

The Administration's New Fair Housing Rule and Healthy Housing: Connections and Opportunities

September 15, 2015



#ZipCodeMatters



METROPOLITAN CLEVELAND

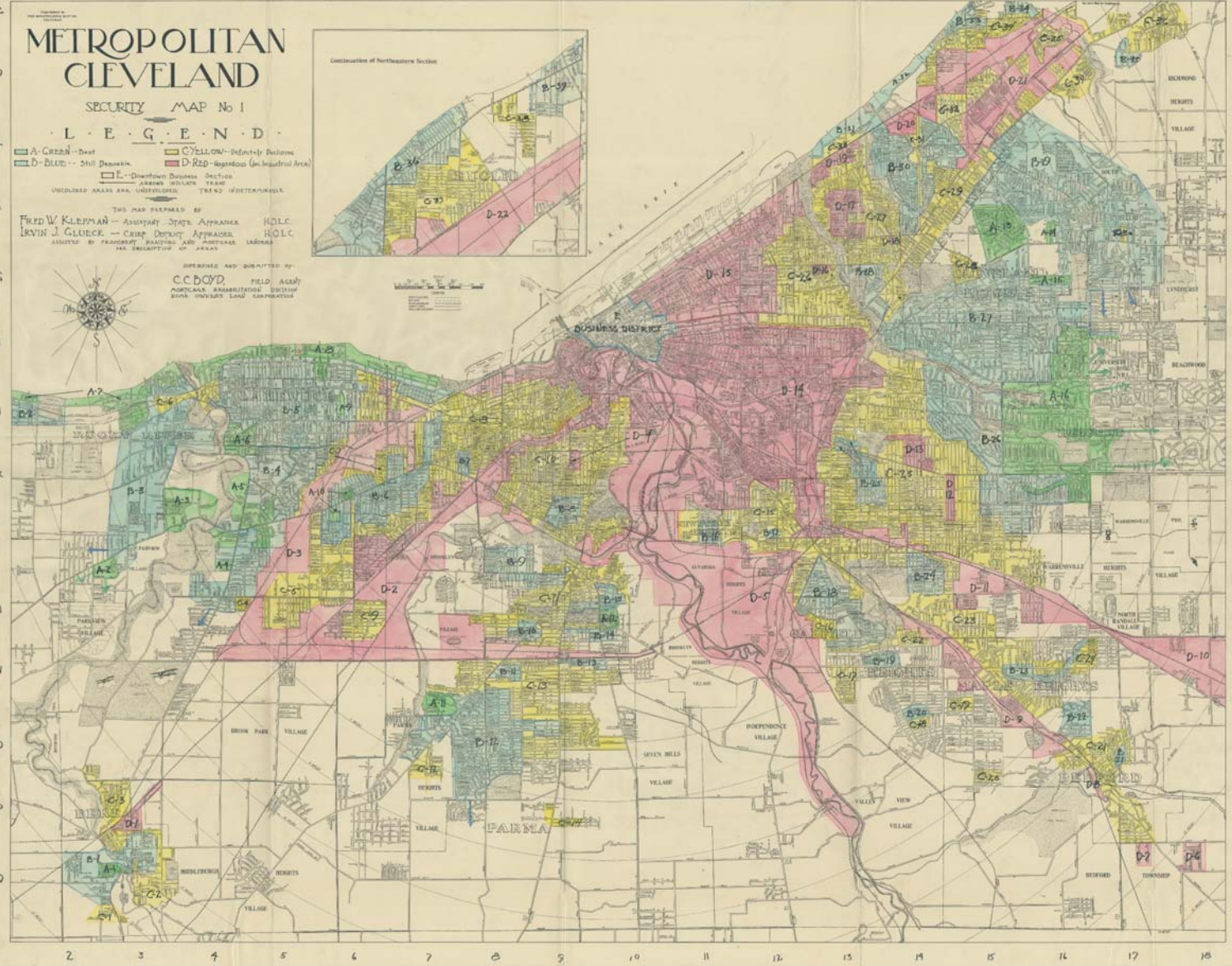
SECURITY MAP No. 1

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