

**Analysis of Impediments  
To  
Fair Housing Choice  
And  
Plan for Affirmatively Furthering  
Fair Housing**

**West Hartford, Connecticut**

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A Milone & MacBroom Company**

## **Contents**

|  |          |
|--|----------|
| <b>Analysis of Impediments .....</b>   | <b>1</b> |
| Executive Summary .....  | 1        |
| Methodology .....  | 1        |
| Background Data .....  | 1        |
| Demographics .....   | 2        |
| Income.....  | 3        |
| Employment.....  | 3        |
| Housing Profile .....  | 3        |
| Evaluation of Fair Housing Legal Status .....                                | 4        |
| Analysis of Impediments to Fair Housing .....                                | 5        |
| Affordable Housing .....   | 5        |
| Accessible Housing.....  | 6        |
| Transportation Access.....   | 6        |
| Regulatory and Policy Practices .....  | 6        |
| Education and Enforcement.....   | 7        |
| Mortgage Approvals .....   | 7        |
| Assessment of Current Public and Private Fair Housing Programs .....         | 8        |
| Fair Housing.....  | 8        |
| Affordable Housing .....   | 8        |
| Conclusions.....   | 9        |
| Plan to Affirmatively Further Fair Housing.....                              | 9        |
| ❖ Lack of Affordable Housing.....  | 9        |
| ❖ Lack of Accessible Housing .....   | 10       |
| ❖ Greater Difficulty in Financial Borrowing by Minorities .....              | 10       |
| ❖ Lack of Education, Especially for Those with Limited English Proficiency . | 10       |
| Appendix A .....   | 11       |

## Executive Summary

The Town of West Hartford is a recipient of federal Community Development Block Grant (CDBG) through the U.S. Department of Housing and Urban Development (HUD). As a federal HUD funds recipient, the Town is required to work affirmatively to further fair housing. West Hartford conducted this Analysis of Impediments (AI) as a part of its commitment to fair housing.

As part of its Consolidated Plan five-year planning cycle update, the Town of West Hartford contracted with Harrall-Michalowski Associates (HMA), a Milone & MacBroom Company, to update its 1996 AI to reflect current fair housing situations. HMA is a planning firm whose principals have more than 75 years of collective experience in public and private sector planning, including housing market studies, consolidated planning and land use planning, among others.

## **Methodology**

HMA employed the methodology recommended in the latest *Fair Housing Planning Guide* published by HUD. This method entails analyzing previously collected data, especially that information provided in the *West Hartford Consolidated Plan 2010-14*, to assess public and private conditions affecting fair housing choice for protected classes.

The following impediments were identified in this update:

- A lack of affordable housing affecting both protected and unprotected classes;
- A lack of accessible housing for a variety of disabilities;
- Greater difficulty in financial borrowing for minorities; and,
- A lack of education about fair housing laws, especially for persons with limited English proficiency.

## Background Data

West Hartford is an older suburban community adjacent to Connecticut's capital city. As with many inner-ring suburbs, the Town is primarily residential, and largely built-out.

A comparison of a variety of social, economic and demographic indicators from the 2000 Census and the 2006-2008 ACS data illustrates that West Hartford has experienced a number of important shifts and changes over the past decade. A summary profile of West Hartford from 2006-08 ACS data is in Appendix A of this Analysis. Further comparative information is available in the *Consolidated Plan 2010-14*.

The bullet points below summarize the most salient changes and trends in census data for the Town of West Hartford.

## **Demographics**

- Total population decreased slightly to 63,034, but essentially remained unchanged.
- Small but notable changes in the age distribution profile of the Town, including a shift in population from the age 20 to 44 cohorts to the 45 to 64 age cohorts. Significant declines in the age 65 to 74 and age 75 to 84 cohort populations were experienced, with the age 85+ cohort remaining stable.
- Median age increased by 1.8 years to 41.8 years.
- Notable decrease in the white non-Hispanic population and a slight decrease in the black non-Hispanic population. The Hispanic population increased by 44.0% since 2000.
- A notable increase in the Asian population of about 43%.
- Decrease in both the number of non-family households (-1.9%) and the number of family households (-0.4%). However, the number of family households with own children under age 18 (a subset of total family households) actually increased by 4.4%.
- Reflective of household composition changes and running contrary to regional and national trends, the average household size increased from 2.39 persons in the 2000 Census to 2.47 persons in the ACS data.
- Significant decreases experienced in the number of married individuals (-9.4%), separated individuals (-49.0%) and widows/widowers (-12.9%). In contrast, large increases in the number of never married individuals (20.5%) and divorced individuals (14.6%) offset the declines in these other categories.
- The percentage of the population comprised of foreign-born residents rose from 14.8% to 17.5%.
- Percentage of the population age 25+ with a bachelor's degree or higher increased from 53.0% to 58.1%.
- Percentage of the population age 25+ with less than a high school diploma decreased from 9.7% to 7.3%.

