Regional Analysis of Impediments to Fair Housing Choice

Data and Preliminary Findings
Public Input

Summit 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.



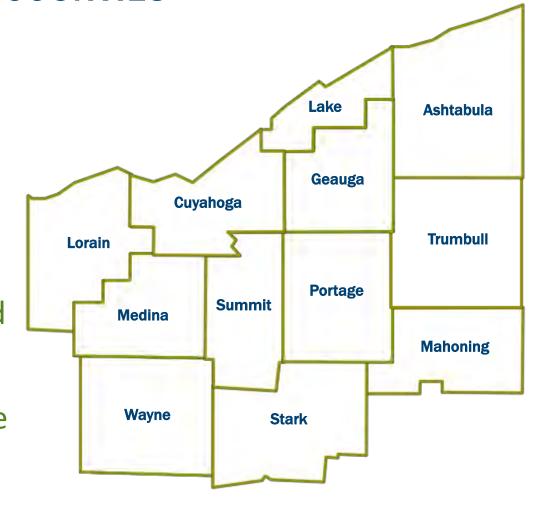


VIBRANT NEO 2040 IS A THREE YEAR PLANNING PROCESS ACROSS 12 COUNTIES

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

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

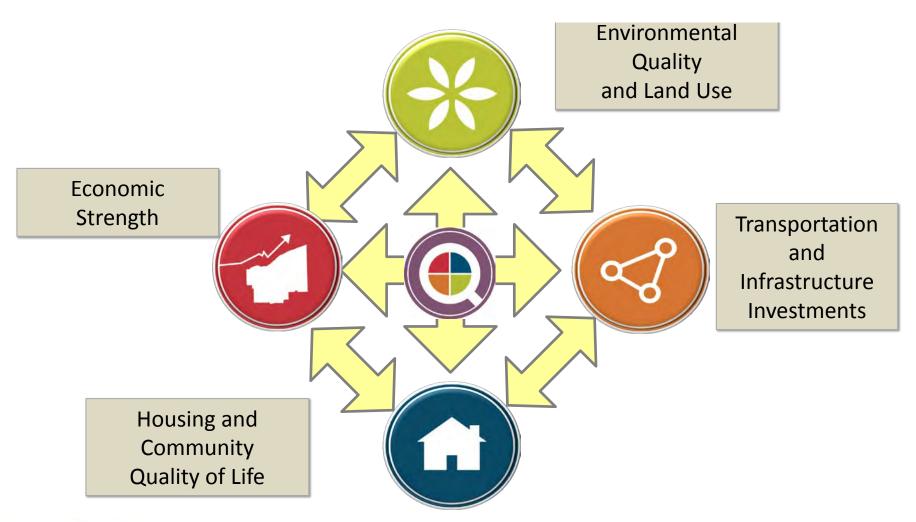
What: A framework to create a more vibrant, resilient and sustainable Northeast Ohio.







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)

