

CITY OF MIDLAND, TEXAS

Analysis of Impediments to Housing Choice

**A Fair Housing Plan for
October 2015 — September 2020**



September 22, 2015

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EXECUTIVE SUMMARY

Federal law prohibits discriminating in the sale or rental of housing, the financing of housing, or the provision of brokerage services including otherwise making unavailable or denying a dwelling to any person, because of race, color, religion, sex, national origin, handicap or familial status. The City of Midland as a recipient of Community Development Block Grant (CDBG) Program funds is required by the U.S. Department of Housing and Urban Development (HUD) to conduct an analysis of impediments (AI) to fair housing choice and to affirmatively further fair housing. The AI is a review of public and private policies and practices to promote fair housing choice and to address any impediments to fair housing discovered through this review.

The plan of action for this AI is intended to be a five-year period corresponding to the City's 2015-2019 Consolidated Plan which covers October 1, 2015 through September 30, 2020. This AI resulted in the identification of six major impediments to address over the next five years. The impediments are:

- Lack of affordable housing
- Areas of minority and/or low income concentration
- Insufficient public awareness of fair housing
- Lack of affordable housing near the better schools
- Private market barriers exist
- Policy bodies not diverse

The AI contains possible actions and strategies to address the impediments. These can form the outlines for annual action plans to affirmatively further fair housing.

The AI involved a review of demographic information for the city. This includes population and housing characteristics and trends in Midland. The current fair housing legal status was reviewed as were various laws, regulations, and administrative policies, procedures, and practices of the City of Midland. Examination of local housing programs and activities also occurred as were private mortgage loan transactions.

The AI was developed through citizen involvement. This was primarily in the form of a task force that decided the priority impediments to be addressed. The Task Force also aided in identifying strategies for addressing the impediments.

The Community Development (CD) Division of the Development Services Department of the City conducted the AI. CD staff will also have primary responsibility for implementation of City actions to overcome the effects of the impediments identified in the AI, monitor progress and will maintain records reflecting the AI and actions in this regard. City's actions to ascertain if activities are carried out in a manner to affirmatively further fair housing will be subject to review by HUD.

INTRODUCTION AND MYTHODOLOGY

Although the Declaration of Independence states "that all men are created equal; that they are endowed by their Creator with certain unalienable rights," it was only after passage of the Civil Rights Act of 1866 that equal access to housing was delineated. It states, "All citizens shall have the same right to inherit, purchase, lease, sell, hold and convey real and personal property." Title VIII of the Civil Rights Act of 1968 (Public Law 90-294) was passed on April 11, 1968, and is more commonly known as the Fair Housing Act. Later that year, the U.S. Supreme Court ruled that the law prohibited all discrimination, private as well as public, in the sale or rental of property.

This law was amended on September 13, 1988 through the Fair Housing Amendments Act of 1988. Known as Public Law 90-294, the Fair Housing Act states that "it is the policy of the United States to provide, within constitutional limitations, for fair housing throughout the United States and prohibits any person from discriminating in the sale or rental of housing, the financing of housing, or the provision of brokerage services including otherwise making unavailable or denying a dwelling to any person, because of race, color, religion, sex, national origin, handicap or familial status." Similarly, the Texas Fair Housing Act offer protection for the same categories. This statute became effective September 1, 1993.

HUD is committed to eliminating racial and ethnic segregation and other discriminatory practices in housing, and will use all the programmatic and enforcement tools to achieve this goal. The fundamental goal of the HUD's fair housing policy is to make housing choice a reality through fair housing planning. HUD defined its position by reporting that "equal and free access to residential housing (housing choice) is fundamental to meeting essential needs and pursuing personal, educational, employment or other goals. Because housing choice is so critical, fair housing is a goal that government, public officials, and private citizens must achieve if equality of opportunity is to become a reality."

The City of Midland as a recipient of CDBG funds is required by HUD to conduct an analysis of impediments to fair housing choice and to affirmatively furthering fair housing. HUD requires the AI to include a review of the City's laws, regulations, and administrative policies, procedures, and practices; an assessment of how those laws, etc. affect the location, availability, and accessibility of housing; and an assessment of conditions, both public and private, affecting fair housing choice.

According to HUD, impediments to fair housing choice include any actions, omissions, or decisions that:

- Constitute violations, or potential violations, of the Fair Housing Act;
- Are counterproductive to fair housing choice, such as:
 - Resistance when minorities and/or low-income persons first move into white and/or moderate to high income areas, or

- Resistance to the siting of group homes for persons with disabilities because of the persons who will occupy the housing.
- 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.

Policies, practices or procedures that appear neutral on their face, but which operate to deny or adversely affect the availability of housing to persons because of race, ethnicity, disability status and families with children may constitute such impediments.

The methodology for AI included an analysis of demographic and geographic information on the City. Data sources included those of the U.S. Census Bureau and HUD. Statistics were also taken from the Census' American Community Survey (ACS). The AI also consisted of reviewing local housing programs including those of the City and examining public policy affecting siting and development of housing as well as administrative policies. Private lending information was examined. A review of discriminatory complaints is included.

Effort was made to secure input from the public by distribution of a fair housing choice questionnaire (See copy in the Appendix) at community meetings and other group settings that CD staff attended during the first half of 2015. No responses were submitted to the CD staff. Another approach at gaining public input was in the form of rating survey that individuals at the above group settings were asked to complete. Specifically, attendees were asked to rate a number of possible impediments. Lastly, the Midland Fair Housing Partnership (MFHP) was included in the process from the beginning. The MFHP members were informed of the pending AI, provided input on the AI process, given pertinent data for review and subsequently met as the AI Task Force to identify priority impediments and make recommendations on potential actions to address impediments. The Appendix contains information on citizen participation.

The Community Development Division of the Development Services Department of the City conducted the AI. CD Division staff is responsible for administration of the CDBG program and will also have primary responsibility for implementation of City actions to overcome the effects of any impediments identified in the AI and maintaining records reflecting the AI and actions in this regard. HUD reviews the City's actions to ascertain if activities are carried out in a manner to affirmatively further fair housing in the public and private housing sectors.

More currently (July 2015), HUD issued a final rule on Affirmatively Furthering Fair Housing (AFFH). HUD states that it believes the Fair Housing Act has two main goals: 1) ending housing discrimination; and 2) promoting diverse, inclusive communities. The AFFH will replace the AI. A key difference is that HUD will provide data and a template for conducting a fair housing analysis. Grantees such as the City of Midland must incorporate the AFFH into the consolidated plan. However, the AFFH is not due until at least nine months before October 2017 assuming HUD has provided final instructions and the AFFH Template.

BACKGROUND DATA AND ANALYSIS

Demographic and Housing Profile

Much of the information contained herein is taken from the City's 2015 to 2019 Consolidated Plan for Housing and Community Development Funds. The General Population and Housing Data Table provides comparisons of data from the last two Censuses, 2000 and 2010. The base geography of Midland is on the maps entitled General Features and Census Tracts of the City of Midland. All maps are located in the Appendix.

The 2010 Census population count for the city of Midland was 111,147. This was a seventeen percent increase from the 2000 Census count of 94,996. As of July 2013, the Census Bureau had estimated Midland's population at 123,933. This is a twelve percent increase over the 2010 census population. Another estimate had Midland at 132,503 at the start of 2015. Generally, the city accounts for about 82% of the county's population. The population of Midland County was 116,009, according to the 2000 Census and 136,954 in 2010. The Census Bureau estimated the County's population at 155,830 on July 2014.

Midland is experiencing growth in different directions. Since the 1990s, Midland's growth areas have been to the north and northwest. However, the decade from 2000 to 2010 showed that east and southeast Midland also experienced significant growth as seen in the Population Change from 2000 to 2010 Map. More currently, growth is occurring to the west and northeast as well.

Midland's minority population statistics are presented on the General Population and Housing Data Table. While the percent of white population was relatively unchanged from 2000 to 2010, several race groups showed increases greater than the city's overall growth rate: Native Americans, Asian and Pacific Islanders and those of two or more races. The percent of Hispanics was 37.6% in 2010 as compared to 29.0% in 2000. This translates into a greater than fifty percent increase. The multi-race population and the number of Asians and Pacific Islanders also increased by more than fifty percent from 2000 to 2010.

In the Appendix are four maps each displaying the census tracts according to the percent of each racial or ethnic group compared to the citywide percentage of that group. Three ranges are used – from zero to 100% of the city average, from over 100% to 150% of the city average, and over 150% of the city average. The maps support the fact that minority concentrated areas are in Midland's east and south sides. A minority concentrated tract means one having 150% more than the city average. Census tracts to the west can also be classified as minority concentrated. Census Tract 101.05 is also a majority minority area.

CENSUS POPULATION AND HOUSING DATA

<u>Subject</u>	<u>2000</u>	<u>2010</u>	<u>2011 ACS</u>	<u>% Change *</u>
Population	94,996	111,147	107,559	17.0%
Number of households	35,674	41,887	40,561	17.4%
Persons in group quarters	1,422	1,567		10.2%
Race				
White	71,735	83,967	56,852	17.1%
Black	7,948	8,793	8,324	10.6%
Native American	602	807	494	34.1%
Asian & Pacific Islander	985	1,585	1,247	60.9%
Other race	11,862	13,179		11.1%
Two or more races	1,864	2,816	959	51.1%
Hispanic	27,543	41,797	39,519	51.8%
Females	49,421	57,018		15.4%
Males	45,575	54,129		18.8%
Median age	34.1	33.0		-3.2%
Persons under 5 years	7,170	9072		26.5%
Persons 62 & over	13,711	15319		11.7%
Median household income	\$39,320		\$53,965	37.2%
Population in poverty	12,067		13,683	13.4%
Housing units	39,855	44,708		12.2%
Occupied	35,674	41,887		17.4%
Owner occupied	23,565	27,536		16.9%
Renter occupied	12,109	14,351		18.5%
Vacant	4,181	2,821		-32.5%
Population / Household	2.62	2.62		0.0%
1+ Person per room	2,203		1,163	-47.2%
1 unit in structure	28,611		31,667	10.7%
2-4 units	2,190		2,354	7.5%
Multi-family	8,428		8,775	4.1%
Mobile home	597		2,110	253.4%
Median rent	\$464		\$612	31.9%
Median value - owner units	\$72,500		\$126,600	74.6%

* The percent change is between Censuses unless the same information was not available in 2010; then, the change is from Census 2000 to the 2011 American Community Survey.

The over sixty-four years of age population in Midland was 11.7% in 2010 compared to 12.3% in 2000. In 2000 the national median age was 35.3 years while Midland's was 34.1 years. For the 2010 Census, the media age was 33.0. While the percent of elderly (those persons 62 years of age or older) in Midland has not increased as has been the national trend, the absolute number of elderly has increased. The 2013 ACS indicates that 6.5% of all persons in Midland that are five years of age or older have an ambulatory difficulty.

An indicator of the city's overall well-being is the number of persons with incomes below the federal poverty income level. In 2000, 12.9% of Midland's population was impoverished. The 2011 ACS reports that 13.4% of Midland population lives in poverty. The median family income (MFI) estimate for Midland by HUD as of March 2015 was \$72,500. The State average was \$62,900. This certainly reflects the economic growth of Midland. For HUD programs, eligibility is often limited to low-income persons, meaning that an individual's or a household's income must be below eighty percent of MFI. According to HUD, over thirty-eight percent of Midland's population is low income based recent ACS Census data. The low-income data is also displayed on the Percent Low Income Population by Census Tract Map. Census tracts with the greater percentage of low-income persons also have a high percentage of minorities. The 2012 ACS Survey data reported the following median household income for Midland that in both cases exceed the State and National median household income figures:

Total population:	\$59,478
White population only	\$63,342
Black population only	\$39,601
Hispanic population only	\$48,543
Asian population only	\$71,435
American Indian, Alaska Native only	\$28,030

For the 2000 Census the city's housing count was 39,826. The count had increased to 44,708 by 2010. Over seventy percent of housing units are single-family dwellings. Multi-family units comprise 21% of the housing stock. Mobile homes comprise five percent of the total. They were less than two percent of the total in 2000. Most mobile homes are located in south and east Midland. The Appendix includes a map showing the locations of apartments in Midland and a map on the percent of renter occupied housing by census tract and another on owner occupied housing.

The housing inventory increased by 12.2% from 2000 to 2010 but the population growth was 17% during the same time period. This produces a housing vacancy of 6.3%. Since 2010, Midland's population and housing situation has changed drastically due to the recent oil boom. The Census Bureau estimated Midland's population at 132,503 in 2015. This is a 19% increase from the 2010 Census. Over the same period, 3,230 new homes have been constructed and an equal number (3,362) of multi-family units have been permitted. Due to many who stay in Midland on a temporary basis, population estimates are unreliable and available housing was non-existent for a period of time as all hotel/motel rooms were also occupied and man camps were evident outside of city

corporate limits. The Residential Permits from 2010 to 2014 Map and the Residential Permits from 2010 to 2014 for Units of Less Than 1,400 Square Feet Map are indicators that affordable housing for homeownership has not been widely distributed. The Permits for Manufactured Housing from 2010 to 2014 Map supports this trend. As for multi-family housing, the Appendix includes a map showing the locations of new apartment permits issued since 2010.

More recently, the situation has lessened as oil prices have slumped. Data from the Real Estate Center at Texas A & M University shows that the inventory of homes for sale was over 5 months five years ago, bottomed at two months and was nearing four months at the end of 2014. Obviously, buyers have been at a disadvantage. The Consolidated Plan reports “it is still a seller’s market in Midland, which hinders purchases by low-income buyers, as the median sales price is over \$240,000.00 over the past year and a half. This is more than three times the annual income of a four-person low-income household.” Low-income households also have a difficult time obtaining decent affordable rental housing in Midland. The Median Rent Value by Census Tract Map highlights tracts where rent was greater than the city average. The Median Value of Owner Housing by Census Tract Map displays tracts compared to the city’s median value.

The housing assistance needs presented in the City’s Consolidated Plan reveal that low income households are prone to encounter housing problems but some household groups have a disproportionate need. A disproportionate need is when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least ten percentage points higher than the percentage of persons in the category as a whole. The following categories meet the criteria and are disproportionate need categories: The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%.

No racial or ethnic group met criteria that their need is 10% greater than the needs of the category as a whole. While not a disproportionate need, Black households experienced a rate double the rate of its category. Hispanic households in the >50%-100% of AMI is the group having the greater disproportionately need due to severe housing problems. American Indian/Alaska Native households in the over 50% of AMI have a disproportionately greater need due to housing cost burden. Asian households in the 30 to over 50% of AMI also have a disproportionately greater need due to housing cost burden.

Staff was unable to obtain more current housing quality data. Therefore, the condition of housing in Midland can be viewed in the Percent Substandard Housing by Census Tract Map that was used in the 2010 AI. The base data for it was obtained before 2005. Highlighted census tracts have a percentage of substandard housing greater than the citywide average and are generally located in older and minority impacted areas.

Housing Programs

Two public housing authorities (PHA) operate in Midland. One is the City of Midland Housing Authority that was established in 1971 by the City of Midland. The Midland City Council appoints the City Housing Authority Board of Commissioners. Otherwise, the City Housing Authority is independent of the City. The second housing authority is the Midland County Housing Authority that was created in 1988 by the Midland County government. The County Commissioners Court appoints the County Housing Authority Board of Commissioners. The County Housing Authority is independent of the County government.

The City PHA operates three complexes: Hillcrest Manor, Langtry Village, and Parker Place. Hillcrest Manor is a public housing property. The Midland County PHA administers the rental voucher program in the city. Currently, 433 households receive rental voucher assistance. As per the Consolidated Plan, race characteristics of public housing and voucher recipients were as follows:

Race	Public Housing	Vouchers				
		Total	Tenant-based	Special Purpose Voucher		
				Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	84	175	173	2	0	0
Black/African American	12	196	192	4	0	0
Asian	0	0	0	0	0	0
American Indian/Alaska Native	0	1	1	0	0	0

Disabled would include non-elderly disabled, mainstream one-year, mainstream five-year, and nursing home transition individuals or households.

The ethnicity of recipients was as follows:

Ethnicity	Public Housing	Vouchers				
		Total	Tenant-based	Special Purpose Voucher		
				Veterans Affairs Supportive Housing	Family Unification Program	Disabled
Hispanic	22	119	119	0	0	0
Not Hispanic	74	253	247	6	0	0

Other characteristics of PHA program residents were:

	Public Housing	Vouchers			
		Total	Tenant - based	Special Purpose Voucher	
				Veterans Affairs Supportive Housing	Family Unification Program
# Homeless at admission	0	3	0	3	0
# of Elderly Program Participants (>62)	58	51	51	0	0
# of Disabled Families	38	103	98	5	0
# of Families requesting accessibility features	96	372	366	6	0
# of HIV/AIDS program participants	0	0	0	0	0
# of DV victims	0	0	0	0	0

The Inventory of Affordable Housing Properties Table identifies the publicly supported rental properties in Midland. The age of a property, the number of units, the population served and the number of units designed for disabled persons are shown on the Table. Properties listed include recent Low Income Housing Tax Credits complexes.

