

Baltimore Regional Fair Housing Group

# Analysis of Impediments to Fair Housing Choice

AUGUST 14, 2019

PRESENTED BY

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# Agenda

- **New Timeline for Finishing Regional AI**
- **Additional Analysis**
- **AI Organization (What to Expect)**
- **Some Community Feedback and Preliminary Findings from Community Survey**
- **Selected Progress on AI Action Items**



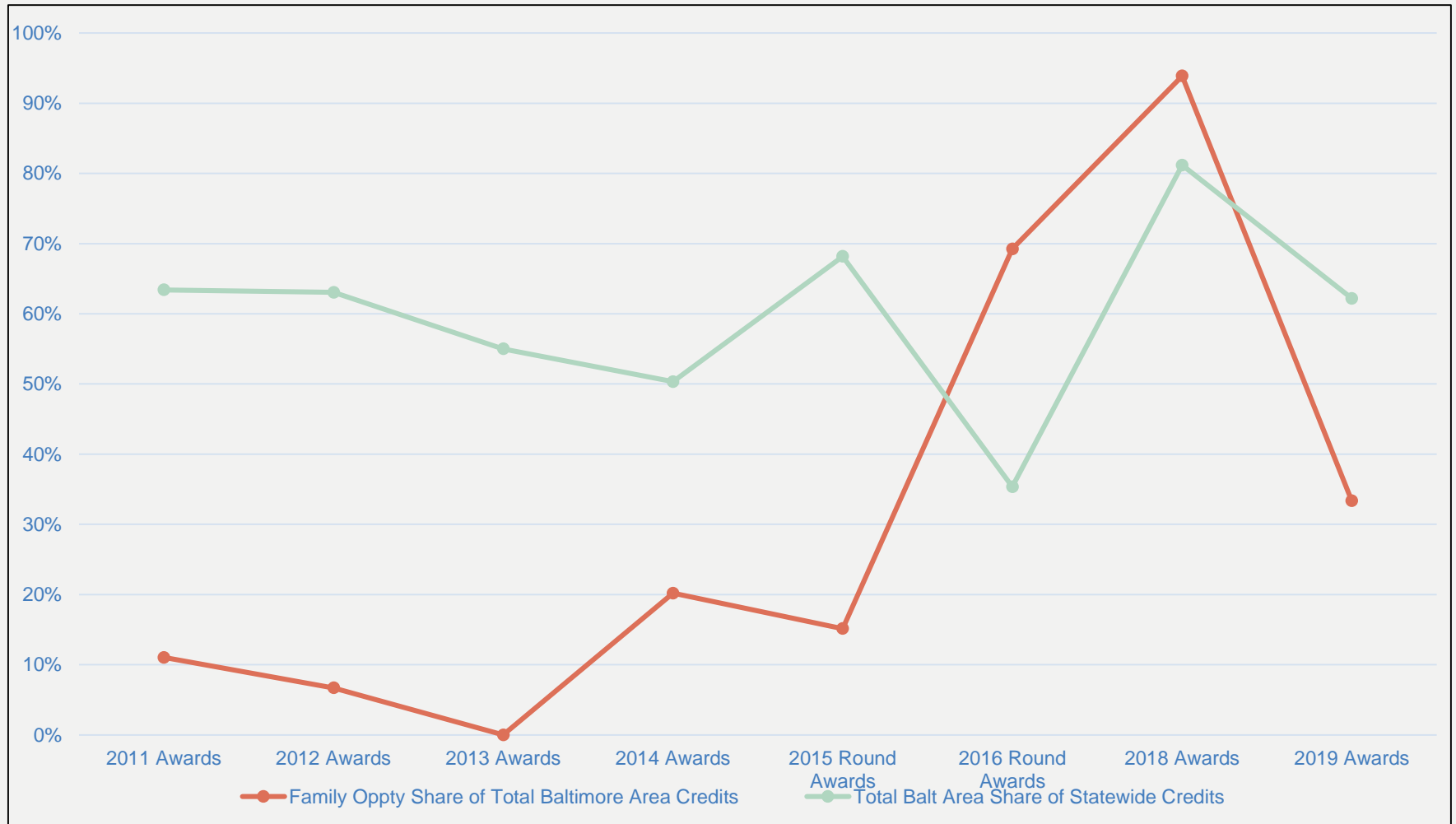
# **New Timeline for Regional AI**

# New Timeline for Draft

- **August-September:** Additional discussion re: action steps
- **September 17, 3:00 pm:** Regional AI Stakeholder Work Group meeting – additional detail on action steps
- **October 1:** Draft Regional AI Issued, 30-day comment period begins.
- **October 29, 6:00 pm:** Public Hearing
- **October 31:** Public Comment Period Closes
- **November:** Regional AI Finalized

# **Additional Analysis**

# Md. Low Income Housing Tax Credit Trends 2011-2019



# 2019 LIHTC Awards

- 15 total awards statewide
- 9 Baltimore-area awards
- One elderly development in Anne Arundel County
- Four Qualified Census Tract (QCT) developments in Baltimore City
- One QCT development in Baltimore County
- Three family opportunity area developments/redevelopments in Howard County – 33% of total regional credits awarded.

# Affordable Rental Unit Shortage 2009-2013

Elderly affordability shortage is about  $\frac{1}{4}$  of overall shortage.

Source:

Rental Housing Shortage in Maryland, Maryland Department of Housing and Community Development, October 2016.

	Shortage of Affordable Rentals		
	0-30% MFI	0-50% MFI	0-80% MFI
	Renters	Renters	Renters
Anne Arundel County	-4,939	-8,885	-7,693
Baltimore County	-16,637	-22,954	-7,859
Harford County	-2,681	-3,141	-8
Howard County	-2,796	-4,799	-5,146
Baltimore City	-27,780	-23,429	-1,796
Region	-54,833	-63,208	-22,502

	Shortage of Affordable Rentals: Elderly Households Only		
	0-30% MFI	0-50% MFI	0-80% MFI
	Renters	Renters	Renters
Anne Arundel County	-1,093	-1,829	-1,248
Baltimore County	-4,588	-6,632	-3,159
Harford County	-648	-815	-14
Howard County	-728	-1,248	-1,042
Baltimore City	-5,698	-4,436	-218
Region	-12,755	-14,960	-5,681



# Assisted Inventory by Population

## REGIONAL TOTALS FOR SUBSIDIZED HOUSING BY OPPORTUNITY QUINTILE

	TWO LOWEST QUINTILES	MIDDLE OPPORTUNITY QUINTILE	TWO HIGHEST QUINTILES	TOTAL
ELDERLY	8,611	2,850	5,794	17,255
SPECIAL NEEDS	425	183	251	859
MIXED (ELDERLY/ SPECIAL NEEDS)	2,898	644	505	4,047
GENERAL	16,629	4,937	4,652	26,218
TOTAL	28,563	8,614	11,202	48,379

- Elderly restricted inventory is 36% of total inventory
- Elderly and mixed (including non-elderly with disabilities) inventory together is 44% of total inventory.

# AI Organization

# Organization of Draft AI

## **Executive Summary**

**I: Community Participation Process** –combination of the efforts of BMC and the jurisdictions and the survey findings

**II. Assessment of Past Goals and Actions**

**III. Demographic Patterns**

**IV. Access to Opportunity**

**V. Disproportionate Housing Needs**

**VI. Publicly Supported Housing Analysis**

**VII. Disability and Access**

**VIII. Zoning and Land Use**

**IX. Fair Housing Enforcement, Outreach Capacity, and Resources Analysis**

**X. Fair Housing Goals and Priorities**

**Appendix A:** AFFH data tables

**Appendix B:** Glossary of Fair Housing Terms

**Appendix C:** Public comments

# **Feedback from Community Meetings, Experience, & Complaint Data**

# Anne Arundel Co. Public Feedback

## Significant need for:

- Eviction Prevention Assistance and tenant landlord line
- Credit Counseling- not just to get into homeownership but also to get into quality rental apartments.
- Accessibility modifications for renters, although there are challenges to getting landlords to agree that need to be worked out.
- Supply side and demand side subsidies to make units affordable for a range of protected classes and persons with special needs.
  - Related to this, there is a need for case management services to go along with the housing to make sure people can sustain the housing.
- Housing located along transportation routes (more important to some than areas of opportunity).

