

Baltimore Regional Fair Housing Group

Analysis of Impediments to Fair Housing Choice

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PRESENTED BY

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Fair Housing Overview

Fair Housing Act (FHA):

- Title VIII of the Civil Rights Act of 1968, prohibits discrimination in the sale, rental and financing of dwellings based on race, color, religion, sex and national origin.
- Also requires that HUD administer programs and activities in a manner that affirmatively furthers the policies of the Act.
- Amended in 1988 to prohibit discrimination on the basis of disability or familial status and to require accessible units as part of multifamily units built after 1991.

Affirmatively Furthering Fair Housing(AFFH):

- Jurisdictions administering federal housing funds must take actions to Affirmatively Further Fair Housing.
- HUD also requires each entitlement jurisdiction to conduct an Analysis of Impediments to Fair Housing (AI) to identify impediments to fair housing and establish actionable strategies to address those impediments.

Partners and Approach

Coordinated by the Baltimore Metropolitan Council (BMC) and funded by Regional Partners:

*City of Annapolis
Anne Arundel County
Baltimore City
Baltimore County
Harford County
Howard County
Housing authorities from
Annapolis, Anne Arundel,
Baltimore City, Havre de Grace,
and Howard County*

- Includes Regional Stakeholder Group, outreach at local level
- Timeline: Oct 2018 - Oct 2019
- Draft Late Summer 2019

AI Analysis includes key topic areas of the Assessment of Fair Housing:

- ✓ Demographic Summary
- ✓ Segregation/Integration
- ✓ R/ECAPs
- ✓ Disparities in Access to Opportunity
- ✓ Disproportionate Housing Needs
- ✓ Publicly Supported Housing Analysis
- ✓ Disability and Access Analysis

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ESK1

Enforcement?

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ESK3

I switched this so that the requirement for an AI could flow into approach

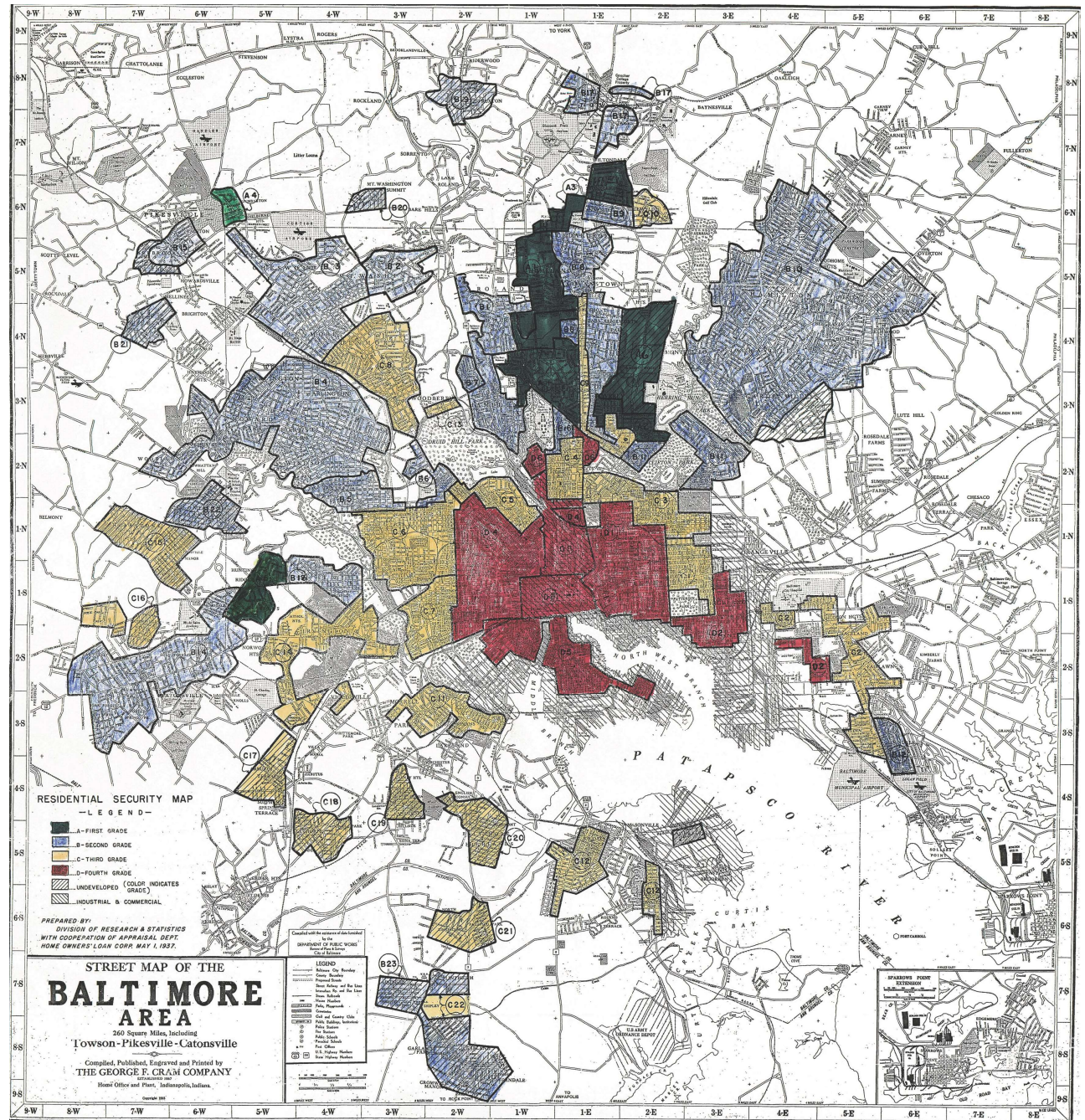
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Explicit & Implicit Discrimination

- Bad behavior on part of sales or rental agents
- Predatory lending practices
- Strict adherence to rental or HOA policies without taking into consideration reasonable accommodations
- Policies that have a discriminatory or disparate impact
 - Redlining Policies
 - Restrictive Covenants
 - Public Housing Policies
 - Land Use & Zoning

History leading to passage of the Fair Housing Act

*Redline Map of
Baltimore, 1937*



Dissimilarity Index

The DI measures the degree to which two distinct groups are evenly distributed across a geographic area.

