

XII. APPENDICES

A. ADDITIONAL CENSUS BUREAU DATA

Table A.1
Total Disabilities Tallied: Aged 5 and Older

Non-Entitlement Areas of Tennessee
2000 Census SF3 Data

Disability Type	Population
Sensory disability	147,913
Physical disability	344,873
Mental disability	194,411
Self-care disability	103,176
Employment disability	281,106
Go-outside-home disability	232,994
Total	1,304,473

Table A.2
Employment Status by Disability and Type: Age 18 to 64

Nonentitlement Areas of the State of Tennessee
2011 Three-Year ACS Data

Disability Status	Population
Employed:	1,652,059
With a disability:	103,317
With a hearing difficulty	34,399
With a vision difficulty	20,783
With a cognitive difficulty	25,967
With an ambulatory difficulty	40,180
With a self-care difficulty	7,908
With an independent living difficulty	13,416
No disability	1,548,742
Unemployed:	187,498
With a disability:	28,999
With a hearing difficulty	6,312
With a vision difficulty	6,327
With a cognitive difficulty	13,523
With an ambulatory difficulty	11,579
With a self-care difficulty	2,729
With an independent living difficulty	6,459
No disability	158,499
Not in labor force:	649,103
With a disability:	234,140
With a hearing difficulty	40,833
With a vision difficulty	42,506
With a cognitive difficulty	113,526
With an ambulatory difficulty	156,623
With a self-care difficulty	57,381
With an independent living difficulty	116,077
No disability	414,963
Total	2,488,660

Table A.3
Household Type by Tenure
 Nonentitlement Areas of the State of Tennessee
 2000 & 2010 Census SF1 Data

Household Type	2000 Census		2010 Census		% Change 00–10
	Households	% of Total	Households	% of Total	
Family Households	909,829	73.8%	991,630	71.6%	9.0%
Married-Couple Family	732,400	80.5%	762,552	76.9%	4.1%
Owner-Occupied	635,933	86.8%	658,249	86.3%	3.5%
Renter-Occupied	96,467	13.2%	104,303	13.7%	8.1%
Other Family	177,429	19.5%	229,078	23.1%	29.1%
Male Householder, No Spouse Present	46,331	26.1%	66,309	28.9%	43.1%
Owner-Occupied	30,922	66.7%	41,756	63.0%	35.0%
Renter-Occupied	15,409	33.3%	24,553	37.0%	59.3%
Female Householder, No Spouse Present	131,098	73.9%	162,769	71.1%	24.2%
Owner-Occupied	80,262	61.2%	92,924	57.1%	15.8%
Renter-Occupied	50,836	38.8%	69,845	42.9%	37.4%
Non-Family Households	323,603	26.2%	393,177	28.4%	21.5%
Owner-Occupied	209,758	64.8%	250,505	63.7%	19.4%
Renter-Occupied	113,845	35.2%	142,672	36.3%	25.3%
Total	1,233,432	100.0%	1,384,807	100.0%	012.3%

Table A.4
Group Quarters Population
 Nonentitlement Areas of the State of Tennessee
 2000 & 2010 Census SF1 Data

Group Quarters Type	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
Institutionalized					
Correctional Institutions	22,203	47.5%	27,716	56.4%	24.8%
Juvenile Facilities	.	.	1,261	2.6%	.
Nursing Homes	21,595	46.2%	19,824	40.3%	-8.2%
Other Institutions	2,930	6.3%	383	.8%	-86.9%
Total	46,728	100.0%	49,184	100.0%	5.3%
Noninstitutionalized					
College Dormitories	11,248	62.8%	13,455	75.1%	19.6%
Military Quarters	238	1.3%	438	2.4%	84.0%
Other Noninstitutional	6,437	35.9%	4,032	22.5%	-37.4%
Total	17,923	27.7%	17,925	26.7%	.0%
Group Quarters Population	64,651	100.0%	67,109	100.0%	3.8%

B. ADDITIONAL BLS AND BEA DATA

BLS DATA

Table B.1
Labor Force Statistics
 State of Tennessee
 1990–2012 BLS Data

Year	Labor Force	Employment	Unemployment	Unemployment Rate
1990	1,306,462	1,223,446	83,016	6.4%
1991	1,323,723	1,222,317	101,406	7.7%
1992	1,360,402	1,259,434	100,968	7.4%
1993	1,399,210	1,304,874	94,336	6.7%
1994	1,471,251	1,386,253	84,998	5.8%
1995	1,508,699	1,416,529	92,170	6.1%
1996	1,535,933	1,438,565	97,368	6.3%
1997	1,547,874	1,451,420	96,454	6.2%
1998	1,543,245	1,462,696	80,549	5.2%
1999	1,559,921	1,486,529	73,392	4.7%
2000	1,576,863	1,509,565	67,298	4.3%
2001	1,573,075	1,492,450	80,625	5.1%
2002	1,581,792	1,493,012	88,780	5.6%
2003	1,601,960	1,505,680	96,280	6.0%
2004	1,608,554	1,518,312	90,242	5.6%
2005	1,626,396	1,530,784	95,612	5.9%
2006	1,664,433	1,572,898	91,535	5.5%
2007	1,670,782	1,585,129	85,653	5.1%
2008	1,678,424	1,558,616	119,808	7.1%
2009	1,666,263	1,474,344	191,919	11.5%
2010	1,689,938	1,513,801	176,137	10.4%
2011	1,701,137	1,535,381	165,756	9.7%

BEA DATA

Table B.2
Total Employment and Real Personal Income

State of Tennessee
 1969–2011 BEA Data, 2012 Dollars

Year	1,000s of 2012 Dollars						Per Capita Income	Total Employment	Real Average Earnings Per Job
	Earnings	Social Security Contributions	Residents Adjustments	Dividends, Interest, Rents	Transfer Payments	Personal Income			
1969	50,696,616	3,289,878	-774,752	5,992,233	4,879,236	57,503,455	14,755	1,788,719	28,342
1970	51,220,698	3,296,098	-734,431	6,408,604	5,674,026	59,272,800	15,054	1,784,919	28,695
1971	53,508,062	3,562,310	-745,709	6,752,099	6,304,505	62,256,646	15,525	1,816,596	29,456
1972	58,328,690	4,056,680	-829,565	7,139,722	6,659,475	67,241,642	16,445	1,923,756	30,319
1973	63,170,539	4,963,530	-743,473	7,785,291	7,449,002	72,697,829	17,565	2,024,714	31,202
1974	63,136,791	5,198,902	-719,164	8,426,219	8,347,256	73,992,201	17,610	2,054,692	30,729
1975	60,413,494	4,911,954	-652,227	8,617,304	10,075,508	73,542,125	17,261	1,983,267	30,462
1976	65,031,935	5,324,693	-598,343	8,837,387	10,375,557	78,321,843	18,090	2,052,396	31,686
1977	68,605,685	5,636,491	-735,232	9,364,006	10,243,555	81,841,522	18,591	2,135,018	32,132
1978	73,873,440	6,136,904	-877,561	10,027,750	10,456,580	87,343,306	19,577	2,227,104	33,172
1979	75,623,182	6,532,682	-941,907	10,815,868	11,240,783	90,205,243	19,899	2,278,894	33,185
1980	73,984,688	6,457,459	-1,023,185	12,449,896	12,402,411	91,356,351	19,859	2,259,204	32,749
1981	74,026,671	6,962,913	-1,008,035	14,230,158	12,859,654	93,145,535	20,128	2,255,061	32,827
1982	72,334,425	6,971,487	-862,108	15,901,791	13,302,375	93,704,996	20,169	2,217,235	32,624
1983	74,293,513	7,307,912	-856,254	16,096,366	13,749,214	95,974,928	20,596	2,239,467	33,174
1984	80,396,819	8,081,269	-823,965	17,787,599	13,878,959	103,158,143	22,011	2,343,854	34,301
1985	83,765,680	8,591,284	-831,081	18,598,953	14,320,693	107,262,961	22,747	2,398,866	34,918
1986	87,828,565	9,278,342	-881,583	19,199,778	15,037,922	111,906,341	23,616	2,477,304	35,454
1987	93,007,260	9,742,954	-910,354	19,328,293	15,398,294	117,080,539	24,478	2,577,879	36,079
1988	97,590,634	10,490,368	-903,449	20,471,140	15,993,123	122,661,079	25,436	2,663,338	36,642
1989	99,333,287	10,847,869	-910,218	21,980,755	16,950,784	126,506,739	26,061	2,734,816	36,322
1990	100,938,121	11,108,089	-934,329	22,540,319	18,066,618	129,502,639	26,459	2,777,416	36,342
1991	102,379,214	11,400,443	-897,796	22,126,581	19,816,384	132,023,940	26,583	2,777,569	36,859
1992	109,799,602	12,044,135	-636,715	21,996,294	21,787,909	140,902,955	27,902	2,837,263	38,699
1993	114,818,838	12,677,447	-809,486	22,138,409	22,869,571	146,339,886	28,484	2,942,948	39,015
1994	120,778,591	13,536,783	-929,250	23,324,744	23,490,396	153,127,698	29,270	3,061,304	39,454
1995	126,149,335	14,144,037	-1,036,309	24,540,611	25,178,736	160,688,336	30,165	3,144,656	40,116
1996	129,771,179	14,383,855	-982,063	25,946,209	25,977,395	166,328,865	30,708	3,194,784	40,619
1997	135,308,009	15,016,090	-1,243,161	27,063,000	26,535,808	172,647,566	31,395	3,269,258	41,388
1998	144,275,989	15,784,026	-1,437,743	29,191,896	27,412,061	183,658,177	32,973	3,353,087	43,028
1999	150,784,290	16,416,615	-1,656,830	29,070,573	28,248,380	190,029,799	33,701	3,408,985	44,231
2000	156,187,636	16,796,402	-1,840,928	30,349,661	30,025,993	197,925,959	34,702	3,471,266	44,994
2001	158,640,103	16,939,988	-1,844,360	29,599,499	32,005,827	201,461,080	35,031	3,433,689	46,201
2002	162,507,553	17,357,406	-1,778,418	26,999,878	33,865,815	204,237,423	35,238	3,425,146	47,446
2003	166,410,280	17,686,686	-1,674,521	25,935,932	35,136,227	208,121,232	35,589	3,450,390	48,230
2004	171,840,689	18,114,457	-1,719,710	25,041,882	36,316,824	213,365,228	36,097	3,529,765	48,683
2005	173,342,310	18,275,000	-1,378,187	25,239,158	37,578,691	216,506,971	36,139	3,597,296	48,187
2006	177,343,457	18,643,943	-1,206,433	28,215,714	38,043,298	223,752,093	36,749	3,666,245	48,372
2007	177,432,833	18,932,624	-1,185,479	31,479,088	40,718,836	229,512,654	37,163	3,727,351	47,603
2008	174,977,888	19,031,109	-932,741	34,424,180	43,613,422	233,051,640	37,304	3,692,894	47,382
2009	166,995,041	18,498,240	-565,757	27,631,604	48,334,776	223,897,424	35,506	3,543,856	47,123
2010	171,544,773	18,582,198	-562,741	27,973,538	51,572,780	231,946,151	36,484	3,537,811	48,489
2011	174,797,137	16,962,483	-437,542	29,157,782	51,732,168	238,287,061	37,212	3,591,298	48,672

Table B.3
Employment by Industry
 State of Tennessee
 Select Years 2001–2011 BEA Data

NAICS Categories	2001	2005	2006	2007	2008	2009	2010	2011	% Change 01–11
Farm employment	103,362	86,562	83,560	81,745	80,602	79,005	78,732	78,777	-23.8%
Forestry, fishing, related activities, and other	10,610	10,547	10,515	10,630	10,891	10,439	10,334	10,483	-1.2%
Mining	6,429	5,524	5,818	7,106	7,777	7,015	8,322	9,036	40.6%
Utilities	3,849	3,938	3,964	4,210	4,133	3,984	3,794	3,686	-4.2%
Construction	209,065	229,753	242,981	248,819	236,763	207,266	195,316	195,571	-6.5%
Manufacturing	463,801	421,927	413,168	395,827	373,255	323,694	311,978	316,922	-31.7%
Wholesale trade	137,726	141,782	144,178	144,169	143,088	132,225	128,303	128,864	-6.4%
Retail trade	392,886	407,123	410,700	413,200	404,579	386,066	383,522	385,265	-1.9%
Transportation and warehousing	167,559	172,841	176,212	178,932	171,700	161,870	160,164	164,483	-1.8%
Information	62,075	59,962	59,945	59,913	60,221	56,811	55,431	54,084	-12.9%
Finance and insurance	138,040	143,811	145,900	157,562	160,171	166,111	163,077	164,692	19.3%
Real estate and rental and leasing	103,401	126,850	132,340	135,157	134,687	128,800	129,959	130,746	26.4%
Professional and technical services	153,831	168,975	174,128	182,375	185,299	180,522	180,835	183,549	19.3%
Management of companies and enterprises	25,742	21,189	22,263	24,854	27,224	27,545	28,283	31,157	21.0%
Administrative and waste services	222,172	241,541	249,810	256,155	252,121	233,948	246,183	264,154	18.9%
Educational services	49,634	59,653	55,509	58,111	61,794	64,769	66,838	69,078	39.2%
Health care and social assistance	280,720	326,281	344,415	356,941	365,721	371,531	379,690	388,219	38.3%
Arts, entertainment, and recreation	54,939	63,570	65,799	68,513	71,018	70,646	71,294	72,573	32.1%
Accommodation and food services	225,459	251,036	259,544	265,850	263,319	254,467	254,722	259,776	15.2%
Other services, except public administration	198,608	217,531	223,251	230,829	224,757	223,908	223,012	225,607	13.6%
Government and government enterprises	423,781	436,900	442,245	446,453	453,774	453,234	458,022	454,576	7.3%
Total	3,433,689	3,597,296	3,666,245	3,727,351	3,692,894	3,543,856	3,537,811	3,591,298	4.6%

Table B.4
Real Earnings Per Job by Industry

State of Tennessee
 Select Years 2001–2011 BEA Data, 1,000's of Real 2012 Dollars

NAICS Categories	2001	2005	2006	2007	2008	2009	2010	2011	% Change 01–11
Farm earnings	569,711	629,939	307,202	-159,650	267,037	339,593	170,888	392,753	-31.1%
Forestry, fishing, related activities, and other	397,057	402,355	399,136	389,852	342,750	319,203	352,583	363,555	-8.4%
Mining	336,364	313,116	367,758	365,035	400,237	280,439	341,121	338,709	.7%
Utilities	291,348	304,718	344,419	326,979	385,869	356,706	352,552	350,533	20.3%
Construction	10,763,017	11,345,166	12,292,628	11,988,572	11,214,571	9,604,267	10,012,146	10,255,862	-4.7%
Manufacturing	27,011,098	26,752,780	26,397,879	25,136,654	24,225,835	20,984,208	21,325,966	21,754,653	-19.5%
Wholesale trade	8,770,794	9,661,924	10,029,316	10,217,443	10,042,522	9,049,741	8,943,506	9,161,620	4.5%
Retail trade	12,905,554	13,468,022	13,553,226	13,661,033	12,554,174	12,170,951	12,453,805	12,711,477	-1.5%
Transportation and warehousing	9,393,096	10,359,252	10,350,242	10,335,655	9,711,795	9,061,163	9,324,262	9,576,336	2.0%
Information	3,436,579	3,451,585	3,709,192	3,718,164	3,510,563	3,339,160	3,196,134	3,219,136	-6.3%
Finance and insurance	9,235,540	9,892,353	10,298,271	10,667,210	9,667,729	9,684,261	10,191,892	10,067,406	9.0%
Real estate and rental and leasing	3,313,476	3,911,867	3,548,881	2,808,915	3,126,401	2,866,302	2,836,780	2,802,892	-15.4%
Professional and technical services	9,591,284	10,806,909	11,472,764	11,820,839	12,529,458	11,430,994	11,873,887	12,148,505	26.7%
Management of companies and enterprises	1,813,237	1,758,893	2,109,790	2,329,168	2,306,548	2,407,035	2,533,552	2,800,257	54.4%
Administrative and waste services	7,620,587	9,082,304	9,354,150	9,430,138	9,183,741	8,659,232	8,872,956	9,361,975	22.9%
Educational services	1,802,639	2,488,596	2,013,351	2,107,790	2,199,155	2,323,924	2,321,234	2,369,340	31.4%
Health care and social assistance	16,744,515	19,726,897	21,016,874	21,797,424	23,155,979	24,047,298	25,336,373	25,848,561	54.4%
Arts, entertainment, and recreation	1,634,293	1,999,492	2,142,257	2,077,860	2,057,280	1,949,786	2,019,478	2,070,831	26.7%
Accommodation and food services	5,282,797	5,710,573	5,784,834	6,063,698	5,636,459	5,418,574	5,592,962	5,715,979	8.2%
Other services, except public administration	6,448,045	7,299,503	7,545,679	7,517,042	7,010,488	7,069,385	7,348,608	7,473,447	15.9%
Government and government enterprises	21,279,070	23,976,068	24,305,607	24,833,011	25,449,297	25,632,817	26,144,087	26,013,308	22.2%
Total	158,640,103	173,342,310	177,343,457	177,432,833	174,977,888	166,995,041	171,544,773	174,797,137	10.2%

Table B.5
Real Earnings by Industry

State of Tennessee
Select Years 2001–2011 BEA Data, Real 2012 Dollars

NAICS Categories	2001	2005	2006	2007	2008	2009	2010	2011	% Change 01–11
Farm earnings	5,512	7,277	3,676	-1,953	3,313	4,298	2,171	4,986	-9.5%
Forestry, fishing, related activities, and other	37,423	38,149	37,959	36,675	31,471	30,578	34,119	34,680	-7.3%
Mining	52,320	56,683	63,210	51,370	51,464	39,977	40,990	37,484	-28.4%
Utilities	75,694	77,379	86,887	77,667	93,363	89,535	92,924	95,099	25.6%
Construction	51,482	49,380	50,591	48,182	47,366	46,338	51,261	52,441	1.9%
Manufacturing	58,239	63,406	63,891	63,504	64,904	64,827	68,357	68,644	17.9%
Wholesale trade	63,683	68,146	69,562	70,871	70,184	68,442	69,706	71,095	11.6%
%Retail trade	32,848	33,081	33,000	33,062	31,030	31,526	32,472	32,994	.4%
Transportation and warehousing	56,058	59,935	58,737	57,763	56,563	55,978	58,217	58,221	3.9%
Information	55,362	57,563	61,877	62,059	58,295	58,777	57,660	59,521	7.5%
Finance and insurance	66,905	68,787	70,584	67,702	60,359	58,300	62,497	61,129	-8.6%
Real estate and rental and leasing	32,045	30,839	26,816	20,783	23,212	22,254	21,828	21,438	-33.1%
Professional and technical services	62,349	63,956	65,887	64,816	67,618	63,322	65,661	66,187	6.2%
Management of companies and enterprises	70,439	83,010	94,767	93,714	84,725	87,386	89,579	89,876	27.6%
Administrative and waste services	34,300	37,602	37,445	36,814	36,426	37,013	36,042	35,441	3.3%
Educational services	36,319	41,718	36,271	36,272	35,588	35,880	34,729	34,299	-5.6%
Health care and social assistance	59,648	60,460	61,022	61,067	63,316	64,725	66,729	66,582	11.6%
Arts, entertainment, and recreation	29,747	31,453	32,558	30,328	28,968	27,599	28,326	28,534	-4.1%
Accommodation and food services	23,431	22,748	22,288	22,809	21,405	21,294	21,957	22,003	-6.1%
Other services, except public administration	32,466	33,556	33,799	32,565	31,191	31,573	32,952	33,126	2.0%
Government and government enterprises	50,212	54,878	54,960	55,623	56,084	56,555	57,080	57,225	14.0%
Total	46,201	48,187	48,372	47,603	47,382	47,123	48,489	48,672	5.3%

