



**Analysis of Impediments to
Fair Housing Choice**
for
The City of San Angelo, Texas

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II. Executive Summary

This Analysis of Impediments to Fair Housing Choice (AI) examines policies and practices that may limit San Angelo area residents' ability to choose housing in an environment free from discrimination. The U.S. Department of Housing and Urban Development (HUD) requires entitlement jurisdictions to develop action plans to overcome the effects of identified impediments to fair housing choice. Therefore, the AI is the necessary first step in the Fair Housing Planning process. HUD wants entitlement jurisdictions to become fully aware of the existence, nature, extent, and causes of all fair housing problems and resources available to solve them.

The City of San Angelo in coordination and partnership with Community Development Initiatives at Angelo State University (CDI ASU) conducted research on various issues affecting fair housing to include demographics, zoning, and transportation. Additionally, the team interviewed key officials and citizens and held public meetings to obtain citizen input. The work included a comprehensive review of current information and data that impacts availability and accessibility of housing in San Angelo. The review also included an assessment of conditions (public and private) that affect and impede housing choice and included the following:

Impediments to fair housing are defined as follows: *“Any actions, omissions, or decisions taken because of race, color, religion, sex, disability, familial status, or national origin that restrict housing choices or the availability of housing choices on the basis of race, color, religion, sex, disability, familial status, or national origin.”* Fair Housing Planning Guide (HUD), Volume 1.

Specifically, the research and review included the following:

- A review of demographic patterns in San Angelo (using census and other readily available and accurate data), especially patterns that may indicate whether protected classes are concentrated within specific areas of the city.
- A review of data on the degree of segregation.
- A review of local laws and ordinances, to include zoning issues that may affect the availability of housing for minorities, families with children, and people with disabilities.
- A review of public policies and actions that prevent the extension of housing and community development resources to areas which have a large concentration of minorities or people with disabilities.
- A review of how administrative actions influence the location of public transportation and the inhibition or concentration of housing and social services for people with disabilities.
- A review of private sector practices that affect the sale or rental of housing and real estate practices.

Over the past several years, San Angelo has seen some disturbing trends that will have negative effects on housing availability especially for low income and elderly citizens. These include:

- Income not keeping up with cost of living
 - Median household income \$42K
 - Down from \$44K in 2013
 - 17% below poverty
 - Up from 11% in 2000
- Gap between housing affordability and income growing
 - Cost burden increasing – paying more than 30% of income for housing
 - Owners = 21%
 - Renters = 42%
 - 12% of renters pay 50% or more
- Aging of San Angelo
 - 17% of population SSAN eligible
 - Aging housing stock

While these trends will not necessarily create impediments in and of themselves, they will certainly exacerbate the impediments that do exist in our community.

Our research did not find any laws or ordinances, policies, nor governmental actions that may negatively affect the availability of housing for minorities, families with children, and people with disabilities or prevent extension of affordable housing in neighborhoods where there are large concentration of minorities or citizens with disabilities. Research also found that public city transportation and social services are adequate to support people with disabilities.

However, research did identify private sector aversion to affordable housing in high opportunity areas of the city as exemplified by the outcry created when a Low Income Housing Tax Credit project was proposed in such a high opportunity neighborhood. Research also found a growing trend toward segregation based on racial and ethnic makeup of households and families in certain neighborhoods.

While there are many impediments that affect housing choice to some degree, the team discovered that the major barriers to affordable housing in San Angelo are lack of financial resources and all the implications that are associated with that condition. Low income persons will have a difficult time finding affordable housing, defined as housing that costs less than 30% of gross income. Education and job training may provide a way to higher income and better living conditions for some low income families. However, elderly and disabled individuals are often unable to increase their income or improve their living conditions through these means. In addition to inadequate income and credit worthiness, there are other issues that may indirectly affect fair housing choices. A growing elderly population, racial and ethnic divergences, and slow economic growth are examples.

III. Community Participation Process

To obtain data for the analysis of potential impediments to fair housing, the city partnered with ASU CDI and consulted with numerous stakeholders to include:

- Habitat for Humanity
- Public Housing Authority
- NAACP
- Metropolitan Planning Organization
- MHMR of the Concho Valley
- Concho Valley Homeless Planning Coalition
- Community Housing Development Organization (CHDO), Galilee CDC
- Esperanza Health Clinic
- Concho Valley Council of Governments
- Local banking officials

Results of the consultations, interviews, meetings, and surveys were compiled to further identify potential impediments to fair housing.

Public hearings, annual neighborhood public meetings, and annual assessments were also conducted by the Community & Housing Support Division to identify community needs. Through these events, the city was able to garner input on what citizens feel are impediments to fair housing and with support from ASU CDI, the city was able to compare anecdotal input from citizens to fact based data derived from the census and other sources to ultimately identify impediments.

These meetings also served as strategic planning sessions and further served to identify needs and priorities in these neighborhoods as well as throughout the city. From this information the Community & Housing Support staff identified priorities which were then presented to the City Council at public hearings for consideration.

To publicize these events the city published and posted notices in both English and Spanish. Press releases were distributed to all local media for coverage. Additionally, requests for public service announcements were made to all local media. The Citizen Participation Plan further outlines the city's efforts to garner citizen input. The plan is available in both English and Spanish and posted on the city's website.

Public comments from these events yielded the following major inputs:

- While most stated that fair housing in San Angelo has improved, some were dissatisfied with the pace of progress
- Very few have experienced direct discrimination in obtaining housing in the past five years. Two individuals knew of someone who did experience housing discrimination
- Citizens identified the following major barriers to fair housing:

- Low income levels
- Concentration of affordable housing in certain areas
 - Need more affordable housing in high opportunity areas
- Poor credit histories of minority borrowers
- Limited/lack of local organizations devoted to fair housing investigation/testing
- Landlord screening

All comments, views, and recommendations were accepted.

IV. Analysis

A: Population Demography

San Angelo increased in population by 5.4 percent from 88,439 to 93,200 between the 2000 and 2010 decennial counts. The Census Bureau’s 2014 American Community Survey estimates an additional 4.3 percent increase to 97,207. This suggests growth of 9.9 percent in San Angelo’s population from the start of the new century through 2014 (see Table 1).¹

| Table 1 Race & Ethnicity in San Angelo | | | | | | |
|---|---------------|----------------|---------------|----------------|---------------|----------------|
| Race & Hispanic Ethnicity | 2000 | | 2010 | | 2014 | |
| | Number | Percent | Number | Percent | Number | Percent |
| White, non-Hispanic | 52,934 | 59.9 | 50,663 | 54.4 | 50,607 | 52.1 |
| Black, non-Hispanic | 4,185 | 4.7 | 3,887 | 4.2 | 4,060 | 4.2 |
| Hispanic | 29,321 | 33.2 | 35,862 | 38.5 | 39,512 | 40.7 |
| Other, non-Hispanic | 1,999 | 2.3 | 2,788 | 3.0 | 3,028 | 3.1 |
| Total Population | 88,439 | 100.0 | 93,200 | 100.0 | 97,207 | 100.0 |

Sources: Data for 2000 and 2010 is from the Summary Files, Table DP1, for the respective decennial census counts. The 2014 data is from American Community Survey, 2014 1 Year Sample, Table C03002.

Non-Hispanic whites and Hispanics form the largest ethnic components, comprising 52.06 percent and 40.65 percent respectively of the 2014 population estimate. Hispanics increased in population by nearly 35 percent since the year 2000; 10.2 percent since 2010.

The white non-Hispanic population decreased in contrast. A decline of approximately 2,327 since the turn of the century means the white non-Hispanic majority of the city’s population has fallen

¹ A separate total population assessment from the Census Bureau’s Population Estimates Program sets San Angelo’s population size at 100,450 for the year 2015. This implies 13.6% increase since the year 2000; 7.8% since 2010. See US Census Bureau, 2015 Population Estimates, Annual Estimates of the Resident Population for Incorporated Places of 50,000 or More.

from nearly 60 percent in 2000 to 52 percent in 2014. Non-Hispanic blacks have also slightly declined as a population segment, falling from 4.7 percent in 2000 to 4.2 percent in 2014.

Other non-Hispanic minority groups (Asians form the largest of these groups) comprise only a small (3.1%) segment of the estimated 2014 population. However, these groups exhibit a rapid rate of increase with a 51.5 percent growth from 1,999 in the 2000 decennial count to an estimated 3,028 in 2014.

Foreign born residents make up slightly more than seven percent of the city’s population according to the 2014 estimate from the American Community Survey. This suggests little change since the 2010 decennial census count. During the decade 2000-2010, however, the decennial census counts show a 32 percent increase in the local foreign born population (see Table 2).

| Population | 2000 | | | 2010 | | | 2014 | | |
|---------------------|-------|------|--------------|-------|------|--------------|-------|------|--------------|
| | No. | Pct. | Poverty Rate | No. | Pct. | Poverty Rate | No. | Pct. | Poverty Rate |
| Foreign born | 5,590 | 6.3 | 18.9 | 7,382 | 7.9 | 20.1 | 7,460 | 7.7 | 10.2 |
| Naturalized citizen | 2,555 | 45.7 | 15.6 | 3,799 | 51.5 | 10.6 | 4,099 | 55.0 | 9.5 |
| Not a citizen | 3,035 | 54.3 | 21.7 | 3,583 | 48.5 | 30.2 | 3,361 | 45.0 | 11.2 |

Sources: Data for the year 2000 is from tables DP-2 and PCT051 of Summary Files 3 and 4 of the 2000 Decennial Census; 2010 data derives from tables B05001 and B17025 of the 2010 American Community Survey, 1 Year Sample; and the 2014 data comes from tables B05001 and B17025 of the 2014 American Community Survey, 1 Year Sample.

More than half of the foreign born residents in San Angelo are naturalized citizens according to both the 2010 Decennial Census and the 2014 American Community survey estimate. This represents an increase from the 2000 census count which indicated a 45.7 percent rate of naturalization.

Census counts in both 2000 and 2010 indicated a higher rate of poverty among the foreign born than among the city’s residents overall. The 2000 census pegged the overall rate at 15 percent, while recording 18.9 percent for the foreign born. The 2010 differential narrowed to 19.7 percent citywide compared to 20.1 percent among foreign born residents. American Community Survey estimates for 2014 suggest the poverty among foreign born residents has fallen below the overall population by a margin of 10.2 to 15.2 percent respectively. Across the years, the poverty rate among the non-citizen segment of the foreign born population has been consistently higher than naturalized citizens.

The vast majority of foreign born residents in San Angelo originate from three world regions: Latin American, followed by Asia, and then Europe. Mexico is the most frequent country of origin by far, although the numbers of foreign born residents from other nations in Central and South America, as well as from Asia, have increased noticeably since the beginning of the century (see Table 3).

Table 3
Origins of Foreign Born Residents

| Population | 2000 | | 2010 | | 2014 | |
|-----------------------|--------|---------|--------|---------|--------|---------|
| | Number | Percent | Number | Percent | Number | Percent |
| Total: | 5,590 | 100.0 | 6,785 | 100.0 | 6,443 | 100.0 |
| Europe | 473 | 8.5 | 586 | 8.6 | 445 | 6.9 |
| Asia | 560 | 10.0 | 906 | 13.4 | 810 | 12.6 |
| Latin America | 4,427 | 79.2 | 5,036 | 74.2 | 5,097 | 79.1 |
| Caribbean | 53 | 0.9 | 108 | 1.6 | 29 | 0.5 |
| Mexico | 4,236 | 75.8 | 4,676 | 68.9 | 4,722 | 73.3 |
| Other Central America | 91 | 1.6 | 152 | 2.2 | 155 | 2.4 |
| South America | 47 | 0.8 | 100 | 1.5 | 191 | 3.0 |
| Other world regions | 130 | 2.3 | 257 | 3.8 | 91 | 1.4 |

Sources: Data for the year 2000 is table PCT020 of Summary File 3 of the 2000 Decennial Census; 2010 and 2014 data derives from tables B05007 of the 2006-2010 American Community Survey, 5 Year Sample and the 2010-2014 American Community Survey, 5 Year Sample.

