

Regional Analysis of Impediments to Fair Housing Choice

Draft Report Presentations

Lorain County



Regional AI Draft Report Presentations
June 18-20, 2013



REGIONAL AI PRESENTATIONS - 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**



Regional AI Draft Report Presentations
June 18-20, 2013



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.

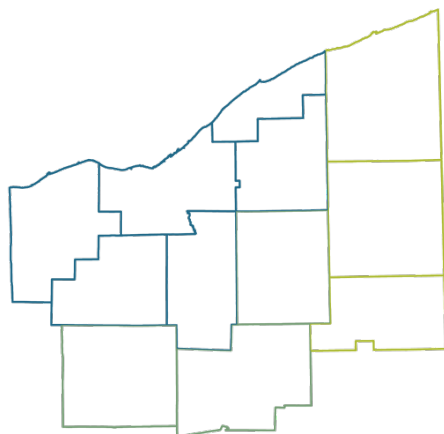
THE NORTHEAST OHIO SUSTAINABLE COMMUNITIES CONSORTIUM (NEOSCC) IS A 33-MEMBER CONSORTIUM OF METROPOLITAN PLANNING AGENCIES, MUNICIPAL AND COUNTY GOVERNMENTS, GOVERNMENT AGENCIES AND NON-PROFITS .



Regional AI Draft Report Presentations
June 18-20, 2013



What is Vibrant NEO 2040?



*A regional visioning
and decision-making
framework for
Northeast Ohio*

**Creating a more vibrant, resilient, and
sustainable region**



Regional AI Draft Report Presentations
June 18-20, 2013



What is Vibrant NEO 2040?

**Four action products to
turn our vision into reality**



DASHBOARD

Measuring progress and inspiring us toward our goals.



POLICY RECOMMENDATIONS

Supporting and advancing our vision and goals.



TOOL KIT & BEST PRACTICES

Implementing and sustaining the vision across the region.



PILOT PROGRAMS

Proving and highlighting our vision and goals.



Regional AI Draft Report Presentations
June 18-20, 2013

NEOSCC



Why Conduct a Regional AI?

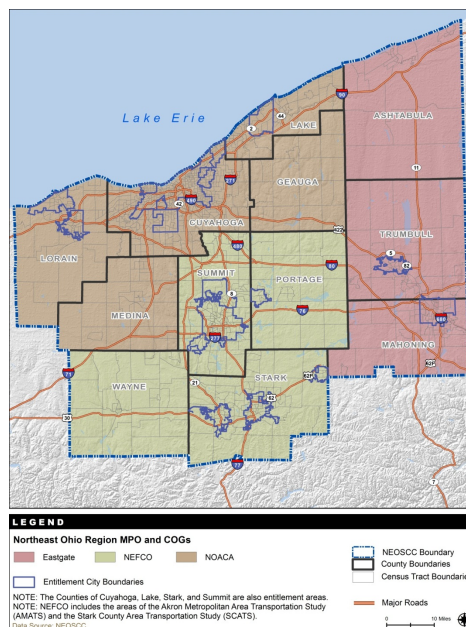
- Results of Fair Housing Study will be integrated into the Vibrant NEO Scenario Planning Process.
- This study can also be used at a local level by entitlement communities as their own Analysis of Impediments to Fair Housing Choice.



Regional AI Draft Report Presentations
June 18-20, 2013

NEOSCC

NEOSCC Region:
Three Regional Governments, Six Housing Markets, 12 Counties,
18 Entitlement cities
4 Entitlement counties
8 more non-entitled county areas



Regional AI Draft Report Presentations
 June 18-20, 2013

NEOSCC

7

NEOSCC Regional AI Public Review

- **Public Review Period: June 10-July 9**
- **Public Presentations June 18-20:**
 - ✓ **June 18: Mahoning, Trumbull, Lake/Geauga, and Ashtabula Counties**
 - ✓ **June 19: Portage, Summit, Medina, Stark/Wayne Counties**
 - ✓ **June 20: Lorain and Cuyahoga Counties**



