

# **HUNTSVILLE ALABAMA FAIR HOUSING PLAN 2010 - 2015**



**Southern Hospitality and Easy Living.. That's Huntsville, AL**

Prepared by  
The Department of Community Development  
With the assistance of  
C. Jordan-Wilson & Associates

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# Fair Housing Plan of Huntsville, Alabama (2010-2015)

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## TABLE OF CONTENTS

|   |    |
|---|----|
| EXECUTIVE SUMMARY.....  | 1  |
| A. Who Conducted .....  | 1  |
| B. Participants .....   | 2  |
| C. Methodology Used .....   | 2  |
| D. Summary of Key Community Indicators related to fair housing .....                    | 2  |
| E. Summary of Impediments found .....   | 4  |
| F. Actions to Affirmatively Further Fair Housing .....                                  | 5  |
| I. INTRODUCTION .....   | 6  |
| • The Fair Housing Plan for the City of Huntsville, Alabama .....                       | 6  |
| • Analysis of impediments overview.....   | 7  |
| II. COMMUNITY PROFILE: JURISDICTIONAL BACKGROUND DATA .....                             | 8  |
| A. Population.....  | 8  |
| B. Income.....  | 11 |
| C. Employment.....  | 15 |
| D. Housing.....   | 16 |
| E. Summary of Key Attributes of Huntsville’s community .....                            | 22 |
| III. EVALUATION OF JURISDICTION’S CURRENT FAIR HOUSING LEGAL STATUS                     |    |
| IV. CONSULTATION PROCESS/STAKEHOLDERS INPUT.....  | 31 |
| V. IDENTIFICATION OF IMPEDIMENTS.....   | 33 |
| • PUBLIC SECTOR ANALYSIS OF IMPEDIMENTS.....  | 33 |
| • PRIVATE SECTOR ANALYSIS OF IMPEDIMENTS.....   | 46 |
| • OTHER IMPEDIMENTS.....  | 49 |
| VI: FAIR HOUSING ACTION PLAN.....   | 55 |
| VII: MONITORING AND REPORTING.....  | 56 |
| APPENDICES.....   | 57 |
| 1: Participants in Preparation of the Fair Housing .....                                | 58 |
| 2: Low-Income Housing Assessment of Alabama and Huntsville MSA .....                    | 59 |
| 3: Fair Housing Survey Results .....  | 61 |
| 4: Population, Housing and Income 2009 FFIEC Data by Census Tract .....                 | 67 |
| 5: City of Huntsville Zoning Ordinance: Allowable Uses in Residential<br>Districts..... | 75 |
| 6: Mortgage Lending Institutions Survey .....   | 89 |

# Fair Housing Plan of Huntsville, Alabama (2010-2015)

---

## LIST OF TABLES

|  |    |
|--|----|
| Table 1: Population of the Huntsville City, Madison County and Alabama, 1980 – 2015.....                         | 8  |
| Table 2: Population Characteristics for Huntsville 2000 – 2014.....  | 9  |
| Table 3: Top Ten Tracts with Largest Estimated Minority Population, 2009.....                                    | 10 |
| Table 4: Income Types for Huntsville, 2000 to 2014.....  | 11 |
| Table 5: Households by Income for the City of Huntsville, 2000 to 2014.....                                      | 11 |
| Table 6: Characteristics of Zip Codes in Huntsville City, 2008.....  | 13 |
| Table 7: Percentage of Families and People whose Income in the Past 12 months is Below<br>the Poverty Level..... | 13 |
| Table 8: Tracts with the largest 2009 Median Family Income.....  | 14 |
| Table 9a: Employment in Huntsville Metropolitan Area, 2000 and 2008.....   | 16 |
| Table 9a: Employment in Huntsville Metropolitan Area, 2000 and 2008.....   | 16 |
| Table 10: Year Structure Built.....  | 17 |
| Table 11: Household Characteristics of Huntsville City.....  | 18 |
| Table 12: Mortgage Status of Owner-Occupied Housing Units in Huntsville Alabama 2009....                         | 18 |
| Table 13a: Selected Monthly Owner Costs as a Percentage of Household Income .....                                | 18 |
| Table 13b: Gross Rent as a Percentage of Household Income (GRAP).....  | 19 |
| Table 14: Low Income Housing Assessment for Alabama and Huntsville MSA.....                                      | 19 |
| Table 15: Final FY 2009 FMRs by Unit Bedrooms.....   | 20 |
| Table 16: Value of Owner-Occupied Housing Units.....   | 20 |
| Table 17: Vehicles Available.....  | 21 |
| Table 18: Commuting to Work, 2009.....   | 21 |
| Table 19: Permitted Residential Zones in Huntsville Alabama 5351200.....   | 34 |
| Table 20: Income Limits for FY 2010 Huntsville Down payment Assistance Program.....                              | 41 |
| Table 21: Reasons for Denial of Home Mortgage Loans in Huntsville MSA Area.....                                  | 48 |

## LIST OF FIGURES

|   |    |
|---|----|
| Figure 1: Minority Population in Huntsville Alabama.....                          | 10 |
| Figure 2: 2009 Households by Income.....  | 12 |
| Figure 3: 2014 Households by Income.....  | 12 |
| Figure 4: Minority Population in Huntsville Alabama.....                          | 14 |
| Figure 5: Employment in Huntsville AL.....  | 15 |
| Figure 6: Number of Housing Units in Huntsville Alabama, 1990, 2000 and 2008..... | 16 |
| Figure 7: Occupancy Status in Huntsville Alabama, 1990, 2000 and 2009.....        | 17 |
| Figure 8: Vehicles Available, Huntsville Alabama (2008).....                      | 21 |
| Figure 9: Commuting to Work, HSV, Alabama 2009.....                               | 22 |
| Figure 10: Land Use By Zoning, Huntsville Alabama.....                            | 35 |
| Figure 11: Location of Schools that did not make the AYP.....                     | 37 |
| Figure 12: Huntsville Shuttle Bus Routes, 2009.....                               | 51 |
| Figure 13: Knowledge about Fair Housing Laws.....                                 | 52 |
| Figure 14: Fair Housing Issues faced by Respondents.....                          | 53 |
| Figure 15: Frequency of Housing Discrimination faced by Respondents.....          | 53 |

# Fair Housing Plan of Huntsville, Alabama (2010-2015)

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## EXECUTIVE SUMMARY

Fair housing is a family or individual having the choice to live where he or she wants and where they can afford without the fear or threat of discrimination. Discrimination, in this sense, is any housing practice or action that is unlawful under Title VIII of the Civil Rights Act of 1968, as amended. Title VIII, commonly referred to as the Fair Housing Act, specifically provides that "...no person shall be subjected to discrimination because of race, color, religion, sex, handicap, familial status, or national origin in the sale, rental, or advertising of dwellings, in the provision of brokerage services, or in the availability of residential real estate-related transactions..."

The U.S. Department of Housing and Urban Development (HUD) provides federal funding to the City of Huntsville for its housing and community development programs through the Community Development Block Grant (CDBG) and the HOME Investment Partnership Program (HOME). Most of these funds are further granted to providers of services or housing benefiting low and moderate income persons. Entitlement communities, like Huntsville, must affirmatively further fair housing (AFFH) as a prerequisite to receiving these federal funds. This means that the City of Huntsville must prepare an analysis of impediments to fair housing which are defined as actions, decisions, or omissions that restrict, or may potentially restrict, housing choices upon the basis of race, color, religion, sex, disability, familial status or national origin; are counter-productive, or potentially counter-productive to fair housing choice; and/or have the indirect effect of restricting fair housing choice. The City of Huntsville's Fair Housing Plan consists of a summary of the analysis of impediments, a plan to address these impediments, background information and the City's fair housing activities.

**A. Who Conducted:** The lead agency for the analysis of impediments (AI) and for the preparation of the Fair Housing Plan for Huntsville, Alabama is the City's Department of Community Development. The mission of the Department is three-fold; these include stabilization of lower income neighborhoods, economic empowerment of lower income persons and persons living in lower income neighborhoods and providing assistance to special needs of the City. The Department of Community Development contracted with C. Jordan Wilson & Associates to conduct the AI and to prepare, through a consultation

## Fair Housing Plan of Huntsville, Alabama (2010-2015)

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process, the plan of action to address barriers to Fair Housing in the City. All aspects of this *Fair Housing Plan* were developed under the direction and review of the Department of Community Development.

**B. Participants:** The preparation of the Fair Housing Plan included input from a broad spectrum of the population, including private and public sector organizations, churches and other civic institutions, departments and residents (See Appendix 1). These organizations and residents were consulted and informed of the outcome of the analysis of impediments to fair housing in the City and assisted in the identification of barriers to fair housing and actions to address identified barriers.

**C. Methodology Used:** The City of Huntsville conducted the last “Analysis of Impediments” (AI) in 2005. Preparation of the 2010-2015 Fair Housing Plan began in conjunction with the preparation of the 2010-2015 Consolidated Plan. This “Analysis of Impediments” has developed a list of potential impediments to fair housing opportunities through several strategic and procedural steps:

- Analyzed and interpreted data that was compiled by a broad spectrum of public and private agencies.
- To assess the state of fair housing in the City, information was also obtained from community profile data.
- Surveyed general population and key informants (lenders, realtors, builders).
- Reviewed current policies (land use, zoning, building codes, and public housing) and initiatives to assess their influence on fair housing choice in the city.
- Identified key barriers or impediments to fair housing.
- Prepared an overall implementation plan or set of actions to address impediments identified through the AI process.

### **D. Summary of Key Community Indicators Related to Fair Housing**

- Between 2009-2014 Huntsville’s population is projected to increase 8.85% to a total of 179, 907 residents.
- The median age of the population is projected to be 39.3 by 2014.

## Fair Housing Plan of Huntsville, Alabama (2010-2015)

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- The number of households is projected to increase 11.5% totaling 79,312 by 2014.
- For the period 2000-2009, median household income increased 19.77%.
- The largest number of households (18%) was in the \$50,000.00 to \$74,000.00 income category in 2000; by 2014, 23.7% of the households are expected to be in this income group.
- Approximately 50% of female households with no husband present and children under 5 years-old are living below poverty.
- The City's housing stock has good value with 53.2% of owner-occupied housing units valued at \$100,000-299,000.
- Renters represented 39% of all households in 2009, with most renters paying \$500 to \$749 per month.
- 20.8% of households have monthly homeowner costs that exceed 30% of income.
- No vehicles are available for 6.2% of occupied housing units.
- ESRI projects a 14% and 19% increase in population and households, respectively with a decrease in household size between 2009 and 2014.
- Data shows that the population of the City will be aging. Population 55 years-old and over is expected to grow from 26.9% in 2000 to 29.2% in 2014. Median age is expected to increase by 2.6 years.
- In Huntsville City, among people at least five years-old in 2009, 13% reported a disability. The likelihood of having a disability varied by age—from 4% of people 5 to 15 years-old, to 11% of people 16 to 64 years old, and to 35% of those 65 and older.
- Data shows that some of the highest poverty levels are in zip codes 35805 and 35816 with over one third of the residents with incomes below the poverty level. Zip codes 35805 and 35816 had the lowest estimated median household incomes of \$25,060 and \$26,371, respectively.
- The minority population in Huntsville is expected to grow rapidly, particularly Hispanics, which have high concentrations in 35805, 35816 and 35810. These zip codes have the highest minority population.
- Data on the percentage of students eligible for receiving free or reduced price meals showed an extremely large increase (24%) at Chapman, indicating significant pockets of poverty growing within the zip code 35811.

# Fair Housing Plan of Huntsville, Alabama (2010-2015)

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## E. Summary of Impediments Found

- Public awareness is limited regarding the rights and responsibilities as prescribed under fair housing laws.
- The lack of empirical data on the extent of housing discrimination that may or may not be present in Huntsville.
- Zoning and land development policies that might limit opportunities for affordable housing developments in broader geographic areas of the city.
- Concentrated patterns of racial and ethnic minorities within the core of the City; twelve (12) tracts have populations with 70% or greater minority population.
- The affordable housing stock is concentrated in the inner residential core of the city, with few affordable housing options in the outer rings of the city.
- Households without access to automobiles are concentrated in the core of the City; employment growth is projected in areas that are not served by public transportation.
- The lack of adequate transportation impedes housing choices of many low-income households.
- The aging housing stock in the inner city challenges the resources of the City and assistance to non-elderly and non-disabled households in addressing code violations is a need-gap for these residents.
- The Board of Realtors does not report the existence of committees that focus on the promotion of equal housing opportunity nor affordable housing.
- Nimby attitudes expressed in local meetings on the topic of the placement of low income public housing residents in scattered housing units throughout the City in an attempt to de-concentrate poverty.
- Mortgage denial rates are positively correlated with the City's minority population.
- Low-income households are impeded in their ability to improve their economic status due to their geographic concentration and limited access to transportation; this in-turn limits their housing choice opportunities.
- Fair market rent levels limits the eligibility options of some areas outside the City core for rental properties in the Section 8 program.
- The extent to which land use control and development processes present barriers to the development of affordable housing merits further consideration for how flexible and performance based zoning could support such housing.

## Fair Housing Plan of Huntsville, Alabama (2010-2015)

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- Poor performing schools are concentrated in the inner core and northern portion of the City of Huntsville where the affordable housing stock is located, with few affordable housing options in the outer rings of the city.
- The City of Huntsville has several housing programs and other opportunities for low income earners, however, participation is low because of other barriers—specifically, credit history and high debt-to-income ratio that result in denial of mortgage loans.
- Lack of adequate numbers of affordable housing units; 21% of home owners and 42% of renters have monthly mortgages that exceed 30% of their household incomes, this is somewhat attributed to a large percentage of developers building high-end market housing.
- Commuting to work is dominated by car, truck or van drivers, driving alone. The lack of alternative modes for the work commute is a barrier that limits housing choice opportunities for low-income residents.

### **F. Actions to Affirmatively Further Fair Housing**

1. Implement the route extension plans of the City Shuttle.
2. Work with existing housing advocacy groups and providers to promote affordable housing plans.
3. Through down-payment assistance, offer affordable housing opportunities and affirmative marketing beyond the core of the City.
4. Develop and sustain additional community dialogue on fair housing.
5. Develop City leadership's understanding of Fair Housing Laws.
6. Create good media relations that support civic dialogue on fair housing issues.
7. Develop well-structured and informative media campaign for housing developments.
8. Prepare a proclamation in observance of Fair Housing Month (City Council).
9. Develop an education and outreach Fair Housing Campaign.
10. Develop fact sheets and booklets describing key elements and actions required by law in relation to fair housing opportunities.
11. Engender partnerships, encourage lenders, real estate professionals, and other groups to assist public monitoring efforts.
12. Critique land use policies to determine and address barriers to developing affordable housing.

# Fair Housing Plan of Huntsville, Alabama (2010-2015)

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## II. INTRODUCTION

### THE FAIR HOUSING PLAN FOR THE CITY OF HUNTSVILLE, ALABAMA

This Fair Housing Plan is a summary of the fair housing impediments identified through an analysis of a set of factors that influence the Affordability, Availability and Accessibility of Housing to all persons. As an Entitlement City for U.S. Department of Housing and Urban Development's (HUD) Community Development Block Grants and HOME funds, the City of Huntsville Alabama must conduct, every five years, an analysis of impediment to Fair Housing and develop an Action Plan to address the impediments identified. As stated in HUD's Fair Housing Planning Guide:

***Fair Housing Choice:***  
*The ability of persons regardless of race, color, religion, sex, disability, familial status, or national origin of similar incomes to have available to them the same housing choices.*

***"The CDBG program contains a regulatory requirement to affirmatively further fair housing based upon HUD's obligation under Section 808 of the Fair Housing Act. The CDBG regulation also reflects the CDBG statutory requirement that the grantees certify that they will affirmatively further fair housing."***

The Fair Housing Planning Guide published by HUD further defines the process for the Analysis of Impediments (AI) under three directive actions:

1. Conduct a comprehensive review of a jurisdiction's laws, regulations and administrative policies, procedures and practices.
2. Assess how those laws, regulations and practices affect the location, availability and accessibility of housing. This analysis includes an assessment of conditions, both public and private, affecting fair housing choice for all protected classes. The protected classes are: race, color, religion, sex, national origin, familial status (meaning households with children) and disability.
3. Assess the availability, affordability and accessibility of housing in a range of unit sizes, cost and location.

# Fair Housing Plan of Huntsville, Alabama (2010-2015)

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## **Analysis of Impediments Overview:**

The Analysis of Impediments (AI) to Fair Housing Choice includes the following sections:

- Community Profile
- Jurisdiction's Current Fair Housing Legal Status
- Consultation Process/Stakeholder Input
- Identification of Impediments to Fair Housing Choice
- Fair Housing Action Plan
- Recommendations and Conclusions

### **Equal Housing Opportunity Statement:**

We are pledged to the letter and spirit of U.S. policy for the achievement of equal housing opportunity throughout the Nation. We encourage and support an affirmative advertising and marketing program in which there are no barriers to obtaining housing because of race, color, religion, sex, handicap, familial status, or national origin.

# Fair Housing Plan of Huntsville, Alabama (2010-2015)

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## II. COMMUNITY PROFILE: JURISDICTIONAL BACKGROUND DATA

### A. POPULATION

The City of Huntsville, Alabama is located in Madison County in Northern Alabama. A portion of the City extends west into the neighboring Limestone County. Huntsville is the county seat of Madison County, and the fourth-largest city in Alabama. Huntsville's population is projected to grow from a 1980 base of 145,604 persons to 192,275 by 2015, a growth of 32% (Table 1). The majority (23%) of this growth, however, is projected to occur between 2000 and 2015. The City experienced a decline in population in the 1990's with its largest growth during the 1980's. The expected growth between 2009 and 2014 (the period covered for this study) is 8.85%, similar to that of the 1980's (9.74%). Appendix 4 provides details of 2009 Federal Financial Institutions Examination Council (FFIEC) data for population, housing and income data by census tract.

**Table 1: Population of the Huntsville City, Madison County and Alabama, 1980 - 2015**

| Year        | Alabama   | Madison County | Huntsville City |
|-------------|-----------|----------------|-----------------|
| 1980        | 3,893,888 | 196,966        | 145,604         |
| 1990        | 4,040,587 | 238,912        | 159,789         |
| 2000        | 4,447,100 | 276,700        | 156,216         |
| 2005        | 4,442,558 | 299,409        | 166,312         |
| 2009        | 4,708,708 | 320,939        | 176,645         |
| 2015        | 5,028,045 | 345,130        | 192,275**       |
| % Change    | Alabama   | Madison County | Huntsville City |
| 1980 - 1990 | 3.77      | 21.30          | 9.74            |
| 1990 - 2000 | 10.06     | 15.82          | -2.24           |
| 2000 - 2005 | -0.10     | 8.21           | 6.46            |
| 2005 - 2009 | 5.99      | 7.19           | 6.21            |
| 2009 - 2015 | 7.5%      | 11.8%          | 7.3%            |

Source: US Census Bureau and The University of Alabama and local estimates \*\*

University of Alabama estimates for 2009 put Huntsville's population at 176,645, however, the Environmental System Research Institute (ESRI) estimates indicated a lower 2009 population of 171,026. Based on ESRI's data, population growth between 2000 and 2014 is projected to be almost 14% while households are expected to grow by approximately 19%. The number of families is expected to grow by 5,109 (12.14%) between 2000 and 2014; over 60% of this growth was expected to occur between 2000 and 2009. This increase in the number of households may be explained by the decreasing average household size (3.93%). Households in Huntsville grew by 46% between 1980 and 2009; the majority of this

## Fair Housing Plan of Huntsville, Alabama (2010-2015)

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occurred during the 1980's. During the 1990's households grew by only 5.8%, however, between 2000 and 2009, the number of households grew by 11.5%. The median age of the City's population is expected to increase by 2.6 years between 2000 and 2014 (Table 2) reaching 39.3 years.

**Table 2: Population Characteristics for Huntsville 2000 - 2014**

| <b>Population Characteristics</b> | <b>2000</b> | <b>2009</b> | <b>2014</b> |
|-----------------------------------|-------------|-------------|-------------|
| <b>Population</b>                 | 158,216     | 176,645     | 179,907     |
| <b>Households</b>                 | 66,742      | 74,554      | 79,312      |
| <b>Families</b>                   | 41,742      | 44,881      | 46,851      |
| <b>Average Household Size</b>     | 2.29        | 2.22        | 2.20        |
| <b>Median Age</b>                 | 36.7        | 38.8        | 39.3        |

*Source: U.S. Bureau of the Census, 2000 and ESRI estimates for 2009 and forecasts for 2014*

ESRI's estimates for 2009 placed 56.64% of Huntsville's residents between 21 through 64; 28% were 20 years and younger, while the 65 and older population comprised 15.9% of the City's residents. The population cohort 55 and over was expected to grow from 37,132 (23.4%) in 2000 to 46,051 (26.9%) in 2009 to 52,487 (29.2%) in 2014.

In 2000, 30.2% of the City's population was Black; this percentage is expected to grow to 31.8% in 2014. The proportion of other minority races is also expected to grow. Asian residents are projected to increase by 1.6% and Hispanics by 2.1% between 2000 and 2014. The data indicates the highest densities of Black persons are found within the inner city and the northern (particularly northwestern) portion of the city of Huntsville. The Hispanic population has been increasing in the City. However, there are no areas within the City where this population group has concentrated to represent the threshold of 25%.

Table 3 shows the census tracts with the 10 largest minority populations in 2009—50% of these tracts have percentages of minority population of over 80%. These include tracts 12, 3.02, 5.02, 4.02 and 7.01. These tracts are located in the inner city of Huntsville and are some of the poorest neighborhoods in the city. Tract 2.01 (Edmonton Heights) has the smallest estimated 2009 total population of 681, with the highest minority proportion of 98%.

# Fair Housing Plan of Huntsville, Alabama (2010-2015)

**Table 3: Top 10 Tracts with Largest Estimated Minority Population, 2009**

| Census Tract | Population | Minority Population | Minority % |
|--------------|------------|---------------------|------------|
| 106.22       | 6013       | 3886                | 64.63      |
| 13           | 5482       | 3803                | 69.37      |
| 4.02*        | 4242       | 3531                | 83.24      |
| 3.02*        | 3867       | 3303                | 85.42      |
| 12*          | 3246       | 3056                | 94.15      |
| 3.01         | 3795       | 2828                | 74.52      |
| 2.02         | 3541       | 2615                | 73.85      |
| 7.01*        | 3027       | 2450                | 80.94      |
| 5.02*        | 2581       | 2149                | 83.26      |
| 25.01        | 2814       | 1583                | 56.25      |

Source: [www.ffiec.gov/census](http://www.ffiec.gov/census)

Figure 1 shows the minority population in the City of Huntsville by census block groups. The map shows a clear pattern of minority population concentration in the northwest and southwest portions of the City.

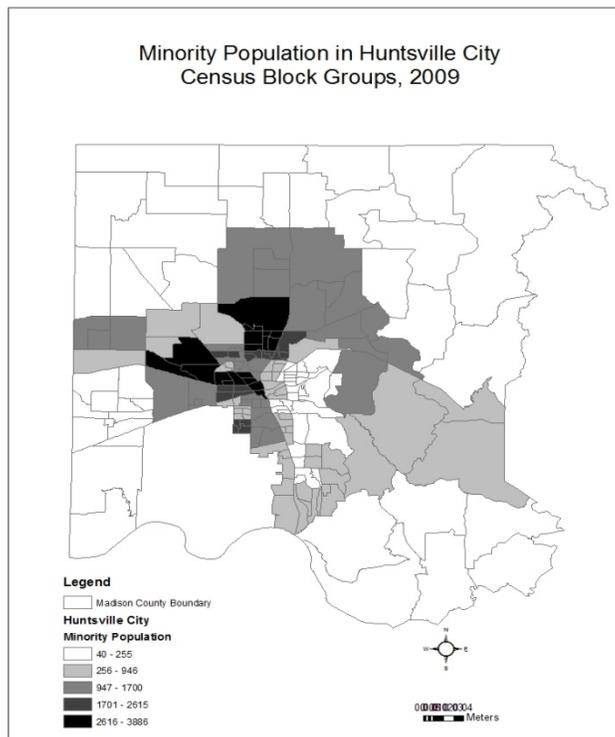


Figure 1: Minority Population in Huntsville Alabama

Source: [www.ffiec.gov/census](http://www.ffiec.gov/census)

Map generated by: C. Jordan-Wilson & Associates, 2010

## Fair Housing Plan of Huntsville, Alabama (2010-2015)

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### B. INCOME

Incomes in the City of Huntsville grew fast during 2000 to 2009 however growth is expected to slow down during 2009 through 2014. Median household income grew by almost 20% during the 2000's. However, growth between 2009 and 2014 is projected to be only one-fifth of its previous decade (Table 4).

**Table 4: Income Types for Huntsville, 2000 to 2014**

| Income            | % Change 2000 - 2009 | % Change 2009 - 2014 |
|-------------------|----------------------|----------------------|
| Per Capita        | 12.82                | 4.13                 |
| Average Household | 9.55                 | 2.88                 |
| Median Household  | 19.77                | 3.29                 |

Source: ESRI 2009 Estimates and 2014 Projections

The majority (22.5%) of the households in Huntsville were in the \$50,000 - \$74,999 income category. However, a large proportion of the households (14.8%) were found in the category of \$15,000 and below. Table 5 shows that between 2000 and 2014 the percentage of households in the lowest household income category (less than \$15,000) is expected to decrease from 17.4% to 14.8% in 2009 to 14.6% in 2014. Household incomes of \$50,000 and over are expected to increase between 2000 and 2014; the greatest increase (5.7%) is expected in the \$50,000 - \$74,999 category. Figures 2 and 3 show the distribution of income by household for the City of Huntsville in 2009 and 2014.

**Table 5: Households by Income for the City of Huntsville, 2000 to 2014**

| Income              | 2000   |         | 2014   |         |
|---------------------|--------|---------|--------|---------|
|                     | Number | Percent | Number | Percent |
| < \$15000           | 11589  | 17.4    | 11619  | 14.6    |
| \$15000 - \$24999   | 9095   | 13.6    | 8017   | 10.1    |
| \$25000 - \$34999   | 8104   | 12.1%   | 8052   | 10.2%   |
| \$35000 - \$49999   | 10499  | 15.7%   | 11190  | 14.1%   |
| \$50000 - \$74999   | 11981  | 18.0%   | 18783  | 23.7%   |
| \$75000 - \$99999   | 6749   | 10.1%   | 9746   | 12.3%   |
| \$100000 - \$149999 | 5608   | 8.4%    | 7809   | 9.8%    |
| \$150000 - \$199000 | 1630   | 2.4%    | 2123   | 2.7%    |
| \$200000+           | 1454   | 2.2%    | 1973   | 2.5%    |

Source: U.S. Bureau of the Census, 2000 and ESRI estimates 2009 and forecasts for 2014

# Fair Housing Plan of Huntsville, Alabama (2010-2015)

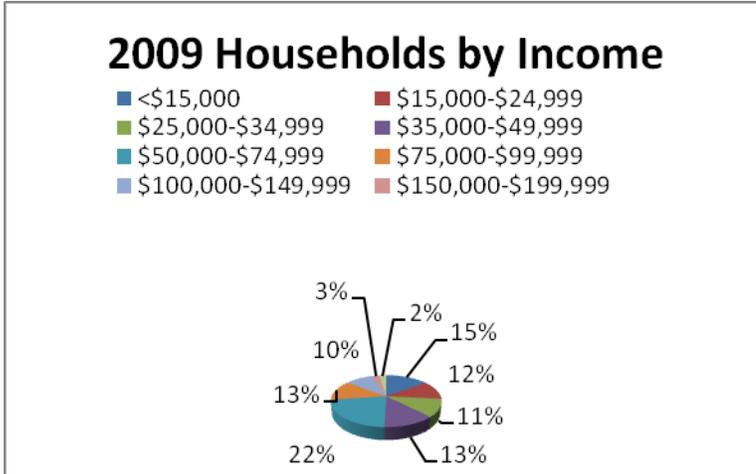


Figure 2: 2009 Households by Income  
Source: ESRI estimates for 2009

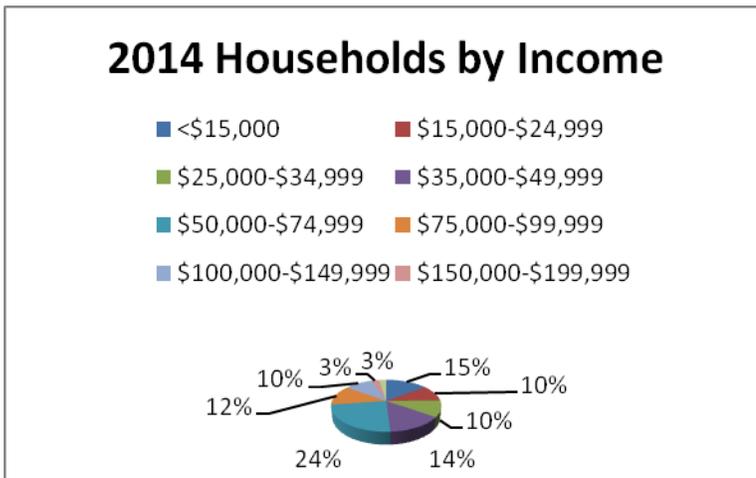


Figure 3: 2014 Households by Income  
Source: ESRI forecasts for 2014

Table 6 shows that some of the highest poverty levels are in zip codes 35805, 35816 and 35810. Zip codes 35805 and 35816 had the lowest estimated median household incomes of \$25,060 and \$26,371, respectively. Over a third of the residents in both zip codes had incomes below the poverty level. All of these zip codes are within the inner core of the City of Huntsville.

