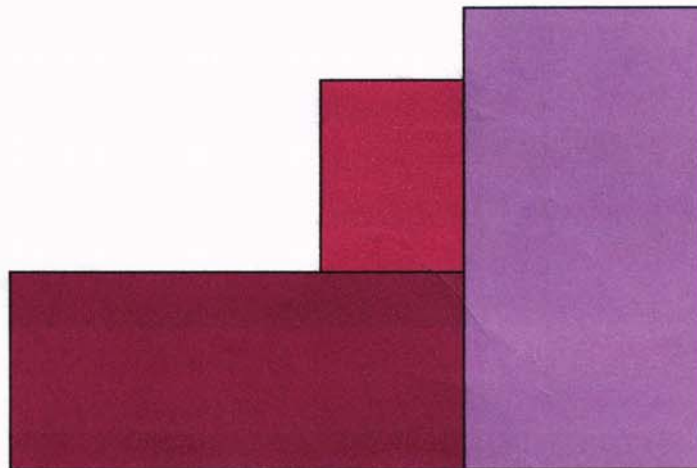


CITY OF LAKE CHARLES

ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE



**PREPARED BY:
CITY OF LAKE CHARLES
COMMUNITY DEVELOPMENT AND SERVICES DEPARTMENT
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Analysis of Impediments to Fair Housing Choice

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I. Executive Summary

The Analysis of Impediments to Fair Housing Choice (AI) is a comprehensive review of the City of Lake Charles' laws, regulations, administrative policies, procedures, and practices affecting the location, availability, and accessibility of public and private fair housing choice. Impediments to Fair Housing include actions or omissions in the jurisdiction's public or private housing sectors that:

-  Constitute violations, or potential violations, of the Fair Housing Act;
-  Are counter-productive to fair housing choice including:
 - NIMBYism: Resistance when minorities and/or low-income persons first move into white and/or moderate to high income areas, or community resistance to the location of group homes for the disabled in residential neighborhoods based on their disabilities;
-  Have the effect of restricting housing opportunities on the basis of race, color, religion, sex, or national origin.

A. Lead Agency

The City of Lake Charles, Department of Community Development and Services, served as the lead agency for the development of the AI. The Department compiled and reviewed large amounts of information covering a wide range of topics including, but not limited to: lending practices; discrimination in housing; the procurement and inclusion of housing for persons with mental illnesses within established residential neighborhoods; problems faced by minorities in securing mortgage loans; and problems faced by Section 8 Certificate and Voucher holders in exercising opportunities to select housing on a metropolitan-wide basis.

B. Participants

In preparing the AI, the Department of Community Development and Services contacted and consulted with a variety of federal, regional, and city agencies/organizations including:

Governmental Agencies: City of Lake Charles, Department of Planning and Development; City of Lake Charles, Transit Division; Imperial Calcasieu Regional Planning & Development Commission; Calcasieu Parish Police Jury, Human Services; U. S. Department of Housing and Urban Development, Fort Worth Regional Office, Region VI; and Calcasieu Parish Tax Assessor's Office

Housing Agency: Housing Authority of the City of Lake Charles

Nonprofit Organization: Community Voice

Mortgage Lender: First Federal Bank of Louisiana

Advocate for Housing Services: Southwest Louisiana Association of Realtors, Inc.

Economic Developer: Southwest Louisiana Economic Development Alliance

C. Methodology

The AI was a Department of Community Development and Services “in-house” project. Inquiries/questionnaires concerning housing-related policies, procedures, and opinions were mailed to advocates for housing services, a mortgage lender, governmental agencies (both federal and local), and housing agencies/organizations.

The Department also reviewed Community Reinvestment Act (CRA) Performance Evaluations information in an effort to evaluate the fairness of local lending policies, procedures, and actions.

D. Funding of the AI

The City of Lake Charles' AI was funded by the U. S. Department of Housing and Urban Development's Community Development Block Grant (CDBG) Program.

E. Conclusions and Implications for Fair Housing Barriers

The City of Lake Charles has a fair housing law that is substantially equivalent to the Federal Fair Housing Act. Fair housing enforcement is provided through the Lake Charles Human Relations Commission. The Commission accepts and processes fair housing complaints. The Human Relations Commission then forwards complaints to the U.S. Department of Housing and Urban Development (HUD) office for further investigation. Thirty-one complaints have been received and investigated through HUD. This is a small amount of complaints which may indicate that the citizens of Lake Charles are unfamiliar with their rights under the Federal Fair Housing Act.

Lake Charles currently receives over \$860,000 per year in Community Development Block Grant and HOME entitlements. The City of Lake Charles operates housing programs funded with these allocations and works to address housing priorities defined in the Consolidated Plan. Some of the housing priorities include: increasing opportunities for current and first-time home buyers to purchase affordable homes; increasing affordable, adaptable, accessible housing units; and reducing the number of houses with lead-based paint and increase awareness of the dangers of lead paint through housing rehabilitation programs and community outreach.

Public policies can stimulate affordable housing and protect homeowners from unfair housing practices. A review of Lake Charles' municipal codes reveals that the City does have a Fair Housing Ordinance that is substantially equivalent to the federal Fair Housing Act. The Lake Charles Fair Housing Ordinance has only five protected classes, without mention of the handicapped or familial status. The current zoning and subdivision standards allow developers to have geographic areas rezoned, if certain conditions are met. The possible variances, special exceptions, and rezoning in minimum street frontage, front yard setbacks, side yard dimensions, and other restrictions may not impact the affordability of housing for higher income households, but may have a substantial impact on lower income housing.

Many states and cities have adopted public policies to help increase affordable housing units and to promote a wider variety of choices in affordable housing. The City of Cambridge, Massachusetts adopted an inclusionary zoning program in 1998 that required any new development of ten or more units must include some low and moderate income units. Montgomery County, Maryland has experienced tremendous success with a similar program. The City of Lake Charles should review city-level policies and regulatory tools as a means to achieve its fair and affordable housing goals.

II. Community Profile -- Overview

The following five sections provide a look at the current status of the community in Lake Charles and identify major trends.

The community profile is a compilation of the following five sections:

A. Demographic Profile

The demographic profile looks at the basic structure of the community in terms of racial diversity, population growth, and family structure.

B. Income Profile

The income profile analyzes income sources, the distribution of income across income class, and poverty.

C. Employment Profile

The employment profile examines unemployment rates, occupation trends, and major employers.

D. Public Transportation Profile

The public transportation profile looks at the extent to which the public transit system serves the needs of the community from a fair housing standpoint.

E. Housing Profile

The housing profile examines data on the housing stock with particular attention to the age of the housing stock, vacancy rates, tenure, and cost burdens.

Data were gathered from the 2000 and 2010 U. S. Census and several other sources. Detailed analyses will concentrate on the three major ethnic groups in Lake Charles: White, African-American, and Hispanic. All other ethnic/racial groups are relatively small in number and percentage and, therefore, will not be examined in detail.

Some sections are supported with tables and maps, provided as reference materials. Most of the data presented in the tables and maps are directly mentioned in the text. There may be some cases where additional information was included for the reader's benefit, though not specifically noted in the text.

A. Demographic Profile

A population of the City of Lake Charles is provided below. The population is shown from 1990 to 2010 using Census Bureau figures. As shown in Table 1 below, the population for the city has changed on a little during three Census periods 1990, 2000, and 2010. There was a low of 70,580 in 1990 to a high of 71,993 in 2010; Reference is also made to Calcasieu Parish's population for the same time periods. As shown the cities population is assuming a smaller and smaller percent of the total parish population, from a high of 41.97% in 1990 to a low of 37.34% in 2010. This is mainly because there is more population moving to the rural unincorporated areas than in the urban areas. The per cent change between 1990 and 2010 Census periods is also provided showing that the City's population is small only +2 per cent compared to the overall parishes per cent change of +14.65 per cent.

Table 1
Lake Charles Population with Calcasieu Parish Population Shown for Comparisons

Total Population	1990	2000	2010	Per cent Change
Lake Charles	70,580	71,757	71,993	+2.0%
Calcasieu Parish	168,134	183,577	192,768	+ 14.65%
Cities per cent of Parish population	41.97%	39.08%	37.34%	-

Source: U.S. Census Data 1990-2010

Racial data is shown below in Table 2 and includes White, Black, American Indian and Alaskan, Asian, Native Hawaiian, some other race, and two or more races. As

shown the racial data for Lake Charles is almost evenly divided at 47% for both White and Black categories. Lesser percents found for the remaining categories have 2.1% or less of the cities share. Hispanic, though not separate race category is provided by the Census and is shown to be 2,069 or 2.8% of the city's population.

Table 2
Lake Charles Racial Data

Total and Per Cent	71,993	100%
White	33,820	47.0%
Black	34,319	47.7%
American Indian/ Alaskan	294	<1%
Asian	1,193	1.7%
Native Hawaiian	27	<1%
Some other race	864	1.2%
Two or more races	1,476	2.1%
Hispanic *	2,069	2.8%

Source: 2010 Census

* Not a separate race category

Supplementing the racial figures for the City of Lake Charles is the number of occupied households found in Table 3 by racial category. Households are those units that are occupied by one or more individuals. The White, Black, Asian, and Some other race populations shown in Table 1, were first expressed as a percent of the 2007 population and used in the next table. That percent was then applied to the number of households in the city in 2007 or 28,238 (see Table 2). Note: the figures and percents reflect the margin of error figures shown earlier.

As shown the city's racial households are almost equal in amounts; 14,811 for white households and 14,747 for black households. Smaller racial household totals are found for the Asian and Some other race, 485 and 362 respectively.

Table 3
Race, as a percent of population applied to all households
2007 estimate

Race	Population percent	Households
White	50.66 %	14,811
Black	50.44 %	14,747
Asian	1.66%	485
Some other race	1.24%	362

Table 4 of this section provides changes in Race between the 2000 Census and the 2010 Census. Changes seen in the racial makeup for the City of Lake Charles during that time frame provides that the White population has shifted downward from 2,222 or-6.1% while all other races shifted up from a low of +2.1% for Black to a high of 155.6% for Some Other Race.

Table 4
Change in Census Data 2000-2007

Race	2010	2000	change	percent
White	33,820	36,042	-2,222	-6.1%
Black	34,319	33,599	+720	+2.1%
American Ind/Alaskan	294	167	+127	+76.0%
Asian	1,193	770	+423	+54.9%
Native Hawaiian	27	18	+9	+50.0%
Some Other Race	864	338	+526	+155.6%
Two or more races	1,476	823	+653	+79.3%
Hispanic	2,069	1,007	+1,062	+105.4%

Source: 2000 and 2010 Census

B. Income Profile

The 2007 American Community Survey provided by the U.S. Census also gives income figures for the City of Lake Charles. The first set of data shown in Table 5 uses the city's 2007 Median Household Income of \$33,690 and calculates the number of households that are within range of the Median Household Income, or MHI. Using HUD guidelines, four categories are displayed: Extremely Low and Low Income Households with 0-50% of the MHI, Moderate Income Households with 51%-80% of the MHI, Middle Income Households with 81%-95% of the MHI, and Above Income Households with 95% or more of the MHI. Table A shows that the city had a total of 29,238 households in 2007, and that just over half (52%) are in the "Above Income" classification of having an income of \$32,005 or more per year. The "Middle Income" has the least number of households at 6% with income ranges between or (\$27,288- \$32,005) per year. Additional information is also provided in Tables 4 indicating households by race using the data from the previous table. This indicates that white households have a larger percent of the "Above Income Households" than black and other racial categories. The last table in this section Table 6 provides 2007 households by income ranges. This shows that the most concentrated income ranges for the city's households lie in four consecutive ranges: between the \$15,000-\$24,999 income level with 4,821 households or 17%, \$25,000-\$34,999 income level with 3,921 households or 13%, \$35,000-\$49,999 income level with 4,129 households or 14%, and \$50,000-\$74,999 income level with 4,420 households or 15%. Together these 4 ranges equal to 59% of all households. Smaller numbers of households lie on

the low and high end of the income range scale. At less than \$10,000 income level there are 4,388 households or 15% of all households, and at \$150,000-199,999 and \$200,000 or more, there are 486 and 636 households respectively, at 2% each in the two higher income households.

Table 5
Number of Households in Specific Income Ranges of the Median Household Income
2007 Data

Household Range	Est. Number of Households (and per cent)	
Extremely Low and Low Income (\$0-\$17,181)	7,443	26%
Moderate Income (\$17,181-\$27,288)	4,667	16%
Middle Income (\$27,288-\$32,005)	1,849	6%
Above Income (\$32,005- +)	15,279	52%
Total	29,238	100%

Table 6
Estimated number of households by Race in Specific Household Income Ranges

Race	Ext. Low and Low		Moderate		Middle		Above	
White	39%	2,903	50%	2,334	55%	1,017	66%	10,084
Black	58%	4,317	48%	2,240	42%	777	31%	4,737
Other	3%	223	2%	93	3%	55	3%	458
Total	100%	7,443	100%	4,667	100%	1,849	100%	15,279

Note: Per cents shown are 2000 racial households, and are applied to Table 5 households to derive Table 4 households. "Other" includes American Indian, Asian, Hawaiian, some other race, or 2 or more races

Table 7 below provides income ranges by households for the City of Lake Charles.

This data is from the 2007-2011 5-year American Community Survey estimates. As

shown the income range that has the most households is the \$50,000- \$74,999; this comprised 15.7% or 4,471 households. A secondary group of households is in the \$15,000-\$24,999 range and comprises 14.6% or 4,166 households. Together these two groups provide 30.3% per cent of all household incomes. A smaller number of households 3,257 (11.4%) comprise the low end < less than \$10,000; and 690 households or 2.4% comprise the high end of households.

Table 7
Income Ranges by Households, 2010 Data

Income Ranges	
Number of Households and per cents	
Less than \$10,000	3,257 11.4%
\$10,000- \$14,999	2,448 8.6%
\$15,000- \$24,999	4,166 14.6%
\$25,000- \$34,999	3,966 13.9%
\$35,000- \$49,999	4,037 14.2%
\$50,000- \$74,999	4,471 15.7%
\$75,000- \$99,999	2,447 8.6%
\$100,000- \$149,999	2,286 8.0%
\$150,000- \$199,999	745 2.6%
\$200,000 or more	690 2.4%
Total	28,513 100%

Source: 2010 Census

C. Employment Profile

Table 8, below provides there were 31,574 workers 16 and over that were surveyed. This data is derived from the 2007-2011 American Community Survey. There were three industries that had the most employees; this includes Retail Trade 3,747 (11.9%), Education, Health Care, and Social Assistance 8,052 (25.5%), and Arts, Entertainment, Recreation, Accommodation and Food Services 4,962 (15.6%). These three sectors provide 53% of the workers in the area. The smallest industry with employment was the Agriculture, Forestry Fishing, Hunting, and Mining. This sector had 347 employees or 1.1% of the total.

Table 8
Employment by Industry, 2007-2011 survey data

Industry	Number of Workers (and per cents)	
Agriculture, Forestry, Fishing, Hunting, Mining	347	1.1%
Construction	2,063	6.5%
Manufacturing	2,348	7.4%
Wholesale Trade	847	2.7%
Retail Trade	3,747	11.9%
Transportation and Warehousing, and Utilities	1,337	2.1%
Information	675	2 %
Finance, Insurance, real estate, rental leasing	1,719	5.4%
Professional, scientific, management, administrative, waste management services	2,384	7.6%
Education, health care, social assistance	8,052	25.5%
Arts, entertainment, recreation, accommodation, food services	4,962	15.6%
Other services, except public administration	1,594	5%
Public Administration	1,535	4.9%
Total	31,574	100%

Source: 2007-2011 5-year American Community Survey estimate

Table 9 below provides the 10 largest employers in Calcasieu Parish with most domiciled in or near Lake Charles. Many employ residents through Calcasieu Parish. This data was found in the 2013 CEDS document provided by IMCAL. As shown the Parish School Board has the highest employment of 5,000 while the lowest from this survey was 871 for CHRISTUS St. Patrick Hospital. The employment groups that are shown most are Gaming (L'Auberge Du Lac and Isle of Capri), Manufacturing and Refining (PPG Industries and CITGO), and Health Care (Lake Charles Memorial and CHRISTUS St. Patrick Hospitals).

Table 9
10 Major Employers in Calcasieu Parish and Lake Charles area
2013 Data

Name of Employer	Business	Employment
Calcasieu Parish School Board	Education	5,000
L'Auberge Du Lac Casino Resort	Gaming	2,400
Turner Industries Group	General Contractors	1,500
PPG Industries	Basic Chemical	1,250
Lake Charles Memorial	Health Care	1,194
CITGO Petroleum Corp.	Petroleum Refinery	1,160
Isle of Capri	Gaming	1,155
City of Lake Charles	City Government	1,032
Calcasieu Parish Sheriff's Office	Law Enforcement	972
CHRISTUS St. Patrick Hospital	Health Care	871

Source: CEDS or Comprehensive Economic Development Strategy Report, 2013

D. Public Transportation Profile

To help facilitate transportation needs throughout the city, the City operates the *Lake Charles Public Transit System* that provides service from 5:45 a.m. to 5:45 p.m. along five (5) fixed routes throughout the city by picking up and dropping off citizens that depend on bus service for their transportation needs. Those routes include service to schools (kindergarten-twelfth grades), Sowela Community College, Delta Vocational School, McNeese State University, Louisiana Works' Office Employment Center, hospitals, shopping malls, and recreation. Additionally, we service Public Housing Communities and Nonprofit Community Housing.

