

2013

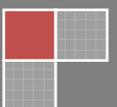
Analysis of Impediments to Fair Housing Choice

Morristown, Tennessee

Fair Housing is the right of individuals to obtain the housing of their choice, free from discrimination based on race, color, religion, sex, disability, familial status, or national origin. This right is assured by the Federal Fair Housing Act, as amended and other legislation which makes it unlawful to discriminate in the sale, rental, financing, and insuring of housing.



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10/1/2013



Analysis of Impediments to Fair Housing Choice

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Article I. Introduction and Executive Summary of the Analysis

The U.S. Department of Housing and Urban Development [HUD] requires Community Development Block Grant [CDBG] entitlement grantees, such as Morristown TN, to submit a certification that they will affirmatively further fair housing, and that their grants will be administered in compliance with Title VI of the Civil Rights Act of 1964 and the Fair Housing Act of 1968. Title VIII of the Civil Rights Act of 1968, as amended, commonly known as the Fair Housing Act, prohibits discrimination in the sale or rental of housing on the basis of race, color, religion, sex, or national origin. The Act was amended in 1988 to provide stiffer penalties, establish an administrative enforcement mechanism and to expand its coverage to prohibit discrimination on the basis of familial status and disability.

Provisions to affirmatively further fair housing (AFFH) are principal and long-standing components of HUD's housing and community development programs. These provisions flow from the mandate of Section 808(e) (5) of the Fair Housing Act which requires the Secretary of HUD to administer the Department's housing and urban development programs in a manner that affirmatively furthers fair housing. Local entitlement communities meet this obligation by performing an Analysis of Impediments to Fair Housing Choice [AI] within their communities and developing and implementing strategies and actions to overcome these barriers based on their history, circumstances and experiences. This Analysis identifies the impediments to fair housing choice in the City, assesses current fair housing initiatives and describes actions the City can take to overcome the identified impediments. If Morristown City identifies local impediments to fair housing choice, the City will take actions that address the impediments, at which time HUD will presume that the grantee is meeting its obligation and certification to affirmatively further fair housing by:

- ❖ Identifying, analyzing and working to eliminate housing discrimination within the City;
- ❖ Promoting fair housing choice;
- ❖ Providing opportunities for racially and ethnically inclusive patterns of housing occupancy;
- ❖ Promoting housing that is physically accessible to all persons to include those persons with disabilities; and
- ❖ Fostering compliance with the nondiscrimination provisions of the Fair Housing Act.

Through this process, Morristown promotes fair housing choices for all persons, to include Protected Classes, as well as, provides opportunities for racially and ethnically inclusive patterns of housing occupancy, identifies structural and systemic barriers to fair housing choice, and promotes housing that is physically accessible and usable by persons with disabilities. Through its Community Planning and Development [CPD] programs, HUD's goal is to expand mobility and widen a person's freedom of choice. The Department also requires Community Development Block Grant [CDBG] Program grantees (those Entitlement jurisdictions, such as Morristown, that administer the above identified CPD Programs) to document AFFH actions in the CDBG and Comprehensive Housing Affordability Strategy [CHAS] annual performance reports that are submitted to HUD.

The study is designed to define any actions, omissions, or decisions taken because of race, color, religion, sex, handicap, familiar, status or national origin which restrict housing choices, access to housing, or the availability of housing choices. Results of the analysis, which includes methodology used, funding source, findings, and conclusions, is presented in this report. The analysis of impediments includes community representation as well as efforts to receive input from special interest groups within the community. A large portion of the information required was readily available through census data and local community agencies. An evaluation of historical data, demographic and income characteristics, employment and transportation data, housing profile, public policies and practices seem to indicate that Morristown has open and fair housing.

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Persons of similar income levels appear to have available to them the same housing choices regardless of race, color, religion, sex handicap, national origin, or familial status.

Section 1.01 Who Conducted

This report was prepared on behalf of Morristown City to consider the common fair housing issues present in the City. Since housing market activity crosses all jurisdictions, the analysis provides an opportunity to identify opportunities for collaboration and coordination among the communities within Morristown City. The information presented is intended to assist the City to evaluate and update fair housing issues. This report was prepared by Sandra E. Lambert-Moore, MSSW.

Section 1.02 Participants

Each participant brought a unique perspective to the analysis of impediments to fair housing choice. The numerous viewpoints were based in their own backgrounds, professions and life experiences. The information collected during the focus group and survey questions was utilized in identifying impediments to fair housing choice in Morristown City. The participants of the focus group and surveys are varied, including:

| Focus Group | Survey |
|--|--|
| Representatives of Community Banking | Each participant of the focus group |
| Representatives of local Homeless Shelter | Private Landlords |
| Representatives of local Habitat for Humanity | Morristown Residents (all income levels) |
| Representatives of Emergency Service agency | Local Government Members |
| Representatives of Relators | Local Professionals |
| Representatives of Landlords | |
| Representatives of Clinch Powell Resource Conservation Development Council | |
| Representatives of Social Service Agency | |
| Representative of Public Housing Residents | |

Section 1.03 Methodology Used

This Analysis of Impediments (AI) involved a variety of data collection and analysis techniques, including:

- Analyzing demographic data available through the U.S. Census Bureau, as well as descriptive data pertaining to the Morristown City housing market and trends in real estate
- Examination of mortgage lending trends through the analysis of data available through the Home Mortgage Disclosure Act (HMDA). Enacted by Congress in 1975 and implemented by the Federal Reserve Board's Regulation C, HMDA requires lending institutions to report public loan data. Using the loan data submitted by these financial institutions, the Federal Financial Institutions Examination Council (FFIEC) creates aggregate and disclosure reports for each metropolitan area (MA) that are available to the public at central data depositories located in each MA
- Interviews with local government staff and community representatives
- A focus group concerning impediments to fair housing choice conducted on September 4th 2013
- A four page paper survey conducted with Morristown residents
- A electronic survey on Survey Monkey <https://www.surveymonkey.com/s/ImpedimentsAnalysis>
- A review of source documents, the 2010-2015 Consolidated Plan, most recent HUD and State of

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- ✚ A review of 2011 Community Profile and Strategic Action Plan developed by the Morristown Chamber of Commerce
- ✚ A Group Discussion with Hamblen Interagency Counsel (HI-C)

To begin an examination of current Fair Housing policies and strategies, this report will look at past accomplishments and look at the City of Morristown, Hamblen County and other Tennessee communities to provide a basis of comparison between what the Morristown Fair Housing Plan proposes to do and further steps it can and should take to affirmatively further Fair Housing.

Limitations of This Analysis

The following information, herein defined as Morristown City's Analysis of Impediments to Fair Housing Choice, was prepared for the purposes as previously described. Therefore, this report seeks to identify impediments and develop a proposed Fair Housing Action Plan as proposed solutions. Some of the impediments identified in this report will require additional research and on-going analysis by the City's Planning Department. This report does not constitute a comprehensive planning guide; it simply provides analysis as to the current situation and prepares a plan of action to ameliorate existing impediments.

Section 1.04 How Funded

The study was completed as part of the ECD program requirements for CDBG projects as they relate to affirmatively furthering fair housing. The analysis was funded by the CDBG program as part of an administrative contract between Morristown-Hamblen Central Services, Inc. and Morristown City for the 2013 Analysis of Impediments.

Section 1.05 Conclusions

In absence of restrictive covenants and discriminatory policies/practices it seems apparent that Morristown City promotes an atmosphere of fair and open access to housing. Current local laws and regulations as well as federal laws prohibit discrimination in housing. Jurisdictions of the county have been active with CDBG and other HUD funded programs, and they have a background of conducting activities to further fair housing. Banks provide open disclosure of their mortgage lending practices and meet CRA requirements. Low income housing is dispersed through most of the county. Housing units have been constructed for the elderly and disabled individuals.

In conclusion, Morristown City as a whole is generally aware of fair housing laws and of fair housing requirements. The analysis revealed that 28 complaints have been made to the Tennessee Human Rights Commission over the last six years. The Office of the Morristown City Mayor is aware that these complaints have been made; however, the complaints appear to be isolated incidents that do not indicate systemic fair housing deficiencies related to the policies of the local governments or real estate businesses.

There are substantial formal procedures and channels of information concerning fair housing. However, residents who do not read newspapers, subscribe to cable television, have access to the internet, or belong to civic groups, professional associations or clubs may remain unaware of the systems that support fair housing and are authorized to investigate and act upon complaints. This population has historically been the undereducated in lower socioeconomic groups with the highest need for empowerment with this knowledge. Morristown City needs continue its efforts to make sure that fair housing principles are brought to the attention of as many residents as possible and that local businesses involved in housing are following the requirements of the Fair Housing Act.

Analysis of Impediments to Fair Housing Choice

Based on an analysis of documentation compiled, Morristown City is in compliance with the Civil Rights Laws designed to protect individuals from discrimination on the basis of race, color, religion, sex national origin, age, handicap, and familial status. In addition the City is continually taking steps to affirmatively further fair housing.

(a) **Impediments Found**

Based upon the current data available, surveys, focus group and interviews, the following are the impediments that have been identified for the City of Morristown, Tn. The City will document and report its actions to HUD on the removal of impediments through Annual Reports which are a part of the Consolidated Plan Process.

1. Lack of Information/Awareness regarding Fair Housing

There has conventionally been a lack of knowledge among protected classes regarding resources, services, fair housing regulations and programs for lower income families, minorities and persons with special needs. This lack of knowledge has occurred among renters, property owners, property managers, builders, service providers and local advocates.

2. Failure to Report Discrimination

Protected class families and individuals often fail to report discrimination or do not follow through with discrimination complaints. According to Testers, this is especially true of the Hispanic and elderly populations of Morristown.

3. Affect and effect of patterns and practices of housing practitioners

Subtle discrimination and discriminatory attitudes continue to exist. This lack of knowledge and sense of disempowerment among minority and low-income renters may have encouraged a lax of landlord compliance to Fair Housing Standards. The Hispanic population, whether legal or illegal, is extremely leery of reporting unfair treatment and may not be aware of the rights of renters.

4. Lack of accessible and affordable housing

Approximately one-fourth of fair housing complaints were associated with a lack of accessibility and affordable housing in the City.

5. Lack of rental property association

Because of the number of low volume property owners/managers in the city, dissemination of current information and updated regulations is difficult.

6. Lack of land/property

Even under the best of economic circumstances, it is difficult to offer incentives to developers if land and infrastructure costs are too high or in the obvious case if land is simply not available. Organizations that build low-income housing, like Habitat for Humanity, report a shortage of affordable land within the city and lack of funds for infrastructure development. These factors decrease the ability to build affordable housing for low-income families within the city limits

(b) Actions to Address Impediments

Three key housing related groups in the City, the Department of Community Development, the

non-profit assistance and development sector and Morristown Housing Authority, as the provider of public

housing, must all work continually with the private sector to promote and explain the requirements of the Fair Housing Act. Local housing providers and Legal Aid of TN. do receive calls when an alleged violation occurs, and provide information on the Act, and provide guidance on how to lodge a formal complaint. Complaints relative to projects funded with federal dollars are directed to HUD and all other situations are investigated by the TN. Human Rights Commission as an equivalent agency to HUD as described in the Introduction. Throughout the year, the City and local housing providers must work together to promote fair housing, hold conferences, distribute materials, educate both tenants and landlords, and continually strive to limit the local violations of the Fair Housing Act.

Discussions are and should continue to be held with the Chamber of Commerce, government officials, Realtors and individuals regarding discriminatory practices and complaints lodged and resolved successfully through mediation. The more widely distributed resolved complaints are the higher the educational value to the community. The City joins with Realtors to disseminate current information on fair housing as training tools for housing industry professionals. The Lakeway Area Realtor Association in the home sales portion of the business does currently utilize the Equal Opportunity logo effectively in either print or electronic media.

Home Mortgage Disclosure Act (HMDA) data suggests the lending practices of major lending institutions in the City do not indicate disparities in accessibility to home mortgage financing by race, income and geographic concentration. The City encourages lenders to participate in educational workshops on Fair Housing/Equal Opportunity.

One frequent threat to Fair Housing is the development of housing options for special needs populations. In some instances, residents place significant pressure on local elected officials and zoning officers to deny variances, permits, etc. As housing markets expand and become more competitive in the City, instances of NIMBYism, or “not in my backyard”, may become more common. Whether it is neighborhood opposition to

density, low-income housing or housing for special population groups, obtaining a site and approval by

communities is difficult. In many cases, the process leads to greater costs, making it difficult to maintain

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affordability for those who need them. In an effort to open the doors wider to fair housing options for all individuals, the City works closely with local public housing providers, landlords, non-profits government, service providers, and funding institutions to assess the housing needs and promote an organized mechanism for addressing these needs.

At the same time, discussion about limiting sprawl, improving social service delivery centers, and placing special need populations back in the community will continue. This discussion will result in continued conflicts between identifying appropriate housing for those who need the most assistance and finding a place for them to live. Therefore, it will be important to continue to provide community education to ensure the ability of the community to develop affordable housing. Community education should also take into account: economic and health issues that are directly related the problems of deteriorated housing (including the presence of lead based paint); and economic literacy as it relates to employment and access to credit.

Implementation of activities includes:

- ✚ Development of fair housing brochures and flyers with special consideration to the readability level of target populations. These need to include information on what constitutes fair housing discrimination, how to report and to whom to report suspected discrimination.
- ✚ Dissemination of fair housing brochures and flyers throughout the community, via conferences, housing fairs, information racks in public facilities, etc.
- ✚ Review proposed policies in the City land use plans, codes, and zoning
- ✚ Recommend the inclusion of policies allowing for a diversity of housing types and locations
- ✚ Review existing zoning and land development policies for possible revisions to permit more affordable housing development

- ✚ Review successful models for new low- and moderate-income housing development by other communities and private developers
- ✚ Development of a Rental Property Association
- ✚ Development of a renters rights work shop for non-English speaking renters and other minorities
- ✚ Development of a renters rights work shop for the elderly population
- ✚ Review of City property owned for back taxes that could be re-purposed through donation to low income housing developers like Habitat for Humanity
- ✚ Review of foreclosed properties that could be utilized for low-income housing.

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Finally, the City guides the work of fair housing enforcement and outreach strategies. By approaching the issue of fair housing in a comprehensive way, the City identifies the most effective means to achieving compliance and enforcement through outreach, advocacy, and testing. All of these efforts contribute to a more educated citizenry relative to increased public awareness and understanding of the issue of fair housing and of the appropriated corrective resources available to residents of the City.

Article II. Jurisdictional Background Data

Europeans first passed through Hamblen County around 1540, when Spanish visitors passed by the area, and in 1673, when Englishmen James Needham and Gabriel Arthur journeyed through. Morristown was settled in 1769, and because it lay directly in the path of expansion, the population began to grow quickly. In 1833, the city boasted one general store known as Turkey Creek, formerly named Cub Creek, where the center of town was located. By 1855, the city had received its charter. The area was proud to rely on natural springs and Thunder Hole for pure water, instead of branch water.

In 1860, the city had a population of 500, plus seven slaves. Hamblen County was formed in 1870, and Morristown was named the County Seat because of its size, location, government experience, and other factors. By 1871, there were four general stores and three new churches. Before industrialization in the 1930s, 75% of families lived on farms due to prime agricultural conditions. The arrival of the railroad ensured growth and progress for the community.

The City of Morristown (27.15 square miles) is located near the northeast corner of Tennessee, within the third smallest county in the state, Hamblen (175 square miles). Like much of Tennessee, Hamblen County is temperate and continental with four distinct seasons and moderate temperatures (roughly 66-87°F in July and 27-47°F in January). Tennessee ranges from the lowlands of the Mississippi Delta with high rainfall and hot temperatures to the mountains of East Tennessee with high snowfall (and even some temperate rain forests) and cold temperatures across the whole gamut of things in between. Hamblen County, specifically, averages 132 days of precipitation per year, totaling an annual average of 44.29"; average annual snowfall is 10.6".

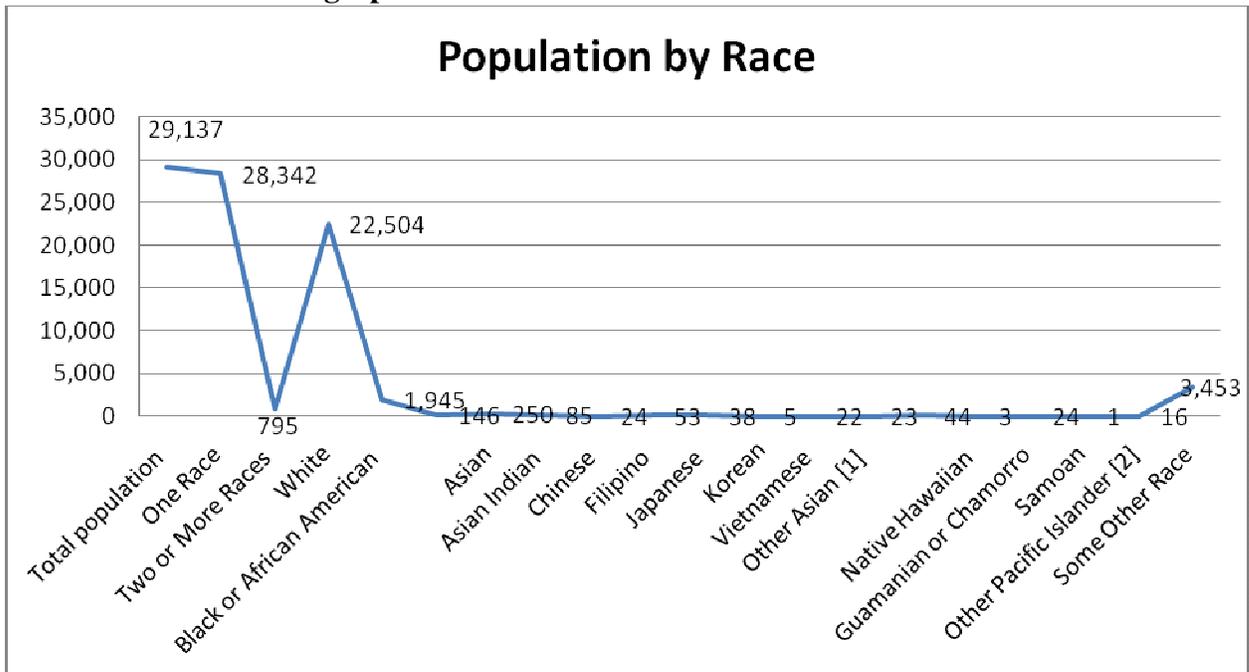
In 2010, Hamblen County had a total population of 62,544, with Morristown having 29,137 inhabitants. The County's population has grown significantly since 1980: by 2.5% from 1980 to 1990, by 15% from 1990 to

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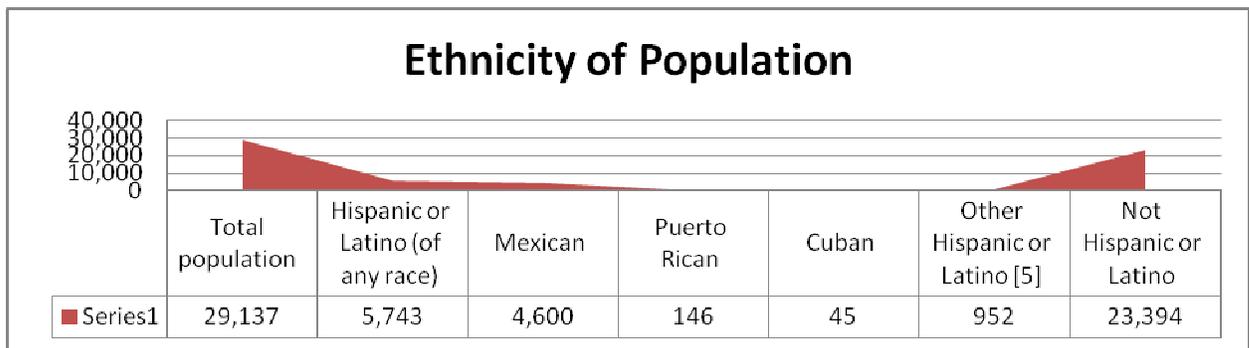
2000, and by 9% from 2000 to 2008. 24.7% of residents in Morristown are below the poverty line. A total of 24,645 households were recorded in Hamblen County and 11,502 in Morristown. The average household size for the City was 2.46, about the same as for Tennessee and slightly smaller than the U.S. overall – 2.6. As with Tennessee and the United States, the male-female is 47.9% and 52.1%, respectively, for Morristown City. In the same year, Morristown’s population was primarily White, non-Hispanic (77.2%), followed by Hispanic (19.7%) and Black (6.7%). Less than 1% Asian Americans and American Indians reside in the County. Generally, the Morristown City population is older than Tennessee and the U.S. overall; 17.1% of the population is 65 or older in Morristown compared to 14.2% for Tennessee and 13.0% for the U.S.

The median household income in the County in 2010 was \$39,604 –in Morristown City it was \$32,838. This compares with the average for Tennessee of \$43,989 and the U.S. overall -- \$52,175. In Morristown, the percentage of population over 25 without a high school degree or General Education Degree (GED) is more than the national figure (26.5% compared to 15.5%). The percentage of those without a high school degree or GED in Hamblen County, 21.5% overall, is lower than that of Morristown but still substantially higher than the U.S. For those with a 4-year post-secondary degree or certificate, the gap between city and country is smaller— 15.4% for Morristown compared to 15.7% for Hamblen County.

Section 2.01 Demographic Data



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Population by Sex/Age

| | |
|-----------|--------|
| Male | 13,951 |
| Female | 15,186 |
| Under 18 | 7,214 |
| 18 & over | 21,923 |
| 20 - 24 | 2,022 |
| 25 - 34 | 4,105 |
| 35 - 49 | 5,432 |
| 50 - 64 | 4,939 |
| 65 & over | 4,669 |

Morristown compared to Tennessee state average:

- Black race population percentage below state average.
- Hispanic race population percentage significantly above state average.
- Median age below state average.
- Foreign-born population percentage significantly above state average

Section 2.02 Income Data

| INCOME AND BENEFITS (IN 2011 INFLATION-ADJUSTED DOLLARS) | | |
|--|--------|--------|
| Total households | 11,502 | 11,502 |
| Less than \$10,000 | 1,471 | 12.8% |
| \$10,000 to \$14,999 | 1,339 | 11.6% |
| \$15,000 to \$24,999 | 1,716 | 14.9% |
| \$25,000 to \$34,999 | 1,705 | 14.8% |
| \$35,000 to \$49,999 | 1,771 | 15.4% |
| \$50,000 to \$74,999 | 1,841 | 16.0% |
| \$75,000 to \$99,999 | 827 | 7.2% |
| \$100,000 to \$149,999 | 469 | 4.1% |
| \$150,000 to \$199,999 | 225 | 2.0% |
| \$200,000 or more | 138 | 1.2% |
| Median household income (dollars) | 32,838 | (X) |
| Mean household income (dollars) | 44,315 | (X) |
| With earnings | 7,821 | 68.0% |
| Mean earnings (dollars) | 46,426 | (X) |
| With Social Security | 4,188 | 36.4% |
| Mean Social Security income (dollars) | 15,220 | (X) |

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| | | |
|--|--------|-------|
| With retirement income | 1,954 | 17.0% |
| Mean retirement income (dollars) | 14,532 | (X) |
| With Supplemental Security Income | 816 | 7.1% |
| Mean Supplemental Security Income (dollars) | 7,706 | (X) |
| With cash public assistance income | 410 | 3.6% |
| Mean cash public assistance income (dollars) | 1,703 | (X) |
| With Food Stamp/SNAP benefits in the past 12 months | 3,122 | 27.1% |
| Families | 7,375 | 7,375 |
| Less than \$10,000 | 605 | 8.2% |
| \$10,000 to \$14,999 | 417 | 5.7% |
| \$15,000 to \$24,999 | 982 | 13.3% |
| \$25,000 to \$34,999 | 1,142 | 15.5% |
| \$35,000 to \$49,999 | 1,262 | 17.1% |
| \$50,000 to \$74,999 | 1,530 | 20.7% |
| \$75,000 to \$99,999 | 649 | 8.8% |
| \$100,000 to \$149,999 | 433 | 5.9% |
| \$150,000 to \$199,999 | 217 | 2.9% |
| \$200,000 or more | 138 | 1.9% |
| Median family income (dollars) | 41,340 | (X) |
| Mean family income (dollars) | 54,329 | (X) |
| Per capita income (dollars) | 18,140 | (X) |
| Nonfamily households | 4,127 | 4,127 |
| Median nonfamily income (dollars) | 17,523 | (X) |
| Mean nonfamily income (dollars) | 24,232 | (X) |
| Median earnings for workers (dollars) | 22,249 | (X) |
| Median earnings for male full-time, year-round workers (dollars) | 30,943 | (X) |
| Median earnings for female full-time, year-round workers (dollars) | | |

Section 2.03 Employment Data

| EMPLOYMENT STATUS | | |
|--------------------------------------|--------|--------|
| Population 16 years and over | 22,796 | 22,796 |
| In labor force | 12,891 | 56.5% |
| Civilian labor force | 12,853 | 56.4% |
| Employed | 11,072 | 48.6% |
| Unemployed | 1,781 | 7.8% |
| Armed Forces | 38 | 0.2% |
| Not in labor force | 9,905 | 43.5% |
| Civilian labor force | 12,853 | 12,853 |
| Percent Unemployed | (X) | 13.9% |
| Females 16 years and over | 12,362 | 12,362 |
| In labor force | 5,997 | 48.5% |
| Civilian labor force | 5,997 | 48.5% |
| Employed | 5,187 | 42.0% |
| Own children under 6 years | 2,386 | 2,386 |
| All parents in family in labor force | 956 | 40.1% |
| Own children 6 to 17 years | 4,100 | 4,100 |
| All parents in family in labor force | 2,613 | 63.7% |

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| INDUSTRY | | |
|--|--------|--------|
| Civilian employed population 16 years and over | 11,072 | 11,072 |
| Agriculture, forestry, fishing and hunting, and mining | 246 | 2.2% |
| Construction | 672 | 6.1% |
| Manufacturing | 3,115 | 28.1% |
| Wholesale trade | 195 | 1.8% |
| Retail trade | 1,399 | 12.6% |
| Transportation and warehousing, and utilities | 431 | 3.9% |
| Information | 251 | 2.3% |
| Finance and insurance, and real estate and rental and leasing | 262 | 2.4% |
| Professional, scientific, and management, and administrative and waste management services | 598 | 5.4% |
| Educational services, and health care and social assistance | 1,870 | 16.9% |
| Arts, entertainment, and recreation, and accommodation and food services | 1,236 | 11.2% |
| Other services, except public administration | 495 | 4.5% |
| Public administration | 302 | 2.7% |
| CLASS OF WORKER | | |
| Civilian employed population 16 years and over | 11,072 | 11,072 |
| Private wage and salary workers | 9,283 | 83.8% |
| Government workers | 1,029 | 9.3% |
| Self-employed in own not incorporated business workers | 750 | 6.8% |
| Unpaid family workers | 10 | 0.1% |

Section 2.04 Housing Profile

There are 26,183 housing units in Morristown - Hamblen County, for a population of 62,000. In 2009, there were 95 new residential building permits issued in Hamblen County and 43 in Morristown. Projections indicate that by 2015 new building permits should double, then flatten out from 2015-2020.

Between 2005 and 2007, the home ownership rate was considerably lower than state and national figures, averaging 38.4%, compared to 69.9% statewide and 66.2% nationwide. Housing prices are much lower in the local community, with a median sale price of \$125,600 for single family homes in Morristown and Hamblen County,

| | |
|---|--------|
| Vacant | 1,293 |
| Vacant: for rent | 520 |
| Vacant: for sale | 2,412 |
| Owner-occupied | 6,183 |
| Population in owner-occupied (number of individuals) | 14,885 |
| Renter-occupied | 5,229 |
| Population in renter-occupied (number of individuals) | 13,349 |
| Households with individuals under 18 | 3,879 |

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compared to \$142,000 in Knoxville, Tennessee, and \$177,900 nationally. The sale price in our community represented 30% of median family income in the area. In 2008, Morristown - Hamblen County reported 389 foreclosures; in Tennessee and the U.S. 44,153 and 2,330,483, were reported respectively.

Rental occupancy rates are considerably higher in Morristown - Hamblen County compared to state and national figures. Between 2005 and 2007, rental occupancy rates in the three regions were 95%, 87.9%, and 90%, respectively. In Morristown - Hamblen County, the rates tend to stay the same year to year. Median monthly rental rates in Morristown - Hamblen County (2005-2007) were higher than the state average but much lower than the national (2007) - \$532 compared to \$505, and \$755, respectively. Importantly, for rental housing affordability, the median monthly rent in Morristown - Hamblen County compared to median monthly family income in 2007 was 17%, far lower than for the country overall.

Morristown - Hamblen County has a small percentage of the population receiving rental assistance or living in public housing. In 2009, less than 1% of the county population, or 219 households, received rental assistance and 2.5% of the population of Morristown, or 607 households, lived in public housing. Public housing is at capacity in Morristown, and there are no plans to build additional housing units.

| HOUSEHOLDS BY TYPE | | |
|---|-------|------|
| 65 years and over | 378 | 3.3 |
| Female | 2,225 | 19.5 |
| 65 years and over | 1,203 | 10.3 |
| Households with individuals under 18 years | 3,357 | 28.0 |
| Households with individuals 65 years and over | 3,331 | 29.2 |
| Average household size | 2.47 | (X) |
| Average family size [7] | 3.07 | (X) |
| With own children under 18 years | 321 | 2.8 |
| Female householder, no husband present | 1,826 | 16.0 |
| With own children under 18 years | 995 | 8.7 |
| Nonfamily households [7] | 4,134 | 36.2 |
| Householder living alone | 3,542 | 31.0 |
| Male | 1,317 | 11.5 |

- 82 people in other noninstitutional group quarters

People in group quarters in Morristown in 2010:

- 487 people in nursing facilities/skilled-nursing facilities
- 276 people in local jails and other municipal confinement facilities
- 81 people in other noninstitutional facilities
- 42 people in emergency and transitional shelters (with sleeping facilities) for people experiencing homelessness
- 17 people in group homes intended for adults

People in group quarters in Morristown in 2000:

- 475 people in nursing homes

| HOUSING TENURE | | |
|---|--------|-------|
| Occupied housing units | 11,412 | 100.0 |
| Owner-occupied housing units | 6,183 | 54.2 |
| Population in owner-occupied housing units | 14,885 | (X) |
| Average household size of owner-occupied units | 2.41 | (X) |
| Renter-occupied housing units | 5,229 | 45.8 |
| Population in renter-occupied housing units | 13,349 | (X) |
| Average household size of renter-occupied units | 2.55 | (X) |

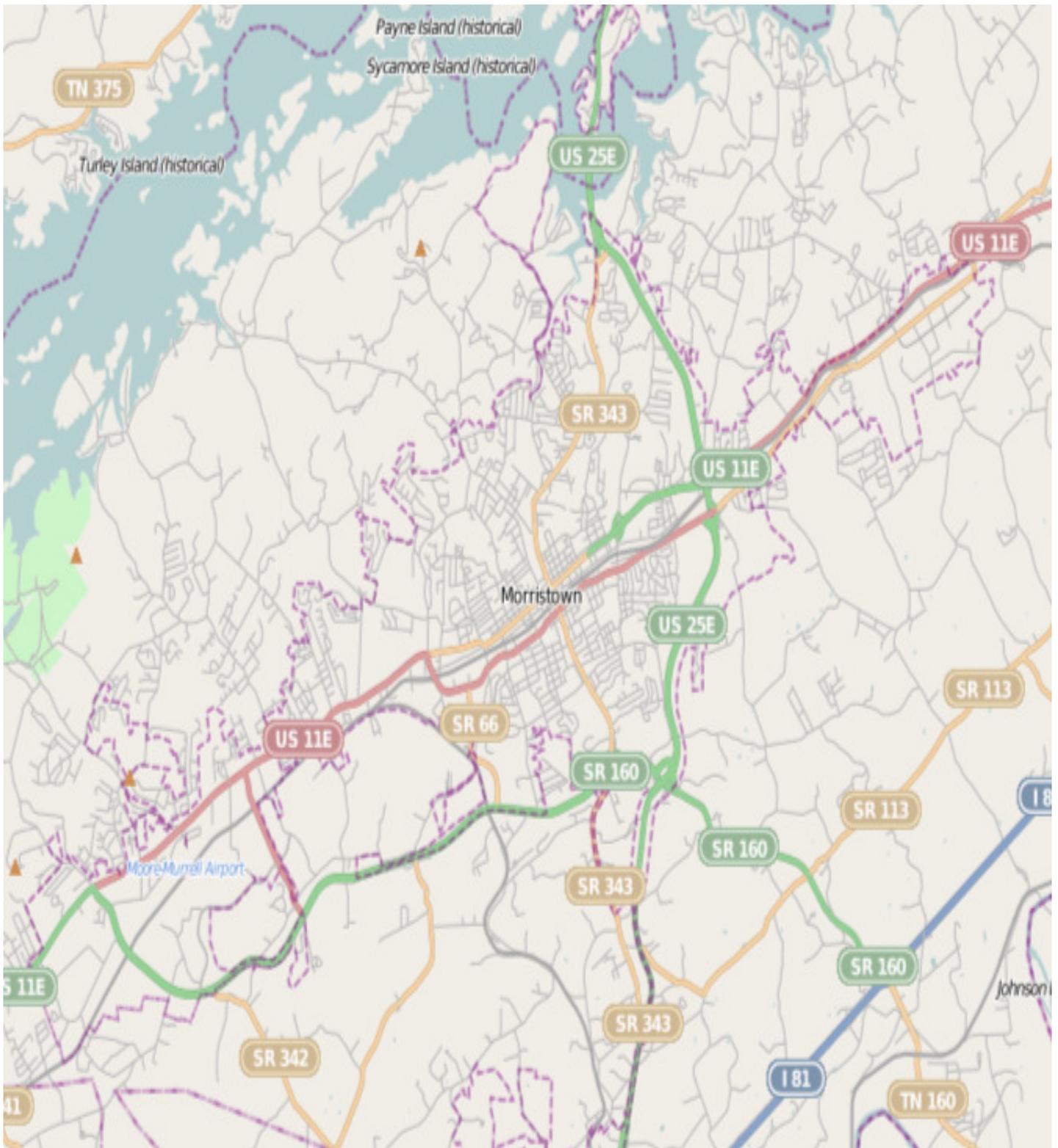
People in local jails and other confinement facilities (including police lockups)

Analysis of Impediments to Fair Housing Choice

- 28 people in homes for the mentally retarded
- 16 people in college dormitories (includes college quarters off campus)
- 11 people in homes for the mentally ill

