

**CITY OF CASPER  
2012 ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE**



**FINAL REPORT**

**NOVEMBER 20, 2012**



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## **2012 ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE**

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# EXECUTIVE SUMMARY

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## AI PURPOSE AND PROCESS

In exchange for entitlement funds under the Community Development Block Grant (CDBG), the HOME Investment Partnerships (HOME), and the Emergency Solutions Grant (ESG), entitlement jurisdictions are required to submit certification of affirmatively furthering fair housing to the U.S. Department of Housing and Urban Development (HUD). This certification has three elements:

1. Complete an Analysis of Impediments to Fair Housing Choice (AI),
2. Take actions to overcome the effects of any impediments identified, and
3. Maintain records reflecting the actions taken in response to the analysis.

In the *Fair Housing Planning Guide*, page 2-8, HUD provides a definition of impediments to fair housing choice as:

- “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 [and]
- Any actions, omissions, or decisions that have [this] effect.”<sup>1</sup>

The list of protected classes included in the above definition is drawn from the Federal Fair Housing Act, which was first enacted in 1968. However, state and local governments may enact fair housing laws that extend protection to other persons based on selected attributes, such as source of income or veteran status; then the AI is expected to address housing choice for these additional protected classes as well.

The AI process involves a thorough examination of a variety of sources related to housing and affirmatively furthers fair housing, the fair housing delivery system, and housing transactions, particularly for persons who are protected under fair housing law.

The development of an AI also includes public input and review via direct contact with stakeholders, public meetings to collect input from citizens and interested parties, distribution of draft reports for citizen review, and formal presentations of findings and impediments, along with actions to overcome the identified impediments.

## METHODOLOGY

As part of the consolidated planning process, and as a requirement for receiving HUD formula grant funding, the City of Casper undertook this AI to evaluate impediments to fair housing choice within the city.

In Casper, fair housing law is covered by the Federal Fair Housing Act, which includes protections based on race, color, religion, national origin, sex, disability, and familial status.

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<sup>1</sup> U.S. Department of Housing and Urban Development, Office of Fair Housing and Equal Opportunity. *Fair Housing Planning Guide*. Vol. 1, p. 2-8. [http://www.hud.gov/offices/cpd/about/conplan/fairhousingexs/Module5\\_TopSevenAFFH.pdf](http://www.hud.gov/offices/cpd/about/conplan/fairhousingexs/Module5_TopSevenAFFH.pdf)

No state fair housing laws or local fair housing laws extend additional protections in Wyoming or Natrona County. As such, fair housing choice in Casper was evaluated in relation only to the list of federally protected classes.

The purpose of this report is to determine current impediments to fair housing choice at work in Casper and to suggest actions that the City can consider in order to overcome the identified impediments. Thus, this report represents only the first step in the three-part certification process presented on the previous page.

This AI was conducted through the assessment of a number of quantitative and qualitative sources. Quantitative sources used in analyzing fair housing choice in Casper included:

- Socio-economic and housing data from the U.S. Census Bureau,
- Employment data from the U.S. Bureau of Labor Statistics,
- Economic data from the U.S. Bureau of Economic Analysis,
- Investment data from the Community Reinvestment Act,
- Home loan application data from the Home Mortgage Disclosure Act, and
- Housing complaint data from HUD.

Qualitative research included an evaluation of relevant existing fair housing research and fair housing law cases from Casper. Additionally, this research involved the evaluation of information gathered from several public input opportunities conducted in relation to the 2011 Wyoming AI. This included a Fair Housing Survey with 66 respondents from Casper, conducted from March to April of 2011 to investigate fair housing issues in the private and public sectors. Also included was a forum held in Cheyenne in April of 2011 to allow public input and reaction to preliminary findings of the AI. The final results were presented and broadcasted across the state in June 2011.

Research conclusions were drawn from these sources and further evaluated based on HUD's definition of impediments to fair housing choice, as presented on the previous page. Ultimately, a list of impediments to fair housing choice existing in Casper was identified, along with actions to consider in order to overcome or ameliorate the identified impediments.

## **OVERVIEW OF FINDINGS**

This AI reviews both the public and private sector contexts for Casper's housing markets in order to determine the effects these forces have on housing choice. As part of that review, analysis of demographic, economic, and housing data provide background context for the environments in which housing choices are made. Demographic data indicate the sizes of racial and ethnic populations and other protected classes; economic and employment data show additional factors in influencing housing choice; and counts of housing by type, tenure, quality, and cost indicate the ability of the housing stock to meet the needs of the city's residents.

This contextual review of the factors that influence housing choice is essential to a holistic analysis that covers the variety of challenges that Casper residents may face when exercising a housing choice. Once this contextual background analysis has been performed, detailed review of fair housing laws, cases, studies, complaints, and public involvement data can be better supported by the background information. The structure provided by fair housing laws

shapes the complaint and advocacy processes available in the city, as do the services provided by federal agencies. Private sector factors in the homeownership and rental markets, such as home mortgage lending practices, have substantive influence on fair housing choice. In the public sector, policies and codes of local governments and a limited location of affordable rental units can significantly affect the housing available in each area, as well as neighborhood and community development trends.

Complaint data and AI public involvement feedback further help define problems and possible impediments to housing choice for persons of protected classes, and confirm suspected findings from the contextual and supporting data. Combined, these diverse sets of data provide a robust analysis identifying impediments to fair housing choice for Casper residents.

Alone, findings from any one of the following do not undeniably indicate the existence of an impediment to fair housing choice. However, when combined with results of other AI research, prospective impediments can be found, and in some cases, additional results point directly to the cause of an impediment to fair housing choice.

### **Socio-Economic Context**

Analysis of demographic, economic, and housing data provided background context for the environments in which housing choices are made. Demographic data indicated the sizes of populations and protected classes; economic and employment data showed economic factors; and counts of housing by type, tenure, quality, and cost indicated the ability of the housing stock to meet the needs of Casper's residents.

According to the Census Bureau, between 2000 and 2010, the population in Casper grew from 49,644 to 55,316 persons, or by 11.4 percent. Data for population by age showed that the city's population shifted slightly to represent more persons aged 25 to 34 and over the age of 55, although the age groups with the largest populations comprised persons aged 5 to 19 and 35 to 54.

Census Bureau data showed that since 2000, the racial and ethnic composition of the city also changed somewhat. While the white population grew by 9.4 percent between 2000 and 2010, most racial and ethnic minorities showed considerably larger increases. The Hispanic ethnic population increased by 53.2 percent.

Economic data for Casper demonstrate the impact of the recent recession but also show strong, steady growth leading up to 2009. Data from the BLS showed that the labor force and number of jobs increased gradually from the early 1990s to 2008, but declined by 2009 at different rates, causing a steep increase in unemployment and an unemployment rate of 5.7 percent in 2009; this was still lower than national figures. Data from the BEA showed that average earnings per job in Wyoming also decreased after 2008 and remained below national averages; however, per capita income continued to climb and was higher than the national per capita figure. The poverty rate average in Casper averaged 9.5 percent by 2009, with 4,875 persons considered to be living in poverty. This group was concentrated primarily in and around Interstate 25 in the central northern parts of the city.

The number of housing units in Casper increased by 11.6 percent from 2000 to 2009, or from 21,978 to 24,536 units. Of the housing units reported in the city in the 2009 five-year ACS, more than 75 percent were single-family units. The 2010 Census showed that 92.9 percent of units were occupied; of these, 62.4 percent were owner-occupied and 30.5 percent were renter-occupied. Of the 2,121 unoccupied housing units estimated in Casper in 2009, 915 or 43.1 percent were “other vacant” units, which are not available to the marketplace and can contribute to blighting influences. As reported by the 2005 to 2009 ACS, only 0.5 percent of households were overcrowded and another 0.1 percent were severely overcrowded; however, this housing problem was more common in renter households than in owner households. In 2009, 0.6 and 1.8 percent of all households were lacking complete plumbing or kitchen facilities, respectively, with the share of units with incomplete kitchen facilities double the 2000 rate. Additionally, in 2009, 14.7 percent of households had a cost burden and 9.3 percent of households had a severe cost burden; both of these figures had increased since 2000.

Average rental costs increased from \$408 to \$613 from 2000 to the 2009 average, and the median home value of owner-occupied homes increased more dramatically over that period, reaching \$163,600.

### **Review of Fair Housing Laws, Studies, and Cases**

A review of laws, studies, cases, and related materials relevant to fair housing in Casper demonstrated the complexity of the fair housing landscape. No fair housing laws in the State of Wyoming offer protections beyond the scope of the Federal Fair Housing Act or offer additional protections. No fair housing cases or lawsuits were found in Casper.

### **Fair Housing Structure**

A review of the fair housing profile in the State of Wyoming revealed that the U.S. Department of Housing and Urban Development, with a regional office in Denver and a field office in Casper, offers fair housing services in Casper including complaint and compliance review. Examination of both national fair housing studies and cases supported the idea that while housing discrimination activity may have declined in recent years, disabled persons and racial and ethnic minorities remain commonly affected victims of housing discrimination.

### **Fair Housing in the Private Sector**

Evaluation of the private housing sector included review of home mortgage loan application information, as well as mortgage lending practices, fair housing complaint data, and Casper results from the private sector section of the 2011 Wyoming Fair Housing Survey.

Home Mortgage Disclosure Act (HMDA) data were used to analyze differences in home mortgage application denial rates in Casper by race, ethnicity, sex, income, and Census tract. Evaluation of home purchase loan applications from 2004 through 2009 showed that there were 8,783 loan originations and 957 loan denials, for a six-year average loan denial rate of 9.8 percent. Denial rates fell from 12.9 percent in 2005 to 4.8 percent in 2009. These HMDA data also showed that Asian, American Indian, and Hispanic applicants experienced higher rates of loan denials than white applicants, even after correcting for income in most cases.

Analysis of originated loans with high annual percentage rates showed that American Indian, black, and Hispanic populations were also disproportionately issued these types of lower-quality loan products; the burden of foreclosure may fall more heavily upon these particular groups.

Analysis of data from the Community Reinvestment Act (CRA), which is intended to encourage investment in low- and moderate-income areas, showed that the majority of small business loans were directed toward the areas with higher incomes rather than the lowest income areas; the largest loans in particular went to moderate- and high-income areas.

Fair housing complaint data from HUD showed that 15 fair housing-related complaints were filed in Casper from February 2005 through November 2010. The number of complaints filed varied by year, ranging from 1 to 6. The protected class most impacted by discrimination, based on successfully conciliated complaints, was familial status, and the most common complaint issues related to discriminatory refusal to rent.

Results from the private sector portion of the 2011 Wyoming Fair Housing Survey, conducted from March to April of 2011, showed that a few respondents saw possible issues of housing discrimination in Casper's private housing sector. Issues described by respondents in narrative comments suggested that landlords discriminate based on familial status or national origin.

### **Fair Housing in the Public Sector**

The status of affirmatively furthering fair housing within Casper's public sector was evaluated through review of the placement of several types of assisted housing in the city, the relationship between the location of public transit and assisted housing, and the Casper results of the public sector section of the 2011 Wyoming Fair Housing Survey.

Evaluation of the distribution of HUD-assisted rental properties in Casper demonstrated that most of the central areas of the city contained these assisted properties, which were served by public transit; however, the outer edges of the city were largely not served. The Department of Workforce Services offices were also served by public transit.

Results from the public sector section of the Fair Housing Survey revealed that very few respondents in Casper believe there are problematic practices or policies within the public sector.

### **Public Involvement**

Public involvement opportunities were an essential part of the development of this AI. Data sources included the Casper results of the 2011 Wyoming Fair Housing Survey to evaluate perceptions and fair housing efforts, as well as the public forum and final presentation wherein citizens were offered the chance to comment on findings of the AI and offer feedback on prospective impediments.

Results of the Fair Housing Survey showed that the majority of respondents felt that fair housing laws are useful, but some respondents felt that fair housing laws were difficult to understand. In addition, many showed unfamiliarity with the classes of persons protected by

fair housing law and many were not aware of appropriate venues file a housing discrimination complaint. Of the respondents who answered the question, several noted the need for increased fair housing education and outreach activities.

The public forum on initial findings of the 2011 Wyoming AI allowed citizens and agencies to voice concerns about the identified barriers to fair housing choice for all areas of Wyoming. Comments received at the forum focused on the fair housing complaint system and tribal land real estate issues. The final results of the Wyoming AI were broadcast in Casper in June 2011.

## **IMPEDIMENTS TO FAIR HOUSING CHOICE AND SUGGESTED ACTIONS**

The City of Casper 2012 AI uncovered several potential issues regarding fair housing in the city. Identification of these items as impediments to fair housing choice was based on HUD's definition of impediments as actions, omissions, or decisions that restrict housing choice due to protected class status or actions, omissions, or decisions that have this effect. The identified impediments are supported by evidence uncovered during the AI process, with impediments of higher need being identified in multiple sources.

These impediments are presented on the following pages. They are accompanied by suggested actions that the City of Casper may implement in order to alleviate or eliminate these impediments, and are accompanied by measurable objectives. The goal of these actions and measurable objectives is to assist the City in offering greater housing choice for all citizens in Casper.

On page 8 is a matrix documenting the impediment, data source or sources that indicated its existence, protected classes most affected, and ranking of need for action. Impediments that were identified in only one data source, such as the review of HUD complaint data, were indicated as having a relatively low need for action. Impediments found in two data sources were deemed to be of medium need, and impediments documented in three areas of research were noted to be of high need for action.

### **Private Sector Impediments, Actions, and Measurable Objectives**

***Impediment 1: Discriminatory refusal to rent or negotiate for rental.*** Evidence of this impediment was seen in the review of complaints filed with HUD; it was the most common type of complaint processed by that agency from 2005 to 2010, most often based on familial status discrimination.

*Action 1.1:* Work with other agencies, such as the Wyoming Community Development Authority (WCDA) or Wyoming Business Council (WBC) to research need for testing and enforcement activities

*Measurable Objective 1.1:* If found to be necessary, increase number of testing and enforcement activities conducted

*Action 1.2:* Educate landlords and property management companies about fair housing law

*Measurable Objective 1.2:* Increase number of outreach and education activities conducted

*Action 1.3:* Educate housing consumers in fair housing rights

*Measurable Objective 1.3:* Increase number of outreach and education activities conducted

**Impediment 2: Discriminatory patterns in home purchase loan denials.** Evidence of this impediment was seen in the HMDA data, which indicated higher denial rates among black, American Indian, and Hispanic applicants, even when correcting for income, as well as higher denial rates for women applicants.

*Action 2.1:* Educate buyers through credit counseling and home purchase training

*Measurable Objective 2.1:* Increase number of outreach and education activities conducted

**Impediment 3: Discriminatory patterns in predatory lending.** Evidence of this impediment was seen in the HMDA data, which showed higher rates of subprime loans among American Indian, Hispanic, and black applicants.

*Action 3.1:* Educate buyers through credit counseling and home purchase training

*Measurable Objective 3.1:* Increase number of outreach and education activities conducted

### **Public Sector Impediments, Actions, and Measurable Objectives**

**Impediment 1: Lack statewide fair housing law.** No state laws offer additional protections against housing discrimination in Wyoming and no state agencies offer fair housing services or activities, as seen in the review of the fair housing structure.

*Action 1.1:* Work with other agencies, such as the WCDA or WBC to identify and evaluate reasons for failure of previous attempts to create Wyoming Fair Housing Act

*Measurable Objective 1.1:* Increase number of reasons identified and evaluated

**Impediment 2: Limited access to fair housing services due to lack of state or local fair housing entity.** Evidence of this impediment was seen in respondents' answers to the 2011 Wyoming Fair Housing Survey and feedback received at the Fair Housing Forum.

*Action 2.1:* Evaluate current fair housing outreach and education efforts and identify improvements to make them more effective

*Measurable Objective 2.1:* Increase number of improvements identified and addressed

<b>Table I.1</b> <b>Impediments Matrix</b> City of Casper 2012 AI Data										
Impediment		Source						Protected Classes Most Affected	Need for Action	
		Review of Fair Housing Structure	Literature/Case Review	HMDA Data	Housing Complaint Review	Fair Housing Survey	Fair Housing Forums	Other		
<b>Private Sector</b>										
1	Discriminatory refusal to rent or negotiate for rental				X				Familial Status, Religion, National Origin	Low
2	Discriminatory patterns in home purchase loan denials			X					Race, Color, National Origin, Sex	Low
3	Discriminatory patterns in predatory lending			X					Race, Color, National Origin, Sex	Low
<b>Public Sector</b>										
1	Lack of statewide fair housing law	X							All	Low
2	Limited access to fair housing services due to lack of state or local fair housing entity					X	X		All	Med

## SECTION I. INTRODUCTION

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Title VIII of the 1968 Civil Rights Act, also known as the Federal Fair Housing Act, made it illegal to discriminate in the buying, selling, or renting of housing based on a person's race, color, religion, or national origin. Sex was added as a protected class in the 1970s. In 1988, the Fair Housing Amendments Act added familial status and disability to the list, making a total of seven federally protected classes. Federal fair housing statutes are largely covered by the following three pieces of U.S. legislation:

1. The Fair Housing Act,
2. The Housing Amendments Act, and
3. The Americans with Disabilities Act.

The purpose of fair housing law is to protect a person's right to own, sell, purchase, or rent housing of his or her choice without fear of unlawful discrimination. The goal of fair housing law is to allow everyone equal access to housing.

### **WHY ASSESS FAIR HOUSING?**

Provisions to affirmatively further fair housing are long-standing components of the U.S. Department of Housing and Urban Development's (HUD's) housing and community development programs. These provisions come from Section 808(e) (5) of the Federal Fair Housing Act, which requires that the Secretary of HUD administer federal housing and urban development programs in a manner that affirmatively furthers fair housing.

In 1994, HUD published a rule consolidating plans for housing and community development programs into a single planning process. This action grouped the Community Development Block Grant (CDBG), HOME Investment Partnerships (HOME), Emergency Shelter Grants (ESG), and Housing Opportunities for Persons with AIDS (HOPWA) programs into the Consolidated Plan for Housing and Community Development, which then created a single application cycle.<sup>2</sup>

As a part of the consolidated planning process, states and entitlement communities that receive such funds as a formula allocation directly from HUD are required to submit to HUD certification that they are affirmatively furthering fair housing. This certification has three parts:

1. Complete an Analysis of Impediments to Fair Housing Choice (AI),
2. Take actions to overcome the effects of any impediments identified through the analysis, and
3. Maintain records reflecting the analysis and actions taken.

In the *Fair Housing Planning Guide*, page 2-8, HUD notes that impediments to fair housing choice are:

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<sup>2</sup> The Emergency Shelter Grants program was renamed the Emergency Solutions Grants program in 2011.

- “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 [and]
- Any actions, omissions, or decisions which have [this] effect.”<sup>3</sup>

It is essential to distinguish between fair housing and housing production. As discussed above, fair housing protections do not include consideration of income and do not address housing affordability outside the context of housing discrimination. While lack of affordable housing can be a significant concern to policymakers, it is not, on its own, a fair housing problem unless members of protected classes face this issue disproportionately. In fact, a large increase in affordable units in close proximity to one another can cause a problem for fair housing choice in some cases, such as the segregation of racial or ethnic minorities. In addition, the AI does not seek to address future affordable housing needs or specific affordable housing production issues; these concepts are discussed in the City’s Consolidated Plan and Annual Action Plans.

### **PURPOSE OF THIS RESEARCH**

HUD interprets the broad objectives of affirmatively furthering fair housing to include:

- “Analyzing and working to eliminate housing discrimination in 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, and usable by, all persons, particularly individuals with disabilities; and
- Fostering compliance with the nondiscrimination provisions of the Fair Housing Act.”<sup>4</sup>

The objective of the 2012 AI process was to research, analyze, and identify prospective impediments to fair housing choice throughout Casper. The goal of the completed AI is to suggest actions that the city can consider when working toward eliminating or mitigating the identified impediments.

### **LEAD AGENCY**

The City of Casper Housing and Community Development Division served as the lead agency for the preparation of the *City of Casper 2012 Analysis of Impediments to Fair Housing Choice*. Western Economic Services, LLC, a Portland, Oregon-based consulting firm specializing in analysis and research in support of housing and community development planning, prepared this AI.

### **Commitment to Fair Housing**

In accordance with the applicable statutes and regulations governing the Consolidated Plan, the City of Casper certifies that it will *affirmatively further fair housing*. This statement means

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<sup>3</sup> *Fair Housing Planning Guide*.

<sup>4</sup> *Fair Housing Planning Guide*, p.1-3.

that it has conducted an AI, will take appropriate actions to overcome the effects of any impediments identified through that analysis, and will maintain records that reflect the analysis and actions taken in this regard.

## RESEARCH METHODOLOGY

The AI process involves a thorough examination of a variety of sources related to housing, particularly for persons who are protected under fair housing laws. AI sources include Census data, employment and income information, home mortgage application data, business lending data, fair housing complaint information, surveys of housing industry experts and stakeholders, and related information found in the public domain. Relevant information was collected and evaluated via four general approaches:

1. *Primary Research*, or the collection and analysis of raw data that did not previously exist;
2. *Secondary Research*, or the review of existing data and studies;
3. *Quantitative Analysis*, or the evaluation of objective, measurable, and numerical data; and
4. *Qualitative Analysis*, or the evaluation and assessment of subjective data such as individuals' beliefs, feelings, attitudes, opinions, and experiences.

Some baseline secondary and quantitative data were drawn from the Census Bureau, including 2000 and 2010 Census counts, as well as American Community Survey data averages from 2006 through 2010. Data from these sources included population, personal income, poverty, housing units by tenure, cost burdens, and housing conditions. Other data were drawn from records provided by the Bureau of Labor Statistics, the Bureau of Economic Analysis, and a variety of other sources. The following narrative offers a brief description of other key data sources employed for the City of Casper 2012 AI.

### Home Mortgage Disclosure Act Data

To examine possible fair housing issues in the home mortgage market, Home Mortgage Disclosure Act (HMDA) data were analyzed. The HMDA was enacted by Congress in 1975 and has since been amended several times. It is intended to provide the public with loan data that can be used to determine whether financial institutions are serving the housing credit needs of their communities and to assist in identifying possible discriminatory lending patterns. HMDA requires lenders to publicly disclose the race, ethnicity, and sex of mortgage applicants, along with loan application amounts, household income, the Census tract in which the home is located, and information concerning prospective lender actions related to the loan application. For this analysis, HMDA data from 2004 through 2009 were analyzed, with the measurement of denial rates by Census tract and by race and ethnicity of applicants the key research objectives. These data were also examined to identify the groups and geographic areas most likely to encounter higher denial rates and receive loans with unusually high interest rates.

### Fair Housing Complaint Data

Housing complaint data were used to analyze discrimination in the renting and selling of housing. HUD provided fair housing complaint data for the city from 2005 through 2010. This

information included the basis, or protected class pursuant to the complaint; the issue, or prospective discriminatory action, pursuant to the grievance; and the closure status of the alleged fair housing infraction, which relates to the result of the investigation. The review of 15 fair housing complaints from Casper residents allowed for inspection of the tone, the relative degree and frequency of certain types of unfair housing practices, and the degree to which complaints were found to be with cause. Analysis of complaint data focused on determining which protected classes may have been disproportionately impacted by housing discrimination based on the number of complaints, while acknowledging that many individuals may be reluctant to step forward with a fair housing complaint for fear of retaliation or similar repercussion.

## **Fair Housing Survey**

One of the methods HUD recommends for gathering public input about perceived impediments to fair housing choice is to conduct a survey. As such, the Wyoming Community Development Authority (WCDA) elected to utilize a survey instrument as a means to encourage public input in its 2011 AI process, and the data were meant for use in Casper's AI as well. This step was a cost-effective and efficient method to utilize research resources.

The survey targeted individuals involved in the housing arena, although anyone was allowed to complete the survey. The prospective contact list was assembled by the WCDA, with the goal of targeting experts in at least the following areas:

- Residential and commercial building codes and regulations;
- Residential health and safety codes and regulations (structural, water, and sewer);
- Local land use planning;
- Banking industry;
- Real estate industry;
- Renter rights and obligations, including civil rights; and
- Fair housing, disability, social service, and other advocacy organizations.

These entities provided valuable input on fair housing issues in Casper through public involvement essential to the AI process. The 2011 Wyoming Fair Housing Survey, an internet-based instrument, received 436 responses from respondents across the state and 66 responses addressing Casper.

As part of the survey protocol, the WCDA sent an email announcement to prospective respondents with an introduction to the upcoming survey, its purpose, and its intent. A link was provided that directed respondents to the online survey. The email message also urged respondents to forward the survey announcement to other individuals and agencies involved in housing. Furthermore, the announcement and survey link were posted on the WCDA's website, and printed copies were made available during public meetings.

The survey was designed to address a wide variety of issues related to fair housing and affirmatively furthering fair housing. If limited input on a particular topic was received, it was assumed that the entirety of stakeholders did not view the issue as one of high pervasiveness or impact. This does not mean that the issue was nonexistent in Casper, but rather that survey participants largely did not perceive it to be especially prevalent.

The following narrative summarizes key survey themes and data that were addressed in the survey instrument.

### *Federal, State, and Local Fair Housing Laws*

The first section of the survey asked respondents to address a number of questions related to fair housing laws, including assessment of their familiarity with and understanding of these laws, knowledge of classes of persons protected by these laws, the process for filing fair housing complaints, and an inquiry into whether or not fair housing laws should be changed.

### *Fair Housing Activities*

The second section of the survey evaluated stakeholders' awareness of and participation in fair housing activities in the city, including outreach activities such as trainings and seminars, as well as monitoring and enforcement activities such as fair housing testing exercises.

### *Barriers to Fair Housing Choice in the Private Sector*

This section addressed fair housing in Casper's private housing sector and offered a series of two-part questions. The first part asked respondents to indicate awareness of questionable practices or barriers to fair housing choice in a variety of private sector industries, and the second part requested a narrative description of these questionable practices or concerns if an affirmative response was received. The specific areas of the private sector that respondents were asked to examine included the:

- Rental housing market,
- Real estate industry,
- Mortgage and home lending industries,
- Housing construction or accessible housing design fields,
- Home insurance industry,
- Home appraisal industry, and
- Any other housing services.

The use of open-ended questions allowed respondents to address any number of concerns such as redlining, neighborhood issues, lease provisions, steering, substandard rental housing, occupancy rules, and other fair housing issues in the private housing sector in Casper.

### *Fair Housing in the Public Sector*

In a manner similar to the previous section, respondents were asked to offer insight into their awareness of questionable practices or barriers to fair housing in the public sector. A list of areas within the public sector was provided, and respondents were asked first to specify their awareness of fair housing issues within each area. If they were aware of any fair housing issues, they were asked to further describe these issues in a narrative fashion. Respondents were asked to identify fair housing issues within the following public sector areas related to housing:

- Land use policies,
- Zoning laws,

- Occupancy standards or health and safety codes,
- Property tax policies,
- Permitting processes,
- Housing construction standards,
- Neighborhood or community development policies, and
- Any other public administrative actions or regulations.

The questions in this section were used to identify fair housing issues in Casper regarding zoning, building codes, accessibility compliance, subdivision regulations, displacement issues, development practices, residency requirements, property tax policies, land use policies, and NIMBYism.<sup>5</sup>

### *Additional Questions*

Finally, respondents were asked about their awareness of any local fair housing plans or specific geographic areas of with fair housing problems. Respondents were also asked if they perceived fair housing laws to be effective, and if not, how they should be changed. The final question encouraged respondents to leave additional comments.

## **Research Conclusions**

The final list of impediments to fair housing choice for Casper was culled from all quantitative, qualitative, and public input sources, and was based on HUD's definition of an impediment to fair housing choice as any action, omission, or decision that affects housing choice because of protected class status. The determination of qualification as an impediment was derived from the frequency and severity of occurrences drawn from quantitative and qualitative data evaluation and findings.

## **PUBLIC INVOLVEMENT**

The City of Casper participated in the public input process sponsored by the WCDA and associated with this AI. The key actions taken to notify the public of the AI process included email announcements, public postings, newspaper advertisements and notices, and other communication activities directed to citizens and stakeholders in the fair housing arena.

As part of the process of involving the public in the development of the AI, the WCDA conducted a fair housing forum on April 5, 2011, during the development of the statewide 2011 Wyoming AI. The forum was designed to offer the public the opportunity to supply commentary on the status of fair housing issues in Wyoming as well as provide feedback on the initial findings of the AI. A more detailed discussion of this session is presented in **Section VII**. Additionally, a public review presentation occurred June 22, 2011, and was video broadcast in Casper.

The Draft Report for Public Review was released on October 5, 2012, and initiated a public review period. Following the receipt of public comments, the final report was released on November 20, 2012 and is available online at <http://www.casperwy.gov/>.

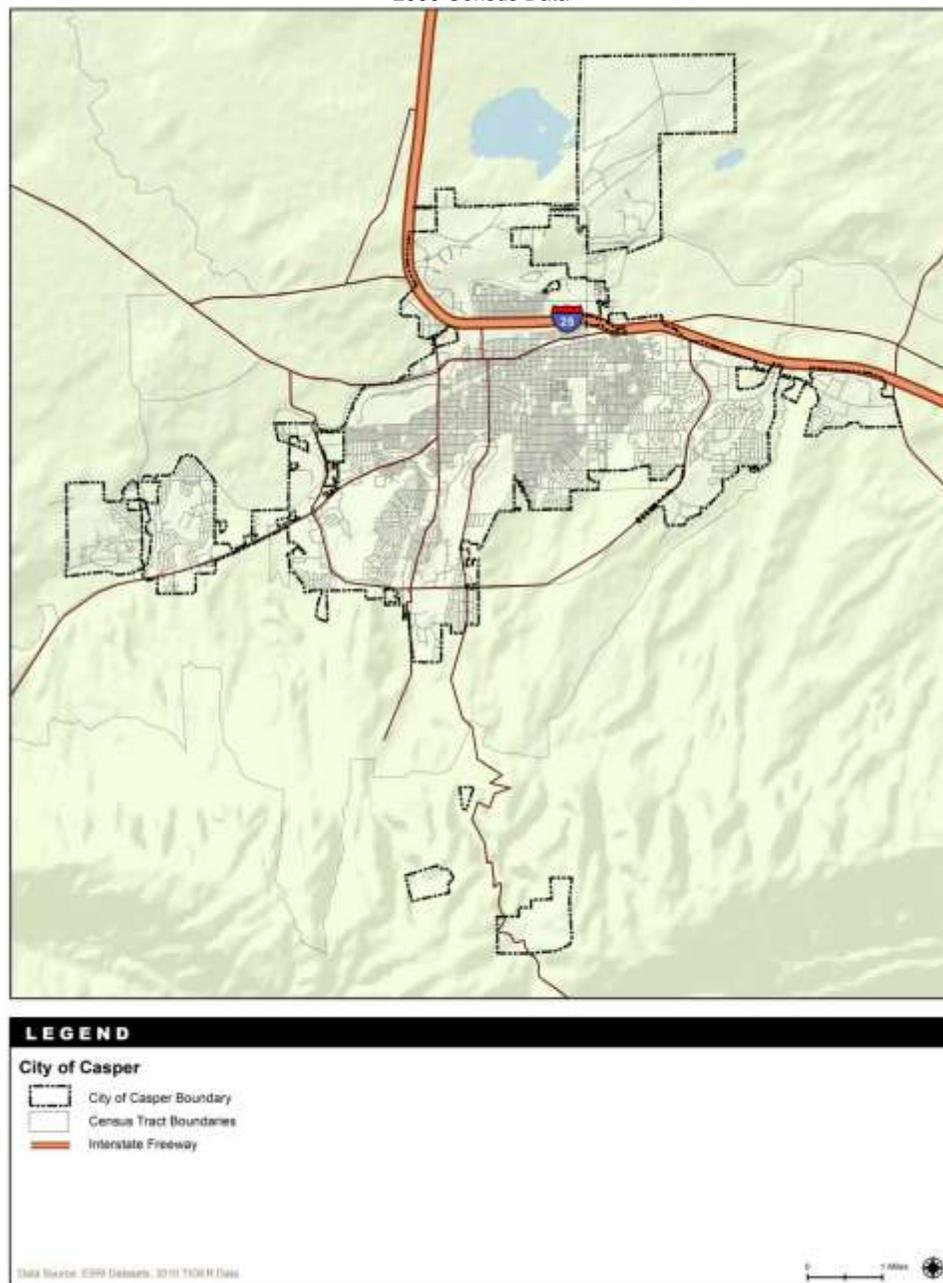
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<sup>5</sup> "Not In My Backyard" mentality.

## GEOGRAPHIC SCOPE OF THE PROJECT

This AI addresses the status of fair housing within the city boundaries of Casper, Wyoming. Map I.1, below, shows the city and surrounding areas, as well as Census tract boundaries in Casper. As shown in the map, the size of Census tracts varied widely across Casper; Census tract boundaries, which are updated with each decennial census, are drawn based on population size, and ideally represent approximately the same population for each. As such, data for densely populated tracts, such as those in the center of the city, are more geographically specific than data for communities in less-populated tracts.

