

# ***Regional Analysis of Impediments to Fair Housing Choice***

Draft Report Presentations

***Portage 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**



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**IN 2010, 23 NORTHEAST OHIO ORGANIZATIONS COLLABORATED ON A PROPOSAL TO THE U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT (HUD) AS PART OF THE PARTNERSHIP FOR SUSTAINABLE COMMUNITIES INITIATIVE. THE INITIATIVE IS AN INTERAGENCY COLLABORATION AMONG HUD, THE U.S. DEPARTMENT OF TRANSPORTATION, AND THE U.S. ENVIRONMENTAL PROTECTION AGENCY.**

**RESULT: \$4.25M FEDERAL GRANT.**

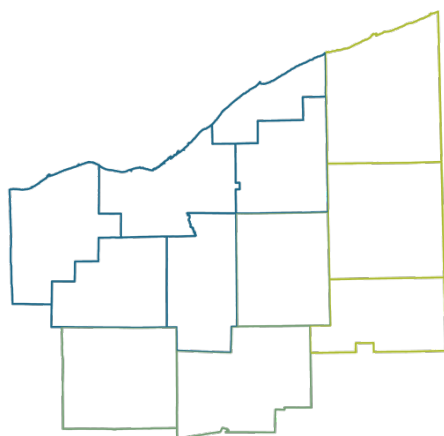
**THE NORTHEAST OHIO SUSTAINABLE COMMUNITIES CONSORTIUM (NEOSCC) IS A 33-MEMBER CONSORTIUM OF METROPOLITAN PLANNING AGENCIES, MUNICIPAL AND COUNTY GOVERNMENTS, GOVERNMENT AGENCIES AND NON-PROFITS .**



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## What is Vibrant NEO 2040?



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

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



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## 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.



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## *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.

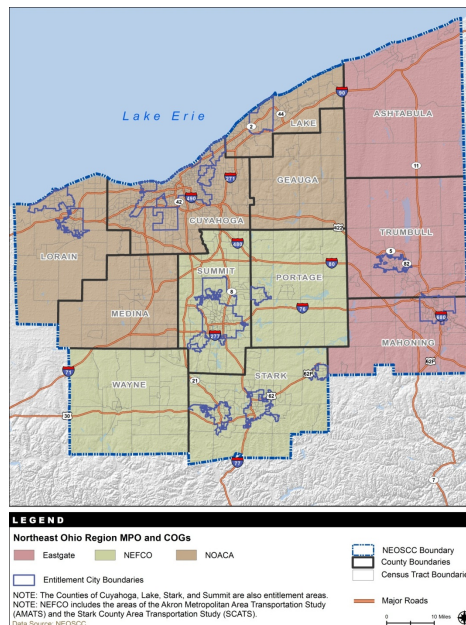


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## NEOSCC Region: Three Regional Governments, Six Housing Markets, 12 Counties,

18 Entitlement cities  
4 Entitlement counties  
8 more non-entitled  
county areas



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## 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

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**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**



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**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**



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## **Definition of Impediments to Fair Housing Choice:**

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



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## **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**



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## **HUD Secretary Shawn 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**



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## **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**



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## 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



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## 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

