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# The Analysis of Impediments Study to Fair Housing Choice



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# I. Introduction and Executive Summary of the Analysis

## Purpose

With the total population exceeding 50,000 in 2010, the City of Hendersonville was eligible for its first round of Community Development Block Grant (CDBG) funds from the U.S. Department of Housing and Urban Development (HUD). HUD is dedicated to eliminating discriminatory practices in housing by affirmatively furthering fair housing through its programs administered by participating jurisdictions and entitlements.

The Analysis of Impediments Study to Fair Housing Choice (AI) serves as a planning document for all involved in the real estate industry in the City of Hendersonville including city officials, policy makers, administrative staff, housing providers, lenders, and advocates.

The AI is a review of **impediments to fair housing choice** in the public and private sector. It involves:

- A comprehensive review of a State or Entitlement jurisdiction's laws, regulations, and administrative policies, procedures, and practices
- An assessment of how those laws, etc. affect the location, availability, and accessibility of housing
- An assessment of conditions, both public and private, affecting fair housing choice for all protected classes
- An assessment of the availability of affordable, accessible housing in a range of unit sizes.

Impediments to fair housing choice are:

- 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.**

The basis for this requirement is embedded in the Federal Fair Housing Act as defined below.

The Federal Fair Housing Act (FHAct), 42 U.S.C. 3601-19, prohibits discrimination in housing practices on the basis of race, color, religion, sex, national origin, familial status, and disability. (FH Act uses the term handicap, however, this document uses the term disability, which has the same legal meaning.) The Act prohibits housing providers from discriminating against persons because of their disability or the disability of anyone associated with them and from treating persons with disabilities less favorably than others because of the disability. The Act also requires housing providers to make reasonable accommodations in rules, policies, practices, or services, when such accommodations may be necessary to afford such person(s) equal opportunity to use and enjoy a dwelling. In addition, the Act requires that housing providers allow tenants to make reasonable modifications to units and common spaces in a dwelling. The Act applies to the vast majority of privately and publicly owned housing including housing subsidized by the federal government or rented through the use of Section 8 voucher assistance. HUD's regulations implementing the disability discrimination prohibitions of the Act may be found at 24 CFR 100.201-205.

The City of Hendersonville, TN completed its Consolidated Planning process in 2011. One of the goals of the Action Plan was to develop and adopt an AI in the 2<sup>nd</sup> year of programming to determine and address fair housing needs. The AI process began in October 2013 with meetings with consultants and later with the city's Affordable Housing Committee in November. The committee members include a representative from a nonprofit agency, financial institution, religious organization, and city officials.

Questionnaires were disseminated at city departments' front desks as well as various nonprofit organizations agencies and institutions for public participation and input. A public hearing was held on February 11, 2014 to discuss identified impediments and actions to address the associated impediments. A public comment period was held between February 11, 2014 and February 25, 2014. The BOMA adopted the study on February 25, 2014.

Participants during this process include the Tennessee Fair Housing Council, Tennessee Housing Development Agency, the Tennessee Human Rights Commission, city employees, nonprofit agencies, representatives of the Affordable Housing Committee, and citizens.

As a recent entitled HUD jurisdiction, fair housing efforts have not been addressed in the city as an initiative. The study revealed overall that there is a lack of public awareness of fair housing laws and overall housing choice. As one of Tennessee's fastest growing suburban cities, the city will increase its efforts and address any impediments found.

## IMPEDIMENTS FOUND:

### 1. Lack of public awareness of Fair Housing laws and reporting procedures for discrimination complaints

As a fairly new HUD entitlement jurisdiction, the City of Hendersonville had not begun fair housing awareness and education efforts. The City will provide opportunities for fair housing awareness and education to its citizens, landlords, property managers, and its staff. The city will continue its relationship with the Tennessee Fair Housing Council for training, education, and investigative testing efforts.

### 2. Need for Affordable Housing Opportunities

The study revealed that the majority of housing in Hendersonville is owner occupied units occupied by high-income households. Additionally, the rental market is not favorable to low and moderate income households. The City, with its Affordable Housing Committee, will strategize for various ways to improve its housing choice for its current and future citizens. Opportunities to include affordable owner and rental occupied housing for low to moderate-income households in the city will be a priority for this committee. This will aid in the diversity of neighborhoods, schools, and overall housing choice.

### 3. Lack of transit options for regional employment and housing opportunities

Currently, there are transit opportunities between Hendersonville and Nashville, but not within the city's boundaries or surrounding cities. Citizens may need transportation options to work within the retail and the educational services, and healthcare and social assistance fields, as indicated as the highest industries in the city by the 2010 Census. Improving transportation options in the city and surrounding cities will increase options for not only employment but also increase housing choice for its current and future citizens.

### 4. Mortgage lending practices not favorable to minorities

Studies show that minorities are denied more often than white citizens for home loans, which was also found in Hendersonville. The city will include financial institutions, realtors, and other real estate industry professionals in its fair housing efforts for greater awareness of this issue. The city will also review HMDA data annually (*as available*) to see if there is improvement. Investigative testing efforts may also be employed.

### 5. Coordination efforts need to be explored with local and regional partners, nonprofits, minority-dominated, and private sector organizations

Although a relationship has been established with the Tennessee Fair Housing Council for education purposes, greater participation in regional fair housing initiatives should be considered. In addition, minority organizations and organizations representing Limited English Proficiency (LEP) populations should be contacted for education and awareness efforts. In order to leverage resources for the City, additional meetings with public and private sector organizations can aid in disseminating information and awareness of fair housing initiatives. It will also aid in creating affordable housing opportunities through transportation, housing programs/initiatives, and overall diversity.

# Actions To Address Impediments

## Public Sector

### 1. Public Awareness

- a. The City will add a fair housing link on its website with information related to the Fair Housing Act and procedures for reporting discrimination. Additional links for fair housing agencies will be provided.
- b. Fair Housing Brochures will be available at City Hall and online for dissemination providing rights and procedures for reporting discrimination.
- c. The City will add an Equal Opportunity logo on city's mailings and public documents.
- d. City employees will be informed of Fair Housing Laws and reporting procedures to handle incoming citizen requests or complaints.
- e. April is National Fair Housing Month. The city will proclaim April as Fair Housing Month and create a fair housing plan listing planned annual activities including implementation strategies. Participants will include:
  - i. City officials
  - ii. Property Managers/Landlords
  - iii. Real Estate Professionals
    1. Realtors
    2. Developers
    3. Builders
  - iv. Financial Institutions
  - v. School representatives
  - vi. Citizens
- f. The City will review HUD's Fair Housing and Equal Opportunity (FHEO) website and associated materials to gather information and resources available for use.
- g. The City will appoint an employee as the Fair Housing Coordinator to direct citizens to proper information and ensure actions are taken for HUD compliance
- h. The Affordable Housing Committee will continue to meet regularly with city departments (such as the Planning and Building & Codes) to discuss how to increase the range of housing development in the city.
- i. The City will create a Fair/Affordable Housing contact database listing participants for upcoming initiatives, awareness, and education efforts.

## 2. Regional coordination

- a. The city will meet and discuss with regional transportation agencies (i.e. Regional Transit Authority) to improve transportation options within the city and surrounding cities.
- b. The city will meet and discuss with regional affordable housing developers and agencies to aid in affordable housing options and programs to expand fair housing choice.

## Private Sector

1. Real Estate Development Professionals & Financial Institutions Coordination
  - a. An annual review of HMDA data will be used to assess improvement in lending practices
  - b. With real estate development professionals on the city's Affordable Housing Committee, representatives in this industry should continue to be represented in affordable housing efforts and strategies.
2. Rental Property Management Coordination
  - a. Property managers and landlords will be provided with information related to the Tennessee Landlord Tenant Act and Fair Housing Act with permitting or other transactions with the city. Information will also be available online.

*Fair Housing is not an option;  
It's the law.*

## II. Jurisdictional Background Data

### A. Demographic Data

Data within this section is primarily captured from the U.S. 2010 Census data, American Community Survey (ACS), and the HUD published Comprehensive Housing Affordability Strategy (CHAS) data set. The CHAS data is based on the U.S. Census American Community Survey (ACS) 2006-2010 results (see the Attachment section for the full results).

#### Population

The City of Hendersonville, TN is located approximately eighteen miles from downtown Nashville, TN. With its close proximity to downtown Nashville and its abundance of land, it has seen a significant increase in population over the past 20 years. As noted on the city's website, the City of Hendersonville is over 32 square miles of land area and developments continue to surface. From 1990 to 2000, there was a 26% increase in population according to the US Census. And again from 2000 to 2010, a 26% increase in population was experienced making it one of the fastest growing cities in Tennessee. This population trend is shown in Table 2.1 below.

<b>Table 2.1 City of Hendersonville, TN Population Change 1990-2010</b>		
<b>Year</b>	<b>Total</b>	<b>% Change</b>
2012 est.	53,080	3.3
2010	51,372	26.5
2000	40,620	26.2
1990	32,188	-

Data: US Census data

Sumner County has seen a consistent increase as well in population growth as seen in Table 2.2 below. With over 23% of population growth from 2000 to 2010 and 26% from 1990 to 2000, it correlates with the City of Hendersonville's population growth.

<b>Table 2.2 Sumner County, TN Population Change 1990-2010</b>		
<b>Year</b>	<b>Total</b>	<b>% Change</b>
2012 est.	166,123	3.4
2010	160,645	23.1
2000	130,449	26.2
1990	103,281	-

Data: US Census

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This amount of population growth over the past decade may have increased new levels of differing population patterns and will be explored within this study by census tracts of the city, to the best extent possible. Many of the census tracts include areas in Sumner County and are not included currently in the city limits of Hendersonville. Additionally, census tract boundaries changed between Census years 2000 and 2010 for most jurisdictions. This information should inform residents, elected officials, and policy makers about any changes that are occurring in certain areas of the city and should aid in discussion and changes in policy, if applicable.

Population totals are highest in Census Tracts 212.01 and 211.05 in the subdivision (primarily owner-occupied housing) areas along Walton Ferry Road and New Shackelford Road, as shown in Table 2.3 and Figure 2.2. These areas are comprised of primarily subdivisions and planned developments, specifically owner-occupied housing.

<b>Table 2.3 Population totals by Census Tracts</b>	
<b>Total Population</b>	<b>Tract</b>
6277	47165021201
5960	47165021105
5013	47165021204
4217	47165021107
4151	47165021009
3350	47165021008
2982	47165021103
2969	47165021002
2536	47165021204
2527	47165021106
1456	47165021205
1452	47165021104
1022	47165021106
862	47165021205
584	47165021105
492	47165021104
445	47165021007
245	47165021203
158	47165021105
157	47165021106

Data: CHAS, 2007-2011 ACS

Age

The 2010 Census outlines the population by age, displayed in Table 2.4. The highest population category by age is in the “45-49” year population by 8.1% while the “40-44” year populations runs closely in second. Additionally, the “10-14” year old population group falls slightly behind this age group.

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<b>Table 2.4 Population by Age</b>		
<b>Category</b>	<b>Total</b>	<b>%</b>
Under 5	3,284	6.4
5-9	3,758	7.3
10-14	3,921	7.6
15-19	3,472	6.8
20-24	2,569	5.0
25-29	2,893	5.6
30-34	3,229	6.3
35-39	3,815	7.4
40-44	4,040	7.9
45-49	4,173	8.1
50-54	3,560	6.9
55-59	3,197	6.2
60-64	2,889	5.6
65-69	2,242	4.4
70-74	1,599	3.1
75-79	1,118	2.2
80-84	829	1.6
85 and older	784	1.5
Median Age		38.5

Data: US Census Bureau (2010 Census)

When reviewing the population change from 2000 to 2010, the highest population growth occurred in seniors ages 65 years and older at 59%, as shown in Table 2.5. Additionally, youth ages 5-17 increased by 27%. Elderly and family-style housing may need a greater focus in the city due to these associated numbers.

<b>Table 2.5 Population Change by Age 2000-2010</b>				
<b>Hendersonville, Tennessee - Overview</b>	<b>2010 Census</b>	<b>2000 Census</b>	<b>2000-2010 Change</b>	
Persons 0 to 4 years	3,284	2,667	520	18.81%
Persons 5 to 17 years	9,968	7,813	1,670	20.13%
Persons 18 to 64 years	31,548	26,015	4,222	15.45%
Persons 65 years and over	6,572	4,125	2,300	53.84%

Data: Census Viewer

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**Disability**

According to the American Community Survey 2010-2012, approximately 9% of the city of Hendersonville’s population reported a disability. The largest percentage by age was the 65 and over population at 36%, followed by individuals 18 to 64 years old at 6%, and lastly the individuals under 18 years old at 4%.

**Gender**

The gender category is quite even between male and female as shown in Table 2.6. The female population is slightly higher but remains near 50% of the population.

<b>Table 2.6 Population by Gender</b>		
<b>Category</b>	<b>Total</b>	<b>%</b>
Female	26,567	51.7
Male	24,805	48.3

Data: 2010 US Census

**Race**

As population increased over the past decade, population of various races has grown exponentially. During this ten-year period, the highest population total for race, “White alone”, grew the least by only 21% while all others grew significantly, as shown below in Table 2.6 and Figure 2.1. For example, the “Native Hawaiian and Other Pacific Native alone” race grew the most by 192%, from 2000 to 2010.

<b>Table 2.7 Population Change by Race 2000-2010</b>				
<b>Hendersonville, Tennessee - Overview</b>	<b>2010 Census</b>	<b>2000 Census</b>	<b>2000-2010 Change</b>	
American Indian and Alaska native alone	168	108	60	55.56%
Asian alone	812	447	365	81.66%
Black or African American alone	3,225	1,673	1,552	92.77%
Hispanic or Latino Origin	1,860	696	1,164	167.24%
Native Hawaiian and Other Pacific native alone	35	12	23	191.67%
Some other race alone	622	266	356	133.83%
Two or more races	973	365	608	166.58%
White alone	45,537	37,749	7,788	20.63%

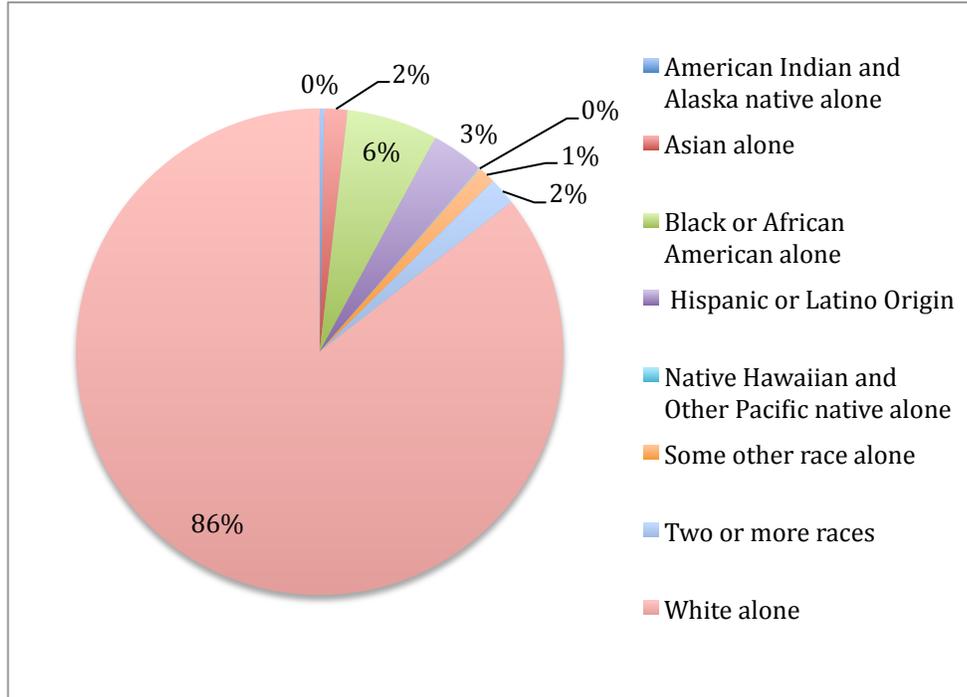
Data: US Census (Census Viewer)

Also to be noted is the significant increase of “non-white alone” race categories. There was at least a 50% increase in all other categories except for the “White

alone” category. Understanding not only the race categories, but also the associated culture of each race may need to be analyzed in future policies for the city.