# Anne Arundel Co. Public Feedback

## Significant need for:

- Preserving affordable rental housing and also make sure existing housing in revitalization areas is well managed and maintained.
- Preserving and improving single family housing stock, creating programs to improve quality of life in revitalization areas.
- local fair housing legislation that addresses SOI, persons with disabilities, immigrants, people of color; need for enforcement as well as education and outreach.
  - Need to do outreach and education around fair housing responsibilities among property managers and HOAs, especially when dealing with accessibility modifications.
- Need to balance need for new affordable housing development with need to protect environmentally sensitive land.

# Harford County Public Feedback

- Source of income protection (Harford County does not currently have this)
- Fair Housing training/outreach in the local communities – suggested areas included local community centers, churches, libraries, etc.
- Housing Choice Voucher preferences for special populations. While Harford County does currently have preferences, suggestions included having a “super preference” for people with disabilities.
- Investment in older communities (where affordable housing exists) Many of the comments and suggestions surrounded investing in established communities rather than building in areas of opportunity – “Why should we have to move?”

# Howard Co. Fair Housing Issues

## From the Office of Human Rights:

- Efforts to evade Source of Income ordinance:
  - Requiring 3x rent in income
  - Requiring income from a job
  - Other complex calculations
- Some disparate treatment:
  - Changing price of unit depending on race or source of income.
  - Changing amount of security deposit
  - Changing required credit score.
- Failure to accommodate disabilities re: both modifications and accommodations.
- Programs used by outside contractors that yield a “score” for applicant, but not clear on basis for score.
- Maintenance of unit charges where tenant believes maintenance was denied. May be just landlord/tenant dispute, but with a possible overlay of discrimination.
- Complaints against HOAs and Condominium Associations re: failure to accommodate, etc.



# Baltimore City Feedback

- HABC resident and applicant requests for one-floor units with no steps exceed requests for UFAS units. Many residents who have trouble with steps are not wheelchair users and do not like the lower countertops and lack of cabinets under sinks in UFAS units .
- HABC has a reasonable accommodations modification program for participants in the Housing Choice Voucher Program where HABC will have a contractor make the modifications, but owners are sometimes reluctant to approve the modifications because they are concerned about ongoing responsibility for maintaining the features if the voucher holder moves.
- HABC has continued to offer its Enhanced Leasing Assistance Program beyond the time required by the Bailey Consent Decree because non-elderly persons with disabilities often need the additional assistance in finding housing, leasing up, making reasonable accommodation requests, etc.
- Some properties make all of their tax credit units affordable for extremely low income persons (30% of AMI and below). HABC has a number of participants who are low income but who do not qualify for these units because they are over-income for them. There is a need for tax credit units for which low income persons are income eligible.
- Baltimore City residents want investment in their communities.
- Baltimore City residents do not want to be forced out of their communities because of gentrification.

# Baltimore City Framework for Community Development

February 2019



## A NEW ERA OF NEIGHBORHOOD INVESTMENT

A FRAMEWORK FOR  
COMMUNITY DEVELOPMENT



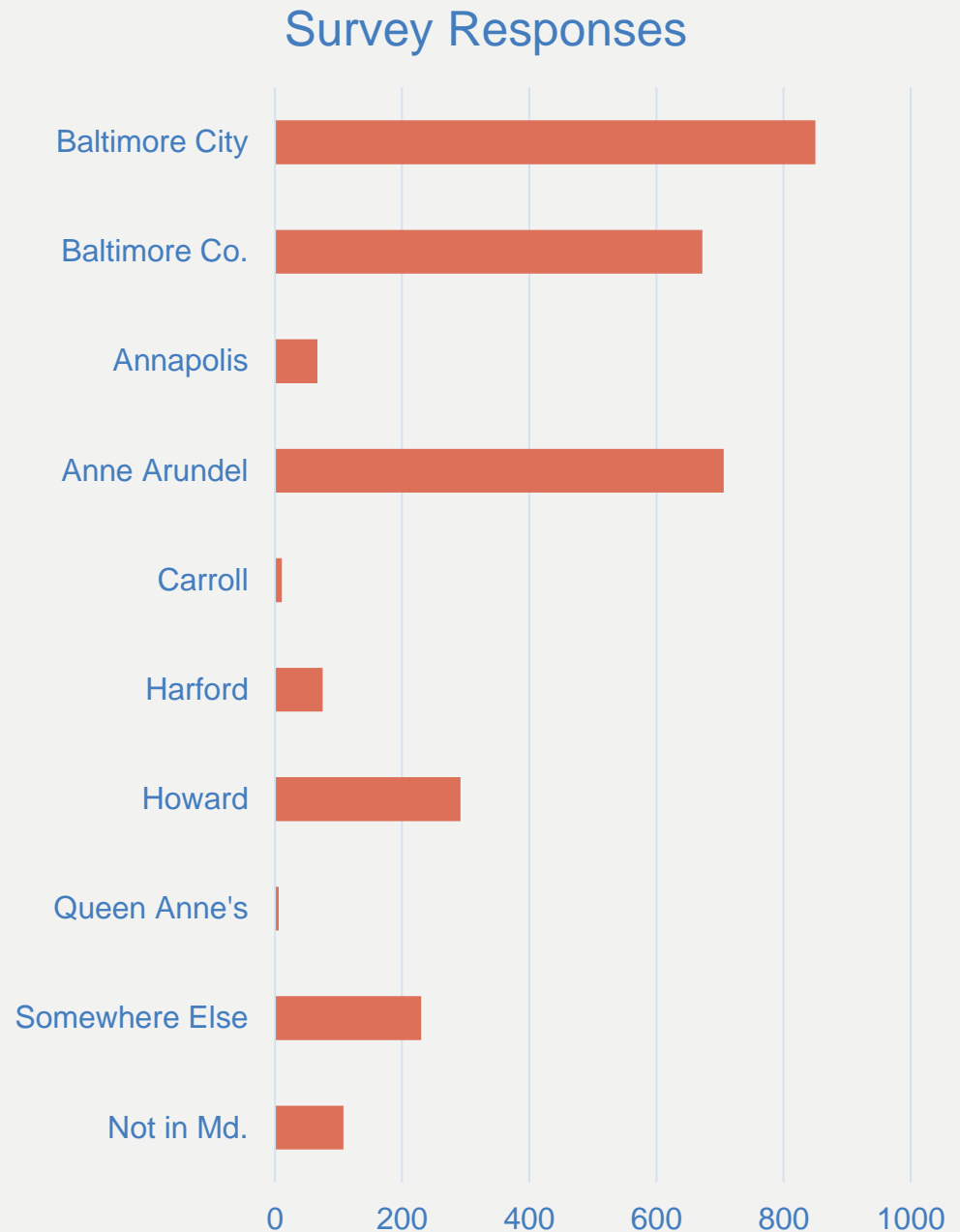
# **Community Survey: Preliminary Results**

