City of Anderson

Analysis of Impediments to Fair Housing Choice

2010 - 2014

M. Kris Ockomon, Mayor

Prepared by:
Floyd Edwards, Sr.
Human Relations Department

Assisted by:
Staff
Community Development Department
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Introduction and Executive Summary

SECTION I

Introduction and Executive Summary
ANALYSIS TO IMPEDIMENTS TO FAIR HOUSING
CITY OF ANDERSON
2010 - 2014

SECTION I
INTRODUCTION AND EXECUTIVE SUMMARY

The Analysis to Impediments (AI) is a United States Department of Housing and Urban Development (HUD) mandated review of impediments to fair housing choice in the public and private sector. The AI is required for the City of Anderson to receive federal housing and community development block grant funding.

The AI involves:

- A review of a city’s laws, regulations, and administrative policies, procedures and practices:
- An assessment of how those laws, policies, and practices affect the location availability and accessibility of housing; and
- An assessment of public and private sector conditions affecting fair housing choice.

According to HUD, impediments to fair housing choice are:

- Any actions, omissions, or decisions take because of race, color, religion, sex, disability, familial status or national origin that restrict housing choices or the availability of housing choices.
- Any actions, omissions or decisions that have the effect of restricting housing choices or the availability of housing choices on the basis of race, color, religion, sex, disability, familial status or national origin.

RESPONSIBILITY FOR COMPLETION OF ANALYSIS AND PLAN

Provisions to affirmatively further fair housing (AFFH) are principals and long standing components of the housing and community development programs sponsored by the United States Department of Housing and Urban Development. Although the extent of AFFH has not been defined “statutorily”, HUD defines it as requiring a grantee to:

1. Conduct an analysis to identify impediments to fair housing choices within the jurisdiction;
2. Take appropriate actions to overcome the effects of any impediments identified through the analysis;
3. Maintain records reflecting the analysis and actions in this regard.
The City of Anderson, Indiana as a jurisdiction that participates in the Community Development Block Grant program sponsored by the U.S. Department of Housing and Urban Development must complete an Analysis to Impediments (AI) to Fair Housing Choice. The City is also required to develop from the issues identified in the AI, a Plan of Action to correct problem areas, and maintain records of action taken and results of those actions.

The City of Anderson’s Human Relations Department served as the lead agency in coordinating all aspects of the Analysis process. Staff from the Community Development and the Human Relations Departments has attended training workshops provided by the Indianapolis District Office of HUD to complete and evaluate local AI’s and Plans.

These staff members have a unique and extensive experience in organizing and coordinating community wide projects, and through that experience has demonstrated a strong capability to bring together individuals and groups toward a common goal. Elements including fair housing issues, community resources and housing activities in general, along with specific issues related to the City Anderson community will be essential parts of the analysis.

PARTICIPANTS IN THE PROCESS

Primary responsibility for coordination of the Analysis of Impediments of Fair Housing Choice and Plan of Action for the City of Anderson is the responsibility of the Community Development Department; and the Chief Executive Officer, Mayor Kris Ockomon, who approved the involvement of the Anderson Human Relations Department and Commission.

METHODOLOGY USED TO COMPLETE THE PROCESS

A thorough analysis of impediments to fair housing was completed using three primary methods of data collection, research, and analysis of findings. The analysis provide the necessary information to identify areas of concern and to propose solutions toward overcoming problem areas identified, thus setting the framework for the development of a Planning document to be used by the City of Anderson in Affirmatively Furthering Fair Housing in the community. Data collection, research, and analysis were conducted utilizing the following methodology.

**Interviews**

The Process
Interviews were conducted with community members who are involved with the provision of housing in the City of Anderson, either directly or indirectly. This approach provides in-sight into the willingness of the community to work together to solve problems and develop solutions to fair housing issues. In addition it provides the perspective of individuals from a variety of backgrounds, economic status and careers, to illuminate the experiences of housing choice, access to employment, transportation, social and community services for individuals living and working in all segments of the Anderson community. This approach tells the story of how people think things are, which sometimes differ from reality, including inadequate information and education.

The Findings

In summary, the majority of respondents in the interview process felt that Anderson has not changed much since the last survey five years ago. Residents still feel that the community has come a long way when considering the plight of the city after loosing much of its manufacturing jobs in the last twenty years. They felt that some gains are being made but there are still not enough adequate affordable housing units available in Anderson. The problem is the quality of existing housing, older low-income housing not being properly maintained by landlords who have been hit with a substantial increase in property taxes. Some members of the community feel that the city codes should be enforced by a schedule that would reduce the time allotted for repairs or removal of unstable housing.

Most respondents felt that fair housing laws are enforced in Anderson. They felt that the Anderson Human Relations Department has done a good job. The HRC agency continues to produce activities to inform resident of fair housing issues including, workshops, brochures, posters, training session, and community activities. They also felt that more education about tenant/landlord laws should be made available.

A shortage in the area of recreational and social activities for the youth continued to be a concern of the citizens. Those services that are provided by the city were evaluated as being distributed on an equal and impartial basis.

Most respondents did not feel there was segregation by race in public housing or in any other kind of housing in Anderson. Most felt that “if one could afford to buy the house, one could live there.” Respondents in general felt that real estate agents, lending institutions and appraisers were somewhat fair in their efforts in the Anderson community.
All of the respondents felt that the current economic crisis in the City of Anderson has caused a major impediment to housing choice. Economics, in their opinion, drives where a person can afford to live and the type of housing chosen. Transportation within the city, county and region was also mentioned as a barrier. It was reported that the City of Anderson Transit System (CATS) was lacking in its delivery of transportation services to second and third shift workers with transportation due to services ending before the ending before 10 p.m. nightly.

Impediments that the community felt that needed immediate attention were:

- Employment
- Code Enforcement
- Affordable Housing
- Transportation
- Property Tax Rate (Homeowners)
- Foreclosure of Mortgages

**Data Collection and Analysis**

Existing data, which provided detailed information on the community as a whole, and with particular focus on the housing issues in the community, were collected and analyzed. The information gathered and reviewed included:

- *The Consolidated Plan*
- Local Ordinances and Policies Regarding Housing and Fair Housing
- Housing Profiles, Numbers of Units and Types of Housing
- Demographic Data and Income/Employment Characteristics
- Barriers to Affordable Housing
- Racial and Ethnic composition and Concentration
- Identification of Special Needs Populations or Those with a Disproportionate Need for Housing
- Racial and Ethnic Composition and Concentrations
- Audits of Studies Documenting Discrimination in Sales, Rentals, Mortgage Lending, Appraisals and Insurance
- Employment and Transportation Profiles

Each of the above components of the Analysis of Impediments to Fair Housing in the City of Anderson, have been conducted, collected and results analyzed in compiling the list of impediments and recommended plan of action are to be found within this document.
Jurisdictional Background Data

Section II
ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING
ANDERSON, INDIANA

SECTION II
JURISDICTIONAL BACKGROUND DATA

Anderson is located at 40°6'0" North, 85°40'53" West. According to the United States Census Bureau, the city has a total area of 40.2 square miles. The City of Anderson is the county seat of government for Madison County, Indiana, and is part of the Indianapolis Metropolitan Statistical Area (MSA), which is approximately 39 miles northeast of this urban area in Central Indiana. Once home to a thriving auto manufacturing industry, Anderson has become a city that is retailed based with the service industry coming in at a close second. Located on Interstate 69, Anderson is positioned to attract other business interest in the future.

History of Anderson and Madison County, Indiana
The earliest inhabitants of Madison County were the Mound builders, an Adena-Hopewell people whose massive earthworks (still visible today) were built nearly 2,200 years ago. In more modern historical times, this area was the home of the Delaware Indians until 1821, when they were relocated west after the treaty of St. Mary's.

The city of Anderson was named for Chief William Anderson, whose mother was a Delaware Indian and whose father was of Swedish descent and was originally a Delaware Indian village. Anderson became the county seat in 1828 (supplanting Pendleton) when John Berry donated 32 acres of land (where downtown Anderson is presently located) to the state for a town. It remained a small village until the early 1850's with the coming of the Indianapolis Bellefontaine Railroad.

