

Baltimore Regional Fair Housing Group

Analysis of Impediments to Fair Housing Choice

PRESENTED BY

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Regional AI Partners

The Baltimore Metropolitan Council (BMC), which has been assisting area jurisdictions and PHAs in affirmatively furthering fair housing since 2012, will also be assisting the following participants in carrying out this Regional AI:

- City of Annapolis and the Housing Authority of the City of Annapolis
- Anne Arundel County and the Housing Commission of Anne Arundel County
- City of Baltimore and the Housing Authority of Baltimore City
- Baltimore County
- Harford County and the Havre de Grace Housing Authority
- Howard County and the Howard County Housing Commission

6 local jurisdictions;

5 public housing authorities (PHAs);

1 regional planning agency

Agenda

- Welcome/Introductions
- Fair Housing Overview & Regional Collaboration
- Goals of Work Group
- Current State of Affairs: Demographics & Segregation
- Discussion



Fair Housing Background

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):

- AFFH provision enacted with the Fair Housing Act (FHA of 1968) and executive orders
- The AFFH obligation extends to all federal agencies that administer housing and urban development programs.

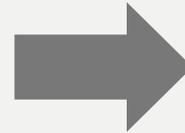
Goals of Work Group

1. Help the jurisdictions, PHAs, BMC, and consultant review and interpret data provided by HUD for this assessment.
2. Help identify easily obtainable local data that would assist with this analysis.
3. Provide ongoing stakeholder input into:
 - Analysis of what this data means and its significance
 - Assessment of past fair housing progress and current fair housing enforcement and outreach capacity
 - Development of fair housing goals and priorities.

Work Group Mtgs and AI Topics

Meeting schedule:

- **Oct 23** – Overview and Initial data on segregation and R/ECAPs
- **Nov 8** – Disparities in Access to Opportunity Part 1 (education, poverty, health)
- **Dec 13** – Disparities in Access to Opportunity Part 2 (employment and transportation)
- **Jan 9** – Disproportionate Housing Needs & Publicly Supported Housing
- **Jan 30** – Disability and Access
- **Feb. 20** – Enforcement, Outreach Capacity, and Resources
- **March 14** – Goals and Priorities
- **May 22** – Feedback on draft Regional AI

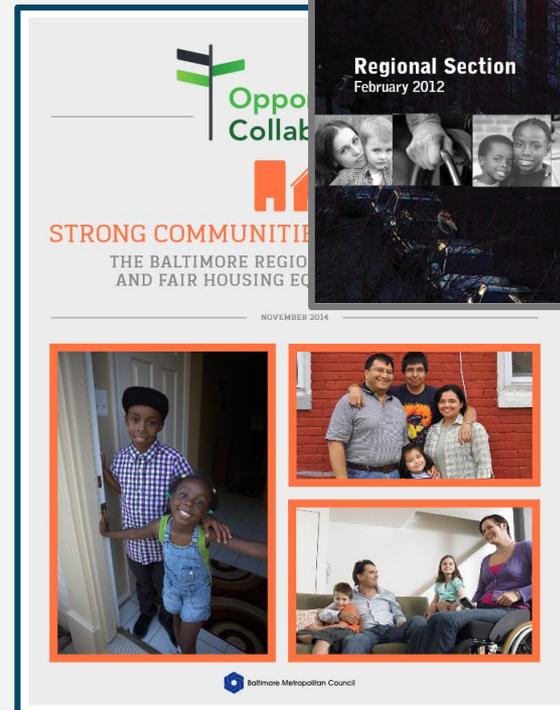
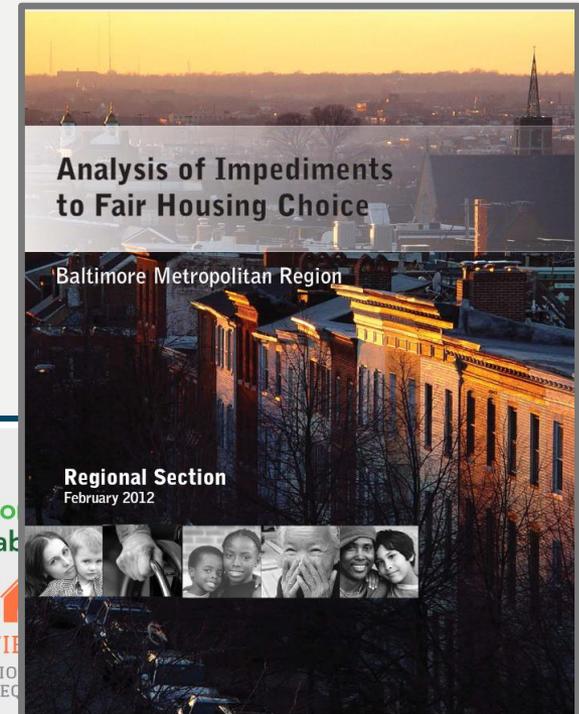


Follows key topic areas of the Assessment of Fair Housing:

- ✓ Demographic Summary
- ✓ Segregation/Integration
- ✓ R/ECAPs
- ✓ Disparities in Access to Opportunity
- ✓ Disproportionate Housing Needs
- ✓ Publicly Supported Housing Analysis
- ✓ Disability and Access

Baltimore Metro Fair Housing Planning

- Regional collaboration through BMC
- 2012 Regional Analysis of Impediments to Fair Housing Choice
- 2014 Regional Housing Plan and Fair Housing Equity Assessment
- Annual Fair Housing Implementation Plan
- Regional policy accomplishments including regional affordability preservation policy and regional project-based voucher program (both 2016)
- **2019 Regional Analysis of Impediments to Fair Housing Choice**



History leading to passage of the Fair Housing Act

- *150-year movement to combat government sponsored or sanctioned discrimination in housing*
- *What has been done through intentional policies and practices can only be remedied through intentional policies and practices*

“Dejure Segregation” = Segregation by Law

- State Constitutions prohibiting Black migration
- Jim Crow Laws
- “Separate but Equal Doctrine”
- Redlining in both private and public transactions
- Segregation requirements for building suburban housing developments
- Blockbusting
- Steering
- Discriminatory Advertising

Fair Housing Act, April 11, 1968

- Act passed one week after Dr. King’s assassination
- Was designed to prohibit discrimination, promote integration, promote housing choice

