

# Analysis of Impediments to Fair Housing Choice

Context and Introduction into Summary Findings

Prepared for Housing Strategy Committee | April 25 2019

# 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

# 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

# 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

# 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

# Role of the Housing Strategy Committee

- Provide Initial Feedback Regarding:
  - Completeness
  - Conclusions
  - Strategies
- Assist in Ranking of Strategies
- Referral for Final Report

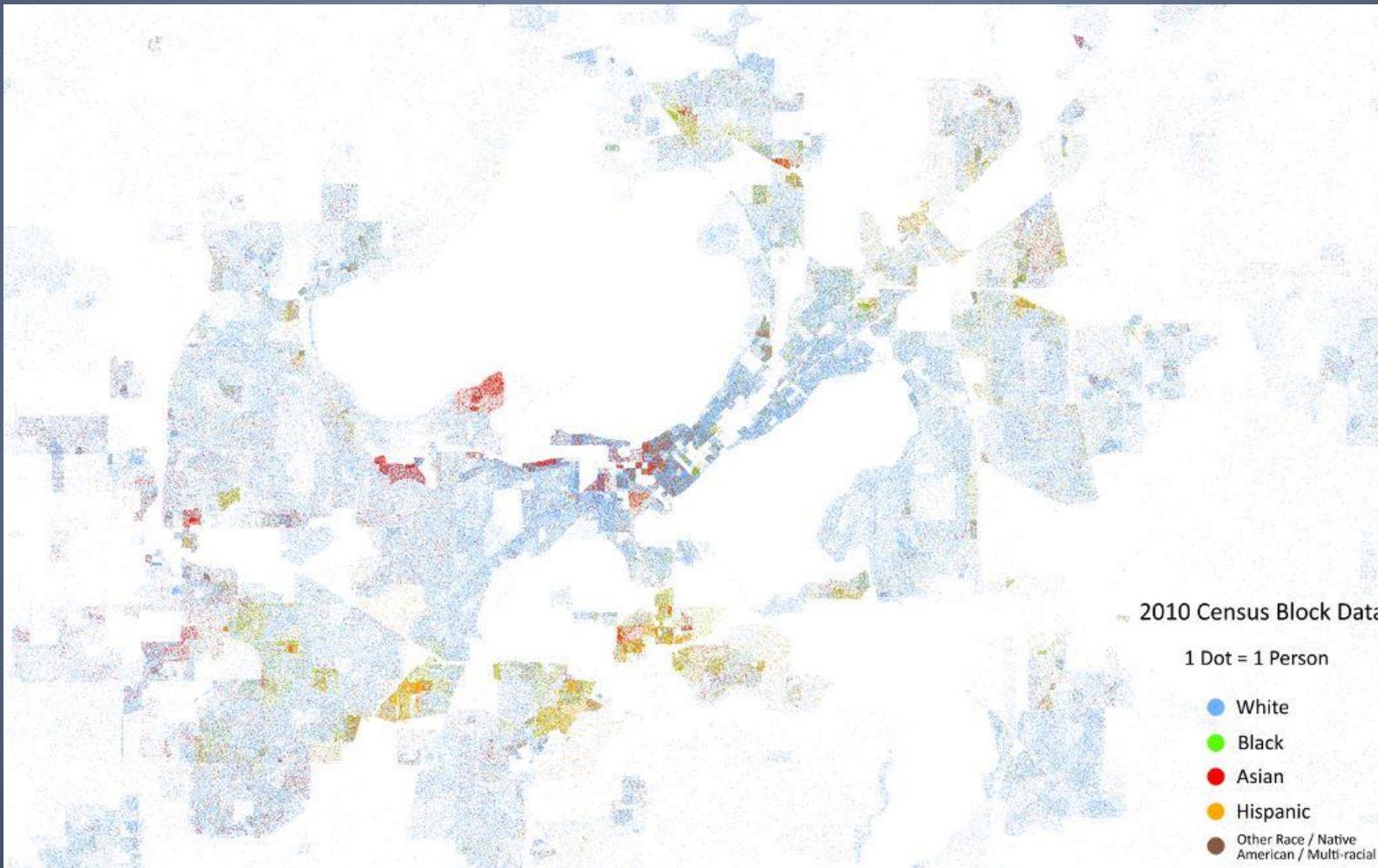
# Next Steps

Date	Time	Committee
April 25 <sup>th</sup>	4pm	Housing Strategy (Discussion Item)
May 6 <sup>th</sup>		Racial Equity and Social Justice Initiative Analysis
May 23 <sup>rd</sup>	4pm	Housing Strategy (Discussion Item)
May 29 <sup>th</sup>	Noon	Resolution Due to Legistar
June 3 <sup>rd</sup>	6:30pm	City/County Homeless Issues Committee (Discussion Item)
June 4 <sup>th</sup>	6pm	Common Council (Introduction/Referral)
June 6 <sup>th</sup>	5pm	CDBG Committee (Initial Review)
June 10 <sup>th</sup>	5:30pm	Plan Commission
June 13 <sup>th</sup>	5pm	Equal Opportunities Commission
June 13 <sup>th</sup>	5pm	CDA Board
June 27 <sup>th</sup>	4pm	Housing Strategy
July 8 <sup>th</sup>	4:30pm	Finance Committee
July 11 <sup>th</sup>	5pm	CDBG Committee (Final Approval)
July 16 <sup>th</sup>	6pm	Common Council (Final Approval)

# Fair Housing

Effect in the Present

# Racial Dot Map



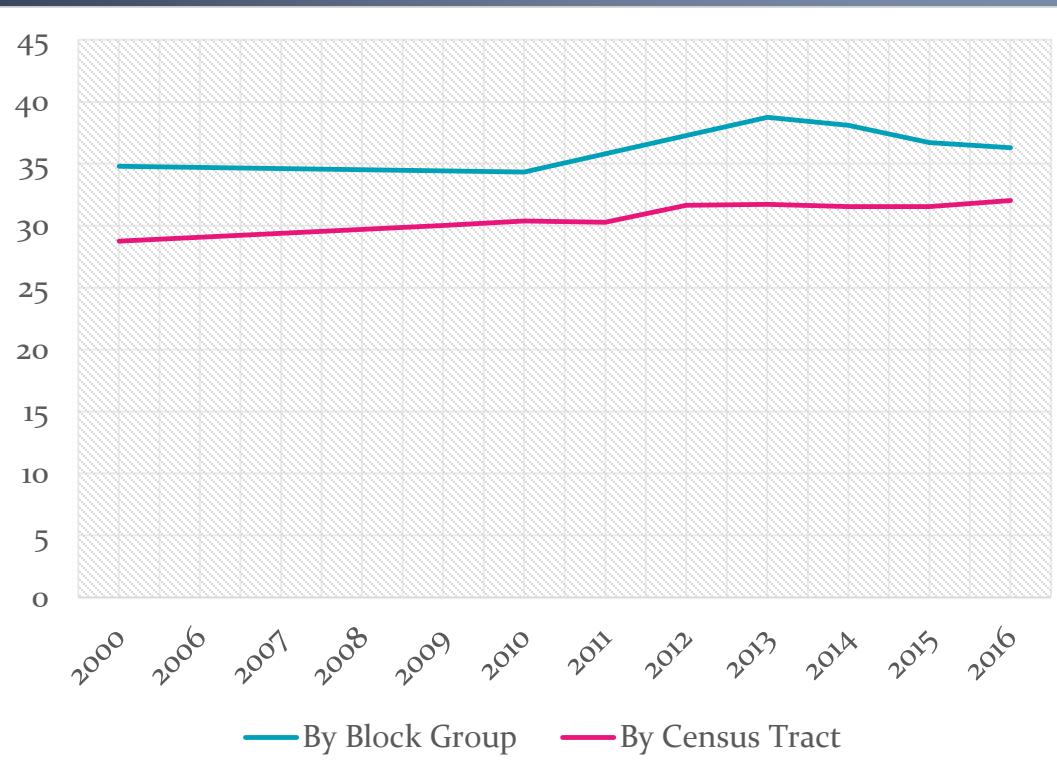
# Racial Dot Map – A Closer Look



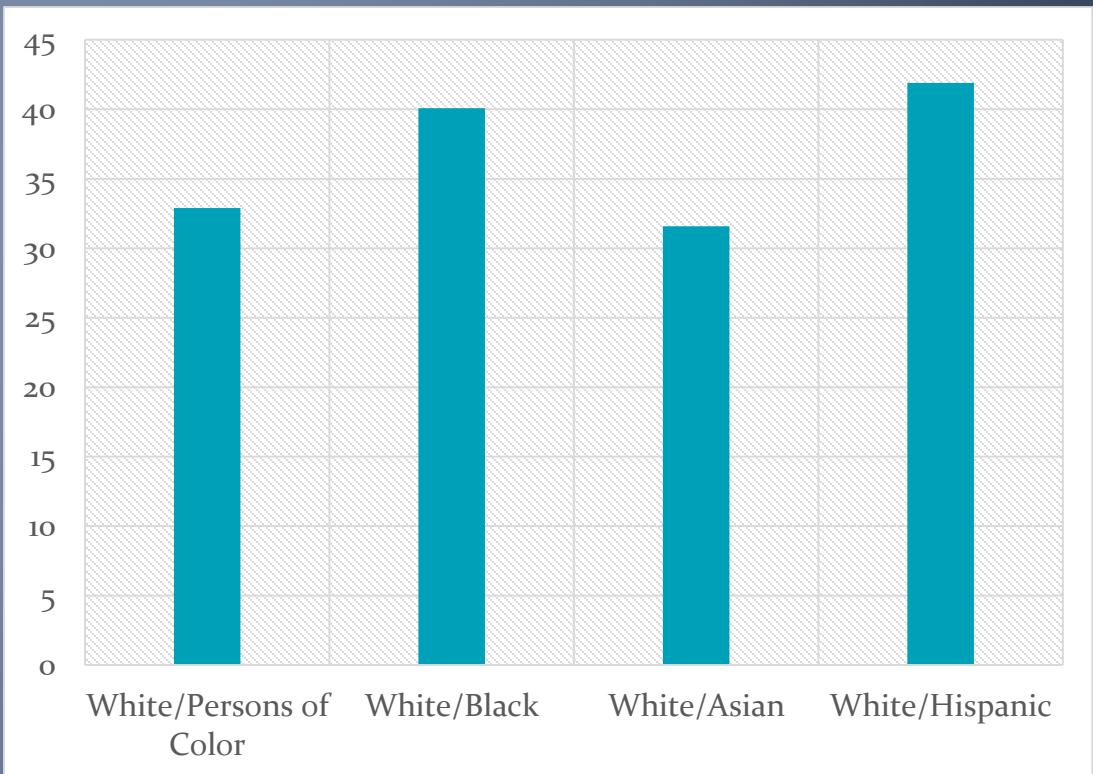
- A. Homeless Services & Shelter
- B. Dane County Jail
- C. Bayview Foundation / City of Madison Public Housing

