

**City of Covington
and
Northern Kentucky
HOME Consortium**

***Analysis of Impediments
to Fair Housing Choice***

Consolidated Plan
2008-2013

Presented to the U.S. Department of Housing and Urban Development
Louisville Office of Community Planning and Development

May 14, 2009

Table of Contents

Introduction and Executive Summary

Methodology

Fair Housing in Covington and the Northern Kentucky HOME Consortium

 Results of Covington Fair Housing Survey

 Results of Kenton County Landlord Fair Housing Survey

 Results of Kentucky Fair Housing Survey

Jurisdictional Background Data

 Population

 Housing Profile

 Income Data

 Special Needs

 Gender and Familial Status

 Race, Ethnicity and Minority Concentration

Complaints in Kenton County and Campbell County

Identification of Impediments to Fair Housing Choice

 Public Sector

 Private Sector

 HMDA Data

 Rental Programs

Conclusions and Recommendations

Introduction and Executive Summary

The City of Covington is a participating jurisdiction under the HOME program and the only one in Northern Kentucky. In the past, the cities of Bromley, Ludlow, Newport, Bellevue and Dayton had to compete at the state level in order to obtain HOME funding. On March 1, 2007, the Mayors of these cities sent a letter notifying HUD of our intent to form a consortium. An Interlocal Cooperation Agreement was entered into and sent to HUD with all the required documentation on June 30, 2007. HUD approved the formation of the Consortium on September 24, 2007. The creation of this Consortium allows HOME funds to come directly into these communities. The HOME Consortium received its initial allocation of \$327,456 in HOME funds for 2008-2009. This is the first HOME Consortium in the Commonwealth of Kentucky.

A Governing Board has been formed with one representative from each municipality serving as a voting member. This representative shall be the Mayor or his/her designee. The Board members are Bromley – Mayor Davidson-Littrell, Ludlow – Mayor Schroeder, Covington – Mayor Bowman, Newport – Mayor Peluso, Bellevue – Councilman Riehl, and Dayton – Penny Hurtt. This Board establishes all policies and procedures, determines funding allocations, controls all activities and will instruct Covington during implementation of the program in accordance with the Bylaws. However, the Covington City Commission ultimately approves all funding decisions. The term for the Agreement expires on June 30, 2011 with options to renew after that. No member may leave the Consortium before the end of the term, but the Consortium may add members at any time if they meet the requirements.

The U.S. Department of Housing and Urban Development (HUD) requires each jurisdiction receiving Community Development Block Grant (CDBG) or HOME Investment Partnerships (HOME) funds to certify that it is in compliance with the Consolidated Plan Final Rule, published in the Federal Register (24 CFR 91.225). The Consolidated Plan is a document prepared by the City of Covington's Housing Development Department in cooperation with the Northern Kentucky HOME Consortium and serves as . . .

- A housing and community development planning document;
- A strategy to be followed in carrying out HUD programs;
- An action plan that provides a basis for assessing performance; and
- An application for the City in regards to the Community Development Block Grant (CDBG) program and the Northern Kentucky HOME Consortium for the HOME Investment Partnerships (HOME) program

The Fair Housing Act of 1968 required that all HUD programs be administered in a manner that will "affirmatively further fair housing." Although the Analysis of Impediments to Fair Housing Choice (AI) is not directly approved or denied, it is a HUD-mandated document. As such, the Consolidated Plan requires each jurisdiction to show its commitment to affirmatively furthering fair housing choice by . . .

- Conducting an Analysis of Impediments to Fair Housing Choice;

- Identifying policies, programs and practices that address the identified impediments;
- Taking appropriate actions to overcome the effects of impediments identified through that analysis; and
- Maintaining records that reflect the analysis and actions.

According to HUD, impediments to Fair Housing choice are . . .

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

Subsequently, the Analysis of Impediments document is the HUD established measure of fair housing for CDBG (Community Development Block Grant) grantees and HOME Program participating jurisdictions and is intended to serve as . . .

- A comprehensive review of the participating cities' laws, regulations, administrative policies, procedures and practices with regard to Fair Housing in Covington and the Northern Kentucky HOME Consortium;
- An assessment of how those laws, regulations, policies, and procedures affect the location, availability, and accessibility of housing; and
- An assessment of public and private sector conditions affecting Fair Housing choice.

Methodology

Staff from the Housing Development Department of Covington conducted this Analysis of Impediments (AI). The methodology used for completion of the AI consisted of:

- Extensive research using various resources including the internet, newspaper articles, press releases, promotional material, reports from the HOME Consortium cities, Commission minutes and other documents
- 1990 and 2000 U.S. Census
- 1990, 2000, and 2007 GEM Demographic data
- Zoning and Land Use
- Building Code requirements
- Solicitation of community input regarding the status of Fair Housing Choice within the Cities of Bromley, Ludlow, Covington, Newport, Bellevue, and Dayton
- Consolidated Plan of the City of Covington and Northern Kentucky HOME Consortium 2008 – 2013
- Review of HUD resources related to Fair Housing issues
- Administration policies concerning community development and housing activities
- Consultation with Northern Kentucky's Human Rights Commission, the Covington Human Rights Commission, Kentucky Housing Corporation and the Kentucky Commission on Human Rights

A draft report prepared and was available for public comment. It was also submitted to the Kentucky Human Rights Commission staff located in Covington. After receiving public input, the Analysis of Impediments was updated and the list of actions revised, as needed.

Fair Housing in the Northern Kentucky HOME Consortium

Results of Fair Housing Survey

The Fair Housing Survey and the chart of numeric results can be found in the appendices. The Covington Fair Housing Survey was sent to 400 residents of Covington. Of the surveys sent out, 20% were returned to the Housing Development Department. The survey revealed that 32% of the respondents feel that housing discrimination occurs in their neighborhoods. While a majority of citizens do not feel there is discrimination according to the sample represented on the survey, 32% is a fairly large number and indicates some discrimination activities are probably taking place. When asked if the respondent had ever personally experienced discrimination in housing, 17 residents, or 21%, reported they had been discriminated against. Sixteen of those experiencing discrimination believed it was the landlord or property manager that discriminated against them. Only one person said the mortgage lender, one person said the City, and two people said that a real estate agent had discriminated against them. The responses indicated that ten residents had experienced discrimination in a single family neighborhood and eight residents said it happened in an apartment complex. The residents were asked what basis they believed they were discriminated against. They were allowed to provide multiple answers. The principal reason for discrimination was on the basis of race, followed closely by familial status and then age. Other causes of discrimination were color, disability, the fact that they received Section 8, a resident's sex, marriage or parental status, and sexual orientation.

Only one person out of the eighty-one people that returned the survey felt that he or she had been denied "reasonable accommodation" for his or her disability. Twenty people responded that they had been discriminated against and had not reported it. Of those people, 40% didn't believe it made any difference, 35% said they didn't know where to report it, 15% feared retaliation, and 15% said it was too much trouble. The lack of education on Fair Housing Laws and lack of knowledge of who, how, why and where to complain are issues that must be addressed.

Results of Kenton County Landlord Fair Housing Survey

The Landlord Fair Housing Survey and the chart of numeric results can be found in the appendices. This survey was mailed to all Kenton County Section 8 landlords, 298 in all. Twenty-seven surveys, or 9%, were received back. The questions asked about matters such as legal representation, deposits, references and knowledge of fair housing laws. Twelve of the landlords responded that they have legal representation to handle tenant issues. The answers seem to indicate that the landlords lacked knowledge of protected classes and Fair Housing laws.

Results of the Kentucky Fair Housing Survey

In 2008, the Kentucky Housing Corporation conducted a Fair Housing Survey as part of their effort in preparing the statewide Analysis of Impediments to Fair Housing Choice. The survey was broken down by counties. Out of Campbell and Kenton County, 20 total people responded. The county results of the survey are included as attachments.

Jurisdictional Background Data

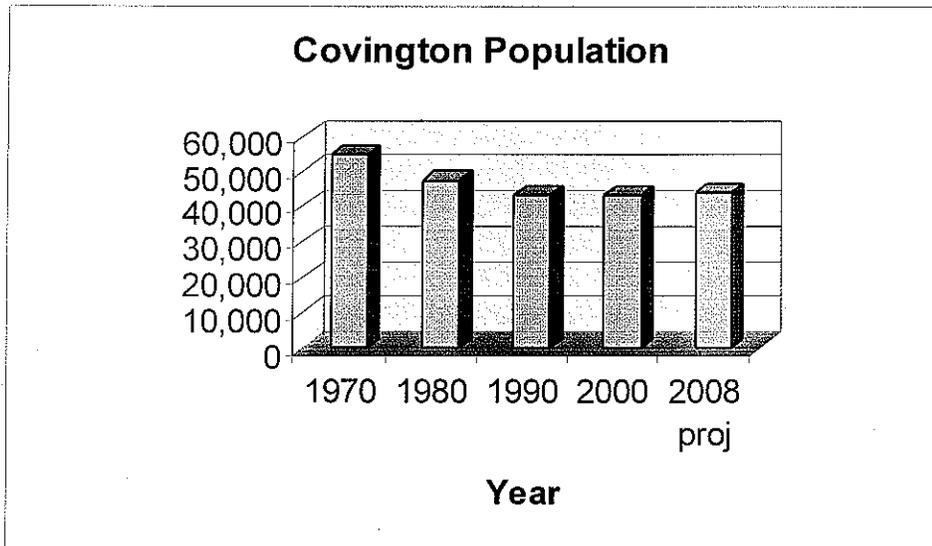
The following information regarding population, employment, income and housing needs will provide the context for making a determination of any impediments to fair housing that exist.

Population

City of Covington

The population in the City of Covington decreased greatly from 1970 to 1990. In 1970 the population was 54,771. In 1980 it decreased to 47,469, a decrease of 13.30 percent. In 1990 the decrease was to 43,572, or by 8.20 percent. From 1990 to 2000 the population stabilized, only changing from 43,572 to 43,370, or a decrease of only 0.50 percent. Projections for the year 2008 show a very slight increase (1.76 percent) in the population, up to 44,134.

When considering the changes in population on housing needs, it is helpful to understand how the population has changed within different parts of the City. The decline since 1970 has mainly occurred in the north end of the City. The recent stabilization of the population has been a result of slowing decline in the north end of the City along with growth in the southern end.



