

Analysis of Impediments to Fair Housing Choice in Abilene, Texas

**A report prepared for the City of Abilene by the
Urban Studies Program
Abilene Christian University**

October 2010



October 19, 2010

To: City of Abilene, Texas

The Urban Studies Program of Abilene Christian University (ACU), working with the ACU School of Social Work, submits the "Analysis of Impediments to Fair Housing Choice in Abilene, Texas" report to the City of Abilene (City) as a requirement of the U.S. Department of Housing and Urban Studies for entitlement cities to participate in its Community Development Block Grant and HOME programs.

The study contains the findings generated through analysis of data from public forums, interviews with community organizations providing public resources for housing choice and remediation of housing choice issues, and documents provided by community organizations, the City, and statistical databases containing information on Abilene housing.

A summary of this report, including its conclusions and recommendations, was presented to the City in the October 14, 2010 meeting of the City Council and accepted by Mayor Norman Archibald, on behalf of the City.

While the study findings indicate no systemic patterns of impediments to fair housing choice stemming from actions or conditions of the City and its community housing resources, it does not allow a conclusion that impediments are not present in the community. Therefore, the study's recommendations, as indicated by study data, are designed to provide prevention and timely remediation of incidences of impediments as they occur.

The ACU study team acknowledges, and expresses thanks to, the City and its citizens for the cooperation received in the study process.

A handwritten signature in black ink, appearing to read "Tom Winter".

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A handwritten signature in black ink, appearing to read "William L. Culp".

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SECTION I. INTRODUCTION AND STUDY SUMMARY

The City of Abilene, Texas (City) through its Office of Neighborhood Services (ONS) contracted with the Abilene Christian University (ACU) Urban Studies program to complete an Analysis of Impediments to Fair Housing Choice (AI) study during the period April through September, 2009. The three-member ACU study team, Thomas Winter, MSSW, Ed.D, Bill Culp, MSW, and LaShay McDanel, MSSW, met with City staff and a representative of the Fort Worth, Texas office of the U.S. Department of Housing and Urban Development (HUD) for a briefing on the AI study requirements. In further consultation with ONS staff, the study team designed a methodology that would optimize citizen input as the basis for a study design that would address AI study objectives and the standards published in the HUD "Fair housing Planning Guide".

Study results were based on both qualitative and quantitative data. Qualitative data sources consisted of input from citizen participation forums and interviews with community organizations identified by citizen input as resources for housing information and assistance. Quantitative data sources included records of fair housing complaints and reviews by the City and HUD, demographic and housing characteristics from the U.S. Census Bureau 2008 American Community Survey, the Abilene SMSA data summary from the 2008 Federal Financial Institutions Examinations Council (FFIEC) as part of the Home Mortgage Disclosure Act (HMDA), the City of Abilene Consolidated Plan 2005-2009, real estate data from the Texas A&M Real Estate Center, City public policy statements, and Abilene Housing Authority data on subsidized public housing and voucher programs.

Analysis, conclusions, and recommendations are organized by (1) citizen input themes, (2) selected key community parameters identified in citizen input and HUD AI study requirements, and (3) resources of community resource entities that provide a potential basis for integrated government, nonprofit and housing professional collaboration for both proactive and remedial attention to impediments to fair and affordable housing in Abilene. The incorporation of these analytical elements as applicable to the recommended AI study outline is reflected in Sections II and following in this report.

I.A. Study Methodology

To conduct the study with attention to the overall parameters established in response to AI requirements, the HUD briefing, and City guidance, the study team designed a three-tiered AI study methodology: (1) open community forums for citizen input, (2) interviews with community organizations identified in the community forums as resources for locating housing and resolving issues of housing, and (3) analysis of existing public documents and data related to the AI areas identified by HUD. The methodology took into account the AI standards for (1) accommodation of diverse views and interests, (2) provision for input from persons who have only a limited time to meet, deliberate, review written materials, and other necessary functions, (3) provision for convenient, accessible meeting places and times, (4) provision for conflict resolution and decision-making in the event initial conflicts in addressing barriers to fair and affordable housing could not be resolved.

I.A. 1. Community Forums

A total of 43 community members participated in seven open-invitation community forums. Five forums were held in early evenings in different geographical areas of Abilene with open invitations to the public to attend and discuss availability and accessibility of affordable housing. The locations for these forums were selected with attention to forum access by renters and home owners from Abilene census tracts with a concentration of low-moderate income (LMI) households and/or identified ethnic minority households. These forums were followed by an open forum for social service organizations whose clientele would be most vulnerable to impediments to fair housing choice and an open forum for mortgage lenders/real estate brokers. All forums focused on a common set of questions designed by the study team to identify community perceptions related to fair housing choice in renting and home ownership, the availability of public knowledge and resources to address issues of housing impediments, and recommendations for community actions to address impediments.

I.A.2. Interviews with Community Organizations

Interviews with representatives of community organizations identified in the community forums as resources for locating and resolving issues of housing in Abilene were conducted in person and/or electronic communication to identify: (1) patterns of action open to the community and (2) information available to the public on housing choice and resolution of housing issues. Data were collected from a total of eleven community organizations: Abilene Housing Authority, First Financial Bank of Abilene,

United Way of Abilene, National Association for the Advancement of Colored People (NAACP) Abilene chapter, Abilene Board of Realtors, Big Country Apartment Association, League of United Latin American Citizens (LULAC) Abilene chapter, Legal Aid of Northwest Texas Abilene office, Dyess Air Force Base Housing Department, and ONS.

I.A.3. Analysis of Public Documents and Statistical Data

The study team accessed and evaluated public documents and statistical data related to the City's current fair housing legal status, public and private sector policies and procedures designed to identify and mitigate impediments to fair housing choice, and assessment of current public and private fair housing programs and activities. Quantitative data sources included records of fair housing complaints and reviews by the City and HUD, demographic and housing characteristics from the U.S. Census Bureau 2008 American Community Survey, the Abilene SMSA data summary from the 2008 Federal Financial Institutions Examinations Council (FFIEC) as part of the Home Mortgage Disclosure Act (HMDA), the City of Abilene Consolidated Plan 2005-2009, real estate data from the Texas A&M Real Estate Center, City public policy statements, and Abilene Housing Authority data on subsidized public housing and voucher programs.

I.B. Study Findings and Analysis

As a basis for AI analysis and for actions by the City to affirm its proactive attention to, and response to, issues of accessible, affordable and fair housing opportunities for its citizens, the research team grouped responses from seven open-invitation community forums (see Section I.A.1 - tier one methodology) into five thematic categories of community-defined issues.

Each of the five community-defined issues provides a focal point through which the City can, within its authority and in partnership with community, state and federal housing resource entities, actively demonstrate its commitment to monitor, maintain and enhance:

- **Community-Defined Issue I:** Community understanding of the roles, rights, and responsibilities of the City, property owners and residents in matters of property rights and maintenance, including avenues of remedy when issues arise;
- **Community-Defined Issue II:** Responsiveness of landlords to issues of property repair and maintenance in single-family and multi-family housing units;

- **Community-Defined Issue III:** Quality of neighborhoods as a factor in perceived availability of affordable housing choices;
- **Community-Defined Issue IV:** Attention to quality controls on real estate sales and rental activities for sellers/landlords not affiliated with professional housing associations, housing authority, or other community housing entities having required standards of conduct.
- **Community-Defined Issue V:** Access to financial resource programs to mitigate the costs of home ownership, renting, and property maintenance.

These five community-defined issues became the framework for evaluating each of the HUD prescribed areas of public, private, and public/private impediments to fair housing choice in Section IV, “Identification of Impediments to Fair housing Choice” of this report.

Interviews were conducted with community organizations that were identified in public forums as resources for housing information and potential remediation of issues related to housing impediments. From these interviews, the study team found that the Abilene community has the existing potential to provide information and referral resources for its population. These resources are aware of, and available for, service to all demographic segments of the Abilene community, including those of ethnic minorities and LMI households. Networking among these public, private, and nonprofit resources exists. All resources provide evidence of ability to serve as an initial point of contact for community residents seeking redress of housing issues. The majority of housing resources surveyed also provide evidence of ability to link community residents to information on issues of housing through self-produced written or internet websites and/or making productive referrals for the resident with other community resources. All resource entities reported either a working relationship with City governmental programs related to housing or indicated that they knew how to access City resources. While the resource network is currently accessible to the community for identifying fair and affordable housing impediments, the study team observes that an opportunity for proactive leadership from the City in monitoring the currency and adequacy of these points-of-contact with community members exists in order to provide early identification of unresolved issues.

Statistical data from the 2006-2008 American Community Survey 3-Year Estimates for the Abilene Standard Metropolitan Statistical Area (SMSA), the United Way of Abilene 211 Call Center, the Abilene Housing Authority (AHA), the Midwest Texas Legal Aid Office provided the most clear basis for summary observations and recommendation related to overall patterns of risk for Abilene residents in matters

related to fair and affordable housing impediments. While the study team recognizes that the Abilene SMSA and other sources contains data on areas outside of the jurisdictional oversight of the City, the data provide at least a background against which the City can assess its role in proactive attention to statistical risk factors. The study team consciously determined that statistical data on state and national housing, while providing baselines for local consideration, were not the primary focal points for local housing actions to address impediments.

I.C. Summary Housing Risk and Resource Indicators

From the data available during the study period, the team selected six (6) summary indicators to guide continuing community attention to Abilene housing: (1) available housing stock and housing costs, (2) special populations dependent on others for housing choices, (3) populations affected by economic limitations, (4) patterns of housing complaints, (5) housing age, and (6) planning and operational data from community entities that hold potential for collaborative attention to removing impediments to fair and affordable housing.

I.C.1. Available Housing Stock and Housing Cost:

During the period 2006-2008, Abilene had a total of 46,550 housing units, 9 percent of which were vacant. Of the total housing units, 75 percent were in single-unit structures, 21 percent in multi-unit structures, and 4 percent in mobile homes. (2006-2008 American Community Survey 3-Year Estimates for the Abilene Standard Metropolitan Statistical Area.) Data on the quality of the 9% vacant housing units were not readily available, so assessment of the potential of vacant properties to be a resource for overcoming housing impediments is not possible within the scope of the study. The Abilene 2005-2009 Consolidated Plan and one-year plans provide a framework within which infill development could address the priorities expressed by the public in the setting of future five-year and one-year funding plans.

The 2006-2008 median monthly housing costs for mortgaged owners was \$1,055, for non-mortgaged owners \$423, and for renters \$698. Twenty-four percent of owners with mortgages, 13 percent of owners without mortgages, and 53 percent of renters in Abilene city, TX spent 30 percent or more of household income on housing. (2006-2008 American Community Survey 3-Year Estimates for the Abilene Standard Metropolitan Statistical Area)

I.C.2. Special Populations Dependent on Others for Housing Choices

During the period 2006-2008:

Thirty-seven percent (37%) of the population was under 18 years or 65 years and older. Especially in the presence of other socioeconomic factors, these age cohorts have a higher probability of limited discretionary access to resources for addressing housing impediments. (2006-2008 American Community Survey 3-Year Estimates for the Abilene Standard Metropolitan Statistical Area).

Sixteen percent (16%) of the population spoke a language other than English at home. Of those speaking a language other than English at home, 85 percent (85%) spoke Spanish and 26 percent (26%) reported that they did not speak English "very well." (2006-2008 American Community Survey 3-Year Estimates for the Abilene Standard Metropolitan Statistical Area) For these individuals, English language proficiency becomes a potential barrier to information and responsive attention to barriers to fair and affordable housing.

The study team noted that readily accessible quantitative data for localized information on individuals with disabilities is not available. Qualitative analysis indicates that individual community programs, both City services and nonprofit services, currently provide housing or housing assistance to remove barriers. Information from the community forums and community resource interviews did not identify significant unmet needs for individuals with disabilities. Further focus would be needed to make a definitive assessment of the unmet needs of this population.

I.C.3. Populations Affected by Economic Limitations

In 2006-2008, 18% of people in the Abilene SMSA were identified in the 2006-2008 American Community Survey as living in poverty. This population included 24% of related children under 18 and 39% of families with a female householder and no husband present. These households could be predicted to have increased need for community support due to the potential for the interaction between housing issues and other psychosocial and economic factors in the lives of these individuals. A summary from the FFIEC aggregate reports on Abilene SMSA profile of individual and census tract characteristics identified eleven (11) census tracts as moderate- income tracts, no low-income census tracts, and no census tracts distressed in terms of income.

I.C.4. Patterns of Housing Complaints

The study team found that the City and community programs maintain publicly accessible information on fair housing complaints and resolution through the City Department of Planning and Development Services, the Abilene Housing Authority (AHA), the Abilene Board of Realtors, and the Legal Aid of Northwest Texas Abilene office. When the City granted autonomy to AHA, the City retained responsibility for fair housing compliance and continues to be an active point of contact for public information and consultation on resolving housing issues.

Neither the City nor HUD reported filings of fair housing complaints or the conduct of compliance reviews, filing of discrimination suits through the Department of Justice or private plaintiffs through their respective fair housing programs for the five-year period ending June 30, 2009. Of 472 applications related to housing filed through the Abilene office of Legal Aid of Northwest Texas, 406 (86%) were settled informally through actions of the office. The remaining 66 (14%) required formal settlement, went to court, involved extended service but did not resolve the matter, or remained open at the end of the study period. The City Planning and Zoning Board reviewed a total of 13 matters of pending litigation with counsel during the period July 2005 through June 2009, with recording of procedures in public records.

I.C.5. Housing Age and Condition

Sixteen percent of the housing units were built since 1990. The remaining 84% constitute housing that is at least 20 years old. FFIEC data from 2008 indicate that a total of 3143 loans were originated in Abilene SMSA census tracts where the median home age was 20 years or older (homes built before 1990). Of these loans, 443 were home improvement loans. The study team did not have data immediately available to determine the structural condition of housing based on date of construction or nature of improvements made to older housing. While housing age alone does not translate into a statistically significant impediment, the probability of structural issues increases.

In 2006-2008, of 46,500 housing units, Abilene had 9 percent of its housing that would be considered substandard in terms of lack of complete plumbing facilities, lack of complete kitchen facilities, and/or no telephone service available. (2006-2008 American Community Survey American Community Survey)

I.C.6. Community Entities That Hold Potential for Collaborative Attention to Removing Impediments to Fair and Affordable Housing

Participants in the neighborhood public forums were aware of public and private community resources to provide information and personal assistance in removing impediments to fair and affordable housing. In response to questions asking what they would do, or advise others to do, to receive help in resolving housing issues, community participants identified community organizations by name: the City of Abilene, Abilene Housing Authority (AHA), realtors, local banks and lending institutions, United Way of Abilene's 211 Call Center, Connecting Caring Communities, community minority advocacy groups, and volunteer groups. Conversations with these community entities indicated a basis for collaborative working relationships between the City and community organizations in addressing issues of housing impediments. The conscious attention to networking among, but not exclusive to, these community housing resources represents a strength of the community.

A summary of these community entities is found in Section II.E. of this report.

I.D. Study Conclusion

Data available to the evaluation team from community forums, resource interviews, and review of public documents and statistical reports do not indicate significant systemic issues related to fair and affordable housing. At the same time, the methodology employed in the study does not allow a conclusion that all housing relationships in Abilene are without prejudice and/or discrimination, especially in those instances where housing transactions involve rental or sale arrangements between two private parties, not governed by accountability to professional association or public standards. The evaluation team further concludes that sufficient community resources and relationships among community resources exist to provide education for homeowners, purchasers, renters and landlords, support for locating available housing, remediation of housing issues, and development of additional housing for LMI families. The challenge will be that of remaining proactive in community-wide identification and mobilization of public and private resources and/or funds for safe and affordable housing.

I.E. Study Recommendations

The ACU study team, using the data collected through the study process and in keeping with the overall study conclusions, recommends City action to:

I.E.1. Establish a single point of contact for citizen access to information on the roles, rights, and responsibilities of the City, property owners and residents in matters of property rights and maintenance, including avenues of remedy when issues arise. Attention should be paid to presenting the information in language that is understandable and usable to the citizens of the community, including attention to its citizens whose first language is Spanish.

I.E.2. Review and enhance housing code enforcement procedures to assure responsiveness of landlords to issues of property repair and maintenance in single-family and multi-family housing units.

1.E.3. Make budgetary commitments, subject to funding availability, to assure that the activities of neighborhood initiative programs, are sustainable in its goal of promoting quality of neighborhoods as a factor in perceived availability of affordable housing choices. The program focus should be on direct interaction with the community through neighborhood forums and neighborhood-identified priorities should be the driving mechanism for program activities. The program should contain incentives and support for neighborhood associations and funding for planning priorities identified through its Super Neighborhood mechanism.

1.E.4. Establish a mechanism for collaboration between the City and private sector housing entities to address issues of quality controls on real estate sales and rental activities for sellers/landlords not affiliated with professional housing associations, housing authority, or other community housing entities having required standards of conduct.

1.E.5. Assure through its Consolidated Plan for HUD programs and through other federal, state and local funding streams that increasing levels of financial resources are made available through programs to mitigate the costs of home ownership, renting, and property maintenance.