Information from the last four (covering the October 2010 to September 2014 period) Consolidated Annual Performance and Evaluation Reports submitted by the City to HUD reveal the following percentages of minorities served by each program type:

Program - # of cases	% Black	% Asian *	% Hispanic
Homebuyer Assistance - 83	21	2	66
City Homebuyer Assistance Only – 31	7	0	74
City Major Projects – 13	23	0	77
City Minor Repairs - 113	40	0	49
Transitional Housing - 108	13	0	56

It should be noted that CDBG supported activity, in order to meet federal requirements, may be limited to areas that have a high percent of low and moderate-income persons. These census tracts are also often the city's minority concentrated areas. Over the past five years, City housing programs have not been the subject of discrimination complaints. Both PHAs must administer the rental assistance programs consistent with the Fair Housing Act. Concerning other HUD supported housing programs in Midland;

Midland - Inventory of Affordable Housing Properties, 2015

Development Name (Year Opened)	Address	0-1 Bdrs	2 Bdrs	3+ Bdrs	Total units	Affordable Units	Population Served	Disabled Units	% Occupancy
Village Square (1959)	1710 N "A"	18	39	0	57	57	General	0	100%
Chaparral Apartments (1972)	4201 N Garfield	48	52	24	124	124	General	0	100%
Hillcrest Manor (1976)	700 W. Scharbauer	94	4	0	98	98	Elderly/ Disabled	14	96%
Ranchland (1983)	1212 E Wadley	84	120	0	207	74	General	5	92%
Langtry Village (1985)	2200 N Pecos	84	0	0	84	84	Elderly/ Disabled	5	97%
Parker Place (1997)	508 E Parker	40	0	0	40	40	Elderly	4	100%
The Zone (2005)	2800 W Illinois	19	20	0	39	39	General	1	100%
Park Glen Apartments (2000)	2300 Camp Drive	42	72	46	160	160	General	10	not verified
Santa Rita Apartments (2003)	1900 E. Golf Course Rd.	112	28	0	136	136	Elderly	0	not verified
Sterling Springs Apartments (2005)	1701 Fairgrounds Road	28	28	40	96	96	General	9	not verified
Constellation Ranch Apartments (2010)	1301 Latta	16	72	48	136	130	General	10	100%
Gateway Plaza Apts (2012)	1701 Tradewinds Blvd	not verified	not verified	0	96	95	General	0	not verified
Playa Del Pueblo (2013)	611 E I20	12	48	36	96	96	General	7	100%
Westridge (under construction)	5200 Graceland	56	40	0	96	84	Elderly	5	N/A

these seem to be consistent with the fair housing objectives as minority households have not been excluded.

Lending Practices

The Home Mortgage Disclosure Act (HMDA) was enacted in 1975 and serves as the best source of information on lending practices to protected classes and in minority and low income neighborhoods. The Federal Financial Institutions Examination Council (FFIEC) collects the HMDA data submitted by financial institutions (certain financial institutions, including banks, savings associations, credit unions, and other mortgage lending institutions.). HMDA datasets contain loan application records with information on the race, ethnicity, gender, and income of the applicant, as well as loan terms. However, the data is limited by lack of applicant credit information. Nonetheless, HMDA data can be useful in identifying areas of potential concern that may warrant further investigations such as to detect if applications of a certain gender, race or ethnicity are rejected at higher rates than applicants with other characteristics.

The Loan Denials by Race and Ethnicity in Midland, Texas Table is based on HMDA data collected for the Midland Metropolitan Statistical Area in 2013. A total of 8,891 applications were made of which 5,885 (986 of those were for manufactured homes) were for home purchases, 2,610 for refinancing purposes and 396 for home improvements. Of all applications, 13.9% were denied. The Table shows the percent of loans applications that were denied for each type of loan by race, ethnicity and gender. For all loan types, Black applicants experienced a denial rate higher than White applicants. Except on loan applications for manufactured homes, this was the same experience for American Indian and Hispanic applicants. These two categories experienced a lower denial rate on manufactured home applications. As for gender, the overall denied rate when gender was identified was 15.9%. Females experienced denials rates greater than male applications across all loan types. Only 7,321 applications reported gender as some applications are made electronically.

Loan denial rates were also evaluated by four income ranges by race and ethnicity. That analysis found that mortgage loan denial rates were higher for African Americans than for whites in the \$36,000 to \$70,000 and the over \$105,000 income ranges. American Indians were three times more likely than whites to have a denial experience for the \$71,000 to \$105,000 income category. Denial rates for Hispanics were higher than whites across all income categories.

An attempt to reveal geographic variation in the percent of denials is displayed on the Mortgage Loan Denials in Midland 2013 Map. Census tracts that have a denial rate greater than the city average are highlighted. Most of the high denial rate census tracts correspond to low income and minority concentrated areas.

When considering the results of the HMDA analysis, one should take caution as some of the samples for the different categories are relatively small which can skew the percentages. Additionally, one needs to be aware that this review did not show the

**Loan Denials by Race and Ethnicity in Midland, Texas, 2013
Analysis of HMDA**

Race or Ethnicity (13.9% total)	<u>Loan Applications on 1-4 unit properties:</u>			<u>Applications for Purchase of Manufactured units</u>
	For Refinancing	For Home Improvements	For Home Purchase	
Race	Percent of Loan Denied			
American Indian	15.0%	50.0%	9.5%	0.0%
Asian & Pacific Islander	10.5%	100.0%	2.4%	n/a
Black	19.7%	56.3%	12.9%	4.3%
Native American	0.0%	n/a	0.0%	n/a
White	14.6%	32.9%	4.8%	3.4%
All Loans	13.7%	34.6%	5.0%	3.4%
Ethnicity				
Hispanic	24.4%	44.0%	6.7%	14.4%
Non-Hispanic	12.4%	33.3%	4.5%	15.6%
Gender (15.9% total)				
Males	13.3%	34.3%	4.7%	15.6%
Females	19.5%	42.5%	6.5%	15.7%
=====				
Race or Ethnicity (13.8% total)	By Income Categories (\$1000s)			
	Under \$35	\$36 - \$70	\$71 - \$105	More than \$105
Race	Percent of Loan Denied			
American Indian	0.0%	11.1%	30.0%	5.0%
Asian & Pacific Islander	20.0%	5.3%	7.7%	7.0%
Black	22.6%	22.7%	7.1%	11.8%
Native American	n/a	0.0%	0.0%	n/a
White	22.8%	12.7%	9.8%	7.0%
Ethnicity				
Hispanic	26.3%	13.3%	14.5%	12.2%
Non-Hispanic	20.3%	12.6%	8.2%	6.5%

reason for the denials. Often, insufficient income or failing credit standards are the reasons for denials.

A review of reports generated by the Center for Housing Policy shows that Midland does not have a recent history of high foreclosure rates. Generally, the foreclosure rate has been three percent or lower. However, more current reports indicate a trend to increased delinquency rates on first lien mortgages in Midland.

Subprime lending (commonly known as “cash advance lenders”, “payday lenders”, and “auto title lenders”) has been a concern as local asset building advocates have long supported action to curb such activity and to develop better options. No specific data was examined. In 2013 the City of Midland passed a Resolution in support of State legislation to regular “credit access businesses” (CAB). Subsequently, the City passed an Ordinance regulating CABs within the City. It became effective September 1, 2014. The ordinance requires operators to register and it regulates the location of new CABs among other requirements.

With regards to local lending institutions complying with the federal Community Reinvestment Act (CRA), four banks have been reviewed since 2010 and each has received a satisfactory rating. The banks were First Capital Bank of Texas, Community National Bank, Bank of Texas and Security Bank. Regardless, local banks have proven to be supportive of local community development and affordable housing efforts through financial aid to local housing non-profits and the City’s CD Division. Midland Habitat for Humanity and the Midland Community Development Corporation were recipients of local bank support.

Current Fair Housing Status

The City does not have a fair housing ordinance or resolution in effect. Rather, the City directs complaints alleging housing discrimination to the State of Texas or HUD. The Texas Workforce Commission Civil Rights Division is the entity responsible for the State law.

Through November 2014, HUD had not filed fair housing discrimination charges against the City of Midland. There are also no court orders, consent degrees or HUD-imposed sanctions affecting the provision of assisted housing or fair housing remedies in Midland. The Department of Justice or private plaintiffs have not filed fair housing discrimination suits against the City. From 2010 to 2014, HUD reports that fourteen housing discrimination complaints originated in Midland. Six of the cases alleged discrimination based on race; five because of national origin (three were of Hispanic Origin); three were due to disability (the prior AI only had one such case during a four year analysis period); one due to familial status and one because of retaliation. No outcomes on the cases are available.

As for impediments identified in the 2010 AI, the following highlights actions taken to meet original broad objectives of that AI:

Fair Housing Advocate – CD staff attended training, made referrals to HUD and the local legal aid agency, and created the MFHP. MFHP includes the Board of Realtors, the apartment association, and the Midland Affordable Housing Alliance and others in its membership (see the Appendix).

Public Awareness – CD staff conducted low cost promotions; shared information at community functions, and celebrated Fair Housing Month with issuance of a fair housing month proclamation

Preparing Households/Individuals for Housing Choices – CD staff disseminated information on tenant rights and supported local financial educational programs.

Making Housing Choices Available – This was accomplished by implementing the City’s Consolidated Plan. Housing programs were conducted by the CD Division and land was acquired and transfer to local non-profit affordable housing agencies.

City Policies, Procedures and Practices

As for the composition of bodies of elected or appointed individuals who make or recommend policy for the City of Midland, the publically elected City Council is made of six members of which one is a Black male and one is a white female. The rest are white males. The Mayor is a Hispanic male. The Mayor and City Council make all the appointments to the various Boards and Commissions of the city government. Interested citizens fill out applications that do not inquire about race, ethnicity or gender. (See copy in the Appendix). Some boards or commissions have qualifications determined by ordinance or State statute. Based on staff observations, the current composition of the nine member planning commission is eight white males and one white female.

The City of Midland is currently working on a new comprehensive plan, Tall City Tomorrow. This document will be adapted to the specific needs and hopes of the city and provide a guide for future development policy. It will be a tool to guide city priorities and directions, and provide context for making key land use and public investment decisions. The current comprehensive plan is the Midland 2025 Master Plan. It is the guide on all rezoning requests and subdivision plats (including those within 3.5 miles of city limits).

Land use control is most commonly achieved by zoning ordinances such as those enacted in Midland. How land is zoned can support or hinder implementation of public policy that seeks to provide a mixture of housing, including affordable housing. A zoning ordinance can restrict the type of housing; determine the density of housing and the lot sizing. The effects can be exclusionary and/or the cost of housing unnecessarily increased. For example, zoning can prohibit certain housing (multi-family, manufactured). Requirements for large lots or a large (floor area) housing unit makes

housing less affordable. Property setback requirements also affect cost. The City can also use planned district zoning to allow net residential development in a manner that does not conform to all requirements of the zoning district in place. Because of the abundance of land and the variety of residential zoning districts available throughout most of Midland, zoning has not generally been a barrier to affordable housing in Midland. The Residential Zoning Districts Map displays residential districts by the housing density allowed in individual districts. Midland's public policies have resulted in the favorable allocation of land for development of multi-family sites located outside of minority-concentrated areas. HUD Code manufactured homes are permitted only in the Mobile Home or Manufactured Home Districts. A Texas Industrialized House is permitted in any residential zoning district, unless prohibited by a deed restriction or restrictive covenant.

While neighborhoods need to have a strong role in decisions regarding development proposals, NIMBYism can be a significant barrier to affordable housing. NIMBY is short for "not in my backyard." Although NIMBYism is usually associated with the attitudes and actions of residents, the policies and practices of government entities can influence the role that NIMBYism plays in land use and zoning decisions and housing stock diversity. Past actions and/or concerns about resistance by neighborhood groups can discourage developers from building in areas with NIMBY reputations. Housing proposals for persons with disabilities is often most strongly affected by NIMBYism.

A city's subdivision code can also affect the cost of housing due to its public improvement requirements. Excessive design standards and infrastructure requirements (size of streets, curb and gutter, sidewalks, etc.) are passed on to the price of housing. Excessive public right-of-way requirements are a cost burden to developments. The City will waive the requirement for sidewalk development under certain circumstances. Where excessive right-of-way exists, the City can issue right-of-way use permits thereby reducing the cost of installing off-street parking. The use of CDBG funds for public infrastructure (street paving, curb and gutter, sidewalks, etc.) also aids in keeping the cost of housing affordable.

Development standards such as building codes, housing standards and site requirements (parking, landscaping, etc.) add to the cost of housing especially if such standards are overly restrictive and excessive. The balance is the safety and quality assurances that are provided to citizens, especially those with limited options. The City is in the process of updating its building codes so as to adhere to the following: 2015 International Building Code, 2015 International Plumbing Code, 2015 International Mechanical Code, 2015 International Fuel Gas Code, 2015 International Residential Code and the 2015 International Energy Efficiency Code, all with local amendments. The 2012 National Electrical Code will remain in effect. The construction of affordable housing in Midland is significantly affected by various governmental standards. The State's HOME Program requires compliance with the Texas Minimum Construction Standards and the Texas Accessibility Standards and applies to the City's housing rehabilitation program.

The City also collects building permits and other charges. Under certain circumstances, some of these charges could be viewed as duplicative, onerous, inhibiting innovations or encouraging inequitable administration. Generally, Midland's building related fees are not excessive. City does not recover full cost of administering those permits. When the City (as opposed to a private property owner) initiates a process, fee payment from affected property owners can be waived. Steps to ensure that duplication does not occur have included the establishment of a coordinated development permit system. The City will waive or reduce appropriate fees and charges (e.g., building permit fees, water and sewer taps) on non-profit sponsored housing development.

Local property taxes can also be viewed as contributing to the housing cost burden of individual households. The Midland County Appraisal District determines the appraised value of all taxable property in the city. This is based on its market value as of January 1st each year. A property can have as many as nine taxing entities in Midland County. For 2014 a property within the city may had a \$1.904 per \$100.00 of property valuation. While the city government increased its rate for fiscal 2015, the rate is below the fiscal 2012 amount that was just over \$0.40 per \$100 valuation.

To lower the property tax on their individual property, property owners may take available exemptions. The general homestead exemption is provided by state law for owner-occupied residential properties. The over 65 exemption is for all resident owners of age 65 or older. All taxing entities allow that exemption as well as the disabled veteran deduction. Other optional exemptions are the disability exemption and the surviving spouse resident who is 55 years or older. The City government does not offer the last two.

Other Factors

Federal Executive Order 12898 directs Federal agencies to achieving environmental justice as part of their mission by identifying and addressing, as appropriate, disproportionately high and adverse human health or environmental effects of its programs, policies, and activities on minority populations and low-income populations. HUD has developed its environmental justice strategy. The State of Texas through the Health and Human Service Commission has established Disproportionality and Disparities Advisory Committees in each region of Texas to provide ongoing guidance for disproportionality planning and implementation work. Each region has advisory groups that meet to develop strategies and activities to eliminate disproportionality and disparities. Midland is served by the group in Region 9.

The General Features Map also displays the bus routes of EZ-Rider, the public transit system serving Midland and Odessa. As a recipient of federal transit funds, EZ Rider is subject to civil rights laws. It is governed by the Midland Odessa Urban Transit Board that is comprised of six individuals from both cities, appointed by their respective City Councils. Diversity on this board is evident.

Fair housing choice throughout the community should include the availability of affordable housing within all public schools including the “better” schools. To meet state statutory requirements, the Texas Education Agency’s accountability system assigns ratings that designate acceptable and unacceptable performance for campuses and districts. In brief, a Met Standard performance is an acceptable rating assigned to districts and campuses that meet the target on all indexes for which it has performance data. Distinction designations are awarded in recognition of outstanding achievement in specific areas. The MISD Elementary Schools Performance Map shows how each campus fared in the 2014 TEA accountability. A map of the boundaries of all Midland Independent School District elementary campuses is also in the Appendix. For 2015, MISD has modified its elementary school boundaries.

The Appendix includes a map highlighting census tracts that have a greater than city average of non-English speaking population. Most of the low income and minority concentrated areas are impacted by this factor.

Primarily all new single family housing that is constructed or substantially modified by HUD funding or City supported activity meets the State’s visitability standards. This means that the unit is designed in such a way that it can be lived in or visited by people with disabilities. Key features are no-step entrance, adequate width doors and hallways and a first floor bath sufficient to allow a person in a wheelchair to enter and close the door.

IMPEDIMENTS TO FAIR HOUSING CHOICE

Along with the results of the preceding reviews, the City attempted two methods of soliciting input from the public on their fair housing choice experiences. One was the “analysis of impediments to fair housing choice questionnaire” (see copy in the Appendix) that was distributed at public meetings that the CD staff conducted as part of the developing both the Consolidated Plan and the AI. The questionnaire was also distributed at other groups meetings that CD staff participated in early 2015. Unfortunately, no one submitted a completed questionnaire to the CD staff.