**Map I.1**  
**City of Casper Overview**  
 City of Casper  
 2000 Census Data





## SECTION II. SOCIO-ECONOMIC CONTEXT

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This section presents demographic, economic, and housing information collected from the Census Bureau, the Bureau of Economic Analysis, the Bureau of Labor Statistics, and other sources. Data were used to analyze a broad range of socio-economic characteristics, including population growth, race, ethnicity, disability, employment, poverty, and housing trends; these data are also available by Census tract, and are shown in geographic maps. Ultimately, the information presented in this section helps illustrate the underlying conditions that shape housing market behavior and housing choice in Casper by presenting the demographic, economic, and housing stock context.

To supplement 2000 and 2010 Census data, information for this analysis was also gathered from the Census Bureau's American Community Survey (ACS). The ACS data cover similar topics to the decennial counts but include data not appearing in the 2010 Census, such as household income and poverty. The key difference of these datasets is that ACS data represent a five-year average of annual data estimates as opposed to a point-in-time 100 percent count; the ACS data reported herein span the years 2005 through 2009. The ACS figures are not directly comparable to decennial Census counts because they do not account for certain population groups, such as the homeless. However, percentage distributions from the ACS data can be compared to distributions from the 2000 and 2010 Censuses.

### DEMOGRAPHICS

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As part of the essential review of the background context of the Casper markets in which housing choices are made, detailed population and demographic data describe the city's residents. These data summarize not only the protected class populations, but also characteristics of the total population, as well as the outcome of housing location choices. These data help to measure whether overconcentrations of racial and ethnic minorities exist, and if so, which areas of the city are most affected. Extreme concentrations of protected class populations do not necessarily imply impediments to fair housing choice, but may represent the results of impediments identified in other data.

#### POPULATION DYNAMICS

Table II.1, below, presents population counts in Casper, as drawn from the 2000 and 2010 Censuses. Over the decade, the city's population increased from 49,644 persons to 55,316, or by 11.4 percent. This compares to a statewide population increase of 14.1 percent over the same period.

<b>Table II.1</b>	
<b>Population Estimates</b>	
City of Casper 2000 & 2010 Census Data & Intercensal Estimates	
<b>Year</b>	<b>Population</b>
2000	49,644
2010	55,316
<b>% Change 00–10</b>	<b>11.4%</b>

## POPULATION BY AGE

Data on population by age in 2000 and on average from 2005 to 2009 in Casper, presented below in Table II.2, showed that the largest population groups in both figures represented persons aged 5 to 19 and 35 to 54. However, these two age cohorts, along with persons aged 20 to 24, decreased between 2000 and the 2009 ACS. All other age groups increased in number and share over the period, with the most dramatic increases seen for the 25 to 34 and 55 to 64 populations.

<b>Table II.2</b>				
<b>Population by Age</b>				
City of Casper				
2000 Census & 2009 Five-Year ACS Data				
Age	2000 Census		2009 Five-Year ACS	
	Population	% of Total	Population	% of Total
Under 5	3,264	6.6%	3,918	7.4%
5 to 19	11,318	22.8%	10,689	20.2%
20 to 24	3,455	7.0%	4,060	7.7%
25 to 34	6,125	12.3%	7,742	14.6%
35 to 54	14,665	29.5%	13,829	26.1%
55 to 64	4,063	8.2%	5,510	10.4%
64 and Over	6,754	13.6%	7,237	13.7%
<b>Total</b>	<b>49,644</b>	<b>100.0%</b>	<b>52,985</b>	<b>100.0%</b>

More information regarding the elderly population was also collected from the 2000 Census and 2009 ACS. As shown below in Table II.3, in both 2000 and from 2005 to 2009, the largest age cohorts among the elderly population represented persons in the age ranges of 70 to 74 and 75 to 79. However, these populations both decreased in share over the period. The age groups that showed the largest increases were the populations aged 80 to 84 and 85 and over.

<b>Table II.3</b>				
<b>Elderly Population by Age</b>				
City of Casper				
2000 Census & 2009 Five-Year ACS Data				
Age	2000 Census		2009 Five-Year ACS	
	Population	% of Total	Population	% of Total
65 to 66	659	9.8%	584	8.1%
67 to 69	1,048	15.5%	1,204	16.6%
70 to 74	1,899	28.1%	1,446	20.0%
75 to 79	1,506	22.3%	1,507	20.8%
80 to 84	896	13.3%	1,419	19.6%
85 and over	746	11.0%	1,077	14.9%
<b>Total</b>	<b>6,754</b>	<b>100.0%</b>	<b>7,237</b>	<b>100.0%</b>

## POPULATION BY RACE AND ETHNICITY

In both 2000 and 2010, the white population represented the largest racial group, and it increased by only 9.4 percent over the decade compared to the total population increase of 11.4 percent, as shown below in Table II.4. Most other racial groups saw far more dramatic increases, though they represented very small shares of the total population. The black population increased by 30.8 percent from 2000 to 2010, but in the latter year represented only 1.0 percent of the total. The “other” and “two or more races” groups grew by 28.1 and 84.5 percent, respectively, but each represented close to 2.5 percent of the city’s total population. However, in terms of ethnicity, which is defined separately from race, the Hispanic population of any race increased by 53.2 percent between 2000 and 2010, representing 7.4 percent of the city’s population.

Race	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
White	46,680	94.0%	51,048	92.3%	9.4%
Black	428	0.9%	560	1.0%	30.8%
American Indian	495	1.0%	521	0.9%	5.3%
Asian	245	0.5%	436	0.8%	78.0%
Native Hawaiian/Pacific Islander	10	0.0%	26	0.0%	160.0%
Other	1,011	2.0%	1,295	2.3%	28.1%
Two or More Races	775	1.6%	1,430	2.6%	84.5%
<b>Total</b>	<b>49,644</b>	<b>100.0%</b>	<b>55,316</b>	<b>100.0%</b>	<b>11.4%</b>
Hispanic (Ethnicity)	2,656	5.4%	4,070	7.4%	53.2%

The geographic distribution of racial and ethnic minorities can vary significantly throughout a community. The U.S. Department of Housing and Urban Development (HUD) has determined that an area demonstrates a disproportionate share of a population when the percentage of that population is 10 percentage points or more above the study area average. For example, Casper’s Hispanic population represented 7.4 percent of the population in 2010. Therefore, any area in the city that showed a Hispanic population in excess of 17.4 percent held a disproportionate share of that population.

This analysis of racial and ethnic distribution was conducted by calculating race or ethnicity as the percentage of total population and then plotting the data on a geographic map of Census tracts in Casper. While disproportionate and high shares of minority racial or ethnic populations may cause some concern, they do not on their own imply impediments to fair housing choice; rather, they may be the result of an impediment, such as real estate or rental steering or land use policies that lead to segregation. These concentrations may also be due to natural factors that do not imply discrimination, such as employment or cultural factors.

For the purposes of this AI, maps were produced for several racial and ethnic groups based on both 2000 and 2010 Census data in order to examine how the concentrations of these populations changed over time. These maps are discussed and presented on the following pages.

Map II.1, below, shows the American Indian population in Casper as of 2000, and shows that there were no disproportionate shares of American Indian persons; however, within Casper boundaries, the population was most highly concentrated in the northern and central parts of the city, as well as in the southeastern edges.

**Map II.1**  
**Percent American Indian Population by Census Tract**  
 City of Casper  
 2000 Census Data



The average percent of the population of American Indian race per tract in Casper decreased from 1.0 percent in 2000 to 0.9 percent in 2010. Map II.2, below, reveals that in 2010, the American Indian population had shifted southward, representing a lower concentration level in the northernmost part of the city and somewhat more concentration in some central city tracts. Still, no disproportionate shares were seen.

**Map II.2**  
**Percent American Indian Population by Census Tract**  
 City of Casper  
 2010 Census Data



Map II.3, below, presents the concentration of the black population in Casper as of the 2000 Census. No disproportionate shares of this population existed, either, with most tracts in the city comprising less than the average of 0.9 percent black residents. Some tracts in central Casper contained more than the average but less than 10.9 percent.

**Map II.3**  
**Percent Black Population by Census Tract**  
 City of Casper  
 2000 Census Data



The distribution of the black population in Casper as of the 2010 Census is shown below in Map II.4. The average percent of black persons per tract increased to 1.0 percent from the 2000 rate of 0.9, and in 2010, a few more tracts displayed shares above the average. Still, no disproportionate shares existed, but tracts in the central and eastern parts of the city increased in relative share.

**Map II.4**  
**Percent Black Population by Census Tract**  
 City of Casper  
 2010 Census Data



The concentration of the Hispanic population, at the time of the 2000 Census, is presented below in Map II.5. This group averaged 5.4 percent per tract, and while several tracts in the central and eastern parts of the city held shares above the average, no tracts were above the disproportionate share threshold.

**Map II.5**  
**Percent Hispanic Population by Census Tract**  
 City of Casper  
 2000 Census Data



By 2010, the Hispanic population had increased to 7.4 percent, and the concentrations in several tracts had also increased. While one central tract became less concentrated over the decade, the Hispanic population was distributed in higher concentration across more of the city, although still no disproportionate shares occurred. Map II.6, below, shows these data.

**Map II.6**  
**Percent Hispanic Population by Census Tract**  
 City of Casper  
 2010 Census Data



## DISABILITY STATUS

The Census Bureau defines disability as a lasting physical, mental, or emotional condition that makes it difficult for a person to conduct daily activities of living or impedes him or her from being able to go outside the home alone or to work.

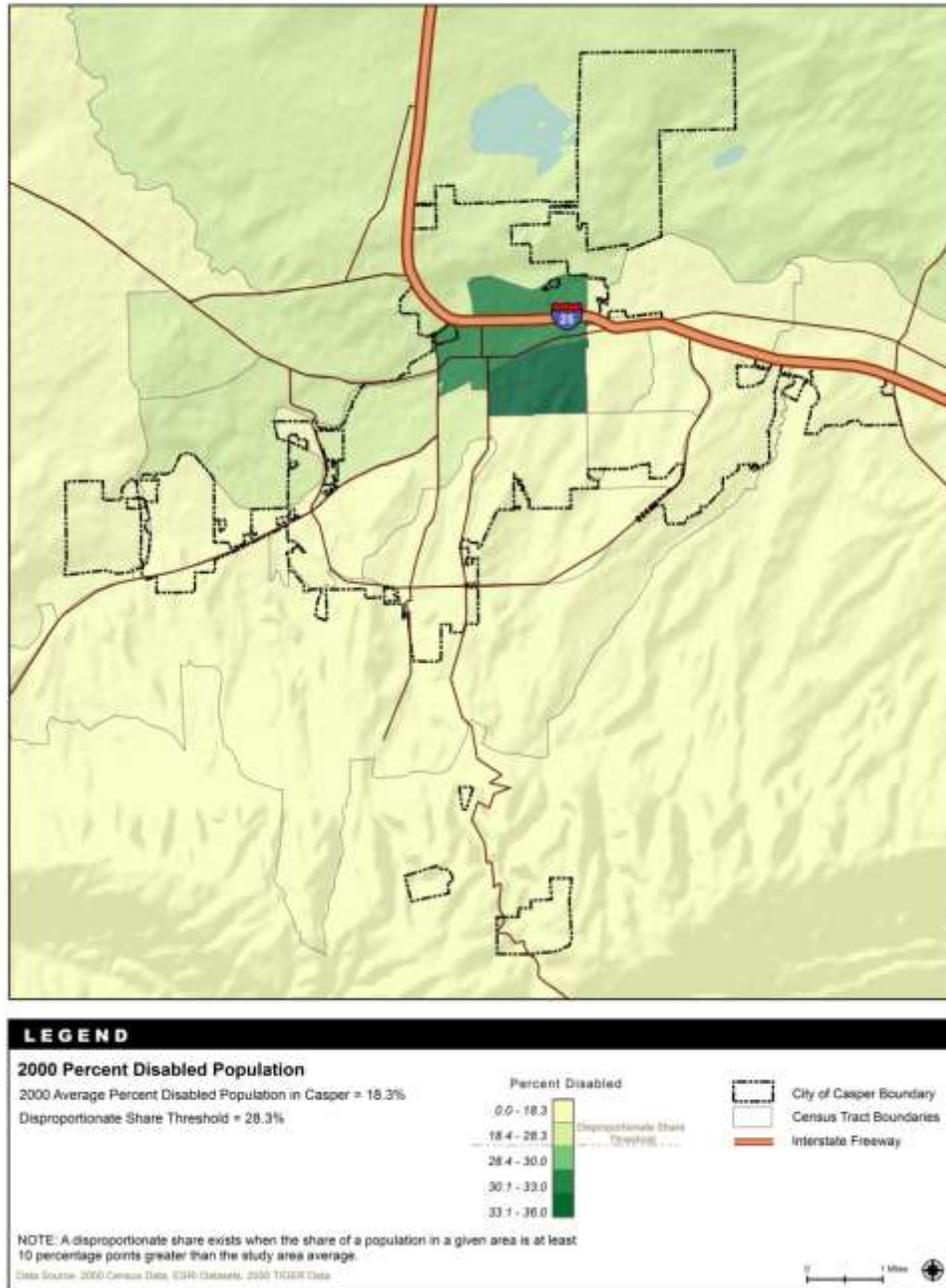
Among all persons aged 5 years or older, 18.3 percent were disabled in Casper in 2000, a slightly lower figure than the 19.4 percent national disability rate at that time. This share represented 8,426 persons living with a disability in the city, including 511 persons between the ages of 5 and 15 and 2,309 persons aged 65 or older. These data are displayed below in Table II.5.

<b>Table II.5</b>		
<b>Disability by Age</b>		
City of Casper 2000 Census Data		
<b>City of Casper</b>		
<b>Age</b>	<b>Disabled Persons</b>	<b>Percent per Age Group</b>
<b>2000 Census</b>		
5 to 15	511	6.1%
16 to 64	5,606	66.5%
65 and Over	2,309	24.4%
<b>Total</b>	<b>8,426</b>	<b>18.3%</b>

As with racial and ethnic concentrations, high shares of disabled persons in particular Census tracts do not necessarily point to an impediment to fair housing choice, although they may be the direct result of impediments, such as policies that limit accessible multi-family housing.

Geographic distribution of the disabled population in Casper as of the 2000 Census is presented in Map II.9 on the following page. As shown, only a few Census tracts held disproportionate shares of the disabled population; shares of up to 36.0 percent were seen in tracts surrounding Interstate 25 in the central parts of the city. The city was somewhat divided, however; to the north and west of these highly concentrated tracts, rates were higher than the average but still below the disproportionate share threshold, whereas tracts to the south and east of this area had less than the average 18.3 percent disabled population.

**Map II.9**  
**Disabled Population by Census Tract**  
 City of Casper  
 2000 Census Data

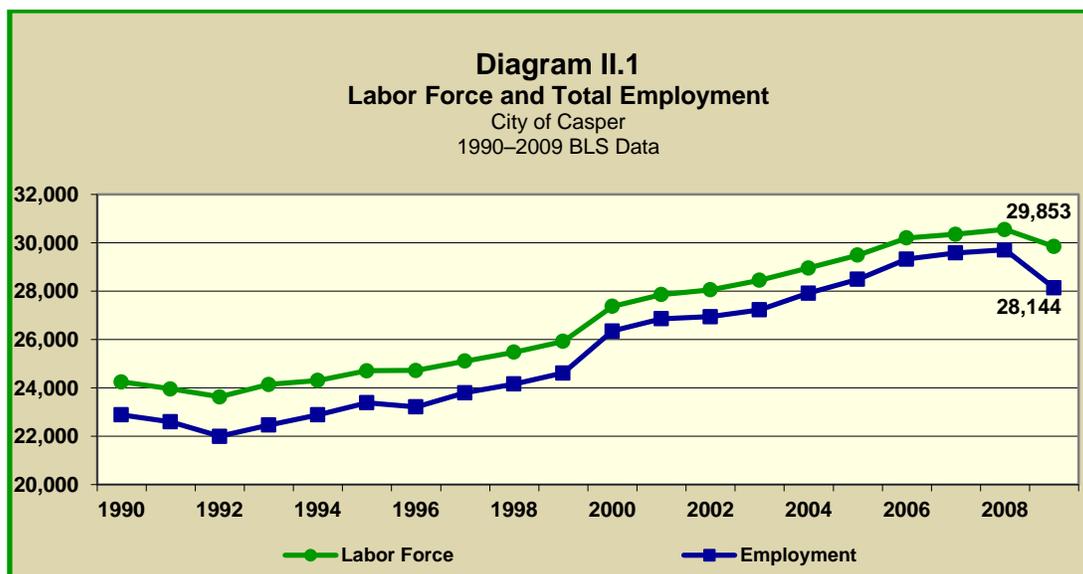


## ECONOMICS

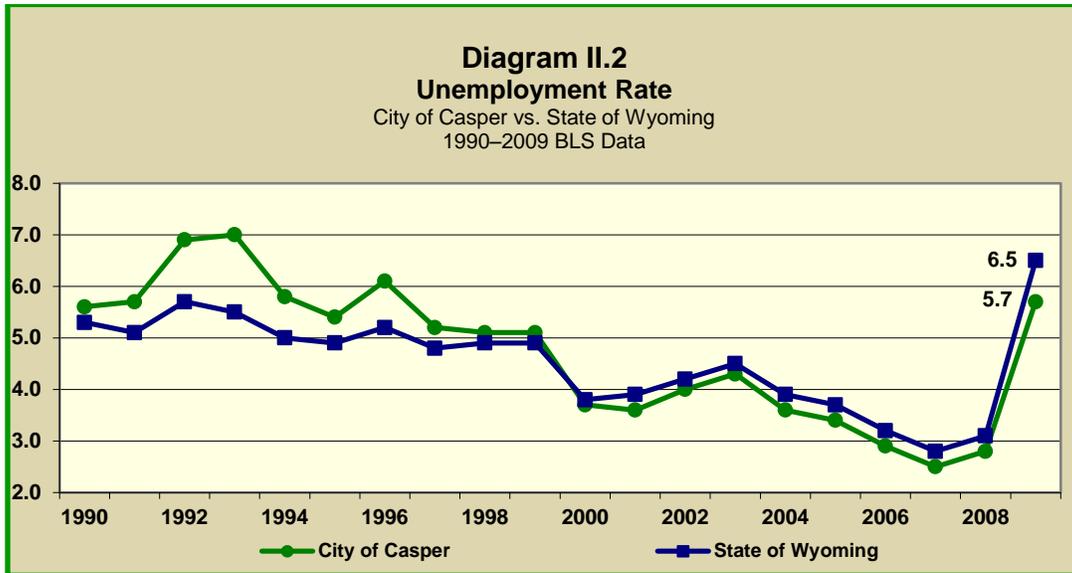
Data indicating the size and dynamics of Casper’s job market, workforce, incomes, and persons in poverty not only provide an essential contextual picture, but also indicate potential weaknesses and areas of increased need. A review of the city’s residents in such a context shows where additional concern may be needed to address needs and challenges.

### LABOR FORCE AND EMPLOYMENT

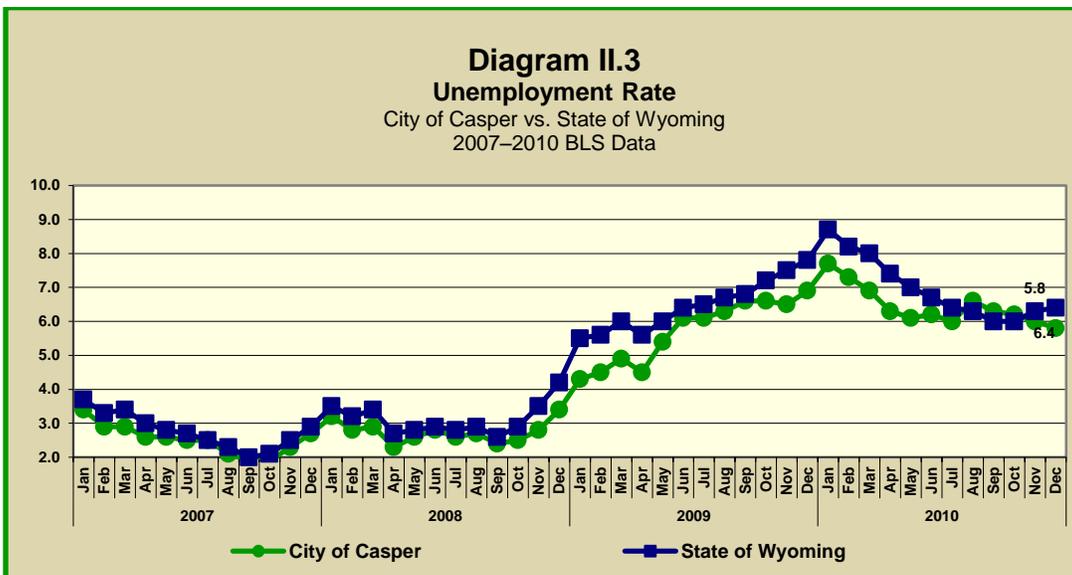
Data regarding the labor force, defined as the total number of persons working or looking for work and gathered from the Bureau of Labor Statistics (BLS), and can be segmented by city for cities of 25,000 or more but are not available for smaller communities and CDPs. Labor force and employment figures in Casper, presented below in Diagram II.1, showed a general increase until 2008 indicating a steady and strong economy, although both numbers decreased by 2009. However, labor force statistics are derived from sampling, employer reporting, and statistical estimation, and both the methodology and base reporting values are periodically revised. These revisions account for the noticeable increases in both the labor force and employment in 2000 and affected these figures in 2008. After 2008, employment declined far more dramatically than did the labor force, indicating a large gap. This trend matches national figures of economic downturn.



The gap between the labor force and the number of employed persons represents the unemployment rate. Diagram II.2, on the following page, presents the yearly unemployment rates in Casper as compared to those seen statewide in Wyoming from 1990 through 2010. Before 2000, unemployment rates were higher in Casper, by as much as 1.5 percent in 1993, but after the turn of the century, Casper rates were slightly lower than the state’s. However, both rates increased dramatically after 2008 as a result of the decrease in employment seen nationally at that time. The unemployment rate in Casper climbed sharply to 5.7 percent by 2009; however, this rate was still significantly lower than the national figure of more than 9.0 percent in that year.



Monthly unemployment rate data are presented below in Diagram II.3. As shown, the unemployment rate in Casper and all of Wyoming was highest in January of 2010; in Casper, another slight peak was seen in August of 2010, but rates fell to 5.8 percent by the end of that year, below 2009 rates from the same months. This compared to the statewide rate of 6.4 percent. Some seasonal employment changes were seen in Casper in the spring and late fall months of all years shown, and these changes decreases were more pronounced in Casper than in the state as a whole, suggesting the city’s sensitivity to seasonal hiring.

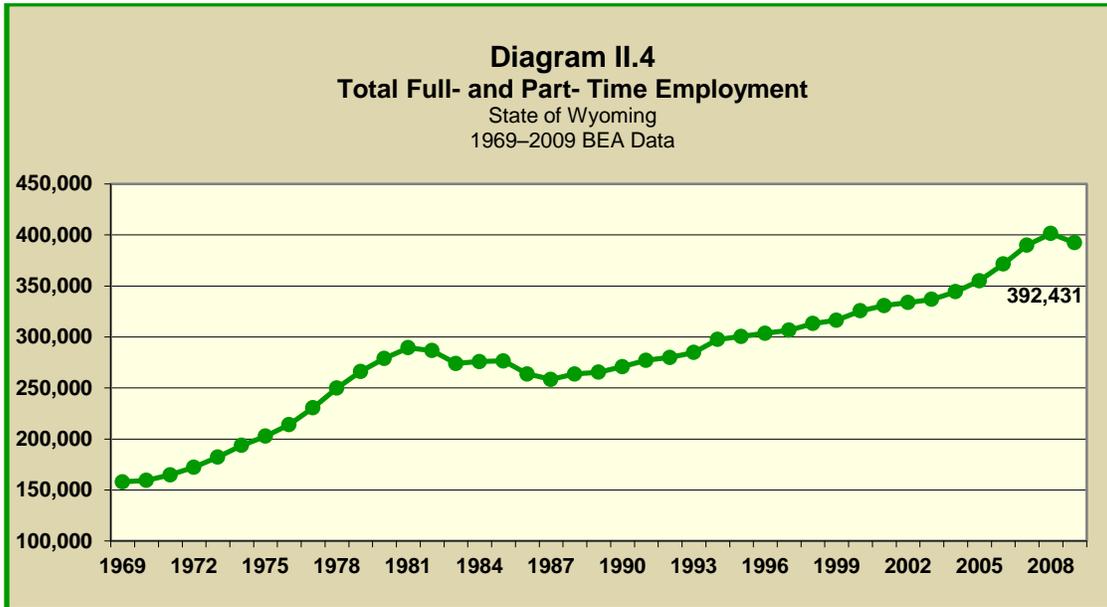


**FULL- AND PART-TIME EMPLOYMENT AND EARNINGS**

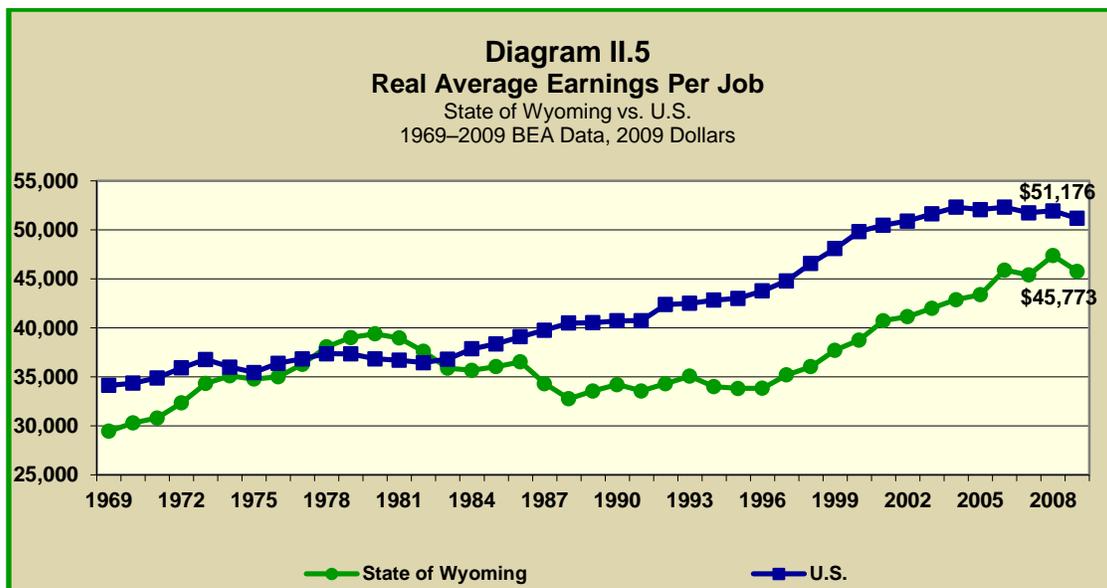
The Bureau of Economic Analysis (BEA) provides an alternate view of employment: a count of both full- and part-time jobs.<sup>6</sup> Thus, a person working more than one job can be counted more than once. BEA data are presented for the state only, as city-level data are not available. As

<sup>6</sup> Data are, in part, from administrative records, and the most current BEA data available were through 2009.

shown in Diagram II.4, below, the total number of full- and part-time jobs in Wyoming more than doubled from 1969 through 2009, increasing by nearly 235,000 jobs. The number of jobs was highest in 2008.



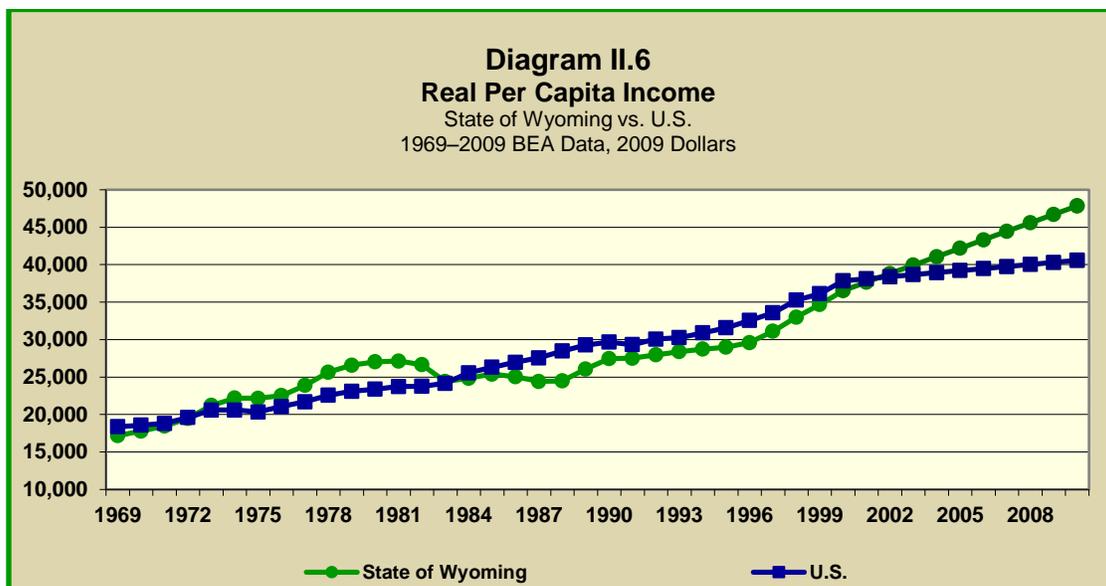
When the total earnings from employment is divided by the number of jobs and then deflated to remove the effects of inflation, average real earnings per job is determined. Diagram II.5, below, shows that average earnings per job in Wyoming in 2009 dollars rose from under \$30,000 in 1969 to \$45,773 by 2009, but was consistently lower than the U.S. average after 1984. However, the gap narrowed after 2005 when Wyoming real average earnings figures grew as national figures declined slightly.



Appendix A details data on average real earnings per job as well as employment and earnings by industry for Wyoming and Natrona County. It confirms that from 2001 to 2009, average earnings per job in 2010 dollars increased for all industries by 12.4 percent, but shows that it

declined by as much as 62.9 percent in some industries such as farm employment. Other industries where incomes fell dramatically were real estate, declining by 47.3 percent, and finance, by 26.0 percent. However, incomes in the field of management of companies and enterprises increased by 81.2 percent, and more than 20 percent increases were seen in incomes for government, mining, and accommodation or food services jobs. Other industries saw a moderate increase in real average earnings per job over the nine-year period.

Another gauge of economic health involves income from all sources: wages earned; transfer payments; and property income such as dividends, interest, and rents. When these figures are added together and divided by population, per capita income is determined. Diagram II.6, below, compares real per capita income in Wyoming to that of the U.S. from 1969 through 2009. This figure shows that per capita income grew relatively steadily throughout the time period. By the early 2000s, real per capita income in the state exceeded national figures again, as it did in the late 1970s and early 1980s.



## HOUSEHOLD INCOME

Table II.6, on the following page, presents the number of households in Casper by income range, as derived from the 2000 Census count and the 2009 five-year ACS estimates. In 2000, 16.9 percent of households had incomes under \$15,000, and an additional 7.6 percent had incomes between \$15,000 and \$24,999. However, more recent ACS data showed that these percentages decreased and fewer households had earned these low incomes. They also showed that the shares of households earning \$75,000 to \$99,999 and \$100,000 and above increased noticeably over the period. Due to these increases, the shares of all other households decreased. These findings suggest that incomes in the city improved significantly over the decade.