Northern Kentucky HOME Consortium

The population of the Consortium cities of Bromley, Ludlow, Covington, Newport, Bellevue and Dayton was 81,518. In 2000 it stood at 78,117. This was a decrease of 4.2%. This was in contrast with the Commonwealth of Kentucky, whose population grew by 9.7%. Population for the Consortium in 2007, as projected by GEM Public Sector Services, was projected to be a decrease of 2.2%. The Consortium population

was projected to have a smaller decrease of 1% from 2007 to 2012. Kentucky was projected to increase by 4.4% from 2000 to 2007 and increase 2.9% from 2007 to 2012. There appears to be a leveling off as the Consortium's population decreases were shrinking and the State's population increases also shrinking.

Housing Profile

City of Covington

In 1990 there were 17,319 households in Covington. Data from the 2000 census show that the number of households increased by 938 to 18,257. This is a 5.4 percent rate of growth, exceeding the population growth by more than five percentage points. These data show an interesting trend since the population has remained stable while the number of households has grown between 1990 and 2000, reversing a steady decline between 1970 and 1990. The growth of the number of households outpacing population growth reflects the growing number of single-person households in the City. In fact, average household size in 1990 was 2.43 and fell to 2.31 in 2000.

According to the 2000 Census, the total number of housing units in Covington is 20,419. This was an increase of 5% from 1990. However, from 1990 to 2000, Kenton County's total number of housing units increased 12%. In Covington, 69% of the owner-occupied homes are valued from \$35,000 to \$99,999. These are very affordable to the first-time homebuyer. Only 24% of Covington's housing stock is valued above \$100,000. Kenton County has 53.6% of its housing stock valued over \$100,000. The Median Housing value in Covington is \$73,000 and in the entire state of Kentucky is \$86,000.

Northern Kentucky HOME Consortium

In 1990 there were 31,972 households in the Northern Kentucky HOME Consortium. Data from the 2000 census show that the number of households increased by 301 to 32,273. This is a 1 percent rate of growth, exceeding population growth by more than five percentage points. The population decreased by 4% from 1990 to 2000. Average household size in 1990 was 2.55 and fell to 2.42 in 2000.

According to the 2000 census, the total number of housing units in the Northern Kentucky HOME Consortium is 35,827. This was an increase of 2% from 1990. However, from 1990 to 2000, the total number of housing units in the state of Kentucky increased 16% and 14% in the Cincinnati MSA. In the HOME Consortium, 72% of the owner-occupied homes are valued from \$35,000 to \$99,999. About 22% of the HOME Consortium's housing stock is valued above \$100,000. The Median Housing value in Covington is \$72,000 and in the entire state of Kentucky is \$115,000.

Income Data

City of Covington

Housing costs in general are a primary determinant of the need for affordable housing assistance.

The median household income for Covington in 1999 was \$30,735, which is below the national average of \$41,994. With this amount of income, obtaining affordable housing becomes problematic. The majority of households (69.7 percent) have an income in the range of \$15,000 to \$75,000. Almost 50 percent (48 percent) of households in Covington are in the range of \$15,000 to \$50,000. Another telling statistic is that the median earnings for a full-time male, year-round worker is \$31,238. In contrast, the female full-time, year-round worker's income is \$24,487. This disparity between male and female income makes it extremely difficult for single women head of households to find affordable housing.

In 1999 15.5 percent of families in Covington lived in poverty. The percentage jumps to 30.3 percent when households with related children under 5 years of age are considered. When families with female-headed household, no husband present and children under age 5 years are considered, the percentage living in poverty increases to 59.5 percent.

Special Needs

In the Region 3 Continuum of Care, which covers the City of Covington and the Northern Kentucky HOME Consortium area, there are 532 homeless individuals. Of those individuals, 150 are sheltered, 175 are unsheltered, 325 are homeless individuals, and 207 are persons in families with children. Of the sheltered population, 16 are chronically homeless, 22 are severely mentally ill, 41 suffer from chronic substance abuse, 1 has HIV/AIDS, and 16 are victims of domestic violence. There are 111 unsheltered chronically homeless.

For individuals, there is a need for 289 beds in emergency shelters, there are currently available 65 beds, leaving a gap of 224 needed beds. There is a need for 327 beds in transitional housing, there are currently 96 available, leaving a gap of 231 beds. There is a need for 467 beds in permanent supportive housing, there are 32 beds currently available, leaving a gap of 435 beds. For families, there is a need for 148 beds in emergency shelters, there are currently 68 available beds, leaving a gap of 80 beds. There is a need for 127 beds in transitional housing, there are 20 beds currently available, leaving a gap of 107 beds. There is a need for 257 beds in permanent supportive housing, there are 102 currently available, leaving a gap of 155 beds.

There are 195 homeless households that are White, 2 homeless households that are Asian, 79 homeless households that are African American, 5 homeless multiracial households, and 4 homeless households that are Hispanic.

City of Covington

There are 5,168 persons living in Covington that are 65 years and over. The number of the population 65 years and over living in households is 4,752, or 91.9%. That means 8.1% live in group quarters. In Kenton County, 94.8% of the population 65 years and over live in households and 5.2% live in group quarters.

Northern Kentucky HOME Consortium

There were 9,035 persons, or 11.5% of the total population, living in the Consortium area that were 65 years and over. According to GEM, the Elderly population was projected to increase to 12% of the population in 2007 and jump to 13.3% by 2012.

Gender and Familial Status

City of Covington

The city's population is 43,370. According to the 2000 census, approximately 51 percent of the population is female and 49 percent male. There are 3,008 female head of household with no spouse families in Covington. Female-headed households with no children are estimated to be 1,118 of the total 8,132 non-family households.

The number of married couple families continued to decline from 1990 to 2000. In 2000, there were 6,257 married-couple families, which comprised 34.3 percent of Covington's households. This was down from 6,952 or 40.1 percent of households in 1990. In the 1990s there was growth among households consisting of single persons (from 34.0 percent to 36.5 percent of all households) and an increase in multi-person non-family households (from 5.2 percent to 8.1 percent). While there was an increase in male-headed families (from 3.9 percent to 4.7 percent), there was a slight decline among single female-headed families (from 16.7 percent to 16.5 percent).

Household Details
City of Covington

	<u>1990</u>	<u>2000</u>
Total Households	17,319	18,257
Family Households	10,531	10,125
Married Couples	6,952	6,257
Male Head, no spouse	683	860
Female Head, no spouse	2,896	3,008
Non-Family Households	895	1,471
Male Head	550	871
Female Head	345	600
Family Type		
Total Families		10,125
Married-couple family		6,257
With children living at the same residence		2,935
Without children living at the same residence		3,322
Male head of household, no wife present:		860
With children living at the same residence		433
Without children living at the same residence		427
Female head of household, no husband present:		3,008
With children living at the same residence		1,890
Without children living at the same residence		1,118

Northern Kentucky HOME Consortium

The Consortium's population is 78,117. According to GEM, approximately 51 percent of the population is female and 49 percent male. There are 5,468 female head of household with no spouse families in the Consortium area. Female-headed households with no children are estimated to be 6,768 of the total 13,316 non-family households.

Household Details Northern Kentucky HOME Consortium

	NORTHERN KENTUCKY HOME CONSORTIUM		CAMPBELL COUNTY		KENTON COUNTY	
	2000		2000		2000	
Population & Household Overview						
Population	78,117		88,616		151,464	
Household Population	76,496		86,575		149,598	
Family Population	79.1%	60,485	84.2%	72,898	83.8%	125,333
Non-family Population	21.8%	16,691	15.8%	13,679	16.2%	24,267
Group Quarters Population	1,620		2,041		1,866	
Households	32,273		34,742		59,444	
Family Households	58.7%	18,957	66.5%	23,093	66.4%	39,445
Non-family Households	41.3%	13,316	33.5%	11,649	33.6%	20,001
Households by Presence of Children						
Total Households with Children	10,976		12,284		21,589	
Family Households with Children	10,819		12,173		21,326	
Married Couple	54.2%	5,953	68.9%	8,464	69.6%	15,025
Male Householder-No Spouse	8.9%	972	6.7%	818	6.8%	1,461
Female Householder-No Spouse	35.5%	3,895	23.5%	2,891	22.4%	4,840
Non-family Households with Children	156		111		263	
Male Householder-No Spouse	1.1%	125	0.7%	84	1.0%	214
Female Householder-No Spouse	0.3%	32	0.2%	27	0.2%	49
Total Households w/out Children	21,298		22,458		37,855	
Family Households w/out Children	8,139		10,920		18,118	
Married Couple	27.7%	5,907	40.0%	8,994	39.0%	14,749
Male Householder-No Spouse	3.1%	660	2.4%	545	2.7%	1,021
Female Householder-No Spouse	7.4%	1,573	6.2%	1,381	6.2%	2,348
Non-family Households w/out Children	13,159		11,538		19,737	
Male Householder-No Spouse	30.0%	6,392	22.5%	5,049	24.2%	9,146
Female Householder-No Spouse	31.8%	6,768	28.9%	6,489	28.0%	10,591

Race, Ethnicity and Minority Concentration

City of Covington

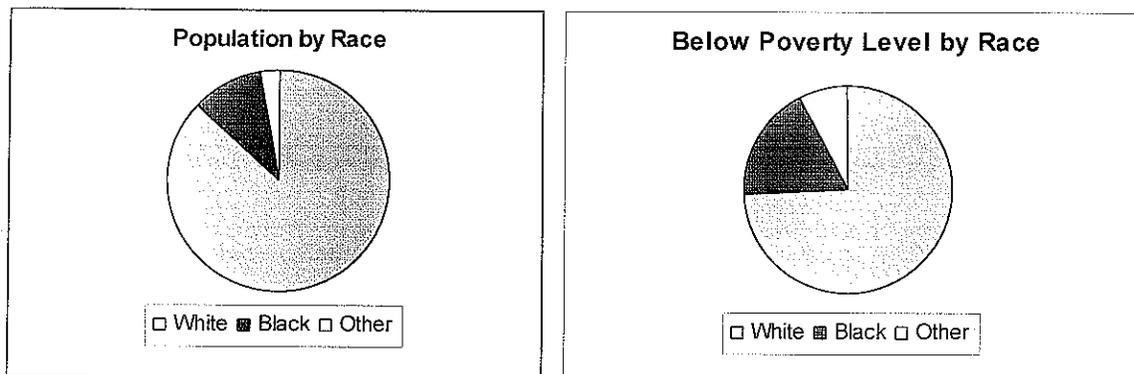
Covington has a relatively small minority population. The 2000 census stated that the city population was 43,370 with the minority population making up 13.0 percent of the total. The minority population is essentially black. Blacks comprise 10.1 percent of the total population and 77.7 percent of the minority population. People of Hispanic or Latino background comprise 1.4 percent of the population.