Regional comparisons (Black/White):

61 in Washington, D.C. MSA

67 in Philadelphia MSA

74 in Detroit MSA

77 in New York MSA

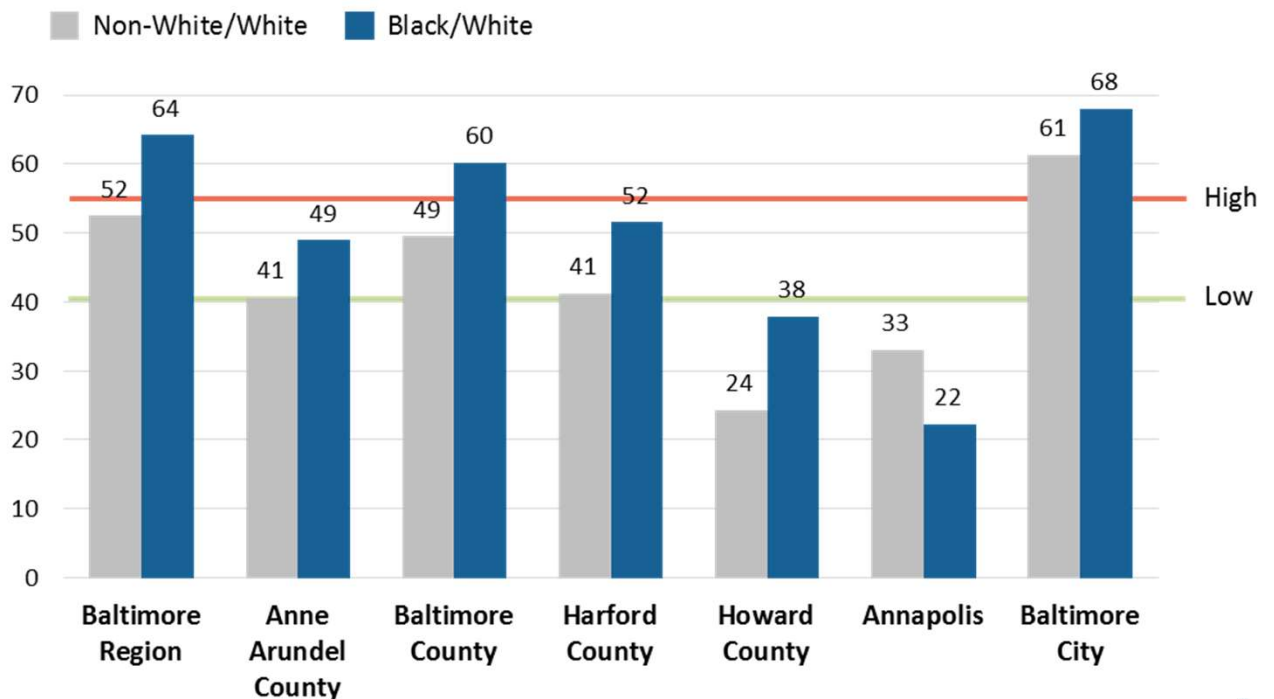
Regional DI Trends

Racial/Ethnic Dissimilarity Index	Baltimore Metro Area			
	1990	2000	2010	2016
Non-White/White	64.7	59.6	54.2	52.5
Black/White	71.1	67.5	64.3	64.2
Hispanic/White	30.1	35.8	39.8	43.7
Asian/White	38.4	39.3	41.0	47.4

Interpreting the index:

- 0-39 Low Segregation
- 40-54 Moderate
- 55-100 High

DI by Jurisdiction, 2016



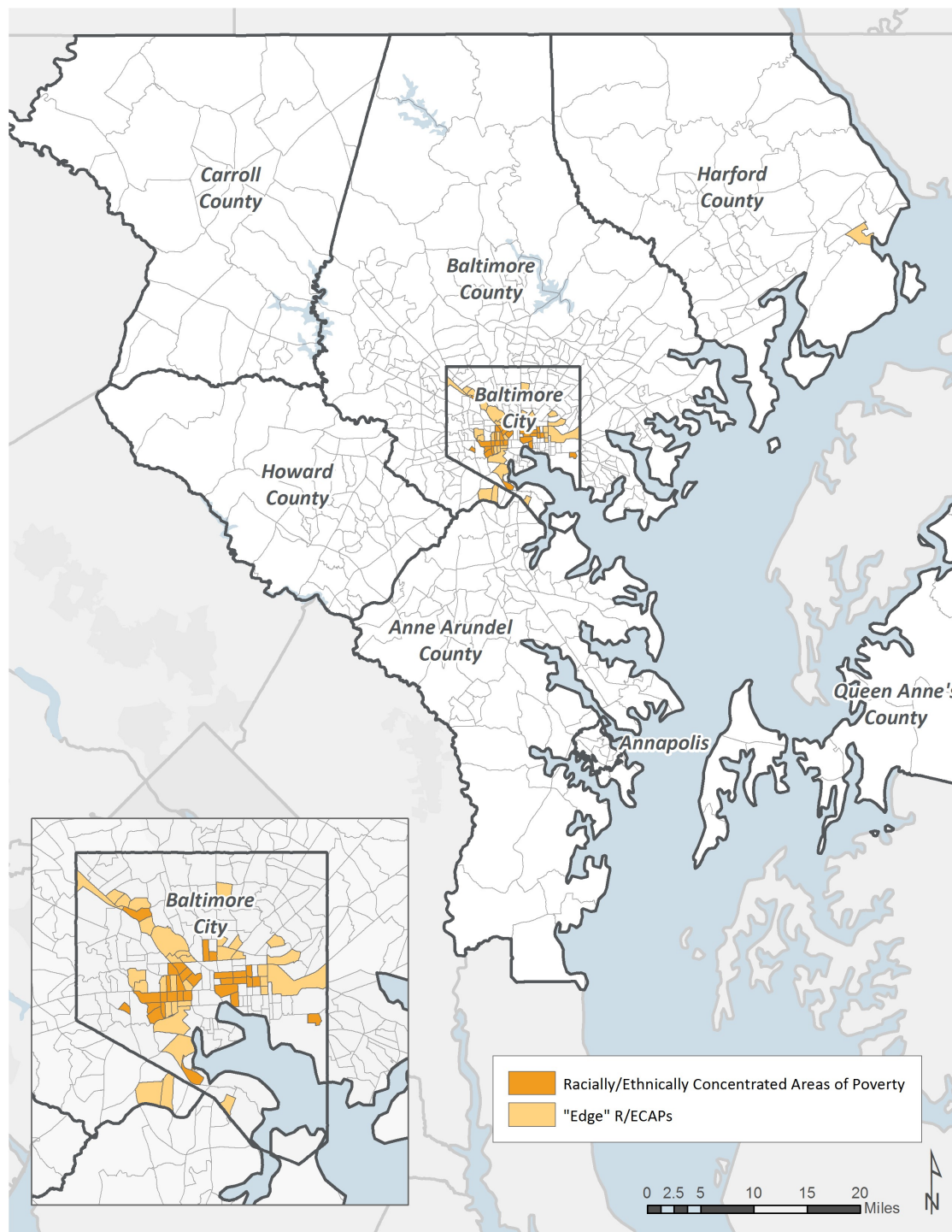
Racially and Ethnically Concentrated Areas of Poverty

