

Regional Analysis of Impediments to Fair Housing Choice

Data and Preliminary Findings

Public Input

Lake County



Regional AI Fair Housing Forums
March 11-15, 2013



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 .



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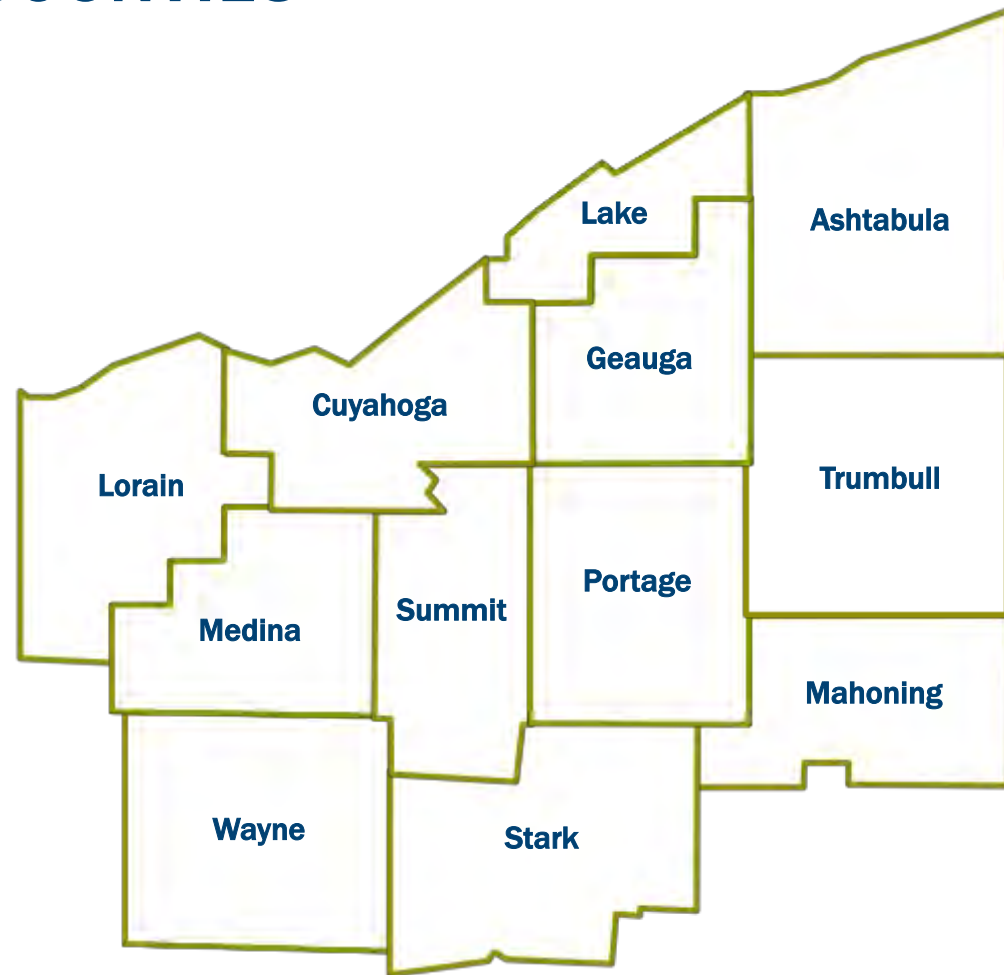
NEOSCC

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

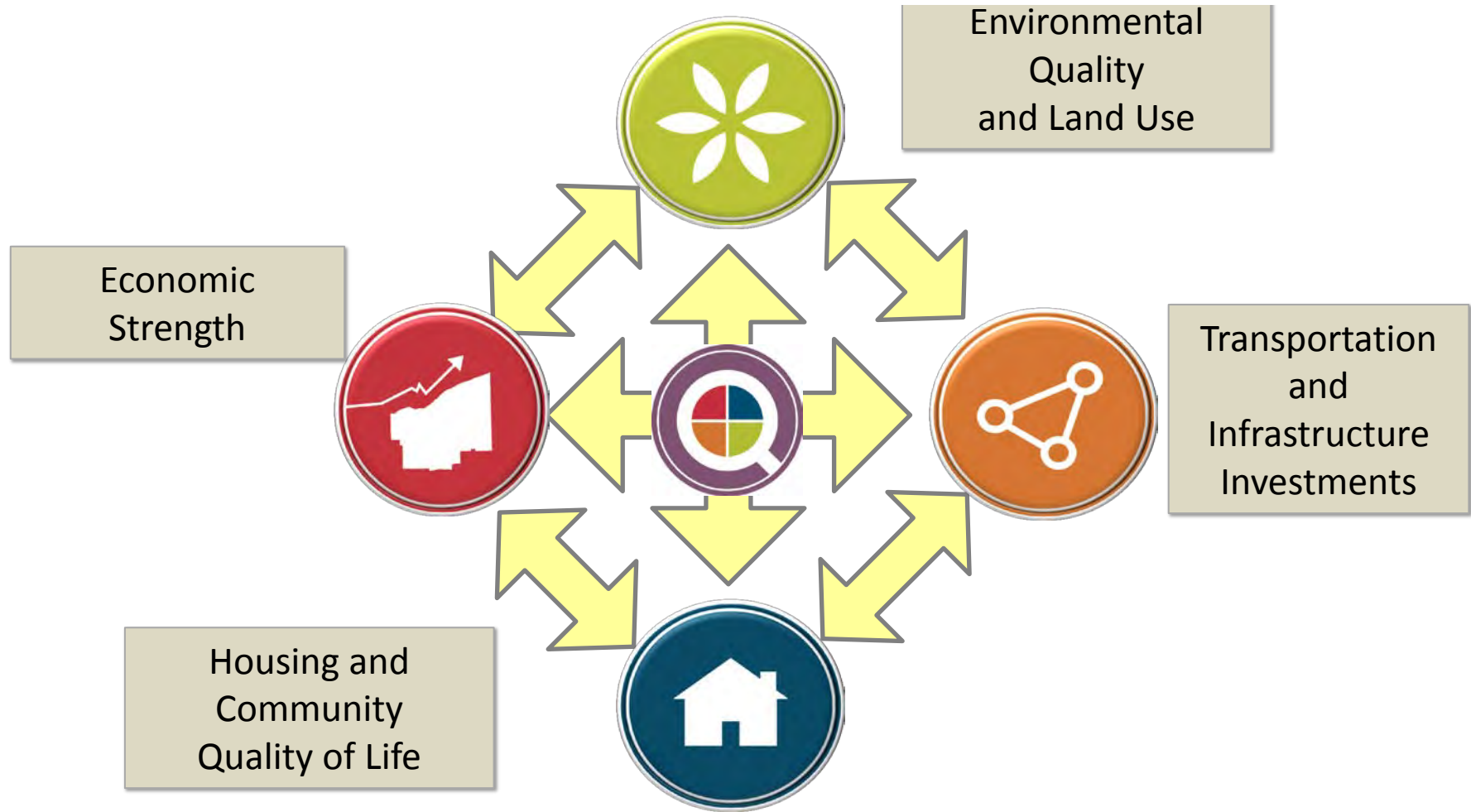
Who: Engage stakeholders throughout the region through different ways and methods.

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)**

Mentor and Lake County are 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?

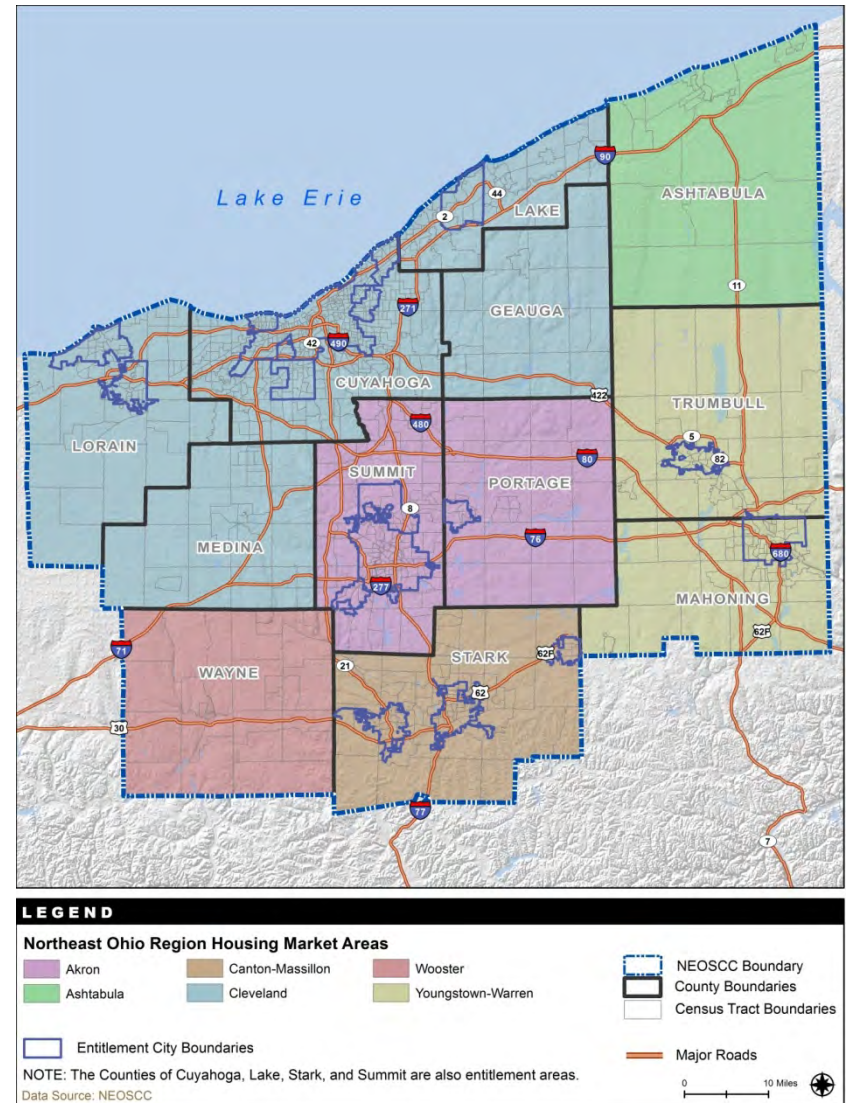
**Protected classes
under Ohio and or Federal law:**