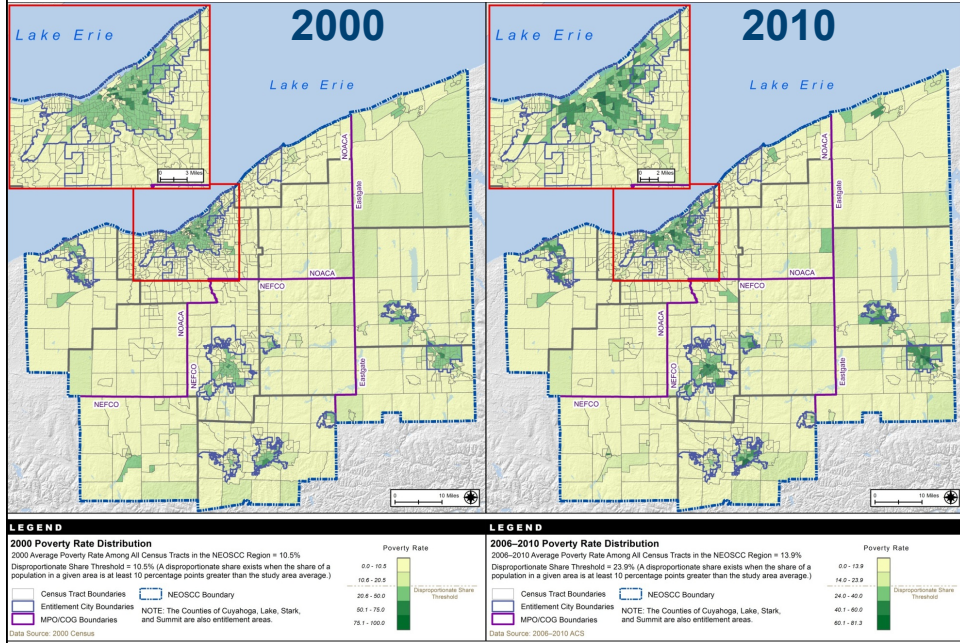


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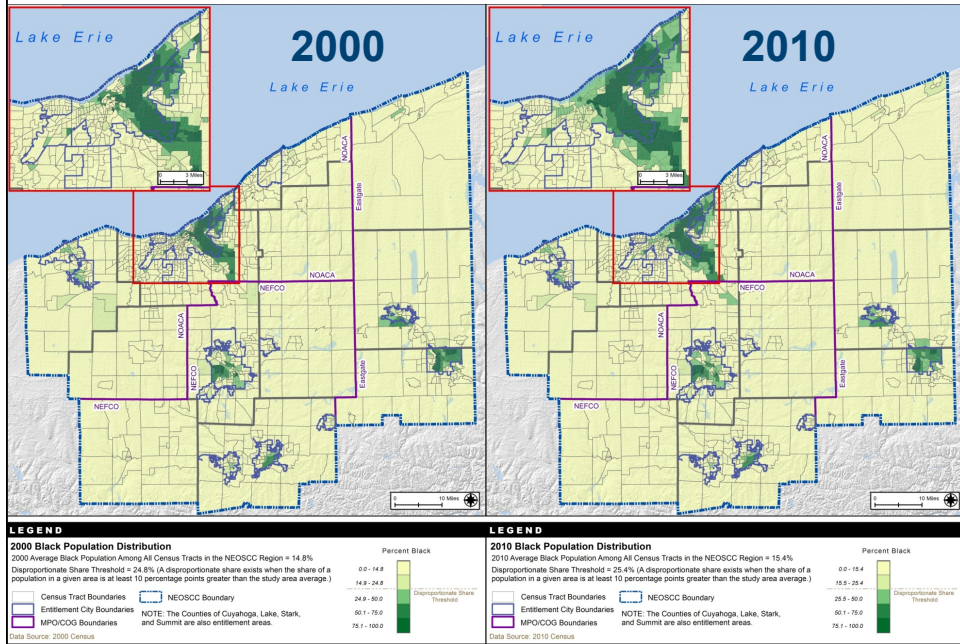
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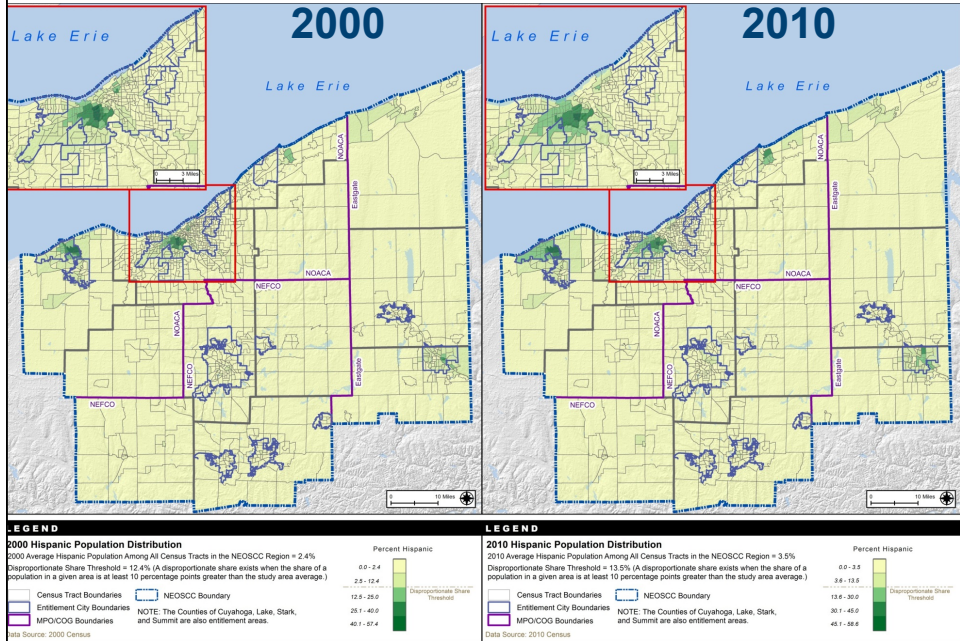
# Spatial Distribution of Poverty



