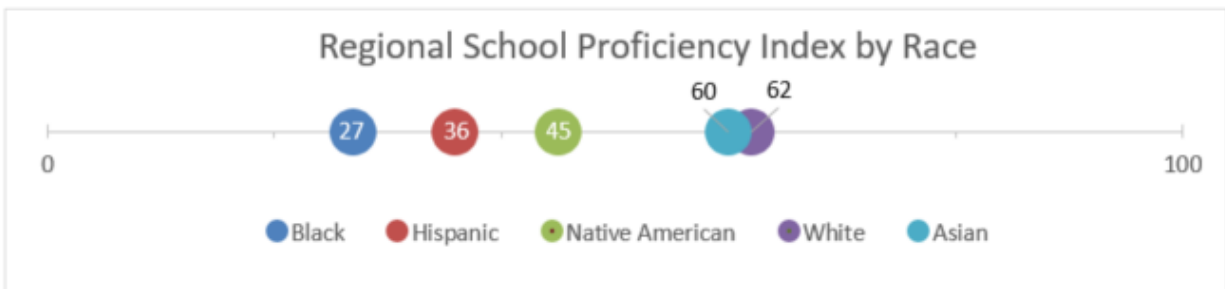
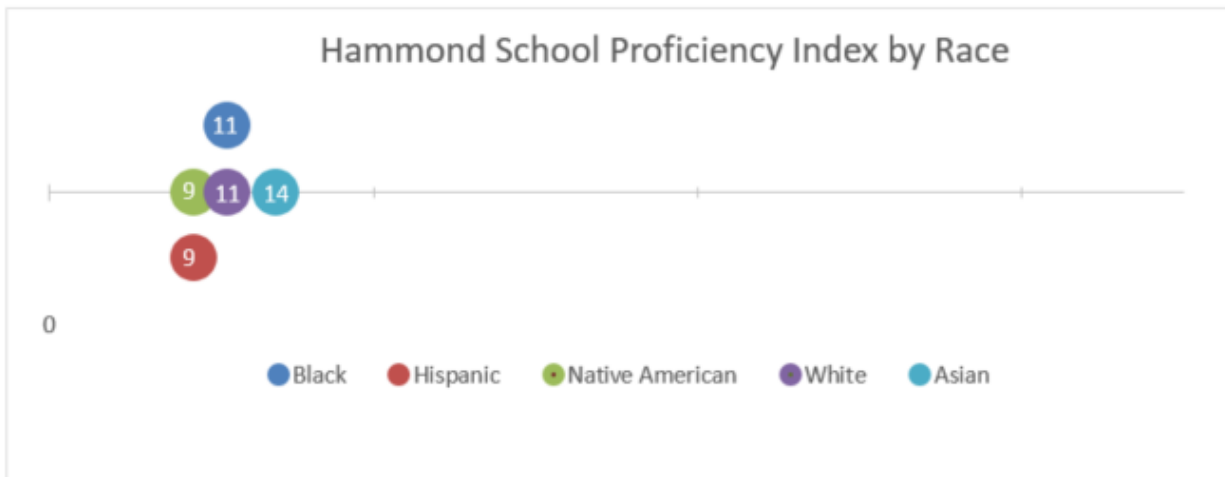


ANALYSIS EDUCATIONAL OPPORTUNITIES

- i. Describe any disparities in access to proficient schools based on race/ethnicity, national origin, and family status.
- ii. Describe the relationship between the residency patterns of racial/ethnic, national origin, and family status groups and their proximity to proficient schools.
- iii. Describe how school-related policies, such as school enrollment policies, affect a student's ability to attend a proficient school. Which protected class groups are least successful in accessing proficient schools?



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The graphic above is based on data provided by HUD based on 2012 data sources including Great Schools, Common Core of Data, and the School Attendance Boundary Information System (SABINS). The information is based on 4th grade state test scores at the elementary school level. In the graphic, the higher scores to the right indicate a higher school quality. Based on this data, Whites (62) and Asians (60) at the regional level had the highest access to school quality. All races in Hammond (9 to 14) had the lowest amount of access to school quality.

