Regional Analysis of Impediments to Fair Housing Choice

Data and Preliminary Findings
Public Input
Portage 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.

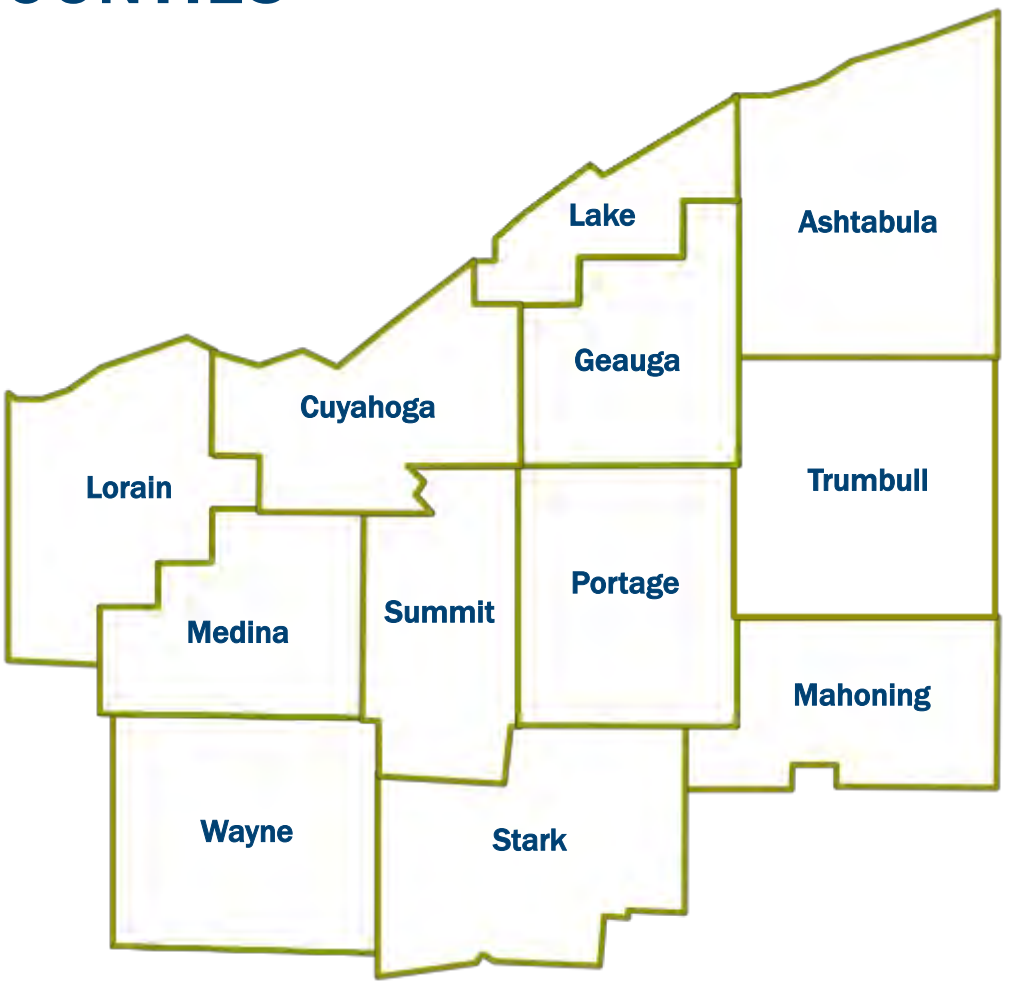
The Northeast Ohio Sustainable Communities Consortium (NEOSCC) is a 33-member Consortium of Metropolitan Planning Agencies, Municipal and County Governments, Government Agencies and Non-Profits .

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

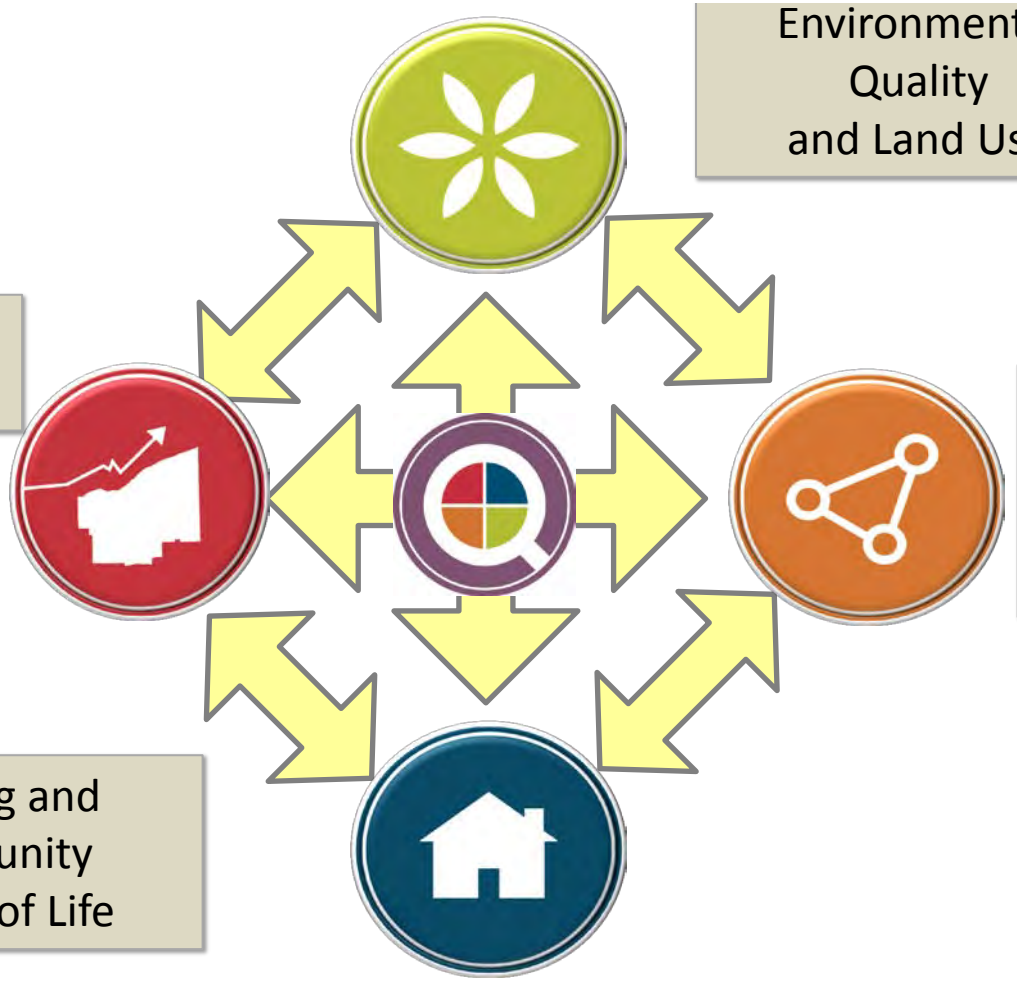
Who: Engage stakeholders throughout the region through different ways and methods.

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)

Kent is an Entitlement Community

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?

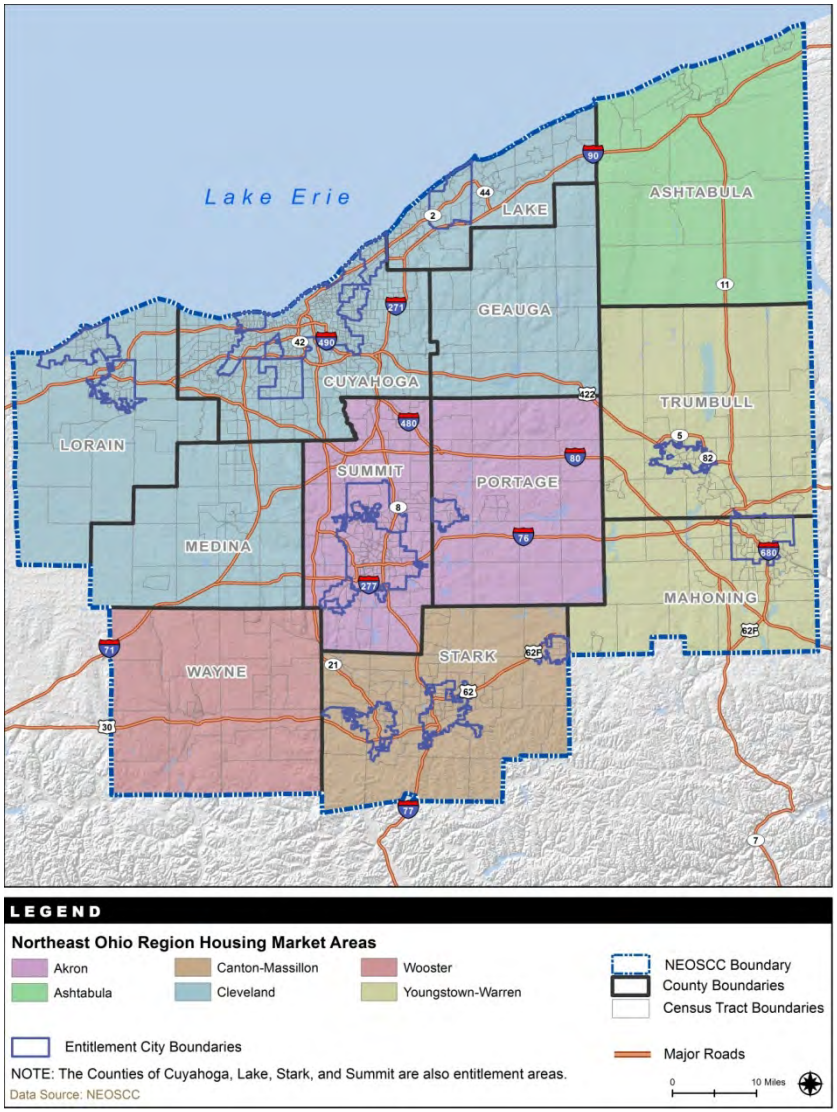
Protected classes under Ohio and or Federal law:

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

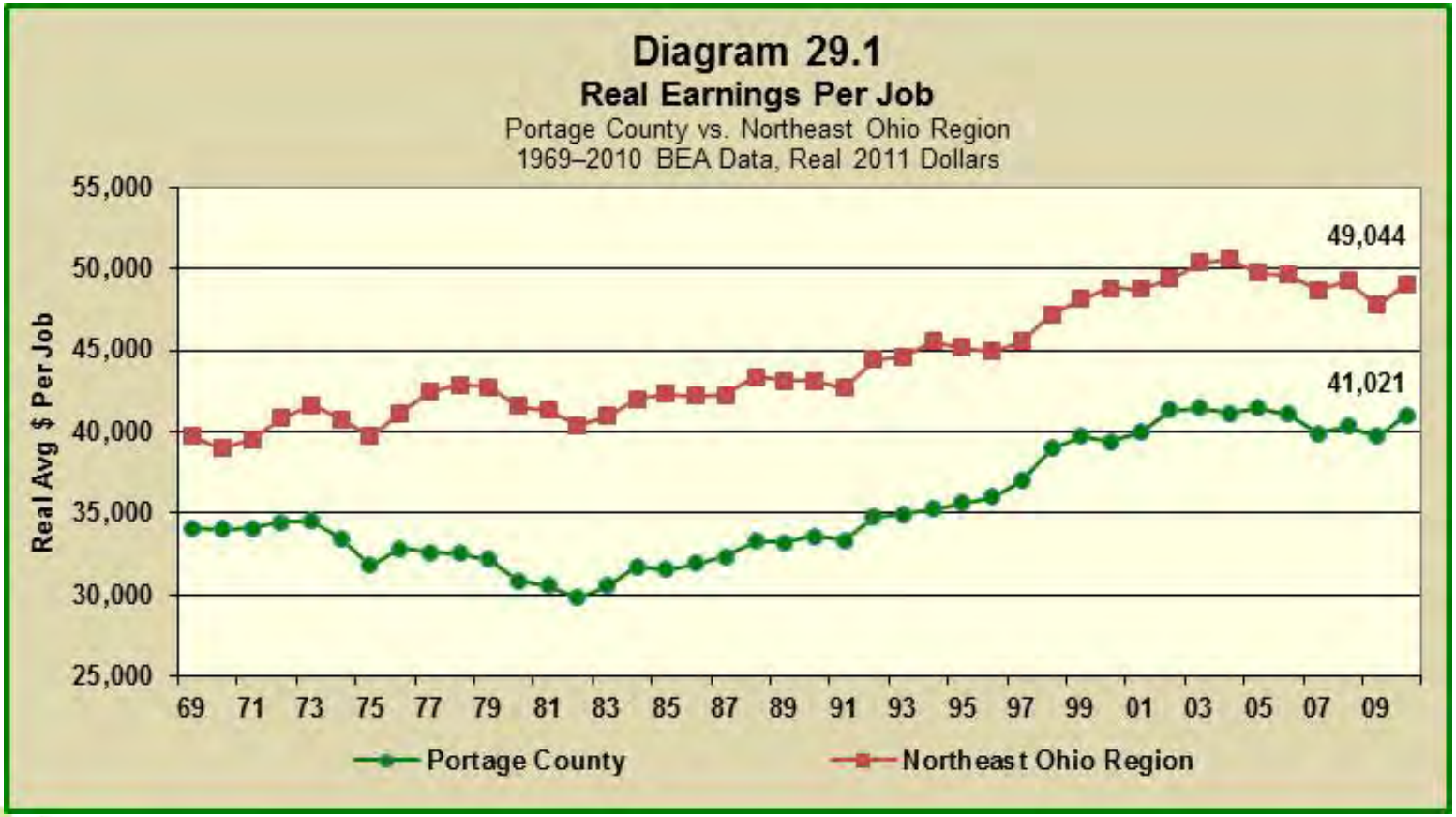


Diagram 29.1
Real Earnings Per Job
Portage County vs. Northeast Ohio Region
1969–2010 BEA Data, Real 2011 Dollars
Real Avg $ Per Job
55,000
50,000
45,000
40,000
35,000
30,000
25,000
49,044
41,021
69 71 73 75 77 79 81 83 85 87 89 91 93 95 97 99 01 03 05 07 09
Portage County
Northeast Ohio Region