The 1850's began the expansion of economic development in Andersontown. With the development of the railroad, commercial development grew in reaction to the ease of transportation with the railroad. Recognizing the development was continuing to grow, the citizens of Andersontown elected to establish a city government in 1865, consisting of a mayor, councilmen and various administrative positions.

On March 31, 1887, natural gas was discovered in Anderson. With this discovery, several factories rushed to locate here, lured by the prospect of cheap energy. Anderson became known as the “Queen City of the Gas Belt,” the “Puncture-Proof City” and the “Pittsburg on the White River.”

The growth of the railroad and the discovery of natural gas within the city set the groundwork for an industrial boom in the 1890's. Within a period of two years, 37 new factories were built along with countless commercial establishments. The number of people residing in Anderson grew by 489 percent in a twenty-year period! Reminders of the past include large historical homes that line West 8th Street.
The natural gas wells, which supplied the city with cheap energy, began to run out by 1912. Many of the industries, which located here moved to other locations, but the Commercial Club (the early Chamber of Commerce) was able to persuade the Remy Brothers to stay. Remy Electric Company was eventually bought by General Motors and expanded.

As many of those factories closed from bankruptcies and at the end of the gas boom, future automotive factories opened. Numerous models of automobiles were made in Anderson, such as the Buckeye, Clark, Lambert, Madison, Pneumobile and Union. However, the lead as an automotive manufacturing center was short lived as Detroit established itself after World War I. Numerous other manufacturing factories grew in Anderson and contributed to its growth.

No industry has been more important to Anderson in the 20th century than the auto industry. An early automobile pioneer, John W. Lambert, located his Buckeye Manufacturing Works here and for several years built the Lambert automobile. In all, 17 different types of automobiles were made here, all before 1920. Since the 20's, the auto parts industry has employed more Andersonians than any other.

However, manufacturing was not the only organization contributing to Anderson's growth. In 1906, in partnership with the Church of God, Gospel Trumpet Publishing Company started to provide religious training in the area. The classes and ministerial preparation were organized into Anderson College in 1925. With continuous increase in enrollment, Anderson College became Anderson University in 1986. Currently, the university enrollment is approximately 3,000 students.

General Motors and automotive parts manufacturing employment reached its peak in the City in the early 1970s. Then, in response to foreign competition, GM began dispersing its production and employment from its Anderson plants to distant locations with lower labor costs and divesting itself of its former divisions. These actions produced a dramatic reduction in the number of local GM/automotive jobs. Over the last twenty-five years, automotive employment has declined dramatically. Idled plants have been closed and General Motors no longer has a presence in Anderson. This has caused an outflow of population and most recently resulted in high rates of abandoned and foreclosed homes as well as bankruptcies and predatory lending.

**Chronology of Anderson and Madison County History**

- 1800--Andersontown is an Indian village, home of Chief William Anderson (Kik-tha-we-nund)
- 1801--Moravian Mission established near Anderson in May
- 1818--Treaty of St. Mary's, by which the Delaware Indians ceded the land now included in Madison County to the U. S.
- 1821--Last of the Indians depart from Madison County, September
- 1823--John Berry surveyed and laid out the original plat of the town
- 1824--Murder of 10 Indians in what is now Adams Township by white settlers. The settlers were later tried in local courts and executed
• 1830--Town of Pendleton laid out, January 13
• 1833--First school built in Anderson (located on Central Ave. between 10th and 11th Streets)
• 1834--First newspaper in the county, the FEDERAL UNION
• 1836--Town of Alexandria laid out, June 3
• 1838--Anderson first incorporated as a town
• 1843--Famous abolitionist Frederick Douglass speaks in the Pendleton area during a tour of the Western states. He is attacked and injured by the crowd.
• 1851--Bellefontaine Railroad built from Indianapolis to Anderson. Excursion train arrives July 4
• 1853--Anderson incorporated a second time as a town. Quincy (later Elwood) laid out, March 1. First telegraph line reaches Anderson, June 20
• 1856--Town of Frankton laid out, March 3
• 1861--First company of volunteers leaves Anderson for the Civil War, 8th Indiana Infantry, Co. E
• 1865--Anderson incorporated as a city, August 28 Robert N. Williams becomes first mayor
• 1869--Anderson's first volunteer fire department organized
• 1875--First gas street lights, July 3
• 1880--Madison County's courthouse burns, destroying 60 years worth of valuable records
• 1887--First gas well in county (near Alexandria), March 27, 1887. Gas Boom Era begins.
• 1888--First mule drawn streetcar
• 1893--Town of Lapel incorporated
• 1897--The first interurban ran from Anderson to Alexandria, Dec. 23 Union Traction Company organized at Anderson
• 1902--The Irish Mail, child's riding toy, manufactured by the Hill-Standard Company, begins to be sold
• 1905--Winfield Durbin of Anderson elected governor of Indiana Buckeye Manufacturing Company becomes the first of 17 companies to build cars in Anderson. Crystal Theatre shows first movie, May 15. Anderson Public Library dedicates new Carnegie Building, April 20
• 1906--Gospel Trumpet begins operations here
• 1911--First School of Nursing established at St. John's Hickey Memorial Hospital Dec. 12
• 1912--William Bixler, Anderson artist, painted "The Old Swimmin' Hole" from the Riley home for elementary schools throughout the nation
• 1913--White River floods Park Place and the downtown area, March 25 "Made in Anderson" trade show spotlights local manufacturing
• 1917--Anderson Bible Training School opens; in 1925, name changed to Anderson College
• 1922--First appearance of the Ku Klux Klan on the streets of Anderson, Aug. 26
• 1923--Shadyside Park dedicated, July 4
• 1924--Worst accident in county history occurs when two Indiana Union Traction passenger cars collide near Alfont. 21 people are killed, four of whom are never found.
identified, Feb. 2
• 1927--WHBU Radio Station first broadcast, December
• 1928--Guide Lamp of Cleveland was purchased by General Motors in the summer. At first, its operation was placed under the direction of Delco-Remy. Guide Lamp becomes a separate division in 1929.
• 1929 Welch airport opens; Amelia Earhart attends opening Paramount Theatre opens, August
• 1937--The first sit-down strike in the nation was held here in 1937 by UAW Local 663, at Guide Lamp
• 1941--Last interurban runs, Nov. 13
• 1942--Last Civil War soldier in Anderson, Levi Keltner, dies Dec. 9
• 1964--Mounds Mall, Indiana's oldest enclosed mall, opens
• 1977--Anderson designated an "All-American City"
• 1978--The worst blizzard in local history paralyzes area, Jan. 25
• 1979--Carl Erskine, the former Brooklyn & Los Angeles Dodger, is one of the 16 original inductees into the newly created Indiana Baseball Hall of Fame
• 1980--Hard-hit by recession and a stagnant auto industry, Anderson's unemployment rate balloons to 20%, the highest in the nation. One-seventh of the population moves elsewhere to find work and the local economy does not completely recover for a decade
• 1999--General Motors sells Delphi, its last Anderson subsidiary, to Guide Corporation, ending its 80-year involvement in the local economy

Anderson Public Library, 2009

POPULATION DATA

<table>
<thead>
<tr>
<th>2000 Census - City of Anderson, Indiana</th>
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</thead>
<tbody>
<tr>
<td>Population</td>
</tr>
<tr>
<td>Households</td>
</tr>
<tr>
<td>Families</td>
</tr>
<tr>
<td>Housing Units</td>
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</table>

Table 1

Population – City of Anderson: 59,734 (2002 – 58,853); Madison County: 131,884. As of the census of 2000, there are 59,734 people; 25,274 households; and 15,417 families residing in the city. The population density is 1,491.6/square mile. There are 27,643 housing units at an average density of 690.3/sq. mi.

Chart 1
The racial makeup of the city is 80.6% White, 15.4% African American, 0.0% Native American, 0.3% Asian/Pacific Islander, 1.4% from other races, and 2.3% from two or more races.

The 2000 Census reports that there are 25,274 households out of which 27.0% have children under the age of 18 living with them, 41.4% are married couples living together, 15.1% have a female householder with no husband present, and 39.0% are non-families. 33.1% of all households are made up of individuals and 14.0% have someone living alone who is 65 years of age or older.