The second approach was a survey instrument that was distributed at the above referenced community meetings and other group meetings attended by CD staff during the first half of 2015. A copy of that instrument is in the Appendix. The intent of this tool was to query housing professionals, advocates and others interested in housing issues affecting various population categories such the poor, the disabled, homeless persons, etc. in Midland. Respondents were ask to evaluate a number of possible impediments to fair housing in Midland by replying if they thought an issue/item “was not, might be or was an impediment.” Or, the respondent could reply that he/she “did not know.” A total of twenty seven individuals returned the surveys and the results are in the Appendix and summarized as follows:

- The majority of respondents thought these were impediments -
Lack of affordable apartments/rental houses
Lack of affordable homes to buy
Lack of affordable housing near the better schools
- The majority of respondents thought language barriers might be impediments
- The following were selected by most is not being impediments -
Discriminatory practices among bankers/lenders
Discriminatory practices among insurance industry representatives
Discriminatory practices among local housing programs
- Conversely, the majority “did not know” about the following:
Discriminatory practices among insurance industry representatives
Discriminatory practices among local housing programs
Discriminatory practices among Realtors
Discriminatory practices among single family unit landlords

The above information and that from the review were considered by the AI Task Force. The Task Force then focused on selecting impediments that presented opportunity for realistic improvements as HUD suggests a prioritized list of impediments to address. In priority order, the AI Task Force identified six priority impediments as follows:

1. Lack of affordable housing - affordable housing is lacking; therefore, protected classes households have very limited housing choices. The need for affordable housing includes units for special needs subpopulations such as people with disabilities.
2. Areas of minority and/or low income concentration – the lack of affordable housing outside of low income and minority concentrated areas exacerbates segregation. The lack of affordable housing disproportionately impacts protected classes with lower incomes.
3. Insufficient public awareness of fair housing – the lack of knowledge about fair housing requirements creates barriers to affirmatively furthering fair housing.
4. Lack of affordable housing near the better schools - without adequate housing choices near better schools, households of protected classes are faced with restricted access to opportunities.
5. Private market barriers exist – the protected classes experience more unsuccessful banking activity than other categories of applicants.
6. Policy bodies not diverse – diversity in the composition of policy bodies may bring attention to housing choice issues when policy decisions are being considered.

The AI Task Force also identified several concerns as follows (these are not in priority order):

- Information on housing choice is not widely available. It also needs to be provided in languages other than English.
- Substandard housing conditions including lack of accessibility can improve housing choices.
- NIMBYism

FAIR HOUSING PLAN / STRATEGIES TO OVERCOME BARRIERS

For the priority impediments, possible actions are outlined below and will served as the basis for developing annual action plans to affirmatively further fair housing. Until such time that the AI is replaced by an AFFH, the below recommendations can comprise the annual fair housing programming for the City of Midland over the next five years – October 2015 to September 2020.

Impediment	Possible Actions to Address the Impediment
Lack of affordable housing	<p>Implement the City’s Consolidated Plan with regards to addressing priority housing needs</p> <p>Seek programming to aggregate land for future affordable housing units</p> <p>Assist the rental voucher program in identifying units for voucher holders</p> <p>Identify options for a sustainable local dedicated funding source for affordable housing</p> <p>Work with accessibility and/or disabled community/advocates to seek to increase supply of accessible units</p> <p>Seek to require enhanced local housing accessibility and visitability standards</p>
Areas of minority and/or low income concentration	<p>Institute a moratorium on affordable housing proposals in concentrated areas</p> <p>Seek incentives to encourage development of higher end housing in concentrated areas</p> <p>Encourage proposals that will provide affordable housing outside of concentration areas</p>
Insufficient public awareness of fair housing	<p>Continue the advocacy and public awareness programs of the 2010 Fair Housing Plan (Copy is in the Appendix)</p> <p>Facilitate and participate in forums for advocating fair housing</p> <p>Utilize the City’s media outlets for awareness activity</p>

Impediment	Possible Actions to Address the Impediment
Lack of affordable housing near the better schools.	<p>Seek incentives to encourage development of higher end housing in concentrated areas</p> <p>Encourage proposals that will provide affordable housing outside of concentration areas</p>
Private market barriers	<p>Continue 2010 Fair Housing Plan activity to prepare households for housing choice (See the Appendix) with emphasis on credit and credit repair services</p> <p>Consider increasing the financial education requirements for receiving housing program benefits</p> <p>Assist lenders in pursuing options to better serve the under banked or unbanked</p> <p>Seek/encourage employer programs to complement banking options for protected classes households</p> <p>Conduct further studies/analysis of lending practices</p>
Policy bodies not diverse	Encourage governing bodies to consider diversity when appointing members to its boards and commissions

Additional activity that can be considered to address impediments of concern can be:

- Developing easy-to-find information with translation and accessible features on websites and in housing materials. It also needs to be provided in languages other than English.
- Assist developers in providing information about its affordable housing proposals to neighborhood groups/residents

Ideally, the CD staff should prepare an annual action plan to be developed in consideration of funding source parameters. Since the CDBG funding cycle starts when applications are due in April, development of the annual plan should consider this requirement. CDBG funds can be used for fair housing programming as part of the CDBG Administration category. Or, fair housing can be CDBG funded as a public service subject to the spending limitation on public services.

Appendix

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Impediments Rating Tool

Results of Fair Housing Impediments Survey among Housing Advocates

Citizen Questionnaire

2010 Fair Housing Plan Objectives

How to Report Housing Discrimination Sheet

Internet Resources

City Board Application

Notices of Meetings

Acknowledgements

Mayor:	Jerry Morales
Council Member District 1:	Jeff Sparks
Council Member District 2:	John B. Love III
Council Member District 3:	Sharla Hotchkiss
Council Member District 4:	J. Ross Lacy
Council Member At-Large:	Scott Dufford
Council Member At-Large:	Spencer Robnett

Courtney Sharp, City Manager
Tommy Hudson, Deputy City Manager
Robert Patrick Assistant City Manager
Frank Salvato, Assistant City Manager
Charles Harrington, Director of Development Services
Sylvester Cantu, Community Development Manager
Wanda Valles, CDBG Program Coordinator
Steve Baker, GIS Specialist

Attendees of the 08/12/2015 Analysis of Impediments Task Force Meeting:

Tonya Eckert
Rebecca Natividad
Megan Newman
Alfredo Chaparro
Jeanette Castaneda
Tex Ellis
David Diaz
Jaime Gandara
Alynda Best
Rev. Billy Ashley
Sandra Torres

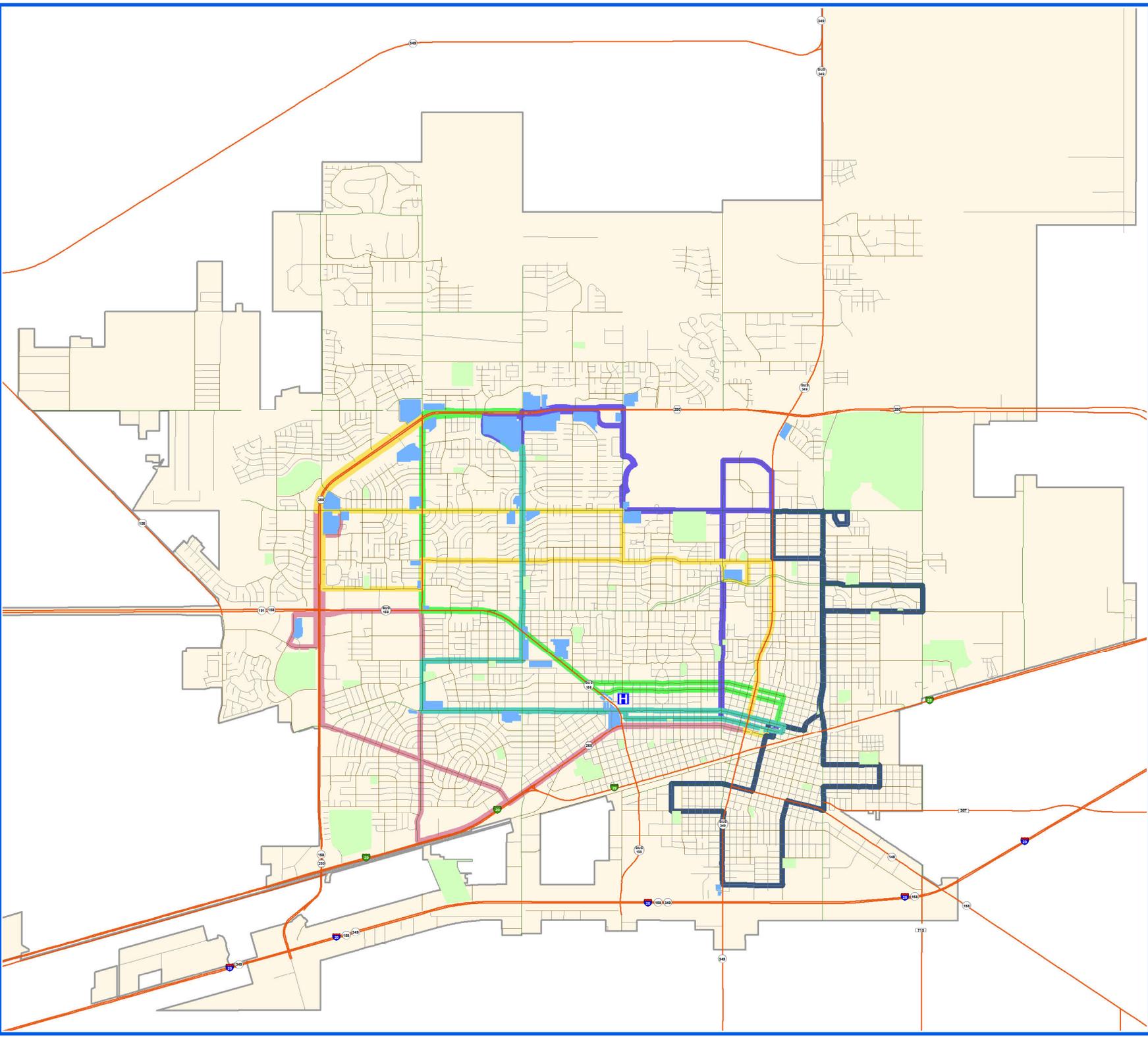
MIDLAND FAIR HOUSING PARTNERSHIP MEMBERS

City of Midland Community Development Office
Buckner Children and Family Services
Casa de Amigos
Midland Affordable Housing Alliance
Midland College BEDC
Midland Community Development Corp
Midland County Housing Authority
Midland Habitat for Humanity
Midland Hispanic Chamber of Commerce
National Alliance on Mental Illness
Permian Basin Community Centers
Permian Basin Workforce Development Board – 211
Senior Link of Midland
Texas Civil Rights Project

GENERAL FEATURES



- Legend**
- Medical
 - EZRider Route**
 - Route 1
 - Route 2
 - Route 3
 - Route 4
 - Route 5
 - Route 6
 - Arterial
 - Collector
 - Interstate & State Highway
 - Residential
 - Shopping Center
 - Park Boundary
 - City Limit



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2/12/2015

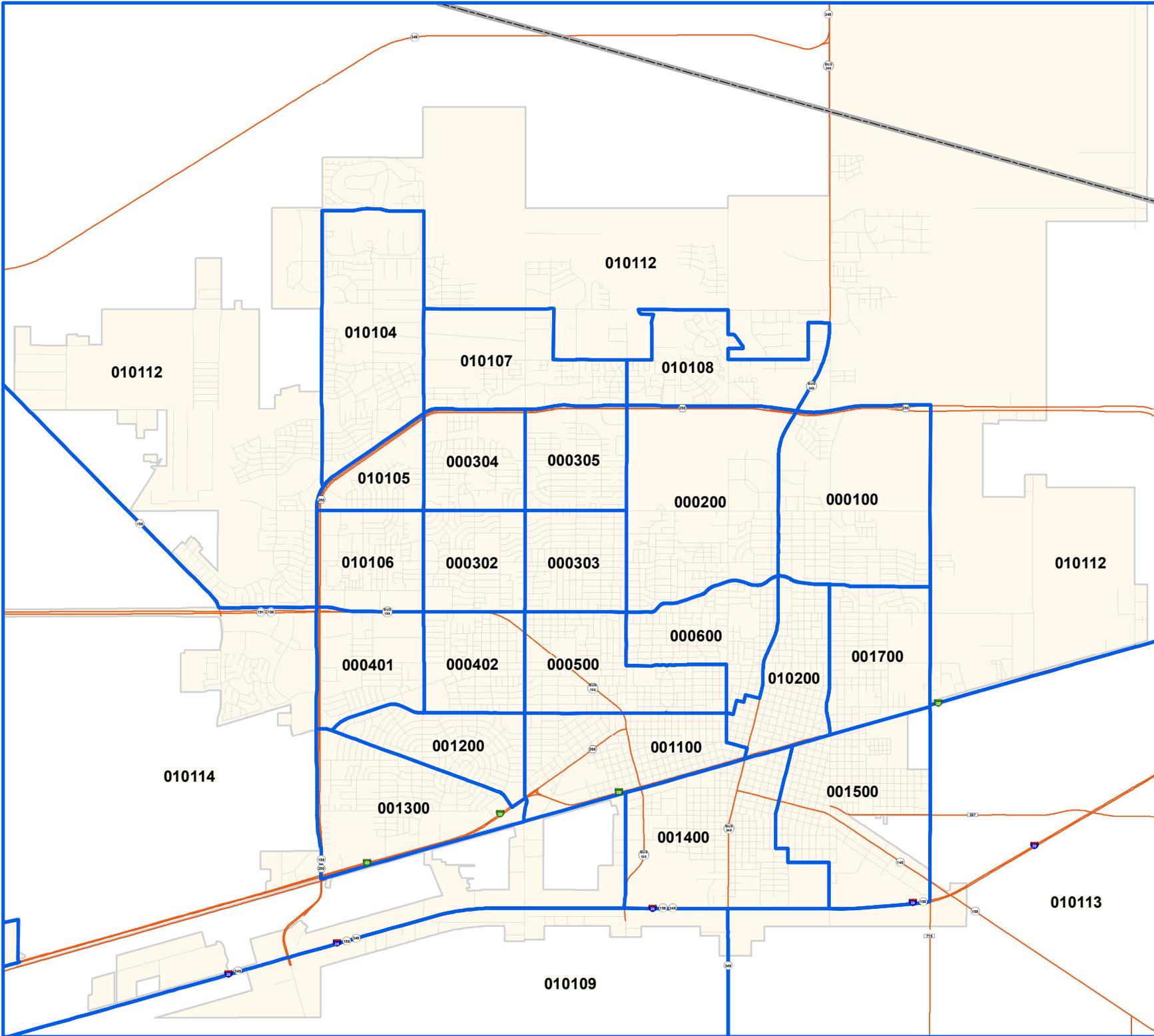
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2010 CENSUS TRACTS



Legend

-  Census Tracts
-  City Limit
-  County Boundary



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1/27/2015

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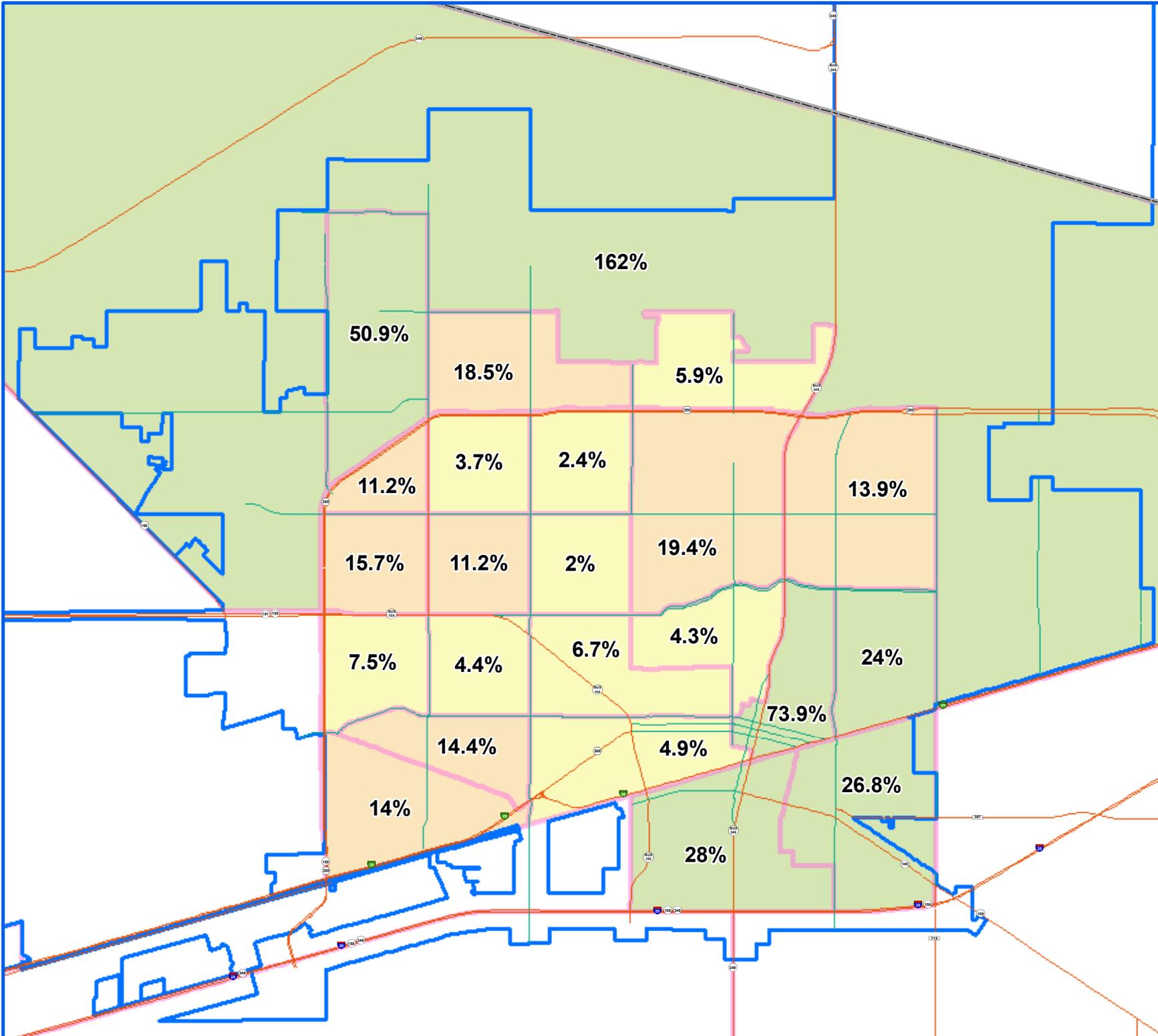
**CITY OF
MIDLAND**