## Fair Housing Plan of Huntsville, Alabama (2010-2015)

**Table 6: Characteristics of Zip Codes in Huntsville City, 2008**

| Zip Code | Median income | household | Residents with income below poverty level | Residents with income below 50% of poverty level |
|----------|---------------|-----------|---|--|
| 35801    | \$49,896      |           | 16.9%                                     | 7.9%   |
| 35802    | \$62,023      |           | 4.8%                                      | 2.7  |
| 35803    | \$69,206      |           | 4.4                                       | 1.8  |
| 35805    | \$25,060      |           | 35.5                                      | 13.9   |
| 35806    | \$62,941      |           | 7.7                                       | 3.6  |
| 35808    | \$44,291      |           | 9.8                                       | 5.6  |
| 35810    | \$41,843      |           | 15.8                                      | 7.7  |
| 35811    | \$51,900      |           | 14.4                                      | 5.7  |
| 35816    | \$26,371      |           | 33.8                                      | 19.0   |
| 35824    | \$58,309      |           | 11.9                                      | 5.2  |

Source: Huntsville/Madison County Chamber of Commerce, 2009

Families are experiencing poverty more than others. Children less than 5 years of age are most likely to be living in poverty. Families with members 65 and older are among those with the lowest poverty levels. Female head of households with no husband present experience poverty more often compared to households with a husband present. The data in Table 7 shows that families with female head of households with no husband present and with children under 5 years-old had the highest level of poverty in 2009, with 48.8% of the population estimated to be living below poverty.

**Table 7: Percentage of Families and People Whose Income in the Past 12 months is Below the Poverty Level**

|  |               |
|--|---------------|
| <b>All families</b>                                  | <b>100.0%</b> |
| With related children under 18 years                 | 16.1%         |
| With related children under 5 years only             | 15.9%         |
| Married couple families                              | 4.3%          |
| With related children under 18 years                 | 3.9%          |
| With related children under 5 years only             | 6.1%          |
| Families with female householder, no husband present | 26.4%         |
| With related children under 18 years                 | 35.5%         |
| With related children under 5 years only             | 48.8%         |

Source: US Census Bureau, 2009 American Community Survey

Table 8 shows that the tracts with the largest 2009 median family income were the tracts with the smallest percentages of minority population. Tracts 19.01, 19.02 and 19.03 had the highest median family income. These tracts are located in southeast Huntsville, east of the US 231/431. These tracts had an average minority population of 5.84%.

# Fair Housing Plan of Huntsville, Alabama (2010-2015)

**Table 8: Tracts with the largest 2009 Median Family Income**

| Census Tract | Tract Median Family Income % | 2009 Est. Median Family Income | Population | Minority % |
|--------------|------------------------------|--------------------------------|------------|------------|
| 19.01        | 266.33                       | \$152,773                      | 3,492      | 7.3        |
| 19.03        | 205.8                        | \$138,915                      | 2,275      | 4.92       |
| 19.02        | 184.46                       | \$124,511                      | 754        | 5.31       |
| 110.12       | 171.95                       | \$116,066                      | 4,273      | 13.18      |
| 109.01       | 165.95                       | \$112,016                      | 5,817      | 7.01       |
| 106.21       | 165.59                       | \$111,773                      | 4,200      | 22.52      |
| 18.01        | 162.02                       | \$109,364                      | 3,711      | 3.69       |
| 1            | 155.37                       | \$104,875                      | 2,651      | 31.16      |
| 29.12        | 152.88                       | \$103,194                      | 2,665      | 9.01       |
| 17           | 149.06                       | \$100,616                      | 1,746      | 3.04       |

Source: [www.ffiec.gov/census](http://www.ffiec.gov/census)

Figure 4 confirms the patterns that were discerned from Table 8. The map shows a clear pattern of higher proportions of median family income on the outskirts of the City of Huntsville, particularly in the southeast quadrant of the city.

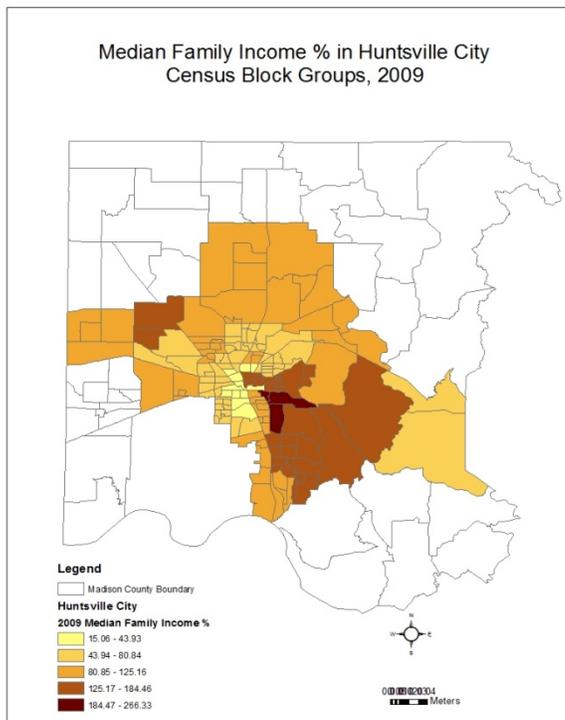


Figure 4: Minority Population in Huntsville Alabama  
Source: [www.ffiec.gov/census](http://www.ffiec.gov/census)  
Map generated by: C. Jordan-Wilson & Associates, 2010

# Fair Housing Plan of Huntsville, Alabama (2010-2015)

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## C. EMPLOYMENT

The Huntsville/Madison County Chamber of Commerce reported that the 2005 new and expanding industries generated by the Base Realignment and Closure Act (BRAC) comprised of 4,714 jobs with an investment of \$437,818,000, representing 64% of the total combined investment. The 2008 figures included a total 3,811 new jobs and \$96 million in new capital investment. Madison County's numbers led the counties in the state of Alabama for the fifth year in a row. Growth in these primary sector employers came primarily from engineering and technology industries, with 116 of the 155 total projects being in the technology fields. There were 12 new companies that joined the community, bringing 278 new jobs. The total manufacturing and non-manufacturing jobs in 2008 were 921 and 2,890, respectively; investment for the 921 jobs was \$63,222,778 and \$32,871,068 for the 2,890 non-manufacturing jobs. Figure 5 shows employment and unemployment rates for civilians in Huntsville between 2000 and 2014. Unemployment climbed in 2009 but is expected to decrease by almost 4 % by 2014. Table 9a shows employment in the Huntsville Metro Area. Civilian labor force and the total number of persons employed grew by approximately 16% in the Huntsville MSA between 2000 and 2008; however, during the same period, the number of unemployed persons increased by 48% (2,448 persons).

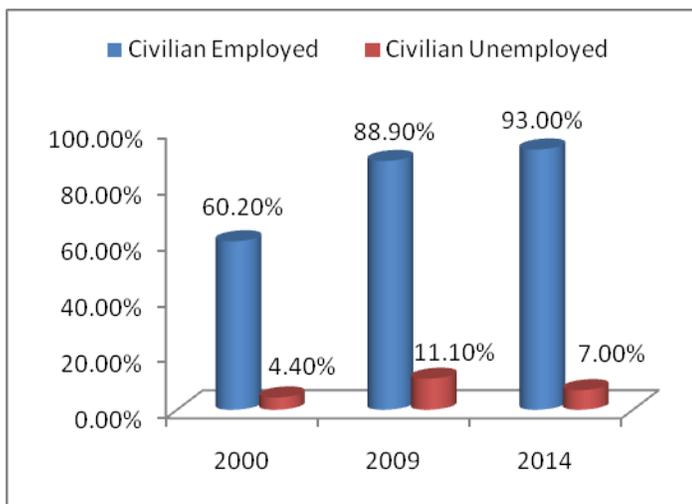


Figure 5: Employment in Huntsville AL

Source: Census Bureau 2000 and ESRI estimates for 2009 and forecasts for 2014

# Fair Housing Plan of Huntsville, Alabama (2010-2015)

**Table 9a: Employment in Huntsville Metropolitan Area, 2000 and 2008**

| Labor Force/Employment      | 2000    | 2008    |
|-----------------------------|---------|---------|
| <b>Civilian Labor Force</b> | 175,460 | 205,275 |
| <b>Employment</b>           | 170,390 | 197,757 |
| <b>Un-employed</b>          | 5,070   | 7,518   |

Source: Huntsville/Madison County Chamber of Commerce, 2009

The unemployment rate for the city of Huntsville grew by 0.6% between 2000 and 2008. Huntsville's MSA, Madison County and the USA showed a larger increase. Total non-agricultural employment grew by 16% between 2000 and 2008. Manufacturing, particularly, non-durable manufacturing, however experienced declines during the same period. Non-manufacturing showed the opposite trend, increasing by 22%. Approximately one-third of the population in Huntsville City was not in the labor force in 2009. Of the 66.3% in the civilian labor force, 58.9% were employed while 7.4% were not (Table 9b).

**Table 9b: Employment in Huntsville City, 2009**

| Employment Characteristics          | Estimate       | Percent     |
|-------------------------------------|----------------|-------------|
| <b>Population 16 years and over</b> | <b>145,801</b> | <b>100%</b> |
| <b>In labor force</b>               | 97,920         | 67.2%       |
| <b>Civilian labor force</b>         | 96,637         | 66.3%       |
| <b>Employed</b>                     | 85,906         | 58.9%       |
| <b>Unemployed</b>                   | 10,731         | 7.4%        |
| <b>Armed Forces</b>                 | 1,283          | 0.9%        |
| <b>Not in labor force</b>           | 47,881         | 32.8%       |

Source: US Census Bureau, 2009 American Community Survey

## D. HOUSING

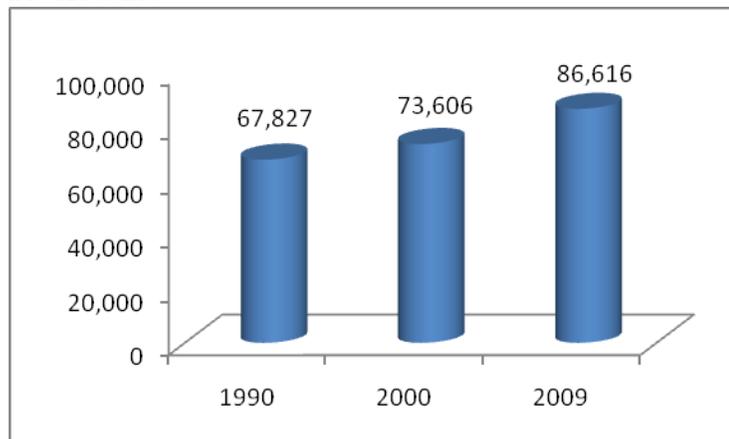


Figure 6 shows that the total number of housing units in Huntsville grew from 67,687 in 1990 to 86,616 in 2009, a growth of 11,640 (27.7%)

Figure 6: Number of Housing Units in Huntsville Alabama, 1990, 2000 and 2009

Source: US Census Bureau

## Fair Housing Plan of Huntsville, Alabama (2010-2015)

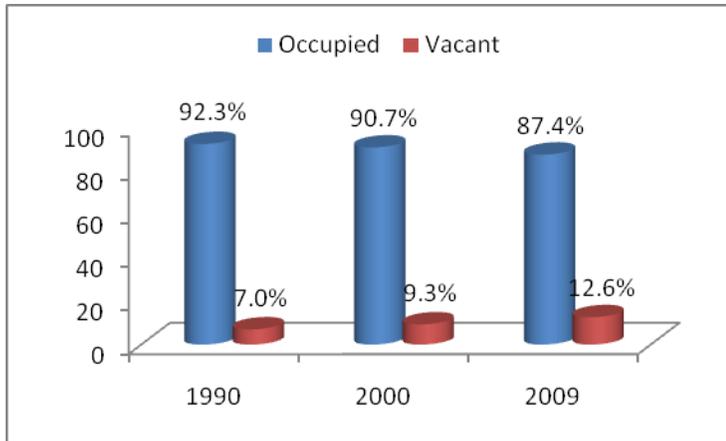


Figure 7 shows that the occupancy rate fell from 92.3% in 1990 to 87.4% in 2009 and that the percentage of housing units that are vacant showed a 5.6% increase.

Figure 7: Occupancy Status in Huntsville Alabama, 1990, 2000 and 2009  
Source: US Census Bureau

Table 10 shows that Huntsville had a strong housing growth era spanning four decades 1960-1990. The decade with the largest growth was in the 1960's, followed by the 1970's. A total of 60,679 (70%) of the units were built during these decades. The data shows that 14.3% of the units were built during the 2000's. Although the percentage of occupied housing units fell between 2000 and 2008, the percentage of units that were owner-occupied grew from 59.8% in 1990 to 61% in 2009.

**Table 10: Year Structure Built**

| <b>Total housing units</b>   | <b>86,616</b> | <b>100%</b> |
|------------------------------|---------------|-------------|
| <b>Built 2005 or later</b>   | 6,812         | 7.9%        |
| <b>Built 2000 to 2004</b>    | 5,505         | 6.4%        |
| <b>Built 1990 to 1999</b>    | 9,288         | 10.7%       |
| <b>Built 1980 to 1989</b>    | 13,518        | 15.6%       |
| <b>Built 1970 to 1979</b>    | 16,471        | 19.0%       |
| <b>Built 1960 to 1969</b>    | 21,402        | 24.7%       |
| <b>Built 1950 to 1959</b>    | 8,532         | 9.9%        |
| <b>Built 1940 to 1949</b>    | 2,124         | 2.5%        |
| <b>Built 1939 or earlier</b> | 2,964         | 3.4%        |

Source: US Census Bureau

Table 11 provides an overview for the City of Huntsville for 2009 and 2014 estimates. The number of households are expected to increase by 6.38%, the number of families are expected to rise as well, growing by 4.45%. The average household size declined slightly while the number of owners and renters increased. Owner occupied housing units are expected to grow by 5%, while renter-occupied units are expected to grow by 8%. Table 12

## Fair Housing Plan of Huntsville, Alabama (2010-2015)

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shows that over two-thirds of occupied housing units in Huntsville City in 2009 had mortgages.

**Table 11: Household Characteristics of Huntsville City**

| Characteristics               | 2009   | 2014   |
|-------------------------------|--------|--------|
| Households                    | 74,554 | 79,312 |
| Avg. Household Size           | 2.22   | 2.20   |
| Owner Occupied Housing Units  | 45,004 | 47,341 |
| Renter Occupied Housing Units | 29,550 | 31,971 |

Source: ESRI, 2009 and 2014

**Table 12: Mortgage Status of Owner-Occupied Housing Units in Huntsville Alabama 2009**

|                                  | Estimate | Percent |
|----------------------------------|----------|---------|
| Owner-occupied units             | 46,125   | 100%    |
| Housing units with a mortgage    | 31,019   | 67.2%   |
| Housing units without a mortgage | 15,106   | 32.8%   |

Source: 2009 American Community Survey

Table 13a shows that of the 28,051 housing units with a mortgage (excluding units where SMOCAPI cannot be computed), the monthly owner cost for approximately 20.8% of these households exceed 30% of their household incomes.

**Table 13a: Selected Monthly Owner Costs as a Percentage of Household Income**

|  | Estimate | Percent |
|--|----------|---------|
| Housing units with a mortgage (excluding units where SMOCAPI cannot be computed) | 28,051   | 100%    |
| Less than 20.0%  | 17,877   | 57.6%   |
| 20.0 to 24.9%  | 3,964    | 12.8%   |
| 25.0 to 29.9%  | 2,723    | 8.8%    |
| 30.0 to 34.9%  | 1,642    | 5.3%    |
| 35.0% or more  | 4,813    | 15.5%   |

Source: US Census Bureau, 2009 American Community Survey

Table 13b shows rent cost as a percentage of household incomes and that in 2009, 41.5% of renters were paying more than 30% of their household income towards rent; this is compared to 20.8% of homeowners that pay more than 30% of their income on housing.

## Fair Housing Plan of Huntsville, Alabama (2010-2015)

**Table 13b: Gross Rent as a Percentage of Household Income (GRAPI)**

| Occupied units paying rent (excluding units where GRAPI cannot be computed) | 28,035 | 100%  |
|---|--------|-------|
| Less than 15.0%   | 4,700  | 16.8% |
| 15.0 to 19.9%   | 4,183  | 14.9% |
| 20.0 to 24.9%   | 5,300  | 18.9% |
| 25.0 to 29.9%   | 2,153  | 7.7%  |
| 30.0 to 34.9%   | 2,388  | 8.5%  |
| 35.0% or more   | 9,311  | 33.2% |

Source: US Census Bureau, 2009 American Community Survey

Table 14 shows that 29% of households in Huntsville MSA are renters in 2009. In the housing market 65% of renters are paying between \$500-\$749 dollars. Data indicates that 41% of Huntsville city renters (49% in Alabama) are unable to afford two-bedroom housing at fair market rent. At 30% of fair market rent in Huntsville MSA, \$67,800 median income means that renters paying over \$506 would be severely cost burdened. To afford a two-bedroom at minimum wage, renters need 1.9 jobs and for a 3-bedroom, they would need 2.6 jobs (See Appendix 2 for additional information).

**Table 14: Low Income Housing Assessment for Alabama and Huntsville MSA**

| Number of Households (2000)   | Alabama   | Huntsville MSA |
|---|-----------|----------------|
| <b>Total</b>  | 1,737,080 | 134,643        |
| <b>Renter</b>   | 478,394   | 38,744         |
| <b>Percent of Renter</b>  | 28%       | 29%            |
| <b>Maximum Affordable Monthly Housing Cost at 30% of Family AMI</b> | \$403     | \$506          |
| <b>2009 Fair Market Rent (FMR)</b>                                  |           |                |
| <i>Two-Bedroom</i>  | \$627     | \$638          |
| <i>Three-Bedroom</i>  | \$817     | \$873          |
| <i>Four-Bedroom</i>   | \$918     | \$959          |
| <b>Percent of Family AMI Needed to Afford FMR</b>                   |           |                |
| <i>Two-Bedroom</i>  | 47%       | 38%            |
| <i>Three-Bedroom</i>  | 61%       | 52%            |
| <i>Four-Bedroom</i>   | 68%       | 57%            |
| <b>2009 Renter Household Income</b>                                 |           |                |
| <i>Estimated Median Renter Household Income</i>                     | \$25,559  | \$31,685       |
| <i>Percent Needed to Afford 2 BR FMR</i>                            | 98%       | 81%            |
| <i>Rent Affordable at Median</i>                                    | \$639     | \$792          |
| <i>Percent of Renters Unable to Afford 2 BR FMR</i>                 | 49%       | 41%            |
| <b>2009 Renter Wage</b>   |           |                |
| <i>Estimated Mean Renter Wage</i>                                   | \$10.77   | \$12.22        |
| <i>Rent Affordable at Minimum Wage</i>                              | \$560     | \$636          |
| <b>2009 Minimum Wage</b>  |           |                |
| <i>Minimum Wage</i>   | \$6.55    | \$6.55         |

## Fair Housing Plan of Huntsville, Alabama (2010-2015)

|  |       |       |
|--|-------|-------|
| <b>Renter Affordable at Minimum Wage</b>                       | \$341 | \$341 |
| <b>Full-time Jobs at Minimum Wage Needed to Afford FMR</b>     |       |       |
| <i>Two-Bedroom</i>   | 1.8   | 1.9   |
| <i>Three-Bedroom</i>   | 2.4   | 2.6   |
| <i>Four-Bedroom</i>  | 2.7   | 2.8   |
| <b>Full-time Jobs at Mean Renter Wage Needed to Afford FMR</b> |       |       |
| <i>Two-Bedroom</i>   | 1.1   | 1.0   |
| <i>Three-Bedroom</i>   | 1.5   | 1.4   |
| <i>Four-Bedroom</i>  | 1.6   | 1.5   |

Source: HUD, 2009

The HUD 2005 Fair Market Rent (FMR) for the City of Huntsville was \$443 for a one-bedroom, \$523 for a two-bedroom, \$716 for a three-bedroom, and \$786 for a four-bedroom rental unit. Table 15 shows the fair market rents for 2009 showing an overall increase of 22% in the cost of rental units between 2005 and 2009.

**Table 15: Final FY 2009 FMRs by Unit Bedrooms**

|                          | Efficiency | One-Bedroom | Two-Bedroom | Three-Bedroom | Four-Bedroom |
|--------------------------|------------|-------------|-------------|---------------|--------------|
| <b>Final FY 2009 FMR</b> | \$496      | \$540       | \$638       | \$873         | \$959        |

Source: [http://www.huduser.org/datasets/fmr/fmrs/fy2009\\_code/2009summary.odn](http://www.huduser.org/datasets/fmr/fmrs/fy2009_code/2009summary.odn)

The housing market in Huntsville weathered the 2008 foreclosure crisis better than most urban areas. The City's market has been strong for several decades. Home values data for the City shows 53.2% of owner occupied housing units are valued at \$100,000-\$299,000. The category \$50,000-\$99,000 represents the largest share of occupied housing units (Table 16). According to the 2008 American Community Survey, 6.2% of the occupied housing units had no vehicles available. Approximately 18% of the occupied housing units had three or more vehicles available (Table 17).

**Table 16: Value of Owner-Occupied Housing Units**

| Housing Units                 | Estimate | Percent |
|-------------------------------|----------|---------|
| <b>Owner-occupied</b>         | 46,125   | 100%    |
| <b>Less than \$50,000</b>     | 2,108    | 4.6%    |
| <b>\$50,000 to \$99,999</b>   | 10,407   | 22.6%   |
| <b>\$100,000 to \$149,999</b> | 9,596    | 20.8%   |
| <b>\$150,000 to \$199,999</b> | 8,205    | 17.8%   |
| <b>\$200,000 to \$299,999</b> | 7,922    | 17.2%   |
| <b>\$300,000 to \$499,999</b> | 5,940    | 12.9%   |
| <b>\$500,000 to \$999,999</b> | 1,495    | 3.2%    |
| <b>\$1,000,000 or more</b>    | 452      | 1.0%    |
| <b>Median (dollars)</b>       | 155,500  | (X)     |

# Fair Housing Plan of Huntsville, Alabama (2010-2015)

Source: US Census Bureau, 2009 American Community Survey

**Table 17: Vehicles Available**

|                                     | Estimate | Percent |
|-------------------------------------|----------|---------|
| <b>Occupied Housing Units</b>       | 69,278   | 100%    |
| <b>No vehicles available</b>        | 4,302    | 6.2%    |
| <b>1 vehicle available</b>          | 26,964   | 38.9%   |
| <b>2 vehicle available</b>          | 25,859   | 37.3%   |
| <b>3 or more vehicles available</b> | 12,153   | 17.5%   |

Source: US Census Bureau, 2008 American Community Survey

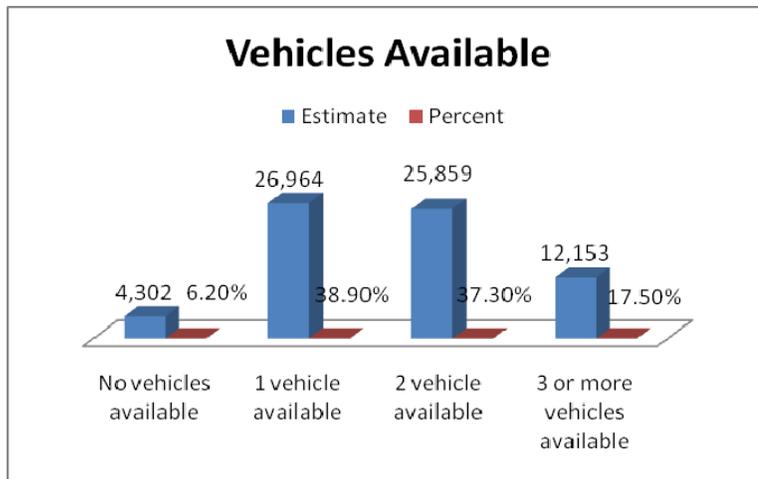


Figure 8: Vehicles Available, Huntsville Alabama (2008)

Source: US Census Bureau, 2008 American Community Survey

In 2009, 86% of Huntsville city workers drove to work alone, 8% carpooled, 1% took public transportation and 3% used other means. The remaining 3% worked at home. Among those who commuted to work, it took them an average of 18 minutes to get to work.

**Table 18: Commuting to Work, 2009**

| Means of Transportation to Work                  | Estimate      | Percent     |
|--|---------------|-------------|
| <b>Workers 16 years and over</b>                 | <b>85,917</b> | <b>100%</b> |
| <b>Car, truck, or van -- drove alone</b>         | 74,175        | 86.3%       |
| <b>Car, truck, or van -- carpooled</b>           | 6,439         | 7.5%        |
| <b>Public transportation (excluding taxicab)</b> | 533           | 0.6%        |
| <b>Walked</b>                                    | 1,279         | 1.5%        |
| <b>Other means</b>                               | 1,163         | 1.4%        |
| <b>Worked at home</b>                            | 2,328         | 2.7%        |

Source: US Census Bureau, 2009 American Community Survey

## Fair Housing Plan of Huntsville, Alabama (2010-2015)

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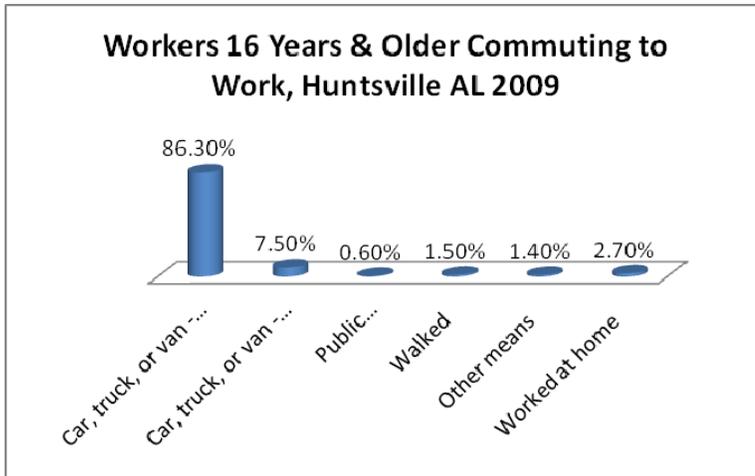


Figure 9: *Commuting to Work, HSV, Alabama 2009*  
Source: US Census Bureau, 2009 American Community Survey

### Summary of Key Attributes of Huntsville's Community

- Between 2009-2014 Huntsville's population is projected to increase 8.85% to a total of 179, 907 residents.
- The median age of the population is projected to be 39.3 by 2014.
- The number of households is projected to increase 11.5% totaling 79,312.
- For the period 2000-2009, median household income increased 19.77%.
- The largest number of households (18%) was in the \$50,000.00 to \$74,000.00 income category in 2000; by 2014 23.7% of the households are expected to be in this income group.
- Approximately 50% of female households with no husband present and children under 5 are below the poverty
- The City's Housing stock has good value with 53.2% of owner-occupied housing units valued at \$100,000-299,000.
- Renters represented 39% of all households in 2009, with most renters paying \$500 to \$749 per month.
- 20.8% of households have monthly homeowner costs that exceed 30% of income.
- No vehicles are available for 6.2% of occupied housing units.
- ESRI projects 14% and 19% increase in population and households, respectively with a decrease in household size.
- Data shows that the population of the City will be ageing. Population 55 and over is expected to grow from 26.9% in 2000 to 29.2% in 2014. Median age is expected to increase by 2.6 years.
- In Huntsville City, among people at least five years-old in 2009, 13% reported a disability. The likelihood of having a disability varied by age - from 4% of people 5 to 15 years-old, to 11% of people 16 to 64 years-old, and to 35% of those 65 and older.
- Data shows that some of the highest poverty levels are in zip codes 35805, 35816 and 35810. Zip codes 35805 and 35816 had the lowest estimated median household

## Fair Housing Plan of Huntsville, Alabama (2010-2015)

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income of \$25,060 and \$26,371, respectively. Both zip codes had over a third of their residents with incomes below the poverty level.

- Data on the percentage of students eligible for receiving free or reduced price meals indicated significant pockets of poverty growing within the City.
- The minority population in Huntsville is expected to grow rapidly, particularly Hispanics which have high concentrations in zip codes 35805, 35816 and 35810, all of which have the highest minority population.

# Fair Housing Plan of Huntsville, Alabama (2010-2015)

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## III. EVALUATION OF JURISDICTION'S CURRENT FAIR HOUSING LEGAL STATUS

Fair Housing is the right of all persons to apply for and be considered for the housing of their choice, in the neighborhood that they choose, and that they can afford (New Jersey Citizen Action). When actions, behaviors, or policies impede fair housings, discrimination is often the result. Housing Discrimination is defined as any difference in treatment, exclusion of, or failure to offer a person an equal opportunity in housing because of their race, color, religion, national origin, sex, handicap, or familial status. There are three major types of discrimination— overt, disparate treatment and disparate impact.

