

Analysis of Impediments to Fair Housing Choice

Context and Introduction into Summary Findings

Prepared for Equal Opportunities Commission | May 9, 2019

Analysis of Impediments to Fair Housing Choice

- Requirement of Participating/Entitlement Jurisdictions through the Consolidated Plan process
 - As a condition of receiving Federal CDBG/HOME funds, the City must certify that it will *affirmatively further fair housing*
 - Affirmatively Furthering Fair Housing is certified by
 - Conducting an Analysis of Impediments to Fair Housing Choice
 - Taking appropriate actions to overcome the effects of impediments identified in the Analysis of Impediments
 - Maintaining records reflecting the analysis and actions
- Affirmatively Furthering Fair Housing is a legal obligation
- AI is meant to be a practical document that identifies impediments to fair housing choice and creates systemic plan to remove them

Affirmatively Furthering Fair Housing

- Per HUD Rule, Affirmatively Furthering Fair Housing is:

"Taking meaningful actions, in addition to combating discrimination, that overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity based on protected characteristics. Specifically, affirmatively furthering fair housing means taking meaningful actions that, taken together, address significant disparities in housing needs and in access to opportunity, replacing segregated living patterns with truly integrated and balanced living patterns, transforming racially and ethnically concentrated areas of poverty into areas of opportunity, and fostering and maintaining compliance with civil rights and fair housing laws."

- AFFH concept established through the Civil Rights Act of 1968

Other Fair Housing & Equity Documents

- An Analysis of Impediments is not:
 - An Assessment of Fair Housing
 - Postponed 2015 HUD Rule referred E/PJs back to AI format
 - A Housing Needs Assessment
 - AIs are a legally required document for Federal funding, not solely for local knowledge/implementation
 - AIs focus on protected class housing opportunity, not solely housing units
 - A Fair Housing and Equity Assessment
 - AIs contain stricter requirements, and while focus is placed on race/ethnicity, AIs require review of all protected classes as well as a Strategy & Action Plan

Other Fair Housing & Equity Documents



Analysis of
Impediments to
Fair Housing
(2013 & 2019)



Race to Equity
Report
(2013)



1st Biennial Housing
Needs Assessment
& Strategies
(2014 & 2016)



Imagine Madison
(2017)



AI-2013: Actions to alleviate Administrative Impediments

5. Increase use of fair housing compliant procedures

- Simplify materials and emphasize ease and quick resolutions
- Optimize the City website to make it easy to find fair housing info
- Coordinated training to identify and direct housing related complaints
- Add “Housing Discrimination” to the Report a Problem system
- Contract with a Qualified Fair Housing Enforcement Organization to provide investigative services
- Revise fair housing ordinances to be consistent with state law

Data Sources Used in the Analysis of Impediments

In analyzing data to recognize impediments, local-level and small-area data is encouraged for use throughout the process

- American Community Survey
 - 5-year estimates used wherever possible to increase statistical accuracy and lower margins of error
 - 1-year estimates occasionally used to better highlight trends lost in 5-year ACS rolling averages
- Comprehensive Housing Affordability Strategy (CHAS)
 - Custom HUD tabulations of 5-year ACS data specific to the housing market
 - Ex: Tenure by Household Income by Housing Cost by Race/Ethnicity
 - Commonly used for geographic reference

Other Data Sources

- Other Local Data
 - City of Madison Building Inspection
 - City of Madison Open Data
 - Home Sales & Listing Aggregators (Zillow)
 - Homeless Services Consortium
 - Wisconsin Department of Corrections
 - Madison Metropolitan School District
 - Madison Gas & Electric
- Home Mortgage Disclosure Act
 - Origination and Denial data by Census Tract 2007-2016

Community Engagement

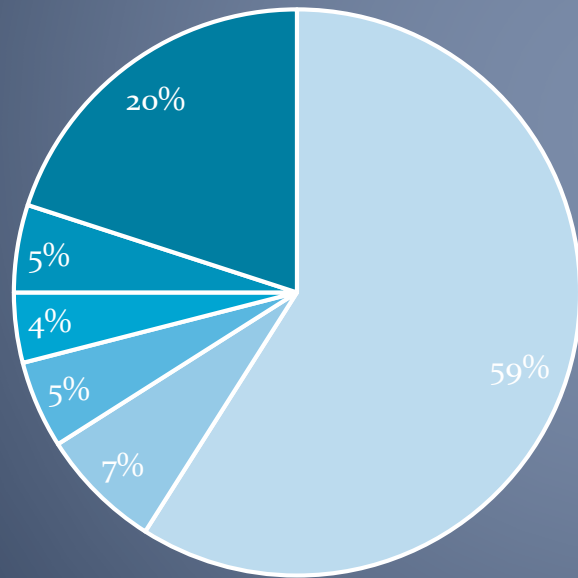
Over 600 Madison residents and stakeholders from across City and Dane County have participated in public input and stakeholder consultation opportunities to inform CDD's plan as of May 1, 2019.

- Stakeholder/Partner Survey
 - 138 Participants
- Resident/Community Survey
 - 373 Participants
- Focus Groups
 - 103 Stakeholders invited/ 3 events
- Bean Poll Events
 - 5 public events

What is the most significant barrier to people finding and maintaining housing?

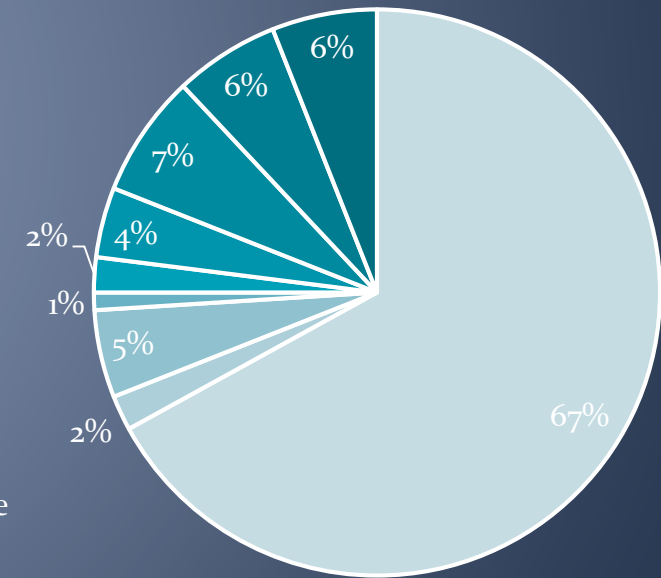
Community Survey Results

- Housing costs
- Home purchase price
- Housing discrimination
- Finding vacant units
- Lack of steady income
- Other



Partner Survey Results

- Housing cost
- Home purchase price
- Credit scores
- Money for utilities & rent deposits
- Housing discrimination
- Finding vacant units
- Lack of steady income
- Lack of supportive services



Sample of other questions:

- What is the most significant barrier to finding housing in your area of choice in Madison and Dane County?
- What housing programs and activities for renters, homeowners/prospective homebuyers are most needed in your community?
- What are the most urgent priorities for people experiencing or at risk of becoming homeless in our community?

Additional Input/Approval Process

Date	Time	Committee
April 25 th	4pm	Housing Strategy Committee (Discussion Item)
May 6 th		Racial Equity and Social Justice Initiative Analysis Begins
May 9 th	5pm	Equal Opportunities Commission (Discussion Item)
May 15 th	Noon	Resolution Due to Legistar
May 21 st	6pm	Common Council (Introduction/Referral)
May 23 rd	4pm	Housing Strategy Committee
June 3 rd	6:30pm	City/County Homeless Issues Committee (Discussion Item)
June 6 th	5pm	CDBG Committee (Discussion Item)
June 10 th	5:30pm	Plan Commission
June 13 th	5pm	Equal Opportunities Commission
June 13 th	5pm	CDA Board
June 27 th	4pm	Housing Strategy Committee
July 8 th	4:30pm	Finance Committee
July 11 th	5pm	CDBG Committee (Final Approval)
July 16 th	6pm	Common Council (Final Approval)

Report Structure

- Local History and Impact on Fair Housing
 - 1922 Zoning Ordinance
 - HOLC Investment Map
 - Early Segregation (1960s)

Report Structure

- Current Patterns of Segregation and Disparity
 - Geographic Segregation
 - Affordability & Consumption
 - Educational Opportunity
 - Homelessness
 - Carceral Shelter
 - Federal Program Assistance & Race
 - Racially Concentrated Areas of Affluence
 - Mortgage Lending
 - Public Sector Regulations

Strategies & Actions to Overcome Impediments to Fair Housing

- 41 Impediments Identified
- 9 Impediment Areas
 - Race & Ethnicity
 - Age
 - Disability
 - Income & Affordability
 - Housing Stock
 - Lending
 - Education
 - Public Sector
 - Legislative
- Many Strategies & Actions Shared with 2013 AI, Biennial Housing Report, White House Housing Development Toolkit, and/or Imagine Madison

Strategies & Actions to Overcome Impediments to Fair Housing

- 4 Areas of Implementation
 - Development and Planning
 - Programmatic
 - Strategy
 - Lobbying

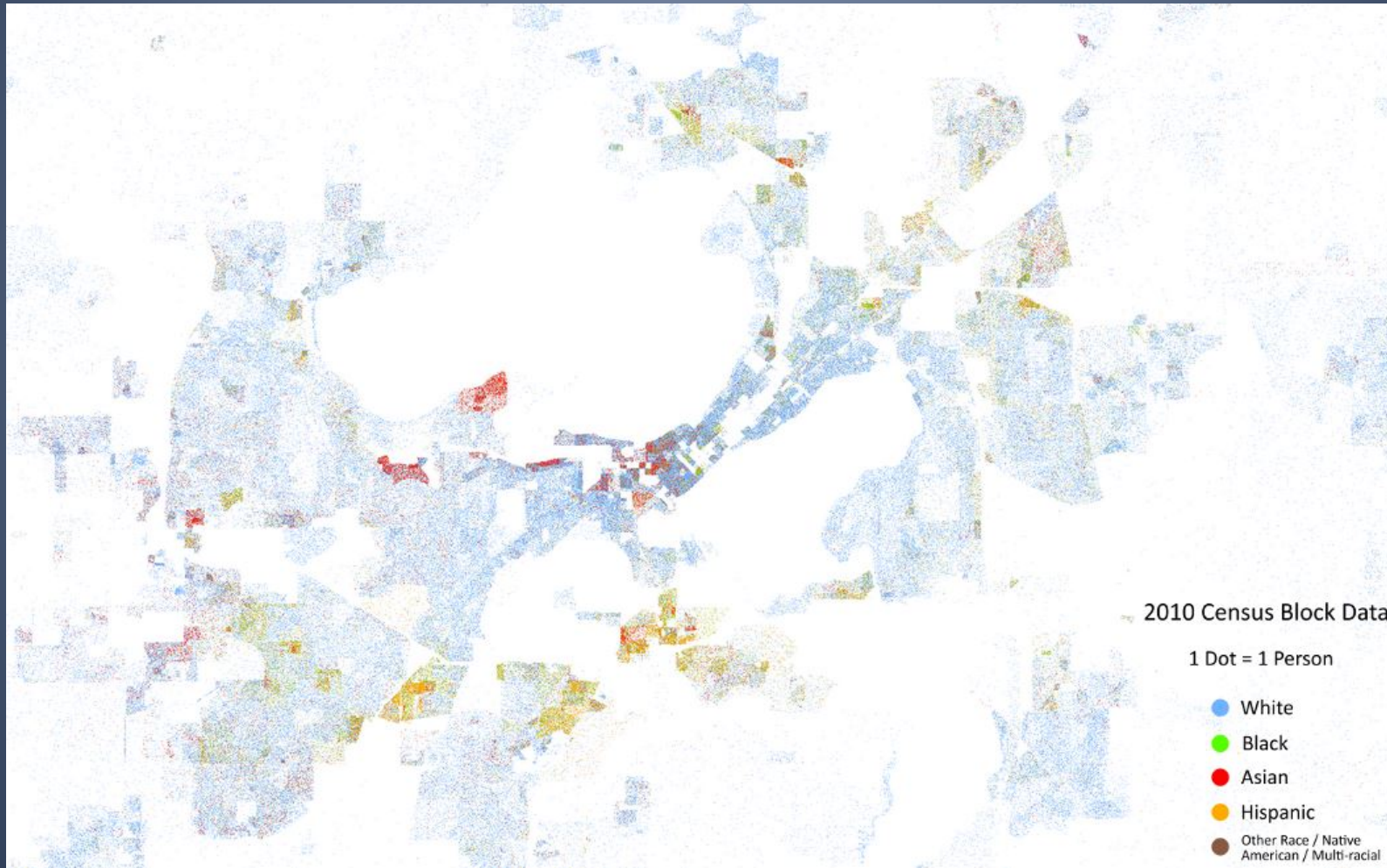
- 8 Agencies Identified for Implementation
 - Community Development
 - Planning
 - Zoning
 - Civil Rights
 - Economic Development
 - CDA
 - Metro
 - Building Inspection