Limited English proficiency is most likely to occur among Spanish-speaking foreign residents according to Census Bureau estimates. Table 4 reports that the 2000 Decennial Census was able to assess levels of English proficiency for 4,148 foreign born residents of the city who speak Spanish as their primary language at home. Among these, 1,667 (40.2%) were considered limited in English proficiency.

Table 4
Limited English Proficiency in the Foreign Born Population

| Language Spoken at Home | 2000 | | | 2006-2010 | | | 2010-2014 | | |
|------------------------------------|-------|-----------------|------|-----------|-----------------|------|-----------|-----------------|------|
| | No. | Limited English | Pct. | No. | Limited English | Pct. | No. | Limited English | Pct. |
| Spanish | 4,148 | 1,667 | 40.2 | 4,783 | 2,446 | 51.1 | 4,742 | 2,159 | 45.5 |
| Asian and Pacific Island languages | 392 | 41 | 10.5 | 535 | 99 | 18.5 | 522 | 101 | 19.3 |

| | | | | | | | | | |
|-----------------|-----|---|-----|-----|-----|------|-----|-----|------|
| Other languages | 235 | 0 | 0.0 | 717 | 223 | 31.1 | 337 | 166 | 49.3 |
|-----------------|-----|---|-----|-----|-----|------|-----|-----|------|

Sources: Data for the year 2000 is from table PCT039 of Summary File 4 of the 2000 Decennial Census; 2010 and 2014 data derives from table B16005 of the 2006-2010 and 2010-2014 American Community Survey, 5 Year Samples.

An estimated 51.1 percent of foreign born Spanish-speakers were limited in English according to the 2006-2010 American Community Survey, while the 2010-2014 American Community Survey indicated 45.5 percent. Smaller numbers of foreign born residents speak Asian or other world languages at home, and, generally speaking, smaller percentages of these populations are limited in English proficiency.

| Table 5 Linguistically Isolated Households by Language Spoken at Home | | | | | | | | | |
|--|-------|-----------------|------|-----------|-----------------|------|-----------|-----------------|------|
| Language Spoken at Home | 2000 | | | 2006-2010 | | | 2010-2014 | | |
| | No. | Limited English | Pct. | No. | Limited English | Pct. | No. | Limited English | Pct. |
| Spanish | 9,614 | 1,580 | 16.4 | 9,808 | 1,599 | 16.3 | 9,920 | 1,307 | 13.2 |
| Asian and Pacific Island languages | 314 | 38 | 12.1 | 394 | 104 | 26.4 | 273 | 41 | 15.0 |
| Other languages | 641 | 44 | 6.9 | 766 | 85 | 11.1 | 336 | 85 | 25.3 |

Sources: Data for the year 2000 is from table PCT042 of Summary File 4 of the 2000 Decennial Census; 2010 and 2014 data derives from table B16002 of the 2006-2010 and 2010-2014 American Community Survey, 5 Year Samples.

Lack of proficiency in use of English at the individual level, as depicted in Table 4, is most likely to affect access to fair housing choice indirectly by potentially impeding an individual’s success in education, training, or occupational performance. Table 5 illuminates a more direct potential effect stemming from a form of household isolation.

A linguistically isolated household is defined as a household with no member age 14 or over who speaks either English only, or speaks English “very well.” Such households, in other words, include no adolescent or adult members with the ability to represent the household in proficient English discourse or narrative.

In contrast to the individual level, where lack of English proficiency focuses on the city’s foreign born, Spanish speaking populations, linguistic isolation of households is proportionately more equally distributed among non-English-speaking households. According to the 2010-2014 American Community Survey, for instance, only 13.2 percent of Spanish-speaking households are linguistically isolated. This compares to 15 percent of households speaking Asian and Pacific Island languages and 25 percent of those speaking other non-English languages. Moreover, the

percentage of isolated households speaking Asian, Pacific Island, and other languages manifests an increasing trend since the 2000 Decennial Census (see Table 5).

After the 2000 Decennial Census, the Census Bureau responded to questions concerning its classification and measurement of disabilities. The core issue was that census items focused on the presence of specific conditions, rather than the impact of disabling conditions on the basic functioning of individuals. The Bureau introduced a new set of questions in the 2008 American Community Survey.

Table 6
Disability by Age Groups in the Non-Institutionalized Population

| Age Groups and Type of Disability* | 2008 | | | 2010 | | | 2014 | | |
|------------------------------------|---------------|---------------|-------------|---------------|---------------|-------------|---------------|---------------|-------------|
| | Total | Disabled | Percent | Total | Disabled | Percent | Total | Disabled | Percent |
| Age 5 - 17 | 15,889 | 1,407 | 8.9 | 14,853 | 923 | 6.2 | 16,382 | 1,511 | 9.2 |
| Hearing | | 0 | 0.0 | | 55 | 6.0 | | 256 | 16.9 |
| Vision | | 37 | 2.6 | | 55 | 6.0 | | 576 | 38.1 |
| Cognitive | | 1,286 | 91.4 | | 863 | 93.5 | | 1,281 | 84.8 |
| Ambulatory | | 140 | 10.0 | | 115 | 12.5 | | 256 | 16.9 |
| Self-care | | 358 | 25.4 | | 260 | 28.2 | | 346 | 22.9 |
| Age 18 - 64 | 49,518 | 4,884 | 9.9 | 51,233 | 5,590 | 10.9 | 56,064 | 7,388 | 13.2 |
| Hearing | | 858 | 17.6 | | 864 | 15.5 | | 1,707 | 23.1 |
| Vision | | 762 | 15.6 | | 938 | 16.8 | | 1,685 | 22.8 |
| Cognitive | | 1,992 | 40.8 | | 2,555 | 45.7 | | 3,491 | 47.3 |
| Ambulatory | | 2,306 | 47.2 | | 3,689 | 66.0 | | 3,991 | 54.0 |
| Self-care | | 645 | 13.2 | | 832 | 14.9 | | 1,846 | 25.0 |
| Independent living | | 1,261 | 25.8 | | 1,969 | 35.2 | | 2,915 | 39.5 |
| Age 65 & Over | 11,390 | 4,953 | 43.5 | 13,186 | 4,726 | 35.8 | 13,835 | 6,066 | 43.8 |
| Hearing | | 1,744 | 35.2 | | 2,544 | 53.8 | | 2,694 | 44.4 |
| Vision | | 1,061 | 21.4 | | 1,160 | 24.5 | | 1,528 | 25.2 |
| Cognitive | | 1,015 | 20.5 | | 1,264 | 26.7 | | 1,340 | 22.1 |
| Ambulatory | | 3,572 | 72.1 | | 2,680 | 56.7 | | 4,006 | 66.0 |
| Self-care | | 801 | 16.2 | | 931 | 19.7 | | 1,587 | 26.2 |
| Independent living | | 2,123 | 42.9 | | 1,726 | 36.5 | | 2,438 | 40.2 |
| All Age 5 & Over | 76,797 | 11,244 | 14.6 | 79,272 | 11,239 | 14.2 | 86,281 | 14,965 | 17.3 |

Sources: Data for all years derives from table S1810 of the 2008, 2010, and 2014 American Community Survey, 1 Year Samples.
*Individuals may experience more than one functional type of disability. Consequently, the sum of the reported frequencies for the disability types is greater than the total number of disabled persons in each age group. Likewise, the sum of the percentages for the types of disability is larger than 100%.

Since the Bureau's disability data for 2008 and subsequent years should not be compared to previous disability information, Table 6 reports results from the 2008, 2010, and 2014 American Community surveys. San Angelo's disabled population increased slightly from 14.6 to 17.3 percent of residents age 5 and over between 2008 and 2014.²

Of course, disability varies according to age, with the elderly population manifesting the highest rate at 43.8 percent in 2014. On the other hand, the working-age population, ages 18-64, is the segment that accounts for the increased overall rate of disability between 2008 and 2014. Disability troubled 9.9 percent of the city's working age population in 2008 compared to 13.2 percent in 2014. However, more than half (52.5%) of the 7,388 disabled adults of working-age in 2014 were active participants in the labor force. Five years earlier, in 2010, the Census Bureau estimated that only about one-third (32.3%) of the city's 5,590 disabled, working-aged adults were labor force participants.³

There is also significant variation in age-specific types of functional disabilities as depicted in Table 6. Disabled children age 5-17, for instance, are much more likely to experience cognitive disabilities than are adult age groups. The adult groups, especially seniors, have higher rates of ambulatory difficulties by contrast.

The median age of the city's population reduced from 32.8 to 31.6 years between the 2000 Decennial Census and the 2014 American Community Survey estimate.⁴ The slight shift toward a younger population was driven by a combination of the rapid growth in the Hispanic population and a notable increase in the working-age population between 18 and 64 years.

Growing numbers of Hispanics shifts the city's median age because Hispanics are generally younger than the white non-Hispanic residents. In 2014, for instance, there was a 10 year difference between the median age of Hispanics (27.5) and non-Hispanic whites (37.6). At the same time, the estimated working-age population of nearly 60,000 was about 12 percent larger than in the year 2000.

The only age group growing more rapidly is seniors (age 65 & over). This group increased by 18 percent from 12,211 to 14,383 between the year 2000 and 2014. Ironically, elders are the city's most rapidly growing age group, even as the median age of the population moved in a slightly younger direction.

² San Angelo's 2014 rate of 17.3% compares to a Texas rate of 12.6% and a national rate of 13.4% for residents age 5 and over.

³ The Labor force participation data are from Table B18120 of the 2011 and 2014 American Community Surveys, 1 Year Samples.

⁴ The median age for the year 2000 is reported in table DP-1, Summary File 1 of the 2000 Decennial Census. The 2014 value is from table S0101 of the 2014 American Community Survey, 1 Year Sample.

Table 7 details these changes in the age distribution of the city’s population, while also depicting changes in gender composition. Primarily because of a surge of more than 4,000 men and boys between 2010 and 2014, the sex-ratio changed from 95 to 105 males per 100 females. The male population comprised a slight 51 percent majority of the city’s population in 2014.

Changes in dependency ratios are also associated with the trends detailed in Table 7. The child dependency ratio (the number of children under 18 per 100 people in the working-ages 18-64) fell from 43 in the year 2000 to 37 in 2010; then it reverted back to 39 by 2014. On the other hand, the old-age dependency ratio (the number of seniors 65 and over per 100 people in the working ages 18-64) dropped slightly from 23 to 22 between 2000 and 2010; then moved up to 24 in 2014.

