

Baltimore Regional Fair Housing Group

Analysis of Impediments to Fair Housing Choice

MAY 22, 2019

PRESENTED BY

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Agenda

Report back from What's on Tap

Community Survey Update

Further Discussion of Action Items



Work Group Meetings

Meeting schedule:

- **Oct 23** – Overview and Initial data on segregation and R/ECAPs
- **Nov 8** – Disparities in Access to Opportunity Part 1 (employment and transportation)
- **Dec 13** – Disparities in Access to Opportunity Part 2 (education, community health)
- **Jan 9** – Disability and Access
- **Jan 30** – Disproportionate Housing Needs, Community Reinvestment, Publicly Supported Housing
- **March 14** – Additional Publicly Supported Housing Analysis, Enforcement
- **April 10** – Initial Solutions Discussion
- **May 22** – Further Solutions Discussion
- **(Sept 4** – Draft AI Released for Comment)
- **Sept 17** – Feedback on draft Regional AI
- **(Oct 1** – Regional Public Hearing, 6:00 pm)

Follows 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

Piecing It Together: Framing Affordable Housing Messages

- Featuring Dr. Tiffany Manuel, CEO of The Case Made, formerly VP at Enterprise Community Partners
- Discussing *Piecing It Together: A Framing Playbook...*
- Monday, May 6, Diamondback Brewing Co. in Locust Point, program begins at 6:00 pm.



PIECING IT TOGETHER

 A FRAMING PLAYBOOK FOR AFFORDABLE HOUSING ADVOCATES

In partnership with Enterprise Community Partners

Community Survey

Community Survey

Resident Survey instrument

Survey is live! Access at <https://www.surveymonkey.com/r/BaltimoreFH>
(English)

<https://es.surveymonkey.com/r/BaltimoreFHes> (Spanish)

Timing (revised)

PHAs currently circulating

Jurisdictions currently promoting

Please promote to your constituencies

Survey will remain open through June 15



Action Plan Development

HUD Goals and Action Items Matrix (refer to handout)

Goal	Contributing Factors	Fair Housing Issues	Metrics, Milestones, and Timeframe for Achievement	Responsible Program Participant(s)

Discussion:

New Regional Action Item Ideas

1. Using the latest research, prepare educational materials on the benefits that subsidized and accessible housing can bring to all members of vibrant communities.
2. Continue to support housing policy coordination staffing at BMC to coordinate the implementation of the Action Plan in the 2019 Regional AI and reporting of regional progress through local government Consolidated Annual Performance and Evaluation Reports (CAPERs).
3. Respond to upcoming HUD notice for new \$25 million national housing mobility demonstration program.
4. Short-term: BMC and Fair Housing Group facilitate meetings of local school district officials and housing agency leaders in 3-5 jurisdictions to explore coordinated action to benefit high quality, equitable education.
5. Engage lenders in discussions about homeownership and mortgage lending disparities and how to address. Seek investments in financial literacy programs (including in schools) and assistance in helping subprime loan holders refinance to conventional loans.

Regional Action Item Ideas from April

1. Sustain the Baltimore Regional Project-Based Voucher Program beyond the initial 2015 HUD seed grant.
2. Coordinate regionally to support the new Fair Housing Action Center of Maryland, including systematic paired testing for discrimination.
3. Continue to monitor Maryland DHCD's awards of Low Income Housing Tax Credits (LIHTC) and advocate for Qualified Allocation Plan (QAP) policies that:
 - a. Achieve a balance between opportunity and revitalization area awards and
 - b. Ensure the Baltimore metropolitan area receives tax credits in proportion to its share of the State's low income population.
4. Continue to engage with Maryland DHCD to make www.MdHousingSearch.org an effective clearinghouse and affirmative fair housing marketing tool, including for accessible housing.
5. Support passage of statewide legislation to add source of income as a protected class for housing.

Regional Action Item Ideas from April

6. Support improved public transit access to suburban job centers and opportunity areas with multifamily housing.
7. Explore State or regional/federal support for alternatives to public transportation, such as Vehicles for Change, Lyft, Uber, etc.
8. Support transformative investments in Racially/Ethnically Concentrated Areas of Poverty (R/ECAPs) and similarly highly challenged markets, such as the renewal of State Project CORE funding for Baltimore City.
9. BMC coordinate with public housing authorities (PHAs) and Baltimore Regional Housing Partnership (BRHP) to have BRHP offer technical assistance on housing mobility to PHAs.
10. Through Regional Preservation Task Force, assist local governments in designing affordable housing contracts for preservation.
11. BMC continue to convene local and State housing agencies with housing practitioners and advocates through BMC's Housing Committee to discuss progress on implementing 2019 Regional AI action steps and strategize on further action.

Regional Education & Training

1. Conduct a training for local government and public housing authority officials on the duty to affirmatively further fair housing following each State election cycle.
2. BMC and Fair Housing Group sponsor fair housing trainings for property managers at least twice per year.
3. Figure out the best way (e.g. electronic, paper) to disseminate information regarding fair housing rights and responsibilities to renters, property owners and managers, homebuyers, and real estate agents.

