Regional Analysis of Impediments to Fair Housing Choice

Data and Preliminary Findings
Public Input

Cuyahoga County
FAIR HOUSING FORUMS - PROTOCOLS

1. **Public Comment will be held at the end of the presentation**

2. **Hold all questions until the entire presentation has been made.**

3. **In order for everyone to have an opportunity, individuals will be given up to 3 minutes during the public comment portion of the meeting on the topic of the presentation.**

4. **Anyone that has questions about the overall NEOSCC/Vibrant NEO process should contact Jeff Anderle, 330-375-2949 or janderle@neoscc.org**
In 2010, 23 Northeast Ohio Organizations collaborated on a proposal to the U.S. Department of Housing and Urban Development (HUD) as part of the Partnership for Sustainable Communities Initiative. The Initiative is an interagency collaboration among HUD, the U.S. Department of Transportation, and the U.S. Environmental Protection Agency.

Result: $4.25M federal grant.

The Northeast Ohio Sustainable Communities Consortium (NEOSCC) is a 33-member Consortium of Metropolitan Planning Agencies, Municipal and County Governments, Government Agencies and Non-Profits.
**VIBRANT NEO 2040 IS A THREE YEAR PLANNING PROCESS ACROSS 12 COUNTIES**

**Who:** Engage stakeholders throughout the region through different ways and methods.

**How:** Regional engagement using a scenario planning process that creates a shared vision.

**What:** A framework to create a more vibrant, resilient and sustainable Northeast Ohio.
Where do we want to go as a region?

Quality Connected Places
Regional AI Fair Housing Forums
March 11-15, 2013
Why Conduct a Regional AI?

• Results of Fair Housing Study will be integrated into the Vibrant NEO Scenario Planning Process.

• This study can also be used at a local level by entitlement communities as their own Analysis of Impediments to Fair Housing Choice.
Jurisdictions receiving federal funds for housing and community development must: Certify that they are affirmatively furthering fair housing (AFFH)

Cleveland, Cleveland Heights, East Cleveland, Euclid, Lakewood, Parma, & Cuyahoga County are all Entitlement Communities
NEOSCC Regional AI

Certification means three things*:

- Conduct an AI
- Take action on impediments if impediments are found
- Maintain records of actions

* Means Three Things for the Consolidated Planning Process
NEOSCC Regional AI

Include FHEA Elements:

- Measuring racial and ethnic isolation and segregation in the Region
- Identifying racially and ethnically concentrated areas of poverty
- Evaluating access to opportunity
- Reducing social and economic disparities
NEOSCC Regional AI

Purposes of the study:

- Identify any impediments to fair housing choice
- Determine equity concerns
- Recommend actions that address impediments and equity barriers
Purposes of Today’s Meeting

- Advise you of some preliminary findings
- Offer you opportunity to comment on what direction these findings are pointing toward
- Provide us with your opinions about fair housing issues, potential impediments, barriers to equity and opportunity, and how to best address them
NEOSCC Regional AI

Thirteen Fair Housing Forums

- Present you with context, fair housing information, and preliminary results of our analysis
- Receive comments, input, and your experiences with fair housing
Definition of Impediments to Fair Housing Choice:

Actions, omissions, or decisions that restrict housing choice because of protected class status
Who is protected?

Protected classes under Ohio and or Federal law:

Race, color, sex, national origin, ancestry, religion, disability, familial status or military status
NEOSCC Region

Comprises: Six Housing Markets, 12 Counties,
18 Entitlement cities
4 Entitlement counties
8 Non-entitled county areas
## Regional AI Organization

<table>
<thead>
<tr>
<th>Volume I</th>
<th>Volume II</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Northeast Ohio Region</td>
<td>8. Ashtabula County</td>
</tr>
<tr>
<td>2. Akron Housing Market Area</td>
<td>9. Cuyahoga County</td>
</tr>
<tr>
<td>3. Ashtabula Housing Market Area</td>
<td>10. Cleveland</td>
</tr>
<tr>
<td>4. Canton-Massillon Housing Market Area</td>
<td>11. Cleveland Heights</td>
</tr>
<tr>
<td>5. Cleveland Housing Market Area</td>
<td>12. East Cleveland</td>
</tr>
<tr>
<td>6. Wooster Housing Market Area</td>
<td>13. Euclid</td>
</tr>
<tr>
<td></td>
<td>15. Parma</td>
</tr>
<tr>
<td></td>
<td>16. Remainder of Cuyahoga County</td>
</tr>
<tr>
<td></td>
<td>17. Geauga County</td>
</tr>
<tr>
<td></td>
<td>18. Lake County</td>
</tr>
<tr>
<td></td>
<td>19. Mentor</td>
</tr>
<tr>
<td></td>
<td>20. Remainder of Lake County</td>
</tr>
<tr>
<td></td>
<td>21. Lorain County</td>
</tr>
<tr>
<td></td>
<td>22. Elyria</td>
</tr>
<tr>
<td></td>
<td>23. Lorain</td>
</tr>
<tr>
<td></td>
<td>24. Remainder of Lorain County</td>
</tr>
<tr>
<td></td>
<td>25. Mahoning County</td>
</tr>
<tr>
<td></td>
<td>26. Youngstown</td>
</tr>
<tr>
<td></td>
<td>27. Remainder of Mahoning County</td>
</tr>
<tr>
<td></td>
<td>28. Medina County</td>
</tr>
<tr>
<td></td>
<td>29. Portage County</td>
</tr>
<tr>
<td></td>
<td>30. Kent</td>
</tr>
<tr>
<td></td>
<td>31. Remainder of Portage County</td>
</tr>
<tr>
<td></td>
<td>32. Stark County</td>
</tr>
<tr>
<td></td>
<td>33. Alliance</td>
</tr>
<tr>
<td></td>
<td>34. Canton</td>
</tr>
<tr>
<td></td>
<td>35. Massillon</td>
</tr>
<tr>
<td></td>
<td>36. Remainder of Stark County</td>
</tr>
<tr>
<td></td>
<td>37. Summit County</td>
</tr>
<tr>
<td></td>
<td>38. Akron</td>
</tr>
<tr>
<td></td>
<td>39. Barberton</td>
</tr>
<tr>
<td></td>
<td>40. Cuyahoga Falls</td>
</tr>
<tr>
<td></td>
<td>41. Remainder of Summit County</td>
</tr>
<tr>
<td></td>
<td>42. Trumbull County</td>
</tr>
<tr>
<td></td>
<td>43. Warren</td>
</tr>
<tr>
<td></td>
<td>44. Remainder of Trumbull County</td>
</tr>
<tr>
<td></td>
<td>45. Wayne County</td>
</tr>
<tr>
<td></td>
<td>46. Cuyahoga Urban County</td>
</tr>
</tbody>
</table>
Regional AI Presentation

