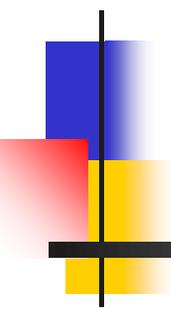


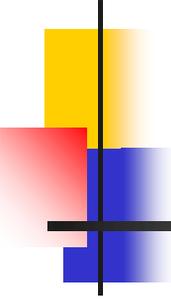
# Analysis of Impediments to Fair Housing Choice (AI)

Public Hearings  
February 13, 2012



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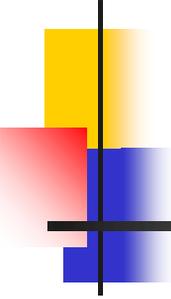
State of Vermont



# The Process

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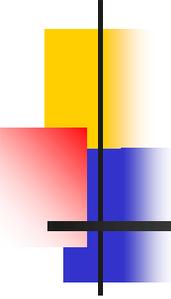
- Began in May 2011
- Lead Agency - DEHCD
- Interviewed a variety of stakeholders
- Focus group sessions were conducted by CVOEO
- Several draft versions circulated before document was finalized for public display



# AI Tasks

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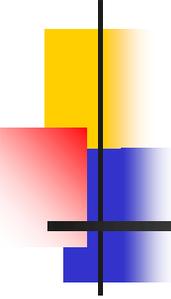
- Stakeholder outreach
- Relative presence of protected classes
- Language groups
- Housing and demographic trends
- Degree of segregation
- Areas of racial, ethnic and economic concentration
- Location of affordable housing resources
- Jobs and housing
- Real estate practices
- Local fair housing organizations
- Fair housing complaints
- Mortgage loan denials



# Review of Public Policies

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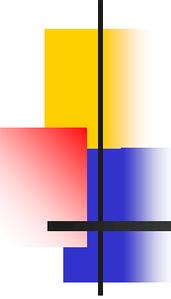
- PHA ACOP and Section 8 Admin Plan
- Tenant selection
- Site selection
- Zoning
- Building codes
- Local procedure for processing FH complaints
- Tax policies
- Public transit
- Housing for special needs populations
- Immigrants and LEP
- Composition of appointed boards and commissions
- Newspaper advertising



# Affirmatively Furthering Fair Housing

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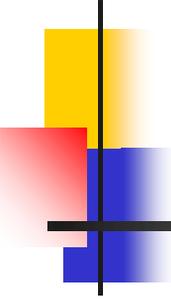
- Annual certification by PHAs and CDBG entitlement grantees
- Bending over backwards to make **something happen that wouldn't** ordinarily happen on its own
- An obligation to do more than simply refrain from discrimination
- An obligation to prevent increases in housing segregation
- FH filter on internal processes and funding decisions
- Consider a wide range of public intervention strategies to expand fair housing choice



# AI Outcomes

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- Contextual observations – issues that affect fair housing choice
- Impediments – barriers that must be overcome in order to expand fair housing choice
- FH Action Plan:
  - Definitive measures to expand FH choice – what?
  - Performance benchmarks – when?
  - Responsible entities – who does what?
- Improved tracking and reporting of accomplishments



# Goal: Balance revitalization with de-concentration and desegregation

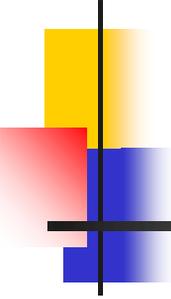
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- Revitalizing public housing and residential neighborhoods is a necessary and appropriate preservation strategy:

*“Improve my neighborhood so that others will want to move in”*

- Providing affordable housing in non-impacted neighborhoods is also important:

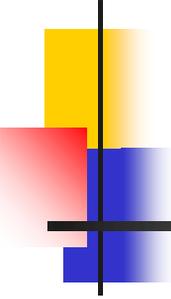
*“Give me a choice of living in a neighborhood that is closer to jobs, better schools, nicer amenities and a sense of security and well-being”*



# Demographic Findings

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- ***Population growth throughout the State has been most rapid among non-White and Hispanic residents.*** Between 1990 and 2010, the number of non-White residents more than tripled, increasing from 1.5% to 4.7% of the State's total population.
- Minority households were more likely than Whites to have annual incomes of less than \$25,000.
- ***Persons with disabilities were more than twice as likely to live in poverty as persons without disabilities in 2009.*** In Vermont, 22% of persons with a disability were living in poverty compared to 9.7% of persons without a disability.



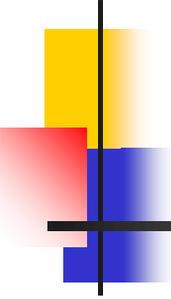
# Demographic Findings

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- ***Female-headed households with children accounted for more than half of all families living below the level of poverty.***

One-third of female-headed households with children were living in poverty in 2010. By comparison, 15.8% of male-headed households with children and only 3.7% of married couples with children were living in poverty.

