals being able to obtain secure, safe, and decent housing. It is also a significant factor for residents attempting to select housing that meets their current family needs. Homeowners or renters who are paying more than 30 percent of their income on housing-related costs are at risk for experiencing cost burdens. The quantitative data obtained from the Census Bureau and HUD, supported by comments provided by County residents, key stakeholders, and the Community Survey, demonstrate that a significant number of households in Cobb County have insufficient income to afford appropriate housing. Currently, less than half of the County's population are paying less than the ideal 30% of their income for housing costs. Housing choices are fundamentally limited by household income and purchasing power, in which low and moderate-income persons in the County have significantly restricted housing choices.

Housing cost as a high percentage of income is prevalent throughout Cobb County. People earning the state minimum wage which is higher than the federal minimum wage have to work 95 hours per week to afford the median rent in their community of residence. Cost burden, housing affordability, and the need for higher household income levels affect many. This need is greatest among White, African American and Hispanic households. The number of housing problems among renter households is almost evenly split between those with a moderate cost burden and those with a severe cost burden. Though White and African American households report the greatest number of problems, the percentage of Hispanic households reporting problems is disproportionately affected by high housing costs and African-American households reporting severe cost burden is well in excess of that group's percentage of the population.

Recommendation:

The County and its public and private sector partners should continue to develop long-term strategies to serve as an ongoing affordable housing vision and set measurable goals for housing production and preservation. The strategy should be developed with public input and participation, which is critical to the success of establishing and implementing this plan. The County should seek input and collaboration with municipalities, private developers and lenders, nonprofit advocacy groups, Fair Housing organizations, representatives from organizations that serve members of the Protected Classes under the Fair Housing Act, and community representatives from Cobb County. County collaborations should focus on the following goals:

- Encourage private developers to construct affordable housing.
- Determine locations for the development of affordable housing and work with local non-profits to acquire land for affordable units.

- Continue Homeownership Programs throughout the County, providing homeownership opportunities to low-and moderate- income persons.
- Implement an inclusionary zoning policy aiding in the development of affordable housing.
- Continue the use of Community Development Block Grant Funds (CDBG) and HOME Investment Partnership Funds (HOME) for housing rehabilitation activities to maintain the regions affordable housing stock.
- Work with housing organizations to continue efforts and collaborations on affordable housing and other fair housing needs.

Conclusion

Through this Analysis of Impediments to Fair Housing Choice, several barriers have been identified that restrict the housing choice available to residents of Cobb County. These barriers may prevent residents from realizing their right to fair and equitable treatment under the law. It is imperative that residents know their rights and that those providing housing or related services know their responsibilities. The County will work diligently toward achieving fair housing choice for its residents using the recommendations provided here to address the identified impediments. However, it should be noted that these impediments are largely systemic and will require effort from both private sector and public sector actors to correct. The County has an important role to play but cannot on its own bring about the change necessary to remove these impediments to fair housing choice.

The recommendations proposed in this document address impediments relative to the need for fair housing education, the age of housing stock, unequal distribution of resources, disparities in lending practices, and location of affordable housing. Implementation of the recommendations can assist the county in achieving the reality of an open and inclusive region that truly embraces fair housing choice for all its residents.