ANALYSIS OF IMPEDIMENTS OVERVIEW

The City of Albany has prepared a fair housing study known as an Analysis of Impediments to Fair Housing Choice (AI). This study discusses patterns of race, poverty, and housing needs; access to opportunity; and housing barriers in the city. It also outlines strategies that Albany plans to take to improve housing choices for its residents.

Community Engagement

To gather community input on the AI, the project team provided several forms of engagement, includine a community-wide meeting, interviews with local stakeholders, two focus groups, and a homeless needs survey. Over 70 individuals participated in the community engagement process.

Housing Needs

Participants in the community engagement activities identified several of Albany's greatest housing needs, such as a greater supply of housing in good condition and housing rehab and weatherization. Participants also noted a need for investment in homeownership and housing counseling, improved accessibility in senior residences, and more assistance for persons at-risk of homelessness such as transitional housing, additional shelters for victims of domestic violence and additional motel vouchers.

Community Development Needs

Stakeholders noted a few of the city's greatest community development needs, including additional park and recreation investments, infrastructure improvements (such as sidewalks, streetlights and pothole repair), and educational programs, including workforce development, parenting classes, financial planning, and computer classes for seniors.

Barriers to Housing Choice

Fair housing planning is designed to expand residents' mobility and their freedom of choice, particularly in housing. However, several participants identified barriers that might limit the range of housing choices available to residents. Some noted barriers included high utility rates, older housing stock in poor condition, housing located in the floodplain (triggering higher insurance costs), income inequality, low credit scores, and fear or perception that one might not receive equal treatment in applying for a lease or mortgage.

Stakeholders also identified examples of housing discrimination, which also severely limits housing choice. These examples included difficulties obtaining mortgages for minorities, discrimination towards families with children and realtors steering white homebuyers away from Albany and toward Lee County.

DEMOGRAPHIC PROFILE

Albany's population is estimated to be 74,631 according to 2014-2018 5-year estimates from the US Census. Black residents account for 73.3% of Albany's population (54,699 persons), while white residents make up 21.5% (16,077 persons). The number of Black residents has increased by 10.3% since 2000, while the number of white households have declined by 13.1% over the same period. Since 2000, the city's Hispanic population grew by 80.3%, reaching 1.9% of the population (or 4,251 persons) in 2018. The city's Asian, Native American, Other, non-Hispanic and residents of two or more races made up 2.8% of the population in 2018.

Figures from the region, which includes Baker, Dougherty, Lee, Terrell, and Worth Counties, indicate that Black residents make up a smaller percentage of the region, but are still the largest group in the region (52.8%). White residents make up 41.4% of the region, followed by Hispanic residents (3.2%), multiracial residents (1.5%), Asian residents (1.3%) and Native American and other non-Hispanic residents (less than 1% each).

Foreign-born residents make up 1.7% of Albany's population (1,290 residents). The top two countries of origin among foreign-born residents are Mexico and India. Together, these countries of origin produce approximately 36% of the county's foreign born population. Other significant countries of origin include Ghana, Korea, and the Phillipines.
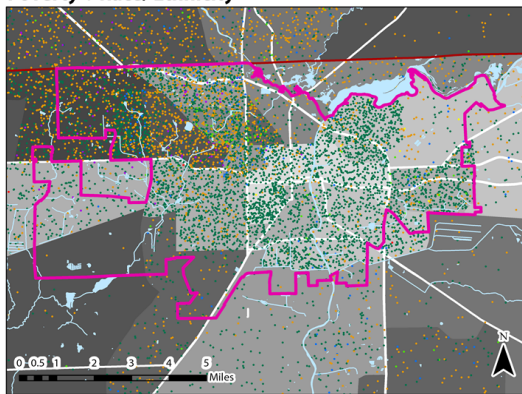
Race and Ethnicity, 2000
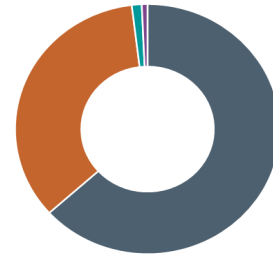
Race and Ethnicity, 2018
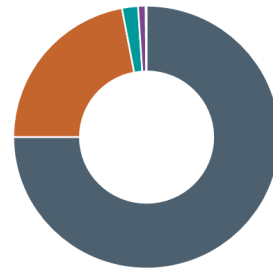
- Non-Hispanic White
- Hispanic
- Non-Hispanic Black
- Non-Hispanic Asian
- Non-Hispanic Other Race