C. ADDITIONAL CRA DATA

Table C.1
Small Business Loans Originated: \$100,000 or Less by Tract MFI
 Nonentitlement Areas of the State of Tennessee
 2000–2011 CRA Data

Year	<50% MFI	50.1-80% MFI	80.1-120% MFI	>120% MFI	Missing MFI	Total
Number of Loans						
2000	310	5,656	31,463	12,155	0	49,584
2001	440	6,746	36,276	14,158	0	57,620
2002	450	7,903	41,300	16,107	0	65,760
2003	10	6,741	41,605	10,784	0	59,140
2004	12	7,374	44,786	11,628	0	63,800
2005	9	6,701	42,376	11,915	0	61,001
2006	10	8,451	55,364	17,120	0	80,945
2007	18	9,047	60,160	18,588	0	87,813
2008	13	6,891	45,636	14,892	0	67,432
2009	4	3,033	19,984	6,980	0	30,001
2010	1	2,543	17,382	5,972	0	25,898
2011	2	2,776	19,416	6,795	0	28,989
Total	1,279	73,862	455,748	147,094	0	677,983
Loan Amount (\$1,000s)						
2000	5,691	79,042	441,182	185,797	0	711,712
2001	9,288	95,658	554,841	249,289	0	909,076
2002	8,823	97,746	554,117	249,191	0	909,877
2003	75	95,352	574,087	162,056	0	831,570
2004	94	110,245	614,058	183,872	0	908,269
2005	133	85,343	529,060	168,668	0	783,204
2006	69	92,323	592,621	207,266	0	892,279
2007	97	102,856	681,489	239,324	0	1,023,766
2008	94	89,304	545,010	203,517	0	837,925
2009	63	52,953	310,970	120,488	0	484,474
2010	45	44,958	276,794	105,145	0	426,942
2011	4	42,854	276,449	106,925	0	426,232
Total	24,476	988,634	5,950,678	2,181,538	0	9,145,326

Table C.2
Small Business Loans Originated: \$100,001 to \$250,000 by Tract MFI
 Nonentitlement Areas of the State of Tennessee
 2000–2011 CRA Data

Year	<50% MFI	50.1-80% MFI	80.1-120% MFI	>120% MFI	Missing MFI	Total
Number of Loans						
2000	18	286	1,298	661	0	2,263
2001	24	356	2,104	1,047	0	3,531
2002	38	355	1,945	985	0	3,323
2003	0	386	2,205	725	0	3,316
2004	0	401	2,048	665	0	3,114
2005	0	221	1,467	508	0	2,196
2006	0	224	1,307	548	0	2,079
2007	0	282	1,570	636	0	2,488
2008	0	287	1,636	627	0	2,550
2009	0	193	1,073	473	0	1,739
2010	0	171	953	474	0	1,598
2011	0	130	889	362	0	1,381
Total	80	3,292	18,495	7,711	0	29,578
Loan Amount (\$1,000s)						
2000	2,864	48,518	215,686	112,397	0	379,465
2001	3,697	60,943	353,277	177,170	0	595,087
2002	6,080	61,177	329,731	168,845	0	565,833
2003	0	65,607	370,197	123,203	0	559,007
2004	0	67,017	346,748	114,017	0	527,782
2005	0	38,092	249,150	88,720	0	375,962
2006	0	38,972	222,995	96,238	0	358,205
2007	0	48,653	269,733	111,848	0	430,234
2008	0	49,339	282,287	110,036	0	441,662
2009	0	33,714	185,040	83,856	0	302,610
2010	0	30,038	165,533	83,613	0	279,184
2011	0	22,817	152,929	64,269	0	240,015
Total	12,641	564,887	3,143,306	1,334,212	0	5,055,046

Table C.3
Small Business Loans Originated: More than \$250,000 by Tract MFI
 Nonentitlement Areas of the State of Tennessee
 2000–2011 CRA Data

Year	<50% MFI	50.1-80% MFI	80.1-120% MFI	>120% MFI	Missing MFI	Total
Number of Loans						
2000	17	186	734	405	0	1,342
2001	18	335	1,355	776	0	2,484
2002	23	315	1,342	786	0	2,466
2003	0	307	1,520	604	0	2,431
2004	0	279	1,452	619	0	2,350
2005	0	184	1,071	493	0	1,748
2006	0	176	1,043	489	0	1,708
2007	0	206	1,263	589	0	2,058
2008	0	240	1,369	575	0	2,184
2009	0	163	878	464	0	1,505
2010	0	157	806	419	0	1,382
2011	0	129	781	404	0	1,314
Total	58	2,677	13,614	6,623	0	22,972
Loan Amount (\$1,000s)						
2000	7,752	90,753	362,795	211,866	0	673,166
2001	9,571	171,900	667,324	403,354	0	1,252,149
2002	9,917	160,425	665,514	409,272	0	1,245,128
2003	0	147,509	762,370	308,407	0	1,218,286
2004	0	132,778	710,848	320,542	0	1,164,168
2005	0	90,127	549,830	262,919	0	902,876
2006	0	84,862	522,619	253,559	0	861,040
2007	0	102,776	616,265	293,243	0	1,012,284
2008	0	115,972	676,284	290,262	0	1,082,518
2009	0	80,928	439,186	233,126	0	753,240
2010	0	83,335	416,218	212,508	0	712,061
2011	0	67,804	396,188	215,701	0	679,693
Total	27,240	1,329,169	6,785,441	3,414,759	0	11,556,609

Table C.4
Small Business Loans to Businesses with Gross Annual Revenues of Less Than \$1 Million by Tract MFI

Nonentitlement Areas of the State of Tennessee
 2000–2011 CRA Data

Year	<50% MFI	50.1-80% MFI	80.1-120% MFI	>120% MFI	Missing MFI	Total
Number of Loans						
2000	165	2,663	15,460	5,757	0	24,045
2001	265	3,774	20,845	8,904	0	33,788
2002	251	3,165	18,901	8,291	0	30,608
2003	5	3,539	22,860	6,138	0	32,542
2004	6	4,080	23,901	6,617	0	34,604
2005	8	3,371	22,689	6,319	0	32,387
2006	3	3,190	23,047	6,882	0	33,122
2007	7	3,730	25,967	7,735	0	37,439
2008	2	2,672	18,366	5,420	0	26,460
2009	1	1,376	9,643	3,132	0	14,152
2010	1	1,283	8,774	2,860	0	12,918
2011	2	1,441	10,335	3,552	0	15,330
Total	716	34,284	220,788	71,607	0	327,395
Loan Amount (\$1,000s)						
2000	10,050	121,160	615,317	295,207	0	1,041,734
2001	14,753	181,987	971,178	503,149	0	1,671,067
2002	15,986	174,785	975,240	532,112	0	1,698,123
2003	48	182,872	1,125,990	392,646	0	1,701,556
2004	31	186,329	1,068,148	388,712	0	1,643,220
2005	133	111,359	802,488	293,335	0	1,207,315
2006	56	101,979	690,140	275,567	0	1,067,742
2007	69	119,830	767,259	305,352	0	1,192,510
2008	16	118,050	740,971	271,017	0	1,130,054
2009	50	78,343	480,718	205,932	0	765,043
2010	45	74,786	433,685	194,272	0	702,788
2011	4	56,012	405,334	170,635	0	631,985
Total	41,241	1,507,492	9,076,468	3,827,936	0	14,453,137

D. ADDITIONAL HMDA DATA

Table D.1
Owner-Occupied Home Purchase Loan Applications by Loan Type

Nonentitlement Areas of the State of Tennessee
2004–2011 HMDA Data

Loan Type	2004	2005	2006	2007	2008	2009	2010	2011	Total
Conventional	86,221	105,791	98,512	81,251	33,810	23,682	23,772	27,064	480,103
FHA - Insured	12,103	11,014	9,644	9,143	17,317	18,941	19,144	15,192	112,498
VA - Guaranteed	2,963	3,127	3,239	3,099	3,330	4,242	4,448	4,889	29,337
Rural Housing Service or Farm Service Agency	1,757	1,774	1,383	1,797	4,100	7,882	6,621	8,317	33,631
Total	103,044	121,706	112,778	95,290	58,557	54,747	53,985	55,462	655,569

Table D.2
Loan Applications by Selected Action Taken by Race/Ethnicity of Applicant

Nonentitlement Areas of the State of Tennessee
2004–2011 HMDA Data

Race		2004	2005	2006	2007	2008	2009	2010	2011	Total
American Indian	Originated	160	156	169	151	85	153	175	174	1,223
	Denied	97	81	65	80	37	37	61	69	527
	Denial Rate	37.7%	34.2%	27.8%	34.6%	30.3%	25.8%	25.8%	28.4%	30.1%
Asian	Originated	521	626	588	517	251	300	232	251	3,286
	Denied	136	174	115	147	74	61	69	79	855
	Denial Rate	20.7%	21.8%	16.4%	22.1%	22.8%	16.9%	22.9%	23.9%	20.6%
Black	Originated	2,525	2,799	2,347	1,723	973	759	785	716	12,627
	Denied	1,076	1,148	1,002	882	388	285	370	420	5,571
	Denial Rate	29.9%	29.1%	29.9%	33.9%	28.5%	27.3%	32.0%	37.0%	30.6%
White	Originated	42,905	50,603	49,224	42,025	26,840	23,282	21,942	20,904	277,725
	Denied	15,000	14,734	10,606	11,539	5,915	5,146	6,886	7,929	77,755
	Denial Rate	25.9%	22.6%	17.7%	21.5%	18.1%	18.1%	23.9%	27.5%	21.9%
Not Available	Originated	3,515	5,519	4,686	3,539	2,000	1,493	1,173	1,276	23,201
	Denied	1,936	1,974	2,038	1,508	683	449	648	1,362	10,598
	Denial Rate	35.5%	26.3%	30.3%	29.9%	25.5%	23.1%	35.6%	51.6%	31.4%
Not Applicable	Originated	58	4	3	5	14	8	3	3	98
	Denied	30	2	3	4	16	1	1	3	60
	Denial Rate	35.5%	26.3%	30.3%	29.9%	25.5%	23.1%	35.6%	51.6%	38.0%
Total	Originated	49,684	59,707	57,017	47,960	30,163	25,995	24,310	23,324	318,160
	Denied	18,275	18,113	13,829	14,160	7,113	5,979	8,035	9,862	95,366
	Denial Rate	26.9%	23.3%	19.5%	22.8%	19.1%	18.7%	24.8%	29.7%	23.1%
Hispanic (Ethnicity)	Originated	1,051	1,292	1,381	1,004	512	404	393	397	6,434
	Denied	525	549	354	476	186	121	166	199	2,576
	Denial Rate	33.3%	29.8%	20.4%	32.2%	26.6%	23.0%	29.7%	33.4%	28.6%

Table D.3
Loan Applications by Reason for Denial by Race/Ethnicity of Applicant
 Nonentitlement Areas of the State of Tennessee
 2004–2011 HMDA Data

Denial Reason	American Indian	Asian	Black	White	Not Available	Not Applicable	Total	Hispanic (Ethnicity)
Debt-to-Income Ratio	34	120	580	7,626	901	3	9,264	276
Employment History	4	27	61	1,268	143	2	1,505	51
Credit History	156	209	1,721	22,815	2,036	7	26,944	678
Collateral	31	57	228	4,991	632	1	5,940	129
Insufficient Cash	9	24	98	1,698	146	1	1,976	52
Unverifiable Information	6	36	154	1,619	228	11	2,054	93
Credit Application Incomplete	19	48	224	3,328	462	3	4,084	76
Mortgage Insurance Denied	0	0	9	86	7	0	102	0
Other	41	117	601	8,161	1,023	6	9,949	291
Missing	227	217	1,895	26,163	5,020	26	33,548	930
Total	527	855	5,571	77,755	10,598	60	95,366	2,576
% Missing	43.1%	25.4%	34.0%	33.6%	47.4%	43.3%	35.2%	36.1%

Table D.4
Loan Applications by Selected Action Taken by Gender of Applicant
 Nonentitlement Areas of the State of Tennessee
 2004–2011 HMDA Data

Gender		2004	2005	2006	2007	2008	2009	2010	2011	Total
Male	Originated	34,845	41,422	39,453	33,316	21,164	17,936	16,815	16,187	221,138
	Denied	11,464	11,265	8,343	8,728	4,507	3,797	4,938	5,597	58,639
	Denial Rate	24.8%	21.4%	17.5%	20.8%	17.6%	17.5%	22.7%	25.7%	21.0%
Female	Originated	13,379	16,291	15,228	12,662	7,797	7,104	6,666	6,300	85,427
	Denied	5,997	6,049	4,536	4,610	2,169	1,909	2,683	3,190	31,143
	Denial Rate	31.0%	27.1%	23.0%	26.7%	21.8%	21.2%	28.7%	33.6%	26.7%
Not Available	Originated	1,449	1,989	2,332	1,977	1,186	947	826	834	11,540
	Denied	809	797	947	817	420	271	413	1,072	5,546
	Denial Rate	35.8%	28.6%	28.9%	29.2%	26.2%	22.2%	33.3%	56.2%	32.5%
Not Applicable	Originated	11	5	4	5	16	8	3	3	55
	Denied	5	2	3	5	17	2	1	3	38
	Denial Rate	31.3%	28.6%	42.9%	50.0%	51.5%	20.0%	25.0%	50.0%	40.9%
Total	Originated	49,684	59,707	57,017	47,960	30,163	25,995	24,310	23,324	318,160
	Denied	18,275	18,113	13,829	14,160	7,113	5,979	8,035	9,862	95,366
	Denial Rate	26.9%	23.3%	19.5%	22.8%	19.1%	18.7%	24.8%	29.7%	23.1%

Table D.5
Loan Applications by Income of Applicant: Originated and Denied
 Nonentitlement Areas of the State of Tennessee

2004–2011 HMDA Data

Income		2004	2005	2006	2007	2008	2009	2010	2011	Total
\$15,000 or Below	Loan Originated	767	654	699	638	260	259	280	232	3,789
	Application Denied	1,235	1,184	582	915	330	402	642	920	6,210
	Denial Rate	61.7%	64.4%	45.4%	58.9%	55.9%	60.8%	69.6%	79.9%	62.1%
\$15,001–\$30,000	Loan Originated	9,194	9,723	7,559	6,809	3,920	4,216	4,126	3,742	49,289
	Application Denied	6,338	5,910	3,709	4,391	1,826	1,664	2,661	3,245	29,744
	Denial Rate	40.8%	37.8%	32.9%	39.2%	31.8%	28.3%	39.2%	46.4%	37.6%
\$30,001–\$45,000	Loan Originated	12,991	14,873	12,644	10,790	7,053	6,779	6,060	5,606	76,796
	Application Denied	4,892	4,696	3,444	3,452	1,763	1,550	2,005	2,416	24,218
	Denial Rate	27.4%	24.0%	21.4%	24.2%	20.0%	18.6%	24.9%	30.1%	24.0%
\$45,001–\$60,000	Loan Originated	10,031	12,114	11,429	8,866	5,692	4,841	4,392	4,186	61,551
	Application Denied	2,646	2,771	2,341	2,125	1,227	956	1,184	1,422	14,672
	Denial Rate	20.9%	18.6%	17.0%	19.3%	17.7%	16.5%	21.2%	25.4%	19.2%
\$60,001–\$75,000	Loan Originated	5,866	7,359	7,643	6,260	4,095	3,175	2,909	2,803	40,110
	Application Denied	1,092	1,266	1,259	1,018	713	500	545	693	7,086
	Denial Rate	15.7%	14.7%	14.1%	14.0%	14.8%	13.6%	15.8%	19.8%	15.0%
Above \$75,000	Loan Originated	9,776	13,388	15,378	13,839	8,860	6,527	6,438	6,610	80,816
	Application Denied	1,447	1,860	1,976	1,898	1,120	793	883	1,028	11,005
	Denial Rate	12.9%	12.2%	11.4%	12.1%	11.2%	10.8%	12.1%	13.5%	12.0%
Data Missing	Loan Originated	1,059	1,596	1,665	758	283	198	105	145	5,809
	Application Denied	625	426	518	361	134	114	115	138	2,431
	Denial Rate	37.1%	21.1%	23.7%	32.3%	32.1%	36.5%	52.3%	48.8%	29.5%
Total	Loan Originated	49,684	59,707	57,017	47,960	30,163	25,995	24,310	23,324	318,160
	Application Denied	18,275	18,113	13,829	14,160	7,113	5,979	8,035	9,862	95,366
	Denial Rate	26.9%	23.3%	19.5%	22.8%	19.1%	18.7%	24.8%	29.7%	23.1%

Table D.6
Loan Applications by Income and Race/Ethnicity of Applicant: Originated and Denied
 Nonentitlement Areas of the State of Tennessee