# Measures of Segregation

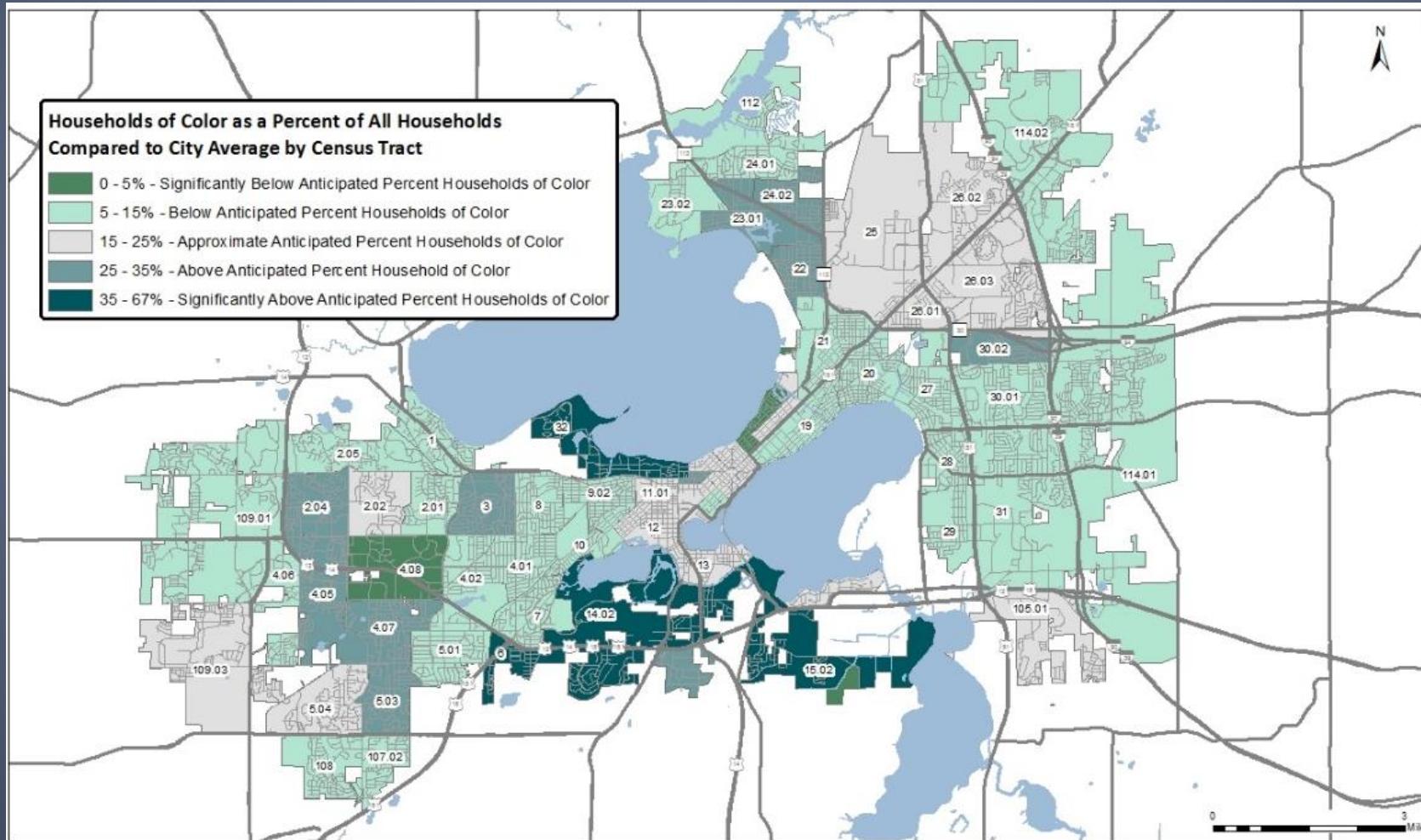
## Dissimilarity Index



## Index by Individual Race/Ethnicity



# Integration in Contrast

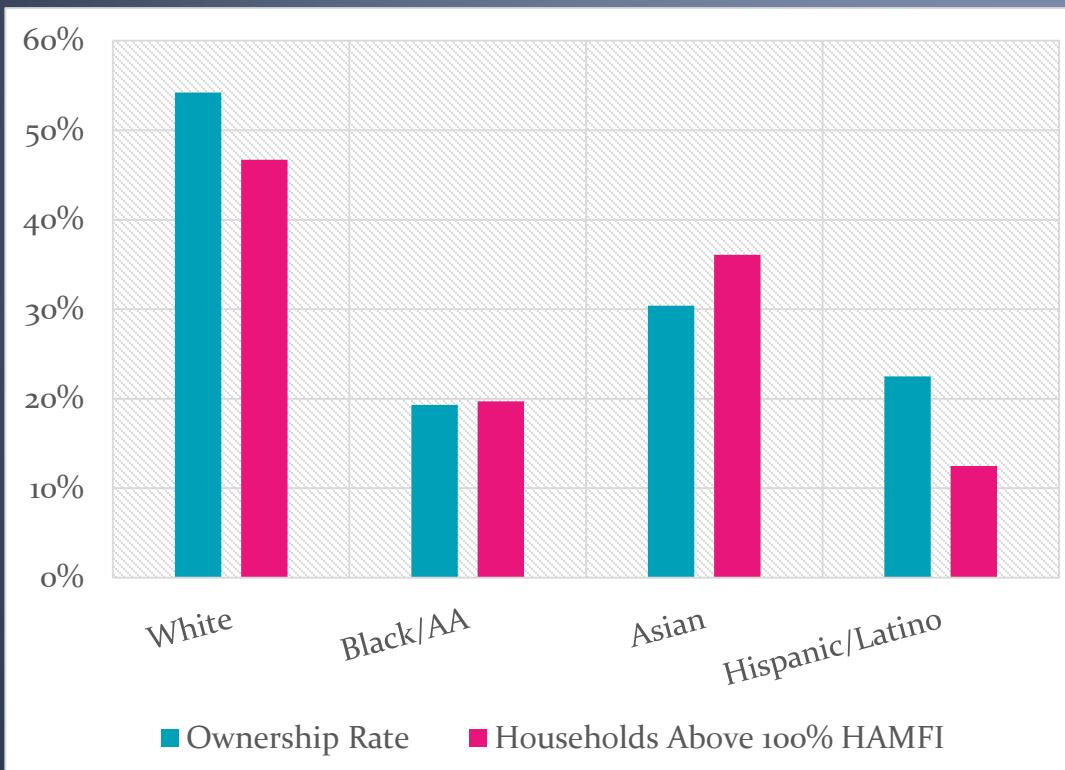


# Homeownership

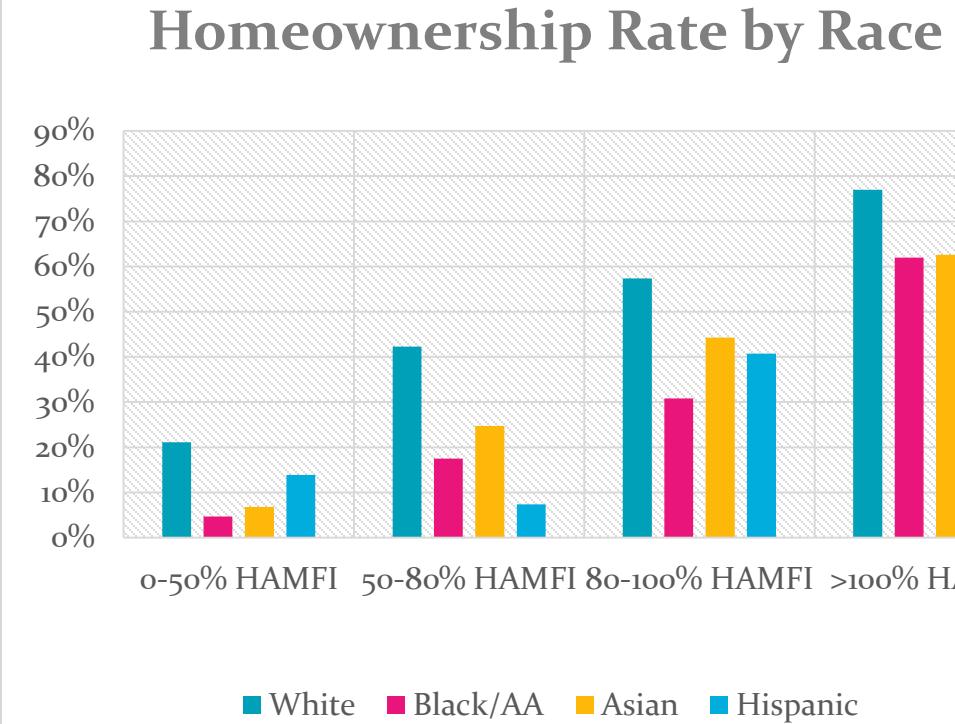
Obstacles and Opportunities

# Obstacles in Ownership

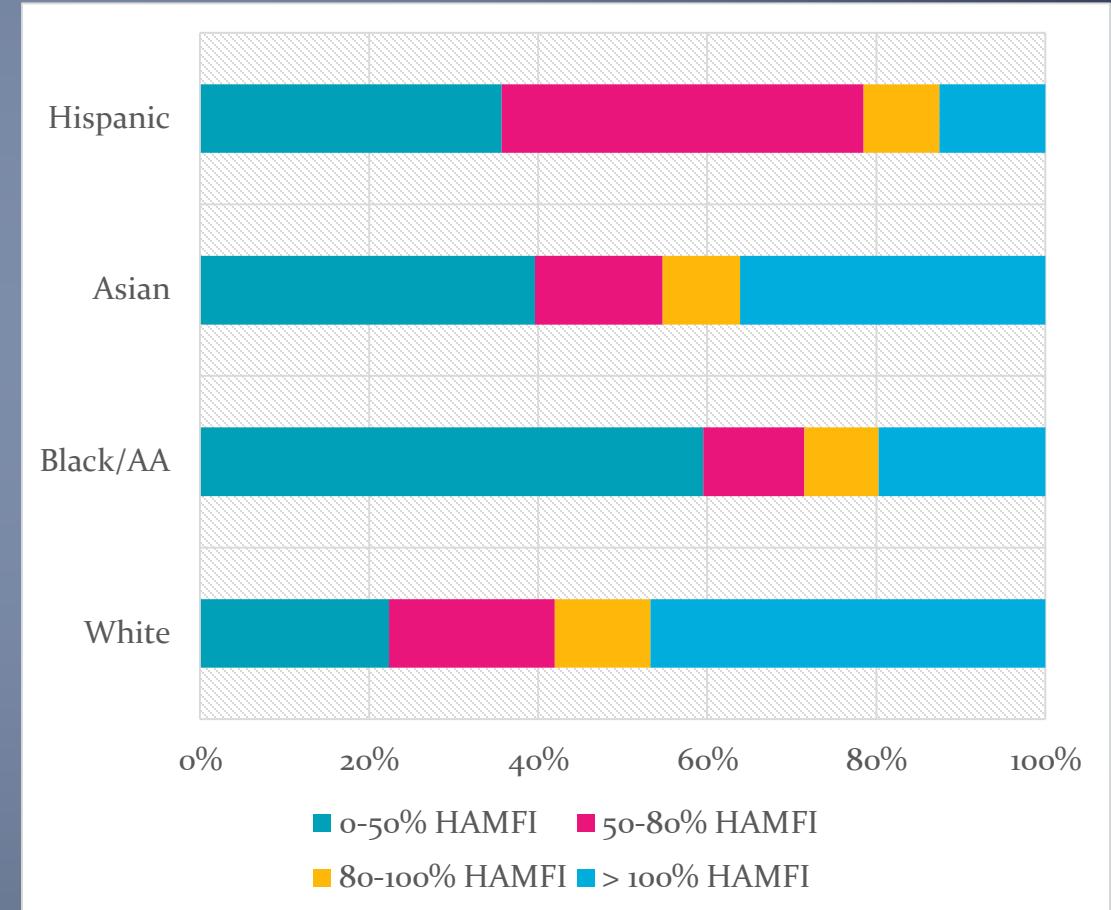
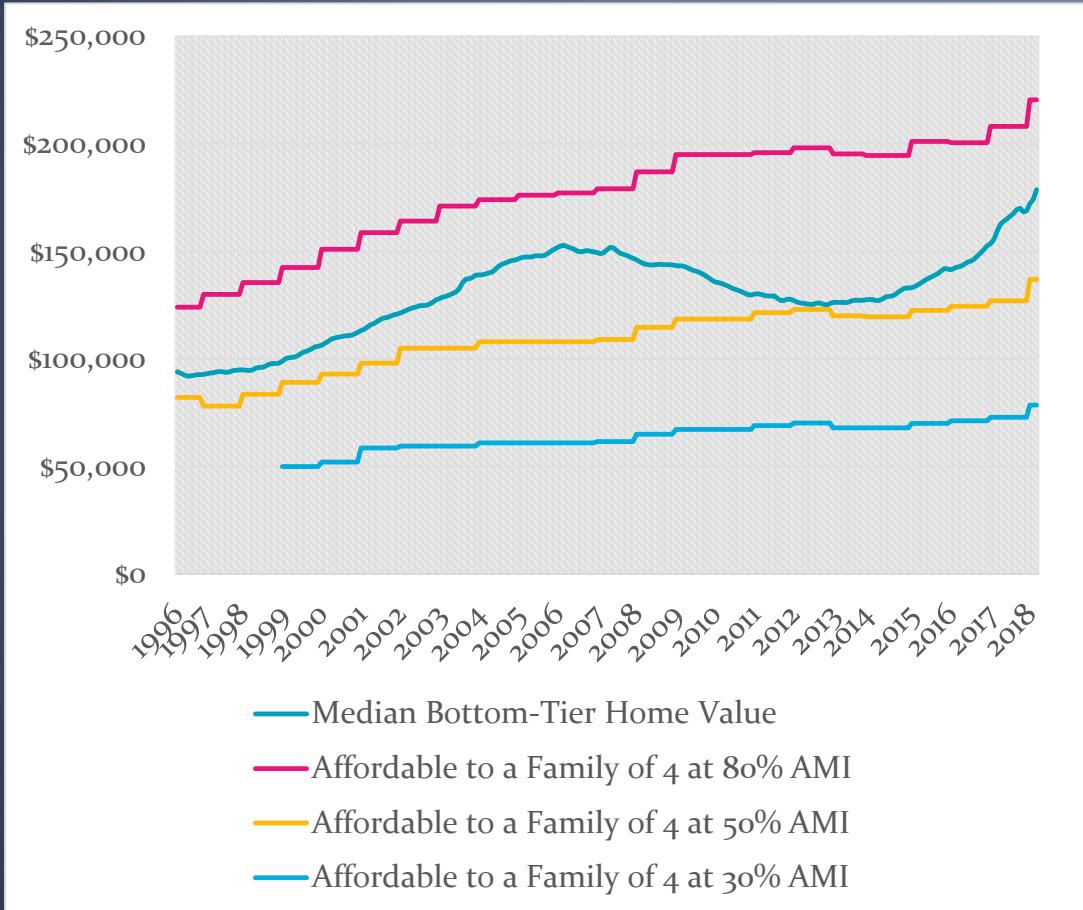
## Ownership and High Income Status