The average household size is 2.28 and the average family size is 2.87. In the city the population is spread out with 23.2% under the age of 18, 11.2% from 18 to 24, 27.6% from 25 to 44, 21.3% from 45 to 64, and 16.6% who are 65 years of age or older. The median age is 36 years. For every 100 females there are 90.0 males. For every 100 females age 18 and over, there are 85.6 males.

The median income for a household in the city is $32,577, and the median income for a family is $39,552. Males have a median income of $31,346 versus $22,736 for females. The per capita income for the city is $19,142. 13.4% of the population and 10.8% of families are below the poverty line. Out of the total people living in poverty, 20.3% are under the age of 18 and 6.7% are 65 or older.

Historically, the city has had a strong economic base and employment opportunities generated by the automotive manufacturing industry. Within the last fifteen (15) years the all of these jobs have moved to other locations within and outside of Indiana and the United States of America. The population during this period has gradually though not significantly declined. The local labor market has continued to reflect the diminishing presence of manufacturing.
EMPLOYMENT DATA

Mayor Kris Ockomon calls for economic development and job creation as a priority for the City of Anderson. Currently, the City of Anderson is considered part of the Anderson Metropolitan Statistical Area (MSA) when examining information from the United States Bureau of Labor Statistics. However, there is a generous amount of information about the economy in Anderson from the 2005-2007 American Community Survey. This section of the Consolidated Plan will analyze both Census information and current trends for the entire Anderson MSA, as pertinent to Anderson's needs.

Economic Demographics

• There are 26,508 people over the age of 16 in Anderson that were part of the civilian labor force.
• Approximately 52.9 percent of those laborers were women and 47.1 percent were men. Female workers in the Anderson workforce earn a median income of $28,390 a year, while male workers in the Anderson workforce earn significantly more per year with an average income of $36,884.

This statistic is evidence of women not entering higher paying job markets in Anderson. For example, according to the 2000 US Census, of the 5,412 jobs in manufacturing, women fill only 1,673, or 30 percent. On the other hand, women fill 78 percent of the education and social service jobs available. Many of these manufacturing jobs tend to pay higher wages than the social service and assistance jobs primarily filled by women. For management and professional occupations, the number of positions is spread evenly between men and women.

Nationally, a system of pay discrimination toward women still exists as evidenced by many factors including the latest Census statistics which show that the gap between men's and women's earnings widened slightly between 2007 and 2008, from 77.8 (generally rounded to 78 percent) to 77 percent. Based on the median earnings of full-time, year-round workers, women's earnings were $35,745 and men's earnings were $46,367. Median earnings for most women of color are even lower. In 2008, the earnings for African American women were $31,489, 67.9 percent of men's earnings (a drop from 68.7 percent in 2007), and Latinas' earnings were $26,846, 58 percent of men's earnings (a drop from 59 percent in 2007). Asian American women's earnings in 2008 were $42,215 -- 91 percent of men's earnings, an increase from 89.5 percent in 2007. The National Committee on Pay Equity's The Wage Gap Over Time table shows how little the wage gap has changed in this century. (See also the fact sheet from the Institute for Women's Policy Research: The Gender Wage Gap 2008.)

The 2005-2007 American Community Survey tracks the number of people working in various occupations. The following chart shows the sector in which people worked, and the percent of the total working population.
Sales and office occupations are the largest areas for employment in Anderson, capturing over a quarter of the labor force. On the other side of the spectrum, with only 52 people working in the farming, fishing and forestry occupations, that sector makes up .2 percent of the total working population.

Regardless of the type of work, to arrive at their place of employment, the majority of Anderson citizens drove their automobiles.

- The mean travel time to work for Anderson residents is 22.7 minutes.
- Around 82.6 percent of employees drove themselves to work.
- A small minority, 11.1 percent, carpooled.

The disparity in the number of people working versus the number of jobs available is due to a number of factors, including the commuting patterns of workers. Nearly 20 percent of the employed people who live in Madison County have jobs outside of the county. Approximately half of the commuters travel to Marion County for employment. The employment losses we have experienced are clearly driven by manufacturing.
INCOME DATA

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<thead>
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<th>RANGE</th>
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<th>%</th>
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<td>Less than $10,000</td>
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<td>$200,000 and above</td>
<td>301</td>
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Table 2

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<tr>
<th>RANGE</th>
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<tr>
<td>$150,000 to 199,999</td>
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<td>1%</td>
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<tr>
<td>$200,000 and above</td>
<td>224</td>
<td>1.4%</td>
</tr>
</tbody>
</table>

Table 3

The poverty status of residents showed that 10.8% of the total number of families lived below the poverty level. Total families with children under 18 were 1,394 and 638 families with children under the age of five (5). The data was separated according to gender. The female-headed house with children under the age of 18, numbered 861 (33.8%) and females heads of household with children under the age of five (5) were 423 (44.5%).

Individuals were listed by age showing that 4,850 individuals between the ages of 18 and 64 lived below the poverty level, while 630 were age 65 or older. The government reported that related children under 18 years totaled 2,749; related children 5 to 17 numbered 1,884; and unrelated individuals 15 years and over amounted to 2,417.

The long-term future for the City of Anderson and Madison County may hinge on the fact that it is located on the most urbanized corridor out of Indianapolis, I-69. This access
to Anderson in Madison County and Muncie in Delaware County remains a major undeveloped opportunity for economic expansion in this area. Its success will depend on the willingness of the City to change its business focus, from the large automotive mentality of the past, to the expanded technologically based enterprises of the future.

EDUCATION DATA

Historically, Anderson has not valued education due in part to the availability of a job immediately after high school. This was true even for those without a diploma who would eventually make a very good living working for one of the Guide or General Motors factories in Anderson. However, with the shift from a manufacturing community to a service and retail community, and the exodus of other businesses taking their jobs with them, there are fewer places for young people to obtain employment; undoubtedly so for those without a high school diploma.

Within the Anderson Community School System, there are approximately 10,000 students. In 2006, Anderson had the distinction of being listed as the 4th worst school system in the state in terms of numbers of high school dropouts. The schools that fared worse were Fort Wayne, South Bend and Indianapolis Public Schools being the worst in the State according to the Indiana Youth Institute’s 2007 data.

Youth between the ages of 14 and 17 are becoming increasingly more at risk of dropping out of school. According to research compiled by Diplomas Count, part of the Indiana Youth Institute, about 1.23 Million youth in the United States will not graduate with a basic high school diploma that is 30 percent of the graduating class!

Dropout Rate Map


This cycle usually begins in the middle school years with truancy. This factor, coupled with poverty become leading indicators of whether a student will eventually drop out of school. Anderson is also the number one school in the State for the numbers of expelled and suspended students. The high numbers of high school dropouts are a frightening
response to what is a continual disinvestment of youth.

**Anderson Community Schools: By the numbers**
- 9,421: Number of students enrolled, K-12, 2008-09 (versus 12,804: Number enrolled, K-12, 20 years ago)
- 26.4%: Decline in number of students in past two decades
- 8,623: Projected enrollment, K-12, in 2012-13, a decrease of 9.5 percent
- **54.4%: Graduation rate, 2007-08, below state average of 77.8 percent**
- 23.8%: Dropout rate, 2007-08, more than double state average of 10.3 percent
- 68.1%: Rate of 2008 graduates pursuing college education, below state average of 76.1 percent
- 60.2%: Rate of students in all grades who passed ISTEP English/language arts section, compared with state rate of 72.4 percent
- 62.4%: Rate of students in all grades who passed ISTEP math section, compared with state rate of 75.1 percent
- 252: Rank in composite SAT scores, out of 293 reporting school systems
- 34.6%: Rate of students taking SATs, below state average of 54.4 percent
- 42.4: Suspensions or expulsions per 100 students, sixth-highest rate in Indiana

- SOURCE: [Indiana Department of Education](https://www.in.gov/education/)  

**HOUING DATA**

**Housing**
By thoroughly analyzing the current housing market in Anderson, the City can identify areas to invest Federal grant funding to meet the needs of the community and encourage growth in the private market. This section will look at the information currently available in terms of the rental housing market, the homeownership market, and housing for persons with special needs. As stated earlier, a new housing market assessment is underway and results will be available early 2010.

