# Regional Analysis of Impediments to Fair Housing Choice

Data and Preliminary Findings
Public Input

Ashtabula 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.



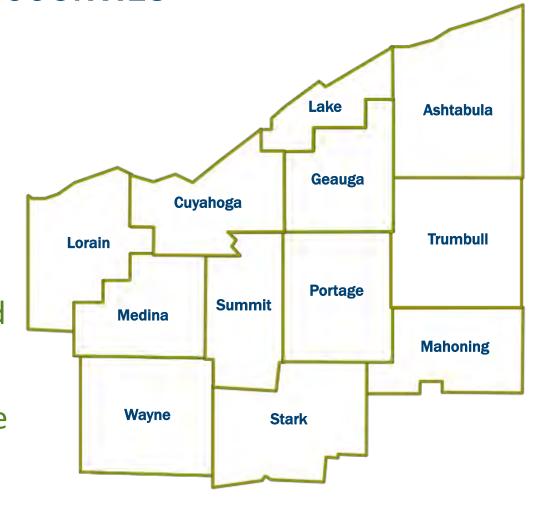


# VIBRANT NEO 2040 IS A THREE YEAR PLANNING PROCESS ACROSS 12 COUNTIES

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

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

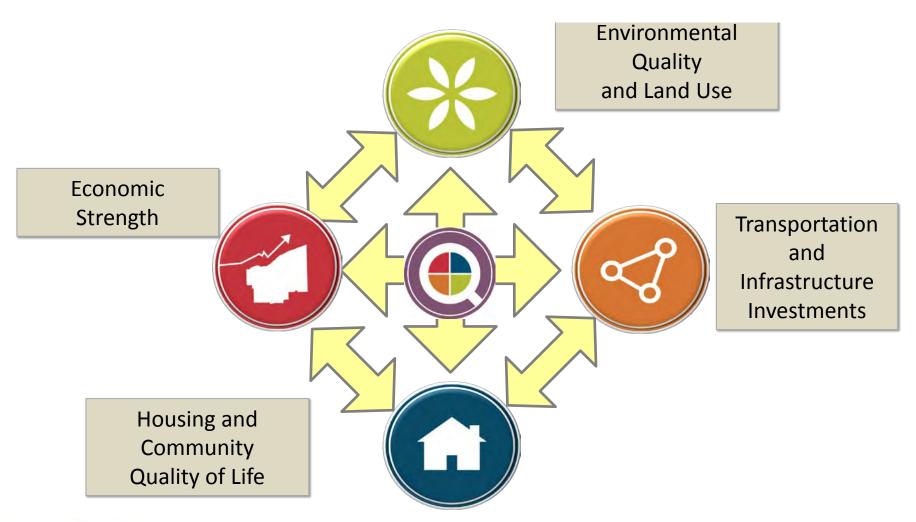
What: A framework to create a more vibrant, resilient and sustainable Northeast Ohio.







