

Baltimore Regional Fair Housing Group

Analysis of Impediments to Fair Housing Choice

APRIL 10, 2019

PRESENTED BY

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Agenda

What's on Tap May 6

Data Follow-Up

Community Survey

Fair Housing Action steps:

- 1) What has been accomplished?
- 2) What can the region build upon?
- 3) Where are new interventions needed?



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** – Refine Solutions for Draft AI
- **Summer** – Draft AI Released for Comment
- **Sept 17** – 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 Analysis

What's on Tap – May 6

Piecing It Together: Framing Affordable Housing Messages



MAY
06

What's on Tap: Piecing It Together - Framing Affordable Housing Messages

by The Baltimore Metropolitan Council

Free



Register

Description

Building support for affordable housing opportunities in safe neighborhoods with access to good schools vexes stakeholders and government alike. Why is that, and what are the keys to successfully creating a platform where people can truly improve their lives?

Date And Time

Mon, May 6, 2019
5:30 PM – 8:30 PM EDT
[Add to Calendar](#)

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.
- Register & more info at <http://bit.ly/PiecingItTogether>



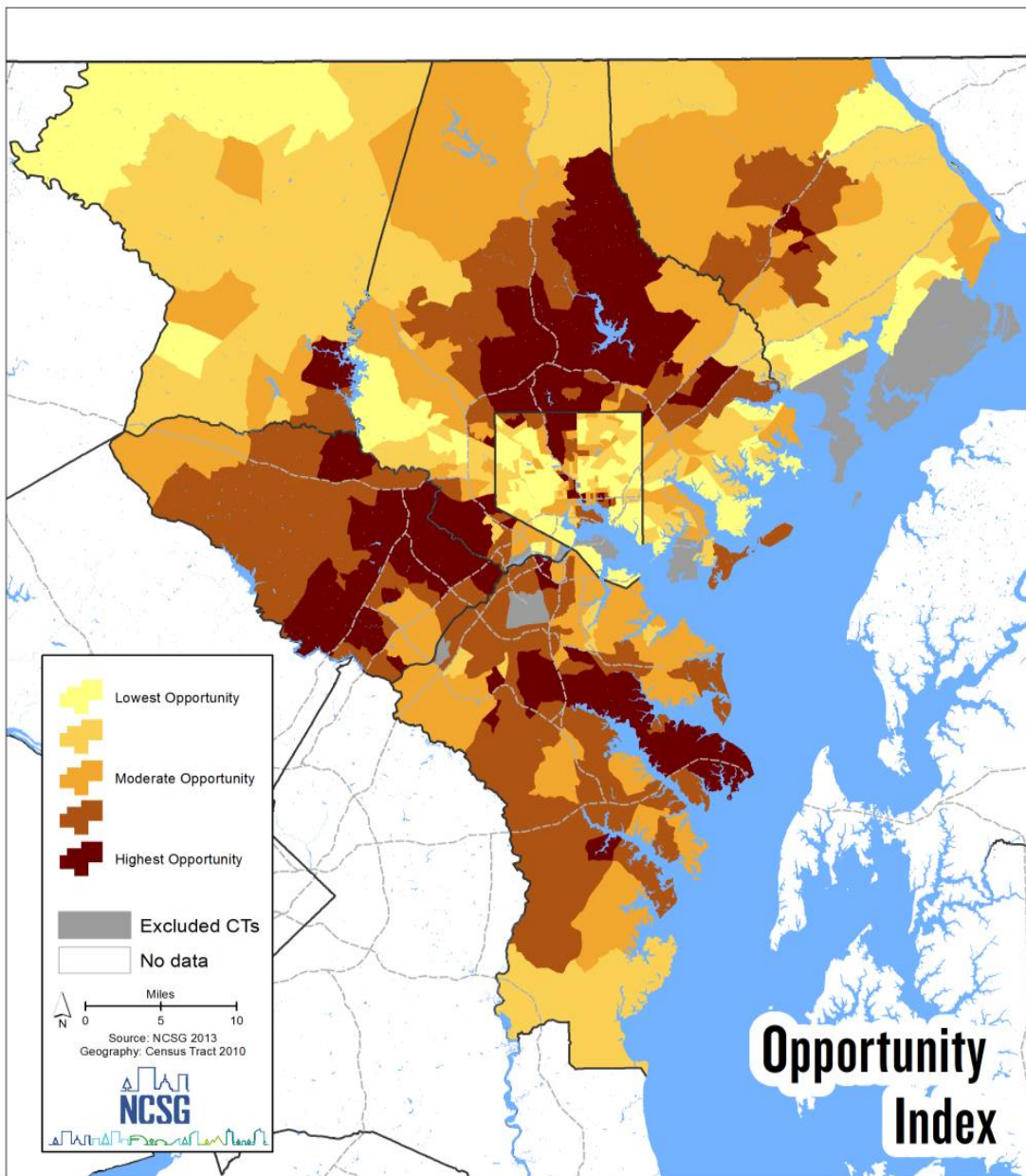
PIECING IT TOGETHER

 A FRAMING PLAYBOOK FOR AFFORDABLE HOUSING ADVOCATES

In partnership with Enterprise Community Partners

Data Follow-Up

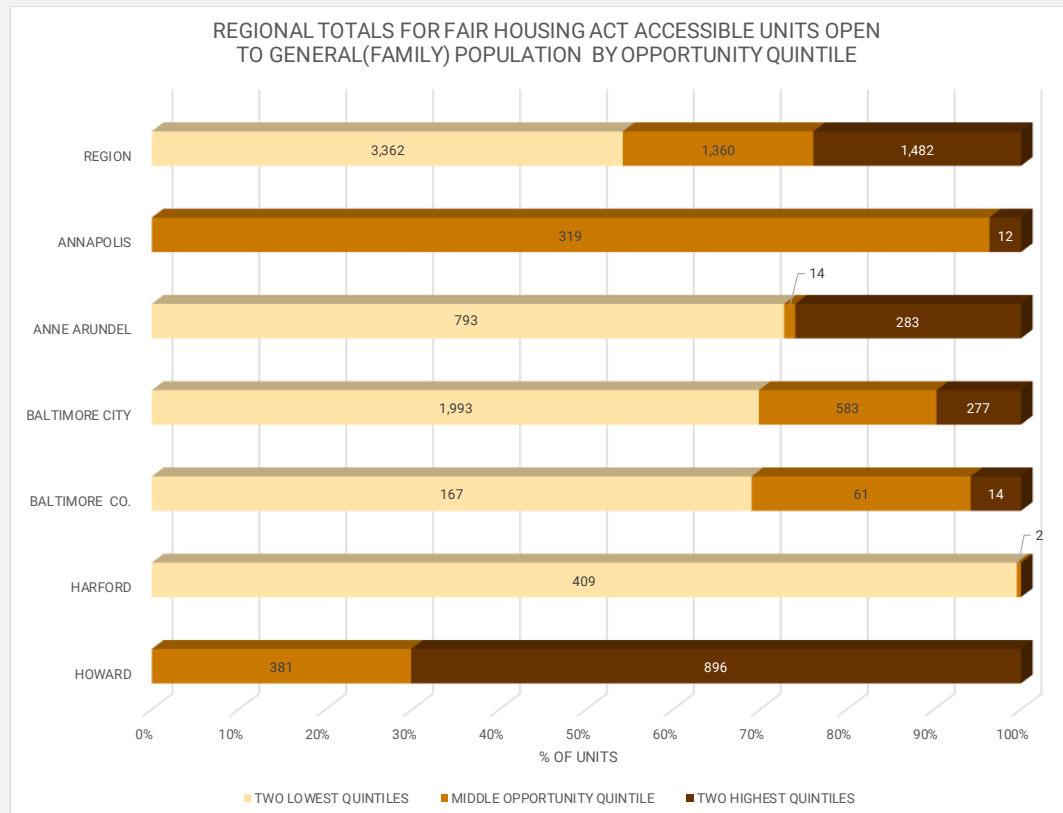
OMAP Composite Opportunity Index



Indicators

- Education
- Housing/Neighborhood
 - Home Value
 - Percent Vacant & Abandoned
- Social Capital
 - Racial Diversity
 - Percent with Bachelor's Degree
- Public Health & Safety
 - Crime Risk
 - Rate Low Birth Weight
 - Access to Parks
- Employment & Workforce
 - Job Growth
 - Jobs within Short Commute
- Transportation & Mobility
 - Short Commutes
 - Walk Score
 - Access to Transit