2004–2011 HMDA Data

Race		<= \$15K	\$15K–\$30K	\$30K–\$45K	\$45K–\$60K	\$60K–\$75K	> \$75K	Data Missing	Total
American Indian	Loan Originated	15	146	239	180	153	477	13	1,223
	Application Denied	41	153	126	75	36	78	18	527
	Denial Rate	73.2%	51.2%	34.5%	29.4%	19.0%	14.1%	58.1%	30.1%
Asian	Loan Originated	16	334	629	568	438	1,217	84	3,286
	Application Denied	49	207	195	136	80	157	31	855
	Denial Rate	75.4%	38.3%	23.7%	19.3%	15.4%	11.4%	27.0%	20.6%
Black	Loan Originated	160	2,575	3,707	2,393	1,319	2,319	154	12,627
	Application Denied	336	1,886	1,507	818	389	515	120	5,571
	Denial Rate	67.7%	42.3%	28.9%	25.5%	22.8%	18.2%	43.8%	30.6%
White	Loan Originated	3,295	43,402	67,396	54,100	35,204	69,361	4,967	277,725
	Application Denied	5,144	24,567	19,911	11,969	5,761	8,728	1,675	77,755
	Denial Rate	61.0%	36.1%	22.8%	18.1%	14.1%	11.2%	25.2%	21.9%
Not Available	Loan Originated	301	2,823	4,806	4,300	2,989	7,423	559	23,201
	Application Denied	639	2,928	2,470	1,668	814	1,515	564	10,598
	Denial Rate	68.0%	50.9%	33.9%	27.9%	21.4%	17.0%	50.2%	31.4%
Not Applicable	Loan Originated	2	9	19	10	7	19	32	98
	Application Denied	1	3	9	6	6	12	23	60
	Denial Rate	33.3%	25.0%	32.1%	37.5%	46.2%	38.7%	41.8%	38.0%
Total	Loan Originated	3,789	49,289	76,796	61,551	40,110	80,816	5,809	318,160
	Application Denied	6,210	29,744	24,218	14,672	7,086	11,005	2,431	95,366
	Denial Rate	62.1%	37.6%	24.0%	19.2%	15.0%	12.0%	29.5%	23.1%
Hispanic (Ethnicity)	Loan Originated	62	1,483	1,799	1,194	630	1,088	178	6,434
	Application Denied	133	951	690	383	142	221	56	2,576
	Denial Rate	68.2%	39.1%	27.7%	24.3%	18.4%	16.9%	23.9%	28.6%

Table D.7
Loans by Loan Purpose by HAL Status
 Nonentitlement Areas of the State of Tennessee

2004–2011 HMDA Data

Loan Purpose		2004	2005	2006	2007	2008	2009	2010	2011	Total
Home Purchase	Other	40,424	43,690	43,926	40,050	25,961	23,395	22,987	21,906	262,339
	HAL	9,260	16,017	13,091	7,910	4,202	2,600	1,323	1,418	55,821
	Percent HAL	18.6%	26.8%	23.0%	16.5%	13.9%	10.0%	5.4%	6.1%	17.5%
Home Improvement	Other	6,226	5,894	6,052	6,731	5,454	4,510	4,576	4,382	43,825
	HAL	2,052	2,529	3,235	2,956	1,828	1,164	433	386	14,583
	Percent HAL	24.8%	30.0%	34.8%	30.5%	25.1%	20.5%	8.6%	8.1%	25.0%
Refinancing	Other	42,619	35,045	29,237	31,287	32,969	55,936	45,452	38,845	311,390
	HAL	14,753	17,684	17,743	14,084	10,796	7,164	1,603	1,719	85,546
	Percent HAL	25.7%	33.5%	37.8%	31.0%	24.7%	11.4%	3.4%	4.2%	21.6%
Total	Other	89,269	84,629	79,215	78,068	64,384	83,841	73,015	65,133	617,554
	HAL	26,065	36,230	34,069	24,950	4,202	2,600	1,323	1,418	155,950
	Percent HAL	22.6%	30.0%	30.1%	24.2%	20.7%	11.5%	4.4%	5.1%	20.2%

Table D.8
Loans by HAL Status by Race/Ethnicity of Borrower
 Nonentitlement Areas of the State of Tennessee
 2004–2011 HMDA Data

Race	Loan Type	2004	2005	2006	2007	2008	2009	2010	2011	Total
American Indian	Other	117	109	144	125	70	146	172	167	1,050
	HAL	43	47	25	26	15	7	3	7	173
	Percent HAL	26.9%	30.1%	14.8%	17.2%	17.6%	4.6%	1.7%	04.0%	14.1%
Asian	Other	437	502	489	464	230	281	225	243	2,871
	HAL	84	124	99	53	21	19	7	8	415
	Percent HAL	16.1%	19.8%	16.8%	10.3%	8.4%	6.3%	3.0%	3.2%	12.6%
Black	Other	1,890	1,549	1,479	1,264	821	691	742	675	9,111
	HAL	635	1,250	868	459	152	68	43	41	3,516
	Percent HAL	25.1%	44.7%	37.0%	26.6%	15.6%	9.0%	5.5%	5.7%	27.8%
White	Other	35,116	37,691	38,286	35,241	22,996	20,847	20,719	19,665	230,561
	HAL	7,789	12,912	10,938	6,784	3,844	2,435	1,223	1,239	47,164
	Percent HAL	18.2%	25.5%	22.2%	16.1%	14.3%	10.5%	5.6%	5.9%	17.0%
Not Available	Other	2,814	3,837	3,525	2,951	1,830	1,422	1,127	1,153	18,659
	HAL	701	1,682	1,161	588	170	71	46	123	4,542
	Percent HAL	19.9%	30.5%	24.8%	16.6%	8.5%	4.8%	3.9%	9.6%	19.6%
Not Applicable	Other	50	2	3	5	14	8	2	2	87
	HAL	8	2	0	0	0	0	1	0	11
	Percent HAL	13.8%	50.0%	.0%	.0%	.0%	.0%	33.3%	.0%	11%
Total	Other	40,424	43,690	43,926	40,050	25,961	23,395	22,987	21,906	262,339
	HAL	9,260	16,017	13,091	7,910	4,202	2,600	1,323	1,418	55,821
	Percent HAL	18.6%	26.8%	23.0%	16.5%	13.9%	10.0%	5.4%	06.1%	17.5%
Hispanic (Ethnicity)	Other	787	846	959	757	424	359	372	351	4,855
	HAL	264	446	422	247	88	45	21	46	1,579
	Percent HAL	25.1%	34.5%	30.6%	24.6%	17.2%	11.1%	5.3%	11.6%	24.5%

Table D.9
Rates of HALs by Income of Borrower
 Nonentitlement Areas of the State of Tennessee
 2004–2011 HMDA Data

Income	2004	2005	2006	2007	2008	2009	2010	2011	Average
\$15,000 or Below	40.5%	50.3%	32.5%	42.0%	40.4%	32.4%	30.7%	028.9%	39.0%
\$15,001–\$30,000	28.2%	41.1%	35.3%	26.9%	21.7%	13.9%	9.4%	12.3%	27.1%
\$30,001–\$45,000	22.2%	32.4%	28.0%	19.3%	15.1%	9.3%	5.9%	6.8%	20.5%
\$45,001–\$60,000	17.1%	26.7%	23.1%	15.5%	13.1%	9.2%	4.9%	5.8%	17.2%
\$60,001–\$75,000	12.2%	19.4%	18.3%	13.2%	11.0%	8.8%	4.0%	4.2%	13.3%
Above \$75,000	9.1%	13.8%	13.4%	9.3%	10.5%	8.3%	2.5%	2.2%	9.7%
Data Missing	15.0%	23.1%	32.8%	32.2%	20.1%	16.2%	05.7%	0.7%	24.3%
Average	18.6%	26.8%	23.0%	16.5%	13.9%	10.0%	05.4%	06.1%	17.5%

Table D.10
Loans by HAL Status by Income of Borrower
 Nonentitlement Areas of the State of Tennessee
 2004–2011 HMDA Data

Income		2004	2005	2006	2007	2008	2009	2010	2011	Total
\$15,000 or Below	Other	456	325	472	370	155	175	194	165	2,312
	HAL	311	329	227	268	105	84	86	67	1,477
	Percent HAL	40.5%	50.3%	32.5%	42.0%	40.4%	32.4%	30.7%	028.9%	39.0%
\$15,001–\$30,000	Other	6,605	5,722	4,887	4,980	3,071	3,629	3,739	3,283	35,916
	HAL	2,589	4,001	2,672	1,829	849	587	387	459	13,373
	Percent HAL	28.2%	41.1%	35.3%	26.9%	21.7%	13.9%	9.4%	12.3%	27.1%
\$30,001–\$45,000	Other	10,104	10,055	9,101	8,712	5,985	6,147	5,704	5,223	61,031
	HAL	2,887	4,818	3,543	2,078	1,068	632	356	383	15,765
	Percent HAL	22.2%	32.4%	28.0%	19.3%	15.1%	9.3%	5.9%	6.8%	20.5%
\$45,001–\$60,000	Other	8,317	8,883	8,793	7,495	4,948	4,398	4,178	3,942	50,954
	HAL	1,714	3,231	2,636	1,371	744	443	214	244	10,597
	Percent HAL	17.1%	26.7%	23.1%	15.5%	13.1%	9.2%	4.9%	5.8%	17.2%
\$60,001–\$75,000	Other	5,151	5,933	6,242	5,433	3,644	2,897	2,794	2,684	34,778
	HAL	715	1,426	1,401	827	451	278	115	119	5,332
	Percent HAL	12.2%	19.4%	18.3%	13.2%	11.0%	8.8%	04.0%	4.2%	13.3%
Above \$75,000	Other	8,891	11,545	13,312	12,546	7,932	5,983	6,279	6,465	72,953
	HAL	885	1,843	2,066	1,293	928	544	159	145	7,863
	Percent HAL	9.1%	13.8%	13.4%	9.3%	10.5%	8.3%	2.5%	2.2%	9.7%
Data Missing	Other	900	1,227	1,119	514	226	166	99	144	4,395
	HAL	159	369	546	244	57	32	6	1	1,414
	Percent HAL	15.0%	23.1%	32.8%	32.2%	20.1%	16.2%	05.7%	.7%	24.3%
Total	Other	40,424	43,690	43,926	40,050	25,961	23,395	22,987	21,906	262,339
	HAL	9,260	16,017	13,091	7,910	4,202	2,600	1,323	1,418	55,821
	Percent HAL	18.6%	26.8%	23.0%	16.5%	13.9%	10.0%	5.4%	6.1%	17.5%

E. ADDITIONAL SURVEY DATA: NONENTITLEMENT AREAS

INTRODUCTORY QUESTIONS

Table E.1
Please describe how you became aware of fair housing laws.

Nonentitlement Areas of the State of Tennessee
 2013 Fair Housing Survey Data

Comments:
20 years experience with the State's Small Cities Block Grant program and HUD training on Fair Housing 35 years as mayor As a landlord As a manager and as a renter personally As a real estate agent in 1979, and a mortgage lender in 1988. Attend Fair Housing Lectures and Schooling once a year. Attended a couple seminars/conferences on Fair Housing Attended a session in Xxxxxx on the topic and also have a real estate background Attending government meetings for the last 30 + years Attened some training sessions Board of realtors and through news and periodicals as well as industry trade mags. By reading the legislation which applies to rental property and other reading materials. by way of being a homeowner/landlord By working in the Local Government CDBG City has policy adopted. Classes classes around the state, or on-line class. college Community publications and postings at County Courthouse Consultant for city and county governments Continuing education classes and information from various sources including TAR Different HUD publications. Discussions of affordable and available housing options for local citizens Downloaded information from website Education Classes Education provided by TREES and my local Association of Realtors Employee training for themanagement company that I work for. Fair housing is discussed in pre-licensing, Realtor membership orientation, annually through our local, state and national associations and I have been an instructor these associations. Familiarization with fair housing laws are all part of the Habitat family selection process. Adherence to these laws is required as part of the annual Quality Assurance Checklist and to ge in good standing with Habitat Interational. Former Banker. Formerly a mortgage loan officer From past construction projects Grant Regulations Grant workshops, we help administer a local housing authority. Have attended several workshops on fair housing issues. Housing and Urban Development HUD training, internet, articles I am a grant writer/ project administrator for cities and counties in the Upper Xxxxxx area. I am familiar with fair housing laws because our funding comes from HUD. I am a licensed agent and teach CE classes. I am a Realtor I am an engineer working on GDBG projects which require fair housing activities I have a bachelor's degree in Business Admin, minor in Econ and Finance, and earned my real estate license last May. I have attended THDA HBEI training. I have had federal and state grants with fair housing training I have served as Mayor of Xxxxxx for thirteen years. and was a Banker/Lender for many years. I have taken two "Fair Housing" classes to better understand the issue. I review fair housing law to share communications with real estate professionals regarding compliance in advertising and teh day-to-day business of a real estate licensee. The REALTOR Code of Ethics Article 10. I serve an a Habitat board and have for about 20 year.. I stay update thru continuing education I work with habitat for humanity and we deal with building homes and selecting applicants for the homes In my classes to become a realtor. In my line of work, I sell utilities to the public and I have to ask where they live and who lives there. Also, I have to ask their

race/orientation.
 In the course of my role as Mayor, I have become aware of various fair housing laws. My previous career in Banking also exposed me to these regulations.
 In the real estate business
 Inservice and Training
 Job requirement
 LEDIC ONLINE TRAINING
 Licensed real estate broker
 Minimally in dealing with applicants for Home Partnership
 My previous career in banking, plus on-the-job training since joining local government
 My property follows Fair Housing Laws because of the housing program we are in.
 Newspapers, mailings
 Obtaining grants from THDA
 online
 Online training and dealing with Fair Housing issues with HUD
 Over six and a half years of trying to find housing
 Own and operate a Section 8 housing facility
 PHM certified for 15 years as Executive Director of public housing in Xxxxxxx
 Profession
 Property management requires intensive training that must be completed yearly on fair housing laws.
 Read the Fair Housing Act
 reading
 Reading about them
 Reading T.C.A. and through participation in THDA Home Grant program
 Real estate agent
 Real Estate Agents knowledge
 Real estate commiccion
 Real Estate Education courses
 Real estate lender for 15 years
 Real Estate School and Broker testing
 Real estates class
 Rent property
 Required to attend fair housing seminars since we are subsidized by HUD.
 Research and attending a workshop
 Schooling Southern Middle Tennessee Association Of Realtors
 Seminars
 seminars & experience
 Seminars, classes & practice
 Sold Real Estate for several years
 Staff attend TN Fair Housing Conference each year
 State Agency and HUD training
 THDa and other training
 THDA Trainings
 Through classes and literature
 Through fair housing activities that are required as part of the CDBG program.
 Through HUD publications
 Through involvement with housing programs
 Through meetings dealing with grants
 Through my job
 Through pre and post licensing education.
 Through property development, training and seminars
 Through real estate education, and our Code of Ethics and Standards of Practice
 through rehabbing low income or distressed area(s) of the city.
 through THDA and HUD
 through THDA training and personal study
 Through the job I have now
 Through the REALTORS Associations
 through the REINS organization
 Through training of local rural legal services a few years ago.
 Through work and through reading items in newspapers, literature, internet, etc.
 Through working at Senior Center
 Throught continuing education courses
 THRU MY INVOLVEMENT WORKING ON FEDERAL GRANTS
 thru publications and other information provided by THDA
 TN Fair Housing Council
 took fair housing classes
 TRAINING
 Training
 Training and working with housing grants and assisting citizens with placement in affordable housing.
 Training provided through State agencies and through our CoC

training sessions & meetings
 Training through THDA as a HBEI Instructor
 Training through THDA Workshops
 training through the company i work for
 Training through USDA/Rural Development
 various training workshops

We know that a local government can't discriminate.
 What you do for one do for all. Have a set way of doing things and do it the same way over and over.

when I bought my first home through HUD

While dealing with grants.

Work related

Worked with CDBG program

Working with ETDD completing projects as they relate to the CDBG

Working with federal housing programs for 25 years

Working with TN communities.

Workshop

Table E.2

Based on your knowledge of fair housing law, do you think that fair housing laws should be changed?

Nonentitlement Areas of the State of Tennessee
 2013 Fair Housing Survey Data

Comments:

Actually Enforced

add sexual orientation as a protected class

As protected classes emerge or evolve, they law should be reviewed. As society changes so must we as a people.

Educate public on how to handle international customers. What is the law? How does one conduct an international credit check?

For me, this is a grey area and one that I need to come up to speed on.

Enforce the laws that are in place, not only for renters but the Landlords,-Landlords have a difficult time with drug related problems and non-workers

HUD

I just know the basics. Just see it as a reason to try and sue someone, but there should be some rulings on being "fair"

I think they should be allowed to be more selective in who is eligible (criminal history, legally married, etc). I think there should be a limit on how much public housing is allowed in a particular area so resources are not stretched too thin to adequately care for properties and educational needs.

I would make it manditory before they were allowed to move into a home at for lower income folks, that they were required to pass a DRUG TEST.

Instead of being treated the same, it seems that the laws foster special priviledges to different races and classes. That is discrimination, which is what the laws are supposed to curb. Also, the laws set low income families up for failure by putting them in homes they cannot afford because lenders are pushed to have broader acceptance, even though the income is questionable.

It seems the tenant is protected more than the property owner.

more

More rights and protection for the property owner.

Not treat disabled as elderly

One part would be that it not be so hard on a tenant to get their belongings back after an eviction. Too many times a landlord will place items on the street and then it becomes a civil matter. If the client doesn't have the money to pay the rent then they don't have the money to file a civil suit. Also, if landlords include utilities in the rent it should be illegal to turn off the utilities without an eviction judgement through the court. We have several landlords that will cut off the utilities if the tenant is 2 days late on the rent.

Our census tract has the 8th highest denial rate for purchase loans to middle income same gender co-applicants and 84% with high interest rate mortgages. 47% of households with 0-80% median have high housing cost burden; 25% w severe burden;area has 84% home ownership. We are poor but not stupid, and we are here to stay. Very little movement from the area.

Parts of the law is confusing. It is a grey area.

PSA on Radio to help individuals understand their rights

Sexual Orientation should become a Federal Protected Class

so that less informed or educated can understand them

Strengthened to include sexual orientation/gender identity

Take some required mandates from landlords.

Tennessee Fair housing

There should be some type of housing for those who are on a low low fixed income...

they shouldnt disqualify felons. they also need a second chance. They should also be required to uphold original contract pricing and not do reductions on payouts based on what they say are shortages. this leaves landlords and tennants in a very bad position as the tennant has already established their financial limits and inability to pay any additional rent per agreement

Table E.3
Are you aware of any State Fair Housing Plan?
 Nonentitlement Areas of the State of Tennessee
 2013 Fair Housing Survey Data

Comments:
based on state guidance for CDBG program City has adopted a Fair Housing Policy which will guide and protect citizens of Xxxxxxx. city of henry has adopted a fair housing ord. several yrs. ago Fair Housing Ordinance adopted in 1978, several analysis of impediments since. HUD and county ordiances some city ordiances Xxxxxxx COUNTY FAIR HOUSING PLAN I'm sure there is one but I have never seen it. But then again, I have never asked to see it :) Many cities/counties in my district have passed fair housing ordinances Our town has passed an ordinance on fair housing Several communities within west Tennessee have Fair Housing Resolutions. Several have adopted and posted the Fair Housing Law within the respective community as a goal to notify the citizens of the Law. Some cities have ordinances, others do not. The city has fair housing regulations in place along with nondiscrimination policies TN Consolidated Plan We have a fair housing ordinance in the City's charter We have Fair Housing Policies that we follow When someone comes to get their water, gas and sewer turned on we make aware to the public their rights and who to call if they feel their rights have been violated.