**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**



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Regional AI Organization

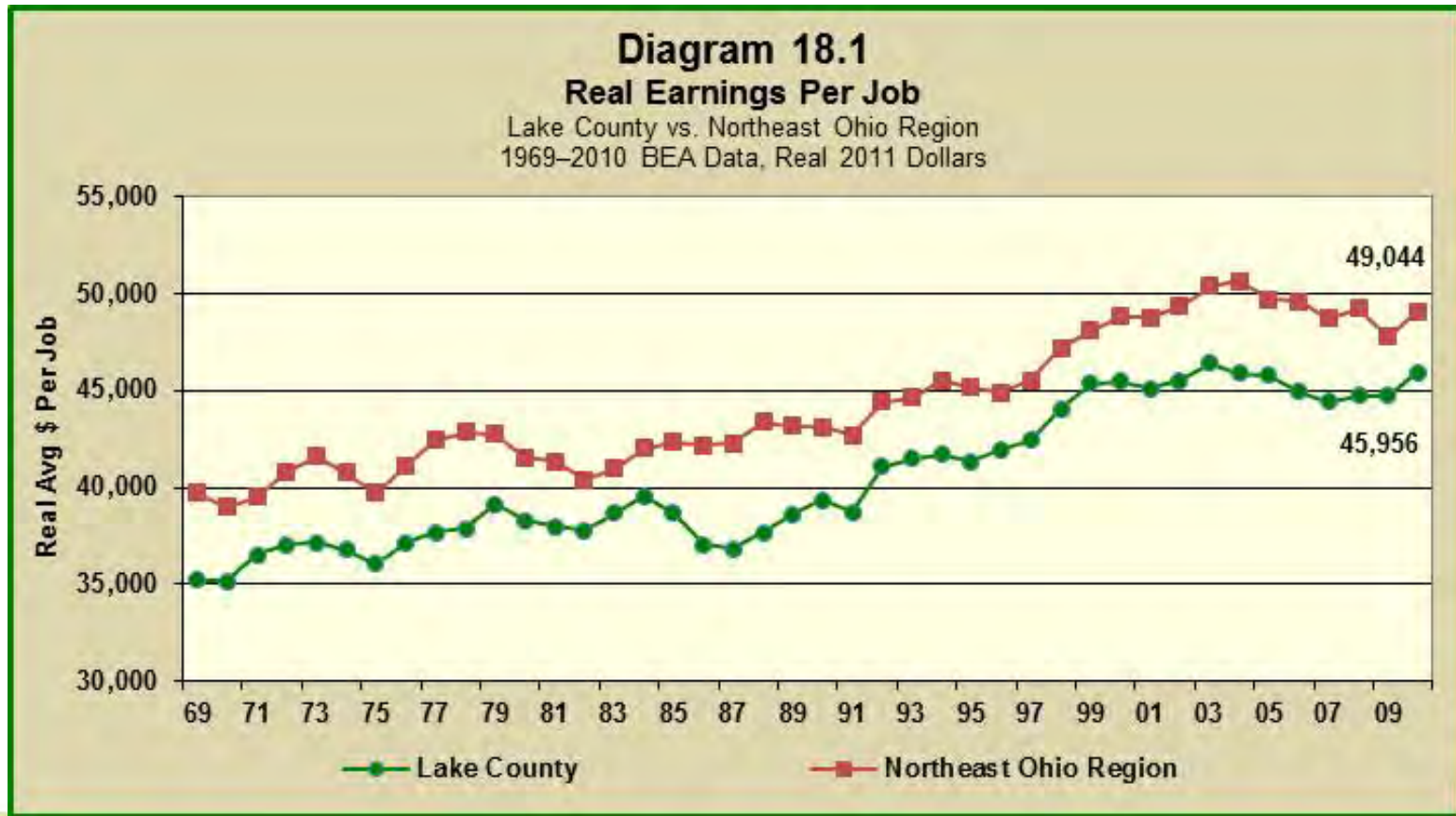
Report Organization	
Volume I	
1. Northeast Ohio Region	23. Lorain
2. Akron Housing Market Area	24. Remainder of Lorain County
3. Ashtabula Housing Market Area	25. Mahoning County
4. Canton-Massillon Housing Market Area	26. Youngstown
5. Cleveland Housing Market Area	27. Remainder of Mahoning County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