The market analysis will assess housing data by household income. Primarily, household income categories include:

(1) Households earning less than 30 percent of the median family income (MFI),
(2) Households earning between 31 and 50 percent MFI, and
(3) Households earning between 51 and 80 percent MFI.

These income categories determine eligibility for programs funded by the United States Department of Housing and Urban Development (HUD).

Income guidelines, published by HUD annually, are figured using data from the United States Census Bureau, the American Community Survey, and the United States Bureau of Labor Statistics. HUD calculates the median family income for a family of four in a defined geographic area. The following table includes 2009 income guidelines for the City of Anderson.

### 2009 Income Limits

**Anderson, IN MSA**

MFI for a four person household: $56,700

<table>
<thead>
<tr>
<th>Income Category</th>
<th>1 Person</th>
<th>2 Person</th>
<th>3 Person</th>
<th>4 Person</th>
<th>5 Person</th>
<th>6 Person</th>
<th>7 Person</th>
<th>8 Person</th>
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<tr>
<td>0-30% MFI</td>
<td>$13,500</td>
<td>$15,400</td>
<td>$17,350</td>
<td>$19,250</td>
<td>$20,800</td>
<td>$22,350</td>
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<td>$28,850</td>
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<td>$37,200</td>
<td>$39,750</td>
<td>$42,300</td>
</tr>
<tr>
<td>51-80% MFI</td>
<td>$35,900</td>
<td>$41,050</td>
<td>$46,150</td>
<td>$51,300</td>
<td>$55,400</td>
<td>$59,500</td>
<td>$63,600</td>
<td>$67,700</td>
</tr>
</tbody>
</table>

Table 4

According to the U.S. Census Bureau 2006-2008 American Community Survey 3-year estimates, there are a total of 28,465 housing units in the City of Anderson. As shown in the chart below, this includes rental and homeownership units.

### Total Housing Units - 28,465

<table>
<thead>
<tr>
<th>Tenure Type</th>
<th>Number per type</th>
<th>Percent per type (approximate)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Owner Occupied</td>
<td>14,941</td>
<td>63.1%</td>
</tr>
<tr>
<td>Renter-Occupied</td>
<td>8,724</td>
<td>36.9%</td>
</tr>
<tr>
<td>Vacant</td>
<td>4,800</td>
<td>16.9%</td>
</tr>
</tbody>
</table>

Table 5

**Housing Cost Burden - Homeowners**

**Definition**

According to the American Community Survey, it is the percentage of mortgaged owners spending 30% or more of household income on selected monthly owner costs.

Selected monthly owner costs are the sum of debt payments (e.g., mortgage or home equity loans), taxes, insurance, utility and fuel costs, and if applicable, other fees (e.g., condominium fees or manufactured home community lot rents).

**Description**

The survey also states that **housing cost burden** is an indicator of the portion of a household’s income that is consumed by costs of owning a home. Expenses such as
mortgage payments, property taxes, utility costs and other fees take away money that could be used for consumption or saved. When these expenses exceed 30% of household income, the household is classified as “cost-burdened” and is at risk of foreclosure or homelessness if it suffers a decline in income.

According to the Corporation for Enterprise Development, Nationally, Indiana is ranked 9th with 26.9% of mortgage holders experiencing cost burden. In Anderson, at least 33.2 percent of homeowners are paying more than 30 percent of their income toward housing costs as shown in the chart below.

**Monthly Owner Costs as a Percentage of Household Income**

<table>
<thead>
<tr>
<th>Percent of income paid toward housing</th>
<th>Housing units with a Mortgage. Total – 9,611</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than 20 percent</td>
<td>3,702</td>
</tr>
<tr>
<td>20 to 24.9 percent</td>
<td>1,385</td>
</tr>
<tr>
<td>25 to 29.9 percent</td>
<td>1,331</td>
</tr>
<tr>
<td>30 to 34.9 percent</td>
<td>1,094</td>
</tr>
<tr>
<td>35.0 percent or more</td>
<td>2,099</td>
</tr>
</tbody>
</table>

Table 6

**Housing Cost Burden - Renters**

**Definition**
The percentage of renter-occupied units spending 30% or more of household income on rent and utilities.

**Description**
The housing cost burden for renters indicates the portion of a renter’s income that is consumed by costs of renting. Expenses such as utility costs, rent and other fees take away money that could be used for consumption or saved. When these expenses exceed 30% of household income, the household is classified as “cost-burdened” and is at risk of eviction or homelessness if it suffers a decline in income.

The scenario is worse for renters based on data indicating that Statewide, Indiana ranks 18th in the nation with 41.8% of renters experiencing a cost burden. As shown in the chart below, close to half of Anderson renters (47.2%) are paying 35 percent or more toward rental housing costs!
Gross Rent as a Percentage of Household Income

<table>
<thead>
<tr>
<th>Category</th>
<th>Number of persons in rental units by percent TOTAL – 8,198</th>
<th>Percent of renters in each category</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than 15.0 percent</td>
<td>1,271</td>
<td>15.5%</td>
</tr>
<tr>
<td>15.0 to 19.9 percent</td>
<td>674</td>
<td>8.2%</td>
</tr>
<tr>
<td>20.0 to 24.9 percent</td>
<td>824</td>
<td>10.1%</td>
</tr>
<tr>
<td>25.0 to 24.9 percent</td>
<td>736</td>
<td>9.0%</td>
</tr>
<tr>
<td>30.0 to 34.9 percent</td>
<td>826</td>
<td>10.1%</td>
</tr>
<tr>
<td>35.0 percent or more</td>
<td>3,867</td>
<td>47.2%</td>
</tr>
</tbody>
</table>

Table 7

Housing Characteristics

Homeownership

Homeownership is an essential component of community development in Anderson. Stability, personal wealth, and community inclusion is generated within Anderson neighborhoods as a result of homeownership. The homeownership rate in Anderson is currently 63.6 percent, which is less than the national rate. The following table compares homeownership rates according to the U.S. Census Bureau’s 2005-2007 American Community Survey.

<table>
<thead>
<tr>
<th></th>
<th>HOMEOWNERSHIP RATES</th>
</tr>
</thead>
<tbody>
<tr>
<td>United States</td>
<td>67.3%</td>
</tr>
<tr>
<td>Indiana</td>
<td>72.1%</td>
</tr>
<tr>
<td>Anderson</td>
<td>63.6%</td>
</tr>
</tbody>
</table>

Table 8

The number one reason for denial of a home improvement loan is credit history. Home Mortgage Disclosure Act (HMDA) data for the Indianapolis MSA includes the City of Anderson. For the entire MSA, credit history is nearly double all other reasons for home improvement denials, at all income levels.

The majority of owner-occupied housing in Anderson is valued between $50,000 and $100,000. The cost to purchase a home is not as high as in neighboring communities, including Indianapolis, Indiana and Hamilton County located just southwest of Anderson. The following chart shows the wide range of values in housing in Anderson, ranging from less than $50,000 to more than $1,000,000. (28,465 is number of total housing units).
Nearly 70 percent of the owner-occupied housing stock as estimated by the 2005-2007 American Community Survey as valued below $100,000.

Almost 33 percent of Anderson citizens with a mortgage are paying more than 30 percent of their gross monthly income towards housing costs.

HUD defines a home "affordable" if a person is paying 30 percent or less of their income towards housing. Households that pay more than 30 percent of their income towards housing are in danger of losing their homes to foreclosure or tax sale due to inability to save enough income in preparation for needs such as medical emergencies, home repair needs, car repairs or job loss.

As noted in the chart below, the age of structures in Anderson has a bearing on the type and volume of housing services needed. Since 70 percent of Anderson’s housing stock was built before 1970, the need is great for addressing both homeowner occupied units and abandoned/dilapidated units.

