Regional Analysis of Impediments to Fair Housing Choice

Data and Preliminary Findings
Public Input

Mahoning 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.



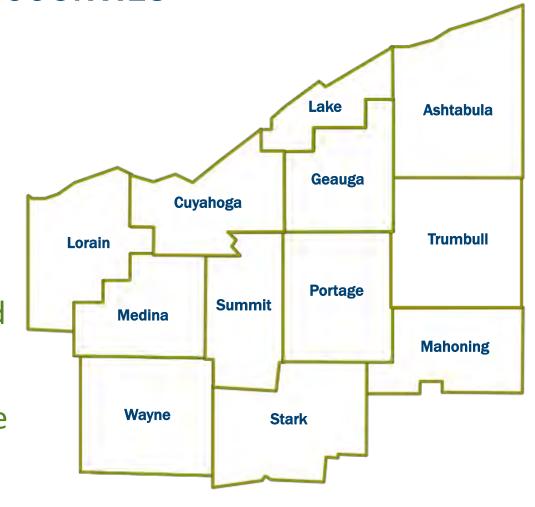


VIBRANT NEO 2040 IS A THREE YEAR PLANNING PROCESS ACROSS 12 COUNTIES

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

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

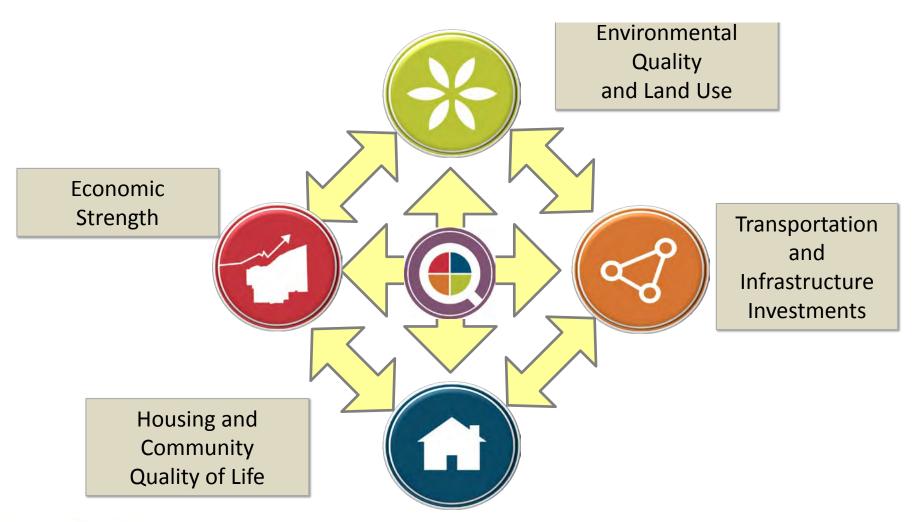
What: A framework to create a more vibrant, resilient and sustainable Northeast Ohio.







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)

Youngstown in an Entitlement Community





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

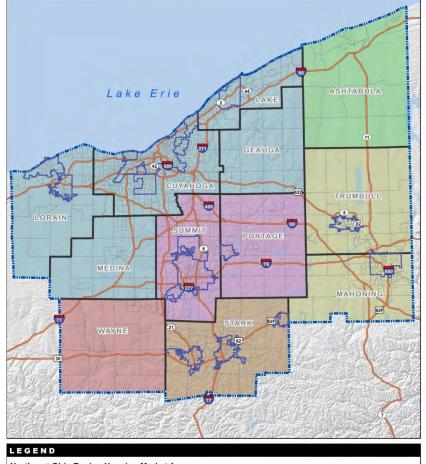


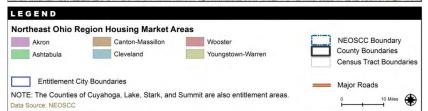


NEOSCC Region

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				
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				