Residential Patterns and Segregation Levels

Demographic data indicates low levels of racial and ethnic segregation in Albany in 2010. Using a tool called the Dissimilarity Index (DI) to score distribution of ethnic groups in a region, Black and white populations showed the highest levels of segregation in 2010. However, the DI indicated a slow decline in this segregation pattern, with Black/white segregation decreasing 9 points on the index between 1990 and 2010. Segregation increased by 8 points between Hispanic/white residents and 6 points between Asian/white residents from 1990 and 2010.

The map on the left shows the distribution of the population by race and ethnicity in Albany. Black residents live throughout the city, as do the city's Native American, mixed race and Other, non-Hispanic residents. However, Albany's White, Asian, and Hispanic residents tend to be clustered in the city's northwest quadrant, with a small Hispanic presence south of W. Oakridge Drive.

Poverty + Race/ Ethnicity

Source: American Community Survey 5-Year Estimates, 2015-2019

Percent of Population Below Poverty Level in Past 12 Months

- 3% - 5%
- 5% - 10%
- 10% - 15%
- 15% - 20%
- 20% - 25%
- 25% - 30%
- 30% - 40%
- 40% - 50%
- 50% - 62%

- City of Albany
- Dougherty County
- Water

Race + Ethnicity
1 Dot = 10 People

- Black, Non-Hispanic
- White, Non-Hispanic
- Hispanic or Latino (of any race)
- Multiple Races
- Asian/ Pacific Islander, Non-Hispanic
- Native American, Non-Hispanic
- Other Race, Non-Hispanic

ACCESS TO OPPORTUNITY

Among the many factors that drive housing choice for individuals and families are neighborhood characteristics including access to quality schools, jobs, transit, and a healthy environment. To measure these conditions at a neighborhood level, the Analysis of Impediments studied ACS 5-Year Estimates from the US Census, primarily at the census tract level. The AI reported findings on several "opportunity dimensions," including school proficiency, poverty, labor market engagement, job proximity, transportation costs, transit trips, and environmental health.

Employment and Workforce Development

Access to employment relies on many factors, some of which include education or job training, job proximity, and/or reliable transportation. Approximately 20% of Albany residents aged 25 and older have a bachelor's degree. More than half of all residents (58%) participate in the labor force, while the city has an overall unemployment rate of 8.7%. However, these statistics vary among racial/ethnic groups and geographic areas.

Residents in northwest Albany tend to have the highest levels of educational attainment (up to 51% have a bachelor's degree) compared to residents in central, south and east Albany where as few as 5% have a bachelor's. Geographic differences also reflect the city's contrasting racial outcomes. Black residents have the lowest rate of educational attainment (16%), compared to Hispanic (26%), white (31%), Asian (32%) or Other, non-Hispanic residents (57%).

Persons of mixed and Other, non-Hispanic backgrounds have the highest participation in the labor force at a rate of 80%, as do Hispanic residents (79%). Black labor participation is slightly higher than that of white residents (54%) or Asian or Native American residents (52%). Despite moderate levels of labor participation, Black residents have the lowest median incomes ($26,092), compared to Hispanic residents ($30,640) and white residents ($45,166). Black residents also have the highest unemployment rates (17%) compared to Hispanic residents (11%) and white residents (3%).

Transportation

An estimated 14% of Albany residents do not have access to a vehicle. The map on the right shows that residents in central, east and south Albany are least likely to have a vehicle (e.g. up to 42% of residents lack vehicle access in some areas.) Comparatively, almost all households in northwest Albany have vehicle access. The Albany Transit System provides fixed bus and paratransit services in the city. Central Albany residents have the greatest access to the transit system, with the least transit access in southwest, south and northeast Albany.