Akron, Barberton, Cuyahoga Falls, and Summit County are Entitlement Communities



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

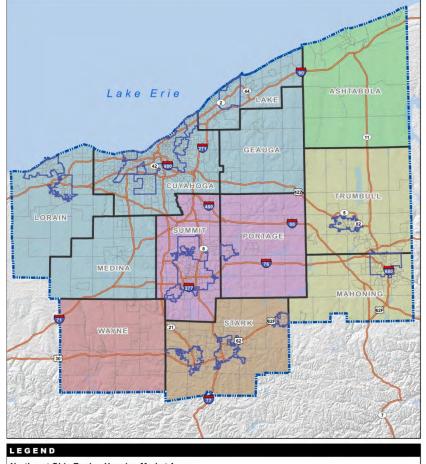


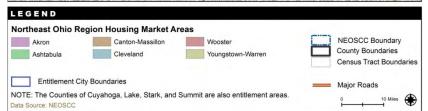


NEOSCC Region

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				



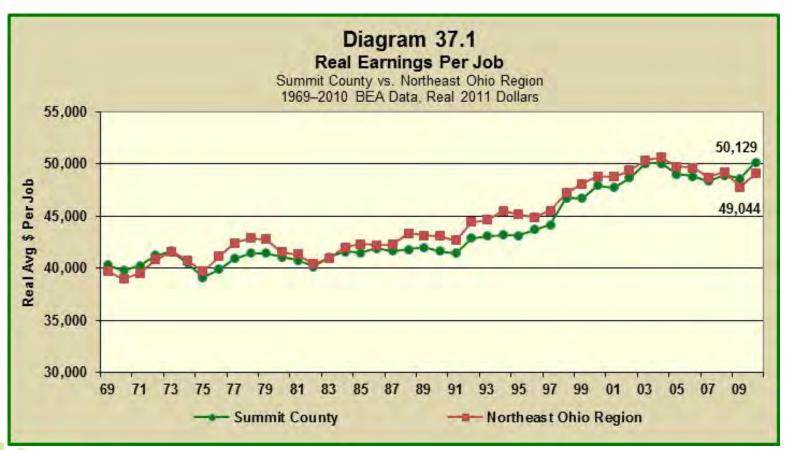


Regional Al Presentation Methodology and Research Actions

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