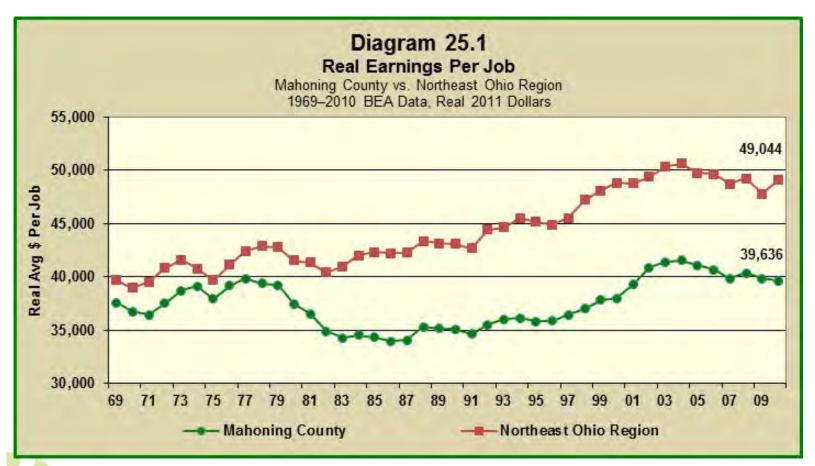


Regional Al Presentation Methodology and Research Actions

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

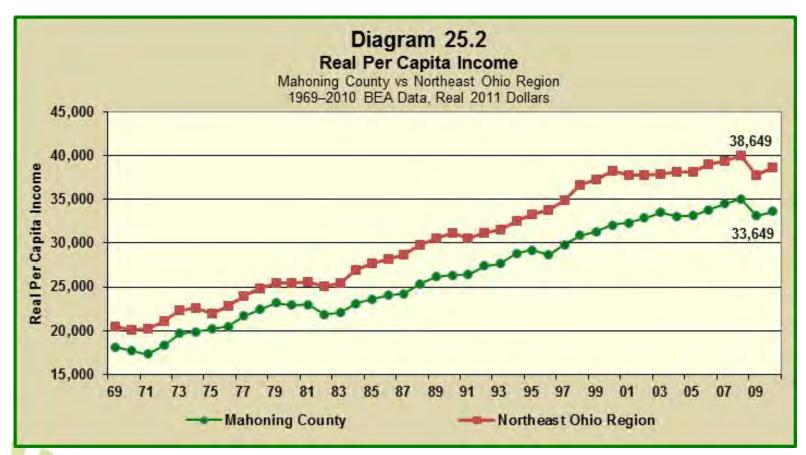






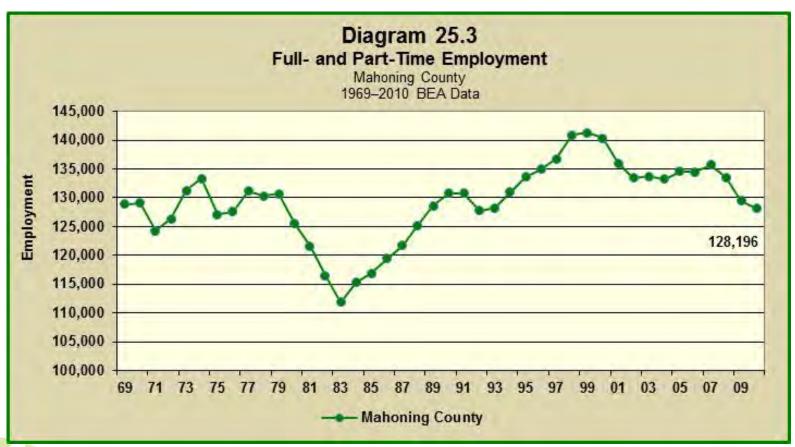






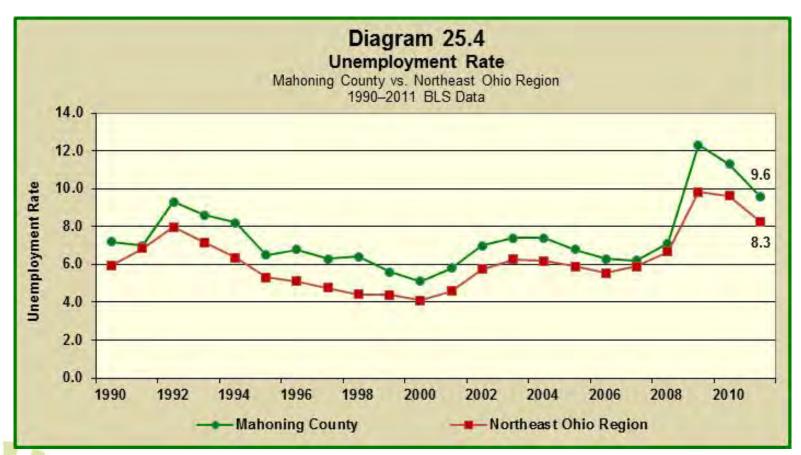






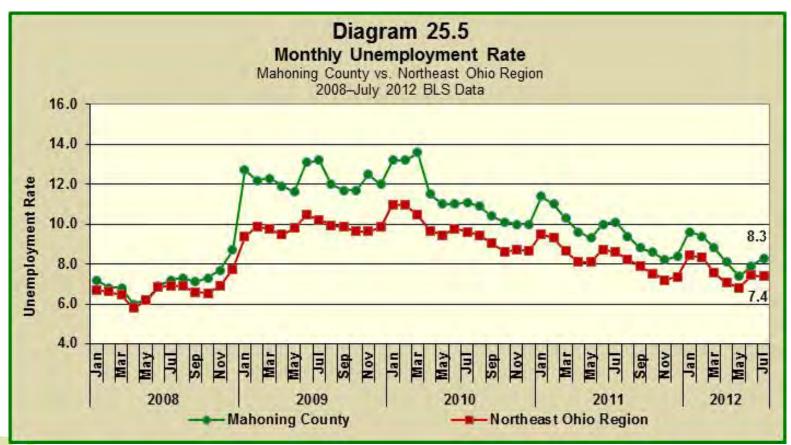








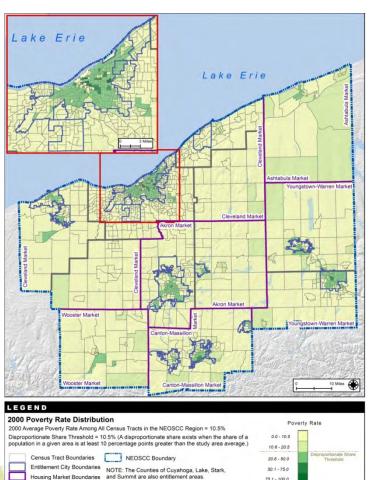


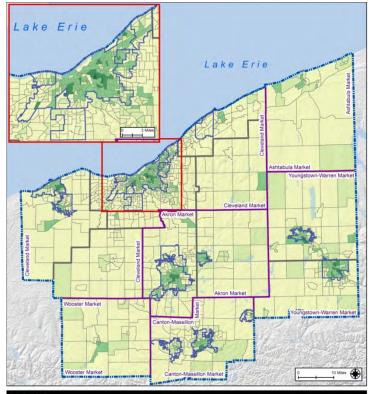






2000 Census vs 2010 ACS Poverty



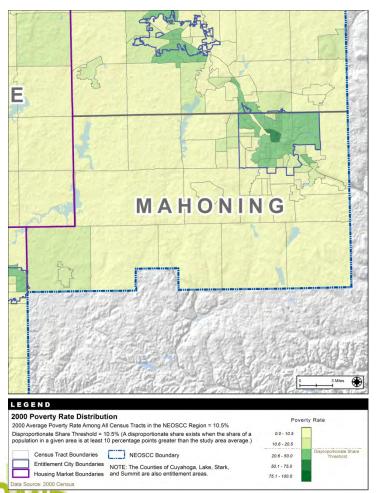


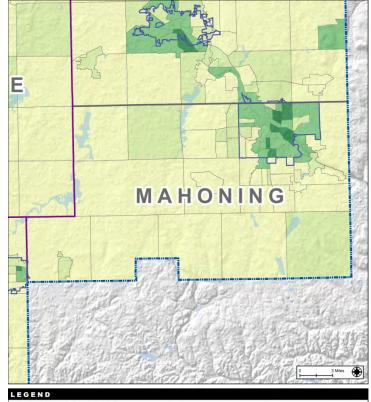