Education

Public schools in Albany are part of the Dougherty County School System, which has 21 schools. 100% of students in 20 of the district's 21 schools are eligible for free-or-reduced lunch. However, disparities exist in school performance data based on geography and race.

Schools with the highest shares of students performing at beginning learners' levels (the lowest of four achievement levels in the Georgia Milestones Mathematics End of Grade Assessment) tend to be located in south and east Albany, (up to 49% of students in one school). Students in West Albany schools tend to have fewer beginner level students, with as few as 16% of students scoring at this level.

Black students have an above average share of students scoring at beginner level (26% compared to 25% for all students), double the percentage of white students (13%) and Asian students (9%) These disparities indicate a need to ensure all students have access to the resources and support they need to succeed.
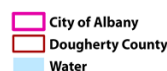

Vehicle Access + Race/ Ethnicity
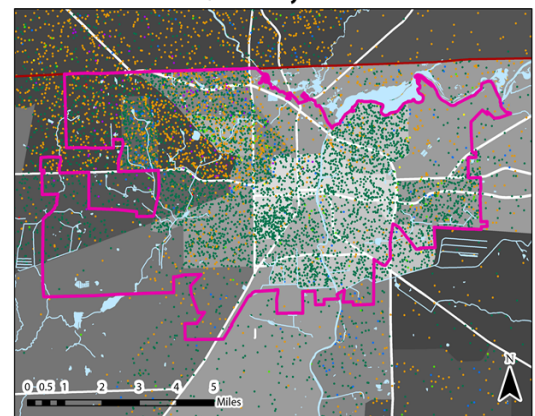
Source: American Community Survey 5-Year Estimates, 2015-2019

Percent of Households with No Vehicle

0% - 2%	6% - 8%	15% - 20%
2% - 4%	8% - 10%	20% - 25%
4% - 6%	10% - 15%	25% - 43%

City of Albany
Dougherty County
Water

Race + Ethnicity
1 Dot = 10 People

- Black, Non-Hispanic
- White, Non-Hispanic
- Hispanic or Latino (of any race)
- Multiple Races
- Asian/ Pacific Islander, Non-Hispanic
- Native American, Non-Hispanic
- Other Race, Non-Hispanic

HOUSING NEEDS

The availability of quality affordable housing plays a vital role in ensuring housing opportunities are equally accessible to all residents. On the surface, high housing costs in certain areas are exclusionary based solely on income. But the disproportionate representation of protected class groups, particularly people of color in low and middle income levels, can lead to unequal access to housing options and neighborhood opportunity in high-cost housing markets. Black and Hispanic residents, immigrants, people with disabilities, and seniors often experience additional fair housing barriers when affordable housing is scarce.
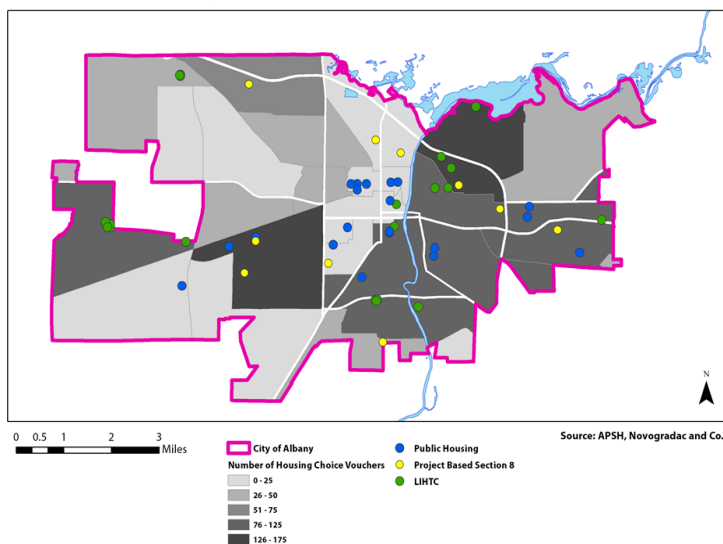
Housing Needs

In Albany, 41% of households have one or more of the following housing problems: cost burdens, overcrowding, or lack of complete kitchen or plumbing facilities. Levels of housing need vary by race and ethnicity. About 28% of white households have at least one housing problem compared to 62% of Native American households, 46% of Black households, 45% of Hispanic households, 42% of Other, non-Hispanic households and 33% of Asian households.