Methodology and Research Actions

- Implemented surveys
- Conducted research and collected data
- Conducted qualitative analysis
- Conducted quantitative analysis
- Now are embarking on public input phase
- Following this, make recommendations
Economics

Diagram 9.1
Real Earnings Per Job
Cuyahoga County vs. Northeast Ohio Region
1969-2010 BEA Data, Real 2011 Dollars

- Cuyahoga County
- Northeast Ohio Region

Real Avg. $ Per Job vs. Year

- 57,477
- 49,044
Economics

Diagram 9.2
Real Per Capita Income
Cuyahoga County vs Northeast Ohio Region
1969–2010 BEA Data, Real 2011 Dollars

Regional AI Fair Housing Forums
March 11-15, 2013
Economics

Diagram 9.3
Full- and Part-Time Employment
Cuyahoga County
1969–2010  BEA Data

Employment

69  71  73  75  77  79  81  83  85  87  89  91  93  95  97  99  01  03  05  07  09

800,000  820,000  840,000  860,000  880,000  900,000  920,000  940,000  960,000  980,000

874,068

Regional AI Fair Housing Forums
March 11-15, 2013
Economics
Economics

Diagram 9.5
Monthly Unemployment Rate
Cuyahoga County vs. Northeast Ohio Region
2008–July 2012 BLS Data

Regional AI Fair Housing Forums
March 11-15, 2013
2000 Census vs 2010 ACS Poverty

Regional AI Fair Housing Forums
March 11-15, 2013
2000 Census vs 2010 ACS Poverty
Racial/Ethnic area-Concentrated Poverty

Legend for the maps:

2006-2010 Racially Concentrated Areas of Poverty
A Census tract is considered a racially concentrated area of poverty (RCAP) when 50 percent or more of the population are non-white AND 40 percent or more of the total population are in poverty.

Legend for the maps:

2006-2010 Ethnically Concentrated Areas of Poverty
A Census tract is considered an ethnically concentrated area of poverty (ECAP) when 50 percent or more of the population are Hispanic AND 40 percent or more of the total population are in poverty.
Small Business Lending 2000-11
Small Business Lending 2000-11
Public Transit, Poverty, Employment
Public Transit, Poverty, Employment
Demographics

Table 9.3
Population by Race and Ethnicity
Cuyahoga County
2000 & 2010 Census SF1 Data

<table>
<thead>
<tr>
<th>Race</th>
<th>2000 Census</th>
<th>2010 Census</th>
<th>% Change 00-10</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Population</td>
<td>% of Total</td>
<td>Population</td>
</tr>
<tr>
<td>White</td>
<td>938,863</td>
<td>67.4%</td>
<td>814,103</td>
</tr>
<tr>
<td>Black</td>
<td>382,634</td>
<td>27.4%</td>
<td>380,198</td>
</tr>
<tr>
<td>American Indian</td>
<td>2,529</td>
<td>.2%</td>
<td>2,578</td>
</tr>
<tr>
<td>Asian</td>
<td>25,245</td>
<td>1.8%</td>
<td>32,883</td>
</tr>
<tr>
<td>Native Hawaiian/Pacific Islander</td>
<td>338</td>
<td>.0%</td>
<td>285</td>
</tr>
<tr>
<td>Other</td>
<td>20,962</td>
<td>1.5%</td>
<td>23,339</td>
</tr>
<tr>
<td>Two or More Races</td>
<td>23,407</td>
<td>1.7%</td>
<td>26,736</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>1,393,978</strong></td>
<td><strong>100.0%</strong></td>
<td><strong>1,280,122</strong></td>
</tr>
<tr>
<td>Hispanic (Ethnicity)</td>
<td>47,078</td>
<td>3.4%</td>
<td>61,270</td>
</tr>
</tbody>
</table>
2000 vs 2010 Black Pop. Distribution
2000 vs 2010 Black Pop. Distribution

Regional AI Fair Housing Forums
March 11-15, 2013
2000 vs 2010 Hispanic Pop. Distribution
2000 vs 2010 Hispanic Pop. Distribution
Diversity and Dissimilarity Index: B vs W

