



HINESVILLE

GEORGIA

"Home for a Day or a Lifetime"



HINESVILLE

2024 ANALYSIS OF IMPEDIMENTS
TO FAIR HOUSING CHOICE

THIS PAGE INTENTIONALLY LEFT BLANK

TABLE OF CONTENTS

Introduction	4
Community Participation Process.....	9
Community Engagement Results.....	13
Socioeconomic Profile	28
Access to Opportunity.....	52
Housing Profile	87
Zoning, Affordability, and Housing Choice	113
Publicly Supported Housing.....	122
Housing For People with Disabilities	129
Fair Housing Activities.....	139
Identification of Impediments.....	147

INTRODUCTION

FAIR HOUSING PLANNING

Equal access to housing choice is crucial to America’s commitment to equality and opportunity for all. Title VIII of the United States Civil Rights Act of 1968, more commonly known as the Fair Housing Act, provides housing opportunity protection by prohibiting discrimination in the sale or rental of housing on the basis of race, color, religion, sex, and national origin. The Act was amended in 1988 to provide stiffer penalties, establish an administrative enforcement mechanism and to expand its coverage to prohibit discrimination on the basis of familial status and disability. The U.S. Department of Housing and Urban Development (HUD), specifically HUD’s Office of Fair Housing and Equal Opportunity (FHEO), is responsible for the administration and enforcement of the Fair Housing Act and other civil rights laws.

Provisions to affirmatively further fair housing (AFFH) are basic long-standing components of HUD’s housing and community development programs. The AFFH requirements are derived from Section 808(e)(5) of the Fair Housing Act which requires the Secretary of HUD to administer the Department’s housing and urban development programs in a manner to affirmatively further fair housing.¹

Local communities, such as Hinesville, that receive grant funds from HUD through its entitlement process satisfy this obligation by performing an “Analysis of Impediments to Fair Housing Choice” (AI). In an AI, local communities that receive HUD entitlement grant funds evaluate barriers to fair housing choice and develop and implement strategies and actions to overcome any identified impediments based on their individual histories, circumstances, and experiences. Through this process, local entitlement communities promote fair housing choices for all persons, including classes protected under the Fair Housing Act, and provide opportunities for racially and ethnically inclusive patterns of housing occupancy, identify structural and systemic barriers to fair housing choice, and promote housing that is physically accessible and usable by persons with disabilities.

HUD will presume that the grantee is meeting its obligation and certification to affirmatively further fair housing by taking actions that address the impediments, including:

¹ U.S. Department of Housing and Urban Development Office of Fair Housing and Equal Opportunity. Fair Housing Planning Guide: Volume 1 (Chapter 1: Fair Housing Planning Historical Overview, Page 13). March 1996.

- Analyzing and eliminating housing discrimination within the jurisdiction;
- Promoting fair housing choice for all persons;
- Providing opportunities for racially and ethnically inclusive patterns of housing occupancy;
- Promoting housing that is physically accessible to all persons to include those persons with disabilities; and
- Fostering compliance with the nondiscrimination provisions of the Fair Housing Act.

Through its Community Planning and Development (CPD) programs, HUD's goal is to expand mobility and widen a person's freedom of choice. The Department also requires Community Development Block Grant (CDBG) program grantees to document AFFH actions in the annual performance reports that are submitted to HUD.

In 2015, HUD published a final rule on Affirmatively Furthering Fair Housing, which outlined procedures that jurisdictions and public housing authorities who participate in HUD programs must take to promote access to fair housing and equal opportunity. This rule stipulated that grantees and housing authorities take meaningful actions to overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity based on protected class characteristics. Under HUD's final rule, grantees must take actions to:

- Address disparities in housing need;
- Replace segregated living patterns with integrated and balanced living patterns;
- Transform racially and ethnically concentrated areas of poverty into areas of opportunity; and
- Foster and maintain compliance with civil rights and fair housing laws.

To assist grantees and housing authorities affirmatively further fair housing, HUD provided publicly-available data, maps, and an assessment tool to use to evaluate the state of fair housing within their communities and set locally-determined priorities and goals. HUD's final rule mandated that most grantees begin submitting to HUD an assessment developed using this tool in 2017; however, a 2018 HUD notice withdrew the requirement to prepare such assessments. A subsequent notice further required that grantees instead prepare and keep on file a current Analysis of Impediments to Fair Housing Choice. HUD's data and maps remain available for grantees to use in preparing their AIs. For further information, please see HUD's notices appended to this report.

Mosaic Community Planning partnered with the City of Hinesville to develop this Analysis of Impediments to Fair Housing Choice. This AI follows HUD's *Fair Housing Planning Guide* but also incorporates elements of HUD's assessment tool established in the 2015 final rule. In some places, it uses data developed by HUD for use by grantees as part of the Affirmatively Furthering Fair Housing final rule.

DEFINITIONS

Affirmatively Further Fair Housing

In keeping with the latest proposed guidance from HUD, to Affirmatively Further Fair Housing Choice (AFFH) is to comply with “the 1968 Fair Housing Act’s obligation for state and local governments to improve and achieve more meaningful outcomes from fair housing policies, so that every American has the right to fair housing, regardless of their race, color, national origin, religion, sex, disability or familial status.”²

Fair Housing Choice

This Analysis of Impediments to Fair Housing Choice uses the following definition of “Fair Housing Choice”:

The ability of persons of similar income levels to have available to them the same housing choices regardless of race, color, religion, sex, national origin, familial status, or handicap.

Impediments to Fair Housing Choice

As adapted from the HUD *Fair Housing Planning Guide*, impediments to fair housing choice are understood to include:³

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

² U.S. Department of Housing and Urban Development. “HUD Publishes New Proposed Rule on Affirmatively Furthering Fair Housing Choice.” Press Release No. 13-110. July 19, 2013.

³ U.S. Department of Housing and Urban Development Office of Fair Housing and Equal Opportunity. *Fair Housing Planning Guide: Volume 1 (Chapter 2: Preparing for Fair Housing Planning, Page 2-17)*. March 1996.

Protected Classes

The following definition of federally protected classes is used in this document:

Title VIII of the Civil Rights Act of 1968 prohibits housing discrimination based on race, color, national origin or ancestry, sex, or religion. The 1988 Fair Housing Amendments Act added familial status and mental and physical handicap as protected classes.

Affordable

Though local definitions of the term may vary, the definition used throughout this analysis is congruent with HUD's definition:

HUD defines as "affordable" housing that costs no more than 30% of a household's total monthly gross income. For rental housing, the 30% amount would be inclusive of any tenant-paid utility costs. For homeowners, the 30% amount would include the mortgage payment, property taxes, homeowners' insurance, and any homeowners' association fees.

DATA SOURCES

Decennial Census Data

Data collected by the Decennial Census for 2020, 2010, and 2000 is used in this Assessment (older Census data is only used in conjunction with more recent data in order to illustrate trends). The Decennial Census data is used by the U.S. Census Bureau to create several different datasets:

2020, 2010, and 2000 Census Summary File 1 (SF 1)

This dataset contains what is known as "100% data," meaning that it contains the data collected from every household that participated in the Census and is not based on a representative sample of the population. Though this dataset is very broad in terms of coverage of the total population, it is limited in the depth of the information collected. Basic characteristics such as age, sex, and race are collected, but not more detailed information such as disability status, occupation, and income. The statistics are available for a variety of geographic levels with most tables obtainable down to the census tract or block group level.

2000 Census Summary File 3 (SF 3)

Containing sample data from approximately one in every six U.S. households, this dataset is compiled from respondents who received the "long form" Census survey. This comprehensive and highly detailed dataset contains information on such topics as

ancestry, level of education, occupation, commute time to work, and home value. The SF 3 dataset was discontinued for the 2010 Census, but many of the variables from SF 3 are included in the American Community Survey.

American Community Survey (ACS)

The American Community Survey is an ongoing statistical survey that samples a small percentage of the U.S. population every year, thus providing communities with more current population and housing data throughout the 10 years between censuses. This approach trades the accuracy of the Decennial Census Data for the relative immediacy of continuously polled data from every year. ACS data is compiled from an annual sample of approximately 3 million addresses rather than an actual count (like the Decennial Census's SF 1 data) and therefore is susceptible to sampling errors. This data is released in two different formats: single-year estimates and multi-year estimates.

ACS Multi-Year Estimates

More current than Census 2010 data, this dataset is one of the most frequently used. Because sampling error is reduced when estimates are collected over a longer period of time, 5-year estimates will be more accurate (but less recent) than 1-year estimates. The 2017-2021 ACS 5-year estimates are used most often in this assessment.

HUD Affirmatively Furthering Fair Housing Data and Mapping Tool (AFFH-T)

HUD's AFFH Data and Mapping Tool provides a series of online, interactive maps and data tables to assist grantees in preparing fair housing analyses. Topics covered include demographics and demographic trends; racial and ethnic segregation; housing problems, affordability, and tenure; locations of subsidized housing and Housing Choice Voucher use; and access to educational, employment, and transportation opportunities. This report uses HUD's latest data and maps, AFFHT0004, which was released in November 2017. HUD's source data includes the American Community Survey (ACS), Decennial Census / Brown Longitudinal Tract Database (BLTD), Comprehensive Housing Affordability Strategy (CHAS), Longitudinal Employer-Household Dynamics (LEHD), HUD's Inventory Management System (IMS) / Public and Indian Housing (PIH) Information Center (PIC), and others. For a complete list of data sources, please see HUD's Affirmatively Furthering Fair Housing Data and Mapping Tool Data Documentation appended to this report or available online at:

<https://www.hudexchange.info/resources/documents/AFFH-T-Data-Documentation-AFFHT0004-November-2017.pdf>

COMMUNITY PARTICIPATION PROCESS

COMMUNITY ENGAGEMENT OVERVIEW

An important component of the research process for this Analysis of Impediments to Fair Housing Choice involved gathering input regarding fair and affordable housing conditions, perceptions, and needs in Hinesville. The project team used a variety of approaches to achieve meaningful engagement with residents and other stakeholders, including community workshops, focus groups, stakeholder interviews, and a community-wide survey.

PUBLIC MEETINGS

The City of Hinesville hosted virtual and in-person community workshops to understand issues of fair housing and access to opportunity. Each workshop began with a brief presentation that provided an overview of the Analysis of Impediments to Fair Housing Choice, the community engagement process, the project website and survey, the project timeline, and the types of analysis to be included in the study. The presentation was followed by an interactive discussion of fair housing and access to opportunity. One workshop was held virtually via Zoom—residents could join online or by phone—and one was held in-person at Live Oak Church. Four participants joined a community workshop. Workshop dates and times are shown below:

PUBLIC MEETING #1

Date:	November 27, 2023
Time:	6 PM
Location:	Live Oak Church 296 Live Oak Church Rd. Hinesville, GA 31313

PUBLIC MEETING #2

Date:	December 14, 2023
Time:	2 PM
Location:	Virtual via Zoom

STAKEHOLDER INTERVIEWS AND RESIDENT FOCUS GROUPS

The planning team also engaged with stakeholders representing a variety of perspectives through in-depth individual interviews. Discussion topics included barriers to fair housing, housing discrimination, access to opportunity, and fair housing resources. A total of six community stakeholders participated in a stakeholder interview, representing a range of viewpoints, including fair housing, affordable housing, community and economic development, education, local government, financial and homebuyer counseling and services, health services, homelessness, substance abuse services, reentry services, domestic violence services, broadband access, and others.

In addition to stakeholder interviews, the planning team engaged with residents through focus groups facilitated through Liberty County Reentry Coalition and the Hinesville Housing Authority. Focus groups included interactive discussions of housing and community development needs and fair housing issues. Thirteen residents participated in a focus group.

Overall, one or more representatives from 12 organizations and agencies participated in a stakeholder interview, community input session, focus group, or written request for information. Organizations and agencies from which someone participated in the development of this AI include:

- Fraser Counseling Center
- Georgia Commission on Equal Opportunity
- Helen's Haven Children's Advocacy Center
- Hinesville City Council
- Hinesville Housing Authority
- Hinesville Library
- JCVision and Associates, Inc.
- Liberty Consolidated Planning Commission
- Liberty County Reentry Coalition
- Regency Park Apartments
- Tri-County Protective Agency, Inc.
- U.S. Department of Housing and Urban Development Region IV Office of Fair Housing and Equal Opportunity

COMMUNITY SURVEY

The fourth method for obtaining community input was a 23-question survey available to the general public, including people living or working in Hinesville and other stakeholders. The survey was available online and in hard copy from November 2023 to January 2024. Paper copies were available at the public meetings and other related events held throughout the study area. A total of 37 survey responses were received.

PUBLIC COMMENT PERIOD AND HEARING

The City of Hinesville held a 30-day public comment period to receive comments on the draft Analysis of Impediments to Fair Housing Choice from June 3 to July 3, 2024. During that time, copies of the draft plans were available for public review on the project website, and residents and stakeholders could provide written comments. Residents and stakeholders could also mail or deliver written comments to the Community Development Department at 115 E M L King Jr Dr, Hinesville, GA 31313, or e-mail comments to info@mosaiccommunityplanning.com. The City received xx comments on the draft plans. The City held public hearings on the draft plans on Thursday, June 6, 2024 at 3:00 p.m. in City Hall Council Chambers located at 115 East MLK Jr. Drive, and on Monday, June 17, 2024 at 5:30 p.m, also in City Hall Council Chambers. A summary of community engagement results is provided in the following section. Complete survey results and evidence of outreach materials are found in the appendix.

PUBLICITY FOR COMMUNITY ENGAGEMENT ACTIVITIES

Advertisement for the community workshops and survey targeted the general public, as well as nonprofits, service providers, housing providers, and others working with low- and moderate-income households and special needs populations. Public notice of community input opportunities was given to residents through announcements on the project website, the City's social media accounts, and e-mails to community stakeholders. Stakeholder interview invitations were sent to more than 70 contacts representing a variety of viewpoints including elected officials and staff, housing developers, nonprofit organizations, homeless housing and service providers, mental health service providers, organizations serving people with disabilities, family and senior services, workforce development organizations, and others. Meeting advertisements noted that accommodations (including translation, interpretation, or accessibility needs) were available if needed; no requests for accommodations were received.

Figure 1. Advertisement for Community Workshops

HINESVILLE
GEORGIA

Hey Hinesville!
What are your neighborhood's needs?

The City of Hinesville is conducting a study on fair housing choice. The City is also forming its new 5-year Consolidated Plan, which will inform how federal grant money is spent.
WE WANT YOUR INPUT!

IN-PERSON MEETING
Monday, 11/27, @ 6pm
Held at Live Oak Church
296 Live Oak Church Rd,
Hinesville, GA 31313

VIRTUAL MEETING
Thursday, 12/14, @ 2pm
Held remotely onZoom
Pre-register via QR code

or visit: HinesvilleGAConPlan.com

Individuals requiring language translation or other accommodations at these public meetings should contact Jessica Fisch at jessica_f@mosaiccommunityplanning.com at least 72 hours prior to the meeting.

COMMUNITY ENGAGEMENT RESULTS

Residents and stakeholders provided a wide range of input through participation in community workshops, stakeholder interviews, focus groups, and the community survey. Results of these community engagement efforts are summarized in this section. All comments and surveys were accepted, and complete survey results are included in the appendix. Please note that the comments below represent the community input received in the course of developing this plan and do not necessarily reflect the views of the City of Hinesville.

COMMUNITY WORKSHOPS, STAKEHOLDER INTERVIEWS, AND FOCUS GROUPS

What are the greatest fair and affordable housing needs in the community?

Affordable housing in good condition

- There is a need for affordable rental housing, especially since the Covid pandemic.
- Many people would need to have two jobs to afford housing, childcare, food, and other basic needs. It is difficult for many residents to afford \$1,600 to \$1,800 for housing, especially if they have children.
- Young families have difficulty finding housing in the area. Without having a sizeable downpayment, mortgage payments would be \$2,000 or more per month. There are rentals for \$1,400 to \$1,500 per month that are decent, but it's difficult finding an affordable unit for purchase that doesn't need a lot of work. Most affordable units are 'fixer-uppers.'
- Housing that is affordable is not habitable. Code enforcement needs to be aware of housing that needs to be condemned, and housing providers should be fined if their housing is not habitable. Some housing has plumbing or electrical issues, but tenants still have to pay rent.
- Other medium-sized cities have programs for turning City-owned vacant lots into affordable housing. They provide training on how to maintain a house and provide favorable financing. That program could be replicated in Hinesville.
- The City completed the Azalea Street affordable housing, but that was more than 10 years ago.

- There is a minimum square footage for housing in Liberty County. There would need to be a zoning change in order to build tiny homes.
- There are many apartment complexes going up, but a lot of them are not affordable.
- There are limitations on where affordable housing can go in the city because the city is running out of land, and many areas require wetland credits to build on.
- Residents noted a need for an affordable housing developer such as Habitat for Humanity in the area to support development of affordable housing.
- There is a need for additional income-based public housing to assist residents with fluctuating incomes.
- Housing in the area is expensive, and many landlords rent to residents working at Fort Stewart. Housing providers target military members because of their incomes. Much of the housing in the area is tailored to the military and not to residents. Because of Fort Stewart, the city has young people with housing allowances that allow them to purchase their first homes.

Variety in housing size

- There is a need for housing for small and large families. Sometimes large families need three or four bedroom units, and those are hard to find.

Housing rehabilitation programs

- Much of the housing stock in the city is older, and there is a need for housing rehabilitation.

Housing, resource, and employment navigation services

- Residents transitioning from Rapid Rehousing have difficulty finding landlords who will accept them and need support obtaining housing and providing documentation, such as proof of income, to landlords.
- There is a need for assistance finding jobs for residents who lose their jobs.
- Residents noted difficulty obtaining utility assistance that is supposed to be available to them through the Housing Authority if they live in a project-based voucher unit.
- The State of Georgia doesn't provide identification for residents exiting the criminal justice system. There is a need to provide identification to facilitate formerly incarcerated individuals' transition into housing and jobs.
- Liberty Reentry provides assistance for residents in locating permanent housing.

Housing and activities for seniors

- Seniors are aging out of traditional homes, and the city doesn't have very much senior housing. The community is about 20% to 30% seniors.

- There is senior housing on Main Street, but the waitlist is a few years long. Many elders call in need of housing.
- There is a senior center in the community, but beyond that there are not many activities.
- There is homelessness among seniors in Hinesville.

Tenant/ landlord understanding of landlord responsibilities and tenant rights

- Landlords may try to raise prices or make things uncomfortable for renters to force them out.
- It is often difficult to get landlords to address maintenance issues in a timely manner or to make accommodations for residents with disabilities.
- There is continued need to educate renters on documenting code violations to get code enforcement involved. Code enforcement needs to work with tenants instead of letting landlords know in advance of inspections so that landlords will be fined. If code enforcement contacts the landlord first, the landlord may be upset with the tenant for getting code enforcement involved.

Homelessness prevention

- There is a need for homelessness prevention, including job training for jobs outside of the fast food industry, so that residents earn a living wage.

Housing and services for residents experiencing homelessness/ transitioning into permanent housing

- There is a need to acknowledge that homelessness does exist in Hinesville, so that the City can take steps to address it. Families with children in the school system are living in their cars or going from one house to another and getting split up. Sometimes parents will find their children a place to stay and live in their cars. HUD's definition of homelessness is outdated. In the past, the City would pay for a few days in a hotel.
- The City should tap into available funding to assist residents in transitioning from homelessness.
- There is no dedicated shelter in Hinesville or Liberty County. The shelters in the region have limited capacity and do not provide assistance for residents in obtaining housing, with childcare. There are waiting lists for emergency shelter in the area. Some residents experiencing homelessness are living in the woods. The City is not going to want to develop a shelter because they think people will come in from other communities to access it.

- The City could ask to use a church for transitional housing and assist organizations who want to partner on that. Many churches have had food banks, and the City could provide funding to churches or organizations that offer those services.
- There is a need for case management and job training for residents experiencing homelessness. There is a need for more than just emergency shelter. Transitional housing provides additional wraparound services, such as financial literacy, job training, and substance abuse treatment. Liberty Reentry Coalition provides similar wraparound services.
- Savannah has tiny homes with wraparound services, including job training and employment navigation, for residents experiencing homelessness, which could be a model for Hinesville.
- There are many programs for women experiencing homelessness but few programs to support men. Most programs try to accommodate women with children, but men fall through the cracks. There is no transitional housing program for men in the area. Liberty Reentry Coalition provides food, clothing, and vouchers for housing, but the assistance is short-term. Many residents need more than 30 days to transition into permanent housing.
- There is a need for transitional housing to give residents a place to shower and eat while they transition to permanent housing.
- Reentry Partnership Housing provides transitional housing for reentry populations, but the Department of Corrections controls who qualifies and is accepted.
- There is a need for additional Rapid Rehousing to serve residents who fall under the sex offender umbrella who are exiting the criminal justice system. Liberty Reentry Coalition has been working on this, but more funding is needed.
- There is transitional housing offered through the faith-based community that provides bedding, food, and other resources as residents transition to permanent housing.
- First and last months' rent deposits prohibit many residents from getting into permanent housing. There is a need to reduce deposit amounts to assist residents in accessing housing. Expensive deposits make it so that AirBnB is a more affordable option than renting.
- Residents exiting prison need food, clothing, furniture, and immediate assistance to help bridge the gap to permanent housing.
- There is a need for substance abuse and mental health assistance for residents experiencing homelessness. Much of homelessness is deeper than unemployment and lack of housing.
- Gateway and Diversity Health provide mental health services.

- Homelessness among veterans is an issue. There are resources available through the V.A. to get residents into temporary housing for 6 months to one year. Changing Homelessness also offers resources.

Resources for low-income households

- The City should make sure that residents receiving rental assistance receive transit and employment resources.
- There is a need for resources such as cleaning supplies, diapers, and other household supplies for low-income households.
- There is a need for affordable childcare and programming for youth at Housing Authority properties and in the community in general to support residents in obtaining employment. Many residents are on the waitlist for affordable childcare.
- Housing Authority properties used to host afterschool programs with tutors and food, but that program ended with Covid and has not returned.
- There is a need for childcare/programming and housing assistance for families with children with special needs to facilitate residents' access to employment.

Transportation assistance

- There is a need for additional transportation assistance to support residents in accessing employment and community resources. Residents without access to vehicles may have to call an Uber to get to work.

Access to living-wage jobs

- Higher-paying jobs tend to be located outside of the city in places such as Midway, Riceboro, and Savannah. There is a lack of bigger industries in Hinesville, and most jobs are in the service industry. Residents need to have work experience to get higher-paying jobs.
- There is a workforce program at the Career Center that provides computer training.
- Some employers provide transportation to Savannah.
- There is a need for a place where people could go to get hired out for the day. That happens at the Career Center.
- Part of the problem is that housing and food costs have increased, and residents need to be able to earn wages that are in line with the cost of living.

Public infrastructure

- There is a need for additional sidewalks to improve safety for children and pedestrians.

Improved communication about available resources

- There are resources for first-time homebuyers, but it's difficult to get the knowledge spread.
- Many realtors are not aware of the Georgia Dream program.
- There is a need for additional information-sharing with residents by the City, including of information about resources, services, and events in the community focused on assisting low-income households.
- The Housing Authority used to have a newsletter.

What parts of the city are generally seen as areas of opportunity? What makes them attractive places to live? What barriers might someone face in moving to one of these high opportunity areas?

Residents and stakeholders noted several areas of opportunity in and around the city, including the following. However, they also indicated that as the city is relatively small, opportunities are relatively evenly accessible throughout Hinesville.

- There has been significant growth in the county close to I-95.
- West Hinesville is primarily residential.
- Subdivisions and areas on the outskirts of the city tend to have sidewalks so families and children can ride bikes. The City has added a lot of sidewalks over the past five years or so. Residents would like to see additional bike paths.
- There has been robust development of new single-family housing subdivisions, but those homes have gone up in value in recent years. Most new housing goes for \$250,000 or above and would not be affordable for residents working in service positions.
- Some areas of the city have older housing stock and have more affordable housing. Some of the trailer parks that were grandfathered in are in less good condition, but they are some of the only affordable housing in the area.
- Eagles Landing is close to Wal-Mart, has good schools, and wide sidewalks.
- Uptown Hinesville has businesses and retail options.
- There is a need to make downtown Hinesville more attractive, including hosting more events like the farmers' market. The City's Renaissance Plan discusses activating the downtown area after 5 p.m.
- Areas of the city with walkable neighborhoods and amenities for children are attractive.
- The Gate 7 subdivision has a pool, park, and field. Griffin Park also has a pool. The neighborhood behind the YMCA is a newer neighborhood with a community pool.

- South Main Street shouldn't be three to four lanes wide. There is a need for sidewalks so store owners can put things outside.
- Higher-paying jobs tend to be located outside of the city in places such as Midway, Riceboro, and Savannah. There is a lack of bigger industries in Hinesville, and most jobs are in the service industry. Residents need to have work experience to get higher-paying jobs.
- The City has provided economic incentives, such as property tax breaks, for businesses to locate in Hinesville.
- There is less access to resources in rural areas of the county.

Residents and stakeholders noted barriers to moving to these areas of opportunity, including:

- Affordability of housing. Most housing prices at \$250,000 or above is only affordable to residents working in the military or in professional positions.
- Many housing units require three months' rent as a deposit.
- There is a lack of housing in downtown Hinesville.
- Lack of living-wage jobs in the city and county.
- Transportation is a barrier that relates back to income.
- Residents employed in Savannah would need to spend a lot on commuting costs.
- High childcare costs make it difficult to pay for housing.

Do residents of similar incomes generally have the same range of housing options? Are there any barriers other than income / savings that might impact housing choices? Are you aware of any housing discrimination?

Residents and stakeholders noted some barriers other than income or savings that impact residents housing choices, including:

- Housing Choice voucher holders have difficulty finding landlords who accept vouchers.
- Many landlords do not accept Rapid Rehousing vouchers.
- Landlords or apartment complexes may not accept residents with eviction histories.
- Residents need to have a lump sum of \$1,500 to \$2,200 available to get into housing, and that is difficult for residents who are just getting out of prison.
- Residents may not be accepted into housing because of poor credit or rental history, lack of proof of income, or landlords not understanding housing programs.

- Some landlords have had negative experiences with tenants in programs in which the City pays the rent through ESG or CoC programs.
- NIMBYism is a barrier. Not many new subdivisions have multifamily development.

Residents and stakeholders noted instances of discrimination and other fair housing issues in Hinesville, including:

- Some housing providers do not adhere to the Violence Against Women Act. There are requirements to move the person and change locks that some providers do not follow.
- Housing providers are supposed to move the date of payment for residents with disabilities who do not receive their SSI payment on time.
- Some landlords go into residents' homes to perform unscheduled maintenance.
- Some landlords engage in retaliation and threatening, bringing up lease violations from many years ago. Tenants comply because they can't afford other housing.

Are people in the area segregated in where they live? What causes this segregation to occur?

Residents and stakeholders generally noted that Hinesville is not residentially segregated by protected class and that the city's neighborhoods are diverse. The military brings a diverse population into the city. There is some segregation by income.

Are public resources (e.g., parks, schools, roads, police and fire services, etc.) available evenly throughout all neighborhoods?

Residents and stakeholders generally noted that resources are spread evenly across the city and are easily accessible with a vehicle. For residents without access to vehicles, it can be difficult to access resources.

Food and retail access

- The three Wal-Marts located in different areas of the city improve access to food and retail.

Access to living-wage jobs and job training

- There is a need for additional support for job training agencies such as WorkSource Coastal Georgia. Additional agencies could be attracted to supplement the work of WorkSource.
- There is a need to improve the community's relationship with the military to provide easier access to civilian jobs in base.

Transportation

- The bus system has improved significantly over the past decade.
- Elderly residents qualify for door-to-door transit. It is important for residents to be aware that they have access to this service.
- Residents generally find that they need a car to get around, and if they have a vehicle, they may as well use it for all trips. If there were a critical mass of density or affordable housing downtown, then the bus routes could be set up to be more reliable for residents to access shopping and services.
- Transit doesn't serve the low-income communities outside of the city.
- There are some intersections that have frequent vehicle accidents.

Public facilities and infrastructure

- There are no event spaces in Hinesville. The City has made some movement on developing an events center or amphitheater.
- There is a need for more sidewalks and bike lanes in the city.

Parks and youth activities

- There is a need for youth activities and mentorship/ internship programs. The City developed a splash pad, but there is still a need for more spaces and programming. Many residents travel to Savannah for youth activities. The College and Career Academy offers training for many trades but could be expanded to provide more skills training opportunities.
- There is a lack of youth activities outside of sports. Additional activities could include cooking, or distributing food to seniors.

Childcare

- There is a lack of childcare providers in the city.

What types of fair housing services (education, complaint investigation, testing, etc.) are offered in the area? How well are they coordinated with the work of other organizations in the community?

Stakeholders noted several fair housing services in the area, including:

- JCVision and Associates provides credit counseling, first-time homebuyer programs, downpayment assistance, tenant-landlord mediation, and fair housing complaint assistance.
- The Real Estate Resource Center provides resources related to homeownership.
- Liberty County Family Connection Collaborative asks for volunteer testers.

Opportunities for expanding fair housing services include:

- The City should conduct fair housing activities all year long, including doing code enforcement to ensure units are habitable.
- The City should set aside funding for organizations working in fair housing.

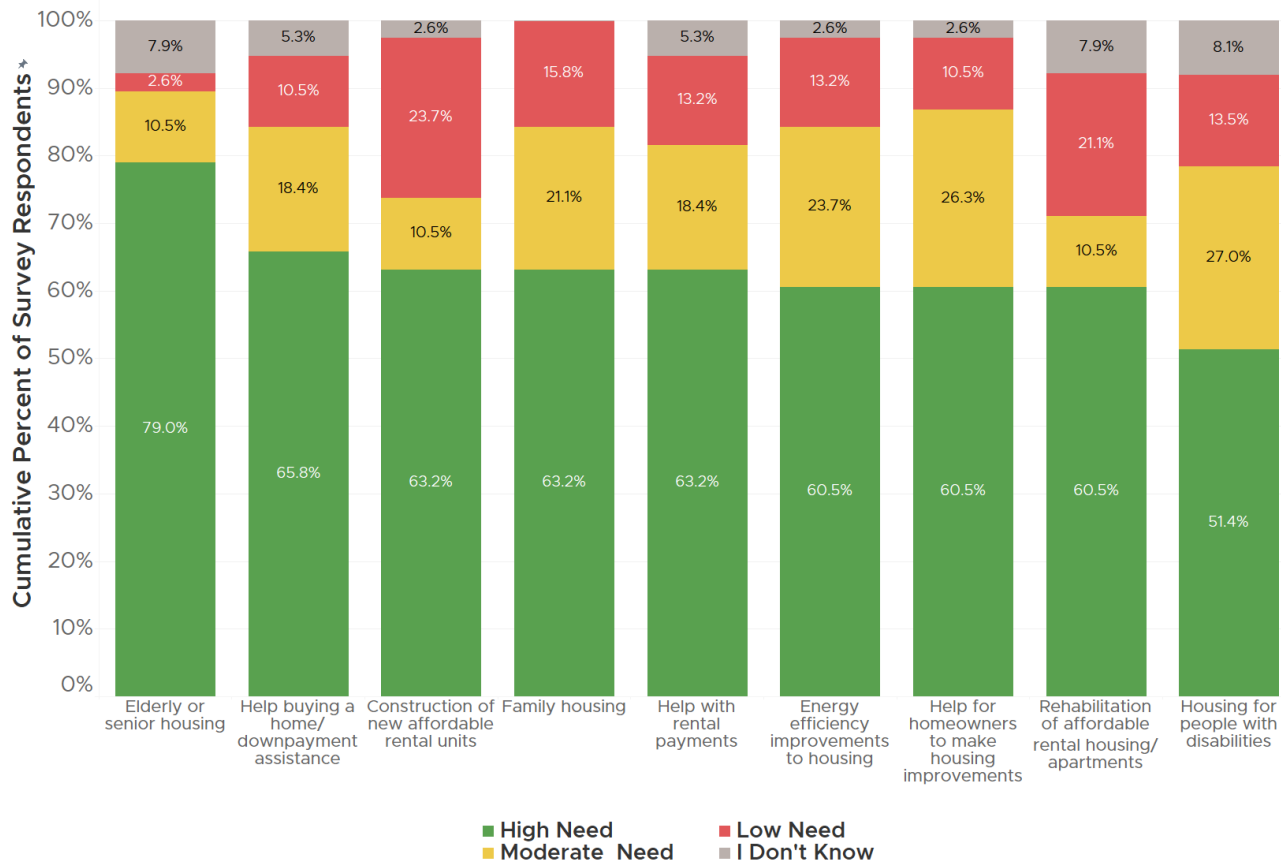
COMMUNITY SURVEY

The community survey asked residents and stakeholders about barriers to neighborhood resources, affordable housing, provision of public services, and fair housing access in the city and county. A total of 38 people responded to the survey, representing a range of age groups, income levels, races and ethnicities, and zip codes.

Participants' Thoughts About Housing Needs

When asked about housing needs in Hinesville, survey respondents noted the highest levels of need were for elderly or senior housing (rated as a high need by 79.0% of respondents), help buying a home/ downpayment assistance (65.8%), construction of new affordable rental units (63.2%), family housing (63.2%), and help with rental payments (63.2%) (see Figure 2). In addition to these top housing needs, energy efficiency improvements to housing, help for homeowners to make housing improvements, rehabilitation of affordable rental housing/ apartments, and housing for people with disabilities were all rated as high needs by more than 50% of survey respondents.

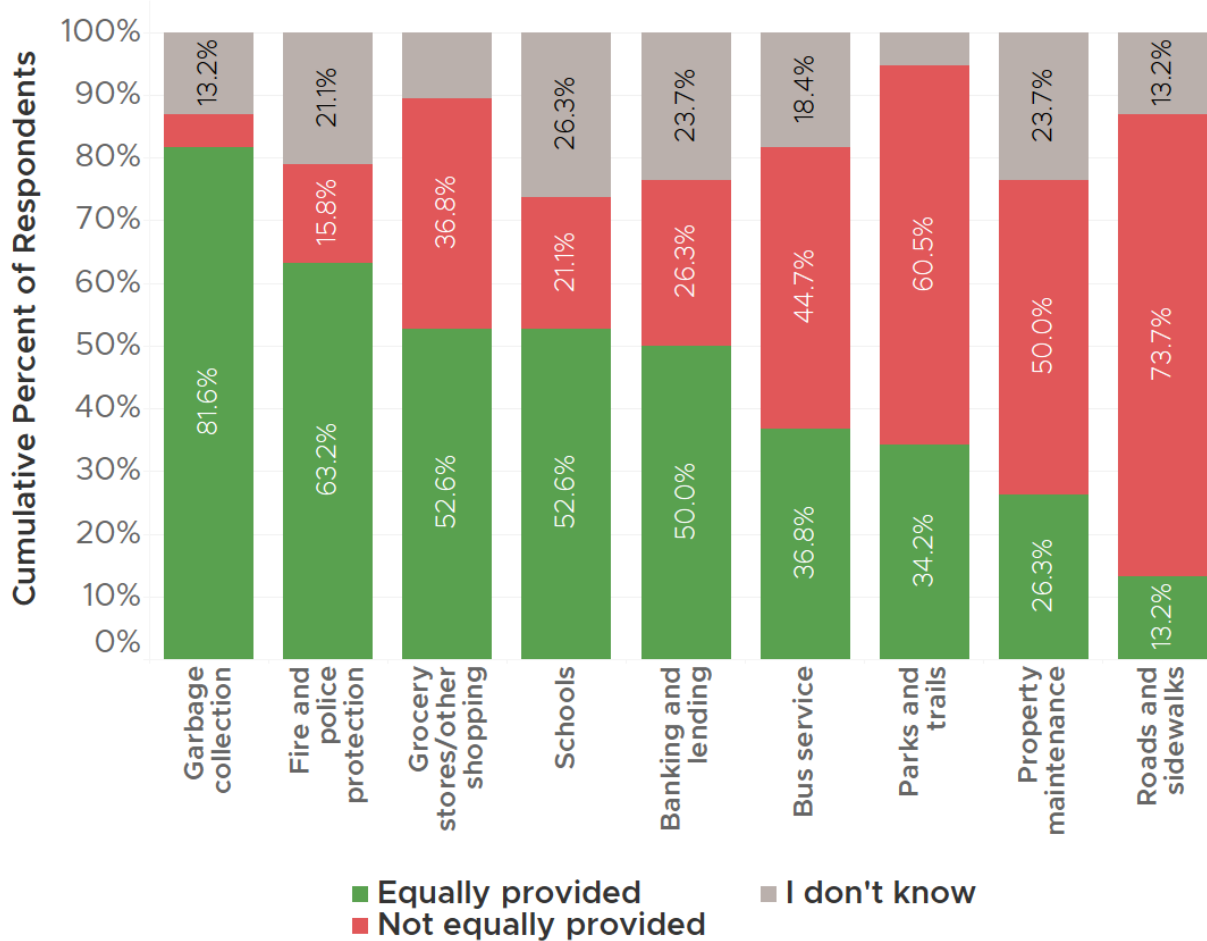
Figure 2. Top responses to “Please rate the following affordable housing needs in Hinesville on a scale ranging from a low need to a high need” from the community survey



Participants’ Thoughts About Access to Community Resources

When asked about the distribution of community resources, survey participants indicated that garbage collection and police and fire protection are the most evenly available community resources (81.6% and 63.2% of respondents said these resources are equally provided across neighborhoods, respectively). In contrast, 50% or more of respondents noted that roads and sidewalks, property maintenance, and parks and trails are not equally available throughout all neighborhoods (see Figure 3).

Figure 3. Responses to “Thinking about the availability and quality of community resources in Hinesville, please check whether you think each of the following are provided equally in all neighborhoods” from the community survey



Participants’ Thoughts About Fair Housing

Most survey participants reported understanding or somewhat understanding their fair housing rights (47.4% and 20.9%, respectively; see Figure 4). While just 23.7% of respondents said that they did not know their fair housing rights, 42.1% said they would not know where to file a housing discrimination complaint (see Figure 5).

Figure 4. Responses to “Are you aware of your rights under the Fair Housing Act?” from the community survey

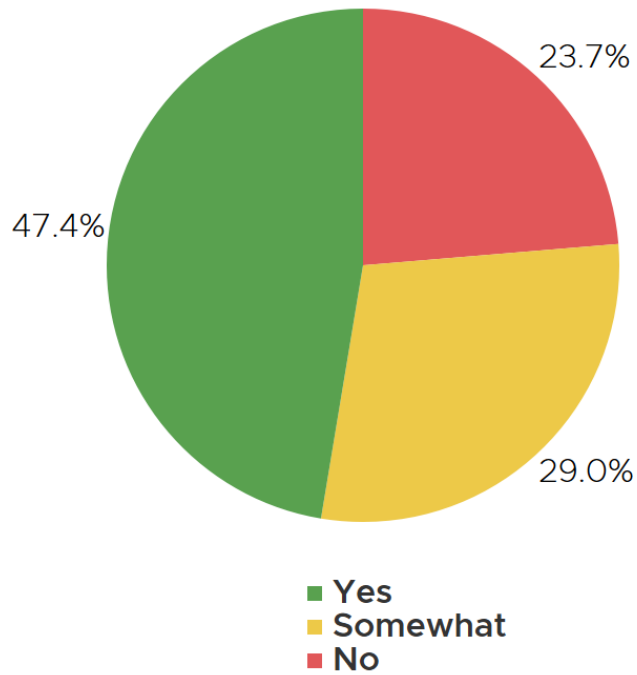
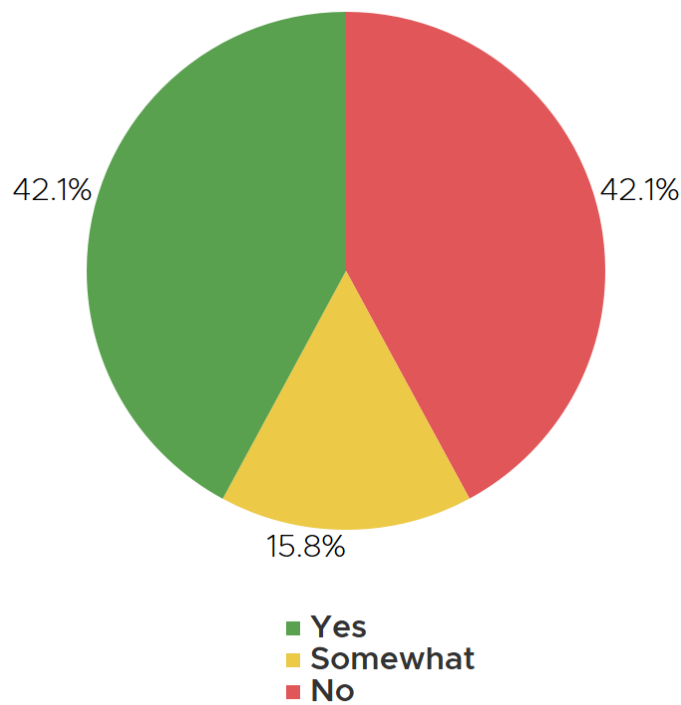


Figure 5. Responses to “Do you know where to file a housing discrimination complaint?” from the community survey



Three survey participants noted experiencing housing discrimination when looking for housing in Hinesville. Of those three people:

- Two noted that they were discriminated against by a landlord or property manager, and one was discriminated against by a real estate agent.
- Respondents noted familial status and ethnicity as the basis of the discrimination. One respondent did not indicate a basis for discrimination.
- None of the three respondents who experienced discrimination filed a complaint. Reasons for not filing discrimination complaints included not knowing where to file (identified by two people), not knowing what good it would do (identified by one person), not realizing it was against the law (identified by one person), and being more worried about where they were going to live at the time (identified by one person).