# Community Survey Initial Results

3,017 total responses

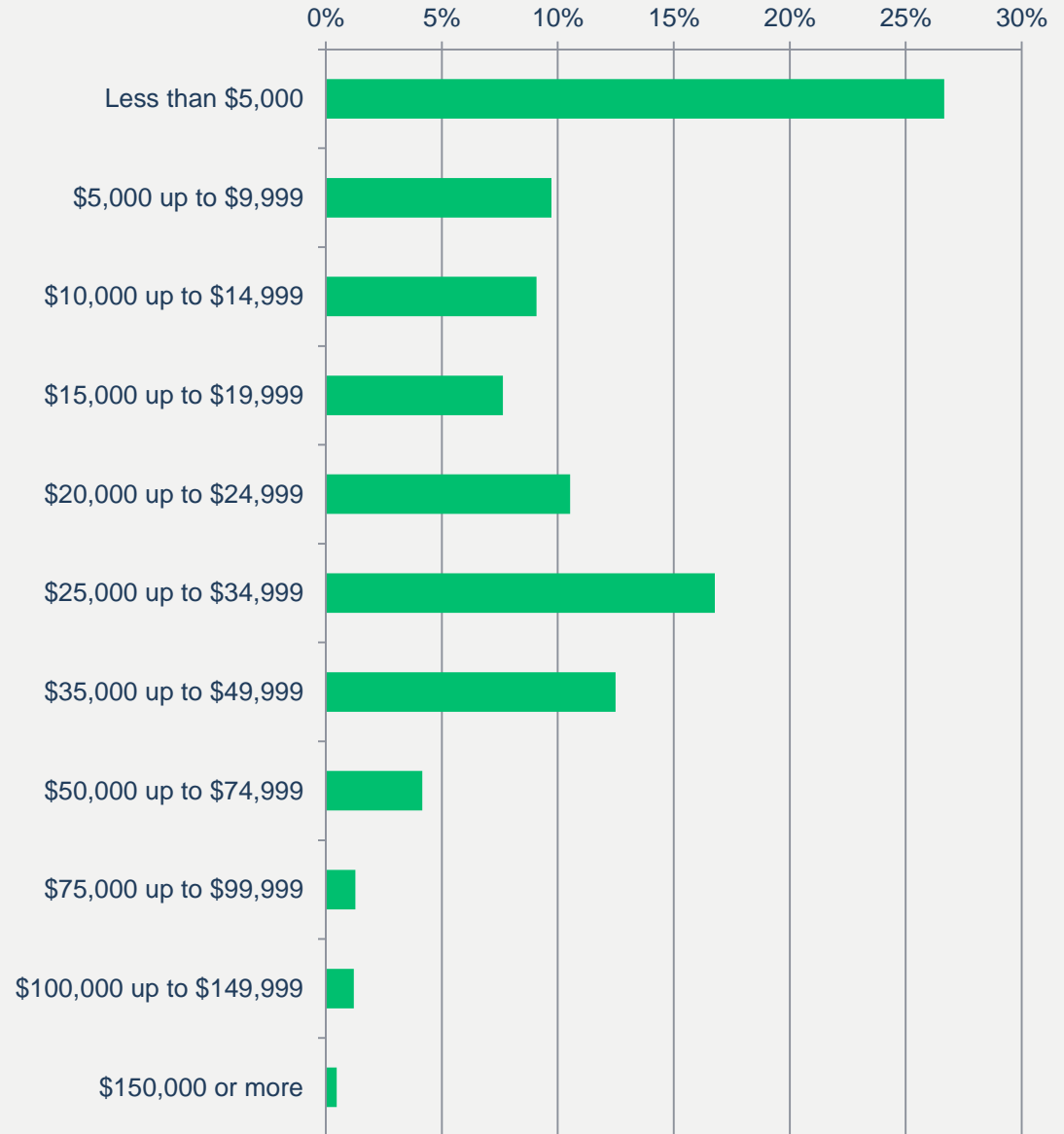
773 live in assisted housing

1,414 live in unassisted housing



# Household Income Distribution

## Community Survey Initial Results



# Community Survey Preliminary Findings

## Household demographics

- Disability: 44% have a household member with a disability
- Gender: 89% female
- Household size: 24% 3-person household, 22% 2-person household, 12% 1-person
- Children: 35% single parent (mother), 19% living with children and other adults (not spouse/partner), 9% living with children and spouse/partner
- Race and ethnicity: 80% African American, 16% White, 2% Hispanic
- Employment: 44% employed full time, 16% unemployed, 15% SSDI

# Community Survey Preliminary Findings

## Tenure

- 58% Renters
- 5% Homeowners
- 24% Living with friends/family
- 8% Homeless/in shelter/in motel or hotel

## Where living

- 31% Apartment complex
- 28% Townhome/duplex/triplex
- 27% Single family home
- 3% Condo
- 11% Other (on street, in shelter, motel/hotel, etc)

# Community Survey Preliminary Findings

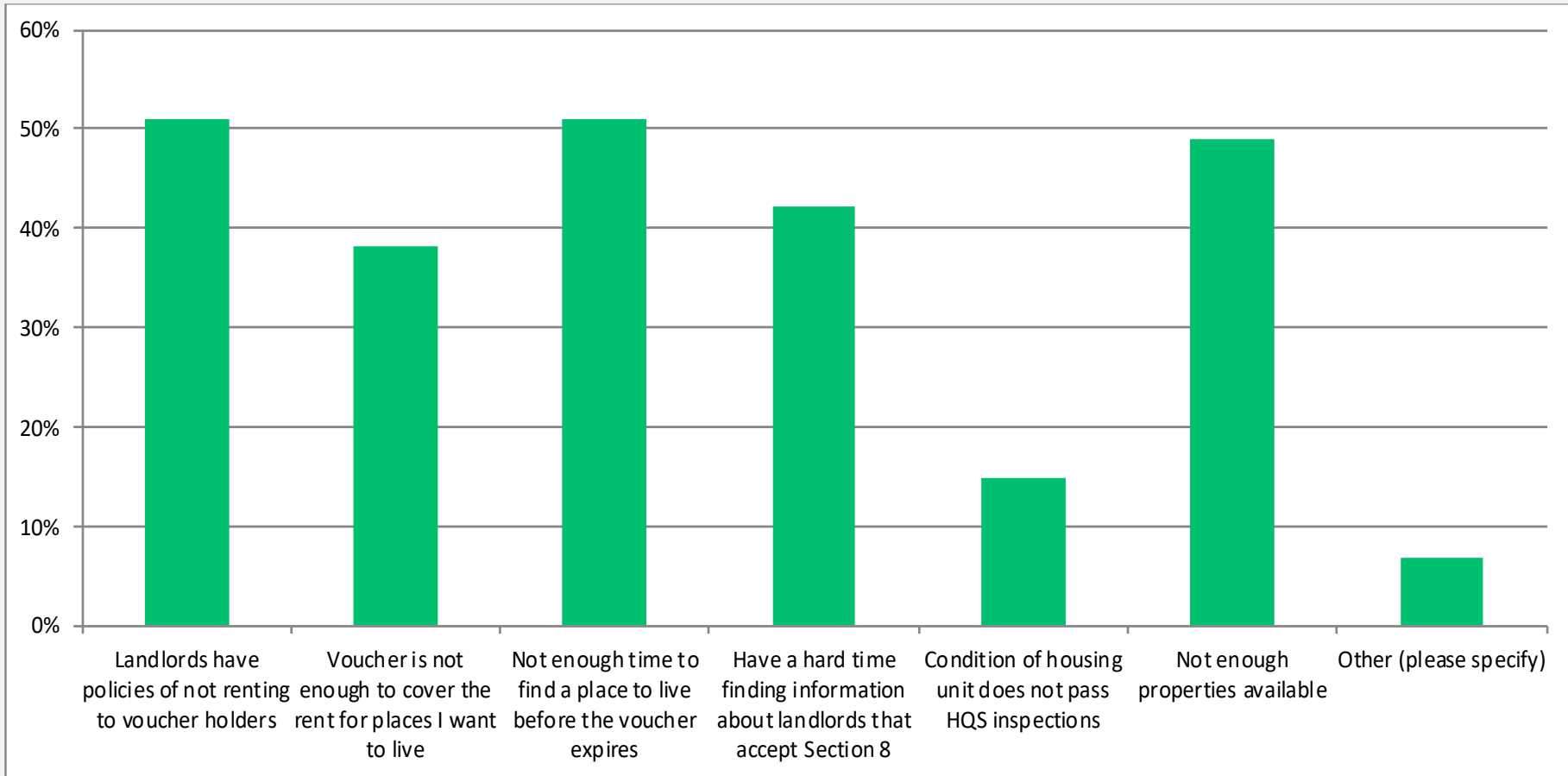
## Publicly Assisted Housing

- 43%          Housing Choice Voucher holders\*
- 17%          Other type of voucher\*
- 16%          Public housing residents

\*49% say it is "difficult" and 30% say it is "very difficult" to find landlords who accept vouchers – 79% total.