**Table 7
Gender and Age of the Population**

| Gender & Age Groups | 2000 | | 2010 | | 2014 | |
|---------------------|---------------|--------------|---------------|--------------|---------------|--------------|
| | Total | Percent | Total | Percent | Total | Percent |
| Male | 42,395 | 100.0 | 45,344 | 100.0 | 49,765 | 100.0 |
| Under 18 | 11,683 | 27.6 | 11,091 | 24.5 | 12,335 | 24.8 |
| 18-64 | 25,927 | 61.2 | 28,922 | 63.8 | 31,353 | 63.0 |
| 65 & over | 4,785 | 11.3 | 5,331 | 11.8 | 6,077 | 12.2 |
| Female | 46,044 | 100.0 | 47,856 | 100.0 | 47,442 | 100.0 |
| Under 18 | 11,167 | 24.3 | 10,711 | 22.4 | 10,870 | 22.9 |
| 18-64 | 27,451 | 59.6 | 29,629 | 61.9 | 28,266 | 59.6 |
| 65 & over | 7,426 | 16.1 | 7,516 | 15.7 | 8,306 | 17.5 |
| All | 88,439 | 100.0 | 93,200 | 100.0 | 97,207 | 100.0 |
| Under 18 | 22,850 | 25.8 | 21,802 | 23.4 | 23,205 | 23.9 |
| 18-64 | 53,378 | 60.4 | 58,551 | 62.8 | 59,619 | 61.3 |
| 65 & over | 12,211 | 13.8 | 12,847 | 13.8 | 14,383 | 14.8 |

Sources: Data for 2000 and 2010 derives from table P12, Summary File 1 of the 2000 and 2010 Decennial Censuses. Data for 2014 is from table B01001 of the 2014 American Community Survey, 1 Year Sample.

The average San Angelo household had 2.54 members in 2014. The average family included 3.14 members. These estimates from the American Survey were slightly up from the decennial census counts in 2000 and 2010.⁵

San Angelo has a lower proportion of households headed by married couples than does the nation or the State of Texas. In 2014, the American Community Survey estimated that 50 percent of Texas and 48 percent of the nation’s households were led by married couples. San Angelo’s proportion was 43 percent. Similarly, the percentage of married couples living in a household with their own

⁵ The 2000 Decennial Census reported an average household size of 2.48 and an average family size of 3.08. The corresponding averages from the 2010 Decennial Census were slightly lower at 2.45 and 3.05 respectively.

children (including children by birth, marriage, or adoption) is somewhat lower in San Angelo.⁶ Such “traditional families” not only occupy a comparatively smaller proportion of San Angelo households; as depicted in Table 8, they also represent a declining share of local families over time.⁷

**Table 8
Household Composition**

| Household Type | 2000 | | 2010 | | 2014 | |
|-------------------------|--------|---------|--------|---------|--------|---------|
| | Number | Percent | Number | Percent | Number | Percent |
| Nonfamily Household | 11,333 | 33.2 | 13,207 | 36.6 | 15,143 | 42.0 |
| Single Person | 9,755 | 28.6 | 10,752 | 29.8 | 13,229 | 36.7 |
| Married Couples | 17,242 | 50.6 | 15,975 | 44.2 | 15,615 | 43.3 |
| With Own Children | 7,909 | 23.2 | 6,151 | 17.0 | 6,326 | 17.5 |
| Female Head, No Husband | 4,286 | 12.6 | 5,124 | 14.2 | 3,956 | 11.0 |
| With Own Children | 2,701 | 7.9 | 2,903 | 8.0 | 1,933 | 5.4 |
| Other Families | 1,239 | 3.6 | 1,811 | 5.0 | 1,337 | 3.7 |
| Total | 34,100 | 100.0 | 36,117 | 100.0 | 36,051 | 100.0 |

Sources: Data for 2000 derives from table P010, Summary File 1 of the 2000 Decennial Censuses. Data for 2010 is from table QT-P11, Summary File 1 of the 2010 Decennial Census. The 2014 data is in tables B11016 and B25115 of the 2014 American Community Survey, 1 Year Sample.

Interestingly, the city does not have a particularly high percentage of female, single-parent families. In 2014, the American Community Survey indicated that 5.4 percent of San Angelo households are occupied by female heads with their own children. This compares to 8.2 percent for Texas in 2014; 7.0 percent for the United States.

Moreover, the San Angelo proportion of female, single parent households has declined from 7.9 percent in the 2000 Decennial Census to 5.4 percent from the 2014 American Community Survey. However, the potential of falling into poverty represents a much greater obstacle for female, single-parent families than for married couples with children. The available Census Bureau data indicates that 41 percent of female, single parent families in the city live in poverty. This compares to only eight percent of married couples with children.⁸

⁶ The San Angelo proportion of 17.5% for 2014 in Table 8 compares to estimates of 22% for Texas and 18% for the United States.

⁷ Corresponding to these observations is evidence of a higher rate of divorce in San Angelo compared to Texas and the U.S. For instance, the 2010-2014 American Community Survey, 5 Year Sample indicates that 13.8% of San Angelo residents over age 14 are divorced. The parallel percentages are 10.9% for both Texas and the nation.

⁸ Poverty rates calculated from data reported in table C17023 of the 2014 American Community Survey, 1 Year Sample.

The most rapidly growing types of households in the city are those occupied by single persons and various combinations of nonfamily, unrelated individuals. Single person households grew by 36 percent from 9,755 in the year 2000 to 13,229 in 2014. Nonfamily households (including single persons) increased by 34 percent over the same time. Like female, single parent families, nonfamily households run much higher risks of falling into poverty.⁹

B: Segregation and its Determinants

Race, Hispanic Ethnicity, and Increasing Segregation

Non-Hispanic whites comprise the majority of residents in the city, and in most census tract neighborhoods as well. Since the year 2000, however, Hispanics have consistently combined with other minority populations to form the majority in seven of the city's 20 residential census tracts (see Table 9).¹⁰

Hispanics alone comprise the majority in five of these neighborhoods including tract 2 - Lake View, tract 4 – Reagan, tract 7 - East San Angelo, tract 9 - Fort Concho, and tract 14 - Rio Vista. Hispanics combine with blacks and members of other non-Hispanic minority groups to make up the majority two other neighborhoods, tract 12 – Angelo Heights and tract 18 – Blackshear and Downtown.¹¹

The city's minority-majority neighborhoods are evolving over time through increased geographical concentration of minority group households and individuals. The most dramatic example of this process may be tract 2 – Lake View, which converted from a 62 percent non-Hispanic white majority in the 2000 census count to a 55 percent majority Hispanic area in the 2010-2014 American Community Survey. Angelo Heights (tract 12) also converted from non-Hispanic white majority to a minority-majority neighborhood over this time. Three other census tract neighborhoods listed in Table 9 saw proportional increases in their minority-majority populations between the year 2000 and 2014.

The dissimilarity index data items in Table 9 provide the strongest evidence of increasing geographical segregation by race and Hispanic ethnicity in San Angelo. The index of dissimilarity is a standard statistical way of measuring the evenness of two groups in the distribution of

⁹ Calculations based on table C17017 of the 2014 American Community Survey, 1 Year Sample, indicate that 24% of local nonfamily households compared to 11 percent of family households live in poverty.

¹⁰ Two additional census tracts that are more recent minority-majority areas are the Paulann: tract 3 and Belaire: tract 8.02 areas. These are not included as minority-majority neighborhoods for the purposes of the report because of their more recent transitional characteristics. The seven areas included in the minority-majority neighborhoods have been more consistently populated by minorities since the year 2000.

¹¹ This is true especially of the Blackshear portion of tract 18. The Census Bureau created this tract for the 2010 decennial count by combining two previously separate tracts 5 – Blackshear and 6 – Downtown. The 2000 Decennial Census tabulated Hispanics as a 54% majority in tract 5. White non-Hispanics were a 52% majority in tract 6.

population across component geographic sections that make up a larger area. The census tracts within a city provide an appropriate application of the dissimilarity index.¹²

| Table 9 | | | | | | |
|--|-------------|---------------------|-------------|---------------------|-------------|---------------------|
| Race, Hispanic Ethnicity & Segregation | | | | | | |
| Race, Hispanic Ethnicity & Majority-Minority Neighborhoods | 2000 | | 2006-2010 | | 2010-2014 | |
| | Percent | Dissimilarity Index | Percent | Dissimilarity Index | Percent | Dissimilarity Index |
| White, non-Hispanic | 59.9 | | 54.5 | | 52.5 | |
| Lake View: Tract 2 | 62.1 | | 43.2 | | 42.1 | |
| Reagan: Tract 4 | 29.4 | | 18.9 | | 17.4 | |
| Blackshear: Tract 5/18 | 13.8 | | 13.4 | | 23.3 | |
| East San Angelo: Tract 7 | 31.9 | | 30.9 | | 23.6 | |
| Fort Concho, Tract 9 | 27.6 | | 33.5 | | 26.0 | |
| Angelo Heights: Tract 12 | 53.1 | | 38.6 | | 40.0 | |
| Rio Vista: Tract 14 | 41.0 | | 46.2 | | 41.0 | |
| Black, non-Hispanic | 4.3 | 30.4 | 4.1 | 46.2 | 4.5 | 42.1 |
| Lake View: Tract 2 | 3.8 | | 5.1 | | 1.6 | |
| Reagan: Tract 4 | 4.7 | | 1.5 | | 3.9 | |
| Blackshear: Tract 5/18 | 31.3 | | 34.3 | | 27.5 | |
| East San Angelo: Tract 7 | 4.7 | | 2.7 | | 4.4 | |
| Fort Concho, Tract 9 | 1.8 | | 0.0 | | 0.8 | |
| Angelo Heights: Tract 12 | 6.5 | | 7.2 | | 6.8 | |
| Rio Vista: Tract 14 | 4.0 | | 1.3 | | 2.2 | |
| Hispanic | 33.4 | 37.0 | 38.9 | 38.3 | 40.5 | 37.2 |
| Lake View: Tract 2 | 32.6 | | 49.7 | | 54.9 | |
| Reagan: Tract 4 | 64.2 | | 79.0 | | 78.7 | |
| Blackshear: Tract 5/18 | 53.4 | | 50.3 | | 48.4 | |
| East San Angelo: Tract 7 | 61.4 | | 64.6 | | 71.9 | |
| Fort Concho, Tract 9 | 68.8 | | 62.0 | | 71.2 | |
| Angelo Heights: Tract 12 | 38.3 | | 50.2 | | 47.6 | |
| Rio Vista: Tract 14 | 53.4 | | 50.1 | | 56.1 | |

¹² The index of dissimilarity method begins by calculating the proportion of the citywide population of a specified group (e.g. Hispanics) that lives in each census tract. The same calculations are then completed for a second comparison group (e.g. non-Hispanic whites). This is followed by summing the absolute values of the differences between the specified and comparison groups (e.g. the sum of the absolute values of the proportions of Hispanics and non-Hispanic whites in each census tract). Finally, the sum of the differences is divided by 2 to derive the measured index of dissimilarity. See “Racial Residential Segregation Measurement Project,” Population Studies Center, University of Michigan, retrieved June 13, 2016: <http://enceladus.isr.umich.edu/race/calculate.html>.

| Other, non-Hispanic | 4.3 | 11.7 | 2.7 | 28.0 | 3.6 | 23.8 |
|----------------------------|------------|-------------|------------|-------------|------------|-------------|
| Lake View: Tract 2 | 3.3 | | 2.9 | | 1.9 | |
| Reagan: Tract 4 | 3.2 | | 1.2 | | 0.0 | |
| Blackshear: Tract 5/18 | 3.4 | | 3.7 | | 1.4 | |
| East San Angelo: Tract 7 | 3.3 | | 1.9 | | 0.1 | |
| Fort Concho, Tract 9 | 3.2 | | 0.0 | | 3.2 | |
| Angelo Heights: Tract 12 | 3.7 | | 5.8 | | 7.4 | |
| Rio Vista: Tract 14 | 2.8 | | 2.9 | | 0.7 | |

Sources: Data for 2000 is from the table P004, Summary File 1 of the 2000 Decennial Census. The 2006-2010 and 2010-2014 data is from table B03002 of the American Community Survey, 5 Year Samples for the corresponding years.