- ***Minority households in Vermont were less likely to be homeowners.*** Nearly three-quarters of White households in the State were homeowners, compared to 38.1% of Blacks, 64.2% of AIAN residents, 60% of Asians, and 59.2% of Hispanics, which reflects trends in median household incomes.



# Demographic Findings

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- ***Median housing value increased 42.8% in Vermont while real household income declined 3.1% between 2000 and 2010.***

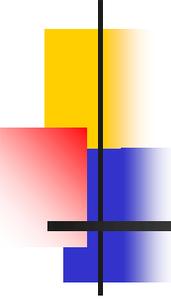
- ***The loss of affordable rental units over the past decade has been significant.***

Almost 12,000 units renting for less than \$500 a month were lost between 2000 and 2010.

During the same period, the number of units renting for more than \$1,000 increased by over 13,000 units, or 477.8%.

- ***The sales housing market in the State of Vermont is unaffordable for households earning the median household income.***

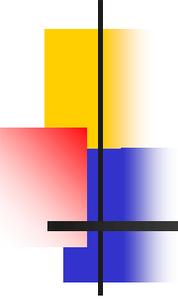
Regardless of race or ethnicity, households earning the MHI in Vermont cannot afford a home selling at the median sales price of \$199,000.



# Dissimilarity Indices

	<b>DI w/ White Population</b>	<b>Population</b>	<b>% of Population</b>
White	---	601,966	95.3%
Black	38.8	6,402	1.0%
AIAN	27.7	2,215	0.4%
Asian	41.8	8,283	1.3%
Other	26.9	2,166	0.3%
Two or More Races	16.6	10,909	1.7%
Hispanic	18.5	9,439	1.5%
TOTAL	---	631,941	100%

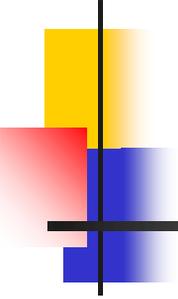
Source: Mullin & Lonergan Associates for 2010 data using CensusScope methodology



# Impediments to Fair Housing Choice

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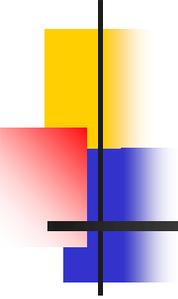
1. Minority households in Vermont have greater difficulty becoming homeowners.
2. **The State's supply of affordable housing that is accessible to persons with disabilities may be inadequate.**
3. **The State's supply of decent, affordable housing remains inadequate.**
4. **The State's process for allocating and reporting CDBG and HOME funds is quite elaborate and extensive but could be improved from a fair housing perspective**
5. Several State policies could be improved from a fair housing perspective (e.g. the QAP and Act 250)



# Impediments to Fair Housing Choice *(cont'd)*

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6. Policy documents utilized by Public Housing Authorities throughout the State could be improved from a fair housing perspective.
7. The majority of fair housing complaints filed through HUD and VHRC involved disability and familial status (e.g. presence of minors) as the bases for discrimination.
8. Members of the protected classes could be more fully represented on State boards and commissions dealing with housing issues.
9. There is a continued need for fair housing testing, training, and outreach.