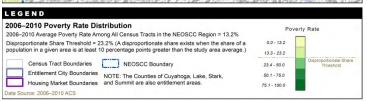


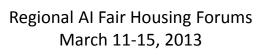
75.1 - 100.0

2000 Census vs 2010 ACS Poverty



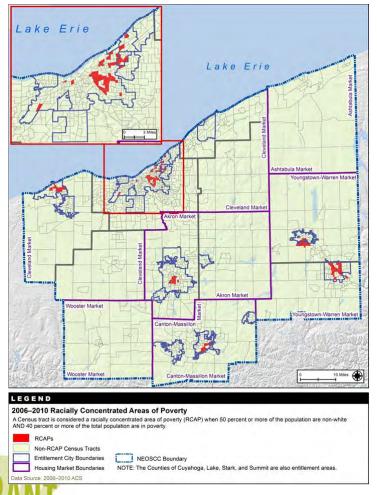


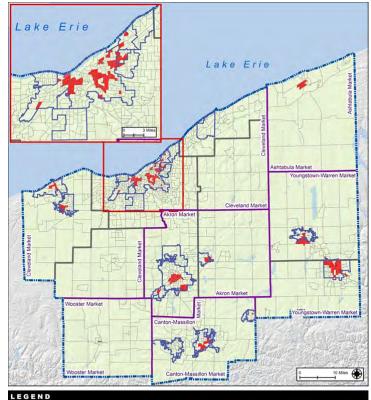


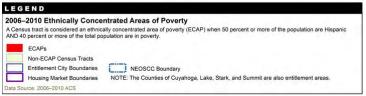




Racial/Ethnic area-Concentrated Poverty

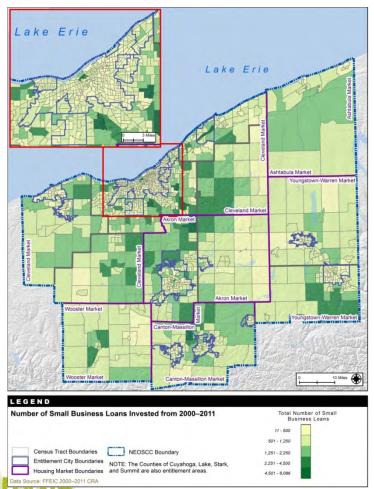


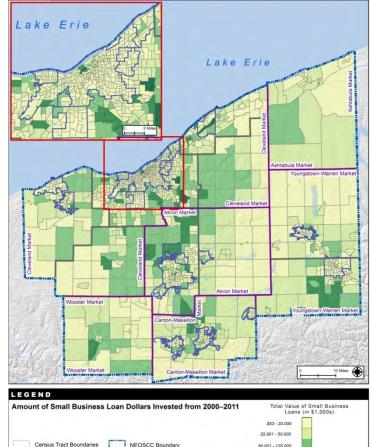






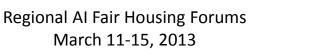
Small Business Lending 2000-11



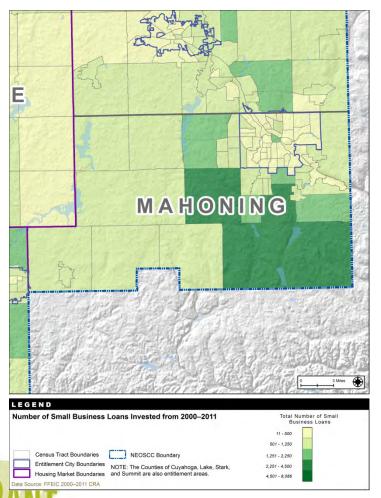


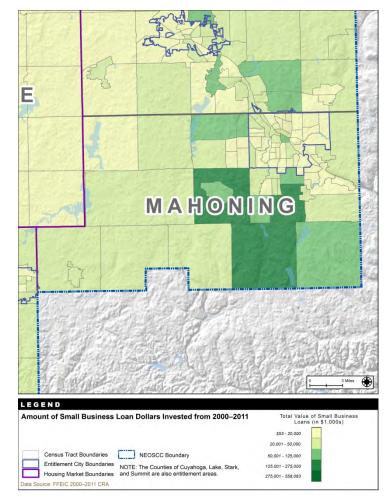