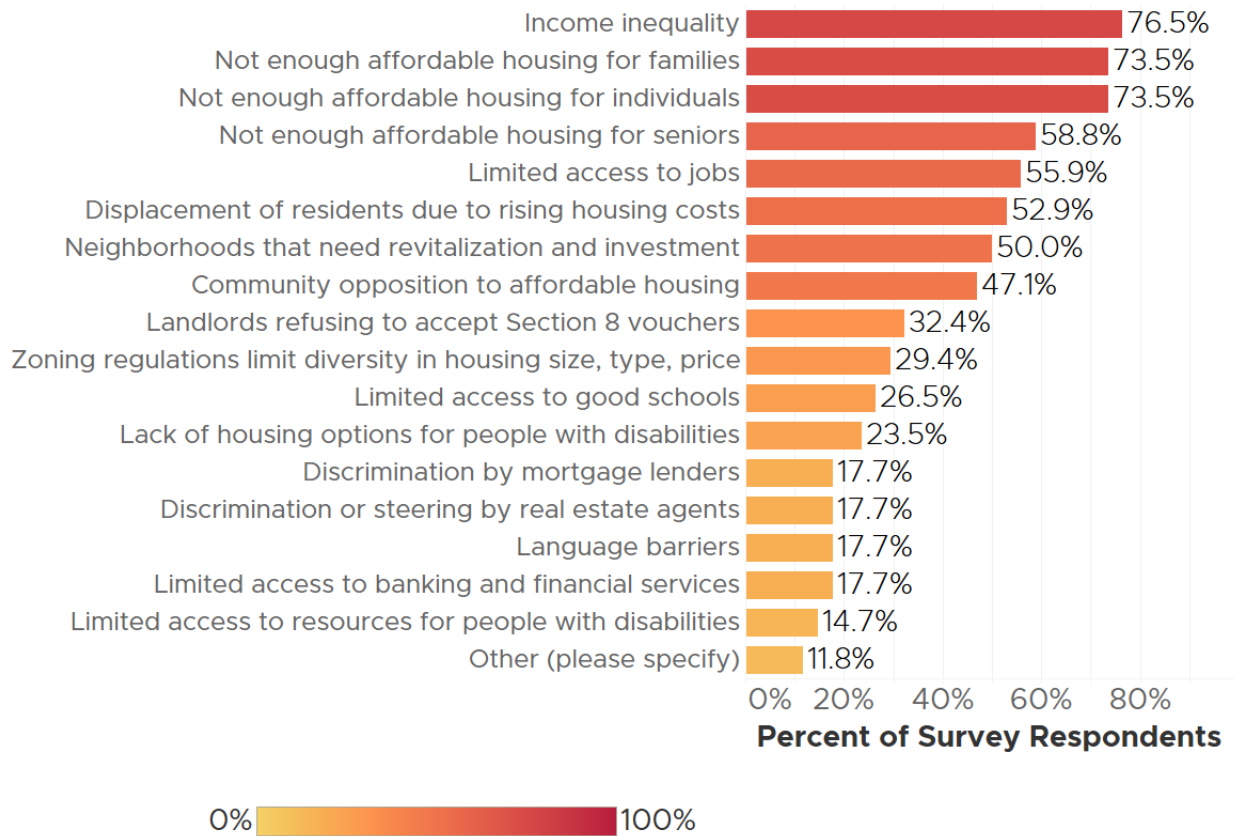
Half of respondents (50.0%) said they believe housing discrimination is an issue or may be an issue in the city, while about one in four (23.7%) said they do not believe housing discrimination is an issue.

When asked to select any factors that are barriers to fair housing in the city, respondents most often identified the following (see Figure 6):

- Income inequality (76.5% of survey respondents)
- Not enough affordable housing for families (73.5%)
- Not enough affordable housing for individuals (73.5%)
- Not enough affordable housing for seniors (58.8%)
- Limited access to jobs (55.9%)
- Displacement of residents due to rising housing costs (52.9%)

Notably, responses focused on the need for addressing income inequality and access to jobs, increasing the supply of affordable housing, and reducing the displacement of residents due to rising housing costs.

Figure 6. Responses to “Do you think any of the following are barriers to fair housing in Hinesville? (Check any that apply.)” from the community survey



SOCIOECONOMIC PROFILE

Hinesville is located in Liberty County, Georgia, and is part of the Hinesville, GA Metropolitan Statistical Area (MSA). The city is home to an estimated 34,733 residents, accounting for 54.0% of Liberty County's population of 64,334 and 43.0% of the Hinesville MSA's population of 80,732. The city has experienced a modest growth of 5.5% since 2005, with nearly all of this growth occurring between 2005 and 2015. In contrast, Liberty County has experienced a population growth of just 0.8% since 2005. The Hinesville, GA MSA grew at a rate more similar to that of the city of Hinesville, with a 4.8% population increase since 2005. This likely indicates that incorporated areas are more popular with residents than unincorporated areas of Liberty County.

DEMOGRAPHIC PROFILE

Race and Ethnicity

Black residents represent the largest single racial or ethnic group within Hinesville, at 47% of all residents. However, white residents make up the largest racial or ethnic group within both Liberty County and the Hinesville, GA MSA, at 42.4% and 45.7% respectively, with Black residents making up 41.4% and 37.7% of the population in those locations.

White residents make up the second largest racial or ethnic group within Hinesville at 34% of residents, while Black residents make up the second largest group in both the County and the MSA. Hispanic or Latino residents are the third largest group in all three jurisdictions and make up nearly 15% of Hinesville's population. Finally, residents of two or more races make up around 10% of the population in all three jurisdictions, while Asian and Pacific Islander residents, Native American residents, and residents of other unlisted races account for less than 5% each.

National Origin

Hinesville is home to approximately 2,705 foreign-born residents, or nearly 8% of the total population. Liberty County and the Hinesville, GA metro area report slightly smaller percentages of foreign-born residents, at 6.3% and 5.8% respectively. The most common country of origin for foreign-born residents in all three jurisdictions is Mexico, with Mexican nationals accounting for 1-1.3% of the population. The second most common nationality in

all three jurisdictions is German, with these residents making up just under 1% of the population. Jamaica, Korea, and India round out the top 5 places of origin for both the city of Hinesville and the MSA; however, in Liberty County, Indian residents are slightly outnumbered by Filipino residents.

Limited English Proficiency (LEP)

Hinesville, Liberty County, and the Hinesville, GA metro areas all report very high levels of English proficiency, with just 4.2% of city residents and 3.7% of county and metro residents having Limited English Proficiency, or LEP, defined as speaking English less than “very well.” Spanish is the primary language spoken at home by residents with limited English proficiency in all three jurisdictions with 2.5-2.8% of residents speaking primarily or only Spanish. Other languages spoken by LEP residents include Asian/Pacific Islander Languages, Other Indo-European Languages, and Other Non-Specified Languages; however, speakers of individual languages other than Spanish or English make up less than 1% of each population.

Disability

According to the 2017-2021 American Community Survey, 14.9% of Hinesville residents, 15.3% of Liberty County residents, and 16.3% of the Hinesville, GA metro area residents have at least one disability. These figures are slightly higher than both the total United States disability rate, estimated at 12.6%, and the overall state of Georgia disability rate, estimated at 12.4%⁴.

The most common disability type in Hinesville is a cognitive difficulty, with an estimated 8.8% of Hinesville residents having this type of disability. Residents with cognitive difficulties hold slightly smaller shares of the County and MSA, at 7.8% and 8.4% respectively. Cognitive difficulties hold significance in fair housing as individuals with this type of disability may need special in-home assistance or live-in care in order to go about their daily lives.

Ambulatory difficulties, or disabilities that impact a person’s ability to walk and move about, are the second most common disability type in the city, county, and MSA, impacting 6.9%, 7.7%, and 8.1% of residents, respectively. Residents with ambulatory difficulties may require specialized housing with accommodations such as wheelchair ramps, stair lifts, or single-story floor plans.

⁴ 2017-2021 American Community Survey, Table S1810

Residents with independent living difficulties comprise the third most common disability type group in all three jurisdictions at 4.7%-5.5% of all residents. People with this type of disability typically require specialized in-home care or live-in assistance in order to complete their daily tasks and may therefore need housing suitable for live-in aid.

Hearing, vision, and self-care difficulties are the least common disability types in all three jurisdictions, each making up less than 4% of total residents. People with self-care difficulties typically require accommodations similar to those with independent living difficulties, while people with hearing or vision difficulties may require housing accommodations such as visual instead of auditory fire alarms and doorbells (in the case of hearing difficulties) and layouts that minimize tripping hazards (in the case of vision difficulties).

Age

The age distributions within Hinesville, Liberty County, and the Hinesville, GA MSA are all very similar, with Hinesville having a very slightly larger working-aged population than the surrounding jurisdictions. In Hinesville, 28.8% of residents are children under the age of 18; 63.0% of the population is working-aged, or aged 18-64; and 8.2% of the population is aged 65 and up. Hinesville's population is significantly younger than that of the United States as a whole, in which 22.5% of the population is under age 18 and 16.0% is over age 65. This is significant to fair housing considerations as families with children typically desire housing with more bedrooms and outdoor space than individuals or families without children.

Sex

Female residents make up a slightly larger share of the population in Hinesville than male residents, where 50.7% of the population is female, while male residents lead the population share in both Liberty County and the MSA at 50.6% and 50.8% of the population respectively. Hinesville's numbers are all similar to the national average of 50.9% female residents, while the County and MSA having a slight male majority is more unusual.

Family Type

Families with children comprise 36.2% of Hinesville households, with 42% of such households headed by a married couple, 35% headed by an unmarried mother, 6% by an unmarried father, and the remaining 17% headed by unmarried parents. Married couples without children also comprise a significant portion of Lewiston households at 28.5% of all households. Nearly 17% of households have at least one member aged 65 or older, and an estimated 3.4% of all households are householders aged 65 and over living alone. The percentage of families with children in Hinesville has declined over 5 percentage points since 2010, with Liberty County showing a similar decline. Family types in both the County

and MSA are relatively similar to those in Hinesville in all categories; however, Hinesville has a slightly lower rate of married couples with children balanced by a higher rate of single mothers in comparison to the County and MSA.

TABLE 1. DEMOGRAPHIC OVERVIEW

DEMOGRAPHIC INDICATOR	HINESVILLE			LIBERTY COUNTY			HINSEVILLE, GA MSA		
		#	%		#	%		#	%
RACE / ETHNICITY									
Non-Hispanic or Latino									
White		11,816	34.0%		27,142	42.4%		36,929	45.7%
Black		16,310	47.0%		26,641	41.4%		30,440	37.7%
Asian or Pacific Islander		1,118	3.2%		1,567	2.3%		1,831	2.2%
Native American		145	0.4%		303	0.5%		337	0.4%
Other Race		1,565	4.5%		2,442	3.8%		3,530	4.4%
Two or More Races		3,779	10.9%		6,239	9.7%		7,665	9.5%
Hispanic or Latino		5,069	14.6%		8,124	12.6%		9,986	12.4%
TOTAL POPULATION		34,733	100.0%		64,334	100.0%		80,732	100.0%

DEMOGRAPHIC INDICATOR	HINESVILLE			LIBERTY COUNTY			HINSEVILLE, GA MSA		
		#	%		#	%		#	%
NATIONAL ORIGIN FOR FOREIGN-BORN RESIDENTS									
#1 Place of Origin	Mexico	437	1.3%	Mexico	629	1.0%	Mexico	903	1.1%
#2 Place of Origin	Germany	278	0.8%	Germany	555	0.9%	Germany	629	0.8%
#3 Place of Origin	Jamaica	252	0.7%	Korea	307	0.5%	Korea	347	0.4%
#4 Place of Origin	Korea	206	0.6%	Jamaica	288	0.4%	Jamaica	288	0.4%
#5 Place of Origin	India	143	0.4%	Philippines	218	0.3%	India	260	0.3%
TOTAL FOREIGN-BORN POPULATION		2,705	7.8%		4,029	6.3%		4,644	5.8%
LIMITED ENGLISH PROFICIENCY (LEP) LANGUAGE									
#1 LEP Language	Spanish	887	2.8%	Spanish	1,428	2.5%	Spanish	1,899	2.6%
#2 LEP Language	Asian/Pacific Islander language	273	0.9%	Asian/Pacific Islander language	450	0.8%	Asian/Pacific Islander language	513	0.7%

DEMOGRAPHIC INDICATOR	HINESVILLE			LIBERTY COUNTY			HINSEVILLE, GA MSA		
		#	%		#	%		#	%
#3 LEP Language	Other Indo-European language	167	0.5%	Other Indo-European language	205	0.4%	Other Indo-European language	269	0.4%
#4 LEP Language	Other non-specified language	3	0.0%	Other non-specified language	14	0.0%	Other non-specified language	14	0.0%
TOTAL LEP POPULATION		1,330	4.2%		2,097	3.7%		2,695	3.7%
AGE									
Under 18		9,979	28.8%		18,119	28.2%		22,651	28.1%
18 to 64		21,893	63.0%		40,206	62.5%		50,633	62.7%
65+		2,861	8.2%		6,009	9.3%		7,448	9.2%
DISABILITY TYPE									
Cognitive Difficulty		2,836	8.8%		4,513	7.8%		6,218	8.4%

DEMOGRAPHIC INDICATOR	HINESVILLE			LIBERTY COUNTY			HINSEVILLE, GA MSA		
		#	%		#	%		#	%
Ambulatory Difficulty		2,201	6.9%		4458	7.7%		5,951	8.1%
Independent Living Difficulty		1,601	5.0%		2,729	4.7%		4,036	5.5%
Hearing Difficulty		1,016	3.2%		1,897	3.3%		2,669	3.6%
Self-Care Difficulty		949	3.0%		1,548	2.7%		2,153	2.9%
Vision Difficulty		593	1.8%		1,588	2.7%		2,173	3.0%
TOTAL POPULATION WITH A DISABILITY		4,776	14.9%		8,901	15.3%		11,997	16.3%
SEX									
Male		17,113	49.3%		32,540	50.6%		41,042	50.8%
Female		17,620	50.7%		31,794	49.4%		39,690	49.2%
FAMILY TYPE									

DEMOGRAPHIC INDICATOR	HINESVILLE			LIBERTY COUNTY			HINSEVILLE, GA MSA		
		#	%		#	%		#	%
Households with Children		4,566	36.2%		8,192	36.3%		10,271	36.8%
Married Couple, Children		1,922	15.2%		4,180	18.5%		5,426	19.5%
Female Householder, No Partner, Children		1,598	12.7%		2,310	10.2%		2,732	9.8%
Male Householder, No Partner, Children		274	2.2%		355	1.6%		436	1.6%
Married Couple, No Children		3,594	28.5%		6,181	27.4%		7,502	26.9%
Households with one or more members aged 65+		2,134	16.9%		4,453	19.7%		5,425	19.4%
Householder aged 65+ living alone		426	3.4%		907	4.0%		1,103	4.0%

DEMOGRAPHIC INDICATOR	HINESVILLE			LIBERTY COUNTY			HINSEVILLE, GA MSA		
		#	%		#	%		#	%
TOTAL HOUSEHOLDS		12,625	100.0%		22,554	100.0%		27,895	100.0%

Data Sources: 2017-2021 5-Year American Community Survey, Tables DP05, DP02, S0101, S1810, S1101, and B05006

NOTE: All % represent a share of the total population within the jurisdiction or region, except family type, which is out of total families. The most populous places of birth and languages at the city and regional levels may not be the same, and are thus labeled separately.

TABLE 2. DEMOGRAPHIC TRENDS

Demographic Indicator	2005-2010		2010-2015		2017-2021	
	#	%	#	%	#	%
Hinesville						
Race Ethnicity						
White, Non-Hispanic	11,792	35.8%	12,360	36.0%	11,816	34.0%
Black	15,224	46.2%	14,718	42.9%	16,310	47.0%
Hispanic/Latino	3,610	11.0%	4,628	13.9%	5,069	14.6%
Asian or Pacific Islander	938	2.8%	1,167	3.4%	1,118	3.2%
Native American	114	0.3%	69	0.2%	145	0.4%
TOTAL POPULATION	32,920	100.0%	34,287	100.0%	34,733	100.0%
National Origin						
Foreign-Born	2,952	9.0%	2,558	7.5%	2,705	7.8%
Limited English Proficiency						
Limited English Proficiency	1,486	5.0%	2,057	6.0%	1,330	4.2%
Age						
Under 18	9,594	29.1%	9,601	28.0%	9,979	28.8%
18 to 64	21,712	66.0%	22,595	65.9%	21,893	63.0%
65+	1,614	4.9%	2,091	6.1%	2,861	8.2%
Sex						

Demographic Indicator	2005-2010		2010-2015		2017-2021	
	#	%	#	%	#	%
Male	16,029	48.7%	16,978	49.5%	17,113	49.3%
Female	16,891	51.3%	17,309	50.5%	17,620	50.7%
Family Type						
Families with Children	5,442	44.1%	5,390	41.7%	4,566	36.2%
Liberty County						
Race / Ethnicity						
White, Non-Hispanic	27,578	43.2%	27,348	42.4%	27,142	42.4%
Black	26,550	41.6%	25,346	39.3%	26,641	41.4%
Hispanic/Latino	6,070	9.5%	7,514	11.7%	8,124	12.6%
Asian or Pacific Islander	1,544	2.5%	1,613	2.5%	1,567	2.3%
Native American	283	0.4%	260	0.4%	303	0.5%
TOTAL POPULATION	63,854	100.0%	64,427	100.0%	64,334	100.0%
National Origin						
Foreign-Born	4,201	6.6%	3,883	6.0%	4,029	6.3%
Limited English Proficiency						
Limited English Proficiency	2,126	3.7%	2,642	4.1%	2,097	3.7%
Age						

Demographic Indicator	2005-2010		2010-2015		2017-2021	
	#	%	#	%	#	%
Under 18	19,367	30.4%	18,664	29.0%	18,119	28.2%
18 to 64	40,693	63.7%	41,148	63.9%	40,206	62.5%
65+	3,794	5.9%	4,615	7.1%	6,009	9.3%
Sex						
Male	31,568	49.4%	32,654	50.7%	32,540	50.6%
Female	32,286	50.6%	31,773	49.3%	31,794	49.4%
Family Type						
Families with Children	9,478	41.9%	9,829	42.8%	8,192	36.3%

Data Sources: American Community Survey, 2005-2010, 2010-2015, 2017-2021, tables DP05, DP02, and S0601

NOTE: All % represent a share of the total population within the jurisdiction or region for that year, except family type, which is out of total families.

RACIALLY AND ETHNICALLY CONCENTRATED AREAS OF POVERTY

This study uses a methodology developed by HUD that combines demographic and economic indicators to identify racially or ethnically concentrated areas of poverty (RECAPs). These areas are defined as census tracts that have an individual poverty rate of 40% or more (or an individual poverty rate that is at least three times that of the tract average for the metropolitan area, whichever is lower) and a non-white population of 50% or more. Using a metric that combines demographic and economic indicators helps to identify a jurisdiction's most vulnerable communities.

The racial and ethnic composition of neighborhoods with concentrations of poverty is disproportionate relative to the U.S. population overall. According to the U.S. Department of Health and Human Services, Black and Latino populations comprise nearly 80% of the population living in areas of concentrated poverty in metropolitan areas, but only account for 42.6% of the total poverty population in the U.S. Overrepresentation of these groups in areas of concentrated poverty can exacerbate disparities related to safety, employment, access to jobs and quality education, and conditions that lead to poor health.

Identification of RECAPs is significant in determining priority areas for reinvestment and services to ameliorate conditions that negatively impact RECAP residents and the larger region. Since 2000, the prevalence of concentrated poverty has expanded by nearly 75% in both population and number of neighborhoods. Poverty is concentrated within the largest metro areas, but suburban regions have experienced the fastest growth in poverty. There are no census tracts in Hinesville that meet HUD's definition of a RECAP.

SEGREGATION AND INTEGRATION

Communities experience varying levels of segregation between different racial, ethnic, and socioeconomic groups. High levels of residential segregation often lead to conditions that exacerbate inequalities among population groups within a community. Increased concentrations of poverty and unequal access to jobs, education, and other services are some of the consequences of high residential segregation.⁵

Federal housing policies and discriminatory mortgage lending practices prior to the Fair Housing Act of 1968 not only encouraged segregation, but mandated restrictions based on race in specific neighborhoods. The Fair Housing Act of 1968 outlawed discriminatory housing practices, but did little to address the existing segregation and inequalities. Other federal housing policies and programs, like Section 8 and HOPE VI, have been implemented in an effort to ameliorate the negative effects of residential segregation and reduce concentrations of poverty. Despite these efforts, the repercussions of the discriminatory policies and practices continue to have a significant impact on residential patterns today.

RACE AND ETHNICITY

Figures 7, 8, and 9 map the population in the city of Hinesville by race and ethnicity using 2020, 2010, and 2000 Census data. Population distribution patterns by race and ethnicity throughout the city and county support previously discussed ACS data showing that Black residents make up the largest racial or ethnic group within Hinesville, followed closely by white residents. Hispanic and Latino residents have increased most noticeably of any racial or ethnic group, and residents identifying as two or more races have also increased.

Residents are fairly evenly dispersed throughout the city without regard for race or ethnicity, with Hispanic and Latino residents tending to be slightly more centrally located than Black or white residents. The most notable distribution shift since 2000 is the spread of residents of all races into the city's most south-eastern census tract, which was nearly empty in 2000 but has been steadily growing since.

⁵ Massey, D. (1990). American Apartheid: Segregation and the Making of the Underclass. *American Journal of Sociology*, 96(2), 329-357. Retrieved from <http://www.jstor.org/stable/2781105>.

Figure 7. Population by Race and Ethnicity in Hinesville, 2020

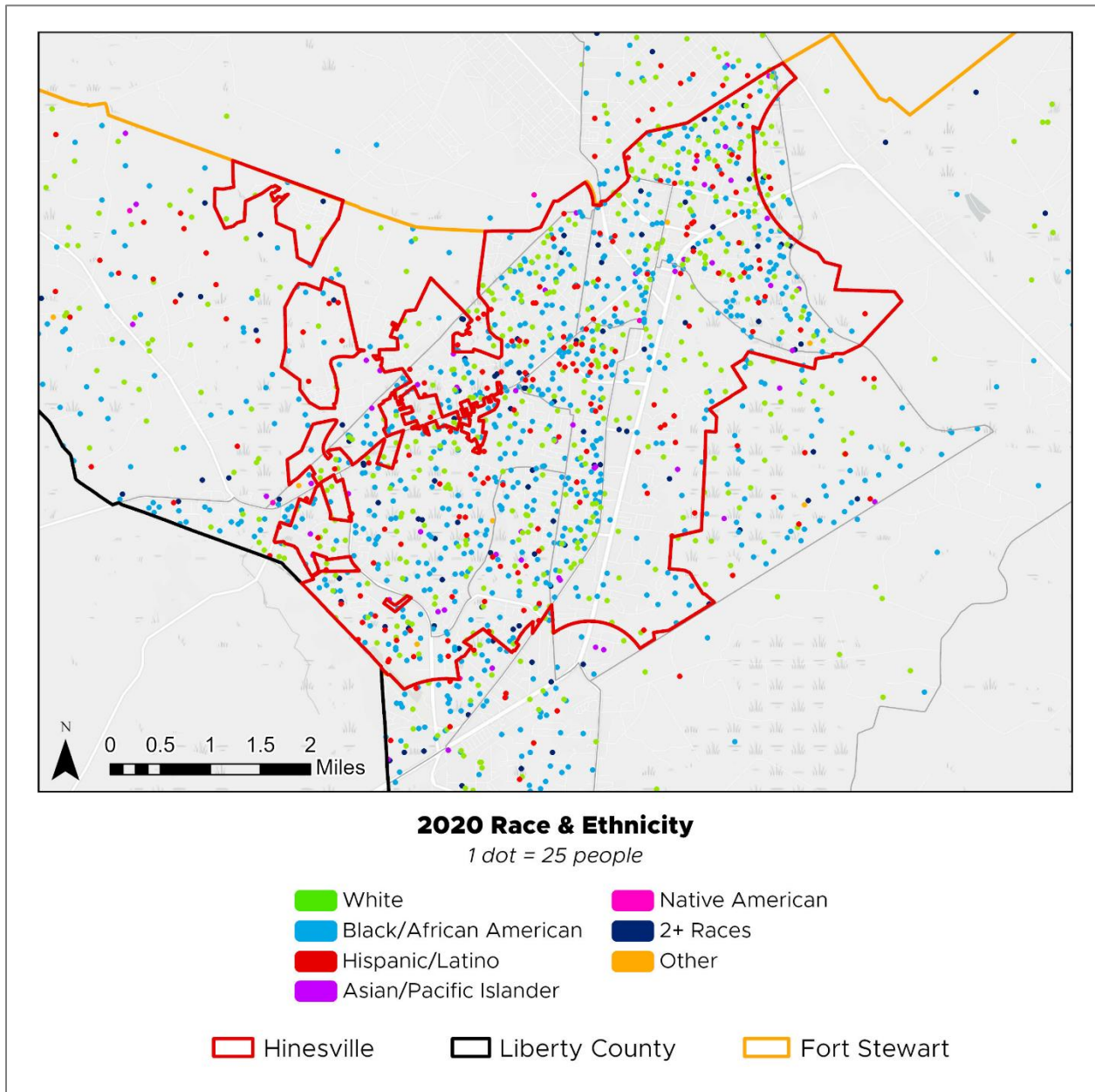


FIGURE 8. Population by Race and Ethnicity in Hinesville, 2010

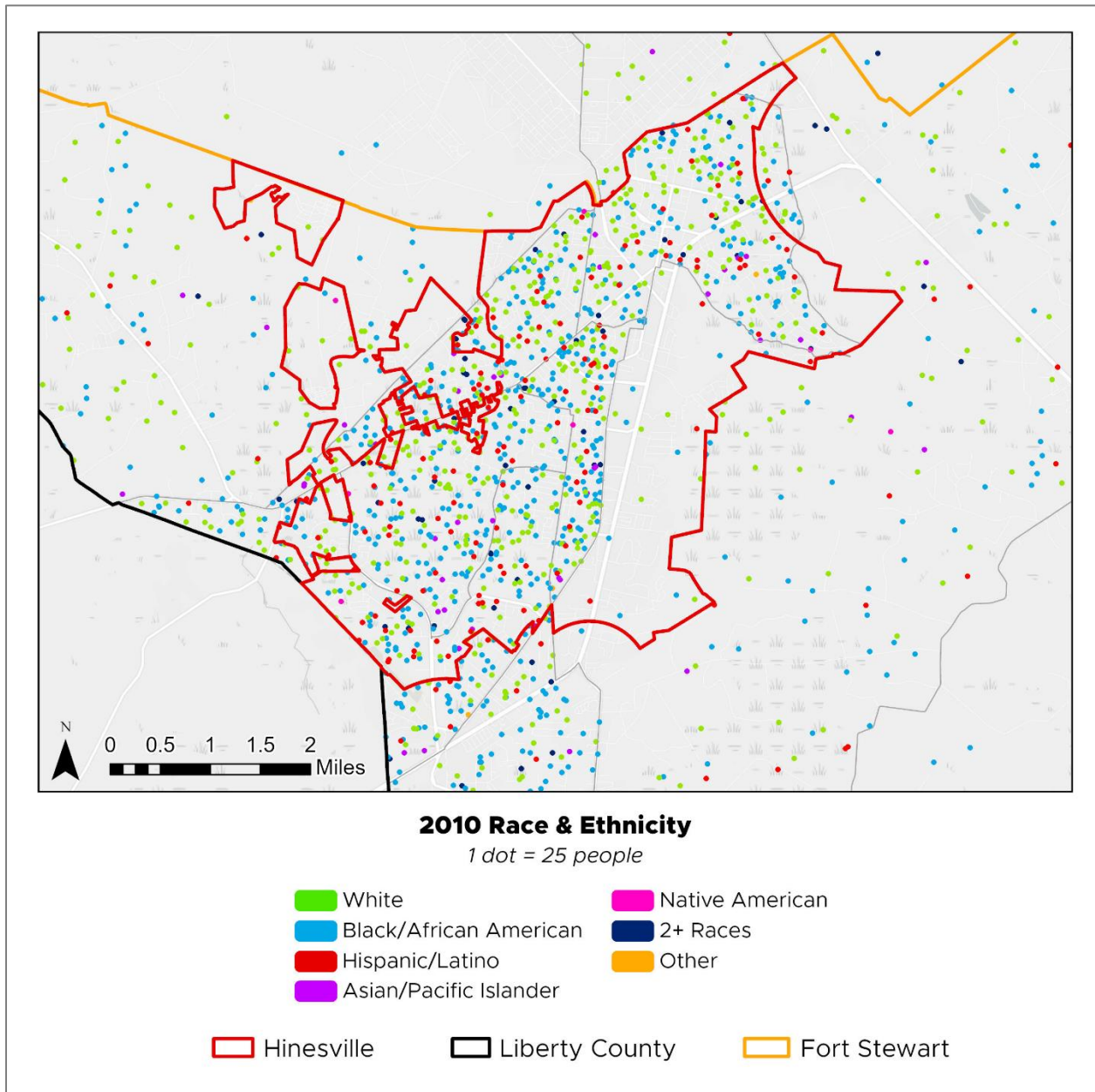
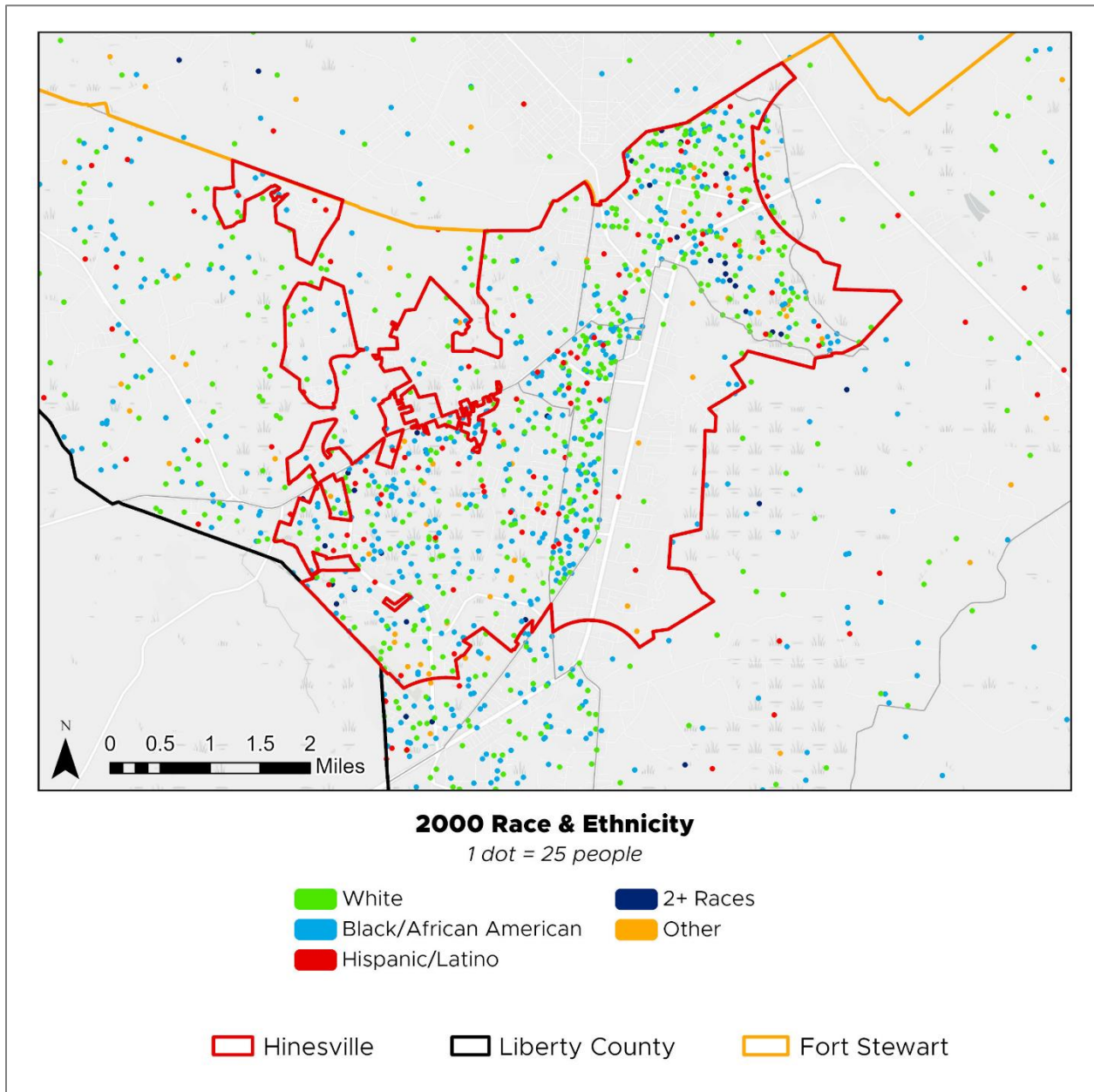


FIGURE 9.
Population by Race and Ethnicity in Hinesville, 2000



SEGREGATION LEVELS

In addition to visualizing racial and ethnic compositions of the area with the preceding maps, this study also uses a statistical analysis – referred to as dissimilarity – to evaluate how residential patterns vary by race and ethnicity, and how these patterns have changed since 1990. The Dissimilarity Index (DI) indicates the degree to which a minority group is segregated from a majority group residing in the same area because the two groups are not evenly distributed geographically. The DI methodology uses a pair-wise calculation between the racial and ethnic groups in the region. Evenness, and the DI, are maximized and segregation minimized when all small areas have the same proportion of minority and majority members as the larger area in which they live. Evenness is not measured in an absolute sense, but is scaled relative to the other group. The DI ranges from 0 (complete integration) to 100 (complete segregation). HUD identifies a DI value below 40 as low segregation, a value between 40 and 54 as moderate segregation, and a value of 55 or higher as high segregation.

The proportion of the minority population group can be small and still not segregated if evenly spread among tracts or block groups. Segregation is maximized when no minority and majority members occupy a common area. When calculated from population data broken down by race or ethnicity, the DI represents the proportion of minority members that would have to change their area of residence to match the distribution of the majority, or vice versa.

The table below shares the dissimilarity indices for three pairings in Hinesville. This table presents values for 1990, 2000, 2010, and current, all calculated using census tracts as the area of measurement.

TABLE 3. RACIAL AND ETHNIC DISSIMILARITY INDEX TRENDS IN HINESVILLE

Race / Ethnicity	Hinesville			
	1990	2000	2010	Current
Black / White	5.53	13.16	10.27	12.95
Hispanic / White	4.40	10.99	12.87	14.97
Asian or Pacific Islander / White	7.59	10.65	8.37	14.21

Data source: Hud affirmatively furthering fair housing data and mapping tool, affht0004, released November 2017, <https://egis.hud.gov/affht/>.

The Dissimilarity Indices calculated for each pairing in Hinesville show that overall segregation is low, but has been increasing over time. The DI value for Black/White has more than doubled, Hispanic/White has more than tripled, and Asian or Pacific Islander/White has nearly doubled since 1990. When compared to the change in racial and

ethnic demographics over time shown in Table 2, it appears that demographic shift over time has been minimal and is not enough to account for the doubling or tripling of DI values. This indicates that residents of Hinesville are clustering more tightly into neighborhoods with similar demographics than they were 30 years ago.

NATIONAL ORIGIN AND LIMITED ENGLISH PROFICIENCY POPULATION

Settlement patterns of immigrants significantly impact the composition and landscape of communities across the United States. Large central cities have the largest population of foreign-born residents, but suburban areas are experiencing rapid growth of foreign-born populations recently.⁶ Clusters of immigrants of the same ethnicity form for a variety of reasons. Social capital in the form of kinship ties, social network connections, and shared cultural experiences often draw new immigrants to existing communities. Settling in neighborhoods with an abundance of social capital is less financially burdensome for immigrants and provides opportunities to accumulate financial capital through employment and other resources that would otherwise be unattainable.⁷

Populations with limited English proficiency (LEP) are typically composed of foreign-born residents that originate from countries where English is not the primary language, however, a substantial portion (19%) of the national LEP population is born in the United States. Nationally, the LEP population has lower levels of education and is more likely to live in poverty compared to the English proficient population.⁸ Recent studies have also found that areas with high concentrations of LEP residents have lower rates of homeownership.⁹

Communities of people sharing the same ethnicity and informal networks are able to provide some resources and opportunities, but numerous barriers and limited financial capital influence residential patterns of foreign-born and LEP populations.

The residential patterns of foreign-born populations in Hinesville are shown in Figure 10. Foreign-born residents make up about 8% of Hinesville's population, and residents from Mexico comprise the largest foreign-born population group. Spatial patterns show that

⁶ James, F., Romine, J., & Zwanzig, P. (1998). The Effects of Immigration on Urban Communities. *Cityscape*, 3(3), 171-192.

⁷ Massey, D. (1999). Why Does Immigration Occur?: A Theoretical Synthesis. In Hirschman C., Kasinitz P., & DeWind J. (Eds.), *Handbook of International Migration, The: The American Experience* (pp. 34-52). Russell Sage Foundation.

⁸ Zong, J. & Batalova, J. (2015). "The Limited English Proficient Population in the United States" Migration Information Source. Retrieved: <http://www.migrationpolicy.org/article/limited-english-proficient-population-united-states>

⁹ Golding, E., Goodman, L., & Stochack, S. (2018). "Is Limited English Proficiency a Barrier to Homeownership." Urban Institute. Retrieved: <https://www.urban.org/research/publication/limited-english-proficiency-barrier-homeownership>

most foreign-born residents tend to cluster in neighborhoods with other residents of similar cultures. Residents from Mexico are most present in the southwest and northeast parts of the city, while Korean and Jamaican residents cluster more centrally. Indian residents cluster almost exclusively in the northeast part of the city, while German residents are dispersed more evenly than residents of other nationalities.

Geographic distribution of residents with limited English proficiency (LEP) is depicted in Figure 11 and generally coincides with the locations of the foreign-born population. The largest LEP population in Hinesville is Spanish speakers, who are distributed widely throughout the city's southwest and northeast neighborhoods. This coincides with the dispersion of Mexican residents as shown in Figure 10. Speakers of Asian and Pacific Islander languages are also widely dispersed throughout the city, while speakers of other Indo-European languages are clustered almost exclusively in the northeast corner.