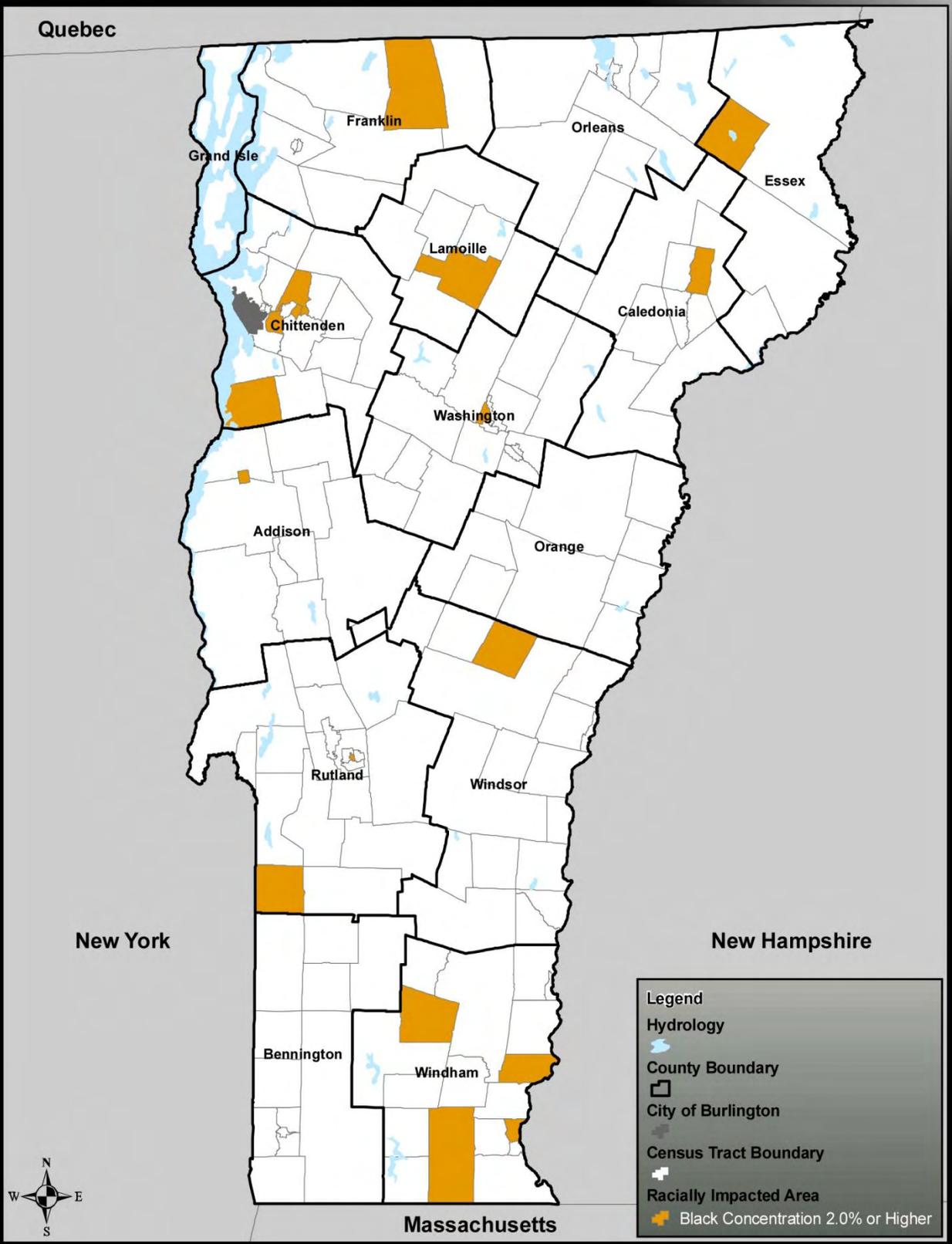
# Impediments to Fair Housing Choice *(cont'd)*

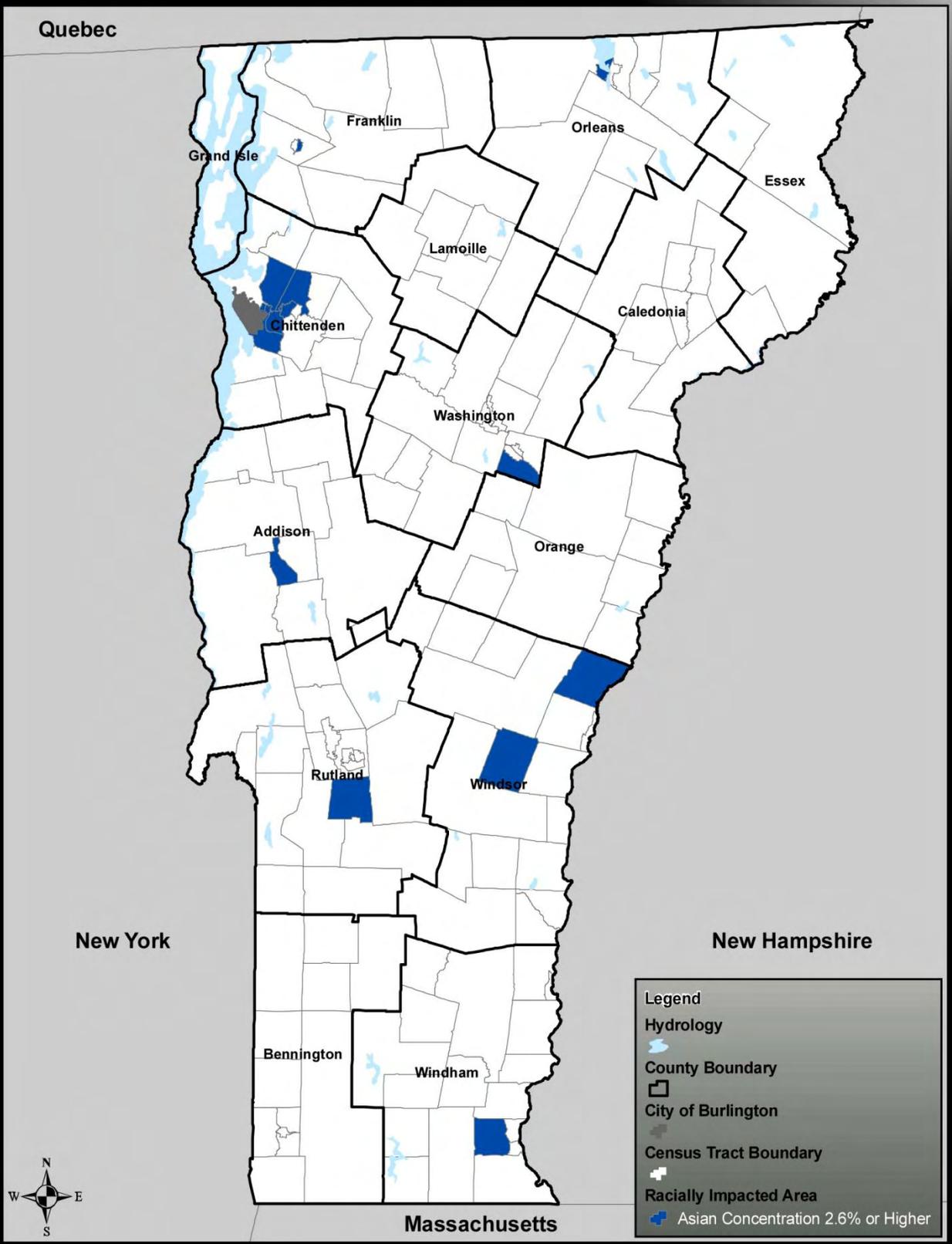
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10. Public transit service is largely limited to higher-density, developed areas and does not accommodate persons working second and third shifts.
11. The Vermont Association of Realtors (VAR) requires ample fair housing education requirements through its licensure and continuing education requirements. However, VAR does not have an established relationship with VHRC or CVOEO.
12. Several newspapers throughout the State do not comply with federal fair housing requirements.