The study team offers an observation that the City's Planning and Development Services Department provides an existing structure through which these recommendations could be operationalized on behalf of the City and its neighborhoods.

I.F. City of Abilene Planning and Development Services Responses

The five areas of perceived impediment identified in the public forums were presented to City officials in a summary briefing by the study team with a request for City response. City representatives included

the Mayor, the City Manager, the Director of Planning and Development Services, and staff of the ONS. Responses from the City were provided by the Director of Planning and Development Services and the ONS Manager. City responses are summarized here and amplified in other sections of this report.

The foundation for City's commitment to an active focus on the AI study recommendations is stated in the overall goal in the drafted 2010 Action Plan for Housing and Community Development: LMI citizens will have access to safe, decent and affordable housing.

The City also identified current avenues through which each of the housing issues identified in the community focus groups can be addressed.

Community-Defined Issue 1: Community understanding of the roles, rights, and responsibilities of the City, property owners and residents in matters of property rights and maintenance, including avenues of remedy when issues arise.

City Response:

Local building, occupancy, and health and safety codes are similar, or less restrictive, than what is common in most cities the size of Abilene. While preventing substandard housing, the City's attention to housing quality through its subdivision ordinance, International Building Codes consistent with state law in Texas, the Texas Accessibility Standards, and zoning ordinance. There are ample neighborhoods, including both existing neighborhoods, as well as new growth areas, to promote lot development of various sizes. The development industry has not indicated any concerns with availability of land for new affordable housing. The City follows the state guidelines for facilities for persons with disabilities in single-family zones.

To assure continuing, responsive attention to AI objectives, Planning & Development Services (P&D) will be undertaking the development of a property maintenance ordinance in the future, Community Enhancement Division (code enforcement) addressing of issues and remedies, continued efforts to organize neighborhood associations would further the education of owners and residents, and City University, a 9-month course designed to educate Abilene residents on City departments, processes and procedures.

Community-Defined Issue 2: Responsiveness of landlords to issues of property repair and maintenance in single-family and multi-family housing units

City Response:

From the types of complaints received in the ONS, there are problems with some landlords maintaining their property as decent, safe and affordable. The City currently has no programs for the rehabilitation of multi-family housing. However, current City programs are in place that will maintain proactive and remedial attention to landlord attention to housing issues, including a limit on the number of unrelated individuals that may live in a dwelling, the “Existing Building Code” which allows existing buildings greater flexibility for rehabilitation, standards for site design and neighborhood standards for new construction, and a demolition program that focuses only on housing that is both unoccupied and has been condemned as being unsafe. Projected City action includes a future property maintenance ordinance being planned by P&D.

Community-Defined Issue 3: Quality of neighborhoods as a factor in perceived availability of affordable housing choices.

City Response:

From public experiences shared with ONS staff, there is not an adequate supply of decent, safe housing that is affordable to LMI residents. ONS maintains a focus on Target Neighborhoods, defined as those neighborhoods that have a City Council-approved Neighborhood Plan. The ONS has worked in the past and will continue to work within census tracts with concentrations of LMI households to organize into Target Neighborhoods. In 2009, the City launched the Abilene Neighborhood Initiative (ANI) as a partnership among the City, religious congregations that have significant presence in eligible Community Development neighborhoods, local nonprofit service organizations, and other stakeholders. ANI operates through meetings in identified LMI neighborhoods, with City responses made to identified issues of safety and neighborhood quality of life. Continuing commitment to ANI has been made to the project by the City.

Community-Defined Issue 4: Attention to quality controls on real estate sales and rental activities for sellers/landlords not affiliated with professional housing associations, housing authority, or other community housing entities having required standards of conduct.

City Response:

Within its scope of authority, the City will partner with community organizations promoting quality control on real estate sales and rental activities to provide public information resources and educational

programs for sellers, buyers, and renters. The ONS currently has informational programs for individuals who qualify under the first-time home buyer assistance program.

Community-Defined Issue 5: Access to financial resource programs to mitigate the costs of home ownership, renting, and property maintenance.

City Response:

The ONS has 4 programs to assist LMI homeowners: the Critical/Limited Repair Program, the Single-Family Rehabilitation/ Reconstruction Program, the Reconstruction Program, and the First-Time Homebuyer Program. In addition, ONS staff assists clients in locating other types of assistance through public and private resources if they do not qualify for the programs provided by ONS.

SECTION II. JURISDICTIONAL BACKGROUND DATA

Abilene lies in the northeast corner of Taylor County, Texas. The 2008 American Community Survey estimates the city's population as 117,843, approximately 91% of the county's population. Abilene's population resides in 43,075 household units.

II.A. Demographic Data

As reported in the 2006-2008 American Community Survey, the Abilene SMSA had a total population of 114,000 - 57,000 (50 percent) females and 57,000 (50 percent) males. The median age was 31.8 years. Twenty-five percent of the population was under 18 years and 12 percent was 65 years and older.

For people reporting one race alone, 77 percent were White; 9 percent were Black or African American; 1 percent were American Indian and Alaska Native; 2 percent were Asian; less than 0.5 percent were Native Hawaiian and Other Pacific Islander and 10 percent were some other race. Two percent reported two or more races. Twenty-three percent of the people in Abilene city, TX were Hispanic. Sixty-five percent of the Abilene SMSA were White non-Hispanic. People of Hispanic origin may be of any race.

Of the 46,550 Abilene SMSA households in the 2006-2008 American Community Survey data set for. The average household size was 2.4 people. Families made up 63 percent of the households in Abilene city, TX. This figure includes both married-couple families (47 percent) and other families (16 percent). Nonfamily households made up 37 percent of all households in Abilene city, TX. Most of the nonfamily households were people living alone, but some were composed of people living in households in which no one was related to the householder. Four percent of the people were foreign born, with 96 percent native, including 69 percent who were born in Texas.

Among people at least five years old living in Abilene city, TX in 2006-2008, 16 percent spoke a language other than English at home. Of those speaking a language other than English at home, 85 percent spoke Spanish and 15 percent spoke some other language; 26 percent reported that they did not speak English "very well."

In 2006-2008, 73 percent of the people at least one year old were living in the same residence one year earlier; 14 percent had moved during the past year from another residence in the same county, 9

percent from another county in the same state, 3 percent from another state, and 1 percent from abroad.

In 2006-2008, 81 percent of people 25 years and over had at least graduated from high school and 22 percent had a bachelor's degree or higher. Nineteen percent were dropouts; they were not enrolled in school and had not graduated from high school. The total school enrollment in Abilene city, TX was 32,000 in 2006-2008. Nursery school and kindergarten enrollment was 3,100 and elementary or high school enrollment was 17,000 children. College or graduate school enrollment was 12,000.

Data on individuals with disabilities were not displayed in the 2006-2008 survey because the number of sample cases is too small. Displaying the data would risk disclosing information for individuals. Note: the study team followed up with qualitative reporting from community programs serving individuals with disabilities, confirming the lack of substantive quantitative data.

Abilene city, TX, Abilene, TX Metropolitan Statistical Area
 ACS Demographic and Housing Estimates: 2006-2008
 Data Set: 2006-2008 American Community Survey 3-Year Estimates
 Survey: American Community Survey

ACS Demographic and Housing Estimates	Estimate	Margin of Error	Percent	Margin of Error
SEX AND AGE				
Total population	114,067	+/-1,268	114,067	(X)
Male	57,479	+/-802	50.4%	+/-0.4
Female	56,588	+/-795	49.6%	+/-0.4
Under 5 years	8,862	+/-298	7.8%	+/-0.3
5 to 9 years	7,782	+/-827	6.8%	+/-0.7
10 to 14 years	7,027	+/-833	6.2%	+/-0.7
15 to 19 years	10,523	+/-936	9.2%	+/-0.8
20 to 24 years	10,409	+/-973	9.1%	+/-0.8
25 to 34 years	17,292	+/-619	15.2%	+/-0.5
35 to 44 years	14,361	+/-580	12.6%	+/-0.5
45 to 54 years	14,121	+/-547	12.4%	+/-0.5
55 to 59 years	5,405	+/-507	4.7%	+/-0.4
60 to 64 years	4,247	+/-430	3.7%	+/-0.4
65 to 74 years	6,949	+/-329	6.1%	+/-0.3
75 to 84 years	5,036	+/-405	4.4%	+/-0.4
85 years and over	2,053	+/-351	1.8%	+/-0.3

ACS Demographic and Housing Estimates	Estimate	Margin of Error	Percent	Margin of Error
Median age (years)	31.8	+/-0.4	(X)	(X)
18 years and over	85,891	+/-809	75.3%	+/-0.4
21 years and over	77,662	+/-1,124	68.1%	+/-0.7
62 years and over	16,545	+/-547	14.5%	+/-0.5
65 years and over	14,038	+/-359	12.3%	+/-0.3

18 years and over	85,891	+/-809	85,891	(X)
Male	43,134	+/-651	50.2%	+/-0.4
Female	42,757	+/-418	49.8%	+/-0.4
65 years and over	14,038	+/-359	14,038	(X)
Male	5,442	+/-259	38.8%	+/-1.1
Female	8,596	+/-173	61.2%	+/-1.1
RACE				
Total population	114,067	+/-1,268	114,067	(X)
One race	111,625	+/-1,310	97.9%	+/-0.4
Two or more races	2,442	+/-512	2.1%	+/-0.4
One race	111,625	+/-1,310	97.9%	+/-0.4
White	88,191	+/-1,834	77.3%	+/-1.2
Black or African American	10,226	+/-472	9.0%	+/-0.4
American Indian and Alaska Native	578	+/-272	0.5%	+/-0.2
Cherokee tribal grouping	N	N	N	N
Chippewa tribal grouping	N	N	N	N
Navajo tribal grouping	N	N	N	N
Sioux tribal grouping	N	N	N	N
Asian	1,757	+/-216	1.5%	+/-0.2
Asian Indian	124	+/-70	0.1%	+/-0.1
Chinese	326	+/-187	0.3%	+/-0.2
Filipino	399	+/-269	0.3%	+/-0.2
Japanese	179	+/-169	0.2%	+/-0.1
Korean	205	+/-175	0.2%	+/-0.2
Vietnamese	140	+/-149	0.1%	+/-0.1
Other Asian	384	+/-239	0.3%	+/-0.2
Native Hawaiian & Other Pacific Islander	0	+/-165	0.0%	+/-0.1
Native Hawaiian	N	N	N	N
Guamanian or Chamorro	N	N	N	N
Samoan	N	N	N	N

Other Pacific Islander	N	N	N	N
Some other race	10,873	+/-1,309	9.5%	+/-1.2
Two or more races	2,442	+/-512	2.1%	+/-0.4
White and Black or African American	530	+/-275	0.5%	+/-0.2
White and American Indian & Alaska Native	708	+/-299	0.6%	+/-0.3
White and Asian	422	+/-223	0.4%	+/-0.2
Black or African American & American Indian and Alaska Native	15	+/-25	0.0%	+/-0.1
<i>Race alone or in combination with one or more other races</i>				
Total population	114,067	+/-1,268	114,067	(X)
White	90,510	+/-1,885	79.3%	+/-1.2
Black or African American	10,939	+/-406	9.6%	+/-0.4
American Indian and Alaska Native	1,391	+/-291	1.2%	+/-0.3
Asian	2,272	+/-267	2.0%	+/-0.2
Native Hawaiian and Other Pacific Islander	N	N	N	N
Some other race	11,472	+/-1,313	10.1%	+/-1.2
HISPANIC OR LATINO AND RACE				
Total population	114,067	+/-1,268	114,067	(X)
Hispanic or Latino (of any race)	26,094	+/-566	22.9%	+/-0.5
Mexican	23,080	+/-998	20.2%	+/-0.9
Puerto Rican	293	+/-151	0.3%	+/-0.1
Cuban	45	+/-56	0.0%	+/-0.1
Other Hispanic or Latino	2,676	+/-828	2.3%	+/-0.7
Not Hispanic or Latino	87,973	+/-1,221	77.1%	+/-0.5
White alone	74,172	+/-1,184	65.0%	+/-0.6
Black or African American alone	9,849	+/-455	8.6%	+/-0.4
American Indian and Alaska Native alone	423	+/-224	0.4%	+/-0.2
Asian alone	1,741	+/-208	1.5%	+/-0.2
Native Hawaiian and Other Pacific Islander alone	0	+/-165	0.0%	+/-0.1
Some other race alone	292	+/-161	0.3%	+/-0.1
Two or more races	1,496	+/-384	1.3%	+/-0.3
Two races including Some other race	35	+/-43	0.0%	+/-0.1
Two races excluding Some other race, and Three or more races	1,461	+/-373	1.3%	+/-0.3
Total housing units	46,550	+/-796	(X)	(X)

II.B. Income Data

The median income of households in the Abilene SMSA for 2006-2008 was \$39,130. Eighty-two percent of the households received earnings and 19 percent received retirement income other than Social Security. Twenty-six percent of the households received Social Security. The average income from Social Security was \$14,073. These income sources are not mutually exclusive; that is, some households received income from more than one source.

In 2006-2008, 18 percent of people were in poverty. Twenty-four percent of related children under 18 were below the poverty level, compared with 9 percent of people 65 years old and over. Thirteen percent of all families and 39 percent of families with a female householder and no husband present had incomes below the poverty level.

Abilene city, TX, Abilene, TX Metropolitan Statistical Area
Selected Economic Characteristics: 2006-2008
Data Set: 2006-2008 American Community Survey 3-Year Estimates
Survey: American Community Survey

INCOME AND BENEFITS (IN 2008 INFLATION-ADJUSTED DOLLARS)				
Total households	42,539	+/-1,127	42,539	(X)
Less than \$10,000	3,498	+/-507	8.2%	+/-1.2
\$10,000 to \$14,999	2,648	+/-519	6.2%	+/-1.2
\$15,000 to \$24,999	6,707	+/-840	15.8%	+/-1.9
\$25,000 to \$34,999	5,767	+/-731	13.6%	+/-1.7
\$35,000 to \$49,999	7,079	+/-804	16.6%	+/-1.8
\$50,000 to \$74,999	8,491	+/-850	20.0%	+/-2.0
\$75,000 to \$99,999	3,818	+/-469	9.0%	+/-1.1
\$100,000 to \$149,999	3,012	+/-465	7.1%	+/-1.1
\$150,000 to \$199,999	926	+/-237	2.2%	+/-0.6
\$200,000 or more	593	+/-227	1.4%	+/-0.5
Median household income (dollars)	39,130	+/-1,407	(X)	(X)
Mean household income (dollars)	54,019	+/-3,217	(X)	(X)
With earnings	34,698	+/-1,134	81.6%	+/-1.3
Mean earnings (dollars)	52,128	+/-3,335	(X)	(X)
With Social Security	11,117	+/-566	26.1%	+/-1.3
Mean Social Security income (dollars)	14,073	+/-641	(X)	(X)

With retirement income	8,168	+/-639	19.2%	+/-1.5
Mean retirement income (dollars)	16,880	+/-1,241	(X)	(X)
With Supplemental Security Income	1,192	+/-293	2.8%	+/-0.7
Mean Supplemental Security Income (dollars)	7,276	+/-1,118	(X)	(X)
With cash public assistance income	778	+/-191	1.8%	+/-0.4
Mean cash public assistance income (dollars)	1,613	+/-528	(X)	(X)
With Food Stamp benefits in the past 12 months	3,806	+/-581	8.9%	+/-1.3
Families	26,821	+/-1,026	26,821	(X)
Less than \$10,000	1,365	+/-383	5.1%	+/-1.4
\$10,000 to \$14,999	1,182	+/-333	4.4%	+/-1.2
\$15,000 to \$24,999	3,243	+/-544	12.1%	+/-1.9
\$25,000 to \$34,999	3,414	+/-570	12.7%	+/-2.1
\$35,000 to \$49,999	4,071	+/-534	15.2%	+/-1.9
\$50,000 to \$74,999	6,251	+/-688	23.3%	+/-2.4
\$75,000 to \$99,999	3,427	+/-452	12.8%	+/-1.7
\$100,000 to \$149,999	2,674	+/-409	10.0%	+/-1.5
\$150,000 to \$199,999	715	+/-218	2.7%	+/-0.8
\$200,000 or more	479	+/-184	1.8%	+/-0.7
Median family income (dollars)	50,419	+/-2,414	(X)	(X)
Mean family income (dollars)	62,956	+/-3,563	(X)	(X)
Per capita income (dollars)	20,864	+/-1,122	(X)	(X)
Nonfamily households	15,718	+/-980	15,718	(X)
Median nonfamily income (dollars)	25,628	+/-2,621	(X)	(X)
Mean nonfamily income (dollars)	36,445	+/-5,318	(X)	(X)
Median earnings for workers (dollars)	22,421	+/-931	(X)	(X)
Median earnings for male full-time, year-round workers (dollars)	35,466	+/-1,426	(X)	(X)
Median earnings for female full-time, year-round workers (dollars)	28,449	+/-1,667	(X)	(X)
PERCENTAGE OF FAMILIES AND PEOPLE WHOSE INCOME IN THE PAST 12 MONTHS IS BELOW THE POVERTY LEVEL				
All families	13.3%	+/-2.0	(X)	(X)
With related children under 18 years	19.7%	+/-3.5	(X)	(X)
With related children under 5 years only	20.0%	+/-8.5	(X)	(X)

Married couple families	6.2%	+/-1.7	(X)	(X)
With related children under 18 years	9.1%	+/-3.2	(X)	(X)
With related children under 5 years only	7.1%	+/-4.6	(X)	(X)
Families with female householder, no husband present	39.1%	+/-6.1	(X)	(X)
With related children under 18 years	45.9%	+/-7.9	(X)	(X)
With related children under 5 years only	53.4%	+/-21.2	(X)	(X)
All people	17.5%	+/-2.0	(X)	(X)
Under 18 years	24.4%	+/-4.2	(X)	(X)
Related children under 18 years	23.5%	+/-4.2	(X)	(X)
Related children under 5 years	27.0%	+/-7.0	(X)	(X)
Related children 5 to 17 years	21.8%	+/-4.2	(X)	(X)
18 years and over	15.0%	+/-1.5	(X)	(X)
18 to 64 years	16.4%	+/-1.8	(X)	(X)
65 years and over	8.7%	+/-1.9	(X)	(X)
People in families	15.1%	+/-2.4	(X)	(X)
Unrelated individuals 15 years and over	26.7%	+/-3.4	(X)	(X)

II.C. Employment Data

In 2006-2008, for the employed population 16 years and older, the leading industries in Abilene city, TX were educational services, and health care, and social assistance, 30 percent; and Retail trade, 12 percent.

