Update to the 2012 Analysis of Impediments to Fair Housing Choice

PRINCE GEORGE'S COUNTY & CITY OF BOWIE

### PUBLIC MEETING

October 25, 2018

- Joint County/City AI in 2012
- Significant progress achieved since 2012 AI
- Time for an Update



# Review impediments and recommended strategies from 2012 AI



- Solicit input from stakeholders to:
  - Identify which 2012 impediments remain today as barriers
  - Comment of progress achieved since 2012

- Annually HUD grantees are required to certify they will "affirmatively further fair housing"
- Demonstrate they will implement housing policies and programs in a non-discriminatory manner
- Only way to fulfill this obligation:
  - Prepare an Al
  - Develop strategies that, if implemented, will resolve or eliminate impediments
  - Document efforts taken to implement AI through annual CAPER

- Demographic analysis and housing profile
- Public & private policy analysis
- Evaluation of fair housing profile
- Identification of barriers to housing choice for protected classes
- Fair Housing Action Plan

- Affordable Housing: spending no more than 30% of your monthly income on housing costs
- Fair Housing: the right to choose housing free from unlawful discrimination based on race, color, national origin, religion, sex, familial status, or disability

#### Median Household Income: \$117,200

| Household<br>Size | 30% of MHI |        | 50% of MHI |        | 60% of MHI |        | 80% of MHI |         |
|-------------------|------------|--------|------------|--------|------------|--------|------------|---------|
| 1                 | \$         | 24,650 | \$         | 41,050 | \$         | 49,260 | \$         | 54,250  |
| 2                 | \$         | 28,150 | \$         | 46,900 | \$         | 56,280 | \$         | 62,000  |
| 3                 | \$         | 31,650 | \$         | 52,750 | \$         | 63,300 | \$         | 69,750  |
| 4                 | \$         | 35,150 | \$         | 58,600 | \$         | 70,320 | \$         | 77,450  |
| 5                 | \$         | 38,000 | \$         | 63,300 | \$         | 75,960 | \$         | 83,650  |
| 6                 | \$         | 40,800 | \$         | 68,000 | \$         | 81,600 | \$         | 89,850  |
| 7                 | \$         | 43,600 | \$         | 72,700 | \$         | 87,240 | \$         | 96,050  |
| 8                 | \$         | 46,400 | \$         | 77,400 | \$         | 92,880 | \$         | 102,250 |

- Federal Fair Housing Act: the right to choose housing free from unlawful discrimination based on race, color, national origin, religion, sex, familial status, or disability
- Maryland State Code also includes marital status, sexual orientation and gender identity

- Fair Housing Action Plan will be reviewed for City and County
- Each impediment is stated then progress since 2012 is reviewed
- At the end of each slide, there is an opportunity to ask questions

- Receives about \$160,000 in CDBG funds
- Fair Housing Action Plan:

**IMPEDIMENT**: City did not allocate any CDBG funds to fair housing activities

**RECOMMENDED STRATEGY**: City should allocate at least 1% of its annual CDBG grant to implement fair housing activities

#### **ACTIONS TAKEN:**

- 5% MPDU rental set-aside at 2,000-unit Melford development
- Expenditures in excess of 1% CDBG grant
- Rehabbed owner units for 200 LMI elderly households
- Fair housing training (City staff, Realtors, HOAs, Code Enforcement, property managers)
- Joint City/County/State fair housing training
- Fair housing outreach on local cable access TV PSAs, public info on City website
- Periodic updates on new rules, regulations, statutes

- Receives about \$4.5M in CDBG funds and \$1M in HOME funds
- Fair Housing Action Plan included:
  - 11 impediments to fair housing choice
  - 29 recommended strategies

### **IMPEDIMENT #1**: Minority households have greater difficulty becoming homeowners

#### **PROPOSED ACTIONS & PROGRESS:**

- Pathway to Purchase assisted 125 LMI households with downpayment and closing costs
- \$250,000+ invested in housing counseling and financial management for 3,852 LMI households
- Adopted in 2016 Section 3 Plan to benefit LMI persons and businesses

**IMPEDIMENT #2**: There are 55 impacted areas (census tracts) of LMI persons and minorities

#### **PROPOSED ACTIONS & PROGRESS:**

- Identified in the Consolidated Plan for consistency in implementing initiatives to expand housing choice through the Plan's implementation
- Since 2011 awarded \$10M in HOME funds:
  - 100 new rental townhouses
  - 399 new rental apartments
  - Preservation of 68 rental units
  - Preservation of 17 market-rate units