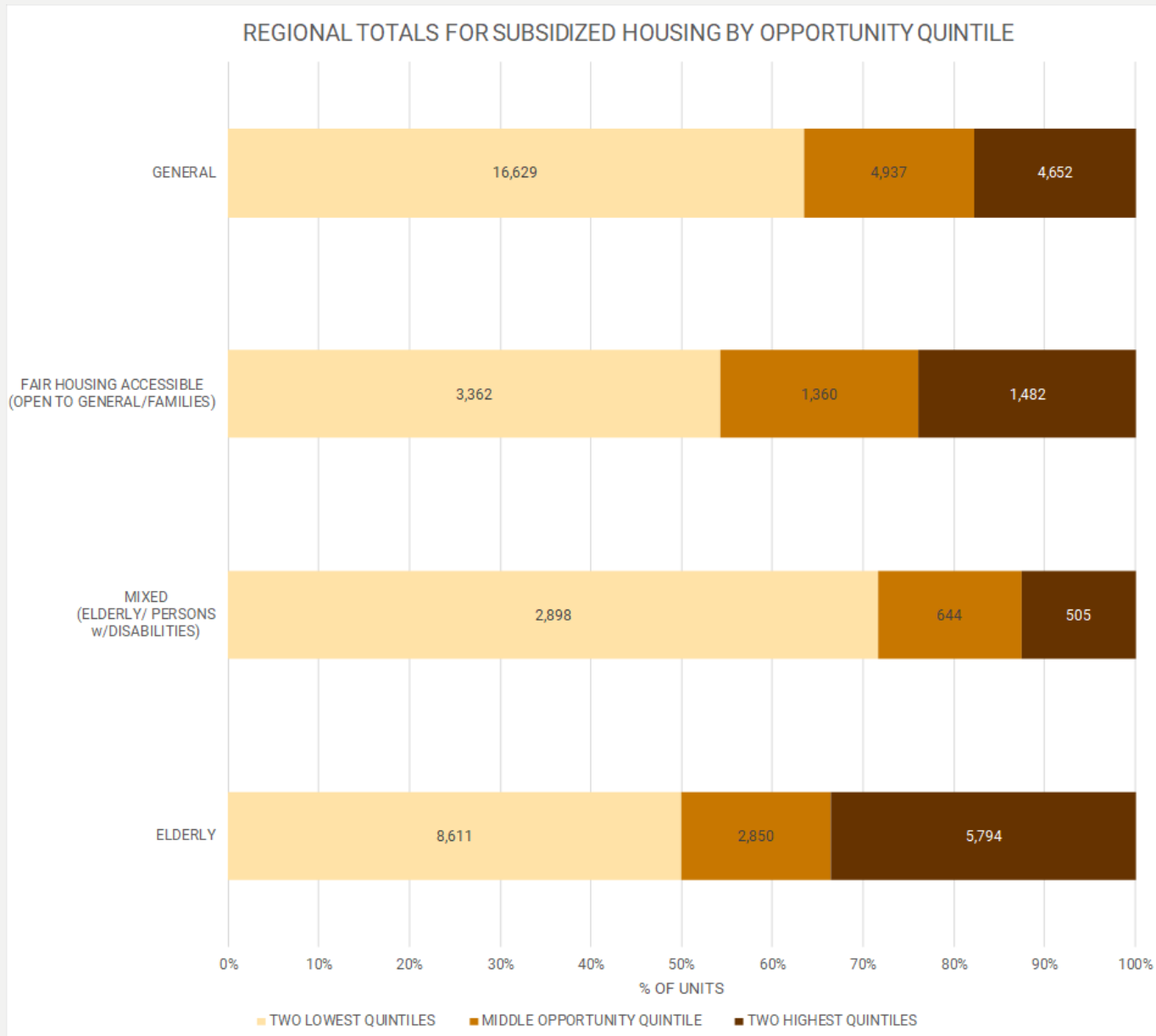
Subsidized, Accessible Units



REGIONAL TOTALS FOR FAIR HOUSING ACT ACCESSIBLE UNITS OPEN TO GENERAL(FAMILY) POPULATION BY OPPORTUNITY QUINTILE

	TWO LOWEST QUINTILES	MIDDLE OPPORTUNITY QUINTILE	TWO HIGHEST QUINTILES	TOTAL	TWO LOWEST QUINTILES	MIDDLE OPPORTUNITY QUINTILE	TWO HIGHEST QUINTILES
HOWARD		381	896	1,277	0%	30%	70%
HARFORD	409	2		411	100%	0%	0%
BALTIMORE CO.	167	61	14	242	69%	25%	6%
BALTIMORE CITY	1,993	583	277	2,853	70%	20%	10%
ANNE ARUNDEL	793	14	283	1,090	73%	1%	26%