Among the most common occupations were: management, professional, and related occupations - 32 percent; sales and office occupations - 25 percent; service occupations - 21 percent; construction, extraction, maintenance and repair occupations - 11 percent; and production, transportation, and material moving occupations - 11 percent. Seventy-five percent of the people employed were private wage and salary workers; 18 percent were Federal, state, or local government workers; and 7 percent were self-employed in own not incorporated business workers.

Eighty-two percent of Abilene workers drove to work alone in 2006-2008, 11 percent carpooled, less than 0.5 percent took public transportation, and 4 percent used other means. The remaining 3 percent worked at home. Among those who commuted to work, it took them on average 14.8 minutes to get to work.

Abilene city, TX, Abilene, TX Metropolitan Statistical Area
Selected Economic Characteristics: 2006-2008
Data Set: 2006-2008 American Community Survey 3-Year Estimates
Survey: American Community Survey

Economic—Employment, Occupation, Commuting to Work

Selected Economic Characteristics	<u>Estimate</u>	<u>Margin of Error</u>	<u>Percent</u>	<u>Margin of Error</u>
EMPLOYMENT STATUS				
Population 16 years and over	89,046	+/-987	89,046	(X)
In labor force	54,772	+/-1,369	61.5%	+/-1.4
Civilian labor force	51,116	+/-1,453	57.4%	+/-1.5
Employed	48,909	+/-1,547	54.9%	+/-1.6
Unemployed	2,207	+/-418	2.5%	+/-0.5
Armed Forces	3,656	+/-708	4.1%	+/-0.8
Not in labor force	34,274	+/-1,360	38.5%	+/-1.4
Civilian labor force	51,116	+/-1,453	51,116	(X)
Percent Unemployed	4.3%	+/-0.8	(X)	(X)
Females 16 years and over	44,367	+/-526	44,367	(X)
In labor force	25,499	+/-1,063	57.5%	+/-2.4
Civilian labor force	25,051	+/-1,033	56.5%	+/-2.4
Employed	23,888	+/-1,066	53.8%	+/-2.4
Own children under 6 years	10,087	+/-535	10,087	(X)
All parents in family in labor force	5,889	+/-629	58.4%	+/-6.1
Own children 6 to 17 years	15,761	+/-784	15,761	(X)
All parents in family in labor force	11,681	+/-1,136	74.1%	+/-5.9
COMMUTING TO WORK				
Workers 16 years and over	50,978	+/-1,527	50,978	(X)
Car, truck, or van -- drove alone	41,561	+/-1,556	81.5%	+/-1.9
Car, truck, or van -- carpooled	5,515	+/-872	10.8%	+/-1.6
Public transportation (excluding taxicab)	202	+/-144	0.4%	+/-0.3
Walked	1,300	+/-370	2.6%	+/-0.7
Other means	979	+/-254	1.9%	+/-0.5
Worked at home	1,421	+/-326	2.8%	+/-0.6
Mean travel time to work (minutes)	14.8	+/-1.0	(X)	(X)

Selected Economic Characteristics	<u>Estimate</u>	<u>Margin of Error</u>	<u>Percent</u>	<u>Margin of Error</u>
OCCUPATION				
Civilian employed population 16 years and over	48,909	+/-1,547	48,909	(X)
Management, professional, and related occupations	15,694	+/-1,178	32.1%	+/-2.1
Service occupations	10,371	+/-1,078	21.2%	+/-2.1
Sales and office occupations	12,130	+/-954	24.8%	+/-2.1
Farming, fishing, and forestry occupations	32	+/-42	0.1%	+/-0.1
Construction, extraction, maintenance and repair occupations	5,506	+/-751	11.3%	+/-1.5
Production, transportation, and material moving occupations	5,176	+/-764	10.6%	+/-1.5
INDUSTRY				
Civilian employed population 16 years and over	48,909	+/-1,547	48,909	(X)
Agriculture, forestry, fishing and hunting, and mining	1,141	+/-407	2.3%	+/-0.8
Construction	3,076	+/-613	6.3%	+/-1.2
Manufacturing	1,995	+/-512	4.1%	+/-1.0
Wholesale trade	859	+/-224	1.8%	+/-0.5
Retail trade	5,629	+/-702	11.5%	+/-1.4
Transportation and warehousing, and utilities	2,552	+/-460	5.2%	+/-0.9
Information	1,032	+/-320	2.1%	+/-0.6
Finance and insurance, and real estate and rental and leasing	3,697	+/-450	7.6%	+/-0.9
Professional, scientific, and management, and administrative and waste management services	3,384	+/-599	6.9%	+/-1.2
Educational services, and health care and social assistance	14,646	+/-1,115	29.9%	+/-2.1
Arts, entertainment, and recreation, and accommodation, and food services	4,586	+/-773	9.4%	+/-1.6
Other services, except public administration	3,184	+/-590	6.5%	+/-1.2
Public administration	3,128	+/-484	6.4%	+/-1.0
CLASS OF WORKER				
Civilian employed population 16 years and over	48,909	+/-1,547	48,909	(X)
Private wage and salary workers	36,721	+/-1,332	75.1%	+/-2.0
Government workers	8,953	+/-1,025	18.3%	+/-1.9
Self-employed workers in own not incorporated business	3,198	+/-519	6.5%	+/-1.0
Unpaid family workers	37	+/-46	0.1%	+/-0.1

II.C. Housing Profile

In 2006-2008, Abilene city, TX had a total of 46,550 housing units, 9 percent of which were vacant. Of the total housing units, 75 percent was in single-unit structures, 21 percent was in multi-unit structures, and 4 percent was mobile homes. Sixteen percent of the housing units were built since 1990.

In 2006-2008, Abilene had 43,000 occupied housing units - 25,000 (60 %) owner occupied and 17,000 (40 %) renter occupied. Seven percent of the households did not have telephone service, and 4 percent of the households did not have access to a car, truck, or van for private use. Multi Vehicle households were not rare. Forty-two percent had two vehicles and another 14 percent had three or more.

The median monthly housing costs for mortgaged owners was \$1,055, non-mortgaged owners \$423, and renters \$698. Twenty-four percent of owners with mortgages, 13 percent of owners without mortgages, and 53 percent of renters in Abilene city, TX spent 30 percent or more of household income on housing.

Data Set: 2006-2008 American Community Survey 3-Year Estimates

Abilene city, TX, Abilene, TX Metropolitan Statistical Area

Selected Housing Characteristics: 2006-2008

Data Set: 2006-2008 American Community Survey 3-Year Estimates

Survey: American Community Survey

Selected Housing Characteristics	Estimate	Margin of Error	Percent	Margin of Error
HOUSING OCCUPANCY				
Total housing units	46,550	+/-796	46,550	(X)
Occupied housing units	42,539	+/-1,127	91.4%	+/-1.3
Vacant housing units	4,011	+/-592	8.6%	+/-1.3
Homeowner vacancy rate	1.4	+/-0.8	(X)	(X)
Rental vacancy rate	7.8	+/-2.1	(X)	(X)
UNITS IN STRUCTURE				
Total housing units	46,550	+/-796	46,550	(X)

Selected Housing Characteristics	Estimate	Margin of Error	Percent	Margin of Error
1-unit, detached	33,127	+/-978	71.2%	+/-2.0
1-unit, attached	1,919	+/-460	4.1%	+/-1.0
2 units	1,254	+/-333	2.7%	+/-0.7
3 or 4 units	1,965	+/-448	4.2%	+/-1.0
5 to 9 units	2,531	+/-509	5.4%	+/-1.1
10 to 19 units	1,640	+/-385	3.5%	+/-0.8
20 or more units	2,342	+/-420	5.0%	+/-0.9
Mobile home	1,670	+/-397	3.6%	+/-0.8
Boat, RV, van, etc.	102	+/-123	0.2%	+/-0.3
YEAR STRUCTURE BUILT				
Total housing units	46,550	+/-796	46,550	(X)
Built 2005 or later	956	+/-276	2.1%	+/-0.6
Built 2000 to 2004	2,329	+/-460	5.0%	+/-1.0
Built 1990 to 1999	4,214	+/-591	9.1%	+/-1.2
Built 1980 to 1989	7,379	+/-783	15.9%	+/-1.6
Built 1970 to 1979	6,361	+/-736	13.7%	+/-1.6
Built 1960 to 1969	5,898	+/-674	12.7%	+/-1.4
Built 1950 to 1959	11,544	+/-872	24.8%	+/-1.8
Built 1940 to 1949	3,328	+/-503	7.1%	+/-1.1
Built 1939 or earlier	4,541	+/-596	9.8%	+/-1.3
ROOMS				
Total housing units	46,550	+/-796	46,550	(X)
1 room	558	+/-265	1.2%	+/-0.6
2 rooms	2,449	+/-543	5.3%	+/-1.2
3 rooms	3,874	+/-542	8.3%	+/-1.1
4 rooms	9,042	+/-951	19.4%	+/-1.9
5 rooms	13,400	+/-1,017	28.8%	+/-2.1
6 rooms	8,957	+/-635	19.2%	+/-1.4
7 rooms	4,682	+/-529	10.1%	+/-1.1
8 rooms	1,651	+/-326	3.5%	+/-0.7
9 rooms or more	1,937	+/-398	4.2%	+/-0.8
Median rooms	5.0	+/-0.2	(X)	(X)
BEDROOMS				
Total housing units	46,550	+/-796	46,550	(X)
No bedroom	1,168	+/-364	2.5%	+/-0.8
1 bedroom	5,453	+/-692	11.7%	+/-1.5
2 bedrooms	13,007	+/-1,058	27.9%	+/-2.1

Selected Housing Characteristics	Estimate	Margin of Error	Percent	Margin of Error
3 bedrooms	21,368	+/-925	45.9%	+/-2.0
4 bedrooms	4,823	+/-542	10.4%	+/-1.2
5 or more bedrooms	731	+/-262	1.6%	+/-0.6
HOUSING TENURE				
Occupied housing units	42,539	+/-1,127	42,539	(X)
Owner-occupied	25,372	+/-1,021	59.6%	+/-2.0
Renter-occupied	17,167	+/-1,032	40.4%	+/-2.0
Average household size of owner-occupied unit	2.43	+/-0.07	(X)	(X)
Average household size of renter-occupied unit	2.28	+/-0.11	(X)	(X)
YEAR HOUSEHOLDER MOVED INTO UNIT				
Occupied housing units	42,539	+/-1,127	42,539	(X)
Moved in 2005 or later	16,970	+/-1,194	39.9%	+/-2.3
Moved in 2000 to 2004	9,952	+/-776	23.4%	+/-1.9
Moved in 1990 to 1999	7,730	+/-659	18.2%	+/-1.5
Moved in 1980 to 1989	3,061	+/-393	7.2%	+/-0.9
Moved in 1970 to 1979	2,592	+/-327	6.1%	+/-0.7
Moved in 1969 or earlier	2,234	+/-301	5.3%	+/-0.7
VEHICLES AVAILABLE				
Occupied housing units	42,539	+/-1,127	42,539	(X)
No vehicles available	1,867	+/-341	4.4%	+/-0.8
1 vehicle available	16,607	+/-1,136	39.0%	+/-2.4
2 vehicles available	17,900	+/-1,070	42.1%	+/-2.3
3 or more vehicles available	6,165	+/-553	14.5%	+/-1.2
HOUSE HEATING FUEL				
Occupied housing units	42,539	+/-1,127	42,539	(X)
Utility gas	22,287	+/-981	52.4%	+/-2.3
Bottled, tank, or LP gas	378	+/-160	0.9%	+/-0.4
Electricity	19,485	+/-1,147	45.8%	+/-2.1
Fuel oil, kerosene, etc.	169	+/-155	0.4%	+/-0.4
Coal or coke	0	+/-165	0.0%	+/-0.1
Wood	165	+/-101	0.4%	+/-0.2
Solar energy	0	+/-165	0.0%	+/-0.1
Other fuel	15	+/-26	0.0%	+/-0.1
No fuel used	40	+/-51	0.1%	+/-0.1

Selected Housing Characteristics	Estimate	Margin of Error	Percent	Margin of Error
SELECTED CHARACTERISTICS				
Occupied housing units	42,539	+/-1,127	42,539	(X)
Lacking complete plumbing facilities	204	+/-172	0.5%	+/-0.4
Lacking complete kitchen facilities	558	+/-257	1.3%	+/-0.6
No telephone service available	3,082	+/-603	7.2%	+/-1.4
OCCUPANTS PER ROOM				
Occupied housing units	42,539	+/-1,127	42,539	(X)
1.00 or less	41,456	+/-1,141	97.5%	+/-0.9
1.01 to 1.50	775	+/-339	1.8%	+/-0.8
1.51 or more	308	+/-211	0.7%	+/-0.5
VALUE				
Owner-occupied units	25,372	+/-1,021	25,372	(X)
Less than \$50,000	6,639	+/-660	26.2%	+/-2.3
\$50,000 to \$99,999	8,887	+/-656	35.0%	+/-2.2
\$100,000 to \$149,999	5,379	+/-525	21.2%	+/-1.8
\$150,000 to \$199,999	2,139	+/-334	8.4%	+/-1.3
\$200,000 to \$299,999	1,492	+/-322	5.9%	+/-1.3
\$300,000 to \$499,999	591	+/-181	2.3%	+/-0.7
\$500,000 to \$999,999	205	+/-149	0.8%	+/-0.6
\$1,000,000 or more	40	+/-47	0.2%	+/-0.2
Median (dollars)	81,100	+/-3,507	(X)	(X)
MORTGAGE STATUS				
Owner-occupied units	25,372	+/-1,021	25,372	(X)
Housing units with a mortgage	14,176	+/-920	55.9%	+/-2.5
Housing units without a mortgage	11,196	+/-705	44.1%	+/-2.5
SELECTED MONTHLY OWNER COSTS (SMOC)				
Housing units with a mortgage	14,176	+/-920	14,176	(X)
Less than \$300	26	+/-43	0.2%	+/-0.3
\$300 to \$499	634	+/-244	4.5%	+/-1.7
\$500 to \$699	2,132	+/-447	15.0%	+/-2.8
\$700 to \$999	3,743	+/-496	26.4%	+/-3.3
\$1,000 to \$1,499	4,541	+/-608	32.0%	+/-3.8
\$1,500 to \$1,999	2,201	+/-306	15.5%	+/-2.0
\$2,000 or more	899	+/-264	6.3%	+/-1.8
Median (dollars)	1,055	+/-55	(X)	(X)