*50%+ Minority and
≥38.5% Poverty*

Tract Quick Facts:

- 631 total CTs
- 249 minority 50%+
- 31 poverty ≥38.5%
- 29 R/ECAPs

Another 34 CTs are on the edge of being R/ECAPs (50%+ minority and 30% - 38% poverty)



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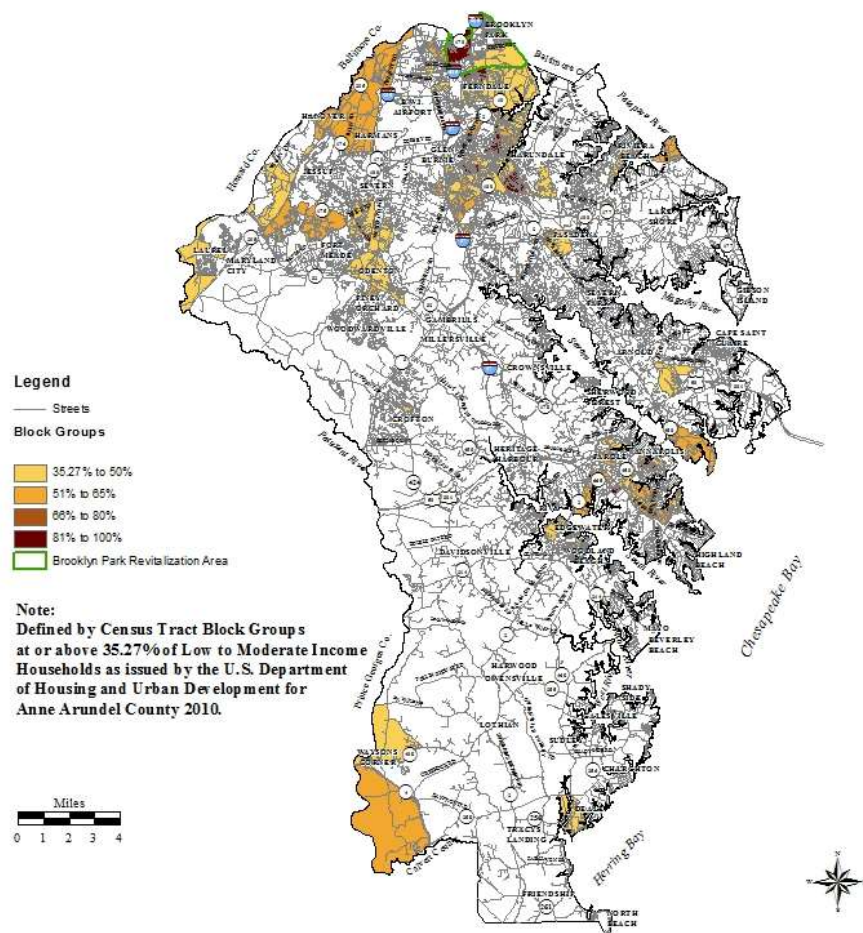
ESK4

makes this look like surrounding areas do not have a problem.

