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**Accessible Housing:  
An Analysis of Impediments to Fair  
Housing in Gainesville**

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**City of Gainesville, Georgia**

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# 1. Introduction

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The State of Georgia and the national government prohibit discrimination in housing. Both governments recognize the principle that the freedom to choose where to live is fundamental to a vigorous democracy, engaged civics, economic vitality, fulfilling social development and individual self-realization. State and federal courts have established the consistency of these laws with their respective constitutions and mandate particular scrutiny to specific categories of the population that previously experienced housing discrimination. These groups, “protected classes” in legal terminology, are defined by race, color, religion, sex, national origin, age and familial status.

Modest progress on open housing over time and continuing persistently high levels of separation have led to legislative, regulatory and judicial determinations that state and local governments must not only prohibit discrimination in housing, they must affirmatively further fair housing.

As a part of the exercise of its responsibilities to foster compliance with fair housing law, the U.S. Department of Housing and Urban Development requires grant recipients to assess housing markets and practices and their own legal and administrative structures regarding their support for fair housing. These analyses are intended to provide the platform for actions to achieve fair housing and to serve as premises for expanded affirmative actions to foster fair housing.

This Analysis of Impediments to Fair Housing Choice (AI) involves the following:

- ◆ An extensive review of the jurisdiction’s laws, regulations and administrative policies, procedure and practices;
- ◆ An assessment of how those laws affect the location, availability and accessibility of housing;
- ◆ An evaluation of public and private conditions affecting fair housing choice for all protected classes; and
- ◆ An assessment of the availability of affordable, accessible housing in a range of unit sizes.<sup>1</sup>
- ◆ Recommendations for actions to reduce or eliminate impediments and attain fair housing follow the analyses.

The City of Gainesville will hold a public meeting in August 2013 to all the public to review the Analysis to Impediments to Fair Housing Choice Report. This report will also be posted on the City of Gainesville Community Development Department’s Website.

## Jurisdiction

This AI is prepared for the City of Gainesville, Georgia. It includes discussion of conditions found in Gainesville and Hall County. Fair housing is a regional issue. If discrimination persists in one jurisdiction or if only one jurisdiction successfully furthers fair housing, regional imbalances will accentuate. The standard measures of segregation, separation, clustering and concentration each make their determination on a regional basis, wherein the relative values for each jurisdiction most accurately describe the state of fair

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<sup>1</sup> U.S. Department of Housing and Urban Development. *Fair Housing Planning Guide*, p. 2-7. <http://www.hud.gov/offices/ftheo/images/fhpg.pdf>. April 12, 2010.

housing. For this reason, the AI measures, calculates and describes the current status in Gainesville, Hall County outside Gainesville and Hall County. But, because the AI is prepared expressly for the City of Gainesville, suggestions for policy focus exclusively on the city.

Many of the analyses rely on U.S. Census data. The 1990 and 2000 Censuses are used extensively and are generally familiar to most local officials. The first 2010 Census data released is used for political redistricting and includes population, households and population by race and ethnicity. As additional 2010 socioeconomic data was not available as of this writing, we relied on the 2005-2009<sup>2</sup> Census estimates for the most detailed current analyses. Turning from research methodology to substantive findings, we first examine existing conditions.

## Previous Fair Housing Analysis

In approximately mid-2005, J-Quad & Associates prepared an *Analysis of Impediments to Fair Housing Choice* in cooperation with the Housing and Neighborhood Development Department, City of Gainesville.<sup>3</sup>

J-Quad & Associates concluded that a shortage of affordable housing was the leading impediment to fair housing. Observing that 59 percent of the City's African American population and 31 percent of the Hispanic population had incomes below 80 percent of the area median household income; that there were housing waiting lists for both public housing and the housing choice voucher program operated by the Georgia Department of Community Affairs; and that over 60 percent of low income (less than 50 percent of area median income) households (both owners and renters) paid over 30 percent of their incomes for housing, J-Quad & Associates judged the shortage of affordable housing as the most significant impediment to fair housing in Gainesville.

Based on a series of focus groups and community meetings, J-Quad & Associates also concluded that there was a lack of local enforcement of fair housing law in Gainesville, and they attributed this to the absence of a local fair housing law and to low levels of awareness of citizens and housing industry personnel of rights and responsibilities under state and federal laws.

J-Quad & Associates examined Home Mortgage Disclosure Act data between 1998 and 2003 and found both an abnormally high incidence of unknown (unrecorded) race and ethnicity designations (30 percent). They also found both low loan applications and originations for African American and Hispanic households relative to their share of the population. Lower incomes explained part but not all of the differentials.

The J-Quad research team found that predatory lending was of serious concern in two of the four focus group sessions they conducted. As the report appears to have been

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<sup>2</sup> The U.S. Census American Community Survey estimates populations and other characteristics for the five year period 2005-2009. Initially it is awkward to think of a five year period (2005-2009) as the date of a population estimate, but that is the most accurate way to interpret the data.

<sup>3</sup> Housing and Neighborhood Development Department, J-Quad & Associates, LLC, *Analysis of Impediments to Fair Housing Choices*, no date, date inferred to be mid-2005.

published in 2005, the participants' perceptions would have been based on evidence from the 2004/2005 period – well into the housing bubble, before housing markets crashed in 2007/2008, but after the Georgia Legislature eliminated predatory lending protections in 2003. Empirical research into the opaque arena of subprime and predatory loans was beyond the scope of the consultant's assignment, but they termed predatory lending a “major issue” in focus group sessions.

Participants reported that minority, elderly and low-income residents were most often the targets for and victims of predatory loans. These observations correspond to the findings of empirical research conducted at the Atlanta Federal Reserve Board covering the same period.<sup>4</sup>

Finally, the J-Quad researchers concluded that lack of education regarding fair housing laws was a significant impediment to fair housing. Lack of fair housing education was closely related to the low levels of enforcement and the lack of knowledge problem as low levels of education and knowledge contributed to low levels of complaints and consequently weaker enforcement. The recent outreach program operated by Metro Fair Housing may have increased fair housing education levels, but raising community awareness and knowledge will require sustained effort over an extended period. And, as discussed in the “Perceptions of Fair Housing” section of this report, issues of trust are now affecting some minority citizens' willingness to step forward with observations or complaints.

## Fair Housing Support Services

Gainesville has very limited fair housing support services. Metro Fair Housing, based in East Point, has had a Fair Housing Initiatives Program (FHIP) grant from U.S. HUD for the past two years (2009 and 2010). The program has provided fair housing education, investigation and conciliation services to a five county area. Most of the counties are core Atlanta counties but Hall County is one of the five. The funding was not sufficient to establish an office in Gainesville or Hall County, and Metro has had to work through other agencies to provide advice to residents and to initially process complaints.

During the first two years of the three year Metro Fair has conducted ten training and education programs. Working through two community partners, Comunidad Bautista on Lee Land Road and the Veterans Community Outreach Foundation on the Old Athens Highway, Metro Fair trained staff in fair housing law, landlord tenant law and the support that could be expected from Metro Fair during the year.

Metro Fair made presentations at the Veterans Community Outreach Foundation to community members and provided one-on-one counseling. The Veterans Community Outreach Foundation sponsors the Hispanic Basketball League, and Metro Fair made a presentation (in Spanish) to a family event sponsored by the Basketball League and Veterans Outreach.

Metro Fair worked through Home Development Resources, Inc. to make presentations on fair housing as a part of HDRI's Homebuyer Education Program. Metro Fair has made presentations in both the Spanish and English language versions of the course.

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<sup>4</sup> Immergluck, Dan. *Foreclosed: High-Risk Lending, Deregulation and the Undermining of America's Mortgage Market*. Ithaca, New York: Cornell University Press (2009)

Metro Fair has recruited fair housing testers through the Goodwill Career Center.

The FHIP grant continues through 2011 but after the grant ends, Hall County and Gainesville will not have fair housing support services available unless other arrangements are made.

During the FHIP grant period 13 complaints of landlord tenant law were recorded by Metro Fair. There were seven complaints regarding needed repairs or mold, four requests for assistance in lease interpretation, two complaints regarding the absence of heat and lease violations and one complaint regarding an illegal eviction.

## 2. Demographic Overview

### Population Overview

Tables 2-1 and 2-2 describe the overall changes in population and households since 1990 for Georgia, Hall County and Gainesville. Hall County and its two components (Gainesville and Hall County outside Gainesville) all grew faster than the State of Georgia in both time periods. Where the state was growing by approximately one-quarter in terms of both population (26.4%) and households (27.0%) between 1990 and 2000, Hall County, Hall outside Gainesville and Gainesville each added over forty percent of their 1990 population by 2000. The specific proportions were 46.0% in Hall County, 46.6% in Hall outside Gainesville and 43.0% in Gainesville. When growth is measured in terms of households, the conclusions are the same for both Hall County and suburban Hall outside Gainesville, but different for the City of Gainesville. Both Hall County and Hall outside Gainesville grew by over one-third and both exceeded the state's household growth rate by over ten percentage points. The City of Gainesville grew substantially (23.0%) but less rapidly than either the state (27.0%), Hall County (36.5%) and Hall outside Gainesville (39.8%).

Table 2-1

Population and Households, 1990 to 2010  
State of Georgia, Hall County and City of Gainesville

Geography	Population			Households		
	1990	2000	2010	1990	2000	2010
State of Georgia	6,478,216	8,186,816	9,687,653	2,366,615	3,006,485	3,585,584
Hall County	95,428	139,281	179,684	34,721	47,382	60,691
Hall Outside Gainesville	77,543	113,703	145,880	27,781	38,845	49,418
City of Gainesville	17,885	25,578	33,804	6,940	8,537	11,273

Sources: U.S. Census 1990, SF1 P001 and P003; U.S. Census 2000, SF1 P1 and P3 (corrected counts); U.S. Census 2010 P1 and H1

The difference in growth rates between households and population is often small, for example there is only a 0.6 percentage point difference for the state in 1990-2000 (Table 2-2). Smaller absolute numbers of people and households such as found in counties and cities will exhibit more statistical variability and greater differences between household and population growth rates, but the 20 percentage point difference in Gainesville between 1990 and 2000 is larger than either of the other two differences which are less than ten percentage points. There is an explanation for the Gainesville figures, but it will have to wait until we examine additional data regarding the composition of the population.

Table 2-2

Rate of Population and Household Growth, 1990 to 2010  
State of Georgia, Hall County and City of Gainesville

Geography	Change in Population 1990 to 2000	Change in Households 1990 to 2000	Change in Population 2000 to 2010	Change in Households 2000 to 2010
State of Georgia	26.4%	27.0%	18.3%	19.3%
Hall County	46.0%	36.5%	29.0%	28.1%
Hall Outside Gainesville	46.6%	39.8%	28.3%	27.2%
City of Gainesville	43.0%	23.0%	32.2%	32.0%

Sources: U.S. Census 1990, STF1 P001 and P003; U.S. Census 2000, SF1 P1 and P3 (corrected counts); U.S. Census 2010 P1 and H1

Returning to the other dimensions of Tables 2-1 and 2-2, the general findings are that there was very substantial growth between 1990 and 2000 (please recall that the slower-growing state grew fast enough to add a Congressional seat during this time period), followed by a period of significant but less extensive growth in 2000 to 2010. With Gainesville's changes in households again the exception, the data for each of the other areas show growth slowing by at least seven percentage points in the 2000s. In the state, population growth was 8.1 percentage points less in 2010; in terms of households, the change was -7.8 percentage points (27.0 – 19.3 = 7.8). In Hall County, population growth slowed by 17.0 percentage points and growth in households declined by 8.4 percentage points. The analogous figures for Hall outside Gainesville were -18.3 percentage points and -12.6 percentage points, respectively. In Gainesville, the increase in population declined from 43.0% in the earlier period to 32.2% in the 2010 period. While the increase in population decreased by 10.8 percentage points, the rate of growth in households increased by 9.0 percentage points. The forthcoming analysis of the composition of the area's population and households will help explain why Gainesville's changes were different than the rest of Hall County and the state.

In spite of the slowing in the *rates* of growth, both population and households increased substantially in the 2000 to 2010 time period (Table 2-1). The state added over 1.5 million people (1,500,837), Hall County added more than the current population of Gainesville (40,403; 6,599 more than Gainesville's current 33,804 population), Hall County outside Gainesville added more than the previous (2000) population of Gainesville (32,177; the 2000 population was 25,578) and Gainesville added 8,226 people, which is nearly one-half (46.0%) of what its population was in 1990.

Many dimensions of the social and economic dynamics in Gainesville and Hall County have changed as a consequence of this rapid growth. Twenty years ago much of the residential development in south Hall County along the Gwinnett border was manufactured housing communities that had been forced out of the five county Atlanta metropolitan area by discriminatory and prohibitive laws in DeKalb, Gwinnett and the other three core counties. Now both single and multifamily housing suburban development has spread from the core counties of the Atlanta metro into southern Hall County, and industrial and other employment generating development extend along I-985. But, while the terms of reference have changed, fair housing is still an issue.

## Composition of the Population

As both Gainesville and Hall County have grown, the racial and ethnic composition of the population has changed substantially (Tables 2-3, 2-4 and 2-5). In 1990, Hispanic or Latino persons composed less than five percent (4.8%) of Hall County's population and less than ten percent (7.9%) of Gainesville's (Table 2-3). The beginnings of what would subsequently become a very substantial proportion of both Hall County and Gainesville populations were established by the 4,558 Hispanic or Latino people in Hall and the 1,415 in Gainesville in 1990.

By 2000, both the number of Hispanic or Latino people and the proportions they constituted had significantly increased. In Hall outside Gainesville, the Hispanic proportion of the population increased over four times, going from 4.1% to 16.5%, and the number of Hispanic people increased from 3,143 to 18,758 (Tables 2-3 and 2-4). In Gainesville proper, the proportional increase was even greater at 6.0 times, and the numerical increase was 7,069, from 1,415 people to 8,484. Where fewer than one in twelve City residents were Hispanic or Latino in 1990 (7.9%), by 2000 one in three were (33.2%). In spite of the greater proportions in the City, the majority of the numerical increase was in Hall outside Gainesville (15,614 in the county outside the city and 7,069 in the city). By 2000, over twice as many Hispanic people lived in Hall outside Gainesville as lived in the city.

The first data released for each census is used for political redistricting. The 2010 Census released this data for Georgia and Gainesville in March 2011. The figures for race and ethnicity for the City of Gainesville and Hall County are shown in Table 2-5. During the 2000 to 2010 period, the Hispanic or Latino population continued to grow at rates faster than the overall population. In Hall outside Gainesville, the number of Hispanic or Latino people increased by 14,090 or 75.1%. Within Gainesville, the increase was numerically and proportionally smaller at 5,574 persons or 65.7%. Overall, Hall County added 19,664 Hispanic persons, or 72.2% of its 2000 Hispanic population. Population growth between 2000 and 2010 resulted in a 2010 City of Gainesville population of 33,804 persons, of which 41.6% are Hispanic or Latino, 39.0% are non-Hispanic white, 14.6% are non-Hispanic black and the remaining 4.8% are Asian or other races.

Full certainty regarding the size of different population groups does not, however, derive from Census figures because it is widely recognized that Hispanic/Latino respondents sometimes fear the consequences of cooperating with government inquiries and choose not to participate, thereby leading to an undercount of their group.

The second factor reducing certainty in the 2010 Census is the passage of time coupled with increasing and persistent unemployment. Knowledgeable observers in the Hispanic community agree that current economic conditions have led to a reduction in the Hispanic population since the Census date on April 1, 2010.

The Hispanic or Latino population has increased substantially from one-twelfth of the Gainesville population in 1990 to over two-fifths (41.6%) in 2010. In addition, the growth of the Hispanic population in Gainesville has occurred at the same time that growth slowed for the non-Hispanic white population. This population added only 162 people between 1990 and 2000 as the population increased from 12,056 people to 12,218 people. In the next period, 2000 to 2010, growth of the non-Hispanic white population increased somewhat from the 1990-2000 rate of 1.3% to 8.0%, but the Hispanic population increased at a rate of 65.7%. So, in addition to the growth of the Hispanic population,

part of the explanation of the changes in the composition of the population is a decade of modest growth in the non-Hispanic white population.

The earlier analysis of the growth of population and households produced some anomalous results that the data in Tables 2-3, 2-4 and 2-5 regarding composition of the population can at least partially explain. Please recall that there was a considerable gap between the rates of growth for the population and households in Gainesville. In Gainesville, the population grew at a rate of 43.0% between 1990 and 2000 while the growth in the number of households was substantially less at 23.0% (Tables 2-1 and 2-2). The explanation lies in the differences in household sizes for different racial and ethnic groups in the populations. The larger size of Hispanic households and the substantial increase in Hispanic households in Gainesville (accounting for over three-quarters (79.4%/12,643 of 15,919) of the city's growth between 1990 and 2010) explains most of the difference in the rates of growth between population and households were similar during that period in Gainesville.

Neither the 1990 Census nor the early (redistricting) 2010 Census data provides sufficient accessible data to precisely measure changes in household sizes for all three primary racial/ethnic groups.<sup>5</sup> We do have data for 2000, and we can draw some general inferences for 1990 and 2010.

What can be said is that suburban (Hall outside Gainesville) white households appear to have averaged just below three persons per home in 1990 and 2000 now (2010) have somewhat larger households. Black suburban households were slightly larger but still less than three persons per household, while black households in the city were about 8.2% smaller. Both black and white suburban household sizes appear to have increased between 2000 and 2010, while Hispanic suburban household size appears to have decreased. In 2000, Hispanic households were larger – just over five persons per household. The larger size of Hispanic households is the primary explanation of the difference between household and population growth rates in Gainesville. That is, population grew faster than households because there were more people in each household.

An initially small Asian/Pacific Islander population of 659 persons, two-thirds of which (67.4%) lived in Hall outside Gainesville (Table 2-3), grew to 2,115 by 2000 (Table 2-4). The concentration of the Asian/Pacific Islander population remained (65.9%) in suburban Hall. The 2010 figures show that 2,248 of 3,393 (66.3%) Asian/Pacific Islanders live in suburban Hall (Table 2-5).

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<sup>5</sup> While the calculation of household size would appear to be quite straightforward, the fact that the calculation requires subtracting persons in group quarters from the overall population in order to determine the population in households and the fact that persons in group quarters is not provided in the electronic versions of the 1990 Census and not yet in the 2010 Census prevents an accurate calculation.

Table 2-3

Racial Composition and National Origin of the Population, 1990  
Hall County and City of Gainesville

Race or National Origin	Hall County		Hall Outside Gainesville		City of Gainesville	
	Number	Percent	Number	Percent	Number	Percent
Non-Hispanic Origin	90,870	95.2%	74,400	95.9%	16,470	92.1%
White	81,860	85.8%	69,804	90.0%	12,056	67.4%
African American	8,173	8.6%	3,986	5.1%	4,187	23.4%
American Indian/Alaskan Native	177	0.2%	158	0.2%	19	0.1%
Asian/Pacific Islander	609	0.6%	418	0.5%	191	1.1%
Other Race/2+ Races	51	0.1%	34	0.0%	17	0.1%
Hispanic Origin	4,558	4.8%	3,143	4.1%	1,415	7.9%
White	1,248	1.3%	1,004	1.3%	244	1.4%
African American	22	0.0%	6	0.0%	16	0.1%
American Indian/Alaskan Native	3	0.0%	3	0.0%	0	0.0%
Asian/Pacific Islander	50	0.1%	26	0.0%	24	0.1%
Other Race/2+ Races	3,235	3.4%	2,104	2.7%	1,131	6.3%
Total	95,428	100.0%	77,543	100.0%	17,885	100.0%

Source: U.S. Census 1990, STF1 P010

Table 2-4  
 Racial Composition and National Origin of the Population, 2000  
 Hall County and City of Gainesville

Race or National Origin	Hall County		Hall Outside Gainesville		City of Gainesville	
	Number	Percent	Number	Percent	Number	Percent
Non-Hispanic Origin	112,039	80.4%	94,945	83.5%	17,094	66.8%
White Alone	98,946	71.0%	86,728	76.3%	12,218	47.8%
African American Alone	9,900	7.1%	5,948	5.2%	3,952	15.5%
American Indian/Alaskan Native Alone	331	0.2%	284	0.2%	47	0.2%
Asian/Pacific Islander Alone	1,849	1.3%	1,180	1.0%	669	2.6%
Some Other Race Alone	80	0.1%	64	0.1%	16	0.1%
Two or More Races	933	0.7%	741	0.7%	192	0.8%
Hispanic Origin	27,242	19.6%	18,758	16.5%	8,484	33.2%
White Alone	13,528	9.7%	9,066	8.0%	4,462	17.4%
African American Alone	226	0.2%	155	0.1%	71	0.3%
American Indian/Alaskan Native Alone	148	0.1%	119	0.1%	29	0.1%
Asian/Pacific Islander Alone	266	0.2%	214	0.2%	52	0.2%
Some Other Race Alone	12,112	8.7%	8,478	7.5%	3,634	14.2%
Two or More Races	962	0.7%	726	0.6%	236	0.9%
Total	139,281	100.0%	113,703	100.0%	25,578	100.0%

Source: 2000 U.S. Census, SF1 P8

Table 2-5  
 Racial Composition and National Origin of the Population, 2010  
 Hall County and City of Gainesville

Race or National Origin	Hall County		Hall Outside Gainesville		City of Gainesville	
	Number	Percent	Number	Percent	Number	Percent
Non-Hispanic Origin	132,778	73.9%	113,032	77.5%	19,746	58.4%
White Alone	114,300	63.6%	101,110	69.3%	13,190	39.0%
African American Alone	12,757	7.1%	7,817	5.4%	4,940	14.6%
American Indian/Alaskan Native Alone	372	0.2%	324	0.2%	48	0.1%
Asian/Pacific Islander Alone	3,238	1.8%	2,155	1.5%	1,083	3.2%
Some Other Race Alone	249	0.1%	205	0.1%	44	0.1%
Two or More Races	1,862	1.0%	1,421	1.0%	441	1.3%
Hispanic Origin	46,906	26.1%	32,848	22.5%	14,058	41.6%
White Alone	18,897	10.5%	13,754	9.4%	5,143	15.2%
African American Alone	522	0.3%	319	0.2%	203	0.6%
American Indian/Alaskan Native Alone	439	0.2%	268	0.2%	171	0.5%
Asian/Pacific Islander Alone	155	0.1%	93	0.1%	62	0.2%
Some Other Race Alone	24,793	13.8%	16,938	11.6%	7,855	23.2%
Two or More Races	2,100	1.2%	1,476	1.0%	624	1.8%
Total	179,684	100.0%	145,880	100.0%	33,804	100.0%

Source: 2010 U.S. Census, P1 and P2

## Tenure, Race and National Origin

Table 2-6 describes the tenure characteristics of racial and ethnic groups in Gainesville and Hall County in 1990. Non-Hispanic white households had the highest proportion of homeownership rates in each area. These proportions ranged from 57.0% in the city to 77.1% in Hall County outside Gainesville. A majority of African American households in Hall outside Gainesville owned (59.9%), and there were sharp tenure differences in the proportions of African American owners and renters between Gainesville and suburban Hall County. Where three-in-five black households in suburban Hall owned, over three-in-four African American households in the city were renters (78.8%). While the tenure divisions were distinct, the relative sizes of the two populations were roughly similar: A small majority of black households lived in the city (1,439 / 53.8%) but their numbers were only 205 households greater than the African American households in the suburbs (1,234 / 46.2% of all black households).<sup>6</sup>

<sup>6</sup> African American household numbers cited are the sum of owners and renters.

Table 2-6  
Households by Race and Ethnicity of Householder by Tenure, 1990  
Hall County and City of Gainesville

Tenure/ Race or Ethnicity of Householder	Hall County		Hall Outside Gainesville		City of Gainesville	
	Number	Percent <sup>†</sup>	Number	Percent <sup>†</sup>	Number	Percent <sup>†</sup>
Owner Occupied	24,097	69.4%	20,811	74.9%	3,286	47.3%
White	22,883	73.4%	19,920	76.7%	2,963	56.7%
Non-Hispanic	22,771	73.7%	19,822	77.1%	2,949	57.0%
Hispanic	112	38.1%	98	41.4%	14	24.6%
African American	1,044	39.1%	739	59.9%	305	21.2%
American Indian/Alaskan Native	34	52.3%	33	55.9%	1	16.7%
Asian/Pacific Islander	73	42.9%	57	48.7%	16	30.2%
Other Race	63	10.1%	62	15.2%	1	0.5%
Non-Hispanic	3	50.0%	3	75.0%	0	0.0%
Hispanic	60	9.7%	59	14.6%	1	0.5%
Hispanic Origin*	176	18.9%	159	24.5%	17	6.1%
Renter Occupied	10,624	30.6%	6,970	25.1%	3,654	52.7%
White	8,308	26.6%	6,042	23.3%	2,266	43.3%
Non-Hispanic	8,126	26.3%	5,903	22.9%	2,223	43.0%
Hispanic	182	61.9%	139	58.6%	43	75.4%
African American	1,629	60.9%	495	40.1%	1,134	78.8%
American Indian/Alaskan Native	31	47.7%	26	44.1%	5	83.3%
Asian/Pacific Islander	97	57.1%	60	51.3%	37	69.8%
Other Race	559	89.9%	347	84.8%	212	99.5%
Non-Hispanic	3	50.0%	1	25.0%	2	100.0%
Hispanic	556	90.3%	346	85.4%	210	99.5%
Hispanic Origin*	754	81.1%	491	75.5%	263	93.9%

\*Hispanic Origin is not a race and Hispanic Origin observations are not separately included in the total.

<sup>†</sup>Percentages are the proportion of each racial group that is a particular tenure, i.e., 73.4% of white households in Hall County own.

Source: U.S. Census 1990, STF1 H009, H011

The overall proportion of homeownership in Hall County for non-Hispanic white households was 73.7% and for African American households it was 39.1%. Expressed as a ratio, non-Hispanic white households were 1.88 times as likely to be homeowners. This differential derives from the interplay of at least four historic and contemporary factors: (1) Residential racial discrimination; (2) Racial discrimination in employment; (3)

Economic discrimination in residential and land use regulations; and (4) Long-term effects of discrimination in education.

In a world where there was no racial discrimination, and where the longer-lasting effects of prior discrimination had been overcome or decayed over time, the proportion of homeowners in each racial group would not necessarily be exactly the same – different demographic characteristics for each racial group would generate differential propensities for ownership and rental housing. But, differences in the age of householders, the size of families and other demographic attributes are not sufficient to account for the fact that nearly three-quarters of non-Hispanic white households and less than one-half of African American households owned their homes in 1990.

One of the most pernicious dimensions of racial discrimination, whatever the particular form, is the enduring effects over time. Denial of a sufficient education can diminish long-term earnings and coupled with obstacles stemming from residential discrimination, consequences can extend beyond the original generations. Affirmatively furthering fair housing is required to overcome the longer term effects of historic discrimination.

Looking first at Hall County overall (Table 2-6), nearly three-quarters (73.7%) of non-Hispanic white households owned their own homes in Hall County in 1990 (Table 2-6). Conversely, 26.3% rented. In comparison, 39.1% of African American households owned and 60.9% rented. These ratios translate to non-Hispanic white households being 1.88 times more likely to own than African Americans.

Fewer than one-in-five Hispanic households owned in 1990; 81.1% rented. The likelihood that a non-Hispanic white householder would own was 3.89 times the likelihood that a Hispanic householder owned.

Examining Hall County outside Gainesville (Table 2-6) shows that a slightly higher proportion of non-Hispanic white households owned: 77.1%; fewer than one quarter (22.9%) rented. African American households owned at a rate of 59.9% in the same area. The likelihood that a non-Hispanic white household would own is 1.29 greater when compared to a black household. Two-fifths of African American households (40.1%) rented in Hall outside Gainesville.

One quarter of Hispanic households owned (24.5%) in suburban Hall in 1990. Three-quarters rented (75.5%). Non-Hispanic white households had a 3.15 times greater likelihood of owning than Hispanic households.

In the City of Gainesville ownership rates were lower for all three groups. For non-Hispanic whites the ownership rate was 57.0%. The remaining 43.0% rented. African Americans owned at a rate of 21.2% while 78.8% rented. Thus, non-Hispanic whites had a 2.69 times greater likelihood of owning than African Americans did in the City of Gainesville in 1990.

A smaller proportion of Hispanic householders, 6.1%, owned in Gainesville; 93.9% rented. Non-Hispanic whites were 9.34 times more likely to own. In spite of the fact that homeownership rates were lower in the city than in suburban Hall, non-Hispanic whites had a greater likelihood of owning than either minority group. Mathematically, this was due to the substantially lower homeownership rates for African Americans and Hispanics.

Over two-thirds of Hispanic households (650 / 69.9%) lived in Hall County outside of Gainesville in 1990. Overall four-out-of-five Hispanic households (754 / 81.1%) rented; three-out-of-four (491 / 75.5%) in suburban Hall and over nine-in-ten (263 / 93.9%) in the city. For the relatively small proportion of Hispanic householders that owned (176 / 18.9%) the predominance of the suburbs was even more pronounced: 90.4% lived in Hall outside Gainesville.

The households described in the "Other Race" category<sup>7</sup> likely (but less than certainly) includes a substantial proportion of Hispanic/Latino households. The size, geographic and tenure characteristics of those categorized as "Other Race" imply that this hypothesis is probably correct: The group constitutes 622 households (two-thirds the size of the Hispanic group and an unusually large group for this categorization); 65.8% live in suburban Hall, few are owners (63 / 10.1%), most of the owners live in suburban Hall and almost all of those who live in the city (212 of 213) rent.

Table 2-7 conducts the same tenure, race and ethnicity analysis for the year 2000. In Hall County, the non-Hispanic white ownership rate increased from 73.7% in 1990 to 78.2% in 2000. The Hispanic ownership rate increased even more from 18.9% to 35.3%. These changes reduced the likelihood that non-Hispanic whites would own (relative to Hispanics) from 3.90 to 2.22.

African Americans increased their ownership proportion from 39.1% to 47.1%, thereby reducing the greater likelihood that non-Hispanic whites would own from 1.88 to 1.66.

In Hall County outside Gainesville, non-Hispanic white ownership increased from 77.1% in 1990 to 81.8% in 2000. The African American homeownership rate increased from 59.9% to 63.6% in suburban Hall, thereby holding the greater likelihood that non-Hispanic white householders would own at 1.29.

Hispanic ownership rates increased substantially from 24.5% to 42.3% in 2000. The greater likelihood that a non-Hispanic white householder would own (relative to Hispanic householders) declined from 3.15 to 1.93.

Within the City of Gainesville, more than one-half of non-Hispanic whites owned their own homes (56.0%). This proportion declined from 57.0% in 1990 in spite of the fact that there were 43 more non-Hispanic white homeowners in 2000 than there were in 1990. The proportional reduction also reflects an increase in non-Hispanic white renters from 43.0% to 44.0% or 130 more rental households. Both tenure groups increased but the increase in renters was greater.

African American owner households increased from 305 in 1990 to 341 in 2000, 36 more. But African American renters decreased from 1,134 to 1,060 over the same time period, a reduction of 74 householders. The homeownership proportion increased from 21.2% to 24.3%, thereby reducing the differential probability of homeownership when compared with non-Hispanic whites from 2.69 to 2.30.

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<sup>7</sup> The 1990 Census Data Dictionary defines "Other Race" to include "Persons reporting in the 'Other Race' category and providing write-in entries such as multiracial, multiethnic, mixed, interracial...or a Spanish/Hispanic origin group (such as Mexican, Cuban, or Puerto Rican) are included here."