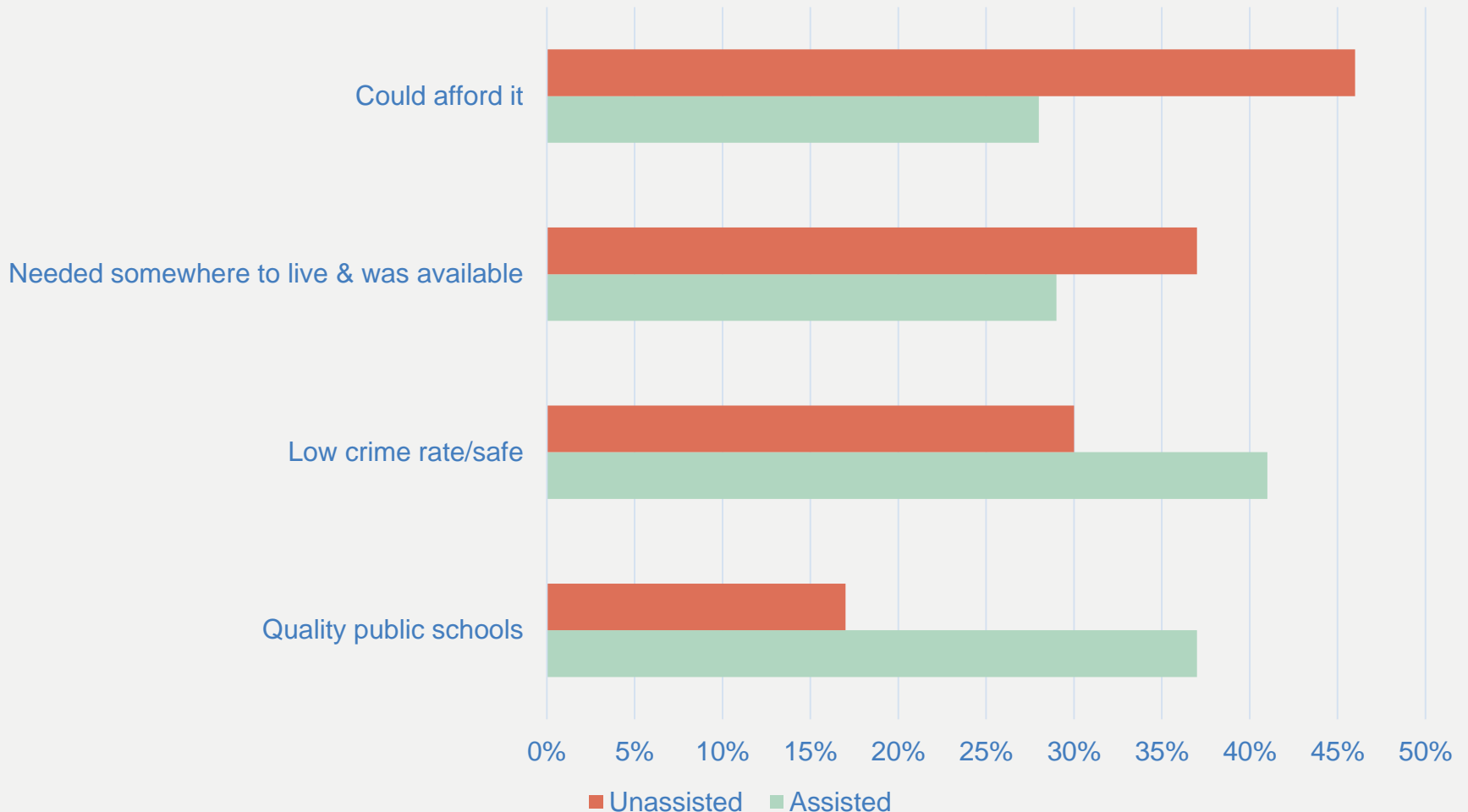


# Why is it difficult to use a voucher?

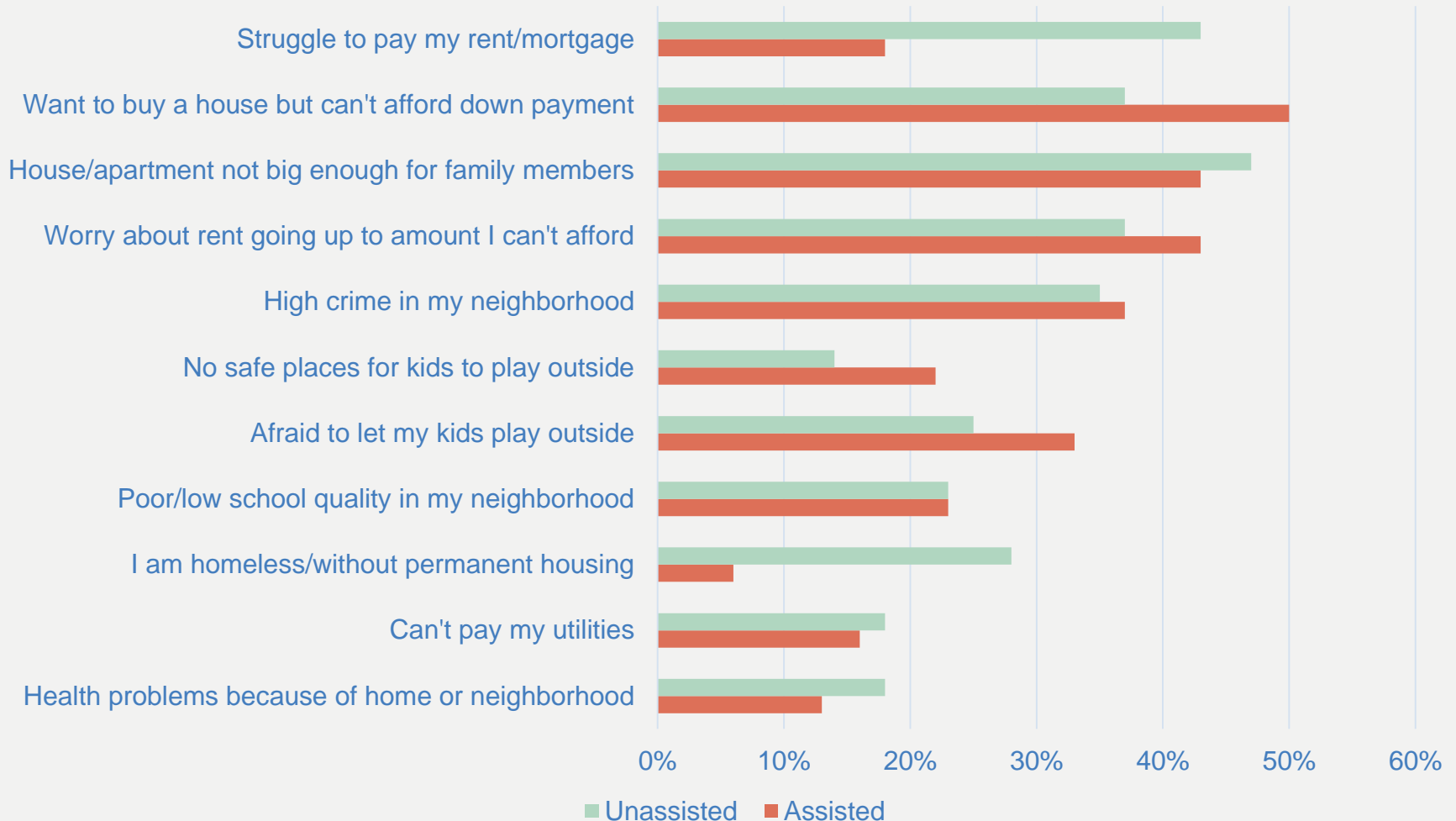


Proportions represent voucher holders who said it was “somewhat” or “very” difficult to use their voucher (n=338)