FIGURE 10. Foreign-Born Population by Nationality in Hinesville, 2017 to 2021

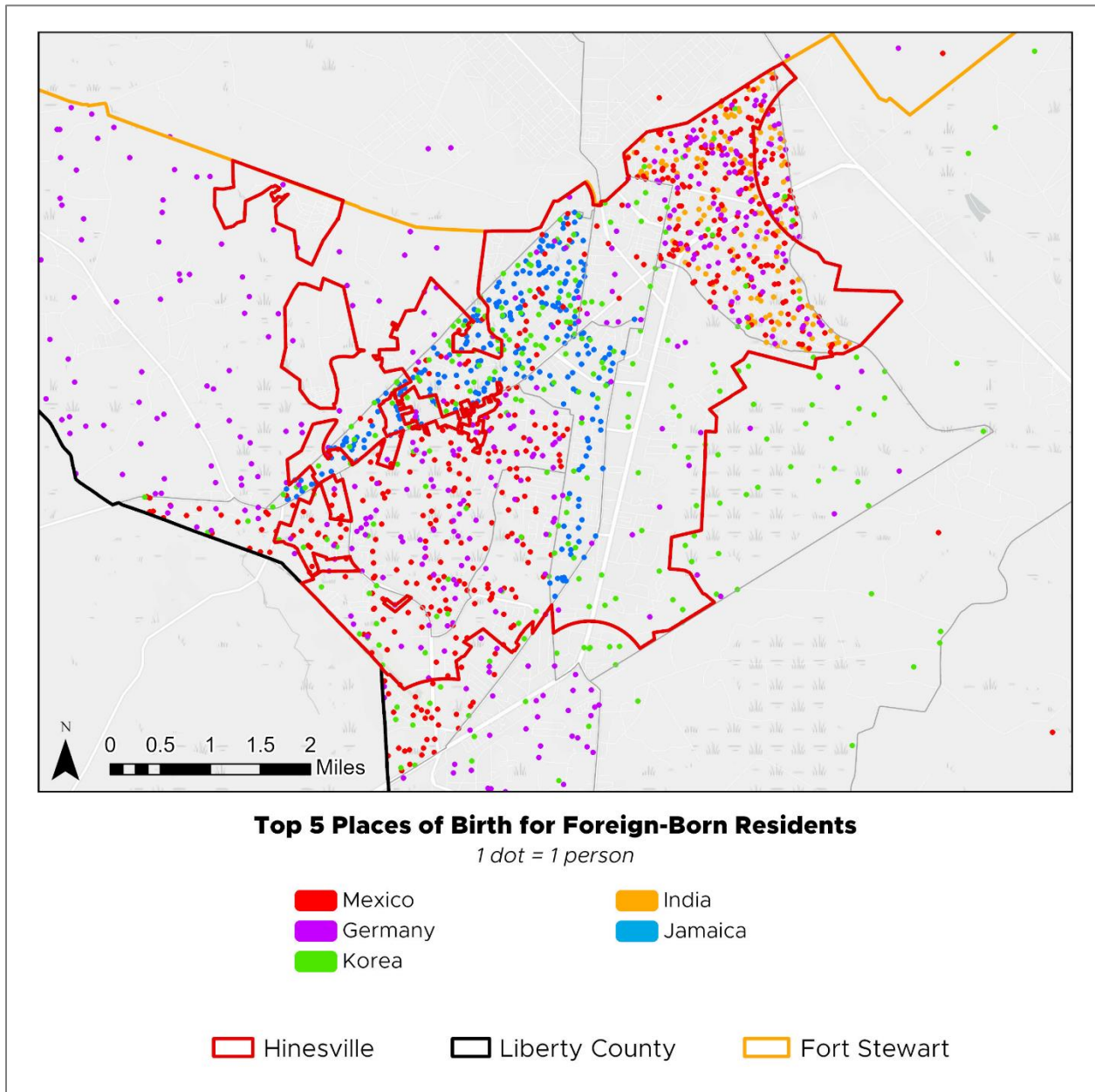
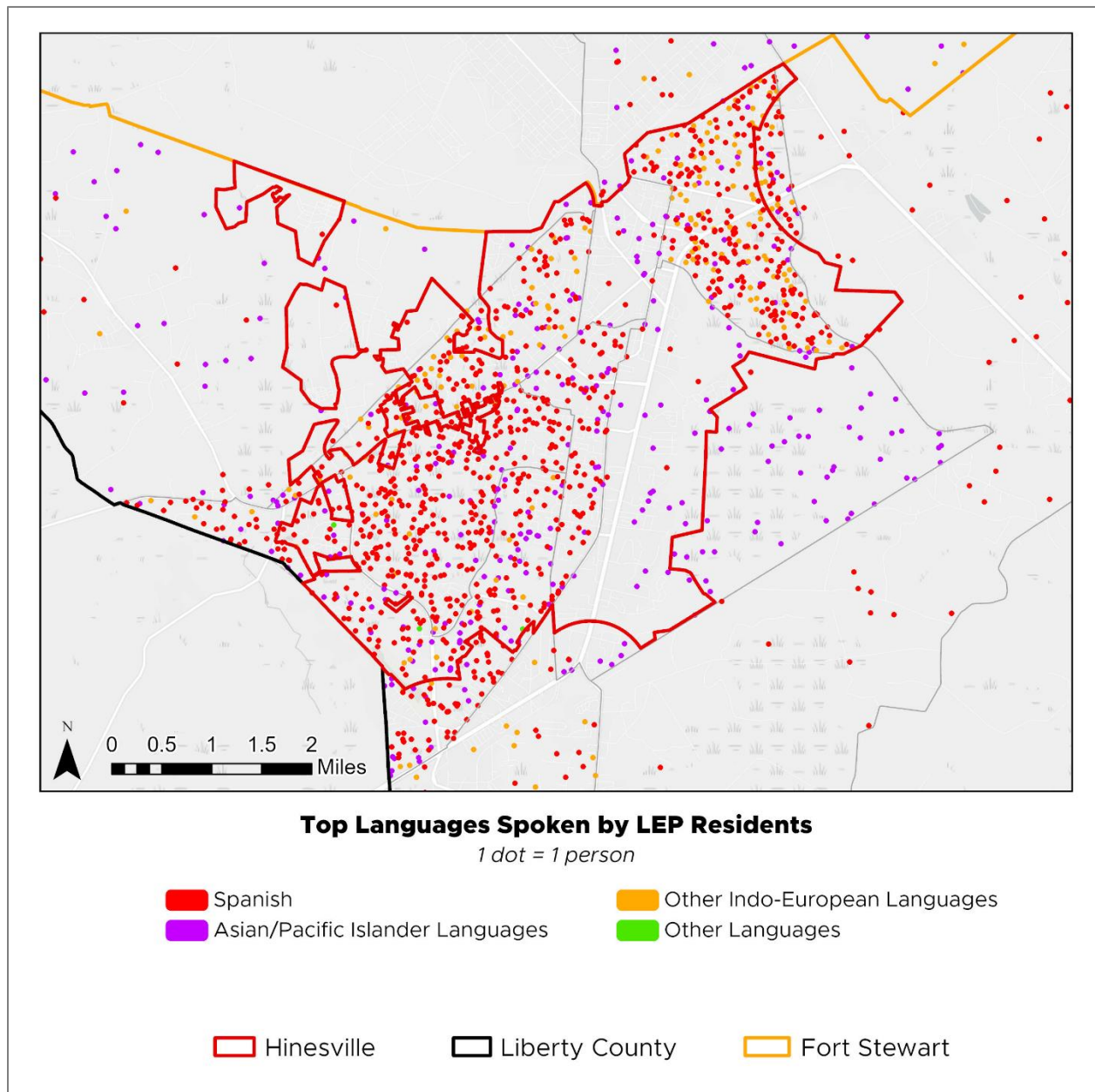


FIGURE 11. Population with Limited English Proficiency in Hinesville, 2017 to 2021



ACCESS TO OPPORTUNITY

Where people live shapes prospects for economic mobility and access to resources and services such as high-quality education; affordable transportation; a healthy environment; fresh, affordable food; and healthcare. However, neighborhood or housing choices are often limited by discrimination in housing markets or public policies that result in concentrated poverty, disinvestment, and a lack of affordable housing in neighborhoods with access to high-performing schools and jobs that pay living wages. In this way, limited housing choices reduce access to opportunity for many protected classes.

In addition to proximity, access to opportunity is also shaped by economic, social, and cultural factors. For example, residents may live in locations with high numbers of jobs but may be unable to obtain them due to gaps in education or skills, a lack of reliable transportation, or childcare needs.

The strategy to improve access to opportunity through housing and community development programs has been two-pronged. Programs such as tenant-based housing vouchers provide recipients with mobility to locate in lower-poverty areas, while programs such as the Community Development Block Grant and Choice Neighborhoods Initiative provide funds to increase opportunities in low- or moderate-income neighborhoods. The following sections access to opportunity in Hinesville, including employment and workforce development, education, transportation, environmental quality, fresh food, and healthcare.

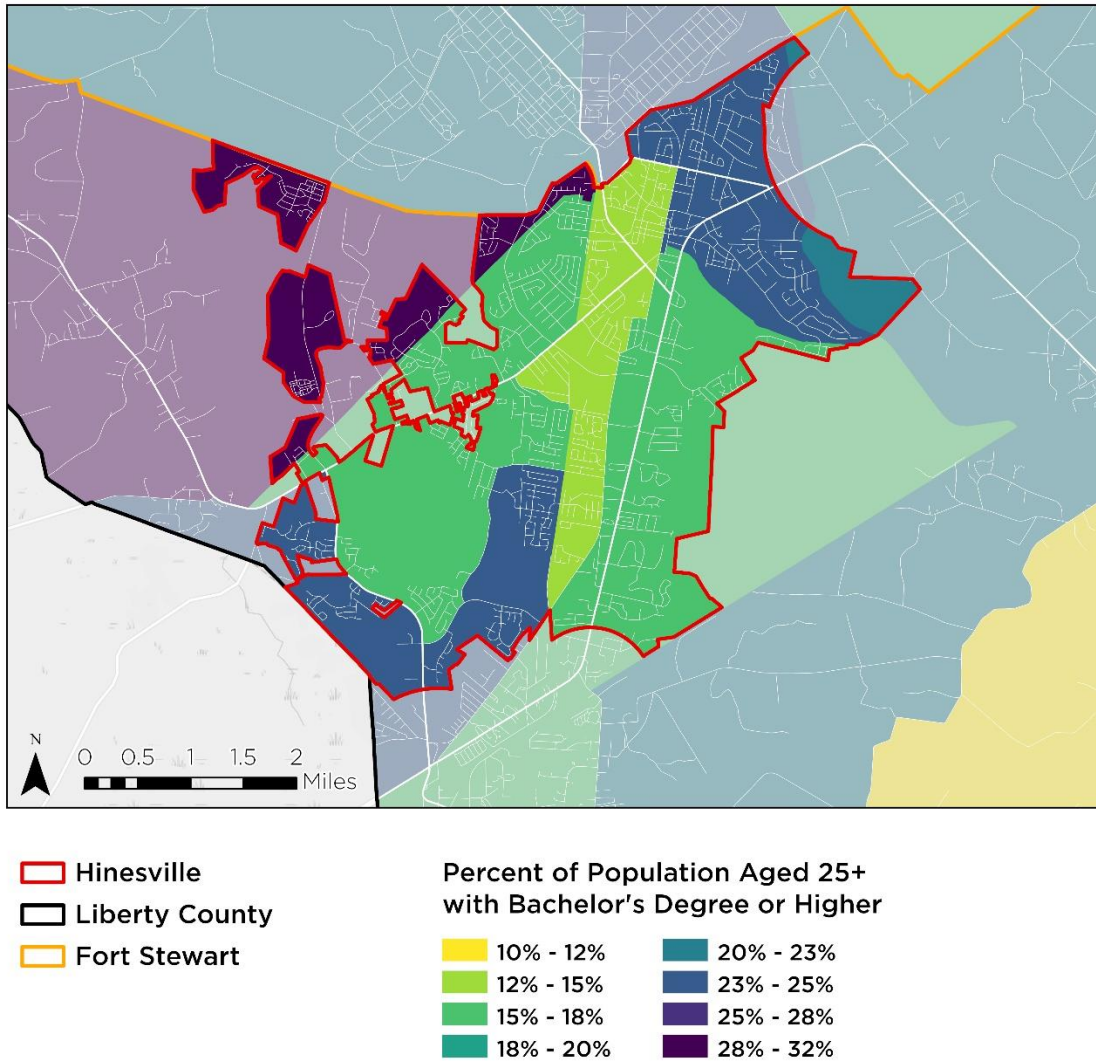
EMPLOYMENT AND WORKFORCE DEVELOPMENT

Neighborhoods with high numbers of jobs nearby are often assumed to have good access to those jobs. However, other factors—transportation options, the types of jobs available in the area, or the education and training necessary to obtain them—may also shape residents' access to available jobs. For example, residents of a neighborhood in close proximity to a high number of living-wage jobs may not have the skills or education required for those jobs, and thus may continue to experience high levels of unemployment, work in low-wage positions, or need to commute long distances to access employment. Labor market engagement and jobs proximity, when considered together, often offer a better indication of how accessible jobs are for residents.

Labor Market Engagement

Educational attainment, labor force participation, and unemployment are indicators of residents' engagement with the labor market. In Hinesville, 20.1% of residents aged 25 and over hold a bachelor's degree or higher, a slightly higher share than that of the Hinesville metropolitan area (18.6%), but a lower share than that of the state of Georgia overall (33.0%). Geographic disparities in educational attainment exist, with the percentage of residents with bachelor's degrees or higher ranging from 13.1% to 31.6% across the city's census tracts. Residents of parts of west and south Hinesville tend to have the highest levels of educational attainment. In two census tracts in these areas, the share of residents aged 25 and over with a bachelor's degree or higher is 23.9% and 31.6%. Educational attainment tends to be lowest in central Hinesville (see Figure 12). In two census tracts running through the center of the city, the share of residents aged 25 and over with a bachelor's degree or higher is below 15%.

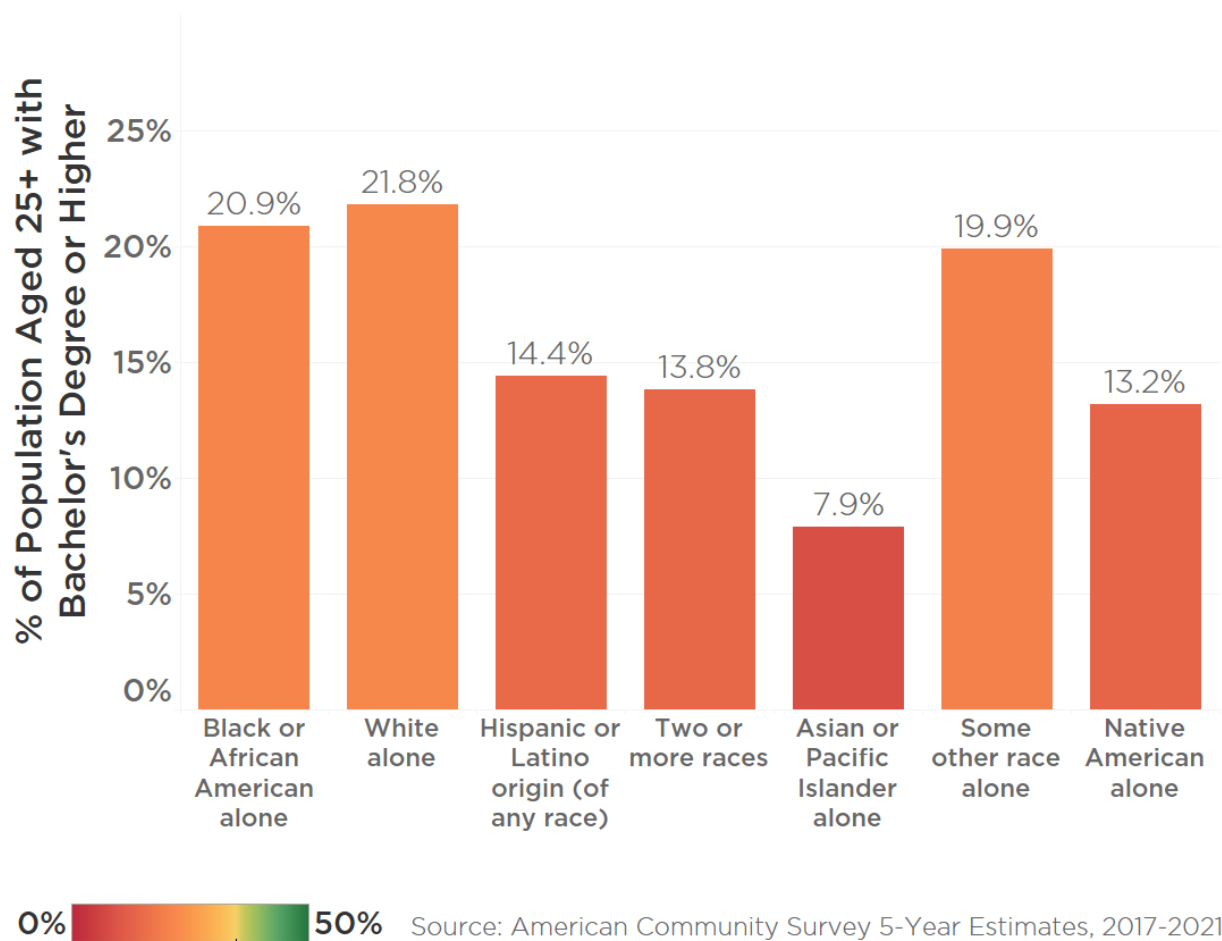
FIGURE 12. Educational Attainment in Hinesville, 2017 to 2021



Data Source: American Community Survey Five-Year Estimates, 2017 to 2021.

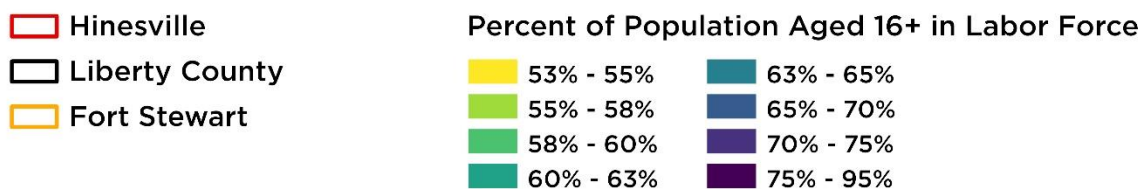
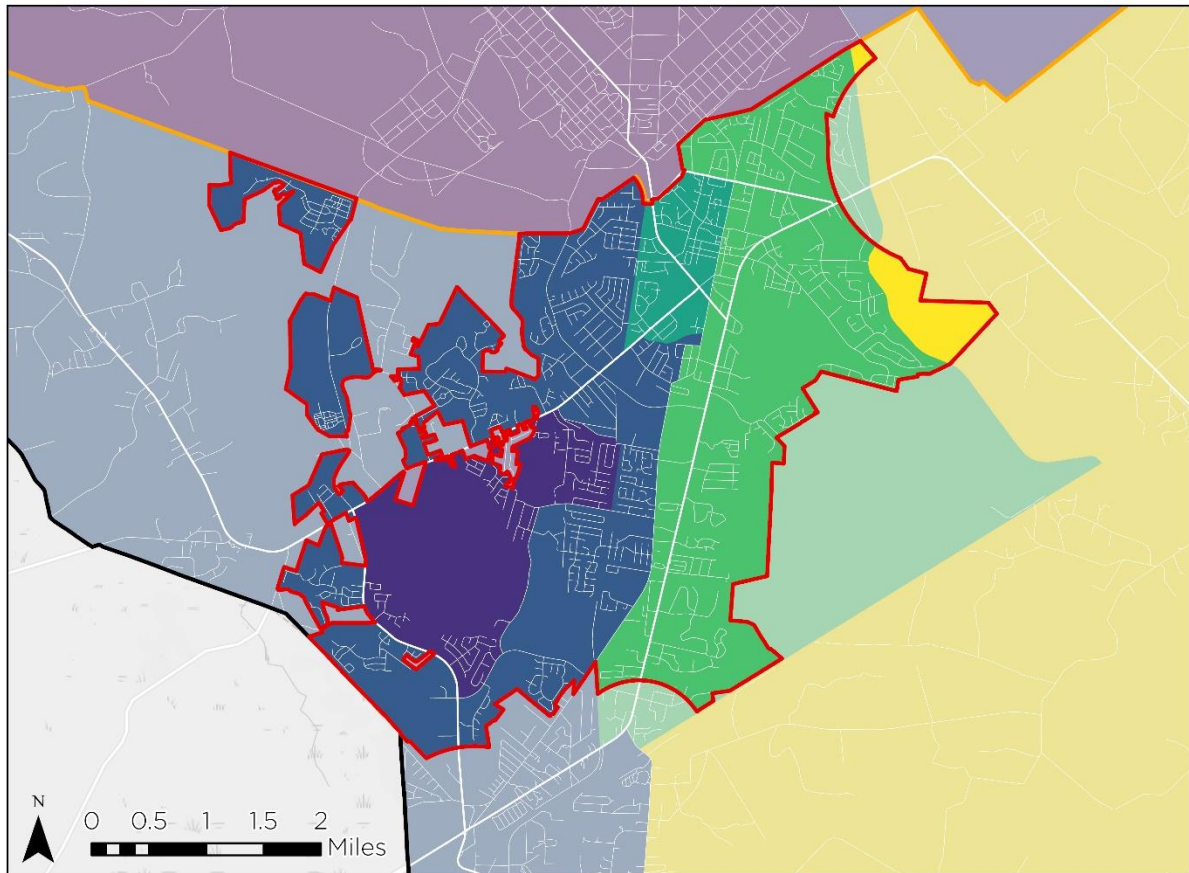
Disparities in educational attainment also exist by race and ethnicity in the city. White residents, Black residents and residents of some other race tend to have higher levels of educational attainment (an estimated 21.8%, 20.9%, and 19.9% have a bachelor's degree or higher, respectively), while Asian or Pacific Islander residents are least likely to have higher levels of education (7.9% have a bachelor's degree or higher; see Figure 13).

FIGURE 13. Educational Attainment by Race / Ethnicity in Hinesville, 2017-2021



An estimated 65.4% of the population aged 16 and over in Hinesville participates in the labor force, a slightly higher share than that of the Hinesville metropolitan area (64.5%) and the state of Georgia overall (63.6%). As with educational attainment, geographic disparities exist, with labor force participation rates ranging from 53.7% to 70.7% in census tracts across the city. Census tracts with low labor force participation rates are clustered in east Hinesville. In three census tracts that intersect the eastern portion of the city, the labor force participation rate falls below 60%. Participation tends to be highest in west Hinesville, where it tops 70% in one census tract (see Figure 14).

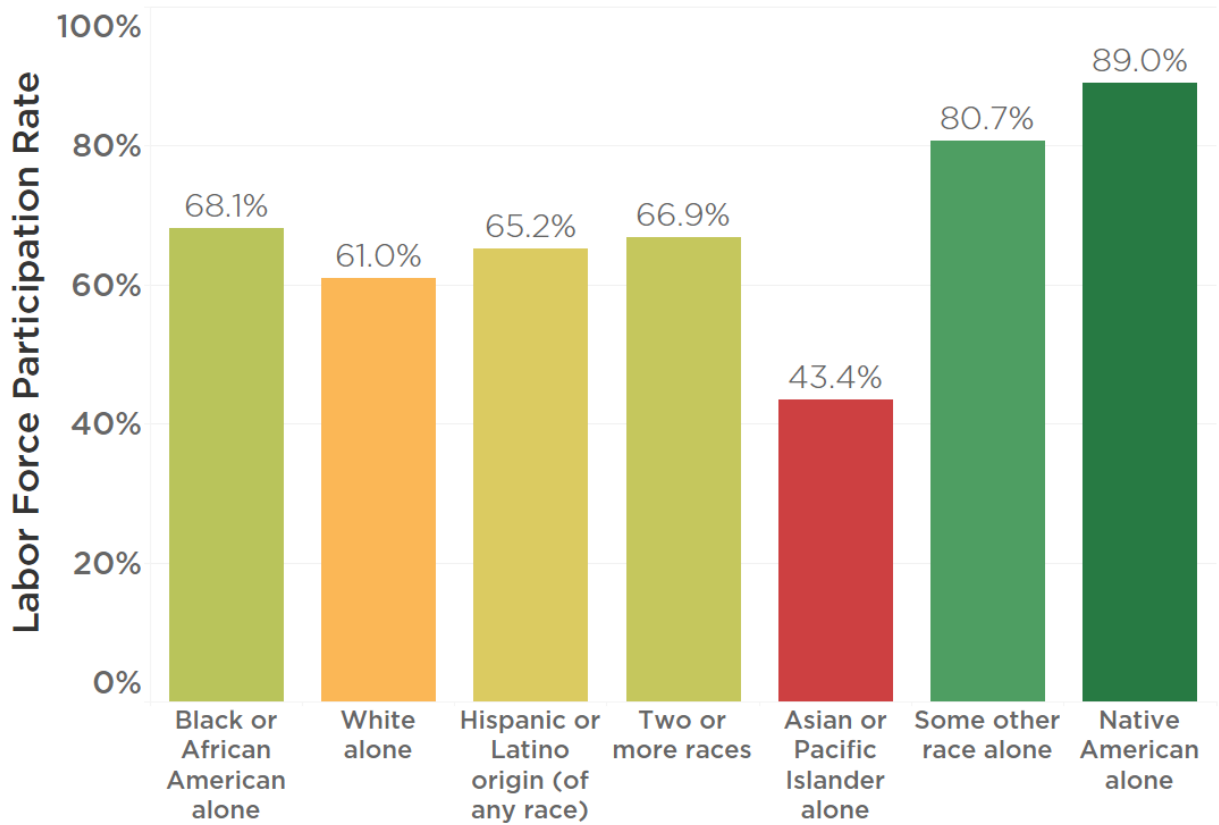
FIGURE 14. Labor Force Participation in Hinesville, 2017-2021



Data Source: American Community Survey Five-Year Estimates, 2017 to 2021.

Labor force participation is highest among Native American residents and residents of some other race alone, 89.0% and 80.7% of whom participate in the labor force, respectively. Participation is lowest among Asian or Pacific Islander residents, 43.4% of whom participate (see Figure 15).

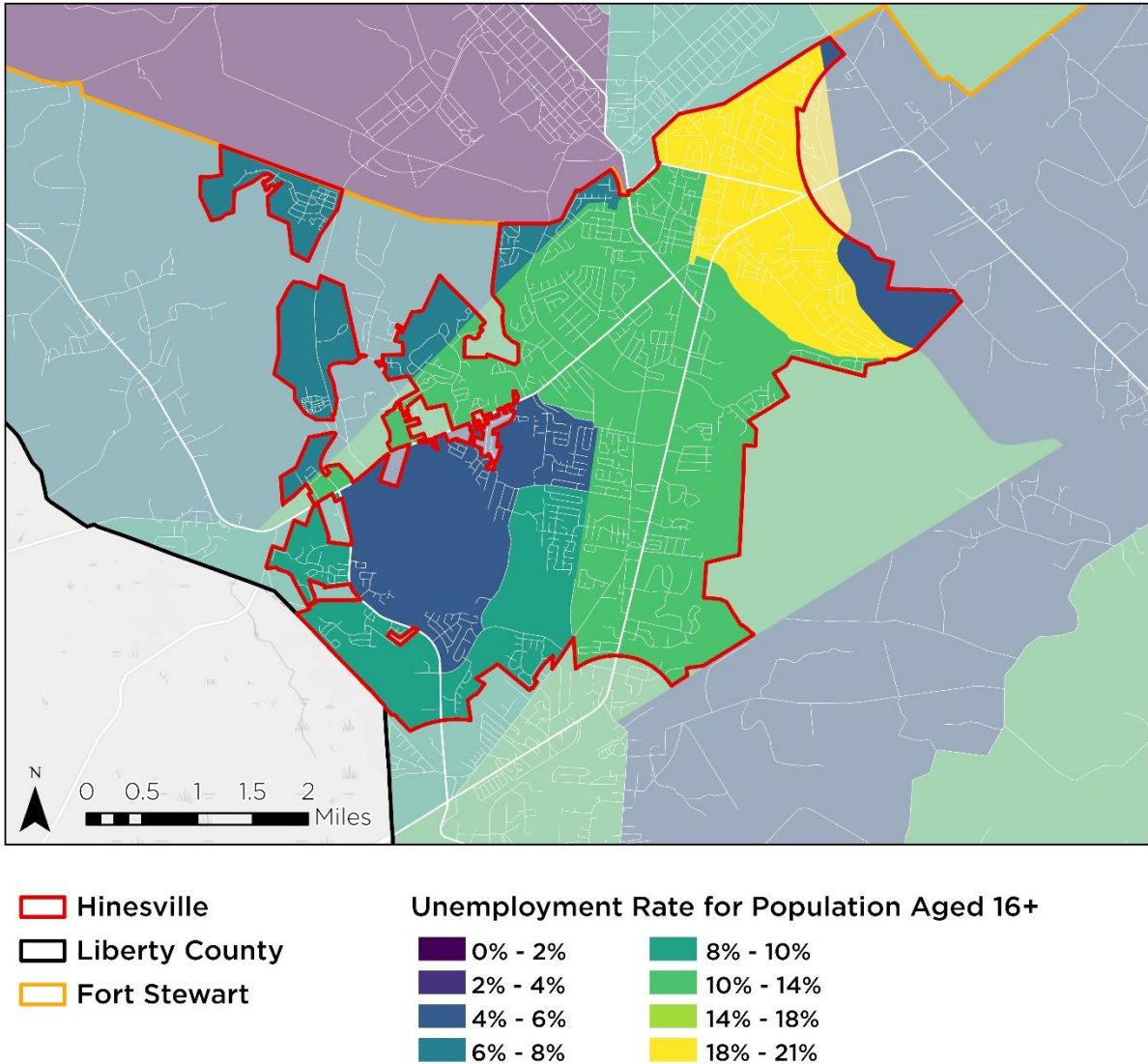
FIGURE 15. Labor Force Participation Rate by Race / Ethnicity in Hinesville, 2017-2021



40%  90% Source: American Community Survey 5-Year Estimates, 2017-2021

An estimated 10.9% of Hinesville residents were unemployed as of the 2017 to 2021 ACS five-year estimates, a higher rate than that of the Hinesville metropolitan area (9.1%) and the state of Georgia overall (5.5%). More recent data from the Georgia Department of Labor shows the unemployment rate in the city at 3.7% as of August 2023, significantly lower than the 2017-2021 estimates but still slightly higher than the state rate of 3.3%. As with educational attainment and labor force participation, unemployment varies by area, ranging from 4.1% to 20.7% in census tracts across the city. Unemployment is highest in northeast Hinesville and lowest in west Hinesville (see Figure 16).

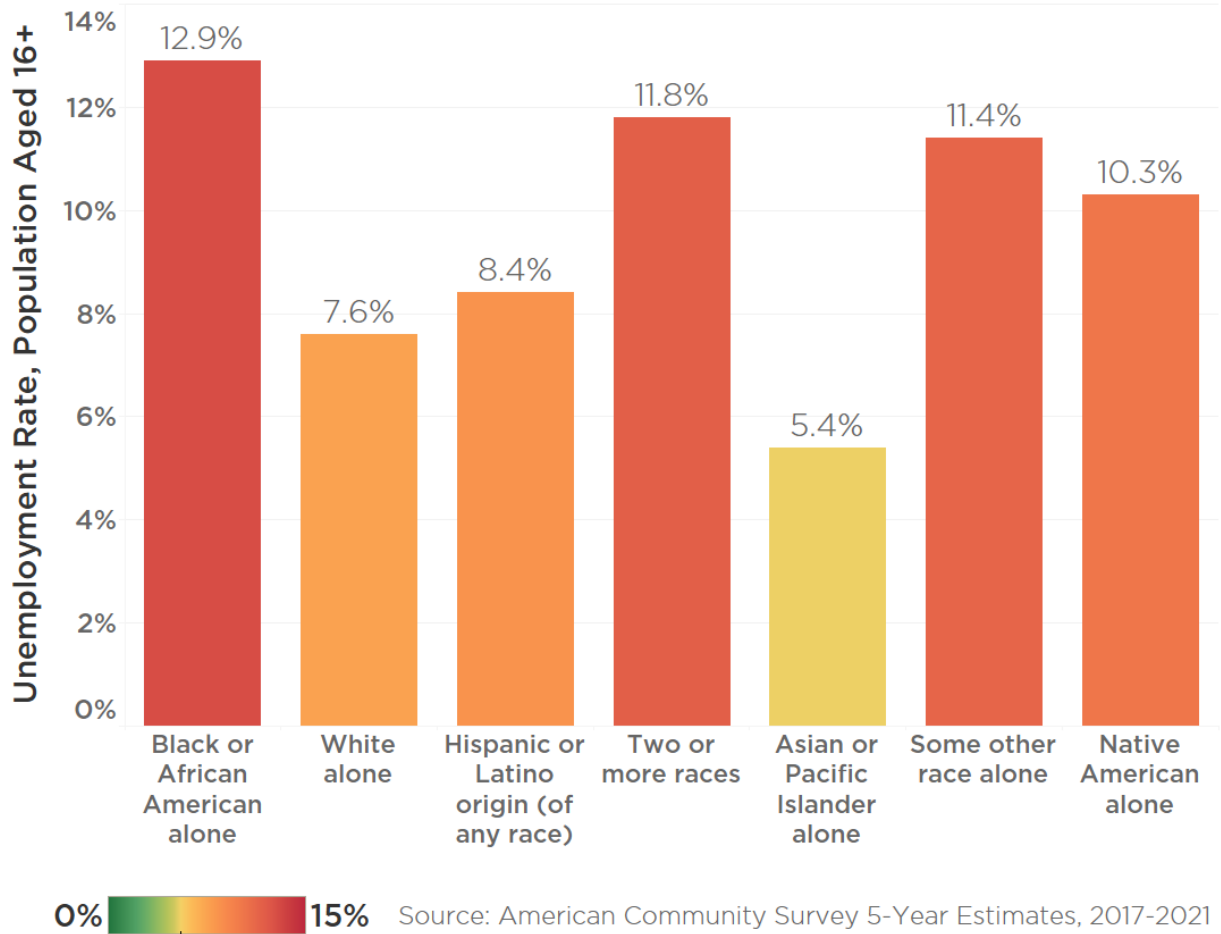
FIGURE 16. Unemployment Rate in Hinesville, 2017-2021



Data Source: American Community Survey 5-Year Estimates, 2017 to 2021.

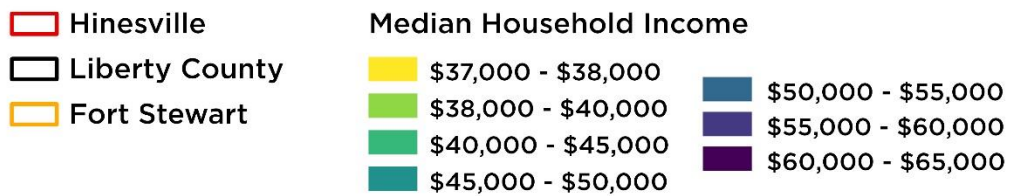
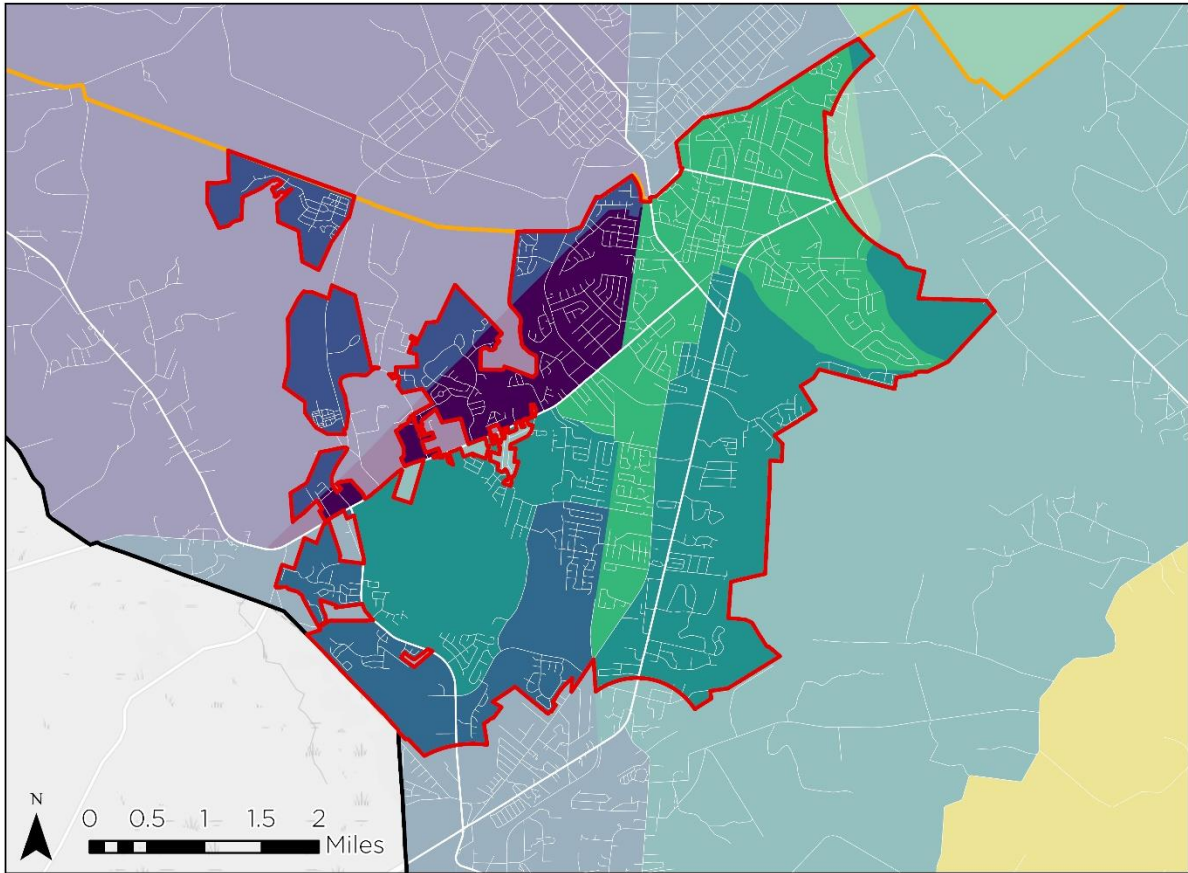
The unemployment rate is highest among Black or African American residents, residents of two or more races, and residents of some other race (12.9%, 11.8, and 11.4%, respectively) and lowest among Asian or Pacific Islander residents (5.4%; see Figure 17).

FIGURE 17. Unemployment Rate by Race / Ethnicity in Hinesville, 2017-2021



Household income is another indicator of access to employment and jobs that pay living wages. The median household income in Hinesville was \$49,363 as of the 2017-2021 American Community Survey five-year estimates, lower than that of both the Hinesville metropolitan area and the state of Georgia overall (\$50,966 and \$65,030, respectively). Median household incomes are lowest in north and central Hinesville, where they fall below \$45,000 in three census tracts. Median incomes are highest in west Hinesville, topping \$60,000 in one census tract (see Figure 18).