As of December 3, 2012, a new transit facility was opened to better meet the public transportation needs of the citizens. Supplementing this transportation service is the Para Transit Service to provide a more specific service for passengers with disabilities. We currently service 225,000 to 228,000 passengers on a yearly basis with both types of service.

Currently, the Transit Division is working with the Metropolitan Planning Organization on extending service within the MPO boundaries outside of the city limits of Lake Charles to areas such as Moss Bluff, Westlake, and Sulphur. The other addition to our facility will be providing office space for the Calcasieu Parish Transit System to operate their transit department. Once this is complete we will have established a hub for

servicing several surrounding communities in addition to encouraging growth for public transportation and the citizens.

We also support many additional functions such as tours for the housing areas, Toys for Tots, National Library Week, Fort Polk Appreciation Day, Police Academy Training, Palm Sunday, and Louisiana Municipal Association.

E. Housing Profile

1. **Projected Household and Population Growth:** The projected population by Esri for 2015 does not contemplate the growth in Calcasieu Parish due to the unprecedented \$40 billion in capital investment over the next 3-5 years. It is possible that population could increase over 195,000 by 2015. The amount of households, as projected, are expected to increase faster than projected population due to the demand for new households by the matriculation of the population's age. The number of households is also projected to increase beyond the Esri projections.

Census	2000	2010	2015	2010-2015 Change	2010-2015 Annual Rate
Population	183,577	192,768	193,385	617	0.06%
Households	68,613	73,996	74,174	890	0.24%

2000, 2010 Census and Esri Demographic Projections 2015

2. Household Tenure

Housing Units by Occupancy Status and Tenure

Census	2000		2010		2015	
	Number	Percent	Number	Percent	Number	Percent
Total Housing Units	75,995	100%	82,058	100%	84,523	100%
Occupied	68,613	90.30%	73,996	90.18%	74,886	88.60%
Owner	49,106	64.60%	51,533	62.80%	52,346	61.93%
Renter	19,507	25.70%	22,463	27.37%	22,540	26.67%
Vacant	7,382	9.70%	8,062	9.82%	9,637	11.40%

2000, 2010 Census and Esri Demographic Projections 2015

Market Profile	
2000 Housing Units	75,995
Owner Occupied Housing Units	64.60%
Renter Occupied Housing Units	25.70%
Vacant Housing Units	9.70%
2010 Housing Units	82,058
Owner Occupied Housing Units	62.80%
Renter Occupied Housing Units	27.37%
Vacant Housing Units	9.82%
2015 Housing Units	84,523
Owner Occupied Housing Units	61.93%
Renter Occupied Housing Units	26.67%
Vacant Housing Units	11.40%
Median Home Value	
2000	\$70,298
1 2010	\$119,000
2 2015	\$132,475
Median Age	
2000	34.5
2010	35.9
2015	36.7

2000, 2010 Census and Esri Demographic Projections 2015

1 -2010 American Community Survey

2 -Esri Demographic Projections 2015

3. Household Income and Population

Households by Income	Household Income					
	2000		2010		2015	
	Number	Percent	Number	Percent	Number	Percent
<\$15,000	14,765	21.50%	11,916	16.22%	11,364	15.32%
\$15,000-\$24,999	9,986	14.50%	10,559	14.37%	9,920	13.37%
\$25,000-\$34,999	9,271	13.50%	10,054	13.69%	9,336	12.59%
\$35,000-\$49,999	11,079	16.10%	9,726	13.24%	11,527	15.54%
\$50,000-\$74,999	12,328	17.90%	11,910	16.21%	12,768	17.21%
\$75,000-\$99,999	6,100	8.90%	7,497	10.21%	7,273	9.81%
\$100,000-\$149,999	3,533	5.10%	8,293	11.29%	8,448	11.39%
\$150,000-\$199,999	767	1.10%	1,930	2.63%	1,949	2.63%
\$200,000+	928	1.40%	1,574	2.14%	1,589	2.14%

2000 Census, 2010 American Community Survey and Esri Demographic Projections 2015

Household Income

Households Income	2000	2010	2000-2010 Change
Median Income	\$ 35,372	\$ 39,830	12.60%
Average Income	\$ 47,578	\$ 58,123	22.16%
Per Capita Income	\$ 17,710	\$ 22,934	29.50%

2000 Census, 2010 American Community Survey

Population

Population by Age	2000		2010		2015	
	Number	Percent	Number	Percent	Number	Percent
0-4	13,253	7.20%	13,806	7.16%	13,730	7.10%
5-9 years	13,792	7.50%	13,423	6.96%	13,344	6.90%
10-14 years	14,036	7.60%	13,453	6.98%	13,537	7.00%
15-19	14,147	8.30%	13,965	7.24%	12,763	6.60%
20-24	12,925	7.00%	13,928	7.23%	12,377	6.40%
25-34	23,793	13.00%	25,905	13.44%	26,300	13.60%
35-44	28,912	15.70%	23,208	12.04%	25,140	13.00%
45-54	24,220	13.20%	27,954	14.50%	24,560	12.70%
55-64	15,740	8.60%	22,800	11.83%	24,753	12.80%
65-74	12,399	6.80%	13,517	7.01%	15,664	8.10%
75-84	7,152	3.90%	8,218	4.26%	7,929	4.10%
85+	2,208	1.20%	2,591	1.34%	3,288	1.70%
	182,577	100.00%	192,768	100.00%	193,385	100.00%

2000, 2010 Census and Esri Demographic Projections 2015

4. Housing Occupancy Costs

a. Home Ownership

Mortgage Status	Estimate	Percent
Owner Occupied Units	51,533	100%
Housing units with mortgage	28,924	56.13%
Housing units without a mortgage	22,609	43.87%

2010 Census

Selected Monthly Owner Costs	Calcasieu Parish
	Units with Mortgage
Total:	30,141
Less than \$300	0
\$300 to \$499	1,319
\$500 to \$699	2,676
\$700 to \$999	9,890
\$1,000 to \$1,499	9,303
\$1,500 to \$1,999	4,706
\$2,000 or more	2,247
Median \$	\$1,051

2010 American Community Survey

Selected Monthly Owner Costs	Calcasieu Parish
	Units without Mortgage
Total:	24,414
Less than \$100	445
\$100 to \$199	4,828
\$200 to \$299	6,355
\$300 to \$399	7,320
\$400 to \$499	5,466
Median \$	\$307

2010 American Community Survey

Median selected monthly owner costs for --	Calcasieu Parish, Louisiana
Housing units with a mortgage	\$1,051
Housing units without a mortgage	\$307

Source: 2010 Census

- b. Mobile/Manufactured Home:** Of significance to the current manufactured home market, is that, sales of new manufactured homes are somewhat down when compared to previous years. According to several bankers, due to current economic conditions relative to the national recession, lenders have significantly

tightened financing for manufactured homes which has resulted in buyers being required to have similar constraints to that of traditional home buyers, resulting in the current slow market for new units.

While some manufactured home parks are operating with lower vacancy rates, others are finding that there are now more vacancies. Properties, which once facilitated “FEMA housing” after Hurricanes Rita and Ike, are experiencing difficulty re-filling after the removal of temporary housing units. This decline in occupancy is not unexpected for manufactured home parks as the market reestablishes pre-hurricane market levels.

This softening of the mobile home market has resulted in stagnant development of new mobile home spaces in the area.

c. Rental Costs

GROSS RENT	Calcasieu Parish
Occupied units paying rent	16,966
Less than \$200	681
\$200 to \$299	831
\$300 to \$499	2,611
\$500 to \$749	4,826
\$750 to \$999	6,301
\$1,000 to \$1,499	1,524
\$1,500 or more	192
Median (dollars)	725
No rent paid	1,938

2010 American Community Survey

GROSS RENT AS A PERCENTAGE OF HOUSEHOLD INCOME	Calcasieu Parish
Occupied units paying rent	16,302
Less than 15.0 percent	1,632
15.0 to 19.9 percent	2,161
20.0 to 24.9 percent	2,029
25.0 to 29.9 percent	1,502
30.0 to 34.9 percent	1,564
35.0 percent or more	7,414
Not computed	2,602

2010 American Community Survey

- d. **Affordability:** The affordability index measures whether or not a typical family could qualify for a mortgage loan on a typical home. A typical home is defined as the median priced, existing single-family home. The typical family is defined as one earning the median family income as reported by the U.S. Bureau of the Census. The prevailing mortgage interest rate is the effective rate on new FHA loan mortgages. These components are used to determine if the median income family can qualify for a mortgage on a typical home.

To interpret the indices, a value of 100 means that a family with the median income has exactly enough income to qualify for a mortgage on a median-priced home. An index above 100 signifies that family earning the median income has more than enough income to qualify for a mortgage loan on a median-priced home, assuming a 20 percent down payment. For example, a composite Home Affordability Index (HAI) of 1.2 means a family earning the median family income has 120% of the income necessary to qualify for a conventional loan covering 80 percent of a median-priced existing single-family home. An

increase in the HAI, then, shows that this family is more able to afford the median priced home.

The calculation assumes a down payment of 20 percent of the home price and it assumes a qualifying ratio of 25 percent, where the monthly principal and interest payment cannot exceed 25 percent of the median family monthly income.

Home affordability for Calcasieu Parish is presented in the tables below.

Median household income is taken from the tables in #3 above.

Home Affordability	Calcasieu
Median Household Income	\$ 39,830
Monthly Household Income	\$ 3,319
Affordable Housing Income 25%	\$ 830
Average Mortgage Rate 30 yr	4.26%
Maximum Affordable Loan 20% Down	\$ 168,000
Maximum Home Value	\$ 210,000

Based upon 25% of the median household income, a homeowner can spend \$830 on monthly mortgage payments. However, the monthly cost of a median priced home will cost \$469 as seen below. This leads to an affordability index of 1.77 (830/469), indication parish residents have sufficient income to afford the cost of a median valued home.

Housing Affordability Index	
Median Home Value	\$ 119,000
Median Loan 20% Down	\$ 95,200
Monthly Payment Required	\$ 469
Affordability Index	1.77

Index = Affordable Housing Income/Monthly Payment Required

e. Reported Building Permits

(1) Calcasieu Parish

	2007	2008	2009	2010
Total Units	979	1193	926	984
Single Family	407	397	317	371
Manufactured Housing	558	783	604	596
Multi Family	14	13	5	17

Calcasieu Parish Office of Planning and Development

(2) City of Lake Charles

	2007	2008	2009	2010
Total Units	768	252	607	374
Single Family	216	234	224	357
Multi Family	552	18	383	17

Lake Charles Permit Office

2012 Local Area Building Statistics New Home Construction		
Month	Permits Issued	
	Calcasieu	Lake Charles
January	17	15
February	14	12
March	27	17
April	30	20
May	26	26
June	25	20
July	43	26
August	23	23
Total 2012	205	159
Per Month	26	20

City of Lake Charles and Calcasieu Parish

LAKE CHARLES NORTH

1. Projected Household and Population Growth

Census	2000	2010	2015	2010-2015 Change	2010-2015 Annual Rate
Population	14,707	13,765	13,400	-365	-0.53%
Households	5,752	5,595	5,499	-96	-0.34%

2000 Census and Esri Demographic Projections 2010/2015

2. Household Tenure

Housing Units by Occupancy Status and Tenure

Census	2000		2010		2015	
	Number	Percent	Number	Percent	Number	Percent
Total Housing Units	6,736	100%	6,985	100%	7,093	100%
Occupied	5,752	85.40%	5,595	80.10%	5,449	77.50%
Owner	3,012	44.70%	2,858	40.90%	2,827	39.90%
Renter	2,740	40.70%	2,737	39.20%	2,672	37.70%
Vacant	984	14.60%	1,390	19.90%	1,594	22.50%

2000 Census and Esri Demographic Projections 2010/2015

Market Profile	
2000 Housing Units	6,723
Owner Occupied Housing Units	44.70%
Renter Occupied Housing Units	40.70%
Vacant Housing Units	14.60%
2010 Housing Units	6,985
Owner Occupied Housing Units	40.90%
Renter Occupied Housing Units	39.20%
Vacant Housing Units	19.90%
2015 Housing Units	7,093
Owner Occupied Housing Units	39.90%
Renter Occupied Housing Units	37.70%
Vacant Housing Units	22.50%
Median Home Value	
2000	\$52,129
2010	\$80,699
2015	\$94,657
Median Age	
2000	36.2
2010	38.1
2015	38.6

2000 Census and Esri Demographic Projections 2010/2015

3. Household Income and Population

Household Income						
Households by Income	2000		2010		2015	
	Number	Percent	Number	Percent	Number	Percent
<\$15,000	2,374	42.50%	2,236	40.00%	2,165	39.40%
\$15,000-\$24,999	1,065	19.10%	957	17.10%	887	16.10%
\$25,000-\$34,999	698	12.50%	779	13.90%	727	13.20%
\$35,000-\$49,999	610	10.90%	667	11.90%	719	13.10%
\$50,000-\$74,999	527	9.40%	602	10.80%	650	11.80%
\$75,000-\$99,999	174	3.10%	198	3.50%	193	3.50%
\$100,000-\$149,999	75	1.30%	108	1.90%	111	2.00%
\$150,000-\$199,999	24	0.40%	11	0.20%	11	0.20%
\$200,000+	35	0.60%	36	0.60%	36	0.70%
Median Income	\$18,351		\$20,584		\$21,214	
Average Income	\$29,557		\$29,289		\$29,980	
Per Capita Income	\$11,341		\$12,000		\$12,416	

2000 Census and Esri Demographic Projections 2010/2015

Population						
Population by Age	2000		2010		2015	
	Number	Percent	Number	Percent	Number	Percent
0-4	1,078	7.30%	1,003	7.30%	961	7.20%
5-9 years	1,161	7.90%	1,029	7.50%	962	7.20%
10-14 years	1,169	7.90%	966	7.00%	1,017	7.60%
15-19	1,224	8.30%	1,028	7.50%	883	6.60%
20-24	891	6.10%	841	6.10%	859	6.40%
25-34	1,592	10.80%	1,579	11.50%	1,512	11.30%
35-44	2,065	14.00%	1,471	10.70%	1,405	10.50%
45-54	1,904	12.90%	1,929	14.00%	1,564	11.70%
55-64	1,392	9.50%	1,741	12.60%	1,879	14.00%
65-74	1,298	8.80%	1,124	8.20%	1,320	9.90%
75-84	701	4.80%	754	5.50%	723	5.40%
85+	234	1.60%	299	2.20%	314	2.30%

2000 Census and Esri Demographic Projections 2010/2015

4. Housing Occupancy Costs

a. Home Ownership

Mortgage Status	Estimate	Percent
Owner Occupied Units	2,563	100%
Housing units with mortgage	817	31.88%
Housing units without a mortgage	1,746	68.12%

2005-2009 American Community Survey

- b. **Mobile/Manufactured Homes:** Of significance to the current manufactured home market, it that, sales of new manufactured homes are somewhat down when compared to previous years. According to several bankers, due to current economic conditions relative to the national recession, lenders have significantly tightened financing for manufactured homes which has resulted in buyers being required to have similar constraints to that of traditional home buyers, resulting in the current slow market for new units.

While some manufactured home parks are operating with lower vacancy rates, others are finding that there are now more vacancies. Properties, which once facilitated “FEMA housing” after Hurricanes Rita and Ike, are experiencing difficulty re-filling after the removal of temporary housing units. This decline in occupancy is not unexpected for manufactured home parks as the market reestablishes pre-hurricane market levels.

This softening of the mobile home market has resulted in stagnant development of new mobile home spaces in the area.

c. Rental Costs

Renter Occupied Housing Units	Lake Charles North
	Contract Rent
Rental Units	2,310
With cash rent:	2,076
Less than \$100	209
\$100 to \$149	208
\$150 to \$199	190
\$200 to \$249	178
\$250 to \$299	116
\$300 to \$349	131
\$350 to \$399	167
\$400 to \$449	201
\$450 to \$499	260
\$500 to \$549	114
\$550 to \$599	34
\$600 to \$649	34
\$650 to \$699	119
\$700 to \$749	0
\$750 to \$799	33
\$800 to \$899	13
\$900 to \$999	27
\$1,000 to \$1,249	45
\$1,250 to \$1,499	0
\$1,500 to \$1,999	0
\$2,000 or more	0
No cash rent	235

2005-2009 American Community Survey

- d. **Affordability:** The affordability index measures whether or not a typical family could qualify for a mortgage loan on a typical home. A typical home is defined as the median-priced, existing single-family home. The typical family is defined as one earning the median family income as reported by the U.S. Bureau of the Census. The prevailing mortgage interest rate is the effective rate on new FHA loan mortgages. These components are used to determine if the median income family can qualify for a mortgage on a typical home.