- Overt discrimination is defined as any housing discrimination which is intentionally inflicted.
- Disparate Treatment is discrimination which occurs when members of a protected class are treated in a different and less favorable manner than members of a majority group. The intention to discriminate is not communicated or expressed, but can be seen from the differences in treatment.
- Disparate Impact is discrimination which occurs when treatment, although applied equally, has an adverse effect on members of a protected class in comparison to members of a majority group. Basically, the activity is fair in form, but discriminatory in practice.

As required by the guidelines of HUD, this Fair Housing Plan and Analysis of Impediments (AI) include:

1. Presentation and discussion of the findings from the analysis of impediments to fair housing choice within the City of Huntsville.
2. A description of the appropriate actions proposed to overcome the effects of any impediments identified through the analysis.
3. Process by which records will be maintained to reflect the analysis and actions taken to affirmatively further fair housing in the City.

To further fair housing, HUD expects municipalities to take strategic steps to affirm people's rights to fair housing: At a minimum it is expected that:

- Analyze and eliminate housing discrimination in the jurisdiction.
- Promote fair housing choice for all persons.

## Fair Housing Plan of Huntsville, Alabama (2010-2015)

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- Provide opportunities for inclusive patterns of housing occupancy regardless of race, color, religion, sex, familial status, disability and national origin.
- Promote housing that is structurally accessible to, and usable by, all persons, particularly persons with disabilities.
- Foster compliance with the nondiscrimination provisions of the Fair Housing Act.

### **Impediments to Fair Housing as Defined by HUD**

An impediment to Fair Housing is defined by HUD as any action, omission or decision in a City:

- Taken because of race, color, religion, sex, familial status or national origin that restricts housing choice or the availability of housing choice.
- That constitutes a violation, or potential violation of the Fair Housing Act.
- That is counterproductive to fair housing choice, such as community resistance when minorities, persons with disabilities, and/or low income persons first move into white and/or moderate income areas, or resistance to the locating of housing facilities for person with disabilities.
- That has the effect of restricting housing opportunities on the basis of race, color, religion, sex, disability, familial status or national origin.

### **Historical Background on Fair Housing**

The Fair Housing Act of 1968 or Title VIII was passed on April 11, 1968, one week after the assassination of Dr. Martin Luther King, Jr. The Act was passed to prohibit discrimination in housing and to direct the Secretary of Housing & Urban Development (HUD) to affirmatively further fair housing in federal housing and urban development programs. Overall, the Act prohibited discrimination on the basis of race, color, religion and national origin. In 1974, the protected class of sex or gender was added. The Act declared that for the first time, it was this country's national policy to provide fair housing throughout the United States and it prohibited eight specific acts of discriminatory activity:

1. Refusing to sell or rent or otherwise deal with a person on the basis of a protected class, failing to accept a bona fide offer, and imposing different prices or rental charges.
2. Discriminating in the conditions or terms of sale, rental or occupancy.

## Fair Housing Plan of Huntsville, Alabama (2010-2015)

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3. Using different leases or contracts; failing or delaying maintenance or repairs; limiting the use of privileges, services, or facilities; and denying or limiting privileges, services or facilities.
4. Falsely denying that housing is available. Indicating through words or conduct that a dwelling is not available.
5. Limiting information by word or conduct regarding price, availability, inspection, etc.
6. Discriminatory advertising—using words, phrases, photographs, illustrations or symbols which convey that dwellings are not available to a particular protected class.
7. Blockbusting or causing persons to sell or rent by telling them that members of a protected class or minority group are moving into the area.
8. Discriminating in the financing of housing by a bank, savings and loan association or other business.
9. Denying membership or participation in brokerage, multiple listing or other real estate services.
10. Interfering, coercing, threatening or intimidating to keep a person from obtaining the full benefit of the Federal Fair Housing Act and/or filing a complaint.

On September 12, 1988, President Ronald Reagan signed the Fair Housing Amendments Act of 1988. The Fair Housing Act of 1988 had an impact in three major areas. First, it increased the federal government's role in enforcing the law and in assisting victims of housing discrimination. The new enforcement mechanism consisted of an administrative enforcement procedure and an improved system which authorized civil actions by private parties and the attorney general. Victims of housing discrimination could file an action within two years of a discriminatory act, would not have to exhaust all administrative remedies prior to filing in court, and could be awarded attorneys fees, costs, actual damages and punitive damages up to \$100,000. Second, it granted families with children protected class status, while still allowing some special types of housing to be maintained for only older persons. Third, it granted protected class status to persons with disabilities, so they would have an equal opportunity to use and enjoy the housing of their choice.

## Fair Housing Plan of Huntsville, Alabama (2010-2015)

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### **FAIR HOUSING: PROTECTED CLASSES**

The seven protected classes under the Fair Housing Amendments Act of 1988 are described as follows:

1. Race: i) White – all persons having origins in any of the original people of Europe, Northern African of the Middle East; ii) Black – all persons having origins in any of the Black racial groups of Africa.
2. Color: can occur between light and dark-skinned persons of the same race.
3. Religion: Preference for or against the members of a particular religious group. It can involve a housing provider who practices evangelism among unwilling tenant, or who provides superior services to tenants who participate in prayer meetings and Bible studies.
4. Sex: Includes any treatment of home seekers, tenants or loan applicants because of gender. It may occur when a landlord rents to single women and not single men, when there are different requirements regarding children of the opposite sexes, or when sexual favors are related to housing opportunities.
5. National Origin: i) Hispanic – all persons of Mexican, Puerto Rican, Cuban, Central or South American or other Spanish culture or origin, regardless of race; ii) Asian or Pacific Islander – all persons having origins in any of the original peoples of the Far East, Southeast Asia, the Indian Sub-Continent or the Pacific Islands, including China, Japan, Korea, the Philippines and Samoa; iii) American Indian or Alaskan Native – All persons having origins in any of the original peoples of North America and who maintain cultural identification through tribal affiliation or community recognition.
6. Familial Status: refers to the presence of children under the age of 18 years living in a household, including pregnant women, foster parents or a written designee of a minor child's parent.
7. Handicap: anyone who has a physical or mental impairment which substantially limits one or more of such person's major life activities, or has a record of having such impairment, or is regarded as having such impairment. Covered illnesses include AIDS, HIV and Multiple Chemical Sensitivity. Alcoholism is a covered handicap whether the person is in recovery or not.

# Fair Housing Plan of Huntsville, Alabama (2010-2015)

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## **THE LEGAL BASIS OF FAIR HOUSING: THE FAIR HOUSING LAWS**

Since 1968 there has been an evolution of laws, executive orders and policies that have shaped the legal framework for assuring fair housing choice for all Americans.

### **Fair Housing Act**

Title VIII of the Civil Rights Act of 1968 (Fair Housing Act), as amended, prohibits discrimination in the sale, rental and financing of dwellings, and in other housing-related transactions, based on race, color, national origin, religion, sex, familial status (including children under the age of 18 living with parents or legal custodians, pregnant women, and people securing custody of children under the age of 18), and handicap (disability).

**Title VI of the Civil Rights Act of 1964:** Title VI prohibits discrimination on the basis of race, color or national origin in programs and activities receiving federal financial assistance.

**Section 504 of the Rehabilitation Act of 1973:** Section 504 prohibits discrimination based on disability in any program or activity receiving federal financial assistance.

**Section 109 of Title I of the Housing and Community Development Act of 1974:** Section 109 prohibits discrimination on the basis of race, color, national origin, sex or religion in programs and activities receiving financial assistance from HUD's Community Development and Block Grant Program.

**Title II of the Americans with Disabilities Act of 1990:** Title II prohibits discrimination based on disability in programs, services and activities provided or made available by public entities. HUD enforces Title II when it relates to state and local public housing, housing assistance and housing referrals.

**Architectural Barriers Act of 1968:** The Architectural Barriers Act requires that buildings and facilities designed, constructed, altered or leased with certain federal funds after September 1969 must be accessible to and useable by handicapped persons.

**Age Discrimination Act of 1975:** The Age Discrimination Act prohibits discrimination on the basis of age in programs or activities receiving federal financial assistance.

**Title IX of the Education Amendments Act of 1972:** Title IX prohibits discrimination on the basis of sex in education programs or activities that receive federal financial assistance.

## Fair Housing Plan of Huntsville, Alabama (2010-2015)

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### FAIR HOUSING-RELATED PRESIDENTIAL EXECUTIVE ORDERS

**Executive Order 11063:** prohibits discrimination in the sale, leasing, rental or other disposition of properties and facilities owned or operated by the federal government or provided with federal funds.

**Executive Order 11246:** as amended, bars discrimination in federal employment because of race, color, religion, sex or national origin.

**Executive Order 12892:** as amended, requires federal agencies to affirmatively further fair housing in their programs and activities, and provides that the Secretary of HUD will be responsible for coordinating the effort. The Order also establishes the President's Fair Housing Council, which will be chaired by the Secretary of HUD.

**Executive Order 12898:** requires that each federal agency conduct its program, policies and activities that substantially affect human health or the environment in a manner that does not exclude persons based on race, color or national origin.

**Executive Order 13166:** eliminates, to the extent possible, limited English proficiency as a barrier to full and meaningful participation by beneficiaries in all federally-assisted and federally conducted programs and activities.

**Executive Order 13217:** requires federal agencies to evaluate their policies and programs to determine if any can be revised or modified to improve the availability of community-based living arrangements for persons with disabilities.

*Source: [www.hud.gov/offices/fheo/FHLaws/yourrights.cfm](http://www.hud.gov/offices/fheo/FHLaws/yourrights.cfm)*

## Fair Housing Plan of Huntsville, Alabama (2010-2015)

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### **UNLAWFUL DISCRIMINATORY HOUSING PRACTICES IN ALABAMA: 2006 ALABAMA CODE - SECTION 24-8-4**

It shall be unlawful:

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

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

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

(4) To represent to any person because of race, color, religion, sex, handicap, familial status or national origin that any dwelling is not available to inspection, sale or rental when the dwelling is available.

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

(6) To discriminate in the sale or rental, or to otherwise make unavailable or deny, a dwelling to any buyer or renter because of a handicap of:

a. That buyer or renter

b. A person residing in or intending to reside in that dwelling after it is sold, rented or made available

c. Any person associated with that buyer or renter

(7) To discriminate against a person in the terms, conditions, or privileges of sale or rental of a dwelling, or in the provision of services or facilities in connection with the dwelling because of a handicap of:

a. That person.

b. A person residing in or intending to reside in that dwelling after it is sold, rented, or made available.

c. Any person associated with that person. (*Acts 1991, No. 91-659, p. 1248, & sect; 4.*)

# Fair Housing Plan of Huntsville, Alabama (2010-2015)

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## IV. CONSULTATION PROCESS/STAKEHOLDERS INPUT

The consultation process for the development of this Fair Housing Plan involved a diverse range of engagement activities that provided a variety of opportunities for a wide range of stakeholders to participate. Participants included residents of Huntsville, non-profit groups, churches, housing and community development partners, minority groups and the private sector. The process was a 'cumulative' process where key stakeholders including community representatives had opportunities to provide input into, and feedback on, the key 'building blocks' of the Fair Housing Plan.

The consultation process had nine (9) primary elements:

- ❖ Public forum was held.
- ❖ Roundtable discussions and interviews were conducted with "key stakeholders" (individuals who were knowledgeable about housing and fair housing issues).
- ❖ Review of relevant available data, including Home Mortgage Disclosure Act (HMDA) data; US Census of Population and Housing, 2000; ESRI estimates for 2009 and projections for 2014; and 2008 and 2009 American Community Survey estimates.
- ❖ Extracted and interpreted data sources on patterns of poverty, home sales, mortgage lending, subsidized housing, and building permits.
- ❖ Reviewed Huntsville Housing Authority's Strategic Plan and a variety of Huntsville City's publications.
- ❖ Research of relevant public records including, a review of Huntsville's laws, regulations, and administrative policies, procedures, and practices; an assessment of how these laws, regulations, and administrative policies, procedures, and practices affect the location, availability and accessibility of housing; and an assessment of the conditions, both public and private, affecting fair housing choice.
- ❖ "A Citizen's Opinion of the State of Fair Housing" Survey was designed and distributed through several methods to ensure input from a broad sector of residents (See Appendix 3).
  - a) A web-based survey was placed on the City of Huntsville's web site for the period July 1- August 30, 2010.
  - b) Twenty-two Faith Based Institutions were contacted to request their assistance in distributing the surveys to their membership.

## Fair Housing Plan of Huntsville, Alabama (2010-2015)

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- c) The survey instrument was translated into Spanish for the Hispanic residents of Huntsville.
- ❖ Consulted a body of key literature related to national and local issues in fair housing.
  - Fair Housing Planning Guidelines, U.S. Department of Housing and Urban Development, Office of Fair Housing and Equal Opportunity, Volumes I and II.
  - The Future of Fair Housing, Report of the Commission on Fair Housing and Equal Opportunity, 2008.
  - National Fair Housing Alliance, Step in the Right Direction, Fair Housing trends, National Fair Housing Alliance, May 26, 2010.
  - Report to Congress on the Root Causes of Foreclosures, U.S. Department of Housing and Urban Development, Office of Policy Development and Research, January 2010.
- ❖ A final “draft” copy of this AI and Plan was reviewed by staff from Community Development as well as the Department of Planning, Public Housing Authority and other key stakeholders. The comments and suggestions offered were incorporated into the final Analysis of Impediments and Fair Housing Plan.
- ❖ The employment and implementation of the procedures and processes helped to analyze and identify the impediments and recommendations included in this report.

# Fair Housing Plan of Huntsville, Alabama (2010-2015)

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## V. IDENTIFICATION OF IMPEDIMENTS

As a result of a comprehensive analysis involving the review of demographic and diagnostic data, key documents, policies and studies on national, statewide and local housing issues, in addition to key informant consultations, the City of Huntsville Alabama identified a number of impediments to Fair Housing Choice. The specifics of the AI included a general citizen survey, (and a version of the survey in Spanish) the assessment of housing cost, zoning ordinance, housing code compliance, neighborhood revitalization strategies, public housing policies, private sector lending policies, fair housing enforcement and informational programs. Based on this analysis, a plan for action to affirmatively further fair housing choice in the City was prepared.

### PUBLIC SECTOR ANALYSIS OF IMPEDIMENTS

#### 1. Zoning and Site Selection

The zoning ordinance contains statutory language for consideration of conditional use permit and variances. Within the City of Huntsville's Zoning Ordinance, allowances are made for the following uses which are important to efforts that support affirmatively furthering fair housing:

- Mobile homes, modular housing and pre-fabricated housing
- Mobile home parks
- Multiunit/multifamily housing
- Accessory dwelling units
- Residential care or group homes (licensed & serving 8 or less people)

Table 19 shows that there are eight residential zone and three business zone designations which are relevant to use and locating of residential dwellings in the City of Huntsville's zoning ordinance (See Appendix 5). The matrix below identifies the categories of Residential uses and the zones where uses are permitted.

# Fair Housing Plan of Huntsville, Alabama (2010-2015)

**Table 19: Permitted Residential Zones in Huntsville Alabama 5351200**

| Use Classifications   | Zones |     |     |    |     |     |     |     |                           |                      |                      |
|---|-------|-----|-----|----|-----|-----|-----|-----|---------------------------|----------------------|----------------------|
|   | R1    | R1A | R1B | R2 | R2A | R2B | R1C | R2C | Neighborhood Business C-1 | General Business C-3 | Highway Business C-4 |
| Single Family dwellings   | Y     | Y   | Y   | Y  | Y   | Y   | Y   | Y   |                           |                      |                      |
| Two- Family Dwelling  |       |     |     | Y  | Y   | Y   |     |     |                           |                      |                      |
| Single Family attached  |       |     |     | Y  | Y   |     |     |     |                           |                      |                      |
| Semi-detached dwelling  |       |     |     | Y  | Y   | Y   |     |     |                           |                      |                      |
| Multi-family 1 building   |       |     |     | Y  | Y   |     |     |     |                           |                      |                      |
| Multi-family more than 1 building                                 |       |     |     |    |     | Y   |     | Y   | Y                         | Y                    |                      |
| Hotels, motels, rooming houses, boarding houses, office buildings |       |     |     |    |     | Y   |     |     |                           |                      | Y                    |
| Mobile Homes and Trailer Parks                                    |       |     |     |    |     | Y   |     |     |                           |                      |                      |
| Residential dwelling unit /upper story space                      |       |     |     |    |     |     |     |     |                           | Y                    |                      |

Source: Huntsville City's Zoning Ordinance

Figure 10 shows a map of land use by zoning classification for the City of Huntsville. A majority of the area is zoned low density residential with high density residential primarily associated with industrial and commercial land use

# Fair Housing Plan of Huntsville, Alabama (2010-2015)

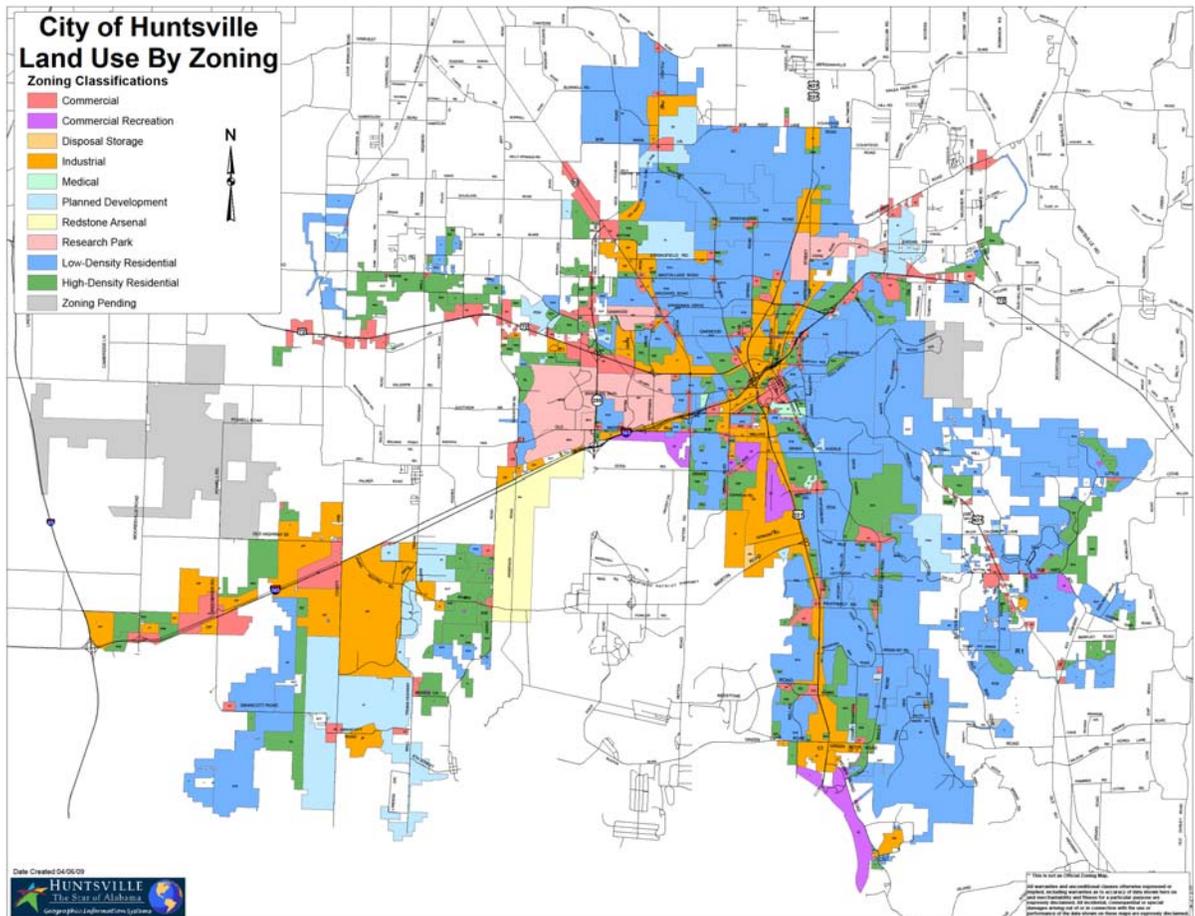


Figure 10: Land Use by Zoning, Huntsville Alabama  
Source: Huntsville City GIS Department

The review and assessment of Huntsville’s Zoning Ordinance language did not uncover any exclusionary zoning practices based on the following practices and policies:

- Large Minimum lot sizes- ex. 10 acres
- Restrictive setbacks, frontage, side yard sizes requirements
- Density restrictions
- Exclusion of affordable housing choices
- Prohibiting group homes

***The review process of the Huntsville Zoning Ordinance did not uncover any excessive, exclusionary or discriminatory policies, rules or regulations that might constitute a barrier to housing affordability, however, consideration of more policies that promote inclusionary zoning is needed.***

## Fair Housing Plan of Huntsville, Alabama (2010-2015)

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### **2. Neighborhood Revitalization, Municipal and Other Services, Employment-Housing-Transportation Linkage**

Most of the affordable housing stock in the City of Huntsville is located in the City's urban core. The neighborhoods within the core contain the oldest housing stock and are in various stages of decline. Neighborhood revitalization is a key action toward supporting fair housing choice. A key strategy employed to stabilize neighborhoods has been the Homeowner Assistance Program operated through the Department of Community Development. The City's homeownership program has made a good impact to increase homeowners in low to moderate income neighborhoods.

An important concern to the stabilization of neighborhoods and the maintenance of an affordable housing stock is the quality and the extent of public services and facilities available. The quality of schools is a key issue as it pertains to equal access. In recent years, schools in the urban core of the City have struggled to reach the "Adequate Yearly Progress" standard set by the Department of Education. It mandates that performance standards increase each year, meaning higher percentages of students must pass standardized reading and math exams for their schools to make what is called Adequate Yearly Progress, or AYP.

# Fair Housing Plan of Huntsville, Alabama (2010-2015)

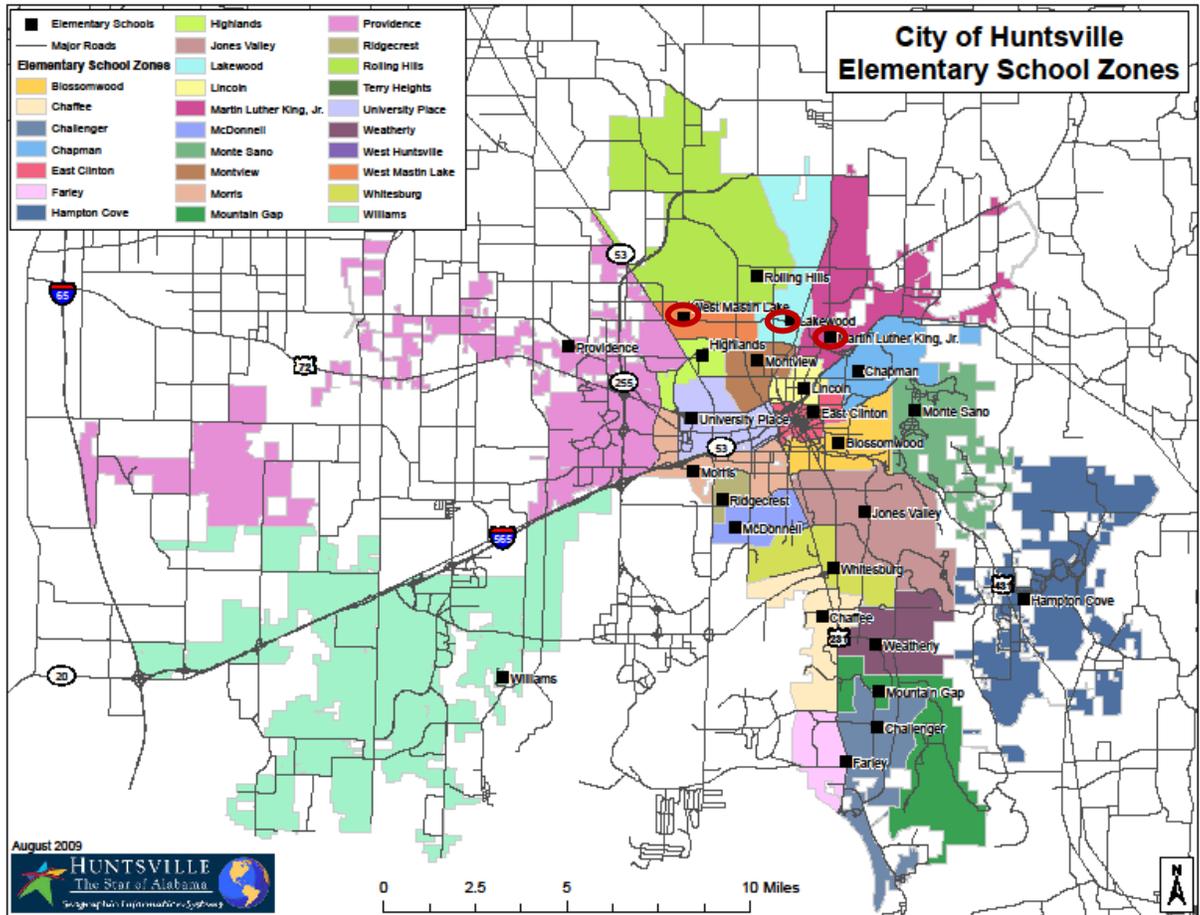


Figure 11: Location of schools that did not make the AYP  
 Source: Huntsville City Schools

Under the law, schools and school systems must meet 100% of their annual goals in all student groups to be identified as making AYP. That means all students, including those in special education, low-income students and English-language learners must pass their tests. Huntsville schools that did not make AYP status for 2009-2010 were:

- S.R. Butler High School\*
- Martin Luther King Jr. Elementary\*
- The Seldon Center
- J.O. Johnson High School\*
- Lakewood Elementary School\*
- Roy L. Stone Middle School\*
- West Mastin Lake Elementary School

## Fair Housing Plan of Huntsville, Alabama (2010-2015)

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All of these schools with the exception of The Seldon Center are Title 1 Schools. The basic principles of Title 1 state that schools with large concentrations of low-income students will receive supplemental funds to assist in meeting student's educational goals. Low-income students are determined by the number of students enrolled in the free and reduced lunch program. For an entire school to qualify for Title 1 funds, at least 40% of students must enroll in the free and reduced lunch program.

***Poor performing schools are concentrated in the inner core and northern portion of the City of Huntsville where the affordable housing stock is located, with few affordable housing options available in the outer rings of the city.***

### **3. PHA and Other Assisted/Insured Housing Provider Tenant Selection Procedures; Housing Choices for Certificate and Voucher Holders**

The Huntsville Housing Authority's mission is to provide quality affordable housing products and services, which promote self-sufficiency and advances the de-concentration of poverty. Currently, HHA provides housing opportunities for approximately 3,880 residents in public housing and 3,580 residents through the Section 8 program.

Homeowners that pay more than 30% of their incomes for housing are considered housing cost-burdened. When they pay more than 50% of their income for housing costs, they are severely cost burdened. Cost burden affects a household's ability to attain adequate nutrition, child care, medical expenses or medical insurance, transportation or other basic needs. Research determined that one of the greatest barriers to fair housing throughout the City is the lack of affordable units that can ensure fair housing choice. One cause of the lack of affordable housing is the shortage of an adequate supply. Other factors that affect the lack of affordable housing include impact development fees and land costs. Many local jurisdictions pay for new growth in the community through the use of impact development fees. These fees may include water, wastewater, parks and recreation facilities, fire stations, libraries and road improvements among other items. These development charges add an additional layer of cost to the expense of creating affordable housing units. Land costs continue to be an impediment to the production of an adequate supply of housing that will promote fair housing choices.

## Fair Housing Plan of Huntsville, Alabama (2010-2015)

---

*Lack of adequate numbers of affordable housing units; 21% of home owners and 42% of renters have monthly mortgages that exceed 30% of their household incomes, possibly due to high impact fees and land prices. In addition, the housing stock is old; 25% of the housing stock was built in 1960's.*

*Among concentrated patterns of racial and ethnic minorities within the core of the City; twelve (12) tracts have populations with 70% or greater minority population.*

*Fair market rent levels limits the eligibility of some areas outside the City core as options for rental properties in the Section 8 program.*

*The extent to which land use control and development processes present barriers to the development of affordable housing merits further consideration for how flexible and performance based zoning could support such housing.*

*The majority of the City's public housing units are in the core area, efforts to de-concentrate poverty through a scattered housing plan have been met with some local resistance from residents.*

**Public Housing Homeownership Program:** Huntsville Housing Authority (HHA) offers a Homeownership Program to residents residing in public housing. Led by a Licensed Real Estate Salesperson with a Housing Counselor certification, this program provides participants with information on credit, money management, obtaining a mortgage, selecting a home and keeping the home. The Homeownership Program includes a Pre-Homeownership Program, Homebuyers Club and Individual Housing Counseling. The Pre-Homeownership Program provides residents of public housing the opportunity to reside in a single-family home while learning the home buying process. The Homebuyers Club provides education, guidance and group support for both residents and non-residents of public housing. Individual Housing Counseling is available to help the participants of the Pre-Homeownership Program and the Homebuyers Club prepare for homeownership.