<b>Table II.6</b>				
<b>Households by Income</b>				
City of Casper				
2000 Census & 2009 Five-Year ACS Data				
<b>Income</b>	<b>2000 Census</b>		<b>2009 Five-Year ACS</b>	
	<b>Population</b>	<b>% of Total</b>	<b>Population</b>	<b>% of Total</b>
Under \$15,000	3,450	16.9%	2,430	11.6%
\$15,000–\$19,999	1,543	7.6%	1,225	5.8%
\$20,000–\$24,999	1,558	7.6%	1,274	6.1%
\$25,000–\$34,999	3,185	15.6%	2,558	12.2%
\$35,000–\$49,999	3,680	18.0%	3,276	15.6%
\$50,000–\$74,999	3,948	19.3%	3,699	17.6%
\$75,000–\$99,999	1,772	8.7%	2,775	13.2%
\$100,000 and Above	1,300	6.4%	3,733	17.8%
<b>Total</b>	<b>20,436</b>	<b>100.0%</b>	<b>20,970</b>	<b>100.0%</b>

## POVERTY

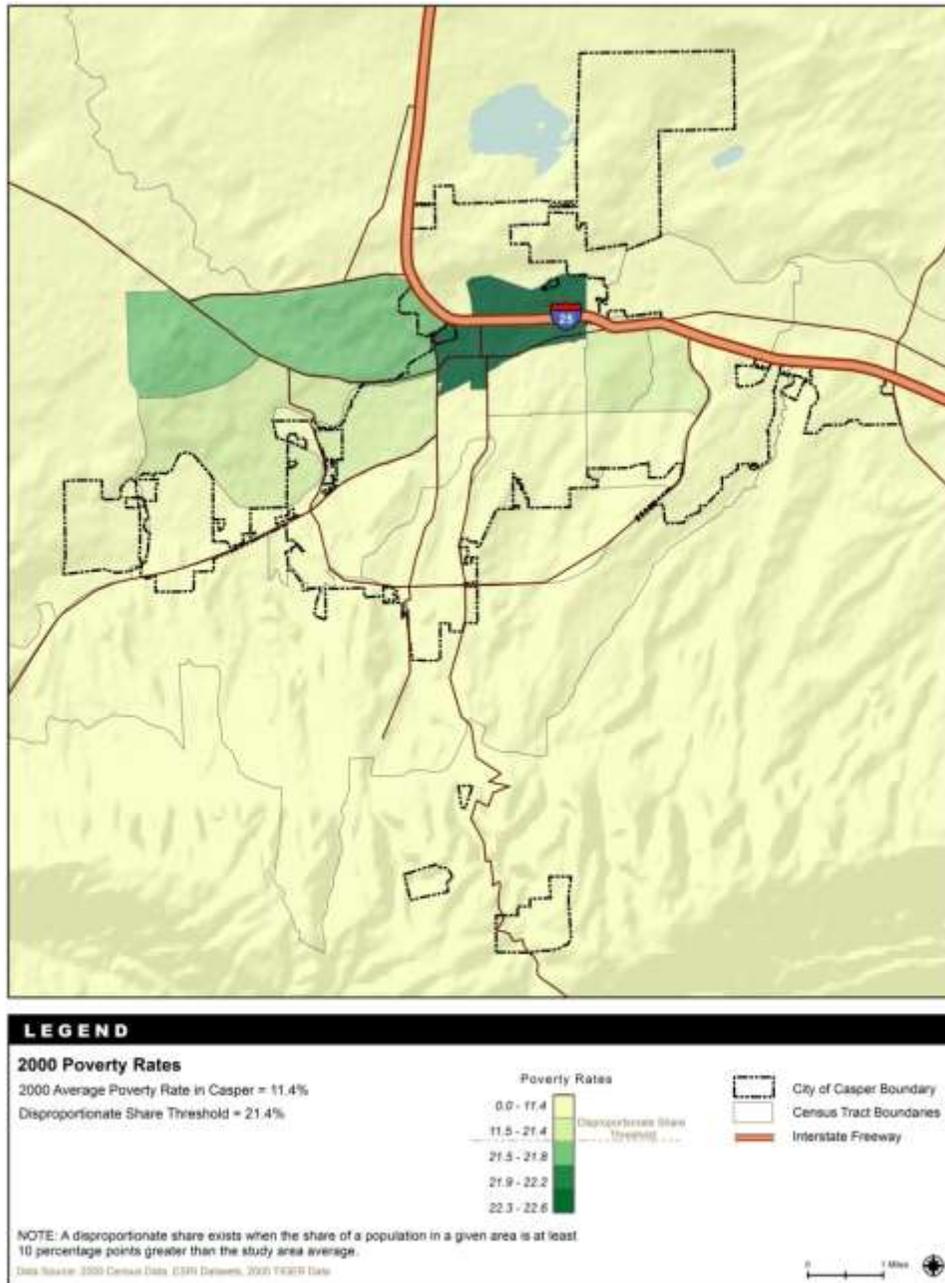
The Census Bureau uses a set of income thresholds that vary by family size and composition to determine poverty status. If a family's total income is less than the threshold for its size, then that family, and every individual in it, is considered poor. The poverty thresholds do not vary geographically, but they are updated annually for inflation using the Consumer Price Index. The official poverty definition counts income before taxes and does not include capital gains and non-cash benefits such as public housing, Medicaid, and food stamps. Poverty is not defined for persons in military barracks, institutional group quarters, or for unrelated individuals under age 15 such as foster children.

In Casper, the poverty rate in 2000 was 11.4 percent, with 5,546 persons considered to be living in poverty, as shown below in Table II.7. Nearly 1,200 children aged 5 and below were counted as living in poverty at that time. The 2005 to 2009 ACS data showed that poverty in the city decreased to 9.5 percent; however, poverty rates increased for all age groups except those aged 6 to 17. A slight increase in the poverty rate for those aged 5 and younger was seen, while poverty increased more dramatically for persons in their primary earning years of 18 to 64 and for those aged 65 and older.

<b>Table II.7</b>				
<b>Poverty by Age</b>				
City of Casper				
2000 Census & 2009 Five-Year ACS Data				
<b>Age</b>	<b>2000 Census</b>		<b>2009 Five-Year ACS</b>	
	<b>Population</b>	<b>% of Total</b>	<b>Population</b>	<b>% of Total</b>
5 and Below	836	15.1%	769	15.8%
6 to 17	1,173	21.2%	751	15.4%
18 to 64	3,072	55.4%	2,799	57.4%
65 and Above	465	8.4%	556	11.4%
<b>Total</b>	<b>5,546</b>	<b>100.0%</b>	<b>4,875</b>	<b>100.0%</b>
Poverty Rate	11.4%	.	9.5%	.

Poverty was not spread evenly throughout Casper, as some Census tracts had much higher rates of poverty than others. Map II.10, below, presents the poverty rates in 2000 geographically. Census tracts that had a disproportionate share of persons living in poverty were those areas where the poverty rate was greater than 21.4 percent. The highest levels of poverty were seen along the interstate just north of the center of the city; the highest rate seen, though it represented a disproportionate share, was less than one percentage point higher than the average, at 22.6 percent.

**Map II.10**  
**Poverty Rate by Census Tract**  
 City of Casper  
 2010 Five-Year ACS Data



## HOUSING

Simple counts of housing by age, type, tenure, and other characteristics form the basis for the housing stock background, suggesting the available housing in Casper from which residents have to choose. Examination of households, on the other hand, shows how residents use the available housing, and shows household size and housing problems such as incomplete facilities. Review of housing costs reveals the markets in which housing consumers in the city can shop, and may suggest needs for certain populations.

### CHARACTERISTICS OF THE HOUSING STOCK

Data regarding the number of housing units counted in Casper are presented in Table II.8, at right. In total, the number of housing units increased between 2000 and 2010, from 21,978 to 24,536 units.

Year	Units
2000 Census	21,978
2010 Census	24,536
<b>% Change</b>	<b>11.6%</b>

Table II.9, below, shows that as of 2000, the largest group of occupied housing units was those built between 1970 and 1979. This era produced 5,830 units, or 28.5 percent of all units counted in the city. The 2006 to 2009 ACS data show that the shares of housing units constructed during most time periods before 2000 fell slightly due to the construction of units built from 2000 on. Between 2000 and 2004, 837 units were constructed, and 536 units were built in 2005 or later. Due to the different collection methods of decennial Census and five-year ACS estimates, only the percent shares of total units in each decade of construction are comparable.

Era	2000 Census		2009 Five-Year ACS	
	Units	% of Total	Units	% of Total
1939 or Earlier	2,291	11.2%	1,811	8.6%
1940 to 1949	1,346	6.6%	1,224	5.8%
1950 to 1959	4,814	23.6%	4,743	22.6%
1960 to 1969	2,416	11.8%	2,517	12.0%
1970 to 1979	5,830	28.5%	5,248	25.0%
1980 to 1989	2,904	14.2%	3,039	14.5%
1990 to 1999	836	4.1%	965	4.6%
2000 to 2004	.	.	837	4.0%
2005 or Later	.	.	586	2.8%
<b>Total</b>	<b>20,437</b>	<b>100.0%</b>	<b>20,970</b>	<b>100.0%</b>

Of the 20,437 housing units reported in Casper in the 2000 Census, 75.0 percent were single-family homes. An additional 13.3 percent of units were counted as apartments, 5.5 percent were tri- or four-plex units, and 2.4 percent were duplex units. ACS data for 2009 represented a 2005 to 2009 data average, which showed that the share of single-family units and duplexes,

tri- and four-plexes increased slightly, while the shares of apartments and mobile homes decreased slightly. These data are presented below in Table II.10.

<b>Table II.10</b>				
<b>Housing Units by Type</b>				
City of Casper				
2000 Census & 2009 Five-Year ACS Data				
Unit Type	2000 Census		2009 Five-Year ACS	
	Units	% of Total	Units	% of Total
Single-Family Unit	16,485	75.0%	17,421	75.4%
Duplex	521	2.4%	634	2.7%
Tri- or Four-Plex	1,211	5.5%	1,403	6.1%
Apartment	2,927	13.3%	2,794	12.1%
Mobile Home	805	3.7%	795	3.4%
Boat, RV, Van, Etc.	29	0.1%	44	0.2%
<b>Total</b>	<b>21,978</b>	<b>100.0%</b>	<b>23,091</b>	<b>100.0%</b>

Housing units can also be examined by tenure. Between 2000 and 2010, the number of occupied housing units increased by 11.5 percent, from 20,437 to 22,794 units. The shares of owner-occupied versus renter-occupied units showed almost no change, but a very slight shift to a greater share of renter-occupied units was seen, with the rate of homeownership changing from 30.3 percent to 30.5 percent. The number of vacant units showed an increase of 13.0 percent between 2000 and 2010. These data are presented below in Table II.11.

<b>Table II.11</b>					
<b>Housing Units by Tenure</b>					
City of Casper					
2000 & 2010 Census Data					
Tenure	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
Occupied Housing Units	20,437	93.0%	22,794	92.9%	11.5%
Owner-Occupied	13,779	62.7%	15,309	62.4%	11.4%
Renter-Occupied	6,653	30.3%	7,485	30.5%	12.5%
Vacant Housing Units	1,541	7.0%	1,742	7.1%	13.0%
<b>Total Housing Units</b>	<b>21,978</b>	<b>100.0%</b>	<b>24,536</b>	<b>100.0%</b>	<b>11.6%</b>

## VACANT HOUSING

As shown on the following page in Table II.12, at the time of the 2000 Census, the vacant housing stock represented 1,541 units, and as estimated by the 2009 five-year ACS, this figure was 1,742. Large portions of the vacant stock in 2000 and 2010 were for rent or for sale or were rented or sold but not occupied, though the latter group saw a more than 100.0 percent increase. The vacant rental stock decreased largely in share, however, suggesting a more competitive rental market in 2010. However, “other vacant” units showed a high increase of 193.3 percent, from 20.2 percent of all vacant units to 43.1 percent. “Other vacant” units include units that are not for sale or rent, which may contribute to blight if grouped in close proximity.

<b>Table II.12</b>					
<b>Disposition of Vacant Housing Units</b>					
City of Casper					
2000 Census & 2009 Five-Year ACS Data					
Disposition	2000 Census		2009 Five-Year ACS		% Change 00-10
	Housing Units	% of Total	Housing Units	% of Total	
For Rent	620	40.2%	419	19.8%	-32.4%
For Sale	249	16.2%	272	12.8%	9.2%
Rented or Sold, Not Occupied	183	11.9%	383	18.1%	109.3%
For Seasonal, Recreational, or Occasional Use	177	11.5%	132	6.2%	-25.4%
For Migrant Workers	0	0.0%	0	0.0%	.
Other Vacant	312	20.2%	915	43.1%	193.3%
<b>Total</b>	<b>1,541</b>	<b>100.0%</b>	<b>2,121</b>	<b>100.0%</b>	<b>37.6%</b>

## HOUSEHOLD SIZE

Housing patterns can also be examined by household size. The number of persons per household, as counted in Casper at the time of the 2000 and 2010 Censuses, is presented below in Table II.13. As shown, in 2000, nearly 65 percent of households represented one- or two-person households, more than 27 percent represented three- or four-person households, and the remainder represented households with five persons or more. Similar patterns were seen in 2010, although there was a slight decrease in two-person households and a more notable decrease in five-person households. Households with seven persons or more also fell by a small percentage.

<b>Table II.13</b>				
<b>Households by Household Size</b>				
City of Casper				
2000 & 2009 Five-Year ACS Census Data				
Persons	2000 Census		2009 Five-Year ACS	
	Households	% of Total	Households	% of Total
One Person	5,959	29.2%	6,211	29.6%
Two Persons	7,269	35.6%	7,289	34.8%
Three Persons	3,107	15.2%	3,295	15.7%
Four Persons	2,479	12.1%	2,834	13.5%
Five Persons	1,216	5.9%	936	4.5%
Six Persons	271	1.3%	283	1.3%
Seven or More Persons	136	0.7%	122	0.6%
<b>Total</b>	<b>20,437</b>	<b>100.0%</b>	<b>20,970</b>	<b>100.0%</b>

Also available are data on the population residing in group quarters, such as nursing homes, college dormitories, and other institutionalized and non-institutionalized facilities. These persons are not included in counts of households. As shown in Table II.14, on the following page, in 2000 there were 1,226 persons residing in group quarters, with more than half of these in non-institutionalized facilities. The majority of residents of institutionalized facilities were in nursing homes, with 470 such persons.

<b>Table II.14</b>	
<b>Group Quarters Population</b>	
City of Casper	
2000 Census Data	
<b>Group Quarters</b>	<b>Population</b>
<b>Institutionalized</b>	
Correctional Institutions	8
Nursing Homes	470
Other Institutions	76
<b>Total</b>	<b>554</b>
<b>Non-Institutionalized</b>	
College Dormitories	331
Military Quarters	0
Other Non-Institutionalized	341
<b>Total</b>	<b>672</b>
<b>Group Quarters Population</b>	<b>1,226</b>

## HOUSING PROBLEMS

While the 2000 Census did not report significant details regarding the physical condition of housing units, some information can be derived from the one-in-six sample, which is also called SF3 data.<sup>7</sup> These data relate to overcrowding, incomplete plumbing or kitchen facilities, and cost burdens. While these data were not collected during the course of the 2010 Census, data were available for comparison from the 2005 to 2009 ACS averages.

Overcrowding occurs when a housing unit has more than one person per room but less than 1.5, with severe overcrowding occurring with 1.5 persons per room or more. At the time of the 2000 Census, 207 households, or 1.0 percent, were overcrowded, and another 144, or 0.7 percent of households, were severely overcrowded, as shown on the following page in Table II.15. This housing problem was considerably more prevalent in renter-occupied households compared to owner-occupied households. Much lower figures were found in the more recent ACS data, with the share of severely overcrowded households decreasing significantly for renter-occupied households. In 2009, 0.5 percent of all households were overcrowded and 0.1 percent, or 20, were severely overcrowded.

<sup>7</sup> Summary File 3 (SF3), as defined by the U.S. Census Bureau, "consists of 813 detailed tables of [the 2000 Census'] social, economic, and housing characteristics compiled from a sample of approximately 19 million housing units (about one in six households) that received the 2000 Census long-form questionnaire." <http://www.census.gov/census2000/sumfile3.html>. These sample data include sampling error and may not sum precisely to the 100 percent sample typically presented in the 2000 Census.

<b>Table II.15</b>							
<b>Overcrowding and Severe Overcrowding</b>							
City of Casper							
2000 Census & 2009 Five-Year ACS Data							
Census	Not Overcrowded		Overcrowded		Severely Overcrowded		Total
	Households	%	Households	%	Households	%	
<b>Owner</b>							
2000 Census	13,668	99.2%	53	0.4%	58	0.4%	13,779
2009 Five-Year ACS	14,067	99.5%	65	0.5%	0	0.0%	14,132
<b>Renter</b>							
2000 Census	6,418	96.4%	154	2.3%	86	1.3%	6,658
2009 Five-Year ACS	6,782	99.2%	36	0.5%	20	0.3%	6,838
<b>Total</b>							
2000 Census	20,086	98.3%	207	1.0%	144	0.7%	20,437
2009 Five-Year ACS	20,849	99.4%	101	0.5%	20	0.1%	20,970

Incomplete plumbing or kitchen facilities are other indicators of potential housing problems. According to the Census Bureau, a housing unit is classified as lacking complete plumbing facilities when any of the following are not present: piped hot and cold water, a flush toilet, and a bathtub or shower. Likewise, a unit is categorized as deficient when any of the following are missing from the kitchen: a sink with piped hot and cold water, a range or cook top and oven, and a refrigerator.

At the time of the 2000 Census, a total of 139 units, or 0.6 percent of all housing units in Casper, were lacking complete plumbing facilities, as shown below in Table II.16. The 2005 through 2009 ACS data averages showed that the percentage of units with this housing problem did not change, remaining at about 0.6 percent.

<b>Table II.16</b>		
<b>Housing Units with Incomplete Plumbing Facilities</b>		
City of Casper		
2000 Census & 2009 Five-Year ACS Data		
Facilities	2000 Census	2009 Five-Year ACS
Complete Plumbing Facilities	21,839	22,946
Lacking Complete Plumbing Facilities	139	145
<b>Total Housing Units</b>	<b>21,978</b>	<b>23,091</b>
Percent Lacking	0.6%	0.6%

Table II.17, on the following page, shows the number of housing units with incomplete kitchen facilities in the city. Both datasets reported higher percentages of units with complete kitchen facilities than incomplete plumbing facilities, with 0.9 percent of total units counted as incomplete in 2000. However, ACS data averages showed that the percentage of units with incomplete kitchen facilities doubled to 1.8 percent by 2009.

Facilities	2000 Census	2009 Five-Year ACS
Complete Kitchen Facilities	21,776	22,682
Lacking Complete Kitchen Facilities	202	409
<b>Total Housing Units</b>	<b>21,978</b>	<b>23,091</b>
Percent Lacking	0.9%	1.8%

The third type of housing problem addressed is cost burden, which occurs when a household has gross housing costs that range from 30 to 49.9 percent of gross household income; severe cost burden occurs when gross housing costs represent 50 percent or more of gross household income. For homeowners, gross housing costs include property taxes, insurance, energy payments, water and sewer service, and refuse collection. If the homeowner has a mortgage, the determination also includes principal and interest payments on the mortgage loan. For renters, this figure represents monthly rent and electricity or natural gas energy charges.

Table II.18, below, shows that 11.9 percent of households were cost burdened and 6.7 percent were severely cost burdened in 2000. Nationally at that time, the average Census figures were 16.2 and 11.5 percent, respectively. This comparison indicates that despite the slightly lower-than-average incomes in Wyoming, housing costs in Casper were reasonable for most residents, more so than nationwide. However, ACS data averages for 2005 through 2009 showed that the overall citywide rates of cost burden and severe cost burden increased to 14.7 and 9.3 percent, respectively.

The rates also increased for the subcategories. For example, the rate of cost burden for owners with a mortgage increased to from 12.6 percent to 15.8 percent and the rate for owners without a mortgage increased from 1.8 to 4.9 percent. For renters, the cost burden rate rose from 17.5 percent to 20.4 percent, and the severe cost burden rate rose even more dramatically from 11.3 percent to 19.8 percent.

Census	Less Than 30%		31%–50% (Cost Burden)		Above 50% (Severe Cost Burden)		Not Computed		Total
	Households	%	Households	%	Households	%	Households	%	
<b>Owner with a Mortgage</b>									
2000 Census	6,896	81.4%	1,066	12.6%	461	5.4%	49	0.6%	8,472
2009 Five-Year ACS	7,162	78.4%	1,447	15.8%	511	5.6%	18	0.2%	9,138
<b>Owner without a Mortgage</b>									
2000 Census	3,973	95.3%	73	1.8%	84	2.0%	40	1.0%	4,170
2009 Five-Year ACS	4,605	92.2%	247	4.9%	92	1.8%	50	1.0%	4,994
<b>Renter</b>									
2000 Census	4,361	65.6%	1,162	17.5%	748	11.3%	374	5.6%	6,645
2009 Five-Year ACS	3,836	56.1%	1,395	20.4%	1,354	19.8%	253	3.7%	6,838
<b>Total</b>									
2000 Census	15,230	79.0%	2,301	11.9%	1,293	6.7%	463	2.4%	19,287
2009 Five-Year ACS	15,603	74.4%	3,089	14.7%	1,957	9.3%	321	1.5%	20,970

Renters with a severe cost burden are at risk of homelessness. Cost-burdened renters who experience one financial setback often must choose between rent and food or rent and health care for their families. Similarly, homeowners with a mortgage who have just one unforeseen financial constraint—such as temporary illness, divorce, or the loss of employment—may face foreclosure or bankruptcy. Furthermore, households that no longer have a mortgage yet still experience a severe cost burden may be unable to conduct periodic maintenance and repair of their homes, and in turn, may contribute to a dilapidation and blight problem. All three situations should be of concern to policymakers and program managers.

## HOUSING COSTS

The five-year ACS estimates also report data on housing costs. The median home value of owner-occupied homes was \$84,500 across the city in 2000, but increased dramatically to \$163,600 by 2009, as shown in Table II.19, at right. Median gross rent—which refers to monthly contracted rental fees plus average monthly utility costs, including electricity, water and sewer services, and garbage removal—increased from \$408 in 2000 to \$613 in 2009, on average for rental units of all sizes and types. These figures suggest a slightly stronger market for sale housing than rental housing.

Housing Cost	Dollars
<b>2000</b>	
Median Home Value	\$84,500
Median Gross Rent	\$408
<b>2009</b>	
Median Home Value	\$163,600
Median Gross Rent	\$613

## SUMMARY

According to the Census Bureau, between 2000 and 2010, the population in Casper grew from 49,644 to 55,316 persons, or by 11.4 percent. Data for population by age showed that the city's population shifted slightly to represent more persons aged 25 to 34 and over the age of 55, although the age groups with the largest populations comprised persons aged 5 to 19 and 35 to 54.

Census Bureau data showed that since 2000, the racial and ethnic composition of the city also changed somewhat. While the white population grew by 9.4 percent between 2000 and 2010, most racial and ethnic minorities showed considerably larger increases. The Hispanic ethnic population increased by 53.2 percent.

Economic data for Casper demonstrate the impact of the recent recession but also show strong, steady growth leading up to 2009. Data from the BLS showed that the labor force and number of jobs increased gradually from the early 1990s to 2008, but declined by 2009 at different rates, causing a steep increase in unemployment and an unemployment rate of 5.7 percent in 2009; this was still lower than national figures. Data from the BEA showed that average earnings per job in Wyoming also decreased after 2008 and remained below national averages; however, per capita income continued to climb and was higher than the national per capita figure. The poverty rate average in Casper averaged 9.5 percent by 2009, with 4,875 persons considered to be living in poverty. This group was concentrated primarily in and around Interstate 25 in the central northern parts of the city.

The number of housing units in Casper increased by 11.6 percent from 2000 to 2009, or from 21,978 to 24,536 units. Of the housing units reported in the city in the 2009 five-year ACS,

more than 75 percent were single-family units. The 2010 Census showed that 92.9 percent of units were occupied; of these, 62.4 percent were owner-occupied and 30.5 percent were renter-occupied. Of the 2,121 unoccupied housing units estimated in Casper in 2009, 915 or 43.1 percent were “other vacant” units, which are not available to the marketplace and can contribute to blighting influences. As reported by the 2005 to 2009 ACS, only 0.5 percent of households were overcrowded and another 0.1 percent were severely overcrowded; however, this housing problem was more common in renter households than in owner households. In 2009, 0.6 and 1.8 percent of all households were lacking complete plumbing or kitchen facilities, respectively, with the share of units with incomplete kitchen facilities double the 2000 rate. Additionally, in 2009, 14.7 percent of households had a cost burden and 9.3 percent of households had a severe cost burden; both of these figures had increased since 2000.

Average rental costs increased from \$408 to \$613 from 2000 to the 2009 average, and the median home value of owner-occupied homes increased more dramatically over that period, reaching \$163,600.



## SECTION III. FAIR HOUSING LAW, STUDY, AND CASE REVIEW

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As part of the AI process, existing fair housing laws, studies, cases, and other relevant materials were reviewed on a national and local scale. Results of this review are presented below.

### FAIR HOUSING LAWS

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#### FEDERAL FAIR HOUSING LAWS

A myriad of federal laws provide the backbone for U.S. fair housing regulations. While some laws have been previously discussed in this report, a brief list of laws related to fair housing, as defined on the U.S. Department of Housing and Urban Development's (HUD's) website, is presented below:

*Fair Housing Act.* Title VIII of the Civil Rights Act of 1968 (Fair Housing Act), as amended, prohibits discrimination in the sale, rental, and financing of dwellings, and in other housing-related transactions, based on race, color, national origin, religion, sex, familial status (including children under the age of 18 living with parents or legal custodians, pregnant women, and persons securing custody of children under the age of 18), and handicap (disability).<sup>8</sup>

Title VIII was amended in 1988 (effective March 12, 1989) by the *Fair Housing Amendments Act* . . . In connection with prohibitions on discrimination against individuals with disabilities, the Act contains design and construction accessibility provisions for certain new multi-family dwellings developed for first occupancy on or after March 13, 1991.<sup>9</sup>

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

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

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

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

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<sup>8</sup> "HUD Fair Housing Laws and Presidential Executive Orders."

[http://portal.hud.gov/hudportal/HUD?src=/program\\_offices/fair\\_housing\\_equal\\_opp/FHLaws](http://portal.hud.gov/hudportal/HUD?src=/program_offices/fair_housing_equal_opp/FHLaws)

<sup>9</sup> "Title VIII: Fair Housing and Equal Opportunity."

[http://portal.hud.gov/hudportal/HUD?src=/program\\_offices/fair\\_housing\\_equal\\_opp/progdesc/title8](http://portal.hud.gov/hudportal/HUD?src=/program_offices/fair_housing_equal_opp/progdesc/title8)

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

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

*Title IX of the Education Amendments Act of 1972.* Title IX prohibits discrimination on the basis of sex in education programs or activities that receive federal financial assistance.<sup>10</sup>

## STATE AND LOCAL FAIR HOUSING LAWS

As mentioned previously, Wyoming has no established statewide fair housing law. Attempts have been made in the past to create and establish a fair housing law equivalent to the Federal Fair Housing Act in order to offer additional protections and fair housing services to Wyoming residents. In 2005, the Wyoming Fair Housing Act was proposed, and in 2007, the Act was again introduced, but both bills died in committee. No dedicated fair housing laws exist in Casper or Natrona County.

## FAIR HOUSING STUDIES

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### NATIONAL FAIR HOUSING STUDIES

In 2000, HUD released a publication entitled “Discrimination in Metropolitan Housing Markets,” which measured the prevalence of housing discrimination based on race and ethnicity in the U.S. This was the third nationwide effort to measure discrimination against minority home seekers since 1977, conducted in three phases.

#### 1. Phase 1 – Black and Hispanic Populations

The study, based on 4,600 paired tests in 23 metropolitan cities in the U.S., found large decreases in the levels of discrimination against black and Hispanic home seekers between 1989 and 2000. In the rental markets, a moderate decrease was seen in discrimination toward black individuals, who experienced adverse treatment more often than white individuals, whereas the Hispanic population was more likely to face discrimination in the rental markets than its black and white counterparts. Many black and Hispanic home seekers were told that units were unavailable, although the same units were available to white home seekers, and the black and Hispanic populations were also shown and told about fewer units. In addition, Hispanic individuals were more likely in 2000 than in 1989 to be quoted a higher rent than white individuals who sought to rent the same unit.

#### 2. Phase 2 – Asian and Pacific Islander Populations

This study, conducted in 2000 and 2001 and based on 889 paired tests in 11 metropolitan areas in the U.S., showed that Asian and Pacific Islander individuals who

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<sup>10</sup>“HUD Fair Housing Laws and Presidential Executive Orders.”

sought to rent a unit experienced adverse treatment compared to white individuals in 21.5 percent of tests, which was similar to the rate black and Hispanic individuals saw. The study also showed that Asian and Pacific Islander prospective homebuyers experienced adverse treatment compared to white prospective homebuyers 20.4 percent of the time, with discrimination occurring in the availability of housing, inspections, assistance with financing, and encouragement by agents.

### 3. Phase 3 – American Indian Population

The last phase of HUD’s nationwide effort to measure housing discrimination involved estimating the level of discrimination experienced by American Indian individuals in their search for housing in metropolitan areas across Minnesota, Montana, and New Mexico. The findings showed that the American Indian population experienced adverse treatments compared to white individuals in 28.5 percent of rental tests. White individuals were consistently told about advertised units, similar units, and more units than American Indian individuals with similar qualifications. The high level of discrimination experienced by the American Indian population in these areas surpassed rates seen by Hispanic, black, and Asian individuals in the metropolitan rental markets nationwide.<sup>11</sup>

In April 2002, HUD released a national study that assessed public awareness of and support for fair housing law titled *How Much Do We Know?: Public Awareness of the Nation’s Fair Housing Laws*. The study found that only 50 percent of the population was able to identify most scenarios describing illegal conduct. In addition, 14 percent of the nationwide survey’s adult participants believed that they had experienced some form of housing discrimination in their lifetime. However, only 17 percent of those who had experienced housing discrimination had taken action to resolve the issue, such as filing a fair housing complaint. Finally, two-thirds of all respondents said that they would vote for a fair housing law.<sup>12</sup>

As a follow-up, HUD later released a study in February 2006 called *Do We Know More Now?: Trends in Public Knowledge, Support and Use of Fair Housing Law*. One aim of the study was to determine whether a nationwide media campaign had proven effective in increasing the public’s awareness of housing discrimination, and another goal was to determine the public’s desire to report such discrimination. Unfortunately, the study found that overall public knowledge of fair housing law did not improve between 2000 and 2005. As before, just half of the public knew the law regarding six or more illegal housing activities. The report showed that 17 percent of the study’s adult participants experienced discrimination when seeking housing; however, after reviewing descriptions of the perceived discrimination, it was determined that only about 8.0 percent of the situations might be covered by the Fair Housing Act. Four out of five individuals who felt they had been discriminated against did not file a fair housing complaint, indicating that they felt it “wasn’t worth it” or that it “wouldn’t have helped.” Others did not know where to complain, assumed it would cost too much, were too busy, or feared

<sup>11</sup> “Discrimination in Metropolitan Housing Markets: National Results from Phase 1, Phase 2, and Phase 3 of the Housing Discrimination Study (HDS).” <http://www.huduser.org/portal/publications/hsgfin/hds.html>

<sup>12</sup> U.S. Department of Housing and Urban Development, Office of Policy Development and Research. *How Much Do We Know?: Public Awareness of the Nation’s Fair Housing Laws*. April 2002. <http://www.huduser.org/portal/publications/fairhsg/hmwk.html>

retaliation. One positive finding of the survey was that public support for fair housing law increased from 66 percent in 2000 to 73 percent in 2005.<sup>13</sup>

In 2004, the U.S. General Accounting Office's (GAO) released a report titled *Fair Housing: Opportunities to Improve HUD's Oversight and Management of the Enforcement Process*. The GAO report found that between 1996 and 2003, the median number of days required to complete fair housing complaint investigations was 259 for HUD's Fair Housing and Equal Opportunity Offices and 195 for Fair Housing Assistance Program (FHAP) agencies—far above the 100-day mandate. However, the report did find a higher percentage of investigations completed within that time limit. The GAO report also identified the following trends between 1996 and 2003:

- The number of fair housing complaints filed each year steadily increased since 1998. An increasing proportion of grievances alleged discrimination based on disability and a declining proportion alleged discrimination based on race, although race was still the most cited basis of housing discrimination;
- FHAP agencies conducted more fair housing investigations than Fair Housing and Equal Opportunity (FHEO) agencies over the eight-year period. The total number of investigations completed each year increased slightly after declining in 1997 and 1998; and
- Over this time period, an increasing percentage of investigations closed without finding reasonable cause to believe discrimination occurred. However, a declining percentage of investigations were resolved by the parties themselves or with help from FHEO or FHAP agencies.<sup>14</sup>

In 2006, the University of Southern California and Oregon State University collaborated to study rental discrimination and race. The universities responded to 1,115 advertisements regarding apartment vacancies in Los Angeles County and signed the bottom of each email with Tyrell Jackson, a traditionally black name; Patrick McDougall, a traditionally white name; or Said Al-Rahman, a traditionally Arab name. Analysis indicated that individuals who were perceived as black were four times more likely to be discouraged from viewing an apartment than persons perceived as white, and individuals considered to be Arab were three times more likely to be discouraged from viewing an apartment than individuals who appeared white. The analysis also noted that applicants perceived as black were more likely to receive negative responses, such as the apartment was no longer available for market rate or above market rate apartments. For example, only an email signed Tyrell Jackson received a reply that reiterated the apartment cost to ensure the apartment was within the applicant's price range. The study also analyzed the responses from private property owners versus corporate property owners, but found no statistical difference in the way the two groups responded to applicants of different races.<sup>15</sup>

<sup>13</sup> U.S. Department of Housing and Urban Development, Office of Policy Development and Research. *Do We Know More Now?: Trends in Public Knowledge, Support and Use of Fair Housing Law*. February 2006. <http://www.huduser.org/portal/publications/hsgfin/FairHsngSurvey.html>

<sup>14</sup> U.S. General Accounting Office. "Fair Housing: Opportunities to Improve HUD's Oversight and Management of the Enforcement Process." April 2004. <http://gao.gov/products/GAO-04-463>

<sup>15</sup> Carpusor, Adrian and William Loges. "Rental Discrimination and Ethnicity in Names." *Journal of Applied Social Psychology* 36(4).