Table E.4
Are you aware of any policies or practices for "affirmatively furthering fair housing" in your designated area?
 Nonentitlement Areas of the State of Tennessee
 2013 Fair Housing Survey Data

Comments:
As part of the CDBG process the City performs certain practices for getting Fair Housing information out to the residents of the City. complete fair housing activity Fair housing activities associated with CDBG awards Xxxxxxx has passed a Fair Housing Choice Ordinance Habitat practices fair housing, not assessing limitations in regards to those cited in this survey Many rentals entities, developers and contractors attend fair housing training along with county zoning and building inspectors Public Display at City Hall real estate law and grant availability Several communities within west Tennessee have Fair Housing Resolutions. Several have adopted and posted the Fair Housing Law within the respective community as a goal to notify the citizens of the Law. Public Service Announcements during April / Fair Housing Month have been conducted. The fair housing activities done for CDBG projects further fair housing.

Table E.5
Are there specific geographic areas in your designated area of the State that have fair housing problems?
 Nonentitlement Areas of the State of Tennessee
 2013 Fair Housing Survey Data

Comments:
Census Tract 9703 and Census Tract 9950 It is constantly being reported to me that Xxxxxxx Housing Authority leasing office Executive Director (Xxxxxxx Xxxxxxx), whose office is located at Xxxxxxx Xxxxxxx St. Xxxxxxx, TN 37748 does not treat the residents with respect. We have local doctors that are treating people for mental depression because they say she curses them and treats them unfairly. They are afraid to report her because her husband is a police officer and she uses that over their heads as well as threatening to evict them. I have also had reports that she rents to her family members who have police records that do not comply with the tenant selection plan, but refuses to rent to others with police records. There has also been complaint that she refuses to let them use their outside water faucets and has removed their clothes lines outside so that they have difficulty drying their clothing. A couple of winters ago, a residents daughter had to call the police to get the maintenance to fix her mother's heater. She was elderly and had gone without heat for a couple of days in frigid temperatures. Her residents are afraid of her and therefore in fear of losing their place of residency if they call the local HUD office to complain. I am not one to get my name involved, but since this will stay confidential I feel it is important to know that Mrs. Xxxxxxx and her staff are abusing the residents. I have a big heart for the elderly and disabled and feel this is horrible that it is permitted to keep happening. Lack of desire by government agencies to assist landlords that are willing to tear down abandoned and old properties on small tracts of land and rebuild duplexes on those sites. Many Xxxxxxx county is just one. There seems to still be some segregation in Xxxxxxx County. Not sure if that is a forced issue or a personal choice of the tenant to live in certain areas of town.

Table E.6
Please share any additional comments regarding fair housing.

Nonentitlement Areas of the State of Tennessee
 2013 Fair Housing Survey Data

Comments:
<p>Fair housing is generally working fine but there will always be someone who does not sufficiently understand the scope of the laws and may/could inadvertently discriminate. As well, the general public is not fully versed on fair housing laws.</p> <p>Fair Housing is just common sense to me. Love your neighbor like yourself and treat everyone as close family! Do everything in your power to help them get what they want.</p> <p>I am so angry and sick to my stomach right now over this subject I can't continue any further. My children think I'm a liar that we will never have a home and we are falling apart.</p> <p>I ATTENDED A FAIR HOUSING TRAINING LAST FALL THE NAN MCAY DID AND IT WAS AWESOME. I REALLY LEARNED A LOT FROM THAT.</p> <p>I feel our area is reaching out with equal opportunities to all classes and races.</p> <p>I feel that race should be looked at for ALL races, not just black or spanish.I feel that whites are being over looked more than blacks. I see no reasons to add another protected class. The only times I may have offended someone is by asking if they are married, or a full-time student. I try to explain first that married couples only have to do 1 application, and the LIHTC program does not allow an entire HH to be FT students. Since these questions are pertinent to the specific program and the application process, I do not see it as discrimination, regardless of a few grumbles. The property I work at is 55 & older...so I receive a few complaints on that as well. Many ppl think that having a disability should get them in regardless. So many people scream "discrimination" before even hanging around for a full explanation. You can't please everybody, but I do believe I treat everyone fairly, and I appreciate anybody hanging around to become educated on the different types of Government Affordable Housing programs. It would be good to have fair housing training in our area....</p> <p>N/A</p> <p>None</p> <p>Smaller communities have concerns about what the role of the local government is if there is a Fair Housing violation. Therefore, a lot of City Boards / Commissions are reluctant to ask and/or participate due to a fear of penalty. They tend to do a Fair Housing activity because it is a requirement of the CDBG grant they have received.</p> <p>The biggest problem in Xxxxxxx County is not enforcing rental property to be kept up to a standard humane level. For example, weatherization/plumbing/electrical/structural.</p>

FAIR HOUSING IN THE PRIVATE SECTOR

Table E.7
Are you aware of any questionable practices or barriers to fair housing choice in the rental housing market?

Nonentitlement Areas of the State of Tennessee
 2013 Fair Housing Survey Data

Comments:
<p>Deposits are set very high to discourage certain people from being able to rent housing.</p> <p>I "feel" that many of the local property managers use "voice" as a key to if they have available units or not. It's sad to say but if you sound "unique" or different I think barriers are made by those renting property.</p> <p>Not willing to rent to section 8 recipient</p> <p>Of the small number of rental properties, they are mostly in disrepair and are rented at too high of a cost for our specific area.</p> <p>Off the top of my head I can think of one landlord that will not rent to black people.</p> <p>People with rental property often do not want to rent to people based on color because they are afraid they will not take care of the home or pay their rent.</p> <p>Peoples ignorance</p> <p>Properties that are age restricted and only rent to individuals who are 55 and older.</p> <p>Property owners are oblivious to Fair Housing law and those who are aware simply feel they are bullet proof due to lack of enforcement.</p> <p>Sex - Some large apartment management companies will not allow more than two females to sign/reside in a single apartment, even if it is a three bedroom unit. The reason is to prevent college students from sharing apartments. They cite an old TN state law that prevents "brothels", and therefore, can only enforce it on women and not men.</p> <p>There is very little multi-family housing in our area, and what is available is generally an option only for low-income families</p>

Table E.8
Are you aware of any questionable practices or barriers to fair housing choice in the real estate industry?

Nonentitlement Areas of the State of Tennessee
 2013 Fair Housing Survey Data

Comments:
<p>I have never seen this in my 18 years here in Xxxxxx.... I think that potential buyers should be aware that their new neighbors are going to dislike/alienate them. Buyers should have the right and information to discriminate against neighborhoods or communities. Single, disabled female w no debt and \$10K down payment not shown houses and cannot buy one? That is steering. When I moved to TN in 1994 the real estate broker showed us homes where people were low income or of less color. We asked to see a home in a particular area and they suggested not.</p>

Table E.9
Are you aware of any questionable practices or barriers to fair housing choice in the mortgage and home lending industry?

Nonentitlement Areas of the State of Tennessee
 2013 Fair Housing Survey Data

Comments:
<p>especially un-married women Great Save Program-great joke. Family paid 20K in three years. Husband lost work and could not get payment lowered. Didn't know they were five months behind? What is the definition of foreclosure? Bank didn't know they were on the list to prevent foreclosure. Had to prove it to them. Didn't matter that they had paid triple payments for three years. Income sometimes denotes race and mortgage are harder to get approve in certain banks. permits single female family heads from receiving due consideration for adequate housing. They lend to people who cannot afford the payments. They also let people purchase poor housing with mortgages. We have long suspected Tristar Bank in Xxxxxx. They seem to have their own set of rules and excuses to cover all bases. I have had clients of all races go there but the ones that are not white seem to have more hoops to go through. They are also notorious for RESPA violations. If a specific entity is not on their preferred list then they can not be used regardless of what is written in the contract. They heavily convince them to change who they have already chosen.</p>

Table E.10
Are you aware of any questionable practices or barriers to fair housing choice in the housing construction or accessible housing design fields?

Nonentitlement Areas of the State of Tennessee
 2013 Fair Housing Survey Data

Comments:
<p>Many apartments built that do not allow for wheelchair accessibility New code for ramps one inch drop per foot? Can't do it in manual chair, can't do it w 1/8 in snow in motorized. New Justice center has suicidal ramp w no railing in turn two coming down. Can't do it independently, hard w help. SS examiner doesn't have handicap bathroom (after riding 45 min and two hr exam). not enough handicap housing for Senior Citizens Not enough units are built for disabilities</p>

Table E.11
Are you aware of any questionable practices or barriers to fair housing choice in the home insurance industry?

Nonentitlement Areas of the State of Tennessee
 2013 Fair Housing Survey Data

Comments:
<p>Charging minority real estate investors higher insurance premiums. Using different criteria when evaluating insurance claims submitted by minorities. Discrimination takes place when insurers use coincidental markers to assess insurance risk, markers such as zip code and education level, things which though statistically related to insurance risk are unfair to use as predictors Many of the people in town simply cannot afford the insurance. Very high poverty rate here</p>

Table E.12
Are you aware of any questionable practices or barriers to fair housing choice in the home appraisal industry?

Nonentitlement Areas of the State of Tennessee
 2013 Fair Housing Survey Data

Comments:
<p>Estimates are negatively skewed. However, to state in very exact terms that the ethnic composition of a neighborhood does not affect the "saleability" of a home is ridiculous. Appraisals are meant to be indicators of a home's "saleability". It seems my house is based on the side of town I live on and not the quality of the house. Look at the Minority ratio in Xxxxxxx County and compare to Xxxxxxx County or any County for the most part. Of course excluding Xxxxxxx County. Low income Census Tract 9703 (with the exception of Xxxxxxx under valued. Somewhat - areas that are largely minority owned are routinely assessed lower, though it isn't always the only factor. It is hard to prove since appraisals are largely subjective. The number of rental units in the area also routinely affects values, even with increasing numbers of rental units area-wide.</p>

Table E.13
Are you aware of any questionable practices or barriers to fair housing choice in any other housing services?

Nonentitlement Areas of the State of Tennessee
 2013 Fair Housing Survey Data

Comments:
<p>Discrimination against White Males, add that are single parents it is BLATANT. I feel it is easier for minorities/ other ethnic groups to get financing or ohter federal help easier. Company's are afraid to turn them in fear of getting trouble. It is very difficult for persons with felony records to find rental and/or subsidised housing even if the offense was over a decade old and non-violent. Safety should be a priority concern, but at some point even ex-felons deserve a place to live. Rental agencies that do not rent if you are not married or same sex couples. Section 8 and public housing are geared toward the deserving poor. The most vulnerable population cannot get housing. Cannot pass credit or police check. There is not enough funding to help the people that need it.</p>

FAIR HOUSING IN THE PUBLIC SECTOR

Table E.14
Are you aware of any questionable practices or barriers to fair housing choice in land use policies?

Nonentitlement Areas of the State of Tennessee
 2013 Fair Housing Survey Data

Comments:
<p>City and County Zoning In order to preserve the historical declaration of Xxxxxxx, it is necessary to have zoning restricting certain areas for certain activities Lack of desire by government agencies to assist landlords that are willing to tear down abandoned and old properties on small tracts of land and rebuild duplexes on those sites. Single family zoning Some zoning standards identify specific areas for multi-family housing but it is due to the access to public utilities versus private well or septic tank. This type of land use requires minimum standards for water, sewer, and/or gas. Therefore only specific areas have access to public infrastructure. Also, infill areas have to be examined to ascertain minimum lot size, access to public transportation, and access to public infrastructure. The present zoning only permits multiple family dwellings in certain zones such as an R2 zone. Multiple family dwellings are not permitted in the R1 zone only single family. There is very little multi-family housing available in Xxxxxxx County--it is apparently a problem that our local and county governments don't want to approve multi-family housing; the only multi-family housing that I'm aware of is for low-income families</p>

Table E.15
Are you aware of any questionable practices or barriers to fair housing choice in zoning laws?

Nonentitlement Areas of the State of Tennessee
 2013 Fair Housing Survey Data

Comments:
Can only be placed in designated areas for residential. Keeping the zoning to areas where other multi-housing is already in existence NIMBY same as above Single family zoning Some city limits have restrictions on what type of home can be build or operated inside the city limits. Some zoning standards identify specific areas for multi-family housing but it is due to the access to public utilities versus private well or septic tank. This type of land use requires minimum standards for water, sewer, and/or gas. Therefore only specific areas have access to public infrastructure. Also, infill areas have to be examined to ascertain minimum lot size, access to public transportation, and access to public infrastructure. If the group home is for someone within a half-way house (person with a specified conviction) then this type of group housing has to be a certain distance from a school or daycare.

Table E.16
Are you aware of any questionable practices or barriers to fair housing choice in occupancy standards or health and safety codes?

Nonentitlement Areas of the State of Tennessee
 2013 Fair Housing Survey Data

Comments:
Congregate living for immigrants; some living on land with no sanitation, just a campsite to pick for the season. /also have a homeless camp off Lantana Rd. It has been my experience that safety codes are inadequately enforced in the rural areas of northern middle Tennessee. That applies to ALL communities, so there is no discrimination, but rather a lack of funding for proper inspection; or a general idea that safety codes only add unnecessary expense to a project, and are therefore ignored during construction. The area codes are either not in place or not enforced by the local government against slum lords. Also there should be more protection for a tenant that reports the awful property, many won't report because they are afraid of retaliation of the landlord.

Table E.17
Are you aware of any questionable practices or barriers to fair housing choice in property assessment and tax policies?

Nonentitlement Areas of the State of Tennessee
 2013 Fair Housing Survey Data

Comments:
There is minimal housing available period although Xxxxxxx County is regularly one of the highest poverty levels in state. This type of information is rarely shared with minority investors.

Table E.18
Are you aware of any questionable practices or barriers to fair housing choice in the permitting process?

Nonentitlement Areas of the State of Tennessee
 2013 Fair Housing Survey Data

Comments:
I think this should be an English first country. It is only offered in English Many forms are not available in alternative languages. Most hispanics do not read their own language, so counterproductive to give in Spanish Sorry, if they can't speak English - should they be building here?

Table E.19
Are you aware of any questionable practices or barriers to fair housing choice in housing construction standards?

Nonentitlement Areas of the State of Tennessee
 2013 Fair Housing Survey Data

Comments:
<p>A person that uses a wheelchair needs lower counters, counters that can be rolled under, accessible plug-ins, lowered closet rods, 6 x 8 space bathroom to transfer.....</p> <p>Certain subdivisions have rules and regulations</p> <p>Exterior facade has to be approved by the Historical Committee</p> <p>Inspectors not trained</p> <p>Poor policing of construction standards. Not enough oversight to enforce codes.</p>

Table E.20
Are you aware of any questionable practices or barriers to fair housing choice in neighborhood or community development policies?

Nonentitlement Areas of the State of Tennessee
 2013 Fair Housing Survey Data

Comments:
<p>Census Tract 9703 has high disability rate.</p> <p>In February 2013, Xxxxxxx City Council refused to provide a neighborhood revitalization certification to a developer proposing to apply for Low Income Housing Tax Credits. The site for the project was approved for multi-family housing, and the developers' market study demonstrated need. Since LIHTC applications are very competitive, the develop did not apply, knowing his/her application would not earn sufficient points absent the certification.</p> <p>Xxxxxxx has been a Targeted area for all the nearly seven years I have been here.</p> <p>What I've heard is that city and county governments do not want to approve multi-family dwellings, like apartment complexes, because they do not want them available for "section 8" families or do not want to have areas of concentrated crime potential</p> <p>Yard size requirements in our area restrict certain areas.</p>

Table E.21
Are you aware of any barriers that limit access to government services, such as a lack of transportation or employment services?

Nonentitlement Areas of the State of Tennessee
 2013 Fair Housing Survey Data

Comments:
<p>Xxxxxxx is rural - ETHRA provides the only public transportation. In this area the ability to get to appointments is very limited. No bus, limited taxi service. It is typically more difficult for people to access government services in rural areas due to lack of adequate public transportation, distance to agencies not readily available in the rural market and cost associated with appearing personally at such an agency. It is equally frustrating for many to use the services via telephone with the amount of automation associated with calling these agencies. Ive experienced first hand law enforcement not being concerned with certain areas because of income and race. Lack of a public transportation system. Lack of public transportation Limited everything transportation is borderline inhuman. Limited transportation options in Xxxxxxx County unless you own a vehicle or can find someone who does and is willing to give you a ride. Very little internet access. Lack of access to daily newspaper, although there is a good weekly paper. Very limited employment opportunities. Mainstream services are extremely limited in our rural counties. Public/mass transportation is almost non-existent. Citizens have challenges reaching employment, let alone traveling to government offices. no public transit No public transportation system in my small city; lack of knowledge on how to access the system at times, whether employment services/unemployment/welfare/health dept/etc public transportation funding Public transportation in the rural aras is very limited Public transportation is a problem in rural areas. Most towns and counties do not have public transportation. Rural communities have limited access to public transportation. It is a function of costs. Larger areas (i.e. Xxxxxxx, Xxxxxxx, Xxxxxxx, Xxxxxxx, Xxxxxxx, Xxxxxxx, Xxxxxxx, Xxxxxxx) have access to a form of public transportation. You will not have this option if located in Xxxxxxx, Xxxxxxx, Xxxxxxx, or Xxxxxxx). The NWTDD or SWTDD Human Resource Agency can provide assistance with this type of access and maybe arrangement can be made. sometimes, out transportation services it not serving all people. There are not enough transportation options available for elderly and disabled in our area. They live on fixed incomes and can not afford \$20 a trip to take a taxi. There is a lack of transportation in the Xxxxxxx City area. There is no public transportation in the rural communities except ETHRA. However you must have insurance to use this or have the ability to pay. This service is only for medical appointments and limited employment services. Is not used to access government services. Transportation available on Wednesday, and not during normal working hours. People w/out license, car, insurance, give up and turn to drugs, stealing, or trying to get disability. Transportation is a factor Transportation is a major issue in our rural area. We have no public transportation in Xxxxxxx County we have no public transportation services in Xxxxxxx County</p>

Table E.22
Are there any other public administrative actions or regulations in your community that act as barriers to fair housing choice?