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Anne Arundel County

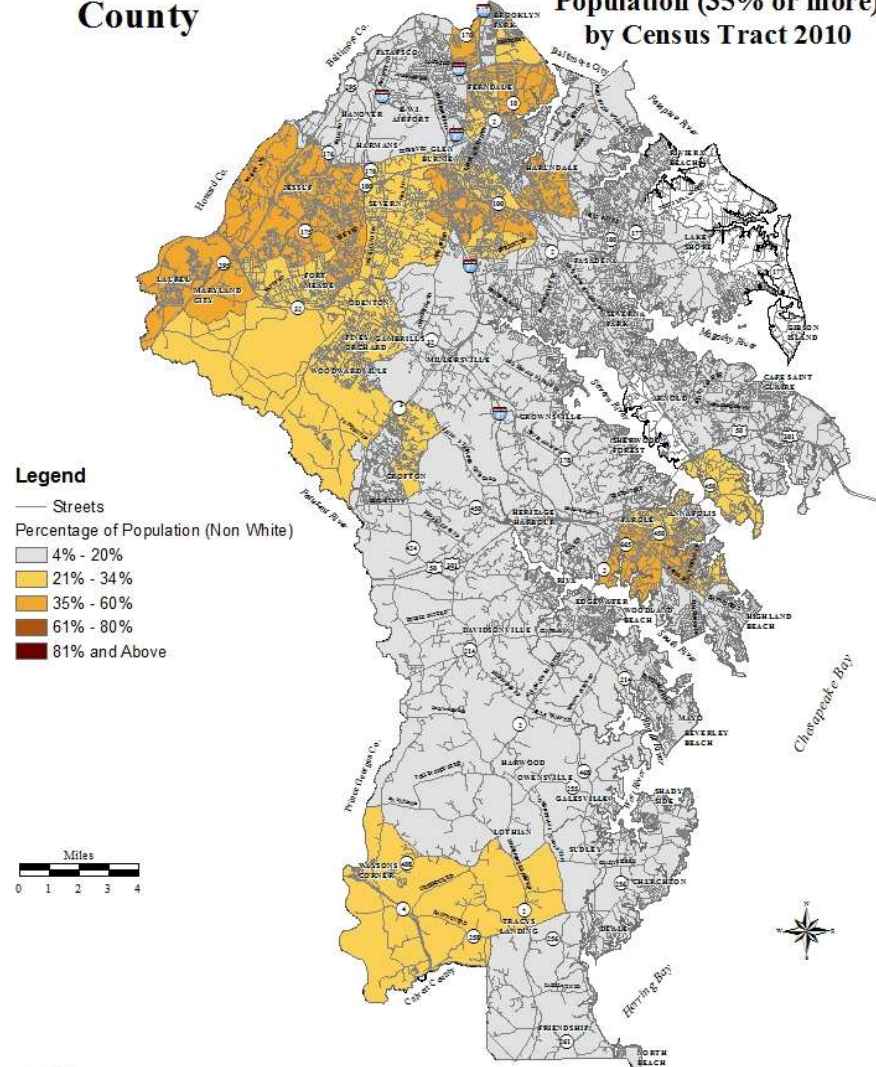
Vulnerable Areas by Block Groups 2010



Date: 1/13/2015
Produced by: Office of Planning & Zoning, Research & GIS Division
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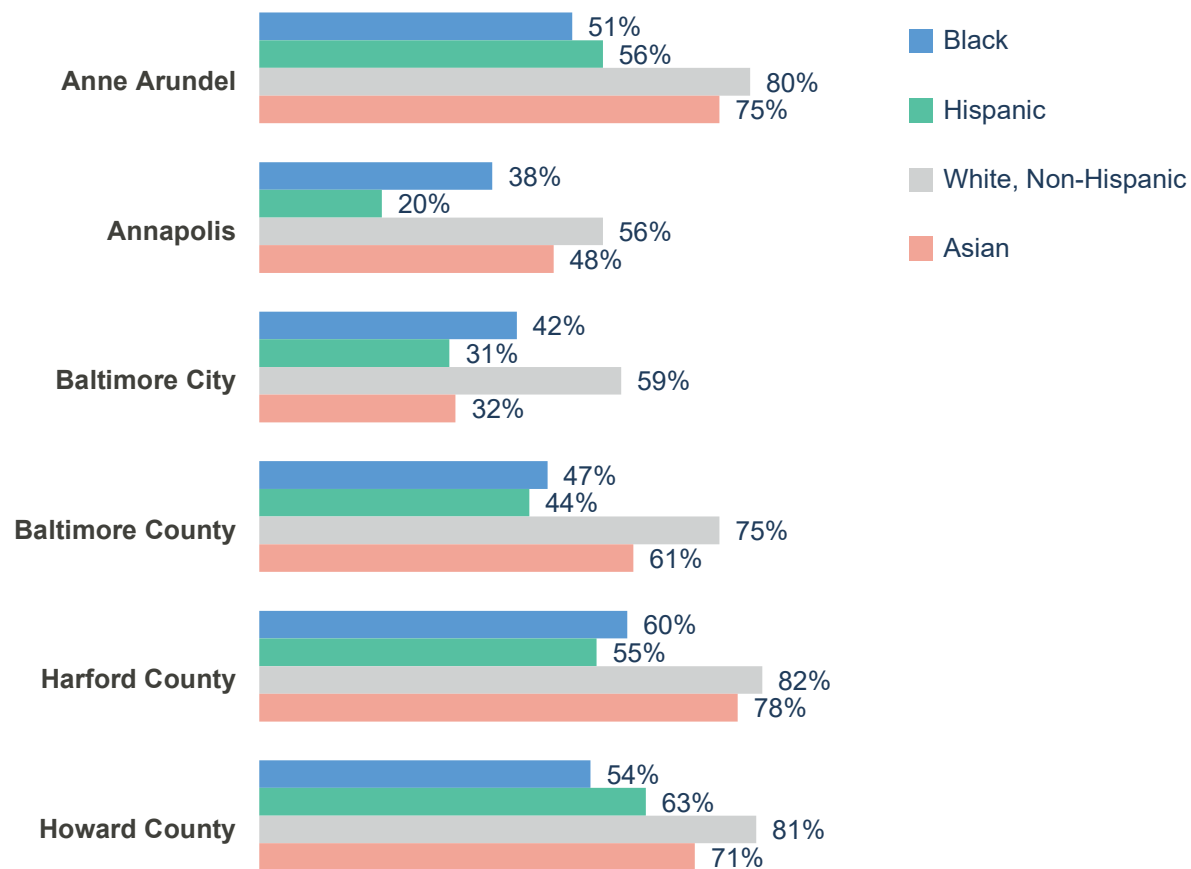
Anne Arundel County