Regional AI Fair Housing Forums
March 11-15, 2013
## County Segregation Indices

<table>
<thead>
<tr>
<th>County</th>
<th>Black Isolation Index</th>
<th>Hispanic Isolation Index</th>
<th>Black/White Diversity Index</th>
<th>Black/White Dissimilarity Index</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ashtabula</td>
<td>0.07</td>
<td>0.03</td>
<td>0.17</td>
<td>0.50</td>
</tr>
<tr>
<td>Cuyahoga</td>
<td>0.40</td>
<td>0.12</td>
<td>0.54</td>
<td>0.71</td>
</tr>
<tr>
<td>Geauga</td>
<td>0.03</td>
<td>0.00</td>
<td>0.10</td>
<td>0.34</td>
</tr>
<tr>
<td>Lake</td>
<td>0.07</td>
<td>0.12</td>
<td>0.19</td>
<td>0.54</td>
</tr>
<tr>
<td>Lorain</td>
<td>0.12</td>
<td>0.14</td>
<td>0.22</td>
<td>0.52</td>
</tr>
<tr>
<td>Mahoning</td>
<td>0.34</td>
<td>0.07</td>
<td>0.44</td>
<td>0.70</td>
</tr>
<tr>
<td>Medina</td>
<td>0.01</td>
<td>0.00</td>
<td>0.06</td>
<td>0.32</td>
</tr>
<tr>
<td>Portage</td>
<td>0.04</td>
<td>0.00</td>
<td>0.12</td>
<td>0.42</td>
</tr>
<tr>
<td>Stark</td>
<td>0.18</td>
<td>0.01</td>
<td>0.26</td>
<td>0.54</td>
</tr>
<tr>
<td>Summit</td>
<td>0.29</td>
<td>0.01</td>
<td>0.36</td>
<td>0.60</td>
</tr>
<tr>
<td>Trumbull</td>
<td>0.21</td>
<td>0.00</td>
<td>0.30</td>
<td>0.61</td>
</tr>
<tr>
<td>Wayne</td>
<td>0.02</td>
<td>0.01</td>
<td>0.11</td>
<td>0.47</td>
</tr>
<tr>
<td><strong>Northeast Ohio Region</strong></td>
<td><strong>0.08</strong></td>
<td><strong>0.01</strong></td>
<td><strong>0.12</strong></td>
<td><strong>0.38</strong></td>
</tr>
</tbody>
</table>
## Housing

### Table 9.10
Housing Units by Tenure
Cuyahoga County
2000 & 2010 Census SF1 Data

<table>
<thead>
<tr>
<th>Tenure</th>
<th>2000 Census</th>
<th></th>
<th>2010 Census</th>
<th></th>
<th>% Change 00-10</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Units</td>
<td>% of Total</td>
<td>Units</td>
<td>% of Total</td>
<td></td>
</tr>
<tr>
<td>Occupied Housing Units</td>
<td>571,457</td>
<td>92.6%</td>
<td>545,056</td>
<td>87.7%</td>
<td>-4.6%</td>
</tr>
<tr>
<td>Owner-Occupied</td>
<td>360,980</td>
<td>63.2%</td>
<td>331,876</td>
<td>60.9%</td>
<td>-8.1%</td>
</tr>
<tr>
<td>Renter-Occupied</td>
<td>210,477</td>
<td>36.8%</td>
<td>213,180</td>
<td>39.1%</td>
<td>1.3%</td>
</tr>
<tr>
<td>Vacant Housing Units</td>
<td>45,446</td>
<td>7.4%</td>
<td>76,707</td>
<td>12.3%</td>
<td>68.8%</td>
</tr>
<tr>
<td>Total Housing Units</td>
<td>616,903</td>
<td>100.0%</td>
<td>621,763</td>
<td>100.0%</td>
<td>.8%</td>
</tr>
</tbody>
</table>
## Housing

### Table 9.11
Disposition of Vacant Housing Units
Cuyahoga County
2000 & 2010 Census SF1 Data

<table>
<thead>
<tr>
<th>Disposition</th>
<th>2000 Census</th>
<th>2010 Census</th>
<th>% Change 00-10</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Units</td>
<td>% of Total</td>
<td>Units</td>
</tr>
<tr>
<td>For Rent</td>
<td>21,794</td>
<td>48.0%</td>
<td>32,522</td>
</tr>
<tr>
<td>For Sale</td>
<td>5,218</td>
<td>11.5%</td>
<td>9,679</td>
</tr>
<tr>
<td>Rented or Sold, Not Occupied</td>
<td>4,109</td>
<td>9.0%</td>
<td>3,725</td>
</tr>
<tr>
<td>For Seasonal, Recreational, or Occasional Use</td>
<td>2,338</td>
<td>5.1%</td>
<td>2,463</td>
</tr>
<tr>
<td>For Migrant Workers</td>
<td>12</td>
<td>0.0%</td>
<td>8</td>
</tr>
<tr>
<td>Other Vacant</td>
<td>11,975</td>
<td>26.3%</td>
<td>28,310</td>
</tr>
<tr>
<td>Total</td>
<td>45,446</td>
<td>100.0%</td>
<td>76,707</td>
</tr>
</tbody>
</table>
## Housing