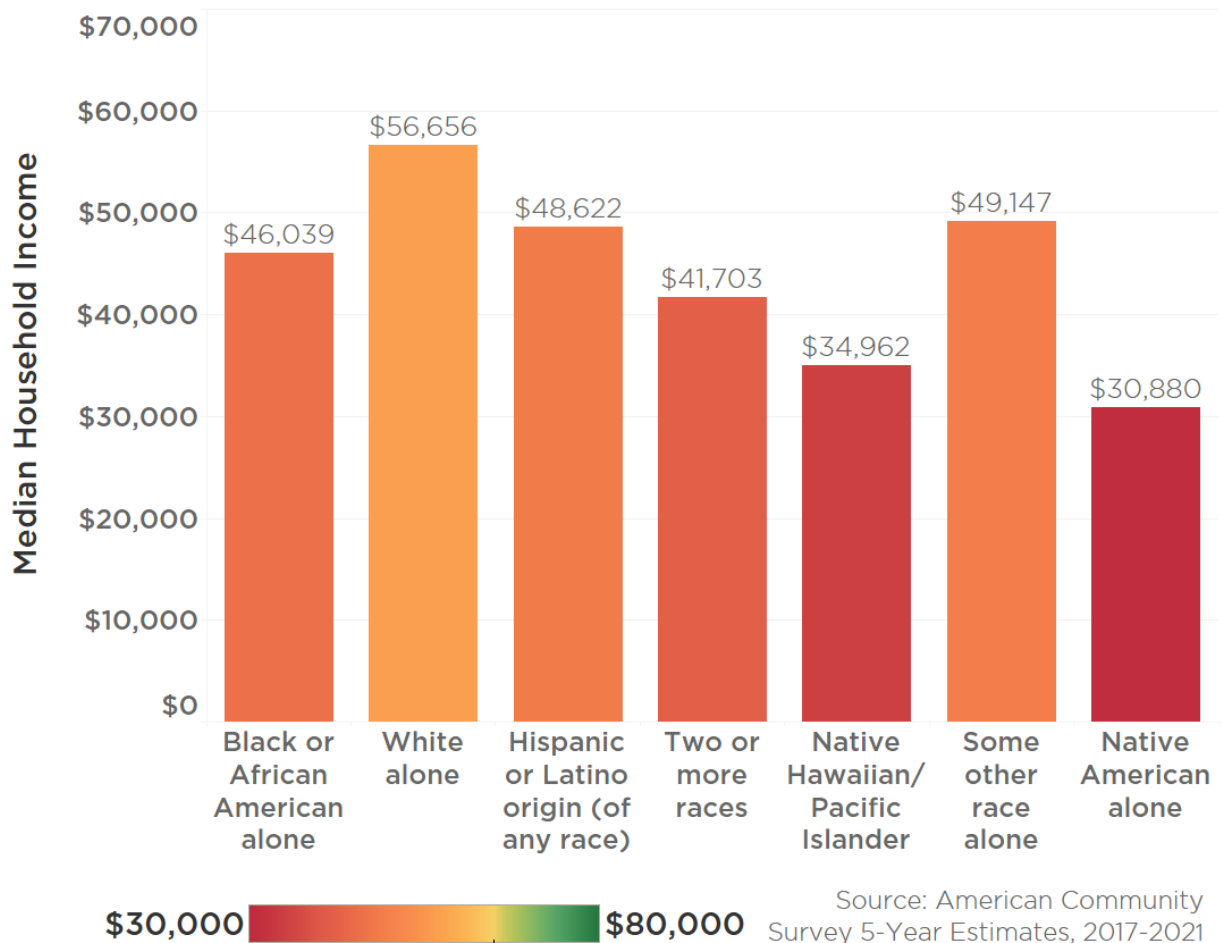
Figure 18. Median Household Income in Hinesville, 2017-2021



Data Source: American Community Survey 5-Year Estimates, 2017 to 2021.

Median household incomes are highest for white households (\$56,656) and lowest for Native American and Native Hawaiian or Pacific Islander residents (\$30,880 and \$34,962, respectively; see Figure 19).

Figure 19. Median Household Income by Race/ Ethnicity in Hinesville, 2017-2021



Note: Median household income for Asian households in Hinesville was not available in the 2017-2021 American Community Survey 5-Year Estimates.

Low median household incomes in many of the city’s census tracts highlight the fact that a high proportion of households do not have sufficient incomes to afford basic needs. Costs for a family of two working adults and one child in Liberty County, including housing, childcare, healthcare, food, transportation, taxes, and other miscellaneous costs, are estimated at about \$6,389 per month (or \$76,662 annually).¹⁰ Yet, 28.6% of primary jobs held by the city’s residents pay \$1,250 per month or less (\$15,000 or less per year), and

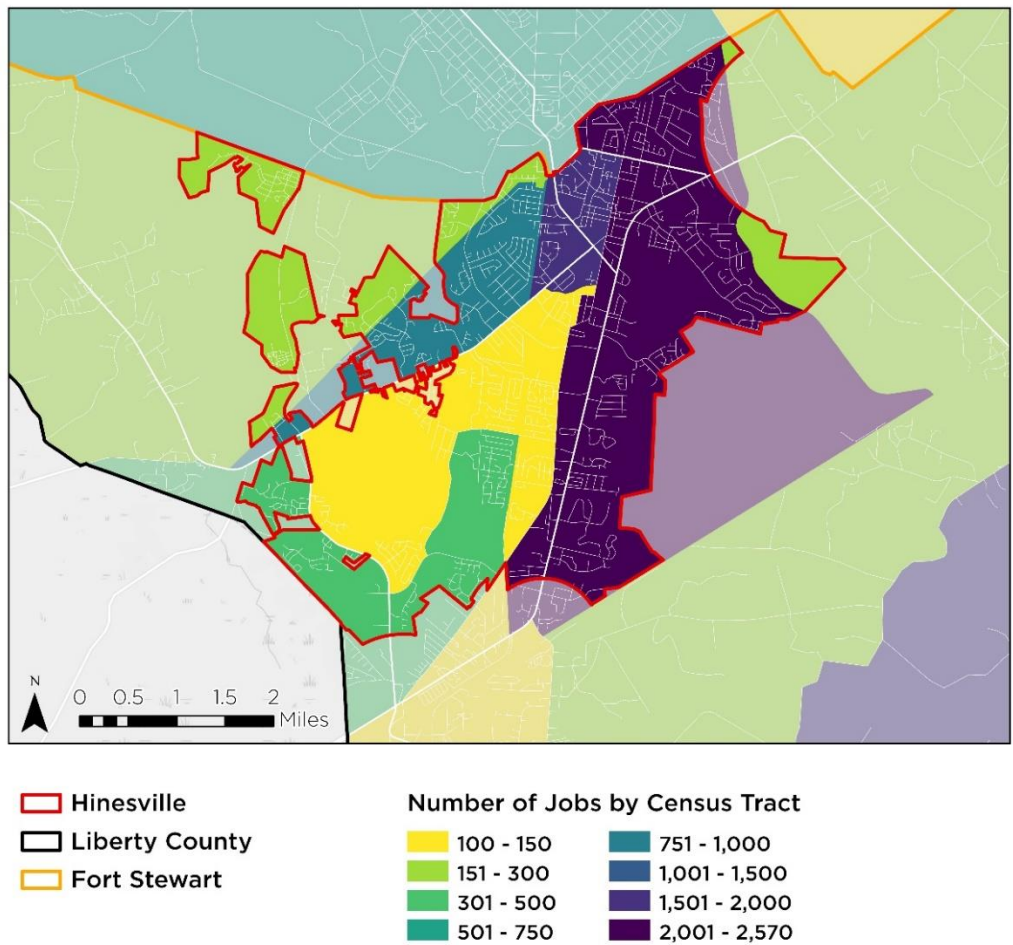
¹⁰ MIT Living Wage Calculator. (2022-2023 Update). Liberty County. Retrieved from: <https://livingwage.mit.edu/counties/13179>

40.2% of primary jobs pay between \$1,251 and \$3,333 (between \$15,000 and \$39,996 per year).¹¹

Jobs Proximity

Jobs in the city are clustered in east Hinesville, where two census tracts each contain 2,200 to 2,600 jobs. The fewest jobs are located in west Hinesville, where two primarily residential census tracts each contain fewer than 150 jobs (see Figure 20).

Figure 20. Jobs by Census Tract in Hinesville, 2021



Data Source: U.S. Census OnTheMap, 2021.

¹¹ U.S. Census OnTheMap. (2020). Retrieved from: <https://onthemap.ces.census.gov/>

Longitudinal Employer-Household Dynamics data also indicates that a substantial share of workers living in Hinesville work outside of the city. Specifically, an estimated employed residents live in Hinesville. These include 2,273 residents (24.5%) who both live and work in Hinesville and 6,989 residents who live in Hinesville but are employed outside of the county (75.5%). Similarly, of the 7,298 residents employed in Hinesville, 5,025 (68.9%) live outside of the city. The high level of commuting across jurisdictions indicates that limited access to vehicles and a lack of frequent public transportation are often barriers for residents in accessing employment.

TABLE 4. INFLOW AND OUTFLOW OF WORKERS (PRIMARY JOBS), CITY OF HINESVILLE, 2021

Inflow and Outflow of Workers	#	%
LIVING IN HINESVILLE	9,262	100.0%
Living in Hinesville but Employed Outside of the City	6,989	75.5%
Living and Employed in Hinesville	2,273	24.5%
EMPLOYED IN HINESVILLE	7,298	100.0%
Employed in Hinesville but Living Outside of the City	5,025	68.9%
Employed and Living in Hinesville	2,273	31.1%

Data Source: Longitudinal Employer Household Dynamics (LODES) data, 2021.

EDUCATION

School proficiency is an indication of the quality of education that is available to residents of an area. High-quality education is a vital community resource that can lead to more opportunities—such as employment and increased earnings—and improve quality of life. Public schools in Hinesville fall within Liberty County School System, which includes 12 schools that serve more than 11,500 students.

More than half of students attending district schools are Black (53.2%), while about one in five (20.8%) are white, one in seven (14.5%) are Hispanic, and one in 10 (9.7%) are multi-racial. Asian or Pacific Islander students comprise fewer than 2% of all students (1.6%), and American Indian/ Alaskan Native students make up fewer than 1% of students (0.2%, see Table 5). An estimated 53.3% of students in the district are economically disadvantaged, a rate similar to that of the state of Georgia overall (54.5%). An estimated 14.9% of students have a disability, slightly higher than the state rate of 13.8%. About 2% of students in the district are English learners, lower than the state rate of 10.8% (see Table 5).

Content mastery¹² is low across schools in the district, averaging 52.7 out of 100 among elementary schools, 49.3 among middle schools, and 53.9 among high schools. These levels are significantly lower than those in the state as a whole, which range from about 60 to 65. Graduation rates in the district are higher than those in the state overall (91.0% and 84.7%, respectively).

TABLE 5. DISTRICT DEMOGRAPHICS AND PERFORMANCE

	Liberty County School System	State of Georgia
NUMBER OF STUDENTS	11,564	1,860,186
NUMBER OF SCHOOLS	12	2,293
DEMOGRAPHICS		
<i>Black</i>	53.2%	37.3%
<i>White</i>	20.8%	35.7%

¹² Content Mastery addresses whether students are achieving at the level necessary to be prepared for the next grade, college, or career. It includes achievement scores in English language arts, mathematics, science, and social studies based on student performance on the Georgia Milestones Assessment System and the Georgia Alternate Assessment (GAA) 2.0. The achievement scores utilize weights based on achievement level, where Beginning Learners earn 0 points, Developing Learners earn 0.5 points, Proficient Learners earn 1.0 point, and Distinguished Learners earn 1.5 points.

	Liberty County School System	State of Georgia
<i>Hispanic</i>	14.5%	17.7%
<i>Multi-Racial</i>	9.7%	4.5%
<i>Asian/ Pacific Islander</i>	1.6%	4.6%
<i>American Indian/ Alaskan Native</i>	0.2%	0.2%
<i>Economically Disadvantaged</i>	53.3%	54.5%
<i>English Learners</i>	2.0%	10.8%
<i>Students with a Disability</i>	14.9%	13.8%
CONTENT MASTERY		
<i>Elementary</i>	52.7	63
<i>Middle</i>	49.3	60
<i>High</i>	53.9	64.7
GRADUATION RATE	91.0%	84.7%

Data Source: Georgia Department of Education, 2023

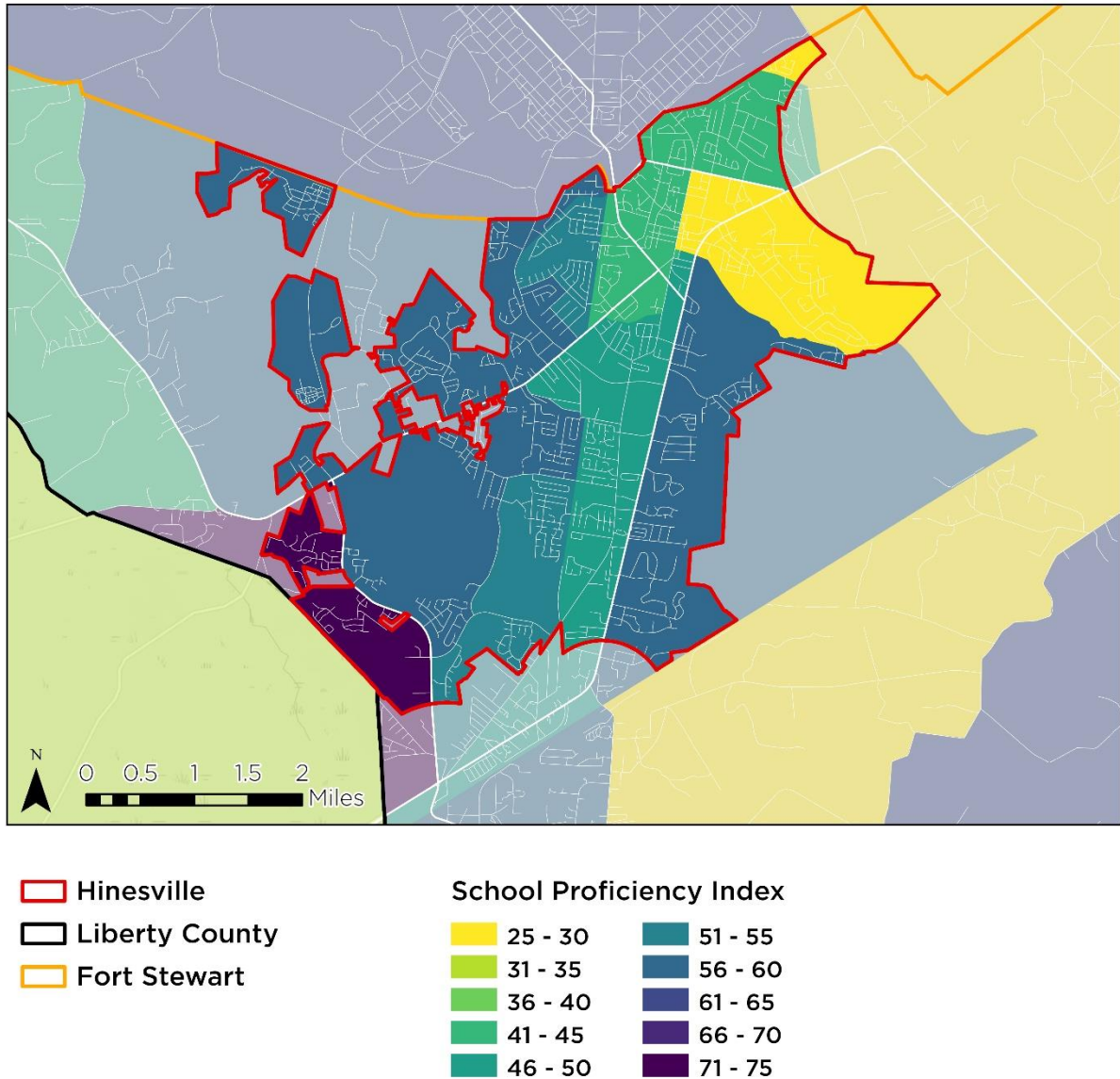
While this data points to relatively low levels of access to proficient schools across the district, analysis of school proficiency by geography details specific locations with lower- and higher-performing schools (see Figure 21). Block groups that rank highest on HUD’s School Proficiency Index¹³—indicating better access to proficient schools—tend to be in south and west Hinesville. Four block groups in these areas have school proficiency index scores greater than 60. Block groups that rank lowest on the index are clustered in northeast Hinesville. Two block groups in this area have school proficiency index scores of 25, indicating very low levels of access to proficient schools for residents. While parts of the district have particularly low levels of access to proficient schools, the majority of block groups in the city and surrounding area have school proficiency index scores of 60 or lower out of 100, indicating generally low access across the area.

Stakeholder engagement on fair housing and access to opportunity indicates that disparities in access to proficient schools are a concern among residents. Among survey

¹³ The school proficiency index uses school-level data on the performance of 4th grade students on state exams to describe which neighborhoods have high-performing elementary schools nearby and which are near lower performing elementary schools. The school proficiency index is a function of the percent of 4th grade students proficient in reading (r) and math (m) on state test scores for up to three schools (i=1,2,3) within 1.5 miles of the block-group centroid. Values are percentile ranked and range from 0 to 100. The higher the score, the higher the school system quality is in a neighborhood.

respondents, 52.6% said that schools are equally provided across neighborhoods in Hinesville, while 21.1% said that they are not equally provided.

Figure 21. School Proficiency Index, City of Hinesville



Low school proficiency index scores across the city point to a high level of need for strategies to meet the needs of students. Approaches to education that seek to meet students' needs, such as the community schools model, may provide additional support to help students succeed in school, including:

- Expanded and enriched learning time, including after-school programs, summer programs, and culturally relevant, real-world learning opportunities;

- Active family and community engagement, including service provision and meaningful partnership with students, families, and community members;
- Collaborative leadership and practices, including coordination of community school services; site-based, cross-stakeholder leadership teams; teacher learning communities; and the ongoing sharing and use of early warning data; and
- Integrated student supports, mental and physical health care, nutrition support, and housing assistance, which are often provided through strategic community partnerships.¹⁴

Funding for similar programs that provide collaborative, integrated support for students can help increase access to proficient schools for residents who may lack the opportunity to move to higher-performing schools or zones.

¹⁴ Center for Universal Education at Brookings. (2021). Addressing education inequality with a next generation of community schools: A blueprint for mayors, states, and the federal government; Maier, Daniel, Oakes, and Lam. (2017). Community Schools as an Effective School Improvement Strategy: A Review of the Evidence. Learning Policy Institute and National Education Policy Center.

TRANSPORTATION

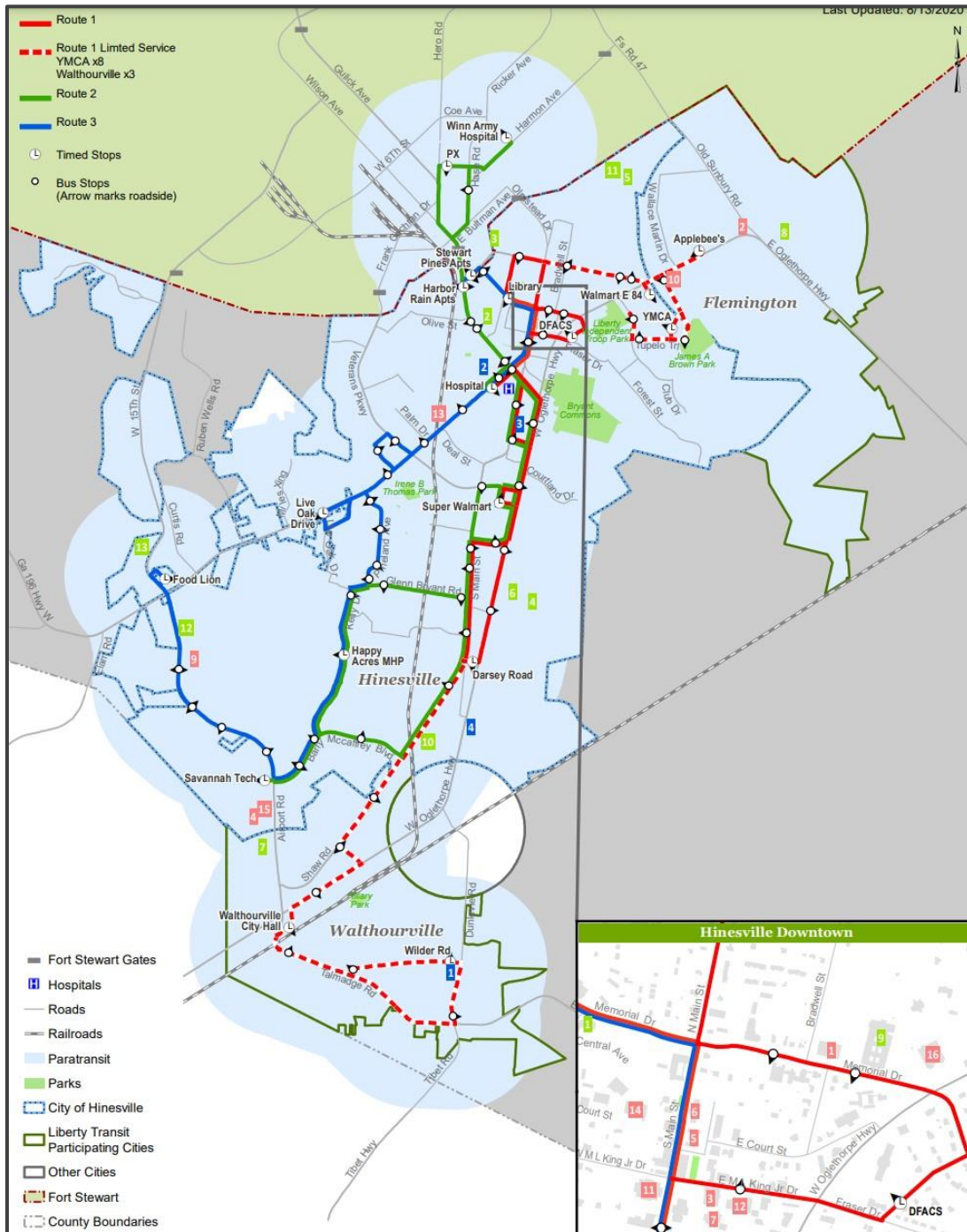
Affordable, accessible transportation makes it easier for residents to access a range of opportunities, providing connections to employment, education, fresh food, healthcare, and other services. Low-cost public transit can facilitate access to these resources, while a lack of access to affordable transportation poses barriers to meeting key needs, particularly in areas with low levels of walkability and a lack of access to vehicles.

Access to Affordable Transportation

Liberty Transit provides provides fixed-route bus and ADA paratransit services in Hinesville, Flemington, Walthourville, and Fort Stewart. The fixed-route transit system includes three bus routes that are centered in downtown Hinesville and span north to Fort Stewart, south to Walthourville, and east to Flemington (see Figure 22). The system operates from approximately 5:50 a.m. to 7:56 p.m. Monday through Friday. Regular fares are \$1 per ride, \$2 for a day pass (unlimited rides), or \$30 for a 30-day pass (unlimited rides). Reduced fares are offered for senior citizens, Medicare cardholders, and people with disabilities.

When asked whether bus service is equally provided throughout all neighborhoods in the city, 44.7% of respondents said no and 36.8% said yes.

FIGURE 22. Liberty Transit System in Hinesville

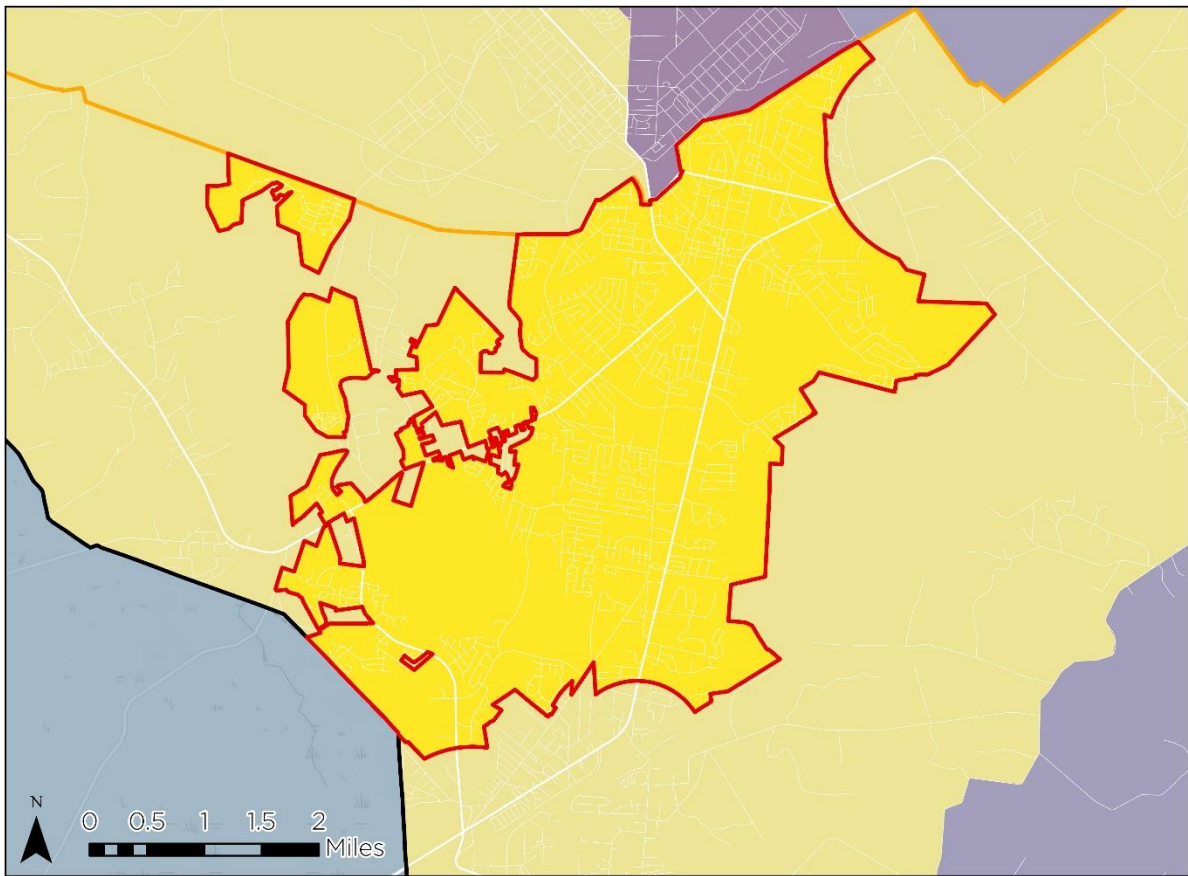


Source: Liberty Transit (2023)

HUD’s Location Affordability Index models the numbers of public transit trips for households by census tract. Estimates for moderate-income three-person households with income at 80% of the area median show that transit use is low throughout the city (estimated at five or fewer trips per year in all neighborhoods; see Figure 23).

Considering transportation costs together with housing costs can provide an expanded view of a neighborhood's affordability. The Center for Neighborhood Technology sets an affordability benchmark for housing and transportation costs at no more than 45% of a household's income. There are no census tracts in or around the city in which moderate-income households typically meet this benchmark; however, census tracts in which combined housing and transportation costs make up the lowest shares of income—indicating greater affordability—are clustered in north and central Hinesville, areas with higher levels of access to the Liberty Transit bus system. In these more affordable areas of the city, combined housing and transportation costs typically make up 59% to 60% of household income for moderate-income households, far exceeding the affordability benchmark. Combined housing and transportation costs tend to make up a greater share of household income (65% or more of income for moderate-income households) in parts of east, west, and south Hinesville, areas that tend to also have lower levels of access to bus service. In areas outside of north Hinesville, the combination of lower proximity to jobs and transit and higher shares of household income spent on transportation presents barriers to obtaining and maintaining employment and housing.

Figure 23. Number of Annual Transit Trips for Moderate-Income Households (80% AMI)

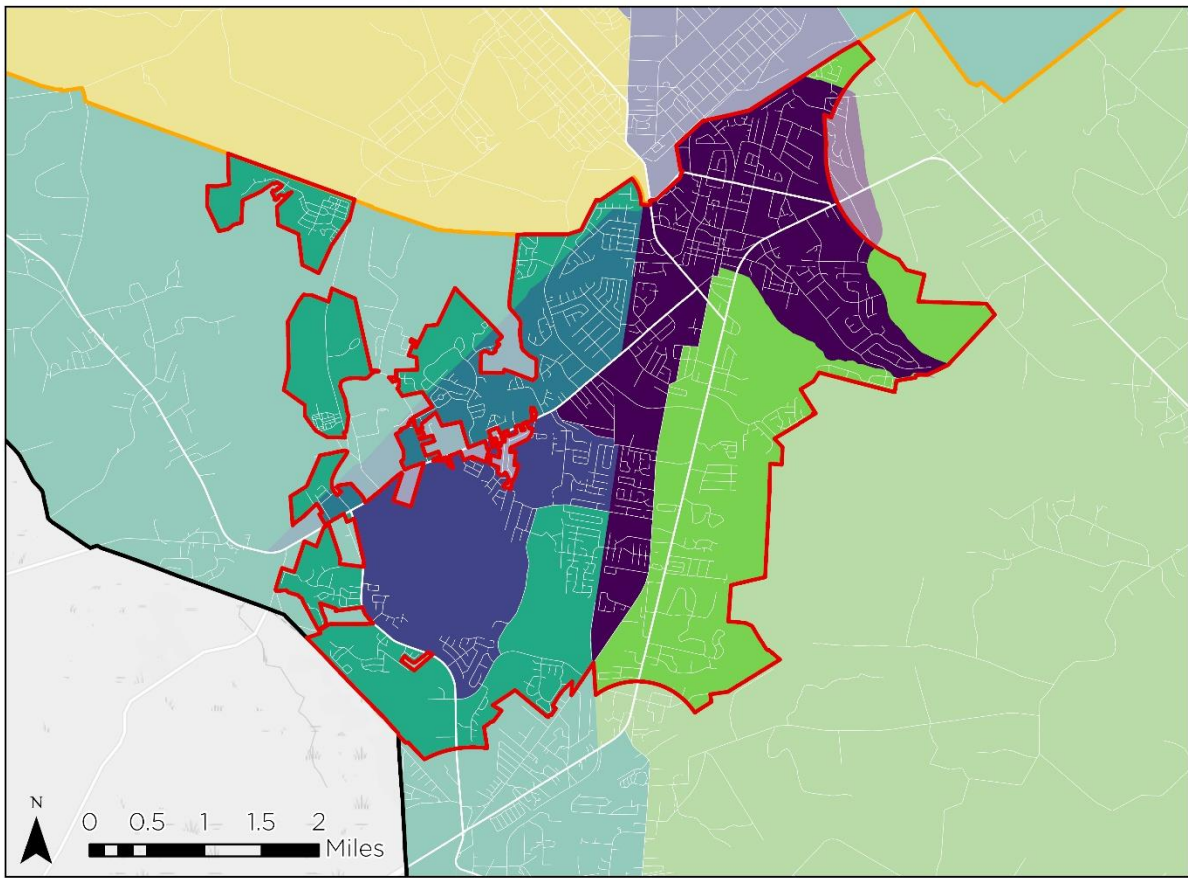


- Hinesville
- Liberty County
- Fort Stewart

Number of Annual Transit Trips for Moderate-Income Households (80% AMI)

- | | |
|---|---|
| 0 - 5 | 21 - 25 |
| 6 - 10 | 26 - 30 |
| 11 - 15 | 31 - 37 |
| 16 - 20 | |

FIGURE 24. Housing and Transportation Costs as Percent of Income for Moderate-Income Households (80% AMI)



- Hinesville
- Liberty County
- Fort Stewart

Housing & Transportation Costs as Percent of Income for Regional Moderate-Income Households (80% AMI)

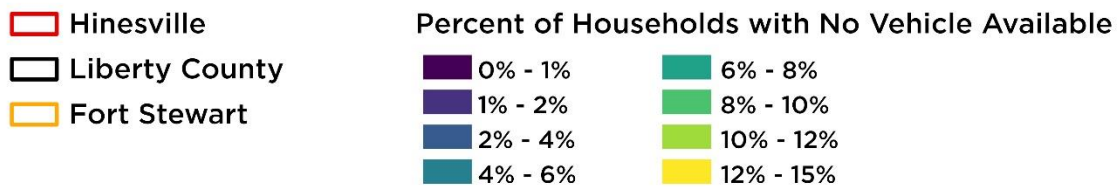
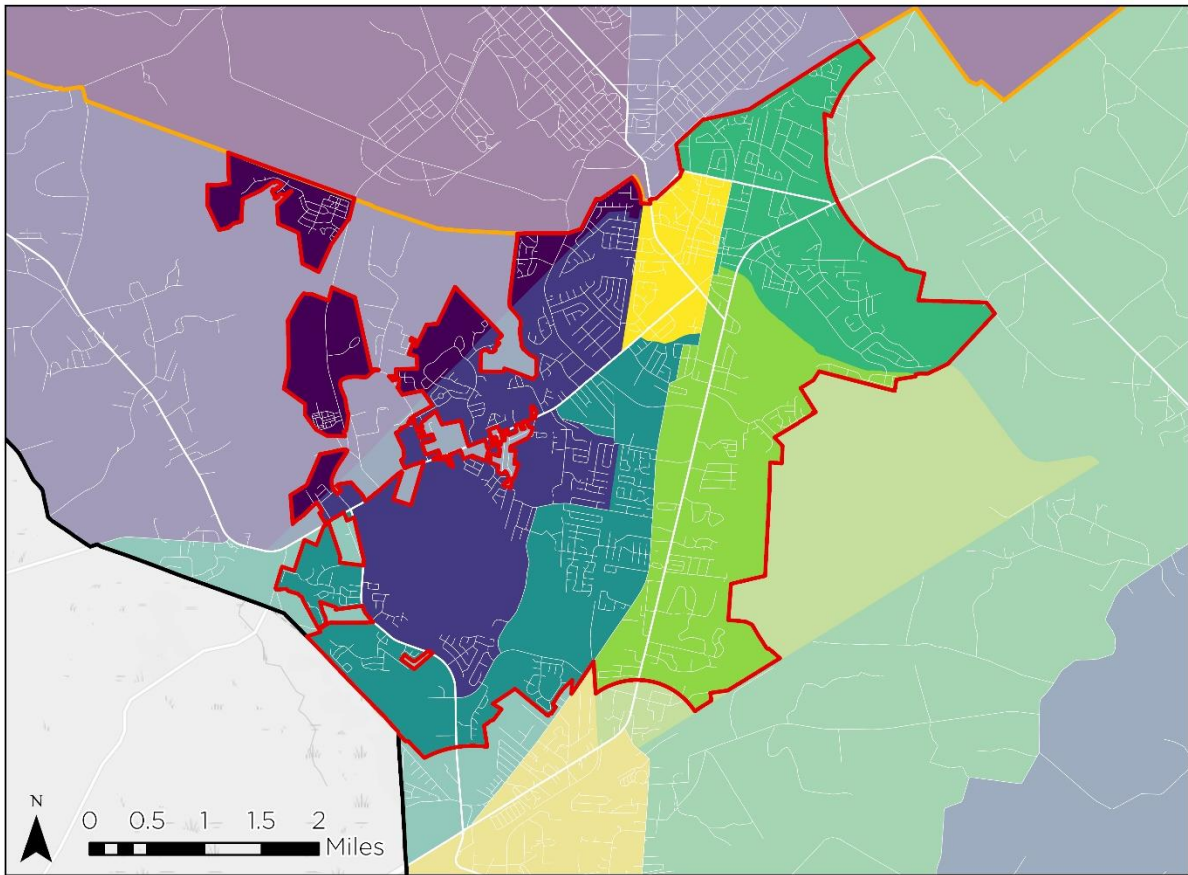
- | | |
|--|--|
| 59% - 60% | 65% - 67% |
| 60% - 62% | 67% - 70% |
| 62% - 65% | 70% - 76% |

Vehicle Access

Access to vehicles also shapes residents' ability to connect to employment and education opportunities, resources, and services, particularly in areas with limited access to public transit. An estimated 6.1% of households in Hinesville do not have a vehicle, according to American Community Survey five-year estimates for 2017-2021. While vehicle access is high overall, disparities exist by geography and reflect access to bus service in the city. Vehicle access is lowest around downtown Hinesville, in which 14.3% of households do not have a vehicle in one census tract. In contrast, in one census tract in west Hinesville, just 1.6% of households do not have access to a vehicle (see Figure 25).

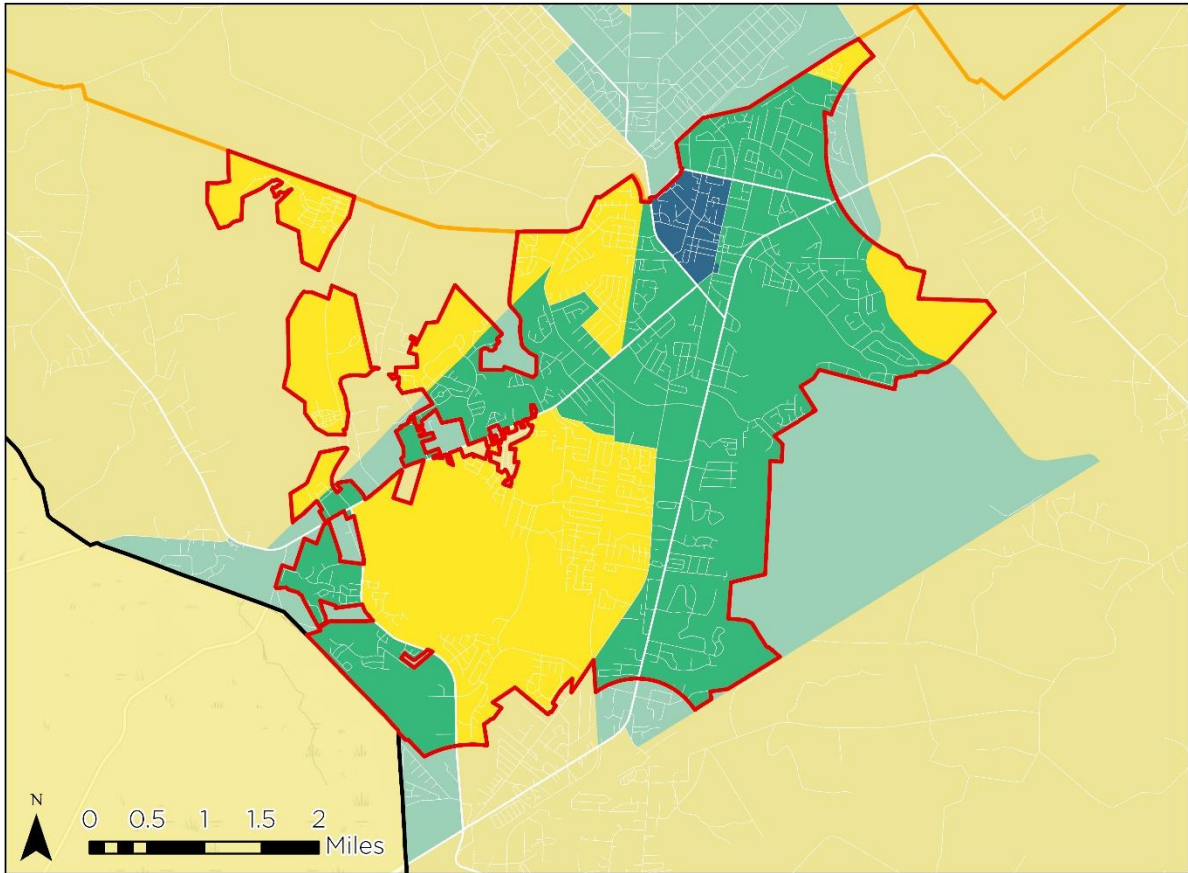
Residents and stakeholders who participated in this planning process emphasized that a lack of access to vehicles is often a barrier to employment for residents living in areas with low proximity to jobs and with limited access to public transportation. A lack of access to vehicles also creates barriers to accessing needed services in areas in which those services are not located within walking distance and transit access is limited. In this way, residents without access to vehicles often find their housing choices limited to locations where bus service is most accessible.

FIGURE 25. Vehicle Access, 2017-2021



Along with access to transit, low-cost transportation, and vehicles, walkability shapes the extent to which residents are able to access employment, resources, and services. While the city as a whole has low levels of walkability, areas with moderate walkability are clustered around downtown Hinesville, while areas of low connectivity are clustered in south and west Hinesville (see Figure 26).

Figure 26. Walkability Index



Source: U.S. EPA National Walkability Index

LOW-POVERTY NEIGHBORHOODS

Poverty rates are highest in central Hinesville (see Figure 27). Only two tracts within the City have poverty rates under 10% and are located on the northeast and southwest most points of the City. The most central tract in Hinesville is the only tract with a poverty rate over 25%, while other tracts range from 12.5-25%. This is a significantly higher rate than the 2022 ACS estimates for the state of Georgia of 12.7% and the overall United States poverty rate of 11.5%.