NEOSCC



Small Business Lending 2000-11

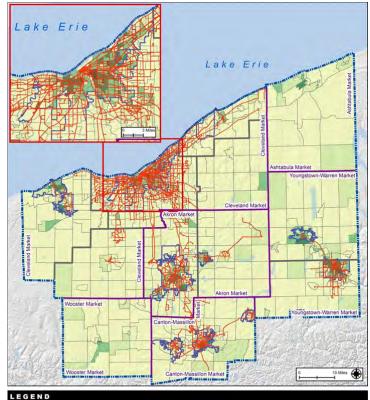


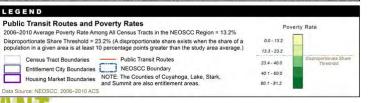


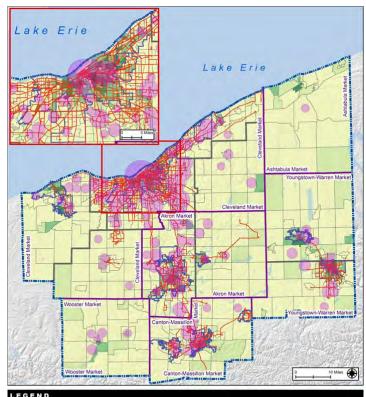


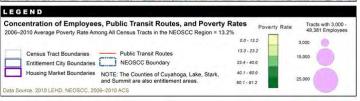


Public Transit, Poverty, Employment



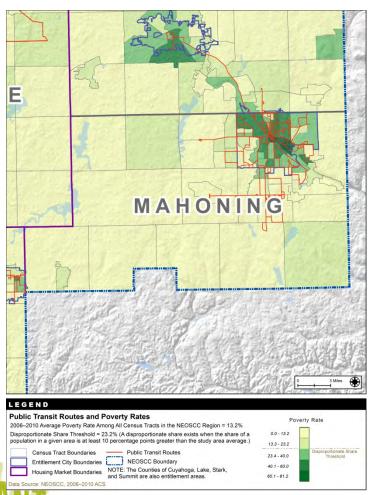


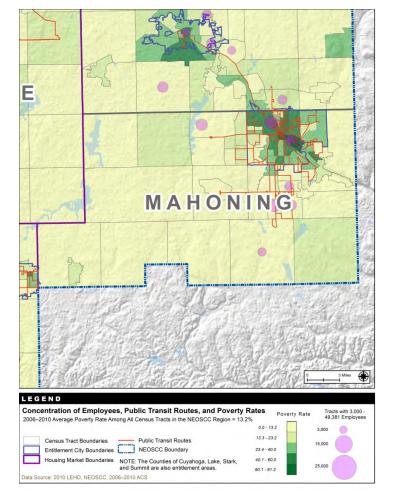


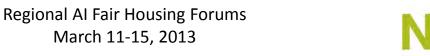




Public Transit, Poverty, Employment









Demographics

Table 25.3 Population by Race and Ethnicity

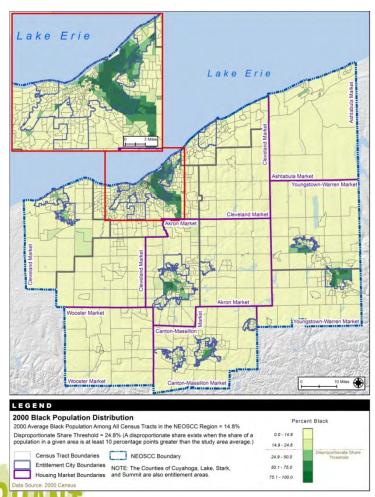