Baltimore Metro Fair Housing Accomplishments

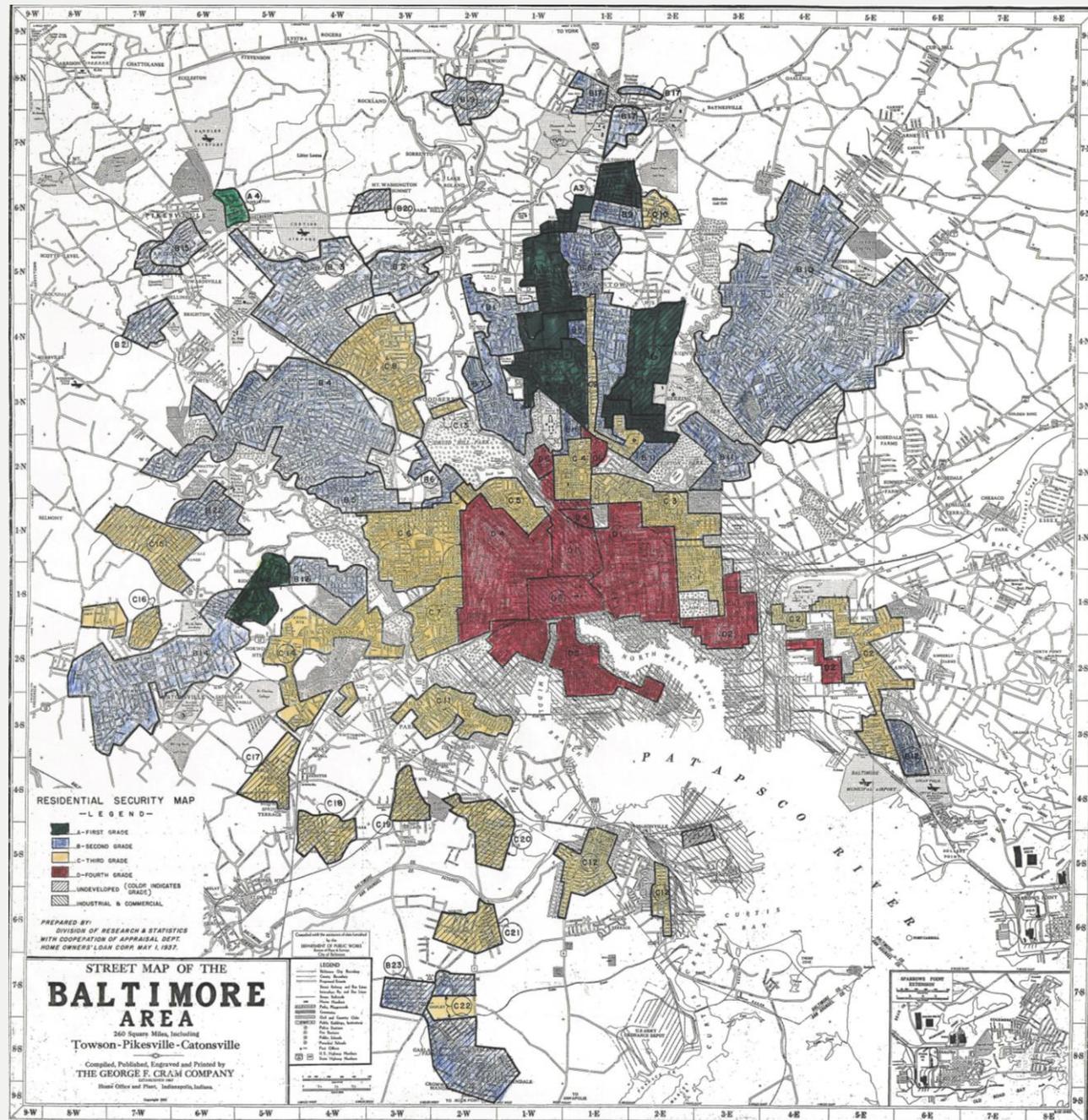
- Removed Local Resolution Requirements for Low Income Housing Tax Credits (LIHTC) and state housing subsidies
- Developed a Regional Preservation Policy and Database
- Continued Fair Housing Group Staffing
- Held three AFFH Trainings for high level local officials (2014-2017)
- Held Two Tours of properties created with Inclusionary Zoning
- Produced Fair Housing Education booklets (11,000 in three languages)
- Created the New Regional Project-Based Voucher Program
- Worked to streamline Voucher Porting procedures
- Continued commitments to invest in Revitalization of Lower Resourced Neighborhoods

Baltimore Metro Fair Housing Accomplishments (con't)

- Upcoming opportunities:
 - Rollout Portability Booklet and Video, Nov 1, 2018
 - Maximize usefulness of www.MdHousingSearch.org
 - Sustain the Regional Project-Based Voucher Program beyond initial seeding
 - Evaluate how Booklets are being used; Update and Reprint

History leading to passage of the Fair Housing Act

Redline Map of Baltimore, 1937



Local history influences on current state of segregation

- **Racial zoning:** Baltimore was the first city in the U.S. to pass racial zoning
- The region was also home to early **exclusivity in suburbs:**
 - Suburbs were a way to flee the chaos and public health challenges of rapidly growing cities in the early 1900s
 - Suburbs like Roland Park promoted racial (African American) and ethnic/religious (Jewish) exclusion
- Baltimore developers had national influence in **(exclusionary)** land use planning and **(exclusionary)** lending

So... what is the AFH/AI?

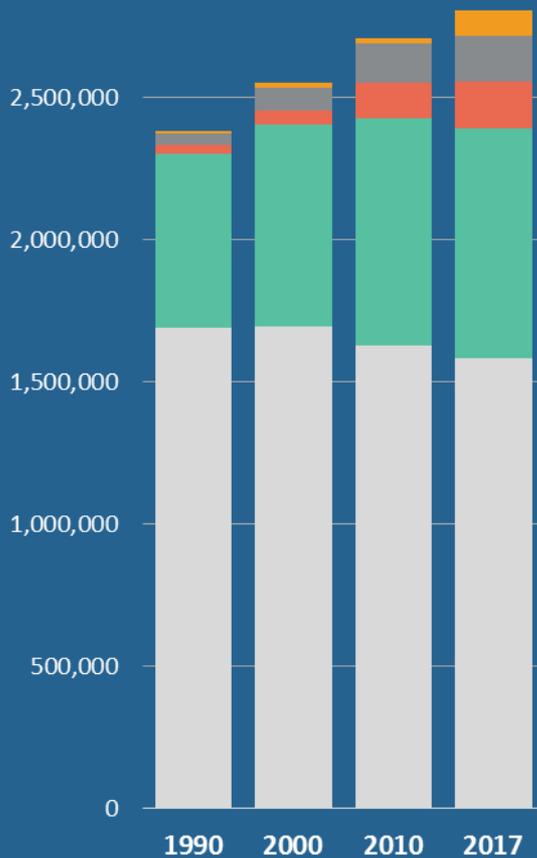
- A data- and community-driven approach to assessing segregation and expanding opportunity, among other fair housing issues
- Designed to aid local leaders and community stakeholders in developing fair housing priorities and goals that will ultimately increase fair housing choice, build opportunity for all residents, and strengthen communities.

The purpose of the AFFH rule is to set up a framework for taking **meaningful actions**, to affirmatively further fair housing.

The AFH/AI is that framework.

Demographics & Segregation

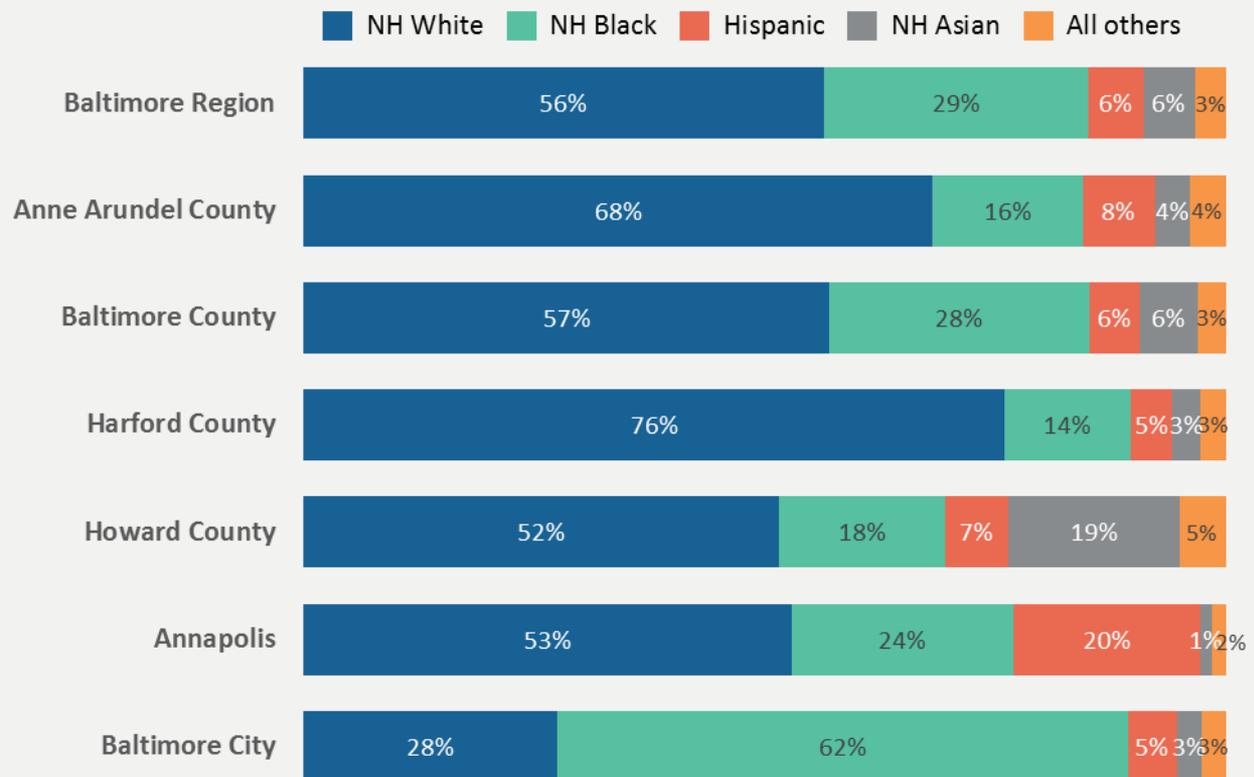
Metro Area Population by Race and Ethnicity



The region as a whole is **56% non-Hispanic white** and **44% minority**. The largest racial minority group—by far—is **African American (29% of the region population)**.

