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City of Hickory

Analysis of Impediments to Fair Housing & Plan to Affirmatively Further Fair Housing

Prepared by:
The City of Hickory with data collected by the Western Piedmont Council of
Governments and City of Hickory Staff
March 2020

Introduction

The Department of Housing and Urban Development (HUD) and the City of Hickory are committed to eliminating racial and ethnic segregation and other discriminatory practices in housing. The city is committed to using all of its programmatic and enforcement tools to achieve this goal.

Under HUD regulations to further fair housing each grantee must:

- Conduct an analysis to identify impediments to fair housing choice within its jurisdiction;
- Take appropriate actions to overcome the effects of any impediments identified through the analysis; and
- Maintain records reflecting the analysis and actions in this regard.

In preparing the analysis of impediments a review of the city's laws, regulations, and administrative policies, procedures, and practices affecting the location, availability, and accessibility of housing, as well as an assessment of condition, both public and private, affecting fair housing.

The City of Hickory's Analysis of Impediments, hereafter referred to as the AI, is a comprehensive review of our laws, regulations, and administrative policies, procedures, and practices affecting the location, availability, and accessibility of housing, as well as an assessment of condition, both public and private, affecting fair housing choice and funded by the City of Hickory. In creating this AI, Karen Dickerson, Community Development Manager for the City of Hickory conducted face to face or telephone interviews with many housing and local non-profit organizations, including the City of Hickory Community Navigator, City of Hickory Public Housing Authority, the local NAACP representing the African American community, Centro Latino representing the Hispanic community, Western Piedmont Council of Governments (WPCOG) Regional Housing Authority, Habitat for Humanity of Catawba Valley, Aids Leadership Foothills-Area Alliance (ALFA), Greater Hickory Cooperative Christian Ministry, Exodus Homes, Family Care Center, Family Guidance Center, Safe Harbor Rescue Mission, and Hickory Soup Kitchen.

Impediments to fair housing choice are any actions, omissions, or decisions taken because of race, color, religion, sex, disability, familial status, or national origin. These actions restrict housing choices or the availability of housing choices. Policies, practices or procedures that appear neutral on the surface, but which operate to deny or adversely affect the provision of housing to persons of a particular race, color, religion, sex, disability, familial status or national origin may constitute such impediments.

Statement of Principles

The City of Hickory is committed to affirmatively furthering fair housing and will follow these guiding principles:

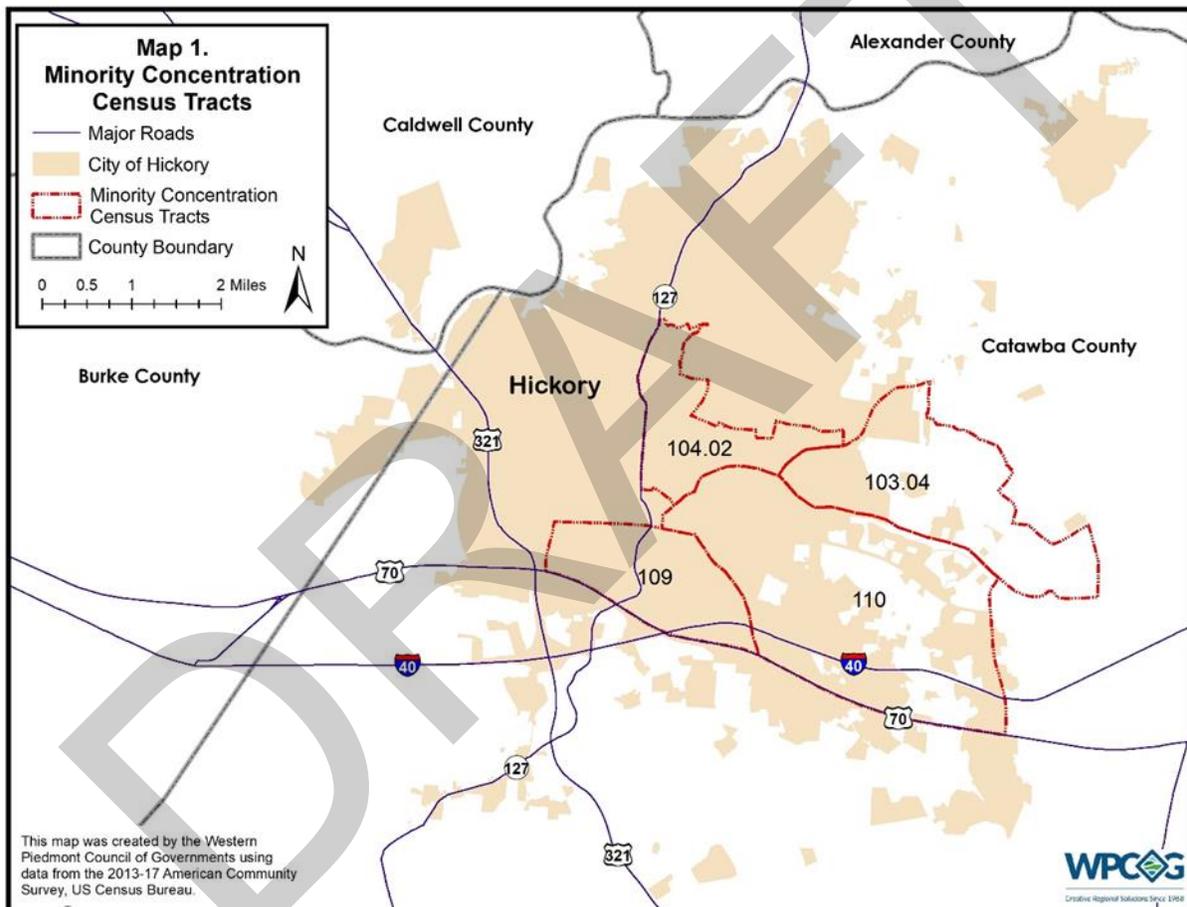
- Opening the housing market to allow housing opportunities to all persons regardless of any characteristic or status of that individual
- Creating an environment which encourages a strong business climate, in order to provide fair and decent housing for city residents.
- The City of Hickory has an obligation to protect the rights of all persons seeking housing; especially those persons covered under state and federal discrimination laws.
- The City of Hickory is committed to making housing rights better understood for all residents seeking housing, through education and public awareness efforts.
- Discrimination, in any form, against any individual or any group, harms all residents of the City of Hickory. It deprives individuals of opportunities to be creative and productive members of their communities. By limiting choices, discrimination restricts the area's economy; and
- The City of Hickory has an obligation to consider fair housing issues in making decisions that would affect the opportunity for housing.