Of the 18,257 households in the city, about 2,031 (or 11.1 percent) are minority households. These figures represent increases from 1990 when 1,309 of the 17,319 (7.6 percent) were minority households. There has been a shift in the composition of those households, however. About 85 percent of minority households were black in 2000 compared to 91.8 percent in 1990. A growing number and percentage of minority households have Hispanic origins – comprising about 161 households in 2000, up from 90 in 1990.

While there was small population growth in Covington, it did not happen evenly for the different ethnic groups. Although the white population is the City's largest, this group actually declined from 39,579 in 1990 to 37,752 in 2000, a 4.6 percent decrease. The number of blacks increased from 3,319 to 4,397, or an increase of 32.5 percent. Those of Hispanic origin grew from 282 to 600, an increase of 113 percent.

Information available on racial and ethnic status indicates that minorities in Covington, specifically low-income black households, have more housing needs than the population as a whole. The 2000 census showed that they are disproportionately poor. About 30.2 percent of black families in Covington live in poverty, compared to 15.5 percent of all families. The poverty rate was only 13.5 percent for whites. About 33.6 percent of Hispanic families also live in poverty. One interesting piece of data is that households where the head is white alone have a 1999 median income of \$32,126, while households where the head is black alone have a 1999 median income of only \$20,557. The most interesting information is that households where the head is Hispanic or Latino alone have a 1999 median income of \$38,750.

The charts below show the discrepancy between minorities as part of population and the number of minorities who live below the poverty level.



Northern Kentucky HOME Consortium

The Consortium also has a small minority population. The 2000 census indicates that the minority population makes up 10 percent of the total. Blacks comprise 6.6 percent of the total population and 66.2 percent of the minority population. People of Hispanic or Latino background comprise 1.5 percent of the population.

Of the 32,227 households in the Consortium area, about 2,606 (or 8 percent) are minority households. About 75 percent of minority households were black in 2000. Census Tract 671, in Covington, has a minority concentration of 59 percent. Census Tracts 501 and 502, both in Newport, have minority concentrations of 22.3 percent and 21.3 percent, respectively. Census Tracts 501 and 502 also have the lowest median incomes of all the census tracts in the entire Consortium, at \$10,625 and \$11,420, respectively.

Information available on racial and ethnic status indicates that minorities in the Consortium, specifically low-income black households, have more housing needs than the population as a whole. The 2000 census showed that they are disproportionately poor. About 38.4 percent of black families in the Consortium area live in poverty, compared to 17.9 percent of all families. The poverty rate was only 15.9 percent for whites. About 35.9 percent of Hispanic families also live in poverty. The Census data indicates that a little over half of the blacks that live in Newport are below the poverty level and every black in Ludlow is below the poverty level. Census data also indicates that all 3 people of Hispanic or Latino origin living in Bromley are living below the poverty level.

Language Spoken at Home

City of Covington

Here is a chart from Census 2000 Summary File 3 showing, for Covington, language spoken at home by ability to speak English for population 5 years and over (Hispanic or Latino).

Covington Total:	649
Speak only English	272
Speak Spanish:	369
Speak English "very well"	167
Speak English "well"	92
Speak English "not well"	96
Speak English "not at all"	14
Speak other language	8

It shows that of the 649 Hispanics/Latinos, 41.9 percent speak only English, while 56.9 percent speak Spanish and 2.2 percent speak another language. Of those who speak Spanish, 70.2 percent speak English "very well" or "well," while 29.8 percent speak English "not well" or "not at all."

In the total population of Covington over 5 years of age, 96 percent of people speak only English. Of the rest, Spanish (1.9 percent), French (0.8 percent) and German (0.4 percent) are the languages most often spoken, while there is a smattering of other various languages.

Northern Kentucky HOME Consortium

Here is a chart from Census 2000 Summary File 3 showing, for the Northern Kentucky HOME Consortium, language spoken at home by ability to speak English for population 5 years and over (Hispanic or Latino).

	Bellevue	Bromley	Covington	Dayton	Ludlow	Newport	NKY HOME Consortium
Total:	37	5	649	37	50	220	998
Speak only English	32	5	272	28	21	68	426
Speak Spanish:	5	0	369	9	22	152	557
Speak English "very well"	0	0	167	9	16	30	222
Speak English "well"	5	0	92	0	6	25	128
Speak English "not well"	0	0	96	0	0	71	167
Speak English "not at all"	0	0	14	0	0	26	40
Speak other language	0	0	8	0	7	0	15

It shows that of the 998 Hispanics/Latinos, 42.7 percent speak only English, while 55.8 percent speak Spanish and 1.5 percent speak another language. Of those who speak

Spanish, 62.8 percent speak English "very well" or "well," while 37.2 percent speak English "not well" or "not at all."

In the total population of the Northern Kentucky HOME Consortium over 5 years of age, 96.5 percent of people speak only English. Of the rest, Spanish (1.9 percent), French (0.5 percent) and German (0.3 percent) are the languages most often spoken, while there is a smattering of other various languages.

Evaluation of Jurisdiction's Current Fair Housing Status

There have been no fair housing complaints or fair housing reviews in the last five years in the City of Covington where the Secretary of HUD has issued a charge or made a finding of discrimination. Also, no fair housing discrimination suits have been filed by the Department of Justice or by private plaintiffs.

From 2002 until 2004, six housing complaints from Kenton County were filed with the Kentucky Commission on Human Rights (KCHR). The Commission does not have records available of the exact location of the complaints. Two complaints were regarding familial status, two dealt with national origin, one was concerning disability, and only one dealt with the individual's race.

According to Covington-based representatives of the Northern Kentucky office of the Kentucky Commission on Human Rights, very few significant complaints have been received from either Campbell or Kenton Counties.

From 2002 to 2007, 14 housing complaints from Campbell County were filed with the Kentucky Commission on Human Rights.

Below you find the reasons given for discrimination broken out by year:

Housing

2002 - 4-	4 Race	
2003 - 3-	1 Race	2 Familial Status
2004 - 3-	1 Race	2 Disability
2005 - 0		
2006 - 3-	2 Familial Status	1 Disability
2007 - 1-	1 Disability	

Below is a chart provided by HUD that captures some of the complaints for Campbell and Kenton counties from the Kentucky Commission on Human Rights but also has complaints not filed with KCHR.

	TOTAL	DISABILITY	RACE	SKIN COLOR	NAT'L ORIGIN	FAMILY STATUS	RELIGION	SEX
CAMPBELL								
2002	3	1	1					1
2003	3	1	1			2		
2004	3	2	1			1		
2005	0							
2006	3	1				2		
KENTON								
2002	8	2	3		3	3		
2003	4		2			2		
2004	6	3	1			2		
2005	2	1				1		
2006	2	2						

Identification of Impediments to Fair Housing Choice

Public Sector

Zoning

An area of minority concentration is defined as a census tract with a minority population above 10% of the city average. The highest percentage of minorities in Covington live in Census Tract 671, where the Black population makes up 57% of the total. This Eastside tract has historically been home of the black community in Covington. Jacob Price Homes was constructed decades ago in Census Tract 671. The other census tract with a minority concentration is Tract 651, which has a black population of 22% of the total. This tract is home to the City Heights and Latonia Terrace public housing complexes. The minority concentrations in these two tracts do not appear to have resulted from current zoning or other current policies or procedures.

The City promotes the placement of new and rehabilitated housing for lower-income households in a wide spectrum of neighborhoods. The zoning ordinance and other land use policies do not appear to significantly impact the provision of lower-income housing except in the geographically separated southernmost quadrant of the city. In that area, residential use is limited to single-family use except for small, scattered sites.

Other than in the southern section of the city, zoning subdivision, and other requirements do not restrict the level of density required for low- and moderate- income housing. Also, they do not restrict the location of facilities for persons with disabilities.

Covington adopted a new Zoning Ordinance for the city, which became effective on August 15, 2006.

There have been no court decisions or settlements relating to Covington's previous or current zoning and land use policies and regulations that have had an adverse effect on the provision of housing for lower-income households and persons with disabilities. Neither has the Housing Authority of Covington has not been subject to court decisions or settlements relating to housing site selection.

Displacement Actions

Although some persons have been removed from publicly assisted housing, there is no evidence that displacement occurred for any reason except for the behavior of the tenant. However there is a major redevelopment program sponsored by the Housing Authority of Covington that is relocating numerous residents of the Jacob Price complex. That complex is being demolished in phases. The Housing Authority of Covington is moving toward scattered site public housing. Jacob Price was in an area with an overwhelming minority concentration.

Building Codes (Accessibility)

The City of Covington has adopted the Kentucky Building Code in its entirety. The Kentucky Building Code is based upon the BOCA National Building Code and incorporates its accessibility provision.

Private Sector

Buying or refinancing a home may be one of the most important and complex financial decisions an individual will ever make. It is important that a prospective homebuyer or homeowner be a smart consumer. If not properly educated, minorities, seniors and low-income persons can become victims of predatory lending practices.

Covington and other cities in the Northern Kentucky HOME Consortium works with Brighton Center in Newport, KY, which has been designated by Kentucky Housing Corporation as the only regional pre-purchase counseling center. The Brighton Center administers the "Yes You Can" Program which provides nine hours of pre-purchase, credit and budget counseling to households interested in purchasing a home. The Covington Housing Development Department and Housing Authority also provides housing and financial counseling through its Family Self-Sufficiency Program and is investigating ways to provide post purchase counseling.

Catholic Charities in Covington administers a homebuyer education class through the NeighborWorks network. They see anywhere between 3-10 people in their classes. After an individual goes to the class, that person receives individual counseling. These services are also made available in Spanish.

Home Mortgage Disclosure Act

Home Mortgage Disclosure Act (HMDA) data provides a good picture of lending patterns in the Northern Kentucky HOME Consortium. HMDA was enacted by Congress in 1975 and is administered by the Federal Reserve Bank. HMDA data is the most comprehensive data source publicly available to discern and analyze lending trends. Certain lending institutions are required to report lending record data to the Federal Financial Institutions Examination Council (FFIEC). Institutions must report data based upon their size, the extent of the institutions business within a certain MSA, and whether the lending institution is in the business of residential mortgage lending. For example, certain institutions who do not sell loans to Fannie Mae or Freddie Mac or who do not make loans that are insured or guaranteed by a federal agency do not have to report the data.

While HMDA data provides a lot of information, it cannot tell the whole picture. For example, HMDA data does not depict the amount of subprime versus prime loans made in a given area. It also does not report the number of loans made by lenders who are not required to report the data. Finally, since the FFIEC compiles the data and

disseminates the information in a series of reports, not all data is available in a detailed fashion.