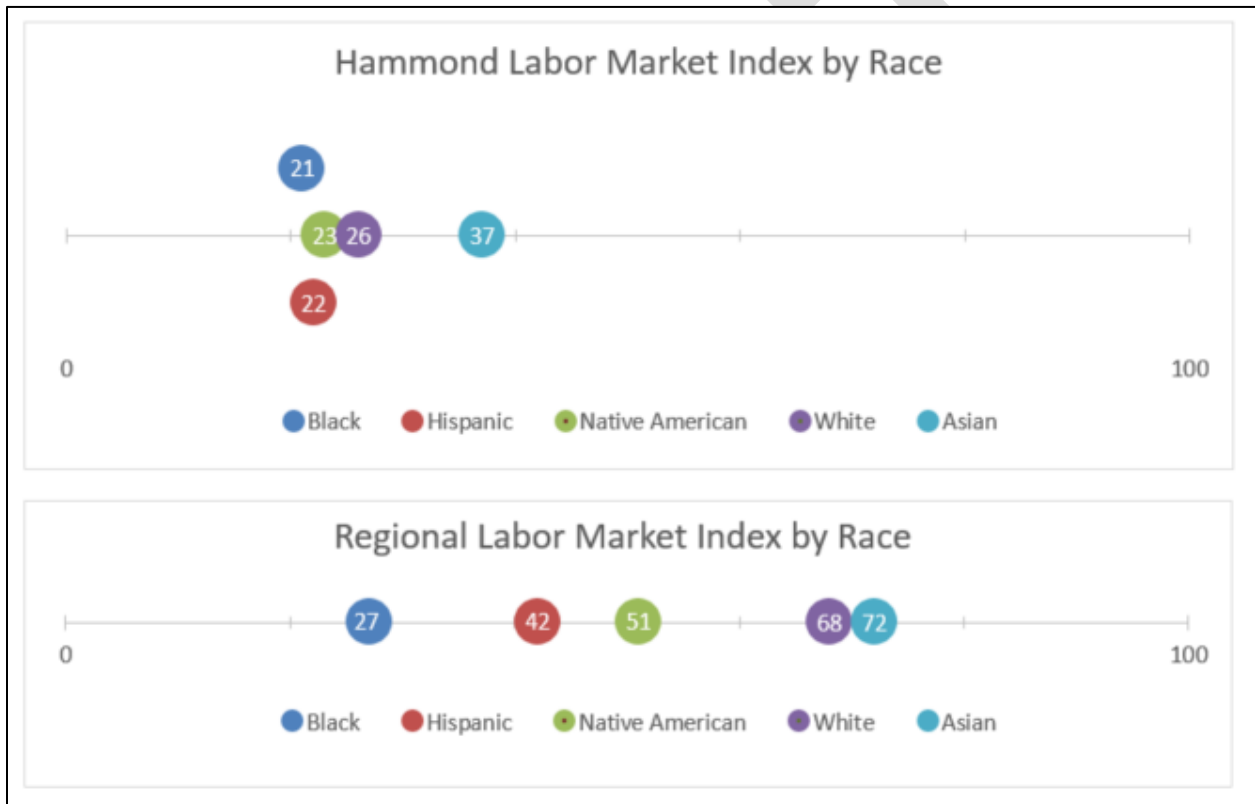
In the course of community meetings, several people, including representatives from the School City of Hammond questioned this data and will be providing supplemental data to speak to the quality of the local schools. In the second public hearing, representatives from the schools presented data showing that Hammond school students were performing on average or slightly better than average on standardized testing.