Therefore, the City of Hickory aims to expand choice, access and equal opportunity for all of the city's residents and to affirmatively further fair housing.

Community Profile

Population and Housing Data

The City of Hickory's total population increased from 40,010 to 40,638 for an increase of 1.6% between 2010 and 2017. 2013-2017 American Community Survey (US Census Bureau) results show that Whites average 71% of the population; African-Americans comprise 13%; Asian-Americans make up 5%; and other races comprise more than 11% of the population. About 13% of the population is Hispanic or Latino (of any race). Major concentrations of racial/ethnic populations exist in the several portions of Hickory (Census Tracts 103.04, 104.02, 109, 110-See Map 1).

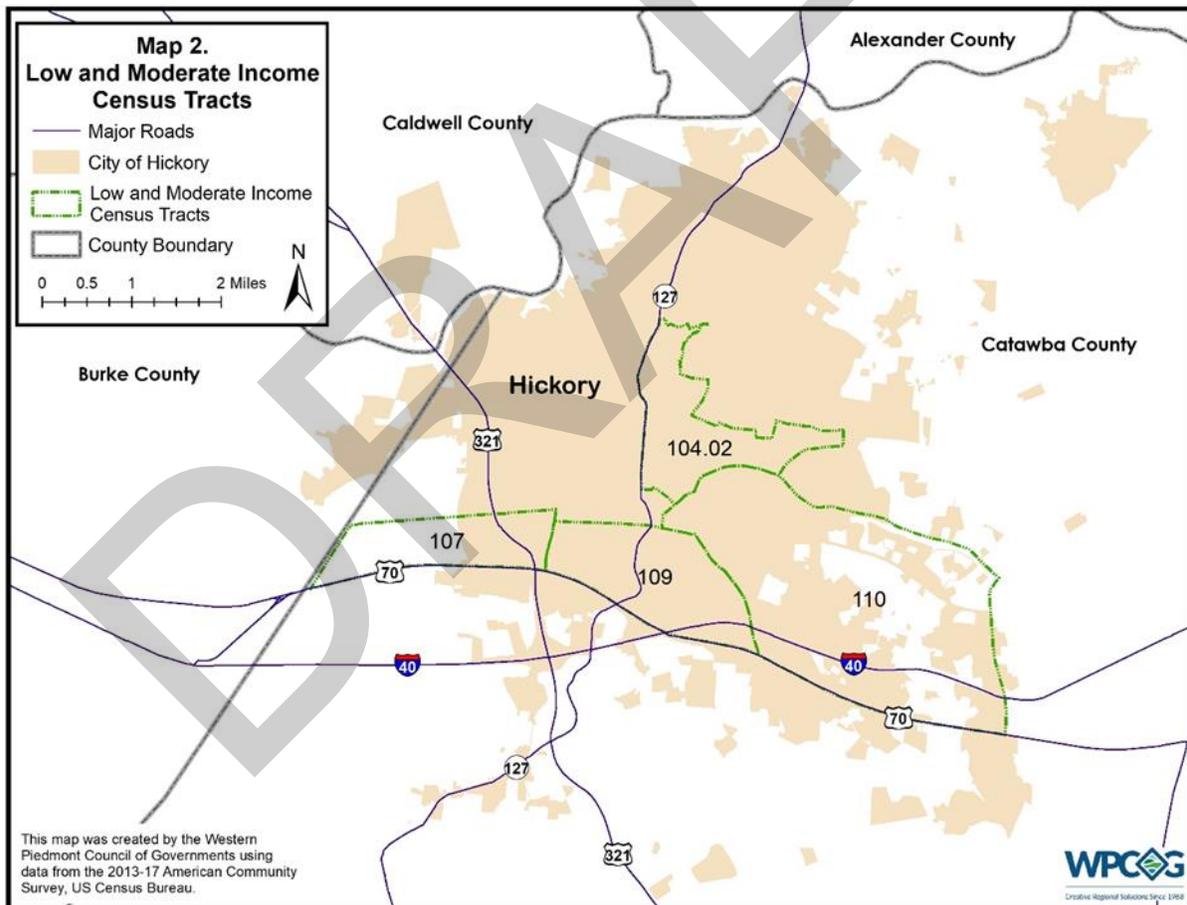


The median age in Hickory is 38.2 years with 22.6% under the age of 18 years and 16.2% age 65 or over. There were 2,034 female head of household without a husband present and 1,077 female head of household with children under age 18, according to results from the 2013-17 American Community Survey.

African-American households are the predominant minority in Hickory. There are 2,173 occupied African-American households within Hickory as of 2013-17. These account for 13% of the total occupied housing units. Data from the 2013-17 American Community Survey shows that 1,479 (68% of all African-American households) have household incomes below the

Hickory median household income of \$44,366. Low income African-American households are located in Census Tracts 104.02, 107, 109.

Median household income in Hickory is \$44,366 (2013-17 American Community Survey). Census Tract data shows that several Census Tracts within Hickory have concentrations of households with incomes less than 80% of the median income - Census Tracts 104.02, 107, 109, 110 (See Map 2). Low income African-American households (those comprising 10% or greater of areas of concentrated need) are located in southwest and southeast Hickory. It is estimated that 6,693 households have incomes less than 80% of the median; 4,101 households with incomes below 50% of the median; and 2,147 households with incomes below 30% of median. Housing costs become a burden if it exceeds 30% to total household income. 2013-17 ACS results reveal that housing costs exceed 30% of income for 4,756 (29.4% of all households) households in Hickory. Housing costs exceed 30% of income for 4,144 out of 6,114 (67.2%) of households with income less than \$35,000. 2013-17 ACS results show that 2,166 (32%) of the total households with incomes less than 80% of the Hickory median income are those occupied by persons age 65 or older.