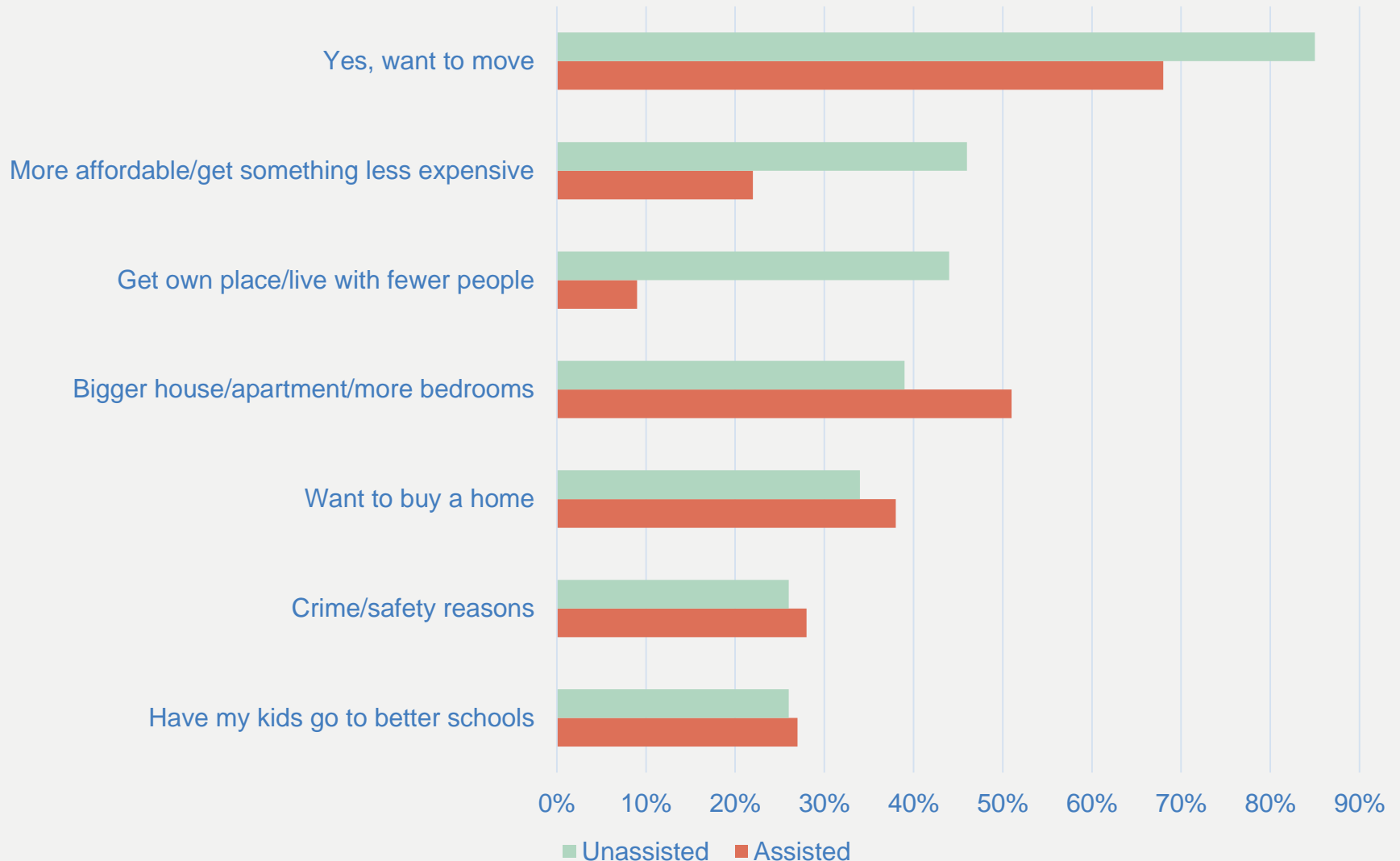
# Most Important Factors in Choosing Current Home