<table>
<thead>
<tr>
<th>2005 AGE OF STRUCTURE</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Median Year the Structure was Built</td>
<td>1956</td>
</tr>
<tr>
<td>Units Built 1939 or Before</td>
<td>6,653</td>
</tr>
<tr>
<td>Units Built 1940 to 1949</td>
<td>3,959</td>
</tr>
<tr>
<td>Units Built 1950 to 1959</td>
<td>5,191</td>
</tr>
<tr>
<td>Units Built 1960 to 1969</td>
<td>4,745</td>
</tr>
<tr>
<td>Units Built 1970 to 1979</td>
<td>3,365</td>
</tr>
<tr>
<td>Units Built 1980 to 1989</td>
<td>1,497</td>
</tr>
<tr>
<td>Units Built 1990 to 2000</td>
<td>2,327</td>
</tr>
<tr>
<td>* Units Built after 2000 (*Madison County, IN)</td>
<td>3,466</td>
</tr>
</tbody>
</table>

Table 9
In regard to disabilities, the majority of people are living with disabilities that allow for more mobility rather than problems that require for example, help to dress, bathe, or eat according to the census bureau. This is true for all age categories. A huge percentage of people with some type of disability, between the ages of 16-64 exists; approximately 60 percent.

<table>
<thead>
<tr>
<th></th>
<th>Ages 16-64</th>
<th>Ages 65 and over</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Total Persons</td>
<td>M.E. With self-care disability</td>
</tr>
<tr>
<td>Anderson city</td>
<td>35,493</td>
<td>1,282 (2.9%)</td>
</tr>
<tr>
<td>Indiana</td>
<td>4,062,800</td>
<td>2,513 (3.2%)</td>
</tr>
<tr>
<td>US</td>
<td>192,854,657</td>
<td>19,571 (3.2%)</td>
</tr>
</tbody>
</table>

Disabilities in Anderson
Table 10

The case for persons renting an apartment in Anderson is much the same according the American Community Survey

- Median rent is $628 per month
- 31.5 percent of the population of renters pays less than $500 per month for rent

Special Needs Housing
Regardless of income, some citizens need assistance to maintain their housing. A disability may prevent them from managing their daily life. In the 2005-2007 American Community Survey, 11,584 non-institutionalized Anderson residents stated that they had at least one disability that affected their daily life.

Additionally, 16.3 percent of the Anderson population is above the age of 65. Both of these groups of people are considered special needs populations by HUD, particularly if the elderly person or disabled person needs assistance to maintain their housing.

The City of Anderson receives roughly 2 million dollars in federal funds to spend towards housing development, economic development, public facility assistance, public services and infrastructure work. While these grants enable the city to invest in the community, private partnerships are essential to leverage dollars through other avenues of funding, such as private donations, specialized federal and state grants.

Public and Assisted Housing
Public housing, established by the federal government, provides decent and safe rental housing for eligible low-income families, the elderly and persons with disabilities. The Anderson Housing Authority (AHA) is the public housing agency that’s legal jurisdiction serves the City of Anderson and all areas within a five-mile radius of the City of Anderson’s city limits. A Board of Commissioners governs the AHA. The Board of Commissioners consists of seven members, all of which are appointed by the Mayor of Anderson. In addition, one of the members appointed must include a public housing resident. As the Public Housing Agency, AHA owns public housing units and manages the Section 8 Housing Choice Voucher Program. The Anderson Housing Authority serves as the Management Agent for Westwood Estates, L.P. Westwood Estates is a Low-Income Tax Credit Program which consists of 49 3 BR single family homes. Nineteen (19) of the homes are scattered site with thirty (30) in one development known as Village in the Woods.

The AHA is responsible for assuring compliance with program rules and regulations such as, but not limited to: leasing, performing annual certifications of tenants continued eligibility, managing over/under crowding of rental units, terminating leases when necessary and maintaining the housing in a decent, safe and sanitary condition. Public Housing Agencies receive funding from the U. S. Department of Housing and Urban Development (HUD) to assist in the operations of public housing developments and to provide capital and modernization improvements.

The AHA owns 136 public housing units, and does not anticipate losing any of these units over the next five years. (Bedroom distribution is as follows: one bedroom = 12 units, two bedrooms = 48, third bedrooms = 72, and four bedrooms = 4 units.)

HUD assesses Public Housing Agencies through the Public Housing Assessment System on the prescribed set of Indicators:
- Management Operations Assessment
- Resident Assessment
- Physical Assessment
- Financial Assessment

The Anderson Housing Authority is classified under the Small Public Housing Authority Deregulation, which required to be assessed on Indicators of Management, Physical and Resident every other year. The Anderson Housing Authority’s current PHAS Designation is “Standard Performer”.

The AHA has not received a “troubled” designation; and therefore, is not on HUD’s listing of troubled public housing agencies.

The Anderson Housing Authority has received a “passing score” on the Physical Assessment Inspection for FY2009. This score reflects the continued uncontrollable maintenance issues with some of the large single family homes. As a result of the “aging” of large single family homes and the financial burden in regarding to maintenance and affordability to the resident in relationship to utilities costs, the Anderson Housing Authority goal is to sell and/or demolition of targeted large single family homes and
replace with new construction energy efficient homes over a period of time upon HUD approval.

**AHA CAPITAL FUND GRANTS**
The Anderson Housing Authority received an American Recovery and Reinvestment Act (ARRA) Capital Grant the amount of $293,152 to be used primarily for major maintenance improvements/repairs and upgrading to energy efficient appliances. The Anderson Housing Authority received a FY2009 Capital Grant in the amount of $213,703.00. The majority of these monies are targeted toward the new construction of two (2) energy efficient 3 bedroom single-family homes as part of our projected goal to replace “old” large family single-family homes. This will be the result of a partnership with Community Development achieving the goal of providing safe, decent, sanitary and affordable housing to the community.

The projected goal of the Anderson Housing Authority in future grant funding is to attempt to continue to replace financially burdened large single-family homes, subject to HUD’s approval, with energy efficient homes.

In addition to public housing, the AHA manages 1153 vouchers within the Section 8 Housing Voucher Program. The Section 8 program is very similar to public housing in that tenants pay 30 percent of their income toward rent. The primary difference is that Section 8 units are privately owned and managed, while public housing units are owned by public housing agencies. Under the Section 8 program, housing assistance is provided on behalf of the family or individual. The family or individual is issued a housing voucher that pays a portion of the rent. Through the Section 8 program, the participating family is required to pay 30 percent of its monthly-adjusted gross income for rent and utilities. A housing subsidy is paid to the landlord directly by the public housing agency on behalf of the participating family. The family then pays the difference between the actual rent charged by the landlord and the amount subsidized by the program.

The family or individual that is issued a housing voucher is responsible for finding a suitable housing unit of their choice where the owner agrees to rent under the Section 8 program. Rental units must meet minimum standards of health and safety, as determined by the AHA. The following table includes properties that accept Section 8 in Anderson.

<table>
<thead>
<tr>
<th>PROPERTY</th>
<th>TYPE</th>
<th>NUMBER OF BEDROOMS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Madison Gardens</td>
<td>Family</td>
<td>One, Two &amp; Three</td>
</tr>
<tr>
<td>Community</td>
<td>Type</td>
<td>Sizes</td>
</tr>
<tr>
<td>-------------------</td>
<td>--------</td>
<td>---------------------</td>
</tr>
<tr>
<td>Applecreek</td>
<td>Family</td>
<td>One, Two &amp; Three</td>
</tr>
<tr>
<td>Courtyard</td>
<td>Family</td>
<td>One &amp; Two</td>
</tr>
<tr>
<td>Autumn Ridge</td>
<td>Family</td>
<td>Two &amp; Three</td>
</tr>
<tr>
<td>Hoosier Woods</td>
<td>Family</td>
<td>Two &amp; Three</td>
</tr>
<tr>
<td>The Oaks</td>
<td>Family</td>
<td>One, Two &amp; Three</td>
</tr>
<tr>
<td>Steeple Chase</td>
<td>Family</td>
<td>One &amp; Two</td>
</tr>
<tr>
<td>Crystal Glen</td>
<td>Family</td>
<td>One &amp; Two</td>
</tr>
<tr>
<td>Arbor Village</td>
<td>Family</td>
<td>One &amp; Two</td>
</tr>
<tr>
<td>Lincolnshire</td>
<td>Family</td>
<td>One</td>
</tr>
<tr>
<td>Fairview Parks</td>
<td>Family</td>
<td>One, Two, Three &amp; Four</td>
</tr>
<tr>
<td>Pendleton Place</td>
<td>Family</td>
<td>One &amp; Two</td>
</tr>
<tr>
<td>Tower Apts.</td>
<td>Elderly</td>
<td>One</td>
</tr>
<tr>
<td>Hickory Knoll</td>
<td>Elderly</td>
<td>One &amp; Two</td>
</tr>
<tr>
<td>Senior Cottages</td>
<td>Elderly</td>
<td>One</td>
</tr>
</tbody>
</table>

Chart 11

The AHA currently has a Public Housing Waiting List with approximately 500 families and a Section 8 Waiting List, which has been closed since 2007, of approximately 400 families. Due to the decrease in funding and because approximately 90% of participants being assisted are extremely low income for the Section 8 Program, the Anderson Housing Authority can only financially afford to lease up on the average of 95% of the total allocation of 1153 vouchers. This is a nation-wide problem with the Section 8 Program.