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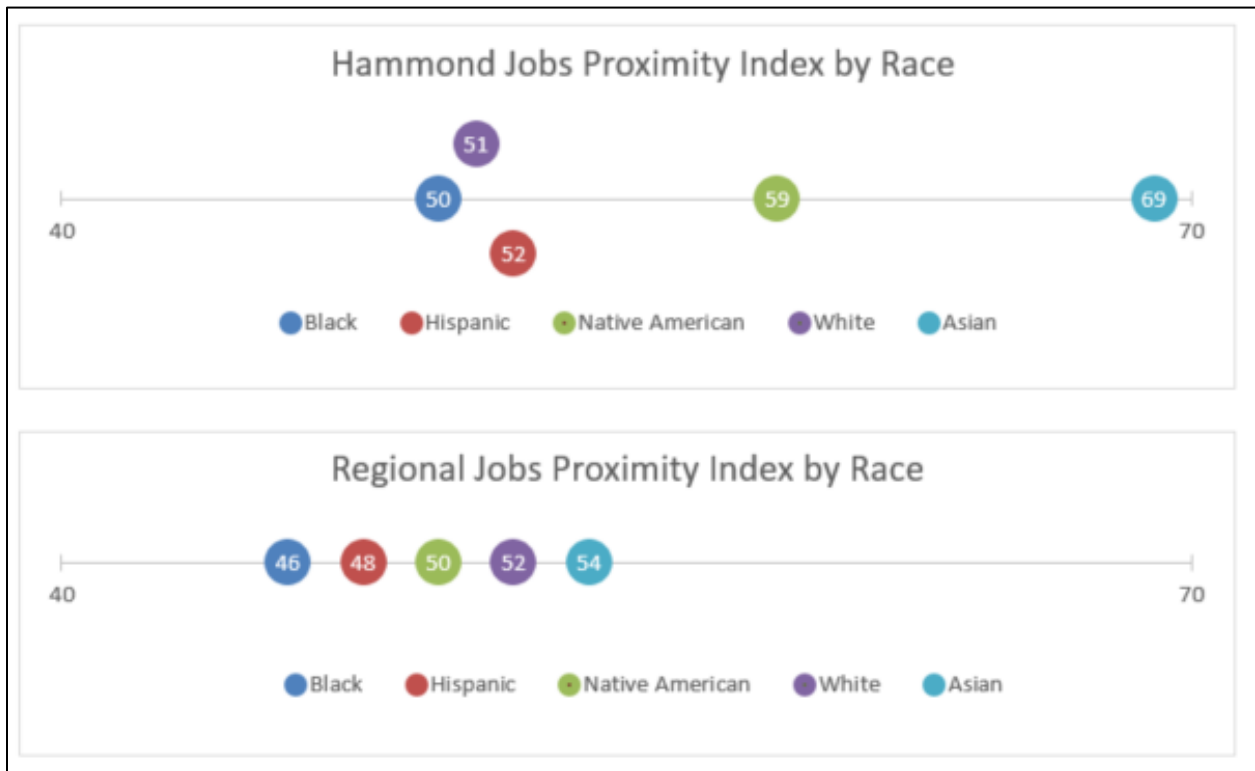
ANALYSIS EMPLOYMENT OPPORTUNITIES

- i. Describe any disparities in access to jobs and labor markets by protected class groups.
- ii. How does a person's place of residence affect their ability to obtain a job?
- iii. Which racial/ethnic, national origin, or family status groups are least successful in accessing employment?



The Labor Market Index, provided by HUD, is based on 2006-2010 American Community Survey (ACS), which analyzed employment, labor force participation, and educational attainment at the census tract level. A higher score (the further to the right) indicates a higher labor force participation rate. Whites (68) and Asians (72) at the regional level scored highest. All races in Hammond (21 to 26) except Asian (37) were on the lower side of the spectrum. At the regional level, Black Non-Hispanic (27) and Hispanic (42) in region also were on the lower side of the spectrum.