Regional AI Draft Report Presentations
 June 18-20, 2013

NEOSCC

8

**Single Jurisdiction -
Analysis of Impediments (AI)
Entitlement jurisdictions must:**

**Certify that they are affirmatively
furthering fair housing (AFFH) as a
condition of receiving CPD funds from
HUD (funds received for the last 20 years)**

There are 22 such jurisdictions in NE Ohio



Regional AI Draft Report Presentations
June 18-20, 2013
9



**Any Jurisdiction's
Analysis of Impediments (AI)**

Certification means three things:

- 1. Conduct an AI**
- 2. Take action on impediments if
impediments are found**
- 3. Maintain records of actions**



Regional AI Draft Report Presentations
June 18-20, 2013
10



Definition of Impediments to Fair Housing Choice:

- **Actions, omissions, or decisions that restrict housing choice because of protected class status**



Regional AI Draft Report Presentations
June 18-20, 2013
11

NEOSCC

Analysis of Impediments (AI)

- **Private sector transactions: rental market (applications, interviews, etc) and sales markets (lending, steering, blockbusting, foreclosure burden, etc)**
- **Public sector influences: land use codes, zoning, public policy practices, neighborhood resistance, etc .**
- **Assessing barriers to housing choice**



Regional AI Draft Report Presentations
June 18-20, 2013
12

NEOSCC

HUD Secretary Shaun Donovan

- **January 2012, urged Sustainable Community Initiative Grantees to produce a single Regional AI**
- **Blend requirements of CPD Analysis of Impediments requirements with SCI Fair Housing and Equity Assessment**
- **Receive draft Regional AI Checklist on April 10, 2013**



Regional AI Draft Report Presentations
June 18-20, 2013
13

NEOSCC

Fair Housing Equity Assessment

Required of Sustainable Communities Grantees

- 1. Demographic and FH background**
- 2. Segregation/Integration**
- 3. Concentrations of poverty**
- 4. Disparity in access to opportunity**
- 5. Fair housing infrastructure**
- 6. Physical infrastructure**



Regional AI Draft Report Presentations
June 18-20, 2013
14

NEOSCC

NEOSCC Regional AI

- **Identifying racially and ethnically concentrated areas of poverty**
- **Measuring racial & ethnic isolation as well as segregation in the Region**
- **Evaluating access to opportunity**
- **Reduce social and economic disparities**
- **Identify impediments and recommend actions to overcome impediments**



Regional AI Draft Report Presentations
June 18-20, 2013
15

NEOSCC

Methodology, Research Actions And Findings:

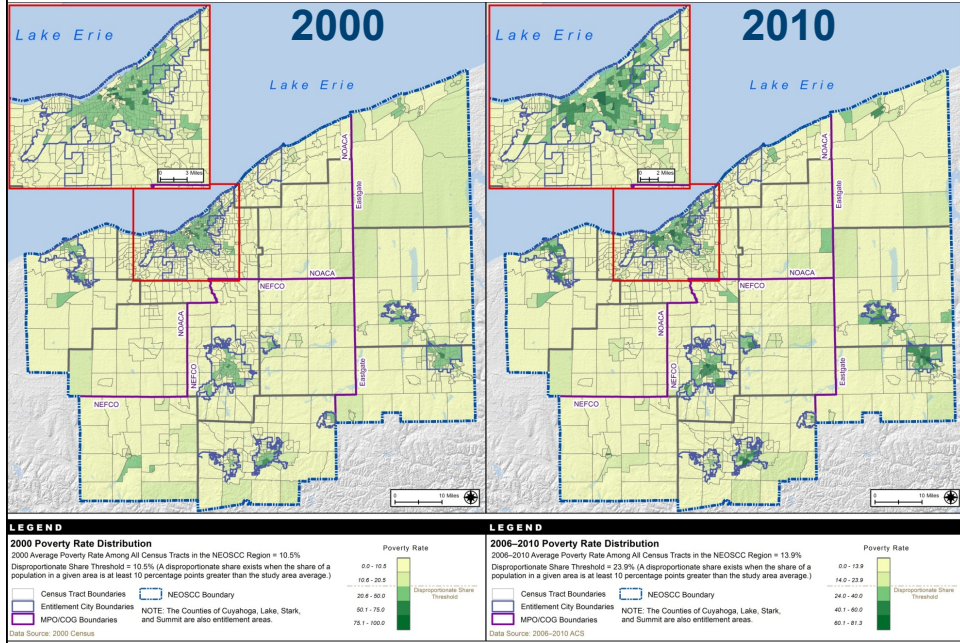
- **Implemented surveys**
- **Conducted research and collected data**
- **Conducted qualitative analysis**
- **Conducted quantitative analysis**
- **Drafted three volume set of reports**
- **Now providing opportunity to comment upon findings and recommendations**