Nonentitlement Areas of the State of Tennessee
 2013 Fair Housing Survey Data

Comments:
<p>Controversy over whether or not single-wide manufactured homes are allowed and where. Lack of desire by government agencies to assist landlords that are willing to tear down abandoned and old properties on small tracts of land and rebuild duplexes on those sites. The entire system. Being a homeless male 100% disabled trying to get assistance nearly 7 years. With two special needs children. Finally getting a housing voucher after being denied then given one but told if I am so disabled then I won't be able to maintain as my qualifying requires very high maintenance. Then getting it only to be told all those who used there's are still valid all who have yet to use theirs are no longer valid as there is no money left. Get real. Tourism. Tourism has made it such that there is little monthly rental property. Most rental property costs thousands of dollars per week making very difficult for seasonal workers to find residence. Controversy over whether or not single-wide manufactured homes are allowed and where.</p>

F. ADDITIONAL SURVEY DATA: ENTITLEMENT AREAS

Table F.1

Role of Respondent

Entitlement Areas of Tennessee
2013 Fair Housing Survey Data

Primary Role	Total
Real Estate	164
Property Management	114
Advocate/Service Provider	50
Other Role	50
Homeowner	46
Banking/Finance	45
Local Government	38
Construction/Development	31
Renter/Tenant	21
Law/Legal Services	6
Appraisal	1
Missing	1
Total	567

Table F.2

Protected Classes

Entitlement Areas of Tennessee
2013 Fair Housing Survey Data

Protected Class	Total
Religion	233
Family Status	228
Gender	228
National Origin	185
Color	128
Age	127
Sexual Orientation	77
Disability	48
Ethnicity	25
Race	21
Military	10
Ancestry	1
Other	79
Total	1,422

FEDERAL, STATE, AND LOCAL LAWS

Table F.3

**How Familiar are you with
Fair Housing Laws?**

Entitlement Areas of Tennessee
2013 Fair Housing Survey Data

Familiarity	Total
Not Familiar	25
Somewhat Familiar	153
Very Familiar	216
Missing	173
Total	567

Table F.4
Federal, State, and Local Fair Housing Laws

Entitlement Areas of Tennessee
 2013 Fair Housing Survey Data

Question	Yes	No	Don't Know	Missing	Total
Do you think fair housing laws are useful?	345	19	27	176	567
Are fair housing laws difficult to understand or follow?	74	281	36	176	567
Do you think fair housing laws should be changed?	61	199	127	180	567
Do you thing fair housing laws are adequately enforced?	273	83	23	188	567

FAIR HOUSING IN YOUR COMMUNITY

Table F.5
Fair Housing Activities

Entitlement Areas of Tennessee
 2013 Fair Housing Survey Data

Question	Yes	No	Don't Know	Missing	Total	
Is there a training process available to learn about fair housing laws?	273	83	23	188	567	
Have you participated in fair housing training?	253	52	8	254	567	
Are you aware of any fair housing testing?	81	209	88	189	567	
Testing and education	Too Little	Right Amount	Too Much	Don't Know	Missing	Total
Is there sufficient outreach and education activity?	118	146	9	105	189	567
Is there sufficient testing?	53	50	7	267	190	567

FAIR HOUSING IN THE PRIVATE SECTOR

Table F.6
Barriers to Fair Housing in the Private Sector

Entitlement Areas of Tennessee
 2013 Fair Housing Survey Data

Question	Yes	No	Don't Know	Missing	Total
Are you aware of any questionable practices or barriers to fair housing choice in:					
The rental housing market?	40	246	75	206	567
The real estate industry?	22	236	100	209	567
The mortgage and home lending industry?	40	209	110	208	567
The housing construction or accessible housing design fields?	25	214	119	209	567
The home insurance industry?	21	192	147	207	567
The home appraisal industry?	27	198	135	207	567
Any other housing services?	17	204	136	210	567

FAIR HOUSING IN THE PUBLIC SECTOR

Table F.7
Barriers to Fair Housing in the Public Sector

Entitlement Areas of Tennessee
2013 Fair Housing Survey Data

Question	Yes	No	Don't Know	Missing	Total
Are you aware of any questionable practices or barriers to fair housing choice in:					
Land use policies?	38	197	102	230	567
Zoning laws?	29	191	118	229	567
Occupancy standards or health and safety codes?	28	179	129	231	567
Property tax policies?	25	168	142	232	567
Permitting process?	17	174	145	231	567
Housing construction standards?	18	187	127	235	567
Neighborhood or community development policies?	21	189	126	231	567
Limited access to government services, such as employment services?	51	193	87	236	567
Public administrative actions or regulations?	13	171	149	234	567

CONCLUDING QUESTIONS

Table F.8
Local Fair Housing

Entitlement Areas of Tennessee
2013 Fair Housing Survey Data

Question	Yes	No	Don't Know	Missing	Total
Are you aware of any city or county fair housing ordinance, regulation, or plan?	61	182	74	250	567
Are there any specific geographic areas that have fair housing problems?	22	111	187	247	567

COMMENTS: INTRODUCTORY QUESTIONS

Table F.9
Please describe how you became aware of fair housing laws.

Entitlement Areas of Tennessee
 2013 Fair Housing Survey Data

Comments:
(Fair Housing Act), as amended, prohibits discrimination in the sale, rental, and financing of dwellings, and in other housing-related transactions, based on race, color, national origin, religion, sex, familial status (including children under the age of 18 living with parents or legal custodians, pregnant women, and people securing custody of children under the age of 18), and disability. 13 years as an employee of THDA, 20 years as a realtor & 13 years as a small business owner. 20 years experience in commercial banking 30 years in property management Administering grants on housing and attending fair housing activities Agency is charged with enforcing THRA As a Habitat for Humanity affiliate, we have access to support through Habitat International. We also engage legal counsel for support such as understanding fair housing requirements. As a Realtor, I am required to have continuing education, and this is a significant component of the core classes that is required for all agents. As an attorney. AS Executive Director As part of my licensing requirements to become a real estate agent/broker, I had some training on the fair housing laws. attend a lot of events Attended training. attending seminars Attending work shops background in homebuyer education and responsible for answering realtor questions on fair housing at MAAR Basic real estate training Broker in real estate you must have knowledge in the business. By attending Fair Housing Seminars By owning rental property by reading it online By taking classes at SAR By working for local government CE Classes classes Classes Classes for Real Estate License and Continueing ED classes taken in obtaining a real estate license classroom Company Training, MBA website Completed several classes on Fair Housing. compliance testing and review of policies. Continuing Education Classes Continuing education; press relases; news stories CPO Doing the course of many, many years in the finance industry. During my training for the Registered Apartment Manager Certification back in 1995, Up and through my Certified Apartment Manager Training in 2000 and the New York HUD office and the Miami HUD Field Office Fair Housing Cordinator and Fair Housing Trainings held in 2001, 2002, 2003, 2005, 2006 and again in 2008 that I attended. During my work as a site manager. education education and state seminars Education classes, seminars, also instructed new agents in fair housing laws education for real estate education through the board of realtors Education through the Real Estate Commission. employer experience Experience (30 years). Education thru Apt. Assoc. of Greater Xxxxxxx and SAHMA. Experience in Mortgage Lending. Experience in working on public sector projects in housing. Extensive training in ADA, Fair Housing and 504. Fair Housing 101 Training Fair Housing Classes Fair housing classes yearly for the last 20 years fair housing information that was made available thru HUD Fair Housing seminars

Fair Housing Seminars and Fair Housing classes through ECHO, AAGK etc.
 Fair Housing Seminars
 Fair Housing Training
 First as a renter then as a Realtor
 Former attorney with Dept. of Housing and Urban Development
 Frequent Training
 From classes at the Realtor® Association. Ethics Training
 From experience in my position with a CHDO and working with HOME, Housing Trust Fund and other public and private grant programs.
 From property management activities
 From training for my position with the organization.
 General course of affordable housing advocacy and the directive of consumer choice as a provision of fair housing laws, although those laws are not fully enforced.
 General information
 Grace Hill classes provided by our company
 Grace Hill Courses
 Grace Hill training and law school
 Had a complaint filed against me
 Have attended classes and use them in my marketing
 Have attended Fair Housing seminars.
 Have gone to Fair Housing training in Xxxxxxx
 Have Read the Fair housing handbook
 Have taken classes on it and our broker makes sure we understand the laws.
 HUD
 HUD - Workplace - West Tennessee Legal Services
 HUD Training
 I am a certified housing counselor and a social worker
 I am a landlord and have rented my house to 3 women who were in the program. Please note that in dealing with ALL 3 women, I have concluded that Section 8 is abused claiming they have no men in their lives and sneak them in after lease signing. This presents serious risks to me as a landlord and these women are literally stealing from the pockets of hard working Americans. How "fair" is this? The MDHA program, like all similar programs, needs to have time limits/caps and greater oversight to prevent said abuse. Details can be provided upon request.
 I am a Landlord. I used to be a mortgage banker.
 I am a Licensed Real Estate Agent
 I am a licensed real estate agent that is in the commercial real estate industry; I do not sell residential real estate.
 I am a licensed real estate agent/ affiliate broker.
 I am a Owner/Manager of my investment properties as well as a licensed real estate professional in Tennessee.
 I am a real estate developer and managed development of 4 subdivisions with 495 single-family homedditional new homes when the market and financing allows my re-start of development.
 I am a Realtor and have attended various educational classes and forums.
 I am also a licensed real estate agent.
 I am aware of affirmatively furthering fair housing from my work as Director of a PJ.
 I am Community Development Program Manager for the City of Xxxxxxx and I receive and investigate fair housing complaints and provide community education and outreach.
 I am familiar through my job and involvement with a non-profit housing organization
 I am Realtor.
 I am the Fair Housing Specialist for the City of Xxxxxxx. I investigate complaints and do education and outreach in the city on fair housing.
 I am the owner of several rental units
 I attend Fair Housing Seminars at least 3 to 4 times per year and I am currently on the Fair Housing Board here in Xxxxxxx, TN.
 I have a real estate license,
 I have attended several fair housing training seminars.
 I have become aware of fair housing as a result of the occupation.
 I have been in affordable housing management for 35 years and try to attend training every year.
 I have been in property management for a lot of years
 I have been in the lending business for almost 40 years.
 I have been involved in Mortgage Banking, Investor, Home Owner and Housing Counselor- Attended Seminars several times.
 I have been to fair housing seminars in the State in conjunction with my job.
 I have studied in my work
 I have taken classes at the Association Of Realtors
 I learned about the fair housing laws from the seminar I took to list my house with Section 8 in Xxxxxxx, TN.
 I read the acts and laws
 I still need a lot of training in this area.
 I take yearly courses on Fair Housing to refresh and update myself on the laws.
 I teach homebuyer education and it is part of the curriculum
 I was a realtor for about ten years.
 I was licensed as a real estate broker in 1988 and also owned the 3rd largest private mortgage company in Xxxxxxx.
 I was made aware in a college class and then I looked it up.
 I work for a Housing grant administration company submitting both CDBG & HOME housing grant applications.
 I work in the affordable housing industry, and obtain information from transactions, attorneys, as well as trade journals.

I work with the Public in providing rehabilitation to homes and Fair Housing laws have to be followed.
 I worked as a Property Manager for a Real Estate Company for 14 years
 I'm a property manager of low income elderly housing
 I've been a Realtor for 25 years
 In my role/job I am required to review and report on fair housing compliance for affordable housing properties throughout the state. I also attend Fair Housing training at least annually.
 In real estate classes while preparing for my license.
 In the Real Estate business
 In the real-estate field
 Industry Training
 Information provided with Legal Aid attorney.
 Involvement in local government
 Involvement with income housing issues
 job related training
 Just through classes at the MAAR board
 landlord tenant act
 Laws are "supposed" to prevent discrimination of who can or cannot rent.
 Licensing preparation, Realtor training, HUD seminars, etc.
 Mandatory Continuing Education requirements
 Mass media
 Masters degree in Social Work; Fair Housing & Tenant/Landlord Act seminar on 6/29/12 by Legal Aid of East TN; NeighborWorks Trainings; Fair Housing Laws presentation on 9/12/12 by T. McCartney of Fair Housing Council; reading of written material on the subject
 Materials from the U. S. Department of Housing and Urban Development
 Mortgage banking career demands to be familiar.
 Mortgage licensing requirements and working in the mortgage industry
 multiple annual seminars on fair housing laws
 Multiple training classes and through studying the laws.
 my job
 My organization does community education about fair housing and is active in local fair housing activities.
 News.
 Obtaining Real Estate license and Continuing Education
 On the job
 Ongoing education
 Our agency is a HUD certified housing counseling agency. We provide information on fair housing laws to clients, teach rental workshops and homebuyer education classes that include fair housing subjects
 Our broker always required us to take a fair housing course/test
 Our Broker goes over this with us in sales meeting on a regular basis
 Our local Community Development Office has Fair Housing as part of our HUD CDBG program responsibilities so we deal with Fair Housing Laws, education and complaints as well as working to respond to impediments to Fair Housing that we have identified.
 Paralegal studies, working with the Ryan White Program, workshops facilitated by West Tennessee Legal Services
 pre licensing in REal Estate and your presentations
 Property management
 Ran a nonprofit community development corporation for 8 years.
 Reading government documents.
 Reading literature and talking with HUD representatives
 Reading the statutes, the regulations and the local codes. I further became aware of fair housing laws by consulting with other lawyers.
 Reading, educational seminars by HUD, THDA.
 Real estate
 Real Estate agent training
 Real estate agent. It is part of our training
 Real estate and housing research
 Real Estate Broker
 Real Estate classes & CE
 Real estate classes
 Real Estate Classes
 Real estate classes.
 Real Estate education
 Real Estate Education.
 Real Estate guidelines for steering and how houses can and cannot be sold.
 real estate licencing classes
 real estate school and ce
 Real estate school, classes and emails such as this one.
 real estate school, seminars and in my job
 Real Estate school, training.
 Real estate seminars, ethics classes, etc.
 Real Estate training classes that are required in Tennessee.
 Realtor
 Realtor classes

Realtor classes.
 Regular training sessions through SAMAH, TAAH, etc.
 Required courses
 Required Fair Housing courses within the industry - annual up-dates and regulatory reviews.
 Required for all Real Estate licensees.
 Required for Real Estate licensees.
 required in order to be a Licensed Loan Originator
 Required to update education hours.
 Requisite classes, additional continuing education, AHWD training
 Routine training during 26 years in property management
 SAHMA courses and classes given on a yearly basis, GraceHill training required yearly and attorney.
 SAHMA, Corporate Training, Previously CA for HUD.
 Section 8
 Section 8 paperwork
 self study
 seminars and reading materials
 Seminars/ongoing education
 Served as Xxxxxxx Area Association of Realtors' Fair and Affordable Housing Chairperson for 3 years.
 Several classes offered through the Xxxxxxx Area Association of Realtors
 several HUD, SAHMA, and Rural Development trainings
 SRVS seeks out and provides rental housing to people with disabilities and I have become somewhat familiar with the laws as I
 have worked with our folks to find housing
 State programs
 Studying for an exam; through my employer (development district)
 taking seminars, webinars, training, etc..
 TAR Class ,KAAR Class
 taught to us in real estate classes.
 Tennessee Core Class
 THDA Classes, classes at Xxxxxxx Board
 THDA Peer Sessions, Governor's Summit
 Though Real Estate education
 Though working with CDBG grants
 Through applying for grants and requirements from agencies who finance housing. An employee has attended training.
 Through Bank Training and Lender laws
 THROUGH CDBG
 Through education as a REALTOR®
 Through education at our local REALTOR association.
 Through Fair Housing meetings conducted by THDA
 Through grant requirements
 Through HUD and TN Real Estate Commission
 through Xxxxxxx Area Homebuilders Association
 through mortgage regulation training
 Through my compliance work at the bank and also through my work with the affordable housing providers in our assessment area.
 Through my job.
 Through my position at the Realtor's Association
 Through my Real Estate Education
 Through my work
 through property management classes
 Through real estate licensing and continuing education
 Through seminars
 Through THDA Housing Grants
 through the administration and management of CDBG and HOME Programs
 Through training, and presentations from TN Human Rights Commission
 Through various Fair Housing Seminars over the past 20 years.
 Through working with grants, local zoning issues with housing, and research.
 through working with homeless mentally ill clients
 through years of learning
 through work
 Thru real estate classes
 thru real estate courses when I studies for my license plus refresher courses, and TAR digest, NAR magazine
 Thru working in the industry
 Tim Matheson has held multiple in-services on the topic.
 TN Fair Housing organization
 Training
 Training & OJT
 Training through Karen Graham Consulting, A.J Johnson, Apartment Association, Windsor Consulting
 training, reading
 Training, workshops, webinars.
 Use to work in Property Management
 We have attended several trainings hosted by THDA, HUD, and our attorney.

websites, advertisements
work
Work and school
work-related materials
Worked in the field of disability and was required to know aspects of Fair Housing. Also am a landlord and try to keep up on stipulations so as not to discriminate against renters.
Working at a Public Housing Authority that handles Public Housing and Housing Vouchers.
Working at Habitat for Humanity, because we follow the Fair Housing Laws.
Working for a property management company
Working for various governmental agencies.
Workshops and meetings attended years ago when I was doing neighborhood organizing and advocacy work.
years of being in real estate
Years of industry involvement.

Table F.10
How Should Fair Housing Laws be Changed?