To interpret the indices, a value of 100 means that a family with the median income has exactly enough income to qualify for a mortgage on a median-priced home. An index above 100 signifies that family earning the median income has more than enough income to qualify for a mortgage loan on a median-priced home, assuming a 20 percent down payment. For example, a composite Home Affordability Index (HAI) of 1.2 means a family earning the median family income has 120% of the income necessary to qualify for a conventional loan covering 80 percent of a median-priced existing single-family home. An increase in the HAI, then, shows that this family is more able to afford the median priced home.

The calculation assumes a down payment of 20 percent of the home price and it assumes a qualifying ratio of 25 percent, where the monthly

principal and interest payment cannot exceed 25 percent of the median family monthly income.

Home affordability for Lake Charles North is presented in the tables below. Median household income is taken from tables in #3 above.

Home Affordability		North L.C.
Median Household Income	\$	20,584
Monthly Household Income	\$	1,715
Affordable Housing Income 25%	\$	429
Average Mortgage Rate 30 yr		4.26%
Maximum Affordable Loan 20% Down	\$	87,000
Maximum Home Value	\$	108,750

Based upon 25% of the median household income, a homeowner can spend \$429 on monthly mortgage payments. However, the monthly cost of a median priced home will cost \$318 as seen below. This leads to an affordability index of 1.35 (429/318), indication parish residents have sufficient income to afford the cost of a median valued home.

Housing Affordability Index		
Median Home Value	\$	80,699
Median Loan 20% Down	\$	64,559
Monthly Payment Required	\$	318
Affordability Index		1.35

III. Fair Housing Law and Municipal Policies

A. Introduction

Impediments to fair housing choice may be acts that violate a law or acts or conditions that do not violate a law, but preclude people with varying incomes from having equal access to decent, safe, and affordable housing. Fair housing choice is defined, generally, as the ability of people with similar incomes to have similar access to housing.

Section B will address the existing statutory and case law that work to remove impediments and promote fair housing choice. The federal fair housing law can be effective in mitigating barriers to fair housing choice, depending upon enforcement efforts. Related laws and case law that provide further interpretation, understanding, and support to the Fair Housing Act will also be discussed.

The Louisiana Open Housing Act was reviewed and compared to the Federal Fair Housing Act to determine whether it offered similar rights, remedies, and enforcement to the federal law and whether it is construed as substantially equivalent. Pertinent related laws, such as the Community Reinvestment Act and Home Mortgage Disclosure Act, were reviewed and will be mentioned in term of how they can facilitate fair lending. Various case decisions pertaining to fair housing issues were reviewed and are incorporated in the discussion. The fair housing ordinance for the City of Lake Charles was also reviewed in *Section C* and it was deemed to be substantially equivalent to the Fair Housing Act.

Section D discusses the level of enforcement activity in the municipality. The Human Relations Commission was established in 1994. Members are appointed by the mayor to enforce policies and ordinances that increase the quality of basic human rights for its citizens.

The more difficult, but intertwined, aspect of fair housing choice is the availability of affordable housing. Adequate decent, safe, and affordable housing for people of varying incomes should be available. Minimizing housing costs for very low- and low-income households usually requires some form of subsidy that is, oftentimes, generated utilizing federal, state, and/or local government dollars. The City of Lake Charles has housing programs designed to rehabilitate and produce affordable housing. These efforts are detailed in **Section E**.

Numerous documents were collected and analyzed to complete these sections. The key documents were the Consolidated Plan prepared by the City of Lake Charles' Community Development and Services Department, the community profile section of this impediment analysis, the City's zoning ordinances, the 2013 Annual Action Plan, and documentation on various housing programs and projects. City staff also provided information on its various efforts to develop affordable housing in the past and present, and concerning their plans for the future. Regulatory and public policies are reviewed in **Section F**.

B. Fair Housing Law

The Federal Fair Housing Act (the Act) was enacted in 1968, and amended in 1974 and 1988 to add protected classes, provide additional remedies, and strengthen enforcement. The Act, as amended, makes it unlawful for a person to discriminate on the basis of race, color, sex, religion, national origin, handicap, or familial status. Generally, the Act prohibits discrimination based on one of the previously mentioned protected classes in all residential housing, residential sales, advertising, and residential lending and insurance. Prohibited activities under the Act, as well as examples, are listed below.

It is illegal to do the following based on a person's membership in a protected class:

- Misrepresent that a house or apartment is unavailable by:
 - ✓ Providing false or misleading information about a housing opportunity,
 - ✓ Discouraging a protected class member from applying for a rental unit or making an offer of sale, or
 - ✓ Discouraging or refusing to allow a protected class member to inspect available units;

- Refuse to rent or sell or to negotiate for the rental or sale of a house or apartment or otherwise make unavailable by:
 - ✓ Failing to effectively communicate or process an offer for the sale or rental of a home,
 - ✓ Utilizing all non-minority persons to represent a tenant association in reviewing applications from protected class members, or
 - ✓ Advising prospective renters or buyers that they would not meld with the existing residents;
- Discriminate in the terms, conditions, or facilities for the rental or sale of housing by:
 - ✓ Using different provisions in leases or contracts for sale,
 - ✓ Imposing slower or inferior quality maintenance and repair services,
 - ✓ Requiring a security deposit (or higher security deposit) of protected class members, but not for non-class members,

- ✓ Assigning persons to a specific floor or section of a building, development, or neighborhood, or
- ✓ Evicting minorities, but not whites, for late payments or poor credit;
- Make, print, publish, or post (direct or implied) statements or advertisements that housing is not available to members of a protected class;
- Persuade or attempt to persuade people, for profit, to rent or sell their housing due to minority groups moving into the neighborhood by:
 - ✓ Real estate agents mailing notices to homeowners in changing area with a listing of the homes recently sold along with a picture of a Black real estate agent as the successful seller, or
 - ✓ Mailed or telephonic notices that the “neighborhood is changing” and now is a good time to sell, or noting the effect of the changing demographics on property values;
- Deny or make different loan terms for residential loans due to membership in a protected class by:
 - ✓ Using different procedures or criteria to evaluate credit worthiness,

- ✓ Purchasing or pooling loans so that loans in minority areas are excluded,
 - ✓ Implementing a policy that has the effect of excluding a minority area,
or
 - ✓ Applying different procedures (negative impact) for foreclosures on protected class members;
- Deny persons the use of real estate services; or
 - Intimidate, coerce or interfere.
 - Retaliation against a person for filing a fair housing complaint.

The Fair Housing Act requires housing providers to make reasonable accommodations in rules, policies, practices, and paperwork for persons with disabilities. They must allow reasonable modifications in the property so people with disabilities can live successfully.

In addition to prohibiting certain discriminatory acts, the Act places no limit on the amount of recovery and imposes substantial fines. The fine for the first offense can be up to \$10,000; the second offense, up to \$25,000; and the third offense, up to \$50,000.

The U. S. Department of Housing and Urban Development (HUD) provides funding to state and local governmental agencies to enforce local fair housing laws that are substantially equivalent to the Fair Housing Act. Once a state and/or city have a substantially equivalent fair housing law, they can attempt to become certified as a Fair Housing Assistance Program (FHAP) Agency and receive funds for investigating and conciliating fair housing complaints or a Fair Housing Initiatives Program (FHIP) Agency and receive funds for education, promoting fair housing, and investigating allegations. It should be noted that a city must be located in a state with a fair housing law that has been determined by HUD to be substantially equivalent. Then, the city must also adopt a law that HUD concludes is substantially equivalent in order to participate in the FHAP Program. The local law must contain the seven protected classes – race, color, national origin, sex, religion, handicap, and familial status – and must have substantially equivalent violations, remedies, investigative processes, and enforcement powers.

In addition, the process for investigating and conciliating complaints must mirror HUD's. HUD's process begins when an aggrieved person files a complaint within one year of the date of the alleged discriminatory housing or lending practice. The complaint must be submitted to HUD in writing. However, this process can be initiated by a phone call. HUD will complete a complaint form, also known as a 903, and mail it to the complainant to sign. The complaint must contain the name and address of the complainant and respondent, address and description of the housing involved, and a concise statement of the facts, including the date of the occurrence, and the complainant's affirmed signature. Upon filing, HUD is obligated to investigate, attempt conciliation,

and resolve the case within 100 days. Resolution can be a dismissal, withdrawal, settlement or conciliation, or a determination as to cause.

The FHAP certification process includes a two-year interim period when HUD closely monitors the intake and investigative process of the governmental entity applying for substantial equivalency certification. Also, the local law must provide enforcement for aggrieved citizens where cause is found. It can be through an administrative hearing process or filing suit on behalf of the aggrieved complainant in court. The FHIP certification process is contingent on which type of funding the agency is applying. There are four programs to which an agency can apply; Fair Housing Organizations Initiative (FHOI), Private Enforcement Initiative (PEI), Education Outreach Initiative (EOI), and Administrative Enforcement Initiative (AEI). Currently, there is no funding under the AEI status.

The State of Louisiana enacted the Louisiana Open Housing Act in 1992. It appears to contain all of the requisite provisions to pass HUD's scrutiny as a substantially equivalent law. Administration and enforcement of the Act is by the Louisiana Department of Justice, which may receive complaints directly from individual citizens or by referral from HUD.

In addition to the Louisiana Open Housing Act, the State of Louisiana created the Predatory Lending Prevention Task Force to study the conditions in the Louisiana housing finance market and address the issues and concerns relative to protecting

Louisiana citizens from predatory lending practices. Potential abusive lending practices lead to a loss of equity in homes and increase the number of foreclosed homes.

C. City of Lake Charles Fair Housing Ordinance

See the following ordinance amending Chapter 2 of the Code of Ordinances of the City of Lake Charles by adding Article VIII – Fair Housing Policy.



City of Lake Charles

Signature

Ordinance Number: 13409

328 Pujo Street
P.O. Box 1178
Lake Charles, LA
70602-1178

An ordinance amending Chapter 2 of the Code of Ordinances of the City of Lake Charles by adding Article VIII - Fair Housing Policy.

BE IT ORDAINED BY THE CITY COUNCIL OF THE CITY OF LAKE CHARLES, LOUISIANA, in regular session convened, that:

SECTION 1: Chapter 2 of the Code of Ordinances of the City of Lake Charles, Louisiana, is hereby amended and reenacted by adding a new Article to be numbered VIII, said new article to read as follows:

"ARTICLE VIII. FAIR HOUSING POLICY.

Sec. 2-61. An ordinance declaring the Fair Housing Policy of the City of Lake Charles; defining terms; prohibiting discrimination in the sale or rental of housing; prohibiting discrimination in the financing of housing; prohibiting discrimination in the provision of brokerage services; providing for certain exemptions and exclusions; providing for the position of a Mayor's Liaison for Fair Housing; providing for the receipt, investigation and conciliation of complaints alleging discrimination in housing; authorizing the City Attorney to institute legal proceedings; forbidding intimidation; providing for cooperation with the Secretary of Housing and Urban Development; providing for education and public information; proving a penalty; and providing a severability clause.

Whereas, it is hereby declared to be the policy of the City of Lake Charles to being about, through fair, orderly and lawful procedures, the opportunity for each person to obtain housing without regard to his race, color, sex, religion, or national origin; and

Whereas, it is further declared that this policy is based upon a recognition of the right of every person to have access to adequate housing of his own choice without regard to race, color, sex, religion, or national origin; and further that the denial of such right through consideration based on race, color, sex, religion, or national origin is detrimental to the health, safety and welfare of the inhabitants of the City of Lake Charles and constitutes an unjust denial or deprivation of such rights which is within the power and proper responsibility of government to prevent.

A. DEFINITIONS:

For the purposes of this section the following terms, phrases, words and their derivations shall have the meanings given herein. When not inconsistent with the context, words so used in the present tense include the future; words in the masculine gender include the feminine; words in the plural number include the singular, and words in the singular number include the plural.

1. "Discriminatory housing practice" means an act that is unlawful under Section B, C or D of this ordinance.
2. "Dwelling" means any building, structure, or portion thereof which is occupied, as, or designed and intended for occupancy as a residence by one or more families or any vacant land which is offered for sale or lease for the construction or location thereon of any such building, structure or portion thereof.
3. "Family" includes a single individual.
4. "Person" includes one or more individuals, corporations, partnerships, associations, labor organizations, legal representatives, mutual companies, joint stock companies, trust, unincorporated organizations, trustees, fiduciaries, and any other organization or entity of

whatever character.

5. "To rent" includes to lease, to sublease, to let, and otherwise to grant for a consideration the right to occupy premises not owned by the occupant.

B. Discrimination in the Sale or Rental of Housing

Except as exempted by Section E, it shall be unlawful for any person to:

1. Refuse to sell or rent, after making a bona fide offer, or to refuse to negotiate for the sale or rental of, or otherwise make unavailable or deny, a dwelling to any person because of race, color, sex, religion, or national origin;

2. Discriminate against any person in the terms, conditions, or privileges of sale or rental of a dwelling, or in the provision of services or facilities in connection therewith, because of race, color, sex, religion or national origin;

3. Make, print, publish, or cause to be made, printed or published any notice, statement or advertisement regarding the sale or rental of a dwelling that indicates any preference, limitation or discrimination based on race, color, sex, religion or national origin, or any intention to make any such preference, limitation or discrimination;

4. Represent to any person because of race, color, sex, religion or national origin that any dwelling is not available for inspection, sale or rental when such dwelling is in fact so available;

5. For profit or with the hope or expectation of profit, induce or attempt to induce any person to sell or rent any dwelling by representations regarding the entry or prospective entry into the neighborhood of a person or persons of a particular race, color, sex, religion, or national origin.

6. For profit or with the hope or expectation of profit to influence or attempt to influence by any words, acts, or failure to act, any seller, purchaser, landlord or tenant of a dwelling so as to promote the maintenance of racially segregated housing or so as to retard, obstruct, or discourage racially integrated housing.

C. Discrimination in the financing of housing.

It shall be unlawful for any bank, building and loan association, insurance company or other corporation, association, firm, or enterprise whose business consists in whole or in part of the making of commercial or residential real estate loans, to deny a loan or other financial assistance to a person applying therefor for the purpose of purchasing, constructing, improving, repairing or maintaining a dwelling; or to discriminate against any such person in the fixing of the amount, interest rate, brokerage points, duration, or other terms or conditions of such loan or other financial assistance, because of:

1. The race, color, sex, religion, or national origin of such person or of any person associated with him in connection with such loan or financial assistance; or

2. The race, color, sex, religion, or national origin of the present or prospective owners, lessees, tenants, or occupants of the dwelling or dwellings for which such loan or other financial assistance is to be made or given.

D. Discrimination in the provision of brokerage services.

It shall be unlawful for any person to deny access to or membership or participation in any multiple listing service, real estate brokers' organization or other service, organization or facility relating to the business of selling or renting dwellings or to discriminate in the terms or conditions of such access, membership or participation, on account of race, color, sex, religion, or national origin.

E. Exemptions and exclusions.

1. There shall be exempted from the application of Section B hereof all transactions involving:

a. The rental of units in dwellings containing living quarters occupied or intended to be occupied by no more than four families living independently of each other if the owner actually maintains and occupies one of such units as his residence;

b. The rental of single room in a dwelling containing living quarters occupied or intended to be occupied by no more than one family if the person offering such room for rental actually maintains and occupies the remainder of such dwelling as his residence and not more than four such rooms are offered.

c. The sale or rental of any single house by a private individual who owns such house, provided that:

(1). The sale or rental is made without the use in any manner of the sales or rental facilities or the sale or rental services of any real estate broker, agent or salesman, or of such facilities or services of any person in the business of selling or renting dwellings or of any employee or agent of any such broker, agent, salesman, or person; and

(2). The sale is made without the publication, posting or mailing of any advertisement or written notice in violation of Section B (3) of this ordinance (this shall not prohibit the use of attorneys, escrow agents, abstractors, title companies, and other such professional assistance as necessary to perfect or transfer the title); and

(3). The owner does not own more than three single family houses at the time of the sale; and

(4). The owner does not own any interest in, nor is there owned or reserved on his behalf, under any express or voluntary agreement, title to or any right to all or any portion of the proceeds from the sale or rental of more than three such single family houses at any one time.

(5). If the owner does not reside in the house at the time of sale or was not the most recent resident of such house prior to the sale, the exemption granted by this subsection shall apply only with respect to one such sale within any twenty-four month period.

d. Nothing in this ordinance shall prohibit a religious organization, association, or society or any non-profit institution or organization operated, supervised, or controlled by or in conjunction with a religious association, or society from limiting the sale, rental, or occupancy of dwellings which it owns or operated for other than a commercial purpose to persons of the same religion, or from giving preference to such persons, unless membership in such religion is restricted on account of race, color, sex or national origin.

e. Nothing in this ordinance shall prohibit a bona fide private club, not in fact open to the public, which as an incident to its primary purpose, provides lodging which it owns or operates for other than a commercial purpose from limiting the rental or occupancy of such lodgings to its members or from giving preference to its members.

f. Nothing in this ordinance shall bar any person from owning and operating a housing accommodation in which a room or rooms are leased, subleased or rented only to persons of the same sex, which such housing accommodation contains common lavatory, kitchen or similar facilities available for the use of all persons occupying such housing accommodation.