Regional AI Presentation

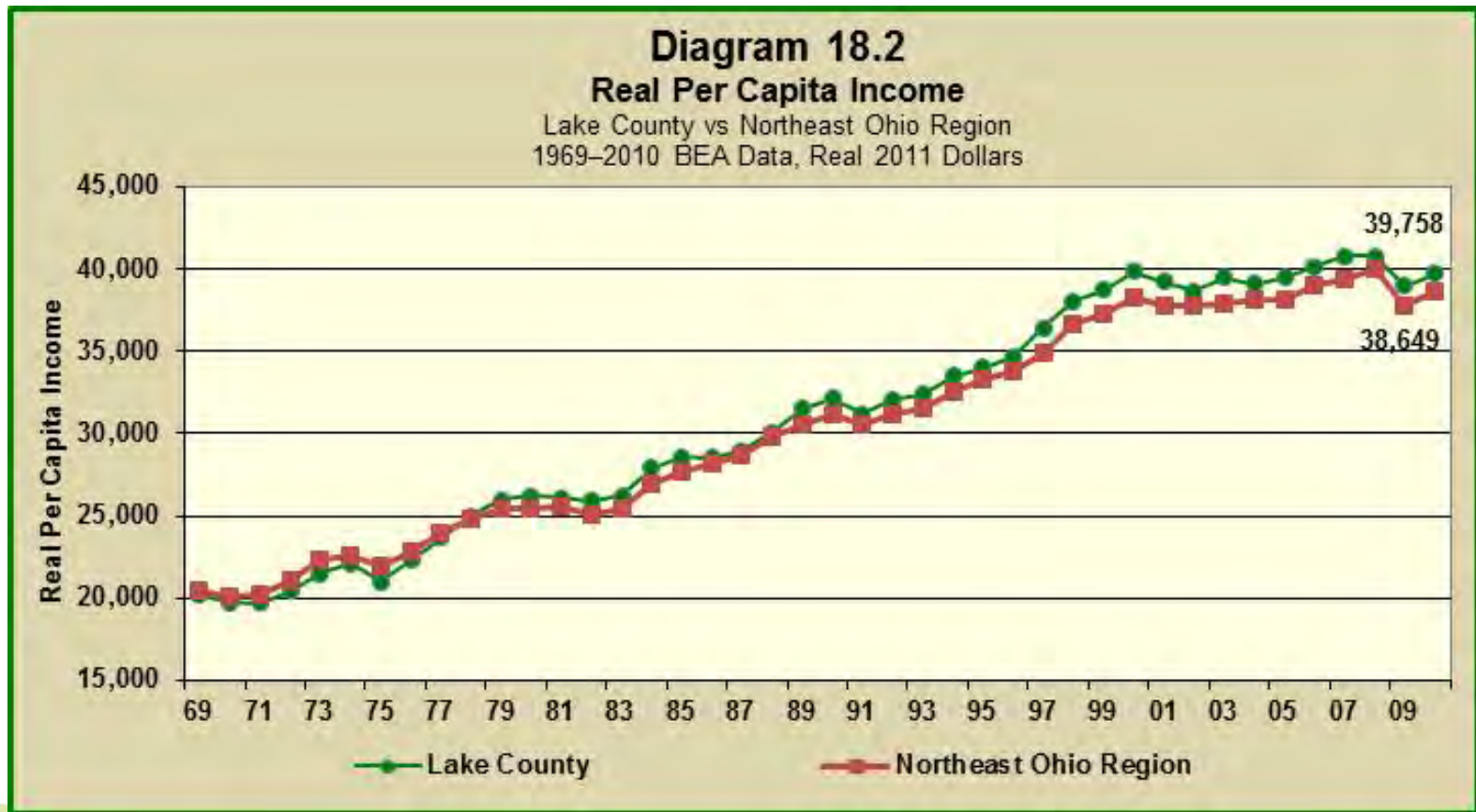
Methodology and Research Actions

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

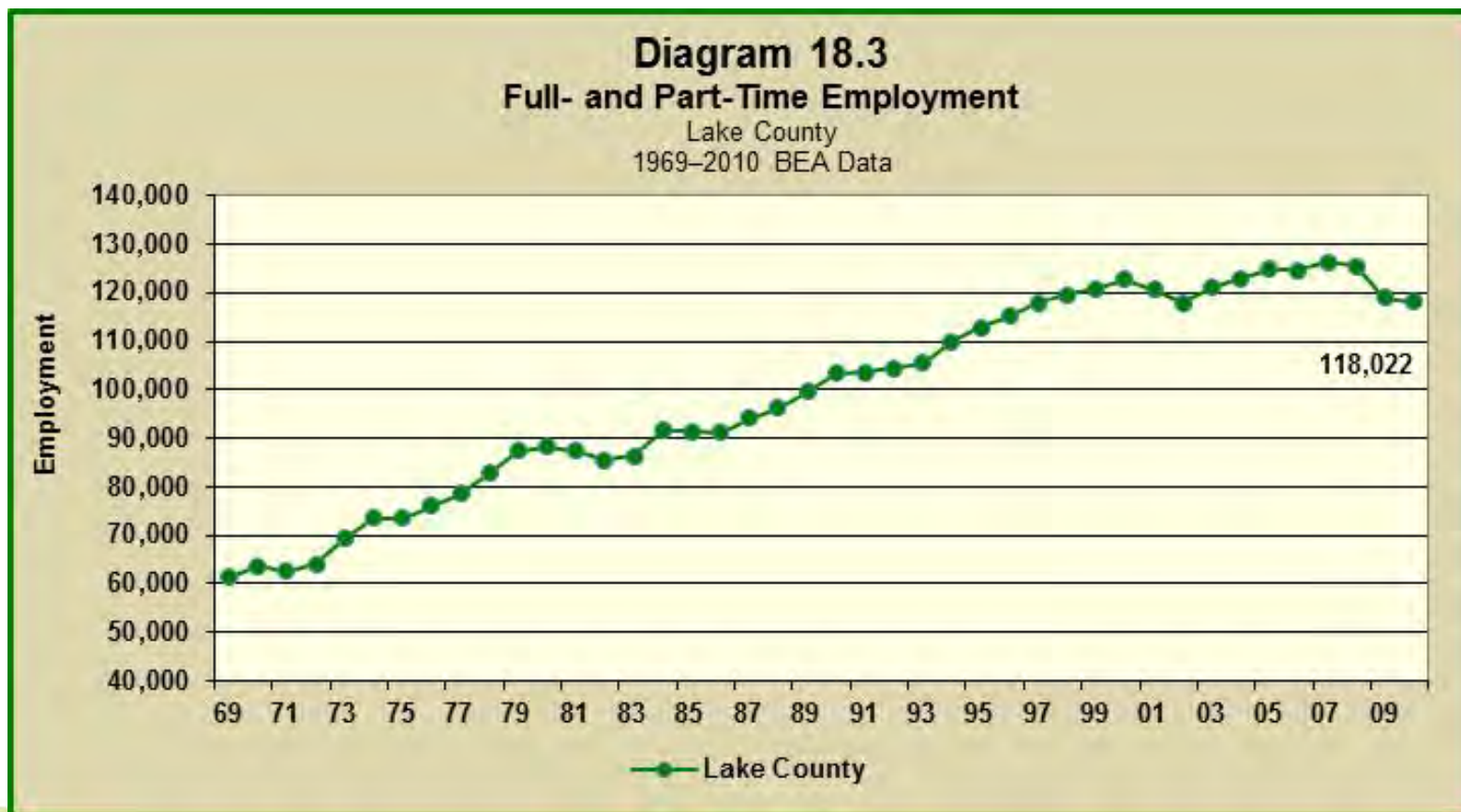
Economics



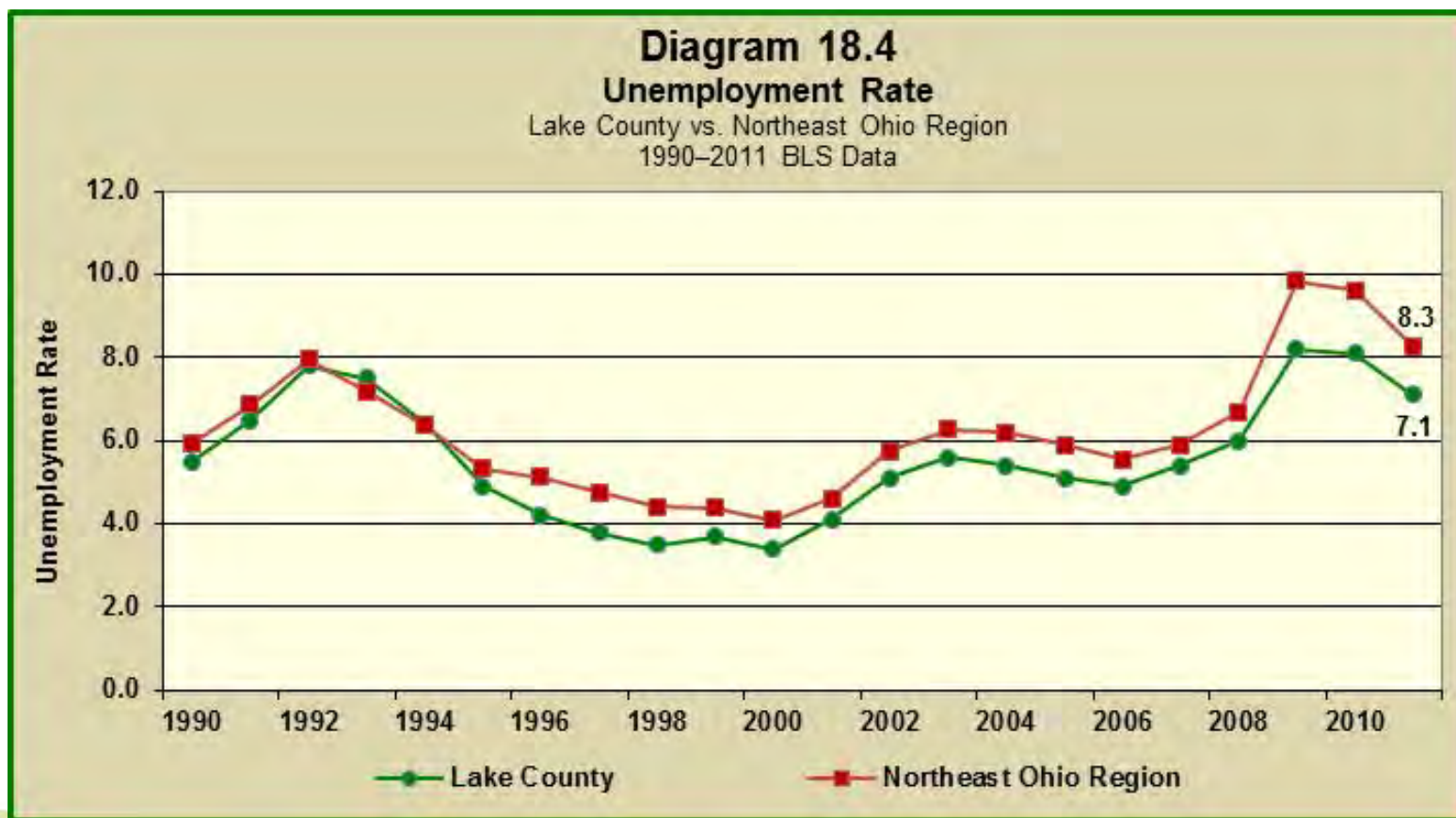
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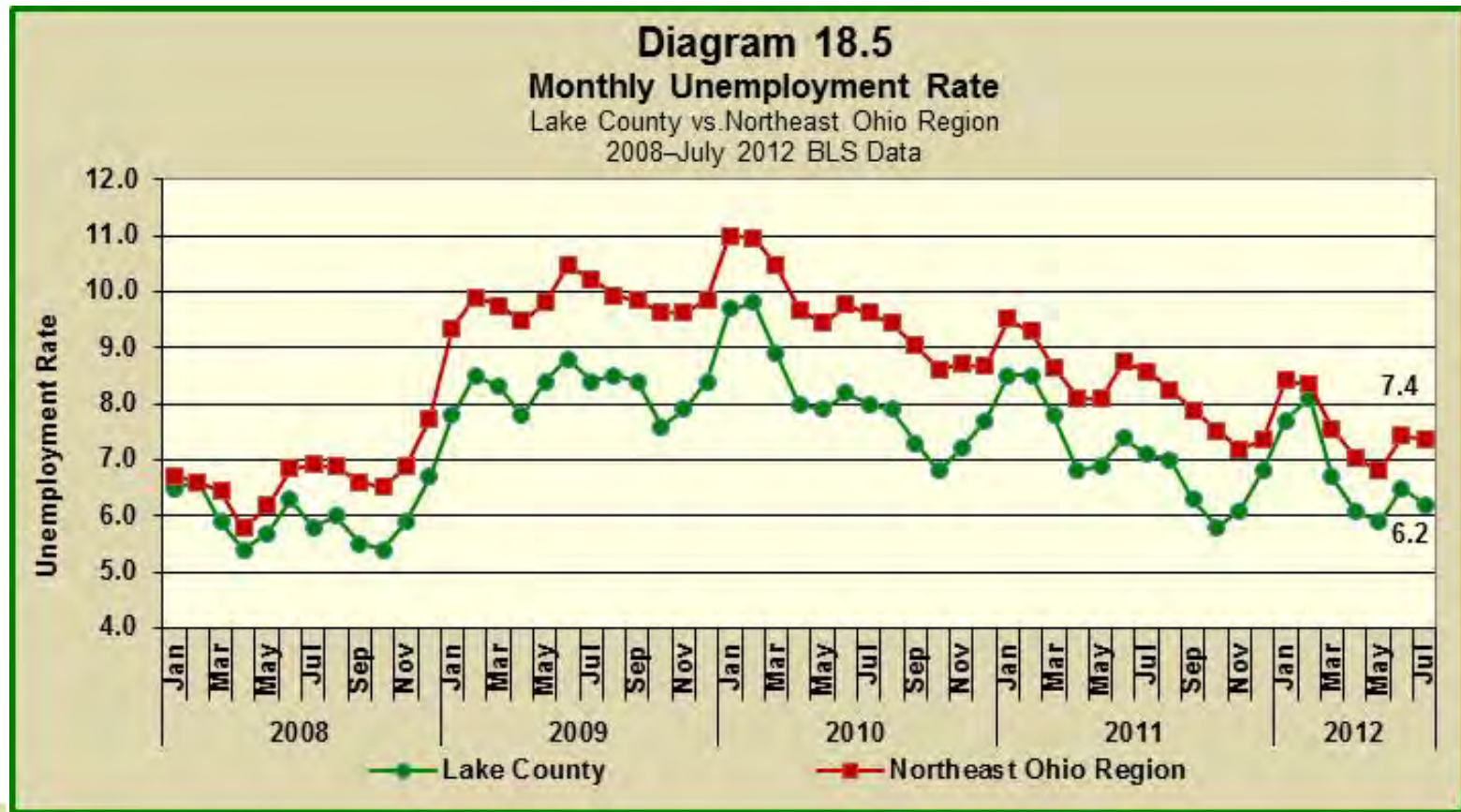
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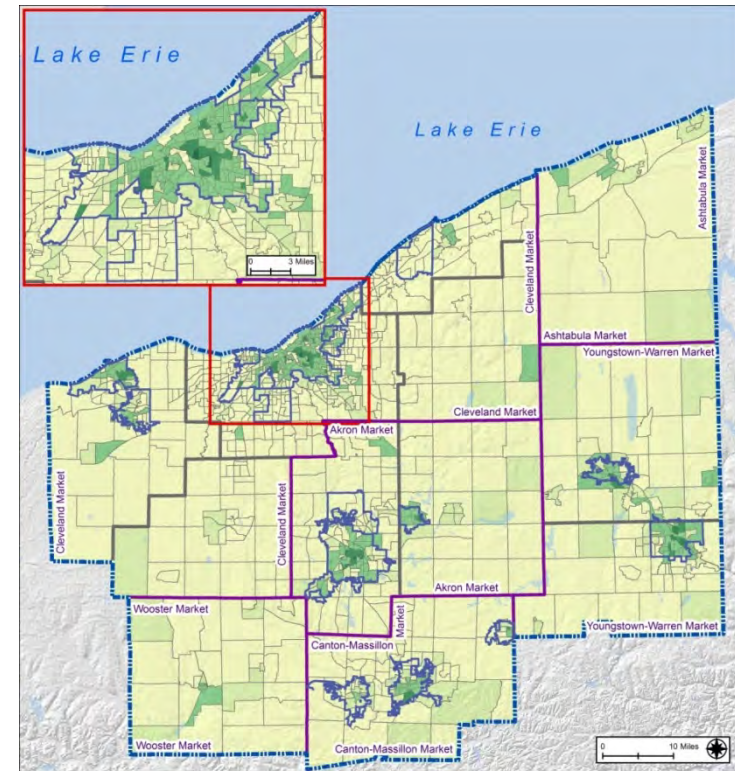
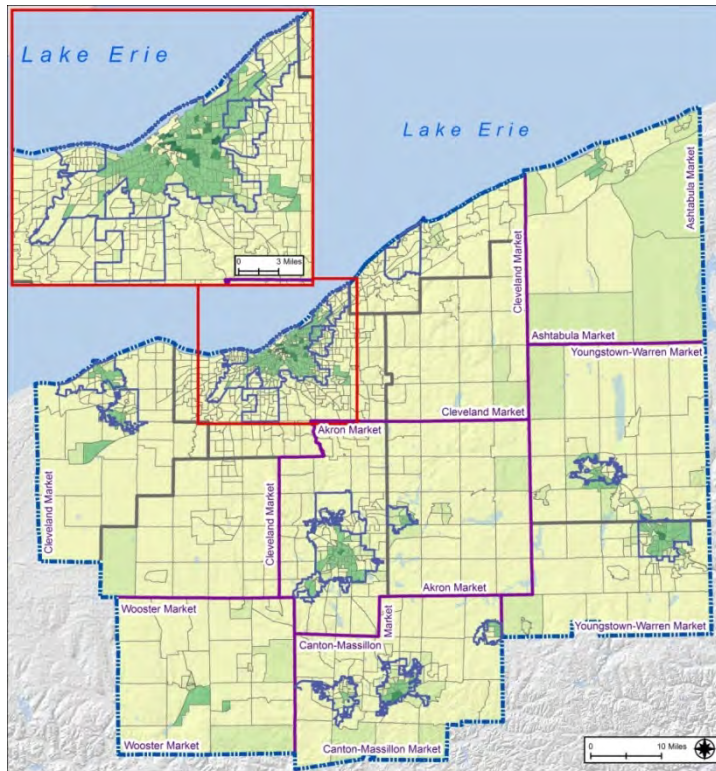
Economics