The regulation provides public loan data that can be used to assist:

- In determining whether financial institutions are serving the housing needs of their communities
- Public officials in distributing public-sector investments so as to attract private investment to areas where it is needed
- In identifying possible discriminatory lending patterns

This data is only available for metropolitan areas, which means the following HOME Consortium cities of Bromley, Ludlow, Covington, Newport, Bellevue and Dayton are enveloped by the Cincinnati Metropolitan Statistical Area (MSA). This data is from 2007.

Applications for Conventional Loans

	Applications Received	Loans Originated	Loans Denied	Other Actions
Blacks	2903	1530 (53%)	741 (25%)	632 (22%)
Whites	34576	25140 (73%)	4118 (12%)	5318 (15%)
Hispanic	496	304 (61%)	100 (20%)	92 (19%)

Conventional Loans (Reason for Denial)

Blacks	Whites	Hispanic
Other (20%)	Credit History (28%)	Other (18%)
Credit History (25%)	Other (16%)	Credit History (27%)
Debt-to-Income (20%)	Debt-to-Income (17%)	Debt-to-Income (21%)
Collateral (14%)	Collateral (14%)	Collateral (9%)
Credit App. Incomplete (9%)	Credit App. Incomplete (11%)	Credit App. Incomplete (9%)

FHA, FSA/RHS and VA Applications

	Applications Received	Loans Originated	Loans Denied	Other Actions
Blacks	640	373 (58%)	169 (26%)	98 (15%)
Whites	3933	2738 (70%)	642 (16%)	553 (14%)
Hispanic	96	62 (65%)	23 (24%)	11 (11%)

FHA, FSA/RHS and VA (Reason for Denial)

Blacks	Whites	Hispanic
Credit History (43%)	Credit History (40%)	Credit History (33%)
Debt-to-Income (24%)	Debt-to-Income (20%)	Collateral (17%)
Other (12%)	Other (13%)	Debt-to-Income (13%)
Insufficient Cash (7%)	Credit App. Incomplete (7%)	Insufficient Cash (13%)
Collateral (6%)	Collateral (7%)	Other (8%)

The lending data shows that Blacks were denied conventional loans 9% more than Whites and Hispanics fared a little better at 3% more denials. Blacks were denied for FHA, FSA/RHS and VA loans 7% more than Whites and Hispanics were denied 2% more. There is a lack of evidence of discrimination in property appraisal, home improvement loans, or other policies, standards, and procedures used by lenders and appraisers in the Northern Kentucky HOME Consortium area. Although Blacks had only a slightly higher percentage of loans denied, that is still something the HOME Consortium should monitor.

Fair Housing Monitoring and Education

The City of Covington's Housing Development Department and the Northern Kentucky HOME Consortium work with Brighton Center in Newport, KY, which has been designated by Kentucky Housing Corporation as the only regional pre-purchase counseling center. It administers the "Yes You Can" Program which provides nine hours of pre-purchase, credit and budget counseling to households interested in purchasing a home. They average between 12-15 clients in their monthly group classes and see between 3-6 clients one on one for homebuyer education. The Covington Housing Development Department also provides housing and financial counseling through its Family Self-Sufficiency Program and is investigating ways to provide post purchase counseling. The Kenton County Secion 8 program includes Fair Housing Training as part of their orientation.

Catholic Charities in Covington administers a homebuyer education class through the NeighborWorks Program. They see anywhere between 3-10 people in their classes. In that class, after an individual goes to the class, that person receives individual counseling. These services are also made available in Spanish.

Public Policy

Every member city of the Northern Kentucky HOME Consortium has adopted the Uniform Residential Landlord and Tenant Act (URLTA). The Kentucky Uniform Residential Landlord and Tenant Act was passed in 1974 to provide uniform regulation

of residential rental agreements between landlords and tenants. It is intended to provide statutory protection for the landlord and tenant and encourage them to better maintain and improve the quality of housing. URLTA only applies to counties and cities that adopt it. The Act prohibits any legislation by counties and cities which dealt with landlord tenant matters, except the provisions in the Act.

On April 18, 2009 the Northern Kentucky Commission on Human Rights and Covington Human Rights Commission sponsored a program to help Northern Kentucky residents avoid foreclosure on their homes, protect renters who may face eviction because their landlords have defaulted on their mortgages, and inform people about their rights against discrimination when buying or renting a house or apartment. The program was free and open to the public. Residents of all Northern Kentucky HOME Consortium cities were allowed to come. The Northern Kentucky HOME Consortium Coordinator attended this program. The program was advertised on a local show called Northern Kentucky Magazine. A Covington staff member accompanied the Director of the Northern Kentucky Commission on Human Rights on the show.

On April 29, 2008, the Covington Commission hosted two panels in order to begin building an inclusive community. The meeting was attended by citizens, representatives of social service agencies, the Director of the Kentucky Human Rights Commission, City of Covington staff, the Mayor of Covington, a developer working on the replacement units for Jacob Price and area stakeholders. One panel consisted of those who know the problems such as accessibility and racial discrimination and another panel that discussed fair housing issues with the public. The panel also took up the issue of the availability of low-income housing in Covington.

Also, Gateway Community and Technical College opened its new Diversity Resource Center on September 19, 2007 at the Covington campus. The Center, located in the Covington campus cafeteria, organizes activities by Gateway's new Multicultural Student Organization and is coordinated by the Cultural Diversity Committee. The City of Covington and Northern Kentucky HOME Consortium will coordinate with the Center at the center's request.

Changes were made in 2003 to Covington's Human Rights Ordinance.

The ordinance protects people from discrimination in "housing, employment and public accommodations based on race, color, religion, national origin, sex, age, sexual orientation or gender identity, family status, marital and/or parental status, and place of birth as protective categories to make it a more universal ordinance.

Definitions of sexual orientation and gender identity were modeled after human rights ordinances in Lexington and Louisville. Under sexual orientation, those ordinances protect someone "based upon his or her imputed heterosexuality, homosexuality or bisexuality." Gender identity refers to protections for someone who has "a gender identity as a result of a sex change, surgery or manifesting, for reasons other than dress, an identity not traditionally associated with one's biological maleness or femaleness."

The "place of birth" protection covers groups such as people of Appalachian descent, who might be harassed or discriminated against.

The new ordinance included an enforcement proposal with "some teeth": The revised ordinance requires that complaints of human rights violations go directly to Covington's Human Rights Commission, rather than to the City Manager. Penalties were also added to give the commission enforcement powers.

Rental Programs

Patterns of Occupancy in Section 8 Housing

City of Covington

The Community Housing Resource Group (comprised of the Housing Authority of Covington and the Housing Development Department of the City of Covington) administers the Section 8 program, which serves all of Kenton County, Kentucky. The program has 1,089 vouchers available. The need for housing assistance in this area is very great. This is evidenced by the fact that when the waiting list was opened up to accept applications in March 2005, the Section 8 program received 1,043 applications in 90 days. The average length of time on the waiting list is around 18 months.

Minority Population in County: 9,249
Total Number of Tenants: 1,055
Number of Minority Tenants: 293
Percent of Minority Tenants: 28%
Percent of Minority Population in County: 6.1%

The City of Covington's Housing Development Department administers a Family Self-Sufficiency Program. The Coordinator for the Program works with households to develop and implement a self-sufficiency plan which includes budget counseling, credit repair, and looking at educational and career opportunities. Currently there are 30 households enrolled in the Program. Adjunct to this Program is the City's Section 8 to Homeownership Program. This initiative builds on the Family Self-Sufficiency Program with the specific intention of helping the participating households purchase a home.

Northern Kentucky HOME Consortium

The Newport Housing Authority operates the Section 8 program for the Cities of Newport and Bellevue. They have 510 authorized vouchers. The waiting list can be from 6 months to 1 year. They typically have over 400 people on the waiting list.

The Housing Authority of Newport operates a Family Self-Sufficiency Program that helps residents work toward the goal of a life without public assistance. The Newport Housing Authority also operates a Section 8 to Homeownership Program. This program allows current Section 8 families, who have been on the rental assistance program for at least one year, the opportunity to change their rental voucher to a homeownership voucher.

The Campbell County Housing Department operates the Section 8 program for Campbell County, excluding Newport. They receive 635 Housing Choice Vouchers. There are currently 284 people on the waiting list. Usually there are around 300 people on the list. Elderly and disabled received preference on the list, so their waiting time is between 6 to 12 months, while it is at least 12 months for everyone else.

The Campbell County Housing Department also runs a Family Self-Sufficiency Program for its participants. The Campbell County Housing Department is also working on starting a Section 8 to Homeownership Program.

Patterns of Occupancy in Public/Assisted Housing

City of Covington

The Community Housing Resource Group through the Housing Authority of Covington administers public housing in the City of Covington. There are four properties with subsidized units. Golden Tower has 155 units; Jacob Price has 109 units; City Heights has 366; Latonia Terrace 235 units; and Academy Flats has 6 public housing units (plus Emery Drive with 12 units, ESR I and upcoming units in ESR II and III currently have 6 units). There are currently about 400 people on the waiting list and the average length of time on the waiting list is about 2 months. As for demographics of the population in public housing, 80 percent are female, racially, approximately 53 percent are white and 45 percent are black. Around 23 percent of people are disabled. The following information is from the Housing Authority of Covington Agency Plan for FY 2009 and their website, www.hacov.org:

From "About Us":

Number of Properties: 5

Number of Apartments: 889

Number of Full Time Employees: 44

First Year of Operation: 1937

Apartments operated by the Housing Authority of Covington are considered 'conventional public housing units'. Tenants are charged a monthly rent that does not exceed 30% of their adjusted income. In addition to tenant rents, the Housing Authority also receives an operating subsidy and a capital grant contribution for each of these units. Because their average tenant rent tends to be in the \$150 range, they are heavily dependant on the federal government to provide this type of gap financing. A small amount of income is also generated by leasing space atop their senior hi-rise building to cellular phone providers.

The Housing Authority of Covington began operations in 1937. Jacob Price Homes was the first community built, followed quickly by Latonia Terrace in the early 1940's, City Heights (formerly Ida Spence Homes) in the early 1950's, and the Golden Tower in the late 1960's. A Consortium Agreement between the Housing Development Department of the City of Covington and the Housing Authority of Covington was approved by both Commissions in November, 2006 and by title; Mr. Aaron Wolfe-Bertling as Housing Development Director was appointed Executive Director of the Housing Authority, effective December 1, 2006.