F. Mayor's Liaison for Fair Housing

The Mayor shall appoint and the Council shall confirm a Mayor's Liaison for Fair Housing

(hereinafter referred to as "Liaison"), who shall have the responsibility for implementing this ordinance. The Liaison may delegate his authority to investigate and conciliate complaints to other city employees under his direction.

G. Complaints

1. Only the person who claims to have been injured by a discriminatory housing practice who believes he will be irrevocably injured by a discriminatory housing practice that has occurred or is occurring (hereinafter referred to as "person aggrieved") may file a complaint with the Liaison. Such complaints shall be in writing and shall identify the person alleged to have committed or alleged to be committing a discriminatory housing practice shall state the facts upon which the allegations of a discriminatory housing practice are based. The Liaison shall prepare complaint forms and furnish them without charge to any person, upon request.

2. If at any time the Liaison shall receive or discover credible evidence and shall have probable cause to believe that any person or persons have committed or are committing a discriminatory housing practice as to which no complaint has been filed, the Liaison may prepare and file a complaint upon his own motion and in his own name and such complaint shall thereafter be treated in the same manner as a complaint filed by a person aggrieved.

3. The Liaison shall receive and accept notification and referral complaints from the U.S. Attorney General and the Secretary of Housing and Urban Development pursuant to the provisions of Title VIII, Fair Housing Act of 1968, Public Law 90-284, and shall treat such complaints hereunder in the same manner as complaints filed pursuant to paragraph A of this section.

4. All complaints shall be filed within sixty (60) days following the occurrence of an alleged discriminatory housing practice. Upon the filing or referral of any complaint, the Liaison shall provide notice of the complaint by furnishing a copy of such complaint to the persons named therein who allegedly committed or were threatening to commit an alleged discriminatory housing practice. The accused may file an answer to the complaint within fifteen (15) days of receipt of the written complaint.

5. All complaints and answers shall be subscribed and sworn to before an officer authorized to administer oaths.

H. Investigation

1. Upon the filing or referral of a complaint as herein provided, the Liaison shall cause to be made a prompt and full investigation of the matter stated in the complaint.

2. During or after the investigation, but subsequent to the mailing of the notice of complaint, the Liaison shall, if it appears that a discriminatory housing practice has occurred or is threatening to occur, attempt by informal endeavors to effect conciliation, including voluntary discontinuance of the discriminatory housing practice and adequate assurance of future voluntary compliance with the provisions of this ordinance. Nothing said or done in the course of such informal endeavors may be made public by the Liaison, by the complainant or by any other party to the proceedings without the written consent of all persons concerned.

3. Upon completion of the investigation and informal endeavors at conciliation by the Liaison, but within thirty (30) days of the filing of the complaint with the Liaison, if the efforts of the Liaison to secure voluntary compliance have been unsuccessful and if the Liaison has made a determination that a discriminatory housing practice has in fact occurred, the Liaison shall recommend to the City Attorney that such violations be prosecuted in the Municipal Court. With such recommendations, the Liaison shall refer his entire file to the City Attorney. The City Attorney shall within thirty (30) days after such referral make a determination as to whether to proceed with prosecution of such complaint in Municipal Court. If the City Attorney determines to prosecute, he shall

institute a complaint and prosecute same to conclusion within thirty (30) days after such determination or as soon thereafter as practicable.

4. All complainants under this ordinance shall be advised of their rights to file housing discrimination complaints as defined in this ordinance with the Fair Housing and Equal Employment Opportunity Division of the U. S. Department of Housing and Urban Development, Region VI, 801 Cherry Street, 27th Floor, Fort Worth, Texas 76113-2905.

I. Cumulative legal effect.

This ordinance is cumulative in its legal effect and is not in lieu of any and all other legal remedies which the person aggrieved may pursue.

The Mayor's Liaison for Fair Housing shall provide free administrative counsel to all complainants under this ordinance who wish to file private suits for relief in a local, State or Federal court of law in order to insure their full awareness and understanding of the provisions of this ordinance and Title VIII of the Fair Housing Act of 1968, Public Law 90-284.

J. Unlawful Intimidation.

It shall be unlawful for any person to harass, threaten, harm, damage, or otherwise penalize any individual, group or business because he or they have complied with the provisions of this ordinance, because he or they have exercised his or their rights under this ordinance, or enjoyed the benefits of this ordinance, or because he or they have made a charge, testified or assisted in any manner in any investigation, or in any proceeding hereunder or have made any report to the Liaison.

K. Cooperation with Secretary of Housing and Urban Development

The Liaison and the City Attorney are authorized to cooperate with the Secretary of Housing and Urban Development and the U. S. Attorney General pursuant to the provisions of Title VII, Fair Housing Act of 1968, Public Law 90-284, and may render such service to the Secretary as they shall deem appropriate to further the policies of this ordinance.

L. Education and Public Information

In order to further the objectives of this ordinance, the Liaison may conduct educational and public information programs.

M. Penalty

Any person, firm, or corporation violating any provision of this ordinance shall be guilty of a misdemeanor, and upon conviction, shall be fined a sum not to exceed Two Hundred Dollars (\$200.00) for each violation. Each day a violation continues after passage of seventy-five (75) days from date of the filing of the initial complaint with the Liaison shall constitute a separate and distinct offense.

Any person, firm, or corporation violating any provision of this ordinance may be enjoined by a suit filed by the City in a court of competent jurisdiction, and this remedy is in addition to any other penalty provision."

SECTION 2: If any provision, section, subsection, sentence, clause or phrase of this ordinance, or the application of same to any person or set of circumstances is for any reason held to be unconstitutional, void or invalid (or for any reason unenforceable), the validity of the remaining portions of this ordinance or their application to other persons or sets of circumstances shall not be affected thereby, it being the intent of the City Council of the City of Lake Charles in adopting and of the Mayor in approving this ordinance, that no portion hereof or provision or regulation contained herein shall become inoperative or fail by reason of any unconstitutionality or invalidity of any other portion, provision or

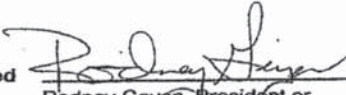
regulation, and to this end all provisions of this ordinance are declared to be severable.

SECTION 3: All ordinances or parts thereof in conflict herewith are hereby repealed.

At a meeting of the City Council on 6/15/2005, a motion was made by Councilman McCorquodale, seconded by Councilman Tolbert, that this Ordinance be adopted. The motion passed by the following vote:

For: A.B. Franklin, Mike Huber, Ernie Duplechin, Rodney Geyen, Rob McCorquodale, David R. Perry and Samuel C. Tolbert Jr.


Passed and Adopted


Rodney Geyen, President or
Presiding Officer

Date

6/15/05

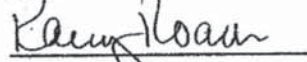
Attest


Lynn F. Thibodeaux
Clerk of the Council

Date

6/15/05

Approved by


Randy Roach, Mayor
City of Lake Charles, Louisiana

Date

6-17-05

D. Enforcement

The City of Lake Charles' Human Relations Commission accepts and processes fair housing complaints by the following procedures:

Receiving Complaints

Initial complaints may be by phone through the Mayor's Action Line, by mail, or in person at City Hall.

Complaint Forms

1. Before a complaint can be considered by the Commission, the citizen must fill out and sign the complaint. All completed forms become a part of the public records of the City of Lake Charles.
2. Complaint forms are available at City Hall or may be obtained by contacting the Mayor's Action Line.

Processing of Complaints

The Commission responds to all completed complaint forms. Those which the Commission considers having the following general characteristics:

- broad implications for the City;

- the greatest opportunity for positive impact; or
- where Commission consideration and/or recommendations can enhance the resolution or remedy of the matter.

The City of Lake Charles Human Relations Commission was established in 1994. Members are appointed by the mayor and the mission of the commission is to serve as an advisory body to the Mayor; therefore, all findings and recommendations concerning complaints are forwarded to the Mayor's office.

An essential ingredient of fair housing opportunity and enforcement is the education of the public regarding the rights and responsibilities afforded by the fair housing law. This includes the education of housing and financial providers, as well as citizens, the potential victims of discrimination. It is important for potential victims of housing and/or lending discrimination to be aware of fair housing issues generally, know what may constitute a violation, and what they can do on the event they believe they may have been discriminated against. Likewise, it is important for lenders, housing providers, and their agents to know their responsibilities and when they may be violating fair housing law.

Oftentimes, the public is not aware of the full scope and extent of the fair housing law. Discrimination is generally much more subtle today than it was twenty or thirty years ago. Instead of saying that no children are allowed, they may impose unreasonable occupancy standards that have the effect of excluding families with children. Rather than

saying, "We do not rent to African-Americans," they may smile and say, "Sorry we do not have any vacancies right now, try again in a few months," when, in fact, they do have one or more vacancies. Printed advertisements do not have to state, "no families with children or minorities allowed" to be discriminatory. A series of ads run over an extended period of time that always or consistently exclude children or minorities may very well be discriminatory. In addition, a person who believes he may have been discriminated against will probably do nothing if he does not realize that a simple telephone call can initiate intervention and a resolution on his behalf, without the expenditure of funds or excessive time. Thus, knowledge of available resources and assistance is a critical component.

Currently, the City of Lake Charles has no HUD designated Fair Housing Assistance Program (FHAP) or Fair Housing Initiative Program (FHIP). The State of Louisiana has one FHAP, the Louisiana Public Protection Division One which is located in Baton Rouge. This FHAP demonstrated that its fair housing law was substantially equivalent to the federal Act and it supports a variety of fair housing administrative and enforcement activities.

E. Production and Availability of Affordable Units

An overview of the key characteristics affecting the housing environment in Lake Charles will assist in assessing the adequacy and effectiveness of the housing programs designed and implemented by the City, in reaching the target market, and identifying and serving those who have the greatest need. Much of the information is taken from the Consolidated Plan, the Consolidated Annual Performance and Evaluation Report (CAPER), and other documentation provided by the City of Lake Charles.

Grant funding for the past two years and current year include entitlement allocations for Community Development Block Grant and HOME Investment Partnership. Funding levels were:

City of Lake Charles, Louisiana

FY 2009	Community Development Block Grant	\$ 868,524
	HOME Investment Partnership Grant	\$ 501,974
FY 2010	Community Development Block Grant	\$ 936,022
	HOME Investment Partnership Grant	\$ 499,221
FY 2011	Community Development Block Grant	\$ 781,455
	HOME Investment Partnership Grant	\$ 439,320
FY 2012	Community Development Block Grant	\$ 656,150
	HOME Investment Partnership Grant	\$ 322,235

According to the City's Consolidated Annual Performance and Evaluation Report (CAPER), the City of Lake Charles assisted 10,868 low-income persons through a variety of housing, public service, and infrastructure projects during the 2010-2012 program years. Providing decent, safe, and affordable housing opportunities for low-income individuals and families was the overall goal for affordable housing listed in the CAPER.

F. Regulatory and Public Policy Review

There are areas within the City of Lake Charles that have a concentration of low and moderate income housing. The current zoning and subdivision standards allow developers to have geographic areas rezoned, if certain conditions are met. The possible variances, special exceptions, and rezoning in minimum street frontage, front yard setbacks, side yard dimensions, and other restrictions may not impact the affordability of housing for higher income households, but may have a substantial impact on lower income housing.

A review of Lake Charles' Fair Housing Ordinance reveals that only five protected classes are mentioned: race, color, religion, sex, or national origin. It has not been amended to add both handicapped and familial status.

IV. Evaluation of Community's Current Fair Housing Legal Status

Fair housing complaint information was received from the U. S. Department of Housing and Urban Development (HUD) and provides a breakdown of complaints filed for Lake Charles from July 25, 2005 through May 29, 2013. The complaints filed with HUD are received from the Region VI office in Fort Worth, Texas. Thirty-one (31) complaints were filed, according to one or more of eight bases, including Race, National Origin, Familial Status, Color, Sex, Disability, Religion, and Retaliation. The chart below shows the breakdown. The total is more than 31 because some cases cited two or more bases in the claims.

Protected Class	Race	National Origin	Familial Status	Color	Sex	Disability	Religion	Retaliation	Total
2005	1		1			1			3
2006	1		1			2			4
2007	2		3	1		2		1	9
2008	2		2		1				5
2009	1				1	1			3
2010	4		1			3			8
2011	3		1			5	1		10
2012						1			1
2013						1			1
Total	14		9	1	2	16	1	1	44

Of the 31 complaints, 30 were closed. Twelve (12) cases were closed as *Conciliated/Settled*. Fifteen (15) cases were closed as *No Cause*. Three (3) cases were closed as *Administrative Closure*. One (1) case is still *Open*. The following chart shows the tally of the case closure types by year the case was opened.

Type of Closure	2005	2006	2007	2008	2009	2010	2011	2012	2013	Total
Conciliated/Settled	1	2	4	1	1		3			12
No Cause		2		2	1	4	4	1	1	15
Administrative Closure			2		1					3
Open							1			1
Total	1	4	6	3	3	4	8	1	1	31

V. Identification of Impediments to Fair Housing Choice

A. Public Sector

1. Zoning and Site Selection

The City of Lake Charles Department of Planning and Development reviewed HUD's guidelines for Fair Housing Planning that pertain to zoning and submitted the following answers to a questionnaire sent to them by the Department of Community Development and Services:

- Are there concentrations of low- and moderate-income housing in one or more localities or neighborhoods within the jurisdiction's geographic area? Are current zoning and other policies and procedures promoting this pattern or exerting a neutral effect on the existence of such concentrations?

Zoning Reply: Low and moderate income housing exists and is allowed in all areas throughout the City of Lake Charles. No Zoning policies or procedures exist to concentrate low or moderate income housing in geographic area.

- Has the jurisdiction adopted policies and procedures that promote the placement of new or rehabilitated housing for lower income households (including minorities, families with children and persons with physical or other disabilities) in a wide spectrum of neighborhoods?

Zoning Reply: The Department of Zoning and Land Use has not adopted any policies/procedures related to the income of any group of people. High density developments are available in a wide spectrum of neighborhoods.

- If there is vacant or other land that can be developed within the jurisdiction's geographic area, do zoning regulations permit medium and high-density residential development for such land, or only low-density housing (and accompanying high costs)?

Zoning Reply: There is land available for medium and high-density residential development.

- Do requirements for minimum street frontage, front yard setbacks, side yard dimensions, or amenities (for example, landscaping or air conditioning), or for off-site improvements such as restrictions on the level of density that is possible for new housing development limit affordability to higher-income households?

Zoning Reply: The City's Development Regulations do not limit affordability of housing to higher income households.

- Do zoning requirements in one or more areas typically favor conventional single-family home site designs over cluster development?

Zoning Reply: The City's Zoning Regulations do have single family zoning districts, as well as multi family zoning districts. Higher density developments are allowed in the multi family and other less restrictive zoning districts.

- Do zoning, subdivision, or occupancy ordinances or regulations define the term “family” narrowly so as to prevent related individuals from sharing the same home?

Zoning Reply: The City's Zoning Ordinance defines a “family” as: “One or more persons related by blood, marriage, adoption or guardianship, the occupants of a community or group home for mentally or physically challenged individuals or not more than four (4) persons not so related occupying a dwelling unit and living as a single housekeeping unit shall be considered a family. Notwithstanding any other provisions of this section, this definition does not include individuals required to be assembled under one living unit for the purpose of drug or substance abuse rehabilitation or persons assigned to same as the result of criminal activity. Halfway houses, detoxification facilities or like facilities are not considered “family” structures and are thereby excluded from this definition.”

- Should zoning, occupancy or building ordinances, or codes or regulations be changed to provide for more inclusive development of housing for lower-income people and families, including persons with disabilities?

Zoning Reply: The Department of Zoning and Land Use regulations allow group homes for person with disabilities in Multi-Family and less restrictive zoning districts as long as the facility is not primarily a medical service provider.

- Are there court decisions or settlements which affect the jurisdiction's zoning, building, occupancy, or other policies and regulations relating to the provision of housing for lower-income households and persons with disabilities? If so, what were the result of these decisions or settlements and has the jurisdiction met all legal requirements?

Zoning Reply: No legal decisions have been rendered in this jurisdiction that directly affect this City's regulations pertaining to housing for lower-income housing or persons with disabilities.

2. PHA Tenant Selection Procedures; Housing Choices for Certificate and Voucher Holders

The Housing Authority of the City of Lake Charles reviewed HUD's guidelines for Fair Housing Planning that pertain to public and assisted housing and submitted the following answers to a questionnaire sent to them by the Department of Community Development and Services:

- What are the application and tenant selection and assignment policies of assisted housing providers (including PHAs)?