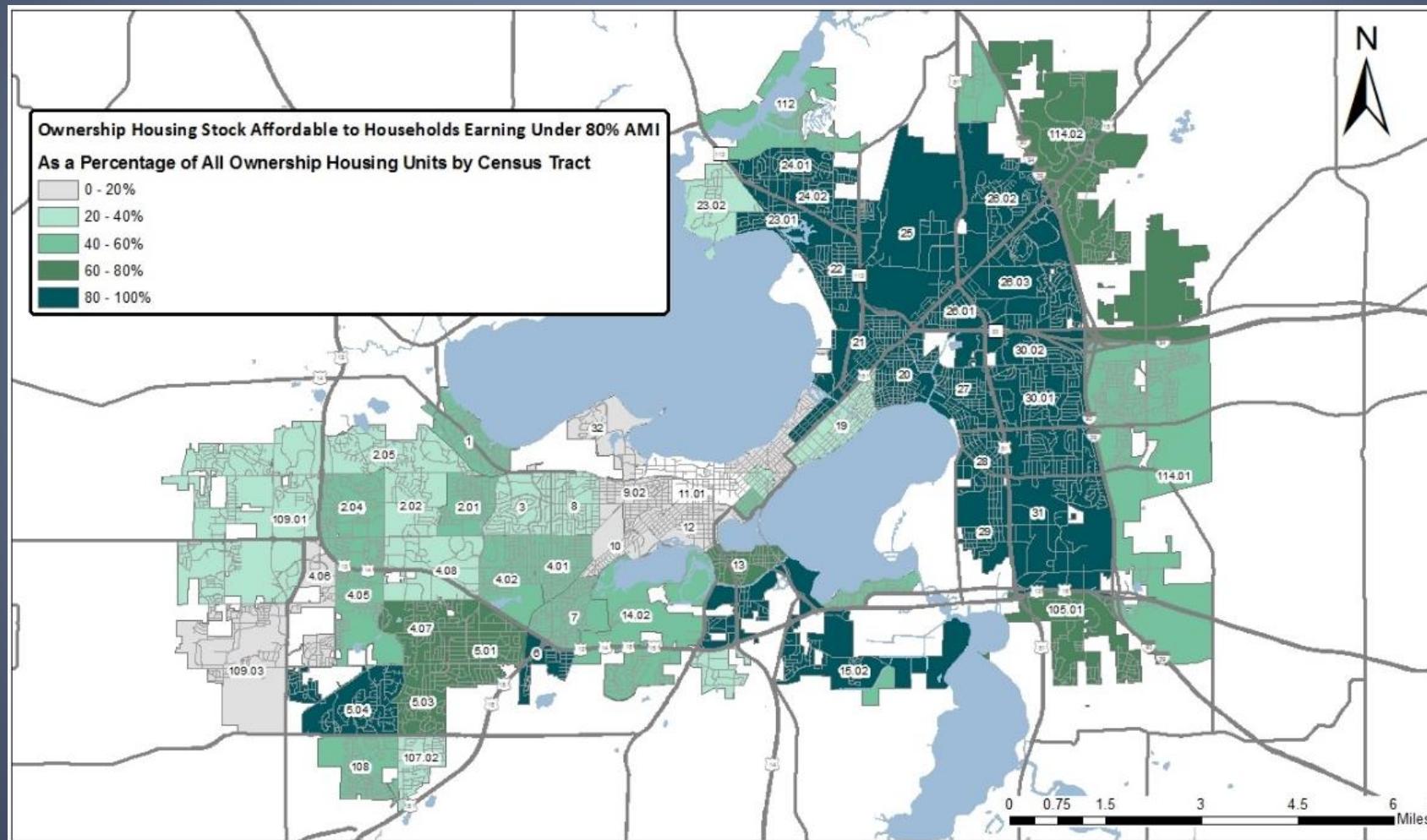
## Ownership by Income Level



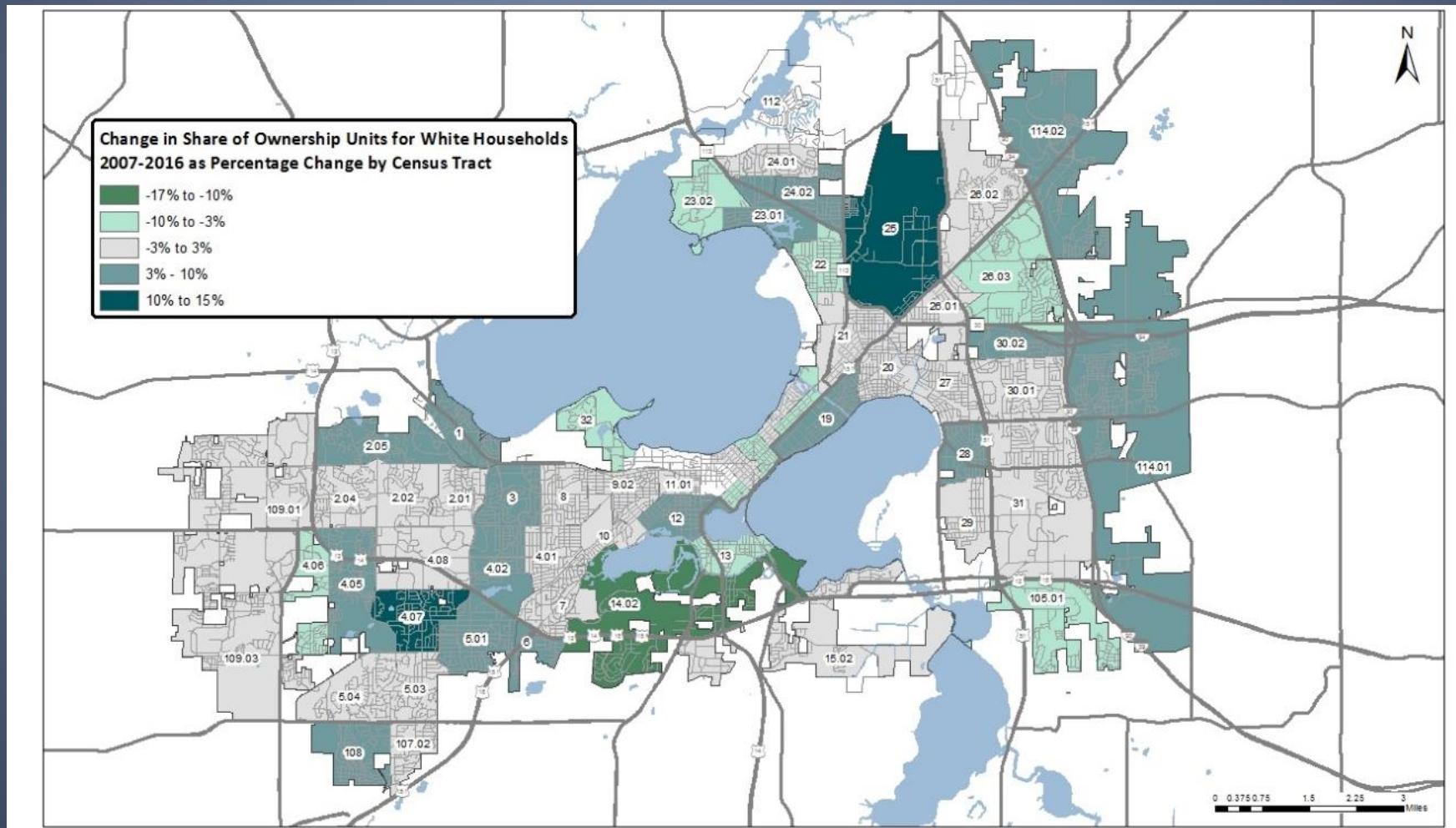
# Ownership Out of Reach



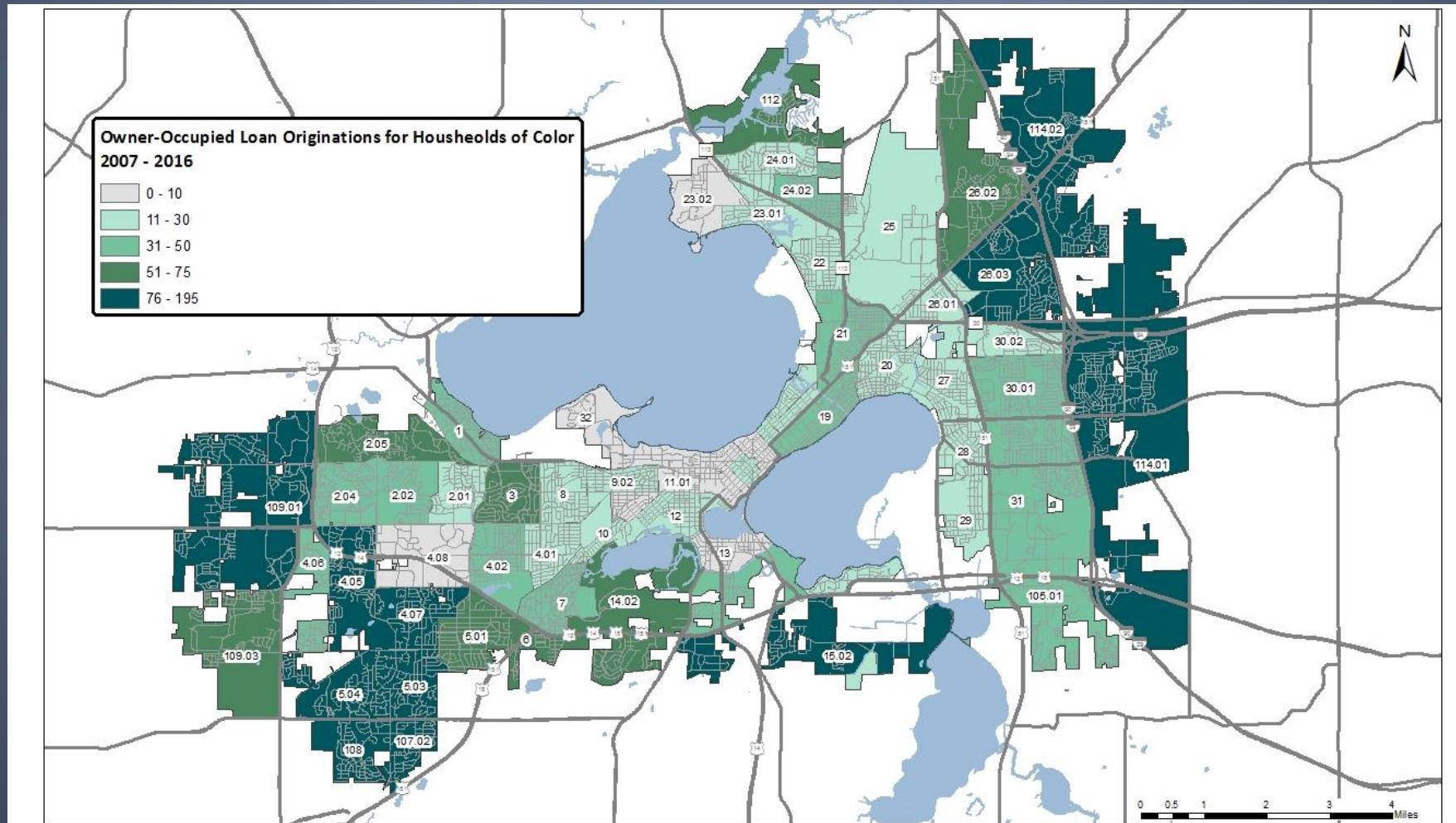
# Segregation of Opportunity