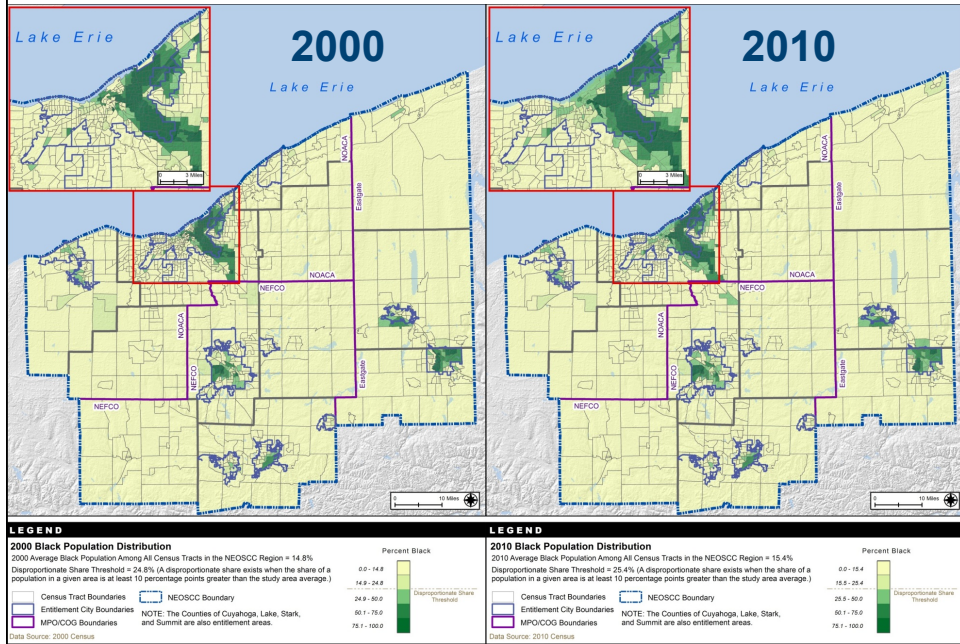
Regional AI Draft Report Presentations
June 18-20, 2013
16

