



Analysis of Impediments to Fair Housing

City of Cleveland, Tennessee



**EQUAL HOUSING
OPPORTUNITY**

Updated 2005

**City of Cleveland, Tennessee
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Overview

The Analysis of Impediments to Fair Housing is required of all state and local governments that receive federal funds from the U.S. Department of Housing and Urban Development (HUD). This includes grants in the form of the Community Development Block Grant (CDBG). Each state or local unit of government (often referred to as an Entitlement Community) that receives these funds must certify to HUD that it will affirmatively further fair housing and that it will conduct an analysis to identify impediments to fair housing choice within the Jurisdiction. HUD recommends that the Entitlement Community update its Analysis of Impediments every three to five years. This is the City of Cleveland's initial version of the Analysis of Impediments.

The Analysis of Impediments is a summary of many housing and housing-related practices evident throughout the Entitlement Community that inadvertently or deliberately prevent people from living where they choose. Some common factors that have been identified that might limit housing choice include:

- Discrimination based on race, color, national origin, sex, religion, familial status, and disability;
- Lack of affordable housing;
- Lack of housing that is accessible to the disabled;
- Lack of housing that is accessible to those holding Section 8 vouchers due to discrimination and holds on vouchers;
- Location of jobs and availability of housing in the area;
- Lack of reasonable and accessible transportation services;
- Inability to obtain a mortgage;
- Inability to obtain homeowner's insurance because of where you live.

HUD interprets the obligation to "affirmatively further fair housing" to mean that the Jurisdiction will:

- Analyze and implement efforts to eliminate housing discrimination in the Jurisdiction;
- Promote fair housing choice for all persons;
- Provide opportunities for inclusive patterns of housing occupancy regardless of race, color, religion, sex, familial status, disability, and national origin;
- Promote housing that is structurally accessible to, and usable by all persons, particularly persons with disabilities;
- Foster compliance with the nondiscrimination provision of the Fair Housing Act

This document will provide demographic profiles areas within the Entitlement Community, identify existing impediments to fair housing, and suggest actions to remove such barriers.

Demographics, Population, and General Housing Characteristics

Eleven target block groups have been identified under the Cleveland CDBG Entitlement Program. Following are demographic data for each of the eleven block groups. The source of all information is the 2000 US Census.

Table 1: Population and LMI Statistics

| Census Tract/ Block Group | Population | LMI | |
|------------------------------|------------|------------|-------|
| | | Population | % LMI |
| 104/1 | 1031 | 790 | 76.6% |
| 104/2 | 320 | 301 | 94.1% |
| 104/3 | 492 | 389 | 79.1% |
| 105/3 | 809 | 575 | 71.1% |
| 107/1 | 769 | 450 | 58.5% |
| 107/2 | 1175 | 1004 | 85.4% |
| 107/3 | 933 | 774 | 83.0% |
| 107/4 | 1452 | 834 | 57.4% |
| 108/1 | 1262 | 849 | 67.3% |
| 108/2 | 602 | 481 | 79.9% |
| 114/4 | 2104 | 1078 | 51.2% |

Table 2: General Housing Characteristics

| Geographic Area: Block Group 1, Census Tract 104 | | |
|--|--------|---------|
| Subject | Number | Percent |
| OCCUPANCY STATUS | | |
| Total housing units | 641 | 100 |
| Occupied housing units | 575 | 89.7 |
| Vacant housing units | 66 | 10.3 |
| TENURE | | |
| Occupied housing units | 575 | 100 |
| Owner-occupied housing units | 104 | 18.1 |
| Renter-occupied housing units | 471 | 81.9 |
| VACANCY STATUS | | |
| Vacant housing units | 66 | 100 |
| For rent | 52 | 78.8 |
| For sale only | 5 | 7.6 |
| Rented or sold, not occupied | 0 | 0 |
| For seasonal, recreational, or occasional use | 4 | 6.1 |
| For migratory workers | 0 | 0 |
| Other vacant | 5 | 7.6 |

| | | |
|---|-----|------|
| RACE OF HOUSEHOLDER | | |
| Occupied housing units | 575 | 100 |
| One race | 561 | 97.6 |
| White | 465 | 80.9 |
| Black or African American | 73 | 12.7 |
| American Indian and Alaska Native | 2 | 0.3 |
| Asian | 3 | 0.5 |
| Native Hawaiian and Other Pacific Islander | 0 | 0 |
| Some other race | 18 | 3.1 |
| Two or more races | 14 | 2.4 |
| HISPANIC OR LATINO HOUSEHOLDER AND RACE OF HOUSEHOLDER | | |
| Occupied housing units | 575 | 100 |
| Hispanic or Latino (of any race) | 29 | 5 |
| Not Hispanic or Latino | 546 | 95 |
| White alone | 455 | 79.1 |
| AGE OF HOUSEHOLDER | | |
| Occupied housing units | 575 | 100 |
| 15 to 24 years | 107 | 18.6 |
| 25 to 34 years | 91 | 15.8 |
| 35 to 44 years | 74 | 12.9 |
| 45 to 54 years | 70 | 12.2 |
| 55 to 64 years | 70 | 12.2 |
| 65 years and over | 163 | 28.3 |
| 65 to 74 years | 57 | 9.9 |
| 75 to 84 years | 79 | 13.7 |
| 85 years and over | 27 | 4.7 |

Table 3: General Housing Characteristics

| Geographic Area: Block Group 2, Census Tract 104 | | |
|---|---------------|----------------|
| Subject | Number | Percent |
| OCCUPANCY STATUS | | |
| Total housing units | 355 | 100 |
| Occupied housing units | 323 | 91 |
| Vacant housing units | 32 | 9 |
| TENURE | | |
| Occupied housing units | 323 | 100 |
| Owner-occupied housing units | 124 | 38.4 |
| Renter-occupied housing units | 199 | 61.6 |
| VACANCY STATUS | | |
| Vacant housing units | 32 | 100 |
| For rent | 13 | 40.6 |

| | | |
|---|-----|------|
| For sale only | 6 | 18.8 |
| Rented or sold, not occupied | 0 | 0 |
| For seasonal, recreational, or occasional use | 1 | 3.1 |
| For migratory workers | 0 | 0 |
| Other vacant | 12 | 37.5 |
| RACE OF HOUSEHOLDER | | |
| Occupied housing units | 323 | 100 |
| One race | 322 | 99.7 |
| White | 251 | 77.7 |
| Black or African American | 65 | 20.1 |
| American Indian and Alaska Native | 1 | 0.3 |
| Asian | 0 | 0 |
| Native Hawaiian and Other Pacific Islander | 0 | 0 |
| Some other race | 5 | 1.5 |
| Two or more races | 1 | 0.3 |
| HISPANIC OR LATINO HOUSEHOLDER AND RACE OF HOUSEHOLDER | | |
| Occupied housing units | 323 | 100 |
| Hispanic or Latino (of any race) | 7 | 2.2 |
| Not Hispanic or Latino | 316 | 97.8 |
| White alone | 249 | 77.1 |
| AGE OF HOUSEHOLDER | | |
| Occupied housing units | 323 | 100 |
| 15 to 24 years | 34 | 10.5 |
| 25 to 34 years | 68 | 21.1 |
| 35 to 44 years | 61 | 18.9 |
| 45 to 54 years | 55 | 17 |
| 55 to 64 years | 43 | 13.3 |
| 65 years and over | 62 | 19.2 |
| 65 to 74 years | 41 | 12.7 |
| 75 to 84 years | 14 | 4.3 |
| 85 years and over | 7 | 2.2 |