# Challenges in Housing Situation or Neighborhood

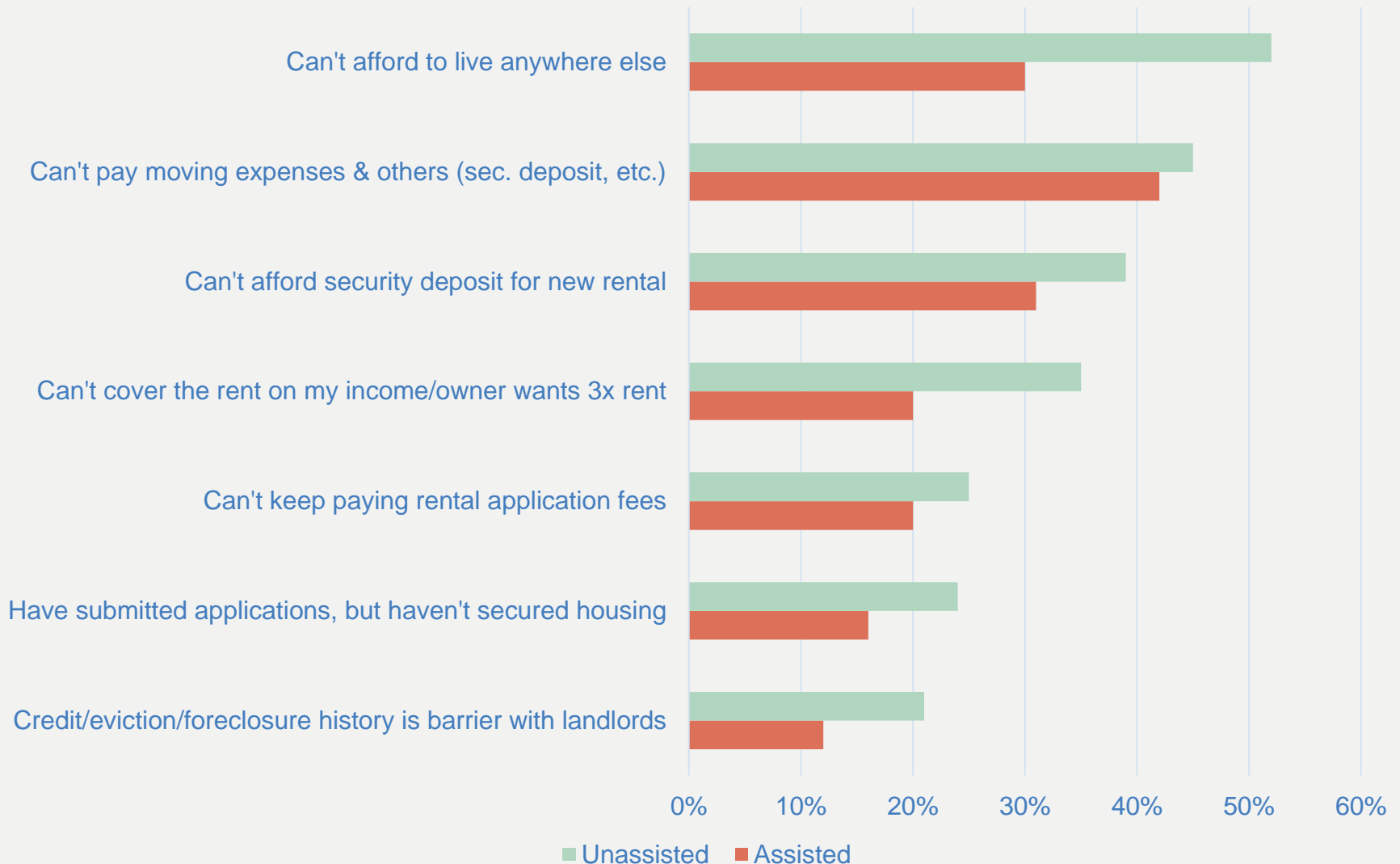


# Would you like to move, and, if so, why?



**Answers to “why” are a subset of respondents who want to move**

# Why haven't you moved yet?



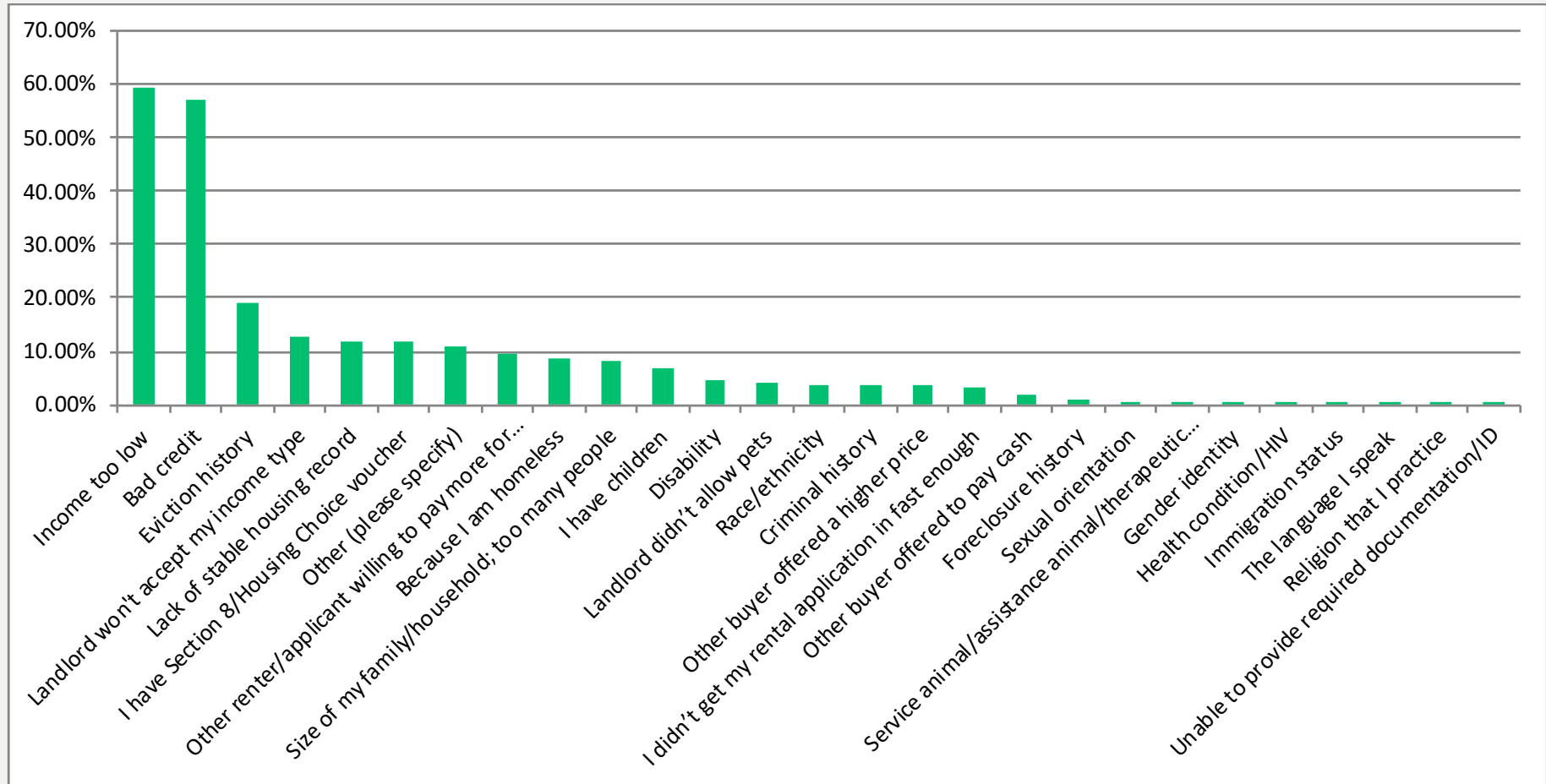
**Answers to “why” are a subset of respondents who want to move**

# Have you had to move when you didn't want to? If so, why?



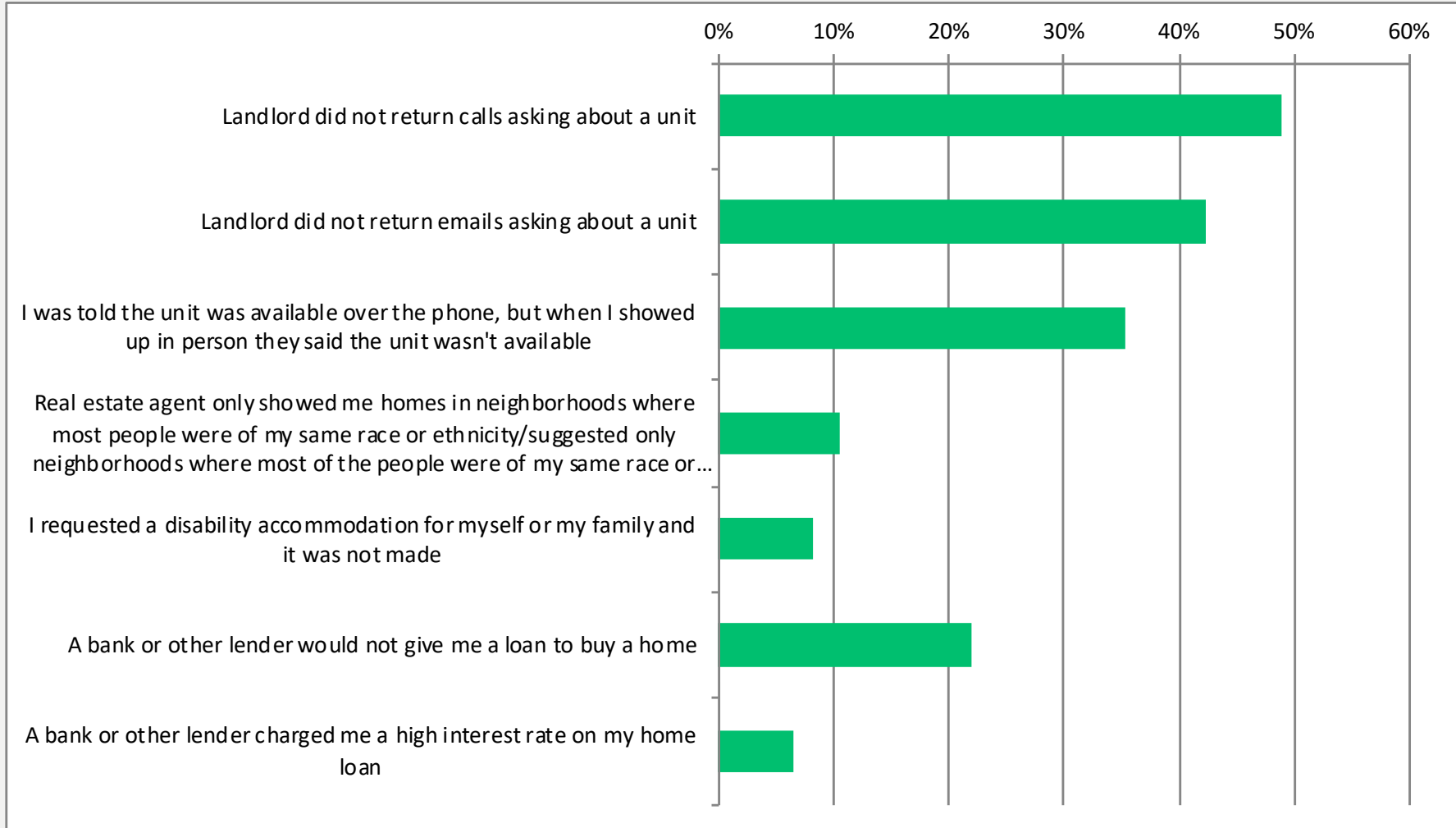
**Answers to “why” are a subset of respondents who had to move. Of those who moved and have children, 42% changed schools**