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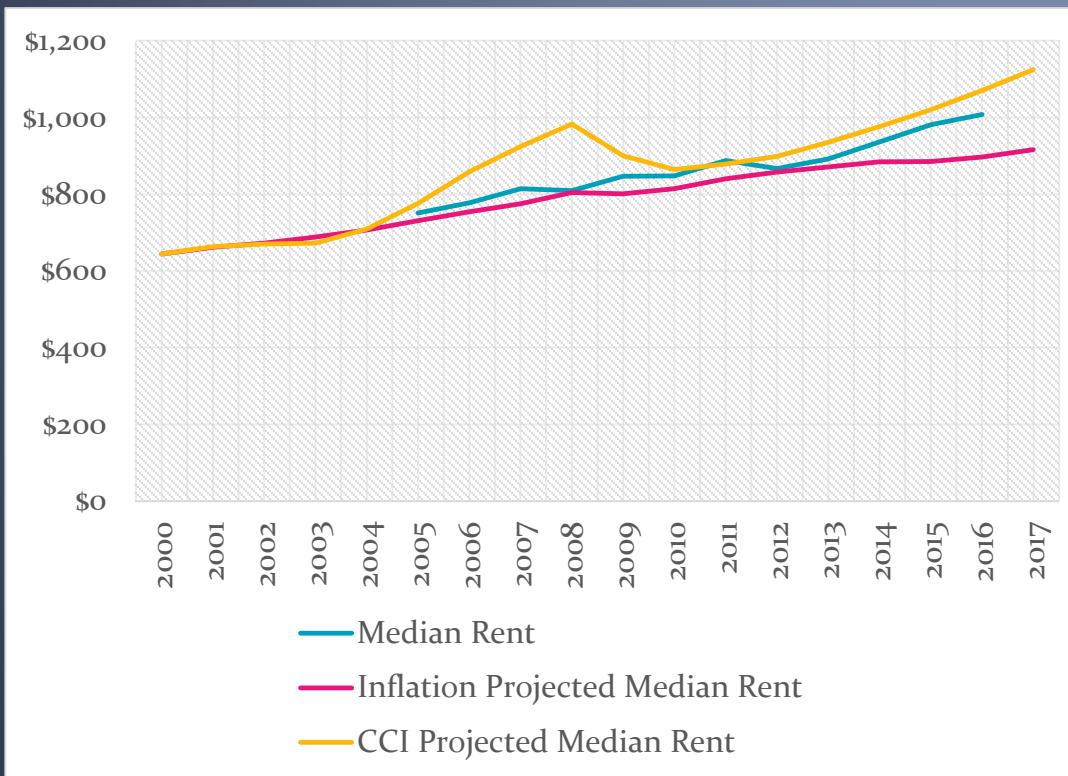
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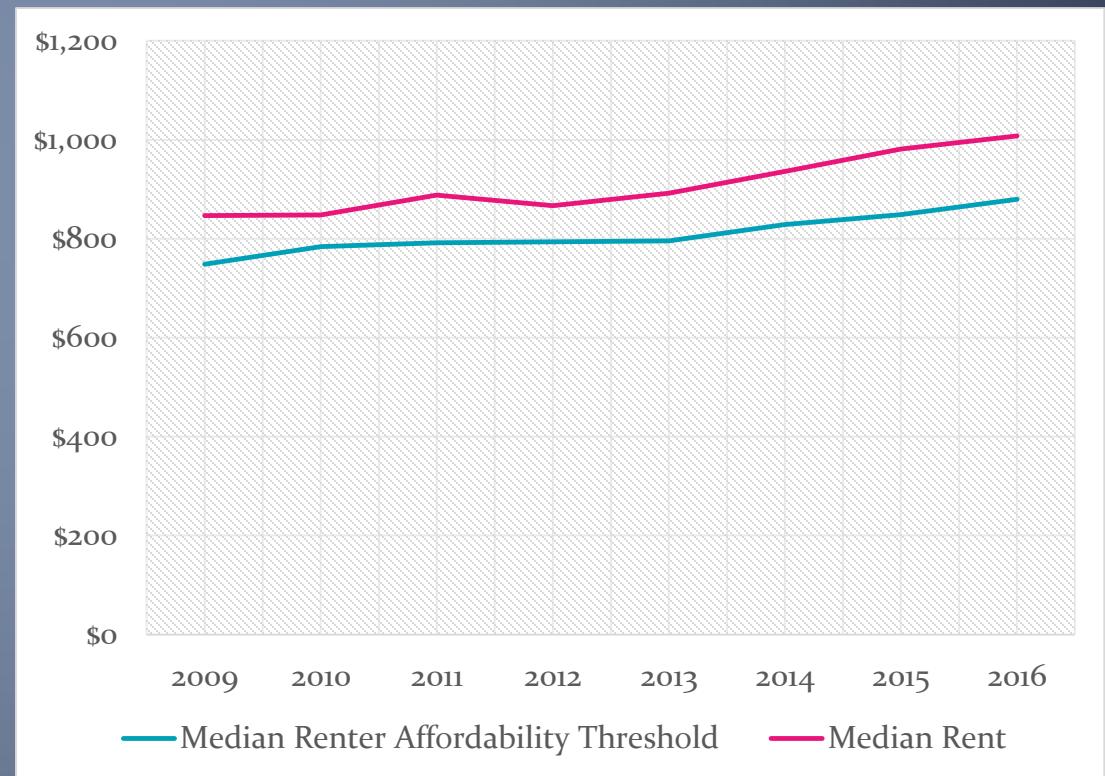
# Rental Obstacles and Opportunities