## **Income**

- Income levels have been rising and have generally kept pace with inflation.
- Poverty rates for families and female-headed family households have decreased, while the poverty rate for individuals has increased slightly.

## **Employment**

- The unemployment rate in West Hartford decreased substantially between the 2000 Census and the 2006-2008 ACS data, dropping from 13.2% to 4.1%. It is unlikely that West Hartford has had double-digit unemployment anytime in the recent past, and there is no additional explanation for the figure provided in the 2000 Census.
- The size of the civilian labor force decreased slightly.
- Distribution of civilian labor force employment by industry sector roughly the same for both the 2000 Census and 2006-2008 ACS data.
- Slight decrease in the percentage of commuters using public transportation.

## **Housing Profile**

- More than 70% of housing units in West Hartford were built before 1960. Only 1.9% of the units in the City were built between 1990 and 2000.
- Small increase in the rate of home-ownership, from 72% to 74%.
- The vacancy rate increased by a percentage point from, and was estimated at 4.1% of the total housing stock for 2006-08.
- Fewer than 100 housing units lack plumbing and/or kitchen facilities.
- While West Hartford's occupied housing stock is generally in fair to good condition, an indeterminate number of the vacant housing units may have issues with their condition.
- Two-thirds of the Town's housing stock is in the form of single family detached homes. An additional 11.7% of the housing stock is situated in two- to four-family residential structures, and almost 11% of West Hartford's housing units are in structures with 20 or more units.

- The number of single-family and condominium home sales peaked in 2005. The median sales price for single-family homes peaked at \$305,000 in 2007, while the median price for condos peaked at \$298,887 in 2008.
- The median sales price for single-family homes in West Hartford increased by 69.6% from 1999 to 2009, while the median sales price for a condominium units rose by 207.7%. At the same time, the annual number of single family home sales has declined by -31.6% since 1999, and condominium sales have declined by -29.3% over the same time period.
- The HUD-defined Fair Market Rents (FMRs) for the Hartford-West Hartford-East Hartford HMFA for FY 2006 through FY 2010 show a uniform increase of 12% for all unit sizes. The 2010 FMR for a two-bedroom apartment is \$1,095.
- The Town has gained roughly 700 housing units over the past decade. More than half of these units were in multi-family structures.
- The Connecticut General Statutes define “assisted housing” as governmentally assisted housing units, housing units underwritten by mortgages from the Connecticut Housing Finance Authority (CHFA), and units that are deed-restricted as affordable for the purposes of Connecticut’s Affordable Housing Appeals Act. In 2009, 7.1% of West Hartford’s housing units were assisted units. The threshold for exemption from the Appeals Act is 10%. The Appeals Act enables developers to shift the burden to regulating bodies to prove risks to public safety with proposed developments that include affordable housing units; otherwise, in those communities below the threshold 10% number of assisted units, such proposals are assumed to meet approval.
- West Hartford does not receive any HOPWA funds from HUD, and does not operate or provide any housing units specifically designated for people with HIV or AIDS. According to the State of Connecticut Department of Public Health, 82 people residing in West Hartford are living with HIV or AIDS.

### Evaluation of Fair Housing Legal Status

Federal fair housing laws prohibit housing discrimination based on race, color, national origin, religion, gender, disability and familial status. Connecticut’s Discriminatory Housing Practices Act prohibits discrimination based on all of the same classes protected

by federal laws, as well as marital status, sexual orientation, age and lawful source of income.

HUD's regional office reported 11 housing discrimination complaints from within West Hartford over the last five years. Of those, seven were on the basis of disability, one on family status, one on race and two on the basis of other discriminatory acts. Seven of the complaints were found to have no reasonable cause. One complaint was withdrawn, while another was settled. Two cases were found to have cause, and remain open. Both of those cases involve the failure to make reasonable accommodations for the disabled.