PHA Reply: The Housing Authority of the City of Lake Charles receives applications from any family and elderly, disabled and handicapped individuals on Monday thru Friday morning during the hours of 8:00 a.m. to 11:00 a.m. at the Housing Authority office located at 800 Bilbo Street, Suite B, Lake Charles, LA. We also receive applications by appointment in the evenings if necessary. Any applicant who does not qualify for very low income is sent a notice of ineligibility for the program and the reason for the ineligibility. Tenant Selection in the Section 8 Program is based on date and time of application. In the Public Housing Program, tenant selection is based on date and time of application. In Public Housing Program, tenants are assigned units as to the bedroom size needed. Tenants, whose household composition has changed, since their initial occupancy, are transferred to the next available proper sized unit needed for their household composition. All policies are on file for public viewing.

- Is there a pattern in one or more assisted housing developments of concentration of tenants by race or ethnicity?

PHA Reply: In addition to rejection by screening of past rental history, criminal background checks and applicant refusal of Unit

- Do the tenant selection policies and procedures of HUD-assisted multifamily housing providers, including PHAs, exclude--or limit the participation of—persons with disabilities in housing development they manage?

PHA Reply: No

- If the answer to either of the two preceding questions is yes, how do these policies and procedures specifically affect the manner in which applications for housing are treated and applicants rejected or selected as tenants?

PHA Reply: Rejection is by screening of past rental history and criminal backgrounds

- Are the policies and procedures consistent with the requirements of Federal, State, and local law and HUD regulations and guidance?

PHA Reply: Yes

- If a HUD-assisted (including PHAs) or HUD-insured housing provider has been found in noncompliance with one or more civil rights laws or regulations, has the provider initiated appropriate corrective actions?

PHA Reply: Yes

- Are there any court suits involving the tenant application, selection, and assignment policies and procedures of any of these providers?

PHA Reply: No

- If court orders relate to any of these policies or practices, what is the status of actions to comply with the orders, and what are the results?

PHA Reply: N/A

- If there are concentrations of racial or ethnic groups in one or more public housing developments, has the PHA undertaken any efforts designed specifically to desegregate these developments, such as make changes to its tenant selection and assignment plan (TSAP)?

PHA Reply: Yes, and the LCHA has a Deconcentration Policy in place

- If there are racial or ethnic concentrations does PHA policy permit applicants or transfers to state a preference for one or more projects or development?

PHA Reply: Yes

- Does PHA policy permit applicants to reject several unit offers without losing their place on the waiting list? What are the bases for rejecting an offer of a public housing unit? Are they narrowly construed, or so broad that an applicant could easily reject a unit in a project in which his or her race does not predominate?

PHA Reply: Applicants are allowed 1 choice before going to the bottom of the list

- What is the pattern, by location and family type, of minority of nonminority certificate and voucher holders who rent units under the Section 8 certificate and voucher housing assistance program?

PHA Reply: Section 8 Certificate and Voucher holders, regardless of race, are located in most all areas of the City of Lake Charles.

- Are minorities located primarily in minority neighborhoods and Whites in predominantly White neighborhoods regardless of family type (large, small, or

elderly family)?

PHA Reply: Public Housing (Yes) Section 8 (No)

- Are certificate and voucher holders using the certificates and vouchers they receive from the local PHA outside its geographic jurisdiction?

PHA Reply: Yes

- Are Section 8 certificates and vouchers transportable across PHA and other administering agency boundaries? Does the PHA (or other agency) that administers these programs in the jurisdiction's area actively promote mobility through cooperative efforts with other agencies in the metropolitan area or region? What are the results of these efforts?

PHA Reply: Yes to all questions. Where possible, (funding available), each PHA will absorb the other PHA's certificate or voucher into its own program.

- Do the policies and procedures of the PHA or other administering agency in the grantee's jurisdiction or PHAs or agencies administering one or more assisted housing programs in neighboring jurisdictions, discourage or reject applications from lower-income households that do not reside in their jurisdiction by imposing residency or other local preferences?

PHA Reply: No

- Does the PHA assist certificate or voucher holders who have received their certificates or vouchers from PHA's in other jurisdictions? In what ways?

PHA Reply: Yes, make available Landlord listing in the area and perform HQS inspections and perform annual re-exams

- Does the PHA assist certificate or voucher holders who are persons with disabilities?

PHA Reply: Yes

- Does the PHA help all certificate and voucher holders find suitable housing?

PHA Reply: Yes

- Does this help include providing up-to-date information to minority home seekers in particular--about the various facilities and services that are available in all neighborhoods in which housing suitable to the needs of certificate or voucher holders is available? (Facilities and services include schools, day care, health and welfare and other social services agencies, employment centers and public transportation).

PHA Reply: Yes

- Does the PHA assist the search process in any other ways, such as:
 - a. Calling to confirm the availability of units located in nontraditional neighborhoods?

PHA Reply: Yes

- b. Helping with transportation costs or providing transportation service for those interested in housing in nontraditional neighborhoods?

PHA Reply: No, a list of units is given to the applicant and the choice is theirs.

- c. Providing a master list of the names and addresses, number of units, and other data on multifamily developments in a metropolitan or other regional area that makes units available to Section 8 participants?

PHA Reply: Yes

- d. Providing clear information to all participants concerning their housing rights and the steps they should take, including requesting assistance from the PHA

in the housing search, if they believe they have encountered housing discrimination?

PHA Reply: Yes

- e. Has the jurisdiction evaluated the performance of the agency that administers the Section 8 certificate and voucher programs in its area to determine what results have been achieved under the equal housing opportunity component of the Administrative Plan?

PHA Reply: Yes

- f. What steps does the PHA take to promote the availability of accessible housing resources suitable for Section 8 participant families in which one or more persons are mobility impaired?

PHA Reply: By working directly with Social Service agencies such as S.L.I.C. (Southwest Louisiana Independence Center & Homeless Coalition)

- g. What steps does the PHA take to help certificate or voucher holders with other types of disabilities find housing and to promote housing choice for such persons?

PHA Reply: By pulling resources from a variety of service providers

- h. What are the PHA and other assisted/insured housing provider policies for admitting persons with mental or other nonphysical disabilities?

PHA Reply: By housing persons with mental or other nonphysical disabilities in housing best suited for their needs

Are these persons restricted to certain projects?

PHA Reply: No

Are the policies consistent with HUD guidance and requirements?

PHA Reply: Yes

Does the jurisdiction actively support these steps?

PHA Reply: Yes

In what ways?

PHA Reply: By offering decent, safe, affordable and sanitary housing to all individuals

- i. Has the PHA in the jurisdiction completed its Section 504 (of the Rehabilitation Act of 1973) assessments of need for housing or other assistance among households with members who are disabled and the plans for meeting these needs?

PHA Reply: Yes, Section 504 is a portion of the Rehabilitation Act of 1973. It prohibits discrimination against persons with handicapping conditions within public schools. Section 504 Legislation requires that schools provide reasonable accommodations for children with disabilities. If a parent suspects their child has a mental or physical condition, which requires evaluation for possible accommodations within the school setting, please contact the Special Education Department by calling 248-726-3000. The PHA will modify the unit on an as needed base.

- j. If PHA or other HUD-assisted or -insured housing providers (such as Section 8 housing owners) have sold or plan to sell housing projects, what policies and procedures are in place to provide alternative housing to displaced tenant households?

PHA Reply: Yes, we always have Public Housing available to which we offer

- k. Are steps taken to ensure that such households are provided a varied choice of replacement housing, particularly to give minority displaced households an opportunity to select housing outside--not just inside--minority-concentrated areas?

PHA Reply: Yes

Post-Hurricane Rita

- a. Did you provide housing to and for Hurricane Katrina evacuees? If so, how many are still here?

PHA Reply: Yes

DHAP – closed out

Carver Courts - 2

- b. Did you have to displace residents due to damages?

PHA Reply: Yes

If so, are they back in their units?

PHA Reply: All units back on line

3. Property Tax Policies

The Calcasieu Parish Tax Assessor's Office was asked whether or not property tax relief policies and provisions had been adopted in its local tax codes and if so, did these policies and provisions benefit lower-income homeowners, particularly minority households including children and persons with disabilities.

The Assessor's response:

Homestead Exemption – If three conditions are met (**1.** the taxpayer must own the property, **2.** the taxpayer must reside on the property he/she owns, and **3.** the affected tax must be state, parish, or special ad valorem), the state allows one homestead exemption per landowner, exempting the homestead from state, parish, and special ad valorem taxation to the extent of \$75,000 of fair market value (or \$7,500 of assessed valuation); and

Restoration Tax Abatement -- This program is an economic development incentive created for use by municipalities and local governments to encourage expansion, restoration, improvement, and development of existing commercial structures and owner occupied residences in Downtown Development Districts, Economic Development Districts, or Historic Districts. The RTA program allows for a five year deferral of the ad valorem taxes normally levied on renovations and improvements.

B. Private Sector

1. Lending Policies and Practices

In an effort to identify discriminatory lending practices and policies, the Department of Community Development and Services reviewed the Community Reinvestment Act (CRA) Performance Evaluations for lending institutions throughout the City of Lake Charles. The CRA do not explain the reasons for application denial, however, they do identify lending institutions that should be contacted to explain their lending policies.

A letter of request for assistance in compiling the information for the AI and a Fair Housing Questionnaire were sent to First Federal Bank of Louisiana, Lake Charles, LA, on June 10, 2013. As a mortgage lender involved in providing standard, affordable housing and one that understands the scope of housing needs in the community as well as the fair housing requirements, First Federal was chosen a stakeholder or part of our expert community.

2. Real Estate Agencies

The Department of Community Development and Services questioned the Southwest Louisiana Association of Realtors, Inc. on fair housing and related practices in real estate. No indications of impediments to housing were reported. In addition, real estate businesses do not discourage minorities, women, or disabled from entering the real estate business.

C. Evaluation of the Fair Housing Profile in Lake Charles

1. Stakeholders' Inquiry/Questionnaire

The following narrative presents the status of the fair housing system in Lake Charles, including a review of national and regional fair housing cases and an examination of housing complaints filed within the city. Additional evaluation of the fair housing profile was conducted via an inquiry or questionnaire to stakeholders—individuals associated with minority organizations, fair housing groups, disability resource organizations, real estate and property management associations, and banking entities. This stakeholder or expert community was chosen because, as a group, they should have a relatively solid understanding of the fair housing arena. The purpose of the inquiry or questionnaire was to gain a more qualitative analysis of the knowledge, experiences, opinions, and feelings of stakeholders and other interested parties regarding fair housing, as well as to gauge the stakeholders' actual understanding of affirmatively furthering fair housing.

Federal Agency

The following statistical data was requested with respect to discrimination cases in Lake Charles:

- The number of complaints filed from 2005 to present
- The type of discrimination reported (refusal to rent, sell, etc.)

- The reasons the complainant felt discriminated
- The outcome or status of complaints

Mortgage Lender, Advocate for Housing Services, and Nonprofit Organization

Several agencies/organizations in Lake Charles that understand the scope of housing needs in the community, as well as the fair housing requirements, were targeted for input.

The following information was solicited:

- What programs do you have in place to prevent or eliminate discrimination practices?
- Have you received any funds earmarked especially for fair housing counseling for clients in the community you serve?
- How do you handle complaints of housing discrimination?
- Are you doing anything that is creative or different as it relates to promoting fair housing?
- Have you had any suits filed against your organization for housing discrimination?

Real Estate and Property Management Association

A real estate association in the region was contacted to offer assistance to the Department of Community Development and Services in preparation of the AI. The questionnaire that required responses to six (6) questions pertaining to fair housing in the Lake Charles area is as follows:

- Has your agency carefully examined its business relationships with mortgage lending institutions to assure that these institutions do not restrict their lending activities to certain areas of the community (such as neighborhoods in which minorities do not reside)?
- Did your formal training and licensing requirements for real estate brokering include a requirement for demonstrated knowledge of all applicable fair housing laws?
- Do you feel that there is any evidence that minority brokers are excluded from participation in multiple listing services in the City of Lake Charles?
- Do you feel that there is any evidence that minority participation in real estate brokers associations is excluded or restricted? Participation by persons with disabilities? Participation by women?
- Do you feel that the opportunities for minorities, women, and persons

with disabilities to become brokers are available on the same basis as opportunities for non-minority whites, makes and persons without a disability?

- Does your agency, or does any other agency that you are aware of, provide specific programs to attract minorities, women, and persons with disabilities to careers as brokers and to provide training and other assistance for this purpose?

Respondents, who were supposed to represent the expert community, did seem to be fully aware of the fair housing system and requirements in Lake Charles.

2. Stakeholders' Inquiry/Questionnaire Conclusions

After reviewing the stakeholders' inquiry/questionnaire results, two possible conclusions may be drawn:

- Fair housing discrimination is not a significant problem in the Lake Charles community.
- Those citizens who may have been discriminated against simply did not file a fair housing complaint.

In reality, the most logical conclusion is probably a combination of both of the above. However, the first conclusion is probably the most accurate. The general public is aware of housing discrimination and is kept abreast throughout the year of fair housing regulations via Fair Housing Initiatives, such as Housing Fairs and Seminars that address among other things Fair Housing Issues. The City of Lake Charles, Department of Community Development and Services, supports and encourages citizen participation in these Fair Housing Initiatives.

There is a low number of claims filed in Lake Charles from individuals who allege discrimination when seeking housing. This small amount of complaints is a true indicator that the general public feels written documentation would not make a difference. Therefore, it is also safe to conclude from the stakeholders'

inquiry/questionnaire responses that citizens who may have experienced such discrimination feel it “isn’t worth it” or it “wouldn’t help” to file an official fair housing complaint.

VI. Assessment of Current Public and Private Fair Housing Programs and Activities in the Community

In 2005, the City of Lake Charles, Department of Community Development and Services, prepared the City of Lake Charles Fair Housing Ordinance. The ordinance was approved by the Mayor and City Council on June 15, 2005. The ordinance declared the City's acceptance of policies that would:

1. define fair housing terms;
2. prohibit discrimination in the sale or rental of housing;
3. prohibit discrimination in the financing of housing;
4. prohibit discrimination in the provision of brokerage services;
5. provide for certain exemptions and exclusions;
6. provide for the position of a fair housing liaison;
7. provide for the receipt, investigation, and conciliation of complaints alleging discrimination in housing;
8. authorize the city attorney to institute legal proceedings;
9. forbid intimidation in housing related issues;
10. provide for cooperation with the Secretary of Housing and Urban Development;

11. provide for education and public information;
12. provide a penalty for the aforementioned discrimination; and
13. provide a severability clause.


VII. Conclusions and Recommendations

Housing discrimination is not a significant problem within the City of Lake Charles. Most evidence shows that citizens are aware of their fair housing rights, can recognize the fair housing barriers based on the existing law, and are familiar with the enforcement procedures when a violation occurs. None of the public policies reviewed for this analysis impede fair housing choice. In general, public services are equally distributed throughout Lake Charles, Louisiana.

VIII. Signature Page

The City of Lake Charles certifies that:

1. It has prepared this Analysis of Impediments to Fair Housing Choice in accordance with CFR 24, Section 91-225 (a) (1);
2. It will affirmatively further fair housing and will comply with the regulations mandated by the Fair Housing Act (42 U.S.C. 3601-3620).



Randy Roach, Mayor

8/2/2013

Date

<p>APPROVED BY LEGAL DEPARTMENT CITY OF LAKE CHARLES</p> <p><i>Approval subject to signature, date and initials below regarding ordinance approval.</i></p> <p>By: <u>Corey L. Rubin</u> Corey L. Rubin, Assistant City Attorney</p> <p>Date: <u>August 01, 2013</u></p> <p><input type="checkbox"/> Authorization ordinance attached. <input type="checkbox"/> No ordinance approval required.</p>

Appendices

Appendix 1

Request for Information from HUD-Fort Worth
Regarding Fair Housing Discrimination Cases



RANDY ROACH
MAYOR

CITY OF LAKE CHARLES

326 Pujo Street P.O. Box 900
Lake Charles, LA 70602-0900
337-491-1440 FAX 337-491-1437

OFFICE OF
COMMUNITY DEVELOPMENT
& SERVICES
Esther D. Vincent, Director

June 10, 2013

Ms. Patricia Campbell, FOIA Liaison
U.S. Department of Housing and Urban Development
Fort Worth Regional Office, Region VI
801 Cherry Street, Unit #45, Suite 2500
Fort Worth, TX 76102

Re: Freedom of Information Act (FOIA) Request

Dear Ms. Campbell:

The City of Lake Charles, Office of Community Development and Services, is in the process of compiling information for preparation of the updated Analysis of Impediments to Fair Housing Choice. I am requesting statistical data from your office regarding cases in Lake Charles, Louisiana.

The following information is requested by **June 28, 2013**:

- The number of complaints filed from 2005-present
- The type of discrimination reported (refusal to rent, sell, etc.)
- The reasons the complainant felt discriminated
- The outcome or status of complaints

Please feel free to contact me at (337) 491-1465 for clarification of any part of this request. Thank you for your consideration.

