Regional Analysis of Impediments to Fair Housing Choice

Data and Preliminary Findings
Public Input
Cuyahoga County

VIBRANT NEO 2040

Regional AI Fair Housing Forums
March 11-15, 2013

NEO Sustainable Communities Consortium

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.

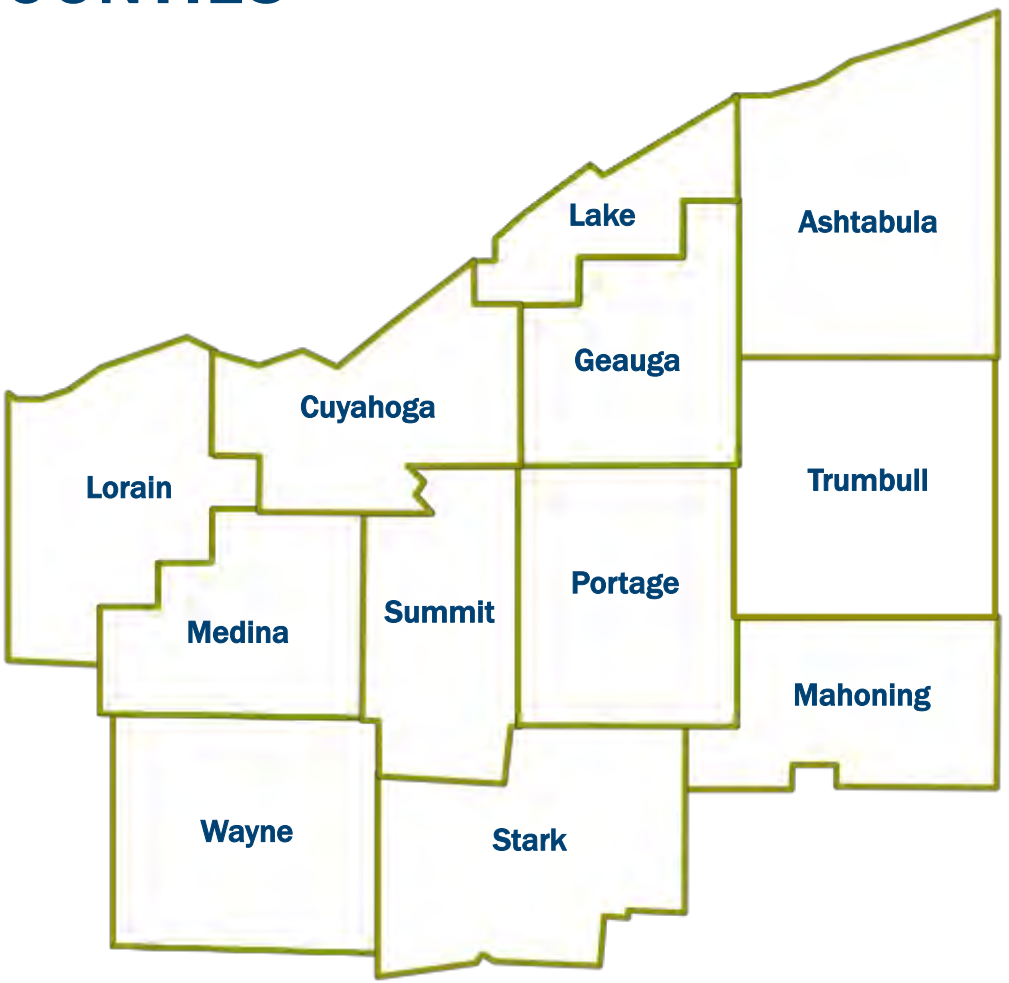
The Northeast Ohio Sustainable Communities Consortium (NEOSCC) is a 33-member Consortium of Metropolitan Planning Agencies, Municipal and County Governments, Government Agencies and Non-Profits .

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

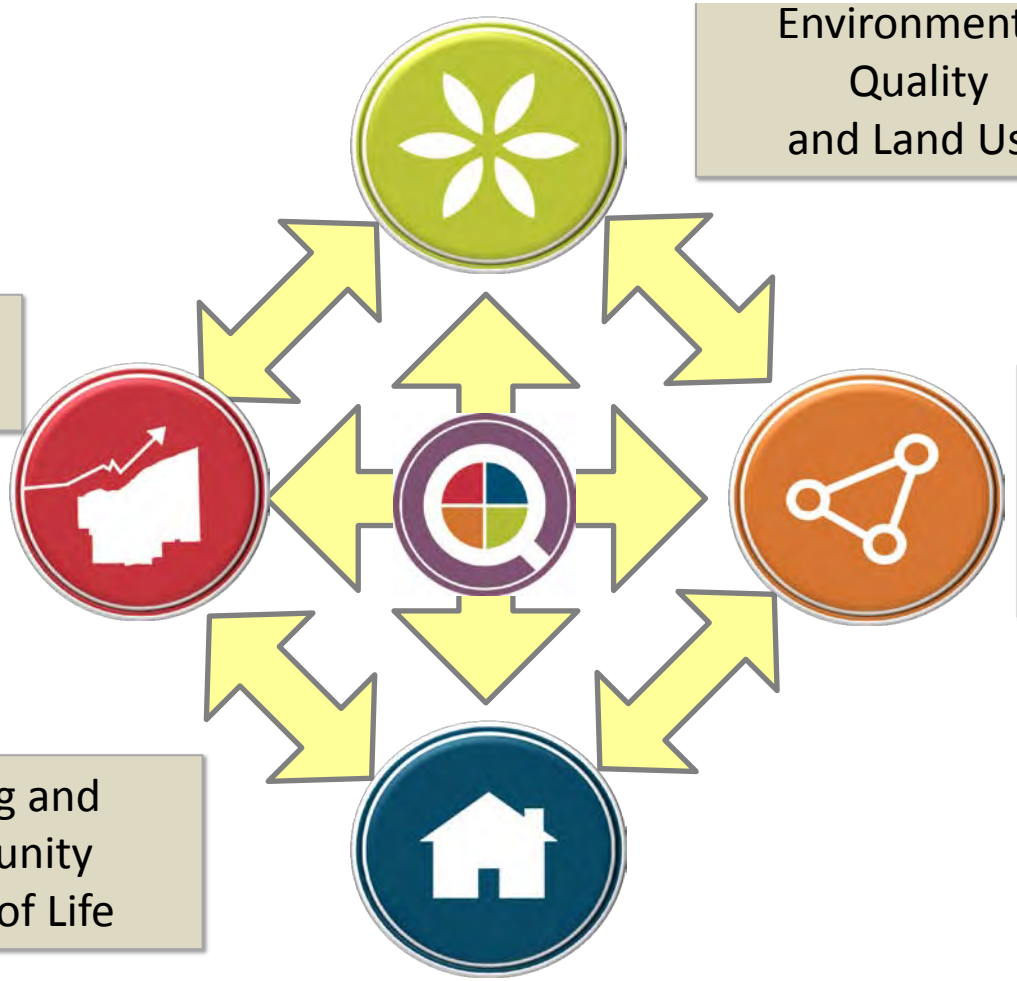
Who: Engage stakeholders throughout the region through different ways and methods.

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.

NEOSCC Regional AI

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

Regional AI Fair Housing Forums
March 11-15, 2013

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?

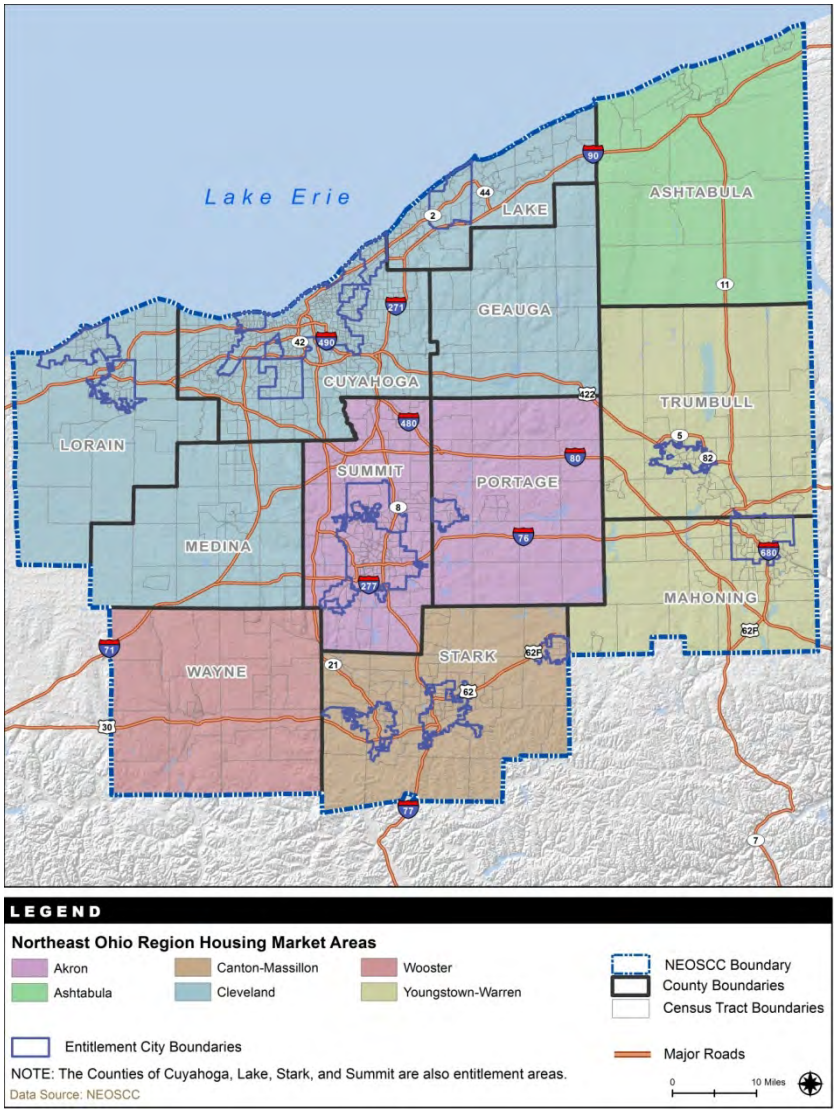
Protected classes under Ohio and or Federal law:

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

Report Organization		
Volume I		
1. Northeast Ohio Region		23. Lorain
2. Akron Housing Market Area		24. Remainder of Lorain County
3. 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 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

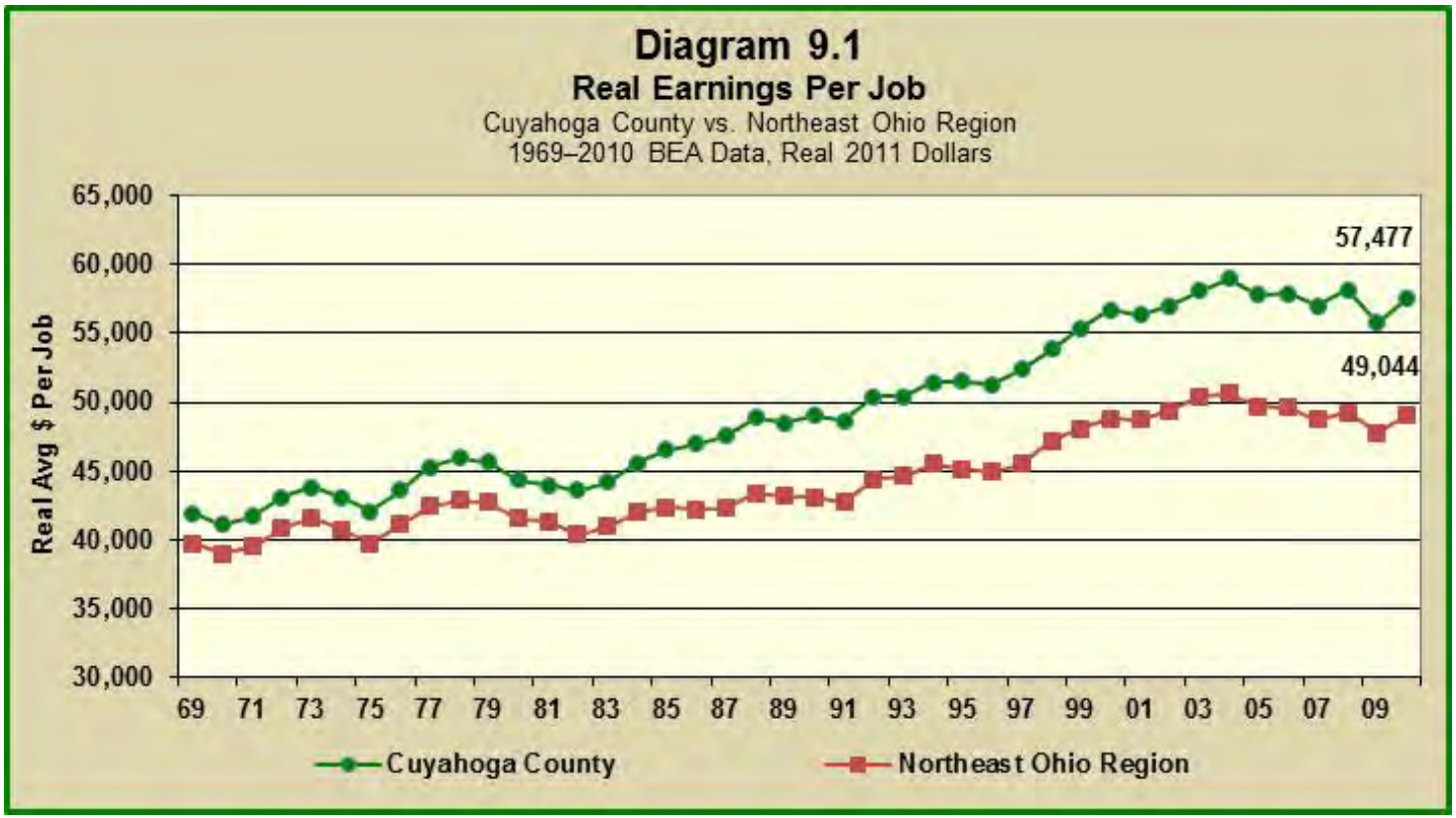


Diagram 9.1
Real Earnings Per Job
Cuyahoga County vs. Northeast Ohio Region
1969–2010 BEA Data, Real 2011 Dollars
Real Avg $ Per Job
65,000
60,000
55,000
50,000
45,000
40,000
35,000
30,000
69 71 73 75 77 79 81 83 85 87 89 91 93 95 97 99 01 03 05 07 09
57,477
49,044
Cuyahoga County
Northeast Ohio Region