### Table 9.9

**Housing Units by Type**

Cuyahoga County  
2000 Census SF3 & 2010 Five-Year ACS Data

<table>
<thead>
<tr>
<th>Unit Type</th>
<th>2000 Census</th>
<th>2010 Five-Year ACS</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Units</td>
<td>% of Total</td>
</tr>
<tr>
<td>Single-Family</td>
<td>392,564</td>
<td>63.6%</td>
</tr>
<tr>
<td>Duplex</td>
<td>59,729</td>
<td>9.7%</td>
</tr>
<tr>
<td>Tri- or Four-Plex</td>
<td>25,309</td>
<td>4.1%</td>
</tr>
<tr>
<td>Apartment</td>
<td>136,032</td>
<td>22.1%</td>
</tr>
<tr>
<td>Mobile Home</td>
<td>3,214</td>
<td>.5%</td>
</tr>
<tr>
<td>Boat, RV, Van, Etc.</td>
<td>55</td>
<td>.0%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>616,903</strong></td>
<td><strong>100.0%</strong></td>
</tr>
</tbody>
</table>
Distribution of Multifamily Assisted Housing, December 2012, and 2010 ACS Poverty
Distribution of Multifamily Assisted Housing, December 2012, and 2010 ACS Poverty
### Home Mortgage Disclosure Act

#### Table 1.1
Purpose of Loan by Year
Northeast Ohio Region
2004–2011 HMDA Data

<table>
<thead>
<tr>
<th>Purpose</th>
<th>2004</th>
<th>2005</th>
<th>2006</th>
<th>2007</th>
<th>2008</th>
<th>2009</th>
<th>2010</th>
<th>2011</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Home Purchase</td>
<td>120,239</td>
<td>138,490</td>
<td>131,078</td>
<td>88,407</td>
<td>59,703</td>
<td>55,214</td>
<td>48,614</td>
<td>45,466</td>
<td>687,211</td>
</tr>
<tr>
<td>Home Improvement</td>
<td>28,900</td>
<td>33,365</td>
<td>32,417</td>
<td>28,335</td>
<td>20,616</td>
<td>11,992</td>
<td>9,200</td>
<td>9,375</td>
<td>174,200</td>
</tr>
<tr>
<td>Refinancing</td>
<td>235,075</td>
<td>226,030</td>
<td>187,953</td>
<td>134,905</td>
<td>90,402</td>
<td>119,405</td>
<td>109,810</td>
<td>96,082</td>
<td>1,199,662</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>384,214</strong></td>
<td><strong>397,885</strong></td>
<td><strong>351,448</strong></td>
<td><strong>251,647</strong></td>
<td><strong>170,721</strong></td>
<td><strong>186,611</strong></td>
<td><strong>167,624</strong></td>
<td><strong>150,923</strong></td>
<td><strong>2,061,073</strong></td>
</tr>
</tbody>
</table>

#### Table 9.1
Purpose of Loan by Year
Cuyahoga County
2004–2011 HMDA Data

<table>
<thead>
<tr>
<th>Purpose</th>
<th>2004</th>
<th>2005</th>
<th>2006</th>
<th>2007</th>
<th>2008</th>
<th>2009</th>
<th>2010</th>
<th>2011</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Home Purchase</td>
<td>42,075</td>
<td>49,588</td>
<td>48,621</td>
<td>30,657</td>
<td>19,679</td>
<td>17,928</td>
<td>15,067</td>
<td>13,261</td>
<td>236,876</td>
</tr>
<tr>
<td>Home Improvement</td>
<td>10,397</td>
<td>10,993</td>
<td>11,555</td>
<td>10,848</td>
<td>8,236</td>
<td>5,040</td>
<td>3,784</td>
<td>4,029</td>
<td>64,882</td>
</tr>
<tr>
<td>Refinancing</td>
<td>75,293</td>
<td>71,474</td>
<td>54,630</td>
<td>40,085</td>
<td>26,895</td>
<td>33,245</td>
<td>30,902</td>
<td>28,062</td>
<td>360,586</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>127,765</strong></td>
<td><strong>132,055</strong></td>
<td><strong>114,806</strong></td>
<td><strong>81,590</strong></td>
<td><strong>54,810</strong></td>
<td><strong>56,213</strong></td>
<td><strong>49,753</strong></td>
<td><strong>45,352</strong></td>
<td><strong>662,344</strong></td>
</tr>
</tbody>
</table>
Mortgage Denials by Year

Denial Rates by Year
Northeast Ohio Region
2004–2011 HMDA Data

- 2004: 14.7%
- 2005: 17.5%
- 2006: 20.0%
- 2007: 18.5%
- 2008: 15.8%
- 2009: 12.7%
- 2010: 13.4%
- 2011: 14.0%
Mortgage Denials by Race/Ethnicity

Denial Rate by Race/Ethnicity for Owner-Occupied Home Purchase Loan Applications
Northeast Ohio Region
2004–2011 HMDA Data

- American Indian or Alaskan Native: 25.8%
- Asian: 12.9%
- Black: 33.6%
- White: 13.0%
- Hispanic (Ethnicity): 21.5%

Regional AI Fair Housing Forums
March 11-15, 2013
Hispanic and Black Denial Rates
HAL Distribution, Black HALs
Fair Housing Complaints