Released by the Poverty & Race Research Action Council in January 2008, *Residential Segregation and Housing Discrimination in the United States* asserts that many current governmental efforts to further fair housing actually result in furthering unfair housing practices across the U.S. This article suggests that fair housing efforts can cause residential segregation. For example, if the majority of public housing residents are non-white and most public housing accommodations are grouped in the same Census tracts, residential segregation is resultant. Similarly, many Section 8 voucher holders are racial or ethnic minorities, and most housing that accepts Section 8 vouchers is grouped in selected areas, which again results in residential segregation. The report offers recommendations to curb such residential segregation, including dispersing public housing developments throughout cities and communities and providing greater incentives for landlords with several properties to accept the vouchers.<sup>16</sup>

Published in 2009 by the National Fair Housing Alliance, *For Rent: No Kids!: How Internet Housing Advertisements Perpetuate Discrimination* presented research on the prevalence of discriminatory housing advertisements on popular websites such as Craigslist. According to the article, while newspapers are prohibited from publishing discriminatory housing advertisements, no such law exists for websites like Craigslist, as they are considered interactive internet providers rather than publishers of content. As such, they are not held to the same legal standards as newspapers. While individual landlords who post discriminatory advertisements may be held responsible, there are no such standards for companies like Craigslist that post the discriminatory advertisements. Newspapers and other publishers of content are required to screen the advertisements they accept for publishing for content that could be seen as discriminatory. This may include phrases like “no children” or “Christian only,” which violate provisions of the Fair Housing Act that state families with children and religious individuals are federally protected groups.<sup>17</sup>

In May 2010, the National Fair Housing Alliance published a fair housing trends report, *A Step in the Right Direction*, which indicated that recent years have demonstrated forward movement in furthering fair housing. The report began with a commendation of HUD’s federal enforcement of fair housing law and noted the agency’s willingness to challenge local jurisdictions that failed to affirmatively further fair housing. In response to the recent foreclosure crisis, many credit institutions have implemented tactics to reduce risk. However, this report suggests that policies that tighten credit markets—such as requiring larger cash reserves, higher down payments, and better credit scores—may disproportionately affect lending options for communities of color and women. *A Step in the Right Direction* concludes with examples of ways in which the fair housing situation could be further improved, including addressing discriminatory internet advertisements and adding gender identity, sexual orientation, and source of income as federally protected classes.<sup>18</sup>

<sup>16</sup> U.S. Housing Scholars and Research and Advocacy Organizations. *Residential Segregation and Housing Discrimination in the United States*. January 2008. <http://prprac.org/pdf/FinalCERDHOUSINGDISCRIMINATIONREPORT.pdf>

<sup>17</sup> National Fair Housing Alliance. *For Rent: No Kids!: How Internet Housing Advertisements Perpetuate Discrimination*. August 2009. <http://www.nationalfairhousing.org/LinkClick.aspx?fileticket=zgbukJP2rMM%3D&tabid=2510&mid=8347>

<sup>18</sup> National Fair Housing Alliance. *A Step in the Right Direction: 2010 Fair Housing Trends Report*. May 2010. <http://www.nationalfairhousing.org/Portals/33/Fair%20Housing%20Trends%20Report%202010.pdf>

## FAIR HOUSING CASES

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### NATIONAL FAIR HOUSING CASES

As noted in the introduction to this report, provisions to affirmatively further fair housing are long-standing components of HUD's Housing and Community Development programs. In fact, in 1970, *Shannon v. HUD* challenged the development of a subsidized low-income housing project in an urban renewal area of Philadelphia that was racially and economically integrated. Under the Fair Housing Act, federal funding for housing must further integrate community development as part of furthering fair housing, but the plaintiffs in the Shannon case claimed that the development would create segregation and destroy the existing balance of the neighborhood. As a result of the case, HUD was required to develop a system to consider the racial and socio-economic impacts of their projects.<sup>19</sup> The specifics of the system were not decided upon by the court, but HUD was encouraged to consider the racial composition and income distribution of neighborhoods, racial effects of local regulations, and practices of local authorities.<sup>20</sup> The Shannon case gave entitlement jurisdictions the responsibility of considering the segregation effects of publicly-funded housing projects on their communities as they affirmatively further fair housing.

Much more recently, and in a landmark fraud case, Westchester County, New York, was ordered to pay more than \$50 million to resolve allegations of misusing federal funds for public housing projects and falsely claiming their certification of furthering fair housing. The lawsuit, which was filed in 2007 by an anti-discrimination center, alleged that the County failed to reduce racial segregation of public housing projects in larger cities within the County and to provide affordable housing options in its suburbs. The County had accepted more than \$50 million from HUD between 2000 and 2006 with promises of addressing these problems. In a summary judgment in February 2009, a judge ruled that the County did not properly factor in race as an impediment to fair housing and that the County did not accurately represent its efforts of integration in its AI. In the settlement, Westchester County was forced to pay more than \$30 million to the Federal Government, with roughly \$20 million eligible to return to the County to aid in public housing projects. The County was also ordered set aside \$20 million to build public housing units in suburbs and areas with mostly white populations.<sup>21</sup> As of August 2012, the County was still working to comply with the requirements of the settlement. The ramifications of this case are expected to affect housing policies of both states and entitlement communities across the nation; activities taken to affirmatively further fair housing will likely be held to higher levels of scrutiny to ensure that federal funds are being spent to promote fair housing and affirmatively further fair housing.

In 2008, \$3 billion of federal disaster aid was allotted to the Texas state government to provide relief from damage caused by hurricanes Ike and Dolly. These storms ravaged homes in coastal communities, many of which were owned by low-income families that could not afford to rebuild. However, instead of directing the federal funds to the areas most affected by the storms, the State spread funds across Texas and let local planning agencies spend at will. In

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<sup>19</sup> U.S. HUD. *39 Steps Toward Fair Housing*. <http://www.hud.gov/offices/ftheo/39steps.pdf>

<sup>20</sup> Orfield, Myron. "Racial Integration and Community Revitalization: Applying the Fair Housing Act to the Low Income Housing Tax Credit." *Vanderbilt Law Review*, November 2005.

<sup>21</sup> <http://www.hud.gov/content/releases/settlement-westchester.pdf>

reaction to this, two fair housing agencies in the state filed a complaint with HUD stating that the plan violated fair housing laws as well as federal aid requirements that specify half of the funds be directed to lower-income persons. In light of the complaint, HUD withheld \$1.7 billion in CDBG funds until the case was resolved. A settlement was reached in June 2010; the State was required to redirect 55 percent of the amount of the original funds to aid poorer families that lost their homes. The State was also asked to rebuild public housing units that were destroyed by the storms and to offer programs that aid minority and low-income residents in relocating to less storm-prone areas or areas with greater economic opportunities.<sup>22</sup>

## LOCAL FAIR HOUSING CASES

### U.S. Department of Justice Cases

The U.S. Department of Justice (DOJ) enacts lawsuits on behalf of individuals based on referrals from HUD. Under the Fair Housing Act, the DOJ may file lawsuits in the following instances:

- Where there is reason to believe that a person or entity is engaged in what is termed a “pattern or practice” of discrimination or where a denial of rights to a group of people raises an issue of general public importance;
- Where force or threat of force is used to deny or interfere with fair housing rights; and
- Where persons who believe that they have been victims of an illegal housing practice file a complaint with HUD or file their own lawsuit in federal or state court.<sup>23</sup>

No cases filed in Casper were listed on the DOJ website as of September 2012.

### State and Local Fair Housing Cases

As Wyoming has no established fair housing law or agency, no fair housing cases were filed locally.

## SUMMARY

A review of laws, studies, cases, and related materials relevant to fair housing in Casper demonstrated the complexity of the fair housing landscape. No fair housing laws in the State of Wyoming offer protections beyond the scope of the Federal Fair Housing Act or offer additional protections. No fair housing cases or lawsuits were found in Casper.

<sup>22</sup> <http://www.relmanlaw.com/docs/FinalConciliationAgreementTexas.pdf>

<sup>23</sup> “The Fair Housing Act.” The United States Department of Justice. [http://www.justice.gov/crt/about/hce/housing\\_coverage.php](http://www.justice.gov/crt/about/hce/housing_coverage.php)



## SECTION IV. REVIEW OF THE EXISTING FAIR HOUSING STRUCTURE

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The purpose of this section is to provide a profile of fair housing in Casper based on a number of factors, including an enumeration of key agencies and organizations that contribute to affirmatively furthering fair housing, evaluation of the presence and scope of services of existing fair housing organizations, and a review of the complaint process.

### FAIR HOUSING AGENCIES

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#### FEDERAL AGENCIES

##### U.S. Department of Housing and Urban Development

The U.S. Department of Housing and Urban Development (HUD) oversees, administers, and enforces the Federal Fair Housing Act. HUD's regional office in Denver, Colorado, oversees housing, community development and fair housing enforcement in Wyoming, as well as Colorado, Montana, North Dakota, South Dakota, and Utah.<sup>24</sup> Additionally, the Casper HUD office serves the State of Wyoming with fair housing services.<sup>25</sup> The Office of Fair Housing and Equal Opportunity (FHEO) within HUD's Denver office enforces the Fair Housing Act and other civil rights laws that prohibit discrimination in housing, mortgage lending, and other related transactions in Wyoming. HUD also provides education and outreach, monitors agencies that receive HUD funding for compliance with civil rights laws, and works with state and local agencies under the Fair Housing Assistance Program (FHAP) and Fair Housing Initiative Program (FHIP), as described below.

##### *Fair Housing Assistance Program*

In the U.S., many agencies receive funding directly from HUD as FHAP recipients, who requires an ordinance or law that empowers a state or local governmental agency to enforce the state or local fair housing law. If HUD determines that the local entity can operate on a "substantially equivalent" level to federal agency enforcement activities, HUD contracts with that agency to process fair housing complaints and reimburses the jurisdiction on a per case basis.<sup>26</sup> FHAP grants are awarded to public, not private, entities and are given on a noncompetitive, annual basis to substantially equivalent state and local fair housing enforcement agencies.<sup>27</sup>

To create a substantially equivalent agency, a state or local jurisdiction must first enact a fair housing law that is substantially equivalent to federal law. In addition, the local jurisdiction must have both the administrative capacity and fiscal ability to carry out the law. With these elements in place, the jurisdiction may apply to HUD in Washington, D.C., for substantially equivalent status. The jurisdiction's law would then be examined, and the Federal Government

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<sup>24</sup> <http://www.hud.gov/offices/fheo/aboutfheo/fhhubs.cfm#hdcent>

<sup>25</sup> <http://www.hud.gov/local/wy/working/casperoffice.cfm>

<sup>26</sup> HUD Substantial Equivalence Certification, [http://portal.hud.gov/hudportal/HUD?src=/program\\_offices/fair\\_housing\\_equal\\_opp/partners/FHAP/equivalency](http://portal.hud.gov/hudportal/HUD?src=/program_offices/fair_housing_equal_opp/partners/FHAP/equivalency)

<sup>27</sup> "Title VIII: Fair Housing and Equal Opportunity."

[http://portal.hud.gov/hudportal/HUD?src=/program\\_offices/fair\\_housing\\_equal\\_opp/progdesc/title8](http://portal.hud.gov/hudportal/HUD?src=/program_offices/fair_housing_equal_opp/progdesc/title8)

would make a determination as to whether it is substantially equivalent to federal fair housing law.

When substantially equivalent status has been granted, complaints of housing discrimination are dually filed with the state or local agency and HUD, with the state or local agency investigating most complaints. When federally subsidized housing is involved, however, HUD will typically investigate the complaint. Regardless, the state or local agency is reimbursed for complaint intake and investigation and is awarded funds for fair housing training and education.

### *Fair Housing Initiative Program*

A FHIP participant may be a government agency, a private nonprofit, or a for-profit organization. FHIPs are funded through a competitive grant program that provides funds to organizations to carry out projects and activities designed to enforce and enhance compliance with fair housing law. Eligible activities include education and outreach to the public and the housing industry on fair housing rights and responsibilities as well as enforcement activities in response to fair housing complaints, such as testing and litigation.<sup>28</sup>

The following FHIP initiatives, as defined on HUD's website, provide funds and competitive grants to eligible organizations:

*The Fair Housing Organizations Initiative (FHOI)* provides funding that builds the capacity and effectiveness of non-profit fair housing organizations by providing funds to handle fair housing enforcement and education initiatives more effectively. FHOI also strengthens the fair housing movement nationally by encouraging the creation and growth of organizations that focus on the rights and needs of underserved groups, particularly persons with disabilities...

**[Eligible Grantees:]** Applicants must be qualified fair housing enforcement organizations with at least two years of experience in complaint intake, complaint investigation, testing for fair housing violations, and meritorious claims in the three years prior to the filing of their application...

**[Eligible Activities:]** Grants may be used flexibly to support the basic operation and activities of new and existing non-profit fair housing organizations.<sup>29</sup>

*The Private Enforcement Initiative (PEI)* offers a range of assistance to the nationwide network of fair housing groups. This initiative funds non-profit fair housing organizations to carry out testing and enforcement activities to prevent or eliminate discriminatory housing practices...

**[Eligible Grantees:]** Fair housing enforcement organizations that meet certain requirements related to the length and quality of previous fair housing enforcement experience may apply for FHIP-PEI funding...

<sup>28</sup> "Fair Housing Initiatives Program (FHIP)."

[http://portal.hud.gov/hudportal/HUD?src=/program\\_offices/fair\\_housing\\_equal\\_opp/partners/FHIP](http://portal.hud.gov/hudportal/HUD?src=/program_offices/fair_housing_equal_opp/partners/FHIP)

<sup>29</sup> *Ibid.*

**[Eligible Activities:]** Funds such activities as conducting complaint-based and targeted testing and other investigations of housing discrimination, linking fair-housing organizations in regional enforcement activities, and establishing effective means of meeting legal expenses in support of fair housing litigation.<sup>30</sup>

*The Education and Outreach Initiative (EOI)* offers a comprehensive range of support for fair housing activities, providing funding to State and local government agencies and non-profit organizations for initiatives that explain to the general public and housing providers what equal opportunity in housing means and what housing providers need to do to comply with the Fair Housing Act...

**[Eligible Grantees:]** State or local governments, qualified fair housing enforcement organizations (those with at least 2 years of experience), other fair housing organizations, and other public or private nonprofit organizations representing groups of persons protected by the Fair Housing Act may apply for FHIP-EOI funding...

**[Eligible Activities:]** Funds a broad range of educational activities that can be national, regional, local, or community-based in scope. Activities may include developing education materials, analyzing local impediments to housing choice, providing housing counseling and classes, convening meetings that bring together the housing industry with fair housing groups, developing technical materials on accessibility, and mounting public information campaigns. National projects that demonstrate cooperation with the real estate industry or focus on resolving the community tensions that arise as people expand their housing choices may be eligible to receive preference points.<sup>31</sup>

*The Administrative Enforcement Initiative (AEI)* helps State and local governments who administer laws that include rights and remedies similar to those in the Fair Housing Act implement specialized projects that broaden an agency's range of enforcement and compliance activities. No funds are available currently for this program.<sup>32</sup>

While the State of Wyoming was served from 2000 through 2005 by Wyoming Fair Housing, which offered fair housing outreach and education services to consumers and providers of housing in the state and also accepted fair housing complaints, there were no FHIP or FHAP organizations in operation. Without a statewide fair housing law, no substantially equivalent FHAP agencies exist in Wyoming.

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<sup>30</sup> "Fair Housing Initiatives Program (FHIP)."

<sup>31</sup> *Ibid.*

<sup>32</sup> *Ibid.*

## COMPLAINT PROCESS REVIEW

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### COMPLAINT PROCESSES FOR FAIR HOUSING AGENCIES

#### U.S. Department of Housing and Urban Development

According to HUD's website, any person who feels that his or her housing rights have been violated may submit a complaint to HUD via phone, mail, or the internet. A complaint can be submitted to the national HUD office at:

Office of Fair Housing and Equal Opportunity  
 Department of Housing and Urban Development  
 451 Seventh Street SW, Room 5204  
 Washington, DC 20410-2000  
 Telephone: (202) 708-1112  
 Toll Free: (800) 669-9777  
<http://www.HUD.gov/offices/fheo/online-complaint.cfm>

For Wyoming, the contact information for the regional HUD office in Denver, Colorado is:

Denver Regional Office of FHEO  
 U.S. Department of Housing and Urban Development  
 1670 Broadway  
 Denver, CO 80202-4801  
 (303) 672-5437  
 (800) 877-7353  
<http://www.HUD.gov>

There is also a field office located in the Wyoming in Casper. The address and contact information for the Casper office is as follows:

Casper Field Office  
 150 East B Street  
 Room 1010  
 Casper, WY 82601-1969  
 (307) 261-6250  
<http://www.HUD.gov/local/wy/working/casperoffice.cfm>

When a complaint is submitted, intake specialists review the information and contact the complainant in order to gather additional details and determine if the case qualifies as possible housing discrimination. Complaints specific to a state or locality that is part of HUD's FHAP organizations are referred to the appropriate parties, who have 30 days to address the complaint. If HUD is handling the case, the formal complaint is sent to the complainant for review and then sent to the alleged violator for review and response.

Next, the circumstances of the complaint are investigated through conducting interviews and examining relevant documents. During this time, the investigator attempts to rectify the situation through conciliation, if possible. The case is closed if conciliation of the two parties is

achieved or if the investigator determines that there was no reasonable cause of discrimination. If reasonable cause is found, then either a federal judge or a HUD Administrative Law Judge hears the case and determines damages, if any.<sup>33</sup> A respondent may be ordered to:

- Compensate for actual damages, including humiliation, pain, and suffering;
- Provide injunctive or other equitable relief to make the housing available;
- Pay the Federal Government a civil penalty to vindicate the public interest, with a maximum penalty of \$10,000 for a first violation and \$50,000 for an additional violation within seven years; and/or
- Pay reasonable attorneys' fees and costs.<sup>34</sup>

## SUMMARY

A review of the fair housing profile in the State of Wyoming revealed that HUD, with a regional office in Denver and a field office in Casper, offers fair housing services in Casper including complaint and compliance review. Examination of both national fair housing studies and cases supported the idea that while housing discrimination activity may have declined in recent years, disabled persons and racial and ethnic minorities remain commonly affected victims of housing discrimination.

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<sup>33</sup> "HUD's Title VIII Fair Housing Complaint Process." <http://www.hud.gov/offices/fheo/complaint-process.cfm>

<sup>34</sup> "Fair Housing—It's Your Right." <http://www.hud.gov/offices/fheo/FHLaws/yourrights.cfm>



## SECTION V. FAIR HOUSING IN THE PRIVATE SECTOR

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As part of the AI process, the U.S. Department of Housing and Urban Development (HUD) suggests that the analysis focus on possible housing discrimination issues in both the private and public sectors. Examination of housing factors in Casper's public sector is presented in **Section VI**, while this section focuses on research regarding the city's private sector, including the mortgage lending market, the real estate market, the rental market, and other private sector housing industries.

### LENDING ANALYSIS

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#### HOME MORTGAGE DISCLOSURE ACT

Since the 1970s, the Federal Government has enacted several laws aimed at promoting fair lending practices in the banking and financial services industries. A brief description of selected federal laws aimed at promoting fair lending follows:

- The 1968 *Fair Housing Act* prohibits discrimination in housing based on race, color, religion, and national origin. Later amendments added sex, familial status, and disability. Under the Fair Housing Act, it is illegal to discriminate against any of the protected classes in the following types of residential real estate transactions: making loans to buy, build, or repair a dwelling; selling, brokering, or appraising residential real estate; and selling or renting a dwelling.
- The *Equal Credit Opportunity Act* was passed in 1974 and prohibits discrimination in lending based on race, color, religion, national origin, sex, marital status, age, receipt of public assistance, and the exercise of any right under the Consumer Credit Protection Act.
- The *Community Reinvestment Act* was enacted in 1977 and requires each federal financial supervisory agency to encourage financial institutions in order to help meet the credit needs of the entire community, including low- and moderate-income neighborhoods.
- Under the *Home Mortgage Disclosure Act (HMDA)*, enacted in 1975 and later amended, financial institutions are required to publicly disclose the race, sex, ethnicity, and household income of mortgage applicants by the Census tract in which the loan is proposed as well as outcome of the loan application.<sup>35</sup> The analysis presented herein is from the HMDA data system.

The HMDA requires both depository and non-depository lenders to collect and publicly disclose information about housing-related applications and loans.<sup>36</sup> Both types of lending institutions must meet the following set of reporting criteria:

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<sup>35</sup> *Closing the Gap: A Guide to Equal Opportunity Lending*, The Federal Reserve Bank of Boston, April 1993. <http://www.bos.frb.org/commdev/closing-the-gap/closingt.pdf>

<sup>36</sup> Data are considered "raw" because they contain entry errors and incomplete loan applications. Starting in 2004, the HMDA data made substantive changes in reporting, particularly regarding ethnicity data, loan interest rates, and the multi-family loan applications.

1. The institution must be a bank, credit union, or savings association;
2. The total assets must exceed the coverage threshold;<sup>37</sup>
3. The institution must have had an office in a Metropolitan Statistical Area (MSA);
4. The institution must have originated at least one home purchase loan or refinancing of a home purchase loan secured by a first lien on a one- to four-family dwelling;
5. The institution must be federally insured or regulated; and
6. The mortgage loan must have been insured, guaranteed, or supplemented by a federal agency or intended for sale to Fannie Mae or Freddie Mac.

For other institutions, including non-depository institutions, additional reporting criteria are as follows:

1. The institution must be a for-profit organization;
2. The institution’s home purchase loan originations must equal or exceed 10 percent of the institution’s total loan originations, or more than \$25 million;
3. The institution must have had a home or branch office in an MSA or have received applications for, originated, or purchased five or more home purchase loans, home improvement loans, or refinancing mortgages on property located in an MSA in the preceding calendar year; and
4. The institution must have assets exceeding \$10 million or have originated 100 or more home purchases in the preceding calendar year.

HMDA data represent most mortgage lending activity and are thus the most comprehensive collection of information available regarding home purchase originations, home remodel loan originations, and refinancing. The Federal Financial Institutions Examination Council (FFIEC) makes HMDA data available on its website. While HMDA data are available for more years than are presented in the following pages, modifications were made in 2004 for documenting loan applicants’ race and ethnicity, so data are most easily compared after that point.

### Home Purchase Loans

As presented below in Table V.1, HMDA information was collected for Census tracts in Casper from 2004 through 2009. During this time, 37,333 loan applications were reported by participating institutions for home purchases, home improvements, and refinancing mortgages. Of these loan applications, 16,197 were specifically for home purchases.

<b>Table V.1</b>							
<b>Purpose of Loan Applications by Year</b>							
City of Casper							
2004–2009 HMDA Data							
<b>Purpose</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>Total</b>
Home Purchase	2,596	3,146	3,419	3,165	2,167	1,704	16,197
Home Improvement	414	491	669	815	516	334	3,239
Refinancing	3,340	3,058	2,747	2,926	2,471	3,355	17,897
<b>Total</b>	<b>6,350</b>	<b>6,695</b>	<b>6,835</b>	<b>6,906</b>	<b>5,154</b>	<b>5,393</b>	<b>37,333</b>

<sup>37</sup> Each December, the Federal Reserve announces the threshold for the following year. The asset threshold may change from year to year based on changes in the Consumer Price Index for Urban Wage Earners and Clerical Workers.

Within this set of data, it is important to evaluate only the owner-occupied home purchase transactions. Home purchases and access to homeownership are the focus of this particular analysis because other categories typically apply to units already purchased and do not reflect the ability of an individual to choose an owner-occupied home. As shown in Table V.2, below, of the 16,197 home purchase loan applications submitted during the time period, 14,816 were specifically for owner-occupied homes. The number of owner-occupied home purchase loan applications was highest in 2006 with 3,419 applications.

Status	2004	2005	2006	2007	2008	2009	Total
Owner-Occupied	2,374	2,875	3,145	2,851	1,972	1,599	14,816
Not Owner-Occupied	208	263	268	291	187	89	1,306
Not Applicable	14	8	6	23	8	16	75
<b>Total</b>	<b>2,596</b>	<b>3,146</b>	<b>3,419</b>	<b>3,165</b>	<b>2,167</b>	<b>1,704</b>	<b>16,197</b>

### Denial Rates

After the owner-occupied home purchase loan application is submitted, the applicant receives one of the following status designations:

- “Originated,” which indicates that the loan was made by the lending institution;
- “Approved but not accepted,” which notes loans approved by the lender but not accepted by the applicant;
- “Application denied by financial institution,” which defines a situation wherein the loan application failed;
- “Application withdrawn by applicant,” which means that the applicant closed the application process;
- “File closed for incompleteness” which indicates the loan application process was closed by the institution due to incomplete information; or
- “Loan purchased by the institution,” which means that the previously originated loan was purchased on the secondary market.

These outcomes were used to determine denial rates presented in the following section. Factors in denial of home purchase loans, such as credit scores or down payment amounts, are not reported, so many of the reasons for loan denials cannot be accurately speculated.

Only loan originations and loan denials were inspected as an indicator of the underlying success or failure of home purchase loan applicants. Altogether, there were 9,100 loan originations and 1,337 applications denied for a six-year average denial rate of 12.8 percent, as shown on the following page in Table V.3. Owner-occupied home purchase denial rates were highest in 2005 and staggered through 2008, but declined dramatically by 2009 to 6.6 percent. In comparison to all of Wyoming from 2005 to 2009, the Casper rate was considerably lower; statewide, 17.6 percent of all such loans were denied on average.<sup>38</sup> Rough comparison can be made to national figures; in the U.S. in 2010 the denial rate for all home purchase loans,

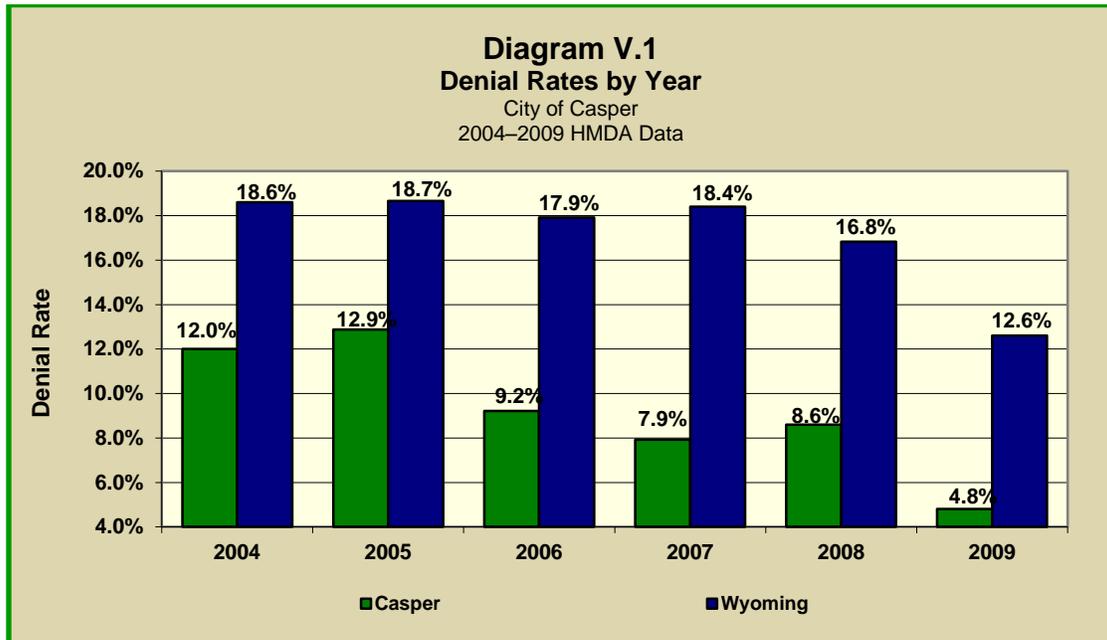
<sup>38</sup> 2011 Wyoming Analysis of Impediments to Fair Housing Choice, <http://www.wyomingcda.com/files/Final2011WyomingAI.pdf>

including those not for owner occupancy, was 21.1 percent, even higher than the Wyoming rate.

**Table V.3**  
**Loan Applications by Action Taken**  
City of Casper  
2004–2009 HMDA Data

Action	2004	2005	2006	2007	2008	2009	Total
Loan Originated	1,537	1,729	1,903	1,693	1,235	1,003	9,100
Application Approved But Not Accepted	121	181	142	139	85	44	712
Application Denied	223	306	265	277	195	71	1,337
Application Withdrawn By Applicant	104	160	161	145	90	57	717
File Closed for Incompleteness	18	14	13	33	3	3	84
Loan Purchased by the Institution	371	483	661	564	364	421	2,864
Preapproval Request Denied	0	2	0	0	0	0	2
<b>Total</b>	<b>2,374</b>	<b>2,875</b>	<b>3,145</b>	<b>2,851</b>	<b>1,972</b>	<b>1,599</b>	<b>14,816</b>
Denial Rate	12.7%	15.0%	12.2%	14.1%	13.6%	6.6%	12.8%

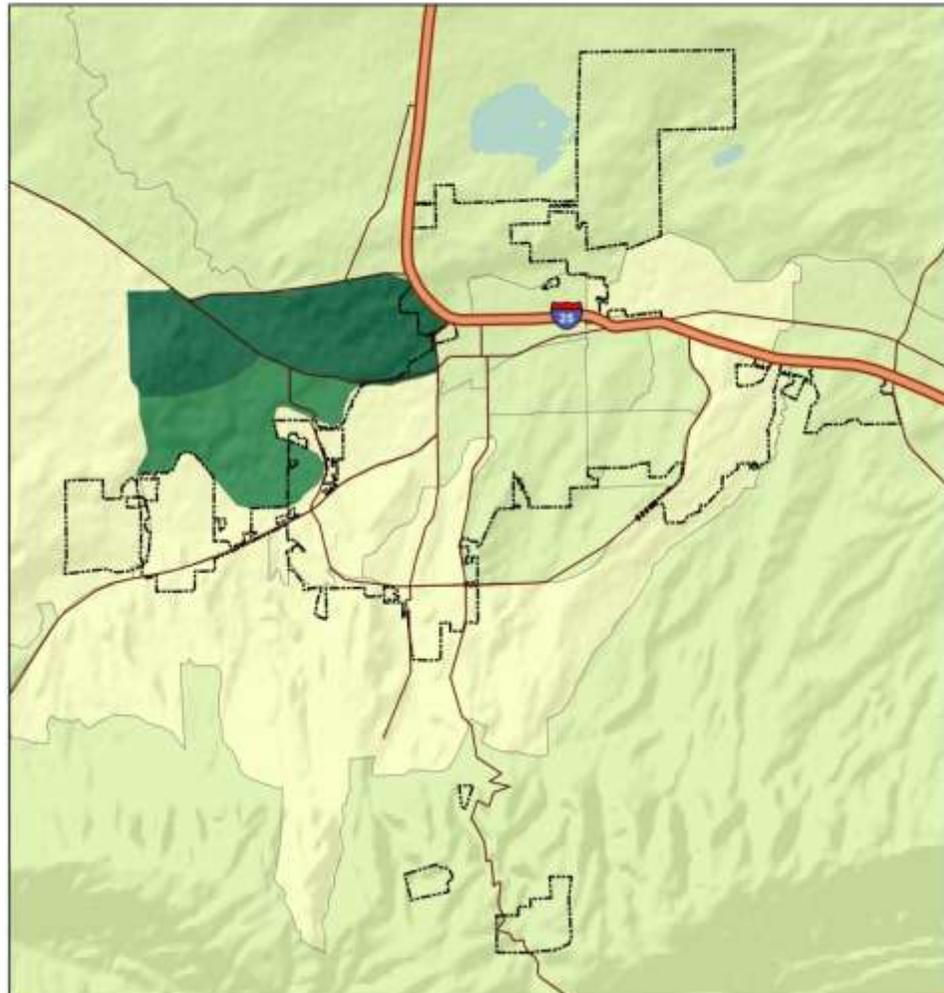
Diagram V.1, below, shows denial rates by year in Casper as compared to rates for the entire state. As shown, there was a wider variation in denial rates in Casper over the period, and on average denial rates were consistently much higher statewide. In 2009, denial rates were lowest in both areas; this downward trend may be due to a number of economic and industry factors.



While the average denial rate in Casper was lower than recent state and national figures, rates were not evenly distributed by community. As shown in Map V.1, on the following page, several Census tracts that made up Casper boundaries had average denial rates above the Casper average of 12.8 percent and above the disproportionate share threshold 10 percentage points higher. Disproportionate and extremely high denial rates on their own do not imply impediments to fair housing choice, but when seen in areas of high protected class population

concentrations or when not affected by income level, they can suggest that these groups may be disparately treated or impacted.

**Map V.1**  
**HMDA Denial Rate by Census Tract**  
 City of Casper  
 2004–2009 HMDA Data



**LEGEND**

**2004-2009 Loan Denial Rates for All Applicants**  
 Average Denial Rate for All Applicants in Casper = 12.8%  
 Disproportionate Share Threshold = 22.8%

Denial Rates	Color
0.0 - 12.8	Lightest Green
12.9 - 22.8	Light Green
22.9 - 25.0	Medium Green
25.1 - 28.0	Dark Green
28.1 - 31.1	Darkest Green

Disproportionate Share Threshold (22.8%)

- City of Casper Boundary (Dashed line)
- Census Tract Boundaries (Thin solid line)
- Interstate Freeway (Red line)

NOTE: A disproportionate share exists when the share of a population in a given area is at least 10 percentage points greater than the study area average.