Ten complaints were filed with the CT Commission on Human Rights and Opportunities (CHRO) from 2004 through 2009 for cases of housing discrimination in West Hartford. Of these, seven were alleged on the basis of physical and/or mental disability. Two were on the basis of race, and one on the basis of ancestry. The issues ranged from failure to make reasonable accommodation to denial of rental and eviction. Of all ten cases, nine were found to have no reasonable cause, and one was settled.

The last case the West Hartford Fair Rent Commission heard was in November 2006. In each of the five years leading up to that case, the Commission heard two to three cases. According to the Fair Housing Officer, residents still contact him with complaints; however, the counseling services and/or referrals he provides generally limit the number of formal complaints that get filed with the Commission. The Fair Rent Commission remains active and able to hear cases, as needed.

The West Hartford Human Rights Commission also has not heard any housing discrimination cases in the last several years, according to its staff liaison.

### Analysis of Impediments to Fair Housing

#### **Affordable Housing**

A significant barrier to fair housing choice in West Hartford is the lack of affordable housing units. The cost of land is very high because there is little vacant, undeveloped land remaining. This emphasizes the importance of rehabilitation and re-use of existing structures throughout the community as an efficient way to provide additional affordable units.

West Hartford's Housing Rehabilitation Program is a Town-wide means to address affordability and maintenance. The program provides assistance to owners of single-family, two-family, and three-family structures. Assistance is based upon income guidelines and reflects grant amounts and lifetime mortgage deeds. During the past 10 years a total of 272 housing units received direct assistance from this program. Funds permit income-eligible home owners to complete projects ranging from structural repairs to handicap-accessibility modifications.

The Elderly Assistance Program (EAP) was created in October of 2002. The purpose of this program is to assist income qualified elderly homeowners (age 65 or older) whose

homes have a failed system, e.g. heating system, roofing, or are in need of handicapped bathroom adaptations, a ramp, or stair-glide. This program is designed to address only one system, and may only be used once. Homeowners must meet income eligibility and age requirements.

The West Hartford Housing Authority also addresses the needs of affordability in the community, and strives to provide housing opportunities for residents struggling to remain in Town. The WHHA owns and manages affordable rental units dispersed throughout Town and works with community and State agencies to provide affordable housing in compliance with State statutes.

### **Accessible Housing**

It is difficult to obtain data on the total number of accessible units, both private and public, in West Hartford. However, waiting lists for public housing units that are accessible are common. The Town identified a need to promote and support projects to rehabilitate housing units to make them ADA-compliant in its 2010-14 Consolidated Plan update process. Finally, the majority of discrimination complaints filed with both HUD and the CT Commission on Human Rights and Opportunities revolved around accommodations for the disabled.

### **Transportation Access**

The Town is well served by 12 fixed bus routes provided by Connecticut Transit. The availability of public transit enables housing choice by offering means for travel within West Hartford and the Region without the need for a car. An additional rapid bus transit line that is in the design stages will further enhance movement in the region, and therefore housing opportunities.

There are various segments of the population who do not have access to the fixed route bus system due to location, age, or disability. The Town supports a Dial-a-Ride para-transit system which is heavily used. Rides are restricted by purpose and must be scheduled in advance. The Town is currently exploring the feasibility of expanding or redesigning paratransit options.

While the Town has a robust mass transit system, further enhancements would enable even greater flexibility in housing choice.

### **Regulatory and Policy Practices**

Since the primary barrier to fair housing is affordability, and the Town of West Hartford has little opportunity for significant new development, the Town's Zoning Regulations do not provide much of an impediment to fair housing choice. However, revisions requiring the inclusion of ADA-compliant units to certain housing developments could help add units to the private, accessible housing stock.

The Town offers an elderly tax relief program to those aged 65 and over who meet income requirements. The program offers a sliding-scale tax credit to those eligible.

Residents must re-apply every two years for the program. This program helps elderly residents stay in their homes.

### **Education and Enforcement**

The Town has an active Fair Housing Officer. The Town has provided educational workshops on fair housing over the past several years. With changing demographics, and an increase in population with limited English proficiency, the Town's fair housing educational outreach may not be reaching all protected classes.