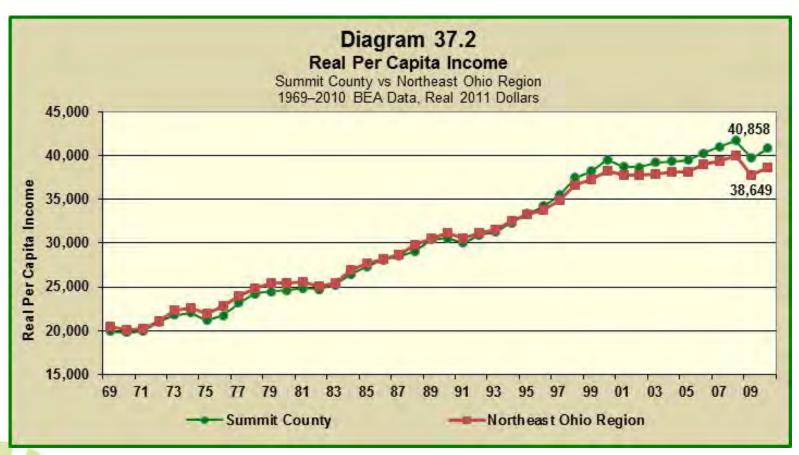






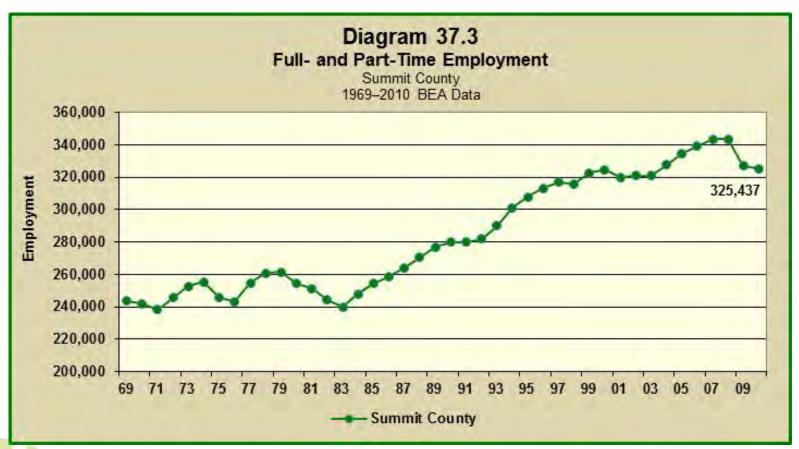






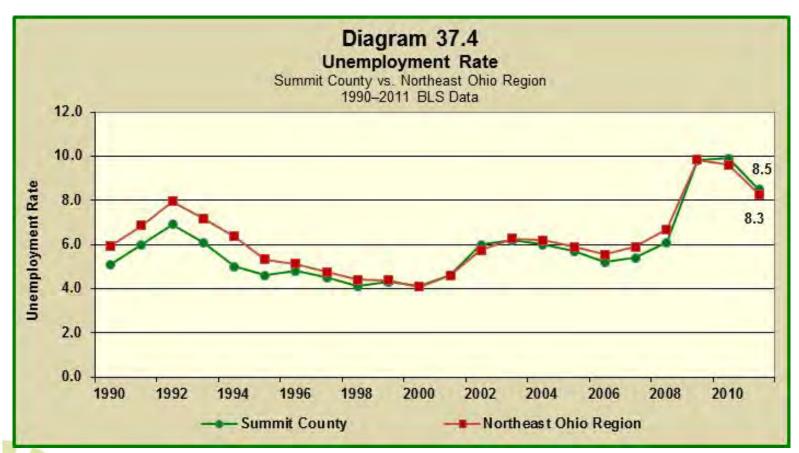






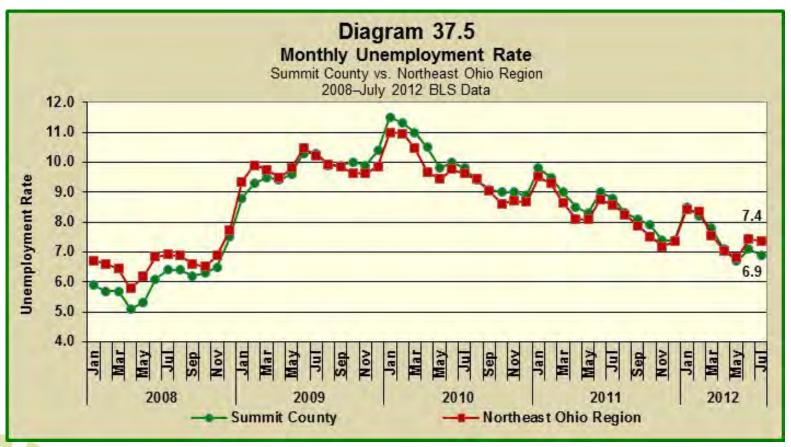










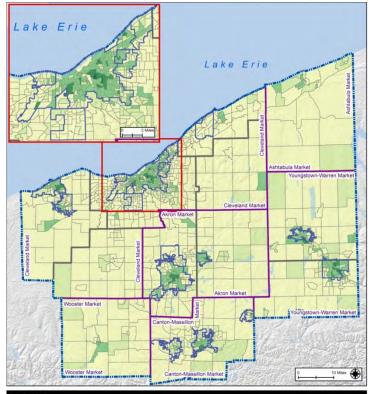






2000 Census vs 2010 ACS Poverty



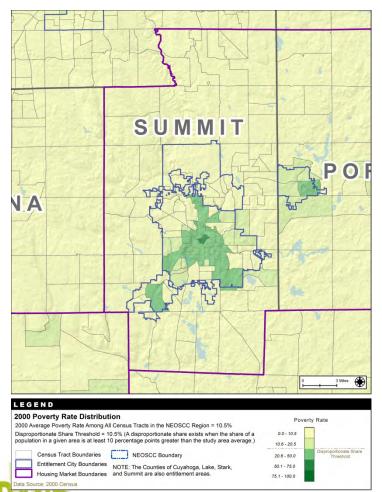


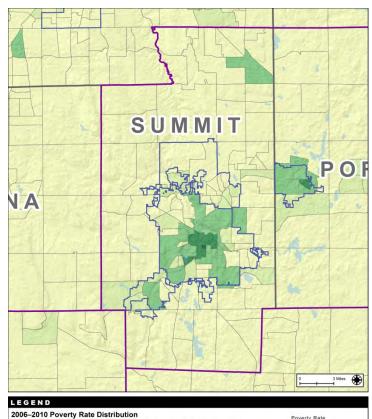


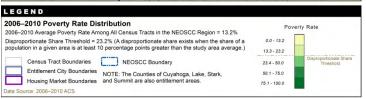


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2000 Census vs 2010 ACS Poverty