Economics

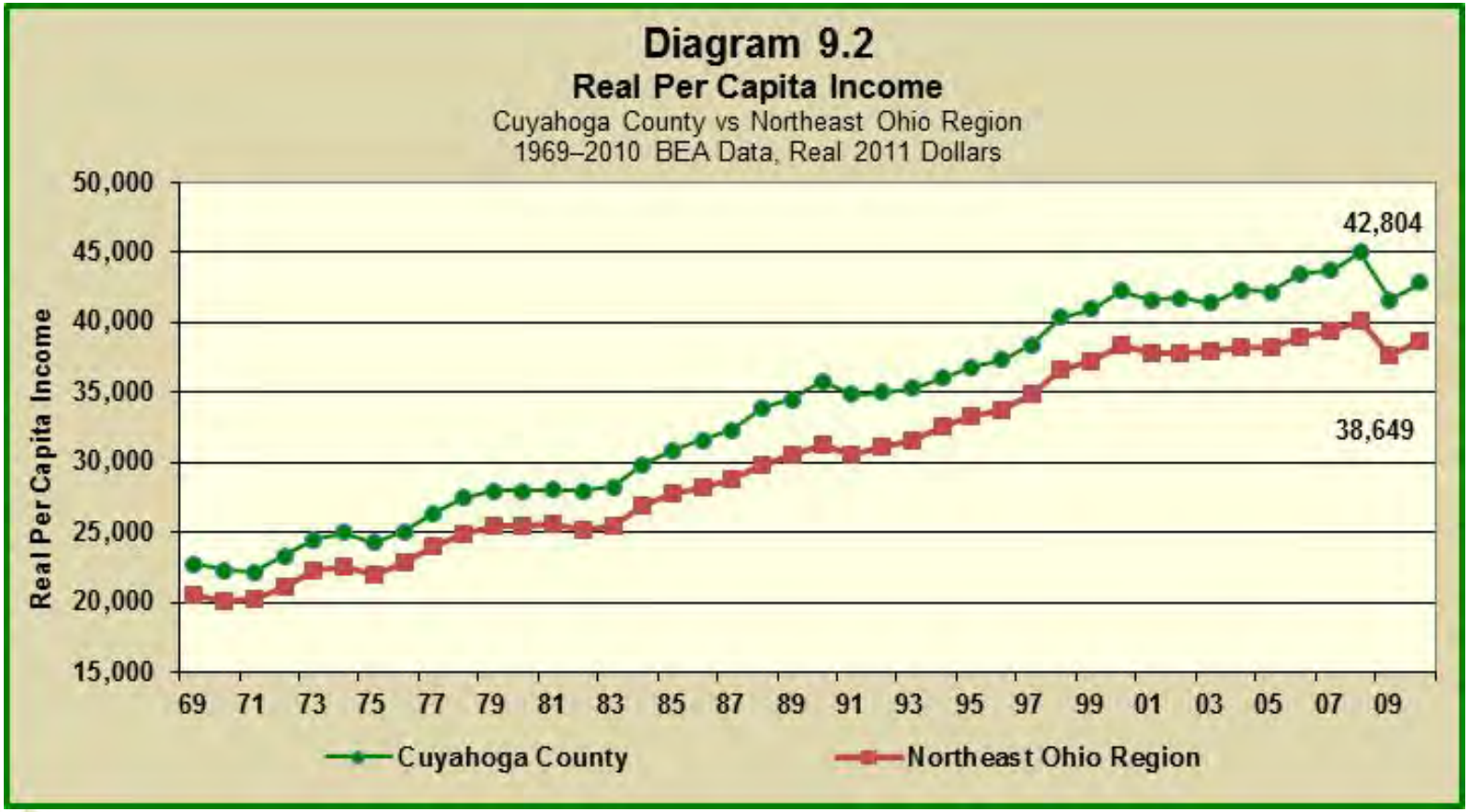


Diagram 9.2
Real Per Capita Income
Cuyahoga County vs Northeast Ohio Region
1969–2010 BEA Data, Real 2011 Dollars
Real Per Capita Income
50,000
45,000
40,000
35,000
30,000
25,000
20,000
15,000
42,804
38,649
69 71 73 75 77 79 81 83 85 87 89 91 93 95 97 99 01 03 05 07 09
Cuyahoga County
Northeast Ohio Region

Economics

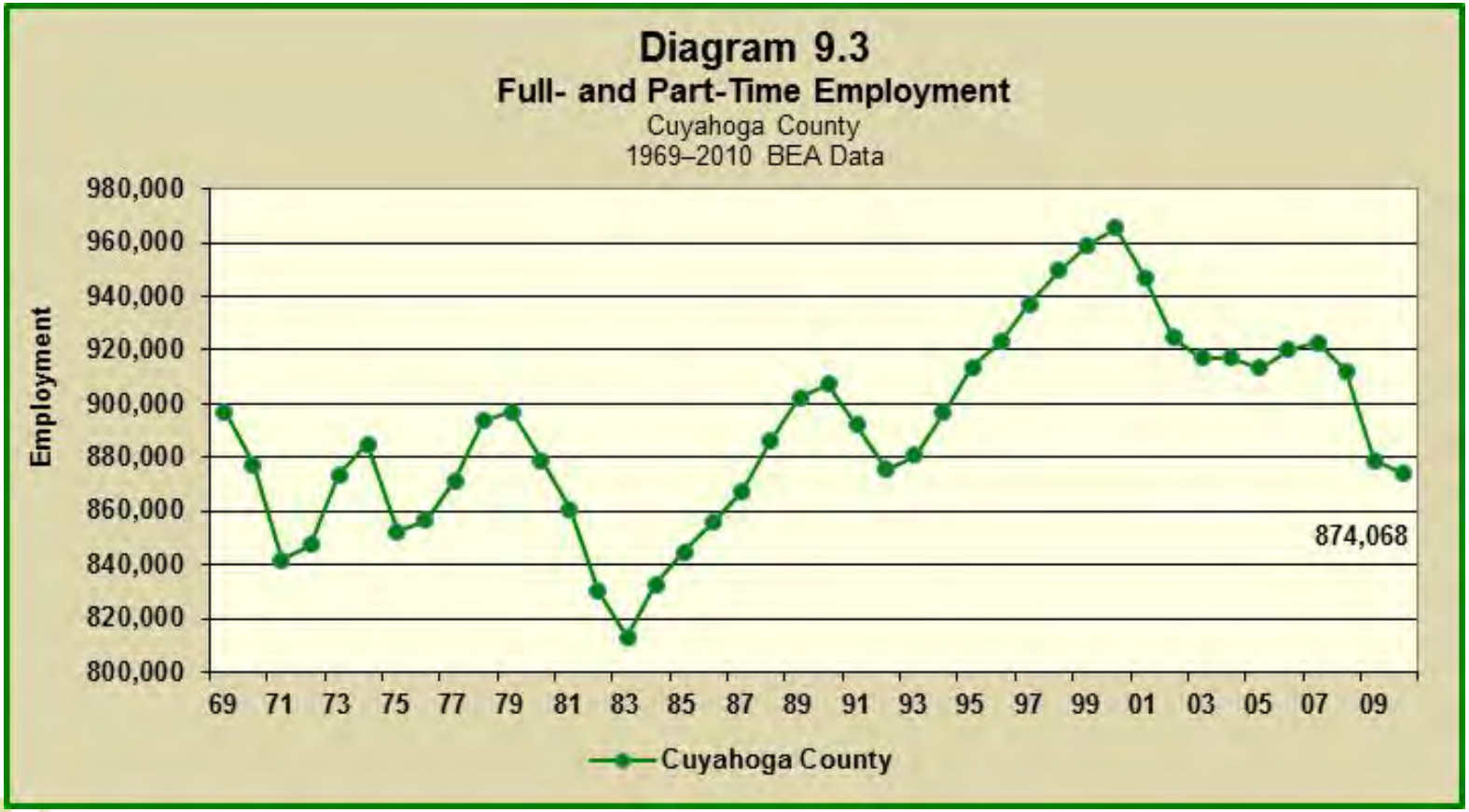


Diagram 9.3
Full- and Part-Time Employment
Cuyahoga County
1969–2010 BEA Data
Employment
980,000
960,000
940,000
920,000
900,000
880,000
860,000
840,000
820,000
800,000
69 71 73 75 77 79 81 83 85 87 89 91 93 95 97 99 01 03 05 07 09
874,068
Cuyahoga County

Economics

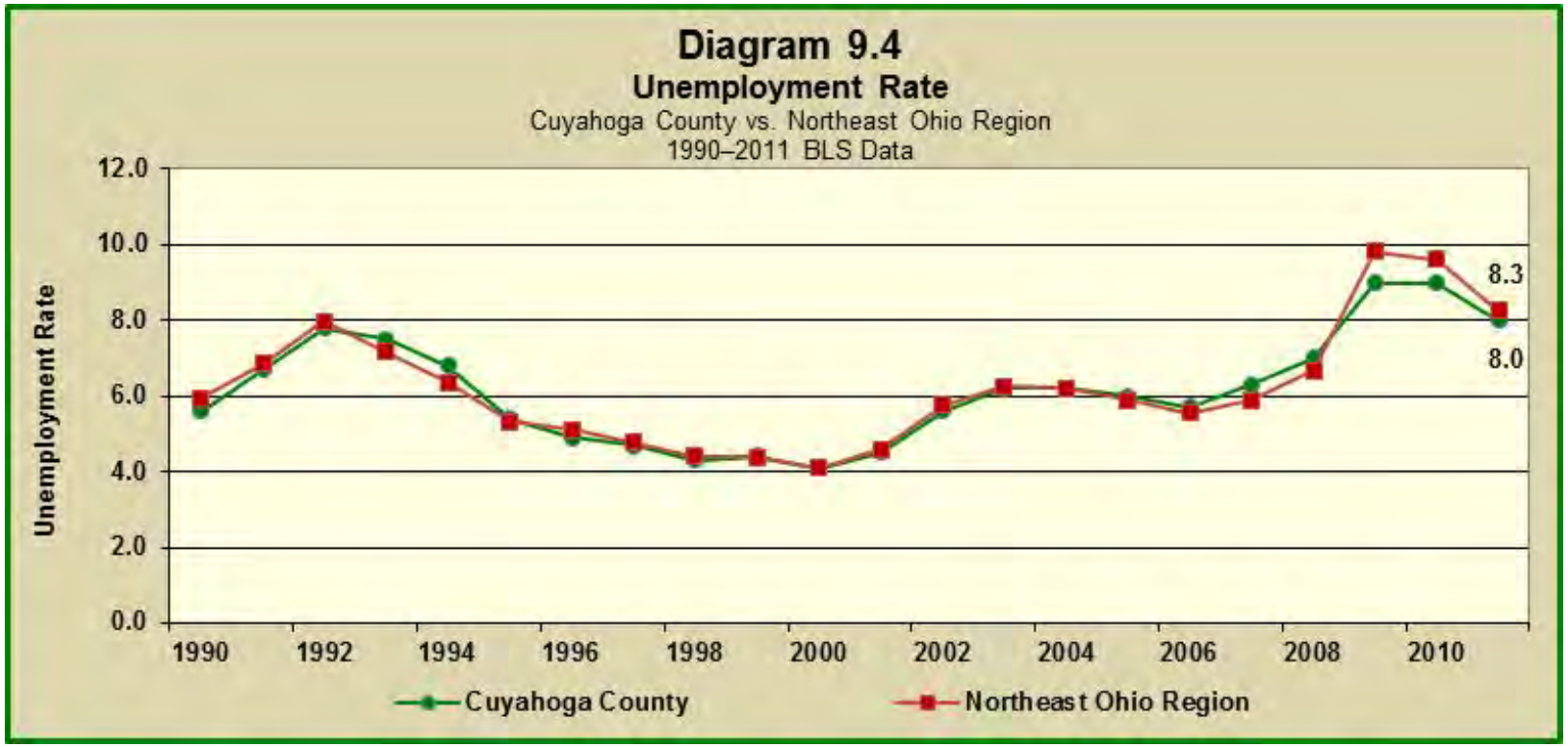


Diagram 9.4
Unemployment Rate
Cuyahoga County vs. Northeast Ohio Region
1990–2011 BLS Data
Unemployment Rate
12.0
10.0
8.0
6.0
4.0
2.0
0.0
1990
1992
1994
1996
1998
2000
2002
2004
2006
2008
2010
8.3
8.0
Cuyahoga County
Northeast Ohio Region