NEOSCC

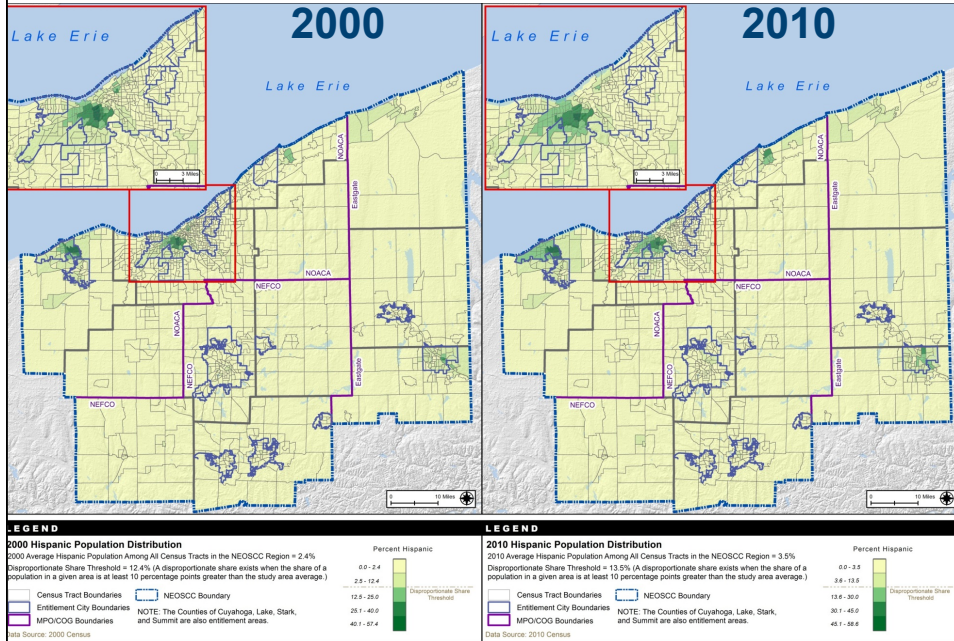
Spatial Distribution of Poverty



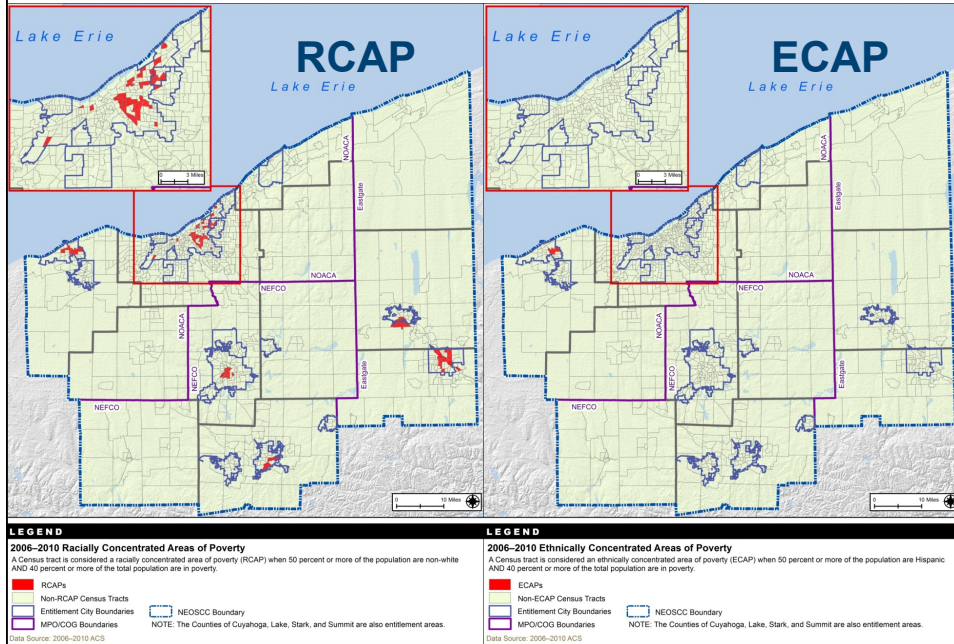
Spatial Distribution of Blacks



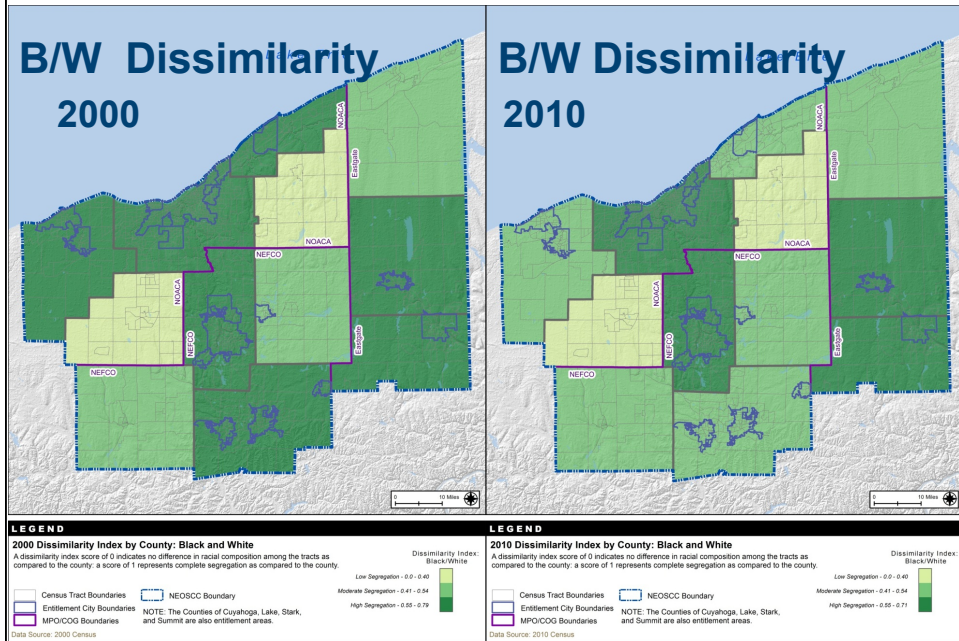
Spatial Distribution of Hispanics