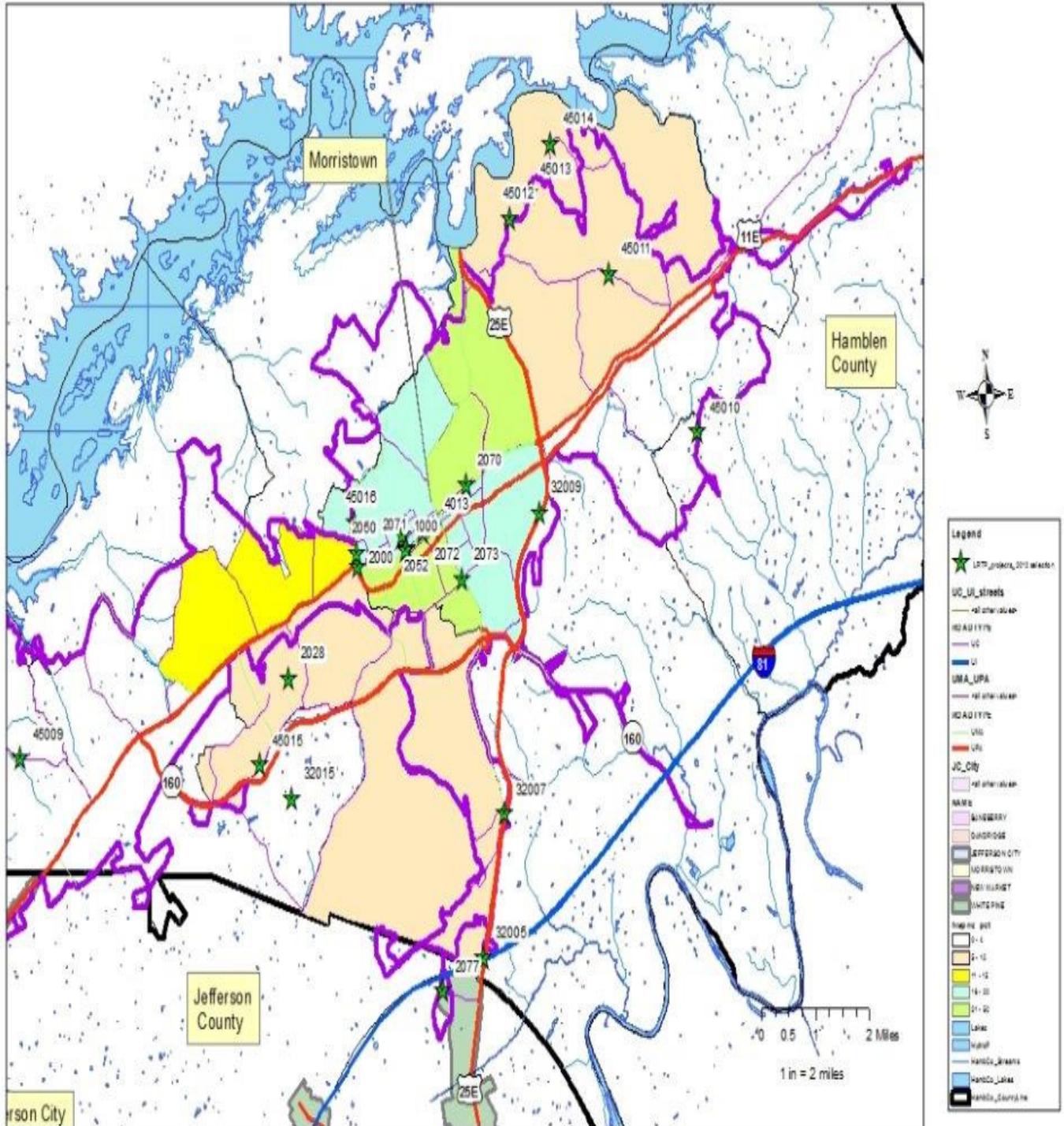
Section 2.05 **Maps** City Limits

Analysis of Impediments to Fair Housing Choice

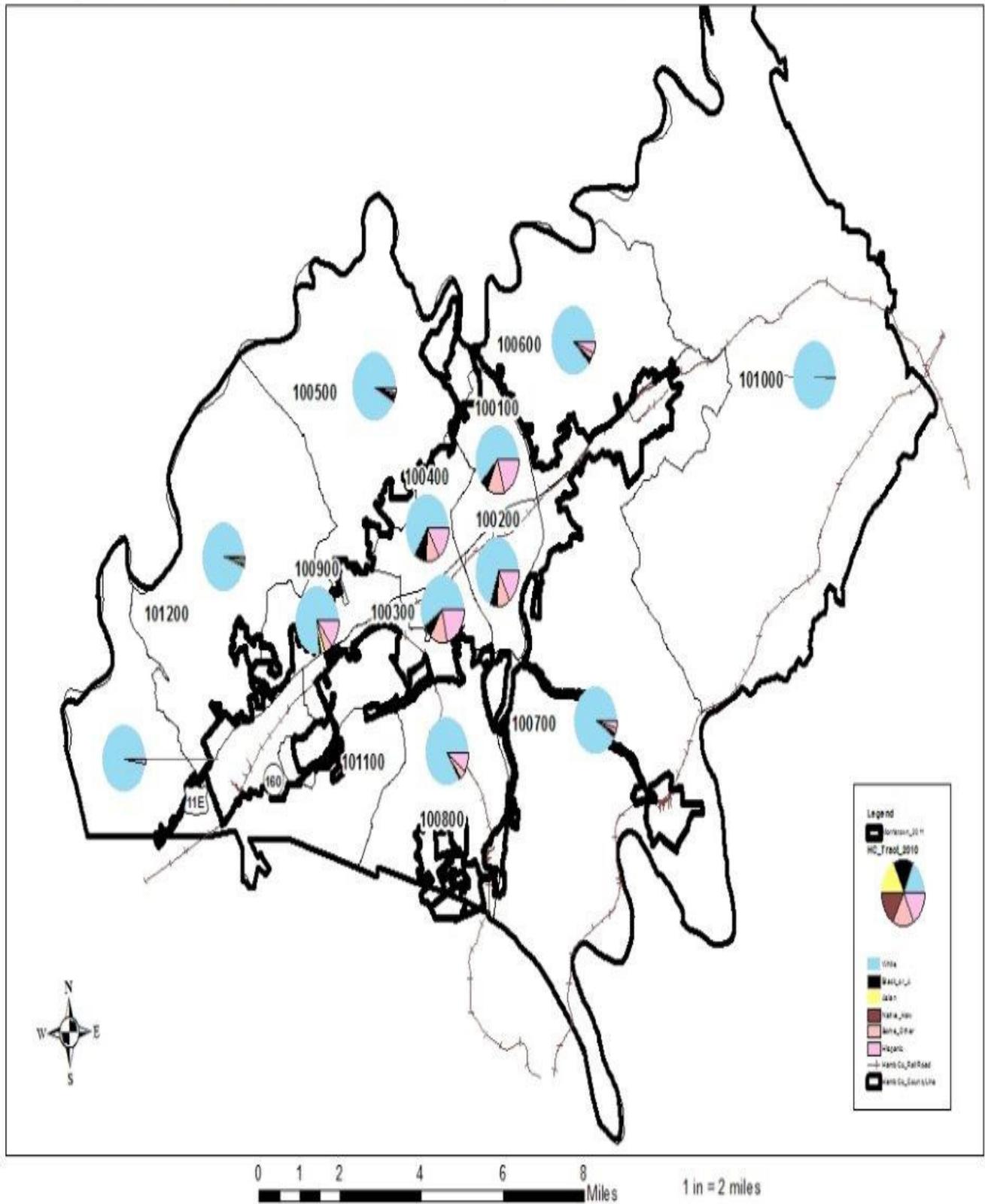


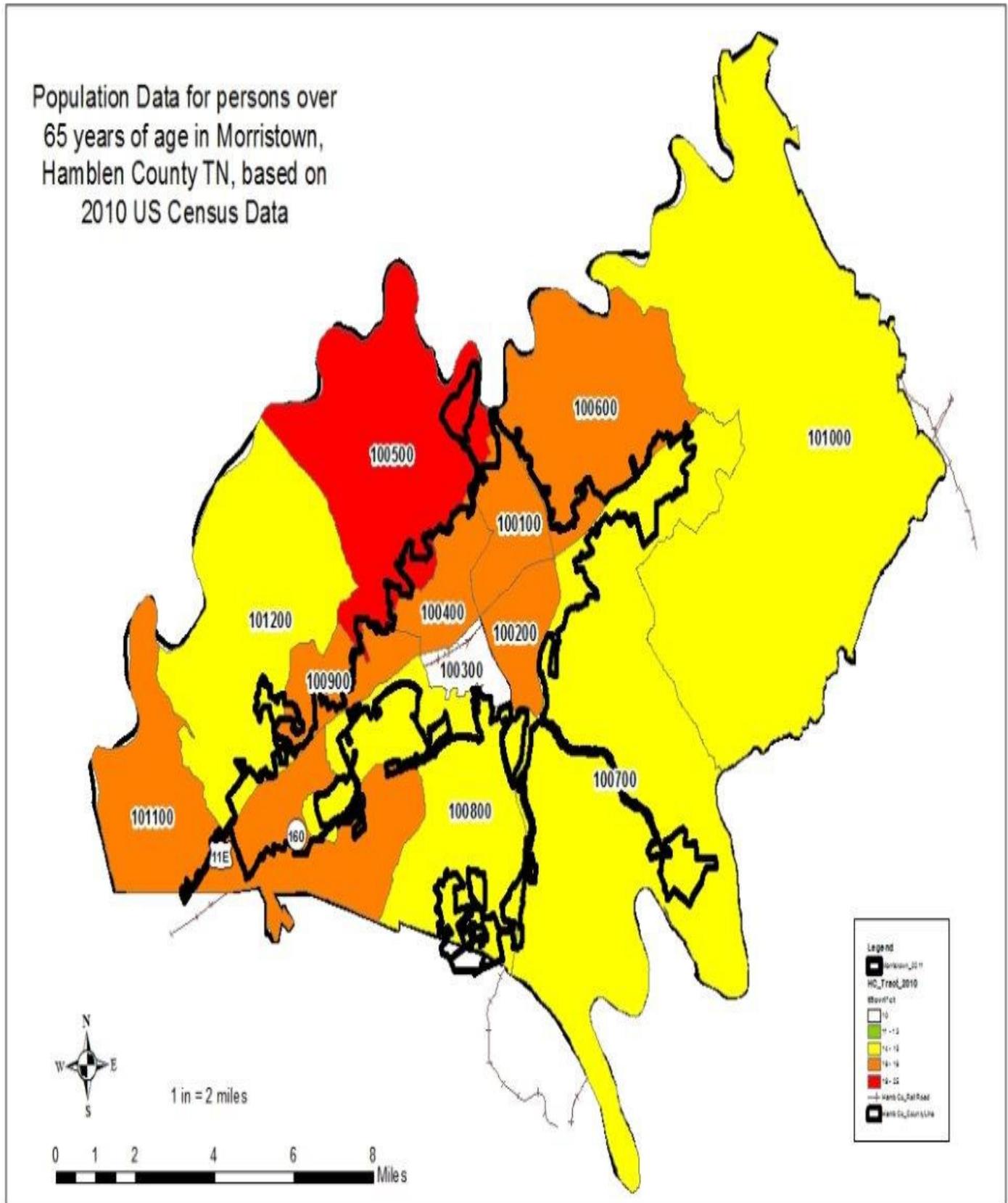
Analysis of Impediments to Fair Housing Choice

Minority Populations in Morristown, Hamblen County, TN
based on 2010 US Census



Race Population Data for Morristown, Hamblen County TN, based on 2010 US Census Data





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

Unlawful discrimination is one of the most blatant impediments to fair housing, and it is therefore important to make efforts to measure the extent to which unlawful discrimination occurs in the housing market. Analyzing complaints brought by those who believe they have been illegally discriminated against can shed light on the barriers to housing choice and accessibility. Though the number of complaints cannot provide a complete picture of the level of discrimination, it can provide a snapshot of some of the barriers that may exist.

This section will review both the evidence of unlawful discrimination (in the form of an analysis of discrimination complaints) and the recent fair housing related activities of Morristown. Another purpose of this section is to describe the current fair housing environment. Subsequent sections of this report will analyze this information for the purpose of identifying current impediments and action steps to minimize the effect of those impediments.

Testing

In July 2005, HUD published “Discrimination Against Persons with Disabilities: Testing Guidance for Practitioners” as an aid for fair housing and disability-rights advocates, civil rights enforcement agencies, and

others interested in testing for disability-based discrimination. The guidebook resulted from testing in the

HUD-commissioned study entitled Discrimination Against Persons with Disabilities: Barriers at Every Step.

HUD intends for the study and report to serve as a guide for conducting disability discrimination testing. As such, they should be used in conjunction with other testing approaches that may be appropriate for the discriminatory practice being investigated.

Testing done in Morristown, by Legal Aid of West Tennessee, established concerns of discrimination towards the Hispanic population. This is discrimination in the national origin and family status basis. The perpetrators of this discrimination were mainly from private sector land lords.

Section 3.01 Fair housing complaints or compliance reviews where the Secretary has issued a charge of or made a finding of discrimination

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According to recent research into complaints concerning Morristown City there have been no charges of discrimination made by the Secretary. This conclusion comes from information listed below in section 3.02.

Section 3.02 Fair Housing discrimination suit filed by the Department of Justice or private plaintiffs

According to recent research into discrimination suits concerning Morristown City there have been no charges of discrimination filed by the DOJ, however private plaintiff's suits are listed below.

MORRISTOWN TITLE VIII COMPLAINTS

The following is an overview of the Morristown complaints filed with the Tennessee Human Rights Commission during the period 2007-2012. Morristown totaled 28 cases with 47 complaints. The majority of cases filed had more than one bases for complaint.

Note, the following definitions:

Administrative Closure---Action taken as a result of a judicial proceeding, lack of jurisdiction due to untimely filing, inability to

identify a Respondent or locate a Complainant, or if a Complainant fails to cooperate.

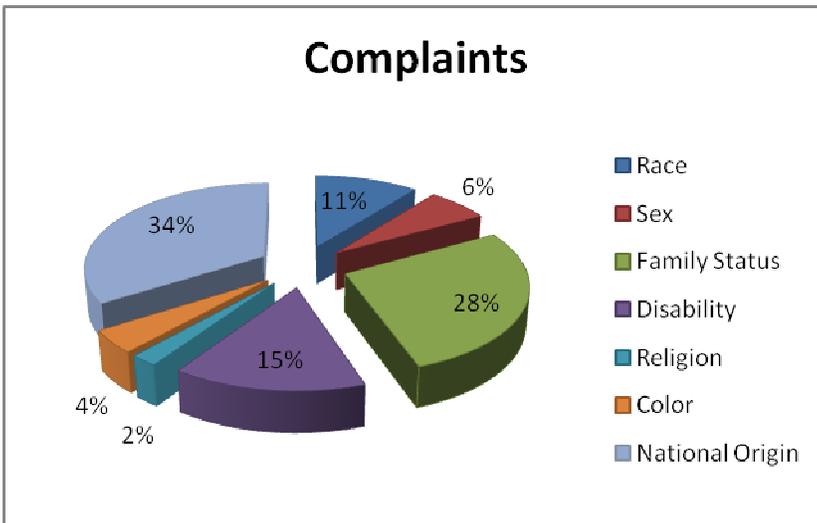
Conciliation—Parties meet to work out a resolution. Meeting is generally initiated by the equivalent agency (Morristown Fair Housing Office) or HUD.

Withdrawal/Relief—Situation where the Complainant wishes to withdraw without relief or there is relief granted following a resolution between the parties.

No Reasonable Cause—Although there may have been an action taken that appears to be discriminatory under the Fair Housing Law, there is not sufficient evidence uncovered as a result of investigation, to prove the action was in fact discrimination, or in other words one of "Reasonable Cause" to transfer to the U.S. DOJ, District Judge or the HUD Administrative Law Judge for a judicial ruling.

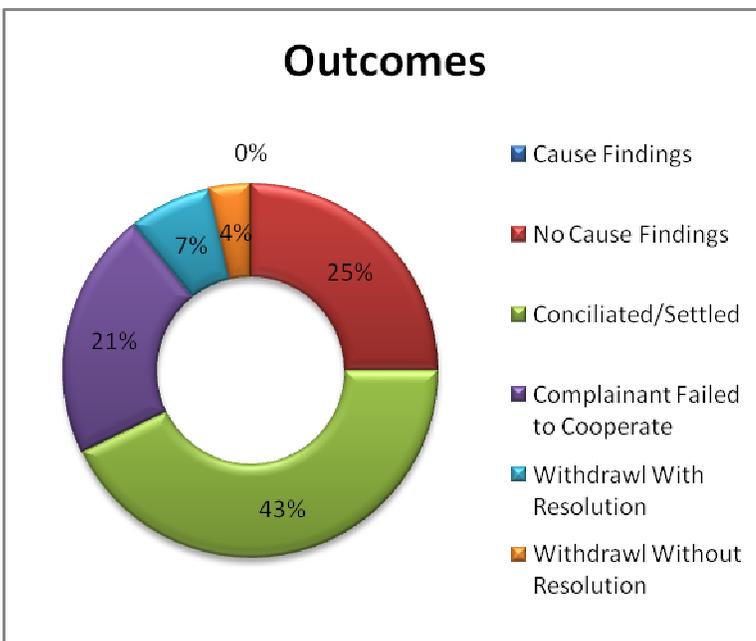
| Morristown Complaints 2007-2012 | |
|--|---------------|
| Compliant | Number |
| Race | 5 |
| Sex | 3 |
| Family Status | 13 |
| Disability | 7 |

Analysis of Impediments to Fair Housing Choice



| | |
|-----------------|-----------|
| Religion | 1 |
| Color | 2 |
| National Origin | 16 |
| Total | 47 |

The outcome of cases during the period of 2007-2012.



| Morristown Case Outcomes | Number |
|---------------------------------|-----------|
| 2007-2012 | |
| Cause Findings | 0 |
| No Cause Findings | 7 |
| Conciliated/Settled | 12 |
| Complainant Failed to Cooperate | 6 |
| Withdrawal With Resolution | 2 |
| Withdrawal Without Resolution | 1 |
| Total | 28 |

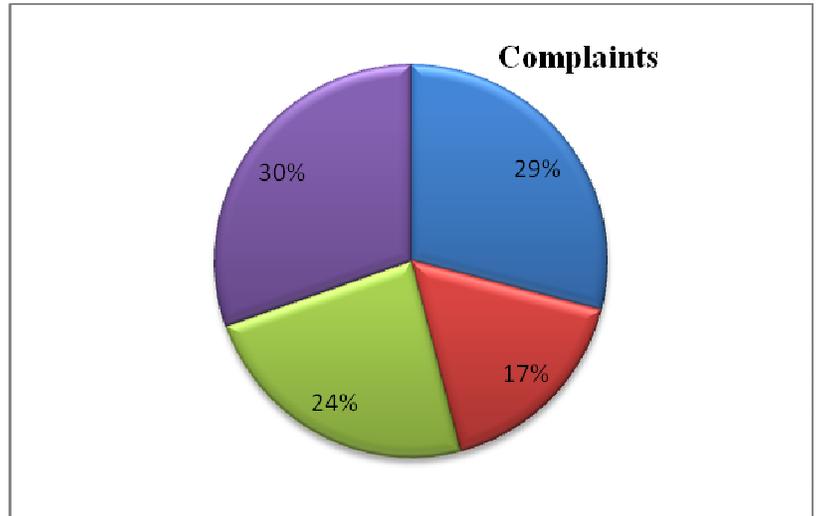
COMPARATIVE DATA

Hamblen County (excluding Morristown) Complaints for the period 2007-2009 investigated by the Tennessee

Human Relations Commission are illustrated below.

Hamblen County Complaints 2007-2009

| Compliant | Number |
|-----------------|-----------|
| Race/ Color | 1 |
| Sex | 0 |
| Family Status | 11 |
| Disability | 4 |
| Religion | 0 |
| National Origin | 15 |
| Total | 31 |



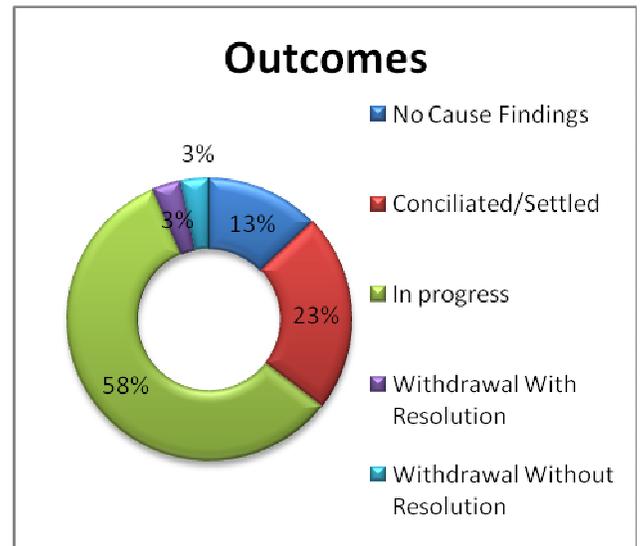
Hamblen County (excluding Morristown) Outcomes for the period 2007-2009 as reported by the Tennessee Human Relations Commission are illustrated in below.

Hamblen County Outcomes 2007-2009

| Hamblen Co. Complaint Outcomes 2007-2012 | Number |
|--|--------|
| Cause Findings | 0 |
| No Cause Findings | 4 |
| Conciliated/Settled | 7 |
| In progress | 18 |
| Withdrawal With Resolution | 1 |
| Withdrawal Without Resolution | 1 |

Analysis of Impediments to Fair Housing Choice

| | |
|--------------|-----------|
| Total | 31 |
|--------------|-----------|



By comparison, according to the Tennessee Human Relations Commission Annual Report of

2011-2012, During Fiscal Year 2011-2012, the Title VI program received 383 inquiries. Three-hundred-twenty-

three (323) or 52 were accepted as complaints. Complaints are not closed with the Commission until written notification of the resolution is received from the referring department

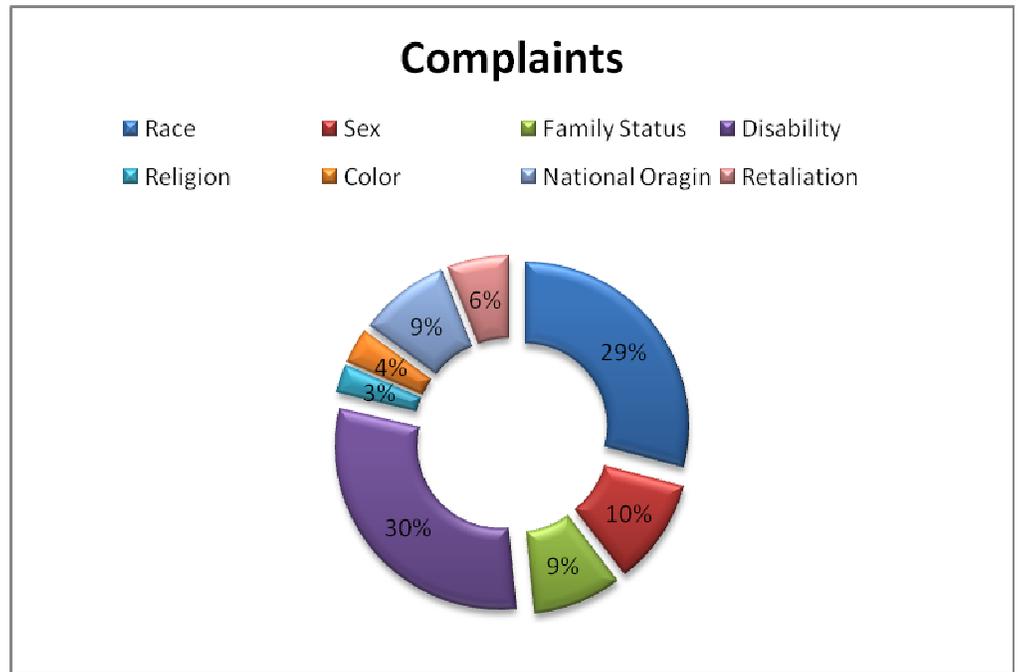
It is against Tennessee state law to discriminate in the sale, rental advertisement and financing of housing and commercial property. Every year, THRC's Housing Division is responsible for investigating claims of housing discrimination based on of race, color, creed, national origin, religion, sex, disability, and familial status in the sale and rental of real property. In cooperation with the U.S. Department of Housing & Urban Development (HUD), the Commission dual files and investigates housing discrimination cases. The division has five full-time housing investigators-- four in the Knoxville office and one in the Nashville office. For the fiscal year 2011-2012, 113 cases were closed. During the fiscal year the Commission housing division received 227 inquiries and accepted 129 complaints (6 from Hamblen CO.) for investigation and 97 cases were dual filed with HUD from Complainants outside of Morristown.

Balance of State Complaints 2008-2013

| Compliant | Number |
|------------------|---------------|
| Race | 391 |
| Sex | 141 |
| Family Status | 118 |
| Disability | 407 |

Analysis of Impediments to Fair Housing Choice

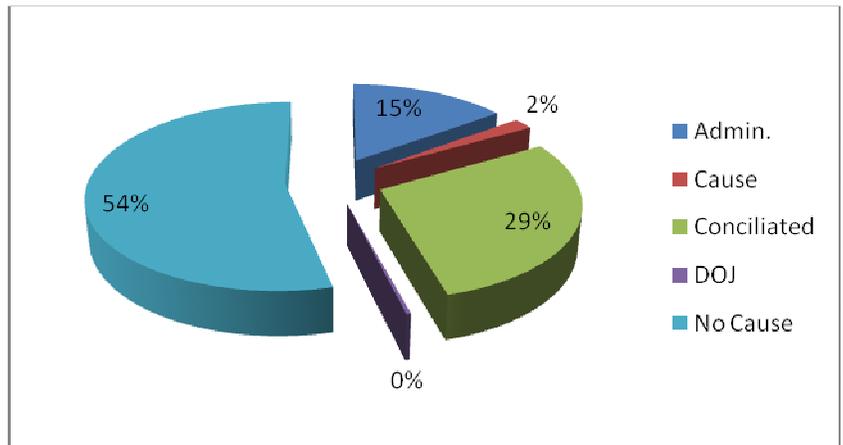
| | |
|-------------------------|-------------|
| Religion | 38 |
| Color | 47 |
| National Origin | 120 |
| Retaliation | 81 |
| Total Complaints | 1414 |
| Total Cases | 881 |



The goals of the Commission housing division were to close fifty percent of all cases within 100 days to meet and/or exceed closures in the State's cooperative agreement with the U.S. Department of Housing and Urban Development.

Balance of State Outcomes 2008-2013

| Outcomes | Number |
|---------------------|------------|
| Administrative | 141 |
| Cause (FHAP) | 18 |
| Conciliated/Settled | 273 |
| DOJ Closure | 3 |
| No Cause | 509 |
| Total | 944 |



Summary: The City of Morristown, Hamblen County, and the State of Tennessee have similar patterns of complaints. The City and County (State investigated) National Origin was closely followed by Family Status as leading complaints. The majority, in the State, comes from persons citing disability as the basis for their complaint followed by race.

Section 3.03 Reasons for any trends or pattern

Throughout the focus group discussion, interviews with professionals and social services case analysis, there was a recurrent underlying trend regarding subtle discrimination that seems to be relevant to this analysis.

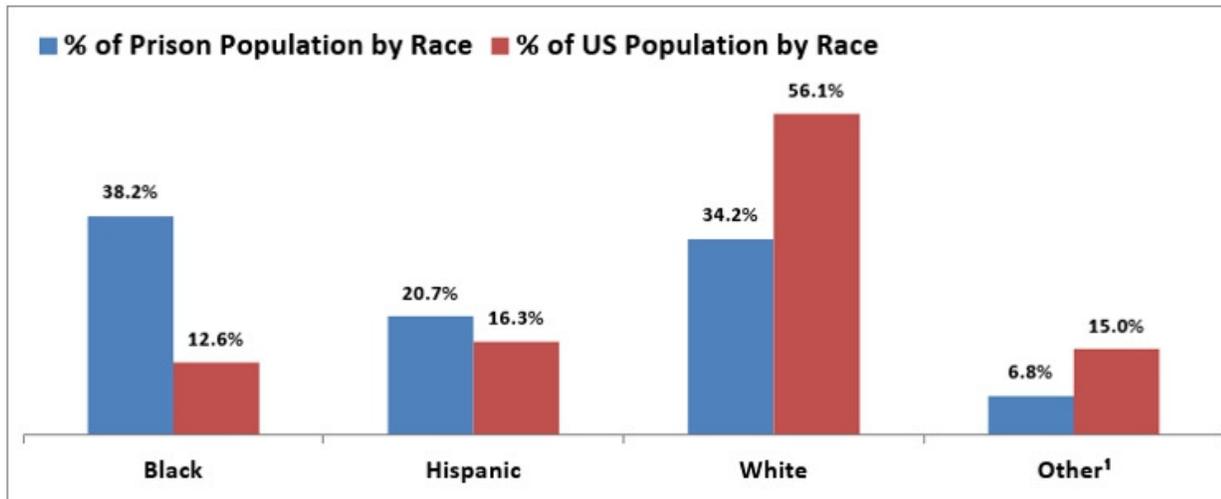
Analysis of Impediments to Fair Housing Choice

Although there is a lack of empirical data to support violations of Fair Housing Laws, there is a community awareness of practices that have increased over the past 10 years with the increase in the Hispanic population of this community. Because of the diversity in cultural and ethnic values, this minority population seems to accept a lower standard of housing and unfair treatment more than the native population group. The Hispanics, whether legal or illegal, are extremely leery of reporting unfair treatment and may not be aware of their rights as renters. This lack of knowledge and disempowerment may have encouraged a lax of landlord compliance to Fair Housing Standards.

Section 3.04 Discussion of other fair housing concerns or problems

Several re-occurring comments surfaced during the survey, the focus groups and interviews with professionals and clients that need to be addressed. Many of these impediments are out of the control of the local enforcement office and some are even issues that are mandated by HUD. Since these were mentioned numerous times, they will be addressed in this section rather than in the impediment section.

1. Felony Convictions-Criminal history is not a protected class under federal law. As a result, it is legal to refuse a rental based on a felony record in some localities. Applicants who have a Felony Conviction in their past are often prohibited from renting from public and private complexes. Even though this rule may serve the purpose of “cleaning up” rental properties, it often is so restrictive that people who have served their time and are off probation are continually punished by society. Since felony convictions affect a disproportionate number in minority populations, felon disenfranchisement laws have been studied as a possible form of racial discrimination.



Recommendations included reviewing these applicants on a case by case basis to determine if exceptions could be made; only denying certain felony offences to be non-consideration felonies; or consideration only after a specific number of years have passed with a clean criminal record after the felony conviction.

2. Previous HUD Evictions-Applicants who have previously been evicted from HUD subsidized housing are often prohibited from re-admission into HUD subsidized housing despite the circumstances of the eviction. Recommendations included reviewing these applicants on a case by case basis to determine if exceptions could be made based on reason for eviction and/or time passed since the eviction.

Analysis of Impediments to Fair Housing Choice

3. Deposits- The high cost of deposits (housing and utilities) often prohibits the neediest families from being able to access affordable, decent housing. Recommendations included waiving or deferring the housing and/or utility deposit for public housing authorities and development of grant opportunities to subsidize housing and utility deposits for eligible families.

Article IV. Identification of Impediments to Fair Housing Choice

Section 4.01 Public Sector

The Fair Housing Act generally prohibits the application of special requirements through land-use regulations, restrictive covenants, and conditional or special use permits that, in effect, limit the

Analysis of Impediments to Fair Housing Choice

ability of minorities or persons with disabilities to live in the residence of their choice in the community.

If large-lot minimums are prescribed, if a house must contain a certain minimum amount of square feet,

or if no multi-family housing or manufactured homes are permitted in an area, the results can exclude

persons protected by the Act. If local mandates make it unfeasible to build affordable housing or impose significant obstacles, then a community must affirmatively work toward eliminating this impediment to fair housing choice.

(a) Zoning and Site Selection

The Fair Housing Acts of 1968 and 1988, as amended, also make it unlawful for municipalities to utilize their governmental authority, including zoning and land use authority, to discriminate against racial minorities or persons with disabilities. Zoning ordinances segregate uses and make differentiations within each use classifications. While many zoning advocates assert that the primary purpose of zoning and land use regulation is to promote and preserve the character of communities, inclusionary zoning

can also promote equality and diversity of living patterns. Unfortunately, zoning and land-use planning

measures may also have the effect of excluding lower-income and racial groups.

Zoning ordinances aimed at controlling the placement of group homes is one of the most litigated areas of fair housing regulations. Nationally, advocates for persons with disabilities, the homeless and special needs groups have filed complaints against restrictive zoning codes that narrowly

define “family” for the purpose of limiting the number of non-related individuals occupying a

single-family dwelling unit. The ‘group home’ arrangement/environment affords many persons who are

disabled the only affordable housing option for residential stability and more independent living. By limiting the definition of “family” and creating burdensome occupancy standards, disabled persons may suffer discriminatory exclusion from prime residential neighborhoods.

The Morristown Regional Planning Commission (MRPC) is responsible for growth planning within the city limits as well as the city’s urban growth boundary (UGB). Issues that arise in the UGB

often require coordinating efforts with Hamblen County government agencies. The Morristown Board of Zoning Appeals (BZA) reviews variance and use on review requests in an effort to balance Zoning Ordinance requirements with special circumstances and site conditions. Each variance request is reviewed based upon specific criteria and whether or not a hardship is created by adhering to the Zoning Ordinance. Hardships may be created by topography, irregular lot shapes or existing easements. The MRPC and BZA meet every second Tuesday of the month at 4:00 P.M. in the Council Chambers of the City Center.

A copy of the zoning ordinance section 14-101 & 14-202 can be found in appendix F. The Purpose and Intent for Subdivision is in appendix G. A summary of the Developer's Guide and a link can be found in appendix H. Appendix I has a copy of the Development Fee Schedule and appendix J has a copy of the Building Permits Fees. All of the forms listed above can be found on the City website.

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

Neighborhood Revitalization

The plans listed below are on-going between Morristown City and various partners. Each has a corresponding link that can be accessed through an electronic copy of this AI.

Community Appearance Action Plan

Beginning in late August 2012, a diverse group of community leaders, the Development Committee, assembled for a series of four meetings. The first step was to perform an S.W.O.T. Analysis to identify Morristown's visual strengths, weaknesses, opportunities and threats. Priorities were then assembled under two broad categories: Existing Issues and New Opportunities. Twelve topic areas fell under those two categories focusing on more specific elements and those are the very foundation of the Action Plan. In addition, Best Practices from across the nation have been included as reference materials for developing or improving local programs. [Read More on the CAAP Page](#)

Ambition 2030

A draft of proposed changes to the General Plan, a comprehensive visioning plan including goals for community development, a survey of existing conditions, a land use (character) plan and a transportation (thoroughfare) plan. [Read More on the Ambition 2030 Page](#)

Greenway Master Plan PDF link: [Greenway Master Plan](#)

Hyatt Palma Downtown Study & Update

In 1992, the National League of Cities (NLC) developed a pilot program with HyattPalma, Inc. to offer on-site, technical assistance on urban revitalization to eleven cities in the United States. The Morristown City Council determined that a downtown enhancement strategy was needed to further revitalize the

central business district and contracted with the NLC on the effort. The result was a 183 page document entitled Downtown Action Agenda 2000 (DAA 2000) released in June of that year.

DAA 2000 utilized local resident surveys, professional market analysis and other resources to formulate recommendations to both the public and private sectors on improvement strategies for the district. These 45 recommendations were categorized into a “Course of Action” designed to be an implementation tool the community could use to attain its vision for downtown as well as identify and capture economic opportunities. PDF Link: [DAA 2000 \(56.6 MB\)](#)

In 2011, the DAA 2000 report was “re-visited”. The update looked at each original recommendation, the outcome as of November 2011, and provided some future considerations for continuing the revitalization strategy. PDF Link: [DAA 2000 Re-visited \(2011\)](#)

Morristown College Neighborhood Redevelopment

The abandoned Morristown College campus is a prime candidate for redevelopment. The 52-acre campus is located close to downtown and just north of the attractive Olde Towne East historic residential neighborhood. It is adjacent to the historic Morristown Cemetery, the Regency Retirement Center, and is within close proximity to the hospital district. The property is predominantly zoned R-2 Medium Density Residential with a smaller portion zoned LI Light Industrial. The City is aggressively pursuing the redevelopment of this district for the benefit of the community. PDF Link: [BWSC Morristown College Neighborhood Redevelopment Study \(2007\)](#)

Downtown Façade Grant Application

The Façade Improvement Grant Program seeks to encourage building owners and tenants to invest in properties located within Morristown’s Crossroads Development District by financially assisting with appropriate exterior renovations to their buildings. The intention is to stimulate building improvements while being mindful of the historical significance and uniqueness of the downtown area.

Municipal and Other Services

The following information was retrieved from the 2011 Morristown/ Hamblen Community Profile.

ARTS AND CULTURE

Approximately 125 annual arts and cultural events take place in Morristown - Hamblen County. These varied events are held primarily in six cultural facilities and venues: the Rose Center, Walters State Community College Inman Humanities Complex, Crockett Tavern & Pioneer Museum, the Citizen Tribune/ Jefferson Federal Amphitheater in Cherokee Park, the Dr. Martin Luther King Jr. (MLK) Park Amphitheater, and Fred Miller Park Gazebo. In addition to these purpose-built centers, events take place at churches, schools and other venues.

In addition to drawing attention to Morristown - Hamblen County’s aesthetic beauty by hosting a popular annual 8k run/5k walk of scenic city streets, the Rose Center is both a historical site - the location of the first public school in Hamblen County- and a center of arts and culture. Volunteers and local artists support Arts Appreciation, an elementary school program to expose students to the arts.

The Center’s involvement in elementary schools in the Hamblen County school system is invaluable – there are no art teachers at this level in the public schools. Rose Center also provides an opportunity for

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middle school and high school students to display their art, and, when money is available, provides artists to the classrooms. Over 2,000 students tour Rose Center free of charge each year. The Tennessee Arts Commission and the East Tennessee Foundation fund “Music at The Rose,” a series of performances featuring exemplars of various musical traditions. Classes at the center include art for children, aromatherapy for first aid, and introduction to Tai chi. The Rose Center library holds more than 1,000 volumes.

Walters State Community College is also an important venue for arts and culture, including music, visual arts teaching and exhibits, and dance. Walters State has an extensive library that is available to the public with 50,575 printed volumes, 104,152 electronic books, 4,328 in multi-media, 141 periodicals, 73 electronic databases, and 100 computers with internet access. This collection complements that of the Morristown - Hamblen County library, with 99,943 books, 8,113 videos, and 28,487 audiotapes in circulation, and 17 computers with internet access.

In 2008, the 37 arts and cultural organizations hosted a wide range of activities, including:

- **Theater Companies**—Encore Theatre Company, Theatre Guild, Inc. and Walters State Community College Theater;
- **Dance** – including six private dance schools and performing groups;
- **Music** –including Broadway ETC, Lakeway Children’s Choir, and the Walters State Community Chorale
- **Cultural** –including 19 wide-ranging groups, from historical associations to craft groups and garden societies.

Morristown - Hamblen County abounds with history. The area has a total of 40 recorded historical landmarks or districts, including nine Historical Highway Markers; 20 Century Farms; a Historic District; nine properties registered with the National Register of Historic Places; a Civil War Trail; an Appalachian Quilt Trail, “Quilts in the Smokies”; and the Crockett Tavern.

RECREATION

The Morristown Parks and Recreation Department offers year round programming. Department facilities include Talley-Ward and West Elementary Centers, ten tennis courts, nine softball fields, five Little League fields, two baseball fields, three football fields, eight soccer fields, four outdoor basketball courts, a BMX track, horse barn and ring, a Splash Water Park, a Disc Golf course, a 440 running track, and 15 parks and playgrounds with picnic areas and shelters/pavilions that are maintained year round for public use.

Morristown Parks and Recreation programs include diverse events such as: Art Attack Camp, Easter Eggsellent Adventure, Stuffed Animal Pageant, Celebration of Cultures, Olympic Day, Martial Arts Open House, Touch-A-Truck, Children’s New Years Eve Party, BOO Fest, Scrappy Thanksgiving, Kids Fun Fair, 0March Madness, Wet-N-Wild Wednesday, Pickin’ In The Park, Arts in The Park, and Starlite Cinemas in the park. Sports competition leagues are offered in youth basketball, baseball, softball, soccer, football and adult basketball, volleyball, soccer and softball. The area boasts three golf courses and a number of popular recreation areas for boating, fishing and hiking, including Cherokee Park, the TVA Cherokee Park Watershed, and Panther Creek State Park. These facilities serve the populations of just over 62,000 in Morristown - Hamblen County and attract visitors from an eight-county surrounding area, as well.

EDUCATION

Morristown - Hamblen County is an active academic community, with both public and private school options for grades K-12; post-secondary education options including Tennessee Technology Center and Walters State Community College. Early childhood education is a priority as well, with options including public pre-K, Early Head Start, Head Start and private pre-K institutions.

The most recent awards was the 2012 TSBA school board of the year and the 2012 SCORE prize for dramatic improvement student achievement. The first school in Tennessee to be recognized with a Blue Ribbon of Excellence, an award given to high schools that are either academically superior or that demonstrate dramatic gains in student achievement, was Morristown - Hamblen East High School--awarded in 2005. In addition, Morristown Hamblen High Schools East (2007, 2008 and 2009) and West (2007) earned bronze status in the US News and World Report Best High Schools ranking.

Contributing to the caliber of these schools are available support systems, such as graduation and instructional coaches and support from the Rose Center, theatre groups and who newcomers to American schools are and who are eligible for ELL services. Through this program, held on the campus of Walters State Community College, English is taught through the content areas of science, social studies, and math, to develop skills in speaking, listening, reading and writing English. Indeed Walters State Community College serves as a hub of education and activity in Hamblen County. Other educational resources in our community that support public education at the K-12 level include the Tennessee Technology Center, Regional and local P-16 Councils, HC*EXCELL the Education Foundation, and Douglas Cherokee Economic Authority.