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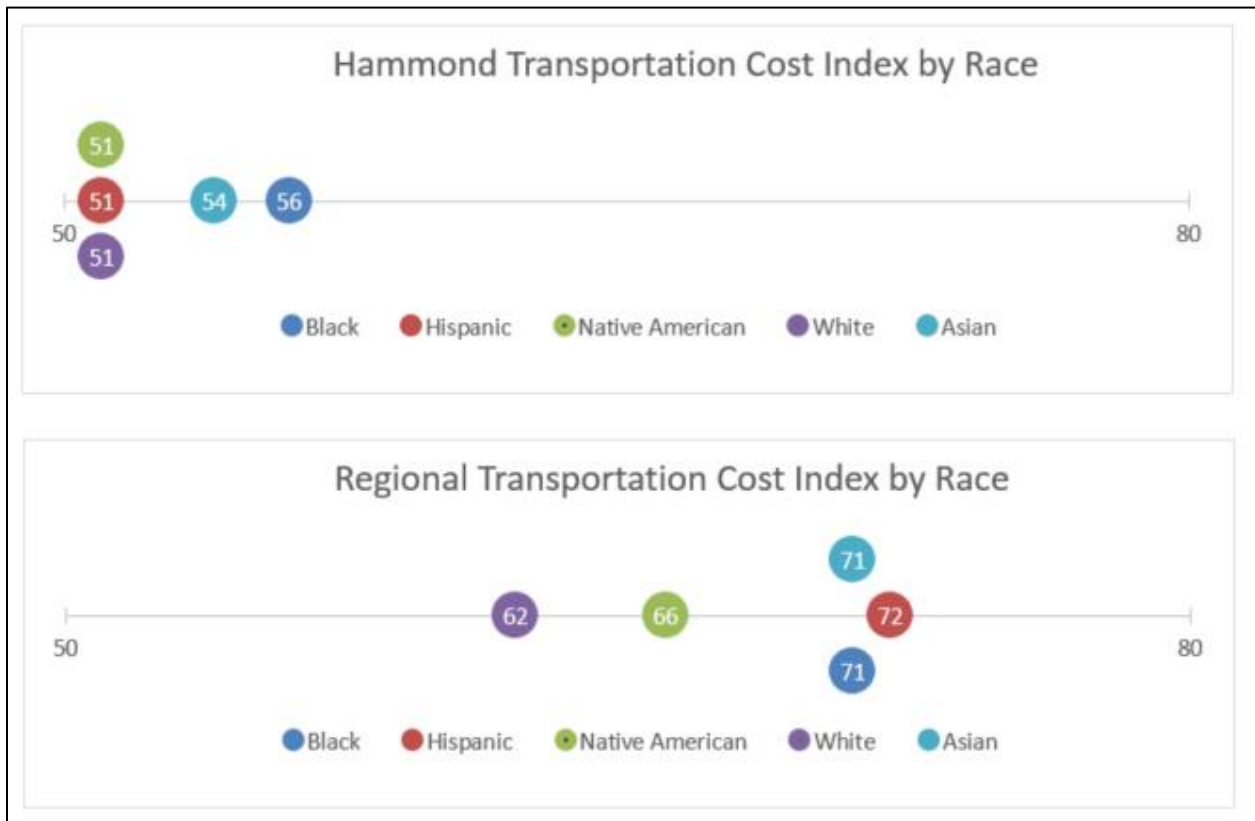


The Jobs Proximity Index measures distance to job locations at the neighborhood level by Census block group. A higher score (further to the right) indicates better access to employment opportunities. On this index, all but 2 races and ethnicities at both the local and regional level are clustered in the range of 46-54. Asians (69) and Native Americans (59) in Hammond have significantly higher scores, but too much statistical meaning cannot be placed on these outliers given the small populations of Asians and Native Americans within Hammond.

ANALYSIS TRANSPORTATION OPPORTUNITIES

- i. Describe any disparities in access to transportation based on place of residence, cost, or other transportation related factors.
- ii. Which racial/ethnic, national origin or family status groups are most affected by the lack of a reliable, affordable transportation connection between their place of residence and opportunities?
- iii. Describe how the jurisdiction's and region's policies, such as public transportation routes or transportation systems designed for use personal vehicles, affect the ability of protected class groups to access transportation.