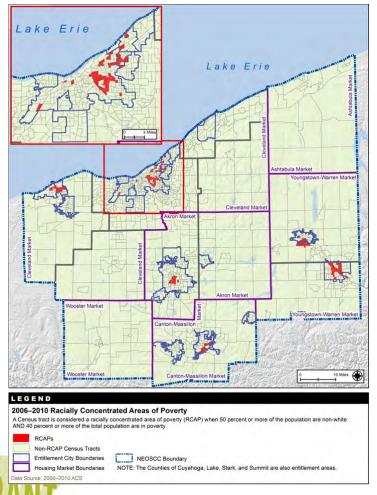


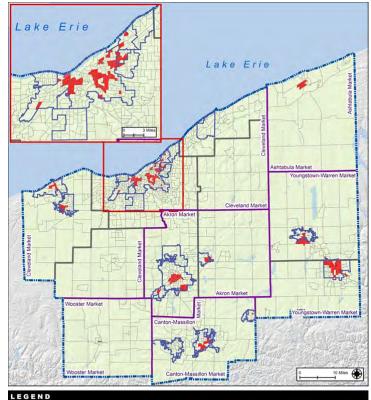


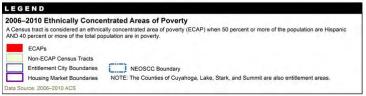




Racial/Ethnic area-Concentrated Poverty

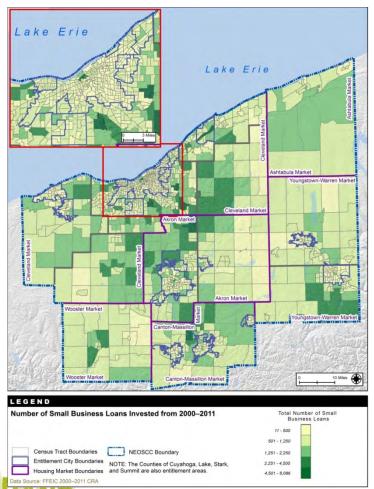


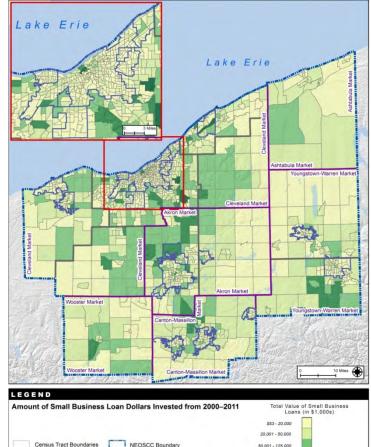






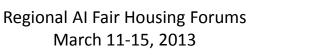
Small Business Lending 2000-11



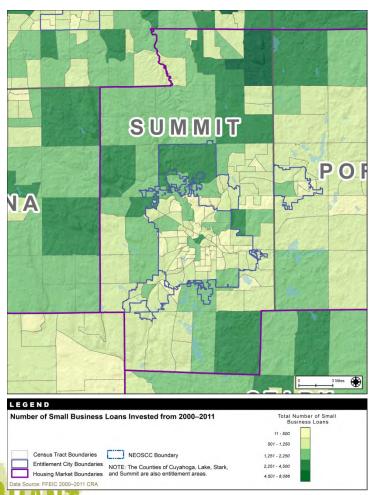


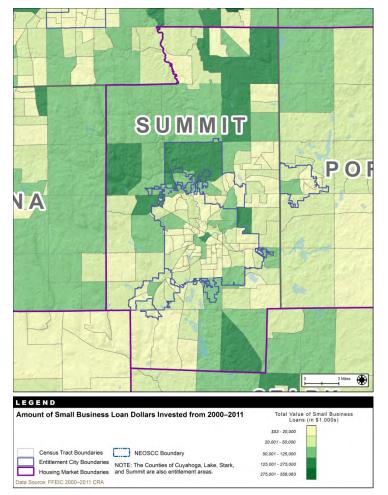


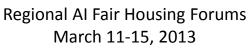
NEOSCC



Small Business Lending 2000-11

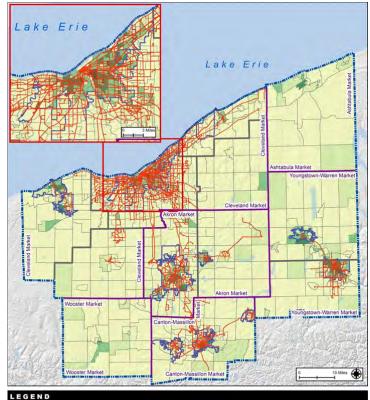


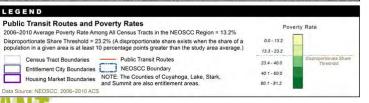


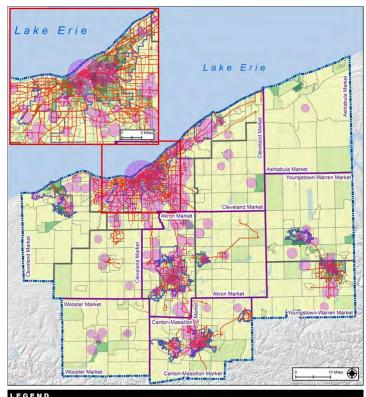


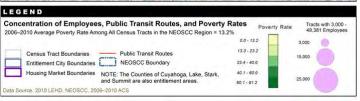


Public Transit, Poverty, Employment



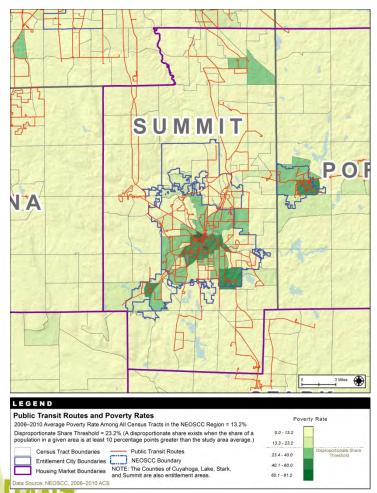


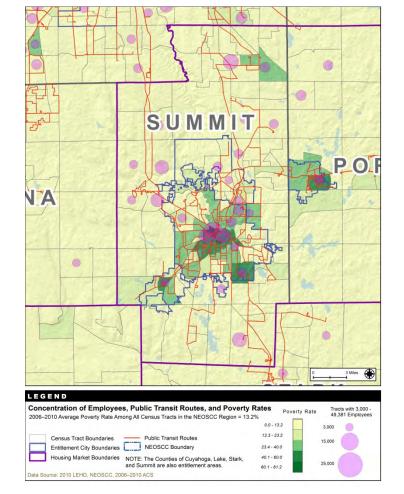






Public Transit, Poverty, Employment









Demographics

Table 37.3 Population by Race and Ethnicity

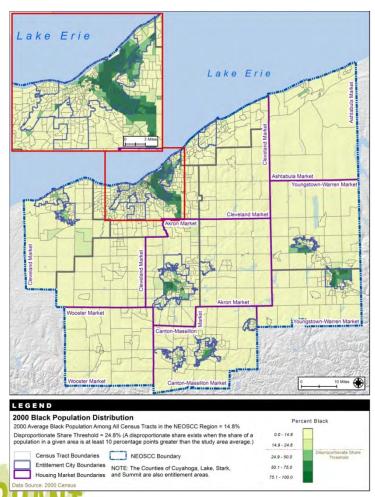
Summit County 2000 & 2010 Census SF1 Data

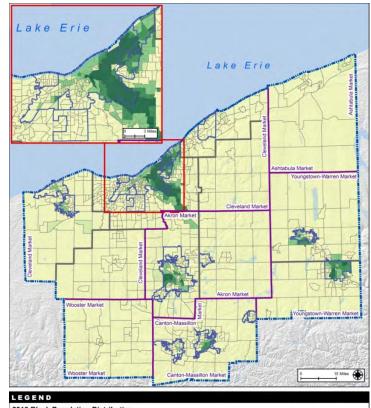
Race	2000 Census		2010 Census		% Change
	Population	% of Total	Population	% of Total	00-10
White	453,336	83.5%	436,487	80.6%	-3.7%
Black	71,608	13.2%	78,120	14.4%	9.1%
American Indian	1,086	.2%	1,015	.2%	-6.5%
Asian	7,641	1.4%	11,885	2.2%	55.5%
Native Hawaiian/Pacific Islander	100	.0%	133	.0%	33.0%
Other	1,590	.3%	2,602	.5%	63.6%
Two or More Races	7,538	1.4%	11,539	2.1%	53.1%
Total	542,899	100.0%	541,781	100.0%	2%
Hispanic (Ethnicity)	4,781	.9%	8,660	1.6%	81.1%