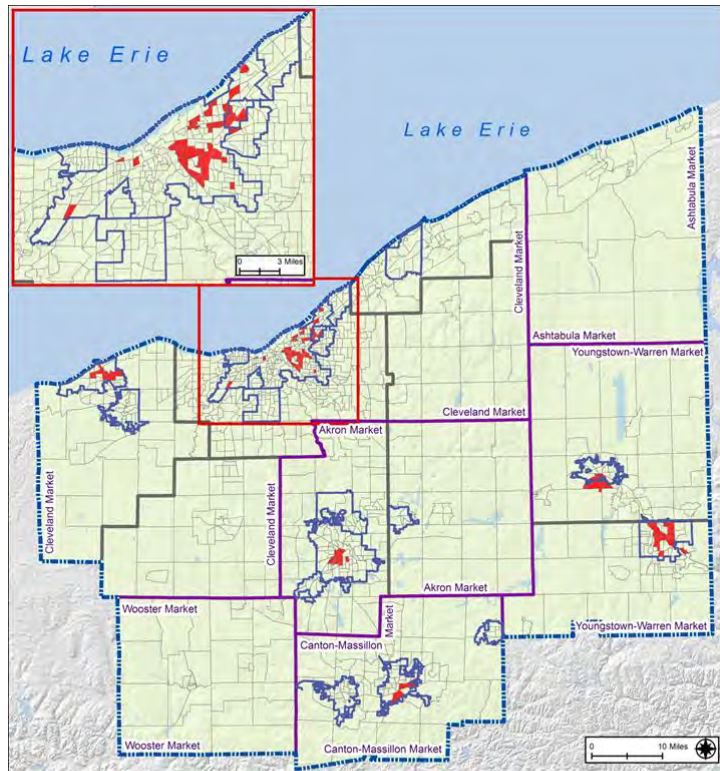
Economics



2000 Census vs 2010 ACS Poverty



Racial/Ethnic area-Concentrated Poverty



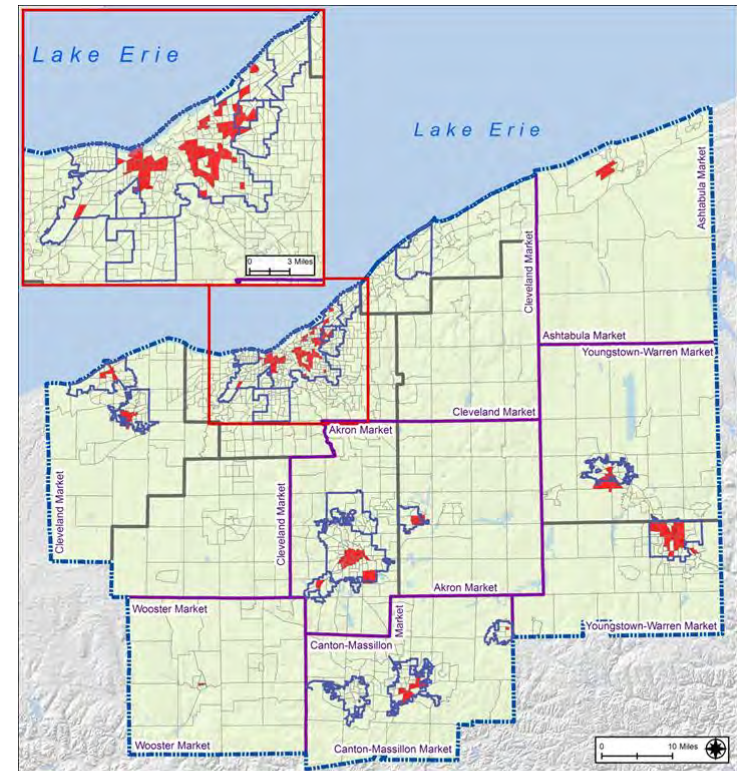
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2006–2010 Racially Concentrated Areas of Poverty

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.

- RCAPs
 - Non-RCAP Census Tracts
 - Entitlement City Boundaries
 - NEOSCC Boundary
 - Housing Market Boundaries
- NOTE: The Counties of Cuyahoga, Lake, Stark, and Summit are also entitlement areas.

Data Source: 2006–2010 ACS



LEGEND

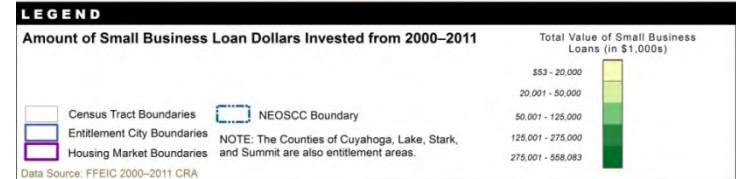
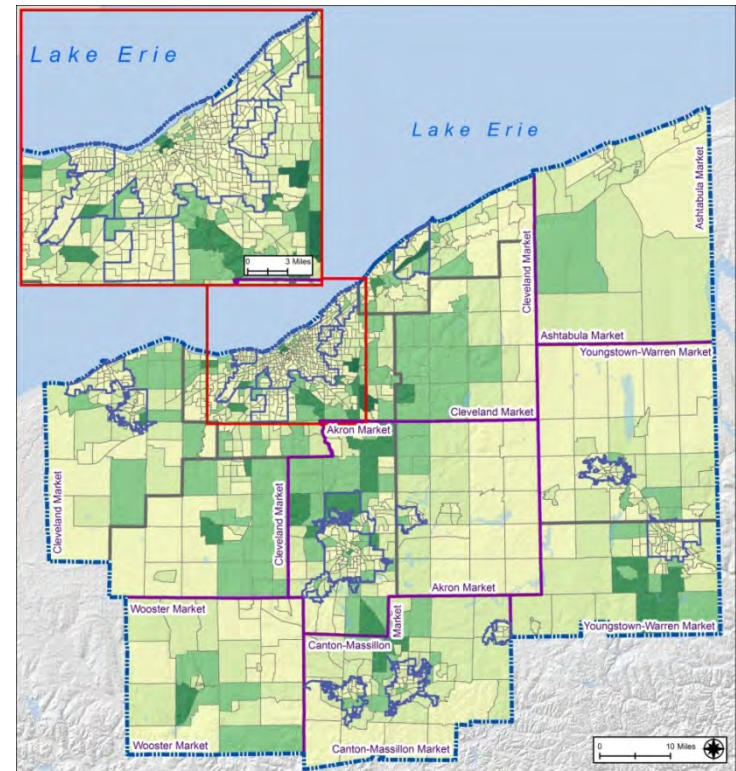
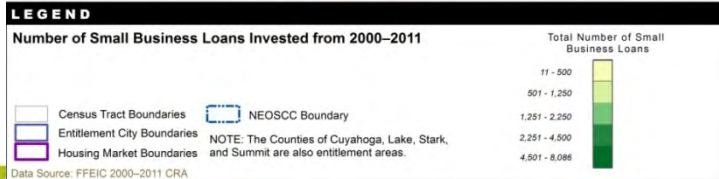
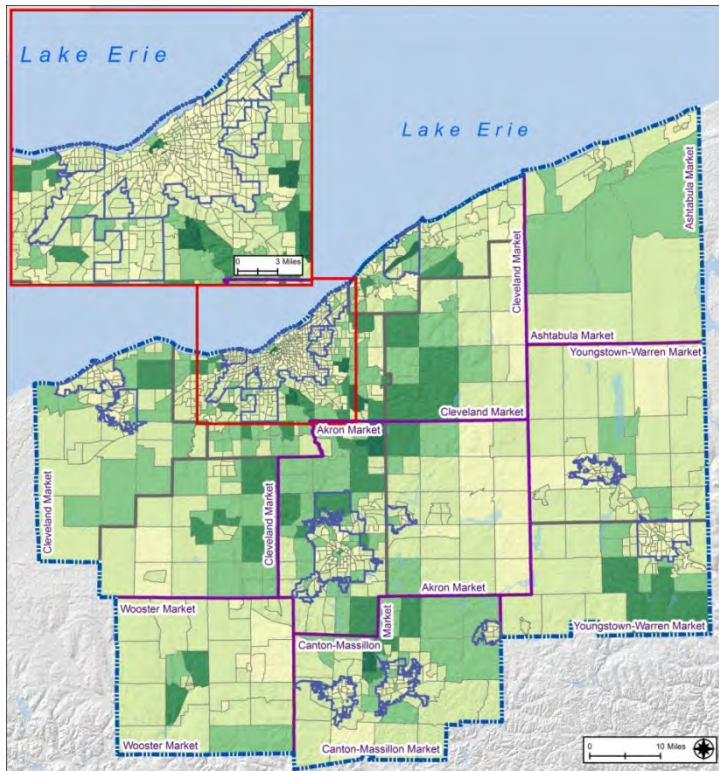
2006–2010 Ethnically Concentrated Areas of Poverty

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.

- ECAPs
 - Non-ECAP Census Tracts
 - Entitlement City Boundaries
 - NEOSCC Boundary
 - Housing Market Boundaries
- NOTE: The Counties of Cuyahoga, Lake, Stark, and Summit are also entitlement areas.

Data Source: 2006–2010 ACS

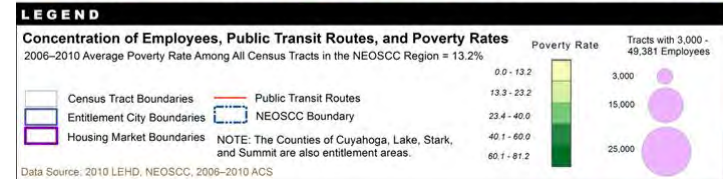
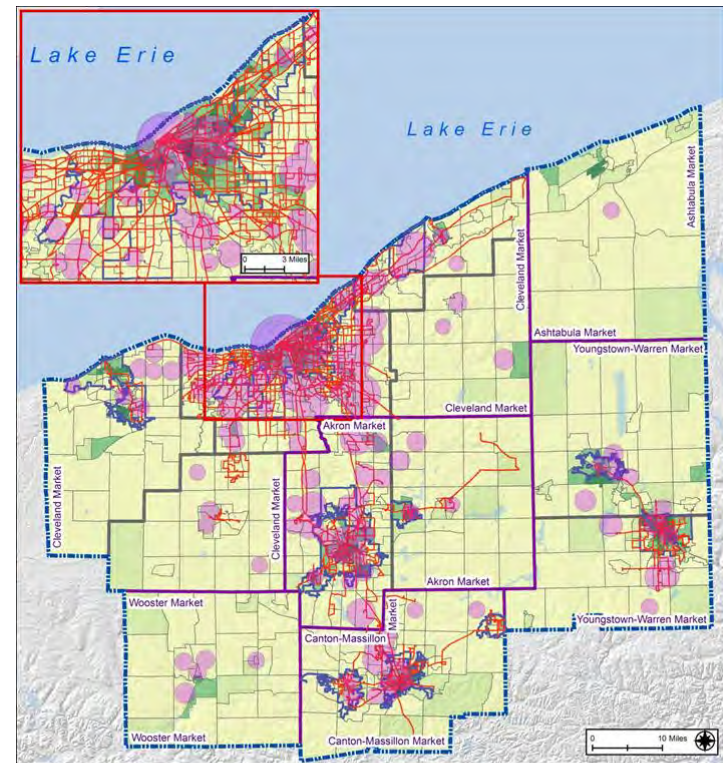
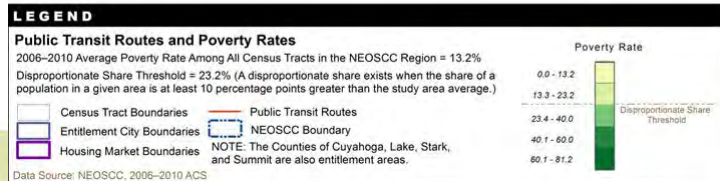
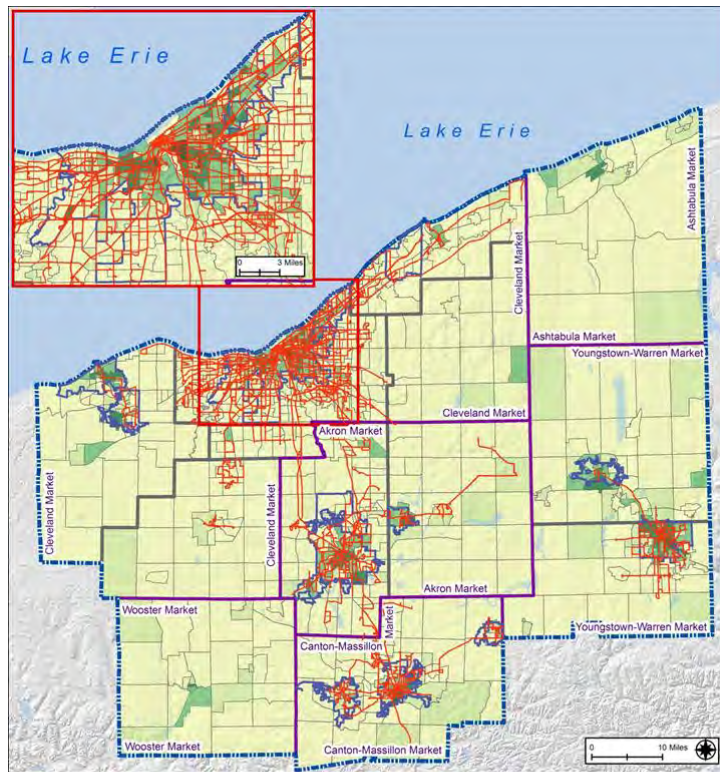
Small Business Lending 2000-11