Concentration of Non White Population (35% or more) by Census Tract 2010



Date: 5/16/2014
Produced by: Office of Planning & Zoning, Research & GIS Division
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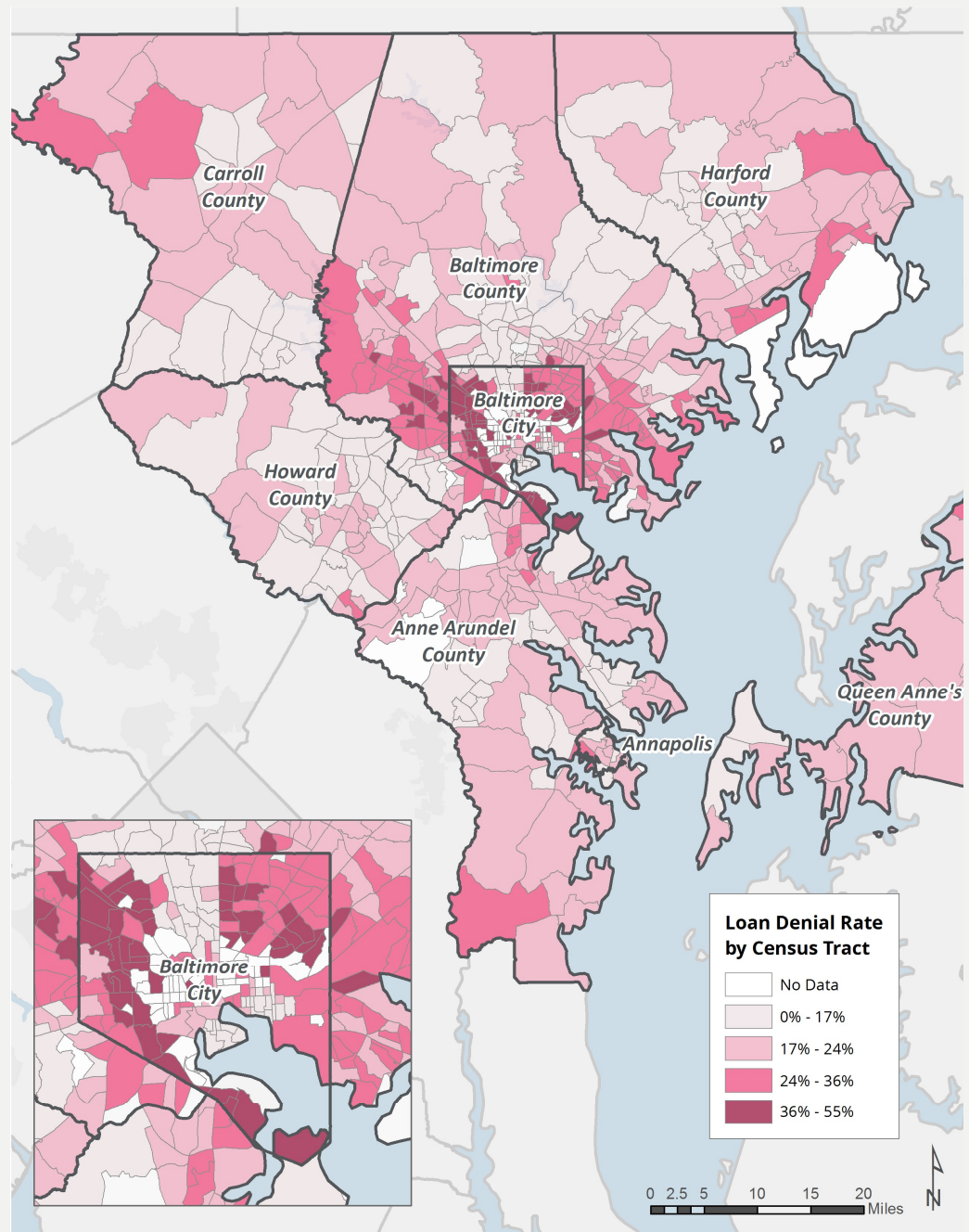
Homeownership by Race and Ethnicity, Region



Source: 2017 ACS.