PRE-SCHOOL AND AFTER SCHOOL PROGRAMS

Pre-school and after-school programs play an integral role in preparing children for elementary and secondary school. In Hamblen County Schools, 180 regular education slots are available for public pre-K enrollment. Head Start, a comparable program for low-income families, has 231 total slots in Hamblen County, with 183 specifically available in Head Start and 48 in Early Head Start. These public pre-school and after-school programs combined are miniscule in comparison to the 984 slots available at private pre-schools in Hamblen County. However, in terms of student enrollment, public schools garner similar figures as their private program counterparts, at least with respect to the data currently accessible. In the Hamblen County School System, for instance, 203 students are enrolled (as of October 2009) in public pre-K institutions and 240 are enrolled in Head Start and Early Head Start collectively. Thus, a total of 443 students are enrolled in public pre and after school options versus 451 in private school options.

K-12 FUNDING, ENROLLMENT AND ACHIEVEMENT

The three sources of funding for the Morristown - Hamblen County public school budget are federal, state, and local. Both Hamblen County and Tennessee at-large attribute approximately 11% of their educational budgets to federal funding sources. Just over half (51%) of the Hamblen County education budget is derived from the state of Tennessee and 38% from the County budget. Per-pupil spending, an important indicator of investment in education, is considerably less in Hamblen County than in Tennessee and the U.S. overall: \$7,471, compared \$8,345 for Tennessee and \$9,963 for U.S. As of the fall of 2009, K-12 public school enrollment totaled 10,107 in Hamblen County. Four-hundred students represent the private school contingent, while 58 home-schoolers are registered in the district. Students enrolled in GED courses

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total 462. In 2008-09, 93.4% of students entering as 9th graders who graduate from a Hamblen County public school meet NCLB – slightly less than 9th graders in the Tennessee public school system (95.2%). Hamblen County students perform slightly better on ACT exams than the average Tennessee and U.S. student: 21.2 for the composite score, compared to 20.7 for Tennessee and 21.1 for U.S. students overall.

Based on three-year averages, as of 2009, students in grades 3-8 in Hamblen County received, on average, grades of C for Math and Reading/Language and B for Social Studies and Science on the standardized state Tennessee Comprehensive Assessment Proficiency (TCAP) tests. This compares with Tennessee overall, which was B for all four tests. The TCAP Writing exam for grades 5 and 8 yields another comparison indicator of educational achievement. In 2009, the three-year average for Hamblen County students was the equivalent of an A – the same as for Tennessee students overall. For the TCAP writing exam – taken by 11th graders, the grade equivalent for Hamblen County students – again based on a three-year average was an A, compared with an A for Tennessee students overall.

POST-SECONDARY EDUCATION

Post-secondary education has proven a strong contributor to self-confidence and motivation as well as professional success and financial stability. Hamblen County offers a number of education opportunities for young adults at institutions including the Tennessee Technology Center (TTC), Walters State Community College (WSCC), Carson Newman (CN), as well as four year degree satellite programs through Tusculum College, Milligan College, Lincoln Memorial University (LMU) and East Tennessee State University (ETSU).

Students who attend the Tennessee Technology Center earn diplomas or certifications in fields that prepare them for direct entry into the workforce. Some areas of study are automotive body technology, business systems technology, computer repair, graphic arts, industrial electricity, industrial maintenance, automotive technology, aviation maintenance, welding and nursing. During the 2008-2009 academic year, TTC saw an enrollment of 477 students. According to the recent report, Complete College Tennessee, 80% of full-time, diploma-seeking TTC students completed their training within three years, placing it 8th among 25 Tennessee Technology Centers throughout Tennessee.

Walters State offers associate of arts, associate of science and associate of science and teaching degree for students planning to transfer to four-year colleges and universities in pursuit of baccalaureate degrees. The college also offers Associates of Applied Science and technical certificate programs for students who plan to enter the job market after graduation. Walters State students can choose a program of study of one or more of sixty-two university parallel programs and forty-three technical education programs representing the areas of Behavioral and Social Sciences, Business, Health programs, Humanities, Mathematics, Natural Science, Public Safety and Technical Education. Of all its locations, the Morristown campus enrolls the most students (4,543) with 1,149 Hamblen County students enrolled. In 2007, 17% of WSCC first-time, full-time degree-seeking students had graduated within three years, according to the Complete College Tennessee report. Although low, WSCC was among the top three of 13 community colleges in Tennessee with respect to completion within three years. When the number of WSCC students who transfer to a four-year institution

Analysis of Impediments to Fair Housing Choice

is measured in addition to the graduation rate, the total education progression of first-time full-time students during a three-year period is forty-six percent, according to a report by the Tennessee Board of Regents.

Evidence of educational success is post-secondary placement and/ or licensure after degree attainment. Hamblen County academic institutions prepare their students well. Ninety-one percent of TTC students enter the workforce in a training related job, and 92% of WSCC technical education graduates find jobs related their program of study, while 99% of TTC students receive licensure. At WSCC, 93% of graduates who take a licensure exam pass, with a physical therapist assistant pass-rate of 88%, an entry-level respiratory care pass rate of 89% and a nursing pass rate for the national nurses' exam – NCLEX—of 95%

HEALTH CARE ACCESS IN HAMBLLEN COUNTY AND MORRISTOWN

Hamblen County and Morristown boast an impressive array of health care services, ample health care providers, and a forward-thinking focus on prevention and wellness. Two community hospitals, together, have a total of 332 inpatient beds, for a ratio of 5.4 beds per 1,000 population.

This is twice the ratio for the U.S. overall – which is 2.7 per 1,000 population –and substantially higher than the ratio for Tennessee -- 3.5 per 1,000 population. This is true, in part, because Morristown serves as a regional health center for an eight-county area.

Both local hospitals have innovative wellness programs targeting women: the Lakeway Regional Hospital's Healthy Woman and the Morristown - Hamblen Healthcare System's Spirit of Women Program. These programs, in partnership with national, state and local health and other organizations, are forerunners in local movements to improve health and wellbeing and the ability of patients to make informed choices about their own lifestyles and health care services.

Hamblen County has 125 physicians, with most engaged in family practice and pediatrics and others practicing in specialty areas from cardiology to neurology and orthopedics. The physician to population ratio is 2.1 per 1,000 population which is lower than that for Tennessee overall. Because of the increasing role of Tennessee as a center for high-tech health care services, the state has among the highest physician to population rates in the country --3.0 per 1,000 population, slightly lower than the U.S. overall rate of 3.2. A number of states have rates much lower than that of Tennessee, at least one as low as 1.6 per 1,000.

The county also has 359 nurses, 29 dentists and 19 pharmacies. Four licensed mental health facilities and a total of 18 licensed mental health professionals – psychiatrists, psychologists, and psychiatric social workers – provide mental health services in the county. With an increasing aging population, nursing home care is vital; the county has 358 licensed nursing home beds to meet the needs of those who require skilled nursing and rehabilitation care outside of the home.

Physical Infrastructure

Morristown Utility Systems (MUS), which provides power for about 14,500 customers, boasts low-cost services as a result of low power line losses – an average 2.3% loss rate over the past ten years--through June 2008 and low wholesale power cost from TVA.

The mission statement of MUS includes goals of providing quality services – electrical, water, and telecommunication – in addition to encouraging technological development and ensuring a high quality of

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life for the residents of Morristown. This is reflected in the water and electricity conservation and efficiency achieved by MUS, which is attributed to regular system evaluations, continuous monitoring, efficient design, and a dedicated workforce in the community.

The residential electricity consumption rate in Morristown is 1420 kWh per month. Residential usage in the City represents 18% of total energy sales. Manufacturing sales represent the majority as industry provides valuable and well-paying jobs to the community. MUS rates are 17% lower than the average US municipal according to the American Public Power Association, and lower than the average municipal in Tennessee.

Morristown-Hamblen County residences have used an average of 850 Centum Cubic feet (CCF) of natural gas per year from 2007- 2009. The CCF rate has remained constant because of energy conservation and efficiency. Current customers by class for Morristown-Hamblen County are residential 5978, commercial 1462, and industrial 72.

Two landfills support Morristown-Hamblen County: Lakeway and Hamblen County. Landfill capacity is expected to be reached in 2030 in Lakeway and 2017 in Hamblen County. One measure of recycling is the diversion, or reduction rate -- percent of tons of solid waste generated per capita. In Hamblen County, it was 27% in 1995 and 33% in 2008, substantially greater than the national figure of 24.3% in the same year. The state mandated reduction rate is 35% from the base year of 1995, Hamblen County currently exceeds the mandate, and the goal is to continue to improve in order to achieve the state mandate levels.

Average water filtration (production) in Morristown- Hamblen County is 8.869 million gallons per day (MGD) and maximum day production is 11.378 million gallons per day -- MGD. At Roy S. Oakes Water Treatment Plant capacity is 24 MGD and average production/capacity 48%. The Water Treatment process includes secondary filtration with deep bed Granular Activated Carbon Contactors, one of a select group of municipals with this technology to assure the highest quality of water. Low cost water production and distribution rates with an average loss rate of 7.25% - are another success story. MUS is also the water source for all Hamblen County water providers, supplying water to households and businesses in the community. Its water system adheres strictly to the Source Water Assessment Program (SWAP) implemented by the Tennessee Department of Environment and Conservation (TDEC), which calls for assessment, rating, and treatment of all water sources.

The City of Morristown is the provider of wastewater collection and treatment in Hamblen County. Wastewater service has been instrumental to the economic growth of Hamblen County, especially the development of the three industrial parks and commercial/retail areas. Portions of the collection system are over 100 years old and are in need of upgrades/replacement. Currently the City treats an average 4.5 million gallons per day of wastewater discharge in Hamblen County.

At the Turkey Creek Wastewater Treatment Plant, design capacity in Hamblen County is 7.5 MGD and at the Lowland Plant it is 10 MGD. . The permitted waste water discharge daily maximum at Turkey Creek is 15.2 MGD, 200% discharge/ design. At Lowland it is 25,000 gpd average daily discharge.

In 2008, 43% of households in Morristown-Hamblen County had broadband internet access, slightly better than other rural counties in the U.S.—with an average of 41%, but substantially less than 55% of

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Tennessee and U.S. households overall. All homes and businesses inside the City of Morristown have access to a state-of-the-art Fiber to the Home Network provided by MUS for reliable communication needs.

PUBLIC SAFETY IN MORRISTOWN - HAMBLLEN COUNTY

Continuing education for the public safety officers is seen as imperative in order to ensure that knowledge and skills are maintained. To this end, the MPD offers 100 hours of in-service as compared to the 40 required hours and promotes post-secondary education. This focus on skills-building throughout the public safety community, and strong coordination between city and county police, fire, emergency medical and other related offices helps to ensure that the community maintains excellent ratings for public safety. For example, according to the International Standards Organization's (ISO) Fire Suppression Rating Schedule (FSRS)¹, the Morristown Fire Department has an ISO rating of (3). The rating is on a 1-10 scale: with 1 being the best rating and 10 the lowest rating. Hamblen County's rating ranges from 5 -9 depending on the specific fire station.

The Morristown - Hamblen County Emergency Medical System maintains a Class A license issued by the Tennessee Department of Health-EMS. The public safety system in the community comprises three EMS stations, six fire stations in Morristown and five in Hamblen County, one main police station and two substations; and one Sheriff's department. In 2009, Morristown had 24 emergency medical technicians (EMT's), 22 of whom are certified paramedics, and the Hamblen County Volunteer Rescue Squad had 10, five of whom are certified paramedics. The Morristown Fire Department has 59 certified medical First Responders, 25 EMT's and 2 EMT- Paramedics. In 2008, Morristown had 84 city firefighters and the county had approximately 60 county volunteers. In the same year, 83 MPD Police Officers were post-certified as Emergency Service Responders, as were 34 in the Sheriff's office. In 2008, the average response (ART) time in Morristown was 3.45. In 2009 the (ART) was 3.42 minutes for fire and 5.63 minutes for police.

In 2008, the total inmate capacity in Hamblen County was 255 – 25 for maximum security, 190 for intermediate security, and 40 for minimum security. The Hamblen County Jail, the only correctional facility in the county meets or exceeds current requirements for certified inmate capacity. However, a new state law, signed in May, 2009, requires changes in local square footage requirements for local correctional facilities that could impact certification requirements from the Tennessee Corrections Institute; these requirements could, in turn, increase the current allowable capacity.

Public safety in the community is also trend-setting. For example MPD is currently moving from a zone to a real-time, GPS-based location dispatch system for 911 calls, which will be one of the first systems of this type in the state. The City Watch Program provides emergency notification calls to local land-line telephones, as well as recall abilities for safety officials – thus improving emergency response planning.

This use of advanced technology and the high national and state ratings are possible due not only to the voluntary services but to the tax-supported funding from the general fund budgets of the city and county. The proportion of the city and county general fund budgets invested in fire, police and emergency medical systems reflects the concern in the community to maintain public safety. Just over one-fifth of the Morristown city budget for FY 2010 (21.2%) was allocated to fire protection and 1.4% of the County General Fund budget for the county volunteer fire program. In FY 2009, nearly one-quarter (23.3%) of the

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city budget was allocated to the police department and 39.4% of the County General Fund allocated to the Sheriff's Department.

Animal protection is an important but often unheralded aspect of public safety. In the community, a combination of public and voluntary programs works to prevent and address neglect and abuse of animals and protect the public safety. This is carried out through a partnership between the MPD, the Sheriff's Department and the Morristown - Hamblen Humane Society.

SOCIAL SERVICES

As is the case in any community, social services in Morristown - Hamblen County serve a vital role as the safety net for those who need care and support on an on-going basis or for a particular point in time. The social service sector also helps to empower citizens to lead meaningful and productive lives. The Morristown - Hamblen County community provides this support through the public sector – city and county services, the private, non-profit sector, and through extensive voluntary programs. These services encompass an extensive network of houses of worship and community and social service groups that provide resources – financial and human – to meet the needs of the most vulnerable populations.

A number of social indicators can be used to describe the current socioeconomic conditions in Morristown -Hamblen County. According to the most recent Census data, the poverty rate for Hamblen County is 18.4%. This is higher than that for the State of Tennessee (15.7%) and the U.S. (13.2%). More than one-quarter (28%) of Morristown - Hamblen County children and youth, under 18, lived in poverty in 2008, compared to 22% in Tennessee and 18% in the U.S.

While the prevalence of poverty in a community is often considered the key indicator of social service needs, others are equally telling; these include:

- In Morristown - Hamblen County, 60% of public school students K-12 were eligible for the Federal free or reduced school meals in the school year 2008/09. This compares to 55.79% for Tennessee in 2007—the most recent figure available for the state.
- Meals were delivered to individuals or provided in a congregate setting for 184 low income senior citizens in 2008.
- In 2008, 395 families or 1.6% of households in Hamblen County receive state temporary cash assistance through the Federal Temporary Aid to Needy Families (TANF) program.
- Also in 2008, 4,128 households (17.1%) received food stamps through the U.S. Department of Agriculture program. This compares to 12.1% of households in Tennessee and 8.6% of households in the U.S. in the same year.
- Homelessness is another indicator of poverty and social service needs – including the need for mental health services. According to a recent study submitted to the Tennessee Housing Development Agency (THDA) for an Emergency Shelter Grant (ESG), between July 2008 and June 2009, there were 562 homeless or at risk of homelessness persons in Morristown and Hamblen County—0.9% of the community. This compares with 0.18% for Tennessee for 2008. Of the total homeless persons, 327 were children. As is the case with the homeless population nationally, most adult homeless persons are male:

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336 were male and 226 female. Indeed, 75% of the population using emergency housing is male and 25% female. The homeless population reflects the community's racial/ethnicity: most, 492, were white; 37 black; 28 Hispanic; 2 Asian; and 3 American Indian/ Alaskan Native.

- The number of foster care children is often used to reflect social service needs. Often behind these numbers are individual and family stories of mental health diagnoses, alcohol and/or other drug use, family violence and poverty. All of these issues are addressed by the health, mental health, social services and other public and private sector agencies, but there are nearly always needs not met and children all-too-often bear the consequences. In 2008, 846 of calls to Department of Children's Services required investigation, and 116 children were placed in foster care.

These needs in Morristown - Hamblen County are addressed by public agencies in the city and county as well as by private and non-profit agencies. These agencies are funded through multiple sources:

- 1) the city and county agencies receive direct Federal and State funding for certain programs (e.g., for TANF and Food Stamps) and support others through city and county taxes;
- 2) both the public and private agencies also are eligible to receive – and some do receive—grants and contracts from the Federal government, state government, and from private foundations; and
- 3) the private and non-profit agencies receive support from the city and county and from individual and corporate donations.

The public agencies that provide direct services or contract for them with the private sector are the Tennessee Department of Human Services in Hamblen County, Douglas Cherokee Economic Authority, and the Department of Children Services— which is part of the Tennessee Department of Human Services. The Morristown Housing Authority (MHA) manages or provides direct support for public housing and other housing support programs.

In addition to these public programs, the vibrant private, non-profit community contributes to meeting social service needs. Indeed, a total of 62 private social service organizations in Morristown - Hamblen County help to meet these urgent needs through a wide array of programs in eight broad categories:

- Health, mental health (including alcohol and drug prevention /treatment) and disability programs (22)
- Children-focused programs (13)
- Multi-purpose services (6)
- Family violence and shelters (5)
- Emergency services and food (5)
- Education (4)
- Senior services (3)
- Other--adult day services, international resources, legal aid, transportation (4)

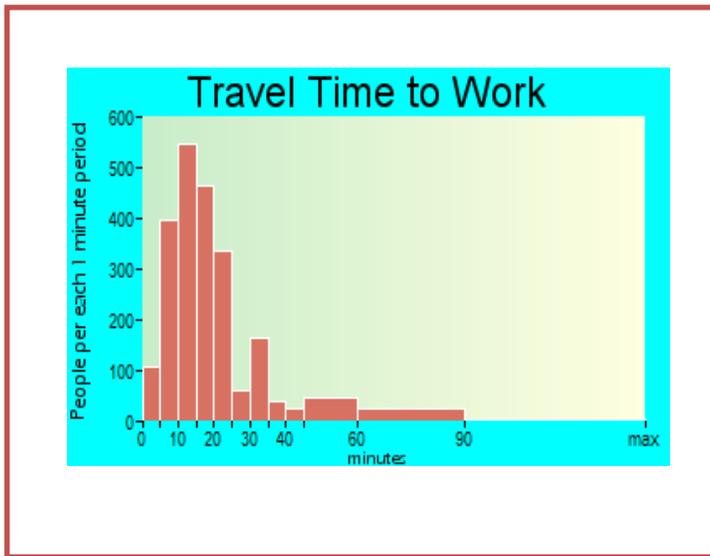
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While comprehensive data regarding funding for social services in Morristown - Hamblen County were not readily available for this report, individual contributions to private agencies are an indicator of community dedication to meeting these needs. In this respect, the community stands out: the United Way of Hamblen County ranked #5 in per capita giving in Tennessee, #13 in the Southeast U.S., and #13 in the U.S. for United Ways that raised between \$1 and \$2 million.

Responding to social services needs goes far beyond financial resources: coordination and communication among service agencies is key. In the community, communication among social service organizations, the school district, faith-based organizations, and government agencies has proven effective and promotes alignment of limited resources in Morristown - Hamblen County. Houses of worship often provide a number of community services, and the community is fortunate to have this source of services in abundance. In Morristown - Hamblen County, there are approximately 130 houses of worship meeting the needs of both members and non-members of their faith communities. In fact, according to a recent survey, total benevolence funds for non-church members from 30 houses of worship alone totaled \$201,080 in 2008.

Employment-Housing-Transportation Linkage

Transportation links are an essential component to successful fair housing. Residents who do not have access to commercial areas are limited in where they can shop for goods and services, as well as seek employment. The converse is true as well. Inadequate transportation routes limit the selection of housing to



neighborhoods within transportation service areas. Convenient roads in good repair are as important for those who rely on their own vehicles for transportation as they are for those who rely on public transportation.

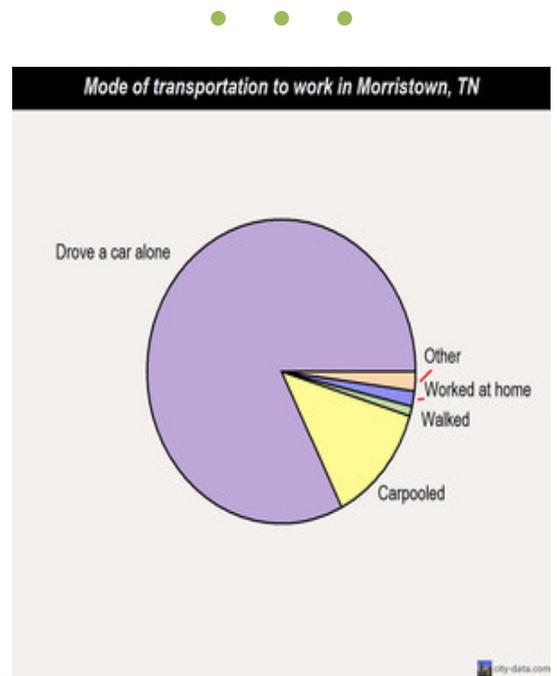
CURRENT STATUS OF TRANSPORTATION IN MORRISTOWN

Accessible, efficient, and well-maintained modes of transportation are critical in order for any community to thrive—they are inextricably linked with a healthy economy, as well as access to education, health facilities, and arts and recreation. Morristown - Hamblen County

has important advantages and also faces challenges to transportation. Hamblen County covers an area of 161 square miles. A significant facilitating factor is geographic location. Morristown - Hamblen County is fortunate to be centrally located within the United States—the area’s proximity to Interstates 40, 81, 75, and 26 place it within a 10- hour drive of 76% of the U.S. consumer market. The area is also serviced by the Norfolk Southern main line (for cargo transport only) and is within one hour and 15 minutes of two regional airports. Challenges include the lack of a mass transit system for local public transportation, the impact of the railway system on vehicle transportation in the city, and the lack of street lighting on major thoroughfares. A temporary impediment is the impact of the current repair and reconstruction of the local sewer system on roads.

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The condition of roads — the most preferred route of transportation nationwide—is an important indicator of transportation. In this respect, roads in Morristown - Hamblen County are in relatively good condition. In 2007, Hamblen County had 408 miles of paved roads and Morristown had 150. Of these, Hamblen County and Morristown reported low numbers of “poor or below” roads – 4.9% and 5.5%, respectively. Just under one-quarter (24%) of roads in Morristown and nearly half (47.8%) of Hamblen County streets and high-volume roads had a road service life (RSL) of 12 years or less. State data suggest that 17% of Tennessee roads need repair. In comparison, Hamblen County reported 20 miles, or 4.5% needing repair and Morristown had 43 miles, or 46.5% miles needing repair. In 2008, Hamblen County reported that 14 lane miles had been repaired; in Morristown, 21 lane miles had been repaired.



Cars are the primary means of transportation within Hamblen County, given the minimal public transportation system. In fiscal year 2008, Hamblen County reported 60,207 registered vehicles, averaging 2.5 per household, slightly more than the rate of 2.2 per household for the state overall. When all ground transport is considered, notwithstanding having no mass transit system, the average commute in Morristown – 20.21 minutes – is less than that of other Tennessee communities – 23.7 minutes and the US overall – 25.3 minutes. The school bus system contributes to the relatively low commute time: there are 49 bus routes served from a pool of 63 vehicles including route buses and vans. Just over half – 51.1% --of students ride school buses in Morristown - Hamblen County, compared to the national percentage of 52%.

The alternative to private vehicle travel, public transportation, is limited in Morristown - Hamblen County. The one bus line Greyhound—serves primarily cross-country travel. There are three private taxi companies, three car rental agencies, and 21 truck freight companies in Morristown - Hamblen County. In addition, In 2006 the City contracted with East Tennessee Human Resource Agency (ETHRA) to provide a demand response system. This has increased transportation availability by over 1,200 trips per month. ETHRA operates eight vans as part of its rural and public demand response transportation program designed to help citizens in a sixteen county area meet their mobility needs. An average of 40 train’s transit through Hamblen County daily across 43 miles of active rail tracks with 97 at-grade highway/rail crossings. There is no passenger rail service in the community.

Two regional, Knoxville, Tyson (TYS) and Tri-Cities Regional Airport, (TRI) and one local airport, Moore-Murrell serve Morristown - Hamblen County. In 2008, 75% of flights from the Morristown Airport were for business and 25% for leisure purposes. There was a reduction in local airport use for medical purposes during 2007-2008, from 1,262 to 870.

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In 2008, a total of \$12 million was spent on road capital improvements, maintenance and repair in the community: \$10 million in Morristown and \$2 million in Hamblen County. Of this, \$1.3 million was derived from Federal Highway Funds. In addition, \$1 Million of the Morristown expenditure was available through one-time-only grant funds.

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

Public Housing

The Morristown Housing Authority (MHA) provides decent and affordable housing in a safe and secure living environment for low- and moderate-income residents in Morristown, White Pine, and Sneedville. The Units have become home to more than 650 residents including adults, children, seniors, frail elderly and people with disabilities. The housing programs are open to residents of various income levels

| Development | Total Units | Bedroom sizes |
|--|-------------|---------------|
| <u>C. Frank Davis Homes</u> Morristown, TN | 146 | 1-5 |
| <u>C. Frank Davis Homes Extension</u> Morristown, TN | 200 | 0-5 |
| <u>Charles Turner Homes</u> Sneedville, TN | 25 | 0-4 |
| <u>John R. Johnson Homes</u> Morristown, TN | 71 | 1-3 |
| <u>Julia Bales Callaway Homes</u> Morristown, TN | 70 | 0-5 |
| <u>Lon Price Homes</u> Morristown, TN | 74 | 0-5 |
| <u>Mountain View Village</u> Morristown, TN | 24 | 1-4 |
| <u>Mountain View Village Extension</u> Morristown, TN | 26 | 1-5 |

***Effective April 8, 2013, the Morristown Housing Authority Section 8 Housing Choice Voucher Program will no longer be accepting applications.**

***The PUBLIC HOUSING waiting list for zero or one-bedroom apartments in Morristown is closed effective October 1, 2013.**

Section 8

Morristown Housing Authority maintains a Section 8 /Rental Assistance Program which is a tenant based program that provides monthly housing assistance payments in the private rental market through the Housing Choice Voucher Program. The Section 8 Program benefits program participants, property owners, and the local economy by reducing the local rental market's vacancy rate and by reducing the number of homeless families in the areas we serve.

Eligibility: Eligibility for a Voucher is determined by the Authority based mainly on gross income and family size. During the application process, the agency will collect and verify income, assets, and family size with local agencies, employer, and bank. If it is determined that the family is eligible, the applicant name is put on a waiting list. Once the applicant name is reached on the waiting list, an agency representative will meet with the applicant and provide a rental voucher.

Goals

1. To assist very low income families by subsidizing a decent, safe, and sanitary home.
2. To promote self-sufficiency and asset development of families and individuals.

Explanation of Services: Voucher holders select a unit from the private rental market, and rental assistance makes market rate housing affordable. A Section 8 Participant pays no more than 30% of the family's adjusted income towards rent and utilities. The Housing Assistance payment covers the balance of the rent through a direct payment to the property owner. The tenant portion of the rent may not exceed 40% of the family's adjusted income if the family chooses a unit where the gross rent exceeds the Voucher Payment Standard.

Once a family has been issued a Housing Choice Voucher, the receipting can search for a unit that is decent, safe and sanitary according the Housing Quality Standards (HQS) established by the U.S. Department of Housing and Urban Development (HUD). After a suitable unit is found and the owner has agreed to lease the unit under the Housing Choice Voucher Program, the agency will inspect the unit to make sure that it meets the HQS guidelines. After the unit passes HQS inspection and the rent has been approved, the landlord and the tenant will enter into a lease for an initial term of one year.

Number of Persons Served: Morristown Housing Authority maintains up to 424 Section 8 Vouchers.

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Source of Funding: Federal funds are received directly from the United States Department of Housing and Urban Development.

Counties Served: Hamblen County, Cocke County, Jefferson County, Greene County, and Bean Station.

The following addresses in Morristown are assigned properties with the Tennessee Housing Development Agency.

These addresses are managed by private companies that are contracted through the section 8 program:

- ❖ Five Rivers Service, Inc. (TN37T821007) - 825 Donna Street Morristown, TN 37814
- ❖ Henry Manor (TN370020002) - 425 N Henry Street Morristown, TN 37814
- ❖ KC Home of Morristown (TN37T821006) - 615 Gammon Avenue Morristown, TN 37814
- ❖ Laurel wood Apartments (TN370020003) - 513 South Hill Street Morristown, TN 37813
- ❖ Lincoln Manor Apartments (TN37L000002) - 1107 S Jackson Street Morristown, TN 37815

Housing choice vouchers

The Housing Choice Voucher Program (Rental Assistance) helps low income families obtain safe and sanitary housing at an affordable price. In Morristown the East Tennessee Human Resource Agency (ETHRA) manages the program.

Eligibility: Families must meet income guidelines and are selected from the waiting list based on time and date of application.

Goals

1. To increase the availability of decent, safe, and affordable housing.
2. To promote self-sufficiency and asset development of families and individuals.
3. To ensure equal opportunity in housing for all Americans.

Explanation of Services: Qualified families receive a Housing Choice Voucher and are given up to 120 -days to find a house, apartment, or mobile home that is affordable based on the family's income and size. The rental unit is inspected to ensure that it meets Housing Quality Standards. When the unit is approved, ETHRA starts a Housing Assistance Payment contract with the landlord. A lease is signed between the landlord and the tenant. The initial contract and the lease are for a one-year term. Some

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families meeting certain income criteria receive a payment from ETHRA to offset utility costs. The rental unit is inspected again within one year and must continue to meet Housing Quality Standards to remain on the program. The family must be re-certified every year to determine continuing eligibility. Families who receive rental assistance are eligible to join the Family Self-Sufficiency Program (FSS). Enrollees in FSS develop educational and employment goals which, when met, will help the family become self-supporting. Families who increase their earned income while participating in FSS may start an escrow account allowing the participant the opportunity to build savings for the future. When the FSS participant successfully completes the program, he or she receives the escrow payments ETHRA has made on behalf of the family plus any interest earned.

Number of Persons Served: ETHRA's Housing Choice Voucher Program serves 646 families in sixteen counties.

Source of Funding: Federal funds are received directly from the United States Department of Housing and Urban Development.

Counties Served: Anderson, Blount, Campbell, Claiborne, Cocke, Grainger, Hamblen, Hancock, Jefferson, Loudon, Morgan, Monroe, Roane, Scott, Sevier and Union.

Low Income Housing Tax Credit Program

The Low-Income Housing Tax Credit is a credit against federal income tax liability each year for 10 years for owners and investors in low-income rental housing. The amount of tax credits is based on reasonable costs of development, as determined by THDA, and the number of qualified low-income units. From 1987-2008 Hamblen Co. TN had 385 units and an allocated amount of \$ 1,740,583. In 2011 Morristown's occupancy rate was:

Occupancy Rates for Tennessee Active LIHTC Properties, December 2011

| Project Number | Percentage of Occupancy | Zip Code | City |
|----------------|-------------------------|----------|------------|
| TN07-216 | 100 | 37813 | Morristown |
| TN90-013 | 100 | 38716 | Morristown |
| TN97-058 | 78.1 | 37813 | Morristown |
| TN99-013 | 87 | 37815 | Morristown |

Tax Exempt Multi-Family Bond Authority Program

THDA's Tax Exempt Multi-Family Bond Authority Program provides permanent real estate financing for property being developed for multifamily rental use in Tennessee. The development team should have sufficient experience in multifamily rental housing designed for use by low to moderate income tenants to assure the successful completion and operation of the development.

| ID | Project Name & Address | Contact Person Address & Phone | Units Total | County | Allocated Amount |
|------|------------------------|--------------------------------|-------------|--------|------------------|
| 2004 | | | | | |

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| | | | | | |
|---------------------------|---|---|-----|---------|----------------|
| TN04-2 08 Rehab | Grand Court Morristown 739 East 2nd. Morristown, TN 37814 | Chris Brodgen 593Atlanta Street Roswell, GA 30075 770-650-7086 | 145 | Hamblen | \$2,205,000.00 |
| 2007 | | | | | |
| TN07-2 16 Rehab | Lincoln Manor Apts Morristown, TN 37813 | W. Carr Hagan III 1107 South Jackson St 900 South Gay St, Suite 1600 Knoxville, TN 37902 865-549-7448 | 80 | Hamblen | \$2,368,000.00 |

ARRA / ARRTA Tax Credit Assistance & Section 1602 Programs

The American Recovery and Reinvestment Act and the American Recovery and Reinvestment Tax Act (collectively, the “Act”) which were signed into law on February 17, 2009, included two provisions involving low income housing tax credits (“tax credits”), the Tax Credit Assistance Program (“TCAP”) and a tax credit exchange program under Section 1602 of the Act (the “Section 1602 Program”). No monies from this program have been allotted to Morristown or Hamblen County.

Rental Management Program

Douglas-Cherokee has been managing the Rental Management Program for over twenty-seven years. With the exception of three Rural Development 515 complexes, a HUD 221 (d)(3) complex, three LIHTC properties, 5 HOME complexes and two HUD 811 group homes, all complexes are HUD 202 complexes for seniors. Three of these are located in Morristown. This program, as revised over ten years ago, provides, provides grant money for construction and operating money to enable the elderly residents to pay rent based on their income.

- ❖ College Park 2526 Mall Drive Morristown, TN 37814
- ❖ Lincoln Park 1109 Sulphur Springs Rd. Morristown, TN 37813
- ❖ Lincoln Park Annex 1203 Sulphur Springs Rd. Morristown, TN 37813

(d) Sale of Subsidized Housing and Possible Displacement

There is no plan to demolish any subsidized housing, but the City has a policy that if they are directly involved in a project that demolishes subsidized housing; the citizens of those housing units will be relocated into comparable or better housing. If Morristown becomes involved in any activities that result in displacement, the city will abide by the Uniform Relocation and Acquisition Act. Morristown City will provide relocation assistance to each low/moderate income household displaced by the demolition of housing or by the conversion of a low/moderate dwelling to another use as a direct result of assisted activities. Morristown will look for alternative sites and locations on all activities to minimize the displacement of persons from their homes.

(e) Property Tax Policies

Most jurisdictions rely heavily on a market value approach to determining value when conducting their property assessment appraisals. Under this approach, an appraiser compares recent sale prices of comparable properties within the area, in addition to site visits and a good deal of expert speculation in arriving at an appraised value. The limitations inherent in market value approaches are many. Most prominent among the limitations are the cumulative result of decades of discriminatory valuations, particularly in neighborhoods with historically high percentages of minority residents.

While the market value approach may operate successfully in some jurisdictions, a substantial percentage of jurisdictions rely primarily on a replacement cost approach in valuing properties. Making determinations of value based on comparable sales is a complex task, which requires considerable exercise of judgment. Assessor's departments, which must appraise every property within a jurisdiction, often do not find it feasible to make the detailed individual analysis required to apply the market value approach.

The Morristown City Council determines the property tax rate and a reappraisal of the rate is done every 5 years at the time of this Analysis the property tax is set at \$1.05 per each \$100.00 in appraisal value. Tax relief applications can be obtained from county trustee's office and city collecting official's office. This is a state funded program for the elderly, disabled and disabled veterans' residents of Tennessee; that will pay all or a portion of the amount of taxes owed.

Analysis of Impediments to Fair Housing Choice

| COUNTIES AND MUNICIPALITIES | ESTIMATED CURRENT PROPERTY VALUE | APPR AISAL Ratio ** | TOTAL REAL PROPERTY ASSESSMENT | TOTAL PERSONAL PROPERTY ASSESSMENT | TOTAL LOCAL ASSESSMENT | PUBLIC UTILITY ASSESSMENT | TOTAL ASSESSMENT |
|-----------------------------|----------------------------------|---------------------|--------------------------------|------------------------------------|------------------------|---------------------------|------------------|
| HAMBLLEN | 4,923,997,747 | 1.0000 | 1,206,853,565 | 192,960,067 | 1,399,813,632 | 48,508,637 | 1,448,322,269 |
| MORRIS-TOWN | 2,765,810,387 | | 680,088,415 | 184,804,660 | 864,893,075 | 17,442,203 | 882,335,278 |

According to Morristown’s Ambition 2030 Plan, total property tax revenue in Morristown is nearly equally divided among commercial, industrial, and residential sources: 37.6%, 31.1%, and 30.6% respectively.

(f) Planning and Zoning Boards

Zoning may have a positive impact and can help to control the character of the communities that make up a City. In zoning a careful balance must be achieved to avoid promoting barriers to equal housing.

Morristown’s land use plan requires that adequate public facilities be available for any development activities. In this context, “adequate public facilities generally refers to governmental strategies for assuring that all infrastructure required to meet the service demands of a particular development is available as development occurs. Such strategies can, where permitted by statute, require that the costs for all or a portion of such infrastructure be borne by the developer (ultimately the consumer), and not the general public. Currently, the City’s policy is that all streets, water, sewer and storm drainage facilities within a subdivision, including any required water quality retention ponds, are paid for by the developer.”

The ability to provide affordable housing to low-income persons is often enhanced by an

entitlement grantee’s willingness to assist in defraying the costs of development. Effective approaches include contributing water, sewer or other infrastructure improvements to projects as development subsidies or waiving impact and other fees. These types of approaches help to reduce development costs

and increase affordability allowing developers to serve lower-income households. Morristown has

historically sought to defray development costs by contributing land, utilizing CDBG and CDBG-R for

targeted infrastructure and utilizing NSP and HOME funds to encourage affordable housing.

The Fair Housing Acts of 1968 and 1988, as amended, also make it unlawful for municipalities to utilize their governmental authority, including zoning and land use authority, to discriminate against racial minorities or persons with disabilities. Zoning ordinances segregate uses and make differentiations within each use classifications. While many zoning advocates assert that the primary purpose of zoning and land use regulation is to promote and preserve the character of communities, inclusionary zoning

can also promote equality and diversity of living patterns. Unfortunately, zoning and land-use planning

measures may also have the effect of excluding lower-income and racial groups.