Figure 2.1 displays further the largest population by race is “White alone” by a considerable margin while the second largest race by population is the “Black or African American alone.” Close in population totals were the “Hispanic or Latino origin”, “Two or more races”, and “Asian” races.

**Figure 2.1 Population by race (2010 Census)**



Data: US Census Viewer

Looking in depth into the population totals by census tract will show where in the city various population groups are concentrated or if different groups are distributed evenly within the city. Table 2.8 shows the “White alone” race is spread across many of the census tracts listed. The highest percentage of “Black or African-American alone” category is in Census Tract 211.04 in the center of the city, while the highest concentration of the “Hispanic only” population is in Census Tract 211.05 in an adjacent census tract. The fourth largest population is the “Asian alone” category, which has a higher concentration in Census Tract 211.06

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Table 2.8 Population by Race by Census Tract							
Tract	% White alone (not Hispanic)	% Black or African American alone (not Hispanic)	% American Indian or Alaska Native alone (not Hispanic)	%Asian alone	%Hispanic alone	%some other race	%Two or more races
47165021103	85.19	6.86	0	3.09	4.76	0	0.7
47165021106	79.74	12.86	0	15.29	6.13	0	1.27
47165021105	82.45	11.34	0	0	25.34	0	0
47165021104	96.14	1.93	0	0	1.93	0	0
47165021104	45.73	46.54	0	0	7.72	0	0
47165021106	86.69	5.87	0	0	0	0	0
47165021105	67.12	5.65	0	1.88	4.24	0	1.26
47165021105	100	0	0	0.7	0	0	0
47165021002	73.83	16.87	0	5.19	1.15	0	2.96
47165021205	100	0	0	0	0	0	0
47165021205	0	0	0	1.03	0	0	0
47165021204	89.25	10.43	0	4.1	6.11	0.32	3.43
47165021205	91.28	7.69	0	0	0	0	0
47165021201	95.79	0.91	0.3	1.21	1.78	0	0
47165021204	77.96	7.85	0.55	0	0	0	0
47165021103	78.84	12.61	0	2.47	4.98	0	0.49
47165021106	84.71	0	0	7.44	0	0	0
47165021107	87.79	6.26	0	1.33	4.62	0	0
47165021009	83.4	10.38	0.51	0	4.63	0	0.39
47165021203	88.98	0	0	0	11.02	0	0
47165021008	89.82	4.87	0	3.04	1.22	0.57	0.48
47165021007	100	0	0	0.7	0	0	0

Data: CHAS Data

Figure 2.2 displays the area where the highest concentration of minorities lives in the city. These census tracts are located along West Main Street in the heart of the city, Census Tracts 211.04, 211.05, and 211.06, as displayed in Figure 2.3. The majority of the “White alone” population lives primarily along Old Hickory Lake and in the outer sections of the city. Minority populations appear to be spread out within the city with no concentration in one section, with the exception of Census Tract 211.04 at 46%.



## B. Income Data

The City of Hendersonville’s area median household income (AMI) is considerably higher in comparison to both the county and state. As Table 2.9 indicates, Hendersonville is over the state’s income by nearly \$20,000 while over the county by approximately \$8,000.

<b>Table 2.9 2013 Area Median Household Income by City, County, &amp; State</b>	
Place	Amount
City of Hendersonville, TN	\$63,719
Sumner County, TN	\$55,211
State of Tennessee	\$43,989

Data: 2007-2011 American Community Survey

As Table 2.10 displays, the highest income group is between “\$50,000 to \$74,999” at 19.6%. Overall, the highest income groups range between \$35,000 to \$149,999.

<b>Table 2.10 Income Categories by Estimate &amp; Percentage</b>		
Income Category	Estimate	Percentage
Less than \$10,000	1,045	5.40%
\$10,000 to \$14,999	663	3.40%
\$15,000 to \$24,999	1,720	8.90%
\$25,000 to \$34,999	1,601	8.30%
\$35,000 to \$49,999	2,694	14.00%
\$50,000 to \$74,999	3,772	19.60%
\$75,000 to \$99,999	2,882	15.00%
\$100,000 to \$149,999	2,755	14.30%
\$150,000 to \$199,999	1,071	5.60%
\$200,000 or more	1,032	5.40%

Data: 2007-2011 American Community Survey

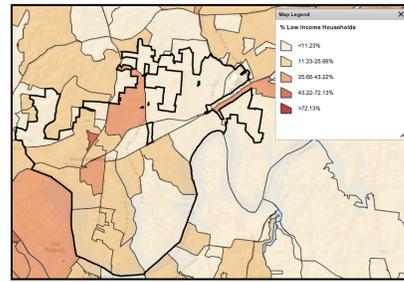
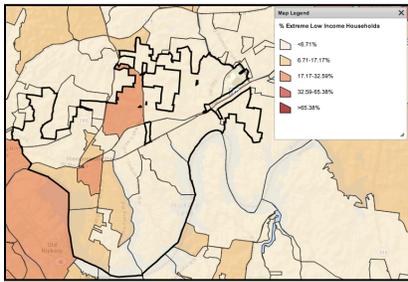
According to the 2007-2011 American Community Survey (2011 inflation-adjusted dollars), Hendersonville had a 9.5% poverty rate. Tennessee has one of the highest poverty rates in the U.S. at 17.9% in 2012, according to an American Community Survey Brief titled Poverty: 2000 to 2012. Although Hendersonville is well below the state’s level, poverty exists in the city with 26% of the population’s income under \$35,000.

Figure 2.4 shows the concentrated areas of extremely low (<30% or below) and low (<80% or below) income households within the city’s boundaries. These areas are along the northern and eastern boundaries of the city. Between 17-33% of households are considered to be extremely low income in the areas between New Shackle Island Road and Indian Lake Boulevard as well as on the south side of West Main Street, along the west side of Old Shackle Island Road. The areas with a greater concentration of low-income households surround the extremely low-income

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areas. The low-income areas identified have a range of 11-26% of the households considered to be at or below 80% of the area median family income.

**Figure 2.4 Extremely Low & Low Income Households**



Maps provided by HUD CPD Maps

Considering the HUD Published 2014 Income Limits for the Nashville-Davidson County MSA, shown in Table 2.11, should be a focus for real estate industry professionals in the city. The Nashville-Davidson-Murfreesboro-Franklin, TN MSA limits are consistent with Hendersonville’s median income and show a snapshot of incomes of households in the income limit categories defined by HUD. Extremely low-income limits in the MSA with four persons in the household would have an annual income of \$19,200. Although the maps do not show a significant amount of these households within the city’s boundaries, there are areas with a concentration of households in this category.

**Table 2.11 2014 HUD Published Income Limits**

FY 2014 Income Limit Area	Median Income	FY 2014 Income Limit Category	Persons in Household							
			1	2	3	4	5	6	7	8
Nashville-Davidson--Murfreesboro-Franklin, TN MSA	\$64,000	Very Low (50%) Income Limits (\$)	22,400	25,600	28,800	<b>32,000</b>	34,600	37,150	39,700	42,250
		Extremely Low (30%) Income Limits (\$)	13,450	15,400	17,300	<b>19,200</b>	20,750	22,300	23,850	25,350
		Low (80%) Income Limits	35,850	41,000	46,100	<b>51,200</b>	55,300	59,400	63,500	67,600

Data: US Department of Housing and Urban Development (HUD User)

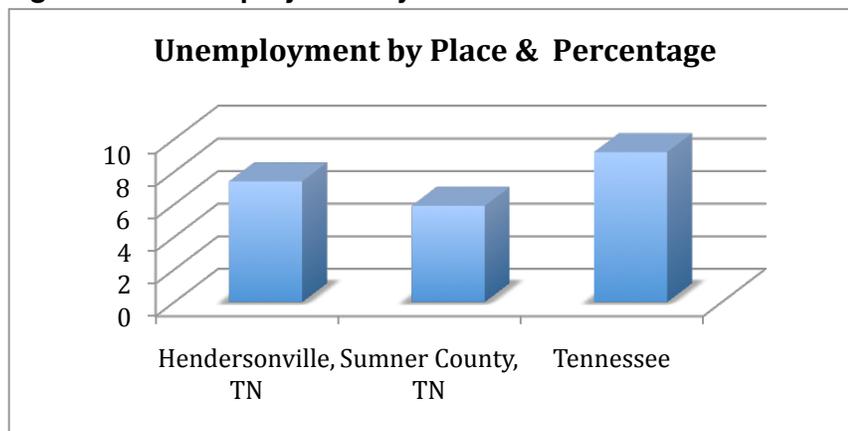
## C. Employment Data

Nearly 70% of Hendersonville’s over 16 years of age population is in the labor force with 64% employed, as displayed in Table 2.12. Only 7.4% of the population is unemployed which is lower in comparison to the state, but higher than the county, as shown in Figure 2.5.

<b>Table 2.12 Labor Force</b>		
<b>Labor Force</b>	<b>Estimate</b>	<b>Percentage</b>
Population 16 years and over	39,830	
In labor force	27,288	68.50%
Civilian labor force	27,273	68.50%
Employed	25,539	64.10%
Unemployed	1,734	4.40%
Armed Forces	15	0.00%
Not in labor force	12,542	31.50%
Civilian labor force	27,273	27,273
Percent Unemployed	(X)	6.40%

Data: 2010-2012 ACS

**Figure 2.5 Unemployment by Place**



Data: 2012 American Community Survey

The educational attainment in Hendersonville is high in comparison to both the county and state. According to the 2007-2011 ACS data, approximately 93% of Hendersonville’s population has a high school degree or higher compared to the state’s percentage at 83% and the county’s percentage at 86%. Of the 93% of Hendersonville’s population, approximately 33% have a bachelor’s degree or higher.

As indicated in Table 2.13, a majority of the population is employed in the “Educational services, and health care and social assistance” at nearly 20%, while “Retail trade” ranks second at approximately 15% of the labor force.

## The Analysis of Impediments Study to Fair Housing Choice

<b>Table 2.13 Industry by Type</b>		
<b>INDUSTRY</b>	<b>Estimate</b>	<b>Percentage</b>
Civilian employed population 16 years and over	25,539	
Agriculture, forestry, fishing and hunting, and mining	69	0.30%
Construction	1,342	5.30%
Manufacturing	2,173	8.50%
Wholesale trade	1,109	4.30%
<b>Retail trade</b>	<b>3,732</b>	<b>14.60%</b>
Transportation and warehousing, and utilities	1,428	5.60%
Information	505	2.00%
Finance and insurance, and real estate and rental and leasing	2,119	8.30%
Professional, scientific, and management, and administrative and waste management services	2,375	9.30%
<b>Educational services, and health care and social assistance</b>	<b>5,070</b>	<b>19.90%</b>
Arts, entertainment, and recreation, and accommodation and food services	3,172	12.40%
Other services, except public administration	1,146	4.50%
Public administration	1,299	5.10%

Data: 2010-2012 ACS

Table 2.14 indicates that a large sector of the labor force commutes to work outside the city with a mean of 25.8 minutes of travel time. It also indicates that many of the individuals in the labor force own a car, truck or van with 83% traveling alone to work. Public transportation commutes are rare as well as pedestrian traffic currently. An effort to exercise other transportation options should be considered to ensure that it could be an inclusive community in the future.

<b>Table 2.14 Commuting to Work</b>		
<b>Commute</b>	<b>Estimate</b>	<b>Percentage</b>
Workers 16 years and over	24,971	
Car, truck, or van -- drove alone	20,740	83.10%
Car, truck, or van -- carpoled	2,404	9.60%
Public transportation (excluding taxicab)	121	0.50%
Walked	185	0.70%
Other means	126	0.50%
Worked at home	1,395	5.60%
Mean travel time to work (minutes)	25.8	(X)

Data: 2010-2012 ACS

Table 2.15 shows the manufacturers located in the Hendersonville area with associated employees. The largest manufacturer employer is MGM Industries, Inc, employing nearly 200 employees. Based on Table 2.12 and Table 2.13, only a small amount of residents are employed in this industry. There has been an increase in

# The Analysis of Impediments Study to Fair Housing Choice

the retail trade along Indian Lake Boulevard that may employ residents, but the research supports a steady increase in commuter traffic based on the industry background table and commuter travel data.

<b>Table 2. 15 Major Industrial Manufacturers/Distributions (40+ employees)</b>	
<b>Firm Product or Service</b>	<b>Total Employees</b>
Aladdin Temp-Rite Food Service	175
Betty Machine Tool and Die	90
Crowley Tool Co., Inc.	46
Fire Protection Systems	22
ITW Dynatec	100
MGM Industries, Inc.	195
Nashville Wraps	120
New Day Christian Distributors	41
Novita Technologies, Inc.	50

Data: Hendersonville, TN Chamber of Commerce

## D. Housing Profile

According to 2010 US Census data, there were approximately 20,111 households, with approximately 2.55 persons per household. The City of Hendersonville has a significant amount of family households with over 70% of the total households considered a family.

Table 2.16 categorizes the types of households and shows that the majority of households are “husband-wife” families at nearly 56%. Only 29% of the households are “nonfamily households.” The average household size and family size are 2.55 and 3.04, respectively. Over 36% of the total households have individuals under the age of 18 and over 23% are elderly with individuals 65 years and over.

<b>Table 2.16 Households by Type</b>		
<b>Type</b>	<b>Number</b>	<b>Percentage</b>
Total households	20,111	100
Family households (families) [7]	14,239	70.8
With own children under 18 years	6,732	33.5
Husband-wife family	11,203	55.7
With own children under 18 years	4,997	24.8
Male householder, no wife present	789	3.9
With own children under 18 years	411	2
Female householder, no husband present	2,247	11.2
With own children under 18 years	1,324	6.6
Nonfamily households [7]	5,872	29.2
Householder living alone	4,898	24.4
Male	1,971	9.8
65 years and over	389	1.9
Female	2,927	14.6
65 years and over	1,375	6.8
Households with individuals under 18 years	7,341	36.5
Households with individuals 65 years and over	4,749	23.6
Average household size	2.55	( X )
Average family size [7]	3.04	( X )

Data: 2010 US Census

The housing market in Hendersonville is strong with both owner and renter occupied housing units in demand. There are 21,543 housing units, according to the 2010 Census data, and over 93% of them are occupied. According to the Comprehensive Housing Market Analysis for the Nashville-Davidson, Franklin, TN, Murfreesboro, TN MSA, the owner vacancy rate for 2010 was 2.7% while the rental vacancy rate was 9.2%. Hendersonville was on the lower range in its homeowner vacancy rate at 2.3%, acknowledging a possible demand for homeownership product in the area.