ANNAPOLIS		319	12	331	0%	96%	4%
REGION	3,362	1,360	1,482	6,204	54%	22%	24%

Regional Unit Comparison



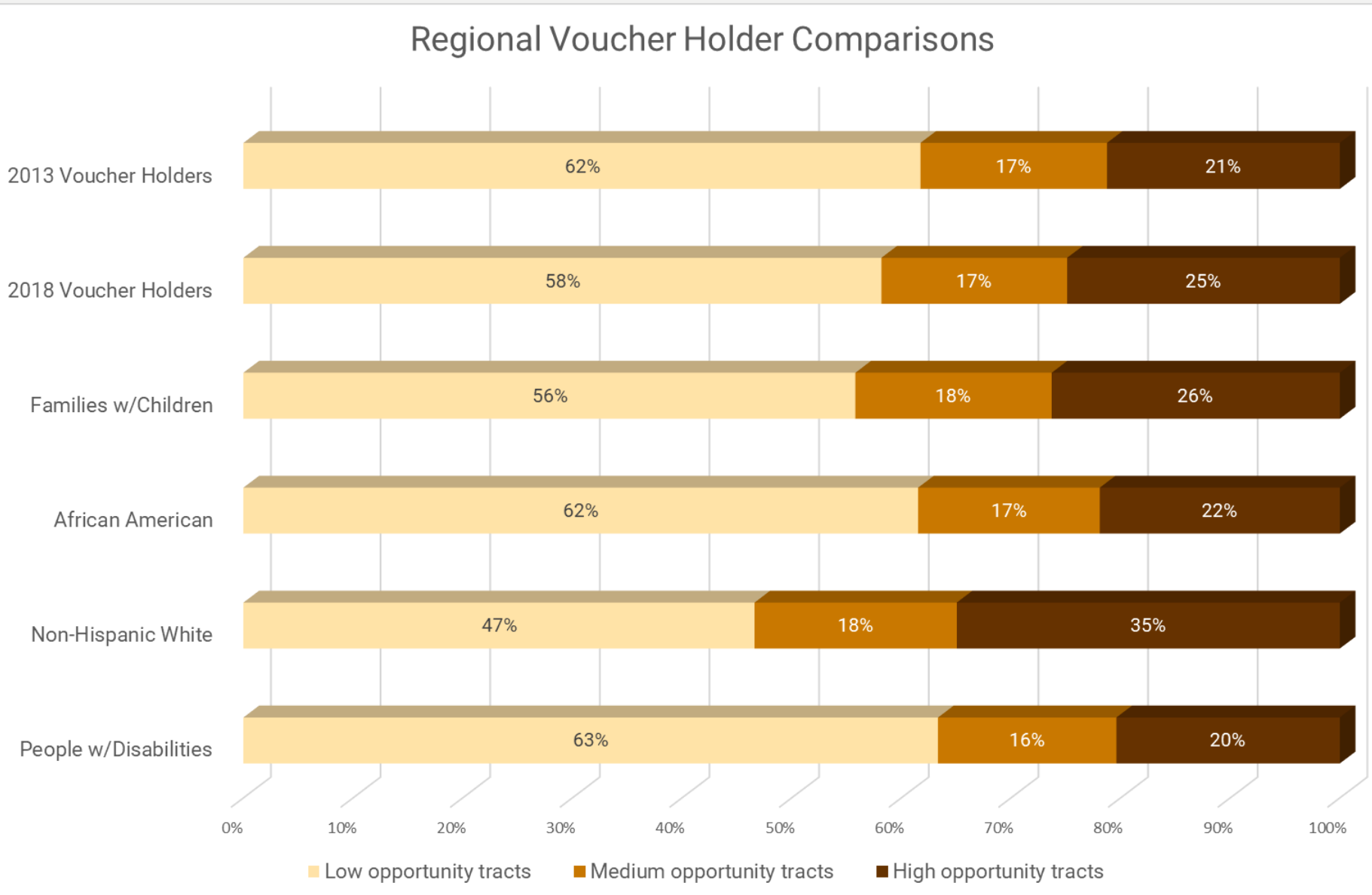
Waiting Lists in Region

Jurisdiction	Md. Dept. of Disabilities Waiting List – Need Accessible Housing	Public Housing Authority Waiting Lists (approximate)*
Anne Arundel County	1,150	36,000
Baltimore City	1,306	24,000**
Baltimore County	1,657	28,000
Harford County	451	2,500
Howard County	860	2,500
Regional Mobility Program		14,000
Totals	5,424	107,000