The Morristown Regional Planning Commission (MRPC) is responsible for growth planning within the city limits as well as the city's urban growth boundary (UGB). Issues that arise in the UGB often require coordinating efforts with Hamblen County government agencies. The Morristown Board of Zoning Appeals (BZA) reviews variance and use on review requests in an effort to balance Zoning Ordinance requirements with special circumstances and site conditions. Each variance request is reviewed based upon specific criteria and whether or not a hardship is created by adhering to the Zoning Ordinance. Hardships may be created by topography, irregular lot shapes or existing easements. The MRPC and BZA meet every second Tuesday of the month at 4:00 P.M. in the Council Chambers of the City Center. The makeup of the MRCP and BZA represents the citizens of Morristown in diversity. A copy of the Development Fee Schedule can be found in appendix I. This document covers the cost of zoning/rezoning, appeals, land use plan, land disturbance fees as well as various other costs to development. This schedule can also be accessed through the City website.

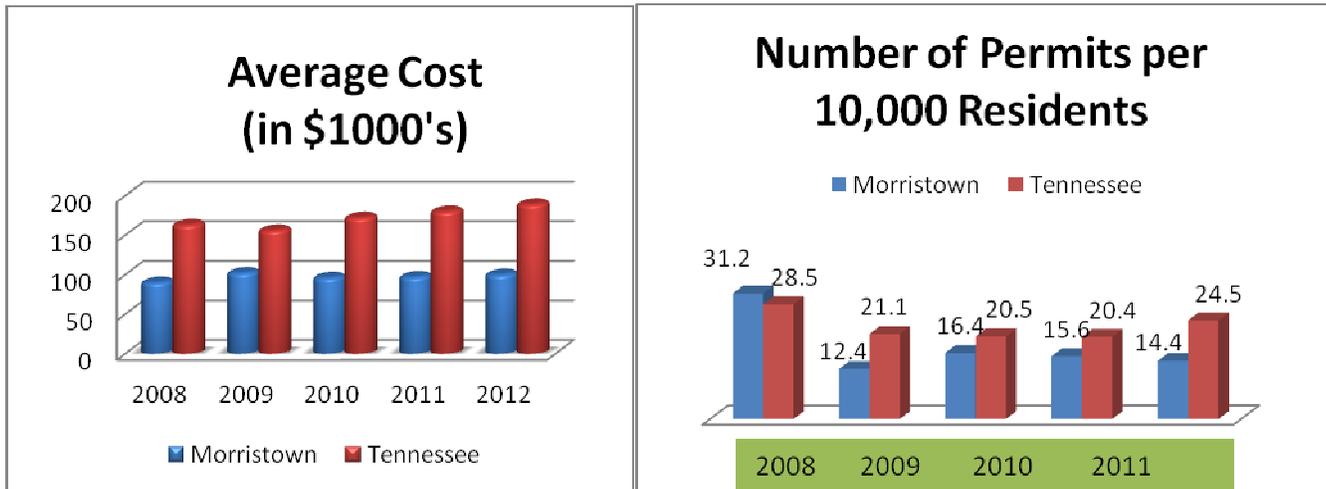
(g) Building Codes (Accessibility)

The building codes that are followed by the City originate from the International Code Counsel (ICC) and are followed statewide. Specifically the City adheres to the 2012 residential code, 2006 commercial code, 2006 plumbing code, 2006 Mechanical code and the 2008 electrical code. Questions concerning codes can be addressed through contact with the City Codes Officer.

A copy of the building permit fee schedule can be found in appendix J. The fees range from no fee, unless inspection is required, to \$1,660.00 for first \$500,000.00 plus \$2.00 for each additional thousand or fraction there-of. The schedule can also be accessed through the City website.

Single-family new house construction building permits:

- 2008: 78 buildings, average cost: \$89,500
- 2009: 31 buildings, average cost: \$101,900
- 2010: 41 buildings, average cost: \$96,200
- 2011: 39 buildings, average cost: \$97,200
- 2012: 36 buildings, average cost: \$100,000



Occupancy Ordinance

In April 2007 Ordinance no. 3284 amended No. 12-502 (Housing Code) of the Morristown Municipal Code relative to minimum dwelling space requirements. This Ordinance States that in no event shall occupancy density exceed two occupants per bedroom with the exception of unborn Children or infants. A full copy of this ordinance can be found in Appendix K at the end of this analysis.

Section 4.02 Private Sector

Homeownership rates are important to a community's financial well-being. Prospective

homebuyers expect to have access to mortgage credit and home ownership programs must be available without regard to discrimination, income, or profession. To truly be in compliance with fair housing laws, all persons must have the ability to live where they want and can afford.

Access to mortgage credit enables residents to own their homes, and access to home improvement loans allows them to keep older houses in good condition. Access to refinancing loans allows homeowners to make use of the equity in their home for other expenses. Mortgage credit, home improvement loans, and refinancing loans together keep neighborhoods attractive and keep residents vested in their communities. Since most housing transactions occur in the private sector, and are not significantly impacted by the local government(s), an analysis of impediments must explore housing in the private sector in Morristown City.

(a) Lending Policies and Practices

Lenders in the City of the Morristown

Poor lending performance results in various long-term and far ranging community problems. Of

these, disinvestment is probably the most troubling. Disinvestment in the City of Morristown by its lenders would reduce housing finance options for borrowers and weaken competition in the mortgage

market for low-moderate income neighborhoods. High mortgage costs, less favorable mortgage loan

terms, deteriorating neighborhoods, reduced opportunities for home ownership, reduced opportunities for home improvement and the lack of affordable housing are only a few of the consequences of inadequate lending performance. Financial decay in the business sector as well as in the private sector is also a result of disinvestment in the form of business relocation, closure, and bankruptcy. Full service local lenders that have traditionally served residents and businesses are one of the main elements that keep neighborhoods stable.

Significant changes are occurring in the lending market not only in the City of Morristown but throughout the United States. The number and type of lenders have changed over the last ten years, and many local lenders have been bought by national lenders.

Analysis of Impediments to Fair Housing Choice

The substantial growth of the sub-prime market and the impact these lenders have on communities and neighborhoods continues. More and more local commercial banks lose market shares to lenders outside the city. In part, this is attributable to the advent of on-line loan services (such as Lending Tree, e-loan, Ditech, and others) who submit applications on the borrower's behalf to several lenders. More favorable terms can often be available from remote lenders than can be found locally. Home Mortgage Disclosure Act (HMDA) data also reflect other impacts of the popularity of on-line loans. First, since several prospective lenders may report the same borrower's application, this results in an increase in the number of loan applications, often by three or four times the actual number of loans sought. Secondly, since each borrower ultimately chooses just one loan, the number of applications approved but subsequently declined also increases.

Banks with most branches in Morristown (2011 data):

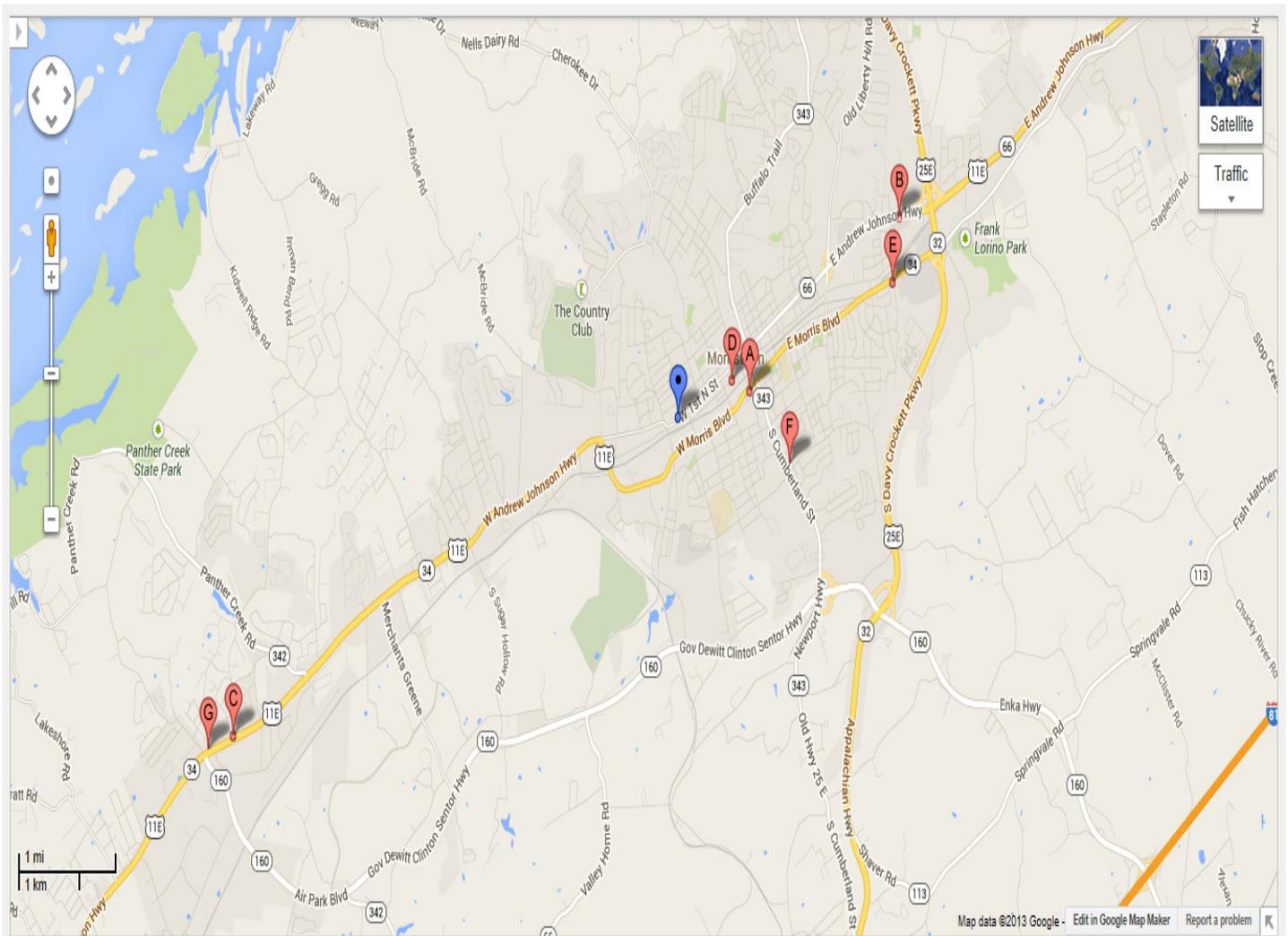
- Jefferson Federal Bank: West Morris Branch, at 120 Evans Avenue, 123 Merchants Greene Branch, Stonewall Court Mortgage Branch, East Main Street Branch. Info updated 2008/12/04: Bank assets: \$530.9 mil, Deposits: \$432.6 mil, local headquarters, negative income in the last year, Commercial Lending Specialization, 13 total offices, Holding Company: Jefferson Bancshares, Inc.
- Regions Bank: East Side Branch, Colonial Loan Association Branch, Union Planters Bank Of The Lakeway A, Alpha-Talbott Branch. Info updated 2011/02/24: Bank assets: \$123,368.2 mil, Deposits: \$98,301.3 mil, headquarters in Birmingham, AL, positive income, Commercial Lending Specialization, 1778 total offices, Holding Company: Regions Financial Corporation
- SunTrust Bank: Colonial Square Branch, College Square Branch, Alpha Branch. Info updated 2010/05/27: Bank assets: \$171,291.7 mil, Deposits: \$129,833.2 mil, headquarters in Atlanta, GA,

Analysis of Impediments to Fair Housing Choice

positive income, Commercial Lending Specialization, 1716 total offices, Holding Company: Suntrust Banks, Inc.

- Capital Bank, National Association: Morristown Plaza Branch, Morristown West Branch, Morristown College Square Branch. Info updated 2011/09/21: Bank assets: \$6,448.0 mil, Deposits: \$5,135.4 mil, headquarters in Miami, FL, positive income, Commercial Lending Specialization, 152 total offices, Holding Company: North American Financial Holdings, Inc.
- First Tennessee Bank, National Association: Morristown Branch, West Side Financial Center Branch, East Side Branch. Info updated 2009/09/08: Bank assets: \$24,563.4 mil, Deposits: \$16,402.1 mil, headquarters in Memphis, TN, positive income, Commercial Lending Specialization, 180 total offices, Holding Company: First Horizon National Corporation
- Community National Bank of the Lakeway Area: West Andrew Johnson Branch at 2640 West Andrew Johnson Highway, branch established on 2008/01/28; Community National Bank Of The Lakew at 225 West First North Street, branch established on 2003/04/09. Info updated 2006/05/02: Bank assets: \$115.0 mil, Deposits: \$90.3 mil, local headquarters, positive income, Commercial Lending Specialization, 3 total offices
- Citizens Bank: Morristown Branch at 2571 East Morris Boulevard, branch established on 2003/03/03. Info updated 2010/07/08: Bank assets: \$152.6 mil, Deposits: \$138.3 mil, headquarters in New Tazewell, TN, positive income, Commercial Lending Specialization, 6 total offices, Holding Company: Citizens Bancorp, Inc.
- Andrew Johnson Bank: Morristown Branch at 435 West First North Street, branch established on 1996/05/13. Info updated 2009/02/19: Bank assets: \$267.9 mil, Deposits: \$242.8 mil, headquarters in Greeneville, TN, positive income, Commercial Lending Specialization, 9 total offices, Holding Company: Andrew Johnson Bancshares, Inc.
- First Peoples Bank of Tennessee: Morristown East End Branch at 475 North Davy Crockett Parkway, branch established on 2001/07/18. Info updated 2006/11/03: Bank assets: \$136.6 mil, Deposits: \$116.4 mil, headquarters in Jefferson City, TN, positive income, Commercial Lending Specialization, 7 total offices, Holding Company: First Peoples Bancorp, Inc.

Analysis of Impediments to Fair Housing Choice

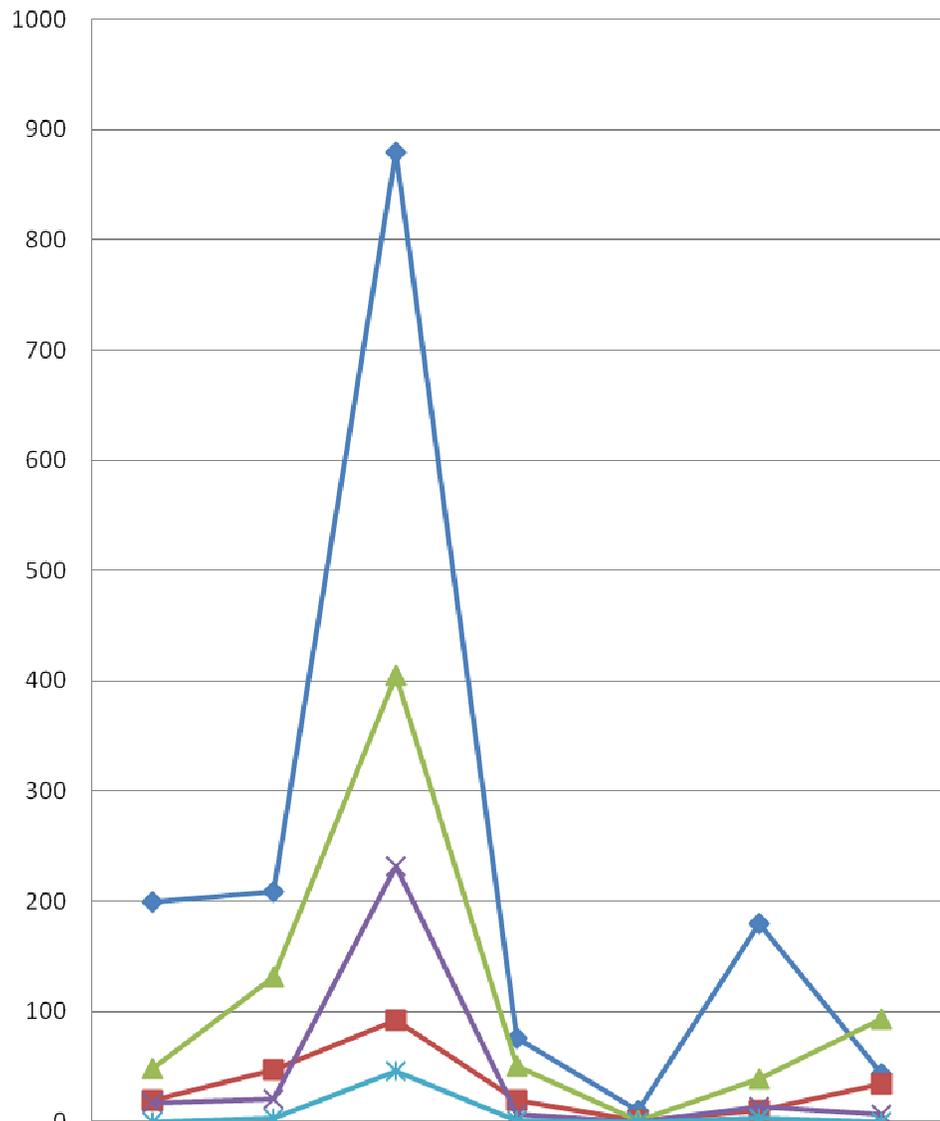


Lending institutions have checks and balances that must be followed to ensure that such discriminatory practices are not being followed. If any loans are turned down, an extensive questionnaire is filled out explaining the reason for the loan not being approved. This questionnaire is then reviewed by the corporate office and also reviewed during the audit of the books. There are also federal and state guidelines that the lending institutions have to follow and reporting to the appropriate organization.

Appraisers for all lending institutions must be licensed and are bound by uniform state appraisal requirements which prohibit discriminatory and unfair appraisal practices. Underwriting agencies are bound by the same laws prohibiting discrimination as lending institutions. Lending institutions have loan review boards made up of their top executives that adhere to strict Federal and State guidelines that prohibit such discriminatory practices to take place. Banks provide open disclosure of their mortgage lending practices and meet CRA requirements.

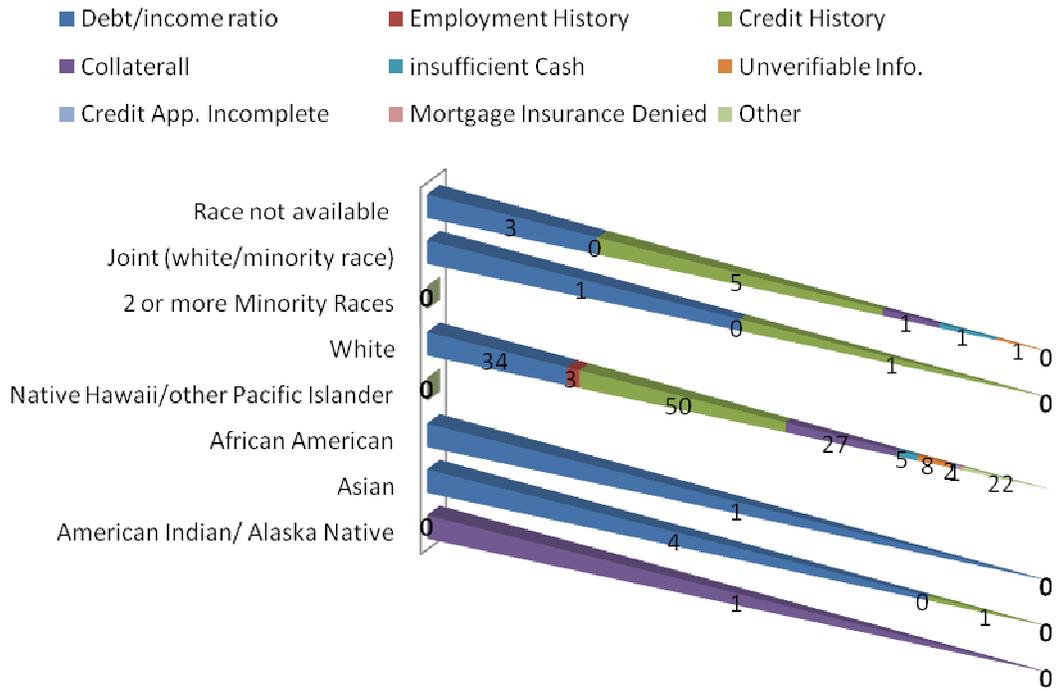
According to Home Mortgage Disclosure Act information for 2012:

Disposition of Loan Application by type of Loan

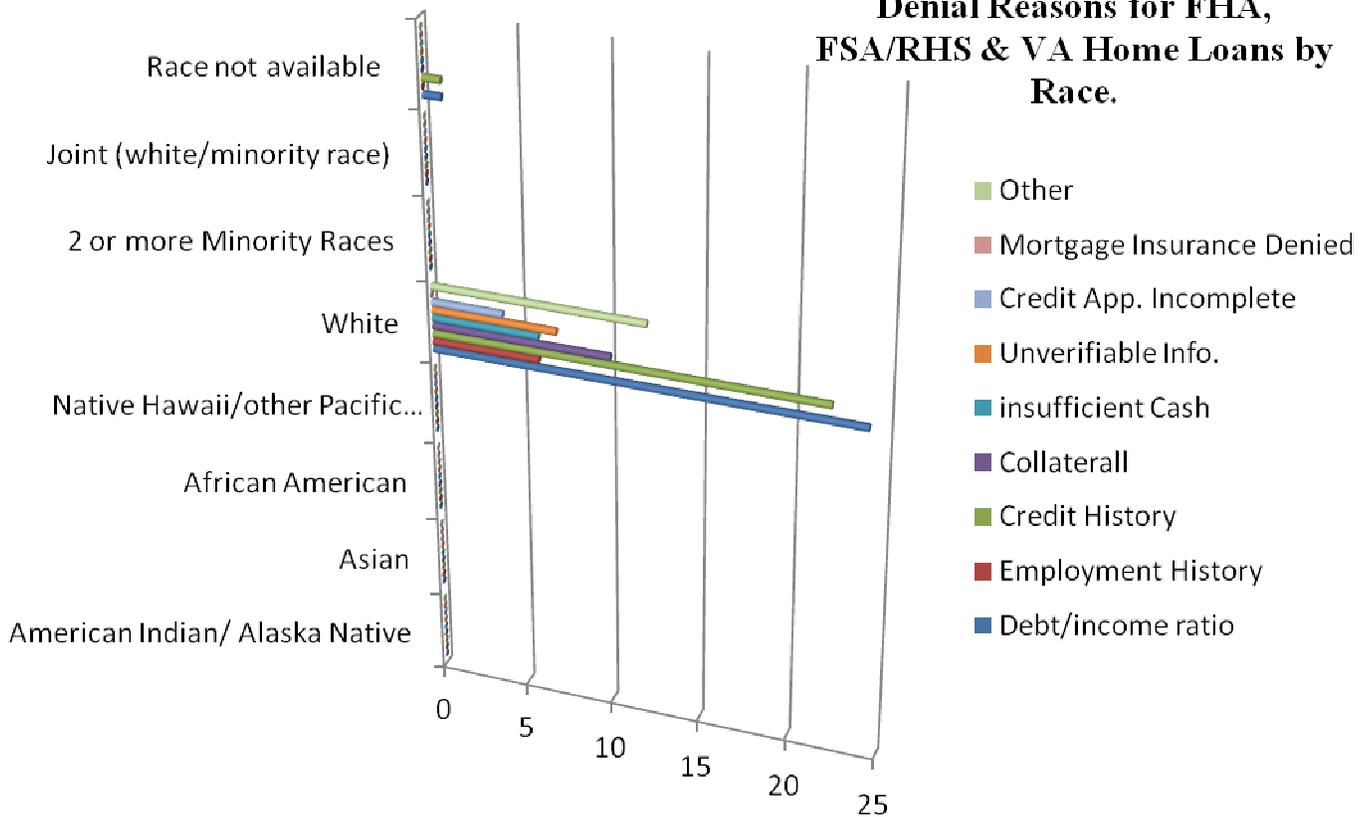


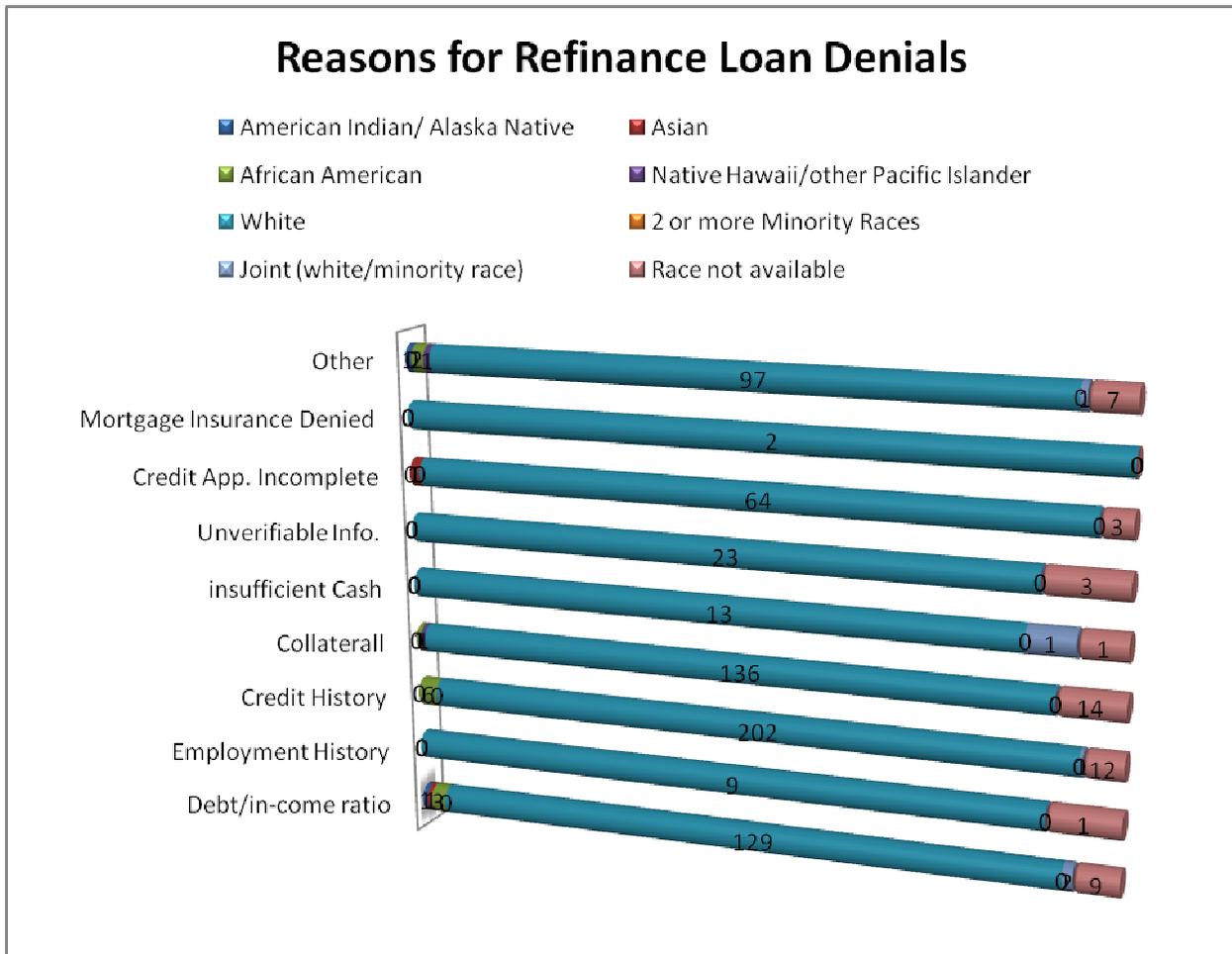
| | FHA, FSA/RHS & VA | Conventional | Refinancings | Home Improvement | Dwellings for 5 or more families | nonoccupant from columns b,c,d,e | Manufactured Home Dwellings from columns b,c,d,e |
|---------------------------------|-------------------|--------------|--------------|------------------|----------------------------------|----------------------------------|--|
| Loans originated | 199 | 209 | 880 | 76 | 10 | 180 | 44 |
| Apps approved, not accepted | 19 | 47 | 92 | 19 | 1 | 10 | 34 |
| Apps Denied | 48 | 131 | 405 | 50 | 1 | 39 | 93 |
| Apps Withdrawn | 17 | 20 | 232 | 6 | 0 | 14 | 6 |
| Files closed for incompleteness | 0 | 3 | 46 | 1 | 0 | 3 | 0 |

Denial Reasons for Conventional Home Loans by Race



Denial Reasons for FHA, FSA/RHS & VA Home Loans by Race.





Conventional wisdom points to structural factors that serve to restrict access to the services that accompany participation in the homeownership and mortgage arenas. When prospective homebuyers are prevented from accessing the appropriate opportunities, structural discrimination takes place. Obvious examples of these factors may be steering in the real estate industry, a lack of earning opportunities in the labor market, or poor opportunities for education that can lead to incomes that might improve creditworthiness. While these examples are easy to cite, most structural discrimination is quite unintentional, very subtle and extremely difficult to identify.

Lakeway Area Habitat for Humanity

The Lakeway Area Habitat for Humanity is a private non-profit housing organization that serves Hamblen and Grainger Co. Tennessee. Habitat builds affordable housing for families who meet the eligibility criteria. Currently there are 55 Habitat Homes in Morristown City.

To purchase a home from Habitat for Humanity you must A) be legal residents of the USA. B) Live or work in the Lakeway Area for at least a year. C) Able to pay a long-term mortgage. D) Able to pay 1% down and closing costs E) Be willing to partner with Habitat and work at least 300-500 hours of "sweat equity". This sweat equity can be used first on other families homes and then on building your own. F) Be willing to attend budget counseling and homeowner workshops and also participate in all

Analysis of Impediments to Fair Housing Choice

Habitat events, all application evaluation steps; provide all application information in a timely, honest manner, and demonstrate a strong commitment to Habitat's goals.

Lakeway Area Habitat will select "partner families" to become Habitat Homeowners. Partner Families are selected based on three criteria:

1. The Level of Need

Families must have a significant need for improving housing, such as:

- Living Conditions are overcrowded, unhealthy, or in a dangerous neighborhood.
- Applicants do not have a place of their own.
- Rent is too high

2. Ability to Pay:

Purchasing a Habitat home is big investment. A family's source of income must be steady and verifiable. Income for all family members (before taxes) who will reside in the home is included, such as: wages and salaries, social security, child support and disability payments.

To qualify, a family's credit report must show that the family is without too much debt, has no tax liens, has paid off accounts in collections or charge offs, and has been out of bankruptcy for at least two years. Income guidelines are as follows:

Hamblen and Grainger Counties, Tennessee

| FY 2012 Income Limit Area | FY 2012 Income Limit Category | 1 person | 2 person | 3 person | 4 person | 5 person | 6 person | 7 person | 8 person |
|---------------------------|-------------------------------|----------|----------|----------|----------|----------|----------|----------|----------|
| Hamblen & Grainger County | 30% income limits | \$10,400 | \$11,850 | \$13,350 | \$14,800 | \$16,000 | \$17,200 | \$18,400 | \$19,550 |
| | 60% income limits | \$20,760 | \$23,760 | \$26,700 | \$29,640 | \$32,040 | \$34,440 | \$36,780 | \$39,180 |

* Income guidelines subject to change. Check with LAHFH local offices for current income requirements

3. Willingness to Partner

All "partner families" must be willing to work at least 300 hours of "sweat equity". This sweat equity can be used first on other families and then on building their own. Homeowners will also have to attend budget counseling as well as homeowner workshops. They will also participate in Habitat events, participate in all application evaluation steps, provide all application information in a timely, honest manner and demonstrate a strong commitment towards Habitat's goals.

Section 4.03 Public and Private Sector

(a) Fair Housing Enforcement

The Fair Housing Act applies to both public and private housing. Under the Fair Housing Act, new multifamily buildings must be designed and constructed to have fully accessible common areas. These buildings must also incorporate basic adaptive features in ground floor and elevator-accessible dwelling units to allow for use by people with disabilities. In addition to these requirements, when housing is created using federal funding, at least 5% of a project's dwellings must be fully accessible to people with mobility impairments, and an additional 2% must be accessible to people with vision and hearing impairments.

In addition to the Fair Housing Act, HUD, and therefore Morristown, has enforcement obligations under the Rehabilitation Act of 1973 and the Americans with Disabilities Act (ADA), which provide additional protections to persons with disabilities. Together, these federal laws require housing providers, state and local governments, and all recipients of federal financial assistance to ensure accessibility for persons with disabilities. Public facilities and buildings, as well as all projects receiving federal financial assistance, must be designed, constructed and altered to be fully accessible to people with mobility and sensory impairments.

As a CDBG entitlement, the City of Morristown must ensure full compliance with these federal laws and must also ensure compliance by all sub-recipients to whom funds are distributed. The Uniform Federal Accessibility Standards, the ADA Accessibility Guidelines, and the Fair Housing Act Accessibility Guidelines set forth architectural specifications for features of accessible design, such as ramps, passable doorways, and Braille signage.

The City of Morristown remains committed to working with the public, private, and non-profit partners in the community to ensure fair housing choice for all residents. The City currently has a Fair Housing ordinance (appendix L) that addresses the basics of The Fair Housing Act as Amended (Title 8) and explains the structure and process for fair housing enforcement. The City has conducted the following fair housing activities during the past year:

*The Fair Housing Director continues to receive formal training on all aspects of Fair Housing. Opportunities are sought out to educate citizens through local media. An ad promoting fair housing (downloaded from the HUD fair housing website) is utilized periodically to bring awareness to all aspects of housing discrimination. Also, an educational City brochure on Fair Housing has been created and distributed. It has been made available at several public facilities for citizens to review (public library, banks, utility company, MHA, Board of Realtors, etc.)

*The equal housing logo depicting a house with a = sign in it has been added to the City's Planning and Community Development Department letterhead. The City also continues to promote accessibility in all public buildings through renovations and modifications.

*A proclamation was adopted by City Council proclaiming April as Fair Housing month in the City. This event is promoted through local media each year.

Analysis of Impediments to Fair Housing Choice

*The City continues to support agencies that provide emergency food, rental assistance, utility assistance, and home repair that help prevent homelessness. (Central Services, Red Cross, Daily Bread, etc.)

*The City of Morristown assists in the provision of housing options for persons with special/underserved needs, including the elderly. The City also assists in improving the safety and livability of local neighborhoods by helping to provide assistance for accessibility alterations for existing homeowner occupied housing. The City also provides assistance to special needs residents with the maintenance and/or clean-up of their property. Support for public facilities for persons with special needs, including the elderly, is provided by the City annually in the form of regular funding from the City's general account. Financial assistance is also provided for the improvement of public facilities and codes enforcement activities to address property maintenance issues, especially in targeted area to foster and maintain affordable housing.

The City also annually will;

*Support infrastructure improvements that provide safety, accessibility, and connectivity.

*Test for lead based paint in all future THDA HOME or CDBG assisted units.

*Foster relationships between public and private housing and social service agencies through partnerships and regulations. The current institutional structure of the City is conducive to this goal as Fair Housing, CDBG, and HOME grants all fall under the same department. The City funds relevant non-profits annually out of its general fund therefore it can effect/promote the relationships mentioned above.

*Track and identify complaints of underserved needs in order to develop performance measures.

*Continue the recruitment industry (jobs) and support social service agencies to aid in the reduction of poverty level families.

*A fair housing section has been added to the City's website.

*The City of Morristown will continue to work with community partners to disseminate fair housing information to the community and to community advocates who can help people get to the right agency for assistance.

*The City of Morristown will continue to partner with civil rights enforcement agencies and community-based legal services agencies to conduct fair housing education.

*The City of Morristown staff will provide education to housing providers and human service providers that receive funding through our programs.

*The City of Morristown staff will explore effective means to provide outreach to the community about our programs and services that are directly accessible by the public, through culturally sensitive formats.

*The City of Morristown will work to increase access to housing for persons/households with special needs.

Analysis of Impediments to Fair Housing Choice

*The City of Morristown staff may work with community stakeholders to refine and or develop efficient affordable housing search mechanisms that are sensitive to culture and language and that assist low-moderate income households in finding available units of affordable housing.

*Staff will also assist in accessing applications for such affordable housing in an efficient manner, and in locating housing units that are accessible to persons with a disability.

*The City of Morristown staff will attend fair housing training, and notify community agency staff about opportunities to learn about fair housing conferences.

*The City of Morristown will attempt to publicize and host a Fair Housing event.

(b) Informational Programs

The City of Morristown is committed to working with the public, private, and non-profit partners in our community to ensure fair housing choice for all residents. The City currently has a Fair Housing ordinance that addresses the basics of The Fair Housing Act as Amended (Title 8). The City has expanded its fair housing policies and activities during the past year. Specifically;

*The existing City ordinance was updated and revised in order to be more user friendly and current regarding the Fair Housing Act.

*A Fair Housing Director was appointed in July 2006 by the City Administrator to initiate and monitor Fair Housing activities. This person was announced as the contact point for outreach, education, and complaints.

*The Fair Housing Director continues to attend Fair Housing workshops and bring that knowledge to the City of Morristown. Staff seeks out opportunities to educate citizens through local media. Fair Housing counseling will be offered through this media.

*The equal housing logo depicting a house with a = sign in it has been added to the City's Planning and Community Development Department letterhead. The logo will be added to other department letterhead as printing allows.

*The City continues to promote handicapped accessibility in all public buildings.

*A proclamation was adopted proclaiming April as Fair Housing month each year. This will also be announced in the local newspapers.

*The City has contracted with Morristown Hamblen Central Services, Inc. to complete/update the comprehensive, detailed Analysis of Impediments to Fair Housing that will meet the acceptability standards of HUD.

*The City of Morristown will continue to partner with civil rights enforcement agencies and community-based legal services agencies to conduct fair housing education.

*The City of Morristown staff may work with community stakeholders to refine and or develop efficient affordable housing search mechanisms that are sensitive to culture and language; that assist low-moderate income households in finding available units of affordable housing, in accessing applications

Analysis of Impediments to Fair Housing Choice

for such affordable housing in an efficient manner, and in locating housing units that are accessible to persons with a disability.

*The City of Morristown staff will sponsor and attend fair housing conferences, and notify community agency staff about opportunities to learn about fair housing conferences.

(c) **Visitability in Housing**

HUD funded programs are subject to federal laws governing accessibility for disabled persons. These standards are dictated by accessibility requirements that include details about who is protected by these standards and when these accessibility laws must be followed. HUD strongly encourages jurisdictions to incorporate visitability principles into their accessible design and construction projects funded with HOME funds in addition to those that are required.