Table 4: General Housing Characteristics

| Geographic Area: Block Group 3, Census Tract 104 | | |
|---|---------------|----------------|
| Subject | Number | Percent |
| OCCUPANCY STATUS | | |
| Total housing units | 284 | 100 |
| Occupied housing units | 215 | 75.7 |
| Vacant housing units | 69 | 24.3 |
| TENURE | | |
| Occupied housing units | 215 | 100 |

| | | |
|---|-----|------|
| Owner-occupied housing units | 81 | 37.7 |
| Renter-occupied housing units | 134 | 62.3 |
| VACANCY STATUS | | |
| Vacant housing units | 69 | 100 |
| For rent | 45 | 65.2 |
| For sale only | 5 | 7.2 |
| Rented or sold, not occupied | 4 | 5.8 |
| For seasonal, recreational, or occasional use | 0 | 0 |
| For migratory workers | 0 | 0 |
| Other vacant | 15 | 21.7 |
| RACE OF HOUSEHOLDER | | |
| Occupied housing units | 215 | 100 |
| One race | 209 | 97.2 |
| White | 111 | 51.6 |
| Black or African American | 91 | 42.3 |
| American Indian and Alaska Native | 1 | 0.5 |
| Asian | 0 | 0 |
| Native Hawaiian and Other Pacific Islander | 1 | 0.5 |
| Some other race | 5 | 2.3 |
| Two or more races | 6 | 2.8 |
| HISPANIC OR LATINO HOUSEHOLDER AND RACE OF HOUSEHOLDER | | |
| Occupied housing units | 215 | 100 |
| Hispanic or Latino (of any race) | 13 | 6 |
| Not Hispanic or Latino | 202 | 94 |
| White alone | 108 | 50.2 |
| AGE OF HOUSEHOLDER | | |
| Occupied housing units | 215 | 100 |
| 15 to 24 years | 19 | 8.8 |
| 25 to 34 years | 33 | 15.3 |
| 35 to 44 years | 59 | 27.4 |
| 45 to 54 years | 34 | 15.8 |
| 55 to 64 years | 33 | 15.3 |
| 65 years and over | 37 | 17.2 |
| 65 to 74 years | 19 | 8.8 |
| 75 to 84 years | 12 | 5.6 |
| 85 years and over | 6 | 2.8 |

Table 5: General Housing Characteristics

| Geographic Area: Block Group 3, Census Tract 105 | | |
|---|---------------|----------------|
| Subject | Number | Percent |
| OCCUPANCY STATUS | | |

| | | |
|---|-----|------|
| Total housing units | 567 | 100 |
| Occupied housing units | 483 | 85.2 |
| Vacant housing units | 84 | 14.8 |
| TENURE | | |
| Occupied housing units | 483 | 100 |
| Owner-occupied housing units | 87 | 18 |
| Renter-occupied housing units | 396 | 82 |
| VACANCY STATUS | | |
| Vacant housing units | 84 | 100 |
| For rent | 52 | 61.9 |
| For sale only | 8 | 9.5 |
| Rented or sold, not occupied | 11 | 13.1 |
| For seasonal, recreational, or occasional use | 0 | 0 |
| For migratory workers | 0 | 0 |
| Other vacant | 13 | 15.5 |
| RACE OF HOUSEHOLDER | | |
| Occupied housing units | 483 | 100 |
| One race | 477 | 98.8 |
| White | 443 | 91.7 |
| Black or African American | 20 | 4.1 |
| American Indian and Alaska Native | 2 | 0.4 |
| Asian | 4 | 0.8 |
| Native Hawaiian and Other Pacific Islander | 0 | 0 |
| Some other race | 8 | 1.7 |
| Two or more races | 6 | 1.2 |
| HISPANIC OR LATINO HOUSEHOLDER AND RACE OF HOUSEHOLDER | | |
| Occupied housing units | 483 | 100 |
| Hispanic or Latino (of any race) | 12 | 2.5 |
| Not Hispanic or Latino | 471 | 97.5 |
| White alone | 438 | 90.7 |
| AGE OF HOUSEHOLDER | | |
| Occupied housing units | 483 | 100 |
| 15 to 24 years | 87 | 18 |
| 25 to 34 years | 84 | 17.4 |
| 35 to 44 years | 88 | 18.2 |
| 45 to 54 years | 79 | 16.4 |
| 55 to 64 years | 47 | 9.7 |
| 65 years and over | 98 | 20.3 |
| 65 to 74 years | 46 | 9.5 |
| 75 to 84 years | 38 | 7.9 |
| 85 years and over | 14 | 2.9 |

Table 6: General Housing Characteristics

| Geographic Area: Block Group 1, Census Tract 107 | | |
|---|---------------|----------------|
| Subject | Number | Percent |
| OCCUPANCY STATUS | | |
| Total housing units | 398 | 100 |
| Occupied housing units | 349 | 87.7 |
| Vacant housing units | 49 | 12.3 |
| TENURE | | |
| Occupied housing units | 349 | 100 |
| Owner-occupied housing units | 175 | 50.1 |
| Renter-occupied housing units | 174 | 49.9 |
| VACANCY STATUS | | |
| Vacant housing units | 49 | 100 |
| For rent | 23 | 46.9 |
| For sale only | 8 | 16.3 |
| Rented or sold, not occupied | 3 | 6.1 |
| For seasonal, recreational, or occasional use | 0 | 0 |
| For migratory workers | 0 | 0 |
| Other vacant | 15 | 30.6 |
| RACE OF HOUSEHOLDER | | |
| Occupied housing units | 349 | 100 |
| One race | 345 | 98.9 |
| White | 330 | 94.6 |
| Black or African American | 12 | 3.4 |
| American Indian and Alaska Native | 1 | 0.3 |
| Asian | 2 | 0.6 |
| Native Hawaiian and Other Pacific Islander | 0 | 0 |
| Some other race | 0 | 0 |
| Two or more races | 4 | 1.1 |
| HISPANIC OR LATINO HOUSEHOLDER AND RACE OF HOUSEHOLDER | | |
| Occupied housing units | 349 | 100 |
| Hispanic or Latino (of any race) | 2 | 0.6 |
| Not Hispanic or Latino | 347 | 99.4 |
| White alone | 328 | 94 |
| AGE OF HOUSEHOLDER | | |
| Occupied housing units | 349 | 100 |
| 15 to 24 years | 26 | 7.4 |
| 25 to 34 years | 69 | 19.8 |
| 35 to 44 years | 69 | 19.8 |
| 45 to 54 years | 51 | 14.6 |
| 55 to 64 years | 44 | 12.6 |