Economics

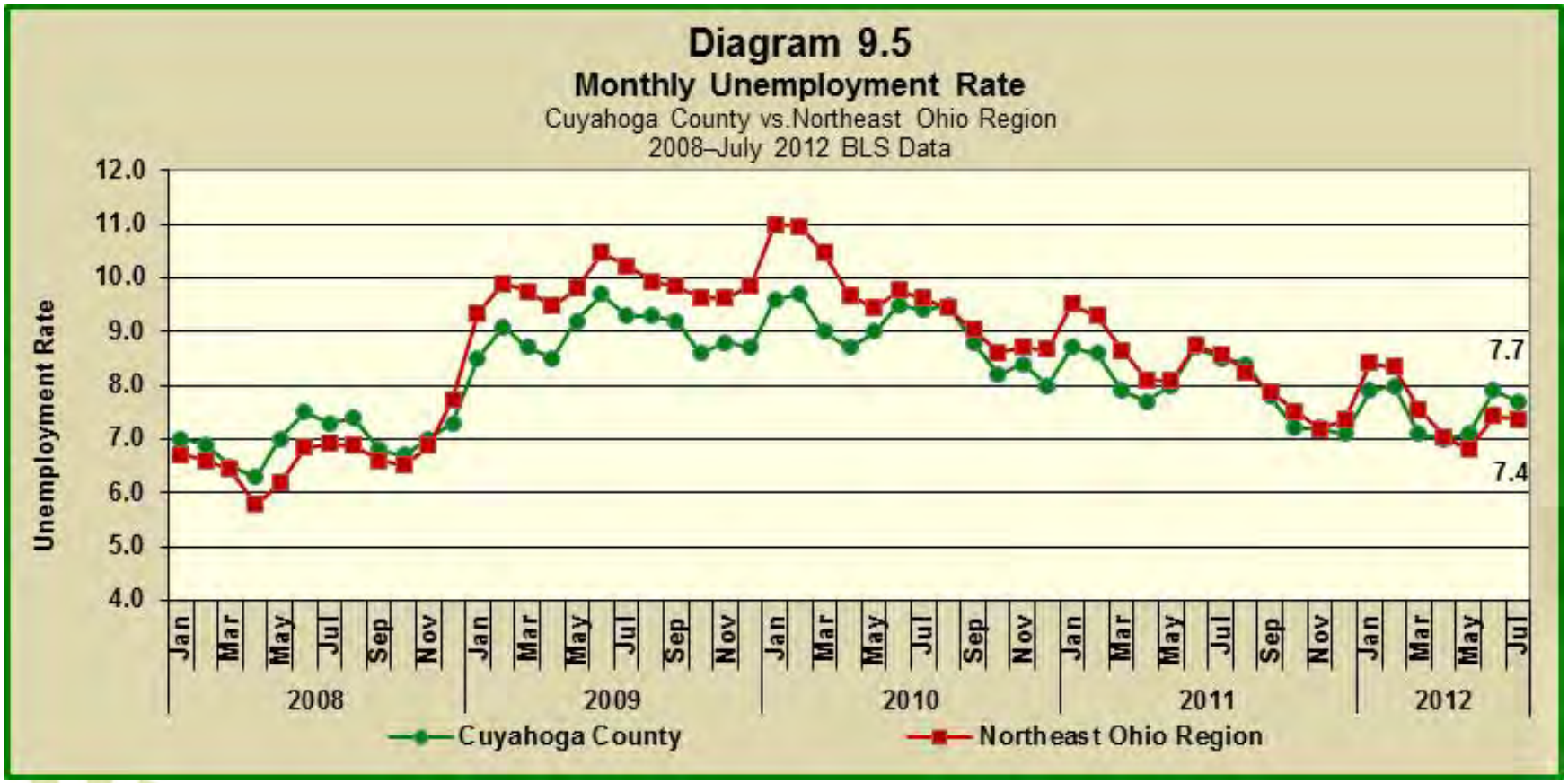
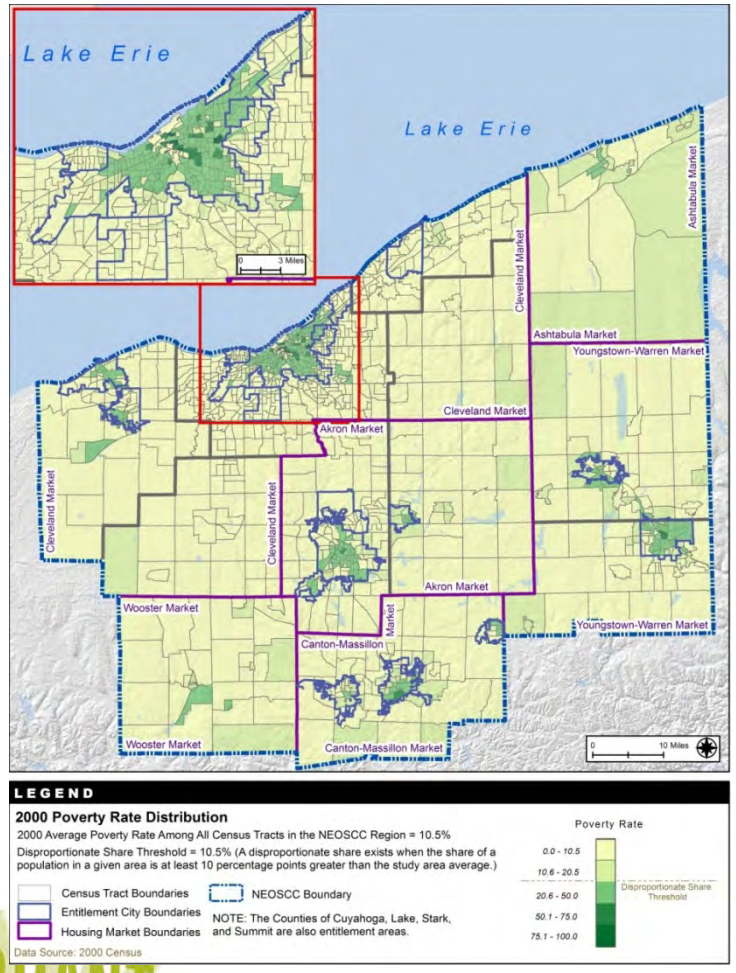
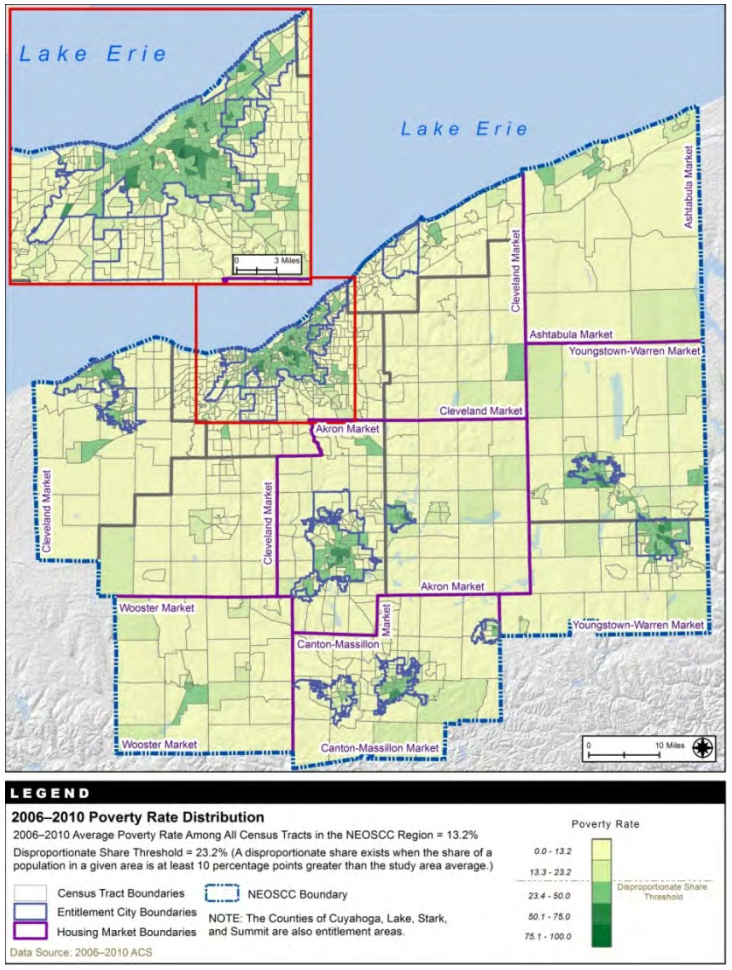


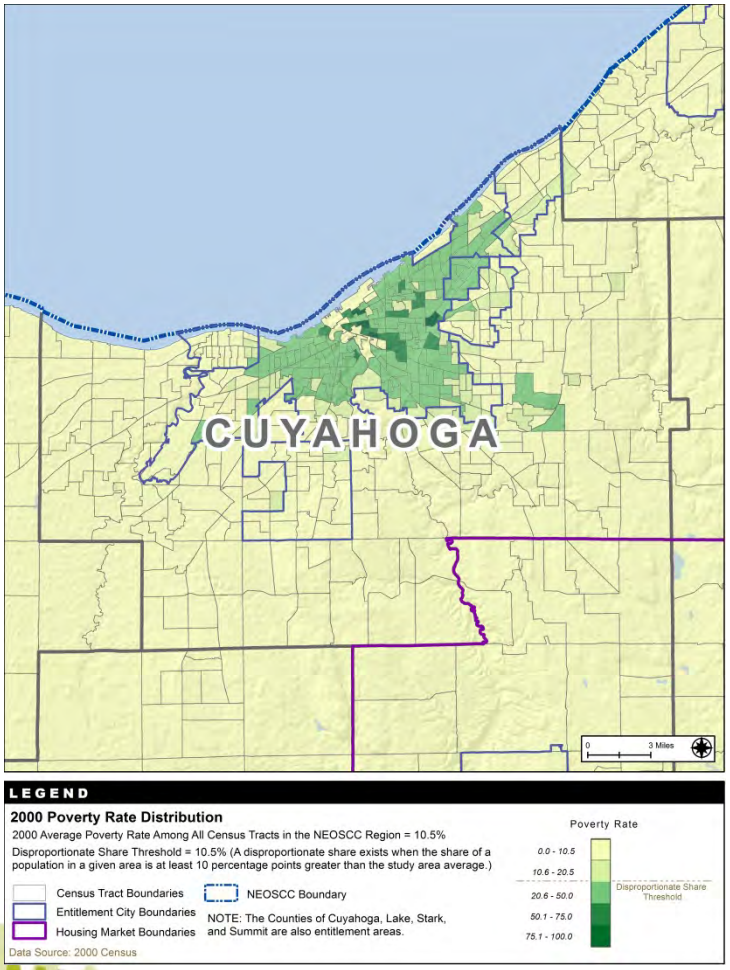
Diagram 9.5
Monthly Unemployment Rate
Cuyahoga County vs.Northeast Ohio Region
2008–July 2012 BLS Data
Unemployment Rate
12.0
11.0
10.0
9.0
8.0
7.0
6.0
5.0
4.0
7.7
7.4
Jan Mar May Jul Sep Nov Jan Mar May Jul Sep Nov Jan Mar May Jul Sep Nov Jan Mar May Jul Sep Nov Jan Mar May Jul
2008
2009
2010
2011
2012
Cuyahoga County
Northeast Ohio Region