### **Mortgage Approvals**

The availability of mortgage financing for housing is crucial to fair housing choice because, as stated before, affordability is a significant barrier. Recent Home Mortgage Disclosure Act (HMDA) data reveals that lending to consumers has contracted in the recent financial crisis. However, West Hartford borrowers generally have slightly more access to mortgage financing than in the Metropolitan Statistical Area (MSA), as is evident in the table comparing denial below. Only FHA, FSA, VA loans have a higher denial ratio in West Hartford than in the MSA. The relatively high refinancing denial ratio in the Town and MSA could signal future problems with foreclosures as some residents may be struggling in the current economic climate to keep up with mortgage payments.

| Ratio of Mortgage Denials to Approvals, 2008                           |                      |              |           |                     |
|--|----------------------|--------------|-----------|---------------------|
| Town of West Hartford and Hartford-West Hartford-East Hartford, CT MSA |                      |              |           |                     |
|  | FHA, FSA/<br>RHS, VA | Conventional | Refinance | Home<br>Improvement |
| <b>West Hartford</b>   | 0.107                | 0.153        | 0.562     | 0.513               |
| <b>Hartford - West Hartford -<br/>East Hartford MSA</b>                | 0.060                | 0.177        | 0.636     | 0.627               |
| # of Tracts with Higher Ratio than<br>City-Wide Ratio                  | 7                    | 8            | 6         | 7                   |
| # of Tracts with Lower Ratio than<br>City-Wide Ratio                   | 10                   | 9            | 11        | 10                  |

Source: Federal Financial Institutions Examination Council

Mortgage lending by race was also examined at the MSA level, and is summarized in the following table. African-Americans, Hispanics, Asians and Native Americans all have higher denial rates for all types of mortgages than White, Non-Hispanics. African Americans, across all income levels, have higher denial rates than any other group for conventional mortgages. The denial ratio for home improvement loans is high for all races except White, Non-Hispanic. This is especially problematic in West Hartford, where the housing stock is relatively old and home improvement loans are important to maintaining safe, decent housing.

| Ratio of Mortgage Denials to Approvals by Race/Ethnicity, 2008 |                     |              |           |                     |
|--|---------------------|--------------|-----------|---------------------|
| Hartford-West Hartford-East Hartford, CT MSA                   |                     |              |           |                     |
|  | FHA,<br>FSA/RHS, VA | Conventional | Refinance | Home<br>Improvement |
| <b>White, Non-Hispanic</b>                                     | 0.120               | 0.141        | 0.475     | 0.416               |
| <b>Black or African American</b>                               | 0.339               | 0.464        | 1.816     | 1.695               |
| <b>Hispanic</b>  | 0.333               | 0.455        | 1.809     | 1.962               |
| <b>Asian/ Pacific Islander</b>                                 | 0.273               | 0.134        | 0.784     | 1.018               |
| <b>Native American</b>   | 0.714               | 0.273        | 1.875     | 1.833               |

Source: Federal Financial Institutions Examination Council

### Assessment of Current Public and Private Fair Housing Programs

#### **Fair Housing**

West Hartford has several ongoing programs targeting the improvement of fair housing conditions. The Town conducts annual workshops aimed at better educating the public on issues related to fair housing, including landlord and tenant rights and responsibilities, predatory lending, home ownership opportunities, etc. By funding the position of fair housing officer each year, many households are able to avoid or postpone eviction, lessening the negative impact such an event has on the residents. By working with tenants “at-risk” of eviction or for whom final eviction execution papers have been served, the Fair Housing Officer is often able to mediate a better solution than eviction.

West Hartford provides CDBG funding through annual grants to (1) Legal Aid of Greater Hartford (GHLA) for the provision of free legal services on housing issues to West Hartford residents who are above GHLA’s usual income guidelines but within CDBG guidelines and (2) to Hartford Education Resource Center (HERC) for the provision of fair housing counseling services, educational programs, housing mobility assistance and fair housing consultation services to West Hartford landlords, tenants and professional personnel. The GHLA works with residents on issues such as evictions, foreclosure, lock-out, security deposits and other fair-housing related matters.

In addition to these two private agencies that West Hartford provides funding, a couple of other state and regional programs offer services to West Hartford residents on fair housing concerns. The CT Fair Housing Center in Hartford offers fair housing education and outreach services, foreclosure prevention aids, and fair housing law enforcement services including investigation of discrimination complaints. CT Housing Search, a free website funded by a variety of federal and state agencies, offers free listings of accessible, affordable and market rate rentals in Connecticut. The Town could better promote these and all resources to its residents.