# If you were denied housing in last five years, why?



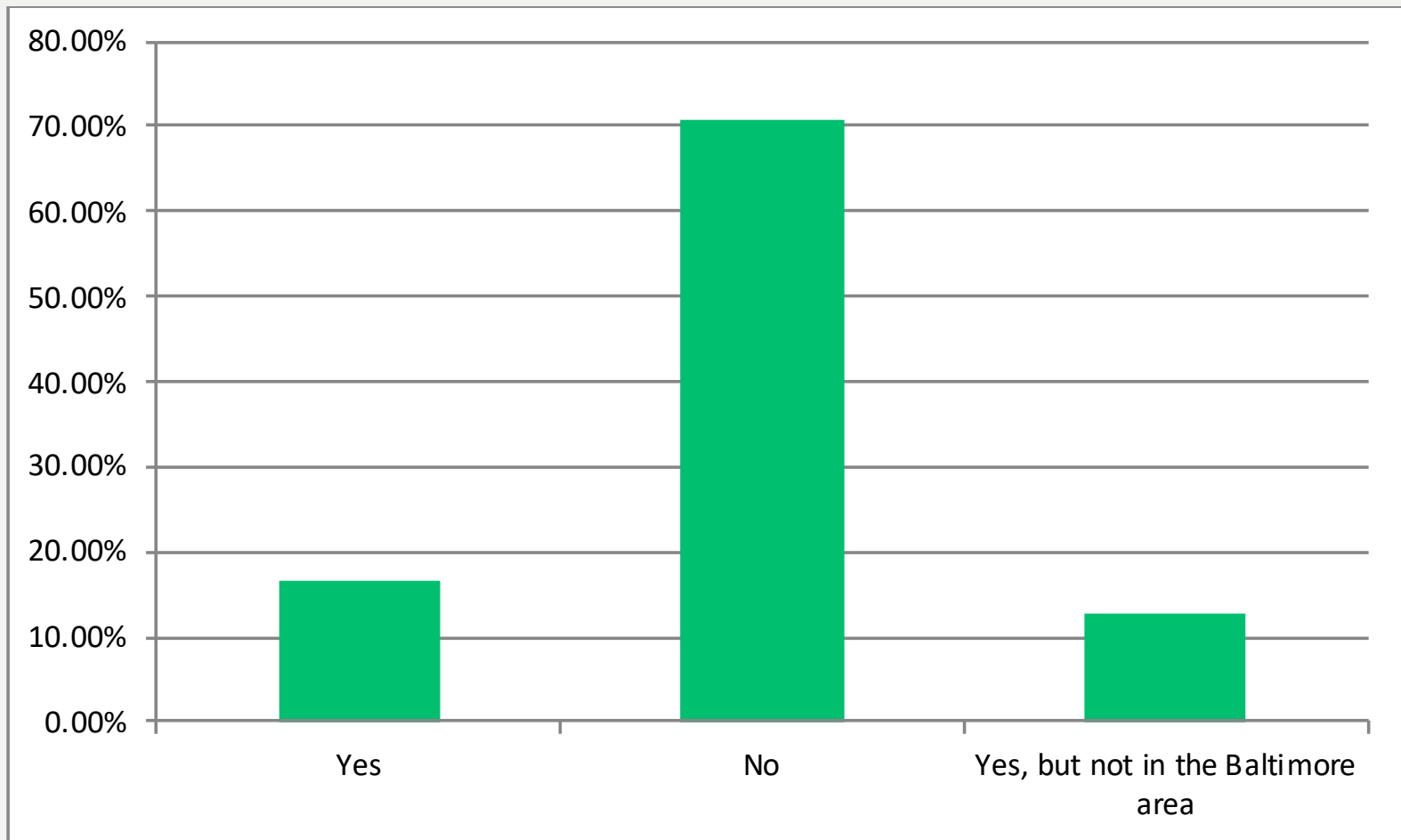
**26% of respondents were denied housing in the past 5 years**