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Public Transit, Poverty, Employment

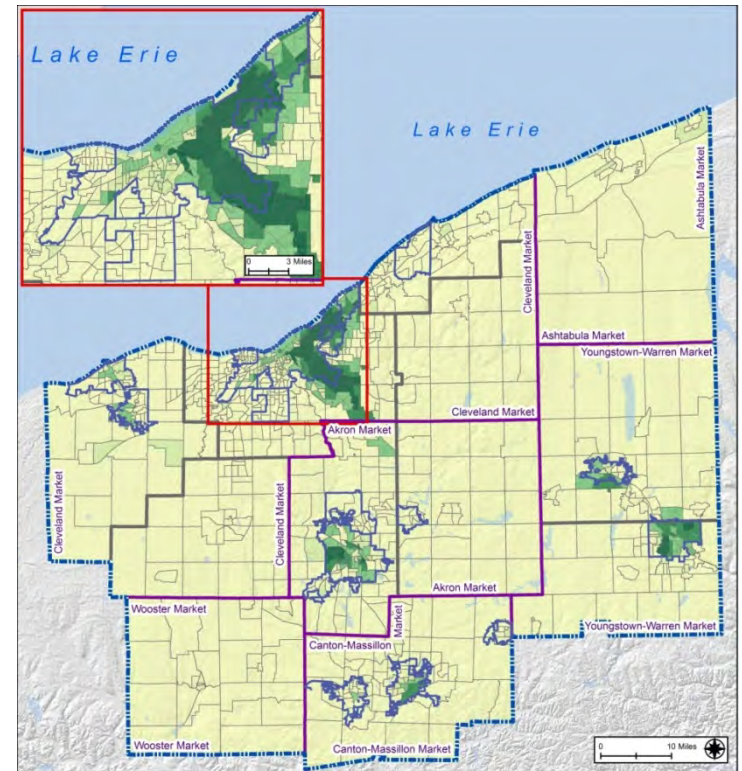
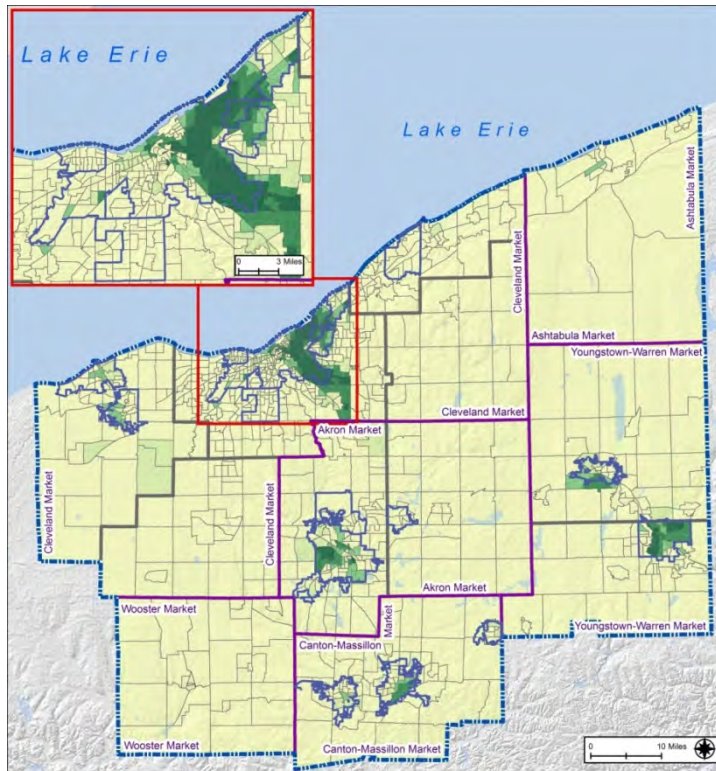


Demographics

Table 18.3
Population by Race and Ethnicity
 Lake County
 2000 & 2010 Census SF1 Data

Race	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
White	217,041	95.4%	212,713	92.5%	-2.0%
Black	4,527	2.0%	7,306	3.2%	61.4%
American Indian	251	.1%	273	.1%	8.8%
Asian	2,048	.9%	2,611	1.1%	27.5%
Native Hawaiian/Pacific Islander	41	.0%	35	.0%	-14.6%
Other	1,505	.7%	3,577	1.6%	137.7%
Two or More Races	2,098	.9%	3,526	1.5%	68.1%
Total	227,511	100.0%	230,041	100.0%	1.1%
Hispanic (Ethnicity)	3,879	1.7%	7,825	3.4%	101.7%

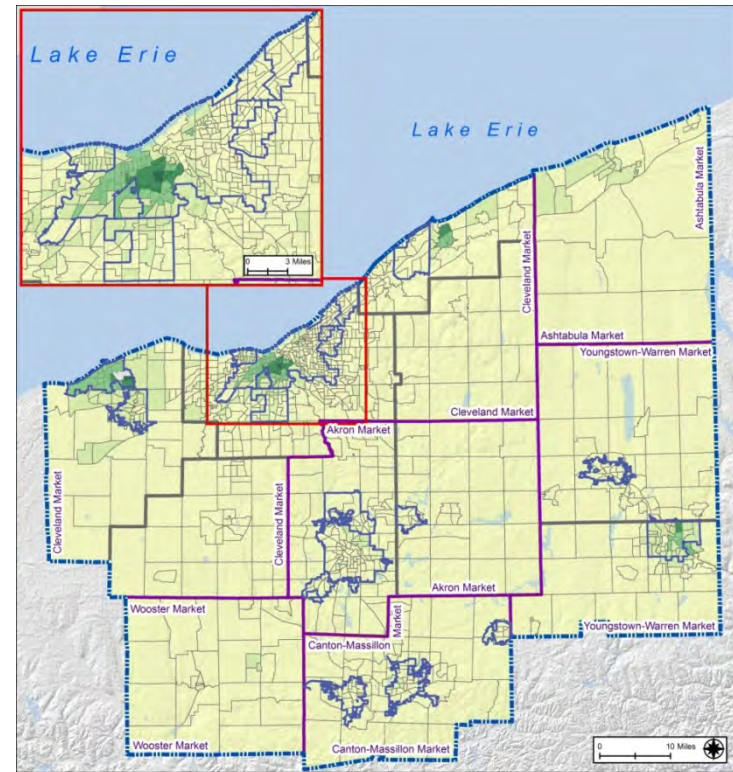
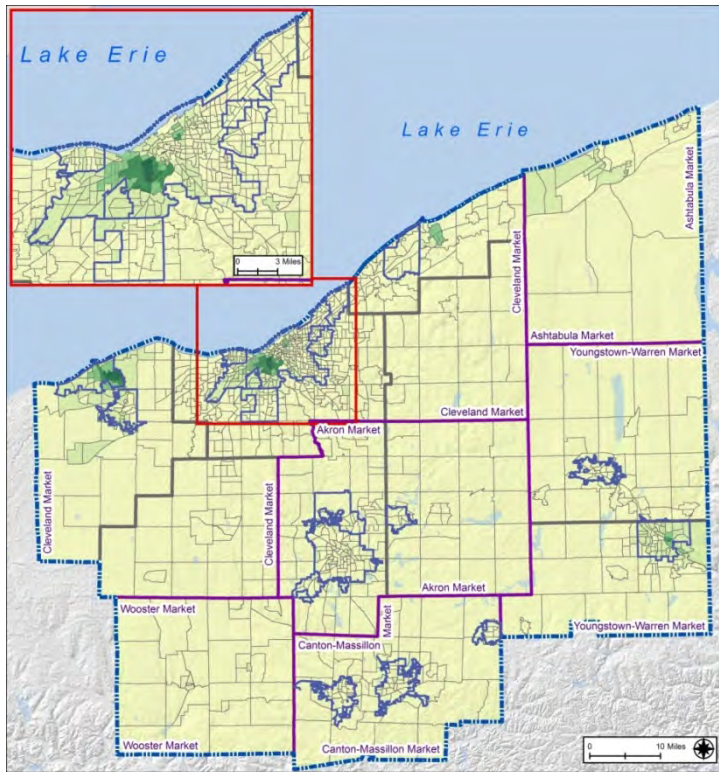
2000 vs 2010 Black Pop. Distribution