#### 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) as a condition of receiving these funds from HUD



#### Certification means three things\*:

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

\*Means Three Things for the Consolidated Planning Process



#### **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



#### 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 Al 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

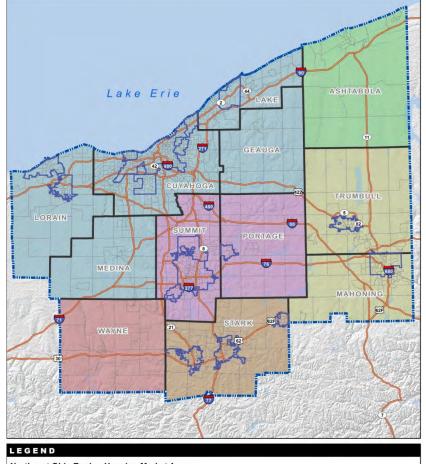


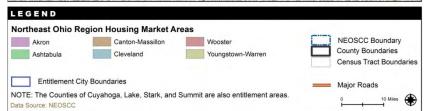


#### **NEOSCC** Region

#### Comprises: Six Housing Markets, 12 Counties,

18 Entitlement cities4 Entitlement counties8 Non-entitled countyareas









## Regional AI Organization

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



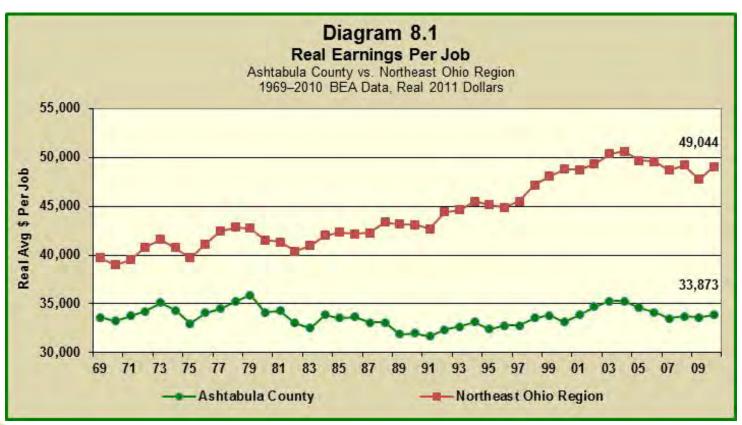