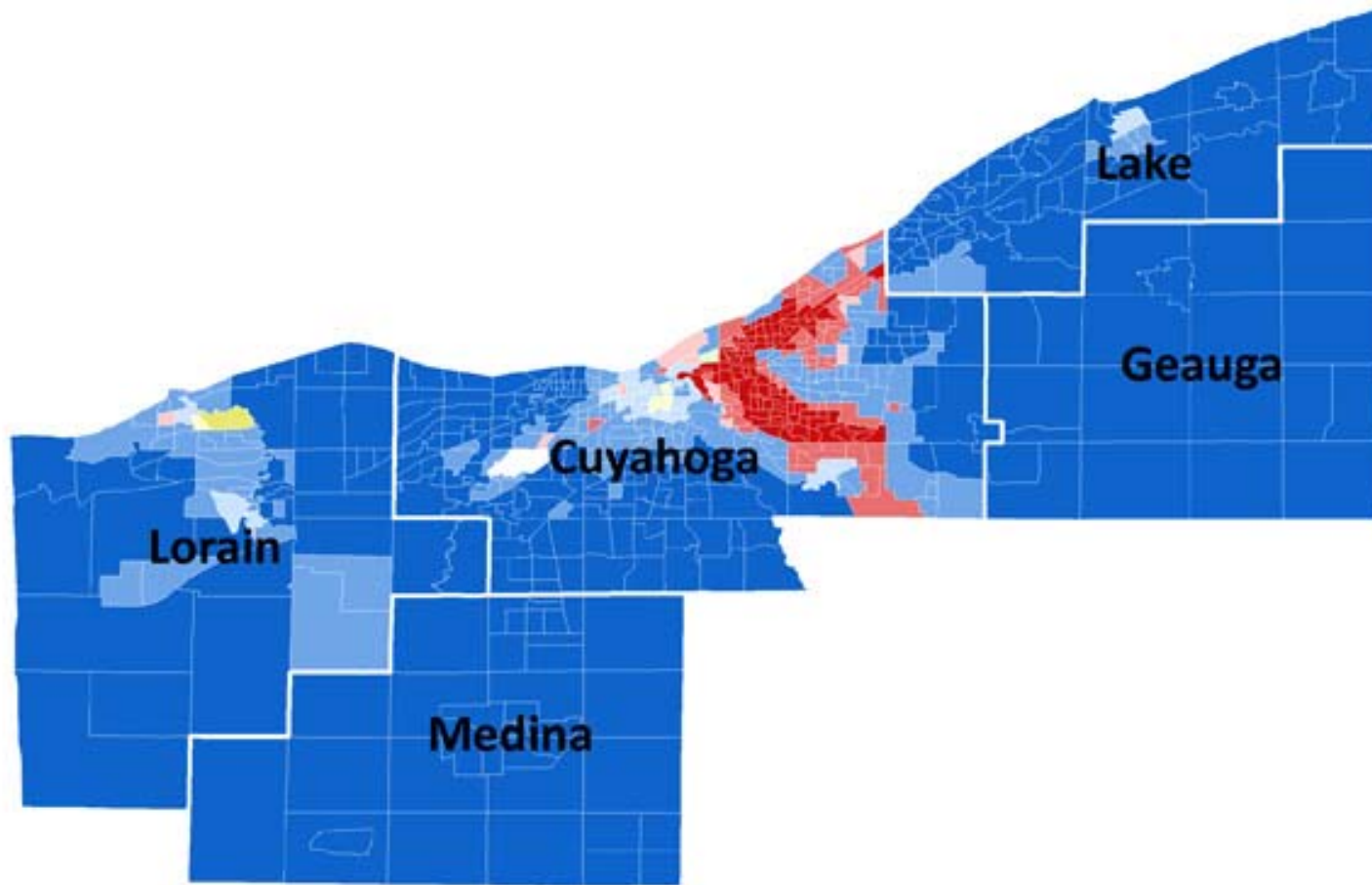
- A-Green - Best
- B-Blue - Still Desirable
- C-Yellow - Definitely Declining
- D-Red - Highest (Industrial Area)
- White - Downtown District Section Areas (Retail Trade)
- Unshaded Area - Unimproved Trade (Waterfront)