Function and Duties of the PHA Consortium

Discussions regarding forming a "consortium" between the City of Covington and the Housing Authority of Covington began in early 2006. For some time there were two "housing authorities" in Covington managing public housing. The City which manages the Section 8 Program is considered to be a Housing Authority by HUD. Federal law allows PHAs to form consortia. Generally, a consortium consists of two or more PHAs that join together to perform planning, reporting and other administrative or management functions as specified in a consortium agreement. The Housing Authority as lead agency submits the joint PHA plan.

Valuable resources are saved by eliminating duplication of plans, reports and administration. Immediate savings have been realized by having one executive director instead of two. The Consortium encompasses the Section 8 Program and the programs and activities of the Housing Authority of Covington.

From "Rent Basics":

The amount of rent a person pays in his/her apartment will almost certainly be less than what he/she is paying currently. That's because the rent payments are based on the amount of income in the individual's household. In many cases they will discount certain types of income and apply statutory deductions to help reduce someone's monthly rent payment. The result is that more money stays with the person's family to pay for the things he/she needs. Below are just a few examples of rent calculations.

Young Family – Working Mother

Pay rate: \$7 / hour

Average hours / week: 24

Child support income: \$50 / week

Child care expense: \$40 / week

Number of children: 3

Total annual income: \$11,336

15% wage deduction: \$1,310

Income deduction for child care expense: \$2,080

Income deduction for minor children: \$1,440

Adjusted income: \$6,506

Adjusted income X 30% / 12 = Rent payment (including utilities): \$163

Senior Citizen – No Others in Household

Monthly social security benefit: \$400

Monthly medical prescription expense: \$150

Total annual income: \$4,800

Medical expense deduction: \$1,656

Senior Citizen deduction: \$400

Adjusted income: \$2,744

Adjusted income X 30% / 12 = Rent payment (including utilities): \$69

Housing professionals, elected and appointed officials associated with the City of Covington and the Housing Authority of Covington have been actively discussing how to provide housing for residents, what programs and initiatives are currently being offered, and how to address the future needs of the residents.

This process has included looking at families who are able to compete for housing in the market place based on their own financial resources and those families who because of age, disability or limited income find securing affordable housing a challenge. The community has long recognized the value that all households bring to the fabric of neighborhoods and have offered a helping hand to families with housing needs.

For instance, Covington and the Northern Kentucky HOME Consortium provide homebuying assistance to young families, helping them purchase their first home. Through the CDBG program in Covington, deferred payment loans are provided to replace that worn out furnace in the home of an elderly grandmother. And rental assistance through the Housing Choice Voucher Program or Public Housing is available to financially burdened households.

Our ability as a community to help address these housing needs has become stretched to the breaking point by the continued reductions in financial support from the federal government, particularly the funds provided through the U.S. Department of Housing and Urban Development (HUD). Last year the City saw a reduction in the funds that are used to provide Emergency Home Repair Loans and Homebuyer Assistance. Over the past five years the funding for the Housing Authority has been reduced by at least 20 percent, forcing the Authority to repair rather than replace systems in buildings that were constructed in the 1930s.

With continued reductions on the horizon the Covington Housing Development Department and the Housing Authority determined that we would be acting irresponsibly if we did not begin to develop a plan to aggressively address these reductions. The plan that was developed offers a reasonable, sensible and responsible approach to this reduction in funding while securing our ability to address the future housing needs of Covington's residents.

The Housing Authority of Covington has undertaken an analysis of the affordable housing resources and needs for the City of Covington and Kenton County. We undertook this analysis through the eyes of the community's public housing provider and therefore understood the importance of the need to be as expansive as possible including in our analysis units that are encompassed within the Housing Choice Voucher Program (Section 8), Rental Housing Tax Credit Units, Transitional Housing, Section 202 Elderly Housing, and workforce housing to name just a few. These units were examined in light of their age, bedroom configuration, handicapped accessibility and their proximity to each other as well as to public transportation, shopping, schools and employment. The goal of the analysis was to assist the Housing Authority, the City of Covington, and other housing providers in determining where our resources could be best utilized to meet today's as well as the future needs of our residents.

Management staff of the Housing Authority of Covington has been trained in FHEO. Also we have a dedicated 504 Coordinator who concentrates on reasonable accommodation requests. Efforts are being made to include accessible units in future developments, subject to practicality and Kentucky Housing Corporation (KHC) priorities.

Northern Kentucky HOME Consortium Public Housing Units

Newport Public Housing Units

	0 & 1 Bedroom	2 Bedrooms	3+ Bedrooms	Total
Occupied Units	200	74	80	351
Vacant Units	1	1	1	6
Total Units Occupied & Vacant	201	75	81	357

The Newport Housing Authority operates 6 different developments. It currently rents 171 apartments at Peter G. Noll homes. This family-site development has town-house style apartments ranging in size from one to four bedrooms. There are currently 2 vacancies at this site. The Grand Towers is an eleven story high-rise for the elderly consisting of 139 one-bedroom apartments and there are currently no vacancies. The Corpus Christi Apartments are the result of a rehab of an old church. It consists of 20 one-bedroom units for the elderly. There are currently no vacancies at this site. Liberty Housing is new construction and consists of scattered singles and duplexes. There are 39 two-bedroom units in all, 38 of which are rented. Central Housing is scattered site and duplexes. There are 5 one-bedroom units, 2 two-bedroom units, and 5 three-bedroom units. Also, 9 more units are under construction, 4 4-bedrooms and 5 three-bedrooms. City-wide there are 115 scattered single and duplexes scheduled to be available by December of 2009.

**Housing Authority of Newport
Flat Rent Schedule
Peter G. Noll and Scattered Sites
March 2008**

Peter G. Noll

Bedroom Size	Flat Rent (Including Utilities)	Flat Rent (Excluding Utilities)
One	\$375	N/A
Two	\$400	N/A
Three	\$450	N/A
Four	\$500	N/A
<u>Liberty Housing, Central Housing, City Wide</u>		
One	N/A	\$450
Two	N/A	\$500
Three	N/A	\$550
Four	N/A	\$600
<u>Grand Towers</u>		
One (Small)	\$375	N/A
One (Large)	\$450	N/A
<u>Corpus Christi</u>		
One (Townhouse)	N/A	\$375
One (Tower Class Room)	N/A	\$400
Third Floor (Large)	N/A	\$425

The Newport Housing Authority currently has 115 units under construction and they are scheduled to be available by December 2009. It has Liberty Housing public housing, which is a 39-unit new scattered site development that is currently under construction. Scattered site development is key to HUD's goal of de-concentrating public housing. The Newport Housing Authority also has a program entitled HOPE VI Constructed/Rehabilitated Homes. The Housing Authority, through one of its non-profit affiliates, will develop new homes in both the northern and southern sections of the City of Newport. These three and four-bedroom homes will be available to families with annual household incomes at or below 80% AMI. Many will include a forgivable second mortgage, making the home even more affordable. Buyers must complete pre-purchase counseling.

The Newport Housing Authority also has other homeownership opportunities. The Kentucky Governor's Office for Local Development made available \$960,000 to provide \$40,000 in down payment assistance to twenty-four households wishing to purchase new homes being constructed in the City of Newport.

The City of Dayton has one public housing site named Jamestown Village, which has 45 units. Of those units, 3 are under renovation.

Conclusions and Recommendations

Public Awareness Residents do not know how to recognize discrimination. Individuals often times lack information on Fair Housing, specifically regarding their rights and their responsibilities on housing issues. Many impediments to Fair Housing could be addressed if residents were better informed.

Action 1- Support consumer educational programs such as first-time homebuyer

Action 2- Participate in fair housing education efforts for city employees, and CDBG and HOME recipients.

Action 3- Provide information to the public on the City of Covington and Northern Kentucky HOME Consortium's housing programs via the website, brochures, newsletters and public events

Action 4- Support fair housing through affordable housing activities

Action 5- Encourage local developers to create and maintain affordable housing opportunities for low and extremely low-income households

Action 6- Continue to support agencies that assist the homeless.

Action 7- Provide additional information to the public on fair housing

Action 8- Facilitate the availability of fair housing and equal opportunity information throughout the City of Covington and Northern Kentucky HOME Consortium

Action 9- Actively support Fair Housing Month activities

Historic Isolation Historical isolation of public housing has resulted in a higher number of low-income people living in concentrated geographic areas.

Action 1- Encourage mixed income neighborhoods throughout the community through economic integration and demolishing obsolete public housing development sites in Campbell and Kenton Counties to de-concentrate public housing.

Action 2- Continue work to provide affordable housing for anyone that needs it through the Covington Home Rehabilitation Loan program and the Northern Kentucky HOME Consortium's Homebuyer Assistance program.

Action 3- Physical improvements in traditionally minority occupied developments through the Emergency Repair loan program and Home Rehabilitation Loan program, funded through the City's Community Development Block Grant program

Fair Housing Enforcement Better enforcement of policies to deter differential treatment is necessary.

Action 1- Refer fair housing matters to the Human Rights Commission so they can respond to and follow up on matters relating to illegal discrimination, including housing discrimination, in addition to providing education and resources on fair housing issues. The Human Rights Commission will continue to be the community's central location for residents to report housing discrimination.

Action 2- Post information on fair housing laws on city websites.

Accessibility The economic feasibility of retrofitting apartment buildings for accessibility can be seen as an impediment to fair housing choice. Fixed or otherwise limited incomes present a financial barrier to a disabled person's ability to make necessary, physical modifications.

Action 1- Inform residents about their right to reasonable accommodations under fair housing law

Action 2- Through the City of Covington's Emergency Repair program, continue to make accommodations throughout Covington to the homes of disabled people to make them accessible. These accommodations include ramps, grab bars, and adjustment of counter heights.

Action 3- Continue to use CDBG funds throughout the City of Covington to construct curb cuts, thus making more areas wheelchair accessible.

Affordable Housing Affordability can be a barrier to housing choice when housing patterns and policies start to segregate households based on income.