Disproportionate Housing Needs	Albany		
Households Experiencing any of the Four Housing Problems	# with problems	# of households	% with problems
Race and Ethnicity			
White, Non-Hispanic	2,090	7,380	28.3%
Black, Non-Hispanic	9,045	19,835	45.6%
Asian or Pacific Islander, Non-Hispanic	85	255	33.3%
Native American, Non-Hispanic	65	105	61.9%
Hispanic	255	565	45.1%
Other, Non-Hispanic	144	347	41.5%
Total	11,684	28,487	41.0%

Affordable Housing Locations

The AI also looked at the locations for publicly supported housing units in Albany. There are 18 traditional public housing developments located in central, east and south Albany, containing around 1,106 units. There are no public housing developments in northwest Albany. There are also 1,126 LIHTC units in the city, located primarily east of S. Slappey Road with a few developments in west Albany.

Publicly Supported Housing in Albany

Source: APSH, Novogradac and Co.

City of Albany
Number of Housing Choice Vouchers
0 - 25
26 - 50
51 - 75
76 - 125
126 - 175
Public Housing
Project Based Section 8
LIHTC

Housing choice vouchers, indicated in gray shading, are in use primarily in northeast and southwest Albany. Vouchers are shown less frequently in central Albany (where most of the city's public housing is located) as well as northwest and southwest Albany.

Looking at the racial and ethnic composition of households in various types of publicly supported housing shows that Black residents make up the largest share of traditional public housing households (97%) and project-based Section 8 households (90%), significantly more than their share of the population (70%).

White households, who make up 26% of the population, are underrepresented in publicly supported housing, utilizing only 3% of traditional public housing and 3% of project-based Section 8 housing. Hispanic residents are also underrepresented, comprising 2% of the population but making up less than 1% of households in publicly supported housing.

IDENTIFICATION OF IMPEDIMENTS

Based on the data and public input collected for this analysis, the following fair housing impediments were identified. For each impediment, selected activities planned to address the impediment are shown below. The full report contains descriptions of each impediment and a complete listing of associated activities, goals, timelines, and responsible parties.

IMPEDIMENT #1:	**Low Labor Market Engagement and Limited Incomes Restrict Housing Choice and Access to Opportunity Among Protected Classes** • Develop or expand paid job training programs • Continue to engage in local hiring the City contracts • Fund youth-focused programming, including education, mentoring, and job training.
IMPEDIMENT #2:	**Continued Need for Neighborhood Investment in Central, East, and South Albany** • Using CDBG or other funding, fund projects that develop, expand, or improve community centers and programming, healthcare facilities and services, and other public facilities, infrastructure, and services in low- and moderate-income census tracts, including in central, east, and south Albany.
IMPEDIMENT #3:	**Rental Housing in Poor Condition Disproportionately Affects Protected Classes** • Create a registry of single-family rental properties that require rehabilitation. Identify ways to engage local landlords on minimum habitability standards prior to renting.
IMPEDIMENT #4:	**Discrimination in the Housing Market Necessitates Expanded Fair Housing Education and Enforcement** • Through a contracted fair housing organization, provide education and outreach to landlords, property owners, property managers, real estate professionals and lenders. • City leadership should consider reactivating and revitalizing the role of Albany's Fair Housing Commission, entrusting it with a more visible role in conducting investigations and enforcing the City's fair housing ordinance.
IMPEDIMENT #5:	**Housing Options for People with Disabilities Are Limited** • Continue to fund housing rehabilitation activities to preserve the condition and affordability of housing in the City. • Work with the nonprofit community to support programs that assist people with disabilities with the cost of accessibility modifications to their homes.