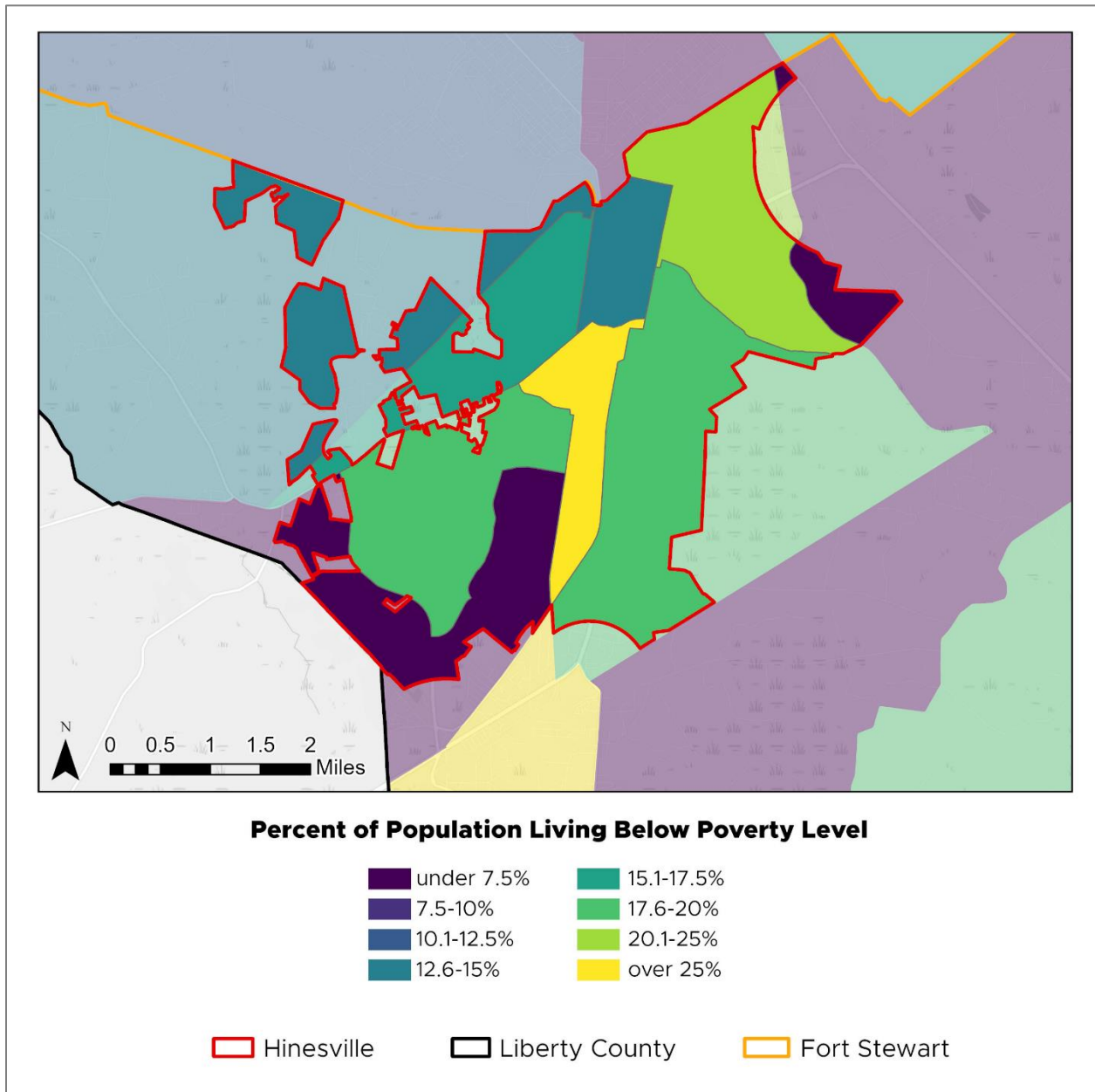
A lack of affordable housing in some areas of Hinesville limits lower-income residents' housing choices to areas of with more affordable housing, which often coincide with areas that have higher poverty rates. Residents who participated in the community feedback process noted that housing costs in the area are rapidly rising which restricts access to housing in many areas of the city for lower-income households, who are disproportionately Black and Hispanic or Latino.

For residents who do not have access to vehicles, housing choices are also often limited by inadequate transportation access within the city limits, infrequent bus service, and travel times to places of employment. In this way, residents who rely on public transportation often must live near the city's bus routes or their places of employment, or else face long commutes to jobs.

Residents and stakeholders who participated in this planning process noted that housing choices for low-income residents in Hinesville are often limited to higher-poverty areas by the following factors:

- A lack of transit options within the city in general, which forces residents without vehicles to choose housing located near public transit;
- High deposit and credit score requirements in more affluent neighborhoods;
- Displacement of low-income residents in more affluent neighborhoods due to rapidly rising housing costs;
- Refusal of landlords in more affluent neighborhoods to accept Section 8 or Housing Choice Vouchers; and
- A need for financial literacy, upward mobility, and homebuyer education programs.

Figure 27. Percent of Population Below Poverty Level, 2017-2021



ENVIRONMENTAL QUALITY

Environmental quality and access to environmental amenities shape the opportunities available to residents. Access to parks and greenspace can provide a range of environmental, social, and health benefits, including access to nature and recreation opportunities, cleaner air and water, alternative transportation options, improvements in physical and mental health and wellbeing, and opportunities for food production and other local economic development. At the same time, environmental hazards, such as poor air quality and toxic facilities, are associated with negative health effects, including increased respiratory symptoms, hospitalization for heart or lung diseases, cancer and other serious health effects, and even premature death. Certain population groups, such as children, have a greater risk of adverse effects from exposure to pollution.

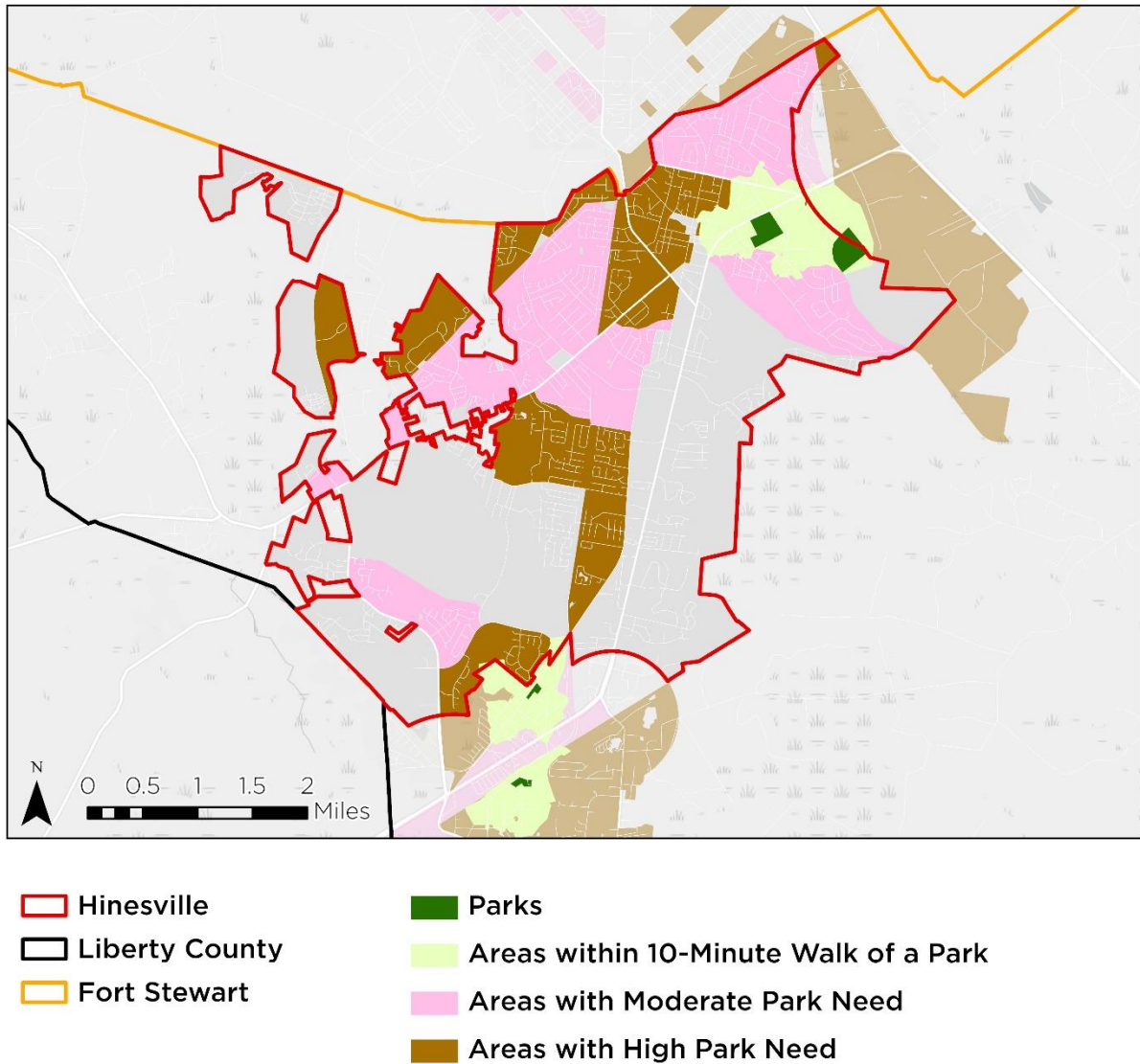
Access to Parks

The Trust for Public Land estimates the need for parks by census block group based on population density, density of low-income households, density of people of color, rates of poor mental health and low physical activity, urban heat islands, and pollution burden.¹⁵ Based on these factors, the need for parks is greatest in parts of north, central, and south Hinesville (areas noted in pink and brown in Figure 28). Parks are most accessible in northeast Hinesville.

Community members echoed concerns about park access in the city. 34.2% of survey respondents noted that parks and trails are equally provided in the city, while 60.5% said that they are not equally provided.

¹⁵ Trust for Public Land. (2022). The ParkServe Database. Retrieved from: <https://www.tpl.org/ParkServe/About>

FIGURE 28. Parks Access in Hinesville, 2023



Source: Trust for Public Land ParkServe, 2023

Environmental Hazards

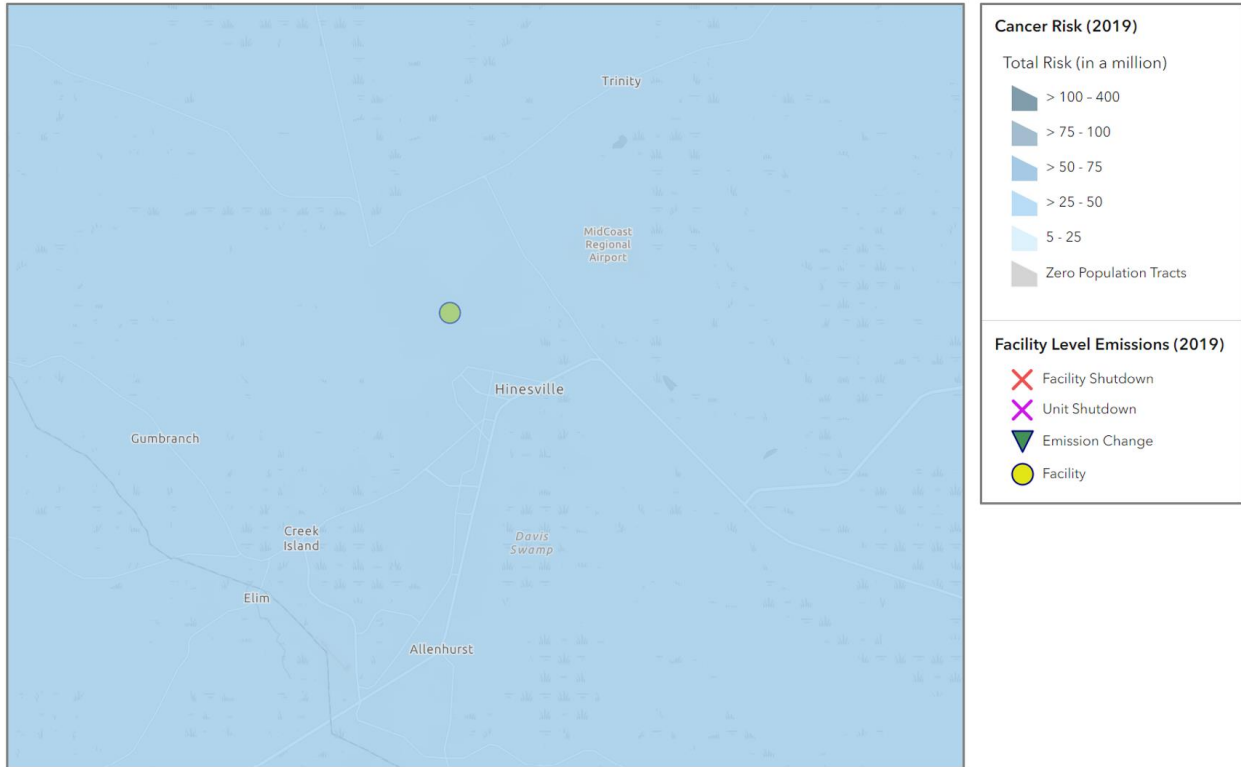
Toxic sites may pose risks to residents living nearby and thus may constitute fair housing concerns if they disproportionately impact protected classes. The city does not have any Superfund sites, which the U.S. Environmental Protection Agency (EPA) defines as any land that has been contaminated by hazardous waste and identified by the EPA as a candidate for cleanup because it poses a risk to human health and / or the environment.

The EPA's National Air Toxics Assessment (NATA) estimates health risks from air toxics. The most recent assessment uses data from 2019 to examine cancer risk from ambient concentrations of pollutants.¹⁶ Hinesville has low levels of cancer risk from air toxins of 30 per million in city census tracts. One emitting facility is located just outside the city in Fort Stewart (see Figure 29). Relative to the state as a whole, census tracts in the city score from the 26th to 54th percentile on the U.S. Environmental Protection Agency's Air Toxics Respiratory Hazard Index, indicating average to high air quality in the city relative to that of the state overall.¹⁷

¹⁶ United States Environmental Protection Agency. National Air Toxics Assessment. (2019). Retrieved from: <https://www.epa.gov/national-air-toxics-assessment>

¹⁷ United States Environmental Protection Agency. EJScreen.

FIGURE 29. National Air Toxics Assessment, Hinesville, 2019



The Environmental Protection Agency’s Toxics Release Inventory (TRI) tracks the management of certain toxic chemicals that may pose a threat to human health and the environment. Certain industrial facilities in the U.S. must report annually how much of each chemical is recycled, combusted for energy recovery, treated for destruction, and disposed of or otherwise released on- and off-site.¹⁸ The EPA’s Risk-Screening Environmental Indicators (RSEI) Model analyzes TRI data on the amount of toxic chemicals released, together with risk factors such as the chemical’s fate and transport through the environment, each chemical’s relative toxicity, and the number of people potentially exposed, to calculate a numeric score designed to be compared to other RSEI scores.¹⁹ There were no toxic release facilities located within the city of Hinesville as of 2021. One facility is located nearby in Fort Stewart.

¹⁸ U.S. EPA. (n.d.) Toxic Release Inventory Program. Retrieved from: <https://www.epa.gov/toxics-release-inventory-tri-program/what-toxics-release-inventory>. Data retrieved from: <https://www.arcgis.com/home/item.html?id=2c4a0b5f85b945f8a67125e6a93fa7fe>

¹⁹ United States Environmental Protection Agency. (n.d.) Risk-Screening Environmental Indicators (RSEI) Model. Retrieved from: <https://www.epa.gov/rsei>

FOOD

Many individuals and families face challenges in accessing food that is both healthy and affordable. In neighborhoods in which the nearest grocery store is many miles away, transportation costs and lack of access to vehicles may pose particular challenges for low-income households, who may be forced to rely on smaller stores that are often unaffordable and may not offer a full range of healthy food choices. Even in areas with fresh food retailers nearby, the higher cost of healthy foods such as produce often present barriers to accessing healthy food.

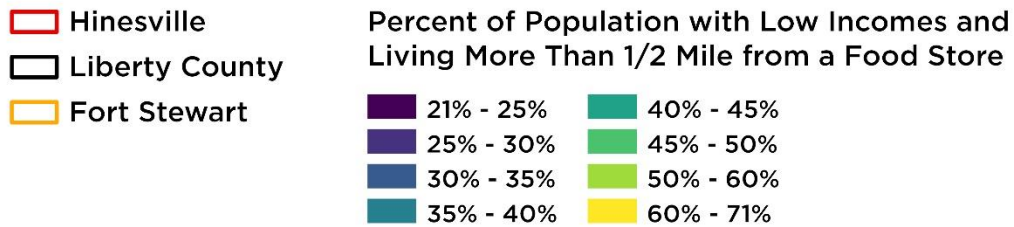
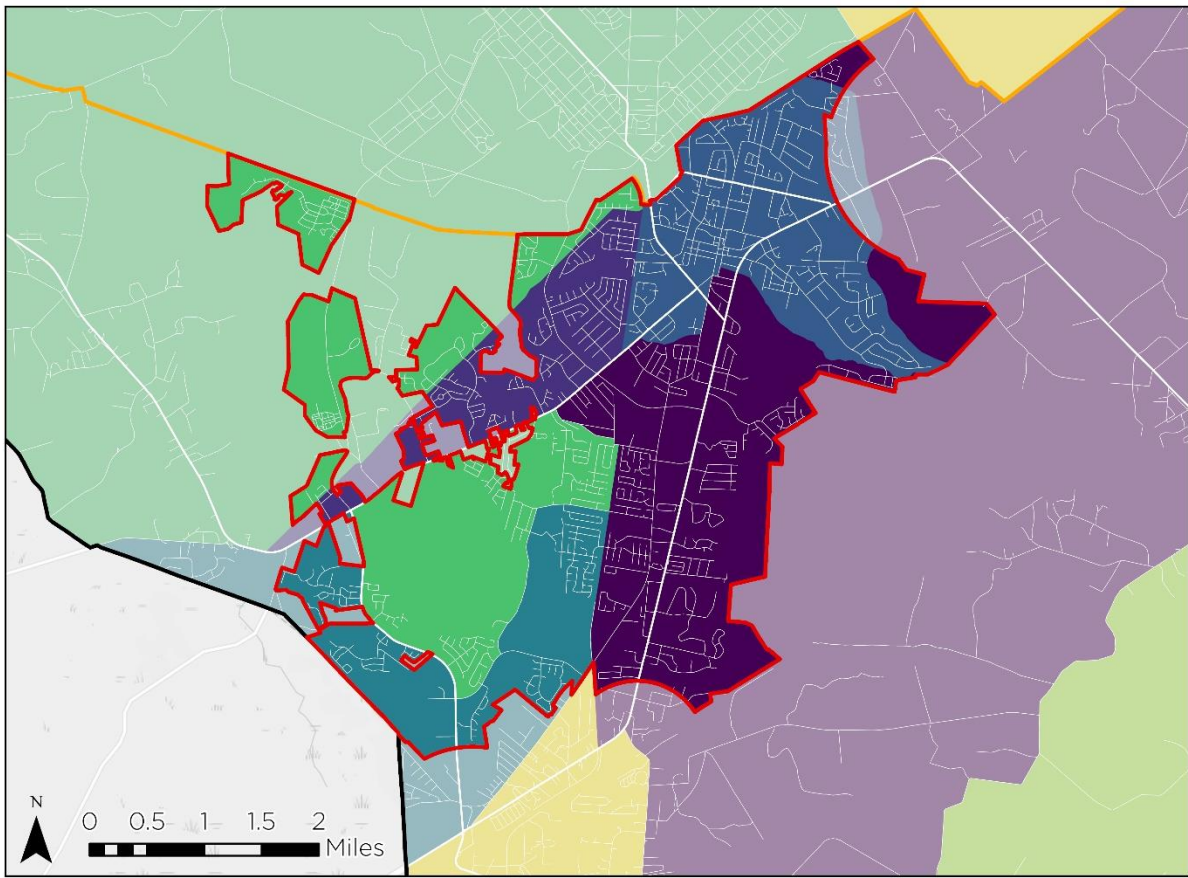
USDA Food Research Atlas data indicates that the share of residents who have low incomes and live further than one-half mile from the nearest supermarket is highest in census tracts in west Hinesville, where in two census tracts about 46% to 49% of residents have low incomes and live more than one-half mile from a supermarket. In two additional census tracts in north and south Hinesville, about 32% to 37% of residents meet the USDA definition of low income and low access at one-half mile. In all census tracts in the city, at least 20% of residents meet the definition (see Figure 30).

While most residents and stakeholders indicated that fresh food retailers are relatively evenly distributed across Hinesville, 36.8% of survey respondents noted that grocery stores and other shopping opportunities are not equally available in all neighborhoods.

Poverty and a lack of access to vehicles also contribute to issues of food access and insecurity in the county. An estimated 19.0% of Hinesville residents were living below the federal poverty level as of the 2017 to 2021 American Community Survey five-year estimates, indicating that low incomes are a barrier for a substantial portion of residents in accessing fresh food. Poverty rates are highest in central and north Hinesville (27.2% and 23.4% in two census tracts).

Further, in several census tracts, significant shares of households do not have a vehicle. Vehicle access is lowest around downtown Hinesville, in which 14.3% of households in one census tract do not have a vehicle. In three additional census tracts in east Hinesville, about 8% to 10% of households do not have a vehicle. Low levels of vehicle access indicate that food access is particularly challenging for significant proportions of households in areas of the city with limited access to bus service and low levels of walkability. In this way, the combination of uneven distribution of food outlets across the county, the substantial shares of households with low incomes, and a lack of access to vehicles creates barriers to food access and security.

FIGURE 30. Percent of Population with Low Incomes and Low Access to Food Stores, Hinesville, 2019



Source: USDA Food Access Research Atlas, 2019. Food store is defined as a supermarket, supercenter, or large grocery store.

HEALTHCARE

Access to high-quality, affordable physical and mental healthcare shapes community health outcomes, including both length of life and quality of life.

Sufficient availability of primary care physicians is essential for access to preventive and primary care, and for referrals to appropriate specialty care when needed.²⁰ Residents of Liberty County have access to healthcare providers at a rate of one primary care physician per 3,320 residents, one dentist per 760 residents, and one mental health provider per 250 residents (see Table 6). These figures indicate that residents of the county have less access to primary care physicians but more access to dentists and mental health providers than do residents in the state of Georgia and the United States as a whole.

TABLE 6. RATIO OF POPULATION TO HEALTHCARE PROVIDERS, LIBERTY COUNTY, STATE OF GEORGIA, AND UNITED STATES, 2019-2021

	Liberty County	Georgia	United States
Primary Care Physicians	3,320:1	1,490:1	1,310:1
Dentists	760:1	1,880:1	1,380:1
Mental Health Providers	250:1	600:1	340:1

Source: County Health Rankings, Area Health Resource File/ American Medical Association, 2019-2021²¹

The United States Health Resources and Services Administration (HRSA) identifies geographic areas with a lack of access to primary care services, known as Medically Underserved Areas.²² The HRSA calculates an Index of Medical Underservice based on the number of providers per 1,000 population ratio, the percent of population at 100% of the Federal Poverty Level, the percent of population age 65 and over, and the infant mortality rate. All of Liberty County is designated as medically underserved under this definition.

²⁰ County Health Rankings. (2021). Primary Care Physicians. Retrieved from: <https://www.countyhealthrankings.org/explore-health-rankings/measures-data-sources/county-health-rankings-model/health-factors/clinical-care/access-to-care/primary-care-physicians>, and Steinbrook, R. (2009). Easing the shortage in adult primary care—is it all about money?. *New England Journal of Medicine*, 360(26), 2696-2699.

²¹ County Health Rankings 2022 Measures. Retrieved from: <https://www.countyhealthrankings.org/explore-health-rankings/county-health-rankings-measures>

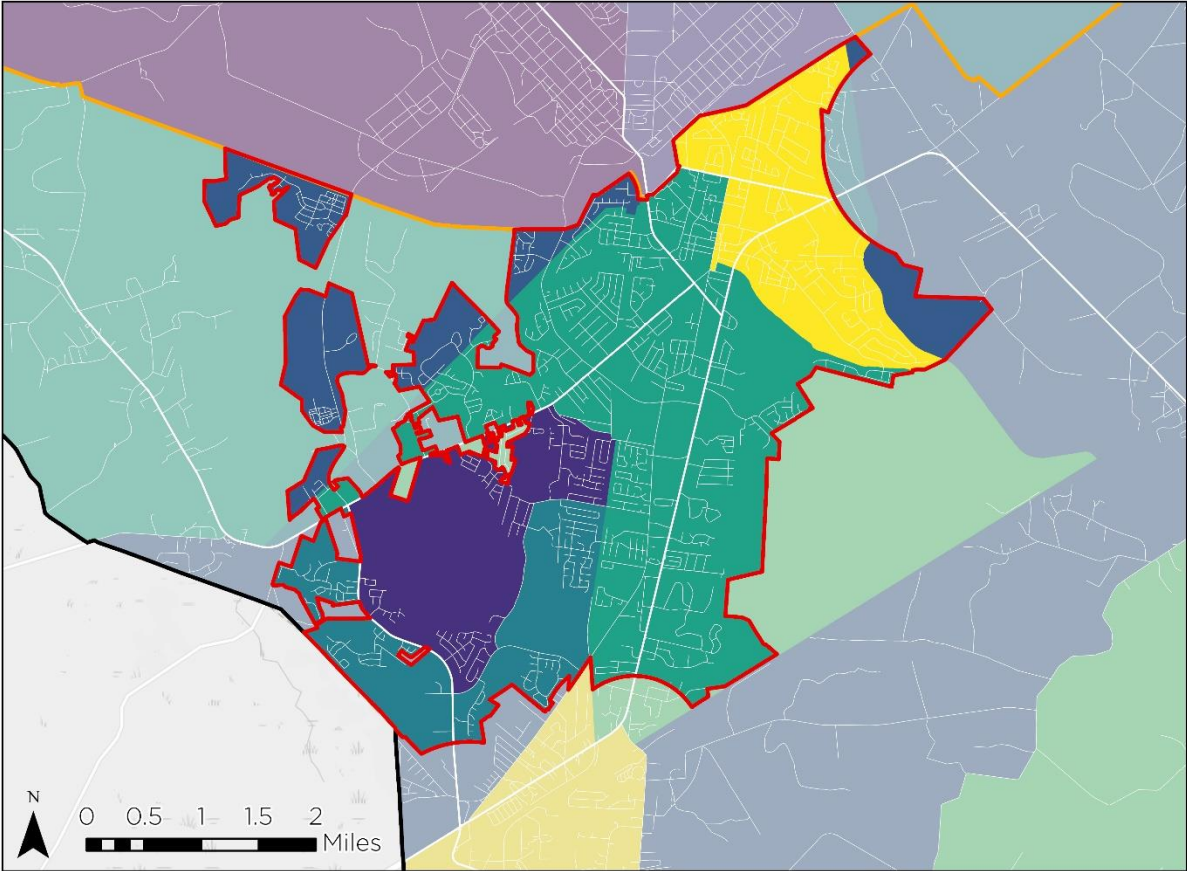
²² Health Services and Resources Administration. (2022). Scoring Shortage Designations. Retrieved from: <https://bhwa.hrsa.gov/workforce-shortage-areas/shortage-designation/scoring>

In addition to access to healthcare providers, health insurance coverage is an important component of access to needed healthcare—including preventive care—and to maintaining financial security. While the share of residents with health insurance in the city overall has increased to 89.3% as of the 2017 to 2021 American Community Survey five-year estimates, up from 85.6% in the 2011-2015 estimates, shares of uninsured residents continue to vary by location across the city.

The proportion of residents who are uninsured is highest in south and central Hinesville, where in three census tracts, more than 14% of residents are uninsured. Census tracts with low shares of uninsured residents are clustered in north and south Hinesville, where in three census tracts, fewer than 8% of residents are uninsured (see Figure 31).

Overall, healthcare access is shaped by multiple factors, including availability of providers, health insurance coverage, income, housing affordability and stability, and access to vehicles or other transportation options. Investments in programs designed to increase access to healthcare—such as expanding access to health insurance, investing in telehealth and mobile health services, education about where to access health services, and improved cultural responsiveness—may help increase access for residents. Because of geographic disparities in health insurance coverage, efforts such as increasing enrollment in Medicaid and Marketplace health insurance plans and providing access to low-cost health services may be most effective in addressing goals of improving access to healthcare by focusing efforts in census tracts with low levels of health insurance coverage.

FIGURE 31. Access to Health Insurance



- Hinesville
- Liberty County
- Fort Stewart

Percent of Population that is Uninsured

<ul style="list-style-type: none"> 2% - 3% 3% - 5% 5% - 8% 8% - 10%	<ul style="list-style-type: none"> 10% - 12% 12% - 15% 15% - 18% 18% - 21%
--	---

HOUSING PROFILE

The availability of quality affordable housing plays a vital role in ensuring housing opportunities are fairly accessible to all residents. On the surface, high housing costs in certain areas are exclusionary based solely on income. But the disproportionate representation of several protected class groups in low- and middle-income levels can lead to unequal access to housing options and neighborhood opportunity in high-cost housing markets. Black and Hispanic residents, immigrants, people with disabilities, and seniors often experience additional fair housing barriers when affordable housing is scarce.

Beyond providing fair housing options, the social, economic, and health benefits of providing quality affordable housing are well-documented. National studies have shown affordable housing encourages diverse, mixed-income communities, which result in many social benefits. Affordable housing also increases job accessibility for low- and middle-income populations and attracts a diverse labor force critical for industries that provide basic services for the community. Affordable housing is also linked to improvements in mental health, reduction of stress, and decreased cases of illnesses caused by poor-quality housing.²³ Developing affordable housing is also a strategy used to prevent displacement of existing residents when housing costs increase due to economic or migratory shifts.

Conversely, a lack of affordable housing eliminates many of these benefits and increases socioeconomic segregation. High housing costs are linked to displacement of low-income households and an increased risk of homelessness.²⁴ Often lacking the capital to relocate to better neighborhoods, displaced residents tend to move to socioeconomically disadvantaged neighborhoods where housing costs are most affordable.²⁵

This section discusses the existing supply of housing in the city of Hinesville. It also reviews housing costs, including affordability and other housing needs by householder income.

²³ Maqbool, Nabihah, et al. "The Impacts of Affordable Housing on Health: A Research Summary." *Insights from Housing Policy Research*, Center for Housing Policy, www.rupco.org/wp-content/uploads/pdfs/The-Impacts-of-Affordable-Housing-on-Health-CenterforHousingPolicy-Maqbool.etal.pdf.

²⁴ "State of the Nation's Housing 2015." Joint Center for Housing Studies of Harvard University, <http://www.jchs.harvard.edu/sites/default/files/jchs-sonhr-2015-full.pdf>

²⁵ Deirdre Oakley & Keri Burchfield (2009) Out of the Projects, Still in the Hood: The Spatial Constraints on Public-Housing Residents' Relocation in Chicago." *Journal of Urban Affairs*, 31:5, 589-614.

Homeownership rates and access to lending for home purchases and mortgage refinancing are also assessed.

HOUSING SUPPLY SUMMARY

According to 2016-2020 American Community Survey 5-Year Estimates, there are approximately 15,559 total housing units in the city of Hinesville. This demonstrates a sizeable increase in the total housing stock since 2000 (32.5% increase). The most recent 2020 DEC Demographic and Housing Characteristics data estimates that the number of total housing units in the city is slightly smaller, at 14,815 units. From 2000 to 2020, the vacancy rate increased 4.2 percentage points to its current standing at 14.5%.

TABLE 7. HOUSING UNITS BY OCCUPANCY STATUS

	2000	2010	2016 to 2020	2000 to 2020 Change
CITY OF HINESVILLE				
TOTAL HOUSING UNITS	11,742	14,653	15,559	32.5%
Occupied Housing Units	10,528	12,324	13,302	26.3%
Vacant Housing Units	1,214	2,329	2,257	85.9%
Vacancy Rate	10.3%	15.9%	14.5%	+ 4.2 points
LIBERTY COUNTY				
TOTAL HOUSING UNITS	21,977	26,731	28,566	30.0%
Occupied Housing Units	19,383	22,155	24,053	24.1%
Vacant Housing Units	2,594	4,576	4,513	74.0%
Vacancy Rate	11.8%	17.1%	15.8%	+ 4.0 points
HINESVILLE MSA				
TOTAL HOUSING UNITS	-	32,770	35,606	-
Occupied Housing Units	-	27,178	30,059	-
Vacant Housing Units	-	5,592	5,547	-
Vacancy Rate	-	17.1%	15.6%	-

Data Source: 2000, 2010 U.S. Census and 2016-2020 5-Year ACS, Tables H003, DP04.

Housing Structure

Variety in terms of housing structure type is important in providing housing options suitable to meet the needs of all residents, including different members of protected classes. Multifamily housing, including rental apartments, are often more affordable than single-family homes for low- and moderate-income households, who are disproportionately likely to be households of color. Multifamily units may also be the preference of some elderly and disabled householders who are unable or do not desire to maintain a single-family home.

Table 8 shows housing units by structure type in the city of Hinesville. Single-family detached homes make up the largest share of structure types throughout the region, comprising approximately 65.7% of the city’s housing stock. Small multifamily properties (5 to 19 units per structure) make up the second largest share at 12.7%, followed by duplexes, triplexes, and quadraplexes at 8.8%. In the greater Hinesville MSA, mobile homes make up the second highest percentage of structure types at 20.9%, compared to 7.2% in the city of Hinesville and 4.5% in Liberty County.

TABLE 8. HOUSING UNITS BY STRUCTURE

Units in Structure	CITY OF HINESVILLE		LIBERTY COUNTY		HINESVILLE MSA	
	#	%	#	%	#	%
1, Detached	10,217	65.7%	16,327	65.1%	19,972	56.1%
1, Attached	214	1.4%	972	3.9%	993	2.8%
2 to 4	1,372	8.8%	3,420	13.6%	3,455	9.7%
5 to 19	1,981	12.7%	2,580	10.3%	2,845	8.0%
20 or more	609	3.9%	609	2.4%	795	2.2%
Mobile Home	1,124	7.2%	1,124	4.5%	7,450	20.9%
Other (RV, Boat, Van, etc.)	42	0.3%	42	0.2%	96	0.3%
TOTAL	15,559	100.0%	28,566	100.0%	35,606	100.0%

Data Source: 2016-2020 5-Year American Community Survey, Table DP04.

Housing Tenure and Size (by Number of Bedrooms)

Availability of housing in a variety of sizes is important to meet the needs of different demographic groups. Neighborhoods with multi-bedroom detached, single-family homes will typically attract larger families, whereas dense residential developments with smaller unit sizes and fewer bedrooms often accommodate single-person households or small families. However, market forces and affordability impact housing choice and the ability to obtain housing of a suitable size, and markets that do not offer a variety of housing sizes at different price points can lead to barriers for some groups. Rising housing costs can, for example, lead to overcrowding as large households with lower incomes are unable to afford pricier, larger homes and are forced to reside in smaller units. On the other hand, people with disabilities or seniors with fixed incomes may not require large units but can be limited by higher housing costs in densely populated areas where most studio or one-bedroom units are located.

As Table 9 shows, 2- or 3-bedroom units make up the majority of housing throughout the region. In the city of Hinesville, units with 2 or 3 bedrooms comprise identical shares in owner-occupied and renter-occupied units (71.4%). Nearly one out of every four owner-occupied units in Hinesville has 4 bedrooms or more (27.7%); this proportion is even greater in Liberty County (32.3%) and the Hinesville MSA (31.6%). 1-bedroom units make up a larger proportion of rental housing in the city of Hinesville (11.9%) compared to the county (9.9%) and MSA (9.8%). Renters are much more likely to live in 1 bedroom or studio units than owners.

TABLE 9. HOUSING UNITS BY SIZE AND TENURE

Number of Bedrooms	CITY OF HINESVILLE		LIBERTY COUNTY		HINESVILLE MSA	
	#	%	#	%	#	%
OWNER-OCCUPIED HOUSING UNITS						
0 Bedrooms	32	0.6%	32	0.3%	111	0.7%
1 Bedroom	19	0.3%	19	0.2%	112	0.8%
2 or 3 Bedrooms	4,064	71.4%	7,358	67.3%	9,912	66.9%
4 or More Bedrooms	1,574	27.7%	3,528	32.3%	4,692	31.6%
TOTAL	5,689	100.0%	10,937	100.0%	14,827	100.0%
RENTER-OCCUPIED HOUSING UNITS						
0 Bedrooms	164	2.2%	237	1.8%	237	1.6%

Number of Bedrooms	CITY OF HINESVILLE		LIBERTY COUNTY		HINESVILLE MSA	
	#	%	#	%	#	%
1 Bedroom	908	11.9%	1,289	9.9%	1,494	9.8%
2 or 3 Bedrooms	5,437	71.4%	9,128	70.2%	10,740	70.5%
4 or More Bedrooms	1,104	14.5%	2,340	18.0%	2,761	18.1%
TOTAL	7,613	100.0%	12,994	100.0%	15,232	100.0%

Data Source: 2016-2020 5-Year American Community Survey, Table B25042.

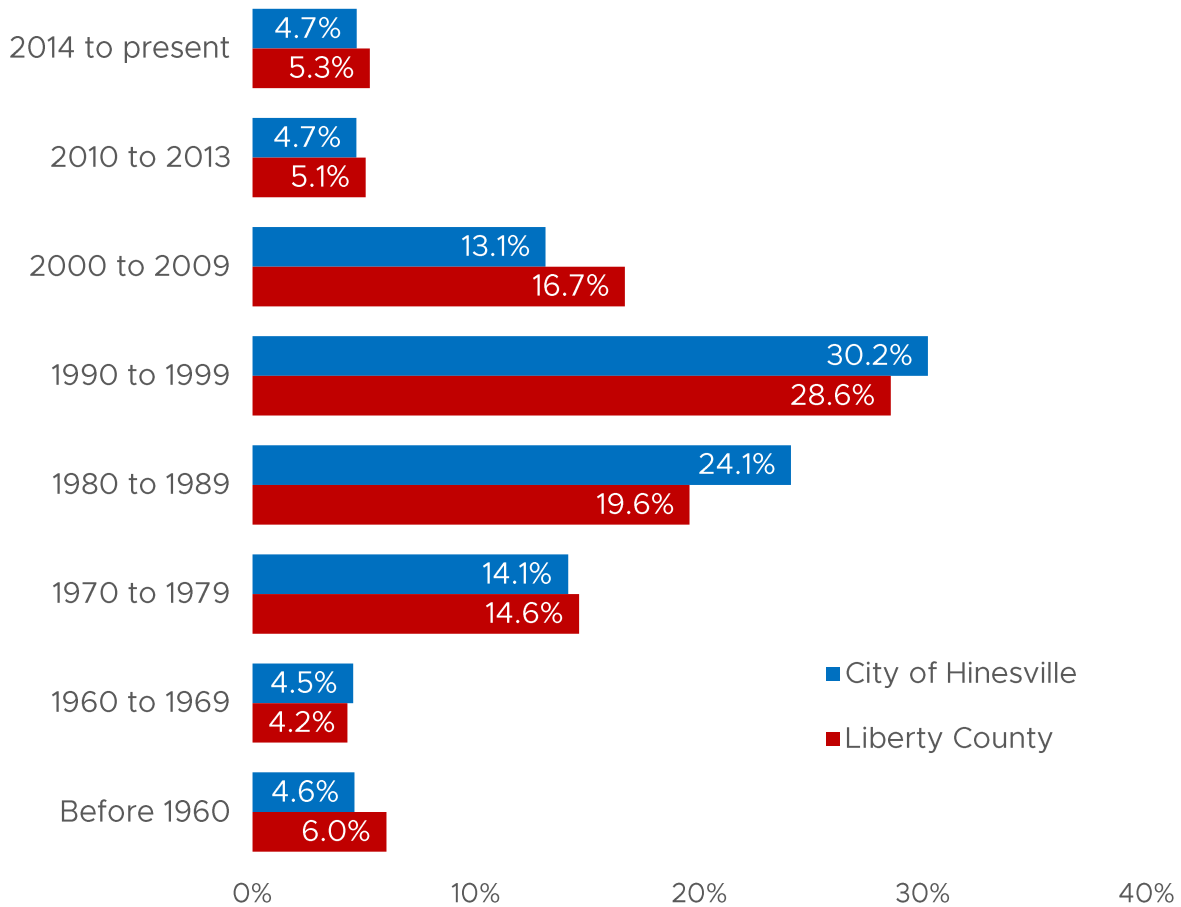
NOTE: Total add to the total number of occupied housing units in each geography. Unoccupied units are not included in this table because tenure data is not available for these units.

Age of Housing

Assessing housing conditions in an area can provide a basis for developing policies and programs to maintain and preserve the quality of the housing stock. The age of an area's housing can have a substantial impact on housing conditions and costs. As housing ages, maintenance costs rise, which can present significant affordability issues for low- and moderate-income homeowners. Aging rental stock can lead to rental rate increases to address physical issues or deteriorating conditions if building owners defer or ignore maintenance needs. Deteriorating housing can also depress neighboring property values, discourage reinvestment, and eventually impact the quality of life in a neighborhood. Additionally, homes built prior to 1978 present the potential for lead exposure risk due to lead-based paint or lead pipes carrying drinking water.