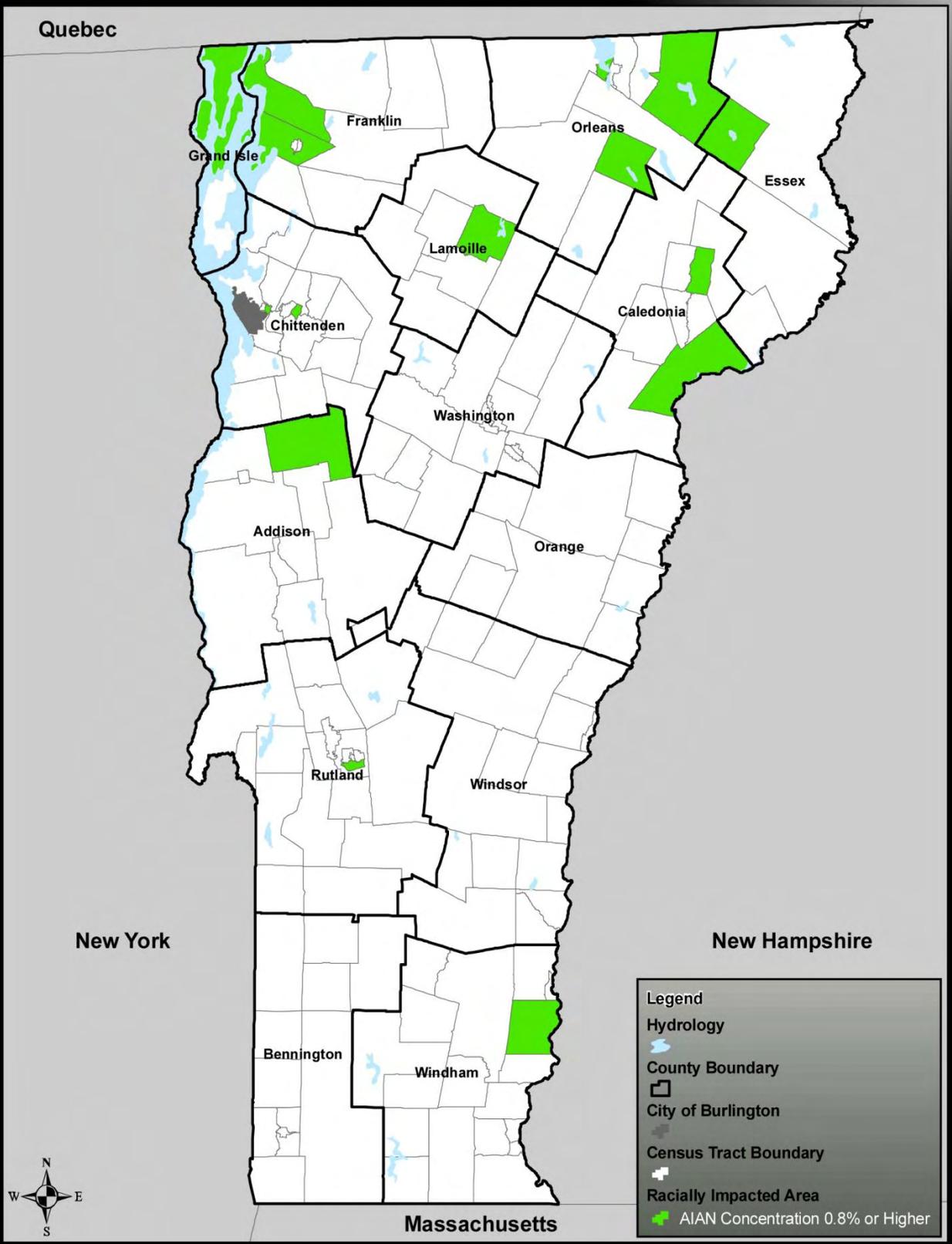


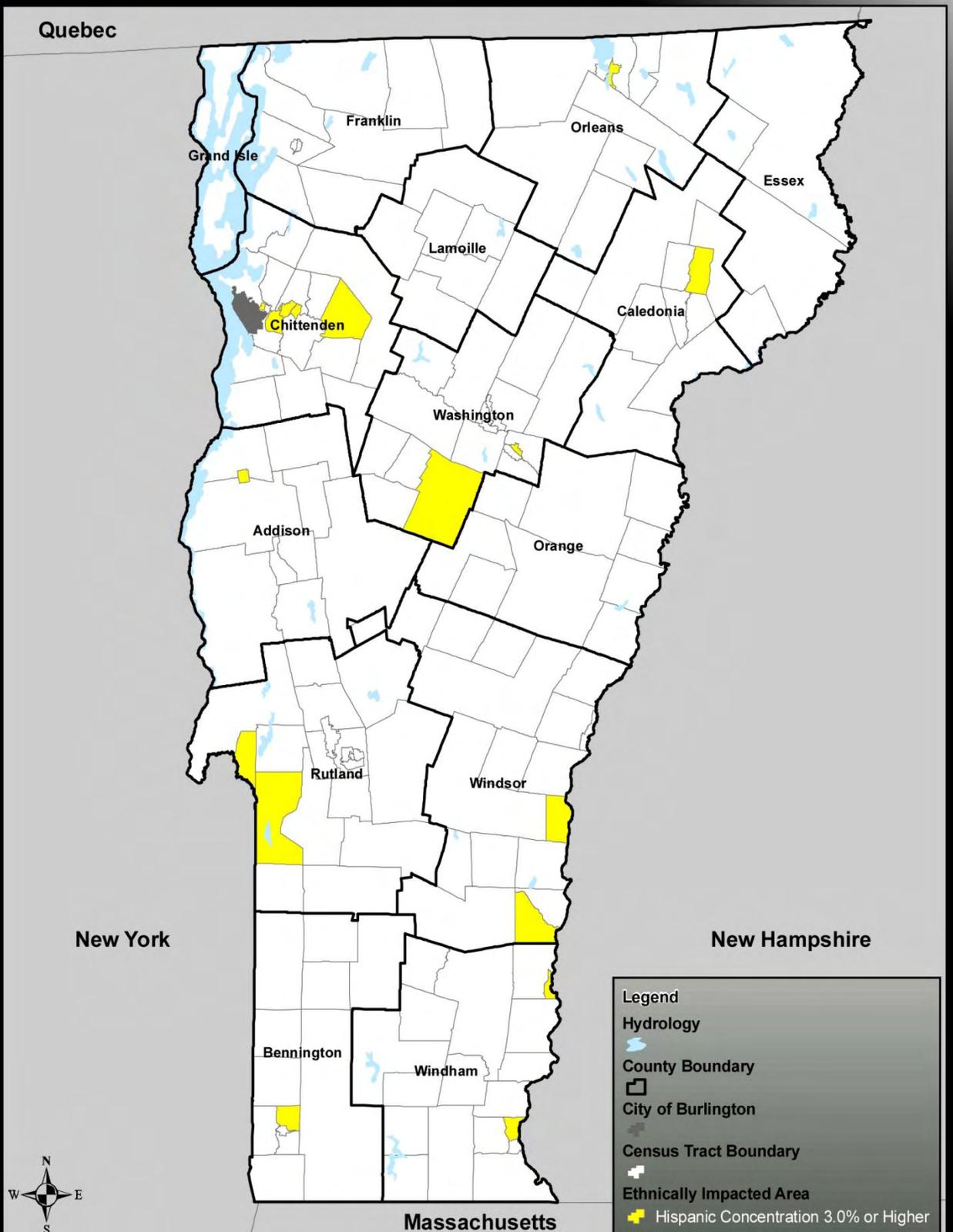
# Areas of Concentration