## The Analysis of Impediments Study to Fair Housing Choice

Table 2.17 Type of Housing Units		
Housing Units	Number	Percentage
Total housing units	21,543	
Occupied housing units	20,111	93.4
Vacant housing units	1,432	6.6
For rent	756	3.5
Rented, not occupied	26	0.1
For sale only	333	1.5
Sold, not occupied	49	0.2
For seasonal, recreational, or occasional use	68	0.3
All other vacants	200	0.9
Homeowner vacancy rate (percent) [8]	2.3	( X )
Rental vacancy rate (percent) [9]	11.5	( X )

Data: 2010 US Census

Over 71% of the occupied housing units were owner-occupied housing units with over half of the city's population in that type of housing, as shown in Table 2.18. The remaining 29% lived in renter occupied housing units.

Table 2.18 Housing Tenure		
Occupied housing units	Number	Percent
Occupied housing units	20,111	
Owner-occupied housing units	14,311	71.2
Population in owner-occupied housing units	38,458	( X )
Average household size of owner-occupied units	2.69	( X )
Renter-occupied housing units	5,800	28.8
Population in renter-occupied housing units	12,775	( X )
Average household size of renter-occupied units	2.2	( X )

Data: 2010 US Census

### Owner-Occupied Units

Owner occupied housing units are a substantial market for the Hendersonville area. As shown in Table 2.19, the highest value of owner-occupied units in Hendersonville ranges from \$100,000 to \$299,000, with the highest percentage in the \$200,000 to \$299,000 range. The median value is estimated at \$198,200. This is considerably higher than surrounding areas. For example, Nashville-Davidson County's median value is estimated at \$166,300, according to the 2007-2011 ACS.

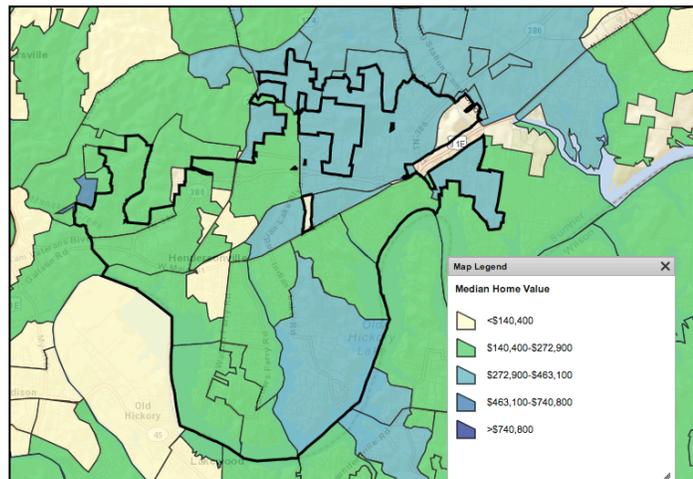
# The Analysis of Impediments Study to Fair Housing Choice

Table 2.19 Owner-occupied units Value		
VALUE	Estimate	Percentage
Owner-occupied units	13,554	
Less than \$50,000	293	2.2%
\$50,000 to \$99,999	467	3.4%
\$100,000 to \$149,999	2,790	20.6%
\$150,000 to \$199,999	3,328	24.6%
\$200,000 to \$299,999	3,939	29.1%
\$300,000 to \$499,999	2,115	15.6%
\$500,000 to \$999,999	522	3.9%
\$1,000,000 or more	100	0.7%
Median (dollars)	198,200	(X)

Data: 2007-2011 ACS

The Greater Nashville Association of Realtors (GNAR) reports that there were 2,250 residential sales from third quarter 2012 to third quarter 2013 in Sumner County. The median sales amount was \$180,000 for the county, according to GNAR. Figure 2.6, below, shows where the median home values are in the city. Only small pockets of the city have home values under \$140,400. These areas are along West Main Street and outside the city's jurisdiction. This could be evidence of high development costs within the city for affordable owner occupied housing units.

Figure 2.6 Median Home Values



Map provided by HUD CPD Maps

Based on the City of Hendersonville's Building and Codes Departments reports, there were only 196 new construction permits in 2012. There were 218 residential new construction permits approved in 2013. Residential permits have been steadily increasing over the past year and are expected to continue.

## Renter-Occupied Units

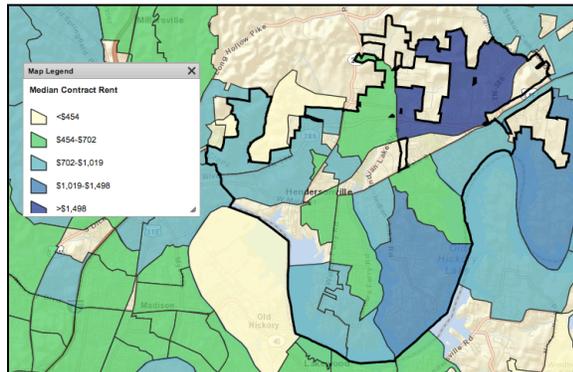
Approximately 29% of the housing units in Hendersonville are renter occupied units, nearly 6,000 units. A majority of these units are market rate, newly constructed units along the major corridors of the city. According to the Greater Nashville Apartment Association (GNAA) 2009 Market Survey (4<sup>th</sup> Quarter), there were approximately 3,489 total units in the Hendersonville/Gallatin area with a 93% occupancy rate. The

# The Analysis of Impediments Study to Fair Housing Choice

average rent for the area was \$705 while the average size was 943 square feet. Nearly 1,000 rental units were under construction in 2009 in the Hendersonville area including Aventura at Indian Lake Village, Grove at Waterford Crossing, and Wellington Farms.

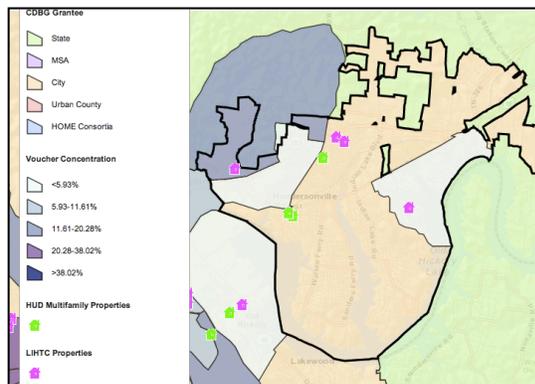
Figure 2.7 shows the median contract rents in Hendersonville, according to CHAS data. The majority of the contract rents are above \$454 per month in the city limits, while the contract rents lower than \$454 per month are outlining the city's boundaries. This could be evidence of high development costs within the city discouraging affordable rental housing.

Figure 2.7 Median Contract Rents



The City of Hendersonville does not have a public housing authority. Thus, there are no public assisted housing developments owned by the city. There are, however, approximately 330 subsidized units in the city with restricted rental rates. These units are designated for persons at or below 60% of the area median income (approx. \$38,231). The average rent for subsidized units in the Hendersonville/Gallatin area was \$688, according to GNAA statistics for 2009. Figure 2.8 shows the Low Income Housing Tax Credit (LIHTC) units, HUD units, as well as voucher concentration in Hendersonville.

Figure 2.8 Federally Assisted Units & Voucher Concentration



## The Analysis of Impediments Study to Fair Housing Choice

Overall, an effort to increase affordable renter and owner occupied housing is essential to the city. Table 2.11 shows the Nashville-Davidson County MSA area median income limits and those limits do not currently support the rents or sales creating cost burdened families and individuals in the city. A family or individual is considered to be cost burdened when the cost of housing (including utilities) is over 30% of its total household income.

According to the CHAS data in Table 2.20, Census Tract 211.05 has the highest amount (62%) of cost burdened individuals and households in the city. This area includes the Rolling Acres, Cedarbrook, Highland Acres, and Hillwood neighborhoods between West Main Street and Vietnam Veterans Parkway. The area is comprised primarily of owner occupied housing and indicates a need for more affordable owner occupied housing. Additionally, other census tracts, 211.06 and 210.09, have over 40% cost burdened households. These census tracts are located in the Rockland neighborhood.

The City of Hendersonville has created an affordable housing committee comprised of members from various segments of the real estate industry including clergy, representatives from nonprofit agencies and a financial institution, a realtor, and city government officials. With the high percentage of cost burdened individuals and families in the city, the committee should increase its efforts to address the lack of affordable housing in the city.

<b>Table 2.20 Overburdened households</b>		
Tract	% of households with cost burden (paying >30%)	% of households with severe cost burden (paying >50%)
47165021105	62.36	29.63
47165021107	24.3	10.57
47165021205	24.41	12.6
47165021002	27.2	5.29
47165021203	28.97	9.52
47165021103	23.6	8.57
47165021204	40.25	18.37
47165021104	8.43	5.56
47165021106	20.05	4.49
47165021009	40.59	14.72
47165021205	19.88	7.25
47165021103	37.95	22.94
47165021204	40.09	13.42
47165021201	25.07	10.14
47165021106	44.69	21.59
47165021008	17.04	4.72
47165021007	29.79	14.29
47165021105	25.27	9.13
47165021104	38.04	11.67
47165021106	38.78	0

### III. Evaluation of Jurisdiction’s Current Fair Housing Legal Status

#### A. Fair housing complaints or compliance reviews

The State of Tennessee fair housing law has received substantial equivalence certification from HUD. This certification indicates that the State has a fair housing law that provides substantive rights, procedures, remedies and judicial review provisions that are substantially equivalent to the federal Fair Housing Act and has the capacity to enforce it. The Tennessee Human Rights Commission (THRC) handles this function for the state.

The THRC has a cooperative agreement with both HUD and the Equal Employment Opportunity Commission (EEOC) that allows for the coordination of investigations of discrimination cases and avoid duplication in efforts to end discrimination. THRC’s central office is located in Nashville with regional offices in Memphis, Knoxville, and Chattanooga. From the THRC website:

The Commission is an independent state agency responsible for enforcing the Tennessee Human Rights Act and the Tennessee Disability Act which prohibit discrimination in housing, employment, and public accommodation on the basis of race, color, creed, national origin, religion, sex, disability, familial status (housing only) and age (40 and over in employment). The Commission is also responsible for coordinating the State of Tennessee’s compliance with Title VI of the Civil Rights Act of 1964 which prohibits discrimination based on race, color and national origin by State agencies receiving federal financial assistance.

Over the past seven years, there have been ten filed housing discrimination cases in Hendersonville, as provided by THRC. The majority of cases was filed under the race category and increasingly under the disability protected class. In FY2012, there was one case filed on the basis of race, one filed under disability, and one filed under retaliation. These cases were filed through a Fair Housing Assistance Program , through the Tennessee Human Rights Commission, as shown in Table 3.1.

**Table 3.1 Filed Cases in Hendersonville, TN**

Metrics	Filed Cases															
	FY2005		FY2006		FY2007		FY2008			FY2009		FY2010		FY2012		
Bases	FHAP	Total	FHAP	Total	HUD	Total	HUD	FHAP	Total	FHAP	Total	FHAP	Total	FHAP	Total	
Race	0	0	1	1	1	1	1	0	1	1	1	1	1	1	1	
Religion	0	0	0	0	0	0	0	0	0	1	1	0	0	0	0	
Sex	0	0	0	0	0	0	0	0	0	1	1	0	0	0	0	
Disability	0	0	0	0	0	0	0	1	1	0	0	1	1	1	1	
Familial Status	1	1	0	0	0	0	0	0	0	0	0	1	1	0	0	
Retaliation	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	
<b>Total Cases</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>2</b>	<b>1</b>	<b>1</b>	<b>2</b>	<b>2</b>	<b>2</b>	<b>2</b>	

Data: Tennessee Human Rights Commission & HUD

# The Analysis of Impediments Study to Fair Housing Choice

Additionally, only 2 of the cases were “Conciliated” in fiscal year 2012, while others were either found to be of “No Cause” or “Withdrawn with Resolution,” as shown in Table 3.2 below.

**Table 3.2 Completed Cases in Hendersonville, TN**

Metrics	Completed Cases													
	FY2005		FY2006		FY2008		FY2009		FY2010		FY2011		FY2012	
Case Completion Type	FHAP	Total	FHAP	Total	HUD	Total	FHAP	Total	FHAP	Total	FHAP	Total	FHAP	Total
Conciliated													2	2
No Cause	1	1	1	1	1	1	1	1	2	2	1	1		
Withdrawn with Resolution					1	1								
<b>Total</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>2</b>	<b>2</b>	<b>1</b>	<b>1</b>	<b>2</b>	<b>2</b>	<b>1</b>	<b>1</b>	<b>2</b>	<b>2</b>

Data: Tennessee Human Rights Commission & HUD

The Tennessee Fair Housing Council (TFHC) is a private, non-profit advocacy organization whose mission is to eliminate housing discrimination throughout Tennessee. TFHC received 35 housing discrimination complaints from Hendersonville from January 1, 2004 to the present. Fourteen of the 35 complaints were found to have merit, 40% of the total cases. In 2005, a HUD complaint was filed by TFHC on behalf of a client and the complainant recovered \$2,000 in damages.

The TFHC provides education and advocacy efforts to interested parties in Davidson, Cheatham, Dickson, Rutherford, Sumner, Williamson, and Wilson counties in the state of Tennessee. They also provide assistance to individual clients including negotiating accommodation issues to assisting with filing an administrative complaint or lawsuit. This agency could assist the city with education efforts and as well as serve as a contact for individual residents’ claims of housing discrimination.

## B. Reasons for any trends or patterns

### Public Perception

With such a small number of discrimination cases, there is a lack of knowledge of fair housing laws and available resources for complaints in the city. A questionnaire was distributed throughout the city for citizen participation and public input in December. Questionnaires were available at the front desks of the city department windows in city hall, the public library, religious organizations, and various nonprofits. Twenty-four questionnaires were submitted back to the City in January showing the public’s perception of fair housing and affordable housing in the city. Figure 3.1 shows the results and responses to the questions asked about fair housing in the City of Hendersonville.

# The Analysis of Impediments Study to Fair Housing Choice

Figure 3.1 Questionnaire Results\*

<p><b>1. HAVE YOU EXPERIENCED ANY FAIR HOUSING ISSUES IN HENDERSONVILLE? YES   NO 21</b> If yes, please explain: Can't find cheap rent Other than leasing office (possibly placed in wrong box)</p> <p><b>2. HAVE YOU SEEN OR HEARD INFORMATION REGARDING FAIR HOUSING LAWS, PROGRAMS, AND ENFORCEMENT WITHIN THE CITY OF HENDERSONVILLE? YES 5 NO 17</b> If yes, please explain where: In my office (2) In leasing office In Wessington House Apt office I heard about it through the Samaritan office.</p> <p><b>3. AFTER READING THE DEFINITIONS ABOVE, WHAT IMPEDIMENTS TO FAIR HOUSING CHOICE ARE THERE IN HENDERSONVILLE?</b> Apt rents are too high. Not enough affordable housing options. I'm not aware of any. None. (5) Don't know (2). You have to know where to look and who to ask. Poor people can't get a break here. Hendersonville don't discriminate.</p> <p><b>4. ANY SUGGESTIONS FOR THE CITY OF HENDERSONVILLE TO COMBAT FAIR HOUSING?</b> I would rephrase this question. Provide low income housing. Don't know (2). None (2) I wish there were more single style homes available in the "better" school districts.</p>
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\*Not all questions were answered with responses.

