

CITY OF BESSEMER, ALABAMA



ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE

JUNE 2020

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EXECUTIVE SUMMARY

Title VIII of the 1968 Civil Rights Act, also known as the Fair Housing Act, protects people from discrimination based on race, color, national origin, religion, sex, familial status, and disability when they are renting or buying a home, getting a mortgage, seeking housing assistance, or engaging in other housing-related activities.

There are several statutes, regulations, and executive orders applying to fair housing, including the Fair Housing Act, the Housing Amendments Act, and the Americans with Disabilities Act. The Fair Housing Act was amended in 1988 to include familial status and disability status as protected classes.

The city of Bessemer is an entitlement city and receives annual funding from the U.S. Department of Housing and Urban Development (HUD) in the form of the Community Development Block Grant program, or CDBG. These funds are used primarily to assist low-to-moderate income residents in Bessemer.

HUD requires each entitlement jurisdiction to show its commitment to “Affirmatively Further Fair Housing Choice” (AFH). The Five-Year Consolidated Action Plan submitted as part of the CDBG program requires grantees to show commitment to affirmatively further fair housing choice by the three components of the Fair Housing Plan. Grantees do so in three ways by:

1. Conducting an analysis to identify impediments to fair housing choice within its jurisdiction.
2. Taking appropriate actions to overcome the effects of any impediments identified by the analysis.
3. Maintaining records reflecting the analysis and actions taken in this regard.

The grantee must certify that it “affirmatively furthers fair housing” within its jurisdiction by:

- A comprehensive review of the City’s laws, regulations, administrative policies, procedures and practices regarding fair housing in Bessemer;
- An assessment of how those laws, regulations, policies and procedures affect the location, availability, and accessibility of housing; and
- An assessment of public and private sector conditions affecting fair housing choice.

HUD believes the Analysis of Impediments to Fair Housing Choice should assist in building public support for fair housing efforts within a jurisdiction’s boundaries and beyond.

HUD requires each entitlement jurisdiction to certify its compliance with the Consolidated Plan Final Rule, published in the Federal Register (24 CFR 91.225). The Consolidated Plan is a document prepared by the City’s Economic and Community Development Department and serves as:

- A housing and community development document;
- A strategy to be followed in carrying out HUD programs;
- An action plan that provides a basis for assessing performance, and
- A plan for the Community Development Block Grant (CDBG) program.

This document is prepared to comply with HUD requirements. It is the policy of the City of Bessemer to promote fair housing choice and to eliminate policies or actions, which either deliberately or unintentionally, have the effect of hampering the free exercise of housing choice for its residents.

The city of Bessemer’s Analysis of Impediments to Fair Housing Choice was updated in 2016 therefore this document will serve to update and/or replace the 2016 document.

This document will be shared to the city’s Community Development page at www.bessemeral.org and be available for in-person inspection in the Economic

and Community Development Suite, Second Floor, Bessemer City Hall, 1700 Third Avenue North.

METHODOLGY

The city of Bessemer's Department of Economic and Community Development researched and developed the following analysis of impediments to Fair Housing Choice in the city of Bessemer. The department used data from a number of sources to identify potential impediments to fair housing choice within the Bessemer community.

Economic and Community Development Department Staff analyzed the data to arrive at the conclusions in this report. The primary sources of data used were the 2010 Census and American Community Survey compiled by the Census Bureau. Unless otherwise noted, most charts in this report were compiled using Census data. Reports and data from partner agencies in the city such as the Bessemer Housing Authority and relevant City departments were also used to complete this analysis.

In order to engage the community in preparation of both this document and the Five-Year Consolidated Plan, the city held two public hearings in February 2020. One meeting was held on the evening of February 18, 2020 and the second was held on the morning of February 19, 2020. There was no attendance from the public at either meeting. A third meeting was scheduled for the evening of March 17, 2020, but was discontinued in response to the COVID-19 epidemic. Municipal buildings were closed and remained closed to the public through mid-May.

Community Development worked with the Mayor's Office and the Information Technology Department to create an online Community Needs Assessment Survey, which was published on the city of Bessemer's website from March 8, 2020 to April 17, 2020. The objective of the online survey was to broaden engagement of the public in the planning process. An appeal was made through the city's social media platforms for residents to take part in the survey. A total of 54 respondents took part in the online survey, which included questions related to housing needs in the city. Residents were asked to provide data on their incomes, sex, marital status and other demographic data. Residents were then asked to rank the various needs in the community as either "high", "medium", "low" or "no need."

Community Development staff has used these responses to guide its creation of both the Analysis of Impediments and the Five-Year Consolidated Plan. In addition, staff met with local officials to get additional feedback on areas of concern related to both items.

IMPEDIMENTS IDENTIFIED



The following are impediments to fair housing choice identified through this analysis.

1. **Housing affordability is a concern due to housing cost burdens, especially among lower income residents.** Lower income residents pay a higher percentage of their income towards housing costs when compared with peers of higher incomes. Almost 22 percent of individuals who make less than \$20,000 pay more than 30 percent of their income towards housing, according to Census data. Further, Census estimates show that 63.4 percent of renters in Bessemer pay 30 percent or more of their household income towards housing costs such as gross rent even though rental costs are fairly low for the area. With such a high number of rentals in Bessemer, there is also a need to engage with landlords.
2. **The availability of quality, affordable housing, particularly for low income families.** Almost 80 percent of the single-family structures in Bessemer were

built prior to 1979, which is impacting energy efficiency in many cases. In addition, Bessemer's median income is lower than state and county averages. This affects the ability of homeowners to maintain the structures in which they live, especially among senior residents. A high number of blighted structures are having a negative impact on overall housing quality in the city. In addition, there is a high demand for low-income housing. The Bessemer Housing Authority has maintained a waiting list of some 2,200 for its public housing units and Section 8 program, including almost 1400 families with children on the Section 8 waiting list.

3. **Citizens lack education relative to Fair Housing, financial management and credit worthiness, which can impact housing stability.** Department staff has noticed over the years a need for improvements in fair housing and financial management among residents. Those who took part in the Community Needs Assessment Survey confirmed those conclusions by indicating a "high" need for educational programs such as Fair Housing Counseling. Home Mortgage Data shows many loan applications in Bessemer between 2015 and 2017 were denied for issues such as credit history and incomplete credit applications.
4. **Public transportation still needs to connect residents to new employment opportunities.** The city has been successful in providing transportation to residents through its partnership with the Birmingham-Jefferson County Transit Authority and other agencies. However, there is still a need to connect residents to new employment opportunities being birthed in the city. About 13 percent of the city's population has reported having no vehicles in Census surveys.

City of Bessemer Demographics

Population

The 2010 Census and subsequent American Community Survey estimates were consulted in identifying demographic data relevant to the city of Bessemer.

Bessemer's population according to the 2010 Census was 27,456. A July 1, 2019 ACS estimate placed the city's population at 26,472, a decrease of 984 persons. This represents a 4.3 percent decrease from the 2010 Census.

This continues a decrease in the city's overall population dating back to the 2000 Census, which showed a population in Bessemer of 29,672. Overall, there was a 7.5 percent decline in population from 2000 to 2010 and an 11 percent decrease from 2000 to the 2019 estimate.

RACE & ETHNICITY

Bessemer's racial makeup is predominantly minority. Minorities account for about 77.5 percent of Bessemer's total population. The racial breakdown, based on Census data, is outlined below.

Race/Ethnicity	Total Population	% of Population
White alone	6260	22.8
Black or African-American	19549	71.2
American Indian and Alaska Native	82	0.3
Asian alone	27	0.1
Two or more races	439	1.6
Hispanic or Latino	1181	4.3
Native Hawaiian and Other Pacific Islander alone	0	0

An analysis of Bessemer's population growth/decline over the past 20 years reveals decreases across the racial groups. The Hispanic community had the largest increase in terms of population in Bessemer from 2000 to the present and is the fastest growing segment of Bessemer's population. The White population has decreased the most between 2000 and the 2019 Census Estimate.

The following chart shows a breakdown of race/ethnic group population growth and reductions since the 2000 Census to present.

Race/Ethnic	Current	2000 Census	% Increase/Decrease
White	6,260	8,990	-30%
Black or African-American	19,549	21,444	-8.83%
American Indian and Alaska Native	82	88	-6.8%
Asian alone	27	53	-49%
Two or more races	439	221	+ 98.6%
Hispanic or Latino	1181	383	+ 208.4 %
Native Hawaiian and Other Pacific Islander alone	0	5	-100%

Between 2000 and 2010 2,730 White residents, 1,895 Black or African/American residents, 6 residents who identified as American Indian and Alaska Native, 26 Asian residents, and 5 residents who identified as Native Hawaiian and Other Pacific Islander left the city.

The Hispanic population grew by an estimated 800 persons, while those who identify as two or more races grew by 218 persons.

Population density is not a problem in the city. Bessemer is 39.85 square miles with a population density of about 689 persons per square mile, according to the 2010 Census.

However, population trends could be changing. An analysis provided to the city by the Birmingham Association of Realtors, using data from the U.S. Census and ESRI 2019, projects a slight increase of .16 percent in the city's population by 2024.

AGE & SEX

The age range in Bessemer is diverse. According to 2010 Census figures, persons under the age of 18 represented the largest population group in the city at 22.4 percent of the total population. Persons 65 and over accounted for 17.9 percent of the population. Persons under the age of 5 represent about 6.4% of the total population. An estimated 77.6% percent of Bessemer's population is over the age of 18, while those 60 years of age and over represent 24.4 percent of the city's total population, or 6,538 persons.

The median age in Bessemer is 39.1 years of age. Some notable numbers related to the age of Bessemer's population in terms of age and sex is illustrated in the following chart:

Age range and sex	Bessemer	Jefferson County	State of Alabama
Persons under 5	6.4%	6.4%	6.0
Persons under 18	22.4%	22.8%	22.3%
Persons 65 years and older	17.9%	15.9%	16.9%
Female persons	53.5%	52.7%	51.6%

INCOME DATA

The Department of Economic and Community Development for the city of Bessemer consulted U.S. Census data and data from the Alabama Department of Labor to analyze income data for Bessemer residents.

The median household income in the city of Bessemer is **\$31,610**, according to the most recent U.S. Census surveys. Bessemer residents, on average, have a lower median income and lower per capita income when compared with state and county averages. The poverty rate in Bessemer is higher than the state and county averages at 28.1 percent.

The following chart is a comparison of the median household income, per capita income and poverty rate in Bessemer when compared to residents at the state and county levels.

GOVERNMENTAL UNIT	MEDIAN INCOME	PER CAPITA INCOME	POVERTY PERCENTAGE
State of Alabama	\$48,486	\$26,846	16.8 %
Jefferson County (AL)	\$51,979	\$30,657	16.1%
City of Bessemer	\$31,610	\$18,295	28.1%

Males in Bessemer tend to earn more than females. The median male income in Bessemer is estimated at \$19,607. The median female income is estimated at \$15,888.

A factor relevant to income and employment is education. An estimated 83.9 percent of Bessemer residents over the age of 25 have an educational attainment of high school diploma or higher, according to the Census. Census data shows 13.8 percent of Bessemer residents over the age of 25 have attained a bachelor's degree or higher.

Bessemer averages for educational attainment are below the averages for the **state of Alabama** (85.8 percent) and **Jefferson County** (89.7 percent) in terms of persons 25 years and over with a high school degree or higher. Bessemer also averages below the **state** (24.9 percent) and **Jefferson County** (32.4 percent) averages for persons over the age of 25 with a bachelor's degree or higher.