Racial/ethnic distribution differs substantially by jurisdiction.

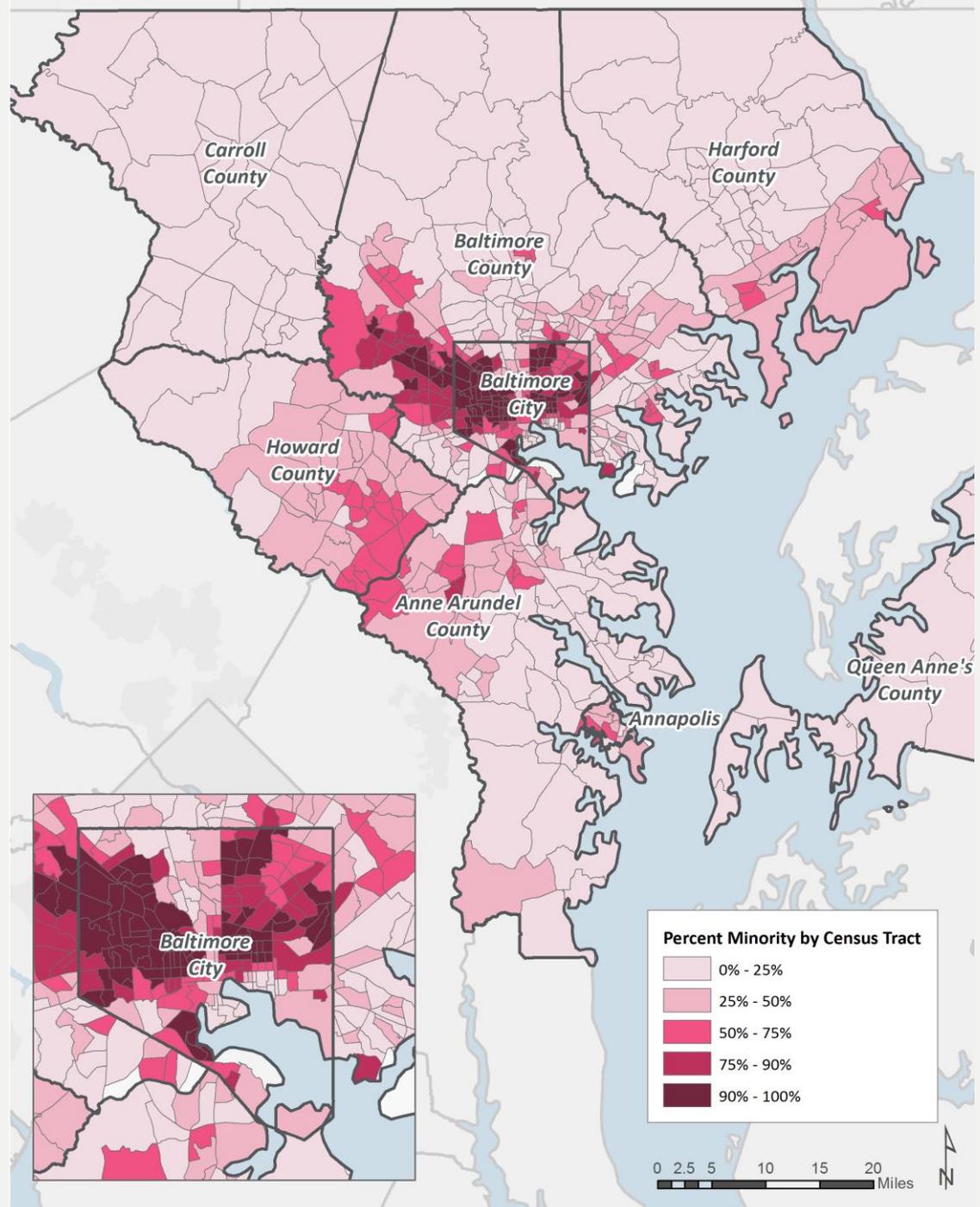
Distribution by Jurisdiction, 2017



NH White
 NH Black
 Hispanic
 NH Asian
 All others

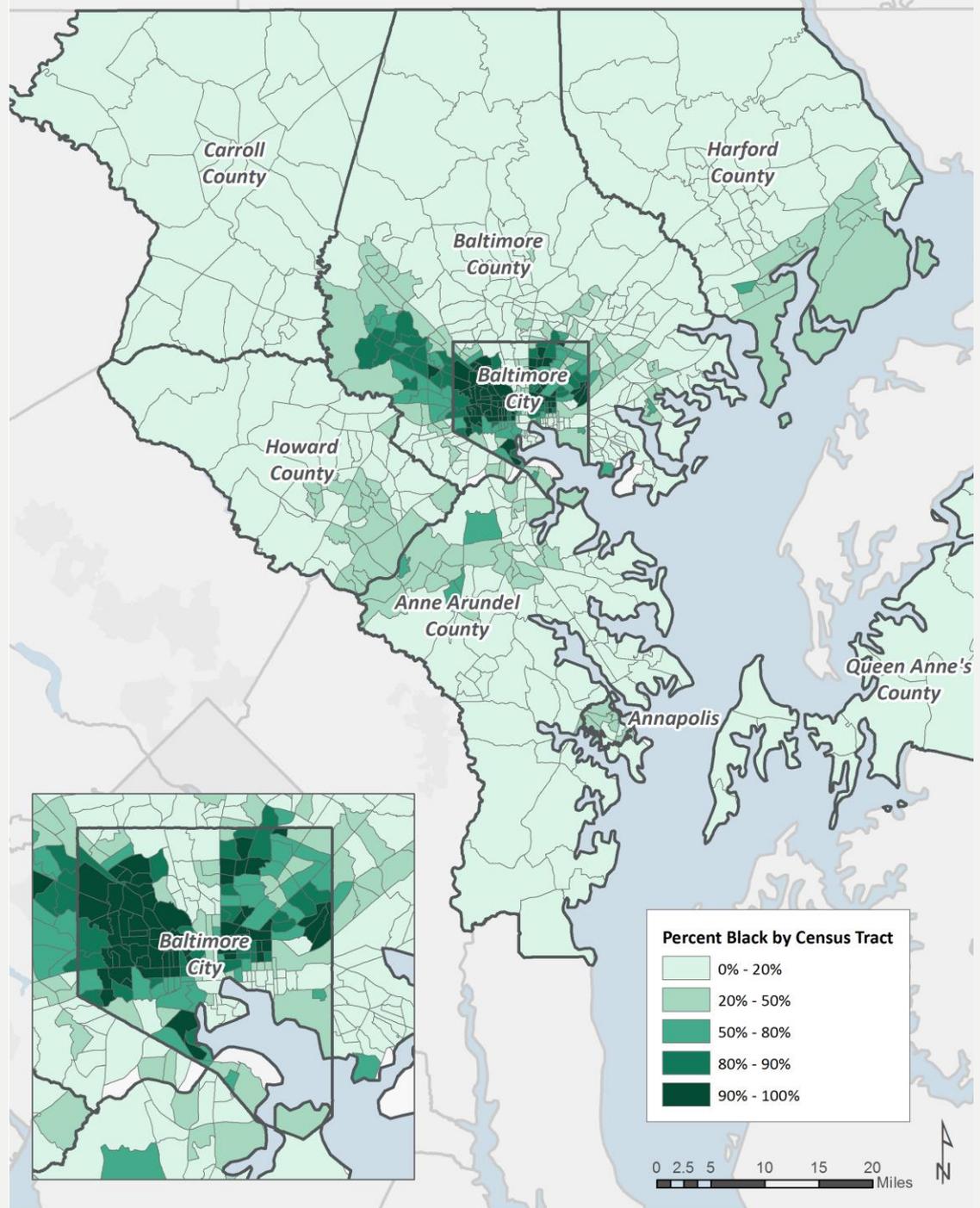
Percent Minority by Census Tract, 2016

Region overall = 44% minority



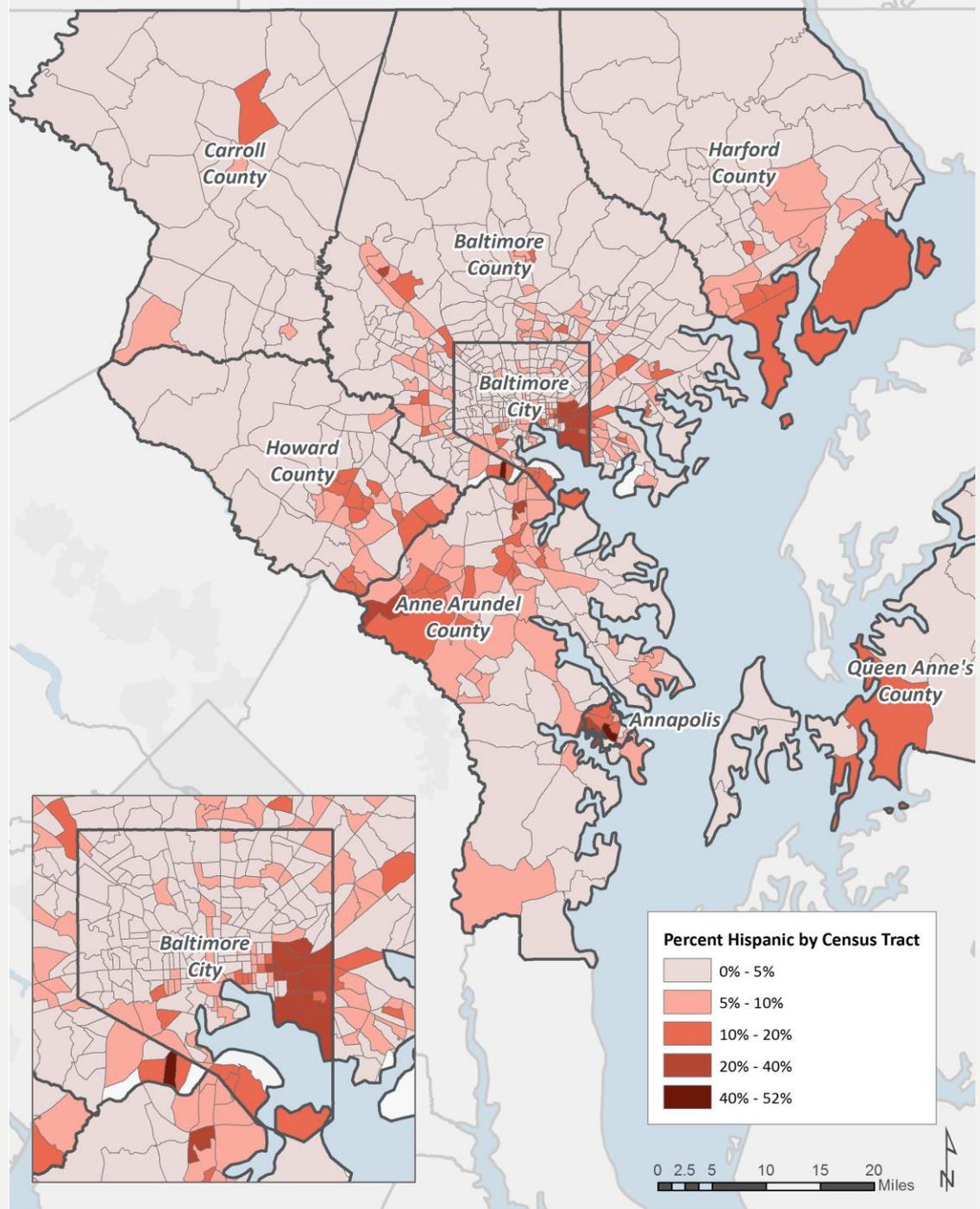
Percent African American by Census Tract, 2016