# Did you experience the following when looking for housing?

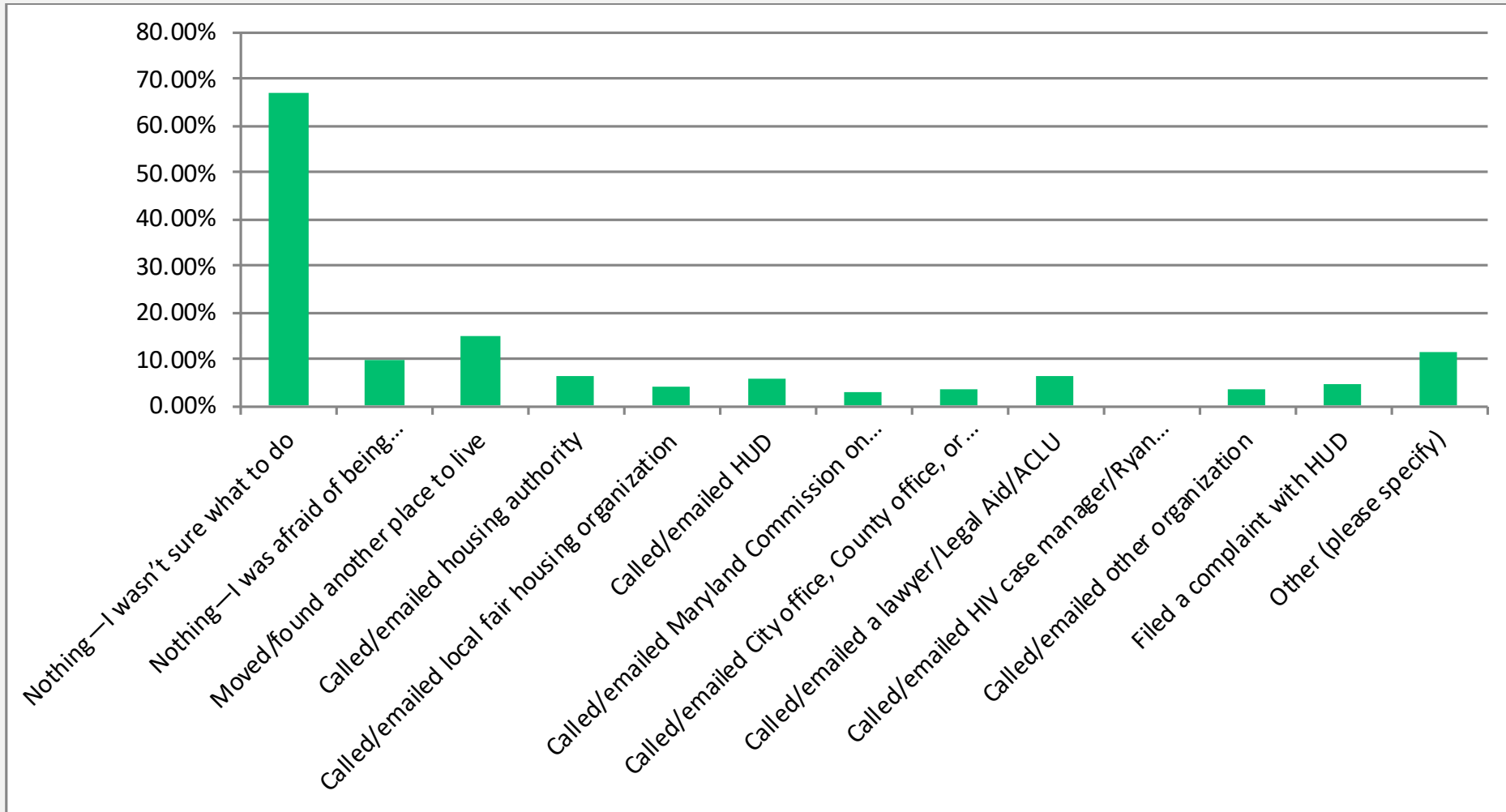




# In looking for housing, have you felt discriminated against in the Baltimore area?



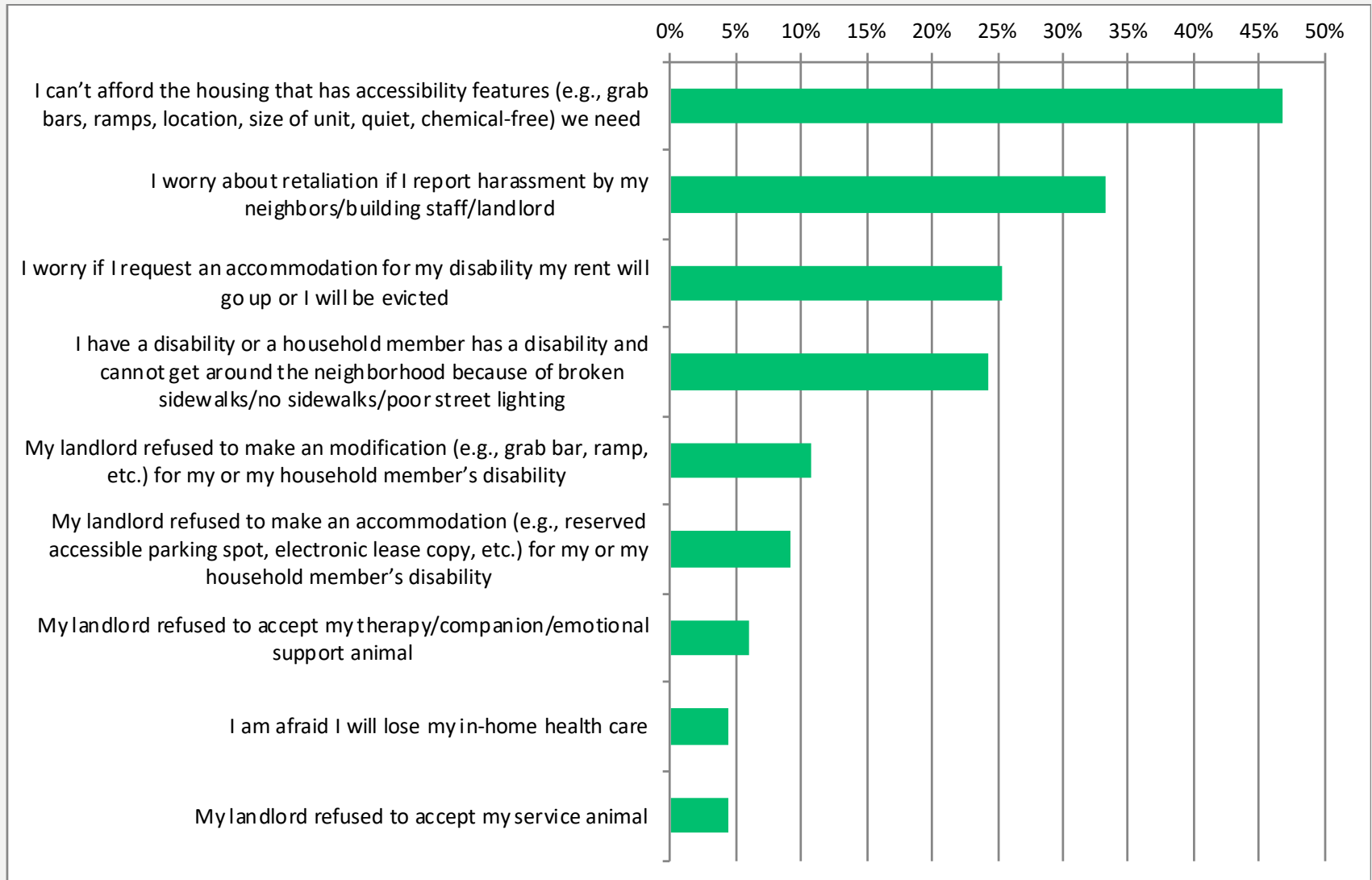
# If so, what did you do?



# Housing Challenges of Persons with Disabilities

- Represented 44% of respondents
- 44% of respondents with disabilities do *not* live in units that meet their need for accommodations.
- Need:
  - Grab bars in bathrooms—36%
  - Reserved accessible parking spot by entrance—25%
  - Service or emotional support animal allowed in apartment/room/home—20%
  - Ramps—16%
  - Stair lifts—16%

# Challenges in Homes and Neighborhoods



# **Selected AI Action Steps (Others still under discussion)**

# Regional Action Steps

- Work with the Maryland Department of Housing and Community Development (DHCD) to make Md. Housing Search an effective one-stop-shop for affordable housing seekers and affirmative fair housing marketing tool for property owners. Make it an effective way that voucher holders can access, at initial lease-up, homes that are made possible by Low Income Housing Tax Credits and other resources allocated by Maryland DHCD.
- Review literature on criminal background and subsequent criminal activity – connected to assisted housing, if possible – to see what that research indicates the most justified criminal background standard for assisted housing should be.
- Apply for Mainstream NOFAs and other funding opportunities for housing for people with disabilities when available.
- Ensure that PHA policies do not have a disparate impact on the ability of persons with disabilities to obtain and maintain housing, offering a reasonable accommodation whenever required.
- Ensure that people with disabilities have control in the choice of their service provider by prohibiting leases that require tenants to receive supportive services from the provider operating the housing. Ensure that tenants cannot be evicted or discharged for reasons unrelated to their housing or a breach of their lease.

# Local Action Steps

- Anne Arundel County exploring Small-Area Fair Market Rents (FMRs).
- Howard County intends to apply for exception payment standards above 120% of FMR outside of Columbia.
- Anne Arundel County and Baltimore City considering establishment or expansion of tenant-based rental assistance funded by locally controlled funds.
- Anne Arundel County seeking new fair housing ordinance, including local enforcement and source of income protection.
- Local governments working locally and coordinating regionally with BMC to support fair housing outreach, education, training, and testing.
- Some local governments considering zoning changes and other land use practices to facilitate additional development of affordable housing in opportunity areas.
- Local governments working to preserve and revitalize existing affordable housing.
- Local governments working to revitalize and bring opportunity to older communities.

**Next meeting: Sept. 17,  
3:00-5:00 pm in newly  
renovated BMC office!**