Table 2-7  
Households by Race and Ethnicity of Householder by Tenure, 2000  
Hall County and City of Gainesville

Tenure/ Race or Ethnicity of Householder	Hall County		Hall Outside Gainesville		City of Gainesville	
	Number	Percent†	Number	Percent†	Number	Percent†
Owner Occupied	33,676	71.1%	29,942	77.1%	3,734	43.7%
One Race Alone	33,451	71.3%	29,741	77.2%	3,710	44.0%
White	30,600	75.2%	27,495	79.7%	3,105	50.2%
Non-Hispanic	29,787	78.2%	26,795	81.8%	2,992	56.0%
Hispanic	813	31.4%	700	39.9%	113	13.5%
African American	1,567	47.1%	1,226	63.6%	341	24.3%
American Indian/Alaskan Native	97	61.4%	91	68.9%	6	23.1%
Asian/Pacific Islander	288	59.1%	206	64.0%	82	49.7%
Some Other Race	899	39.4%	723	44.6%	176	26.7%
Two or More Races	225	50.4%	201	59.1%	24	22.6%
Hispanic Origin*	1,829	35.3%	1,528	42.3%	301	19.2%
Renter Occupied	13,705	28.9%	8,902	22.9%	4,803	56.3%
One Race Alone	13,484	28.7%	8,763	22.8%	4,721	56.0%
White	10,083	24.8%	7,007	20.3%	3,076	49.8%
Non-Hispanic	8,307	21.8%	5,954	18.2%	2,353	44.0%
Hispanic	1,776	68.6%	1,053	60.1%	723	86.5%
African American	1,761	52.9%	701	36.4%	1,060	75.7%
American Indian/Alaskan Native	61	38.6%	41	31.1%	20	76.9%
Asian/Pacific Islander	199	40.9%	116	36.0%	83	50.3%
Some Other Race	1,380	60.6%	898	55.4%	482	73.3%
Two or More Races	221	49.6%	139	40.9%	82	77.4%
Hispanic Origin*	3,352	64.7%	2,085	57.7%	1,267	80.8%

\*Hispanic Origin is not a race and Hispanic Origin observations are not separately included in the total.

†Percentages are the proportion of each racial group that is a particular tenure, i.e., 75.2% of white households in Hall County own.

Source: U.S. Census 2000, SF1 H14, H15H, H15I (corrected counts)

The Hispanic ownership rate rose from 6.1% in 1990 to 19.2% in 2000 on the strength of 284 more homeowners and 1,004 more renters. These changes dropped the greater probability that non-Hispanic white households would own from 9.34 to 2.92.

Detailed data regarding tenure, race and ethnicity from the 2010 Census has not been released as of this writing. Consequently, to attempt to understand current conditions,

we use the Census Bureau's 2005-2009 estimate. Please recognize that the data in Table 2-8 will be superseded by the actual Census counts when that data is released. But, for the moment, the data in Table 2-8 is the best estimate of recent conditions. For Hall County, non-Hispanic white homeownership is estimated to have declined from 78.2% to 77.3% in spite of an increase of 2,420 non-Hispanic white homeowners. The decline in the proportion also reflects an increase of 1,156 rental householders.

The proportion of African American householders owning increased slightly from 47.1% to 48.3% and when combined by the decrease in the non-Hispanic white homeownership rate, the greater likelihood that non-Hispanic whites will own declined from 1.66 to 1.60.

Hispanic homeownership increased nearly to African American proportions, rising from 35.3% in 2000 to 46.3% in 2005-2009. There were 2,474 more Hispanic homeowners in 2005-2009 than there were in 2000. Consequently, the probability that non-Hispanic white householders would own (when compared to Hispanic households) declined from 2.22 to 1.67.

Examining the 2005-2009 data for Hall County outside Gainesville shows that the non-Hispanic white homeownership proportion edged up slightly from 81.8% to 81.9% on the strength of an additional 2,574 non-Hispanic white homeowners.

The Hispanic homeownership rate in Hall outside Gainesville topped one-half for the first time, rising from 42.3% to 55.7% and more than doubling the number of Hispanic homeowners, adding 1,904 to the 1,528 who were there in 2000. These changes helped reduced the greater likelihood non-Hispanic whites would own from 1.93 to 1.47.

African American homeownership increased by 445 households and the homeownership rate increase slightly from 63.6% to 63.8%. Coupled with the slight increase in the white homeownership rate, the greater likelihood that non-Hispanic whites would own in suburban Hall decreased from 1.29 to 1.28.

We also know that the number of Asian/Pacific Islander households grew from 170 to 487 between 1990 and 2000 in Hall County (Tables 2-6 and 2-7), and we know that homeownership increased from 42.9% in 1990 to 59.1% in 2000, but the absence of sufficient data on this relatively small population prevents us from understanding how tenure and location changed by 2005-2009.

Turning to estimated changes in the City of Gainesville both the non-Hispanic white homeownership rate and the number of non-Hispanic white homeowners declined. A (net) 154 fewer homeowners and ten fewer renters (net) reduced the homeownership rate from 56.0% to 48.8%.

There were also fewer African American homeowners in 2005-2009 (263) than in 2000 (341), but there were also more renters (1,124 in 2005-2009 and 1,060 in 2000 (64 more)). Taken together, these changes reduced the African American homeownership rate from 24.3% to 19.0% and contributed to an increase in the greater likelihood of non-Hispanic white householders owning from 2.30 to 2.57 – nearly back to the 2.69 differential recorded in 1990.

In contrast, both the numbers of and the proportions of Hispanic homeowners in Gainesville increased. Homeowners increased by 570 to 871 and the proportion owning rose from 19.2% to 27.8%. Far more non-Hispanic whites owned (2,838) and non-Hispanic

whites were 1.76 times more likely to own than Hispanic householders, but that likelihood had dropped from 2.92 in 2000.

Progress in reducing the probabilities that non-Hispanic householders would be homeowners relative to Hispanic householders was steady and consistent in each geographic area. In Hall the ratios dropped from 3.90 in 2000 to 1.67 in 2005-2009; in Hall outside Gainesville the decrease was from 3.15 to 1.47 and in the City of Gainesville the change was from 9.34 to 1.76.

Change relative to African American householders was less consistent and of smaller magnitudes. In Hall County the ratio declined from 1.88 in 1990 to 1.60 in 2005-2009; in suburban Hall there was virtually no change as ratios held at 1.28/1.29. Specifically, the ratio was 1.29 in both 1990 and 2000 and 1.28 in 2005-2009. In the City of Gainesville, the ratios declined from 2.69 in 1990 to 2.30 in 2000, then increased to 2.57 in 2005-2009.

Four other data points are particularly significant: African American householders appear to have declined in the city in both time periods. Between 1990 and 2000, the decline was 38 households. Between 2000 and 2005-2009, the decline was 14 households. Neither change was particularly large, but both were declines.

Non-Hispanic white householders declined by 361 between 2000 and 2005-2009. Hispanic householders increased by 1,565 during the same time period. These shifts provide at least part of the explanation for the overall changes in the racial and ethnic composition discussed earlier.

These changes should be interpreted cautiously because the way race was measured by the Census changed between 1990 and 2000. Consequently the measurements of a decline between 1990 and 2000 may not be precisely accurate. In spite of these complications, the primary conclusions are correct.

Table 2-8  
Race of Householder by Tenure, 2005-2009\*  
Hall County and City of Gainesville

Tenure/ Race or Ethnicity of Householder	Hall County		Hall Outside Gainesville		City of Gainesville	
	Number	Percent†	Number	Percent†	Number	Percent†
Owner Occupied	39,389	70.0%	35,182	77.2%	4,207	39.3%
White Alone	34,878	72.8%	31,356	78.9%	3,522	43.1%
Non-Hispanic Origin	32,207	77.3%	29,369	81.9%	2,838	48.8%
Hispanic Origin	2,671	42.8%	1,987	51.0%	684	29.1%
African American Alone	1,934	48.3%	1,671	63.8%	263	19.0%
Hispanic Origin**	4,303	46.3%	3,432	55.7%	871	27.8%
Renter Occupied	16,883	30.0%	10,386	22.8%	6,497	60.7%
White Alone	13,034	27.2%	8,388	21.1%	4,646	56.9%
Non-Hispanic Origin	9,463	22.7%	6,481	18.1%	2,982	51.2%
Hispanic Origin	3,571	57.2%	1,907	49.0%	1,664	70.9%
African American Alone	2,072	51.7%	948	36.2%	1,124	81.0%
Hispanic Origin**	4,992	53.7%	2,730	44.3%	2,262	72.2%

\*Confidence intervals for Asian, American Indian, Alaskan Native, Some Other Race and Two or More Race householders are too great to represent with a single number in this table.

\*\*Hispanic Origin is not a race and Hispanic Origin observations are not separately included in the total.

†Percentages are the proportion of each racial group that is a particular tenure, i.e., 72.8% of White alone householders in Hall County own.

Source: U.S. Census 2005-2009 American Community Survey, B25003A, B25003B, B25003I

## Female Householders and Households with Children

Tables 2-9 through 2-11 describe households and family types by race and ethnicity for Gainesville, Hall County and Hall outside Gainesville in 1990. The focus of the analyses are two protected classes: households with children and women. In Gainesville in 1990 (Table 2-9), women accounted for nearly two-fifths (38.9%) of all householders. Eight hundred twenty-two of those women were parents to their own child/children who lived with them. A larger group of women (1,373 – over one-half (50.8%) of all female householders) lived alone. There were more female householders in non-family households (living alone or living with non-relatives: 1,509) than there were female householders in families (1,193). The next largest group of women (1,367) lived in married couple families.

There were considerable differences between racial and ethnic groups. Nearly one-third (32.9%) of African American households were female householders living with their own children, where only 8.2% of Hispanic and 6.3% of white households were. Unfortunately, accessible data from the 1990 Census does not provide detailed information regarding the female householders who are not in family households for racial and ethnic groups, but we can infer that most live alone because of the 1,509 total nonfamily female householders, 90.1% (1,373) do.

Shifting the focus to households with children shows that nearly one-third (33.1%) of the total households in Gainesville have their own children under 18 living with them. Three-out-of-five (59.6%) of these households are married couple families and 35.8% are female householders (Table 2-9).

Turning to Hall County (Table 2-10), which has 8,480 female householders, 45.2% of whom are family householders with their own children and 49.2% who live alone. The small remainder either live with non-relatives or live in a family household but without children.

Most households with children (10,680 / 78.2%) are married couple families. All but 609 of the remaining households with children live with their mother in a female householder family. Those 609 live with their father. As with the City of Gainesville, only limited data on racial and ethnic characteristics is available. We can determine that black female householders with children account for one-quarter (25.1%) of the black households and that the analogous proportions for whites is 5.3% and for Hispanics it is 5.9%.

In Hall County outside Gainesville (Table 2-11) in 1990 female householders accounted for 20.8% of all households. Most of these households (2,802 / 48.5%) lived alone but those with their own children are a close second (2,659 / 46.0%). A lower proportion of African American female householders have their own children with them (22.9% of the total households) than in the city (where the similar proportion was 32.9%). One-in-twenty of the total white (5.1%) and Hispanic (4.9%) households are female households with their own children under 18.

Again, we can infer that most of the nonfamily female householders in each racial or ethnic group live alone because so few of the total women in this category live with a nonfamily member (1.1%).

The households with children that were not discussed as a subset of female households are those composed of children of married couple families. In each of the four cases (total, white, black and Hispanic) this group is the largest single group in the distribution. One-third of the total households (33.5%) and of the white households (33.4%) are married couple families with children; nearly the same proportion (30.6%) characterizes African American households. In the smaller Hispanic population 44.0% of the 650 households are married couple families with children.

Table 2-9  
 Female Householders and Families with Children by Race, 1990  
 City of Gainesville

Household and/or Family Type	City of Gainesville							
	Total		White		Black		Hispanic	
	#	%	#	%	#	%	#	%
Family Households								
Married Couple Family								
With Own Children < 18	1,367	19.7%	1,016	19.4%	238	16.5%	119	42.5%
Male Householder								
With Own Children < 18	105	1.5%	45	0.9%	41	2.8%	20	7.1%
Female Householder	1,193	17.2%	555	10.6%	614	42.7%	26	9.3%
With Own Children < 18	822	11.8%	330	6.3%	473	32.9%	23	8.2%
No Own Children < 18	371	5.3%	225	4.3%	141	9.8%	3	1.1%
Nonfamily Households								
Female Householder	1,509	21.7%						
Living Alone	1,373	19.8%						
Not Living Alone	136	2.0%						
Total Hholds w/ Own Children < 18	2,294	33.1%	1,391	26.6%	752	52.3%	162	57.9%
Total Female Householders*	2,702	38.9%	555	10.6%	614	42.7%	26	9.3%
Total Households	6,940	100.0%	5,229	100.0%	1,439	100.0%	280	100.0%

\* Totals for white, black and Hispanic households do not include non-family households.

Source: 1990 U.S. Census, STF1 Tables P016, P019, P020

Table 2-10  
 Female Householders and Families with Children by Race, 1990  
 Hall County

Household and/or Family Type	Hall County							
	Total		White		Black		Hispanic	
	#	%	#	%	#	%	#	%
Family Households								
Married Couple Family								
With Own Children < 18	10,680	30.8%	9,699	31.1%	615	23.0%	405	43.5%
Male Householder								
With Own Children < 18	609	1.8%	454	1.5%	95	3.6%	63	6.8%
Female Householder								
With Own Children < 18	3,852	11.1%	2,893	9.3%	896	33.5%	66	7.1%
No Own Children < 18	2,376	6.8%	1,656	5.3%	671	25.1%	55	5.9%
No Own Children < 18	1,476	4.3%	1,237	4.0%	225	8.4%	11	1.2%
Nonfamily Households								
Female Householder	4,628	13.3%						
Living Alone	4,175	12.0%						
Not Living Alone	453	1.3%						
Total Hholds w/ Own Children < 18	13,665	39.4%	11,809	37.9%	1,381	51.7%	523	56.2%
Total Female Householders	8,480	24.4%	2,893	9.3%	896	33.5%	66	7.1%
Total Households	34,721	100.0%	31,191	100.0%	2,673	100.0%	930	100.0%

\* Totals for white, black and Hispanic households do not include non-family households.

Source: 1990 U.S. Census, STF1 Tables P016, P019, P020

Table 2-11

Female Householders and Families with Children by Race, 1990  
Hall Outside Gainesville

Household and/or Family Type	Hall Outside Gainesville							
	Total		White		Black		Hispanic	
	#	%	#	%	#	%	#	%
Family Households								
Married Couple Family								
With Own Children < 18	9,313	33.5%	8,683	33.4%	377	30.6%	286	44.0%
Male Householder								
With Own Children < 18	504	1.8%	409	1.6%	54	4.4%	43	6.6%
Female Householder								
With Own Children < 18	1,554	5.6%	1,326	5.1%	198	16.0%	32	4.9%
No Own Children < 18	1,105	4.0%	1,012	3.9%	84	6.8%	8	1.2%
Nonfamily Households								
Female Householder	3,119	11.2%						
Living Alone	2,802	10.1%						
Not Living Alone	317	1.1%						
Total Hholds w/ Own Children < 18	11,371	40.9%	10,418	40.1%	629	51.0%	361	55.5%
Total Female Householders	5,778	20.8%	2,338	9.0%	282	22.9%	40	6.2%
Total Households	27,781	100.0%	25,962	100.0%	1,234	100.0%	650	100.0%

\* Totals for white, black and Hispanic households do not include non-family households.

Source: 1990 U.S. Census, STF1 Tables P016, P019, P020

Tables 2-12 through 2-14 describe households and family types by race and ethnicity for the three geographies in 2000. As with the preceding section, the focus of the analysis is on the presence, size and location of two protected classes: households with children and women. Because the data source is the 2000 Census, more detailed data is accessible for female householders in nonfamily households. Female householders constitute just over one-third (36.2%) of all householders in Gainesville (Table 2-12). These 3,094 women are split between 1,800 (58.2%) who do not reside with families (a substantial majority of whom live alone (87.7%)) and 1,294 (41.8%) who live with families.

The proportions of female householders vary considerably by race and ethnicity. Three-fifths (61.1%) of black householders are female, one-third (33.4%) of white householders are and only 16.1% of Hispanic householders are women. These differences both derive from and generate multiple different socio-economic and cultural conditions – the health and longevity of white women contributes to a higher proportion of older, non-family female householders; higher levels of employment are required of African American women to support higher proportions of single parent families; and traditional cultural values and immigration patterns reinforce smaller proportions of female Hispanic householders.

Table 2-12

Female Householders and Families with Children by Race, 2000  
City of Gainesville

Household and/or Family Type	City of Gainesville							
	Total		White		Black		Hispanic	
	#	%	#	%	#	%	#	%
Family Households								
Married Couple Family								
With Own Children < 18	1,720	20.1%	1,120	18.1%	143	10.2%	745	47.5%
Male Householder								
With Own Children < 18	160	1.9%	83	1.3%	39	2.8%	72	4.6%
Female Householder	1,294	15.2%	576	9.3%	586	41.8%	195	12.4%
With Own Children < 18	784	9.2%	299	4.8%	380	27.1%	151	9.6%
No Own Children < 18	510	6.0%	277	4.5%	206	14.7%	44	2.8%
Nonfamily Households								
Female Householder	1,800	21.1%	1,487	24.1%	270	19.3%	57	3.6%
Living Alone	1,578	18.5%	1,309	21.2%	242	17.3%	27	1.7%
Not Living Alone	222	2.6%	178	2.9%	28	2.0%	30	1.9%
Total Hholds w/ Own Children < 18	2,664	31.2%	1,502	24.3%	562	40.1%	968	61.7%
Total Female Householders	3,094	36.2%	2,063	33.4%	856	61.1%	252	16.1%
Total Households	8,537	100.0%	6,181	100.0%	1,401	100.0%	1,568	100.0%

Source: 2000 U.S. Census, SF1 Tables P34, P34A, P34B, P34H, P27, P27A, P27B, P27H (corrected counts)

We cannot tell from examining this data whether or not discrimination based on gender reinforces patterns that differential social and cultural values produce, so it is incumbent on public interests to become more familiar with the choices women and households with children make in housing markets in order to discern whether and how those choices are constrained.

There is significant variation in the circumstances of female householders within racial and ethnic groups. For white female householders the largest single group is women living alone (1,309 / 63.5% of white female householders). For both black and Hispanic female householders, the largest internal groups are women with their own children (Hispanic, 151 / 59.9% and black 380 / 44.4%).

Householders with children younger than 18 constitute nearly one-third (2,664 / 31.2%) of City of Gainesville householders. For all racial and ethnic groups together, just over one quarter (29.4%) of households with children have female householders. The largest single group of householders with children are married couple families with 1,720 of the 2,664 (64.6%) total households with children in the city.

This fact both drives and is a reflection of how housing markets have changed in the last several decades. Married couple households now frequently have two wage earners. An older, more traditional model of accessibility to housing was predicated on one income providing that access. Cultural and economic changes now often require two

incomes to afford standard housing. Many single income households begin their search for housing at a disadvantage because the market has shifted towards serving two income households. Forthcoming analyses will attempt to sort out some of the consequences of these changes.

There is substantial variation in sociological organization between different ethnic and racial groups. Three-quarters of white (74.6%) and Hispanic (77.0%) households with children are married couple families, while one-quarter (25.4%) of black households are. Two-thirds (67.6%) of black households with children have a female householder and less than one-fifth of Hispanic (15.6%) and white (19.9%) households with children do.

The fact that a much higher proportion of black households with children have a female householder means that more of these households will be competing in submarkets now requiring more than one income. An objective of fair housing policy should attempt to insure that discrimination does not add to the economic constraints faced by these households.

Table 2-13  
Female Householders and Families with Children by Race, 2000  
Hall County

Household and/or Family Type	Hall County							
	Total		White		Black		Hispanic	
	#	%	#	%	#	%	#	%
FamilyHouseholds								
Married Couple Family								
With Own Children < 18	13,646	28.8%	11,341	27.9%	620	18.6%	2,711	52.3%
MaleHouseholder								
With Own Children < 18	1,093	2.3%	813	2.0%	113	3.4%	271	5.2%
FemaleHouseholder								
With Own Children < 18	5,102	10.8%	3,645	9.0%	1,076	32.3%	516	10.0%
No Own Children < 18	2,839	6.0%	1,913	4.7%	655	19.7%	390	7.5%
No Own Children < 18	2,263	4.8%	1,732	4.3%	421	12.7%	126	2.4%
NonfamilyHouseholds								
FemaleHouseholder								
Living Alone	6,027	12.7%	5,433	13.4%	465	14.0%	109	2.1%
Not Living Alone	5,201	11.0%	4,725	11.6%	391	11.7%	49	0.9%
Not Living Alone	826	1.7%	708	1.7%	74	2.2%	60	1.2%
Total Hholds w/ Own Children < 18	17,578	37.1%	14,067	34.6%	1,388	41.7%	3,372	65.1%
Total Female Householders	11,129	23.5%	9,078	22.3%	1,541	46.3%	625	12.1%
TotalHouseholds	47,382	100.0%	40,684	100.0%	3,328	100.0%	5,181	100.0%

Source: 2000 U.S. Census, SF1 Tables P34, P34A, P34B, P34H, P27, P27A, P27B, P27H (corrected counts)

Table 2-14  
 Female Householders and Families with Children by Race, 2000  
 Hall Outside Gainesville

Household and/or Family Type	Hall Outside Gainesville							
	Total		White		Black		Hispanic	
	#	%	#	%	#	%	#	%
Family Households								
Married Couple Family								
With Own Children < 18	11,926	30.7%	10,221	29.6%	477	24.8%	1,966	54.4%
Male Householder								
With Own Children < 18	933	2.4%	730	2.1%	74	3.8%	199	5.5%
Female Householder	3,808	9.8%	3,069	8.9%	490	25.4%	321	8.9%
With Own Children < 18	2,055	5.3%	1,614	4.7%	275	14.3%	239	6.6%
No Own Children < 18	1,753	4.5%	1,455	4.2%	215	11.2%	82	2.3%
Nonfamily Households								
Female Householder	4,227	10.9%	3,946	11.4%	195	10.1%	52	1.4%
Living Alone	3,623	9.3%	3,416	9.9%	149	7.7%	22	0.6%
Not Living Alone	604	1.6%	530	1.5%	46	2.4%	30	0.8%
Total Hholds w/ Own Children < 18	14,914	38.4%	12,565	36.4%	826	42.9%	2,404	66.5%
Total Female Householders	8,035	20.7%	7,015	20.3%	685	35.5%	373	10.3%
Total Households	38,845	100.0%	34,503	100.0%	1,927	100.0%	3,613	100.0%

Source: 2000 U.S. Census, SF1 Tables P34, P34A, P34B, P34H, P27, P27A, P27B, P27H (corrected counts)

Examining the position of female householders in Hall County in 2000 (Table 2-13) shows that fewer than one-quarter (23.5%) of the households in the county have a female householder. In contrast, 36.2% of the households in the city did. Only one household in eight had a female householder in non-family household where 21.2% did in the city. But in both locales, the proportions of female householders in nonfamily households who are living alone is quite similar: 86.2% in Hall and 85.7% in Gainesville.

Proportionately, twice as many black households have a female householder (46.3%) than either white households (22.3%) or Hispanic households (12.1%).

Households with their own children constituted nearly three-eighths of Hall County households in 2000 (Table 2-13). Over one-quarter (28.8%) of Hall County households were married couple families with their own children. Female householders with their own children accounted for one-sixth (16.2%) of all households with children.

Racial and ethnic differences follow the city in the sense that the highest proportion of households with children within a married couple family are white (80.6%) and Hispanic (80.4%). Black married couple families with their own children were 44.7% of all black households with children. Black female householders with their own children amounted to 47.2% of all black households with children.

Shifting the geographic focus to Hall County outside Gainesville (Table 2-14) discloses a much smaller proportion of female householders than in the city. Where Gainesville proper had over one-third (36.2%) female householders, Hall County outside Gainesville had just over one-fifth (20.7%) in 2000.

Despite the overall differences, the proportions reported for racial and ethnic groups varied along the same lines with white female householders with children being the smallest proportion (23.0%) of white female householders, African American female householders with children are in the middle at 40.2% of black female householders, and Hispanic female households with children constituted the highest proportion (64.1%) of Hispanic female householders. Where a majority of white female householders in the city lived alone (63.5%), a slightly lower proportion of female householders in Hall outside Gainesville lived alone (48.7%). As in the city, this was the largest single group of white female householders. In contrast, just over one-fifth (21.8%) of black female householders in suburban Hall lived alone. The analogous figure for Hispanic female householders was 5.9%.

Understanding the drivers of these differences requires more data than are immediately available. For example, knowing the ages of female householders living alone would help discern the extent to which younger, potentially upwardly mobile women had chosen to live in suburban Hall and the extent to which women of retirement age constituted a substantial proportion of female householders living alone.

Turning to households with children in Hall County outside Gainesville in 2000 (Table 2-14), the proportion of suburban Hall households with their own children under 18 is, as one would expect, higher than found in the city: 38.4% versus 31.2%. While not dramatically higher than the city in relative terms, there are far more households with children (14,914) in suburban Hall than there are in the city (2,664). To put these figures in context, suburban Hall County has 5.60 times as many households with children as the city, which is 23.1% larger than the ratio of suburban Hall County households to city households (4.55). The most substantial difference regarding children between the two areas is the larger number of children in suburban Hall.

For all racial and ethnic groups the largest single household type is married couple families with own children. These families constitute 80.0% of suburban Hall households with children. Recalling that married couple families composed 64.5% of city households with own children denotes a distinctive difference between the suburbs and the city and one in which the suburbs conform to more conventional images of household composition.

One would logically expect that a high proportion of households with children in married couple families would lead to a substantially lower proportion of households with children in other types of households such as male and female householder families. Slightly more than one-eighth (13.7%) of suburban households with children live in female householder families and fewer (only 6.3%) in male householder families.

Again, racial and ethnic groups exhibit different characteristics regarding the composition of households with children. Both black and Hispanic households had higher proportions of households with children in suburban Hall: 42.9% of black households and 66.5% of Hispanic households had children where 36.4% of white households did. Within groups defined by households with children and race and ethnicity, 81.4% of white households with children lived in married couple families, a very

similar 81.2% of Hispanic households with children were married couple families and 57.8% of black households with children were married couple families. These proportions foreshadow the fact that 9.9% of Hispanic households with children and 12.9% of white households with children were female householder families. One-third of black households with children were female householder families (33.3%). As in the city, differences in social organization expose a larger segment of black households with children to the limitations of single income households, but the difference in proportion in the city was double that of the suburbs (67.6%).

Table 2-15 extends the analysis of the presence and location of households headed by women and (separately) households with children from 2000 (Tables 2-12 to 2-14) to the 2005-2009 Census estimates. As mentioned earlier, detailed data from the 2010 Census is not yet available. Looking first at female headed households in Gainesville, their numbers have increased from 3,094 in 2000 to 3,912 in 2005-2009, an increase slightly greater than the city's household growth. The growth raised their proportion of the city's households to 36.5% (from 36.2% in 2000). As in 2000, a sizeable majority of female householders (58.1%) do not live in households with a spouse, children or other close relatives. Most of the women in this group (86.0%) live alone.

The finer grained analysis of racial and ethnic characteristics of female householders than the 2000 Census permitted is not possible with the 2005-2009 estimates because less detail is described in the new data. Specifically, gender distinctions were lost in the collapse of categories within nonfamily households and, further, the presence or absence of children were lost in the collapse of categories within the family household categories. In addition, even with these condensations, confidence intervals approached 30-40 percent of some individual estimates, reducing the utility of the estimate. The forthcoming 2010 Census will have accurate detail regarding racial and ethnic characteristics of different types of households, as well as precise data on households by gender and the presence or absence of children.

Returning to the more general analysis of households with children and women permitted by the 2005-2009 estimates, examination of the data for suburban Hall/Hall outside Gainesville reveals that both types of female householders in families (those with own children and those without) are estimated to have grown faster than suburban Hall County. Where all households in this area are estimated to have increased by 17.3%, female householders with children are estimated to have increased by 42.2% and the other type of family female householder, those without children, were estimated to have increased by 33.4%. The other two types of female householder households, those living alone and those not in families and not living alone are estimated to have increased by 12.7% and 49.3%, respectively.

Too much should not be made of these apparent changes because the estimates from which they derive are the Census Bureau's initial attempt to construct five-year estimates, because the deeper into sociological characteristics one attempts to delve, the more difficult precise and accurate estimates become, and because we are now close enough in time to wait for the much more accurate Census data's publication. So, instead of hypothesizing how the mortgage and finance crisis and the recession may have undermined families and thrust more women into sole or primary responsibilities for the families and/or their own housing (both of which did happen – the magnitude of the changes are what is at issue) those concerned with fair housing policy should be vigilant for the damaging effects of the mortgage and financial crisis on women and children

and rigorously analyze the forthcoming Census counts as soon as they become available.

Table 2-15  
 Female Householders and Families with Children, 2005-2009  
 Hall County and City of Gainesville

Household or Family Type	Hall County		Hall Outside Gainesville		City of Gainesville	
	Number	Percent	Number	Percent	Number	Percent
Family Households						
Married Couple Family						
With Own Children < 18	15,275	27.1%	12,735	27.9%	2,540	23.7%
Male Householder						
With Own Children < 18	1,459	2.6%	1,084	2.4%	375	3.5%
Female Householder	6,902	12.3%	5,261	11.5%	1,641	15.3%
With Own Children < 18	4,031	7.2%	2,922	6.4%	1,109	10.4%
No Own Children < 18	2,871	5.1%	2,339	5.1%	532	5.0%
Nonfamily Households						
Female Householder	7,257	12.9%	4,986	10.9%	2,271	21.2%
Living Alone	6,038	10.7%	4,084	9.0%	1,954	18.3%
Not Living Alone	1,219	2.2%	902	2.0%	317	3.0%
Total Hholds with Own Children < 18	20,765	36.9%	16,741	36.7%	4,024	37.6%
Total Female Householders	14,159	25.2%	10,247	22.5%	3,912	36.5%
Total Households	56,272	100.0%	45,568	100.0%	10,704	100.0%

Source: U.S. Census, American Community Survey, 5-Year Estimates, 2005-2009 Tables B09016 and B11003

## Disability Status

Table 2-16 shows that people with a disability amounted to more than one-in-five persons in all three geographies in 2000. Unfortunately, both prior and more recent data are not available. Gainesville had a very slightly higher proportion (1.4 percentage points) than suburban Hall County. Because having a disability is strongly correlated with age, the higher proportion of children in suburban Hall is the likely explanation for the small difference.

Table 2-16

Disability Status\* for Persons Age 5 and Over, 2000  
Hall County and City of Gainesville

Geography	Total Persons Age 5+		Persons Age 5+ With A Disability		Persons Age 5+ With No Disability	
	Number	Percent	Number	Percent	Number	Percent
Hall County	126,477	100.0%	27,096	21.4%	99,381	78.6%
Hall Outside Gainesville	104,365	100.0%	22,100	21.2%	82,265	78.8%
City of Gainesville	22,112	100.0%	4,996	22.6%	17,116	77.4%

\* The U.S. Census defines a disability as "a long-lasting, physical, mental or emotional condition. This condition can make it difficult for a person to do activities such as walking, climbing stairs, dressing, bathing, learning, or remembering. This condition can also impede a person from being able to go outside the home alone or to work at a job or business.

Source: U.S. Census 2000 SF3 Table P42

## 3. Geography of Protected Classes

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### Ethnic Geography

In terms of geographic concentration<sup>8</sup>, the Hispanic population has grown from a single area in 1990 on both sides of the Atlanta Highway just south of its intersection with the Jesse Jewell Parkway (Map 3-1). Just a little over one-half (52.7%) of the population of Census tract 11, block group 3 was Hispanic in 1990.

Ten years later, the population occupied a much larger area: along both sides of the Atlanta Highway south from the intersection with Browns Bridge Road to Cronic Drive and then along the west side of the Atlanta Highway to Walker Drive (Map 3-2). The Hispanic community extended west from Atlanta Highway north of Mountain View Road to McEver Road and then north beyond Browns Bridge to Pemmican Run. An additional contiguous segment of the Hispanic community extended west from this area along the north side of Browns Bridge beyond the City limits as far as the county line. A smaller and somewhat separate segment occupied an area west of the Atlanta Highway north and south of I-985 and on both sides Mundy Mill Road northwest to Main Street/Old Oakwood Road. Hispanic proportions of the population in census block groups in these areas ranged from 41.8% to 100%, with over one-half the areas having between 40 and 60% Hispanic residents and one-third (35%) having 70 or 80%. An additional concentration lives along and west of the Park Hill Drive/Cleveland Highway north of South Enota Drive.