*Includes all demographic categories, including people with disabilities

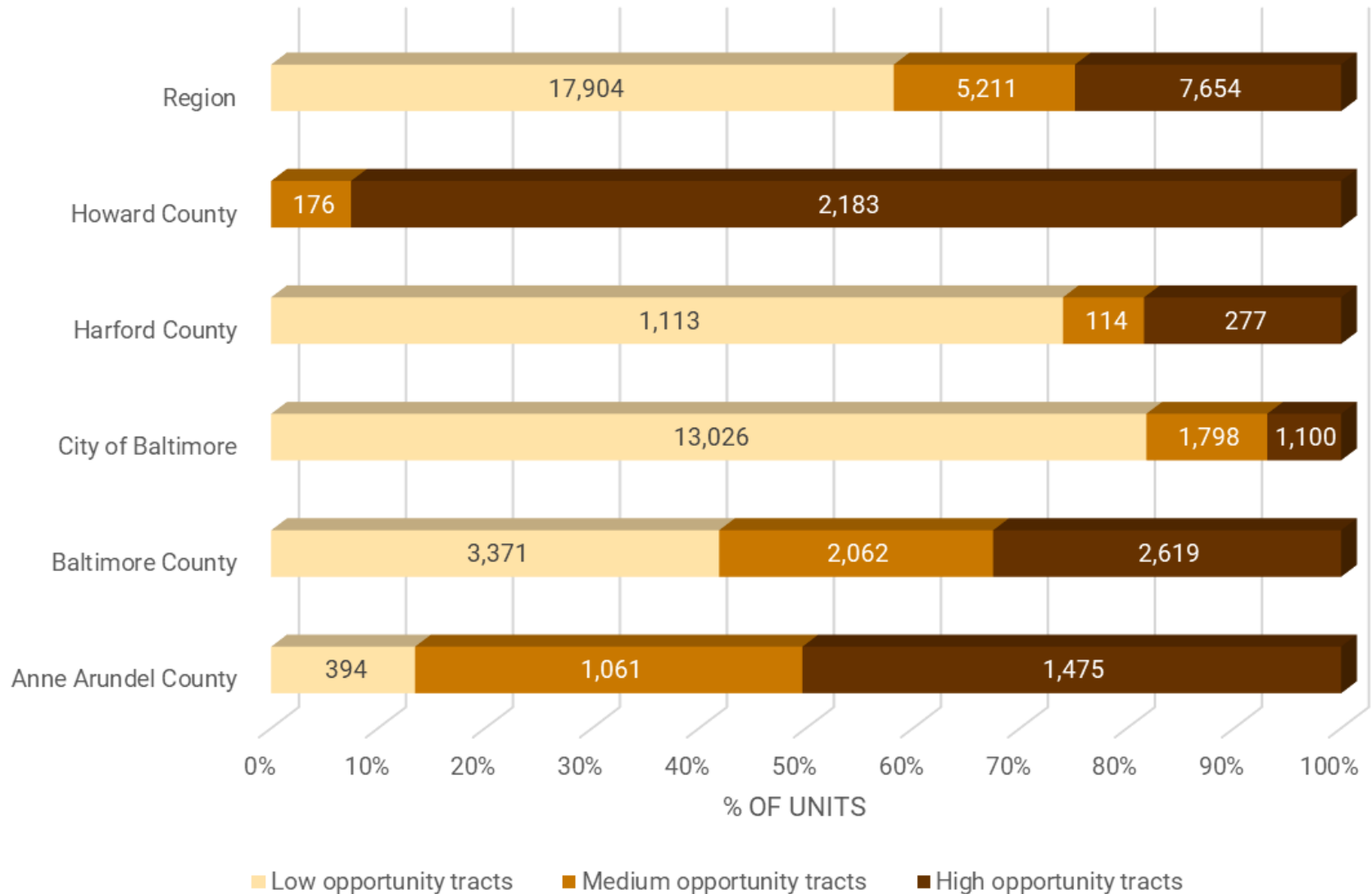
**Voucher waiting list only

Regional Voucher Comparisons



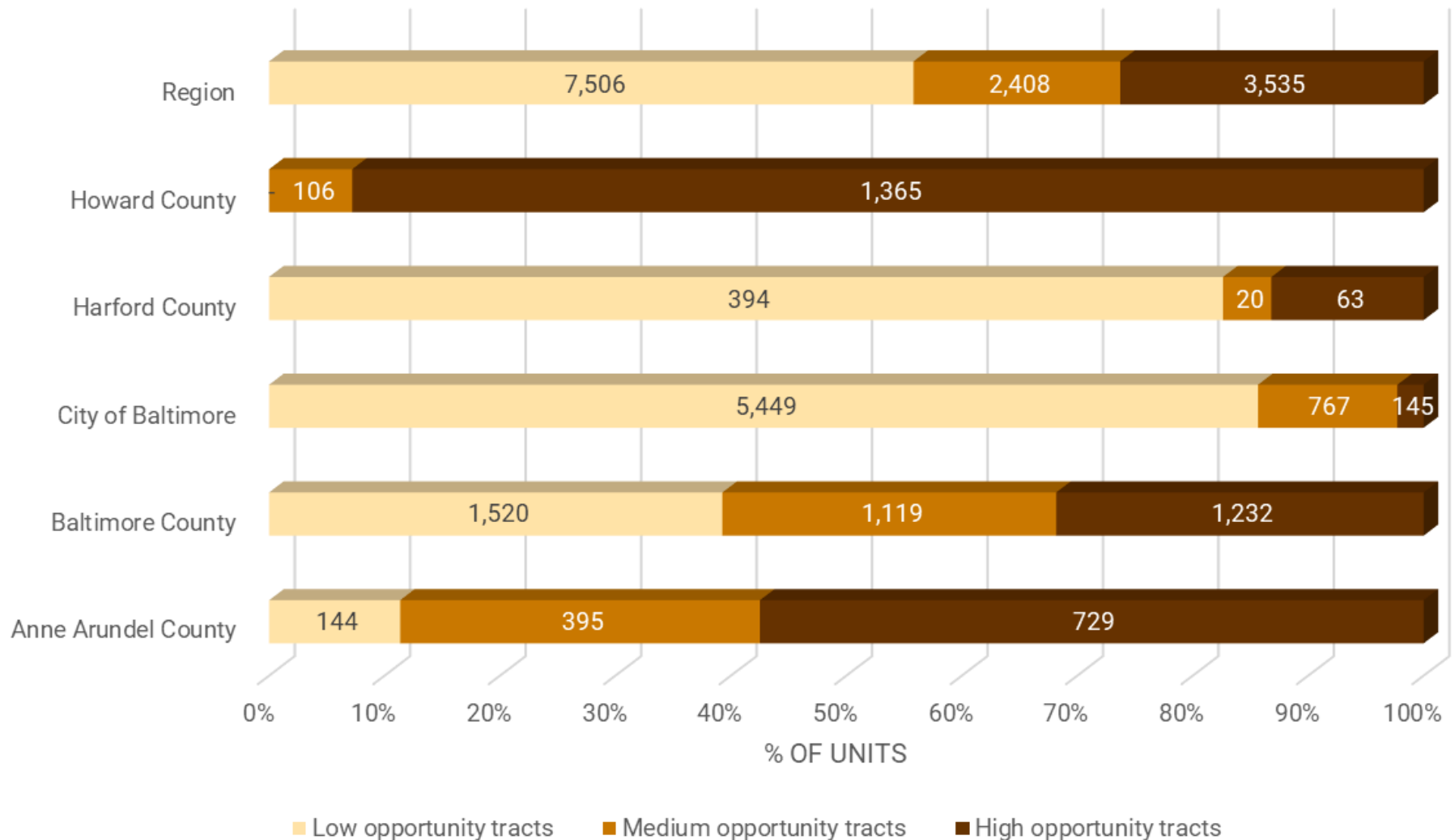