When applications for the Waiting List(s) are opened, to apply for assistance from AHA, applicants are required to complete a “preliminary” application to be placed on one or both waiting lists. They will be placed by date and time. Once it is determined funding and/or a unit is available, the applicant will be notified and schedule to make a “full” application which will include verifying eligibility regarding family composition, income, criminal background check and past participation on any assisted housing program, if applicable.

Administration of the Public Housing Program and the functions and responsibilities of the Public Housing Authority (PHA) staff are in compliance with the PHA’s Personnel Policy, and the Admissions and Continued Occupancy Policy.

**Transportation Services**

In regard to local transportation, Anderson operates a municipally owned mass transit system. The system currently operates six fixed routes that carry approximately 17,428 riders per month. The City of Anderson Transit System, also known as CATS, accommodates senior and handicapped citizens and operates a demand-responsive para-transit service called "Nifty Lift." Many of those riding CATS are totally dependent upon the transit system for both essential and recreational transportation. For example, school children use the bus in the summer to go to swimming pools, while the elderly and
handicapped can ride to senior citizen programs, doctor appointments, stores, banks and other services and functions necessary to their welfare. The transit system provides access to most of the city's recreation facilities for those who cannot or do not wish to drive.

The current transit terminal was built in 1975. Not only is the structure 34 years old, it is terribly cramped. Using $2,000,000 in Federal Stimulus funds and $500,000 in local funds the city will construct a new intermodal terminal. This new structure will be located on the city block bounded on the north by 14th Street, on the south by Dillon Street, on the east by Main, and on the west by Meridian. This site is just a few feet from the double railroad tracks that constitute the downtown's southern boundary. The proximity of the tracks is important. The new terminal not only will serve as the bus terminal. In seven to ten years the city projects passenger rail service from Muncie to Anderson to Indianapolis. The new terminal will connect Anderson to the transportation future. The structure will mimic the architectural style found on the restored Big Four Railroad Depot found between the project site and the tracks

Transportation has consistently been listed as one of the top five needs that exist in this community. Examples of reasons listed include “routes do not extend far enough to get my place of employment.” “Bus service ends too early, and I work second shift.” The Department of Community Development has communicated that they will maintain an advocacy role for this identified need and work with the CATS Superintendent on the feasibility of changes.
Evaluation of Jurisdiction’s Current Fair Housing Legal Status

ANALYSIS OF IMPEDEMENTS TO FAIR HOUSING
ANDERSON, INDIANA
2010 – 2014

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

The City of Anderson’s Human Relations Commission (HRC) existed by City Ordinance since 1968. The Human Relations Commission has the legal authority to take appropriate action against public and private employers, landlords, and contractors within the City for discrimination on the basis of race, color, religion, disability, sex, national origin, and familial status.

The HRC is a semi-autonomous administrative and legal organization. It is responsible for enforcing numerous laws, which prohibit discrimination in employment, housing, public accommodations, and credit transactions. The department processes complaints for citizens who believe they have been discriminated against and makes referrals to appropriate state and federal enforcement agencies. The department also enforces compliance with Affirmative Action including those ordinances with regard to contract compliance.

The Department in addition to its regulatory activities provides educational, informational and referral services to Anderson’s residents.

The formal function of the Human Relations commission, as set forth in the City of Anderson’s Code of Ordinances and its amendments(s) there to are as follows:

A. To promote mutual understanding and respect among and encourage equality of opportunity for all people of Anderson without regard to their race, color, religion, creed, national origin, age, sex, familial status, and disability.

B. To conduct programs of education, research, investigation, and action for the purpose of carrying out the provisions of the Ordinance.

C. To work with governmental and private organizations and groups for the purpose of achieving harmonious inter-group relations in the community. To develop and establish positive programs, which will help all members of the community, enjoy equality in all phases of community life.

D. To supplement, through official local action, the implementation in the City Ordinance and Statute statute prohibiting discrimination in employment, public accommodation, housing, and to process complaints of discrimination involving alleged violations of these local, state, and federal laws.

The local ordinances that are enforced by the Human Relations Commission are:

Ordinance No. 32-68
This ordinance created a Mayor's Commission on Human Relations. The Commission provided investigations and studies in any field of human relations. It also provided equal opportunity regardless of race, color, religion or national origin.
Ordinance No. 39-80
City of Anderson Ordinance No. 39-80 empowers the Anderson Human Relations Commission to "investigate, conciliate, hear complaints and remedy instances of the denial of equal opportunity to citizens" on the basis of race, sex, color, religion, national origin or disability in the areas of employment, education, housing and public accommodation.

Ordinance No. 29-81
This ordinance approves an affirmative action plan for the city and establishes an affirmative action policy, which identifies the organization of equal employment opportunity efforts.

Ordinance No. 36-83
Ordinance No. 36-83 establishes an administrative city department entitled Affirmative Action department to assure equal opportunity in all employment practices. It prohibits discrimination based on race, color, religion, sex, handicap or national origin. The department will obtain explicit powers, duties and responsibilities in the area of affirmative action.

Ordinance No. 69-86
This ordinance provides a procedure whereby contractors who have more than five (5) employees on their payroll and who do business with the City of Anderson be required to take "specific affirmative action to hire minorities" and must submit an approved affirmative action plan prior to the award of any city contract.

Ordinance No. 16-92
This ordinance prohibits discrimination against qualified disabled individuals in all terms, conditions and privileges of employment.

Ordinance No. 16-94
This ordinance provides that prior to the acceptance of an abatement of commercial taxes that the applicant provides an acceptable affirmative action plan.

Ordinance No. 101-04
This ordinance establishes a Minority-Owned Business Enterprise and Women-Owned Business Enterprise Program. This ordinance will lawfully promote economic development by the utilization of MBE’s and WBE’s by City offices, departments and boards as prime contractors and subcontractors in contracts for purchases and construction projects by the City.

The Anderson Human Relations Department implemented a mediation program in 1990. Ordinance No. 54-90 is the ordinance that established a Community Mediation Program for the Department of Human Relations for the City of Anderson, Indiana, and was

The Mediation Program was designed to provide citizens with an alternative to the court system in resolving conflicts. The process alleviates legal fees, court costs and the possibility of the situation lingering in court for years. All matters discussed are confidential.

The Mediator acts as a neutral third party that assists the participants in reaching a solution to their problem. Mediation is a voluntary process that allows both parties an opportunity to discuss their grievances and feelings and arrive at a mutual agreement. The mutually agreed upon solution will then be put in writing which will serve as a legally binding contract.

The Community Mediation Program will handle all sorts of disputes but will be concentrating on the following: family and domestic relations, neighborhood relations, employer and employee relations and landlord/tenant relations. The cases to be mediated through the program will be made by self-referral and referrals from outside agencies such as the Prosecutors Office, Court System, Probation Department, Anderson Police Department, Community Justice Center and the school system. If one of the parties to an individual dispute does not voluntarily participate in the mediation program, the case will be referred back to the referring agency.
Identification of Impediments to Fair Housing Choice
ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING
CITY OF ANDERSON
2010 - 2014

SECTION IV
IDENTIFICATION OF IMPEDIMENTS TO FAIR HOUSING CHOICE

The following impediments to fair housing choice were identified from the analysis that was completed for the City of Anderson. Many of the same impediments were discussed in each of the data collection methodologies, and were further supported as issues in the material available for review.