Hickory needs affordable housing for very low and low-income families. Looking at the 2013-2017 American Community Survey, the median value of a home is \$163,700. An income of \$57,295 is necessary to purchase a home priced at that level. In 2013-17 approximately 9,680 households had incomes below that level. Out of the 8,910 owner-occupied households in

Hickory approximately 28% are very low to moderate-income households. There are a total of 7,273 rental units, and approximately 38% of all renter households are very-low and low-income families. This indicates a gap between the need of safe and decent housing units among the working poor and the availability of affordable units. Elderly-occupied households and single wage earner households often do not have the financial resources of other families and tend to experience greater need. In 2013-17, 45 percent of all occupied units were rental units, indicating a need for homeownership assistance for low-income families. Further, elderly households and single wage earner households often do not have the financial resources of other families and tend to experience greater need.

According to the 2013-17 American Community Survey, there are 18,725 housing units within Hickory, 2,542 of which are vacant. Of the occupied units, 8,910 (55%) are owner occupied and 7,213 (45%) are renter occupied. Of the vacant units only 19% are the owner-occupied units and 30% are rental units. The remaining vacant units are seasonal, unoccupied, or abandoned dwellings. The median value of owner-occupied units was \$163,700 (2013-17 American Community Survey [ACS] estimate). The rental households were counted at 7,213 units with a median rent of \$687 per month (2013-17 ACS estimate). The 2013-2017 ACS estimated that there were 10,883 single-family housing units, the largest form of housing. Two to four units housing had 1,886 units and five and up had a total of 5,163 housing units. Mobile homes consisted of 793 units in Hickory.