Data Source: 2004-2009 HMDA Data, ESRI Maps, 2000 TIGER Data

HMDA data were also used to determine denial rates by gender. Table V.4, below, shows that denial rates were uneven, with females experiencing higher denial rates compared to males in all years. Between 2004 and 2009, on average, male applicants experienced a denial rate of 11.9 percent, while female applicants experienced a denial rate of 14.6 percent. The difference between denial rates for males and females was highest in 2007, at 7.4 percentage points, and was also high in 2005 and 2009. Overall, the difference was 2.7 percentage points in favor of male applicants. This factor on its own does not necessarily imply an impediment to fair housing choice, but may contribute to the identification of discriminatory lending practices.

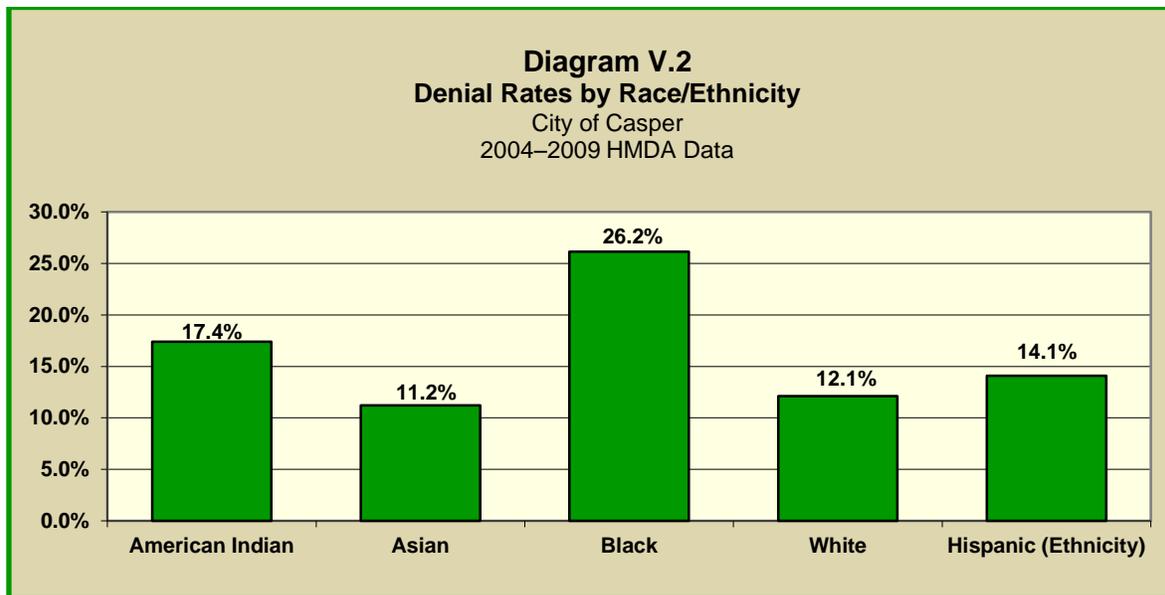
<b>Year</b>	<b>Male</b>	<b>Female</b>	<b>Not Available</b>	<b>Not Applicable</b>	<b>Average</b>
2004	11.9%	13.1%	40.0%	.	12.7%
2005	13.9%	17.2%	32.4%	.	15.0%
2006	12.0%	12.1%	20.9%	.	12.2%
2007	12.2%	19.6%	15.9%	.	14.1%
2008	13.1%	13.9%	23.5%	.	13.6%
2009	5.5%	9.9%	3.0%	.	6.6%
<b>Average</b>	<b>11.9%</b>	<b>14.6%</b>	<b>21.7%</b>	.	<b>12.8%</b>

Denial rates were also calculated by the race and ethnicity of loan applicants, presented on the following page in Table V.5. As shown, most minority race and ethnicity applicants experienced higher denial rates than white applicants. Black applicants had the highest average denial rate during this time period at 26.2 percent, followed by American Indian and Hispanic applicants, at 17.4 and 14.1 percent, respectively. Asian applicants had an average denial rate of 11.2 percent, lower than the average of 12.8 percent for white applicants.

These rates varied by year, however, and there were some exceptions to the pattern, such as in 2005, 2006, and 2007 where the rates for American Indian and Hispanic applicants were lower than those for white applicants. In some years, the rates were extremely high or low, such as in 2005 where 53.3 percent of black applicants were denied loans. However, given the small minority race and ethnicity populations observed in Casper, some of these exceptions could represent a very small pool of minority applicants and may not be representative. However, denial rates for minority applicants did not trend downward over the period, consistent with the citywide rate. While these data on their own do not imply that impediments to fair housing exist, the higher rates of denial among minority applicants could be caused by discrimination.

<b>Table V.5</b>							
<b>Denial Rates by Race/Ethnicity of Applicant</b>							
City of Casper							
2004–2009 HMDA Data							
<b>Year</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>Average</b>
American Indian	0.0%	26.3%	0.0%	16.7%	14.3%	33.3%	17.4%
Asian	0.0%	24.0%	20.0%	5.9%	6.7%	0.0%	11.2%
Black	20.0%	53.3%	13.6%	25.0%	25.0%	0.0%	26.2%
White	11.5%	13.6%	11.9%	13.6%	13.3%	6.6%	12.1%
Not Applicable	35.2%	29.2%	17.6%	22.9%	22.2%	7.0%	23.8%
No Co-Applicant	33.3%	.	.	.	.	.	33.3%
<b>Average</b>	<b>12.7%</b>	<b>15.0%</b>	<b>12.2%</b>	<b>14.1%</b>	<b>13.6%</b>	<b>6.6%</b>	<b>12.8%</b>
Hispanic (Ethnicity)	17.9%	13.0%	11.1%	11.1%	20.9%	11.1%	14.1%

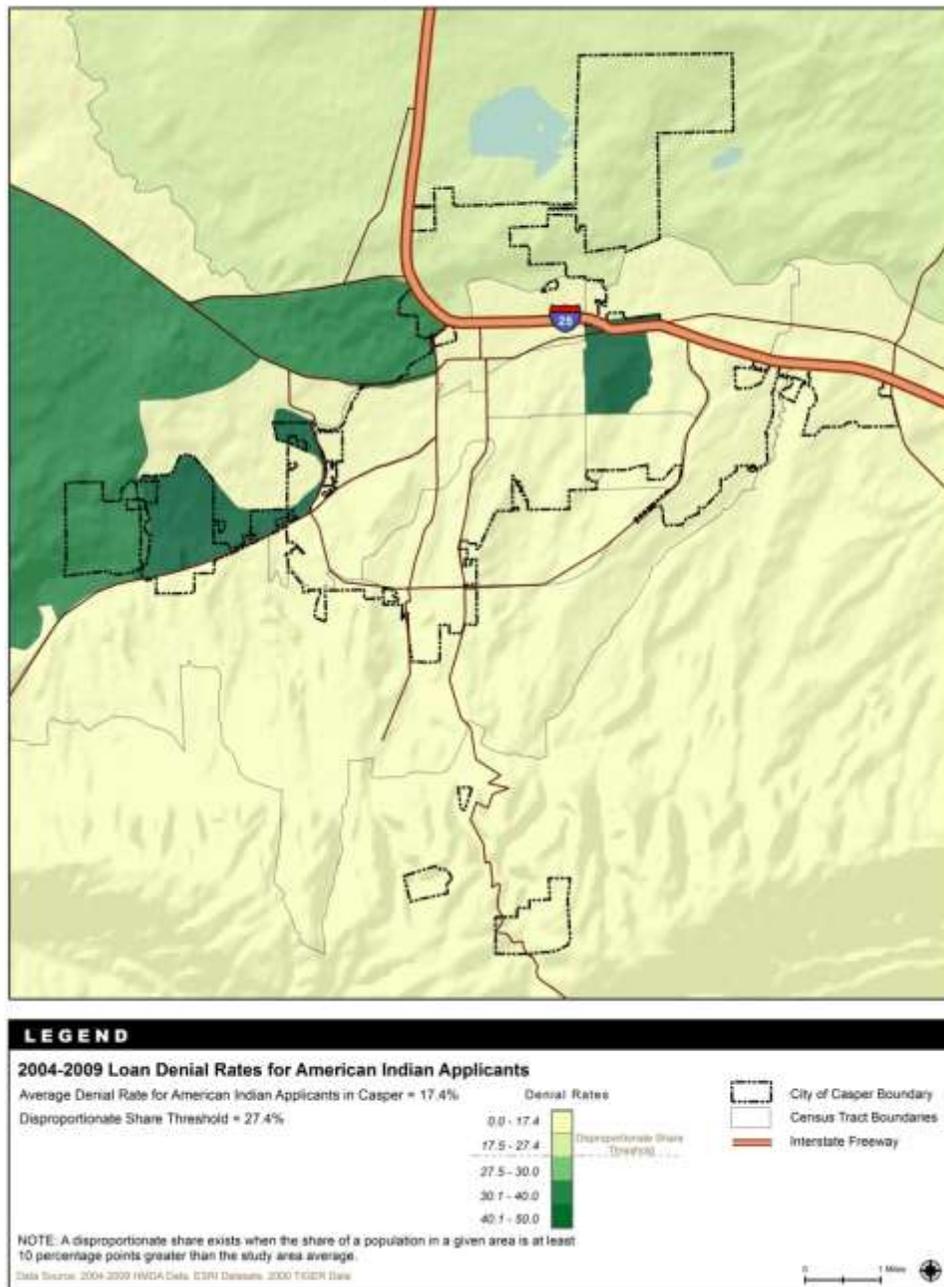
Diagram V.2, below, graphically shows the overall denial rates by race and ethnicity from 2004 through 2009.



Denial rates by race and ethnicity were plotted on several maps to examine the geographic concentration of loan denials, beginning on the following page. Disproportionate and very high denial rates to minority groups in certain tracts may imply impediments to fair housing choice; reviewing these rates on geographic maps can indicate areas where these problems are most prevalent.

Data regarding the concentration of denial rates for American Indian applicants in Casper are presented below in Map V.2. In several tracts scattered around the Casper area, denial rates for American Indian applicants were above the disproportionate share threshold of 27.4 percent and as high as 50.0 percent. Tracts with the highest concentrations were located in the far western parts of the city and just east of central Casper.

**Map V.2**  
**Denial Rate for American Indian Applicants by Census Tract**  
 City of Casper  
 2004–2009 HMDA Data



Map V.3, below, shows home loan application denial rates for Hispanic applicants, who experienced an average denial rate of 14.1 percent. Disproportionate shares were seen in several tracts, including the farthest southern and eastern parts of Casper, and in one centrally located tract. A rate as high as 66.7 percent was seen in some of the northwestern parts of Casper just south of the interstate. These data suggest that denial rates for Hispanic applicants were generally higher in the more rural areas outside the more urbanized core; these rural areas may have fewer services available to potential applicants as well.

**Map V.3**  
**Denial Rate for Hispanic Applicants by Census Tract**  
 City of Casper  
 2004–2009 HMDA Data



Part of the HMDA requirements include information regarding the reason for a loan denial, although financial institutions are not uniformly required to fill out this field. Nevertheless, the most frequently cited categories of denials were credit history and debt-to-income ratio, followed by collateral and incomplete application, as shown below in Table V.6. These problems were most prevalent in before 2008, however, and lessened significantly after that time, suggesting that in more recent years, consumers have been more prepared for loan applications. Often, occurrences of these most common loan denial reasons can be reduced through enhancing programs for consumers to better understand the importance of establishing and keeping good credit.

Denial Reason	2004	2005	2006	2007	2008	2009	Total
Credit History	40	70	59	59	54	24	306
Debt-to-income Ratio	26	22	26	46	34	9	163
Collateral	15	14	24	18	16	9	96
Credit Application Incomplete	13	21	13	29	18	2	96
Unverifiable Information	4	15	6	8	1	4	38
Insufficient Cash	4	3	8	6	6	2	29
Employment History	2	6	6	5	4	0	23
Mortgage Insurance Denied	0	0	1	1	0	0	2
Other	60	102	66	27	6	5	266
<b>Total</b>	<b>223</b>	<b>306</b>	<b>265</b>	<b>277</b>	<b>195</b>	<b>71</b>	<b>1,337</b>

Table V.7, below, shows denial rates by income. As expected, households with lower incomes tended to be denied for loans more frequently. Households with incomes of \$15,000 or below were denied an average of 59.2 percent of the time, while those with incomes above \$75,000 were denied 8.6 percent of the time, on average. However, denial rates were considerably lower for all income groups above \$30,000.

Income	2004	2005	2006	2007	2008	2009	Average
\$15,000 or Below	52.9%	71.4%	50.0%	55.6%	0.0%	100.0%	59.2%
\$15,001–\$30,000	19.0%	25.6%	21.0%	29.4%	37.5%	19.8%	24.3%
\$30,001–\$45,000	11.1%	14.3%	10.8%	15.4%	13.9%	6.6%	12.3%
\$45,001–\$60,000	11.8%	16.6%	12.6%	12.4%	11.3%	4.2%	12.2%
\$60,001–\$75,000	8.5%	11.0%	12.9%	8.6%	5.8%	3.5%	9.0%
Above \$75,000	7.0%	7.9%	9.7%	8.9%	11.8%	4.3%	8.6%
Data Missing	39.5%	3.7%	12.1%	9.4%	29.4%	18.2%	17.8%
<b>Average</b>	<b>12.7%</b>	<b>15.0%</b>	<b>12.2%</b>	<b>14.1%</b>	<b>13.6%</b>	<b>6.6%</b>	<b>12.8%</b>

Table V.8, on the following page, presents denial rates segmented by race or ethnicity and income. Minority racial and ethnic applicants often faced much higher loan denial rates than white applicants even after correcting for income, particularly among the middle income groups. For example, black applicants experienced higher loan denial rates than white applicants across most income levels; at incomes of \$45,001 to \$60,000, black applicants

experienced a denial rate of 25.0 percent compared to the white denial rate of 11.7 percent for that group. For many minority applicants with the highest income levels of \$60,001 to \$75,000 and \$75,000 and above, rates were notably higher than those for whites in the same groups; this may suggest loan denial based on factors other than financial status, possibly representing discrimination. Very low denial rates were seen for black and Hispanic applicants in the same income groups; although, as shown in Appendix B, these represent only one or two such applicants and are therefore not necessarily representative.

**Table V.8**  
**Denial Rates by Income and Race/Ethnicity of Applicant**  
City of Casper  
2004–2009 HMDA Data

Race	<= \$15K	\$15K–\$30K	\$30K–\$45K	\$45K–\$60K	\$60K–\$75K	Above \$75K	Data Missing	Average
American Indian	100.0%	33.3%	30.8%	0.0%	0.0%	12.5%	.	17.4%
Asian	.	23.5%	3.8%	3.3%	18.8%	15.4%	0.0%	11.2%
Black	.	69.2%	15.4%	25.0%	11.1%	7.1%	.	26.2%
White	53.5%	22.8%	11.8%	11.7%	10.1%	8.0%	15.9%	12.1%
Not Available	100.0%	39.1%	21.9%	21.7%	16.7%	19.3%	42.9%	23.8%
Not Applicable	.	100.0%	0.0%	.	.	.	.	33.3%
<b>Average</b>	<b>59.2%</b>	<b>24.3%</b>	<b>12.3%</b>	<b>12.2%</b>	<b>10.5%</b>	<b>8.6%</b>	<b>17.8%</b>	<b>12.8%</b>
Hispanic (Ethnicity)	40.0%	27.7%	18.9%	10.7%	6.7%	1.9%	0.0%	14.1%

### Predatory Lending

In addition to modifications implemented in 2004 for documenting loan applicants’ race and ethnicity, the HMDA reporting requirements were changed in response to the Predatory Lending Consumer Protection Act of 2002 as well as the Home Owner Equity Protection Act (HOEPA). Consequently, loan originations are now flagged in the data system for three additional attributes:

1. If they are HOEPA loans;<sup>39</sup>
2. Lien status, such as whether secured by a first lien, a subordinate lien, not secured by a lien, or not applicable (purchased loans); and
3. Presence of high annual percentage rate (APR) loans (HALs), defined as more than three percentage points higher than comparable treasury rates for home purchase loans, or five percentage points higher for refinance loans.<sup>40</sup>

For the 2012 AI analysis, only originated owner-occupied home purchase loans qualifying as HALs were examined for 2004 through 2009. These high APR loans are considered predatory in nature, and owner-occupied home purchase loans are the greatest concern when examining access to fair housing opportunities. Table V.9, on the following page, shows that between 2004 and 2009, there were 1,463 HALs for owner-occupied home purchase loans originated in Casper, representing 16.1 percent of total loans over the period. The number of HALs was highest in 2005 and decreased afterward. By 2009, the rate of HALs dropped to 7.4 percent.

<sup>39</sup> Loans are subject to the HOEPA if they impose rates or fees above a certain threshold set by the Federal Reserve Board. “HMDA Glossary.” <http://www.ffiec.gov/hmda/glossary.htm#H>

<sup>40</sup> 12 CFR Part 203, [http://www.ffiec.gov/hmda/pdf/regc\\_020702.pdf](http://www.ffiec.gov/hmda/pdf/regc_020702.pdf)

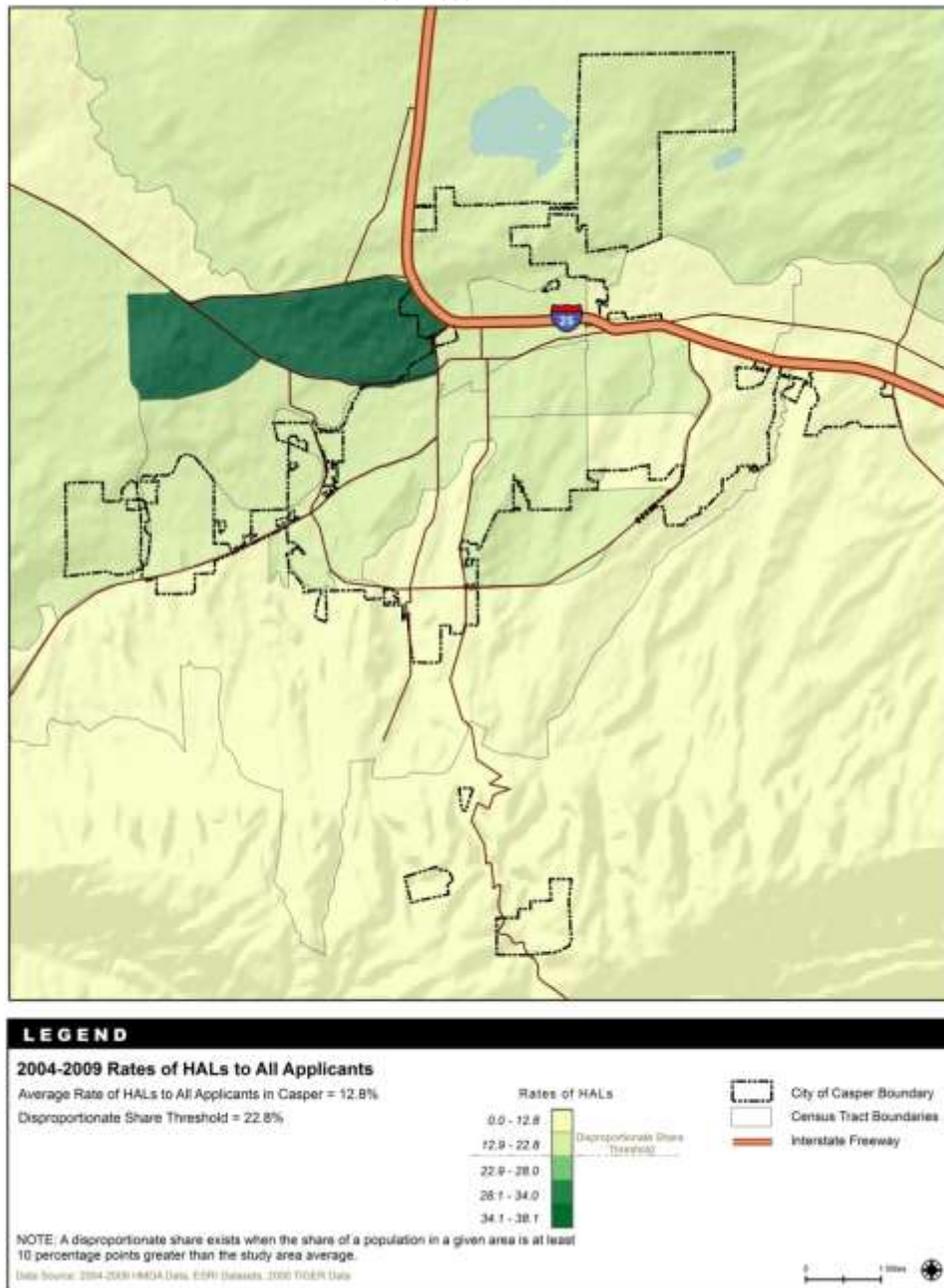
These rates were similar to statewide figures; over the same period, across Wyoming the average rate of HALs was 16.3 percent.<sup>41</sup>

<b>Loan Type</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>Total</b>
Other	1,360	1,273	1,504	1,438	1,133	929	7,637
HAL	177	456	399	255	102	74	1,463
<b>Total</b>	<b>1,537</b>	<b>1,729</b>	<b>1,903</b>	<b>1,693</b>	<b>1,235</b>	<b>1,003</b>	<b>9,100</b>
Percent HAL	11.5%	26.4%	21.0%	15.1%	8.3%	7.4%	16.1%

The geographic distribution of HALs in Casper is presented on the following page in Map V.4. When disproportionate shares of HAL borrowers are seen in areas with high protected class populations, they can suggest that these groups receive disparate treatment and that discriminatory patterns in predatory lending is an impediment to fair housing choice. The following map presents the beginning of this analysis. Within Casper boundaries, small parts of a large tract with a disproportionately high rate of HALs saw an average of 36.1 percent of such loans. Across the city, no other disproportionate shares were seen, but many tracts held rates above the average of 12.8 percent.

<sup>41</sup> 2011 Wyoming Analysis of Impediments to Fair Housing Choice, <http://www.wyomingcda.com/files/Final2011WyomingAI.pdf>

**Map V.4**  
**Rate of HALs by Census Tract**  
 City of Casper  
 2004–2009 HMDA Data



Though the average rate of HALs was 16.1 percent, it varied widely from 2004 through 2009 and rates improved significantly after 2007. However, these figures are a measure of Casper’s underlying foreclosure risk for recent homeowners, and it is important to examine characteristics of applicants who received these HALs in the six-year time period and may still be paying the high rates. As shown in Table V.10, on the following page, the group with the greatest number of HALs between 2004 and 2010 was white applicants, with 1,320 such loans. Hispanic applicants took out 65 home purchase HALs, and Asian applicants received 20 HALs over the six-year period. Fortunately, the number of HALs decreased significantly from 2007 to 2009 for all racial and ethnic groups.

<b>Race</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>Total</b>
American Indian	0	4	2	2	2	0	10
Asian	3	8	5	2	2	0	20
Black	2	1	5	3	0	0	11
White	167	406	344	237	95	71	1,320
Not Applicable	5	37	43	11	3	3	102
No Co-Applicant	0	0	0	0	0	0	0
<b>Average</b>	<b>177</b>	<b>456</b>	<b>399</b>	<b>255</b>	<b>102</b>	<b>74</b>	<b>1,463</b>
Hispanic (Ethnicity)	10	21	10	14	6	4	65

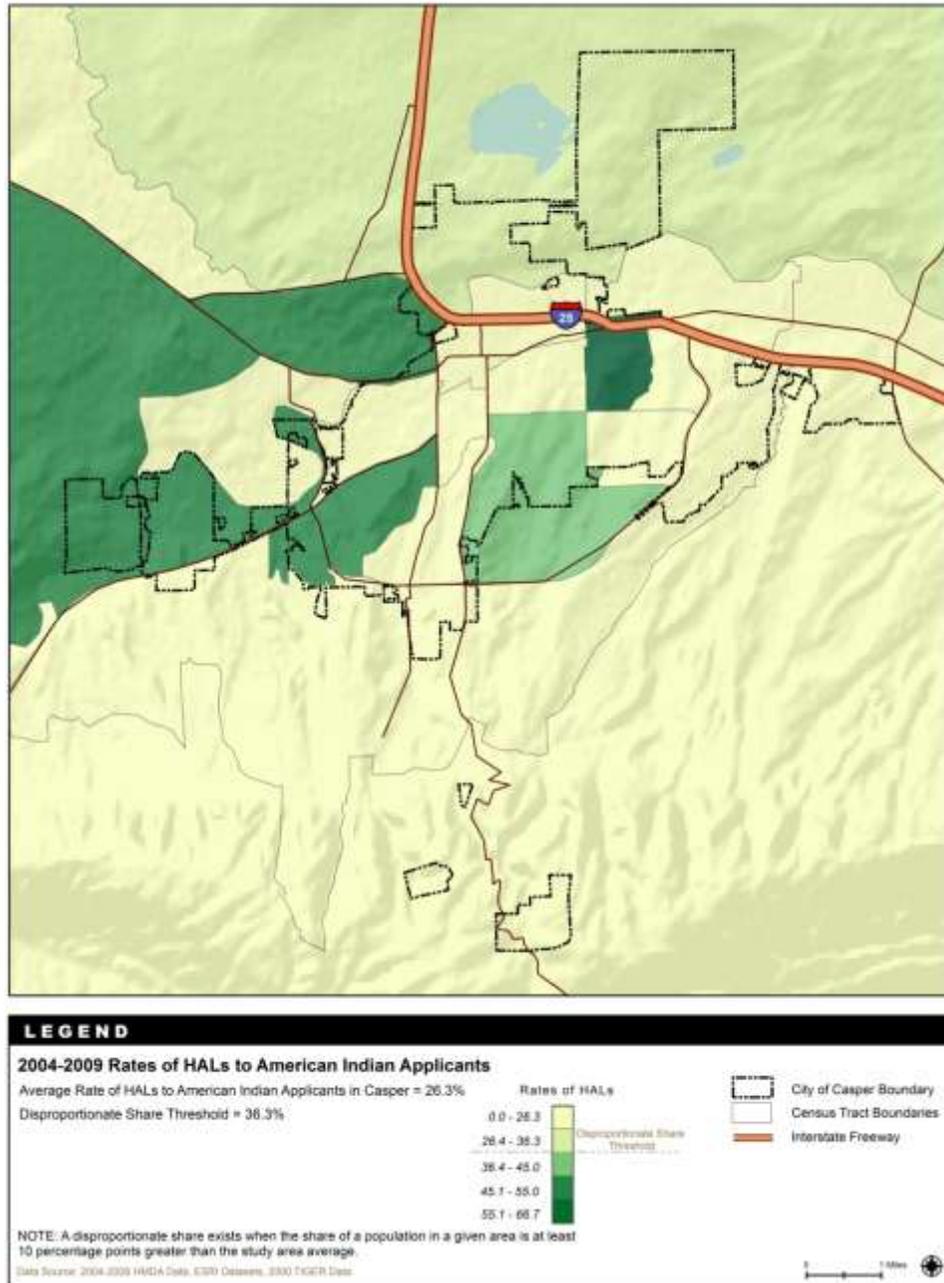
While the highest numbers of HALs were often seen for white applicants, further evaluation of the HMDA data revealed that HALs were issued to American Indian, black, and Hispanic applicants in unusually high proportions, as shown below in Table V.11. In total, American Indian applicants received HALs at a rate of 26.3 percent, Hispanic borrowers received HALs at a rate of 24.3 percent, and black borrowers received HALs at a rate of 22.9 percent. These groups may face higher foreclosure risk. White applicants received such loans at an average rate of 15.5 percent during the time period. While these data on their own do not imply that impediments to fair housing exist, the higher rates of HALs among American Indian, Hispanic, and black applicants could be caused by discrimination.

<b>Race</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>Average</b>
American Indian	0.0%	28.6%	28.6%	40.0%	33.3%	0.0%	26.3%
Asian	21.4%	42.1%	31.3%	12.5%	7.1%	0.0%	19.4%
Black	25.0%	14.3%	26.3%	33.3%	0.0%	0.0%	22.9%
White	11.5%	25.2%	19.5%	15.0%	8.3%	7.5%	15.5%
Not Applicable	8.5%	46.3%	43.9%	13.6%	5.4%	7.5%	24.6%
No Co-Applicant	0.0%	.	.	.	.	.	0.0%
<b>Average</b>	<b>11.5%</b>	<b>26.4%</b>	<b>21.0%</b>	<b>15.1%</b>	<b>8.3%</b>	<b>7.4%</b>	<b>16.1%</b>
Hispanic (Ethnicity)	21.7%	35.0%	20.8%	25.0%	17.6%	16.7%	24.3%

Geographical examination of HALs by race or ethnicity of borrowers can be meaningful when identifying barriers to fair housing choice. Areas with tracts that have disproportionate shares of HALs to racial or ethnic minority borrowers may have impediments to fair housing choice in the lending market. These rates can suggest that discriminatory patterns in predatory lending occur in some areas.

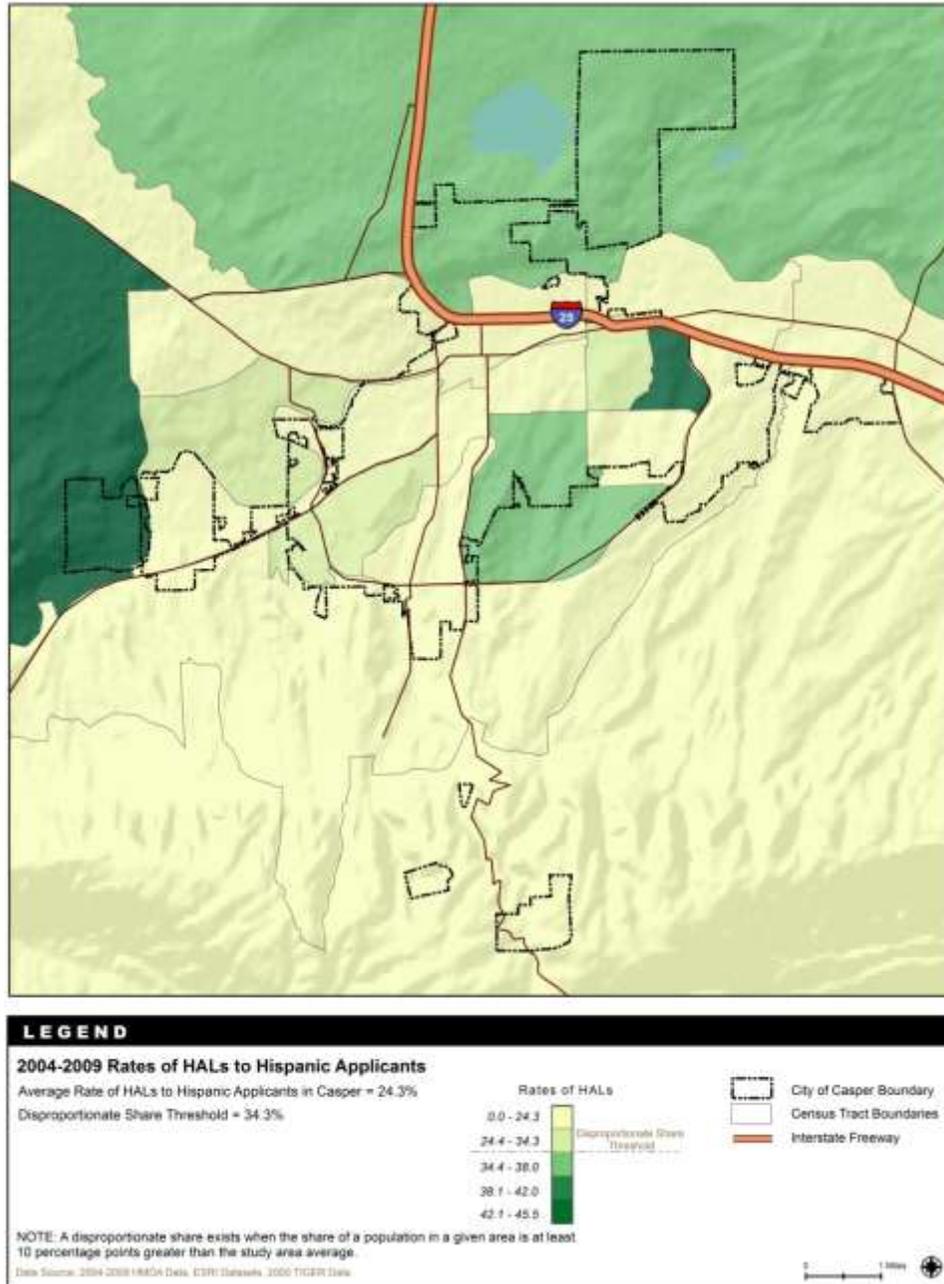
The concentration of HALs for American Indian applicants is shown below in Map V.5. Tracts with the highest rates of HALs to these applicants were scattered across the city, and disproportionate shares were seen in the far western areas and in the central and southwestern parts, with as much as 66.7 percent of loans to American Indians being HALs.