Staff consulted DataUSA for information related to median income by Census tract in Bessemer. The data is from 2017 Census figures compiled by DataUSA. The Census tracts with the highest median incomes are located in the southwest portions of the city. A listing of highest median incomes by Census Tract in Bessemer is below. Some tracts overlap with other jurisdictions:

TRACT	MEDIAN INCOME
*141.05	\$46,051
104.02	\$41,354
*143.01	\$38,750

Source: DataUSA and Census, *Includes portions of neighboring jurisdiction.

The Census Tracts with the lowest median household incomes are identified in the chart below.

TRACT	MEDIAN INCOME
101	\$17,857
103.2	\$19,981
103.01	\$26,023

Source: U.S. Census Bureau, City of Bessemer Economic and Community Development

Bessemer is a predominantly minority city and distribution of income is not as dependent on race. Census information reveals a high number of Black/African-American populations within the Census Tracts with the lowest median household income. Census Tract 101 (93 percent black), Census Tract 103.2 (89 percent black) and Census Tract 103.01 (77 percent black) have the highest concentrations of Black/African-American residents in the city.

Two of the Census Tracts with the highest median household incomes in Bessemer also have a large number of Black/African-American residents. Census Tract 141.05 (71 percent) and Census Tract 104.02 (71 percent Black) both have sizeable Black/AA populations while Census Tract 143.01 (39 percent Black/AA) has the smallest Black/AA population among the tracts and ranks third in terms of median household income. Portions of Tract 143.01 are in unincorporated Jefferson County.

DataUSA has compiled information as it relates to occupations and residents of Bessemer, using information from the U.S. Census Bureau.

Some interesting findings from its website for the years 2016 and 2017 include:

1. The most common job groups, by number of people living in Bessemer, are Office and Administrative Support Occupations (1,448 people), Sales and Related Occupations (1,137) and Production Occupations (883 people).
2. The highest paid jobs held by residents of Bessemer, AL by median earnings, are Business and Financial Operations (\$73,512), Computer and Mathematical Occupations (\$68,157) and Computer, Engineering, & Science Occupations (\$67,532)

MEDIAN INCOME BY RACE

The median income in the city of Bessemer is \$31,610.

Persons listed as “some other race” had the highest median income in Bessemer at \$35,893. Hispanic median income was the lowest at \$29,181. Median income numbers for Asians, American Indians and Native Alaskans and Native Hawaiian and Other Pacific Islanders in Bessemer was not available.

A breakdown of median incomes by race is listed below:

Race/Ethnicity	Median Income Value
White	\$34,492
Black/African-American	\$29,573
Some other race	\$35,893
Two or more races	\$30,987
Hispanic	\$29,181

Source: Census, American Community Surveys, 2018.



EMPLOYMENT DATA

The Alabama Department of Labor (ADOL) estimates a Civilian Labor Force in Bessemer of 9,993 persons for the year 2020. A breakdown of the numbers by the ADOL shows an average of 9,192 persons employed in the city and approximately 801 persons were unemployed among the labor force at the end of April 2020.

The unemployment rate in Bessemer as of April 2020 stood at **19 percent**. The high unemployment rate in the city for April is directly correlated with the response to COVID-19. The average unemployment rate in Bessemer was listed at eight percent for all of 2020, according to the ADOL. The unemployment rate in Bessemer in March 2020 stood at 4 percent.

Bessemer has been very successful in attracting jobs and industry to the city over the last decade. Since 2010, the city has added some 5,000 jobs. Dollar General announced in 2010 plans to build a Distribution Center on Lakeshore Drive in Bessemer. The Distribution Center opened in 2011

and currently employs some 756 persons, including 209 persons who reside in Bessemer, according to information provided by the company.

Amazon announced plans in 2018 to build the State of Alabama’s first Robotics Distribution Center in Bessemer on Powder Plant Road. The facility opened in March 2020 and currently employs some 1100 persons. In addition, companies such as BLOX and Milo’s Tea have undergone major expansions in the past 5 years, adding additional jobs.

Carvana has announced plans to build a Distribution Center in Bessemer off of Morgan Road which will employ some 400 persons. It is expected to open by 2022.

Below is a list of the Top 10 current employers in the city of Bessemer as of May 2020 as reported by the city of Bessemer Revenue Department.

Employer	# of Employees	Sector/Industry
Medical West	1199	Hospital/Healthcare
Amazon	1000	Retail/Distribution
Dollar General	756	Retail/Food/Distribution
Milo’s Tea	672	Retail/Food/Distribution
Wal-Mart Stores	394	Retail
Piggly Wiggly	350	Retail/Food/Distribution
BLOX	340	Manufacturing
FED X	246	Delivery
Southern Casearts	221	Manufacturing
CVS Warehouse	201	Retail

Source: City of Bessemer Department of Revenue

The city of Bessemer (525), the Bessemer Board of Education (517), Jefferson County (184) and Lawson State Community College (140) are governmental units with a large employee base. They would rank 5th (City of Bessemer), 6th (Bessemer BOE), 13th (Jefferson County) and 17th (Lawson State Community College) among Bessemer’s top 20 largest employers.

HOUSING PROFILE



Bessemer has many historic homes in many neighborhoods that have been well-maintained.

There are an estimated 13,108 housing units in the city of Bessemer, according to Census statistics. The number of owner-occupied housing units in the city stands at 53.3 percent, or 6987 units. The median home value in the city of Bessemer is \$83,500.

The figure below compares Bessemer's ownership rate with state and county rates. Median home value is included.

Governmental Unit	Home-ownership rate	Median Housing value
State of Alabama	68.6%	\$137,200
Jefferson County	62.8%	\$154,400
City of Bessemer	53.3%	\$83,500

Bessemer’s home-ownership rate is below both the state and county averages. The median home value in Bessemer also falls below the state and county averages. However, please note that Bessemer is a part of Jefferson County, and there are Census tracts where the median home value in Bessemer is comparable to/or exceeds the median home values in other parts of Jefferson County and the state average. Census Tracts 104.02 and 141.05 have median household values that exceed the state and county rates.

Some Bessemer Census Tracts are included in portions of neighboring municipalities.

The following chart illustrates median home values across some of Bessemer’s Census Tracts:

Census Tract	Median Home Value
101	\$48,400
*138.01 (includes portions of other jurisdictions)	\$57,600
102	\$64,600
104.01	\$66,500
103.02	\$73,400
103.01	\$73,500
104.02	\$156,500
*141.05	\$160,900
*143.01	\$99,400

The median selected monthly homeowner costs for a resident of Bessemer with a mortgage stands at \$1,105 a month, or \$13,260 annually. The median selected monthly homeowner costs for a resident of Bessemer without a mortgage is \$395 a month, or \$4740 annually.

RENTALS

About 46.7 percent of the city’s housing units are rentals, according to Census figures. The state average for rental units is about 30.3.

The median gross rent in Bessemer is \$758 for the years 2014-18. This is below the median gross rent figures for both the state of Alabama (\$772) and Jefferson County (\$878). The Fair Market Rent for the Birmingham-Hoover Metropolitan area from HUD is \$706 for no bedrooms, \$763 for a one-bedroom, \$873 for a two-bedroom, \$1154 for three bedrooms and \$1282 for a four bedroom and above.

Percentage of income used for rent payments	Number of occupied units	Percentage of units and
Less than 15 percent	272	6.4%
15 to 19.9	465	11 %
20 to 24.9	540	12.8%
25 to 29.9	271	6.4%
30 to 34.9	417	9.9%
35 or more	2,261	53.5%

Census data shows that Bessemer residents pay more than 30 percent of their income towards housing costs. About 26.2 percent of Bessemer residents pay between \$500 and \$799 monthly towards housing costs. Another 20.1 percent pay between \$1000 and \$1499 a month in housing costs.

Census data from 2019 shows the following as it relates to income and monthly housing costs as a percentage of household income over 12 months.

Income	Population	Percentage of housing costs
Less than \$20,000	2750	26.4 %
Less than 20 percent of income	142	1.4%
Between 20 to 29 percent of income	333	3.2%
30 percent or more of income	2,275	21.8%
\$20,000 to \$34,999	2398	23%
Less than 20 percent of income	388	3.7%
Between 20 to 29 percent of income	480	4.6%
30 percent or more of	1,530	14.7%

income		
\$35,000 to \$49,999	1413	13.5%
Less than 20 percent of income	681	6.5%
Between 20 to 29 percent of income	510	4.9%
30 or more of income	222	2.1%
\$50,000 to \$74,999	1,448	13.9%
Less than 20 percent of income	826	7.9%
Between 20 to 29 percent of income	416	4.0
30 or more of income	206	2.0
\$75,000 or more	1724	16.5%
Less than 20 percent of income	1553	14.9%
Between 20 to 29 percent of income	165	1.6%
30 or more of income	6	0.1%
Zero or negative income	214	2.1%
No cash rent	484	4.6%

As the chart shows, the less income an individual makes, the higher the cost burden in terms of monthly housing costs.

About 76.3 percent of all housing units in the city of Bessemer are 1-unit, detached structures. Some 2,204 housing units, or about 16.9 percent of all the housing units in the city, are vacant, according to Census data.

Further data from the Bessemer Housing Authority on its housing waiting list shows a great need. The housing authority maintains a waiting list of 1771 for Section 8 and 580 for public housing. Comprising the Section 8 waiting list are 1,731 persons (98 percent) deemed extremely low income and 1,370 families with children (77 percent).

The public housing waiting list needs show 344 persons or 59 percent, in need of one bedroom apartments while 94 persons, or 16 percent, expressed a need for at least a two-bedroom apartment.

This need for housing has been identified as an impediment in the city.

OTHER RELEVANT DATA

The city of Bessemer’s Department of Economic and Community Development has examined other areas of data relevant to doing an analysis of impediments to Fair Housing and Fair Housing Choice within the jurisdiction.

The data encompasses previous analysis of potential impediments, in addition to new areas identified in preparation of this document.

The Economic and Community Development Department in conjunction with the city of Bessemer Mayor’s Office and the Information Technology Department created and administered a Community Needs Assessment in March-April 2020. The needs assessment was advertised on the city’s website and through social media in an effort to encourage residents of Bessemer to provide feedback on critical need areas in the city. This information was compiled to help guide the creation of the Analysis of Impediment and provide guidance on creation of a Five-Year Consolidated Plan for use with the Community Development Block Grant program.

Approximately 54 residents took part in the online survey, which ran from March 8 to April 17, 2020.

Residents were asked to rate community needs as high, medium, low or no need as part of the multi-part survey.

A breakdown of resident ratings in the areas of housing is outlined below by category:

Housing Needs Assessments by Residents of Bessemer

Need area	High	Medium	Low	No Need
Need for Apartments	20	18	6	10
Need for Rental Homes	26	18	3	7
Need for Owner Occupied Homes	34	16	2	2
Improvements for Handicapped Accessibility	24	20	5	5
Need for Exterior Property Maintenance and Code Enforcement	35	16	0	3
Assistance in Purchasing a Home	34	14	3	3

Housing Needs for Elderly	30	16	3	3
Housing Needs for Veterans	35	10	4	4
Need for Tenant/Landlord Counseling	28	16	5	5
Need for Emergency Shelters	39	10	4	1
HIV Needs	23	13	11	7
Mental Illness Needs	35	11	5	3
Domestic Violence Shelter	32	15	3	4
Lead Paint Testing and Abatement	28	15	6	5
Other Housing Needs	26	21	3	4
Need for Fair Housing Counseling	34	13	4	3

The areas which garnered the highest “high” ratings were (1) Emergency Shelter; (2) Need for Exterior Property Maintenance and Code Enforcement; (3) Housing Needs as it relates to Veterans; and (4) Mental Illness needs.