Voucher Totals by Jurisdiction

Voucher Holders Living in Opportunity Tracts 2018



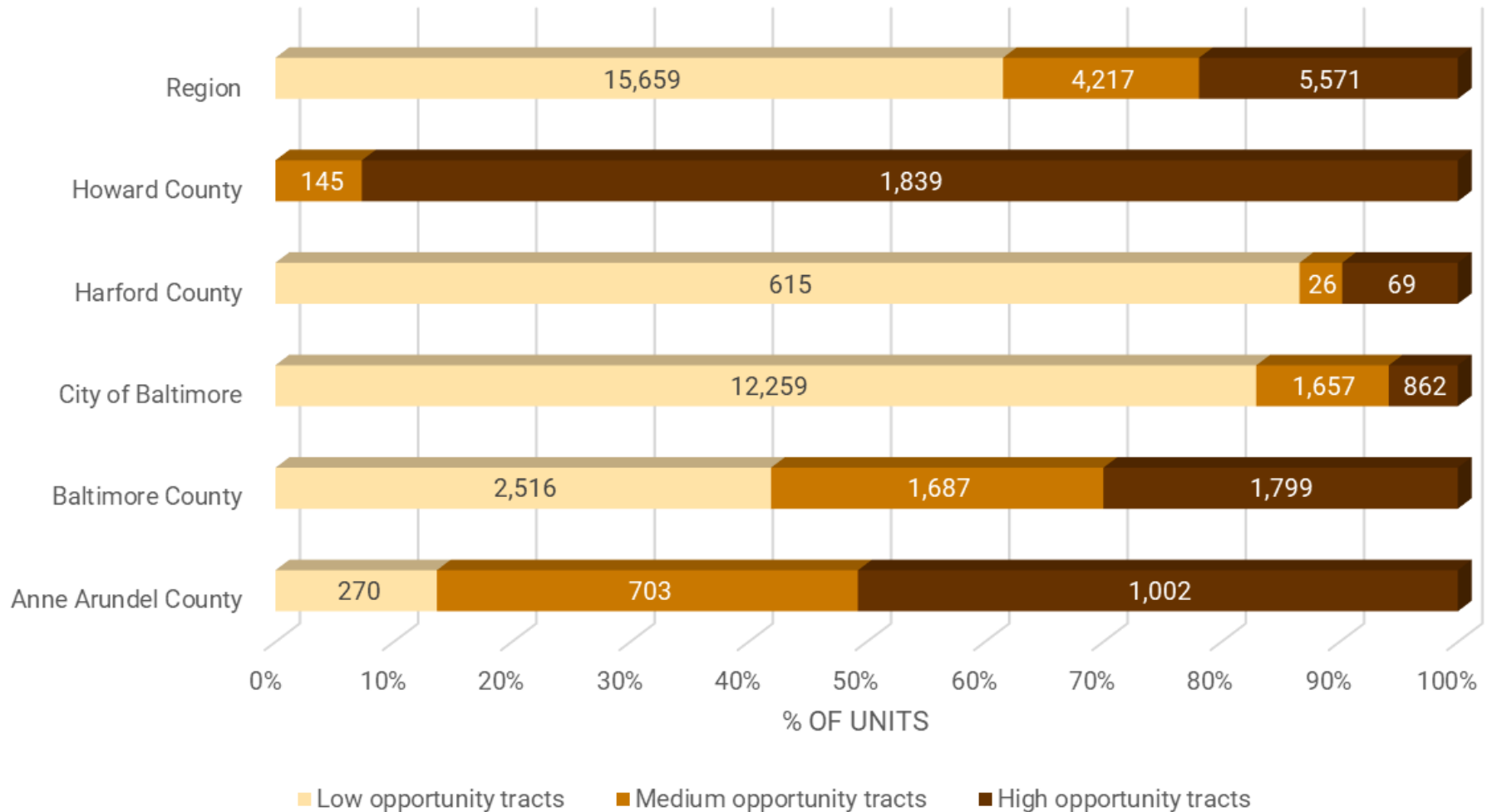
Families with Children 2018

Voucher Holders with Children in Opportunity Tracts 2018



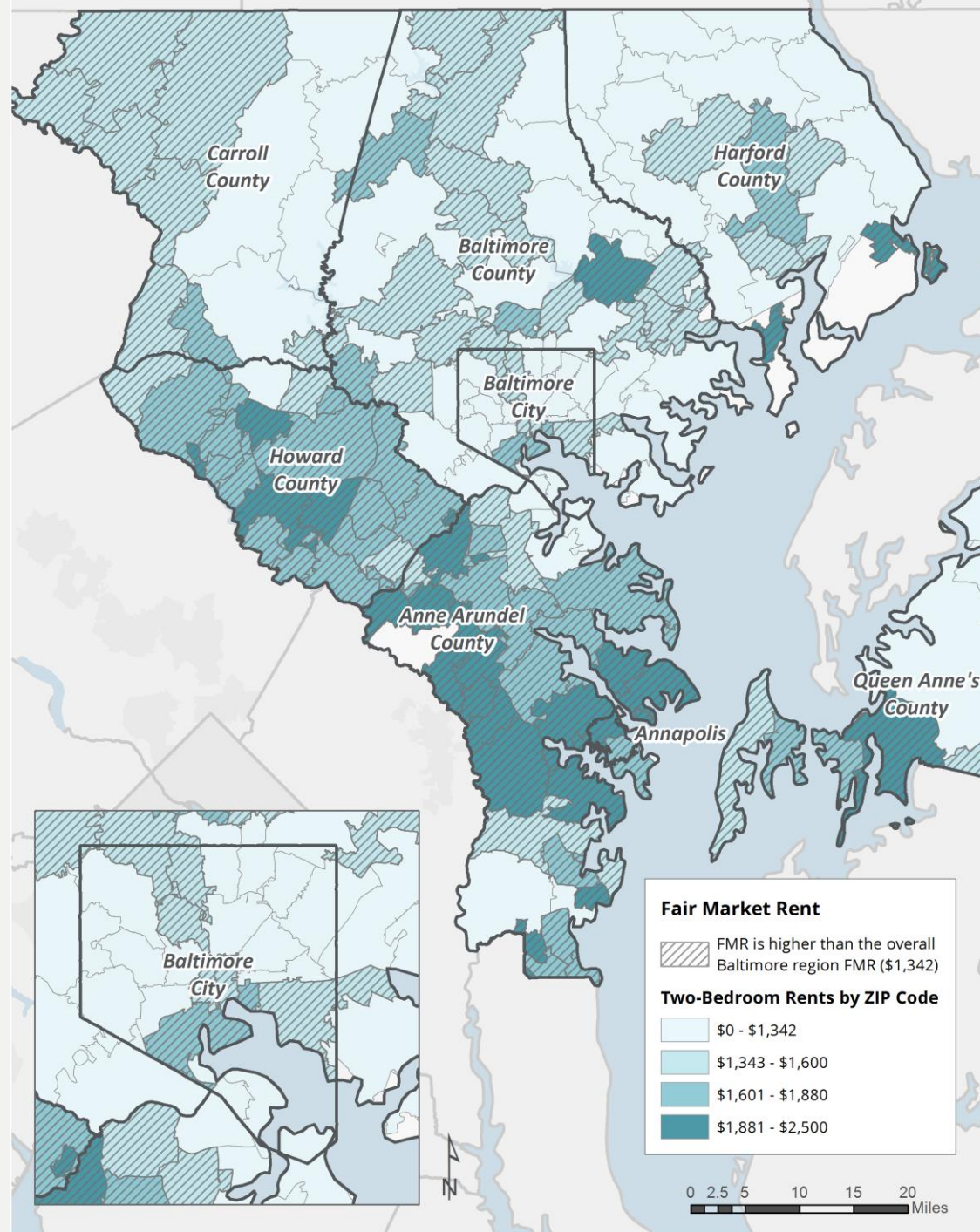