# Obstacles in the Rental Market

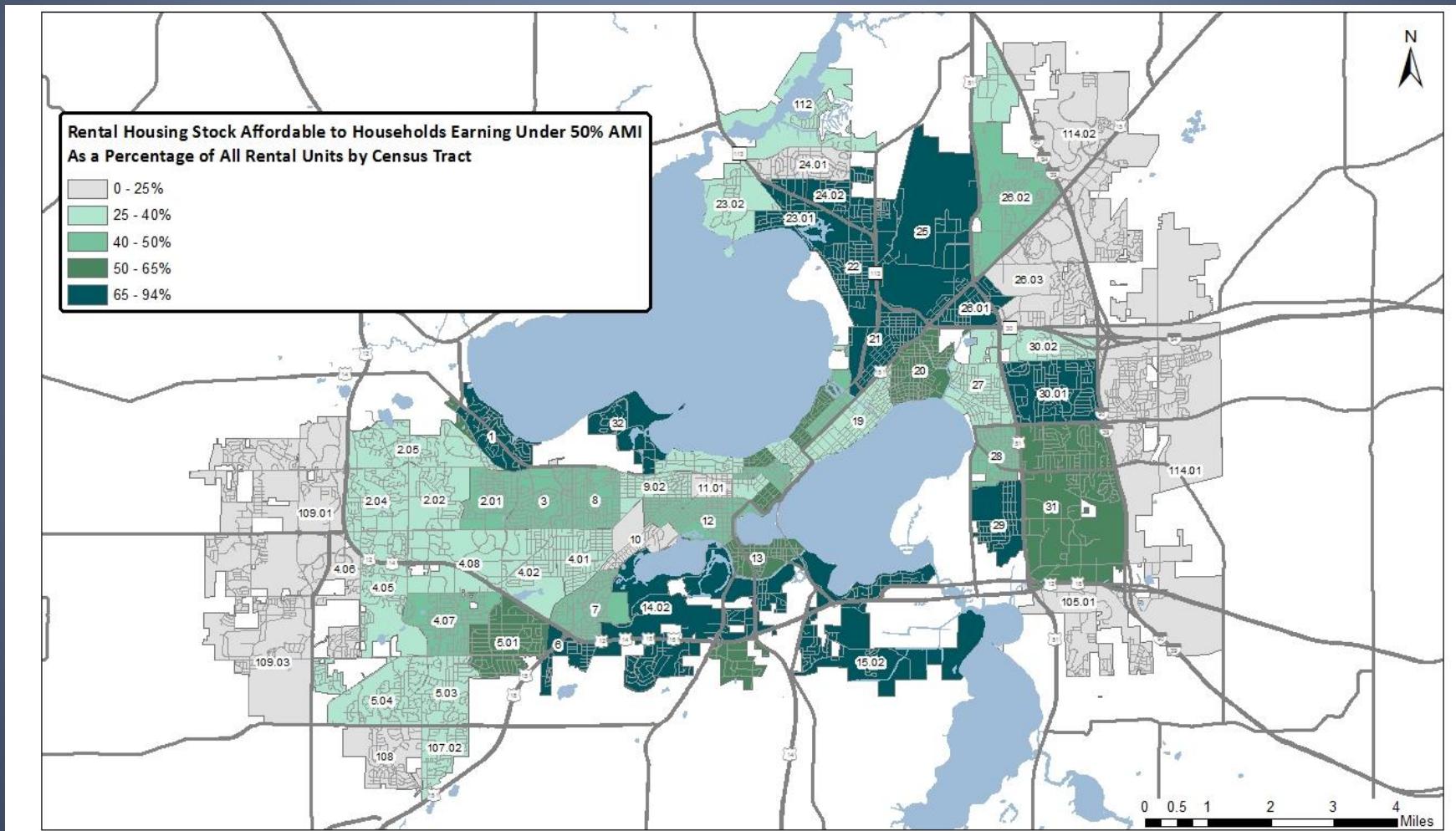
## Median Rent Projections



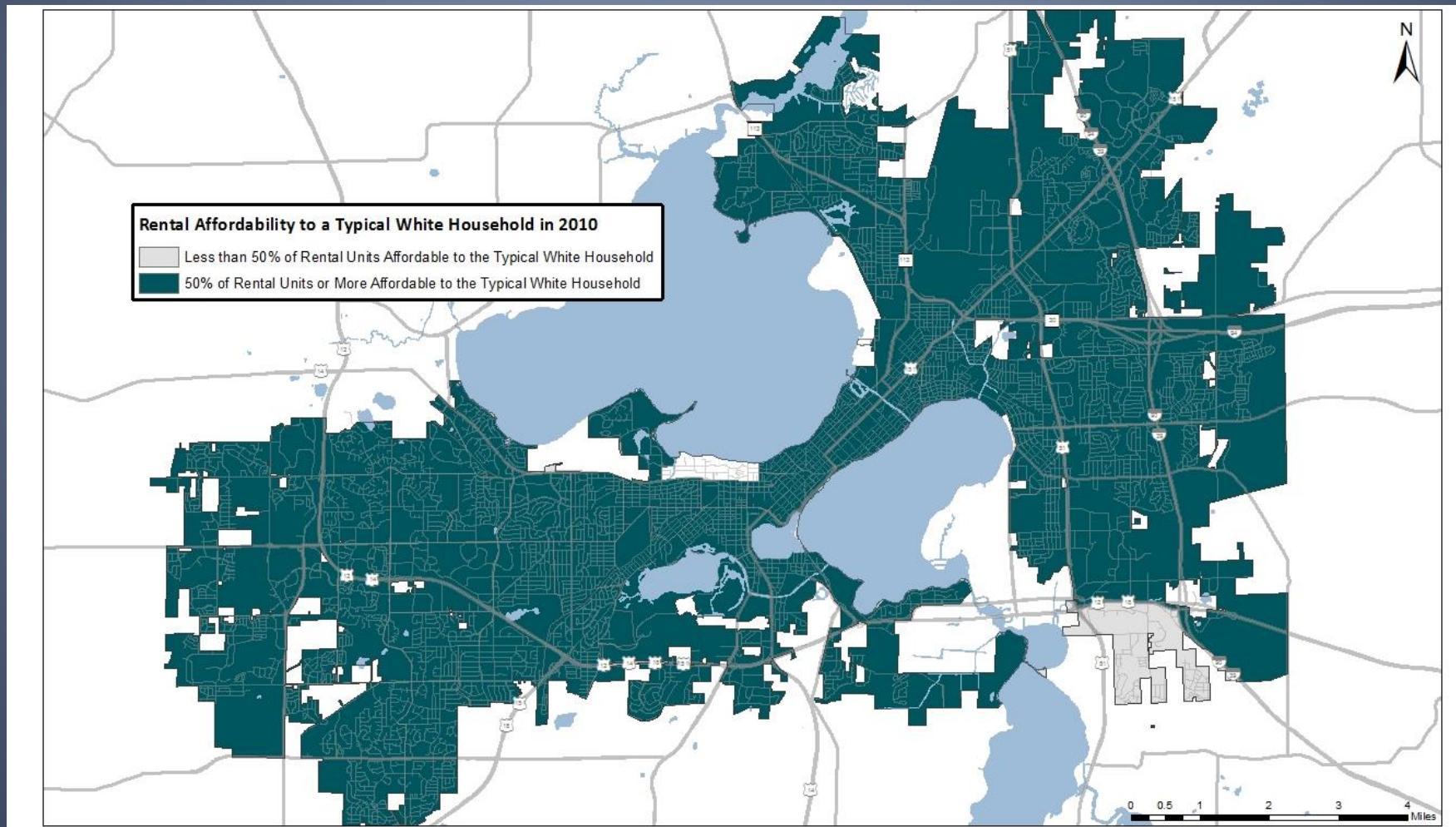
## Median Renter Affordability



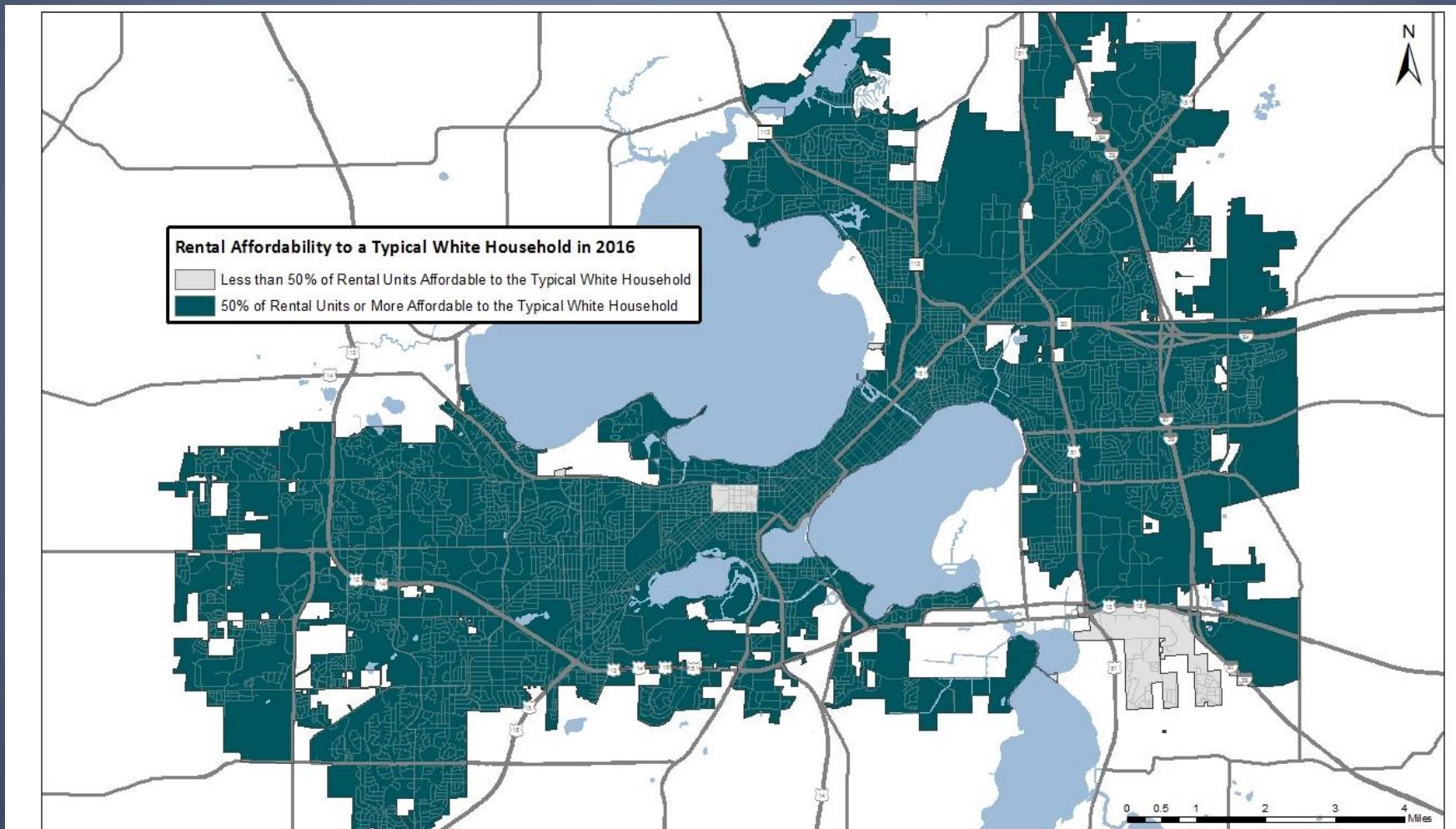
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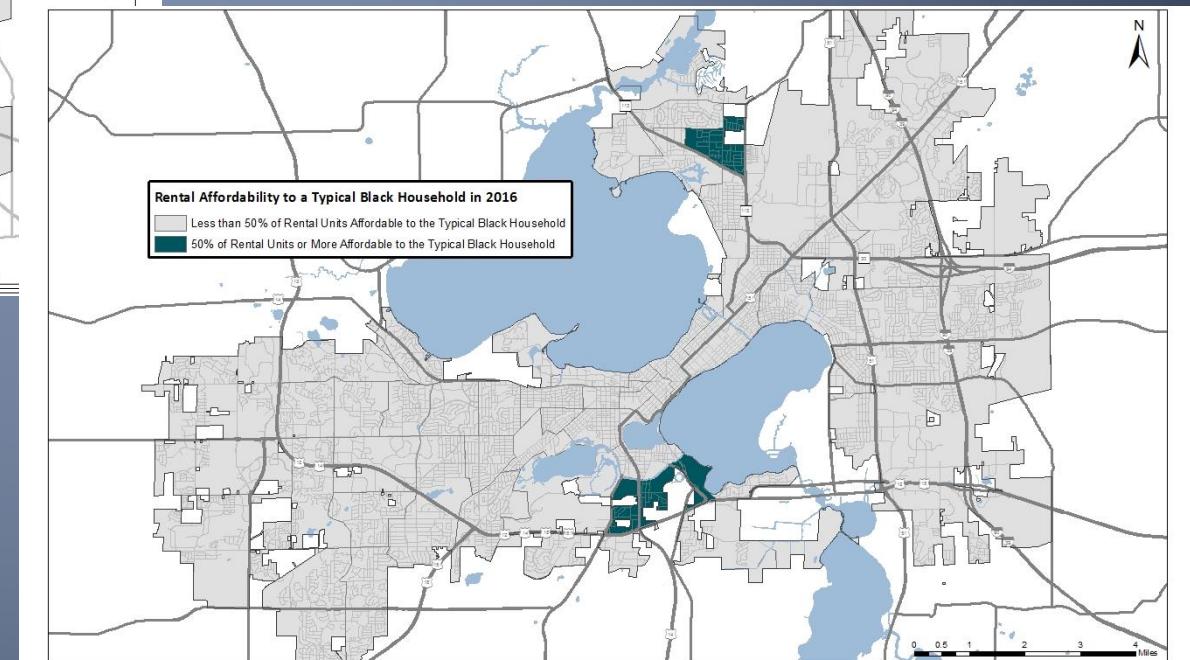
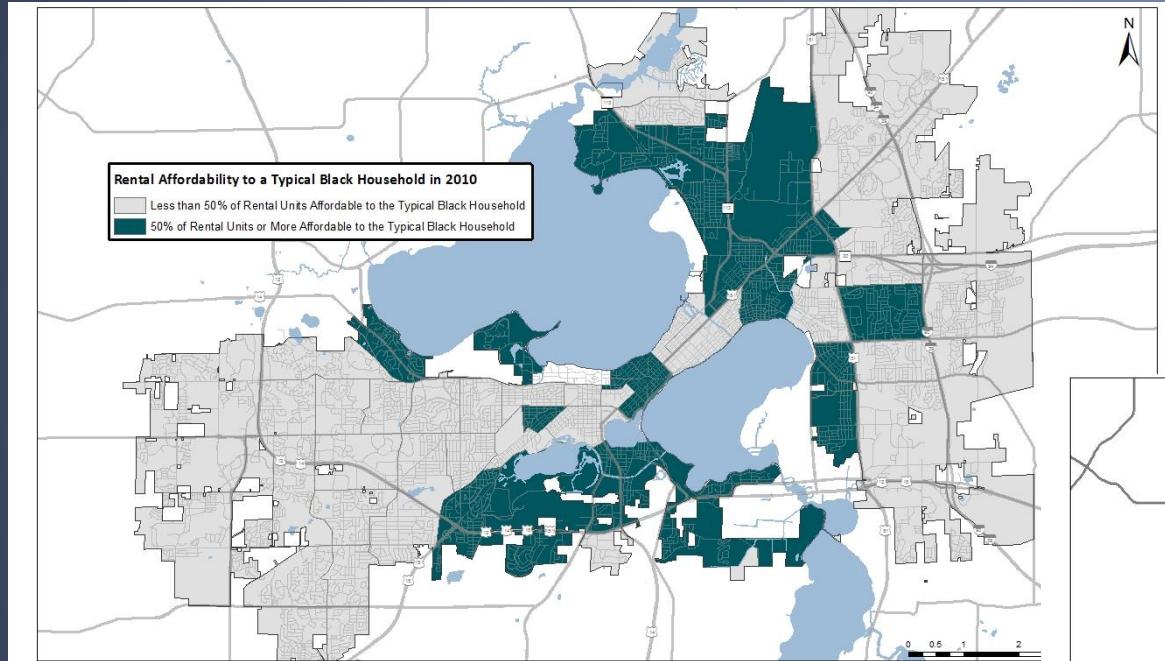
# Racial Segregation of Opportunity