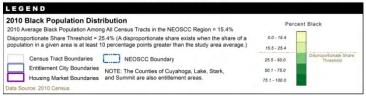




2000 vs 2010 Black Pop. Distribution

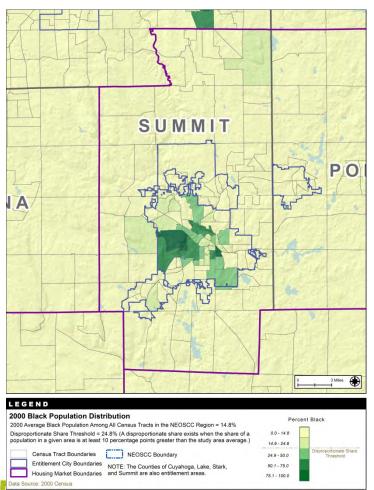


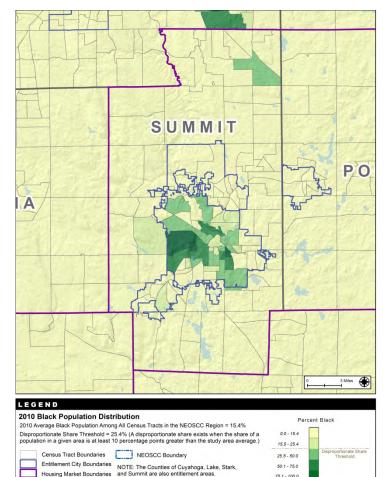






2000 vs 2010 Black Pop. Distribution

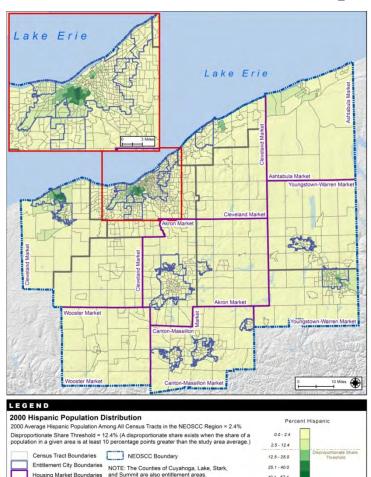


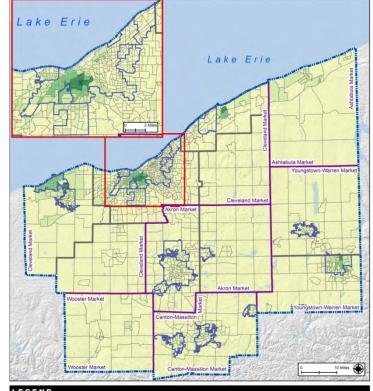


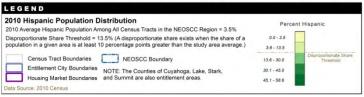


Data Source: 2010 Census

2000 vs 2010 Hispanic Pop. Distribution

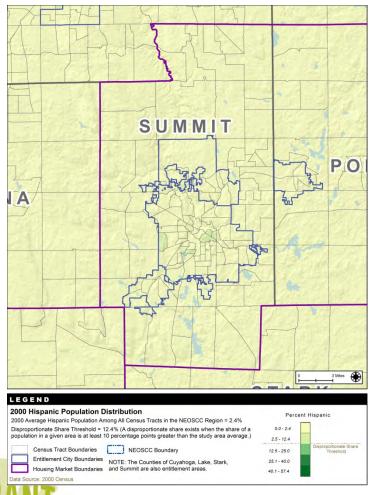


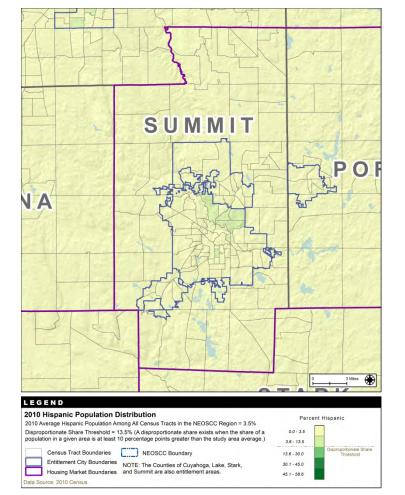


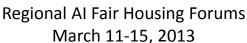




2000 vs 2010 Hispanic Pop. Distribution

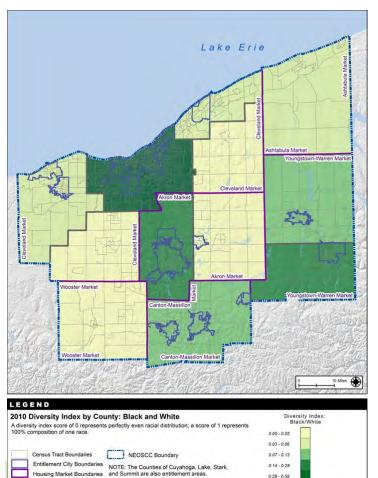


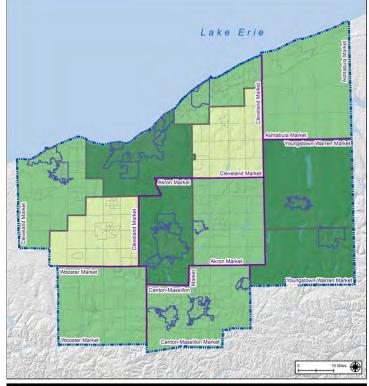






Diversity and Dissimilarity Index: B vs W









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 37.10 Housing Units by Tenure