African American Voucher Holders 2018

Voucher Holders who are African American
Living in Opportunity Tracts 2018



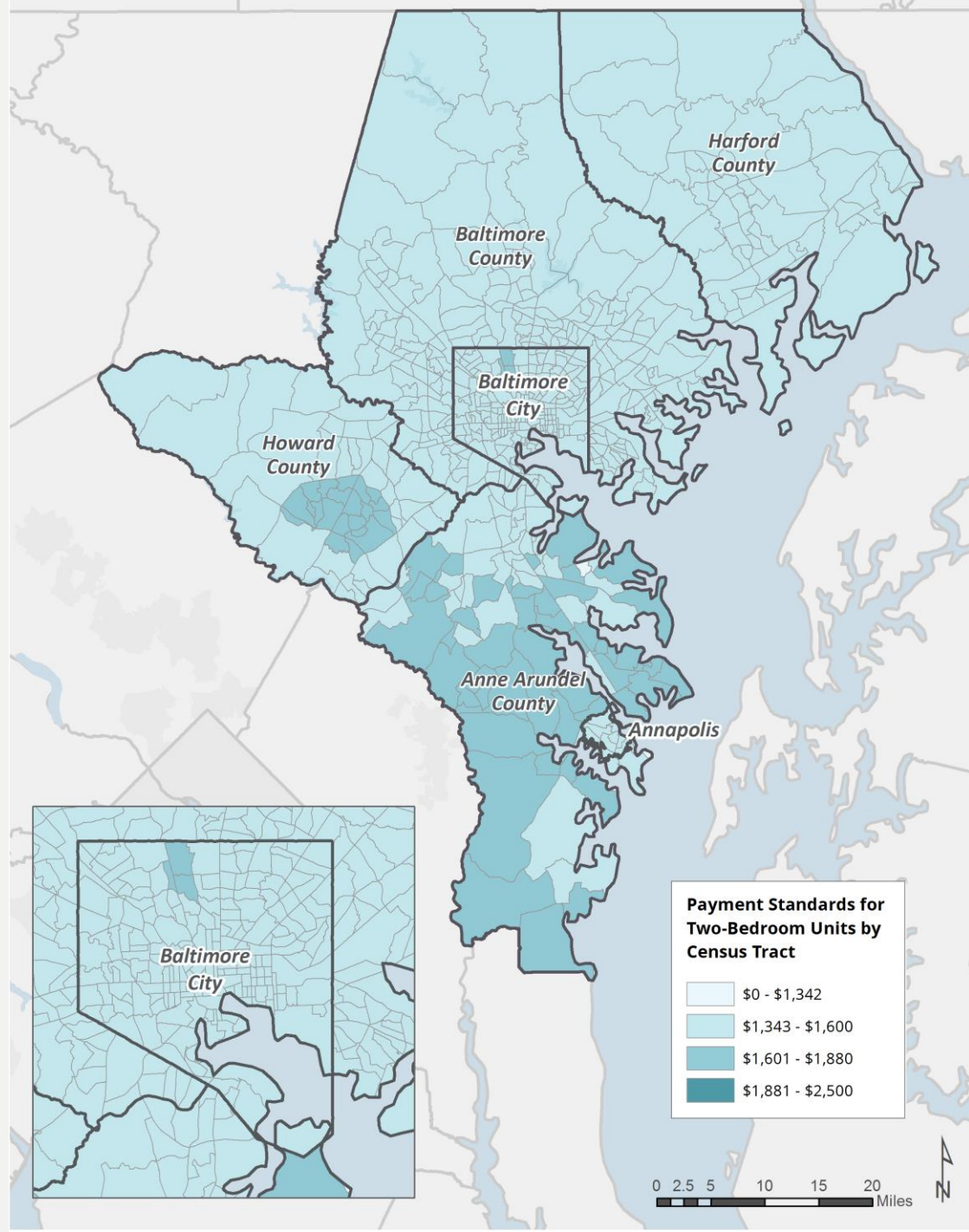
2019 HUD Small-Area Fair Market Rents (FMRs) for Two-Bedroom Units