| | | |
|-------------------|----|------|
| 65 years and over | 90 | 25.8 |
| 65 to 74 years | 45 | 12.9 |
| 75 to 84 years | 38 | 10.9 |
| 85 years and over | 7 | 2 |

Table 7: General Housing Characteristics

| Geographic Area: Block Group 2, Census Tract 107 | | |
|---|---------------|----------------|
| Subject | Number | Percent |
| OCCUPANCY STATUS | | |
| Total housing units | 519 | 100 |
| Occupied housing units | 472 | 90.9 |
| Vacant housing units | 47 | 9.1 |
| TENURE | | |
| Occupied housing units | 472 | 100 |
| Owner-occupied housing units | 214 | 45.3 |
| Renter-occupied housing units | 258 | 54.7 |
| VACANCY STATUS | | |
| Vacant housing units | 47 | 100 |
| For rent | 16 | 34 |
| For sale only | 14 | 29.8 |
| Rented or sold, not occupied | 1 | 2.1 |
| For seasonal, recreational, or occasional use | 2 | 4.3 |
| For migratory workers | 0 | 0 |
| Other vacant | 14 | 29.8 |
| RACE OF HOUSEHOLDER | | |
| Occupied housing units | 472 | 100 |
| One race | 467 | 98.9 |
| White | 434 | 91.9 |
| Black or African American | 15 | 3.2 |
| American Indian and Alaska Native | 1 | 0.2 |
| Asian | 2 | 0.4 |
| Native Hawaiian and Other Pacific Islander | 0 | 0 |
| Some other race | 15 | 3.2 |
| Two or more races | 5 | 1.1 |
| HISPANIC OR LATINO HOUSEHOLDER AND RACE OF HOUSEHOLDER | | |
| Occupied housing units | 472 | 100 |
| Hispanic or Latino (of any race) | 19 | 4 |
| Not Hispanic or Latino | 453 | 96 |
| White alone | 430 | 91.1 |
| AGE OF HOUSEHOLDER | | |

| | | |
|------------------------|-----|------|
| Occupied housing units | 472 | 100 |
| 15 to 24 years | 31 | 6.6 |
| 25 to 34 years | 82 | 17.4 |
| 35 to 44 years | 100 | 21.2 |
| 45 to 54 years | 71 | 15 |
| 55 to 64 years | 61 | 12.9 |
| 65 years and over | 127 | 26.9 |
| 65 to 74 years | 67 | 14.2 |
| 75 to 84 years | 48 | 10.2 |
| 85 years and over | 12 | 2.5 |

Table 8: General Housing Characteristics

| Geographic Area: Block Group 3, Census Tract 107 | | |
|---|---------------|----------------|
| Subject | Number | Percent |
| OCCUPANCY STATUS | | |
| Total housing units | 475 | 100 |
| Occupied housing units | 431 | 90.7 |
| Vacant housing units | 44 | 9.3 |
| TENURE | | |
| Occupied housing units | 431 | 100 |
| Owner-occupied housing units | 129 | 29.9 |
| Renter-occupied housing units | 302 | 70.1 |
| VACANCY STATUS | | |
| Vacant housing units | 44 | 100 |
| For rent | 37 | 84.1 |
| For sale only | 0 | 0 |
| Rented or sold, not occupied | 1 | 2.3 |
| For seasonal, recreational, or occasional use | 2 | 4.5 |
| For migratory workers | 0 | 0 |
| Other vacant | 4 | 9.1 |
| RACE OF HOUSEHOLDER | | |
| Occupied housing units | 431 | 100 |
| One race | 427 | 99.1 |
| White | 390 | 90.5 |
| Black or African American | 32 | 7.4 |
| American Indian and Alaska Native | 0 | 0 |
| Asian | 2 | 0.5 |
| Native Hawaiian and Other Pacific Islander | 0 | 0 |
| Some other race | 3 | 0.7 |
| Two or more races | 4 | 0.9 |
| HISPANIC OR LATINO HOUSEHOLDER AND RACE OF HOUSEHOLDER | | |

| | | |
|----------------------------------|-----|------|
| Occupied housing units | 431 | 100 |
| Hispanic or Latino (of any race) | 7 | 1.6 |
| Not Hispanic or Latino | 424 | 98.4 |
| White alone | 387 | 89.8 |
| AGE OF HOUSEHOLDER | | |
| Occupied housing units | 431 | 100 |
| 15 to 24 years | 42 | 9.7 |
| 25 to 34 years | 80 | 18.6 |
| 35 to 44 years | 84 | 19.5 |
| 45 to 54 years | 58 | 13.5 |
| 55 to 64 years | 66 | 15.3 |
| 65 years and over | 101 | 23.4 |
| 65 to 74 years | 51 | 11.8 |
| 75 to 84 years | 36 | 8.4 |
| 85 years and over | 14 | 3.2 |