Summit County 2000 & 2010 Census SF1 Data

Tenure	2000	Census	2010 C	ensus	% Change
renure	Units	% of Total	Units	% of Total	00-10
Occupied Housing Units	217,788	94.3%	222,781	90.9%	2.3%
Owner-Occupied	152,974	70.2%	151,134	67.8%	-1.2%
Renter-Occupied	64,814	29.8%	71,647	32.2%	10.5%
Vacant Housing Units	13,092	5.7%	22,328	9.1%	70.5%
Total Housing Units	230,880	100.0%	245,109	100.0%	6.2%





Housing

Table 37.11 Disposition of Vacant Housing Units

Summit County 2000 & 2010 Census SF1 Data

Disposition	2000	Census	2010	Census	% Change
Disposition	Units	% of Total	Units	% of Total	00-10
For Rent	5,701	43.5%	7,830	35.1%	37.3%
For Sale	2,182	16.7%	3,819	17.1%	75.0%
Rented or Sold, Not Occupied	1,482	11.3%	1,161	5.2%	-21.7%
For Seasonal, Recreational, or Occasional Use	921	7.0%	1,146	5.1%	24.4%
For Migrant Workers	4	.0%	2	.0%	-50.0%
Other Vacant	2,802	21.4%	8,370	37.5%	198.7%
Total	13,092	100.0%	22,328	100.0%	70.5%





Housing

Table 37.9 Housing Units by Type

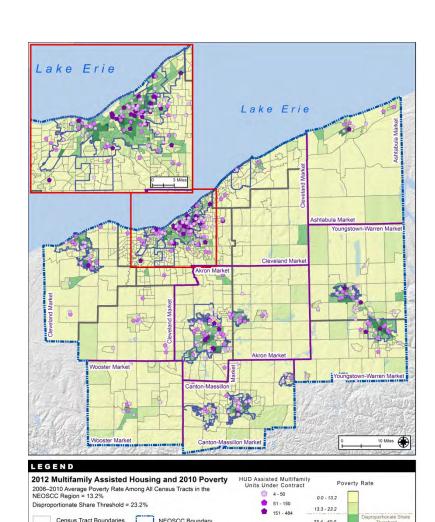
Summit County 2000 Census SF3 & 2010 Five-Year ACS Data

Unit Type	2000	Census	2010 Five-Year ACS			
Unit Type	Units	% of Total	Units	% of Total		
Single-Family	174,140	75.4%	187,069	76.6%		
Duplex	12,438	5.4%	10,921	4.5%		
Tri- or Four-Plex	8,603	3.7%	8,453	3.5%		
Apartment	33,153	14.4%	35,530	14.5%		
Mobile Home	2,525	1.1%	2,329	1.0%		
Boat, RV, Van, Etc.	21	.0%	12	.0%		
Total	230,880	100.0%	244,314	100.0%		





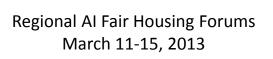
Distribution of **Multifamily Assisted** Housing, December 2012, and 2010 ACS Poverty



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

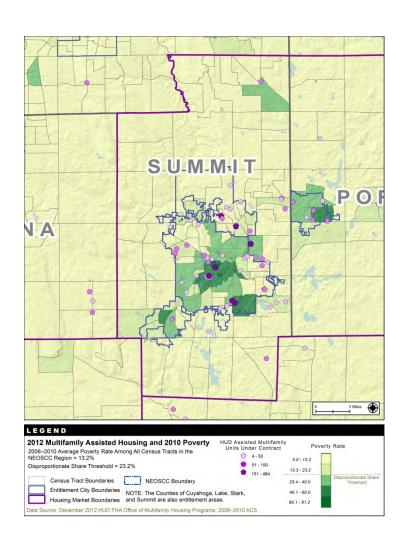




23.4 - 40.0

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 37.1 Purpose of Loan by Year

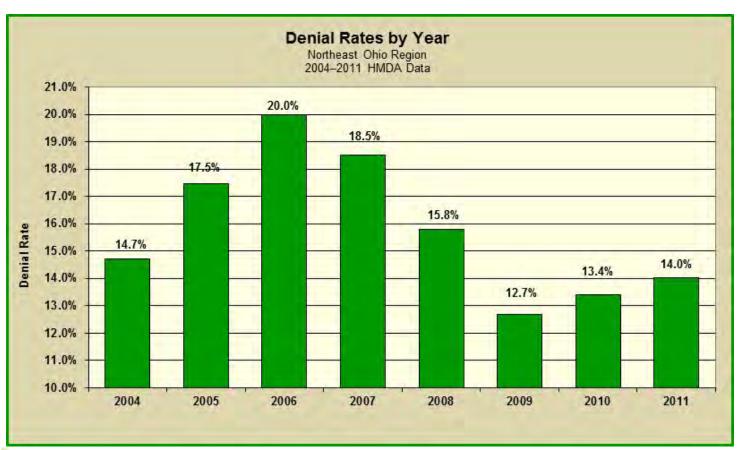
Summit County 2004–2011 HMDA Data

					- 0.10.				
Purpose	2004	2005	2006	2007	2008	2009	2010	2011	Total
Home Purchase	18,826	22,337	20,284	13,548	9,237	8,947	7,606	7,139	107,924
Home Improvement	3,863	4,840	4,336	3,535	2,720	1,517	988	1,045	22,844
Refinancing	36,684	34,783	30,072	20,839	13,519	18,567	17,562	14,466	186,492
Total	59,373	61,960	54,692	37,922	25,476	29,031	26,156	22,650	317,260