Of the 18,725 housing units in the Hickory (2013-17 ACS Estimate), approximately 4,421 (23.6%) are considered to be substandard, and those suited for rehabilitation accounted for 4,000, or 90% of all substandard units. These figures are based on the number of homes built before 1960 plus the number of homes that lack complete plumbing and kitchen facilities. Census data do not provide the condition of a housing unit beyond its age, completeness of plumbing and kitchen facilities, type of heat, water source and type of sewage disposal. An older home will need more repairs and updating but may be perfectly suitable for rehabilitation. A home lacking complete plumbing or kitchen facilities may not be cost effective to rehabilitate. Data shows that less than 3% lack complete kitchen and plumbing facilities. Public housing remains a viable option for housing in Hickory. Current trends in private housing development shows a good mix of residential housing and market rate residential/commercial can coexist and expand the quality and quantity of housing opportunities for all income levels.

Employment

The Labor and Economic Analysis Division, NC Department of Commerce reports that the unemployment rate for the Hickory area was approximately 4.4% during July 2019. Employment growth has led to a dramatic drop in the unemployment rate over the past decade. At the height of the recession our area suffered from one of the highest unemployment rates per capita in the nation at almost 15% and in October 2012, the rate was reported at 9.0%.

The major employers in Hickory historically have been manufacturing facilities. The City of Hickory is working hard to help create new employment opportunities for their residents and go forward in the ever-changing economy of this region. The City recently secured two large employers to build new manufacturing facilities; Corning which manufactures fiber optics and

ITM which is a manufacturer of radiopharmaceuticals. In addition, there has been a concerted effort from local education institutions to train workers in trade positions. Catawba Valley Community College has created a Furniture Academy, a Construction Academy and built an 80,400 square foot Workforce Solutions Complex for Industrial and Engineering Technology with programs such as Computer Engineering Technology, Electrical Engineering, Machining, Welding, Mechatronics and Robotics and HVAC.

Evaluation of Current Fair Housing Profile

There have been five complaints filed with the North Carolina Human Relations Commission within the City of Hickory from July 1, 2013 through June 30, 2019. Of these five complaints, two were found to be violations but were conciliated between the parties involved. The other three complaints were investigated and closed due to a no cause determination. The NCHRC is not currently involved in any fair housing discrimination lawsuits in Hickory.

In reviewing past AI data, there were a total of six complaints files between 2008 and 2013 with each of these complaints being withdrawn or dismissed. This shows that in the last 11 years there has been a total of two violations that needed to be conciliated. Since this summary appears to show there are few fair housing issues (possibly underreported), the City focuses on trying to educate the population on barriers to fair housing in our area.

The City of Hickory Community Development Division is the official office authorized by the Hickory City Council to receive and document complaints regarding housing discrimination within the City of Hickory. These complaints are then referred to the North Carolina Human Relations Council for investigation, conciliation and resolution.

Analysis of Impediments to Fair Housing

The Fair Housing Act prohibits housing discrimination on any of the following bases: race or color, national origin, religion, sex, familial status, and physical disability (handicap). The following impediments were identified by the City of Hickory Community Development staff based upon discussions with many community partners.

Race

Racial attitudes may be a major barrier to housing. The lack of understanding of different races and acceptance of differences seems to be a concern among people of all races. A significant portion of the city's African-American population resides in the Ridgeview neighborhood to the south of downtown Hickory. According to the Affirmatively Furthering Fair Housing (AFFH) Mapping Tool, 51.4% of the population of census tract 109 which includes Ridgeview, is African American. While there is some isolation due to race within the City of Hickory, it is not extremely pronounced. Most of the concentration of low-income and ethnic groups appears to be due primarily to the concentration of low-priced housing stock and community ties. Units in these areas are usually older in age and cheaper to own or rent. If the market was stronger and more housing units were available it is probable that concentrations would dissipate somewhat. According to the president of our local NAACP chapter, there does not seem to be a prevalence of discriminatory practices experienced by their community members at this time.

National Origin

The city's Hispanic population often lacks the information to effectively exercise their fair housing rights. There is also a lack of housing opportunities for this class of resident and income limits their choice even further. Often, Hispanics are less likely to pursue fair housing complaints due to lack of confidence in the system and a fear of the system and what could happen to them if they do not have the proper documentation. Language barriers can also create a lack of understanding in rights and responsibilities of owning or renting a home. Centro Latino, a local non-profit and a City of Hickory partner, assists Hispanic and Latino residents of their rights regarding housing and transportation, works as a translation service when needed and makes referrals to other agencies and legal aid when necessary. According to a representative of Centro Latino, there does not seem to be a prevalence of discriminatory practices experienced by their community members at this time.