Table 9: General Housing Characteristics

| Geographic Area: Block Group 4, Census Tract 107 | | |
|---|---------------|----------------|
| Subject | Number | Percent |
| OCCUPANCY STATUS | | |
| Total housing units | 604 | 100 |
| Occupied housing units | 537 | 88.9 |
| Vacant housing units | 67 | 11.1 |
| TENURE | | |
| Occupied housing units | 537 | 100 |
| Owner-occupied housing units | 268 | 49.9 |
| Renter-occupied housing units | 269 | 50.1 |
| VACANCY STATUS | | |
| Vacant housing units | 67 | 100 |
| For rent | 49 | 73.1 |
| For sale only | 6 | 9 |
| Rented or sold, not occupied | 2 | 3 |
| For seasonal, recreational, or occasional use | 0 | 0 |
| For migratory workers | 0 | 0 |
| Other vacant | 10 | 14.9 |
| RACE OF HOUSEHOLDER | | |
| Occupied housing units | 537 | 100 |
| One race | 534 | 99.4 |
| White | 448 | 83.4 |
| Black or African American | 77 | 14.3 |
| American Indian and Alaska Native | 3 | 0.6 |

| | | |
|---|-----|------|
| Asian | 1 | 0.2 |
| Native Hawaiian and Other Pacific Islander | 0 | 0 |
| Some other race | 5 | 0.9 |
| Two or more races | 3 | 0.6 |
| HISPANIC OR LATINO HOUSEHOLDER AND RACE OF HOUSEHOLDER | | |
| Occupied housing units | 537 | 100 |
| Hispanic or Latino (of any race) | 12 | 2.2 |
| Not Hispanic or Latino | 525 | 97.8 |
| White alone | 441 | 82.1 |
| AGE OF HOUSEHOLDER | | |
| Occupied housing units | 537 | 100 |
| 15 to 24 years | 59 | 11 |
| 25 to 34 years | 120 | 22.3 |
| 35 to 44 years | 116 | 21.6 |
| 45 to 54 years | 97 | 18.1 |
| 55 to 64 years | 61 | 11.4 |
| 65 years and over | 84 | 15.6 |
| 65 to 74 years | 43 | 8 |
| 75 to 84 years | 35 | 6.5 |
| 85 years and over | 6 | 1.1 |

Table 10: General Housing Characteristics

| Geographic Area: Block Group 1, Census Tract 108 | | |
|---|---------------|----------------|
| Subject | Number | Percent |
| OCCUPANCY STATUS | | |
| Total housing units | 588 | 100 |
| Occupied housing units | 534 | 90.8 |
| Vacant housing units | 54 | 9.2 |
| TENURE | | |
| Occupied housing units | 534 | 100 |
| Owner-occupied housing units | 205 | 38.4 |
| Renter-occupied housing units | 329 | 61.6 |
| VACANCY STATUS | | |
| Vacant housing units | 54 | 100 |
| For rent | 26 | 48.1 |
| For sale only | 3 | 5.6 |
| Rented or sold, not occupied | 2 | 3.7 |
| For seasonal, recreational, or occasional use | 0 | 0 |
| For migratory workers | 0 | 0 |
| Other vacant | 23 | 42.6 |

| | | |
|---|-----|------|
| RACE OF HOUSEHOLDER | | |
| Occupied housing units | 534 | 100 |
| One race | 528 | 98.9 |
| White | 397 | 74.3 |
| Black or African American | 125 | 23.4 |
| American Indian and Alaska Native | 0 | 0 |
| Asian | 1 | 0.2 |
| Native Hawaiian and Other Pacific Islander | 0 | 0 |
| Some other race | 5 | 0.9 |
| Two or more races | 6 | 1.1 |
| HISPANIC OR LATINO HOUSEHOLDER AND RACE OF HOUSEHOLDER | | |
| Occupied housing units | 534 | 100 |
| Hispanic or Latino (of any race) | 10 | 1.9 |
| Not Hispanic or Latino | 524 | 98.1 |
| White alone | 394 | 73.8 |
| AGE OF HOUSEHOLDER | | |
| Occupied housing units | 534 | 100 |
| 15 to 24 years | 55 | 10.3 |
| 25 to 34 years | 98 | 18.4 |
| 35 to 44 years | 97 | 18.2 |
| 45 to 54 years | 88 | 16.5 |
| 55 to 64 years | 74 | 13.9 |
| 65 years and over | 122 | 22.8 |
| 65 to 74 years | 71 | 13.3 |
| 75 to 84 years | 44 | 8.2 |
| 85 years and over | 7 | 1.3 |

Table 11: General Housing Characteristics

| Geographic Area: Block Group 2, Census Tract 108 | | |
|---|---------------|----------------|
| Subject | Number | Percent |
| OCCUPANCY STATUS | | |
| Total housing units | 366 | 100 |
| Occupied housing units | 335 | 91.5 |
| Vacant housing units | 31 | 8.5 |
| TENURE | | |
| Occupied housing units | 335 | 100 |
| Owner-occupied housing units | 146 | 43.6 |
| Renter-occupied housing units | 189 | 56.4 |
| VACANCY STATUS | | |
| Vacant housing units | 31 | 100 |
| For rent | 13 | 41.9 |

| | | |
|---|-----|------|
| For sale only | 5 | 16.1 |
| Rented or sold, not occupied | 0 | 0 |
| For seasonal, recreational, or occasional use | 0 | 0 |
| For migratory workers | 0 | 0 |
| Other vacant | 13 | 41.9 |
| RACE OF HOUSEHOLDER | | |
| Occupied housing units | 335 | 100 |
| One race | 332 | 99.1 |
| White | 282 | 84.2 |
| Black or African American | 46 | 13.7 |
| American Indian and Alaska Native | 2 | 0.6 |
| Asian | 0 | 0 |
| Native Hawaiian and Other Pacific Islander | 0 | 0 |
| Some other race | 2 | 0.6 |
| Two or more races | 3 | 0.9 |
| HISPANIC OR LATINO HOUSEHOLDER AND RACE OF HOUSEHOLDER | | |
| Occupied housing units | 335 | 100 |
| Hispanic or Latino (of any race) | 4 | 1.2 |
| Not Hispanic or Latino | 331 | 98.8 |
| White alone | 280 | 83.6 |
| AGE OF HOUSEHOLDER | | |
| Occupied housing units | 335 | 100 |
| 15 to 24 years | 40 | 11.9 |
| 25 to 34 years | 80 | 23.9 |
| 35 to 44 years | 70 | 20.9 |
| 45 to 54 years | 58 | 17.3 |
| 55 to 64 years | 36 | 10.7 |
| 65 years and over | 51 | 15.2 |
| 65 to 74 years | 26 | 7.8 |
| 75 to 84 years | 20 | 6 |
| 85 years and over | 5 | 1.5 |