The survey information has been taken by staff and included in this analysis to identify impediments to fair housing choice and possible courses of actions to address potential impediments.

Residents of Bessemer rated a need for Fair Housing Counseling as a “high” community need, with 34 persons rating it a high need while another 13 rated it a “medium” need, meaning some 85 percent of those who responded saw a need for fair housing counseling services.

This information confirmed the observations of departmental staff relative to the need to potentially expand fair housing education in Bessemer. In addition, some 80 percent of respondents rated a need for owner occupied homes as a high or medium need. About 92.7 percent of respondents said there was a high or medium need for exterior property maintenance and code enforcement, confirming city staff concerns about the need to address housing quality. Finally, some 46 of the 55 respondents (84 percent) rated the housing needs of the elderly as high or medium, while another 87 percent rated the need for assistance in purchasing a home as high.

These statistics from residents helped guide the identification of impediments to fair housing choice within the city.

TRANSPORTATION

Transportation remains an area of need in Bessemer. Bessemer has some of the highest ridership numbers in the public transit bus system administered by the Birmingham-Jefferson County Transit Authority. As many Bessemer residents are dependent on public transportation to access employment, medical services and social services, transportation remains a priority. Residents who took part in the Community Needs Assessment rated Transportation as a high need in Bessemer. In fact, 52 of the 55 (94.5 percent) respondents rated transportation as a “high” or “medium” need for the community.

Need for Transportation	39	13	1	2
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In addition, some 1,368 of the city’s 10,431 households, or 13 percent, reported having “no vehicle” in Census surveys.

The **Birmingham-Jefferson County Transit Authority (BJCTA)** provides public bus service to Bessemer residents every day excluding Sundays and holidays as part of its services to municipalities and communities within Jefferson County. Each municipality provides payment to the BJCTA to administer bus service based on the number of passengers and stops within its jurisdiction. The City of Bessemer has two routes which service the city in the Route 1 and the Route 45. Both provide service in the city and to neighboring communities.

The Route 1 provides bus service to South Bessemer, a low-to-moderate income area, and makes stops in Downtown Bessemer, the Pipe Shop community, the Bessemer Wal-Mart and the surrounding shopping area off Academy Drive and service outside the city to Birmingham communities.

The Route 45 service line has stops in Downtown Bessemer, the Jonesboro community, the Ninth Avenue business corridor (which includes Medical West Hospital) and service into Birmingham, including the Five Points West area.

Both buses provide service to the recently opened Amazon Fulfillment Center in Bessemer as part of a partnership between the city and Amazon. The partnership is designed to ensure low-income residents and those in need of employment have reliable transportation to and from work.

In terms of total bus service in the county, the Route 45 has the highest ridership at close to 20,000 riders per month, according to BJCTA statistics for April and May 2019. The Route 1 ranks 6th in the number of the system’s passengers with an estimated 12,000 and 14,000 passengers having used the service in the months of May and April 2019 respectively.

Approximately, 26,070 passengers boarded or exited the bus at the Wal-Mart stop in 2019. About 5,148 passengers were counted in the area of Medical West Hospital by the BJCTA between January 2019 and December 2019.

The city of Bessemer paid approximately \$715,270 to the BJCTA for bus service in Fiscal Year 2017, \$704,263 in FY18 and \$517,803 in FY19. The city is expected to pay \$750,000 in FY20, including extended service to the Amazon facility.

The BJCTA, in collaboration with the Economic and Community Development Department, is looking at additional bus shelters along the bus routes. Only 6 bus shelters are in existence in the city at the present time, including the new shelter installed at Amazon.

In addition, the city of Bessemer partners with ClasTran. ClasTran provides paratransit public transportation to persons 60 years of age and older, disabled persons, and citizens outside of the BJCTA service area. The service operates 7 a.m. to 5 p.m. Mondays thru Fridays and provides transportation to places such as adult daycares, dialysis, employment and shopping.

A breakdown of ClasTran services from October 2018 to June 2019 in Bessemer shows 5,037 trips as part of its services. The majority of ClasTran users in Bessemer used the service for trips to dialysis (1,563) and nutrition services (1,294). Some 251 trips were made for employment opportunities. The city of Bessemer allocated ClasTran \$30,000 for the service in FY2019 and FY20.

DISABILITY IN BESSEMER'S POPULATION

Census data shows a high number of Bessemer residents under the age of 65 listed as having a disability when compared with the state and county averages. The Census Bureau's American Community Survey uses six aspects of disability in its reporting: hearing, vision, cognitive, ambulatory, self-care, and independent living.

The Census reports: "Disability data comes from the American Community Survey (ACS), the Survey of Income and Program Participation (SIPP), and the Current Population Survey (CPS). All three surveys ask about six disability types: hearing difficulty, vision difficulty, cognitive difficulty, ambulatory difficulty, self-care difficulty, and independent living difficulty. Respondents who report anyone of the six disability types are considered to have a disability."

Census estimates show 20.7 percent of Bessemer residents, or 4,666 persons, under the age 65 as having a disability. This is higher than the state average of 11.6 percent and the county average of 11.4 percent.

An examination of Census data compiled by the Jefferson County Health Partnership in 2018 shows 25 to 32.6 percent of the populations of at least three Bessemer Census Tracts (101, 102, and 104.1) as having some form of disability.

The city has made a reasonable effort to address issues as it relates to the Americans with Disabilities Act, or ADA over the past five years.

In November 2016, the city created an ADA Transition Plan. The city has used this plan to address ADA deficiencies when reported by residents to city staff. Sidewalk and curb repairs have been made throughout the city to assist persons with disabilities. Two new bridges were installed at McNeil Park in the Pipe Shop community to allow residents who use wheelchairs or have other disabilities to access the park from the surrounding neighborhood. In addition, the city has installed ADA compliant doors at the Bessemer Civic Center, the Bessemer Public Library and new push-to-open doors will soon be installed at the Bessemer Recreation Center.



SLUM AND BLIGHT

Earlier data referenced approximately 2,677 vacant housing units in the city of Bessemer, according to U.S. Census Bureau statistics, American Community Survey. Not all of these abandoned units are contributing to slum and blight, as many are rental units.

The city of Bessemer, however, does have a high number of blighted houses, which are homes which have fallen into disrepair either through neglect or abandonment. These contribute to slum and blight conditions in the city's neighborhoods, particularly in poorer neighborhoods where residents do not have the means to repair their homes, especially when considering monthly household costs such as mortgages, rent and utilities. These structures continue to deteriorate over time especially where homes have been abandoned through the death of the owner and the owner's descendants have chosen not to invest in the upkeep or maintenance of the heir property.

Bessemer's housing stock is generally older. Census figures show that 79.1 percent of the city's houses were built prior to 1979. Only 8.7 percent of the city's housing units were built after 2000.

Data compiled from the city of Bessemer Building Inspections Division shows approximately 200 condemned residential properties exist in the city as of March 2020. A large share of these are located in low-to-moderate income Census tracts. The city of Bessemer has used approximately \$250,000 annually to address these condemned structures. Some 265 structures have been demolished since 2015 by the city, according to staff records.

There are an estimated 1,300 vacant or underutilized properties in the city, according to figures compiled by the Regional Planning Commission of Greater Birmingham. Many of these underutilized properties are tax delinquent, although an exact percentage is not immediately available. The city of Bessemer's Street and Sanitation Department estimates it cuts an estimated 800 vacant lots or properties in the city each year.

In addition, as an older industrial city, Bessemer has a significant number of brownfields. Brownfields are properties where "the expansion, redevelopment, or reuse of which may be complicated by the presence or potential presence of a hazardous substance, pollutant, or contaminant." These are usually in the form of old industrial sites such as former gas stations or dry cleaning facilities. The city has compiled an inventory of 126 Brownfield properties, including 28 near its Downtown centre.

Vacant lots and blighted properties bring down the overall appearance of neighborhoods and cost the city tax dollars. Worse, many properties lie neglected for long periods of time, often causing headaches for neighbors in the form of pests, weeds, lower property values, crime and potential health hazards that bring down the overall quality of life.

HEALTHCARE DATA

As 28.1 percent of Bessemer is living at or below the poverty level, health issues remain a concern in the community. Bessemer has highly-valued healthcare facilities available to the general public.

Medical West Hospital, located on Ninth Avenue SW in Bessemer, is an affiliate of the UAB Health System. The 310-bed hospital is within 10 to 15 minutes of all Bessemer neighborhoods, including those in low-and-moderate income Census Tracts. A quick analysis using Google Maps shows a person living in some of the city's poorer neighborhoods can reach the hospital in less than 15 minutes in a private vehicle in emergency cases.

Cahaba Medical Care, a federally-qualified health center (FQHC) and accredited as a Patient Centered Medical Home, also provides service in the Bessemer area. Bus service is also available to Bessemer residents to the Jefferson County Health Department's Western Health Center in neighboring Midfield.

The larger concern in Bessemer remains access. An estimated 18.9 percent of persons under the age of 65 in Bessemer have no health insurance. This adds up to about 4,260 individuals in Bessemer (18.9 percent of 22,541 total residents under 65) who have no health insurance coverage.

The percentage of uninsured in Bessemer is above both the state (16.8 percent) and Jefferson County (16.1 percent) average.

In 2018, the Jefferson County Health Action Partnership (HAP) released a report entitled *A 2018 Community Health Equity Report* which examined health throughout the county. The HAP describes itself as "supported by five backbone organizations and over 80 other organizations and agencies working together to make Jefferson County, Alabama a healthier place to live, learn, work and play."

The report round the life expectancy in Jefferson County is 75 years, compared to 75.5 years for the state of Alabama and 78.8 years nationally. The report states, "the infant mortality rate for Jefferson County in 2015 was 10.5 deaths per 1,000 live births, almost double the national rate of 5.9 deaths per 1,000 live births, and substantially higher than the Alabama rate of 8.3 deaths per 1,000 live births."

It went on to state that "the infant mortality rate for Black mothers was 2.3 times higher than White mothers. **Census tracts with higher proportions of Black and Hispanic residents and persons living in poverty were generally associated with higher rates of infant mortality.**"

A further examination of the data from the HAP shows 25 to 32.6 percent of persons who live in Census Tracts 101, 102 and 104.1 have some form of disability.

Life expectancy in Census Tracts 101, 102 and 103.02 is between 61.8 and 70.1 years based on Census data between 2011 and 2015, according to the same report.

Compounding health concerns is the lack of access to healthy foods in certain neighborhoods. Several areas of the city are designated as "food deserts" by the U.S. Department of Agriculture (USDA). The agency defines a food desert as an area that has either a poverty rate greater than or

equal to 20% or a median family income not exceeding 80% of the median family income in urban areas, or 80% of the statewide median family income in nonurban areas.

Health and food security can play a role in a person's ability to access fair housing. The Economic and Community Development Department will continue to investigate the linkage between health and food security and housing choice in Bessemer into the future.

Census Tract identifiers with relevant community names in Bessemer (* indicates tract overlaps with other jurisdictions).