**CENSUS POP.
CHANGE FROM
2000 TO 2010**



Legend

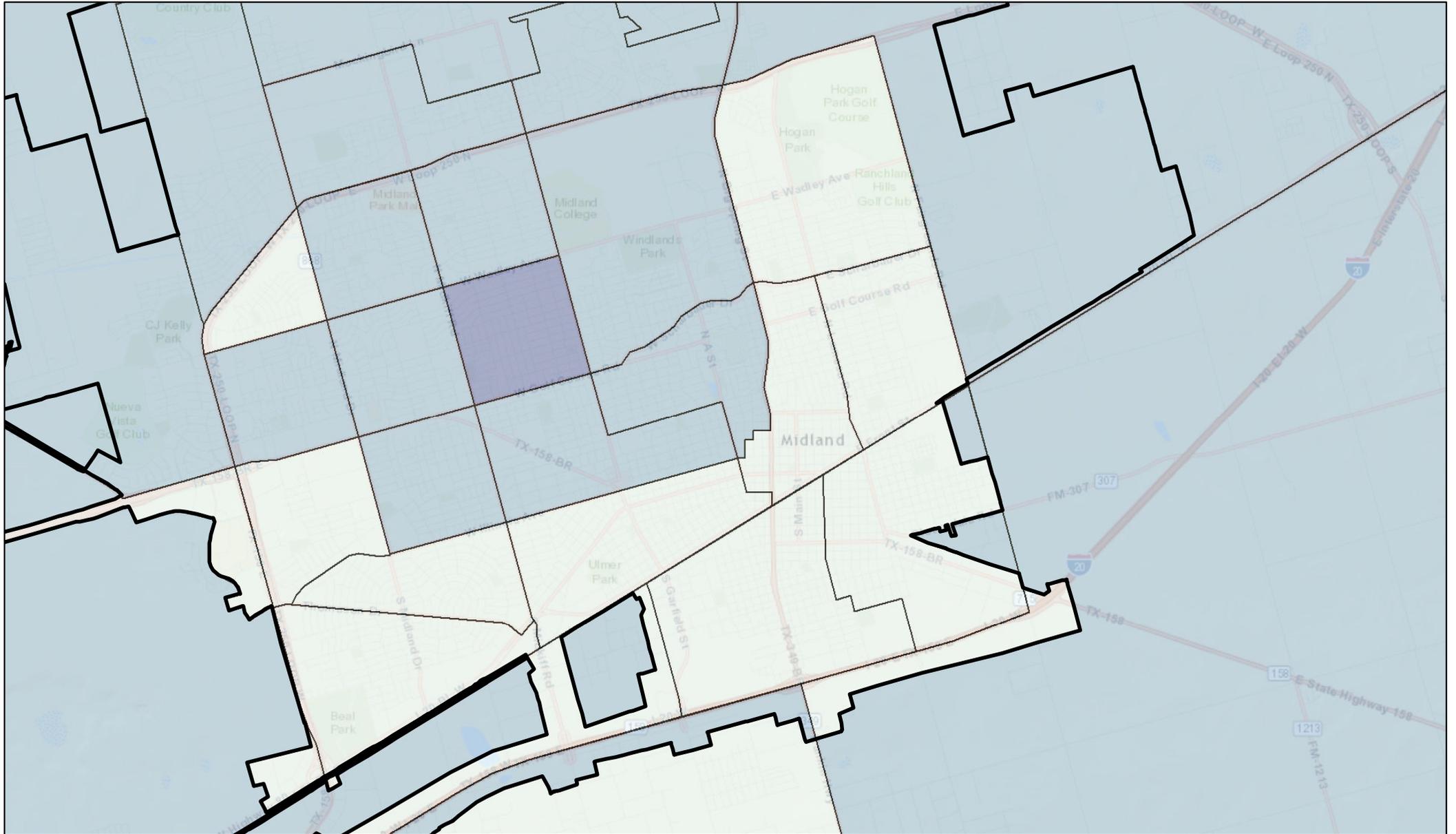
- Arterial
- Interstate & State Highway
- 2010 Census Tracts**
- POP. Change**
- 2% - 7.5%
- 11.2% - 19.4%
- 26.8% - 162%
- Census Tract Boundary
- City Limit



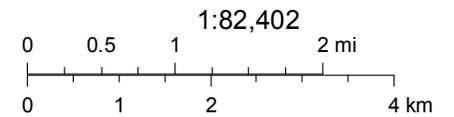
JULY 23, 2015
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Midland, Texas - White alone (Not Hispanic)



January 2, 2015

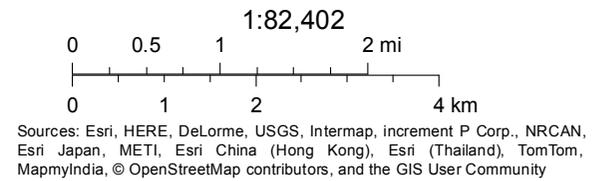


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Midland, Texas - Black or African Americans alone (Not Hispanic)



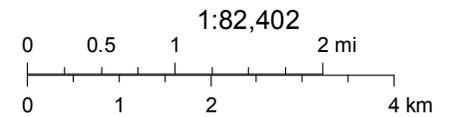
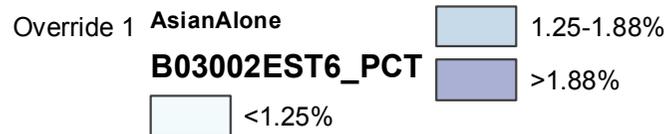
January 2, 2015



Midland, Texas - Asian alone (Not Hispanic)



January 2, 2015

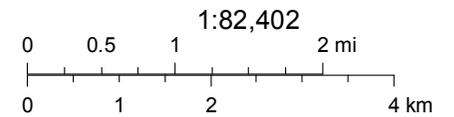


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Midland, Texas - Persons of Hispanic Origin

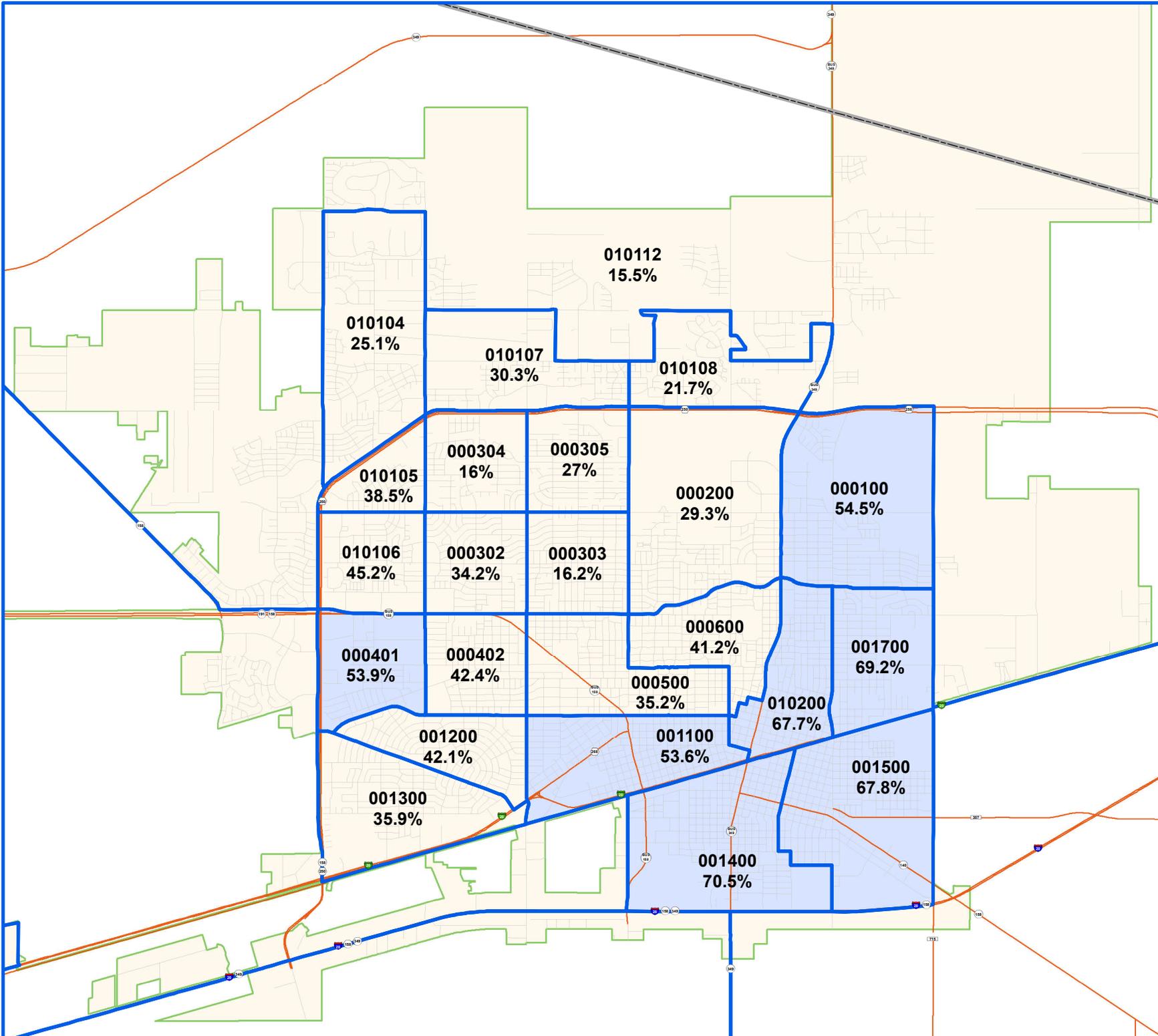


January 2, 2015



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PERCENT OF LOW INCOME POPULATION BY CENSUS TRACT



CITY WIDE PERCENTAGE IS 38.0%

Legend

- Low To Moderate Income
- Census Tracts
- City Limit
- County Boundary



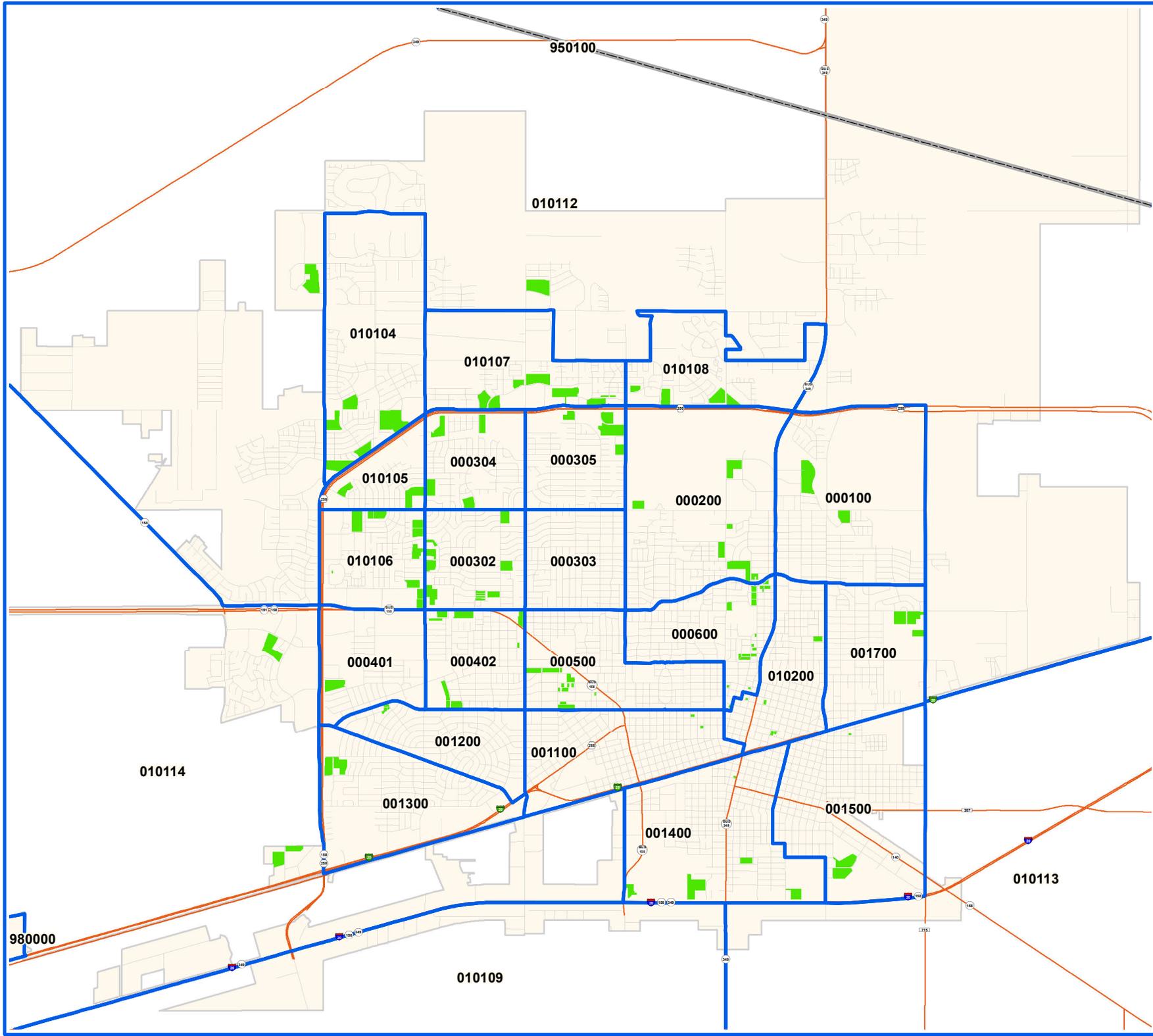
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APARTMENT LOCATIONS



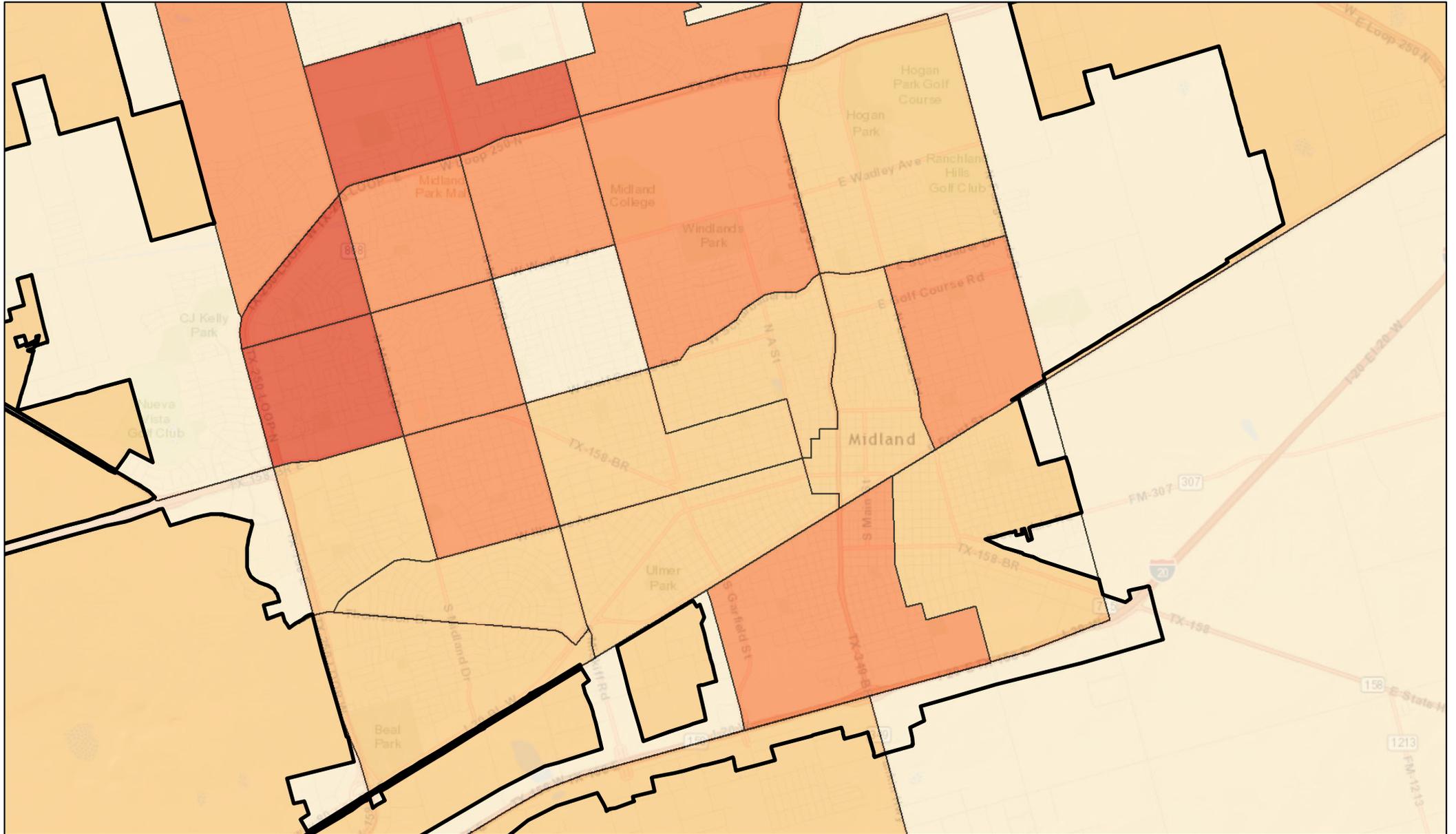
- Legend**
- Apartment Location
 - Census Tracts
 - City Limit
 - County Boundary