Table 12: General Housing Characteristics

| Geographic Area: Block Group 4, Census Tract 114 | | |
|---|---------------|----------------|
| Subject | Number | Percent |
| OCCUPANCY STATUS | | |
| Total housing units | 1,373 | 100 |
| Occupied housing units | 1,186 | 86.4 |
| Vacant housing units | 187 | 13.6 |
| TENURE | | |
| Occupied housing units | 1,186 | 100 |

| | | |
|---|-------|------|
| Owner-occupied housing units | 429 | 36.2 |
| Renter-occupied housing units | 757 | 63.8 |
| VACANCY STATUS | | |
| Vacant housing units | 187 | 100 |
| For rent | 128 | 68.4 |
| For sale only | 8 | 4.3 |
| Rented or sold, not occupied | 22 | 11.8 |
| For seasonal, recreational, or occasional use | 0 | 0 |
| For migratory workers | 0 | 0 |
| Other vacant | 29 | 15.5 |
| RACE OF HOUSEHOLDER | | |
| Occupied housing units | 1,186 | 100 |
| One race | 1,166 | 98.3 |
| White | 1,076 | 90.7 |
| Black or African American | 55 | 4.6 |
| American Indian and Alaska Native | 2 | 0.2 |
| Asian | 18 | 1.5 |
| Native Hawaiian and Other Pacific Islander | 0 | 0 |
| Some other race | 15 | 1.3 |
| Two or more races | 20 | 1.7 |
| HISPANIC OR LATINO HOUSEHOLDER AND RACE OF HOUSEHOLDER | | |
| Occupied housing units | 1,186 | 100 |
| Hispanic or Latino (of any race) | 39 | 3.3 |
| Not Hispanic or Latino | 1,147 | 96.7 |
| White alone | 1,057 | 89.1 |
| AGE OF HOUSEHOLDER | | |
| Occupied housing units | 1,186 | 100 |
| 15 to 24 years | 184 | 15.5 |
| 25 to 34 years | 270 | 22.8 |
| 35 to 44 years | 256 | 21.6 |
| 45 to 54 years | 208 | 17.5 |
| 55 to 64 years | 143 | 12.1 |
| 65 years and over | 125 | 10.5 |
| 65 to 74 years | 71 | 6 |
| 75 to 84 years | 49 | 4.1 |
| 85 years and over | 5 | 0.4 |

Applicable Fair Housing Laws

There are several federal statutory provisions related to fair housing to various degrees that must be considered by CDBG administrators:

1. TITLE VI OF THE CIVIL RIGHTS ACT OF 1964 AS AMENDED (42 U.C.A. 2000D) - States that no person may be excluded from participation in, denied the benefits of, or subjected to discrimination under any program or activity receiving federal financial assistance on the basis of race, color, or national origin. Its implementing regulations may be found in 24 CFR Part 1.
2. TITLE VII OF THE CIVIL RIGHTS ACT OF 1964 AS AMENDED (42 U.C.A. 2000E) - Prohibits discrimination in employment against any individual on the basis of race, color, religion, sex or national origin, and allows victims of intentional discrimination to seek punitive and compensatory damages through jury trials.
3. TITLE VIII OF THE CIVIL RIGHTS ACT OF 1968, AS AMENDED "THE FAIR HOUSING ACT" (42 U.C.A.. 3601) - Prohibits discrimination in the sale or rental of units in the private housing market against any person on the basis of race, color, religion, sex, national origin, familial status or handicap. Its implementing regulations may be found in 24 CFR Part 100-115.
4. EQUAL OPPORTUNITY IN HOUSING (EXECUTIVE ORDER 11063, AS AMENDED BY EXECUTIVE ORDER 12259) - Prohibits discrimination in housing or residential property financing related to any federally assisted activity against individuals on the basis of race, color, religion, sex or national origin. Implementing regulations may be found in 24 CFR Part 107.
5. SECTION 504 OF THE REHABILITATION ACT OF 1973, AS AMENDED (29 U.C.A.. 794) - States that no otherwise qualified individual may be excluded, solely because of his/her handicap, from participation in, the benefits of, or subject to discrimination under any program or activity receiving federal financial assistance. The implementing regulations may be found in 24 CFR Part 8.
6. AMERICANS WITH DISABILITIES ACT (42 U.S.C 12131; 47 U.S.C. 155, 201, 218 AND 225) – Provides comprehensive civil rights to individuals with disabilities in the areas of employment, public accommodations, state and local government services and telecommunications. The Act, also referred to as the ADA, also states that discrimination includes failure to design and construct facilities (built for first occupancy after January 26, 1993) that are accessible to and usable by persons with disabilities. The ADA also requires the removal of architectural and communications barriers that are structural in nature in existing facilities. Removal must be readily achievable, easily accomplishable and able to be carried out without much difficulty or expense.

7. AGE DISCRIMINATION ACT OF 1975, AS AMENDED (42 U.S.C.. 6101- 07) - Prohibits age discrimination in programs receiving federal financial assistance. Its implementing regulations may be found in 24 CFR Part 146.
8. EQUAL EMPLOYMENT OPPORTUNITY, EXECUTIVE ORDER 11246, AS AMENDED - Prohibits discrimination against any employee or applicant for employment because of race, color, religion, sex, or national origin. Provisions to effectuate the prohibition must be included in all construction contracts exceeding \$10,000. Implementing regulations may be found at 41 CFR Part 60.
9. MINORITY AND WOMAN BUSINESS OPPORTUNITIES (EXECUTIVE ORDERS 11625, 12138, AND 12432) - To ensure that all federal agencies with substantial procurement or grant making authority adopt minority and woman business development plans (See EO-1). The implementing regulations may be found in 24 CFR Section 511.13(c).
10. AFFIRMATIVE MARKETING (24 CFR 511.13(B)) FOR RENTAL PROPERTIES CONSISTING OF FIVE (5) OR MORE UNITS – Requires the establishment procedures to inform the public, owners and potential tenants of federal Fair Housing laws and an affirmative marketing program; develop requirements for owners assisted under rental programs; outline procedures by which owners will solicit applications from eligible potential tenants; maintain records of grantee and owner efforts to affirmatively market rehabilitation units; and develop a system for evaluating owners' affirmative marketing efforts.
11. SECTION 3 OF HOUSING AND URBAN DEVELOPMENT ACT OF 1968, AS AMENDED, 12 U.S.C. 1701u. - The purpose of which is to ensure that the employment and other economic opportunities generated by Federal financial assistance for housing and community development programs shall, to the greatest extent feasible, be directed toward low and very-low income persons, particularly those who are recipients of government assistance for housing.
12. SITE AND NEIGHBORHOOD STANDARDS FOR NEW CONSTRUCTION (24 CFR 882.709) - The purpose of which is to ensure that all proposed new construction sites are approved by HUD.

Existing Impediments to Fair Housing

A public meeting was held on Tuesday, August 2, 2005 at 6:00 PM at the Cleveland City Hall. The purpose of the meeting was to receive public input regarding the common impediments to fair housing and to identify potential solutions to overcoming those impediments.

A public notice in the Cleveland Daily Banner was published and direct contact was made with numerous civic organization representatives inviting them to attend the meeting.

At the meeting, numerous barriers were identified and discussed. These are common impediments that are often found in most CDBG Entitlement Communities cities. Following is a summary of the public comments.