Economics

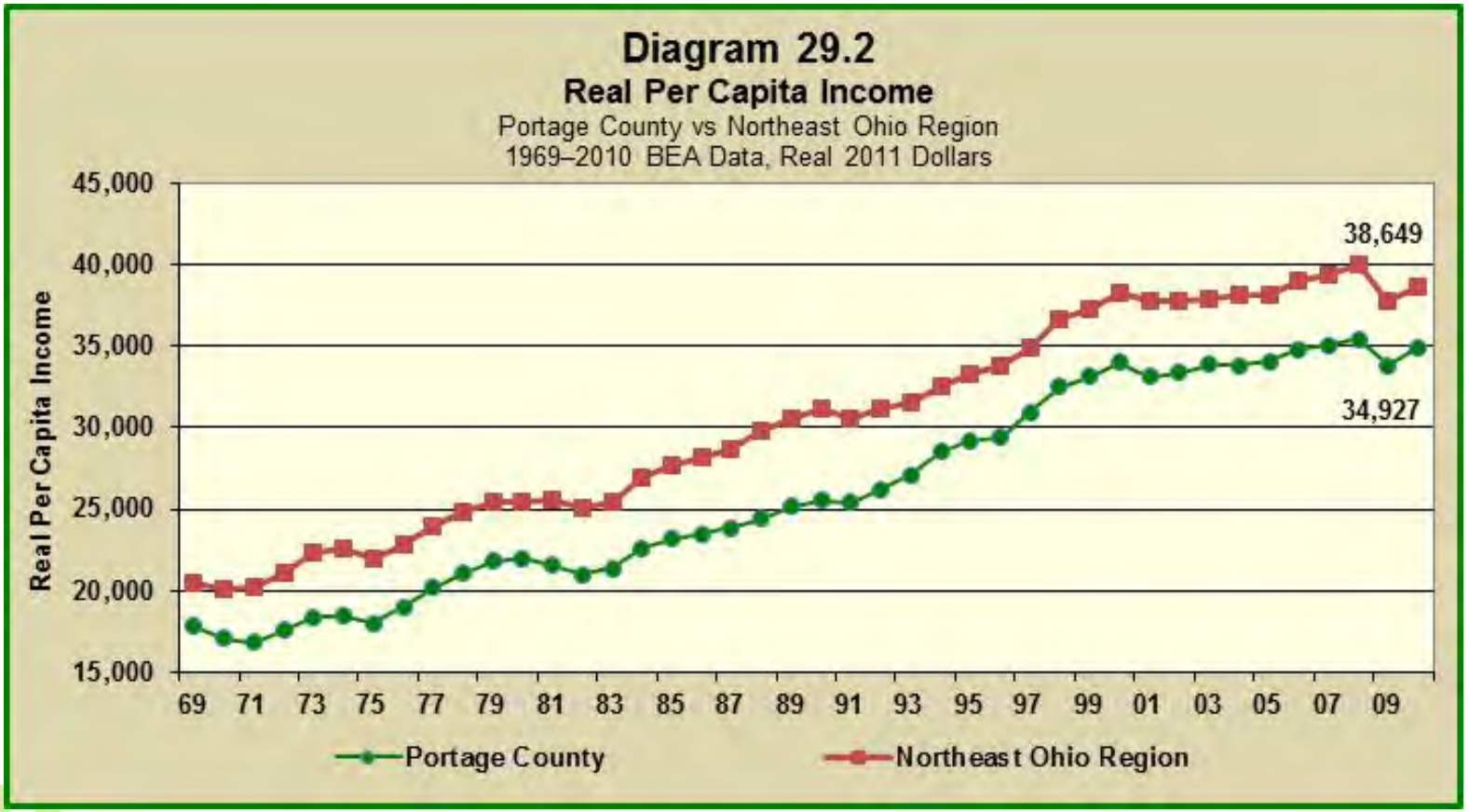


Diagram 29.2
Real Per Capita Income
Portage County vs Northeast Ohio Region
1969–2010 BEA Data, Real 2011 Dollars
Real Per Capita Income
45,000
40,000
35,000
30,000
25,000
20,000
15,000
38,649
34,927
69 71 73 75 77 79 81 83 85 87 89 91 93 95 97 99 01 03 05 07 09
Portage County
Northeast Ohio Region

Economics

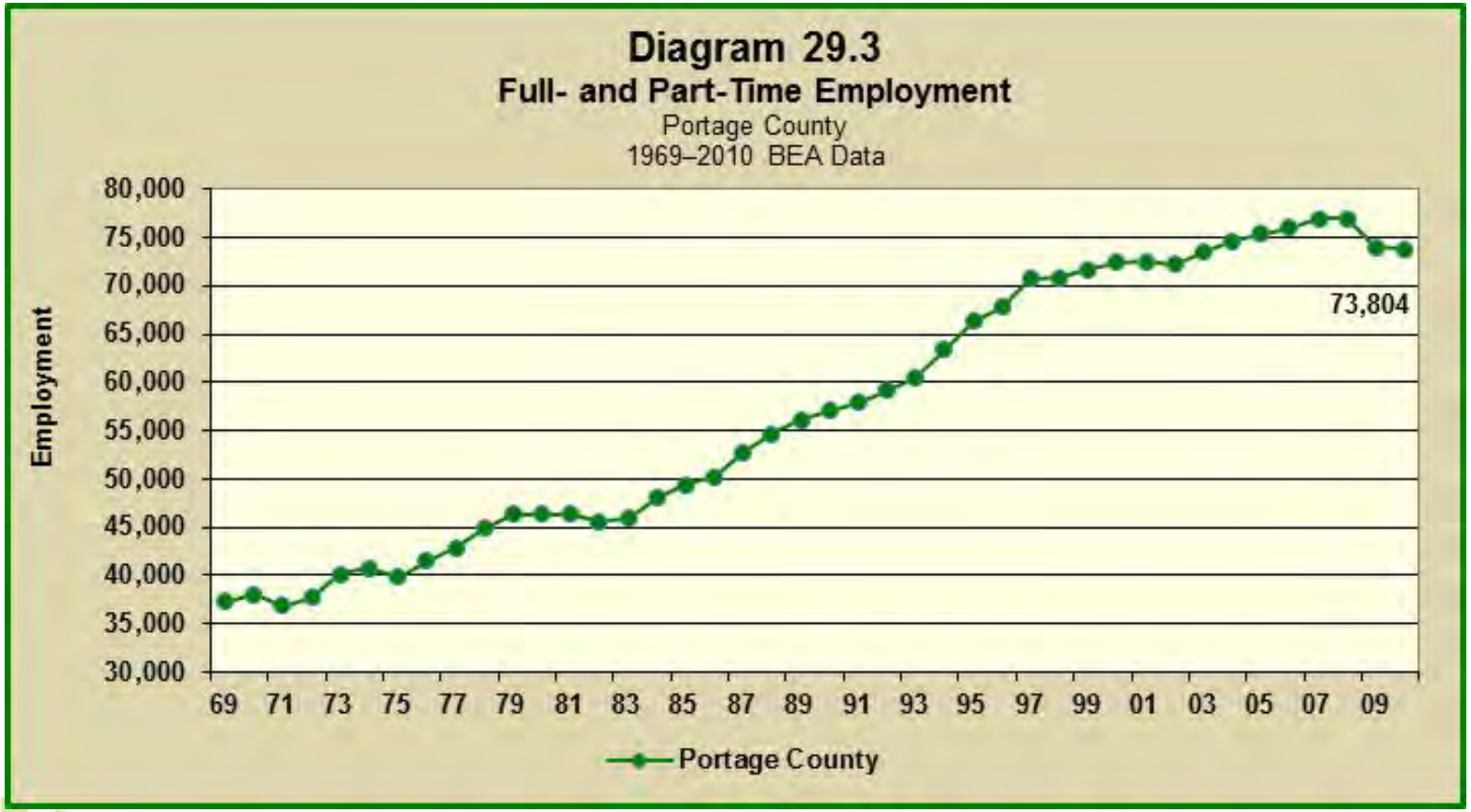


Diagram 29.3
Full- and Part-Time Employment
Portage County
1969–2010 BEA Data
Employment
80,000
75,000
70,000
65,000
60,000
55,000
50,000
45,000
40,000
35,000
30,000
73,804
69 71 73 75 77 79 81 83 85 87 89 91 93 95 97 99 01 03 05 07 09
Portage County

Economics

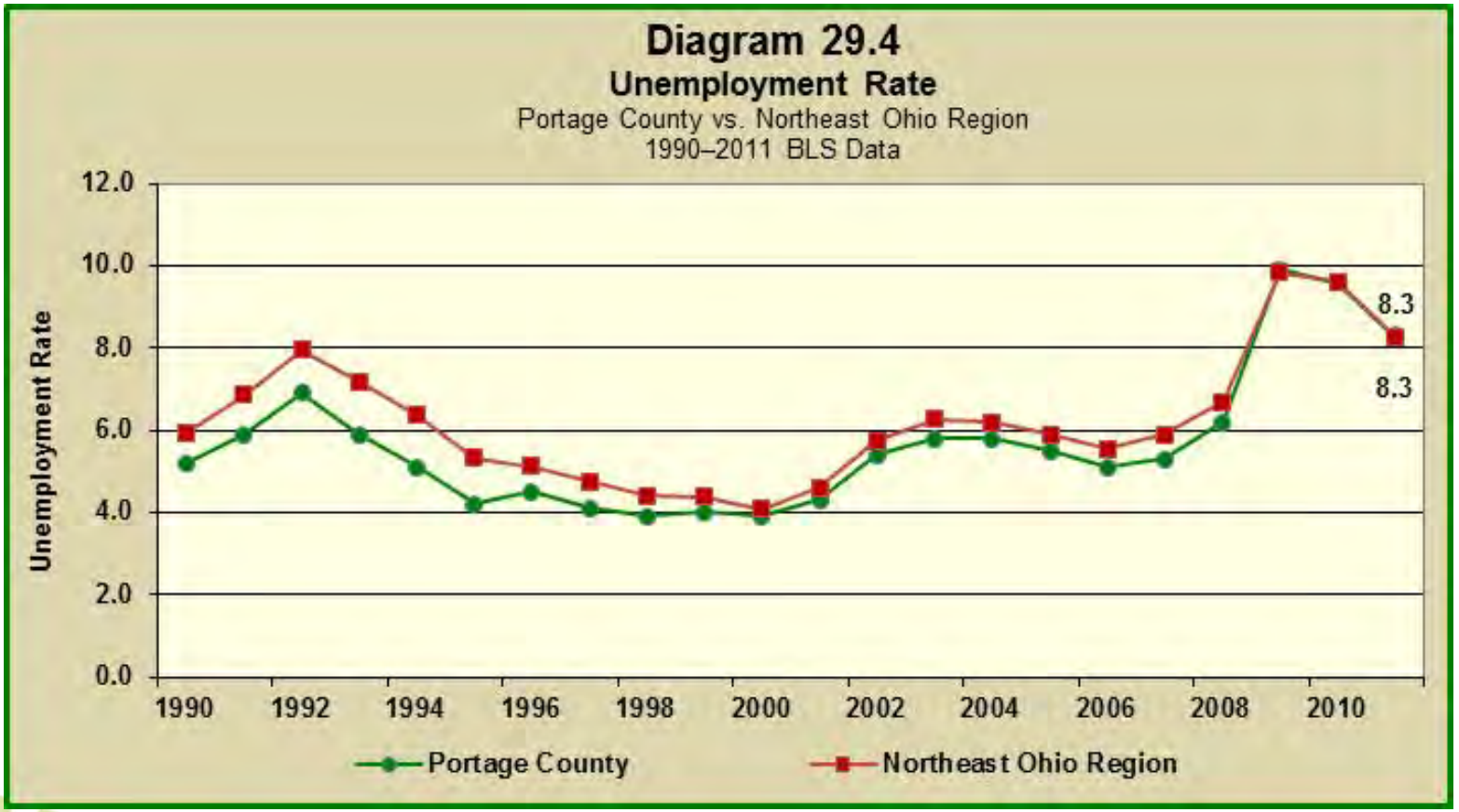


Diagram 29.4
Unemployment Rate
Portage County vs. Northeast Ohio Region
1990–2011 BLS Data
Unemployment Rate
12.0
10.0
8.0
6.0
4.0
2.0
0.0
1990
1992
1994
1996
1998
2000
2002
2004
2006
2008
2010
8.3
8.3
Portage County
Northeast Ohio Region