Selected Housing Characteristics	Estimate	Margin of Error	Percent	Margin of Error
Housing units without a mortgage	11,196	+/-705	11,196	(X)
Less than \$100	58	+/-57	0.5%	+/-0.5
\$100 to \$199	915	+/-278	8.2%	+/-2.4
\$200 to \$299	1,879	+/-306	16.8%	+/-2.6
\$300 to \$399	2,157	+/-318	19.3%	+/-2.6
\$400 or more	6,187	+/-563	55.3%	+/-3.7
Median (dollars)	423	+/-14	(X)	(X)
Housing units with a mortgage (excluding units where SMOCAPI cannot be computed)				
	14,125	+/-920	14,125	(X)
Less than 20.0 percent	6,079	+/-578	43.0%	+/-3.5
20.0 to 24.9 percent	2,844	+/-462	20.1%	+/-2.8
25.0 to 29.9 percent	1,754	+/-310	12.4%	+/-2.0
30.0 to 34.9 percent	1,048	+/-330	7.4%	+/-2.3
35.0 percent or more	2,400	+/-437	17.0%	+/-2.8
Not computed	51	+/-52	(X)	(X)
Housing unit without a mortgage (excluding units where SMOCAPI cannot be computed)				
	11,163	+/-713	11,163	(X)
Less than 10.0 percent	3,891	+/-443	34.9%	+/-3.2
10.0 to 14.9 percent	2,822	+/-445	25.3%	+/-3.5
15.0 to 19.9 percent	1,444	+/-270	12.9%	+/-2.4
20.0 to 24.9 percent	858	+/-238	7.7%	+/-2.1
25.0 to 29.9 percent	650	+/-173	5.8%	+/-1.6
30.0 to 34.9 percent	376	+/-163	3.4%	+/-1.4
35.0 percent or more	1,122	+/-266	10.1%	+/-2.3
Not computed	33	+/-38	(X)	(X)
GROSS RENT				
Occupied units paying rent	16,052	+/-983	16,052	(X)
Less than \$200	257	+/-151	1.6%	+/-0.9
\$200 to \$299	246	+/-135	1.5%	+/-0.9
\$300 to \$499	2,739	+/-519	17.1%	+/-3.1
\$500 to \$749	5,780	+/-715	36.0%	+/-3.9
\$750 to \$999	4,424	+/-693	27.6%	+/-3.8
\$1,000 to \$1,499	1,970	+/-414	12.3%	+/-2.5
\$1,500 or more	636	+/-177	4.0%	+/-1.1
Median (dollars)	698	+/-27	(X)	(X)

Selected Housing Characteristics	Estimate	Margin of Error	Percent	Margin of Error
No rent paid	1,115	+/-284	(X)	(X)
GROSS RENT AS A PERCENTAGE OF HOUSEHOLD INCOME (GRAPI)				
Occupied units paying rent (excluding units where GRAPI cannot be computed)	15,851	+/-995	15,851	(X)
Less than 15.0 percent	1,600	+/-381	10.1%	+/-2.3
15.0 to 19.9 percent	1,884	+/-425	11.9%	+/-2.5
20.0 to 24.9 percent	2,160	+/-503	13.6%	+/-3.1
25.0 to 29.9 percent	1,788	+/-433	11.3%	+/-2.7
30.0 to 34.9 percent	1,335	+/-332	8.4%	+/-2.0
35.0 percent or more	7,084	+/-686	44.7%	+/-3.5
Not computed	1,316	+/-344	(X)	(X)

II.C.1. Persons with Disabilities

The City's 2005-2009 Consolidated Plan addresses housing for persons with disabilities. The plan identifies community organizations that specifically identify the housing stock available to serve persons with disabilities. The Abilene Housing Authority (AHA) provides public housing units for persons with physical disabilities. Public Housing has 37 disabled units occupied and the Housing Authority Housing Voucher Choice Program assists approximately 232 disabled families for a total of 269 served through AHA.

Several private apartment complexes have accessible units for the disabled. Social service organizations work to meet the essential, non-housing needs of the individuals with disabilities:

- Abilene Adult Day Care
- Department of Aging & Disability Services
- Texas Department of Human Services
- Meals on Wheels Plus, Inc.
- AIDS Resources of Rural Texas
- The House that Kerry Built
- Taylor County Veterans Service Office
- Texas Rehabilitation Center

- West Texas Rehabilitation Center

II.C.2. Older Adults

Abilene’s population is aging. AHA has one public housing complex specifically designated for elderly, the Robert Deegan Place, which has 28 one-bedroom units. In addition, the following private residential facilities house Abilene senior citizens:

- Abilene Convalescent Center: Nursing Facility
- Carver Plaza: Independent Living Facility, with 50 HUD Section 202 units
- Christian Village of Abilene: Independent Living Facility
- Coronado Nursing Center: Nursing Facility
- Wisteria Place: Independent Living Facility
- Mesa Springs (operated by Hendrick Retirement): Nursing Facility
- Northern Oaks: Nursing and Rehab Facility
- Spring Season of Abilene: Nursing Facility
- University Place: Independent Living Facility
- Wesley Court: Independent Living, Assisted Living, Nursing Facility
- Windcrest Alzheimer Care Center: Nursing Facility
- Windsor: Independent Living Facility

This combination of dedicated senior housing provided a total of 1,501 living units and nursing beds, with 1,008 (67%) of the units/bed occupied: 715 independent living units, with 473 occupied; 19 assisted living units, with 8 occupied; 767 nursing beds, with 527 occupied.

The City operates five senior citizens centers, which do not directly provide housing but provide numerous services critical to helping Abilene's elderly and frail elderly to remain independent and in their own homes. The senior centers are strategically located throughout the geographic boundaries of the city to promote access to the facilities and programs (See Section II.E Maps):

- Cobb Park, State & Kirkwood
- G.V. Daniel. N. 8th & Treadaway
- Rose Park, S. 7th & Mockingbird
- Sears Park, Ambler & Kirkwood

- Chavez South Park, 1002 Cherry

Combined, the centers served approximately 525 on-site hot lunches as well as meals to homebound seniors. Abilene's senior citizens centers offered transportation, health checks, outreach and referral, job placement assistance, recreation, social activities, and other supportive social services to the elderly. Sixty-eight percent (68%) of the funding for the Abilene senior centers came from City revenues. Federal funds represent 22% of the centers' revenue. Senior citizens who use the services and facilities donate the remainder of the revenue. The program served an average of over 3,410 seniors in Abilene.

The United Way of Abilene operates the 2-1-1 Texas A Call for Help resource center, which provides one-on-one resource assistance for daily activities, such as filling-out forms and maintaining personal paperwork, transportation to medical appointments, financial aid for grocery shopping and services. Numerous other social service providers assist seniors throughout the community. These organizations include Abilene Adult Day Care, Community Care to Aged & Disabled, Meals on Wheels Plus and the Abilene Area Agency on Aging.

II.D. Maps

Maps used by the City as reference points for staff, boards, and councils in matters of community housing are available to the public on the City web site

<http://www.abilenetx.com/PlanningServices/ord.htm>:

- Existing Land Use – City Limits
- Existing Land Use – City Center
- Future Land Use and Development Plan
- Vacant and Undeveloped Land
- ETJ and County Boundaries
- Super Neighborhood Boundaries
- Existing Community Facilities
- Sensitive Development Areas

II.E. Other Relevant Community Housing Information

The demographic parameters of the Abilene community and the needs for individual and family support within LMI households are utilized by public and private community organizations as a basis for

designing services, through needs assessments and other actions of organizational boards and administrations. The study team was able to identify a network of organizations actively attending to LMI housing needs. The size of the community allows for greater knowledge of LMI households, individually and as a whole, than might be found in larger communities. The activities of these organizations are an integral part of assessing community attention to housing issues.

II.E.1. City of Abilene

In its 2009 Action Plan for application of Community Development Block Grant and HOME funds, The City provided funding through programs of the ONS and four community nonprofit organizations. The Plan identified fifteen (15) new households to be assisted with homeownership opportunities. Six (6) new affordable homes were to be built through two Community Development Organizations: Habitat for Humanity, Connecting Caring Communities. More than 100 LMI households were assisted with improved access to housing and housing support services through the City and two community programs: Adult Protective Services Partners program, Abilene Volunteer Weatherization. Local social service providers did not identify a specific need for housing for persons with HIV/AIDS, or for persons with alcohol or other substance abuse problems.

The City Division of Building Inspections has incorporated concepts of universal design in all rebuilds of existing housing to operationalize the State of Texas standards for visitability of community housing by individuals with disabilities.

The City's Planning and Development Services (P&D) staff ensured that up to 50% of CDBG and HOME funds received for rehabilitation activities were spent in targeted neighborhoods through its Single-Family Rehabilitation Program. The three target neighborhoods were designated by City Council action in 1997 and are within the City's Community Development Eligible Areas based on concentrations of ethnic minority and LMI households. The Department of Public Works and Department of Community Services provide attention to the City's infrastructure improvement needs and community centers through capital improvement plans and annual funding.

II.E.2. Abilene Housing Authority (AHA)

The Abilene Housing Authority (AHA) operates five programs to provide a link between public and private housing entities and families needing housing assistance: Low Rent Public Housing, Housing Choice Voucher, Family Self-Sufficiency, Veteran's Affairs Supporting Housing, and the Katrina/Rita

Assistance Program. AHA maintains public information on its programs in print and on its website, with regular reporting on its activities through publicly available newsletters. AHA is active in identifying and qualifying for funding of projects to maintain and enhance its programs.

II.E.3. The Abilene Board of Realtors and Financial Lending Institutions

The Abilene Board of Realtors and financial lending institutions, represented in this study by First Financial Bank Shares, provide regular industry coordinating forums for attention to matters of housing availability, housing quality, and mortgage lending.

II.E.4. The United Way of Abilene

The United Way of Abilene includes assessment of housing as a community focus in its bi-annual “What Matters” survey of community needs and its statement of priority funding through community donor investments. In its 2008 survey, housing ranked # 11 out of 27 community needs surveyed, with #1 being the highest priority. The United Way vision plan, adopted by the Board in 2007, lists “safe and family-friendly neighborhoods” and “independence for senior citizens” as two of its five priority funding areas, with \$87,000 of its 2009 community investment in these areas. United Way provides oversight of Abilene’s 211 Call for Help Center. Call for Help provides the individuals and service providers with a resource listing of 69 local and state-wide resources identifiable under “housing” as a search parameter on the 211 web page.

II.E.5. Community Housing Development Organizations

Abilene has two qualifying Community Housing Development Organizations: Habitat for Humanity and Connecting Caring Communities. These entities extend the City’s attention to new housing units, both through their attention to providing safe and affordable housing and through the involvement of their staff and volunteers on City boards and commissions.

II.E.6. Community Advocacy Organizations

Abilene’s chapters of the League of United Latin American Citizens (LULAC) and National Association for the Advancement of Colored People (NAACP) provide targeted attention to the two primary ethnic minority households in identifying and mobilizing assets in housing needs. Additional ethnic minority support organizations are active in the community, including the Black Chamber of Commerce, Interested Citizens of Abilene North (ICAN), Neighborhoods in Progress (NIP), and Hispanic Leadership

Council. The LULAC chapter has been actively involved in state-wide efforts to bring attention to housing needs for Hispanic households. NIP has provided past construction of multi-family housing.

II.E.7. Community Volunteer Groups

The Abilene community has numerous volunteer groups that provide assistance to LMI households and special needs populations in maintaining safe housing through “clean-up, paint-up, fix-up” type projects. The Dyess Air Force Base “We Care Team” is active year-round in meeting home repair and maintenance needs in the community, with Dyess personnel volunteering time and materials. Churches, individually and through cooperative efforts, spend weekends volunteering time and materials for housing repairs and maintenance needs presented by the community. Businesses and civic groups support housing projects through donated materials, volunteers and financial resources. Abilene’s three universities involve students, faculty and staff in community service days, focused on neighborhood projects identified in cooperation with the City and nonprofit organizations serving LMI families and special populations.

SECTION III. EVALUATION OF JURISDICTION’S CURRENT FAIR HOUSING LEGAL STATUS

Evaluation of the City’s fair housing legal status included review of complaints, compliance reviews and/or discrimination suits for the five-year period ending June 30, 2009, with the following City and community programs: ONS, City of Abilene Planning and Zoning (PNZ), Abilene Housing Authority, and the Abilene office of Legal Aid of Northwest Texas.

III.A. Fair Housing Complaints or Compliance Reviews

The City reported no filings of fair housing complaints or the conduct of compliance reviews through the City’s housing compliance officer, or through HUD, for the five-year period ending June 30, 2009.

III.B. Fair Housing Discrimination Suits Filed by the Department of Justice or Private Plaintiffs

Neither the City nor HUD reported filing of fair housing discrimination suits by the department of justice or private plaintiffs during the five-year period ending June 30, 2009.

Data provided by the Abilene Managing Attorney, Legal Aid of Northwest Texas on private plaintiff applications identified 472 applications from Taylor County residents for assistance in housing law cases for the five-year period ending June 30, 2009. The database does not filter the cases by city within its catchment area, but estimates provided by the program are that probably more than 90% are city of Abilene cases. Case information is maintained in five analytical categories related to housing:

	Number	Percent
Public Housing	17	3.60
Home ownership	130	27.54
Private landlord-tenant	302	63.98
Mortgage foreclosure	4	0.85
Other housing	19	4.03
Total Applications	472	

Of the 472 Legal Aid housing assistance applications:

- 9 remained open as of June 30, 2009
- 182 involved advice only
- 139 involved brief services provided, usually involving preparation of some sort of documents
- 52 were settled or went to court
- 5 involved extended service but did not resolve the matter
- 85 were declined representation or the client never came back

While not necessarily matters of discrimination in fair housing choice, public records of The City Planning and Zoning Board indicate a review of 13 matters of pending litigation with counsel in executive session during the period July, 2005 through June, 2009. P&Z board minutes do not reflect details of legal issues.

IV. IDENTIFICATION OF IMPEDIMENTS TO FAIR HOUSING CHOICE

In identifying and assessing non-litigation community practices identifiable as impediments to fair housing choice, the study team gathered data from public and private organizations identified by the public as resources for addressing issues of housing. Using a “three-tier” data collection methodology, the team conducted community forums with homeowners, social service providers and housing professionals (Tier 1), engaged representatives of community organizations identified by the public as resources in addressing impediments to fair housing in individual interviews (Tier 2), and reviewed statistical and qualitative documents from local, state and national resources related to Abilene SMSA housing practices (Tier 3). Details of the methodology used within each of the three tiers is contained in Section V of this report.

Through public forums, the study team identified five “Community-Defined Issues” that became the focal points for the community resource interviews and evaluation of documents related to Abilene SMSA.

Community-Defined Issue I: Community understanding of the roles, rights, and responsibilities of the City, property owners and residents in matters of property rights and maintenance, including avenues of remedy when issues arise;

Community-Defined Issue II: Responsiveness of landlords to issues of property repair and maintenance in single-family and multi-family housing units;

Community-Defined Issue III: Quality of neighborhoods as a factor in perceived availability of affordable housing choices;

Community-Defined Issue IV: Attention to quality controls on real estate sales and rental activities for sellers/landlords not affiliated with professional housing associations, housing authority, or other community housing entities having required standards of conduct.

Community-Defined Issue V: Access to financial resource programs to mitigate the costs of home ownership, renting, and property maintenance.

The study team identified the relationship of the five community-defined issues as perceived impediments to each of the specified HUD AI standards. Community-defined issues may appear under more than one AI standard:

IV.A. Public Sector

Four of five community-defined issues involved practices of governmental and governmentally-supported organizations. The issues are cited as a group and again under the applicable AI standard; issues may appear under more than one standard. Assessment of public sector issues is contained in Section V of this report.

Community-Defined Issue I: Community understanding of the roles, rights, and responsibilities of the City, property owners and residents in matters of property rights and maintenance, including avenues of remedy when issues arise.

Community-Defined Issue III: Quality of neighborhoods as a factor in perceived availability of affordable housing choices.

Community-Defined Issue IV: Attention to quality controls on real estate sales and rental activities for sellers/landlords not affiliated with professional housing associations, housing authority, or other community housing entities having required standards of conduct.

Community-Defined Issue V: Access to financial resource programs to mitigate the costs of home ownership, renting, and property maintenance.

IV.A.1. Zoning and Site Selection

Community-Defined Issue I: Community understanding of the roles, rights, and responsibilities of the City, property owners and residents in matters of property rights and maintenance, including avenues of remedy when issues arise

IV.A.2. Neighborhood Revitalization, Municipal and Other Services, Employment-Housing-Transportation Linkage

Community-Defined Issue III: Quality of neighborhoods as a factor in perceived availability of affordable housing choices.

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

Community-Defined Issue V: Access to financial resource programs to mitigate the costs of home ownership, renting, and property maintenance.

IV.A.4. Sale of Subsidized Housing and Possible Displacement

Community-Defined Issue IV: Attention to quality controls on real estate sales and rental activities for sellers/landlords not affiliated with professional housing associations, housing authority, or other community housing entities having required standards of conduct.

IV.A.5. Property Tax Policies

Community-Defined Issue I: Community understanding of the roles, rights, and responsibilities of the City, property owners and residents in matters of property rights and maintenance, including avenues of remedy when issues arise.

IV.A.6. Planning and Zoning Boards

Community-Defined Issue I: Community understanding of the roles, rights, and responsibilities of the City, property owners and residents in matters of property rights and maintenance, including avenues of remedy when issues arise.

IV.A.7. Building Codes (Accessibility)

Community-Defined Issue I: Community understanding of the roles, rights, and responsibilities of the City, property owners and residents in matters of property rights and maintenance, including avenues of remedy when issues arise.

IV.B. Private Sector Lending Policies and Procedures

Two of five Community-Defined Issues identified perceived impediments to fair housing choice in HUD specified areas of private sector responsibility. The issues are cited as a group and again under the applicable AI standard; issues may appear under more than one standard. Assessment of private sector lending policies and procedures is contained in Section V of this report.