1. Discrimination based on race, color, national origin, sex, religion, familial status, and disability

The example of a landlord discriminating against a prospective renter was given to open the discussion. One solution to this common barrier would be education. The landlord must be informed that such discrimination is illegal. The renter must also be aware of their fair housing rights as a consumer. The City's CDBG coordinator noted that one activity that will take place this year is an informational insert in the Cleveland Utilities bill regarding fair housing, whom to contact if you feel you have been discriminated against, and what your rights are.

2. Lack of affordable housing

A participant from the Cleveland Housing Authority noted that 200 families are on the Section 8 voucher waiting list and an additional 500 families are on the waiting list for public housing. He stressed the need for affordable housing. An executive from the Cleveland/Bradley Housing Corporation agreed that the need was greater than the supply and that joint efforts between organizations and agencies are necessary to ease affordable housing issues. The Cleveland/Bradley Housing Corporation operates a THDA-funded program that will be constructing seven new low to moderate-income homes within the next year. It was also noted that there was a shortage of affordable rental housing as well as homeownership. The official from the Cleveland Housing Authority also stated that HUD will allow Section 8 voucher holders to use voucher payment for house payments for a short period of time.

3. Lack of housing that is accessible to the disabled

During the public meeting, it was noted that some non-profit agencies will build ramps for disabled homeowners, but the need is usually much greater than the monetary resources. Current HOME programs in Cleveland and Bradley County

funded by the Tennessee Housing Development Agency will assist low-income families with accessibility needs, but the demand for these programs is very high.

4. Lack of housing that is accessible to those holding Section 8 vouchers due to discrimination and holds on vouchers

The Cleveland Housing Authority executive noted that they are beginning to track the success rates of voucher holders. They are charged with the responsibility of serving as many families as possible. Currently, there is an inadequate supply of standard housing units to serve Section 8 voucher holders within Cleveland.

5. Location of jobs and availability of housing in the area

Those in attendance felt that job creation is a major issue. Economic development efforts within low-income areas in Cleveland have begun to improve the opportunities available to residents. Unemployment is still relatively high within the target area.

6. Lack of reasonable and accessible transportation services

Discussion was held regarding the newly implemented Cleveland Urban Area Transit System (CUATS) that is operating a fixed/deviated transit route for the City of Cleveland. The system is operated through the Southeast Tennessee Human Resources Agency. Since the system has only been operational since July 5, 2005, SETHRA will be scrutinizing the routes and evaluating changes that may be needed to serve the area better. Those in attendance agreed that the transit system should have a great impact on the transportation issues for Cleveland. The Federal Transit Administration, the Tennessee Department of Transportation, the City of Cleveland, and Bradley County fund the system. Residents can pay a \$1 fare to shopping centers, medical facilities, employers, and their places of residence.

7. Inability to obtain a mortgage

Common obstacles discussed were the inability for many families to have funds available for down payment or closing costs when buying a home. Some mortgage rates are higher for low to moderate-income families that have preexisting credit issues. Some programs available that were discussed were ADDI program (American Dream Down Payment Initiative), AmeraDream (the seller has to contribute back to the program), homebuyer education programs, and the Bank of Cleveland's program to provide mortgages for single parents with acceptable credit. The lending institution will supply the down payment. Everyone listed homebuyer education as a top priority. Such education programs exist through a number of THDA certified nonprofits and lenders in the Cleveland area. Another issue discussed was the group of people who are slightly over-income to participate in such programs. Unfortunately, they often

fall into the area between qualifying for an assistance program and qualifying for a conventional loan. Options need to be developed to bridge this gap.

8. Inability to obtain homeowner's insurance because of where you live.

It was noted that homeowner insurance is harder to obtain and more costly for households across the City. For example, if the previous owner has had any insurance claims, it can often be difficult to obtain reasonably priced insurance for the new homeowner. This is an issue that is evident throughout Cleveland and not limited to a particular low to moderate-income area.

Proposed Fair Housing Activities

At the public meeting, several Fair Housing activities were suggested and discussed to remove the barriers to providing fair housing opportunities to Cleveland residents.

1. Include Fair Housing literature in monthly utility bills.

In 2005, a Fair Housing pamphlet will be inserted into Cleveland Utilities bills. This brochure will provide residents with information to highlight the importance of fair housing, their rights under the law, and what agency to contact if they feel that they have a fair housing concern that must be addressed.

2. Display of Fair Housing posters in various public buildings throughout Cleveland

The City of Cleveland will display Fair Housing posters in City Hall, public libraries, utility offices, and other municipal buildings. The informational poster will be the standard HUD form 928.1.

3. Fair Housing Ordinance.

In August 1995, the City of Cleveland adopted a Fair Housing Ordinance. According to the ordinance, its purpose is to provide "for fair housing throughout the City." The ordinance prohibits the discrimination in the sale or rental of housing, discrimination in the financing of housing, and the discrimination in the provision of brokerage services. The Mayor of Cleveland is granted the authority and responsibility for administering the act.

4. Other activities as deemed necessary

On an annual basis, the City of Cleveland CDBG coordinator may consider it necessary to conduct additional activities that will foster the provision of fair housing within the City of Cleveland.

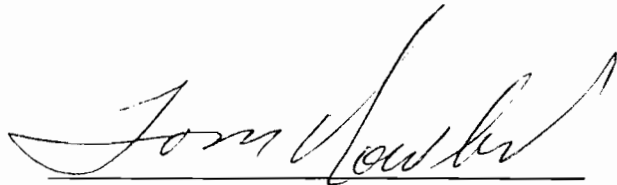
The fair housing education of landlords, renters, lenders, and prospective homeowners is the key to providing safe, affordable, and nondiscriminatory housing to residents. Once all the participants understand their rights and responsibilities for the provision of fair housing, such violations will become less common. The City of Cleveland will make efforts to:

1. Promote fair housing through annual public education activities;
2. Enforce the current City of Cleveland Fair Housing Ordinance to its full extent;
3. Monitor the potential for violation of federal statutes related to fair housing.

Signature Page



The City of Cleveland, Tennessee, as a recipient of CDBG funds and in order to comply with its certification to affirmatively further fair housing, has conducted an Analysis of Impediments to Fair Housing to assess the availability of fair housing choice within the City of Cleveland. We affirm that the City of Cleveland will support activities to assure nondiscrimination in the provision of housing and its accompanying transactions.



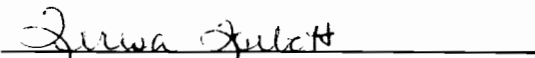
Mr. Tom Rowland
Mayor, City of Cleveland

10-3-05
Date



Mr. Greg Thomas
Community Development Director, City of Cleveland

10/03/05
Date



Mrs. Teresa Torbett
CDBG Coordinator, City of Cleveland

10/3/05
Date

1st READING 8-14-95 p. 36
FINAL READING 8-28-95 p. 47
MINUTE BOOK # 19

BE IT ORDAINED...