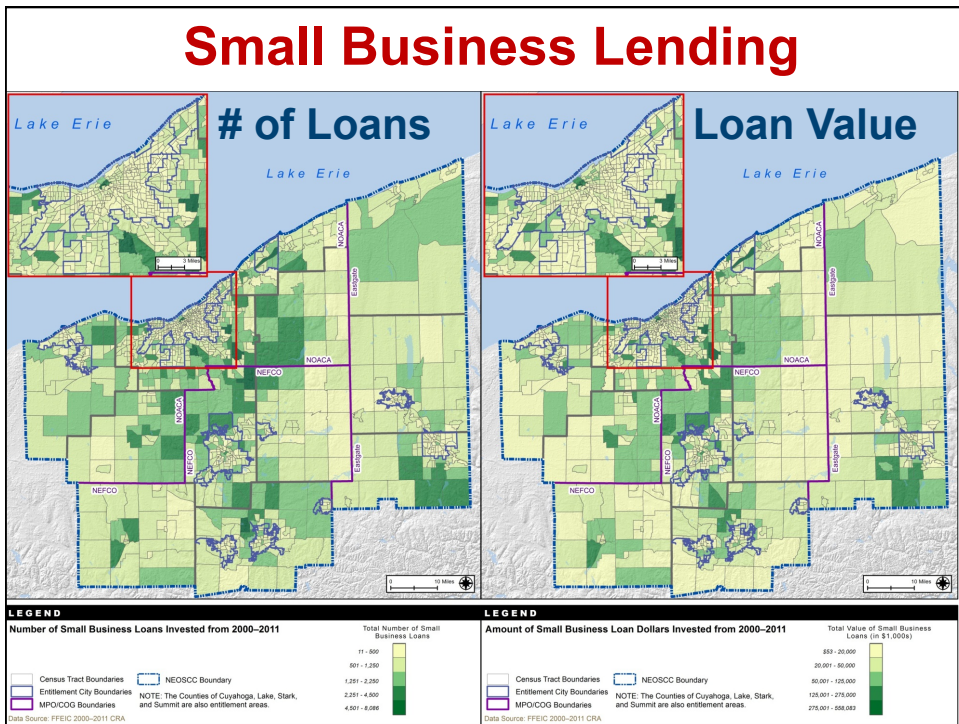
Concentrations of Poverty



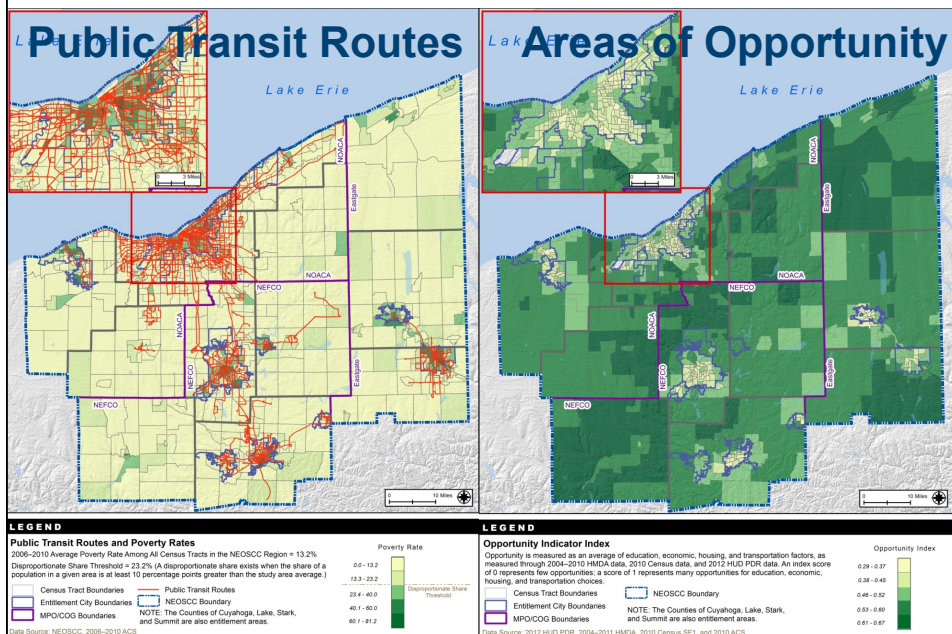
Indexes of Segregation



Small Business Lending



Access to Opportunity



FHEA Summary:

- Concentrations of racial/ethnic minorities
- Areas with significant poverty
- Areas with high levels of segregation
- Areas that have lacked investment
- Opportunity areas outside of urbanized communities
- Call for public investments that enhance access to areas of opportunity