Community-Defined Issue IV: Attention to quality controls on real estate sales and rental activities for sellers/landlords, especially those not affiliated with professional housing associations, housing authority, or other community housing entities having required standards of conduct.

Community-Defined Issue V: Access to financial resource programs to mitigate the costs of home ownership, renting, and property maintenance.

IV.C. Public and Private Sector

Three of five Community-Defined Issues identified perceived impediments to fair housing choice in HUD specified areas of joint Public and Private Sector responsibility. The issues are cited as a group and again under the applicable AI standard; issues may appear under more than one standard. Assessment of public and private sector issues is contained in Section V of this report.

Community-Defined Issue I: Community understanding of the roles, rights, and responsibilities of the City, property owners and residents in matters of property rights and maintenance, including avenues of remedy when issues arise;

Community-Defined Issue II: Responsiveness of landlords to issues of property repair and maintenance in single-family and multi-family housing units;

Community-Defined Issue IV: Attention to quality controls on real estate sales and rental activities for sellers/landlords, including those not affiliated with professional housing associations, housing authority, or other community housing entities having required standards of conduct.

IV.C.1. Fair Housing Enforcement

One of five housing issues identified in public forums addressed the need for greater attention to fair housing enforcement.

Community-Defined Issue IV: Attention to quality controls on real estate sales and rental activities for sellers/landlords, including those not affiliated with professional housing associations, housing authority, or other community housing entities having required standards of conduct.

IV.C.2. Informational Programs

Two of five housing issues identified in public forums addressed matters of informational programs.

Community-Defined Issue I: Community understanding of the roles, rights, and responsibilities of the City, property owners and residents in matters of property rights and maintenance, including avenues of remedy when issues arise;

Community-Defined Issue II: Responsiveness of landlords to issues of property repair and maintenance in single-family and multi-family housing units.

IV.C.3. Visitability in housing

Two of five housing issues identified in public forums addressed suitability of access in housing for persons with disabilities.

Community-Defined Issue III: Quality of neighborhoods as a factor in perceived availability of affordable housing choices.

Community-Defined Issue V: Access to financial resource programs to mitigate the costs of home ownership, renting, and property maintenance.

IV.C.4. Actions to Remedy Determination of Unlawful Segregation or Other Housing Discrimination

One of five housing issues identified in public forums addressed the need for taking actions in response to determinations of unlawful housing actions.

Community-Defined Issue I: Community understanding of the roles, rights, and responsibilities of the City, property owners and residents in matters of property rights and maintenance, including avenues of remedy when issues arise

V. ASSESSMENT OF CURRENT PUBLIC AND PRIVATE FAIR HOUSING PROGRAMS AND ACTIVITIES IN THE JURISDICTION

All information assessed within the current study included (1) comments from five public forums in targeted community areas identified by the City as focal points for participation of all citizens, especially those within LMI and ethnic minority households, and public forums for social service providers and housing professionals, (2) interviews with community entities identified in public forums as resources for information and assistance in addressing issues of fair and affordable housing, (3) documents containing relevant qualitative and quantitative data on Abilene as an SMSA, as well as those that identified activities of community programs.

V.A. Public Forum Summary and Assessment

Assessment of current Abilene public and private fair housing practices began with citizen participation in open-invitation community forums to build a collective perception of issues related to systemic impediments of policy or practices related to availability and accessibility of housing for renters and home owners, availability of information on the housing market and on avenues of legal recourse for addressing issues of housing, and messages from the public to City officials. Each forum was publicized through newspaper announcements and through targeted mailings to community census tracts identified as having concentrations of low/moderate income households and/or ethnic minority households.

Each of the following questions was considered individually in all forums using computer-based seminar presentation technology, with responses recorded by two members of the study team. Each question was prefaced with the orientation phrase, "Based on your experience and what you have heard".

Following the completion of the seven community forums, the study team grouped responses from all forums into summary themes as a basis for assessing public perception of AI issues. Forum questions and summary response themes are:

Question: How would you describe the availability and accessibility of affordable housing for Abilene residents (citizens of Abilene)?

Responses:

- Deposits have increased
- Increased apartment prices
- Lack of low/moderate and decent affordable homes in safe neighborhoods.

Question: Housing Owners - What are the most serious issues you deal with as a homeowner in Abilene?

Responses:

- **Taxes-** Education about types of taxes & how apply
- **Costs of keeping up property-**
 - Landlords- Tenants not always maintaining property in good state of maintenance
 - Homeowners- Cost of electricity and repairs
- **Codes/requirements-**
 - Requirements that licensed workers are required for improvements even in own home.
 - City codes for what people have on their own property- e.g., parked cars.

Question: Renters - What are the most serious issues you deal with as a property renter in Abilene?

Responses:

- **Management [Repairs/Inspection]-**
 - Repairs by absentee landlords
 - Keeping adequate maintenance persons available
 - Not using licensed plumbers/repairmen (even though it is required).
 - City inspector not conducting thorough evaluation of issue.

Question: What kinds of problems are people in Abilene encountering (experiencing) as they seek housing?

Responses:

- **Deposits** (increased cost)-
 - Some deposit increases for either socioeconomic status or race.
 - Not a lot of flexibility
- **Safety-** affordable housing not always available for consumer looking for safe area (especially young families)
- **Income-**

- Costs of major improvements raise rent to an extent many cannot afford, preventing landlords from making necessary improvements.
- Income is a factor, but housing is available if renter/buyer can afford it
- **First-time Homebuyers-**
 - Knowledge- need to know where to go to start ownership process (need a better way to get out info).
 - Need for face-to-face assistance from local lending/banking institutions
 - Lack of Options- affordable houses, but few options that fit needs/wants, e.g., neighborhood choice, size, features, established neighborhoods in city rather than new subdivisions

Question: What would you tell someone to do if they wanted information on affordable housing in Abilene?

Responses:

- **General comments-**
 - Definition of affordable housing is different for various people
 - Affordability is different than decent housing.
- **Rental property-**
 - Ask realtor to provide names of trusted landlords/complexes
 - Can call realtor to find out average rent rates
 - Board of Realtors has link online.
 - HUD: Section 8 Supervisor, HUD web sites
 - Call Housing Authority
- **Buyers-**
 - Chamber of Commerce -they have basic information about the Abilene area.
 - Call a realtor
 - Look online at houses for sale.
 - Programs with the ONS (First-time Homebuyer Program)

Question: What would you tell someone to do if they believed their legal rights were being compromised by experiences related to their housing situation?

Responses:

- **Contact:**
 - Attorney
 - City Hall
 - Realtors Association
 - 211 a Call for Help
 - Legal Aid
 - Justice of the Peace
 - Housing Authority
 - Have them check to see if they really are having their rights violated

Question: Are there any policies or practices that you believe are negatively impacting Abilene citizens' access to adequate and affordable housing?

Responses:

- **Practices-**
 - Houses/apartments left in bad state (e.g., landlords not using deposit money to replace carpets when soiled/ruined)
 - No provisions/exceptions for health problems for public housing residency
 - Practice of not condemning a house when occupied, i.e., if a vacant house is not called into the City, a landlord can continue to rent and get someone in to keep the property from condemnation.

- **Policies - Zoning/Permitting-**
 - Full disclosure of ownership/control of land use for a given property, i.e., set-backs, easements.
 - Rights of ownership, e.g., "the rights we think we have that we don't have"
 - Zoning – developers building housing in outlying areas due to zoning restrictions within city limits

- **Policies - Credit Eligibility/Requirements-** Relationship between credit and housing costs - insurance, utilities, bank loans – causes rate increases to be barriers.

Question: Is there anything else decision-makers need to know as they work to provide adequate and affordable housing for the citizens of Abilene?

Responses:

- Find ways for helping homeowners/landlords to make improvements
- Keep inspection fees down
- Establish incentives for development of homes that are more affordable in existing areas as well as new areas on the edge of town
- Develop ways of keeping landlords accountable to the quality of housing, regardless of the area in town
- Abilene has an ample amount of housing available, but not distributed evenly across all areas of the city.
- There are affordable homes in Abilene within a broad range of income, but not with all desired renter/homeowner features.

V.B. Community Resource Organization Interviews:

From the responses generated in community forums, the study team developed five interrelated themes related to perceived impediments to fair housing to guide investigation of community response:

Community-Defined Issue 1: Community understanding of the roles, rights, and responsibilities of the City, property owners and residents in matters of property rights and maintenance, including avenues of remedy when issues arise;

Community-Defined Issue 2: Responsiveness of landlords to issues of property repair and maintenance in single-family and multi-family housing units;

Community-Defined Issue 3: Quality of neighborhoods as a factor in perceived availability of affordable housing choices;

Community-Defined Issue 4: Attention to quality controls on real estate sales and rental activities for sellers/landlords not affiliated with professional housing associations, housing authority, or other community housing entities having required standards of conduct.

Community-Defined Issue 5: Access to financial resource programs to mitigate the costs of home ownership, renting, and property maintenance.

Using the categorical responses from public forums and relevant areas from the HUD AI Planning Guide, the study team built individualized interview topics for community resource organizations identified in the forums and for ethnic minority advocacy organizations active in the Abilene area. Each interview consisted of a review the community forum questions and the HUD developed standards related to public housing practices, private housing practices, or public/private housing practices relevant to the services provided by the organization. In addition to responding to forum questions and HUD AI standard, each organization was asked to provide public information documents published by the organization.

The study team coded organizational responses by the AI standards for “public sector”, “Private sector lending policies and procedures” and “public and private sector” issues as presented in the “Fair Housing Planning Guide” to provide an assessment summary.

V.B.1. Public Sector

Organizational assessments for public sector AI issues were conducted with the City Department of Planning and Development Services and the Abilene Housing Authority.

Zoning and Site Selection

Community-Defined Issue I: Community understanding of the roles, rights, and responsibilities of the City, property owners and residents in matters of property rights and maintenance, including avenues of remedy when issues arise.

The City provides resource support to the public in understanding and resolving matters of zoning and housing site selection through current public information documents supported by accessible personnel. Resource information and public assistance in matters of zoning and site selection is provided through Department of Planning and Development Services. The departmental web site, <http://www.abilenetx.com/Plan&DevDept/index.htm> provides contact information, a description of each of its divisions, and a menu for information on specific aspects of the City's resources related to zoning, housing sites, and matters related to City oversight of housing sites.

The Planning and Development Services Department encompasses a variety of functions, which all relate to development and quality of life in the community. Divisions within the department include Planning Services, Building Inspections, Neighborhood Initiatives, and Community Enhancement.

Planning and Zoning

The Planning Division manages long range and current planning issues facing the community. The Department staff is called upon to work in several different areas of planning including land use planning, transportation planning, historic preservation, and the development of customized plans to assist residents in their efforts of neighborhood revitalization. Staff has also been working to create new standards for community enhancement. These will be designed to improve sidewalks, landscaping, sign clutter, and the community's general appearance. Staff works directly with the Planning and Zoning Commission on rezoning and plats, with the Board of Adjustment on variances and special exceptions to the zoning regulations, and with the Landmarks Commission on historic preservation issues. The Department also coordinates all site plan review and development in general. It is housed with the Building Inspection Department in the Development Service Center in order to facilitate permit processing and questions from the public. The Development Service Center is located on the first floor of City Hall.

Building Inspection Services

This Division enforces the City's adopted building codes and other standards for construction. Specially qualified personnel work with contractors before, during, and after construction to ensure the safety and quality of buildings.

ONS

The ONS consists of staff from the Neighborhood Initiatives Division and the Planning Services Division. Staff is responsible for administering two federal grants: the Community Development Block Grant (CDBG) and the Home Investment Partnerships grant (HOME), and assists in developing neighborhood plans.

The Planning and Development Services has three continuing goals for Fiscal Year 2001-2002 and beyond. Each goal shall be advanced during the coming year with a set of Strategic Management Objectives. With each accomplishment, the Department fulfills its commitment to the City value of continuous improvement.

Community Enhancement

This Division encompasses Code Compliance, Condemnation, Animal Services, Sanitation, and Keep Abilene Beautiful. It was created in 2005 in order to provide more convenient and timely service to the public. The following Email subscription lists are maintained for public access to current information:

- Abilene Police Department Crime Report
List Name: crimereport
Frequency: Weekdays
Synopsis: Subscribers to this email list will receive information regarding crimes that have occurred in Abilene within the last 24 hours.
- Abilene Roundup Newsletter
List Name: abileneroundup
Frequency: Monthly
Synopsis: Subscribers to this email list will receive a monthly citizen newsletter that contains information about City events, programs, and services.
- City News Release List
List Name: news
Frequency: Periodic, as events occur
Synopsis: Subscribers to this email list will receive City news releases (information about City services, events, programs, etc.) generally intended for use by members of the media to be published or broadcast for the public. Under normal circumstances, subscribers may receive

two or three emails per day. When the City needs to communicate emergency information with the public, subscribers could receive 20-30 emails in a day.

- Neighborhood Watch

List Name: neighborhoodwatch

Frequency: Periodic, as events occur, or as needed to disseminate information to Watch groups

Synopsis: Subscribers to this email list will receive information related to Neighborhood Watch activities, upcoming events or meetings, and crime-related issues of which neighborhood watch groups need to be aware.

- Notice of Meetings for City Council and City Boards

List Name: agendas

Frequency: Periodic, as Council and boards meet

Synopsis: Subscribers to this email list will receive notification of posted Notice of Meetings for City Council and other City Boards. The notices of meetings are posted for 72 hours prior to the meeting.

- Planning

List Name: planning

Frequency: Periodic, as needed to disseminate information to interested groups or individuals -- see synopsis

Synopsis: Subscribers to the Planning list will receive one or more updates per month on development related issues in Abilene including links to specific information on the Planning Web page for such things as Planning and Zoning Commission, Landmarks Commission and Board of Adjustment agendas, minutes, packets and related items. The monthly mailing may also include a "newsletter" describing recent and upcoming Planning activities, changes to development regulations or processes, and other general information of interest regarding urban planning.

Other periodic mailings will be sent to notify subscribers of specific events such as special meetings and public hearings regarding Planning-related items, surveys pertaining to Planning issues, and other opportunities to participate in the Planning

Neighborhood Revitalization, Municipal and Other Services, Employment-Housing-Transportation Linkage

Community-Defined Issue III: Quality of neighborhoods as a factor in perceived availability of affordable housing choices.

The Abilene Metropolitan Area Transportation Improvement Program for Fiscal Years 2008 – 2011 acknowledged and committed responsive attention to issues of employment-housing-transportation usage. The report cites the inability of the regularly scheduled transit service to fully serve persons requiring access to jobs as a continued focus of much community concern. Abilene CityLink public transportation provides a special extended hours service and has added daytime route to help address the commuting needs of those who are without personal transportation. The special service has been well used and many comments have been received commending the service and favoring its continuation. The 2005-2009 Consolidated Plan and component one-year plans identify transportation as a priority service for HUD funding. Public transportation has been funded in each of the five years of the current consolidate plan.

Community citizens have commented favorably on the performance and customer service standards of CityLink. Citizens have emphasized the necessity for both the scheduled service and the demand-response service for persons with special needs. Citizens have particularly identified a desire for expansion of the service capacity of the demand-response service.

Citizen comments have also been received concerning the condition of many CityLink vehicles. Many vehicles in the fleet, both vans and buses, are beyond their regular service life. CityLink continues a vigorous capital maintenance program to keep vehicles in service but also continues to pursue the replacement of outdated fleet vehicles.

The proposed programming for CityLink includes routine ongoing expenses, including operations, planning, capital maintenance expenses, and minor capital expenses. The Abilene TIP does not include funds for the Job Access/Reverse Commute (JARC) program as these funds will now be programmed for small metropolitan areas through a statewide programming process.

All proposed projects are evaluated for potential impacts on minority and low-income populations. Both positive and negative impacts are considered. Extra care is taken in the project evaluation and public participation processes when projects are likely to directly impact minority or low-income populations. Projects with a disproportionate negative impact on minority populations are avoided

to the maximum extent possible. Care is taken to ensure that minority and low-income have an equitable opportunity to benefit from the transportation system.

The Access-to-Jobs program of the City uses CDBG funds to match other federal funds to expand the City transit service, CityLink, for the purpose of enabling low-income persons and persons on public assistance to access employment. Previously, CityLink operated until 6:00 p.m. With lack of transportation cited as one of the main obstacles to persons seeking entry-level jobs that entail evening work hours, the program expands curbside transit service to this population until as late as 11:00 p.m. Clients will be screened for the program through an intake process documenting household income, race/ethnicity, and purpose of transportation utilization.

The adopted outcome measurement for transportation linkage states that thirty-eight hundred persons will have access to expanded transportation for the purpose of creating economic opportunity.

Both the Abilene Community Excellence Report and the Comprehensive Land Use Plan also acknowledge and discuss in detail the issue of quality neighborhoods and the importance of the enhancement of the physical environment of Abilene and its effects on neighborhood revitalization, economic development, safety and security.