Economics

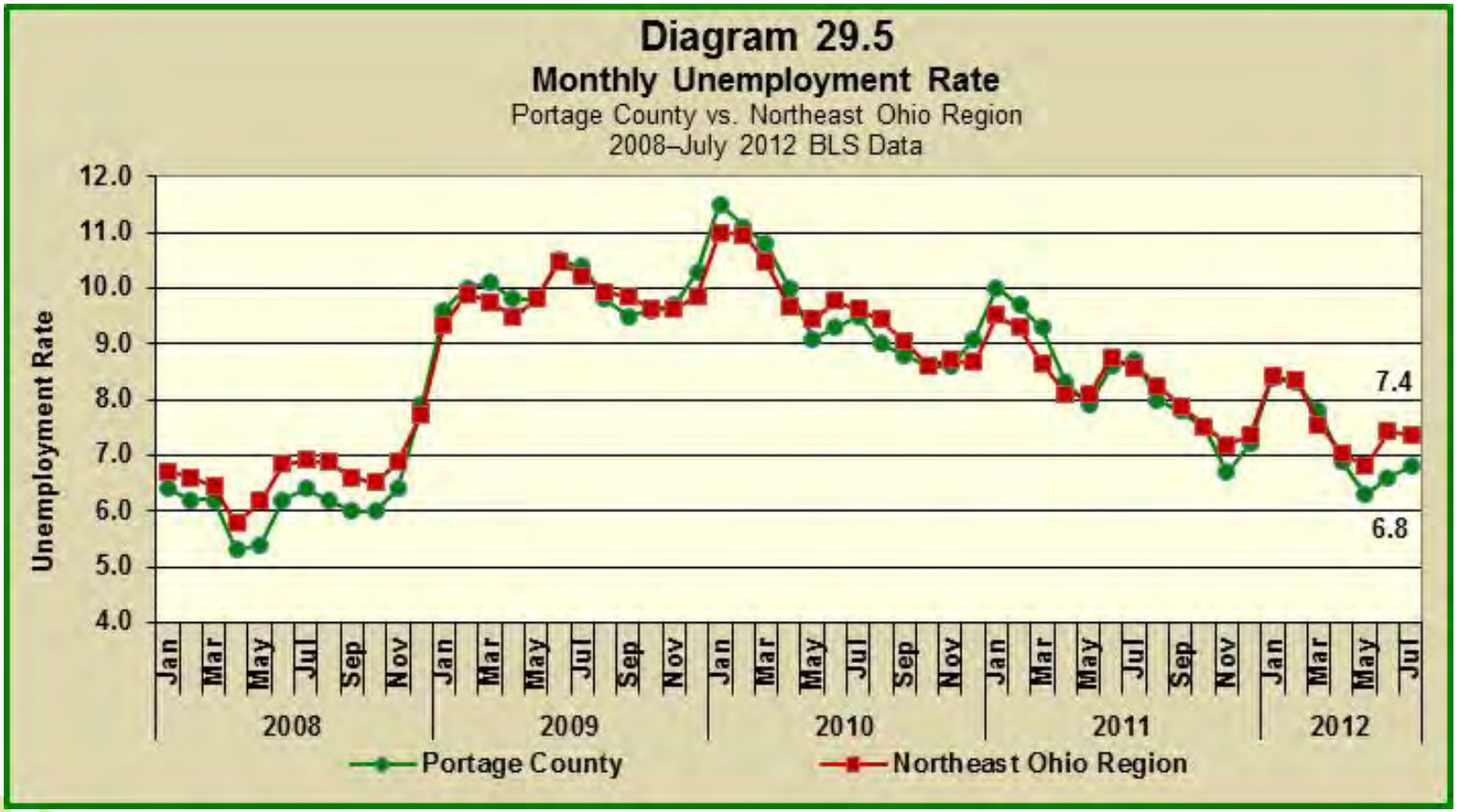
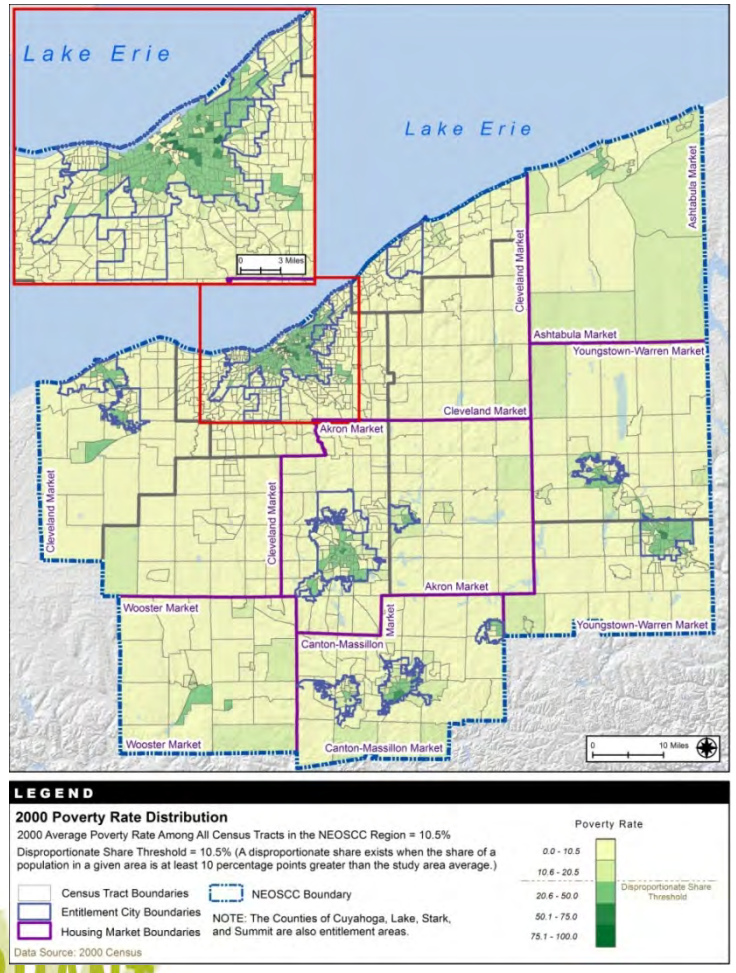
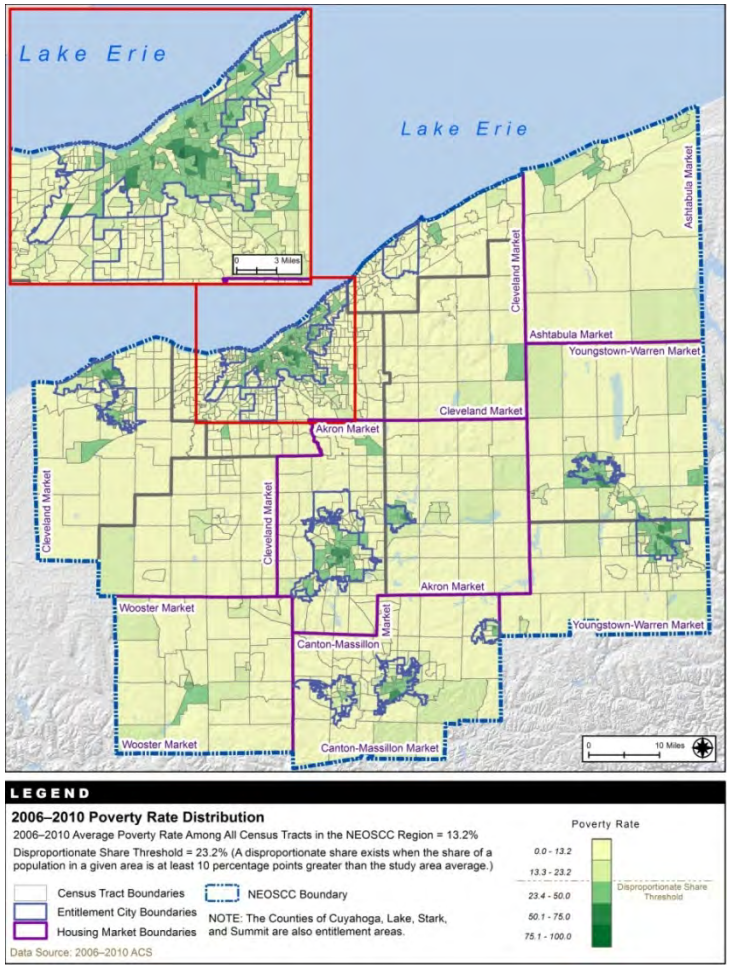


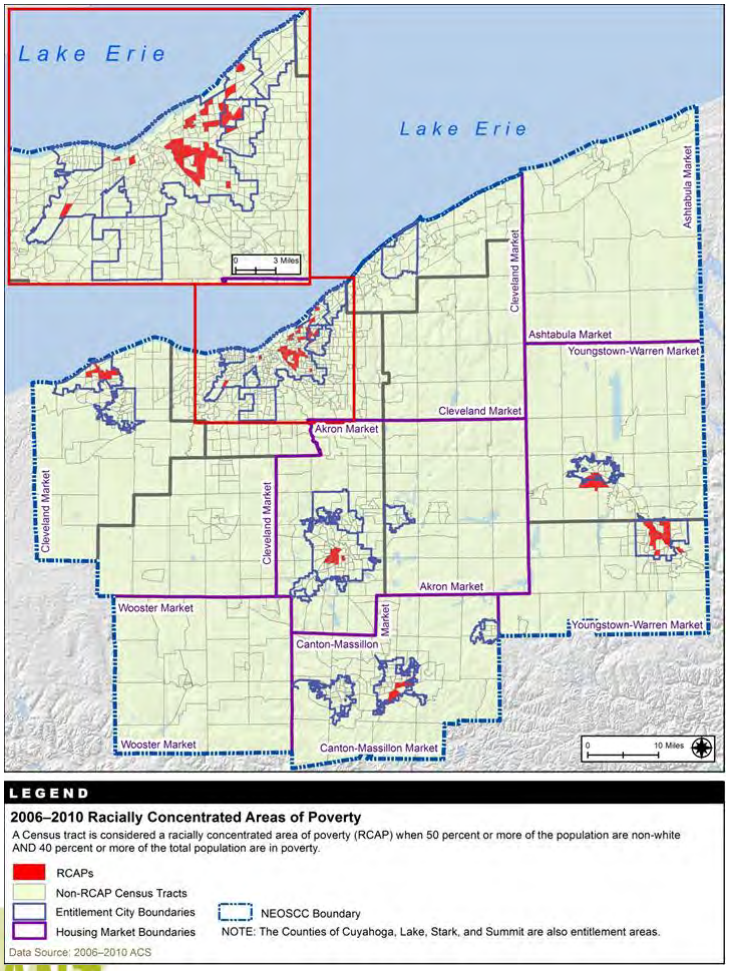
Diagram 29.5
Monthly Unemployment Rate
Portage County vs. Northeast Ohio Region
2008–July 2012 BLS Data
Unemployment Rate
12.0
11.0
10.0
9.0
8.0
7.0
6.0
5.0
4.0
7.4
6.8
Jan Mar May Jul Sep Nov Jan Mar May Jul Sep Nov Jan Mar May Jul Sep Nov Jan Mar May Jul Sep Nov Jan Mar May Jul
2008
2009
2010
2011
2012
Portage County
Northeast Ohio Region