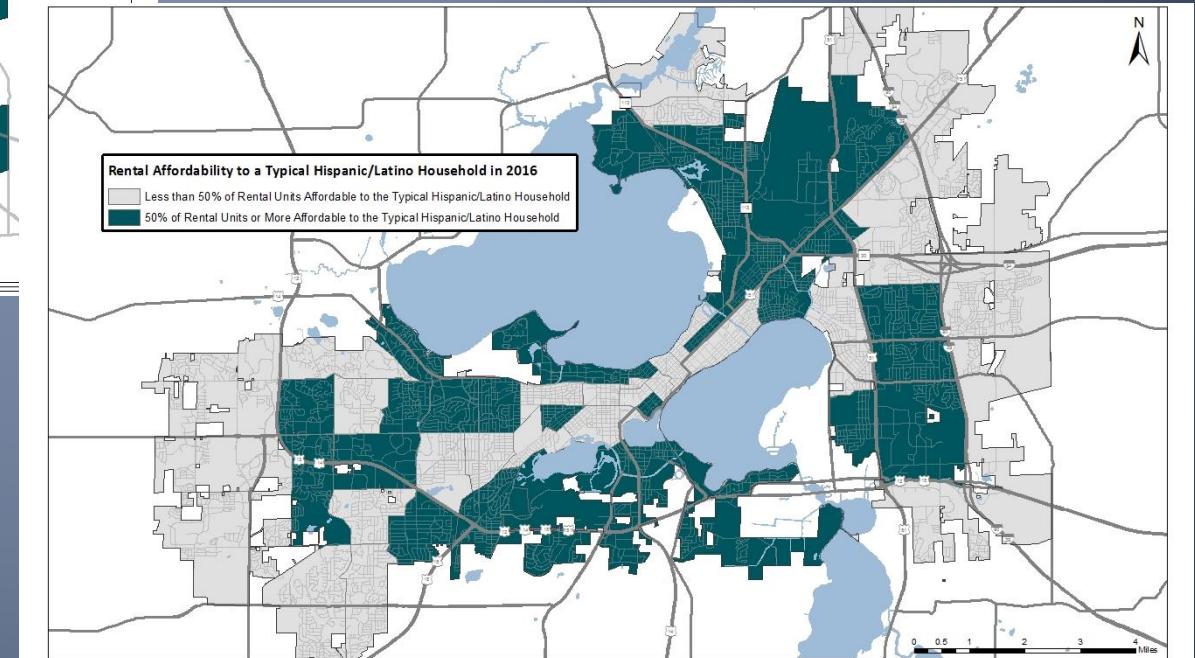
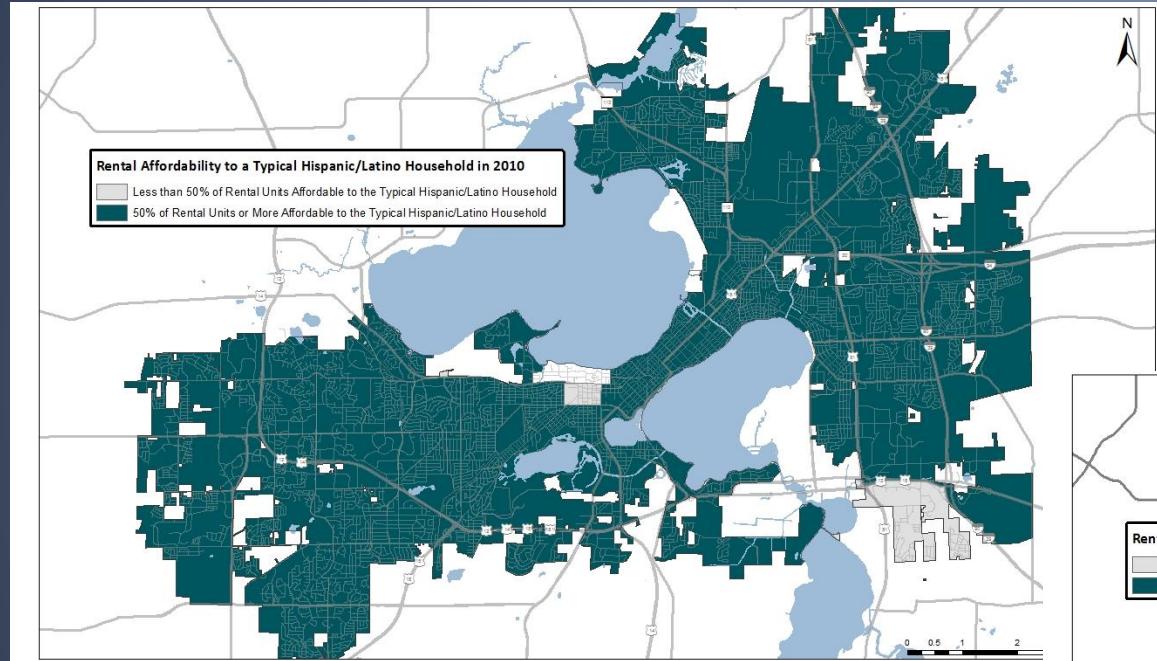
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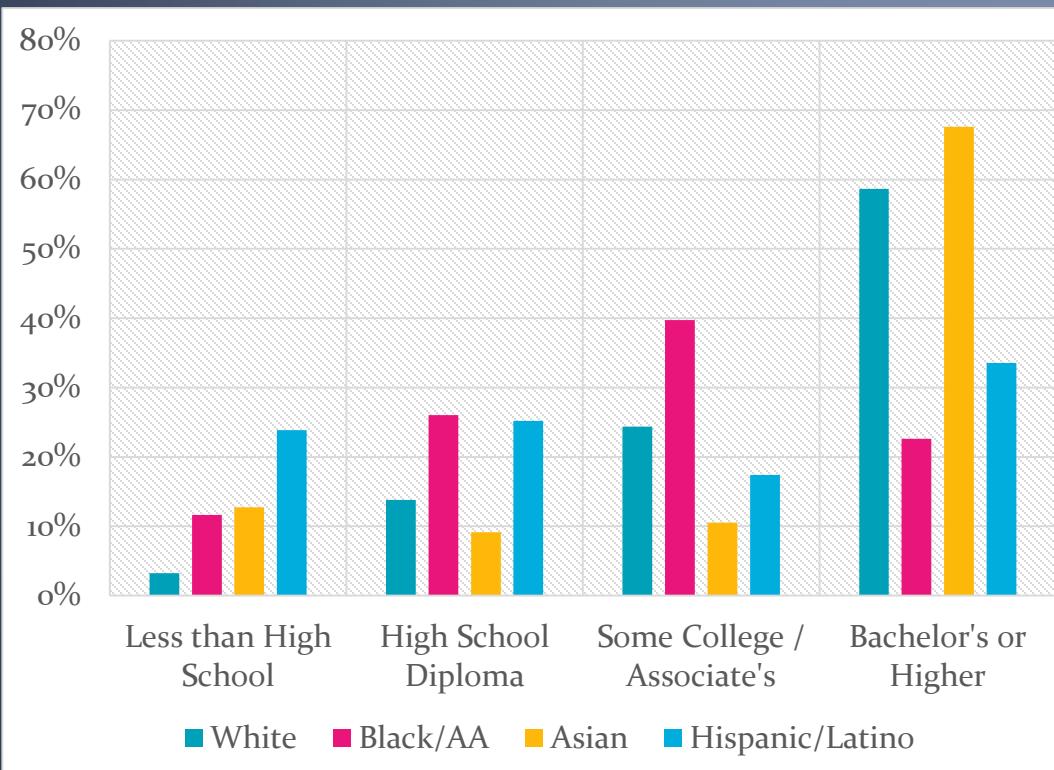
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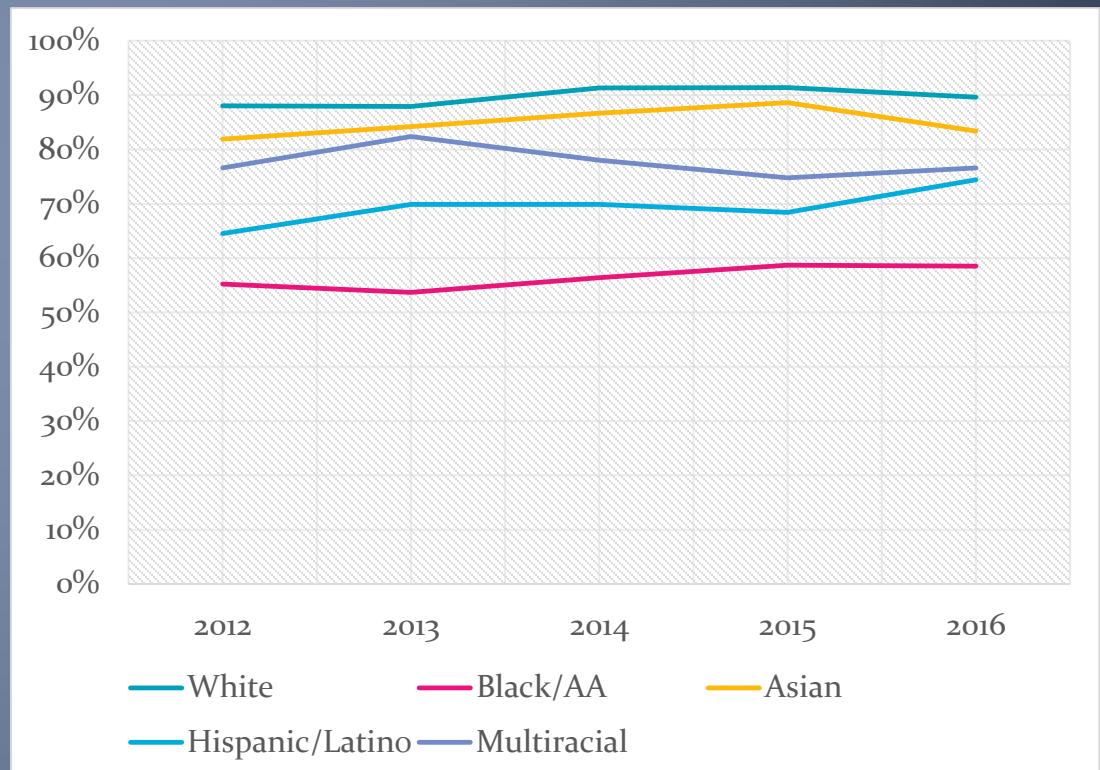
# Educational Obstacles and Opportunities