The dissimilarity index outcomes in Table 9 compare the distribution of San Angelo’s minority group populations with the majority non-Hispanic white population across the 20 residential census tracts within the city.¹³ It is appropriate to interpret the results as percentages of one of the two groups that would have to move to a different census tract in order to have a distribution that matches the citywide proportions of the groups. For instance, the dissimilarity index for Hispanics in the year 2000 mathematically means that 37 percent of San Angelo’s Hispanic or non-Hispanic white population would have had to move in order to achieve a 59.9/33.4 percent split between the two groups in each of the city’s census tracts.

The primary reason for observing dissimilarity index scores is to facilitate monitoring of changes in the geographic concentration or dispersion of population groups. Thus, a trend toward increasing index scores comparing racial or ethnic minority groups to the majority group is accurate evidence of geographic segregation of groups over time.

The evidence in San Angelo indicates that very little has taken place since the year 2000 to change the 37-38 percent level of segregation between Hispanics and non-Hispanic whites. However, the separation between whites and blacks in the city has grown by nearly 12 percent (from 30.4 to 42.1 percent) since 2000. The dissimilarity index results comparing whites to other non-Hispanic minority groups also point to increased segregation.

Table 10 provides evidence of other dimensions of geographic concentration that correspond to the segregation of racial and ethnic minorities in the city. In the year 2000, for instance, the seven census tract neighborhoods with high concentrations of Hispanics and other minorities also were home to more than half (55.2%) of the foreign-born population, as well as about 57 percent on San Angelo’s non-citizens. Moreover, these percentages ballooned to more than 60 percent in the 2010-2014 American Community Survey.

¹³ In order to focus on the civilian, non-institutionalized population, census tract 15 – Goodfellow AFB is not included as a residential tract in the calculation of the dissimilarity index results.

A trend toward increased concentration of linguistically isolated households with no members over age 13 who speak English well is also evident. The seven minority-majority census tract neighborhoods included 35 percent of the city’s households in 2000, but 59 percent of all language isolated households were in these locales. The 2010-2014 American Community Survey shows the same neighborhoods with 34 percent of households citywide, but 61 percent of the linguistically isolated households.

**Table 10
Geographic Concentration of the Foreign-Born Population and Linguistically Isolated Households**

| Population & Households | 2000 | | | 2010-2014 | | |
|--|--------|---------|----------------|-----------|---------|----------------|
| | Number | Percent | Concentration* | Number | Percent | Concentration* |
| Total Households | 34,420 | 100.0 | 34.6 | 36,468 | 100.0 | 33.6 |
| Language other than English spoken at home | 10,615 | 30.8 | 50.6 | 10,656 | 29.2 | 54.1 |
| Linguistically Isolated | 1,656 | 4.8 | 58.6 | 1429.0 | 3.9 | 61.4 |
| Foreign-Born Population | 5,584 | 100.0 | 55.2 | 6512.0 | 100.0 | 60.4 |
| Non-Citizens | 3029 | 54.2 | 56.5 | 3566.0 | 54.8 | 64.0 |

Sources: Data for the year 2000 is table PCT020 of Summary Files 3 and PCT042 of Summary File 4 of the 2000 Decennial Census; 2014 data derives from tables B05007 and B16002 the 2010-2014 American Community Survey, 5 Year Sample.
*Concentration reports the percentage of geographic concentration in San Angelo’s seven majority-minority neighborhoods including tract 2 - Lake View, tract 4 – Reagan, tract 7 - East San Angelo, tract 9 - Fort Concho, tract 12 – Angelo Heights, tract 14 - Rio Vista, and tract 18 – Blackshear and Downtown.

Adults with low level educational attainment are also geographically concentrated into San Angelo’s seven minority-majority neighborhoods. Nearly 54,000 people age 25 and over lived in the city during 2000. According to the 2000 decennial count, more than half (52%) of these adults (27,986) had a high school diploma or less education, and nearly half (47.2%) were residentially concentrated into the city’s seven minority-majority census tracts (Table 11).

**Table 11
Geographic Concentration of Residents with High School or Less Education**

| Educational Attainment | 2000 | | 2006-2010 | | 2010-2014 | |
|--------------------------|---------|----------------|-----------|----------------|-----------|----------------|
| | Percent | Concentration* | Percent | Concentration* | Percent | Concentration* |
| Population Age 25 & Over | 52.0 | 47.2 | 48.9 | 51.2 | 49.4 | 48.3 |
| Lake View: Tract 2 | | 6.6 | | 6.7 | | 6.5 |

| | | | | | | |
|--------------------------|--|------|--|------|--|------|
| Reagan: Tract 4 | | 10.9 | | 11.7 | | 10.5 |
| Blackshear: Tract 5/18 | | 2.5 | | 3.8 | | 4.1 |
| East San Angelo: Tract 7 | | 7.0 | | 6.8 | | 6.2 |
| Fort Concho, Tract 9 | | 5.0 | | 6.0 | | 4.4 |
| Angelo Heights: Tract 12 | | 9.4 | | 10.0 | | 10.1 |
| Rio Vista: Tract 14 | | 5.8 | | 6.1 | | 6.5 |

Sources: Data for 2000 is from the table P037, Summary File 3 of the 2000 Decennial Census. The 2006-2010 and 2010-2014 data is from table B15002 of the corresponding American Community Survey, 5 Year Samples.
*Concentration reports the percentage of geographic concentration in city's seven majority-minority neighborhoods.

Census Bureau data covering the period from 2006-2014 indicate the citywide population of people with a high school education or less declined slightly to hover around 49 percent in the 2006-2010 and 2010-2014 samples of the American Community Survey. However, there was no corresponding decline in the level of geographical concentration within the city. The 2006-2010 American Community Survey suggests that 51.2 percent of the least educated adult population was concentrated in the seven minority-majority neighborhoods. The 2010-2014 data indicates a 49.4 percent level of geographic concentration.

Income, of course, is related to education, as well as to the other forms of geographic concentration described. Consequently, consistent household income inequalities have stabilized between the seven minority-majority neighborhoods and the rest of the city (Table 12).¹⁴

| Household Income | 2000 | | 2006-2010 | | 2010-2014 | |
|--------------------------|---------------|------------------------|---------------|------------------------|---------------|------------------------|
| | Dollars* | Percent of City Median | Dollars* | Percent of City Median | Dollars* | Percent of City Median |
| Median | 23,546 | 73.3 | 27,709 | 69.9 | 31,143 | 72.7 |
| Lake View: Tract 2 | 30,655 | 95.4 | 36,162 | 91.3 | 38,766 | 90.5 |
| Reagan: Tract 4 | 23,377 | 72.7 | 28,663 | 72.4 | 31,521 | 73.6 |
| Blackshear: Tract 5/18 | 13,875 | 43.2 | 18,482 | 46.7 | 20,640 | 48.2 |
| East San Angelo: Tract 7 | 21,714 | 67.6 | 26,925 | 68.0 | 29,706 | 69.3 |
| Fort Concho, Tract 9 | 19,628 | 61.1 | 25,429 | 64.2 | 29,041 | 67.8 |
| Angelo Heights: Tract 12 | 31,071 | 96.7 | 30,086 | 75.9 | 38,679 | 90.3 |
| Rio Vista: Tract 14 | 24,504 | 76.2 | 28,214 | 71.2 | 29,650 | 69.2 |

¹⁴ A related note is that four of the seven minority-majority census tracts (Lake View, tract 2; East San Angelo; tract 7; Fort Concho, tract 9; and Blackshear – Downtown, tract 18) are 2016 designated Qualified Census Tract (QCTs). A QCT is a tract where least 50 percent of households have an income less than 60 percent of the area median gross income or have a poverty rate of at least 25 percent. The main benefit is that QCTs may receive a larger allocation under the Low Income Housing Tax Credit (LIHTC) program. QCT designation is also a factor in the Small Business Administration's HUB Zones. See "Increasing Opportunity in LIHTC," retrieved June 10, 2016: https://www.huduser.gov/portal/pdredge/pdr_edge_frm_asst_sec_050415.html.

Sources: Data for 2000 is from the table HCT012, Summary File 3 of the 2000 Decennial Census. The 2006-2010 and 2010-2014 data is from table B19013 of the corresponding American Community Survey, 5 Year Samples.
*All reported dollar amounts were inflation-adjusted by the Census Bureau.

San Angelo's median household income reported in 2000 Decennial Census was \$32,616. Table 12 compares the median incomes of households in the seven minority-majority census tracts with this citywide median. Households in Angelo Heights – tract 12 -- had a median income of \$31,071 or 96.7 percent to the citywide value. At the other end of the scale, the median in Blackshear – tract 5 -- in the 2000 census was \$13,875 or just 43.2 percent of the citywide amount.

Remarkably, the proportional differences in median household income between the city and the minority-majority neighborhoods remained stable, showing little variation, even as the community endured the economic recession of 2008 and enjoyed the oil-boom recovery in the aftermath. Overall, the minority-majority neighborhoods had a median household income equal to 73.3 percent of the city's \$31,071 median in the year 2000. There was little change in the corresponding 72.7 proportion for the five years between 2010 and 2014.¹⁵

Racially and Ethnically Concentrated Areas of Poverty (R/ECAP)

The US Department of Housing and Urban Development (HUD) defines a R/ECAP as a census tract with a majority of racial and ethnic minority group population (i.e. a minority-majority tract), and a family poverty rate of at least 40 percent.¹⁶ San Angelo has seven minority-majority census tracts as described in the previous section. One is a current R/ECAP. One other tract is a former R/ECAP.

Table 13 depicts the family poverty rates of the city's seven current minority-majority census tracts since the year 2000. The Blackshear area (then census tract 5) reflected the HUD R/ECAP definition as the new century commenced. Minority groups comprised 86 percent of the neighborhood population according to the 2000 decennial count, and the family poverty rate was 43 percent.

The Blackshear area continues to feature a large majority-minority population according to the 2010-2014 American Community Survey. However, the financial standing of area families has

¹⁵ The Census Bureau produces a Gini Index to measure degrees of income inequality between households within a specified geographical area. Gini Index ranges from 0, indicating perfect equality between households to 100, showing perfect inequality which would result from only one household receiving all the income. San Angelo's Gini Index for 2006 was 46. It declined to 41 with the onset of the recession in 2008. As the oil-driven recover set in, the Gini Index climbed to 49 in 2011, then receded to 43 in 2012, and climbed again to 56 (the highest level of measured inequality) in 2014.

¹⁶ Actually, the definition provides the family poverty rate qualification may be set lower than 40% if 300% of the average family poverty rate across the city's census tracts is below that threshold. The product of that computation is 1.33% greater than 40% for San Angelo based on the 2010-2014 American Community Survey results for family poverty rates in the census tracts.

improved, dropping the poverty rate to an estimated 30 percent level. At the same time, however, the East San Angelo neighborhood (tract 7) has evolved into another area reflecting R/ECAP features. The most recent five-year American Community Survey reports the family poverty rate is 43 percent, combined with a 76 percent minority-majority population.¹⁷

Table 13
Racially & Ethnically Concentrated Areas of Poverty

| Majority-Minority Neighborhoods | 2000 | | 2006-2010 | | 2010-2014 | |
|---------------------------------|------------------|----------------|------------------|----------------|------------------|----------------|
| | Percent Minority | Family Poverty | Percent Minority | Family Poverty | Percent Minority | Family Poverty |
| Lake View: Tract 2 | 37.9 | 13.3 | 56.8 | 18.4 | 57.9 | 21.9 |
| Reagan: Tract 4 | 70.6 | 18.9 | 81.1 | 28.5 | 82.6 | 19.8 |
| Blackshear: Tract 5/18 | 86.2 | 43.3 | 86.6 | 39.5 | 76.7 | 30.0 |
| East San Angelo: Tract 7 | 68.1 | 28.3 | 69.1 | 33.5 | 76.4 | 42.8 |
| Fort Concho, Tract 9 | 72.4 | 26.3 | 66.5 | 19.0 | 74.0 | 13.1 |
| Angelo Heights: Tract 12 | 46.9 | 10.9 | 61.4 | 14.8 | 60.0 | 10.2 |
| Rio Vista: Tract 14 | 59.0 | 21.0 | 53.8 | 24.0 | 59.0 | 32.5 |

Sources: Data for 2000 is from the table P004, Summary File 1 and table P090, Summary File 3 of the 2000 Decennial Census. The 2006-2010 and 2010 -2014 data is from tables B03002 and S1702 of the American Community Survey, 5 Year Samples for the corresponding years.