### Table 9.1
Fair Housing Complaints by Basis
Cuyahoga County
HUD Data: 1/2004 - 9/2012

<table>
<thead>
<tr>
<th>Basis</th>
<th>2004</th>
<th>2005</th>
<th>2006</th>
<th>2007</th>
<th>2008</th>
<th>2009</th>
<th>2010</th>
<th>2011</th>
<th>2012</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Color</td>
<td>1</td>
<td>3</td>
<td>2</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>9</td>
</tr>
<tr>
<td>Disability</td>
<td>27</td>
<td>29</td>
<td>35</td>
<td>19</td>
<td>33</td>
<td>21</td>
<td>29</td>
<td>23</td>
<td>17</td>
<td>233</td>
</tr>
<tr>
<td>Familial Status</td>
<td>5</td>
<td>11</td>
<td>17</td>
<td>16</td>
<td>20</td>
<td>69</td>
<td>38</td>
<td>54</td>
<td>29</td>
<td>259</td>
</tr>
<tr>
<td>National Origin</td>
<td>2</td>
<td>6</td>
<td>8</td>
<td>9</td>
<td>33</td>
<td>11</td>
<td>20</td>
<td>5</td>
<td>1</td>
<td>95</td>
</tr>
<tr>
<td>Race</td>
<td>30</td>
<td>32</td>
<td>35</td>
<td>40</td>
<td>71</td>
<td>47</td>
<td>38</td>
<td>16</td>
<td>12</td>
<td>321</td>
</tr>
<tr>
<td>Religion</td>
<td>2</td>
<td>5</td>
<td>2</td>
<td>3</td>
<td>10</td>
<td>2</td>
<td>2</td>
<td>2</td>
<td>1</td>
<td>27</td>
</tr>
<tr>
<td>Sex</td>
<td>3</td>
<td>2</td>
<td>7</td>
<td>12</td>
<td>7</td>
<td>17</td>
<td>20</td>
<td>5</td>
<td>7</td>
<td>80</td>
</tr>
</tbody>
</table>

| Total Bases  | 70   | 88   | 104  | 101  | 175  | 166  | 147  | 105  | 68   | 1,024 |
| Total Complaints | 59  | 81   | 83   | 77   | 130  | 152  | 135  | 95   | 61   | 873   |
## Fair Housing Complaints

### Table 9.3
**Fair Housing Complaints by Issue**

**Cuyahoga County**  
**HUD Data: 1/2004-9/2012**

<table>
<thead>
<tr>
<th>Issue</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Discrimination in term, conditions or privileges relating to rental</td>
<td>182</td>
</tr>
<tr>
<td>Discriminatory refusal to rent</td>
<td>174</td>
</tr>
<tr>
<td>Discriminatory advertisement - rental</td>
<td>137</td>
</tr>
<tr>
<td>Discriminatory terms, conditions, privileges, or services and facilities</td>
<td>123</td>
</tr>
<tr>
<td>Discriminatory advertising, statements and notices</td>
<td>105</td>
</tr>
<tr>
<td>Discriminatory acts under Section 818 (coercion, etc.)</td>
<td>65</td>
</tr>
<tr>
<td>Discriminatory refusal to rent and negotiate for rental</td>
<td>41</td>
</tr>
<tr>
<td>Other discriminatory acts</td>
<td>27</td>
</tr>
<tr>
<td>Otherwise deny or make housing available</td>
<td>19</td>
</tr>
<tr>
<td>Discrimination in services and facilities relating to rental</td>
<td>16</td>
</tr>
<tr>
<td>False denial or representation of availability - rental</td>
<td>15</td>
</tr>
<tr>
<td>Discriminatory financing (includes real estate transactions)</td>
<td>15</td>
</tr>
<tr>
<td>Discrimination in making of loans</td>
<td>11</td>
</tr>
<tr>
<td>Discriminatory refusal to negotiate for rental</td>
<td>10</td>
</tr>
<tr>
<td>Discriminatory refusal to sell</td>
<td>8</td>
</tr>
<tr>
<td>Discrimination in the terms or conditions for making loans</td>
<td>8</td>
</tr>
<tr>
<td>Non-compliance with design and construction requirements (handicap)</td>
<td>8</td>
</tr>
<tr>
<td>Other reasons</td>
<td>57</td>
</tr>
<tr>
<td>Failure to make reasonable accommodation</td>
<td>109</td>
</tr>
</tbody>
</table>

**Total Issues**  
1,130

**Total Complaints**  
873
## Fair Housing Complaints

### Table 9.6
Fair Housing Complaints by Basis
Cuyahoga County
OCRC Data: 5/2004 - 9/2012

<table>
<thead>
<tr>
<th>Basis</th>
<th>2004</th>
<th>2005</th>
<th>2006</th>
<th>2007</th>
<th>2008</th>
<th>2009</th>
<th>2010</th>
<th>2011</th>
<th>2012</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Age</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Ancestry</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Color</td>
<td>1</td>
<td>5</td>
<td>1</td>
<td>1</td>
<td>2</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>11</td>
</tr>
<tr>
<td>Disability</td>
<td>26</td>
<td>32</td>
<td>79</td>
<td>26</td>
<td>30</td>
<td>18</td>
<td>29</td>
<td>24</td>
<td>5</td>
<td>269</td>
</tr>
<tr>
<td>Familial Status</td>
<td>5</td>
<td>10</td>
<td>12</td>
<td>23</td>
<td>16</td>
<td>18</td>
<td>18</td>
<td>5</td>
<td>6</td>
<td>117</td>
</tr>
<tr>
<td>Gender</td>
<td>5</td>
<td>7</td>
<td>10</td>
<td>16</td>
<td>10</td>
<td>22</td>
<td>17</td>
<td>7</td>
<td>5</td>
<td>93</td>
</tr>
<tr>
<td>National Origin</td>
<td>2</td>
<td>5</td>
<td>8</td>
<td>28</td>
<td>2</td>
<td>14</td>
<td>3</td>
<td>5</td>
<td>6</td>
<td>68</td>
</tr>
<tr>
<td>Race</td>
<td>34</td>
<td>39</td>
<td>30</td>
<td>40</td>
<td>31</td>
<td>34</td>
<td>20</td>
<td>6</td>
<td>6</td>
<td>285</td>
</tr>
<tr>
<td>Religion</td>
<td>1</td>
<td>4</td>
<td>2</td>
<td>5</td>
<td>2</td>
<td>3</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>17</td>
</tr>
<tr>
<td>Retaliation</td>
<td>5</td>
<td>20</td>
<td>11</td>
<td>15</td>
<td>12</td>
<td>7</td>
<td>11</td>
<td>10</td>
<td>5</td>
<td>94</td>
</tr>
<tr>
<td>Other Basis</td>
<td>2</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>5</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Total Bases</strong></td>
<td><strong>78</strong></td>
<td><strong>120</strong></td>
<td><strong>150</strong></td>
<td><strong>125</strong></td>
<td><strong>156</strong></td>
<td><strong>87</strong></td>
<td><strong>130</strong></td>
<td><strong>87</strong></td>
<td><strong>26</strong></td>
<td><strong>959</strong></td>
</tr>
<tr>
<td><strong>Total Complaints</strong></td>
<td><strong>64</strong></td>
<td><strong>88</strong></td>
<td><strong>127</strong></td>
<td><strong>86</strong></td>
<td><strong>113</strong></td>
<td><strong>74</strong></td>
<td><strong>109</strong></td>
<td><strong>64</strong></td>
<td><strong>18</strong></td>
<td><strong>743</strong></td>
</tr>
</tbody>
</table>
### Fair Housing Complaints