The City adopted a Community Services and Facilities Goal stating that the City will provide community facilities and services (fire, police, health and safety, schools, etc.) that efficiently and fairly serve the community. There are over 30 strategies addressing roadways, mobility (public transportation, bicycling, walking), airport, expansion of infrastructure services, parks recreation, and open space. The City will continue to support this goal and the objectives through development, maintenance, promotion and education. Due to continued reductions in funding and increasing Section 108 debt service, the City has found it necessary to remove the sidewalk rehabilitation program from the CDBG funding budget. The City will look to other sources to fund the sidewalk rehabilitation program.

The Abilene community has an effective social services delivery system for partnerships with the City to achieve its adopted goals for the community. Both the City and community social services representatives expressed strong commitment to the maintenance and further development to a

strong City/social service provider network. This commitment is evident in the City's provision of funding to community providers through its annual CDBG/HOME planning process for the period 2005-2009 and its proposed plan for 2010-2014.

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

Community-Defined Issue V: Access to financial resource programs to mitigate the costs of home ownership, renting, and property maintenance.

The Abilene Housing Authority (AHA) operates three financial resource programs for qualifying households to provide housing options.

AHA Low Rent Public Housing is a project-based rental assistance program. Total Public Housing Units: 213 60: 1 BR (4 for Disabled) 73: 2 BR (6 for Disabled) 51: 3 BR (8 for Disabled) 29: 4 BR.

Qualifying families must be:

- Determined income eligible,
- Not owe any monies to any Public Housing Authorities, and
- Pass Suitability/Rental History criteria, and
- Drug offense exclude participation for 3 years, and
- Felony offense exclude participation for 5 years, and
- Pass local and state criminal background check, and
- Not been convicted of manufacture or distribution of methamphetamines on any federally funded housing property/program, and
- Not subject to a lifetime registration as a sex offender.

**Annual Income Limits By Family Size
for Low Rent Public Housing
80% Median Income
(2009)**

Single Person	\$28,500
Family of 2	\$32,500
Family of 3	\$36,650
Family of 4	\$40,700
Family of 5	\$43,950
Family of 6	\$47,200
Family of 7	\$50,450
Family of 8	\$53,700

Housing options available through AHA the low rent public housing program include:

- 213 Units Available (38 units recently renovated through CIAP)
- Average lease up 98% (FY 2009)
- All PHA Units Must Pass an Annual HUD Uniform Inspection
- Approximate current waiting list – 225 applicants
- Approximate waiting list by bedroom size:
 - 1 bedroom 18-24 months
 - 2 bedroom 2-4 months
 - 3-4 bedroom 1-3 months

The Abilene Housing Authority has four **Low-income Public Housing (LIPH)** complexes with a total of 213 public housing units.

- The Earl Williams/Pioneer Facility was built in 1980 and serves families and those with disabilities. The facility contains 75 units composed of twenty-six 1BR, twenty-nine 2BR (2 for Disabled), fourteen 3BR (2 for Disabled), and six 4BR.

- The Vogel (B) Facility was built in 1984 and serves families and those with disabilities. The facility contains 36 units composed of three 1BR (1 for Disabled), seventeen 2BR (1 for Disabled), ten 3BR (3 for Disabled), and six 4BR.
- The Vogel (D) Facility was built in 1984 and serves families and those with disabilities. The facility contains 36 units, with three 1BR (1 for Disabled), seventeen 2BR (1 for Disabled), eleven 3BR (3 for Disabled), and five 4 BR.
- The Riviera Facility was built in 1974 and serves families and those with disabilities. The facility contains 38 units, with ten 2BR (2 for Disabled), sixteen 3BR, and twelve 4BR.
- The Robert Deegan Place Facility was built in 1984 and serves the elderly and those with disabilities. The facility contains twenty eight 1BR units (2 for Disabled).

Demographics of the APA residents in Low Income Public Housing is indicative of the pattern that constitutes the focus of APA.

- Of the 167 families living in public housing, 45 are White, 75 are Hispanic, 35 are Black, and 12 are Other.
- 16% of all families in public housing are disabled;
- 31% of all families in public housing residents are elderly;
- 71% of the families in public housing are families with children
- 100% of all public housing households are \leq 30% MFI income

APA does not anticipate any losses to the public housing inventory for any reason, including losses through public housing demolition or conversion to home ownership.

Other non-routine public housing improvements completed in the recent past consisted of the following:

- Construction of retaining walls through out the site to prevent further soil erosion, and major repair to foundation and brick walls at two of the PHA sites
- Replacement of water heaters in approximately 100 units
- Installation of new central cooling units at 3 PHA sites (75 for Earl Williams-Pioneer, 72 at Vogel and 38 at Deegan). This included the removal of existing evaporative coolers.

- Purchase and installation of approximately 40 refrigerators due to age and condition of existing refrigerators
- Installation of new interior doors at Vogel (closets, bedrooms, bathrooms).

An additional non-routine improvement contracted in 2005 was the resurfacing of resident parking lots at the Earl Williams/Pioneer facility, both Vogel facilities and the Riviera facility.

AHA Housing Choice Voucher Program (HVA - formerly Section 8) of the Abilene Housing Authority is a tenant based rental assistance program in which families may live anywhere in the AHA catchment area, which includes the counties of Taylor, Callahan, and Jones. Qualifying families must be:

- Determined income eligible
- Free of debt to any Federally funded housing program, and
- Drug offenses exclude participation for 5 years, and
- Felony offenses exclude participation for 5 years, and
- Pass a local and state criminal background check, and
- Not been convicted of manufacture or distribution of methamphetamines on any federally funded housing property/program. And
- Not subject to a lifetime registration as a sex offender.

Abilene Housing Authority (AHA) Payment Standards for 2009, Effective 1/1/09

AHA Payment Standards = 100% of HUD published Fair Market Rent (FMR)

Bedroom Size	0 Bdrm	1 Bdrm	2 Bdrm	3 Bdrm	4 Bdrm
Callahan, Jones, and Taylor Counties					
	\$ 474	\$ 499	\$ 629	\$ 819	\$ 1036

Annual Income Limits by Family Size and County for Housing Choice Voucher, 50% Median

Income for Callahan, Jones and Taylor Counties

Single Person	\$17,800
Family of 2	\$20,350
Family of 3	\$22,900
Family of 4	\$25,450

Family of 5	\$27,500
Family of 6	\$29,500
Family of 7	\$31,550
Family of 8	\$33,600

Of the 892 assisted with Section 8 vouchers in 2008:

- 358 are White, 263 are Hispanic, 264 are Black and 7 are Other.
- 22.42% of all families receiving Section 8 assistance are disabled
- 12.56% of all families receiving Section 8 assistance are elderly
- 62.11% of all families receiving Section 8 assistance are families with children
- 100% of all families receiving Section 8 assistance are \leq 30% MFI
- 11.99% are male head of household
- 88.01% are female head of household

AHA Family Self Sufficiency (FSS) provides financial support for households where the head of the household is actively engaged in formal activities and the household is currently enrolled in the housing choice voucher program.

Family Self-Sufficiency Program Requirements:

- Same qualifications as HCV.
- Sign a five (5) year contractual agreement to either stay in school or work fulltime, and
- Must have at least one child under the age of eighteen residing in the household, and
- Must be receiving housing assistance through the HCV program, and
- Escrow Account

Family Self Sufficiency Successes

FSS participants completing their goals have received escrow checks in amounts up to \$15,000. The money they received from their escrow accounts have been used to pay down debts, closing cost on a home, down payment on a car, and much more.

Sale of Subsidized Housing and Possible Displacement

Community-Defined Issue IV: Attention to quality controls on real estate sales and rental activities for sellers/landlords not affiliated with professional housing associations, housing authority, or other community housing entities having required standards of conduct.

AHA has not experienced and does not anticipate any losses to the public housing inventory for any reason, including losses through public housing demolition, conversion to home ownership, or net reduction in voucher housing.

Property Tax Policies

Community-Defined Issue I: Community understanding of the roles, rights, and responsibilities of the City, property owners and residents in matters of property rights and maintenance, including avenues of remedy when issues arise.

The Taylor County Appraisal District provides public information on its website matters of taxation, including forms and regulatory references, <http://www.taylor-cad.org/>, as evidences in this summary:

Updated April 15, 2010

Application/ Forms	Property Tax Code Reference
Exemptions	
Homestead Exemption	Residence Homestead Section 11.13
Disabled Veteran's Exemption	Disabled Veterans Section 11.22
Special Appraisal	
Agricultural Appraisal	Definitions of Agricultural Land Section 23.51
Renditions	
Personal Property Rendition	Rendition Generally Section 22.01
General Real Estate Rendition	Rendition Generally Section 22.01
Special Inventory	
Rendition of Real Property Inventory	Inventory Section 23.12
Dealer's Motor Vehicle Inventory Declaration / Confidential	Dealer's Motor Vehicle Inventory; Value Section 23.121
Dealer's Motor Vehicle Inventory Tax Statement / Confidential	Prepayment of Taxes by Certain Taxpayers Section 23.122
Dealer's Vessel, Trailer and Outboard Motor Inventory Declaration / Confidential	Dealer's Vessel and Outboard Motor Inventory: Value Section 23.124
Dealer's Vessel, Trailer and Outboard Motor Inventory Tax Statement / Confidential	Prepayment of Taxes by Certain Taxpayers Section 23.125

Dealer's Heavy Equipment Inventory Declaration	Dealer's Heavy Equipment Inventory: Value Section 23.1241
Dealer's Heavy Equipment Inventory Tax Statement	Prepayment of Taxes by Heavy Equipment Dealers Section 23.1242
Retail Manufactured Housing Inventory Declaration	Retail Manufactured Housing Inventory: Value Section 23.127
Retail Manufactured Housing Inventory Tax Statement	Prepayment of Taxes by Manufactured Housing Retailers Section 23.128

ARB - Appraisal Review Board

[Notice of Protest](#)

[Right of Protest Section 41.41](#)

Collections Forms

[Application for Tax Refund](#)

[Collections and Delinquency Section 31a](#)

[Tax Deferral Affidavit](#)

[Collections and Delinquency Section 31a](#)

For a complete list of forms and applications visit the [Texas Window on State Government](#) Web site.

Planning and Zoning Boards

Community-Defined Issue I: Community understanding of the roles, rights, and responsibilities of the City, property owners and residents in matters of property rights and maintenance, including avenues of remedy when issues arise.

The City provides the public with reference information and ordinance citation for property aspects governed by code and subject to enforcement:

<http://www.abilenetx.com/PlanningServices/ord.htm>. Available documents are listed for individual property standards and community infrastructure:

- [Land Development Code](#)
(Adopted 4-22-2010, Effective 06-01-2010)
- Plan Thoroughfare
- [Sidewalk Design Standards](#)
- [Dumpster Pad and Enclosure Design Guidelines](#)
- **Informational Brochures**
 - [Plat Handout](#)
 - [Airport Zoning Development Permit](#)
 - [Fences, Walls, and Hedges in Residential Areas](#)
 - [Off-street Parking Regulations](#)
 - [Carports and Patio Covers](#)
 - [RV and Trailer Parking](#)

[Residential Accessory Buildings](#)

[Home Occupations](#)

[Garage Sales](#)

[Semi Parking Regulations](#)

[Zoning District Information](#)

- Comprehensive Plan and Planning Maps

[Comprehensive Plan](#)

[Existing Land Use: City Limits Map \(pg. 10-11\)](#)

[Existing Land Use: City Center Map \(pg. 12-13\)](#)

[Future Land Use Development Plan \(pg 16-17\)](#)

[Vacant and Undeveloped Land \(pg 24-25\)](#)

[ETJ and County Boundaries \(pg 40-41\)](#)

[Super Neighborhood Boundaries \(pg 58-59\)](#)

[Existing Community Facilities \(pg 68-69\)](#)

[Sensitive Development Areas \(pg 80-81\)](#)

Building Codes (Accessibility)

Community-Defined Issue I: Community understanding of the roles, rights, and responsibilities of the City, property owners and residents in matters of property rights and maintenance, including avenues of remedy when issues arise.

Documents, diagrams, specifications, permits needed, licensing requirements, construction guidelines, procedures, installation manuals, checklists and other public information are available from the Building Inspection Division.

- [New Single Family Building Permit B1](#)
- [Residential Remodeling and Additions B2](#)
- [Roofing Information B3](#)
- [Homeowners Helpful Checklist B4](#)
- [Concrete Foundations B5](#)
- [Pier and Beam Foundations B6](#)
- [Span Tables B7](#)
- [Residential Stairway B8](#)
- [Brick Veneer Footing B9](#)
- [Contractor Licensing B10](#)
- [Contractor Registration B11](#)
- [New Commercial Building B12a](#)
- [Commercial Interior Renovation B12b](#)

- [Guidelines for Temporary Buildings B13](#)
- [Mobile Home Parks, Subdivisions & Installers B14a](#)
- [Mobile Home Inspection Check List B14b](#)
- [Gas Test B15](#)
- [Proper Water Heater Installation B16](#)
- [Backflow Installation and Inspections B17](#)
- [Cross-Connection & Backflow Prevention Assembly B18](#)
- [Swimming Pool B19](#)
- [Guidelines for Graywater Systems B20](#)

V.B.2. Private Sector Lending Policies and Procedures

Two of five Community-Defined Issues identified perceived impediments to fair housing choice in HUD specified areas of private sector responsibility.

Community-Defined Issue IV: Attention to quality controls on real estate sales and rental activities for sellers/landlords, especially those not affiliated with professional housing associations, housing authority, or other community housing entities having required standards of conduct.

Community-Defined Issue V: Access to financial resource programs to mitigate the costs of home ownership, renting, and property maintenance.

The **Abilene Board of Realtors** is a voluntary membership organization of licensed realtors, with a membership of an estimated 90% of the licensed realtors. All members subscribe to, and are held accountable to the statement of organizational core competencies, including the promotion and improvement of available and affordable housing.

MISSION STATEMENT

THE PURPOSE OF THE ABILENE BOARD OF REALTORS® IS TO ENHANCE THE ABILITY AND OPPORTUNITY OF ITS MEMBERS TO CONDUCT THEIR BUSINESS COMPETENTLY, SUCCESSFULLY AND ETHICALLY AND TO PROMOTE THE PRESERVATION OF THE RIGHT TO OWN, TRANSFER AND USE REAL PROPERTY.

CORE COMPETENCIES

- To achieve integrity and to promote fair business practices.
- To assist members in all recognized real estate specialties to increase their productivity, proficiency and profit.
- To promote and improve the availability and affordability of housing.
- To support legislation favorable to its members and beneficial to the public.
- To improve public awareness of benefits of using the REALTOR® services.

The Board provides public information directly and through its member realtors on the financing process and affiliate resources for both home ownership and renting. Affiliate resources are those community housing entities whose actions in reflect the standards of the Board and its members.

Appraisal Districts

Taylor County Appraisal District

Website: <http://www.taylor-cad.org/>

Banks & Mortgage Lenders

Abilene Banking Center

Website: <http://www.colemanbank.com/>

Abilene Teachers Federal Credit Union

Website: <https://www.abileneteachersfcu.org/>

American State Bank

Website: <http://www.asbonline.com/personal/>

AmeriPro Funding, Inc.

Website: <http://www.ameriprofunding.com/>

BBVA Compass Capital Farm Credit

Website: <http://www.capitalfarmcredit.com/>

City Bank

Website: <https://www.citybankonline.com/index.html>

Communities of Abilene Federal Credit Union

Website: <https://www.coafcu.org/home/index.shtml>

First Abilene Federal Credit Union

Website: <http://www.firstabilenefcu.org/>

First Financial Bank

Website: <http://www.ffbtexas.com/>

G & J Mortgage

Lone Star Ag Credit

Website: <http://www.lonestarlandbank.com/>

Lone Star Financing

Love & Love Mortgage, INC

Website: <http://www.lovemortgage.com/>

PowerPro Mortgage

Premier Mortgage Services

PrimeLending

Website: <http://www2.primelending.com/>

Cleaning & Restoration Service

BRIERCROFT, Fire & Water Restoration

Website: <http://www.briercroft.com/>

Education

Cisco College

Website: <http://www.cjc.edu/s/926/start.aspx#>

Exterminators

All Pest Control

American Allied Pest Control

Bug Blasters Pest Control

CC & Company Pest Control

Jim's Pest Control

Pest Patrol

Financial Advisors

Morgan Stanley, Susan Stroud

Home Warranty

Allied Home Warranty

Website: www.AlliedHomeWarranty.com

First American Home Buyers Protection

Website: www.firstam.com/warranty

Old Republic Home Protection

Website: www.orhp.com

Homebuilders & Contractors

Abilene Foundation Repair

Website: <http://www.abilenefoundationrepair.com/>

Airtite Products LLC

Website:

<http://www.airtiteproducts.com/pageDisplay.jsp?pageid=14028>

Big Country Home Builders Association

Website: <http://www.bigcountryhba.com/>

Inspectors

1st Choice Home Inspections

Website: <http://www.1stchoicehomeinspect.net/>

AAA Inspections of Texas

Allison Real Estate Inspections

Barton Professional Services

Brad Graham, Inspections

Brian Smith Inspections

David Biggs, Inspector

Doug Lindsey, Inspector

Hanchett's Home Inspections

Jerry Beasley, Inspector

Pat Gray D.B.A. / Watkins Inspections

Rock House Inspections

Strickland's Inspections

Insurance

Allstate, The Hansen Agency

Website: www.allstate.com/jayhansen

American General Life & Accident Insurance

Bryan & Foster Insurance Agency, Inc.