Entitlement Areas of Tennessee
2013 Fair Housing Survey Data

Comments:

Add LGBT
add Sexual Orientation
additional protected class - sexual orientation. Already adopted by Code of Ethics by NAR but not by Federal Law
Age should be reduced for the "Housing for Older persons act".
Because I think the pendulum has swung far enough back to the center and is fair at this time. I believe the "disparate impact" language that is "buzzing around" is going to the extreme.
Both sides of the situation should be looked into before there is a decision made.
Can't think of a reason why they should be changed.
Change as needed to match current housing industry and changing population trends
Due to unintended consequences implementation for Lenders have far reaching impact that are not beneficial to consumer
Eliminated
I believe that they are now obsolete
I believe the changes required to meet all accessibility needs is an overburden for a small percentage of residents. It is very difficult to make older properties accessible. By doing so, I feel it sometimes creates issues for the non-disabled residents.
I do believe in TN that sexual orientation should be a protected class. I do believe that in a complex where there is at least 50% of the apartments available to all, there should be some that can be considered without children.
I feel that we should have housing available with a certain age criteria.
I think fair housing should add sexual orientation as a protected class. As a Realtor, I occasionally represent gay clients and couples, and have felt they were not always treated the same as heterosexual couples by potential sellers or their agents.
I think fair housing should begin with construction of homes and neighborhoods and include laws protecting communities as well as individuals.
I, as a responder, felt that I was guilty until I proved myself innocent. Interviews seemed slanted against responder.
If a complaint is filed then the person accused is considered guilty. The cost of defending even when I am compliant is \$15k. It should be the burden of the complainant to show the infraction not the burden of the accused to show they didn't do it.
In my experience and opinion, laws need to not disadvantage landlords. If people lie about status on section 8 programs etc and wrongfully take the money of the citizenry, then they should be on file and never have the ability to participate in any "hand-out" programs.
include gay, lesbian, transgender, other life style choices
Include Sexual Orientation as a protected class.
included in protected class should be sexual orientation.
Increase penalties for violations
Increase the level of awards/penalty for violations
Landlords should have some protection from unfair claims, violators of lease agreements that follow fair housing laws. Although I have not experienced any problems, it appears that there is some over reach by some tenants to milk the system.
Landlords/owners have no rights to reasonably demand payment and property maint without taking legal action.
managers are able to use social security requirement not to rent a unit to a national without a social security even if there is a co-signer for that individual.
Maybe not changed, but our communities might benefit from encouraging greater diversity among housing.
Maybe not necessarily changed, but applied in a more consistent manner and to make sure jurisdictions and other entities make the public more aware that fair housing laws do exist on both the Federal and State levels.
More strictly enforced.....
Need to encompass individuals with difficult housing needs
Obviously sexual orientation is a huge hole that HUD's new regulations do not address completely. The TURLTA is woefully deficient. Feel free to call me if you want to discuss law reform re the TURLTA.
Often economically challenged individuals are often discriminated against for their choice of housing, as well. We discriminate against classes of individuals, due to their perceived education levels, race or poverty levels and then penalize them again, by limiting or restricting their choice of housing.
Other protected classes should be included, such as source of income, gender identity, sexual orientation and marital status.
People should have to work if they are able to work. Free housing is abused and has been for 30 years. In these 30 years, I have yet to have one HUD tenant that was unable to work...just satisfied with living off the government.

Probably should also include age, as the Equal Credit Opportunity Act does protect by age
sexual orientation
Should be expanded to include sexual orientation.
Should include sexual orientation as a protected class.
Should include Sexual Orientation.
Simplify the rules and regulation. They are entirely too difficult to understand all the different rules and regulations.
Since I'm unfamiliar with all of the laws; I will only suggest that Housing opportunities should be fair across the board regardless of the persons nationality, sex, misdemeanor criminal history, credit history, and or family sizes. I feel their work ethics, and lifestyles habits should be observed for a period of time to determine if the person(s) truly want a fair and equitable chance at living a good life in a safe and productive community.
So easy to skirt around them...
Some of the expectations for "reasonable accommodations" actually infringe on other tenant's rights to "peaceful and quiet" enjoyment of the premises.
The Fair Housing Act should include sexual orientation. The law should also include specification under familial status to include same-sex couples and families. It should also specify that there should be no discrimination of those who receive housing choice vouchers.
The law does not address protection to the home, house or rental unit
The law may not need to be changed. It should, however, be policed more.
There should be a longer window to file a complaint
There should be less of them
there should be more places for 55 and over people to live without having to live in the projects or more voucher programs for just 55 and over.
They should be abolished.
They should be inclusive of more social justice.
TN Fair Housing Law ought to include Age and Sexual Orientation/Gender Identity
to add more classes
To be simple enough for everyone to understand.
To include sexual orientation as I believe that gays and transgenders need protection from discrimination as well. If families with children are not included, they should be protected as well.
Way too liberal... unfair to Housing Authorities & landlords

Table F.11
Please describe the fair housing plan in your area.

Entitlement Areas of Tennessee
 2013 Fair Housing Survey Data

Comments:
<p>Xxxxxxx Fair Housing Ordinance City and County Fair Housing in the Consolidated Plan. city follows suit with state City of Xxxxxxx 's Commmmunity Development develops annual action plans. City of Xxxxxxx fair housing adds public assistance income as a protected class City's ordinance prohibits discrimination in the sale, renting, financing, brokerage services etc. Complaints can be filed with the Tennessee Human Rights Commission. Can also be enforced by local courts. Fed fair housing act HUD Consolidated Plan HUD requirements I am not sure what the City of Xxxxxxx has, but at the housing authority we comply with all Federal State, and Local nondiscrimination laws, the Americans with Disabilities Act and US Dept. of Housing and Urban Development Regulations concerning Fair Housing and Equal Opportunity. I believe gender is now a protected class in Xxxxxxx County, but only in government I believe our city passed an ordinance or resolution regarding fair housing due to eligibility requirements for CDBG grants. I impliment fair housing ordinances in every town in West TN where I work. Most towns have them. Many local governments have passed Fair Housing Resolutions. Xxxxxxx adds age and source of income to the protected classes Xxxxxxx Fair Housing includes source of income and elderliness. Xxxxxxx has a Fair Housing Ordinance that was passed in 2003 Xxxxxxx has a fair housing ordinance. Xxxxxxx has an AI and an Action Plan prohibition of source of income restrictions same in city as Federal law Sect 8 voucher holders Seminars upcoming Several communities in the midstate with fair housing plans. Several communities in the region have passed fair housing ordinances. Xxxxxxx County has an active fair housing plan that includes ordinances, and regulations. The city agrees to follow all fair housing laws sent out by the designated grant. The City of Xxxxxxx is a member of the HOME Consortium which completed an Analysis of Impediments to Fair Housing in 2009. The City of Xxxxxxx has a Fair Housing Program and has adopted a Fair Housing Opportunities Ordinance. The City within my area has adopted a fair housing plan and Its Fair Housing Assistance Program is to assure decent and suitable living conditions for every citizen and to prevent discrimination in sale and rental of property Their is a Fair Housing Ordinance to meet HUD regulations only There are many There is a fair housing ordinance and analysis of impediments, and an action plan is being developed. Yes - Tenn. Code Ann. §§ 4-21-601 ? 4-21-607</p>

Table F.12
Are you aware of any policies or practices for “affirmatively furthering fair housing” in your designated area?

Entitlement Areas of Tennessee
 2013 Fair Housing Survey Data

Comments:
advocacy and education Applications and help lines in multiple languages, programs requiring accessibility in new construction, posting fair housing signs and logos, websites available in Spanish, training of housing providers in fair housing laws. As part of the Analysis of Impediments to Fair Housing completed by the HOME Consortium in 2009, there are recommendations to address the impediments identified. City adopts a proclamation designating fair housing month each year. city affirmative action plan and city office of fair housing and accessibility. City and County Fair Housing in the Consolidated Plan. Eastern Eight community development Fair HOusing Assistance Program. Annually holds fair housing workshops within in the community. Send out notices to all involved in Fair Housing Assistance information discussed on web site along with the City's goals for Fair Housing. HUD Consolidated Plan HUD's I understand there is a plan for a housing trust fund. I hope it develops. LIHTC program. LMI housing in the Xxxxxxx, 5th & Main, and on 11th Ave N Local CDBG program. Also have housing programs available through partnership of city and Habitat program. Many local governments have passed Fair Housing Resolutions. Xxxxxxx and Xxxxxxx County have both completed studies Most towns do a FH activity in conjunction with adopting ordinances. Organizations such as the municipalities and Eastern 8 Comm. Dev. Corp. are very conscious of assisting all populations. Our organization has an Affirmatively Furthering Fair Housing Marketing Plan in place. Our policies policies set forth by grant guidelines Public Housing Authority building/modifying additional dwelling units to be usable by people with mobility and audio/visual difficulties. Same as above sect 8 voucher holders Seminars upcoming several apt complexes in the area have policies for furthering fair housing Xxxxxxx County has an active fair housing plan that includes ordinances, and regulations. THDA and HUD the City is attempting to implement an Action Plan The City of Xxxxxxx 's Fair Housing Program. The only plan I am aware of is the affirmative action plan our agency follows per the guidance of THDA The use of Affirmative Fair Housing Marketing plans for rental communities Training opportunities exist through THDA. We foollow the recommendations in our Impediments to fair Housing document which covers a multi-jurisdictional area under HUD program mandate and policy. We are required in our office to "affirmatively further fair housing" in our jurisdictions covered by this document.

Table F.13
What are the geographic areas with fair housing problems and what types of issues do these areas have?

Entitlement Areas of Tennessee
 2013 Fair Housing Survey Data

Comments:
<p>all over the state Areas rented to minorities. Consumers both in and outside of the fair housing protected class groups have a general issue with discriminatory practices against them because of their choice of affordable housing, and the perception of those in charge of providing or denying other services to them, because of that choice of housing. East TN - specifically Xxxxxxx County and surrounding counties. I have looked at Xxxxxxx's. Limited ADA eqqupped rental housing with existing stock. Xxxxxxx, Xxxxxxx area, south Xxxxxxx and North Xxxxxxx and etc. Most of Xxxxxxx - all neighborhoods Xxxxxxx New apartments are being built in downtown Xxxxxxx that exceed \$900 a month. Apartments with reasonable rates of \$650-\$750 are in demand. It seems the housing and apartment market downtown is not economically accessible to lower to moderate income families North and South Xxxxxxx Numerous Rural and Urban areas lack adequate affordable and safe housing Rural areas Xxxxxxx county Small rural counties. Various counties in the Xxxxxxx MSA Xxxxxxx and Xxxxxxx Co.</p>

Table F.14
Please share any additional comments regarding fair housing.

Entitlement Areas of Tennessee
 2013 Fair Housing Survey Data

Comments:

All landlords I know, rent based on ability to pay without regard to race, sex, religion, or any other reason.

All Training for a property manager is very helpfull when it comes to fair housing.

Xxxxxxx, TN housing and building codes certainly make it difficult if not impossible for lower income to live in the community. Since I work in the community I will pass on providing name and phone. thank you.

Xxxxxxx Housing and Redevelopment Corporation would be willing to host Fair Housing training in Xxxxxxx, TN.

Feel that interview questions are slanted towards person making complaint. Responder is made to feel he is guilty until proven innocent. Responder has burden of proof of innocence rather that person complaining having burden of proof of guilt.

HUD currently has a home construction program under its umbrella and as such, homes produced under that program should be considered a viable home choice/option for all individuals, but especially our protected class individuals and the low to moderate income individuals. HUDs fair housing law specifically addresses impediments to housing choice or restricting housing choice, but entities outside of HUD which benefit from federal funds disseminated through HUD programs, discriminate against HUDs own housing construction program. The choice of housing, and removing barriers to the choice of ALL housing is furthering Fair Housing.

I am not familiar enough with the previous issues to answer

I believe more education should be presented to neighborhood groups related to the fair housing act.

I do think the Fair Housing laws have gone a little overboard in some areas i.e. advertising - when creating a picture of a property we are supposed to all genres - blacks, seniors, children, etc. At Open Houses we have to remember to offer everybody that comes through the door a cookie. These rules have just gotten way out of hand.

I have been in Apartment Rental / Property Management for 5 years now. I have always had some kind of classes offered to me by the company that I worked for to insure that I was fully aware of Fair housing guidelines. In Apartment homes it is to the owners benefit to supply this education to their employees.

I have not worked in Real Estate since 1996. I just have three rental properties that I rent.

I know from recent discussions with our HUD- Xxxxxxx CPD staff that Fair Housing Impediments and responding to the impediments that are identified through education, complint referrals and proactive involvement in removing local impedimants is going to be more of a focus at the federal, state and local levels for those involved in coordinating and implementing HUD funded programs.

I think, in the private sector in our area, a lot of landlords still operate under the "good ole boy" system and are not adequately educated with regard to Fair Housing laws and Landlord-Tenant law in general. Or, if they are educated, they are ignoring them.

I would like to see some consideration given to senior citizens and think potential participants should have to pass a drug screen.

Living in a rural area there are some issues of low income housing. Unfortunately , I am not well enough as to what is available

My knowledge and experence in the arena of Fair Housing is very limited. The County Mayor wears many hats. Fair Housing is not included.

N/A

No comment

Our state leads the nation in attracting new retirees. Where are they going to live in ten years? In twenty years, will they be trapped in their bedrooms.

Overall, I don't think there is enough education to the public about "what is fair housing" and how does it protect them. I also think the "Fair Isaac" credit reporting could be look at as being discriminating to a degree.

please share more advertisement so people knows when seminars are held.Maybe put ads on TV mags. local papers and throw ads in homes.

Rent prices are increasing and availability is decreasing, and this impacts fair housing or affordable housing.

THDA requires "compliance with" its Fair Housing Policy in several of its programs, but I am unable to locate any such published policy on the website. THDA should go ahead and complete this policy and make it available to those of us who use the programs.

this area is a very rural area so probably some of the issues encountered in heavily populated areas do not apply here.

We manage two properties in Xxxxxxx (affordable) and have Section 8 residents. I am not familiar with the overall state or Xxxxxxx area other than these properties.

While I can not answer for other industries, I can state that in multi-family housing, we are overly trained about fair housing.....so much that some people are scared to death of it.

COMMENTS: FAIR HOUSING IN THE PRIVATE SECTOR

Table F.15
Are you aware of any questionable practices or barriers to fair housing choice in the rental housing market?

Entitlement Areas of Tennessee
 2013 Fair Housing Survey Data

Comments:

accessibility to mobility impaired; apparent discrimination based upon national origin; city not interested in addressing lack of accessible units

Affordability
 Apartment complexes are using a new system that supposedly calculates rental rates based on supply and demand. However, there is no way to know if they make up rates based on who's inquiring about an apartment. The process lacks transparency. based on arrest record. or bad credit. (have you seen the banking/mortgage news lately?)
 depending on the number of units owned
 Have heard examples of persons saying that they were refused a rental unit based on race and having a housing choice voucher. I also owned a property management company years ago and the same problems still exist. The use of the internet is a wolf in sheeps clothing.
 I believe some individuals in Xxxxxxx are declined for rental property based on race/culture but it is "unspoken" and other reasons are given.
 I have seen families turned away, with very plausible excuses, but I was aware of the real reasons. Mostly due to the number of children in the family, and the perceived national origin. Assumptions are made of national origin and those perceived to be "illegals" are only shown the worst properties since it's assumed they will take anything.
 Insufficient ADA equipped units. Need is greater than supply.
 It has been years back but knew of a complex that did not allow children
 No overt barriers/impediments just renters being "overly" selective. These renters also have no idea about the actual law/requirements.
 Not enough affordable housing, income limits too restrictive, criminal record too often used against a renter when record is not related to renter's ability to be a good tenant, not enough public transportation frequency and stops in areas of affordable housing, attitudes of some landlords and other tenants including racist and sexist attitudes
NOT ENOUGH AVAILABLE FOR ALL
 On more than one occasion, I have spoke with a person on the phone who asked me "do you rent to Hispanics?" After i asked them why they would ask such a question, I was informed that some landlords in Xxxxxxx apparently "don't rent to Hispanics."
 Owners who manage their own rental properties often think they have the right to choose WHO can live in their properties.
 past criminal records, 20 plus years
 people with last names that may indicate race or different national origin being told there were no vacancies and another person with different name being told there were vacancies
 people with limited English are charged more and sometimes not rented to at all
 protected by attorney-client privilege and confidentiality rules
 race creed disability
 Race, Disability - mental and physical Gender - domestic violence victims National Origin
 refusing to house someone based on too many issues -- disability causes (mental health, HIV/AIDS status, etc)
 Refusing to rent to persons with criminal records that are greater than 15 to 20 years.
 refusing to rent without a social security to certain nationals although there is a co-signer with a social security
 Rental places not available
 Segregation is still occurring in rental communities.
 Statement: one can not detect the about question, because they usually says if they do not want you to rent " It has been rented".
 You have no way of knowing if it rented at that particular time or they rented it later. Unless tested
 Tenants do not know what the laws allow and do not allow the landlords to do to them.
 the only awareness is based on customer calling stating this is happening and asking who should they contact
 There have been complaints related to sex, familial status, race and disability.
 There is a huge gap in housing for people with disabilities, especially physical disabilities and accessible neighborhoods
 To few affordable housing for low and moderate income
 Too many leeches enrolled.
 transportation options
 Who the heck do you think is going to say out loud, "I'm not going to rent to you, you're ____." Fill in with race, sexual persuasion, whatever you want. This is an exercise in futility. They have all kinds of ways to get around renting if they don't like the way you look, sound, etc.

Table F.16
Are you aware of any questionable practices or barriers to fair housing choice in the real estate market?

Entitlement Areas of Tennessee
 2013 Fair Housing Survey Data

Comments:
accessibility to mobility impaired; no interest in building of accessible units; no one is qualified to make appropriate retrofits age restricted communities Buyers of certain races are often assumed to want to live in areas with a high concentration of buyers of the same race. CATEGORIZING PEOPLE Have heard anecdotal information about people moving to Xxxxxxx only being shown housing in certain areas. I have not heard of a direct case that has come to our attention, however I have heard that this has happened in our jurisdiction before. It is apparent when we realize how diverse some areas in TN have become however that diversity is not reflected in homeownership. In other words, most neighborhoods are still very much segregated. Local realtors "seem" to steer certain individuals to specific areas based on socioeconomic circumstances. Problems still exist. same as above schools Some realtors do not want to represent buyers/sellers that are moderate to low income because of low commissions. Statement: another thing that can not be detected, due to unable to determine at the time of showings, unless tested Steering is still prevalent Steering minorities to certain areas steering, RealEstate broker selecting agents based on race. The realtors do not know what the laws are pertaining to them and need to know how they are breaking the law. In addition, they allow local customs to dictate practices. There is statements issued regarding realtors "guiding" clients When showing a potential home to an African American client, the next door neighbor turned on music very high that included profanity and racial slurs, and brought out a big dog that he chained on the property line and allowed to bark at my client during the entire showing. I did make the seller's agent aware of it, but it was neighbor discrimination and an attempt to intimidate (which was successful.) My buyer elected not to buy a home (that he liked and could afford) because of the neighbor's blatant behavior.

Table F.17
Are you aware of any questionable practices or barriers to fair housing choice in the mortgage and home lending industry?