# Education and Earning Potential

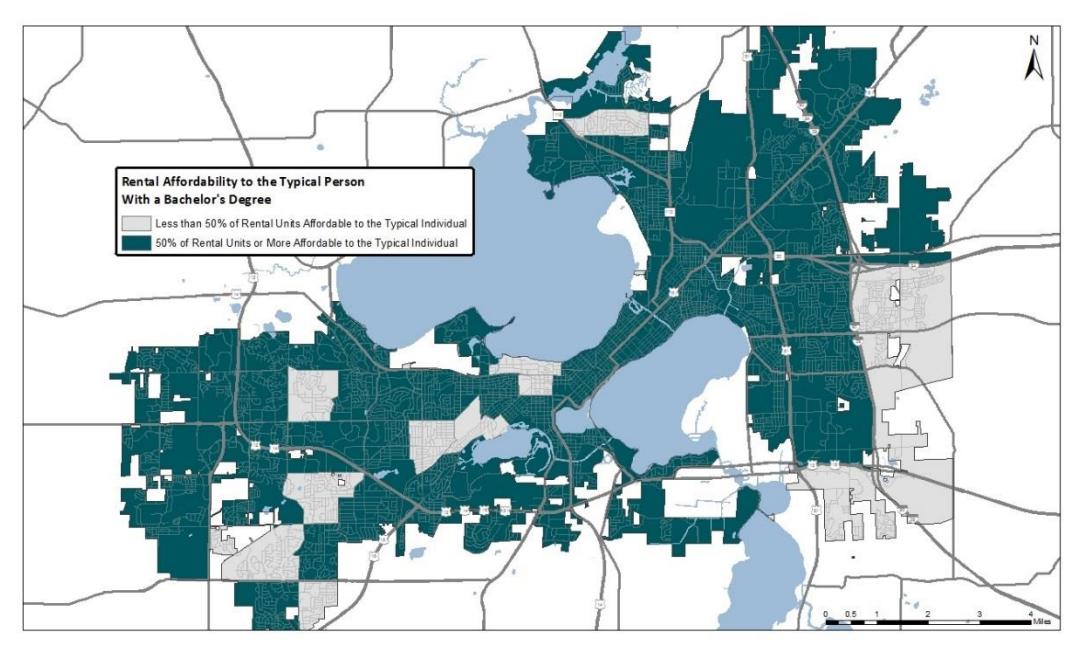
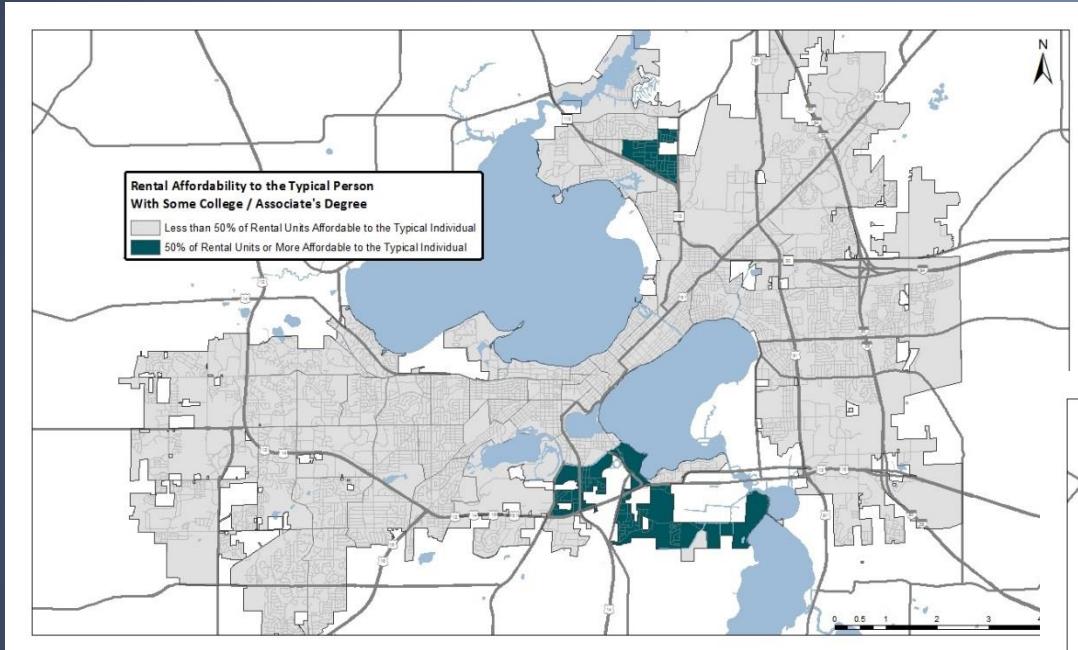
## Educational Attainment