Census Tract	Community name/Identifying marks
101	Northside, Abrams School, Braswell Homes
102	Downtown Bessemer, West Lake Highlands, Old Jonesboro, Post Office, Kate Waller Homes
103.01	Legacy Park, Southside, Jess Lanier Manor, Bessemer Recreation Center
103.02	Brickyard Junction, Southside Homes, Paul's Hill, Hard School
104.01	Jonesboro, Burstall
104.02	Lakewood Estates, Thomas Acres, Westhills Elementary
*138.01	Woodward/Pipe Shop/"The Fields"
*141.04	Old Jonesboro, Smith Highlands, Alabama Splash Adventure, Bessemer City High School
*141.05	Flint Hill, Carriage Hills, Hickory Grove, Academy Drive, Tannehill Promenade.
*142.03	Tannehill Promenade Shopping Center, primarily commercial
*143.01	Shady Brook
*142.04	Greenwood, Hopewell, Morgan Road
*143.02	Parkwood, Lacey's Chapel, Muscoda

BESSEMER TRENDS AND PATTERNS



The city of Bessemer has invested in streetscape improvements in the Downtown area. Downtown Bessemer has both a Historic District and a federally-designated Opportunity Zone. The Streetscape Improvements along Third Avenue North also improved ADA accessibility in the Downtown.

Several trends were noted by Economic and Community Development staff in researching and completing this analysis of impediments.

Primarily, demographic trends continue to show a loss in population in Bessemer. As stated previously in this document, the population of Bessemer decreased by 11 percent between 2000 and the 2019 estimate.

Further research back to 1980, a span of some 40 years, shows a continuous drop in population in Bessemer, particularly among white residents. The city's population in 1980 was 31,279, of which some 51.3 percent of the residents were Black and another 45.8 were White.

By 1990, the population of Bessemer had grown to 33,497, bolstered by a seven percent increase in the city's Black/African-American population. The White population dropped four percent during the same time frame. Bessemer's racial mixture stood at 58.4 percent black and 41.4 percent white in 1990.

By 2000, the city's population had experienced a reduction of 3,825 persons, the largest decrease observed using Census data. Bessemer's population decreased 11.4 percent in the 1990s. The population dropped by 7.4 percent from 2000 to 2010. Overall, Bessemer's population has dropped by approximately 21 percent from 1990 to the 2019 estimate. The White population in Bessemer has decreased by 56 percent from 1980 to the 2019 estimate. The Black population in the city, which has grown as a percentage of the population, is decreasing as well. The one racial group showing an increase in Bessemer is the Hispanic population, which has grown from a Census total of 338 in 2000 to about 1,181 in 2010.

The city's population trends, aided by downturns in the economy, have resulted in changes in the housing landscape. Census data shows that most of the housing in the city was constructed prior to 1979. Another 21 percent of housing has been built after 1980. Some 42 percent of the city's housing stock built after 1980 has been built between 2000 and the present, according to Census data.

There has been a slight rebound in new housing construction in Bessemer. The city's Building Inspections Department issued \$7.1 million dollars in permits for construction of residential housing in 2019. New construction has been relegated to the southern parts of the city, including Census Tracts 141.05, which includes the Flint Hill and Carriage Hills neighborhoods, and Tract 142.04, which includes new homes being built within the Lake Cyrus community. These tracts do overlap with other jurisdiction, but the housing prices in these areas are consistent. In addition, there have been some housing rehabilitation efforts in older, lower income portions of the city.

Bessemer has experienced some great economic gains in the past 10 years. The city recruited a Dollar General Distribution Center, the state's first Amazon Robotics Fulfillment Center and Carvana recently announced plans to build a distribution center on Morgan Road. In addition, other industry has expanded operations in the city. This has resulted in substantial employment opportunities returning to the city.

The key now is to connect residents to the new employment opportunities and create new housing opportunities to meet the demands of the recent surge in employment opportunities in Bessemer.

This could help disburse some of the poverty in the city. A review of the city's 1995 Community Development Block Grant Action Plan reveals that the Census tracts designated as low-and-moderate income some 25 years ago are still low-and-moderate income Census tracts today. As new jobs flow into the region, this trend could be reversed by seeking new investments in housing. The city is currently exploring partnerships with private industry to create new housing opportunities. In addition, the Bessemer Housing Authority has stated its interest in assisting the city in expanding the supply of assisted and affordable housing.

In addition, designation of Census Tract 102, which includes Downtown Bessemer, as a federally-designated Opportunity Zone could be leveraged to create additional jobs and housing opportunities in the city.

ZONING AND SITE SELECTION

The city of Bessemer's Department of Building Inspections is responsible for overseeing Zoning and Land Use policies within the jurisdiction.

According to the Fair Housing Act "a dwelling includes any building, structure, or portion thereof which is occupied as, or designed or intended for occupancy as, a residence by one or more families, and any vacant land which is offered for sale or lease for the construction or location thereon of any such building, structure, or portion thereof. Therefore, decisions related to development or use of such land may not be based upon the race, sex, religion, national origin, color, disability, or familial status of the residents or potential residents who may live in the dwelling."

The Building Inspections Department maintains its mission as follows:

"Our primary mission is to safeguard the public, promote the health, safety and welfare of the City of Bessemer through enforcement of the International Building Code. We believe in *equitable treatment for all individuals* regardless of circumstances and strive to enforce all building codes in a fair and considerate manner."

The policy of the Bessemer Building Inspections Department is not to discriminate in applying and enforcing Bessemer's zoning laws.

Bessemer's zoning laws were adopted by the Bessemer City Council and any changes in zoning for any parcel are subject to a public hearing process before approval to zone or rezone a property.

Applicants for rezoning must appear before a nine-member Planning and Zoning Commission of the city of Bessemer. The Commission meets monthly, on the third Tuesday, at Bessemer City Hall at 4 p.m. The Planning and Zoning Commission hears all cases relative to rezoning, resurveys, plat maps, etc.

All persons within 500 feet of a property slated for rezoning are notified by the Building Inspections Department in accordance with state law of the application for zoning/rezoning and residents can come and speak in support or opposition. The P&Z Commission allows for public comments during the meeting.

P&Z members are appointed by the Mayor of Bessemer, who can also serve on the Commission. A seat is reserved for a member of the Bessemer City Council.

The P&Z votes and makes a recommendation to the Bessemer City Council on all zoning matters.

The Bessemer City Council hears all zoning and rezoning matters within the context of a public hearing, held normally within 60 days from the date of the P&Z recommendation. The public hearings are publically advertised business meeting. The public is again notified and can speak in support or opposition to a rezoning matter.

The entire process is transparent in order to maintain public trust.

NEIGHBORHOOD REVITALIZATION, MUNICIPAL AND OTHER SERVICES, EMPLOYMENT-HOUSING-TRANSPORTATION LINKAGE

The city of Bessemer currently does not have an updated city-wide masterplan or a targeted neighborhood revitalization policy. HUD has identified revitalization areas in the city. Revitalization areas are defined as “HUD-designated neighborhoods in need of economic and community development and where there is already a strong commitment by the local governments.” HUD-designated revitalization areas are the basis for programs such as Good Neighbor Next Door (GNND) and Asset Control Areas (ACA). The HUD-designated revitalization area in Bessemer is currently being serviced through the Economic and Community Development Department programs such as housing rehabilitation programs and emergency housing repair grants. The areas include the low-to-moderate income Census Tracts of 101, 103.02, 103.01, 102 and 104.01.

All municipal services are extended to all residents of Bessemer. Residential garbage collection in Bessemer is done twice each week. Trash collection is available at least once every 10 days to all residential residents.

Police and fire service are available to all residents of the city of Bessemer. There is no discrimination in the provision of public safety services to Bessemer residents.

As mentioned earlier, the Birmingham-Jefferson County Transit Authority provides bus services in the city of Bessemer. This service is provided Monday-Saturdays, from 5:30 a.m. to 9 p.m. Buses do not operate on Sundays and some holidays. The city of Bessemer provides payment to the BJCTA to administer bus service based on the number of passengers and stops within its jurisdiction. The City of Bessemer has two routes which service the city and can link to employment clusters. The Route 1 and the Route 45 both provide service in the city and to neighboring communities.

There are some lapses in bus services which connect Bessemer residents to the largest employers in the city. Among the top 10 non-governmental employers in Bessemer, only three have consistent bus service. Census data from the American Community Survey shows that approximately 13.1 percent of Bessemer’s owner-occupied households have no vehicle.

While bus service is available to all Bessemer residents, there remains a challenge of connecting the bus service to major employers to enhance opportunities for all residents.

**PHA AND OTHER ASSISTED/INSURED HOUSING PROVIDER TENANT
SELECTION PROCEDURES: HOUSING CHOICES FOR CERTIFICATE AND
VOUCHER HOLDERS**

The Housing Authority of the City of Bessemer operates about 702 publically-assisted units, 475 housing choice vouchers (Section 8) and about 70 Veterans Affairs Supported Housing, or VASH, vouchers. The BESHHA had a waiting list of 580 for public housing units, according to the agencies 2019 plan. All residents of the waiting list were listed as very low income families. The waiting list included 212 families with children, 35 elderly families and 91 families with disabilities. Five percent of the waiting list was white, while 94 percent of the waiting list was comprised of Black/African-American families. Less than one percent of the waiting list was comprised of Hispanic or Asian families. The public housing waiting list was reported as open. The waiting list for Section 8 is currently comprised of 1771 persons and has been closed by the PHA for the last two years.

The BESHHA listed seven continuing goals in its 2019 Action plan:

1. Expand the supply of assisted housing through leveraging private or other public funds to create additional housing opportunities or through development of new units.
2. Increase assisted housing choice through programs such as a voucher homeownership programs or through conversion of public housing to vouchers.
3. Promote self-sufficiency and asset development of assisted households, including increasing the numbers of housing residents who are employed.
4. Expand environmental “green” improvements in its properties.
5. Ensure 504 and Americans with Disabilities Act (ADA) compliance.
6. Violence against Women Act
7. Increase marketing efforts.

The BESHHA is also developing efforts to de-concentrate poverty as part of its efforts.

A review by Economic and Community Development staff of federal data from ESRI on housing choice vouchers by Census tract in Bessemer shows housing distributed among the various income Census tracts in Bessemer. There appears to be no discrimination or impediments to housing choice in the Bessemer Housing Authority practices or the distribution of housing accepting vouchers in the city.

The BESHHA began a multi-million rehabilitation of 198 low-income units in 2013 under the Rental Assistance Demonstration, or RAD, initiative of HUD. The project focused on properties at Davis Heights and Asbury Howard communities. RAD seeks to use private capital when federal funding is limited to improve affordable housing opportunities for low-income

residents. RAD essentially allows more public and affordable housing owners to use Section 8 contracts to solicit private investments they can use to improve or maintain their properties.

PROPERTY TAX POLICIES

The state of Alabama has the second lowest annual property tax rates of all states. Jefferson County, the most populous county in the state, has the highest annual property tax rate. The lower state tax rates make owning a home in the state and county attractive and affordable.

The millage rate in Bessemer of 6.87 is lower than rates for other municipalities, including some smaller ones, in the county. Millage rates in Mountain Brook, Vestavia Hills, Homewood, Hoover, Fairfield, Birmingham, and Pleasant Grove are all higher than the rate in Bessemer.