Action 1- Encourage neighborhood revitalization within older and low-income neighborhoods. Encourage residents and prospective residents to tackle issues associated with problematic properties

Action 2- Through the Housing Authority of Newport and the Housing Authority of Covington, encourage downtown development that provides additional housing opportunities

Action 3- Through the Housing Authority of Newport and the Housing Authority of Covington, encourage downtown development that improves the standard of living for low-income residents

Bibliography

City of Covington Annual Action Plan 2009 – 2010

City of Covington Consolidated Plan 2008 – 2013

City of Covington - Human Rights Ordinance – Ordinance # 0-20-03 Dated April 29, 2003

City of Covington, Kentucky Demographic and Housing Overview

City of Covington Neighborhood Revitalization Strategy Area Reports and Findings

Commonwealth of Kentucky Analysis of Impediments to Fair Housing – 2004-2008

Federal Financial Institutions Examination Council Home Mortgage Disclosure Act
<http://www.ffiec.gov/hmda/>

The Evolving Challenges of Fair Housing Since 1968: Open Housing, Integration, and the Reduction of Ghettoization. Galster, George C. *Cityscape: A Journal of Policy Development and Research*. Volume 4, Number 3. 1999

U.S. Census Bureau (1990 Census)
www.census.gov

U.S. Census Bureau (2000 Census)
www.census.gov

Appendices

Kentucky Fair Housing Survey Results for Campbell and Kenton County

Tenant and Landlord Fair Housing Survey and Results

ATTACHMENT A

RESULTS OF KENTUCKY FAIR HOUSING SURVEY

FOR

CAMPBELL COUNTY AND KENTON COUNTY

Zoomerang Survey Results

Fair Housing Survey

Response Status: Completes

Filter: Campbell County

Jan 08, 2009 8:40 AM PST

Demography Please tell us about yourself.
Remember that these questions are optional. You may input as much or as little information as you like.

1. In which county do you currently live?

Adair	0	0%
Allen	0	0%
Anderson	0	0%
Ballard	0	0%
Barren	0	0%
Bath	0	0%
Bell	0	0%
Boone	0	0%
Bourbon	0	0%
Boyd	0	0%
Boyle	0	0%
Bracken	0	0%
Breathitt	0	0%
Breckinridge	0	0%
Bullitt	0	0%
Butler	0	0%
Caldwell	0	0%
Calloway	0	0%
Campbell	5	100%
Carlisle	0	0%
Carroll	0	0%
Carter	0	0%
Casey	0	0%
Christian	0	0%
Clark	0	0%
Clay	0	0%
Clinton	0	0%
Crittenden	0	0%
Cumberland	0	0%
Daviess	0	0%
Edmonson	0	0%
Elliott	0	0%

Estill		0	0%
Fayette		0	0%
Fleming		0	0%
Floyd		0	0%
Franklin		0	0%
Fulton		0	0%
Gallatin		0	0%
Garrard		0	0%
Grant		0	0%
Graves		0	0%
Grayson		0	0%
Green		0	0%
Greenup		0	0%
Hancock		0	0%
Hardin		0	0%
Harlan		0	0%
Harrison		0	0%
Hart		0	0%
Henderson		0	0%
Henry		0	0%
Hickman		0	0%
Hopkins		0	0%
Jackson		0	0%
Jefferson		0	0%
Jessamine		0	0%
Johnson		0	0%
Kenton		0	0%
Knott		0	0%
Knox		0	0%
Larue		0	0%
Laurel		0	0%
Lawrence		0	0%
Lee		0	0%
Leslie		0	0%
Letcher		0	0%
Lewis		0	0%
Lincoln		0	0%
Livingston		0	0%
Logan		0	0%
Lyon		0	0%
Madison		0	0%
Magoffin		0	0%
Marion		0	0%
Marshall		0	0%
Martin		0	0%
Mason		0	0%
McCracken		0	0%
McCreary		0	0%
McLean		0	0%
Meade		0	0%
Menifee		0	0%
Mercer		0	0%

Metcalfe		0	0%
Monroe		0	0%
Montgomery		0	0%
Morgan		0	0%
Muhlenberg		0	0%
Nelson		0	0%
Nicholas		0	0%
Ohio		0	0%
Oldham		0	0%
Owen		0	0%
Owsley		0	0%
Pendleton		0	0%
Perry		0	0%
Pike		0	0%
Powell		0	0%
Pulaski		0	0%
Robertson		0	0%
Rockcastle		0	0%
Rowan		0	0%
Russell		0	0%
Scott		0	0%
Shelby		0	0%
Simpson		0	0%
Spencer		0	0%
Taylor		0	0%
Todd		0	0%
Trigg		0	0%
Trimble		0	0%
Union		0	0%
Warren		0	0%
Washington		0	0%
Wayne		0	0%
Webster		0	0%
Whitley		0	0%
Wolfe		0	0%
Woodford		0	0%
Total		5	100%

2. Please indicate your gender.

Male		0	0%
Female		5	100%
Transgender		0	0%
Total		5	100%

3. Please select the category that includes your age.

17 or younger		0	0%
18-24		1	20%
25-34		2	40%
35-44		1	20%
45-64		1	20%
65 or older		0	0%
Total		5	100%

4. What is your native language?

English		5	100%
Spanish		0	0%
Other		0	0%
Total		5	100%

5. Do you currently have children under the age of 18 living in your household?

Yes		5	100%
No		0	0%
Total		5	100%

6. How many children under the age of 18 live in your household?

1		3	60%
2		0	0%
3		2	40%
4		0	0%
5		0	0%
6 or more		0	0%
Total		5	100%

7. Are you or your partner currently pregnant or going through the adoption process?

Yes		1	20%
No		4	80%
Total		5	100%

8. Does anyone in your household have a physical disability?

Yes		1	20%
No		4	80%
Total		5	100%

9. Does anyone in your household have mental disability?

Yes		2	40%
No		3	60%
Total		5	100%

10. Which one of the following best describes your marital status?

Single, never married		3	60%
Married		1	20%
Living with partner		0	0%
Separated		0	0%
Divorced		1	20%
Widowed		0	0%
Prefer not to answer		0	0%
Total		5	100%

11. What best describes your level of education?

Less than 9th grade		0	0%
Some high school		0	0%
High school graduate or equivalent		2	40%

Some college		2	40%
Associate degree		0	0%
Bachelor's degree		1	20%
Graduate or professional degree		0	0%
Prefer not to answer		0	0%
Total		5	100%

12. Which one of the following ranges includes your total yearly household income before taxes?

Under \$20,000		2	40%
\$20,000 to \$39,999		1	20%
\$40,000 to \$59,999		1	20%
\$60,000 to \$99,999		1	20%
\$100,000 and up		0	0%
Prefer not to answer		0	0%
Total		5	100%

13. Which one of the following best describes you?

White/Caucasian		5	100%
Spanish/Hispanic/Latino		0	0%
Black/African American		0	0%
Asian		0	0%
Pacific Islander		0	0%
Native American		0	0%
Other		0	0%
Prefer not to answer		0	0%
Total		5	100%

14. Which one of the following best describes you?

Heterosexual		4	80%
Gay		1	20%
Lesbian		0	0%
Bisexual		0	0%
Other		0	0%
Total		5	100%

15. What is your HIV status?

Positive		0	0%
Negative		5	100%
Unsure		0	0%
Prefer not to answer		0	0%
Total		5	100%

16. Which best describes your housing situation?

Owner		2	40%
Renter		2	40%
Living with somebody who owns or rents		1	20%
Homeless		0	0%
Total		5	100%

17. How many people live in your household?

I live alone		0	0%
2		1	20%
3		2	40%
4		1	20%
5		0	0%
6		1	20%
7 or more		0	0%
Total		5	100%

18. What best describes your housing?

A one-family house detached from any other house		4	80%
A one-family house attached to one or more houses		0	0%
A building with 2 to 4 apartments		0	0%
A building with 5 or more apartments		1	20%
Other		0	0%

Community Please tell us about your neighborhood or surrounding area. You may input as much or as little information as you like.

20. I consider my neighborhood or surrounding area to be:

Urban		2	33%
Suburban		4	67%
Rural		0	0%

21. I consider my neighborhood or surrounding area to be mostly:

low-income		2	40%
middle-income		2	40%
high-income		0	0%
diverse		1	20%

22. I consider my neighborhood or surrounding area to be mostly: *(You may choose more than one)*

White or Caucasian		4	80%
Black or African American		0	0%
Hispanic or Latino		0	0%
Asian		0	0%
Diverse		1	20%

23. I consider my neighborhood or surrounding area to be handicap accessible:

(including accessible building entrances, sidewalk ramps, appropriate parking, pedestrian signals, etc.)

Yes		2	40%
No		3	60%
I don't know		0	0%
Total		3	100%

Rate the following statements on

a scale of 1 to 5.

"Neutral" may also double for "I don't know"

24. In my opinion, my neighborhood or surrounding area...

...is open to diversity.

(people with different backgrounds and experiences; variety of class, race, national origin....)

Strongly Agree		0	0%
Agree		0	0%
Neutral		2	40%
Disagree		2	40%
Strongly Disagree		1	20%
Total		5	100%

25. In my opinion, my neighborhood or surrounding area ...

...is safe

Strongly Agree		2	40%
Agree		1	20%
Neutral		1	20%
Disagree		1	20%
Strongly Disagree		0	0%
Total		5	100%

26. In my opinion, my neighborhood or surrounding area...

...has public transportation that I can use

Strongly Agree		0	0%
Agree		2	40%
Neutral		2	40%
Disagree		0	0%
Strongly Disagree		1	20%
Total		5	100%

27. In my opinion, my neighborhood or surrounding area...

...has affordable housing options

Strongly Agree		1	20%
Agree		2	40%
Neutral		0	0%

Disagree		1	20%
Strongly Disagree		1	20%
Total		5	100%

28. In my opinion, my neighborhood or surrounding area...

...is a good place to live

Strongly Agree		2	40%
Agree		1	20%
Neutral		1	20%
Disagree		1	20%
Strongly Disagree		0	0%
Total		3	100%

Fair Housing | Please tell us your thoughts on fair housing. You may input as much or as little information as you like.

29. Do you believe that you have been discriminated against while trying to obtain housing?

Yes		3	60%
No		2	40%
Total		5	100%

30. Were you buying or renting?

buying		1	33%
renting		2	66%
Total		3	100%

31. Did you file a complaint?

Yes		0	0%
No		3	100%
Total		3	100%

32. Were you happy with the way your complaint was handled?

Yes		0	0%
No		0	0%
Total		0	0%

33. Do you believe that your complaint was handled fully?

Yes		0	0%
No		0	0%
Total		0	0%

34. I did not file a complaint because:

I did not realize that it was a violation of the law		1	14%
I did not know where to file		1	14%
I did not want to file without help		0	0%
I was afraid of retaliation		1	14%
I was afraid of losing a housing opportunity		1	14%
I did not know what good it would do		3	43%
I did not understand the process		1	14%
The process was not in my native language		0	0%
The process was not accessible to me as the result of a disability		0	0%
Other, please specify		0	0%

35. Do you believe that you were steered (by a lender, realtor or other housing agent) toward a particular neighborhood because of your race/religion/national origin?

Yes		0	0%
No		5	100%
Possibly		0	0%
Total		5	100%

36. Do you know your fair housing rights?

Yes		1	20%
No		1	20%
Somewhat		3	60%
Total		5	100%

37. Do you know where to file a complaint?

Yes		2	40%
No		3	60%
Somewhat		0	0%
Total		5	100%

Fair Housing II Please tell us your thoughts on fair housing. You may input as much or as little information as you like.