Religion

Through our studies, there does not appear to be any evidence of religion playing a role in fair housing opportunities within the City of Hickory.

Familial Status and Sex

Discrimination due to familial status and sex probably occurs in some instances in the city, but there is minimal evidence to support this claim. This type of discrimination is difficult to prove and is usually very well disguised and therefore probably under reported.

Disability

This type of discrimination is often not reported either. It can include discrimination against those with a physical disability or with mental health issues. The unwillingness of many property

managers to modify existing units to accommodate a special need can be perceived as a type of discrimination. The lack of choice is also a barrier for this protected class. There is a likelihood that these instances are under-reported in the City of Hickory.

Lack of Affordable Housing

Although income is not a protected class there seems to be a need to quantify affordability as a barrier. When there is a lack of affordable housing units there is an assumption that one income group is not being provided enough housing, therefore creating a barrier for housing. The City of Hickory is currently in need of more affordable housing for low to moderate income families. For a low-income or moderate-income family looking for a housing opportunity their likelihood of finding something that fits their needs and budget is limited. This class of buyer/renter is also less likely to be aggressive in their pursuit of housing opportunities and will miss out on the few chances for housing that are presented. While more affordable housing options are needed within the City of Hickory, there has been a concerted effort over the last few years to create more affordable housing options by supporting private developers creating Low Income Housing Tax Credit Projects (LIHTC) and leveraging city owned properties for development of affordable housing through the Unifour HOME Consortium. Recently Hickory Public Housing Authority used the Rental Assistance Determination (\$6.8 million in assistance) process to convert their units to long-term project-based Section 8 contracts (called Nu-Dimensions) and are in the beginning stages of rehabilitation of 311 of these units. They have also applied for an additional 25 Section 8 vouchers from Housing and Urban Development. In addition, a new non-profit tied to Nu-Dimensions has plans to build an 80-unit complex within the city limits. While there is movement to build or create additional affordable housing, more education and awareness of existing affordable housing opportunities continue to be needed.

In the fall of 2018, the Western Piedmont Council of Governments (WPCOG) published HUD required data of Fair Market Rents (FMR) for all HUD Metro Fair Market Rate Areas (HMFA) for FY 2018. According to HUD, “fair market rent is HUD’s best estimate of what a household seeking a modest rental home in a short amount of time can expect to pay for rent and utilities in the current market.” According to the WPCOG study, Fair Market Rents are much less than the North Carolina average in FY 2018. The three-bedroom FMR in the Hickory-Lenoir-Morganton MSA was the lowest among HMFAs in the state (\$877). This study also summarized information from the National Low-Income Housing Coalition. This Coalition defines the annual income needed to afford FMR as the “annual income a renter household needs in order for a rental home of a particular size at the Fair Market Rent to be affordable while not exceeding the 30% of household income that defines a renter as being cost burdened”. The Hickory-Lenoir-Morganton MSA also had the lowest hourly wages (\$16.87) to afford a three-bedroom rental at FMR.

In summary, while there is definitely a lack of affordable housing stock in the City of Hickory and the larger MSA, overall the rates for rentals in our area still remain low compared to the other HUD Metro Fair Market Rate Areas. The hope is that as the city and local developers work to spur an interest in building more affordable housing that the FMR will remain low and the increase in stock will assist in providing more affordable housing for those in need.

Lack of Education

The lack of education in the housing market will be a barrier if the person does not understand their rights. In the last 11 years there have only been two fair housing discrimination complaints that were determined to be violations in the City of Hickory. This causes a concern that possible fair housing discrimination exists but that people are not aware that what they are experiencing may be discrimination. It is difficult to control housing discrimination if those people who are being discriminated against aren't aware of the discrimination. Education for both the housing provider and the consumer can help to reduce discrimination in housing practices. Lack of knowledge in the home buying process can cause the consumer to be intimidated by banks and realtors. Although, in recent years there has been an effort to start programs which are designed to address these needs. The banking industry's Community Reinvestment Act requirements have caused local banks to try harder in their efforts of providing loans and services for the low-moderate income families. Recently, the City of Hickory Community Development manager was asked to serve on the CRA Advisory board for a regional bank with the hope of encouraging growth in loans and services to low to moderate income families. The Western Piedmont Council of Governments provides home buying counseling and down-payment assistance through the Uniform HOME Consortium as well as the one of the first HUD Envision Centers to assist those in poverty to self-sufficiency. The City of Hickory offers financial support in the form of a grant to the Family Guidance Center, a local non-profit that is certified as a HUD housing counselor. Their programs serve potential home buyers and homeowners with financial, credit and housing counseling with the goal of increasing homeownership investment and foreclosure avoidance in the community. The City of Hickory also supports our local Habitat for Humanity of Catawba Valley which works closely with potential home buyers to educate and establish homeowners. While these programs are helping to establish the base for homeownership education, more awareness of existing affordable housing opportunities are always needed.