Entitlement Areas of Tennessee
 2013 Fair Housing Survey Data

Comments:

As a foreclosure and housing counselor, I constantly come across evidence of predatory lending to people of color.
 As mentioned above
 barriers to persons based upon language and apparent national origin
 Based on a study performed over the last few years, it has been determined that women and racial minorities are unable to acquire home mortgages in this area.
 Certain companies took advantage of open opportunities. I was responsible and had a reputation for helping those people that had been taken advantage of.
 Credit ratings
 Data shows that this is occurring, but I am not personally aware of this.
 During the height of the subprime lending market, African American neighborhoods were targeted by brokers and lenders.
 Either approving minorities' loan with higher fees and rates over their counter parts with same credentials or denying minorities at a higher rate
 Fraudulent and predatory loans, especially to minorities. Note various lawsuits.
 Have seen evidence in Fair Lending reports that are compiled annually.
 Higher interest rates are still offered to women and racial minorities living in certain areas.
 Higher interest rates are assigned to those with poor credit. Often that applies to women and racial minorities but it is based on credit.
 Higher rates to minorities or higher denial rates for minorities.
 higher rates to minorities or low-income
 I know by heresay only.
 I've heard instances of minorities being steered into higher interest rate mortgages, even when they qualify for better rates. It happened to my mom, but she refused.
 Interest rates are arbitrarily adjusted by mortgage companies in a manner that would make it impossible to prove violations of the fair housing code.
 It has been proved that historically that people of color have been discriminated against by being given higher interest rates and closing costs.
 Lack of education in minority and low income areas particular in the rural areas of the state.
MAKING IT IMPOSSIBLE FOR AN INDIVIDUAL ON A FIXED INCOME TO QUALIFY.
 Xxxxxxx has been targeted by Bank of America and Wells Fargo in unfair lending based on race and sex causing massive foreclosures and deterioration of property values.
 Mortgage companies are being very strict due to the previous problems however, they are pull at every hair and chickens tooth to screen you out of the fair housing market when it comes to buying a home. They say it is a requirement of the government and it may be but, it is also a means of either discriminating or discouraging home ownership by minorities. Although the President has in place options to help push the market forwards the lending institutions are using it to hamper/stop the ownership of homes by women and minorities races.
 notice that based on location of property, rates and modifications varies
 offering only sub-prime loans to people who would qualify for prime loan products
PREDATORY LENDING AND REDLINING, I.E., TARGETING THE AFRICAN AMERICAN COMMUNITIES
 Price discrimination - higher fees/percentage for homes of lower values that some protected classes are more likely to purchase.
 The credit scoring system and credit score based lending as protected class members tend to have lower scores.
 Statement: another one that can not be detected, unless a tester go through the motion of getting a loan.
 still happens
 The recent local issue of predatory lending
 They don't know they are breaking the law and also allow local customs to dictate practices.
 this is historical. been happening for decades and still is
 This was done in one of my subdivisions on a large scale by lenders represented by mortgage broker paid bonuses for putting people into higher interest rate loans.

Table F.18
Are you aware of any questionable practices or barriers to fair housing choice in the housing construction or accessible housing design fields?

Entitlement Areas of Tennessee
 2013 Fair Housing Survey Data

Comments:
<p>A lack of accessible designs in new subdivisions and accessible parks, neighborhoods, etc. accessibility an apt complex in town is redoing doorways and sidewalks Construction companies don't build homes for people with disabilities normally. it's not a common practice Construction in violation of the Design and Construction requirements of the Fair Housing Act. Have heard from advocacy groups that ADA/504 requirements aren't being followed. I am unawarde of newly built properties being built to accomadate handicap accessibility... I have noticed LOTS of 2- and 3- story residences, but have not personally explored whether they have wheelchair access. If it were a handicaped building it would have to be constructed according to codes specification. If there has been any new construction in the past five years in my town that is accessible, or visitable, I am unaware of it. Lack of zoning in the city, all construction is lets make a deal Most contractors know better and their work should not be cleared by code Most disability cases invlove denial or delay of reasonable accommodation/modification need testing by a tester Not enough accessible housing units Our local government ensures that new construction is built to required specifications. refusal or delay in providing reasonable accommodation/modification same as above Steps built in new construction Very little attention is given to efficient layout and truly, not cheap, economical construction with proper usage of space. We need more handicap accessible homes for the disabled and for senior citizens</p>

Table F.19
Are you aware of any questionable practices or barriers to fair housing choice in the home insurance industry?

Entitlement Areas of Tennessee
 2013 Fair Housing Survey Data

Comments:
<p>And charge more. certain zip codes or street names charge higher insurance rates Cost Credit Score / Insurance Score based insurance as protected class members tend to have lower scores Higher premiums for certain neighborhoods where minorities live Higher rates based on zip codes I don't know specific allegations but with the trends being as they are I'm sure you may find some barrier in this area.. In certain areas the premiums are higher or the company state they don't insure for cars or home in the particular area or community. Insurance companies are quick to cancel policies and coverage in certain areas of the city that are predominantly black. Insurance companies prrey on the low to moderate low incomes and increase their premiums even without a claim due to percentage of claims filed by others in the area. Insurance rates are skyrocketing on rental properties and have been for the last 3 years Insurers charge higher rates in some areas. need testing by a tester Rates are arbitrarily adjusted by insurance companies in a manner that would make it impossible to prove violations of the fair housing code.</p>

Table F.20
Are you aware of any questionable practices or barriers to fair housing choice in the home appraisal industry?

Entitlement Areas of Tennessee
 2013 Fair Housing Survey Data

Comments:
<p>I cannot understand how certain areas (really nice subdivisions) northwest of downtown did not appreciate in value while the rest of Xxxxxxx was booming.</p> <p>I don't know specific allegations but with the trends being as they are I'm sure you may find some barrier in this area.</p> <p>I knwo it has happened in the past and most lilley continues to happen presently due to the nature of the business</p> <p>In Xxxxxxx I believe this plays a big role but it would be difficult to provide direct proof. Neighborhoods, even quite affluent areas, often border very poor, racially diverse neighborhoods which affects appraisals. I have personal experience with this as an appraiser told me he had to account for "the neighbors."</p> <p>Initial values within my development were held down because it was ablack neighborhood</p> <p>It appears that this is happening.</p> <p>Market value appears to be less in areas with people need testing by a tester</p> <p>Our home was incorrectly appraised and compared to homes with far less amenities, land, and square footage when we attempted to refinance it. The house was comped with houses in "lower income" areas outside of the five mile radias because our house happens to be much larger than surrounding properties and the appraiser assessed the home at less than half of the worth of the home. The bank refused to do another appraisal even though we could prove otherwise.</p> <p>Over appraising homes so that the loans can be a higher amount - more than the houses are worth, resulting in upside down mortgages.</p> <p>Sometimes appraisal come in lower than what my own market analysis says, but I can't say that it's related to the ethnic makeup of the neighborhood, though I have suspected it.</p> <p>The homes are evaluated at a lower appraisal in black community. An example is a home that would be evaluated in a different community at 160,000 thu 200,000. in the black would be evaulated at 130,000. This keeps the value of the black community property low for sales/resale purposes and refinance valuse. Then the domino effect begins with Insurance coverage, low income housing, lace of care provided form garbages pickup, street up keep, and an increase in the cost of utilities.</p> <p>There is an effort to destroy the values of certain areas based upon racial makeup.</p> <p>This is a huge problem across the country. Middle class African-American neighborhoods are routinely valued as lesser than similarly situated white neighborhoods. I know it happens a great deal in Xxxxxxx.</p> <p>We have had this happen for a fact in some of our transitional neighborhoods that we are helping with redevelopment efforts and that have significant minority resident percentages.</p>

Table F.21
Are you aware of any barriers in other housing services?

Entitlement Areas of Tennessee
 2013 Fair Housing Survey Data

Comments:
<p>a lot of apartments will not rent to anyone if they have an arrest record. this does not apply to me. but, this is discrimatory because it limits where people who have made a minor mistake in the past can live..</p> <p>By eliminating a choice of housing (specific type of housing option) which is available to all qualified individuals, you may not be directly discriminating against a protected class of individuals, but you are effectively restricting housing choices or the availability of housing choices for all of those protected classes of individuals.</p> <p>I think the ongoing challenge that we face at the local level in making sure that we provide adequate housing choice for folks, particularly that fall into the low/mod and special needs catagories of our population.</p> <p>in renting to Section 8 candidates. time frames of each step in the process is too long.</p> <p>Many Apartment complexes are still not educated on the familial status law I deal with mostly families with chidren and at least monthly, I meet someone who tells me about a landlord that would not allow two childen to share a room or a child to share a room with a parent, 2 bedroom unit a parent and 3 children, will be turned down 8 out of ten times in the convention housing market.</p> <p>Quality of construction materials and workmanship was lower than normal by builders becuae it was a balck community realtors selling homes for sellers and banks, under estimating their value, in order to purchase for themself or family members. need testing by a tester</p> <p>same as above</p> <p>There are issues regarding zoning within the City of Xxxxxxx</p> <p>When we purchased a home last year we were denied a 30-year mortgage even though we have good credit and excellent payment history, because we are senior citizens. They made us pay a high interest on a fifteen year mortgage. (Apparently since my husband is 67 and I am 58 they figured we would die before we could pay our full 30 years!) We could not prove this but we were asked by the bank how old we were when we were putting the deal together.</p>

COMMENTS: FAIR HOUSING IN THE PUBLIC SECTOR

Table F.22
Are you aware of any questionable practices or barriers to fair housing choice in land use policies?

Entitlement Areas of Tennessee
 2013 Fair Housing Survey Data

Comments:
<p>A city here locally has just lost a lawsuit involving this issue and the court awarded a judgment against the city for 5.3 million dollars. Any zoning system or design that is not inclusive as it limits the development of property suitable for protected class members and isolates non-protected class members from the protected class members.</p> <p>Area plans are often prohibitive for multifamily.</p> <p>Xxxxxxx, TN limits areas where multi family housing can be built and certainly limits building rental property to keep lower income individuals from living in the city of xxxxxxx.</p> <p>Education in communities, apathy, and lack of advocacy particularly in rural areas.</p> <p>Generally put in the poorer sections and built less well</p> <p>I feel that too many multi-family housing units are built in concentrated areas and it actually overloads the area. Everyone deserves a nice place to live without being overcrowded.</p> <p>Just opposition when it is suspected that tenants would be low-income individuals or families</p> <p>Land Use limits usage to preclude many social areas</p> <p>Limiting a certain kind of housing in certain area, such as accessible housing and affordable housing</p> <p>Low income and subsidized housing in specified areas and there is a failure to accept Section 8 vouchers in certain neighborhoods.</p> <p>Many cities and even counties have purposely zoned land so that no multifamily land is available.</p> <p>Multi-family housing was torn down and the occupants sent to targeted areas causing the neighborhoods to decline.</p> <p>need testing by a tester</p> <p>New low-income housing often gets concentrated in areas that lack access to grocery stores, public transit, and social services.</p> <p>NIMBYism from neighbors and HOA's that do not want group homes, senior centers or other people with mental disabilities living in their neighborhoods</p> <p>NIMBYism, when it comes to constructing affordable housing.</p> <p>policies and zoning laws that limit single family home building only on larger lots, that concentrate multi-family housing in limited areas,</p> <p>reasonable accommodation to existing zoning is difficult</p> <p>Some cities or counties specifically prohibit affordable homes built under the HUD program, as a viable housing options within their communities. Some areas require large acreage (15+) or other prohibitive cost requirements.</p> <p>some suburbs do not allow multifamily housing or officially allow them, but they are never approved</p> <p>The city of xxxxxxx has placed great in helping development downtown, but help to develop black communities has been sorely lacking. Street improvements are delayed, sidewalk construction is put off and the list goes on and on.</p> <p>There are many issue here that need to be covered and discussed. There is a real need for how and where housing is done to be discussed at length.</p> <p>This area is looked after by zoning. Tax payers and residents usually must vote to change the land use.</p> <p>Universities and surrounding land are being used to develop student housing. Off campus housing that provide dorm like facilities are targeting students only. This affords little opportunity for aging, family housing. This applies pressure to the smaller property owners who take up the overflow of tenants that do not or cannot live in those facilities.</p> <p>Zoning laws</p> <p>Zoning policies historically have segregates land uses.</p> <p>Zoning prevents multi-family development in a great deal of xxxxxxx</p>

Table F.23
Are you aware of any questionable practices or barriers to fair housing choice in zoning laws?

Entitlement Areas of Tennessee
 2013 Fair Housing Survey Data

Comments:
<p>Any zoning system or design that is not inclusive as it limits the development of property suitable for protected class members and isolates non-protected class members from the protected class members.</p> <p>Both State & Federal limits per site; zoning residential but local codes required higher code enforcements not applicable to residential; local utilities charging commercial rates not residential rates</p> <p>Xxxxxxx, TN new building codes</p> <p>Cities are quick to not allow group homes or multi family homes group homes</p> <p>I don't know specific allegations but with the trends being as they are I'm sure you may find some barrier in this area.</p> <p>In Xxxxxxx, in Xxxxxxx County the rules restrict placement of "group homes" if there are a number in a predominantly ethnic neighborhood, but all the neighborhoods are predominantly "ethnic" if based on race. In addition, the definitions of group home, supported living home, medical residential homes, etc. are changing and the rules should change too.</p> <p>Local government appears to have responded appropriately to NIMBYism in my town.</p> <p>Many cities and even counties have purposely zoned land so that no multifamily land is available.</p> <p>Most zoning ordinances allow for group homes, however, depending on the neighborhood the public outcry against such housing normally trumps zoning.</p> <p>Nashville does not have inclusionary zoning</p> <p>need testing by a tester</p> <p>NIMBYism</p> <p>No zoning for a number of social issues</p> <p>reasonable accommodation to zoning is still difficult</p> <p>Right now we have several residential zones that can accommodate small group homes, however these are constantly being looked at and there is an element in our community that would like the City to look at restricting these type of uses to fewer residential zones.</p> <p>Strong study and change needed here.</p> <p>There is a case in our county where residents are protesting the proximity of a group home to schools.</p> <p>There is nimby issue with permanent supportive housing in Xxxxxxx and Xxxxxxx County and the homeless issue is a mess and unresolved due to some governments not being on board with finding a suitable plan.</p> <p>This has got better but still exist unfortunately.</p> <p>Zoning and NIMBY are serious fair housing issues.</p> <p>Zoning appears to be restrictive in some areas.</p> <p>Zoning in Xxxxxxx is a huge barrier for housing development. Current multi-plex properties are empty and for sale but can only be used for single-family housing since the Zoning downgrades to R-1 once the property is vacant for over 30 days.</p> <p>zoning that requires more land than is necessary to build small multi-family projects limiting innovative affordable housing solutions in urban areas</p>

Table F.24
Are you aware of any questionable practices or barriers to fair housing choice in occupancy standards or health and safety codes?

Entitlement Areas of Tennessee
 2013 Fair Housing Survey Data

Comments:

As I answered on the previous page, if national origin is perceived to be one that may suggest someone may not be legal, they are only shown the worst house which does have health and safety violations.

bedroom standards again, it there are a number of children in the household.

Codes being inadequately enforced in immigrant and low-income communities

Codes being inadequately enforced in immigrant communities

Codes enforcement is lacking in communities of color and immigrants.

I have seen a sort of reverse discrimination against white landlords in predominantly minority neighborhoods, they are being held to a higher standard of renovation/rental housing repairs than similar landlords and properties owned by minorities. I think this is just as wrong as the opposite: all landlords should be held to the same standards.

I would not say in our jurisdiction that it has been done in immigrant communities, but rather in some of our more low income and minority neighborhoods there have been some tendencies to not be consistent with some health/safety codes particularly in rental housing, for fear of forcing a household to become homeless.

In an effort to not be targeting minorities, overcrowding housing is ignored until absolutely necessary, or formal complaint or criminal activity is found.

In areas where the population is lower income there is a problem with sub standard living conditions going unchecked by authorities. Many immigrant families are living in substandard conditions (i.e. too many people in one household). This is a cultural issue. minority and low income areas, due to apathy, lack of education and advocacy.

need testing by a tester

No enforcement of building codes.

Not just for immigrant communities but across the board in this community. (Xxxxxxx especially)

Often see homes rented or purchased by one family, but subsequently have other family members move in to a house not designed for that many occupants

regulating renter, buyers on how many adults can live in the home in non-white areas

Same in black, poor, and hispanic

some areas are over crowded. No way or inability to check and verify, or just plain overlooked or ignored until problems arise.

Some areas have below-standard housing owned by "slumlords" and rented to minorities.

Tenants using section 8 vouchers in rental units are intimidated by landlords and reluctant to report code violations for fear of losing their voucher

There are no occupancy standards and there are units with too many people living in them.

Table F.25
Are you aware of any questionable practices or barriers to fair housing choice in property tax policies?

Entitlement Areas of Tennessee
 2013 Fair Housing Survey Data

Comments:
<p>Affordable housing developments (LIHTC) are taxed typically the same as "market rate" developments. This makes it hard for developers to continue to provide an affordable product. It is an expense that the developers can only estimate, but have no control over. It oftens makes a development hard to finance.</p> <p>Aggressive tax assessment and collection of public housing facilities</p> <p>Are there any? I am not aware of any.</p> <p>As far as I know there are no tax incentives for modifications</p> <p>Favored valuations for "higher priced" property including land are subsidies and create barriers to affordable housing by proportionately allocating a higher burden to protected class members than would otherwise be allocated if everyone paid a fair assessment tax. I.E., \$50K home valued at \$50K whereas a \$750K home might be valued at \$400K for tax valuation; Commercial land may be valued as agricultural allowing a lower tax burden; other.</p> <p>I don't know of any incentives for modifications or accommodation given to rental prop owners by local gov or state</p> <p>I don't know specific allegations but with the trends being as they are I'm sure you may find some barrier in this area.</p> <p>In Xxxxxxx, city residents pay more in property taxes than Xxxxxxx County residents. This encourages more well-off families to abandon the city for cheaper county living.</p> <p>Insufficient funds for community programs</p> <p>lack of incentives for housing developers that would create more opportunities for people to purchase or rent affordable housing in better neighborhoods closer to community resources and better schoole</p> <p>LIHTC projects that are in a Nonprofit Set-Aside are taxed as "for profit" enterprises due to LIHTC requirements. This is our biggest issue.</p> <p>need testing by a tester</p> <p>No such grants available in my area</p> <p>No tax incentives or relief for elderly on fixed incomes</p> <p>Property Assessments overvalued so I can't offer affordable housing. I am recently trying to offer a home for rent to a Disabled Senior Citizen and the taxes on the property are way out of line.</p> <p>State property assessors should use rental income (NOI) to calculate the assessed value of LIHTC properties when determining property taxes. High Property taxes are making it hard for communities to function.</p> <p>Taxes may not be the best mode of proper housing encouragement and other methods may need to be considered.</p> <p>Tennessee does not give homestead exemptions</p> <p>The City of Xxxxxxx is overly focusing on downtown and public housing and refuse to help for profit developers rebuild the city for the inside.</p> <p>There should not be a lack of tax incentives for corporate properties being able to make accomodations. They get a tax credit for doing that ...</p>

Table F.26
Are you aware of any questionable practices or barriers to fair housing choice in the permitting process?