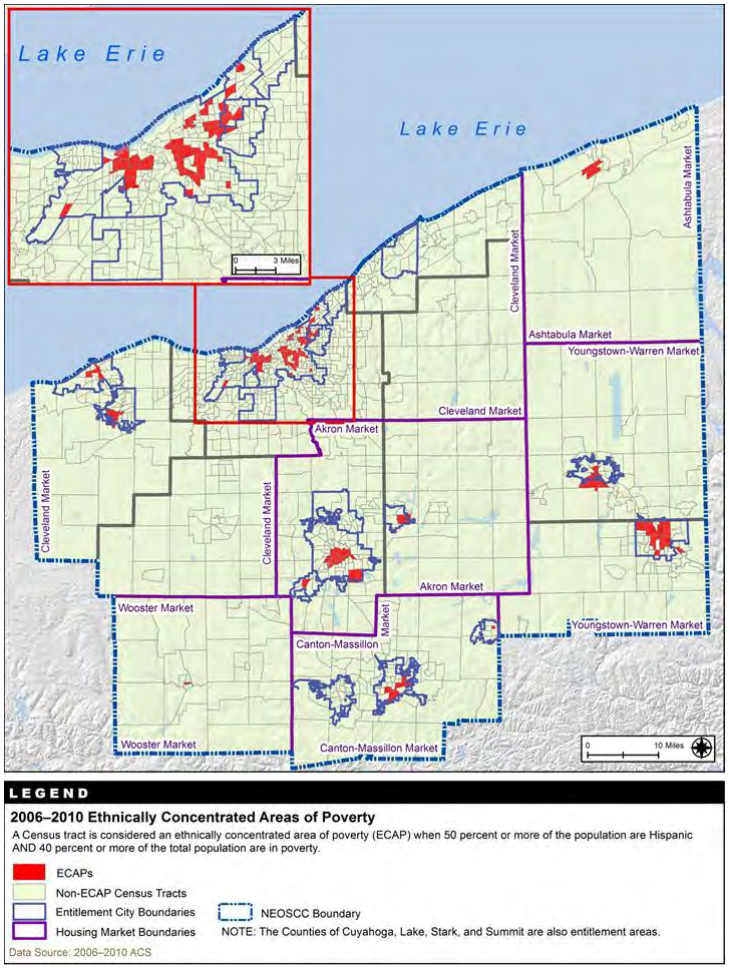
2000 Census vs 2010 ACS Poverty



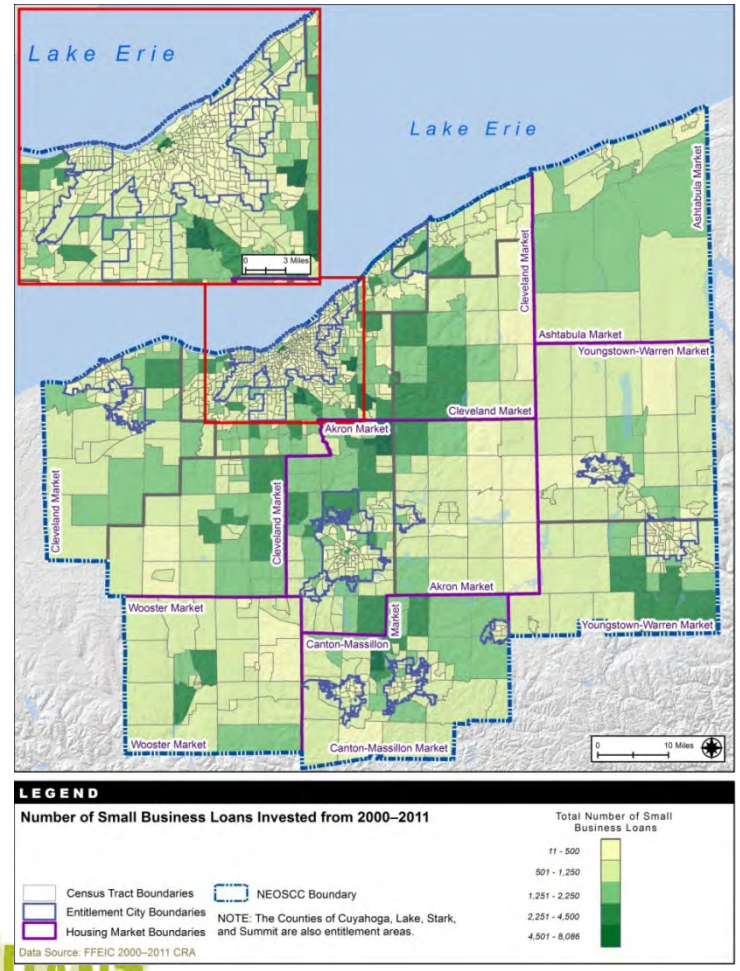


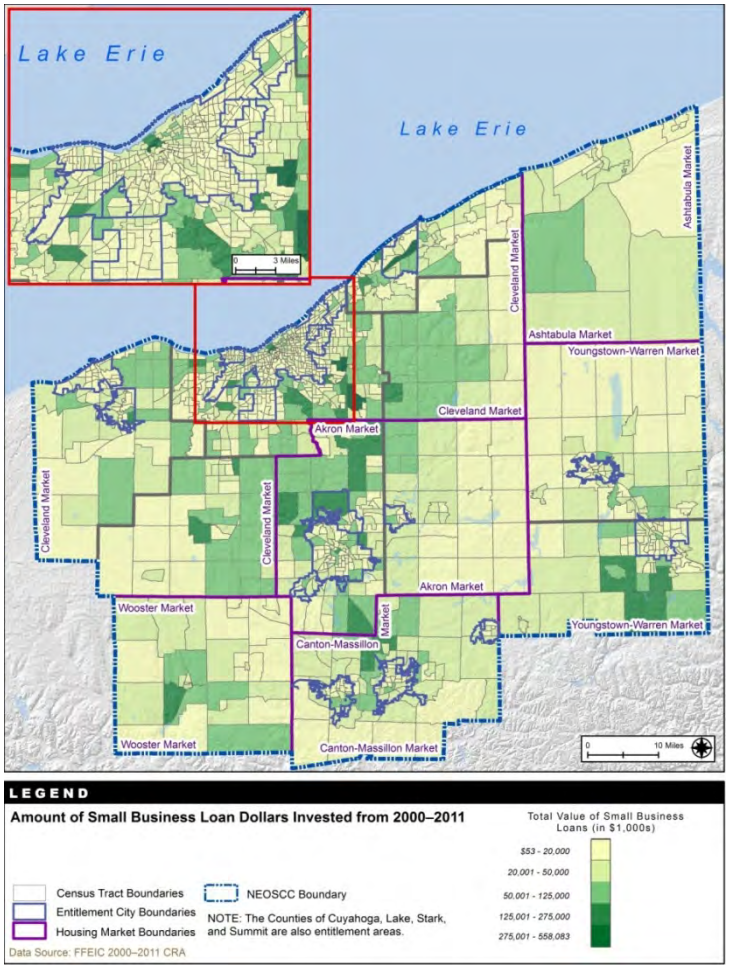
Racial/Ethnic area-Concentrated Poverty



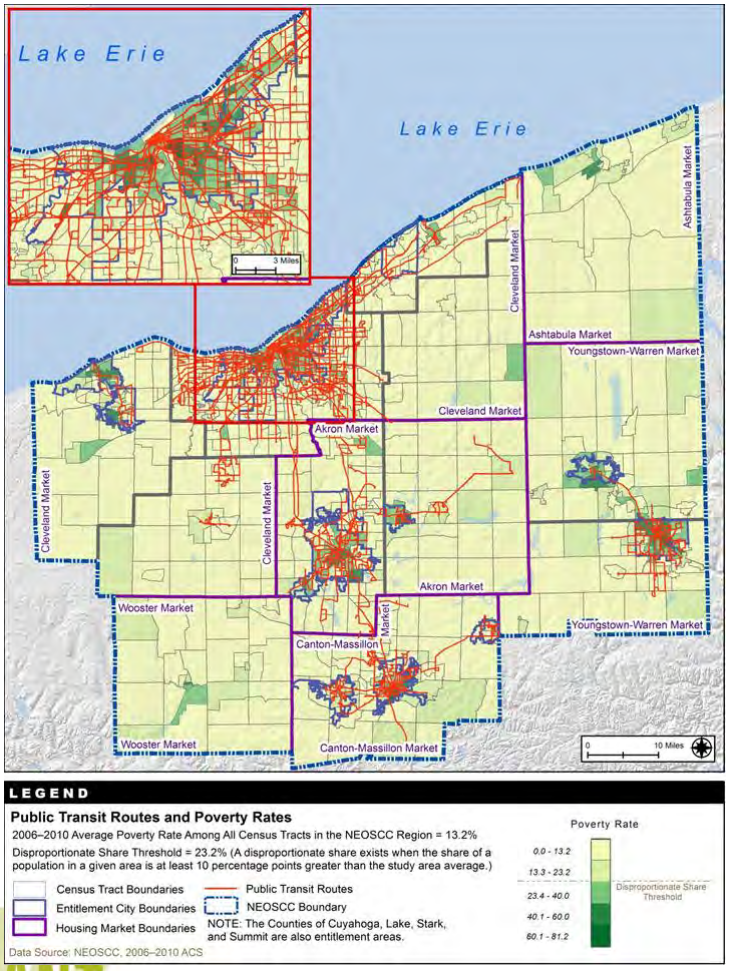


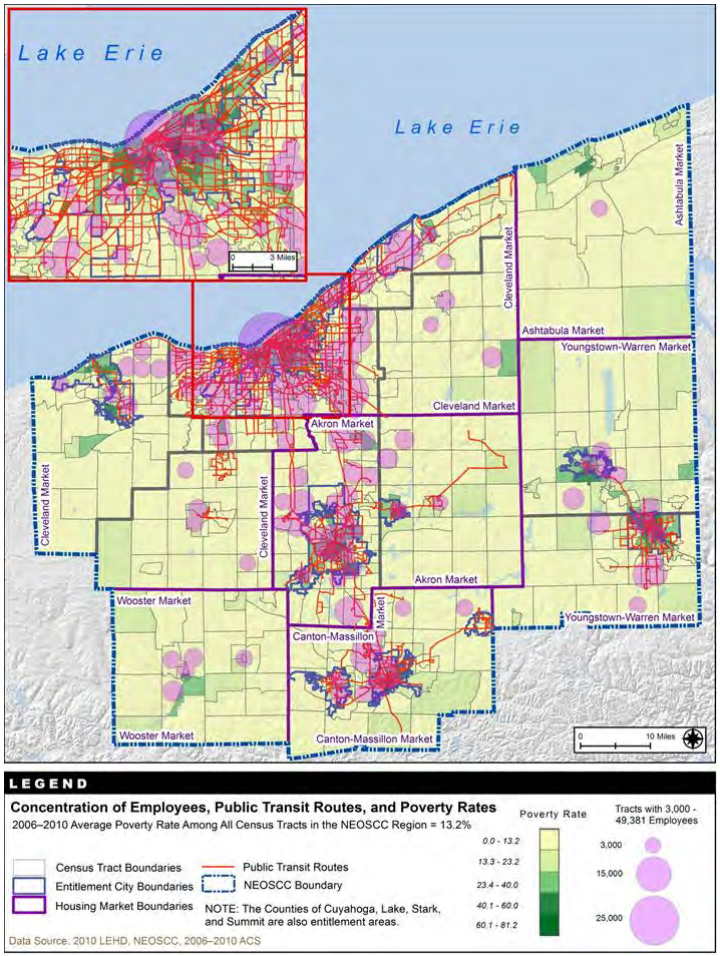
Small Business Lending 2000-11



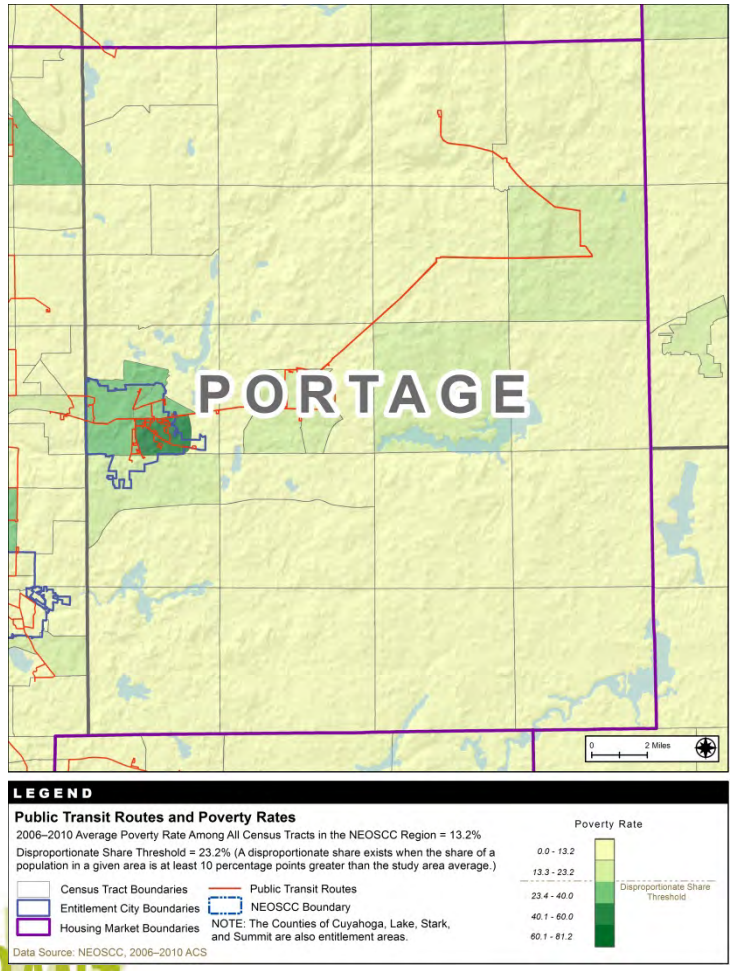


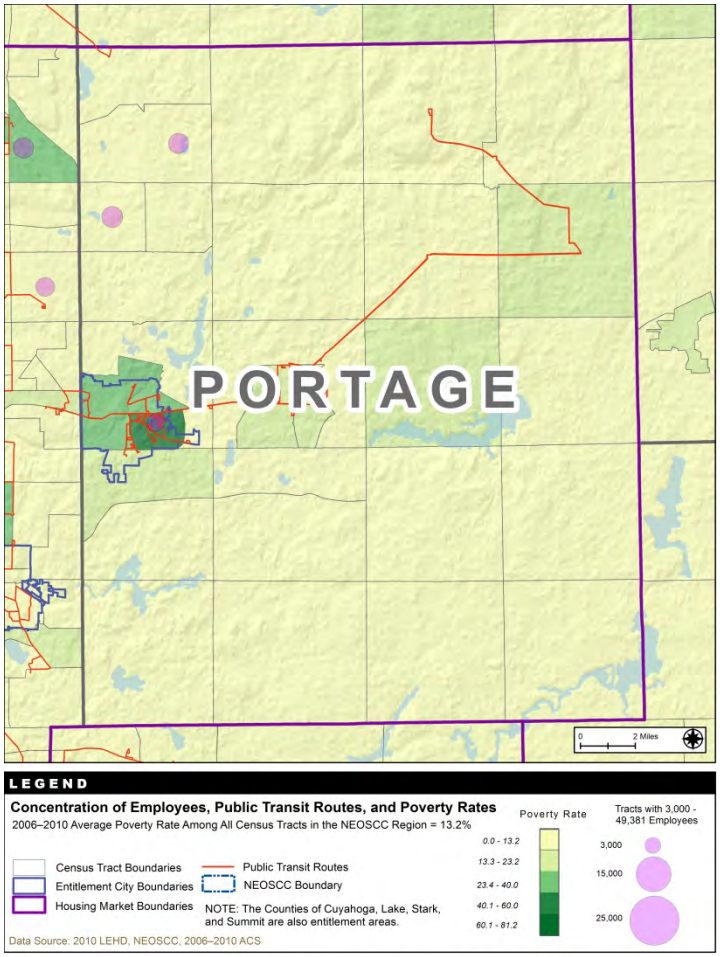
Public Transit, Poverty, Employment





Public Transit, Poverty, Employment



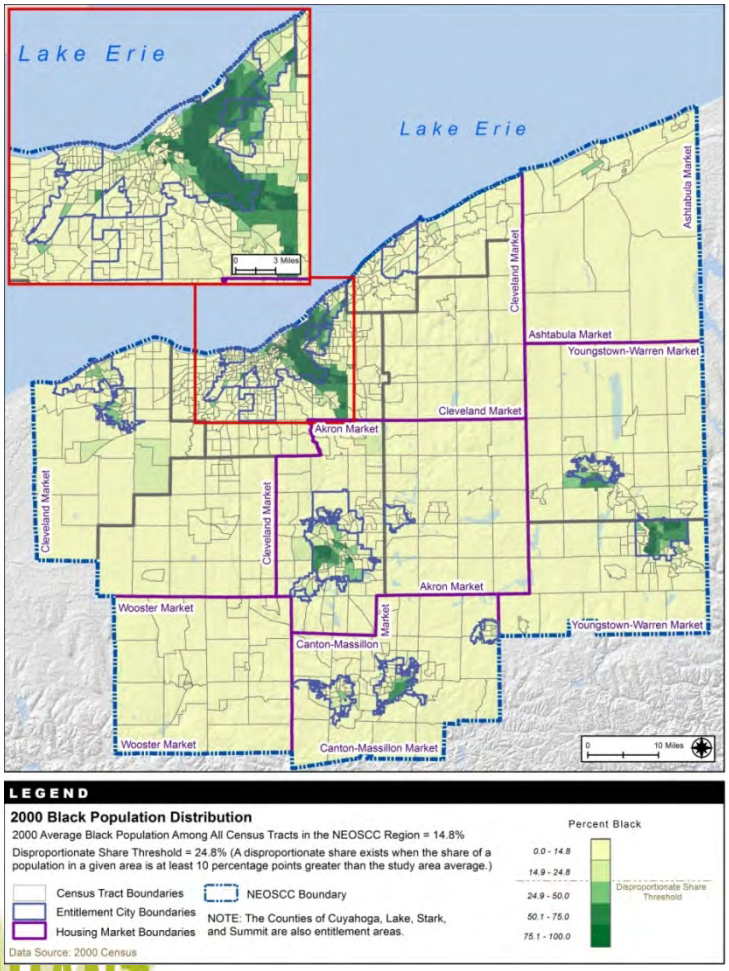


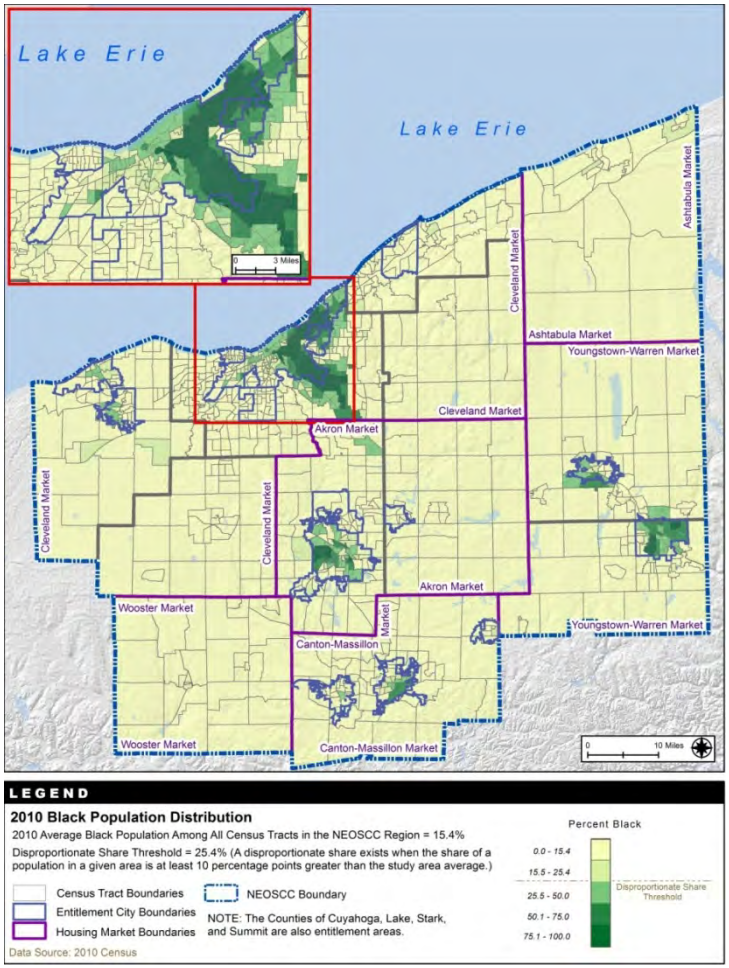
Demographics

Table 29.3
Population by Race and Ethnicity
Portage County
2000 & 2010 Census SF1 Data

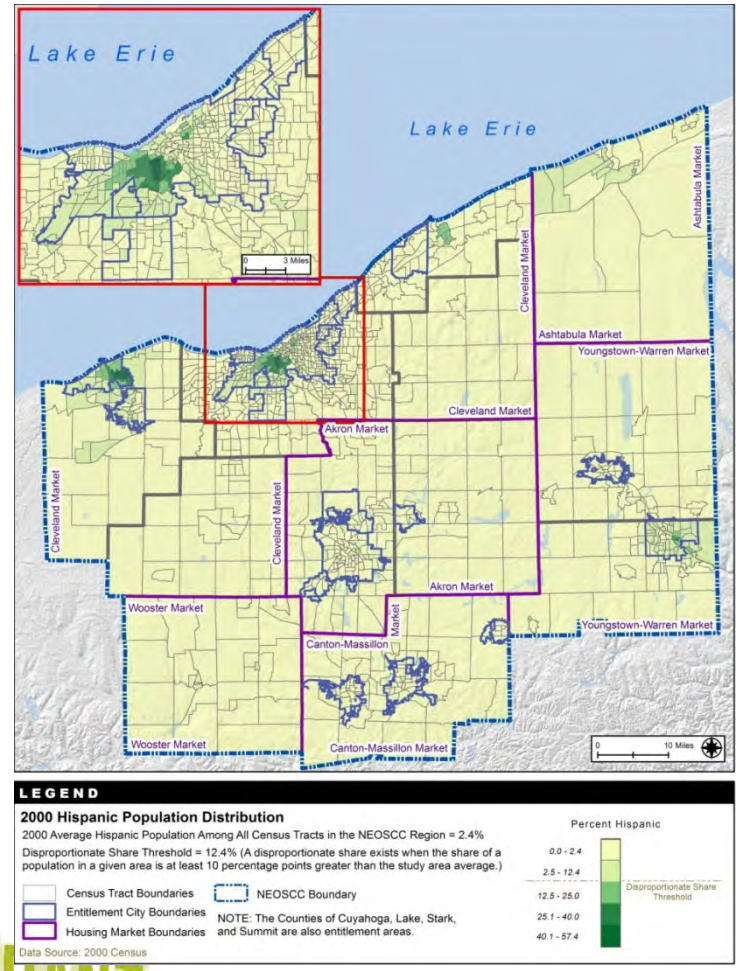
Race	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
White	143,545	94.4%	148,936	92.3%	3.8%