Region overall = 29% African American



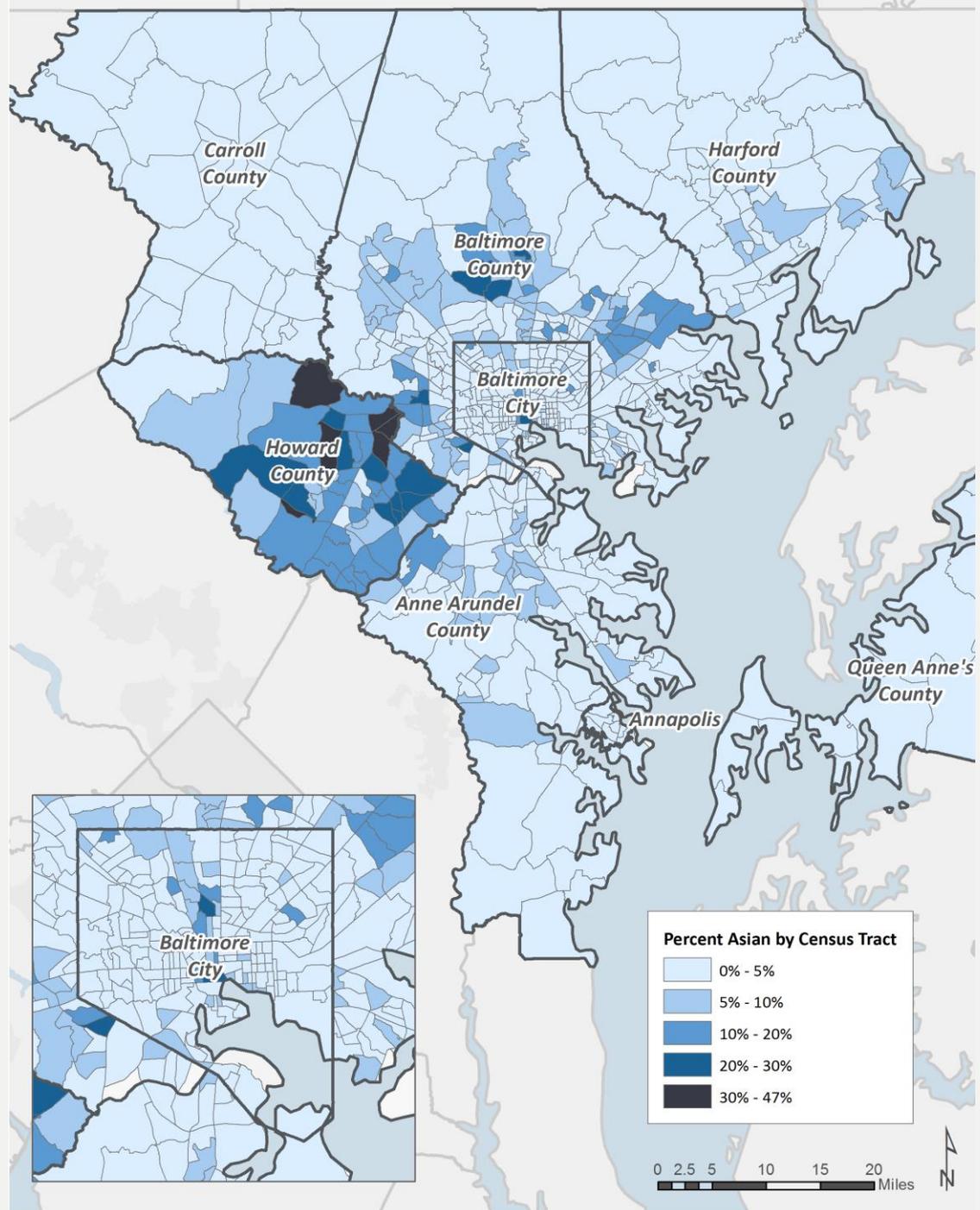
Percent Hispanic by Census Tract, 2016

Region overall = 6% Hispanic



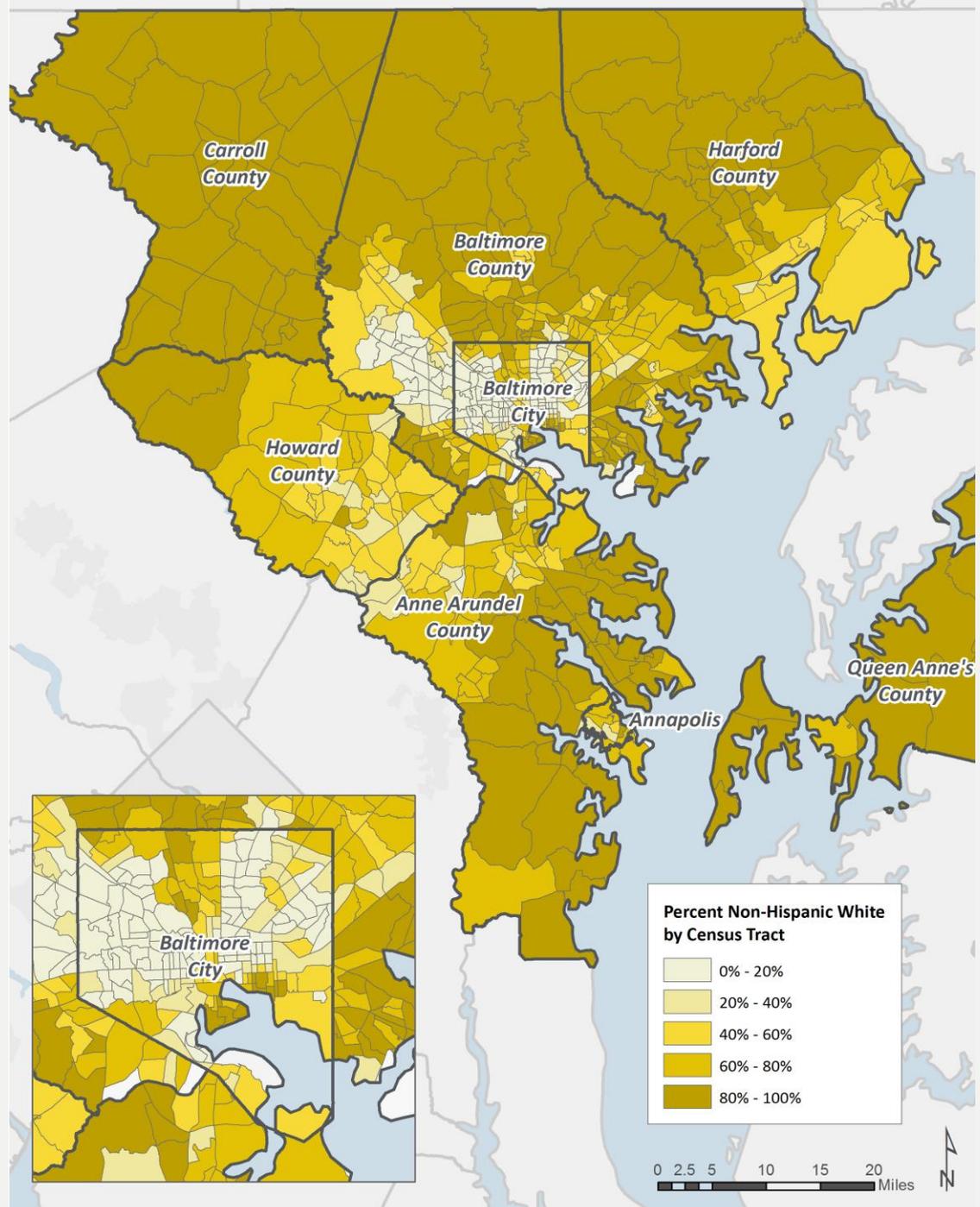
Percent Asian by Census Tract, 2016

Region overall = 6% Asian



Percent non-Hispanic White by Census Tract, 2016