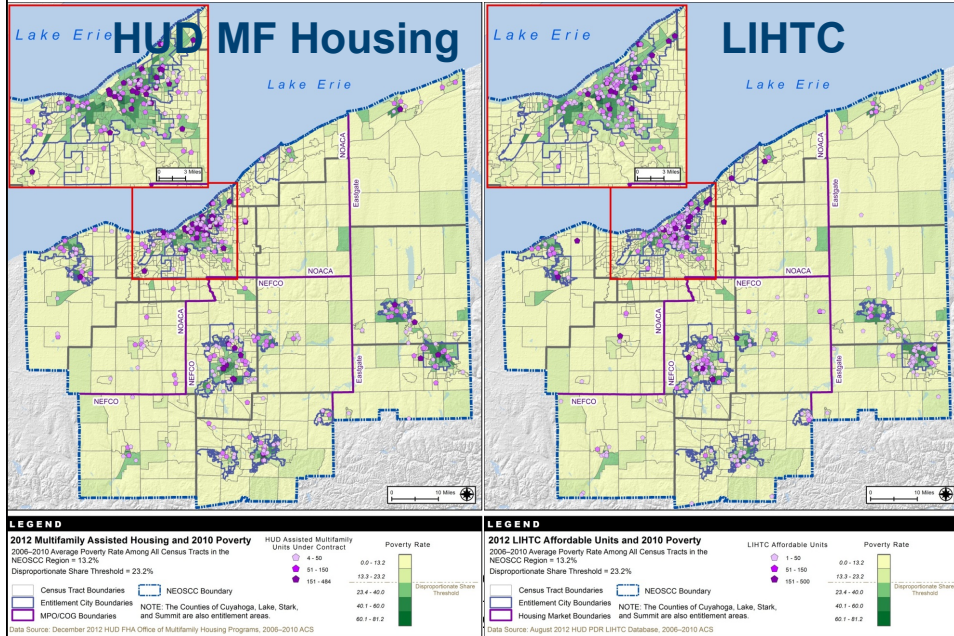


Regional AI Draft Report Presentations
 June 18-20, 2013

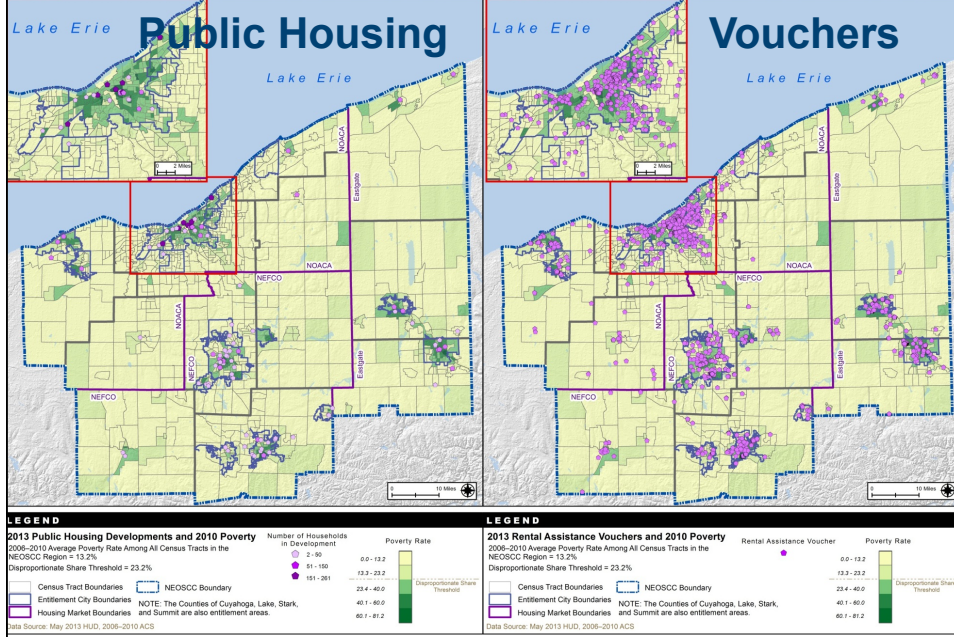
24

NEOSCC

Spatial Location of Housing



Spatial Location of Housing



Fair Housing Complaints By Basis of the Complaint

Fair Housing Complaints by Basis										
Lorain County										
2004–2012 HUD Data										
Basis	2004	2005	2006	2007	2008	2009	2010	2011	2012	Total
Color			2							2
Disability	5	9	2	1	4	3	2	3		29
Family Status	1		3		2	7	1	4	4	22
National Origin		1	1		2	2	1		3	10
Race	5	8	7	3	5	2	3	1	2	36
Religion		1	1		1				3	6
Sex	1	1	4	1	4		3	2		16
Total Bases	12	20	20	5	18	14	10	10	12	121
Total Complaints	11	18	10	5	13	14	8	9	6	94



Regional AI Draft Report Presentations
June 18-20, 2013
27



Fair Housing Complaints By Issue

Fair Housing Complaints by Issue	
Lorain County	
2004–2012 HUD Data	
Issue	Total
Discriminatory refusal to rent	23
Discrimination in terms, conditions or privileges relating to rental	15
Discriminatory terms, conditions, privileges, or services and facilities	14
Failure to make reasonable accommodation	12
Discriminatory advertisement - rental	10
Discriminatory acts under Section 818 (coercion, etc.)	10
Discriminatory advertising, statements, and notices	6
Non-compliance with design and construction requirements (handicap)	4
Discrimination in terms, conditions, privileges relating to sale	3
Otherwise deny or make housing available	3
Other discriminatory acts	3
All Other	17
Total Issues	120
Total Complaints	94



Regional AI Draft Report Presentations
June 18-20, 2013
28



Home Mortgage Disclosure Act

Denial Rates by Race/Ethnicity of Applicant Lorain County 2004–2011 HMDA Data	
Race/Ethnicity	Average
American Indian	29.1%
Asian	13.1%
Black	25.8%
White	12.9%
Average	14.5%
Non-Hispanic	13.3%
Hispanic	19.8%



Regional AI Draft Report Presentations
June 18-20, 2013
29



Home Mortgage Disclosure Act

Rate of HALs Originated by Race/Ethnicity of Applicant Lorain County 2004–2011 HMDA Data	
Race/Ethnicity	Average
American Indian	9.8%
Asian	8.4%
Black	31.2%
White	12.5%
Average	14.1%
Non-Hispanic	12.9%
Hispanic	21.0%