Black	4,840	3.2%	6,687	4.1%	38.2%
American Indian	277	.2%	296	.2%	6.9%
Asian	1,246	.8%	2,305	1.4%	85.0%
Native Hawaiian/Pacific Islander	20	.0%	40	.0%	100.0%
Other	328	.2%	413	.3%	25.9%
Two or More Races	1,805	1.2%	2,742	1.7%	51.9%
Total	**152,061**	**100.0%**	**161,419**	**100.0%**	**6.2%**
Hispanic (Ethnicity)	1,093	.7%	2,073	1.3%	89.7%

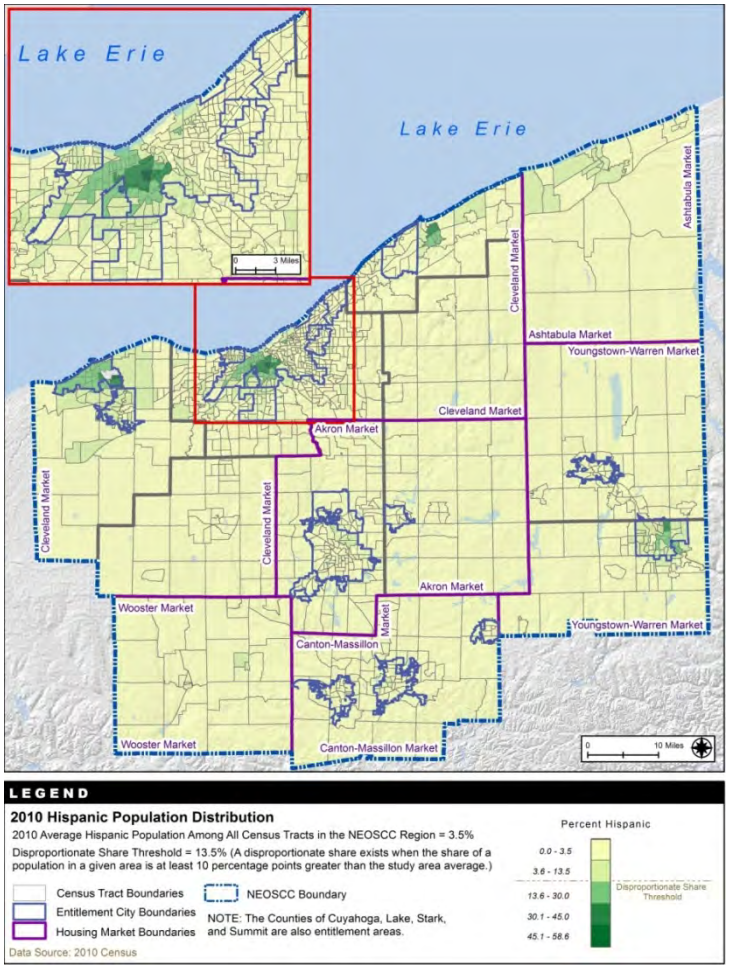
2000 vs 2010 Black Pop. Distribution



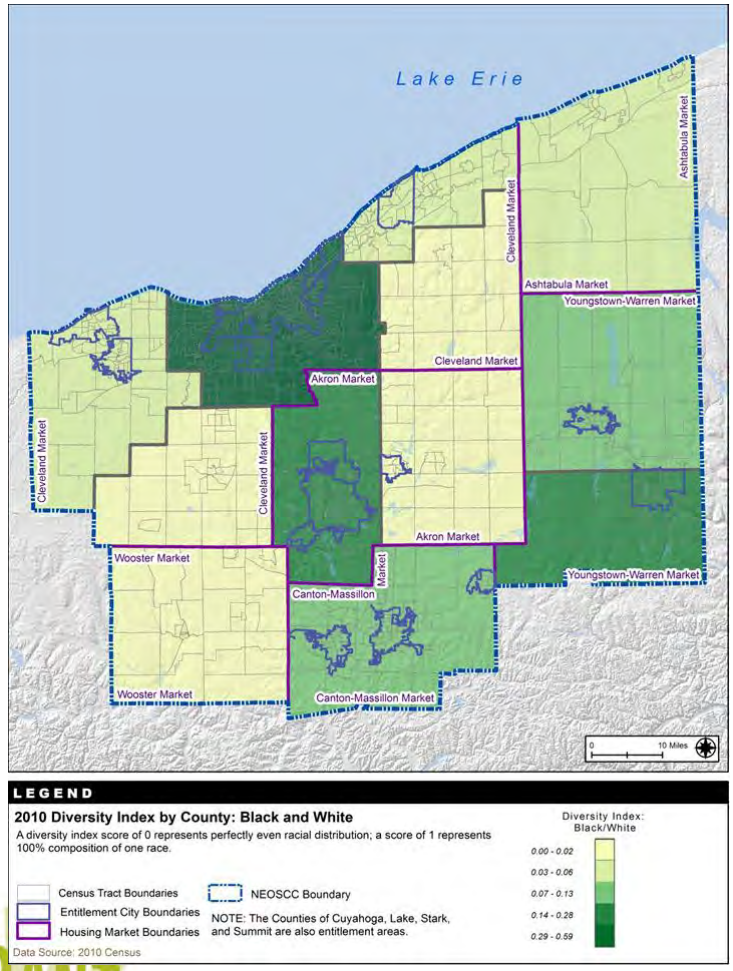


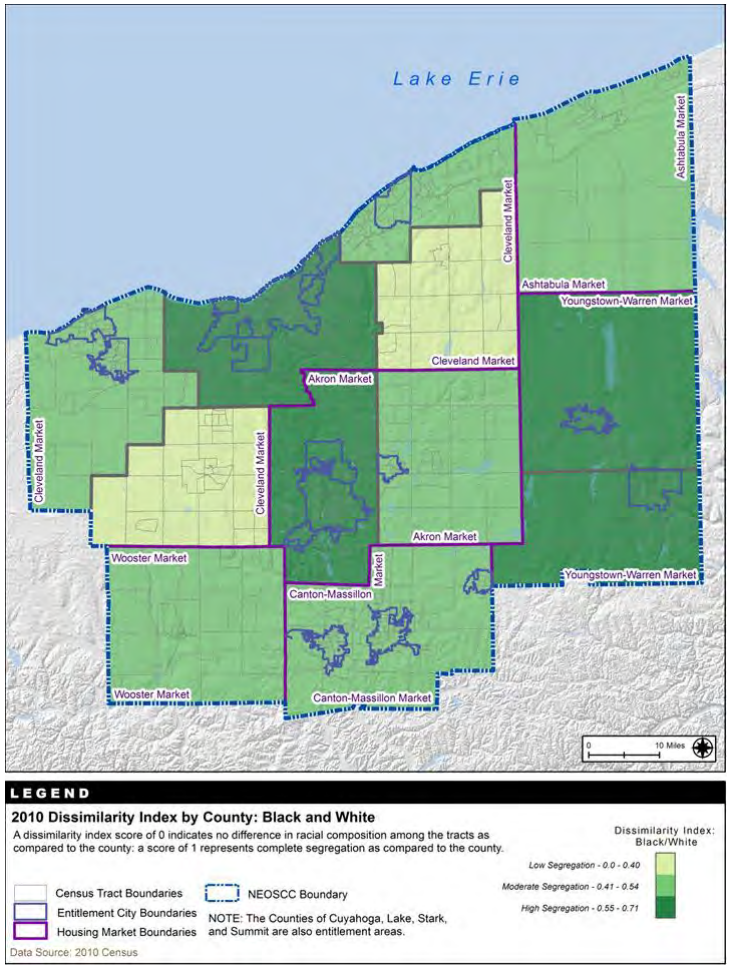
2000 vs 2010 Hispanic Pop. Distribution





Diversity and Dissimilarity Index: B vs W





County Segregation Indices

Segregation Indices Northeast Ohio Region 2010 Census Data				
County	**Black 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 29.10
Housing Units by Tenure
Portage County
2000 & 2010 Census SF1 Data