According to HUD, housing that is visitable has a very basic level of accessibility that enables persons with disabilities to visit friends, relatives and neighbors in their homes within a community. Visitability can be achieved for little cost, with the use of two simple design standards; 1) providing a 32-inch clear opening in all interior and bathroom doorways and 2) providing at least one accessible means of egress/ingress for each unit.

At present, the City of Morristown encourages and welcomes proposals that incorporate HUD's visitability standards into their design and construction features, but at this time the City does not make funding decisions based on whether visitability is a component of a proposed project.

(d) Where there is a determination of unlawful segregation or other housing discrimination by a court or a finding of noncompliance by HUD under Title VI of the Civil Rights Act of 1964 or Section 504 of the Rehabilitation Act of 1973, or where the Secretary has issued a charge under the Fair Housing Act regarding assisted housing within a recipient's jurisdiction, an analysis of the actions which could be taken by the recipient to help remedy the discriminatory condition, including actions involving the expenditure of funds by the jurisdiction.

There has been no determinations of unlawful segregation or other housing discrimination by a court or a finding of noncompliance by HUD under Title VI of the Civil Rights Act of 1964 or Section 504 of the Rehabilitation Act of 1973, or where the Secretary has issued a charge under the Fair Housing Act regarding assisted housing within the City of Morristown.

Article V. Assessment of Current Public and Private Fair Housing Programs and Activities in the Jurisdiction

Church, civic, and community groups

Churches in Morristown City and Hamblen County have a long history helping the less fortunate, either through emergency shelter or providing food and clothing. Funds from churches, civic organizations, and local government help support the emergency shelter, the Life Crisis and Central Services. These organizations provide shelter, food, clothes, and professional help to the less fortunate. The Rotary, Lions, and Ruritan clubs offer assistance such as eye care and recreational activities for the less fortunate. Hamblen County and the City of Morristown also have the Meals on Wheels program and home assistance for the elderly. Local officials are aware of these volunteer organizations and their activities. A booklet is also distributed that describes the activities of the different organizations that assist the needy.

Local Government

The City of Morristown remains committed to working with the public, private, and non-profit partners in our community to ensure fair housing choice for all residents. The City currently has a Fair Housing ordinance (appendix L) that addresses the basics of The Fair Housing Act as Amended (Title 8) and explains the structure and process for fair housing enforcement. The City has conducted the following fair housing activities during the past year: (As listed in section 4.03 under Fair Housing Enforcement)

*The Fair Housing Director continues to receive formal training on all aspects of Fair Housing. Opportunities are sought out to educate citizens through local media. An ad promoting fair housing (downloaded from the HUD fair housing website) is utilized periodically to bring awareness to all aspects of housing discrimination. Also, an educational City brochure on Fair Housing has been created and distributed. It has been made available at several public facilities for citizens to review (public library, banks, utility company, MHA, Board of Realtors, etc.)

*The equal housing logo depicting a house with a = sign in it has been added to the City's Planning and Community Development Department letterhead. The City also continues to promote accessibility in all public buildings through renovations and modifications.

*A proclamation was adopted by City Council proclaiming April as Fair Housing month in the City. This event is promoted through local media each year.

*The City continues to support agencies that provide emergency food; rental assistance, utility assistance, and home repair that help prevent homelessness. (Central Services, Red Cross, Daily Bread, etc.)

*The City of Morristown assists in the provision of housing options for persons with special/underserved needs, including the elderly. The City also assists in improving the safety and livability of local neighborhoods by helping to provide assistance for accessibility alterations for existing homeowner occupied housing. The City also provides assistance to special needs residents with the maintenance and/or clean-up of their property. Support for public facilities for persons with special needs, including the elderly, is provided by the City annually in the form of regular funding from the City's general account. Financial assistance is also provided for the improvement of public facilities and codes enforcement activities to address property maintenance issues, especially in targeted area to foster and maintain affordable housing.

Analysis of Impediments to Fair Housing Choice

The City also annually will;

- *Support infrastructure improvements that provide safety, accessibility, and connectivity.
- *Test for lead based paint in all future THDA HOME or CDBG assisted units.
- *Foster relationships between public and private housing and social service agencies through partnerships and regulations. The current institutional structure of the City is conducive to this goal as Fair Housing, CDBG, and HOME grants all fall under the same department. The City funds relevant non-profits annually out of its general fund therefore it can effect/promote the relationships mentioned above.
- *Track and identify complaints of underserved needs in order to develop performance measures.
- *Continue the recruitment industry (jobs) and support social service agencies to aid in the reduction of poverty level families.
- *A fair housing section has been added to the City's website.
- *The City of Morristown will continue to work with community partners to disseminate fair housing information to the community and to community advocates who can help people get to the right agency for assistance.
- *The City of Morristown will continue to partner with civil rights enforcement agencies and community-based legal services agencies to conduct fair housing education.
- *The City of Morristown staff will provide education to housing providers and human service providers that receive funding through our programs.
- *The City of Morristown staff will explore effective means to provide outreach to the community about our programs and services that are directly accessible by the public, through culturally sensitive formats.
- *The City of Morristown will work to increase access to housing for persons/households with special needs.
- *The City of Morristown staff may work with community stakeholders to refine and or develop efficient affordable housing search mechanisms that are sensitive to culture and language and that assist low-moderate income households in finding available units of affordable housing.
- *Staff will also assist in accessing applications for such affordable housing in an efficient manner, and in locating housing units that are accessible to persons with a disability.
- *The City of Morristown staff will attend fair housing training, and notify community agency staff about opportunities to learn about fair housing conferences.
- *The City of Morristown will attempt to publicize and host a Fair Housing event.

Article VI. Conclusions and Recommendations

Local laws and regulations as well as federal laws prohibit discrimination in housing. Local elected officials have enacted non-discrimination ordinances in areas not covered by federal statutes, and the City has appointed a person to investigate reported cases and to take the appropriate action to remedy the problem.

Community leaders have been involved with social fairness for many years. The public in general is aware that discrimination is unlawful. Local media have taken keen interest in allegations of discrimination. This climate helps in addressing such cases of discrimination as may arise. There is significant support by local elected officials for fairness in housing choice as a fundamental community value. Subsidized housing has been distributed broadly throughout most of the county. Housing authorities are located in the communities most in need. However, the supply of affordable housing does not meet the demands.

Impediments Found

Based upon the current data available, surveys, focus group and interviews, the following are the impediments that have been identified for the City of Morristown, Tn. The City will document and report its actions to HUD on the removal of impediments through Annual Reports which are a part of the Consolidated Plan Process.

1. Lack of Information/Awareness regarding Fair Housing

There has conventionally been a lack of knowledge among protected classes regarding resources, services, and programs for lower income families, minorities and persons with special needs. This lack of knowledge has occurred among renters, property owners, property managers, builders, service providers and local advocates. Education is needed to foster an informed community regarding what constitutes a violation of fair housing laws, how and to whom reports can be made. Public education regarding the rights and responsibilities afforded by fair housing laws is a critical element towards the promotion of fair housing opportunities and enforcement.

2. Failure to Report Discrimination

Protected class families and individuals often fail to report discrimination or do not follow through with discrimination complaints. According to Testers, this is especially true of the Hispanic and elderly populations of Morristown. Among the many reasons that people fail to report housing discrimination, a sense of disempowerment is prominent in low-income, elderly and minority populations. This often results from a lack of education regarding housing rights and a lack of affordable housing options. Illegal immigrants maybe unaware that immigration status does not affect fair housing rights and responsibilities. Discrimination is illegal regardless of immigration status. The Hispanic population, whether legal or illegal, is extremely leery of reporting unfair treatment and may not be aware of the rights of renters.

3. Affect and effect of patterns and practices of housing practitioners'

It is important for lenders, housing providers and their agents to know their responsibilities and when they may be violating fair housing laws. Subtle discrimination and discriminatory attitudes continue to be evident in housing markets. This lack of knowledge and sense of disempowerment among minority and low-income renters may foster adverse and differential treatment by landlords or property managers. Subtle forms of discrimination are another way of denying or discouraging an individual's right to choice. Unequal access to housing can result in unequal access to better education, public transportation and more employment opportunities, thereby, continuing to marginalize minority groups.

4. Lack of accessible and affordable housing

Approximately one-fourth of fair housing complaints were associated with a lack of accessibility and affordable housing in the City.

5. Lack of rental property association

Because of the number of low volume property owners/managers in the city, dissemination of current information and updated regulations is difficult.

6. Lack of land/property

Even under the best of economic circumstances, it is difficult to offer incentives to developers if land and infrastructure costs are too high or, in the obvious case, if land is simply not available. Organizations that build low-income housing, like Habitat for Humanity, report a shortage of affordable land within the city and lack of funds for infrastructure development. These factors decrease the ability to build affordable housing for low-income families within the city limits

Recommended Actions to Address Impediments

Implementation of activities includes:

- ✚ Development of fair housing brochures and flyers with special consideration to the readability level of target populations. These need to include information on what constitutes fair housing discrimination, how to report and to whom to report suspected discrimination.
- ✚ Dissemination of fair housing brochures and flyers throughout the community, via conferences, housing fairs, information racks in public facilities, etc.
- ✚ Review proposed policies in the City land use plans, codes, and zoning
- ✚ Recommend the inclusion of policies allowing for a diversity of housing types and locations
- ✚ Review existing zoning and land development policies for possible revisions to permit more affordable housing development

- ✚ Review successful models for new low- and moderate-income housing development by other communities and private developers
- ✚ Development of a Rental Property Association
- ✚ Development of a renters rights work shop for non-English speaking renters and other minorities
- ✚ Development of a renters rights work shop for the elderly population
- ✚ Review of City property owned for back taxes that could be re-purposed through donation to low income housing developers like Habitat for Humanity
- ✚ Review of foreclosed properties that could be utilized for low-income housing.

Analysis of Impediments to Fair Housing Choice

Finally, the City guides the work of fair housing enforcement and outreach strategies. By approaching the issue of fair housing in a comprehensive way, the City identifies the most effective means to achieving compliance and enforcement through outreach, advocacy, and testing. All of these efforts contribute to a more educated population relative to increased public awareness and understanding of the issue of fair housing and of the appropriated corrective resources available to residents of the City.

Article VII. Signature Page

Chief Elected Official

APPENDIX

Sign In sheet for Focus Group 09/04/13 Analysis of Impediments to Fair Housing Choice

| NAME | AGENCY/COMPANY | E-MAIL |
|-------------------|---------------------------------|------------------------------------|
| Pauletta Lyons | Stepping Out, Inc | pauletta@steppingoutinc.org |
| Ray S. Green | MATS INC | mats@LCS.NET |
| Tommy Brooks | ETSU Intern | |
| Stan Greene | Cyril Leiker Rossman Habitat | radiowarrior@kbtm.com |
| Stephanie Wesson | LMU Intern | HWC Tommy@YAHOO.COM |
| Elizabeth Guistan | Jefferson Federal Bank | stan.greene@jeffersonfederal.com |
| Kelsey Cook | Lehighway Area Habitat | Stephanie@lehighwayareahabitat.org |
| Barbara Simmons | Clinch Powell Ret + 10 | elizabeth@clinchpowell.net |
| Tiffany M. Smith | Clinch Powell RC + D | Kelsey@clinchpowell.net |
| Jammy Barber | Central Service | barbsimmons@charter.net |
| | LMU Intern/Clinch Powell RC + D | tiffany.smith@lmu.net.edu |
| | Jefferson Fed. Bank | barbee@jeffersonfederal.com |

A:
Focus
Group:
Sign-
in
Sheet,
notes
and
commen-
tary

Notes & Commentary

Impediments:

1. Online applications (limited access)
2. Comprehension of terms and requirements
3. Harder to get approved for loans
(no credit, bad credit, new Facebook friend problem)
i.e. Several creditors are looking at Facebook friends to see if they pay their bills and have good credit - this will affect their credit).
4. Aged-out foster care kids.
- usually no credit, no experience, little money -
how do we help those in this situation.

Suggestions:

1. Provide definitions list / provide lists of places with available computers & internet access (wif?)
2. "
3. Not sure
4. New programs?

Notes:

Micro Level: Individuals unable to help themselves because of lack of knowledge and guidance.
Mezzo: foster care - shorter waiting list / Family permanency plan only gives six months to complete this (including housing?) Aged out foster care kids
Macro: culture → falls on family & values of community (education, drugs, etc.)

Commentary about Local Impediments from Focus Group:

- ✚ Cost of deposits
- ✚ Administration appeals
- ✚ More public housing
- ✚ Sufficient income
- ✚ Lack of education
- ✚ Shorten wait list for public housing
- ✚ Strict HUD rules
- ✚ Public transportation
- ✚ Work history
- ✚ Transitional housing

B: Survey

Analysis of Impediments to Fair Housing Choice Survey

1. Which ethnic or cultural group do you consider yourself a member of? Please check one:
Anglo/White___ American Indian/Native Other (please specify):___
African American___ American___
Hispanic/Latino___ Asian/Pacific Islander___
Multi-racial___
2. What is your current marital status? Please check one.
Married___ Divorced___
Single head of household___ Widowed___
Domestic partners___
3. Which income category does your total household income fall into? Please check one:
Less than \$20,000___ \$40,001 to \$50,000___ \$70,001 or more___
\$20,001 to \$30,000___ \$50,001 to \$60,000___
\$30,001 to \$40,000___ \$60,001 to \$70,000___
4. Do you rent or own your home or are you homeless? ___ Own ___ Rent ___ Homeless
5. Do you currently live in public housing or receive Section 8 rental assistance? ___ Yes ___ No
6. Which of the following are important considerations to you in choosing a place to live?
(Check all that apply)
Family nearby___ Location close to work___ Price of housing___
Convenient to shopping___ No credit checks___ None of the above___
Childcare opportunities___ No background checks___ Other: _____
Recreation facilities___ Appeal of neighborhood___
7. Please rate what you consider the need for **each** of the following items using the range from 1 to 3, with 1 indicating the highest need and 3 the lowest need.
Affordable rental housing___ Senior services___
Homeownership assistance___ Youth services___
Home repair assistance___ Transportation services___
Low interest business loans___ Parks/recreation facilities___
Job training___ Street/Sidewalk improvements___
Credit counseling___ Services for the homeless___
Health care services___ Services for disabled persons___
Mental health services___ Other: _____
8. Do you know your rights and responsibilities as a renter? ___ Yes ___ No

Analysis of Impediments to Fair Housing Choice

9. How much do you know about Fair Housing Laws, including State of Tennessee Fair Housing Law?
Very Knowledgeable___ Somewhat Knowledgeable___ Not Knowledgeable___
10. Do you, or someone in your household, qualify as a “protected class” according to the Fair Housing Act?
Yes___ No___
If yes, to which protected class do you/your household belong? (Check all that apply)
Race___ Familial Status (family with one or more persons under 18 years of age)___
Color___ Disabled/handicapped___
Religion___ Age___
Sex___
National Origin___
11. Fair Housing is the right of individuals to obtain the housing of their choice, free from discrimination based on race, color, religion, sex, disability, familial status, or national origin. This right is assured by the Federal Fair Housing Act, as amended and other legislation which makes it unlawful to discriminate in the sale, rental, financing, and insuring of housing. Housing discrimination can occur if someone is denied housing or housing financing based on which of the following categories (check all that apply):
Race___ Age___
Color___ Sexual Orientation___
Religion___ Poor English Language Skills___
Sex___ Citizenship Status___
Disability/Handicap___ Level of Income___
Family Status (family with one or more persons under 18 years of age)___ Source of Income (public assistance)
National Origin___ Other (please list)___
12. Do you feel your housing choices are geographically limited to certain areas or neighborhoods in the City of Morristown? Yes___ No___ If yes, on what basis? _____ (please select from lists above #11)
13. Have you ever experienced housing discrimination in the City of Morristown?
Yes ___ No___ Maybe not sure: ___ (if answer is No please skip to question 17)
14. If yes, which of the following best describes the person or organization that discriminated against you or the person you know?
Rental property manager/owner___ Loan officer or mortgage broker___
Seller of a housing unit___ Municipal employee___
Real estate professional___ Other (please list):_____
15. What best describes the location where the discrimination occurred?
Rental apartment complex___ Real estate office___
Individual housing unit for rent___ Lending institution___
Single family housing unit for sale___ Public Housing Authority___
Condominium for sale___ City office___

Analysis of Impediments to Fair Housing Choice

Other (please list): _____

16. What do you believe was the basis for the discrimination you or the person you know experienced?

| | | |
|------------------------|-----------------------|-------------------------|
| Race___ | National Origin___ | Level of Income___ |
| Color___ | Age___ | Source of Income |
| Religion___ | Sexual Orientation___ | (public assistance) ___ |
| Sex___ | Poor English language | Other (please |
| Disability/Handicap___ | skills___ | list): _____ |
| Family Status___ | Citizenship Status___ | |

17. What do you see as current impediments to fair housing choice, if any, within the City of Morristown?

| | | |
|-----------------------|----------------------------|---------------------------------|
| Race___ | Family Status___ | Municipal codes, ordinances, or |
| Color___ | Disability___ | regulations___ |
| Ethnicity___ | Age___ | Credit Checks___ |
| National Origin___ | Insufficient Income___ | Previous Evictions___ |
| Sex___ | Lack of sufficient quality | Other (please list):___ |
| Sexual Orientation___ | Affordable housing___ | |
| Criminal Background | Insufficient public | |
| check___ | transportation___ | |

18. Do you think that affordable housing options are located throughout the City of Morristown, or are they concentrated in certain areas/neighborhoods?

Spread throughout the City of Morristown___
Concentrated in certain areas/neighborhoods___

19. Do you perceive certain geographic areas or neighborhoods within the City of Morristown to be undesirable? Yes ___ No___ If yes, please identify: _____

20. Do you feel that there is an adequate supply of affordable housing that is available to all residents?

Yes___ No___

21. Do you feel that there is an adequate supply of affordable housing that is available to disabled residents?

Yes___ No___

22. Do you feel there is an adequate supply of affordable housing that is available to senior citizen residents?

Yes___ No___

23. Do you feel there is an adequate supply of affordable housing that is available to residents with children?

Yes___ No___

24. Are you familiar with fair housing or social services provided by the City of Morristown?

Yes___ No___

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

Nothing___ I wouldn't know what to do___

Analysis of Impediments to Fair Housing Choice

- Complain to the individual/organization that discriminated against me____
Contact City offices____
Contact my elected municipal representative____
Contact a local fair housing organization____
- Contact HUD____
Contact a private attorney____
Contact the City Attorney____
Contact the State Attorney General____
Other (please identify):_____
26. Have you seen or heard information regarding fair housing programs, laws, or enforcement within the City of Morristown? Yes____ No____(if answered no skip to question 29)
27. If you answered yes to question #26, what information have you seen/heard? (Check all that apply)
- | | |
|---|--|
| Fair housing flyers or pamphlets____ | Fair housing public service announcement on the television____ |
| Fair housing handbook____ | Other (please list):_____ |
| Fair housing public service announcement on the radio____ | |
28. Do you think that adequate fair housing information is available in other language translations?
Yes____ No____
29. In your opinion, how effective are the current fair housing laws, programs, and enforcement mechanisms?
Very Effective____ Somewhat Effective____ Not Effective____
30. What do you feel would be the most effective way to inform the residents of Morristown about their fair housing rights and/or responsibilities? (Check all that apply):
- | | |
|---|--|
| Public meeting(s)____ | Bilingual advertisements/announcements____ |
| Fair housing literature/information in public____ | Information on the City website____ |
| Libraries and City Hall____ | Other (please describe):_____ |
| Television advertisements/announcements____ | |
| Radio advertisements/announcements____ | |
31. Do you have any suggestions for changes to fair housing laws and practices that would increase fair housing choice and/or remove impediments to fair housing choice?
If yes, please list:
32. Please list below what additional actions would you suggest that the City of Morristown could take to address impediments and improve fair housing choice for all residents:

THANK YOU FOR PARTICIPATING IN THE ANALYSIS OF IMPEDIMENTS SURVEY. YOUR RESPONSES WILL INFLUENCE IMPORTANT FAIR HOUSING PLANNING DECISIONS MADE BY THE CITY OF MORRISTOWN

Analysis of Impediments to Fair Housing Choice

C: code book for the SPSS program

Codebook

[DataSet1] C:\Users\sandra\Documents\Impediments Analysis.sav

question1

| | | Value | Count | Percent |
|---------------------|----------------|-----------------------------|---------|---------|
| Standard Attributes | Position | 2 | | |
| | Label | subject race | | |
| | Type | Numeric | | |
| | Format | F1 | | |
| | Measurement | Nominal | | |
| | Role | Input | | |
| | \$ODBC.Name | F2 | | |
| Custom Attributes | \$ODBC.Table | 'Line Item Budget\$' | | |
| | \$ODBC.Size | 255 | | |
| | \$ODBC.Type | 12 | | |
| | 1 | Anglo/White | 65 | 0.0% |
| Valid Values | 2 | African American | 22 | 0.0% |
| | 3 | Hispanic/Latino American | 3 | 0.0% |
| | 4 | Indian/ Native American | 2 | 0.0% |
| | 5 | Asian/Pacific Islander | 2 | 0.0% |
| | 6 | Multi-racial | 1 | 0.0% |
| | 7 | other | 0 | 0.0% |
| | Missing Values | System | 1048378 | 100.0% |

question2

| | | Value | Count | Percent |
|---------------------|-------------|---------------------------|-------|---------|
| Standard Attributes | Position | 3 | | |
| | Label | subject marital status | | |
| | Type | Numeric | | |
| | Format | F7 | | |
| | Measurement | Nominal | | |
| | Role | Input | | |
| | | | | |

Analysis of Impediments to Fair Housing Choice

| | | | | |
|-------------------|--------------|-----------------------------|---------|--------|
| | \$ODBC.Name | F3 | | |
| Custom Attributes | \$ODBC.Table | 'Line Item Budget\$' | | |
| | \$ODBC.Size | 19 | | |
| | \$ODBC.Type | 2 | | |
| | 1 | married | 29 | 0.0% |
| | 2 | single head of household | 33 | 0.0% |
| Valid Values | 3 | domestic partners | 4 | 0.0% |
| | 4 | divorced | 19 | 0.0% |
| | 5 | widowed | 7 | 0.0% |
| | 6 | no answer | 2 | 0.0% |
| Missing Values | System | | 1048379 | 100.0% |

question3

| | | Value | Count | Percent |
|---------------------|--------------|--------------------------|-------|---------|
| | Position | 4 | | |
| Standard Attributes | Label | subject income | | |
| | Type | Numeric | | |
| | Format | F2 | | |
| | Measurement | Ordinal | | |
| | Role | Input | | |
| | \$ODBC.Name | Requested | | |
| Custom Attributes | \$ODBC.Table | 'Line Item Budget\$' | | |
| | \$ODBC.Size | 19 | | |
| | \$ODBC.Type | 2 | | |
| Valid Values | 1 | 1. Less than \$20,000 | 60 | 0.0% |
| | 2 | \$20,001 to \$30,000 | 18 | 0.0% |
| | 3 | \$30,001 to \$40,000 | 6 | 0.0% |
| | 4 | \$40,001 to \$50,000 | 1 | 0.0% |
| | 5 | \$50,001 to \$60,000 | 2 | 0.0% |

Analysis of Impediments to Fair Housing Choice

| | | | | |
|----------------|--------|-------------------------|---------|--------|
| | 6 | \$60,001 to \$70,000 | 2 | 0.0% |
| | 7 | \$70,001 or more | 4 | 0.0% |
| | 8 | no answer | 2 | 0.0% |
| | 225625 | | 1 | 0.0% |
| Missing Values | System | | 1048377 | 100.0% |

question4

| | | Value | Count | Percent |
|---------------------|--------------|-------------------------|---------|---------|
| Standard Attributes | Position | 5 | | |
| | Label | rent or own home | | |
| | Type | Numeric | | |
| | Format | F4 | | |
| | Measurement | Nominal | | |
| | Role | Input | | |
| | \$ODBC.Name | F5 | | |
| Custom Attributes | \$ODBC.Table | 'Line Item Budget\$' | | |
| | \$ODBC.Size | 19 | | |
| | \$ODBC.Type | 2 | | |
| | | | | |
| Valid Values | 1 | own | 27 | 0.0% |
| | 2 | rent | 61 | 0.0% |
| | 3 | homeless | 6 | 0.0% |
| | 4 | no answer | 1 | 0.0% |
| Missing Values | System | | 1048378 | 100.0% |

question5

| | | Value | Count | Percent |
|---------------------|----------|--|-------|---------|
| Standard Attributes | Position | 6 | | |
| | Label | reside in public housing or recieve rental assistance | | |
| | Type | Numeric | | |
| | Format | F4 | | |

Analysis of Impediments to Fair Housing Choice

| | | | | |
|-------------------|--------------|------------|---------|--------|
| | Measurement | Nominal | | |
| | Role | Input | | |
| | \$ODBC.Name | Donated | | |
| | \$ODBC.Table | 'Line Item | | |
| Custom Attributes | \$ODBC.Size | Budget\$' | | |
| | \$ODBC.Type | 19 | | |
| | 1 | yes | 18 | 0.0% |
| Valid Values | 2 | no | 73 | 0.0% |
| | 3 | no answer | 4 | 0.0% |
| Missing Values | System | | 1048378 | 100.0% |

question8

| | | Value | Count | Percent |
|---------------------|-------------|---------------------------|---------|---------|
| | Position | 7 | | |
| | Label | rights & responsibilities | | |
| Standard Attributes | Type | Numeric | | |
| | Format | F8 | | |
| | Measurement | Nominal | | |
| | Role | Input | | |
| | 1 | yes | 71 | 0.0% |
| Valid Values | 2 | no | 15 | 0.0% |
| | 3 | no answer | 9 | 0.0% |
| Missing Values | System | | 1048378 | 100.0% |

question9

| | | Value | Count | Percent |
|---------------------|-------------|--------------------------------|-------|---------|
| | Position | 8 | | |
| | Label | knowledge of fair housing laws | | |
| Standard Attributes | Type | Numeric | | |
| | Format | F8 | | |
| | Measurement | Nominal | | |
| | Role | Input | | |

Analysis of Impediments to Fair Housing Choice

| | | | | |
|----------------|--------|------------------------|---------|--------|
| | 1 | Very Knowledgeable | 8 | 0.0% |
| Valid Values | 2 | Somewhat Knowledgeable | 38 | 0.0% |
| | 3 | Not Knowledgeable | 46 | 0.0% |
| | 4 | no answer | 3 | 0.0% |
| Missing Values | System | | 1048378 | 100.0% |

question10

| | | Value | Count | Percent |
|---------------------|-------------|------------------------------|---------|---------|
| | Position | 9 | | |
| | Label | qualify as a protected class | | |
| Standard Attributes | Type | Numeric | | |
| | Format | F8 | | |
| | Measurement | Nominal | | |
| | Role | Input | | |
| Valid Values | 1 | yes | 23 | 0.0% |
| | 2 | no | 54 | 0.0% |
| | 3 | no answer | 18 | 0.0% |
| Missing Values | System | | 1048378 | 100.0% |

question10a

| | | Value | Count | Percent |
|---------------------|-------------|-----------------------|-------|---------|
| | Position | 10 | | |
| | Label | which protected class | | |
| Standard Attributes | Type | Numeric | | |
| | Format | F8 | | |
| | Measurement | Nominal | | |
| | Role | Input | | |
| Valid Values | 1 | race | 3 | 0.0% |
| | 2 | color | 0 | 0.0% |
| | 3 | religion | 0 | 0.0% |
| | 4 | sex | 0 | 0.0% |
| | 5 | national orgin | 1 | 0.0% |

Analysis of Impediments to Fair Housing Choice

| | | | | |
|----------------|--------|----------------------|---------|--------|
| | 6 | familial status | 5 | 0.0% |
| | 7 | disabled/handicapped | 7 | 0.0% |
| | 8 | age | 3 | 0.0% |
| | 9 | more than one answer | 3 | 0.0% |
| | 10 | no answer | 73 | 0.0% |
| Missing Values | System | | 1048378 | 100.0% |

question12

| | | Value | Count | Percent |
|---------------------|-------------|---------------------------------------|---------|---------|
| | Position | 11 | | |
| | Label | housing choice geographically limited | | |
| Standard Attributes | Type | Numeric | | |
| | Format | F8 | | |
| | Measurement | Nominal | | |
| | Role | Input | | |
| Valid Values | 1 | yes | 35 | 0.0% |
| | 2 | no | 43 | 0.0% |
| | 3 | no answer | 16 | 0.0% |
| | 4 | | 1 | 0.0% |
| Missing Values | System | | 1048378 | 100.0% |

question13

| | | Value | Count | Percent |
|---------------------|-------------|------------------------------------|-------|---------|
| | Position | 12 | | |
| | Label | experienced housing discrimination | | |
| Standard Attributes | Type | Numeric | | |
| | Format | F8 | | |
| | Measurement | Nominal | | |
| | Role | Input | | |
| Valid Values | 1 | yes | 13 | 0.0% |
| | 2 | no | 66 | 0.0% |

Analysis of Impediments to Fair Housing Choice

| | | | | |
|----------------|--------|----------------|---------|--------|
| | 3 | maybe not sure | 5 | 0.0% |
| | 4 | no answer | 11 | 0.0% |
| Missing Values | System | | 1048378 | 100.0% |

question14

| | | Value | Count | Percent |
|---------------------|-------------|----------------------------------|---------|---------|
| | Position | 13 | | |
| | Label | who decriminated | | |
| Standard Attributes | Type | Numeric | | |
| | Format | F8 | | |
| | Measurement | Ordinal | | |
| | Role | Input | | |
| | 1 | rental property manager/owner | 7 | 0.0% |
| | 2 | seller of housing unit | 1 | 0.0% |
| | 3 | real estate professional | 2 | 0.0% |
| Valid Values | 4 | loan officer | 0 | 0.0% |
| | 5 | municipal employee | 0 | 0.0% |
| | 6 | other | 5 | 0.0% |
| | 7 | more than one answer | 4 | 0.0% |
| | 8 | no answer | 76 | 0.0% |
| Missing Values | System | | 1048378 | 100.0% |

question15

| | | Value | Count | Percent |
|---------------------|-------------|-------------------------------|-------|---------|
| | Position | 14 | | |
| | Label | location of discrimination | | |
| Standard Attributes | Type | Numeric | | |
| | Format | F8 | | |
| | Measurement | Ordinal | | |
| | Role | Input | | |

Analysis of Impediments to Fair Housing Choice

| | | | | |
|----------------|--------|-------------------------------------|---------|--------|
| Valid Values | 1 | rental apartment complex individual | 6 | 0.0% |
| | 2 | housing unit for rent single family | 3 | 0.0% |
| | 3 | housing unit for sale condominium | 1 | 0.0% |
| | 4 | for sale real estate office | 0 | 0.0% |
| | 5 | lending institution | 0 | 0.0% |
| | 6 | public housing authority | 3 | 0.0% |
| | 7 | city office | 0 | 0.0% |
| | 8 | other | 5 | 0.0% |
| | 9 | no answer | 70 | 0.0% |
| | 10 | more than one answer | 7 | 0.0% |
| | 11 | | | |
| Missing Values | System | | 1048378 | 100.0% |

question16

| | | Value | Count | Percent |
|---------------------|-------------|--------------------------|-------|---------|
| | Position | 15 | | |
| Standard Attributes | Label | basis for discrimination | | |
| | Type | Numeric | | |
| | Format | F8 | | |
| | Measurement | Ordinal | | |
| | Role | Input | | |
| Valid Values | 1 | race | 3 | 0.0% |
| | 2 | color | 0 | 0.0% |
| | 3 | religion | 0 | 0.0% |
| | 4 | sex | 0 | 0.0% |
| | 5 | disability | 1 | 0.0% |
| | 6 | Family status | 2 | 0.0% |

Analysis of Impediments to Fair Housing Choice

| | | | |
|----------------|------------------------------|---------|--------|
| 7 | national origin | 0 | 0.0% |
| 8 | age | 0 | 0.0% |
| 9 | sexual orientation | 0 | 0.0% |
| 10 | poor english language skills | 0 | 0.0% |
| 11 | citizenship status | 0 | 0.0% |
| 12 | level of income | 2 | 0.0% |
| 13 | source of income | 0 | 0.0% |
| 14 | other | 4 | 0.0% |
| 15 | more than one answer | 14 | 0.0% |
| 16 | no answer | 69 | 0.0% |
| Missing Values | System | 1048378 | 100.0% |

question18

| | | Value | Count | Percent |
|---------------------|-------------|-----------------------------------|---------|---------|
| Standard Attributes | Position | 16 | | |
| | Label | location of affordable housing | | |
| | Type | Numeric | | |
| | Format | F8 | | |
| | Measurement | Nominal | | |
| | Role | Input spread | | |
| | | throughout the city of morristown | | |
| Valid Values | 1 | concentrated in certain areas | 33 | 0.0% |
| | 2 | no answer | 37 | 0.0% |
| | 3 | | 25 | 0.0% |
| Missing Values | System | | 1048378 | 100.0% |

question19

| | Value | Count | Percent |
|--|-------|-------|---------|
|--|-------|-------|---------|

Analysis of Impediments to Fair Housing Choice

| | | | | |
|---------------------|-------------|------------------------|---------|--------|
| | Position | 17 | | |
| | | undesirable | | |
| | Label | geographic locations | | |
| Standard Attributes | Type | Numeric | | |
| | Format | F8 | | |
| | Measurement | Nominal | | |
| | Role | Input | | |
| | 1 | yes | 45 | 0.0% |
| | 2 | no | 28 | 0.0% |
| Valid Values | 3 | if yes please identify | 1 | 0.0% |
| | 4 | no answer | 21 | 0.0% |
| Missing Values | System | | 1048378 | 100.0% |

question20

| | | Value | Count | Percent |
|---------------------|-------------|---------------|---------|---------|
| | Position | 18 | | |
| | Label | all residents | | |
| Standard Attributes | Type | Numeric | | |
| | Format | F8 | | |
| | Measurement | Nominal | | |
| | Role | Input | | |
| | 1 | yes | 24 | 0.0% |
| Valid Values | 2 | no | 55 | 0.0% |
| | 3 | no answer | 16 | 0.0% |
| Missing Values | System | | 1048378 | 100.0% |

question21

| | | Value | Count | Percent |
|---------------------|-------------|--------------------|-------|---------|
| Standard Attributes | Position | 19 | | |
| | Label | disabled residents | | |
| | Type | Numeric | | |
| | Format | F8 | | |
| | Measurement | Nominal | | |

Analysis of Impediments to Fair Housing Choice

| | Role | Input | | |
|----------------|--------|-----------|---------|--------|
| Valid Values | 1 | yes | 33 | 0.0% |
| | 2 | no | 48 | 0.0% |
| | 3 | no answer | 14 | 0.0% |
| Missing Values | System | | 1048378 | 100.0% |

question22

| | | Value | Count | Percent |
|---------------------|--------------|-----------------|---------|---------|
| Standard Attributes | Position | 20 | | |
| | Label | senior citizens | | |
| | Type | Numeric | | |
| | Format | F8 | | |
| | Measurement | Nominal | | |
| | Role | Input | | |
| | Valid Values | 1 | yes | 41 |
| 2 | | no | 41 | 0.0% |
| 3 | | no answer | 13 | 0.0% |
| Missing Values | System | | 1048378 | 100.0% |

question23

| | | Value | Count | Percent |
|---------------------|--------------|-------------------------|---------|---------|
| Standard Attributes | Position | 21 | | |
| | Label | residents with children | | |
| | Type | Numeric | | |
| | Format | F8 | | |
| | Measurement | Nominal | | |
| | Role | Input | | |
| | Valid Values | 1 | yes | 45 |
| 2 | | no | 37 | 0.0% |
| 3 | | no answer | 13 | 0.0% |
| Missing Values | System | | 1048378 | 100.0% |

question24

| | Value | Count | Percent |
|--|-------|-------|---------|
|--|-------|-------|---------|

Analysis of Impediments to Fair Housing Choice

| | | | | |
|---------------------|-------------|------------------------------|---------|--------|
| | Position | 22 | | |
| | Label | familiarity of social servic | | |
| Standard Attributes | Type | Numeric | | |
| | Format | F8 | | |
| | Measurement | Nominal | | |
| | Role | Input | | |
| Valid Values | 1 | yes | 40 | 0.0% |
| | 2 | no | 43 | 0.0% |
| | 3 | no answer | 12 | 0.0% |
| Missing Values | System | | 1048378 | 100.0% |

question25

| | | Value | Count | Percent |
|---------------------|-------------|---|-------|---------|
| | Position | 23 | | |
| | Label | what would subject do if discriminated against | | |
| Standard Attributes | Type | Numeric | | |
| | Format | F8 | | |
| | Measurement | Ordinal | | |
| | Role | Input | | |
| Valid Values | 1 | nothing | 7 | 0.0% |
| | 2 | i wouldn't know what to do | 23 | 0.0% |
| | 3 | Complain to the individual/organization that discriminated against me | 3 | 0.0% |
| | 4 | contact city offices | 2 | 0.0% |
| | 5 | Contact my elected municipal representative | 1 | 0.0% |

Analysis of Impediments to Fair Housing Choice

| | | | | |
|----------------|--------|---|---------|--------|
| | 6 | Contact a local fair housing organization | 5 | 0.0% |
| | 7 | contact HUD | 3 | 0.0% |
| | 8 | contact a private attorney | 1 | 0.0% |
| | 9 | contact the city attorney | 0 | 0.0% |
| | 10 | contact the state attorney general | 0 | 0.0% |
| | 11 | other | 0 | 0.0% |
| | 12 | more than one answer | 33 | 0.0% |
| | 13 | no answer | 17 | 0.0% |
| Missing Values | System | | 1048378 | 100.0% |

question26

| | | Value | Count | Percent |
|----------------|-------------|---|---------|---------|
| | Position | 24 | | |
| | Label | information regarding fair housing programs | | |
| | Type | Numeric | | |
| | Format | F8 | | |
| | Measurement | Nominal | | |
| | Role | Input | | |
| | 1 | yes | 17 | 0.0% |
| | 2 | no | 61 | 0.0% |
| | 3 | no answer | 16 | 0.0% |
| | 12 | | 1 | 0.0% |
| Missing Values | System | | 1048378 | 100.0% |

question27

| | | Value | Count | Percent |
|---------------------|----------|-------|-------|---------|
| Standard Attributes | Position | 25 | | |