As shown in Figure 32, most of Hinesville's housing stock was built between 1980 and 2000, making it unlikely that many homes in the region would suffer from environmental problems associated with older homes. However, approximately 23.2% of the city's housing stock was built before 1980, meaning that some units may experience issues associated with the use of lead-based paint. Liberty County's housing stock is similar to Hinesville's in age, with a slightly larger proportion of homes built after 2000.

FIGURE 32. Age of Housing



Data Source: 2016-2020 Five-Year American Community Survey, Table B25034.

Other Housing Supply Needs

Participants in the public engagement process have noted that Hinesville and Liberty County also need additional housing for families— particularly large families in need of housing with multiple bedrooms (4+)— and special populations. Housing units of 4+ bedrooms are usually only offered for purchase, making it difficult for large family renter households to access housing appropriately sized for their needs. Special populations in need of additional housing support include seniors, persons with physical and mental disabilities, and persons experiencing homelessness.

HOUSING COSTS AND AFFORDABILITY

The availability of housing that is both affordable and in good condition was a common need identified by stakeholders, particularly for low- and moderate-income households. The National Low Income Housing Coalition’s annual *Out of Reach* report examines rental housing rates relative to income levels for counties throughout the U.S. Figure 33 shows annual household income and hourly wages needed to afford Fair Market Rents (FMRs)²⁶ for one, two, and three-bedroom rental units in the Hinesville MSA.

FIGURE 33. Required Income, Wages, and Hours to Afford Fair Market Rents in Hinesville MSA, 2023

HOUSING COSTS (FAIR MARKET RENTS)	REQUIRED ANNUAL INCOME	REQUIRED HOURLY WAGE FOR 40 HR WEEK	REQUIRED HOURS AT AVERAGE RENTER WAGE*	REQUIRED HOURS AT MINIMUM WAGE*
1 Bedroom: \$949 2 Bedroom: \$1,072 3 Bedroom: \$1,524	1 Bedroom: \$37,960 2 Bedroom: \$42,880 3 Bedroom: \$60,960	1 Bedroom: \$18.25/hr 2 Bedroom: \$20.62/hr 3 Bedroom: \$29.31/hr	1 Bedroom: 39 hrs 2 Bedroom: 44 hrs 3 Bedroom: 63 hrs	1 Bedroom: 101 hrs 2 Bedroom: 114 hrs 3 Bedroom: 162 hrs

*At the time of the report, Georgia minimum wage was \$7.25 and the average renter wage in the Hinesville MSA was \$18.61.

Data Source: National Low Income Housing Coalition Out of Reach 2023, Accessed from <https://nlihc.org/oor/state/ga>

To afford a 2- or 3-bedroom rental—the City’s most common rental type (see Table 9)—without being cost burdened (spending more than 30% of household income on rental costs)—a renter household would need to earn a net annual income between \$42,880 - \$60,960. Using a 40-hour work week, this results in a required net hourly wage between \$20.6/hr - \$29.3/hr. For a household earning the minimum wage of \$7.25, it would take a 114-hour to 162-hour work week to afford the same unit. According to the National Low Income Housing Coalition (NLIHC)’s 2023 Out of Reach Report, the average renter wage in the Hinesville MSA is \$18.61/hr, a wage sufficient to rent a 1-bedroom unit at fair market rent, but insufficient for a 2-bedroom unit or larger.²⁷

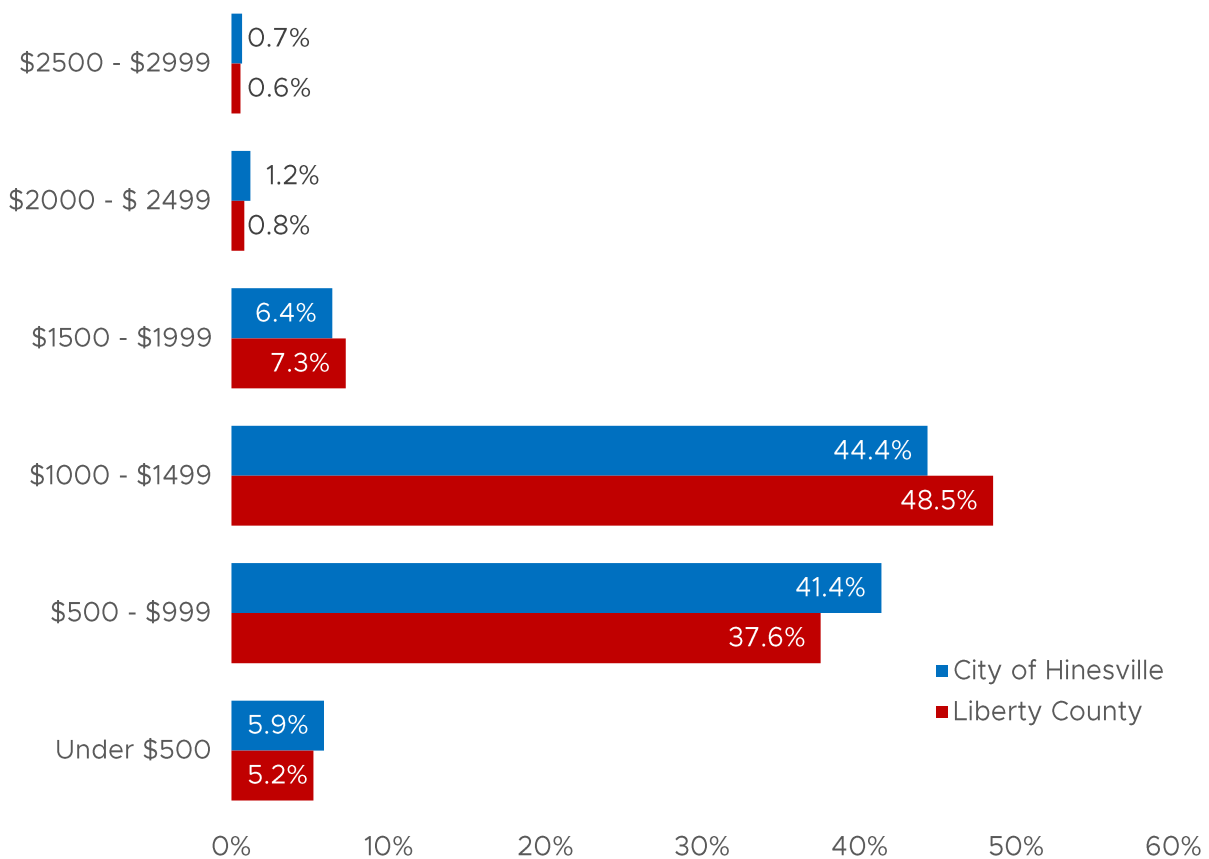
The American Community Survey also provides estimates on monthly renter and homeowner costs. Figure 34 indicates that 41% of renter households in Hinesville and 38%

²⁶ Fair Market Rent (FMR) is a standard set by HUD at the county or regional level for use in administering its Section 8 rental voucher program. FMRs are typically the 40th percentile gross rent (i.e., rent plus utility costs) for typical, non-standard rental units in the local housing market.

²⁷ The average renter wage was derived by the National Low Income Housing Coalition from the Bureau of Labor Statistics’ Quarterly Census of Employment and Wages data for the purpose of evaluating local housing affordability.

of renter households in Liberty County pay \$500-\$999 per month in rent, while 45% of renter households in Hinesville and 49% in Liberty County pay \$1,000-\$1499 per month. Approximately 8% of renter households in the city and 9% of renter households in the county spend more than \$1,500 per month on rent. This data indicates that renters in Liberty County tend to spend slightly more on rent than those in Hinesville.

FIGURE 34. Monthly Rent for Renter Households



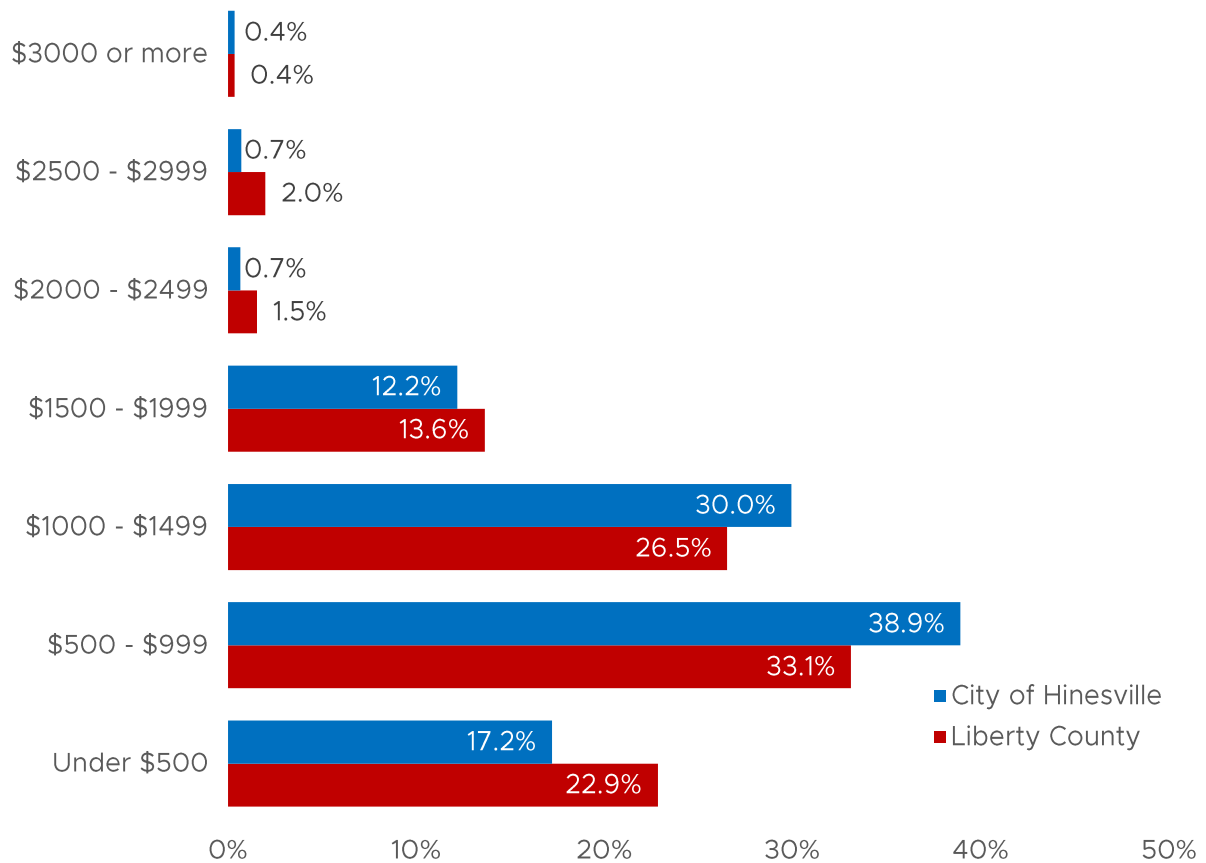
Data Source: 2016-2020 ACS 5-Year Estimates, Table B25063.

Figure 35 details housing costs for homeowners in the region. Overall, homeownership in the region is slightly more expensive than renting, with approximately 86% of Hinesville owners and 83% of Liberty County owners spending less than \$1,500 on housing costs each month, compared to 92% of Hinesville renters and 91% of Liberty County renters. About 14% of Hinesville owners and 18% of Liberty County owners spend more than \$1,500 on housing per month, compared to 8% of Hinesville renters and 9% of Liberty County renters.

However, the percentage of Hinesville owners that spend less than \$500 on housing costs per month (17%) is greater than the percentage of Hinesville renters that spend less

than \$500 (6%). This disparity is even greater among Liberty County residents, where 23% of owners spend less than \$500 on housing costs, compared to 5% of renters. This data most likely reflects homeowners who have no mortgage costs.

FIGURE 35. Monthly Owner Costs for Owner Households



Data Source: 2016-2020 ACS 5-Year Estimates, Table B25094.

Residents indicate a need for housing that is both affordable and in good condition. Participants also note that affordable housing is not evenly distributed throughout the city and tends to be concentrated in low-income areas. Housing needs and conditions, especially among protected classes, will be discussed in the following section.

HOUSING NEEDS

Housing cost and condition are key components to housing choice. Housing barriers may exist in a jurisdiction when some protected class groups have greater difficulty accessing housing in good condition and that they can afford. To assess affordability and other types of housing needs, HUD defines four housing problems:

1. A household is *cost burdened* if monthly housing costs (including mortgage payments, property taxes, insurance, and utilities for owners and rent and utilities for renters) exceed 30% of monthly income.
2. A household is overcrowded if there is more than 1.0 people per room, not including kitchen or bathrooms.
3. A housing unit lacks complete kitchen facilities if it lacks one or more of the following: cooking facilities, a refrigerator, or a sink with piped water.
4. A housing unit lacks complete plumbing facilities if it lacks one or more of the following: hot and cold piped water, a flush toilet, or a bathtub or shower.

HUD also defines four severe housing problems, including a severe cost burden (more than 50% of monthly housing income is spent on housing costs), severe overcrowding (more than 1.5 people per room, not including kitchens or bathrooms), lack of complete kitchen facilities (as described above), and lack of complete plumbing facilities (also as described above).

To assess housing need, HUD receives a special tabulation of data from the U. S. Census Bureau's American Community Survey that is largely not available through standard Census products. This data, known as Comprehensive Housing Affordability Strategy (CHAS) data, counts the number of households that fit certain combination of HUD-specified criteria, such as housing needs by race and ethnicity. CHAS data for Hinesville and Liberty County is provided in the tables that follow.

According to this data, 1 in 3 Hinesville households (33%) and Liberty County households (32%) have at least one housing problem. Approximately 17% of city households and 15% of county households have at least one *severe* housing problem. Both housing problems and severe housing problems occur at a slightly higher rate in Hinesville than in Liberty County.

Examining the effect of housing problems on protected racial and ethnic classes reveals that though overall numbers are low, Native American households have disproportionately high rates of housing problems and severe housing problems in the city and county, with over half of all Native American households experiencing housing problems (80%) and severe housing problems (63%). Additionally, nearly 1 in 3 Black households have at least

one housing problem in the city and county (34% and 32%, respectively). Hispanic households also experience housing problems at similar rates in the region.

White and Asian or Pacific Islander households exhibit the lowest rates of housing problems in the city and county, with 29% of white households and 28% of Asian or Pacific Islander households in Hinesville experiencing at least one housing problem. Approximately 9% of Asian or Pacific Islander households experience at least one severe housing problem, which is the lowest rate of severe housing problems experienced by a racial or ethnic group in the region.

Table 10 also shows rates of housing problems based on the size of the household. Family sizes examined here include small families with fewer than 5 members, large families with 5 or more members, and non-family households, which include single persons and unrelated adults living together. According to this data, non-family households in Hinesville experience housing problems at the highest rate (43%). The same holds for non-family households in Liberty County, though this percentage is smaller (38%). Large families experience housing problems at a higher rate in Liberty County (37%) compared to those in Hinesville (30%). Small families experience housing problems at similar rates in the city (29%) and county (27%).

Table 11 examines severe housing cost burden (spending more than 50% of monthly income on housing costs) in the region. Approximately 15% of all Hinesville households and 13% of Liberty County households spend more than half of their monthly income on housing costs. In accordance with data presented in Table 10. Native American households experience the highest rates of severe cost burden at the city and county level (67% and 53%, respectively), though total numbers are low. Black households experience the second highest rates of severe cost burden in the city and county (17% and 15%, respectively). White, Hispanic, and Asian or Pacific Islander households experience severe housing cost burdens at rates below average. Asian or Pacific Islander households in particular experience the lowest rates of severe housing cost burdens, at 1% in the city and 3% in the county.

Table 11 also breaks down severe housing cost burden by household type and size. Again, non-family households experience the highest rates of severe cost burden (20% in the city and 17% in the county). Large families experience the lowest rates of severe cost burden (approximately 6%), while small families are severely cost burdened at rates similar to the city and county averages.

These findings indicate that Native American, Black, and Hispanic households are more likely to be cost burdened, experience overcrowding, or have insufficient facilities in comparison to white households in the region. Native American households in particular

exhibit a disproportionately high rate of housing problems and severe cost burden. Non-family households also experience housing problems and cost burdens at higher rates than both small families and large families. Local measures that address disparities for these groups may reduce the barriers they experience in accessing a range of housing options.

TABLE 10. DEMOGRAPHICS OF HOUSEHOLDS WITH DISPROPORTIONATE HOUSING NEEDS

Households Experiencing any of the Four Housing Problems	CITY OF HINESVILLE			LIBERTY COUNTY		
	# with Problems	# of Households	% with Problems	# with Problems	# of Households	% with Problems
Race / Ethnicity						
White, Non-Hispanic	1,210	4,170	29.0%	2,830	9,425	30.0%
Black, Non-Hispanic	2,155	6,290	34.3%	3,340	10,420	32.1%
Hispanic	554	1,685	32.9%	1,020	2,645	38.6%
Asian or Pacific Islander, Non-Hispanic	103	369	27.9%	163	494	33.0%
Native American, Non-Hispanic	48	60	80.0%	52	75	69.3%
TOTAL	4,385	13,300	33.0%	7,805	24,055	32.4%
Household Type and Size						
Family Households, <5 People	2,305	8,084	28.5%	3,875	14,420	26.9%
Family Households, 5+ People	360	1,205	29.9%	850	2,325	36.6%
Non-Family Households	1,725	4,010	43.0%	2,750	7,315	37.6%
Households Experiencing any of the Four Severe Housing Problems	# with Severe Problems	# of Households	% with Severe Problems	# with Severe Problems	# of Households	% with Severe Problems
White, Non-Hispanic	540	4,170	12.9%	1,145	9,425	12.1%

Black, Non-Hispanic	1,154	6,290	18.3%	1,795	10,420	17.2%
Hispanic	285	1,685	16.9%	405	2,645	15.3%
Asian or Pacific Islander, Non-Hispanic	33	369	8.9%	43	494	8.7%
Native American, Non-Hispanic	38	60	63.3%	38	75	50.7%
TOTAL	2,285	13,300	17.2%	3,665	24,055	15.2%

Data Source: 2016-2020 CHAS Tables 1, 2, 4, 7, and 9.

NOTE: Total estimates do not align with categorical numbers. ACS Estimates for the "Other-Non-Hispanic" racial / ethnic category are not shown, as they have been suppressed due to increased disclosure avoidance protections instituted by Census.

TABLE 11. DEMOGRAPHICS OF HOUSEHOLDS WITH SEVERE HOUSING COST BURDENS

Households Experiencing Severe Cost Burden	CITY OF HINESVILLE			LIBERTY COUNTY		
	# with Severe Cost Burden	# of Households	% with Severe Cost Burden	# with Severe Cost Burden	# of Households	% with Severe Cost Burden
Race / Ethnicity						
White, Non-Hispanic	420	4,170	10.1%	915	9,425	9.7%
Black, Non-Hispanic	1,055	6,290	16.8%	1,560	10,420	15.0%
Hispanic	168	1,685	10.0%	335	2,645	12.7%
Asian or Pacific Islander, Non-Hispanic	4	369	1.1%	14	494	2.8%
Native American, Non-Hispanic	40	60	66.7%	40	75	53.3%
TOTAL	1,978	13,300	14.9%	3,098	24,055	12.9%
Household Type and Size						
Family Households, <5 People	1,113	8,084	13.8%	1,747	14,420	12.1%
Family Households, 5+ People	74	1,205	6.1%	150	2,325	6.5%
Non-Family Households	790	4,010	19.7%	1,210	7,315	16.5%

Data Source: 2016-2020 CHAS Tables 4, 7, and 9.

NOTE: Total estimates do not align with categorical numbers. ACS Estimates for the “Other-Non-Hispanic” racial / ethnic category are not shown, as they have been suppressed due to increased disclosure avoidance protections instituted by Census. Severe housing cost burden is defined as greater than 50% of income.

HOMEOWNERSHIP AND LENDING

Homeownership is vital to a community’s economic well-being. It allows the opportunity to build wealth, is generally associated with higher levels of civic engagement,²⁸ and is correlated with positive cognitive and behavioral outcomes among children.²⁹

Federal housing policies and discriminatory mortgage lending practices prior to the Fair Housing Act of 1968, along with continuing impediments to access, have had significant impacts on the homeownership rates of racial and ethnic minorities, particularly Black and Hispanic populations. The gap between the White and Black homeownership rate is the largest among racial and ethnic groups. In 2017, the U.S. Census Bureau reported a 21.6 percentage point gap in homeownership rate between White and Black households; just a 2.9 percentage point decrease since 1997.³⁰

Homeownership trends have changed in recent years because of significant events in the housing market and labor force. The homeownership rate for Millennials (the generation born between 1981 and 1997) is 8 percentage points lower than the two previous generations, controlling for age. This discrepancy can be attributed to a multitude of factors ranging from preference to urban areas, cost of education and associated debt, changes in marriage and childbearing patterns, rising housing costs, and the current supply of affordable houses.³¹

Table 12 below examines the number of owner and renter households and homeownership rate by race and ethnicity for Hinesville and Liberty County. Owner-occupied households comprise 43% of all households in Hinesville and 46% of all households in Liberty County. In both the city and county, white households have the highest rates of homeownership (49% and 52%, respectively). Hispanic households have the second highest homeownership rates in Hinesville (45%), while Black households have the second highest homeownership rates in Liberty County (46%). At both the city and county level, Other, non-Hispanic households have the lowest rates of homeownership (approximately 27%).

²⁸ Manturuk K, Lindblad M, Quercia R. “Homeownership and civic engagement in low-income urban neighborhoods: a longitudinal analysis.” *Urban Affairs Review*. 2012;48(5):731–60.

²⁹ Haurin, Donald R. et al. “The Impact of Homeownership on Child Outcomes.” *Low-Income Homeownership Working Paper Series*. Joint Center for Housing Studies of Harvard University. October 2001, <http://www.jchs.harvard.edu/sites/default/files/liho01-14.pdf>.

³⁰ U.S. Census Bureau. Homeownership Rates by Race and Ethnicity of Householder: 1994 to 2017.

³¹ Choi, Jung et al. “Millennial Homeownership: Why Is It So Low, and How Can We Increase It?” The Urban Institute. February 2000. https://www.urban.org/sites/default/files/publication/98729/millennial_homeownership_0.pdf

Asian or Pacific Islander households and Native American households have similar rates of homeownership across the region at approximately 33%, which is lower than average rates at the city and county levels.

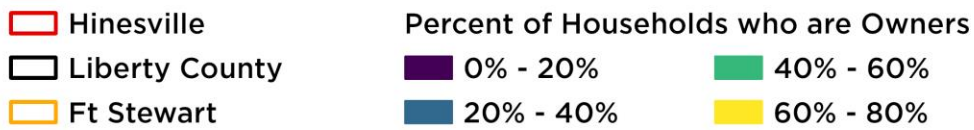
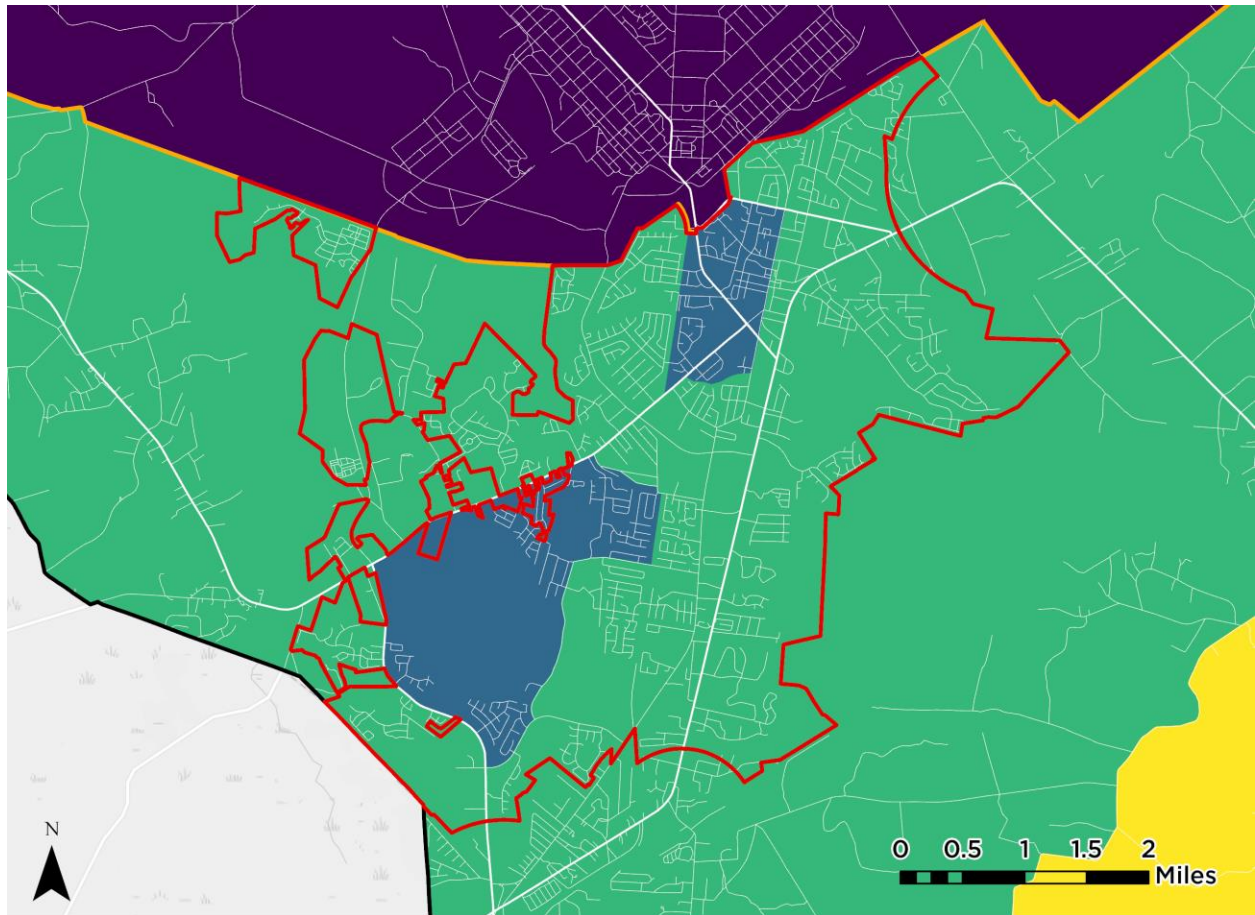
The maps that follow visualize the share of owners and renters by census tract in Hinesville. Figure 36 indicates that homeownership rates are the highest (over 50%) in tracts 102.08, 104.01, and 104.02, which are located on the southern and eastern edges of Hinesville's city limits. Tract 102.08 is in the southern portion of Hinesville, near State Route 119/Airport Rd; tract 104.02 is located alongside US Route 84/Oglethorpe Highway; and tract 104.01 surrounds Peacock Creek and James Brown Park. Comparatively, the share of renters is highest in tract 103.01 (79%), which is bordered by W General Stewart Way to the north; Fort Stewart Railroad to the west; and Main St to the east.

TABLE 12. HOME OWNERSHIP AND RENTAL RATES BY RACE AND ETHNICITY

Householder Race / Ethnicity	CITY OF HINESVILLE			LIBERTY COUNTY		
	Owner Households	Renter Households	Homeownership Rate	Owner Households	Renter Households	Homeownership Rate
White, Non-Hispanic	2,030	2,140	48.7%	4,880	4,545	51.8%
Black, Non-Hispanic	2,565	3,725	40.8%	4,740	5,680	45.5%
Asian or Pacific Islander, Non-Hispanic	124	245	33.6%	164	330	33.2%
Native American, Non-Hispanic	20	40	33.3%	25	50	33.3%
Other (including multiple races, Non-Hispanic)	195	525	27.1%	275	715	27.8%
Hispanic	750	935	44.5%	975	1,670	36.9%
TOTAL	5,690	7,615	42.8%	11,060	12,995	46.0%

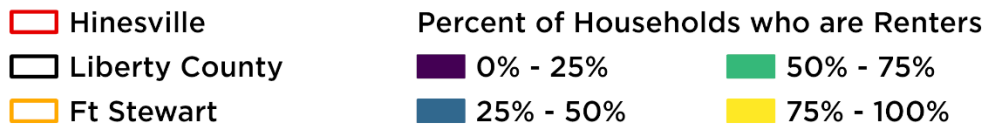
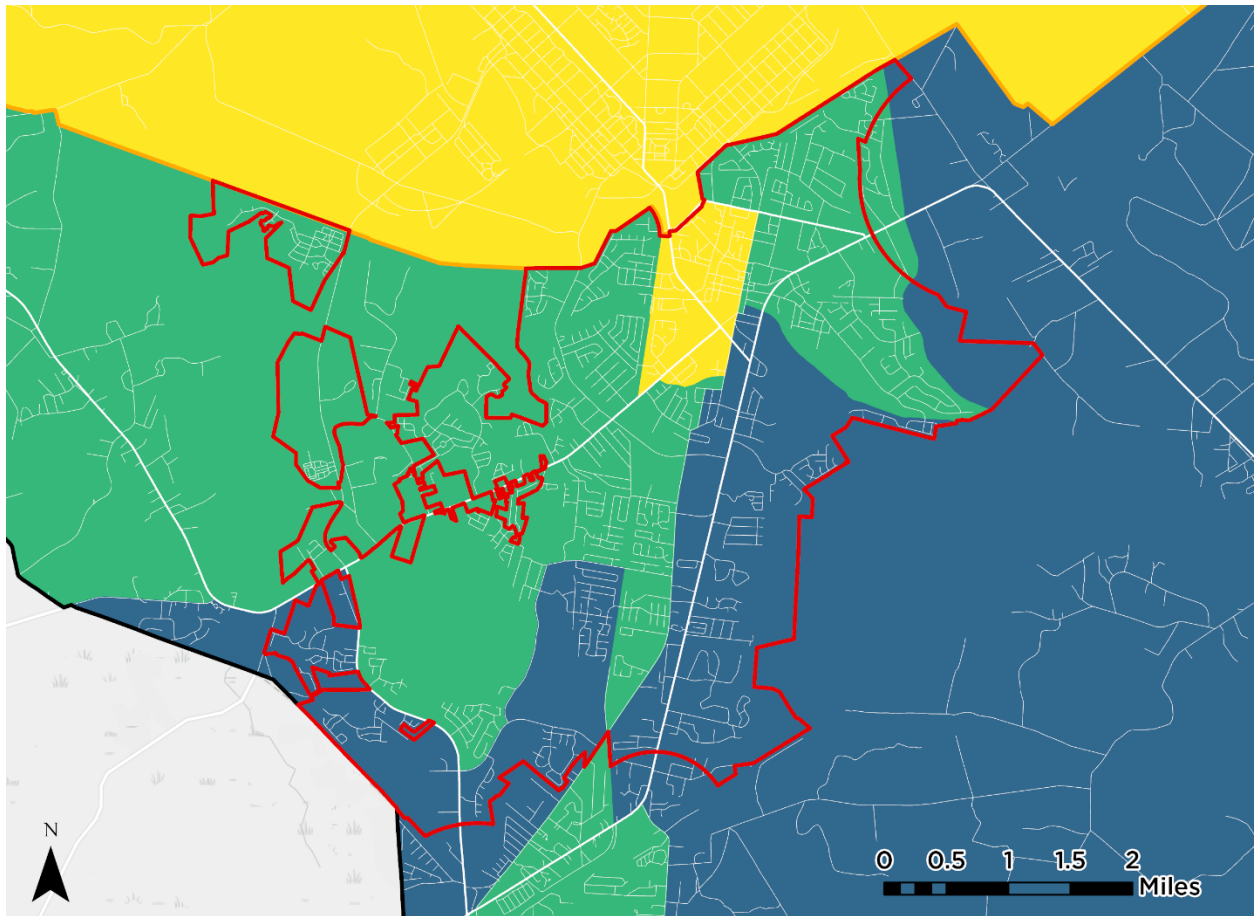
Data Source: 2016-2020 CHAS Table 9

FIGURE 36. Share of Households that are Owners in City of Hinesville



Source: 2016-2020 ACS 5-Year Estimates

FIGURE 37.
Share of Households that are Renters in City of Hinesville



Source: 2016-2020 ACS 5-Year Estimates

MORTGAGE LENDING

Prospective homebuyers need access to mortgage credit, and programs that offer homeownership should be available without discrimination. The proceeding data and analysis assesses the degree to which the housing needs of local residents are being met by home loan lenders.

The Home Mortgage Disclosure Act of 1975 (HMDA) requires most mortgage lending institutions to disclose detailed information about their home-lending activities annually. The objectives of HMDA include ensuring that borrowers and loan applicants are receiving fair treatment in the home loan market.

The national 2022 HMDA data consists of information for 22.7 million home loan applications reported by 4,475 home lenders, including banks, savings associations, credit unions, and mortgage companies.³² HMDA data, which is provided by the Federal Financial Institutions Examination Council (FFIEC), includes the type, purpose, and characteristics of each home mortgage application that lenders receive during the calendar year. It also includes additional data related to those applications including loan pricing information, action taken, property location (by census tract), and information about loan applicants such as sex, race, ethnicity, and income.

In 2022, the Hinesville MSA had a total of 6,218 home purchase loan application records. The following analysis looks at 2,196 applications where the mortgage was secured as a first lien, including conventional, FHA-insured, VA-guaranteed, and FSA/RHS-guaranteed loans. Within each record, some data variables are 100% reported: “Loan Type,” “Loan Amount,” and “Action Taken,” for example, but other data fields are less complete. According to the HMDA data, these records represent applications taken entirely by mail, Internet, or phone in which the applicant may have declined to identify their sex, race and/or ethnicity. Records for applications with missing race and ethnicity data are included in a separate category entitled “No Race or Ethnicity Given.”

Looking at first-lien applications completed in 2022, 33% (or 716 applications) were completed by white, non-Hispanic applicants. Black applicants made up 25% of all completed applications, followed by Hispanic (13%), Asian (4%) and Native American applicants (0.3%). Applicants designated as “joint” race/ethnicity (where one applicant

³² Consumer Financial Protection Bureau. “2022 HMDA Data on Mortgage Lending Now Available.” March 20, 2023. <https://www.consumerfinance.gov/about-us/newsroom/2022-hmda-data-on-mortgage-lending-now-available/>

reports a single racial designation of “White” and the other applicant reports one or more minority racial designations)³³ made up 1.6% of all first-lien applicants. Lastly, applicants with no race or ethnicity data made up nearly 23% of all completed applications.

Based on this data, Asian households are overrepresented among loan applications compared to their share of households across the MSA (4% of loans versus 2% of all households), along with Hispanic households (13% of loans and 11% of all households). White and Black households, however, are underrepresented in this data, with white households making up 43% of all households in the MSA but only 33% of completed loan applications. The disparity between Black households and Black loan applicants is even greater, with Black households comprising 40% of the MSA, but only 25% of all applications.

Table 13 below shows **Error! Reference source not found.** loan approval rates for completed loan applications by race and ethnicity at various income levels in the Hinesville MSA. The Hinesville MSA’s median income for FY 2022 was \$57,300. The income tiers below represent low-income applicants earning up to 80% AMI (\$45,840), middle income applicants earning between 80% to 120% AMI (\$45,840 to \$68,760), and high-income applicants earning more than 120% AMI (over \$68,760). In 2022, there were 78 applications (or 4%) where income was not reported. These applications have been included in the totals under “All income levels.” Also excluded from these figures are applications that were withdrawn or closed due to incompleteness such that no decision was made regarding approval or denial.

HMDA data indicates that around 9% of all mortgage applications were denied in 2022. More than 1 in 4 (29%) applications from low-income households were denied. For middle-income earners, 9% of these applicants were denied a loan, and 7% of applications from high-income earners were denied. Looking at these figures by race and ethnicity, Black applicants were denied mortgages at a disproportionately high rate (13%) when compared to the MSA’s average rate of 9%. Native American households were also denied at a higher rate (14%) than the MSA average, though total numbers were low.

As stated above, more than 1 in 4 low-income applicants were denied a mortgage (29%). Low-income Black applicants experienced the highest rates of mortgage denial (48%), followed by joint race/ethnicity applicants (33%). Applicants with no racial/ethnic data were

³³ Consumer Financial Protection Bureau. “Data Point: 2022 Mortgage Market Activity and Trends.” September 2023. https://files.consumerfinance.gov/f/documents/cfpb_data-point-mortgage-market-activity-trends_report_2023-09.pdf

denied at a similarly high rate (32%). Similar to the average at this income level, 1 in 4 low-income Asian and Pacific Islander applicants were denied (25%), though the overall numbers of these applicants were low (1 denial out of 4 completed applications). White and Hispanic applicants experienced the lowest denial rates at this income level, with 15% of white applicants and 13% of Hispanic applicants denied a loan.

Middle-income applicants earning between 80-120% MFI were denied mortgages at a rate of 13%. At this income level, Black applicants had the highest mortgage denial rate (25%), followed by Hispanic and Joint applicants (19%). White and Asian applicants had the lowest denial rate at this income level, with 10% of white applicants and 8% of Asian applicants being denied a mortgage loan.

Applicants with high incomes earning more than 120% MFI were denied at the lowest rate among income classes, with a 7% denial rate. At high incomes, Native Americans applicants are shown as having the highest rate of mortgage denial (25%). However, similar to other instances, this figure reflects a very low number of Native American applicants (4 applicants with 1 denial). High income Black applicants were denied a mortgage at the second highest rate, at 9%, with Hispanic applicants following closely behind at 8%. High-income white applicants were denied at a rate of 5%, and Asian and Pacific Islander applicants at 3%.

Reasons for denial are shown in Table 14. For Black, Hispanic, and Asian and Pacific Islander applicants, the primary reason for mortgage loan denial was debt-to-income ratio. This reason was provided for 34% of all denials in the MSA. For white applicants, the most frequent reason for loan denial was credit history, followed by debt-to-income ratio. Black applicants were also more likely to be denied due to incomplete credit applications. Incomplete credit applications served as the second most frequent reason for denials in the MSA (16%).

These findings indicate that disparities exist in mortgage lending for non-white applicants at various income levels. In 2022, Black applicants experienced above average rates of mortgage loan denial at all income levels, with exceptionally disproportionate rates at low-income levels. Asian and Pacific Islander applicants were denied at above average rates at low- and middle-income levels.

Hispanic applicants were denied mortgages at above average rates when earning high incomes. High income Asian and Native American applicants also experienced high rates of loan denial. Denials based on poor credit history and high debt-to-income indicate that many applicants struggle with long term financial instability, which creates additional barriers to accessing a mortgage. The data suggests that resources are needed to stabilize

the path to homeownership. These resources may include homebuyer readiness classes or other pre-application assistance, down payment assistance programs, and wider ranging social supports for non-white households to improve their chances of securing a mortgage loan.

TABLE 13. LOAN APPROVAL RATES BY RACE AND ETHNICITY IN HINESVILLE MSA

Applicant Income	APPLICANT RACE AND ETHNICITY							
	Non-Hispanic				Hispanic	Joint	Race N/A	All Applicants
	White	Black	Asian / Pacific Islander	Native American				
LOW INCOME								
Completed Applications	48	44	4	0	16	3	25	140
Denied Applications	7	21	1	0	2	1	8	40
Denial Rate	14.6%	47.7%	25.0%	-	12.5%	33.3%	32.0%	28.6%
MIDDLE INCOME								
Completed Applications	261	200	19	3	137	10	154	784
Denied Applications	21	23	4	0	7	1	15	71
Denial Rate	8.0%	11.5%	21.1%	0%	5.1%	10.0%	9.7%	9.1%
HIGH INCOME								
Completed Applications	405	315	59	4	123	23	264	1,193
Denied Applications	22	29	2	1	10	1	16	81
Denial Rate	5.4%	9.2%	3.4%	25.0%	8.1%	4.3%	6.1%	6.8%
ALL APPLICANTS								
Completed Applications	716	559	85	7	282	35	512	2,196
Denied Applications	50	73	8	1	21	3	43	199
Denial Rate	7.0%	13.1%	9.4%	14.3%	7.4%	8.6%	8.4%	9.1%

Data Source: 2022 Home Mortgage Disclosure Act Data, Accessed via <https://ffiec.cfpb.gov/data-browser/data/2022>.

NOTE: “Completed applications” includes applications that were approved but not accepted, denied, and approved with a loan originated. It does not include applications withdrawn by the applicant or closed for incompleteness.