#### Table 9.7

<table>
<thead>
<tr>
<th>Issue</th>
<th>2004</th>
<th>2005</th>
<th>2006</th>
<th>2007</th>
<th>2008</th>
<th>2009</th>
<th>2010</th>
<th>2011</th>
<th>2012</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Advertising</td>
<td>3</td>
<td>2</td>
<td>2</td>
<td>2</td>
<td>10</td>
<td>10</td>
<td>12</td>
<td>4</td>
<td>45</td>
<td></td>
</tr>
<tr>
<td>Constructive Discharge</td>
<td>2</td>
<td>2</td>
<td>2</td>
<td>2</td>
<td>10</td>
<td>10</td>
<td>12</td>
<td>4</td>
<td>45</td>
<td></td>
</tr>
<tr>
<td>Demotion</td>
<td>2</td>
<td>2</td>
<td>2</td>
<td>2</td>
<td>10</td>
<td>10</td>
<td>12</td>
<td>4</td>
<td>45</td>
<td></td>
</tr>
<tr>
<td>Discharge</td>
<td>19</td>
<td>32</td>
<td>6</td>
<td>16</td>
<td>35</td>
<td>8</td>
<td>10</td>
<td>2</td>
<td>126</td>
<td></td>
</tr>
<tr>
<td>Exclusion</td>
<td>5</td>
<td>12</td>
<td>4</td>
<td>15</td>
<td>13</td>
<td>11</td>
<td>6</td>
<td>2</td>
<td>3</td>
<td>71</td>
</tr>
<tr>
<td>Harassment</td>
<td>19</td>
<td>32</td>
<td>6</td>
<td>16</td>
<td>35</td>
<td>8</td>
<td>10</td>
<td>2</td>
<td>126</td>
<td></td>
</tr>
<tr>
<td>Intimidation</td>
<td>5</td>
<td>12</td>
<td>4</td>
<td>15</td>
<td>13</td>
<td>11</td>
<td>6</td>
<td>2</td>
<td>3</td>
<td>71</td>
</tr>
<tr>
<td>Maternity</td>
<td>4</td>
<td>8</td>
<td>1</td>
<td>3</td>
<td>4</td>
<td>2</td>
<td>1</td>
<td>4</td>
<td>28</td>
<td></td>
</tr>
<tr>
<td>Reasonable Accommodation</td>
<td>20</td>
<td>26</td>
<td>48</td>
<td>36</td>
<td>35</td>
<td>27</td>
<td>56</td>
<td>2</td>
<td>2</td>
<td>273</td>
</tr>
<tr>
<td>Recall</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>3</td>
<td>4</td>
<td>2</td>
<td>1</td>
<td>3</td>
<td>17</td>
<td></td>
</tr>
<tr>
<td>Sexual Harassment</td>
<td>15</td>
<td>30</td>
<td>24</td>
<td>21</td>
<td>40</td>
<td>21</td>
<td>27</td>
<td>4</td>
<td>205</td>
<td></td>
</tr>
<tr>
<td>Terms and Conditions</td>
<td>4</td>
<td>8</td>
<td>1</td>
<td>3</td>
<td>4</td>
<td>2</td>
<td>1</td>
<td>4</td>
<td>28</td>
<td></td>
</tr>
<tr>
<td>Testing</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>3</td>
<td>4</td>
<td>2</td>
<td>1</td>
<td>3</td>
<td>17</td>
<td></td>
</tr>
<tr>
<td><strong>Total Issues</strong></td>
<td><strong>80</strong></td>
<td><strong>125</strong></td>
<td><strong>137</strong></td>
<td><strong>106</strong></td>
<td><strong>145</strong></td>
<td><strong>85</strong></td>
<td><strong>123</strong></td>
<td><strong>73</strong></td>
<td><strong>23</strong></td>
<td><strong>897</strong></td>
</tr>
<tr>
<td><strong>Total Complaints</strong></td>
<td><strong>64</strong></td>
<td><strong>88</strong></td>
<td><strong>127</strong></td>
<td><strong>86</strong></td>
<td><strong>113</strong></td>
<td><strong>74</strong></td>
<td><strong>109</strong></td>
<td><strong>64</strong></td>
<td><strong>18</strong></td>
<td><strong>743</strong></td>
</tr>
</tbody>
</table>