Bias

Bias and its accompanying stereotypes are an impediment to fair housing choices. Bias occurs when someone knowingly discriminates against someone because of a preconceived notion. For example, a landlord does not rent to families with children because he or she feels that children cause damage to property. These notions can discriminate against nearly everyone, from single persons to persons in any of the protected classes. Sometimes the person discriminating may be so sly that the renter or potential buyer is unaware of the crime being committed. For example, an advertisement placed in a local paper lists a phone number to call. When called, the potential renter is asked a series of questions, and then told the property has already been rented. It is more than likely that in those questions the caller was eliminated because of one of their answers. Another example of bias occurs when a caller is not allowed to view a property until questions concerning personal matters have been answered. It is difficult to determine the degree to which this kind of discrimination occurs. The City of Hickory needs to make a concerted effort to notify the public about their housing rights. No conclusions can be drawn on the extent of bias in housing because of lack of evidence and lack of complaints.

Impediments in Fair Housing- Private Sector

The impact of the private market on the availability of housing choice is very critical. Financial institutions, real estate brokers and builders all play a significant role in trying to eliminate barriers created by their policies. Some examples of barriers are: the lack of lending programs directed toward low-income and ethnic groups. Realtors may only target higher priced housing units due to the higher commissions these properties offer. Realtors may direct clients to certain neighborhoods because of assumptions that the client wants to live in a racially and economically homogenous neighborhood. However, these actions are often very well disguised, and there is no direct evidence of real estate brokers engaging in these activities. The City of Hickory works very closely with the Catawba Valley Association of Realtors to promote equal housing opportunity. The city's Community Development Manager also serves on the board's Equal Housing Opportunity committee.

Lending institutions can also contribute to discrimination by denying loans of applicants who are in a protected class, yet these instances of discrimination are more difficult to disguise due to reporting regulations and requirements. According to the 2018 Home Mortgage Disclosure Act (HMDA) data found at (<https://ffiec.cfpb.gov/data-browser/data/2018?msamds=25860> and in the attached tables), the percentage of home loan application denials to total loans was 14% (419 out of 2977 loans were denied) in the City of Hickory census tracts. Of those loan application denials, 77.3% of them were to white individuals with 11.4% of the denials representing all other minorities. This is lower than the percentage of minorities within the city limits of Hickory, which is 29% compared with the percentage of white individuals, which is 71%. The same is true when reviewing the number of loan denials for the Hispanic/Latino population, 7.4% and for those that are non-Hispanic/Latino, 82.1%. The number one reason that both whites and minorities were denied loan application was their credit history, with debt to income ratio being the second most common reason. While this data does not exhibit any apparent discrimination, the number of loan applications from minorities are far fewer in general with 73.7% of loans applied for by white individuals and only 8.7% were applications from minority populations (the remaining percentages make up those applications that did not have a race selected by the applicant). This could signal a lack of knowledge in the home buying market among minority populations. This lack of knowledge can cause the consumer to be intimidated by banks and realtors. Although, in recent years there has been an effort to start programs which are designed to address these needs. The City's Community Development Manager sits on the board of a regional bank's Community Reinvestment Act advisory committee. This regional bank has also established a program called Operation Hope within the City of Hickory. Operation Hope provides free financial literacy education for area residents aiming to improve the lives of people with poor credit or lack of knowledge of how investments and loans work. Their intent is to help individuals and families build wealth and homeownership. This location is the first Operation HOPE Inside location in Western North Carolina.

Builders can also be one of the major contributors to lack of housing choice due to the fact that they build units to maximize profit. This can lead to builders constructing higher priced units that have higher profit margins than more affordable units. This can make builders less likely to build moderately priced units for lower income individuals. Currently, in the private sector, site development costs can be prohibitive to builders in developing single-family housing because it is more difficult to recoup their cost but the City of Hickory is currently seeing a great deal of

multi-family development. The City of Hickory works closely with developers to provide needed information concerning new housing developments. There has been a concerted effort over the last few years to create more affordable housing options by supporting private developers creating Low Income Housing Tax Credit (LIHTC) Projects. The City of Hickory is currently actively promoting itself as a great retirement community for older adults, which is supported by the recent announcement of a LIHTC project for seniors (55 and older) in the heart of our Urban Revitalization District and downtown, while at the same time working to build additional market rate rental units a few blocks from the LIHTC project that will attract young adults.