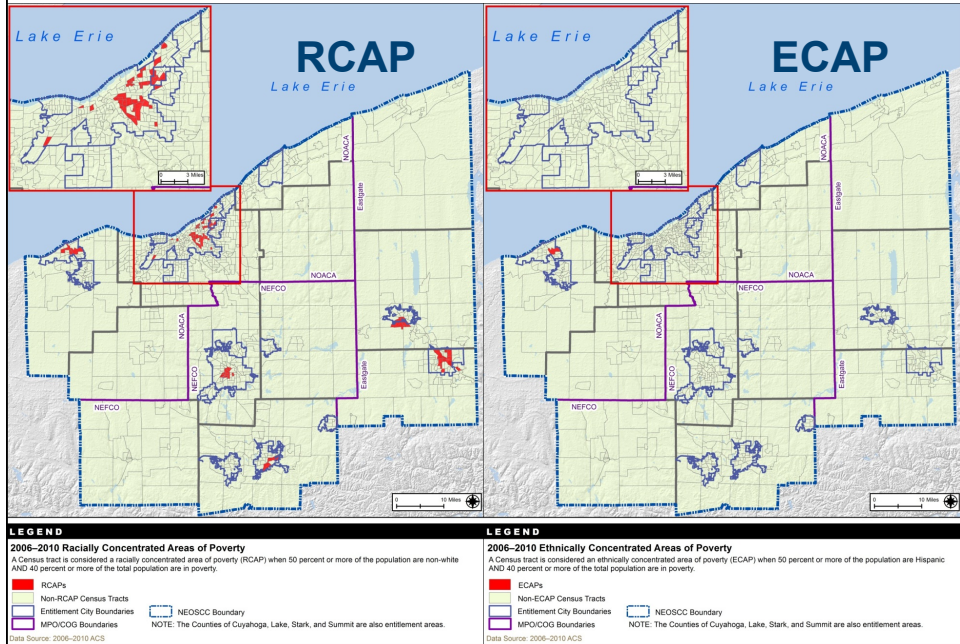
# Spatial Distribution of Blacks



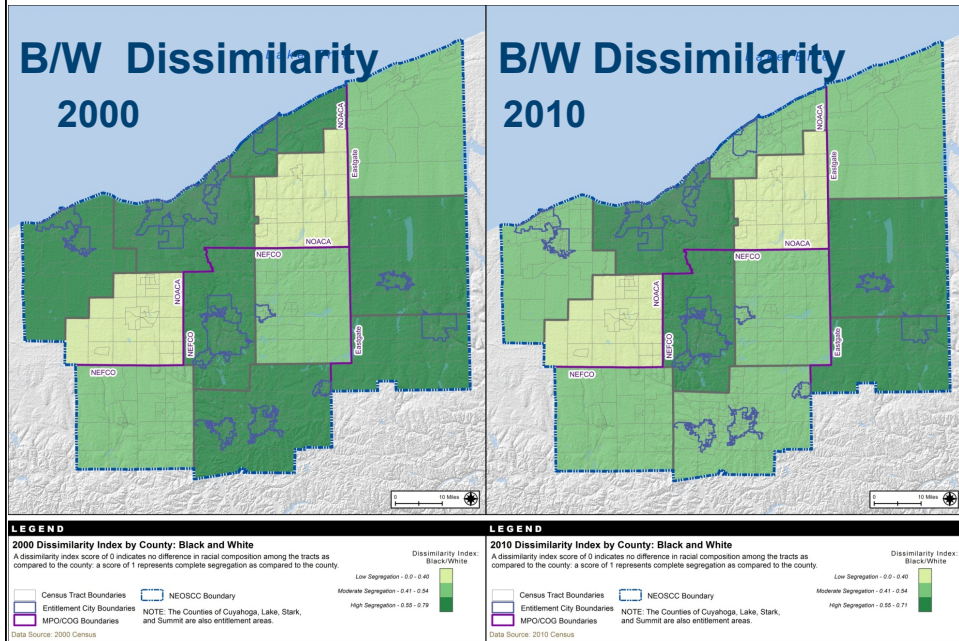
# Spatial Distribution of Hispanics



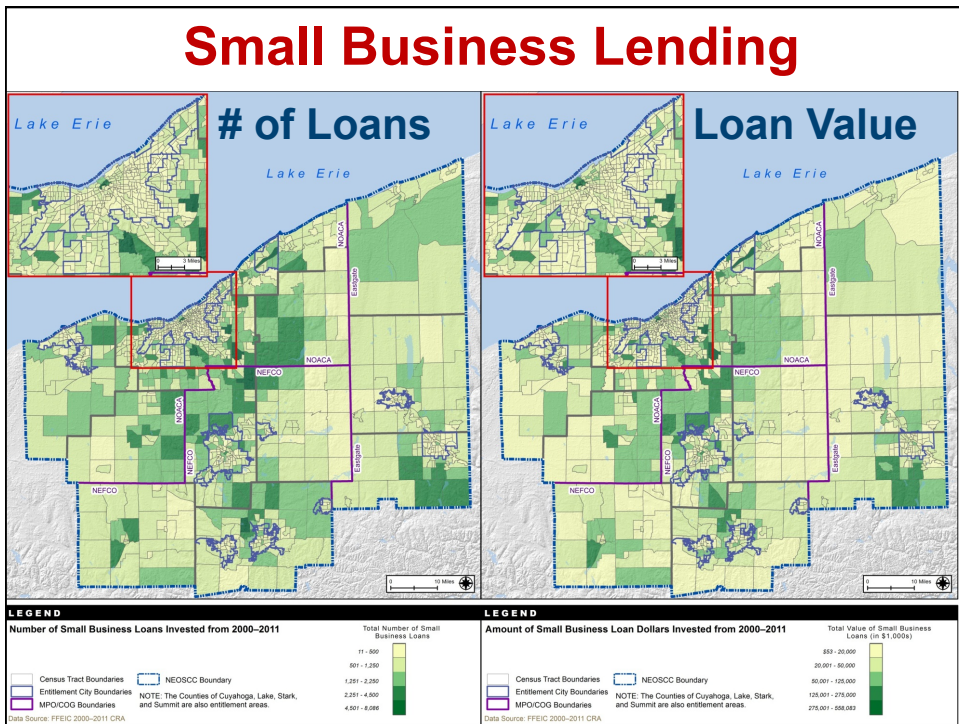