#### **Affordable Housing**

The West Hartford Housing Authority owns and operates 135 housing units for the elderly and/or disabled, and currently has a waiting list of 217 for those units. The Housing Authority plans on adding 42 units.

Three non-profit organizations also provide housing and/or subsidies to low-moderate income households in West Hartford. The West Hartford Interfaith Housing Coalition is a non-profit housing development corporation that coordinates the development of units made available to low-income households through limited equity mortgages, sweat equity mortgages or subsidized mortgages. Fellowship Housing provides subsidized rental housing to senior citizens and the disabled. Finally, Federation Square also provides subsidized rental housing to seniors and/or the disabled.

## **Conclusions**

Based on this review of demographic and housing data and program information, West Hartford has identified the following impediments to fair housing choice:

- A lack of affordable housing affecting both protected and unprotected classes;
- A lack of accessible housing for a variety of disabilities;
- Greater difficulty in financial borrowing for minorities; and,
- A lack of education about fair housing laws, especially for persons with limited English proficiency.

## **Plan to Affirmatively Further Fair Housing**

To address the identified impediments, and in concert with the Town's commitment to fair housing, the Department of Human Services proposes to carry out the following actions over the next five years:

### **❖ Lack of Affordable Housing**

1. Support and maintain rental assistance programs where possible; i.e. West Hartford Housing Authority; State of Connecticut – DSS, Rental Assistance Program; Christian Activities Council; private not-for-profit senior housing facilities, Fellowship Housing, Federation Square, Flagg Road Co-op, South Quaker Lane Co-op, Dale Road Co-op, etc.
2. Support housing rehabilitation through flexible funding opportunities that include grants and extremely low-interest loans to income eligible property owners so as to leverage private investment into residential rehabilitation projects.
3. Provide homeownership assistance to first-time homebuyers, either through direct financial assistance and counseling or referrals to other agencies offering support to first-time homebuyers.
4. Support efforts aimed at expanding public transportation services designed to meet the needs of underserved populations and neighborhoods.

❖ **Lack of Accessible Housing**

1. Support efforts to rehabilitate public housing units to bring them into compliance with the standards set forth within the Americans with Disabilities Act (ADA).
2. Support and promote the use of CT Housing Search by landlords and tenants through the Fair Housing Officer, and the Town's website.

❖ **Greater Difficulty in Financial Borrowing by Minorities**

1. Target the promotion of at least one workshop every two years on lending and financial issues towards minority groups.

❖ **Lack of Education, Especially for Those with Limited English Proficiency**

1. Work with service providers, including HERC and CT Fair Housing Center to target outreach on fair housing issues to non-English speaking residents.
2. Continue to provide annual workshops on fair housing related topics.
3. Provide information on fair housing resources on the Town's website.

## Appendix A

**2006-08 American Community Survey Profile of West Hartford**

|  |               |
|--|---------------|
| <b>TOTAL POPULATION</b>                    | <b>63,034</b> |
| <b>Age</b>                                 |               |
| Median age (years)                         | 41.8          |
| Under 18 years                             | 14,389        |
| 18 years and over                          | 48,645        |
| 21 years and over                          | 45,753        |
| 62 years and over                          | 12,343        |
| 65 years and over                          | 10,756        |
| <b>Race/Ethnicity</b>                      |               |
| One race                                   | 61,794        |
| Two or more races                          | 1,240         |
| White                                      | 52,070        |
| Black or African American                  | 3,607         |
| American Indian and Alaska Native          | 80            |
| Asian                                      | 4,374         |
| Native Hawaiian and Other Pacific Islander | 82            |
| Some other race                            | 1,581         |
| Hispanic or Latino (of any race)           | 5,746         |
| Not Hispanic or Latino                     | 57,288        |
| <b>Language Spoken at Home</b>             |               |
| <b>Population 5 years and over</b>         | <b>59,333</b> |
| English only                               | 44,404        |
| Language other than English                | 14,929        |
| Speak English less than "very well"        | 5,413         |
| Spanish                                    | 5,102         |
| Speak English less than "very well"        | 1,598         |
| Other Indo-European languages              | 6,730         |
| Speak English less than "very well"        | 2,526         |
| Asian and Pacific Islander languages       | 2,393         |
| Speak English less than "very well"        | 1,289         |
| Other languages                            | 704           |
| Speak English less than "very well"        | 0             |