Maps





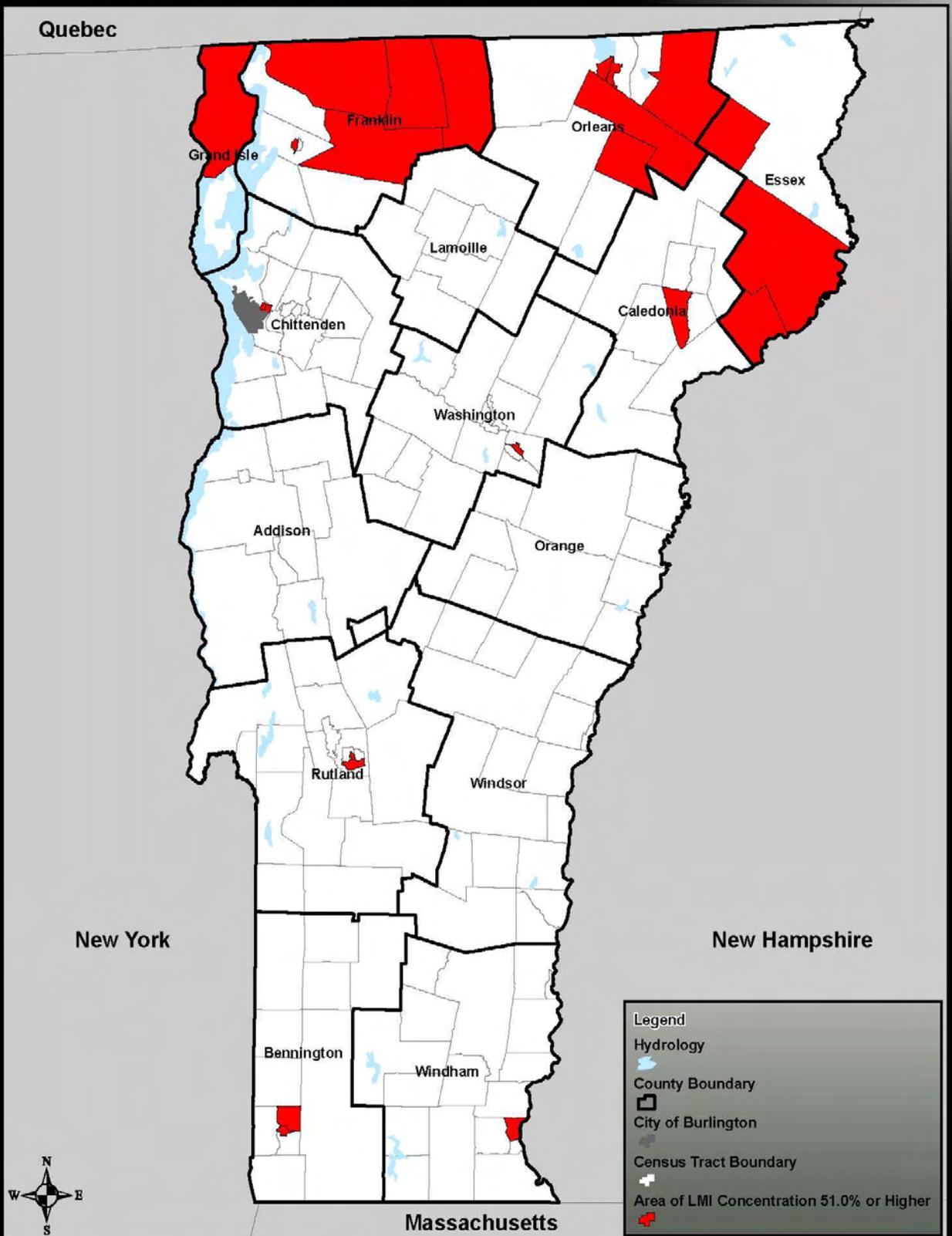
State of Vermont  
Analysis of Impediments to Fair Housing Choice