# Regional Al Presentation Methodology and Research Actions

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

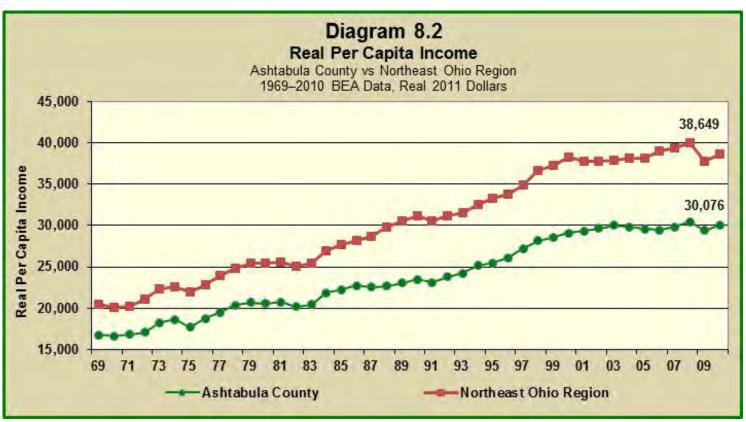






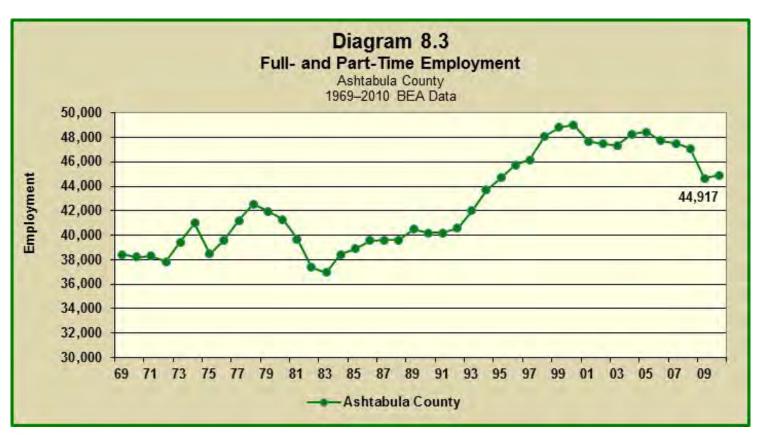






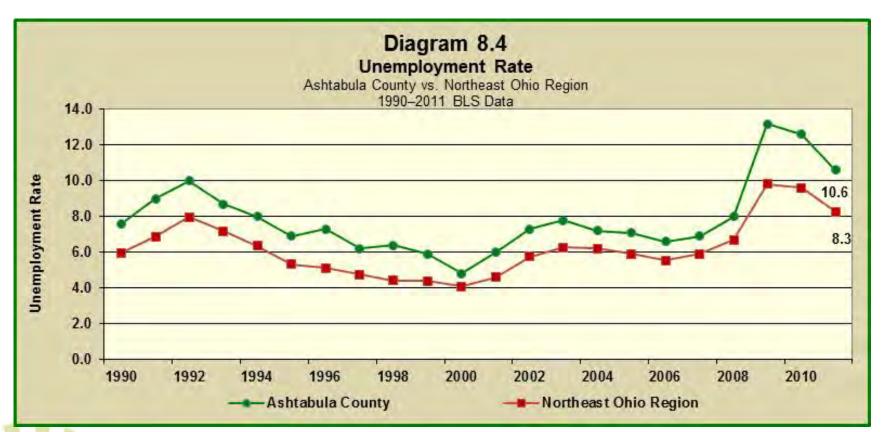






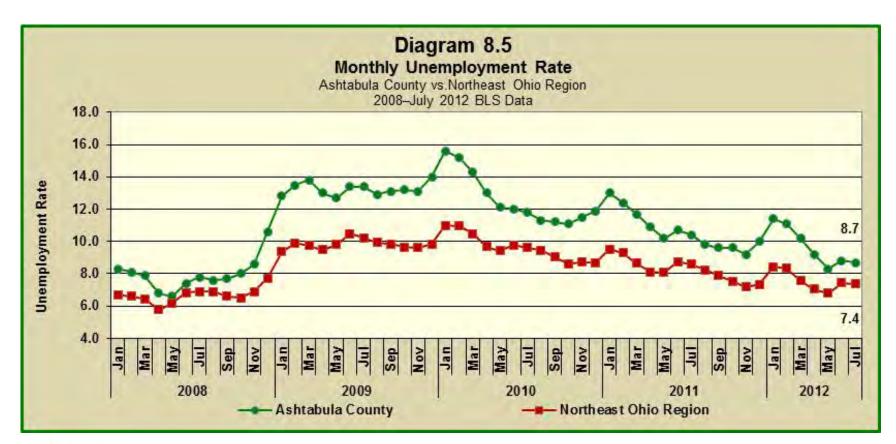










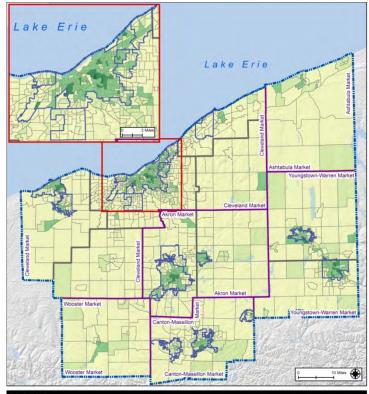






#### 2000 Census vs 2010 ACS Poverty



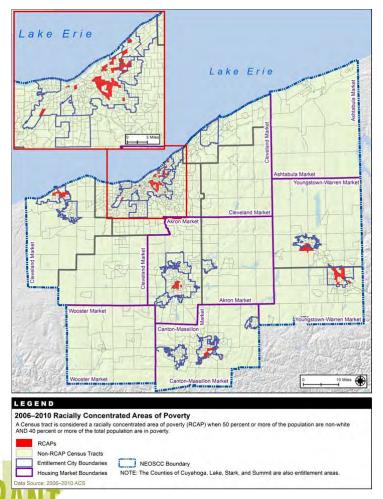


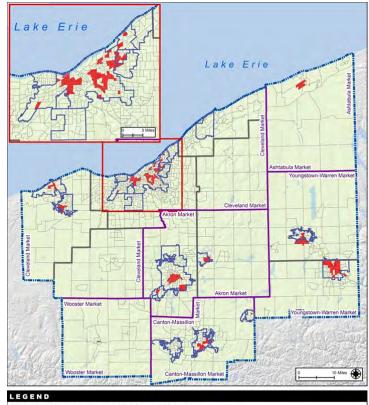


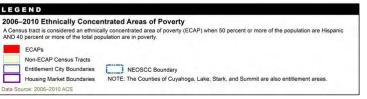


75.1 - 100.0

#### Racial/Ethnic area-Concentrated Poverty

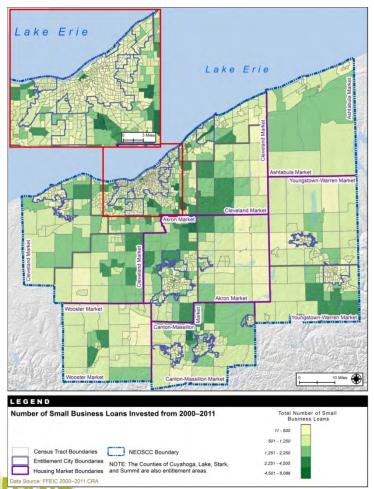


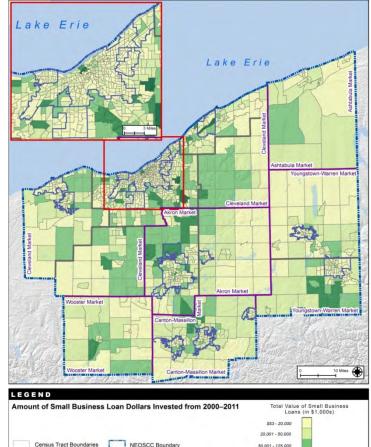






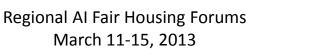
#### **Small Business Lending 2000-11**



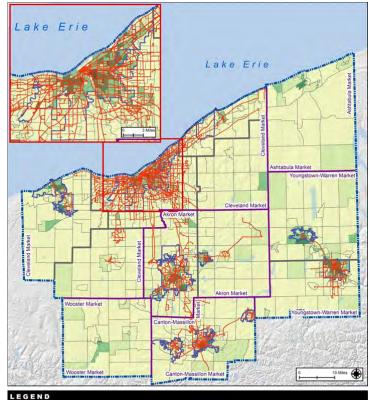