Carlin & Carlin Insurance, Farmers Agent

Carter Insurance Agency

CBS Insurance

Dean Baird Insurance

Farmers Insurance, Daniel Salsman

Farmers Insurance, Debra Freeman

Farmers Insurance, Justin Telegan

Kent Wooliscroft Insurance Agency, Farmers Agent

Moutray & Associates Insurance Agency

Nationwide Insurance, Gilreath Agency

State Farm Insurance, David Ballard

State Farm Insurance, Donna Dougherty

State Farm Insurance, Matt Paul

State Farm Insurance, Neomia Banks

State Farm Insurance, Risha Sanders

State Farm Insurance, Sam Corn

Media & Publications

Abilene Reporter News

Big Country Homes & Land

The Real Estate Book

Real Estate Attorneys

**Bradshaw & McCall, LLP
Gerald Johnson, Attorney
Shahan & Erwin, Attorneys
Wagstaff Law Firm**

Title Companies

**Big Country Title
Centennial Title
First Texas Title Co.
Fisher-Jones County Title Company
Security Title Co.**

Miscellaneous

**Aztec Marking
Black Plumbing
J & L Handyman Service
Yardian Angelz**

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Public access to resource information on processes related to financing and home ownership and/or renting is provided through print and web formats. The Board assures that the public has access to assistance in interpreting resource information, either through its member brokers or through the Board office:

Quick Links

National Association of REALTORS

[Real Estate Center](#)

[T.R.E.C.](#)

[Taylor County C.A.D.](#)

[Texas Assn of REALTORS](#)

[Texas Real Estate](#)

Quick Docs

[2010 Code of Ethics](#)

[RENT LIST](#)

[Appraisal Continuing Education](#)

[Auctioneer Continuing Education](#)

[Mortgage Continuing Education](#)
[Real Estate Mandatory Continuing Education](#)
[Real Estate Exam Prep](#)
[Real Estate Pre-License](#)
[Salesperson Annual Education \(SAE Courses\)](#)
[Title Insurance and Escrow Continuing Education](#)
[Breaking Barriers - Fair Housing](#)
[Diversity: Your Kaleidoscope of Clients](#)
[Keeping it Honest: Understanding Real Estate and Mortgage Fraud](#)

A public web link to the Texas Real Estate Commission (TREC) provides consumer information, including HUD fair housing information and the process for filing a complaint against a licensed broker or an unlicensed individual performing brokerage services defined by TREC. The Board maintains a local standards committee to provide a hearing pool for the state standard committee in Austin.

REC public records indicate one complaint filed that resulted in penalty to an Abilene SMSA broker. The complaint and TREC action did not involve fair housing activities.

TREC Public Information:

Complaints

- How to File a Complaint
- Disciplinary Actions
- Enforcement FAQs
- Whom TREC does NOT regulate
- Real Estate License Act
- TREC Rules

Consumer Information

- Consumer Alerts!
- A Guide for Buyers and Sellers of Real Estate
- Real Estate Recovery Trust Account (formerly Recovery Fund)
- Model Application for R.E. Recovery Trust Account
- R.E. Inspection Recovery Fund
- Model Application for Inspection Recovery Fund
- General FAQs (Frequently Asked Questions)
- Enforcement FAQs
- Fair Credit Reporting Act
- Residential Service Company Program
- TX Homebuyer's E-Guide: Real Estate Center web site
- Federal Consumer Information Center
- HUD Fair Housing Information
- Predatory Lending
- Moving? Please see ProtectYourMove.gov
- Home Buying and Selling: U.S. Dept. of HUD web site
- U.S. EPA web site

The US Consumer Product Safety Commission

Lending institutions in the Abilene community are suitably integrated into the community's overall housing resource network, with representatives sitting on the AHA Board, the City's ONS Advisory Council, and other City boards, commissions and councils. Community lending organizations network informally with one another through monthly meetings and have a background of working together on individual customer situations to explore the funding of requests for housing loans. Lending institutions provide prospective applicants with booklets on rights to privacy, settlement costs and other information at the time of initial contact or in follow-up discussions prior to filing of a loan application. Banks and other organizations involved in the purchase or sale of housing provide public information on web sites, print or customer service telephone numbers. No systemic patterns of documentation discrimination in lending practices by realtors, lending organizations, closing agents or insurance were identified by the study team. Issues of costs involved exist in reports from public forums, especially in terms of insurance rates, but are potentially more related to overall market trends on the regional, state and national levels than within Abilene housing resources.

FFIEC data for 2008 as contained in the 2009 Home Mortgage Disclosure Act summary of housing loans for the Abilene SMSA (FFIEC Aggregate Table 12-1) indicate that of 179 total loan applications received by Abilene SMSA lending institutions, 164 (91.62%) were from white borrowers, 6 (3.35%) from other races, including joint white/minority race, and 9 (5.03%) where race was not available. Eighty (48.78%) of the applications from white borrowers originated or were approved but not accepted; 5 (33%) of applications from all other borrower originated or were approved but not accepted.

In terms of income, 28 (15.64%) of 179 borrowers reported less than 50% of the Abilene SMAS median income, 59 (32.96%) were 50-79% of median income, 21 (11.73%) were 80-99% median income, 77 (43.02%) were 100% or more of median income. Of 87 borrower applications at 79% or less median income, 40 (45.98%) originated or were approved but not accepted; 45 (48.91%) of applications at 80% or greater median income originated or were approved but not accepted.

Analysis of housing loans by census tract identified 10 (5.59%) of 179 applications from census tracts with 50-79% ethnic minority composition. Of these applications, 8 (80%) originated or were approved but not accepted. Seventy-nine (43.58%) of the applications were from 30-49% ethnic minority census tracts, with 34 (43.04%) of the applications originated or approved. Ninety (50.28%) of the applications

were from census tracts with 19% or less ethnic minority composition, with 43 (47.78%) of the applications originating or approved. No Abilene census tracts are 80-100% ethnic minority.

Twenty-six (14.53%) of 179 loan applications were from moderate income census tracts, with 12 (46.15%) of the applications originating or approved. This compares to 153 (85.47%) applications from middle and upper census tracts, with 73 (47.71%) of the applications originating or approved. Abilene has no low income census tracts.

V.B.3. Public and Private Sector

Three of five Community-Defined Issues identified perceived impediments to fair housing choice in HUD specified areas of joint Public and Private Sector responsibility:

Community-Defined Issue I: Community understanding of the roles, rights, and responsibilities of the City, property owners and residents in matters of property rights and maintenance, including avenues of remedy when issues arise;

Community-Defined Issue II: Responsiveness of landlords to issues of property repair and maintenance in single-family and multi-family housing units;

Community-Defined Issue IV: Attention to quality controls on real estate sales and rental activities for sellers/landlords, including those not affiliated with professional housing associations, housing authority, or other community housing entities having required standards of conduct

The City and community housing resources are active in addressing issues presented to them regarding quality control on sales and rentals and community understanding of roles and relationships among property owners and residents. Jurisdictional restraints directly addressing these issues where the property control lies outside of the parameters of City and community housing resources is acknowledged. Information is made available on websites to help community residents understand rights, responsibilities and access to remedies:

City Department of Planning and Community Development

<http://www.abilenetx.com/Plan&DevDept/index.htm>

Abilene Housing Authority: <http://www.abileneha.org/>

Abilene Board of Realtors: <http://www.abilenebor.com/>

Fair Housing Enforcement

One of five housing issues identified in public forums addressed the need for greater attention to fair housing enforcement:

Community-Defined Issue IV: Attention to quality controls on real estate sales and rental activities for sellers/landlords, including those not affiliated with professional housing associations, housing authority, or other community housing entities having required standards of conduct.

The City, the Abilene Board of Realtors and the Abilene Housing Authority provide the focal points for fair housing enforcement. The City maintains direct involvement in monitoring issues of fair housing compliance through a full-time staff position whose responsibilities include those of housing compliance.

The Abilene Board of Realtors maintains a program of fair housing training for its members, with required certification in fair housing. A local standards committee takes investigative action on all reported issues, including an issue of fair housing, involving its members. The statement of mission and core competencies of the Board of Realtors reflects a commitment to issues of fair and affordable housing.

The AHA maintains a working relationship with the Board of Realtors, with the Executive Director of the Board of Realtors having a seat on the AHA board. In addressing issues of fair housing involving properties within AHA programs, AHA maintains a published statement of policy and procedures in compliance with state and federal guidelines for public housing authorities (PHA):

If an applicant or participant believes that any family member has been discriminated against by the PHA or an owner, the family should advise the PHA. HUD requires the PHA to make every reasonable attempt to determine whether the applicant's or participant's assertions have merit and take any warranted corrective action. In addition, the PHA is required to provide the applicant or participant with information about how to file a discrimination complaint [24 CFR 982.304].

Applicants or participants who believe that they have been subject to unlawful discrimination may notify the PHA either orally or in writing. The PHA will attempt to remedy discrimination complaints made against the PHA. At the request of the complainant PHA staff will assist applicant or participant by reading and/or filling out the form. The PHA will provide a copy of a discrimination complaint form to the complainant and provide them with information on how to complete and submit the form to HUD's Office of Fair Housing and Equal Opportunity (FHEO).

AHA also provides the Fair Housing Hot Line telephone number (1 800 669-9777) to complainants.

Informational Programs

Two of five housing issues identified in public forums addressed matters of informational programs:

Community-Defined Issue I: Community understanding of the roles, rights, and responsibilities of the City, property owners and residents in matters of property rights and maintenance, including avenues of remedy when issues arise;

Community-Defined Issue II: Responsiveness of landlords to issues of property repair and maintenance in single-family and multi-family housing units.

City informational brochures are available in web and print formats in the following areas of property activities for both property owners and residents:

- [Fences, Walls, and Hedges in Residential Areas](#)
- [Off-street Parking Regulations](#)
- [Carports and Patio Covers](#)
- [RV and Trailer Parking](#)
- [Residential Accessory Buildings](#)
- [Home Occupations](#)
- [Garage Sales](#)
- [Semi Parking Regulations](#)
- [Zoning District Information](#)

Contact information for seeking additional information and/or reporting an issue of property condition or activities on the property is provided, with follow-up attention provided as requested through ONS.

The Abilene Board of Realtors: <http://www.abilenebor.com/> identifies itself as a resource for public information and use in selecting housing. The web-based information available to the public includes:

- Member Directory for use in identifying realtors who are voluntarily governed by the standards of the Board;
- Affiliate Service Guide: Including Appraisal Districts, Banks & Mortgage Lenders, Financial Advisors, Home Warranty, Homebuilders & Contractors, Inspectors, Insurance, Real Estate Attorneys, Title Companies; and
- Contact: On-line submission of questions and requests for information.

In addition to information relative to finding and securing housing, the Board provides reference guidelines related to home buying or renting.

- [2010 Code of Ethics](#)
- [First Time Home-Buyer Tax Credit Form F5405](#)
- [RENT LIST as of 04-20-2010 \(click here\)](#)

Visitability in housing

Two community-defined issues involve visitability in housing:

Community-Defined Issue III: Quality of neighborhoods as a factor in perceived availability of affordable housing choices.

Community-Defined Issue V: Access to financial resource programs to mitigate the costs of home ownership, renting, and property maintenance.

The City through its programs for housing reconstruction requires compliance with universal design consistent with Texas standards for visitability in housing by individuals with disabilities. Hallways and doorways must be accessible and the no-step front entrance in place. All interior and exterior doors are 36" wide. With the beginning of FY10 and contracting out the next 10 houses for reconstruction through City programs, the City is studying the cost to implement whatever possible into the "full gut" rehabs.

Actions to Remedy Determination of Unlawful Segregation or Other Housing Discrimination

One community-defined issue relates to remedies housing discrimination:

Community-Defined Issue I: Community understanding of the roles, rights, and responsibilities of the City, property owners and residents in matters of property rights and maintenance, including avenues of remedy when issues arise.

The City, AHA, Board of Realtors, Legal Aid and community housing resources work together to provide actions to determine and remedy unlawful housing discrimination. Each has public information available to the public and to community organizations that may be the point of first contact for awareness of such issues. Each has records documenting disposition of issues brought to it and work together to assure complainant’s access to remedies through administrative and/or legal action.

Public Information Documents Available Through Community Organizations

SOURCE	WEB RESOURCES	PRINT RESOURCES
Housing Authority	mission/vision, program descriptions, administrative plans, program data, board minutes, contact information	Folders for HCV landlords & tenants Newsletters
Board of Realtors	Abilenebor.com: Rental list, A&M Real Estate Center stats,	Free Renters’ Rights pamphlets available
Mortgage Lending	Individual bank sites contain information on mortgage practices	Booklets- ‘your right to privacy’ & ‘Buying Your Home: Settlement Costs and Helpful Information’ Apartment Guide and the Real Estate Book- front lobby- monthly editions
United Way	211 Call for Help- copy of tracked met & unmet needs (past 2-3 years)	‘What Matters Survey’ questionnaire and list Directory of Services Board Vision Brochure
LULAC	Mission/Vision on LULAC National Housing Commission website	
Legal Aid	Websites: http://www.lanwt.org ; TexasLawHelp.org - in Spanish/English	Brochure- Legal Aid of Northwest Texas- lists categories of housing issues additional resources provided in office data & details of # of cases filed and resolutions (real estate
City of Abilene Planning and Zoning	Board agenda and minutes 2006-2009	

Board		
Big Country Apartment Board	Website: http://www.taa.org	Membership benefits sheet Rental Insurance Brochure

V.C. City Response to Assessment of Impediments to Fair Housing

Following the assessment of AI issues in public forums and with community resource organizations, the five areas of perceived impediment identified in the public forums were presented to City officials in a summary briefing by the study team with a request for City response. City representatives included the Mayor, the City Manager, the Director of Planning and Development Services, and the Director or the ONS. Responses from the City were provided by the Director of Planning and Development Services and the Director of the ONS.

The foundation for City’s commitment to an active focus on the goals stated in the drafted 2009 action plan for Housing and Community Development.

Goal: Low- to moderate-income citizens will have access to safe, decent and affordable housing

Objectives:

- Increase the availability, financial accessibility, and support for affordable home ownership opportunities
- Increase the availability, financial accessibility, and support for affordable and subsidized rental units
- Maintain, rehabilitate and improve existing single-family, multi-family, and subsidized housing units
- Educate homeowners and homebuyers on all aspects of homeownership to include, but not limited to, property maintenance and environmental hazards
- Educate renters and landlords on all aspects of fair housing practices to include, but not limited to, property maintenance and environmental hazards
- Expand education and enforcement of safety codes and/or services to improve conditions of housing
- Increase the availability, financial accessibility, and support for handicap accessible housing

City response to current avenues through which impediments identified in the community focus groups can be addressed is as follows:

Impediment 1: Community understanding of the roles, rights, and responsibilities of the City, property owners and residents in matters of property rights and maintenance, including avenues of remedy when issues arise.

City Response:

Local building, occupancy, and health and safety codes are similar, or less restrictive, than what is common in most cities the size of Abilene. The City's Subdivision Ordinance has requirements for the provision of minimum adequate public facilities (water, sewer, road access, etc.). While these requirements do create barriers to substandard housing, they are not more restrictive, and in some ways are less restrictive, than what is typical of Texas cities. The City has adopted the International Building Codes, a standard, which is consistent with state law in Texas and is common around the country.

The City implements the Texas Accessibility Standards, the State of Texas implementation of the Americans with Disabilities Act.

The City's Zoning Ordinance offers a range of zoning districts with varying minimum lot sizes. While some areas of the community are zoned for larger minimum lot sizes, there are ample neighborhoods, including both existing neighborhoods, as well as new growth areas, where small lot development is permitted. The development industry has not indicated any concerns with availability of land for small lot, affordable new housing. The City follows the state guidelines for facilities for persons with disabilities in single-family zones. The City does have a limit on the number of unrelated individuals that may live in a dwelling.

Planning & Development Services (P&D) will be undertaking the development of a property maintenance ordinance in the future. Community Enhancement Division (code enforcement) addresses issues and remedies. Continued efforts to organize neighborhood associations would further the education of owners and residents. The City offers City University, a 9-month course designed to educate Abilene residents on City departments, processes and procedures.

Impediment 2: Responsiveness of landlords to issues of property repair and maintenance in single-family and multi-family housing units.

City Response:

The City currently has no programs for the rehabilitation of multi-family housing. However, the City has adopted the “Existing Building Code” which allows existing buildings greater flexibility for rehabilitation and does not require such rehab to bring the building up to the current code as if it were a new building, which helps to encourage the re-use of existing buildings.