Entitlement Areas of Tennessee
 2013 Fair Housing Survey Data

Comments:
<p>A simple google translate button on a website would be better than nothing.</p> <p>access to permit process</p> <p>At this point many places are offering documents at least in Spanish, but in my area there are many languages spoken. It's difficult to have documents in every single language but there are definitely a few others that are a majority and they are not represented. Documents are not offered in alternate languages but we have recently enacted the AVAZA Interpretation Service.</p> <p>I don't think it's reasonable to expect documents in another language UNLESS all languages are available and represented. I think it's wrong to offer Spanish literature, but not Kurdish for example, when we have one of the highest populations of Kurdish immigrants in the nation. Each aspect should offer EVERY potential language, otherwise, it should just be English, which is our national language.</p> <p>If they are getting government assistance they need to learn the US language of English</p> <p>In most cases I have seen, an interpreter was used to discuss product. Should it be mandatory to offer Spanish documents in the USA. If so do you offer documents in Chinese, Korean, French?</p> <p>Lack of consistency on a variety of fronts</p> <p>Most contracts and addendums written in English. No translators available in offices to assist people who do not speak English</p> <p>NIMBYism with group homes</p> <p>Not reviewing submitted plans for possible fair housing violations specifically</p> <p>one barrier is cost. Agencies and smaller governments that try to help persons of limited means most often do not have the money to have many of their documents translated.</p> <p>Talk of English only in this state.</p> <p>That should not be a violation if it is, we should not pander to those who won't learn English. If it benefits the agency doing the permitting to put it in Spanish they should be allowed to do so, but not be required to do so.</p>

Table F.27
Are you aware of any questionable practices or barriers to fair housing choice in housing construction standards?

Entitlement Areas of Tennessee
 2013 Fair Housing Survey Data

Comments:
Accessible housing, grandfather in building – what is considered remodeling As far as I know there are no guidelines for accessible housing. Xxxxxxx, TN new codes for building just adopted at the start of 2013 Education for Tax Credit properties Guidelines and inconsistencies between Fair Housing and Section 504 rules. Also, no contact, that I know of, in our area to provide guidance on exactly what is required, at a minimum. Housing Construction Standards can Always use continuous improvement. Lack of enforcement of guidelines in construction of accessible housing lack of knowledge as to what the accessibility standards actually are; and potential conflict those standards may have with local building codes Local builders don't seem to be trained in this area. There are certifications available from national home builders, but none certified in my part of the state. need testing by a tester see answer #2 Standards are in place but are not applied adequately This needs thorough examination and modification.

Table F.28
Are you aware of any questionable practices or barriers to fair housing choice in neighborhood or community development policies?

Entitlement Areas of Tennessee
 2013 Fair Housing Survey Data

Comments:
Any zoning system or design that is not inclusive as it limits the development of property suitable for protected class members and isolates non-protected class members from the protected class members. Street Lighting in "higher valued" areas where no street lighting in "lower valued" areas. Shopping Districts, hospitals, desirable developments in "higher priced" areas where more likely than not non-protected class members reside and less desirable jails, junkyards, dumps, sewage treatments, etc., in "lower valued" areas where more likely than not protected class members reside - etc., Community development policies are inadequate to provide for access to better housing and neighborhoods for people at the low to moderate income levels Do neighborhood and community development policies exist anywhere in TN? I know some places claim to have them, but they're a joke at best. In Xxxxxxx, one man seems to be responsible for every policy the city has. All projects must be cleared through him, and he doesn't even work in the urban planning department. That's hindering the city's growth. Education and Advocacy federal funding available for rehab projects only in low-income or distressed property areas HOAs are very open about their restrictions Many cities and even counties have purposely zoned land so that no multifamily land is available. Need a lot of work here. Very difficult to get all that are needed up and running and keep the momentum up. need testing by a tester neighborhood developments offer no incentives for individuals only corporations Often affordable housing policies target areas that are already affordable. Need to consider affordable housing in areas that are too expensive to live. Need affordable housing close to services and jobs. Our new major is providing incentive to property owners both business and residential to revitalize in low moderate low income areas - hope we see some positive change. The city of Xxxxxxx at times has actually added restrictions to slow down development in black neighborhoods. They just do not care about helping the balck community of inner city development prosper. This relates back to zoning impediments.

Table F.29
Are you aware of any barriers that limit access to government services, such as a lack of transportation or employment services?

Entitlement Areas of Tennessee
 2013 Fair Housing Survey Data

Comments:
<p>age</p> <p>Although the city has focused on job creation their has been little focus on hiring locally. New employers are given tax breaks and nobody mo itors if they create the jobs promised or where the worker live (outside the city).</p> <p>Xxxxxxx has a very poor public transportation system. There are building appartments in areas that doesn't not have access to public transportation.</p> <p>Employment not available on transit routes</p> <p>few public transit options - what is available is not convenient</p> <p>In the more rural areas.</p> <p>Inadequate parking</p> <p>Inadequate public transit</p> <p>incomplete public transportation services</p> <p>Lack of adequate and user friendly public transportation to South Xxxxxxx areas where concentrations of immigrant and lower income people live</p> <p>Lack of or inadequate public transportation</p> <p>lack of staff to address concerns or even answer phones...could use more workers in government offices</p> <p>Lack of transportation</p> <p>lack of transportation and literacy</p> <p>Lack of transportation due to inadequate public transportation at a reasonable price and lack of bi-lingual employees to work with immigrants</p> <p>Lack of transportation to employment centers is a big problem in inner city communities and rural communities.</p> <p>Lack of transportation to the indigent; unemployment office difficult to get to (Xxxxxxx, TN); many people don't have internet access; limited access to courts due to lack of transportation and forget employment services around here, practically non-existent!</p> <p>Lack of Transportation!!</p> <p>Little to no public transportation available in the Northeast Tennessee region</p> <p>Low-income transportation to the seat of government is very poor in town.</p> <p>need testing by a tester</p> <p>No county transit ... long time ongoing problem</p> <p>One of the properties we manage in Xxxxxxx has very poor public transportation available.</p> <p>Poor transportation system here.</p> <p>public transportation</p> <p>Public transportation in our area is very poor, regionally speaking. People who need mass transportation, even to the local Social Security office, cannot easily do so.</p> <p>Public transportation is woefully inadequate for jobs that may be available in more developed areas of the city.</p> <p>Rural areas have limited transportation services for elderly or disabled, which severely limits or eliminates access to any other services that might be offered outside of larger cities.</p> <p>rural areas without public transportation</p> <p>Several public schools in the area that don't have elevators for upper floors, narrow doorways</p> <p>The public transportation only goes to certain areas of the city. The people who live outside of these area but, have and opportunity to get work in the area where the transportation is not stops, henders or prevent employment, higher employment opportunities for all persons who need it.</p> <p>The public transportation system in Xxxxxxx is inadequate.</p> <p>There are many apartments and homes in the county that do not have access to transportation.</p> <p>There is no public transportation in the unincorporated areas of Xxxxxxx County.</p> <p>There should be some sort of subsidized or free (buses of duty etc) transportation system for people in low income areas that have little access to government, food, shopping and other services.</p> <p>This area has very limited public transportation. Have a car or move to Xxxxxxx.</p> <p>transportation</p> <p>Transportation is a primary obstacle for any and all services. Also childcare.</p> <p>transportation is only allowed in the lower income parts of the city</p> <p>Transportation of city transportation to cooperated areas where it is defined rural but has been built up and heavily populated so that people in the areas do not have access to the public transportation</p> <p>Unemployment Rate in Xxxxxxx County in double digits. No public transportation exist</p> <p>Unless you have a car there is no way to get to government service or to the employment office.</p> <p>We do not have an unemployment office in Xxxxxxx there fore making it more difficult. People have to commute to Xxxxxxx or Xxxxxxx to go to the unemployment office.</p> <p>We have an inadequate transit system generally.</p> <p>You can always have better transporation and access to services</p>

Table F.30
Are you aware of any barriers that limit access to government services, such as a lack of transportation or employment services?

Entitlement Areas of Tennessee
 2013 Fair Housing Survey Data

Comments:
<p>Again, not so much specific actions, but ever increasing development guidelines and costs for new housing is making it more challenging to provide the type of affordable housing choices we would like to see at the local level.</p> <p>Xxxxxxx, TN codes limit ability for building lower income housing.</p> <p>Dodd-Frank</p> <p>Financial products and services under the current market structures.</p> <p>hope not</p> <p>inadequate bus system--needs more routes, more times, more of a focus on areas where people live who do not have cars</p> <p>Lack of creativity and flexibility to help inner city developers</p> <p>need testing by a tester</p> <p>Not enough affordable housing and not enough HUD program money to help moderate income households with buying a home - the city did away with the down payment program. Plus downtown housing way too expensive for the people that LIVE and WORK here.</p> <p>Poor planning practices that are not looking to the future. Every developer and city official acts like only young professionals will be living in our town. They must not know that census data exists.</p> <p>see answer #2</p> <p>The city of Xxxxxxx does not have a fair housing staff person, which I believe is needed,</p> <p>There is Council and Commission opposition to permanent supportive housing in our community as a result of NIMBY public outcry.</p>

G. ADDITIONAL PUBLIC INVOLVEMENT DATA

The following represent transcriptions of comments received at the Fair Housing Forums on March 18, 19, and 20, 2013.

JACKSON

Speaker 1: Could we just temporarily go back to slide number 39. The Top Ten Issues of Housing Complaints, have these been validated? We all know that complaints can be made for whatever reason. I'm interested in whether these have been validated.

Presenter: These are, or at least I hope I used the word glitch, so in the final report we will see those that are with cause. A certain portion of them are with cause and a certain portion is without cause and a certain portion is closed due to administrative reasons. An example is if HUD loses the paperwork, or whatever else that is. Also, the complainant drops the case, because they need a place to live now. Some investigation is completed and some is determined without cause. So that those that are with cause is at a lower level. I don't remember that precisely lower level. It is usually between 40 or 60 percent.

Speaker 1: So is it safe to assume that may reflect in some degree the understanding of the complaint process and the categories of the complaints that are viable?

Presenter: It will represent those people, those groups that are discriminated against most often. As well as the issues that occur most often, because when you report with cause, you get the same ranking. Disability, race, familial status. You get the same issues, you get the same ones

Speaker 2: There is another category of those that settle out.

Presenter: Yes, that is correct. There are those that are conciliated, but those are found to not to be with cause, because those are not litigated which actually is why I present this data.

Speaker 3: On page 17, slide 32-Mortgage Lending Reasons for Denials. The top one is credit history. Do you know if that means a lack of credit history or a derogatory credit history?

Presenter: I do not know and the credit history is the denial rate. These are the language and the terms used by the Homeowners Disclosure Act recording system, except this one: missing reason code. That just means there is a blank.

Speaker 4: In conducting this federal mandate, what efforts are being made that the participants actually take part in the survey? The data that we feel is on there, told a reflection that we get the data from the recipients instead. People who were turned down for houses and tenants and etc. Is there any effort made for tenants and recipients are actually doing this survey also?

Presenter: At this point I don't think that they have been distributed. The PHA, Housing Authorities. This theoretically is a stakeholder and we are hoping that representatives of those clients are participating in the role. We do have a role as respondents in the survey and in that

regard. Advocates and service providers, we are hoping that would report those. This group is more likely to give a yes answer, if they saw a problem and explain it. But at this point we have not distributed to residents of the Housing Authority or the other. We are hoping that their advocates and service provides would be their advocates in the survey.

ECD Representative: One thing I'd like to ad that is that we did advertise the survey in this forum, through public notices, and it is also posted on our website. Then we used the nontraditional method of Facebook and twitter. So it has reached the public somewhat

Speaker 5: Most of the people we know just don't respond to public notices. For everyone that is needed, we have two or three individuals? I'm just saying that this information it is not going to be valid or reliable unless we do that.

Presenter: It's not going to valid or reliable either way, because it is not a statistically drawn sample. This is a judgmental sample. Statically drawn samples, we have done those for this in the past. We began by sending out mail surveys. Which have another set of problems in today's environment. So we started doing telephone surveys; the general public is kind of like, when you catch them at home and they are eating dinner. Also, do they have a phone and how many are cell phones? We are not allowed to call or survey cell phones. That is against the law. So we have moved to an on-line survey instrument and for those who are renters and tenants, if you have gotten this it has probably been via email. We have an email announcement and you are an individual who knows of those, please distribute it. It is going to be open for a while more. I'm all open to this. I do not want anyone to be not sitting at the table. So if you know anyone, please forward it to them or the facility and post it.

Speaker 6: We want our communities to participate in this. Would there be any reason that anyone who received this email couldn't generate it out to others?

ECD Representative: It says in the email, that you can send it to whomever who want to. We sent it to every mayor in Tennessee and then THDA sends it out to thousands of more people.

Speaker 6: Please help us. It is really important for our state to get really accurate information.

Presenter: Again the last slide is [the ECD] contact information. If you have questions send it to [the ECD] and we will get it answered.

KNOXVILLE

Speaker 1: Is this all of this data related to the acquisition of housing like purchasing. Like getting into the mortgage, getting onto the rental, as opposed to foreclosure rates, evictions?

Presenter: No, is the short answer. The HMDA was about purchase decision, at least the data that I focused on. The data, which indicated which of those who got loans, which ones had low quality or predatory style loans. That is more like the foreclosure, but I do not have statics on foreclosures. That would suggest that foreclosures are landing more heavily on those populations that tended to get a greater share. The remainder of the day it talks about other types of housing transactions, such as rental markets and pass for legacy locational decisions. Why did people from a certain group congregate so closely or why are they also correlating with higher rates of poverty?

Speaker 2: Was there anything that struck you as surprising or that you weren't expecting so far in the results of your data?

Presenter: Yes, the differences in denial rates are modest. That was a really interesting turn. They can be really substantially different and also with response to the survey, really good.

Speaker 3: The zoning and NIMBYism was fairly significant. From what I understand is more non-impediment communities have zoning policies in place. Does everybody have one? How does that play into it?

Presenter: We had in this presentation bundled all the entitlement and nonentitlement answers together. We called the largest 40 of the non-entitlement communities, but your notion about more rural smaller towns often don't have an elaborate structured for zoning plans. That isn't totally flushed out for those specifically smaller communities. It is more, I'm trying to illustrate through talking with the larger non-entitlement arrears as well as what is being feed through the survey-examples on how we can make ours more uniform, more of best practices approach.

NASHVILLE

Speaker 1: I have a question regarding the survey. Do you think the survey should field problems that we have in our class, any more in depth than reveal any more information than we already knew regarding discrimination regarding in [inaudible]?

Presenter: I am not familiar with what you already knew. I can only tell you what these instruments, this data has demonstrated and I do believe that the survey as the stakeholders does tell us something. There is a certain amount of anonymity in these instruments. It is not like you are talking to someone. You can fill out a survey and say anything. Nobody is going to get back to them. So I do like that. In the beginning, we used to do a mail survey and then it would come back and we know said it. Then we did telephone surveys. It was difficult to get a hold of people. They may be out on vacation or other things. So the online instruments really have fostered, I believe more honesty. People can do it at home or on the weekend. It promotes more of an open dialog. So, I'm not sure what you knew from before or what you believed before, but I do believe that this is opening the door to what people have to contribute to the conversation. So do believe that the instruments are answering those questions that are intended.

Speaker 2: I see the disabled issues, it's not necessarily a discrimination issue, but we don't have enough units for disabled people. I do see that the group home has a little bit of the NIMBY type. If there is a way and there are some good programs to help, but make handicapped accessible units. I see that as an issue in our area in Northeast Tennessee.

Speaker 3: I have a comment—so, we are providing affordable housing to low-market-rate housing, but not subsidized necessarily to families that are living low-income and we also work with homeowners to purchase homes through low FHA loans. The challenge that we run into, both as a landlord and helping them get a loan thru a vendor, is that a lot of the protected class individuals have that threatening and that is caused by a lot of things. Not access to medical insurance, they have medical bills on their credit, they have a huge number of check cashing companies and same day lenders, pawn shops congregating in their communities and focusing on them and thinking that is an easy place to make a buck. So, while I am not taking away their responsibility from these protected classes, their responsibility from keeping their credit, they have to be responsible for their debts. We have a situation where people, low-income people especially and protected classes, are in this trap where it is very hard for them to keep their credit clean. Then when we go to rent to them or to help them buy a home, they have bad credit. We can't help them. So, we can we make acceptations here and there, but as landlord we can't rent to somebody with really bad credit, because we have to pay our bills and we need to cover the rent. As a homeowner, we are working with a lender and they can't lend to somebody with really bad credit, because of the interest rate. What we have is a private sector that is preying or creating a situation. Where people are trying to help families, but where they are almost being forced to discriminate, because of that credit issue.

Presenter: What do you think we ought to do about that?

Speaker 3: There is no solution to that. Unless you can outlaw some of these payday lenders and check cashing companies as a whole. Another issue is to figure out a way to reduce

medical bills that people are coming up with because they do not have any insurance to get medical care. That is creating a situation where we feel like we discriminate, because of their bad credit and their bad credit is being caused by environmental factors that they have limited control over.

Presenter: That is a valid concern. For others that is a kind of supply; the instruments to get loans, the bait if you will. The targeting. There is also, as you suggest, some responsibility on the demand for the loan. Maybe if we can do some outreach and education about financial literacy.

ECD Representative: We have a lot of people here who work in various different counties that work all over. We would love to hear about what you hear in your communities, what you see in your communities. CBDG doesn't do a ton of housing projects, but a lot of you have worked on those and a lot of you have worked on HOME programs. If you could give us some feedback on what you see and what you would like to see addressed, that would be really helpful to us.

Speaker 4: I see housing needs that are out there. I am not sure if I should be addressing housing needs. I'm not sure of a lot of our discrimination really.

Speaker 5: Ours is a lack of unions for the places. We have a lot of rural communities that are expressing the need and concern for elderly housing. That is our biggest thing that we see around here. Some type of assisted living in our rural communities as the population grew, the need for flat stuff like that.

Speaker 6: My situation is the issues [inaudible]...I work with non-profits to develop housing for people with mental illness. The particular agency that I have been working for, in the Hamilton County area, has been ready to develop a four unit project for about a year and a half work and an agreement with the Housing Authority there that has zoning [inaudible], but due to some issues we have run into road block after road block. Where there is a vacant four unit apartment unit buildings that are depilated, in neighborhoods that have been downgraded to R-1 and the zoning board refuses to change those back; to allow us to clean those up and make nice decent units out of those because of the population we are working with. That's a big factor. There is definitely NIMBYism and they are using their zoning to prevent redevelopment and I have seen it going on. It is in different neighborhoods. It is just not in one area. It is all throughout the city. It is going on everywhere. We are being forced to most likely go into more commercial area to develop some family housing.