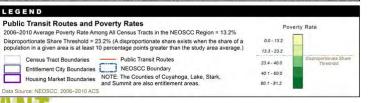


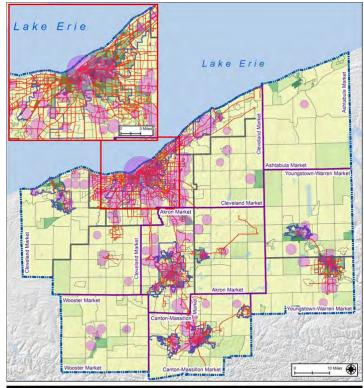
**NEOSCC** 

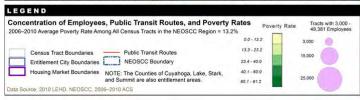


#### Public Transit, Poverty, Employment











### Demographics

#### Table 8.3 Population by Race and Ethnicity

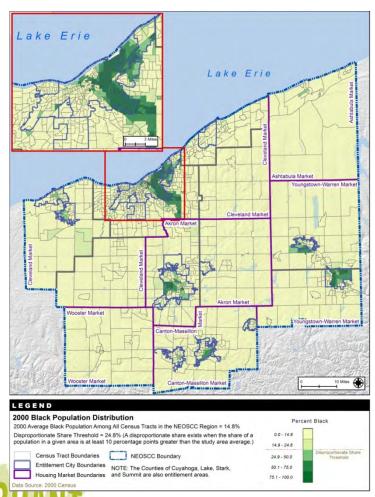
Ashtabula County 2000 & 2010 Census SF1 Data

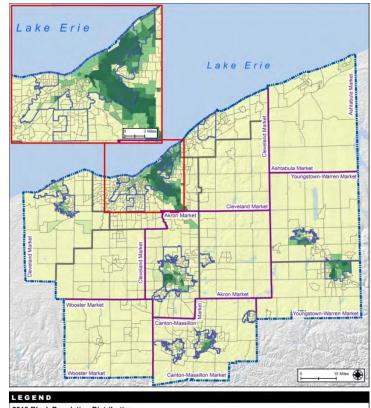
Race	2000 C	ensus	2010 C	% Change	
Race	Population	% of Total	Population	% of Total	00-10
White	96,635	94.1%	94,041	92.7%	-2.7%
Black	3,247	3.2%	3,586	3.5%	10.4%
American Indian	195	.2%	241	.2%	23.6%
Asian	346	.3%	375	.4%	8.4%
Native Hawaiian/Pacific Islander	25	.0%	22	.0%	-12.0%
Other	878	.9%	1,086	1.1%	23.7%
Two or More Races	1,402	1.4%	2,146	2.1%	53.1%
Total	102,728	100.0%	101,497	100.0%	-1.2%
Hispanic (Ethnicity)	2,292	2.2%	3,441	3.4%	50.1%