Analysis of Impediments to Fair Housing Choice

| | | | | |
|----------------|-------------|--|---------|--------|
| | Label | what info. have you seen | | |
| | Type | Numeric | | |
| | Format | F8 | | |
| | Measurement | Nominal | | |
| | Role | Input | | |
| Valid Values | 1 | Fair housing flyers or pamphlets | 8 | 0.0% |
| | 2 | Fair housing handbook | 5 | 0.0% |
| | 3 | Fair housing public service announcement on the radio | 1 | 0.0% |
| | 4 | Fair housing public service announcement on the television | 1 | 0.0% |
| | 5 | other | 3 | 0.0% |
| | 6 | more than one answer | 1 | 0.0% |
| | 7 | no answer | 75 | 0.0% |
| | 11 | | 1 | 0.0% |
| Missing Values | System | | 1048378 | 100.0% |

question28

| | | Value | Count | Percent |
|---------------------|-------------|-----------------------------------|-------|---------|
| | Position | | 26 | |
| Standard Attributes | Label | adequate info. in diff. languages | | |
| | Type | Numeric | | |
| | Format | F8 | | |
| | Measurement | Nominal | | |
| | Role | Input | | |
| Valid Values | 1 | yes | 32 | 0.0% |
| | 2 | no | 19 | 0.0% |

Analysis of Impediments to Fair Housing Choice

| | | | | |
|----------------|--------|-----------|---------|--------|
| | 3 | no answer | 44 | 0.0% |
| Missing Values | System | | 1048378 | 100.0% |

question29

| | | Value | Count | Percent |
|---------------------|--------------|--|----------------|---------|
| Standard Attributes | Position | 27 | | |
| | Label | are current fair housing lawseffective | | |
| | | Type | Numeric | |
| | Format | F8 | | |
| | Measurement | Nominal | | |
| | Role | Input | | |
| | Valid Values | 1 | very effective | 12 |
| 2 | | somewhat effective | 41 | 0.0% |
| 3 | | not effective | 21 | 0.0% |
| 4 | | no answer | 21 | 0.0% |
| Missing Values | System | | 1048378 | 100.0% |

Analysis of Impediments to Fair Housing Choice

D: results for the Survey

Survey Results from SPSS Program

subject race

| | Frequency | Percent | Valid Percent | Cumulative Percent |
|----------------------------------|-----------|---------|---------------|--------------------|
| Valid | | | | |
| Anglo/White | 65 | .0 | 68.4 | 68.4 |
| African American | 22 | .0 | 23.2 | 91.6 |
| Hispanic/Latino | 3 | .0 | 3.2 | 94.7 |
| American Indian/ Native American | 2 | .0 | 2.1 | 96.8 |
| Asian/Pacific Islander | 2 | .0 | 2.1 | 98.9 |
| Multi-racial | 1 | .0 | 1.1 | 100.0 |
| Total | 95 | .0 | 100.0 | |
| Missing | | | | |
| System | 1048378 | 100.0 | | |
| Total | 1048473 | 100.0 | | |

subject marital status

| | Frequency | Percent | Valid Percent | Cumulative Percent |
|--------------------------|-----------|---------|---------------|--------------------|
| Valid | | | | |
| married | 29 | .0 | 30.9 | 30.9 |
| single head of household | 33 | .0 | 35.1 | 66.0 |
| domestic partners | 4 | .0 | 4.3 | 70.2 |
| divorced | 19 | .0 | 20.2 | 90.4 |
| widowed | 7 | .0 | 7.4 | 97.9 |
| no answer | 2 | .0 | 2.1 | 100.0 |
| Total | 94 | .0 | 100.0 | |
| Missing | | | | |
| System | 1048379 | 100.0 | | |
| Total | 1048473 | 100.0 | | |

subject income

| | Frequency | Percent | Valid Percent | Cumulative Percent |
|-----------------------|-----------|---------|---------------|--------------------|
| Valid | | | | |
| 1. Less than \$20,000 | 60 | .0 | 62.5 | 62.5 |
| \$20,001 to \$30,000 | 18 | .0 | 18.8 | 81.3 |
| \$30,001 to \$40,000 | 6 | .0 | 6.3 | 87.5 |
| \$40,001 to \$50,000 | 1 | .0 | 1.0 | 88.5 |
| \$50,001 to \$60,000 | 2 | .0 | 2.1 | 90.6 |
| \$60,001 to \$70,000 | 2 | .0 | 2.1 | 92.7 |
| \$70,001 or more | 4 | .0 | 4.2 | 96.9 |
| no answer | 2 | .0 | 2.1 | 99.0 |
| 225625 | 1 | .0 | 1.0 | 100.0 |
| Total | 96 | .0 | 100.0 | |
| Missing | | | | |
| System | 1048377 | 100.0 | | |
| Total | 1048473 | 100.0 | | |

Analysis of Impediments to Fair Housing Choice

rent or own home

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---------|-----------|-----------|---------|---------------|--------------------|
| Valid | own | 27 | .0 | 28.4 | 28.4 |
| | rent | 61 | .0 | 64.2 | 92.6 |
| | homeless | 6 | .0 | 6.3 | 98.9 |
| | no answer | 1 | .0 | 1.1 | 100.0 |
| | Total | 95 | .0 | 100.0 | |
| Missing | System | 1048378 | 100.0 | | |
| | Total | 1048473 | 100.0 | | |

reside in public housing or receive rental assistance

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---------|-----------|-----------|---------|---------------|--------------------|
| Valid | yes | 18 | .0 | 18.9 | 18.9 |
| | no | 73 | .0 | 76.8 | 95.8 |
| | no answer | 4 | .0 | 4.2 | 100.0 |
| | Total | 95 | .0 | 100.0 | |
| Missing | System | 1048378 | 100.0 | | |
| | Total | 1048473 | 100.0 | | |

rights & responsibilities

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---------|-----------|-----------|---------|---------------|--------------------|
| Valid | yes | 71 | .0 | 74.7 | 74.7 |
| | no | 15 | .0 | 15.8 | 90.5 |
| | no answer | 9 | .0 | 9.5 | 100.0 |
| | Total | 95 | .0 | 100.0 | |
| Missing | System | 1048378 | 100.0 | | |
| | Total | 1048473 | 100.0 | | |

knowledge of fair housing laws

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---------|------------------------|-----------|---------|---------------|--------------------|
| Valid | Very Knowledgeable | 8 | .0 | 8.4 | 8.4 |
| | Somewhat Knowledgeable | 38 | .0 | 40.0 | 48.4 |
| | Not Knowledgeable | 46 | .0 | 48.4 | 96.8 |
| | no answer | 3 | .0 | 3.2 | 100.0 |
| | Total | 95 | .0 | 100.0 | |
| Missing | System | 1048378 | 100.0 | | |
| | Total | 1048473 | 100.0 | | |

Analysis of Impediments to Fair Housing Choice

qualify as a protected class

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---------|-----------|-----------|---------|---------------|--------------------|
| Valid | yes | 23 | .0 | 24.2 | 24.2 |
| | no | 54 | .0 | 56.8 | 81.1 |
| | no answer | 18 | .0 | 18.9 | 100.0 |
| | Total | 95 | .0 | 100.0 | |
| Missing | System | 1048378 | 100.0 | | |
| Total | | 1048473 | 100.0 | | |

which protected class

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---------|----------------------|-----------|---------|---------------|--------------------|
| Valid | race | 3 | .0 | 3.2 | 3.2 |
| | national origin | 1 | .0 | 1.1 | 4.2 |
| | familial status | 5 | .0 | 5.3 | 9.5 |
| | disabled/handicapped | 7 | .0 | 7.4 | 16.8 |
| | age | 3 | .0 | 3.2 | 20.0 |
| | more than one answer | 3 | .0 | 3.2 | 23.2 |
| | no answer | 73 | .0 | 76.8 | 100.0 |
| Missing | Total | 95 | .0 | 100.0 | |
| System | | 1048378 | 100.0 | | |
| Total | | 1048473 | 100.0 | | |

housing choice geographically limited

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---------|-----------|-----------|---------|---------------|--------------------|
| Valid | yes | 35 | .0 | 36.8 | 36.8 |
| | no | 43 | .0 | 45.3 | 82.1 |
| | no answer | 16 | .0 | 16.8 | 98.9 |
| | 4 | 1 | .0 | 1.1 | 100.0 |
| Missing | Total | 95 | .0 | 100.0 | |
| System | | 1048378 | 100.0 | | |
| Total | | 1048473 | 100.0 | | |

experienced housing discrimination

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---------|----------------|-----------|---------|---------------|--------------------|
| Valid | yes | 13 | .0 | 13.7 | 13.7 |
| | no | 66 | .0 | 69.5 | 83.2 |
| | maybe not sure | 5 | .0 | 5.3 | 88.4 |
| | no answer | 11 | .0 | 11.6 | 100.0 |
| Missing | Total | 95 | .0 | 100.0 | |
| System | | 1048378 | 100.0 | | |
| Total | | 1048473 | 100.0 | | |

Analysis of Impediments to Fair Housing Choice

who discriminated

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---------|-------------------------------|-----------|---------|---------------|--------------------|
| | rental property manager/owner | 7 | .0 | 7.4 | 7.4 |
| Valid | seller of housing unit | 1 | .0 | 1.1 | 8.4 |
| | real estate professional | 2 | .0 | 2.1 | 10.5 |
| | other | 5 | .0 | 5.3 | 15.8 |
| | more than one answer | 4 | .0 | 4.2 | 20.0 |
| | no answer | 76 | .0 | 80.0 | 100.0 |
| | Total | 95 | .0 | 100.0 | |
| Missing | System | 1048378 | 100.0 | | |
| | Total | 1048473 | 100.0 | | |

location of discrimination

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---------|-------------------------------------|-----------|---------|---------------|--------------------|
| | rental apartment complex | 6 | .0 | 6.3 | 6.3 |
| Valid | individual housing unit for rent | 3 | .0 | 3.2 | 9.5 |
| | single family housing unit for sale | 1 | .0 | 1.1 | 10.5 |
| | public housing authority | 3 | .0 | 3.2 | 13.7 |
| | other | 5 | .0 | 5.3 | 18.9 |
| | no answer | 70 | .0 | 73.7 | 92.6 |
| | more than one answer | 7 | .0 | 7.4 | 100.0 |
| | Total | 95 | .0 | 100.0 | |
| Missing | System | 1048378 | 100.0 | | |
| | Total | 1048473 | 100.0 | | |

basis for discrimination

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---------|----------------------|-----------|---------|---------------|--------------------|
| | race | 3 | .0 | 3.2 | 3.2 |
| Valid | disability | 1 | .0 | 1.1 | 4.2 |
| | Family status | 2 | .0 | 2.1 | 6.3 |
| | level of income | 2 | .0 | 2.1 | 8.4 |
| | other | 4 | .0 | 4.2 | 12.6 |
| | more than one answer | 14 | .0 | 14.7 | 27.4 |
| | no answer | 69 | .0 | 72.6 | 100.0 |
| | Total | 95 | .0 | 100.0 | |
| Missing | System | 1048378 | 100.0 | | |
| | Total | 1048473 | 100.0 | | |

location of affordable housing

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|--|-----------|---------|---------------|--------------------|
| Valid | spread throughout the city of Morristown | 33 | .0 | 34.7 | 34.7 |

Analysis of Impediments to Fair Housing Choice

| | | | | | |
|---------|-------------------------------|---------|-------|-------|-------|
| | concentrated in certain areas | 37 | .0 | 38.9 | 73.7 |
| | no answer | 25 | .0 | 26.3 | 100.0 |
| Missing | Total | 95 | .0 | 100.0 | |
| | System | 1048378 | 100.0 | | |
| | Total | 1048473 | 100.0 | | |

undesirable geographic locations

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---------|------------------------|-----------|---------|---------------|--------------------|
| | yes | 45 | .0 | 47.4 | 47.4 |
| | no | 28 | .0 | 29.5 | 76.8 |
| Valid | if yes please identify | 1 | .0 | 1.1 | 77.9 |
| | no answer | 21 | .0 | 22.1 | 100.0 |
| Missing | Total | 95 | .0 | 100.0 | |
| | System | 1048378 | 100.0 | | |
| | Total | 1048473 | 100.0 | | |

all residents

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---------|-----------|-----------|---------|---------------|--------------------|
| | yes | 24 | .0 | 25.3 | 25.3 |
| Valid | no | 55 | .0 | 57.9 | 83.2 |
| | no answer | 16 | .0 | 16.8 | 100.0 |
| Missing | Total | 95 | .0 | 100.0 | |
| | System | 1048378 | 100.0 | | |
| | Total | 1048473 | 100.0 | | |

Disabled residents

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---------|-----------|-----------|---------|---------------|--------------------|
| | yes | 33 | .0 | 34.7 | 34.7 |
| Valid | no | 48 | .0 | 50.5 | 85.3 |
| | no answer | 14 | .0 | 14.7 | 100.0 |
| Missing | Total | 95 | .0 | 100.0 | |
| | System | 1048378 | 100.0 | | |
| | Total | 1048473 | 100.0 | | |

senior citizens

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|-----------|-----------|---------|---------------|--------------------|
| | yes | 41 | .0 | 43.2 | 43.2 |
| Valid | no | 41 | .0 | 43.2 | 86.3 |
| | no answer | 13 | .0 | 13.7 | 100.0 |
| | Total | 95 | .0 | 100.0 | |

Analysis of Impediments to Fair Housing Choice

| | | | | | |
|---------|--------|---------|-------|--|--|
| Missing | System | 1048378 | 100.0 | | |
| | Total | 1048473 | 100.0 | | |

residents with children

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---------|-----------|-----------|---------|---------------|--------------------|
| Valid | yes | 45 | .0 | 47.4 | 47.4 |
| | no | 37 | .0 | 38.9 | 86.3 |
| | no answer | 13 | .0 | 13.7 | 100.0 |
| | Total | 95 | .0 | 100.0 | |
| Missing | System | 1048378 | 100.0 | | |
| | Total | 1048473 | 100.0 | | |

familiarity of social services

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---------|-----------|-----------|---------|---------------|--------------------|
| Valid | yes | 40 | .0 | 42.1 | 42.1 |
| | no | 43 | .0 | 45.3 | 87.4 |
| | no answer | 12 | .0 | 12.6 | 100.0 |
| | Total | 95 | .0 | 100.0 | |
| Missing | System | 1048378 | 100.0 | | |
| | Total | 1048473 | 100.0 | | |

what would subject do if discriminated against

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---------|---|-----------|---------|---------------|--------------------|
| Valid | nothing | 7 | .0 | 7.4 | 7.4 |
| | I wouldn't know what to do | 23 | .0 | 24.2 | 31.6 |
| | Complain to the individual/organization that discriminated against me | 3 | .0 | 3.2 | 34.7 |
| | contact city offices | 2 | .0 | 2.1 | 36.8 |
| | Contact my elected municipal representative | 1 | .0 | 1.1 | 37.9 |
| | Contact a local fair housing organization | 5 | .0 | 5.3 | 43.2 |
| | contact HUD | 3 | .0 | 3.2 | 46.3 |
| | contact a private attorney | 1 | .0 | 1.1 | 47.4 |
| | more than one answer | 33 | .0 | 34.7 | 82.1 |
| | no answer | 17 | .0 | 17.9 | 100.0 |
| | Total | 95 | .0 | 100.0 | |
| Missing | System | 1048378 | 100.0 | | |
| | Total | 1048473 | 100.0 | | |

information regarding fair housing programs

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|--|--|-----------|---------|---------------|--------------------|
| | | | | | |

Analysis of Impediments to Fair Housing Choice

| | | | | | |
|---------|-----------|---------|-------|-------|-------|
| | yes | 17 | .0 | 17.9 | 17.9 |
| Valid | no | 61 | .0 | 64.2 | 82.1 |
| | no answer | 16 | .0 | 16.8 | 98.9 |
| | 12 | 1 | .0 | 1.1 | 100.0 |
| Missing | Total | 95 | .0 | 100.0 | |
| | System | 1048378 | 100.0 | | |
| | Total | 1048473 | 100.0 | | |

What info. have you seen

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---------|--|-----------|---------|---------------|--------------------|
| Valid | Fair housing flyers or pamphlets | 8 | .0 | 8.4 | 8.4 |
| | Fair housing handbook | 5 | .0 | 5.3 | 13.7 |
| | Fair housing public service announcement on the radio | 1 | .0 | 1.1 | 14.7 |
| | Fair housing public service announcement on the television | 1 | .0 | 1.1 | 15.8 |
| | other | 3 | .0 | 3.2 | 18.9 |
| | more than one answer | 1 | .0 | 1.1 | 20.0 |
| | no answer | 75 | .0 | 78.9 | 98.9 |
| Missing | 11 | 1 | .0 | 1.1 | 100.0 |
| | Total | 95 | .0 | 100.0 | |
| | System | 1048378 | 100.0 | | |
| Total | | 1048473 | 100.0 | | |

Adequate info. in diff. languages

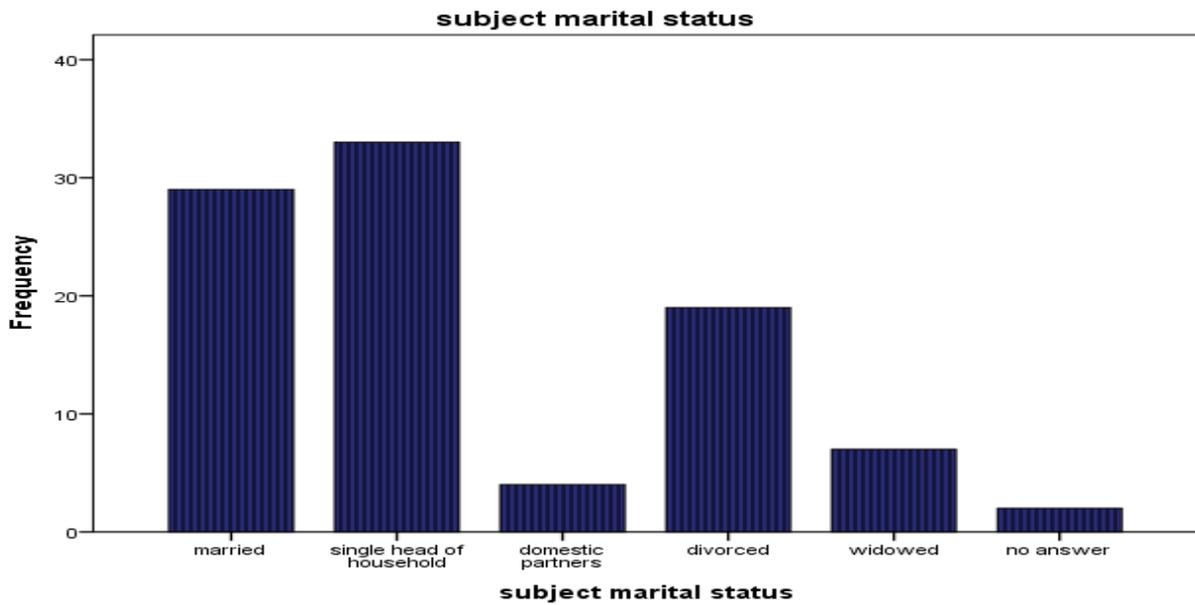
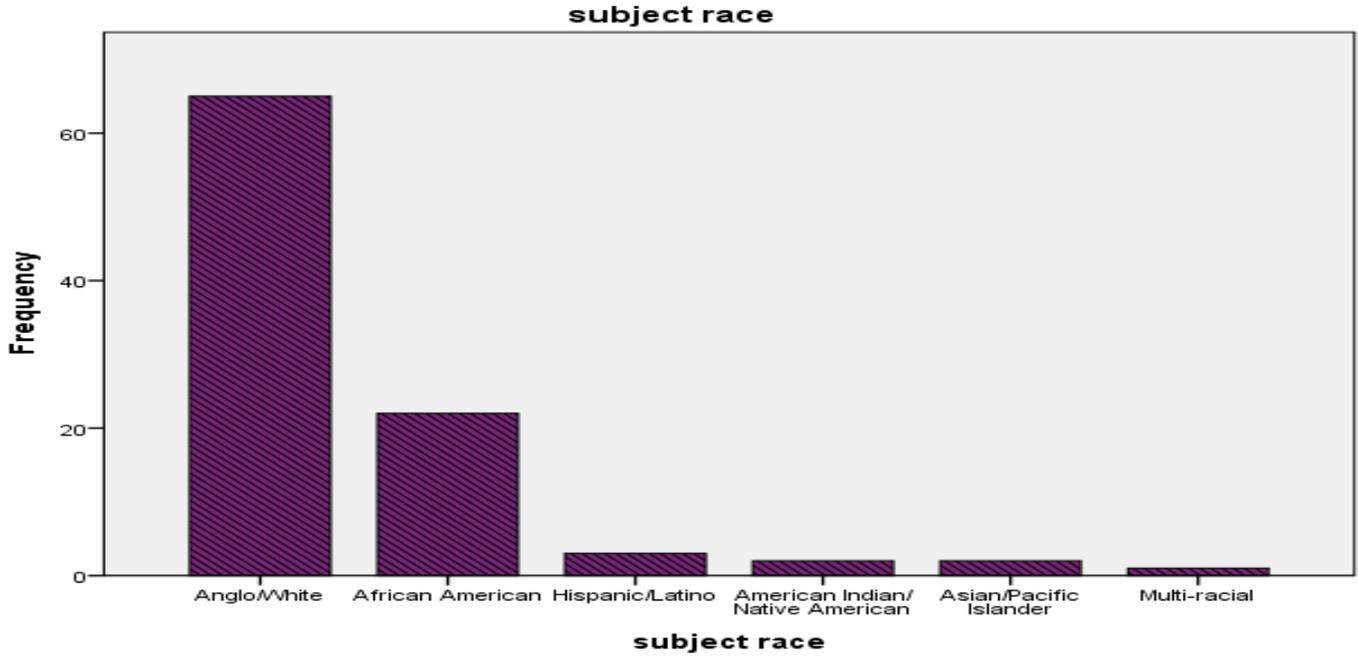
| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---------|-----------|-----------|---------|---------------|--------------------|
| Valid | yes | 32 | .0 | 33.7 | 33.7 |
| | no | 19 | .0 | 20.0 | 53.7 |
| | no answer | 44 | .0 | 46.3 | 100.0 |
| Missing | Total | 95 | .0 | 100.0 | |
| | System | 1048378 | 100.0 | | |
| | Total | 1048473 | 100.0 | | |

are current fair housing laws effective

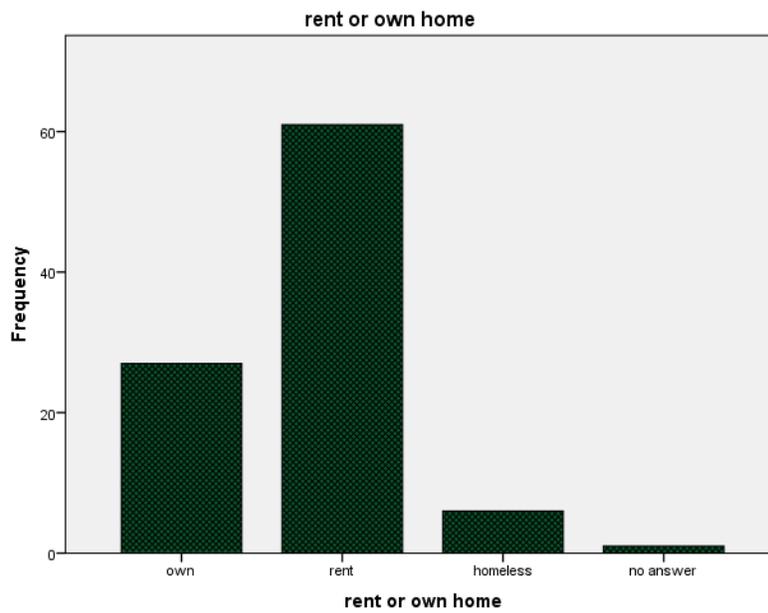
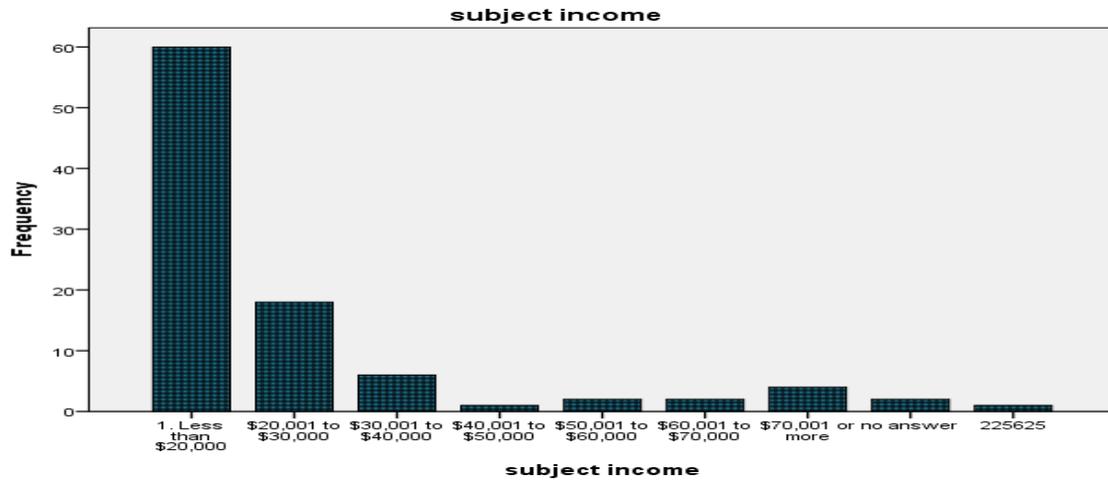
| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|--------------------|-----------|---------|---------------|--------------------|
| Valid | very effective | 12 | .0 | 12.6 | 12.6 |
| | somewhat effective | 41 | .0 | 43.2 | 55.8 |
| | not effective | 21 | .0 | 22.1 | 77.9 |
| | no answer | 21 | .0 | 22.1 | 100.0 |

Analysis of Impediments to Fair Housing Choice

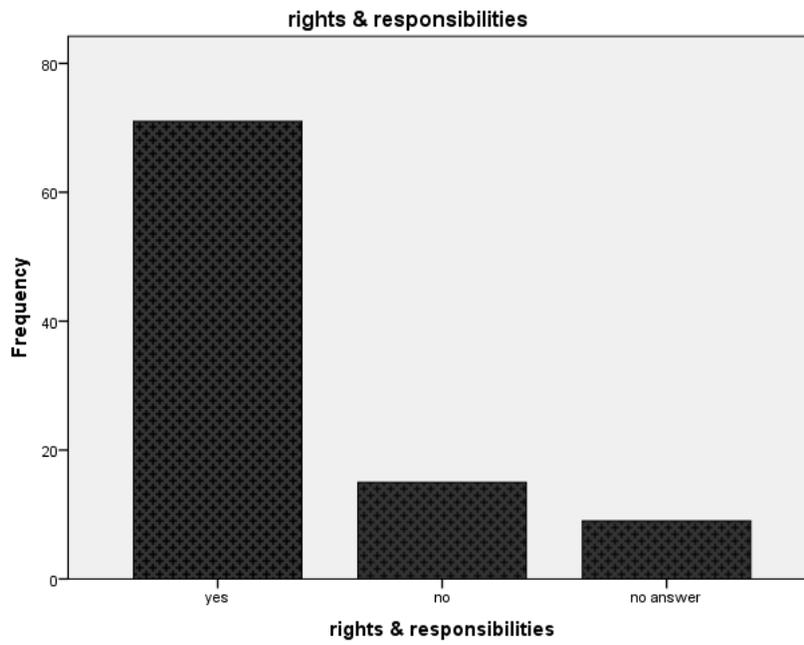
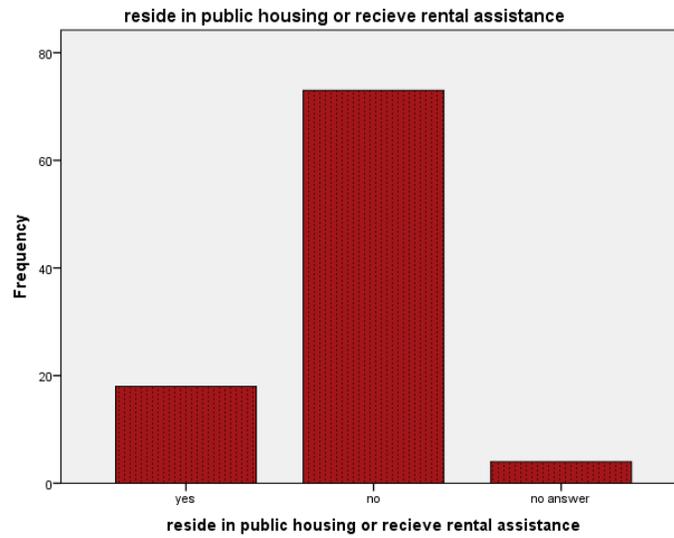
| | | | | |
|---------|--------------|---------|-------|-------|
| Missing | Total System | 95 | .0 | 100.0 |
| | Total | 1048378 | 100.0 | |
| | | 1048473 | 100.0 | |



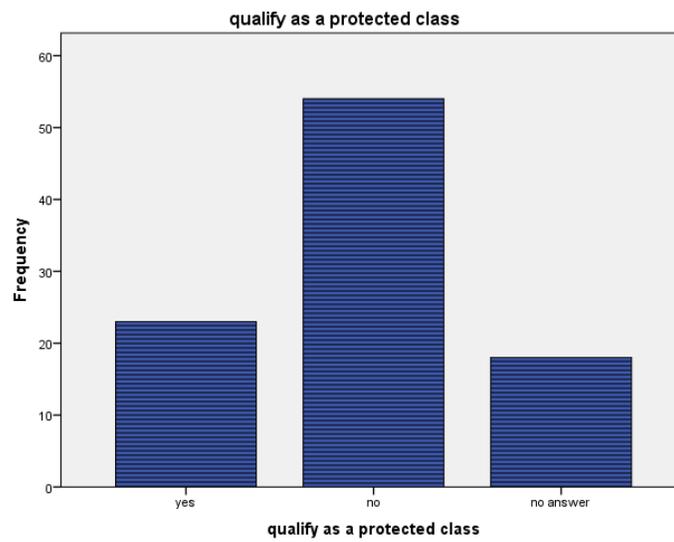
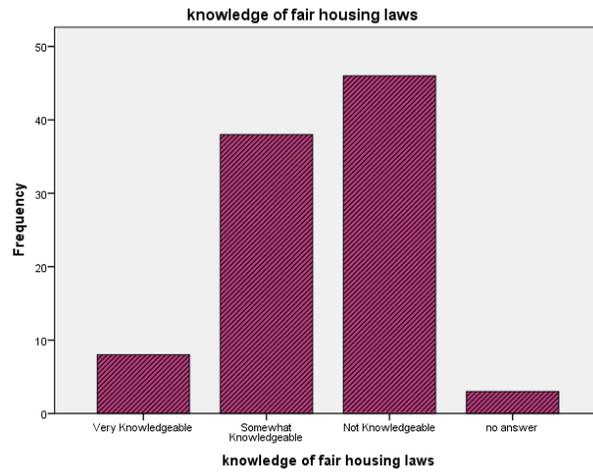
Analysis of Impediments to Fair Housing Choice