Each impediment will include actions to address the impediment, expected outcome, and how success of the action can be monitored or evaluated. The Plan for correcting identified impediments will need to be reviewed on a regular basis to determine areas which no longer need to be prioritized and new areas of concern that may have become apparent.

Impediments to fair housing choice in the City of Anderson are as follows:

A. Public Sector

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

The research completed did identify impediments to fair housing choice associated with municipal, other service, employment, housing and transportation. The issue of employment was discussed as a major factor in housing choice.

Since the last survey more than $4.5 million have been invested through the Community Development block Grant Program including leveraging from other private and public sources. This area includes the Martin Luther King Corridor. There are 15 newly constructed homes that provided an opportunity for first time homeownership, as well as, housing rehab within a ten-block area.

The other critical element, residents are realizing the benefits of coming together and being empowered to take control of their neighborhood.

Public transportation is limited between the end of the second shift and beginning of the third shift.

Quality childcare is need for those single parents with second and third shift jobs.
Impediments – Housing Code Enforcement

Actions to Address Impediments
a.) Develop a minimum housing code that would be enforceable.
b.) Increase, if necessary, and train additional inspectors to identify code violations. Given current financial challenges this action is provided as a future goal.
c.) Increasing citizen compliance of existing environmental laws.
d.) Solicit community, public, and private sector involvement.
e.) Develop standard of square feet per apartment
f.) Inspection of apartments prior to rental by landlord.
g.) Increase fair housing outreach and awareness.

Expected Outcome
a.) Uniform understanding and interpretation of housing codes.
b.) Increase number of inspectors trained to inspect code violations.
c.) Fewer housing units in disrepair.
d.) Public awareness of the urgency placed on improving neighborhoods
e.) Limit overcrowding of residential areas allowing conformity to zoning laws.
f.) Assist low/moderate income individuals from unscrupulous “deals.”
g.) Increased knowledge of fair housing rights.

Monitoring Tool
a.) Actual number of trained inspectors assigned by building commissioner.
b.) Mechanism in place and City’s ability to fine, levy liens, and seize property of non-compliant code violators.
c.) Review standards developed.
d.) Community participation
e.) Document the number of complaints received regarding fair housing issues.

Impediment – Quality of Housing Stock

Actions to Address Impediments
a.) Continue and expand the clean-up program held in sections of Anderson during the spring.
b.) Utilize funds collected from Housing Code violations to assist homeowners in maintaining exterior of houses.
c.) Utilize the City’s purchasing power to provide home maintenance material and supplies to low/moderate income at a cost more
affordable.
d.) Provide incentives to Developers to provide more diversified housing in the City of Anderson.
e.) Increase the number of neighborhood organization to aid in improving the quality of life and safety for residents.

**Expected Outcomes**

a.) Neighborhood pride and appreciation will develop increasing the aesthetic value of the city.
b.) Increase the amount of money collected and number of home owners assisted in home repairs and maintenance.
c.) Number of City residents taking advantage of lower priced items to allow home repairs to increase.
d.) Successful recruitment of developers with the end result of a wide range of housing types, prices available in various locations in the City of Anderson.
e.) Improving housing stock at all levels located in the Anderson Community.

**Monitoring Tool**

a.) Improve appearance of homes in Anderson.
b.) Audit records of money received and money supplied to homeowners.
c.) Review periodically the number of individuals taking advantage of benefits
d.) Monitor the number of new and rehabilitated housing units.

2. **Public Housing Authority and Other Assisted/Inured Housing Provider, Tenant Selection Procedures, Housing Choices for Certificate and Voucher Holders.**

The Anderson Housing Authority felt that there are problems with affordable housing in the city. The problem lies primarily in the area of the quality of housing stock and most recently the decrease in funding for public housing assistance. Those properties that are affordable and available for low-income families are part of the oldest housing stock in the city. Anderson is faced with an economic slump caused by the closing of all automotive associated industries. The staff felt and the census documented their findings that there is an over abundance of housing, but not enough for low-income individuals.
Impediments – Lack of Affordable Housing

Actions to Address Impediment

a.) Develop a program in collaboration with other community agencies that will assist in providing housing and job training in the construction trade.
b.) Provide workshops and training seminars to residents in how to negotiate leasing contracts.
c.) Assist in the teaching residents how to inspect prospective rental and lease properties.
d.) Lobby HUD for more vouchers for the City of Anderson.

Expected Outcomes

a.) Qualified construction workers who can assist in reducing the blight in the low income areas of Anderson
b.) Build confidence in residents seeking a better standard of living.
c.) Build self-confidence and empowerment to negotiate on specific terms.
d.) Increase number of low-income residents having affordable housing available to them.

Monitoring Tool

a.) Start of training construction program and the successful completion of graduates.
b.) The reduction of landlord/tenant disputes.
c.) The actual reduction in transfers and the breaking of leases.

3. Sale of Subsidized Housing and Possible Displacement

This is not seen as an impediment to fair housing choice in the City of Anderson. Habitat for Humanity working with the City of Anderson and Madison County has provided opportunities for low to moderate-income families to purchase new homes. In addition there is in place through the Community Development Department a down payment assistance program for qualified residents of Anderson. Other Community Development Organizations have developed and successfully completed projects that have aided in the increase of home ownership in strategic areas of Anderson.
4. Property Tax Policies

Property tax assessment in Madison County, Indiana, and in the State of Indiana was being implemented during this analysis. All indications are that there has been a decrease in the assessed value of homes within the corporate borders of Anderson resulting in a reduction in government provided services. There has been an increase in property taxes on landlords creating an increase in rental pricing. The available housing assistance from HUD has also declined.

Actions to Address Impediment

a.) Educate residents regarding the taxing authority’s process and impact on individual homeowners.
b.) Set up neighborhood meetings to provide information to questions posed by residents and landlords.

Expected Outcomes

a.) Increase level of understanding of process and evaluation of impact on purchase and payment of home purchase.
b.) City benefits from the image established of being helpful and concerned about residents.

Monitoring Tool

a.) Number of complaints and concerns expressed by residents should decrease.
b.) Number of calls received and degree of satisfaction of caller increased.

5. Planning and Zoning Boards

The Planning Board and the Zoning Board are currently appointed and functioning.

B. Private Sector

1. Lending Policies and Practices

Lending policies and practices were not viewed overall as an impediment to fair housing choice in the City of Anderson. There is concern however, about the foreclosure rate, predatory lending and the value of educating the elderly and low-income individuals about the tactics used by some sub-prime lenders. The driving force of successfully accessing a loan is
the ability to repay the debt. The economy drives the demand for home improvement and first-time homebuyer loans in Anderson. The economic climate is experiencing a greater number of foreclosures with few options to deter court action.

C. Public and Private Sector

1. Fair Housing Enforcement

All individuals and supportive material reviewed supports the fact that the Anderson Human Relations Department/Commission does a good job of enforcing fair housing laws in the City of Anderson. There is a need for continued education utilizing community organizations and the faith communities.

2. Informational Programs

Information on Fair Housing issues is readily available in the City of Anderson. Participants mentioned many methodologies utilized to inform the public, such as, posters, brochures, speakers bureau, workshops, etc. Regardless of the level of effort, reaching the public who can best benefit from the information can be problematic. The Anderson Human Relations Department should continue to partner with outside community groups and organizations to disseminate information throughout the area.

D. Determination of unlawful segregation of other housing discrimination by a court or a finding of noncompliance by HUD under Title VI or the Civil Rights Act of 1964 or Section 504 of the Rehabilitation Act of 1973. The Secretary has not issued any charge under the Fair Housing Act regarding assisted housing within the City of Anderson.

There were no concerns or findings.
Section V

Assessment of Current Public and Private Fair Housing
National City and Old National Banks, as stated earlier, are leaders in affirmatively furthering fair housing and is represented sites on community boards and commissions that support housing issues.

There is not an organization that is making an impact on large family dwelling units. There is an abundance of three bedroom units, but there remains a need for four and five bedroom units.

Homeless housing providers are united in their efforts to secure transitional housing with a wrap around service that will empower residents to become self-sufficient. They feel that it will take private and public financing and planning to resolve the chronic problems of homelessness.