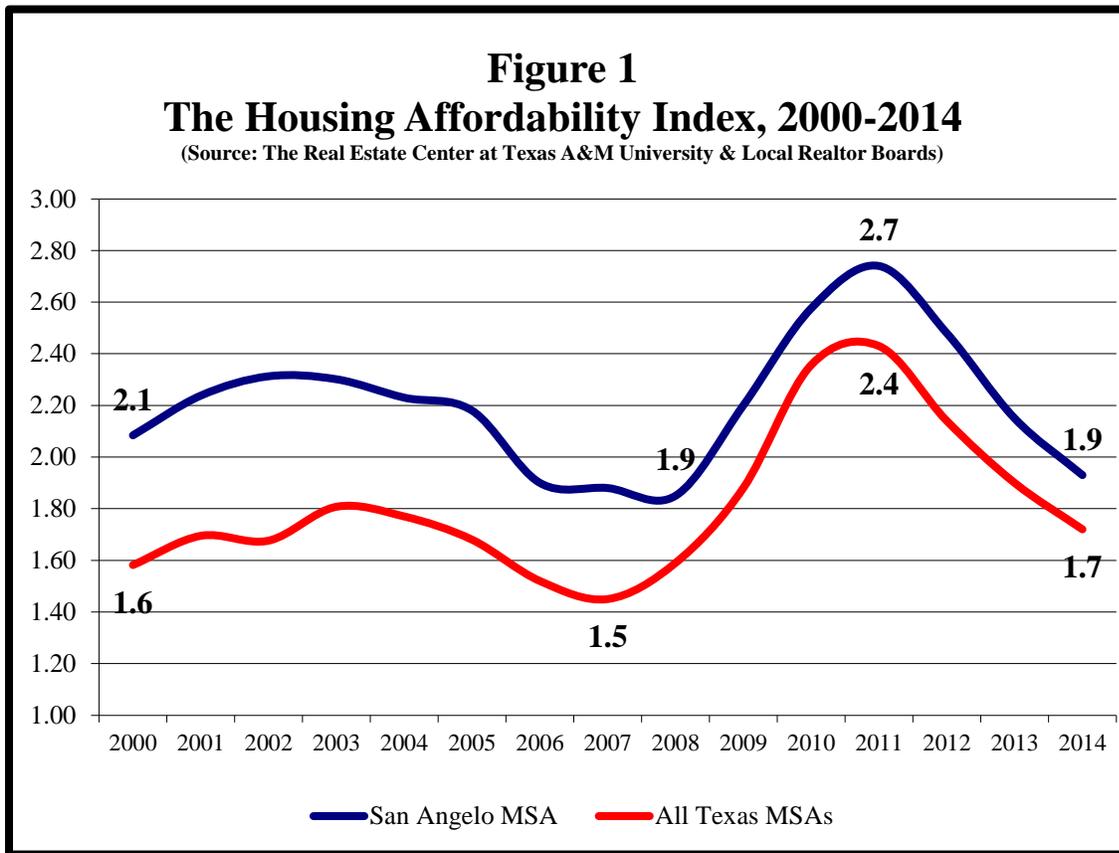
C: Determinants of Segregation and R/ECAP Areas

The Real Estate Center at Texas A&M University and Local Realtor Boards collaborate to produce the annual Housing Affordability Index (HAI) scores for the Metropolitan Statistical Areas (MSAs) of the state. The HAI estimates affordability of housing in a local market by calculating the ratio of median family income to the amount of income required to qualify for an 80 percent, fixed-rate mortgage for purchase of a median-priced home. If the result is a value of one, then the median family income is equal to the amount needed to mortgage a median priced home. The more the HAI ratio rises above one, the less affordable the median priced home is to families with median income.¹⁸

¹⁷ A recent analysis of income data from the Internal Revenue Service identified the San Angelo Metropolitan Statistical Area (MSA), including Tom Green and Irion counties, as the 10th most unequal MSA in the nation. The analysis indicates the average reported income of the top 1 percent (\$1,645,923) is 40.9 times greater than the average of the other 99 percent (\$40,287). Midland is the only Texas MSA with more inequality. See Estelle Sommeiller, Mark Price, and Ellis Wazeter, “Income inequality in the U.S. by state, metropolitan area, and county,” (June, 2016), retrieved June 19, 2016: <http://www.epi.org/publication/income-inequality-in-the-us/>.

¹⁸ Of course, when the HAI falls below one, then the median priced home becomes more affordable. For complete information and results for the HAI, see the Real Estate Center at Texas A&M University: <https://www.recenter.tamu.edu/data/housing-activity/#/thai>.

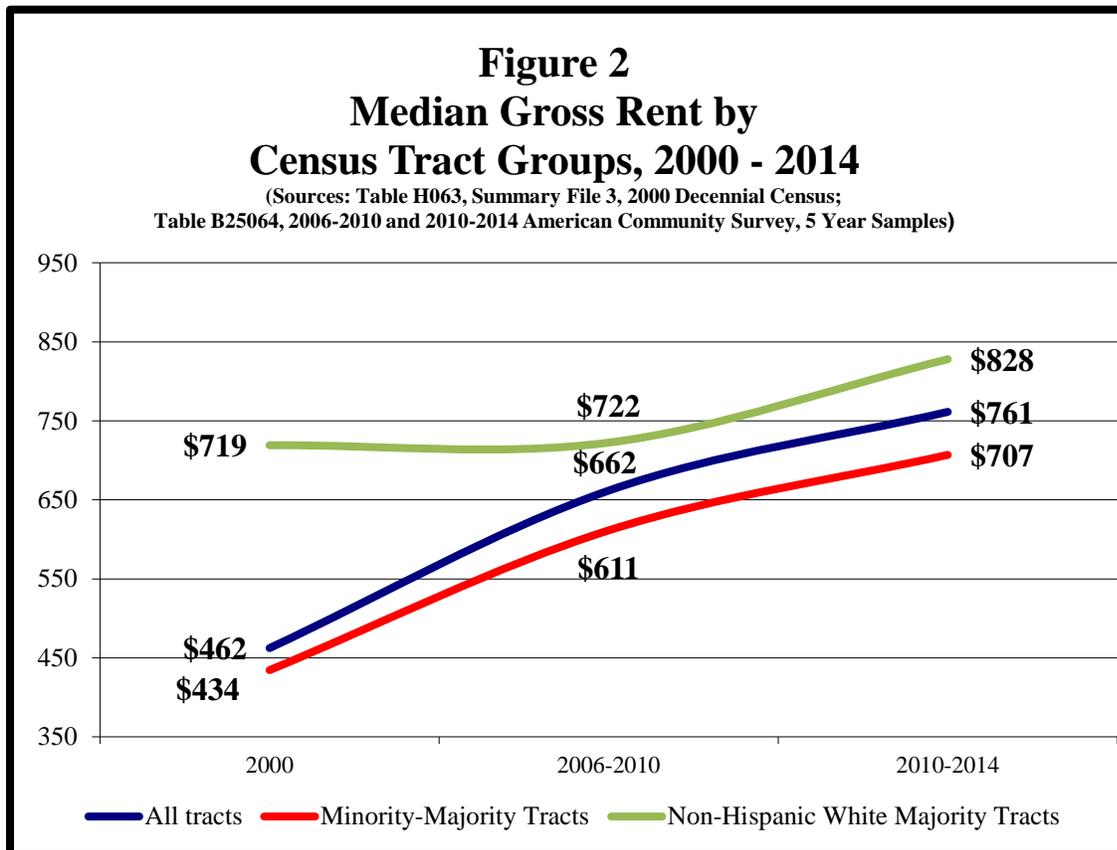
Figure 1 compares the HAI for the San Angelo MSA with all MSAs in Texas. The results highlight two important observations. First, the city and its surrounding area have a less affordable housing market than Texas metro areas in general. That is, the local HAI ratio has been larger than the corresponding number for Texas metros every year since the beginning of the century.



Secondly, the years in the aftermath of the 2008 recession in the local economy triggered the most challenging, least affordable housing market conditions in the city’s recent history. The HAI for San Angelo MSA ranged from a low of 1.9 in 2008 to a high of 2.7 in 2011. San Angelo’s average HAI for the 2008 – 2014 time frame was 2.3. After the 1.9 HAI ratio in 2008, it took until 2014 to reach that level of affordability again.

The impact of the housing boom in the early years of the new century and the consequent 2008 recession is also apparent in San Angelo’s home ownership rates. The 2000 Decennial Census count shows 59 percent of households across the city were owner-occupied. Later, the 2006-2010 American Community Survey 5 Year Sample indicated an ownership rate of 66 percent across all the city’s census tracts. The 2010-2014 American Community Survey shows home ownership dropping back to again to 59 percent.

The recession and subsequent oil-driven recovery clearly created increased demand in the city’s rental housing market. Figure 2 depicts the consequent rise of gross rents across the city. Two observations are seminal to impeding fair housing choice.



First, the gap in median gross rents between the city’s minority-majority and non-Hispanic white majority areas closed from a \$285 differential in 2000 to a difference of \$121 in the 2010-2014 time frame. Secondly, it was constant rapid increase of rents in Minority-majority areas that closed the gap. Between 2000 and the 2006-2011, median rents in the minority-majority areas increase by 41 percent, followed by another 16 percent increase over the 2006-2010 and 2010-2014 five-year sample estimates. The corresponding percentages for the non-Hispanic white areas of the city are 0.4 percent for the 2000 to 2006-2010 comparison and 15 percent for 2006-2010 to 2010-2014.

Another method of assessing affordability in local housing markets focuses on portions of household income used to pay monthly housing costs. The advantage of this method is that it is possible to develop separate assessments for the local home ownership market as well as the rental market.¹⁹ The Census Bureau identifies owner and renter occupied households in terms of the proportions of household income they pay for the cost of housing. Households paying 30 percent

¹⁹ Costs for homeowners include any monthly mortgage payments plus the cost of basic utilities. Gross rent, including utilities, is the cost for renters.

or more of gross income are defined as “cost burdened.” Table 14 reports the percentages of cost burdened owner-occupied households in the seven minority-majority tracts since the year 2000.

| Table 14 Cost Burdened Homeowners in the Majority-Minority Census Tracts | | | | | | |
|---|---------------|-------------------------|------------------|-------------------------|------------------|-------------------------|
| Neighborhoods | 2000 | | 2006-2010 | | 2010-2014 | |
| | Owners | 30%+ Cost Burden | Owners | 30%+ Cost Burden | Owners | 30%+ Cost Burden |
| Lake View: Tract 2 | 1,107 | 16.3 | 1,229 | 25.7 | 1,147 | 16.7 |
| Reagan: Tract 4 | 1,424 | 20.9 | 1,651 | 26.1 | 1,484 | 19.5 |
| Blackshear: Tract 5/18 | 215 | 31.6 | 375 | 25.9 | 433 | 28.6 |
| East San Angelo: Tract 7 | 748 | 21.3 | 866 | 21.7 | 727 | 16.5 |
| Fort Concho, Tract 9 | 527 | 15.2 | 705 | 37.5 | 530 | 19.1 |
| Angelo Heights: Tract 12 | 1,665 | 21.0 | 1,685 | 19.5 | 1,733 | 24.4 |
| Rio Vista: Tract 14 | 760 | 24.9 | 945 | 25.9 | 878 | 21.4 |

Sources: Data for 2000 is from the table H094, Summary File 3 of the 2000 Decennial Census. The 2006-2010 and 2010 - 2014 data is from table B25101 of the American Community Survey, 5 Year Samples for the corresponding years.