Regional AI Draft Report Presentations
June 18-20, 2013
30



2012-13 Local Government Survey

Lorain County Results

- One has occupancy standards or limits
- One has a definition of family
- One defines “dwelling unit” or “residential unit”
- One has a definition of “disability”
- A couple see potential barriers for development of affordable housing
- One lacks fair housing ordinance, policy, regulation, or code chapter, almost half of respondents don’t know
- Most seem to have some AFFH practices



Regional AI Draft Report Presentations
June 18-20, 2013
31



2012-13 Housing Stakeholder Survey

Findings

Primary Role of Respondent
2012–2013 Fair Housing Survey for Housing Stakeholders

Primary Role	Total
Advocate/Service Provider	43
Local Government	26
Real Estate	25
Construction/Development	13
Property Management	11
Condo or Homeowner Association Leader	5
Law/Legal Services	5
Resident Advisory Council Leader	5
Banking/Finance	2
Insurance	1
Other Role	29
Total	165

Regional AI – Lorain County

Identified Impediments:

Private Sector Impediments

1. Denial of available housing in the rental markets
2. Discriminatory terms, conditions, privileges, or facilities relating to rental
3. Failure to make reasonable accommodations or modifications
4. Steering activities in the rental markets
5. Preferences stated in advertisements for rental housing
6. Denial of availability of housing in the home purchase markets



Regional AI Draft Report Presentations
June 18-20, 2013
33

NEOSCC

Regional AI – Lorain County

Identified Impediments:

Private Sector Impediments

7. Steering activities in home sales markets
8. Denial of home purchase loans
9. Predatory lending in the home purchase market
10. Failure to comply with accessibility requirements in construction of housing units
11. Inequitable investment of Community Reinvestment Act resources



Regional AI Draft Report Presentations
June 18-20, 2013
34

NEOSCC

Regional AI – Lorain County

Identified Impediments:

Public Sector Impediments

1. Failure to have sufficient fair housing policies or practices by several units of local government
2. Ineffective fair housing outreach and education efforts
3. Land use and planning decisions and operational practices resulting in unequal access to government services such as transportation
4. Historical establishment of policies and practices resulting in segregation of minority populations
5. Implementation of exclusionary policies



Regional AI Draft Report Presentations
June 18-20, 2013
35



NEOSCC Regional AI

Regional Analysis of Impediments To Fair Housing Choice

Send comments to:

Northeast Ohio Sustainable Communities Consortium
146 S. High Street, Akron OH 44308

or

info@neoscc.org



Regional AI Draft Report Presentations
June 18-20, 2013
36



Creating NEO'S Future Depends On You!

3 Rounds of Workshops

Vibrant NEO 2040 will hold three rounds of multiple evening workshops across the region to make it convenient for you to attend. To see the workshop schedule broken out by location and find out more, visit VibrantNEO.org/WorkShops.

1 Apr 30 - May 2
Business-As-Usual Scenario
Public Workshops

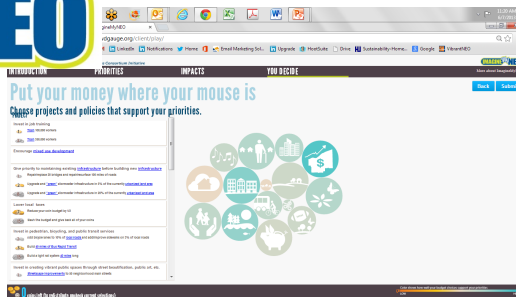
2 Jul 29 - Aug 2
Alternative Scenario
Public Workshops

3 Sep 16 - Sep 20
Preferred Scenario
Public Workshops

Fall 2013
Public Presentation of Final Report

PLAY Imagine MyNEO!

Beginning in June, you can show us the choices you would make about NEO's future by playing *Imagine MyNEO* at VibrantNEO.org/Imagine



Vibrantneo.org/imagine



Regional AI Draft Report Presentations
June 18-20, 2013