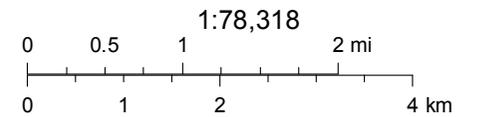
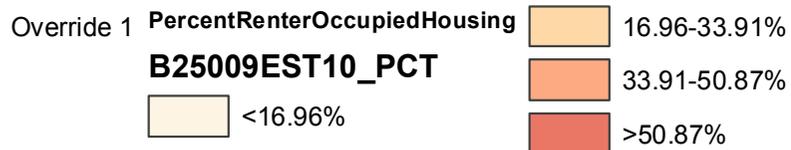
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Midland, Texas - % Renter Occupied Housing

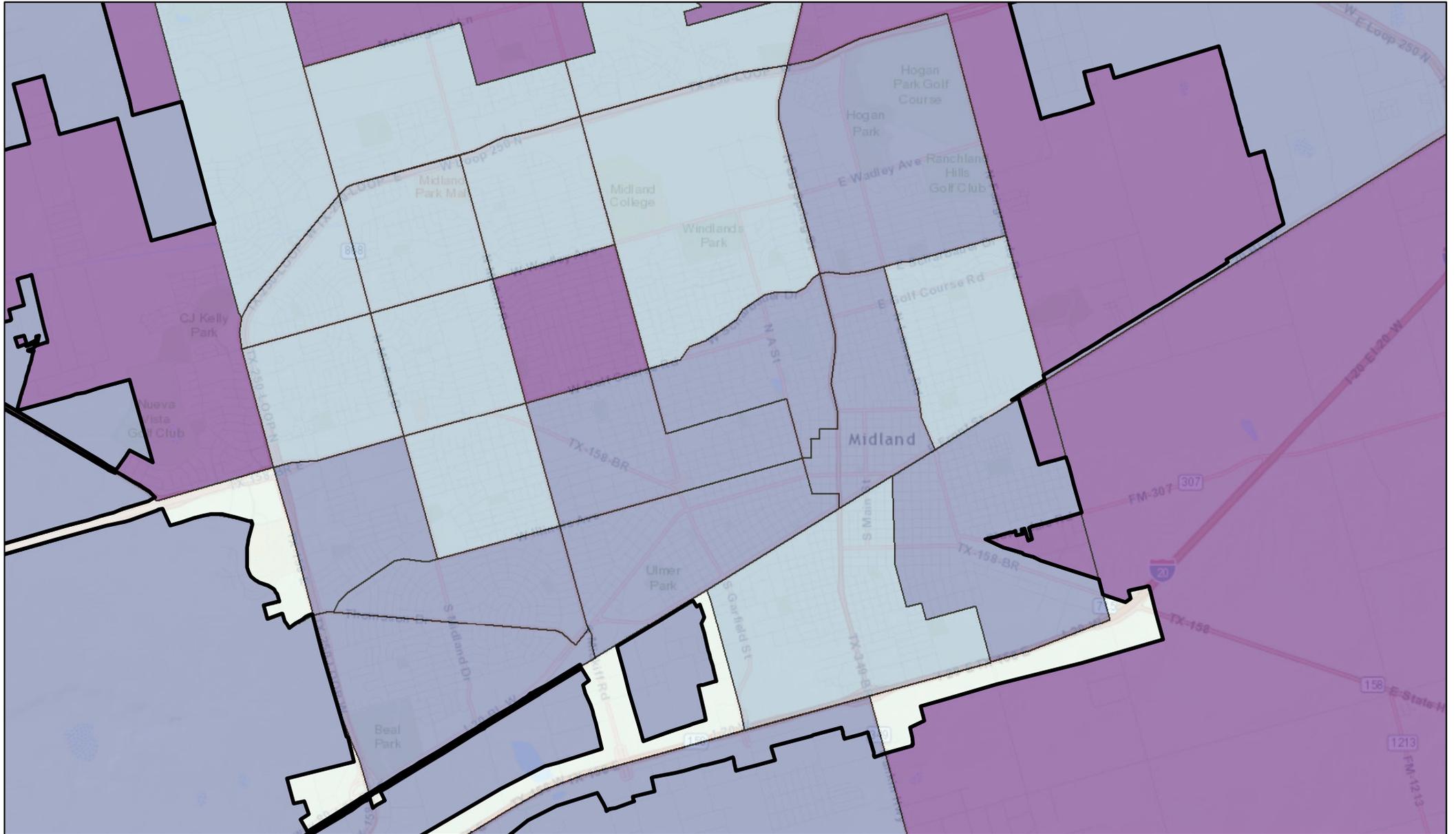


January 7, 2015



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Midland, Texas - % Owner Occupied Housing



January 7, 2015

Override 1 **OwnerOccupiedHousing**

B25009EST2_PCT

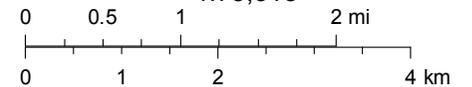
 <33.05% Owner Occupied

 33.05-66.10% Owner Occupied

 66.10-82.63% Owner Occupied

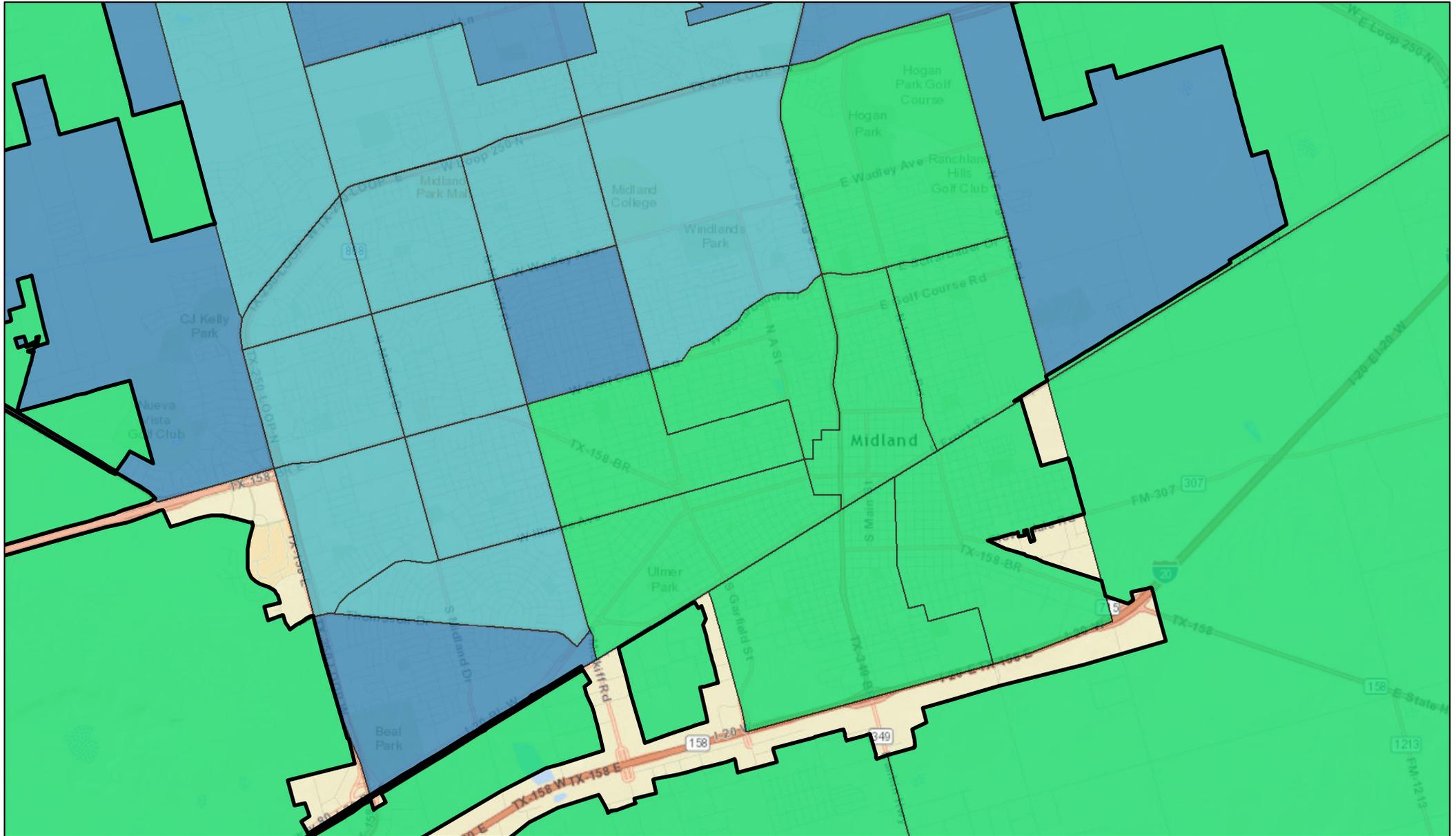
 >82.63% Owner Occupied

1:78,318

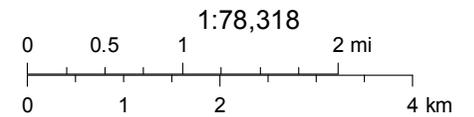


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Midland, Texas - Median Rent for Renter Occupied Housing

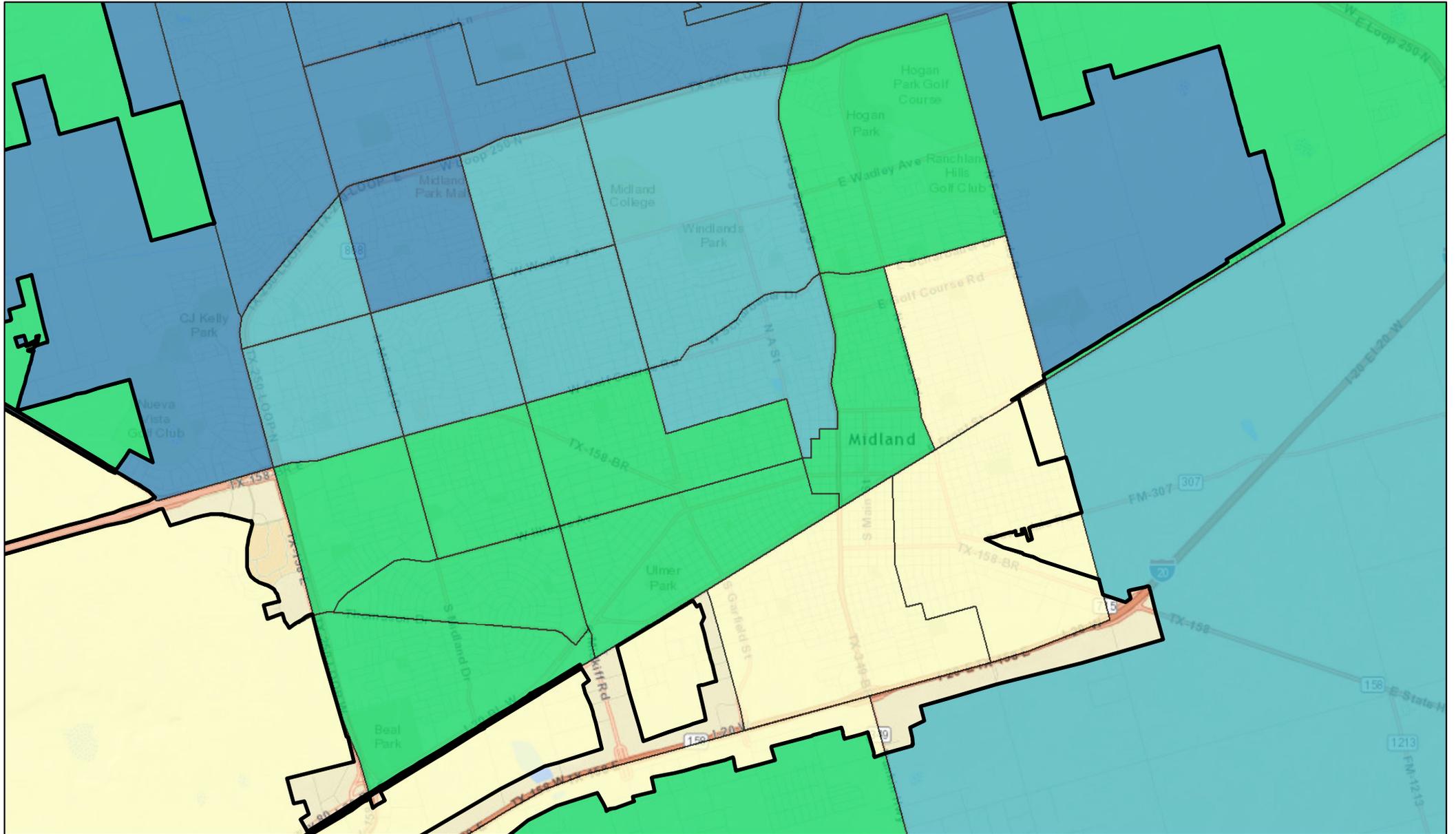


January 7, 2015

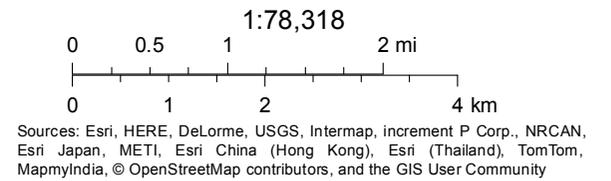
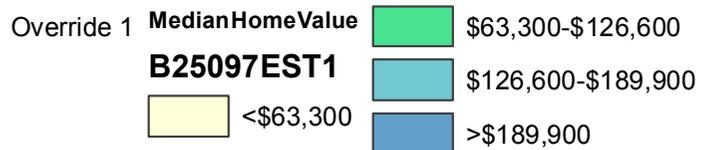


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Midland, Texas - Median Value of Owner Occupied Housing



January 7, 2015



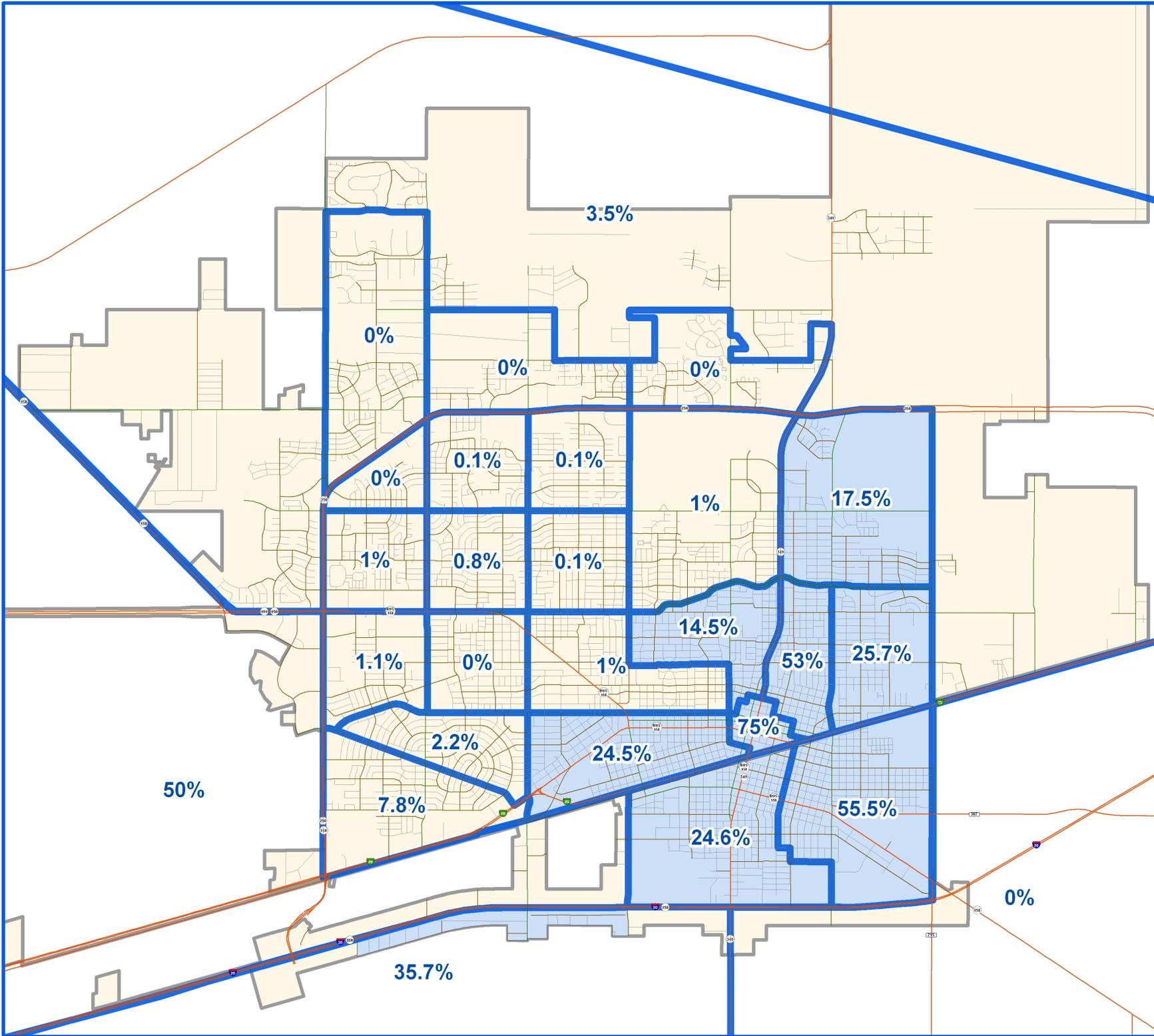
PERCENT SUBSTANDARD HOUSING BY CENSUS TRACT