#### **IMPEDIMENT #3**: Supply of decent, affordable housing remains inadequate

#### **PROPOSED ACTIONS & PROGRESS:**

- Rehab loans/grants provided to 41 LMI homeowners
- 42 LMI households received weatherization improvements
- 28 HOME-assisted units developed as part of new multifamily residential projects
- Moderately Priced Dwelling Unit Ordinance proposed September 2015
- Since 2011 awarded \$10M in HOME funds: development of 100 new rental townhouses and 399 new rental apartments along with preservation of 68 rental units and 17 marketrate units
- County Housing Investment Trust Fund established and capitalized with \$5M in FY18 and \$2.5M in FY19

### **IMPEDIMENT #4**: Supply of affordable housing accessible to persons with disabilities is inadequate

#### **PROPOSED ACTIONS & PROGRESS:**

- Accessibility training and compliance provided through workshops, forums, community events (Independence Now, ARC, Compass, Inc., Vesta)
- Consultations with County ADA Coordinator on reasonable accommodation requests
- CDBG/HOME subrecipients include visitability concepts in design and construction
- Inspections conducted by DPIE

**IMPEDIMENT #5**: Seek a balance of affordable housing in non-impacted areas

#### **PROPOSED ACTIONS & PROGRESS:**

- Analyzing data to identify strategies
- Comprehensive Housing Strategy launched May 2017 to identify housing needs for all incomes and household types
- County Zoning Update underway

**IMPEDIMENT #6**: County's funding and review processes should ensure fair housing goals

#### **PROPOSED ACTIONS & PROGRESS:**

- Proposal Advisory Group evaluates all funding applications and makes recommendations to County Executive and County Council
- Collaborated with Metro Washington COG and HUD on (former) AFH requirements
- Subrecipients encouraged to attend fair housing training; written agreements include fair housing obligations
- Support from elected officials and community no longer required for affordable housing developments
- Analyzing affirmative marketing policies for CDBG/HOME-assisted projects
- Underwriting HOME and HTF projects consistent with MD state guidelines

IMPEDIMENT #7: County's Human Relations Commission does not have enforcement authority

#### **PROPOSED ACTION & PROGRESS:**

 County HRC ordinance that is substantially equivalent to federal Fair Housing Act presented to County Council

**IMPEDIMENT #8**: Majority of housing discrimination complaints involved race and disability

#### **PROPOSED ACTIONS & PROGRESS:**

- County has allocated CDBG funding for fair housing education, outreach and advocacy (BNI, Greater Washington Urban League, CASA de Maryland) assisting 10,585 persons
- County HRC ordinance that is substantially equivalent to federal Fair Housing Act presented to County Council

**IMPEDIMENT #9**: Housing Authority's Section 504 Needs Assessment was outdated

#### **PROPOSED ACTIONS & PROGRESS:**

- Performed self-evaluation of policies and practices
- Executed corrective actions to remedy discrimination
- Installed fire doors, maintained ramps for accessibility, performed inspections
- Provided training to employees with direct contact with tenants with disabilities
- Displayed ADA and fair housing posters
- Continues to expand opportunities for families with disabled members through referrals from advocacy groups

IMPEDIMENT #10: Access to County planning, policy and programs could be enhanced to include more LMI residents

#### **PROPOSED ACTIONS & PROGRESS:**

- County is developing a four-factor analysis to ensure persons with limited English proficiency can access services and programs for which they may qualify
- County Zoning Update in progress
- Comprehensive Housing Strategy
- Affordable Housing Commission established by MD State Legislature

**IMPEDIMENT #11**: Minority loan applicants are denied mortgages and receive high-cost loans at disproportionately higher rates than White applicants

#### **PROPOSED ACTIONS & PROGRESS:**

- Funding provided to housing counseling and homeownership advocates (Centro de Apoyo Familiar, BNI, Greater Washington Urban League, CASA de Maryland)
- Pathway to Purchase program provided down payment and closing cost assistance to 125 LMI homebuyers

### Questions?

### **Next Steps...**

- Draft Al Update in late November
- 30-day Public Display and Comment Period in Dec/Jan
- Public Hearings before County
  Council and City Council in Jan
- Submit to HUD by Mar 31, 2019



## FOR MORE INFO...