Of the questionnaires submitted, the majority of respondents had not experienced discrimination in the City of Hendersonville. However, a majority of the respondents had not seen or heard of fair housing laws, programs, or enforcement in the city. The respondents who answered the question about where they had seen or heard the information had seen it in their apartment's leasing office or in their office at their jobs. Additionally, the responses asking of any impediments and suggestions for the city revolved around affordable housing, housing types, and income.

## Public Statistics

The City of Hendersonville's income, educational attainment, and housing costs statistics are higher in comparison to other cities in the surrounding area. These factors alone may create a disadvantage to fair housing choice because of the public perceptions of incompatibility, housing affordability, and availability. Additionally, housing selection is based upon school performance and can segregate certain income and racial categories.

**Limiting the development of inexpensive housing in affluent neighborhoods and jurisdictions fuels economic and racial segregation and contributes to significant differences in school performance across the metropolitan landscape.**

*Brookings Institute's report, Housing Costs, Zoning, and Access to High-Scoring Schools by Jonathan Rothwell*

The racial and ethnic breakdown of the city causes yet another hurdle to fair housing choice. A recent HUD study published in 2012, Racial and Ethnic Minorities Face More Subtle Housing Discrimination, shows that although blatant discrimination has decreased there is still unfair treatment. The conclusions were as follows:

# The Analysis of Impediments Study to Fair Housing Choice

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Key findings of the report include:

- Taking into account the ability to make an appointment, the availability of units and homes, and the agent's willingness to show units, minority renters and homebuyers are told about and shown fewer homes and apartments.

## **Black**

- Black **renters** who contact agents about recently advertised housing units learn about 11% fewer available units and are shown roughly 4% fewer units.
- Black homebuyers who contact agents about recently advertised homes for sale learn about 17% fewer available homes and are shown about 18% fewer units.

## **Asian**

- Asian **renters** who contact agents about recently advertised housing units learn about 10% fewer available units and are shown nearly 7% fewer units.
- Asian **homebuyers** who contact agents about recently advertised homes for sale learn about 15% fewer available homes and are shown nearly 19% fewer units.

## **Hispanic**

- Hispanic **renters** who contact agents about recently advertised housing units learn about 12% fewer available units and are shown roughly 7% fewer units.
- The difference in treatment for Hispanic homebuyers is not statistically significant.

Overall the study shows that minority renters and homebuyers do not have fair housing choice if there are shown fewer units than the majority. This would be considered to be an impediment if practiced within the city. Testing enforcement can aid the city in determining this type of impediment.

## IV. Identification of Impediments to Fair Housing Choice

### A. Public Sector

This section references current public sector or citywide procedures, policies, and/or practices that would eliminate or jeopardize fair housing choice within its boundaries. Various city documents, projects, and plans were reviewed for analysis of impediments.

#### 1. Zoning and Site Selection

After review of Hendersonville's Zoning Ordinance and Subdivision Regulations, there are no apparent impediments to zoning and site selection related to housing for minorities, persons with disabilities, or families with children. The city has recently undergone the process of updating both documents and their accessibility requirements are in compliance with the Fair Housing Act.

Some jurisdictions are highly restrictive in their density requirements and have limited or restricted housing for persons with disabilities or homeless persons. These requirements are generally inconsistent with the Fair Housing Act or associated laws. To this end, zoning ordinances require a definition of family as a part of the single family zoning districts. Hendersonville's Zoning Ordinance defines "family" as follows:

One or more persons occupying a single dwelling unit, provided that unless all members are related by blood or marriage, no such family (excepting as set forth below) shall contain over five persons, but further provided that domestic servants employed on the premises may be housed on the premises without being counted as a family or families, and that four or less boarders, including roomers, may be accommodated. The term "family" shall not be construed to mean a fraternity, sorority, club, or institutional group. The term family, as used in this ordinance, shall be construed to include groups of eight (8) or fewer unrelated mentally retarded or physically handicapped persons and with two (2) additional persons acting as house parents or guardians who need not be related to each other or to any of the mentally retarded or physically handicapped persons residing in the house. (See Chapter 24, of Title 13, Tennessee Code Annotated.)

There were no adverse effects of this definition of family, as it is consistent with the Tennessee Code to an extent. The Tennessee Code Annotated states that three additional persons acting as house parents or guardians should be allowed, as written below. Hendersonville's Zoning Ordinance only states two persons can act as house parents or guardians.

## The Analysis of Impediments Study to Fair Housing Choice

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For the purposes of any zoning law in Tennessee, the classification single family residence includes any home in which eight (8) or fewer unrelated mentally retarded, mentally handicapped or physically handicapped persons reside, and may include three (3) additional persons acting as houseparents or guardians, who need not be related to each other or to any of the mentally retarded, mentally handicapped or physically handicapped persons residing in the home.

These definitions also exclude other types of housing that may be considered for disabled persons including halfway houses and recovery communities. This type of housing would be for persons recovering from drug and/or alcohol addictions. There appears to be no definition of either type of housing in Hendersonville's zoning ordinance. There is a definition of "lodging house" which could possibly include this type of housing but is not explicit, as written below:

This is a general term and includes all places of transient residential occupancy (as herein defined). The term lodging house is intended to include rooming houses, boarding houses, apartment hotels, residential hotels and all similar facilities coming within the general definition of semi-transient residential activities.

Additionally, there was no explicit language about accessibility as a requirement in the Zoning Ordinance. Although it is included in the City's Building Code, a greater emphasis should be placed in the Zoning Ordinance and Subdivision Regulations, possibly in Chapter 5 (Legal Status Provisions). These items can be made as an addendum to show the city's effort of providing fair housing choice.

The city has drafted a new zoning ordinance that is in the process of being adopted. It is planned to go before the Board of Mayor and Aldermen on 2<sup>nd</sup> reading on February 25, 2014. It will go into effect 30 days later.

When reviewing the zoning map in the city, much of the outlying vacant land is located along the city's boundaries. These areas are zoned, R40, typically ideal for larger lot residential development. These areas could be suitable for smaller lot development to allow for a range of housing options, which could create a mixed income community.

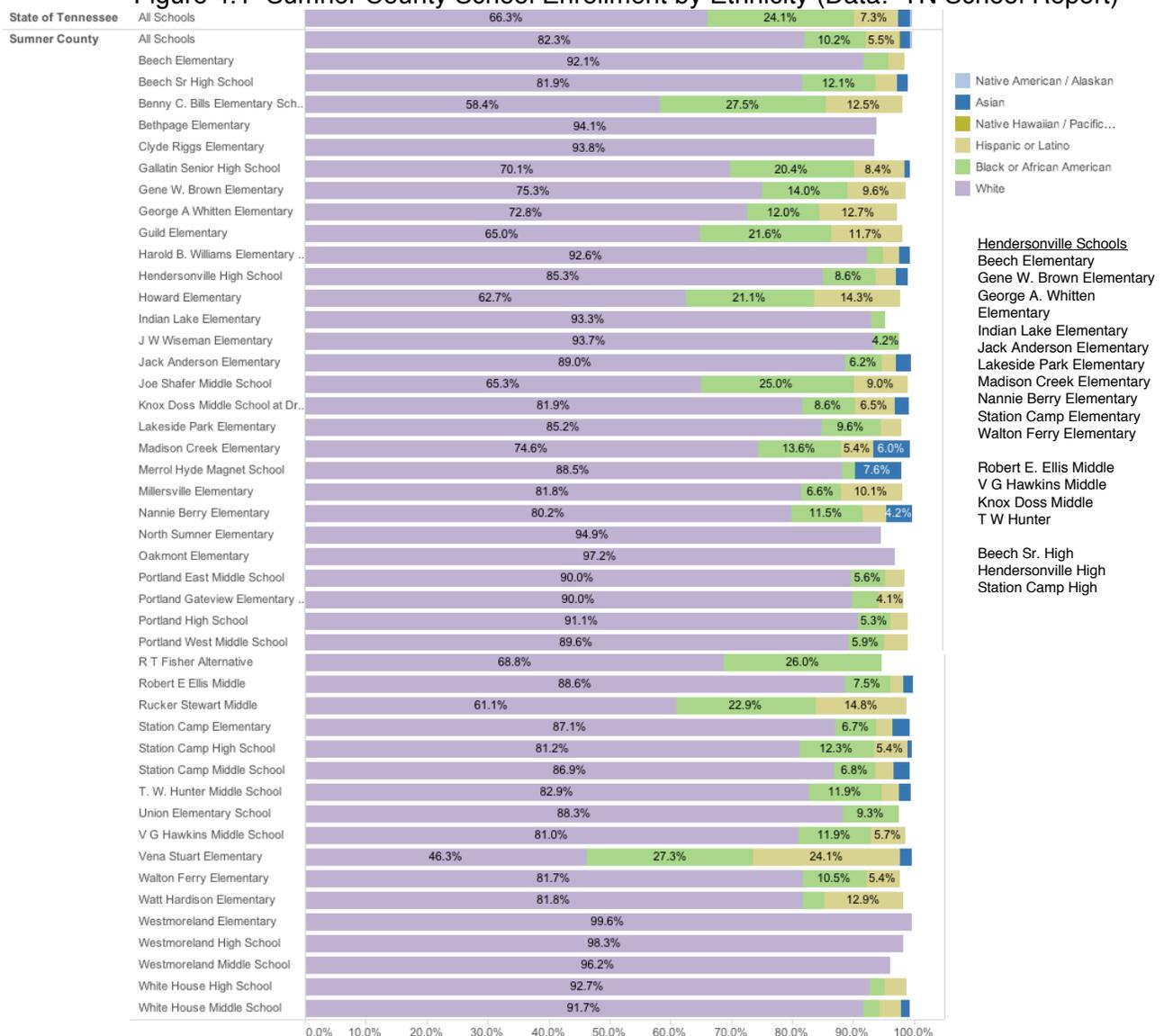


# The Analysis of Impediments Study to Fair Housing Choice

schools, 3 public high schools, and 1 private high school that serve Hendersonville residents. Many of the schools are comprised of at least 80% white students.

Figure 4.1 shows school enrollment by ethnicity in Sumner County. Of the schools in Hendersonville, Madison Creek, Gene W. Brown, and George A Whitten have an enrollment with over 21% identified themselves as a minority. These schools are located along the city’s boundaries, along Long Hollow Pike and New Shackle Island that has a higher concentration of minorities. Knox Doss Middle School has the highest percentage of minorities with approximately 17%, also located along New Shackle Island Road. And Station Camp High School has the highest percentage of minorities with approximately 18% of students enrolled currently. A portion of Station Camp’s attendance boundary is also located in this area, which may indicate a concentration of minorities. A voucher or optional school program may be necessary to be more inclusive in other school districts.

Figure 4.1 Sumner County School Enrollment by Ethnicity (Data: TN School Report)



# The Analysis of Impediments Study to Fair Housing Choice

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### 3. PHA and Other Assisted/Insured Housing Provider Tenant Selection Procedures; Housing Choices for Certificate and Voucher Holders

The City of Hendersonville does not have a Public Housing Authority (PHA) and therefore does not provide tenant selection procedures or house vouchers for interested parties. Individuals using vouchers receive from the Tennessee Housing Development Agency (THDA).

### 4. Sale of Subsidized Housing and Possible Displacement

The 330 subsidized housing units in the City of Hendersonville were built under the Low Income Housing Tax Credit (LIHTC) program through the Tennessee Housing Development Agency (THDA) in 1995. Typically, these programs have a 15 year restriction on the units before the units can be sold which means these units could be in jeopardy of losing its affordability.

### 5. Property Tax Policies

#### **TAXES**

**Tax rates:** \$0.65 property tax per \$100.00 on assessed value @ 25% on residential property, 40% on commercial and industrial property, and 30% on commercial personal property (equipment used in the business). This is in addition to the Sumner County property taxes. The City also adds an annual \$255.00 fee for residential garbage service.

**Sumner County:** Wheel tax of \$50.75 per vehicle, (\$35 to schools, \$15 to county roads)

**Sales Taxes:** 9.25%. (State 7%, Sumner County local option sales tax 2.25).

**Tennessee:** The state of Tennessee has no other significant taxes.

The City of Hendersonville tax rates are the lowest in the county among the cities surrounding it, including Davidson County, as shown below in Table 4.1. Although tax rates are lower than surrounding areas, development fees may be higher in Hendersonville than other areas in the county. The cost of developing land in Hendersonville may also be higher than surrounding areas creating an impediment. With high land and construction costs, affordable housing development is infeasible which creates a barrier to affordable housing, as well as creates an impediment to fair housing choice. One possible solution is to void or reduce development application fees for affordable housing proposals.

# The Analysis of Impediments Study to Fair Housing Choice

<b>Table 4.1 Tax Rates for Sumner &amp; Davidson Counties</b>				
City	Special School Dist.	RATES		
		Co.	City	Total
SUMNER		\$2.2800		\$2.2800
SUMNER	GALLATIN	\$2.2800	\$1.1200	\$3.4000
SUMNER	GOODLETTSVILLE	\$2.2800	\$0.6600	\$2.9400
SUMNER	HENDERSONVILLE	\$2.2800	\$0.6297	\$2.9097
SUMNER	MILLERSVILLE	\$2.2800	\$0.8600	\$3.1400
SUMNER	MITCHELLVILLE	\$2.2800	\$0.6397	\$2.9197
SUMNER	PORTLAND	\$2.2800	\$1.0300	\$3.3100
SUMNER	WESTMORELAND	\$2.2800	\$1.4000	\$3.6800
SUMNER	WHITE HOUSE	\$2.2800	\$1.0200	\$3.3000
DAVIDSON	GOODLETTSVILLE	\$4.0400	\$0.6600	\$4.7000
DAVIDSON	NASHVILLE	\$4.0400	\$0.6500	\$4.6900
DAVIDSON	RIDGETOP	\$4.0400	\$0.8500	\$4.8900

## 6. Planning and Zoning Boards

### Planning Commission

The Planning Commission is responsible for reviewing and approving subdivision, zoning, and amendment proposals within the city and region. This commission is responsible for the overall land use development pattern of the city. As of November 2013, there are currently 10 members on the City of Hendersonville Planning Commission.

### Regional/Municipal Board of Zoning Appeals

There are two Board of Zoning Appeals, regional and municipal. Both boards are responsible for appeals to the building code and zoning ordinance. The municipal board covers the City of Hendersonville as well as surrounding cities. There are currently four members of the board with one vacancy, as of November 2013.

## 7. Building Codes (Accessibility)

Hendersonville's Building and Codes Department uses the recent adoption of the 2012 International Building Code. The Accessibility Code for the City of Hendersonville is the ICC A117.1-2009 and Chapter 11 from the 2012 IBC. This code is in compliance with the Fair Housing Act.

## B. Private Sector

This section reviews mortgage lending practices and online advertising for rental housing practices within the city's boundaries. Data from the Home Mortgage Disclosure Act, as well as, online advertising sites for real estate and rental property management companies were analyzed for impediments.