Rate the following statements on a scale of 1 to 5.

38. Diversity is important in building a strong community.

Strongly Agree		2	40%
Agree		1	20%
Neutral		0	0%
Disagree		2	40%
Strongly Disagree		0	0%
Total		5	100%

39. Federal fair housing laws protect citizens from discrimination when buying or renting a home.

Strongly Agree		0	0%
Agree		2	40%
Neutral		1	20%
Disagree		1	20%
Strongly Disagree		1	20%
Total		5	100%

40. If I were a victim of housing discrimination, I would file a complaint.

Strongly Agree		2	40%
Agree		0	0%
Neutral		3	60%
Disagree		0	0%
Strongly Disagree		0	0%
Total		5	100%

41. If I filed a complaint, the appropriate action would be taken.

Strongly Agree		0	0%
Agree		0	0%
Neutral		4	80%
Disagree		0	0%
Strongly Disagree		1	20%
Total		5	100%

42. The government does what they can to prevent discrimination in the housing market.

Strongly Agree		0	0%
Agree		0	0%
Neutral		3	100%
Disagree		0	0%
Strongly Disagree		0	0%
Total		3	100%

43. What do you think are the barriers to fair housing in Kentucky?

1 Responses

racism, not enough integration, not enough education about fair housing and racism

44. Additional Comments:

0 Responses

Zoomerang Survey Results

Fair Housing Survey

Response Status: Completes

Filter: Kenton County

Jan 08, 2009 7:00 AM PST

Demography Please tell us about yourself.
Remember that these questions are optional. You may input as much or as little information as you like.

1. In which county do you currently live?

Adair	0	0%
Allen	0	0%
Anderson	0	0%
Ballard	0	0%
Barren	0	0%
Bath	0	0%
Bell	0	0%
Boone	0	0%
Bourbon	0	0%
Boyd	0	0%
Boyle	0	0%
Bracken	0	0%
Breathitt	0	0%
Breckinridge	0	0%
Bullitt	0	0%
Butler	0	0%
Caldwell	0	0%
Calloway	0	0%
Campbell	0	0%
Carlisle	0	0%
Carroll	0	0%
Carter	0	0%
Casey	0	0%
Christian	0	0%
Clark	0	0%
Clay	0	0%
Clinton	0	0%
Crittenden	0	0%
Cumberland	0	0%
Daviess	0	0%
Edmonson	0	0%
Elliott	0	0%

Estill		0	0%
Fayette		0	0%
Fleming		0	0%
Floyd		0	0%
Franklin		0	0%
Fulton		0	0%
Gallatin		0	0%
Garrard		0	0%
Grant		0	0%
Graves		0	0%
Grayson		0	0%
Green		0	0%
Greenup		0	0%
Hancock		0	0%
Hardin		0	0%
Harlan		0	0%
Harrison		0	0%
Hart		0	0%
Henderson		0	0%
Henry		0	0%
Hickman		0	0%
Hopkins		0	0%
Jackson		0	0%
Jefferson		0	0%
Jessamine		0	0%
Johnson		0	0%
Kenton		15	100%
Knott		0	0%
Knox		0	0%
Larue		0	0%
Laurel		0	0%
Lawrence		0	0%
Lee		0	0%
Leslie		0	0%
Letcher		0	0%
Lewis		0	0%
Lincoln		0	0%
Livingston		0	0%
Logan		0	0%
Lyon		0	0%
Madison		0	0%
Magoffin		0	0%
Marion		0	0%
Marshall		0	0%
Martin		0	0%
Mason		0	0%
McCracken		0	0%
McCreary		0	0%
McLean		0	0%
Meade		0	0%
Menifee		0	0%
Mercer		0	0%

Metcalfe		0	0%
Monroe		0	0%
Montgomery		0	0%
Morgan		0	0%
Muhlenberg		0	0%
Nelson		0	0%
Nicholas		0	0%
Ohio		0	0%
Oldham		0	0%
Owen		0	0%
Owsley		0	0%
Pendleton		0	0%
Perry		0	0%
Pike		0	0%
Powell		0	0%
Pulaski		0	0%
Robertson		0	0%
Rockcastle		0	0%
Rowan		0	0%
Russell		0	0%
Scott		0	0%
Shelby		0	0%
Simpson		0	0%
Spencer		0	0%
Taylor		0	0%
Todd		0	0%
Trigg		0	0%
Trimble		0	0%
Union		0	0%
Warren		0	0%
Washington		0	0%
Wayne		0	0%
Webster		0	0%
Whitley		0	0%
Wolfe		0	0%
Woodford		0	0%
Total		15	100%

2. Please indicate your gender.

Male		2	13%
Female		13	87%
Transgender		0	0%
Total		15	100%

3. Please select the category that includes your age.

17 or younger		0	0%
18-24		4	27%
25-34		3	20%
35-44		2	13%
45-64		4	27%
65 or older		2	13%
Total		15	100%

4. What is your native language?

English		15	100%
Spanish		0	0%
Other		0	0%
Total		15	100%

5. Do you currently have children under the age of 18 living in your household?

Yes		6	40%
No		9	60%
Total		15	100%

6. How many children under the age of 18 live in your household?

	1		2	33%
	2		4	66%
	3		0	0%
	4		0	0%
	5		0	0%
6 or more			0	0%
Total			6	100%

7. Are you or your partner currently pregnant or going through the adoption process?

Yes		1	7%
No		14	93%
Total		15	100%

8. Does anyone in your household have a physical disability?

Yes		2	13%
No		13	87%
Total		15	100%

9. Does anyone in your household have mental disability?

Yes		1	7%
No		14	93%
Total		15	100%

10. Which one of the following best describes your marital status?

Single, never married		6	40%
Married		4	27%
Living with partner		1	7%
Separated		1	7%
Divorced		2	13%
Widowed		0	0%
Prefer not to answer		1	7%
Total		15	100%

11. What best describes your level of education?

Less than 9th grade		0	0%
Some high school		0	0%
High school graduate or equivalent		4	27%

Some college		2	13%
Associate degree		1	7%
Bachelor's degree		2	13%
Graduate or professional degree		5	33%
Prefer not to answer		1	7%
Total		15	100%

12. Which one of the following ranges includes your total yearly household income before taxes?

Under \$20,000		5	33%
\$20,000 to \$39,999		4	27%
\$40,000 to \$59,999		0	0%
\$60,000 to \$99,999		1	7%
\$100,000 and up		4	27%
Prefer not to answer		1	7%
Total		15	100%

13. Which one of the following best describes you?

White/Caucasian		15	100%
Spanish/Hispanic/Latino		0	0%
Black/African American		0	0%
Asian		0	0%
Pacific Islander		0	0%
Native American		0	0%
Other		0	0%
Prefer not to answer		0	0%
Total		15	100%

14. Which one of the following best describes you?

Heterosexual		13	87%
Gay		0	0%
Lesbian		1	7%
Bisexual		0	0%
Other		1	7%
Total		15	100%

15. What is your HIV status?

Positive		0	0%
Negative		14	94%
Unsure		0	0%
Prefer not to answer		1	7%
Total		15	100%

16. Which best describes your housing situation?

Owner		9	60%
Renter		1	7%
Living with somebody who owns or rents		5	33%
Homeless		0	0%
Total		15	100%

17. How many people live in your household?

I live alone		4	27%
2		4	27%
3		3	20%
4		1	7%
5		2	13%
6		1	7%
7 or more		0	0%
Total		15	100%

18. What best describes your housing?

A one-family house detached from any other house		11	73%
A one-family house attached to one or more houses		0	0%
A building with 2 to 4 apartments		1	7%
A building with 5 or more apartments		2	13%
Other		1	7%

Community Please tell us about your neighborhood or surrounding area. You may input as much or as little information as you like.

20. I consider my neighborhood or surrounding area to be:			
Urban		9	66%
Suburban		6	43%
Rural		1	7%

21. I consider my neighborhood or surrounding area to be mostly:			
low-income		3	20%
middle-income		10	67%
high-income		0	0%
diverse		2	13%
Total		15	100%

22. I consider my neighborhood or surrounding area to be mostly: <i>(You may choose more than one)</i>			
White or Caucasian		10	71%
Black or African American		3	21%
Hispanic or Latino		1	7%
Asian		0	0%
Diverse		6	43%

23. I consider my neighborhood or surrounding area to be handicap accessible:			
<i>(including accessible building entrances, sidewalk ramps, appropriate parking, pedestrian signals, etc.)</i>			
Yes		8	53%
No		4	27%
I don't know		3	20%
Total		15	100%

Rate the following statements on a scale of 1 to 5.

"Neutral" may also double for "I don't know"

24. In my opinion, my neighborhood or surrounding area...

...is open to diversity.

(people with different backgrounds and experiences; variety of class, race, national origin...)

Strongly Agree		1	7%
Agree		7	47%
Neutral		5	33%
Disagree		2	13%
Strongly Disagree		0	0%
Total		15	100%

25. In my opinion, my neighborhood or surrounding area ...

...is safe

Strongly Agree		3	20%
Agree		8	53%
Neutral		4	27%
Disagree		0	0%
Strongly Disagree		0	0%
Total		15	100%

26. In my opinion, my neighborhood or surrounding area...

...has public transportation that I can use

Strongly Agree		3	20%
Agree		6	40%
Neutral		2	13%
Disagree		2	13%
Strongly Disagree		2	13%
Total		15	100%

27. In my opinion, my neighborhood or surrounding area...

...has affordable housing options

Strongly Agree		2	13%
Agree		7	46%
Neutral		1	7%
Disagree		3	20%
Strongly Disagree		2	13%

Total	15	100%
-------	----	------

28. In my opinion, my neighborhood or surrounding area...			
...is a good place to live			
Strongly Agree		4	27%
Agree		9	60%
Neutral		2	13%
Disagree		0	0%
Strongly Disagree		0	0%
Total		15	100%

Fair Housing | Please tell us your thoughts on fair housing. You may input as much or as little information as you like.