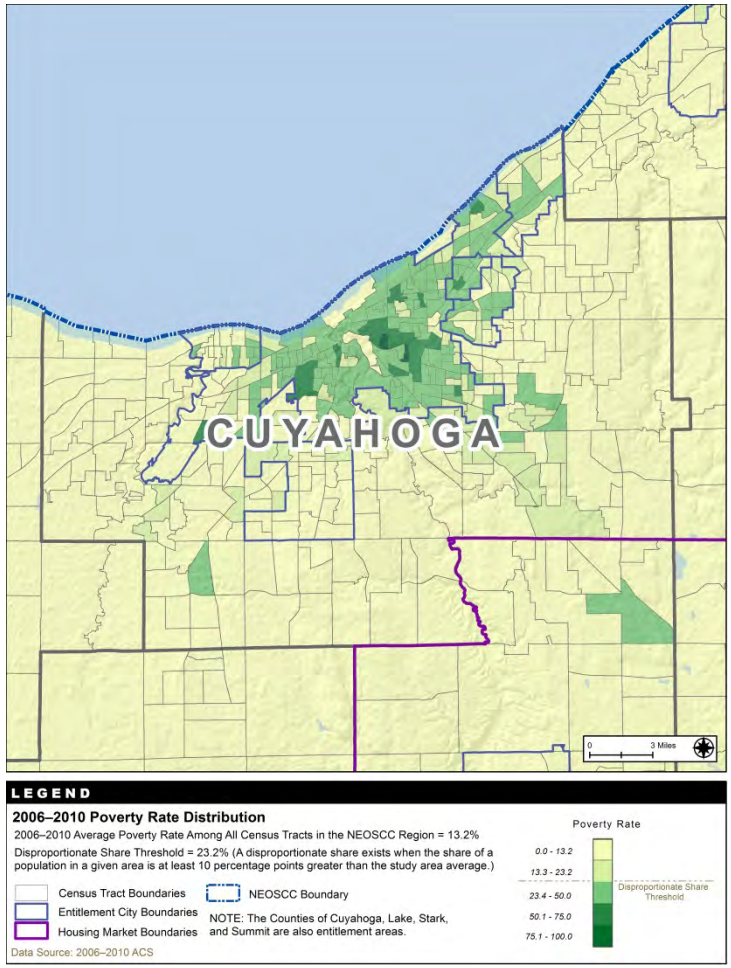
2000 Census vs 2010 ACS Poverty



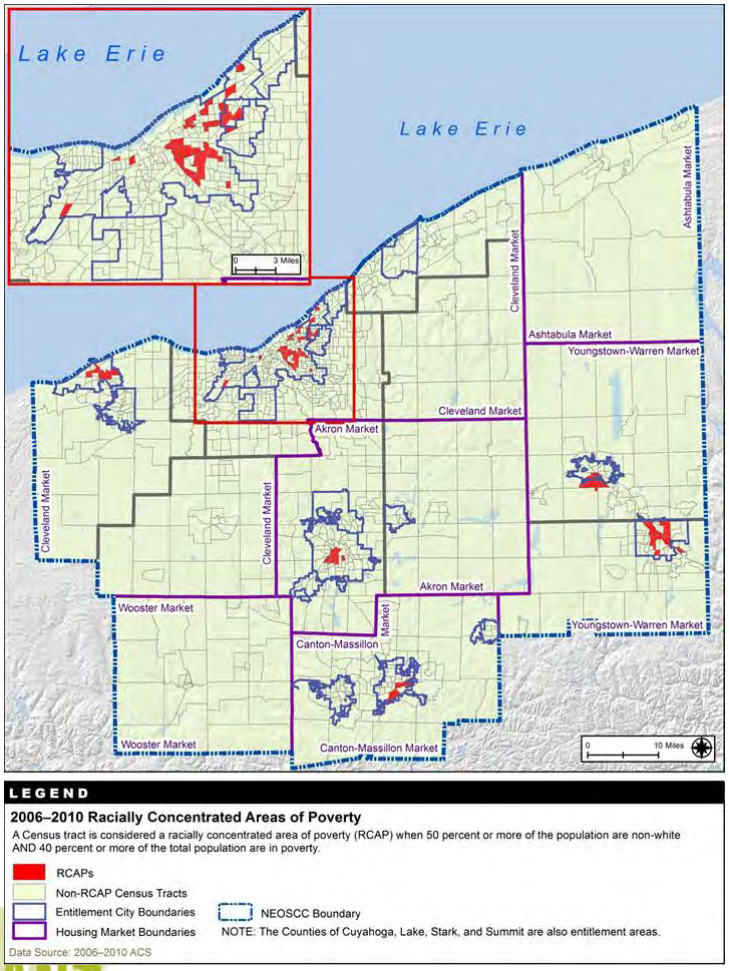


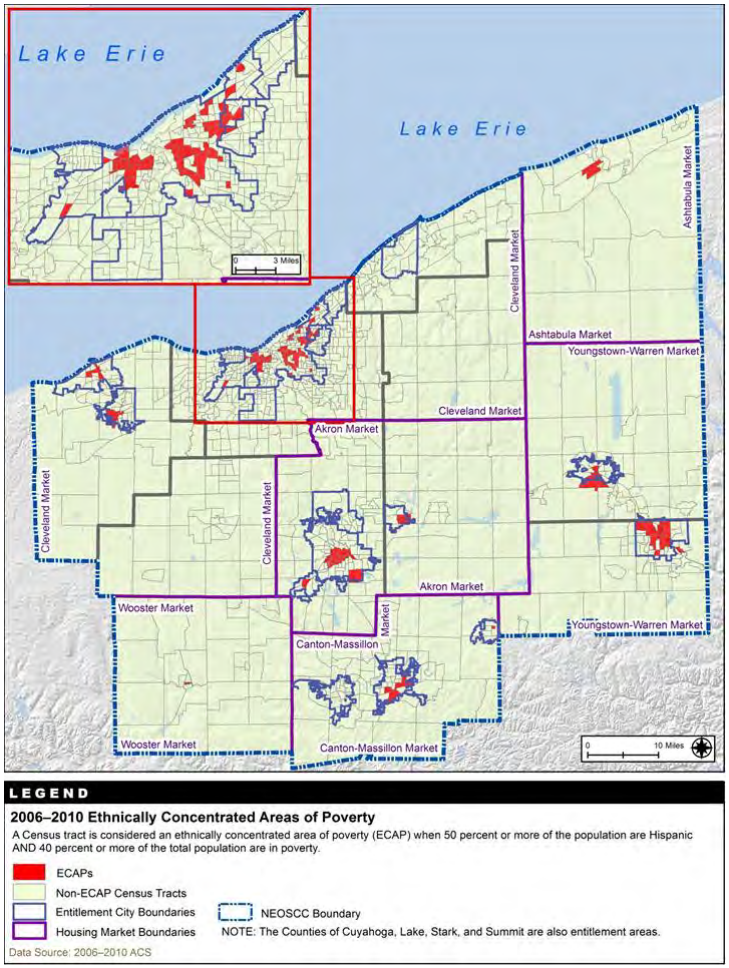
2000 Census vs 2010 ACS Poverty



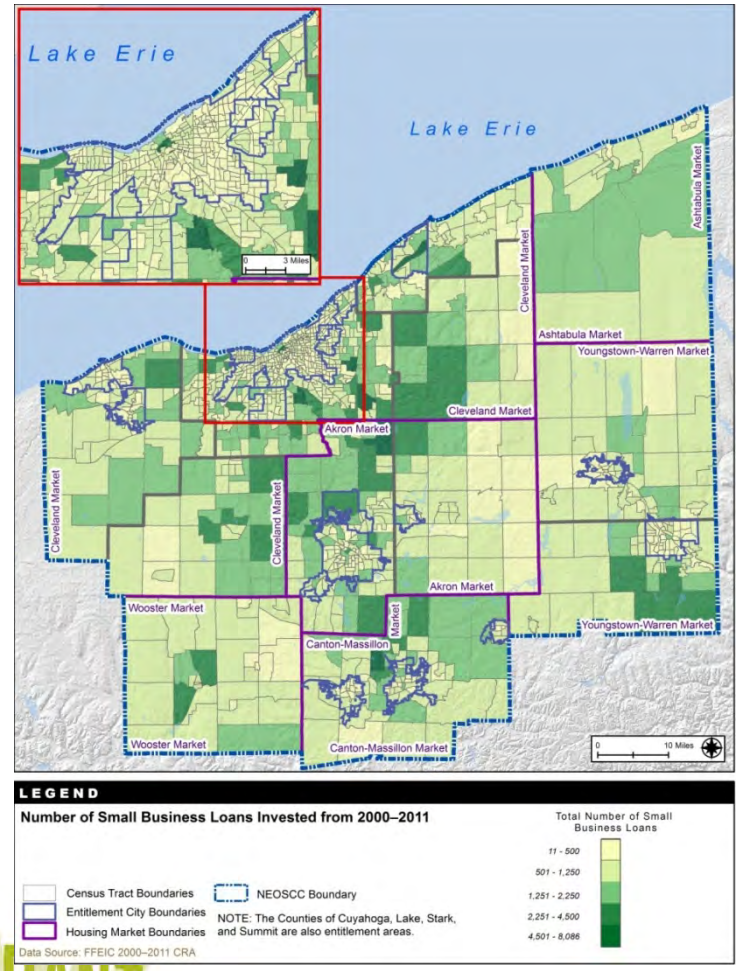


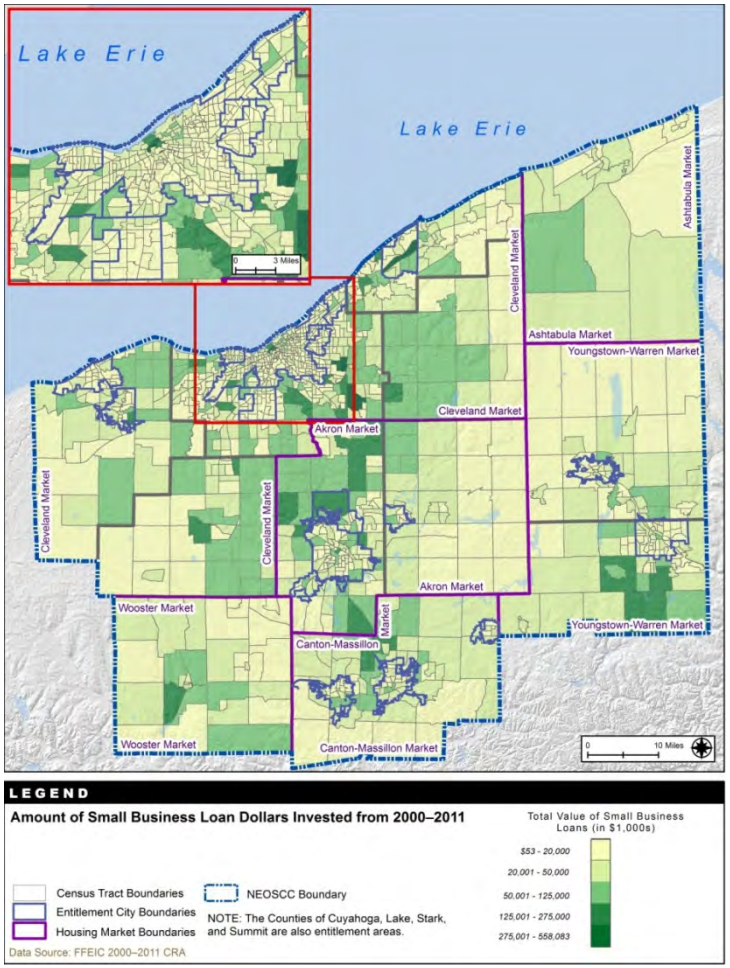
Racial/Ethnic area-Concentrated Poverty



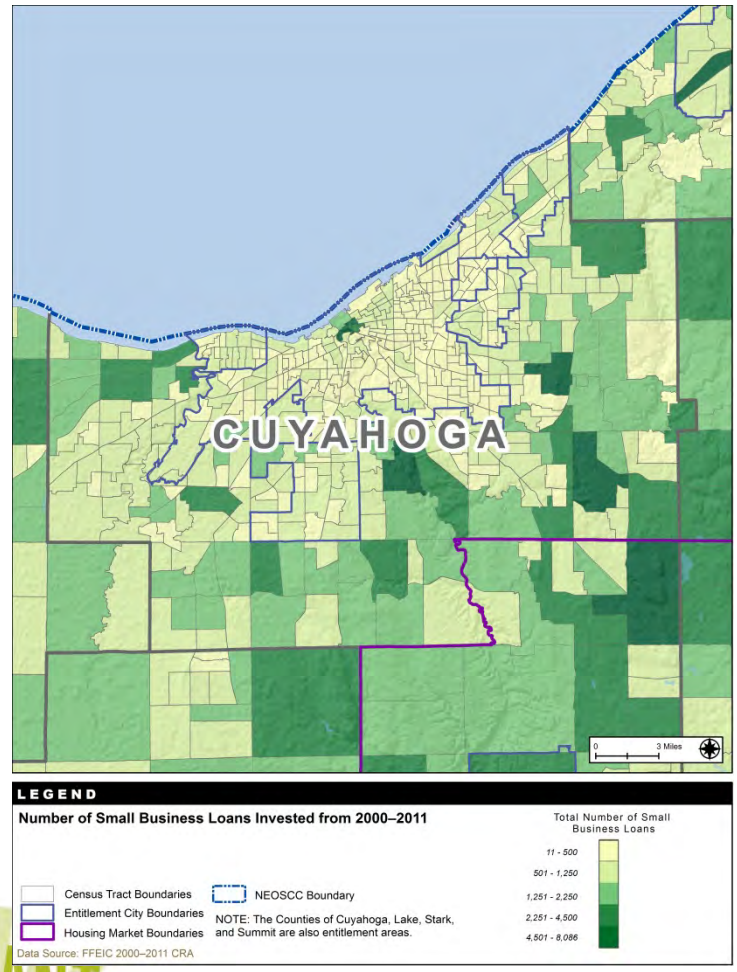


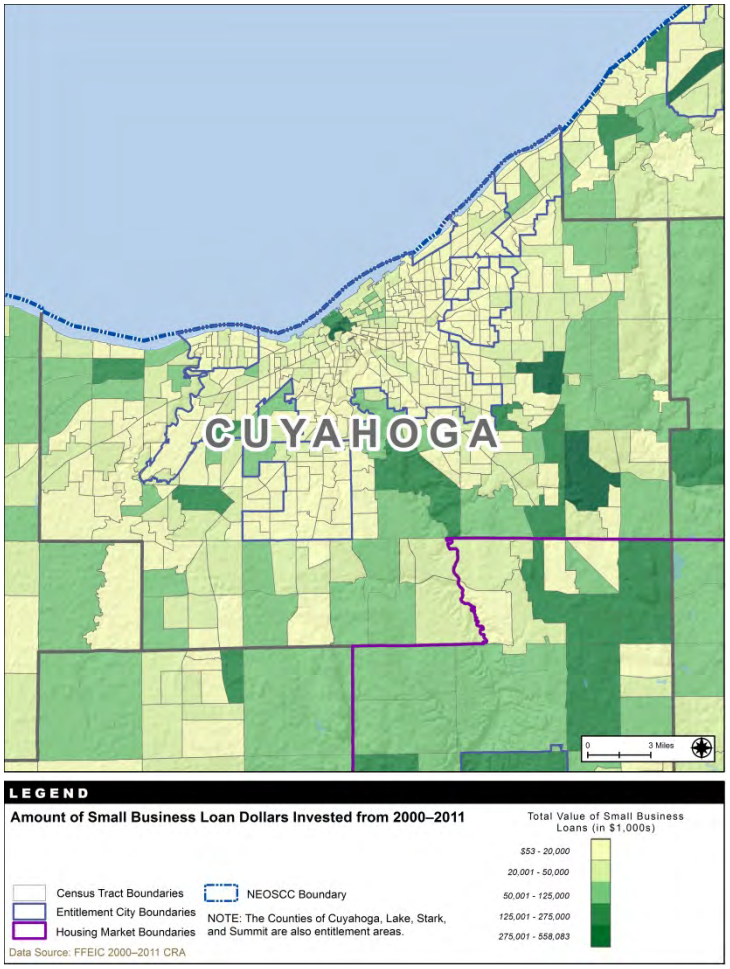
Small Business Lending 2000-11



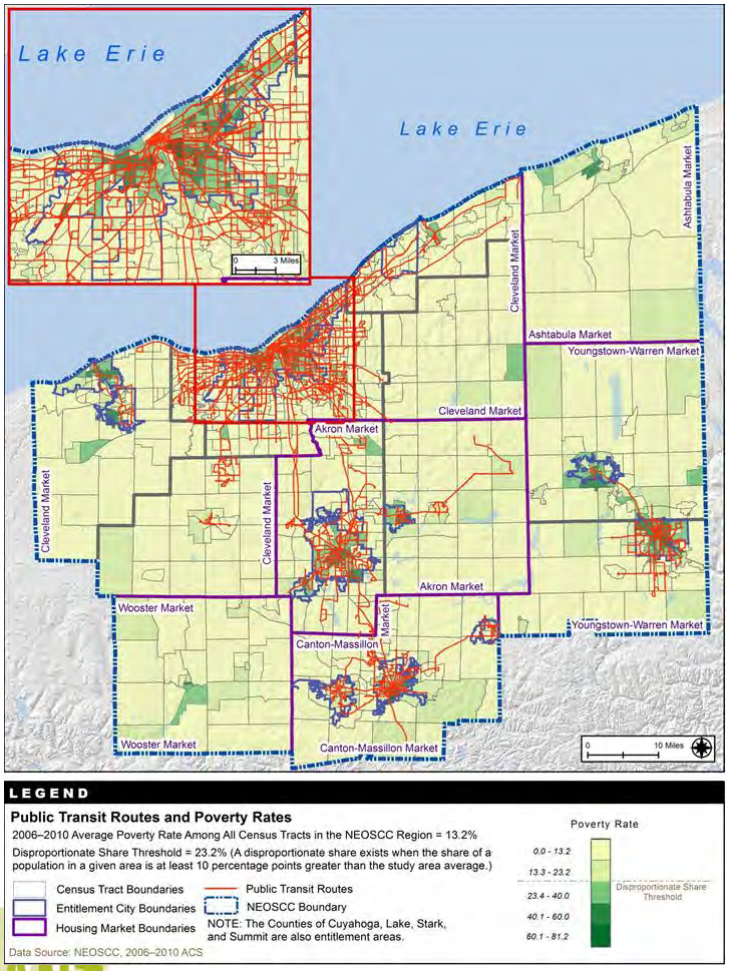


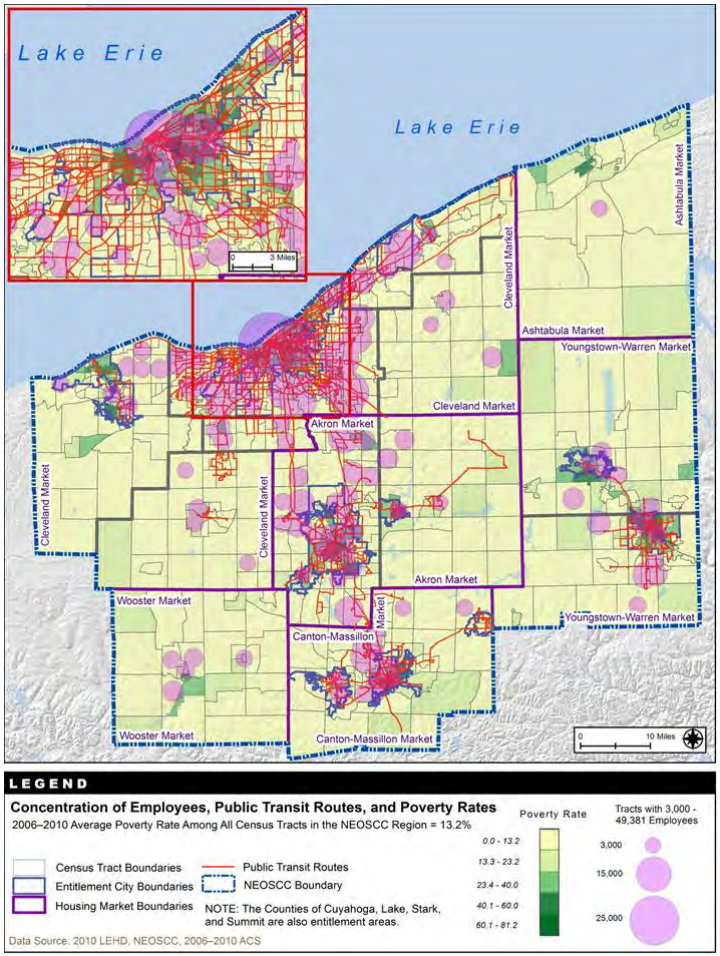
Small Business Lending 2000-11



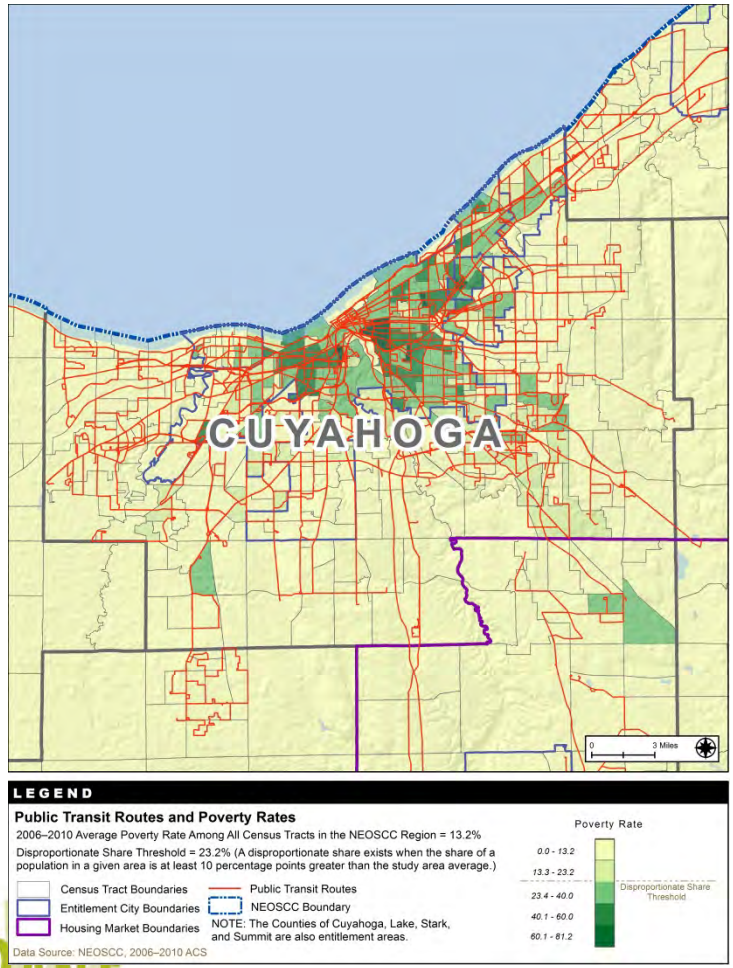


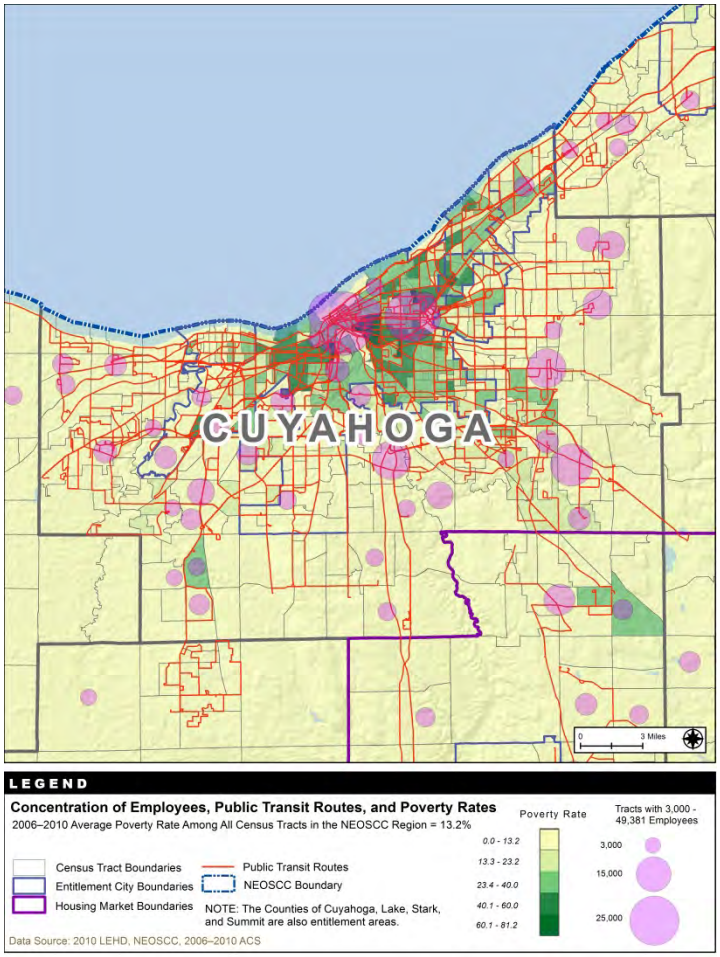
Public Transit, Poverty, Employment