### Mortgage Lending Policies and Practices

According to the DataPlace Beta data profile for Hendersonville, TN, there were approximately 8,100 home purchase loans for 1 to 4 family units in 2007. This data is based on the Home Mortgage Data Act (HMDA) submitted by financial institutions in Hendersonville. Of the 8,100 home purchase loans, only 9.8% were minority owners, as detailed in Table 4.2. The majority of the home purchase loans were white at 90.2%, consistent with a higher population category. The highest population of minorities that received a home purchased loan were blacks at 3.9%. Only 2.6% of the home purchase loans were of the Hispanic race while Asian/Pacific Islanders were at 1.6%.

<b>Table 4.2 Home purchase loans by race (2007)</b>	
<u>Category</u>	<u>Percentage</u>
Asian/Pacific Islanders	1.6%
Blacks	3.9%
Hispanics	2.6%
Native Americans	0.1%
Whites	90.2%
Mixed Race	1.3%
Multiracial	0.3%

Minorities	9.8%
------------	------

Data: DataPlace Beta (2007 data)

Table 4.3 shows the loan denial rates by race showing a 50% loan denial rate for Native Americans. The second largest race group with the highest loan denial rate was Asians at 23.5%, with Blacks and Hispanics falling behind at 21.9% and 19%, respectively. Overall, minorities were denied at 18.2%.

<b>Table 4.3 Loan denials by race (2007)</b>	
<u>Category</u>	<u>Percentage</u>
Asians	23.5%
Blacks	21.9%
Hispanics	19.0%
Mixed Race	0.0%
Native Americans	50.0%
Whites	10.0%
Multiracial	0.0%

Minorities	18.2%
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Data: DataPlace Beta (2007 data)

## The Analysis of Impediments Study to Fair Housing Choice

Table 4.4 shows totals for Sumner County loan origination totals for mortgages for first-lien, owner occupied housing. Overall, there were 95% loans approved for Whites while only 4% for the Black or African American population and 1% for Asians. There were a total of 1,917 loans originated in the county in 2012.

<b>Table 4.4 SUMNER COUNTY MORTGAGES FOR FIRST-LIEN, OWNER OCCUPIED HOUSING</b>		
Conventional/FHA Insured/VA-guaranteed/FSA/RHS-guaranteed		
Race Category	Totals	Percentage
American Indian or Alaskan Native	2	0%
Asian	19	1%
Black or African American	69	4%
Native Hawaiian or other Pacific Islander	0	0%
White	1827	95%
<b>TOTAL</b>	<b>1917</b>	

Data: Consumer Finance (2012 data)

Table 4.5 shows the amount of high cost loans in Sumner County at 146 loans with 92% of the applicants as White individuals. Blacks or African Americans have the second highest rate of high cost loans at 7.5%, followed by Asians in the county.

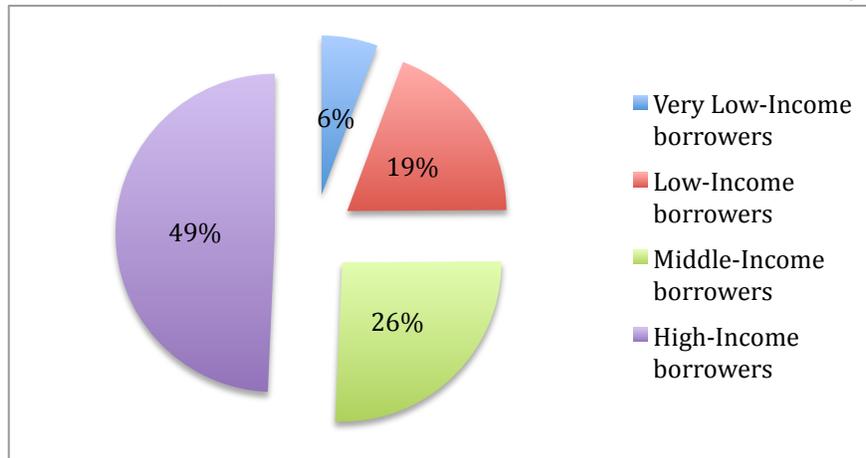
<b>Table 4.5 SUMNER COUNTY MORTGAGES FOR FIRST-LIEN, OWNER OCCUPIED HOUSING</b>		
High Cost Loans		
Race Category	Totals	Percentage
American Indian or Alaskan Native	0	0.0%
Asian	1	0.7%
Black or African American	11	7.5%
Native Hawaiian or other Pacific Islander	0	0.0%
White	133	91.1%
Unidentified	1	0.7%
<b>TOTAL</b>	<b>146</b>	

Data: Consumer Finance (2012 data)

The amount of income of an individual applying for a home purchase loan is vital in underwriting a loan. Figure 4.2 shows approved home purchase loans in Hendersonville. High-income borrowers have the highest percentage of home purchase loans at 49% and middle-income borrowers are at 26% of the home purchase loans. Low and very low-income borrowers have a significantly smaller amount of home purchase loans with only a quarter of the total amount of loans.

# The Analysis of Impediments Study to Fair Housing Choice

Figure 4.2 Owner Occupied Home Purchase Loans by Income Percentage

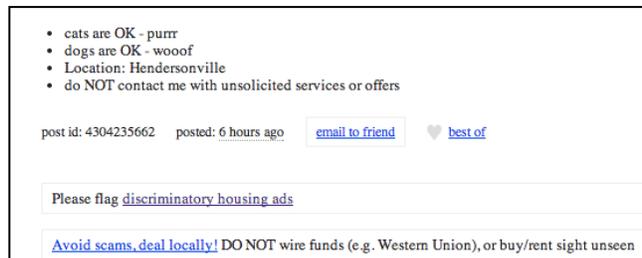


Data: DataPlace (2007 data)

## Real Estate Agents/Property Managers/Landlords

Racial steering is considered to be the most prevalent type of housing discrimination in the U.S., according to CivilRights.org in 2006. Although real estate agents and realtors take classes on fair housing laws, rights, and procedures, it is the responsibility of citizens to know their rights above all when buying or renting housing. In 2000, HUD began a study using the practice of testing local markets for occurrences of racial steering by beginning with school districts considered to be underperforming schools even though the schools were performing fairly high. Results showed an increase in levels from a 1989 HUD study. In essence, using testing, as a model for housing discrimination and racial steering in local markets may be a solution for the city of Hendersonville.

Online advertising is increasingly becoming a destination for parties interested in renting or purchasing a home. Craigslist is a popular site listing available units daily. This online site has a posting on advertisements that allow for reporting ads that are discriminatory, as shown below.



<https://www.craigslist.org/about/FHA>

Educating and training property managers and landlords on Fair Housing laws and the Landlord Tenant Act may prevent discriminatory ads and statements.

## C. Public and Private Sector

### 1. Fair Housing Enforcement

Fair Housing enforcement and coordination of enforcement is key when addressing fair housing issues in a city. There are two main agencies in Middle Tennessee that can handle fair housing complaints, as well as foster education and awareness.

The Tennessee Human Relations Commission is an independent state agency with regional offices in Knoxville, Memphis, Nashville, and Chattanooga. It is responsible for enforcing the Tennessee Human Rights Act and the Tennessee Disability Act, both prohibit discrimination in housing, employment, and public accommodation on the basis of race, color, creed, national origin, religion, sex, disability, familial status (housing only) and age (40 and over in employment). The agency has cooperative agreements with HUD and the Equal Employment Opportunity Commission (EEOC). This agreement with HUD allows for the coordination of investigations with federal and state agencies and avoids the duplication of efforts in seeking to end discrimination. The Commission has a staff of investigators and attorneys that assist with the mission of the Commission, which is to safeguard individuals from discrimination through enforcement and education. With its central office located in Nashville, opportunities exist for greater participation with statewide activities and programs.

The Tennessee Fair Housing Council is a private, non-profit organization whose mission is the elimination of housing discrimination in Tennessee. This organization provides education and outreach, enforcement, and promotes technology in the fair housing field with its National Fair Housing Advocate online. This online resource is the nation's leading resource on fair housing law.

### 2. Informational Programs

The Tennessee Fair Housing Council provided training for members of the city's staff and the Affordable Housing Committee meeting in 2012. The City hopes to continue its relationship with the TFHC for future training and possible testing enforcement.

### 3. Visitability in Housing

Although the City of Hendersonville does not currently receive funding for housing development through programs like HUD's HOME Investment Partnership, there are suggestions for greater compliance with fair and affordable housing standards. Allowances are made in the Zoning Ordinance for Density Bonuses in Residential Planned Unit Developments (Table 8-305.20). A density bonus will be allowed with the:

*Inclusion of Two (2) or more Housing Types Within an Overall Plan of Development.*

Additional considerations should be given to including provisions for accessible design and construction features. This may include housing that is visitable or possibly developing housing that is greater than the accessibility standards for multifamily dwellings. Visitability is a housing standard that allows for visitors who are physically disabled in their homes (HUD portal).

Also, additional considerations could be given for a range of housing sizes as well as types to expand opportunities for affordable housing in the area.

# V. Conclusions and Recommendations

As a fairly new HUD entitlement, the City of Hendersonville is working to ensure proper requirements are in place with the adoption of the AI document. This document provides information to city leaders, real estate development professionals, and citizens of the demographics of the city, public and private sector policies and procedures that are hindering fair housing choice. By providing a list of impediments and associated actions, the City will be in a better position to educate and inform the public on fair housing laws and policies.

### Impediments Found:

1. Lack of public awareness of Fair Housing Laws and reporting procedures for discrimination complaints

Fair Housing is a right and not an option. The City of Hendersonville shall provide opportunities for fair housing awareness and education to its citizens, landlords, property managers, and its staff.

2. Need for Affordable Housing Opportunities

Affordable housing comes in various sizes and types. The City, with its Affordable Housing Committee, will strategize for various ways to improve its housing choice for its current and future citizens. Opportunities to include affordable housing for low to moderate income households in the city will be a priority for this committee. This will aid in the diversity of neighborhoods, schools, and overall housing choice.

3. Lack of transit options for regional employment and housing opportunities

Regional efforts to improve transportation in the city and surrounding cities will increase options for not only employment but also increase housing choice for its current and future citizens.

4. Mortgage lending practices not favorable to minorities

Studies show that minorities are denied more often than white citizens for home loans. The city will include financial institutions, realtors, and other real estate industry professionals in its fair housing efforts for greater awareness of this issue. The city will also review HMDA data annually (*as available*) to see if there is improvement.

5. Coordination efforts need to be explored with regional partners and private sector organizations

In order to leverage resources for the City, additional meetings with public and private sector organizations can aid in disseminating information and awareness of fair housing initiatives. It will also aid in creating affordable housing opportunities through transportation, housing programs/initiatives, and diversity.

## Actions To Address Impediments

### Public Sector

#### 1. Public Awareness

- a. The City will add a fair housing link on its website with information related to the Fair Housing Act and procedures for reporting discrimination. Additional links for fair housing agencies will be provided.
- b. Fair Housing Brochures will be available at City Hall and online for dissemination providing rights and procedures for reporting discrimination.
- c. The City will add an Equal Opportunity logo on city's mailings and public documents.
- d. City employees will be informed of Fair Housing Laws and reporting procedures to handle incoming citizen requests or complaints.
- e. April is National Fair Housing Month. The city will proclaim April as Fair Housing Month and create a fair housing plan listing planned annual activities including implementation strategies. Participants will include:
  - i. City officials
  - ii. Property Managers/Landlords
  - iii. Real Estate Professionals
    1. Realtors
    2. Developers
    3. Builders
  - iv. Financial Institutions
  - v. School representatives
  - vi. Citizens
- f. The City will review HUD's Fair Housing and Equal Opportunity (FHEO) website and associated materials to gather information and resources available for use.
- g. The City will appoint an employee as the Fair Housing Coordinator to direct citizens to proper information and ensure actions are taken for HUD compliance
- h. The Affordable Housing Committee will continue to meet regularly with city departments (such as the Planning and Building & Codes) to discuss how to increase the range of housing development in the city.

## The Analysis of Impediments Study to Fair Housing Choice

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- i. The City will create a Fair/Affordable Housing contact database listing participants for upcoming initiatives, awareness, and education efforts.
2. Regional coordination
    - j. The city will meet and discuss with regional transportation agencies (i.e. Regional Transit Authority) to improve transportation options within the city and surrounding cities.
    - k. The city will meet and discuss with regional affordable housing developers and agencies to aid in affordable housing options and programs to expand fair housing choice.

### Private Sector

3. Real Estate Development Professionals & Financial Institutions Coordination
  - a. An annual review of HMDA data will be used to assess improvement in lending practices
  - b. With real estate development professionals on the city's Affordable Housing Committee, representatives in this industry should continue to be represented in affordable housing efforts and strategies.
4. Rental Property Management Coordination
  - a. Property managers and landlords will be provided with information related to the Tennessee Landlord Tenant Act and Fair Housing Act with permitting or other transactions with the city. Information will also be available online.

## VI. Appendix

1. Barriers to Affordable Housing

2. Questionnaires

3. HMDA data

[www.consumerfinance.gov](http://www.consumerfinance.gov) (Sumner County)

[www.dataplace.org](http://www.dataplace.org) (Hendersonville, TN)

## Barriers to Affordable Housing Hendersonville, TN

With housing costs increasing, affordable housing becomes difficult to develop for citizens who need it most. Public and private sector policies, practices, and/or procedures can hinder affordable housing construction, development, and ultimately availability for persons needing affordable housing.

The U.S. Department of Housing and Urban Development (HUD) defines affordability within its programs as households at or below 80% of the area median income. With approximately 40% of the households in the City of Hendersonville at or below 80% of the area median income, affordable housing is one issue of great importance. There may be a substantial amount of households and individuals interested in living in Hendersonville that have not found affordable housing, as well.

The City of Hendersonville reviewed barriers to affordable housing during its Analysis of Impediments Study to Fair Housing Choice process. An affordable housing committee was created in March 2013 to address the lack of affordable rental and single-family housing units, based on needs represented in the City of Hendersonville's 2012-2017 Consolidated Plan.

A report created by the U.S. Department of Housing and Urban Development provides information on creating an affordable housing task force in *Creating a Task Force on Regulatory Barriers to Affordable Housing*. The report lists common signs of when there are barriers to affordable housing in local communities, as follows:

- City council and planning commission dockets are backlogged with development applications.
- Developers and municipal staff report increasingly long processing times for zoning, subdivision, and other applications.
- Residentially zoned land is in short supply.
- Developers indicate that, even though the land may be appropriately zoned, the process is unpredictable.
- Localities may require fewer units, larger units, or more amenities rather than letting the market dictate the design.
- Development applications under consideration will not produce the number of housing units needed to meet demand.
- Proposed developments tend to address the needs of only the higher income households; large homes on large lots predominate on the landscape.
- Builders are unable to produce enough affordable housing for middle-income families.
- Communities lack a variety of housing types—townhouses, multifamily structures, single-family detached houses—with a broad range of affordability. Developers claim this is a result of public policy, not the market.

## The Analysis of Impediments Study to Fair Housing Choice

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- ❑ Realtors and developers report a shortage of buildable land served by water, sewers, and roads.
- ❑ Local building codes are not based on updated, nationally recognized model codes; or, the codes are known to have costly, restrictive provisions.