Homeless shelter staff also reported that there is a need to remove stigmas and barriers to those who are returning to the general population after being incarcerated. Federal assistance programs are sometimes restrictive when it comes to placing convicted felons in federally subsidized housing.

Citizens reported that there was a need to have legal counsel available to explain the language that is used in leases and land contract purchases.

It was pointed out that the Fair Housing Coalition of Anderson has done a fine job of bringing people together to discuss housing and credit issues. It was pointed out that more of the consumers, instead of the industry personnel, should be invited and educated about the laws.
Conclusions and Recommendations

Conclusions and Recommendations
A. **Conclusions**

The analysis of Impediments to Fair Housing Choice Plan of Action for the City of Anderson was completed utilizing three basic methods of data collection. Those methodologies utilized included:

1.) Interviews with community leaders.
2.) Focus groups with community residents.
3.) Collection of existing information including demographic data, consolidated plan, and a wide variety of other reports, materials, studies, and discussions.

The collection of data was the first step in completing the analysis and plan. All material including results of interviews, focus groups, studies, reports, plans and other data were summarized and analyzed. The results of that analysis are the following points, which were then used to develop a plan to address how these elements and concerns could best be addressed.

1.) There are positive housing programs and agencies serving the citizens of Anderson.
2.) Affordable housing is still needed and is often substandard.
3.) Efforts to upgrade existing housing should be a priority of the City administration.
4.) Existing homes should be brought up to code, through a renewed effort to create and enforce a standard housing code, which will enhance affordable housing choice in Anderson.
5.) Housing programs on education and outreach need to partner with the residents of Anderson, who are really the shareholders. Existing programs need to be expanded and special attention paid to educating the consumer.
6.) The City Administration and Chief Executive Officer must take the lead in implementing the Plan. The relationship between the City leaders and the citizens will be the key to success.
B. Recommendations

1. Impediments – Housing Code Enforcement

Actions to Address Impediment
a.) Develop a minimum housing code that would be enforceable.
b.) Increase, if necessary, and train additional inspectors to identify code violations.
c.) Increasing citizen compliance of existing environmental laws.
d.) Solicit community, public, and private sector involvement.
e.) Develop standard of square feet per apartment
f.) Inspection of apartments prior to rental by landlord.

Expected Outcome
a.) Uniform understanding and interpretation of housing codes.
b.) Increase number of inspectors trained to inspect code violations.
c.) Fewer housing units in disrepair.
d.) Public awareness of the urgency placed on improving neighborhoods
e.) Limit overcrowding of residential areas allowing conformity to zoning laws.
f.) Assist low/moderate income individuals from unscrupulous “deals.”

Monitoring Tool
a.) Actual number of trained inspectors assigned by building commissioner.
b.) Mechanism in place and City’s ability to fine, levy liens, and seize property of non-compliant code violators.
c.) Review standards developed.
d.) Community participation

2. Impediment – Quality of Housing Stock

Actions to Address Impediments
a.) Continue and expand the clean-up program held in sections of Anderson during the spring.
b.) Utilize funds collected from Housing Code violations to assist homeowners in maintaining exterior of houses.
c.) Utilize the City’s purchasing power to provide home maintenance material and supplies to low/moderate income at a cost more affordable.
d.) Provide incentives to Developers to provide more diversified housing in the City of Anderson.
e.) Increase the number of neighborhood organization to aid in improving the quality of life and safety for residents.

Expected Outcomes

a.) Neighborhood pride and appreciation will develop increasing the aesthetic value of the city.
b.) Increase the amount of money collected and number of homeowners assisted in home repairs and maintenance.
c.) Number of City residents taking advantage of lower priced items to allow home repairs to increase.
d.) Successful recruitment of developers with the end result of a wide range of housing types, prices available in various locations in the City of Anderson.
e.) Improving housing stock at all levels located in the Anderson Community.

Monitoring Tool

a.) Improve appearance of homes in Anderson.
b.) Audit records of money received and money supplied to homeowners.
c.) Review periodically the number of individuals taking advantage of benefits
   d.) Monitor the number of new and rehabilitated housing units.

3. Impediments – Lack of Affordable Housing

Actions to Address Impediment

a.) Develop a program in collaboration with other community agencies that will assist in providing housing and job training in the construction trade.
b.) Provide workshops and training seminars to residents in how to negotiate leasing contracts.
c.) Assist in the teaching residents how to inspect prospective rental and lease properties.
d.) Seek additional HUD vouchers for the City of Anderson.
**Expected Outcomes**

a.) Qualified construction workers who can assist in reducing the blight in the low income areas of Anderson
b.) Build confidence in residents seeking a better standard of living.
c.) Build self-confidence and empowerment to negotiate on specific terms.
d.) Increase number of low-income residents having affordable housing available to them.

**Monitoring Tool**

a.) Start of training construction program and the successful completion of graduates.
b.) The reduction of landlord/tenant disputes.
c.) The actual reduction in transfers and the breaking of leases.

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4. **Property Tax Policies**

**Actions to Address Impediment**

a.) Educate residents regarding the taxing authority’s process and impact on individual homeowners.
b.) Set up neighborhood meetings to provide information to questions posed by residents and landlords.

**Expected Outcomes**

a.) Increase level of understanding of process and evaluation of impact on purchase and payment of home purchase.
b.) City benefits from the image established of being helpful and concerned about residents.

**Monitoring Tool**

a.) Number of complaints and concerns expressed by residents should decrease.
b.) Number of calls received and degree of satisfaction of caller increased.
5. Private Sector - Lending Policies and Practices

Actions to Address Impediment
a.) Develop a minimum housing code that would be enforceable.
b.) Increase, if necessary, and train additional inspectors to identify code violations.
c.) Increasing citizen compliance of existing environmental laws.
d.) Solicit community, public, and private sector involvement.
e.) Develop standard of square feet per apartment
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Expected Outcome
a.) Uniform understanding and interpretation of housing codes.
b.) Increase number of inspectors trained to inspect code violations.
c.) Fewer housing units in disrepair.
d.) Public awareness of the urgency placed on improving neighborhoods
e.) Limit overcrowding of residential areas allowing conformity to zoning laws.
f.) Assist low/moderate income individuals from unscrupulous “deals.”

Monitoring Tool
a.) Actual number of trained inspectors assigned by building commissioner.
b.) Mechanism in place and City’s ability to fine, levy liens, and seize property of non-compliant code violators.
c.) Review standards developed.
d.) Community participation
PUBLIC COMMENT AND REVIEW

ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING
The Anderson, Indiana community was given four venues to review and comment this document at their convenience.

February 18, 2010 – June 30, 2010  
**No comments received**

February 18, 2010 – June 30, 2010  
Human Relations Department  
Community Development Dept.  
**No comments received**

February 25, 2010  
City of Anderson Admin. Building  
Community Dev.  Conference Rm.  
108 8th Street  
**Attendees:**  
Beth McKenzie  
Community Development Dept.  
Floyd Edwards  
Human Relations Dept.  
**No comments received**

March 4, 2010  
Bethesda Baptist Church  
2124 Cedar  Street  
5:00 p.m.  
**Attendees:**  
Vickie Nave  
Resident  
Beverly Wright  
Resident  
Beth McKenzie  
Community Development  
Floyd Edwards  
Human Relations Department  
**Comments:**  
**Nave:** Decent housing is a problem as identified in the document and there is a need to expand the neighborhood crime watch program.  

**Wright:** Code enforcement laws should enforce more vigorously.  

**Wright:** Removal and replacement of blighted houses. Improvement of the neighborhoods should be a priority.

*Notice of the public hearings posted in the Anderson Herald Bulleting Newspaper  
February 18, 2010. (HB159 Feb. 16  #315675)
The City of Anderson has determined through its Analysis of Impediments to Fair Housing Choice that it is in compliance with requirement to affirmatively further fair housing. A continuation of existing programs and the development of new methods to improve housing choice will ensure continued compliance with the requirements embodied in Section 808(e)(5) of the Fair Housing Act and the regulatory requirements of the CDBG, HOME, and ESG programs. The Analysis to Impediments supporting documents will be kept current to ensure continued compliance and improvement.

Mayor 

June 30, 2010