Legend

- Arterial
- Collector
- Interstate & State Highway
- Residential
- Census Tract 2000
- Substandard_Housing
- City Limit

CITYWIDE PERCENTAGE IS 9.7%



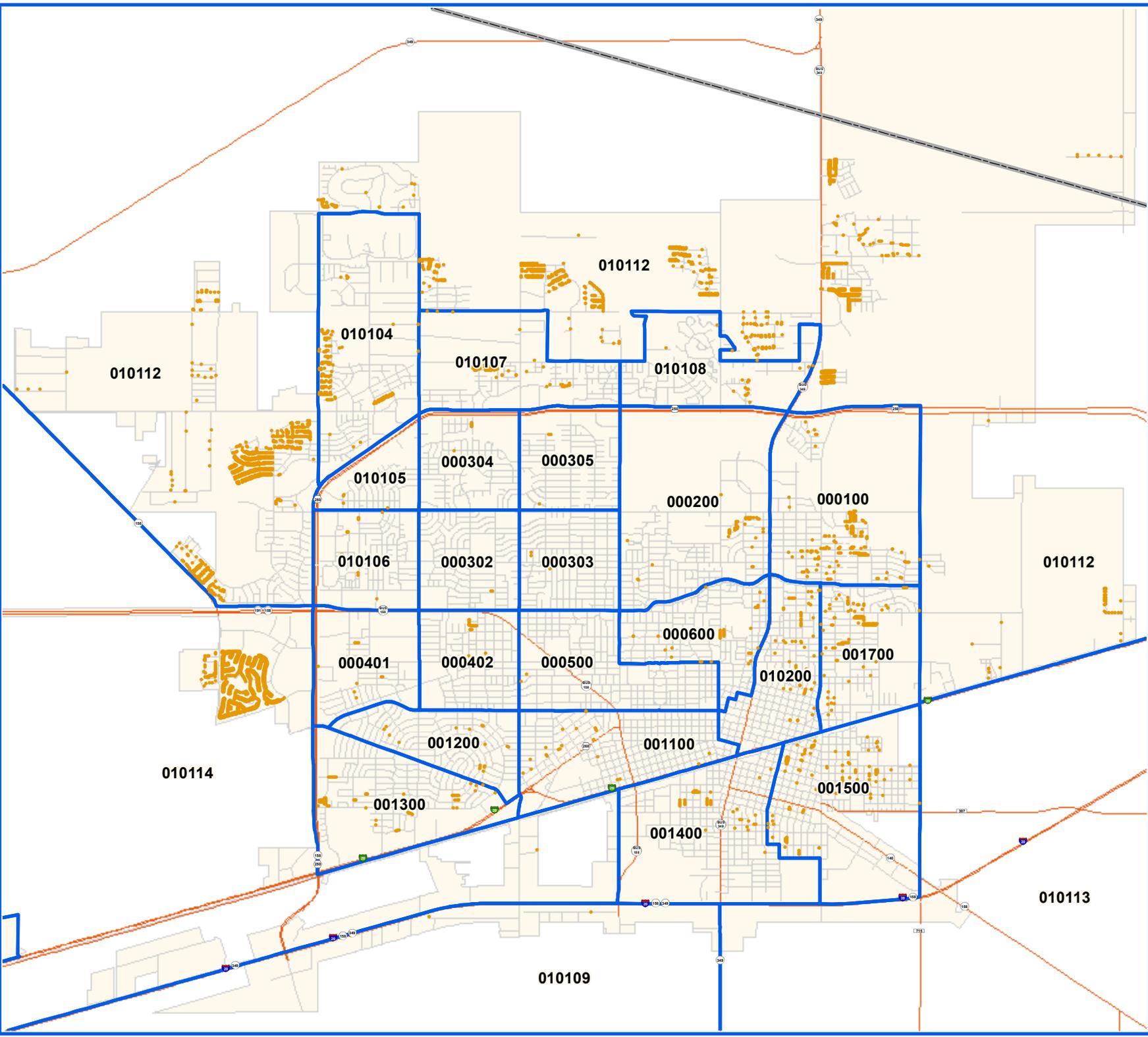
AUGUST 26, 2010
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**RESIDENTIAL PERMITS
2010 - 2014**



- Legend**
- Residential Permits 2010 - 2014
 - Census Tracts
 - City Limit
 - County Boundary



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7/22/2015

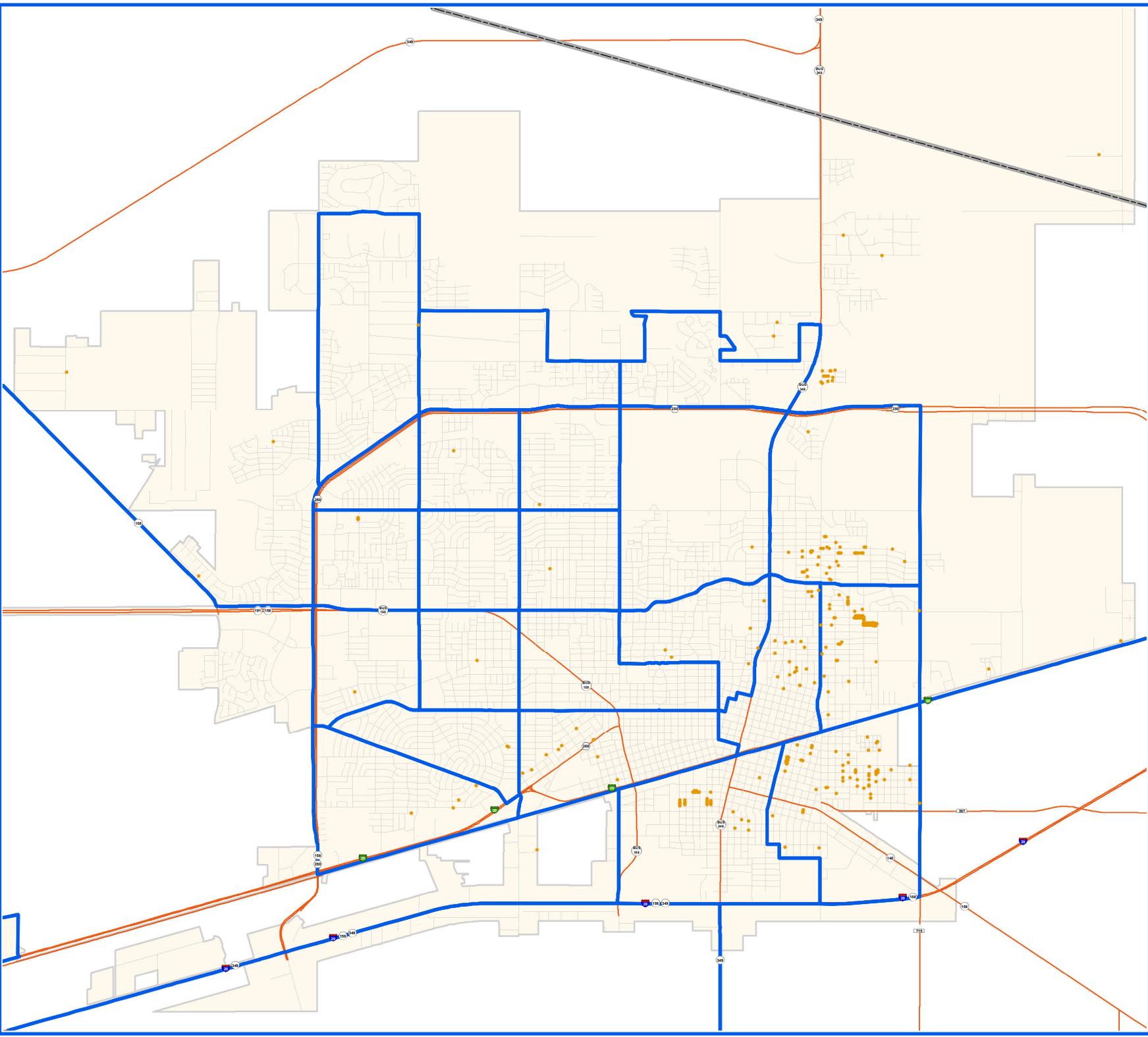
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**RESIDENTIAL
PERMITS
2010 - 2014
UNDER 1,400
SQ. FT.**



Legend

-  Res Permits Under 1,400 SQ FT
-  Census Tracts
-  City Limit
-  County Boundary



STEVE BAKER
2/5/2015

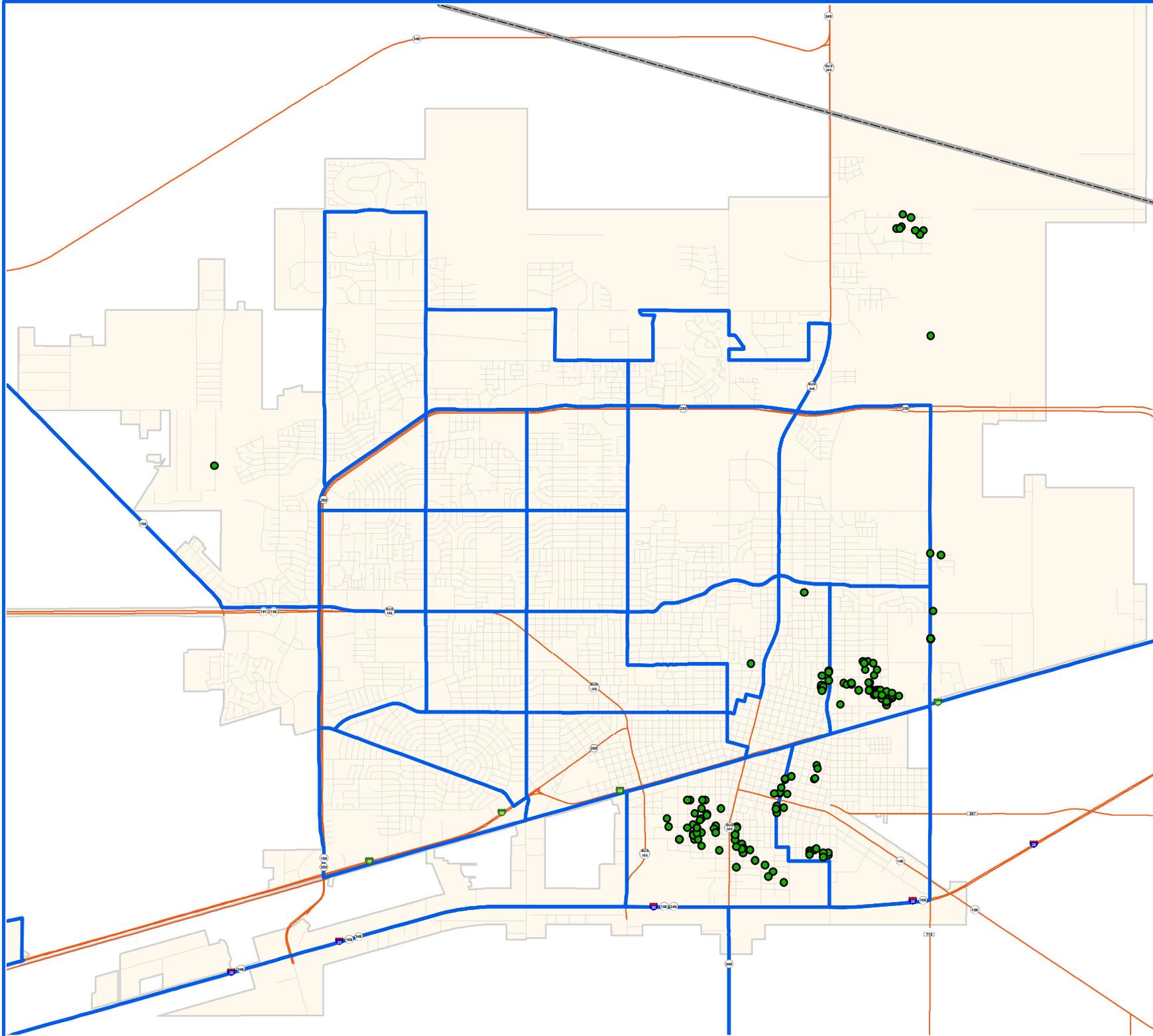
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MANUFACTURED HOUSING PERMITS 2010 - 2014



Legend

- MH Permits 2010 to 2014
- Census Tracts
- City Limit
- County Boundary



STEVE BAKER
2/5/2015

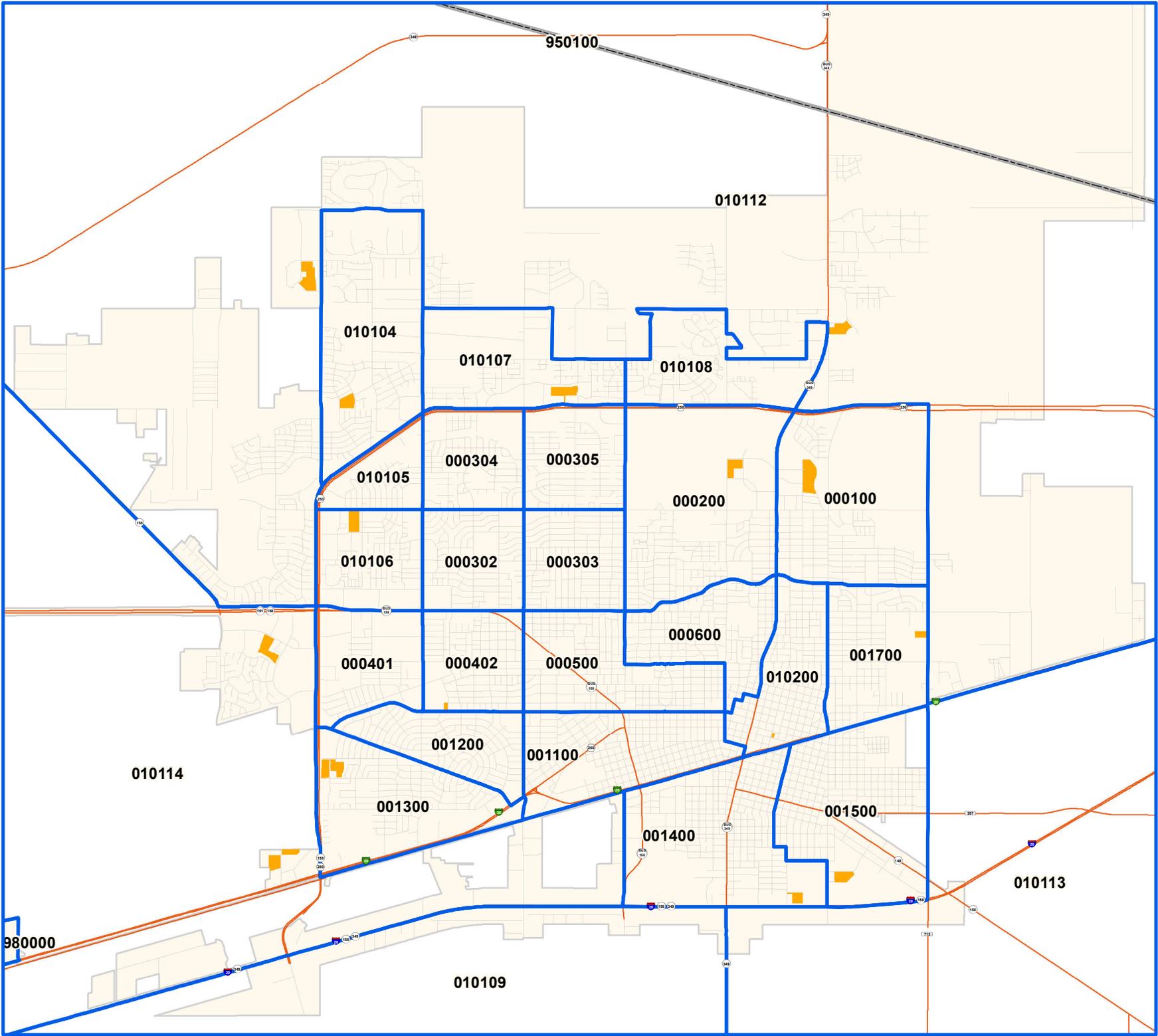
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APARTMENT CONSTRUCTION PERMITS SINCE 2010