PLANNING AND ZONING BOARDS

The city of Bessemer has two boards which deal with Planning and Zoning issues. The first board is the Planning and Zoning Board. The nine-member board is appointed by the Mayor, with the exception of a seat which is reserved for a member of the Bessemer City Council.

The board meets once each month, on the third Tuesday, at 4 p.m. at Bessemer City Hall. The meetings, by law, are open to the general public. Members of the public can speak either in support or opposition to zoning matters. The board makes recommendations to the Bessemer City Council on the approval/disapproval of zoning request.

The current membership of the Planning and Zoning Board is eight black/African-American members and one white member. At least three members are over the age of 60.

The second board that deals with zoning is the Zoning Board of Adjustments, or ZBA. The Zoning Board of Adjustments meets once each month, generally on the second Tuesday, at 4 p.m. at Bessemer City Hall. The five-member board is appointed by the Bessemer City Council. The meetings, by law, are open to the general public. Members of the public can speak either in support or opposition to matters brought before the ZBA. The ZBA deals primarily with zoning variances. A zoning variance is “an exception to a zoning ordinance that is granted on a case-by-case basis by a local government.”

All ZBA zoning variance decisions are final. There have been no complaints of discrimination filed against either board within the past five years.

BUILDING CODES (ACCESSIBILITY)

The city of Bessemer has adopted the International Building Code as developed by the International Building Code Congress International [International Code Council], Inc.

The enforcement of the code provides minimum requirements to safeguard life, health and public welfare and the protection of property as it relates to these safeguards by regulating and controlling the design, construction, alternation, repair equipment, use and occupancy, location, maintenance, removal and demolition of all buildings or structure and appurtenances thereto.

Analysis of Home Sales and Mortgage data

Data collected by the Economic and Community Development staff from the Comparative Market Analysis (CMA) shows the following data regarding home sales in Bessemer. The median sales price in the Bessemer area in 2019 was \$165,936.33, a 0.92 increase from 2018's median sales price of \$152,247.23. The five-year average (2015-19) for a home sale was \$136,287.09. There were 406 units sold in 2019. There were 572 units sold in 2018. For the five years from 2015 to 2019 there were 2,138 units for sale. The inventory peak was 572 in 2018.

Year	Median sales price
2019	\$165,936.33
2018	\$152,247.43
2017	\$126,416.67
2016	\$124,075
2015	\$112,760

Source: CMA Summary Report of Real Estate data



The city of Bessemer partnered with Habitat for Humanity of Greater Birmingham on the construction of 15 new houses in a Builders Blitz in 2018. The new houses expanded home ownership options for Bessemer residents, many of whom were female head of households.

Home Mortgage Disclosure Act, or HMDA, data was examined relative to the loan originations and reasons for denial of Conventional, FHA, VA, and FSA/RHS purchases, refinances, and home improvement applications for 1-to-4 Family and manufactured home dwellings within the corporate limits of Bessemer between 2015 and 2017.

The following information outlines data from select Census. Some Census Tracts in the city were excluded from this survey based on their overlap with other jurisdictions. Such overlaps can make it difficult to get an accurate gauge of conditions within the city limits of Bessemer for those areas. For instance, portions of Census Tract 143.02 are in both the city of Bessemer and neighboring Hoover. It would be hard to determine how many applications originated in Bessemer and how many originated in Hoover.

The following Census Tracts were selected based on their being almost exclusively within the corporate limits of Bessemer. Incidentally, all of the Census Tracts are low-to-moderate income tracts in the city. Based on the data, there is a need for credit-related services, as the stated reason for denial of loans for many was the credit history, especially among African-Americans purchasers.

Census Tract 101

HMDA data shows a total of 27 loan originations for this tract between 2015 and 2017. This is consistent with the low demand for home sales in this area. The loan needs were primarily for refinancing and home improvement and all applicants were African-American. Four reasons were given for denial of the loan applications, including lack of collateral (2), credit history (1) and unverifiable information (1). This tract is 98 percent minority.

Census Tract 102

HMDA data shows a total of 51 originations for this tract in the selected period. Thirty-two applications were from African-American applicants, while 10 were from white applicants and another 9 provided no information. The primary loan needs were refinancing (33), home purchases (16) and home improvements (2). The data shows about 39 applications were denied. The reasons given for denial were credit history (6), lack of collateral (2), debt-to-income (1) and credit application incomplete (5). Of those who were denied based on credit history, five were black, including four black males. One applicant was a white female and one provided no information. The second highest reason for denial was incomplete credit application, of which three applicants were black, including two black males.

Census Tract 103.01 and 103.02

The majority of the reported 108 loan applications in these two tracts were listed as refinancing (82). About 18 were home purchases and eight were for home improvements. Among the reasons given for loan denials were credit history (17), collateral (5), debt-to-income (5), other (4), incomplete credit application (2) and insufficient funds for closing (1). About 82.3 of the loan applications rejected for credit history were from African-American male or female applicants. Tract 103.02 has a minority population of 98 percent, while tract 103.01 has a minority population of 77 percent.

Tract 104.01

This tract is 78 percent minority. A total of 74 originations are listed during this time frame. The majority of the denial applications (50%) cited in the analysis were for credit history, of which eight of the nine denials were for African-American males or females. The remaining reason for loan denials were collateral (4), insufficient funds (2), credit application (10), incomplete credit application (1) and other (1). The primary requests for loans were for refinancing (62%), home purchases (24 %) and home improvement loans (14%).

Portions of Tracts 141.04, 141.05 and 142.04 were collected and reviewed, but were not included in this survey based on their overlap with other jurisdictions, such as unincorporated Jefferson County.

The prevalence of credit issues among the loan applications in application data reviewed in these tracts is cited as one of the impediments listed in this report.



Conclusions and Recommendations

The following are impediments to fair housing choice identified and proposed actions to address impediments.

- 1. Renew efforts to address housing affordability and reduce housing costs especially among lower income residents.***

Actions: Housing in Bessemer is affordable when compared with housing in the county and state. The data does show about 44 percent of residents in Bessemer pay 30 percent or more of their income towards housing costs. This is especially true among lower income residents. This percentage drops as a person's income rises, according to the data. The Economic and Community Development Department proposes working to expand job opportunities, including training, to lift incomes in the city. The city has been successful in attracting new industry. The department will also explore partnerships with other agencies to assist residents with reducing the burden of housing costs.

2. Pursue efforts to improve the supply of affordable, quality housing in Bessemer.

Actions: The city currently has an emergency grant program funded through the CDBG program aimed at assisting low-income seniors and those with disabilities in maintaining stable housing through assistance with ADA improvements. The department will continue the program over the next five years and explore expanding the program by possibly providing more access to younger homeowners. The city will seek to expand its partnership with the Bessemer Housing Authority on projects such as RAD and self-sufficiency programs to expand and address the availability of quality housing. A partnership with Habitat for Humanity of Greater Birmingham will be extended to seek additional housing opportunities. Legislatively, local laws can help improve housing quality in Bessemer. Residents cited a desire for code enforcement and property exterior maintenance in the Community Survey. The city can pursue projects with developers, landlords and housing partner agencies to promote housing opportunities for low-income residents and ensure the stability of the city's housing stock for years to come. A prevalence of vacant properties and abandoned lots can be used to entice new development in some of the city's low-income neighborhoods. These efforts could also assist the city in attacking and eradicating slum and blight conditions by rehabilitating housing or blighted vacant lots for reuse through expansion of housing opportunities, thereby providing lift to homeowners who live in low-to-moderate income neighborhoods.

3. Pursue programs aimed at providing citizens education relative to Fair Housing, financial management and credit worthiness, as a means to expand opportunity and impact housing stability.

Actions: The Economic and Community Development Department will seek partnerships with local financial institutions to expand educational opportunities in areas such as financial management and fair housing counseling for residents. Such partnerships have proven fruitful in other communities in equipping residents with the necessary knowledge regarding financial management, credit worthiness and its impact on stable housing and housing choice. A similar program conducted several years ago by the department assisted city residents with gaining critical financial knowledge and assistance through a partnership with local financial institutions. While the number of persons served through such a program is not identifiable at this juncture, such a partnership can help Bessemer residents acquire the knowledge to purchase a new home, maintain their existing residence, refinance or even rehabilitate an existing home in the city. The need for programs such as down-payment assistance was cited in the Community Survey. The department re-introduced a program in PY2019 and will seek to maintain it possibly through partnerships with lending institutions over the next five years.

4. Seek to connect public transportation, housing and employment opportunities being produced in the city.

Actions: The department will seek to work with city leaders, the Birmingham-Jefferson County Transit Authority and other partner agencies to link transportation, housing and employment. As new employment opportunities flourish in Bessemer, the goal is to connect residents to these potential job opportunities through programs aimed at training, innovation and transit delivery services. A proposal to install new bus shelters in popular transit locations was included in the city's 2020 CDBG Action Plan. In addition, as housing development/rehabilitation continues in the city, planning can link housing options with access to transportation and employment.