Sincerely,

ESTHER D. VINCENT

Director

Community Development and Services
City of Lake Charles

EDV:js



U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
Fort Worth Regional Office, Region VI
Office of the Regional Administrator
801 Cherry Street, Unit 45, Suite 2500
Fort Worth, TX 76102
Phone (817) 978-5965 - Fax (817) 978-5567
www.hud.gov www.espanol.hud.gov

July 9, 2013

Ms. Esther Vincent
Director, Community Development and Services
City of Lake Charles
P.O. Box 900
Lake Charles, La 70602-0900



Dear Ms. Vincent:

RE: Freedom of Information Act Request No: 13--FI-RO6-01742

This letter is in response to your Freedom of Information Act (FOIA) request dated June 10, 2013. In that request, you asked for a list of Fair Housing complaints filed in City of Lake Charles, La from January 1, 2005 to present. The request included the following details for each complaint:

- Date the complaint was filed
- Basis the complaint was filed under; including multiples if filed as such
- The number of days the case was open
- Closure type
- Issues related to the complaint

We have enclosed a list of the complaints filed in the City of Lake Charles, La from January 1, 2007 through December 31, 2012. (HUD records will extend back five years). The list includes the number of complaints filed; basis the complaint was filed under, and the closure code.

When responding to a FOIA request, HUD searches for responsive documents existing up to the date the request was received in the proper office. Your request was received on June 21, 2013. **We are granting your request in full, at no cost to you.**

Under Title 24, Code of Federal Regulations, Section 15.111, you may within 30 days from the date of this letter, request a review of this action. The filing of your request for review may be accomplished by mailing a copy of your request and a copy of this letter. You should also include a statement of the circumstances, reasons or arguments that you wish to advance in support of the disclosure of that portion of the record, which was denied.

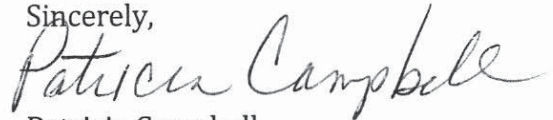
The envelope containing the request for review and the letter itself should both clearly indicate the subject is a Freedom of Information Act request for review. Review will be made promptly by the General Counsel on the basis of the written record described in Section 15.111.

Please mail to:

US Department of Housing and Urban Development
Attention: FOIA Appeals
Office of Ethics and Personnel Law, ELD
451 7th Street SW, Room 2130
Washington, DC 20410

If you have any questions, please feel free to contact Robert C. Allen, Public Trust Officer, at (817) 978-5873.

Sincerely,

A handwritten signature in cursive script that reads "Patricia Campbell". The signature is written in dark ink and is positioned above the printed name and title.

Patricia Campbell
FOIA Liaison

Case Number	Violation City	Violation State	Filing Date	Completion Date	Case Completion Type	Bases
06-05-1092-8	Lake Charles	LA	07/25/05	08/23/05	Conciliated/ Settled	Race, Disability, Familial Status,
06-06-0669-8	Lake Charles	LA	03/31/06	05/15/06	Conciliated/ Settled	Familial Status,
06-06-0607-8	Lake Charles	LA	03/21/06	07/31/06	No Cause	Race,
06-06-0852-8	Lake Charles	LA	05/18/06	09/20/06	No Cause	Disability,
06-06-1008-8	Lake Charles	LA	07/07/06	10/04/06	Conciliated/ Settled	Disability,
06-07-0420-8	Lake Charles	LA	02/01/07	02/12/07	Conciliated/ Settled	Race, Familial Status,
06-07-0667-8	Lake Charles	LA	04/10/07	05/08/07	Conciliated/ Settled	Familial Status,
06-07-0797-8	Lake Charles	LA	05/14/07	07/31/07	Conciliated/ Settled	Disability,
06-07-0931-8	Lake Charles	LA	06/15/07	08/06/07	Administrative Closure	Disability,
06-08-0205-8	Lake Charles	LA	11/28/07	12/05/07	Conciliated/ Settled	Familial Status,
06-07-1229-8	Lake Charles	LA	08/30/07	04/07/08	Administrative Closure	Race, Color, Retaliation
06-08-0594-8	Lake Charles	LA	03/20/08	05/15/08	No Cause	Familial Status,
06-08-0561-8	Lake Charles	LA	03/12/08	06/12/08	No Cause	Race,
06-08-0861-8	Lake Charles	LA	05/22/08	06/05/09	Conciliated/ Settled	Race, Familial Status, Sex,
06-09-0759-8	Lake Charles	LA	04/28/09	06/18/09	Conciliated/ Settled	Race,
06-09-0962-8	Lake Charles	LA	06/18/09	07/23/09	Administrative Closure	Sex,
06-09-1134-8	Lake Charles	LA	08/05/09	11/05/09	No Cause	Disability,
06-10-0973-8	Lake Charles	LA	06/09/10	09/10/10	No Cause	Race, Familial Status,
06-10-1515-8	Lake Charles	LA	09/29/10	01/04/11	No Cause	Race, Disability,
06-11-0916-8	Lake Charles	LA	05/05/11	05/20/11	Conciliated/ Settled	Disability,
06-11-0547-8	Lake Charles	LA	02/12/11	05/24/11	No Cause	Familial Status,
06-10-1498-8	Lake Charles	LA	09/28/10	06/29/11	No Cause	Race, Disability,
06-11-0007-8	Lake Charles	LA	10/04/10	06/29/11	No Cause	Race, Disability,
06-11-0830-8	Lake Charles	LA	04/18/11	08/09/11	No Cause	Race, Disability,
06-11-1076-8	Lake Charles	LA	06/08/11	08/17/11	Conciliated/ Settled	Disability, Religion,
06-12-0247-8	Lake Charles	LA	11/22/11	01/27/12	Conciliated/ Settled	Race,
06-12-0152-8	Lake Charles	LA	10/27/11	05/30/12	No Cause	Disability,

06-12-0491-8	Lake Charles	LA	01/24/12	06/14/12	No Cause	Disability,
06-12-0057-8	Lake Charles	LA	10/14/11	06/26/12	No Cause	Disability,
06-13-0763-8	Lake Charles	LA	05/29/13	06/27/13	No Cause	Disability,
06-12-0323-8	Lake Charles	LA	12/14/11		Open	Race,

Issues

332 - False denial or representation of availability - rental, 381 - Discrimination in terms/conditions/privileges relating to sale, 450 - Discriminatory acts under Section 818 (coercion, Etc.).

380 - Discriminatory terms, conditions, privileges, or services and facilities,

312 - Discriminatory refusal to rent and negotiate for rental, 380 - Discriminatory terms, conditions, privileges, or services and facilities,

310 - Discriminatory refusal to rent, 380 - Discriminatory terms, conditions, privileges, or services and facilities,

380 - Discriminatory terms, conditions, privileges, or services and facilities,

310 - Discriminatory refusal to rent,

310 - Discriminatory refusal to rent, 382 - Discrimination in terms/conditions/privileges relating to rental,

380 - Discriminatory terms, conditions, privileges, or services and facilities, 510 - Failure to make reasonable accommodation,

380 - Discriminatory terms, conditions, privileges, or services and facilities,

382 - Discrimination in terms/conditions/privileges relating to rental,

382 - Discrimination in terms/conditions/privileges relating to rental, 450 - Discriminatory acts under Section 818 (coercion, Etc.).

310 - Discriminatory refusal to rent, 380 - Discriminatory terms, conditions, privileges, or services and facilities,

312 - Discriminatory refusal to rent and negotiate for rental, 380 - Discriminatory terms, conditions, privileges, or services and facilities,

353 - Discrimination in the terms/conditions for making loans,

382 - Discrimination in terms/conditions/privileges relating to rental,

302 - Discriminatory refusal to sell and negotiate for sale, 353 - Discrimination in the terms/conditions for making loans, 383 - Discrimination in services and facilities relating to sale,

380 - Discriminatory terms, conditions, privileges, or services and facilities, 510 - Failure to make reasonable accommodation,

382 - Discrimination in terms/conditions/privileges relating to rental,

510 - Failure to make reasonable accommodation,

380 - Discriminatory terms, conditions, privileges, or services and facilities, 510 - Failure to make reasonable accommodation,

312 - Discriminatory refusal to rent and negotiate for rental, 380 - Discriminatory terms, conditions, privileges, or services and facilities, 450 - Discriminatory acts under Section 818 (coercion, Etc.).

382 - Discrimination in terms/conditions/privileges relating to rental, 510 - Failure to make reasonable accommodation,

382 - Discrimination in terms/conditions/privileges relating to rental, 510 - Failure to make reasonable accommodation,

382 - Discrimination in terms/conditions/privileges relating to rental, 450 - Discriminatory acts under Section 818 (coercion, Etc.).

382 - Discrimination in terms/conditions/privileges relating to rental,

430 - Otherwise deny or make housing unavailable, 380 - Discriminatory terms, conditions, privileges, or services and facilities, 510 - Failure to make reasonable accommodation,

382 - Discrimination in terms/conditions/privileges relating to rental,

380 - Discriminatory terms, conditions, privileges, or services and facilities, 450 - Discriminatory acts under Section 818 (coercion, Etc.), 510 - Failure to make reasonable accommodation.

312 - Discriminatory refusal to rent and negotiate for rental,

380 - Discriminatory terms, conditions, privileges, or services and facilities,

Appendix 2

Request for Information from the Housing
Authority of the City of Lake Charles



RANDY ROACH
MAYOR

CITY OF LAKE CHARLES

326 Pujo Street P.O. Box 900
Lake Charles, LA 70602-0900
337-491-1440 FAX 337-491-1437

OFFICE OF
COMMUNITY DEVELOPMENT
& SERVICES
Esther D. Vincent, Director

June 10, 2013

Mr. Ben Taylor
Executive Director
Housing Authority of the City of Lake Charles
800 Bilbo Street
Lake Charles, LA 70601

**Re: Request for Information for the City of Lake Charles
Analysis of Impediments to Fair Housing Choice**

Dear Mr. Taylor:

The City of Lake Charles, Office of Community Development and Services, is now preparing its updated Analysis of Impediments to Fair Housing Choice (AI) and is in need of information. Attached are copies of your responses to our 2008 survey that pertain to public and assisted housing. If there are any changes, please provide us with the updated answers to the questions.

I am also requesting your assistance in obtaining a copy of the HUD report regarding any recent findings at the Lake Charles PHA. Please return by June 28, 2013 to:

City of Lake Charles
Office of Community Development and Services
Attn.: Esther D. Vincent
P. O. Box 900
Lake Charles, LA 70602

If you have any questions or need additional information, please call me at 491-1465. Thank you for your cooperation and assistance.

Sincerely,

ESTHER D. VINCENT

Director
Community Development and Services
City of Lake Charles

EDV:js

Attachments

Note

**Requested information from the Housing
Authority of the City of Lake Charles
found on Pages 63 to 73**

Appendix 3

Real Estate Questionnaire
Advocate for Housing Services



RANDY ROACH
MAYOR

CITY OF LAKE CHARLES

326 Pujo Street P.O. Box 900
Lake Charles, LA 70602-0900
337-491-1440 FAX 337-491-1437

OFFICE OF
COMMUNITY DEVELOPMENT
& SERVICES
Esther D. Vincent, Director

June 10, 2013

Southwest Louisiana Association of Realtors, Inc.
182 Williamsburg
Lake Charles, LA 70605

**Re: Request for Information for the City of Lake Charles
Analysis of Impediments to Fair Housing Choice**

Dear Sir/Madam:

The City of Lake Charles, Office of Community Development and Services, is requesting your assistance in preparing an Analysis of Impediments to Fair Housing Choice. This analysis is a prerequisite for bringing several million dollars of federal housing and community development funds into our area. The purpose of the analysis is to evaluate public and private housing-related policies, practices, and actions in an effort to determine their capacity for furthering fair housing.

Please take a few moments to answer the enclosed questionnaire. You may mail or FAX your response by **June 28, 2013** to:

City of Lake Charles
Office of Community Development and Services
Attn: Esther D. Vincent
P. O. Box 900
Lake Charles, LA 70602
FAX No. (337) 491-1437

If you have any questions regarding these matters, please call me at (337) 491-1465. Thank you in advance for your assistance and cooperation.

Sincerely,

ESTHER D. VINCENT
Director
Community Development and Services
City of Lake Charles

EDV:js

Enclosure

City of Lake Charles, LA
2013 Analysis of Impediments to Fair Housing Choice
Real Estate Agency Questionnaire

1. Has your agency carefully examined its business relationships with mortgage lending institutions to assure that these institutions do not restrict their lending activities to certain areas of the community (such as neighborhoods in which minorities do not reside)?

Yes

2. Did your formal training and licensing requirements for real estate brokering include a requirement for demonstrated knowledge of all applicable fair housing laws?

We are not a brokerage - we are a trade association

3. Do you feel that there is any evidence that minority brokers are excluded from participation in multiple listing services in the City of Lake Charles?

absolutely Not

4. Do you feel that there is any evidence that minority participation in real estate brokers associations is excluded or restricted? Participation by persons with disabilities? Participation by women?

No

5. Do you feel that the opportunities for minorities, women, and persons with disabilities to become brokers are available on the same basis as opportunities for non-minority whites, makes and persons without a disability?

Yes

6. Does your agency, or does any other agency that you are aware of, provide specific programs to attract minorities, women, and persons with disabilities to careers as brokers and to provide training and other assistance for this purpose?

Again we ARE NOT a brokerage

Appendix 4

Fair Housing Questionnaire – Nonprofits



RANDY ROACH
MAYOR

CITY OF LAKE CHARLES

326 Pujo Street P.O. Box 900
Lake Charles, LA 70602-0900
337-491-1440 FAX 337-491-1437

OFFICE OF
COMMUNITY DEVELOPMENT
& SERVICES
Esther D. Vincent, Director

June 10, 2013

Mr. Lanny Roy
Community Voice
1721 N. Jake Street
Lake Charles, LA 70601

Dear Mr. Roy:

The City of Lake Charles, Office of Community Development and Services, is preparing an updated Analysis of Impediments to Fair Housing Choice. This analysis is mandated by HUD as a prerequisite for annually receiving several million dollars of federal housing and community development funds. The City is requesting your assistance in compiling the information needed for this update.

As a nonprofit organization involved in providing standard, affordable housing, we know that you understand the scope of housing needs in the community, as well as the fair housing requirements. Please review this enclosed questionnaire and answer all questions that apply to your agency. Your input is vital to the success and accuracy of the analysis. You may return your completed form by FAX or mail by **June 28, 2013** to:

City of Lake Charles
Office of Community Development and Services
Attn: Esther D. Vincent
P. O. Box 900
Lake Charles, LA 70602
FAX # (337) 491-1437

If you have any questions regarding these matters, please call me at 491-1465. Thank you in advance for your assistance.

Sincerely,

ESTHER D. VINCENT
Director
Community Development and Services
City of Lake Charles

EDV:js

Enclosure

FAX COVER SHEET

TO	Esther Vincent
COMPANY	City of Lake Charles
FAX NUMBER	13374911437
FROM	A Community Voice
DATE	2013-06-25 20:33:22 GMT
RE	

COVER MESSAGE

City of Lake Charles, LA
2013 Fair Housing Questionnaire – Nonprofits

1. What programs do you have in place to prevent or eliminate discrimination practices?

Credit counseling and home ownership training
for all

2. Have you received any funds earmarked especially for fair housing counseling for clients in the community you serve?

NO

3. How do you handle complaints of housing discrimination?

Refer them to HUD

4. Are you doing anything that is creative or different as it relates to promoting fair housing?

Rebodialing - phone banking
Tranny @ Housing Fair,
Door knocking / Canvassing

5. Have you had any suits filed against your organization for housing discrimination?

No

(Please return this questionnaire by June 28, 2013. Thank you)

Appendix 5

Fair Housing Questionnaire (Mortgage Lender)



RANDY ROACH
MAYOR

CITY OF LAKE CHARLES

326 Pujoe Street P.O. Box 900
Lake Charles, LA 70602-0900
337-491-1440 FAX 337-491-1437

OFFICE OF
COMMUNITY DEVELOPMENT
& SERVICES
Esther D. Vincent, Director

June 10, 2013

Ms. Cheryl Burns
First Federal Bank of Louisiana
1135 Lakeshore Drive
Lake Charles, LA 70601

Dear Ms. Burns:

The City of Lake Charles, Office of Community Development and Services, is preparing an updated Analysis of Impediments to Fair Housing Choice. This analysis is mandated by HUD as a prerequisite for annually receiving several million dollars of federal housing and community development funds. The City is requesting your assistance in compiling the information needed for this update.

As a mortgage lender involved in providing standard, affordable housing, we know that you understand the scope of housing needs in the community, as well as the fair housing requirements. Please review this enclosed questionnaire and answer all questions that apply to your agency. Your input is vital to the success and accuracy of the analysis. You may return your completed form by FAX or mail by June 28, 2013 to:

City of Lake Charles
Office of Community Development and Services
Attn: Esther D. Vincent
P. O. Box 900
Lake Charles, LA 70602
FAX # (337) 491-1437

If you have any questions regarding these matters, please call me at 491-1465. Thank you in advance for your assistance.