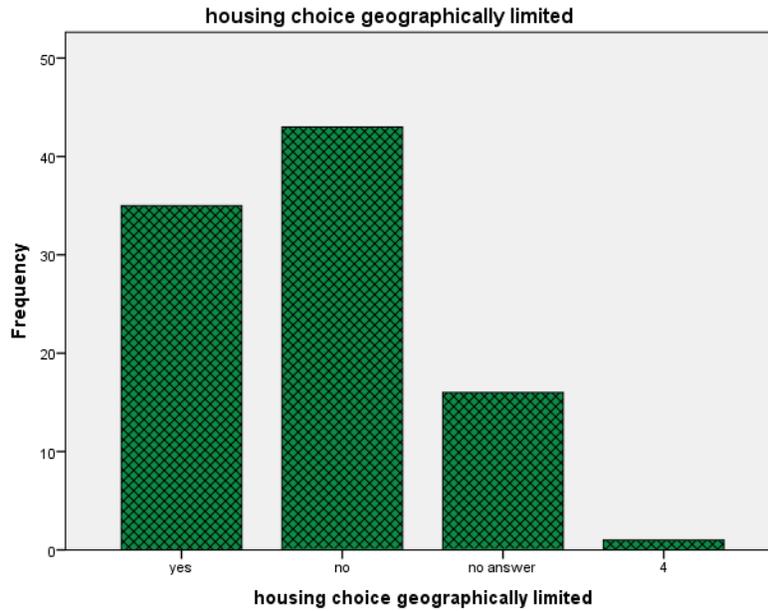
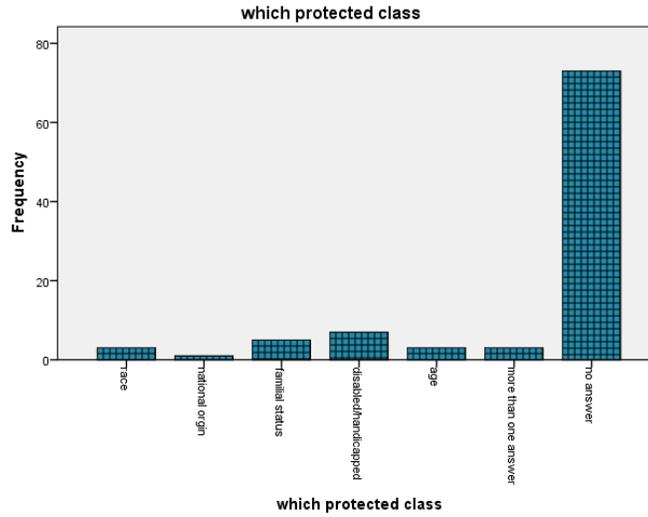
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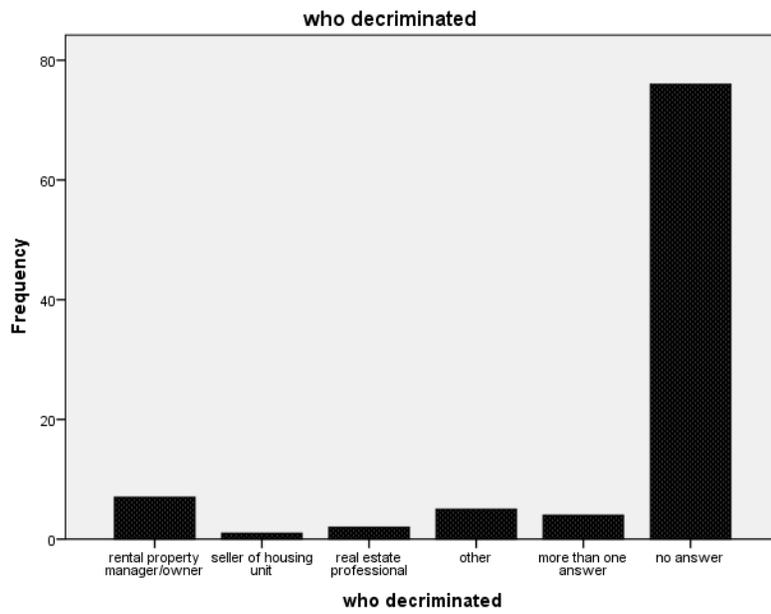
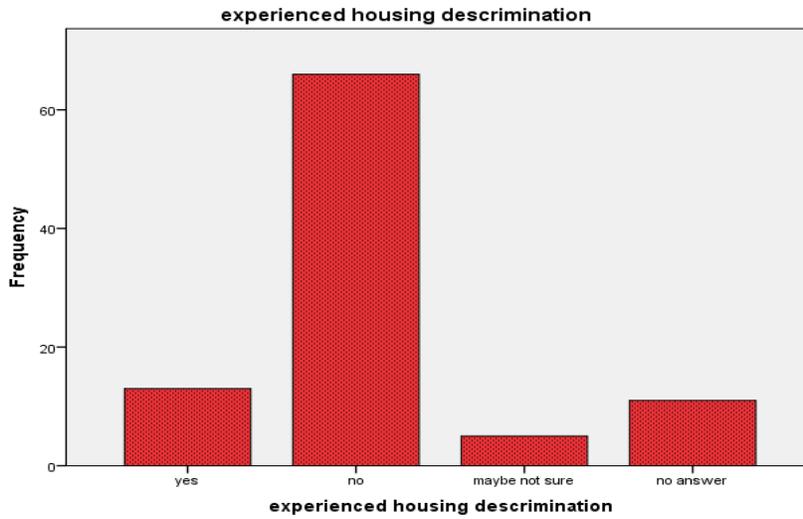
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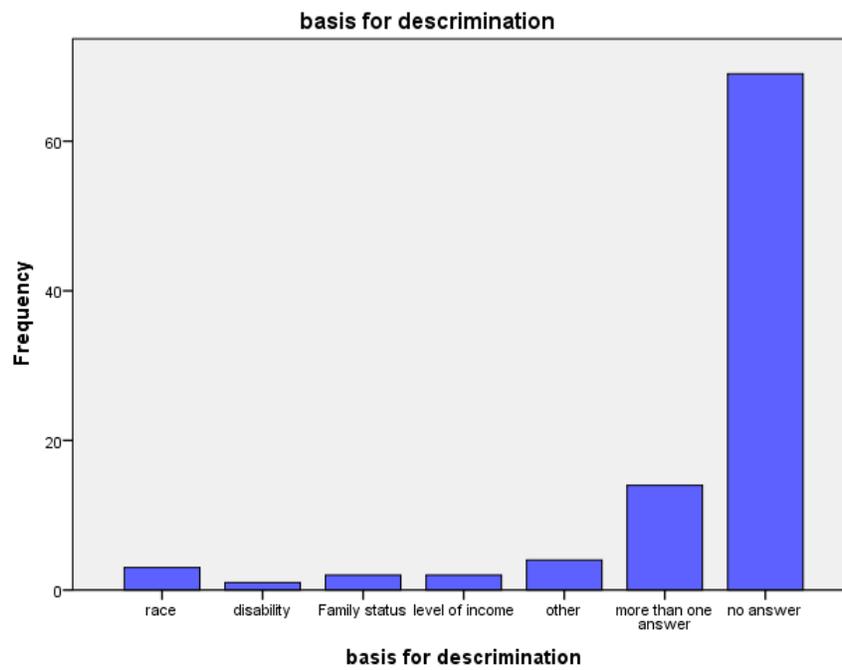
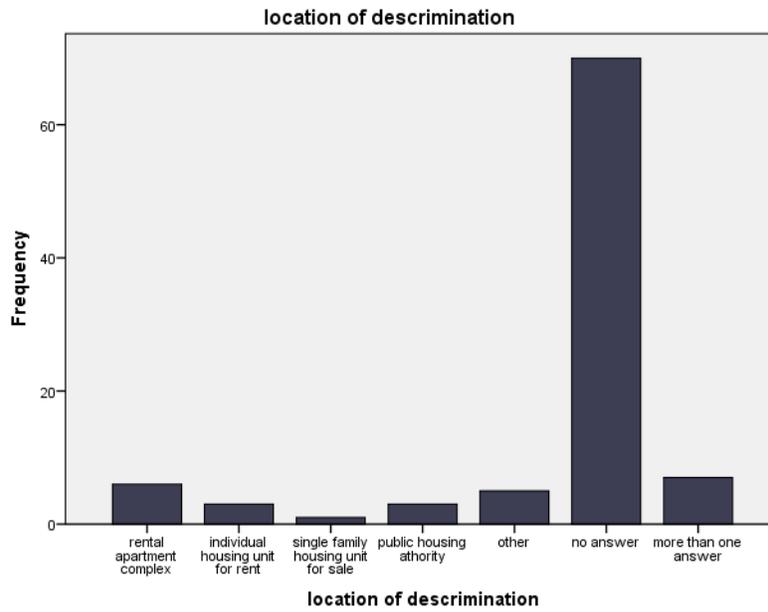
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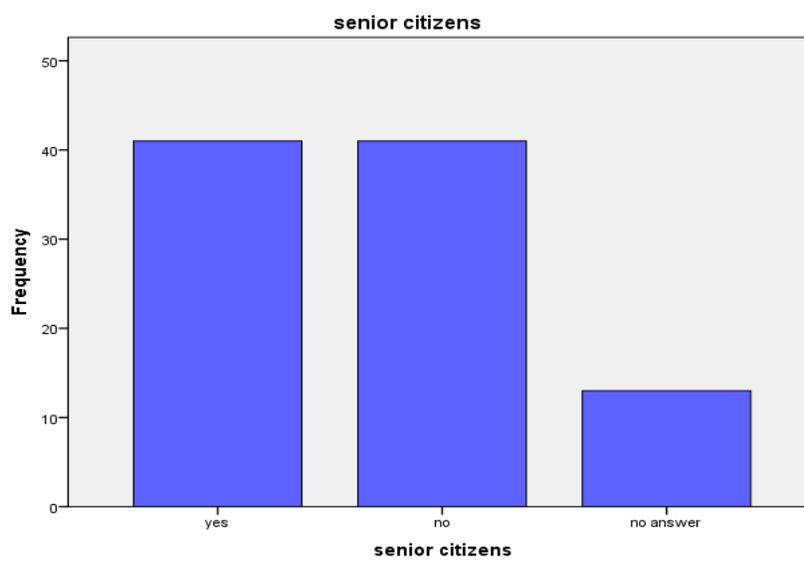
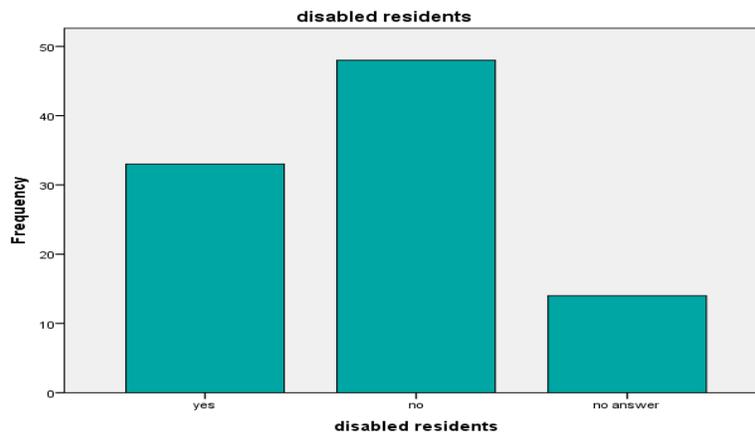
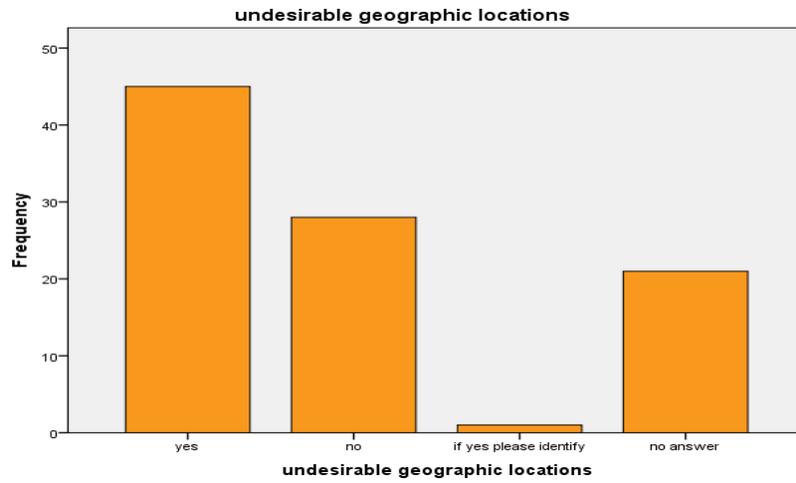
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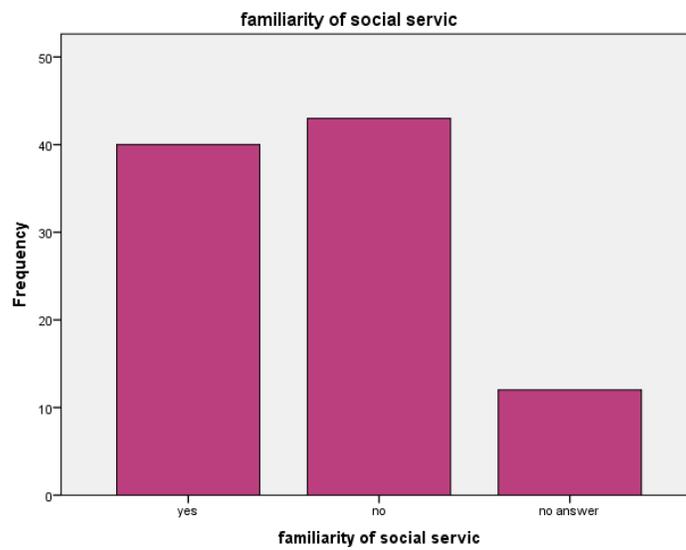
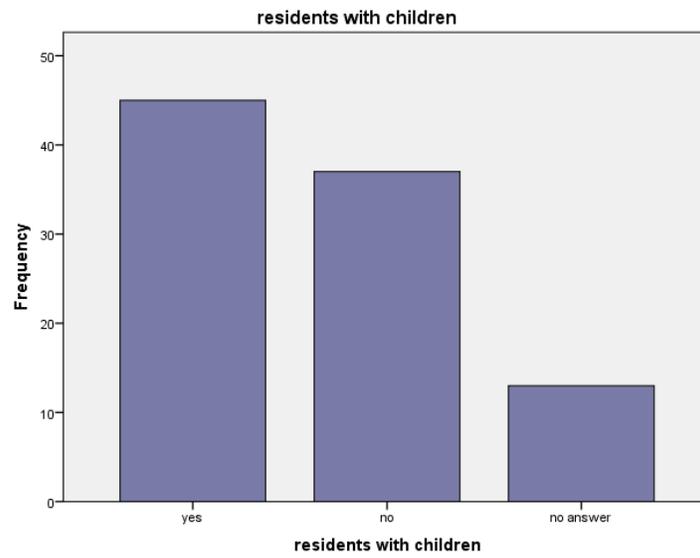
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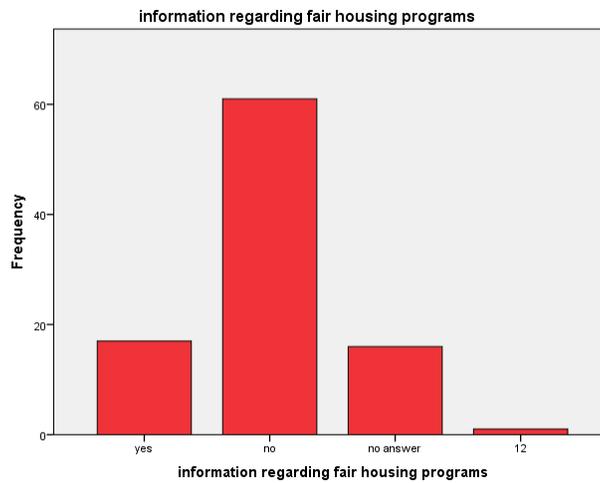
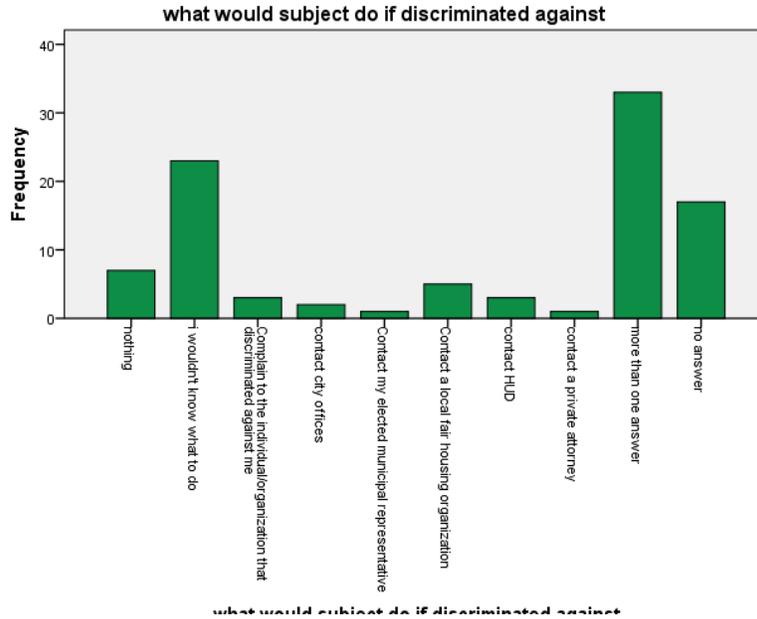
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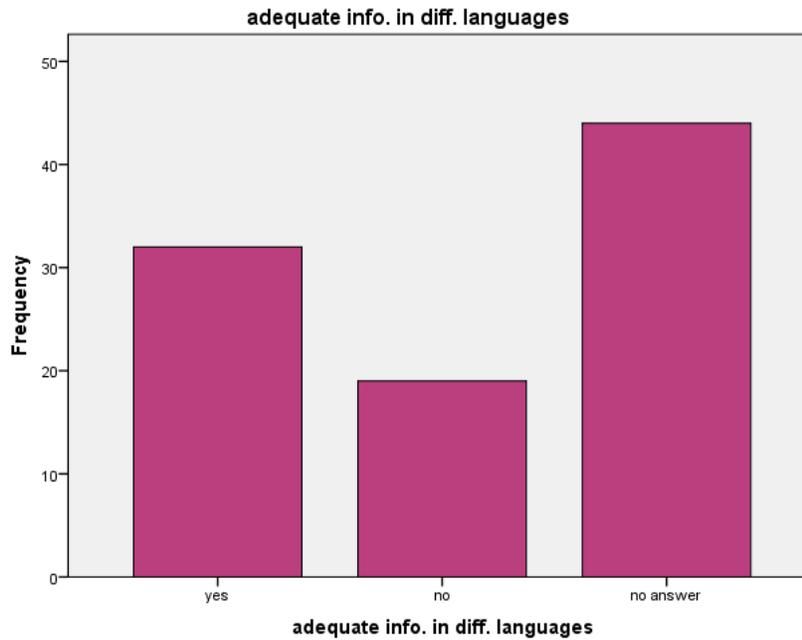
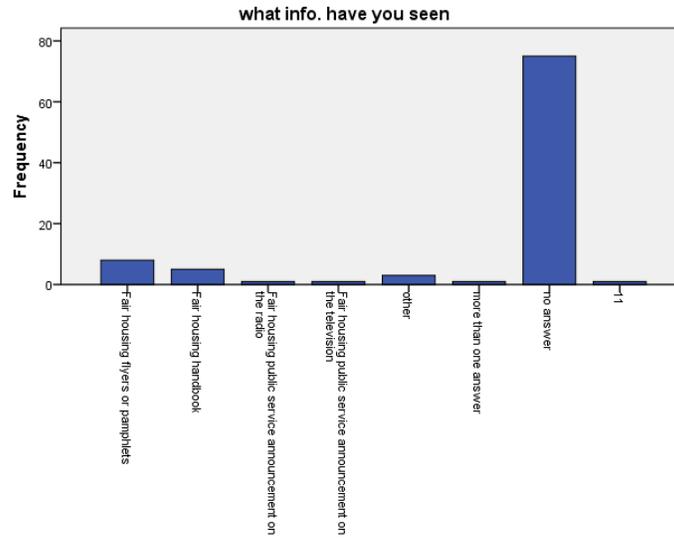
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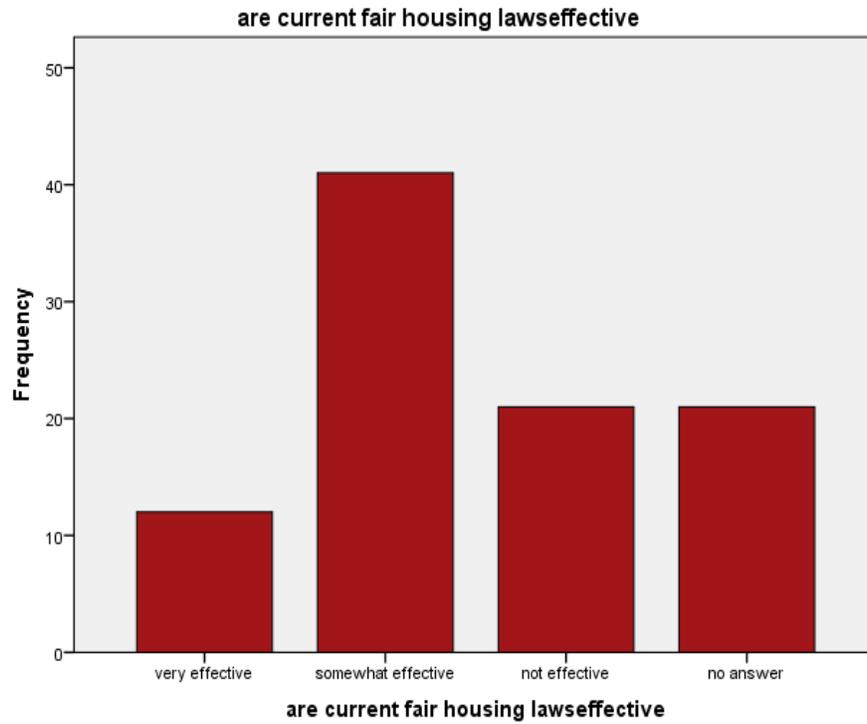
Analysis of Impediments to Fair Housing Choice



Analysis of Impediments to Fair Housing Choice



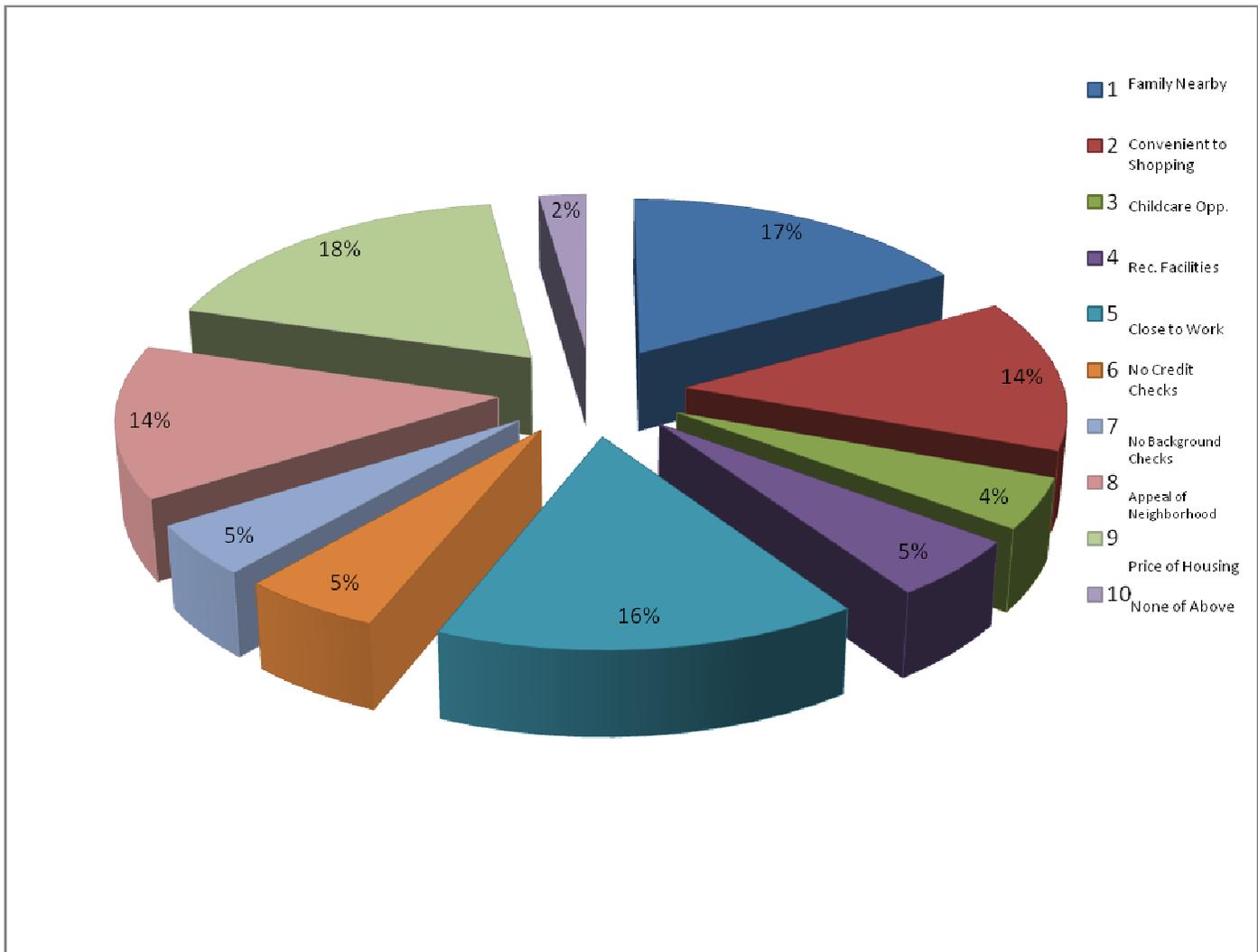
Analysis of Impediments to Fair Housing Choice



Analysis of Impediments to Fair Housing Choice

AI Survey Responses to Question 6

Which of the following are important considerations to you in choosing a place to live?



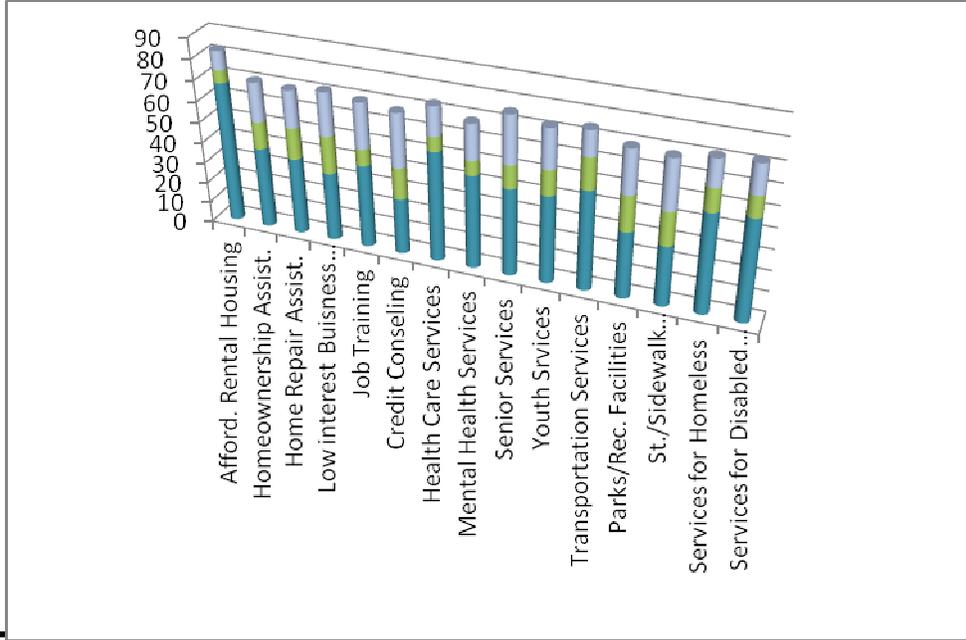
Analysis of Impediments to Fair Housing Choice

AI Survey Responses to Question 7

Please rate what you consider the need for each of the following items using the range from 1 to 3, with 1 indicating the highest need and the lowest need.

| | Rank 1(highest need) | Rank 2 (medium need) | Rank 3 (lowest need) | |
|-------------------------------|-----------------------|----------------------|----------------------|------|
| Afford. Rental Housing | 68 | 6 | 9 | 1st |
| Homeownership Assist. | 39 | 13 | 19 | 10th |
| Home Repair Assist. | 37 | 15 | 18 | 11th |
| Low interest Business Loans | 33 | 18 | 21 | 12th |
| Job Training | 40 | 8 | 22 | 9th |
| Credit Counseling | 27 | 15 | 26 | 15th |
| Health Care Services | 53 | 7 | 14 | 2nd |
| Mental Health Services | 45 | 7 | 17 | 6th |
| Senior Services | 42 | 11 | 23 | 8th |
| Youth Services | 42 | 12 | 19 | 7th |
| Transportation Services | 48 | 15 | 12 | 4th |
| Parks/Rec. Facilities | 32 | 17 | 21 | 13th |
| St./Sidewalk Improvements | 29 | 16 | 24 | 14th |
| Services for Homeless | 48 | 11 | 13 | 5th |
| Services for Disabled Persons | 49 | 10 | 11 | 3rd |

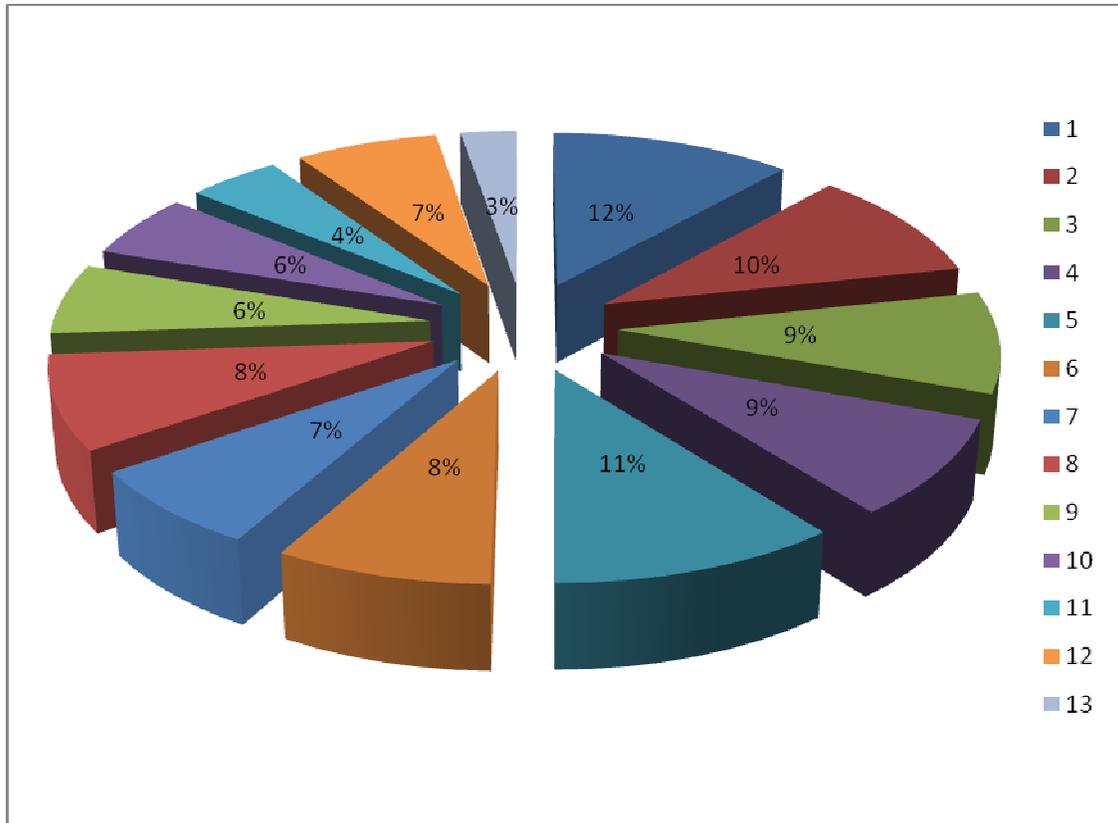
| | |
|------|-------------------------------|
| 1st | Afford. Rental Housing |
| 2nd | Health Care Services |
| 3rd | Services for Disabled Persons |
| 4th | Transportation Services |
| 5th | Services for Homeless |
| 6th | Mental Health Services |
| 7th | Youth Services |
| 8th | Senior Services |
| 9th | Job Training |
| 10th | Homeownership Assist. |
| 11th | Home Repair Assist. |
| 12th | Low interest Business Loans |
| 13th | Parks/Rec. Facilities |
| 14th | St./Sidewalk Improvements |
| 15th | Credit Counseling |



Analysis of Impediments to Fair Housing Choice

AI Survey Responses to Question 11

.....Housing discrimination can occur if someone is denied housing or housing financing based on which of the following categories(check all that apply):

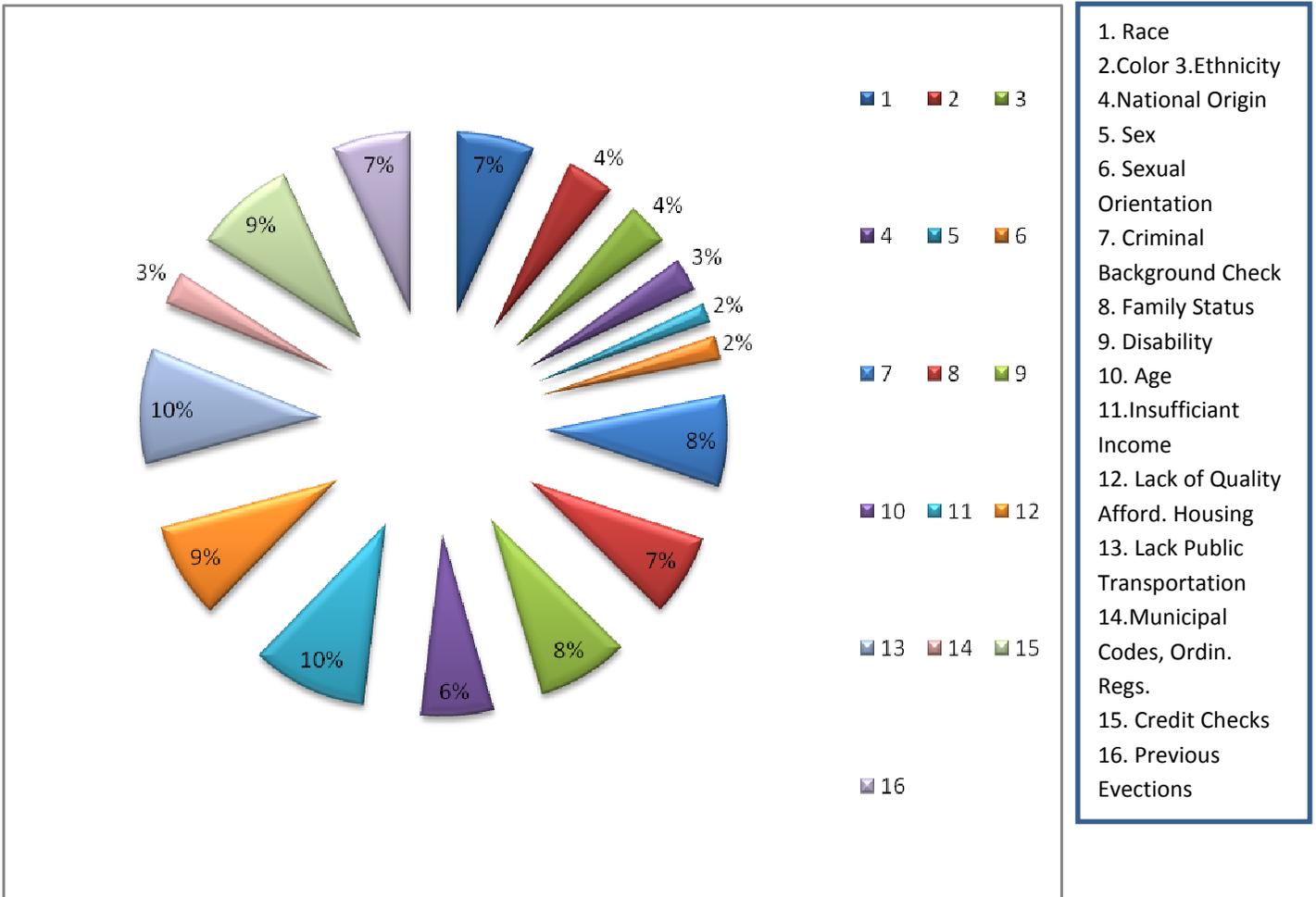


1. Race 2. Color 3. Religion 4. Sex 5. Disability/Handicap 6. Family Status (children) 7. National Origin 8. Age
9. Sexual Orientation 10. Poor English Lang. Skills 11. Citizenship Status 12. Level of Income 13. Source of Income

Analysis of Impediments to Fair Housing Choice

AI Survey Responses to Question 17

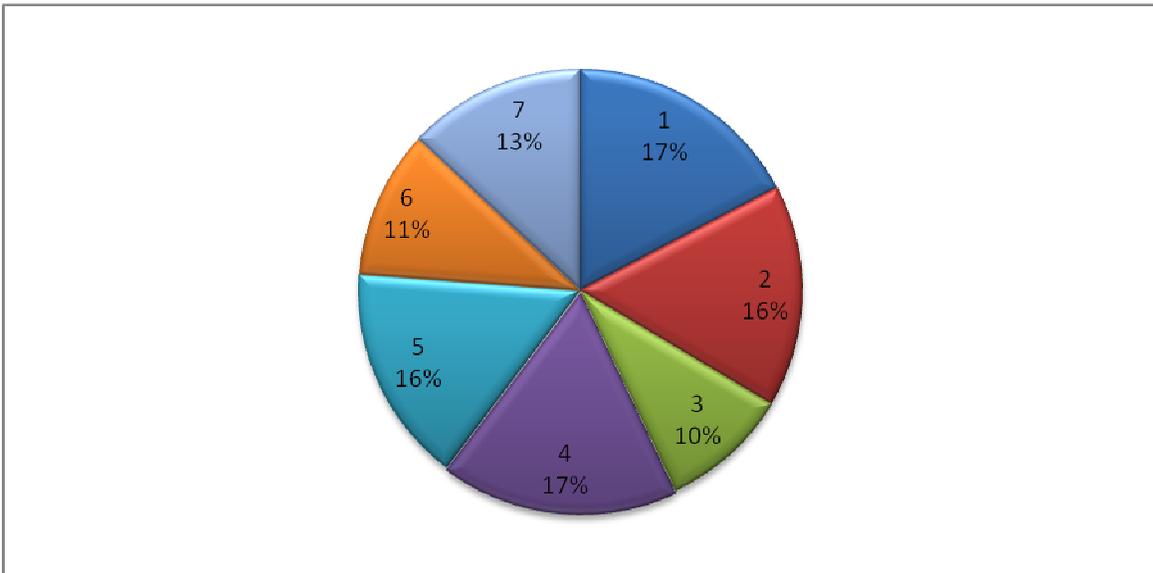
What do you see as current impediments to fair housing choice, if any, within the City of Morristown?



Analysis of Impediments to Fair Housing Choice

AI Survey Responses to Question 30

What do you feel would be the most effective way to inform the residents of Morristown about their fair housing rights and/or responsibilities? (Check all that apply)



1. Public Meetings 2. Fair Housing Lit./Info. In Public 3. Libraries & City Hall 4. T.V. Ads./Announcements
5. Radio Ads./Announcements 6. Bilingual Ads./ Announcements 7. Info. On City Website

E: Question 31 & 32 answers from Survey and Commentary

31.) Do you have any suggestions for changes to fair housing laws and practices that would increase fair housing choice and/or remove impediments to fair housing choice?

If yes, please list:

- ✚ Have someone help the general population complete all the paperwork needed to get into public housing or obtain rental assistance.
- ✚ I think if you have felonies that you should be able to get a low income, because everybody should get a second chance.
- ✚ Base it on how much taxes they have paid in for the amount/size and length of time they qualify for housing.
- ✚ Make house and apartments cheaper and utilities not so high so people like us can afford them.
- ✚ Changing the attitudes of people that are in authoritative position.
- ✚ Higher incomes at bottom of wage scale.
- ✚ Posted in all offices of rental.
- ✚ No
- ✚ Credit checks is unfair and need to be eliminated. Most people cannot improve living standards and remain in areas the don't want to live cause of this.
- ✚ Teach people – as Rodney King said – to “get along”. Allow those who have been rehabilitated a chance to work, use public housing, etc.
- ✚ No
- ✚ No
- ✚ No
- ✚ My family has enough now!

32.) Please list below what additional actions would you suggest that the City of Morristown could take to address impediments and improve fair housing choice for all residents:

- ✚ More publicity and subsidized housing funds from HUD, state and private sources.
- ✚ Checking conditions and repairs and renovations on current apartments as needed. Regulating rules and regulations and enforcing that each tenant must abide. Checking for animals and enforcing rules and regulations on animals that tenants have. Town meetings that allow tenants to air their problems and solutions.
- ✚ Homelessness is a problem wouldn't be if there weren't so much non-since in housing.
- ✚ Housing veterans and seniors separate communities from younger troublemakers- noisy families. Any drug/sex charges if while in housing - 86'um out of housing.
- ✚ Tear down all old out dated housing projects and govt. asst. or section 8 apts. That are 15 years or older and rebuild new modeling the apts. Most of the apartments in Morristown are worn, the 60's and 70's red brick look so out dated. It seems that the South side of Morristown (being in South Cumberland) beginning to look worn, outdated and poverty stricken.
- ✚ Mail copies of information to residents so they know their rights.
- ✚ Need more public housing and rental assistance housing.
- ✚ Elected officials should help in their district if they can.
- ✚ Educate those who are blessed to have good job about “the individuals and reasons people need help”. Some people simply do not have the childhood raising/skills to be successful. Work as a community

Analysis of Impediments to Fair Housing Choice

-  No
-  No
-  No
-  Don't understand. Thank you.
-  Have concern

Questions Answered with "Other":

12.) Do you feel your housing choices are geographically limited to certain areas or neighborhoods in the City of Morristown? If yes, on what basis?

-  Prejudice.
-  Color-sex. Level of income.
-  My income limits me from obtaining a home.
-  Job.
-  Close to good school.
-  Fees.
-  Lack .of income
-  Transportation.
-  Quality of neighborhood.
-  Poor areas of the town.
-  Race and Color.
-  Because of money.
-  Housing for seniors in with low income housing.
-  Personal preference.
-  Not in town.
-  Don't care for Anglo-American in their neighborhood.
-  Cost.
-  Income.
-  No car.
-  Don't know.

14.) If yes, which of the following best describes the person or organization that discriminated against you or the person you know?

-  My job. My children.
-  For sale by owner.
-  Public Housing.

15.) What best describes the location where the discrimination occurred?

-  Unfair landlord.
-  Don't know.

16.) What do you believe was the basis of the discrimination you or the person you know experienced?

-  Don't know.

25.) What did you, or would you do if you were discriminated against in housing choice?

Analysis of Impediments to Fair Housing Choice

- Move on.
- Legal aid.
- I'm staying where I am!

27.) If you answered yes to question #26, what information have you seen/heard?

- Legal aid website.
- Word of mouth.
- Website.
- Word of mouth.
- Nothing.

More than one answer

10a.) If answered yes to question #10, to which protected class do you/your household belong?

- Disable/handicapped, age
- Age
- Race, age
- Race, color, sex, age
- Religion, sex , disabled/handicapped, age
- Sex, age
- Sex, Familial Status (family with one or more persons under 18 years of age)
- Age
- Familial Status (family with one or more persons under 18 years of age)
- Familial Status (family with one or more persons under 18 years of age)
- Race
- Disabled/handicap, age
- Race, Color, Disabled/ handicapped
- Familial Status (family with one or more persons under 18 years of age)
- Familial Status (family with one or more persons under 18 years of age), Disabled/ handicapped.
- Familial Status (family with one or more persons under 18 years of age), Disabled/ handicapped.
- Disabled/ handicapped, age.
- Race, Familial Status (family with one or more persons under 18 years of age)
- Race.
- Familial Status (family with one or more persons under 18 years of age)

14.) If yes to question # 13, which of the following best describes the person or organization that discriminated against you or the person you know?

- Rental property manager/owner, my job, my children.
- Rental property manager/owner
- Real estate professional
- Seller of a housing unit, Loan officer or mortgage broker, Municipal employee.
- Rental property manager/ owner
- Rental property manager/ owner.
- Rental property manager/ owner, For sale by owner
- Real estate professional
- Rental property manager/owner, Public housing

Analysis of Impediments to Fair Housing Choice

- ✚ Rental property manager/owner, municipal employee
- ✚ Rental property manager/owner
- ✚ Rental property manager/owner
- ✚ Rental property manager/owner, seller of a housing unit, real estate professional, lending officer or mortgage broker.
- ✚ Rental property manager/owner
- ✚ Rental property manager/owner, real estate professional, lending officer or mortgage broker, municipal employee.