Between 2000 and 2010 the Hispanic population expanded south of Browns Bridge Road down to and across the intersection of Mundy Mill Road and McEver Road. The area along both sides of McEver Road northwest of Exit 16 from I-985 had over 40% Hispanic residents in 2000, but in 2010 the proportion dropped below the 40% threshold. The apparent change is just that – an apparent change that derives from shifts in census block group geographies and not an increase in the Hispanic population.

The most extensive change in areas occupied by Hispanic residences occurred on the southwest side of Gainesville and beyond in Hall county. Outside or across I-985 from Walnut Creek and Chicopee Woods on the southern and western borders to the Jesse Jewell Parkway on the north and the Jackson County line on the southeast, over 40% of the 2010 population was Hispanic in 2010. Census block group proportions ranged from 47.2% to 72.2% Hispanic. There were five census block groups in the 40% to 50% range and two each in the 50% to 60% and 60% to 70% ranges. In 2000, these same census block groups ranged from 20% to 40% Hispanic with most of the block groups at 20% to 30% Hispanic.

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<sup>8</sup> Concentration is measured by 40 percent or more of a particular attribute. Please refer to Appendix A for a complete list of protected class concentrations.

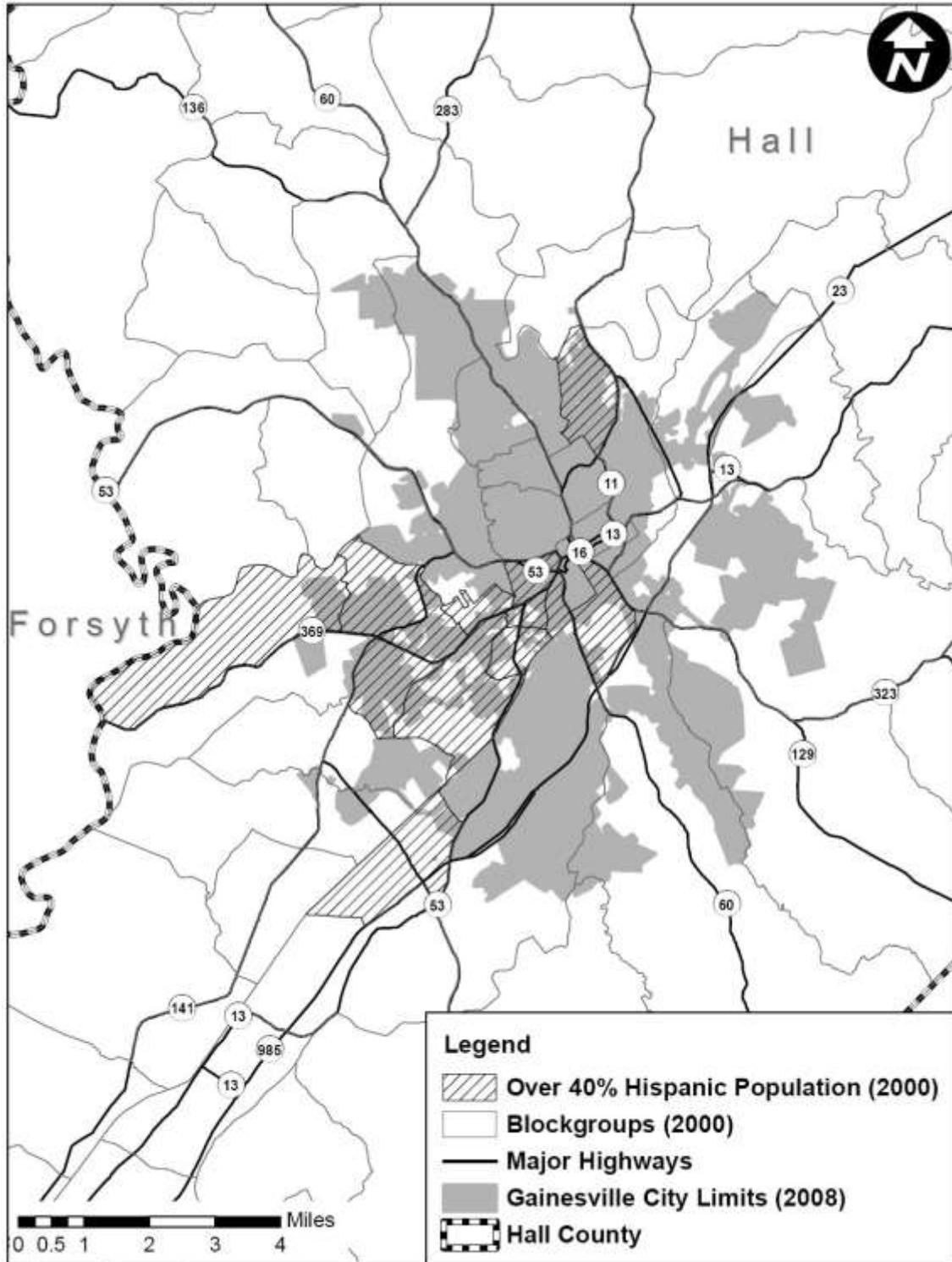
Map 3-1

Concentration of Hispanic Population  
Hall County, 1990

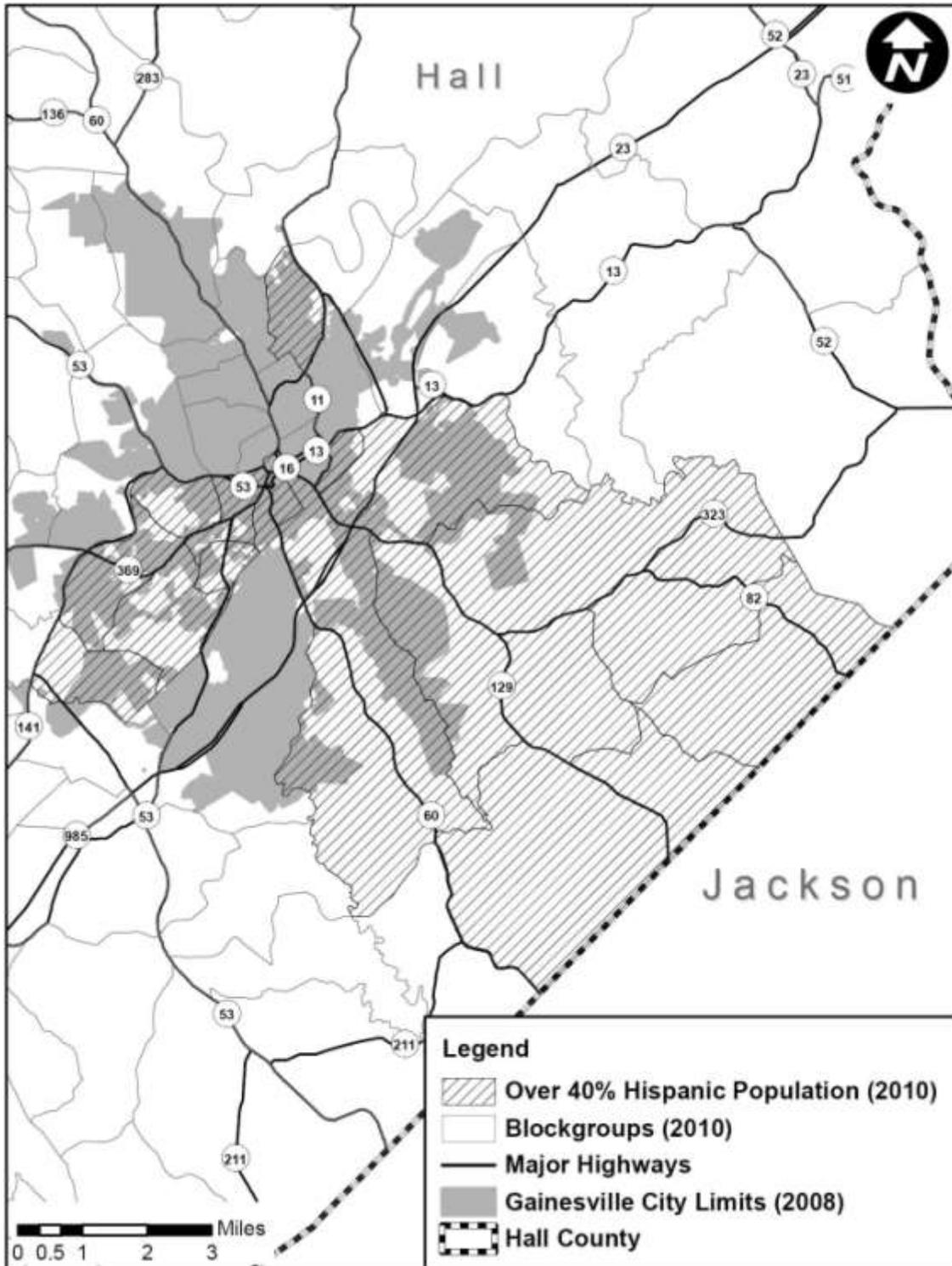


Map 3-2

Concentration of Hispanic Population  
Hall County, 2000



Map 3-3  
 Concentration of Hispanic Population  
 Hall County, 2010



## Racial Geography

The smaller black population initially (1990) occupied an area on the west side of Gainesville along and north of the E.E. Butler Parkway/Athens Highway and extending from the central business area to the Gillsville Highway and beyond (Map 3-4). The Old Cornelia Highway and Pierce Road – both in the County – defined the northern extent of the African American community.

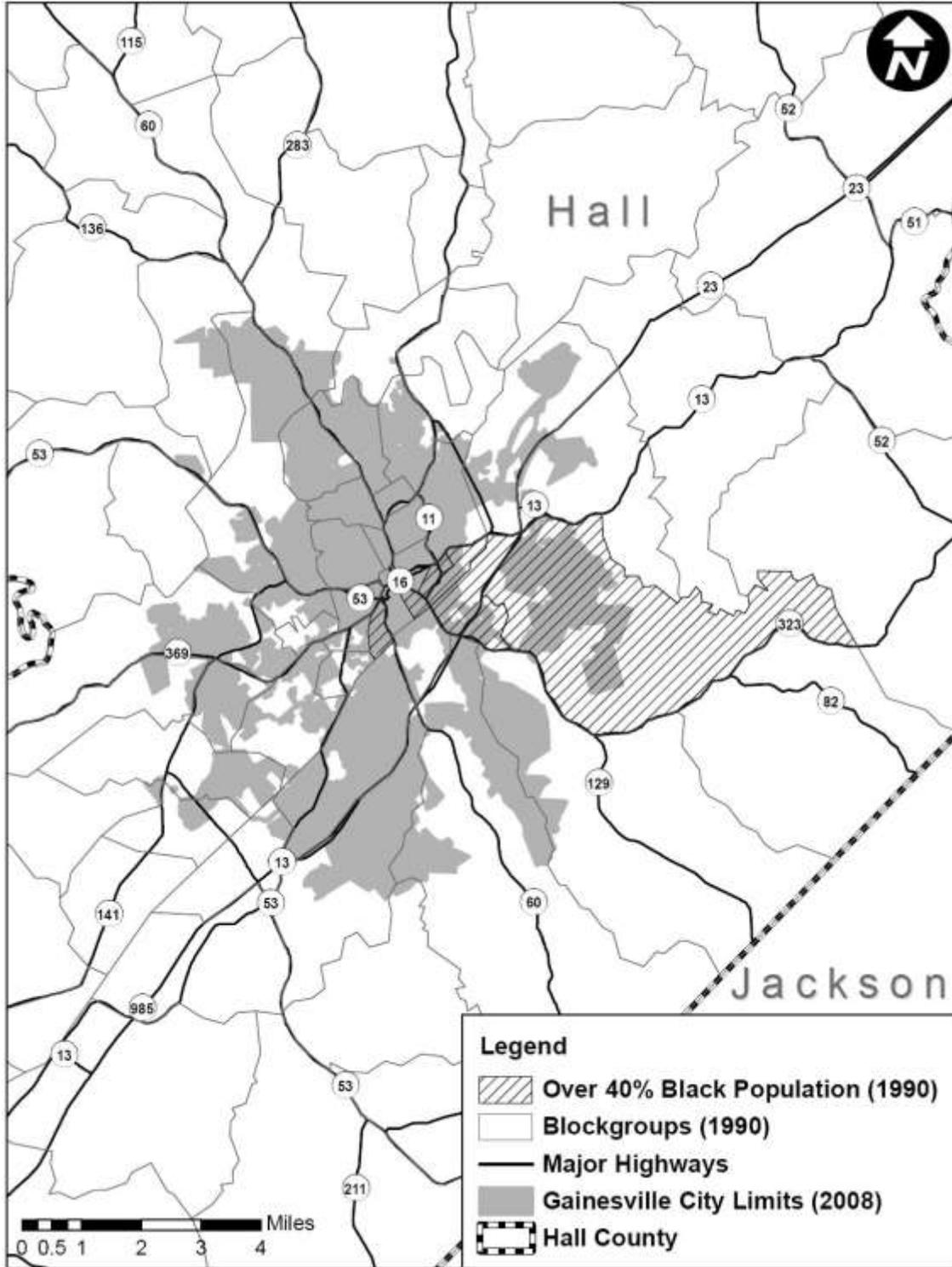
In 1990, a much smaller segment of the black population occupied a small area along the Queen City Parkway at Jesse Jewell adjacent to the Hispanic community at the north end of the Atlanta Highway.

By 2000, the latter area had become an area of Hispanic concentration (73.8%) and the proportion of African Americans had dropped from 56.8% to 14.8%. The black community, also contracted from a smaller area south of the intersection of Jesse Jewell Parkway and E. E. Butler to the primary concentration north and east of E.E. Butler and east beyond the city limits it had traditionally occupied (Map 3-5). In these four census block group areas the proportion of the African American population ranged from 46.1% to 85.7% with three of the four census block group areas having over 62.7% black residents.

By 2010, the expansion of the Hispanic population to the east side of Gainesville (both within and beyond the city limits) supplanted the black population in the easternmost tracts of its traditional area. Specifically, there were 819 fewer black persons in census block group 2 of tract 7.01 – the easternmost area (Map 3-6).

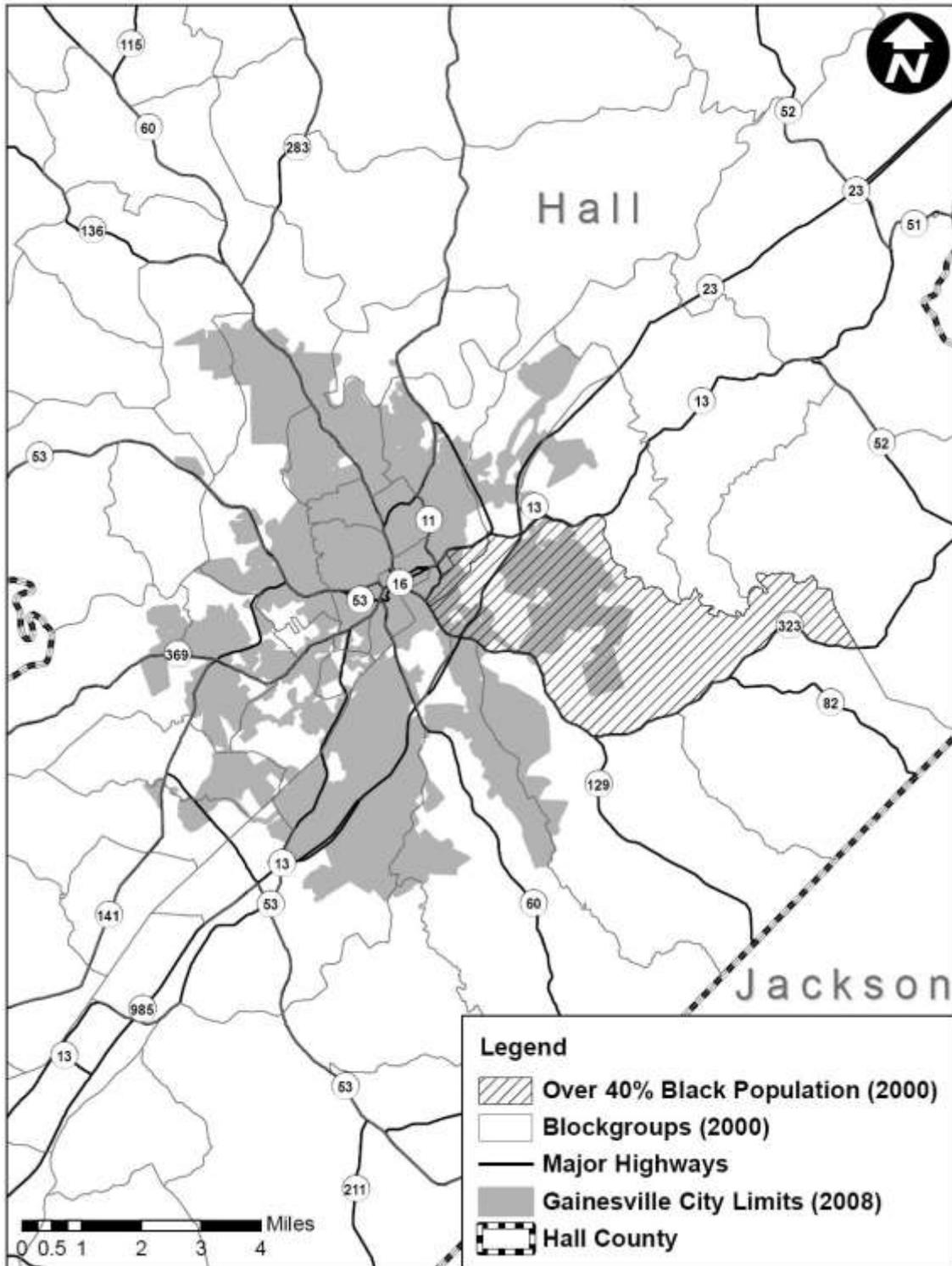
Map 3-4

Concentration of African American Population  
Hall County, 1990



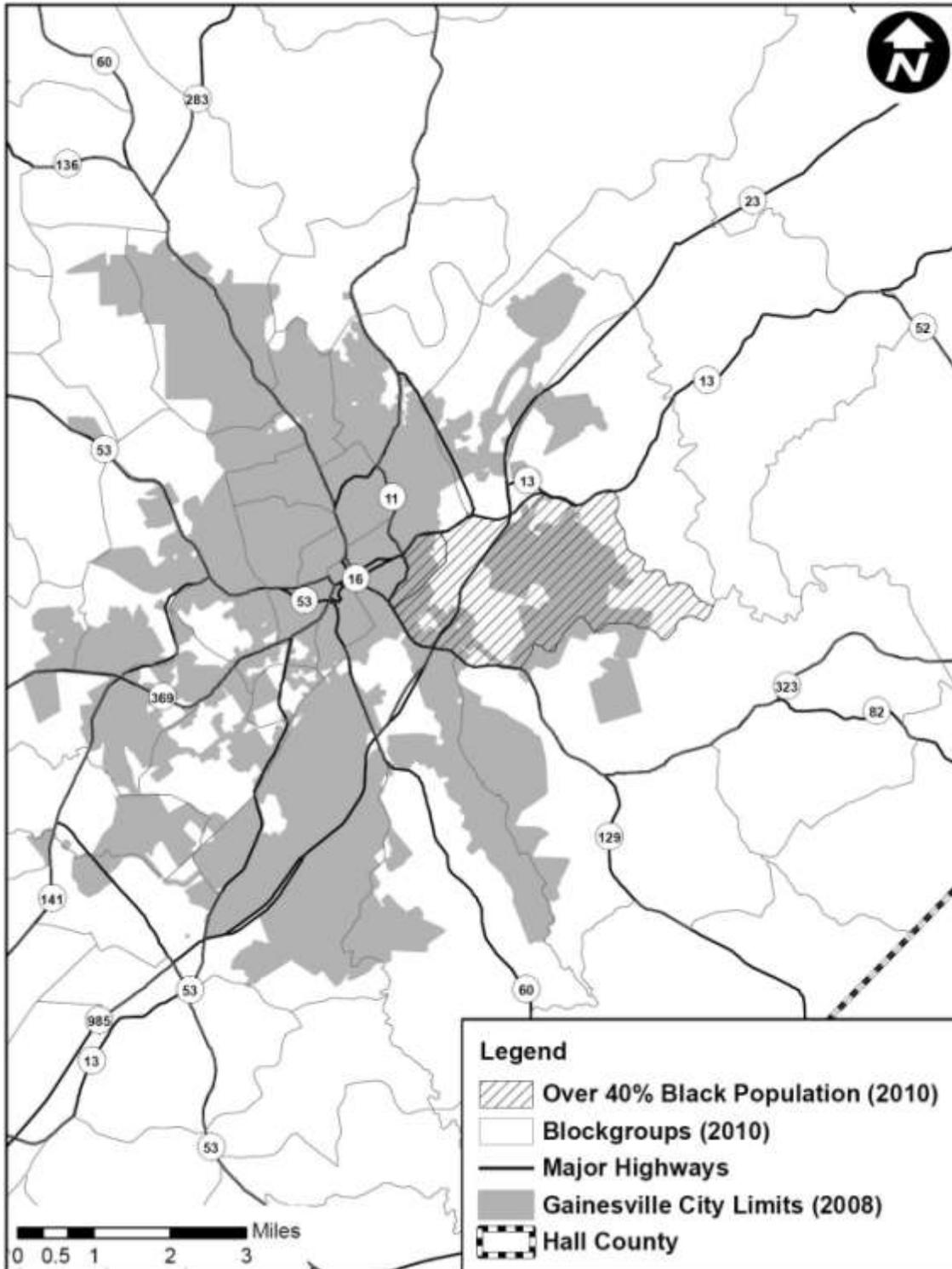
Map 3-5

Concentration of African American Population  
Hall County, 2000



Map 3-6

Concentration of African American Population  
Hall County, 2010



## Geography of Households with Children

The third protected class with significant geographic concentrations is households with children. Concentrations of households with children were prevalent in Hall County in 1990 as 35 of 76 (46.1%) census block groups were at or above the threshold of 40% of the households. Six of the 35 areas were areas of black concentrations; the remaining 29 had no significant concentrations of racial or ethnic minorities.

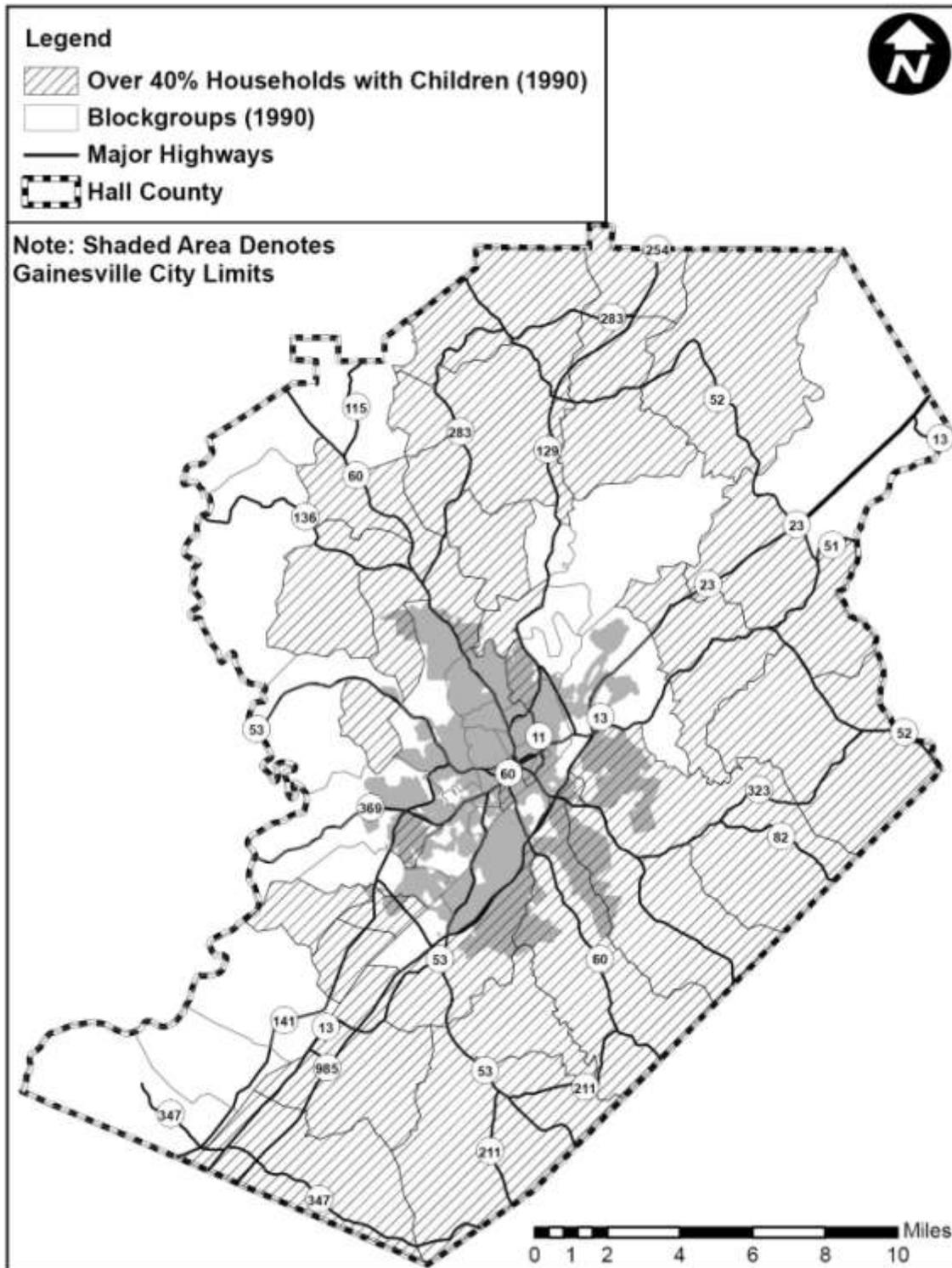
Hall County's suburban, family orientation is clearly visible in Maps 3-7 as almost all of the suburban areas away from Lake Lanier have concentrations of households with children. The smaller number of households with children around the lake derives from the presence of an older, beyond-child-rearing population, many second homes and substantially higher housing prices.

In 2000, 24 of 57 (42.1%) block groups had 40% or more households with children. One of these areas had a significant concentration of African Americans, 12 were also occupied by populations that were over 40% Hispanic and the remaining eleven had no minority concentrations. In four of the twelve areas of Hispanic concentration the proportions of Hispanics were less than 50%.

Data for 2010 showing households with children is not yet available.

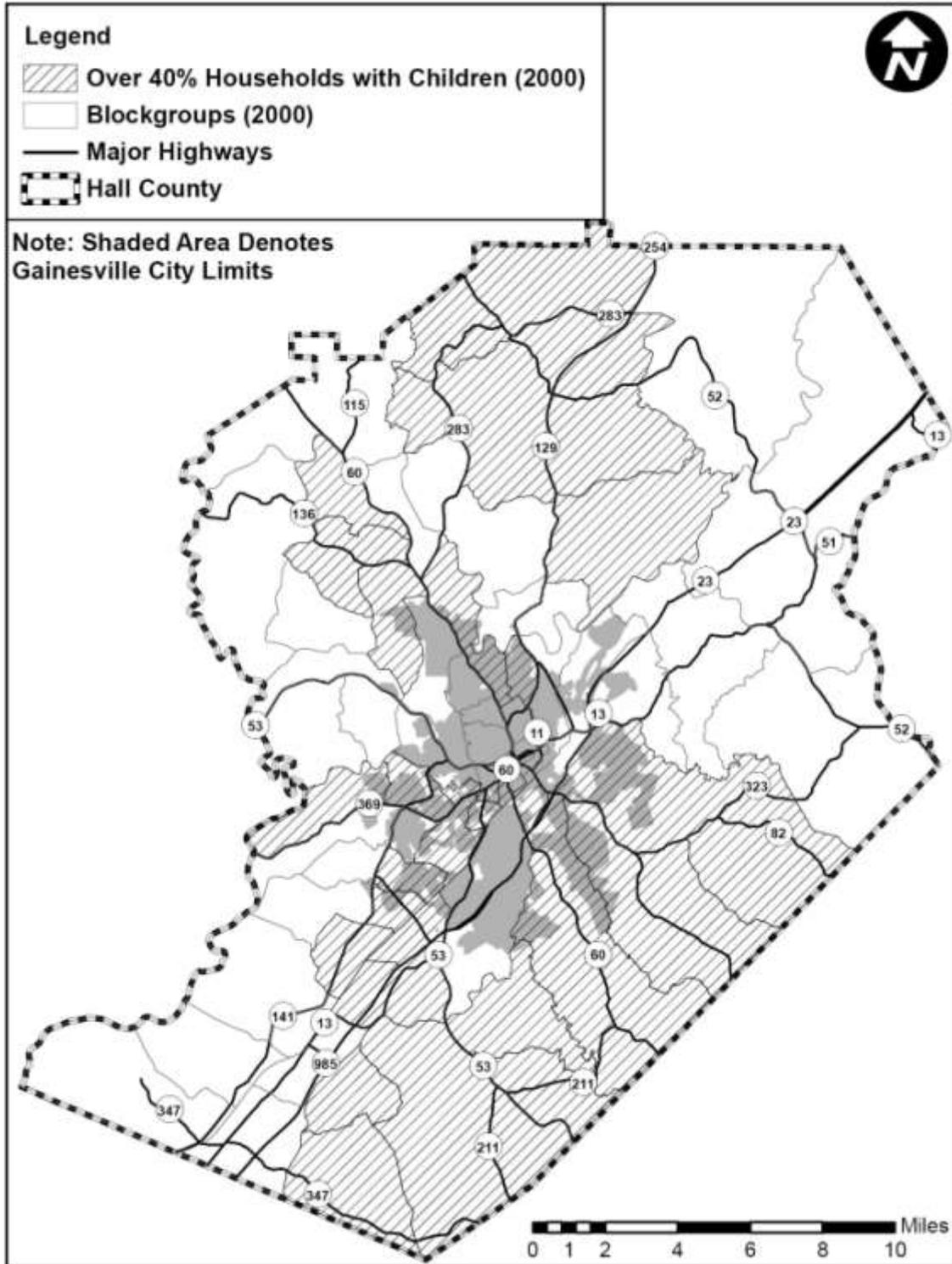
Map 3-7

Concentration of Households with Children  
Hall County, 1990



Map 3-8

Concentration of Households with Children  
Hall County, 2000



## Geography of Female Householders

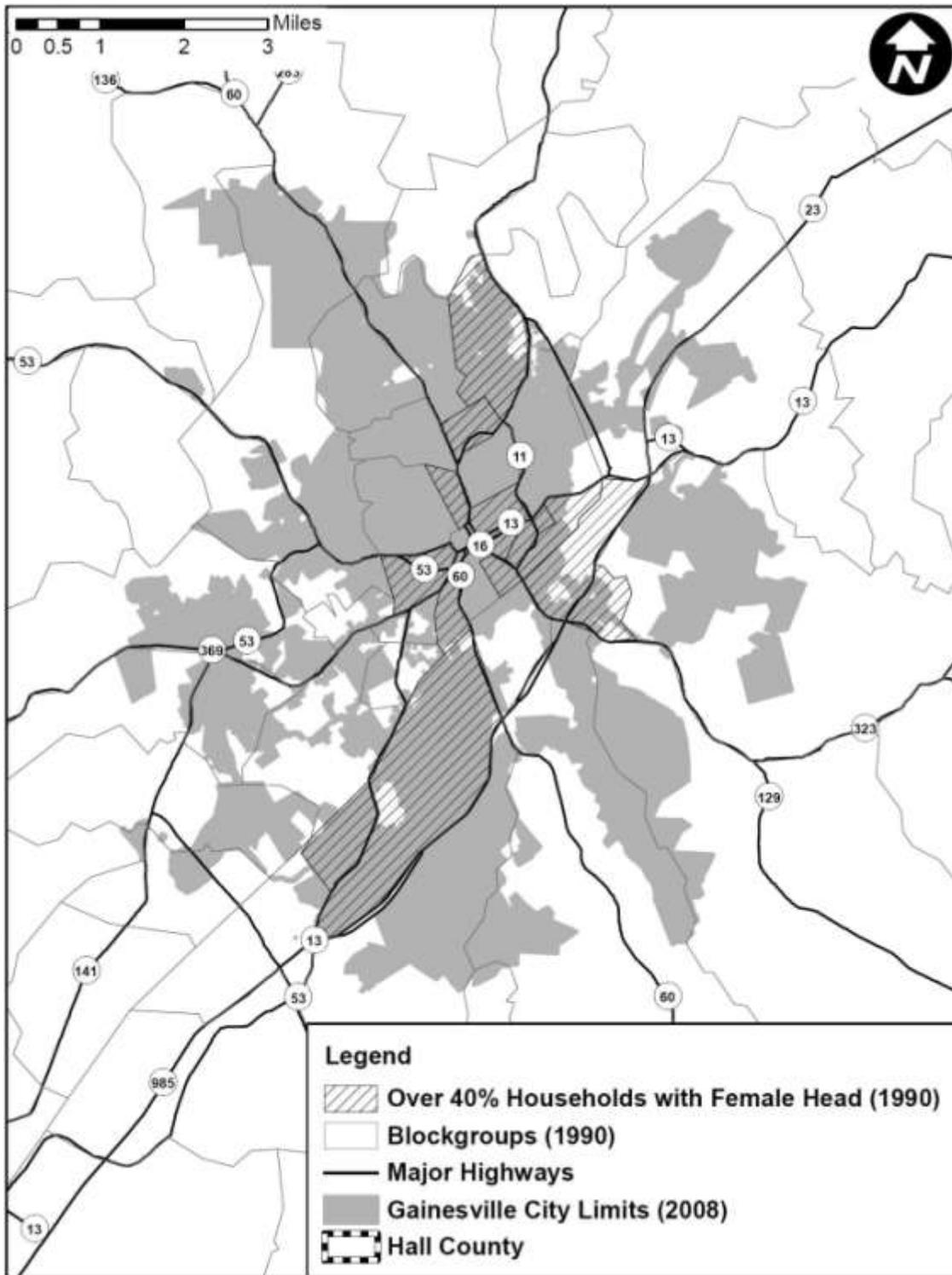
In 1990 there were 12 census block groups with between 40.0% and 68.8% female householders. Six of these were in predominately African American areas (over 54.5% black). Six were in primarily white areas. The twelve areas were located primarily in Gainesville along Riverside Drive/Morningside Drive/Park Hill Drive/Cleveland Highway; west of I-985 and east of the CBD; and south of the CBD between the Queen City Parkway and the Atlanta Highway.