- Common Council Identified for Strategies Recommending Ordinance Review

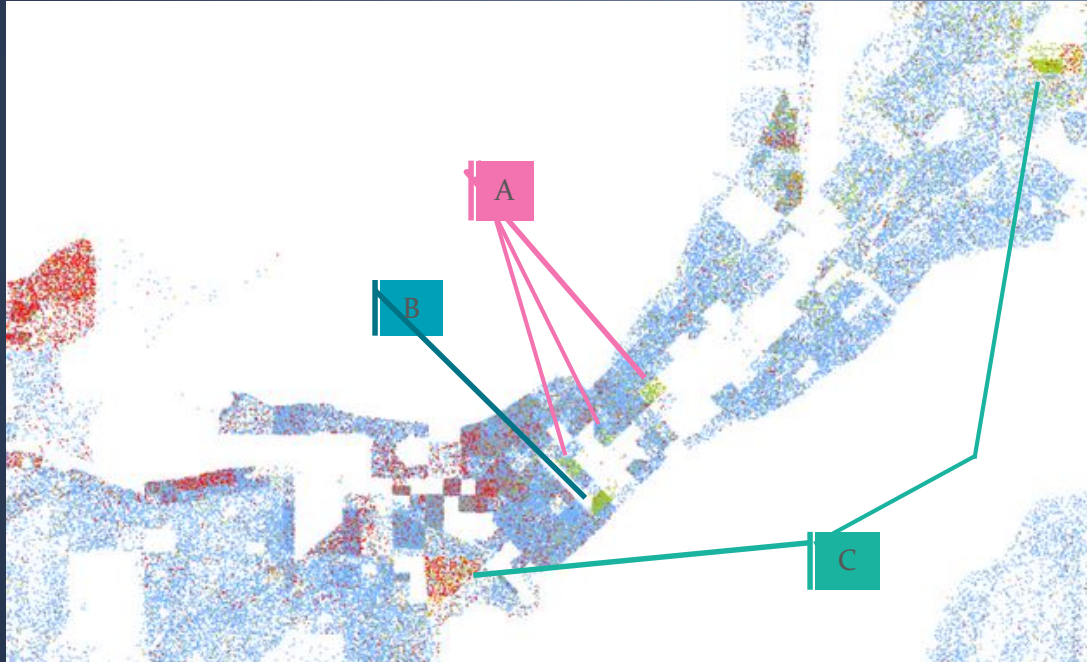
Fair Housing

Effect in the Present

Racial Dot Map



Racial Dot Map – A Closer Look



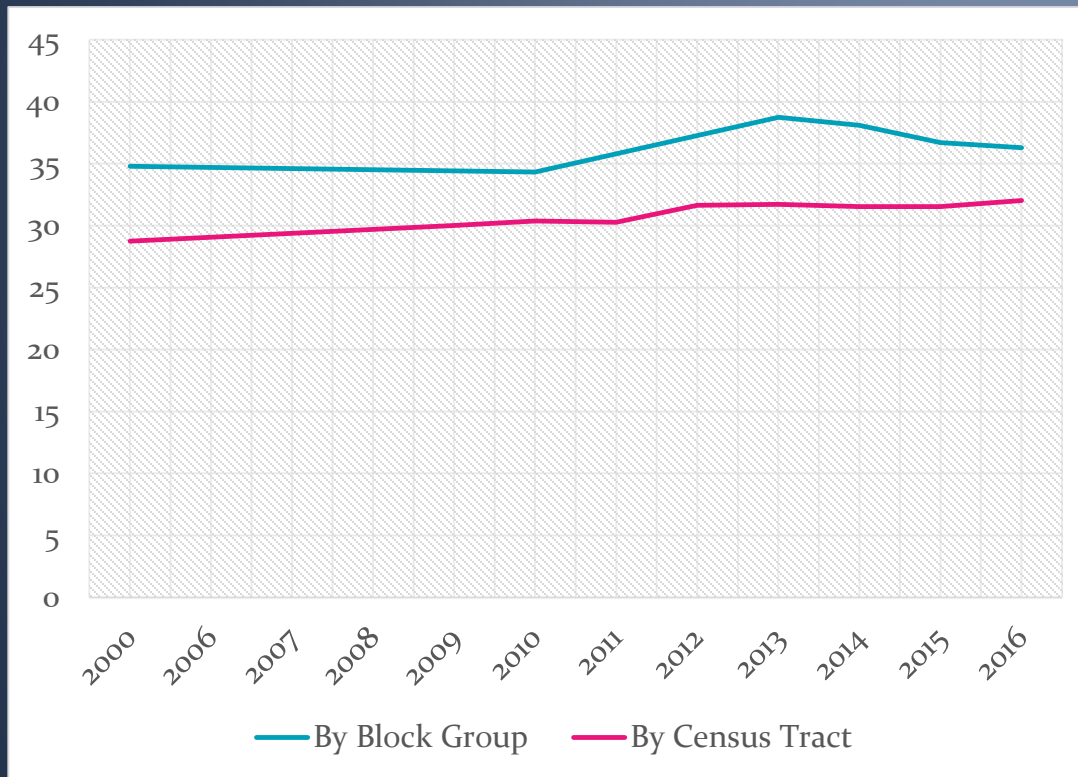
A. Homeless Services & Shelter

B. Dane County Jail

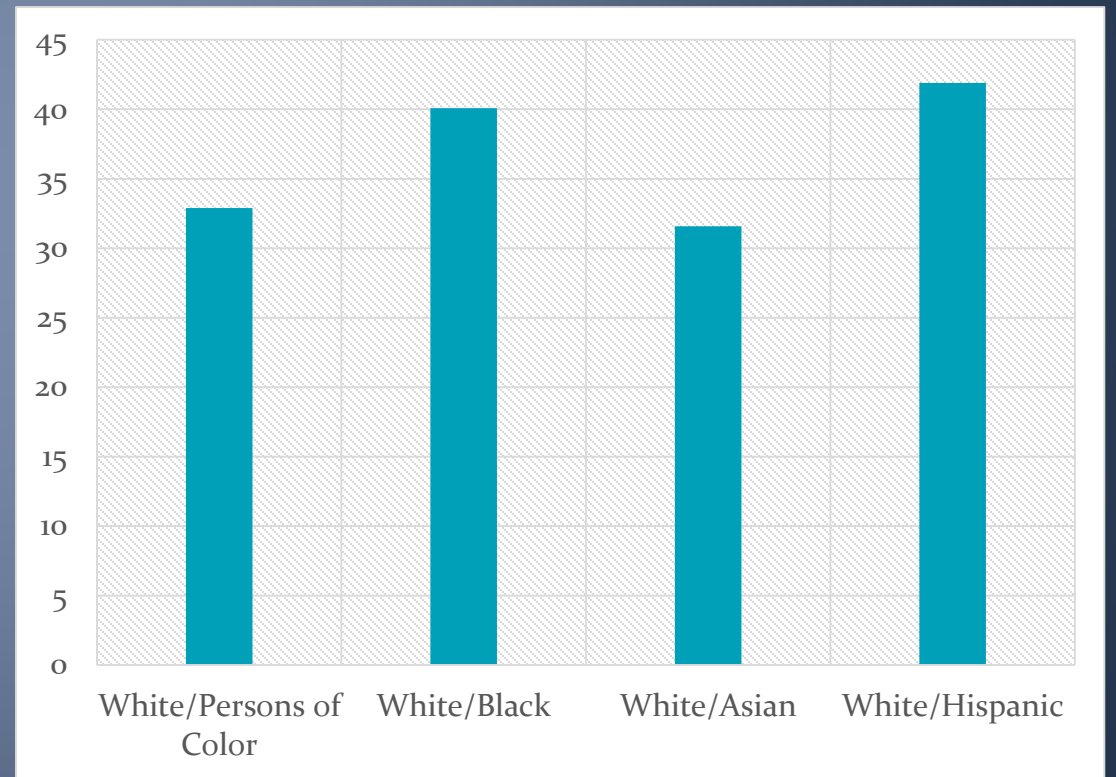
C. Bayview Foundation / City of Madison Public Housing