15.) What best describes the location where the discrimination occurred?

- ✚ Individual housing unit for rent, lending institution.
- ✚ Rental apartment complex.
- ✚ Rental apartment complex, Individual housing unit for rent, lending institution, Single family housing unit for sale, public housing authority.
- ✚ Single family housing unit for sale.
- ✚ Single family housing unit for sale, Condominium for sale, Real estate office, Lending institution.
- ✚ Unfair landlord.
- ✚ Public housing authority.
- ✚ Rental apartment complex.
- ✚ Rental apartment complex.
- ✚ Individual housing unit for rent.
- ✚ Rental apartment complex, Individual housing unit for rent, Single family housing unit for sale.
- ✚ Single family housing unit for sale, Real estate office, lending institution.
- ✚ Rental apartment complex, Individual housing unit for rent, Public housing authority.
- ✚ Rental property complex, Individual housing for rent, Public housing authority.
- ✚ Rental apartment complex.
- ✚ Public housing authority.
- ✚ Rental apartment complex.
- ✚ Public housing authority.
- ✚ Rental apartment complex.
- ✚ Individual housing unit for rent.
- ✚ Individual housing unit for rent.
- ✚ Rental apartment complex, Individual housing unit for rent, Real estate office, lending institution.

16.) What do you believe was the basis for the discrimination you or the person you know experienced?

- ✚ Race, color, sex, family status, level of income, source of income (public assistance)
- ✚ Race, color, religion, sex, disability/ handicap, family status, national origin, age , sexual orientation, poor English language skills, citizenship status, level of income, source of income (public assistance).
- ✚ Race
- ✚ Race, color
- ✚ Race, level of income
- ✚ Race, National origin.
- ✚ Family status
- ✚ Level of income.
- ✚ Disability/Handicap.
- ✚ Race, color, poor English language skills, level of income, source of income(public assistance).

Analysis of Impediments to Fair Housing Choice

- ✚ Level of income.
- ✚ Religion, disability/ handicap, Poor English language skills.
- ✚ Race, National origin.
- ✚ Family status.
- ✚ Sex, Family status.
- ✚ Disability/handicapped, Family status, Level of income.
- ✚ Disability/handicapped, age, Level of income.
- ✚ Race, disability/handicap, Family status
- ✚ Race
- ✚ Race, level of income
- ✚ Family status
- ✚ Race, Disability/handicapped
- ✚ Race
- ✚ Race, religion
- ✚ Religion, Family status, age, level of income

25.) What did you, or would you do, if you were discrimination against in housing choice?

- ✚ I wouldn't know what to do.
- ✚ Complain to individual/ organization that discriminated against me
- ✚ I wouldn't know what to do, contact City offices, contact my elected municipal representative , contact a local fair housing organization, contact HUD, contact a private attorney, Contact the City Attorney, Contact the State Attorney General.
- ✚ Complain to individual/ organization that discriminated against me, contact City offices
- ✚ Complain to individual/ organization that discriminated against me, contact my elected municipal representative
- ✚ contact a local fair housing organization, contact HUD
- ✚ contact City offices
- ✚ contact HUD
- ✚ Complain to individual/ organization that discriminated against me, contact a local fair housing organization, contact HUD, Contact the State Attorney General.
- ✚ Complain to individual/ organization that discriminated against me, contact City offices, contact my elected municipal representative, contact a local fair housing organization, contact HUD.
- ✚ I wouldn't know what to do.
- ✚ Nothing.
- ✚ I wouldn't know what to do.
- ✚ Nothing.
- ✚ Move on.
- ✚ I wouldn't know what to do, complain to individual/organization that discriminated against me, Contact a local fair housing organization, Contact the city Attorney.
- ✚ I wouldn't know what to do.
- ✚ I wouldn't know what to do.
- ✚ Nothing.
- ✚ I wouldn't know what to do.

Analysis of Impediments to Fair Housing Choice

- ✚ Complain to the individual/ organization that discriminated against me, Contact City offices, Contact my elected municipal representative.
- ✚ Nothing.
- ✚ Contact City offices, Contact HUD, Contact the City Attorney
- ✚ Complain to the individual/ organization that discriminated against me, Contact City offices.
- ✚ Contact City offices, Contact local fair housing organization, Contact HUD.
- ✚ Contact a local fair housing organization, Contact a private attorney.
- ✚ Contact my elected municipal representative, Contact a local fair housing organization, Contact a private attorney.
- ✚ Contact a private attorney.
- ✚ I wouldn't know what to do.
- ✚ Complain to the individual/ organization that discriminated against me, Contact City offices, Contact my elected municipal representative, Contact local fair housing organization, Contact HUD, contact the State Attorney General.
- ✚ Contact local fair housing organization.
- ✚ Contact HUD.
- ✚ I wouldn't know what to do.
- ✚ Contact HUD.
- ✚ Contact City Attorney, Contact the State Attorney General.
- ✚ I wouldn't know what to do.
- ✚ Contact a local fair housing organization, Contact HUD, Contact a private attorney.
- ✚ Legal aid.
- ✚ Contact local fair housing authority, Contact HUD.
- ✚ Complain to the individual/ organization that discriminated against me, Contact City offices, Contact my elected municipal representative, Contact local fair housing authority.
- ✚ Contact City offices, Contact a local fair housing organization, Contact HUD.
- ✚ I wouldn't know what to do.
- ✚ I wouldn't know what to do, Contact City offices, Contact my elected municipal representative, Contact the City Attorney, Contact the State Attorney General.
- ✚ I wouldn't know what to do, Contact HUD, Contact the City Attorney, Contact the State Attorney General.
- ✚ I wouldn't know what to do.
- ✚ Contact my elected municipal representative, Contact local fair housing organization, Contact the City Attorney.
- ✚ I wouldn't know what to do, Complain to the individual/ organization that discriminated against me, Contact City offices, Contact my elected municipal representative, Contact local fair housing organization, Contact HUD, Contact a private Attorney.
- ✚ Contact HUD.
- ✚ I'm staying where I am at!
- ✚ I wouldn't know what to do.
- ✚ Contact local fair housing organization, Contact HUD, Contact a private Attorney.
- ✚ I wouldn't know what to do.
- ✚ Contact a local fair housing organization.

Analysis of Impediments to Fair Housing Choice

- + Nothing, I wouldn't know what to do.
- + Nothing.
- + Contact a local fair housing organization, Contact a private attorney.
- + Complain to individual/ organization that discriminated against me.
- + I wouldn't know what to do.
- + I wouldn't know what to do.
- + Complain to individual/ organization that discriminated against me, Contact City offices.
- + Contact a local fair housing organization
- + contact my elected municipal representative, Contact a private Attorney, Contact the City Attorney.
- + Complain to the individual/ organization that discriminated against me, Contact City offices, Contact a local fair housing organization, contact my elected municipal representative.
- + Contact City offices, Contact a local fair housing organization, Contact HUD.
- + Complain to individual/ organization that discriminated against me
- + Complain to the individual/ organization that discriminated against me, Contact City offices, Contact a local fair housing organization.
- + I wouldn't know what to do, Complain to individual/ organization that discriminated against me

27.) If you answered yes to question #26, what information have you seen/heard?

- + Word of mouth.
- + Fair housing handbook.
- + Fair housing handbook.
- + Fair housing flyers or pamphlets.
- + Fair housing flyers or pamphlets.
- + Fair housing flyers or pamphlets.
- + Legal aid website.
- + Fair housing flyers or pamphlets.
- + Fair housing flyers or pamphlets.
- + Fair housing flyers or pamphlets.
- + Fair housing handbook, Fair housing flyers or pamphlets.
- + Fair housing public service announcement on the television.
- + Fair housing flyers or pamphlets.
- + Fair housing handbook, Fair housing flyers or pamphlets.
- + Fair housing handbook, website.
- + Fair housing flyers or pamphlets, Word of mouth.
- + Fair housing handbook.
- + Fair housing flyers or pamphlets.
- + Fair housing handbook, Fair housing flyers or pamphlets, Fair housing public service announcement on the radio.

12.) On What Basis?

- + Level of income.
- + Transportation.
- + Quality of neighborhood.
- + Housing for senior's in with low income housing.
- + Not in town.
- + Don't care for Anglo- Americans in their neighborhood.

Analysis of Impediments to Fair Housing Choice

- ✚ Cost.
- ✚ Income.
- ✚ Prejudice.
- ✚ Color- sex- level of income.
- ✚ My income limits me from obtaining a home.
- ✚ Job.
- ✚ Income.
- ✚ Close to good school.
- ✚ Fees.
- ✚ Poor areas of town.
- ✚ Race and Color.
- ✚ Because of money.
- ✚ Personal preference.
- ✚ No car.

19.) Undesirable Geographic Areas

- ✚ Buffalo Trail.
- ✚ Trent Properties.
- ✚ Close to West High and Callaway Circle.
- ✚ Low income housing.
- ✚ South Henry and Rosedale.
- ✚ Behind K-Mart.
- ✚ South Cumberland.
- ✚ South Cumberland.
- ✚ Radio Center – South Cumberland.
- ✚ Cherokee Drive area.
- ✚ Lincoln Park.
- ✚ Drugs ect...
- ✚ Center of City, Some suburbs.
- ✚ All big subdivisions.
- ✚ Not taken care of.
- ✚ Not well maintained.
- ✚ A lot of Morristown neighborhoods are poorly maintained.
- ✚ To much drugs.
- ✚ Around West high.
- ✚ South Cumberland.
- ✚ Buffalo Trails/drugs and Roe Junction/drugs.

F: Zoning Ordinance 14-101 & 14-202

ZONING ORDINANCE OF THE CITY OF MORRISTOWN SECTION 14-101

An ordinance, in pursuance of the authority granted by Section 13-7-201 through Section 13-7-401 of the Tennessee Code Annotated, to regulate, within the corporate limits of the City of Morristown, Tennessee, by districts the location, height, bulk, number of stories and size of buildings or other structures, the percentage of the lot which may be occupied or covered, the size of yards, courts and other open spaces, the density of population, and the use of buildings, structures and land for trade, industry, residences, recreation, public activities and other purposes; to divide the municipality into districts or zones of such number, shape and areas as the chief legislative body may determine, and for said purposes to regulate the erection, construction, reconstruction, alteration and uses of buildings and structures, the uses of land, and the excavation or fill of land; to establish special districts or zones in those areas deemed subject to seasonal or periodic flooding, and such regulations to be applied therein as will minimize danger to life and property, and as will secure to the citizens of Morristown the eligibility for flood insurance under Public Law 1016, 84th Congress or subsequent related laws or regulations promulgated thereunder; and to provide method of administration of this ordinance and to prescribe penalties for the violation thereof

SECTION 14-202

PURPOSE

The zoning regulations and districts as herein set forth have been made in accordance with a comprehensive plan for the purpose of promoting the public health, safety, morals, general welfare, convenience and prosperity of the citizens of the City of Morristown, Tennessee. The regulations and the arrangement of districts have been designed to lessen congestion in the streets, to secure safety from fire, to provide adequate light and air, to prevent the overcrowding of land, to avoid undue concentration of population, to facilitate the adequate provision of water, sewer, schools, parks and other public requirements, and to encourage the most appropriate use of land throughout the City.

G: Purpose and Intent for subdivision zoning

Subdivision Ordinance 1.1 PURPOSE AND INTENT

The purpose and intent of these regulations is as follows:

- A. To encourage the development of sound, healthful, and economically stable residential, commercial, industrial and public areas.
- B. To coordinate land developments to ensure that future physical growth will be orderly, efficient and conducive to a minimum outlay of private and public expense in providing services to new growth areas.
- C. To minimize fire hazards, to provide for safe, convenient and efficient traffic circulation, and provide for light and air in habitable structures.
- D. To provide for the overall harmonious development in conformance to the adopted Comprehensive Plan.
- E. To strongly encourage development review meetings with City staff before significant resources are committed privately because some tracts of land simply are not economically suitable for certain types of development. In other cases, certain types of development may be economically feasible but prohibited by development ordinance measures such as restrictive zoning districts, road classifications, the Water Quality Buffer Zone or 100-year floodway designations.

1.2 AUTHORITY

These regulations are adopted pursuant to the authority established in the Tennessee Code Annotated, Title XIII, Section 13-3-401 through 13-3-411 and Section 13-7-301 through Section 13-7-306. From and after the passage of these regulations the Regional Planning Commission shall be the official planning authority and no plat or plan of land subdivision within the City of Morristown or its urban growth boundary shall be recorded in the Hamblen County (or Jefferson County's) Register of Deeds Office unless said plat has received final approval in writing by the Regional Planning Commission.

1.3 JURISDICTION

These regulations shall govern all subdivision of land within the corporate limits of the City of Morristown and within the Morristown Planning Region (Urban Growth Boundary).

1-2

1.4 ADMINISTRATION

It shall be the duty of the City Administrator, or the designated official by the City of Morristown, Tennessee, to administer and establish the procedures for the proper implementation of these regulations.

H: Developers Guide

Developer's Guide For the City of Morristown And it's Urban Growth Boundary Prepared by:

The Department

It is the goal of the Community Development/ Planning Department to design and encourage orderly development within the City and its urban growth boundary. This developer's guide is to provide information to developers, contractors, other design professionals, as well as the general public to help facilitate an understanding of the development policies and procedures of the City of Morristown's "Development Review Process." The information within this guide relates to a variety of procedures including, but not limited to, annexation, subdivision of land, rezoning of property, building permits, and utility systems. The Developer's Guide is a reference point for the development review process, and it does not negate any ordinance, policy, or procedure that has been approved by the Regional Planning Commission/ Board of Zoning Appeals, or the City Council. It is hoped that this document will serve as a handbook for your development needs.

<http://www.mymorristown.com/devguide2010.pdf>

I: Development Fee Schedule

| DEVELOPMENT FEES FOR MORRISTOWN, TENNESSEE | | |
|--|--------------------------|------------------|
| (passed by Resolution 07/16/2002) | | |
| <u>REQUEST</u> | | <u>COST</u> |
| 1. ANNEXATION: | | \$ -0- |
| 2. BOARD OF ZONING APPEALS: | | |
| A. Variance | | \$ 50.00 |
| B. Use on Review Approval (either BZA or PC) | | \$ 50.00 |
| C. Special Called Meeting (Requested) | | \$250.00 |
| 3. ZONING/REZONING: | | |
| A. Rezoning Request | | \$100.00 |
| B. Zoning Text Amendment | | \$100.00 |
| C. Special Called Meeting (Requested) | | \$250.00 |
| 4. SITE PLANS: | | |
| A. 1 ST Submittal Review | | \$ 0.00 |
| B. 2 ND Submittal Review (Final) | | \$ 0.00 |
| C. For Each Review after two (2) previous reviews of the same plan | | \$100.00 |
| D. Special Called Meeting (Requested) | | \$250.00 |
| 5. SUBDIVISIONS: | | |
| A. MINOR (Less than 10 Lots/ infrastructure already in place) | | |
| \$10.00 + recording fee (per sheet) | | \$ _____ |
| B. MAJOR (Where infrastructure is required) | | |
| \$50.00 + recording fee (per sheet) | | \$ _____ |
| C. Special Called Meeting (Requested) | | \$250.00 |
| D. Survey Control Monuments: | | |
| a. 1 st monument | | \$150.00 {sewer} |
| b. Each Additional Monument Required | | \$ 50.00 {sewer} |
| 6. STANDARD MAPS AND PLATS: | | |
| Topo 1993 Flyover (Paper Copy)\$300.00 each x _____ | | \$ _____ {sewer} |
| Topo 1993 Flyover (Digital Copy)\$500.00 each x _____ | | \$ _____ {sewer} |
| Topo 2000 Flyover (Paper Copy)\$350.00 each x _____ | | \$ _____ {sewer} |
| Topo 2000 Flyover (Digital Copy)\$750.00 each x _____ | | \$ _____ {sewer} |
| 48" x 36" \$30.00 each x _____ | | \$ _____ |
| 36" x 24" \$25.00 each x _____ | | \$ _____ |
| 18" x 24" \$15.00 each x _____ | | \$ _____ |
| 8.5" X 11" \$10.00 each x _____ | | \$ _____ |
| 7. CUSTOM MAPS: | | |
| \$0.65 per inch x _____ inches (measured on longest side) | | \$ _____ |
| Staff Time (one hour minimum) \$23.00 per hour x _____ | | \$ _____ |
| 8. REPORTS: | | |
| Sewer Ordinance | \$10.00 per copy x _____ | \$ _____ {sewer} |
| Zoning Ordinance | \$25.00 per copy x _____ | \$ _____ |
| Survey Control Data | \$10.00 per copy x _____ | \$ _____ |
| Subdivision Regulations | \$10.00 per copy x _____ | \$ _____ |
| Transportation Plan | \$25.00 per copy x _____ | \$ _____ |
| Future Land Use Plan | \$25.00 per copy x _____ | \$ _____ |
| Developer's Guide (City) | \$ 7.00 per copy x _____ | \$ _____ |
| Developer's Guide (Regional) | \$ 5.00 per copy x _____ | \$ _____ |
| 9. PHOTO COPIES: | | |
| \$0.25 per page x _____ pages | | \$ _____ |
| Plan Deposits | | \$ _____ |
| 10. LAND DISTURBANCE PERMIT REVIEW FEE: (passed on 10/07/2003) | | \$ _____ |
| 0 to 2 acres | --\$ 50.00 | |
| 2.01 acres to 3 acres | --\$ 75.00 | |
| 3.01 acres to 4 acres | --\$100.00 | |
| 4.01 acres & up | --\$125.00 (maximum fee) | |

J: Building Permit Fees

| SCHEDULE OF BUILDING PERMIT FEES | |
|---|--|
| PERMIT FEES | |
| Total Valuation | Fee |
| \$1,000 and less | No fee, unless inspection required, in which case a \$15.00 fee for each inspection shall be charged. |
| \$1,000 to \$50,000 | \$15.00 for the first \$1,000 plus \$5.00 for each additional thousand or fraction thereof, to and including \$50,000.00. |
| \$50,000 to \$100,000 | \$260.00 for the first \$50,000.00 plus \$4.00 for each additional thousand or fraction thereof, to and including \$100,000.00. |
| \$100,000.00 to \$500,000.00 | \$460.00 for the first \$100,000.00 plus \$3.00 for each additional thousand or fraction thereof, to and including \$500,000.00. |
| \$500,000.00 and up | \$1,660.00 for the first \$500,000.00 Plus \$2.00 for each additional Thousand or fraction thereof. |

K: Occupancy Ordinance

**ORDINANCE NO. 3284
BEING AN ORDINANCE AMENDING § 12-502 (HOUSING CODE)
OF THE MORRISTOWN MUNICIPAL CODE RELATING TO
MINIMUM DWELLING SPACE REQUIREMENTS.**

BE IT ORDAINED by the Morristown City Council that § 12-502 be, and the same hereby is amended by adding thereto § 2 as set forth below.

(2) 306 MINIMUM DWELLING SPACE REQUIREMENTS

306.2.1 Additional Minimum Dwelling Space Requirements.

Notwithstanding the foregoing, in calculating minimum dwelling space requirements, in no event shall occupancy density exceed two occupants per bedroom except as provided below:

- a. An unborn child will not be counted as an occupant.
- b. An infant will not be counted as an occupant.
- c. The housing inspector finds that the dwelling unit has a den, study or other similar space that could reasonably be adapted for sleeping purposes and contains at least 70 sq ft, in which case the space shall be counted as an additional bedroom.

This Ordinance shall become effective upon second and final reading, the public welfare requiring same.

Adopted on first reading the 3rd day of April 2007.


Mayor

ATTEST:


City Administrator

Adopted on second and final reading the 17th day of April 2007.


Mayor

ATTEST:


City Administrator

L: Morristown City Fair Housing Ordinance

ORDINANCE NO. 3285
ENTITLED AN ORDINANCE AMENDING THE MORRISTOWN
MUNICIPAL CODE, TITLE 20 – MISCELLANEOUS, CHAPTER 1 –
FAIR HOUSING, BY DELETING CHAPTER 1 IN ITS ENTIRETY AND
SUBSTITUTING THE FOLLOWING NEW CHAPTER 1 THEREFORE:

SECTION 1. Policy

It is the policy of The City of Morristown to provide, within constitutional limitations, for fair housing throughout the Community.

SECTION 2. Definitions

(a) "Dwelling" means any building, structure, or portion thereof which is occupied as, or designed or intended for occupancy as a residence by one or more families, and any vacant land which is offered for sale or lease for the construction or location thereon of any such building, structure, or portion thereof.

(b) "Family" includes a single individual.

(c) "Person" includes one or more individuals, corporations, partnerships, associations, labor organizations, legal representatives, mutual companies, joint-stock companies, trusts, unincorporated organizations, trustees, trustees in bankruptcy, receivers, and judicaries.

(d) "To rent" includes to lease, to sublease, to let and otherwise to grant for a consideration the right to occupy premises owned by the occupant.

(e) "Discriminatory housing practice" means an act that is unlawful under SECTION 4, 5 or 6.

SECTION 3. Unlawful Practice

Subject to the provisions of subsection (b) and SECTION 7, the prohibitions against discrimination in the sale or rental of housing set forth in SECTION 4 shall apply to:

(a) All dwellings except as exempted by Subsection (b).

(b) Nothing in SECTION 4 shall apply to:

(1) Any single-family house sold or rented by an owner: Provided that such private individual owner does not own more than three such single-family houses at any one time: Provided further that in the case of the sale of any such single-family house by a private individual owner not residing in such house at the time of such sale or who was not the most recent resident of such house prior to such sale, the exemption granted by this subsection shall apply only with respect to one such sale within any twenty-four month period: Provided further that such bona fide private individual owner does not own any interest in, nor is there owned or reserved on his behalf, under any express or voluntary agreement, title to or any right to all or a portion of the proceeds from the sale or rental of, more than three such single-family houses at any one time: Provided further that the sale or rental of any such single-family house shall be excepted from the application of this title only if such house is sold or rented (A) without the use in any manner of the sale or rental facilities or the sales or rental services of any real estate broker, agent, or salesman, or of such facilities or services of any person in the business of selling or renting dwellings, or of any employee or agent of any such broker, agent, salesman, or person and (B) without the publication, posting or mailing, after notice of any advertisement or written notice in violation of SECTION 4(c) of this ordinance, but nothing in this proviso shall prohibit the use of attorneys, escrow agents, abstractors, title companies, and other such professional assistance as necessary to perfect or transfer the title, or

(2) rooms or units in dwellings containing living quarters occupied or intended to be occupied by no more than four families living independently of each other, if the owner actually maintains and occupies one of such living quarters as his residence.

(c) For the purposes of subsection (b), a person shall be deemed to be in the business of selling or renting dwellings if:

(1) he has, within the preceding twelve months, participated as principal in three or more transactions involving the sale or rental of any dwelling or any interest therein, or

(2) he has, within the preceding twelve months, participated as agent, other than in the sale of his own personal residence in providing sales or rental facilities or sales or rental services in two or more transactions involving the sale or rental of any dwelling or any interest therein, or

(3) he is the owner of any dwelling designed or intended for occupancy by, or occupied by, five or more families.

SECTION 4. Discrimination in the Sale or Rental of Housing

As made applicable by SECTION 3 and except as exempted by sections 3(b) and 7, it shall be unlawful:

(a) To refuse to sell or rent after the making of a bona fide offer, or to refuse to negotiate for the sale or rental of, or otherwise make unavailable or deny, a dwelling to any person because of race, color, religion, sex, national origin, familial status or disability.

(b) To discriminate against any person in the terms, conditions, or privileges of sale or rental of a dwelling, or in the provision of services or facilities in connection therewith, because of race, color, religion, sex, national origin, familial status or disability.

(c) To make, print, or publish, or cause to be made, printed, or published any notice, statement, or advertisement, with respect to the sale or rental of a dwelling that indicates any preference, limitation, or discrimination based on race, color, religion, sex, national origin, familial status or disability, or an intention to make any such preference, limitation, or discrimination.

(d) To represent to any person because of race, color, religion, sex, national origin, familial status or disability that any dwelling is not available for inspection, sale, or rental when such dwelling is in fact so available.

(e) For profit, to induce or attempt to induce any person to sell or rent any dwelling by representations regarding the entry or prospective entry into the neighborhood of a person or persons of a particular race, color, religion, sex, national origin, familial status or disability.

(f) To refuse to permit, at the expense of the person with a disability, reasonable modifications of existing premises occupied or to be occupied by that person if such modifications are necessary to afford that person full enjoyment of the premises.

(g) To refuse to make reasonable accommodations in rules, policies, practices, or service, when such accommodations are necessary to afford a person with a disability equal opportunity to use and enjoy a dwelling.

SECTION 5. Discrimination in the Financing of Housing

It shall be unlawful for any bank, building and loan association, insurance company or

(2) rooms or units in dwellings containing living quarters occupied or intended to be occupied by no more than four families living independently of each other, if the owner actually maintains and occupies one of such living quarters as his residence.

(c) For the purposes of subsection (b), a person shall be deemed to be in the business of selling or renting dwellings if:

(1) he has, within the preceding twelve months, participated as principal in three or more transactions involving the sale or rental of any dwelling or any interest therein, or

(2) he has, within the preceding twelve months, participated as agent, other than in the sale of his own personal residence in providing sales or rental facilities or sales or rental services in two or more transactions involving the sale or rental of any dwelling or any interest therein, or

(3) he is the owner of any dwelling designed or intended for occupancy by, or occupied by, five or more families.

SECTION 4. Discrimination in the Sale or Rental of Housing

As made applicable by SECTION 3 and except as exempted by sections 3(b) and 7, it shall be unlawful:

(a) To refuse to sell or rent after the making of a bona fide offer, or to refuse to negotiate for the sale or rental of, or otherwise make unavailable or deny, a dwelling to any person because of race, color, religion, sex, national origin, familial status or disability.

(b) To discriminate against any person in the terms, conditions, or privileges of sale or rental of a dwelling, or in the provision of services or facilities in connection therewith, because of race, color, religion, sex, national origin, familial status or disability.

(c) To make, print, or publish, or cause to be made, printed, or published any notice, statement, or advertisement, with respect to the sale or rental of a dwelling that indicates any preference, limitation, or discrimination based on race, color, religion, sex, national origin, familial status or disability, or an intention to make any such preference, limitation, or discrimination.

(d) To represent to any person because of race, color, religion, sex, national origin, familial status or disability that any dwelling is not available for inspection, sale, or rental when such dwelling is in fact so available.

(e) For profit, to induce or attempt to induce any person to sell or rent any dwelling by representations regarding the entry or prospective entry into the neighborhood of a person or persons of a particular race, color, religion, sex, national origin, familial status or disability.

(f) To refuse to permit, at the expense of the person with a disability, reasonable modifications of existing premises occupied or to be occupied by that person if such modifications are necessary to afford that person full enjoyment of the premises.

(g) To refuse to make reasonable accommodations in rules, policies, practices, or service, when such accommodations are necessary to afford a person with a disability equal opportunity to use and enjoy a dwelling.

SECTION 5. Discrimination in the Financing of Housing

part in the making of commercial real estate loans, to deny a loan or other financial assistance to a person applying therefore for the purpose of purchasing, constructing, improving, repairing, or maintaining a dwelling, or to discriminate against him in the fixing of the amount, interest rate, duration, or other terms or conditions of such loan or other financial assistance, because of the race, color, religion, sex, national origin, familial status or disability of such person or of any person associated with him in connection with such loan or other financial assistance or the purposes of such loan or other financial assistance, or of the present or prospective owners, lessees, tenants, or occupants of the dwelling or dwellings in relation to which such loan or other financial assistance is to be made or given: Provided, that nothing contained in this Section shall impair the scope or effectiveness of the exception contained in SECTION 3 (b).

SECTION 6. Discrimination in the Provision of Brokerage Services

It shall be unlawful to deny any person access to or membership or participation in any multiple listing service, real estate brokers organization or other service, organization, or facility relating to the business of selling or renting dwellings, or to discriminate against him in the terms of conditions of such access, membership, or participation, on account of race, color, religion, sex, national origin, familial status or disability.

SECTION 7. Exemption

Nothing in this ordinance shall prohibit a religious organization, association, or society, or any non-profit institution or organization operated, supervised or controlled by or in conjunction with a religious organization, association, or society, from limiting the sale, rental or occupancy of dwellings which it owns or operates for other than a commercial purpose to persons of the same religion, or from giving preference to such persons, unless membership in such religion is restricted on account of race, color, sex, national origin, familial status or disability. Nor shall anything in this ordinance prohibit a private club not in fact open to the public, which as an incident to its primary purpose or purposes provides lodgings which it owns or operates for other than a commercial purpose, from limiting the rental or occupancy of such lodgings to its members or from giving preference to its members.

SECTION 8. Administration

(a) The authority and responsibility for administering this Act shall be in the Mayor of Morristown, Tennessee.

(b) The Mayor of Morristown, TN may delegate any of these functions, duties, and powers to employees of the Community or to boards of such employees, including functions, duties, and powers with respect to investigating, conciliating, hearing, determining, ordering, certifying, reporting or otherwise acting as to any work, business, or matter under this ordinance. The Mayor of Morristown, TN shall be rule prescribe such rights of appeal from the decisions of his hearing examiners to other hearing examiners or to other officers in the Community, to boards of officers or to himself, as shall be appropriate and in accordance with law.

(c) All executive departments and agencies shall administer their programs and activities relating to housing and urban development in a manner affirmatively to further the purposes of this ordinance and shall cooperate with the Mayor of Morristown, TN to further such purposes.

SECTION 9. Education and Conciliation

Immediately after the enactment of this ordinance, the Mayor of Morristown, TN shall commence such educational and conciliatory activities as will further the purposes of this ordinance. He shall call conferences of persons in the housing industry and other interested parties to acquaint them with the provisions of this ordinance and his

suggested means of implementing it, and shall endeavor with their advice to work out programs of voluntary compliance and of enforcement.

SECTION 10. Enforcement

(a) Any person who claims to have been injured by a discriminatory housing practice or who believes that he will be irrevocably injured by a discriminatory housing practice that is about to occur (hereafter "person aggrieved") may file a complaint with the (Mayor or Tennessee Human Rights Commission) . Complaints shall be in writing and shall contain such information and be in such form as the (Mayor or Tennessee Human Rights Commission) requires. Upon receipt of such a complaint, the (Mayor or Tennessee Human Rights Commission) shall furnish a copy of the same to the person or persons who allegedly committed or is about to commit the alleged discriminatory housing practice. Within thirty days after receiving a complaint, or within thirty days after the expiration of any period of reference under subsection (c), the (Mayor or Tennessee Human Rights Commission) shall investigate the complaint and give notice in writing to the person aggrieved whether he intends to resolve it. If the (Mayor or Tennessee Human Rights Commission) decides to resolve the complaints, he shall proceed to try to eliminate or correct the alleged discriminatory housing practice by information methods of conference, conciliation, and persuasion. Nothing said or done in the course of such informal endeavors may be made public or used as evidence in a subsequent proceeding under this ordinance without the written consent of the persons concerned. Any employee of the (Mayor or Tennessee Human Rights Commission) who shall make public any information in violation of this provision shall be deemed guilty of a misdemeanor and upon conviction thereof shall be fined not more than \$1,000 or imprisoned not more than one year.

(b) A complaint under subsection (a) shall be filed within one hundred and eighty days after the alleged discriminatory housing practice occurred. Complaints shall be in writing and shall state the facts upon which the allegations of a discriminatory housing practice are based. Complaints may be reasonably and fairly amended at any time. A respondent may file an answer to the complaint against him and with the leave of the (Mayor or Tennessee Human Rights Commission), which shall be granted whenever it would be reasonable and fair to do so, may amend his answer at any time. Both complaints and answers shall be verified.

(c) If within thirty days after a complaint is filed with the (Mayor, County Mayor or Tennessee Human Rights Commission). The (Mayor, County Mayor or Tennessee Human Rights Commission) has been unable to obtain voluntary compliance with this ordinance, the person aggrieved may, within thirty days thereafter, file a complaint with the Secretary of the Department of Housing and Urban Development. The (Mayor, County Mayor or Tennessee Human Rights Commission) will assist in this filing.

(d) If the (Mayor, County Mayor or Tennessee Human Rights Commission) has been unable to obtain voluntary compliance within thirty days of the complaint, the person aggrieved may, within thirty days hereafter commence a civil action in any appropriate court, against the respondent named in the complaint, to enforce the rights granted or protected by this ordinance, insofar as such rights relate to the subject of the complaint. If the court finds that a discriminatory housing practice has occurred or is about to occur, the court may enjoin the respondent from engaging in such practice or order such affirmative action as may be appropriate.

(e) In any proceeding brought pursuant to this section, the burden of proof shall be on the complaint.

(f) Whenever an action filed by an individual shall come to trial, the (Mayor, County Mayor or Tennessee Human Rights Commission) shall immediately terminate all efforts to obtain voluntary compliance.

SECTION 11. Investigations; Subpoenas; Giving of Evidence

(a) In conducting an investigation, the (Mayor, County Mayor or Tennessee Human Rights Commission) shall have access at all reasonable times to premises, records, documents, individuals, and other evidence or possible sources of evidence and may examine, record, and copy such materials and take and record the testimony or statements of such persons as are reasonably necessary for the furtherance of the investigation: Provided, however, that the (Mayor, County Mayor or Tennessee Human Rights Commission) first complies with the provisions of the Fourth Amendment relating to unreasonable searches and seizures. The (Mayor, County Mayor or Tennessee Human Rights Commission) may request subpoenas to compel the appearance of such persons, and may issue interrogatories to a respondent, to the same extent and subject to the same limitations as would apply if the subpoenas or interrogatories were issued or served in aid of a civil action in the United States district court of the district in which the investigation is taking place. The (Mayor, County Mayor or Tennessee Human Rights Commission) may administer oaths.

(b) Upon written application to the (Mayor, County Mayor or Tennessee Human Rights Commission), a respondent shall be entitled to the issuance of a reasonable number of subpoenas by and in the name of the (Mayor, County Mayor or Tennessee Human Rights Commission) to the same extent and subject to the same limitations as subpoenas issued by the (Mayor, County Mayor or Tennessee Human Rights Commission) himself. Subpoenas issued at the request of a respondent shall show on their face the name and address of such respondent and shall state that they were issued at his request.

(c) Witnesses summoned by subpoena of the (Mayor, County Mayor or Tennessee Human Rights Commission) shall be entitled to the same witness and mileage fees as are witnesses in proceedings in United States district courts. Fees payable to the witness summoned by a subpoena issued at the request of a respondent shall be paid by him.

(d) Within five days after service of a subpoena upon any person, such person may petition the (Mayor, County Mayor or Tennessee Human Rights Commission) to revoke or modify the subpoena. The (Mayor, County Mayor or Tennessee Human Rights Commission) shall grant the petition if he finds that the subpoena requires appearance or attendance at an unreasonable time or place, that it requires production of evidence which does not relate to any matter under investigation, that it does not describe with sufficient particularity the evidence to be produced, that compliance would be unduly onerous, or for other good reason.

(e) In case of contumacy or refusal to obey a subpoena, the (Mayor, County Mayor or Tennessee Human Rights Commission) or other person at whose request it was issued may petition for its enforcement in the Municipal or State court for the district in which the person to whom the subpoena was addressed resides, was served, or transacts business.

(f) Any person who willfully fails or neglects to attend and testify or to answer any lawful inquiry or to produce records, documents, or other evidence, if in his power to do so, in obedience to the subpoena or lawful order of the (Mayor, County Mayor or Tennessee Human Rights Commission) shall be fined not more than \$1,000 or imprisoned not more than one year, or both. Any person who, with intent thereby to mislead the (Mayor, County Mayor or Tennessee Human Rights Commission), shall make or cause to be made any false entry or statement of fact in any report, account, record, or other document submitted to the (Mayor, County Mayor or Tennessee Human Rights Commission) pursuant to his subpoena or other order, or shall willfully neglect or fail to make or cause to be made full, true, and correct entries in such reports, accounts, records, or other documents, or shall willfully mutilate, alter, or by any other means falsify any documentary evidence, shall be fined not more than \$1,000 or imprisoned not more than one year, or both.

(g) The (City, County or Tennessee Human Right Commission) Attorney shall conduct all litigation in which the (Mayor, County Mayor or Tennessee Human Rights Commission) participates as a party or as amicus pursuant to this ordinance.

Analysis of Impediments to Fair Housing Choice

SECTION 12. Enforcement by Private Persons

(a) The rights granted by sections 3, 4, 5, and 6 may be enforced by civil actions in State or local courts of general jurisdiction. A civil action shall be commenced within one hundred and eighty days after the alleged discriminatory housing practice occurred: Provided, however, that the court shall continue such civil case brought to this section or SECTION 10 (d) from time to time before bringing it to trial or renting dwellings; or

(b) Any person because he is or has been, or in order to intimidate such person or any other person or any class of persons from:

- (1) participating, without discrimination on account of race, color, religion, sex, national origin, familial status or disability, in any of the activities, services, organizations or facilities; or
- (2) affording another person or class of persons opportunity or protection so to participate, or

(c) any citizen because he is or has been, or in order to discourage such citizen or any other citizen from lawfully aiding or encouraging other persons to participate, without discrimination on account of race, color, religion, sex, national origin, familial status or disability, in any of the activities, services, organizations or facilities, or participating lawfully in speech or peaceful assembly opposing any denial of the opportunity to so participate shall be fined not more than \$1,000, or imprisoned not more than one year, or both; and, if bodily injury results, shall be fined not more than \$10,000, or imprisoned not more than ten years, or both; and, if death results, shall be subject to imprisonment for any term of years or for life.

Adopted on first reading the 3rd day of April 2007.


Mayor

ATTEST:


City Administrator

Adopted on second and final reading the 5th day of June 2007.


Mayor

ATTEST:


City Administrator

M: Work Cited

<http://www.huduser.org/publications/hsgspec/dds.html>

www.huduser.org/Publications/pdf/DDS_Barriers.pdf

<http://www.hud.gov/content/releases/fy2008annual-rpt.pdf>

<http://www.hud.gov/content/releases/fy2008annual-rpt.pdf>

http://www.bls.gov/cps/cps_htgm.htm

<http://www.census.gov/>

<http://www.mymorristown.com/>

http://portal.hud.gov/hudportal/HUD?src=/topics/housing_choice_voucher_program_section_8

<http://www.thda.org/index.aspx?NID=35>

<http://www.comptroller.tn.gov/pa/pdf/2012TaxAggregateReport.pdf>