Sincerely,

ESTHER D. VINCENT
Director
Community Development and Services
City of Lake Charles

EDV:js

Enclosure

Jean Smith

From: Esther Vincent
Sent: Monday, June 24, 2013 4:56 PM
To: Jean Smith
Subject: FW: Fair Housing Survey - 2013 Response
Attachments: City of Lake Charles - Fair Housing Survey - 2013.doc

From: Cheryl Burns [mailto:Cheryl.Burns@ffbla.com]
Sent: Monday, June 24, 2013 4:54 PM
To: Esther Vincent
Cc: Penny Rajewski; Jacqueline Higginbotham
Subject: Fair Housing Survey - 2013 Response

Esther,

I hope you don't mind, but we typed our response so that we could get it back to you as soon as possible via email.

Please let Penny or I know if there is anything else that you need.

Cheryl L. Burns
Vice President
CRA Officer/CRA Department
NMLS ID 428511
First Federal Bank of Louisiana
337.421.1187 (t)
337.421.1287 (f)
www.ffbla.com

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First Federal Bank of Louisiana encrypts email containing confidential customer information. You will receive a notice with instructions on how to open any encrypted email you receive.

6/24/2013

City of Lake Charles, LA
2013 Fair Housing Questionnaire – Mortgage Lender

1. What programs do you have in place to prevent or eliminate discrimination practices?

First Federal follows all government regulations as they relate to Fair Housing, Fair Lending and Non-Discrimination. The Office of the Comptroller of the Currency (OCC), a federal government agency, examines First Federal for compliance with these regulations. First Federal also has internal policies and procedures that address Fair Lending Practices and Non-Discrimination. These procedures call for an internal audit of our policies and procedures as they relate to Fair Housing, Fair Lending and Non-Discrimination. In addition, First Federal supports our local Homebuyer's Education Courses, which covers topics related to shopping for a home, shopping for a home mortgage and avoiding unfair and deceptive practices.

2. Have you received any funds earmarked especially for fair housing counseling for clients in the community you serve?

First Federal has received several grants targeted for downpayment and closing cost assistance for low- to moderate-income persons who qualify for a mortgage, most as first-time homebuyers. As part of the process of qualifying for the mortgage and downpayment assistance First Federal requires the clients attend a homebuyers education course.

3. How do you handle complaints of housing discrimination?

First Federal has an internal complaint policy. Any complaints would be handled through this process. Also any complaints received are reviewed by our federal government-regulating agency each year and during each Community Reinvestment Act (CRA) examination. First Federal has not received any complaints related to Fair Housing, Fair Lending or discrimination.

4. Are you doing anything that is creative or different as it relates to promoting fair housing?

First Federal supports the local homebuyer education courses through its participation in the classes as well as financial donations that fund the courses. First Federal also supports and regularly participates in Fair Housing Initiatives, Housing Fairs and Seminars that address among other things Fair Housing Issues. First Federal also assisted the Community Housing Resource Board of SWLA and Calcasieu Parish Housing in a grant application to HUD to fund Fair Housing Education in our area. The awards for this funding will be announced later this year.

5. Have you had any suites filed against your organization for housing discrimination?

No

Community Reinvestment Act



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Your search resulted in 19 matches

Row #	ID	Agency	Exam Date	Bank Name	City	State	CRA Rating	Asset Size (x 1,000)	Exam Method
1	14228	OCC	02/07/1995	CALCASIEU MARINE NATIONAL BANK	LAKE CHARLES	LA	Satisfactory	\$852,542	Not Reported
2	19541	FDIC	03/01/2000	CAMERON STATE BANK	LAKE CHARLES	LA	Satisfactory	\$236,755	Small bank
3	19541	FDIC	10/01/2002	CAMERON STATE BANK	LAKE CHARLES	LA	Satisfactory	\$323,830	Small bank
4	19541	FDIC	06/01/2005	CAMERON STATE BANK	LAKE CHARLES	LA	Satisfactory	\$467,067	Large bank
5	19541	FDIC	07/05/2008	CAMERON STATE BANK	LAKE CHARLES	LA	Satisfactory	\$617,457	Intermediate Small Institution
6	5339	OTS	09/10/1990	FIRST FEDERAL BANK OF LOUISIANA	LAKE CHARLES	LA	Satisfactory	\$285,670	Assessment Factor
7	5339	OTS	03/22/1993	FIRST FEDERAL BANK OF LOUISIANA	LAKE CHARLES	LA	Outstanding	\$337,909	Assessment Factor
8	5339	OTS	11/08/1994	FIRST FEDERAL BANK OF LOUISIANA	LAKE CHARLES	LA	Outstanding	\$340,096	Assessment Factor
9	5339	OTS	10/29/1996	FIRST FEDERAL BANK OF LOUISIANA	LAKE CHARLES	LA	Outstanding	\$358,116	Assessment Factor
10	5339	OTS	05/24/1999	FIRST FEDERAL BANK OF LOUISIANA	LAKE CHARLES	LA	Satisfactory	\$366,095	Large bank
11	5339	OTS	05/29/2001	FIRST FEDERAL BANK OF LOUISIANA	LAKE CHARLES	LA	Satisfactory	\$385,667	Large bank
12	5339	OTS	03/01/2004	FIRST FEDERAL BANK OF LOUISIANA	LAKE CHARLES	LA	Satisfactory	\$504,403	Large bank
13	5339	OTS	05/23/2007	FIRST FEDERAL BANK OF LOUISIANA	LAKE CHARLES	LA	Satisfactory	\$546,034	Small bank
14	5339	OTS	07/29/2010	FIRST FEDERAL BANK OF LOUISIANA	LAKE CHARLES	LA	Outstanding	\$680,331	Intermediate Small Institution
15	4154	OCC	06/30/1995	FIRST NATIONAL BANK OF LAKE CHARLES	LAKE CHARLES	LA	Satisfactory	\$373,728	Not Reported
16	4154	OCC	06/26/1997	FIRST NATIONAL BANK OF LAKE CHARLES	LAKE CHARLES	LA	Satisfactory	\$545,111	Not Reported
17	58961	FDIC	02/01/2012	LAKESIDE BANK	LAKE CHARLES	LA	Satisfactory	\$45,187	Small bank
18	14849	OCC	11/29/1994	LAKESIDE NATIONAL	LAKE	LA	Satisfactory	\$172,315	Not Reported

				BANK	CHARLES				
19	17663	OCC	09/30/1990	NATIONAL BANK OF COMMERCE	LAKE CHARLES	LA	Satisfactory	\$75,251	Not Reported
1									

Search notes:

The ID #, if entered, overrides all other search criteria.

Partial entries are allowed for the Bank Name and City fields.

The City/State Criteria only selects those institutions whose physical headquarters are in the the selected City or State.

To select the fields to be included in the results display, hold the Ctrl key down & click on desired display fields.

Please select search criteria and click Submit Query:

Display Fields:			
CRA Rating:	<input type="text" value="All"/>	ID #:	<input type="text"/>
Bank Name:	<input type="text"/>	Agency:	<input type="text" value="All"/>
City:	<input type="text" value="Lake Charles"/>	Exam Method:	<input type="text" value="All"/>
State:	<input type="text" value="LA"/>	Exam Period:	<input type="text" value="All"/>
Sort by:	<input type="text" value="Bank Name"/> <input type="text" value="Ascending"/>	Asset Range (Thousands)	<input type="text" value="All"/>
<input type="button" value="Submit"/>	<input type="button" value="Clear"/>		

ID
 Agency
 Exam Date
 Bank Name
 City
 State
 CRA Rating
 Asset Size
 Exam Method
 Row Numbers

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Your search resulted in 8 matches

Row #	ID	Agency	Exam Date	Bank Name	City	State	CRA Rating	Asset Size (x 1,000)	Exam Method
1	16546	FDIC	03/01/1991	JEFF DAVIS BANK & TRUST COMPANY	JENNINGS	LA	Satisfactory	\$105,000	Not Reported
2	16546	FDIC	01/01/1994	JEFF DAVIS BANK & TRUST COMPANY	JENNINGS	LA	Satisfactory	\$149,000	Not Reported
3	16546	FDIC	04/01/1996	JEFF DAVIS BANK & TRUST COMPANY	JENNINGS	LA	Satisfactory	\$186,868	Not Reported
4	16546	FDIC	01/01/1999	JEFF DAVIS BANK & TRUST COMPANY	JENNINGS	LA	Satisfactory	\$244,347	Small bank
5	16546	FDIC	02/01/2002	JEFF DAVIS BANK & TRUST COMPANY	JENNINGS	LA	Satisfactory	\$295,346	Large bank
6	16546	FDIC	01/01/2005	JEFF DAVIS BANK & TRUST COMPANY	JENNINGS	LA	Satisfactory	\$358,568	Large bank
7	16546	FDIC	06/05/2008	JEFF DAVIS BANK & TRUST COMPANY	JENNINGS	LA	Satisfactory	\$475,589	Intermediate Small Institution
8	16546	FDIC	08/01/2011	JEFF DAVIS BANK & TRUST COMPANY	JENNINGS	LA	Satisfactory	\$527,294	Intermediate Small Institution

1

Search notes:

The ID #, if entered, overrides all other search criteria.

Partial entries are allowed for the Bank Name and City fields.

The City/State Criteria only selects those institutions whose physical headquarters are in the the selected City or State.

To select the fields to be included in the results display, hold the Ctrl key down & click on desired display fields.

Please select search criteria and click Submit Query:

Display Fields:			
CRA Rating:	<input type="text" value="All"/>	ID #:	<input type="text"/>
Bank Name:	<input type="text" value="Jeff Davis Bank"/>	Agency:	<input type="text" value="All"/>
City:	<input type="text" value="Jennings"/>	Exam Method:	<input type="text" value="All"/>

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FFIEC INTERAGENCY CRA RATING SEARCH

Your search resulted in 61 matches

Row #	ID	Agency	Exam Date	Bank Name	City	State	CRA Rating	Asset Size (x 1,000)	Exam Method
41	2563	OTS	05/04/2009	FOX CHASE BANK	HATBORO	PA	Satisfactory	\$932,620	Intermediate Small Institution
42	702563	OCC	05/07/2012	FOX CHASE BANK	HATBORO	PA	Satisfactory	\$1,013,486	Intermediate Small Institution
43	8	OCC	01/01/2007	JPMORGAN CHASE BANK, N.A.	COLUMBUS	OH	Outstanding	\$1,378,468,000	Large bank
44	8	OCC	12/31/2010	JPMORGAN CHASE BANK, N.A.	COLUMBUS	OH	Satisfactory	\$1,812,837,000	Large bank
45	852218	FRB	09/08/2003	JPMORGAN CHASE BK	NEW YORK	NY	Outstanding	\$622,388,000	Large bank
46	23702	FDIC	04/01/1992	THE CHASE MANHATTAN BANK (USA)	WILMINGTON	DE	Outstanding	\$1,000	Not Reported
47	23702	FDIC	01/01/1995	THE CHASE MANHATTAN BANK (USA)	WILMINGTON	DE	Outstanding	\$8,783,992	Not Reported
48	22478	OCC	10/07/1993	THE CHASE MANHATTAN BANK OF CONNECTICUT, N.A.	BRIDGEPORT	CT	Satisfactory	\$2,351,973	Not Reported
49	21177	OCC	10/06/1993	THE CHASE MANHATTAN BANK OF FLORIDA, N.A.	TAMPA	FL	Satisfactory	\$1,026,931	Not Reported
50	2370	OCC	10/28/1993	THE CHASE MANHATTAN BANK, N.A.	NEW YORK	NY	Satisfactory	\$83,242,641	Not Reported
51	2370	OCC	10/27/1995	THE CHASE MANHATTAN BANK, N.A.	NEW YORK	NY	Outstanding	\$97,911,000	Not Reported
52	21177	OCC	10/27/1995	THE CHASE MANHATTAN PRIVATE BANK (FLORIDA), N.A.	TAMPA	FL	Satisfactory	\$408,663	Not Reported
53	21177	OCC	10/18/1999	THE CHASE MANHATTAN PRIVATE BANK, N.A.	TAMPA	FL	Outstanding	\$74,233	Not Reported
54	24272	FDIC	08/22/1990	THE CHASEWOOD BANK	HOUSTON	TX	Satisfactory	\$35,000	Not Reported
55	24272	FDIC	07/01/1991	THE CHASEWOOD BANK	HOUSTON	TX	Satisfactory	\$37,000	Not Reported
56	24272	FDIC	08/01/1992	THE CHASEWOOD BANK	HOUSTON	TX	Satisfactory	\$38,000	Not Reported
57	24272	FDIC	05/01/1995	THE CHASEWOOD BANK	HOUSTON	TX	Satisfactory	\$33,275	Not Reported
58	24272	FDIC	03/01/1998	THE CHASEWOOD BANK	HOUSTON	TX	Satisfactory	\$44,139	Small bank
59	24272	FDIC	08/01/2002	THE CHASEWOOD BANK	HOUSTON	TX	Satisfactory	\$55,885	Small bank
60	24272	FDIC	07/01/2007	THE CHASEWOOD BANK	HOUSTON	TX	Satisfactory	\$68,534	Small bank

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FFIEC INTERAGENCY CRA RATING SEARCH

Your search resulted in 2 matches

Row #	ID	Agency	Exam Date	Bank Name	City	State	CRA Rating	Asset Size (x 1,000)	Exam Method
1	58228	FDIC	05/05/2008	BUSINESS FIRST BANK	BATON ROUGE	LA	Satisfactory	\$399,229	Small bank
2	58228	FDIC	08/01/2011	BUSINESS FIRST BANK	BATON ROUGE	LA	Satisfactory	\$656,704	Intermediate Small Institution

1

Search notes:

The ID #, if entered, overrides all other search criteria.

Partial entries are allowed for the Bank Name and City fields.

The City/State Criteria only selects those institutions whose physical headquarters are in the the selected City or State.

To select the fields to be included in the results display, hold the Ctrl key down & click on desired display fields.

Please select search criteria and click Submit Query:

Display Fields:			
CRA Rating:	All	ID #:	
Bank Name:	Business First	Agency:	All
City:		Exam Method:	All
State:	LA	Exam Period:	All
Sort by:	Bank Name Ascending	Asset Range:	All
		(Thousands)	
Submit	Clear		

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FFIEC INTERAGENCY CRA RATING SEARCH

Your search resulted in 7 matches

Row #	ID	Agency	Exam Date	Bank Name	City	State	CRA Rating	Asset Size (x 1,000)	Exam Method
1	10534	FDIC	05/09/1990	CITY SAVINGS BANK & TRUST COMPANY	DE RIDDER	LA	Satisfactory	\$49,000	Not Reported
2	10534	FDIC	04/01/1992	CITY SAVINGS BANK & TRUST COMPANY	DE RIDDER	LA	Satisfactory	\$1,000	Not Reported
3	10534	FDIC	11/01/1993	CITY SAVINGS BANK & TRUST COMPANY	DE RIDDER	LA	Satisfactory	\$60,000	Not Reported
4	10534	FDIC	01/01/1996	CITY SAVINGS BANK & TRUST COMPANY	DE RIDDER	LA	Satisfactory	\$67,481	Not Reported
5	10534	FDIC	03/01/1999	CITY SAVINGS BANK & TRUST COMPANY	DE RIDDER	LA	Satisfactory	\$81,189	Small bank
6	10534	FDIC	02/01/2004	CITY SAVINGS BANK & TRUST COMPANY	DE RIDDER	LA	Satisfactory	\$108,305	Small bank
7	10534	FDIC	04/01/2009	CITY SAVINGS BANK & TRUST COMPANY	DE RIDDER	LA	Satisfactory	\$158,284	Small bank
1									

Search notes:

The ID #, if entered, overrides all other search criteria.

Partial entries are allowed for the Bank Name and City fields.

The City/State Criteria only selects those institutions whose physical headquarters are in the the selected City or State.

To select the fields to be included in the results display, hold the Ctrl key down & click on desired display fields.