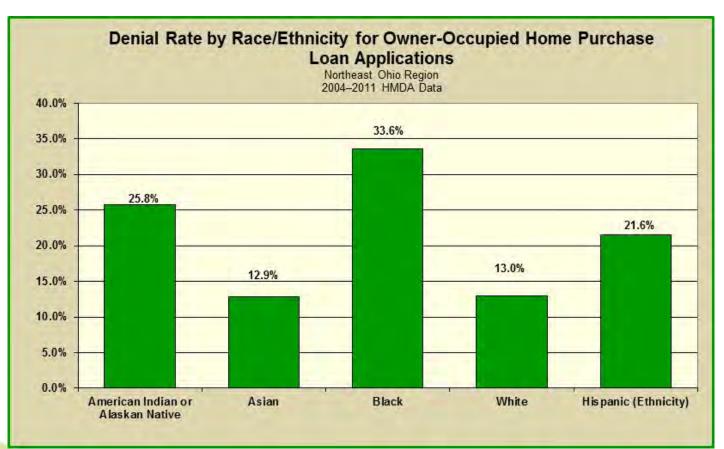
Mortgage Denials by Year







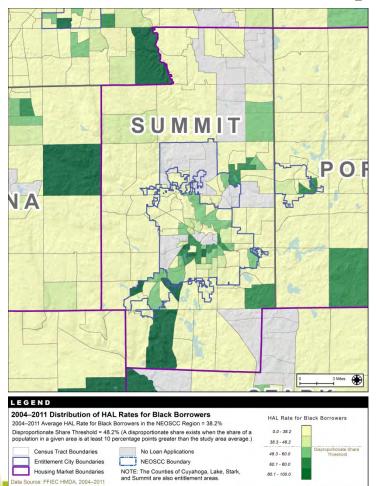
Mortgage Denials by Race/Ethnicity

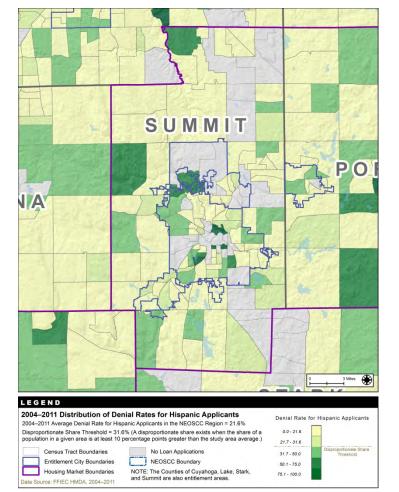






Black and Hispanic Denial Rates

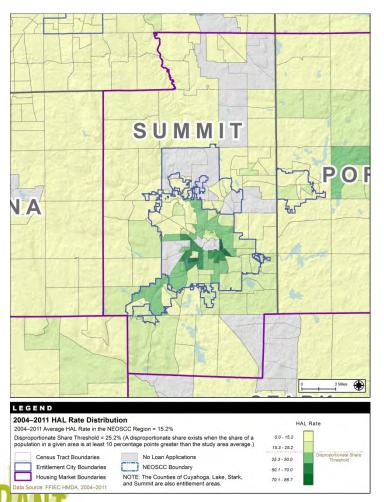








HAL Distribution, Black HALs



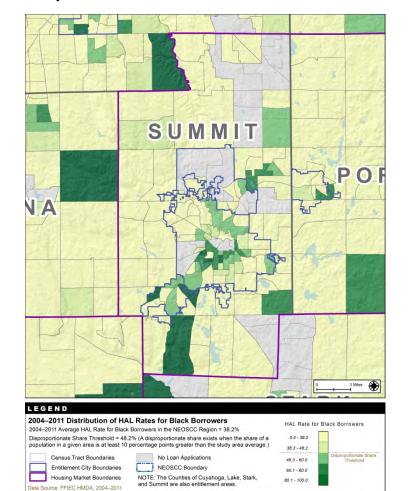




Table 37.1 Fair Housing Complaints by Basis

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

HUD Data: 1/2004 - 9/2012												
Basis	2004	2005	2006	2007	2008	2009	2010	2011	2012	Total		
Color	1		1	1	11	5	1		1	21		
Disability	48	38	37	29	24	33	35	33	15	292		
Familial Status	18	7	11	13	9	36	25	26	3	148		
National Origin	2		2	1	2	2	2	1	1	13		
Race	43	15	32	15	21	22	10	20	10	188		
Religion	1	1			1	1	3			7		
Sex	11	16	13	4	10	13	10	3	8	88		
Total Bases	124	77	96	63	78	112	86	83	38	757		
Total Complaints	120	70	81	54	53	85	71	77	29	640		