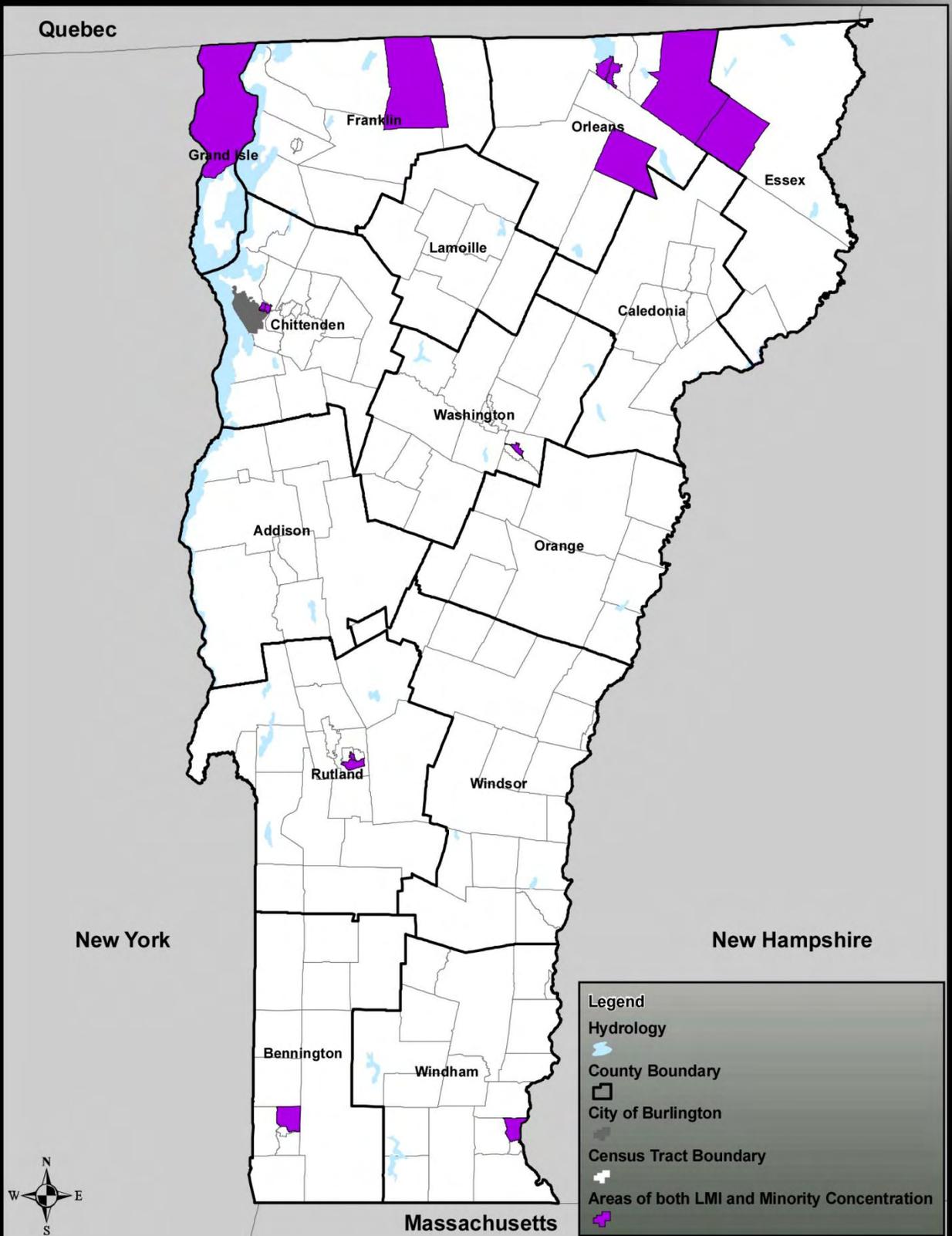


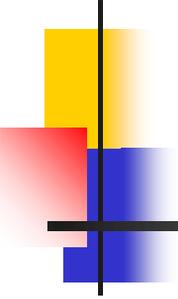


Map 5: Areas of Concentration of LMI Residents, 2011

State of Vermont  
Analysis of Impediments to Fair Housing Choice







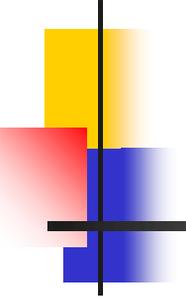
# Fair Housing Action Plan

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***GOAL: INCREASE HOMEOWNERSHIP OPPORTUNITIES AMONG MINORITY AND LOWER INCOME HOUSEHOLDS***

Identify effective ways for the State, local units of government, fair housing advocates, certified housing counselors, and financial lenders to continue their work to ***increase home ownership among minorities, residents of LMI census tracts, and LMI residents.*** Potential strategies include increased education, marketing, and outreach efforts.

***DEHCD should adopt a Section 3 policy*** to ensure that employment and other economic and business opportunities generated by HUD assistance, to the greatest extent feasible, are directed to public housing residents and other LMI residents.



# Fair Housing Action Plan

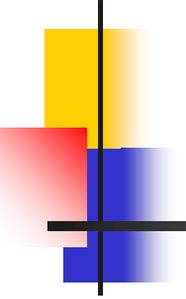
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## ***GOAL: INCREASE THE SUPPLY OF ACCESSIBLE, AFFORDABLE HOUSING***

***Coordinate monitoring efforts*** to ensure that publicly-financed new residential construction and rehabilitation projects comply with all applicable federal and state accessibility requirements.

Partner with disability advocacy organizations to ***develop a RFQ for ADA consultants to provide technical assistance to CDBG and HOME grantees.***

DEHCD, the Vermont Department of Public Safety, VCIL, and the Vermont Chapter of the American Institute of Architects (AIA) should work together on the ***creation and promotion of education and training sessions relative to federal and state accessibility requirements and the state's plan review processes.***



# Fair Housing Action Plan

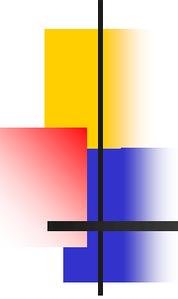
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## ***GOAL: INCREASE THE SUPPLY OF ACCESSIBLE, AFFORDABLE HOUSING***

Partner with advocacy organizations and other state agencies to ***identify existing accessible units*** and to survey the existing and projected demand for such units. Create a ***statewide database*** of all identified accessible housing units.