Mahoning County 2000 & 2010 Census SF1 Data

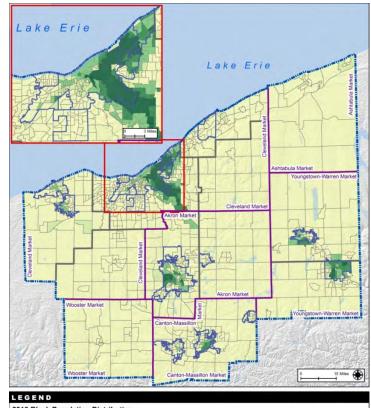
Race	2000 Census		2010 Census		% Change
	Population	% of Total	Population	% of Total	00-10
White	208,727	81.0%	190,848	79.9%	-8.6%
Black	40,884	15.9%	37,433	15.7%	-8.4%
American Indian	445	.2%	491	.2%	10.3%
Asian	1,220	.5%	1,682	.7%	37.9%
Native Hawaiian/Pacific Islander	62	.0%	51	.0%	-17.7%
Other	2,656	1.0%	3,418	1.4%	28.7%
Two or More Races	3,561	1.4%	4,900	2.1%	37.6%
Total	257,555	100.0%	238,823	100.0%	-7.3%
Hispanic (Ethnicity)	7,640	3.0%	11,136	4.7%	45.8%