By 2000, the number of areas with concentrations of female householders had declined to four: An area just west of Thompson Bridge Road in north Gainesville, an area just east of I-985 on Gainesville's east side, an area between Browns Bridge Road and John W. Morrow Parkway southwest of the CBD and an area east of E.E. Butler Parkway/Green Street east of the CBD. Two of the areas were primarily black, one was majority white and one was majority Hispanic.

Data for female householders for 2010 was not yet available.

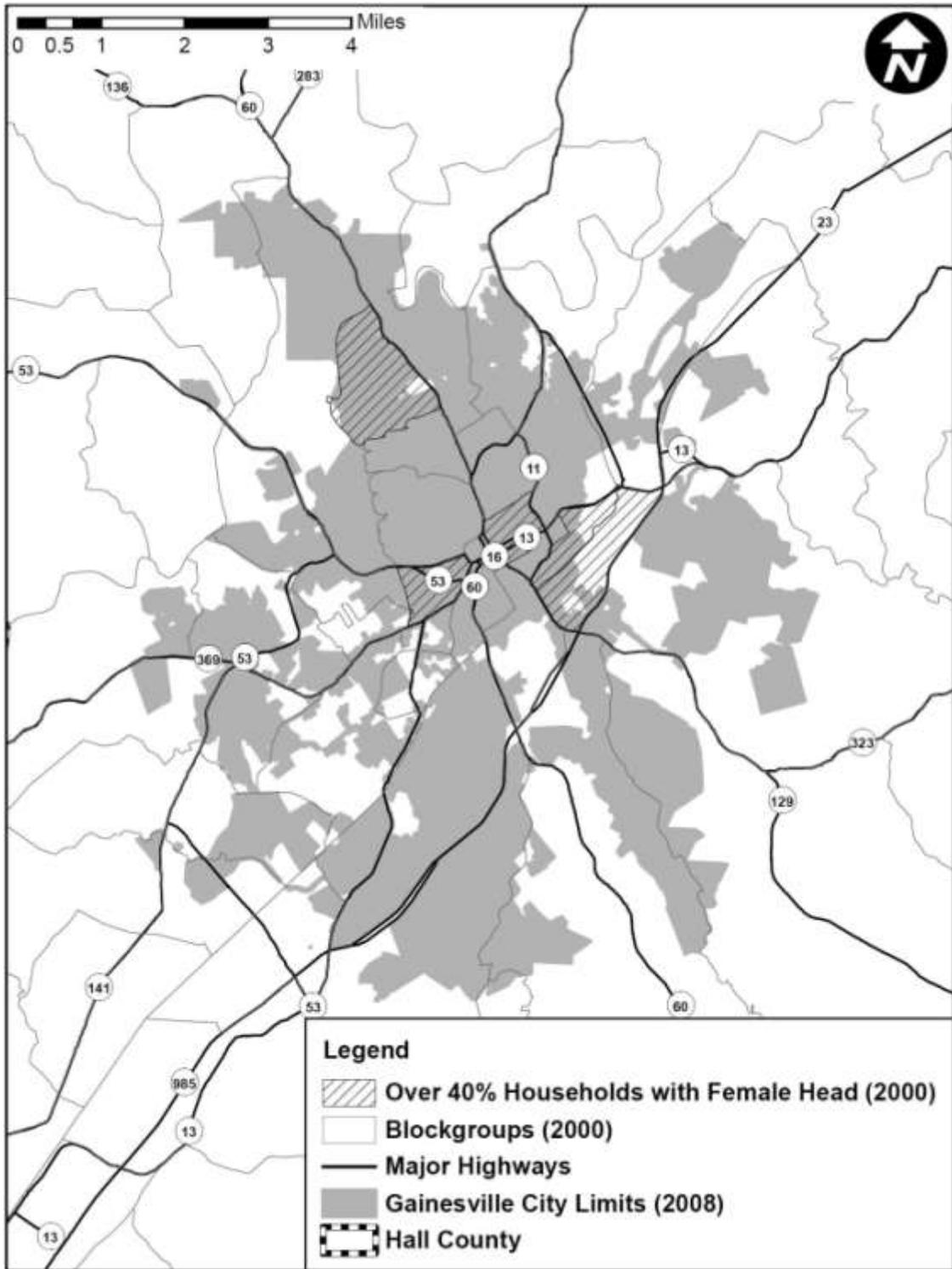
Map 3-9

Concentration of Female Householders  
Hall County, 1990



Map 3-10

Concentration of Female Householders  
Hall County, 2000

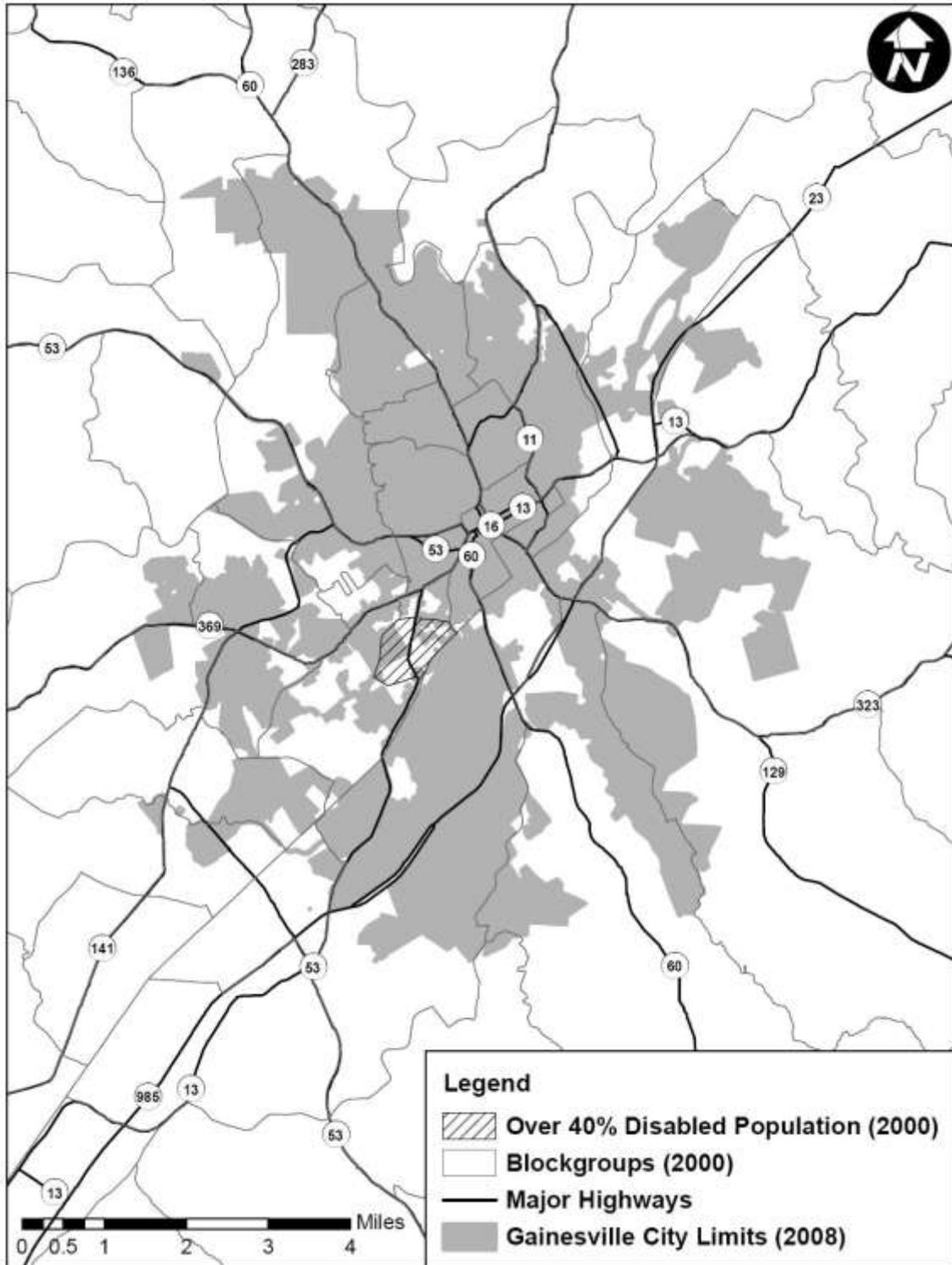


## Geography of Disabled Persons

Data identifying people with disabilities was much more sparse in 1990 and it was not until 2000 that sufficient data was available to identify smaller areas with their proportions of disabled people. The single area with over 40% of the population with disabilities is along both sides of the Atlanta Highway, beginning approximately one-quarter mile south of Jesse Jewell Parkway and extending south for approximately three-quarters of a mile across an area that is both within and just outside the city.

Map 3-11

Concentration of Persons with Disabilities  
Hall County, 2000



## Schools and Race/Ethnicity

Tables 3-1 and 3-2 describe the ethnic and racial composition of the Gainesville City Schools from 2000 to 2009. As the notes to these tables explain, different years are drawn from different data sources and they each use different criteria to make their measurements. Consequently, the figures should be treated as a general guide to the changing racial and ethnic composition of the public schools and not as precise determinations. They are the most accurate set of publicly available measurements, and they do describe the major changes in the composition of the student body.

In 2000, the City Public Schools were majority-minority (Table 3-1), but no single racial or ethnic group had a majority in the system. According to the 2000 Census, white students were the most numerous at 1,970 pupils and 37 percent of the total. Hispanic students were the second largest at 1,453 and 27 percent. There were 900 black students and they constituted 17 percent of the total. Asians accounted for 4 percent of the total and 221 students. Taken together, the three minority groups (Hispanics, blacks and Asians) accounted for 48 percent of the student body – just short of a majority.

Table 3-1

Public and Private Grades K-12 School Enrollment  
City of Gainesville, 2000

Race/ Ethnicity	School Type			
	Public School		Private School	
	Number	Percentage	Number	Percentage
Asian	221	4.2%	0	0.0%
White	1,970	37.1%	214	63.1%
Black	900	16.9%	6	1.8%
Hispanic*	1,453	27.4%	79	23.3%
Other Race Alone	640	12.0%	40	11.8%
Two or More Races	128	2.4%	0	0.0%
Total	5,312	100.0%	339	100.0%

\* Please recall that Census data measures or race and ethnicity are not mutually exclusive.

Source: U.S. Census 2000 SF3, Tables 147A, B, D, F, G, H

But, as has been discussed earlier, the 2000 census data had measurement problems with respect to Hispanics. Without rehashing these issues many of the “Other Race Alone” observations are likely to have been Hispanic.

If this were, in fact, the case, the system would have been 39 percent Hispanic instead of the 27 percent cited above. This would change the conclusions regarding a majority-minority of students in the system, because Hispanic students (39 percent) plus black students (17 percent) and Asian students (4 percent) would have accounted for 60 percent of all students, and would have meant that the largest single ethnic or racial group was not white students (37 percent) but Hispanics (39 percent).

The observations for the years 2005, 2008 and 2009 show that the overall number of students increased by approximately 12.6 percent between 2000 and 2009. This increase is substantially less than the increase in population (Table 2-2) in the City during the same period (33.1 percent), and part of the explanation for the difference lies in the changing composition of the student body. By 2005 (Table 3-2), the Hispanic student population had grown to approximately 2,752 (from about 2,093 if “other race” observations in 2000 were Hispanic), and constituted over one-half (52%) the student body. The white student population had declined by over 850 students (approximately 44 percent) and the black student population had increased by over one-fifth to 1,111. Black and white students each accounted for 21 percent of the student population.

Table 3-2  
Racial and Ethnic Composition of Gainesville City Schools  
Grades K-12, 2000-2009

Date	Fall 2000 <sup>1</sup>	Spring 2005 <sup>2</sup>	Spring 2008 <sup>2</sup>	Spring 2009 <sup>1</sup>
Enrollment	3,954	5,293	5,846	5,982
Racial/Ethnic Composition (%)				
Asian	4%	3%	3%	3%
Black	27%	21%	20%	20%
Hispanic*	41%	52%	53%	53%
White	28%	21%	21%	20%
Multinational	1%	2%	3%	3%
Total	101%	99%	100%	99%

\*The Governor's Office of Student Achievement, the source of the 2000 data, does not explicitly state that racial and ethnic categories are mutually exclusive, but the sum of the percentage distribution of racial and ethnic characteristics always equals between 99 and 101 percent (which is specified as the range within which sums will fall) so the categories are mutually exclusive. Therefore this data differs from census data in which racial categories sum to 100 percent and ethnicity (Hispanic and Non-Hispanic Origin) is considered separately.

Sources:

1. Governor's Office of Student Achievement, [www.gaosa.org](http://www.gaosa.org). Accessed February 17, 2011.
2. [www.public.doe.k12.ga.us/Reports/2008/776/ALL/Reportcard/PDF/OSA-K12-776-ALL.pdf](http://www.public.doe.k12.ga.us/Reports/2008/776/ALL/Reportcard/PDF/OSA-K12-776-ALL.pdf). Accessed February 22, 2011.

This composition has not changed significantly as the number of students in the system has increased from 5,293 to 5,982 (an addition of 689 pupils (13.0 %)) between 2005 and 2009. The maintenance of the composition means that while the Hispanic student population grew the most in terms of absolute numbers, the white and black student populations grew proportionately after 2005.

Another change further describes the student population. In 2001, 61 percent of the students were eligible for free or reduced price meals. That proportion increased to 77 percent in 2009/2010. This is an indirect measure of the relative incomes of the families from which the students are drawn, and it is the only available and accessible measure.

In summary, the city schools have increased the number of students by 12.6% between 2000 and 2009. The increase in the number of Hispanic students between 2000 and 2005 was paired with an equivalent reduction in the number of white students, resulting in a Hispanic majority student population. Since 2005, each of the primary racial and ethnic groups has grown proportionately, and the total number of students has increased by 13.0%.

A majority of the students were eligible for subsidized meals in 2001 and the majority has increased from 61% to 77% by 2009/2010.

## Separation and Density Indices by Ethnicity & Race

Three indices measure different aspects of ethnic and racial geography.<sup>9</sup> The dissimilarity index measures the extent to which particular attributes of populations (race, nationality, age, etc.) are separately concentrated in, or alternatively, dispersed across, an area. The dissimilarity index ranges from 0.0 to 1.0, with 0.0 representing an even dispersal or the same proportion of the attribute in each sub-area (census block groups in this case) and 1.0 representing complete segregation, i.e., all persons or households with the particular attribute are concentrated in one or a group of sub-areas.

A more vivid and still accurate way to interpret the dissimilarity index is that the index expressed as a percentage (i.e., 0.42 expressed as 42%) represents the proportion of the particular race or type of households under examination that would have to move into other areas in order to attain an even distribution.

The isolation index gives the probability that a member of the minority group lives in the same census block group as another minority group member. In other words, it measures the extent to which African Americans (or other groups measured separately) live only among other African Americans. Another way to interpret the isolation index is as the average probability that the first person one meets when going outside in his or her own neighborhood is of the same race or national origin.

The relative concentration index refers to the amount of physical space occupied by population groups. It compares the area occupied by the minority and majority populations with the maximum and minimum areas that would accommodate them at existing population densities. The scores range from -1.0 to 1.0 – a positive finding means that the concentration of the minority exceeds that of the majority up to the maximum extent and negative findings mean that the majority population is more concentrated.<sup>10</sup>

Table 3-3 presents separation indices for Hispanic persons for Hall County, the City of Gainesville and Hall outside Gainesville.<sup>11</sup> In 1990, dissimilarity indices for Hispanic persons ranged from 0.522 in Hall outside Gainesville to 0.618 in Hall County overall. All three

<sup>9</sup> Mathematical formulae for each of the indices are shown in Appendix C.

<sup>10</sup> Two additional indices (centralization and clustering) may be used to measure racial and ethnic geographic patterns. However, given the linear residential patterns of Gainesville's minority populations (African American households along E.E. Butler Parkway and Hispanic households along the Atlanta Highway), these measures are not calculated.

<sup>11</sup> Separation indices are based on census block groups. The City of Gainesville's boundaries (as of 2000) are estimated using census block groups. The list of the tracts that approximate these boundaries are provided in Appendix D.

areas saw their dissimilarity index for Hispanic persons decline from 1990 to 2000 (when it ranged from 0.462 in Gainesville to 0.554 in Hall County). In other words, Hispanic persons were less separately concentrated in 2000 than in 1990. But by 2010, all three dissimilarity indices rose from 2000 and, in two geographies, passed 1990 levels. Hispanic persons in the City of Gainesville were most separated in 2010, with a dissimilarity index of 0.581; this figure was 0.023 and 0.047 higher than Hispanic dissimilarity indices for Hall County and Hall outside Gainesville, respectively. These data clearly say that the levels of separation are increasing for Hispanics in all three areas.

Table 3-3  
Separation Indices for Hispanic Persons, 1990, 2000 and 2010  
Hall County and City of Gainesville

Index*	Hall County	Hall Outside Gainesville	City of Gainesville
Dissimilarity			
1990	0.618	0.522	0.532
2000	0.554	0.495	0.462
2010	0.558	0.534	0.581
Isolation			
1990	0.209	0.105	0.262
2000	0.409	0.240	0.528
2010	0.476	0.397	0.592
Concentration**			
2000	0.425	-0.025	0.523
2010	0.363	0.197	0.421

\*The majority group for these calculations is Non-Hispanic White persons. The minority group is Hispanic persons. Geographic units are 1990, 2000 and 2010 census block groups.

\*\*Concentration indices are not computed for 1990 because census block group sizes (areas) were not available for this year.

Source: U.S. Census 2010 redistricting data, 2000 SF1 Table P4 and 1990 STF1 Table P010

From 1990 to 2000 and 2000 to 2010, isolation indices for Hispanic persons rose in all three geographies, and they more than doubled over the twenty year period. As with the most recent dissimilarity indices, this measure of separation is increasing for the Hispanic population. Isolation was consistently higher in the City of Gainesville, reaching 0.592 by 2010 versus 0.397 in Hall outside Gainesville.

Concentration indices for Hispanic persons in Gainesville fell over the last ten years, meaning that the Hispanic population occupies space at densities closer to non-Hispanic whites, although it remains significant at 0.421. In Hall outside Gainesville, Hispanic persons became more concentrated relative to non-Hispanic whites than they were in 2000, when population densities were roughly equal. Taken together, these data indicate that Hispanic persons in Gainesville are now less concentrated in terms of density but decidedly more separated.

Table 3-4 presents comparable data for African American persons. These measures show a steady decline in dissimilarity indices from 1990 to 2010 for all three geographies. However, separation remains substantial at 0.511 in Hall outside Gainesville and 0.453 in the city.

Isolation indices for black persons have also fallen over the past twenty years, though they now indicate significantly lower levels of isolation. In Gainesville, isolation fell from 0.524 in 1990 to 0.198 in 2010, showing considerably more integration at the block group level than existed twenty years prior. A similar decline occurred in Hall outside Gainesville (0.477 to 0.150). The contrasts between the African American population and the Hispanic population in terms of separation are stark: separation is increasing for Hispanics in all areas. For African Americans, separation is decreasing.

Table 3-4  
Separation Indices for African American Persons, 1990, 2000 and 2010  
Hall County and City of Gainesville

Index*	Hall County	Hall Outside Gainesville	City of Gainesville
Dissimilarity			
1990	0.710	0.680	0.665
2000	0.581	0.579	0.501
2010	0.511	0.511	0.453
Isolation			
1990	0.503	0.477	0.524
2000	0.253	0.243	0.266
2010	0.167	0.150	0.198
Concentration**			
2000	0.154	-0.223	0.513
2010	0.314	0.204	0.368

\*The majority group for these calculations is Non-Hispanic White persons. The minority group is African American persons. Geographic units are 1990, 2000 and 2010 census block groups.

\*\*Concentration indices are not computed for 1990 because census block group sizes (areas) were not available for this year.

Source: U.S. Census 2010 Redistricting data, 2000 SF1 Table P4 and 1990 STF1 Table P010

In 2000, the African American population in Hall outside Gainesville was less concentrated than the non-Hispanic white population (with a concentration index of -0.223). In Gainesville, the opposite was true with a concentration index of 0.513 for black persons. By 2010, concentration of the African American population relative to that of non-Hispanic whites was more uniform throughout the county, at 0.204 in Hall outside Gainesville and 0.368 in the city. Recalling that concentration indices measure relative densities, another way to characterize these changes is to note that the black population shifted from lower densities than the non-Hispanic white population in Hall County outside Gainesville to slightly higher densities in 2000. The direction of change within the city was the reverse: the African American population lived in much more

dense concentrations in 2000, but relative to the non-Hispanic white population the differences decreased between 1990 and 2000.

Table 3-5 provides dissimilarity, isolation and concentration indices for Hispanic and African American populations for comparable Georgia cities in 2000.<sup>12</sup> Of the five cities with 2000 populations under 50,000, Gainesville's Hispanic population faces the second highest levels of dissimilarity and isolation behind Dalton and the highest level of concentration. Gainesville's separation indices also surpassed those of larger cities, including Savannah and Albany (for all three indicators) and Atlanta (for isolation and concentration).

As of 2000, Gainesville's African American population was more separated than most comparable cities with populations under 50,000. The dissimilarity index was the second highest (behind Valdosta) and the concentration index was highest of all five cities. Its dissimilarity and isolation indices were, however, considerably lower than those of Atlanta, which were both above 0.800.

Table 3-5  
Separation Indices for Hispanic Persons and African American Persons, 2000  
Selected Cities

Area	2000 Population	Dissimilarity	Isolation	Concentration
<b>Hispanic Persons</b>				
Albany, Georgia	76,939	0.368	0.105	0.041
Atlanta, Georgia	416,474	0.578	0.422	0.340
Dalton, Georgia	27,912	0.417	0.573	-0.070
<b>Gainesville, Georgia</b>	25,578	0.407	0.559	0.404
Lagrange, Georgia	25,998	0.277	0.087	0.229
Rome, Georgia	34,980	0.299	0.201	-0.032
Savannah, Georgia	131,510	0.303	0.099	-0.359
Valdosta, Georgia	43,724	0.304	0.117	-0.275
<b>African American Persons</b>				
Albany, Georgia	76,939	0.650	0.813	0.340
Atlanta, Georgia	416,474	0.815	0.897	0.256
Dalton, Georgia	27,912	0.425	0.244	-0.066
<b>Gainesville, Georgia</b>	25,578	0.504	0.483	0.369
Lagrange, Georgia	25,998	0.440	0.633	0.103
Rome, Georgia	34,980	0.437	0.477	-0.251
Savannah, Georgia	131,510	0.547	0.745	0.493
Valdosta, Georgia	43,724	0.573	0.722	-0.457

\*Geographic units are 2000 census tracts.

Source: U.S. Census Bureau "Housing Patterns"

<sup>12</sup> Geographic units for this analysis are 2000 census tracts versus Marketek's analysis, which used census block groups. Because of this difference, separation indices calculated for Gainesville by Marketek vary from those calculated by the Census bureau. National research has not been conducted using the initial census data for 2010.

## Dissimilarity Indices for Disabled Persons

Presently available data permit calculation of a dissimilarity index for persons with a disability for 2000 only. Figures are relatively low at 0.150 in Gainesville, 0.152 in Hall outside Gainesville and 0.154 in Hall County. Unfortunately, interpreting this data to argue there are low levels of discrimination against people with disabilities contradicts the findings of the most recent formal study of discrimination against people with disabilities.

Research measuring levels of discrimination against persons with disabilities is not nearly as advanced or extensive as research on discrimination based on race or national origin. The complexity of the issues involved (multiple different types of disabilities, building practices that ignore accessibility requirements, archaic attitudes toward some forms of mental health issues and others) and a lack of prior recognition of the severity of discrimination nationally partially explain the lack of extensive findings to date. A pilot test in Chicago found that testers who were deaf and seeking rental housing had a net estimate of adverse treatment in 26.7% of the cases, and wheelchair users seeking rental housing had a net estimate of discrimination of 30.3%. In both cases, the figures were higher than racial or ethnic discrimination.<sup>13</sup>

Chicago is not Gainesville, but the data from this pilot study should contradict complacency that might derive from relatively low dissimilarity indices.

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<sup>13</sup> Turner, Margery Austin, Carla Herbig, Deborah Kaye, Julie Fenderson and Diane Levy (2005) *Discrimination Against Persons with Disabilities: Barriers at Every Step*, Office of Policy Development and Research, U.S. Department of Housing and Urban Development, p. 54.

## 4. Discrimination in Housing

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### Discrimination Tests

Metro Fair Housing, the primary fair housing organization in metropolitan Atlanta, conducted discrimination tests in Gainesville in 2005, 2006, 2010 and 2011. Tests for race, familial status or national origin discrimination use paired applicants. Specifically, testers are matched on essential socio-economic attributes: age, sex and employment. The only difference is race in a racial discrimination test, national origin for a national origin (usually Latino) discrimination test, etc. Disability accessibility tests are conducted differently: A single tester using a wheelchair attempts to rent an apartment and observes whether the units comply with the HUD guidelines for new construction after March 13, 1991. These guidelines are summarized in Appendix E. There were two tests in 2005, eleven in 2006, 18 in 2010 and six in 2011. The results are presented in Table 4-1.

Taken together, the results show striking levels of discrimination. Of the 37 total tests, there were only eleven (29.7%) in which there was no discrimination. The unanticipated result is that there was considerable discrimination in favor of protected classes. Ten of the cases (27.3%) (six Hispanic, two familial status and two race (one sales, one rental)) exhibited this kind of discrimination. But, over two-fifths (43.2%) of the cases involved discrimination against protected groups: five disability access, three national origin, one familial status and four race in the rental sector. Three sales tests showed discrimination against black households.

The relatively small number of tests means that we do not have a precise measure of the levels of discrimination against each group. Nevertheless, because there was discrimination in over two-thirds of the cases (70.3%) it is accurate to say that discrimination is a significant issue in Gainesville. The data indicates that most of this discrimination is against disability access, race or Hispanic origin. But there is a surprising amount, over one-quarter of the tests (27.3%), in which the discrimination is directed at the white population.

Table 4-1  
 Discrimination Tests, 2005, 2006, 2010, 2011  
 Hall County

Year / Result	Rental Tests				Sales Tests
	Disability Accessibility	National Origin (Latino)	Familial Status (with children <18 living with them)	Race (black)	Race (black)
2005					
Protected Class Favored					
Non-protected Class Favored					
Neither Tester Favored	2				
2006					
Protected Class Favored			1		
Non-protected Class Favored	2			4	
Neither Tester Favored		2	2		
2010*					
Protected Class Favored		3	1	1	1
Non-protected Class Favored	3	2	1		3
Neither Tester Favored		2	1		1**
2011					
Protected Class Favored		3			
Non-protected Class Favored		1			
Neither Tester Favored			1	1	
Total					
Protected Class Favored		6	2	1	1
Non-protected Class Favored	5	3	1	4	3
Neither Tester Favored	2	4	4	1	1
Inconclusive Test	1			1	

\*One disability access test was inconclusive.

\*One race test was inconclusive.

\*\*Testers were treated essentially the same, but real estate agent made disparaging remarks about Hispanics and migrants.

## Housing Discrimination Research

Because the direct measures of the extent of housing discrimination in Gainesville were too few to provide an accurate measure of the levels of discrimination, we briefly review national discrimination research. To gain an understanding of these types of discrimination, Table 4-2 reports on the most recent national study of discrimination in a sample of metropolitan areas. The figures in the table refer to the percentage of cases in

which non-Hispanic white consumers were favored over non-Hispanic African American and (separately) Hispanic consumers. In rental markets, whites were consistently more likely than African Americans and Hispanics to receive information about available housing units and had more opportunities to inspect available units. Discrimination against African American renters declined from 26.4% in 1989 to 21.6% in 2000, but against Hispanics it rose slightly from 1989 to 2000, and nationally, discrimination against Hispanics is now higher than against African Americans.<sup>14</sup>

Table 4-2

Incidence of Adverse Treatment Against Blacks and Hispanics in a Sample of U.S. Metropolitan Areas, 2000

Racial or Ethnic Group	Percentage of Cases with Adverse Treatment	
	Rental Housing	Sales Housing
Black	21.6%	17.0%
Hispanic	25.7%	19.7%

Source: Turner, Margery, Stephan L. Ross, George C. Galster, John Yinger, et. al., (2002) *Discrimination in Metropolitan Housing Markets*, Office of Policy Development Research, U.S. Department of Housing and Urban Development.

A brief reference to Atlanta may help to explain the data more thoroughly and also raises the possibility that levels of discrimination are higher in Georgia. Atlanta exhibited the highest levels of overall consistent adverse treatment against African American renters in that whites were favored 30.9% of the tests (compared to the national figure of 21.6%). Turner, et. al. report that in Atlanta for renters:

“The overall gross incidence of white-favored treatment is 60.5%, 11.3% above the national average and more than twice as high as the overall incidence of African American-favored treatment...”<sup>15,16</sup>

The data reflect the continued existence of dual housing markets based on race. African American renters are favored in a smaller proportion of cases, probably in predominately African American areas and discriminated against in a larger proportion of case, probably in predominately white areas.

In sales markets, white homebuyers were more consistently favored over African Americans in 17.0% of the tests. White homebuyers were more likely to be able to inspect

<sup>14</sup> Turner, Margery, Stephan L. Ross, George C. Galster, John Yinger, et. al., (2002) *Discrimination in Metropolitan Housing Markets*, Office of Policy Development and Research, U.S. Department of Housing and Urban Development, p. ix and x.