Measures of Segregation

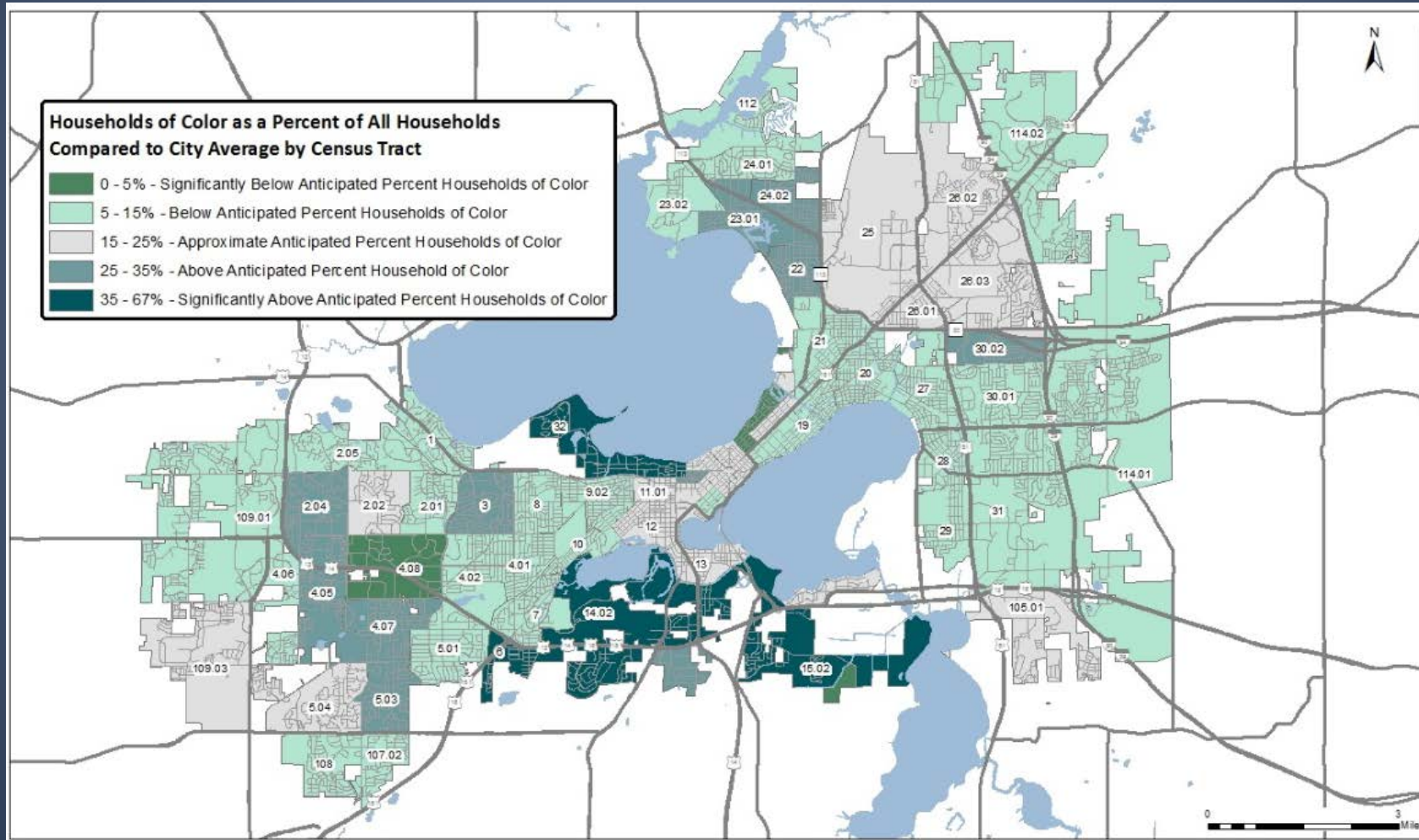
Dissimilarity Index



Index by Individual Race/Ethnicity



Integration in Contrast

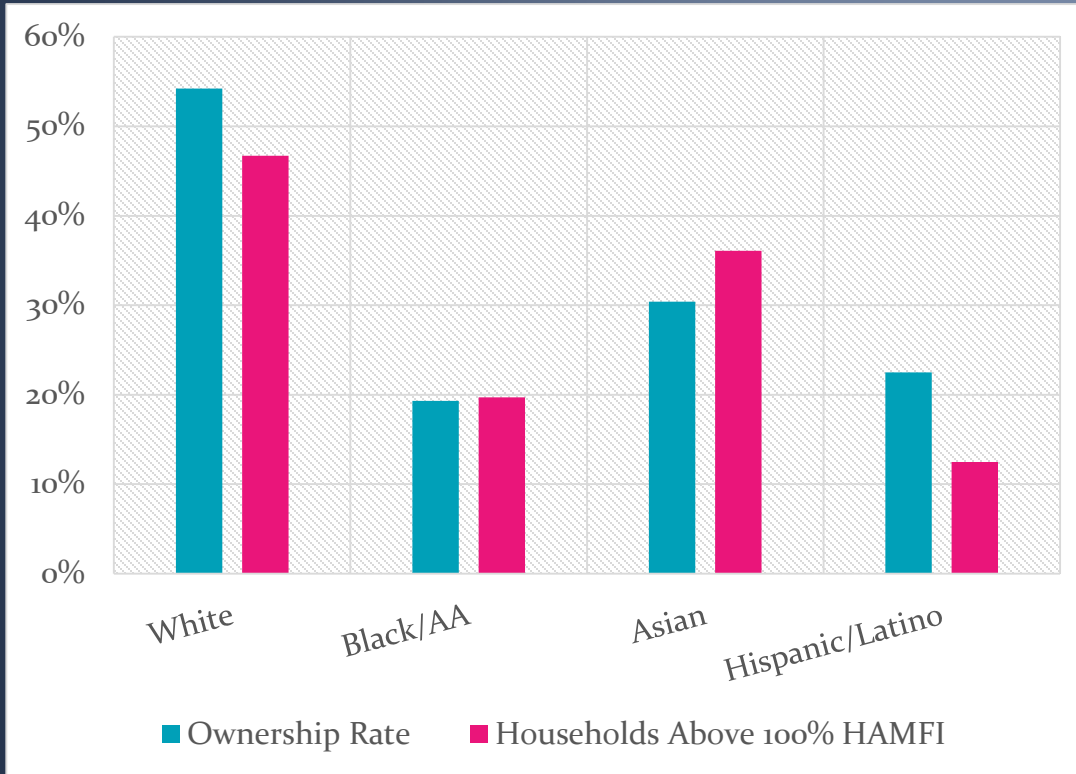


Homeownership

Obstacles and Opportunities

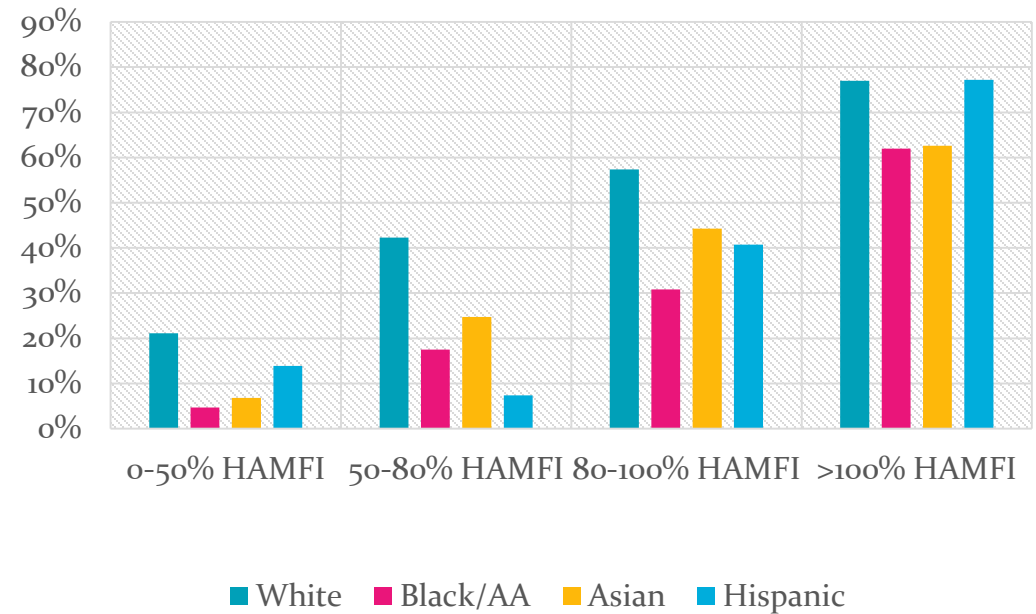
Obstacles in Ownership

Ownership and High Income Status

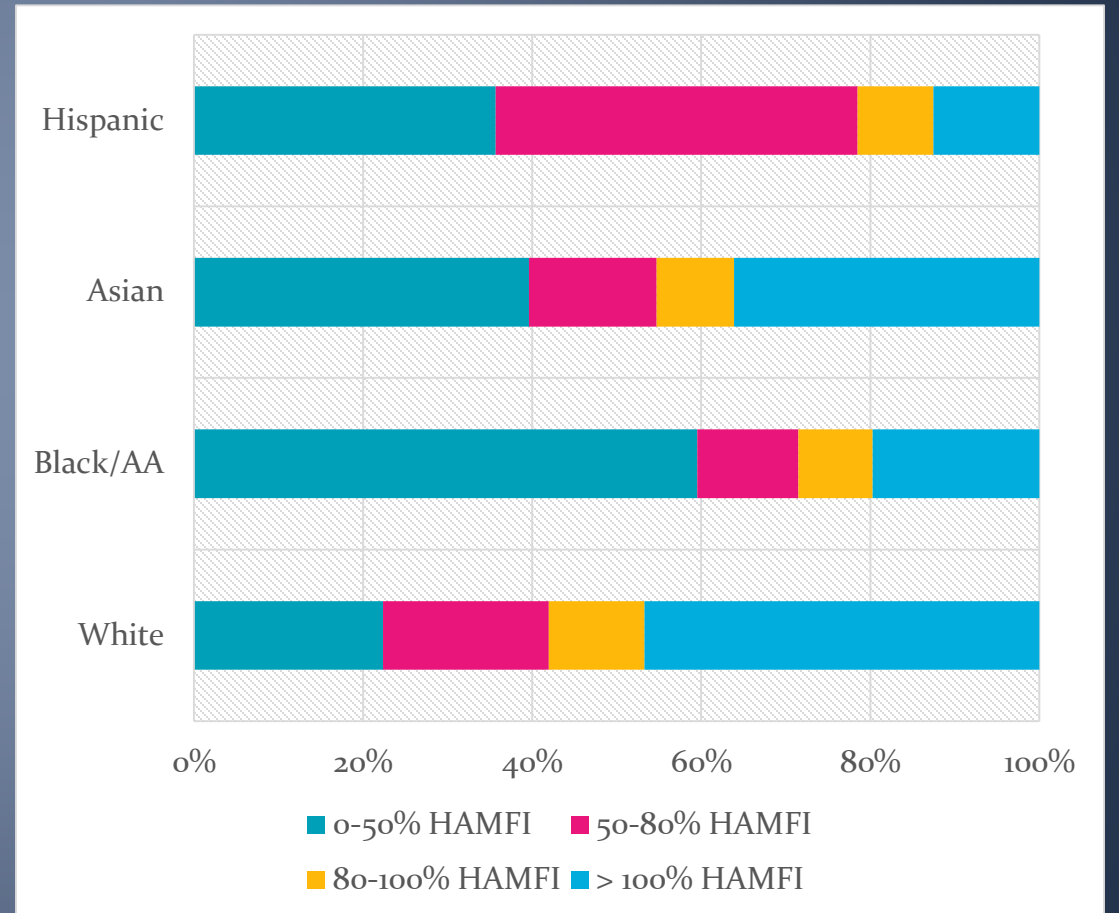
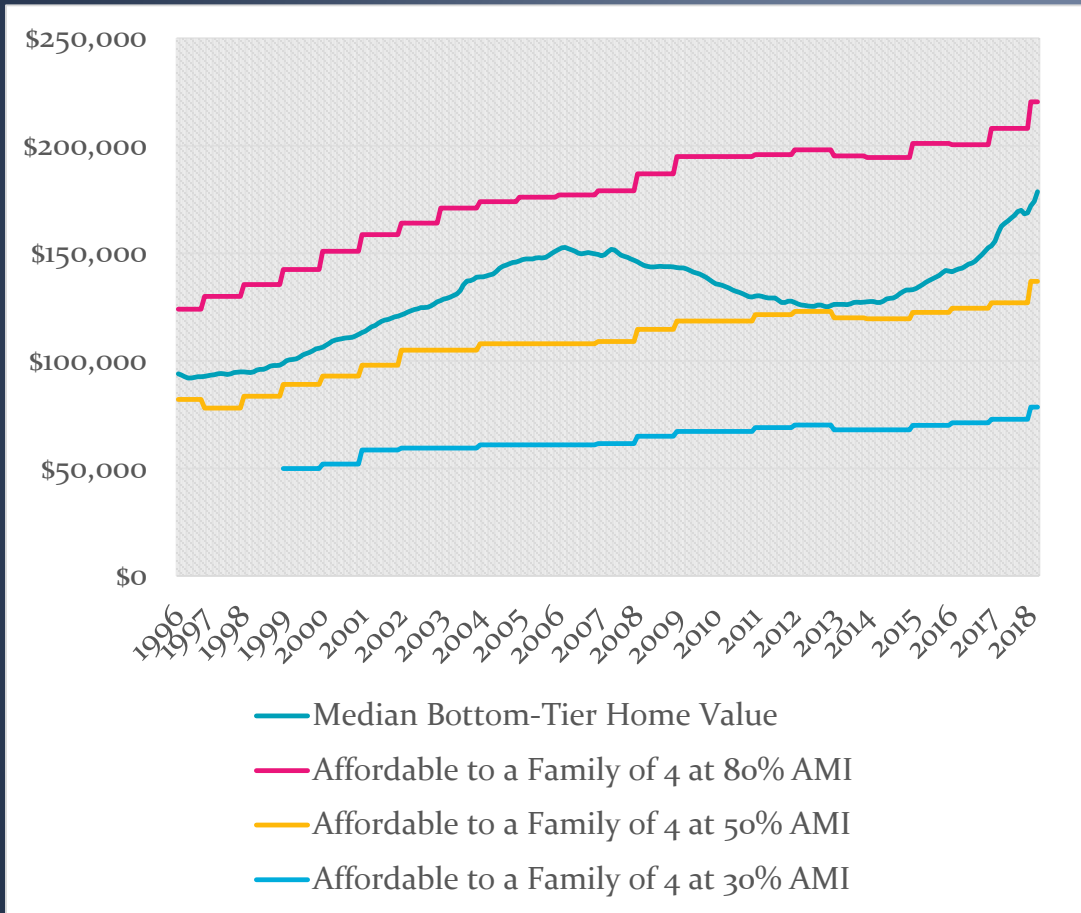