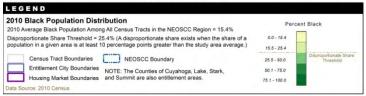




#### 2000 vs 2010 Black Pop. Distribution

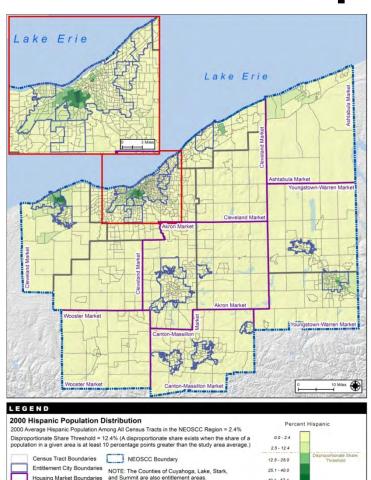


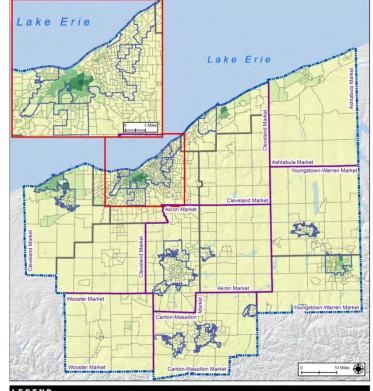


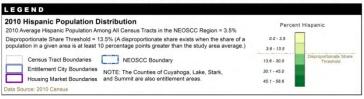




#### 2000 vs 2010 Hispanic Pop. Distribution

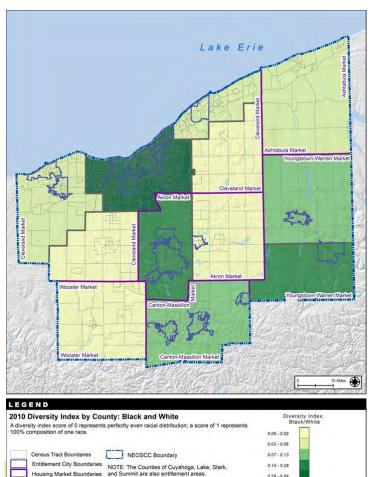


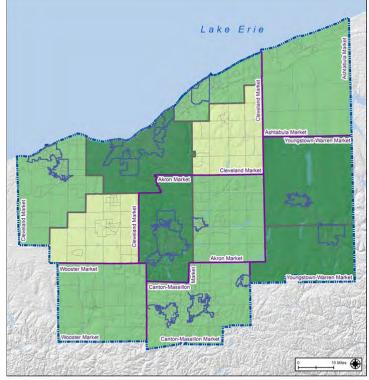






#### Diversity and Dissimilarity Index: B vs W









#### **County Segregation Indices**

Segregation Indices  Northeast Ohio Region 2010 Census Data										
County Black Hispanic Black/White Dissimilari Isolation Index Isolation Index Diversity Index Index										
Ashtabula	0.07	0.03	0.17	0.50						
Cuyahoga	0.40	0.12	0.54	0.71						
Geauga	0.03	0.00	0.10	0.34						
Lake	0.07	0.12	0.19	0.54						
Lorain	0.12	0.14	0.22	0.52						
Mahoning	0.34	0.07	0.44	0.70						
Medina	0.01	0.00	0.06	0.32						
Portage	0.04	0.00	0.12	0.42						
Stark	0.18	0.01	0.26	0.54						
Summit	0.29	0.01	0.36	0.60						
Trumbull	0.21	0.00	0.30	0.61						
Wayne	0.02	0.01	0.11	0.47						
Northeast Ohio Region	0.08	0.01	0.12	0.38						





### Housing

#### **Housing Units by Tenure**

Ashtabula County 2000 & 2010 Census SF1 Data

Tonuro	2000	Census	2010 (	% Change	
Tenure	Units	% of Total	Units	% of Total	00-10
Occupied Housing Units	39,397	90.0%	39,363	85.4%	1%
Owner-Occupied	29,188	74.1%	28,269	71.8%	-3.1%
Renter-Occupied	10,209	25.9%	11,094	28.2%	8.7%
Vacant Housing Units	4,395	10.0%	6,736	14.6%	53.3%
Total Housing Units	43,792	100.0%	46,099	100.0%	5.3%





### Housing

#### **Disposition of Vacant Housing Units**

Ashtabula County 2000 & 2010 Census SF1 Data

Disposition	2000	Census	2010	% Change	
Disposition	Units	% of Total	Units	% of Total	00-10
For Rent	841	19.1%	1,256	18.6%	49.3%
For Sale	538	12.2%	842	12.5%	56.5%
Rented or Sold, Not Occupied	554	12.6%	343	5.1%	-38.1%
For Seasonal, Recreational, or Occasional Use	1,906	43.4%	2,449	36.4%	28.5%
For Migrant Workers	1	.0%	2	.0%	100.0%
Other Vacant	555	12.6%	1,844	27.4%	232.3%
Total	4,395	100.0%	6,736	100.0%	53.3%





### Housing

#### **Housing Units by Type**

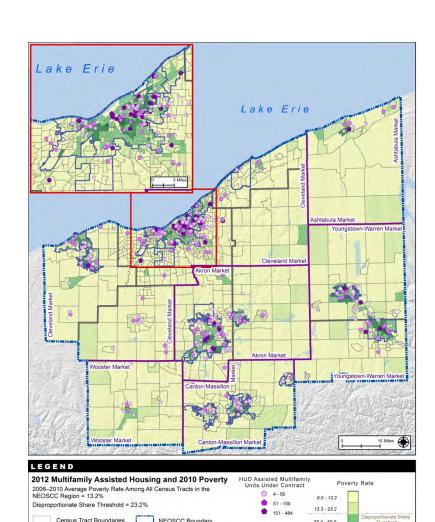
Ashtabula County 2000 Census SF3 & 2010 Five-Year ACS Data

Unit Type	2000	Census	2010 Five-Year ACS		
Unit Type	Units	Units % of Total		% of Total	
Single-Family	33,247	75.9%	35,704	77.5%	
Duplex	2,189	5.0%	2,009	4.4%	
Tri- or Four-Plex	1,436	3.3%	1,534	3.3%	
Apartment	2,937	6.7%	3,430	7.4%	
Mobile Home	3,912	8.9%	3,359	7.3%	
Boat, RV, Van, Etc.	71	.2%	18	.0%	
Total	43,792	100.0%	46,054	100.0%	