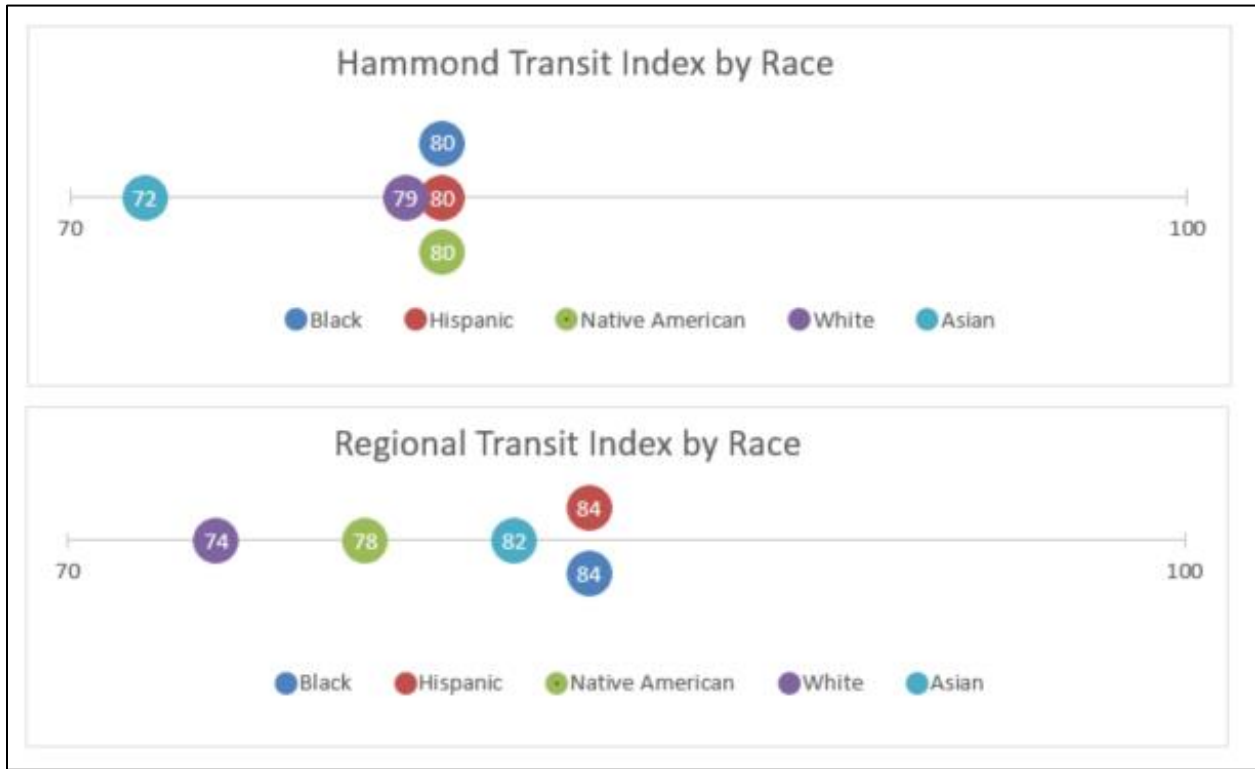
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The Transportation Cost Index is based on data provided by HUD based on the 2008-2012 Location Affordability Index (LAI). This index is very specific in that it is focused on a specific type of household as opposed to the population as a whole. This index only includes data for 3-person single parent households at 50% of median income for renters. A higher score (further to the right) indicates a lower cost of transportation. Transportation costs may be low for a range of reasons, including greater access to public transit, the density of housing, and the availability of jobs close to home.

All races in Hammond scored in the 50s, indicating a slightly lower than average transportation cost (79-80) to the nation as a whole. Race and ethnicities at the regional level are much higher, indicating lower transportation costs. This data corresponds with the lack of public transportation within Hammond compared to the remainder of the region. At the regional level, Whites are at the lower end of this index which would reflect the higher concentration of Whites at the fringes of the metropolitan area where there are fewer public transit options.