Please select search criteria and click Submit Query:

Display Fields:			
CRA Rating:	<input type="text" value="All"/>	ID #:	<input type="text"/>
Bank Name:	<input type="text" value="City Savings Bank"/>	Agency:	<input type="text" value="All"/>
City:	<input type="text"/>	Exam Method:	<input type="text" value="All"/>
State:	<input type="text" value="LA"/>	Exam Period:	<input type="text" value="All"/>

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FFIEC INTERAGENCY CRA RATING SEARCH

Your search resulted in 13 matches

Row #	ID	Agency	Exam Date	Bank Name	City	State	CRA Rating	Asset Size (x 1,000)	Exam Method
1	24828	OCC	04/04/2011	CAPITAL ONE BANK (USA), N.A.	GLEN ALLEN	VA	Satisfactory	\$78,060,346	Wholesale/Limited Purpose
2	2253891	FRB	05/20/1996	CAPITAL ONE BK	GLEN ALLEN	VA	Satisfactory	\$4,590,664	Wholesale/Limited Purpose
3	2253891	FRB	12/08/1997	CAPITAL ONE BK	GLEN ALLEN	VA	Satisfactory	\$5,473,890	Wholesale/Limited Purpose
4	2253891	FRB	05/10/1999	CAPITAL ONE BK	GLEN ALLEN	VA	Satisfactory	\$7,257,625	Wholesale/Limited Purpose
5	2253891	FRB	05/07/2001	CAPITAL ONE BK	GLEN ALLEN	VA	Outstanding	\$12,678,573	Wholesale/Limited Purpose
6	2253891	FRB	04/28/2003	CAPITAL ONE BK	GLEN ALLEN	VA	Outstanding	\$17,960,581	Wholesale/Limited Purpose
7	2253891	FRB	07/18/2005	CAPITAL ONE BK	GLEN ALLEN	VA	Outstanding	\$28,117,210	Wholesale/Limited Purpose
8	2253891	FRB	09/04/2007	CAPITAL ONE BK	GLEN ALLEN	VA	Outstanding	\$25,046,484	Wholesale/Limited Purpose
9	13181	OTS	06/30/1997	CAPITAL ONE, F.S.B.	MCLEAN	VA	Satisfactory	\$608,951	Assessment Factor
10	13181	OTS	11/29/1999	CAPITAL ONE, F.S.B.	MCLEAN	VA	Satisfactory	\$2,610,554	Large bank
11	13181	OTS	04/28/2003	CAPITAL ONE, F.S.B.	MCLEAN	VA	Satisfactory	\$11,717,096	Large bank
12	13181	OTS	07/18/2005	CAPITAL ONE, F.S.B.	MCLEAN	VA	Outstanding	\$14,139,637	Large bank
13	13688	OCC	04/04/2011	CAPITAL ONE, NATIONAL ASSOCIATION	MCLEAN	VA	Outstanding	\$158,240,417	Large bank

Search notes:

The ID #, if entered, overrides all other search criteria.

Partial entries are allowed for the Bank Name and City fields.

The City/State Criteria only selects those institutions whose physical headquarters are in the the selected City or State.

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FFIEC INTERAGENCY CRA RATING SEARCH

Your search resulted in 2 matches

Row #	ID	Agency	Exam Date	Bank Name	City	State	CRA Rating	Asset Size (x 1,000)	Exam Method
1	4294	FDIC	02/01/1992	THE NEW IBERIA BANK	NEW IBERIA	LA	Satisfactory	\$176,000	Not Reported
2	4294	FDIC	02/01/1994	THE NEW IBERIA BANK	NEW IBERIA	LA	Satisfactory	\$217,000	Not Reported

Search notes:

The ID #, if entered, overrides all other search criteria.

Partial entries are allowed for the Bank Name and City fields.

The City/State Criteria only selects those institutions whose physical headquarters are in the the selected City or State.

To select the fields to be included in the results display, hold the Ctrl key down & click on desired display fields.

Please select search criteria and click Submit Query:

Display Fields:			
CRA Rating:	All	ID #:	
Bank Name:	iberia bank	Agency:	All
City:		Exam Method:	All
State:	LA	Exam Period:	All
Sort by:	Bank Name Ascending	Asset Range (Thousands)	All
Submit	Clear		

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FFIEC INTERAGENCY CRA RATING SEARCH

Your search resulted in 8 matches

Row #	ID	Agency	Exam Date	Bank Name	City	State	CRA Rating	Asset Size (x 1,000)	Exam Method
1	9319	FDIC	08/01/1991	MERCHANTS & FARMERS BANK & TRUST COMPANY	LEESVILLE	LA	Satisfactory	\$94,000	Not Reported
2	9319	FDIC	09/01/1993	MERCHANTS & FARMERS BANK & TRUST COMPANY	LEESVILLE	LA	Satisfactory	\$125,000	Not Reported
3	9319	FDIC	10/01/1995	MERCHANTS & FARMERS BANK & TRUST COMPANY	LEESVILLE	LA	Satisfactory	\$124,898	Not Reported
4	9319	FDIC	04/01/1998	MERCHANTS & FARMERS BANK & TRUST COMPANY	LEESVILLE	LA	Satisfactory	\$126,970	Small bank
5	9319	FDIC	02/01/2003	MERCHANTS & FARMERS BANK & TRUST COMPANY	LEESVILLE	LA	Satisfactory	\$131,468	Small bank
6	9319	FDIC	09/01/2007	MERCHANTS & FARMERS BANK & TRUST COMPANY	LEESVILLE	LA	Satisfactory	\$191,668	Small bank
7	9319	FDIC	11/01/2012	MERCHANTS & FARMERS BANK & TRUST COMPANY	LEESVILLE	LA	Satisfactory	\$277,962	Small bank
8	13170	FDIC	04/01/2009	THE MERCHANTS & FARMERS BANK	MELVILLE	LA	Satisfactory	\$8,914	Small bank

1

Search notes:

The ID #, if entered, overrides all other search criteria.

Partial entries are allowed for the Bank Name and City fields.

The City/State Criteria only selects those institutions whose physical headquarters are in the the selected City or State.

To select the fields to be included in the results display, hold the Ctrl key down & click on desired display fields.

Please select search criteria and click Submit Query:

Display Fields:			
CRA Rating:	<input type="text" value="All"/>	ID #:	<input type="text"/>
Bank Name:	<input type="text" value="merchants & farmers"/>	Agency:	<input type="text" value="All"/>
City:	<input type="text"/>	Exam Method:	<input type="text" value="All"/>

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FFIEC INTERAGENCY CRA RATING SEARCH

Your search resulted in 1 matches

Row #	ID	Agency	Exam Date	Bank Name	City	State	CRA Rating	Asset Size (x 1,000)	Exam Method
1	18484	OCC	03/01/2011	MIDSOUTH BANK, NATIONAL ASSOCIATION	LAFAYETTE	LA	Satisfactory	\$1,394,088	Intermediate Small Institution

Search notes:

The ID #, if entered, overrides all other search criteria.

Partial entries are allowed for the Bank Name and City fields.

The City/State Criteria only selects those institutions whose physical headquarters are in the the selected City or State.

To select the fields to be included in the results display, hold the Ctrl key down & click on desired display fields.

Please select search criteria and click Submit Query:

Display Fields:			
CRA Rating:	All	ID #:	
Bank Name:	midsouth bank	Agency:	All
City:		Exam Method:	All
State:	LA	Exam Period:	All
Sort by:	Bank Name Ascending	Asset Range (Thousands)	All
Submit	Clear		

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FFIEC INTERAGENCY CRA RATING SEARCH

Your search resulted in 1 matches

Row #	ID	Agency	Exam Date	Bank Name	City	State	CRA Rating	Asset Size (x 1,000)	Exam Method
1	33029	FDIC	07/01/2013	WHITNEY BANK	NEW ORLEANS	LA	Satisfactory	\$13,215,312	Large bank

Search notes:

The ID #, if entered, overrides all other search criteria.

Partial entries are allowed for the Bank Name and City fields.

The City/State Criteria only selects those institutions whose physical headquarters are in the the selected City or State.

To select the fields to be included in the results display, hold the Ctrl key down & click on desired display fields.

Please select search criteria and click Submit Query:

Display Fields:			
CRA Rating:	All	ID #:	
Bank Name:	Whitney Bank	Agency:	All
City:		Exam Method:	All
State:	LA	Exam Period:	All
Sort by:	Bank Name Ascending	Asset Range (Thousands):	All
Submit	Clear		

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Appendix 6

Request for Information from the Calcasieu
Parish Tax Assessor's Office



RANDY ROACH
MAYOR

CITY OF LAKE CHARLES

326 Pujo Street P.O. Box 900
Lake Charles, LA 70602-0900
337-491-1440 FAX 337-491-1437

OFFICE OF
COMMUNITY DEVELOPMENT
& SERVICES
Esther D. Vincent, Director

June 10, 2013

Mrs. Wendy Aguiard
Calcasieu Parish Tax Assessor's Office
1011 Lakeshore Drive
Lake Charles, LA 70601

Dear Mrs. Aguiard:

The City of Lake Charles, Office of Community Development and Services, is requesting your assistance in preparing an Analysis of Impediments to Fair Housing Choice. This analysis is a prerequisite for bringing several million dollars of federal housing and community development funds into our area. The purpose of the analysis is to evaluate public and private housing-related policies, practices, and actions in an effort to determine their capacity for furthering fair housing.

Tax forgiveness, delay, or other tax relief policies can help lower-income homeowners keep their homes. Programs of this kind can be part of an overall larger strategy to promote fair housing because they help to preserve homeownership opportunities for groups including minority families and elderly homeowners who otherwise would have only rental options.

Questions:

Since August 2005, has the City of Lake Charles adopted property tax relief policies and provisions in its local tax codes? If so, do these policies and provisions benefit lower-income homeowners, particularly minority households including children and persons with disabilities?

Please mail or FAX your response by **June 28, 2013** to: City of Lake Charles, Office of Community Development and Services, Attn: Esther D. Vincent, P.O. Box 900, Lake Charles, LA 70602 or FAX No. 491-1437.

If you have any questions regarding these matters, please call me at 491-1465. Thank you in advance for your assistance and cooperation.

Sincerely,

ESTHER D. VINCENT

Director
Community Development and Services
City of Lake Charles

EDV:js

Note

**Requested information from the
Calcasieu Parish Tax Assessor's Office
found on Page 74**

Appendix 7

Request for Information from City of Lake Charles,
Department of Planning and Development



RANDY ROACH
MAYOR

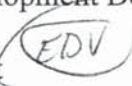
CITY OF LAKE CHARLES

326 Pujo Street P.O. Box 900
Lake Charles, LA 70602-0900
337-491-1440 FAX 337-491-1437

OFFICE OF
COMMUNITY DEVELOPMENT
& SERVICES
Esther D. Vincent, Director

MEMORANDUM

TO: Doug Burguières
Planning & Development Department

FROM: Esther D. Vincent 
Community Development and Services Department

DATE: June 10, 2013

RE: **Request for Information for the City of Lake Charles
Analysis of Impediments to Fair Housing Choice**

The City of Lake Charles, Office of Community Development and Services, is now preparing its updated Analysis of Impediments to Fair Housing Choice (AI) and is in need of information. Attached are copies of your responses to our 2008 survey that pertain to zoning regulations. If there are any changes, please provide us with the updated answers to the questions. Please respond by June 28, 2013.

If you have any questions or need additional information regarding these matters, please call me at Extension 616.

EDV:js

Attachments

Note

**Requested information from the City of
Lake Charles, Department of Planning
and Development found on Pages 59 to 62**

Appendix 8

Request for Information from City of Lake Charles,
Transit Division



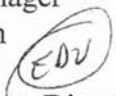
RANDY ROACH
MAYOR

CITY OF LAKE CHARLES

326 Pujo Street P.O. Box 900
Lake Charles, LA 70602-0900
337-491-1440 FAX 337-491-1437

OFFICE OF
COMMUNITY DEVELOPMENT
& SERVICES
Esther D. Vincent, Director

MEMORANDUM

TO: Al Hoover, Manager
Transit Division 

FROM: Esther D. Vincent, Director
Community Development and Services Department

DATE: June 10, 2013

RE: **Request for Information for the City of Lake Charles
Analysis of Impediments to Fair Housing Choice**

The City of Lake Charles, Office of Community Development and Services, is now preparing its updated Analysis of Impediments to Fair Housing Choice (AI) and is in need of information. Attached is a copy of your Division's response to our 2008 survey that pertains to transit. If there are any changes, please provide us with the updated data. Please respond by June 28, 2013.

If you have any questions or need additional information regarding these matters, please call me at Extension 616.

EDV:js

Attachment

Note

**Requested information from the City of
Lake Charles, Transit Division found on
Pages 19 to 20**

Appendix 9

Request for Information from the Imperial Calcasieu
Planning & Development Commission

Jean Smith

From: Jean Smith
Sent: Tuesday, June 11, 2013 3:17 PM
To: 'randy@imcal.org'
Cc: Esther Vincent
Subject: Lake Charles' Demographic, Income, and Employment Profiles
Importance: High
Attachments: Lake Charles Housing.doc

Randy Miller, Senior Economic Developer
Imperial Calcasieu Regional Planning & Development Commission (IMCAL)

Please review the attachment and provide the updated data by **June 28, 2013** for the City of Lake Charles' Analysis of Impediments to Fair Housing.

Thank you,
Esther Vincent

Note

**Requested information from the Imperial
Calcasieu Planning & Development
Commission found on Pages 10 to 18**

Appendix 10

Fair Housing Questionnaire
Calcasieu Parish Police Jury, Human Services



RANDY ROACH
MAYOR

CITY OF LAKE CHARLES

326 Pujo Street P.O. Box 900
Lake Charles, LA 70602-0900
337-491-1440 FAX 337-491-1437

OFFICE OF
COMMUNITY DEVELOPMENT
& SERVICES
Esther D. Vincent, Director

June 10, 2013

Mr. Tarek Polite, Director
Human Services
Calcasieu Parish Police Jury
2001 Moeling Street
Lake Charles, LA 70601

Dear Mr. Polite:

The City of Lake Charles, Office of Community Development and Services, is preparing an updated Analysis of Impediments to Fair Housing Choice. This analysis is mandated by HUD as a prerequisite for annually receiving several million dollars of federal housing and community development funds. The City is requesting your assistance in compiling the information needed for this update.

As an advocate for housing services, we know that you understand the scope of housing needs in the community, as well as the fair housing requirements. Please review this enclosed questionnaire and answer all questions that apply to your agency. Your input is vital to the success and accuracy of the analysis. You may return your completed form by FAX or mail by **June 28, 2013** to:

City of Lake Charles
Office of Community Development and Services
Attn: Esther D. Vincent
P. O. Box 900
Lake Charles, LA 70602
FAX # (337) 491-1437

If you have any questions regarding these matters, please call me at 491-1465. Thank you in advance for your assistance.

Sincerely,

ESTHER D. VINCENT
Director
Community Development and Services
City of Lake Charles

EDV:js

Enclosure



CALCASIEU PARISH POLICE JURY
GOVERNING AUTHORITY OF CALCASIEU PARISH, LOUISIANA

HUMAN SERVICES DEPARTMENT

2001 Moeling Street
Lake Charles, Louisiana, 70601
337 / 721-3550
Fax 337 / 721-4180
TDD: 1-800-947-5277 or 711
www.cppj.net

June 24, 2013

Ms. Esther Vincent, Director
Community Development and Services
City of Lake Charles
326 Pujo Street
Lake Charles, LA 70601



Dear Ms. Vincent:

Enclosed please find our response to the 2013 Fair Housing Questionnaire being conducted by the City of Lake Charles for its update to the Analysis of Impediment to Fair Housing Choice.

If you have any questions or need any additional information, please let me know.

Sincerely,

Tarek Polite, Director

City of Lake Charles, LA
2013 Fair Housing Questionnaire

1. **What programs do you have in place to prevent or eliminate discrimination practices?**

Currently, our agency does not have any programs in place to prevent or eliminate discrimination practices. However, our agency along several community stakeholders including the City of Lake Charles have recently applied for a Fair Housing Initiatives Program (FHIP) grant to address potential discriminatory acts in our community.

2. **Have you received any funds earmarked especially for fair housing counseling for clients in the community you serve?**

Our agency has not received any funds earmarked especially for fair housing counseling for clients in the community we service. However, our agency does have a HUD Approved Counseling Agency that provides home buyer education to clients seeking advice on the home buying process. The curriculum used for the home buyer education course does include a section on fair housing and federal fair housing laws.

3. **How do you handle complaints of housing discrimination?**

Currently, our agency does not have a formal local process for handling complaints of housing discrimination. Generally, complainants are given information to the local field office in New Orleans to file a complaint or the Louisiana Attorney General's Office.

4. **Are you doing anything that is creative or different as it relates to promoting fair housing?**

Our agency has tried to be proactive in affirmatively furthering fair housing among our programs. Among them to (1) continue to use the equal housing opportunity logo and the equal housing statement in promoting our housing programs and related activities. (2) Continue to education persons about fair housing and their obligations to follow nondiscrimination laws, by conducting seminars, and conferences. (3) Continue to offer Section 8 mobility counseling to encourage families to move from high-poverty areas to low-poverty areas to offer better housing.

5. **Have you had any suits filed against your organization for housing discrimination?**
Our agency has not had any suits filed against our organization for housing discrimination.

(Please return this questionnaire by June 28, 2013. Thank you)

Appendix 11

Request for Information from the Southwest Louisiana Economic Development Alliance

Jean Smith

From: Jean Smith
Sent: Wednesday, June 26, 2013 1:23 PM
To: 'awhite@allianceswla.org'
Cc: Esther Vincent
Subject: Analysis of Impediments to Fair Housing Choice - Lake Charles
Importance: High

The City of Lake Charles, Office of Community Development and Services, is preparing an updated Analysis of Impediments to Fair Housing Choice. This analysis is mandated by HUD as a prerequisite for annually receiving several million dollars of federal housing and community development funds. The City is requesting your assistance in compiling the information needed for this update.

Please provide your most recent **Housing Profile** for Southwest Louisiana. This information can be sent by return email to me by **June 28, 2013**, if possible.

If you have any questions regarding this matter, please call me at 491-1465. Thank you for your speedy assistance and cooperation.

Sincerely,
Esther Vincent
City of Lake Charles

6/26/2013

Note

**Requested information from the Southwest
Louisiana Economic Development Alliance
found on Pages 21 to 34**