Regional AI Fair Housing Forums
March 11-15, 2013
Table 9.9
Fair Housing Complaints by Basis
Cuyahoga County
FHRC Data: 2/2004 - 9/2012

<table>
<thead>
<tr>
<th>Basis</th>
<th>2004</th>
<th>2005</th>
<th>2006</th>
<th>2007</th>
<th>2008</th>
<th>2009</th>
<th>2010</th>
<th>2011</th>
<th>2012</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Disability</td>
<td>1</td>
<td>4</td>
<td>2</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>10</td>
</tr>
<tr>
<td>Family Status</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>National Origin</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Race</td>
<td>1</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>1</td>
</tr>
<tr>
<td>Sex</td>
<td>1</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>1</td>
</tr>
<tr>
<td>Other</td>
<td>1</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>2</td>
<td>3</td>
</tr>
<tr>
<td><strong>Total Basis</strong></td>
<td><strong>3</strong></td>
<td><strong>4</strong></td>
<td><strong>2</strong></td>
<td><strong>2</strong></td>
<td><strong>0</strong></td>
<td><strong>1</strong></td>
<td><strong>1</strong></td>
<td><strong>2</strong></td>
<td><strong>0</strong></td>
<td><strong>15</strong></td>
</tr>
<tr>
<td><strong>Total Complaints</strong></td>
<td><strong>3</strong></td>
<td><strong>4</strong></td>
<td><strong>2</strong></td>
<td><strong>2</strong></td>
<td><strong>1</strong></td>
<td><strong>1</strong></td>
<td><strong>1</strong></td>
<td><strong>2</strong></td>
<td><strong>0</strong></td>
<td><strong>15</strong></td>
</tr>
</tbody>
</table>
2012-13 Local Government Survey

Preliminary Findings From Gov’t Survey

- 60% have occupancy standards or limits
- 55% have definition of family
- 80% define “dwelling unit” or “residential unit”
- Less than ½ had definition or provisions for “disability”; less than 20% for small cities
- 57% indicated potential barriers for development of affordable housing
- 25% lack fair housing ordinance, policy, regulation, or code chapter, 40% small cities
- 84% have some AFFH practices, 35% small cities
## 2012-13 Housing Stakeholder Survey

**Preliminary Findings**

https://www.research.net/s/NEOSCCfairhousingsurvey

### How Familiar are you with Fair Housing Laws?

<table>
<thead>
<tr>
<th>Familiarity with Fair Housing Laws</th>
<th>% of Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Not Familiar</td>
<td>8.0%</td>
</tr>
<tr>
<td>Somewhat Familiar</td>
<td>27.5%</td>
</tr>
<tr>
<td>Very Familiar</td>
<td>37.7%</td>
</tr>
<tr>
<td>Missing</td>
<td>26.8%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>100.0%</strong></td>
</tr>
</tbody>
</table>
### 2012-13 Housing Stakeholder Survey

Preliminary Findings

**Federal, State and Local Fair Housing Laws**
Northeast Ohio Region
2012-2013 Housing Stakeholder Survey

<table>
<thead>
<tr>
<th>Question</th>
<th>% Agree</th>
</tr>
</thead>
<tbody>
<tr>
<td>Do you think fair housing laws are useful?</td>
<td>92.1%</td>
</tr>
<tr>
<td>Are fair housing laws difficult to understand or follow?</td>
<td>34.5%</td>
</tr>
<tr>
<td>Do you think fair housing laws should be changed?</td>
<td>31.3%</td>
</tr>
<tr>
<td>Do you think fair housing laws are adequately enforced?</td>
<td>76.6%</td>
</tr>
</tbody>
</table>
2012-13 Housing Stakeholder Survey
Preliminary Findings

<table>
<thead>
<tr>
<th>Barriers to Fair Housing in the Private Sector</th>
<th>% Agree</th>
</tr>
</thead>
<tbody>
<tr>
<td>Northeast Ohio Region</td>
<td>2012 - 2013 Housing Stakeholder Survey</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Question</th>
<th>% Agree</th>
</tr>
</thead>
<tbody>
<tr>
<td>Are you aware of any questionable practices or barriers to fair housing choice in:</td>
<td></td>
</tr>
<tr>
<td>The rental housing market?</td>
<td>37.0%</td>
</tr>
<tr>
<td>The mortgage and home lending industry?</td>
<td>27.1%</td>
</tr>
<tr>
<td>The real estate industry?</td>
<td>21.5%</td>
</tr>
<tr>
<td>The housing construction or accessible housing design fields?</td>
<td>24.6%</td>
</tr>
<tr>
<td>The home insurance industry?</td>
<td>20.8%</td>
</tr>
<tr>
<td>The home appraisal industry?</td>
<td>19.6%</td>
</tr>
<tr>
<td>Any other housing services?</td>
<td>10.6%</td>
</tr>
</tbody>
</table>
# 2012-13 Housing Stakeholder Survey

## Preliminary Findings

### Barriers to Fair Housing in the Public Sector

**Northeast Ohio Region**

**2012 - 2013 Housing Stakeholder Survey**

<table>
<thead>
<tr>
<th>Question</th>
<th>% Agree</th>
</tr>
</thead>
<tbody>
<tr>
<td>Are you aware of any questionable practices or barriers to fair housing choice in:</td>
<td></td>
</tr>
<tr>
<td>Limited access to government services, such as employment services?</td>
<td>33.3%</td>
</tr>
<tr>
<td>Zoning laws?</td>
<td>33.3%</td>
</tr>
<tr>
<td>Land use policies?</td>
<td>24.6%</td>
</tr>
<tr>
<td>Neighborhood or community development policies?</td>
<td>27.3%</td>
</tr>
<tr>
<td>Occupancy standards or health and safety codes?</td>
<td>21.2%</td>
</tr>
<tr>
<td>Property tax policies?</td>
<td>20.0%</td>
</tr>
<tr>
<td>Housing construction standards?</td>
<td>16.3%</td>
</tr>
<tr>
<td>Permitting process?</td>
<td>15.9%</td>
</tr>
<tr>
<td>Public administrative actions or regulations?</td>
<td>14.0%</td>
</tr>
</tbody>
</table>
## 2012-13 Housing Stakeholder Survey