<sup>15</sup> Ibid, p. 4-2.

<sup>16</sup> African American prospective renters were favored over whites in 29.6% of the cases. The overall consistent adverse treatment figure (30.9%) is residual when African American favored treatment (29.6%) is subtracted from white favored treatment (60.5%).

available homes and to be shown homes in predominately white neighborhoods than comparable African Americans. Whites also received more information and assistance when financing and more encouragement than African American homebuyers. While overall levels of systemic discrimination declined between the previous national study in 1989 and 2000, geographic steering rose.

Non-Hispanic white homebuyers were consistently favored in 19.7% of the tests, being more likely to receive information and assistance with financing and to be shown homes in non-Hispanic neighborhoods than comparable prospective Hispanic homebuyers. In contrast to the rental market findings, white-favored treatment relative to Hispanics was less than the national average in Atlanta.

## 5. Housing Profile

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### Cost Burdened Households

For the past forty years, the U.S. Department of Housing and Urban Development has used four measures of housing needs: (1) cost burdened households (defined as those paying over 30% of income for housing); (2) overcrowded households (defined as those having 1.01 or more persons per habitable room); and (3) housing units lacking complete plumbing and/or kitchen facilities. Physically substandard housing is the fourth measure of housing needs that the national government recognizes as fundamental. This section addresses the first and most prevalent measure of housing need – cost burdening. Marketek prepared estimates of cost burdening in Hall County, Hall outside Gainesville and the City of Gainesville for 1990, 2000 and 2006-08 based on U.S. HUD's Comprehensive Housing Affordability Strategy (CHAS) data.

For most households in Gainesville and elsewhere the amount of income spent on housing and the quality and quantity of housing purchased depend on individual preferences balanced against the desires for other goods and services, as well as compared to other responsibilities. But, for people of limited incomes the necessity of shelter transcends individual preferences. The quality of housing purchased is often the minimum required for habitability at the least expensive prices the market produces. Individual preferences are subsumed by necessity. Housing economists draw the line between the two groups at 80% of the area median family income. This convention surely fails to recognize the stresses that affect some families just above the line (\$47,500 for a family of four in Hall County in 2007), but it is set low enough to be confident that households with lower incomes and housing needs reflect systemically constrained choices and not personal preferences. All of the households described in Exhibits 5-1 to 5-3 have incomes below 80% of Hall's median.

Table 5-1 shows that an estimated 2,995 households in the City of Gainesville are cost burdened as of 2006-08. The largest share of cost burdened households are renters (2,320 households or 77.5%), and 42.2% of total renter households pay over 30% of income for housing. Seventeen percent (17.0% or 675) of owner households in Gainesville are cost burdened, and they make up 22.5% of cost burdened households citywide. For owners, the rate of cost burdening in the city increased over the 1990-2000 and 2000-2006-08 time periods. Renter cost burdening decreased by 2.6 percentage points during the 1990s, but increased by 9.6 percentage points from 2000 to 2006-08.

The incidence of cost burdening was lower in Hall outside Gainesville (and thus Hall County) for renters for all years. The 2006-08 estimate shows that 40.0% of renter households (or 4,605) are cost burdened in suburban Hall, compared to 42.2% in Gainesville. Owners also faced a slightly lower rate of cost burdening in Hall outside Gainesville (16.3%/5,730 households) versus in Gainesville (17.0%). The tenure breakdown between cost burdened households in Hall outside Gainesville reflects this difference, with 55.4% of cost burdened households owning their homes and 44.6% renting.

Table 5-1  
Incidence of Cost Burdening\* by Tenure, 1990 to 2006-2008  
Hall County and City of Gainesville

Tenure/Year	Hall County		Hall Outside Gainesville		City of Gainesville	
	Hholds	Rate	Hholds	Rate	Hholds	Rate
Owner						
1990	3,102	19.2%	2,806	21.4%	296	9.8%
2000	4,858	18.5%	4,366	19.1%	492	14.4%
2006-2008	6,405	16.3%	5,730	16.3%	675	17.0%
Renter						
1990	2,931	28.7%	1,638	25.0%	1,293	35.1%
2000	4,070	30.2%	2,526	28.9%	1,544	32.5%
2006-2008	6,925	40.7%	4,605	40.0%	2,320	42.2%

\*Households with a cost burden are those that are paying more than 30% of their income for housing costs and that have incomes at or below 80% of the area median. This figure included Hall households with incomes below \$27,750 in 1990, \$40,240 in 2000 and \$51,637 in 2006-2008.

Source: 1990, 2000 and 2006-2008 HUD Comprehensive Housing Affordability Strategy (CHAS) data

Table 5-2 provides a breakdown of housing needs by householder race for 2006-2008. In the City of Gainesville, the majority of cost burdened owners are non-Hispanic white (64.6%) and the largest share of cost burdened renters are Hispanic (55.2%). In suburban Hall, the majority of owners with a cost burden are white (73.9%) and white households make up the largest share of cost burdened renters (49.9%). In suburban Hall, however, a proportionately higher share of cost burdened owner households are Hispanic than the proportion of Hispanic owner households overall. In Hall outside Gainesville, Hispanic owner households make up 10.9% of total owner households, yet they constitute 18.0% of owners in suburban Hall.

The same forces that constrain overall Hispanic homeownership levels contribute to a higher incidence of cost burdening for Hispanic homeowners compared to their white counterparts: reduced asset accumulation translates into higher monthly payments to compensate for lower down payments; lower incomes require higher proportions of income for housing; restricted access can, but does not always, mean higher prices for the (somewhat limited) accessible supply.

Table 5-2  
 Householder Race and National Origin for Cost Burdened Households, 2006-2008  
 Hall County and City of Gainesville

Geography/Householder Race and National Origin		Tenure			
		Owner		Renter	
		Number	Percent	Number	Percent
Hall County	White, Non-Hispanic Households	4,668	72.9%	3,135	45.3%
	African American, Non-Hispanic Hholds	395	6.2%	1,065	15.4%
	Hispanic Households	1,215	19.0%	2,593	37.4%
	Other Households	127	2.0%	132	1.9%
	Total	6,405	100.0%	6,925	100.0%
Hall Outside Gainesville	White, Non-Hispanic Households	4,232	73.9%	2,296	49.9%
	African American, Non-Hispanic Hholds	348	6.1%	626	13.6%
	Hispanic Households	1,034	18.0%	1,635	35.5%
	Other Households	116	2.0%	48	1.0%
	Total	5,730	100.0%	4,605	100.0%
City of Gainesville	White, Non-Hispanic Households	436	64.6%	839	36.2%
	African American, Non-Hispanic Hholds	47	7.0%	439	18.9%
	Hispanic Households	181	26.8%	958	41.3%
	Other Households	11	1.6%	84	3.6%
	Total	675	100.0%	2,320	100.0%

Source: 2006-2008 HUD Comprehensive Affordable Housing Strategy (CHAS) data, Table S10701 (adjusted to cap household income at 80% AMI)

Household income (Table 5-3) is fundamental to understanding the nature of cost burdening and housing needs: Living in substandard housing situations is a consequence first of low incomes and second of limited access to the entire housing supply. As of 2006-08, 39.3% of owners and 26.7% of renters with a cost burden in the City of Gainesville had extremely low incomes (defined by U.S. HUD as 30% or less of area median family income; in Hall County in 2007, this figure was \$17,800 for a four person household). Fifteen percent (15.6%) of Gainesville owners and 36.4% of Gainesville renters with a cost burden have very low incomes (defined as between 31% and 50% of area median family income, or from \$17,801 to \$29,700 for a four person household, as of 2007). The remaining 45.2% of cost burdened owners and 36.9% of cost burdened renters in Gainesville had low incomes (from 51% to 80% median family income, or \$29,701 to \$47,500 for a family of four in 2007).

Table 5-3  
Household Income for Cost Burdened Households, 2006-2008  
Hall County and City of Gainesville

Geography/Household Income		Tenure			
		Owner		Renter	
		Number	Percent	Number	Percent
Hall County	Income at 30% AMI or less	1,720	26.9%	2,140	30.9%
	Income between 31% and 50% AMI	1,605	25.1%	2,755	39.8%
	Income between 51% and 80% AMI	3,080	48.1%	2,030	29.3%
	Total	6,405	100.0%	6,925	100.0%
Hall Outside Gainesville	Income at 30% AMI or less	1,455	25.4%	1,520	33.0%
	Income between 31% and 50% AMI	1,500	26.2%	1,910	41.5%
	Income between 51% and 80% AMI	2,775	48.4%	1,175	25.5%
	Total	5,730	100.0%	4,605	100.0%
City of Gainesville	Income at 30% AMI or less	265	39.3%	620	26.7%
	Income between 31% and 50% AMI	105	15.6%	845	36.4%
	Income between 51% and 80% AMI	305	45.2%	855	36.9%
	Total	675	100.0%	2,320	100.0%

Note: Area Median Income (AMI) in Hall County was \$51,637 in 2006-2008.

Source: HUD Comprehensive Housing Affordability Strategy (CHAS) Data, Table S10708

## Overcrowded Households

Overcrowding (more than 1.01 persons per habitable room) affects 6.1% of Gainesville households (please see Table 5-4); a total of 583 households were overcrowded in 2006-2008, according to the American Community Survey. Owners and renters in Gainesville experienced overcrowding at closer rates (6.4% and 5.9%, respectively), than they did in suburban Hall, where owners were less likely than renters to be overcrowded (2.5% versus 9.9%). An analysis of the incidence of overcrowding by race and ethnicity was precluded by the large confidence intervals of the 2006-2008 American Community Survey data.

Table 5-4  
Incidence of Overcrowding\* by Tenure  
Hall County and City of Gainesville, 2006-2008

Tenure	Hall County		Hall Outside Gainesville		City of Gainesville	
	Hholds	Rate	Hholds	Rate	Hholds	Rate
Owner	1,152	2.9%	896	2.5%	256	6.4%
Renter	1,471	8.6%	1,144	9.9%	327	5.9%
Total	2,623	4.7%	2,040	4.4%	583	6.1%

\*Overcrowding is defined as more than one person per habitable room. A living room is a habitable room. A kitchen is not.

Source: 2006-2008 American Community Survey

## Lead Based Paint Risks

The most thorough statewide analysis regarding risks of elevated blood lead levels through environmental factors using the most recent Census data was conducted by the Georgia Tech Research Institute in 2003 for the Georgia Environmental Protection Division and the Georgia Department of Community Affairs.<sup>17</sup> There are three socioeconomic characteristics that scientific research has identified as indicative of higher levels of risk of elevated blood lead levels:

- Presence of child poverty;
- Presence of African American children; and
- Presence of housing old enough to have been initially painted with lead based paint (pre-1978).

Reflecting racial and economic patterns, approximately two-thirds of the risk factors in Georgia were in Metropolitan Statistical Areas (60.3% of children in poverty, 69.4% of young African American children and 65.1% of the older housing).

Table 5-5 shows how risk factors are distributed in Gainesville and Hall County. All three risk factors are disproportionately concentrated in the City of Gainesville, which contains 18.8% of the population but twice that proportion of children in poverty, twice the proportion of African American children five and under and 1.26 times its proportional share of housing units built before 1980.

One of the legacies of a racially sharply divided society in Gainesville is that low income African American children in the concentrated areas where African American residences predominate are at substantially greater risk of the debilitating effects of elevated blood levels.

<sup>17</sup> Vicki Ainslie, Corey Finscher, Larry Keating and Mitch Moody. *Final Report on An Estimate of Children Under Six with Incidence of Target Housing and Child-Occupied Facilities in Georgia* (Report) Georgia Tech Research Institute, Atlanta, 2003.

Table 5-5  
Lead Based Paint Exposure Risk Factors, 2005-2009  
Hall County and City of Gainesville

Risk Factor	Hall County	City of Gainesville	Percentage of Hall in Gainesville
Children in Poverty Age 0-5	4,037	1,547	38.3%
African American Children Age 0-5	975	388	39.8%
Number of Pre-1980 Housing Units	17,659	4,180	23.7%

Source: American Community Survey, 2005-2009 Tables B01001B, B17001, B25036

## Public Housing

The Gainesville Housing Authority operates 495 units of public housing. The population is just under two-thirds (63.1%) Hispanic and just over one-quarter (27.5%) black (Table 5-6). Available data does not subdivide racial categories by ethnicity, but Table 2-5 showed that there was a very small proportion of Hispanic African Americans (0.6% of the 2010 Gainesville population). Calculations from Table 2-5 show that African Americans constitute only 1.4% of the Hispanic population and 96.1% of African Americans are non-Hispanic. Attempting to isolate the relationships between race and ethnicity for white and Hispanic people is more complicated; many, if not most, of the white population in the following tables are also Hispanic. Please recall that the purpose of these analyses is to try to understand how African American and Hispanic minorities fare in public housing and in the locations of public housing, so, instead of confounding readers with confusing estimates of the interrelationships between whites and Hispanics, we restrict this portion of the analysis to African Americans and Hispanics.

Table 5-6  
Racial and Ethnic Composition of the Population  
Gainesville Housing Authority, 2011

Race/Ethnicity	Number	Percent*
White	924	72.5%
African American	351	27.5%
Hispanic	805	63.1%
Non-Hispanic	470	36.9%
Total	1,275	100.0%

\*Race (White and African American) and Ethnic categories (Hispanic and non-Hispanic) each total 100.0%.

Returning to Table 5-6, we can say with confidence that almost all of the 27.5% of the public housing residents who are African American are non-Hispanic African Americans, and that almost all of the 805 Hispanic residents are non-African American Hispanics.

Data collection conventions for public housing are established by the U.S. Department of Housing and Urban Development and do not conform to individual public housing communities. For example, the 59-2 data collection area includes the Green Hunter Homes units on Atlanta Street, but the 59-4 data collection area also includes Green Hunter Homes units (see public housing communities on Map 5-1). Data collection area 59-5 includes Rainey/Tower Heights on Mill Street SE and on Athens Road SE. Area 59-6 includes Harrison Square units (815 Harrison Square SE) and Area 59-3 includes some units at Harrison Square plus scattered site units on Will Street SW, Johnson Street SW, Banks Street SW, MLK Drive SW, Pine Street NW, and Summit Street SW.

Having noted these anomalies, examination of individual communities shows that Green Hunter Homes (Table 5-7, Area 59-2) residents are approximately one-quarter (28.5%) African American and not quite two-thirds (64.7%) Hispanic. The surrounding area (tract 12.01, block group 2) was 14.4% black and 72.2% Hispanic in 2010.

Table 5-7  
Racial and Ethnic Composition of the Population  
by Public Housing Community, 2011

Race/Ethnicity	59-2 Green Hunter Homes		59-4 Atlanta Street		59-5 Rainey/Tower Heights		59-6 Harrison Square/Spring	
	Number	Percent*	Number	Percent*	Number	Percent*	Number	Percent*
White	168	71.5%	117	75.0%	52	47.3%	157	80.1%
African American	67	28.5%	39	25.0%	58	52.7%	39	19.9%
Hispanic	152	64.7%	111	71.2%	39	35.5%	39	19.9%
Non-Hispanic	83	35.3%	45	28.8%	71	64.5%	57	29.1%
Total	235	100.0%	156	100.0%	110	100.0%	196	100.0%

\*Race (White and African American) and Ethnic categories (Hispanic and non-Hispanic) each total 100.0%.

Area 59-4 (Table 5-7) contains homes on Atlanta Street. These homes' residents are approximately 71.2% Hispanic and 25.0% African American. These homes are in the same tract and block group as Green Hunter Homes, which was 72.2% Hispanic and 14.4% black in 2010.

Area 59-5 (Table 5-7) has 22 units on Athens Road and 28 units on Mill Street. The developments are referred to as Rainey and Tower Heights. The residents here are approximately 52.7% black and 35.5% Hispanic. The neighborhood (tract 8.00, block group 1) was 40.2% African American and 44.1% Hispanic in 2010.

Area 59-6 (Table 5-7) is the Harrison Square community and the residents are approximately 70.9% Hispanic and 19.9% black. Just west of Rainey/Tower Heights, Harrison Square's neighborhood (tract 7.01, block group 2) was 47.2% Hispanic and 41.8% black in 2010.

Turning to Table 5-8, Area 59-1 contains Melrose Homes, where about 76.2% of the residents are Hispanic and 17.4% are African American. Area 59-1 falls in block group 1 of census tract 11.01, which was 74.1% Hispanic and 15.1% black in 2010.

The scattered site homes in Area 59-3 are occupied by residents who are approximately one-half (51.9%) Hispanic and one-third (34.4%) African American. Because scattered sites are distributed throughout the southern one-half of the city, more precise comparisons with the areas in which they are located is not possible. It is important to note that the only three public housing locations outside of either black or Hispanic populations are scattered site developments located very close to those concentrations.

Table 5-8

Racial and Ethnic Composition of the Population  
by Public Housing Community, 2011

Race/Ethnicity	59-1 Melrose Homes 854 Davis St		59-3 Scattered Sites Will St, Johnson St, Bank St, MLK Dr, Pine St, Summit St		59-5 Tower Heights Collins		59-6 Harrison Square Spring	
	Number	Percent*	Number	Percent*	Number	Percent*	Number	Percent*
White	284	82.6%	86	65.6%	36	64.3%	24	51.1%
African American	60	17.4%	45	34.4%	20	35.7%	23	48.9%
Hispanic	262	76.2%	68	51.9%	10	17.9%	24	51.1%
Non-Hispanic	82	23.8%	63	48.1%	46	82.1%	23	48.9%
Total	344	100.0%	131	100.0%	56	100.0%	47	100.0%

\*Race (White and African American) and Ethnic categories (Hispanic and non-Hispanic) each total 100.0%.

The Tower Heights and Collins Street developments in Area 59-5 are approximately 35.7% African American and 17.9% Hispanic. Collins Street is in census tract 8, block group 3, which was 39.1% black and 29.1% Hispanic according to the 2010 Census.

The small number (25) of Harrison Square units not accounted for earlier and allocated to Area 59-6 are 51.1% Hispanic and 48.9% African American (Table 5-8). In 2010, this neighborhood (tract 7.01, block group 2) was 47.2% Hispanic and 41.8% black.

The locations of almost all public housing communities were determined over thirty years ago. The racial and ethnic composition of Gainesville and the location of white, African American and Hispanic residential areas have changed substantially since then. But looking at Maps 5-1, 3-1, 3-3 and 3-4 shows that the major change has been the

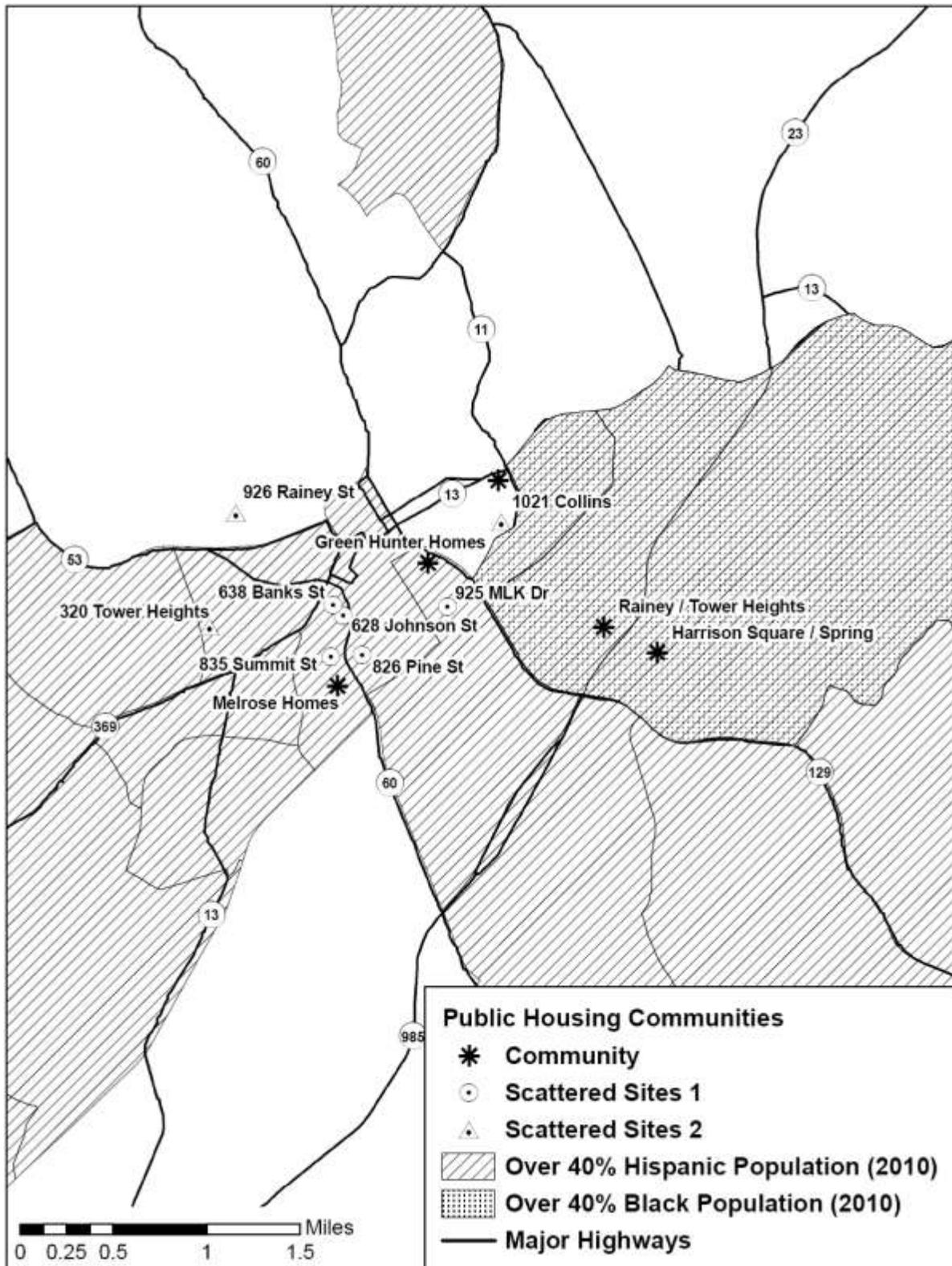
transition of the areas in and around public housing from African American to Hispanic. Most public housing was initially built relatively close to the central business district in or close to areas where the black population lived (Map 5-1 shows the location of public housing). Map 3-4 shows the locations of concentrations of the black population 20 years ago in 1990. Map 3-1 shows the Hispanic population in 1990 and Map 3-3 shows the current location. The African American population no longer occupies a concentrated area southwest of the central business district (Maps 3-4 and 3-6). That area now has a Hispanic population concentration. The black population still lives in close-in areas southeast of the CBD, but so also does the Hispanic population (Maps 5-1, 3-3 and 3-6).

Data is not available to measure how the population within public housing has changed over the same period, but it is very likely that the Hispanic population has substantially increased in public housing as it has in the city and county.

One dimension that has not changed is the absence of public housing north of Browns Bridge Road/Jesse Jewell Parkway. This area, which has traditionally has been predominately white, has only one small set of 12 units of public housing residences.

Map 5-1

Gainesville Public Housing Communities, 2011



## Other Assisted Housing

Low Income Housing Tax Credits (LIHTC) have provided most of the new subsidized housing units in Gainesville in recent years. As of June 2011, U.S. HUD's LIHTC database identifies the following tax credit properties in Gainesville: Oconee Springs, Lenox Park Apartments, North Pointe Apartments, Orchard Brook Apartments, Paces Landing and McEver Vineyards. Together they provide a total of 1,030 low income units. The oldest, Oconee Springs, was placed in service in 1998 and the newest, McEver Vineyards, opened in 2006. For the four properties for which unit information is available, the largest share are two-bedroom (47.3%) followed by three-bedrooms, which constitute 41.3% of the stock. Large units (4 bedrooms) make up only 2.8% of the supply.

Two additional LIHTC projects are located in Hall County outside of Gainesville (Ridgecrest Apartments in Lula and Carriage Crossing in Flowery Branch). Together they provide 36 low income units.

In addition to tax credit units, Section 202 elderly housing and project based Section 8 units provide 476 income-restricted units (of which 128 are reserved for elderly or handicapped persons).

The fourteen LIHTC, Section 202 and Section 8 properties in Gainesville and Hall County are located in nine different 2010 census tracts and eleven different census block groups. Five of these block groups have 2010 Hispanic minority concentrations over forty percent – ranging from 47.2% in tract 7.01, block group 2 to 90.4% in tract 11.01, block group 3. No block group containing a LIHTC, Section 202 or Section 8 is composed of 40 percent or more of African American residents.

## 6. Impediments to Fair Housing in Real Estate & Mortgage Finance Industries

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### Participation in Real Estate & Financial Occupations

Tables 6-1 through 6-4 show the participation in real estate and financial occupations by race, national origin and gender in 2000 for persons working in Hall County, which is the smallest geography for which data is available. Detailed data for 2010 is not yet available and because 2000 is analyzed, 2000 Census data is used for comparisons. In order to be counted as having an occupation, a person has to be employed in the particular occupational category.

#### Real Estate Occupations

In terms of race and national origin, the real estate occupations do not employ a representative proportion of Hall County residents. Of the 595 persons employed in real estate occupations in 2000, only 26 people (4.6%) were non-white or Hispanic.

Property, real estate and community association managers were the most diverse occupations, with four non-Hispanic black and ten Hispanic employees (3.5% and 8.8% of total employees in these occupations, respectively). There were four non-Hispanic African American real estate appraisers or assessors in 2000, constituting 6.3% of employees in those occupations. Real estate brokers and sales agents were less diverse – non-Hispanic black employees and non-Hispanic employees of other races each made up only 1.0% of the workforce.

In comparison, the population of Hall County in 2000 was 71.0% non-Hispanic white, 7.1% non-Hispanic black and 19.6% Hispanic or Latino. Non-Hispanic persons of other races, primarily but not exclusively persons of two or more races and Asians, amounted to 2.3%. Looking at the racial/ethnic composition of all real estate occupations, non-Hispanic black persons and other non-Hispanic minorities are represented most proportionately to their share of the population (2.0% and 0.7%, respectively). Hispanic persons show the greatest disparity, making up 19.6% of the population but only 1.7% of real estate workers.

Table 6-2 examines the same real estate occupations by gender. Males make up the largest share of real estate appraisers and assessors (63.5% versus 36.5%). Women compose the majority of property, real estate and community association managers and of real estate brokers and sales agents with 51.5% and 58.1% of jobs, respectively.<sup>18</sup> Unfortunately the available data does not distinguish between real estate brokers and sales agents. The conclusion that women are over-represented in these occupations cannot be firmly drawn without knowing how the shares divide on the more highly paid broker's jobs.

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<sup>18</sup> In 2000, women constituted 49.1% of the Hall County population.

Table 6-1  
Composition of Real Estate Occupations by Race and National Origin, 2000  
Hall County

Occupation	Non-Hispanic						Hispanic		Total	
	White Alone		Black Alone		Other*		#	%	#	%
	#	%	#	%	#	%				
Appraisers and Assessors of Real Estate	59	93.7%	4	6.3%	0	0.0%	0	0.0%	63	100.0%
Property, Real Estate and Community Association Managers	100	87.7%	4	3.5%	0	0.0%	10	8.8%	114	100.0%
Real Estate Brokers and Sales Agents	410	98.1%	4	1.0%	4	1.0%	0	0.0%	418	100.0%
Total	569	95.6%	12	2.0%	4	0.7%	10	1.7%	595	100.0%

\*Includes Asians, Pacific Islanders, Native American, Alaskan Natives, persons of other races and persons of two or more races.

Source: U.S. Census 2000 Equal Employment Opportunity File

Table 6-2  
Composition of Real Estate Occupations by Gender, 2000  
Hall County

Occupation	Male		Female		Total	
	#	%	#	%	#	%
Appraisers and Assessors of Real Estate	40	63.5%	23	36.5%	63	100.0%
Property, Real Estate and Community Association Managers	55	48.2%	59	51.8%	114	100.0%
Real Estate Brokers and Sales Agents	175	41.9%	243	58.1%	418	100.0%
Total	270	45.4%	325	54.6%	595	100.0%

Source: U.S. Census 2000 Equal Employment Opportunity File

## Financial Occupations

Turning to financial occupations and race and national origin (Table 6-3), non-Hispanic African Americans were under-represented in five of six occupation categories in 2000<sup>19</sup>; the exception is that they filled 10 (11.2%) of the 79 securities, commodities and financial services sales agent positions. The only other employment category with any non-Hispanic black employees was financial management (4 persons or 1.2%). Hispanic workers were greatly under-represented; they constituted only 0.4% of all financial occupations and filled positions in only one category (four insurance claims and policy processing clerks), yet made up 19.6% of the population in 2000.

Non-Hispanic white persons were consistently over-represented relative to their share of the population. In two categories, insurance underwriters and other financial occupations, they made up the entire workforce. Overall, non-Hispanic white workers made up 96.9% of all financial occupations in Hall County in 2000.

Table 6-3  
Composition of Financial Occupations by Race and National Origin, 2000  
Hall County

Occupation	Non-Hispanic						Hispanic		Total	
	White Alone		Black Alone		Other*		#	%	#	%
	#	%	#	%	#	%				
Financial Examiners	0	---	0	---	0	---	0	---	0	---
Financial Managers	330	98.8%	4	1.2%	0	0.0%	0	0.0%	334	100.0%
Securities, Commodities and Financial Service Sales Agents	79	88.8%	10	11.2%	0	0.0%	0	0.0%	89	100.0%
Other Financial Occupations*	109	100.0%	0	0.0%	0	0.0%	0	0.0%	109	100.0%
Insurance Underwriters	39	100.0%	0	0.0%	0	0.0%	0	0.0%	39	100.0%
Insurance Sales Agents	265	98.5%	0	0.0%	4	1.5%	0	0.0%	269	100.0%
Insurance Claims and Policy Processing Clerks	165	92.2%	0	0.0%	10	5.6%	4	2.2%	179	100.0%
Total	987	96.9%	14	1.4%	14	1.4%	4	0.4%	1,019	100.0%

\*Includes Financial Analysts, Financial Specialists, Personal Financial Advisors and other financial occupations.

\*\*Includes Asians, Pacific Islanders, Native American, Alaskan Natives, persons of other races and persons of two or more races

Source: U.S. Census 2000 Equal Employment Opportunity File

<sup>19</sup> There were no persons employed as financial examiners in Hall County in 2000.

As with real estate occupations, women fared far better than racial and ethnic minorities in financial occupations. Table 6-4 shows that, overall, women made up 57.9% of all financial occupations, above their share of the 2000 Hall County population (49.1%). They had more than a proportional share of financial managers, insurance underwriters, and insurance claims and policy processing clerks (56.6%, 74.4% and 100.0%, respectively). However, the fact that women held all of the jobs in policy processing and insurance claims is not a measure of gender occupational equivalence; it is more properly interpreted as a measure of a disadvantageous imbalance because these jobs are largely clerical, and thus, the least responsible and rewarding.

Female financial workers occupied less than a proportional share of employees in securities, commodities and financial services sales agents (32.6%); insurance sales agents (42.8%) and "other" financial occupations (45.0%).

Table 6-4  
Composition of Financial Occupations by Gender, 2000  
Hall County

Occupation	Male		Female		Total	
	#	%	#	%	#	%
Financial Examiners	0	---	0	---	0	---
Financial Managers	145	43.4%	189	56.6%	334	100.0%
Securities, Commodities and Financial Service Sales Agents	60	67.4%	29	32.6%	89	100.0%
Other Financial Occupations*	60	55.0%	49	45.0%	109	100.0%
Insurance Underwriters	10	25.6%	29	74.4%	39	100.0%
Insurance Sales Agents	154	57.2%	115	42.8%	269	100.0%
Insurance Claims and Policy Processing Clerks	0	0.0%	179	100.0%	179	100.0%
Total	429	42.1%	590	57.9%	1,019	100.0%

\*Includes Financial Analysts, Financial Specialists, Personal Financial Advisors and other financial occupations.