Tenure	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
Occupied Housing Units	56,449	93.9%	62,222	92.2%	10.2%
Owner-Occupied	40,242	71.3%	43,479	69.9%	8.0%
Renter-Occupied	16,207	28.7%	18,743	30.1%	15.6%
Vacant Housing Units	3,647	6.1%	5,250	7.8%	44.0%
Total Housing Units	**60,096**	**100.0%**	**67,472**	**100.0%**	**12.3%**

Housing

Table 29.11
Disposition of Vacant Housing Units
Portage County
2000 & 2010 Census SF1 Data

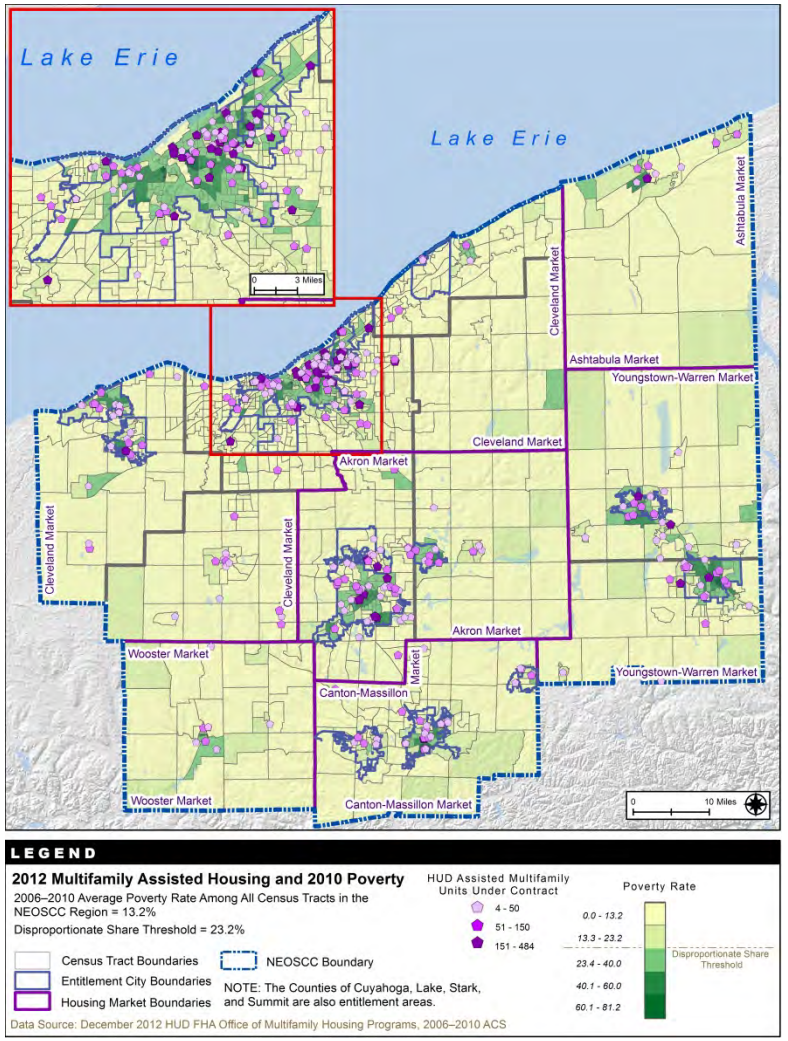
Disposition	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
For Rent	1,194	32.7%	1,916	36.5%	60.5%
For Sale	650	17.8%	864	16.5%	32.9%
Rented or Sold, Not Occupied	282	7.7%	349	6.6%	23.8%
For Seasonal, Recreational, or Occasional Use	680	18.6%	730	13.9%	7.4%
For Migrant Workers	6	.2%	0	.0%	-100.0%
Other Vacant	835	22.9%	1,391	26.5%	66.6%
Total	**3,647**	**100.0%**	**5,250**	**100.0%**	**44.0%**

Housing

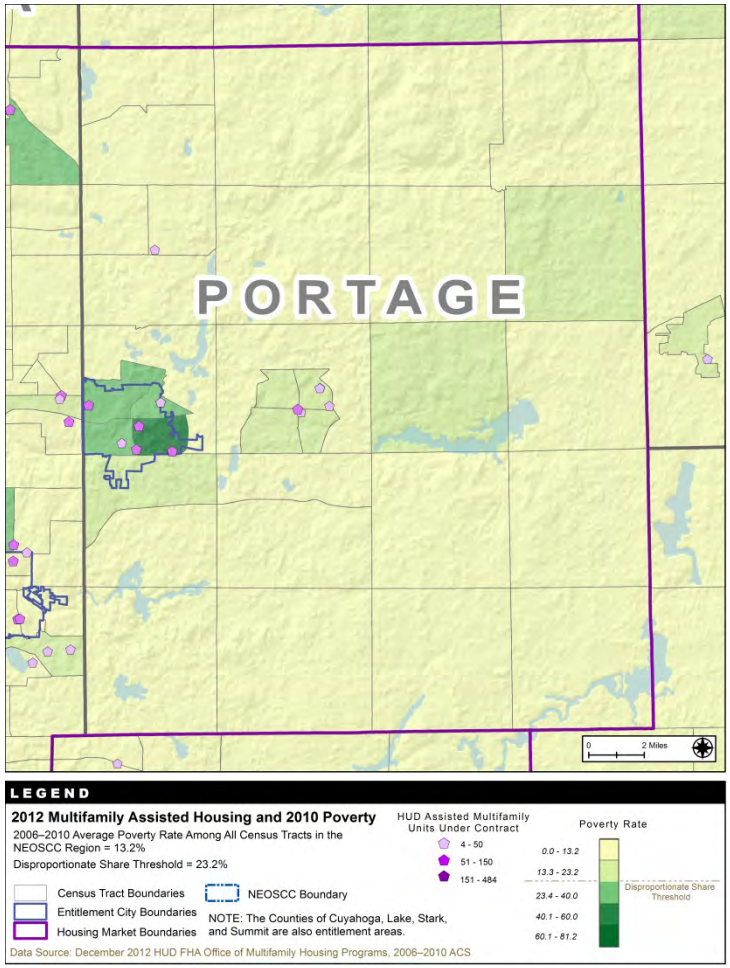
Table 29.9
Housing Units by Type
Portage County
2000 Census SF3 & 2010 Five-Year ACS Data

Unit Type	2000 Census		2010 Five-Year ACS	
	Units	% of Total	Units	% of Total
Single-Family	40,900	68.1%	47,342	70.8%
Duplex	3,001	5.0%	3,013	4.5%
Tri- or Four-Plex	2,398	4.0%	2,426	3.6%
Apartment	8,247	13.7%	9,400	14.1%
Mobile Home	5,514	9.2%	4,679	7.0%
Boat, RV, Van, Etc.	36	.1%	0	.0%
Total	**60,096**	**100.0%**	**66,860**	**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

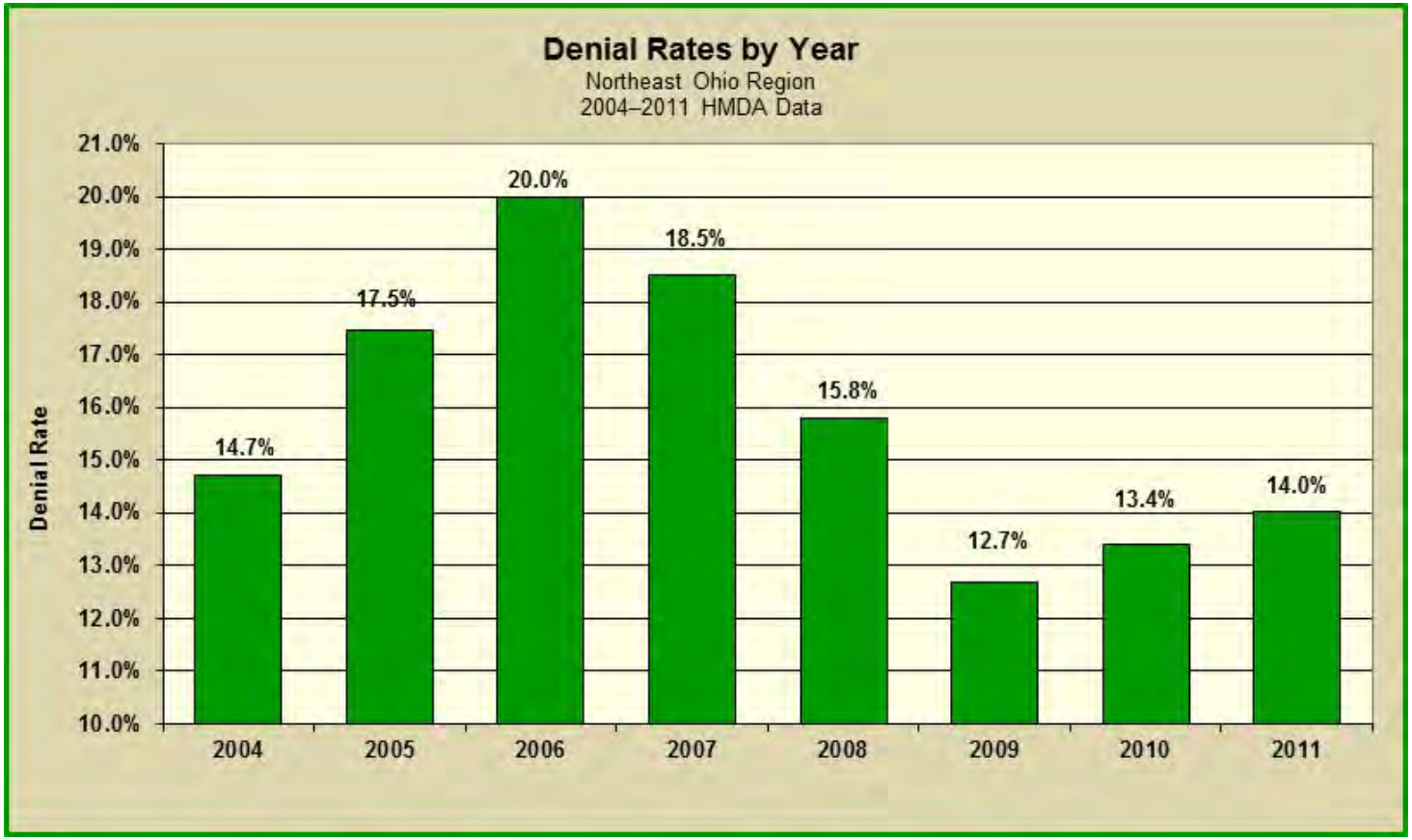
Table 1.1
Purpose of Loan by Year
Northeast Ohio Region
2004–2011 HMDA Data

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**

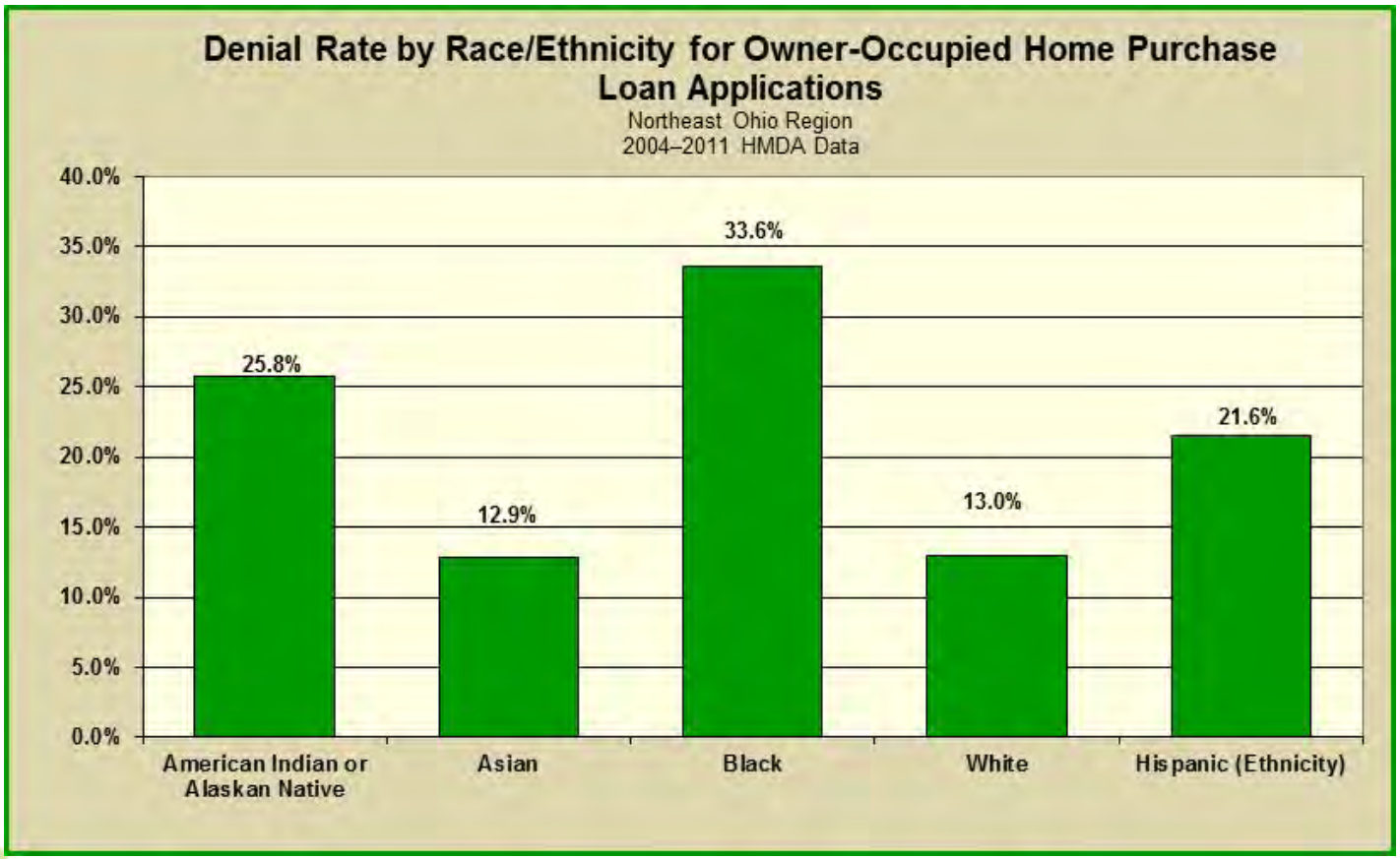
Table 29.1
Purpose of Loan by Year
Portage County
2004–2011 HMDA Data