Table 37.3 Fair Housing Complaints by Issue

Summit County
HUD Data: 1/2004 - 9/2

HUD Data: 1/2004 - 9/2012	
Issue	Total
Discrimination in term, conditions or privileges relating to rental	146
Failure to make reasonable accommodation	136
Discriminatory terms, conditions, privileges, or services and facilities	101
Discriminatory refusal to rent	88
Discriminatory advertisement - rental	59
Other discriminatory acts	54
Discriminatory refusal to rent and negotiate for rental	34
Discriminatory acts under Section 818 (coercion, etc.)	31
Discriminatory advertising, statements and notices	26
Discriminatory refusal to negotiate for rental	16
Discrimination in services and facilities relating to rental	13
False denial or representation of availability - rental	12
All Other	89
Total Issues	805
Total Complaints	640





Table 37.6 Fair Housing Complaints by Basis

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

OONO Baia. 3/2004 - 3/2012											
Basis	2004	2005	2006	2007	2008	2009	2010	2011	2012	Total	
Age			1							1	
Ancestry				1			1			2	
Color	4	5	11	2	6	4	2	8	1	43	
Disability	52	37	42	34	22	19	30	31	4	271	
Familial Status	16	2	10	12	15	7	15	7	1	85	
Gender	12	13	20	4	12	9	6	7	2	85	
National Origin	2	1	2	1	1	1	3	1	1	13	
Race	34	19	35	20	23	9	9	25	6	196	
Religion	3	1	2	2	1	1	1	1		12	
Retaliation	11	12	22	8	13	8	4	6	2	86	
Other Basis	3		2						1	6	
Total Bases	137	90	147	84	95	72	71	86	18	800	
Total Complaints	110	69	97	60	55	46	56	63	12	568	





Table 37.7 Fair Housing Complaints by Issue

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

00N0 Data. 3/2007 3/2012										
Issue	2004	2005	2006	2007	2008	2009	2010	2011	2012	Total
Advertising	3		2			1	2	4		12
Constructive Discharge										
Demotion						1				1
Discharge										
Exclusion	4			1	3	3				11
Harassment	11	4	14	1	9	3	5	7	1	55
Intimidation	8	2	19	3	10	6	4	7	2	61
Maternity										
Other	54	32	20	8	11	10	11	17	10	173
Reasonable Accommodation	14	5	16	9		5	24	15	3	91
Recall										
Sexual Harassment	5	2	6	2	2		2			19
Terms and Conditions	37	35	70	45	39	29	36	33	4	328
Testing										
Total Issues	136	80	147	69	74	58	84	83	20	751
Total Complaints	110	69	97	60	55	46	56	63	12	568

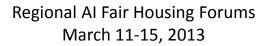




Table 37.9 Fair Housing Complaints by Basis

Summit County FHC Data: 3/2004 - 9/2012

FHC Data: 3/2004 - 9/2012										
Basis	2004	2005	2006	2007	2008	2009	2010	2011	2012	Total
Advertising	4									4
Age					1	1		1		3
Ancestry				1	1					2
Color	3	4	7	6	7			3	1	31
Criminal Background					1	1				2
Disability	28	7	67	54	54	45	53	65	38	411
Familial Status	13	3	33	13	31	23	30	26	2	174
Harassment				2	5	3	3			13
National Origin			11	3	7	6	4	4	1	36
Race	20	7	43	25	30	41	25	28	17	236
Retaliation	1		13	8	13	11	4	8	3	61
Sex	6	3	16	10	13	17	12	11	15	103
Other				4	13	5		1		23
None			13							13
Unknown				5						5
Total Basis	75	24	203	131	176	153	131	147	77	1,117
Total Complaints	60	18	164	104	146	107	109	133	67	908





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%





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





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%





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%						





- > Expand protected classes for fair housing
- > Discrimination against disabled is frequent
- Discrimination due to race and familial status frequent
- Racial steering exists in real estate industry
- Minorities denied loans more often and face higher rates
- Zoning restrictions and NIMBYism are common
- > Rental properties concentrated in selected areas
- Need more universal design, accessible design





Regional AI – Summit County Preliminary Impediments:

Private Sector Impediments

- Discriminatory terms and conditions rental markets
- Failure to make reasonable accommodation
- Discrimination of disabled and minority races frequent
- Discriminatory advertising
- Discrimination on basis of familial status rental markets
- Discrimination on the basis of gender
- Steering in residential sales markets





Regional AI – Summit County Preliminary Impediments:

- > Higher denial rates for Blacks and Hispanics
- > Blacks and Hispanics have higher share of HALs
- > Lack of understanding of fair housing laws

Public Sector Impediments

- Zoning and NIMBYism problems
- Definitions of family and dwelling unit
- Some lack of public policies/practices to AFFH





Regional AI – Summit County Preliminary Housing Equity Concerns

- Lack of private investment in core areas
- Increasing incidence of poverty
- > Racial & ethnic areas of concentrated poverty evident
- Evidence of high segregation, and this appears to be increasing slightly over time
- Substantive concentrations of assisted housing in or near lower income minority areas
- Some lack of transit access for employment areas





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					
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 sing Choice Final Report						Preferr	ed Scena	rio Works	hops		Final Repo	ort Presenta	ort Submiss tion to NEO Public			

Noven	nber			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.