Source: U.S. Census 2000 Equal Employment Opportunity File

Serious considerations should be given to rectifying these imbalances. Encouraging real estate and financial trade associations to reach out to institutions that educate minorities and women in a range of educational levels, and sponsoring scholarships, internships and work study sequences are some of the measures that could address low levels of female and minority engagement.

## Real Estate Marketing

### Gainesville Times Real Estate Advertising

Each Sunday the *Gainesville Times* produces a classified advertising section that includes real estate for sale and rent. Marketek analyzed real estate ads for the first Sunday of each month for 2010 and 2005. In 2010, real estate ads consisted primarily of short 3 to 5 line items, banner ads and full-page ads (all placed the same real estate agency) and small ads for apartment complexes. In 2005, the classified section typically contained several full- and half-page ads with sales listings, along with several smaller ads for rental or sale properties. Discrimination on the basis of age is permissible only if the particular property is exclusively for people 55 years old or older. Discrimination on the basis of familial status is illegal.

In 2010, there were 567 rental listings (3-5 line items) for apartments, condominiums, homes or mobile homes. Only 1 listing featured the fair housing symbol, which is not required of these short ads. There were 47 small advertisements for apartment communities, of which 8 (or 17.0%) contained the fair housing symbol.

There were eight full-page ads with for-sale listings and eight banner ads in 2010, all placed by the same real estate agency. Five of the eight full-page ads featured the fair housing symbol, as did all eight of the banner ads. The full-page ads included 542 listings, and there were an additional 65 small for-sale listings (3-5 line items). The full-page ads also featured pictures of 62 real estate agents, all of whom were white and the majority of whom were female (69.4%). One full-page ad included a picture of two white men shaking hands. The April full-page ad included only a religious message in celebration of Easter.

Of the 1,174 for-sale and rental listings placed in 2010, 20 advertised locations in specific school districts and eleven advertised locations in or near specific country clubs. Eight listings claimed to be in "upscale," "luxury," "prestigious" or "traditional" neighborhoods. Four properties were described as being suited for "mature renters" or "couples."

In 2005, there were considerably more for-sale advertisements and fewer rental listings than in 2010. For-sale advertising examined for 2010 included banner ads running at the bottom of pages (32), full-page ads (8), half-page ads (22) and one-quarter-page ads or smaller advertising real estate agencies (10) or specific developments (52). Of these, 75.8% displayed the fair housing symbol and 24.2% did not.

The 2005 for-sale advertisements featured 164 photographs of real estate agents, of which 60.4% were white females and 36.0% were white males. Three Hispanic agents were pictured (1.8%), as were two African American agents (1.2%) and one Asian agent (0.6%).

Several ads also included photographs of human models, such as pictures of families moving into a new home or opening Christmas presents, of children playing outdoors and of families hugging one another. Of the 74 human models used in for-sale advertisements, all but five were non-Hispanic and white. Four models were African American and one was Asian.

Rental advertising consisted primarily of small (one-quarter-page or less) ads, typically grouped together with a map showing their locations. Of 35 such ads examined, none included the fair housing symbol.

Unlike 2010, the majority of for-sale real estate listings in 2005 were within full- or half-page ads placed by national or local agencies. Marketek examined 1,131 such listings, along with 351 sales listings not associated with any real estate agency and 289 rental listings (typically 3-5 line items). Of the 1,771 for-sale and rental listings examined for 2005, 94 (5.3%) identified specific school districts and 24 (1.4%) advertised proximity to a country club. Forty-four (2.5%) described neighborhoods as “upscale,” “exclusive,” “prestigious,” or promoted the home as “buying a lifestyle.” Seven ads specified singles or couples and one explicitly stated “no children.” Four properties were located in communities with the word “plantation” in their names and one community advertised having a “plantation” floor plan available. Restricting properties to singles or couples violates the familial status of state and federal fair housing laws. It is not illegal to name or describe developments as plantations. However, because the term is evocative of slavery, it is offensive to African Americans and implies that black people are not as welcome as others.

### **Mexico Lindo Real Estate Advertising**

Gainesville’s bilingual newspaper *Mexico Lindo* includes real estate listings in its classified advertisement section. Marketek examined twelve editions of the paper from 2005 (the first edition of each month) and found 18 rental and 17 for-sale listings and one real estate finance ad, all in Spanish. Advertised rental rates ranged from \$300 a week to \$750 a month. Four rental ads offered weekly rates from \$75 to \$135. For-sale listings ranged in price from \$74,900 to \$214,900, with 14 of the 17 listings below \$150,000. Discrimination on the basis of ethnicity is illegal. Sensitivity to fair housing issues would be better reflected in bilingual advertisements.

No for-sale or rental ad contained the fair housing symbol. Only one was listed by a national real estate agency. Four ads mentioned locations in specific school districts. Eight advertised Spanish-speaking leasing or sales agents and five explicitly stated that they did not speak Spanish.

### **Mortgage Lending**

A potential contributor to housing discrimination and the ability to gain access to different geographic areas is the availability of home loans. But, mortgage finance is a particularly complicated subject. Loan applications are denied for multiple different reasons (too high a debt to income ratio, which generally means too high a loan sought for the applicant’s income; poor credit history; incomplete or unverifiable information; or other reasons, including poor employment history, insufficient collateral, mortgage insurance denial and insufficient cash). Thus, denial rates are not conclusive regarding the presence or absence of discrimination. This is particularly true for areas where the total number of minority applications is small and precludes extensive detailed analysis of reasons for denial by race and ethnicity, geographic attributes of mortgage finance by race and ethnicity, or other intricate analyses that could reveal systemic differences between racial and ethnic groups.

In 2009, the latest year for which complete data is available, there were 817 completed applications for conventional home loans in Hall County, 645 for Federal Housing Administration (FHA), Farm Service Agency (FSA)/Rural Housing Service (RHS) and Veterans Affairs (VA) loans and 4,945 for refinance loans (Table 6-5). Countywide denial rates were lowest for FHA, FSA/RHS and VA home purchase loans at 13.6%, followed by conventional home purchase loans at 16.0%. The denial rate for refinance loans was considerably higher at 30.0%.

Table 6-5  
Mortgage Loan Denial Rates by Type of Loan and Geography  
Hall County, 2009

Loan Type	Completed Applications	Applications Approved	Applications Denied	Denial Rate
Conventional Home Purchase	817	686	131	16.0%
FHA, FSA/RHS and VA Home Purchase	645	557	88	13.6%
Refinance	4,945	3,462	1,483	30.0%

Source: Federal Financial Institutions Examination Council Home Mortgage Disclosure Act Data

### Denial Rates by Race and Ethnicity

Of the 817 conventional loan applications completed in Hall County in 2009, 621 (76.0%) were completed by white applicants, 26 (3.2%) by African American applicants and 34 (4.2%) by Hispanic applicants (Table 6-6). White applicants were denied conventional loans in 16.1% of cases, compared to 30.8% for African Americans and 41.2% for Hispanics.

Compared to conventional loan applicants, a larger share of FHA, FSA/RHS and VA home purchase loan applicants were minority. A fifth (138 applicants or 21.4%) were Hispanic and 4.0% (26 applicants) were African American. Denial rates for Hispanic applicants were 1.35 times as high as for white applicants (17.4% versus 12.9%) and 1.79 times as high for African American applicants (23.1% versus 12.9%).

Denial rates for refinance loans were higher for all applicants compared to home purchase loans. Hispanic and African American applicants were denied refinance loans 1.7 times as frequently as white applicants, with denial rates of 47.6%, 48.0% and 27.6%, respectively.

Table 6-7 compares denial rates for conventional mortgages by applicant race/ethnicity in the Gainesville MSA (Hall County) to those in eleven other MSAs in Georgia. The Gainesville MSA falls in the bottom third in terms of disparity in denial rates between white and African American applicants. African American applicants were denied conventional home loans 2.1 times as frequently as non-Hispanic white applicants in metro Gainesville, compared to a range from 1.7 to 4.0 in the other MSAs. However, the Gainesville MSA is in the top third in terms of disparity in denial rates between non-Hispanic white and Hispanic applicants. Hispanics are 2.8 times as likely to be denied a conventional home loan as white applicants, versus a range from 1.0 to 2.9 in comparable MSAs.

Table 6-8 shows denial rates for conventional mortgages by applicant race/ethnicity for Hall County for the past five years for which data is available. Denial rates for all applicants have increased, but increases have been most significant for African American and Hispanic applicants, which have both doubled.

While denial rates increased, total applications decreased significantly. In 2006, there were 3,285 conventional home loan applications by non-Hispanic white applicants, 370 by African American applicants and 910 by Hispanic applicants. In 2009, these numbers fell to 570 applications by non-Hispanic whites, 26 by African Americans and 34 by Hispanics.

Table 6-6  
Mortgage Loan Denial Rates by Type of Loan and Race of Applicant  
Hall County, 2009

Loan Type/ Race and National Origin	Appli- cations Completed	Appli- cations Approved	Appli- cations Denied	Denial Rate	Difference from Non-Hispanic Whites
<b>Conventional Home Purchase Loans</b>					
Race					
White	621	521	100	16.1%	1.4%
African American	26	18	8	30.8%	16.0%
Asian	29	22	7	24.1%	9.4%
Other	5	4	1	20.0%	5.3%
Joint	6	6	0	0.0%	-14.7%
Race Not Available	130	115	15	11.5%	-3.2%
National Origin					
Hispanic/Part Hispanic	34	20	14	41.2%	26.4%
Non-Hispanic	641	541	100	15.6%	0.9%
Joint	8	6	2	25.0%	10.3%
National Origin Not Avail.	134	119	15	11.2%	-3.5%
<b>FHA, FSA/RHS and VA Home Purchase Loans</b>					
Race					
White	534	465	69	12.9%	1.4%
African American	26	20	6	23.1%	11.5%
Asian	9	8	1	11.1%	-0.4%
Other	7	5	2	28.6%	17.0%
Joint	2	2	0	0.0%	-11.5%
Race Not Available	67	57	10	14.9%	3.4%
National Origin					
Hispanic/Part Hispanic	138	114	24	17.4%	5.9%
Non-Hispanic	433	381	52	12.0%	0.5%
Joint	8	7	1	12.5%	1.0%
National Origin Not Avail.	66	55	11	16.7%	5.1%
<b>Refinance Loans</b>					
Race					
White	3,890	2,816	1,074	27.6%	1.7%
African American	152	79	73	48.0%	22.1%
Asian	59	38	21	35.6%	9.6%
Other	46	25	21	45.7%	19.7%
Joint	27	18	9	33.3%	7.4%
Race Not Available	771	486	285	37.0%	11.0%
National Origin					
Hispanic/Part Hispanic	347	182	165	47.6%	21.6%
Non-Hispanic	3,798	2,763	1,035	27.3%	1.3%
Joint	46	34	12	26.1%	0.1%
National Origin Not Avail.	754	483	271	35.9%	10.0%

Note: "Other" includes American Indians/Alaskan Natives, Hawaiians/Pacific Islanders and persons of two or more minority races. "Joint" refers to mortgage applicants (individuals or couples) who are white and a minority race or non-Hispanic and Hispanic.

Source: Federal Financial Institutions Examination Council Home Mortgage Disclosure Act Data Tables 4-1 to 4-3

Table 6-7

Conventional Mortgage Loan Denial Rates by Race and National Origin  
Georgia MSAs, 2009

MSA	Denial Rate		
	Non-Hispanic White	African American	Hispanic/ Part Hispanic
Albany, Georgia	12.0%	48.2%	33.3%
Athens, Georgia	8.3%	30.3%	22.2%
Atlanta, Georgia	12.7%	33.7%	29.5%
Augusta, Georgia	12.6%	31.3%	36.6%
Brunswick, Georgia	16.6%	38.3%	16.7%
Columbus, Georgia	12.7%	33.7%	31.8%
Dalton, Georgia	31.8%	0.0%	51.4%
<b>Gainesville, Georgia</b>	<b>14.7%</b>	<b>30.8%</b>	<b>41.2%</b>
Macon, Georgia	14.3%	43.0%	41.7%
Rome, Georgia	12.5%	21.4%	12.5%
Savannah, Georgia	14.9%	33.0%	24.0%
Valdosta, Georgia	16.0%	32.8%	18.2%

Source: Federal Financial Institutions Examination Council Home Mortgage Disclosure Act Data Tables 4-2

Table 6-8

Conventional Mortgage Loan Denial Rates by Race and National Origin  
Hall County, 2004-2009

Year	Denial Rate		
	Non-Hispanic White	African American	Hispanic/ Part Hispanic
2004	9.6%	15.0%	20.3%
2005	9.3%	25.2%	18.8%
2006	9.1%	27.3%	16.4%
2007	12.7%	32.0%	21.5%
2008	11.9%	36.0%	35.7%
2009	14.7%	30.8%	41.2%

Source: Federal Financial Institutions Examination Council Home Mortgage Disclosure Act Data Tables 4-2

## Reasons for Denial by Race/Ethnicity

Table 6-9 shows the reasons for loan denials by loan type and by applicant race and ethnicity. For non-Hispanic white applicants, credit history, insufficient collateral and high debt-to-income ratios comprised 72.3% of conventional home loan denials. For FHA, FSA/RHS and VA home purchase loans, top reasons for denying applications by white applicants included credit history (26.5%) and debt-to-income ratio (24.5%). Insufficient collateral (38.4%) was the most frequent reason for denying refinance loans by white applicants, followed by debt-to-income ratio (14.7%).

Small numbers of denials for home purchase loans for African American and Hispanic applicants prevent rigorous analysis of the reasons behind these denials. For refinance loan applications by minorities, credit history, collateral and debt-to-income ratios were the most frequent reasons for denial.

## Denials by Applicant Income and Race/Ethnicity

Table 6-10 shows denial rates by household income for non-Hispanic white applicants, African American applicants and Hispanic applicants. For home purchase loans, denial rates for white non-Hispanic applicants generally decrease as income increases, although the lowest denial rates are for the 80% to 99% AMI range. Small numbers of home purchase loan denials for African American and Hispanic applicants precludes an analysis by income.

For refinance loan applications by white householders, denial rates decrease as incomes increase. Denial rates for African American and Hispanic applicants are not related to incomes. The denial rate for black applicants with incomes below 50% of Area Median Income (AMI) (\$59,000 in 2009; 50% of AMI equals \$29,800) is 52.6%, just below that of applicants with incomes of 120% AMI (\$71,520) or more (53.3%). For Hispanic refinance loan applicants earning less than 50% AMI, the denial rate was 56.2% versus 44.4% for those with incomes of 120% or more. These data refute the idea that African American and Hispanic loan applicants face higher denial rates due to lower incomes: minority applicants are denied refinance loans at a higher rate than non-Hispanic white applicants at all income levels.

## Denials by Applicant Race/Ethnicity and Gender

Table 6-11 shows denial rates by race and ethnicity for male, female and joint (male and female) applicants. In two-thirds of cases, denial rates were higher for single applicants (male or female) than for couples. Between individual male and female applicants, denial rates were higher for males for conventional home purchase loans and refinance loans, but lower for FHA, FSA/RHS and VA home purchase loan applications.

## Subprime Lending

While higher mortgage loan denial rates do not prove that discrimination is occurring, they make a strong case that it is occurring. The likelihood that discrimination is at work is supported by recent research, which as shown a dual loan market in which African American households are more frequently borrowing from subprime lenders. A U.S. HUD study conducted in 2000 showed homeowners in predominately African American neighborhoods were more than two times more likely to receive loans from subprime lenders than were homeowners in predominately white neighborhoods regardless of income. Subsequent studies controlling for difference in education levels, credit histories,

householder age and householder income all supported the finding that race of householders was positively related to subprime lending.<sup>20</sup>

In August 2008, the National Community Reinvestment Coalition released *Income is No Shield Against Racial Differences in Lending II*, a study of racial lending disparities using 2006 Home Mortgage Disclosure Act data. The analysis compared the rate of high-cost loans by borrower race and ethnicity for 184 metro areas across the U.S. In terms of overall lending disparity, the Gainesville MSA ranked 90<sup>th</sup>, with 1 being the greatest amount of disparity nationally. The MSA's highest ranking was for disparity in lending between middle to upper income African American and white borrowers. In this category, Gainesville ranked 39<sup>th</sup>, and African American borrowers were 2.74 times more likely to receive high-cost loans than white borrowers.<sup>21</sup>

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<sup>20</sup> Immergluck, Dan. *Foreclosed: High-Risk Lending, Deregulation and the Undermining of America's Mortgage Market*. Ithaca, New York: Cornell University Press (2009) pp. 78-82.

<sup>21</sup> National Community Reinvestment Coalition. *Income is No Shield Against Racial Differences in Lending II: A Comparison of High-Cost Lending in America's Metropolitan and Rural Areas*. Washington, DC: National Community Reinvestment Coalition (2008)

Table 6-9  
Reasons for Loan Denials by Loan Type and Applicant Race/National Origin  
Hall County, 2009

Reason for Denial	Race/National Origin of Applicant					
	Non-Hispanic White		African American		Hispanic/Part Hispanic	
	#	%	#	%	#	%
<b>Conventional Home Purchase Loans</b>						
Debt-to-Income Ratio	17	18.1%	2	25.0%	3	12.0%
Employment History	2	2.1%	1	12.5%	0	0.0%
Credit History	30	31.9%	4	50.0%	9	36.0%
Collateral	21	22.3%	0	0.0%	4	16.0%
Insufficient Cash	8	8.5%	0	0.0%	1	4.0%
Unverifiable Info/Incomplete App.	4	4.3%	1	12.5%	3	12.0%
Mortgage Insurance Denial	2	2.1%	0	0.0%	1	4.0%
Other	10	10.6%	0	0.0%	4	16.0%
Total*	94	100.0%	8	100.0%	25	100.0%
<b>FHA, FSA/RHS and VA Home Purchase Loans</b>						
Debt-to-Income Ratio	12	24.5%	3	42.9%	10	30.3%
Employment History	4	8.2%	0	0.0%	4	12.1%
Credit History	13	26.5%	4	57.1%	8	24.2%
Collateral	6	12.2%	0	0.0%	3	9.1%
Insufficient Cash	2	4.1%	0	0.0%	2	6.1%
Unverifiable Info/Incomplete App.	8	16.3%	0	0.0%	3	9.1%
Mortgage Insurance Denial	0	0.0%	0	0.0%	0	0.0%
Other	4	8.2%	0	0.0%	3	9.1%
Total*	49	100.0%	7	100.0%	33	100.0%
<b>Refinance Loans</b>						
Debt-to-Income Ratio	147	17.4%	7	13.5%	44	23.7%
Employment History	4	0.5%	0	0.0%	0	0.0%
Credit History	124	14.7%	18	34.6%	41	22.0%
Collateral	324	38.4%	13	25.0%	62	33.3%
Insufficient Cash	32	3.8%	2	3.8%	6	3.2%
Unverifiable Info/Incomplete App.	79	9.4%	3	5.8%	13	7.0%
Mortgage Insurance Denial	7	0.8%	0	0.0%	0	0.0%
Other	127	15.0%	9	17.3%	20	10.8%
Total*	844	100.0%	52	100.0%	186	100.0%

\*In some cases, total reasons for denials exceed total denials shown in Table 6-6 because up to three reasons may be reported per denial.

Source: Federal Financial Institutions Examination Council Home Mortgage Disclosure Act Data Tables 8-1 to 8-3

Table 6-10  
 Loan Denial Rates by Loan Type and Applicant Income  
 Hall County, 2009

Loan Type/ Household Income	Non-Hispanic White		African American		Hispanic/Part Hispanic	
	Completed Applications	Denial Rate	Completed Applications	Denial Rate	Completed Applications	Denial Rate
<b>Conventional Home Purchase Loans</b>						
Less than 50% AMI	37	37.8%	8	50.0%	12	58.3%
50%-79% AMI	79	17.7%	3	0.0%	6	50.0%
80%-99% AMI	49	6.1%	5	0.0%	7	28.6%
100-119% AMI	48	14.6%	1	100.0%	0	---
120% AMI or More	346	12.7%	7	28.6%	9	22.2%
<b>FHA, FSA/RHS and VA Home Purchase Loans</b>						
Less than 50% AMI	47	17.0%	7	42.9%	70	14.3%
50%-79% AMI	142	14.8%	12	16.7%	46	15.2%
80%-99% AMI	60	5.0%	1	0.0%	13	15.4%
100-119% AMI	39	7.7%	0	---	1	0.0%
120% AMI or More	101	9.9%	6	16.7%	6	50.0%
<b>Refinance Loans</b>						
Less than 50% AMI	231	38.1%	19	52.6%	73	56.2%
50%-79% AMI	522	32.0%	45	60.0%	119	48.7%
80%-99% AMI	405	28.6%	12	33.3%	40	60.0%
100-119% AMI	367	26.7%	17	70.6%	26	34.6%
120% AMI or More	1,704	23.5%	30	53.3%	36	44.4%

Note: Area median income (AMI) for Hall County was \$59,600 in 2009.

Source: Federal Financial Institutions Examination Council Home Mortgage Disclosure Act Data Tables 5-1 to 5-3

Table 6-11  
 Loan Denial Rates by Loan Type and Applicant Gender  
 Hall County, 2009

Loan Type/ Gender	Male		Female		Joint (Male/Female)	
	Completed Applications	Denial Rate	Completed Applications	Denial Rate	Completed Applications	Denial Rate
<b>Conventional Home Purchase Loans</b>						
Non-Hispanic White	207	20.8%	100	16.0%	263	9.5%
African American	8	0.0%	11	36.4%	6	50.0%
Hispanic/Part Hispanic	19	36.8%	8	62.5%	6	33.3%
All Applicants	250	21.6%	125	20.0%	299	11.4%
<b>FHA, FSA/RHS and VA Home Purchase Loans</b>						
Non-Hispanic White	147	10.9%	105	10.5%	138	13.0%
African American	8	12.5%	13	38.5%	5	0.0%
Hispanic/Part Hispanic	67	11.9%	40	25.0%	29	17.2%
All Applicants	225	11.1%	164	15.9%	184	13.0%
<b>Refinance Loans</b>						
Non-Hispanic White	1,123	28.7%	632	28.2%	1,742	23.1%
African American	59	50.8%	45	44.4%	47	48.9%
Hispanic/Part Hispanic	180	46.7%	57	49.1%	106	47.2%
All Applicants	1,395	32.0%	752	31.4%	1,988	25.3%

Source: Federal Financial Institutions Examination Council Home Mortgage Disclosure Act Data Tables 4-1 to 4-3

## 7. Transportation

Public transportation plays a critical role in affordable housing stock to groups in need and others guaranteed protection under fair housing laws. The issue regarding transportation and fair house choice concerns accessibility to which a resident may travel from home to work. This issue is imperative as it deals with lower income areas or areas involving minority concentrations. For example, if there is a lack of accessible public transportation in a lower cost neighborhood, then that neighborhood becomes immediately inaccessible to those without other means of dependable transportation. This will particularly hinder mobility for very low -income residents, elderly residents, and persons with disabilities.

### Commuting in Gainesville

As a governmental entity, a vast transportation network currently exists in the area for local residents and individuals who may be commuting within the area which includes local access roads, major thoroughfares, and accessible minor and collector streets. The 2010 American Community Survey (ACS) estimated that only 0.2% of workers living in Gainesville utilized public transportation as a means for commuting. Although an increasing number of transportation modes currently exist that such as walking, carpooling, biking, and driving, the most popular means for commuting to work is driving alone.

Table 7-1 estimates that as of 2010, 67% of Roswell residents commute to work driving alone using a car, truck or van. This compares to only 24.0% who carpool; 0.2% using public transportation; 4% walk; and 1.2% who work from home.

Table 7-1

Commuting to Work, U.S. Census Bureau, American Community Survey 2006 -2010 City of Gainesville

<b>COMMUTING TO WORK</b>	Number	Percent
Workers 16 years and over	14,268	100%
Car, truck, or van -- drove alone	9,554	67.0%
Car, truck, or van -- carpooled	3,427	24.0%
Public transportation (excluding taxicab)	30	0.2%
Walked	576	4.0%
Other means	512	3.6%
Worked at home	169	1.2%
<b>Mean travel time to work (minutes)</b>	22.7	(X)

### Bus Service

The City of Gainesville does not currently have its own public transportation service. Hall County provides public transportation to the residents and commuting workforce of the area. Hall Area Transit is a public transportation system that has served the City of Gainesville and Hall County since 1983. Its mission is to provide efficient, effective and

affordable public transportation that will allow riders to access jobs, retail shops, recreational facilities, medical/dental offices, social service agencies, government offices, and other important community sites.

Hall Area Transit is a key component in helping reduce traffic congestion and minimize air pollution. It also encourages new generations to consider alternatives to driving in single occupancy vehicles. Public transportation supports our community in other ways too. It helps people that cannot drive; such as youth, seniors and persons with disabilities; to fully participate in and contribute to our vibrant community. Public transportation is a way for people to get connected and stay connected with others in the community.

The Red Rabbit provides scheduled bus services throughout the City of Gainesville and parts of the City of Oakwood. Buses operate five days a week from 7:00 AM to 5:30 PM.

One-way Admission

- ◆ \$1.25 for Adults ages 19-59
- ◆ \$1.00 for Youth ages 7-18 with valid student I.D.
- ◆ \$0.00 for Children up to age 6 who are no taller than 42 inches in height
- ◆ \$0.60 for Seniors age 60 or older
- ◆ \$0.60 for Persons with Disabilities with valid I.D.
- ◆ \$0.60 for Persons with a red & blue Medicare Card

Riders with disabilities that cannot safely navigate the streets to access Red Rabbit bus stops can call Hall Area Transit and receive a ride directly to their desired destination or directly to the Red Rabbit service. Persons wishing to use this service must complete a certification process to ensure that they meet ADA eligibility requirements.

## Pedestrian and Bicycle Network

The City of Gainesville provides a more economical and energy efficient means of transportation by providing an extensive and continuously increasing pedestrian and bicycle network system. The network of trails accommodates pedestrians and bicyclists with a vast array of roadways, sidewalks, and pathways throughout the metro area. The Community Development Department Housing Division is currently upgrading sidewalks in the low-to-moderate income target area. The City is currently updating its Transportation Master Plan to increase neighborhood walkability. All documentation pertaining to the Master Plan can be found at <http://www.gainesville.org/gainesville-transportation-plan>.

## 8. Zoning & Developable Land

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Exemplary practice in municipal zoning has ceased using zoning regulations to specify housing unit sizes far in excess of the requirements of public health. The tactic of specifying excessive unit sizes was often an indirect means of prohibiting modest income housing. Because racial and ethnic minorities have lower incomes than the white population, prohibiting modest income housing frequently had a discriminatory effect.

With one exception, the Gainesville Unified Land Development Code does not specify minimum square footages for residential uses.<sup>22</sup> With the exception of the Infill Residential Development category the Code is exemplary because unit sizes do not prohibit modest income housing. Consequently, there is not a racially or ethnically discriminatory effect.

### Accessory Apartments

Another dimension of the Land Development Code that fosters fair housing is the inclusion of an accessory apartment category.<sup>23</sup> Defined as “a second dwelling unit...for use as a complete, independent living facility for a single household, with provision...for cooking, eating, sanitation and sleeping,”<sup>24</sup> accessory apartments are subject to the additional stipulation that either it or the principal dwelling unit shall be owner occupied.<sup>25</sup>

The language in both parts of the Code cited above suggests that accessory apartments are ancillary or “a second dwelling unit” relative to a single family home that is “the principal dwelling unit.”

But, accessory apartments are not permitted in any of Gainesville's primary single family districts, R-1-A Residential District, R-1 Residential District and N-C Neighborhood Conservation District. Accessory Apartments are only permitted in the R-II Residential District and in the R-O Residential and Office District. The R-II Residential District is intended to provide for single family, two family and multifamily development, but, because it is the primary district that permits multifamily development and because it permits the three different density levels for multifamily housing in Gainesville, its primary utility is the regulation of multifamily housing development. For those areas that are both composed of single family housing and are zoned R-II, the present accessory apartment category is applicable.

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<sup>22</sup> The exception is the infill residential development project category which requires a minimum gross heated floor area of 1,800 square feet (Unified Land Development Code section 9-10-12-7). This provision will have a discriminatory effect in two ways: First, 1,800 square feet is more than twice the space required to protect public health. Second, in older sections of Gainesville, where unit sizes are less than 1,800 square feet, the requirement appears to prohibit the redevelopment of the smaller homes that people of modest incomes can afford.

<sup>23</sup> Section 9-10-3-4 *Gainesville Unified Land Development Code*.

<sup>24</sup> Section 9-5-5-3 Dimensional Requirements, Table 9-5-1 Permitted and Special Uses for Residential Zoning Districts, pp. 17 and 18, *Gainesville Unified Land Development Code*.

<sup>25</sup> Section 9-10-3-4-(g) of *Gainesville Unified Land Development Code*.

Both the language in the Accessory Apartment sections of the Development Code and tradition (the in-law suite,<sup>26</sup> granny flat) reflect the ancillary-to-a-single-family-dwelling character, history and original intent of the accessory apartment residential use type as a subsidiary dwelling to a primary, single family unit. Prohibiting accessory apartments in the three primary single family zones defeats the original purpose behind the use-type and inhibits fair housing.

## Multifamily Housing

The Development Code stipulates that the R-II District is intended to "...provide for single-family, two-family and multi-family residential development..." and specifies densities of (1) "urban residential low...at a density range of four to five dwelling units per acre;" (2) "urban residential medium...at a density range of five to ten dwelling units per acre;" and (3) "urban high density residential...at a density range of ten to twelve dwelling units per acre."<sup>27</sup>

Framing the R-II district as the universal residential zoning district permitting single family residential and all three types of allowable multifamily has the advantage of not drawing the minute and frequently unjustified distinctions between very slightly different forms of multifamily housing that some ordinances attempt to make. Another advantage of the universalist (relative to multifamily) approach is provision for four types of multifamily development (duplexes, townhomes, different forms of condominiums and garden apartments) in the ordinance.

There is a potential limitation in having multiple different housing types and densities in one residential zoning category. Density reductions may be imposed on R-II rezoning applicants more easily and with less robust justifications because the reductions would be within and not across zoning categories. Available records do not provide sufficient data to judge whether or not this may have happened in the past, and housing markets are too depressed to examine current rezonings in search of the rationales for density reductions.

When housing markets revive, zoning staff should be alert to the possibility that this dynamic is occurring.

Table 8-1 shows the amount of land zoned but undeveloped for each of the three primary<sup>28</sup> residential categories. It is not surprising that the R-II category would have the least amount of undeveloped land zoned. This is true because the 231 acres could accommodate between 462 and 2,772 dwelling units depending on which of the four internal densities are selected/applied. Similarly, the R-I category's 1,718 acres could accommodate up to 3,436 dwelling units (if all were developed at two units to the acres).

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<sup>26</sup> Table 9-5-1 *Unified Land Development Code*.

<sup>27</sup> Section 9-5-4-1 *Gainesville Unified Land Development Code*.

<sup>28</sup> Residential-Office and Neighborhood Conservation categories contain 6 and 31 undeveloped acres, respectively.

Table 8-1

Zoning of Undeveloped Residential\* Land in City of Gainesville  
November 2009

Zoning Category	Undeveloped Land (Acres)	Percent of Category Undeveloped
R-I Low density single family	1,718	44.9%
R-I-A Low density single family	785	22.4%
R-II Single family; Multiple forms of multifamily	231	19.4%

\*The undeveloped land estimates were constructed by subtracting the acreage of the Corps of Engineers owned land and land visible as in some non-residential use (cemeteries, golf courses) from zoned land with an improvements value of zero.