The average percent of burdened owners in these areas was 20.5 percent in the 2000 Decennial Census compared to 27 and 20.7 percent respectively for the 2006-2010 and 2010-2014 American Community Survey 5 Year Samples. The corresponding averages for non-Hispanic white areas of the city are 15, 18.7, and 18 percent.

Levels of cost burdened householders in the minority-majority neighborhood rental markets are much higher as depicted in Table 15. Indeed, sizeable proportions of renters (ranging as high as 30 percent in the Rio Vista -Tract 14 neighborhood for 2006-2010) have had gross rents amounting to half or more of the household income.

| Table 15 Cost Burdened Renters in the Majority-Minority Census Tracts | | | | | | | | | |
|--|----------------|-------------------------|-------------------------|------------------|-------------------------|-------------------------|------------------|-------------------------|-------------------------|
| Neighborhoods | 2000 | | | 2006-2010 | | | 2010-2014 | | |
| | Renters | 30%+ Cost Burden | 50%+ Cost Burden | Renters | 30%+ Cost Burden | 50%+ Cost Burden | Renters | 30%+ Cost Burden | 50%+ Cost Burden |
| Lake View: Tract 2 | 378 | 28.6 | 14.0 | 366 | 41.8 | 6.8 | 467 | 58.2 | 19.1 |
| Reagan: Tract 4 | 748 | 40.5 | 22.3 | 549 | 44.4 | 30.6 | 617 | 47.5 | 24.1 |
| Blackshear: | 321 | 37.4 | 18.4 | 394 | 40.4 | 12.9 | 514 | 46.7 | 12.5 |

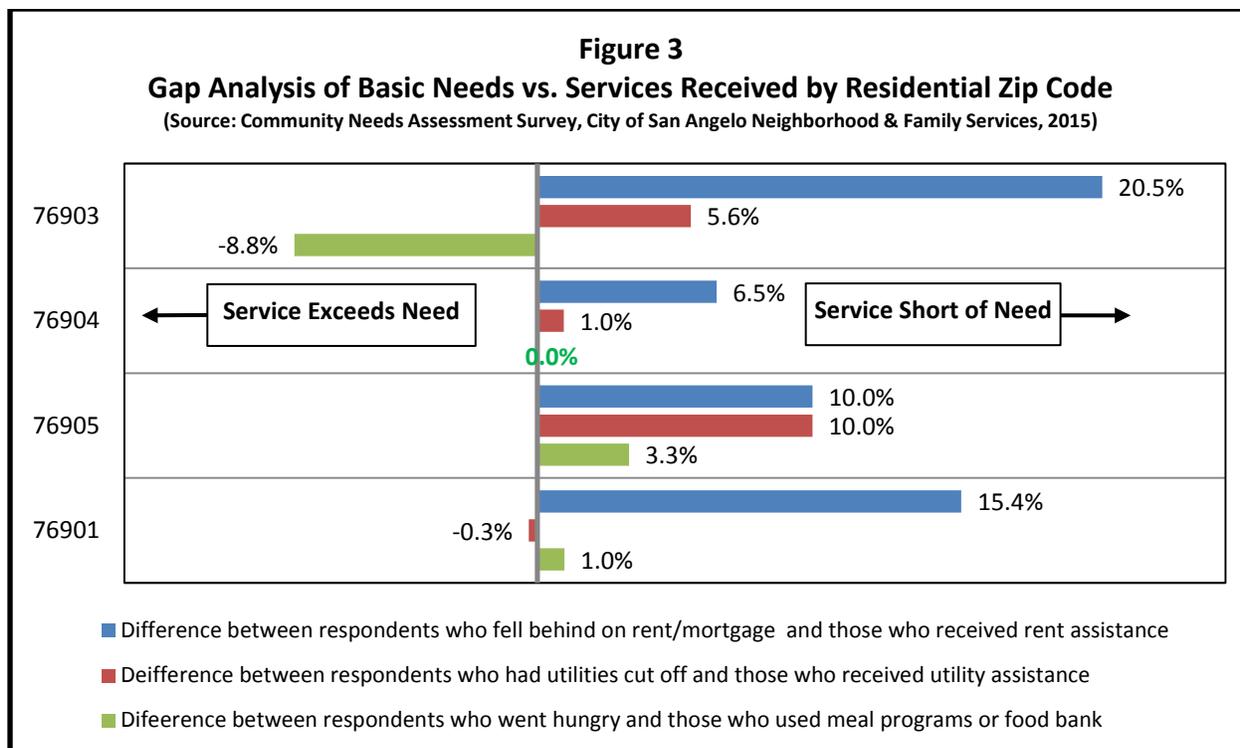
| | | | | | | | | | |
|--|-------|------|------|-------|------|------|-------|------|------|
| Tract 5/18 | | | | | | | | | |
| East San Angelo: Tract 7 | 801 | 34.5 | 14.5 | 738 | 37.4 | 21.7 | 761 | 54.1 | 22.5 |
| Fort Concho: Tract 9 | 598 | 40.0 | 19.6 | 722 | 50.4 | 25.6 | 533 | 33.2 | 15.4 |
| Angelo Heights: Tract 12 | 814 | 34.6 | 19.0 | 870 | 54.8 | 24.8 | 1,042 | 51.3 | 27.3 |
| Rio Vista Tract 14 | 1,030 | 32.2 | 17.3 | 1,103 | 41.9 | 30.0 | 1,372 | 45.0 | 16.0 |
| Sources: Data for 2000 is from the table H069, Summary File 3 of the 2000 Decennial Census. The 2006-2010 and 2010 -2014 data is from table B25070 of the American Community Survey, 5 Year Samples for the corresponding years. | | | | | | | | | |

Overall, an average of 35.4 percent of minority-majority neighborhood renters were cost burdened in the year 2000, and an average of 18 percent paid half or more of income for housing. These averages climbed to 45 and 24 percent for the 2006-2010 period. They changed little to 48 and 20 percent during 2010-2014. Moreover, the levels of cost burdened renter households in the non-Hispanic white majority areas of the city are not significantly lower.²⁰ High risks of being burdened by rents exceeding 30 percent, or even 50 percent of household income, have become too normal in the San Angelo rental market.

Shortage of Housing Assistance Services

A Community Needs Assessment Survey was completed during the spring of 2015 by Angelo State University on behalf of the City of San Angelo Neighborhood and Family Services division. The survey collected information from 309 residents. Figure 3 presents results of a gap analysis between basic needs of households and provision of services to meet them in various parts of the city.

²⁰ An average 35% of renters in majority non-Hispanic white areas had a 30% or higher cost burden in the 2000 Decennial Census. This proportion changed to 44.2% and 44.8% for the 2006-2010 and 2010-2014 time frames. The numbers with a 50% or higher cost burden were 15%, 20% and 21% respectively.



Respondents included 72 (23.3%) residents from the 76903 zip code area; home to the vast majority of people living in the minority-majority census tracts. Another 110 (35.6%) respondents were in the 76904 zip code including many of the non-Hispanic white neighborhoods with the majority of the city’s upper income households. Residents of the 76901 and 76905 zip codes numbered 122 (39.5%) respondents.²¹

Separate items in the survey asked respondents whether they had experienced certain basic needs such as going hungry during the past year. Other questions asked whether they had used certain public or charitable services designed to help address the same basic needs. The gap analysis in Figure 3 measures the differentials between percentages who reported having basic needs on the one hand, and those reporting the use of services on the other. Negative percentages indicate a higher frequency service use than experiencing the corresponding need. For instance, 8.8 percent fewer respondents in the 76903 area said they experienced hunger than reported using meal or food bank services. On the other hand, 5.6 percent more respondents in the area said they had utilities cut off than reported receiving utility assistance.

Of course, residents of the city’s minority-majority neighborhoods, represented by the 76903 zip code in the gap analysis, are much more likely to experience unmet basic household needs than those living in higher income non-Hispanic white neighborhoods such as those represented in the

²¹ Five of the 309 respondents to the survey did not identify their zip code.

76904 area.²² More importantly, those in the 76903 zip code have higher degrees of need unmet by the available services.

This is especially true of housing services. Among respondents living in the 76903 area, one in every four (25%) reported falling behind on rent or mortgage payments within the past year. Only 4.5 percent reported receiving assistance. The gap in service was 20.5 percent. Indeed, shortage of rental and housing assistance is the only one of the three types of unmet need depicted in Figure 3 that is found in all residential zip code areas of the city.

Patterns of Community Opposition to Affordable Housing

The 2015 Neighborhood and Family Services Community Needs Assessment revealed another pattern underscoring the differences between the residents in the minority-majority and non-Hispanic white majority neighborhoods with higher income levels. On one hand, there are identifiable priorities for city government action that are largely shared among residents. For instance, more than 60 percent of respondents in all four residential zip codes say they “strongly agree” with street paving as a community project. Residents in all parts of the city give similarly high priority to sidewalk projects and demolition efforts to clear uninhabitable structures.

However, the survey also revealed significant divergence of opinion and prioritization on affordable rental and housing projects, rehabilitation projects, and home buyer assistance programs. In general, support for these types of projects is tepid, at best, in all neighborhoods. However, while 32 percent of 76903 respondents reported strong agreement with housing rehabilitation projects, only 14 percent of 76904 residents agreed. Divergent opinion between respondents in the 76903 and 76904 parts of the city was especially evident,

Unfortunately, these diverging views clashed in dispute during the spring of 2015 when City Council was asked for a resolution of support for a proposed Low Income Housing Tax Credit (LIHTC) project which was then in competition with other proposals for part of the Texas allocation. The selected site for the Outlook at Valleyview project was a location in the heart of the 76904 zip code. The idea of a low-income rental apartment complex in the area produced a noteworthy “not-in-my-back-yard” response in the nearby Southland and Bentwood Country Club neighborhoods.²³ Council resolved to support the Outlook project, which competed unsuccessfully for and LIHTC allocation.

²² In fact, the survey asked respondents about six different life events that express needs in households, including losing a job, inability to pay for prescriptions, going hungry, falling behind on rent or mortgage, foreclosure, and having utilities cut off. An average of 17.1% of respondents in the 76903 area reported experiencing these events. This compares to just 6.4% in the 76904 zip code. An average of 15% from the 76901 and 76905 areas reported experiencing these events.

²³ See “Proposed development stirs debate,” *San Angelo Standard Times* (March 5, 2015): A1, A5. Also, *Affordable Housing Town Hall*, City of San Angelo (February 12, 2015): <https://www.youtube.com/watch?v=NKIsKUCf23w>.

D. Opportunity Indicators

Table 16 provides key insights into the importance of the differences between San Angelo’s minority-majority and non-Hispanic white majority neighborhoods as underscored in previous sections. The key insights are summarized in the form of three statistical indicators measuring levels of exposure to poverty, the quality of education, and labor market engagement in the various neighborhoods.