Ownership by Income Level

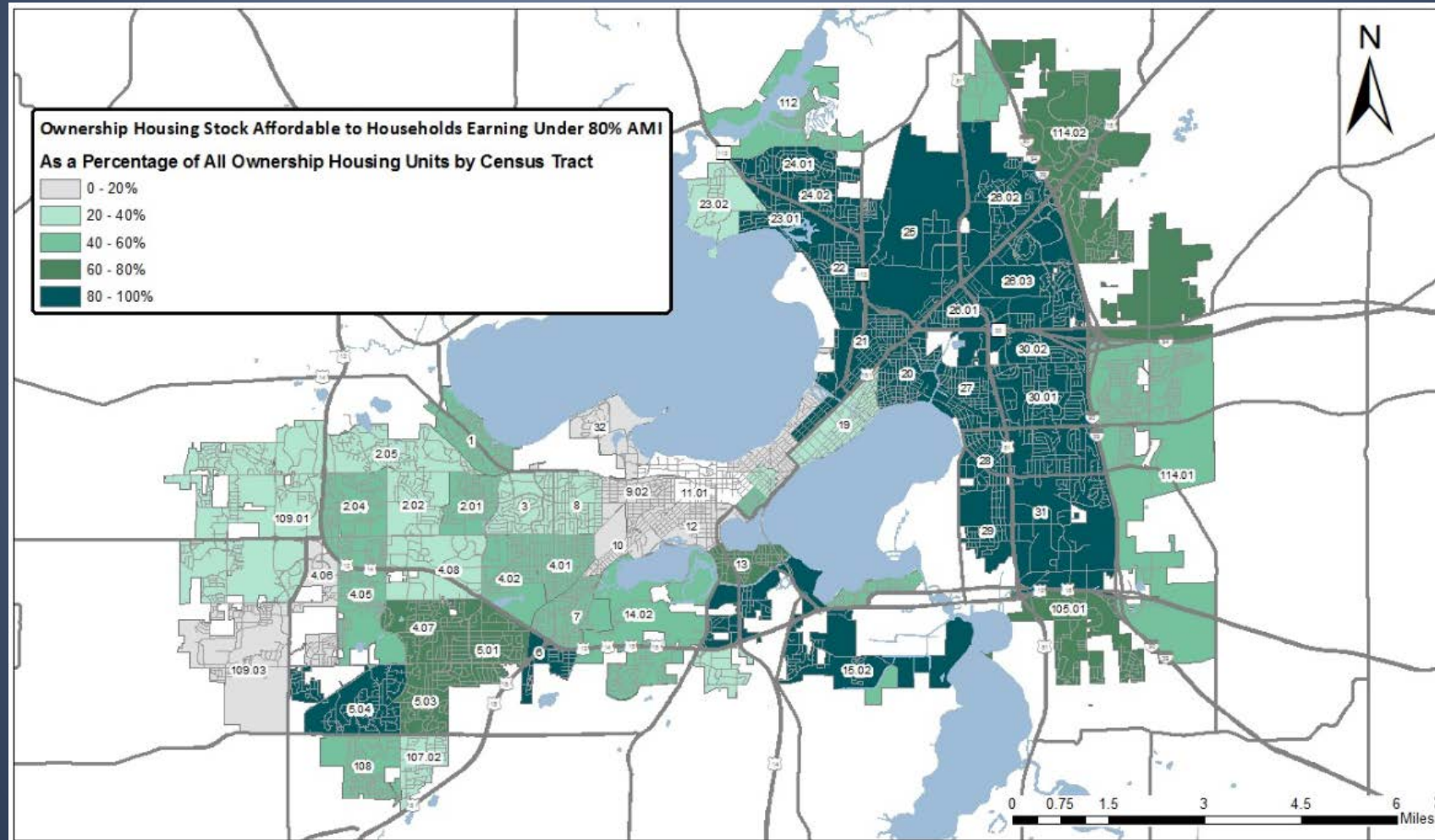
Homeownership Rate by Race



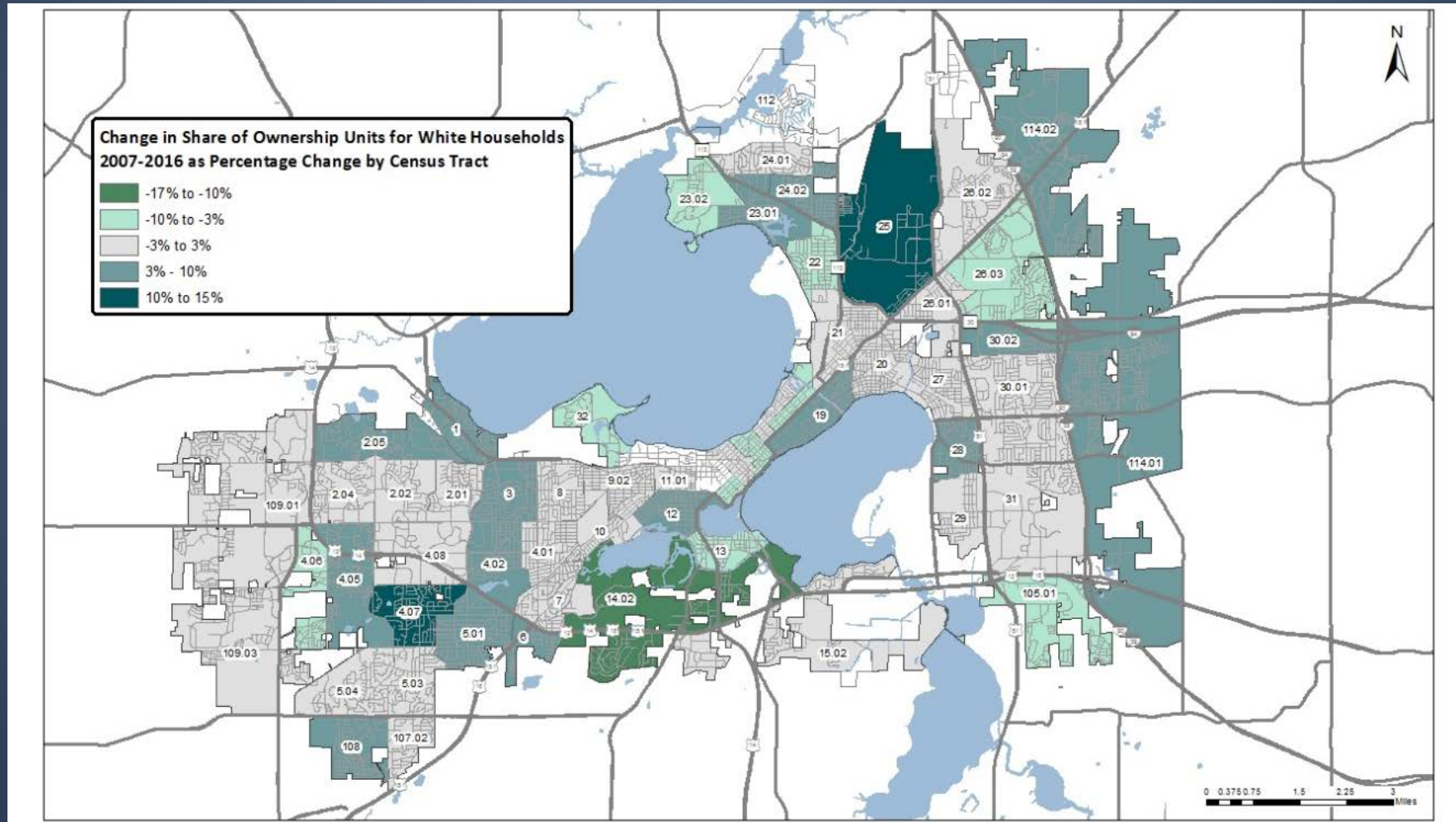
Ownership Out of Reach



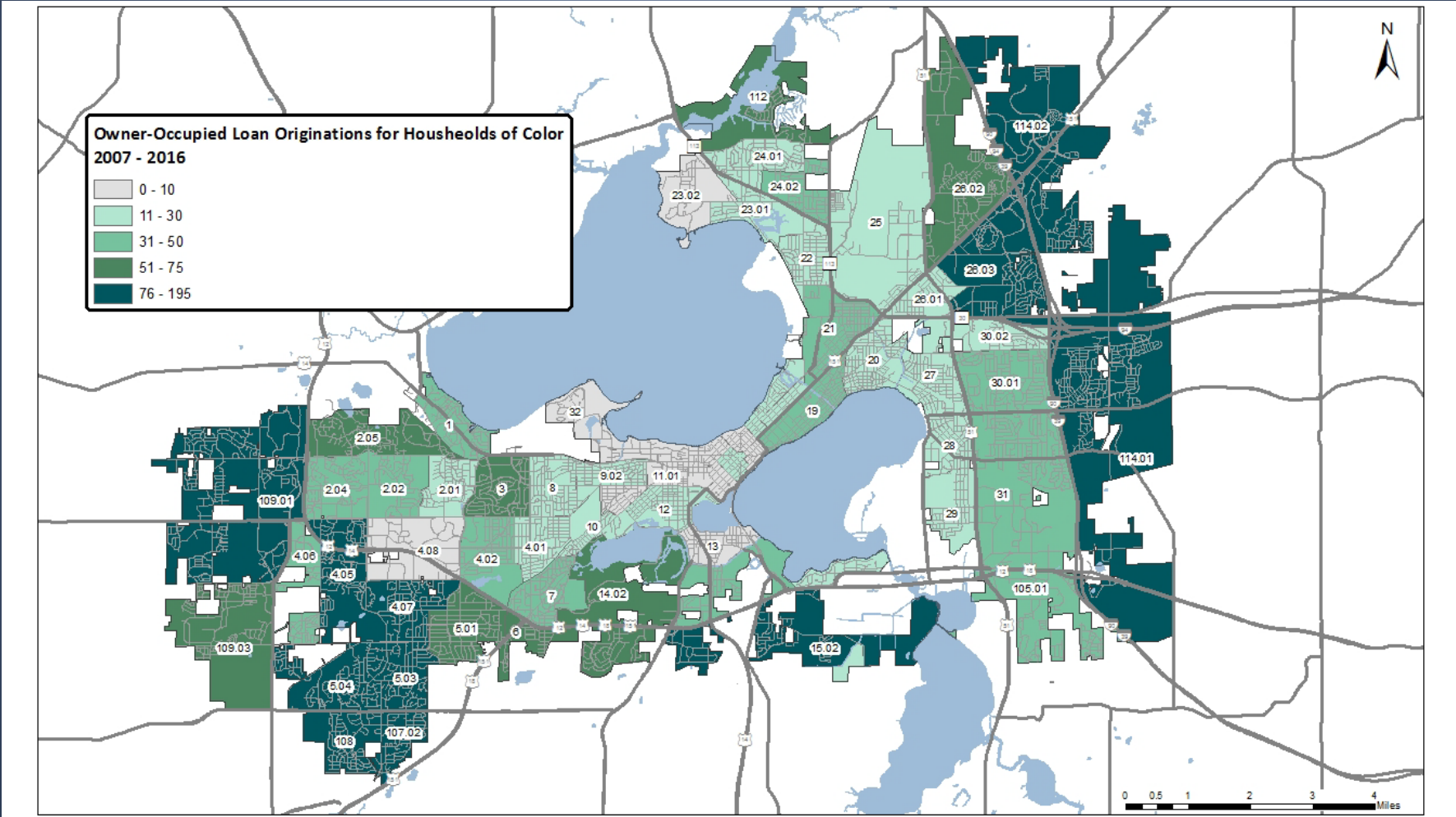
Segregation of Opportunity



Segregation of Opportunity



Segregation of Opportunity