Public Transit, Poverty, Employment



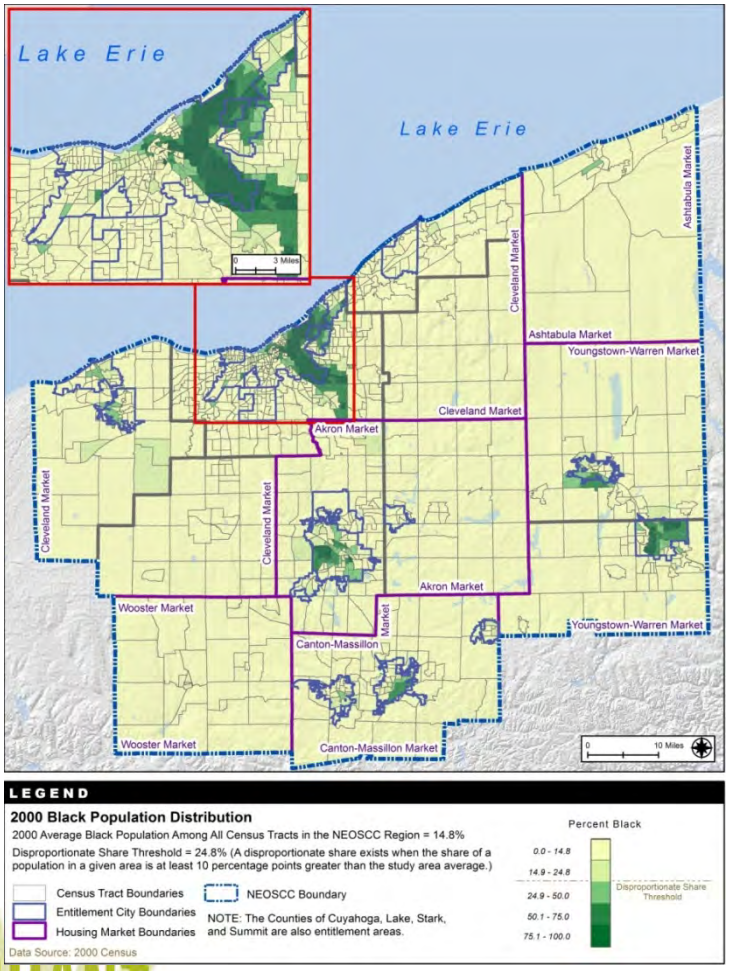


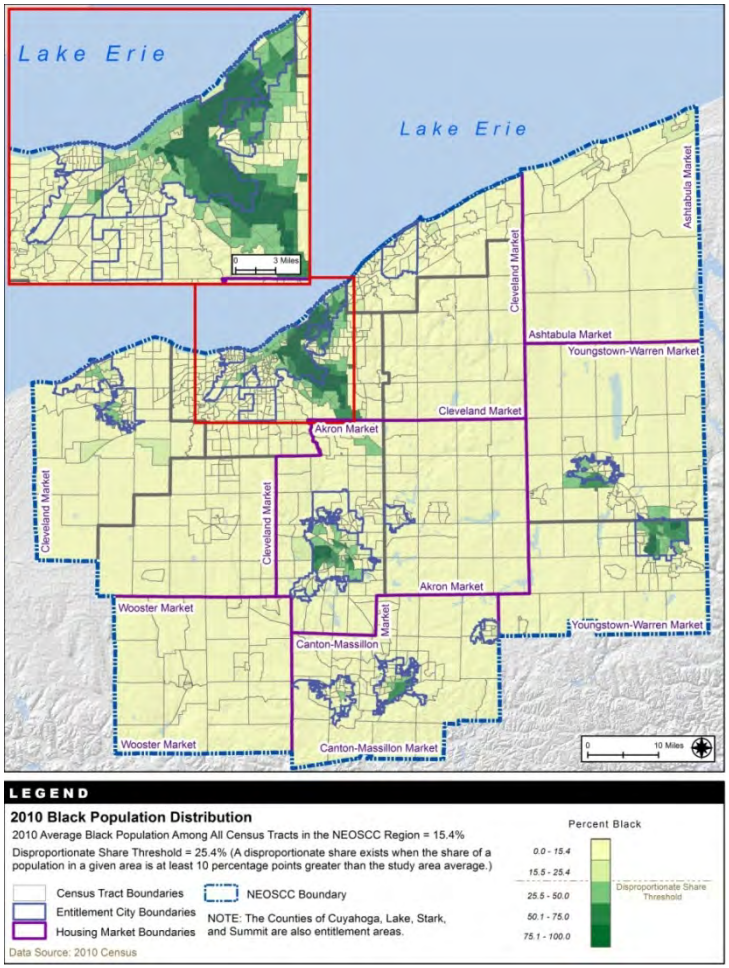
Demographics

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

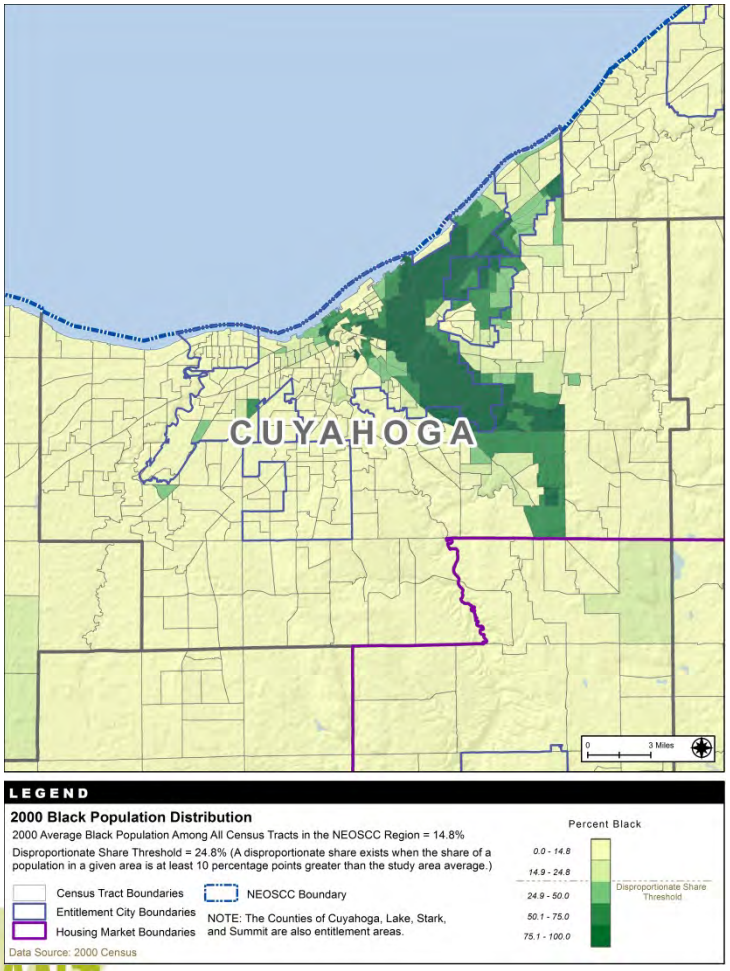
Race	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
White	938,863	67.4%	814,103	63.6%	-13.3%
Black	382,634	27.4%	380,198	29.7%	-.6%
American Indian	2,529	.2%	2,578	.2%	1.9%
Asian	25,245	1.8%	32,883	2.6%	30.3%
Native Hawaiian/Pacific Islander	338	.0%	285	.0%	-15.7%
Other	20,962	1.5%	23,339	1.8%	11.3%
Two or More Races	23,407	1.7%	26,736	2.1%	14.2%
Total	**1,393,978**	**100.0%**	**1,280,122**	**100.0%**	**-8.2%**
Hispanic (Ethnicity)	47,078	3.4%	61,270	4.8%	30.1%