Legend

- Apartment Since 2010
- Census Tracts
- City Limit
- County Boundary



STEVE BAKER
2/3/2015

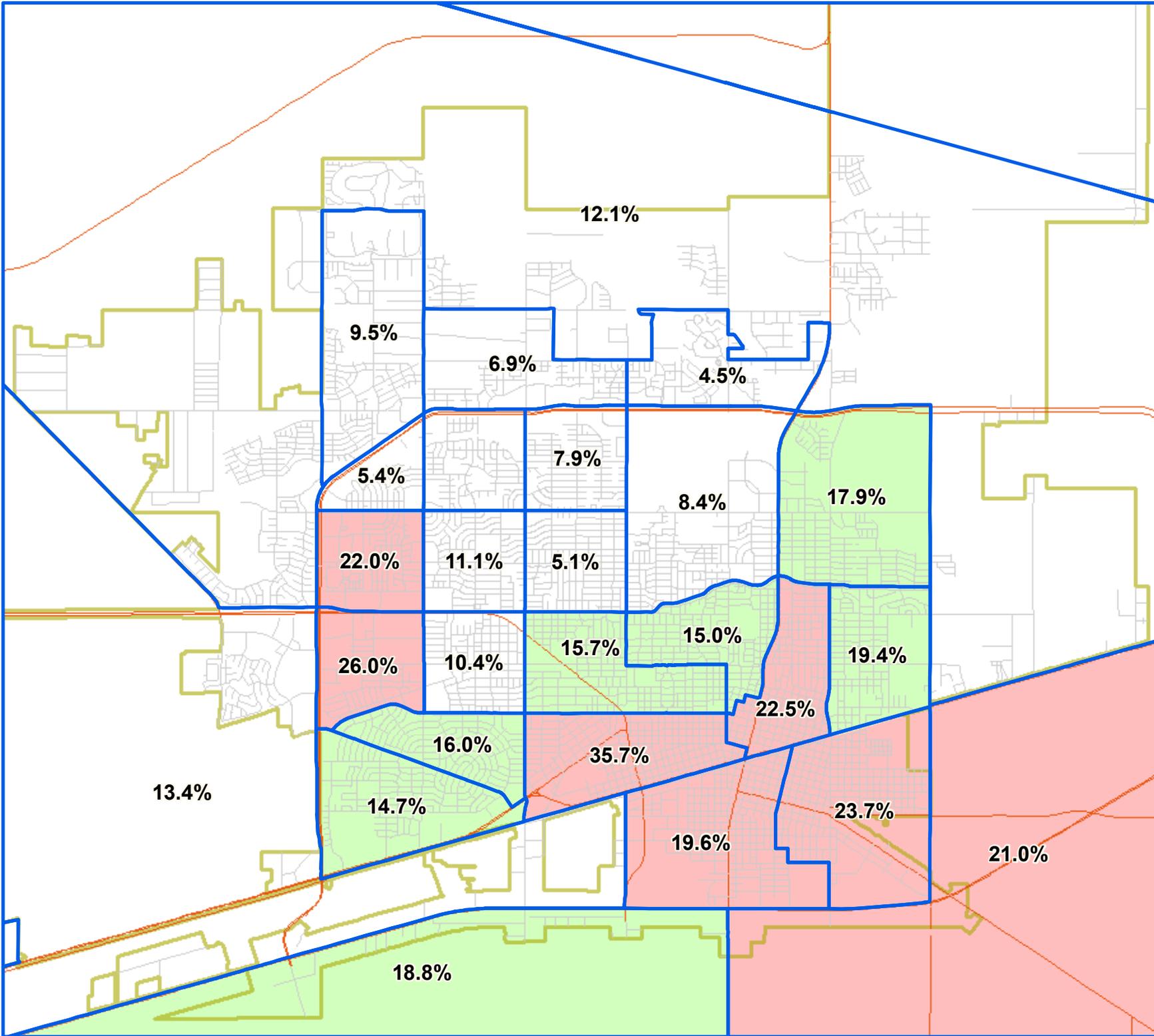
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MORTGAGE LOAN DENIALS IN MIDLAND 2013



Legend

- 19.6% - 35.7%
- 14.7% - 19.4%
- City Limit



STEVE BAKER
8/11/2015

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RESIDENTIAL ZONING DISTRICTS

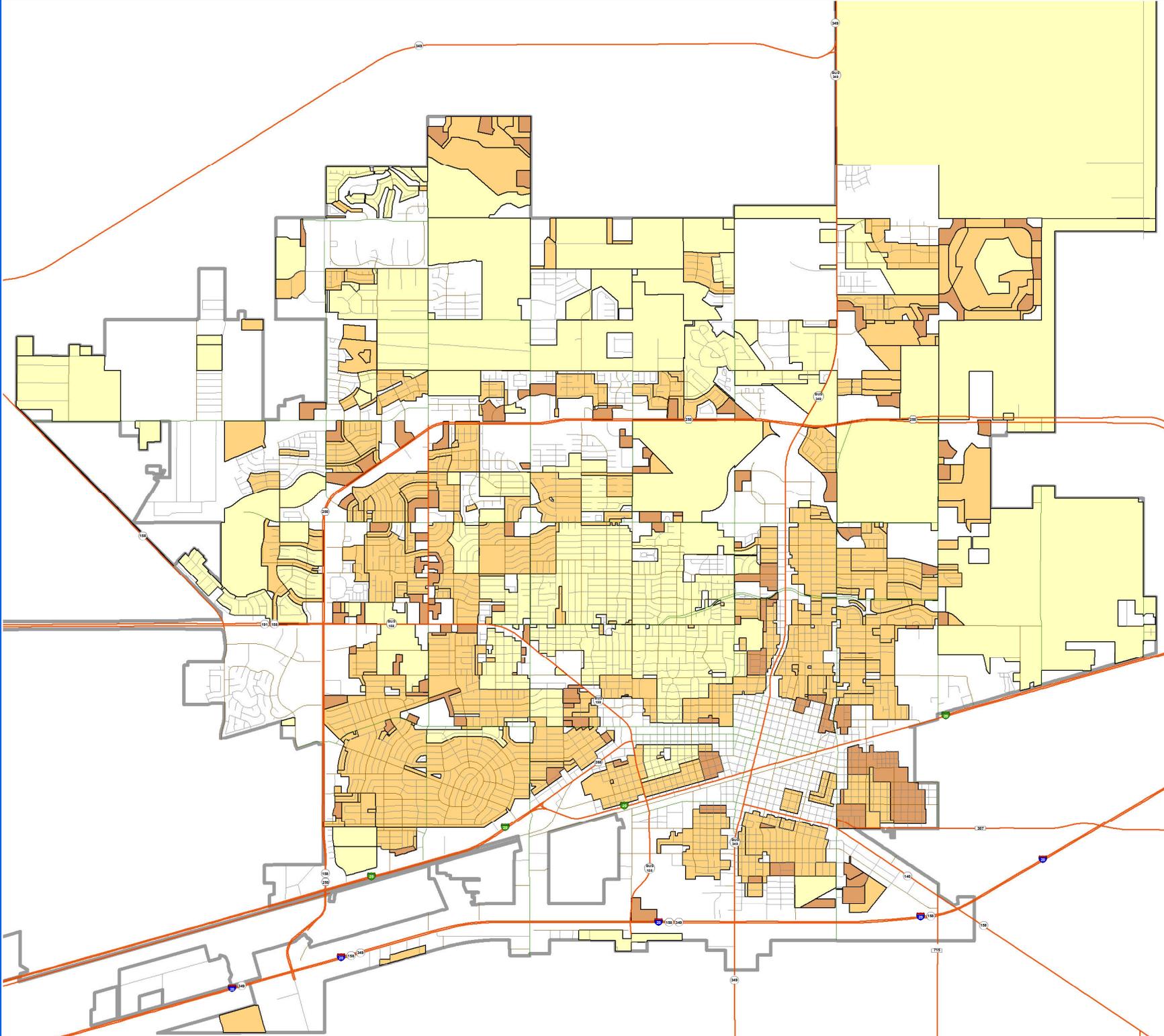


Legend

- Arterial
- Collector
- Interstate & State Highway
- Residential

Zoning

- Low 1F1; AE
- Med 1F2; 1F3; 2F; MH; TH
- High MF1; MF2
- City Limit



FEBRUARY 3, 2015
STEVE BAKER

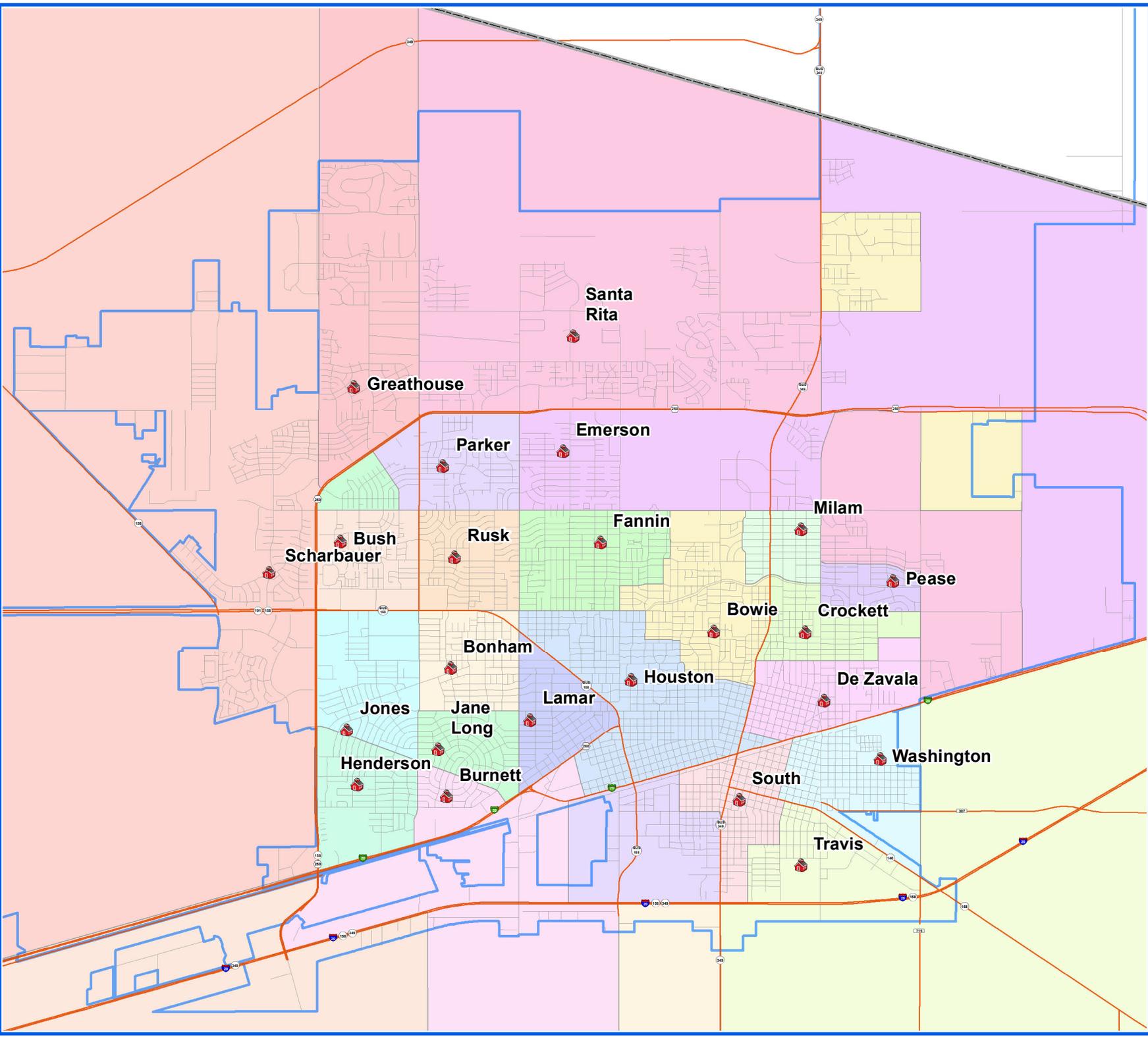
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**2014
ELEMENTARY
SCHOOL
BOUNDARIES**



Legend

-  School
-  City Limit
-  County Boundary



STEVE BAKER
2/10/2015

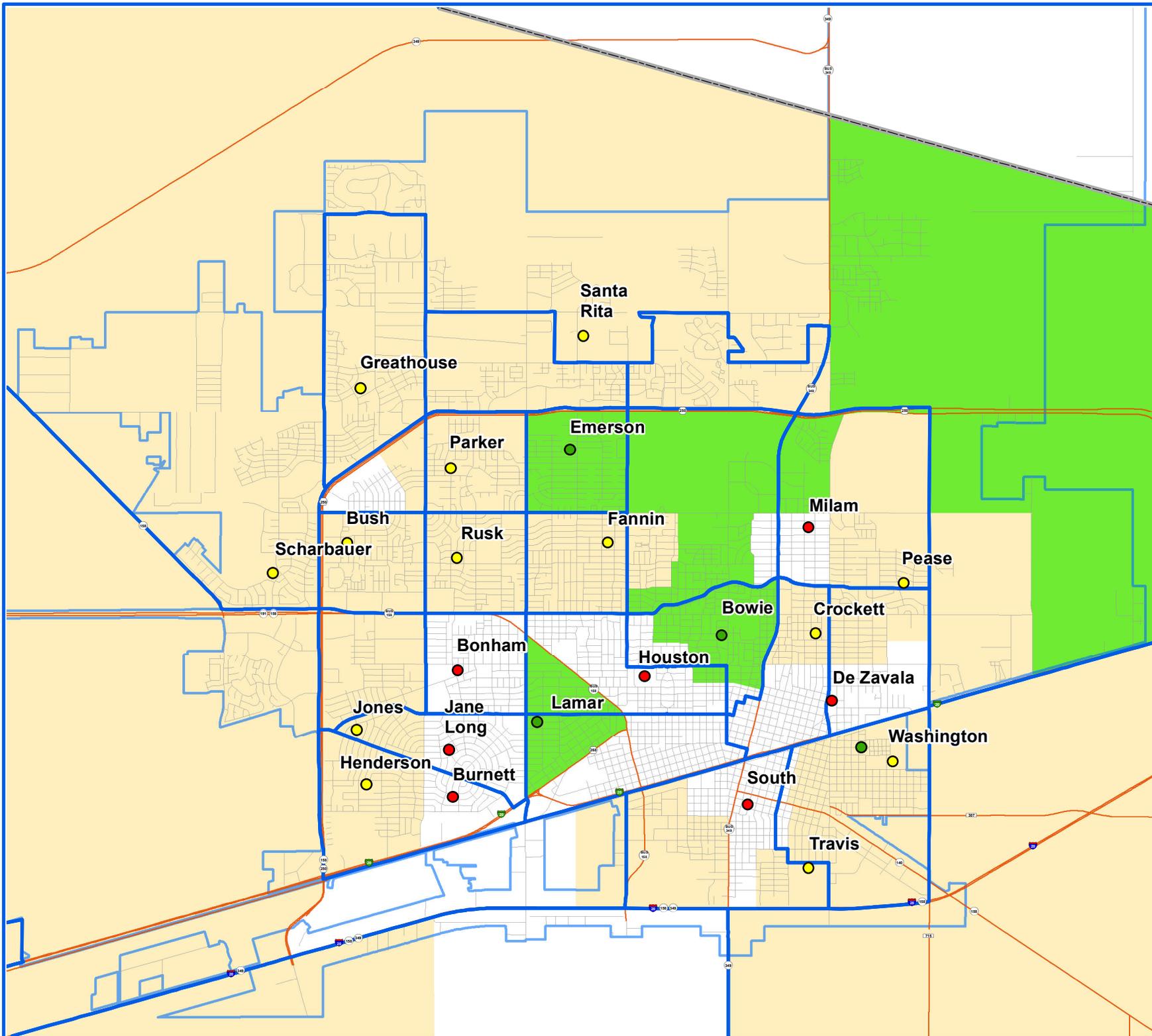
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MISD ELEMENTARY SCHOOLS PERFORMANCE



Legend

- MISD Performance**
- Met TEA Accountability Standard in 2014.
 - Met TEA Accountability Standard and Earned Distinction Designation in 2014.
- Map Features**
- Census Tracts
 - City Limit
 - County Boundary



STEVE BAKER
3/3/2015

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Fair Housing – it's the Law. The Federal Fair Housing Act prohibits discrimination in housing because of race, color, national origin, religion, sex, handicap or familial status

Please evaluate the following possible impediments to fair housing in Midland by marking your response.	It is not an	It might be an impediment	Yes, it is	I don't know
Discriminatory practices among apartment managers				
Discriminatory practices among bankers/lenders				
Discriminatory practices among insurance industry representatives				
Discriminatory practices among local housing programs				
Discriminatory practices among Realtors				
Discriminatory practices among single family unit landlords				
Inadequate advertising by local media including daily paper				
Lack of affordable apartments/rental houses				
Lack of affordable homes to buy				
Lack of affordable housing near the better schools				
Lack of apartments for the disabled				
Lack of funding for local fair housing activities including investigation and testing				
Lack of knowledge among households regarding fair housing				
Lack of local funding for affordable housing				
Lack of rental assistance				
Lack of transportation by households				
Language barriers				
Restrictions on locating group homes or community living facilities				
Other (Describe)				
Other (Describe)				

Results of Fair Housing Impediments Survey Among Housing Advocates

	Discriminator y practices among apartment managers	Discriminator y practices among bankers/lend ers	Discriminator y practices among insurance industry representativ es	Discriminator y practices among local housing programs	Discriminator y practices among Realtors	Discriminator y practices among single family unit landlords	Inadequate advertising by local media including daily paper	Lack of affordable apartments/r ental houses	Lack of affordable homes to buy	Lack of affordable housing near the better schools
Is not	1	5	5	5	2	1	3	0	1	0
Might be	9	8	5	6	7	4	6	3	0	0
Yes it is	4	1	0	1	2	8	5	20	18	17
Don't know	13	13	17	15	16	14	13	4	8	10
total responses	27	27	27	27	27	27	27	27	27	27
Is not	3.70%	18.52%	18.52%	18.52%	7.41%	3.70%	11.11%	0.00%	3.70%	0.00%
Might be	33.33%	29.63%	18.52%	22.22%	25.93%	14.81%	22.22%	11.11%	0.00%	0.00%
Yes it is	14.81%	3.70%	0.00%	3.70%	7.41%	29.63%	18.52%	74.07%	66.67%	62.96%
Don't know	48.15%	48.15%	62.96%	55.56%	59.26%	51.85%	48.15%	14.81%	29.63%	37.04%
over 50% rated it is or might be a problem								<u>YES</u>	<u>YES</u>	<u>YES</u>



Analysis of Impediments to Fair Housing Choice Questionnaire

The City of Midland is preparing an analysis of impediments (AI) to fair housing choice. The AI helps identify barriers and the necessary actions for fair housing in Midland. To aid in the AI, we want your input if you feel that you have been discriminated against or if you have encountered obstacles in seeking housing. Return by April 21, 2015 to Community Development, PO Box 1152, Midland, Texas 79702 or by email to scantu@midlandtexas.gov. Submitted forms must include valid responses to the first line. Individual responses will remain confidential. Thank you for your participation.