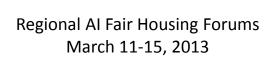
Distribution of **Multifamily Assisted** Housing, December 2012, and 2010 ACS Poverty



NEOSCC Boundary

Entitlement City Boundaries NOTE: The Counties of Cuyahoga, Lake, Stark

Housing Market Boundaries and Summit are also entitlement areas Data Source: December 2012 HUD FHA Office of Multifamily Housing Programs, 2006-2010 ACS





23.4 - 40.0

40 1 - 60 0

#### **Home Mortgage Disclosure Act**

#### Table 1.1 Purpose of Loan by Year

Northeast Ohio Region 2004–2011 HMDA Data

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

#### Table 8.1 Purpose of Loan by Year

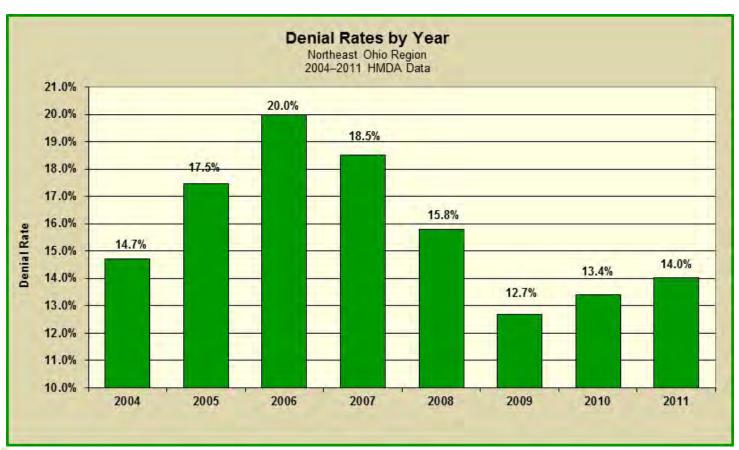
Ashtabula County 2004–2011 HMDA Data

Purpose	2004	2005	2006	2007	2008	2009	2010	2011	Total
Home Purchase	2,367	2,939	2,824	1,876	1,231	1,042	978	1,093	14,350
Home Improvement	875	1,129	1,109	866	487	291	251	281	5,289
Refinancing	6,532	6,399	5,658	3,763	2,542	2,370	2,056	2,016	31,336
Total	9,774	10,467	9,591	6,505	4,260	3,703	3,285	3,390	50,975