FAIR HOUSING ORDINANCE

SECTION 1. Policy

It is the policy of the City of Cleveland to provide, within constitutional limitations, for fair housing throughout the City.

SECTION 2. Definitions

- (a) "Dwelling" means 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.
- (b) "Family" includes a single individual.
- (c) "Person" includes one or more individuals, corporations, partnerships, associations, labor organizations, legal representatives, mutual companies, joint-stock companies, trusts, unincorporated organizations, trustees, trustees in bankruptcy, receivers, and judiciaries.
- (d) "To rent" includes to lease, to sublease, to let and otherwise to grant for a consideration the right to occupy premises owned by the occupant.
- (e) "Discriminatory housing practice" means an act that is unlawful under SECTION 4, 5 or 6.

SECTION 3. Unlawful Practice

Subject to the provisions of subsection (b) and SECTION 7, the prohibitions against discrimination in the sale or rental of housing set forth in SECTION 4 shall apply to:

- (a) All dwellings except as exempted by Subsection (b).
- (b) Nothing in SECTION 4 shall apply to:
 - (1) Any single-family house sold or rented by an owner: Provided that such private individual owner does not own more than three such single-family houses at any one time: Provided further that in the case of the sale of any such single-family house by a private individual owner not residing in such house at the time of such sale or who was not the most recent resident of such

house prior to such sale, the exemption granted by this subsection shall apply only with respect to one such sale within any twenty-four month period: Provided further that such bona fide private individual 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 a portion of the proceeds from the sale or rental of, more than three such single-family houses at any one time: Provided further that the sale or rental of any such single-family house shall be excepted from the application of this title only if such house is sold or rented. (A) without the use in any manner of the sale or rental facilities or the sales 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 (B) without the publication, posting or mailing, after notice of any advertisement or written notice in violation of SECTION 4(c) of this ordinance, but nothing in this proviso shall prohibit the use of attorneys, escrow agents, abstractors, title companies, and other such professional assistance as necessary to perfect or transfer the title, or

- (2) rooms or 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 living quarters as his residence.

(c) For the purposes of subsection (b), a person shall be deemed to be in the business of selling or renting dwellings if:

- (1) he has, within the preceding twelve months, participated as principal in three or more transactions involving the sale or rental of any dwelling or any interest therein or
- (2) he has, within the preceding twelve months, participated as agent, other than in the sale of his own personal residence in providing sales or rental facilities or sales or rental services in two or more transactions involving the sale or rental of any dwelling or any interest therein, or
- (3) he is the owner of any dwelling designed or intended for occupancy by, or occupied by, five or more families.

SECTION 4. Discrimination in the Sale or Rental of Housing

As made applicable by SECTION 3 and except as exempted by sections 3(b) and 7, it shall be unlawful:

- (a) To refuse to sell or rent after the making of 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 personal because of race, color, religion, sex, national origin, familial status or handicap.

(b) To 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, religion, sex, national origin familial status or handicap.

(c) To make, print, or publish, or cause to be made, printed, or published any notice, statement, or advertisement, with respect to the sale or rental of a dwelling that indicates any preference, limitation, or discrimination based on race, color, religion, sex, national origin, familial status or handicap, or an intention to make any such preference, limitation or discrimination.

(d) To represent to any person because of race, color, religion, sex, national origin, familial status or handicap that any dwelling is not available for inspection, sale, or rental when such dwelling is in fact so available.

(e) For profit, to 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, religion, sex, national origin, familial status or handicap.

(f) To refuse to permit, at the expense of the person with a disability, reasonable modifications are necessary to afford that person full enjoyment of the premises.

(g) To refuse to make reasonable accommodations in rules, policies, practices, or service, when such accommodations are necessary to afford a person with a disability equal opportunity to use and enjoy a dwelling.

SECTION 5. 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 in the making of commercial real estate loans, to deny a loan or other financial assistance to a person applying therefore for the purpose of purchasing, constructing, improving, repairing, or maintaining a dwelling, or to discriminate against him in the fixing of the amount, interest rate, duration, or other terms or conditions of such loan or other financial assistance, because of the race, color, religion, sex, national origin, familial status or handicap of such person or of any person associated with him in connection with such loan or other financial assistance or the purposes of such loan or other financial assistance, or of the present or prospective owners, lessees, tenants, or occupants of the dwelling or dwellings in relation to which such loan or other financial assistance is to be made or given: Provided, that nothing contained in this Section shall impair the scope or effectiveness of the exception contained in SECTION 3 (b).

SECTION 6. Discrimination in the Provision of Brokerage Services

It shall be unlawful to deny any person 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 against him in the terms of conditions of such access, membership, or participation, on account of race, color, religion, sex, national origin, familial status or handicap.

SECTION 7. Exemption

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 organization, association, or society, from limiting the sale, rental or occupancy of dwelling which it owns or operates 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, national origin, familial status or handicap. Nor shall anything in this ordinance prohibit a private club not in fact open to the public, which as an incident to its primary purpose or purposes 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.

SECTION 8. Administration

- (a) The authority and responsibility for administering this Act shall be with the Mayor.
- (b) The Mayor may delegate any of these functions, duties, and powers to employees of the City or to boards of such employees, including functions, duties, and powers with respect to investigating, conciliating, hearing, determining, ordering, certifying, reporting or otherwise acting as to any work, business, or matter under this ordinance. The Mayor shall be rule prescribe such rights of appeal from the decisions of his hearing examiners to other hearing examiners or to other officer in the City, to boards of officers or to himself, as shall be appropriate and in accordance with law.
- (c) All executive departments and agencies shall administer their programs and activities relating to housing and urban development in a manner affirmatively to further the purposes of this ordinance and shall cooperate with the Mayor to further such purposes.

SECTION 9. Education and Conciliation

Immediately after the enactment of this ordinance, the Mayor shall commence such educational and conciliatory activities as will further the purposes of this ordinance. He shall call conferences of persons in the housing industry and other interested parties to acquaint them with the provisions of this ordinance and his suggested means of implementing it, and shall endeavor with their advise to work out programs of voluntary compliance and of enforcement.