Community Development Initiatives at ASU created the indicators depicted in Table 16 based on methods recommended by the U.S. Department of Housing and Urban Development as part of its Affirmatively Furthering Fair Housing (AFFH) mission.²⁴ The agency recommends the indicators because existing research shows they affect individual life outcomes of residents in a small geographic area such as a census tract or neighborhood.

Admittedly, statistical indicators cannot capture everything of importance to the well-being of individuals and families in a given neighborhood environment. Instead, the intent is to gauge certain neighborhood features that are known to create disparities in exposure of particular groups to fundamental factors that affect opportunities for personal economic gain and connection to the wider community. Table 16 is titled Opportunity Indicators for this reason.

The focus of these particular indicators is limited to measurable factors linked to neighborhood, census tract geographies. For example, the quality of education measure is focused on 4th grade passrates for reading and math which provide windows into the quality of elementary schools tied to neighborhoods through Elementary School Attendance Zones.²⁵ The measure does not capture the quality of education at higher secondary levels of schooling, which is important to the community's well-being, but less geographically tied to specific neighborhoods.

Similarly, data used for the poverty and labor market engagement factors in Table 16 are from the 2010-2014 American Community Survey 5 Year Sample because this census product provides estimates at census tract levels. The most recent single year of data is more current, but the single year samples enable demographic estimates for only large geographic areas such as cities, counties, or states

²⁴ The Department of Housing and Urban Development actually recommends five “Access to Opportunity” indices. ASU Community Development Initiatives was able to adapt three of the five indices to available data relevant to the local community and its neighborhoods. Two recommended indices covering transportation and health topics could not be created because of limitations on available data relate to the neighborhoods of the city. For a review of the recommended methods, see Affirmatively Furthering Fair Housing (AFFH) Data Documentation, Office of Policy Development & Research, U.S. Department of Housing and Urban Development (December, 2015): retrieved January 30, 2016: https://www.huduser.gov/portal/affht_pt.html#affhassess-tab.

²⁵ School Attendance Zones for San Angelo Independent School District are available at: <http://www.saisd.org/schools/AttendanceZones.asp>.

Table 16
Opportunity Indicators

Minority-Majority Neighborhoods

| Name: Tract | Poverty Rate | Comparison to U.S. | Pct. Rank | Grade Reading & Math Scores ⁴ | Comparison to Texas | Pct. Rank | Labor Market Engagement | Pct. Rank |
|--------------------------|--------------|--------------------|-----------|--|---------------------|-----------|-------------------------|-----------|
| Lake View: Tract 2 | 25.6 | 10.0 | 78.9 | 63.5 | -8.5 | 10.5 | -12.8 | 36.8 |
| Reagan: Tract 4 | 23.2 | 7.6 | 73.6 | 59.1 | -12.9 | 0.0 | -32.0 | 10.5 |
| Blackshear: Tract 5/18 | 36.2 | 20.6 | 94.7 | 63.9 | -8.1 | 21.0 | -47.5 | 0.0 |
| East San Angelo: Tract 7 | 41.9 | 26.3 | 100.0 | 74.1 | 2.1 | 57.8 | -32.5 | 5.2 |
| Fort Concho, Tract 9 | 16.0 | 0.4 | 57.8 | 77.5 | 5.5 | 68.4 | -30.8 | 15.7 |
| Angelo Heights: Tract 12 | 13.5 | -2.1 | 42.1 | 61.9 | -10.1 | 5.2 | -12.0 | 47.3 |
| Rio Vista: Tract 14 | 27.4 | 11.8 | 89.4 | 76.3 | 4.3 | 63.1 | -21.4 | 26.3 |

Non-Hispanic White Majority Neighborhoods

| Name: Tract | Poverty Rate | Comparison to U.S. | Pct. Rank | Grade Reading & Math Scores ⁴ | Comparison to Texas | Pct. Rank | Labor Market Engagement | Pct. Rank |
|---------------------------------|--------------|--------------------|-----------|--|---------------------|-----------|-------------------------|-----------|
| Riverside: Tract 1 | 12.7 | -2.9 | 36.8 | 63.5 | -8.5 | 10.5 | -27.6 | 21.0 |
| Paulann: Tract 3 | 26.9 | 11.3 | 84.2 | 68.4 | -3.6 | 31.5 | -15.1 | 31.5 |
| Glenmore: Tract 8.01 | 12.5 | -3.1 | 31.5 | 93.0 | 21.0 | 100.0 | -4.6 | 63.1 |
| Belaire: Tract 8.02 | 17.5 | 1.9 | 68.4 | 64.5 | -7.5 | 26.3 | -12.1 | 42.1 |
| Santa Rita: Tract 10 | 14.3 | -1.3 | 47.3 | 90.0 | 18.0 | 94.7 | 18.2 | 100.0 |
| Bluffs Tract 11.01 | 15.5 | -0.1 | 52.6 | 87.5 | 15.5 | 78.9 | -2.2 | 73.6 |
| Central: Tract 11.02 | 11.2 | -4.4 | 26.3 | 69.1 | -2.9 | 36.8 | -4.3 | 68.4 |
| ASU-College Hills: Tract 13.01 | 16.1 | 0.5 | 63.1 | 74.0 | 2.0 | 52.6 | -5.4 | 57.8 |
| Sunset: Tract 13.03 | 8.4 | -7.2 | 10.5 | 70.0 | -2.0 | 42.1 | 4.7 | 78.9 |
| Vista del Arroyo: Tract 13.04 | 9.3 | -6.3 | 15.7 | 70.0 | -2.0 | 42.1 | -7.3 | 52.6 |
| Southland: Tract 17.06 | 9.3 | -6.3 | 15.7 | 87.5 | 15.5 | 78.9 | 12.3 | 84.2 |
| Bonham: Tract 17.07 | 6.9 | -8.7 | 5.2 | 87.5 | 15.5 | 78.9 | 12.9 | 89.4 |
| Bentwood-Nasworthy: Tract 17.08 | 4.8 | -10.8 | 0.0 | 78.0 | 6.0 | 73.6 | 16.7 | 94.7 |

Sources: Community Development Initiatives at ASU created the Opportunity Indicators based on similar methods recommended in *Affirmatively Furthering Fair Housing (AFFH) Data Documentation*, Office of Policy Development & Research, U.S. Department of Housing and Urban Development (December, 2015): retrieved January 30, 2016: https://www.huduser.gov/portal/affht_pt.html#affhassess-tab. Data used for the indicators is from the tables S1701, B20001 and B23006 of the 2010-2014 American Community Survey 5 Year Sample; and from the Texas Performance Reporting System, Texas Education Agency: <http://tea.texas.gov/perfreport/tprs/index.html>.

Reading from left to right, the first three data columns in Table 16 give useful insight into levels of exposure to poverty by children, families and others living in different parts of the city. The middle three columns inform the quality of education in neighborhood elementary schools. The final two data columns on the right of the table report the labor market engagement indicator. The table is divided into two panels; a top panel reporting data on the city's majority-minority neighborhoods and a bottom panel with data on the white non-Hispanic areas.

Exposure to Poverty

The first data column in Table 16 provides the poverty rate for the majority-minority neighborhoods (top panel) and the white non-Hispanic majority areas (bottom panel). The extremes are in East San Angelo with a high rate of 41.9 percent compared to the Bentwood-Nasworthy census tract with a low rate of 4.8 percent. The average poverty rate in the minority-majority areas is 26.3 percent. It is 12.7 percent for the white non-Hispanic tracts.

The basic data for each of the three indicators (exposure to poverty, quality of education, and labor market engagement) is benchmarked against parallel data for larger encompassing geographic areas. In the case of exposure to poverty, the benchmark is the comparison of each neighborhood to the U.S. poverty rate (the second data column). The national poverty rate reported in the 2010-2014 American Community Survey was 15.6 percent. Thus, the highest local tract comparison to the U.S. benchmark was East San Angelo with its neighborhood poverty rate 26.3 percent higher than the national rate. Again, Bentwood-Nasworthy was the other extreme with a tract level poverty rate 10.8 percent lower than the national benchmark.

The final, perhaps most insightful, element of the exposure to poverty indicator is in the third column labeled "Pct. Rank." This column applies a 0-100 point scale (i.e. a percent scale) to rank each of neighborhood's poverty rate relative to the others. Of course, the extremes (0 and 100 percent) go to Bentwood-Nasworthy (0 percent) and East San Angelo (100 percent).

The key to grasping neighborhood differences in poverty is to recognize the relatively higher percent ranks of the minority-majority areas. Their average 76.6 percent rank means households, families, and children living in these seven city neighborhoods are approximately 77 percent more likely than people in Bentwood-Nasworthy to experience day-to-day exposure to poverty conditions.

Quality of Neighborhood Elementary Schools

The "Grade 4 Reading & Math Scores" in Table 16 report the combined average rate of satisfactory or higher level performance on the 2014-15 State of Texas Assessments of Academic Readiness (STAAR) reading and mathematics tests for fourth graders in the elementary schools serving the city's census tract neighborhoods.²⁶ Community Development Initiatives at ASU constructed the

²⁶ The combined averages are the average of the reading and mathematics pass-rates for the schools linked to each census tract neighborhood by virtue of the SAISD Elementary School Attendance Zones. The combined

following crosswalk between the city’s residential census tracts and the San Angelo ISD Elementary School Attendance Zones to identify schools serving the various neighborhoods:

| Neighborhood | Tract | Elementary School Attendance Zone(s) |
|-----------------------|--------------|---|
| Riverside | 1 | Goliad |
| Lake View | 2 | Goliad |
| Paulann | 3 | Bradford, Holiman |
| Reagan | 4 | Reagan, Bradford |
| Fort Concho- East | 7 | Holiman, San Jacinto |
| Glenmore | 8.01 | Glenmore |
| Belaire | 8.02 | Belaire |
| Fort Concho | 9 | Fort Concho |
| Santa Rita | 10 | Santa Rita |
| Bluffs | 11.01 | McGill, Bonham |
| Central | 11.02 | McGill, Alta Loma, Austin |
| Angelo Heights | 12 | Alta Loma, Fannin, Austin |
| ASU - College Hills | 13.01 | Crockett |
| Sunset | 13.03 | Bowie |
| Vista del Arroyo | 13.04 | Bowie |
| Rio Vista | 14 | Crockett, Lamar |
| Southland | 17.06 | Bonham |
| Bonham | 17.07 | Bonham |
| Bentwood - Nasworthy | 17.08 | Lamar |
| Blackshear - Downtown | 18 | Fannin, San Jacinto, Reagan |

Fort Concho Elementary School achieved the highest combined average grade four reading and math pass rate (77.5%) among the schools serving the city’s minority-majority neighborhoods. This particular school is the district’s only magnet school, serving gifted and talented students citywide as well as the Fort Concho neighborhood.

Overall, schools serving the minority-majority neighborhoods attained an average fourth grade reading and math pass rate of 68 percent.²⁷ This is four percent lower than the benchmark pass-rate of 72 percent for fourth graders across Texas. It contrasts with the average 77.2 percent pass-rate for the schools serving the non-Hispanic white majority areas of the city; an average that is 5.2 percent above the statewide benchmark.

average is weighted for 4th grade student enrollment for census tract neighborhoods served by more than one elementary school. The pass-rates used for the various schools reflect the performance of the so-called “Accountability Subset” of students, defined as students who had been enrolled and tested in the school district during the previous academic school year.

²⁷ This falls to 66.5% if we exclude the Fort Concho magnet school from the computation.

Again, the percent rank column for the quality of schools compares the results for each particular neighborhood to the other tracts on a 0-100 point scale. The average rank for schools serving the seven minority-majority neighborhoods is 32.3. The average for the white non-Hispanic areas of the city is 57.5.