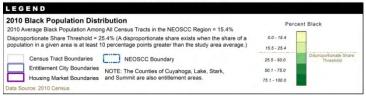




2000 vs 2010 Black Pop. Distribution

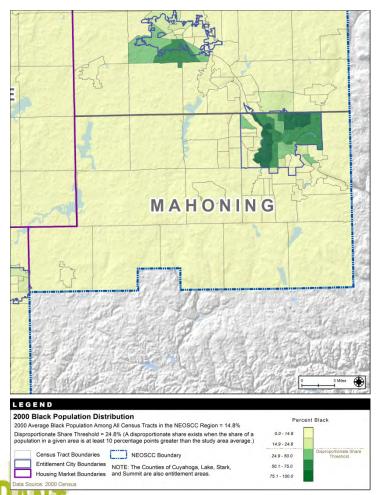


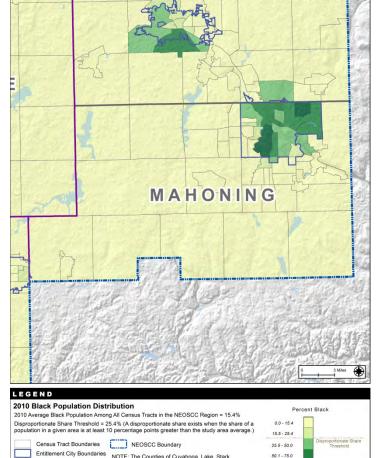


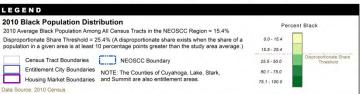




2000 vs 2010 Black Pop. Distribution

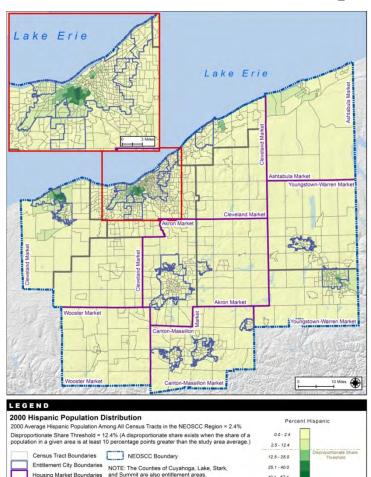


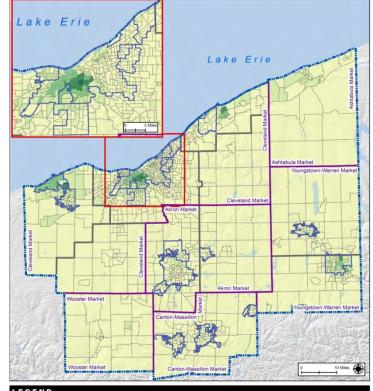


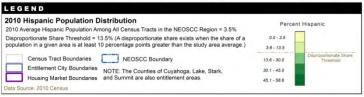




2000 vs 2010 Hispanic Pop. Distribution

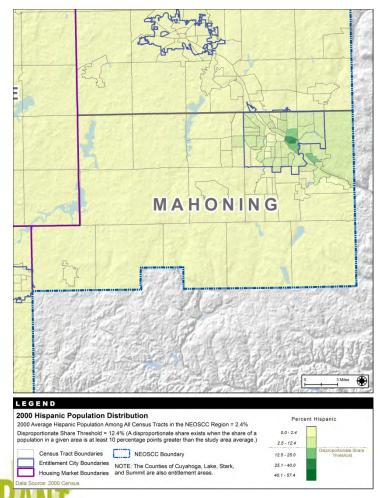




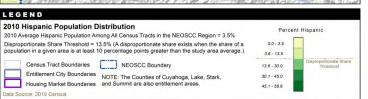




2000 vs 2010 Hispanic Pop. Distribution

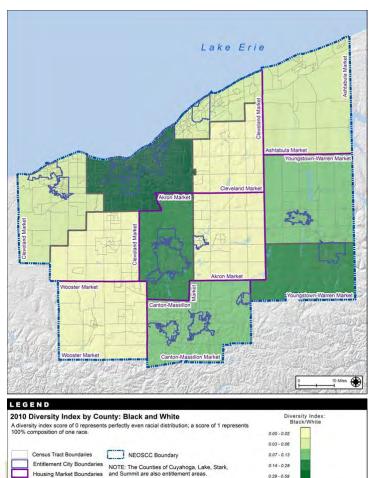


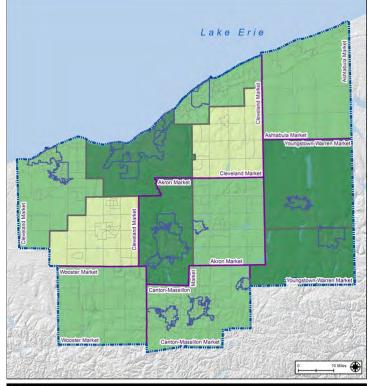






Diversity and Dissimilarity Index: B vs W









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 25.10 Housing Units by Tenure

Mahoning County 2000 & 2010 Census SF1 Data

Tenure	2000	Census	2010 (2010 Census		
lenure	Units	% of Total	Units	% of Total	00-10	
Occupied Housing Units	102,587	91.8%	98,712	88.3%	-3.8%	
Owner-Occupied	74,654	72.8%	69,692	70.6%	-6.6%	
Renter-Occupied	27,933	27.2%	29,020	29.4%	3.9%	
Vacant Housing Units	9,175	8.2%	13,121	11.7%	43.0%	
Total Housing Units	111,762	100.0%	111,833	100.0%	.1%	





Housing

Table 25.11 Disposition of Vacant Housing Units

Mahoning County 2000 & 2010 Census SF1 Data

Dianositian	2000	Census	2010	% Change	
Disposition	Units	% of Total	Units	% of Total	00-10
For Rent	2,998	32.7%	3,561	27.1%	18.8%
For Sale	1,416	15.4%	1,726	13.2%	21.9%
Rented or Sold, Not Occupied	2,572	28.0%	585	4.5%	-77.3%
For Seasonal, Recreational, or Occasional Use	621	6.8%	779	5.9%	25.4%
For Migrant Workers	2	.0%	3	.0%	50.0%
Other Vacant	1,566	17.1%	6,467	49.3%	313.0%
Total	9,175	100.0%	13,121	100.0%	43.0%





Housing

Table 25.9 Housing Units by Type

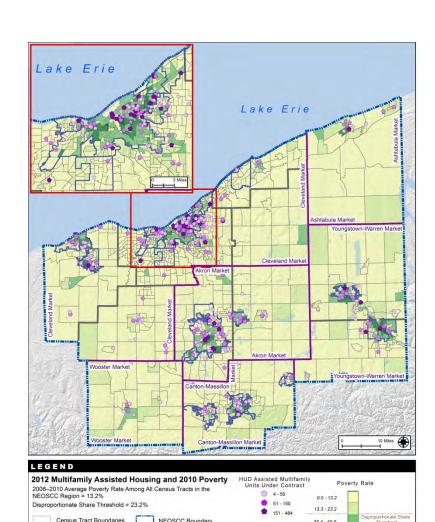
Mahoning County 2000 Census SF3 & 2010 Five-Year ACS Data

Unit Type	2000	Census	2010 Five-Year ACS			
Unit Type	Units	% of Total	Units	% of Total		
Single-Family	87,765	78.5%	89,212	79.4%		
Duplex	4,689	4.2%	4,625	4.1%		
Tri- or Four-Plex	4,183	3.7%	4,122	3.7%		
Apartment	13,145	11.8%	12,556	11.2%		
Mobile Home	1,980	1.8%	1,802	1.6%		
Boat, RV, Van, Etc.	0	.0%	0	.0%		
Total	111,762	100.0%	112,317	100.0%		