SECTION 10. Enforcement

(a) Any person who claims to have been injured by a discriminatory housing practice or who believes that he will be irrevocably injured by a discriminatory housing practice that is about to occur (hereafter "person aggrieved") may file a complaint with the Tennessee Human rights Commission. Complaints shall be in writing and shall contain such information and be in such form as the Tennessee Human Rights Commission requires. Upon receipt of such a complaint, the Tennessee Human Rights Commission shall furnish a copy of the same to the person or persons who allegedly committed or is about to commit the alleged discriminatory housing practice. Within thirty days after receiving a complaint, or within thirty days after the expiration of any period of reference under subsection (c), the Tennessee Human Rights Commission shall investigate the complaint and give notice in writing to the person aggrieved whether he intends to resolve it. If the Tennessee Human Rights Commission decides to resolve the complaints, he shall proceed to try to eliminate or correct the alleged discriminatory housing practice by information methods of conference, conciliation, and persuasion. Nothing said or done in the course of such informal endeavors may be made public or used as evidence in a subsequent proceeding under this ordinance without the written consent of the persons concerned. Any employee of the Tennessee Human Rights Commission who shall make public any information in violation of this provision shall be deemed guilty of a misdemeanor and upon conviction thereof shall be fined not more than \$1,000 or imprisoned not more than one year.

(b) A complaint under subsection (a) shall be filed within one hundred and eighty days after the alleged discriminatory housing practice occurred. Complaints shall be in writing and shall state the facts upon which the allegations of a discriminatory housing practice are based. Complaints may be reasonably and fairly amended at any time. A respondent may file an answer to the complaint against him and with the leave of the Tennessee Human Rights Commission, which shall be granted whenever it would be reasonable and fair to do so, may amend his answer at any time. Both complaints and answers shall be verified.

(c) If within thirty days after a complaint is filed with the Tennessee Human Rights Commission has been unable to obtain voluntary compliance with this ordinance, the person aggrieved may, within thirty days thereafter, file a complaint with the Secretary of the department of Housing and Urban Development. The Tennessee Human Rights Commission will assist in this filing.

(d) If the Tennessee Human Rights Commission has been unable to obtain voluntary compliance within thirty days of the complaint, the person aggrieved may, within thirty days hereafter commence a civil action in any appropriate court, against the respondent named in the complaint, to enforce the rights granted or protected by this ordinance, insofar as such rights relate to the subject of the complaint. If the court finds that a discriminatory housing practice has occurred or is about to occur, the court may enjoin the respondent from engaging in such practice or order such affirmative action as may be appropriate.

(e) In any proceeding brought pursuant to this section, the burden of proof shall be on the complainant.

(f) Whenever an action filed by an individual shall come to trial, the Tennessee Human Rights Commission shall immediately terminate all efforts to obtain voluntary compliance.

SECTION 11. Investigations; Subpoenas; Giving of Evidence

(a) In conducting an investigation, the Tennessee Human Rights Commission shall have access at all reasonable times to premises, records, documents, individuals, and other evidence or possible sources of evidence and may examine, record, and copy such materials and take and record the testimony or statements of such persons as are reasonably necessary for the furtherance of the investigation: Provided, however, that the Tennessee Human Rights Commission first complies with the provisions of the Fourth Amendment relating to unreasonable searches and seizures. The Tennessee Human Rights Commission may issue subpoenas to compel his access to or the production of such materials, or the appearance of such persons, and may issue interrogatories to a respondent, to the same extent and subject to the same limitations as would apply if the subpoenas or interrogatories were issued or served in aid of a civil action in the United States district court of the district in which the investigation is taking place. The Tennessee Human Rights Commission may administer oaths.

(b) Upon written application to the Tennessee Human Rights Commission, a respondent shall be entitled to the issuance of a reasonable number of subpoenas by and in the name of the Tennessee Human Rights Commission to the same extent and subject to the same limitations as subpoenas issued by the Tennessee Human Rights Commission himself. Subpoenas issued at the request of a respondent shall show on their face the name and address of such respondent and shall state that they were issued at his request.

(c) Witnesses summoned by subpoena of the Tennessee Human Rights Commission shall be entitled to the same witness and mileage fees as are witnesses in proceedings in United States district courts. Fees payable to the witness summoned by a subpoena issued at the request of a respondent shall be paid by him.

(d) Within five days after service of a subpoena upon any person, such person may petition the Tennessee Human Rights Commission to revoke or modify the subpoena. The Tennessee Human Rights Commission shall grant the petition if he finds that the subpoena requires

appearance or attendance at an unreasonable time or place, that it requires production of evidence which does not relate to any matter under investigation, that it does not describe with sufficient particularity the evidence to be produced, that compliance would be unduly onerous, or for other good reason.

(e) In case of contumacy or refusal to obey a subpoena, the Tennessee Human Rights Commission or other person at whose request it was issued may petition for its enforcement in the Municipal or State court for the district in which the person to whom the subpoena was addressed resides, was served, or transacts business.

(f) Any person who willfully fails or neglects to attend and testify or to answer any lawful inquiry or to produce records, documents, or other evidence, if in his power to do so, in obedience to the subpoena or lawful order of the Tennessee Human Rights Commission shall be fined not more than \$1,000 or imprisoned not more than one year, or both. Any person who, with intent thereby to mislead the Tennessee Human Rights Commission, shall make or cause to be made any false entry or statement of fact in any report, account, record, or other document submitted to the Tennessee Human Rights Commission pursuant to his subpoena or other order, or shall willfully neglect or fail to make or cause to be made full, true, and correct entries in such reports, accounts, records, or other documents, or shall willfully mutilate, alter, or by any other means falsify any documentary evidence, shall be fined not more than \$1,000 or imprisoned not more than one year, or both.

(g) The Tennessee Human Right Commission Attorney shall conduct all litigation in which the Tennessee Human Rights Commission participates as a party or as amicus pursuant to this ordinance.

SECTION 12. Enforcement by Private Persons

(a) The rights granted by sections 3, 4, 5 and 6 may be enforced by civil actions in State or local courts of general jurisdiction. a civil action shall be commenced within one hundred and eighty days after the alleged discriminatory housing practice occurred: Provided, however, that the court shall continue such civil case brought to this section or SECTION 10 (d) from time to time before bringing it to trial or renting dwellings; or

(b) any person because he is or has been, or in order to intimidate such person or any other person or any class of persons from:

(1) participating, without discrimination on account of race, color, religion or national origin, in any of the activities, services, organizations or facilities; or

(2) affording another person or class of persons opportunity or protection so to participate, or

(c) any citizen because he is or has been, or in order to discourage such citizen or any other citizen from lawfully aiding or encouraging other persons to participate, without discrimination on account of race, color, religion or national origin, in any of the activities, services, organizations or facilities, or participating lawfully in speech or peaceful assembly opposing any denial of the opportunity to so participate shall be fined not more than \$1,000, or imprisoned not more than one year, or both; and, if bodily injury results, shall be fined not more than \$10,000, or imprisoned not more than ten years, or both; and if death results, shall be subject to imprisonment for any term of years or for life.