**Map V.5**  
**HALs to American Indian Applicants by Census Tract**  
 City of Casper  
 2004–2009 HMDA Data



Data on the rate of HALs for Hispanic applicants are presented on below in Map V.6. The disproportionate share threshold was 34.3 percent, and several tracts had disproportionate shares of HALs, generally on the outer edges of Casper to the west, north, and southeast.

**Map V.6**  
**HALs to Hispanic Applicants by Census Tract**  
 City of Casper  
 2004–2009 HMDA Data



## COMMUNITY REINVESTMENT ACT DATA

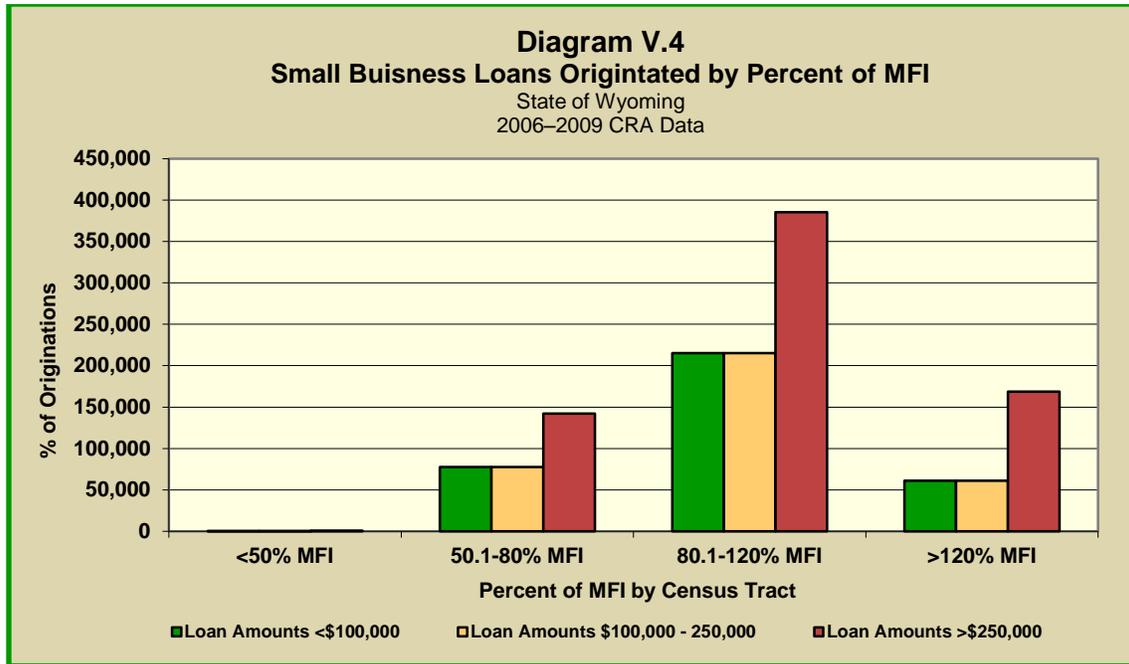
Adequate provision of neighborhood services is one element of fair housing choice, often absent in low- and moderate-income areas where persons of protected classes are often most concentrated. Neighborhood revitalization efforts can encourage the provision of essential services in these areas, leading to better neighborhoods and housing choice. The quality and availability of public services and facilities can be lower in these areas as well, but small business and economic development lending on the part of financial institutions can also be unevenly distributed. Investment in declining neighborhoods is critical to neighborhood vitality and adequate housing choice, measured by the presence or absence of residential and commercial investment in struggling areas by banks and other financial institutions.

While home mortgage and improvement loans are important for improving residential areas, small and disadvantaged business loans are essential for many commercial services. Economic aid to businesses can be measured through the Community Reinvestment Act (CRA) data. As mentioned in the beginning of this section, the CRA was enacted in 1977 and is intended to encourage lending institutions to meet the credit needs of the communities in which they operate, including low- and moderate-income areas. Along with the HMDA data presented previously, the FFIEC also releases data mandated by the CRA.

Small business loans were evaluated for the entire state of Wyoming from 2006 through 2009. Examination of these CRA data revealed that during that period, 70,961 small business loans were extended to businesses Wyoming, totaling \$1,861,002. Of these loans, 28,250 loans went to small businesses with annual revenues of less than \$1 million. The large majority of all loans, 67,550, were valued under \$100,000. Tables with complete CRA data for Wyoming are presented in Appendix C.

Small business loans were also analyzed to determine the location of funding in relation to Median Family Income (MFI) levels. Diagram V.4, on the following page, presents the distribution of small business loans by value and by percent of MFI by Census tract. As shown, almost no loans went to areas with 50 percent or less of the MFI, despite the fact that these loans were designed to aid low- and moderate-income areas. The highest value loans, those for more than \$250,000, were also mostly distributed in tracts with 80.1 percent of MFI and above; these distributions could represent an impediment in the housing market.

An uneven investment of small business loans can indicate an impediment to fair housing choice when lower-income and sensitive areas receive fewer loans than more affluent neighborhoods. This can suggest that protected class populations, if they are more concentrated in these areas, were offered fewer commercial services and opportunities.



## FAIR HOUSING COMPLAINTS RECEIVED

### U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

HUD maintains records of complaints that represent violations of federal housing law, as described previously in the Complaint Process Review. Over the February 2005 through November 2010 period, HUD reported 15 complaints filed in Casper, as shown below in Table V.12.<sup>42</sup> The total number of complaints ranged from a low of 1 in 2008 to a high of 6 in 2007, excluding 2005 and 2010 as partial years.

This table also presents complaint data by basis, or the protected class status of the person allegedly aggrieved in the complaint. Complainants may cite more than one basis, so the number of bases cited can exceed the total number of complaints. As shown, a total of 21 bases were cited in relation to the 15 complaints filed. Disability was the most commonly cited basis.

Basis	2005	2006	2007	2008	2009	2010	Total
Disability	1	1	2	.	1	.	5
Familial Status	.	.	1	.	2	.	3
Race/Ethnicity	1	.	1	1	.	.	3
Religion	.	1	1	.	.	.	2
Retaliation	.	.	2	.	.	.	2
Sex	.	1	1	.	.	.	2
<b>Total Bases</b>	<b>2</b>	<b>3</b>	<b>8</b>	<b>1</b>	<b>3</b>	<b>.</b>	<b>17</b>
<b>Total Complaints</b>	<b>2</b>	<b>3</b>	<b>6</b>	<b>1</b>	<b>3</b>	<b>.</b>	<b>15</b>

<sup>42</sup> Data were provided by HUD’s Denver Regional Office in February 2011.

In addition to the basis for discrimination, HUD records the issue, or alleged discriminatory action related to each complaint. These are presented in Table V.13, below. In the same way that bases are reported, more than one issue may be associated with each complaint. In Casper, 21 issues were cited, with discriminatory refusal to rent cited 6 times, failure to make reasonable accommodation cited 4 times, and discriminatory terms or discrimination in rental terms each cited 3 times. Most of these most commonly cited issues in this complaint dataset relate predominantly to rental transactions, suggesting that discriminatory acts leading to the filing of fair housing complaints more commonly occurred within the rental market.

Issue	2005	2006	2007	2008	2009	2010	Total
Discriminatory refusal to rent	2	.	1	1	2	.	6
Failure to make reasonable accommodation	1	1	1	.	1	.	4
Discriminatory terms, conditions, privileges, or services and facilities	1	.	1	1	.	.	3
Discrimination in terms/conditions/privileges relation to rental	.	.	2	.	1	.	3
Discriminatory refusal to rent and negotiate for rental	.	2	.	.	.	.	2
Discriminatory acts under Section 818 (coercion, etc.)	.	.	2	.	.	.	2
Discriminatory advertising, statements and notices	.	.	.	.	1	.	1
<b>Total Issues</b>	<b>4</b>	<b>3</b>	<b>7</b>	<b>2</b>	<b>5</b>	<b>.</b>	<b>21</b>
Total Complaints	2	3	6	1	3	.	15

Housing complaints filed with HUD can also be examined by closure status, as shown below in Table V.14. Of the 15 total complaints, 5 were found to have a no cause determination, which means that discrimination was not found. In an additional 4 complaints, cause was found, and the problems were successfully conciliated or settled. In 3 cases, the complainant did not cooperate with the complaint process and the complaint was closed without being addressed.

Closure	2005	2006	2007	2008	2009	2010	Total
No cause determination	.	1	2	1	1	.	5
Conciliation successful	1	1	.	.	2	.	4
Complainant failed to cooperate	.	1	2	.	.	.	3
Complaint withdrawn by complainant without resolution	1	.	.	.	.	.	1
Complaint withdrawn after resolution	.	.	1	.	.	.	1
Case still open	.	.	1	.	.	.	1
<b>Total</b>	<b>2</b>	<b>3</b>	<b>6</b>	<b>1</b>	<b>3</b>	<b>.</b>	<b>15</b>

Table V.15, on the following page, presents the bases cited for the complaints that were successfully conciliated or settled. Of those 4 complaints, there were also 4 bases cited, with 2 related to familial status and one each related to religion and ethnicity. These bases represented classes of persons protected under the Federal Fair Housing Act.

<b>Table V.15</b>							
<b>Fair Housing Complaints Found with Cause by Basis</b>							
City of Casper 2005–2010 HUD Data							
<b>Basis</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>Total</b>
Familial Status	.	.	.	.	2	.	2
Religion	.	1	.	.	.	.	1
Ethnicity	1	.	.	.	.	.	1
<b>Total Bases Found with Cause</b>	<b>1</b>	<b>1</b>	<b>.</b>	<b>.</b>	<b>2</b>	<b>.</b>	<b>4</b>
Total Complaints Found with Cause	1	1	.	.	2	.	4

The 4 complaints found to be with cause are separated by issue, or discriminatory action, in Table V.16, below. The most commonly cited issues in these complaints were discriminatory refusal to rent and negotiate for rental. Other issues were discriminatory advertising, statements, and notices as well as discriminatory terms, conditions, or services. These data reinforce the inference that violation of fair housing law was more prevalent in the city’s rental market.

<b>Table V.16</b>							
<b>Complaints Found With Cause by Issue</b>							
City of Casper 2005–2010 HUD Data							
<b>Issue</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>Total</b>
Discriminatory refusal to rent	1	.	.	.	2	.	3
Discriminatory refusal to rent and negotiate for rental	.	1	.	.	.	.	1
Discriminatory advertising, statements and notices	.	.	.	.	1	.	1
Discriminatory terms, conditions, privileges, or services and facilities	1	.	.	.	.	.	1
<b>Total Issues Found with Cause</b>	<b>2</b>	<b>1</b>	<b>.</b>	<b>.</b>	<b>3</b>	<b>.</b>	<b>6</b>
Total Complaints Found with Cause	1	1	.	.	2	.	4

## FAIR HOUSING SURVEY – PRIVATE SECTOR RESULTS

Additional evaluation of fair housing choice in Casper was conducted via an online survey conducted from March to April of 2011 and distributed to stakeholders across Wyoming. The purpose of the survey, a relatively qualitative component of the AI, was to gather insight into the knowledge, experiences, opinions, and feelings of stakeholders and interested citizens regarding fair housing. Results and comments related to the questions in the private sector are presented in the following narrative, and additional survey results are discussed in **Sections VI and VII**.

The Fair Housing Survey was completed by 430 persons across Wyoming, 66 of whom selected Casper as the area they wished to address. Individuals solicited for participation included representatives of housing groups, minority organizations, disability resource groups, real estate and property management associations, banking entities, and other groups involved in the fair housing arena. Most questions in the survey required simple “yes,” “no,” or “don’t know” responses, although many questions allowed the respondent to offer written comments. When many respondents reported that they were aware of questionable practices or barriers, or when multiple narrative responses indicated similar issues, findings suggested likely impediments to fair housing choice.

Numerical tallies of results and summaries of some comment-driven questions are presented in this section. A complete list of written responses is available in Appendix D.

**PRIVATE SECTOR BARRIERS**

In order to address perceptions of fair housing in Casper’s private housing sector, survey respondents were asked to identify their awareness of possible housing discrimination issues in a number of areas within the private housing sector, including the:

- Rental housing market,
- Real estate industry,
- Mortgage and home lending industry,
- Housing construction or accessible housing design fields,
- Home insurance industry,
- Home appraisal industry, and
- Any other housing services.

If respondents indicated that they were aware of possible discriminatory issues in any of these areas, they were asked to further describe issues in a narrative fashion. Tallies for each question are presented below in Table V.17. As shown, 21 to 22 respondents did not answer the questions in this section, representing about a third of the total 66. Thus, affirmative and negative responses can best be evaluated as portions of the total responses each question.

<b>Table V.17</b>					
<b>Barriers to Fair Housing in the Private Sector</b>					
City of Casper					
2011 Wyoming Fair Housing Survey Data					
Question	Yes	No	Don't Know	Missing	Total
<b>Are you aware of any questionable practices or barriers to fair housing choice in:</b>					
The rental housing market?	4	31	10	21	66
The real estate industry?	4	31	10	21	66
The mortgage and home lending industry?	6	27	11	22	66
The housing construction or accessible housing design fields?	2	28	14	22	66
The home insurance industry?	1	27	16	22	66
The home appraisal industry?	3	27	14	22	66
Any other housing services?	1	27	16	22	66

**Rental Housing**

Regarding barriers to fair housing choice in the rental housing market, four respondents or less than 10 percent of those who answered the question suggested such barriers existed, and about 22 percent did not know. As indicated previously, respondents were also asked to discuss questionable practices or barriers specifically in narrative format. Comments on this question related to discrimination based on familial status for families with children, and based on Spanish language; language is not a protected class but national origin is protected and can relate to language barriers. Housing cost and quality were also noted as issues, though these on their own are not protected by fair housing law; only if high rental housing costs and low or slum quality housing disparately impacted persons of protected class status would these issues be relevant unfair housing discrimination.

## **Real Estate Industry**

The same low numbers of respondents reported awareness or uncertainty of barriers to fair housing choice in the real estate industry, although again nearly a third did not respond. One comment received was related to fair housing issues, and noted that steering can occur on the part of real estate agents.

## **Mortgage and Home Lending Industry**

Regarding barriers to fair housing choice in the lending or mortgage industries, six respondents noted awareness of fair housing issues in this area, or just under 15 percent of those who answered the question. No comments received related to fair housing issues in lending.

## **Housing Construction or Accessible Housing Design Fields**

Barriers to fair housing choice in the housing construction or accessible housing design fields were also addressed in the survey. Only two respondents were aware of fair housing issues in these areas, which equated to less than 5.0 percent of persons who answered this question. Some comments noted lack of accessible housing or affordable housing for persons with disabilities, but these are not fair housing discrimination issues and are rather problems of housing production and cost.

## **Home Insurance Industry**

Only one respondent noted barriers to fair housing choice in the home insurance industry, and more than 36 percent of those who answered the question said they did not know. No comments received related to fair housing.

## **Home Appraisal Industry**

The home appraisal industry was also investigated as part of the survey. Three respondents noted that they were aware of barriers to fair housing choice in the home appraisal industry, or about 7.0 percent of respondents who answered the question. However, no comments received related to fair housing issues.

## **Any Other Housing Services**

Respondents were also asked to discuss their awareness of barriers to fair housing in any other area of the private housing sector. One respondents noted awareness of other issues and 16 or more than 36 percent of those who answered the question did not know. No comments addressed discrimination based on classes protected by fair housing law.

## SUMMARY

Evaluation of the private housing sector included review of home mortgage loan application information, as well as mortgage lending practices, fair housing complaint data, and Casper results from the private sector section of the 2011 Wyoming Fair Housing Survey.

HMDA data were used to analyze differences in home mortgage application denial rates in Casper by race, ethnicity, sex, income, and Census tract. Evaluation of home purchase loan applications from 2004 through 2009 showed that there were 8,783 loan originations and 957 loan denials, for a six-year average loan denial rate of 9.8 percent. Denial rates fell from 12.9 percent in 2005 to 4.8 percent in 2009. These HMDA data also showed that Asian, American Indian, and Hispanic applicants experienced higher rates of loan denials than white applicants, even after correcting for income in most cases. Analysis of originated loans with high annual percentage rates showed that American Indian, black, and Hispanic populations were also disproportionately issued these types of lower-quality loan products; the burden of foreclosure may fall more heavily upon these particular groups.

Analysis of data from the CRA, which is intended to encourage investment in low- and moderate-income areas, showed that the majority of small business loans were directed toward the areas with higher incomes rather than the lowest income areas; the largest loans in particular went to moderate- and high-income areas.

Fair housing complaint data from HUD showed that 15 fair housing-related complaints were filed in Casper from February 2005 through November 2010. The number of complaints filed varied by year, ranging from 1 to 6. The protected class most impacted by discrimination, based on successfully conciliated complaints, was familial status, and the most common complaint issues related to discriminatory refusal to rent.

Results from the private sector portion of the 2011 Wyoming Fair Housing Survey, conducted from March to April of 2011, showed that a few respondents saw possible issues of housing discrimination in Casper's private housing sector. Issues described by respondents in narrative comments suggested that landlords discriminate based on familial status or national origin.



## SECTION VI. FAIR HOUSING IN THE PUBLIC SECTOR

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While the previous section presented a review of the status of fair housing in the private sector, this section will focus specifically on fair housing in the public sector. The U.S. Department of Housing and Urban Development (HUD) recommends that the AI investigate a number of housing factors within the public sector, including health and safety codes, construction standards, zoning and land use policies, tax policies, and development standards. The AI should also examine the placement of public housing as well as access to government services.

### PUBLIC SERVICES

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Community features including public services and facilities are essential parts of good neighborhoods, leading to a more desirable community and more demand for housing in these areas. Lack of such healthy neighborhood elements can indicate public sector impediments to fair housing choice when these shortcomings occur more in neighborhoods with high concentrations of protected class populations. Often these are low- and moderate-income areas, where the quality and availability of public services can also have a significant effect on housing choice.

In particular, services and programs to improve living conditions are important in areas of poverty and low incomes, where minority race and ethnicity persons, families with children, and persons with disabilities tend to be highly concentrated. Thus, efforts to improve housing choice in these areas should not be limited to housing options but should also consider the availability of services such as public transit, health care, and employment resources. For such services in particular, inter-jurisdictional coordination is essential to connect the region and lessen neighborhood concentrations of need.

### ASSISTED HOUSING AND TRANSIT LOCATIONS

Public or assisted housing can exist in several forms, including low-income housing projects, housing voucher programs, and supportive housing. The objective of public and other forms of assisted housing is to provide housing that is suitable for persons with special needs or families of low- to moderate-income levels and to promote access to jobs, transportation, and services. The geographic distribution of such services can indicate the existence of an impediment to fair housing choice, if these services are lacking in areas with high populations of protected class persons. Uneven distribution of public and assisted housing can also be the result of an impediment such as land use policies that discourage multi-family or low-income housing in some areas, thus leading to segregation of low-income and other populations.

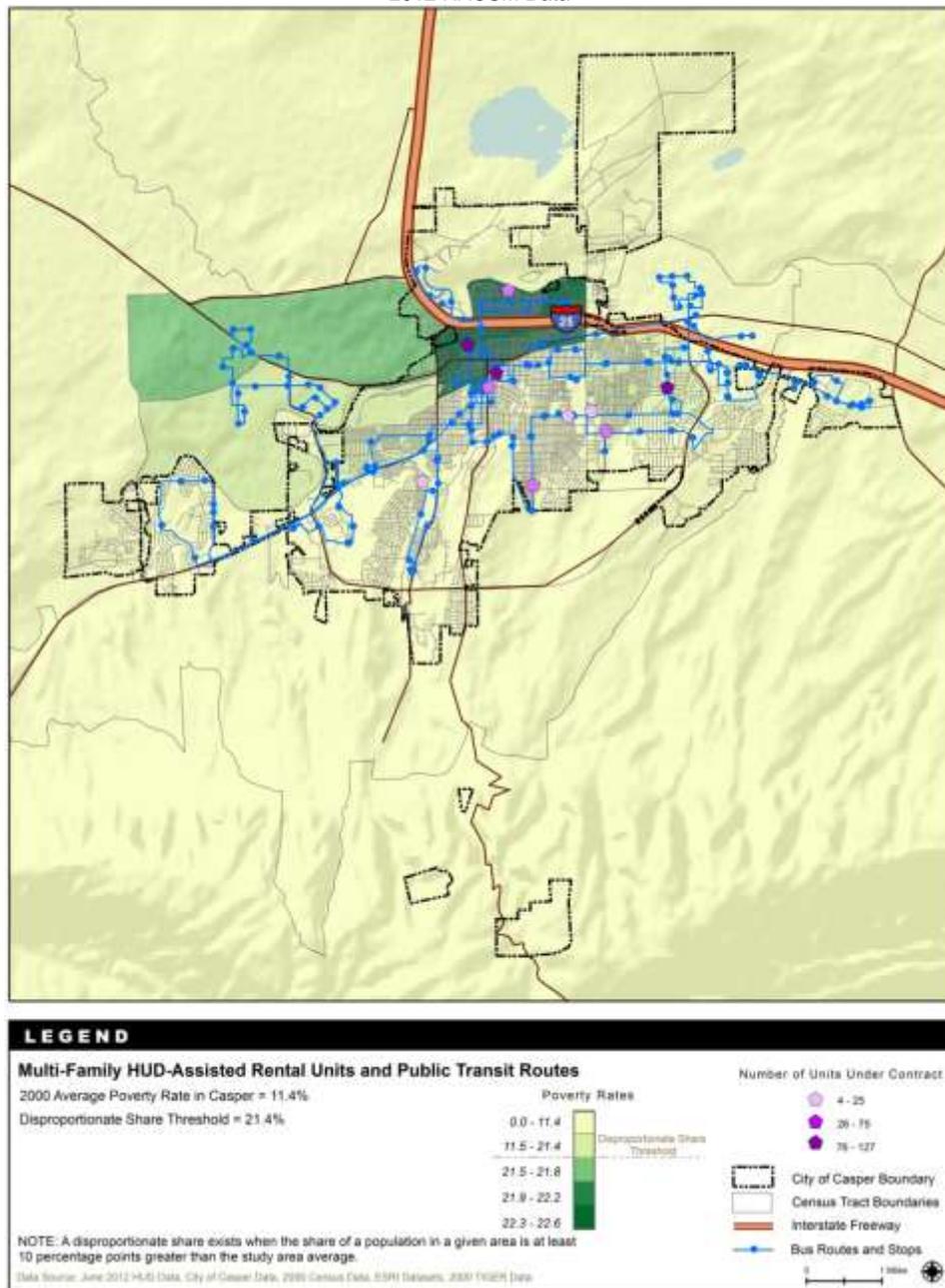
Map VI.1, on the following page, shows multi-family housing properties funded by HUD rental assistance and their relation to areas of poverty.<sup>43</sup> It also shows the relationship between these units and transportation options provided by The Bus, a service of Casper Area Transportation Coalition (CATC); public transit availability can help measure the accessibility of housing and other services for low-income residents. As shown, these units were primarily located in the

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<sup>43</sup> HUD Multifamily Assistance and Section 8 Contracts database, January 2012, [http://portal.hud.gov/hudportal/HUD?src=/program\\_offices/housing/mfh/exp/mfhdiscl](http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/mfh/exp/mfhdiscl)

central and northeastern parts of Casper, and they were not overly concentrated in the highest poverty tracts along Interstate 25. Almost all of the assisted properties were located along public transit routes, but some parts of the city, such as the farthest west, north, and south, were not served by The Bus and did not contain HUD-assisted housing properties, or contained buildings with fewer units, indicated by their lighter color

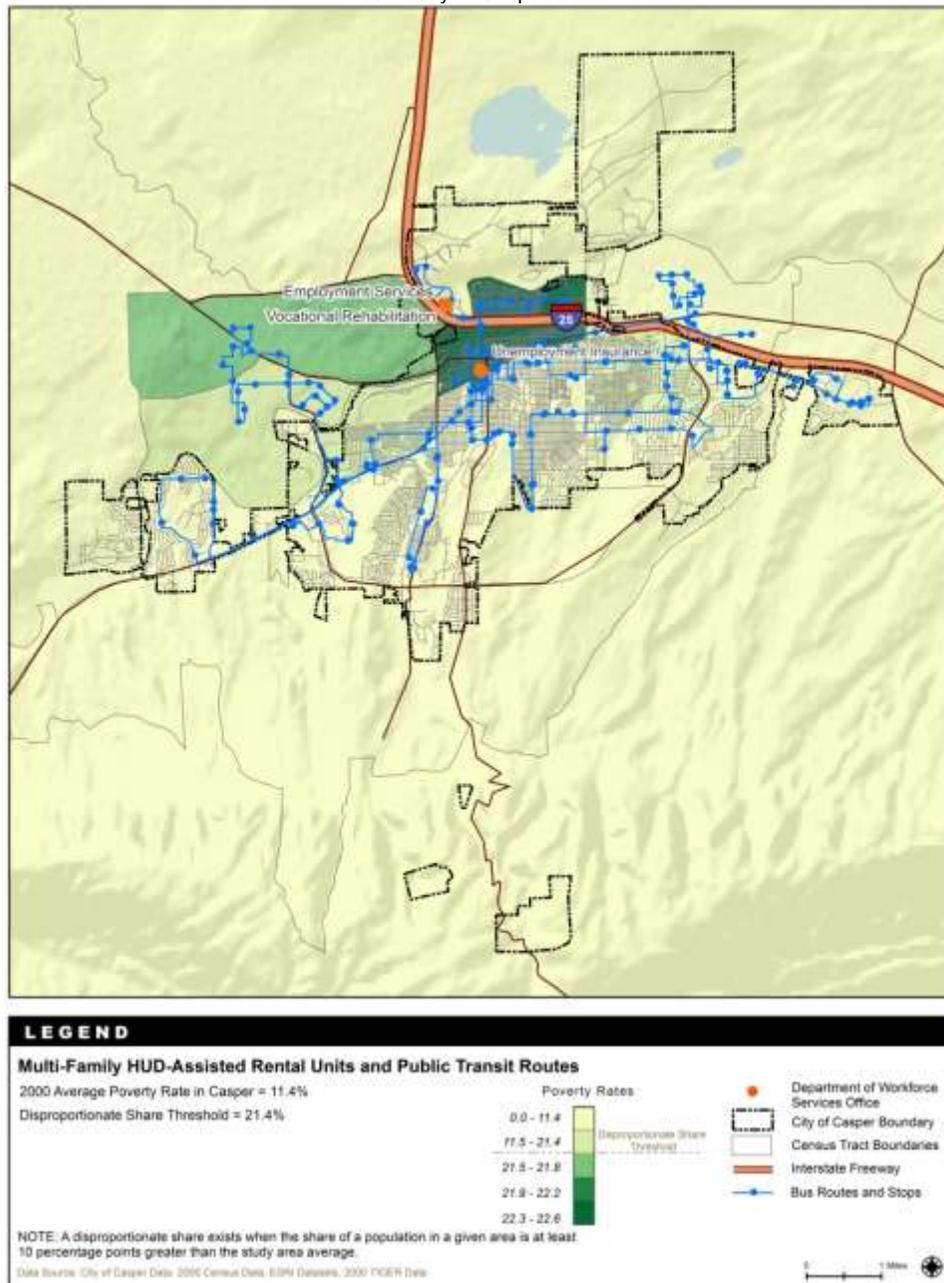
**Map VI.1**  
**Multi-Family HUD-Assisted Rental Units and Public Transit Routes**  
 City of Casper  
 2012 HACSM Data



**EMPLOYMENT SERVICES**

Additional services that build and strengthen communities include employment and education services. The Wyoming Department of Workforce Services operates a number of program and offices across the state; in Casper, these include the Workforce Center, Vocational Rehabilitation, Labor Standards, Unemployment Insurance, and Workers' Compensation offices. As shown, these offices are centered in two locations just north and northeast of the center of the city, and are served by public transit routes. As indicated by the poverty concentrations mapped, these offices were located in the highest poverty tract in Casper.

**Map VI.2**  
**Department of Workforce Services Offices and Public Transit Routes**  
 City of Casper  
 2012 City of Casper Data



## FAIR HOUSING SURVEY – PUBLIC SECTOR RESULTS

As mentioned previously, further evaluation of the status of fair housing in Casper was conducted via an online Fair Housing Survey, which was completed by 66 stakeholders and citizens in Casper. Those solicited for participation included a wide variety of individuals from the fair housing arena. Most questions in the survey required “yes,” “no,” or “don’t know” responses, and many allowed the respondent to offer written comments. While the numerical tallies of results are presented in this section, along with summaries of some comment-heavy questions, a complete list of written responses is available in Appendix D. Other survey results are also discussed in **Sections V** and **VII**.

### PUBLIC SECTOR BARRIERS

Public sector effects on housing can be complex and varied. The questions in this section of the survey asked respondents to think about possible barriers to fair housing choice within very specific areas of the public sector, as follows:

- Land use policies,
- Zoning laws,
- Occupancy standards or health and safety codes,
- Property tax policies,
- Permitting processes,
- Housing construction standards,
- Neighborhood or community development policies,
- Access to government services, and
- Any other public administrative actions or regulations.

If respondents indicated affirmatively that they were aware of possible discriminatory issues in any of these areas, they were asked to further describe issues in a narrative fashion. Tallies for each question are presented in Table VI.1, below. Narrative responses and practices noted by high numbers of respondents strongly suggest that the issues raised are impediments to fair housing choice. For all of the questions in this portion of the survey, about 40 percent of respondents did not answer, so responses are compared for those who did provide responses.

Question	Yes	No	Don't Know	Missing	Total
<b>Are you aware of any questionable practices or barriers to fair housing choice in:</b>					
Zoning laws?	2	28	9	27	66
Land use policies?	1	29	10	26	66
Occupancy standards or health and safety codes?	2	27	11	26	66
Property tax policies?	0	29	10	27	66
Housing construction standards?	0	29	11	26	66
Neighborhood or community development policies?	1	25	13	27	66
Limited access to government services, such as employment services?	1	31	8	26	66
Compliance issues with any public housing authority?	0	33	7	26	66
Public administrative actions or regulations?	0	27	13	26	66

## **Zoning Laws**

Two respondents noted awareness of barriers to fair housing choice due to zoning laws. No narrative responses were received.

## **Land Use Policies**

Other land use policies were also addressed in the survey. Only one respondent replied affirmatively that barriers to fair housing choice exist related to land use policies. No comments were received.

## **Occupancy Standards or Health and Safety Codes**

Two respondents, or 5.0 percent of those who answered the question, noted awareness of fair housing issues caused by occupancy standards or health and safety codes. Comments indicated issues with the application and regulation processes, in particular related to occupancy standards.

## **Property Assessment and Tax Policies**

When asked about barriers to fair housing choice in property tax policies, no respondents were aware of such issues, and 10 respondents did not know. No comments were received.

## **Housing Construction Standards**

Barriers to fair housing choice in housing construction standards were also addressed in the survey. No respondents noted fair housing issues in this area, and 11 did not know. No comments explained fair housing-related issues.

## **Neighborhood or Community Development Policies**

One respondent noted awareness of barriers to fair housing choice in neighborhood or community development policies, and no comments addressed fair housing in Casper.

## **Limited Access to Government Services**

The survey was also used to examine awareness of situations wherein groups faced limited access to government services, including public transportation and employment services. No narrative input was received.

## **Public Housing Authority Compliance**

The survey also addressed compliance issues with public housing authorities as potential barriers to fair housing. No respondents noted such issues or left comments.

### **Any Other Public Administrative Actions or Regulations**

Respondents were also asked to discuss their awareness of barriers to fair housing in any other public administrative actions or regulations. No respondents noted awareness of other issues and no comments were received.

#### **SUMMARY**

The status of affirmatively furthering fair housing within Casper's public sector was evaluated through review of the placement of several types of assisted housing in the city, the relationship between the location of public transit and assisted housing, and the Casper results of the public sector section of the 2011 Wyoming Fair Housing Survey.

Evaluation of the distribution of HUD-assisted rental properties in Casper demonstrated that most of the central areas of the city contained these assisted properties, which were served by public transit; however, the outer edges of the city were largely not served. The Department of Workforce Services offices were also served by public transit.

Results from the public sector section of the Fair Housing Survey revealed that very few respondents in Casper believe there are problematic practices or policies within the public sector.

## SECTION VII. PUBLIC INVOLVEMENT

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This section discusses analysis of fair housing in Casper as gathered from various public involvement efforts conducted as part of the AI process. Public involvement feedback is a valuable source of qualitative data about impediments, but as with any data source, citizen comments alone do not necessarily indicate the existence of impediments to fair housing choice. However, survey and forum comments that support findings from other parts of the analysis can more solidly identify impediments to fair housing choice.

### FAIR HOUSING SURVEY

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As discussed in previous sections, the 2011 Wyoming Fair Housing Survey contributed significantly to the public involvement efforts associated with the development of the City of Casper 2012 AI. While data from the survey regarding policies and practices within the private and public sectors have already been discussed, the remaining survey findings are presented in the narrative below.

The purpose of the Fair Housing Survey, a relatively qualitative component of the AI data, was to gather insight into knowledge, experiences, opinions, and feelings of stakeholders and interested citizens regarding fair housing, as well as to gauge the ability of informed and interested parties to understand and affirmatively further fair housing. Many organizations throughout Wyoming and Casper were solicited to participate.