Impediments in Fair Housing - Public Policy

The City of Hickory has adopted land controls, zoning ordinances, building codes, fees and charges that all affect to some extent the development of affordable housing within the city limits. The city has adopted a minimum housing code that prescribes minimum standards for habitable housing units. Although this may have the effect of eliminating some low-priced housing, the benefits of protecting the health, safety, and welfare of the citizens far outweigh the costs.

The City of Hickory's zoning regulations are similar to many other communities throughout North Carolina. These regulations are not considered to be excessive, exclusionary, discriminatory or duplicative regulations that could constitute barriers to fair housing. Modular homes are allowed in all residential zoning districts of the city. In addition, amendments to the land development code have increased the number of zoning districts in which multi-family housing can be developed by right. Multi-family housing is now a use by right in all commercial zoning districts. Previously it had only been permitted as a special use in these districts. This has greatly reduced the amount of time it takes to receive approval for a multi-family housing development. In addition, accessory apartments are now a use by right subject to conditions in all residential zoning districts. Each of these regulations has the effect of increasing the supply of affordable housing in the community. The city has adopted appearance criteria for manufactured homes, which may have the effect of reducing the amount of this type of affordable housing within the city. However, it has had the effect of improving the appearance of manufactured homes in some of the most distressed areas of the city. Prior to implementing these appearance criteria there were no real standards in place to maintain the appearance and condition of these homes other than the standard minimum housing code.

The City of Hickory has made a concerted effort to reinvest in the older neighborhoods within the city. Low and moderate-income whites and African-Americans typically occupy these areas. The City of Hickory helps low to moderate income home owners remain in their homes by offering a Housing Rehabilitation deferred loan program funded through our Community Development Block Grant (CDBG). This program gives the City the opportunity to rehabilitate older housing stock in the community. The City of Hickory also operates an Urgent Repair Program funded by the North Carolina Housing Finance Agency which allows the City to help the most distressed homeowners with urgent repair needs.

The City of Hickory staff and Hickory City Council are committed to making every effort to eliminate any obstacle in obtaining fair housing. The City of Hickory participates in the funding of many and varied nonprofit organizations throughout the city that provide services to low- and

moderate-income persons or families. Many of these services are directly related to housing. The city also participates in the Unifour HOME Consortium, which provides down-payment assistance to families throughout the four-county area. Recently, the City worked with the Unifour HOME Consortium to secure funds to construct two affordable housing units on city owned property in a neighborhood that has traditionally suffered from divestment. These homes will be built on city owned lots that are within a block of a new multi-modal paved path that will allow homeowners in the area greater access to downtown, to a supermarket, and to the neighborhood park, where equipment is currently being updated. By acting as a catalyst for reinvestment in older neighborhoods, by investing in older homes with our housing rehabilitation programs, and by investing in new homeowners with our support of housing counseling and homebuyer assistance programs, the City of Hickory hopes to assist in creating naturally occurring affordable housing and also creating educated homebuyers in the process. Having homes to offer and educated homebuyers from all populations to purchase/rent them is the ultimate goal in furthering fair housing.

Plan to Affirmatively Further Fair Housing

The City of Hickory Community Development Department has determined a list of actions that will assist in affirmatively furthering fair housing in its jurisdiction. The City will take an active role through the following activities as it strives to meet its Consolidated Plan and Annual Action Plan goals:

- The City of Hickory will continue to explore options to create affordable housing on current city owned vacant properties.
- The City of Hickory will continue to serve on the Catawba Valley Board of Realtors Equal Opportunity in Housing Committee. This committee works to ensure equal housing opportunity in the region.
- The City of Hickory will continue to serve on a regional bank's Community Reinvestment Act advisory committee. This committee works to inform communities within the region of possible opportunities to create affordable housing.
- City staff will partner with the City's Community Relations Council on an annual basis to discuss fair housing issues and plan additional events to promote fair housing the community. This council is tasked with furthering good human relations in the community.
- City staff will also discuss fair housing issues with the Hickory International Council and the Citizen's Advisory Committee on at least an annual basis. The Hickory International Council promotes positive relations among different nationalities residing within the city. The Citizen's Advisory Committee provides input to city council on various issues related to housing and community development.
- The City of Hickory staff will provide information to various neighborhood associations or groups about local housing programs offered throughout the area. Staff will make available printed materials designed to inform citizens of their fair housing rights as outlined in state and federal fair housing laws. Information will be translated into Spanish for our Hispanic population.
- City of Hickory will observe April as "Fair Housing Month." The Hickory City Council will adopt a fair housing resolution each April to recognize and support fair