Mortgage Loans: Denial Rates by Census Tract

Source: Home Mortgage Disclosure Act (HMDA) reporting

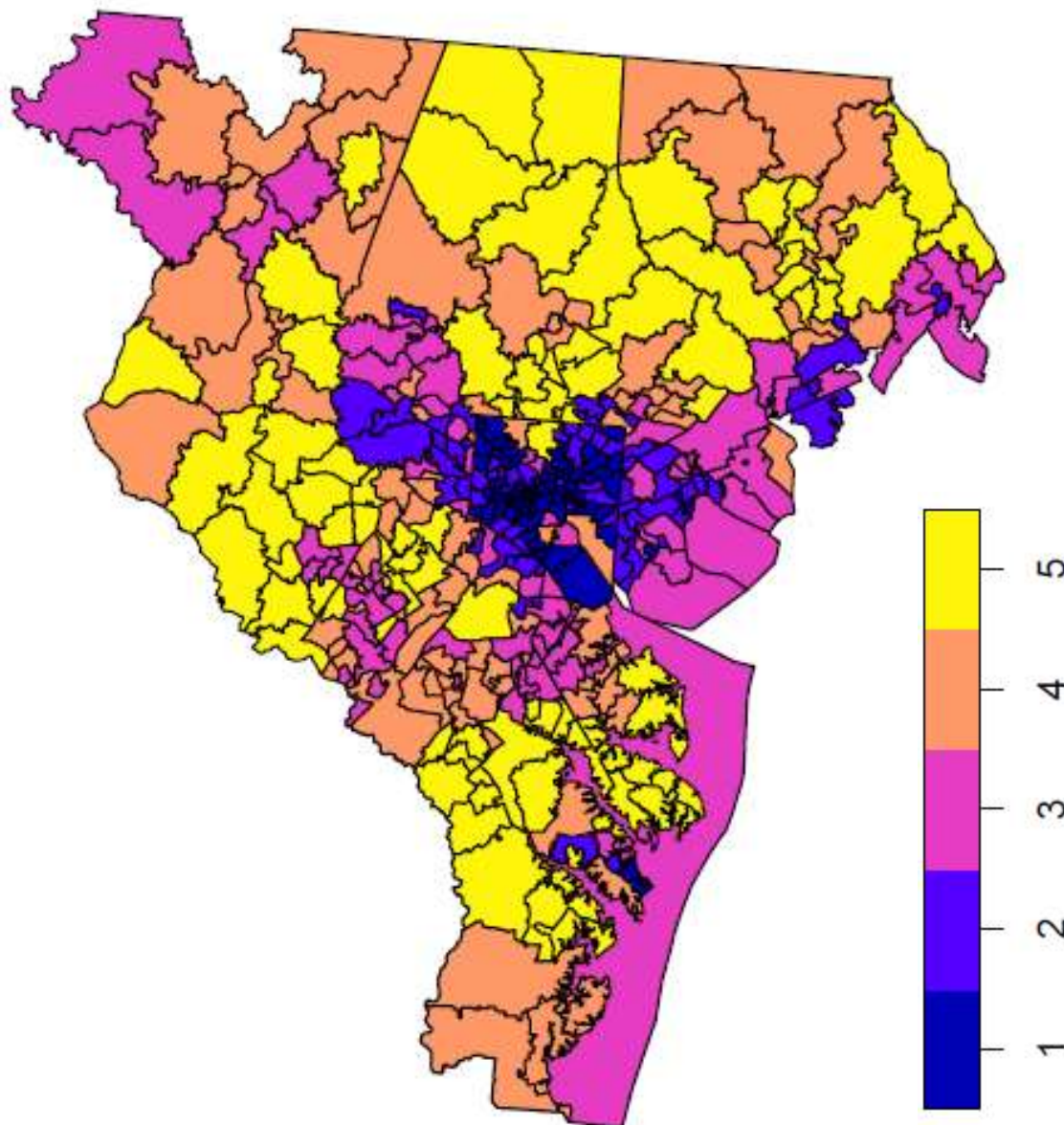


Elementary School Performance:

English Language Arts

2017 data compiled and analyzed by the Baltimore Regional Housing Partnership. Reflects PARCC score data from MSDE's 2017 Maryland Report Card for grade levels 3, 4, and 5.