# Fair Housing Plan of Huntsville, Alabama (2010-2015)

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## **Other Financial Assistance to Support Home-buying**

First Time Homebuyer Definition: The Borrower must be a first-time homebuyer. For the purposes of the DAP Program, a first time homebuyer is defined as an individual or his or her spouse who has not owned or held an interest in a principal residence in three years prior to acquiring the subsidy of the down-payment assistance. The term first-time buyer includes an individual who is a displaced homemaker or single parent and who, even if while a homemaker or married, owned a home with his or her spouse or resided in a home owned by the spouse.

A displaced homemaker means an individual who: (1) is an adult (2) has not worked on a full-time basis as a member of the labor force for a number of years, but has, during such years, worked primarily without remuneration to care for the home and family and (3) is unemployed or underemployed and is experiencing difficulty in obtaining or upgrading employment.

A single parent is defined to mean an individual who: (1) is unmarried or legally separated from a spouse and (2) has one or more minor children for whom the individual has custody or joint custody, or is pregnant.

## **Huntsville Down-payment Assistance Program (DAP)**

The City of Huntsville Community Development Department provides down-payment and/or closing cost assistance for first time homebuyers in Huntsville. The assistance is available on a first-come, first-served basis, until funds are exhausted. At the time of closing, \$5,000 is provided to be used exclusively for the down-payment and/or closing costs associated with buying a single-family home. The \$5,000 is a 0% interest deferred loan with no monthly payments. The loan is gradually forgiven by 20% per year and is totally forgiven after the buyer has lived in the home for five (5) years.

Eligibility Requirements: To be eligible a participant must:

- Be a first-time homebuyer (have not owned a home within the last three years, or are a displaced homemaker or single parent – see definition below)
- Complete a free eight-hour homebuyer training course provided at Family Services Center

## Fair Housing Plan of Huntsville, Alabama (2010-2015)

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- Have at least \$500 in personal savings account prior to loan closing
- Purchase home in Huntsville city limits, not in flood plain, built after 1977, with a purchase price not exceeding \$150K
- Home must pass a (no-charge) code inspection by the City of Huntsville before closing, so foreclosure may not work (If home fails inspection, seller will have to bring it up to code even if someone does not buy it)
- Use City approved lender—no seller financing (and approved builder if new home)
- Live in the property—it cannot be used for rental, business or other commercial purposes
- Meet lender standards for creditworthiness with maximum qualifying ratios of 31 and 43, i.e., mortgage payment no more than 31% of gross monthly income, and no more than 43% including credit payments; using 30 year fixed loan
- Have a household income (gross income of all persons who will live in home) at or below 80% of the area’s median income based on family size as defined by HUD (see Table 20below)

**Table 20: Income Limits for FY 2010 Huntsville Down-payment Assistance Program**

| Household Size      | 1      | 2      | 3      | 4      | 5      | 6      | 7      | 8      |
|---------------------|--------|--------|--------|--------|--------|--------|--------|--------|
| Gross Annual Income | 38,100 | 43,550 | 49,000 | 54,400 | 58,800 | 63,150 | 67,500 | 71,850 |

*Source: City of Huntsville Community Development Department*

### **Homeownership Programs**

Family Services Center (FSC) provides individual, one-on-one counseling for first time home buyers, whether a person is ready to buy now or several years from now. Persons can learn how to obtain an affordable mortgage loan, the best way to shop for a home, and how to improve their credit score to obtain the lowest cost mortgage. FSC also provides information on how to qualify for homebuyer financial assistance programs.

### **Family Services Center provides Pre-Purchase Housing Counseling covering:**

- a) Pre-purchase Counseling for Prospective Homeowners: Individual counseling sessions for prospective low to moderate income homebuyers with emphasis on lower income first time home buyers. Services include assessing each client's needs

## Fair Housing Plan of Huntsville, Alabama (2010-2015)

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and financial situation, presenting information on all available homeownership assistance programs, establishing an individualized homebuyer plan, developing corrective action plans and timelines for success, and encouraging and facilitating progress as clients overcome obstacles and move toward mortgage-readiness.

- b) Matching Clients with Non-predatory Loan Products and Homebuyer Assistance Programs Analysis of financials, risk elements, and general concepts affecting conventional and government mortgage loan decisions, using effective procedures and techniques that translate into appropriate loans and satisfied housing counseling clients.
- c) Homebuyer Education Programs: Comprehensive homebuyer education program to turn prospective homebuyers into satisfied homeowners including how to shop for a home, obtain an affordable mortgage loan, improve budget and credit profiles, and maintain the home and finances after purchase.
- d) Housing Choice Voucher Homeownership: Information, outreach and referral for local area Housing Choice Voucher Homeownership Program.
- e) Training on Avoidance of Delinquency, Predatory Lending & Foreclosure: Training on how to avoid predatory lenders and common lending pitfalls, including helping unwary borrowers avoid inflated appraisals, unreasonably high interest rates, unaffordable repayment terms, and other conditions that can result in a loss of equity, increased debt, default or foreclosure.

*Source://www.fsc-hsv.org/fsc-housing-IDA.html*

### **City-Approved Lenders for Down Payment Assistance (DAP)**

There are 16 lenders that participate in the City's DAP: Bank of America, Consumer First Mortgage, First Federal Mortgage, Habitat for Humanity, Hamilton Mortgage Corporation, Hometown Lenders - Alabama Mortgage, Hometown Lenders - 1st Family Mortgage America, NAB Mortgage Group, Platinum Mortgage, Progress Bank & Trust, Redstone Federal Credit Union, Southwest Funding, WR Starkey Mortgage.

### **City-Approved Builders for DAP**

Habitat for Humanity, Hunter Homes

## Fair Housing Plan of Huntsville, Alabama (2010-2015)

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### **USDA Rural Development Mortgage Loans**

U.S. Department of Agriculture Rural Development provides loans directly to homebuyers (Direct Loans), and also guarantees loans made by other lenders for homes in rural areas. These loans do not require mortgage insurance payments and have low interest rates. Additionally, their Direct Loans do not require a down-payment.

**USDA Rural Development Home Repair & Rehab:** USDA Rural Development also provides grants (up to \$7,500), and loans (with as low as 1% interest) to repair or rehabilitate owner-occupied homes in rural areas. Call 544-5795 for more information.

**First Step:** Offered by the Alabama Housing Finance Authority (AHFA), through approved lenders, this tax-exempt Mortgage Revenue Bond program offers lower-than-market, fixed interest rates on 30-year FHA, VA, Rural Development and conventional mortgages to first-time and lower-income home buyers. In conjunction, AHFA provides up to 6% of the home's sales price in down-payment and closing cost aid, financed over a 20-year term. To access these funds, one must use an FHA, Rural Development or conventional loan. If a household income is 80% or less of the state's median income, then the down-payment funds are interest-free. If the household income is more than 80% of the state's median income, then the down-payment funds will be loaned at the same interest rate as the low-interest First Step mortgage.

**Rural Alabama Mortgage Program:** The Rural Alabama Mortgage Program (RAMP) provides low-interest mortgages and entry cost assistance to rural home buyers. RAMP is a combination of the Alabama Housing Finance Authority's low-interest rate funding and down payment assistance and USDA Rural Development's 502 Direct Loan Program. There are three parts to a RAMP loan:

- 1) AHFA and Rural Development will each finance half of the purchase price of a new or existing home, combining their tools to offer the lowest rate available.
- 2) Borrowers are eligible for up to \$2,000 in down payment funds, interest-free, to reduce up-front, out-of-pocket expenses.

## Fair Housing Plan of Huntsville, Alabama (2010-2015)

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3) Borrowers will learn the basic responsibilities of buying and maintaining a home through a homeownership education course.

RAMP's income limits are set by Rural Development and range from \$13,800 to \$64,000, depending on family size and location. Maximum sales prices range from \$94,000 to \$110,000, with no first-time homebuyer restriction. To apply, persons are asked to contact one of USDA Rural Development's 17 regional field offices.

**Step Up:** Offered by the Alabama Housing Finance Authority, through approved lenders, the Step Up program is available statewide and year-round on a first-come, first-served basis. AHFA provides up to 100% financing (up to 6% of the home's sales price) to income-qualified buyers using FHA, Rural Development, or select "My Community" conventional mortgage loans. In conjunction with the down-payment funds, AHFA offers a 30-year, fixed-rate mortgage with an interest rate just slightly higher than the current market rate. Program participants also must complete a home buyer education workbook. Participants may earn up to \$97,300 and remain eligible for the Step Up program, regardless of household size or location. The down-payment funds are blended into the home mortgage, so there's only one check to write.

**Mortgage Credit Certificates:** Offered by the Alabama Housing Finance Authority, through approved lenders, Mortgage Credit Certificates (MCC) are not mortgages. Administered by AHFA, and MCC reduces the amount of federal income tax homeowners pay, giving them more available income to qualify for a mortgage loan. The federal government allows every homeowner an income tax deduction for all the interest paid each year on a mortgage loan, but an MCC provides a tax credit of 20%. The tax credit provided by the MCC simply helps borrowers increase their disposable income to qualify for a loan and meet mortgage obligations. The MCC program is offered in conjunction with AHFA's Step Up financing program.

**Housing Choice Voucher Homeownership Program:** The Housing Choice Voucher (HCV) Homeownership Program is offered to all eligible Huntsville Housing Authority Family Self-Sufficiency (FSS) Program Participants. HCV allows first-time homeowners to use their rental subsidy to meet their monthly homeownership expenses (i.e., mortgage payments,

## Fair Housing Plan of Huntsville, Alabama (2010-2015)

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utilities, maintenance and upkeep). Clients who wish to join the program must apply and meet the eligibility requirements. Once the applicant has been deemed eligible to participate, he or she will be required to enter into a homeownership education course and a financial literacy course in order to prepare for homeownership. In addition, participants will be required to secure their own mortgage financing through a lender.

***The City of Huntsville has several housing programs and educational and other opportunities for low-income earners. However, participation is low because of other barriers, principally, credit history and work history.***

### **Community Development Ordinances Enforced: Residential Focus**

It is the City's intention to continue a redevelopment strategy that focuses on targeted development in blighted neighborhoods by offering a comprehensive strategy of code enforcement, rehabilitation, public improvements, new construction, rental assistance and homeownership opportunities. The Department of Community Development is the unit through which much of the neighborhood quality of life ordinances are enforced.

#### *Code Enforcement -- The Standard Housing Code*

Code enforcement activities support the goal of healthy neighborhoods through regular inspections of areas. A principal aim is to work with homeowners to bring their home into compliance. The Standard Housing Code (Code of Ordinances, Chapter 7, Article V) is the ordinance that sets the minimum standards for maintaining residential structures. It applies only to structures used or designated for human habitation. If cited, the owner is given a 120 day notice to correct the violation. Elderly and/or disabled persons when cited and unable to afford the expenses for the repairs are referred to the Deferred Maintenance Program. This program is funded through CDBG funds. If these residents are issued a notice and are placed on the list for assistance through the DMP, further action is not taken at the end of the 120 period. Other residents that are cited are given 30 days to start repairs and 60 days to complete. Persons who are enduring a hardship to bring their home into compliance with codes can request an extension of time through the Housing Board of Adjustments. The Housing Board of Adjustments is a seven (7) member citizen board comprised predominately of residents from low to moderate income areas. Every possible

## Fair Housing Plan of Huntsville, Alabama (2010-2015)

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action is taken to not remove viable housing units from the housing stock. The City of Huntsville does permit unoccupied buildings to be secured by boarding them. For fiscal year July 2009 thru June 2010, 11,500 notices were issued. The average for the past three years has been approximately 12,000.

*Junk, Litter and Inoperable Vehicles:* This ordinance (code of Ordinances, Chapter 12, Article IV) regulates the storage of items on private property, both residential and commercial. Included are: vehicles that are not in operating condition, automobile parts, household items, appliances, appliance parts, household hardware, wire, cable, metal items, building materials, (unless there is an active building permit posted) fabric, clothing, rags and any other scrap or junk as defined by the ordinance.

*Grass and Weed Ordinance (Code of Ordinance, Chapter 27, Article III):* This ordinance applies to grass and weeds growing on private property within the City limits. Grass and weeds must be kept cut below 8" in height on platted properties and 12" in height on non-platted properties and maintained so as not to be a fire hazard or health hazard. If a violation is found, the responsible party or the last recorded assessor of the property is issued a 14 day notice to cut the grass and or weeds. If the violation is not corrected, the responsible party may be required to appear in Municipal court and/or the City may cut the grass and weeds and bill the owner for the cost incurred.

***The aging housing stock in the inner city challenges the resources of the City and assistance to non-elderly and non-disabled households for addressing code violations. It is a need-gap for these residents.***

It is the City's intention to continue a redevelopment strategy that focuses on targeted development in blighted neighborhoods by offering a comprehensive strategy of code enforcement, demolition, rehabilitation, public improvements, new construction, rental assistance, and homeownership opportunities. The primary means by which these activities may be carried out are with funds from the Community Development Block Grant and HOME Programs.

### **PRIVATE SECTOR ANALYSIS OF IMPEDIMENTS**

Housing choice is greatly impacted by the availability and affordability of home financing. Home Mortgage Disclosure Act (HMDA) data provides statistics that assist in determining

## Fair Housing Plan of Huntsville, Alabama (2010-2015)

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mortgage challenges for persons seeking financing. The Home Mortgage Disclosure Act (HMDA), enacted by Congress in 1975 and implemented by the Federal Reserve Board's Regulation C, requires lending institutions to report public loan data. This regulation provides the 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*

Based on 2009 HMDA data, the following snapshot of the home loan application activity shows:

- Within the “low income census tracts” with less than 20% minority population (predominately White population) there was no reported loan applicant activity.
- Low income applicants in tracts with minority populations 50% or higher has a loan denial percentage of 71.4%.
- For “upper income groups” no loan activity was reported for tracts that had minority populations 50% or higher.
- The strongest loan activity for minorities was reported for moderate income tracts.
- Little loan activity is reported for middle and upper income groups in tracts with 50% or higher minority population.
- For middle-income applicants in tracts with 50% or higher minority the percentage of applications denied was 32.4%.
- In middle-income tracts with less than 20% minority population, 10.7% of the applications were denied.
- For moderate-income applicants in tracts with less than 20% minority population, 10.9% of the loans were denied.
- Moderate-income applicants in tracts with minority population 50% or had 25.1% of loans denied.

Table 21 identifies the most prevalent reasons for denial of home mortgage loans in the Huntsville MSA.

# Fair Housing Plan of Huntsville, Alabama (2010-2015)

**Table 21: Reasons for Denial of Home Mortgage Loans in Huntsville MSA**

| Applicant Racial Characteristics                   | Debt-to-Income Ratio |         | Employment History |         | Credit History |         | Collateral |         | Insufficient Cash |         |
|--|----------------------|---------|--------------------|---------|----------------|---------|------------|---------|-------------------|---------|
|  | Number               | Percent | Number             | Percent | Number         | Percent | Number     | Percent | Number            | Percent |
| American Indian /Alaska Native                     | 0                    | 0       | 0                  | 0       | 1              | 100     | 0          | 0       | 0                 | 0       |
| Asian  | 5                    | 22      | 2                  | 9       | 2              | 9       | 3          | 13      | 2                 | 9       |
| Black or African American                          | 18                   | 19      | 3                  | 3       | 32             | 33      | 4          | 4       | 10                | 10      |
| Nat. Hawaiian/Other Pac. Islander                  | 1                    | 25      | 0                  | 0       | 0              | 0       | 0          | 0       | 0                 | 0       |
| White  | 55                   | 17      | 5                  | 2       | 109            | 33      | 35         | 11      | 14                | 4       |
| 2 or more races                                    | 0                    | 0       | 0                  | 0       | 0              | 0       | 0          | 0       | 0                 | 0       |
| Joint (white/minority race)                        | 0                    | 0       | 2                  | 20      | 3              | 30      | 0          | 0       | 2                 | 20      |
| Race Not AV.                                       | 10                   | 17      | 1                  | 2       | 17             | 29      | 5          | 9       | 2                 | 3       |
| Hispanic or Latino                                 | 3                    | 30      | 1                  | 10      | 4              | 40      | 0          | 0       | 0                 | 0       |
| Not Hispanic or Latino                             | 75                   | 17      | 9                  | 2       | 141            | 32      | 41         | 9       | 27                | 6       |
| Joint (Hispanic. Or Latino/not Hispanic or Latino) | 0                    | 0       | 1                  | 25      | 1              | 25      | 1          | 25      | 1                 | 25      |
| Ethnicity not Av.                                  | 11                   | 18      | 2                  | 3       | 18             | 29      | 5          | 8       | 2                 | 3       |

Source: MSA/MD: 26620-Huntsville, AL 2009 FFIEC

***Increase of mortgage denial rates are positively correlated with an increase in the percentage of the minority population in an area.***

## Realtor Board Assessment

In a survey of the Huntsville/Madison County Board of Realtors, it was reported that the Board does not have an Equal Opportunity Committee or an Affordable Housing Committee. Affordable housing manuals, which describe lenders and government affordable housing programs, are available to the Board. In the past, the Board has assembled an Affordable Housing Roundtable or some type of public discussion. There are no requirements that its members complete a minimum number of hours in fair housing education. The Huntsville Area Association of Realtors conducts multicultural education sessions in conjunction with the Council of Residential Specialists and the Women’s Council of Realtors. The Association also celebrates Fair Housing Month in April and features fair housing education and speakers in various forums and formats.

# Fair Housing Plan of Huntsville, Alabama (2010-2015)

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***Board of Realtors does not report the existence of committees that focus on promotion of equal housing opportunity or affordable housing.***

## **Mortgage Lending Institutions Survey**

Nine institutions responded to the survey. Most of them (66.6%) had a variety of activities and programs for outreach assistance in the pre-application lending for homebuyers; 77.7% had counseling programs while 88.8% had home buyer education providers.

These institutions were asked if the following services were provided by their agencies. None did post purchase counseling. The majority had credit counseling and pre-purchase education programs.

| A pre-purchase education | Credit counseling | Debt management counseling | Home repair/maintenance counseling | Mortgage default and delinquency counseling | Early intervention mortgage delinquency counseling | Post purchase counseling | Other |
|--------------------------|-------------------|----------------------------|------------------------------------|---|--|--------------------------|-------|
| 55.5%                    | 66.6%             | 33.3%                      | 22.2%                              | 22.2%                                       | 11.1%  | 0%                       | 11.1% |

Eighty-nine percent (89%) feel that their institutions are getting loan applications that are in proportion to the minority and low to moderate income population in Huntsville. The reasons listed include the use of experienced realtors, many down payment assistance programs, working closely with builders that focus on first time home buyers and working closely with low and very low income earners. 44.4% feel that the lending environment for minority and low to moderate income buyers in Huntsville is good. 55.5% feel that the Down Payment Assistance Program has impacted homeownership for minority and low income homebuyers by leading to an increase of 10% to 15% in home ownership (See Appendix 6 for more details)

## **OTHER IMPEDIMENTS**

**Bus Shuttle System:** The goal of the Public Transportation Division is to provide adequate and efficient community transportation services for the general public, senior citizens, physically challenged citizens, commuters and individuals with limited transportation alternatives. The System covers more than 175 miles of city streets each hour of service.

## Fair Housing Plan of Huntsville, Alabama (2010-2015)

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The shuttle bus system started out with two routes the red and blue Core loops served Downtown Huntsville and the Medical District. As of 2009 the bus system had 13 routes and 15 buses in its fleet. The 13 routes stop along major landmarks throughout the City of Huntsville as shown below. Figure 13 shows the 13 routes that run throughout the City of Huntsville.

### **Bus Routes for the City of Huntsville**

**1. Red Core Loop**

Madison County Courthouse, Huntsville Museum of Art, Huntsville Hospital, Parkway Place Mall, Huntsville Senior Center/Brahan Spring Park

**2. Blue Core Loop**

Same as #1

**3. Light Green Core Loop**

University of Alabama in Huntsville, Research Park East, Madison Square Mall

**4. Dark Green Core Loop**

University Drive commercial area, Madison Square Mall, Perimeter Office Park

**5. Light Yellow Core Loop**

Von Braun Center, Parkway Place Mall, Crestwood Medical Center, Huntsville Hospital Medical Mall

**6. Dark Yellow Core Loop**

Von Braun Center, Westlawn, Brahan Springs Park/Senior Center, Milton Frank Stadium

**7. Dark Purple Core Loop**

JF Drake State Technical College, Alabama A&M University, Five Points

**8. Light Purple Core Loop**

Alabama Career Center, JF Drake State Technical College, Alabama A&M University, Five Points

**9. Brown Core Loop**

The Fountain Shopping Center, Oakwood College, Alabama Career Center

**10. Light Blue Core Loop**

Parkway Place, Airport Road, Jones Valley, Southeast Huntsville, Joe Davis Stadium

**11. Lavender Core Pink**

Downtown Loop

**12. Thin green Core Loop**

UAH, Calhoun Community College, Sherwood Park, Bridge Street Town Centre, Research Park West, Westside Pavilion (Target), University Drive

**13. Dark Pink Core Loop**

Tourist Route

The hours of operation of the busy system are from 6 am. to 6 p.m.. The bus loops usually range from 15 minutes to one hour, with between 1,500 to 1,800 riders daily. Ridership is on the increase, particularly due to the increase in gas prices and a rise in the City's population. (Public Transportation Division, 2009)

# Fair Housing Plan of Huntsville, Alabama (2010-2015)

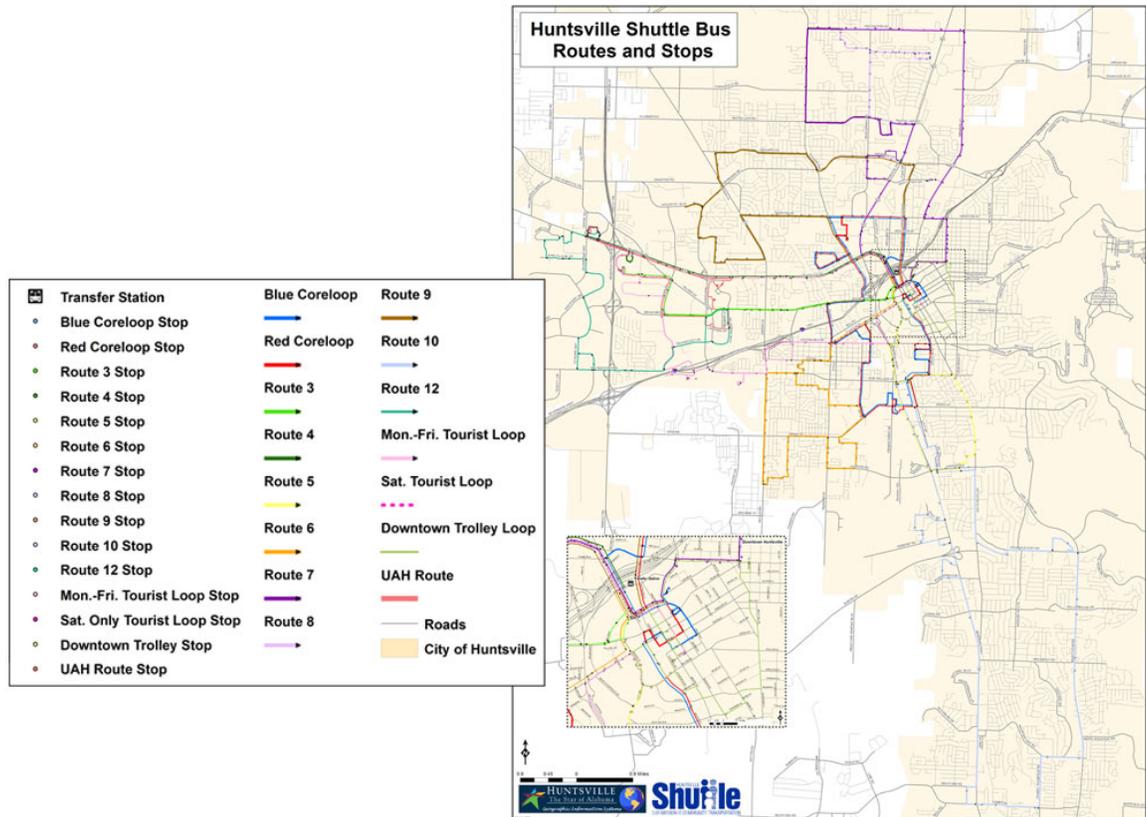


Figure 12: Huntsville Shuttle Bus Routes, 2009  
Source: Public Transportation Division

The System, however, does not operate outside the core of the City where some of the major employment centers are located. Households without access to automobiles are concentrated in the core of the City. Employment growth is projected in areas that are not served by public transportation. The lack of adequate transportation impedes housing choices of many low income households.

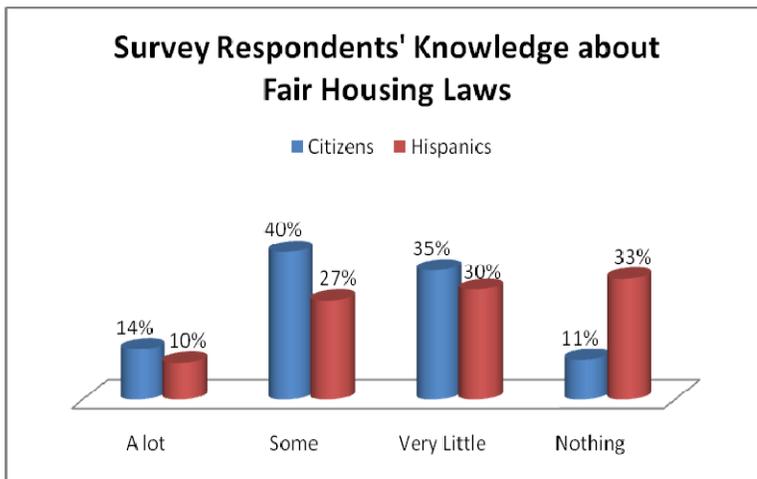
***Low-income households are impeded in their ability to improve their economic status due to their geographic concentration and limited access to transportation. This in-turn limits their housing choice opportunity.***

***Data indicates that commuting to work is dominated by car, truck or van drivers, driving alone. The lack of alternative modes for the work commute is a barrier that limits housing choice opportunity for low-income residents.***

## Fair Housing Plan of Huntsville, Alabama (2010-2015)

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**Knowledge about Fair Housing:** There is a general lack of public awareness and advocacy on fair housing issues. Results of the citizen survey indicate that the majority of persons surveyed felt that they knew some information about fair housing laws, but not a lot. Over 46% of the respondents knew very little or nothing about fair housing. Hispanics, however, were worse than the general public in their knowledge about fair housing. Figure 14 shows that over one-third of Hispanics know nothing about fair housing laws. Appendix 3 provides details of both the general population and Hispanics survey results.



*Figure 13: Knowledge about Fair Housing Laws*  
Source: Citizen Survey, 2010

***Fair Housing awareness, education and information dissemination is currently very limited.***

**Housing Discrimination:** Regarding issues faced by the survey respondents, the lowest proportions, 12.23% and 15.11%, respectively, faced refusal of home insurance and were not allowed to make modifications of their rental property to accommodate a person with a disability. Over one-fifth of the respondents faced all of the other issues identified in figure 15. Over one-fourth of the respondents were discouraged from renting, encouraged to rent somewhere else and were turned down or discouraged from getting a home loan. The top two issues faced by the largest proportion of the respondents were that they were discouraged from renting and were turned down or discouraged from getting a home loan.

# Fair Housing Plan of Huntsville, Alabama (2010-2015)

A large majority (43.17%) also feel that housing discrimination is a frequent occurrence in the City of Huntsville.

Hispanics also experience refusal of the opportunity to rent and face issues of their families being limited to living in one area of the complex (Figure 16).

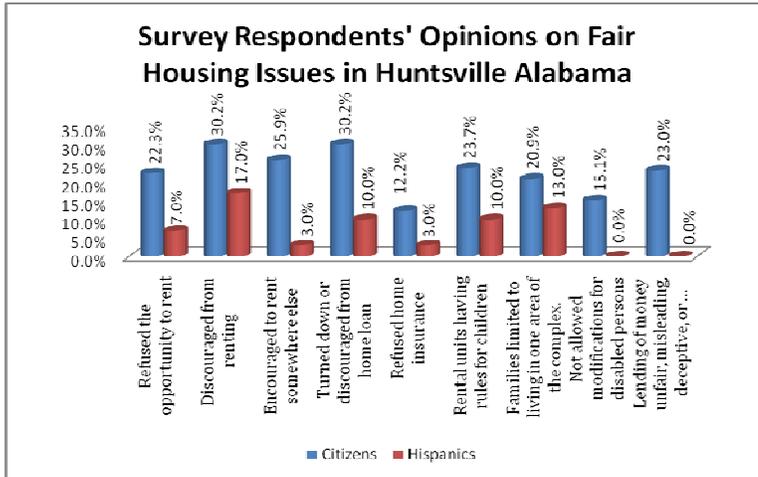


Figure 14: Fair Housing Issues faced by Respondents  
Source: Citizen Survey, 2010

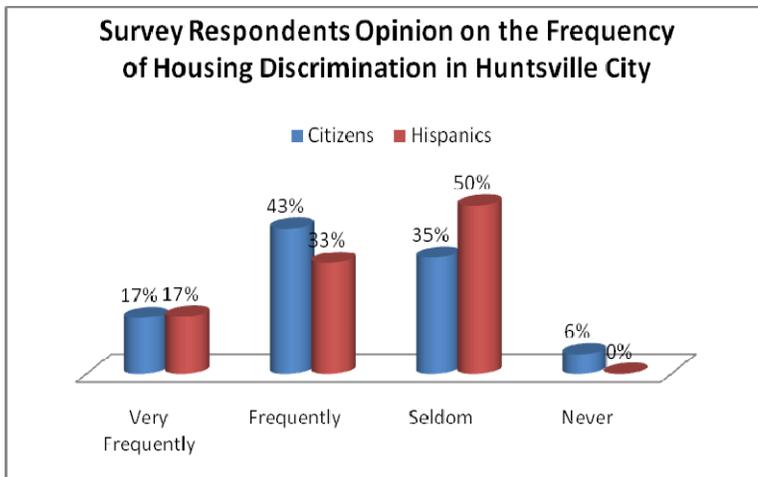


Figure 15: Frequency of Housing Discrimination faced by Respondents  
Source: Citizen Survey, 2010

## Fair Housing Plan of Huntsville, Alabama (2010-2015)

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**NIMBY attitudes:** “Not in my backyard” attitudes were expressed in local meetings on the topic of the placement of low income public housing residents in scattered housing units throughout the city in an attempt to de-concentrate poverty.