29. Do you believe that you have been discriminated against while trying to obtain housing?			
Yes		3	20%
No		12	80%
Total		15	100%

30. Were you buying or renting?			
buying		0	0%
renting		2	100%
Total		2	100%

31. Did you file a complaint?			
Yes		0	0%
No		3	100%
Total		3	100%

32. Were you happy with the way your complaint was handled?			
Yes		0	0%
No		0	0%
Total		0	0%

33. Do you believe that your complaint was handled fully?			
Yes		0	0%
No		0	0%

Total	0	0%
--------------	---	----

34. I did not file a complaint because:		
I did not realize that it was a violation of the law	0	0%
I did not know where to file	0	0%
I did not want to file without help	0	0%
I was afraid of retaliation	1	17%
I was afraid of losing a housing opportunity	1	17%
I did not know what good it would do	2	33%
I did not understand the process	1	17%
The process was not in my native language	0	0%
The process was not accessible to me as the result of a disability	0	0%
Other, please specify	1	17%

35. Do you believe that you were steered (by a lender, realtor or other housing agent) toward a particular neighborhood because of your race/religion/national origin?		
Yes	0	0%
No	14	94%
Possibly	1	7%
Total	15	100%

36. Do you know your fair housing rights?		
Yes	5	33%
No	4	27%
Somewhat	6	40%
Total	15	100%

37. Do you know where to file a complaint?		
Yes	5	33%
No	8	54%
Somewhat	2	13%
Total	14	100%

Fair Housing II Please tell us your thoughts on fair housing. You may input as much or as little information as you like.

Rate the following statements on a scale of 1 to 5.

38. Diversity is important in building a strong community.			
Strongly Agree		6	40%
Agree		6	40%
Neutral		2	13%
Disagree		1	7%
Strongly Disagree		0	0%
Total		15	100%

39. Federal fair housing laws protect citizens from discrimination when buying or renting a home.			
Strongly Agree		4	27%
Agree		6	40%
Neutral		4	27%
Disagree		1	7%
Strongly Disagree		0	0%
Total		15	100%

40. If I were a victim of housing discrimination, I would file a complaint.			
Strongly Agree		5	33%
Agree		4	27%
Neutral		6	40%
Disagree		0	0%
Strongly Disagree		0	0%
Total		15	100%

41. If I filed a complaint, the appropriate action would be taken.			
Strongly Agree		1	7%
Agree		6	40%
Neutral		5	33%
Disagree		3	20%
Strongly Disagree		0	0%
Total		15	100%

42. The government does what they can to prevent discrimination in the housing market.			
Strongly Agree		0	0%
Agree		7	46%
Neutral		4	27%
Disagree		3	20%
Strongly Disagree		1	7%
Total		15	100%

43. What do you think are the barriers to fair housing in Kentucky?

5 Responses

Not enough funding for low-income families.

My problem was in regards to obtaining housing through Housing Authority of Covington. I was working, enrolled in college, single mother of a 1 year old, who was living with relatives. I was trying to obtain housing for my daughter and I, so I could continue working and finish college. Because of previous misdemeanor convictions (not felony) I was told I did not qualify. Diana Strauss referred me to Wrap House for a program. If completed, I may be able to get housing. The program through Wrap House was a 30-day in house program. Under my circumstances, the Wrap House director and I agreed that was not suitable. I conferred with Ms. Strauss numerous times, willing to complete some time of program, until finally, without any answers I gave up.

Poverty, education

Racial and ethnic intolerance; income level; inability to get decent mortgage rates for those with less than perfect credit; predatory lenders.

People and their personal bias.

3 Responses

I personally think I was discriminated against by The Housing Authority. A working, single mother, trying to further her education is not eligible for housing assistance in Kenton County.

I love my neighborhood because it is close to everything but is like living in a park. That being said, I think it would be a better neighborhood with more diversity. However, housing costs in my area are pretty high, so that would definitely be an obstacle for many people who would otherwise be assets to my community.

I do know realtors receive training but because I am straight white, I've never been steered towards an area or not.

ATTACHMENT B

RESULTS OF KENTON COUNTY FAIR HOUSING SURVEY

FOR

TENANTS AND LANDLORDS

Fair Housing Survey

Fair housing is a right protected by Federal, State and local laws. Each resident is entitled to equal access to housing opportunities regardless of disability, age, sex, race, color, religion, ancestry, national origin, sexual orientation, gender identity, familial status, marital and/or parental status and place of birth.

Signs of discrimination include:

- The rent or deposit quoted is higher than advertised
- The manager says the unit is rented but the ad or sign is still posted
- The manager says "You probably won't like it here", "We've rented out the family units", or "There is no place for your children to play"
- A real estate agent keeps "steering" you to look for houses in neighborhoods different than the ones you desire and you think you can afford
- The manager denies your request to make minor modifications to your unit to accommodate your disability

The City of Covington is conducting an Analysis of Impediments to Fair Housing Choice. They want to hear from you about your experience with fair housing issues and concerns. Please complete the following survey. Thank you.

1. Please indicate the ZIP Code of your residence _____
2. Do you believe housing discrimination occurs in your neighborhood?
 YES NO
3. Have **you** ever experienced discrimination in housing?
 YES NO
(If YES, please proceed to Questions 4 through 9. If NO, please skip to Question 10)
4. Who do you believe discriminated against you?
 a landlord/property manager a real estate agent
 a mortgage lender a mortgage insurer
 a city/county staff person
5. Where did the act of discrimination occur?
 an apartment complex a condo development
 a single-family neighborhood a public or subsidized housing project
 a trailer or mobile home park when applying for city/county programs
6. On what basis do you believe you were discriminated against (check all that apply)?
 Disability Age Sex
 Race Color Religion
 Ancestry National Origin Sexual Orientation
 Gender Identity Familial Status Marital/Parental Status
 Place of Birth
 Other (please explain: _____)

Continued on other side

7. How were you discriminated against?

8. Have you ever been denied "reasonable accommodation" (flexibility) in rules, policies, or practices to accommodate your disability?

YES NO

If YES, what was denied to you?

9. If you believe you have been discriminated against, have you reported the incident?

YES NO

If NO, why? don't know where to report afraid of retaliation
 don't believe it makes any difference too much trouble

10. Has any hate crime been committed in your neighborhood?

YES NO

If YES, what was the basis (check all that apply)?

<input type="checkbox"/> Disability	<input type="checkbox"/> Age	<input type="checkbox"/> Sex
<input type="checkbox"/> Race	<input type="checkbox"/> Color	<input type="checkbox"/> Religion
<input type="checkbox"/> Ancestry	<input type="checkbox"/> National Origin	<input type="checkbox"/> Sexual Orientation
<input type="checkbox"/> Gender Identity	<input type="checkbox"/> Familial Status	<input type="checkbox"/> Marital/Parental Status
<input type="checkbox"/> Place of Birth		
<input type="checkbox"/> Other (please explain: _____)		

THANK YOU!

Please return the completed survey to:

Caroline Kren
City of Covington Housing Development Department
638 Madison Avenue
Covington, KY 41011

Fair Housing Survey Results

March 30, 2006

#	Questions	Answers	Total surveys returned:	81
1	Zip Code	41011 26	41014 7	41015 13
		41016 6	41017 2	41018 13
		41019 1	41020 2	41021 1
2	Do you believe housing disc occurs in your nbhd?	Yes 26	No 55	
3	Have you ever experienced discrimination in housing?	Yes 17	No 64	
4	Who do you believe discriminated against you?	LL/Prop Mgr 16	Mtg lender 1	City/cty staff 1
		Real est agt 2	Mtg insurer 2	
5	Where did the act of discrimination occur? (may be multiple answers on a survey)	Apt cplx 8	Sing-fam nbhd 10	Trailer park 1
		Condo dvlpmt 1	Subsid hsg 3	City/cty pgms 1
6	On what basis do you believe you were disc against? (may be multiple answers on a survey)	Race 9	Age 5	Fam. Status 7
		Color 3	Disability 2	D: Rcvd Sect. 2
		Sex. Orient 1	Other 1	Mar/Par St 4
8	Have you been denied "reas. accom" for disability?	Yes 1	No 26	
9	If discriminated against, have you reported the incident?	Yes 20	No 20	
9b	If No, why? (may be multiple answers on a survey)	Where 7	No difference 8	Retaliation 3
		Trouble 3		
10	Has any hate crime been committed in your nbhd?	Yes 9	No 58	Don't know 2
10b	If Yes, what was the basis? (may be multiple answers on a survey)	Race 5	Age 2	Color 3
		Other 2	Sex 1	Sex. Orient. 1
		M/P St. 1		

Landlord Fair Housing Survey

1. How many units (in the City of Covington) do you manage? _____
2. Do you have legal representation to handle tenant issues (circle one)?
Yes No
3. What is your application process for selecting tenants? Please describe.

4. How long does your application process usually take? _____
5. Do you charge an application fee? For which tenants (circle one)?
All tenants Some tenants No tenants
6. Do you check references on potential tenants? For which tenants (circle one)?
All tenants Some tenants No tenants
7. Do you require a security deposit? For which tenants (circle one)?
All tenants Some tenants No tenants
8. How familiar are you with the protected classes under fair housing laws (circle one)?
Very familiar Somewhat familiar Not familiar at all
9. Please list as many of the protected classes as you can.

10. Please take the Fair Housing Law Quiz on the back of this sheet.
How many questions did you answer correctly? _____
11. Do you have any comments about Fair Housing?

Thank you for your participation.

Please return to:
City of Covington
Housing Department
638 Madison Ave.
Covington, KY 41011
Fax: (859) 292-2139

by Tuesday, February 28, 2006

Landlord Fair Housing Survey Results March 30, 2006

Total # of surveys returned	27
-----------------------------	----

	1	2-4	5-10	11-20	21-50	51-100	>100	Total
1 How many units in Covington?	8	5	2	2	2	2	2	27
	29.6%	18.5%	7.4%	7.4%	7.4%	0.0%	7.4%	

	Yes	No	Total
2 Legal representation?	12	14	26
	46.2%	53.8%	

	2 hrs	1 day	2-4 days	1 wk	2 wks	4 wks	N/A	Total
4 How long for app process?	1	3	9	3	2	1	4	23
	4.3%	13.0%	39.1%	13.0%	8.7%	4.3%	17.4%	

	All	Some	None	Total
5 Charge app fee?	4	1	21	26
	15.4%	3.8%	80.8%	

	All	Some	None	Total
6 Check references?	18	6	1	25
	72.0%	24.0%	4.0%	

	All	Some	None	Total
7 Require security deposit?	26			26
	100.0%	0.0%	0.0%	

	Very	Somewha	Not	Total
8 How familiar with protected classes?	6	7	13	26
	23.1%	26.9%	50.0%	

	0	1-3	4-6	7-8	Total
9 How many prot. classes listed?	19	2	3	3	27
	70.4%	7.4%	11.1%	11.1%	

	0-3	4-6	7-8	9-10	Total
10 How many right on Law Quiz?	1	3	23	27	27
	0.0%	3.7%	11.1%	85.2%	