English Language Arts Met or Better Quintile

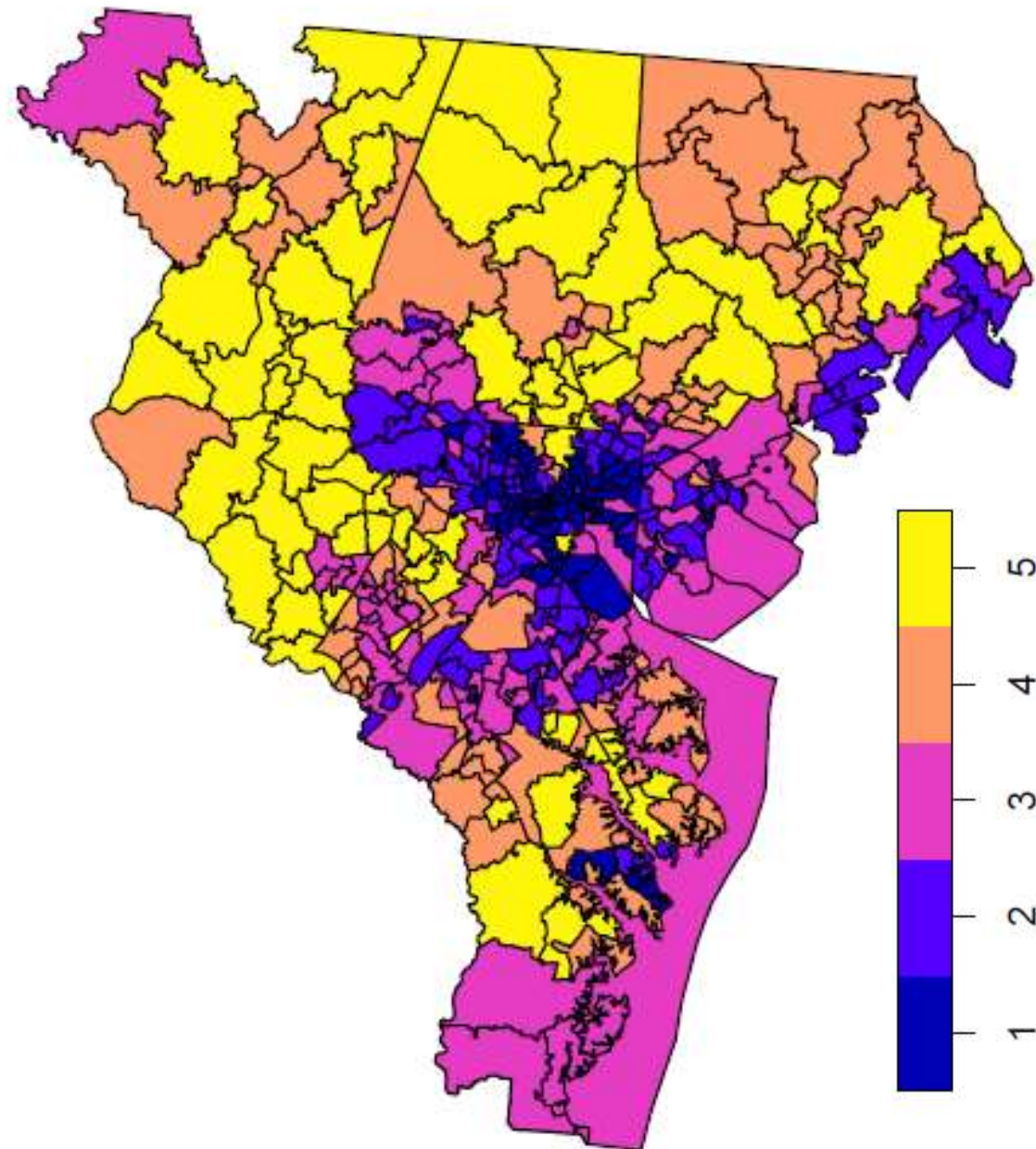


Source: Baltimore Regional Housing Partnership, based on MSDE data

Elementary School Performance: Mathematics

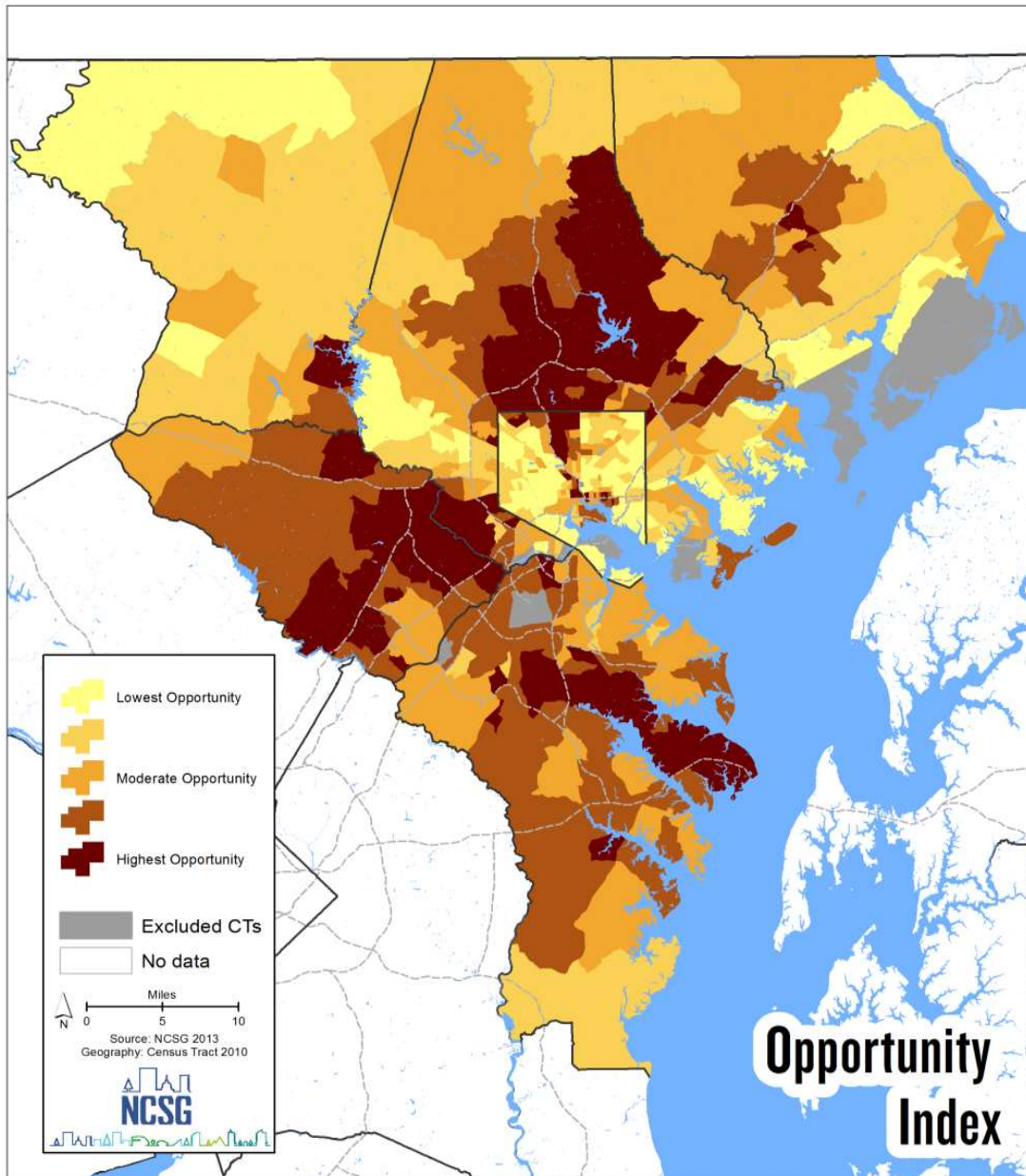
2017 data compiled and analyzed by the Baltimore Regional Housing Partnership. Reflects PARCC score data from MSDE's 2017 Maryland Report Card for grade levels 3, 4, and 5.

Mathematics Met or Better Quintile



Source: Baltimore Regional Housing Partnership, based on MSDE data

OMAP Composite Opportunity Index



Indicators

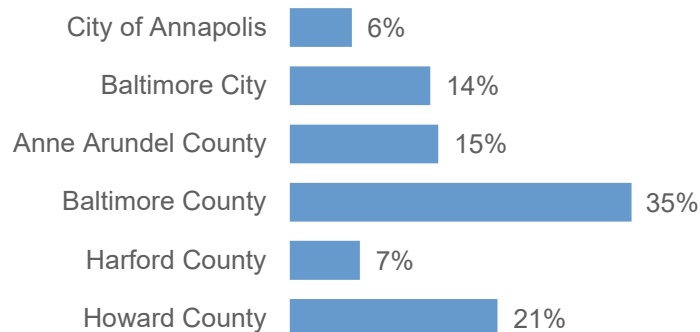
- Education
- Housing/Neighborhood
 - Home Value
 - Percent Vacant & Abandoned
- Social Capital
 - Racial Diversity
 - Percent with Bachelor's Degree
- Public Health & Safety
 - Crime Risk
 - Rate Low Birth Weight
 - Access to Parks
- Employment & Workforce
 - Job Growth
 - Jobs within Short Commute
- Transportation & Mobility
 - Short Commutes
 - Walk Score
 - Access to Transit

Publicly Supported Rental Housing Compared to Market-Rate*

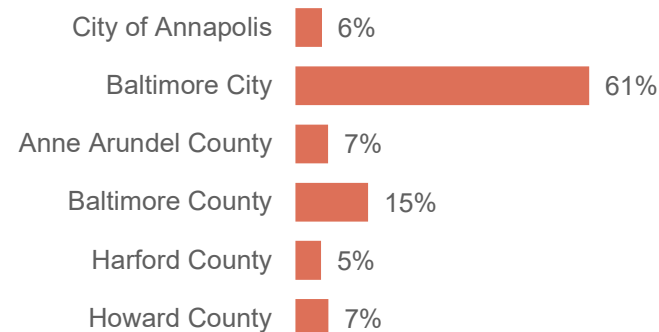
	Opportunity Areas			Total Units in BMC Dbase			Pct. In Oppty Areas		
	Subsidized Units		Market-Rate Units*	Subsidized Units		Market-Rate Units*	Subsidized		Market-Rate*
	Elderly/Mixed	Family		Elderly/Mixed	Family		Elderly/Mixed	Family	
Annapolis (not just City)	633	1,052	3,517	633	1,996	3,913	100.0%	52.7%	89.9%
Anne Arundel Co.	307	547	11,759	1,328	2,115	19,360	23.1%	25.9%	60.7%
Baltimore City	1,664	505	9,456	14,402	16,912	33,683	11.6%	3.0%	28.1%
Baltimore County	2,427	316	30,634	5,272	2,618	75,297	46.0%	12.1%	40.7%
Harford County	760	399	5,186	1,235	2,193	6,377	61.5%	18.2%	81.3%
Howard County	1,301	2,744	14,961	1,558	3,210	17,013	83.5%	85.5%	87.9%
Totals	7,092	5,563	75,513	24,428	29,044	155,643	29.0%	19.2%	48.5%