A total of 66 persons in Casper completed the survey, which was conducted entirely online. Individuals solicited for participation included representatives of housing groups, minority organizations, disability resource groups, real estate and property management associations, banking entities, fair housing advocates, and other groups involved in the fair housing arena. A complete list of responses is included in Appendix D. Other survey results are also discussed in **Sections V and VI**.

Respondents of the Fair Housing Survey were asked to identify their primary role within the housing industry. As shown in Table VII.1, at right, 41 respondents in Casper identified themselves as part of the real estate industry, while 12 respondents were in banking or finance, and five were in property management.

The next questions asked respondents about federal fair housing laws and local fair housing training, as shown in Table VII.2, on the following page. First, respondents were asked to indicate their perceptions of the usefulness of fair housing laws in Casper. As shown, 43 respondents, or nearly 90 percent of those who answered the question, indicated that fair housing laws are useful, and 5 respondents believed that fair housing laws are not useful or were unsure.

<b>Table VII.1</b>	
<b>Primary Role of Respondent</b>	
City of Casper	
2011 Wyoming Fair Housing Survey Data	
<b>Role</b>	<b>Total</b>
Real estate	41
Banking/Finance	12
Property management	5
Advocate/Service Provider	3
Concerned citizen	2
Construction/Development	2
Local government	1
<b>Total</b>	<b>66</b>

Respondents were also asked if fair housing laws are difficult to understand or follow. Eight respondents, or more than 16 percent of those who answered the question, said that fair housing laws are difficult to understand, and 21 respondents did not know or did not respond.

When asked if there was a training process available to learn about fair housing laws, 38 respondents indicated affirmatively, and 36 respondents noted that they had participated in fair housing training; the latter group represents about 92 percent of all respondents to the survey.

<b>Table VII.2</b>					
<b>Fair Housing Laws and Training</b>					
City of Casper					
2011 Wyoming Fair Housing Survey Data					
<b>Question</b>	<b>Yes</b>	<b>No</b>	<b>Don't Know</b>	<b>Missing</b>	<b>Total</b>
Do you think fair housing laws are useful?	43	2	3	18	66
Are fair housing laws difficult to understand or follow?	8	37	3	18	66
Is there a training process available to learn about fair housing laws?	38	2	0	26	66
Have you participated in fair housing training?	36	3	0	27	66

The next section in the survey related to fair housing activities, including testing and planning. As shown below in Table VII.3, eight respondents, or just over 20 percent of those who answered the question, were aware of fair housing testing in Casper. Six respondents were aware of a fair housing plan in Wyoming, and two respondents indicated that there are particular geographic areas in Casper that have fair housing problems, but no comments specified which. When asked if fair housing laws are effective, 19 respondents indicated affirmatively. Three, or about 8.0 percent, said these laws are not effective, and 16 did not know. Those who felt that laws were not effective were asked how they should be changed; they noted that a state agency was needed to enforce and educate about fair housing laws, and that the lack of such an agency worsens outcomes for victims of fair housing violations.

Questions in this section also invited respondents to gauge the current levels of fair housing activities in their communities. Almost 25 percent of respondents who answered the question, 9 persons, suggested that there is too little fair housing outreach and education activity in the city, and 19 respondents, representing half of those who answered, said that outreach and education activities are sufficient. In terms of fair housing testing, about 13 percent of those who answered the question indicated that there is too little testing; however, the majority of respondents, 57, did not appear to understand fair housing testing activities because most said they did not know or opted not to answer the question.

<b>Table VII.3</b>						
<b>Fair Housing Activities</b>						
City of Casper						
2011 Wyoming Fair Housing Survey Data						
<b>Question</b>	<b>Yes</b>	<b>No</b>	<b>Don't Know</b>	<b>Missing</b>	<b>Total</b>	
Are you aware of any fair housing testing?	8	20	10	28	66	
Are you aware of a fair housing plan in Wyoming?	6	21	11	28	66	
Are there geographic areas in Wyoming with fair housing problems?	2	5	30	29	66	
Are fair housing laws in Wyoming effective?	19	3	16	28	66	
<b>Testing and Education</b>	<b>Too Little</b>	<b>Right Amount</b>	<b>Too Much</b>	<b>Don't Know</b>	<b>Missing</b>	<b>Total</b>
Is there sufficient fair housing outreach and education?	9	19	1	9	28	66
Is there sufficient fair housing testing?	2	6	1	6	51	66

As part of the process of measuring understanding of fair housing law through the survey instrument, respondents were asked to list their awareness of classes of persons protected by fair housing laws on federal, state, and local levels. Race and disability were offered as examples of protected classes in the question narrative, encouraging respondents to list other protected classes. Results of this question are presented at right in Table VII.4. Many respondents were able to correctly identify several of the protected classes, including religion, familial status, national origin, and sex. Still, respondents indicated some confusion as to protected classes when several listed age, sexual orientation, and marital status as grounds for fair housing protection; these class distinctions have no such protection. In addition, research presented in the literature review section of this document suggests that, on a national level, many persons are not able to correctly list classes of persons protected by fair housing law in their community; this generalization may be accurate in Casper as well.

<b>Protected Class</b>	<b>Total</b>
Religion	33
Familial Status	30
National Origin	29
Sex	27
Color	25
Age	14
Disability	13
Race	9
Sexual Orientation	8
Marital Status	5
Gender	4
Creed	2
Other	3
<b>Total</b>	<b>202</b>

Respondents were also asked to indicate where they would file a fair housing complaint if they felt their housing rights had been violated. Seventeen respondents suggested the U.S. Department of Housing and Urban Development (HUD), the agency that collects fair housing complaints in Wyoming. However, many respondents said that they did not know or suggested less appropriate or nonexistent avenues, such as a local fair housing entity or the state real estate association. These results suggest that though many respondents indicated they were familiar with fair housing law, many are not aware of where to refer a person with a housing complaint. Responses are presented in Table VII.5, below.

<b>Referral</b>	<b>Total</b>
HUD	17
Don't know	8
Fair Housing	5
FHEO	3
Real Estate Association	3
District Court	1
Other	5
<b>Total</b>	<b>42</b>

Respondents were also asked to offer any additional comments that they might have regarding fair housing in their communities. One comment was related to fair housing, and suggested that fair housing education was insufficient in the previous decade. The respondent stated that annual classes may be necessary for real estate industry professionals.

Any one of the responses noted in the questions presented in the previous pages *on their own* may not necessarily indicate an impediment to fair housing choice, but the high number of

“don’t know” or missing responses may be due to a lack of fair housing knowledge among public sector stakeholders. This is more likely an indicator indicate that fair housing outreach and education efforts were insufficient or ineffective, which could represent a persistent impediment to fair housing choice.

## FAIR HOUSING FORUMS

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A public input opportunity, or fair housing forum, was held during the creation of the 2011 Wyoming Analysis of Impediments to Fair Housing Choice on April 5, 2011, in Cheyenne.

The purpose of the forum was to allow the public the chance to learn more about the AI process, including why the AI was conducted, as well as view the preliminary findings. Public involvement was also solicited at the forums, and comments were collected from the attendees.

Guests at the forums included housing advocates, representatives of local service agencies, real estate agents, property owners, and others. Discussions and comments at the forums focused on several issues, but much the feedback that related to fair housing in Casper included note that the fair housing complaint system is inaccessible, with participants unsure of where to file a complaint or if there was a state fair housing agency.

## FINAL PRESENTATION

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During the public review period of the 2011 Wyoming AI, findings and results of that AI were presented to the public on June 22, 2011. The presentation was broadcast via video conferencing to 16 locations throughout the state including Casper. No comments were received from these presentations.

## PUBLIC COMMENT PERIOD

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The City of Casper 2012 AI, Draft Report for Public Review was released on October 5, 2012, and initiated a public review period. Public comments received included:

- Local- or state-level fair housing protections extended based on additional factors may have unforeseen consequences outside of housing access, and governments should not offer additional protections such as based on income level.
- A Fair Housing Office in Casper is needed to advocate for citizens who have been victimized by landlords.
- Casper landlords and agencies are often unclear and harsh, and have required the tenant to pay for damage from a criminal break-in, threatened punishment for tardiness to meetings but been unclear about meeting times, violated federal law about entering a unit with sufficient notice, refusing to honor deposits without receipts, and failing to repair a unit or provide a front door key.
- Low-income housing consumers are not treated fairly in Casper.

## SUMMARY

Public involvement opportunities were an essential part of the development of this AI. Data sources included the Casper results of the 2011 Wyoming Fair Housing Survey to evaluate perceptions and fair housing efforts, as well as the public forum and final presentation wherein citizens were offered the chance to comment on findings of the AI and offer feedback on prospective impediments.

Results of the Fair Housing Survey showed that the majority of respondents felt that fair housing laws are useful, but some respondents felt that fair housing laws were difficult to understand. In addition, many showed unfamiliarity with the classes of persons protected by fair housing law and many were not aware of appropriate venues file a housing discrimination complaint. Of the respondents who answered the question, several noted the need for increased fair housing education and outreach activities.

The public forum on initial findings of the 2011 Wyoming AI allowed citizens and agencies to voice concerns about the identified barriers to fair housing choice for all areas of Wyoming. Comments received at the forum focused on the fair housing complaint system and tribal land real estate issues. The final results of the Wyoming AI were broadcast in Casper in June 2011.



## SECTION VIII. SUMMARY OF FINDINGS

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This AI reviews both the public and private sector contexts for Casper's housing markets, in order to determine the effects these forces have on housing choice. As part of that review, analysis of demographic, economic, and housing data provide background context for the environments in which housing choices are made. Demographic data indicate the sizes of racial and ethnic populations and other protected classes; economic and employment data show additional factors in influencing housing choice; and counts of housing by type, tenure, quality, and cost indicate the ability of the housing stock to meet the needs of Casper residents.

This contextual review of the factors that influence housing choice is essential to a holistic analysis that covers the variety of challenges that Casper residents may face while exercising a housing choice. Once this contextual background analysis has been performed, the detailed review of fair housing laws, cases, studies, complaints, and public involvement data can be better supported by the background information. The structure provided by federal fair housing laws shapes the complaint and advocacy processes available in the city, as do the services provided by federal agencies. Private sector factors in the homeownership and rental markets, such as home mortgage lending practices, have substantive influence on fair housing choice. In the public sector, policies and codes of local governments and a limited location of affordable rental units can significantly affect the housing available in each area, as well as neighborhood and community development trends.

Complaint data and AI public involvement feedback further help define problems and possible impediments to housing choice for persons of protected classes, and confirm suspected findings from the contextual and supporting data. Combined, these diverse sets of data provide a robust analysis identifying impediments to fair housing choice for Casper residents.

Alone, findings from any one of the following do not undeniably indicate the existence of an impediment to fair housing choice. However, when combined with results of other AI research, prospective impediments can be found, and in some cases, additional results point directly to the cause of an impediment to fair housing choice.

### **Socio-Economic Context**

Analysis of demographic, economic, and housing data provided background context for the environments in which housing choices are made. Demographic data indicated the sizes of populations and protected classes; economic and employment data showed economic factors; and counts of housing by type, tenure, quality, and cost indicated the ability of the housing stock to meet the needs of Casper's residents.

According to the Census Bureau, between 2000 and 2010, the population in Casper grew from 49,644 to 55,316 persons, or by 11.4 percent. Data for population by age showed that the city's population shifted slightly to represent more persons aged 25 to 34 and over the age of 55, although the age groups with the largest populations comprised persons aged 5 to 19 and 35 to 54.

Census Bureau data showed that since 2000, the racial and ethnic composition of the city also changed somewhat. While the white population grew by 9.4 percent between 2000 and 2010, most racial and ethnic minorities showed considerably larger increases. The Hispanic ethnic population increased by 53.2 percent.

Economic data for Casper demonstrate the impact of the recent recession but also show strong, steady growth leading up to 2009. Data from the BLS showed that the labor force and number of jobs increased gradually from the early 1990s to 2008, but declined by 2009 at different rates, causing a steep increase in unemployment and an unemployment rate of 5.7 percent in 2009; this was still lower than national figures. Data from the BEA showed that average earnings per job in Wyoming also decreased after 2008 and remained below national averages; however, per capita income continued to climb and was higher than the national per capita figure. The poverty rate average in Casper averaged 9.5 percent by 2009, with 4,875 persons considered to be living in poverty. This group was concentrated primarily in and around Interstate 25 in the central northern parts of the city.

The number of housing units in Casper increased by 11.6 percent from 2000 to 2009, or from 21,978 to 24,536 units. Of the housing units reported in the city in the 2009 five-year ACS, more than 75 percent were single-family units. The 2010 Census showed that 92.9 percent of units were occupied; of these, 62.4 percent were owner-occupied and 30.5 percent were renter-occupied. Of the 2,121 unoccupied housing units estimated in Casper in 2009, 915 or 43.1 percent were “other vacant” units, which are not available to the marketplace and can contribute to blighting influences. As reported by the 2005 to 2009 ACS, only 0.5 percent of households were overcrowded and another 0.1 percent were severely overcrowded; however, this housing problem was more common in renter households than in owner households. In 2009, 0.6 and 1.8 percent of all households were lacking complete plumbing or kitchen facilities, respectively, with the share of units with incomplete kitchen facilities double the 2000 rate. Additionally, in 2009, 14.7 percent of households had a cost burden and 9.3 percent of households had a severe cost burden; both of these figures had increased since 2000.

Average rental costs increased from \$408 to \$613 from 2000 to the 2009 average, and the median home value of owner-occupied homes increased more dramatically over that period, reaching \$163,600.

### **Review of Fair Housing Laws, Studies, and Cases**

A review of laws, studies, cases, and related materials relevant to fair housing in Casper demonstrated the complexity of the fair housing landscape. No fair housing laws in the State of Wyoming offer protections beyond the scope of the Federal Fair Housing Act or offer additional protections. No fair housing cases or lawsuits were found in Casper.

### **Fair Housing Structure**

A review of the fair housing profile in the State of Wyoming revealed that the U.S. Department of Housing and Urban Development, with a regional office in Denver and a field office in Casper, offers fair housing services in Casper including complaint and compliance review. Examination of both national fair housing studies and cases supported the idea that while

housing discrimination activity may have declined in recent years, disabled persons and racial and ethnic minorities remain commonly affected victims of housing discrimination.

### **Fair Housing in the Private Sector**

Evaluation of the private housing sector included review of home mortgage loan application information, as well as mortgage lending practices, fair housing complaint data, and Casper results from the private sector section of the 2011 Wyoming Fair Housing Survey.

Home Mortgage Disclosure Act (HMDA) data were used to analyze differences in home mortgage application denial rates in Casper by race, ethnicity, sex, income, and Census tract. Evaluation of home purchase loan applications from 2004 through 2009 showed that there were 8,783 loan originations and 957 loan denials, for a six-year average loan denial rate of 9.8 percent. Denial rates fell from 12.9 percent in 2005 to 4.8 percent in 2009. These HMDA data also showed that Asian, American Indian, and Hispanic applicants experienced higher rates of loan denials than white applicants, even after correcting for income in most cases. Analysis of originated loans with high annual percentage rates showed that American Indian, black, and Hispanic populations were also disproportionately issued these types of lower-quality loan products; the burden of foreclosure may fall more heavily upon these particular groups.

Analysis of data from the Community Reinvestment Act (CRA), which is intended to encourage investment in low- and moderate-income areas, showed that the majority of small business loans were directed toward the areas with higher incomes rather than the lowest income areas; the largest loans in particular went to moderate- and high-income areas.

Fair housing complaint data from HUD showed that 15 fair housing-related complaints were filed in Casper from February 2005 through November 2010. The number of complaints filed varied by year, ranging from 1 to 6. The protected class most impacted by discrimination, based on successfully conciliated complaints, was familial status, and the most common complaint issues related to discriminatory refusal to rent.

Results from the private sector portion of the 2011 Wyoming Fair Housing Survey, conducted from March to April of 2011, showed that a few respondents saw possible issues of housing discrimination in Casper's private housing sector. Issues described by respondents in narrative comments suggested that some landlords discriminate based on familial status or national origin.

### **Fair Housing in the Public Sector**

The status of affirmatively furthering fair housing within Casper's public sector was evaluated through review of the placement of several types of assisted housing in the city, the relationship between the location of public transit and assisted housing, and the Casper results of the public sector section of the 2011 Wyoming Fair Housing Survey.

Evaluation of the distribution of HUD-assisted rental properties in Casper demonstrated that most of the central areas of the city contained these assisted properties, which were served by

public transit; however, the outer edges of the city were largely not served. The Department of Workforce Services offices were also served by public transit.

Results from the public sector section of the Fair Housing Survey revealed that very few respondents in Casper believe there are problematic practices or policies within the public sector.

### **Public Involvement**

Public involvement opportunities were an essential part of the development of this AI. Data sources included the Casper results of the 2011 Wyoming Fair Housing Survey to evaluate perceptions and fair housing efforts, as well as the public forum and final presentation wherein citizens were offered the chance to comment on findings of the AI and offer feedback on prospective impediments.

Results of the Fair Housing Survey showed that the majority of respondents felt that fair housing laws are useful, but some respondents felt that fair housing laws were difficult to understand. In addition, many showed unfamiliarity with the classes of persons protected by fair housing law and many were not aware of appropriate venues file a housing discrimination complaint. Of the respondents who answered the question, several noted the need for increased fair housing education and outreach activities.

The public forum on initial findings of the 2011 Wyoming AI allowed citizens and agencies to voice concerns about the identified barriers to fair housing choice for all areas of Wyoming. Comments received at the forum focused on the fair housing complaint system and tribal land real estate issues. The final results of the Wyoming AI were broadcast in Casper in June 2011.

## SECTION IX. IMPEDIMENTS AND SUGGESTED ACTIONS

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Provisions to affirmatively further fair housing are long-standing components of the U.S. Department of Housing and Urban Development's (HUD's) housing and community development programs. In exchange for receiving federal funds from HUD, the City of Casper certifies that it is affirmatively furthering fair housing. The requirements of such certification comprise the following elements:

1. Conduct an Analysis of Impediments to Fair Housing Choice,
2. Take actions to remedy impediments if impediments are identified, and
3. Maintain records of the analysis and actions taken.

This report, which represents the first element in the certification process noted above, has resulted in the finding of several impediments to fair housing choice. HUD defines impediments to fair housing choice, reprinted here from the *Fair Housing Planning Guide*, page 2-8, as:

- "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 [and]
- Any actions, omissions, or decisions that have [this] effect."<sup>44</sup>

While several issues within the housing market were uncovered in the process of conducting this AI, only issues that qualify as impediments to fair housing choice were included based on the definition printed immediately above. The identified impediments are listed on the following pages for both the private and public sectors and are accompanied by specific actions that the City will follow in an attempt to remedy these issues.<sup>45</sup>

Following each list of private and public sector impediments is a matrix documenting the impediment, the data source that indicated its existence, the protected classes most affected, and the level of need for action. Impediments that were identified in only one data source, such as the review of HUD complaint data, were indicated as having a relatively low need for action. Impediments found in two data sources were deemed to be of medium need, and impediments documented in three areas of research were noted to be of high need for action.

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<sup>44</sup> U.S. Department of Housing and Urban Development, Office of Fair Housing and Equal Opportunity. *Fair Housing Planning Guide*. Vol. 1, p. 2-8. [http://www.hud.gov/offices/cpd/about/conplan/fairhousingexs/Module5\\_TopSevenAFFH.pdf](http://www.hud.gov/offices/cpd/about/conplan/fairhousingexs/Module5_TopSevenAFFH.pdf)

<sup>45</sup> Specific details regarding funding activities and timelines will be included in the next Annual Action Plan.

## IMPEDIMENTS TO FAIR HOUSING CHOICE AND SUGGESTED ACTIONS

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### Private Sector Impediments, Actions, and Measurable Objectives

**Impediment 1: Discriminatory refusal to rent or negotiate for rental.** Evidence of this impediment was seen in the review of complaints filed with HUD; it was the most common type of complaint processed by that agency from 2005 to 2010, most often based on familial status discrimination.

*Action 1.1:* Work with other agencies, such as the Wyoming Community Development Authority (WCDA) or Wyoming Business Council (WBC) to research need for testing and enforcement activities

*Measurable Objective 1.1:* If found to be necessary, increase number of testing and enforcement activities conducted

*Action 1.2:* Educate landlords and property management companies about fair housing law

*Measurable Objective 1.2:* Increase number of outreach and education activities conducted

*Action 1.3:* Educate housing consumers in fair housing rights

*Measurable Objective 1.3:* Increase number of outreach and education activities conducted

**Impediment 2: Discriminatory patterns in home purchase loan denials.** Evidence of this impediment was seen in the HMDA data, which indicated higher denial rates among black, American Indian, and Hispanic applicants, even when correcting for income, as well as higher denial rates for women applicants.

*Action 2.1:* Educate buyers through credit counseling and home purchase training

*Measurable Objective 2.1:* Increase number of outreach and education activities conducted

**Impediment 3: Discriminatory patterns in predatory lending.** Evidence of this impediment was seen in the HMDA data, which showed higher rates of subprime loans among American Indian, Hispanic, and black applicants.

*Action 3.1:* Educate buyers through credit counseling and home purchase training

*Measurable Objective 3.1:* Increase number of outreach and education activities conducted

### Public Sector Impediments, Actions, and Measurable Objectives

**Impediment 1: Lack statewide fair housing law.** No state laws offer additional protections against housing discrimination in Wyoming and no state agencies offer fair housing services or activities, as seen in the review of the fair housing structure.

*Action 1.1:* Work with other agencies, such as the WCDA or WBC to identify and evaluate reasons for failure of previous attempts to create Wyoming Fair Housing Act

*Measurable Objective 1.1:* Increase number of reasons identified and evaluated

***Impediment 2: Limited access to fair housing services due to lack of state or local fair housing entity.*** Evidence of this impediment was seen in respondents' answers to the 2011 Wyoming Fair Housing Survey and feedback received at the Fair Housing Forum.

*Action 2.1:* Evaluate current fair housing outreach and education efforts and identify improvements to make them more effective

*Measurable Objective 2.1:* Increase number of improvements identified and addressed

<b>Table I.1</b> <b>Impediments Matrix</b> City of Casper 2012 AI Data									
Impediment	Source							Protected Classes Most Affected	Need for Action
	Review of Fair Housing Structure	Literature/Case Review	HMDA Data	Housing Complaint Review	Fair Housing Survey	Fair Housing Forums	Other		
<b>Private Sector</b>									
1	Discriminatory refusal to rent or negotiate for rental				X			Familial Status, Religion, National Origin	Low
2	Discriminatory patterns in home purchase loan denials			X				Race, Color, National Origin, Sex	Low
3	Discriminatory patterns in predatory lending			X				Race, Color, National Origin, Sex	Low
<b>Public Sector</b>									
1	Lack of statewide fair housing law	X						All	Low
2	Limited access to fair housing services due to lack of state or local fair housing entity					X	X	All	Med

## SECTION X. GLOSSARY

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**Accessible housing:** Housing designed to allow easier access for physically disabled or vision impaired persons.

**ACS:** American Community Survey

**AI:** Analysis of Impediments to Fair Housing Choice

**AMI:** Area median income

**BEA:** Bureau of Economic Analysis

**BLS:** Bureau of Labor Statistics

**CDBG:** Community Development Block Grant

**Census tract:** Census tract boundaries are updated with each decennial census. They are drawn based on population size and ideally represent approximately the same number of persons for each tract.

**Consolidated Plan:** Consolidated Plan for Housing and Community Development

**Cost burden:** Occurs when a household has gross housing costs that range from 30 to 49.9 percent of gross household income.

**CRA:** Community Reinvestment Act

**Disability:** A lasting physical, mental, or emotional condition that makes it difficult for a person to conduct daily activities of living or impedes him or her from being able to go outside the home alone or to work.

**Disproportionate share:** Exists when the percentage of a population is 10 percentage points or more above the study area average.

**DOJ:** U.S. Department of Justice

**ESG:** Emergency Solutions Grants

**Fannie Mae:** Federal National Mortgage Association (FNMA), a government-sponsored enterprise that purchases mortgages from lenders and repackages them as mortgage-backed securities for investors.

**Family:** A family is a group of two people or more related by birth, marriage, or adoption and residing together.

**FFIEC:** Federal Financial Institutions Examination Council

**FHAP:** Fair Housing Assistance Program

**FHEO:** Fair Housing and Equal Opportunity

**FHIP:** Fair Housing Initiative Program

**Floor area ratio:** The ratio of the total floor area of a building to the land on which it is situated, or the limit imposed on such a ratio.

**Freddie Mac:** Federal Home Loan Mortgage Corporation (FHLMC), a government-sponsored enterprise that purchases mortgages from lenders and repackages them as mortgage-backed securities for investors.

**GAO:** U.S. General Accounting Office

**Gross housing costs:** For homeowners, gross housing costs include property taxes, insurance, energy payments, water and sewer service, and refuse collection. If the homeowner has a mortgage, the determination also includes principal and interest payments on the mortgage loan. For renters, this figure represents monthly rent and electricity or natural gas energy charges.

**HAL:** High annual percentage rate (APR) loan, defined as more than three percentage points higher than comparable treasury rates for home purchase loans, or five percentage points higher for refinance loans.<sup>46</sup>

**HMDA:** Home Mortgage Disclosure Act

**HOME:** HOME Investment Partnerships

**HOPWA:** Housing Opportunities for Persons with AIDS

**Household:** A household consists of all the people who occupy a housing unit. A house, an apartment or other group of rooms, or a single room, is regarded as a housing unit when it is occupied or intended for occupancy as separate living quarters; that is, when the occupants do not live with any other persons in the structure and there is direct access from the outside or through a common hall.

**Housing problems:** Overcrowding, incomplete plumbing or kitchen facilities, or cost burdens

**HUD:** U.S. Department of Housing and Urban Development

**Incomplete kitchen facilities:** A housing unit is classified as lacking complete kitchen facilities when any of the following are not present: a sink with piped hot and cold water, a range or cook top and oven, and a refrigerator.

**Incomplete plumbing facilities:** A housing unit is classified as lacking complete plumbing facilities when any of the following are not present: piped hot and cold water, a flush toilet, and a bathtub or shower.

**Labor force:** The total number of persons working or looking for work

**MFI:** Median Family Income

**Mixed-use development:** The use of a building, set of buildings, or neighborhood for more than one purpose.

**MSA:** Metropolitan Statistical Area

**NIMBYism:** “Not in my backyard” mentality among community members, often in protest of affordable or multi-family housing.

**Other vacant units:** Housing units that are not for sale or rent

**Overcrowding:** Overcrowding occurs when a housing unit has more than one to 1.5 persons per room.

**Poverty:** The Census Bureau uses a set of money income thresholds that vary by family size and composition to determine who is in poverty. If a family’s total income is less than the family’s threshold, then that family and every individual in it is considered in poverty. The official poverty thresholds do not vary geographically, but they are updated for inflation using Consumer Price Index (CPI-U). The official poverty definition uses money income before taxes and does not include capital gains or noncash benefits (such as public housing, Medicaid, and food stamps).

**Predatory loans:** As defined by the Predatory Lending Consumer Protection Act of 2002 as well as the Home Owner Equity Protection Act (HOEPA), loans are considered predatory based on:

1. If they are HOEPA loans;<sup>47</sup>
2. Lien status, such as whether secured by a first lien, a subordinate lien, not secured by a lien, or not applicable (purchased loans); and
3. Presence of HALs. For full definition, see **HAL**.

<sup>46</sup> 12 CFR Part 203, [http://www.ffiec.gov/hmda/pdf/regc\\_020702.pdf](http://www.ffiec.gov/hmda/pdf/regc_020702.pdf)

<sup>47</sup> Loans are subject to the HOEPA if they impose rates or fees above a certain threshold set by the Federal Reserve Board. “HMDA Glossary.” <http://www.ffiec.gov/hmda/glossary.htm#H>

**Protected Class:** Group of people protected from discrimination and harassment. Federal fair housing laws protect Casper residents are protected from housing discrimination based on race, sex, religion, familial status, disability, national origin, and color.

**Public housing:** Public housing was established to provide decent and safe rental housing for eligible low-income families, the elderly, and persons with disabilities.

**Severe cost burden:** Occurs when gross housing costs represent 50 percent or more of gross household income.

**Severe overcrowding:** Occurs when a housing unit has more than 1.5 persons per room.

**Steering:** Actions of real estate agents or landlords to discourage a prospective buyer or tenant from seeing or selecting properties in certain areas due to their racial or ethnic composition.

**Substantially equivalent agency:** An agency that HUD determines enforces a law that provides substantive rights, procedures, remedies and judicial review provisions that are substantially equivalent to the Federal Fair Housing Act. Substantially equivalent agencies may be eligible to receive FHAP funding.

**Tenure:** The status by which a housing unit is held. A housing unit is “owned” if the owner or co-owner lives in the unit, even if it is mortgaged or not fully paid for. A cooperative or condominium unit is “owned” only if the owner or co-owner lives in it. All other occupied units are classified as “rented,” including units rented for cash rent and those occupied without payment of cash rent.



## SECTION XI. APPENDICES

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### APPENDIX A: ADDITIONAL BLS AND BEA DATA

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This section of the document contains additional Bureau of Labor Statistics (BLS) and Bureau of Economic Data (BEA) data as they pertain to employment and income for the City of Casper.

<b>Table A.1</b> <b>Labor Force Statistics</b> City of Casper 1990–2009 BLS Data				
<b>Year</b>	<b>Labor Force</b>	<b>Employment</b>	<b>Unemployment</b>	<b>Unemployment Rate</b>
1990	24,255	22,889	1,366	5.6
1991	23,963	22,599	1,364	5.7
1992	23,631	22,005	1,626	6.9
1993	24,149	22,469	1,680	7.0
1994	24,311	22,892	1,419	5.8
1995	24,716	23,392	1,324	5.4
1996	24,725	23,220	1,505	6.1
1997	25,113	23,803	1,310	5.2
1998	25,480	24,168	1,312	5.1
1999	25,932	24,622	1,310	5.1
2000	27,377	26,359	1,018	3.7
2001	27,863	26,862	1,001	3.6
2002	28,062	26,952	1,110	4.0
2003	28,455	27,231	1,224	4.3
2004	28,963	27,926	1,037	3.6
2005	29,493	28,499	994	3.4
2006	30,206	29,331	875	2.9
2007	30,357	29,588	769	2.5
2008	30,558	29,712	846	2.8
2009	29,853	28,144	1,709	5.7

**Table A.2**  
**Employment and Real Earnings per Job by Industry**<sup>48</sup>

Natrona County  
2005–2009 BEA Data

NAICS Category	Employment					Earnings Per Job, 2010 Dollars				
	2005	2006	2007	2008	2009	2005	2006	2007	2008	2009
Farm employment	460	441	486	491	483	18,563	3,752	-1,020	-2,880	-2,385
Forestry, fishing, related activities and other	(D)	(D)	(D)	(D)	(D)	.	.	.	.	.
Mining	4,616	5,517	5,312	5,755	5,401	113,094	123,835	114,751	149,634	125,475
Utilities	(D)	(D)	(D)	(D)	(D)	.	.	.	.	.
Construction	3,640	3,912	4,226	4,417	3,974	45,661	48,558	51,030	55,800	52,932
Manufacturing	1,969	2,149	2,222	2,161	1,869	54,000	56,502	56,542	60,317	62,100
Wholesale trade	2,701	2,732	2,863	3,021	2,703	78,464	84,792	88,029	91,212	87,254
Retail Trade	6,272	6,338	6,560	6,566	6,313	28,341	29,991	30,461	30,428	29,543
Transportation and warehousing	(D)	(D)	(D)	(D)	1,431	.	.	.	.	77,480
Information	687	677	678	671	624	36,577	36,681	38,405	38,387	37,784
Finance and insurance	1,802	1,841	2,096	2,399	2,613	43,162	47,103	39,034	31,449	26,940
Real estate and rental and leasing	2,321	2,568	2,827	2,854	2,790	42,737	34,687	26,655	24,763	22,652
Professional and technical services	2,257	2,345	2,554	2,534	2,496	49,777	52,162	51,499	56,242	55,089
Management of companies & enterprises	92	104	122	146	130	96,233	102,846	114,203	94,226	91,979
Administrative and waste services	2,179	2,246	2,286	2,177	2,070	24,373	25,610	25,108	26,972	25,820
Educational services	335	311	302	346	362	13,285	12,043	14,874	16,577	16,550
Health care and social assistance	5,480	5,615	5,819	6,115	6,368	51,311	53,064	54,851	60,007	60,112
Arts, entertainment, and recreation	864	883	896	904	928	23,939	26,218	25,688	24,926	29,752
Accommodation and food services	3,456	3,549	3,721	3,966	3,747	17,948	19,078	20,181	19,332	19,785
Other services, except public administration	2,818	2,966	3,105	3,266	3,179	35,136	37,030	41,444	41,676	41,056
Government and government enterprises	5,820	5,879	6,073	6,070	6,212	53,017	56,135	59,195	59,715	61,371
<b>Total</b>	<b>49,475</b>	<b>51,851</b>	<b>53,996</b>	<b>55,587</b>	<b>54,023</b>	<b>49,812</b>	<b>53,409</b>	<b>52,424</b>	<b>57,524</b>	<b>53,956</b>

<sup>48</sup> (D) indicates that the amount was not released to avoid confidential disclosure of information, but these figures are still included in the totals.

