Baltimore Regional Fair Housing Group

Analysis of Impediments to Fair Housing Choice

FEBRUARY 28, 2019
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
- 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
Enforcement?
Erin Shearman Karpewicz, 1/30/2019

I switched this so that the requirement for an AI could flow into approach
Erin Shearman Karpewicz, 1/30/2019
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
**Regional DI Trends**

<table>
<thead>
<tr>
<th>Racial/Ethnic Dissimilarity Index</th>
<th>Baltimore Metro Area</th>
</tr>
</thead>
<tbody>
<tr>
<td>Non-White/White</td>
<td>64.7</td>
</tr>
<tr>
<td>Black/White</td>
<td>71.1</td>
</tr>
<tr>
<td>Hispanic/White</td>
<td>30.1</td>
</tr>
<tr>
<td>Asian/White</td>
<td>38.4</td>
</tr>
</tbody>
</table>

**Interpreting the index:**
- 0-39 Low Segregation
- 40-54 Moderate
- 55-100 High

**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
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)
ESK4 makes this look like surrounding areas do not have a problem.
Erin Shearman Karpewicz, 1/30/2019
Homeownership by Race and Ethnicity, Region

- **Anne Arundel**
  - Black: 56%
  - Hispanic: 51%
  - White, Non-Hispanic: 80%
  - Asian: 75%

- **Annapolis**
  - Black: 38%
  - Hispanic: 20%
  - White, Non-Hispanic: 56%
  - Asian: 48%

- **Baltimore City**
  - Black: 42%
  - Hispanic: 31%
  - White, Non-Hispanic: 59%
  - Asian: 32%

- **Baltimore County**
  - Black: 47%
  - Hispanic: 44%
  - White, Non-Hispanic: 75%
  - Asian: 61%

- **Harford County**
  - Black: 60%
  - Hispanic: 55%
  - White, Non-Hispanic: 82%
  - Asian: 78%

- **Howard County**
  - Black: 54%
  - Hispanic: 63%
  - White, Non-Hispanic: 81%
  - Asian: 71%

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.

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.

Source: Baltimore Regional Housing Partnership, based on MSDE data.
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*

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

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

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

<table>
<thead>
<tr>
<th>Jurisdiction</th>
<th>Subsidized</th>
<th>Market-Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>City of Annapolis</td>
<td>6%</td>
<td></td>
</tr>
<tr>
<td>Baltimore City</td>
<td>14%</td>
<td></td>
</tr>
<tr>
<td>Anne Arundel County</td>
<td>15%</td>
<td></td>
</tr>
<tr>
<td>Baltimore County</td>
<td>35%</td>
<td></td>
</tr>
<tr>
<td>Harford County</td>
<td>7%</td>
<td></td>
</tr>
<tr>
<td>Howard County</td>
<td>21%</td>
<td></td>
</tr>
</tbody>
</table>

Distribution of All Subsidized by Jurisdiction

<table>
<thead>
<tr>
<th>Jurisdiction</th>
<th>Subsidized</th>
</tr>
</thead>
<tbody>
<tr>
<td>City of Annapolis</td>
<td>6%</td>
</tr>
<tr>
<td>Baltimore City</td>
<td>61%</td>
</tr>
<tr>
<td>Anne Arundel County</td>
<td>7%</td>
</tr>
<tr>
<td>Baltimore County</td>
<td>15%</td>
</tr>
<tr>
<td>Harford County</td>
<td>5%</td>
</tr>
<tr>
<td>Howard County</td>
<td>7%</td>
</tr>
</tbody>
</table>
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.
can we list examples of policies in a very broad way?

Erin Shearman Karpewicz, 1/30/2019