THIS MAP PREPARED BY
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ASSISTED BY FRANKLIN BRANTON AND ANTHONY
SEA DESCRIPTION OF AREAS

INSPECTED AND SUBMITTED BY
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Cleveland, OH



American Indian	Asian	Black	Hispanic	White
50.0% or less	50.0% or less	50.0% or less	50.0% or less	50.0% or less
50.1 to 85.0%	50.1 to 85.0%	50.1 to 85.0%	50.1 to 85.0%	50.1 to 85.0%
85.1% or more	85.1% or more	85.1% or more	85.1% or more	85.1% or more

Map 8: Neighborhoods Opportunity Analysis Greater Cleveland Region and Distribution of African American Households (Neighborhoods Ranked by Opportunity Index)

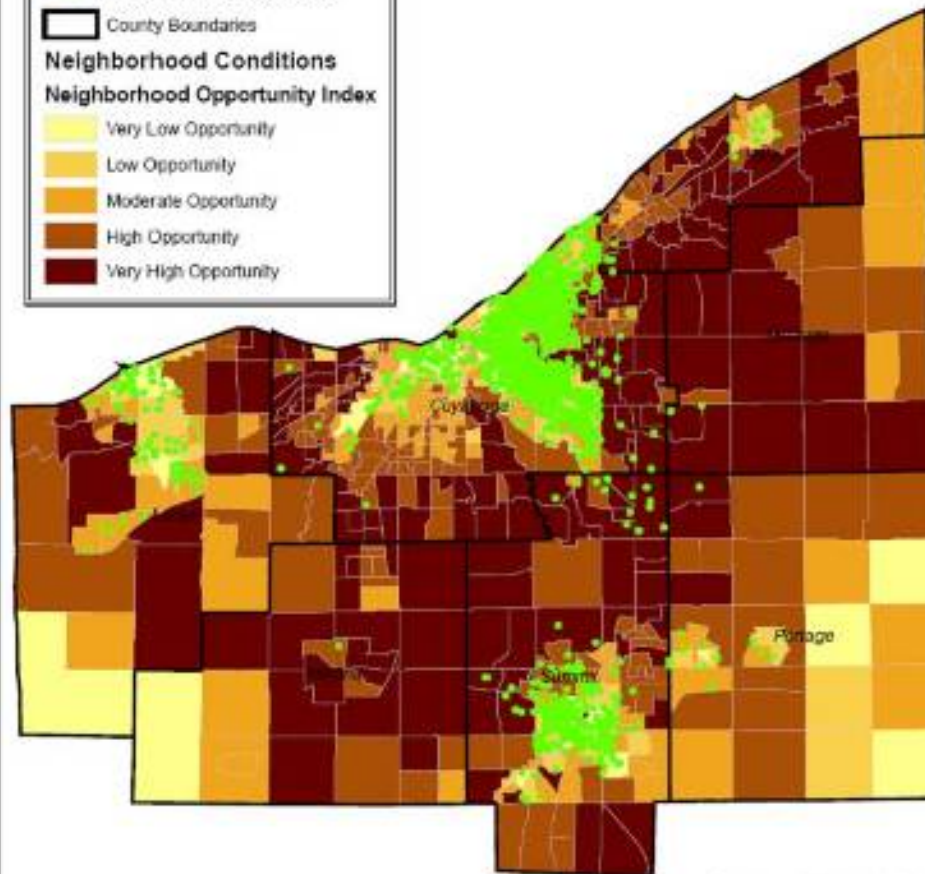
Legend

- 1 Dot = 100 African American Households
- County Boundaries

Neighborhood Conditions

Neighborhood Opportunity Index

- Very Low Opportunity
- Low Opportunity
- Moderate Opportunity
- High Opportunity
- Very High Opportunity



Prepared by: Kinwan Institute
for the Study of Race and Ethnicity
Date Prepared: January 29, 2005

Housing & Health

The condition of a housing unit affects the health of its occupants:

- lead-based paint
- mold
- other asthma triggers
- other factors

Housing & Health

Neighborhood conditions matter, too:

- Parks and recreation
- Grocery stores with healthy food
- Exposure to crime and violence
- Exposure to environmental hazards
- Condition of surrounding homes

Foreclosed Homes (aka “Real Estate Owned” or REOs)

- How are they maintained?
- Does this vary by neighborhood?