Region overall = 56% non-Hispanic White

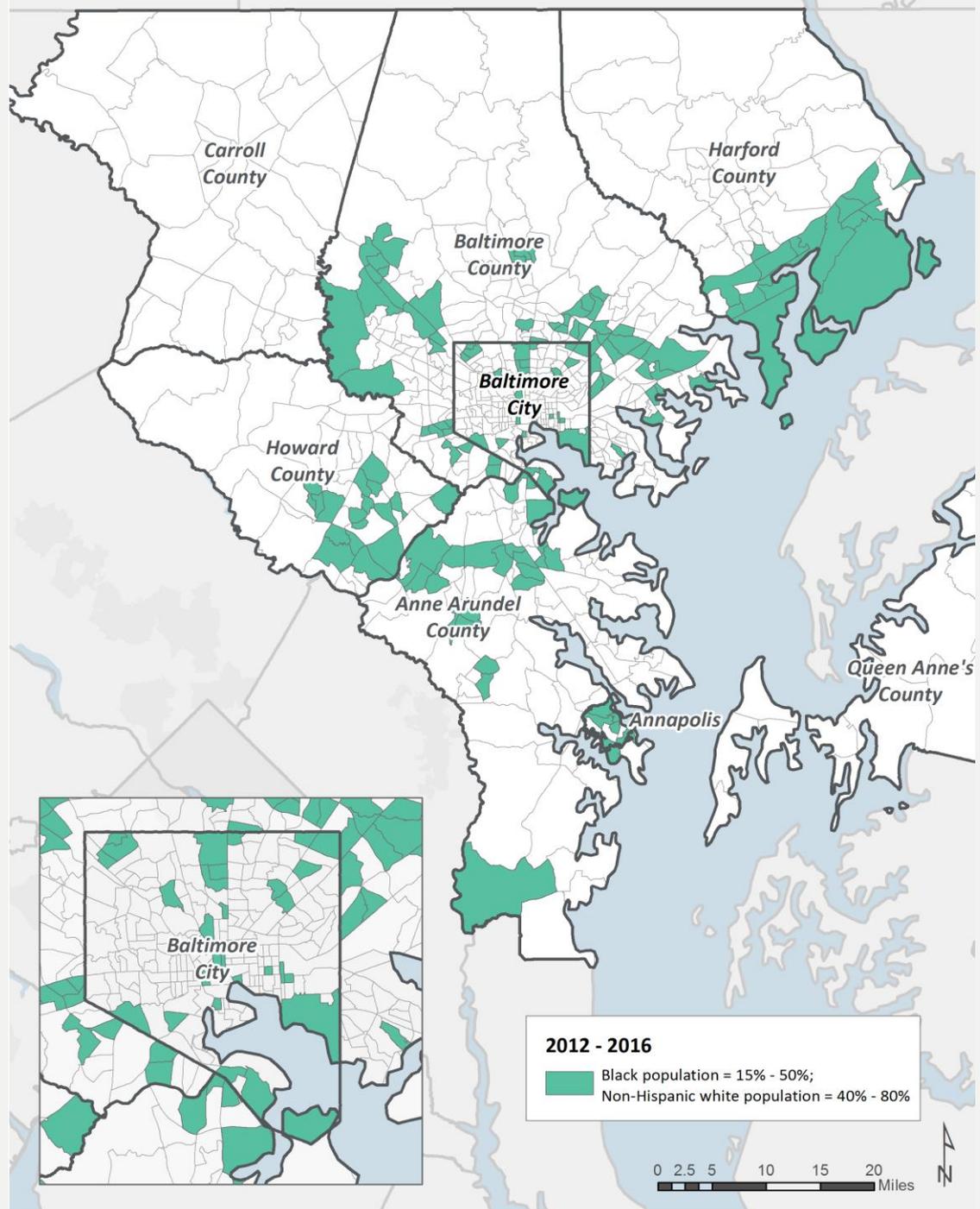


Black/White Representation by Census Tract, 2012-2016



For discussion (to follow maps and data):

- 1) What constitutes “diversity”—how should it be measured?
- 2) What are the benefits of diversity?