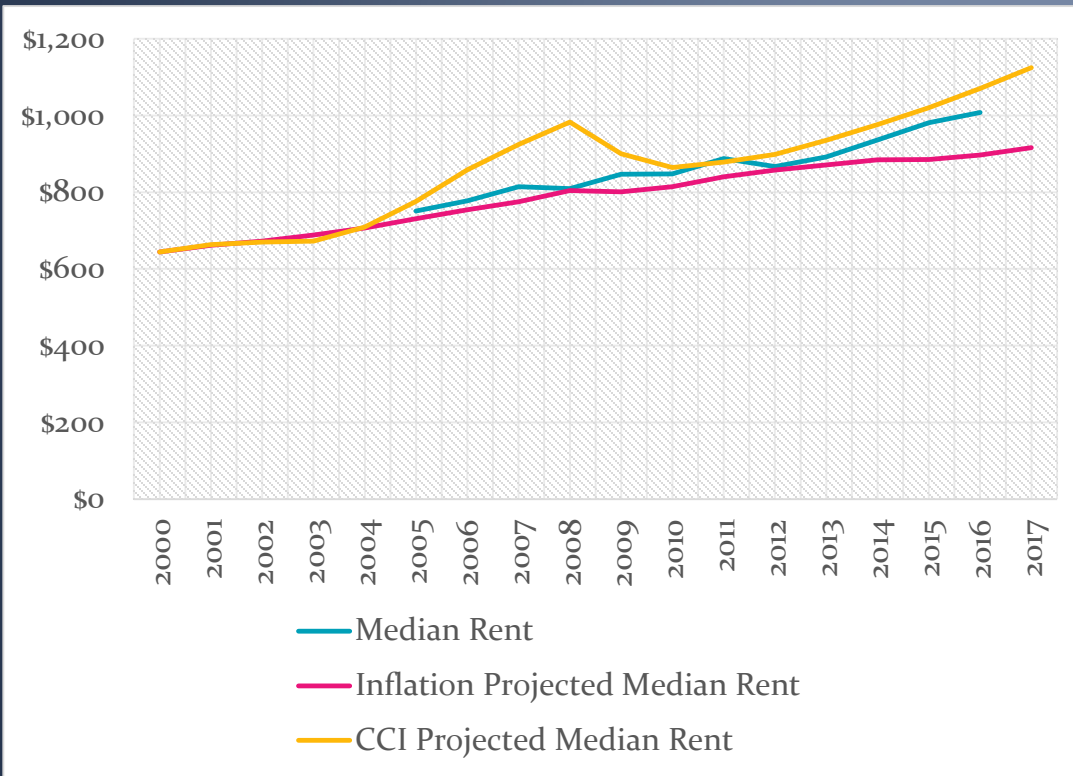


Rental

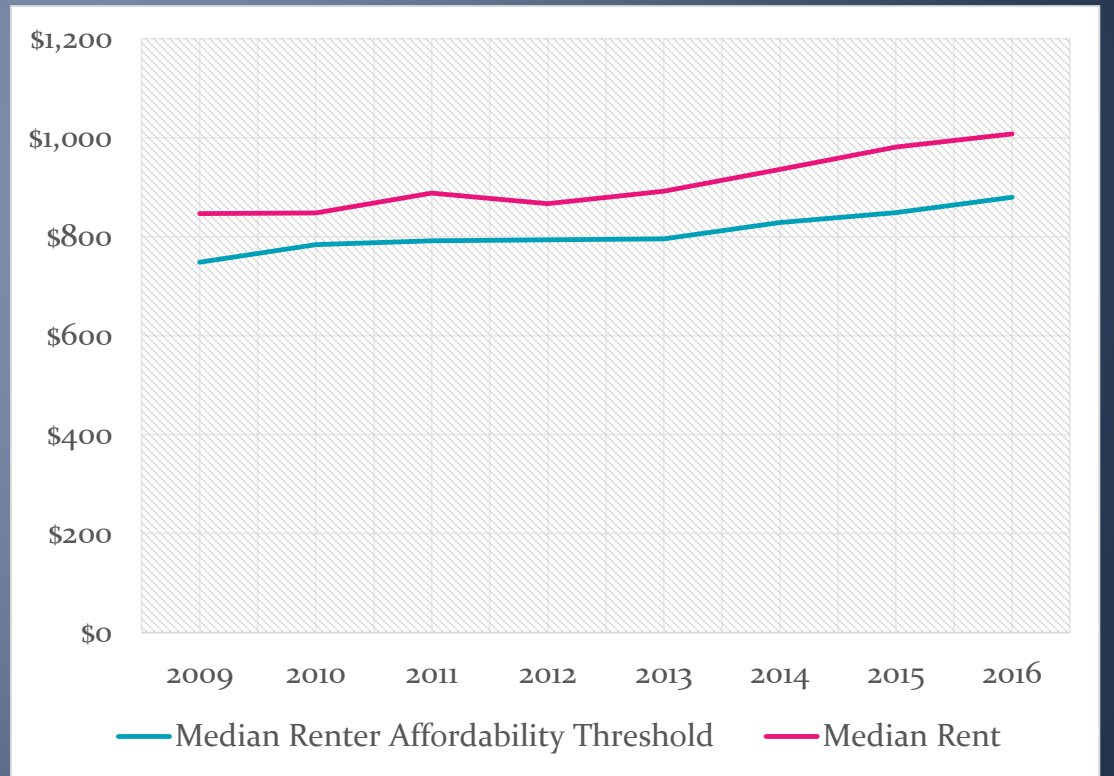
Obstacles and Opportunities

Obstacles in the Rental Market

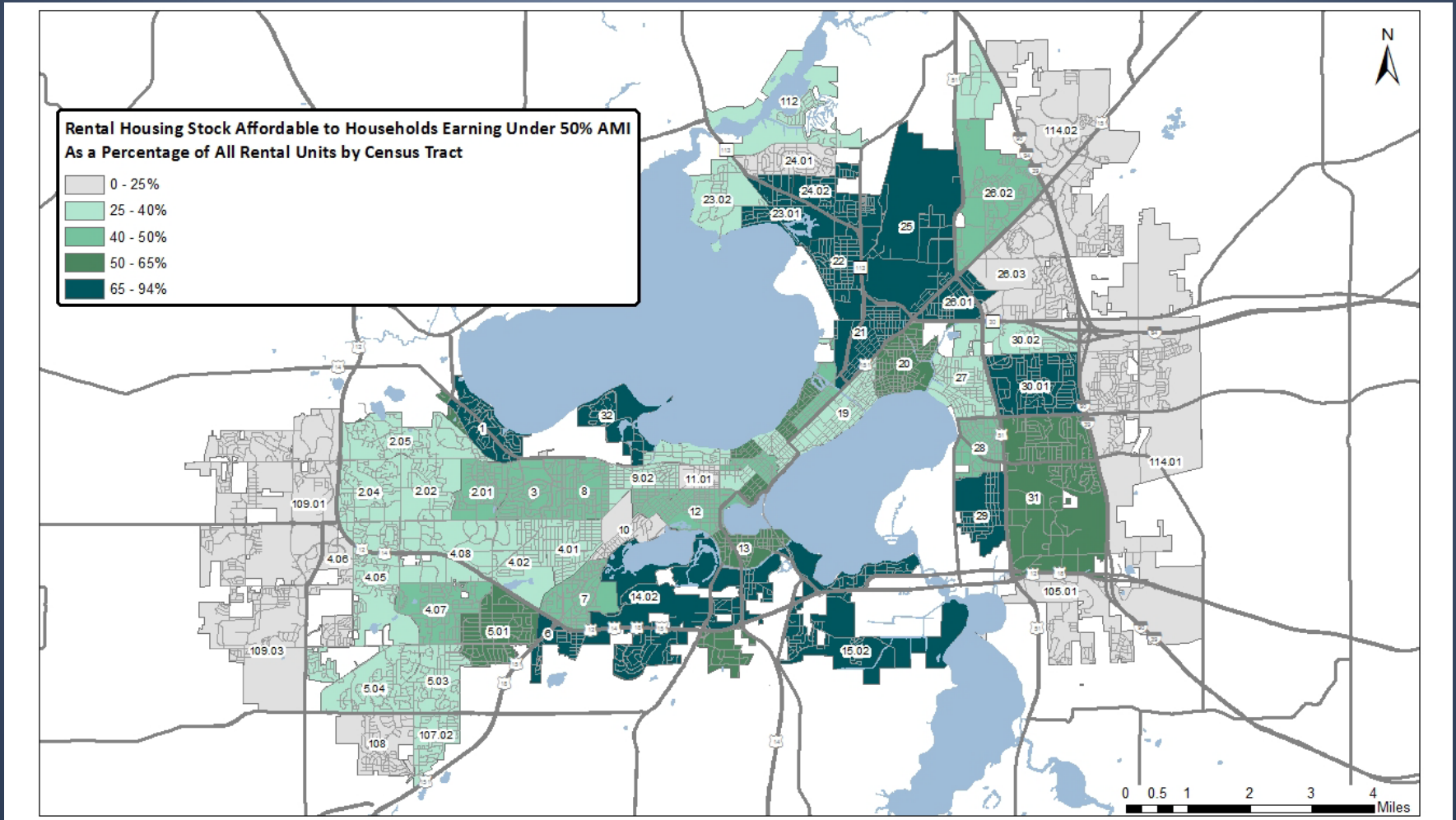
Median Rent Projections



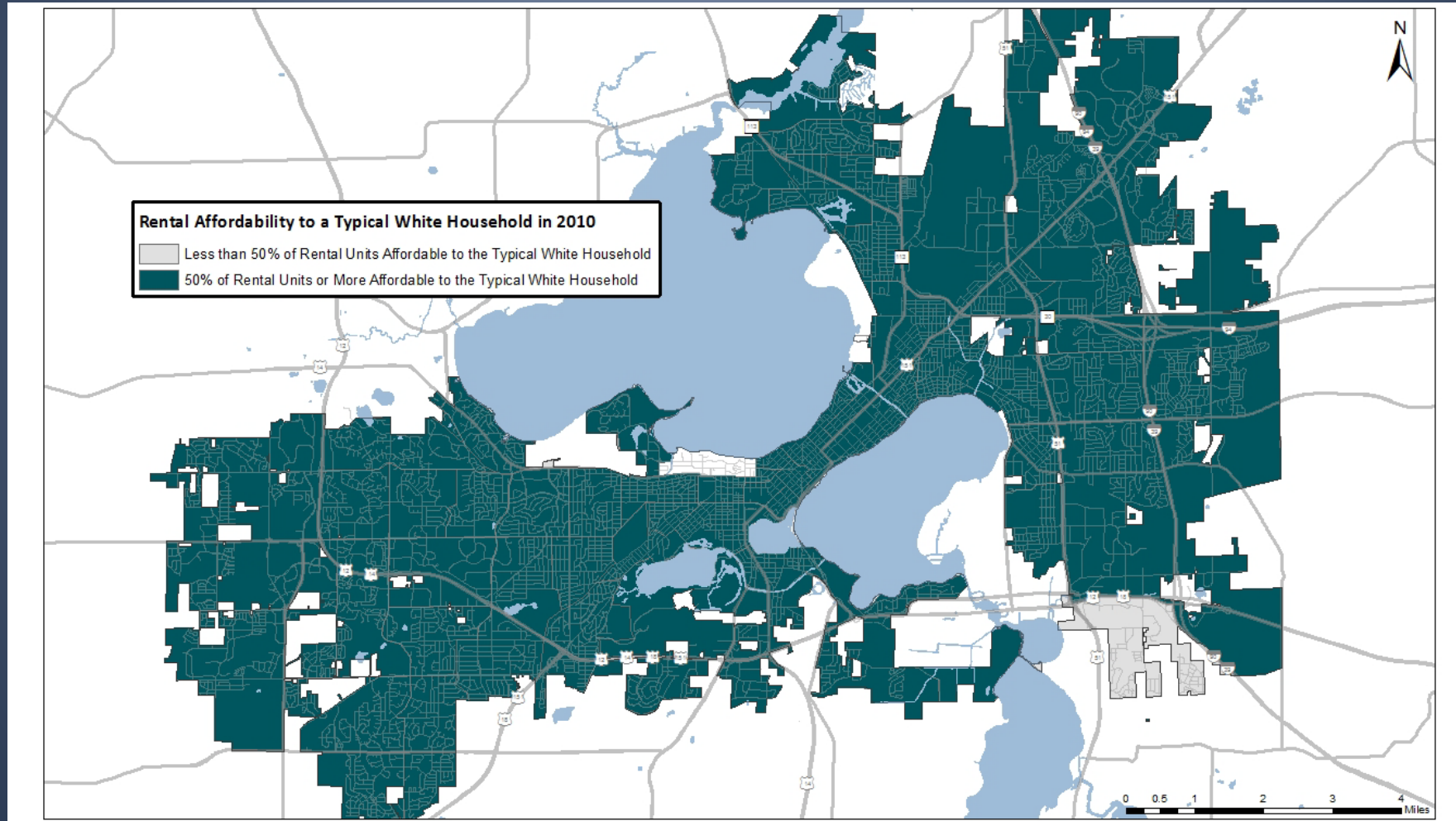
Median Renter Affordability