**Table A.3**  
**Total Employment and Real Personal Income**

Natrona County  
1969–2009 BEA Data

Year	1,000s of 2010 Dollars						Per Capita Income	Total Employment	Average Real Earnings Per Job
	Earnings	Social Security Contributions	Residence Adjustment	Dividends, Interest, Rents	Transfer Payments	Personal Income			
1969	859,311	60,264	27,617	150,391	64,623	1,041,678	20,513	26,026	33,016
1970	875,057	59,356	29,929	162,438	70,883	1,078,950	21,000	25,734	34,006
1971	884,738	62,627	31,836	172,029	77,024	1,102,999	21,162	26,454	33,444
1972	911,797	67,903	30,428	174,751	78,722	1,127,795	21,238	27,010	33,756
1973	1,009,702	84,966	24,117	192,975	87,143	1,228,971	23,271	28,432	35,512
1974	1,156,562	97,378	24,787	215,116	90,532	1,389,620	25,971	30,411	38,031
1975	1,305,858	108,917	24,222	218,723	99,580	1,539,466	27,447	33,335	39,174
1976	1,388,259	122,125	17,779	234,322	102,145	1,620,380	27,666	35,184	39,458
1977	1,639,406	139,189	11,883	253,055	103,341	1,868,496	30,370	39,230	41,789
1978	1,913,731	168,178	-1,715	285,219	108,805	2,137,863	32,632	44,061	43,434
1979	2,048,817	191,170	-15,290	315,852	117,726	2,275,936	33,297	46,822	43,757
1980	2,140,764	200,121	-31,536	355,559	127,475	2,392,141	32,985	48,295	44,328
1981	2,235,963	228,230	-23,334	406,571	139,003	2,529,973	33,714	51,044	43,804
1982	2,062,659	216,943	-16,183	487,291	153,227	2,470,051	32,039	49,118	41,993
1983	1,737,971	177,339	-7,538	424,509	174,703	2,152,306	28,211	44,001	39,499
1984	1,700,905	180,058	-2,007	435,121	165,327	2,119,289	28,966	44,094	38,575
1985	1,584,049	171,201	4,180	430,207	177,306	2,024,541	28,287	42,169	37,565
1986	1,350,098	146,151	9,733	402,134	189,158	1,804,972	26,091	37,710	35,802
1987	1,373,334	139,855	10,275	385,874	186,795	1,816,423	28,138	36,574	37,549
1988	1,287,495	145,703	13,839	394,299	189,294	1,739,224	27,824	37,519	34,315
1989	1,386,265	145,680	18,685	420,348	200,249	1,879,867	30,458	37,111	37,355
1990	1,480,766	161,865	20,648	457,553	213,202	2,010,304	32,797	38,058	38,908
1991	1,351,964	160,482	18,056	527,878	225,769	1,963,185	31,506	38,809	34,836
1992	1,405,943	162,439	17,328	534,360	248,185	2,043,377	32,390	38,045	36,954
1993	1,437,662	163,902	16,415	521,965	268,483	2,080,623	32,520	38,759	37,092
1994	1,449,023	166,020	16,579	536,979	265,638	2,102,199	32,185	39,737	36,465
1995	1,446,740	165,279	14,909	504,195	278,829	2,079,394	31,656	40,382	35,827
1996	1,466,166	163,672	13,707	515,201	286,997	2,118,399	32,166	40,550	36,158
1997	1,612,001	171,015	12,901	533,873	288,387	2,276,147	34,325	41,279	39,052
1998	1,696,762	178,315	11,342	583,499	293,827	2,407,115	36,391	42,024	40,376
1999	1,812,381	184,600	9,024	589,776	300,374	2,526,956	38,125	42,497	42,647
2000	2,137,903	206,615	2,681	619,310	317,370	2,870,649	43,132	43,766	48,848
2001	2,093,768	209,444	1,306	600,386	328,569	2,814,584	42,089	44,940	46,591
2002	2,097,054	211,858	1,754	597,780	347,915	2,832,645	42,045	45,113	46,485
2003	2,186,776	221,021	-427	592,373	371,812	2,929,512	43,108	46,148	47,386
2004	2,339,345	236,914	-3,002	599,854	380,344	3,079,626	44,854	47,846	48,893
2005	2,464,435	250,681	-5,392	727,562	380,531	3,316,455	47,758	49,475	49,812
2006	2,769,317	307,999	-5,343	906,667	380,460	3,743,102	53,275	51,851	53,409
2007	2,830,685	318,690	-3,206	838,613	393,668	3,741,069	52,092	53,996	52,424
2008	3,197,577	345,873	-2,284	986,002	430,007	4,265,429	58,385	55,587	57,524
2009	2,914,863	330,234	2,518	945,952	480,380	4,013,479	53,867	54,023	53,956



## APPENDIX B: ADDITIONAL HMDA DATA

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The Home Mortgage Disclosure Act (HMDA) requires both depository and non-depository lenders to collect and publicly disclose information about housing-related loans and applications for such loans.<sup>49</sup> Both types of lending institutions must meet a set of reporting criteria, as follows:

1. The institution must be a bank, credit union, or savings association.
2. The total assets must exceed the coverage threshold.<sup>50</sup>
3. The institution must have had a home or branch office in a metropolitan statistical area (MSA).
4. The institution must have originated at least one home purchase loan or refinancing of a home purchase loan secured by a first lien on a one- to four-family dwelling.
5. The institution must be federally insured or regulated.
6. The mortgage loan must have been insured, guaranteed, or supplemented by a federal agency or intended for sale to Fannie Mae or Freddie Mac.

For other institutions, including non-depository institutions, the reporting criteria are as follows:

1. The institution must be a for-profit organization.
2. The institution's home purchase loan originations must equal or exceed 10.0 percent of the institution's total loan originations, or more than \$25 million.
3. The institution must have had a home or branch office in an MSA or have received applications for, originated or purchased five or more home purchase loans, home improvement loans, or refinancing mortgages on property located in an MSA in the preceding calendar year.
4. The institution must have assets exceeding \$10 million or have originated 100 or more home purchases in the preceding calendar year.

HMDA data represent most mortgage lending activity and are thus the most comprehensive collection available of information regarding home purchase originations, home remodel loan originations, and refinancing.

The information presented in this section offers details pertaining to HMDA data as related to the City of Casper.

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<sup>49</sup> Data are considered "raw" because they contain entry errors and incomplete loan applications. Starting in 2004, the HMDA data made substantive changes in reporting. It modified the way it handled Hispanic data, loan interest rates, as well as the reporting of multi-family loan applications.

<sup>50</sup> Each December the Federal Reserve announces the threshold for the following year. The asset threshold may change from year to year, based on changes in the Consumer Price Index for Urban Wage Earners and Clerical Workers.

<b>Table B.1</b> <b>Loan Applications by Selected Action Taken by Gender of Applicant</b> City of Casper 2004–2009 HMDA Data								
Gender		2004	2005	2006	2007	2008	2009	Total
Male	Originated	1,148	1,289	1,410	1,257	898	717	6,719
	Denied	155	208	193	174	135	42	907
	Denial Rate %	11.9%	13.9%	12.0%	12.2%	13.1%	5.5%	11.9%
Female	Originated	371	415	459	378	298	254	2,175
	Denied	56	86	63	92	48	28	373
	Denial Rate %	13.1%	17.2%	12.1%	19.6%	13.9%	9.9%	14.6%
Not Provided by Applicant	Originated	18	25	34	58	39	32	206
	Denied	12	12	9	11	12	1	57
	Denial Rate %	40.0%	32.4%	20.9%	15.9%	23.5%	3.0%	21.7%
Total	Originated	1,537	1,729	1,903	1,693	1,235	1,003	9,100
	Denied	223	306	265	277	195	71	1,337
	Denial Rate %	12.7%	15.0%	12.2%	14.1%	13.6%	6.6%	12.8%

<b>Table B.2</b> <b>Loan Applications by Selected Action Taken by Race/Ethnicity of Applicant</b> City of Casper 2004–2009 HMDA Data								
Race/Ethnicity		2004	2005	2006	2007	2008	2009	Total
American Indian	Originated	4	14	7	5	6	2	38
	Denied	0	5	0	1	1	1	8
	Denial Rate %	0.0%	26.3%	0.0%	16.7%	14.3%	33.3%	17.4%
Asian	Originated	14	19	16	16	28	10	103
	Denied	0	6	4	1	2	0	13
	Denial Rate %	0.0%	24.0%	20.0%	5.9%	6.7%	0.0%	11.2%
Black	Originated	8	7	19	9	3	2	48
	Denied	2	8	3	3	1	0	17
	Denial Rate %	20.0%	53.3%	13.6%	25.0%	25.0%	0.0%	26.2%
White	Originated	1,450	1,609	1,763	1,582	1,142	949	8,495
	Denied	188	254	237	248	175	67	1,169
	Denial Rate %	11.5%	13.6%	11.9%	13.6%	13.3%	6.6%	12.1%
Not Applicable	Originated	59	80	98	81	56	40	414
	Denied	32	33	21	24	16	3	129
	Denial Rate %	35.2%	29.2%	17.6%	22.9%	22.2%	7.0%	23.8%
No Co-Applicant	Originated	2	0	0	0	0	0	2
	Denied	1	0	0	0	0	0	1
	Denial Rate %	33.3%	.	.	.	.	.	33.3%
Total	Originated	1,537	1,729	1,903	1,693	1,235	1,003	9,100
	Denied	223	306	265	277	195	71	1,337
	Denial Rate %	12.7%	15.0%	12.2%	14.1%	13.6%	6.6%	12.8%
Hispanic (Ethnicity)	Originated	46	60	48	56	34	24	268
	Denied	10	9	6	7	9	3	44
	Denial Rate %	17.9%	13.0%	11.1%	11.1%	20.9%	11.1%	14.1%

<b>Table B.3</b> <b>Loan Applications by Reason for Denial by Race/Ethnicity of Applicant</b> City of Casper 2004–2009 HMDA Data								
Denial Reason	American Indian	Asian	Black	White	Not Applicable	No Co-Applicant	Total	Hispanic (Ethnicity)
Debt-to-Income Ratio	1	0	0	145	17	0	163	5
Employment History	1	1	0	21	0	0	23	0
Credit History	2	4	2	274	24	0	306	13
Collateral	0	2	1	86	7	0	96	2
Insufficient Cash	0	2	0	26	1	0	29	1
Unverifiable Information	0	0	0	31	7	0	38	0
Credit Application Incomplete	1	1	2	84	8	0	96	2
Other	0	0	0	1	1	0	2	0
Missing	3	2	10	223	28	0	266	11
<b>Total</b>	<b>8</b>	<b>13</b>	<b>17</b>	<b>1,169</b>	<b>129</b>	<b>0</b>	<b>1,337</b>	<b>44</b>
% Missing	0.0%	7.7%	11.8%	23.8%	27.9%	100.0%	23.8%	22.7%

<b>Table B.4</b> <b>Loan Applications by Income of Applicant: Originated and Denied</b> City of Casper 2004–2009 HMDA Data								
Income		2004	2005	2006	2007	2008	2009	Total
\$15,000 or Below	Loan Originated	8	4	3	4	1	0	20
	Application Denied	9	10	3	5	0	2	29
	Denial Rate %	52.9%	71.4%	50.0%	55.6%	0.0%	100.0%	59.2%
\$15,001–\$30,000	Loan Originated	268	212	158	139	65	65	907
	Application Denied	63	73	42	58	39	16	291
	Denial Rate %	19.0%	25.6%	21.0%	29.4%	37.5%	19.8%	24.3%
\$30,001–\$45,000	Loan Originated	456	473	431	351	292	242	2,245
	Application Denied	57	79	52	64	47	17	316
	Denial Rate %	11.1%	14.3%	10.8%	15.4%	13.9%	6.6%	12.3%
\$45,001–\$60,000	Loan Originated	285	422	445	402	323	253	2,130
	Application Denied	38	84	64	57	41	11	295
	Denial Rate %	11.8%	16.6%	12.6%	12.4%	11.3%	4.2%	12.2%
\$60,001–\$75,000	Loan Originated	179	220	233	226	177	144	1,179
	Application Denied	17	27	34	37	14	10	139
	Denial Rate %	8.7%	10.9%	12.7%	14.1%	7.3%	6.5%	10.5%
Above \$75,000	Loan Originated	318	372	575	542	365	290	2,462
	Application Denied	24	32	62	53	49	13	233
	Denial Rate %	7.0%	7.9%	9.7%	8.9%	11.8%	4.3%	8.6%
Data Missing	Loan Originated	23	26	58	29	12	9	157
	Application Denied	15	1	8	3	5	2	34
	Denial Rate %	39.5%	3.7%	12.1%	9.4%	29.4%	18.2%	17.8%
<b>Total</b>	Loan Originated	1,537	1,729	1,903	1,693	1,235	1,003	9,100
	Application Denied	223	306	265	277	195	71	1,337
	<b>Denial Rate %</b>	<b>12.7%</b>	<b>15.0%</b>	<b>12.2%</b>	<b>14.1%</b>	<b>13.6%</b>	<b>6.6%</b>	<b>12.8%</b>

**Table B.5**  
**Loan Applications by Income by Race/Ethnicity of Applicant: Originated and Denied**

City of Casper  
2004–2009 HMDA Data

Race/Ethnicity		<= \$15K	\$15K–\$30K	\$30K–\$45K	\$45K–\$60K	\$60K–\$75K	> \$75K	Data Missing	Total
American Indian	Loan Originated	0	4	9	10	8	7	0	38
	Application Denied	1	2	4	0	0	1	0	8
	Denial Rate %	100.0%	33.3%	30.8%	0.0%	0.0%	12.5%	.	17.4%
Asian	Loan Originated	0	13	25	29	13	22	1	103
	Application Denied	0	4	1	1	3	4	0	13
	Denial Rate %	.	23.5%	3.8%	3.3%	18.8%	15.4%	0.0%	11.2%
Black	Loan Originated	0	4	11	12	8	13	0	48
	Application Denied	0	9	2	4	1	1	0	17
	Denial Rate %	.	69.2%	15.4%	25.0%	11.1%	7.1%	.	26.2%
White	Loan Originated	20	847	2,098	1,985	1,090	2,307	148	8,495
	Application Denied	23	250	281	264	123	200	28	1,169
	Denial Rate %	53.5%	22.8%	11.8%	11.7%	10.1%	8.0%	15.9%	12.1%
Not Applicable	Loan Originated	0	39	100	94	60	113	8	414
	Application Denied	5	25	28	26	12	27	6	129
	Denial Rate %	100.0%	39.1%	21.9%	21.7%	16.7%	19.3%	42.9%	23.8%
No Co-Applicant	Loan Originated	0	0	2	0	0	0	0	2
	Application Denied	0	1	0	0	0	0	0	1
	Denial Rate %	.	100.0%	0.0%	.	.	.	.	33.3%
Total	Loan Originated	20	907	2,245	2,130	1,179	2,462	157	9,100
	Application Denied	29	291	316	295	139	233	34	1,337
	Denial Rate %	59.2%	24.3%	12.3%	12.2%	10.5%	8.6%	17.8%	12.8%
Hispanic (Ethnicity)	Loan Originated	3	34	73	75	28	52	3	268
	Application Denied	2	13	17	9	2	1	0	44
	Denial Rate %	40.0%	27.7%	18.9%	10.7%	6.7%	1.9%	0.0%	14.1%

**Table B.6**  
**Loans by Loan Purpose by HAL Status**

City of Casper  
2004–2009 HMDA Data

Loan Purpose		2004	2005	2006	2007	2008	2009	Total
Home Purchase	Other	1,360	1,273	1,504	1,438	1,133	929	7,637
	HAL	177	456	399	255	102	74	1,463
	Percent HAL	11.5%	26.4%	21.0%	15.1%	8.3%	7.4%	16.1%
Home Improvement	Other	158	169	190	283	174	162	1,136
	HAL	49	48	94	67	43	27	328
	Percent HAL	23.7%	22.1%	33.1%	19.1%	19.8%	14.3%	22.4%
Refinancing	Other	982	801	672	791	890	1,629	5,765
	HAL	303	350	341	297	139	62	1,492
	Percent HAL	23.6%	30.4%	33.7%	27.3%	13.5%	3.7%	20.6%
Total	Other	2,500	2,243	2,366	2,512	2,197	2,720	14,538
	HAL	529	854	834	619	284	163	3,283
	Percent HAL	17.5%	27.6%	26.1%	19.8%	11.4%	5.7%	18.4%

<b>Table B.7</b>							
<b>Rate of HALs by Income of Borrower</b>							
City of Casper							
2004–2009 HMDA Data							
<b>Income</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>Total</b>
<= \$15K	0.0%	0.0%	33.3%	0.0%	0.0%	.	5.0%
\$15K–\$30K	13.4%	23.6%	20.3%	18.0%	13.8%	4.6%	17.1%
\$30K–\$45K	13.4%	29.8%	20.0%	16.0%	7.5%	7.4%	17.1%
\$45K–\$60K	12.3%	31.5%	21.8%	14.4%	8.4%	4.7%	17.0%
\$60K–\$75K	11.2%	26.4%	25.8%	17.7%	6.2%	9.0%	17.1%
> \$75K	7.9%	19.6%	18.4%	12.7%	8.8%	9.3%	13.5%
Data Missing	0.0%	3.8%	29.3%	24.1%	8.3%	11.1%	17.2%
<b>Total</b>	<b>11.5%</b>	<b>26.4%</b>	<b>21.0%</b>	<b>15.1%</b>	<b>8.3%</b>	<b>7.4%</b>	<b>16.1%</b>

<b>Table B.8</b>								
<b>Loans by HAL Status by Income of Borrower</b>								
City of Casper								
2004–2009 HMDA Data								
<b>Income</b>		<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>Total</b>
\$15,000 or Below	Other	8	4	2	4	1	0	19
	HAL	0	0	1	0	0	0	1
	Percent HAL	0.0%	0.0%	33.3%	0.0%	0.0%	.	5.0%
\$15,001–\$30,000	Other	232	162	126	114	56	62	752
	HAL	36	50	32	25	9	3	155
	Percent HAL	13.4%	23.6%	20.3%	18.0%	13.8%	4.6%	17.1%
\$30,001–\$45,000	Other	395	332	345	295	270	224	1,861
	HAL	61	141	86	56	22	18	384
	Percent HAL	13.4%	29.8%	20.0%	16.0%	7.5%	7.4%	17.1%
\$45,001–\$60,000	Other	250	289	348	344	296	241	1,768
	HAL	35	133	97	58	27	12	362
	Percent HAL	12.3%	31.5%	21.8%	14.4%	8.4%	4.7%	17.0%
\$60,001–\$75,000	Other	159	162	173	186	166	131	977
	HAL	20	58	60	40	11	13	202
	Percent HAL	11.2%	26.4%	25.8%	17.7%	6.2%	9.0%	17.1%
Above \$75,000	Other	293	299	469	473	333	263	2,130
	HAL	25	73	106	69	32	27	332
	Percent HAL	7.9%	19.6%	18.4%	12.7%	8.8%	9.3%	13.5%
Data Missing	Other	23	25	41	22	11	8	130
	HAL	0	1	17	7	1	1	27
	Percent HAL	0.0%	3.8%	29.3%	24.1%	8.3%	11.1%	17.2%
<b>Total</b>	Other	1,273	1,504	1,438	1,133	929	7,637	1,360
	HAL	456	399	255	102	74	1,463	177
	<b>Percent HAL</b>	<b>11.5%</b>	<b>26.4%</b>	<b>21.0%</b>	<b>15.1%</b>	<b>8.3%</b>	<b>7.4%</b>	<b>16.1%</b>

<b>Table B.9</b> <b>Loans by HAL Status by Race/Ethnicity of Borrower</b> City of Casper 2004–2009 HMDA Data								
Race/Ethnicity	Loan Type	2004	2005	2006	2007	2008	2009	Total
American Indian	Other	10	5	3	4	2	28	4
	HAL	4	2	2	2	0	10	0
	Percent HAL	28.6%	28.6%	40.0%	33.3%	0.0%	26.3%	0.0%
Asian	Other	11	11	14	26	10	83	11
	HAL	8	5	2	2	0	20	3
	Percent HAL	42.1%	31.3%	12.5%	7.1%	0.0%	19.4%	21.4%
Black	Other	6	14	6	3	2	37	6
	HAL	1	5	3	0	0	11	2
	Percent HAL	14.3%	26.3%	33.3%	0.0%	0.0%	22.9%	25.0%
White	Other	1,203	1,419	1,345	1,047	878	7,175	1,283
	HAL	406	344	237	95	71	1,320	167
	Percent HAL	25.2%	19.5%	15.0%	8.3%	7.5%	15.5%	11.5%
Not Applicable	Other	43	55	70	53	37	312	54
	HAL	37	43	11	3	3	102	5
	Percent HAL	46.3%	43.9%	13.6%	5.4%	7.5%	24.6%	8.5%
No Co-Applicant	Other	0	0	0	0	0	2	2
	HAL	0	0	0	0	0	0	0
	Percent HAL	.	.	.	.	.	0.0%	0.0%
<b>Total</b>	Other	1,360	1,273	1,504	1,438	1,133	929	7,637
	HAL	177	456	399	255	102	74	1,463
	<b>Percent HAL</b>	<b>11.5%</b>	<b>26.4%</b>	<b>21.0%</b>	<b>15.1%</b>	<b>8.3%</b>	<b>7.4%</b>	<b>16.1%</b>
Hispanic (Ethnicity)	Other	36	39	38	42	28	20	203
	HAL	10	21	10	14	6	4	65
	Percent HAL	21.7%	35.0%	20.8%	25.0%	17.6%	16.7%	24.3%

## APPENDIX C: ADDITIONAL CRA DATA

Additional data tables related to the Community Reinvestment Act (CRA) data are presented in this section.

<b>Table C.1</b> <b>Small Business Loans Originated with Loan Amount of \$100,000 or Less</b> State of Wyoming 2000–2010 CRA Data										
Census Tract Income Level	2006		2007		2008		2009		Total	
	Number of Loans	Loan Amount (\$1,000s)	Number of Loans	Loan Amount (\$1,000s)						
<50% MFI	31	173	34	162	37	272	12	194	114	801
50.1-80% MFI	2,948	39,028	3,039	40,269	2,625	37,093	1,319	24,529	9,931	140,919
80.1-120% MFI	12,919	139,568	14,222	157,075	11,616	133,126	5,091	77,713	43,848	507,482
>120% MFI	3,991	42,798	4,333	47,094	3,622	43,156	1,711	28,009	13,657	161,057
Unknown	.	.	2	15	1	3	.	.	.	.
<b>Total</b>	<b>19,889</b>	<b>221,567</b>	<b>21,630</b>	<b>244,615</b>	<b>17,901</b>	<b>213,650</b>	<b>8,133</b>	<b>130,445</b>	<b>67,550</b>	<b>810,259</b>

<b>Table C.2</b> <b>Small Business Loans Originated with Loan Amount Between \$100,000 and \$250,000</b> State of Wyoming 2000–2010 CRA Data										
Census Tract Income Level	2006		2007		2008		2009		Total	
	Number of Loans	Loan Amount (\$1,000s)	Number of Loans	Loan Amount (\$1,000s)						
<50% MFI	1	135	.	.	.	.	1	250	2	385
50.1-80% MFI	111	19,995	109	19,369	136	23,798	79	14,429	435	77,591
80.1-120% MFI	338	56,907	361	62,352	309	53,554	244	42,333	1,252	215,146
>120% MFI	73	12,828	81	14,508	93	16,483	98	17,193	345	61,012
Unknown	.	.	.	.	.	.	.	.	.	.
<b>Total</b>	<b>523</b>	<b>89,865</b>	<b>551</b>	<b>96,229</b>	<b>538</b>	<b>93,835</b>	<b>422</b>	<b>74,205</b>	<b>2,034</b>	<b>354,134</b>

**Table E.3**  
**Small Business Loans Originated with Loan Amount Above \$250,000**  
 State of Wyoming  
 2000–2010 CRA Data

Census Tract Income Level	2006		2007		2008		2009		Total	
	Number of Loans	Loan Amount (\$1,000s)	Number of Loans	Loan Amount (\$1,000s)						
<50% MFI	.	.	.	.	1	719	.	.	1	719
50.1-80% MFI	84	40,086	70	35,551	77	42,068	49	24,479	280	142,184
80.1-120% MFI	197	93,309	210	108,413	217	103,034	160	80,433	784	385,189
>120% MFI	83	44,185	87	48,859	76	40,087	66	35,386	312	168,517
Unknown	.	.	.	.	.	.	.	.	.	.
<b>Total</b>	<b>364</b>	<b>177,580</b>	<b>367</b>	<b>192,823</b>	<b>371</b>	<b>185,908</b>	<b>275</b>	<b>140,298</b>	<b>1,377</b>	<b>696,609</b>

**Table E.4**  
**Loans to Businesses with Gross Annual Revenues Less Than \$1 Million**  
 State of Wyoming  
 2000–2010 CRA Data

Census Tract Income Level	2006		2007		2008		2009		Total	
	Number of Loans	Loan Amount (\$1,000s)	Number of Loans	Loan Amount (\$1,000s)						
<50% MFI	10	183	10	75	11	110	7	163	38	531
50.1-80% MFI	1,380	43,114	1,387	38,012	1,121	38,118	656	25,599	4,544	144,843
80.1-120% MFI	5,526	146,878	6,142	160,851	4,480	127,827	2,329	85,564	18,477	521,120
>120% MFI	1,569	48,305	1,621	52,016	1,257	42,468	744	28,820	5,191	171,609
Unknown	.	.	.	.	.	.	.	.	.	.
<b>Total</b>	<b>8,485</b>	<b>238,480</b>	<b>9,160</b>	<b>250,954</b>	<b>6,869</b>	<b>208,523</b>	<b>3,736</b>	<b>140,146</b>	<b>28,250</b>	<b>838,103</b>

## APPENDIX D: ADDITIONAL SURVEY DATA

This section of the document contains tabulations of the narrative responses provided by participants in the 2011 Wyoming Fair Housing Survey that addressed Casper specifically. Each table presents answers provided in the question stated in the table title. Narrative answers have not been edited.

<b>Table D.1</b> <b>Are you aware of any questionable practices or barriers to fair housing choice in the rental housing market?</b> City of Casper 2011 Fair Housing Survey
Comments
Having only been in Casper for three years, I think the price of renting here is outrageous. I cant imagine making less money or having children to care for also. I hope there are enough lower priced options for those that really need it. Individuals with families are denied housing in some parts of Wyoming. I have had it reported individuals that speak Spanish are denied housing. Landlord is required to maintain the property in a safe and sanitary condition. Every tenant must comply with any requirements affecting health and safety to include maintaining their space in a clean and safe condition.

<b>Table D.2</b> <b>Are you aware of any questionable practices or barriers to fair housing choice in the real estate market?</b> City of Casper 2011 Fair Housing Survey
Comments
Deed Restrictions, Advertising, Occupancy Standards, Equal Professional Service Model,(a set of policies and procedures to help its users provide the same level of service to all). Deny showing or renting: toa person with several children, racially different person ,a handicapped person, person with different national origin or color. One thing that I have seen that has concerned me is when the broker for a house that is for sale also has the buyer. I think there can be some ethical issues with that and prefer that they would be two separate people even if its within the same company. Who is watching out for who? There are programs like WRAP that do not allow for individual representation to those who need it the most. This is a low income program that prohibits from an agent working with their clients to obtain good housing. You are sending a message that is wrong. Not only should they not receive representation but our representation does not have any value. Some of the response has been that there are agents that DO NOTHING to earn their fee - and I agree. You can find this type of argument for every single industry today. That does not meet the test for accountability for this action. You also know there are many, and I would say most, of the agents today do represent their clients, and do a great job.

<b>Table D.3</b> <b>Are you aware of any questionable practices or barriers to fair housing choice in the mortgage and home lending industry?</b> City of Casper 2011 Fair Housing Survey
Comments
I use someone outside of Casper. USAA. same as #2 The differences of closing costs and rates. The lenders that have always provided honest service and good loans are being discriminated against The mortgage industry is driven not necessarily by supply and demand - but by what the government allows and what kind of quota's are put out. If the government says that in order to receive a guaranty you must accomplish.... number of home loans to the under served population then lenders do what ever it takes to meet those quotas. This creativity often is thinking outside of the box - then if it is not prohibited it must be okay. Even when it is not. Some people are not equipped to be home owners. They not only do not have the funds - they do not have the credit available nor the skills needed to maintain their homes. Secondary markets often drive what type/kind of financing available. Short sales - foreclosures - the entire system needs to be revamped. Quality control - review - final - what ever the name of the step in process really does have a company or person behind the process. the new lending policies have made securing a mortgage literally a moving target for borrowers. The policies obviously had to change but the inconsistency with respect to what the rules are is a concern.

<b>Table D.4</b> <b>Are you aware of any questionable practices or barriers to fair housing choice in the housing construction or accessible housing design fields?</b> City of Casper 2011 Fair Housing Survey
Comments
Limited availability of accessible housing; limited income of individuals needed accessible housing Quality of construction, sizes and number of rooms. Physical limitations of the housing, Zoning laws, and capacity of the building, such as sewer and septic.

<b>Table D.5</b> <b>Are you aware of any questionable practices or barriers to fair housing choice in the home insurance industry?</b> City of Casper 2011 Fair Housing Survey
Comments
Affordability is a barrier Whether it is a questionable practice I am not sure I am qualified to answer. Again, use USAA.

<b>Table D.6</b> <b>Are you aware of any questionable practices or barriers to fair housing choice in the home appraisal industry?</b> City of Casper 2011 Fair Housing Survey
Comments
Industry should have the right to question any appraisal. VA loans do - prior to the appraisal becoming of record. Ever since the industry stepped up practices of accountability some appraisers have taken that to mean they must be extremely conservative - or they will be held liable. Reasonableness must apply first - we are all doing a disservice to our customers and clients. same as #2 Yes, we have built relationships w/ certain appraisers who have a good reputation, and now we have to order appraisals on a revolving basis and many of these appraiser have not earned the business

<p><b>Table D.7</b></p> <p><b>Are you aware of any questionable practices or barriers to fair housing choice in any other housing services?</b></p> <p>City of Casper 2011 Fair Housing Survey</p>
<p><b>Comments</b></p>
<p>The entire housing industry is upside down currently. Short sales and repos are driving the market. An issue with this is the lenders keep moving the target. It is making it nearly impossible to compete when you don't know the rules.</p>

<p><b>Table D.8</b></p> <p><b>Are you aware of any questionable practices or barriers to fair housing choice in occupancy standards or health and safety codes?</b></p> <p>City of Casper 2011 Fair Housing Survey</p>
<p><b>Comments</b></p>
<p>No clear definition of occupancy standards available Privacy Act issues in conjunction with application process The entire gambit of regulation is totatly over the top. The cost of enforcement is unrealistic and the purpose of many regulations imposed prior to occupancy are impractical.</p>

<p><b>Table D.9</b></p> <p><b>Are you aware of any questionable practices or barriers to fair housing choice in neighborhood or community development policies?</b></p> <p>City of Casper 2011 Fair Housing Survey</p>
<p><b>Comments</b></p>
<p>Handicap facilities</p>

<p><b>Table D.10</b></p> <p><b>Are you aware of any barriers that limit access to government services, such as public housing, transportation or employment services?</b></p> <p>City of Casper 2011 Fair Housing Survey</p>
<p><b>Comments</b></p>
<p>See #3 above</p>

<p><b>Table D.11</b></p> <p><b>What are the geographic areas with fair housing problems and what types of issues do these areas have?</b></p> <p>City of Casper 2011 Fair Housing Survey</p>
<p><b>Comments</b></p>
<p>If any,,I suppose the resavations might have problems The fair housing problems exist throughout the entire state of Wyoming. The complaints I hear are families do not receive housing because of children and the number of children. Non English speaking families may not have access to safe and decent housing. unsafe or unsound</p>

<p><b>Table D.12</b>  <b>How should fair housing laws be changed?</b>                  City of Casper                  2011 Fair Housing Survey</p>
<p><b>Comments</b></p>
<p>The laws need to change on the state level to allow for educational opportunities throughout the state instead of compliance only. It would be helpful to have a state entity responsible for Fair Housing laws. Without a presence on the state level individuals are not treating fairly in regards to housing matters.</p>

<p><b>Table D.13</b>  <b>Please share any additional concerns regarding fair housing.</b>                  City of Casper                  2011 Fair Housing Survey</p>
<p><b>Comments</b></p>
<p>For my role in Fair Housing compliance, I have to worry about my own interaction with clients and the behavior of my peers. The inconsistency in financing and cost of regulation appear to me to be the two biggest challenges/barriers for middle to low income customers.</p> <p>With 24 years of experience in the real estate industry in Casper, it has been my observation that Fair Housing Training was insufficient during the last decade. The required education courses cover this topic fairly well; but since this is such a serious issue an extensive class should be taught at least once each year for all real estate professionals.</p>