X



Kenneth E. Gulley
Mayor of Bessemer

Appendix

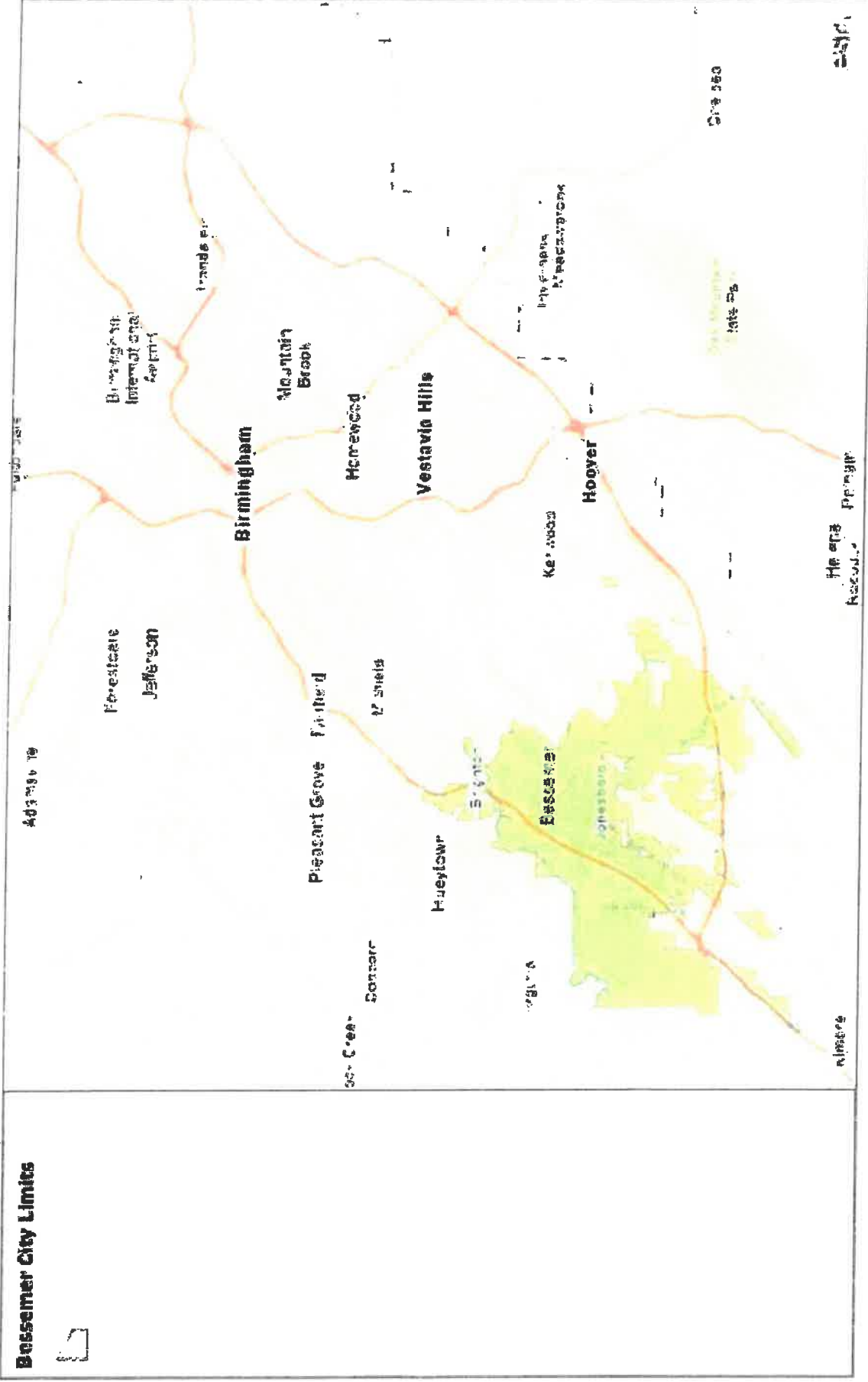


Maps and Charts

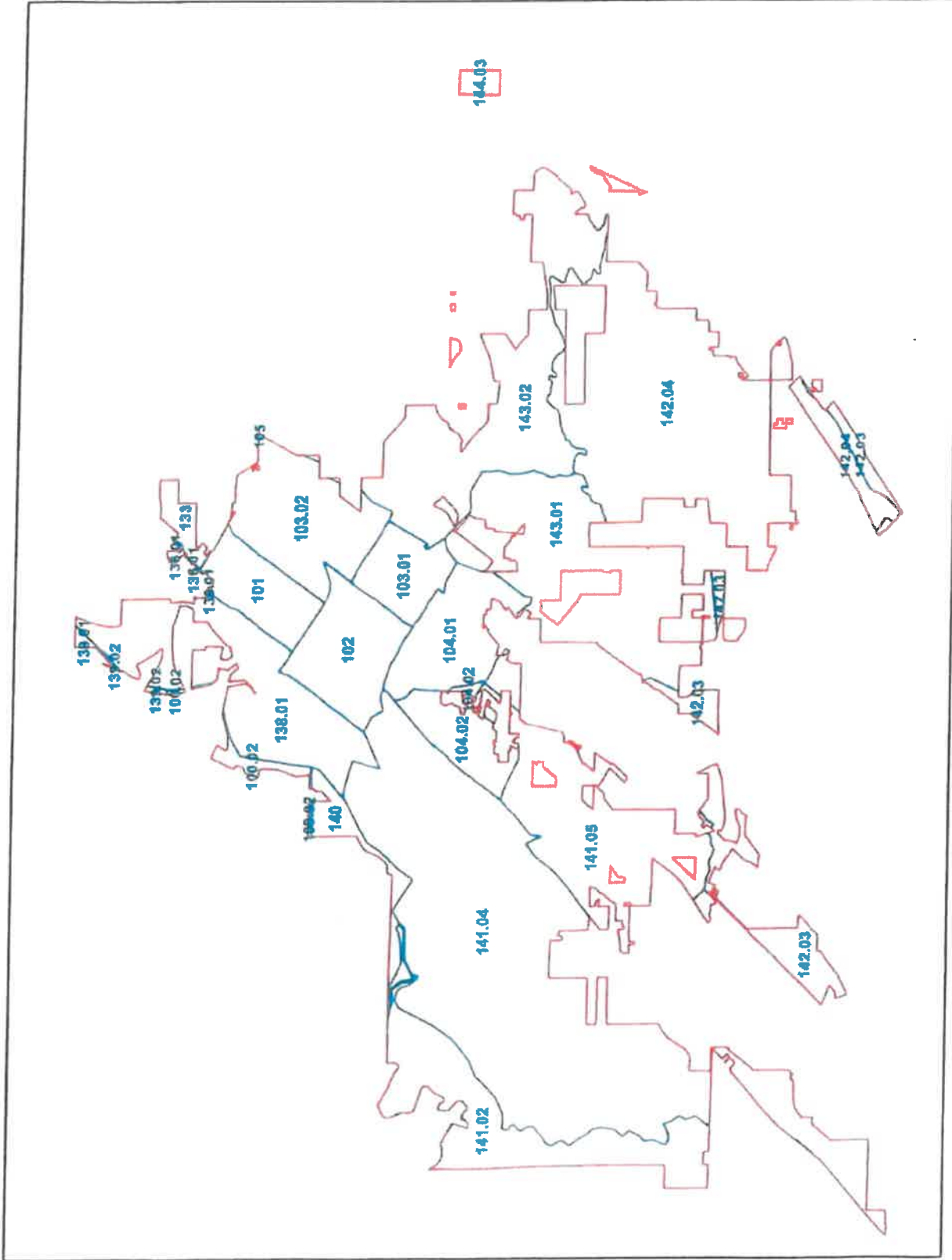
6/14/2020

Bessemer City Map

Bessemer City Limits



Census Tracts

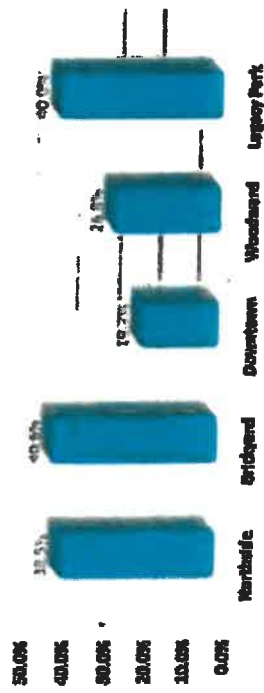


Legend
Blue Outline
Red Outline

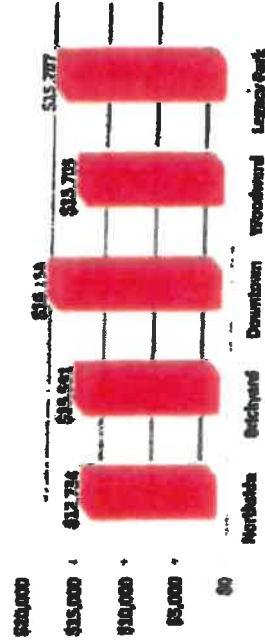


Census Tract	No. Population	Age	Black	Cap. Inc.	Med. Inc.	Poverty	Life Expectancy
Northside	1270	47.3	93.0%	\$12,734	\$17,857	38.5%	70.1
Brickyard	3895	33.3	89.0%	\$13,591	\$19,891	40.6%	70.1
Downtown	2944	47.6	67.0%	\$16,158	\$36,491	19.7%	70.1
Woodward	2067	43.6	79.0%	\$13,705	\$28,480	26.8%	
Legacy Park	2835	33.7	77.0%	\$15,787	\$26,023	40.0%	
Jonesboro	3653	38.2	68.0%	\$17,050	\$30,797	32.2%	
Fleet Hill	4718	35.8	71.0%	\$21,726	\$49,625	21.6%	
Lakewood	2358	32.3	76.0%	\$23,570	\$51,250	14.7%	
Shady Brook	2661	42	39.0%	\$24,831	\$35,086	24.5%	