NFHA's REO Investigations

- 5 years
- 37 metro areas
- 6,700 properties
- Middle and working class neighborhoods
- High levels of homeownership
- 30+ items on evaluation checklist

(Find more info about our REO investigations, complaints and settlements on our website at www.nationalfairhousing.org/REO/tabid/4265/Default.aspx)

<http://nationalfairhousing.org/REO/tabid/4265/Default.aspx>)

Typical White Neighborhoods



Typical Neighborhoods of Color



Typical maintenance problems





Dead Animals



Insect Infestations



Mold and Standing Water



Foreclosures affect health in many ways

People who live within 100 meters of a foreclosed property experience blood pressure increases equivalent to adding three years to their age.

Proximity to a foreclosed property is also associated with greater alcohol consumption and increased weight.

If poorly maintained REOs are a problem in your community

- Contact the investor or servicer that's responsible
- Contact your local fair housing group
- Contact your city government
- Contact your local media

The 1968 Fair Housing Act

(42 U.S. Code § 3601 et. seq.)

Prohibits discrimination in housing based on:

- Race
- Color
- Religion
- Sex
- National origin
- Family status
- Disability

The Secretary (of HUD) must:

administer the programs and activities relating to housing and urban development in a manner *affirmatively to further* the policies of this subchapter;

42 U.S. Code § 3608(e)(5)

What is Affirmatively Furthering Fair Housing (AFFH)?

Taking meaningful actions to:

- Address significant disparities in housing needs and access to opportunity
- Replace segregated living patterns with truly integrated and balanced living patterns
- Transform racially/ethnically concentrated areas of poverty into areas of opportunity
- Foster and maintain compliance with civil rights and fair housing laws

AFFH = Both/And Approach

- Investment in neighborhood revitalization or stabilization
- Promoting greater mobility and access to areas offering vital assets (quality schools, employment, transportation, etc.)

Who is covered by the AFFH rule?

All HUD program participants:

- Entitlement jurisdictions receiving funds through these programs
 - Community Development Block Grant (CDBG)
 - HOME Investment Partnerships (HOME)
 - Emergency Solutions Grants (ESG)
 - Housing Opportunities for Persons with Aids (HOPWA)
- Public Housing Authorities (PHAs)

Program Participants must develop an Assessment of Fair Housing (AFH)

1. Summary of fair housing issues and capacity
2. Analysis of data
3. Assessment of fair housing issues
4. Identification of fair housing priorities and goals
5. Strategies and actions
6. Summary of community participation
7. Review of progress since submission of prior AFH

HUD provides analytical framework (assessment tool)

- Patterns of segregation and integration
- Racially/ethnically concentrated areas of poverty (RCAPs and ECAPs)
- Disparities in access to community assets/exposure to environmental hazards
- Disproportionate housing need for members of protected classes

Data-driven process

- HUD will provide uniform data, analytical tools and mapping capacity (geo-spatial tool)
- Available to program participants and the public
- No new data collection requirements
- Program Participants can include their own data, as appropriate

Consultation with local stakeholders required

§ 91.100 Consultation; local governments. (a) General.

(1) When preparing the AFH and the consolidated plan, ***the jurisdiction shall consult*** with other public and private agencies that provide assisted housing, health services, and social services (including those focusing on services to children, elderly persons, persons with disabilities, persons with HIV/AIDS and their families, homeless persons), community-based and regionally-based organizations that represent protected class members, and organizations that enforce fair housing laws.

Note: Individuals can participate in this process, too.