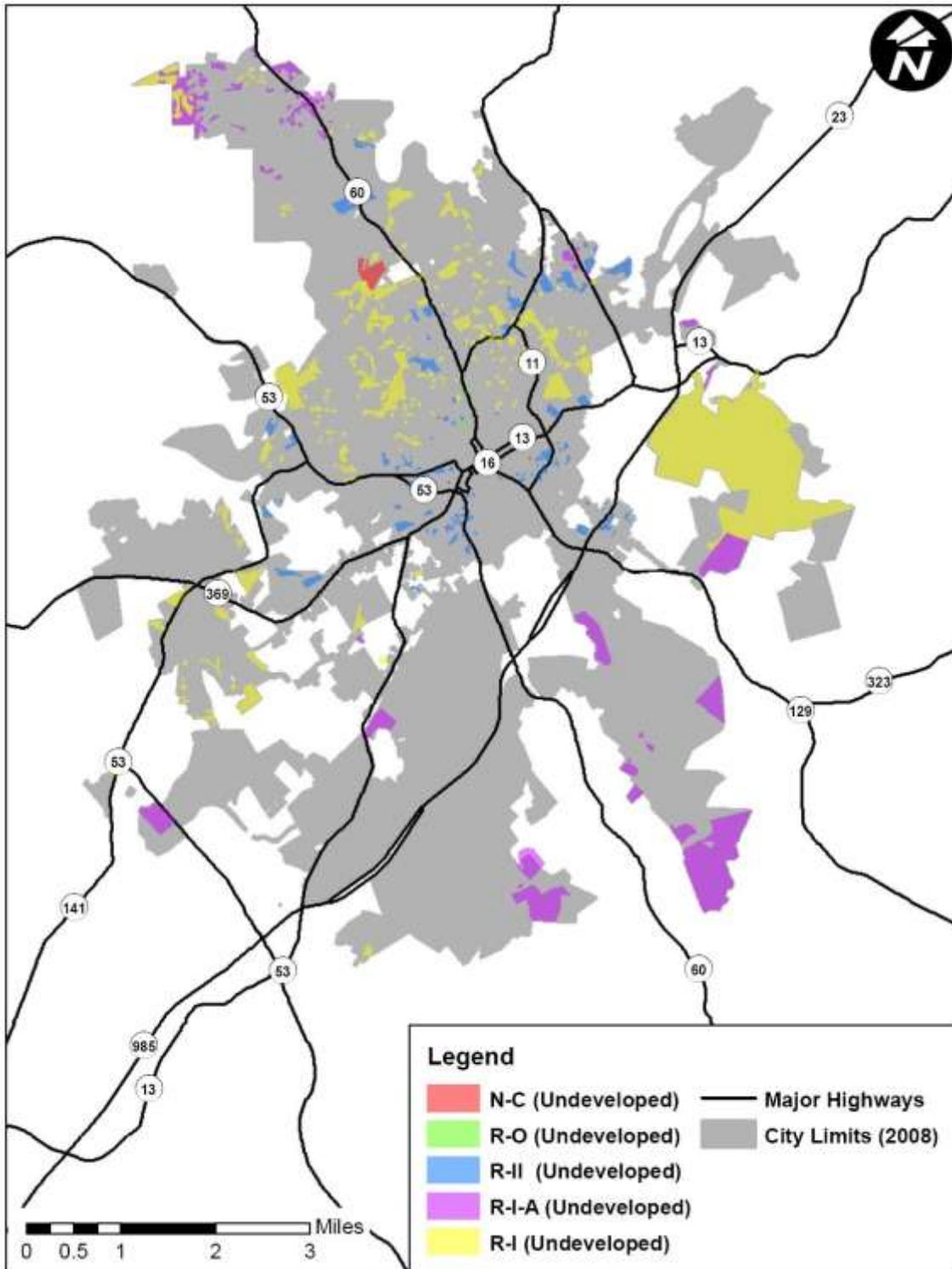
Source: City of Gainesville

Under better economic circumstances, Marketek would prepare an estimate of the sufficiency of the amount of undeveloped land to meet the anticipated demand for new residences in each of the zoning categories. The chaotic state of housing markets since the 2008 financial/mortgage crisis and the indefiniteness of the future recovery of those markets have eliminated the historical and anticipated future data necessary to make reasonable judgments regarding anticipated future demand. In addition, the substantial variability in the volume of permissible new dwelling units (between 462 and 2,772 units) on R-II undeveloped land makes comparison between future demand and the holding capacities of undeveloped zoned land imprecise and of dubious applicability. Consequently, we have not prepared empirical estimates of the sufficiency of the zoning of undeveloped land.

Care should be taken in the future to be certain that there is sufficient land zoned multifamily to permit as-of-right development. This may require some empirical analyses. Consideration should also be given to conducting an analysis of the small R-II properties in and around the CBD to see if they are actually developable under that zoning.

Map 8-1

Residentially Zoned Undeveloped Land  
City of Gainesville, December 2010



## 9. Board Representation

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Representation on commissions and boards representing public organizations that impact real estate issues ultimately affects access to housing that various groups of residents have. Marketek examined the composition of the boards of three official organizations in terms of the race and gender of the members.

The Gainesville Planning and Zoning Board has seven members – five males and two females. Six Board members are non-Hispanic white and one is African American.

The Historic Preservation Commission has a five member Board composed of three males and two females. One Board member is African American and the remaining four are non-Hispanic whites.

The Gainesville Nonprofit Development Foundation Board is currently made up of seven members – four males and three females. Three Board members are non-Hispanic whites, three are African Americans and one is Hispanic.

Overall, women are underrepresented on the Boards of Gainesville's public commissions, composing 36.8% of members versus 49.7% of the population citywide. Hispanic persons are also underrepresented, making up only 4.8% of Board members versus 41.6% of Gainesville's population. African American make up 26.3% of Board members and 15.2% of the Gainesville population.

Another measure of the participation and engagement of protected classes in the processing of real estate transactions is the membership of real estate trade association boards of directors, officers and staff.

The Hall County Board of Realtors has a 17 person Board of Directors. Women are well represented, holding 13 or 76.5% of the seats. Men are underrepresented, holding four seats or 23.5%. Three of the 17 Directors could not be identified by race or ethnicity. The remaining 14 are all white. There are no Hispanics or African Americans among the Directors where race or ethnicity could be ascertained. There are seven officers of the local chapter or State Directors. All are white women. Disability status and religion were not accessible.

In terms of staff, the Executive Vice President is a white woman. Characteristics of other staff, if any, could not be identified.

There is no Apartment Association in Gainesville.

The Home Builders Association of Gainesville-Hall has a 13 member Board of Directors. Twelve of the 13 members are male. Race or ethnicity could be identified for twelve. All are white. There is one woman on the Board of Directors. All seven of the officers are white and six of seven are male. There is no African American or Hispanic representation among the officers and women are also underrepresented on the Board and among the officers. African Americans and Hispanics are underrepresented on the Board.

## 9. Perceptions of Fair Housing

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Interviews regarding fair housing with a diverse array of 21 people in Gainesville revealed areas of general agreement and areas of contradictory opinions. Respondents ranged from the Mayor and City Council members, to community residents from different neighborhoods. We also queried senior level city planners, social service agency directors, civil rights activists, neighborhood and community activists, representatives of African American and Hispanic organizations, wheelchair bound people, housing experts, Realtors and other business and real estate industry people.

One area of agreement is dissatisfaction with the current state of housing markets. Real estate and development industry people characterized the current situation as bleak. Social service providers held similarly unfavorable views, though the adjective they most frequently employed was unaffordable. Professional employees at government offices and elected officials concurred. Agency clients said 'too expensive.' Inaccessible is the description people with disabilities and lower income people used. Financiers complained of inactivity. While each group had its own particular slant on specific market attributes, the tone was most often negative, and no one was genuinely satisfied or happy. A few of the housing industry folks were cautiously optimistic regarding future changes in markets, but it was hard to tell whether their expressions were hopes or professional evaluations.

Very often in other cities in which Marketek has worked, interpretations of present discrimination vary by the vantage point from which the interviewee is drawn. Publically visible real estate industry and private business people most often do not see substantial discrimination; representatives of specific minority groups and social service agency employees and public sector employees and/or offices are more likely to report that discrimination is an issue. One of the distinctive differences regarding Gainesville is that this polarity is not as occupationally fixed as it has been in our previous investigations. Without revealing any of the identities of people to whom we pledged confidentiality, we found some private business/real estate people quite concerned that discrimination was significant, and we found some social service employee/nonprofit board members who did not see discrimination as a serious problem.

One constant in the research is that individual minorities – African Americans, Hispanics and people with disabilities – each viewed discrimination for their own and the other two groups as a serious issue. Women and households with children did not as consistently report discrimination against their group, but we did not query respondents regarding their familial status, so this observation had less extensive known concurrence.

More specifically, representatives of disabled communities and disabled people felt that discrimination was a significant problem. The first problem faced by multiple people with different kinds of disabilities is the availability of accessible units. Both disabled people and their representatives in social service agencies said there was a severe shortage of accessible units and some described reluctance on the part of landlords/rental agents to pursue contracts with the applicants for the accessible units that are available. Following closely on the heels of availability and discrimination were complaints about the costs of available units.

Finally, some people with disabilities expressed a need for greater sensitivity or acceptance of the particular, specific limitations that are integral to each disability. These perceptions sought recognition that door widths and stairs block wheelchair bound people, that service animals are essential to the independent living of many blind people and that a grab bar or a step into a bathtub can determine accessibility for those with a range of physical disabilities.

African Americans expressed nearly the same unanimity that people with disabilities did regarding the present state of discrimination in housing. Most felt that racial discrimination persisted in more subtle but none the less effective ways. Less than one-half of the respondents voiced the additional opinion that the severity and extent of discrimination had been reduced but concurred that it is still prevalent.

Representatives of Hispanic groups described more aggressive and extensive discrimination practices than other groups did. Unscrupulous and illegal victimization of poor Hispanics whose language difficulties and immigrant status made them especially vulnerable led the list of complaints. Informal and illegal foreclosures, substantial escalation of sales prices beyond market levels for manufactured housing and refusals to repair code violating physical deficiencies in rental housing were each cited as prevalent and damaging.

Some of the specific comments respondents made are revealing. In summarizing these statements, observations about the respondents' own group (African American, Hispanic, disabled, etc.) were excluded to eliminate one possible source of bias.

Regarding African Americans, respondents who believed that access was free and unimpeded less than one-half the time noted that:

- ◆ Discrimination is evidenced by the fact that most African Americans live in one part of town;
- ◆ It is seen in private rental and sales housing;
- ◆ There are no rentals in certain areas, which affects the racial make-up of the neighborhood; and
- ◆ African Americans are discriminated against by banks and by Realtors, mostly in private sales housing.

Regarding Hispanics:

- ◆ People are less apt to rent to Hispanics;
- ◆ Access to credit is a problem; and
- ◆ Face more rigorous processes or higher fees.

Having encountered voluntary observations that there are racial and ethnic tensions in Gainesville, we asked if there are tensions between racial and ethnic groups of the final one-quarter of the respondents. Five of these six respondents (who represent a variety of private, public and nonprofit occupations), said there are. Three comments are representative:

- ◆ "Recent political rhetoric has raised tensions and seems racially and ethnically motivated."
- ◆ "Everyone tends to blame everything on Hispanic residents."
- ◆ "Lately the Hispanic community has become a target."

In the larger sample, some people held that amicable relations are the norm and that there is no racial or ethnic discrimination, antagonism or suspicion. But no minorities

subscribed to this perspective. Others, primarily but not exclusively Hispanic, see a substantially different world in which oppression – not merely discrimination but active and extensive exercise of power – weighs heavily on the Hispanic community. That these polar opposite opinions exist in the same community reveals considerable gaps in mutual understanding.

Our search via additional enquiries for explanations of these contradictions led us to local efforts to contend with immigration and local efforts to adjust to the rapidly changing composition of Gainesville's population – specifically the increasing proportion of Hispanics.

These explanations correspond with another pair of housing dichotomies we encountered. Gainesville has an atypically low number of fair housing complaints.<sup>29</sup> But minority respondents' reports of discrimination to us contradict the paucity of formal complaints.

Lacking both the resources and the time to more precisely define the connections between these two sets of contradictions but also recognizing that fair housing policy, by itself, cannot succeed in isolation from the primary drivers of inter-community relations, we choose to summarize the recent research on devolution of immigration enforcement to state and local governments. We hope that this knowledge informs Gainesville's discussions in both fair housing and community relations/immigration policy.

Immigration and immigration reform are contentious issues. Passionate and self-assuredly certain advocates on multiple sides of the issues make policy discourse difficult. The relatively recent devolution of some immigration enforcement powers to state and local governments has necessarily limited the conduct of empirical research on implementation enforcement outcomes and community impacts. Our purpose here is not to review the wisdom of delegating authority, but to very briefly summarize the two national researches as they intersect with fair housing issues.

The Police Executive Research Forum (PERF) provides policy research to the chiefs of the largest law enforcement agencies in the U.S. In their 2010 case study of six cities, the Executive Director of PERF said:

“Most police agencies have spent years developing relationships with diverse communities to ensure the public safety of all residents. Building trust and maintaining the support of immigrant communities is an ongoing challenge that police executives recognize as critical to their efforts to provide effective policing. Today's police departments do not merely respond to crimes after they are committed; they aim to solve the problems that result in crime and prevent crimes from being committed in the first place. Encouraging all residents, including legal and illegal immigrants, to report crime and to come forward as victims or witnesses to crime, is a key part of these efforts. We have come too far to go back to the days when police were feared by some members of the community.”<sup>30</sup>

The intersection between immigration reform and fair housing is in the “trust...and support immigrant communities” have for police and other representatives of local

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<sup>29</sup> So low, in fact, that fair housing testing was ordered in 2005.

<sup>30</sup> Hoffmaster, Debra A, Gerard Murphy, Shannon McFadden and Molly Griswold. 2011. *Police and Immigration: How Chiefs are Leading their Communities through the Challenge*. p. XII.

government. When trust and support is undermined, immigrant residents fear reporting fair housing violations, which, in turn, can lead to less regard for fair housing rights because they are not being enforced.

The other national study of recent changes in immigration enforcement was published in January 2011 by the Migration Policy Institute: *Delegation and Divergence: A Study of 287(g) State and Local Immigration Enforcement*.<sup>31</sup> This analysis is a detailed empirical analysis of the implementation of Section 287(g) of the Immigration and Nationality Act – the earliest (1996) federal delegation of immigration enforcement powers to state and local officers in the current controversy immigration policy.

The central thrust of the research was on whether 287(g) (and successor programs such as Secure Communities) should focus on the top federal enforcement priorities of those who represent security threats, have committed serious crimes or have accumulated multiple immigration law violations or, alternatively, on removal of unauthorized immigrants irrespective of the federal priorities.<sup>32</sup> Consequently, broader community impacts were an ancillary consideration. But, they were a concern:

“Across all the study sites, immigration- and civil-rights groups, service providers, elected officials, and other community respondents expressed concern about the impact of immigration enforcement activities on local immigrant communities. They expressed concerns that enforcement efforts lead to racial profiling by police and instill fear and distrust of police sufficient to cause immigrant to withdraw from public places.”

“...On balance our research confirmed that, at a minimum, strong public perceptions exist in some jurisdictions that the 287(g) program imposes significant cost on immigrant communities.”<sup>33</sup>

The first recommendation emphasized targeting immigrants with the most serious crimes<sup>34</sup> and a post-conviction policy for immigration enforcement. The second suggestion recommended Department of Justice investigations of racial and ethnic profiling in 287(g) jurisdictions. The sixth recommendation emphasized providing more and clearer information (enabling local community monitoring of the program). The seventh and final recommendation encouraged “real dialogue between local communities and enforcement, particularly Immigration and Customs Enforcement personnel.”<sup>35,36</sup>

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<sup>31</sup> Randy Capps, Marc D. Rosenblum, Christina Rodriguez and Muzaffar Chishti. 2011. *Delegation and Divergence: A Study of 287(g) State and Local Immigration Enforcement*. Washington, D.C.: Migration Policy Institute.

<sup>32</sup> Ibid, p. 1.

<sup>33</sup> Ibid, p. 30.

<sup>34</sup> Detailed analysis revealed that about one-half of the 287(g) program processees had not committed mostly misdemeanors or traffic violations. In Cobb County, the proportion of traffic violations was over 60%. Ibid, pp. 18-19.

<sup>35</sup> Ibid, pp. 50-51.

<sup>36</sup> In addition to the two national studies, there are two local studies on adjacent and nearby counties that examine community impacts: (1) American Civil Liberties Foundation of Georgia (ACLF), *Terror and Isolation in Cobb: How Unchecked Police Power under 287(g) Has Torn Families Apart and Threatened Public Safety*, Atlanta, Georgia: ACLF, 2009, [www.acluga.org](http://www.acluga.org); and (2) American Civil Liberties, Foundation of Georgia (ACLF), *The Persistence of Racial Profiling in Gwinnett: Time for Accountability, Transparency and an End to 287(g)*, Atlanta, Georgia: ACLF, 2010, [www.acluga.org](http://www.acluga.org). Both analyses examine reports of local and personal destruction.

## 10. Policy Recommendations

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### 1. Sustain and expand fair housing support services.

Gainesville is fortunate to be close enough to Atlanta to derive assistance from Metro Fair Housing's Atlanta office for fair housing support services. A full service, efficient, independent fair housing agency would cost approximately \$300,000, which is beyond the capacity of a municipality of 33,804 to afford. Unfortunately, Georgia does not have a regional network of regional fair housing councils that could provide circuit rider services one or two days a week at an affordable cost.

But the circuit rider approach would not be appropriate for Gainesville even if it were available because Gainesville's fair housing problems are too severe for sporadic, part-time attention. Reports of excessive levels of physically substandard housing, of financial exploitation in both the details of rental housing contracts and the intricacies of mortgage terms, conditions and finance, as well as the objective measures of cost burdening and overcrowding describe housing systems that compound the problems of Gainesville's low income African American and Hispanic households.

There are reports of unscrupulous operators taking advantage of some Hispanic residents' cultural unfamiliarity and language limitations to glean excess profits from a group whose capacities to defend themselves are limited. When this occurs and when Hispanic residents are too afraid to try to protect their legitimate rights, it not only victimizes the individuals involved, it also contributes to separating social and ethnic communities.

The real gaps in understanding that exist between Hispanic residents and the more established communities in Gainesville need considerable attention in order to convince Hispanic residents that the institutions of government are protective of their interests. Fair housing outreach should be supplemented and reinforced with quasi-legal advice, basic translations of contracts and explanations of rights and responsibilities of parties to particular leases, purchase agreements and options. Providing this support to immigrant communities can reduce levels of illegal exploitation and contribute to greater cross community trust and understanding.

The breaches between the white community and the Hispanic population make the building of trust between a wary and heavily burdened minority and representatives of the established society an awkward and time consuming process. The establishment of trust is required to enable people who have had the further disadvantage of racial or ethnic discrimination or who have been taken advantage of in real estate dealings to seek justice.

Metro Fair Housing presently has an outreach worker funded through the Fair Housing Initiative Program. This program is in the second of three years. The present program has trained staff at the Veterans Community Outreach Foundation and Comunidad Bautista (outreach partners) in fair housing law, landlord tenant law and investigation and complaint procedures. The outreach worker has also helped conduct a number of classes on these topics at the offices of the outreach partners and at other locations in minority communities.

Ideally, a full time fair housing staff person would be assigned to Gainesville/Hall County. A continuous physical presence will be necessary to build trust in communities that are now wary and skeptical.

## **2. Expand efforts to increase understanding and appreciation of cultural diversity.**

Perceptions of fair housing and race/ethnicity ranged from beliefs that discrimination was a historical phenomena that had been eradicated to oppression and victimization expressed by people who had experienced discrimination and/or more vigorous encroachments on their rights and dignity. There is a substantial division between some perceptions of discrimination and underlying realities in the Gainesville community.

Community level efforts to increase cultural understanding and appreciation for the value of diversity appear to be nascent or beginning to grow. Certainly some people, particularly the Gainesville City Schools, have put substantial energy into attempting to build broader cultural understanding and appreciation for diversity, but considerable work remains and there are vigorous opposing forces.

If it becomes more active, the partnership between Vision 2030, Hall County Family Connections and the North Georgia Community Foundation to increase the understanding and value of diversity is a potentially significant contributor.

Ecumenical alliances, expanded community dialogues, a possible diversity council, programs that target non-traditional groups and other innovative, creative and inclusionary efforts to increase cross-cultural understanding and the valuation of diversity should be developed.

## **3. Vigorously work to retain Low Income Housing Tax Credit units with expiring contracts in the moderate income housing supply.**

The Low Income Housing Tax Credit program enables private and nonprofit sponsors to provide adequate housing for moderate income people. But, the program only supplies these units for a fixed time period (usually 15 years). Unless continuing arrangements are made (which usually involves refinancing), units can cease to serve moderate income families. These issues disproportionately affect Hispanic and African Americans, households with children and female headed households.

The City of Gainesville should work with the Georgia Department of Community Affairs to ensure that Tax Credit developments with expiring contracts are retained in the moderate income supply. Assistance with financing may be necessary.

## **4. Dispersal of Housing Choice Vouchers outside of minority geographic concentrations should be adopted as an operational goal by the Department of Community Affairs (DCA) and supported by a program to recruit landlords and counsel voucher holders.**

The Georgia Department of Community Affairs (DCA) or the Community Development Department should analyze the economic possibilities of extending the Housing Choice Voucher program farther beyond the present residential areas. In fair housing terms, the voucher program should become more of a resource to reducing the racial separation that still characterizes Gainesville.

Adding this dimension to the objective of DCA programs will require a clear analysis of present patterns and of where voucher payments would not be prohibitively high in

rental submarkets, recruiting property owners to participate in the program, and possibly, collaboration with contiguous jurisdiction's authorities. Because the Voucher program is managed by DCA's Athens office, obtaining changes in the program's operations will require negotiations.

**5. Extend the analyses of racial disparities in mortgage lending to financial institutions. Include performance in decisions about placement of City of Gainesville funds.**

The present analyses describe the aggregate performance of all covered financial institutions. Disaggregating the analyses to examine the performance of individual financial institutions could provide the basis for including these data in decision regarding where the City of Gainesville places different kinds of City accounts.

Financial institutions that clearly support fair housing and whose mortgage lending records demonstrate this support should be recognized. Those whose records do not reflect a commitment to fair housing should receive less consideration for City of Gainesville financial transactions.

**6. Research the dynamics of racial and ethnic change in neighborhood composition.**

It was beyond the scope of the present analysis to attempt to empirically define the attributes and characteristics of changes in housing prices and rents in areas undergoing racial and/or ethnic change. But, the magnitude of the physical changes in occupancies and the level of social tensions regarding community relations suggest that there may be fiscal and economic effects that need to be addressed. Previously in other cities, the prospect of racial or ethnic change has been portrayed as precipitating declining prices in neighborhoods undergoing change. Research has generally shown these claims to be incorrect or exaggerated. But, unchallenged, the claims can lead to precipitous actions. Research that documents price movements comparable to the broader local markets can be used to help foster stable, racially and ethnically integrated neighborhoods in which housing submarkets function efficiently without damaging anyone's interests.

The research would be intricate and time consuming. But, because Gainesville is at the forefront of Georgia's communities in engaging with dynamic racial and ethnic change, funding for the inquiries may be more accessible. Well-crafted research proposals to Georgia and national foundations, appeals to state and local sources and promotion of the research prospectus to units of the major research universities (University of Georgia, Georgia Tech, Clark-Atlanta University, Emory University and Georgia State University) could lead to successful collaborative proposals with the City of Gainesville.

**7. Monitor and adjust the amount of vacant and developable land zoned for multifamily housing to insure that sufficient land is developable as of right.**

The analyses of vacant and developable residential land disclosed that the consolidated R-II category held by far the least amount of vacant land developable as of right (231 acres). But, whether or not this was too small an amount and one which would unduly constrain development was indeterminable because housing markets have been chaotically out of balance for the past several years. When the present crisis passes and more stable single- and multifamily new developments and markets have been revived, it will be both possible and important to monitor and adjust the regulation of single- and multifamily land markets to ensure parity and non-discriminatory development.

**8. Research the impact of the consolidated R-II Single Family/Low Density/Medium Density/High Density zoning category on multifamily rezonings.**

The merger of conventionally separate single family, duplex, townhouse and several multifamily density categories into the R-II district may make some multifamily rezoning approvals more straightforwardly attainable. But, it is also possible it facilitates density reductions into approvals for multifamily rezoning. When housing markets have returned to something approaching normality, staff should carefully examine multifamily rezonings to guard against excessive density reductions.

The underlying objective of the research is to structure the Land Development Code so that multifamily housing has a level playing field and so that the Code does not impose additional costs (relative to single family housing) on multifamily developers/developments.

**9. Raise the upper limit of permissible multifamily housing development to 24 units per acre.**

The Land Development Code presently limits multifamily housing to 12 units per acre. This density is economically infeasible in some circumstances. Gainesville's topography could permit four story (with a maximum three story primary access required) 24 unit/acre developments without destroying the peripheral or small town character the community possesses and seeks to retain. It is possible for the City to maintain its aspirations for quality development without blocking the construction of multifamily housing in the 13-24 unit per acre densities in appropriate circumstances.

**10. Transparently reflect and document the fact that city plan reviews do not assess accessibility or compliance with federal requirements.**

Federal law effectively exempts local governments from enforcing national accessibility guidelines on new residential development. Lawsuits in Georgia have demonstrated that a real consequence has been too many inaccessible developments.

The severe constraints of federal law block creative circumnavigation, leaving the best strategy for Gainesville government to make a clear and concise statement that they have not examined or checked building and development plans for accessibility on each proposal that is reviewed.

The advantage to this approach is that it complies with federal law, and it accurately and transparently records the fact that an accessibility review has not taken place. Thus, there is no question of indirect or presumed approval, a defense that has been raised in some legally challenged developments.

**11. Institute a program to remediate lead exposure risks focused on residences of young African American children.**

Data from a statewide study conducted for the Georgia Environmental Protection Division and the Georgia Department of Community Affairs shows that Gainesville had disproportionate concentrations (relative to Hall County) of all three risk factors for elevated lead blood levels. Scientific research has identified the number of African American children aged 0 to 5 as one of these factors. Elevated lead blood levels in children can cause lifelong mental impairment and other serious health problems.

A lead based paint remediation program targeted primarily at residences of African American children aged five or less should begin to systematically reduce the number of

African American children at risk. U.S. HUD has had a lead exposure remediation

program for many years. Unfortunately, it is substantially underfunded. Nevertheless, the City of Gainesville should both explore the plausibility of successfully applying (Savannah succeeded last year) and institute a locally funded lead based paint remediation program targeted primarily at residences of African American children aged five or less. In addition to initiating a locally funded program, Gainesville should seek to identify and acquire funds from other state and federal sources.

**12. Construct small scholarship, fellowship and internship programs to encourage minority youth to follow career paths that diversify institutions and occupations in the real estate industry.**

Data showed there were no Hispanic and only four African American appraisers or assessors in Hall County. Representation of women was modest for those two occupations and, while not measured, is often thin in the ranks of developers and builders. There are usually few disabled, Hispanic or African American developers or builders. Other real estate occupations showed disproportionately fewer racial and ethnic minorities.

The eradication of these absences, remnants of a less inclusive era, could be encouraged by modest scholarship, fellowship and internship programs. One approach would be for the city to construct the broad outline of a series of occupation-specific programs and then challenge appropriate professional societies or trade associations to join in a partnership (or coalition) to fund a scholarship, fellowship or internship for qualified protected class members.

Another approach would work with the Georgia Partnership for Excellence in Education, the Georgia Foundation or other foundations to fund internship/fellowship or scholarship programs for minority students.

**13. Advise real estate trade associations that real estate marketing research revealed illegal, potentially illegal and racially, ethnically and religiously insensitive advertisements. Request that the associations incorporate the research into their fair housing education programs. Advise print media of the findings of the research.**

Print advertisements indicated discrimination on the basis of familial status ("no children", "couples", "singles"), potentially illegal discrimination on the basis of age ("mature renters"), potentially illegal discrimination on the basis of religion (advertisements emphasizing Christmas and Easter), potentially illegal discrimination on the basis of ethnicity (advertisements only in Spanish), and, at a minimum, racially insensitive references (developments described as plantations). Real estate trade associations should incorporate the findings of the research into their continuing education programs and consider the possibility of inviting fair housing agencies to help present the current state and federal legal framework.

**14. Analyze the number and location of accessory dwellings permitted during the last three to five years.**

The limited number of applicable residential zoning categories that permit accessory dwellings very likely limit the number of applications to a small number. If research shows the number of applications is negligible, expand the number of residential zoning districts that permit accessory units, as described in the following recommendation.

**15. Expand the number of residential zoning districts that permit accessory dwellings to include the primary one family residential areas (R-I, R-I-A and N-C).**

The conceptual premise for accessory dwellings is to enhance life cycle diversity (which is captured by the prior name, “granny flats,”) by enabling caretakers to live on-site with aging single-family residents or allow elderly parents to live near middle-aged offspring or permit younger residents to live in proximity to residents whom they might intermittently assist. The rationale for creating the category is defeated by excluding the use from single family districts.

**16. Strive for more balance representation on public boards and commissions.**

Women are underrepresented on the Planning and Zoning Board. Hispanic persons are underrepresented on the Planning and Zoning Board, the Historic Preservation Commission and the Nonprofit Development Foundation Board. As there are no shortages of qualified women and Hispanic persons, rough balance should be a goal.

**17. Update geographic indicators for protected classes using the 2010 Census.**

Some of the analyses included in this document have been limited to the 1990-2000 time period by the absence of more extensive current decennial census data. The 2010 Census will produce the updated measurements that can accurately describe how fair housing issues have progressed, regressed or remained stable during the 2000-2010 decade. These analyses should be conducted as soon as the new data becomes available and the recommendations for action should be calibrated to reflect the new, more accurate understanding of fair housing issues.

**18. Consider adopting building regulations to make all new homes “visitable.”**

A significant movement to increase the accessibility of all housing focuses on making the following three aspects of all new housing uniformly required:

- One zero-step entrance, at the front, back or side of the house;
- All main floor doors, including bathrooms, with at least 32 inches of clear passage space; and
- An accessible one-half bath, preferably a full bath, on the main floor.

Further information regarding costs, the extent of efforts in Georgia and nationally and additional rationales for action can be found at [www.concretechange.org](http://www.concretechange.org).

Policy Recommendation	Goals	Strategy/Action	Time Frame	Outcome
1. Sustain and expand fair housing support services.	<p>Ensure staff and housing partners are knowledgeable of fair housing laws.</p> <p>Promote and Advertise Fair Housing.</p> <p>To Continue Partnership with Metro Fair Housing Services, Inc.</p> <p>To develop partnerships with local realty companies to promote fair housing support.</p>	<ol style="list-style-type: none"> <li>1. Create Fair Housing Brochure in English and Spanish.</li> <li>2. Met with Local Housing Partners with Metro Fair Housing Services, Inc., to deliver brochures and determine needed fair housing support services.</li> <li>3. Distribute Fair Housing Posters.</li> <li>4. To meet with local realty companies.</li> </ol>	<ol style="list-style-type: none"> <li>1. June 2013</li> <li>2. June 2013</li> <li>3. The education and outreach is ongoing.</li> <li>4. December 2013</li> </ol>	<p>The city has received a Pillar Award from Metro Fair Housing Services, Inc., for our City.</p> <p>The city of Gainesville has had no fair housing complaints.</p> <p>To increase fair housing support and understanding of laws among private sector partners.</p>
2. Expand efforts to increase understanding and appreciation of cultural diversity.	<p>To build an inclusive community.</p>	<ol style="list-style-type: none"> <li>1. Help promote and advertise local cultural events.</li> <li>2. Identify major groups in the community and learn their history (i.e., length of residence, migration patterns, changes in political, economic, and social status</li> <li>3. Convene a community council comprised of influential leaders from different groups to help review, analyze, and summarize the information we have gathered.</li> <li>4. Work with the community council to identify potential entry points and/or strategies for building an inclusive community.</li> <li>5. Hold meetings with leaders and people representing different groups to implement strategies identified in Step 4.</li> </ol>	<ol style="list-style-type: none"> <li>1. 2013-2015 (dependent on dates of festival)</li> <li>2. June 2014</li> <li>3. December 2014</li> <li>4. June 2015</li> <li>5. December 2015</li> </ol>	<p>To create Cultural competence that is rooted in respect, validation and openness towards someone with different social and cultural perceptions and expectations than your own.</p>

Policy Recommendation	Goals	Strategy/Action	Time Frame	Outcome
3. Vigorously work to retain Low Income Housing Tax Credit (DCA) units with expiring contracts in the moderate income housing supply.	Maintain LIHTC units to service low-to-moderate income residents.	The City will work with the Georgia Department of Community Affairs to ensure that Tax Credit developments with expiring contracts are retained in the moderate income supply.	1. Contact DCA and acquire list of LIHTC projects in Gainesville. 2. Meet with DCA to discuss ways to achieve this goal.	
4. Dispersal of Housing Choice Vouchers outside of minority geographic concentrations should be adopted as an operational goal by the (DCA) and supported by a program to recruit landlords and counsel voucher holders.	To create a more evenly distributed Housing Choice Voucher Program City-wide.	The City will work with the Georgia Department of Community Affairs to discuss this concern. Meet with DCA to discuss ways to achieve this goal.	September 2013	
5. Extend the analyses of racial disparities in mortgage lending to financial institutions. Include performance in decisions about placement of City of Gainesville funds.		Meet with Finance Department to discuss the cost and feasibility of such an undertaking.	July 15, 2013	
6. Research the dynamics of racial and ethnic change in neighborhood composition.	To analyze the attributes and characteristics of changes in housing prices and rents in areas undergoing racial and/or ethnic change.	Contact UGA to determine the cost to fund research pertaining to price movements comparable to the broader local markets.	November 2013	To help foster stable, racially and ethnically integrated neighborhoods in which housing submarkets function efficiently without damaging anyone's interests.