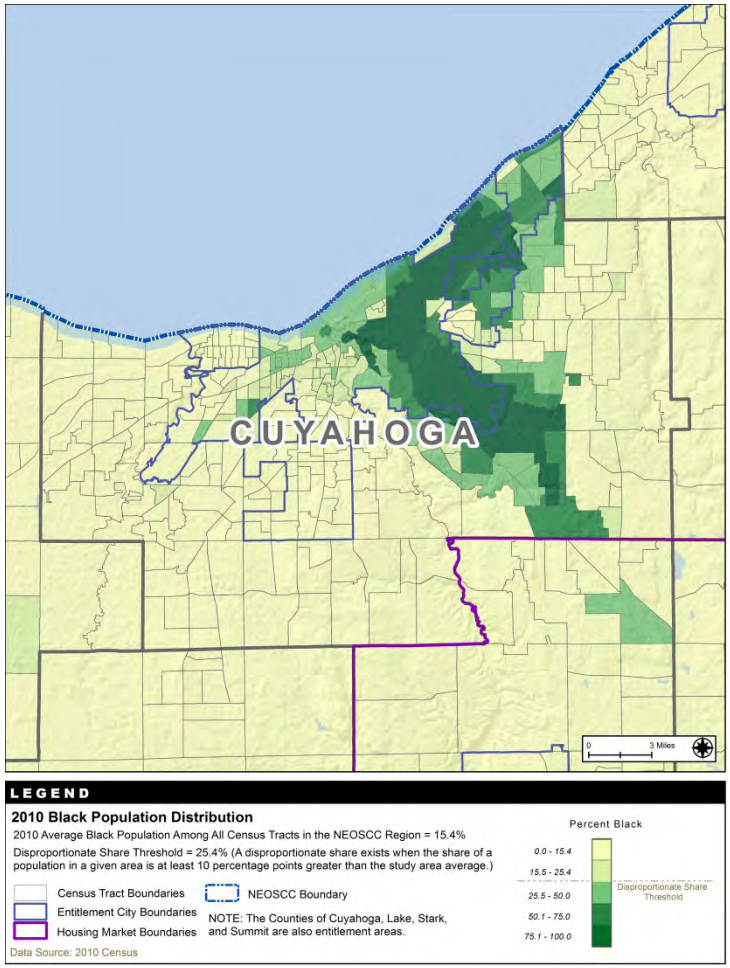
2000 vs 2010 Black Pop. Distribution



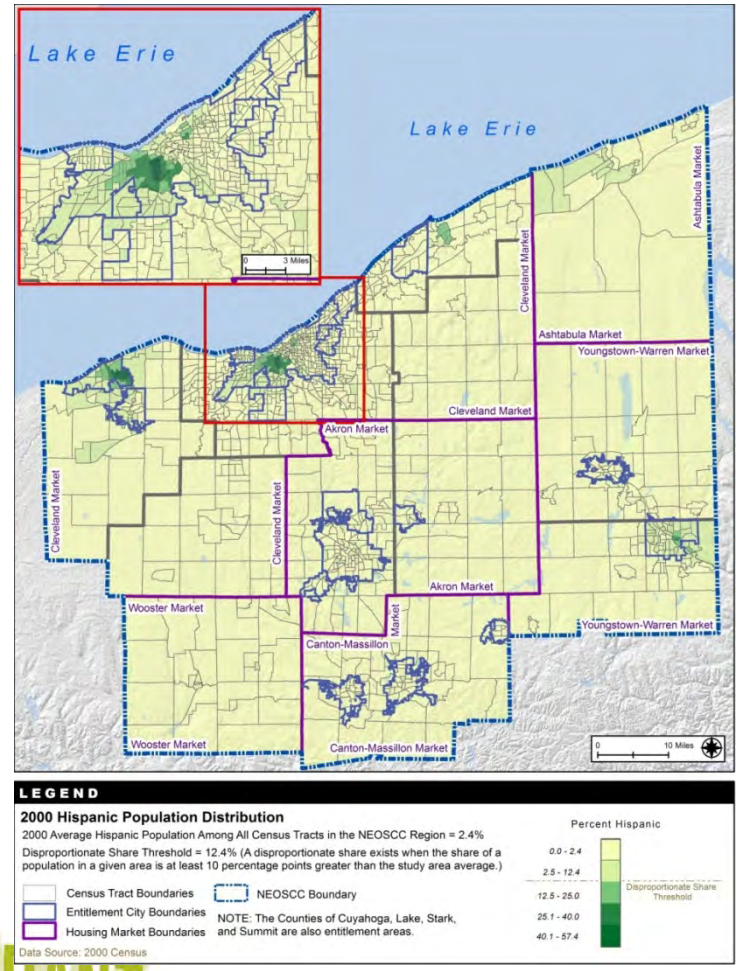


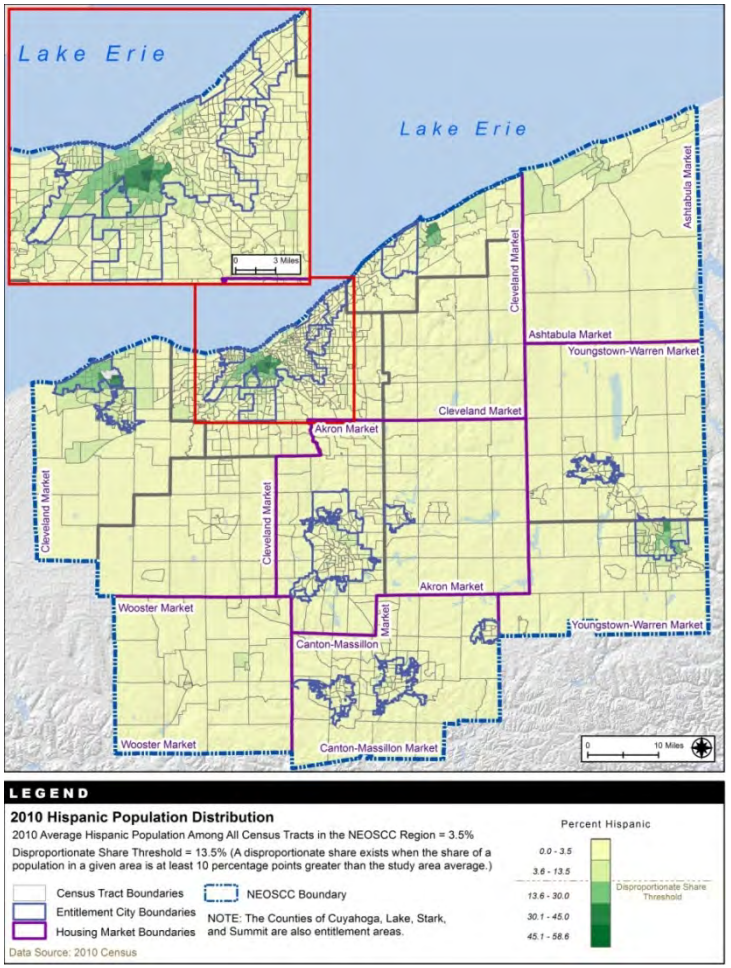
2000 vs 2010 Black Pop. Distribution



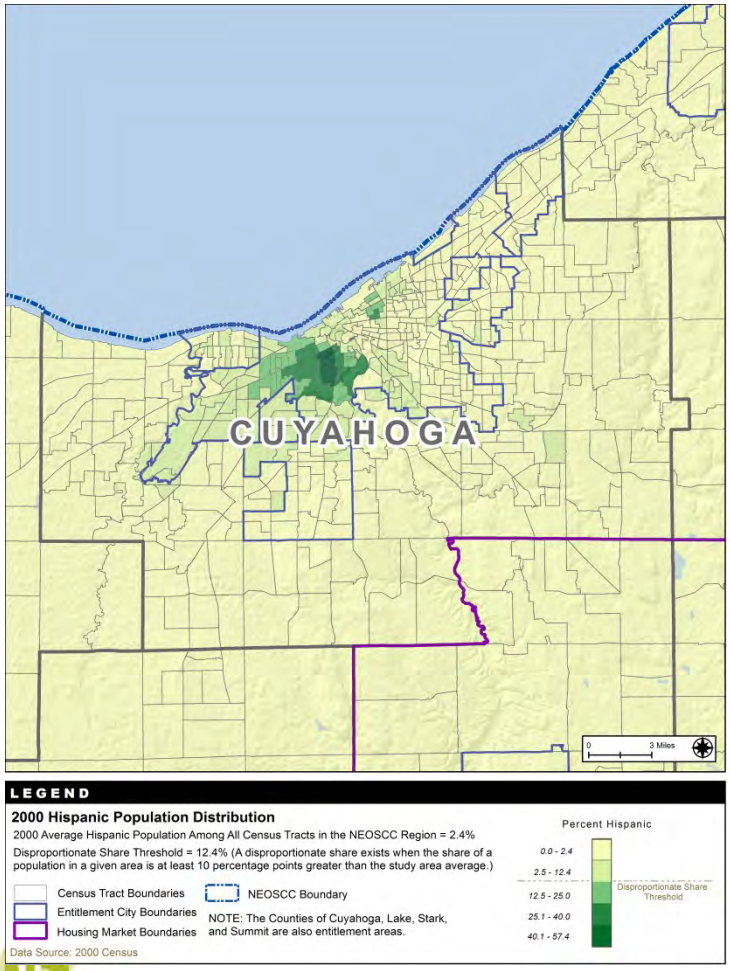


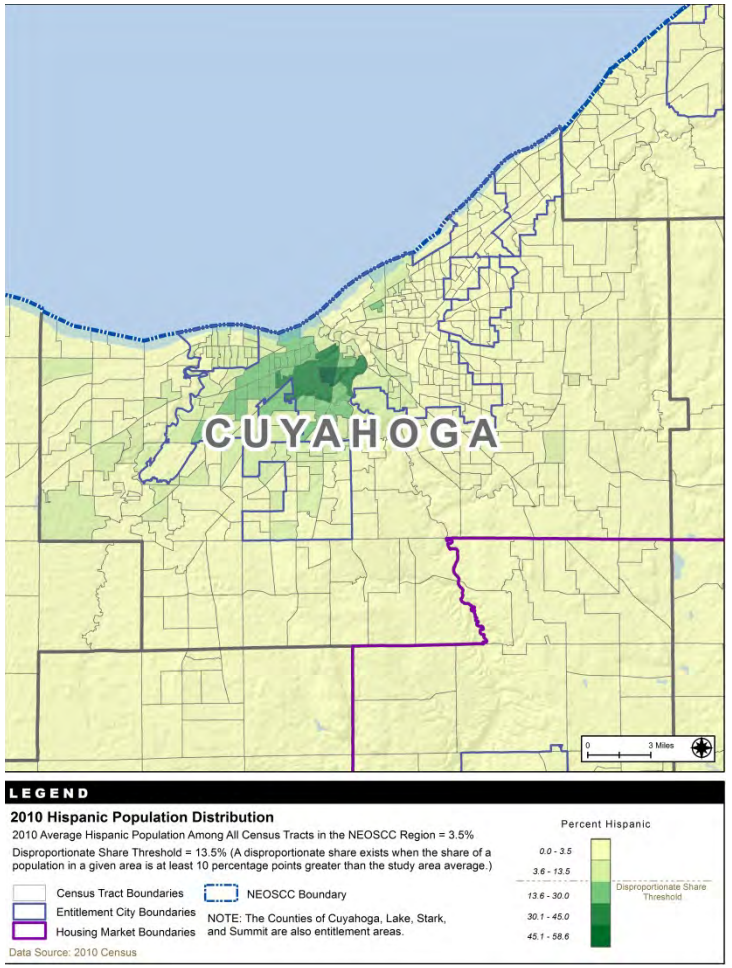
2000 vs 2010 Hispanic Pop. Distribution



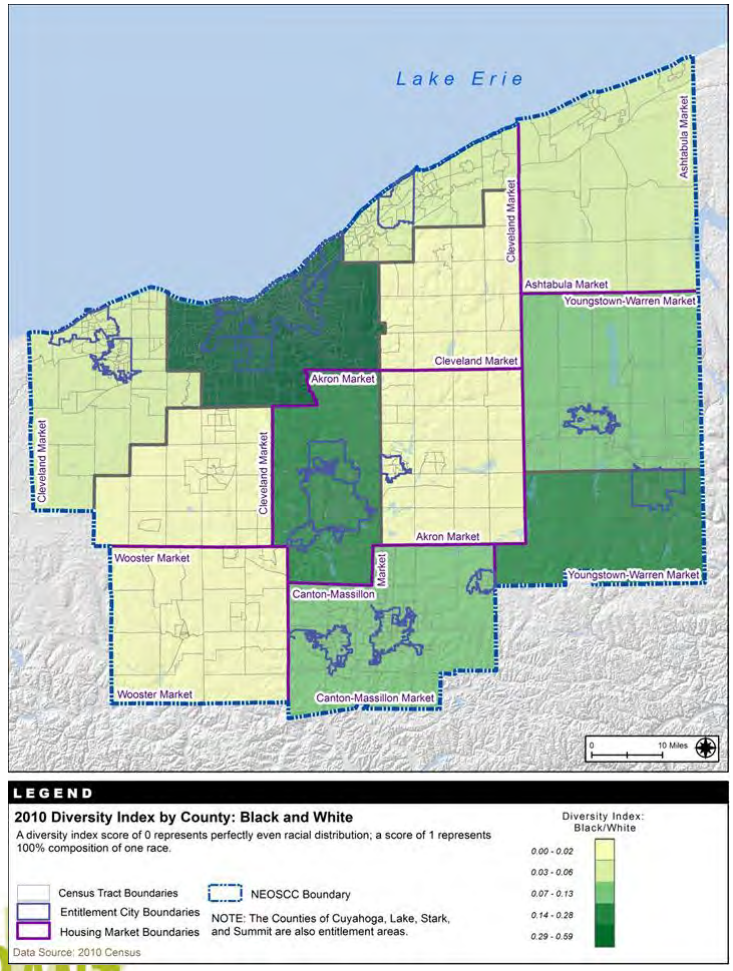


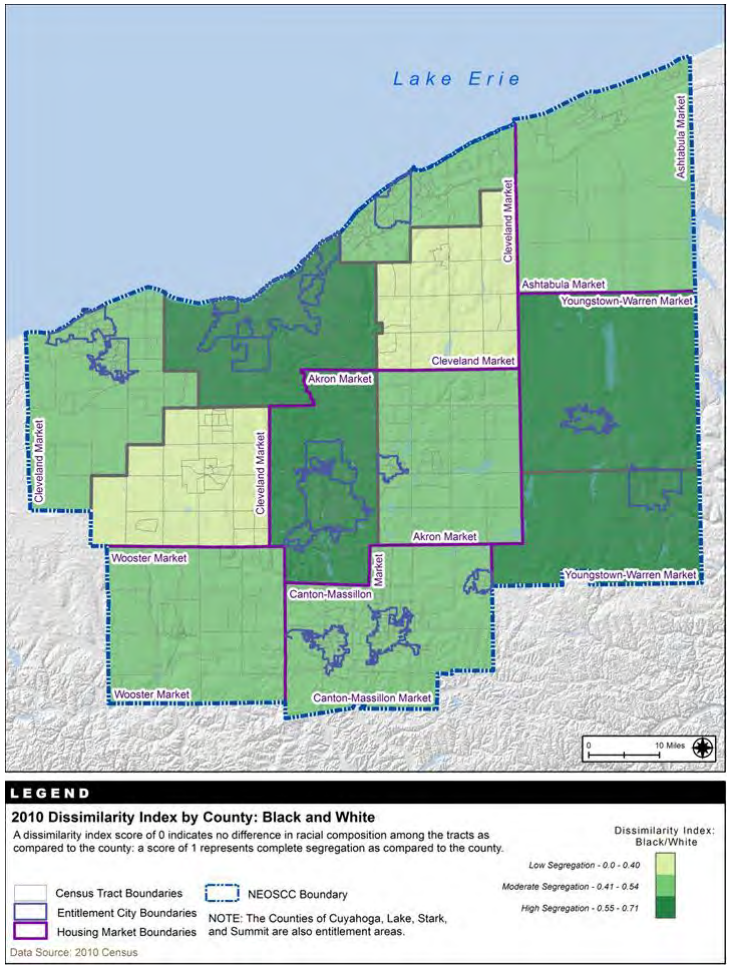
2000 vs 2010 Hispanic Pop. Distribution





Diversity and Dissimilarity Index: B vs W





County Segregation Indices

Segregation Indices Northeast Ohio Region 2010 Census Data				
County	**Black Isolation Index**	**Hispanic Isolation Index**	**Black/White Diversity Index**	**Black/White Dissimilarity 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

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

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

Housing

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

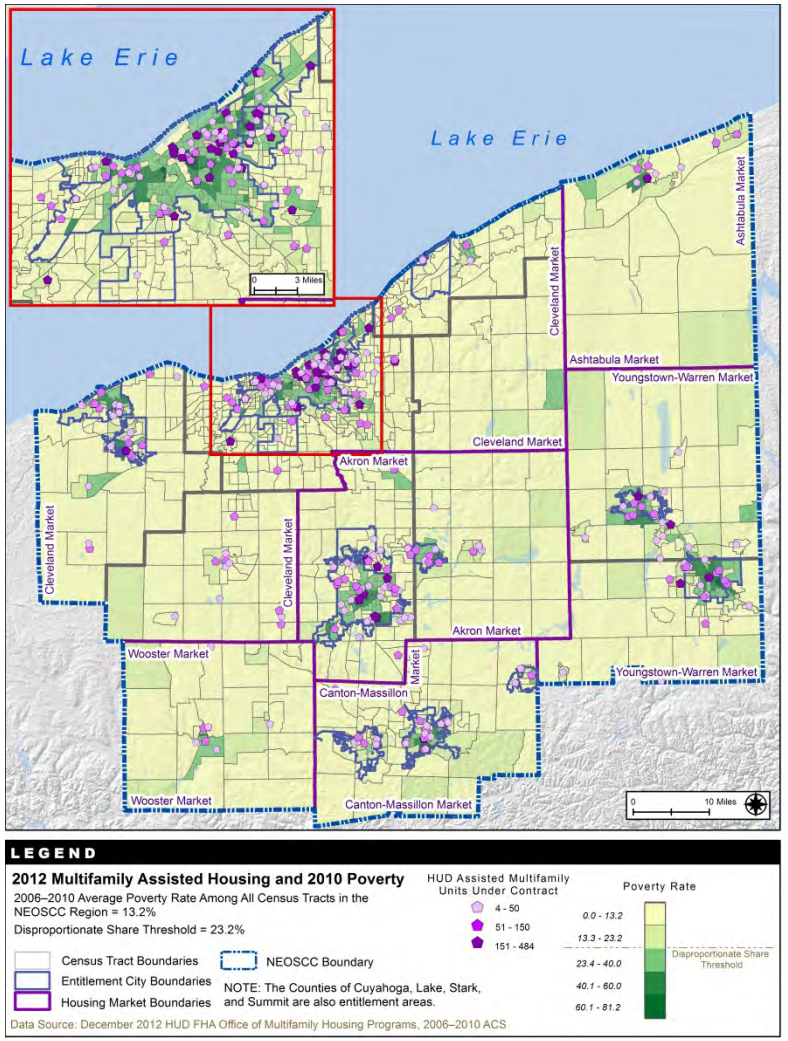
Disposition	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
For Rent	21,794	48.0%	32,522	42.4%	49.2%
For Sale	5,218	11.5%	9,679	12.6%	85.5%
Rented or Sold, Not Occupied	4,109	9.0%	3,725	4.9%	-9.3%
For Seasonal, Recreational, or Occasional Use	2,338	5.1%	2,463	3.2%	5.3%
For Migrant Workers	12	.0%	8	.0%	-33.3%
Other Vacant	11,975	26.3%	28,310	36.9%	136.4%
Total	**45,446**	**100.0%**	**76,707**	**100.0%**	**68.8%**