### Preliminary Findings

<table>
<thead>
<tr>
<th>Fair Housing Activities</th>
<th>Northeast Ohio Region</th>
<th>2012 - 2013 Housing Stakeholder Survey</th>
</tr>
</thead>
<tbody>
<tr>
<td>Testing and education</td>
<td>% Too Little</td>
<td></td>
</tr>
<tr>
<td>Is there sufficient outreach and education activity?</td>
<td>48.3%</td>
<td></td>
</tr>
<tr>
<td>Is there sufficient testing?</td>
<td>16.7%</td>
<td></td>
</tr>
</tbody>
</table>
NEOSCC Regional AI

Regional Analysis of Impediments To Fair Housing Choice

Contact Information:
Mr. Anthony Kobak
Project Manager – Housing and Communities
Northeast Ohio Sustainable Communities Consortium
146 S. High Street, Akron OH 44308
330-375-2949 or akobak@neoscc.org
# Vibrant NEO 2040 Project Schedule

<table>
<thead>
<tr>
<th>February</th>
<th>March</th>
<th>April</th>
<th>May</th>
<th>June</th>
</tr>
</thead>
<tbody>
<tr>
<td>2/4</td>
<td>3/4</td>
<td>4/1</td>
<td>5/6</td>
<td>6/3</td>
</tr>
<tr>
<td>2/11</td>
<td>3/11</td>
<td>4/8</td>
<td>5/13</td>
<td>6/10</td>
</tr>
<tr>
<td>2/18</td>
<td>3/18</td>
<td>4/15</td>
<td>5/20</td>
<td>6/17</td>
</tr>
</tbody>
</table>

- **Business as Usual Scenario and Fiscal Model Development**
- **Regional Analysis of Impediments to Fair Housing Choice**
- **Fair Housing Forums**
- **Business As Usual Public Workshops**
- **Regional AI Public Reviews**
- **Alternative Scenario Development**

<table>
<thead>
<tr>
<th>July</th>
<th>August</th>
<th>September</th>
<th>October</th>
</tr>
</thead>
<tbody>
<tr>
<td>07/01</td>
<td>07/08</td>
<td>09/02</td>
<td>10/07</td>
</tr>
<tr>
<td>07/05</td>
<td>07/15</td>
<td>09/09</td>
<td>10/14</td>
</tr>
<tr>
<td>07/22</td>
<td>07/29</td>
<td>09/16</td>
<td>10/21</td>
</tr>
<tr>
<td>08/05</td>
<td>08/15</td>
<td>09/23</td>
<td>10/28</td>
</tr>
<tr>
<td>08/12</td>
<td>08/19</td>
<td>09/30</td>
<td></td>
</tr>
<tr>
<td>08/26</td>
<td>09/02</td>
<td>10/07</td>
<td></td>
</tr>
<tr>
<td></td>
<td>09/09</td>
<td>10/14</td>
<td></td>
</tr>
<tr>
<td></td>
<td>09/16</td>
<td>10/21</td>
<td></td>
</tr>
<tr>
<td></td>
<td>09/23</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>09/30</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

- **Alternative Scenarios Public Workshops**
- **Preferred Scenario Development**
- **Preferred Scenario Workshops**
- **Final Report Submission**
- **Final Report Presentation to NEOSCC Board and Public**

<table>
<thead>
<tr>
<th>November</th>
<th>December</th>
</tr>
</thead>
<tbody>
<tr>
<td>11/4</td>
<td>12/2</td>
</tr>
<tr>
<td>11/11</td>
<td>12/9</td>
</tr>
<tr>
<td>11/18</td>
<td>12/16</td>
</tr>
<tr>
<td>11/25</td>
<td>12/23</td>
</tr>
<tr>
<td></td>
<td>12/30</td>
</tr>
</tbody>
</table>

- **Final Implementation Framework**

---

Regional AI Fair Housing Forums  
March 11-15, 2013  
VIBRANT NEO2040  
NEOSCC
This year, you have the opportunity to help create a new, shared vision for a more vibrant, resilient and sustainable Northeast Ohio. The first opportunity is almost here – so save the date!

The VibrantNEO process will look at the future of Northeast Ohio through a series of public workshops and online tools. What will it look like in 2040 if we keep doing what we're doing? What are the potential outcomes if we do things differently? We can only answer these questions together.
SAVE THE DATE!

ADD YOUR VOICE TO HELP MAKE NEO MORE VIBRANT

Pick a date and location that’s most convenient for you

April 30:
Oberlin (Lorain, Medina, and western Cuyahoga)
Warren (Mahoning, Trumbull and Ashtabula)

May 1:
Cleveland (Central Cuyahoga and inner-ring suburbs)
Canton (Wayne and Stark)

May 2:
Akron (Summit and Portage)
Warrensville Hts. (Lake, eastern Cuyahoga and Geauga)

VibrantNEO 2040 is an initiative of the Northeast Ohio Sustainable Communities Consortium.