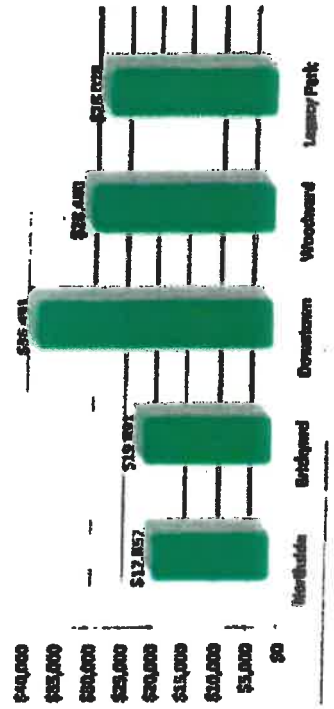
Highest Poverty Rates



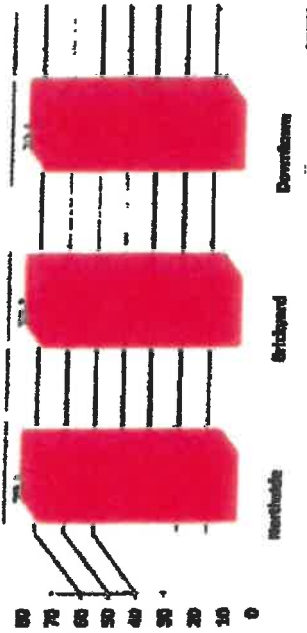
Lowest Per Capita Income



Lowest Median Income



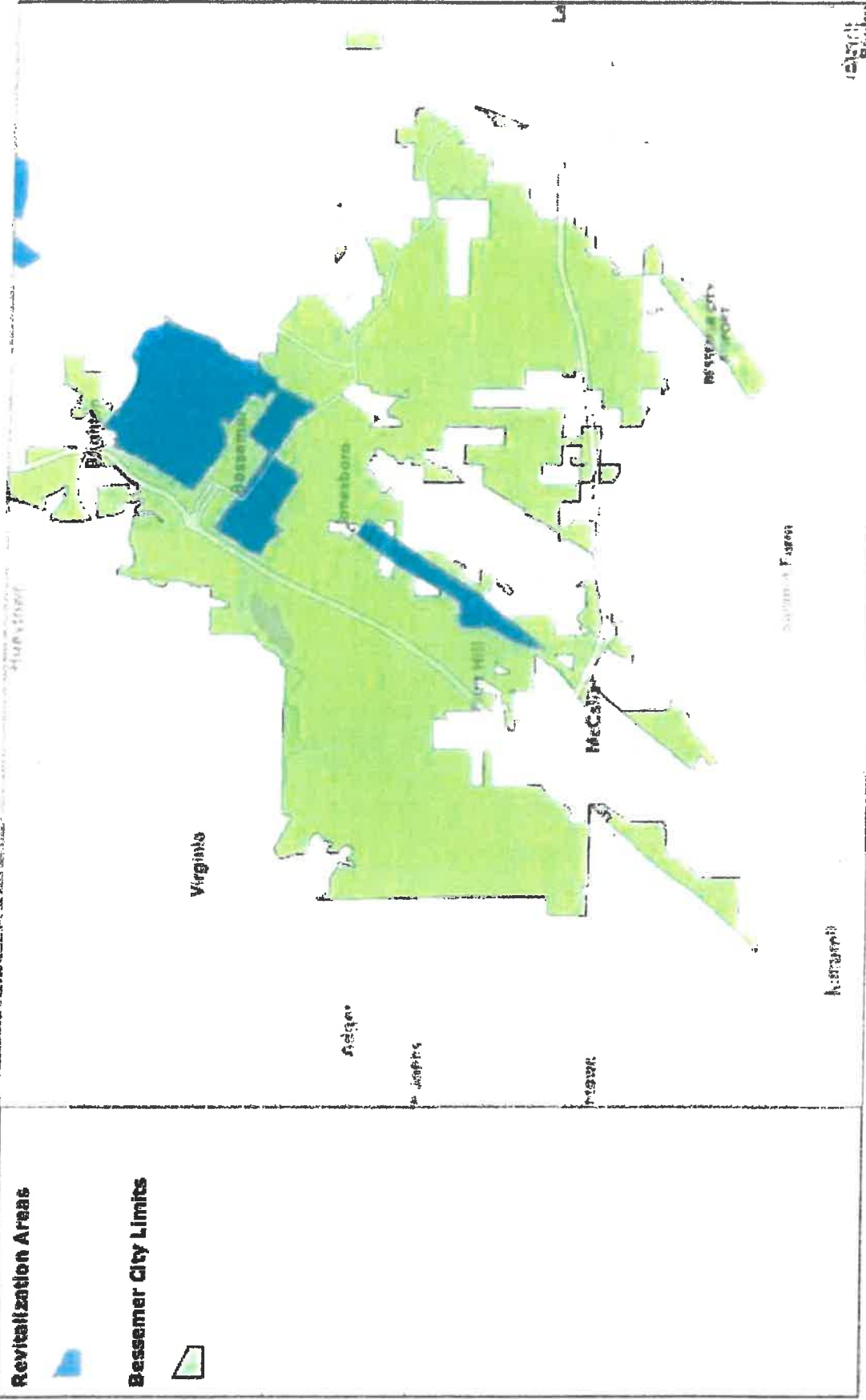
Life Expectancy



6/14/2020

Bessemer City Map with HUD-designated revitalization areas

Bessemer City Map with HUD-designated revitalization areas



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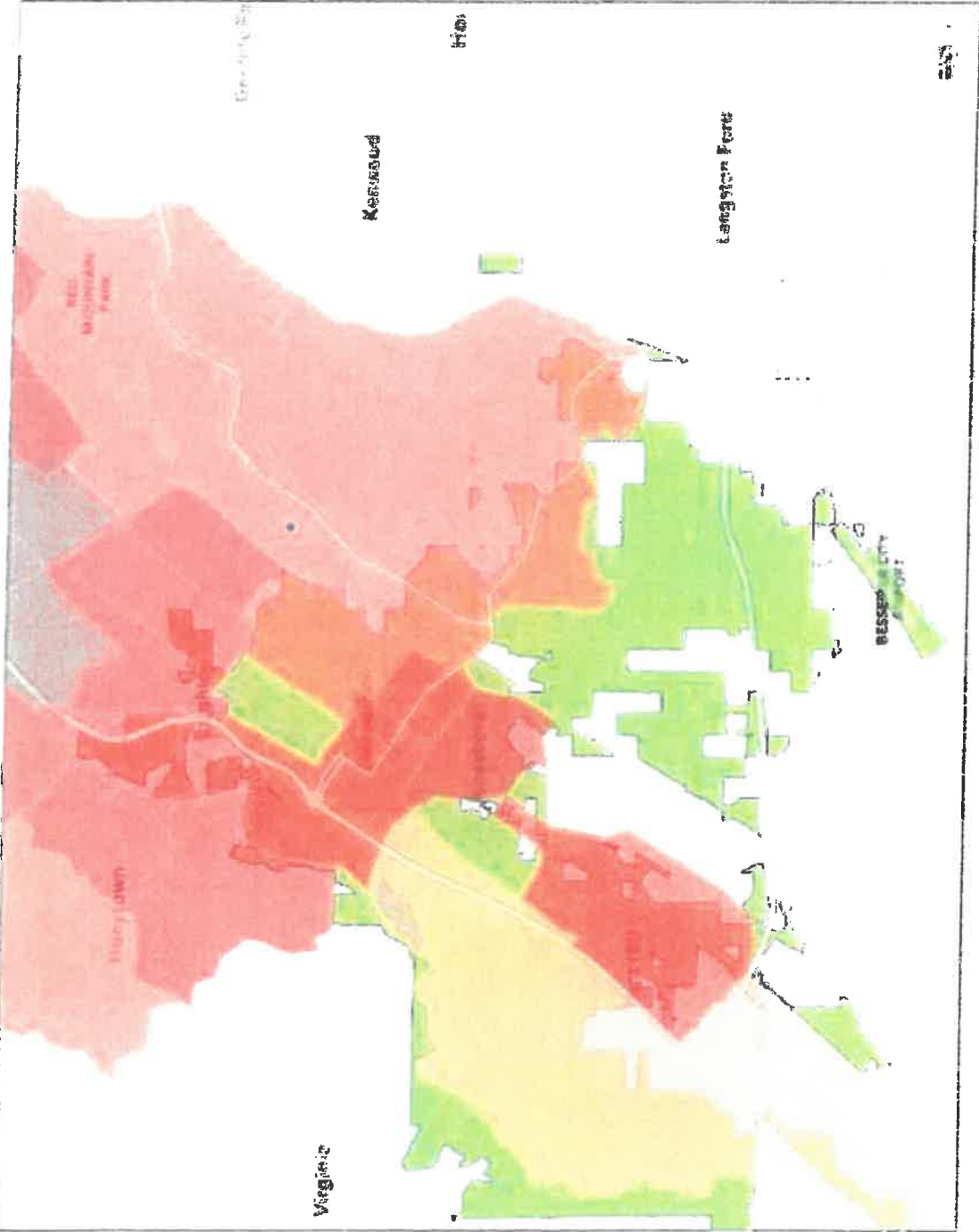
Bessemer City Map with Housing Choice Vouchers by Tract

Housing Choice Vouchers by Tract for Bessemer

Housing Choice Voucher Public Percent

- > 17 - 100
- > 9 - 17
- > 5.7 - 9
- > 3.4 - 5.7
- 0 - 3.4

Bessemer City Limits



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Additional Housing Characteristics

Data retrieved from HUD.gov.

Percentage of households with housing cost burdens of greater than 30 percent, 50 percent and household units with 1 to 4 housing problems (*some tracts in Bessemer were excluded due to overlap with other jurisdictions).

Tract	% of households with costs burdens greater than 30 percent	% of households with costs burdens greater than 50 percent	% of households with 1 to 4 housing unit problems
101	60.24	29.53	53.13
102	46.47	15.03	44.5
103.01	45.6	21.95	39.02
103.02	43.8	26.91	46.18
104.01	58.03	24.91	53.85
104.02	39.52	18.57	32.86
138.01	42.64	26.71	40.41
141.05	41.31	16.72	40.18

Subsidized housing and other housing units

Name	Address	Total Units/Low income units	Total Households	Percent Households Income Less than 200%	Subsidy Type	Program
Jess Lanier Manor	1500 Exeter Avenue	19	18	100	811/PRAC	811/PRAC
Peppertree Apartments	28 Division Street	120	120	100	Project-based Section 8	NC/SR
Pines Apartments	600 Crumpton Drive SW	100	100	100	Project-based Section 8	LMSA
Vera House	1618 8 th Avenue North	11	11	100	202/8	202/8
Flint Hill Pointe	600 Flint Hill Lane	136	N/A	N/A	N/A	N/A

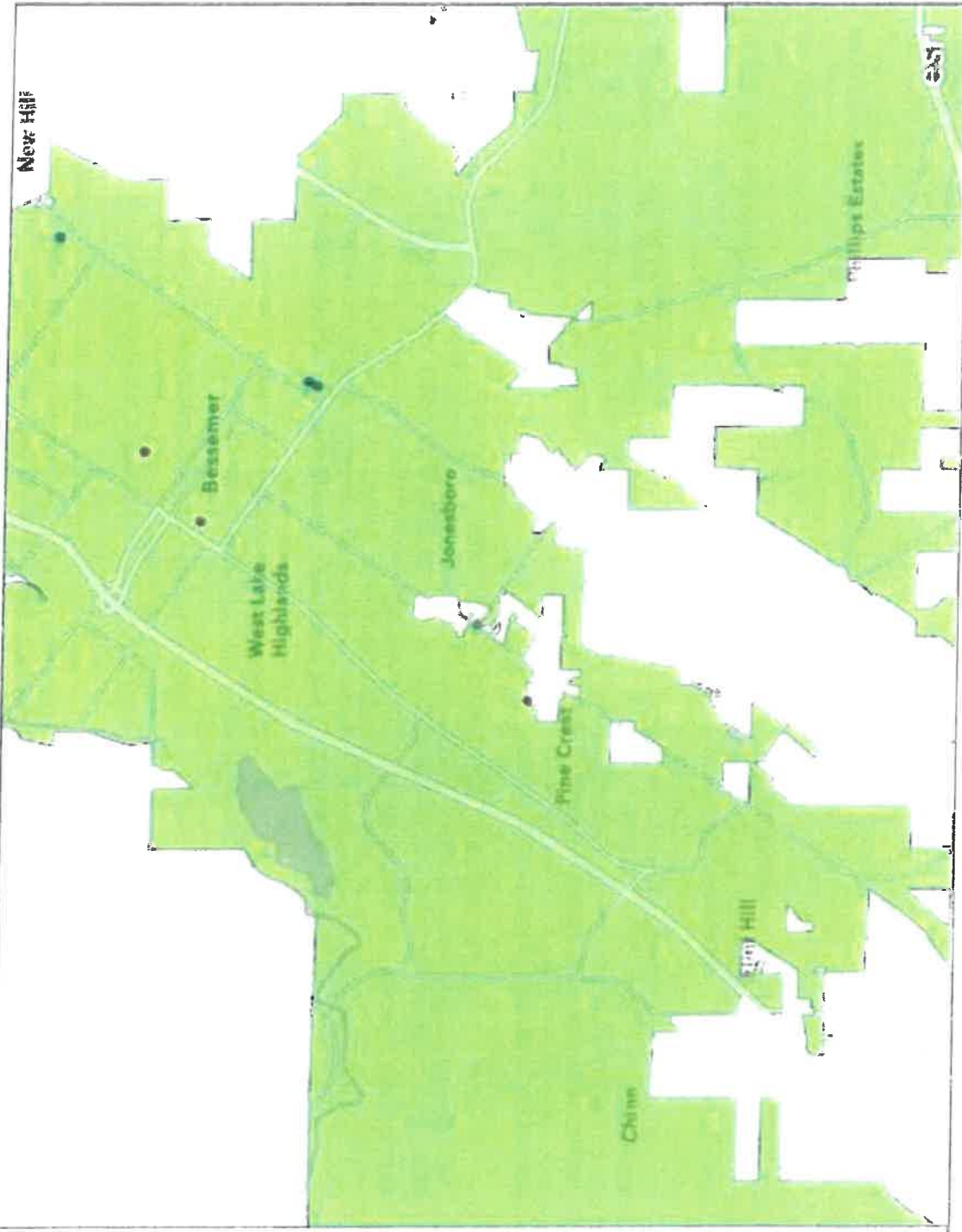
6/14/2020

Bessemer City Map with Multifamily Properties - Assisted

Bessemer City Map with Multifamily Properties - Assisted

- Multifamily Properties - Assisted**
-  202/811 - Supportive Housing
 -  HUD Held
 -  Insured - Subsidized
 -  Subsidized - No HUD Financing
 -  Subsidized - Previously Insured
 -  Subsidized - Previously 202/811
 -  Subsidized - Green Retrofit

Bessemer City Limits



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Millage Rates**MILLAGE RATES FOR THE TAX YEAR 2019**