Housing

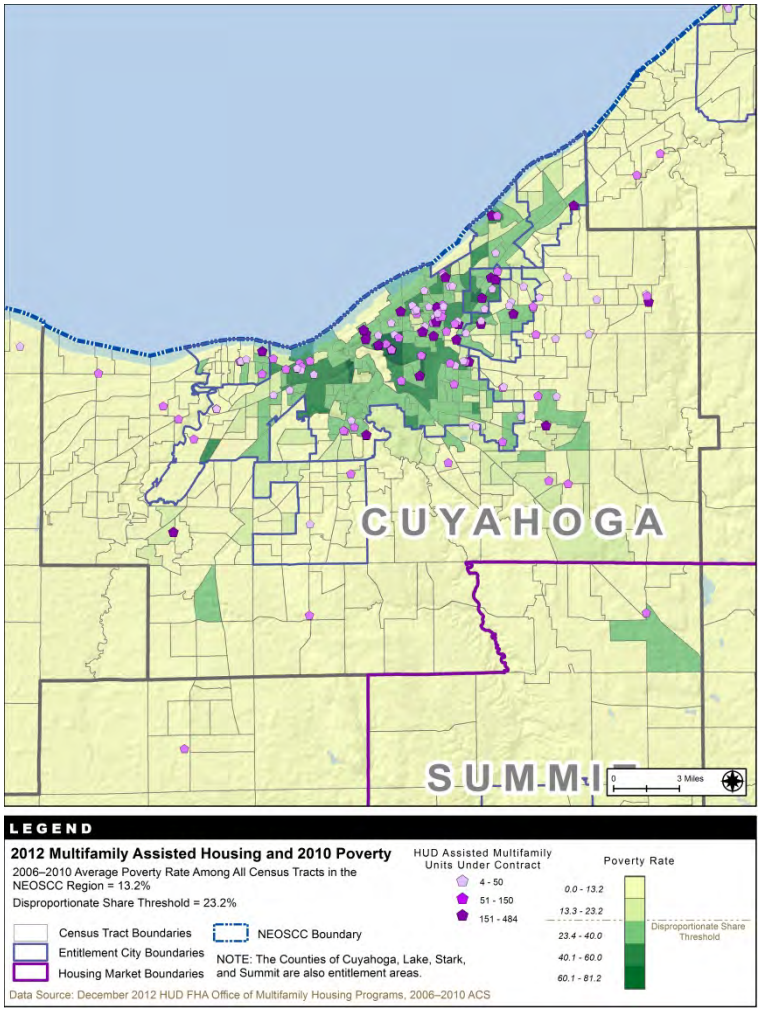
Table 9.9
Housing Units by Type
Cuyahoga County
2000 Census SF3 & 2010 Five-Year ACS Data

Unit Type	2000 Census		2010 Five-Year ACS	
	Units	% of Total	Units	% of Total
Single-Family	392,564	63.6%	399,603	64.2%
Duplex	59,729	9.7%	61,484	9.9%
Tri- or Four-Plex	25,309	4.1%	23,094	3.7%
Apartment	136,032	22.1%	134,769	21.6%
Mobile Home	3,214	.5%	3,512	.6%
Boat, RV, Van, Etc.	55	.0%	175	.0%
Total	**616,903**	**100.0%**	**622,637**	**100.0%**

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

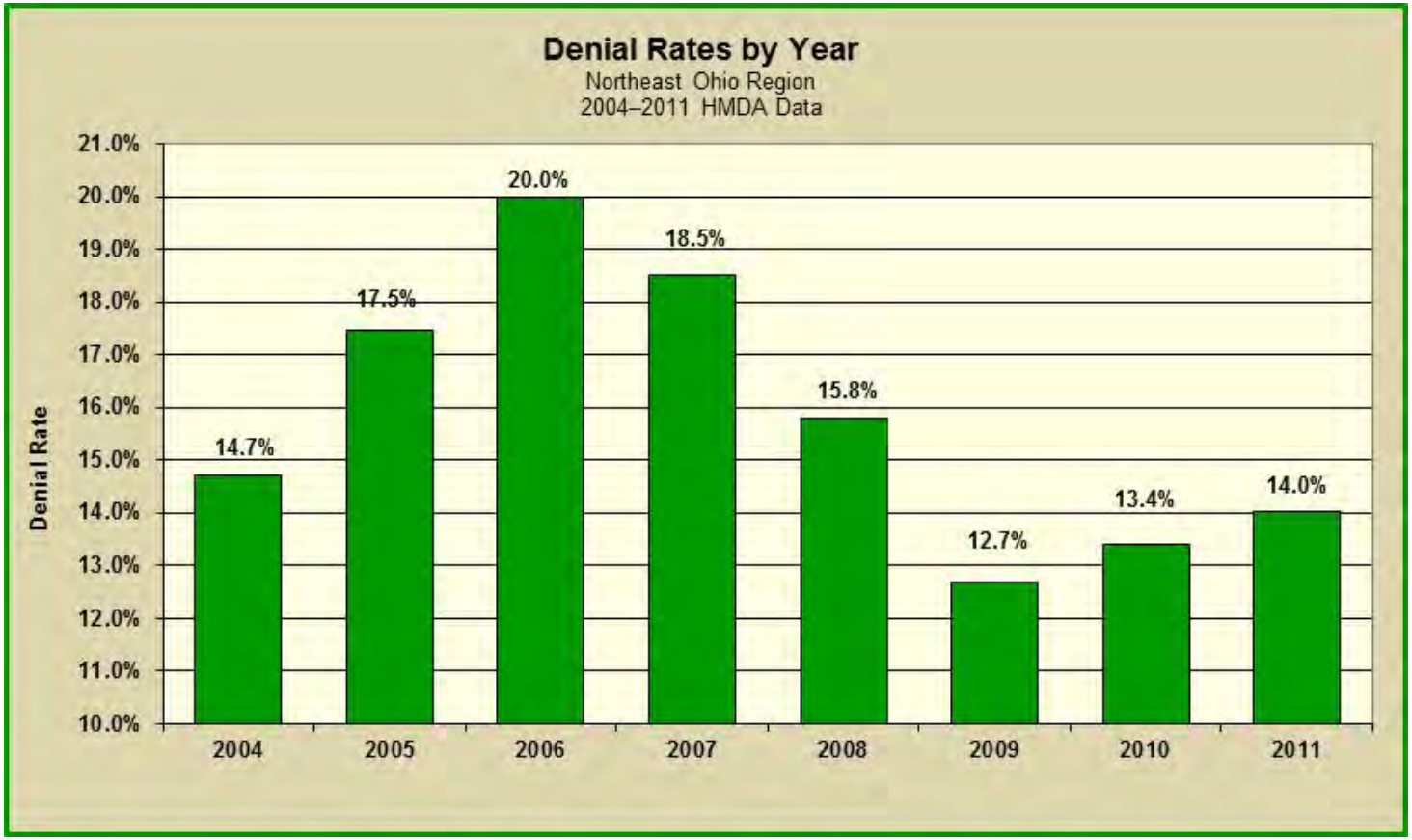
Table 1.1
Purpose of Loan by Year
Northeast Ohio Region
2004–2011 HMDA Data

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**

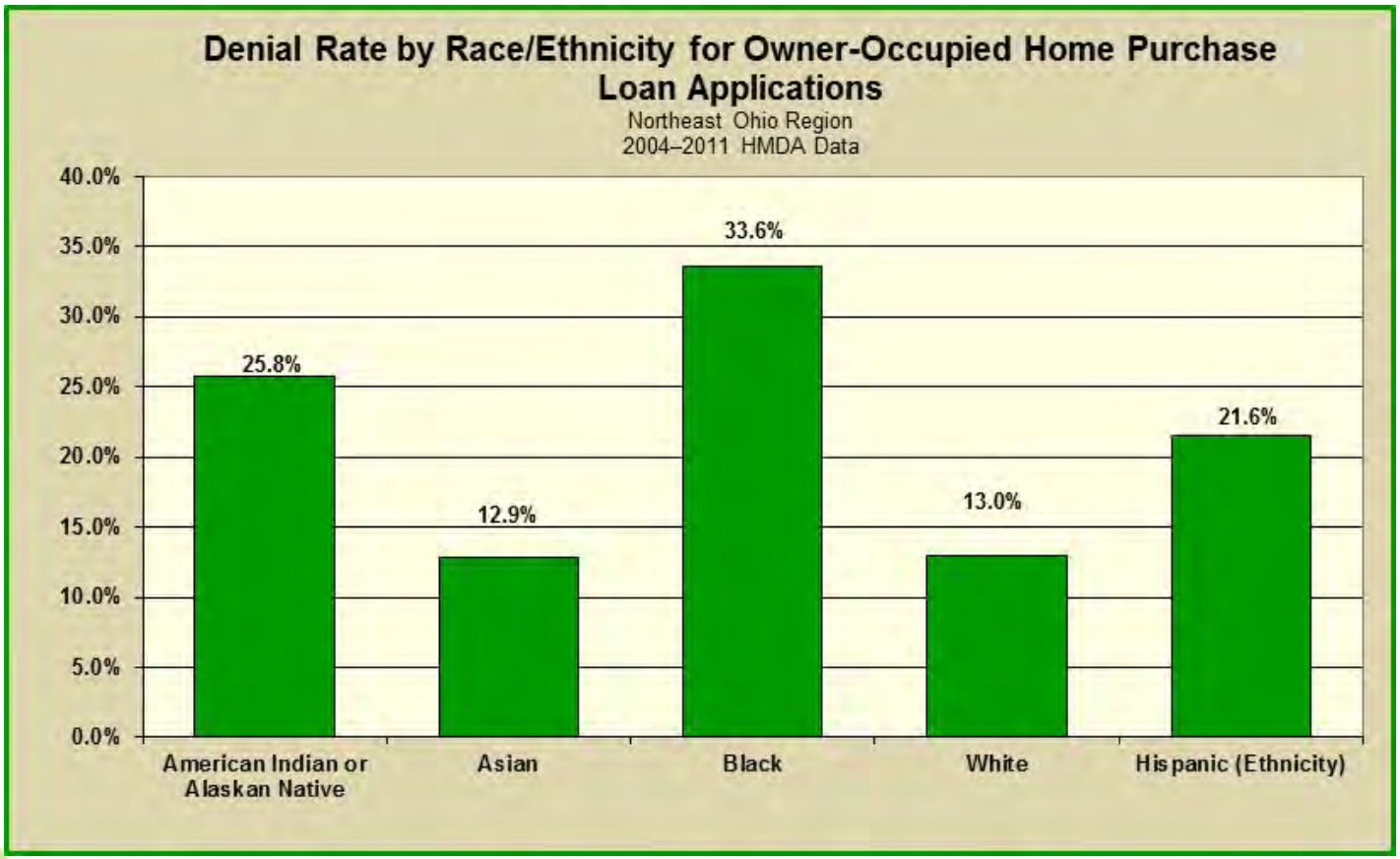
Table 9.1
Purpose of Loan by Year
Cuyahoga County
2004–2011 HMDA Data