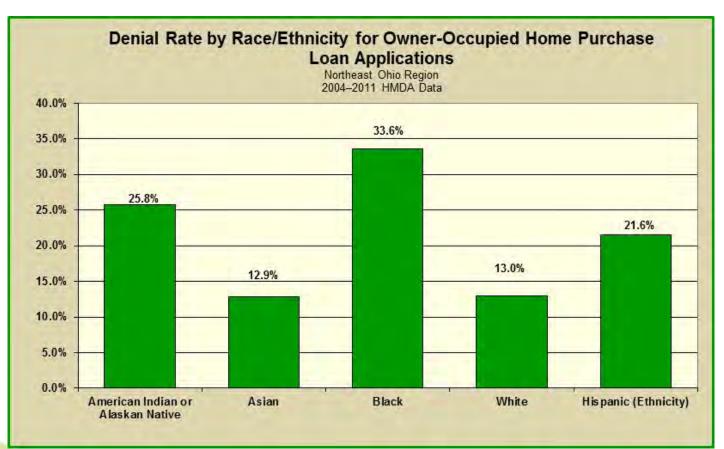
### Mortgage Denials by Year







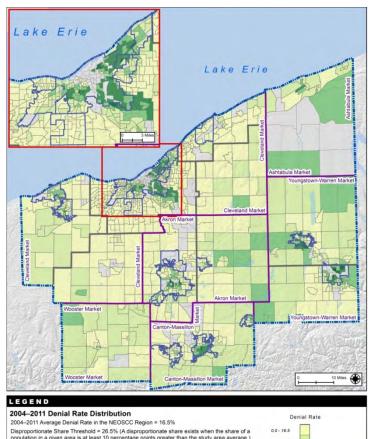
### Mortgage Denials by Race/Ethnicity



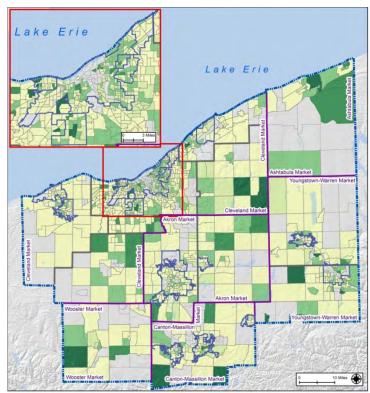




### **Home Mortgage Denial Rates**



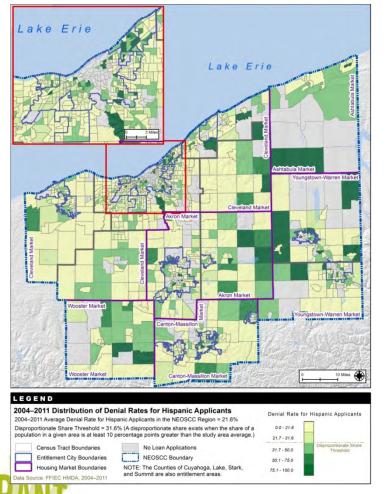


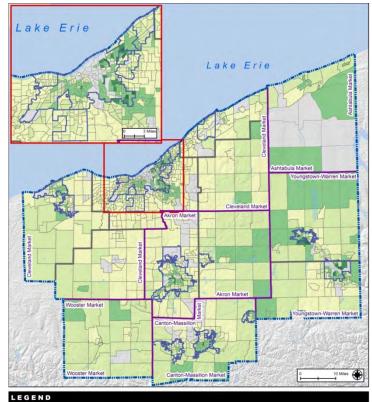






## **Hispanic and White Denial Rates**

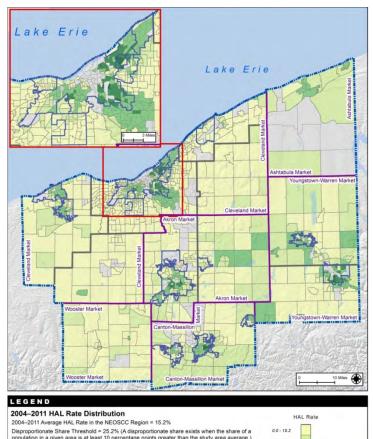




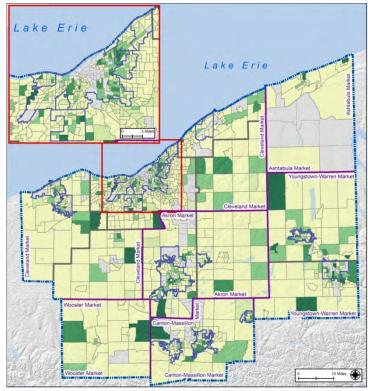




### **HAL Distribution, Black HALs**











#### **Fair Housing Complaints by Basis**

Ashtabula County

	HUD Data: 1/2004 - 9/2012												
Basis	2004	2005	2006	2007	2008	2009	2010	2011	2012	Total			
Color													
Disability		2	1	4	11	3	4	5	2	32			
Familial Status				2	2		2			6			
National Origin						1				1			
Race	1	1	3	1	1	2		2		11			
Religion													
Sex						1				1			
Total Bases	1	3	4	7	14	7	6	7	2	51			
Total Complaints	1	2	3	6	14	5	4	7	2	44			





#### **Fair Housing Complaints by Issue**

Ashtabula County HUD Data: 1/2004 - 9/2012

Issue	Total
Discriminatory refusal to rent	6
Discriminatory refusal to rent and negotiate for rental	3
Discriminatory advertising, statements and notices	10
False denial or representation of availability - rental	1
Discriminatory terms, conditions, privileges, or services and facilities	8
Discrimination in term, conditions or privileges relating to rental	11
Discrimination in services and facilities relating to rental	3
Otherwise deny or make housing available	3
Discriminatory acts under Section 818 (coercion, etc.)	2
Using ordinances to discriminate in zoning and land use	1
Non-compliance with design and construction requirements (handicap)	1
Failure to provide an accessible building entrance	1
Failure to make reasonable accommodation	15
Total Issues	65
Total Complaints	44





#### **Fair Housing Complaints by Basis** Ashtabula County OCRC Data: 5/2004 - 9/2012 **Basis Total** Age Ancestry Color Disability Familial Status Gender **National Origin** Race Religion Retaliation Other Basis **Total Bases Total Complaints**

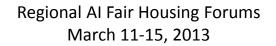




#### **Fair Housing Complaints by Issue**

Ashtabula County OCRC Data: 5/2004 - 9/2012

		OC	RC Data:	5/2004 -	9/2012					
Issue	2004	2005	2006	2007	2008	2009	2010	2011	2012	Total
Advertising										
Constructive Discharge										
Demotion										
Discharge										
Exclusion					5					5
Harassment	1			1						2
Intimidation						1				1
Maternity										
Other		1	1	5	1	5		1		14
Reasonable Accommodation				2	7	2	2	3		16
Recall										
Sexual Harassment										
Terms and Conditions		1	1		2			3		7
Testing										
Total Issues	1	2	2	8	15	8	2	7	0	45
Total Complaints	1	2	2	7	10	7	2	5		36