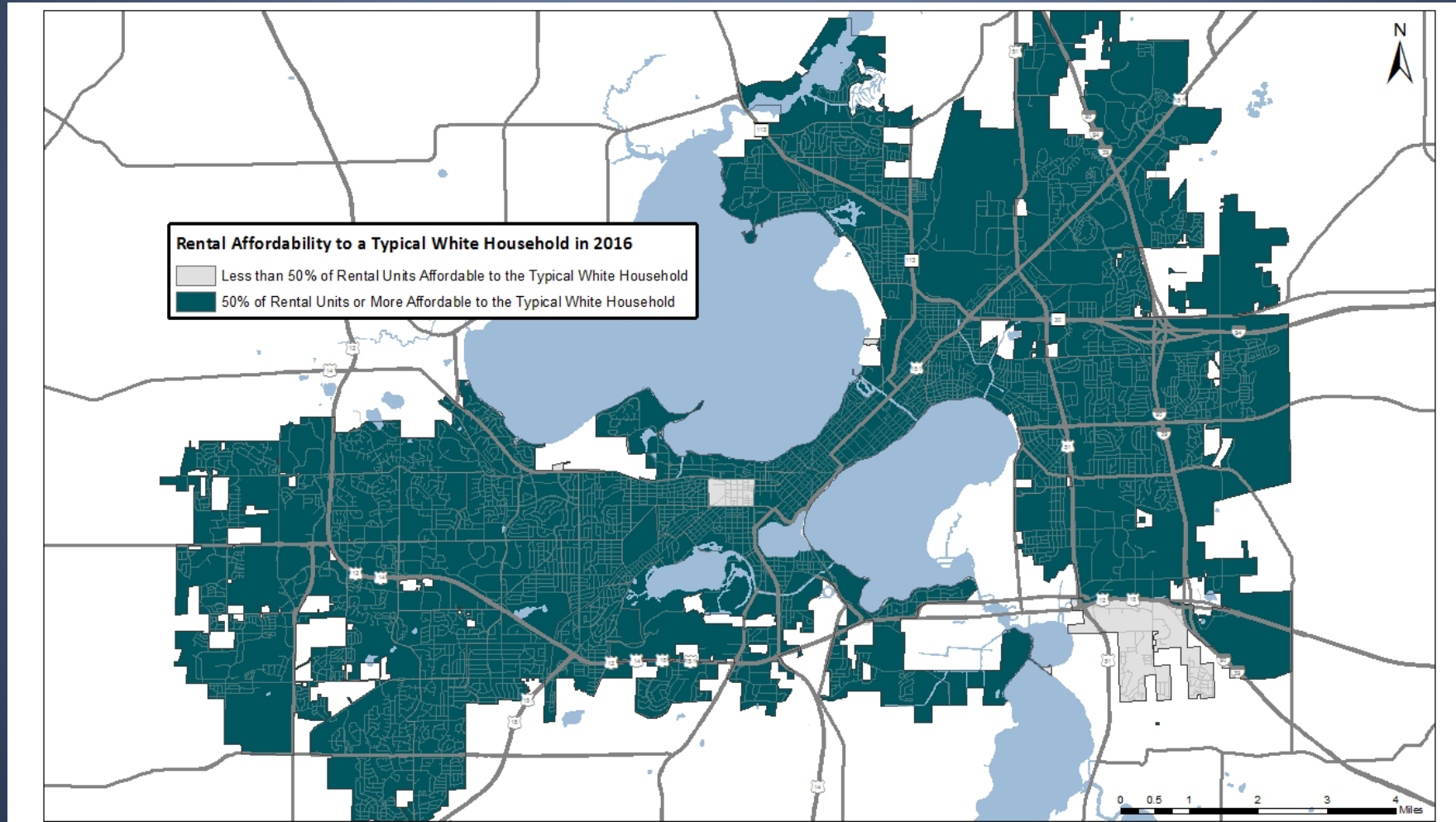
Segregation of Opportunity



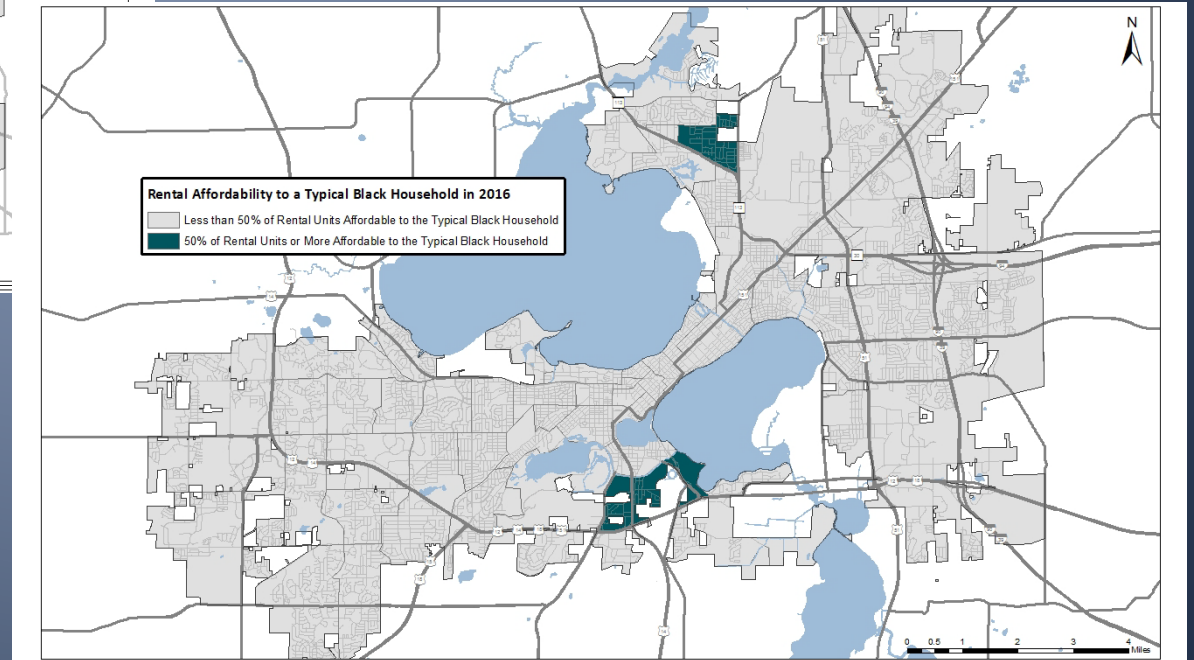
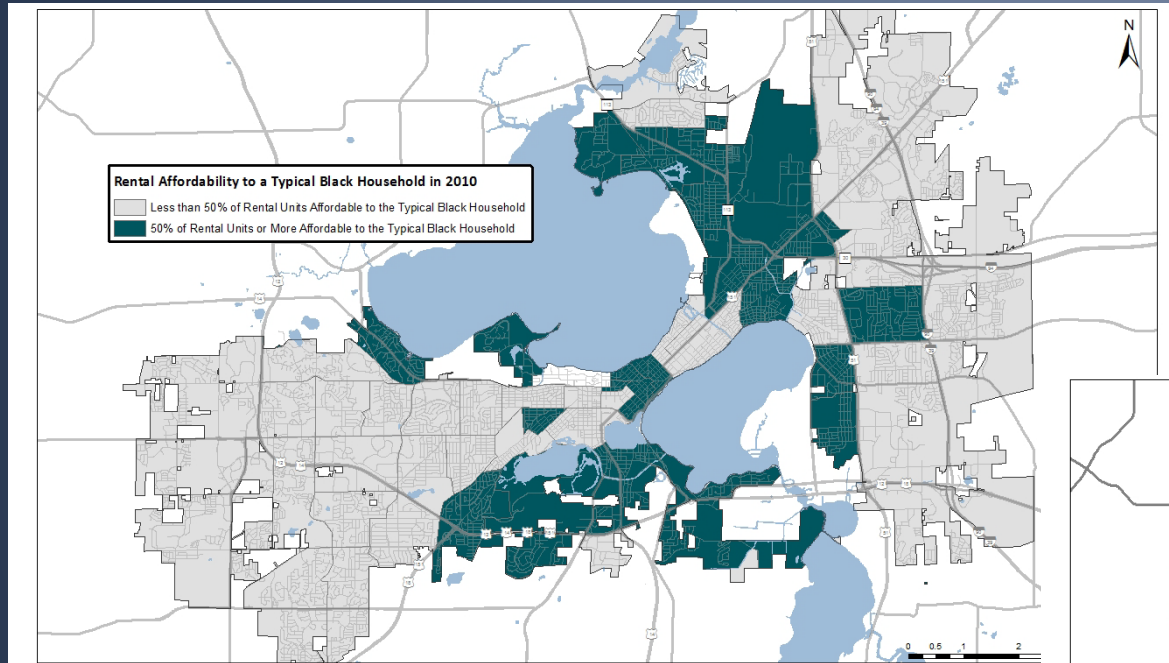
Racial Segregation of Opportunity



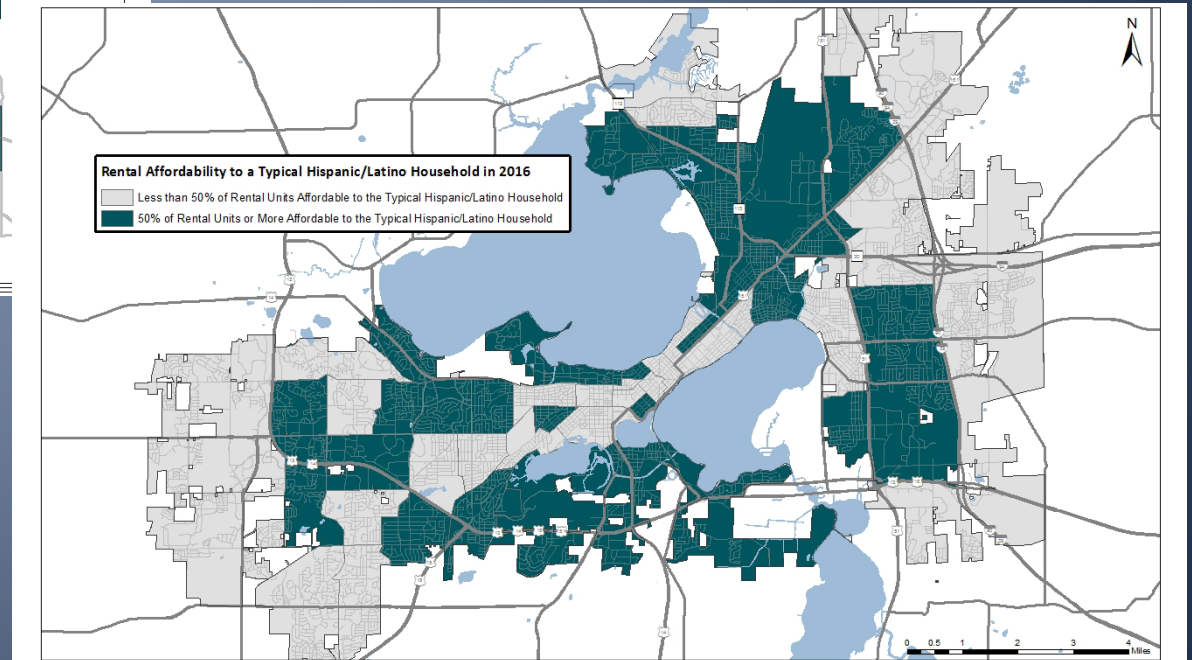
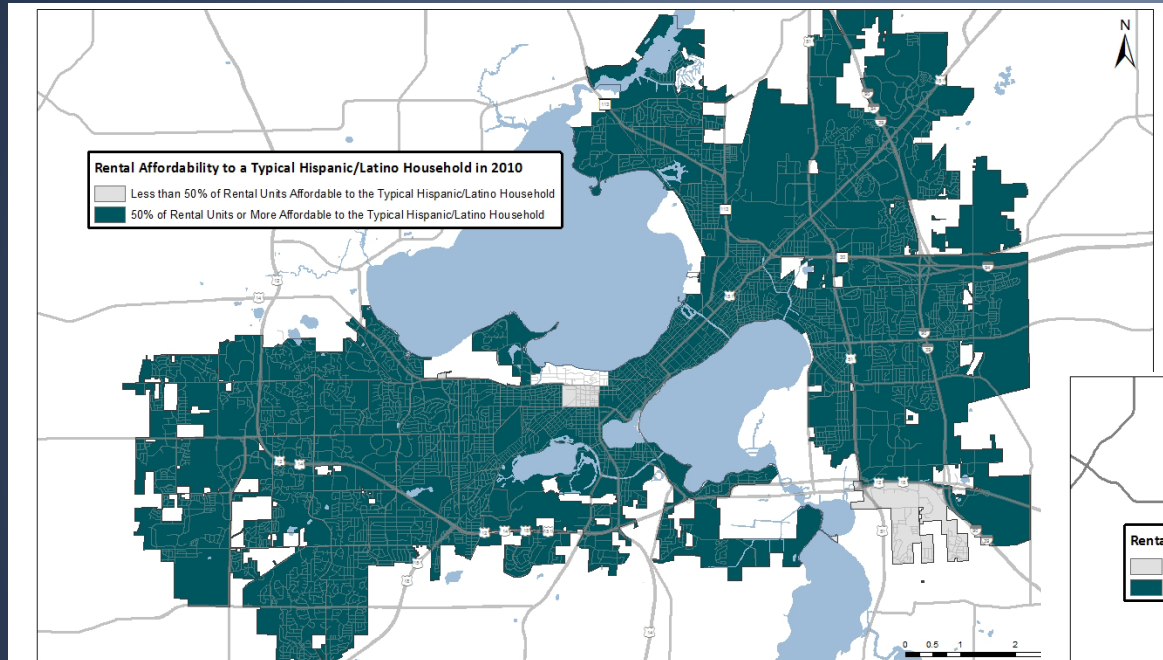
Racial Segregation of Opportunity