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

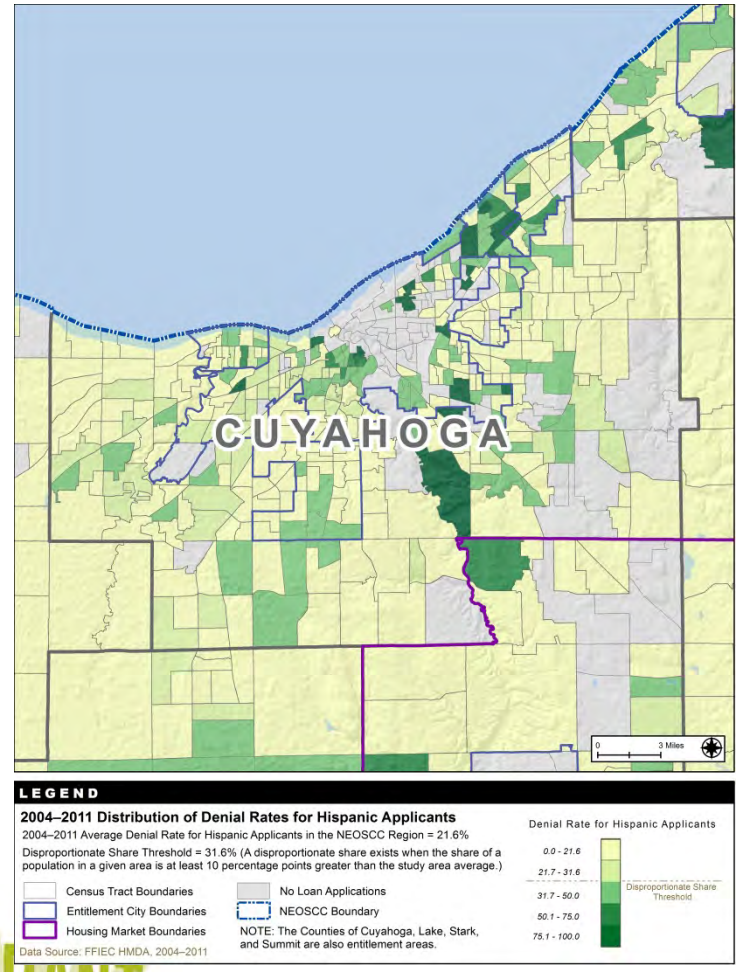
Mortgage Denials by Year

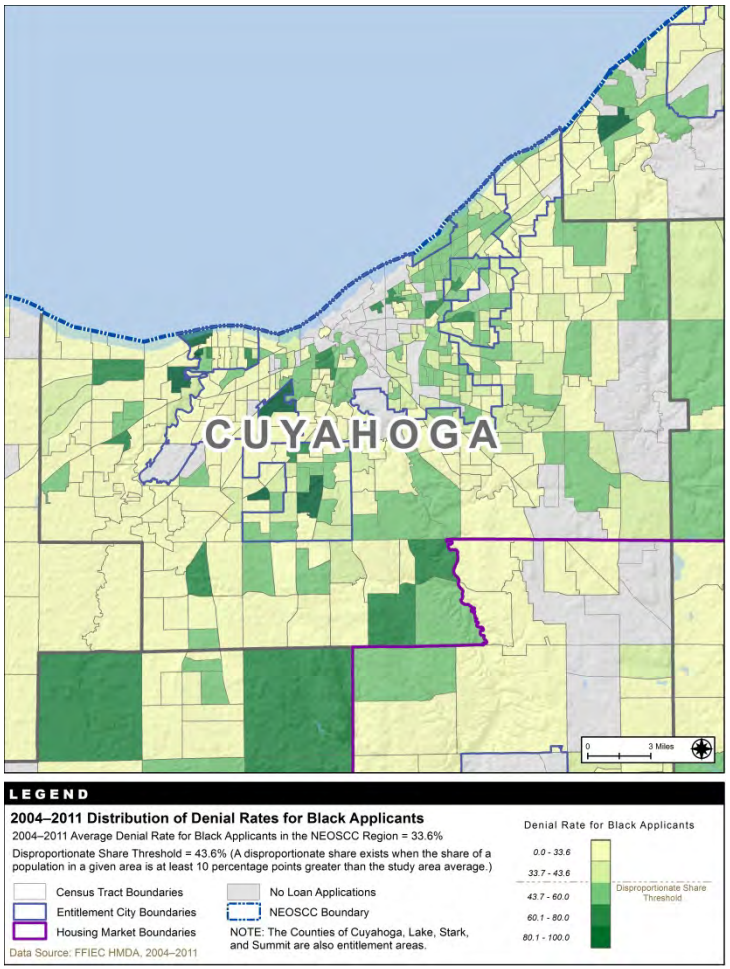


Mortgage Denials by Race/Ethnicity

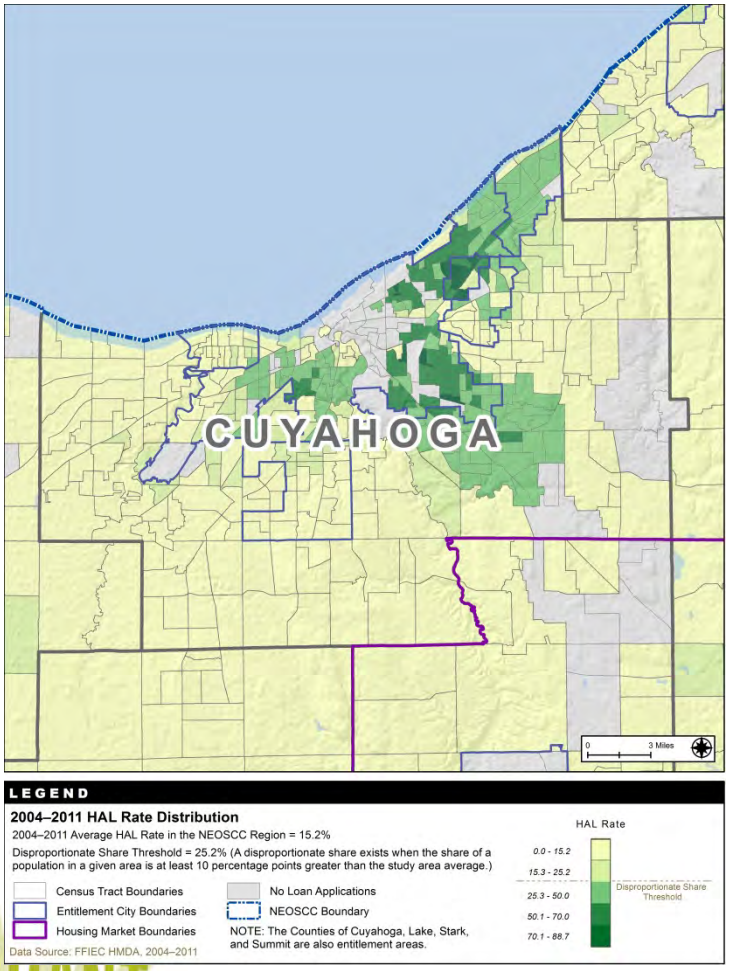


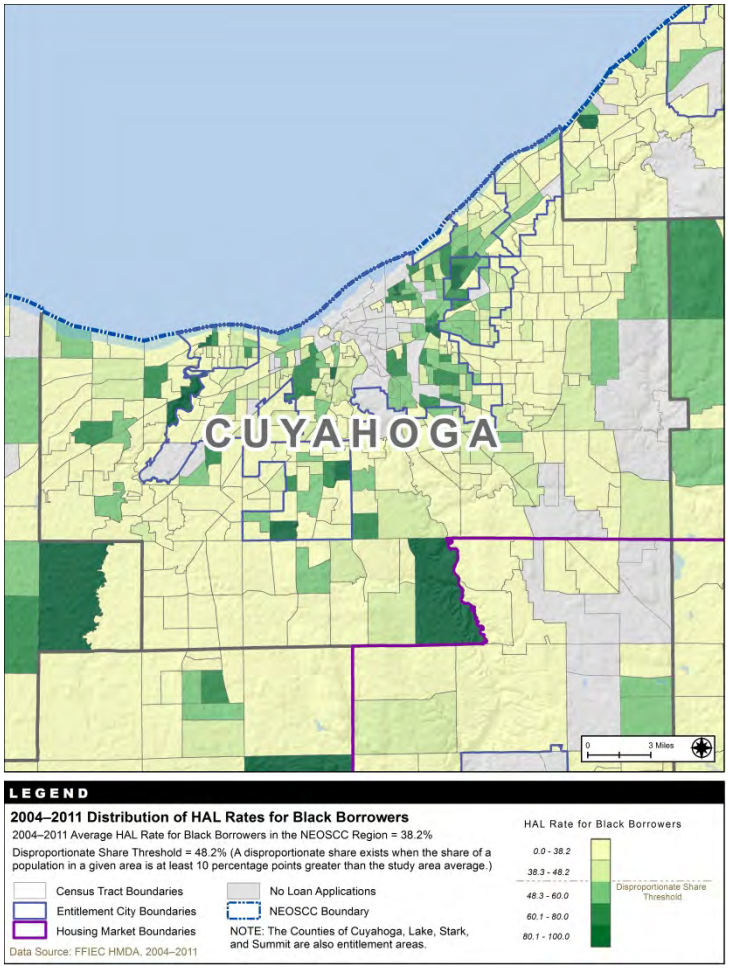
Hispanic and Black Denial Rates





HAL Distribution, Black HALs





Fair Housing Complaints

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

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

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

Basis	2004	2005	2006	2007	2008	2009	2010	2011	2012	Total
Age										
Ancestry										
Color	1	5		1	1	2		1		11
Disability	26	32	79	26	30	18	29	24	5	269
Familial Status	5	9	11	12	23	16	18	18	5	117
Gender	4	7	12	16	10	10	22	7	5	93
National Origin	2	6	5	8	28	2	14	3		68
Race	34	39	30	40	31	34	34	20	6	285
Religion	1	4	2	5			2	3		17
Retaliation	5	18	11	15	12	7	11	10	5	94
Other Basis				2	1	1		1		5
Total Bases	**78**	**120**	**150**	**125**	**156**	**87**	**130**	**87**	**26**	**959**
Total Complaints	64	88	127	86	113	74	109	64	18	743

Fair Housing Complaints

Table 9.7
Fair Housing Complaints by Issue
Cuyahoga County
OCRC Data: 5/2004 - 9/2012

Issue	2004	2005	2006	2007	2008	2009	2010	2011	2012	Total
Advertising	3	2	2		2	10	10	12	4	45
Constructive Discharge										
Demotion										
Discharge				2						2
Exclusion	19	32	6	16	35	8	10			126
Harassment	5	12	4	15	13	11	6	2	3	71
Intimidation	4	8	1	3	4	1	2	1	4	28
Maternity				1						1
Other	20	26	48	36	35	27	56	23	2	273
Reasonable Accommodation	13	14	50	8	12	5	11	11	3	127
Recall			1							1
Sexual Harassment	1	1	1	3	4	2	1	1	3	17
Terms and Conditions	15	30	24	21	40	21	27	23	4	205
Testing				1						1
Total Issues	**80**	**125**	**137**	**106**	**145**	**85**	**123**	**73**	**23**	**897**
Total Complaints	64	88	127	86	113	74	109	64	18	743

Fair Housing Complaints

Table 9.9
Fair Housing Complaints by Basis
Cuyahoga County
FHRC Data: 2/2004 - 9/2012

Basis	2004	2005	2006	2007	2008	2009	2010	2011	2012	Total
Disability	1	4	2	1		1	1			10
Family Status										
National Origin										
Race	1									1
Sex	1									1
Other				1				2		3
Total Basis	**3**	**4**	**2**	**2**	**0**	**1**	**1**	**2**	**0**	**15**
Total Complaints	3	4	2	2		1	1	2		15

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? 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%**

2012-13 Housing Stakeholder Survey

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%

2012-13 Housing Stakeholder Survey

Preliminary Findings

Barriers to Fair Housing in the Private Sector Northeast Ohio Region 2012 - 2013 Housing Stakeholder Survey	
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%

2012-13 Housing Stakeholder Survey

Preliminary Findings

Barriers to Fair Housing in the Public Sector Northeast Ohio Region 2012 - 2013 Housing Stakeholder Survey	
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%

2012-13 Housing Stakeholder Survey

Preliminary Findings

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

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

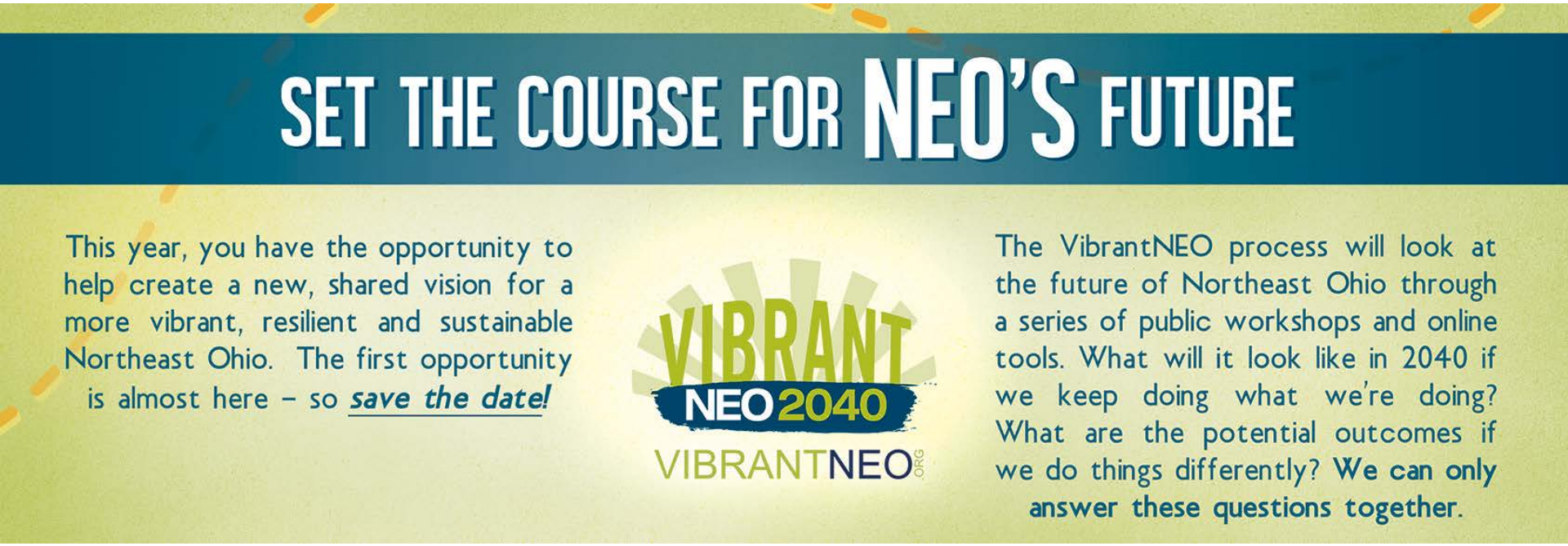
February				March				April					May				June			
2/4	2/11	2/18	2/25	'3/4	3/11	3/18	3/25	4/1	4/8	4/15	4/22	4/29	5/6	5/13	5/20	5/27	6/3	6/10	6/17	6/24
Business as Usual Scenario and Fiscal Model Development Regional Analysis of Impediments to Fair Housing Choice				Fair Housing Forums				Business As Usual Public Work Shops					On-Line Tool				Alternative Scenario Development Regional AI Public Reviews			

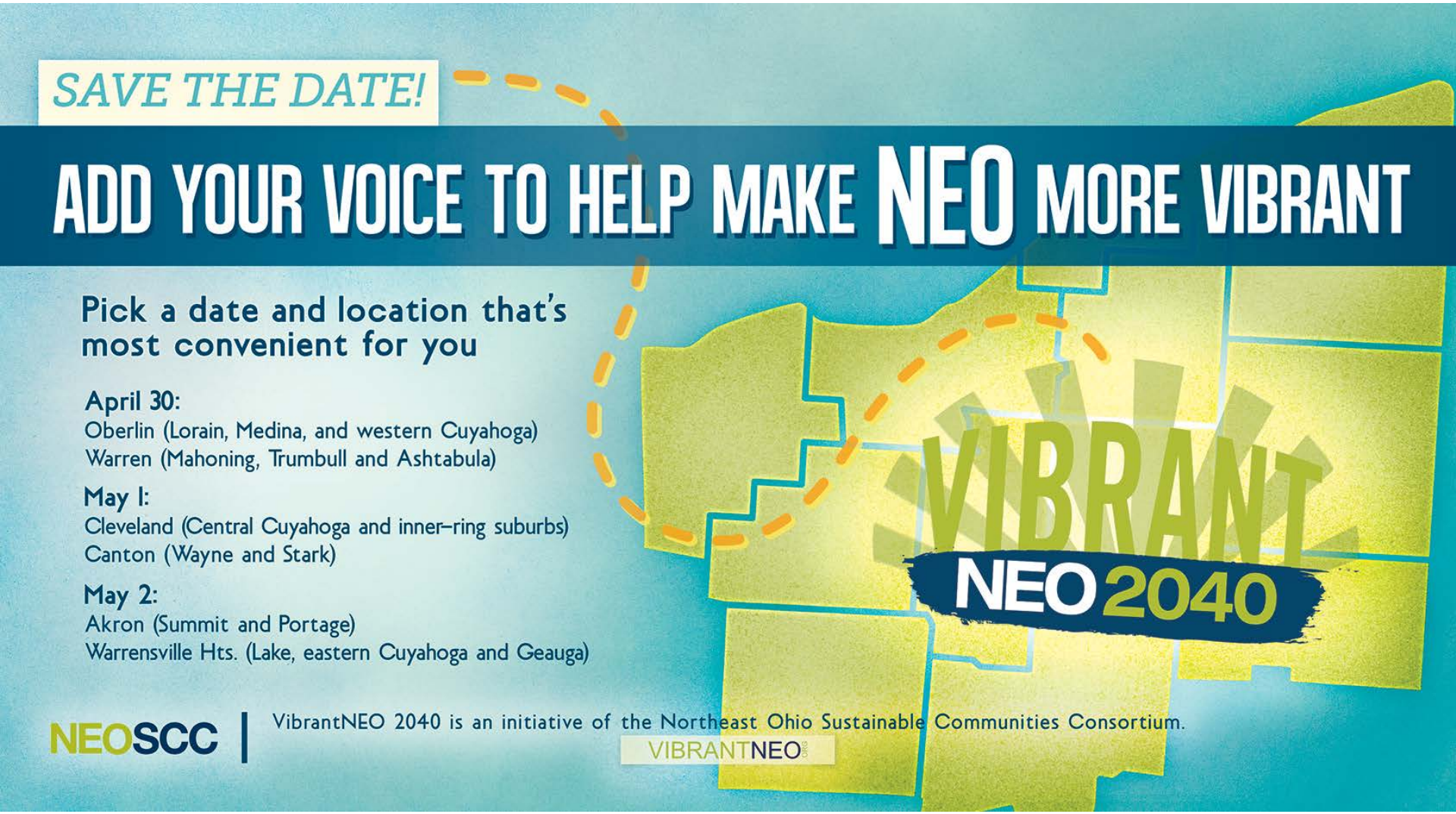
July					August				September					October			
07/01	07/08	07/15	07/22	07/29	08/05	08/12	08/19	08/26	09/02	09/09	09/16	09/23	09/30	10/07	10/14	10/21	10/28
Alternative Scenarios Public Workshops Regional Analysis of Impediments to Fai r Housing Choice Final Report					Preferred Scenario Development				Preferred Scenario Workshops					Final Report Submission Final Report Presentation to NEOSCC Board and Public			

November				December				
11/4	11/11	11/18	11/25	12/2	12/9	12/16	12/23	12/30
				Final Implementation Framework				

Regional AI Fair Housing Forums
March 11-15, 2013

Scenario Planning




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)
VIBRANT
NEO 2040
NEOSCC
VibrantNEO 2040 is an initiative of the Northeast Ohio Sustainable Communities Consortium.
VIBRANTNEO