Additionally, HUD recently defined trends to the barriers associated with affordable housing development in *Why Not in Our Community? Removing Barriers to Affordable Housing*. The report outlines several trends impacting affordable housing, including the following:

- ❑ Increased complexity of environmental regulation.  
Although regulation is needed, additional mitigation and review requirements and procedures create a lengthy pre-development process. Extending the process increases costs for the overall project.
- ❑ Misuse of smart growth.  
Smart growth practices can be helpful when creating options for affordable housing, however, it can be used to restrict certain housing types and sizes as well.
- ❑ Still NIMBY in the suburbs.  
The use of housing restrictions in local suburban communities create barriers to affordable housing options, with the use of exclusionary zoning and excessive subdivision controls.
- ❑ Permitting/Development fees and process.  
Increased fees and the systematic process of development can create a barrier for developers interested in building affordable housing in suburban and rural areas.
- ❑ Impact fees expansion.  
Although considered an effective way to fund upfront costs for infrastructure improvements prior to development, it can also hinder affordable housing development in certain communities. Some communities do not require as much infrastructure thus reducing upfront costs.

# The Analysis of Impediments Study to Fair Housing Choice

The City of Hendersonville can identify with several of these trends that may be hindering affordable housing development efforts. A questionnaire was disseminated throughout City Hall and various nonprofits and organizations for public input, as shown in the Questionnaire results below.

<b>Barriers to Affordable Housing Survey Questionnaire</b>		<b>1. IS</b>
<b>1. THERE IS AN ADEQUATE SUPPLY OF AFFORDABLE HOUSING IN HENDERSONVILLE FOR PERSONS WITHIN THESE INCOME LIMIT CATEGORIES?</b>	YES 3                      NO 19	
NO IDEA		
<b>2. WHAT ARE THE BARRIERS TO AFFORDABLE HOUSING IN HENDERSONVILLE, IF ANY? CHECK ALL THAT APPLY:</b>		
N/A	2	
Development costs (zoning, subdivision fees)	4	
NIMBYism (Not In My Back Yard)	11	
Not an interest of area developers	12	
Lack of funding for interested developer	7	
Lack of need	3	
Lack of housing option types so find other jurisdictions	4	
Current zoning pattern	7	
Lack of public transportation to employment center	9	
<b>OTHER:</b>		
<b>3. PLEASE PROVIDE SUGGESTIONS FOR THE CITY OF HENDERSONVILLE RELATED TO AFFORDABLE HOUSING EFFORTS.</b>		
NO NEED FOR IT.		
AN INTEREST IN THAT NEED.		
PROPERTY VALUES ESTIMATED TOO HIGH. THINK ITS WORTH MORE THAN IT IS.		
PROVIDE ALTERNATE FUNDING WHEN BANK FUNDING IS NOT AVAILABLE OR DENIED.		
WE NEED SECTION 8 HOUSING HERE-BAD! MORE SECTION 8.		
I KNOW TAX PAYING CITIZENS DON'T WANT LOW INCOME HOUSING IN THEIR NEIGHBORHOODS BUT WE NEED MORE OPTIONS FOR LOW INCOME DWELLERS.		
IMPROVE CONNECTION TO PUBLIC BUSES.		
HAVE MORE INFORMATION ON WHO TO CONTACT AND HOW TO GET HELP WITH HOUSING.		
PERHAPS IF THERE WERE HOMEOWNERS THAT COULD PICK FROM A SMALL GROUP OF PRE-SCREENED BACKGROUND CHECKED & CLEAN FAMILIES TO CHOOSE FROM, THERE MIGHT BE MORE INDIVIDUALS WILL TO HELP.		
MORE SECTION 8 HOUSES.		
NEED MORE BASED ON INCOME HOUSING.		
PROVIDE MORE HOUSING.		
MORE HOUSING.		

The results show an overwhelming response to the need for affordable housing. The majority of the respondents answered that the barriers to affordable housing in the city are 1) “Not an interest of area developers” and 2) “NIMBYism”. A small number of respondents considered there to be an adequate amount of affordable housing. The comments also reflect a need for income-based housing and more information about housing opportunities.

The Affordable Housing Committee also participated in a questionnaire to determine affordable housing barriers and needs. All represented members agreed that there is not an adequate supply of affordable housing. Barriers to affordable housing in Hendersonville identified by members include:

- NIMBYism
- Not an interest of area developers

## The Analysis of Impediments Study to Fair Housing Choice

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- Development costs
- Lack of funding for interested developers
- Lack of housing option types so find other jurisdictions
- Lack of public transportation to employment center

The committee also identified population category groups that may need greater focus when identifying housing needs. Overall, the committee identifies housing needs for many of the groups and needs more information related to housing for disabled persons and the homeless population.

	STRONGLY AGREE	AGREE	NOT SURE	DISAGREE	STRONGLY DISAGREE
Very Low Income Families with Children	I	II			
Very Low Income Individuals and Couples	I	II			
Very Low Income Elderly	II		I		
Low Income Working Families With Children	II	II			
Low Income Working Couples, No Children	I	III			
Low Income Single Workers	II	II			
Low Income Seniors, Single Or Married	I	III			
Moderate Income Single Workers	I	III			
Moderate Income Seniors, Single Or Married	I	III			
Moderate Income Working Families With Children		III			
Moderate Income Working Couples, No Children		III			
Disabled, Families		III	I		
Disabled, Single		III	I		
Temporarily Homeless Families	I	II	I		
Special Needs Homeless		I	II		
Homeless Transitional Workers		I	I	I	

## The Analysis of Impediments Study to Fair Housing Choice

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Frail NonWorking Elderly	I	I	I		
Victims of abuse		II	I		
Individuals in Recovery		I	II		

The committee was also questioned if they agree with statements related to affordable housing in Hendersonville. Overall, the responses show a lack of affordable housing in the city. Again, housing related to disabilities is a topic that needs to be explored in future housing discussions.

**SD--Strongly Disagree**  
**D--Disagree**  
**NA--Neither Agree nor Disagree**  
**A--Agree**  
**SA--Strongly Agree**

1. SD/D There is enough affordable housing in Hendersonville.
2. NA/A Language barriers make it hard to find affordable housing.
3. NA/D/SD I experience discrimination when looking for affordable housing.
4. NA/SD/D There are ample affordable housing options in my neighborhood.
5. D/NA There is sufficient public transportation near affordable housing.
6. SA/A Public schools are satisfactory near affordable housing.
7. NA There are ample affordable housing options that are suited for households with disabilities.
8. NA/D The conditions of affordable housing are suitable.
9. A/NA/D Jobs in Hendersonville pay enough to afford housing.
10. NA/D/SD Poor credit keeps me from obtaining affordable housing.

Other questions related to types of housing that would be suitable to affordable housing committee members. One-unit buildings, detached from any other buildings, were the predominant choice. Additional choices selected included one-unit buildings, attached to one or more buildings and buildings with two or more apartments. Manufactured homes were not selected by any of the members.

Primary priorities when choosing a home, committee members selected:

- Convenient to job
- Convenient to friends or relatives
- Good schools
- Looks/design of neighborhood
- Looks/design of house
- Convenient to public transportation
- Access to other public services

# The Analysis of Impediments Study to Fair Housing Choice

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## Recommendations

The City of Hendersonville has taken the first step in tackling the affordable housing issue by creating a committee dedicated to researching and strategizing options for affordable housing. With the representation on the committee, strategies can be implemented that will improve the issue in both the private and public sectors.

### Recommendations:

1. The committee should meet regularly. Topics should begin with the barriers and HUD defined trends as priorities in the city.
2. Coordinate with regional affordable housing developers, advocates, and interested parties to discuss how to achieve housing options with lot sizes and types.
3. The affordable housing committee members should meet with members of city staff to discuss development and permitting fees for affordable housing developers.
4. The committee should anticipate “NIMBYism” and plan for an awareness and education strategy.

2. Questionnaire disseminated during the AI process

## The Analysis of Impediments Study to Fair Housing Choice

This survey is intended for input and guidance for the City of Hendersonville's programs, procedures, and policies related to Fair Housing choice, as well as barriers to affordable housing.

<b>Income Limit Categories</b>		
<b>Area Median Income for Hendersonville: \$63,719</b>		
Very Low Income	30% of Area Median Income	<b>\$19,116</b>
Low Income	50% of Area Median Income	<b>\$31,860</b>
Moderate Income	80% of Area Median Income	<b>\$50,975</b>

<b>2013 Published Income Limits—Nashville-Davidson County MSA</b>								
Persons per household	1	2	3	4	5	6	7	8
Very Low	\$13,450	\$15,350	\$17,250	\$19,150	\$20,700	\$22,250	\$23,750	\$25,300
Low	\$22,350	\$25,550	\$28,750	\$31,900	\$34,500	\$37,050	\$39,600	\$42,150
Moderate Income	\$35,750	\$40,850	\$45,950	\$51,050	\$55,150	\$59,250	\$63,350	\$67,400

**“Affordable housing” is considered to be when housing costs are within 30% of the area median income for households listed above.**

11. What is your relationship to the City of Hendersonville, TN?

- Live
- Work
- Other \_\_\_\_\_

12. Do you feel that there is an adequate supply of affordable housing ?

- Yes
- No

13. What are the barriers to affordable housing in Hendersonville, if any? Check all that apply.

- |   |  |
|---|--|
| <ul style="list-style-type: none"> <li><input type="checkbox"/> N/A</li> <li><input type="checkbox"/> Development costs (zoning, subdivision fees)</li> <li><input type="checkbox"/> NIMBYism (Not In My Back Yard)</li> <li><input type="checkbox"/> Not an interest of area developers</li> <li><input type="checkbox"/> Lack of funding for interested developers</li> </ul> | <ul style="list-style-type: none"> <li><input type="checkbox"/> Lack of need</li> <li><input type="checkbox"/> Lack of housing option types so find other jurisdictions</li> <li><input type="checkbox"/> Current zoning pattern</li> <li><input type="checkbox"/> Lack of public transportation to employment center</li> </ul> |
|---|--|

14. For each population listed below, check the column that represents your assessment of the need for additional affordable housing options. Rank each one from “Strongly Agree” to “Strongly Disagree”.

	STRONGLY AGREE	AGREE	NOT SURE	DISAGREE	STRONGLY DISAGREE
Very Low Income Families with Children					
Very Low Income Individuals and Couples					
Very Low Income Elderly					
Low Income Working Families With Children					
Low Income Working Couples, No Children					
Low Income Single Workers					
Low Income Seniors, Single Or Married					
Moderate Income Single Workers					
Moderate Income Seniors, Single Or Married					
Moderate Income Working Families With Children					
Moderate Income Working Couples, No Children					
Disabled, Families					
Disabled, Single					
Temporarily Homeless Families					
Special Needs Homeless					
Homeless Transitional Workers					
Frail NonWorking Elderly					
Victims of abuse Individuals in					

Recovery					
----------	--	--	--	--	--

Please use the letters below to indicate your answer for the following statements.

**SD--Strongly Disagree**

**D--Disagree**

**NA--Neither Agree nor Disagree**

**A--Agree**

**SA--Strongly Agree**

15. \_\_\_\_\_ There is enough affordable housing in Hendersonville.
16. \_\_\_\_\_ Language barriers make it hard to find affordable housing.
17. \_\_\_\_\_ I experience discrimination when looking for affordable housing.
18. \_\_\_\_\_ There are ample affordable housing options in my neighborhood.
19. \_\_\_\_\_ There is sufficient public transportation near affordable housing.
20. \_\_\_\_\_ Public schools are satisfactory near affordable housing.
21. \_\_\_\_\_ There are ample affordable housing options that are suited for households with disabilities.
22. \_\_\_\_\_ The conditions of affordable housing are suitable.
23. \_\_\_\_\_ Jobs in Hendersonville pay enough to afford housing.
24. \_\_\_\_\_ Poor credit keeps me from obtaining affordable housing.

**The next two questions are to better understand the things that people think are the most important when selecting a home.**

25. Which of the following types of housing would be acceptable to you. Check all that apply.

- One-unit building, detached from any other building
- One-unit building, attached to one or more building
- Building with two or more apartments
- Manufactured (mobile) home
- Other \_\_\_\_\_

26. What are the primary priorities when choosing a home? Check all that apply.

- Convenient to job
- Convenient to friends or relatives
- Convenient to leisure activities
- Convenient to public transportation
- Access to other public services
- Good schools

- Looks/design of neighborhood
- Looks/design of house
- Other\_\_\_\_\_

**The Analysis of Impediments to Fair Housing Choice (A.I) study is required by the U.S. Department of Housing and Urban Development (HUD) for use of federal funds in this jurisdiction. The Federal Fair Housing Act prohibits discrimination in housing on the basis of protected classes as listed below:**

- RACE**
- COLOR**
- NATIONAL ORIGIN**
- RELIGION**
- SEX**
- FAMILIAL STATUS**
- DISABILITY**

**Impediments to Fair Housing Choice are defined by HUD as:**

- **Any actions, omissions, or decisions taken because of race, color, religion, sex, disability, familial status or national origin that restrict housing choices or the availability of housing choices.**
- **Any actions, omissions, or decisions that 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.**

**ALL SURVEY RESPONDENTS WILL REMAIN ANONYMOUS. FOR INFORMATIONAL PURPOSES ONLY.**

27. What did you do, or would you do, if you were discriminated against in housing choice? Check all that apply.

- Not sure
- Complain to the entity that discriminated against me
- Contact City offices (If so, which one)
- Contact my Alderman/woman
- Contact a local fair housing organization--Tennessee Fair Housing Council, etc
- Contact the state's fair housing organization--
- Contact HUD
- Contact a private attorney
- Other (please identify)\_\_\_\_\_

28. Have you seen or heard information regarding fair housing laws, programs, or enforcement within the City of Hendersonville?