# Concentrations of Poverty



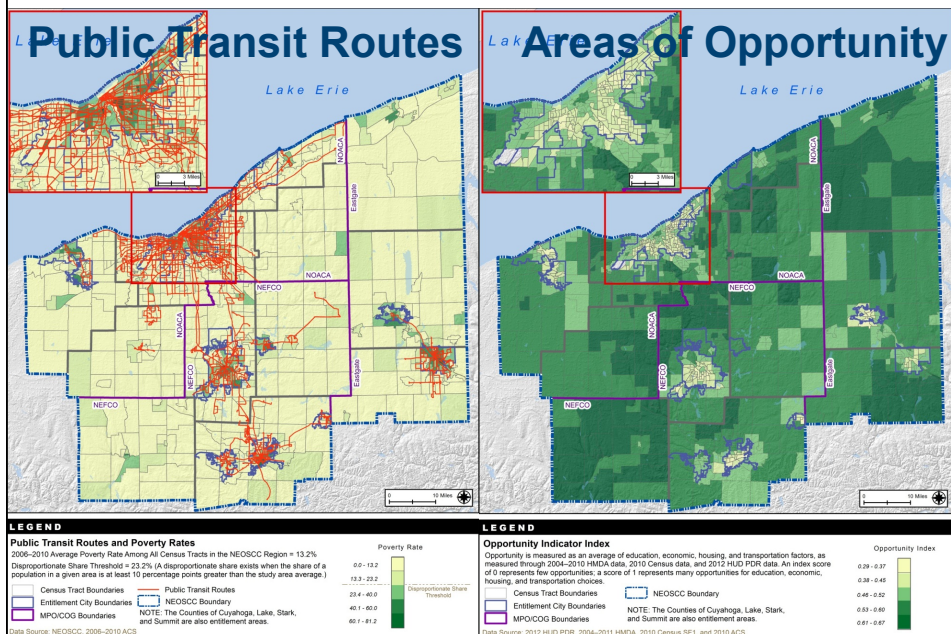
# Indexes of Segregation



# 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

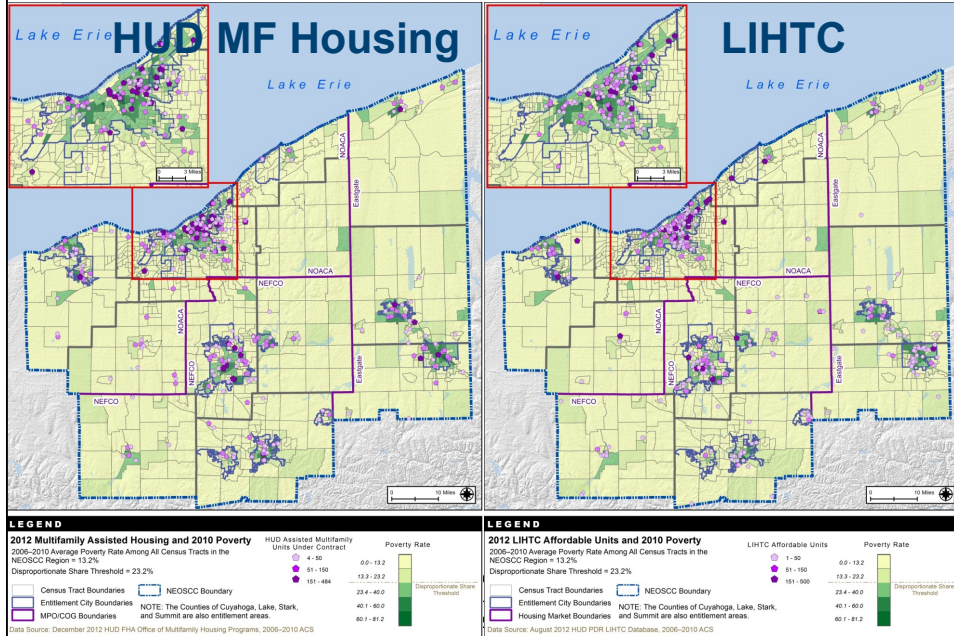