Source: HUD User



2019 Baltimore-Area PHA Payment Standards for Two-Bedroom Units

Source: Public Housing Authorities



Community Survey

Community Survey Proposal

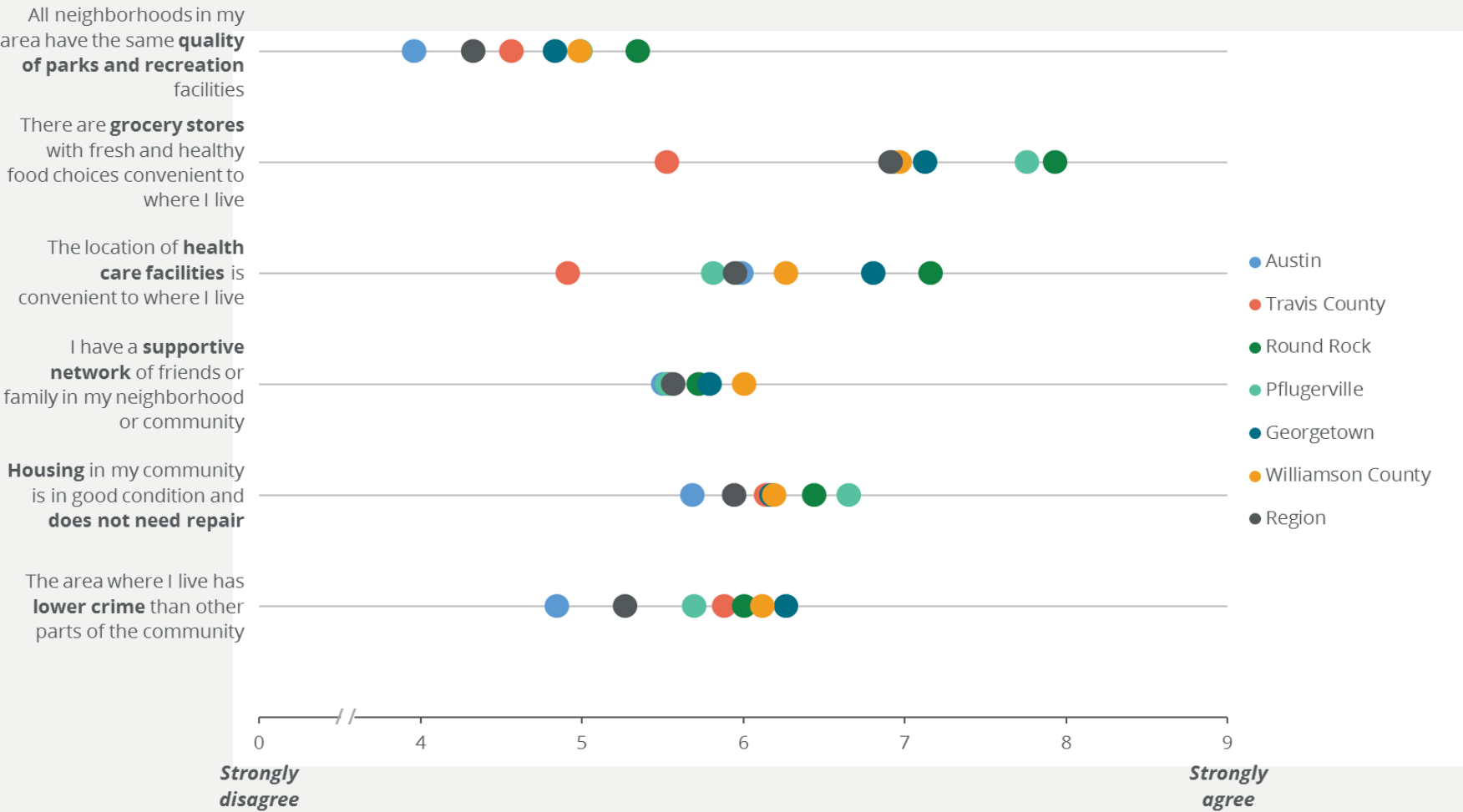
Resident Survey instrument

- Approach (snowball sampling)
- Content (pre-circulated + next slides)