- Yes, please identify where: \_\_\_\_\_
- No

29. Do you have suggestions for the City of Hendersonville for the following?

Fair Housing Choice Concerns:

Affordable Housing Concerns:

### **3. HOME MORTGAGE DISCLOSURE ACT (HMDA) DATA**

tract_to_msan	rate_spl	populat	minority_popu	number_of_ov	number_of_1	loan_amount_
121.5100021	3.13	3217	5.190000057	1167	1416	257
100.7600021	1.75	4228	8.960000038	1141	1256	162
116.6299973	3.1	1469	20.350000038	402	544	76
108.5	2.22	3010	5.510000229	823	1036	97
121.5100021	2.8	3217	5.190000057	1167	1416	161
114.1399994	1.82	7434	17.13999939	2010	2395	200
68.55000305	3.32	6828	25.15999985	1443	2452	45
144.5099945	6.92	6203	12.85999966	1827	2268	39
68.55000305	4.75	6828	25.15999985	1443	2452	28
107.4300003	2.83	1946	4.929999828	643	814	229
100	2.85	2040	5.929999828	634	751	234
107.4300003	2.77	1946	4.929999828	643	814	163
97.55999756	4.39	2774	11.39000034	807	1006	32
135.7400055	2.32	6844	17.67000008	1851	2196	125
100	1.97	2040	5.929999828	634	751	323
60.15000153	1.7	4959	2.940000057	1565	2031	25
97.26000214	2.37	3243	9.159999847	1104	1395	95
88.80999756	2.44	3891	9.25	1173	1529	55
97.55999756	1.65	2774	11.39000034	807	1006	78
113.8499985	1.91	5762	10.27000046	1764	2134	142
164.8899994	1.68	6666	6.199999809	2072	2251	397
87.62000275	4.38	1911	3.559999943	577	775	126
153.9799957	1.71	4862	7.139999866	1524	1653	510
100.4300003	2.61	5298	13.43999958	1198	1482	230
68.55000305	1.65	6828	25.15999985	1443	2452	129
57.52999878	2.45	5100	10.52999973	1055	1902	79
135.7400055	1.99	6844	17.67000008	1851	2196	667
196.0399933	3.03	1809	10.89000034	445	453	349
107.4300003	1.55	1946	4.929999828	643	814	147
108.5	5.68	3010	5.510000229	823	1036	94
63.13999939	1.51	5223	22.78000069	1107	1822	112
68.55000305	1.84	6828	25.15999985	1443	2452	159
63.13999939	1.57	5223	22.78000069	1107	1822	114
57.52999878	2.9	5100	10.52999973	1055	1902	60
60.15000153	2.5	4959	2.940000057	1565	2031	63
88.80999756	2.56	3891	9.25	1173	1529	128
105.7200012	1.94	3391	4.510000229	1027	1148	198
60.15000153	6.98	4959	2.940000057	1565	2031	81
111.4000015	2.9	3499	10.94999981	1114	1347	84
114.1399994	1.7	7434	17.13999939	2010	2395	156
108.5	1.64	3010	5.510000229	823	1036	142
103.4000015	3.47	3322	3.339999914	1052	1342	46
60.15000153	2.37	4959	2.940000057	1565	2031	63
97.55999756	1.61	2774	11.39000034	807	1006	107
153.9799957	2.63	4862	7.139999866	1524	1653	175
103.4000015	2.62	3322	3.339999914	1052	1342	77
72.05999756	1.69	3707	14.77999973	1240	1445	134
111.4000015	1.89	3499	10.94999981	1114	1347	95

116.9700012	2.66	3480	8.279999733	1176	1303	270
55.45000076	7.43	2377	7.28000021	664	986	33
92.77999878	1.9	1932	7.610000134	708	812	167
103.3000031	1.71	1710	5.440000057	445	626	137
175.7400055	2.59	3725	11.09000015	1112	1199	212
60.15000153	6.96	4959	2.940000057	1565	2031	45
100.7600021	1.68	4228	8.960000038	1141	1256	167
97.55999756	1.94	2774	11.39000034	807	1006	104
100.7600021	1.59	4228	8.960000038	1141	1256	170
101.3399963	2.09	1296	8.180000305	326	474	79
88.80999756	2.29	3891	9.25	1173	1529	120
105.7200012	1.52	3391	4.510000229	1027	1148	137
135.7400055	1.82	6844	17.67000008	1851	2196	174
72.05999756	1.88	3707	14.77999973	1240	1445	105
153.9799957	1.84	4862	7.139999866	1524	1653	167
55.52000046	1.63	6520	58.99000168	1098	2478	105
68.55000305	1.84	6828	25.15999985	1443	2452	108
121.5100021	1.5	3217	5.190000057	1167	1416	101
97.26000214	1.86	3243	9.159999847	1104	1395	112
100.5400009	1.66	6629	18.52000046	1177	1632	123
153.9799957	3.06	4862	7.139999866	1524	1653	251
100.5400009	1.6	6629	18.52000046	1177	1632	156
57.52999878	1.69	5100	10.52999973	1055	1902	60
72.05999756	1.81	3707	14.77999973	1240	1445	145
97.26000214	1.67	3243	9.159999847	1104	1395	118
68.55000305	1.96	6828	25.15999985	1443	2452	135
113.8499985	1.56	5762	10.27000046	1764	2134	153
121.5100021	3.46	3217	5.190000057	1167	1416	180
68.55000305	1.77	6828	25.15999985	1443	2452	113
57.52999878	1.78	5100	10.52999973	1055	1902	63
100.5400009	1.92	6629	18.52000046	1177	1632	132
160.6900024	2.07	4452	7.789999962	1088	1446	96
113.8499985	3.43	5762	10.27000046	1764	2134	116
103.3000031	2	1710	5.440000057	445	626	113
68.55000305	1.89	6828	25.15999985	1443	2452	95
108.5	1.7	3010	5.510000229	823	1036	70
111.4000015	2.05	3499	10.94999981	1114	1347	116
103.4000015	1.75	3322	3.339999914	1052	1342	74
116.9700012	1.77	3480	8.279999733	1176	1303	91
143.5800018	1.86	2650	7.360000134	943	1036	157
92.38999939	1.65	3882	13.01000023	864	1096	129
55.45000076	3.48	2377	7.28000021	664	986	121
88.80999756	1.5	3891	9.25	1173	1529	64
110.4599991	1.66	4068	6.21999979	1313	1487	195
105.7200012	1.67	3391	4.510000229	1027	1148	148
92.77999878	2.34	1932	7.610000134	708	812	159
113.8499985	1.65	5762	10.27000046	1764	2134	168
108.5	1.86	3010	5.510000229	823	1036	164
72.05999756	1.7	3707	14.77999973	1240	1445	110

116.9700012	1.51	3480	8.279999733	1176	1303	161
113.8499985	1.73	5762	10.27000046	1764	2134	128
55.52000046	2.07	6520	58.99000168	1098	2478	97
111.4000015	1.55	3499	10.94999981	1114	1347	151
68.55000305	1.83	6828	25.15999985	1443	2452	140
196.0399933	1.61	1809	10.89000034	445	453	188
97.26000214	1.63	3243	9.159999847	1104	1395	91
100.1800003	3.76	1772	3.390000105	507	750	36
100.5400009	1.67	6629	18.52000046	1177	1632	127
100.7600021	1.66	4228	8.960000038	1141	1256	177
105.7200012	1.8	3391	4.510000229	1027	1148	124
100.5400009	1.58	6629	18.52000046	1177	1632	151
100.7600021	1.7	4228	8.960000038	1141	1256	158
114.1399994	2.6	7434	17.13999939	2010	2395	100
113.8499985	1.51	5762	10.27000046	1764	2134	135
113.8499985	1.96	5762	10.27000046	1764	2134	133
105.7200012	2.01	3391	4.510000229	1027	1148	104
72.05999756	1.68	3707	14.77999973	1240	1445	120
135.7400055	1.75	6844	17.67000008	1851	2196	196
63.13999939	1.68	5223	22.78000069	1107	1822	104
68.55000305	2.64	6828	25.15999985	1443	2452	114
110.4599991	2	4068	6.21999979	1313	1487	162
57.52999878	1.58	5100	10.52999973	1055	1902	91
144.5099945	1.69	6203	12.85999966	1827	2268	5
68.55000305	1.92	6828	25.15999985	1443	2452	59
100	1.63	2040	5.929999828	634	751	31
135.7400055	1.95	6844	17.67000008	1851	2196	183
135.7400055	1.74	6844	17.67000008	1851	2196	98
116.9700012	1.53	3480	8.279999733	1176	1303	160
72.05999756	1.65	3707	14.77999973	1240	1445	165
63.13999939	1.76	5223	22.78000069	1107	1822	126
97.55999756	1.82	2774	11.39000034	807	1006	140
142.6100006	1.66	3145	8.140000343	956	1093	304
60.15000153	2.04	4959	2.940000057	1565	2031	86
116.9700012	1.7	3480	8.279999733	1176	1303	210
100.5400009	1.65	6629	18.52000046	1177	1632	144
113.8499985	1.94	5762	10.27000046	1764	2134	97
135.7400055	1.93	6844	17.67000008	1851	2196	117
97.26000214	1.9	3243	9.159999847	1104	1395	106
111.4000015	1.8	3499	10.94999981	1114	1347	137
72.05999756	1.89	3707	14.77999973	1240	1445	123
160.6900024	1.69	4452	7.789999962	1088	1446	143
68.55000305	1.7	6828	25.15999985	1443	2452	120
72.05999756	1.63	3707	14.77999973	1240	1445	127
68.55000305	1.74	6828	25.15999985	1443	2452	122
116.9700012	5.41	3480	8.279999733	1176	1303	50
113.8499985	14.38	5762	10.27000046	1764	2134	14
72.05999756	2.04	3707	14.77999973	1240	1445	105
100.5400009	1.68	6629	18.52000046	1177	1632	116

hud_median_f	applicant_inco	state_abbr	purchaser_typ	property_type	owner_occupa
67100	80	TN	Loan was not	(One-to-four fa	Owner-occupie
67100	75	TN	Commercial b2	One-to-four fa	Owner-occupie
67100	44	TN	Loan was not	(One-to-four fa	Owner-occupie
67100	52	TN	Loan was not	(One-to-four fa	Owner-occupie
67100	88	TN	Loan was not	(One-to-four fa	Owner-occupie
67100		TN	Loan was not	(One-to-four fa	Owner-occupie
67100	37	TN	Loan was not	(One-to-four fa	Owner-occupie
67100	37	TN	Loan was not	(Manufactured	Owner-occupie
67100	20	TN	Loan was not	(One-to-four fa	Owner-occupie
67100	76	TN	Loan was not	(One-to-four fa	Owner-occupie
67100	61	TN	Loan was not	(One-to-four fa	Owner-occupie
67100	111	TN	Loan was not	(One-to-four fa	Owner-occupie
67100	38	TN	Loan was not	(Manufactured	Owner-occupie
67100	173	TN	Loan was not	(One-to-four fa	Owner-occupie
67100	130	TN	Loan was not	(One-to-four fa	Owner-occupie
67100	28	TN	Loan was not	(One-to-four fa	Owner-occupie
67100	41	TN	Loan was not	(One-to-four fa	Owner-occupie
67100	29	TN	Loan was not	(One-to-four fa	Owner-occupie
67100	21	TN	Life insurance	One-to-four fa	Owner-occupie
67100	42	TN	Life insurance	One-to-four fa	Owner-occupie
67100	289	TN	Loan was not	(One-to-four fa	Owner-occupie
67100	39	TN	Loan was not	(One-to-four fa	Owner-occupie
67100	179	TN	Loan was not	(One-to-four fa	Owner-occupie
67100	240	TN	Loan was not	(One-to-four fa	Owner-occupie
67100	38	TN	Life insurance	One-to-four fa	Owner-occupie
67100	69	TN	Loan was not	(One-to-four fa	Owner-occupie
67100	304	TN	Loan was not	(One-to-four fa	Owner-occupie
67100	165	TN	Loan was not	(One-to-four fa	Owner-occupie
67100	36	TN	Life insurance	One-to-four fa	Owner-occupie
67100	27	TN	Loan was not	(One-to-four fa	Owner-occupie
67100	70	TN	Loan was not	(One-to-four fa	Owner-occupie
67100	78	TN	Commercial b2	One-to-four fa	Owner-occupie
67100	58	TN	Life insurance	One-to-four fa	Owner-occupie
67100	17	TN	Loan was not	(One-to-four fa	Owner-occupie
67100	66	TN	Loan was not	(One-to-four fa	Owner-occupie
67100	173	TN	Loan was not	(One-to-four fa	Owner-occupie
67100	65	TN	Life insurance	One-to-four fa	Owner-occupie
67100	51	TN	Loan was not	(Manufactured	Owner-occupie
67100	36	TN	Loan was not	(One-to-four fa	Owner-occupie
67100	53	TN	Commercial b2	One-to-four fa	Owner-occupie
67100	61	TN	Life insurance	One-to-four fa	Owner-occupie
67100	105	TN	Loan was not	(One-to-four fa	Owner-occupie
67100	37	TN	Loan was not	(One-to-four fa	Owner-occupie
67100	39	TN	Life insurance	One-to-four fa	Owner-occupie
67100	108	TN	Loan was not	(One-to-four fa	Owner-occupie
67100	62	TN	Loan was not	(One-to-four fa	Owner-occupie
67100	58	TN	Life insurance	One-to-four fa	Owner-occupie
67100	61	TN	Loan was not	(One-to-four fa	Owner-occupie

67100	72 TN	Loan was not (One-to-four fa Owner-occupie
67100	51 TN	Loan was not (Manufactured Owner-occupie
67100	50 TN	Life insurance One-to-four fa Owner-occupie
67100	38 TN	Other type of  One-to-four fa Owner-occupie
67100	216 TN	Loan was not (One-to-four fa Owner-occupie
67100	27 TN	Loan was not (Manufactured Owner-occupie
67100	60 TN	Commercial b: One-to-four fa Owner-occupie
67100	29 TN	Loan was not (One-to-four fa Owner-occupie
67100	63 TN	Commercial b: One-to-four fa Owner-occupie
67100	TN	Loan was not (One-to-four fa Owner-occupie
67100	84 TN	Loan was not (One-to-four fa Owner-occupie
67100	53 TN	Loan was not (Manufactured Owner-occupie
67100	39 TN	Commercial b: One-to-four fa Owner-occupie
67100	29 TN	Commercial b: One-to-four fa Owner-occupie
67100	63 TN	Commercial b: One-to-four fa Owner-occupie
67100	41 TN	Loan was not (One-to-four fa Owner-occupie
67100	36 TN	Commercial b: One-to-four fa Owner-occupie
67100	37 TN	Commercial b: One-to-four fa Owner-occupie
67100	62 TN	Commercial b: One-to-four fa Owner-occupie
67100	35 TN	Loan was not (One-to-four fa Owner-occupie
67100	85 TN	Loan was not (One-to-four fa Owner-occupie
67100	51 TN	Life insurance One-to-four fa Owner-occupie
67100	35 TN	Loan was not (One-to-four fa Owner-occupie
67100	63 TN	Commercial b: One-to-four fa Owner-occupie
67100	38 TN	Other type of  One-to-four fa Owner-occupie
67100	46 TN	Life insurance One-to-four fa Owner-occupie
67100	49 TN	Life insurance One-to-four fa Owner-occupie
67100	TN	Other type of  One-to-four fa Owner-occupie
67100	28 TN	Loan was not (One-to-four fa Owner-occupie
67100	25 TN	Life insurance One-to-four fa Owner-occupie
67100	39 TN	Other type of  One-to-four fa Owner-occupie
67100	TN	Other type of  One-to-four fa Owner-occupie
67100	TN	Other type of  One-to-four fa Owner-occupie
67100	62 TN	Loan was not (One-to-four fa Owner-occupie
67100	40 TN	Other type of  One-to-four fa Owner-occupie
67100	16 TN	Other type of  One-to-four fa Owner-occupie
67100	35 TN	Life insurance One-to-four fa Owner-occupie
67100	26 TN	Life insurance One-to-four fa Owner-occupie
67100	21 TN	Loan was not (One-to-four fa Owner-occupie
67100	61 TN	Other type of  One-to-four fa Owner-occupie
67100	33 TN	Other type of  One-to-four fa Owner-occupie
67100	79 TN	Loan was not (One-to-four fa Owner-occupie
67100	23 TN	Commercial b: One-to-four fa Owner-occupie
67100	79 TN	Other type of  One-to-four fa Owner-occupie
67100	51 TN	Life insurance One-to-four fa Owner-occupie
67100	49 TN	Loan was not (One-to-four fa Owner-occupie
67100	55 TN	Loan was not (One-to-four fa Owner-occupie
67100	36 TN	Commercial b: One-to-four fa Owner-occupie
67100	42 TN	Life insurance One-to-four fa Owner-occupie