Local Action Item Ideas

At least one local government/PHA considering:

1. Require affordable housing to be at least part of the use on surplus county- or city-owned land.
2. Establish or increase local funding for preserving and creating affordable housing for families, primarily in opportunity areas.
3. Create an Affordable Housing Master Plan, either individually or incorporated into the jurisdiction's General/Comprehensive Plan.
4. Add source of income as a protected class in local fair housing ordinance.
5. Strengthen or establish inclusionary zoning/housing ordinance.
6. Remove barriers to affordable housing in opportunity areas:
 - a. Lot/home size requirements
 - b. Lack of multifamily zoning
 - c. Prohibitions on accessory dwelling units.
7. Support homeownership counseling to help buyers access fair financing.

Local Action Item Ideas

At least one local government/PHA considering:

8. Support financial tools and marketing assistance to help promote vulnerable communities as desirable places to live.
9. Require affordable housing to be at least part of the use on surplus county- or city-owned land.
10. Support communities that are already racially integrated.
11. Support alternatives to public transportation for low-income households, such as Vehicles for Change.
12. Ensure high quality public infrastructure in vulnerable and highly challenged communities.
13. Initiate conversations between housing and school officials to explore possible reinforcing action to support integrated schools & neighborhoods.
14. PHA adopt small-area fair-market rents (FMRs) for vouchers.

Other Ideas to Consider

1. Advocate for federal solutions for revitalization; CDBG set aside for recovery, similar to CDBG-Disaster Recovery programs and State Strategic Demolition fund and/or Neighborhood Revitalization Strategy Area approach
2. Engage lenders in discussions about mortgage lending, credit gaps, and underwriting bias and how to address. Receive a commitment to address, including through investments in financial literacy programs
3. Further explore data on school integration/segregation. Explore potential regional convening and technical assistance action based on data.
4. BMC and Fair Housing Group prepare for and sponsor at least one convening each year that brings together local housing agency officials and:
 - a. Local school system officials (as in #3 above).
 - b. The Maryland Transit Administration, other transit agencies, Vehicles for Change, Lyft, Uber, and any other similar entities, given the critical connection between housing, transportation, and jobs.
 - c. Public health agencies, given our increasing knowledge of the critical role housing and neighborhoods play in public health.

Accessibility Ideas from MDOD

- Develop and analyze new data sets that demonstrate the multi-leveled housing needs of PWDs in the region and ensuring that future ConPlans, etc. include more data on accessible and affordable housing needs for each local jurisdiction (e.g., engage with university-level researchers, Technical Assistance Collaborative, and other stakeholder groups);
 - **Anticipated actors:** Baltimore Metro Council
- Ensure all local assessments of housing need, housing master plans, and ConPlans include separate information and data on the availability of accessible and affordable housing in the jurisdiction and the need for housing in the region;
 - **Anticipated actors:** Baltimore Metro Council, PHAs, DHCD
- Engage with local governments to take specific actions to ensure all new affordable developments in their communities prioritize the inclusion of accessible and affordable units for PWDs at SSI-level incomes (e.g., LIHTC projects submitted to DHCD must prioritize at least 5% of their units for PWDs to receive local funding, take referrals from MDOD, and be integrated);
 - **Anticipated actors:** MDOD, PHAs, DHCD, CILs serving as advocates
- Work with local governments to dedicate a portion of Mainstream Voucher applications for PWD's and consider partnering with entities like MDOD, non-profit foundations and PHA's to create new affordable/accessible housing opportunities (Mont. Co. CCH Program and MFP Bridge Subsidy are existing models);
 - **Anticipated actors:** MDOD, PHAs, DHCD

Accessibility Ideas from MDOD

- Broaden the general public's knowledge of the housing needs of people with disabilities, with the intent to expand community reception to affordable housing in opportunity areas (e.g., affirmative marketing);
 - **Anticipated actors:** MDOD, CILs, Disability Advocacy Groups
- Coordinate more fair housing testing opportunities for PWDs and increasing the engagement of advocates in DHCD processes (e.g., review of the ConPlan, QAP);
 - **Anticipated actors:** Fair Housing Action Center of MD, DHCD, MDOD, CILs
- Engage with external partners to provide financial education resources and workshops for tenants and case managers in the program;
 - **Anticipated actors:** Banking and financial institutions, Non-profit financial counseling agencies like MD CASH Campaign or Guidewell, CILs
- Collaborate with the MTA Inclusive Transportation group regarding transit-oriented development and providing recommendations to help their efforts in supporting an array of transit options for PWDs residing in affordable housing;
 - **Anticipated actors:** MTA Inclusive Transportation Steering Committee members
- Supplement existing housing subsidy programs for PWDs through accessing new private and public funding streams.
 - **Anticipated actors:** MDOD, DHCD, MDH, Local governments

Next steps