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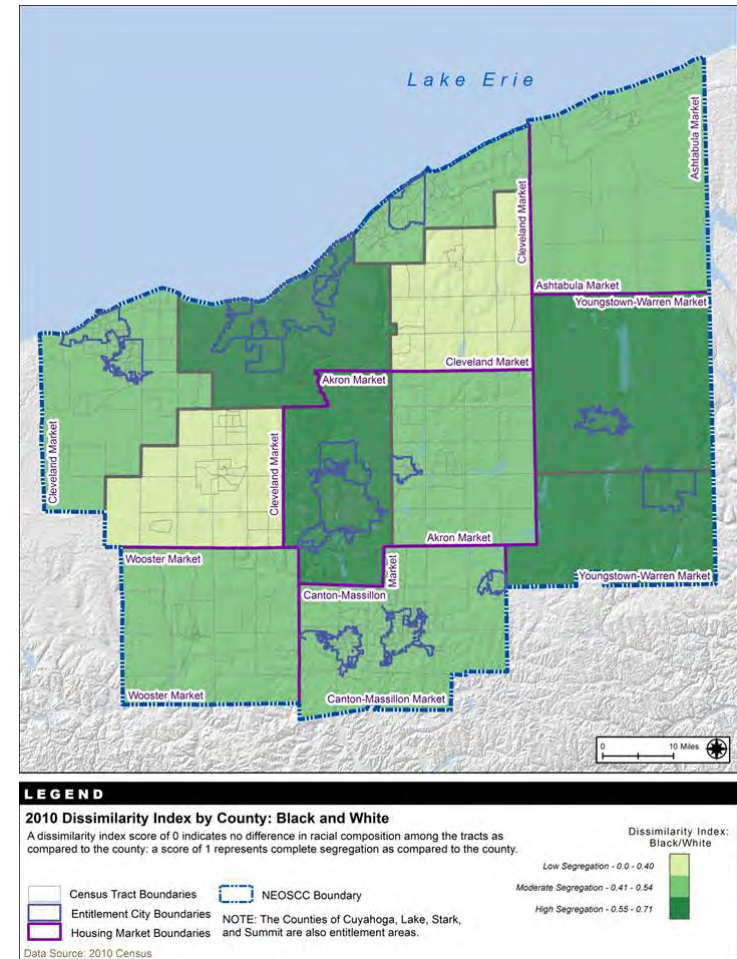
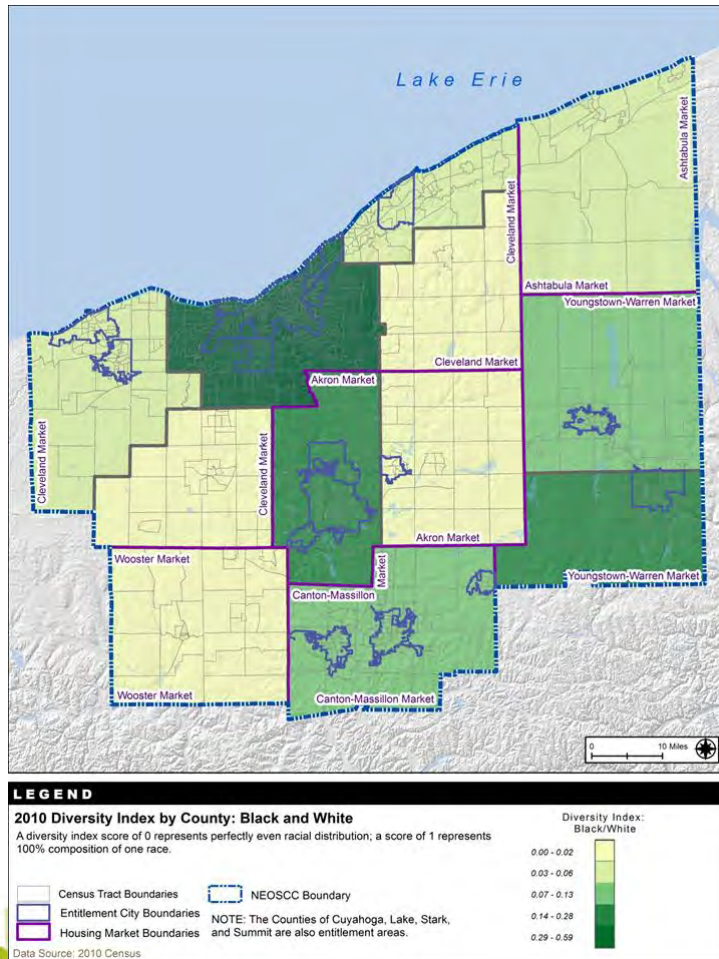
2000 vs 2010 Hispanic Pop. Distribution



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Diversity and Dissimilarity Index: B vs W



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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 18.10
Housing Units by Tenure
 Lake County
 2000 & 2010 Census SF1 Data

Tenure	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
Occupied Housing Units	89,700	95.9%	94,156	93.0%	5.0%
Owner-Occupied	69,521	77.5%	71,335	75.8%	2.6%
Renter-Occupied	20,179	22.5%	22,821	24.2%	13.1%
Vacant Housing Units	3,787	4.1%	7,046	7.0%	86.1%
Total Housing Units	93,487	100.0%	101,202	100.0%	8.3%

Housing

Table 18.11
Disposition of Vacant Housing Units
 Lake County
 2000 & 2010 Census SF1 Data

Disposition	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
For Rent	1,319	34.8%	2,501	35.5%	89.6%
For Sale	802	21.2%	1,490	21.1%	85.8%
Rented or Sold, Not Occupied	393	10.4%	424	6.0%	7.9%
For Seasonal, Recreational, or Occasional Use	519	13.7%	759	10.8%	46.2%
For Migrant Workers	6	.2%	5	.1%	-16.7%
Other Vacant	748	19.8%	1,867	26.5%	149.6%
Total	3,787	100.0%	7,046	100.0%	86.1%

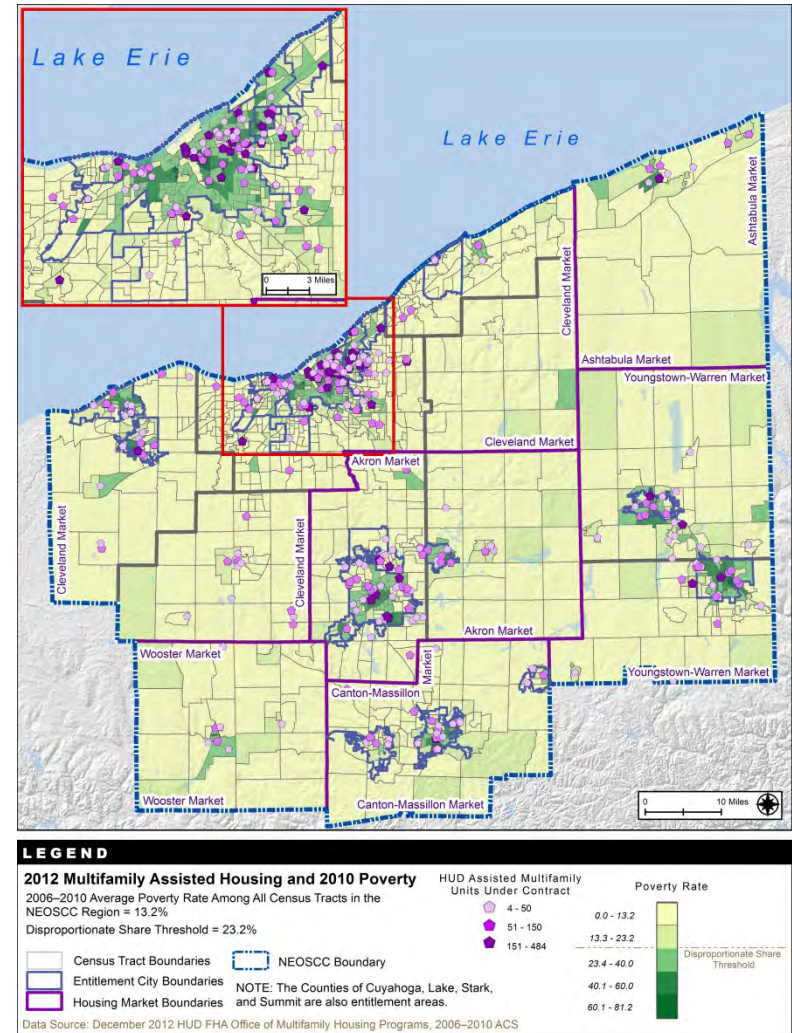
Housing

Table 18.9
Housing Units by Type

Lake 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	73,943	79.1%	79,708	79.4%
Duplex	1,573	1.7%	1,528	1.5%
Tri- or Four-Plex	2,194	2.3%	2,538	2.5%
Apartment	13,439	14.4%	14,233	14.2%
Mobile Home	2,329	2.5%	2,339	2.3%
Boat, RV, Van, Etc.	9	.0%	0	.0%
Total	93,487	100.0%	100,346	100.0%

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



Home Mortgage Disclosure Act

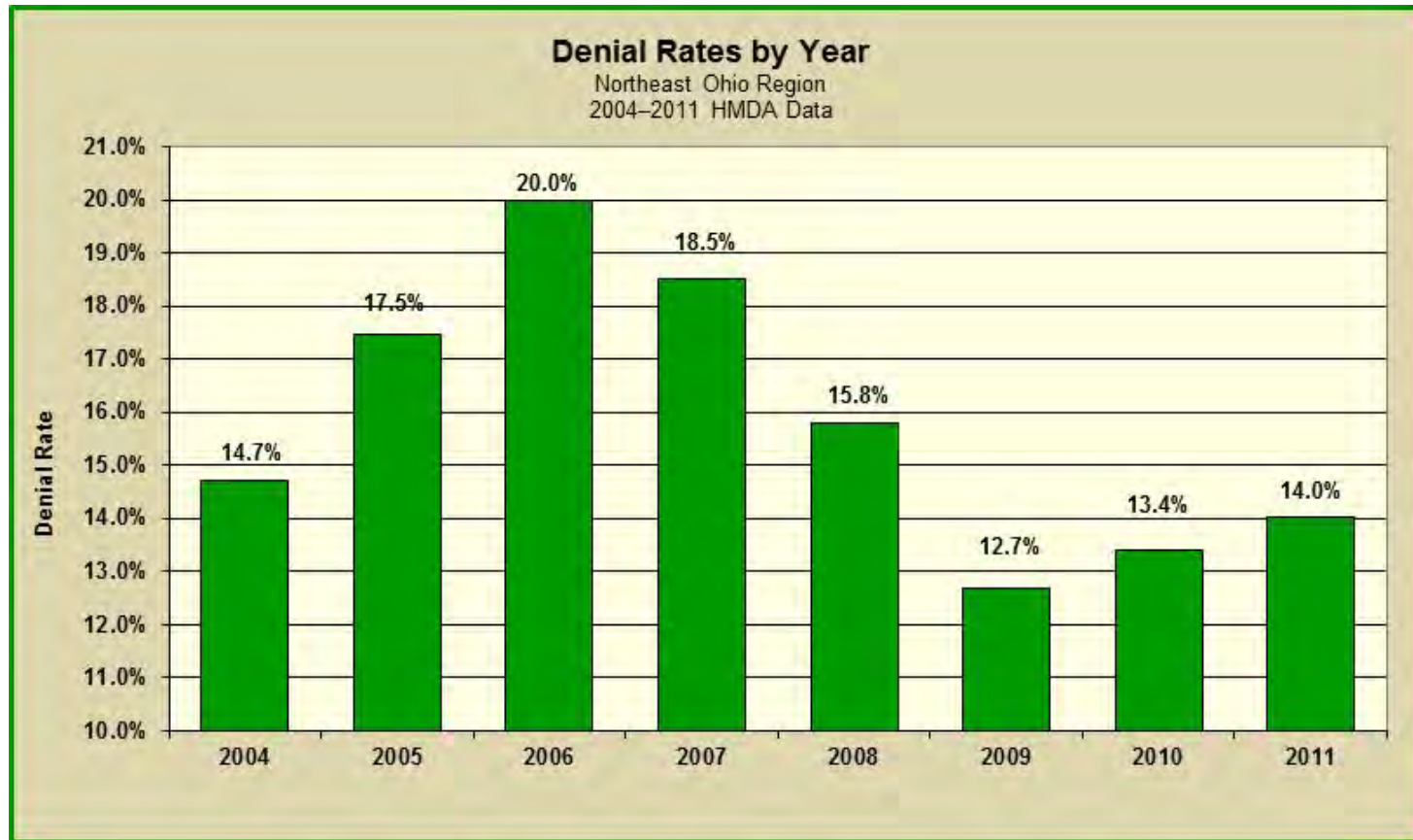
Table 1.1
Purpose of Loan by Year
Northeast Ohio Region
2004–2011 HMDA Data