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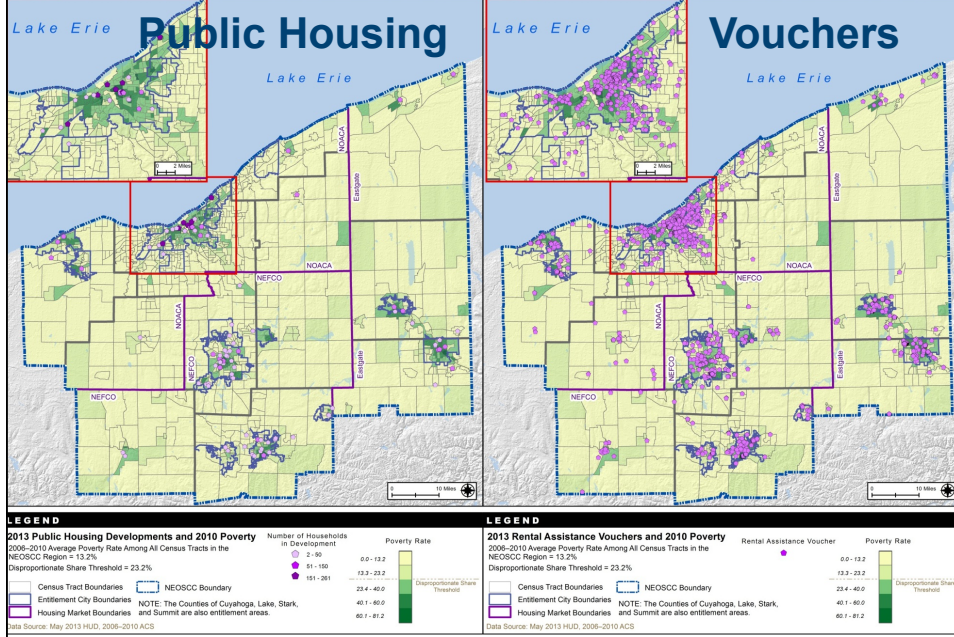
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# Spatial Location of Housing