Policy Recommendation	Goals	Strategy/Action	Time Frame	Outcome
7. Monitor and adjust the amount of vacant and developable land zoned for multifamily housing to insure that sufficient land is developable as of right.	To promote more housing choices	Gainesville Housing Division to meet with Gainesville Planning and Zoning to discuss this issue.	October 2013	Changes in regulations
8. Research the impact of the consolidated R-II Single Family/Low Density/Medium Density/High Density zoning category on multifamily re-zonings.		Gainesville Housing Division to meet with Gainesville Planning and Zoning to discuss this issue.	October 2013	Changes in regulations
9. Raise the upper limit of permissible multifamily housing development to 24 units per acre.		Gainesville Housing Division to meet with Gainesville Planning and Zoning to discuss this issue.	October 2013	Changes in regulations
10. Transparently reflect and document the fact that the city plan reviews do not assess accessibility or compliance with federal requirements.		Gainesville Housing Division to meet with Gainesville Planning and Zoning to discuss this issue.	October 2013	Changes in regulations

Policy Recommendation	Goals	Strategy/Action	Time Frame	Outcome
11. Institute a program to remediate lead exposure risks focused on residences of young African American children.	<ol style="list-style-type: none"> <li>1. Create a Lead Remediation Program.</li> <li>2. Educate about lead exposures.</li> </ol>	<ol style="list-style-type: none"> <li>1. Apply for Lead Outreach Grant Program.</li> <li>2. Distribute pamphlets <i>Protect Your Family From Lead in Your Home</i> in English and Spanish through school system, Boys and Girls Club, community organizations and churches with a concentration on African American.</li> </ol>	<ol style="list-style-type: none"> <li>1. Apply for grant funds when NOFA is announced.</li> <li>2. Annually</li> </ol>	To lower lead exposure through remediation and education.
12. Construct small scholarship, fellowship and internship programs to encourage minority youth to follow career paths that diversify institutions and occupations in the real estate industry.	To develop partnerships with local realty companies to create internship program.	<ol style="list-style-type: none"> <li>1. Meet with local realty companies.</li> </ol>		

Policy Recommendation	Goals	Strategy/Action	Time Frame	Outcome
<p>13. Advise real estate trade associations that real estate marketing research revealed illegal, potentially illegal and racially, ethnically and religiously insensitive advertisements. Request that the associations incorporate the research into their fair housing education programs. Advise print media of the findings of the research.</p>	<p>To reduce instances fair housing abuses.</p>	<ol style="list-style-type: none"> <li>1. Meet with Real Estate Trade Associations to discuss findings of AI and develop strategies to reduce instances of impediments to fair housing.</li> <li>2. Mail a copy of the AI to local realtors and mortgage financial institutions.</li> </ol>	<ol style="list-style-type: none"> <li>1. March 2014</li> <li>2. October 2013</li> </ol>	
<p>14. Analyze the number and location of accessory dwellings permitted during the last three to five years.</p>		<p>Gainesville Housing Division to meet with Gainesville Planning and Zoning to provide number.</p>	<p>October 2013</p>	<p>Map findings</p>
<p>15. Expand the number of residential zoning districts that permit accessory dwellings to include the primary one family residential areas (R-1, R-1-A and N-C).</p>		<p>Gainesville Housing Division to meet with Gainesville Planning and Zoning to discuss this issue.</p>	<p>October 2013</p>	<p>Changes in regulations</p>

Policy Recommendation	Goals	Strategy/Action	Time Frame	Outcome
16. Strive for more balance representation on public boards and commissions.	1. Increase more balanced representation on the following public boards or commissions. <ul style="list-style-type: none"> <li>a. Planning and Zoning Board.</li> <li>b. Historic Preservation Commission</li> <li>c. Nonprofit Development Foundation Board.</li> </ul> 2. Educate public about board openings.	1a. Planning and Zoning Board meet with city officials to discuss under representation of women and Hispanics. 2a. Meet with Historic Preservation to discuss under representation of Hispanics. 3a. Nonprofit Development Foundation Board has two vacancies will try to fill one with Hispanic Male. 2. Post on city website Board Openings.	1a. October 2013 2a. October 2013 3a. December 2013 2. August 2013.	More diversification on Boards and Commissions.  Nonprofit board has 3 white males 1 Hispanic Female 1 African American Female and 1 African American Male on its board.
17. Update geographic indicators for protected classes using the 2010 Census		Update AI with 2010 Census Information	August 2013	Updated geographic indicators tables.
18. Consider adopting building regulations to make all new homes "visitable"		Gainesville Housing Division to meet with Gainesville Planning and Zoning to discuss this issue.	1. October 2013	

# Appendix A: Protected Class Concentrations

## Block Groups with 40% or More African American Population

1990					
Tract	Block Group	% African American Pop.	Tract	Block Group	% African American Pop.
7.00	2	54.5%	8.00	3	88.4%
7.00	3	99.1%	11.00	2	56.8%
8.00	1	67.9%	12.00	1	96.1%
8.00	2	72.7%			
2000					
Tract	Block Group	% African American Pop.	Tract	Block Group	% African American Pop.
7.00	2	49.1%	8.00	2	62.7%
8.00	1	59.4%			
2010					
Tract	Block Group	% African American Pop.	Tract	Block Group	% African American Pop.
7.01	2	41.8%	8.00	2	43.6%
8.00	1	40.2%			

Source: U.S. Census 1990 and 2000 SF1; U.S. Census 2010 Redistricting Data

### Block Groups with 40% or More Hispanic Population

1990					
Tract	Block Group	% Hispanic Population	Tract	Block Group	% Hispanic Population
11.00	3	56.8%			
2000					
Tract	Block Group	% Hispanic Population	Tract	Block Group	% Hispanic Population
5.00	5	49.2%	11.00	2	73.8%
8.00	3	58.5%	11.00	3	85.5%
10.01	1	64.2%	11.00	4	80.3%
10.01	2	71.3%	11.00	5	58.4%
10.02	3	47.4%	12.00	1	61.4%
2010					
Tract	Block Group	% Hispanic Population	Tract	Block Group	% Hispanic Population
5.00	2	40.0%	10.03	3	73.5%
7.01	1	49.5%	11.01	1	74.1%
7.01	2	47.2%	11.01	2	87.8%
7.02	1	52.6%	11.01	3	90.4%
7.02	2	63.1%	11.02	1	81.5%
8.00	1	44.1%	12.01	2	72.2%
8.00	2	41.9%	12.01	3	52.8%
10.02	3	60.6%	12.02	1	60.5%
10.03	1	65.7%	12.02	2	43.1%
10.03	2	69.0%	14.03	1	41.9%

Source: U.S. Census 1990 and 2000 SF1; U.S. Census 2010 Redistricting Data

### Block Groups with 40% or More Households with Children

1990					
Tract	Block Group	% Households with Children	Tract	Block Group	% Households with Children
1.98	2	46.8%	7.00	2	51.8%
1.98	3	46.2%	7.00	3	52.8%
1.98	4	47.8%	10.00	5	43.9%
2.00	1	43.5%	11.00	2	51.5%
2.00	2	43.8%	12.00	1	51.4%
2.00	3	46.5%	12.00	3	43.1%
2.00	4	45.4%	12.00	4	46.0%
2.00	5	41.8%	13.00	2	41.4%
2.00	8	41.5%	13.00	3	49.2%
3.00	3	43.3%	13.00	4	45.1%
3.00	4	40.5%	14.00	2	44.4%
3.00	5	43.7%	14.00	3	42.0%
3.00	8	42.9%	14.00	5	42.5%
4.00	3	45.6%	14.00	6	48.5%
5.00	2	47.1%	16.00	1	49.4%
5.00	3	50.4%	16.00	2	43.1%
5.00	5	43.4%	16.00	3	47.0%
7.00	1	48.4%			
2000					
Tract	Block Group	% Households with Children	Tract	Block Group	% Households with Children
2.01	2	41.0%	11.00	4	41.6%
2.01	3	43.1%	12.00	1	46.0%
2.02	1	40.1%	12.00	3	45.6%
2.02	2	40.5%	12.00	4	44.6%
3.01	3	43.2%	13.00	2	41.5%
3.01	5	40.6%	13.00	3	44.9%
5.00	5	44.0%	14.01	3	44.1%
7.00	1	46.9%	14.01	5	42.8%
7.00	2	42.1%	14.02	3	44.3%
10.01	4	42.6%	16.02	1	50.4%
11.00	2	51.0%	16.02	2	47.8%
11.00	3	43.5%	16.03	1	48.7%

Source: U.S. Census 1990 and 2000 SF1

### Block Groups with 40% or More Female Householders

1990					
Tract	Block Group	% Female Householders	Tract	Block Group	% Female Householders
5.00	5	40.0%	9.00	2	47.7%
7.00	3	48.6%	9.00	4	46.2%
8.00	1	42.8%	10.00	1	47.1%
8.00	2	45.8%	11.00	2	50.9%
8.00	3	58.6%	12.00	1	68.8%
8.00	4	55.0%	13.00	1	40.0%
2000					
Tract	Block Group	% Female Householders	Tract	Block Group	% Female Householders
4.00	1	41.5%	8.00	4	54.7%
8.00	1	41.3%	10.01	1	41.0%
8.00	1	49.5%			

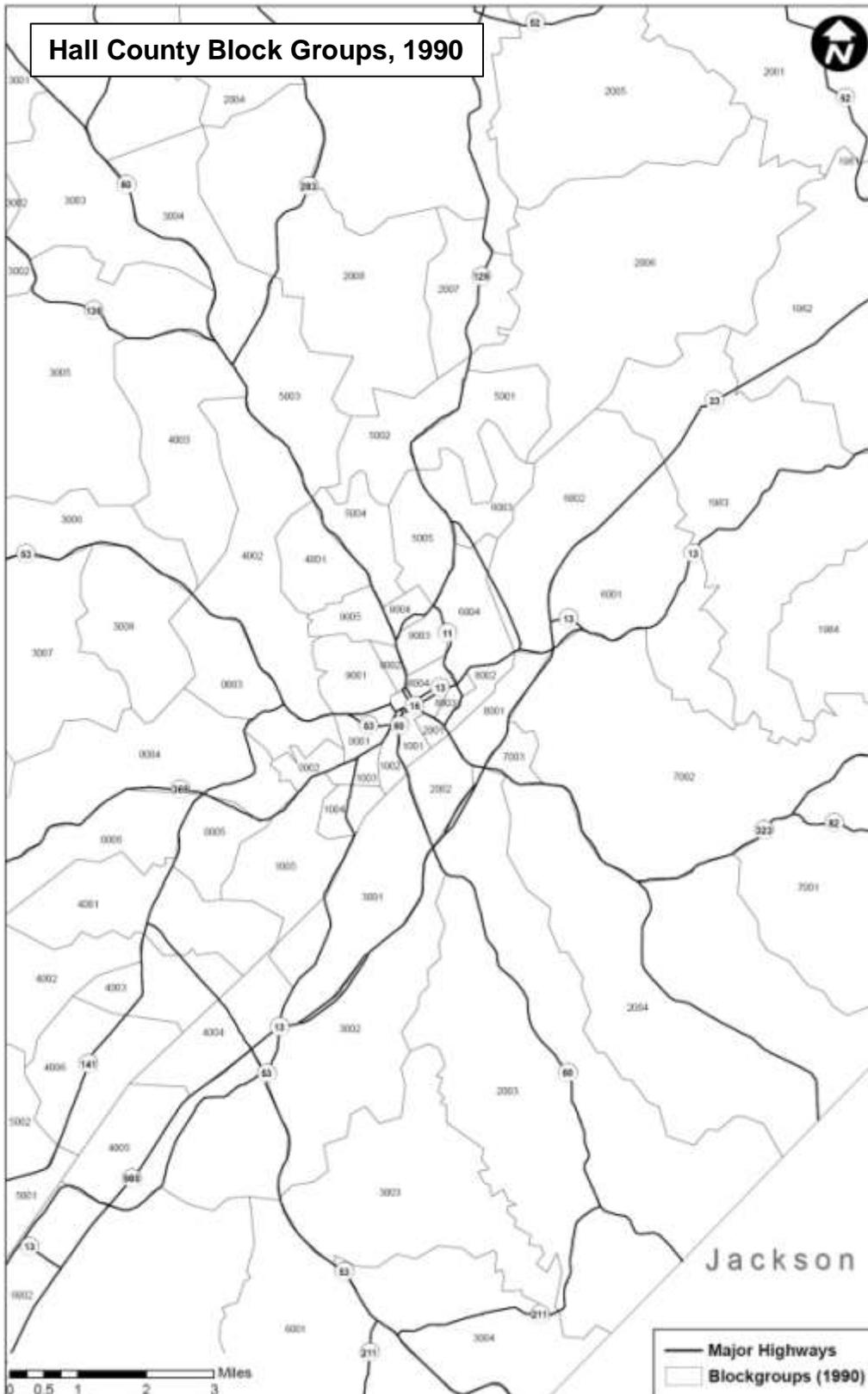
Source: U.S. Census 1990 and 2000 SF1

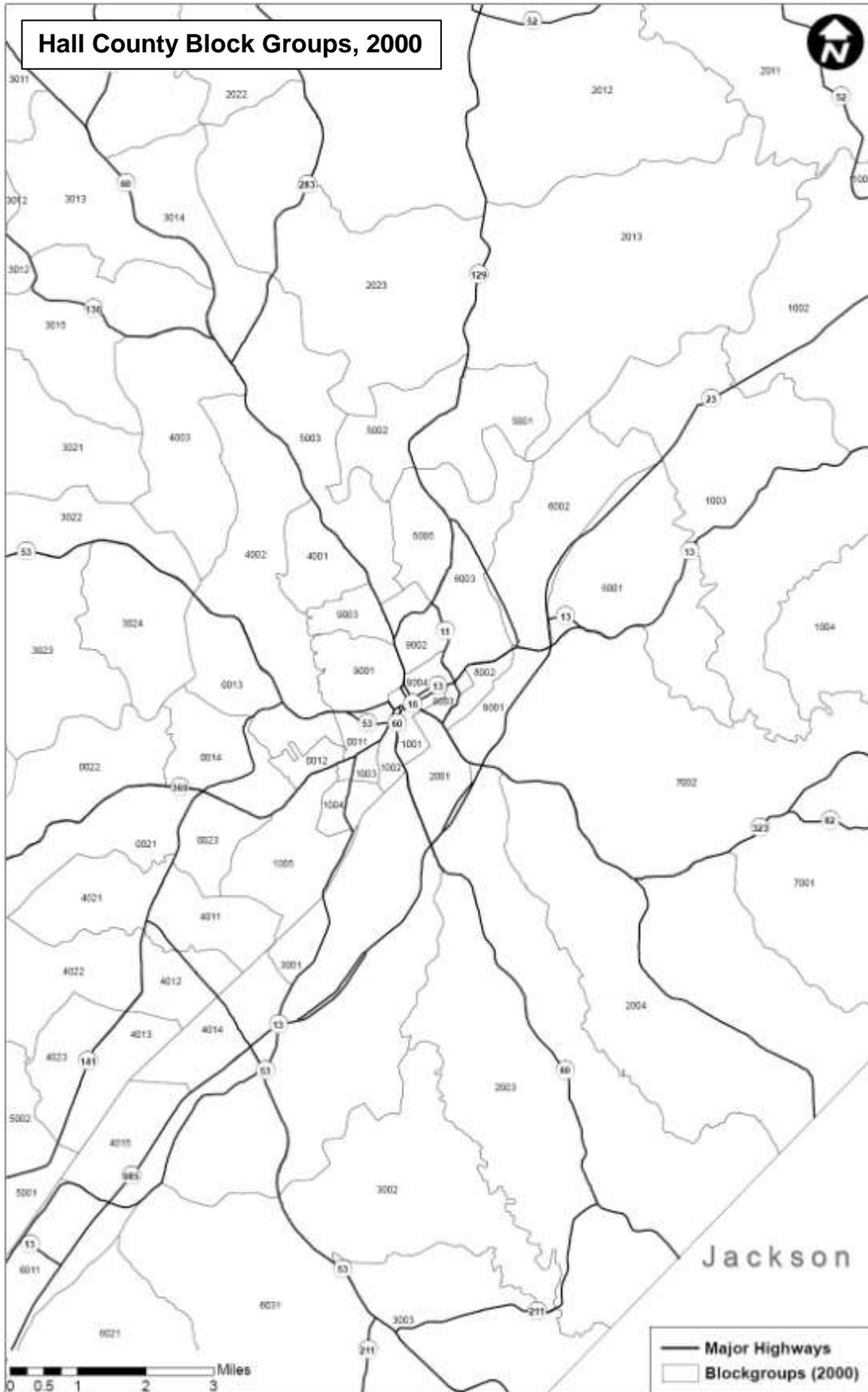
### Block Groups with 40% or More Persons (Age 5+) with a Disability

2000					
Tract	Block Group	% Disabled Persons	Tract	Block Group	% Disabled Persons
11.00	4	42.5%			

Source: U.S. Census 2000 SF3

# Appendix B: Hall County Block Group Maps







# Appendix C: Formulae for Residential Separation Indices

Formulae for Residential Separation Indices	
<b>Evenness: Dissimilarity Index (D)</b> $D = \frac{1}{2} \sum_{i=1}^N \left  \frac{b_i}{B} - \frac{w_i}{W} \right $	<b>Isolation Index (P)</b> $P = \sum_{i=1}^n \left[ \left( \frac{x_i}{X} \right) \left( \frac{x_i}{t_i} \right) \right]$
<b>Concentration: Relative Concentration Index (RCO)</b> $RCO = \frac{\left( \frac{\sum_{i=1}^n \frac{x_i a_i}{X}}{\sum_{i=1}^n \frac{y_i a_i}{Y}} \right)^{-1}}{\left( \frac{\sum_{i=1}^{n1} \frac{t_i a_i}{T_1}}{\sum_{i=n2}^n \frac{t_i a_i}{T_2}} \right)^{-1}}$	<b>Symbols</b>  Evenness: N = number of census tracts b <sub>i</sub> = number of members of group b (minority) in tract i w <sub>i</sub> = number of members of group w (majority) in tract i B = city/countywide population of group b (minority) W = city/countywide total population of group w (majority)  Isolation and Concentration: n = number of census tracts x <sub>i</sub> = number of members of group x (minority) in tract i y <sub>i</sub> = number of members of group y (majority) in tract i t <sub>i</sub> = total population of tract i X = city/countywide population of group x (minority) Y = city/countywide population of group y (majority) T = total population of city/county a <sub>i</sub> = area, in square miles, of tract i n1 = rank of area where the sum of all t <sub>i</sub> from area 1 (smallest in size) up to area n1 is equal to X n2 = rank of area where the sum of all t <sub>i</sub> from area n (largest in size) down to area n2 is equal to X

Source: U.S. Census Bureau, Housing and Household Economic Statistics Division, Housing Patterns, Appendix B, June 27, 2005

## Appendix D: City of Gainesville Census Block Groups

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Calculations of indices measuring separation, isolation and concentration rely on census block group data. The 2000 block groups that were used to represent the City of Gainesville follow.

City of Gainesville Census Block Groups			
Tract	Block Group	Tract	Block Group
4.00	1	10.01	1
4.00	2	10.01	3
5.00	5	10.01	4
6.00	2	10.02	3
6.00	3	11.00	1
8.00	1	11.00	2
8.00	2	11.00	3
8.00	3	11.00	4
8.00	4	11.00	5
9.00	1	12.00	1
9.00	2	13.00	1
9.00	3	14.01	1

## Appendix E: Metro Fair Housing Discrimination Tests

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When testing for race, familial status or national origin discrimination, Metro Fair Housing conducts paired tests. For example, in a race rental test, the testers would be matched in everything (age, sex, employment, etc.) except that one tester would be white and the other black.

In disability accessibility testing, a single tester using a wheelchair attempts to rent an apartment to see if it appears that the units have been constructed to comply with the seven HUD guidelines for new construction available for first occupancy after March 13, 1991.

Testing done in Gainesville under a FHIP grant that ended in December 2006:

Metro conducted two disability accessibility tests on apartments available for first occupancy after March 13, 1991 in Gainesville. In these tests a tester who used a wheelchair approached the complexes to see if the units met the seven HUD requirements for accessibility. Both apartment complexes did not comply with the construction requirements of the Fair Housing Act. In one complex the tester could not enter either bathroom, close the door, use the facility, re-open the door and exit. In the second complex, the tester, who used a wheelchair, was unable to get into the leasing office because of a steep incline leading to that office.

Metro conducted two national origin rental tests (Latino) in Gainesville. The testers were treated essentially the same.

Metro conducted three familial status (families who have children under 18 living with them) rental tests in Gainesville. In one test the testers were treated essentially the same. In the second test, the testers were treated differently but no preference was given to one tester over the other. In the third test, the protected tester (who had children) received preferential or better treatment than the tester without children.

Metro conducted four race rental tests in Gainesville. In all four tests, the comparison (Caucasian) tester received preferential treatment or better treatment than the protected (black) tester.

Testing under a FHIP grant that ended in December 2005:

Metro conducted two disability accessibility tests on apartment complexes in the City of Gainesville. Both complexes appeared to be in compliance with the construction requirements of the Fair Housing Act.

Testing under a FHIP grant that ended in February 2011:

Metro conducted one familial status test in Gainesville. The testers were treated essentially the same.

Metro conducted one race rental test in Gainesville. The testers were treated essentially the same.

Metro conducted four national origin (Latino) rental tests in Gainesville. The protected tester (Latino) received preferential treatment in three of the four tests. In the fourth test, the comparison (non-Latino) tester was treated better.

Testing under a FHIP grant that ended in January 2010:

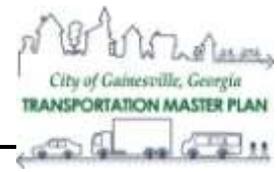
Metro conducted four disability accessibility tests in Gainesville. In three of the tests the apartments appeared to not be accessible. In the fourth test the tester, who uses a wheelchair, was not shown a unit so the test was inconclusive.

Metro conducted two race rental tests in Gainesville. The protected (black) tester was given preferential treatment in one test. The other test was inconclusive.

Metro conducted three familial status tests in Gainesville. The testers were treated essentially the same in one test, the protected tester was shown preferential treatment in the second, the comparison tester was treated better in the third test.

Metro conducted seven national origin (Latino) rental tests in Gainesville. In two of the tests the tester were treated essentially the same. In three of the tests the protected (Latino) tester was given preferential treatment. In two of the tests the comparison tester was treated better.

Metro conducted five race sales tests in Gainesville. In three of the tests the comparison tester was treated better. In the fourth test, the protected (black) tester received preferential treatment. In the fifth test, the testers were treated essentially the same although the real estate agent made disparaging remarks about Hispanics and migrants.



## Appendix F: HUD Accessibility Guidelines

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**Requirement 1.** Accessible building entrance on an accessible route. Covered multi-family dwellings shall be designed and constructed to have at least one building entrance on an accessible route, unless it is impractical to do so because of terrain or unusual characteristics of the site.

**Requirement 2.** Accessible and usable public and common use areas. Covered multi-family dwellings with a building entrance on an accessible route shall be designed in such a manner that the public and common use areas are readily accessible to and usable by handicapped persons.

**Requirement 3.** Usable doors. Multifamily dwellings with a building entrance on an accessible route shall be designed in such a manner that all the doors designed to allow passage into and within all premises are sufficiently wide to allow passage by handicapped persons in wheelchairs.

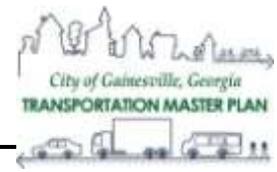
**Requirement 4.** Accessible route into and through the covered dwelling unit. All covered multifamily dwellings with a building entrance on an accessible route shall be designed and constructed in such a manner that all premises within covered multifamily dwelling units contain an accessible route into and through the covered dwelling unit.

**Requirement 5.** Light switches, electrical outlets, thermostats and other environmental controls in accessible locations. All covered multifamily dwellings with a building entrance on an accessible route shall be designed and constructed in such a manner that all premises within covered multifamily dwelling units contain light switches, electrical outlets, thermostats, and other environmental controls in accessible locations.

**Requirement 6.** Reinforced walls for grab bars. Covered multifamily dwellings with a building entrance on an accessible route shall be designed and constructed in such a manner that all premises within covered multifamily dwelling units contain reinforcements in bathroom walls to allow later installation of grab bars around toilet, tub, shower stall and shower seat, where such facilities are provided.

**Requirement 7.** Usable kitchens and bathrooms. Covered multifamily dwellings with a building entrance on an accessible route shall be designed and constructed in such a manner that all premises within covered multifamily dwelling units contain usable kitchens and bathrooms such that an individual in a wheelchair can maneuver about the space.

Source: U.S. Department of Housing and Urban Development Fair Housing Accessibility Guidelines. [http://portal.hud.gov/hudportal/HUD?src=/program\\_offices/fair\\_housing\\_equal\\_opp/disabilities/fhguidelines/fhefha8](http://portal.hud.gov/hudportal/HUD?src=/program_offices/fair_housing_equal_opp/disabilities/fhguidelines/fhefha8)



## Appendix G: Transportation Master Plan

### City of Gainesville Transportation Master Plan

In December 2012, the Mayor and City Council selected a consultant team of Pond & Company and Arcadis to prepare the City of Gainesville Transportation Master Plan. The goal of the Transportation Master Plan is to improve connectivity in the City for all types of users, making travel easier, safer, and more efficient for drivers, pedestrians, cyclists, and transit users. Wide reaching representative community involvement that includes input from City residents, members of the business community, and other stakeholders with varying interests and perspectives is needed to make the project a success. After receiving input from the public and conducting its own analysis, the Planning Team and the City will develop a Transportation Master Plan for the City of Gainesville that will guide transportation investment to improve mobility for all users in a cost-effective manner.



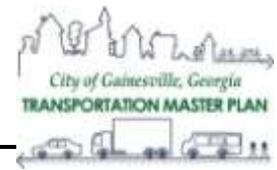
The Transportation Master Plan is broken up into three phases. Ongoing input from the public and other stakeholders will take place throughout each of the phases. The primary actions and timeframe for each phase includes the following:

- Phase 1, Needs Assessment, January-March 2013
  - Review previous plans and analyze existing transportation data
  - Assess the transportation needs of the City
- Phase 2, Plan Development, April-May 2013
  - Develop potential transportation policies and programs
  - Identify specific proposed projects based on the results of the needs assessment
- Phase 3, Implementation Plan, June-August 2013
  - Revise the proposed transportation policies, programs, and projects based on input from City residents, the business community, and other stakeholders
  - Prioritize Projects
  - Plan Adoption

### Purpose of the Transportation Master Plan

Mobility is an important quality of life issue, especially in economically expanding cities that face increasing congestion and funding challenges. A successful multimodal transportation system integrates all modes of transportation – roads, transit, sidewalks, and bicycle facilities – into a seamless, efficient system. The purpose of Gainesville’s Transportation Master Plan is to explore existing transportation needs, opportunities for improvement and investment, and implementable solutions to the transportation challenges facing the City. The resulting plan will recommend improvements to transportation infrastructure and operations to enhance mobility in the City of Gainesville, including:

- Traffic operations and ITS improvements to get the greatest capacity possible from critical intersections and signal systems



- Pedestrian and bicycle improvements to reduce the number of people traveling by car and to encourage people to park once and walk to several destinations within downtown
- Roadway connectivity to provide connections that reduce the concentration of vehicles on congested streets and encourage greater utilization of underused streets
- Roadway capacity to improve regional corridors through road widening

The Transportation Master Plan will build on Gainesville’s prior transportation and land use plans, including the City of Gainesville 2030 Comprehensive Plan, the Gainesville-Hall County 2040 Metropolitan Transportation Plan, the GHMPO Human Services Transportation Plan, the Hall County Crash Profile, the Hall Area Transit and Transit Development Plan, and the GHMPO Bicycle and Pedestrian Plan. The Gainesville 2030 Comprehensive Plan focuses on land use, population, housing, and other elements of the City and provides a broad outline of transportation policy needs in the City without addressing detailed projects. Varying in scale and level of detail, the other studies address all of Hall County without special emphasis on Gainesville. However, all of the plans call for increased multi-modal transportation options, a greater sidewalk network, and more bicycle facilities throughout the City. The 2013 Transportation Master Plan will draw on these previous studies and maximize the impacts of future transportation investments.



### Participation Process

The Planning Team will work with a Transportation Focus Group throughout the study process that is comprised of area stakeholders and citizens. The Transportation Focus Group will help guide the Transportation Master Plan by serving as the project’s primary sounding board for initial concepts and providing representation from various communities in Gainesville. They are tasked with reviewing consultant documentation and providing feedback, guidance, and recommendations based on the community input and the City’s vision.

The Planning Team will conduct three **Community Meetings** during the planning process. All meetings will be held in the Sidney Lanier Room at the Gainesville Civic Center, located at 830 Green Street, Gainesville, Georgia 30501. These meetings will have an Open House format, so attendees can stop by at a convenient time and stay for as long as they wish any time during the two hour time frame.



- Community Meeting #1: Wednesday May 8, 2013, 5:30-7:30 pm.
  - The purpose of this meeting is to inform the public about the Transportation Master Plan, capture the community's vision for Gainesville's transportation network, and gain an understanding of existing issues and opportunities in the City.
  - The meeting will present the results of the needs assessment on display materials with the consulting team and City staff available to answer questions and discuss the needs assessment results.
  - Comment cards will be provided to capture public comments.
- Community Meeting #2: Thursday June 27, 2013, 5:30-7:30 pm.
  - The purpose of this meeting is to present initial draft transportation recommendations and receive input from the public.
  - The meeting will present the draft recommendations on display materials with the consulting team and City staff available to answer questions and discuss the draft recommendations.
  - Comment cards will be provided to capture public comments.
- Community Meeting #3: Thursday August 1, 2013, 5:30-7:30 pm.
  - The purpose of this meeting is to present the draft Transportation Master Plan including recommended prioritization.
  - The meeting will present the draft Transportation Master Plan Recommendations and Prioritization on display materials with the consulting team and City staff available to answer questions and discuss the draft plan.
  - Comment cards will be provided to capture public comments.

## Contact Us

You may choose to contact a member of the Planning Team directly using the methods below to provide input.

### Project Management:

Dee Taylor, City of Gainesville Traffic Engineer

E-mail: [deetaylor@gainesville.org](mailto:deetaylor@gainesville.org); PH: 770-535-6890

### Public Involvement:

Richard Fangmann, Stakeholder and Public

Involvement E-mail: [FangmannR@pondco.com](mailto:FangmannR@pondco.com);

PH: 404-748-4737

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