Labor Market Engagement

The “Labor Market Engagement” column in Table 16 summarizes the gaps between San Angelo’s neighborhoods and national benchmarks on three key factors related to effective participation in the labor force. The three factors include the labor force participation rate, the employment rate, and the proportion of workers age 25 and who bring a college degree or higher level of education to the workforce. All neighborhood and national benchmark data on these factors is from the 2010-2014 American Community Survey 5 Year Samples.

To illustrate the computation, the 2010-2014 American Community Survey reported a labor market participation rate of 60.1 percent for the Lake View (tract 2) neighborhood. It also showed a 97.7 percent employment rate for the neighborhood, and it identified 10.1 percent of workers age 25 and over with college degrees or higher education. The corresponding national benchmarks for the factors were 63.5, 90.8, and 26.4 percent respectively. The gaps between Lake View and the national benchmarks were -3.4, +6.9 and -16.3. The sum of these, depicted for Lake View in Table 16, is -12.8.

Of course, negative numeric results for a given neighborhood indicate that its labor force is less engaged than the national labor force, at least as measured on the basis of the combination of labor force participation, employment rate, and college level educational attainment among workers. Fifteen of San Angelo’s 20 census tract neighborhoods had negative results, including all seven of the city’s minority-majority areas.

The average labor market engagement gap for the minority-majority sections is -27. The comparable average for white non-Hispanic areas is -1.1. The average percent ranks, comparing each neighborhood to the others, is 20.3 for the minority-majority sections and 65.9 for the white non-Hispanic parts of town.

E. Summary of Demographic Findings

The demography of San Angelo shows a city evolving toward a minority-majority population. In fact, the current projections of the Texas State Demographer suggest this will occur in Tom Green

County sometime between 2025 and 2038.²⁸ San Angelo comprises the vast majority of the county population.

At the same time, however, the analysis shows a city geographically re-segregating on the basis of race and ethnicity. Currently, white non-Hispanics make up about 53 percent of the city's population. At the same time, Hispanics and other minority groups compose majorities ranging from 58 to 83 percent in seven majority-minority neighborhoods. High concentrations of the foreign born, linguistically isolated, lesser educated, lower income residents live in these minority-majority tracts.

Local housing market dynamics, a shortage of housing assistance programming for both renters and home owners, and lack of public support for prioritizing increased housing or neighborhood revitalization services have created an indifferent environment toward the re-segregation trend. The effects of poverty remain stronger in the minority-majority sections; lower performing neighborhood schools serve the areas, and levels of labor market engagement are among the lowest in the city.

F. Local laws & ordinances affecting fair housing choices

The majority of existing housing units in San Angelo lie within the RS-1 (Single Family Residence) Zoning District. The RS-1 classification has a minimum lot size of 5,000 square feet, with a minimum frontage of 50 feet. Lots are required to be 100 feet in depth, and houses have a height restriction of 35 feet. Such lots are additionally required to have building lines of five feet from the side lot boundaries and front building lines 25 feet from the street. The City permits floor area in single family homes to comprise up to 40% of each home's total lot area. San Angelo's Zoning Ordinance requires no minimum dwelling size in any of its residential Zoning classifications. Most types of residential dwelling may be built within the City so long as each type of dwelling is located in an appropriately zoned district and built in accordance with the applicable provisions for that District.

One Zoning limitation identified by the Planning Department staff as potentially restricting housing is the limitation on the placement of mobile or manufactured homes within most residential Zoning districts. Existing mobile and manufactured homes are scattered in the older areas of the City, mostly as a result of less restrictive policies and regulatory practices employed decades ago. On many, but not all, of these individual lots where mobile and manufactured housing was previously allowed, existing homes may be removed and replaced with newer models. Except in these instances, mobile and manufactured housing may now only be installed in areas where they are permitted by zoning regulations, provided that such homes are installed on an

²⁸ Texas Population Projections Program, Texas Demographic Center, retrieved June 30, 2016: <http://txsdc.utsa.edu/Data/TPEPP/Projections/>.

approved foundation, and provided that the utility lines and connections comply with the applicable regulations. A permit is required for the installation of a mobile or manufactured home. State laws prohibit cities from requiring modification of a state or HUD Code compliant manufactured home. The City's Zoning Ordinance and building codes do not establish minimum dwelling sizes, regulate shape, or dictate specific exterior wall or roof finishes which might conflict with this prohibition.

In the past, Special Use Permits (SUP) were issued without regard to the effect on neighborhoods. One such instance was a SUP for a junk yard in a predominately African American neighborhood which is a violation of the City's zoning policies. However, the City rectified the situation by lifting the SUP and is currently pursuing action for the landowner to clean up the area.

The quality of pedestrian infrastructure is an important element of a community's livability and quality of life. It is a key element in the choice of walking to work and other activities, including access to public transit stops. Specifically, sidewalks play a key role in allowing people to walk safely. Low income households are the least likely to have access to a car for commuting to work and school, or accessing other amenities. Many such households depend on walking to reach these destinations. Yet, the City of San Angelo's Land Development and Subdivision Ordinance does not generally require sidewalks within new or existing neighborhoods. Lack of sidewalk construction, both historically and under current policy, creates barriers to mobility and accessibility in neighborhoods.

A zero-lot-line house is a type of housing on smaller lots where the house can be built at or very near the property line. Examples of this type of housing include rowhouses, garden homes, patio homes, and townhomes. The City's zoning ordinance includes a Zoning District (RS-3) that allows for this higher density single-family housing. With reduced land area, the land costs for these homes are lower resulting in lower housing costs. The City has seen an increase in new construction of these types of lots. However, they are still a minority of new construction and there are relatively few areas currently zoned for this type of development, making their development sporadic and underutilized.

The City of San Angelo's 2009 Comprehensive Plan update identifies several goals within the "Neighborhoods" section that support affordable housing development in the City. Among these goals are: (1) "Promote vibrant and viable neighborhoods" in a manner "where neighborhood diversity and security [are achieved] by encouraging a mix of age, income, and housing choices within San Angelo's neighborhoods; and (2) "Promote neighborhood organization and outreach" with "particular emphasis placed on reaching out to non-English speakers and other people who may not normally participate" and fostering "community participation in city planning by developing strategies to encourage participation by underrepresented residents and stakeholders." The City Council has identified the need to update the City's Zoning Ordinance to address the goals outlined in the Comprehensive Plan. This is something City staff envisions in the coming years.

G. Public policies

A review of public policies and actions did not identify any issues that prevent the extension of housing and community development resources to areas which have a large concentration of minorities or people with disabilities. In fact, the City developed a Neighborhood Revitalization Plan (NRP) that focuses resources in areas of the city in need of revitalization. Following the plan has resulted in great improvements including several Low Income Housing Tax Credit projects, dozens of newly constructed homes, and hundreds of rehabilitated dwellings.

The City Council and City staff support programs and projects in minority concentrated areas, and the City adheres to all federal and state ADA requirements. Indeed, a large portion of the Community Development Block Grant (CDBG) and Home Investment Partnership (HOME) Grant funds that the City receives annually are earmarked for projects in these neighborhoods and to assist disabled homeowners with emergency repairs of their homes. In addition, the Public Housing Authority ensures that all of their properties are ADA compliant.

H. Public transportation

Planning objectives of the San Angelo Metropolitan Planning Organization in concert with the City of San Angelo, Texas Department of Transportation and the Concho Valley Transit District are centered on making transportation safer with greater access to mobility options for everyone within the urbanized area, including areas with concentration of low income, disabled, and minority citizens.

Transportation in our city is a lifeline that connects people with employment, medical care, education, and their surrounding community. All people benefit from accessing viable transportation solutions. As a result, in order to develop transportation plans that are responsive to the needs and priorities of a diverse population, it is essential to have a process in place that effectively engages the public, fully integrates their feedback, analyzes the benefits and burdens of various alternatives, and recommends the most equitable solutions.

With an intentional focus on the more vulnerable populations the citizens are assured equal access to this planning process and to the products of such planning. Therefore the City of San Angelo, TxDOT, CVTD and the MPO have long been aware of these essential and life giving links. The disadvantaged of our city have been given additional attention so as not to isolate those that desperately need transportation alternatives.

The Concho Valley Transit District (CVTD) is a political subdivision of Texas that Texas Transportation Code Chapter 458 authorizes, and therefore receives state funds for transit services. CVTD serves as a rural transit district (RTD) for 12 counties in central and western Texas, including Coke, Concho, Crockett, Irion, Kimble, McCulloch, Menard, Reagan, Schleicher, Sterling, Sutton, and Tom Green Counties. In 2006, CVTD took over the responsibility from the

City of San Angelo to provide public transportation for the San Angelo urbanized area (UZA), starting to serve as an urban transit district (UTD) as well. As a RTD, CVTD operates demand-response service (known as Thunderbird) in rural areas of Tom Green County and all of the rest 11 counties. CVTD develops a fixed schedule for each county to provide regular out-of-county bus service. As a UTD, CVTD operates fixed-route service (known as TRANSA) and ADA paratransit service for persons with disabilities within the city limit of San Angelo, and Thunderbird for the San Angelo UZA outside the city limit. In addition, CVTD contracts with American Medical Response to provide non-emergency medical transportation for eligible residents in the entire Concho Valley Region. CVTD also partners with several local agencies and organizations, such as Foster Grandparents, Senior Companion and Area Agency on Aging, to provide transit services to their clients.

I. Private sector practices affecting fair housing choices

While research was unable to identify systematic impediments to fair housing from banking and other institutions based on protected classes, standard loan practices such as screening for creditworthiness typically leave out lower income citizens which affects residents of minority-majority neighborhoods and elderly. The inability to obtain home loans coupled with a shortage of affordable housing create impediments to fair housing for many residents.

On top of increased difficulty to obtain home loans, landlords have steadily increased rents which is driving up the number of rental households that are experiencing a cost burden. In addition, the City's Public Housing Authority has reported a decreasing number of landlords that participate in rent assistance voucher programs which also adds to the lack of affordable housing problem.

As mentioned earlier, citizens living in high opportunity neighborhoods have an aversion to subsidized housing in their neighborhoods exemplified by the Outlook at Valleyview LIHTC project proposal that saw a great deal of opposition. While the City Council voted to support the project, residents aggressively campaigned to have the project denied. This "NIMBY" attitude will continue to isolate low income citizens and drive them to live in minority-majority neighborhoods. This compounds inability to obtain housing outside these neighborhoods and limits the City's ability to develop integrated mixed income neighborhoods.

V. Fair housing priorities and goals

To promote community and economic development, eliminate homelessness, provide affordable housing, and revitalize neighborhoods, it is important for the City to focus on removing barriers impeding fair housing. The following activities will steer the City towards achieving fair housing goals:

- Continue funding for programs such as TBRA, home rehabilitation, gap financing and other home purchasing assistance programs, and self-sufficiency programs related to housing to bridge the financial gap for LMI households

- Encourage job training programs for LMI persons to increase their ability to be sustainable in housing
- Encourage job creation to provide jobs for LMI persons (with increased services to special populations including the disabled, veterans, and victims of domestic violence) to increase their ability to be sustainable in housing
- Supporting fair housing education for consumers, lenders, real estate agents, landlords, and all individuals providing housing services
- Supply community education tools to non-English speaking residents in both cities
- Make available, information regarding federal housing assistance programs and resources
- Encourage the production of additional housing, including units for “aging in place” to increase greater choice
- Target communities with high percentages of low and moderate income persons to fund affordable housing
- Update the City’s Zoning Ordinance to address the goals outlined in the Comprehensive Plan that support affordable housing and encourage development of integrated, diverse, and safe neighborhoods.