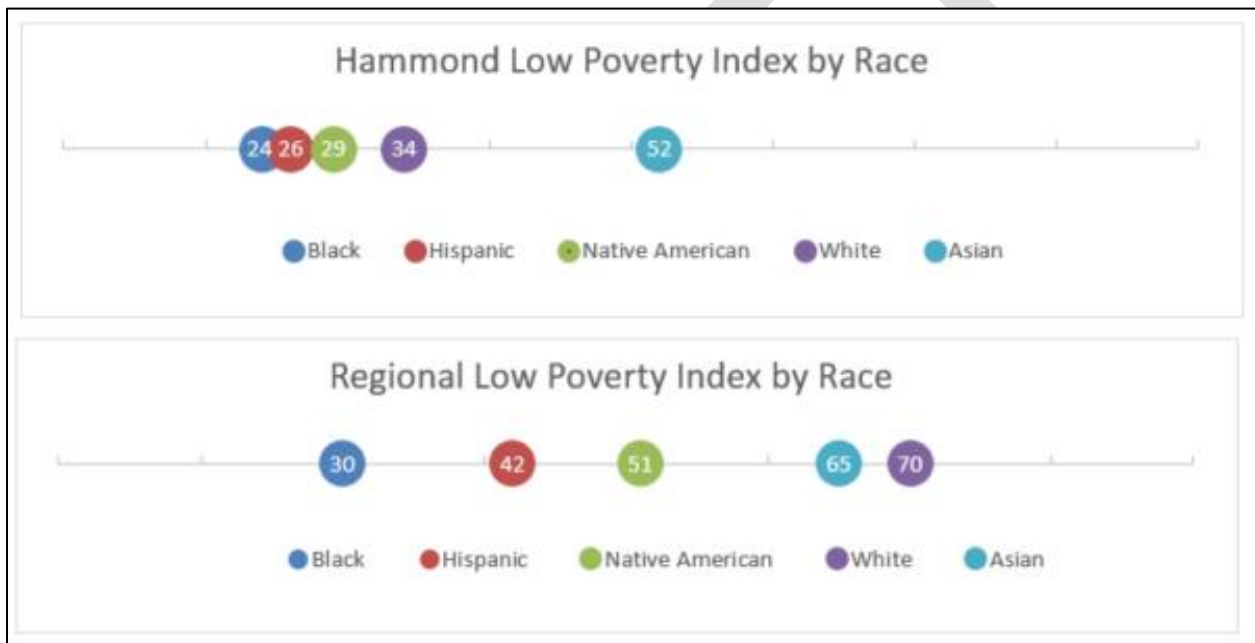
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The Transit Index is based on data provided by HUD based on the 2008-2012 Location Affordability Index (LAI). This index is very specific in that it is focused on a specific type of household as opposed to the population as a whole. This index only includes data for 3-person single parent households at 50% of median income for renters. A higher score (further to the right) indicates this type of household is more likely to use public transit. All races in Hammond (79-80) except Asian (72) are clustered around 80. Race and ethnicities at the regional level are also clustered around 80 but have greater variances between each group. Whites are at the lower end of this index which would reflect the higher concentration of Whites at the fringes of the metropolitan area where there are fewer public transit options.

ANALYSIS LOW POVERTY EXPOSURE OPPORTUNITIES

- i. Describe any disparities in exposure to poverty by protected class groups.
- ii. What role does a person's place of residence play in their exposure to poverty?
- iii. Which racial/ethnic, national origin or family status groups are most affected by these poverty indicators?
- iv. Describe how the jurisdiction's and region's policies affect the ability of protected class groups to access low poverty areas.



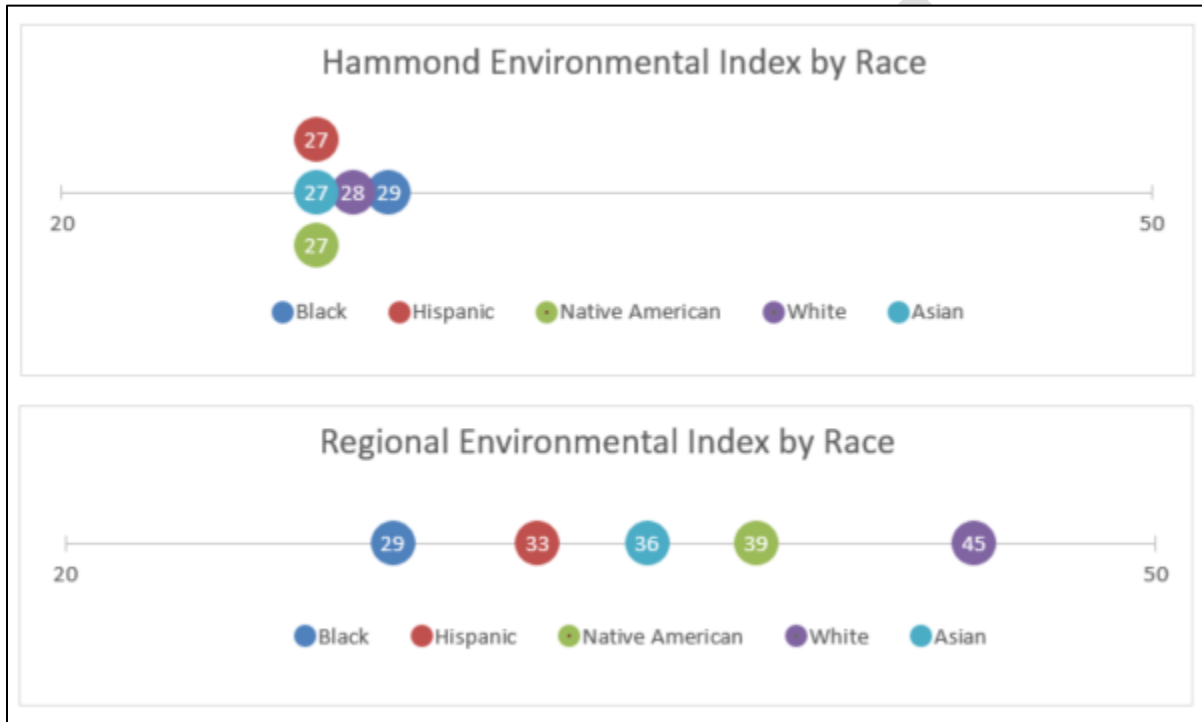
The Low Poverty Index graphic above is based on data provided by HUD, which is based on poverty rate data at the neighborhood (census tract) level from the 2006-2010 American Community Survey (ACS). A higher score (further to the right), indicates a lower exposure to poverty. Whites (70) and Asians (65) at the regional level were significantly higher than all other races. All races in Hammond, except for Asian (52), were clustered from 24-34. At the regional level, African Americans (30) were significantly lower than all other races, indicating a higher level of exposure to poverty.