MUNICIPALITY	MUN. CODE	MUN. RATE	STATE RATE	COUNTY RATE	TOTAL RATE
COUNTY	1	0	0.65	1.35	5.01
COUNTY (SUB DIST 10)	1	0	0.3	1.35	4.66
COUNTY (SUB DIST 13)	1	0	0.3	1.35	4.66
COUNTY-02	2	0	0.65	1.35	5.01
COUNTY-02 (SUB DIST 10)	2	0	0.3	1.35	4.66
UNKNOWN-3	3	0	0.3	1.35	4.66
ADAMSVILLE	4	1.06	0.65	1.35	6.07
ADAMSVILLE (SUB DIST 12)	4	1.06	0.3	1.35	5.72
ADAMSVILLE (SUB DIST 2)	4	1.06	0.65	1.35	6.07
BROOKSIDE	5	0.98	0.65	1.35	5.97
BROOKSIDE (SUB DIST 1)	5	0.98	0.65	1.35	5.97
TRUSSVILLE	6	1.2	0.65	1.35	6.21
TRUSSVILLE (SUB DIST 10)	6	0.7	0.3	1.35	5.36
CARDIFF	7	0.5	0.65	1.35	5.51
COUNTY LINE	8	0.5	0.65	1.35	5.51
FULTONDALE	9	0.5	0.65	1.35	5.51
FULTONDALE (SUB DIST 10)	9	0.5	0.3	1.35	5.16
GARDENDALE	10	1	0.65	1.35	6.01
GRAYSVILLE	11	0.82	0.65	1.35	5.83
GRAYSVILLE (SUB DIST 10)	11	0.82	0.3	1.35	5.48
GRAYSVILLE (SUB DIST 2)	11	0.82	0.65	1.35	5.83
HOMEWOOD	12	3.17	0.65	1.35	7.5
HOMEWOOD (SUB DIST 10)	12	1.87	0.3	1.35	6.85
HOMEWOOD (SUB DIST 2)	12	3.17	0.65	1.35	7.5
IRONDALE	13	0.65	0.65	1.35	5.66
IRONDALE (SUB DIST 10)	13	0.65	0.3	1.35	5.31
KIMBERLY	14	1.25	0.65	1.35	6.26
KIMBERLY (SUB DIST 2)	14	1.25	0.65	1.35	6.26
LEEDS	15	0.92	0.65	1.35	5.93
LEEDS (SUB DIST 10)	15	0.92	0.3	1.35	5.58
MORRIS	16	0.65	0.65	1.35	5.66
MOUNTAIN BROOK	17	3.67	0.65	1.35	9.9
TARRANT	18	1.7	0.65	1.35	5.64
TARRANT (SUB DIST 10)	18	0.68	0.3	1.35	4.27
TRAFFORD	19	0.5	0.65	1.35	5.51
VESTAVIA HILLS	20	4.93	0.65	1.35	9.26
VESTAVIA HILLS (SUB DIST 2)	20	4.93	0.65	1.35	9.26
VESTAVIA HILLS (SUB DIST 3)	20	2.875	0.65	1.35	7.205
WARRIOR	21	0.8	0.65	1.35	5.81
WARRIOR (SUB DIST 1)	21	0.8	0.65	1.35	5.81
WEST JEFFERSON	22	0	0.65	1.35	5.01

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Mileage Rates

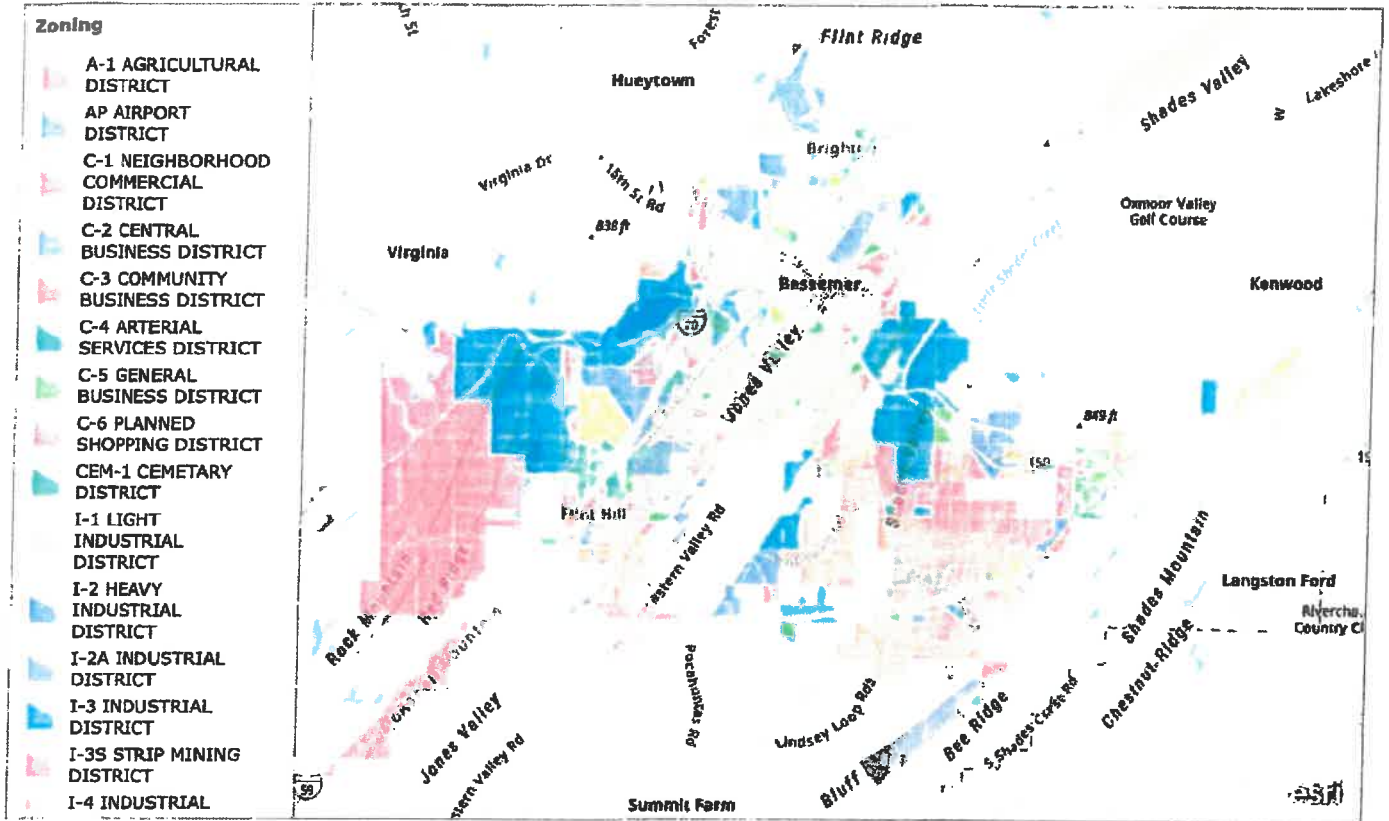
HOOVER (BHAM DIVISION)	23	3.05	0.65	1.35	7.26
HOOVER (BHAM DIVISION) (SUB DIST 10)	23	2.4	0.3	1.35	6.26
MAYTOWN (BHAM DIVISION)	24	0.5	0.65	1.35	5.51
SUMITON	25	0.6	0.65	1.35	5.61
ARGO	26	0.5	0.65	1.35	5.51
BIRMINGHAM-30	30	2.85	0.65	1.35	7.25
BIRMINGHAM-30 (SUB DIST 10)	30	0.98	0.3	1.35	5.03
BIRMINGHAM-31	31	2.85	0.65	1.35	7.25
BIRMINGHAM-32	32	2.85	0.65	1.35	7.25
BIRMINGHAM-33	33	2.85	0.65	1.35	7.25
BIRMINGHAM-34	34	2.85	0.65	1.35	7.25
BIRMINGHAM-35	35	2.85	0.65	1.35	7.25
BIRMINGHAM-36	36	2.85	0.65	1.35	7.25
BIRMINGHAM-37	37	2.85	0.65	1.35	7.25
BIRMINGHAM-38	38	2.85	0.65	1.35	7.25
BIRMINGHAM-39	39	2.85	0.65	1.35	7.25
BIRMINGHAM ANNEX	43	0	0.65	1.35	4.4
BIRMINGHAM ANNEX (SUB DIST 10)	43	0	0.3	1.35	4.05
MT. OLIVE	44	1	0.65	1.35	6.01
MULGA	45	0.7	0.65	1.35	5.71
CLAY	46	0.5	0.65	1.35	5.51
CENTER POINT	47	0.5	0.65	1.35	5.51
CENTER POINT (SUB DIST 10)	47	0.5	0.3	1.35	5.16
PINSON	48	0	0.65	1.35	5.01
COUNTY (BESS DIV)-50	50	0	0.65	1.35	5.01
COUNTY (BESS DIV)-50 (SUB DIST 1)	50	0	0.3	1.35	4.66
COUNTY (BESS DIV)-51	51	0	0.65	1.35	5.01
COUNTY (BESS DIV)-51 (SUB DIST 1)	51	0	0.3	1.35	4.66
BESSEMER	52	3.51	0.65	1.35	6.87
BESSEMER (SUB DIST 15)	52	3.51	0.3	1.35	6.52
BESSEMER (SUB DIST 5)	52	1.27	0.3	1.35	4.28
BESSEMER (SUB DIST NOCITY)	52	3.51	0.3	1.35	6.52
BRIGHTON	53	0.98	0.65	1.35	5.97
BIRMINGHAM-54	54	2.85	0.65	1.35	7.25
FAIRFIELD	55	4.05	0.65	1.35	7.45
FAIRFIELD (SUB DIST 1)	55	2.01	0.3	1.35	5.06
LIPSCOMB	58	0.98	0.65	1.35	5.99
MAYTOWN (BESS-DIV)	57	0.5	0.65	1.35	5.51
MIDFIELD	58	3.78	0.65	1.35	8.25
MIDFIELD (SUB DIST 1)	58	2.8	0.3	1.35	6.92
MULGA (BESS DIV)	59	0.7	0.65	1.35	5.71
NORTH JOHNS	60	0.7	0.65	1.35	5.71
PLEASANT GROVE	61	3	0.65	1.35	8.01
SYLVAN SPRINGS	62	0.7	0.65	1.35	5.71
BIRMINGHAM (BESS DIV)	63	2.85	0.65	1.35	7.25
BIRMINGHAM (BESS DIV) (SUB DIST 1)	63	0.98	0.3	1.35	5.03

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Milage Rates

BIRMINGHAM (BESS DIV) (SUB DIST 2)	63	2.85	0.65	1.35	7.25
BIRMINGHAM (BESS DIV) (SUB DIST 4)	63	2.85	0.65	1.35	7.25
HUEYTOWN	64	1	0.65	1.35	6.01
HUEYTOWN (SUB DIST 1)	64	1	0.3	1.35	5.66
BIRMINGHAM-65	65	2.85	0.65	1.35	7.25
HOOVER (BESS DIV)	66	3.05	0.65	1.35	7.26
HOOVER (BESS DIV) (SUB DIST 1)	66	3.05	0.3	1.35	6.91
HOOVER (BESS DIV) (SUB DIST 2)	66	2.4	0.65	1.35	6.61
HELENA	67	0.5	0.65	1.35	5.51
ADAMSVILLE (BESS DIV 0002)	68	0	0.65	1.35	5.01
UNKNOWN-69	69	0	0	0	0
LAKE VIEW	70	0.5	0.65	1.35	5.51

Zoning



Zoning

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