- housing. The City of Hickory will sponsor public service announcements regarding fair housing and promote “Fair Housing Month” in local newspapers and/or radio.
- The City of Hickory will work with the Catawba Valley Hispanic Ministry, better known as “Centro Latino.” Centro Latino is a non-profit organization offering a wide variety of programs including: health, social and educational services, community building, and advocacy for the Latino community of the region. Written material will be provided in Spanish and English.
 - Fair Housing brochures and other material supplied by HUD and the North Carolina Human Relations Commission will be made available at the City of Hickory Municipal Building for citizens. The City of Hickory will order supplies of fair housing materials in English and Spanish.
 - The City of Hickory will participate semi-annually in community meetings in predominately African-American neighborhoods in order to present information about various local housing programs and to make available printed materials designed to inform citizens of their fair housing rights as outlined in state and federal fair housing laws.
 - The City of Hickory will use its utility bills and utility bill inserts to inform citizens of their rights to fair housing. These will include articles in the city’s utility bill newsletter on a semi-annual basis.
 - The City of Hickory will use its social media channels to promote fair housing and information about all local housing programs offered throughout the area.
 - The City of Hickory will supply informational posters, brochures and/or flyers to historically African-American churches and community centers to inform citizens about their fair housing rights.
 - The City of Hickory will continue to promote down-payment assistance for first-time low to moderate income homebuyers through the Western Piedmont Council of Governments. Staff will make a concerted effort to ensure that this program is affirmatively marketed to minority populations, especially African Americans and Hispanics.
 - The City of Hickory will look to partner with local radio station to air public service announcements related to Fair Housing.
 - The City of Hickory will make public improvements related to low income housing tax credit projects that will be developing affordable housing for low to moderate income families, older adults and disabled persons. Examples of this include sidewalks and landscaping in city rights of way directly adjacent to properties being developed as affordable housing.
 - The City of Hickory will continue to partner with Habitat for Humanity to assist in the provision of housing to low to moderate income families. Recent partnership efforts have included the development of an eleven-lot single family subdivision to provide affordable housing units in the city’s Green Park neighborhood and a 20-lot single family development of mixed income (affordable and market rate homes) in the Falling Creek area of the City. The city also provides grant funding to support the Habitat Repairs! Program that assists with rehabilitation of existing housing units.
 - The city will continue to provide grants and loans to low- and moderate-income homebuyers in order to assist in the rehabilitation of owner-occupied housing units.

Distribution of posters and flyers serve several purposes. It allows the City of Hickory staff the opportunity to speak with individuals concerning fair housing rights and also the opportunity to meet the people involved with the housing market. The City of Hickory will continue to use any and all opportunities to educate and to inform residents about their rights and what they can do if they feel they have been the victim of discrimination.

Communication allows for a better understanding on everyone's part of the importance of furthering fair housing through the actions that are taken on a personal level. For every one on one meeting there is a better chance that fair housing will be a greater possibility for one more person.

The City of Hickory's effort is to affirmatively further fair housing and to provide affordable housing work together with the ultimate goal of promoting home ownership to minority and underserved households and to develop and preserve affordable housing in our jurisdiction. Every effort is made to adopt and follow policies, which will achieve both goals. The staff is always ready to investigate complaints as well as suggestions in regard to housing opportunities. It is a goal of the City of Hickory to make housing a free and meaningful choice for all its residents. For a detailed list of Fair Housing activities and timelines please refer to Appendix A attached to this document.

Recordkeeping

The City of Hickory's Plan to Affirmatively Further Fair Housing will be incorporated into the City of Hickory's Consolidated Plan and each successive Annual Action Plan. In the Action Plan, a proposed budgetary estimate and a proposed time frame will accompany each proposed action. This chart will provide checklist to verify if and when an action was undertaken and the cost associated with it. The resulting information can then easily be gathered and included in the Consolidated Evaluation and Performance Report (CAPER) that will be submitted to HUD. A copy of this document and subsequent documents relating to fair Housing will be maintained by the City of Hickory and will be available for public review upon request.

The City of Hickory's Analysis of Impediments to Fair Housing and the Plan to Affirmatively Further Fair Housing are:

Approved by:

Hank Guess
Mayor
City of Hickory

March 4, 2020