TABLE 14. REASONS FOR LOAN DENIAL BY APPLICANT RACE AND ETHNICITY IN HINESVILLE MSA

Reason for Denial	APPLICANT RACE AND ETHNICITY						
	Non-Hispanic				Hispanic	Joint	All Applicants
	White	Black	Asian	Native			
DENIAL REASON PROVIDED	HOME PURCHASE LOANS						
Collateral	5	9	1	0	0	0	20
Credit Application Incomplete	6	12	2	0	4	0	32
Credit History	13	7	0	0	1	1	26
Debt to Income Ratio	12	29	3	0	11	0	67
Employment History	1	4	0	0	2	0	10
Insufficient Cash	4	3	1	0	1	0	10
Mortgage Insurance Denied	0	0	0	0	0	0	0
Other	3	7	1	1	2	2	20
Unverifiable Information	6	2	0	0	0	0	13
Reason not Provided	0	0	0	0	0	0	0
TOTAL DENIALS	50	73	8	1	21	3	199

Data Source: 2022 Home Mortgage Disclosure Act Data, Accessed via <https://ffiec.cfpb.gov/data-browser/data/2022>.

NOTE: Some applications were denied for multiple reasons; thus, the total number of denial reasons reported may be greater than the total number of loans denied.

ZONING, AFFORDABILITY, AND HOUSING CHOICE

Comprehensive land use planning is a critical process by which communities address a myriad of public policy issues such as housing, transportation, health, recreation, environmental protection, commercial and retail services, and land values, and address how the interconnection and complexity of these issues can ultimately impact the entire municipality. Likewise, decisions regarding land use and zoning have a direct and profound impact on affordable housing and fair housing choice, shaping a community or region's potential diversity, growth, and opportunity for all. Zoning determines where housing can be built, the type of housing that is allowed, and the amount and density of housing that can be provided. Zoning also can directly or indirectly affect the cost of developing housing, making it harder or easier to accommodate affordable housing.

INTERSECTION OF LOCAL ZONING WITH FEDERAL AND STATE FAIR HOUSING LAWS

One goal of zoning is to balance individual property rights with the power of government to promote and protect the health, safety, and general welfare of the overall community. Zoning codes regulate how a parcel of land in a community may be used and the density of development. Local governments may divide their jurisdiction into zoning districts by adopting a zoning map consistent with the comprehensive plan; define categories of permitted and special/conditional uses for those districts; and establish design or performance standards for those uses. Zoning may regulate the height, shape, and placement of structures and lot sizes or shapes. Jurisdictions also can expressly prohibit certain types of uses within zoning districts.³⁴ In this way, local ordinances may define the

³⁴ Local government power to regulate land use derives from the State's expressly delegated police power, first to municipal governments and then to counties, as found in the various enabling statutes of the state constitution and Official Code of Georgia Annotated. See O.C.G.A. § 36-66-1 *et seq.* (zoning authority cities). State law grants local municipalities authority to adopt and enact local comprehensive plans, but such plans are not intended to limit or compromise the right of the governing body of any county or municipality to exercise the power of zoning. See O.C.G.A. § 36-70-5.

type and density of housing resources available to residents, developers, and other organizations within certain areas, and as a result influence the availability and affordability of housing.

While local governments have the power to enact zoning and land use regulations, that power is limited by state and federal fair housing laws (e.g., the Georgia Fair Housing Act (GFHA), the federal FHAA, the Americans with Disabilities Act, constitutional due process and equal protection). The FHAA prohibits both private individuals and government authorities from denying a member of a protected class equal access to housing, including through the enforcement of a local zoning ordinance that disproportionately limits housing choice for protected persons. In *Texas Department of Community Affairs v. The Inclusive Communities Project*, a 2015 landmark disparate impact case under the FHA, the Supreme Court affirmed that part of the FHA's central purpose is to eradicate discriminatory housing practices, including specifically unlawful zoning laws and other housing restrictions.

Besides intentional discrimination and disparate impact, discrimination on the basis of disability also includes:

[A] refusal to make reasonable accommodations in rules, policies, practices, or services, when such accommodations may be necessary to afford such person equal opportunity to use and enjoy a dwelling. FHA § 804(f)(3)(b).

This provision has been held to apply to zoning and land use decisions by local governments.

The Georgia Fair Housing Act permits political subdivisions to adopt local ordinances against discriminatory housing practices, but despite Georgia state law generally leaving zoning and land use regulations to local decision-making, O.C.G.A. § 8-3-220 explicitly precludes the expansion (or limitation) of fair housing rights by local jurisdictions beyond what is provided for in the state law. The City of Hinesville has not expanded on the rights and obligations guaranteed by the state law.

CITY OF HINESVILLE ZONING ORDINANCE REVIEW

Although comprehensive plans and zoning and land use codes play an important role in regulating the health and safety of the structural environment, overly restrictive codes can negatively impact housing affordability and fair housing choice within a jurisdiction. Examples of zoning provisions that most commonly result in barriers to fair housing choice include:

- Restrictive forms of land use that exclude any specific form of housing, particularly multi-family housing, or that require large lot sizes or low-density that deter affordable housing development by limiting its economic feasibility.
- Restrictive definitions of family that impede unrelated individuals from sharing a dwelling unit.
- Placing administrative and siting constraints on group homes for persons with disabilities.
- Restrictions making it difficult for residents with disabilities to locate housing in certain neighborhoods or to modify their housing.
- Restrictions on occupancy of alternative sources of affordable housing such as accessory dwellings, mobile homes, and mixed-use structures.

The City of Hinesville's treatment of these types of issues are explored and evaluated in the tables and narrative below.

Because zoning codes present a crucial area of analysis for a study of impediments to fair housing choice, the latest available zoning ordinances of the City of Hinesville were reviewed and evaluated against a list of ten common fair housing issues. Effective July 1, 2023, the Liberty County Unified Development Ordinance (UDO) updates and consolidates the zoning and subdivision regulations for Liberty County and its seven municipalities into a single document. This UDO was used for review. Taken together, these issues give a picture of:

1. The degree to which exclusionary zoning provisions may impact affordable housing opportunities within those jurisdictions.
2. The degree to which the zoning code may impact housing opportunities for persons with disabilities.

The zoning ordinance was assigned a risk score of either 1, 2, or 3 for each of the ten issues and was then given an aggregate score calculated by averaging the individual scores, with the possible scores defined as follows:

1 = High Risk:	The provision poses little risk for discrimination or limitation of fair housing choice, or is an affirmative action that intentionally promotes and / or protects affordable housing and fair housing choice.
2 = Medium Risk:	The provision is neither among the most permissive nor most restrictive; while it could complicate fair housing choice, its effect is not likely to be widespread.
3 – High Risk:	The provision causes or has potential to result in systematic and widespread housing discrimination or the limitation of fair housing choice, or is an issue where the jurisdiction could take affirmative action to further affordable housing or fair housing choice but has not.

The following table lists the ten issues reviewed and the City Hinesville’s scores for each issue. A complete report for each jurisdiction, including citations to relevant statutes, code sections, and explanatory comments, is included as an appendix to this document.

TABLE 15. ZONING CODE RISK SCORES

Issue	Risk Score
<p>1a. Does the jurisdiction’s definition of “family” have the effect of preventing unrelated individuals from sharing the same residence? Is the definition unreasonably restrictive?</p> <p>1b. Does the definition of “family” discriminate against or treat differently unrelated individuals with disabilities (or members of any other protected class)?</p>	2
<p>2a. Does the zoning code treat housing for individuals with disabilities (e.g. group homes, congregate living homes, supportive services housing, personal care homes, etc.) differently from other single family residential and multifamily residential uses? For example, is such housing only allowed in certain residential districts, must a special or conditional use permit be granted before siting such housing in certain residential districts, etc.?</p> <p>2b. Does the zoning ordinance unreasonably restrict housing opportunities for individuals with disabilities who require onsite supportive services? Or is housing for individuals with disabilities allowed in the same manner as other housing in residential districts?</p>	1
<p>3a. Do the jurisdiction’s policies, regulations, and/or zoning ordinances provide a process for persons with disabilities to seek reasonable modifications or reasonable accommodations to zoning, land use, or other regulatory requirements?</p> <p>3b. Does the jurisdiction require a public hearing to obtain public input for specific exceptions to zoning and land-use rules for applicants with disabilities? If so, is the public hearing process only required for applicants seeking housing for persons with disabilities or required for all applicants?</p>	1
<p>4. Does the ordinance impose spacing or dispersion requirements on certain protected housing types?</p>	1
<p>5. Does the jurisdiction restrict any inherently residential uses protected by fair housing laws (such as residential substance abuse treatment facilities) only to non-residential zones?</p>	1
<p>6. Does the jurisdiction’s zoning and land use rules constitute exclusionary zoning that precludes development of affordable or low-income housing</p>	1

Issue	Risk Score
by imposing unreasonable residential design regulations (such as high minimum lot sizes, wide street frontages, large setbacks, low FARs, large minimum building square footage or large livable floor areas, restrictions on number of bedrooms per unit, and/or low maximum building heights)?	
<p>7. Does the zoning ordinance fail to provide residential districts where multi-family housing is permitted as of right? Are multifamily dwellings excluded from all single-family dwelling districts?</p> <p>7b. Do multi-family districts restrict development only to low-density housing types?</p>	1
8. Are unreasonable restrictions placed on the construction, rental, or occupancy of alternative types of affordable or low-income housing (for example, accessory dwellings or mobile/manufactured homes)?	2
<p>9a. Are the jurisdiction’s design and construction requirements (as contained in the zoning ordinance or building code) congruent with the Fair Housing Amendments Act’s accessibility standards for design and construction?</p> <p>9b. Is there any provision for monitoring compliance?</p>	1
10. Does the zoning ordinance include an inclusionary zoning provision or provide any incentives for the development of affordable housing or housing for protected classes?	2
Average Risk Score	1.3

The City’s average risk score (calculated by taking the average of the 10 individual issue scores) is 1.3, indicating that overall there is low risk of the development code and other land use regulations contributing to discriminatory housing treatment or impeding fair housing choice. In most cases, the development code sections are reasonably permissive and allow for flexibility as to the most common fair housing issues. Remarkably, the City did not receive a “3” (high risk) score on any of the ten issues evaluated, and received a “2” (medium risk) score on only several issues where the development standards may have the potential to negatively impact fair and affordable housing or where the jurisdiction could take affirmative action to further reduce barriers to fair and affordable housing.

While Hinesville's development code does not put the City in jeopardy of violating the minimum fair housing and AFFH standards as they relate to local government land use regulations and policies, even well-scoring jurisdictions may find there are incremental improvements to be made to rules and policies to more fully protect the fair housing rights and housing choice of all of their residents and to better fulfill the mandate to affirmatively further fair housing.

Our research has shown that restricting housing choice for certain historically / socio-economically disadvantaged groups and protected classes can happen in any number of ways and should be viewed on a continuum. The zoning analysis matrix developed for this report and the narrative below are not designed to assert whether the cities' codes create a per se violation of the FHA or HUD regulations, but are meant as a tool to highlight significant areas where zoning and land use ordinances may otherwise jeopardize the spirit and intent of fair housing protections and HUD's AFFH standards for its entitlement communities.

The issues chosen for discussion show where zoning ordinances and policies could go further to protect fair housing choice for protected and disadvantaged classes, and yet still fulfill the zoning objective of protecting the public's health, safety, and general welfare. Specifically, the issues highlighted by the matrix inform, first, the degree to which the zoning ordinance may be overly restrictive and exclusionary to the point of artificially limiting the affordable housing inventory and directly contributing to higher housing and rental costs. And secondly, the matrix helps inform the impact the local regulations may have on housing opportunities for persons with disabilities, a protected class under state and federal fair housing law.

IMPACT OF ZONING PROVISIONS ON AFFORDABLE HOUSING

Academic and market research have proven what also is intuitive: land use regulations can directly limit the supply of housing units within a given jurisdiction, and thus contribute to making housing more expensive, i.e. less affordable.³⁵ Zoning policies that impose barriers to housing development and artificially limit the supply of housing units in a given area by making developable land and construction costlier than they are inherently can take different forms and may include: high minimum lot sizes, low density allowances, wide street frontages, large setbacks, low floor area ratios, large minimum building square footage or large livable floor areas, restrictions on number of bedrooms per unit, low maximum building heights, restrictions against infill development, restrictions on the types of housing that may be constructed in certain residential zones, arbitrary or antiquated historic preservation standards, minimum off-street parking requirements, restrictions against residential conversions to multi-unit buildings, lengthy permitting processes, development impact fees, and / or restrictions on accessory dwelling units.

Where these zoning regulations are not congruent with the actual standards necessary to protect the health and safety of residents and prevent overcrowding, they may not be in express violation of fair housing laws, but may nonetheless contribute to exclusionary zoning and have the effect of disproportionately reducing housing choice for moderate to low-income families, minorities, persons with disabilities on fixed incomes, families with children, and other protected classes by making the Legitimate public objectives, such as maintaining the residential character of established neighborhoods, environmental protection, or public health, must be balanced with housing needs and availability. development of affordable housing cost prohibitive.

Hinesville's design standards, density allowances, and housing-type diversity, do not appear facially exclusionary, and the City received "1 / low risk" scores for Issues 6 and 7 regarding exclusionary zoning regulations for single and multifamily housing types. While the zoning ordinance may impact the feasibility of developing affordable housing within

³⁵ See Gyourko, Joseph, Albert Saiz, and Anita A. Summers, *A New Measure of the Local Regulatory Environment for Housing Markets: The Wharton Residential Land Use Regulatory Index* (2007), available at real.wharton.upenn.edu; Randal O'Toole, *The Planning Penalty: How Smart Growth Makes Housing Unaffordable* (2006), available at independent.org/pdf/policy_reports/2006-04-03-housing.pdf; Edward L. Glaeser and Joseph Gyourko, *The Impact of Zoning on Housing Affordability* (2002), available at law.yale.edu/system/files/documents/pdf/hier1948.pdf; *The White House's Housing Development Toolkit*, 2016, available at whitehouse.gov/sites/whitehouse.gov/files/images/Housing_Development_Toolkit%20f.2.pdf.

some low-density districts, thus creating a barrier to fair housing choice for some protected groups in some neighborhoods, the code provides for lot sizes and densities that could accommodate affordable housing somewhere within the residential districts.

The zoning code and map divide Hinesville's residential districts into: single-family residential districts (R-20, R-12, and R-8); attached residential districts for townhomes, duplexes, and other attached dwelling styles (ATR); multifamily residential districts (MFR); manufactured home parks (MHP); and single-family manufactured homes (SFMH).

Minimum lot sizes for single-family residential range from 8,000 sq. ft. in R-8 to 12,000 sq. ft. in R-12 to 20,000 sq. ft. in R-20. Minimum lot sizes for multifamily residential or attached residential (such as townhomes or duplexes) range from 2,000 sq. ft. for townhomes to 8,000 sq. ft. for duplexes, apartments/condos, and single-family dwellings.

While Hinesville's zoning standards are not facially exclusionary when compared to other jurisdictions, exclusionary zoning can happen on a continuum. In Hinesville there is room for improvement to further remove artificial barriers to development of and access to affordable housing across all residential zones. For example, to encourage more infill development in the traditionally low-density neighborhoods, minimum lot sizes could be further reduced— especially in R-20 districts— conversion of established dwellings to multifamily dwellings permitted, and height restrictions relaxed to allow for more density on the same footprint. This would potentially allow for more supply of housing, which helps put downward pressure on rental prices, so that moderate and low-income families have access to those neighborhoods and all the congruent benefits that come with higher opportunity areas such as access to jobs, better schools, access to transportation, and access to cultural amenities and public accommodations.

Hinesville's land use regulations could go beyond just meeting the minimum FHA standards and affirmatively further and incentivize the development of affordable housing with inclusionary zoning policies (Issue 10). Currently, the zoning ordinance does not expressly provide density bonuses or other incentives for the development and protection of affordable or low-income housing units or housing for protected classes.

PUBLICLY SUPPORTED HOUSING

Publicly supported housing encompasses several strategies and programs developed since the 1930s by the federal government to ameliorate housing hardships that exist in neighborhoods throughout the country. The introduction and mass implementation of slum clearance to construct public housing projects during the mid-1900s signified the beginning of publicly supported housing programs. Government-owned and managed public housing was an attempt to alleviate problems found in low-income neighborhoods such as overcrowding, substandard housing, and unsanitary conditions. Once thought of as a solution, the intense concentration of poverty in public housing projects often exacerbated negative conditions that would have lasting and profound impact on their communities.

Improving on public housing's model of high-density, fixed-site dwellings for very low-income households, publicly supported housing programs have since evolved into a more multi-faceted approach overseen by local housing agencies. The Housing and Community Development Act of 1974 created Section 8 rental assistance programs. Section 8, also referred to as the Housing Choice Voucher (HCV) program, provides two types of housing vouchers to subsidize rent for low-income households: project-based and tenant-based. Project-based vouchers can be applied to fixed housing units in scattered site locations while tenant-based vouchers allow recipients the opportunity to find and help pay for available rental housing on the private market.

The Tax Reform Act of 1986 created the Low-Income Housing Tax Credit (LIHTC) program to incentivize development of affordable, rental-housing development. Funds are distributed to state housing finance agencies that award tax credits to qualified projects to subsidize development costs. Other HUD Programs including Section 811 and Section 202 also provide funding to develop multifamily rental housing specifically for disabled and elderly populations.

The now-defunct HOPE VI program was introduced in the early 1990s to revitalize and rebuild dilapidated public housing projects and create mixed-income communities. Although HOPE VI achieved some important successes, the Choice Neighborhoods Initiative program was developed to improve on the lessons learned from HOPE VI. The

scope of Choice Neighborhoods spans beyond housing and addresses employment access, education quality, public safety, health, and recreation.³⁶

Current publicly supported housing programs signify a general shift in ideology toward more comprehensive community investment and de-concentration of poverty. However, studies have shown a tendency for subsidized low-income housing developments and residents utilizing housing vouchers to continue to cluster in disadvantaged, low-income neighborhoods. Programmatic rules and the point allocation systems for LIHTC are thought to play a role in this clustering and recent years have seen many states revising their allocation formulas to discourage this pattern in new developments.³⁷ The reasons for clustering of HCVs is more complicated since factors in decision-making vary greatly by individual household. However, there are indications that proximity to social networks, difficulties searching for housing, and perceived or actual discrimination contribute to clustering.³⁸ This section will review the current supply and occupancy characteristics of publicly supported housing types and its geographic distribution within the study area.

SUPPLY AND OCCUPANCY

Publicly supported housing in Hinesville is provided by the Hinesville Housing Authority (HHA). The HHA does not operate any public housing units in the region but does administer about 216 Housing Choice Vouchers (HCVs) and 622 Project-Based Section 8 units, according to 2020 A Picture of Subsidized Housing data. Subsidized housing units are also available through the state's Low Income Housing Tax Credit (LIHTC) program, which provides housing units to renters earning no more than 60% AMI. According to HUD's LIHTC database, Hinesville has approximately 627 LIHTC units. Of these LIHTC units, 135 are identified as low-income units and may include many of the city's Project-Based Section 8 units.

Table 17 shows the racial/ethnic composition of publicly supported housing residents, as well as estimates for the numbers of low-to-moderate income households in the city. Very

³⁶ Department of Housing and Urban Development. *Evidence Matters: Transforming Knowledge into Housing and Community Development Policy*. 2011. www.huduser.gov/portal/periodicals/em/EM-newsletter_FNL_web.pdf.

³⁷ Dawkins, Casey J. *Exploring the Spatial Distribution of Low-Income Housing Tax Credit Properties*. US Department of Housing and Urban Development, www.huduser.gov/publications/pdf/dawkins_exploringliht_assistedhousingrcr04.pdf.

³⁸ Galvez, Martha M. *What Do We Know About Housing Choice Voucher Program Location Outcomes? A Review of Recent Literature*. What Works Collaborative, 2010. www.urban.org/sites/default/files/publication/29176/412218-What-Do-We-Know-About-Housing-Choice-Voucher-Program-Location-Outcomes-.PDF.

low-income households (households earning less than 30% AMI) are often the primary recipients of publicly supported housing types.

Looking at Hinesville's very low-income households, 63% of these households are Black. Compared to their share of the city's general population (48%), Black households have disproportionately high rates of very low incomes. White households make up 26% of households earning less than 30% AMI and 28% of the city's total population. Approximately 8% of the city's very low-income households are Hispanic, compared to 13% of the general population. Additionally, 2% of very low-income households are Asian or Pacific Islander, which is nearly identical to their share of the general population (3%).

Black households also comprise the greatest shares of households living in the city's publicly supported housing units. Approximately 85% of HCV holders and 78% of Project-Based Section 8 residents are Black. As such, Black households are overrepresented in publicly supported housing, and other races and ethnicities are underrepresented. White households make up 11% of Project-Based Section 8 residents and 7% of HCV holders. Hispanic households make up similar shares of subsidized housing, comprising 10% of Project-Based Section 8 residents and 7% of HCV holders. Asian or Pacific Islander households comprise the smallest shares of subsidized housing, with only 2 HCV holders in the city (1%) and 2 Project-Based Section 8 residents (0.3%). This data was not available for Native American households.

TABLE 16. HOUSING UNITS BY PROGRAM CATEGORY, CITY OF HINESVILLE AND LIBERTY COUNTY, 2020

Housing Units	CITY OF HINESVILLE		LIBERTY COUNTY	
	#	%	#	%
TOTAL HOUSING UNITS	14,815		26,564	
Public Housing	-	-	-	-
HCV Program	216	1.5%	241	0.9%
Project Based Section 8	622	4.2%	629	2.4%
LIHTC Program	627	5.1%	727	3.2%

Data Source: 2020 DEC Demographic and Housing Characteristics; 2020 A Picture of Subsidized Housing (APSH); HUD User LIHTC Database.

TABLE 17. PUBLICLY SUPPORTED HOUSING RESIDENTS BY RACE / ETHNICITY

Housing Type	RACE / ETHNICITY							
	White		Black		Hispanic		Asian / Pacific Islander	
	#	%	#	%	#	%	#	%
CITY OF HINESVILLE								
Public Housing	-	-	-	-	-	-	-	-
Project-Based Section 8	64	10.8%	461	78.0%	61	10.3%	2	0.3%
Other Multifamily	-	-	-	-	-	-	-	-
HCV Program	10	7.2%	121	84.5%	10	6.9%	2	1.4%
0 to 30% AMI	325	25.6%	799	62.9%	105	8.3%	25	2.0%
0 to 50% AMI	650	26.6%	1,404	57.4%	290	11.9%	65	2.7%
0 to 80% AMI	1,395	30.7%	2,444	53.8%	529	11.6%	119	2.6%
TOTAL HOUSEHOLDS	4,815	37.7%	5,829	45.6%	1,584	12.4%	339	2.7%

Source: AFFHT0006; Decennial Census; CHAS, APSH

NOTE: Data presented are number of households, not individuals.

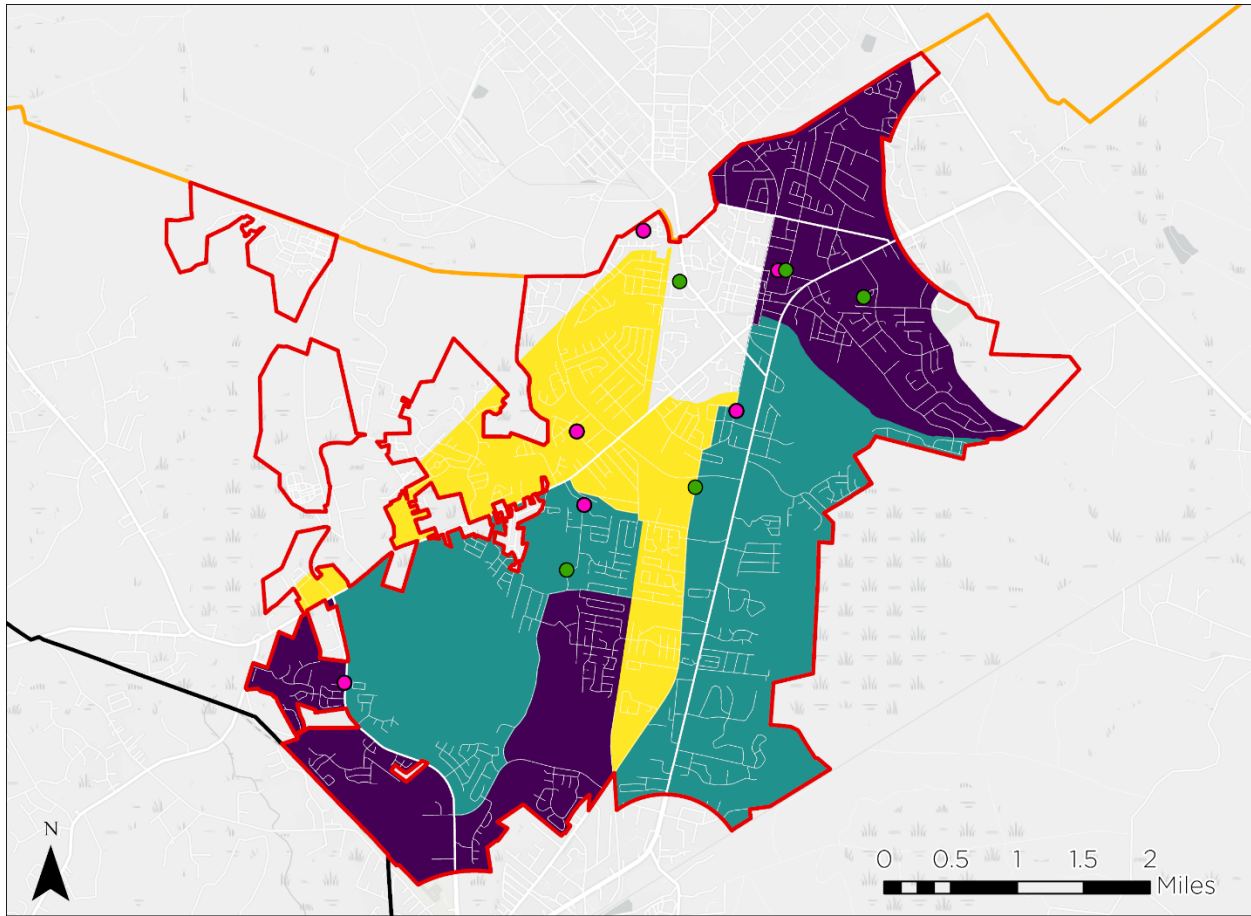
GEOGRAPHY OF SUPPORTED HOUSING

Figure 38 below maps the locations of publicly supported housing developments, voucher use, and LIHTC units within the city of Hinesville. These publicly supported housing units tend to be located in Northern and Central Hinesville. Project-Based Section 8 developments in the city include: Harbor Square II on Bradwell St (302 units), Pineland Square on Pineland Ave (75 units), Regency Park on Regency Place (128 units), Cedar Walk on Olive St (77 units), and Liberty Group Homes on S Main St (8 units).

The map also depicts locations of LIHTC developments. The LIHTC program is the primary source of subsidy for development of affordable housing by the private market. Through the program, indirect federal subsidies are offered to investors in affordable rental housing. The value of the tax credits awarded to a project may be syndicated by the recipient to generate equity investment, offsetting a portion of the development cost. As a condition of the LIHTC subsidy received, the resulting housing must meet certain affordability conditions. LIHTC developments in the city include: Renaissance Park on Memorial Dr (42 units), Westgate Apartments on Airport Rd (48 units), Grove Park Apartments on S Main St (45 units), Pines at Willowbrook on Willowbrook Dr (80 units), Harbor Square Apartments on Saunders Ave (340 units), and Royal Oaks Apartments on Pineland Ave (72 units).

Lastly, rates of HCV use by renter households are mapped by census tract. Overall use of HCVs is low in Hinesville, but census tracts 102.02 and 102.05, located along State Route 119 / Elma G. Miles Parkway, have the highest rates of HCV use in the city.

Figure 38. Publicly Supported Housing in Hinesville



- Hinesville
- Liberty County
- Ft Stewart
- Project Based Section 8
- LIHTC
- % of Renter Households with Housing Choice Vouchers (By Tract)**
- 0.8% - 1.5%
- 1.5% - 2.5%
- 2.5% - 3.5%

Source: HUD LIHTC database, 2020 APSPH

HOUSING FOR PEOPLE WITH DISABILITIES

According to the U.S. Census Bureau, 12.4% of Georgia residents and 12.6% of the total U.S. population reported having a disability in 2021³⁹. Research has found an inadequate supply of housing that meets the needs of people with disabilities and allows for independent living. The U.S. Department of Housing and Urban Development identified that approximately one third of the nation's housing stock can be modified to accommodate people with disabilities, but less than 1% is currently accessible by wheelchair users.⁴⁰

Identifying and quantifying existing accessible housing for all disabilities is a difficult task because of varying needs associated with each disability type. People with hearing difficulty require modifications to auditory notifications like fire alarms and telecommunication systems while visually impaired individuals require tactile components in design and elimination of trip hazards. Housing for people that have difficulty with cognitive functions, self-care, and independent living often require assisted living facilities, services, and staff to be accessible.

Modifications and assisted living arrangements tend to pose significant costs for the disabled population, which already experiences higher poverty rates compared to populations with no disability. Studies have found that 55% of renter households that have a member with a disability have housing cost burdens, compared with 45% of those with no disabilities.⁴¹

³⁹ 2017-2021 ACS table S1810

⁴⁰ Chan, S., Boshier, L., Ellen, I., Karfunkel, B., & Liao, H. . L. (2015). Accessibility of America's Housing Stock: Analysis of the 2011 American Housing Survey. U.S. Department of Housing and Urban Development: Office of Policy Development and Research.

⁴¹ America's Rental Housing 2017. (2017). Joint Center for Housing Studies of Harvard University.

RESIDENTIAL PATTERNS

According to the 2017-2021 American Community Survey, 14.9% of Hinesville residents and 16.3% of the Hinesville, GA metro area residents have at least one disability. These figures are slightly higher than both the total United States disability rate and the total state of Georgia disability rate, as discussed above.

The most common disability type in Hinesville is a cognitive difficulty, with an estimated 8.8% of Hinesville residents having this type of disability. Residents with cognitive difficulties hold slightly smaller shares of the MSA at 8.4%. Cognitive difficulties hold significance in fair housing as individuals with this type of disability may need special in-home assistance or live-in care in order to go about their daily lives.

Ambulatory difficulties, or disabilities that impact a person's ability to walk and move about, are the second most common disability type in the city and MSA, impacting 6.9% and 8.1% of residents, respectively. Residents with ambulatory difficulties may require specialized housing with accommodations such as wheelchair ramps, stair lifts, or single-story floor plans.

Residents with independent living difficulties comprise the third most common disability type group in both jurisdictions at 4.7%-5.5% of all residents. People with this type of disability typically require specialized in-home care or live-in assistance in order to complete their daily tasks and may therefore need housing suitable for live-in aid.

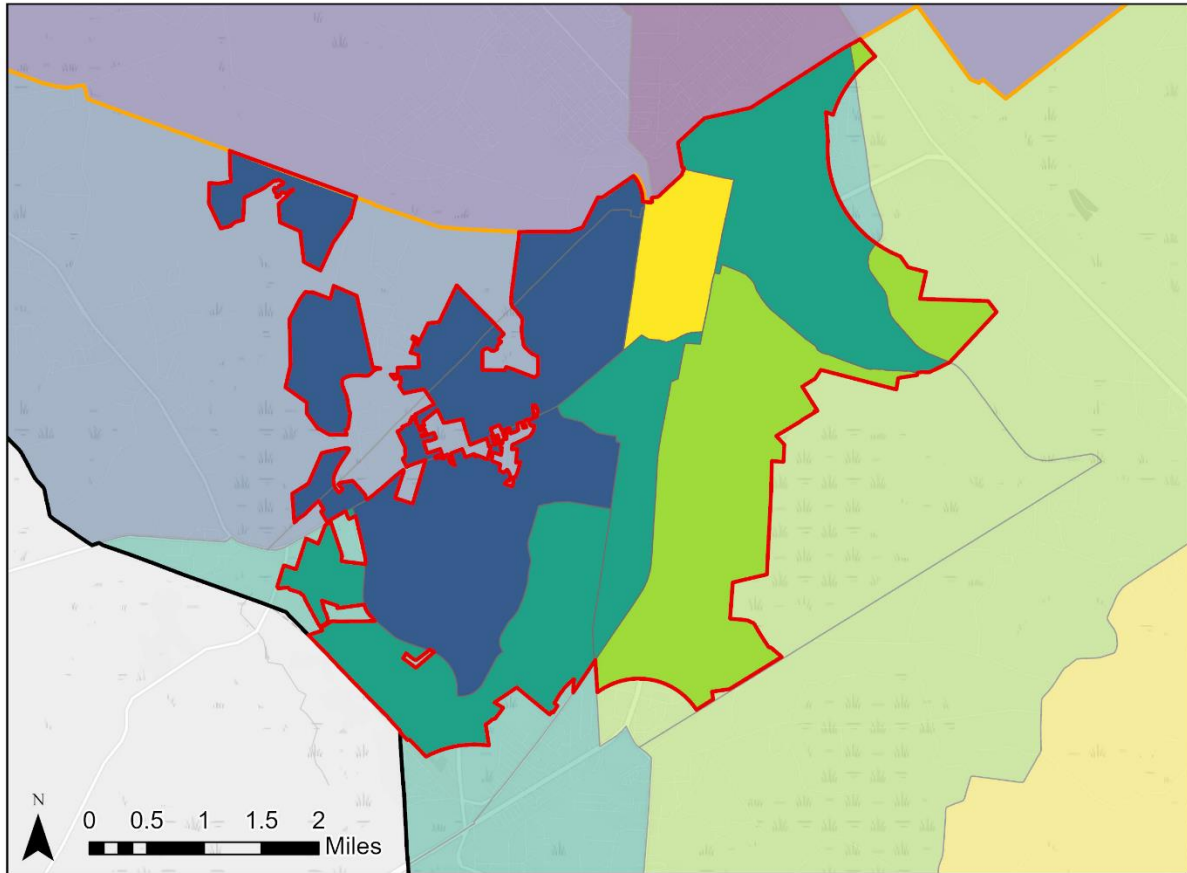
Hearing, vision, and self-care difficulties are the least common disability types in both jurisdictions, each making up less than 4% of total residents. People with self-care difficulties typically require accommodations similar to those with independent living difficulties, while people with hearing or vision difficulties may require housing accommodations such as visual instead of auditory fire alarms and doorbells (in the case of hearing difficulties) and layouts that minimize tripping hazards (in the case of vision difficulties).

Disability by age group varies widely but remains similar per category between Hinesville and the MSA, with around 6% of children and 16-17% of working aged adults having at least one disability. Elderly residents aged 65 or older show the most discrepancy between jurisdictions, with 34.5% of this age group reporting at least one disability in Hinesville in contrast to 42.3% in the MSA. As populations age, disability rates rise, leading to an increased need for disability accessible senior housing and supportive services.

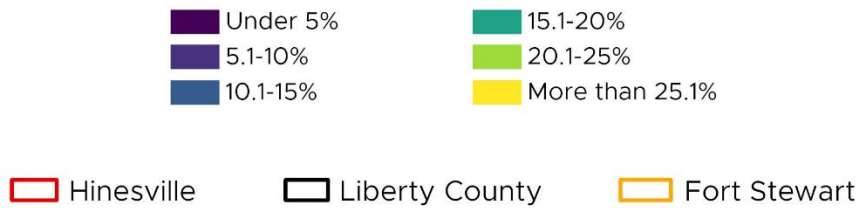
The following maps depict disability rates and disability by type within Hinesville. The greatest clustering of residents with disabilities within the city is in north central Hinesville, where one census tract reaches a disability rate greater than 25%. Overall, the east side of

the county and the city have higher disability rates than the west side. As depicted in Figure 10, there is no significant clustering of disability by type.

Figure 39. Percent of Population With a Disability, 2017-2021

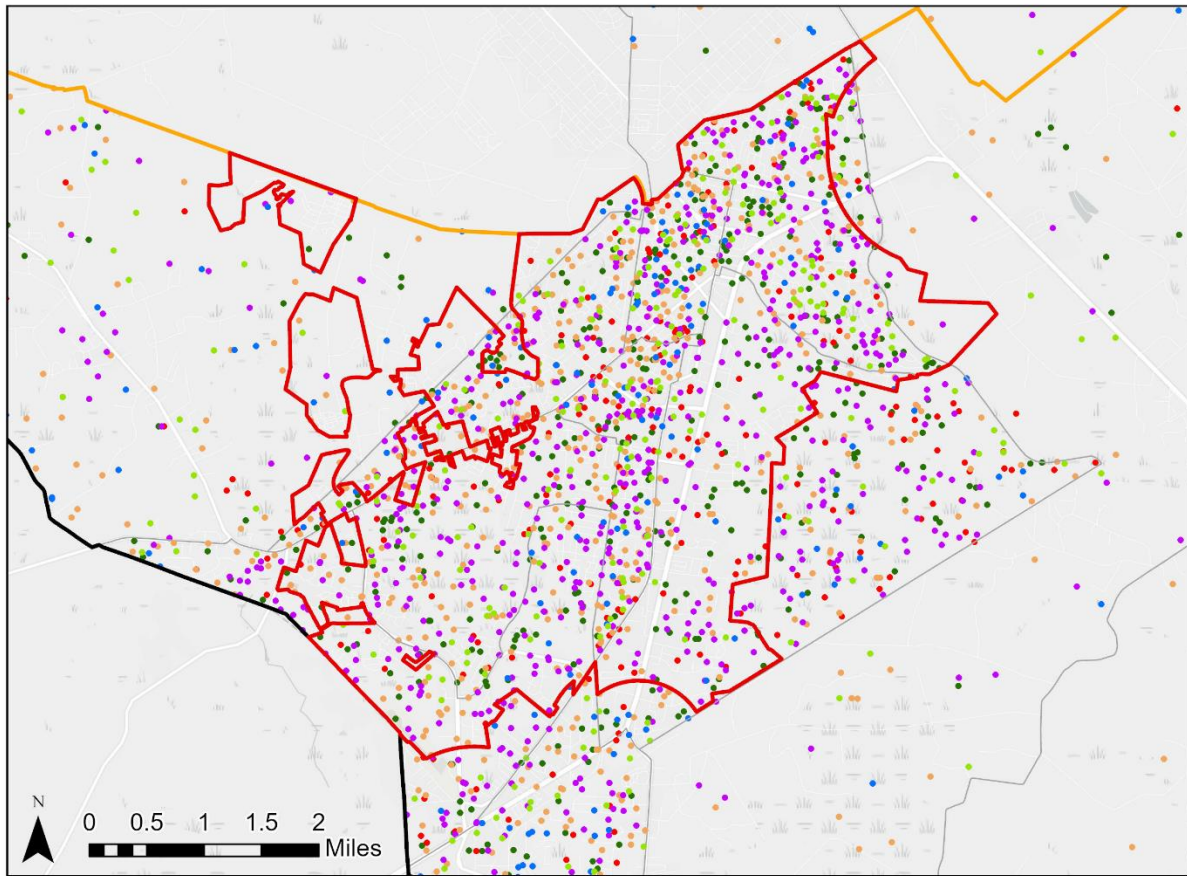


Percentage of Population with At Least One Disability



Source: American Community Survey, 2017-2021

Figure 40. Disability by Type, 2017-2021



Disability by Type

1 dot = 5 people

- | | |
|--|---|
| ■ Hearing | ■ Cognitive |
| ■ Vision | ■ Self-Care |
| ■ Ambulatory | ■ Independent Living |

- | | | |
|---|---|--|
| Hinesville | Liberty County | Fort Stewart |
|---|---|--|

Source: American Community Survey, 2017-2021

TABLE 18. DISABILITY BY TYPE IN HINESVILLE, 2017-2021

Disability Type	HINESVILLE		HINESVILLE, GA MSA	
	#	%	#	%
Cognitive Difficulty	2,836	8.8%	6,218	8.4%
Ambulatory Difficulty	2,201	6.9%	5,951	8.1%
Independent Living Difficulty	1,601	5.0%	4,036	5.5%
Hearing Difficulty	1,016	3.2%	2,669	3.6%
Self-Care Difficulty	949	3.0%	2,153	2.9%
Vision Difficulty	593	1.8%	2,173	3.0%

Source: 2017-2021 5-Year American Community Survey, Table S1810.

NOTE: All % represent a share of the total population within the jurisdiction or region.