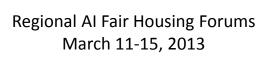
Distribution of **Multifamily Assisted** Housing, December 2012, and 2010 ACS Poverty



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

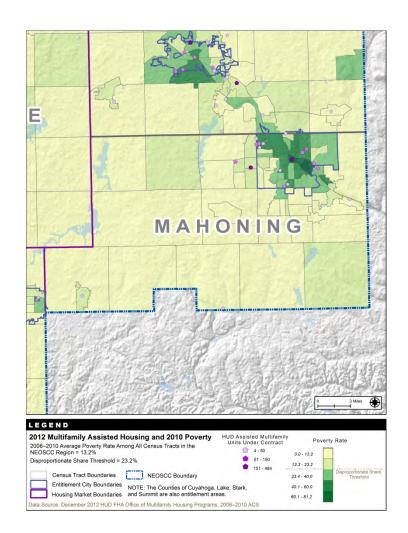




23.4 - 40.0

40 1 - 60 0

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 25.1 Purpose of Loan by Year

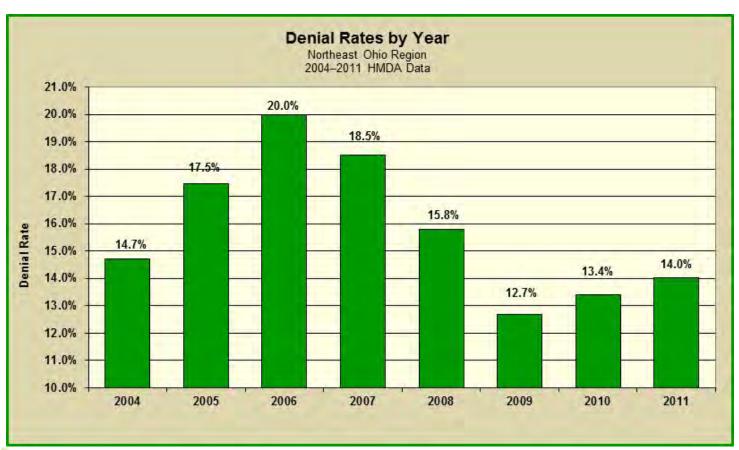
Mahoning County 2004–2011 HMDA Data

			2004-20	I I HIVIDA L	Jala				
Purpose	2004	2005	2006	2007	2008	2009	2010	2011	Total
Home Purchase	6,500	7,262	6,969	4,668	3,080	2,832	2,443	2,455	36,209
Home Improvement	2,068	2,319	2,013	1,954	1,307	807	695	537	11,700
Refinancing	13,854	13,329	11,637	8,239	5,741	6,862	6,099	5,222	70,983
Total	22,422	22,910	20,619	14,861	10,128	10,501	9,237	8,214	118,892