Purpose	2004	2005	2006	2007	2008	2009	2010	2011	Total
Home Purchase	4,627	5,360	5,148	3,821	2,476	2,252	2,147	2,028	27,859
Home Improvement	1,129	1,235	1,192	1,017	679	361	264	261	6,138
Refinancing	9,655	9,189	8,208	6,081	4,113	5,850	5,137	4,458	52,691
Total	**15,411**	**15,784**	**14,548**	**10,919**	**7,268**	**8,463**	**7,548**	**6,747**	**86,688**

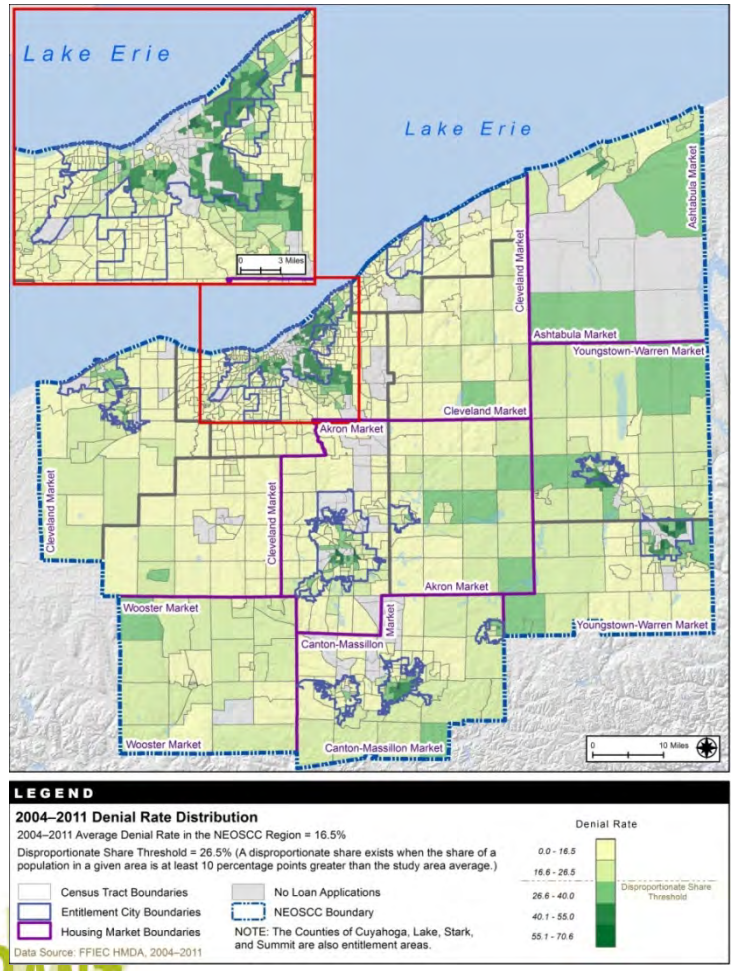
Mortgage Denials by Year

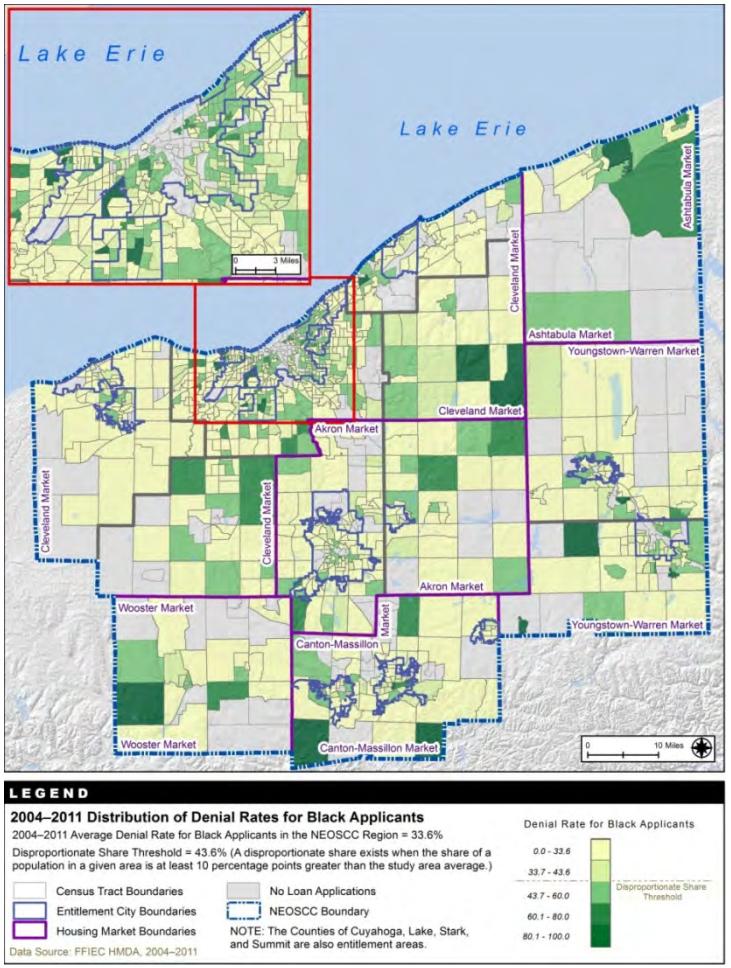


Mortgage Denials by Race/Ethnicity

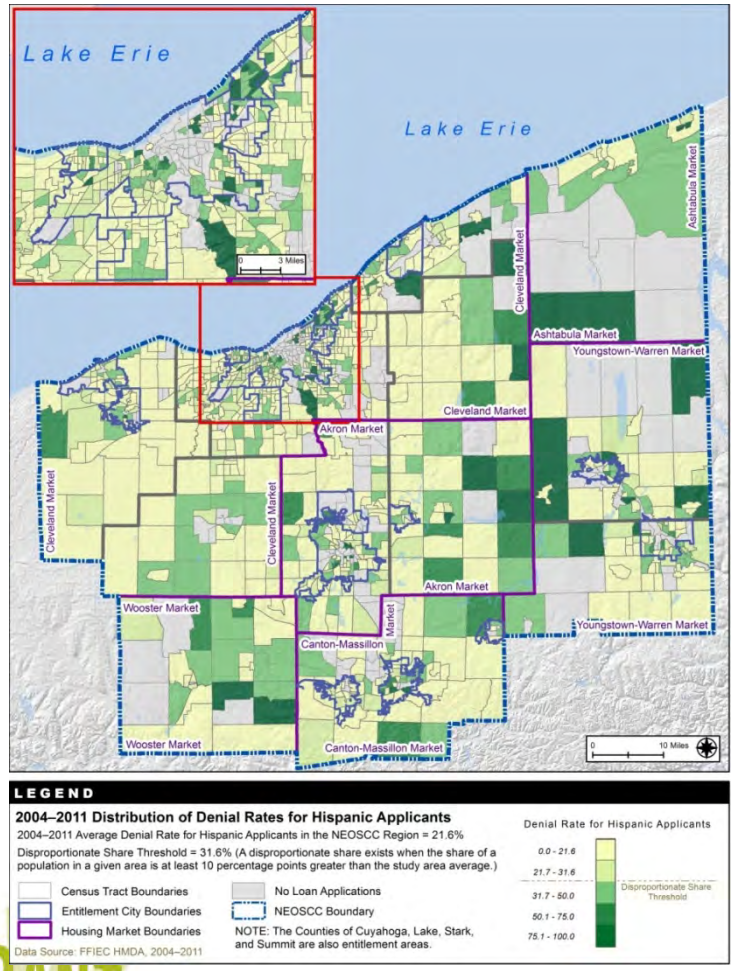


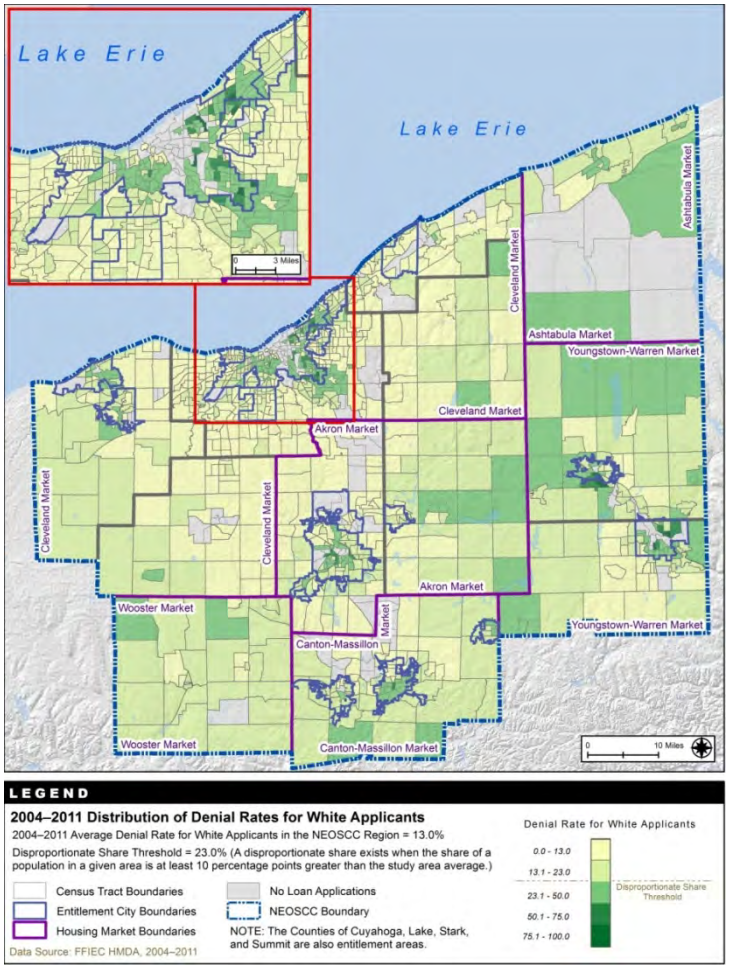
Home Mortgage Denial Rates



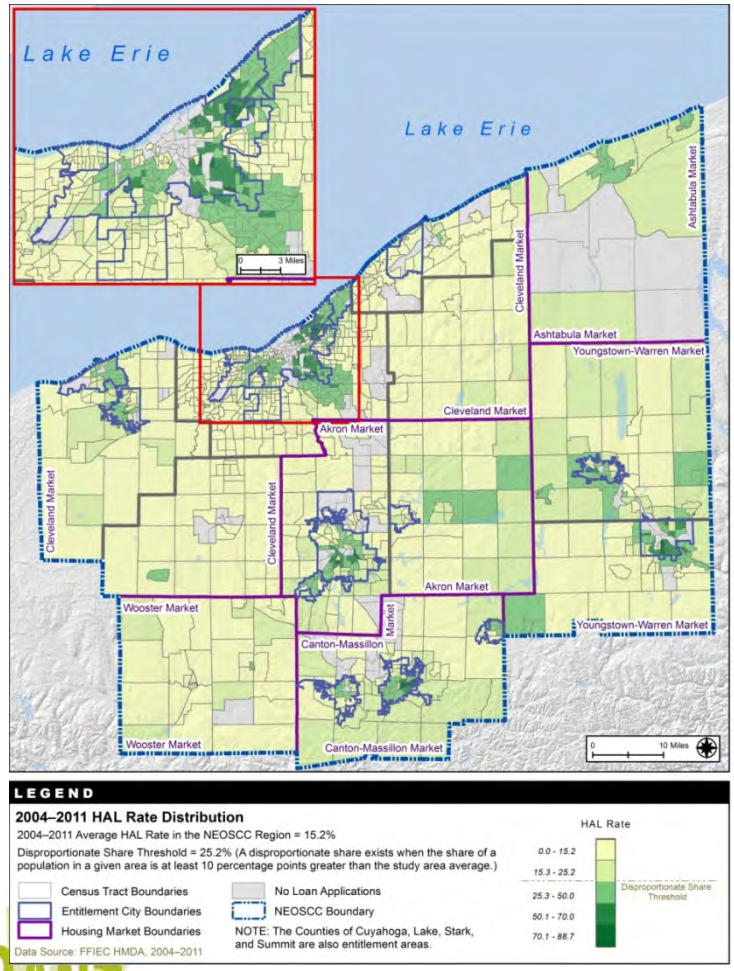


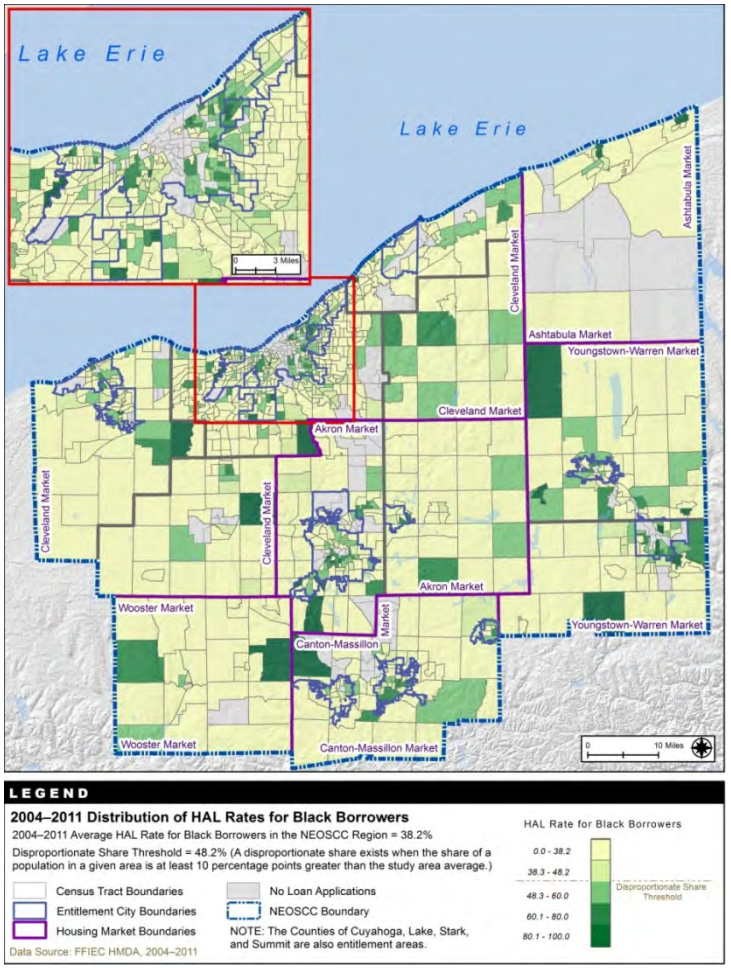
Hispanic and White Denial Rates





HAL Distribution, Black HALs





Fair Housing Complaints

Table 29.1
Fair Housing Complaints by Basis
Portage County
HUD Data: 1/2004 - 9/2012

Basis	2004	2005	2006	2007	2008	2009	2010	2011	2012	Total
Color										
Disability	2	6	8	8	5	5	5	3	6	48
Familial Status	1	3	2	4	4	4	3	2		23
National Origin			1				1			2
Race	2	3	5	4	3	2	1	2		22
Religion		1								1
Sex	1		2	1	1		1	1		7
Total Bases	**6**	**13**	**18**	**17**	**13**	**11**	**11**	**8**	**6**	**103**
Total Complaints	4	10	18	15	10	11	10	8	6	92

Fair Housing Complaints

Table 29.3
Fair Housing Complaints by Issue
Portage County
HUD Data: 1/2004 - 9/2012

Issue	Total
Discriminatory terms, conditions, privileges, or services and facilities	24
Discrimination in term, conditions or privileges relating to rental	22
Failure to make reasonable accommodation	16
Discriminatory refusal to rent	10
Other discriminatory acts	10
Non-compliance with design and construction requirements (handicap)	9
Discriminatory refusal to rent and negotiate for rental	7
Otherwise deny or make housing available	6
Discriminatory advertising, statements and notices	5
All Other	19
Total Issues	**128**
Total Complaints	92

Fair Housing Complaints

Table 29.6
Fair Housing Complaints by Basis
Portage County
OCRC Data: 5/2004 - 9/2012

Basis	2004	2005	2006	2007	2008	2009	2010	2011	2012	Total
Age										
Ancestry										
Color		1	1				1	1		4
Disability	2	5	8	10	2	6	6	5	1	45
Familial Status		3	2	4	4	2	4	1		20
Gender	2		5	5	1	1	1		1	16
National Origin			1			1				2
Race	2	8	8	3	1	2	2	3		29
Religion		1								1
Retaliation	1	3	4	3	1	3	2	49	1	67