Last 4 of your Soc. Sec. No.: _____ Age: _____ Zip Code of Current Residence: _____

Are you a: Renter Homeowner Living in Temporary Housing

What is your race (check all that apply): African American Asian Caucasian
 Native American Other (specify) _____

Are you Hispanic: Yes No

Check all that apply :

Male Female Veteran Disabled Children reside with you

What is your gross household annual income:

less than \$30,000 from \$30,000 to \$60,000 more than \$60,000

Was refusal of available housing made on the following grounds (Check all that apply):

Age Race Color National Origin Disability Sex Religion
 Family status (children living with you) other (describe): _____

When did it occur: within the last 3 years more than 3 years ago

Please identify who was involved in refusing available housing to you:

Lender Landlord Apartment Manager Realtor
 Service Provider Other (specify) _____

Please identify the location by address or in general where the act of discrimination took place:

Did you file a complaint: Yes No If **yes**, with whom did you file a complaint:

If not, why not: _____

To avoid/limit such experiences, what action by whom would be helpful? _____

Please use the back of this form or include additional sheets as needed.

See http://portal.hud.gov/portal/page/portal/HUD/program_offices/fair_housing_equal_opp on the Internet for further information on fair housing.



2010 FAIR HOUSING PLAN

Lack of a fair housing advocate – need an entity for enhanced advocacy and coordination of fair housing activity.

- Support the establishment of an entity to advocate fair housing
- Communicate designation to the public
- Secure cooperative commitments from housing related groups to actively support fair housing
- Assist public in filing complaints with State of Texas or HUD
- Monitor local public programs for compliance
- Review and disseminate pertinent data
- Coordinate forum for advocating fair housing

Insufficient public awareness of fair housing – overall promotion of fair housing and education of it and housing choice needs improvement.

- Develop an annual action plan of educational and promotional programs
- Disseminate informational materials to partner groups
- Institute low cost promotional activities (PSA, ad, flyers, etc.)
- Include 2-1-1 for referrals on housing choice inquiries
- Issue a fair housing proclamation
- Make available information to target groups at community functions

Households/Individuals ill-prepared for housing choice – need to support a wide range of activities/program aimed at preparing people to increase their housing choice options whether as homeownership or rental.

- Support educational programs for homebuyer preparedness, homeownership responsibility and homebuyer assistance that are consistent with housing choice
- Disseminate information on tenant/landlord rights and responsibilities
- Support efforts designed to repair credit
- Support financing alternatives to coincide with housing choice and seek to regulate wrong options
- Create an environment for people to access traditional financing

Insufficient housing choices – need to support programs that will enable the provision of affordable housing, both rental and for ownership, so that housing choice options are improved especially for lower income households.

- Support implementation of local housing standards law (activate City Board)
- Implement the housing objectives of the City's Consolidated Plan.
- Build new affordable units for purchase
- Build new rental units
- Encourage private sector to invest in housing projects



How to Report Housing Discrimination

1. If you believe you have experienced housing discrimination, you can call HUD's Office of Fair Housing and Equal Opportunity toll-free at 1-800-669-9777.

You can file a complaint using HUD's online form at www.HUD.gov.

You can print out the form, complete it, and mail it to:
Office of Fair Housing and Equal Opportunity
U.S. Department of Housing and Urban Development
Room 5204
451 Seventh St. SW
Washington, DC 20410-2000

You can write HUD a letter with:

- Your name and address
- The name and address of the person your complaint is about
- The address of the house or apartment you were trying to rent or buy
- The date when this incident occurred
- A short description of what happened

The local HUD Office for a housing discrimination complaint is HUD, Southwest Office of Fair Housing and Equal Opportunity, 801 Cherry Street, Unit #45, Suite 2500, Fort Worth, Texas 76102 or 1-888-560-8913.

2. Or, you can contact the Texas Workforce Commission Civil Rights Division.

- Complaint in person by coming to the Division office located at 1117 Trinity St., Room 144-T in Austin, Texas.
- You may call the Division office using the toll free number: 1-888-452-4778, between the hours of 8:00 AM and 5:00 PM.
- You may also write the Division at:
Texas Workforce Commission
Civil Rights Division
1117 Trinity Street, Rm. 144-T
Austin, Texas 78701



Internet Resources

<http://www.justice.gov/crt/housing/title8.php>)

www.statutes.legis.state.tx.us)

(www.justice.gov)

www.huduser.org

www.hud.gov

<http://www.tdhca.state.tx.us/fair-housing/policy-guidance.htm>



**APPLICATION FOR CITY OF MIDLAND
BOARDS/COMMISSIONS/COMMITTEES**

As an applicant for a City board, commission, or committee, please be advised that all information on this application is subject to the Texas Open Records Act and will be available to the public.

PLEASE TYPE OR PRINT CLEARLY:

Name: _____

Address: _____

(City) (State) (Zip)

Date: _____

Phone: _____ (Home)

_____ (Business)

Email: _____

I am ___ I am not ___ a U.S. Citizen

Please tell us about yourself:

I have lived in Midland ___ years.

Professional and/or Community Activities:

Are you a graduate of Midland 101? ___yes ___no

Occupation: _____

What is your personal vision for the City?

Please specify any time constraints you may have.

Please list below the Board(s) or Commission(s) on which you are interested in serving:

(You can find a complete and current list on the City's website at www.midlandtexas.gov)

(1) Name of Board/Commission:

Please tell us why you are interested in serving on this board or commission.

What contribution would you most like to make?

Additional pertinent information or references:

(2) Name of Board/Commission:

What contribution would you most like to make?

Additional pertinent information or references:

Applications are maintained on file in the City Secretary's office for a period of one year. Should you need additional information, please call us at 432-685-7430.

Signature of Applicant

Applications may be submitted online via email or print in order to send by mail or fax:

**City of Midland
City Secretary's Office
PO Box 1152
Midland, TX 79702
FAX: (432) 685-7433**

more residents who fall into the coverage gap than any other state. About a million uninsured low-

income working adults in Texas will be exempt from paying the penalty, according to U.S. Department of Health and Human Services Regional Director

of HealthCare.gov enrollment at the Virginia Poverty Law Center, said

groups like hers are communicating with volunteer tax preparers in the state to help get the word out that people who fall into the gap may be exempt from

prisoners and members of Indian tribes are also exempt.

To make a case for exemption, taxpayers must first apply for coverage through the insurance exchange. Those denied are directed to Medicaid, and

contacts, the newspaper reported. Six of them needed financial support to pay their rent and utilities. Others needed food, diapers and prescriptions refills, the report said.

The contact-tracing team worked with school districts to provide the eight school-age children who were isolated with textbooks, laptops and assignments to be done at home.

Charities provided financial aid for rent and utilities. The Dallas-area Librarian community furnished Duncan's quarantined family and friends with special food and clothing.

Under the government's rules, each person was visited daily for a temperature reading, followed by a phone call later in the day to get a second temperature. Fever could be a sign of the virus.

Dallas County Judge Clay Jenkins, who oversaw the effort, described it as a "successful defense against Ebola."

subsidies for their premiums and other costs. Most would drop coverage.



COMMUNITY MEETINGS

The City of Midland will hold the following public meetings on the city's community development program:

March 3, 2015 @ 7pm
Southeast Senior Center, 1803 E Indiana

March 5, 2015 @ 7pm
Casa de Amigos, 1101 E Garden Lane

March 17, 2015 @ 1:30 pm
City Hall Council Chambers, 300 N Loraine

The City is preparing a new Consolidated Plan and a new Analysis of Impediments (AI) for the Community Development Block Grant (CDBG) program. The Consolidated Plan will provide priorities to various needs of the City's low- and moderate-income areas and will be a guide on the use of CDBG funds. The AI involves an assessment of how laws, regulations, policies and procedures affect the location, availability, and accessibility of housing, and how conditions, both private and public, affect fair housing choice. The City will received \$656,282 Community Development Block Grant funds for the 2015-16 program year. These funds are primarily intended for programs and projects to benefit low- and moderate-income persons.

For further information, call the Community Development Office at 685-7472 or 685-7408.

FAIR HOUSING is the LAW



Health law sign-ups hit snag on big weekend

WASHINGTON — A technical problem that was interfering with sign-ups for President Barack Obama's health care law has been fixed, officials said Saturday night.

The problem popped up ahead of today's deadline to sign up for subsidized private health insurance. Earlier Saturday, Health and Human Services spokeswoman Katie Hill said some people trying to get coverage weren't able to get their income information electronically verified.

That's crucial because the amount of financial assistance to help pay premiums is based on people's income. The health care law offers health insurance to people who don't have coverage on the job. More than 8 in 10 of those who apply qualify for help. Without it, most can't afford the coverage.

The IRS handles income verification for the HealthCare.gov website. In a statement, Hill said the problem was due to issues with "external verification sources."

The glitch seemed to be affecting people with new applications. People who previously submitted their income details — but hadn't completed the final step of picking a plan — were still able to do so.

The technical problems tied up some consumers who'd come out Saturday to an enrollment event in the central Illinois city of Jacksonville.

"They were frustrated, but they were nice about it," said Miranda Clark, who was helping people sign up. "They can come back tomorrow or call, or log back into their account and do it on their own."

Officials posted an advisory about the fix on the home page of the HealthCare.gov website. "Good news!" it said. "We've resolved the systems issues."

The official sign-up deadline in the 37 states served by HealthCare.gov is 2:59 a.m. Eastern time Monday.

Last year, HealthCare.gov stumbled at the start. Numerous technical problems with the website were a huge headache for consumers, and an embarrassment for the tech-savvy White House. This year, the process had worked fairly smoothly.

The administration has set a goal of 8.1 million people signed up and paying their premiums in 2015.

Associated Press

Legal & Public Notices

Permian Basin Regional Planning Commission

Public Notice

The Permian Basin Regional Planning Commission, Solid Waste Advisory Committee will meet August 26, 2015 at 1:30 PM at the PBRPC office located at 2910 LaForce Blvd., Midland, TX. The agenda includes 1) consideration for approval of PBRPC Solid Waste Management Program Funding Plan FY 2016 - 2017; 2) presentations by the Ector County Environmental Enforcement Office, Reliable Tire Disposal, and the Rampak Group; and, 3) a report and discussion on regional solid waste issues. This notice is issued to advise the public and private industries providing recycling or solid waste services within the Permian Basin region of the open meeting. Contact Roman Alvarez or Virginia Belew for more information at 432-563-1061. EEO

NOTICE TO CREDITORS

Notice is hereby given that original Letters Testamentary for the Estate of William "Ron" Skaland, Deceased, were issued on August 14, 2015, in Cause No. P18377, pending in the County Court of Midland County, Texas, to: Laurie Ann Skaland.

All persons having claims against this Estate which is currently being administered are required to present them to the undersigned within the time and in the manner prescribed by law.

c/o: Austin L. Ramsey

Legal & Public Notices

Analysis of Impediments to Fair Housing Choice

The City of Midland has prepared a draft Analysis of Impediments (AI) to Fair Housing Choice. The AI may be examined at the following locations from August 20, 2015 to September 18, 2015 or on the City Website (www.midlandtexas.gov):

- City Secretary's Office
300 N Loraine, Room 340, City Hall
- Midland County Branch Library
2503 W Loop 250 N
- Midland Senior Center
3303 W Illinois, Kingsway Mall # 18
- City Housing Authority
700 W Scharbauer Drive
- Midland County Public Library
301 W Missouri
- Casa de Amigos
1101 E Garden Lane
- SE Community Senior Center
1803 E Indiana
- Midland County Housing Authority
1710 Edwards
- Martin Luther King Jr. Community Center
2300 Butternut

As a recipient of Community Development Block Grant (CDBG) funds the City is required by the U.S. Department of Housing and Urban Development (HUD) to conduct an AI and to affirmatively further fair housing. The AI resulted in the identification of six major impediments to address in the next five years. The impediments are:

- * Lack of affordable housing
- * Areas of minority and/or low income concentration
- * Insufficient public awareness of fair housing
- * Lack of affordable housing near the better schools
- * Private market barriers exist
- * Policy bodies not diverse

Please direct any written comments to the City's Community Development Division, PO Box 1152, Midland, Texas, 79702, by September 18, 2015. The Midland City Council will consider approval of the AI on September 22, 2015 at a 10:00 AM Public Hearing. For more information, call the City's Community Development Office at 685-7408 or 685-7472.

Fair Housing - it's the Law.

General Announcements

BETTER READ
Mark Berryhill.com
Ministering for Christ.

Lost & Found

LOST NEAR Cowden Park Sunday morning, male black Lab wearing red collar, white spots on the back of all his paws. Call 432-682-0952



Schools & Instruction

Schools & Instruction

PIANO, VOICE & Keyboard lessons. See musiclessonsmidlandtexas.com.
Ronald Thomas 432-567-3289



Passenger Cars

2011 Audi A6 Super-Charger \$25,000
Call Justin 432-210-1093

2011 Toyota Highlander Fully LOADED \$29,500
Call Angel 580-450-0160

2011 Volvo S70 Leather Seat \$11,500
Call Cindy 432-212-6655

2014 VW Jetta Low Miles \$14,000
Call Angel 580-450-0160

BMW 2007 328i, sport package, 2 door, black exterior, beige leather interior. 90K miles. \$14,000 OBO. 432-288-5338.

NEW TODAY!
BUICK 1987 LeSabre T-type Limited Edition. Excellent condition, loaded, sliding sun-roof. \$4800. 432-528-6217

CADILLAC 1997 SLS. Good parts car, has been wrecked, lots of new parts on it. \$1800 OBO. 432-238-7726

Business

Computers

Employment

Merchandise

Personals

Automobiles

Lodge Notices

Electronics

Financial



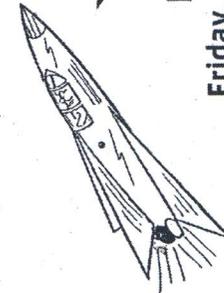
September 12 & 13
Saturday | 10 am - 6 pm
Sunday | noon - 5 pm

Over 70 Juried Artist Booths

Live Music

Food Court

KinderFest Area with Crafts,
Jumpers, Games and More



Petting Zoo



PREVIEW PARTY

Friday, September 11 @ 7 - 11 pm

Tickets and sponsorships still available; purchase tickets
online or call the Museum for more information.



MUSEUM OF THE SOUTHWEST

1705 W. Missouri Ave. | Midland, TX 79701 | 432.683.2882 | MuseumSW.org



Analysis of Impediments to Fair Housing Choice

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- Casa de Amigos
1101 E Garden Lane
- SE Community Senior Center
1803 E Indiana
- Midland County Housing Authority
1710 Edwards
- Martin Luther King Jr. Community Center, 2300 Butternut
- Midland County Public Library
301 W Missouri

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Fair Housing – it's the Law.