TABLE 19. DISABILITY BY AGE GROUP IN HINESVILLE, 2017-2021

Age of People with Disabilities	HINESVILLE		HINESVILLE, GA MSA	
	#	%	#	%
Age 5 to 17 with Disabilities	655	6.6%	1,448	6.4%
Age 18 to 64 with Disabilities	3,134	16.2%	7,461	17.1%
Age 65+ with Disabilities	987	34.5%	3,088	42.3%

Source: 2017-2021 5-Year American Community Survey, Table B18101.

NOTE: All % represent a share of the total population within the jurisdiction or region.

ACCESSIBLE HOUSING SUPPLY AND AFFORDABILITY

Any new multifamily housing with five or more units constructed after 1988 using federal subsidies must include a minimum of 5% of units accessible to persons with mobility impairments and an additional 2% of units accessible to persons with vision / hearing impairments (or one unit of each type, whichever is greater). Additionally, HUD provides support for accessible housing through its Section 202 Supportive Housing for the Elderly and Section 811 Supportive Housing for Persons with Disabilities programs.

In addition to basic housing that is accessible, supportive housing, a typically subsidized long-term housing option combined with a program of wrap-around services designed to support the needs of people with disabilities, is another important source of housing for this population. Unique housing requirements for people with an ambulatory difficulty may include accessibility improvements such as ramps, widened hallways and doorways, and installation of grab bars, along with access to community services such as transit. For low- and moderate-income households, the costs of these types of home modifications can be prohibitive, and renters may face additional hardships as they could be required to pay the costs not just of the modifications, but also the costs of removing or reversing the modifications if they later choose to move.

The following table depicts the percentage of residents using HCV vouchers or the Project-Based Section 8 program who have at least one disability in both Hinesville and the MSA. APSH Data did not show any Section 202, Section 811, or Public Housing within either Hinesville or the MSA. Disability rates in publicly supported housing are notably higher in the MSA than in Hinesville, matching overall disability rates much more closely within the MSA than in the city.

TABLE 20. DISABILITY BY HOUSING PROGRAM CATEGORY IN HINESVILLE

Housing Type	HINESVILLE	HINESVILLE, GA MSA
	%	%
Project-Based Section 8*	8.0%	16.0%
HCV Program	12.0%	17.0%

Source: 2022 APSH.

ZONING AND ACCESSIBILITY

From a regulatory standpoint, local government measures to control land use typically rely upon zoning codes, subdivision codes, and housing and building codes, in concurrence with comprehensive plans. Local zoning authority is directed by the state enabling laws as part of the local government's police power but limited by superseding state laws related to specific land use, for example the regulation of public property, flood plains, utilities, natural resources, airports, housing regulated by a state licensing authority for persons with disabilities, higher education institutions, etc.

While housing for persons with disabilities may be subject to state and local regulations related to health and safety, they cannot be excluded from residential districts altogether, and such regulations must not be based on stereotypes or presumptions about specific types of disabilities.

DEFINITION OF “FAMILY” AND GROUP HOUSING FOR PERSONS WITH DISABILITIES

Often one of the most scrutinized provisions of a municipality's zoning code is its definition of “family.” Local governments use this provision to limit the number of unrelated persons who may live together in a single dwelling. Unreasonably restrictive definitions may have the unintended or intended (depending on the motivations behind the drafting of the jurisdiction's definition) consequence of limiting housing for nontraditional families and for persons with disabilities who reside together in congregate living situations.

The City of Hinesville defines “family” in the following way within the zoning code:

Two or more persons residing in a single dwelling unit where all members are related by blood, marriage, or adoption up to the second degree of consanguinity, or by foster care. For the purposes of this definition, "consanguinity" means only the following persons are related within the second degree of consanguinity: Husbands and wives, parents and children, grandparents and grandchildren, brothers and sisters, aunts and uncles, nephews and nieces, and first cousins. For the purposes of this definition, a person shall be considered to reside in a dwelling unit if he or she stays overnight in a dwelling unit for more than 30 days within a 90-day period. The term "family" does not include any organization or institutional group.

The City also sets the following definitions for group care homes, dependent on the size and capacity of the facility:

(1) Personal care home, family. A group home serving six or fewer residents (including any live-in or overnight staff), and located in a building that closely resembles a single-family dwelling.

(2) Personal care home, group. A group home serving fewer than 15 residents (including any live-in or overnight staff), and located in a building that may [may] resemble a multifamily dwelling structure.

Type 1 group homes are permitted only in areas zoned R-3 or above (medium density single family), while Type 2 group homes are only permitted in areas zoned R-A-1 or above (multifamily). This, coupled with the limited definition of “family” which would exclude a disabled individual with an unrelated aide or caretaker, presents a potential barrier to fair housing by imposing strict requirements on living situations for disabled individuals who require live-in care:

- A disabled individual living with a non-related caregiver in a single-family home may be considered in violation of code as they do not meet the definition of family;
- Type 1 group homes, which would include a single disabled individual and an unrelated live-in aide, are restricted to areas zoned R-3 or R-A-1;
- Type 2 group homes, which are medium sized group homes more often populated by individuals with higher level care needs, are restricted only to areas zoned R-A-1, or multifamily; and
- There is no provision for group homes serving more than 15 residents.

In particular, the limitation of housing considered to be a “group home” to areas considered medium density residential severely limits the housing choice of residents requiring such care, as the majority of residential designation in the area is considered low-density.

REASONABLE ACCOMMODATIONS

Adopting a reasonable accommodation ordinance is one specific way to address land use regulations' impact on housing for persons with disabilities. Federal and state fair housing laws require that municipalities provide individuals with disabilities or developers of housing for people with disabilities flexibility in the application of land use and zoning and building regulations, practices, and procedures or even waive certain requirements, when it is reasonable and necessary to eliminate barriers to housing opportunities, or “to afford persons with a disability the equal opportunity to use and enjoy a dwelling.” (The requirements for reasonable accommodation under the Americans with Disabilities Act (ADA) are the same as those under the FHA. 42 U.S.C. 12131(2).) However, the FHA does not set forth a specific process that must be used to request, review, and decide a reasonable accommodation.

The zoning code of the City of Hinesville does not contain a description of a reasonable accommodations ordinance. The code does provide for variances to the code; however, variances are strictly limited to the physical attributes of a structure such as size, setback, curb cuts, etc., and changes in use resulting from a variance are strictly prohibited. Changes in use are allowed without rezoning through the implementation of a special use permit, described below:

A special use is a use that would not be appropriate generally or without restriction throughout the zoning district but which, if controlled as to [the] number, area, location, design characteristics, or relation to the neighborhood would promote the public health, safety, welfare, morals, order, comfort, convenience, appearance, prosperity, or general welfare. Such uses may be permitted in zoning districts as special uses, if specific provision for such special uses are made in this Zoning Ordinance.

The process for obtaining a special use permit is not described within the zoning code. This may also constitute a barrier to fair housing for residents with disabilities, as it presents an unnecessary complication or difficulty in obtaining housing based on a protected class trait.

SUPPORTIVE HOUSING FOR PERSONS RECOVERING FROM ALCOHOL OR SUBSTANCE ADDICTION

Under federal law (e.g. FHA, ADA, Rehabilitation Act), it is discriminatory to deny an individual or entity the right to site a residential treatment program in a residential zone because it will serve individuals with alcohol or other drug problems or mental health disabilities.

The zoning code for the City of Hinesville does not mention or specify regulations to housing related to alcohol, substance abuse, or other recovery. It is reasonable to assume that such facilities are governed by the same rules surrounding group homes, as described above, meaning that such facilities are likely restricted to the few areas zoned medium density residential. This may also constitute a barrier to fair housing by so severely limiting housing choices for people requiring supportive care.

FAIR HOUSING ACTIVITIES

FAIR HOUSING RESOURCES

The federal Fair Housing Act—Title VIII of the Civil Rights Act of 1968, as amended by the Fair Housing Amendments Act of 1988, 42 U.S.C. §§ 3601 *et seq.* (the “FHAA”)—paved the way for states to update or adopt their own statewide civil rights protections. As the federal Act was amended and expanded—e.g., to include, in addition to race, color, religion and national origin as protected classes, sex in 1974 and familial status and disability as protected classes in 1988—many state legislatures followed Congress’ lead.

Georgia has adopted a parallel version of the federal Fair Housing Act known as the Georgia Fair Housing Act (O.C.G.A. §8-3-200 *et seq.*). Both the federal and state laws prohibit discrimination in the sale, rental, and financing of dwellings, and in other housing-related transactions, based on sex, race, color, disability, religion, national origin, or familial status. These laws also protect persons from retaliation for exercising fair housing rights. Although federal law sets the minimum standards for fair housing enforcement, it does not preclude local and state laws from expanding protected classes and fair housing rights. Georgia’s FHA does not extend protections to any other class of persons outside of those protected by the FHA. Under the state law, local governments may “adopt verbatim” the state’s laws against discriminatory housing practices, but O.C.G.A. §8-3-220 prohibits cities and counties (or “political subdivision[s] of the state”) from adopting fair housing ordinances that extend protected class status to individuals who are not currently protected under the Georgia Fair Housing Act.

HUD provides funding annually through the Fair Housing Assistance Program (FHAP) to State and/or local agencies that enforce fair housing laws certified by HUD as “substantially equivalent” to the substantive rights, procedures, remedies, and judicial review processes of the federal Fair Housing Act. Under Georgia’s Fair Housing Law, the Georgia Commission on Equal Opportunity (GCEO) is the state agency with the authority and responsibility to administer and enforce fair housing rights. The GCEO ceased to participate as a FHAP agency in 2012 but has been working in partnership with HUD in recent years to regain “substantial equivalence” status.

On August 3, 2020, Governor Brian Kemp signed HB 969 amending the Georgia Fair Housing Law to change provisions pertaining to unlawful practices in selling or renting dwellings and the procedures, remedies, and judicial review related thereto; to correct

certain cross-references and repeal conflicting laws; to clarify that complaints of discriminatory housing practices may be filed with the federal government as well as with the GCEO; to specify the procedures for dual complaints; and to provide for administrative proceedings to be conducted by an administrative law judge, among other amendments. This was the final requirement needed for the GCEO to become a FHAP Interim Certified agency, which was announced on September 1, 2020. As an interim certified agency, GCEO will receive funding, training, and technical assistance from HUD on a noncompetitive basis for up to three years as it builds its fair housing enforcement capacity.

In addition to the GCEO's authority to investigate and enforce housing discrimination activities, JCVision and Associates, Inc., a local nonprofit fair housing advocacy organization serving Hinesville, receives grant funding under HUD's Fair Housing Initiatives Program (FHIP) to facilitate certain fair housing activities. Under the FHIP, HUD awards grant money to local fair housing advocacy organizations who assist persons believed to have been harmed by discriminatory housing practices; to help people identify government agencies that handle complaints of housing discrimination; to conduct preliminary investigation of claims; to carry out testing and enforcement activities to prevent or eliminate discriminatory housing practices; and to educate the public and housing providers about equal opportunity in housing and compliance with the fair housing laws. JCVision and Associates offers fair housing testing, homebuyer education, mortgage and foreclosure prevention, tax help, tenant-landlord resolution assistance, and affordable housing development.

FAIR HOUSING COMPLAINTS

Complaints Filed with HUD

Region IV of the Office of Fair Housing and Equal Opportunity (FHEO) receives complaints by households regarding alleged violations of the Fair Housing Act for cities and counties throughout Georgia (as well as Alabama, Florida, Kentucky, Mississippi, North Carolina, South Carolina, and Tennessee). The mission of the FHEO is to eliminate housing discrimination, promote economic opportunity, and achieve diverse, inclusive communities. To achieve this mission, the FHEO receives and investigates complaints of housing discrimination, and leads in the administration, development, and public education of federal fair housing laws and policies.

The Atlanta Regional Office of the FHEO maintains data reflecting the number of complaints of housing discrimination received by HUD, the status of all such complaints, and the basis/bases of all such complaints. The office responded to a request for data regarding complaints received affecting housing units in Hinesville for the 2018-2022 period.

From January 1, 2018, to December 31, 2022, HUD reported the filing of 45 complaints alleging housing discrimination in Hinesville. The complete data table provided by HUD is included as an appendix to this report with the HUD case file number, filing date, closure date, basis of complaint, issues cited, closure reason, and monetary relief provided. Six of the complaints were reported to HUD in 2018; 10 in 2019; eight in 2020; 10 in 2021, and 11 in 2022.

More than one basis of discrimination may be cited in a single complaint. Of the 45 complaints received and investigated by HUD, disability was cited as the basis of discrimination in 20 cases (44.4% of cases); race in 18 cases (40% of cases); national origin in seven cases (15.6%); retaliation in seven cases (15.6%); sex in three cases (6.7%); familial status in three cases (6.7%); and color in two cases (4.4%). Thirteen cases cited more than one basis/protected class underlying the alleged discriminatory actions.

TABLE 21. HUD COMPLAINT FILINGS BY BASIS, 2018-2022

Complaints by Basis						
Basis	2018	2019	2020	2021	2022	Total
Color	0	1	0	0	1	2
Disability	2	5	4	3	6	20
Familial Status	1	0	0	1	1	3
National Origin	1	2	1	2	1	7
Race	3	3	6	3	3	18
Retaliation	0	1	1	4	1	7
Sex	0	1	0	2	0	3
Total	6	10	8	10	11	45

Source: HUD Region IV Office of Fair Housing and Equal Opportunity

Complainants also may cite more than one discriminatory act or practice, recorded as the discriminatory issue. Discriminatory acts under Section 818 (coercion, Etc.) was cited as an issue by complainants in 21 cases (46.7%). Otherwise deny or make housing unavailable was identified as an issue by complainants in 20 cases (44.4%). Failure to make a reasonable accommodation was the second most common issue, identified in 16 (35.6%) of the filed complaints. Discrimination in terms/conditions/privileges relating to rental housing was cited in 13 (28.9%) of cases. Discriminatory advertising, statements and notices and

discriminatory refusal to rent were each cited in 10 cases. A variety of other discriminatory issues, including discriminatory refusal to rent; discriminatory terms, conditions, privileges, or services and facilities; and others were cited less frequently.

Of the 40 complaints filed, HUD assisted in closing 10 through successful conciliation agreements. Twenty-five cases were closed after investigation and a “no cause” determination. In four cases, the complainant failed to cooperate. Six cases were still open and pending resolution at the time of reporting.

In cases resolved by settlement/conciliation, the respondents did not necessarily admit liability, but may have settled to avoid further expense, time, and the uncertainty of litigation. Monetary damages were awarded to four of the complainants in amounts ranging from \$1,311 to \$25,560.

Complaints Filed with the Georgia Commission on Equal Opportunity

The Georgia Commission on Equal Opportunity (GCEO) is under the auspices of the Office of the Governor and has a Board of Directors made up of attorneys and community leaders statewide. The CGEO has two divisions: the Equal Employment Division and the Fair Housing Division. The mission of the Fair Housing Division is to promote broader housing choices in Georgia; to promote understanding of the Georgia Fair Housing Act and the federal FHA; to encourage integrated communities/neighborhoods; to secure compliance with state and federal fair housing laws; to eliminate discrimination; and to punish persons who violate fair housing laws.

The GCEO reported that for the period January 1, 2018 through December 31, 2022, it received or processed just one complaint regarding housing units within Hinesville. The complaint alleged housing discrimination on the basis of disability; the case was closed and a charge of discrimination was issued.

TABLE 21. GCEO COMPLAINT FILINGS, 2018-2022

Filing Year	Status	Basis	Issue Alleged	Disposition
2019	Closed	Disability	Failure to make reasonable accommodation	Charge of discrimination issued

Source: Georgia Commission on Equal Opportunity

ASSESSMENT OF PAST FAIR HOUSING GOALS AND ACTIONS

The City of Hinesville completed its last Analysis of Impediments to Fair Housing Choice in 2018, which identified a total of 8 goals to focus on over the course of 2018 to 2024. Error! Not a valid bookmark self-reference. below is a reproduction of the goals table presented in the 2018-2024 AI, along with an updated column detailing what progress has been made on each goal since the implementation of the previous AI.

TABLE 22. ASSESSMENT OF PAST FAIR HOUSING GOALS AND ACTIONS

2018-2024 AI Goal	Contributing Factors	Milestone	Timetable	Measurable Results	Progress Made
Increase general public education	Lack of public Fair Housing outreach; Lack of private Fair Housing enforcement	1,250 people	2019-2024	Engage at least 250 people per year	3452 people engaged
Increase landlord education	Lack of public Fair Housing outreach; Lack of private Fair Housing enforcement	100 people	2019-2021	Engage at least 20 landlords per year	Fair Housing Symposium to engage landlords and tenants. Postponed due to Covid, but restarted in April of 2023 with 39 participants.
Increase student/youth education	Lack of public Fair Housing outreach; Lack of private Fair Housing enforcement	325 people	2019-2024	Engage at least 65 students/youth per year	Goal impacted by Covid pandemic. Fair Housing book readings via Facebook and Fair Housing coloring sheets and information bags distributed at the Farmer's Market.

2018-2024 AI Goal	Contributing Factors	Milestone	Timetable	Measurable Results	Progress Made
Increase communication with Hispanic population	Lack of public Fair Housing outreach; Lack of private Fair Housing enforcement	250 people	2019-2024	Engage at least 50 people of Hispanic ethnicity per year	A total of 152 people of Hispanic ethnicity were engaged between 2019 – 2023 (2019: 11, 2020: 17, 2021: 15, 2022: 64, 2023: 45). All accounted for received Fair Housing brochures and materials, which were accessible in both English and Spanish.
Periodically assess the affordable housing stock and resources to increase available units	Community opposition; Location and type of affordable housing; displacement of residents due to economic pressures; admissions/occupancy policies and procedures; quality affordable housing information programs	2 reports	2020 & 2023	Complete two reports which include an assessment summary and financial feasibility components	The City has continuously worked to increase affordable housing stock in Hinesville, through both the Azalea Street redevelopment project and an ongoing partnership with the Liberty Initiative for Community Housing.

2018-2024 AI Goal	Contributing Factors	Milestone	Timetable	Measurable Results	Progress Made
Partner with Fair Housing agency to increase enforcement	Unresolved violations of Fair Housing laws, private discrimination	Re-establish partnership parameters	June 2020	Engage with a Fair Housing Agency to increase enforcement of Fair Housing laws within the city	While no formal memorandum of understanding has been established, the City does have an established partnership with JC Vision & Associates. Referrals are made to JC Vision for any reported/suspected housing discrimination or Fair Housing violation issues. JC Vision in turn, completes an intake and assesses each situation for further action in accordance with their policies and procedures.
Increase connectivity to bus routes	Inaccessible sidewalks, pedestrian crossing, or other infrastructure; Inaccessible government facilities or services	Install sidewalks	June 2024	Complete installation of sidewalks throughout the city in phases	2198 square yards of sidewalks have been added (1.25 miles)

2018-2024 AI Goal	Contributing Factors	Milestone	Timetable	Measurable Results	Progress Made
Host High School/College Fair Housing Symposium		Host session	April 2021	Host a Fair Housing Symposium geared towards high school and college students	Implementation was stalled with Covid pandemic and has not been completed.

IDENTIFICATION OF IMPEDIMENTS

Described below are the fair housing impediments identified in this Analysis of Impediments, along with associated contributing factors. Contributing factors are issues leading to an impediment that are likely to limit or deny fair housing choice or access to opportunity. Recommended activities to address the contributing factors are provided in Table 27, along with implementation timeframes and responsible parties.

Impediment #1: Limited Incomes and Lack of Access to Resources Restrict Housing Choice Among Protected Classes

Disparities in labor market engagement exist by geography, race, and ethnicity in Hinesville. Unemployment is highest among Black or African American residents (12.9% as of the 2017-2021 ACS estimates), and the share of residents aged 25 and over with a bachelor's degree or higher is lowest among Asian or Pacific Islander residents (7.9%), who also participate in the labor force at the lowest levels (43.4%). The unemployment rate is highest in northeast Hinesville (20.7%), while educational attainment is lowest in central Hinesville. Median household incomes in Hinesville are lowest among Native American households (\$30,880) and in north and central Hinesville, where they fall below \$45,000 in three census tracts. Residents and stakeholders noted that in addition to income, residents' housing choices are shaped by a variety of factors, including access to employment, childcare, transportation, grocery stores, healthcare, and other needed resources, and availability of public infrastructure such as sidewalks.

Place-based strategies allow for the targeting of resources and outreach efforts to areas with high proportions of residents whose housing choices may be limited by low earnings or unemployment. These strategies can be combined with other approaches focused on closing skills gaps and developing career pathways, increasing job creation and quality standards, and raising the wage floor. Examples of place-based strategies to increase labor market engagement include increasing awareness of high-growth jobs that pay family-sustaining wages and connections to the training necessary to obtain them, and targeting neighborhoods with high proportions of low-earning workers as priorities for interventions that increase awareness of available subsidies and resources. Understanding residents' barriers to accessing employment, such as lack of access to affordable childcare or transportation, or need for job skills training, is vital to directing resources to needed programs. Populations that face barriers to labor market engagement, such as formerly incarcerated individuals, may need particular supports such as ensuring access to

identification, transitional housing, housing navigation services and financial assistance, and workforce development programs that facilitate fair access to the labor market.

The City of Hinesville should continue to fund services that support labor market engagement, making efforts to understand and address residents' barriers to accessing education, workforce development, and employment programs while also looking for opportunities to increase access to other holistic services, such as through the Purpose Built Communities program. The City can also explore ways to partner with community organizations and institutions that have implemented workforce development and employment programs focused on specific populations, or that work in areas of the city with the lowest levels of educational attainment and the highest levels of unemployment. Finally, Hinesville can support labor market engagement by collaborating with community development organizations and affordable housing developers on efforts to bring new development to low- and moderate-income neighborhoods to create jobs and housing and provide needed resources and services. Residents and stakeholders noted a particular need to support economic development by bringing new activities and programming to the city's downtown area.

In addition to supporting labor market engagement, the City can continue to use CDBG or other funding to increase access to opportunity by collaborating on projects that develop, expand, or improve community facilities, infrastructure, and programming; increase access to fresh food retailers; provide access to health and wellness resources and services; improve housing condition, and support development of needed retail and services in low- and moderate-income census tracts.

Impediment #2: Limited Supply of Quality Affordable Housing for Low- and Moderate-Income Households

An overall lack of quality affordable housing options available to low- and moderate-income households was one of the most frequently cited issues in discussions with residents and area stakeholders. The most recent data from the National Low Income Housing Coalition's *Out of Reach* Report indicates that the average renter wage in the Hinesville MSA (\$18.61/hr) is insufficient to obtain a fair market rate housing unit larger than one bedroom. This issue is exacerbated by the reality that most rents in Hinesville exceed HUD's Fair Market Rent range, as stated in Hinesville's 2019-2024 Analysis of Impediments.

HUD CHAS data reveals that approximately 15% of the city's overall population is severely cost burdened, spending more than 50% of household income on housing related costs. Black and Native American households experience severe cost burdens at disproportionately high rates compared to white and Asian or Pacific Islander households in Hinesville. Non-family households also experience disproportionately high housing costs compared to family households.

With limited publicly supported housing options available in the area and existing resources coupled with long waitlist periods, there is a great need for increased numbers of affordable multifamily units, rehabilitation of existing affordable units, and assistance for prospective homebuyers.

Impediment #3: Lack of Transitional Housing, Supportive Housing, and Homelessness Services

Data on numbers of residents experiencing homelessness and from community engagement efforts in Hinesville and greater Liberty County indicate that homelessness is a growing issue in the region. There is a high level of need for resources and services directed towards vulnerable, at-risk populations, such as extremely low-income households; veterans; persons with substance use disorders, mental health issues, disabilities; and formerly incarcerated individuals. The demand for these services far exceeds the resources available in the area.

The City of Hinesville does not have a dedicated shelter for those experiencing homelessness. Though there are programs dedicated to providing relief for those experiencing homelessness, such as the Rapid Rehousing program, these programs are limited in scope and can be difficult to navigate. Additionally, these programs often fail to address the root causes of homelessness, which vary on a case-by-case basis and require individualized case management services.

Increased collaboration between the City, non-profit community organizations, and others working in this sector will be key to devising more effective homelessness prevention and response strategies. Stakeholders noted that school counselors can serve as valuable points-of-contact to identify the needs of homeless students that might otherwise go unnoticed and direct families to resources.

Impediments #4: Lack of Affordable and Accessible Housing for Residents with Disabilities

Hinesville's population has a disability rate that is higher than both the national average and the average for the state of Georgia at nearly 15%. The City's population is also aging – since 2005, the share of the population aged 65 and up has increased by 67%, and disability rates increase with age. Residents with disabilities frequently have specialized housing needs, and research into the availability of suitable housing in Hinesville indicates that these needs may be going unmet. This means that residents with disabilities face limited housing options in comparison to residents without disabilities, constituting a barrier to fair housing choice based on a protected class feature.

The following factors contribute to a lack of housing choice for disabled residents of Hinesville:

A higher-than-average disability rate coupled with a lack of accessible housing

As mentioned above, the City of Hinesville has a disability rate 18.3% higher than the overall U.S. disability rate. This indicates that Hinesville likely has a higher-than-average level of need for disability accessible housing; however, the city has very few or no dedicated disability units. APSH data revealed that the city has no Section 202 or Section 811 units, or subsidized units dedicated to senior or disabled residents respectively. When surveyed, more than three-quarters of residents stated that there is a moderate to high level of need for more housing for people with disabilities, and 90% said there was a moderate to high need for more senior housing options.

A lack of services for senior and disabled residents

Residents with disabilities, a group which disproportionately includes senior residents, may need specialized services in order to find and maintain housing. When surveyed, more than three-quarters of Hinesville residents said that there was a moderate to high level of need for more senior services, and 71% said the same of more disability services. More than three-quarters of residents also said that the city has a medium to high level of need for more transportation services, which are disproportionately used by senior and disabled residents who may be unable to drive. A lack of transportation services in particular may severely limit a person's housing choice, as residents who cannot drive a car are forced to limit their housing options to those near transportation services.

A strict and potentially discriminatory zoning code

One of the most often scrutinized provisions of a municipality's zoning code is its definition of "family." Local governments use this provision to limit the number of unrelated persons who may live together in a single dwelling. Unreasonably restrictive definitions may have the unintended or intended (depending on the motivations behind the drafting of the jurisdiction's definition) consequence of limiting housing for nontraditional families and for persons with disabilities who reside together in congregate living situations.

The City of Hinesville's definition of family is very strict, limiting family designation to related family members. This means that a disabled resident who requires an unrelated live-in caregiver or aide may be considered in violation of single-family zoning. The City's provisions for group homes are also very strict, permitting group homes of 6 or fewer, including overnight staff, only in medium-density residential areas. Homes of fewer than 15 including overnight staff are permitted only in multifamily areas, and there are no provisions for group homes serving 15 or more residents. The vast majority of Hinesville's residential

areas are zoned low-density single family, meaning that a disabled resident who needs live-in or overnight care is severely limited in where they are able to live.

Federal and state fair housing laws require that municipalities provide individuals with disabilities or developers of housing for people with disabilities flexibility in the application of land use and zoning and building regulations, practices, and procedures or even waive certain requirements, when it is reasonable and necessary to eliminate barriers to housing opportunities, or “to afford persons with a disability the equal opportunity to use and enjoy a dwelling.” However, in addition to a strict zoning code, the City of Hinesville has a vague and confusing provision for obtaining special use permits. The zoning code makes mention of them, but gives no indication of their scope in relation to disability housing or of the process for obtaining such a permit. This adds to the barrier to housing choice that disabled residents face.

A pattern of housing discrimination against disabled residents

Disability is a federally protected class, which means that housing providers are federally prohibited from discriminating against a person on the basis of disability. However, disability is the single most cited reason of residents reporting housing discrimination within Hinesville, making up nearly half of all reports since 2018. This indicates a pressing need for dedicated disability accessible housing, such as section 811 units. It also indicates a need for housing provider education on non-discrimination and for stricter enforcement of non-discrimination in housing.

Impediments #5: Lack of Fair Housing Education and Activities

Fair housing education and other activities are important for a jurisdiction to provide to its residents, both to ensure the availability of such resources and to publicize that availability so that it becomes common knowledge within the community. The following are especially prominent needs in this regard within the city of Hinesville.

Resident and tenant education

Only 42% of Hinesville residents surveyed said that they felt confident that they understood their fair housing rights, and only 35% said that they knew how to file a fair housing complaint. Three residents surveyed reported experiencing housing discrimination, but none filed a report. Reasons given for not filing a report included not knowing how to file, not knowing that the discrimination was illegal, not knowing what good it would do to file, and fear of eviction. This data indicates that knowledge of fair housing rights and resources is not widespread within the community in Hinesville and that increasing efforts in this area would be instrumental in overcoming barriers to fair housing choice.

Landlord education and incentive programs

Among Hinesville residents who reported experiencing housing discrimination when surveyed, the most common person reported to have discriminated against the resident was a landlord or property manager. It is important that landlords and property managers within Hinesville have a clear understanding of fair housing laws.

In addition to discrimination, a common barrier to fair housing choice comes from landlords being unwilling to accept Housing Choice Vouchers. This unwillingness typically stems from a lack of education on the HCV system, feeling like HCV acceptance is too complicated or has too many requirements, or concern that voucher acceptance may result in lower earnings or increased liability for themselves. To address this apprehension, the City should consider developing education and incentive programs for landlords who may have questions or concerns about the HCV system.

Spanish language resources

Approximately 4.2% of Hinesville residents have limited English proficiency and the most common language spoken by these residents is Spanish, with around 880 Hinesville residents speaking primarily or only Spanish. Around 15% of residents surveyed stated that they felt that language barriers contributed to a barrier to fair housing choice in Hinesville. Residents with limited English proficiency are frequently more vulnerable to discrimination, unfair rental practices, and poor housing conditions due to a lack of education and resources available in their language. To combat this, it is important for the City of Hinesville to ensure that all fair housing education initiatives are available and publicized in both Spanish and English.

Resources for renters with troubled histories

Residents with poor credit histories, a history of eviction, or a felony record often face extreme difficulty in finding landlords willing to rent to them. These types of histories are often disproportionately experienced by residents of color, especially Black and Hispanic residents, due to historic patterns of discrimination and inequity within many aspects of society. This means that Black and Hispanic residents are more likely than other residents to have difficulty obtaining housing due to past rental or other history. Because of this, it is important for the City of Hinesville to invest in programs to assist renters with troubled histories and to incentivize landlords to accept such renters in order to overcome this barrier to fair housing.

TABLE 23. FAIR HOUSING GOALS AND ACTIVITIES

CONTRIBUTING FACTORS	RECOMMENDED ACTIVITIES	RESPONSIBLE PARTIES AND PARTNERS
IMPEDIMENT #1 LIMITED INCOMES AND LACK OF ACCESS TO RESOURCES RESTRICT HOUSING CHOICE AMONG PROTECTED CLASSES		
<p>Low labor market engagement and limited incomes restrict housing choice and access to opportunity among protected classes</p>	<ul style="list-style-type: none"> • Continue to collaborate with key stakeholders in implementing workforce and economic development strategies contained in the Liberty County Joint Comprehensive Plan, including collaborating with workforce development partners, promoting revitalization of the downtown area, supporting programs to prepare high school students for college and/or career pathways, and considering opportunities to support small business development, such as supporting the development of a small business incubator, revolving loan fund, or capacity building (Ongoing, 2024) • Explore ways to partner with and fund community organizations that have implemented workforce development and employment programs focused on specific populations or in areas of the city with the lowest levels of educational attainment and labor force participation and the highest levels of unemployment (Ongoing, 2024) • Support connections among employers, workforce development programs, community development organizations, and residents to increase access to and awareness of workforce development programs (Ongoing, 2024) • Collaborate with residents and stakeholders to understand barriers to accessing workforce development, employment, and education 	<ul style="list-style-type: none"> • City of Hinesville • Community stakeholders • Employers • Workforce development programs • Liberty College and Career Academy • Post-secondary educational partners (e.g., Savannah Technical College, Georgia Southern) • Residents • Hinesville Housing Authority • Liberty Reentry Coalition • Fort Stewart

CONTRIBUTING FACTORS	RECOMMENDED ACTIVITIES	RESPONSIBLE PARTIES AND PARTNERS
	<p>programs, and develop strategies to address these barriers (Ongoing, 2024)</p> <ul style="list-style-type: none"> • Collaborate with community development organizations on efforts to bring new development to low- and moderate-income neighborhoods to create jobs and provide needed resources and services (Ongoing, 2024) • Develop affordable housing in high-opportunity neighborhoods with access to jobs and public transportation (Ongoing, 2023) • Keep track of developments in the Purpose Built Communities program and consider opportunities to partner with community stakeholders to join the network or implement a similar model to support investments in cradle to college education and community wellness along with investments in mixed-income housing. Consider meeting with key stakeholders in other Georgia cities that have implemented this model to share information (Ongoing, 2023) • Include residents, business owners, industry representatives, and representatives from neighborhood groups in planning processes for workforce development programs (Ongoing, 2023) 	

CONTRIBUTING FACTORS	RECOMMENDED ACTIVITIES	RESPONSIBLE PARTIES AND PARTNERS
<p>Continued need for neighborhood investment in low and moderate-income areas with lower levels of access to resources and services</p>	<ul style="list-style-type: none"> • Continue to use CDBG or other funding to collaborate on projects that develop, expand, or improve community spaces and programming, increase access to fresh food retailers, provide access to health and wellness resources and services, improve housing condition, and support development of needed retail and services in low- and moderate-income census tracts. Partner with community organizations and residents to further understand neighborhood funding needs and opportunities (Ongoing, 2023) • Partner with Liberty County School System, community stakeholders, and others to provide facilities, resources, and services to students attending lower-performing schools. These may include basic school resources and supplies, school readiness, mentoring and tutoring, family engagement and literacy, health services, behavioral and social supports, enrichment programs, programs to increase food security and access, support for ESL students and students with disabilities, resources for students experiencing homelessness, and other resources and services (Ongoing, 2023) • Collaborate with City leadership in investigating additional potential funding sources to support investments in public infrastructure, improvements, facilities, and services in low- and moderate-income census tracts (Ongoing, 2023) 	<ul style="list-style-type: none"> • City of Hinesville • Liberty County School System • Community stakeholders • Residents

CONTRIBUTING FACTORS	RECOMMENDED ACTIVITIES	RESPONSIBLE PARTIES AND PARTNERS
IMPEDIMENT #2: LIMITED SUPPLY OF QUALITY AFFORDABLE HOUSING FOR LOW- AND MODERATE-INCOME HOUSEHOLDS		
Lack of affordable housing options	<ul style="list-style-type: none"> • Review Georgia Department of Community Affairs' Qualified Allocation Plan (QAP) to identify local government policies or actions that may increase the competitiveness of developer applications • Implement changes to the zoning code that promote increased variety in housing types and prices • Increase understanding of residents most pressing housing needs through the development of a Housing Needs Assessment • Consider incentivizing the development of affordable housing with density bonuses and/or inclusionary zoning policies • Partner with area housing authorities, non-profits, and housing land trusts to increase affordable housing projects in the City of Hinesville 	<ul style="list-style-type: none"> • City of Hinesville • Habitat for Humanity • LIHTC/affordable housing developers • Liberty County Community Housing Development Organization (LCCHDO)
Existing affordable units are in need of rehabilitation/repairs	<ul style="list-style-type: none"> • Continue to support the rehabilitation of existing affordable housing options through the City's Owner-Occupied Rehabilitation Program • Increase contributions to publicly supported housing repairs • Create and maintain partnerships with community-based organizations that operate housing assistance programs • Establish and maintain relationships between code enforcement and community-based home repair organizations 	<ul style="list-style-type: none"> • City of Hinesville • Non-profit community partners • Hinesville Housing Authority
Lack of assistance available for prospective homebuyers	<ul style="list-style-type: none"> • Promote existing resources such as the Georgia Dream Homeownership Program • Partner with community-based organizations to provide homebuyer education and financial literacy services 	<ul style="list-style-type: none"> • City of Hinesville • Georgia Department of Community Affairs (DCA) • Hinesville Housing Authority • JC Vision and Associates, Inc. • Consumer Credit Counseling Service

CONTRIBUTING FACTORS	RECOMMENDED ACTIVITIES	RESPONSIBLE PARTIES AND PARTNERS
IMPEDIMENT #3: LACK OF TRANSITIONAL HOUSING, SUPPORTIVE HOUSING, AND HOMELESSNESS SERVICES		
<p>Limited resources for assisting persons experiencing or at-risk of homelessness</p> <p>Lack of housing with integrated, wraparound services</p>	<ul style="list-style-type: none"> • Increase collaboration between organizations that offer services to vulnerable populations to devise more effective homelessness response strategies • Identify and target gaps in homelessness response strategy through the development of a Homeless Needs Assessment • Identify case studies of successful transitional housing projects (ex. Chatham-Savannah Authority for the Homeless Tiny Homes project) to serve as blueprints for future projects • Increase contributions to transitional housing and services for persons experiencing or at-risk of homelessness • Promote greater awareness of existing resources such as the City of Hinesville’s Homeless Prevention Program 	<ul style="list-style-type: none"> • Liberty Regional Homeless Coalition (LCHC) • Hinesville Housing Authority • Liberty County Reentry Coalition • Non-profit community partners

CONTRIBUTING FACTORS	RECOMMENDED ACTIVITIES	RESPONSIBLE PARTIES AND PARTNERS
Impediment #4: A Lack of Affordable and Accessible Housing for Residents with Disabilities		
A higher-than-average disability rate coupled with a lack of accessible housing	<ul style="list-style-type: none"> Invest in Section 202, Section 811, or other dedicated senior or disability housing (Ongoing, 2024) Create or fund existing programs, such as the City’s Home Repair Program, to assist with ADA upgrades to existing units, such as wheelchair ramps, shower bars, and Universal Design features for residents with disabilities (Ongoing, 2024) 	<p>City of Hinesville Hinesville Housing Authority Community Partners</p>
A lack of services for senior and disabled residents	<ul style="list-style-type: none"> Invest in expanding services that assist senior and disabled residents with daily life, including meal and transportation services (Ongoing, 2024) 	<p>City of Hinesville</p>
A strict and potentially discriminatory zoning code	<ul style="list-style-type: none"> Expand the definition of “family” within the zoning code to account for disabled residents who require live-in care (2024) Expand group home provisions to include homes serving 15 or more people (2024) Loosen restrictions around small group homes of 6 or fewer residents to allow such homes within low-density single-family areas (2024) Specify within the zoning code the process by which residents may obtain a special use permit for disability housing (2024) 	<p>City of Hinesville</p>

CONTRIBUTING FACTORS	RECOMMENDED ACTIVITIES	RESPONSIBLE PARTIES AND PARTNERS
<p>A pattern of housing discrimination against disabled residents</p>	<ul style="list-style-type: none"> • Increase fair housing education and resources targeting senior and disabled residents (2024, ongoing) • Increase fair housing education and enforcement of fair housing non-discrimination laws targeting landlords and other housing service providers (2024, ongoing) 	<p>City of Hinesville Community Partners</p>

CONTRIBUTING FACTORS	RECOMMENDED ACTIVITIES	RESPONSIBLE PARTIES AND PARTNERS
Impediment #5: A Lack of Fair Housing Education and Activities		
A lack of resident and tenant education	<ul style="list-style-type: none"> • Increase education opportunities and publicity surrounding fair housing rights and resources targeting tenants with a goal of increasing community awareness of what rights are protected and how to enforce those rights (2024, ongoing) 	<p>City of Hinesville Community Partners</p>
A lack of landlord education and incentives	<ul style="list-style-type: none"> • Increase education about and enforcement of fair housing laws for landlords (2024, ongoing) • Increase or develop programs to incentivize landlords to accept Housing Choice Vouchers (2024, ongoing) 	<p>City of Hinesville Hinesville Housing Authority</p>
A lack of Spanish language resources	<ul style="list-style-type: none"> • Ensure that all programs, materials, and processes surrounding fair housing rights, including education, complaint, and other enforcement resources, are available in both Spanish and English (2024, ongoing) 	<p>City of Hinesville Hinesville Housing Authority</p>
A lack of resources for renters with troubled histories	<ul style="list-style-type: none"> • Increase or develop programs that assist renters with troubled histories in finding and qualifying for housing (2024, ongoing) • Increase or develop programs to incentivize landlords to accept renters with troubled histories (2024, ongoing) 	<p>City of Hinesville</p>