***Nimbism: Nimby attitudes were expressed in local meetings about the placement of low income public housing residents in scattered housing units throughout the city in an attempt to de-concentrate poverty.***

# Fair Housing Plan of Huntsville, Alabama (2010-2015)

## VI: FAIR HOUSING ACTION PLAN

| Impediment  | Objective   | Proposed Activities/<br>Recommendations   | Accomplishments  |
|---|---|---|--|
| <p>Concentrated patterns of racial and ethnic minorities within the core of the City; twelve (12) tracts have populations with 70% or greater minority population, suggest limited housing choices for these groups.</p>  | <p>Cultivate acceptance of the value and advantages of a mix of affordable housing low income families to prevent the concentration of low income and minority households</p> | <p>-Work with existing housing advocacy groups and providers to promote affordable housing plans.<br/>-Through down-payment assistance, offer affordable housing opportunities and affirmative marketing beyond the core of the city.<br/>-Community dialogue and enhanced awareness.</p> | <p>-Annual Focus group meetings will be held with housing providers, lenders and other advocacy groups to identify strategic steps for addressing this objective.<br/>-Strategic Plans of action devised by year three</p> |
| <p>Households without access to automobiles are concentrated in the core of the City; employment growth is projected in some areas that are not served by public transportation, thus, the lack of adequate transportation impedes housing choices of many low income households.</p> | <p>Improve access and efficiency of public transit service</p>  | <p>-Implement, as funds become available, the route extension plans of the City Shuttle.<br/>-Identify scheduling and routing patterns that best support the needs of the transit dependent sector of the population.</p>   | <p>-Work trip ridership showing an annual percent change 5% or greater</p>   |
| <p>-Friction/ resistance to the location of affordable housing (e.g., housing for minority families, homeless persons, mentally disabled).<br/><br/>-NIMBY concerns within the community. (Not In My Back Yard)</p>   | <p>Promote understanding and acceptance of the goal to expand housing choice opportunity</p>  | <p>-Enhance leadership and citizenry's understanding of Fair Housing laws<br/><br/>-Develop and sustain good community dialogue<br/><br/>-Develop well structured and informative media campaign for advancing housing choice options<br/>-Fair Housing Education</p>                     | <p>-Document and publicize the relocation effort and outcome<br/>-Publicize lessons learned among and between all participants, stakeholders and concerned residents</p>   |

## Fair Housing Plan of Huntsville, Alabama (2010-2015)

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|  |  |  |   |
|--|--|--|---|
| <p>Broad scale knowledge of rights and responsibilities under fair housing laws is limited</p>   | <p>Enhance public education and outreach</p>   | <p>-Prepare a proclamation in observance of Fair Housing Month.<br/>         -Develop a education outreach Fair Housing Campaign.<br/>         -Prepare and distribute FH Fact sheets, brochures.<br/>         -Work with community, civic, and faith-based community to promote fair housing.</p> | <p>-Present materials at events and public gathering places quarterly</p>   |
| <p>By location, mortgage denial rates increase as the percent of the population that is minority increase; This raises concerns regarding access to credit .</p>   | <p>Encourage all entities to meet their fair housing responsibilities</p>  | <p>-Encourage lenders, real estate professionals and other groups to assist public monitoring efforts and the development of strategies to address barriers to homeownership<br/>         -Enhance housing counseling programs.</p>  | <p>Review and assess HMDA/FFEIC data (every two years) to analyze and report change in lending pattern<br/>         -increase minority low/mod income homeowners by 5% annually</p> |
| <p>The extent to which land use controls and development procedures present barriers to the development of affordable housing merits further consideration to determine how flexible, performance based zoning, and other strategies could support such housing.</p> | <p>Assure that land use policies do not act to create a disproportionate barrier for developing housing opportunities for protected classes to reside in a community</p> | <p>-Critique land use policies and planning tools to determine and address potential barriers to the development of affordable housing.</p>  | <p>-Implement policies that encourage infill of affordable housing</p>  |

### **PART VII: MONITORING AND REPORTING**

The City of Huntsville’s Department of Community Development will be responsible for the monitoring and reporting on the implementation of the Fair Housing Plan. Accomplishments on the proposed activities will be reported in the Consolidated Annual Performance Evaluation Report (CAPER).



# Appendices

# Fair Housing Plan of Huntsville, Alabama (2010-2015)

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## Appendix 1: Participants in Preparation of the Fair Housing Plan

# Fair Housing Plan of Huntsville, Alabama (2010-2015)

## Appendix 2: Low-Income Housing Assessment of Alabama and Huntsville MSA

|   | Alabama   | Huntsville MSA |
|---|-----------|----------------|
| <b>Number of Households (2000)</b>  |           |                |
| <i>Total</i>  | 1,737,080 | 134,643        |
| <i>Renter</i>   | 478,394   | 38,744         |
| <i>% of Renter</i>  | 28%       | 29%            |
| <b>2009 Area Median Income <sup>1</sup></b>                                   |           |                |
| <i>Annual</i>   | \$53,669  | \$67,500       |
| <i>Monthly</i>  | \$4,472   | \$5,625        |
| <i>30% of AMI<sup>2</sup></i>   | \$16,101  | \$20,250       |
| <b>Maximum Affordable<sup>3</sup> Monthly Housing Cost by % of Family AMI</b> |           |                |
| <i>30%</i>  | \$403     | \$506          |
| <i>50%</i>  | \$671     | \$844          |
| <i>80%</i>  | \$1,073   | \$1,350        |
| <i>100%</i>   | \$1,342   | \$1,688        |
| <b>2009 Fair Market Rent (FMR)<sup>4</sup></b>                                |           |                |
| <i>Zero-Bedroom</i>   | \$483     | \$496          |
| <i>One-Bedroom</i>  | \$539     | \$540          |
| <i>Two-Bedroom</i>  | \$627     | \$638          |
| <i>Three-Bedroom</i>  | \$817     | \$873          |
| <i>Four-Bedroom</i>   | \$918     | \$959          |
| <b>% Change from 2000 Base Rent to 2009 FMR</b>                               |           |                |
| <i>Zero-Bedroom</i>   | 37%       | 36%            |
| <i>One-Bedroom</i>  | 37%       | 36%            |
| <i>Two-Bedroom</i>  | 37%       | 36%            |
| <i>Three-Bedroom</i>  | 37%       | 36%            |
| <i>Four-Bedroom</i>   | 37%       | 36%            |
| <b>Annual Income Needed to Afford FMR</b>                                     |           |                |
| <i>Zero-Bedroom</i>   | \$19,328  | \$19,840       |
| <i>One-Bedroom</i>  | \$21,575  | \$21,600       |
| <i>Two-Bedroom</i>  | \$25,060  | \$25,520       |
| <i>Three-Bedroom</i>  | \$32,74   | \$34,920       |
| <i>Four-Bedroom</i>   | \$36,724  | \$38,360       |
| <b>Percent of Family AMI Needed to Afford FMR</b>                             |           |                |
| <i>Zero-Bedroom</i>   | 36%       | 29%            |
| <i>One-Bedroom</i>  | 40%       | 32%            |
| <i>Two-Bedroom</i>  | 47%       | 38%            |
| <i>Three-Bedroom</i>  | 61%       | 52%            |
| <i>Four-Bedroom</i>   | 68%       | 57%            |
| <b>2009 Renter Household Income</b>   |           |                |
| <i>Estimated Median Renter Household Income <sup>5</sup></i>                  | \$25,559  | \$31,685       |
| <i>Percent Needed to Afford 2 BR FMR</i>                                      | 98%       | 81%            |
| <i>Rent Affordable at Median</i>  | \$639     | \$792          |
| <i>% of Renters Unable to Afford 2 BR FMR <sup>6</sup></i>                    | 49%       | 41%            |
| <b>2009 Renter Wage</b>   |           |                |
| <i>Estimated Mean Renter Wage</i>   | \$10.77   | \$12.22        |
| <i>Rent Affordable at Minimum Wage</i>  | \$560     | \$636          |
| <b>2009 Minimum Wage</b>  |           |                |
| <i>Minimum Wage</i>   | \$6.55    | \$6.55         |
| <i>Renter Affordable at Minimum Wage</i>                                      | \$341     | \$341          |

## Fair Housing Plan of Huntsville, Alabama (2010-2015)

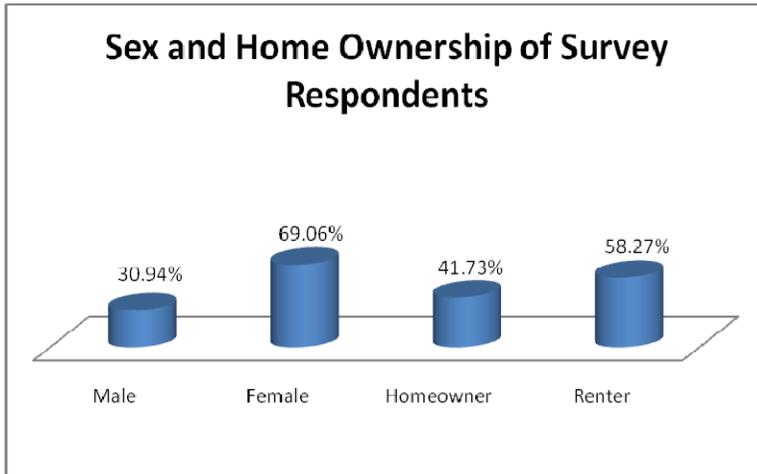
|   |         |         |
|---|---------|---------|
| <b>2009 Supplemental Security Income</b>                        |         |         |
| <i>Monthly SSI Payment</i>                                      | \$674   | \$674   |
| <i>Rent Affordable at SSI</i>                                   | \$202   | \$202   |
| <b>Housing Wage</b>   |         |         |
| <i>Zero-Bedroom</i>   | \$9.29  | \$9.54  |
| <i>One-Bedroom</i>  | \$10.37 | \$10.38 |
| <i>Two-Bedroom</i>  | \$12.05 | \$12.27 |
| <i>Three-Bedroom</i>  | \$15.71 | \$16.79 |
| <i>Four-Bedroom</i>   | \$17.66 | \$18.44 |
| <b>Housing Wage as % of Minimum Wage</b>                        |         |         |
| <i>Zero-Bedroom</i>   | 142%    | 146%    |
| <i>One-Bedroom</i>  | 158%    | 159%    |
| <i>Two-Bedroom</i>  | 184%    | 187%    |
| <i>Three-Bedroom</i>  | 240%    | 256%    |
| <i>Four-Bedroom</i>   | 270%    | 282%    |
| <b>Housing Wage as % of Mean Renter Wage</b>                    |         |         |
| <i>Zero-Bedroom</i>   | 86%     | 78%     |
| <i>One-Bedroom</i>  | 96%     | 85%     |
| <i>Two-Bedroom</i>  | 112%    | 100%    |
| <i>Three-Bedroom</i>  | 146%    | 137%    |
| <i>Four-Bedroom</i>   | 164%    | 151%    |
| <b>Work Hours/Week at Minimum Wage Needed to Afford FMR</b>     |         |         |
| <i>Zero-Bedroom</i>   | 57      | 58      |
| <i>One-Bedroom</i>  | 63      | 63      |
| <i>Two-Bedroom</i>  | 74      | 75      |
| <i>Three-Bedroom</i>  | 96      | 103     |
| <i>Four-Bedroom</i>   | 108     | 113     |
| <b>Work Hours/Week at Mean Renter Wage Needed to Afford FMR</b> |         |         |
| <i>Zero-Bedroom</i>   | 35      | 31      |
| <i>One-Bedroom</i>  | 39      | 34      |
| <i>Two-Bedroom</i>  | 45      | 40      |
| <i>Three-Bedroom</i>  | 58      | 55      |
| <i>Four-Bedroom</i>   | 66      | 60      |
| <b>Full-time Jobs at Minimum Wage Needed to Afford FMR</b>      |         |         |
| <i>Zero-Bedroom</i>   | 1.4     | 1.5     |
| <i>One-Bedroom</i>  | 1.6     | 1.6     |
| <i>Two-Bedroom</i>  | 1.8     | 1.9     |
| <i>Three-Bedroom</i>  | 2.4     | 2.6     |
| <i>Four-Bedroom</i>   | 2.7     | 2.8     |
| <b>Full-time Jobs at Mean Renter Wage Needed to Afford FMR</b>  |         |         |
| <i>Zero-Bedroom</i>   | 0.9     | 0.8     |
| <i>One-Bedroom</i>  | 1.0     | 0.8     |
| <i>Two-Bedroom</i>  | 1.1     | 1.0     |
| <i>Three-Bedroom</i>  | 1.5     | 1.4     |
| <i>Four-Bedroom</i>   | 1.6     | 1.5     |

# Fair Housing Plan of Huntsville, Alabama (2010-2015)

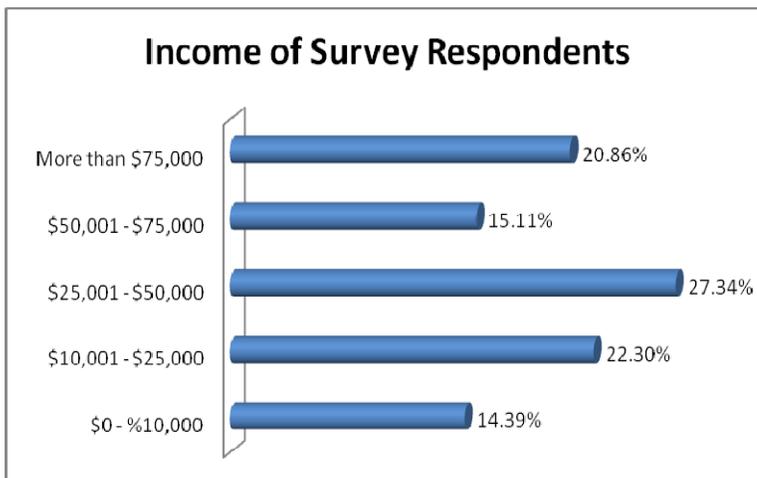
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## Appendix 3: Fair Housing Survey Results

An assessment of fair housing issues was conducted through a survey of citizens. Of the 139 survey respondents, the majority were female (96) and renters (81). Estimates from the 2009 American Community Survey indicate that 51.2% of Huntsville City's population was female. The survey results show a skewing towards females with this gender representing 69.06% of the survey population.

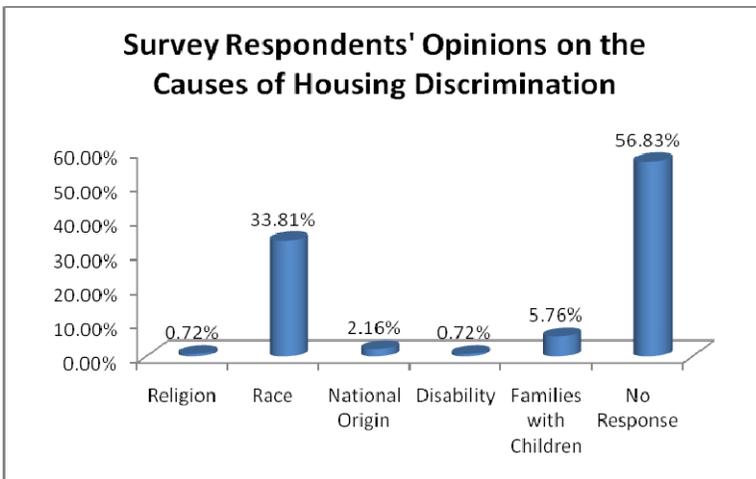
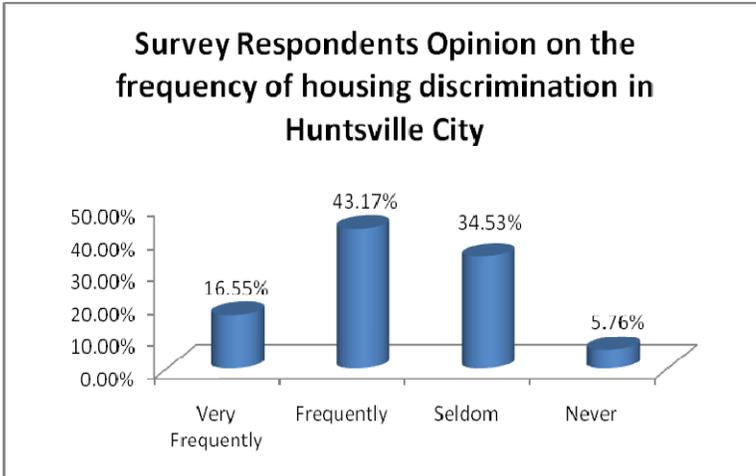


Approximately one-third (35.97%) of the respondents had annual incomes above (over \$50,000) Huntsville City's 2009 median household income of \$48,786; one-fifth had incomes in the largest income category of over \$75,000. Huntsville City's mean household income in 2009 was much higher, at \$71,775. Over 20% of the survey population had incomes higher than Huntsville's mean household income.

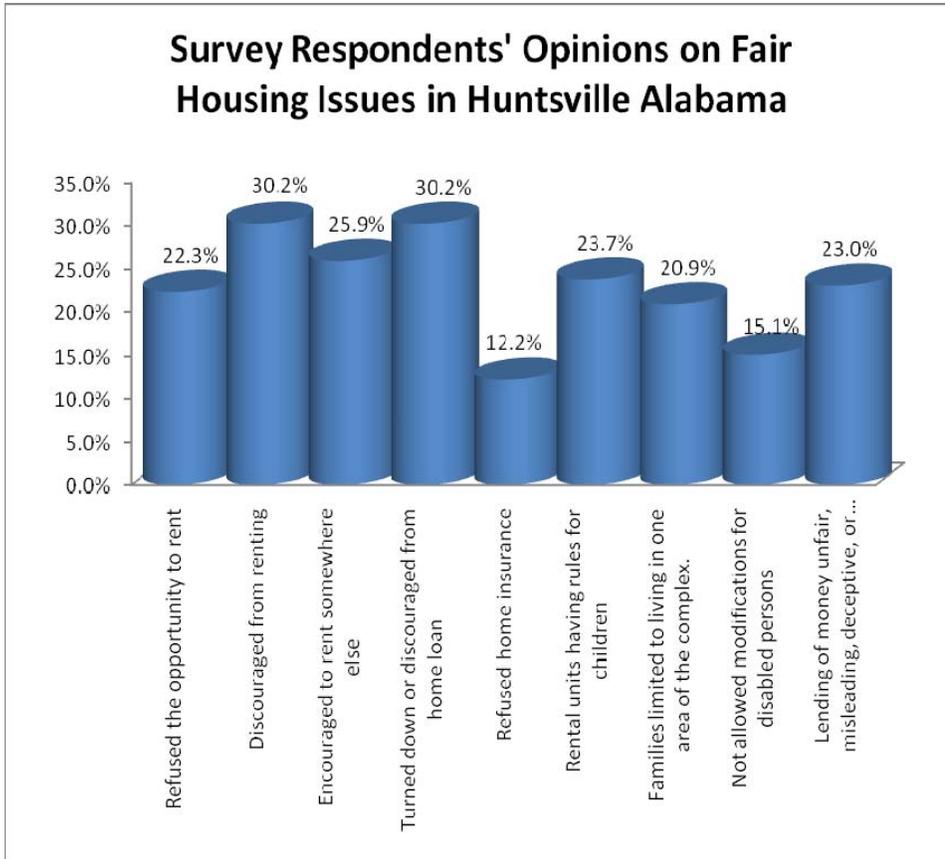


# Fair Housing Plan of Huntsville, Alabama (2010-2015)

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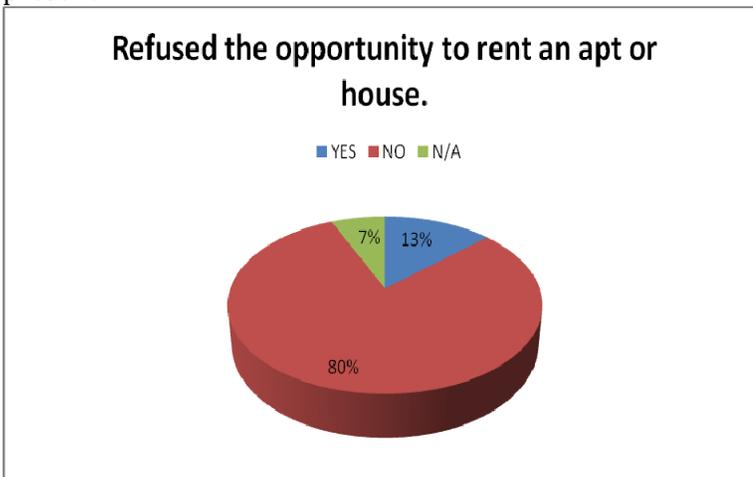


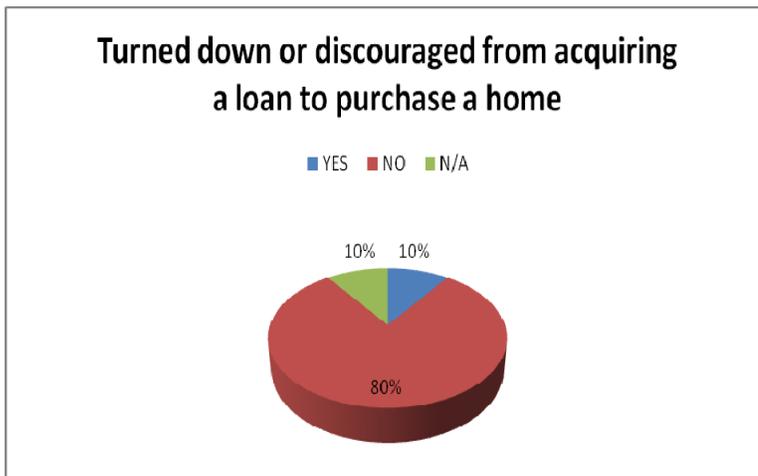
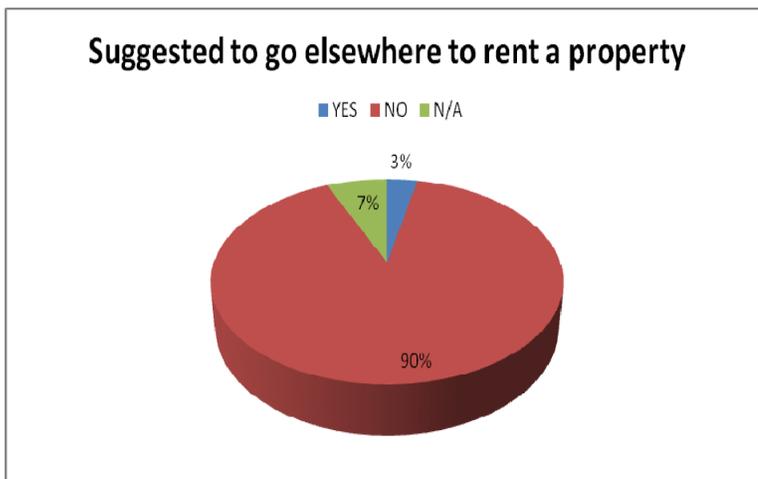
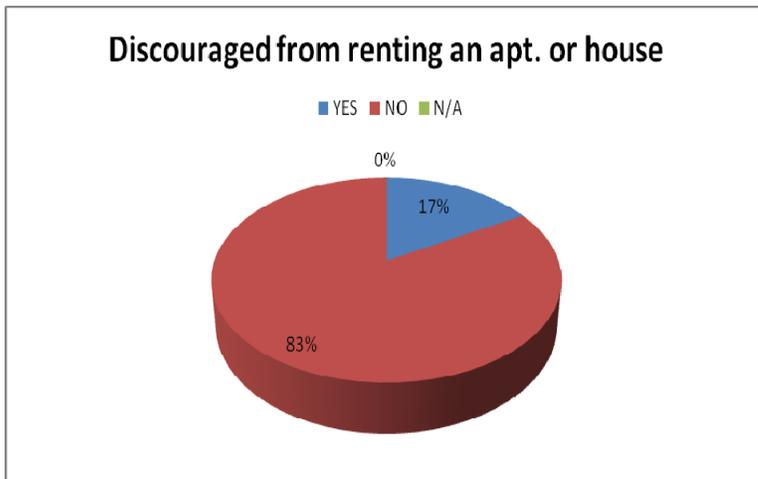
# Fair Housing Plan of Huntsville, Alabama (2010-2015)

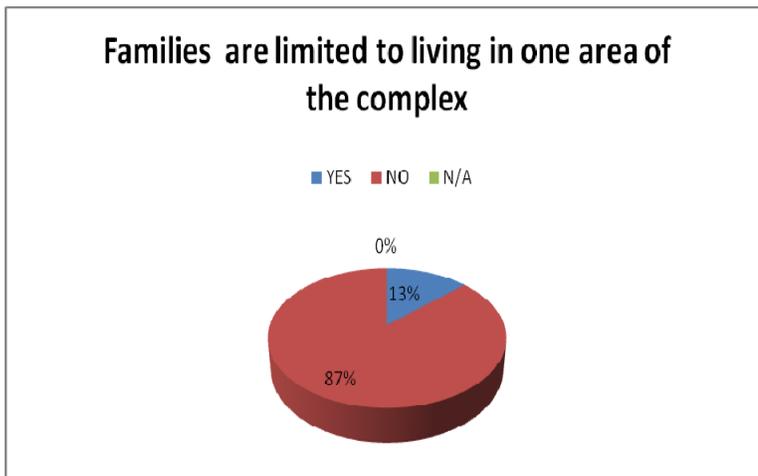
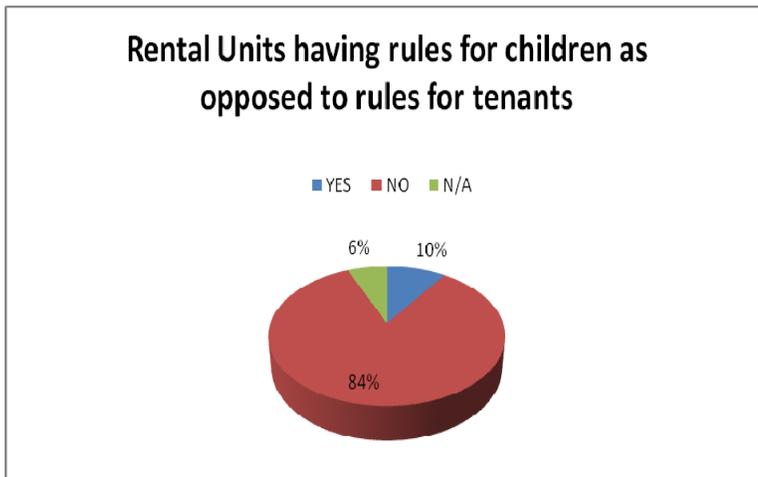
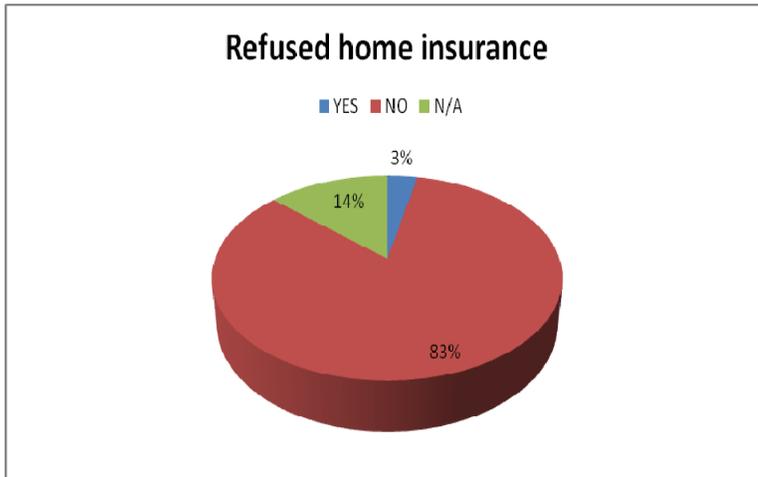


## Hispanic Survey

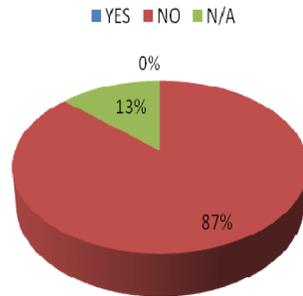
A specialized purposive survey was designed specifically to collect issues from the Hispanic population in Huntsville. The total number of Hispanics that participated in the Huntsville, Alabama Fair Housing Survey was 30 persons. The survey was conducted to assess the Equal Housing Opportunities in the City of Huntsville and to determine what barriers are present.