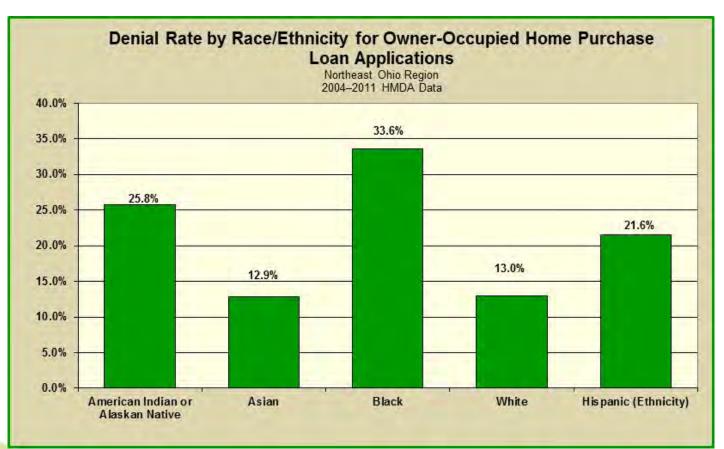
Mortgage Denials by Year







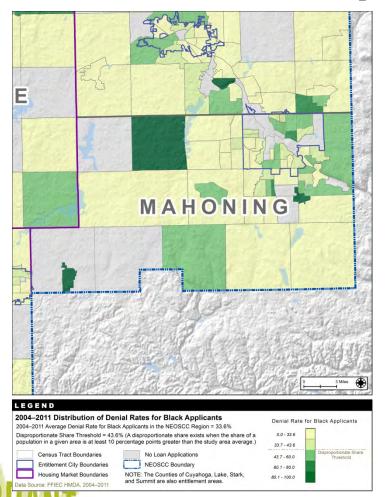
Mortgage Denials by Race/Ethnicity

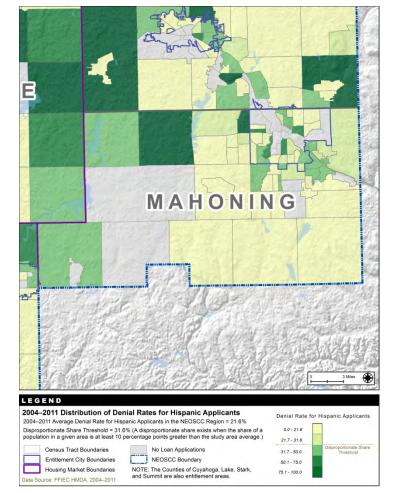






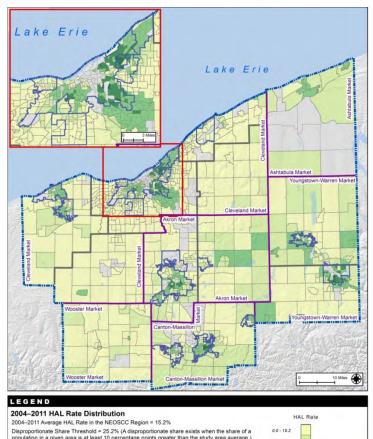
Black and Hispanic Denial Rates







HAL Distribution, Black HALs





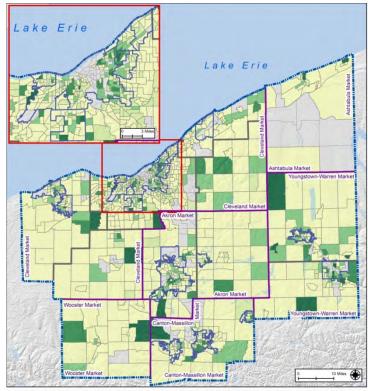






Table 25.1 Fair Housing Complaints by Basis

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

2004	2005	2006	2007	2008	2009	2010	2011	2012	Total
				2					2
5		3	7	3	1	2	3	2	26
1	2	3	1		1	1	1	2	12
				1				1	2
3	1	1	4	2	4	3	2	4	24
1		1		1			1	1	5
			2						2
10	3	8	14	9	6	6	7	10	73
8	3	7	14	6	6	6	6	6	62
	5 1 3 1	5 1 2 3 1 1	5 3 1 2 3 3 1 1 1 1	5 3 7 1 2 3 1 3 1 4 1 1 2 10 3 8 14	5 3 7 3 1 2 3 1 1 1 1 1 3 1 1 4 2 1 1 1 1 1 2 10 3 8 14 9	5 3 7 3 1 1 2 3 1 1 3 1 1 4 2 4 1 1 1 1 2 2 10 3 8 14 9 6	5 3 7 3 1 2 1 2 3 1 1 1 3 1 1 4 2 4 3 1 1 1 1 1 2 2 4 6 6	5 3 7 3 1 2 3 1 2 3 1 1 1 1 3 1 1 4 2 4 3 2 1 1 1 1 1 1 2 10 3 8 14 9 6 6 7	5 3 7 3 1 2 3 2 1 2 3 1 1 1 1 2 1





Table 25.3 Fair Housing Complaints by Issue

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

Issue	Total
Discrimination in term, conditions or privileges relating to rental	15
Discriminatory refusal to rent	10
Discriminatory terms, conditions, privileges, or services and facilities	10
Failure to make reasonable accommodation	10
Discriminatory advertisement - rental	5
Discriminatory refusal to rent and negotiate for rental	4
Other discriminatory acts	4
Discriminatory acts under Section 818 (coercion, etc.)	4
All Other	23
Total Issues	85
Total Complaints	62





Table 25.6 Fair Housing Complaints by Basis

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

			OCK	Dala. 5/	2004 - 9/4	2012				
Basis	2004	2005	2006	2007	2008	2009	2010	2011	2012	Total
Age	1									1
Ancestry										
Color				1		3				4
Disability	4		3	6	1	2	3	2	1	22
Familial Status			3	2			1			6
Gender			1	3		1	1			6
National Origin										
Race	4		2	4	5	2	2	1	2	22
Religion	1			1	1			1		4
Retaliation				2	1			1	1	5
Other Basis										
Total Bases	10	0	9	19	5	11	7	5	4	70
Total Complaints	7		7	15	3	7	7	3	3	52





Table 25.7 Fair Housing Complaints by Issue

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

2010	2011	2012	Total 2
			2
			1
			2
		2	7
2	2	1	14
1			4
5	1	2	36
8	3	5	66
_	5	5 1	2 2 1 1 2





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 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%						





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

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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						•	Business As Usual Public Work Shops								Alternative Scenario Development					
Develor	Development													On-	Line	Tool				
Regional Analysis of Impediments to Fair Housing Choice			F	Fair Housi	ng Forum	ns										Regiona	ıl Al Public	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	Alternative Scenarios Public Workshops ional Analysis of Impediments to Fai r using Choice Final Report						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 Imp	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.







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.