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ANALYSIS: ENVIRONMENTALLY HEALTHY NEIGHBORHOOD OPPORTUNITIES

- i. Describe any disparities in access to environmentally healthy neighborhoods by protected class groups.
- ii. Which racial/ethnic, national origin or family status groups have the least access to environmentally healthy neighborhoods?



The Environmental Index provided by HUD is based on 2005 National Air Toxics Assessment (NATA). This index measures potential exposure to harmful toxins at the neighborhood (census tract) level. A higher index (further to the right) indicates less exposure to toxins and better air quality. The index for Whites (45) at the regional level significantly higher than all other races. African Americans at the regional level fell in line with those indices of all races for Hammond.

In reviewing this data during the community planning meetings, there was concern that this 11 year old data set does not properly reflect improvements made in the last few years. Most notably, the closure of the State Line Generating Plant in 2012, one of the oldest electrical generating station in the country, is not reflected in the 2005 data.

ANALYSIS PATTERNS IN DISPARITIES IN ACCESS TO OPPORTUNITY

- i. Identify and discuss any overarching patterns of access to opportunity and exposure to adverse community factors based on race/ethnicity, national origin or familial status. Identify areas that experience an aggregate of poor access to opportunity and high exposure to adverse factors. Include how these patterns compare to patterns of segregation and R/ECAPs.

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ADDITIONAL INFORMATION

- a. Beyond the HUD-provided data, provide additional relevant information, if any, about disparities in access to opportunity in the jurisdiction and region affecting groups with other protected characteristics.
  
- b. The program participant may also describe other information relevant to its assessment of disparities in access to opportunity, including any activities aimed at improving access to opportunities for areas that may lack such access, or in promoting access to opportunity (e.g., proficient schools, employment opportunities, and transportation).

Much of the discussion at the community meetings focused on the disparities presented in the opportunity indices. The City is continuing to collect local data sets and local knowledge to supplement the information provided by HUD, including school performance from School City of Hammond.

The community meetings also focused on the inadequacy of public transportation, especially for persons with disabilities. The lack of public transportation has been an often cited issue since the termination of City-funded bus service in 2010 due to fiscal considerations.

CONTRIBUTING FACTORS OF DISPARITIES IN ACCESS TO OPPORTUNITY

*Consider the listed factors and any other factors affecting the jurisdiction and region. Identify factors that significantly create, contribute to, perpetuate, or increase the severity of disparities in access to opportunity.*

- Access to financial services
- The availability, type, frequency, and reliability of public transportation
- Lack of private investments in specific neighborhoods
- Lack of public investments in specific neighborhoods, including services or amenities
- Lack of regional cooperation
- Land use and zoning laws
- Lending Discrimination
- Location of employers
- Location of environmental health hazards
- Location of proficient schools and school assignment policies
- Location and type of affordable housing
- Occupancy codes and restrictions
- Private discrimination
- Other