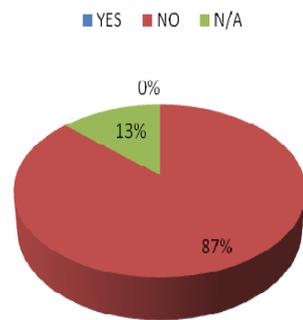




## Not allowed modifications to an apt more accessible for a person with a disability



## Lending of money that was unfair...



# Fair Housing Plan of Huntsville, Alabama (2010-2015)

## Appendix 4: Population, Housing and Income 2009 FFIEC Data by Census Tract

**Table 1: 2009 FFEIC Population Data**

| Tract | Tract Pop | Tract Minority | White Pop | % of Total | Black Pop | % of Total | Other | % of Other |
|-------|-----------|----------------|-----------|------------|-----------|------------|-------|------------|
| 1     | 2651      | 31.16          | 1825      | 68.84      | 746       | 28.14      | 80    | 3          |
| 2.01  | 681       | 97.5           | 17        | 2.5        | 650       | 95.45      | 14    | 2          |
| 2.02  | 3541      | 73.85          | 926       | 26.15      | 2534      | 71.56      | 81    | 2.2        |
| 3.01  | 3795      | 74.52          | 967       | 25.48      | 2654      | 69.93      | 174   | 4.5        |
| 3.02  | 3867      | 85.42          | 564       | 14.58      | 3172      | 82.03      | 131   | 3.3        |
| 4.01  | 847       | 78.04          | 186       | 21.96      | 628       | 74.14      | 33    | 3.8        |
| 4.02  | 4242      | 83.24          | 711       | 16.76      | 3340      | 78.74      | 191   | 4.5        |
| 5.01  | 1884      | 71.02          | 546       | 28.98      | 1255      | 66.61      | 83    | 4.4        |
| 5.02  | 2581      | 83.26          | 432       | 16.74      | 2022      | 78.34      | 127   | 4.9        |
| 5.03  | 1994      | 71.72          | 564       | 28.28      | 1325      | 66.45      | 105   | 5.26       |
| 6.01  | 1588      | 52.39          | 756       | 47.61      | 739       | 46.54      | 93    | 5.85       |
| 6.02  | 2217      | 54.22          | 1015      | 45.78      | 1082      | 48.8       | 120   | 5.4        |
| 7.01  | 3027      | 80.94          | 577       | 19.06      | 2335      | 77.14      | 115   | 3.7        |
| 7.02  | 2462      | 57.43          | 1048      | 42.57      | 1331      | 54.06      | 83    | 3.37       |
| 8     | 2168      | 42.3           | 1251      | 57.7       | 817       | 37.68      | 100   | 4.61       |
| 9.01  | 4136      | 7.33           | 3833      | 92.67      | 160       | 3.87       | 143   | 3.45       |
| 9.02  | 2052      | 8.43           | 1879      | 91.57      | 71        | 3.46       | 102   | 4.97       |
| 10    | 3210      | 7.23           | 2978      | 92.77      | 66        | 2.06       | 166   | 5.17       |
| 11    | 1132      | 54.95          | 510       | 45.05      | 582       | 51.41      | 40    | 3.53       |
| 12    | 3246      | 94.15          | 190       | 5.85       | 2955      | 91.04      | 101   | 3.11       |
| 13    | 5482      | 69.37          | 1679      | 30.63      | 3248      | 59.25      | 555   | 10.1       |
| 14    | 5123      | 28.64          | 3656      | 71.36      | 953       | 18.6       | 514   | 10.03      |
| 15    | 4884      | 42.57          | 2805      | 57.43      | 1517      | 31.06      | 562   | 11.5       |
| 16    | 581       | 74.35          | 149       | 25.65      | 406       | 69.88      | 26    | 4.4        |
| 17    | 1746      | 3.04           | 1693      | 96.96      | 11        | 0.63       | 42    | 2.4        |
| 18.01 | 3711      | 3.69           | 3574      | 96.31      | 16        | 0.43       | 121   | 3.26       |
| 19.01 | 3492      | 7.3            | 3237      | 92.7       | 23        | 0.66       | 232   | 6.6        |
| 19.02 | 754       | 5.31           | 714       | 94.69      | 0         | 0          | 40    | 5.3        |
| 19.03 | 2275      | 4.92           | 2163      | 95.08      | 15        | 0.66       | 97    | 4.26       |
| 20    | 2128      | 4.23           | 2038      | 95.77      | 14        | 0.66       | 76    | 3.57       |
| 21    | 3531      | 48.15          | 1831      | 51.85      | 1467      | 41.55      | 233   | 6.5        |
| 22    | 1997      | 31.6           | 1366      | 68.4       | 488       | 24.44      | 143   | 7.1        |
| 23    | 5100      | 32.39          | 3448      | 67.61      | 1161      | 22.76      | 491   | 9.6        |

## Fair Housing Plan of Huntsville, Alabama (2010-2015)

|               |      |       |      |       |      |       |     |      |
|---------------|------|-------|------|-------|------|-------|-----|------|
| <b>24</b>     | 4355 | 46.45 | 2332 | 53.55 | 1523 | 34.97 | 500 | 11.4 |
| <b>25.01</b>  | 2814 | 56.25 | 1231 | 43.75 | 1269 | 45.1  | 314 | 11.1 |
| <b>25.02</b>  | 2755 | 44.97 | 1516 | 55.03 | 1006 | 36.52 | 233 | 8.4  |
| <b>26</b>     | 3992 | 12.02 | 3512 | 87.98 | 244  | 6.11  | 236 | 5.9  |
| <b>27.01</b>  | 2510 | 5.86  | 2363 | 94.14 | 37   | 1.47  | 110 | 4.3  |
| <b>27.21</b>  | 4143 | 7.6   | 3828 | 92.4  | 101  | 2.44  | 214 | 5.1  |
| <b>27.22</b>  | 3234 | 13.7  | 2791 | 86.3  | 89   | 2.75  | 354 | 10.9 |
| <b>28.01</b>  | 3618 | 11.97 | 3185 | 88.03 | 192  | 5.31  | 241 | 6.66 |
| <b>28.02</b>  | 5654 | 10.97 | 5034 | 89.03 | 205  | 3.63  | 415 | 7.3  |
| <b>29.11</b>  | 4848 | 9.92  | 4367 | 90.08 | 81   | 1.67  | 400 | 8.25 |
| <b>29.12</b>  | 2665 | 9.01  | 2425 | 90.99 | 21   | 0.79  | 219 | 8.2  |
| <b>29.21</b>  | 5693 | 14.58 | 4863 | 85.42 | 196  | 3.44  | 634 | 11.1 |
| <b>29.22</b>  | 4877 | 10.87 | 4347 | 89.13 | 71   | 1.46  | 459 | 9.4  |
| <b>105.02</b> | 1857 | 26.23 | 1370 | 73.77 | 406  | 21.86 | 62  | 3.3  |
| <b>106.11</b> | 8826 | 17.54 | 7278 | 82.46 | 1056 | 11.96 | 492 | 5.5  |
| <b>106.12</b> | 2354 | 30.84 | 1628 | 69.16 | 600  | 25.49 | 126 | 5.3  |
| <b>106.21</b> | 4200 | 22.52 | 3254 | 77.48 | 671  | 15.98 | 275 | 6.5  |
| <b>106.22</b> | 6013 | 64.63 | 2127 | 35.37 | 3496 | 58.14 | 390 | 6.4  |
| <b>107.01</b> | 5600 | 18.2  | 4581 | 81.8  | 740  | 13.21 | 279 | 4.9  |
| <b>107.02</b> | 6330 | 25.69 | 4704 | 74.31 | 1363 | 21.53 | 263 | 4.15 |
| <b>108</b>    | 7740 | 15.36 | 6551 | 84.64 | 879  | 11.36 | 210 | 2.7  |
| <b>109.01</b> | 5817 | 7.01  | 5409 | 92.99 | 189  | 3.25  | 219 | 3.76 |
| <b>109.02</b> | 3050 | 18.85 | 2475 | 81.15 | 468  | 15.34 | 107 | 3.5  |
| <b>110.12</b> | 4273 | 13.18 | 3710 | 86.82 | 229  | 5.36  | 334 | 7.8  |
| <b>110.22</b> | 5296 | 23.45 | 4054 | 76.55 | 733  | 13.84 | 509 | 9.6  |
| <b>111</b>    | 2369 | 47.45 | 1245 | 52.55 | 734  | 30.98 | 390 | 16.4 |
| <b>112</b>    | 4832 | 36.92 | 3048 | 63.08 | 1362 | 28.19 | 422 | 8.7  |
| <b>212</b>    | 4253 | 33.55 | 2826 | 66.45 | 1201 | 28.24 | 226 | 5.31 |

Source: <http://www.ffiec.gov/census/report.aspx?year=2009&state=01&msa=26620>

NB: Tracts with the highest percent of minority population are highlighted in red.

**Table 2a: 2009 FFIEC Median Family Income and Population Data**

| Census Tract | Tract Median Family Income % | 2009 Est. Tract Median Family Income | 2000 Tract Median Family Income | Tract Population | Tract Minority % | Minority Population |
|--------------|------------------------------|--------------------------------------|---------------------------------|------------------|------------------|---------------------|
|--------------|------------------------------|--------------------------------------|---------------------------------|------------------|------------------|---------------------|

## Fair Housing Plan of Huntsville, Alabama (2010-2015)

|              |        |           |           |      |       |      |
|--------------|--------|-----------|-----------|------|-------|------|
| <b>1</b>     | 155.37 | \$104,875 | \$81,354  | 2651 | 31.16 | 826  |
| <b>2.01</b>  | 48.94  | \$33,035  | \$25,625  | 681  | 97.5  | 664  |
| <b>2.02</b>  | 65.53  | \$44,233  | \$34,310  | 3541 | 73.85 | 2615 |
| <b>3.01</b>  | 74.7   | \$50,423  | \$39,112  | 3795 | 74.52 | 2828 |
| <b>3.02</b>  | 67     | \$45,225  | \$35,082  | 3867 | 85.42 | 3303 |
| <b>4.01</b>  | 89.29  | \$60,271  | \$46,750  | 847  | 78.04 | 661  |
| <b>4.02</b>  | 94     | \$63,450  | \$49,221  | 4242 | 83.24 | 3531 |
| <b>5.01</b>  | 108.62 | \$73,319  | \$56,875  | 1884 | 71.02 | 1338 |
| <b>5.02</b>  | 91.96  | \$62,073  | \$48,148  | 2581 | 83.26 | 2149 |
| <b>5.03</b>  | 100.32 | \$67,716  | \$52,527  | 1994 | 71.72 | 1430 |
| <b>6.01</b>  | 90.19  | \$60,585  | \$47,206  | 1588 | 52.39 | 832  |
| <b>6.02</b>  | 75.24  | \$50,787  | \$39,398  | 2217 | 54.22 | 1202 |
| <b>7.01</b>  | 73.05  | \$49,309  | \$38,250  | 3027 | 80.94 | 2450 |
| <b>7.02</b>  | 51.01  | \$49,808  | \$38,636  | 2462 | 57.43 | 1414 |
| <b>8</b>     | 112.36 | \$34,432  | \$26,711  | 2168 | 42.3  | 917  |
| <b>9.02</b>  | 80.84  | \$54,567  | \$42,330  | 2052 | 8.43  | 173  |
| <b>10</b>    | 65.52  | \$44,226  | \$34,306  | 3210 | 7.23  | 232  |
| <b>11</b>    | 15.06  | \$10,706  | \$8,304   | 1132 | 54.95 | 622  |
| <b>12</b>    | 23.2   | \$15,660  | \$12,148  | 3246 | 94.15 | 3056 |
| <b>13</b>    | 60.64  | \$40,932  | \$31,750  | 5482 | 69.37 | 3803 |
| <b>14</b>    | 93.3   | \$62,978  | \$48,854  | 5123 | 28.64 | 1467 |
| <b>15</b>    | 65.42  | \$44,159  | \$34,256  | 4884 | 42.57 | 2067 |
| <b>16</b>    | 15.06  | \$10,166  | \$7,885   | 581  | 74.35 | 432  |
| <b>17</b>    | 149.06 | 100,616   | \$78,050  | 1746 | 3.04  | 53   |
| <b>18.01</b> | 162.02 | \$109,364 | \$84,833  | 3711 | 3.69  | 137  |
| <b>19.01</b> | 266.33 | \$152,773 | \$118,508 | 3492 | 7.3   | 255  |
| <b>19.02</b> | 184.46 | \$124,511 | \$96,583  | 754  | 5.31  | 40   |
| <b>19.03</b> | 205.8  | \$138,915 | \$107,759 | 2275 | 4.92  | 112  |
| <b>20</b>    | 89.98  | \$60,737  | \$47,115  | 2128 | 4.23  | 90   |
| <b>21</b>    | 31.65  | \$21,364  | \$16,570  | 3531 | 48.15 | 1700 |
| <b>22</b>    | 60.59  | \$40,898  | \$31,726  | 1997 | 31.6  | 631  |
| <b>24</b>    | 55.8   | \$37,665  | \$29,219  | 4355 | 46.45 | 2023 |
| <b>25.01</b> | 43.93  | \$29,653  | \$23,000  | 2814 | 56.25 | 1583 |
| <b>25.02</b> | 64.23  | \$43,355  | \$33,633  | 2755 | 44.97 | 1239 |
| <b>26</b>    | 107.52 | \$72,576  | \$56,295  | 3992 | 12.02 | 480  |
| <b>27.01</b> | 139.9  | \$94,433  | \$73,250  | 2510 | 5.86  | 147  |
| <b>27.21</b> | 145.32 | \$98,091  | \$76,089  | 4143 | 7.6   | 443  |

## Fair Housing Plan of Huntsville, Alabama (2010-2015)

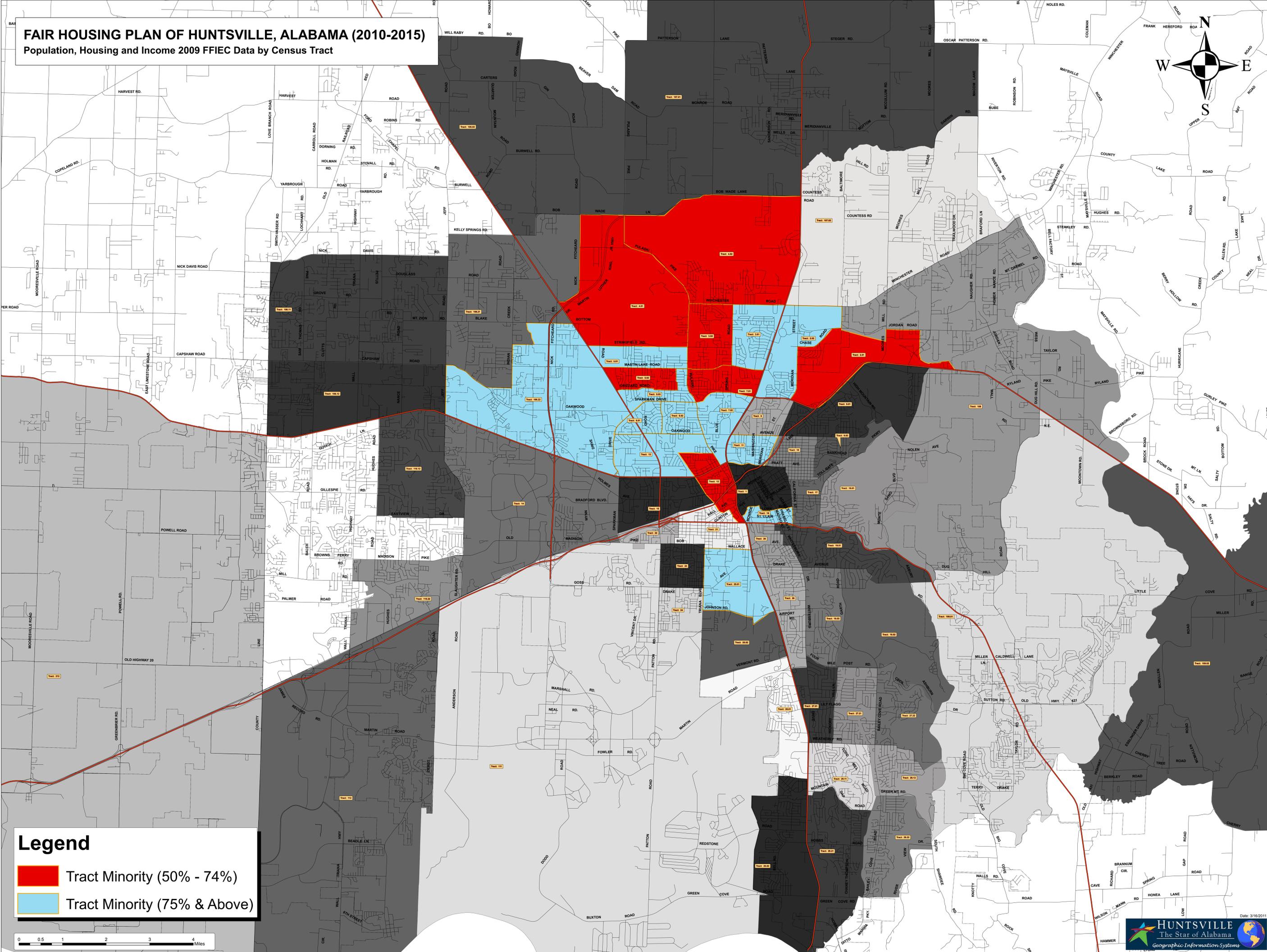
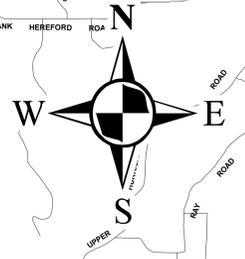
|               |        |           |          |      |       |      |
|---------------|--------|-----------|----------|------|-------|------|
| <b>27.22</b>  | 145    | \$97,875  | \$75,923 | 3234 | 13.7  | 433  |
| <b>28.01</b>  | 125.16 | \$84,483  | \$65,536 | 3618 | 11.97 | 620  |
| <b>28.02</b>  | 118.83 | \$80,210  | \$62,219 | 5654 | 10.97 | 481  |
| <b>29.11</b>  | 140.85 | \$95,074  | \$73,750 | 4848 | 9.92  | 240  |
| <b>29.12</b>  | 152.88 | \$103,194 | \$80,049 | 2665 | 9.01  | 830  |
| <b>29.21</b>  | 115.19 | \$77,753  | \$60,319 | 5693 | 14.58 | 530  |
| <b>29.22</b>  | 146.65 | \$98,989  | \$76,787 | 4877 | 10.87 | 530  |
| <b>106.11</b> | 124.74 | \$84,186  | \$65,305 | 8826 | 17.54 | 1548 |
| <b>106.12</b> | 102.81 | \$69,397  | \$53,831 | 2354 | 30.84 | 726  |
| <b>106.21</b> | 165.59 | \$111,773 | \$86,705 | 4200 | 22.52 | 946  |
| <b>106.22</b> | 76.8   | \$51,840  | \$40,213 | 6013 | 64.63 | 3886 |
| <b>107.01</b> | 106.1  | \$71,618  | \$55,553 | 5600 | 18.2  | 1019 |
| <b>107.02</b> | 103.78 | \$70,052  | \$54,337 | 6330 | 25.69 | 1626 |
| <b>108</b>    | 113.14 | \$76,370  | \$59,240 | 7740 | 15.36 | 1189 |
| <b>109.01</b> | 165.95 | \$112,016 | \$86,890 | 5817 | 7.01  | 408  |
| <b>109.02</b> | 70.4   | \$47,520  | \$36,862 | 3050 | 18.85 | 575  |
| <b>110.12</b> | 171.95 | \$116,066 | \$90,034 | 4273 | 13.18 | 563  |
| <b>110.22</b> | 113.18 | \$76,397  | \$59,259 | 5296 | 23.45 | 1242 |
| <b>111</b>    | 76.79  | \$51,833  | \$40,208 | 2369 | 47.45 | 1124 |
| <b>112</b>    | 132.42 | \$89,384  | \$69,336 | 4832 | 36.92 | 1784 |
| <b>212</b>    | 85.94  | \$58,010  | \$45,000 | 4253 | 33.55 | 1427 |

Source: <http://www.ffiec.gov/census/report.aspx?year=2009&state=01&msa=26620>

NB: Highest Median Family Income, Lowest Median Family Income, and Tracts Minority Population over 50%.

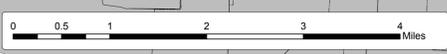
# FAIR HOUSING PLAN OF HUNTSVILLE, ALABAMA (2010-2015)

## Population, Housing and Income 2009 FFIEC Data by Census Tract



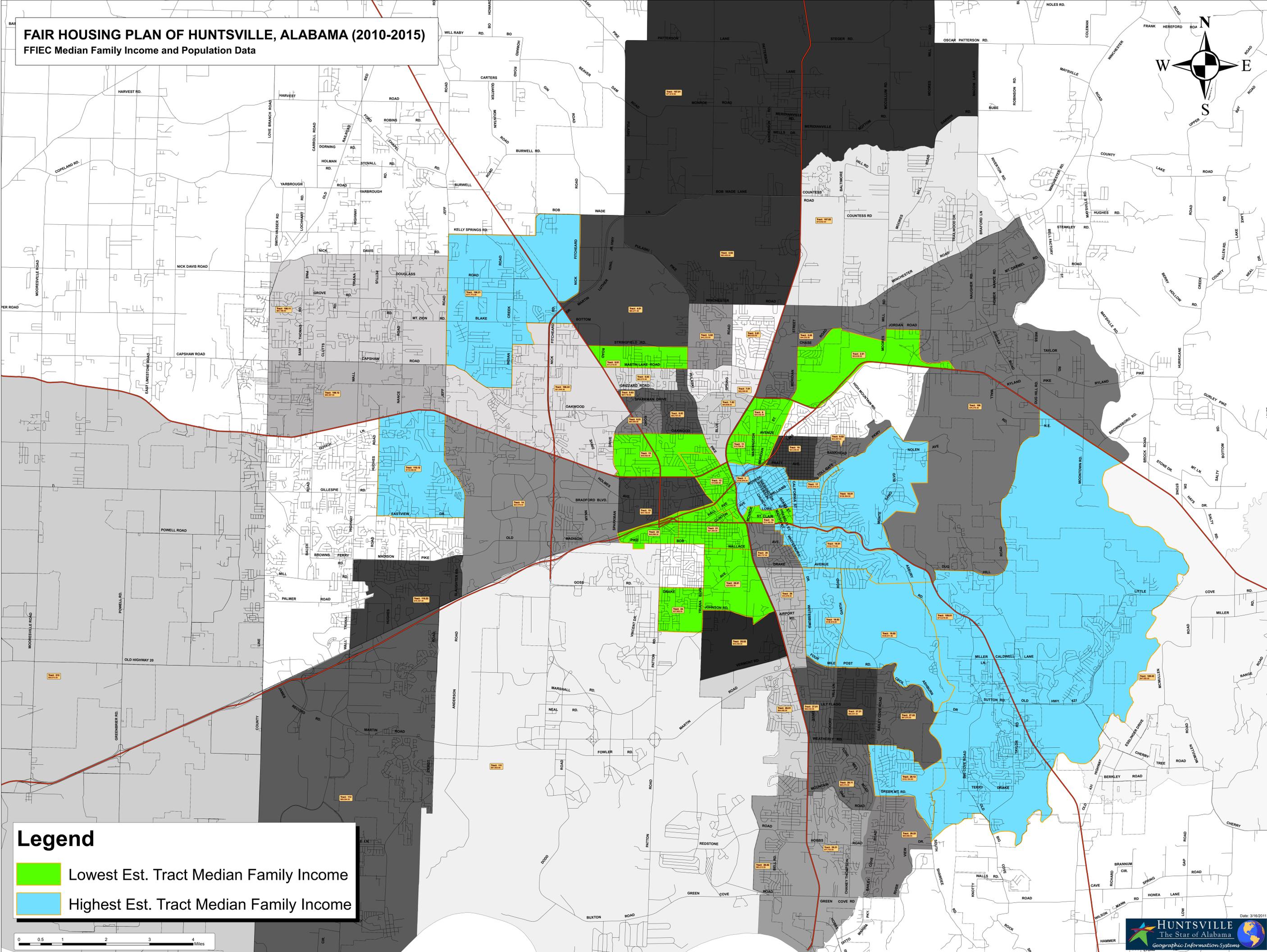
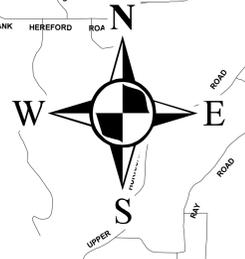
**Legend**

- Tract Minority (50% - 74%)
- Tract Minority (75% & Above)



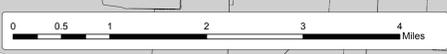
# FAIR HOUSING PLAN OF HUNTSVILLE, ALABAMA (2010-2015)

## FFIEC Median Family Income and Population Data



**Legend**

- Lowest Est. Tract Median Family Income
- Highest Est. Tract Median Family Income



## Fair Housing Plan of Huntsville, Alabama (2010-2015)

**Table 2b: 2009 FFIEC Income and Poverty Data**

| Tract | Income Level | 2004 MSA/MD statewide non-MSA/MD Median Family Income | 2009 HUD Est. MSA/MD non-MSA/MD Median Family Income | % Below Poverty Line | Median Family Income % | 2000 Median Household Income |
|-------|--------------|---|--|----------------------|------------------------|------------------------------|
| 1     | Upper        | \$52,360  | \$67,500   | 23.04                | 155.37                 | \$34,583                     |
| 2.01  | Low          | \$52,360  | \$67,500   | 29.29                | 48.94                  | \$24,55                      |
| 2.02  | Moderate     | \$52,360  | \$67,500   | 23.72                | 65.53                  | \$33,079                     |
| 3.01  | Moderate     | \$52,360  | \$67,500   | 15.62                | 74.7                   | \$32,500                     |
| 3.02  | Moderate     | \$52,360  | \$67,500   | 19.19                | 67                     | \$32,121                     |
| 4.01  | Middle       | \$52,360  | \$67,500   | 6.26                 | 89.29                  | \$42,589                     |
| 4.02  | Middle       | \$52,360  | \$67,500   | 7.31                 | 94                     | \$46,302                     |
| 5.01  | Middle       | \$52,360  | \$67,500   | 8.22                 | 108.62                 | \$47,361                     |
| 5.02  | Middle       | \$52,360  | \$67,500   | 7.04                 | 91.96                  | \$40,074                     |
| 5.03  | Middle       | \$52,360  | \$67,500   | 9.53                 | 100.32                 | \$47,059                     |
| 6.01  | Middle       | \$52,360  | \$67,500   | 9.63                 | 90.16                  | \$40,100                     |
| 6.02  | Moderate     | \$52,360  | \$67,500   | 12.84                | 75.24                  | \$35,000                     |
| 7.01  | Moderate     | \$52,360  | \$67,500   | 17.58                | 73.05                  | \$29,483                     |
| 7.02  | Moderate     | \$52.36   | \$67,500   | 16.35                | 73.79                  | \$23,872                     |
| 8     | Moderate     | \$52,360  | \$67,500   | 26.99                | 51.01                  | \$25,147                     |
| 9.01  | Middle       | \$52,360  | \$67,500   | 5.23                 | 112.36                 | \$51,347                     |
| 9.02  | Middle       | \$52,360  | \$67,500   | 7.22                 | 80.84                  | \$38,293                     |
| 10    | Moderate     | \$52,360  | \$67,500   | 18.45                | 65.52                  | \$29,143                     |
| 11    | Low          | \$52,360  | \$67,500   | 57.36                | 15.86                  | \$11,875                     |
| 12    | Low          | \$52,360  | \$67,500   | 55.76                | 23.2                   | \$11,209                     |
| 13    | Moderate     | \$52,360  | \$67,500   | 22.11                | 60.64                  | \$25,839                     |
| 14    | Middle       | \$52,360  | \$67,500   | 6.99                 | 93.3                   | \$41,964                     |
| 15    | Moderate     | \$52,360  | \$67,500   | 20.14                | 65.42                  | \$30,757                     |
| 16    | Low          | \$52,360  | \$67,500   | 74.57                | 15.06                  | \$6,200                      |
| 17    | Upper        | \$52,360  | \$67,500   | 5.07                 | 149.06                 | \$58,333                     |
| 18.01 | Upper        | \$52,360  | \$67,500   | 2.99                 | 162.02                 | \$74,559                     |
| 19.01 | Upper        | \$52,360  | \$67,500   | 1.77                 | 226.33                 | \$104,789                    |
| 19.02 | Upper        | \$52,360  | \$67,500   | 2.81                 | 184.46                 | \$89,850                     |
| 19.03 | Upper        | \$52,360  | \$67,500   | 1.21                 | 205.8                  | \$97,245                     |
| 20    | Middle       | \$52,360  | \$67,500   | 6.45                 | 89.98                  | \$39,232                     |
| 21    | Low          | \$52,360  | \$67,500   | 43.98                | 31.65                  | \$14,386                     |
| 22    | Moderate     | \$52,360  | \$67,500   | 23.16                | 60.59                  | \$22,500                     |
| 23    | Moderate     | \$52,360  | \$67,500   | 15.81                | 56                     | \$27,038                     |