67100	46 TN	Life insurance One-to-four fa Owner-occupie
67100	37 TN	Life insurance One-to-four fa Owner-occupie
67100	39 TN	Life insurance One-to-four fa Owner-occupie
67100	64 TN	Commercial b: One-to-four fa Owner-occupie
67100	63 TN	Private securit One-to-four fa Owner-occupie
67100	71 TN	Life insurance One-to-four fa Owner-occupie
67100	34 TN	Ginnie Mae (G Manufactured Owner-occupie
67100	44 TN	Loan was not (Manufactured Owner-occupie
67100	53 TN	Loan was not (One-to-four fa Owner-occupie
67100	65 TN	Life insurance One-to-four fa Owner-occupie
67100	44 TN	Ginnie Mae (G One-to-four fa Owner-occupie
67100	42 TN	Life insurance One-to-four fa Owner-occupie
67100	62 TN	Life insurance One-to-four fa Owner-occupie
67100	17 TN	Loan was not (One-to-four fa Owner-occupie
67100	60 TN	Other type of  One-to-four fa Owner-occupie
67100	60 TN	Other type of  One-to-four fa Owner-occupie
67100	59 TN	Life insurance Manufactured Owner-occupie
67100	58 TN	Other type of  One-to-four fa Owner-occupie
67100	41 TN	Other type of  One-to-four fa Owner-occupie
67100	35 TN	Other type of  One-to-four fa Owner-occupie
67100	TN	Other type of  One-to-four fa Owner-occupie
67100	49 TN	Ginnie Mae (G One-to-four fa Owner-occupie
67100	26 TN	Life insurance One-to-four fa Owner-occupie
67100	29 TN	Loan was not (One-to-four fa Owner-occupie
67100	36 TN	Life insurance One-to-four fa Owner-occupie
67100	67 TN	Loan was not (One-to-four fa Owner-occupie
67100	69 TN	Life insurance One-to-four fa Owner-occupie
67100	32 TN	Other type of  One-to-four fa Owner-occupie
67100	42 TN	Loan was not (One-to-four fa Owner-occupie
67100	43 TN	Life insurance One-to-four fa Owner-occupie
67100	29 TN	Loan was not (One-to-four fa Owner-occupie
67100	46 TN	Life insurance One-to-four fa Owner-occupie
67100	215 TN	Freddie Mac (F One-to-four fa Owner-occupie
67100	26 TN	Life insurance One-to-four fa Owner-occupie
67100	78 TN	Other type of  One-to-four fa Owner-occupie
67100	63 TN	Commercial b: One-to-four fa Owner-occupie
67100	28 TN	Other type of  One-to-four fa Owner-occupie
67100	35 TN	Commercial b: One-to-four fa Owner-occupie
67100	25 TN	Other type of  One-to-four fa Owner-occupie
67100	52 TN	Other type of  One-to-four fa Owner-occupie
67100	43 TN	Other type of  One-to-four fa Owner-occupie
67100	42 TN	Other type of  One-to-four fa Owner-occupie
67100	32 TN	Other type of  One-to-four fa Owner-occupie
67100	64 TN	Life insurance One-to-four fa Owner-occupie
67100	45 TN	Life insurance One-to-four fa Owner-occupie
67100	41 TN	Loan was not (Manufactured Owner-occupie
67100	31 TN	Loan was not (Manufactured Owner-occupie
67100	26 TN	Ginnie Mae (G One-to-four fa Owner-occupie
67100	40 TN	Loan was not (One-to-four fa Owner-occupie













DataPlace HMDA Data ( <a href="http://www.dataplace.org">www.dataplace.org</a> )	
Hendersonville, TN	
Chart AllLoans, total and by purpose	
Home impr. loans for 1 to 4 family units per 1000 housing units (2007)	10
Home purchase loans for 1 to 4 fam. units per 1000 housing units (2007)	81
Mortgage loans for home improvement of 1 to 4 family units (2007)	111
Mortgage loans for home purchase of 1 to 4 family units (2007)	938
Mortgage loans for refinancing of 1 to 4 family units (2007)	661
Multifamily loans for all purposes per 1000 housing units (2007)	0
Pct. purchase loans for 1 to 4 fam. units that are not owner-occ. (2007)	10.7%
Pct. purchase loans not owner-occ., 1 to 4 fam. excl. manuf. (2007)	10.7%
Refinancing loans for 1 to 4 family units per 1000 housing units (2007)	57
Chart AllDollar amount of loans, total and by purpose	
Dollar amt. of impr. loans for 1 to 4 fam. units per 1000 units (2007)	\$469
Dollar amt. of loans for home improvement of 1 to 4 family units (2007)	\$5,463,000
Dollar amt. of purch. loans for 1 to 4 fam. units per 1000 units (2007)	\$13,521
Dollar amt. of refin. loans for 1 to 4 fam. units per 1000 units (2007)	\$8,908
Median loan amount for home improvement of 1 to 4 family units (2007)	\$25,000
Median loan amount for home purchase of 1 to 4 family units (2007)	\$148,000
Median loan amount for home purchase of manufactured homes (2007)	\$36,000
Median loan amount for multifamily dwellings (all purposes) (2007)	\$8,616,000
Median loan amount for refinancing of 1 to 4 family units (2007)	\$140,000
Median purch. loan amt. for 1 to 4 fam. units, excl. manuf. homes (2007)	\$148,000
Chart AllHome purchase loans by race	
Pct. of owner-occ. home purchase loans to Asian/Pac. Islanders (2007)	1.6%
Pct. of owner-occupied home purchase loans to Blacks (2007)	3.9%
Pct. of owner-occupied home purchase loans to Hispanics (2007)	2.6%
Pct. of owner-occupied home purchase loans to minorities (2007)	9.8%
Pct. of owner-occupied home purchase loans to Native Americans (2007)	0.1%
Pct. of owner-occupied home purchase loans to Whites (2007)	90.2%
Pct. of owner-occupied home purchase mortgage to mixed race pairs (2007)	1.3%
Pct. owner-occ. purch. loans to non-Hisp. multiracial borrowers (2007)	0.3%
Chart AllHome purchase loans by structure type	
Pct. of home purchase mortgage loans for manufactured homes (2007)	0.1%
Pct. of home purchase mortgage loans for multifamily dwellings (2007)	0.0%
Pct. of purchase loans for 1 to 4 fam. units, excl. manuf. homes (2007)	99.9%
Chart AllHome purchase loans by income and structure	
Med. borrower inc. for own.-occ. purch., 1 to 4 fam. incl. manuf. (2007)	\$69,000
Pct. of owner-occ. home purchase loans to low-income borrowers (2007)	20.8%
Pct. of owner-occ. home purchase loans to middle-inc. borrowers (2007)	28.7%
Pct. of owner-occ. home purchase loans to high-income borrowers (2007)	45.7%
Med. borrower inc. for own.-occ. purch., 1 to 4 fam. excl. manuf. (2007)	\$69,000
Median borrower income for owner-occ. purchases of manuf. homes (2007)	\$39,000
Median income of purch. borrowers (1 to 4 fam.)/median owner inc. (2007)	0.94
Pct. of owner-occ. purchase loans to very low-income borrowers (2007)	4.8%
Chart AllLoan denials by race-income combinations	
Denial rate of conventional purchase loans to high-income Asians (2007)	14.3%
Denial rate of conventional purchase loans to high-income Blacks (2007)	22.2%

Denial rate of conventional purchase loans to high-income Whites (2007)	7.4%
Denial rate of conventional purchase loans to low-income Asians (2007)	0.0%
Denial rate of conventional purchase loans to low-income Blacks (2007)	33.3%
Denial rate of conventional purchase loans to low-income Whites (2007)	14.0%
Denial rate of conv. purchase loans to high-inc. mixed race pairs (2007)	0.0%
Denial rate of conv. purchase loans to high-income Hispanics (2007)	20.0%
Denial rate of conv. purchase loans to high-income minorities (2007)	15.8%
Denial rate of conv. purchase loans to low-income Hispanics (2007)	0.0%
Denial rate of conv. purchase loans to low-income minorities (2007)	14.3%
Denial rate of conv. purchase loans to middle-income Asians (2007)	0.0%
Denial rate of conv. purchase loans to middle-income Blacks (2007)	14.3%
Denial rate of conv. purchase loans to middle-income minorities (2007)	10.7%
Denial rate of conv. purchase loans to middle-income Whites (2007)	9.2%
Denial rate of conv. purch. loans to high-income Native Americans (2007)	N/V
Denial rate of conv. purch. loans to low-inc. multiracial appl. (2007)	0.0%
Denial rate of conv. purch. loans to low-income mixed race pair (2007)	0.0%
Denial rate of conv. purch. loans to low-income Nat. Americans (2007)	0.0%
Denial rate of conv. purch. loans to middle-inc. mixed race pairs (2007)	0.0%
Denial rate of conv. purch. loans to middle-income Hispanics (2007)	20.0%
Denial rate of conv. purch. loans to middle-income Nat. Americans (2007)	N/V
Denial rate of conv. purch. loans to very low-income Nat. Amer. (2007)	100.0%
Denial rate of purch. loans to high-income multiracial applicants (2007)	0.0%
Denial rate of purch. loans to middle-inc. multiracial appl. (2007)	N/V
Denials of conventional purchase loans to high-income Asians (2007)	1
Denials of conventional purchase loans to high-income Blacks (2007)	4
Denials of conventional purchase loans to high-income Hispanics (2007)	1
Denials of conventional purchase loans to high-income minorities (2007)	6
Denials of conventional purchase loans to high-income Whites (2007)	30
Denials of conventional purchase loans to middle-income Asians (2007)	0
Denials of conventional purchase loans to middle-income Blacks (2007)	1
Denials of conventional purchase loans to middle-income Hispanics (2007)	2
Denials of conventional purchase loans to middle-income Whites (2007)	20
Denials of conv. purchase loans to high-income mixed race pairs (2007)	0
Denials of conv. purchase loans to low-income Asians (2007)	0
Denials of conv. purchase loans to low-income Blacks (2007)	2
Denials of conv. purchase loans to low-income Hispanics (2007)	0
Denials of conv. purchase loans to low-income minorities (2007)	2
Denials of conv. purchase loans to low-income mixed race pairs (2007)	0
Denials of conv. purchase loans to low-income Native Americans (2007)	0
Denials of conv. purchase loans to middle-inc. multiracial appl. (2007)	0
Denials of conv. purchase loans to middle-income minorities (2007)	3
Denials of conv. purchase loans to middle-income mixed race pairs (2007)	0
Denials of conv. purchase loans to middle-income Native Americans (2007)	0
Denials of conv. purch. loans to high-inc. multiracial applicants (2007)	0
Denials of conv. purch. loans to high-income Native Americans (2007)	0
Denials of conv. purch. loans to low-inc. multiracial applicants (2007)	0
Chart AllHome purchase loans by income	
Med. borrower inc. for own.-occ. purch., 1 to 4 fam. excl. manuf. (2007)	\$69,000
Median borrower income for owner-occ. purchases of manuf. homes (2007)	\$39,000

Pct. of owner-occ. home purchase loans to high-income borrowers (2007)	45.7%
Pct. of owner-occ. home purchase loans to low-income borrowers (2007)	20.8%
Pct. of owner-occ. home purchase loans to middle-inc. borrowers (2007)	28.7%
Pct. of owner-occ. purchase loans to very low-income borrowers (2007)	4.8%
Chart AllLoans from subprime lenders, total and by purpose	
Pct. of conv. home purchase mortgage loans by subprime lenders (2005)	14.8%
Pct. of conv. refinancing mortgage loans by subprime lenders (2005)	18.6%
Pct. of govt.-insured home purchase loans by subprime lenders (2005)	0.0%
Pct. of govt.-insured refin. mortgage loans by subprime lenders (2005)	1.6%
Chart AllHome purchase loans by gender	
Owner-occ. home purchase loans by male and female co-borrowers (2007)	366
Owner-occupied home purchase loans by female borrowers (2007)	177
Owner-occupied home purchase loans by male borrowers (2007)	232
Pct. of owner-occ. purchase loans to male and female co-borrowers (2007)	46.3%
Pct. of owner-occupied home purchase loans by female borrowers (2007)	22.4%
Pct. of owner-occupied home purchase loans to male borrowers (2007)	29.3%
Pct. owner-occ. purch. loans by co-borrowers of the same gender (2007)	2.0%
Chart AllLoan denials by race	
Denial rate of conv. home purchase loans to Asian applicants (2007)	23.5%
Denial rate of conv. home purchase loans to Black applicants (2007)	21.9%
Denial rate of conv. home purchase loans to Hispanic applicants (2007)	19.0%
Denial rate of conv. home purchase loans to minority applicants (2007)	18.2%
Denial rate of conv. home purchase loans to mixed race pairs (2007)	0.0%
Denial rate of conv. home purchase loans to Native Americans (2007)	50.0%
Denial rate of conv. home purchase loans to White applicants (2007)	10.0%
Denial rate of conv. purch. loans to non-Hisp. multiracial appl. (2007)	0.0%
Chart AllLoan denials by gender	
Denial rate of conv. home purchase loans to female applicants (2007)	10.9%
Denial rate of conv. home purchase loans to male applicants (2007)	12.5%
Denial rate of conv. purchase loans to male/female co-applicants (2007)	9.8%
Denial rate of conv. purch. loans to co-appl. of the same gender (2007)	13.6%
Chart AllHigh cost loans by loan type	
Conventional first-lien loans with high interest rates (2007)	191
Conventional home purchase loans with high interest rates (2007)	98
Conventional refinancing loans with high interest rates (2007)	119
Conv. first-lien home impr. loans with high int. per 1000 1-4 fam. units (2007)	0.5
Conv. first-lien home impr. loans with high int. per 1000 units (2007)	0.4
Conv. first-lien home purchase loans with high interest rates (2007)	80
Conv. first-lien owner purchase loans with high interest rates (2007)	69
Conv. first-lien owner refinancing loans with high interest rates (2007)	99
Conv. first-lien purchase loans with high interest per 1000 1-4 fam. units (2007)	6.9
Conv. first-lien purchase loans with high interest per 1000 units (2007)	5.6
Conv. first-lien refinancing loans with high interest rates (2007)	105
Conv. first-lien refin. loans with high interest per 1000 1-4 fam. units (2007)	9.0
Conv. first-lien refin. loans with high interest per 1000 units (2007)	7.3
Government-insured home purchase loans with high interest rates (2007)	3
Pct. of conv. first-lien owner purch. loans with high interest (2007)	11.2%
Pct. of conv. first-lien owner refin. loans with high interest (2007)	20.8%
Pct. of conv. first-lien purchase loans with high interest rates (2007)	11.4%

Pct. of conv. first-lien refin. loans with high interest rates (2007)	20.7%
Pct. of conv. home purchase loans with high interest rates (2007)	11.5%
Pct. of conv. purchase loans with high int. that are first liens (2007)	81.6%
Pct. of conv. refinancing loans with high interest rates (2007)	19.9%
Pct. of conv. refin. loans with high int. that are first liens (2007)	88.2%
Pct. of govt. first-lien purchase loans with high interest rates (2007)	3.4%
Pct. of govt.-insured home purch. loans with high interest rates (2007)	3.4%
Pct. of govt.-insured refinancing loans with high interest rates (2007)	1.6%