# Spatial Location of Housing



## Fair Housing Complaints By Basis of the Complaint

**Fair Housing Complaints by Basis**  
Portage County  
2004–2012 HUD Data

Basis	2004	2005	2006	2007	2008	2009	2010	2011	2012	Total
Color										
Disability	2	6	8	8	5	5	5	3	6	48
Family 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
<b>Total Bases</b>	<b>6</b>	<b>13</b>	<b>18</b>	<b>17</b>	<b>13</b>	<b>11</b>	<b>11</b>	<b>8</b>	<b>6</b>	<b>103</b>
Total Complaints	4	10	18	15	10	11	10	8	6	92



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## Fair Housing Complaints By Issue

**Fair Housing Complaints by Issue**  
Portage County  
2004–2012 HUD Data

Issue	Total
Discriminatory terms, conditions, privileges, or services and facilities	24
Discrimination in terms, 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
Discriminatory advertisement - rental	4
Discrimination in services and facilities relating to rental	3
Discriminatory acts under Section 818 (coercion, etc.)	3
All Other	9
<b>Total Issues</b>	<b>128</b>
Total Complaints	92



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## Home Mortgage Disclosure Act

Denial Rates by Race/Ethnicity of Applicant Portage County 2004–2011 HMDA Data	
Race/Ethnicity	Average
American Indian	25.7%
Asian	18.9%
Black	30.6%
White	15.3%
<b>Average</b>	<b>17.1%</b>
Non-Hispanic	15.7%
Hispanic	24.5%



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## Home Mortgage Disclosure Act

Rate of HALs Originated By Race/Ethnicity of Applicant Portage County 2004–2011 HMDA Data	
Race/Ethnicity	Average
American Indian	26.9%
Asian	10.1%
Black	27.0%
White	13.8%
<b>Average</b>	<b>14.5%</b>
Non-Hispanic	14.3%
Hispanic	16.7%



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## 2012-13 Local Government Survey

### Portage County Results

- Most have occupancy standards or limits
- Most have definition of family
- All define “dwelling unit” or “residential unit”
- Some lack definition of “disability”
- Few indicated potential barriers for development of affordable housing
- Half lack fair housing ordinance, policy, regulation, or code chapter, almost half of respondents don’t know
- Half have some AFFH practices



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## 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
<b>Total</b>	<b>165</b>



## **Regional AI – Portage 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**



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## **Regional AI – Portage 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**



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## **Regional AI – Portage 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. Decisions regarding definitions of “family,” “dwelling unit,” and related terms
5. Implementation of exclusionary policies



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## **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](mailto:info@neoscc.org)



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# 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](http://VibrantNEO.org/WorkShops).

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

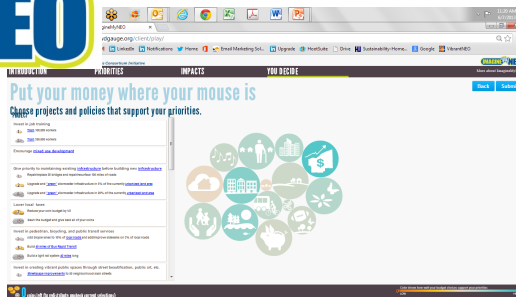
**2** Jul 29 - Aug 2  
Alternative Scenario  
Public Workshops

**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](http://VibrantNEO.org/Imagine)



[Vibrantneo.org/imagine](http://Vibrantneo.org/imagine)



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