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

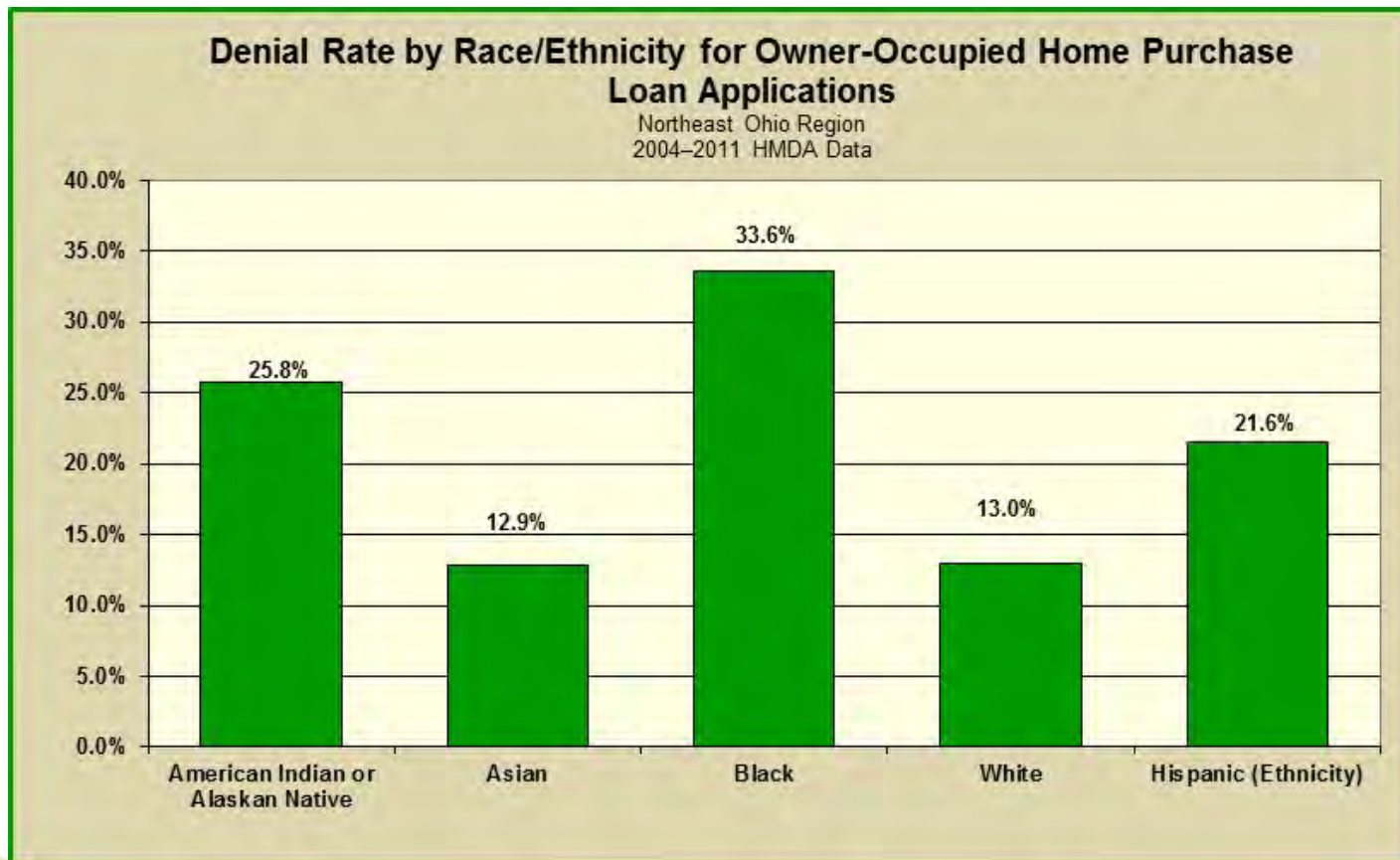
Table 18.1
Purpose of Loan by Year
Lake County
2004–2011 HMDA Data

Purpose	2004	2005	2006	2007	2008	2009	2010	2011	Total
Home Purchase	7,556	8,647	8,116	5,805	3,996	4,090	3,467	3,209	44,886
Home Improvement	1,556	1,861	1,695	1,330	854	591	393	429	8,709
Refinancing	14,490	14,259	12,373	8,615	5,781	8,915	8,355	7,180	79,968
Total	23,602	24,767	22,184	15,750	10,631	13,596	12,215	10,818	133,563

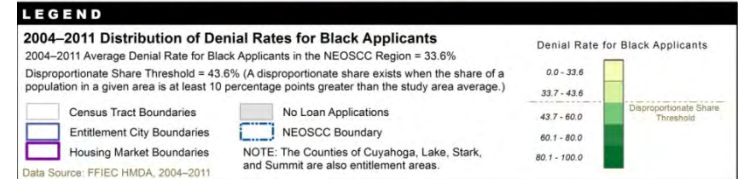
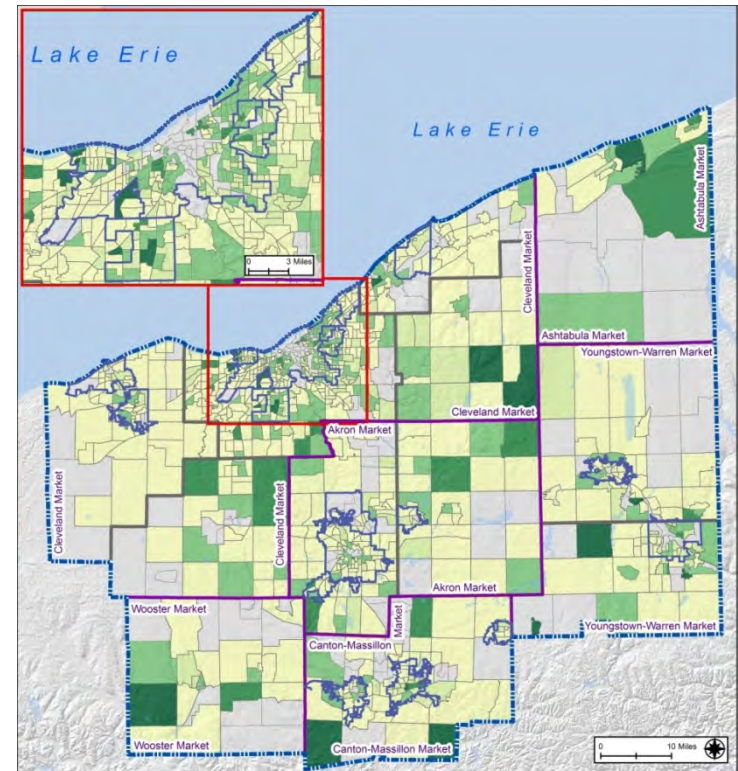
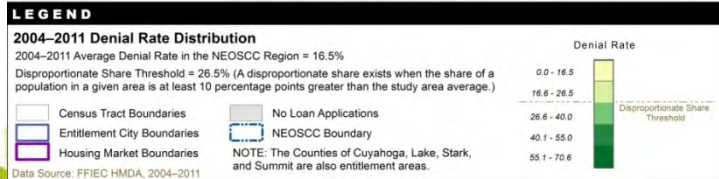
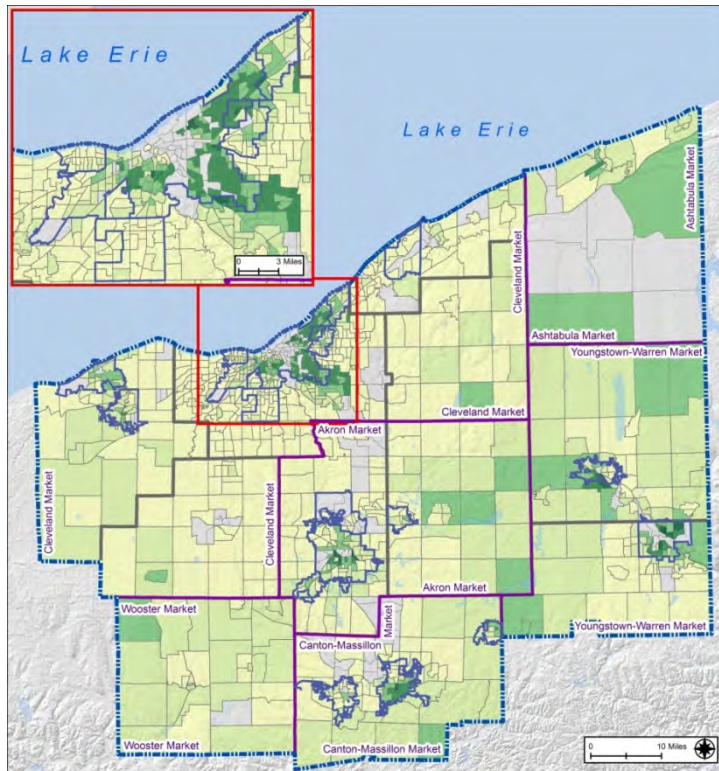
Mortgage Denials by Year



Mortgage Denials by Race/Ethnicity



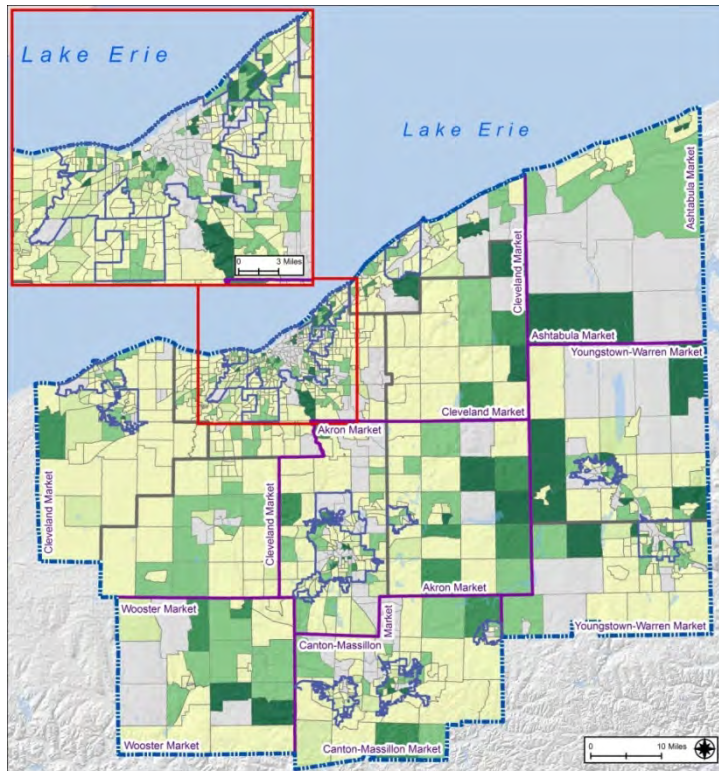
Home Mortgage Denial Rates



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Hispanic and White Denial Rates