## Fair Housing Plan of Huntsville, Alabama (2010-2015)

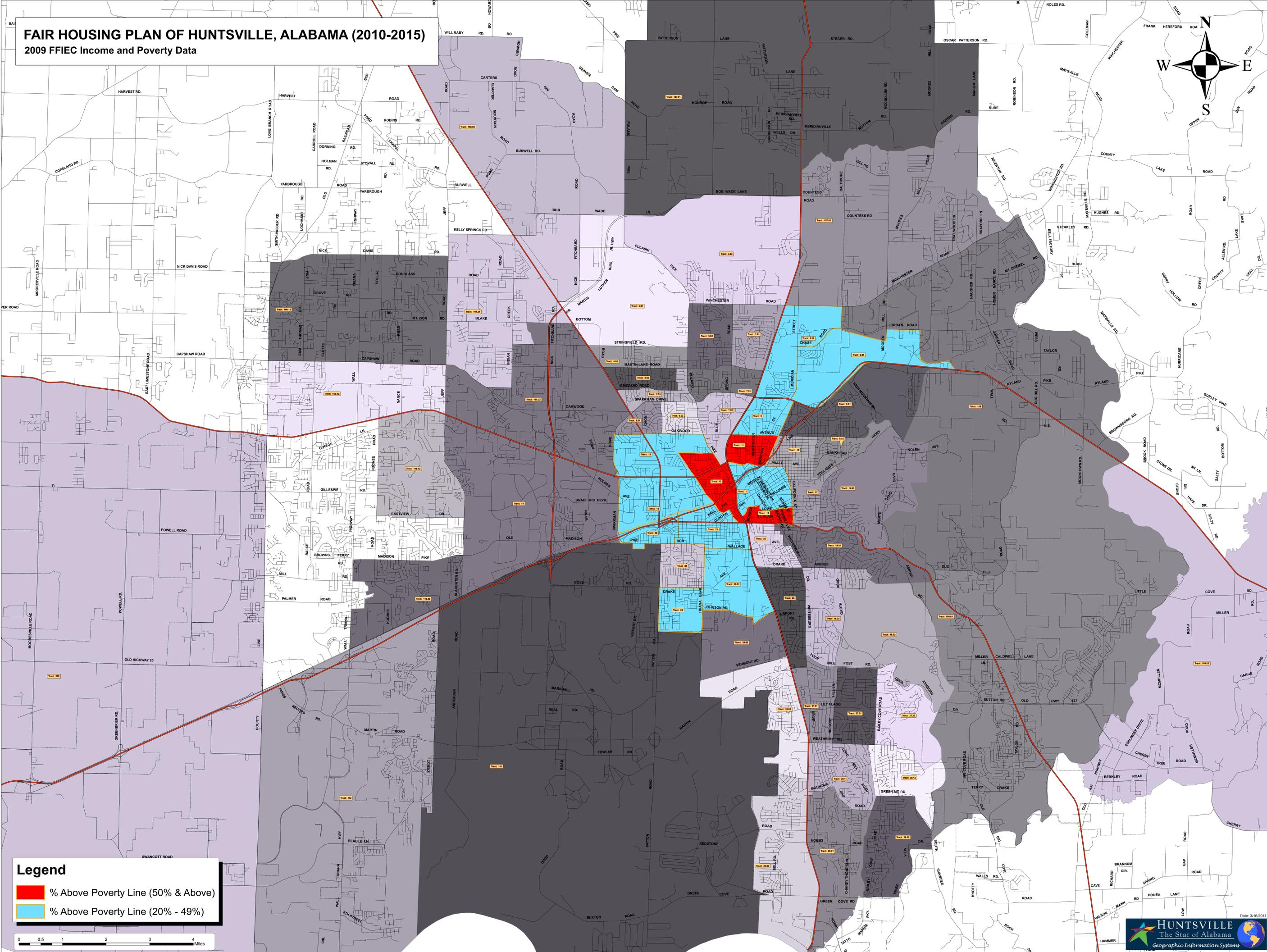
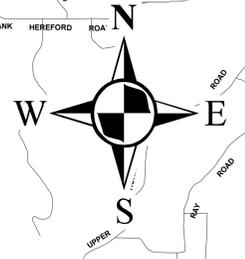
|               |          |          |          |       |        |          |
|---------------|----------|----------|----------|-------|--------|----------|
| <b>24</b>     | Moderate | \$52,360 | \$67,500 | 23.54 | 55.8   | \$24,922 |
| <b>25.01</b>  | Low      | \$52,360 | \$67,500 | 31.08 | 43.93  | \$17,589 |
| <b>25.02</b>  | Moderate | \$52,360 | \$67,500 | 16.72 | 64.23  | \$24,134 |
| <b>26</b>     | Middle   | \$52,360 | \$67,500 | 8.36  | 107.52 | \$46,003 |
| <b>27.01</b>  | Upper    | \$52,360 | \$67,500 | 1.62  | 139.9  | \$55,995 |
| <b>27.21</b>  | Upper    | \$52,360 | \$67,500 | 3.25  | 145.32 | \$66,574 |
| <b>27.22</b>  | Upper    | \$52,360 | \$67,500 | 1.3   | 145    | \$70,625 |
| <b>28.01</b>  | Upper    | \$52,360 | \$67,500 | 3.75  | 125.16 | \$45,987 |
| <b>28.02</b>  | Middle   | \$52,360 | \$67,500 | 3.68  | 118.83 | \$56,756 |
| <b>29.11</b>  | Upper    | \$52,360 | \$67,500 | 4.7   | 140.85 | \$70,035 |
| <b>29.12</b>  | Upper    | \$52,360 | \$67,500 | 1.38  | 152.88 | \$78,344 |
| <b>29.21</b>  | Middle   | \$52,360 | \$67,500 | 3.91  | 115.19 | \$50,773 |
| <b>29.22</b>  | Upper    | \$52,360 | \$67,500 | 2.4   | 146.65 | \$73,929 |
| <b>105.02</b> | Middle   | \$52,360 | \$67,500 | 2.01  | 97.52  | \$48,611 |
| <b>106.11</b> | Upper    | \$52,360 | \$67,500 | 5.98  | 124.72 | \$59,243 |
| <b>106.12</b> | Middle   | \$52,360 | \$67,500 | 9.77  | 102.81 | \$50,400 |
| <b>106.21</b> | Upper    | \$52,360 | \$67,500 | 0.38  | 165.69 | \$85,057 |
| <b>106.22</b> | Moderate | \$52,360 | \$67,500 | 18.45 | 76.8   | \$33,080 |
| <b>107.01</b> | Middle   | \$52,360 | \$67,500 | 6.43  | 106.1  | \$50,545 |
| <b>107.02</b> | Middle   | \$52,360 | \$67,500 | 10.24 | 103.78 | \$50,542 |
| <b>108</b>    | Middle   | \$52,360 | \$67,500 | 5.88  | 113.14 | \$55,571 |
| <b>109.01</b> | Upper    | \$52,360 | \$67,500 | 1     | 165.95 | \$79,348 |
| <b>109.02</b> | Moderate | \$52,360 | \$67,500 | 11.95 | 70.4   | \$32,231 |
| <b>110.12</b> | Upper    | \$52,360 | \$67,500 | 2.63  | 171.95 | \$83,378 |
| <b>110.22</b> | Middle   | \$52,360 | \$67,500 | 6.99  | 13.18  | \$47,316 |
| <b>111</b>    | Moderate | \$52,360 | \$67,500 | 10.39 | 76.79  | \$35,435 |
| <b>112</b>    | Upper    | \$52,360 | \$67,500 | 10.4  | 132.42 | \$57,292 |
| <b>212</b>    | Middle   | \$52,360 | \$67,500 | 11.87 | 85.94  | \$41,911 |

Source: <http://www.ffiec.gov/census/report.aspx?year=2009&state=01&msa=26620>

NB: Tracts with the highest percent of below the poverty line are highlighted in red.

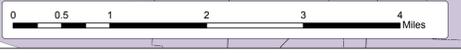
# FAIR HOUSING PLAN OF HUNTSVILLE, ALABAMA (2010-2015)

## 2009 FFIEC Income and Poverty Data



**Legend**

- % Above Poverty Line (50% & Above)
- % Above Poverty Line (20% - 49%)



## Fair Housing Plan of Huntsville, Alabama (2010-2015)

**Table 3: 2009 FFIEC Housing Data**

| Census Tract | 1-4 FU | Total HU | % of Total | Median House Age (yrs) | OO Units | % of Total OO Units | Vacant Units | OO 1-4 FU | Renter OU | % of Total Renter OU |
|--------------|--------|----------|------------|------------------------|----------|---------------------|--------------|-----------|-----------|----------------------|
| 1            | 804    | 1144     | 70.20%     | 61                     | 486      | 42.40%              | 98           | 486       | 560       | 4.89%                |
| 2.01         | 273    | 299      | 91.30%     | 38                     | 134      | 44.80%              | 33           | 134       | 132       | 44.10%               |
| 2.02         | 850    | 862      | 98.60%     | 37                     | 500      | 58.00%              | 105          | 500       | 257       | 29.80%               |
| 3.01         | 1631   | 1650     | 98.80%     | 35                     | 1142     | 69.20%              | 229          | 1142      | 270       | 16.90%               |
| 3.02         | 1424   | 1533     | 92.80%     | 32                     | 1030     | 67.18%              | 102          | 1030      | 401       | 26.15%               |
| 4.01         | 337    | 337      | 100%       | 30                     | 263      | 78.00%              | 21           | 263       | 53        | 15.70%               |
| 4.02         | 1604   | 1604     | 100%       | 28                     | 1303     | 81.20%              | 75           | 1303      | 226       | 14.08%               |
| 5.01         | 739    | 739      | 100%       | 32                     | 622      | 84.10%              | 40           | 622       | 77        | 10.40%               |
| 5.02         | 1006   | 1006     | 100%       | 31                     | 707      | 70.20%              | 72           | 707       | 227       | 22.50%               |
| 5.03         | 768    | 768      | 100%       | 32                     | 603      | 78.50%              | 28           | 603       | 137       | 17.80%               |
| 6.01         | 672    | 672      | 100%       | 35                     | 529      | 80.20%              | 26           | 539       | 107       | 15.90%               |
| 6.02         | 910    | 910      | 100%       | 36                     | 692      | 76.00%              | 43           | 692       | 175       | 19.20%               |
| 7.01         | 1157   | 1429     | 80.90%     | 31                     | 738      | 51.60%              | 202          | 738       | 489       | 34.20%               |
| 7.02         | 812    | 1213     | 66.94%     | 26                     | 525      | 43.20%              | 70           | 514       | 618       | 50.90%               |
| 8            | 861    | 1067     | 80.60%     | 35                     | 413      | 38.70%              | 132          | 413       | 522       | 48.90%               |
| 9.01         | 1913   | 1932     | 99.00%     | 32                     | 1686     | 87.20%              | 80           | 1673      | 166       | 8.59%                |
| 9.02         | 798    | 1160     | 68.70%     | 33                     | 575      | 49.50%              | 93           | 566       | 492       | 42.40%               |
| 10           | 1883   | 1972     | 95.40%     | 49                     | 970      | 49.18%              | 203          | 964       | 799       | 40.50%               |
| 11           | 472    | 521      | 90.50%     | 42                     | 110      | 21.11%              | 86           | 110       | 325       | 62.30%               |
| 12           | 1254   | 1451     | 86.40%     | 35                     | 323      | 22.20%              | 180          | 323       | 948       | 65.30%               |
| 13           | 1849   | 3292     | 56.16%     | 24                     | 703      | 21.30%              | 613          | 703       | 1976      | 60.02%               |
| 14           | 1656   | 3010     | 55.00%     | 15                     | 1139     | 37.84%              | 363          | 1139      | 1508      | 50.09%               |
| 15           | 1541   | 2097     | 73.40%     | 32                     | 957      | 45.60%              | 202          | 957       | 938       | 44.70%               |
| 16           | 169    | 216      | 78.20%     | 45                     | 5        | 2.31%               | 22           | 5         | 189       | 87.50%               |
| 17           | 897    | 903      | 99.30%     | 43                     | 711      | 78.70%              | 75           | 711       | 117       | 12.90%               |
| 18.01        | 1623   | 1623     | 98.80%     | 36                     | 1437     | 88.50%              | 57           | 1437      | 129       | 7.94%                |
| 19.01        | 1504   | 1510     | 69.05%     | 28                     | 1353     | 89.60%              | 61           | 1353      | 96        | 6.30%                |
| 19.02        | 312    | 312      | 100%       | 30                     | 305      | 97.70%              | 0            | 305       | 7         | 2.24%                |
| 19.03        | 896    | 960      | 99.60%     | 31                     | 847      | 88.20%              | 46           | 847       | 67        | 6.97%                |
| 20           | 1193   | 1207     | 100%       | 45                     | 808      | 66.94%              | 82           | 808       | 317       | 26.26%               |
| 21           | 1303   | 1887     | 93.30%     | 40                     | 331      | 17.54%              | 347          | 331       | 1209      | 64.06%               |
| 22           | 704    | 1018     | 98.80%     | 36                     | 364      | 35.70%              | 111          | 364       | 543       | 53.30%               |
| 23           | 1974   | 2514     | 69.05%     | 36                     | 1131     | 44.90%              | 251          | 1131      | 1132      | 45.02%               |

## Fair Housing Plan of Huntsville, Alabama (2010-2015)

|               |      |      |        |    |      |        |     |      |      |        |
|---------------|------|------|--------|----|------|--------|-----|------|------|--------|
| <b>24</b>     | 1511 | 2407 | 69.10% | 31 | 738  | 30.66% | 388 | 728  | 1281 | 53.20% |
| <b>25.01</b>  | 756  | 1940 | 78.50% | 22 | 244  | 12.50% | 462 | 239  | 1234 | 63.60% |
| <b>25.02</b>  | 429  | 1758 | 62.70% | 23 | 287  | 16.30% | 306 | 221  | 1165 | 66.20% |
| <b>26</b>     | 1544 | 2078 | 38.90% | 34 | 1080 | 51.90% | 97  | 1062 | 901  | 43.30% |
| <b>27.01</b>  | 979  | 1399 | 24.40% | 25 | 884  | 63.10% | 98  | 819  | 417  | 29.80% |
| <b>27.21</b>  | 1652 | 1834 | 74.30% | 29 | 1423 | 77.50% | 55  | 1418 | 356  | 19.40% |
| <b>27.22</b>  | 1129 | 1367 | 69.90% | 23 | 977  | 71.40% | 43  | 977  | 347  | 25.30% |
| <b>28.01</b>  | 1200 | 1989 | 90.00% | 24 | 1014 | 50.90% | 219 | 926  | 756  | 38.00% |
| <b>28.02</b>  | 2088 | 2204 | 82.50% | 15 | 1778 | 80.60% | 92  | 1778 | 334  | 15.15% |
| <b>29.11</b>  | 1870 | 1876 | 60.33% | 27 | 1704 | 90.80% | 59  | 1704 | 113  | 6.02%  |
| <b>29.12</b>  | 1013 | 1055 | 94.70% | 24 | 917  | 86.90% | 20  | 917  | 118  | 11.12% |
| <b>29.21</b>  | 2172 | 2576 | 99.60% | 16 | 1693 | 65.70% | 176 | 1653 | 707  | 27.40% |
| <b>29.22</b>  | 1746 | 1749 | 96.00% | 15 | 1598 | 91.30% | 46  | 1598 | 105  | 6.00%  |
| <b>105.02</b> | 670  | 670  | 100%   | 13 | 618  | 92.20% | 18  | 618  | 34   | 5.07%  |
| <b>106.11</b> | 3243 | 3243 | 100%   | 7  | 2882 | 88.80% | 136 | 2882 | 225  | 6.93%  |
| <b>106.12</b> | 870  | 886  | 98.10% | 8  | 758  | 85.50% | 37  | 758  | 91   | 10.20% |
| <b>106.21</b> | 1408 | 1408 | 100%   | 7  | 1351 | 95.90% | 24  | 1351 | 33   | 2.34%  |
| <b>106.22</b> | 1314 | 2891 | 45.45% | 15 | 963  | 33.30% | 376 | 755  | 1552 | 53.60% |
| <b>107.01</b> | 2128 | 2137 | 99.50% | 13 | 1831 | 85.60% | 107 | 1831 | 199  | 9.31%  |
| <b>107.02</b> | 2518 | 2567 | 98.00% | 12 | 2088 | 81.30% | 197 | 2088 | 282  | 10.90% |
| <b>108</b>    | 2927 | 2927 | 100%   | 13 | 2583 | 88.20% | 125 | 2583 | 219  | 7.48%  |
| <b>109.01</b> | 2132 | 2132 | 100%   | 6  | 1869 | 87.60% | 139 | 1869 | 124  | 5.80%  |
| <b>109.02</b> | 1214 | 1238 | 98.06% | 23 | 900  | 72.60% | 89  | 900  | 249  | 20.11% |
| <b>110.12</b> | 1571 | 1571 | 100%   | 12 | 1407 | 89.50% | 66  | 1407 | 98   | 6.23%  |
| <b>110.22</b> | 1309 | 2593 | 50.40% | 13 | 981  | 37.80% | 267 | 976  | 1345 | 51.08% |
| <b>111</b>    | 901  | 901  | 100%   | 34 | 4    | 0.44%  | 398 | 4    | 499  | 55.30% |
| <b>112</b>    | 1489 | 2404 | 61.90% | 9  | 1092 | 45.40% | 237 | 1092 | 1075 | 44.70% |
| <b>212</b>    | 1765 | 1765 | 100%   | 16 | 1311 | 74.27% | 136 | 1311 | 318  | 18.00% |

Source: <http://www.ffiec.gov/census/report.aspx?year=2009&state=01&msa=26620>

NB: Tracts highlighted in yellow show the oldest housing units; highlighted in red are tracts with lowest owner-occupancy

# Fair Housing Plan of Huntsville, Alabama (2010-2015)

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## Appendix 5: City of Huntsville Zoning Ordinance: Allowable Uses in Residential Districts

Within a Residence 1 District as shown on the official Zoning Maps of the City of Huntsville, the following regulations shall apply: 10.1 - Uses Permitted Land and buildings shall be used only for the following uses:

- Single family dwellings.
- Agricultural uses, provided no sales are made on the premises; and gardens
- Customary to residential occupancy and buildings incidental thereto, but not including commercial animal or poultry farms or kennels.
- Municipal, county, state, or federal use; including publicly owned or operated schools, libraries, museums, and art galleries.
- Churches and similar places of worship.
- Accessory structures.

Accessory uses as defined and regulated by Section 73.1.1 hereof. A real estate sign advertising the sale, rental or lease of the premises on which it is maintained; provided that such sign does not exceed eight (8) square feet in area and the location of said sign shall be at least twenty (20) feet distant from all lot lines.

Church bulletin board that does not exceed twelve (12) square feet in area.

Permitted Uses as Special Exceptions as defined and regulated by Subsection

### 10.2 - Density Controls

The following yard, density, and height of building requirements shall be observed except as provided in Article 73:

- 10.2.1 Minimum required lot area: 15,000 square feet
- 10.2.2 Minimum required lot width: 100 feet
- 10.2.3 Minimum required lot frontage: 20 feet
- 10.2.4 Minimum required depth of front yard:

From major arterials: 50 feet

### **RESIDENCE 1 DISTRICT: 2**

From other streets: 40 feet for homes built prior to the adoption of this ordinance amendment (Ordinance No. 07-109), newly constructed front porches may encroach on the front yard setback by a maximum of five (5) feet. For the purposes of Residence 1 District regulations and restrictions, a “front porch” shall mean a roofed one-story open structure projecting from and structurally connected to the front of the residence. The front porch shall not be enclosed by glass, wood, siding, screening or other material.

- 10.2.5 Minimum required depth of rear yard: 45 feet
- 10.2.6 Minimum required width of each side yard: 15 feet
- 10.2.7 Maximum total building area: 25% of total lot area
- 10.2.8 Maximum stories: 2 1/2
- 10.2.9 Maximum height: 35 feet

### 10.3 - Off-Street Parking Requirements

Required off-street parking spaces shall be provided as set forth in Article 70 hereof. (63-93)

10.4 - Private Streets - Private Subdivisions Developments may be approved abutting upon private streets provided the following standards are observed:

10.4.1 Private streets and private subdivisions must be designed and constructed prior to final approval to the same standards required for design and construction of public streets and public subdivisions, and must provide adequate access to the public authority for police and fire protection, public utilities, and other public services.

## Fair Housing Plan of Huntsville, Alabama (2010-2015)

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10.4.2 Density: Dwelling units shall not exceed requirements for development with public streets.  
10.4.3 Adequate provision must be made, as shown on the approved plan, for maintenance of private streets, private access ways and common areas to the standard practiced in the city for maintenance of public streets and areas by use of a homeowners association or other agreement approved by the City Attorney.

10.4.4 Adequate provision must be made, noted upon the approved plan, and recorded in the office of Judge of Probate, for the dedication of any private streets which in the determination of the governing body of the city may in the future be required to provide adequate public access for adjacent or other property. Each private subdivision shall exhibit a self-contained street pattern with no more than two ways in or out.

10.4.5 No private street shall be permitted if such street is shown on the Major Street Plan of the City of Huntsville Planning Commission.

10.4.6 No development shall be permitted and no permit shall be issued therefore for development abutting upon a private street or streets except in accordance with a plan approved by the Huntsville

Planning Commission and the governing body of the city, the approval by each to be preceded by a public hearing similar in all respects to public hearings required for public subdivisions, and in accordance with such conditions as may be required by the Huntsville Planning Commission and the governing body of the city to insure that the purpose, intent, and spirit of the city plan is observed.

10.4.7 The above regulations governing development along private streets and in private subdivisions shall be permitted for single family detached development within Residence 1, 1-A, 1-B, 1-C, 2, 2-A,

2-B and 2-C districts and for single family attached developments within Residence 2 and 2-A districts.

10.5 - Signs Permitted: Signs shall be permitted in accordance with Section 72.4.1 and shall be regulated in accordance with the provisions of Article 72 - Sign Control Regulations.

10.6 – Second Kitchens

10.6.1 A property owner shall be permitted to construct a second kitchen, in a single family detached dwelling if the property is, and will be, in compliance with the zoning regulations and does not require a variance for installation of the second kitchen.

10.6.2 A second kitchen shall be located within the dwelling and shall share at least one common interior wall with and be directly accessible from the living areas of the dwelling and shall not be separated from the living areas by an exterior connection or by a non-habitable space such as a garage or breezeway.

10.6.3 No kitchen shall be permitted in a detached accessory structure on a single family lot nor in a structure physically attached to the dwelling but separated from it by a garage, breezeway, porch or any other non-habitable space.

### **RESIDENCE 1 DISTRICT: 4**

10.6.4 A second kitchen shall not be permitted in a single family dwelling having roomers or boarders as regulated by Section 73.1.1.

10.6.5 Users of the second kitchen must be family members or temporary guests of the property owner and the property owner must occupy the dwelling as his/her legal residence. A family member in the context of this section shall include only individuals related by blood, marriage or law. A temporary guest is one who maintains a legal residence elsewhere. The property owner shall not receive any rent or other remuneration from temporary guests.

10.6.6 A second kitchen shall be served by the dwelling's utility connections; there shall be no separate meters.

## Fair Housing Plan of Huntsville, Alabama (2010-2015)

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10.6.7 A single family dwelling having two kitchens shall not be permitted to operate a home occupation that is in any way dependent upon the presence of the second kitchen.

10.6.8 A single family dwelling having two kitchens shall not give evidence of such by having two mail boxes or two addresses.

10.6.9 A single family dwelling having two kitchens in a single family zoning district shall not be used as rental property, and it shall be the responsibility of the owner, when selling such property, to inform any prospective purchaser of this attached condition. If the property is to be used as rental property, then all facilities accommodating the second kitchen shall be removed prior to rental. If a property is found to be operating in violation of this section, then the second kitchen shall be immediately dismantled at the owners' expense.

10.6.10 The Zoning Administrator shall maintain a record of all single family dwellings having two kitchens in a single family zone.

10.6.11 These regulations governing the installation of second kitchens in single family detached dwellings shall apply in Residence 1, 1-A, 1-B and 1-C districts.

10.7 - Conditions on Uses The use of aluminum, steel or other metal siding or cladding as an exterior building finish on newly constructed non-residential buildings and structures, and on newly constructed accessory structures with a building footprint in excess of one thousand (1000) square feet, is prohibited. This requirement shall not include window framework, doors, roofs and walkway covers.

### **ARTICLE 11 RESIDENCE 1-DISTRICT REGULATIONS**

Within a Residence 1-A District as shown on the official Zoning Maps of the City of Huntsville, the following regulations shall apply:

11.1 - Uses Permitted Land and buildings shall be used only for the uses permitted in Section 10.1 hereof.

11.2 - Density Controls The following yard, density, and height of building requirements shall be observed except as provided in Article 73 hereof.

- 11.2.1 Minimum required lot area: 12,000 square feet
- 11.2.2 Minimum required lot width: 75 feet
- 11.2.3 Minimum required lot frontage: 20 feet
- 11.2.4 Minimum required depth of front yard:

From major arterials: 50 feet

From other streets: 35 feet For homes built prior to the adoption of this ordinance amendment (Ordinance No. 07-109), newly constructed front porches may encroach on the front yard setback by a maximum of five (5) feet. For the purposes of Residence 1-A

District regulations and restrictions, a "front porch" shall mean a roofed one-story open structure projecting from and structurally connected to the front of the residence. The front porch shall not be enclosed by glass, wood, siding, screening or other material.

11.2.5 Minimum required depth of rear yard: 40 feet

11.2.6 Minimum required width of each side yard:

Main building 1 to 1 1/2 stories in height: 10 feet

Main building 2 to 2 1/2 stories in height: 12 feet

11.2.7 Maximum total building area: 25% of total lot area

11.2.8 Maximum stories: 2 1/2

### **RESIDENCE 1-A DISTRICT: 2**

11.2.9 Maximum height: 35 feet

11.3 - Off-Street Parking Requirements

Required off-street parking spaces shall be provided as set forth in Article 70 hereof.

# Fair Housing Plan of Huntsville, Alabama (2010-2015)

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11.4 - Private Streets - Private Subdivisions

11.5 - Signs Permitted Signs shall be permitted in accordance with Section 72.4.1 and shall be regulated in accordance with the provisions of Article 72 - Sign Control Regulations.

11.6 - Conditions on Uses The use of aluminum, steel or other metal siding or cladding as an exterior building finish on newly constructed non-residential buildings and structures, and on newly constructed accessory structures with a building footprint in excess of one thousand (1000) square feet, is prohibited. This requirement shall not include window framework, doors, roofs and walkway covers.

## **ARTICLE 12 RESIDENCE 1-B DISTRICT REGULATIONS**

Within a Residence 1-B District as shown on the official Zoning Maps of the City of Huntsville, the following regulations shall apply:

12.1 - Uses Permitted

Land and buildings shall be used only for the uses permitted in Section 10.1 hereof. (63-93)

12.2 - Density Controls

The following yard, density, and height of building requirements shall be observed except as provided in Article 73 hereof.

12.2.1 Minimum required lot area: 7,500 square feet

12.2.2 Minimum required lot width: 60 feet

12.2.3 Minimum required lot frontage: 20 feet

12.2.4 Minimum required depth of front yard:

From major arterials (*see Section 73.15*): 50 feet

From other streets: 30 feet

For homes built prior to the adoption of this ordinance amendment (Ordinance No. 07-109), newly constructed front porches may encroach on the front yard setback by a maximum of five (5) feet. For the purposes of Residence 1-B District regulations and restrictions, a "front porch" shall mean a roofed one-story open structure projecting from and structurally connected to the front of the residence. The front porch shall not be enclosed by glass, wood, siding, screening or other material.

12.2.5 Minimum required depth of rear yard: 35 feet

12.2.6 Minimum required width of each side yard:

Main building 1 to 1 1/2 stories in height: 8 feet

Main building 2 to 2 1/2 stories in height: 10 feet

12.2.7 Maximum total building area: 30% of total lot area

12.2.8 Maximum stories: 2 1/2

### **RESIDENCE 1-B DISTRICT: 2**

12.2.9 Maximum height: 35 feet

(63-93, 86-522, 07-109)

12.3 - Off-Street Parking Requirements

Required off-street parking spaces shall be provided as set forth in Article 70 hereof. (63-93)

12.4 - Private Streets - Private Subdivisions *See Section 10.4*

12.5 - Signs Permitted

Signs shall be permitted in accordance with Section 72.4.1 and shall be regulated in accordance with the provisions of Article 72 - Sign Control Regulations.