Racial Segregation of Opportunity



Racial Segregation of Opportunity

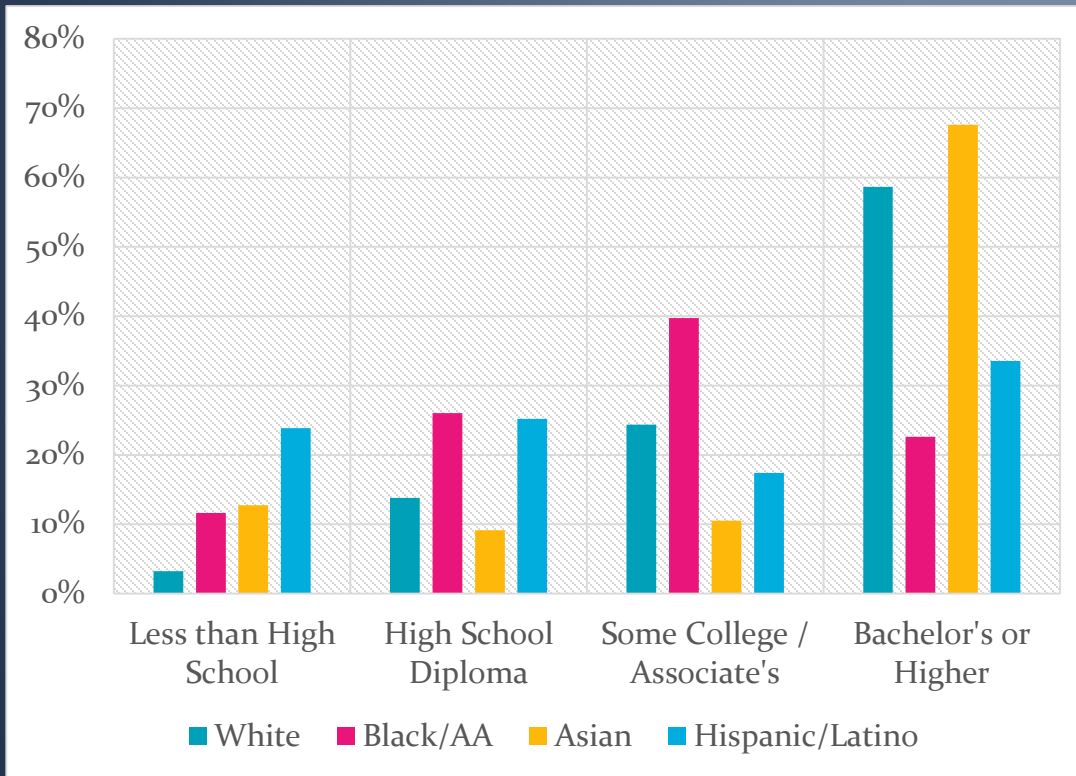


Educational

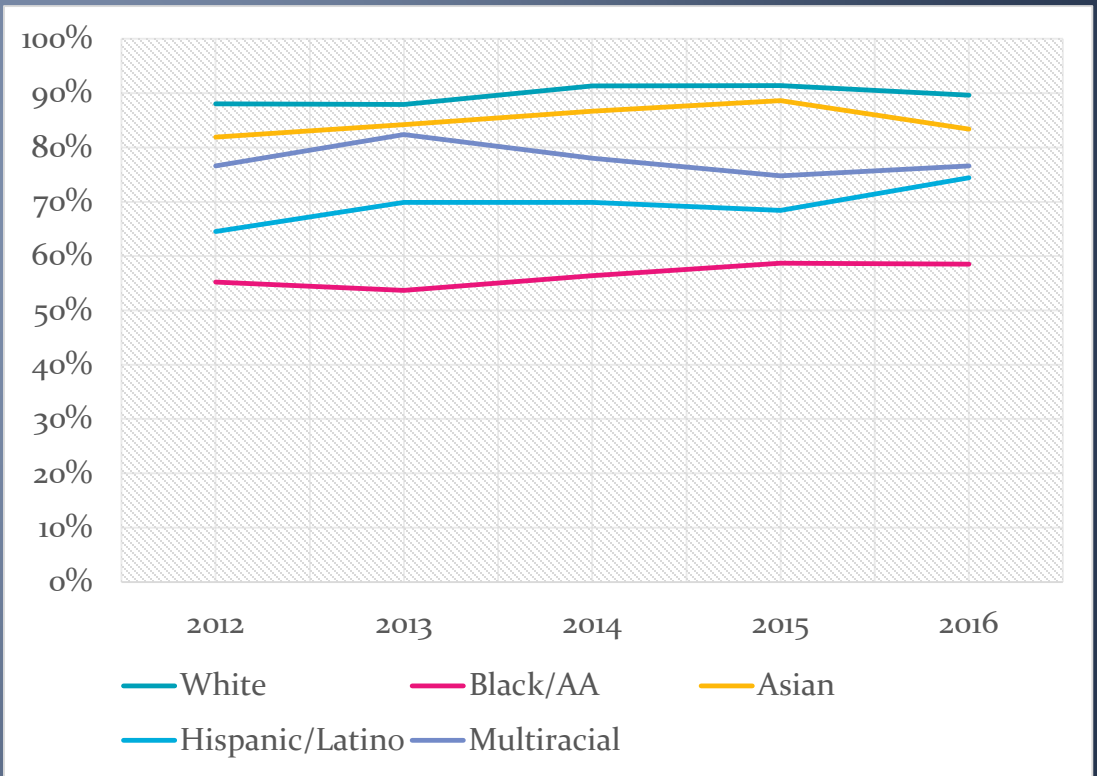
Obstacles and Opportunities

Education and Earning Potential

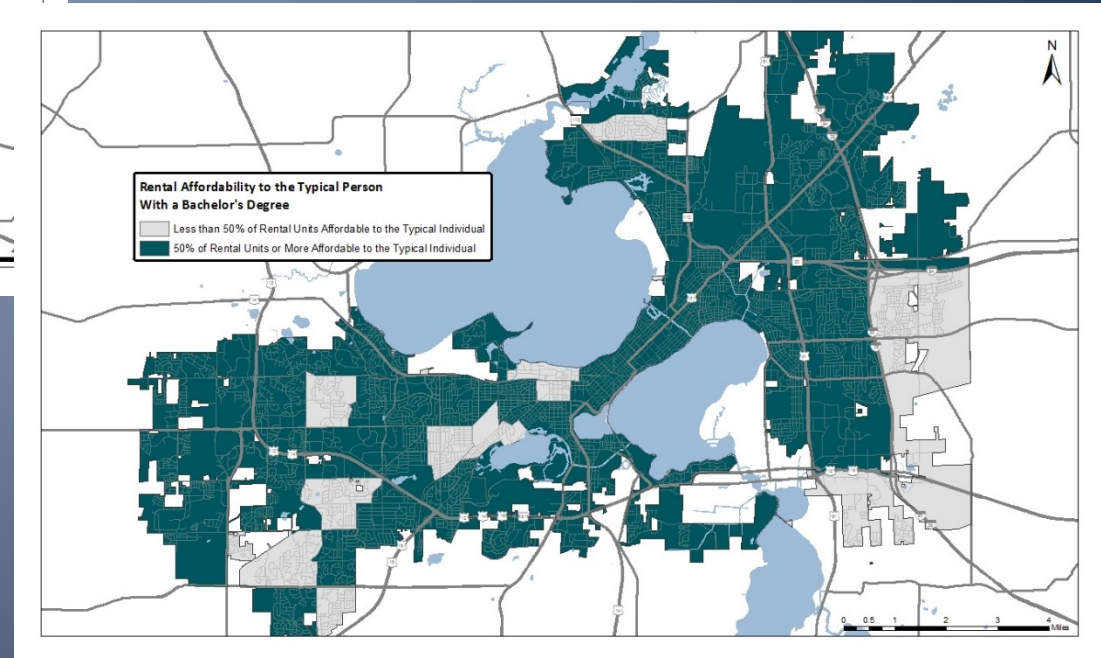
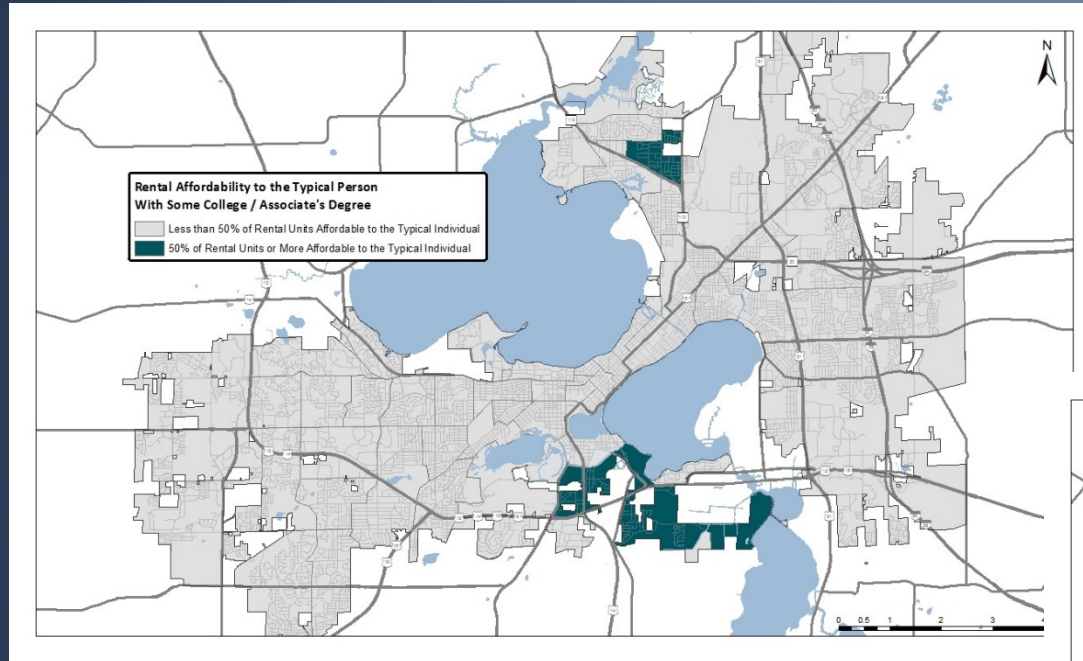
Educational Attainment



MMSD Completion Rate



Education and Earning Potential

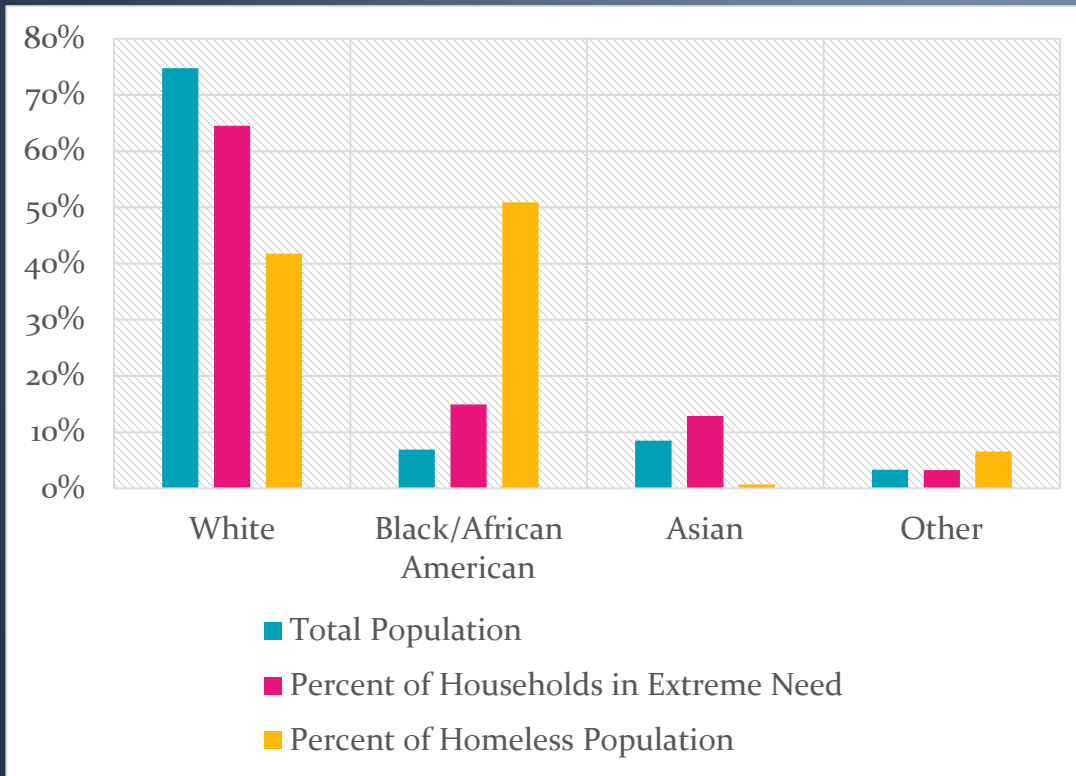


Alternate Forms of Shelter

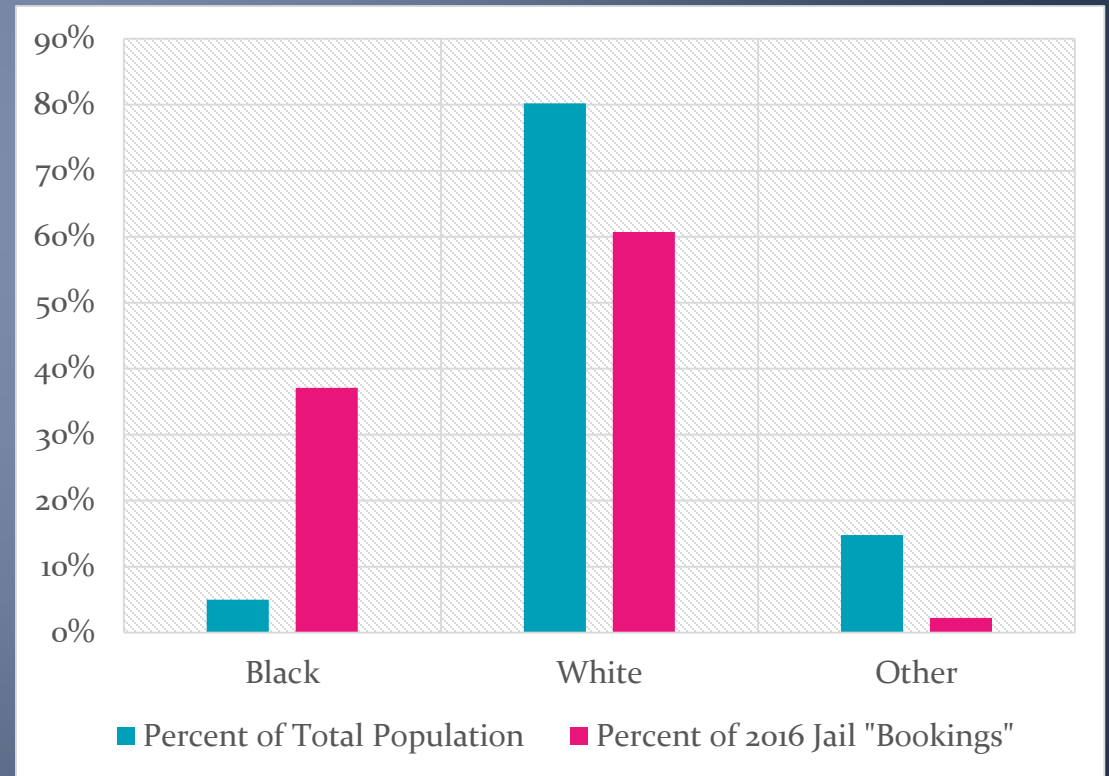
Obstacles and Opportunities

Homelessness and the Carceral System

Percentage of Homeless Population



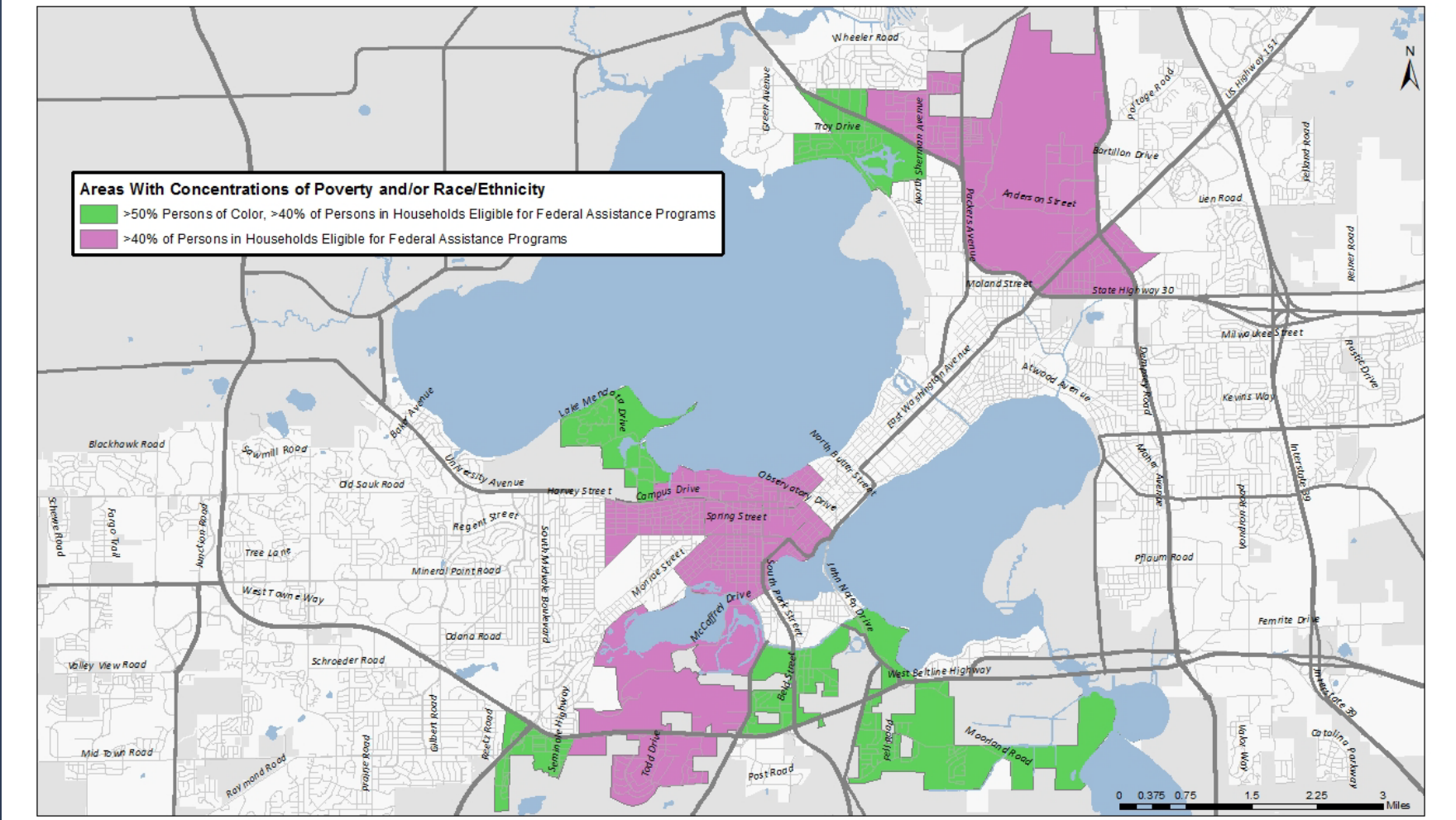
Dane County Jail Bookings by Race/Ethnicity