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

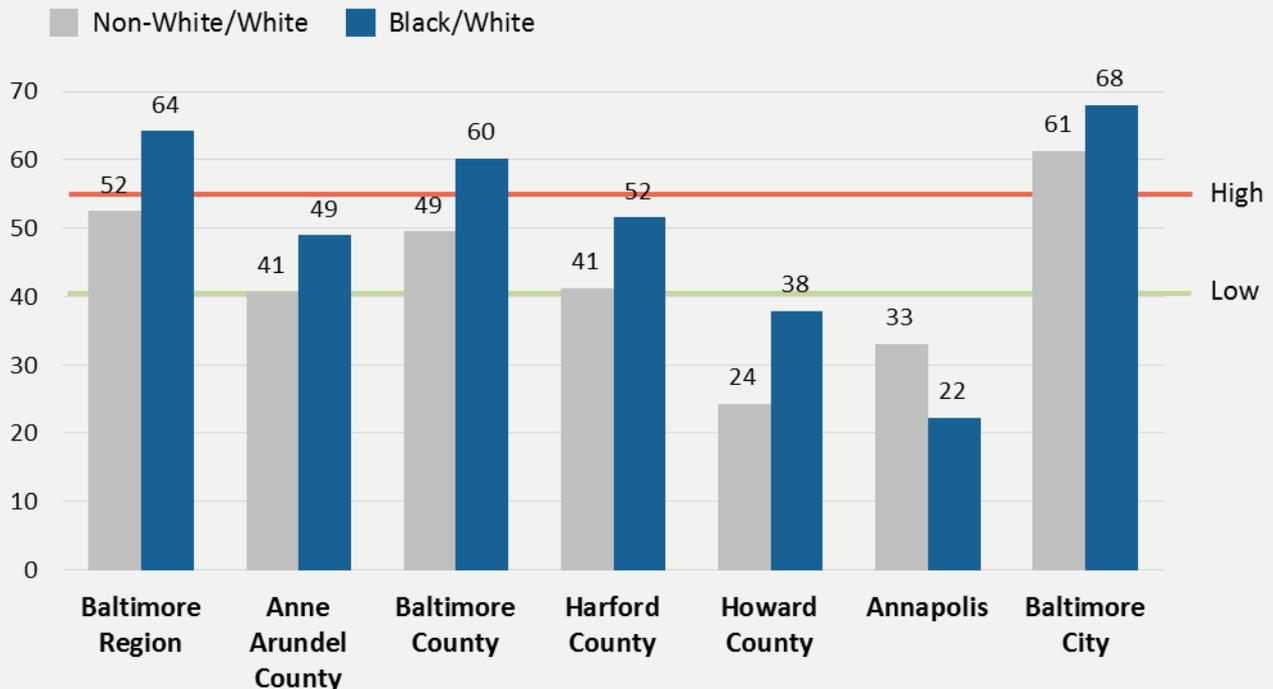
Regional DI Trends

Racial/Ethnic Dissimilarity Index	Baltimore Metro Area			
	1990	2000	2010	2016
Non-White/White	64.7	59.6	54.2	52.5
Black/White	71.1	67.5	64.3	64.2
Hispanic/White	30.1	35.8	39.8	43.7
Asian/White	38.4	39.3	41.0	47.4

Interpreting the index:

- 0-39 Low Segregation
- 40-54 Moderate
- 55-100 High

DI by Jurisdiction, 2016

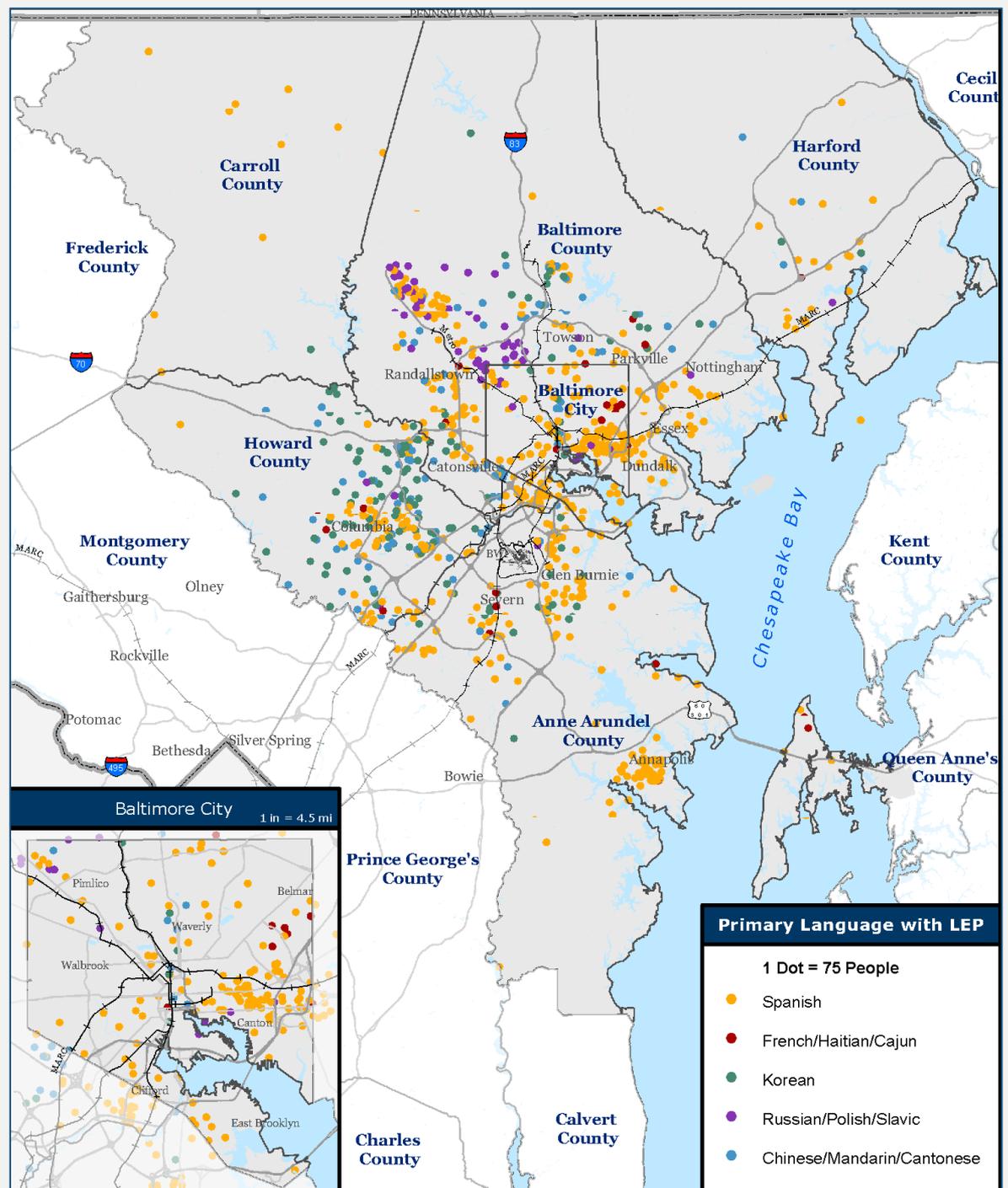


Limited English Proficiency

114,400 people (4% of total population)
Metro-wide

Top languages spoken by LEP residents:

- Spanish
- Chinese
- Korean
- Urdu

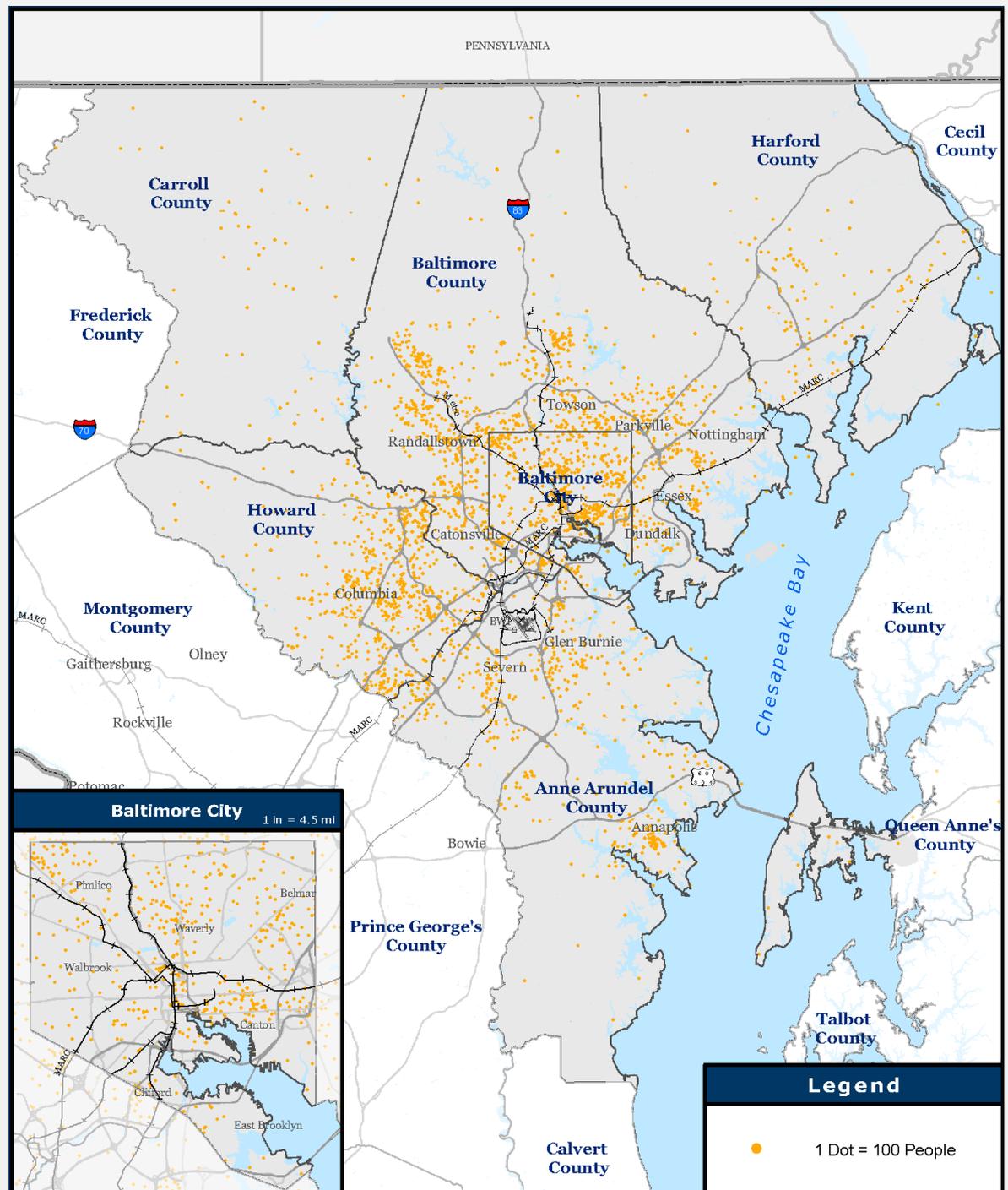


National Origin

308,000 people (11% of total population) Metro-wide were born outside the U.S.

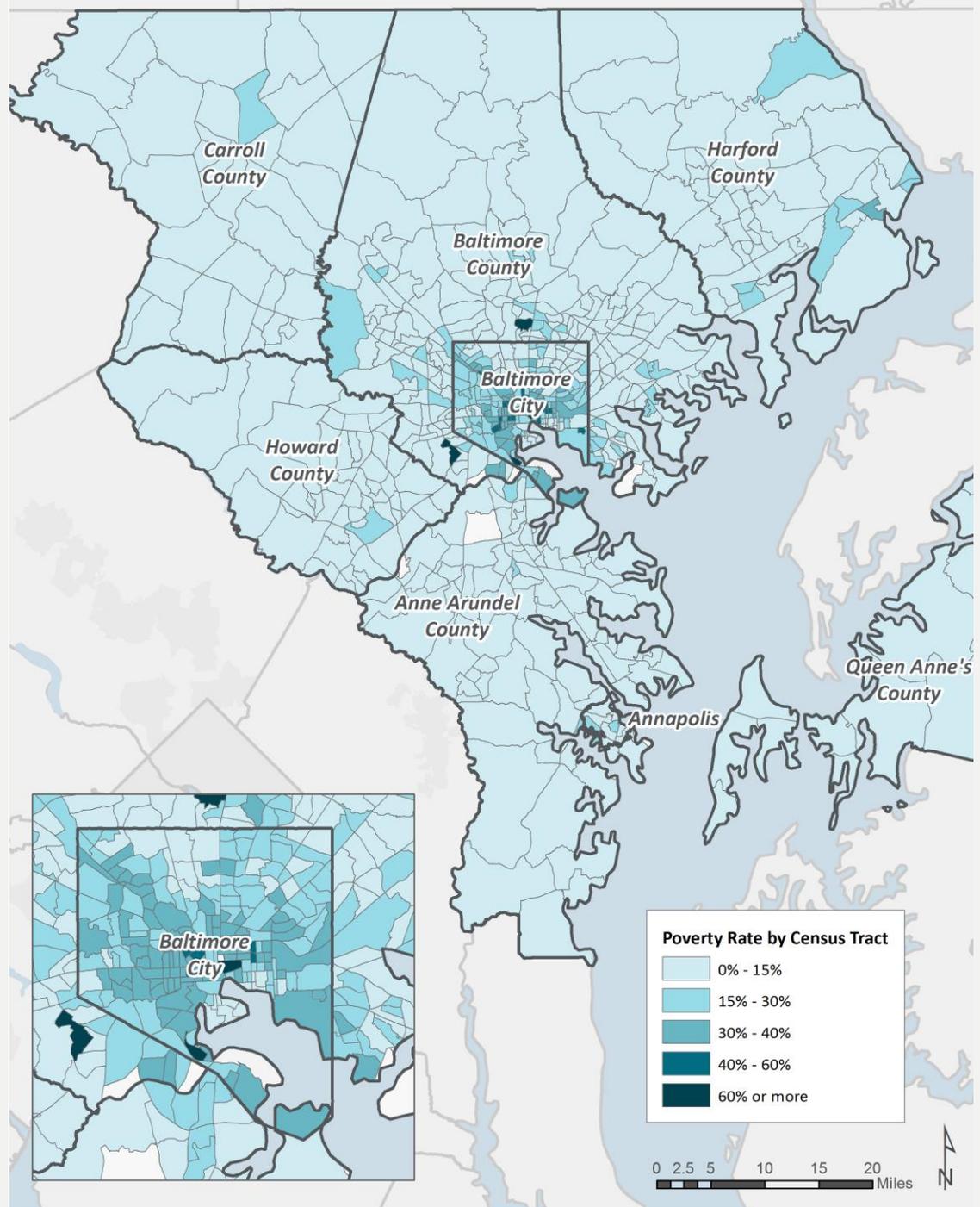
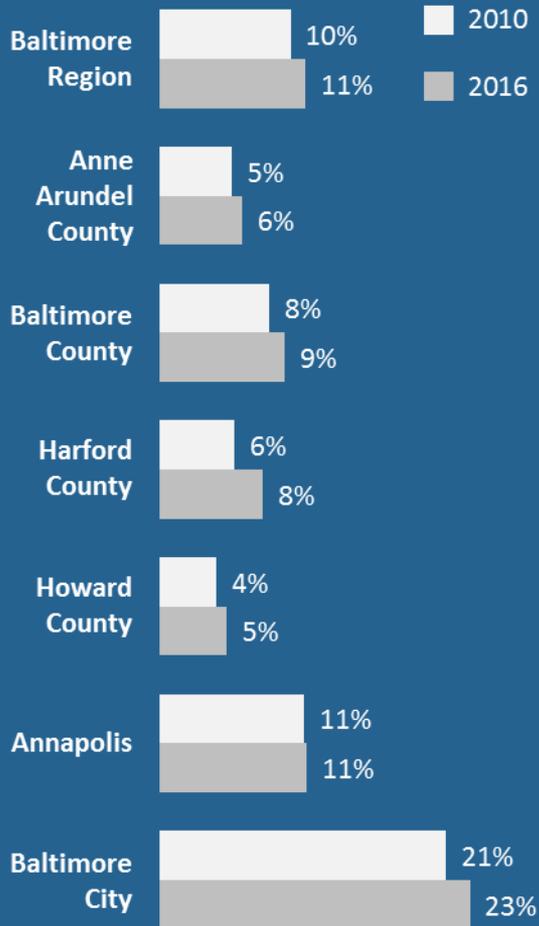
Top countries of origin:

- India
- China (excl. Hong Kong and Taiwan)
- Korea
- Nigeria
- Philippines
- Mexico



Racially/Ethnically Concentrated Areas of Poverty

Poverty



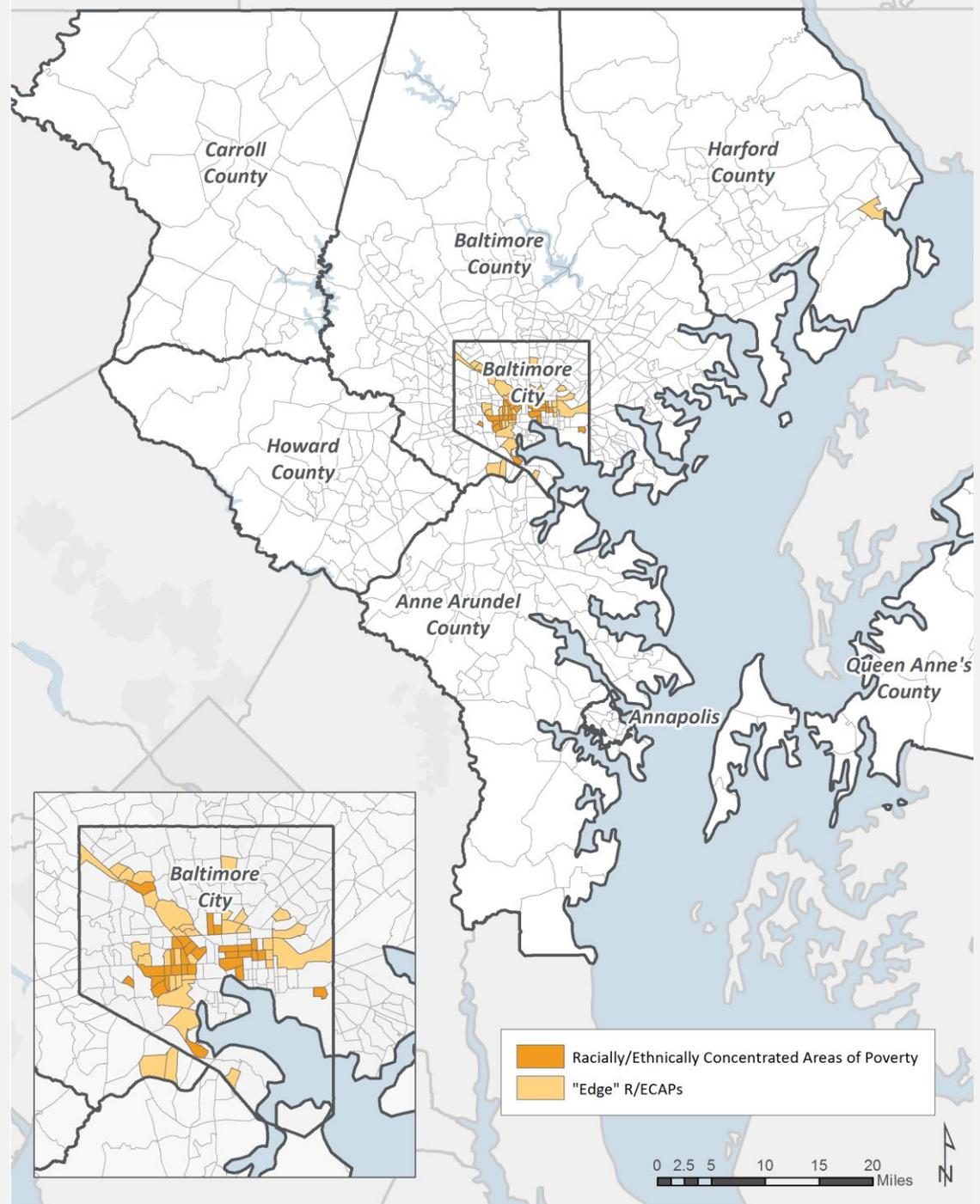
Racially and Ethnically Concentrated Areas of Poverty

50%+ Minority and $\geq 38.5\%$ Poverty

Tract Quick Facts:

- 631 total CTs
- 249 minority 50%+
- 31 poverty $\geq 38.5\%$
- 29 R/ECAPs

Another 34 CTs are on the edge of being R/ECAPs (50%+ minority and 30% - 38% poverty)



“State of Affairs” Summary

Racial and Ethnic Segregation

- African Americans faced the most community and housing exclusion historically. They remain the most concentrated of any racial group.
- There is much better regional dispersion of LEP and foreign-born residents than by race and ethnicity.
- Segregation, as measured by the Dissimilarity Index (DI), is worse in the Baltimore region than in D.C. and better than in Philadelphia, Detroit, and New York.
- Segregation in the region is on a declining trend for African Americans and an upward trend for Asian or Hispanic residents
- Areas of Black-White diversity remain in the region, although there are indications of shifts

Economic Isolation and Segregation

- Not all racially concentrated areas have high rates of poverty. Those that do are all located in Baltimore City.
- Baltimore County, northwest of the City of Baltimore, stands out for non-poverty African American concentrations as well as Black-White diversity.

Contributing Factors Discussion

Discussion: Primary Findings

- Reactions to “state of affairs?” What is **most concerning** for the region?
- What historical factors, actions, and practices contributing to negative outcomes are important to examine in the study?

Discussion: Guiding Principles

- Can we agree that, as a region, the ability of a household to make a **fair choice** in housing is a priority?
- Can we agree that combatting the negative consequences of isolation—caused by poverty, intentional segregation, discrimination, limited access to economic opportunity—is a priority?
- Can we agree that the region needs to improve both placed-based and mobility-based housing choices?

Discussion: Next Steps

2018 Work Group Meetings:

Nov 8 – Disparities in Access to Opportunity Part 1 (education, poverty, health)

Dec 13 – Disparities in Access to Opportunity Part 2 (employment and transportation)

Discuss:

- 1) How did the agenda work for this meeting? What should change for future meetings?
- 2) What data and information on these topics would be useful to digest and review as a group?