(87-177)

12.6 - Conditions on Uses

The use of aluminum, steel or other metal siding or cladding as an exterior building finish on newly constructed non-residential buildings and structures, and on newly constructed accessory

# Fair Housing Plan of Huntsville, Alabama (2010-2015)

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structures with a building footprint in excess of one thousand (1000) square feet, is prohibited. This requirement shall not include window framework, doors, roofs and walkway covers. (08-429) \*63-93, 86-522, 87-177, 07-109, 08-429

## **ARTICLE 13 RESIDENCE 2 DISTRICT REGULATIONS**

Within a Residence 2 District as shown on the official Zoning Maps of the City of Huntsville, the following regulations shall apply:

### 13.1 - Uses Permitted

Land and buildings shall be used only for the following uses:

Uses permitted in Section 10.1 hereof.

Two-family dwellings.

Zero lot line dwellings.

Single-family attached dwellings.

Semi-detached dwellings.

Accessory structures and uses.

Permitted Uses as Special Exceptions as defined and regulated by Subsection 92.5.3 hereof.

(63-93, 79-159, 01-646, 09-1053)

### 13.2 - Density Controls

The following yard, density, and height of building requirements shall be observed except as provided in Article 73 hereof.

#### 13.2.1 For Single Family Dwellings

(1) Minimum required lot area: 6,000 square feet

(2) Minimum required lot width: 50 feet

(3) Minimum required lot frontage: 20 feet

(4) Minimum required depth of front yard:

From major arterials (*See Section 73.15*): 50 feet

From other streets: 20 feet

(5) Minimum required depth of rear yard: 25 feet

(6) Minimum required width of each side yard:

#### **RESIDENCE 2 DISTRICT: 2**

Main building 1 story in height: 5 feet

Main building 2 stories in height: 6 feet

Least sum of widths of both side yards: 14 feet

(7) Maximum total building area: 40% of total lot area

(8) Maximum stories: 2

(9) Maximum height: 30 feet

#### 13.2.2 Two Family Dwellings

(1) Minimum required lot area: 7,500 square feet

(2) Minimum required lot width: 60 feet

(3) Minimum required lot frontage: 20 feet

(4) Minimum required depth of front yard:

From major arterials (*See Section 73.15*): 50 feet

From other streets: 20 feet

(5) Minimum required depth of rear yard: 25 feet

(6) Minimum required width of each side yard:

Main building 1 story in height: 5 feet

Main building 2 stories in height: 6 feet

Least sum of widths of both side yards: 14 feet

# Fair Housing Plan of Huntsville, Alabama (2010-2015)

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(7) Maximum total building area: 35% of total lot area

(8) Maximum stories: 2

(9) Maximum height: 30 feet

(63-93, 86-522)

## 13.2.3 Single Family Attached Dwellings

Single family attached dwellings shall not form long unbroken lines of row housing. The Planning Commission shall determine that the proposed single family attached dwellings are designed in such a manner as to be in harmony with good land use planning. Single family attached dwellings shall constitute groupings making efficient, economical, compatible, and convenient use of land.

### **RESIDENCE 2 DISTRICT: 3**

Open space and serving the public purposes of zoning by means alternative to conventional arrangements of yards and building areas. Also, front yard parking is prohibited.

(1) Minimum required lot area: 2,200 square feet

(2) Minimum required lot width: 20 feet

(3) Minimum required depth of front yard for each complex shall be fifty (50) feet from a major arterial and ten (10) feet from other public or private streets.

(4) Minimum required width of each side yard: 10 feet (Required only at unattached ends of single family attached dwelling complex)

(5) Maximum stories: 2 1/2

(6) Maximum height of building: 35 feet

(7) Not less than four nor more than eight single family attached dwellings shall be contiguous. Also, no two contiguous single family attached dwellings shall be built with the same front line. The required difference in front line shall be a minimum of three (3) feet.

(8) No portion of a single family attached dwelling or accessory structure in or related to one single family attached dwelling complex shall be closer than twenty (20) feet to any portion of a single family attached dwelling or accessory structure related to another single family attached dwelling complex, or to any building outside the single family attached dwelling area.

(9) Each single family attached dwelling shall be constructed on its own lot.

(10) Each single family attached dwelling shall provide not less than six hundred (600) square feet of yard space exclusive of private access ways and off-street parking. If the yard space is divided, one space shall not contain less than four hundred (400) square feet of open yard space, and the remaining two hundred (200) square feet shall be secluded at ground level from view from streets or neighboring property. Locating the secluded yard space in the required front yard is prohibited.

(11) Off-street parking shall be provided at a minimum rate of two spaces per each single family attached dwelling.

### **RESIDENCE 2 DISTRICT: 4**

(12) Any private access way must be maintained by an association. (79-159, 79-417-B, 86-522, 91-105)

## 13.2.4 Zero Lot Line Dwellings

The purpose of zero lot line dwellings is to permit the construction of detached single-family dwellings on lots with a small side yard requirement on one side of the lot. This concept permits better use of the entire lot by compacting the usual front, rear, and side yards into one or more internal gardens which may be completely walled in or screened.

(1) Minimum required lot area: 6,000 square feet

(2) Minimum required lot width: 50 feet

## Fair Housing Plan of Huntsville, Alabama (2010-2015)

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- (3) Minimum required lot frontage: 20 feet
- (4) Minimum required depth of front yard: 20 feet
- (5) Minimum required depth of rear yard: 15 feet
- (6) Minimum required width of each side yard:  
One side yard of 1 inch; opposite side yard of 12 feet.
- (7) Maximum total building area: 50% of total lot area
- (8) Maximum stories: 2
- (9) Maximum height: 30 feet
- (10) Off-street parking shall be provided at a minimum rate of two spaces for each dwelling.
- (11) Zero lot line dwellings shall be constructed against the lot line on one side of a lot, with the exception of corner lots, and no windows, doors, or other openings shall be permitted on this side. Where adjacent zero lot line dwellings are not constructed against a common lot line, the developer must provide for a perpetual wall maintenance easement of five (5) feet in width along the adjacent lot and parallel with such wall. (87-268)

### 13.2.5 Semi-Detached Dwellings

A single-family dwelling attached to one other single-family dwelling by a common vertical wall, with each dwelling located on a separate lot and having separate utilities. The purpose of the semi-detached dwelling is to permit the construction of duplex.

### **RESIDENCE 2 DISTRICT: 5**

Type housing where each dwelling can be owned in fee simple. Semi-detached dwellings must be constructed in multiples of two on two contiguous lots, each of which shall meet the following density controls

- (1) Minimum required lot area per dwelling: 4,500 square feet
- (2) Minimum required lot width: 30 feet
- (3) Minimum required lot frontage: 20 feet
- (4) Minimum required depth of front yard:  
From major arterials (*See Section 73.15*): 50 feet  
From other streets: 20 feet
- (5) Minimum required depth of rear yard: 25 feet
- (6) Minimum required width of each side yard:  
Unattached side: 10 feet  
Attached side: None
- (7) Maximum total building area: 50% of total lot area
- (8) Maximum stories: 2
- (9) Maximum height: 30 feet
- (10) Minimum number of off-street parking spaces per dwelling: 2
- (11) The common party wall must be without openings and extend from the cellar floor to the highest point of the roof along the common lot line.
- (12) Where a garage door faces the street, the garage shall be set a minimum of 5 feet behind the front wall of the dwelling. (01-646)

### 13.3 - Off-Street Parking Requirements

Required off-street parking spaces shall be provided as set forth in Article 70 hereof. (63-93)

### 13.4 - Private Streets - Private Subdivisions *See Section 10.4*

### **RESIDENCE 2 DISTRICT: 6**

#### 13.5 - Signs Permitted

Signs shall be permitted in accordance with Section 72.4.1 and shall be regulated in accordance with the provisions of Article 72 - Sign Control Regulations. (87-177)

# Fair Housing Plan of Huntsville, Alabama (2010-2015)

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## 13.6 - Conditions on Uses

The use of aluminum, steel or other metal siding or cladding as an exterior building finish on newly constructed non-residential buildings and structures, and on newly constructed accessory structures with a building footprint in excess of one thousand (1000) square feet, is prohibited. This requirement shall not include window framework, doors, roofs and walkway covers. (08-429) \*63-93, 79-159, 79-417-B, 86-522, 87-177, 87-268, 91-105, 01-646, 07-462, 08-429, 09-1053

## **ARTICLE 14 RESIDENCE 2-A DISTRICT REGULATIONS**

Within a Residence 2-A District as shown on the official Zoning Maps of the City of Huntsville, the following regulations shall apply:

### 14.1 - Uses Permitted

Land and buildings shall be used only for the following uses:

Uses Permitted in Section 10.1 hereof.

Two family dwellings.

Multiple family dwellings.

Accessory structures and uses.

Zero lot line dwellings.

Single family attached dwellings.

Semi-detached dwellings.

Permitted Uses as Special Exceptions as defined and regulated by Subsection 92.5.3 hereof.

(63-93, 79-159, 01-646, 09-1053)

### 14.2 - Density Controls

The following yard, density, and height of building requirements shall be observed except as provided in Articles 73 and 92:

14.2.1 For Single Family Dwellings: The density controls in Section 13.2.1 shall apply.

14.2.2 For Two Family Dwellings: The density controls in Section 13.2.2 shall apply.

14.2.3 For Multiple Family Dwellings containing only one building:

(1) Minimum required lot area is 8,000 square feet for the first two families; 3,000 square feet for each additional family dwelling unit.

(2) Minimum required lot width: 70 feet

(3) Minimum required lot frontage: 30 feet

### **RESIDENCE 2-A DISTRICT: 2**

(4) Minimum required depth of front yard:

From major arterials (*see Section 73.15*): 50 feet

From other streets: 30 feet

(5) Minimum required depth of rear yard: 35 feet

(6) Minimum required width of each side yard:

Main building 1 to 1 1/2 stories in height: 8 feet

Main building 2 stories in height: 10 feet

(7) Maximum total building area: 35% of total lot area

(8) Maximum stories: 2

(9) Maximum height: 30 feet

14.2.4 For Multiple Family Dwellings containing more than one building: The density controls in Section 73.13 shall apply.

14.2.5 For Single Family Attached Dwellings: The density controls in Section 13.2.3 shall apply.

14.2.6 For Zero Lot line Dwellings: The density controls in Section 13.2.4 shall apply.

14.2.7 For Semi-Detached Dwellings: The density controls in Section 13.2.5 shall apply.

# Fair Housing Plan of Huntsville, Alabama (2010-2015)

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(63-93, 79-159, 87-268, 01-646)

## 14.3 - Off-Street Parking Requirements

Required off-street parking spaces shall be provided as set forth in Article 70 hereof. (63-93)

Required bicycle parking spaces and facilities shall be provided as set forth in Article 76 hereof. (10-507)

## 14.4 - Private Streets - Private Subdivisions *See Section 10.4*

## 14.5 - Signs Permitted

Signs shall be permitted in accordance with Section 72.4.1 and shall be regulated in accordance with the provisions of Article 72 - Sign Control Regulations. (87-177)

### **RESIDENCE 2-A DISTRICT: 3**

#### 14.6 - Conditions on Uses

The use of aluminum, steel or other metal siding or cladding as an exterior building finish on newly constructed non-residential buildings and structures, and on newly constructed accessory structures with a building footprint in excess of one thousand (1000) square feet, is prohibited. This requirement shall not include window framework, doors, roofs and walkway covers. (08-429) \*63-93, 79-159, 87-177, 87-268, 01-646, 08-429, 09-1053, 10-507

### **ARTICLE 15 RESIDENCE 2-B DISTRICT REGULATIONS**

Within a Residence 2-B District as shown on the official Zoning Maps of the City of Huntsville, the following regulations shall apply:

#### 15.1 - Uses Permitted

Land and buildings shall be used only for the following uses:

Uses permitted in Section 10.1 hereof.

Two family dwellings.

Semi-detached dwellings.

Multiple family dwellings.

Hotels, motels, tourist homes, rooming houses, boarding houses and office buildings.

Kitchenettes in bona fide motels, located on state or federal highways, not to exceed twenty percent (20%) of the total number of units.

Trailer parks meeting the following requirements in addition to those imposed by other local ordinances:

(1) Minimum parcel of land required shall be not less than ten (10) acres for each trailer park.

(2) Minimum size lot required for each trailer space shall be not less than forty (40) feet wide and sixty (60) feet long.

(3) A buffer strip not less than twenty (20) feet in width, screen planted and maintained as defined under Section 3.1 - Buffer of Screen Planting hereof, shall be provided completely around the trailer park; provided however, that a minimum front yard depth of fifty (50) feet, of which the first twenty (20) feet shall be landscaped and maintained, shall be required from a major arterial.

(4) Such trailer park may not accept trailers unless and until such time as at least fifty (50) of its lots have been completely developed together with facilities as required by other local ordinances. (63-93, 66-88, 86-522, 01-646)

Permitted Uses as Special Exceptions as defined and regulated by Subsection 92.5.3 hereof. (09-1053)

### **RESIDENCE 2-B DISTRICT: 2**

#### 15.2 - Density Controls

The following yard, density, and height of building requirements shall be observed except as provided in Article 73.

## Fair Housing Plan of Huntsville, Alabama (2010-2015)

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15.2.1 For Single Family Dwellings: The density controls in Section 13.2.1 shall apply.

15.2.2 For Two Family Dwellings: The density controls in Section 13.2.2 shall apply.

15.2.3 For Multiple Family Dwellings containing only one building:

(1) Minimum required lot area is 6,000 square feet for the first two families; 2,000 square feet for each additional family dwelling unit.

(2) Minimum required lot width: 60 feet

(3) Minimum required lot frontage: 30 feet

(4) Minimum required depth of front yard:

From major arterials (*See Section 73.15*): 50 feet

From other streets: 30 feet

(5) Minimum required depth of rear yard: 25 feet

(6) Minimum required width of each side yard:

Main building one story in height: 5 feet

Main building 2 or more stories: 7 feet

Least sum of widths of both side yards: 14 feet

(7) Maximum total building area: 50% of total lot area

(8) Maximum stories: 3

(9) Maximum height: 45 feet

15.2.4 For Multiple Family Dwellings containing more than one building:

The density controls in Section 73.13 shall apply.

### **RESIDENCE 2-B DISTRICT: 3**

15.2.5 For Hotels, Motels and Office Buildings:

(1) Minimum required lot area is 6,000 square feet.

(2) Minimum required lot width: 40 feet

(3) Minimum required lot frontage: 20 feet

(4) Minimum required depth of front yard:

From major arterials (*see Section 73.15*): 50 feet

From other streets: 30 feet

(5) Minimum required depth of rear yard: 25 feet

(6) Minimum required width of each side yard:

Main building one story in height: 5 feet

Main building 2 or more stories: 7 feet

Least sum of widths of both side yards: 14 feet

(7) Maximum total building area: 50% of total lot area

(8) Maximum stories: 3

(9) Maximum height: 45 feet

15.2.6 For Semi-Detached Dwellings: The density controls in Section 13.2.5 shall apply. (63-93, 66-88, 86-522, 01-646)

15.3 - Off-Street Parking Requirements

Required off-street parking spaces shall be provided as set forth in Article 70 hereof. (63-93)

Required bicycle parking spaces and facilities shall be provided as set forth in Article 76 hereof. (10-507)

15.4 - Private Streets - Private Subdivisions *See Section 10.4*

15.5 - Signs Permitted

Signs shall be permitted in accordance with Section 72.4.2 and shall be regulated in accordance with the provisions of Article 72 - Sign Control Regulations. (87-177)

### **RESIDENCE 2-B DISTRICT: 4**

# Fair Housing Plan of Huntsville, Alabama (2010-2015)

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## 15.6 - Conditions on Uses

The use of aluminum, steel or other metal siding or cladding as an exterior building finish on newly constructed non-residential buildings and structures, and on newly constructed accessory structures with a building footprint in excess of one thousand (1000) square feet, is prohibited. This requirement shall not include window framework, doors, roofs and walkway covers. (08-429) \*63-93, 66-88, 85-643, 86-522, 87-177, 01-646, 08-429, 09-1053, 10-507

## **ARTICLE 16 RESIDENCE 1-C DISTRICT REGULATIONS**

### Purpose

The purpose of the Residence 1-C District is to provide a single family zoning district designed to meet the existing small lot dimensions of older neighborhoods. The intent is to minimize non-conformities while encouraging the preservation and continuity of the neighborhood. It is not the intent that these regulations should be applied to new subdivisions.

Within a Residence 1-C District as shown on the official Zoning Maps of the City of Huntsville, the following regulations shall apply:

### 16.1 - Uses Permitted

Land and buildings shall be used only for uses permitted in Section 10.1 hereof. (91-109)

### 16.2 - Density Controls

The following yard, density, and height of building requirements shall be observed except as provided in Article 73 hereof.

16.2.1 Minimum required lot area: 5,500 square feet

16.2.2 Minimum required lot width: 40 feet

16.2.3 Minimum required lot frontage: 20 feet

16.2.4 Minimum required depth of front yard:

From major arterials (*See Section 73.15*): 50 feet

From other streets: 15 feet

From side street on corner lots (*See Section 73.7.4*): 5 feet

16.2.5 Minimum required depth of rear yard: 25 feet

16.2.6 Minimum required width of each side yard:

Main building 1 story in height: 4 feet

Main building 2 stories in height: 5 feet

16.2.7 Maximum total building area: 40% of total lot area

16.2.8 Maximum stories: 2

### **RESIDENCE 1-C DISTRICT: 2**

16.2.9 Maximum height: 30 feet

(91-109, 01-644, 09-1051)

### 16.3 - Off-Street Parking Requirements

Required off-street parking spaces shall be provided as set forth in Article 70 hereof. (91-109)

### 16.4 - Signs Permitted

Signs shall be permitted in accordance with Section 72.4.1 and shall be regulated in accordance with the provisions of Article 72 - Sign Control Regulations. (91-109)

### 16.5 - Conditions on Uses

The use of aluminum, steel or other metal siding or cladding as an exterior building finish on newly constructed non-residential buildings and structures, and on newly constructed accessory structures with a building footprint in excess of one thousand (1000) square feet, is prohibited. This requirement shall not include window framework, doors, roofs and walkway covers. (08-429) \*91-109, 01-644, 08-429, 09-1051

# Fair Housing Plan of Huntsville, Alabama (2010-2015)

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## **ARTICLE 17 RESIDENCE 2-C DISTRICT REGULATIONS**

### **Purpose**

The purpose of the Residence 2-C District is to provide a zoning district tailored to protect, preserve, and continue the distinctive configuration, scale, and appearance of Huntsville's mill villages as they were constructed during the early decades of the 20<sup>th</sup> century. The intent is to minimize non-conformities while encouraging the preservation and continuity of these neighborhoods which document a significant phase of Huntsville's history and which provide a scale and type of housing that is vital to the city's future ability to adequately house all its residents. It is not the intent that these regulations should be applied to new subdivisions. Within a Residence 2-C District as shown on the official Zoning Maps of the City of Huntsville, the following regulations shall apply:

### **17.1 - Uses Permitted**

Land and buildings shall be used only for the following uses:

Single family dwellings.

Two-family dwellings

Multiple family dwellings on lots currently or previously occupied by multiple family dwellings. Agricultural uses provided no sales are made on the premises; and gardens customary to residential occupancy and buildings incidental thereto, but not including commercial animal or poultry farms or kennels.

Municipal, county, state or federal uses; including publicly owned or operated schools, libraries, museums, and art galleries.

Signs shall be permitted in accordance with Section 72.4.1 and shall be regulated in accordance with the provisions of Article 72 - Sign Control Regulations.

Accessory structures.

Permitted Uses as Special Exceptions as defined and regulated by Subsection 92.5.3 hereof. (09-1053)

### **17.2 - Density Controls in Lincoln Village South of Oakwood**

The following yard, density, and height of building requirements shall be observed:

17.2.1 For Single Family and Two-Family Dwellings -- except as provided in Article 73 hereof.

### **RESIDENCE 2-C DISTRICT: 2**

(1) Minimum required lot area shall be as platted in Lincoln Park Second Addition (Plat Book v. 1, Page 299) and the minimum required lot area for newly created lots shall be 4,800 square feet.

(2) Minimum required lot width: 35 feet

(3) Minimum required lot frontage: 20 feet

(4) Required depth of front yard shall match the front line setback of the existing structures on the block. If there are no existing dwellings on the block, the front setback shall be no less than ten (10) feet nor more than twenty (20) feet. (*See Section 73.7.4*)

(5) Minimum required depth of rear yard: 5 feet

(6) A minimum separation of 6 feet 2 inches shall be maintained between the side walls of dwellings on adjoining lots.

Minimum required depth of side yard to street: 3 feet

Minimum required depth of side yard to alley: 1 foot

(7) Maximum stories: 1

(8) Maximum height: 15 feet

(9) Maximum width of single family dwellings: 35 feet

(10) Maximum width of each unit in a two-family dwelling: 18 feet

17.2.2 For Multiple Family Dwellings

## Fair Housing Plan of Huntsville, Alabama (2010-2015)

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- (1) Multiple family dwellings shall be permitted on Lots 19, 24, 31, 32, 33, 34, 43, 56, 57 & 58 as platted in Lincoln Park Second Addition (Plat Book v. 1, Page 299). Buildings having three or more residential units shall be configured as an unbroken line of housing.
- (2) Minimum required lot width: 100 feet
- (3) Minimum required lot frontage: 20 feet
- (4) Required depth of front yard shall match the front line setback of the existing structures on the block. If there are no existing dwellings on the block, the front setback shall be no less than ten (10) feet nor more than twenty (20) feet. (*See Section 73.7.4*)
- (5) Minimum required depth of rear yard: 10 feet

### **RESIDENCE 2-C DISTRICT: 3**

- (6) A minimum separation of 6 feet 2 inches shall be maintained between the side walls of dwellings on adjoining lots.  
Minimum required depth of side yard to street: 5 feet  
Minimum required depth of side yard to alley: 3 foot

(7) Maximum stories: 1

(8) Maximum height: 15 feet

#### 17.2.3 For Non-residential Buildings

(1) Non-residential buildings shall be permitted only on lots that are occupied, at the time of this amendment, by non-residential uses permitted in the district; provided, however, no non-residential buildings shall be permitted on lots previously or currently used for residences.

(2) Minimum required lot width: 100 feet

(3) Minimum required lot frontage: 20 feet

(4) Minimum required depth of front yard: 30 feet

(5) Minimum required depth of rear yard: 10 feet

(6) Minimum required depth of side yards: 25 feet

(7) Maximum stories: 2 1/2

(8) Maximum height: 30 feet

#### 17.2.4 Parking Requirements

(1) Residential parking shall be permitted only in rear yards and on street. Detached garages are permitted in the rear yard if access is from an alley. No parking, garages, or garage access shall be permitted in any front or side yard.

(2) Non-residential parking shall not be allowed in any required yard. Five visitor parking spaces may be located in front of a building but not in the required front yard.

#### 17.2.5 Design Requirements for Dwellings

(1) In order to maintain the unique building character of the residential structures in Lincoln Park Second Addition and to preserve the identity and sense of place of this historic mill village, the following design requirements shall apply to existing residential structures:

### **RESIDENCE 2-C DISTRICT: 4**

(a) Where a two-family dwelling is combined to form a single family dwelling, the original façade of the two-family dwelling shall be maintained as that of a two-family dwelling with the doors, windows and porches remaining in their original configuration.

(b) Where two dwelling units of a multiple family dwelling are combined to form one dwelling unit, the original façade of the multiple family dwelling shall be maintained with the doors, windows and porches remaining in their original configuration. The façade of the multiple family dwelling shall maintain the appearance of having dwelling units with a maximum width of eighteen (18) feet per dwelling unit.

## Fair Housing Plan of Huntsville, Alabama (2010-2015)

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(c) All dwellings shall have their primary entrance facing the street and each unit shall have a separate entry porch.

(2) In order to maintain the unique building character of the residential structures in Lincoln Park Second Addition and to preserve the identity and sense of place of this historic mill village, the following design requirements shall apply to newly constructed residential structures:

(a) New construction shall follow the size, style and placement of the doors and windows and maintain the rhythm of the porch orientation of the existing historic residential dwellings.

(b) The exterior of newly constructed multiple family dwellings shall maintain the appearance of having a maximum width of eighteen (18) feet per dwelling unit with the doors, windows and porches having the same configuration and orientation of the existing historic multiple family dwellings.

(c) All dwellings shall have their primary entrance facing the street and each unit shall have a separate entry porch.

### 17.3 - Conditions on Uses

The use of aluminum, steel or other metal siding or cladding as an exterior building finish on newly constructed non-residential buildings and structures, and on newly constructed accessory structures with a building footprint in excess of one thousand (1000) square feet, is prohibited. This requirement shall not include window framework, doors, roofs and walkway covers. (08-429)\*06-640, 08-429, 09-1053

# Fair Housing Plan of Huntsville, Alabama (2010-2015)

## Appendix 6: Mortgage Lending Institutions Survey

**Table 1: Pre-Application Activities and programs for Home Buyers**

| Survey | Activities/programs for outreach assistance in pre-application lending phase    | Counseling Programs | homebuyer education providers |
|--------|---|---------------------|-------------------------------|
| 1.     | No  | yes                 | yes                           |
| 2.     | Family services   | yes                 | yes                           |
| 3.     | Family services<br>Community development  | no                  | yes                           |
| 4.     | Home buyer Connection Monthly Classes   | yes                 | yes                           |
| 5.     | No  | yes                 | yes                           |
| 6.     | Community Development   | yes                 | no                            |
| 7.     | No  | no                  | yes                           |
| 8.     | Social Services<br>Government agencies/programs                                 | yes                 | yes                           |
| 9.     | City of Huntsville\Public Housing Home Buyers Education<br>Habitat for Humanity | Yes                 | Yes                           |

Source: 2010 Mortgage Lending Institutions Survey

**Table 2: Activities Provided by Mortgage Lending Institutions in Huntsville Alabama**

| Survey | A pre-purchase education | Credit counseling | Debt management counseling | Home repair/maintenance counseling | Mortgage default and delinquency counseling | Early intervention mortgage delinquency counseling | Post purchase counseling | Other                         |
|--------|--------------------------|-------------------|----------------------------|------------------------------------|---|--|--------------------------|-------------------------------|
| 1.     | Yes                      | Yes               | Yes                        | No                                 | Yes   | Yes  | No                       | No                            |
| 2.     | No                       | No                | No                         | No                                 | No  | No   | No                       | No                            |
| 3.     | No                       | No                | No                         | No                                 | No  | No   | No                       | AHFA – keys to home ownership |
| 4.     | Yes                      | Yes               | Yes                        | Yes                                | No  | No   | No                       | No                            |
| 5.     | Yes                      | Yes               | No                         | No                                 | Yes   | No   | No                       | No                            |
| 6.     | No                       | Yes               | No                         | No                                 | No  | No   | No                       | No                            |
| 7.     | No                       | No                | No                         | No                                 | No  | No   | No                       | No                            |
| 8.     | Yes                      | Yes               | Yes                        | Yes                                | No  | No   | No                       | No                            |
| 9.     | Yes                      | Yes               | No                         | No                                 | No  | No   | No                       | No                            |

Source: 2010 Mortgage Lending Institutions Survey

***Do you think that your institution is getting loan applications proportional to the minority and low to moderate income population groups in Huntsville? What might be the reason for your answer?***

- No No Response
- Yes Experienced realtors
- Yes No response
- Yes Many DAP programs
- Yes Work closely with largest first time home-buyer builders
- Yes No response
- Yes No response
- Yes Work with only low and very low income earners
- Yes No response

## Fair Housing Plan of Huntsville, Alabama (2010-2015)

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### ***How would you describe the lending environment for minority and low to moderate income buyers in Huntsville?***

|           |   |
|-----------|---|
| Survey 1: | Guidelines do not discriminate; however, lower income makes it tougher due to lack of disposable income |
| Survey 2: | Good  |
| Survey 3: | Good  |
| Survey 4: | Good  |
| Survey 5: | Tougher lending guidelines made it harder for these buyers  |
| Survey 6: | Adequate  |
| Survey 7: | Number of low to moderate income buyers interested in purchasing  |
| Survey 8: | So so   |
| Survey 9: | Good  |

### ***In the last five years, how as the Down Payment Assistance Program impacted homeownership for minority and low income homebuyers by leading to an increase of***

|           |               |
|-----------|---------------|
| Survey 1: | 10 - 15%      |
| Survey 2: | Less than 10% |
| Survey 3: | 10 - 15%      |
| Survey 4: | 21% - 25%     |
| Survey 5: | 10% - 15%     |
| Survey 6: | 10% - 15%     |
| Survey 7: | 10% - 15%     |
| Survey 8: | Less than 10% |
| Survey 9: | 16% - 20%     |

### **Equal Housing Opportunity Statement:**

We are pledged to the letter and spirit of U.S. policy for the achievement of equal housing opportunity throughout the Nation. We encourage and support an affirmative advertising and marketing program in which there are no barriers to obtaining housing because of race, color, religion, sex, handicap, familial status, or national origin.