Other Basis	1			3						4
Total Bases	**8**	**21**	**29**	**28**	**10**	**14**	**16**	**59**	**3**	**188**
Total Complaints	6	15	22	18	8	8	10	58	2	147

Fair Housing Complaints

Table 29.7
Fair Housing Complaints by Issue
Portage County
OCRC Data: 5/2004 - 9/2012

Issue	2004	2005	2006	2007	2008	2009	2010	2011	2012	Total
Advertising				1						1
Constructive Discharge			1							1
Demotion										
Discharge										
Exclusion					1					1
Harassment			2	1		2				5
Intimidation		1	1	3	2		2	4		13
Maternity										
Other	4	6	6	3	2	2	3	29	2	57
Reasonable Accommodation		2	2	2			5	2		13
Recall										
Sexual Harassment	1		2							3
Terms and Conditions	2	7	16	12	5	5	6	29		82
Testing										
Total Issues	**7**	**16**	**30**	**22**	**10**	**9**	**16**	**64**	**2**	**176**
Total Complaints	6	15	22	18	8	8	10	58	2	147

Fair Housing Complaints

Table 29.9
Fair Housing Complaints by Basis
Portage County
FHC Data: 3/2004 - 9/2012

Basis	2004	2005	2006	2007	2008	2009	2010	2011	2012	Total
Advertising	1									1
Age										
Ancestry										
Color			1	1						2
Criminal Background					1	1				2
Disability	3		11	14	17	17	14	14	8	98
Familial Status	2	1	8	8	4	3	7	3		36
Harassment				1	2					3
National Origin			1		1	1	1		1	5
Race	1	1	8	10	5	1	5	2		33
Retaliation			2	1	2	3	4		2	14
Sex			4	2	3	1	3			13
Other				2	2	3	2		1	10
None			1							1
Unknown					1					1
Total Basis	**7**	**2**	**36**	**39**	**38**	**30**	**36**	**19**	**12**	**219**
Total Complaints	5	2	29	27	27	24	29	21	12	176

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

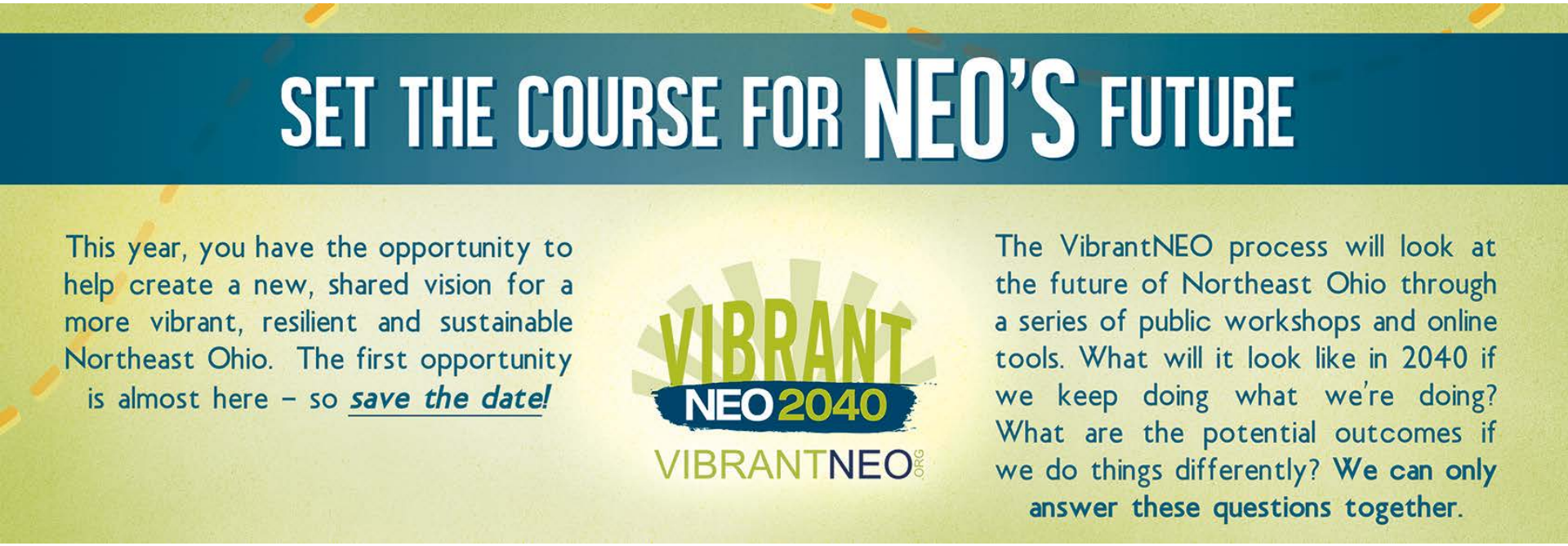
February				March				April					May				June			
2/4	2/11	2/18	2/25	'3/4	3/11	3/18	3/25	4/1	4/8	4/15	4/22	4/29	5/6	5/13	5/20	5/27	6/3	6/10	6/17	6/24
Business as Usual Scenario and Fiscal Model Development Regional Analysis of Impediments to Fair Housing Choice				Fair Housing Forums				Business As Usual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

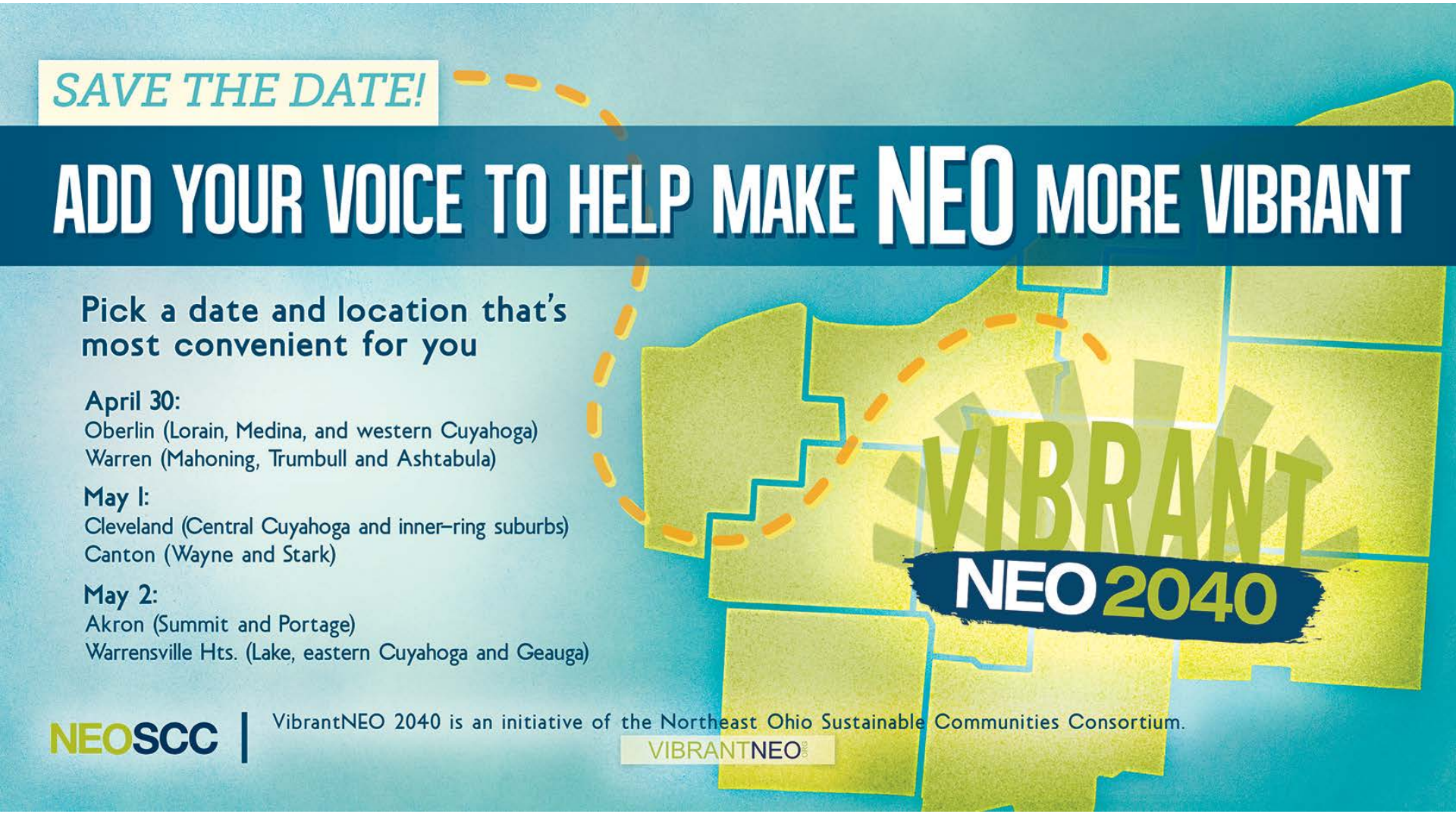
July					August				September					October			
07/01	07/08	07/15	07/22	07/29	08/05	08/12	08/19	08/26	09/02	09/09	09/16	09/23	09/30	10/07	10/14	10/21	10/28
Alternative Scenarios Public Workshops Regional Analysis of Impediments to Fai r Housing Choice Final Report					Preferred Scenario Development				Preferred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