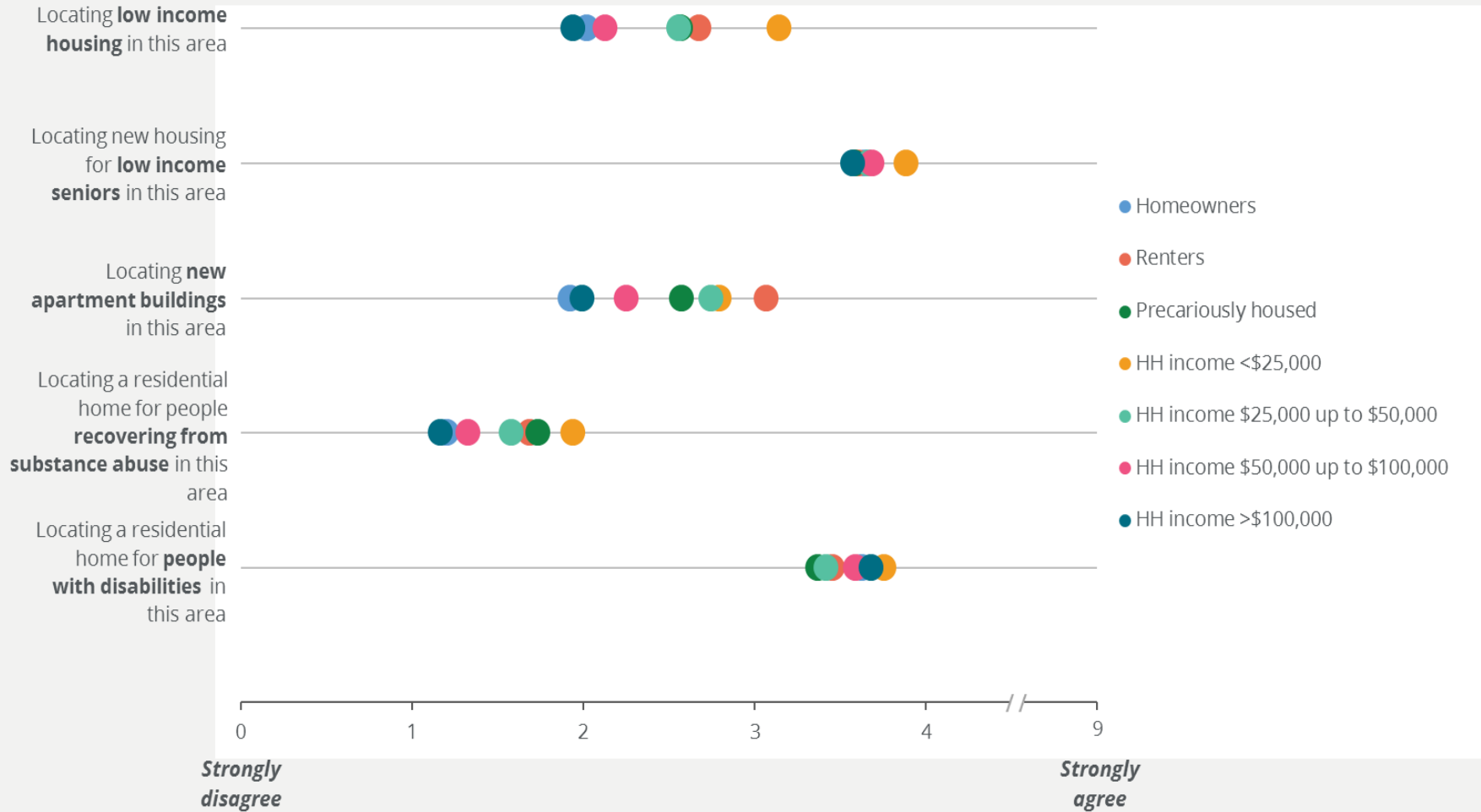
Timing

- Programmed by April 15
- “Live” and marketed April 15 – May 31
- Preliminary results available May 22

Resident Perspectives on Healthy Neighborhood Indicators, by Jurisdiction (Austin region example)



Most of My Neighbors Would be Supportive of...



Accomplishments

Accomplishments Since 2012

- 1. Repeal of local approval requirement** for Maryland DHCD award of Low Income Housing Tax Credits (LIHTC) and other assistance.
- 2. Comments on Qualified Allocation Plan** supporting DHCD awards of LIHTC in opportunity areas
- 3. Regional Project-Based Voucher Program** established: 44 vouchers awarded to six opportunity area developments in five jurisdictions.
- 4. Voucher moves between jurisdictions (“porting”) facilitated:**
 - a. Booklet & video developed for each PHA voucher briefing
 - b. PHAs agreed to accept each other’s criminal background check
- 5. Fair Housing Trainings:**
 - a. Three for local officials on duty to affirmatively further fair housing.
 - b. One for more than 60 property managers on fair housing obligations

Accomplishments since 2012

6. **Regional Rental Home Affordability Policy** – Nov. 2016.
 - a. Preservation Task Force established – four meetings so far
 - b. Database created at Baltimore Metropolitan Council (BMC)
 - c. Md. Assisted Housing Preservation Act (MAHPA) explored and notification list activated.
7. www.MdHousingSearch.org **bolstered** by Maryland DHCD as part of more robust affirmative fair housing marketing plan requirements.
8. **Three 3-year MOUs** among Regional Fair Housing Group participants, partially funding continued staffing at BMC.
9. **Updated AI Implementation Plans** each year
10. **Regular Meetings of Housing Committee** of stakeholders to comment on plans and review progress.

Action Plan Development

Ideal Outcomes

1. **Opportunity for All:** A person's quality of life and life chances that are related to where they live are not constrained by a characteristic that is protected by fair housing laws.
2. **Reduced Segregation:** Local governments and public housing authorities, through their housing programs, are helping to break down the residential segregation patterns that currently mark stark differences in opportunity.
3. **No Discrimination in the Marketplace:** No one in the housing marketplace is limited by discrimination against them based on a characteristic that is protected by fair housing laws.

Approach to Setting Action Items

1. This and the next meeting will be dedicated to development of a Fair Housing Action Plan. “Actions” are different from goals in that they are not as aspirational. Action items provide a **visible path to making a difference** in addressing the region’s fair housing challenges
2. Focus will be on both regional and local actions
3. Can revisit items from past AIs that are still current
4. Can offer “wish list” or idealistic ideas
5. Can offer ideas that may not be politically feasible today but could be roadmap for future
6. Action items can be short term, long term, and “tabled” for a time when a more realistic option can be identified.
7. Local jurisdictions and public housing authorities (PHAs) will ultimately decide which action items are included in Regional AI.

HUD Goals and Action Items Matrix

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

Discussion:

Regional Action Item Ideas

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

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 meeting May 22:
Refine Solutions for Draft AI**