## MMSD Completion Rate



# Education and Earning Potential

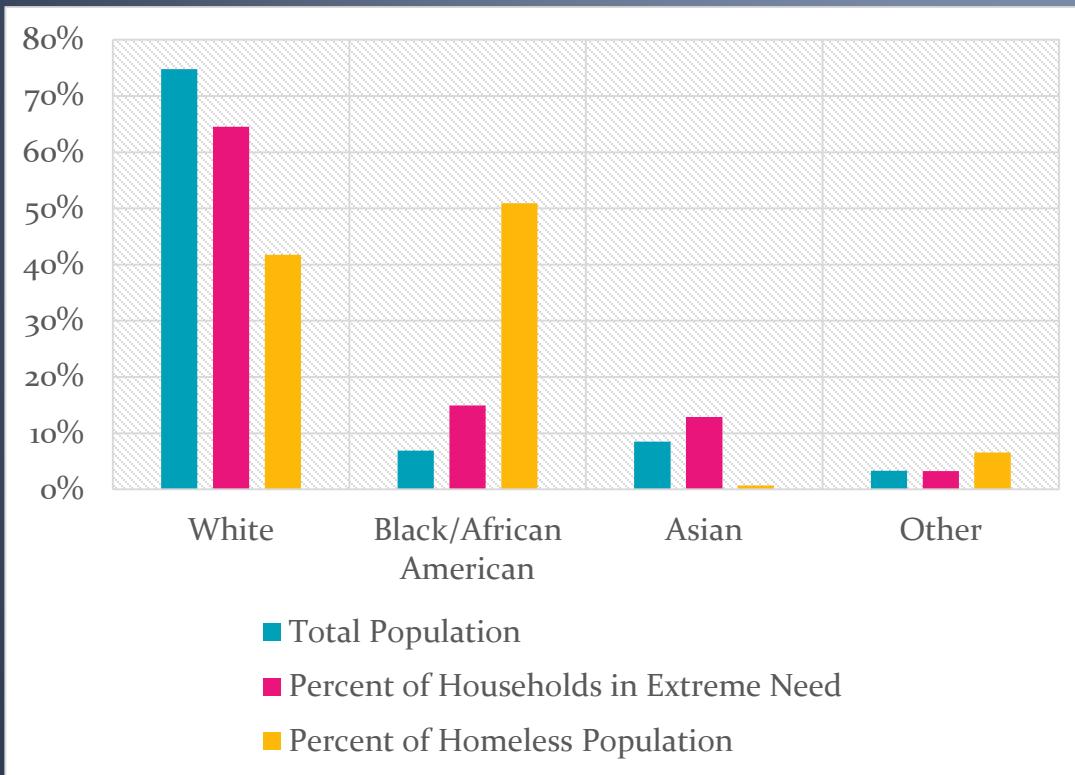


# Alternate Forms of Shelter

Obstacles and Opportunities

# Homelessness and the Carceral System

## Percentage of Homeless Population

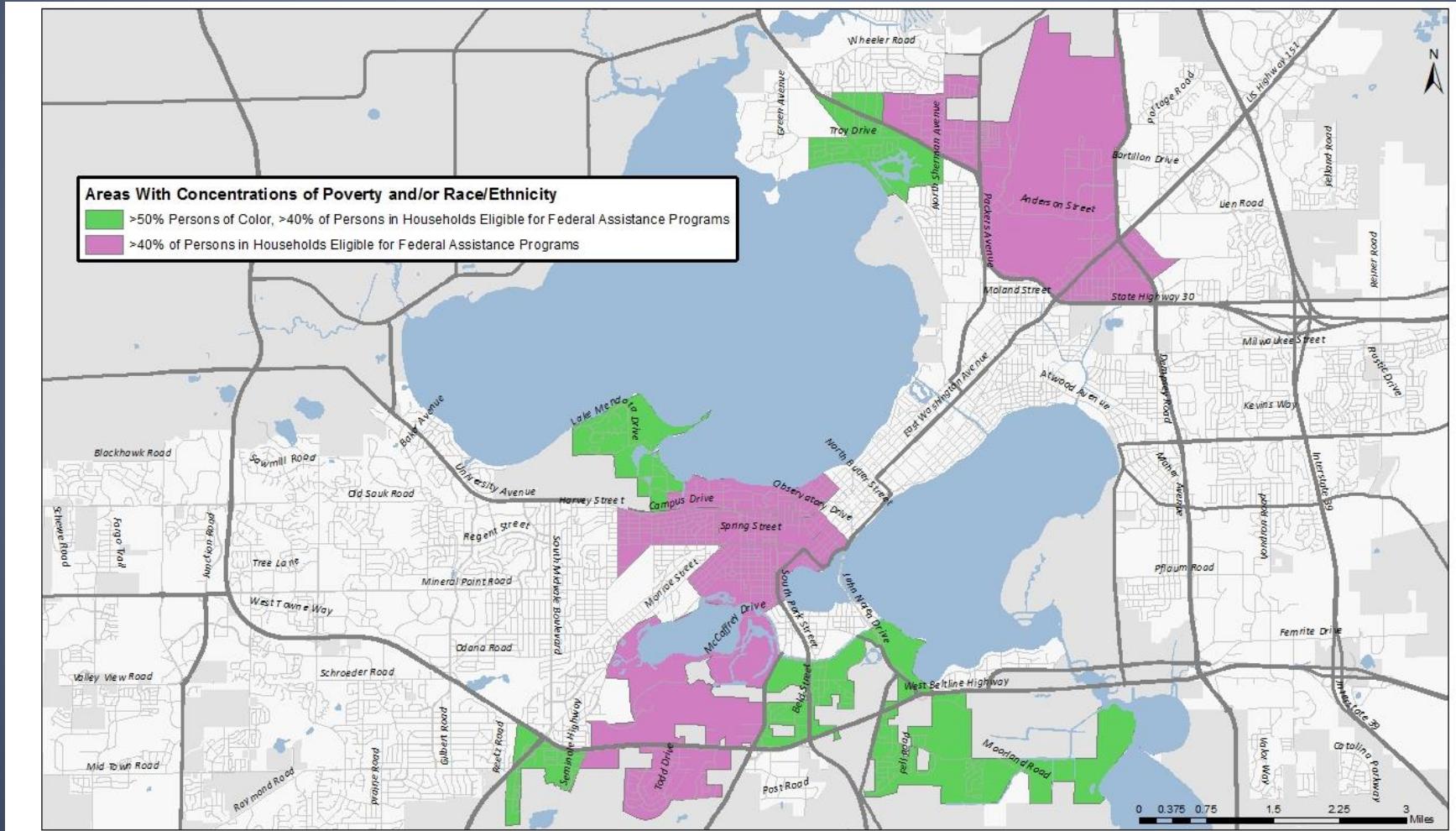


## Dane County Jail Bookings by Race/Ethnicity

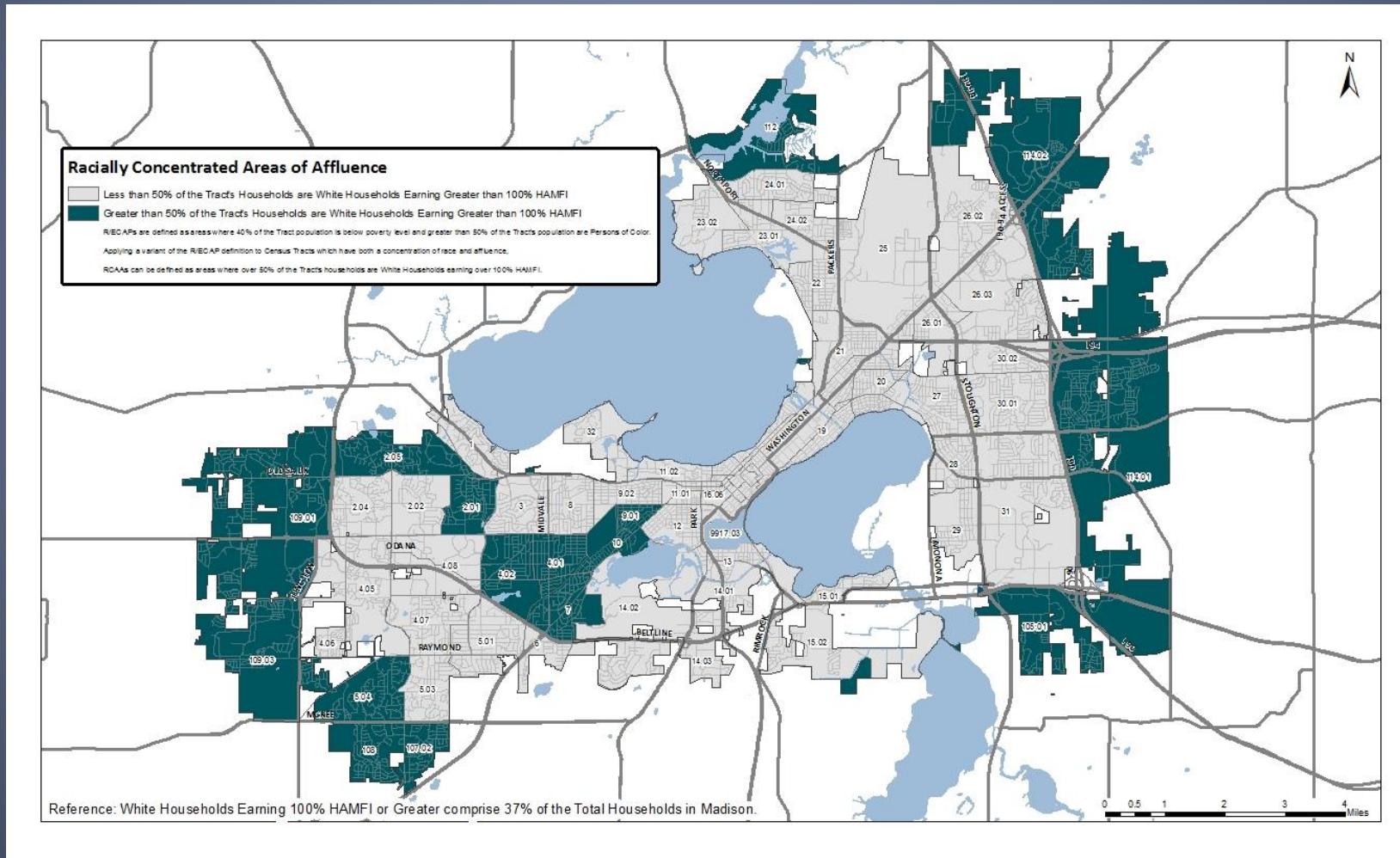


# Other Geographic Obstacles and Opportunities

# Areas of Potential Assistance

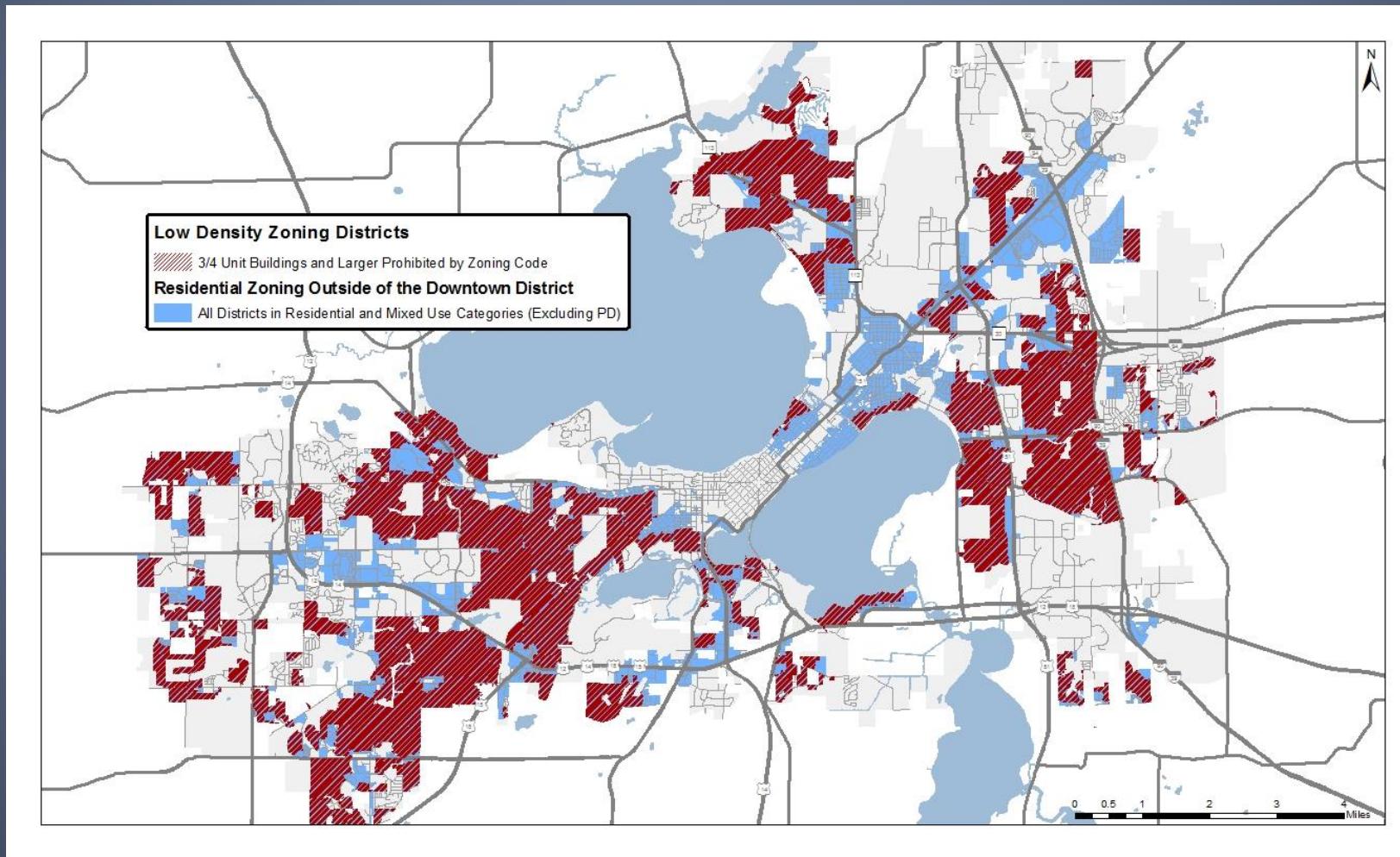


# Areas of Potential Assistance



# Administrative / Regulatory Opportunities and Opportunities

# Regulatory Opportunity



# Regulatory Opportunity