| <b>Employment Status</b>                                     |               |
|--|---------------|
| <b>Population 16 years and over</b>                          | <b>50,354</b> |
| In labor force   | 32,589        |
| Civilian labor force   | 32,567        |
| Employed   | 31,233        |
| Unemployed   | 1,334         |
| Armed Forces   | 22            |
| Not in labor force   | 17,765        |
| Percent Unemployed   | 4.10%         |
| <b>Own children under 6 years</b>                            | <b>4,177</b>  |
| All parents in family in labor force                         | 2,558         |
| <b>Own children 6 to 17 years</b>                            | <b>9,689</b>  |
| All parents in family in labor force                         | 7,372         |
| <b>Commuting to Work</b>                                     |               |
| <b>Workers 16 years and over</b>                             | <b>30,487</b> |
| Car, truck, or van -- drove alone                            | 24,757        |
| Car, truck, or van -- carpooled                              | 2,650         |
| Public transportation (excluding taxicab)                    | 809           |
| Walked   | 827           |
| Other means  | 232           |
| Worked at home   | 1,212         |
| <b>Income and Benefits (2008 Inflation-Adjusted Dollars)</b> |               |
| <b>Total households</b>                                      | <b>24,348</b> |
| Less than \$10,000   | 1,044         |
| \$10,000 to \$14,999   | 663           |
| \$15,000 to \$24,999   | 1,564         |
| \$25,000 to \$34,999   | 1,320         |
| \$35,000 to \$49,999   | 2,550         |
| \$50,000 to \$74,999   | 4,188         |
| \$75,000 to \$99,999   | 3,602         |
| \$100,000 to \$149,999                                       | 4,306         |
| \$150,000 to \$199,999                                       | 2,252         |
| \$200,000 or more  | 2,859         |

|   |               |
|---|---------------|
| Median household income (dollars)   | 79,619        |
| Mean household income (dollars)   | 109,585       |
| With earnings   | 18,992        |
| Mean earnings (dollars)   | 111,528       |
| With Social Security  | 6,749         |
| Mean Social Security income (dollars)   | 17,297        |
| With retirement income  | 4,946         |
| Mean retirement income (dollars)  | 27,974        |
| With Supplemental Security Income   | 781           |
| Mean Supplemental Security Income (dollars)   | 9,001         |
| With cash public assistance income  | 601           |
| Mean cash public assistance income (dollars)  | 5,162         |
| With Food Stamp benefits in the past 12 months  | 937           |
| <b>Monthly Housing Costs as a % of Income</b>   |               |
| <b>Housing units with a mortgage (excluding units where SMOCAPI cannot be computed)</b>   | <b>12,274</b> |
| Less than 20.0 percent  | 4,239         |
| 20.0 to 24.9 percent  | 1,950         |
| 25.0 to 29.9 percent  | 1,609         |
| 30.0 to 34.9 percent  | 1,118         |
| 35.0 percent or more  | 3,358         |
| <b>Housing unit without a mortgage (excluding units where SMOCAPI cannot be computed)</b> | <b>5,802</b>  |
| Less than 10.0 percent  | 1,821         |
| 10.0 to 14.9 percent  | 1,007         |
| 15.0 to 19.9 percent  | 747           |
| 20.0 to 24.9 percent  | 532           |
| 25.0 to 29.9 percent  | 344           |
| 30.0 to 34.9 percent  | 252           |
| 35.0 percent or more  | 1,099         |

| <b>Gross Rent</b>   |              |
|---|--------------|
| <b>Occupied units paying rent</b>   | <b>6,042</b> |
| Less than \$200   | 77           |
| \$200 to \$299  | 263          |
| \$300 to \$499  | 188          |
| \$500 to \$749  | 402          |
| \$750 to \$999  | 1,717        |
| \$1,000 to \$1,499  | 2,398        |
| \$1,500 or more   | 997          |
| Median (dollars)  | 1,050        |
| No rent paid  | 184          |
| <b>Monthly Rental Costs as a % of Income</b>                                      |              |
| <b>Occupied units paying rent (excluding units where GAPI cannot be computed)</b> | <b>5,976</b> |
| Less than 15.0 percent  | 911          |
| 15.0 to 19.9 percent  | 747          |
| 20.0 to 24.9 percent  | 759          |
| 25.0 to 29.9 percent  | 571          |
| 30.0 to 34.9 percent  | 731          |
| 35.0 percent or more  | 2,257        |