*Units in market-rate multifamily rental properties with more than 40 units

**Distribution of Opportunity Area Units
(Subsidized & Market in BMC dbase) by Jurisdiction**

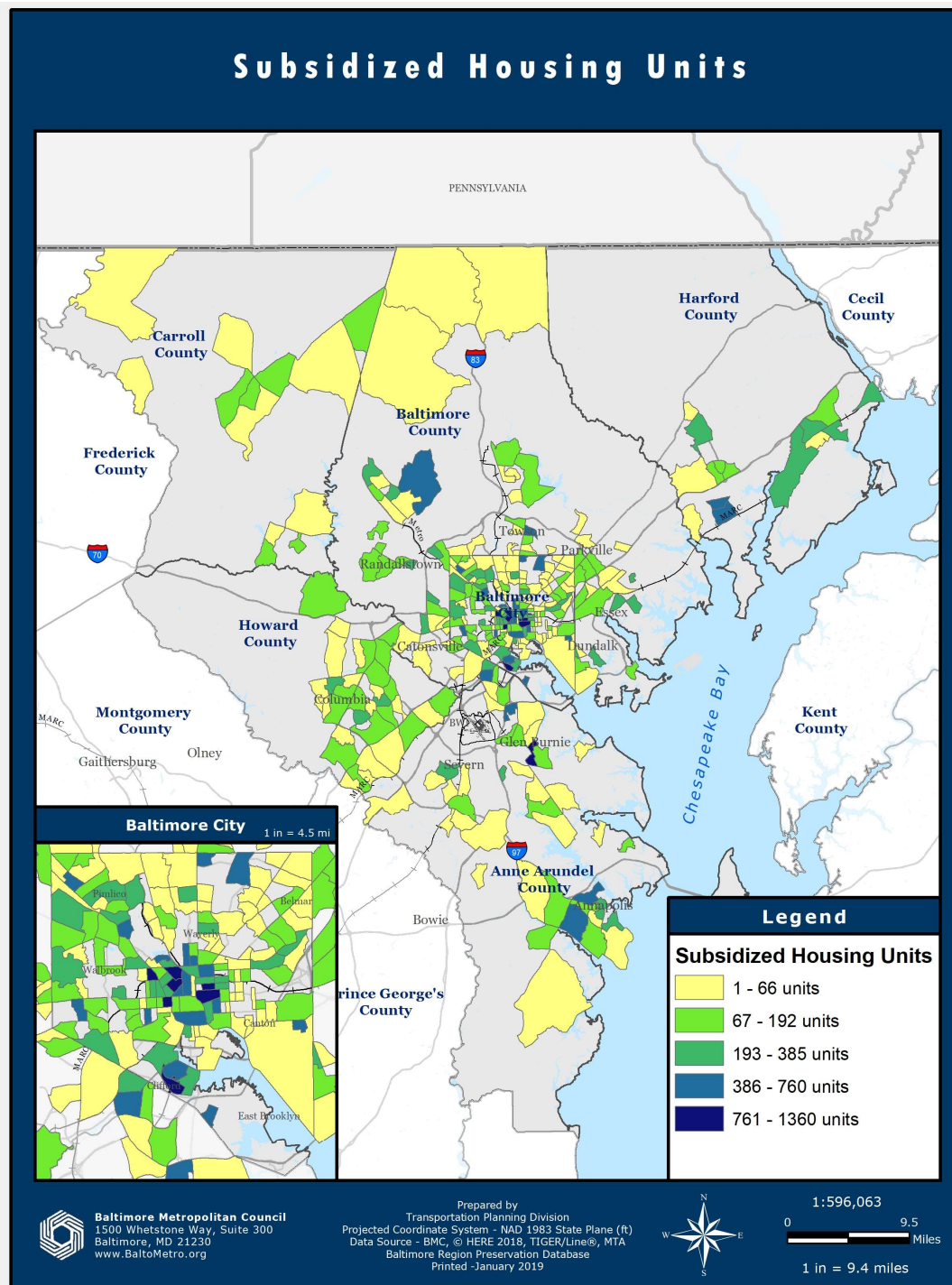


**Distribution of All Subsidized
by Jurisdiction**



Subsidized Housing Units in the Baltimore Region

Source: BMC Preservation Database



Discussion

Discussion Questions

What Fair Housing issues or violations are you seeing in your community or programs?

What strategies would you propose would have the greatest impact?

Is there an appetite for this in the community and/or amongst leaders?

Sample Strategies to Consider:

- **Establish a Fair Housing Law.**
- **Support fair housing enforcement, testing and outreach** in County.
- **Invest in older communities** to support revitalization, commerce, jobs and homeownership as well as preserve affordable housing units.
- **Open up new land use** opportunities through zoning changes (e.g. commercial and industrial zones could allow affordable units) and/or donated land.
- **Continue or increase funding** for creating units and/or subsidizing tenant rents in opportunity areas. (e.g. dedicated funding source for affordable housing).
- **Increase exception payment standards and provide mobility counseling** to encourage voucher location in Opportunity Areas.

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ESK7

can we list examples of policies in a very broad way?

Erin Shearman Karpewicz, 1/30/2019