The City’s standards for site design and neighborhood standards for new construction are minimal, especially when compared to many of our peer cities, and do not create a burden to development. The City’s demolition program is minimal, focusing only on housing that is both unoccupied and has been condemned as being unsafe.

From the types of complaints received in the ONS, there are problems with some landlords maintaining their property as decent, safe and affordable. A future property maintenance ordinance is be considered by P&D.

Impediment 3: Quality of neighborhoods as a factor in perceived availability of affordable housing choices.

City Response:

From public experiences shared with ONS staff, there is not an adequate supply of decent, safe housing that is affordable to LMI residents. The ONS, as directed by the City Council, makes every effort to commit a major portion of annual federal funding to Target Neighborhoods. Target Neighborhoods are defined as those neighborhoods that have a Council-approved Neighborhood Plan. The ONS has worked in the past and will continue to work in census tracts with concentrations of LMI households to organize into Target Neighborhoods.

The City Neighborhood Initiative (ANI) announced in August is a direct result of conversations between City Council members and the public regarding the conditions in certain areas within the city. After much dialogue, it was concluded that a neighborhood initiative be implemented to include a partnership among the City, religious congregations that have significant presence in HUD eligible neighborhoods, local nonprofit service organizations, and other stakeholders. Initial meetings have been held in identified neighborhoods, with City responses to neighborhood made to identified issues of safety and neighborhood quality of life.

Continuing commitment to ANI has been made to the project by the City Council, the City Manager, the Department of Public Works, the Police Department, Planning and Development Services, and the ONS, with the following purpose statement:

ANI PURPOSE

- IMPROVE THE QUALITY OF LIFE IN THE FOLLOWING NEIGHBORHOODS:
 - CARVER – North, 18th St., South, N 6th St., East, Treadaway Blvd. and West, Pine St.
 - BUTTERNUT/CHESTNUT – North, South 7th St., South, South 14th St., East, Treadaway Blvd. and West, Butternut St.
 - ALAMEDA – North, Highway 80 & 84, South, South 7th St., East, Winters Freeway and West, Ruidoso Dr.
 - HOLIDAY HILLS – North, N. 10 St., South, N. 1st St., East, Winters Freeway, and West, Wall St.
- PARTNER WITH AREA CHURCHES, CONNECTING CARING COMMUNITIES AND OTHER STAKEHOLDERS
- FULFILL KEY ELEMENT OF OUR COMPREHENSIVE LAND USE AND DEVELOPMENT PLAN FOR INFILL DEVELOPMENT AND REDEVELOPMENT

The neighborhoods identified in the purpose statement are socially and economically deprived and revitalization is vital for their health and welfare as well as that of the entire Abilene area.

ANI aims to work with churches and community stakeholders to transform the community to eliminate disinvestment and abandonment by creating new economic and housing opportunities for traditionally underserved, under-invested areas that serve low-income and special needs populations in the targeted neighborhoods in a comprehensive fashion via:

- Build affordable senior, single-family, multi-family (apartment) and special needs housing,
- Design and implement mentor and educational programs,
- Construct a 21st century community center to host a myriad of activities and services for all generations and populations,
- Foster and encourage economic development activities within these neighborhoods.

Conversations have begun with pastors to obtain their vision and commitment to improve the quality of life, partner with organizations, and to implement the infill and redevelopment aspects of the Land Use Plan. ANI is not a short-term project but rather an on-going process that will be implemented in phases.

Impediment 4: Attention to quality controls on real estate sales and rental activities for sellers/landlords not affiliated with professional housing associations, housing authority, or other community housing entities having required standards of conduct.

City Response:

Within its scope of authority, the City will partner with community organizations promoting quality control on real estate sales and rental activities to provide public information resources and educational programs for seller, buyers, and renters. The ONS currently has informational programs for individuals who qualify under the first-time home buyer assistance program.

Impediment 5: Access to financial resource programs to mitigate the costs of home ownership, renting, and property maintenance.

City Response:

The ONS has 3 programs to assist homeowners. The Critical/Limited Repair Program assists very low- and extremely low-income homeowners to make smaller repairs to properties with health and safety issues (limited to \$5,000-\$7,500 per repair). The Single-Family Rehabilitation/Reconstruction Program assists LMI homeowners. This program requires that a house be brought up to City code (limited to \$54,780). If the property cannot be brought up to code within that amount, the property is considered for the Reconstruction Program. The First-Time Homebuyer Program assists LMI clients with eligible down payment and closing costs up to \$3,000. In addition, ONS staff assists clients in locating other types of assistance if they do not qualify for the programs provided by ONS.

SECTION VI. CONCLUSIONS AND RECOMMENDATIONS

Data available to the evaluation team from community forums, resource interviews, and review of public documents and statistical reports do not indicate significant systemic issues related to fair and affordable housing. At the same time, the methodology employed in the study does not allow a conclusion that all housing relationships in Abilene are without prejudice and/or discrimination, especially in those instances where housing transactions involve rental or sale arrangements between two private parties, not governed by accountability to professional association or public standards.

The evaluation team further concludes that sufficient community resources and relationships among community resources exist to provide education for homeowners, purchasers, renters and landlords, support for locating available housing, remediation of housing issues, and development of additional housing for LMI families. The challenge will be that of remaining proactive in community-wide identification and mobilization of public and private resources and/or funds for safe and affordable housing.

Study Recommendations

The ACU study team, using the data collected through the study process and in keeping with the overall study conclusions, recommends City action to:

Recommendation 1: Establish a single point of contact for citizen access to information on the roles, rights, and responsibilities of the City, property owners and residents in matters of property rights and maintenance, including avenues of remedy when issues arise. Attention should be paid to presenting the information in language that is understandable and usable to the citizens of the community, including attention to its citizens whose first language is Spanish.

Recommendation 2: Review and enhance housing code enforcement procedures to assure responsiveness of landlords to issues of property repair and maintenance in single-family and multi-family housing units.

Recommendation 3: Make budgetary commitments, subject to funding availability, to assure that the activities of neighborhood initiative programs, are sustainable in its goal of promoting

quality of neighborhoods as a factor in perceived availability of affordable housing choices. The program focus should be on direct interaction with the community through neighborhood forums and neighborhood-identified priorities should be the driving mechanism for program activities. The program should contain incentives and support for neighborhood associations and funding for planning priorities identified through its Super Neighborhood mechanism.

Recommendation 4: Establish a mechanism for collaboration between the City and private sector housing entities to address issues of quality controls on real estate sales and rental activities for sellers/landlords not affiliated with professional housing associations, housing authority, or other community housing entities having required standards of conduct.

Recommendation 5: Assure through its Consolidated Plan for HUD programs and through other federal, state and local funding streams that increasing levels of financial resources are made available through programs to mitigate the costs of home ownership, renting, and property maintenance.

In addition to these recommendations, the study team offers an observation that the City's Planning and Development Services Department provides an existing structure through which these recommendations could be operationalized on behalf of the City and its neighborhoods

Supplement A: Resource Information/Contacts

Public Sector	Source of Information/Contact
<p>1. Local building, occupancy, and health and safety codes that may affect the availability of housing for minorities, families with children, and persons with disabilities, such information should be available through a review of local laws and ordinances relating to these subjects.</p>	<p><u>Building/Occupancy/Safety:</u> Planning and Development Services Department-(325) 676-6237, Building Inspection Services Division-(325) 676-6273, Community Enhancement Division/Code Compliance</p> <p><u>Health:</u> Community Services Department-(325) 676-6217, Abilene -Taylor County Public Health District - (325) 692-5600</p>
<p>2. Public policies and actions affecting the approval of sites and other building requirements used in the approval process for the construction of public (assisted) and private housing such as:</p> <ul style="list-style-type: none"> – Requirements for the provision of essential municipal services (e.g., water, sewage, electricity, public transportation, roads) – Real estate property tax assessments – Building codes – Accessibility standards that do not meet the accessibility requirements of the Fair Housing Act (42 U.S.C. 3604, Section 804(f)(3)(C)) – Equalization of municipal services – Local zoning laws and policies (e.g., minimum lot size requirements, dispersal requirements for housing facilities for persons with disabilities in single-family zones, and restrictions on the number of unrelated persons in dwellings based on size of unit or number of bedrooms) – Demolition and displacement decisions pertaining to assisted housing and the removal of slums and blight 	<p><u>Municipal Services:</u> Public Works Department-megan.santee@abilenetx.com</p> <p><u>Building:</u> Planning and Development Services Department- (325) 676-6237, Building Inspection Services Division-(325) 676-6273</p> <p><u>Zoning:</u> Planning and Development Services Department- (325) 676-6237, Ben Bryner, Planning Services Manager- (325) 676-6475</p> <p><u>Accessibility standards-</u></p> <p><u>Demolition and displacement decisions:</u> Planning and Development Services, Community Enhancement- Priscilla Templeton (325) 437-4585</p>
<p>3. The administrative policies concerning community development and housing activities, such as:</p> <ul style="list-style-type: none"> – Multifamily rehabilitation – The application of site and neighborhood standards for new construction activities – Activities causing displacement (e.g., revitalization of neighborhoods, property tax increases, and demolition of subsidized housing) which affect opportunities of minority households to select housing inside or outside areas of minority concentration or individuals with disabilities to select housing that is accessible and is in accessible locations. 	<p>Planning and Development Services Department- (325) 676-6237, Ben Bryner, Planning Services Manager- (325) 676-6475, Office of Neighborhood Services (ONS) Division- (325) 437-4576</p>
<p>4. Public policies that restrict the provision of housing and community development resources to areas of</p>	<p><u>Housing:</u> Planning and Development Services Department-(325) 676-6237, Ben Bryner,</p>

<p>minority concentration, or policies that inhibit the employment of minority persons and individuals with disabilities.</p>	<p>Planning Services Manager- (325) 676-6475, Office of Neighborhood Services (ONS) Division- (325) 437-4576, Housing Authority (Gene Reed)-(325) 676-6385, cell- (325) 437-5910, gene.reed@abileneha.org</p>
<p>5. Public policies that restrict the interdepartmental coordination between other local agencies in providing housing and community development resources to areas of minority concentration or to individuals with disabilities.</p>	<p><u>Housing:</u> Planning and Development Services Department-(325) 676-6237, Ben Bryner, Planning Services Manager- (325) 676-6475, Office of Neighborhood Services (ONS) Division- (325) 437-4576, Housing Authority (Gene Reed)-(325)- 676-6385, cell- (325) 437-5910,gene.reed@abileneha.org</p>
<p>6. Planning, financing, and administrative actions related to the provision and citing of public transportation and supportive social services that may inhibit or concentrate affordable housing opportunities for persons with disabilities.</p>	<p>Planning and Development Services Department- (325) 676-6237, Robert Allen Transportation Planning Director- (325) 676-6243 robert.allen@abilenetx.com, Housing Authority (Gene Reed)-(325)- 676-6385, http://www.ada.gov/ See City's list of service providers from 211</p>
<p>7. Policies and practices affecting the representation of all racial, ethnic, religious, and disabled segments of the community on planning and zoning boards and commissions.</p>	<p>Planning and Development Services Department-(325) 676-6237, Ben Bryner, Planning Services Manager- (325) 676-6475</p>
<p>Private Sector</p>	
<p>1. The sale or rental of housing and real estate practices such as: – Steering or blockbusting – Deed restrictions – Trust or lease provisions – Conversions of apartments to all-adult – Inaccessible design --Property management firm's "occupancy quotas."</p>	<p>Board of Realtors- Kiddy Boswell, Housing Authority- Gene Reed HUD- Robert C. Allen, Civil Rights Investigator (817) 978-5873 Robert.C.Allen@hud.gov Neighborhood and Community Forums</p>
<p>2. Banking and insurance policies and practices pertaining to the financing, sale, purchase, rehabilitation, and rental of housing that may affect the achievement of fair housing choice within the jurisdiction; such policies and practices, to the extent they are expressly stated in writing, should be available upon request from banks and other financial institutions, and insurance firms operating within the jurisdiction; the Home Mortgage Disclosure Act (HMDA) may provide additional data on the lending practices of specific banks.</p>	<p>HMDA at First Financial Bank- Mary Hopkins, (325) 627-7063, Vanessa Faz- vfaz@ffin.com for finance institutions, Neighborhood and Community Forums</p>
<p>3. The delivery system for programs providing social services to families with children and persons with disabilities.</p>	<p>http://www.ada.gov/ See City's list of service providers from 211</p>

<p>4. Information regarding financing assistance for dwellings may be available from Fair Housing Initiatives Program (FHIP) recipients engaged in special projects and activities to address property insurance and mortgage lending discrimination such as:</p> <ul style="list-style-type: none"> – Discriminatory lending patterns, practices, and disclosures – Discriminatory appraisal and insurance underwriting practices --Disinvestment and insurance redlining practices. 	<p>HUD- Robert Allen (817) 978-5873 Robert.C.Allen@hud.gov HMDA at First Financial Bank- Mary Hopkins, (325) 627-7063 Neighborhood and Community Forums</p>
Public and Private Sector	
<p>1. The nature, extent, and disposition of housing discrimination complaints, violations, or suits against private housing providers within the jurisdiction; other evidence of private housing discrimination occurring within the jurisdiction; information on any contract conditions related to fair housing considerations placed by HUD on the jurisdiction; or information on any failure by the jurisdiction in complying with its AFFH certification should be available from HUD, the Department of Justice, and local fair housing enforcement agencies, and private fair housing groups operating within the jurisdiction.</p>	<p>HUD- Robert Allen (817) 978-5873 Robert.C.Allen@hud.gov, Housing Authority- Gene Reed, Neighborhood and Community Forums</p>
<p>2. Evidence of segregated housing conditions and the housing desegregation plans or efforts of HUD or other Federal agencies should be available from census maps, the records of public housing authorities, HUD, and local housing agencies.</p>	<p>HUD- Robert Allen, (817) 978-5873 Robert.C.Allen@hud.gov Neighborhood and Community Forums, City of Abilene <i>2005-2009 Consolidated Plan</i></p>
<p>3. The discriminatory provision of housing brokerage services.</p>	<p><u>Housing Authority:</u> Gene Reed, Public Housing Manager- Genette Edmond- 676-6033. <u>Finance institutions:</u> Vanessa Faz vfaz@ffin.com. <u>Human Rights Agencies:</u> NAACP- Petty Hunter (325) 370-5317, LULAC- Ben Gonzalez at RadioAbilene or Billie Enriquez (325) 672-8264, ACLU (ACLU of Texas Executive Director- Terri Burke P.O. Box 12905, Austin, TX 78711, (512) 478-7300, info@aclutx.org</p>
<p>4. Availability of, and dissemination of information on the availability of, programs that may be used to provide financial assistance for modifications to privately owned housing to make such housing accessible to persons with disabilities and their families.</p>	<p><u>Housing Authority:</u> Gene Reed, Public Housing Manager- Genette Edmond- 676-6033. <u>Finance institutions:</u> Vanessa Faz vfaz@ffin.com. <u>Human Rights Agencies:</u> NAACP- Petty Hunter (325) 370-5317, LULAC- Ben Gonzalez at RadioAbilene or Billie Enriquez (325) 672-8264,</p>

	<p>ACLU (ACLU of Texas Executive Director- Terri Burke P.O. Box 12905, Austin, TX 78711, (512) 478-7300, info@aclutx.org)</p>
<p>5. Other laws, policies, and practices affecting the location, cost, and availability of housing and related information should be available from the local housing authorities/finance agencies and human rights agencies.</p>	<p><u>Housing Authority:</u> Gene Reed, Public Housing Manager- Genette Edmond- 676-6033. <u>Finance institutions:</u> Vanessa Faz vfaz@ffin.com. <u>Human Rights Agencies:</u> NAACP- Petty Hunter (325) 370-5317, LULAC- Ben Gonzalez at RadioAbilene or Billie Enriquez (325) 672-8264, ACLU (ACLU of Texas Executive Director- Terri Burke P.O. Box 12905, Austin, TX 78711, (512) 478-7300, info@aclutx.org)</p>
<p>6. Where there is a determination of unlawful segregation or other housing discrimination by a court or a HUD Administrative Law Judge, or a finding of noncompliance with Title VI or the Fair Housing Act by HUD regarding assisted housing within a jurisdiction, an analysis of the actions that could be taken by the jurisdiction to help remedy the discriminatory condition, including actions involving the expenditure of funds made available under CDBG or other programs to rehabilitate housing units or redress neighborhood deficiencies; the provision of economic development programs for occupants of assisted housing; and development and implementation of a fair housing information program for municipal officials and employees having duties related to fair housing, zoning, planning, assisted housing, and community/economic development.</p>	<p>Planning and Development Services Department- (325) 676-6237, Ben Bryner, Planning Services Manager- (325) 676-6475, Office of Neighborhood Services (ONS) Division- (325) 437-4576. City Council</p>

The "Analysis of Impediments to Fair Housing Choice in Abilene, Texas" report, including a summary, its conclusions and recommendations, was presented to the Abilene City Council on October 14, 2010.

Witness my hand this 26th day of October, 2010.

A handwritten signature in black ink, appearing to read "Norm Archibald", with a large, sweeping flourish at the end.

Norm Archibald, Mayor