LEGEND

2004–2011 Distribution of Denial Rates for Hispanic Applicants

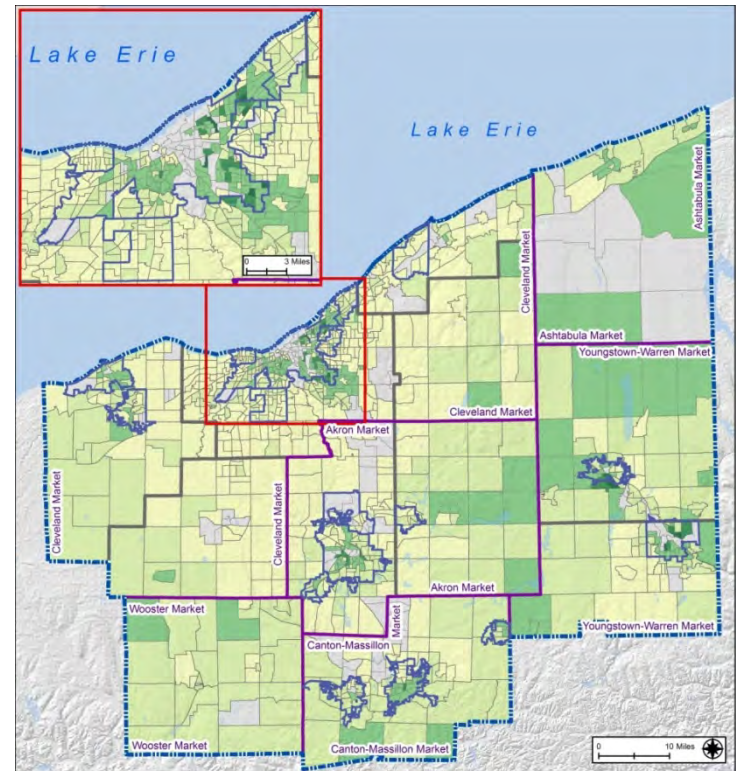
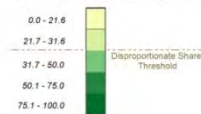
2004–2011 Average Denial Rate for Hispanic Applicants in the NEOSCC Region = 21.6%
Disproportionate Share Threshold = 31.6% (A disproportionate share exists when the share of a population in a given area is at least 10 percentage points greater than the study area average.)

- Census Tract Boundaries
- Entitlement City Boundaries
- Housing Market Boundaries
- No Loan Applications
- NEOSCC Boundary

NOTE: The Counties of Cuyahoga, Lake, Stark, and Summit are also entitlement areas.

Data Source: FFIEC HMDA, 2004–2011

Denial Rate for Hispanic Applicants



LEGEND

2004–2011 Distribution of Denial Rates for White Applicants

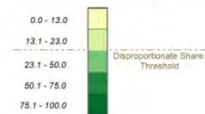
2004–2011 Average Denial Rate for White Applicants in the NEOSCC Region = 13.0%
Disproportionate Share Threshold = 23.0% (A disproportionate share exists when the share of a population in a given area is at least 10 percentage points greater than the study area average.)

- Census Tract Boundaries
- Entitlement City Boundaries
- Housing Market Boundaries
- No Loan Applications
- NEOSCC Boundary

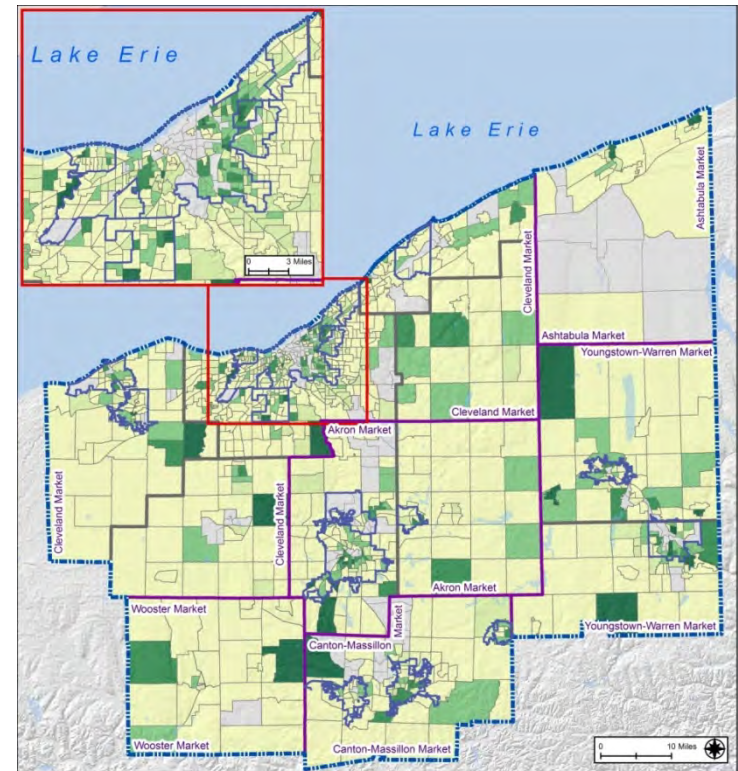
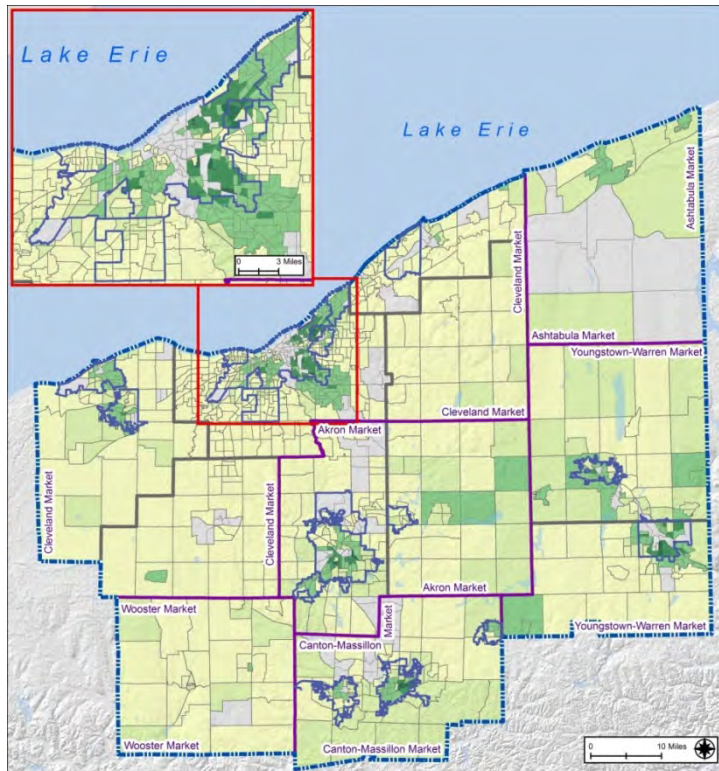
NOTE: The Counties of Cuyahoga, Lake, Stark, and Summit are also entitlement areas.

Data Source: FFIEC HMDA, 2004–2011

Denial Rate for White Applicants



HAL Distribution, Black HALs



Fair Housing Complaints

Table 18.1
Fair Housing Complaints by Basis
 Lake County
 HUD Data: 1/2004 - 9/2012

Basis	2004	2005	2006	2007	2008	2009	2010	2011	2012	Total
Color	1									1
Disability	7	10	15	2	16	5	11	6		72
Familial Status	1	1	2	2	2	6	6	6	1	27
National Origin	1	1		1		2	1			6
Race	8	2	3	2	3	3	2	1	1	25
Religion										
Sex			4				1	1	1	7
Total Bases	18	14	24	7	21	16	21	14	3	138
Total Complaints	16	13	20	6	21	15	16	12	3	122

Fair Housing Complaints

Table 18.3
Fair Housing Complaints by Issue

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

Issue	Total
Discrimination in term, conditions or privileges relating to rental	35
Failure to make reasonable accommodation	34
Discriminatory refusal to rent	33
Discriminatory advertising, statements and notices	23
Discriminatory terms, conditions, privileges, or services and facilities	18
Discriminatory refusal to rent and negotiate for rental	10
Discriminatory advertisement - rental	7
Discriminatory acts under Section 818 (coercion, etc.)	6
All Other	18
Total Issues	184
Total Complaints	122

Fair Housing Complaints

Table 18.6
Fair Housing Complaints by Basis
 Lake County
 OCRC Data: 5/2004 - 9/2012

Basis	2004	2005	2006	2007	2008	2009	2010	2011	2012	Total
Age										
Ancestry										
Color									1	1
Disability	7	9	13	3	10	3	7	7	2	61
Familial Status	1	1	3	4	1	1	3	6		20
Gender			4		1	1		1	1	8
National Origin	1	1		2			2			6
Race	8	5	5	4	3	4	4	1	1	35
Religion										
Retaliation				1		1	1	4	1	8
Other Basis										
Total Bases	17	16	25	14	16	9	17	19	6	139
Total Complaints	16	16	21	10	16	8	14	14	2	117

Fair Housing Complaints

Table 18.7
Fair Housing Complaints by Issue
 Lake County
 OCRC Data: 5/2004 - 9/2012

Issue	2004	2005	2006	2007	2008	2009	2010	2011	2012	Total
Advertising	2							3		5
Constructive Discharge										
Demotion										
Discharge										
Exclusion	3	6	1	4	6	2	2			24
Harassment	3	4				1				8
Intimidation										
Maternity										
Other	4	7	10	4	5	2	9	8		49
Reasonable Accommodation	3	3	9	1	7	3	1	1	1	29
Recall										
Sexual Harassment										
Terms and Conditions	5	3	2	5	3	2	2	5	1	28
Testing										
Total Issues	20	23	22	14	21	10	14	17	2	143
Total Complaints	16	16	21	10	16	8	14	14	2	117

Fair Housing Complaints

Table 18.9
Fair Housing Complaints by Basis
 Lake County
 FHRC Data: 2/2004 - 9/2012

Basis	2004	2005	2006	2007	2008	2009	2010	2011	2012	Total
Disability	43	20	20	12	4	13	25	11	15	163
Family Status	5	12	4	2	2	2		2	1	30
National Origin	4		4					1		9
Race	15	6	6	2	4	2	6	6	2	49
Sex	1		3			1				5
Other	2	4	11	16	11	6	10	12	13	85
Total Basis	70	42	48	32	21	24	41	32	31	341
Total Complaints	70	42	48	32	21	24	40	28	30	335

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%
Somewhat 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 law s are useful?	92.1%
Are fair housing law s difficult to understand or follow ?	34.5%
Do you think fair housing law s should be changed?	31.3%
Do you thing fair housing law s 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

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Regional AI Fair Housing Forums
March 11-15, 2013



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				 Fair Housing Forums				Business As Usual Public Work Shops					 On-Line Tool				Alternative Scenario Development			
Regional Analysis of Impediments to Fair Housing Choice																	 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					Preferred Scenario Development				Preferred Scenario Workshops					Final Report Submission			
Regional Analysis of Impediments to Fair Housing Choice Final Report														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				
								

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.**



Regional AI Fair Housing Forums
March 11-15, 2013

NEOSCC

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)

NEOSCC

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

VIBRANTNEO

VIBRANT
NEO 2040



Regional AI Fair Housing Forums
March 11-15, 2013

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