Program Participants must submit the AFH to HUD

- Once every 5 years
- In advance of ConPlan or PHA plan (270/195 days)
- HUD has 60 days to accept (*not* approve)
- Accepted AFH is required for ConPlan approval
- Initial phase-in period for smaller CDBG grantees & PHAs

AFH linked to ConPlan & PHA Plan

- ConPlans will demonstrate how their housing and community development priorities & objectives affirmatively further fair housing
- Grantees will identify add'l strategies & actions to further goals of the AFH
- Grantees will describe actions to AFFH in annual action plans

“Weave fair housing values throughout housing & community development decision-making”

Data Provided by HUD

- Patterns of integration/segregation
- Racial/Ethnic concentrations of poverty
- Location of assisted housing
- People w/disabilities & families w/children
- Disproportionate housing needs
- Education
- Transit Access
- Workforce participation
- Exposure to environmental hazards

Data on Housing Problems

Table 11

Households experiencing any of 4 housing problems**	Jurisdiction X		Region X	
	#	%	#	%
Race/Ethnicity *				
White				
Black				
Hispanic				
Asian or Pacific Islander				
Native American				
Other				
Household Type and Size*				
Family households, <5 people				
Family households, 5+ people				
Non-family households				

*These data are not currently available, but are expected to be available before the AFFH rule goes into effect.

**The four housing problems are: incomplete kitchen facilities, incomplete plumbing facilities, more than 1 person per room, and cost burden greater than 30%.

Note: All % represent a share of the total population within the jurisdiction or region, except household type and size, which is out of total households.

Environmental Health Index

Summary

The environmental health index summarizes potential exposure to harmful toxins at a neighborhood level. The index is a linear combination of standardized EPA estimates of air quality carcinogenic (*c*), respiratory (*r*) and neurological (*n*) hazards with *i* indexing census tracts.

Interpretation

Values are inverted and then percentile ranked nationally. Values range from 0 to 100. The higher the index value, the less exposure to toxins harmful to human health. Therefore, the higher the value, the better the environmental quality of a neighborhood, where a neighborhood is a census block-group.

Data Source: National Air Toxics Assessment (NATA) data, 2005

Related Tables/Maps: Table 14; Map 14

References: <http://www.epa.gov/ttn/atw/natamain/>

(Excerpted from AFFH Data Documentation)

Possible Healthy Housing Info (not provided by HUD)

- Data on housing code violations
 - Frequency of inspections
 - Neighborhoods inspected
 - Number and type of violations found
 - Length of time until violation is corrected
- Data on age of housing stock (pre-1950)
- Data on lead poisoning and asthma
- Data on deaths from fire and carbon monoxide poisoning

http://www.huduser.org/portal/affht_pt.html

FRIDAY, SEPTEMBER 11, 2015

HUD.GOV
U.S. Department of Housing and Urban Development
Secretary Julián Castro

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AFFIRMATIVELY FURTHERING FAIR HOUSING

AFFH Final Rule Assessment Tool Archives

AFFH

HUD has announced the **Final Rule** on Affirmatively Furthering Fair Housing (AFFH).

This page provides a number of resources to assist HUD's partners and the public to understand the provisions of the rule.

Background: The AFFH Final Rule includes a requirement for certain HUD grantees (PHAs and CPD block grant Consolidated Planning agencies) to conduct an Assessment of Fair Housing (AFH) planning process. The AFH planning process will help communities analyze challenges to fair housing choice and establish their own goals and priorities to address the fair housing barriers in their community.

Final Rule: Information including background materials can be found [here](#).

In addition to the Final Rule, there are several other critical components to implementing AFFH. These include:

- The **Assessment Tool**, which HUD is developing with public input, to assist grantees in conducting an Assessment of Fair Housing (AFH).
- Previous documents can be found on the **Archives** page.
- Additional information for HUD grantees and partners can also be found [here](#).

How can you know when your jurisdiction or PHA is doing its AFH?

- Find out when its ConPlan or PHA plan comes up for renewal
- Ask your contacts in city government or the PHA to keep you informed
- Look out for notices in the newspaper, on the agency's website and in public places (libraries, etc.)
- Check with your local fair housing group

How you can be involved

- Work with your local fair housing groups
- Provide and encourage use of relevant local data
- Participate in the AFH consultation process
- Comment on the draft AFH
- Follow through to the ConPlan & PHA plan
- Monitor progress

Questions?

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