	Fair Housing Complaints by Basis Ashtabula County FHRC Data: 2/2004 - 9/2012											
Basis 2004 2005 2006 2007 2008 2009 2010 2011 2012 Total												
Disability					2	2	1	1		6		
Family Status									1	1		
National Origin												
Race			1			1				2		
Sex												
Other	1			2			1	1		5		
Total Basis	1	0	1	2	2	3	2	2	1	14		
Total Complaints	1		1	2	2	3	2	2	1	14		





## 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





#### **Preliminary Findings**

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

How Familiar are you with Fair Housing Laws?									
Northeast Ohio Region									
2012 - 2013 Housing Stakeholder Survey									
Familiarity with Fair Housing Laws % of Total									
Not Familiar	8.0%								
Somew hat Familiar	27.5%								
Very Familiar	37.7%								
Missing	26.8%								
Total	100.0%								





#### **Preliminary Findings**

#### Federal, State and Local Fair Housing Laws

Northeast Ohio Region

2012-2013 Housing Stakeholder Survey

Question	% Agree
Do you think fair housing laws are useful?	92.1%
Are fair housing laws difficult to understand or follow?	34.5%
Do you think fair housing laws should be changed?	31.3%
Do you thing fair housing laws are adequately enforced?	76.6%





#### **Preliminary Findings**

Barriers to Fair Housing in the Private Northeast Ohio Region	Sector
2012 - 2013 Housing Stakeholder Surve	ey
Question	% Agree
Are you aware of any questionable practices or barriers to	fair housing choice in:
The rental housing market?	37.0%
The mortgage and home lending industry?	27.1%
The real estate industry?	21.5%
The housing construction or accessible housing design fields?	24.6%
The home insurance industry?	20.8%
The home appraisal industry?	19.6%
Any other housing services?	10.6%





#### **Preliminary Findings**

Barriers to Fair Housing in the Publ	lic Sector
Northeast Ohio Region	
2012 - 2013 Housing Stakeholder St	urvey
Question	% Agree
Are you aware of any questionable practices or barriers	to fair housing choice in:
Limited access to government services, such as employment services?	33.3%
Zoning laws?	33.3%
Land use policies?	24.6%
Neighborhood or community development policies?	27.3%
Occupancy standards or health and safety codes?	21.2%
Property tax policies?	20.0%
Housing construction standards?	16.3%
Permitting process?	15.9%
Public administrative actions or regulations?	14.0%





#### **Preliminary Findings**

Fair Housing Activities	
Northeast Ohio Region	
2012 - 2013 Housing Stakeholder Surv	vey
Testing and education	% Too Little
Is there sufficient outreach and education activity?	48.3%
Is there sufficient testing?	16.7%





## **NEOSCC Regional Al**

# Regional Analysis of Impediments To Fair Housing Choice

**Contact Information:** 

Mr. Anthony Kobak

**Project Manager – Housing and Communities** 

**Northeast Ohio Sustainable Communities Consortium** 

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#### Vibrant NEO 2040 Project Schedule

February			March				April			May			June							
2/4	2/11	2/18	2/25	'3/4	3/11	3/18	3/25	4/1	4/8	4/15	4/22	4/29	5/6	5/13	5/20	5/27	6/3	6/10	6/17	6/24
Business as Usual Scenario and Fiscal Model				•			В	usiness	As Usua		Work Shops					Alterna	tive Scen	ario Deve	lopment	
Development														On-	Line	Tool				
Regional Analysis of Impediments to Fair Housing Choice			F	Fair Housi	ng Forum	ns										Regiona	ıl Al Publi	c Reviews		

July					August				September				October				
07/01	07/08	07/15	07/22	07/29	08/05	08/12	08/19	08/26	09/02	09/09	09/16	09/23	09/30	10/07	10/14	10/21	10/28
Region	ernative S al Analysis g Choice F	of Imped	iments to		Pref	erred Scena	rio Developi	ment	Preferr	ed Scena	rio Works	hops		Final Repo	ort Presenta	ort Submiss tion to NEO Public	

Noven	ber			December						
11/4	11/11	11/18	11/25	12/2	12/9	12/16	12/23	12/30		
				Final Im	plementa	tion Fram	ework			





#### **Scenario Planning**

## SET THE COURSE FOR NEO'S FUTURE

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 I:

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

#### May 2:

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

NEOSCC

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