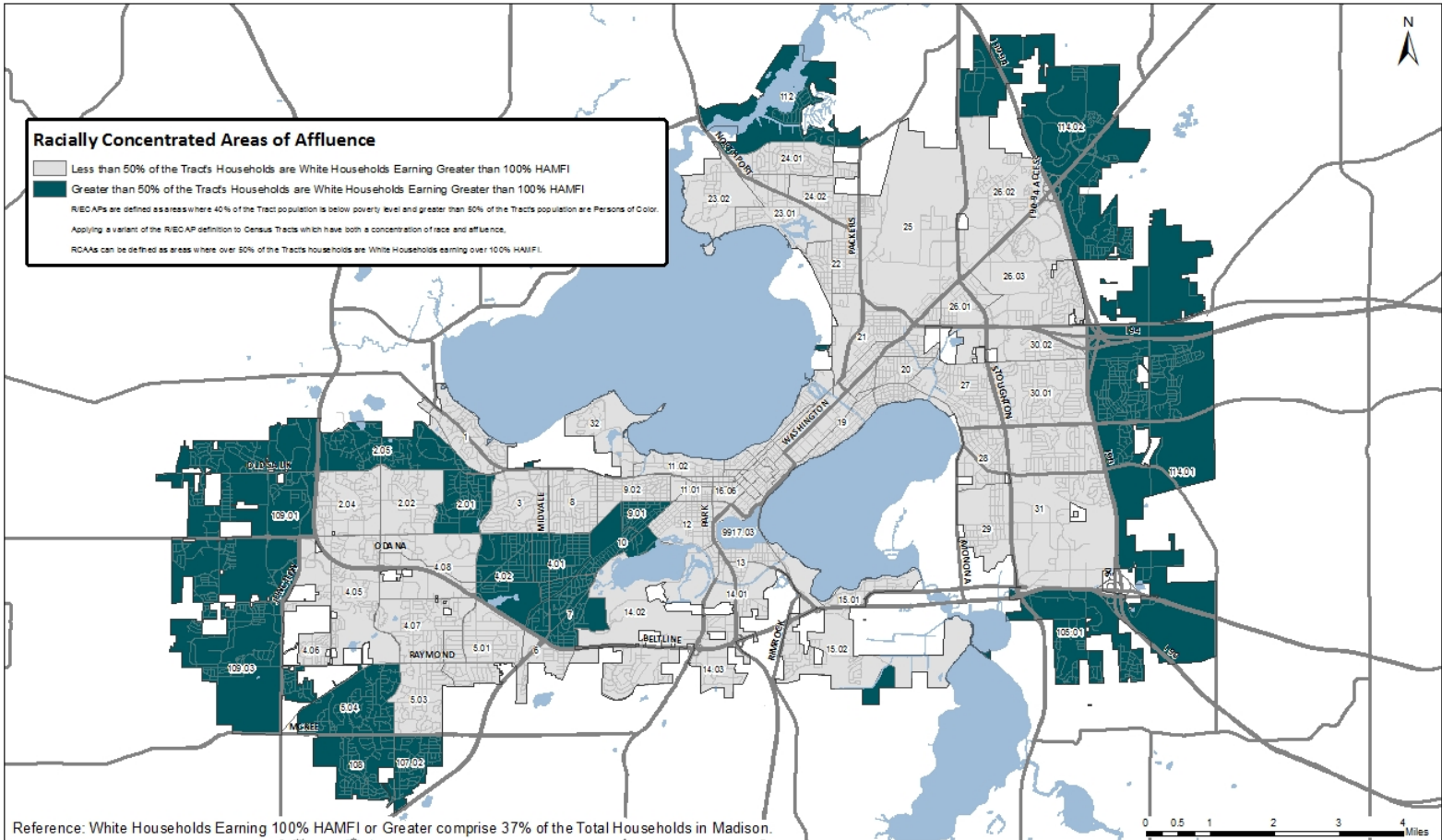
Other Geographic

Obstacles and Opportunities

Areas of Potential Assistance



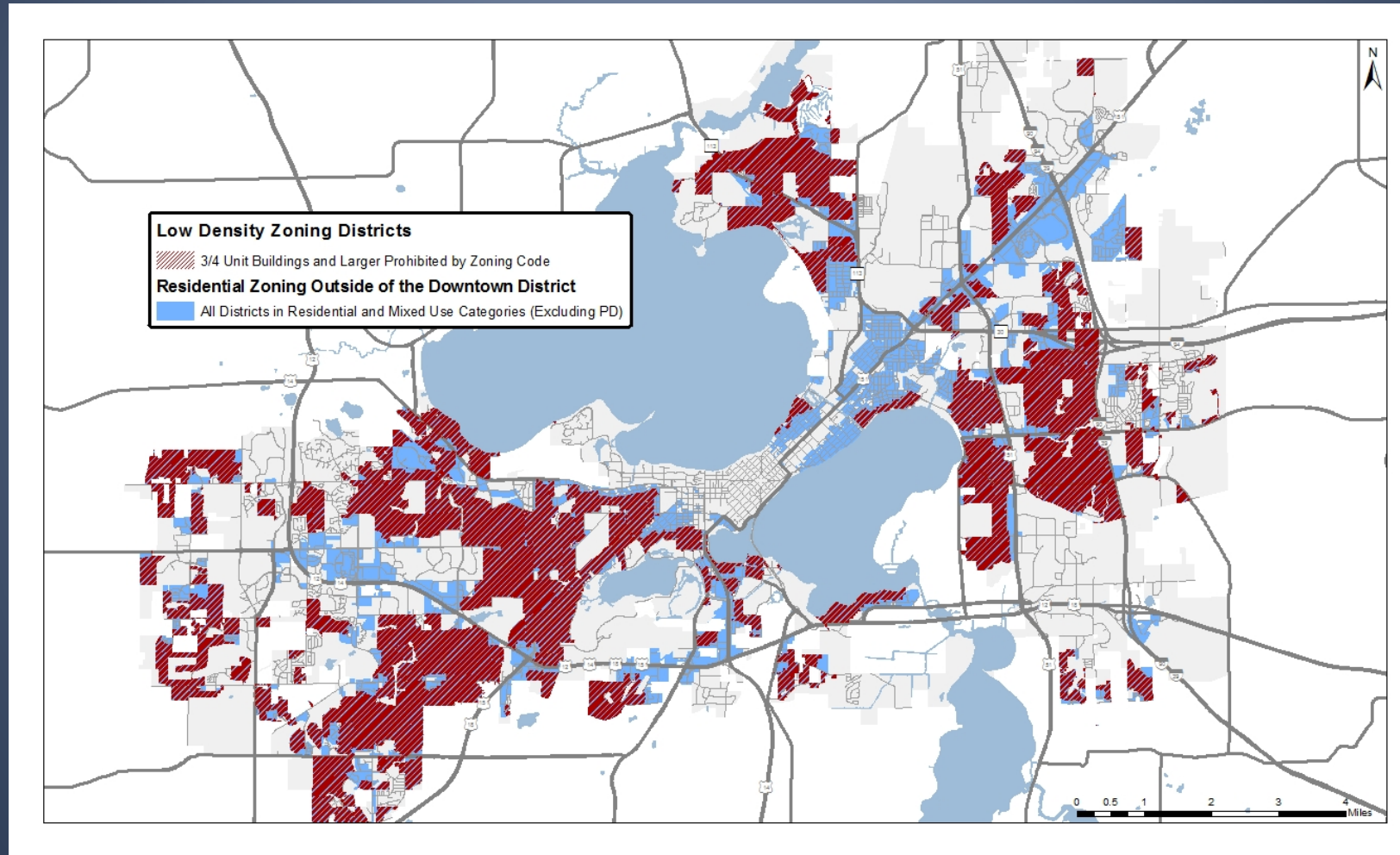
Areas of Potential Assistance



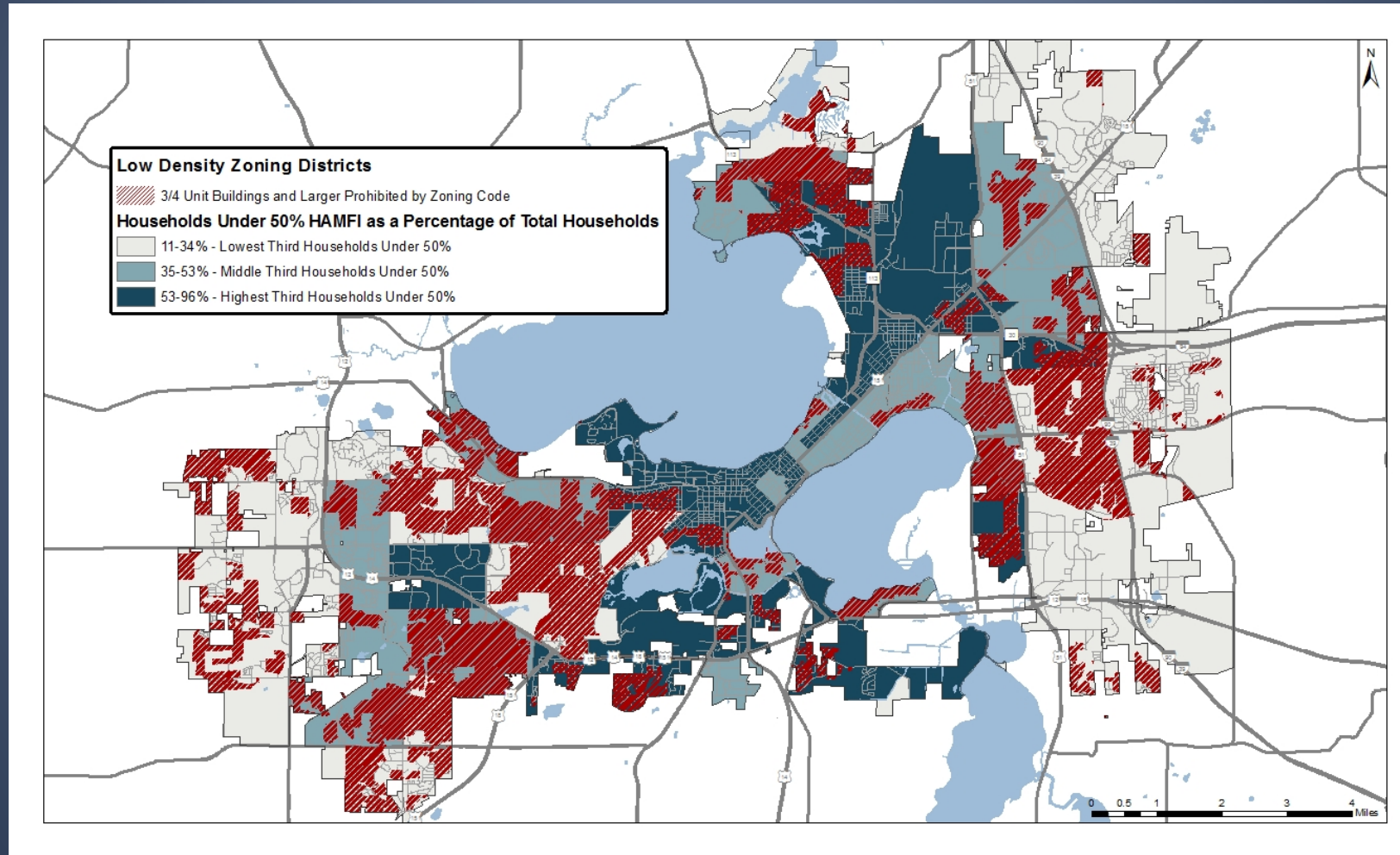
Administrative / Regulatory

Opportunities and Opportunities

Regulatory Opportunity



Regulatory Opportunity



Questions:

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- Matt Wachter, Real Estate Manager,
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Drafts of the [summary](#) document and [complete report](#) of the Analysis of Impediments have been uploaded to CDD's website at www.cityofmadison.com/cdbg under *What's New on the Site?*