Continue to provide funding to VCIL for its ***Home Access Program***.

Continue to incorporate ***Universal Design as a Top Tier Priority in the State's QAP***.



# Fair Housing Action Plan

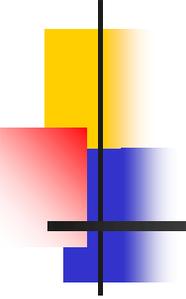
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***GOAL: INCREASE THE SUPPLY OF DECENT,  
AFFORDABLE HOUSING***

Through the efforts of DEHCD, VHFA, and VHCB, the State should ***continue to strike a balance in investing in both impacted and non-impacted areas.***

Implement the newly drafted ***HOME Site and Neighborhood Standards Policy and Checklist.***

Whenever feasible, local government entities throughout the State of Vermont should reduce or ***waive impact fees for area developers and nonprofit organizations seeking to build affordable housing units***, including both renter and owner units.



# Fair Housing Action Plan

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## **GOAL: IMPROVE PROCESSES FOR ALLOCATING AND REPORTING OF FEDERAL FUNDS**

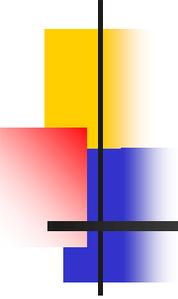
DEHCD should ***continue to require municipal recipients of CDBG funds to attend a fair housing training as a condition of receiving CDBG funds.***

Expand the requirement to also include recipients of HOME funds.

Continue to ***submit municipal CDBG applicants to the VHRC*** to confirm whether or not there are any fair housing concerns in a jurisdiction prior to approving funding requests.

***Map the addresses of all new affordable housing initiatives*** financed with public funds in the yearly CAPER.

***Amend the HOME Affirmative Marketing Plan*** so that it also explicitly applies to CDBG-assisted housing with five or more units.



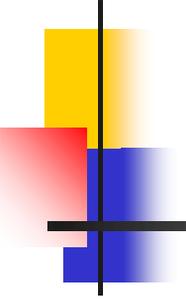
# Fair Housing Action Plan

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## ***GOAL: IMPROVE PROCESSES FOR ALLOCATING AND REPORTING OF FEDERAL FUNDS***

DEHCD should ***initiate a Fair Housing Log to record activities undertaken throughout the year to affirmatively further fair housing.***

DEHCD should develop an MOU among all of the State's Fair Housing stakeholders, such as VHCB, VHFA, VHRC, the Public Housing Authorities, Vermont Legal Aid, and CVOEO, to ***provide for a systematic annual reporting of each organization's fair housing activities and the establishment of a unified database of such activities.***



# Fair Housing Action Plan

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## ***GOAL: AMEND STATE POLICIES TO BE IN COMPLIANCE WITH APPLICABLE LAWS***

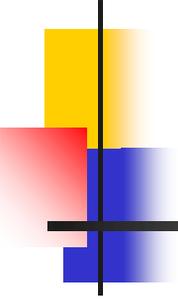
VHFA should ***update the QAP to list fair housing training as a requirement*** for members of the project development and management teams that are awarded tax credits.

Continue the ***Top Tier Priorities*** that encourage affordable housing development in non-impacted areas within the QAP.

DEHCD should continue to work with CVOEO to ***develop and implement a monitoring process through which a select number of municipal bylaws and plans of CDBG grantees are reviewed.***

DEHCD and CVOEO should continue to partner with regional planning commissions to ***complete additional reviews of municipal fair housing and land use planning regulations.***

Support the NRB's and ANR's efforts to further ***improve the Act 250 process.***



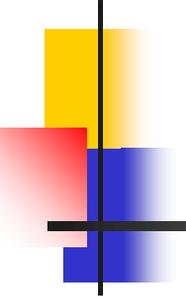
# Fair Housing Action Plan

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***GOAL: AMEND PHA POLICIES TO BE IN COMPLIANCE WITH APPLICABLE LAWS***

***Revise ACOPs and Section 8 Administrative***

***Plans*** to address all nine necessary topics to ensure that fair housing choice is being afforded to members of the protected classes.



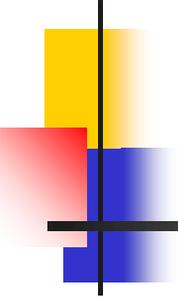
# Fair Housing Action Plan

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## ***GOAL: SUPPORT FAIR HOUSING EDUCATION AND OUTREACH EFFORTS***

Continue to provide funding to the Fair Housing Project of CVOEO to provide fair housing training, education, and outreach services.

CVOEO should ***conduct outreach, research, and analysis regarding national origin/ancestry discrimination and public assistance/Section 8 discrimination*** among landlords and property management companies in the rental housing market.

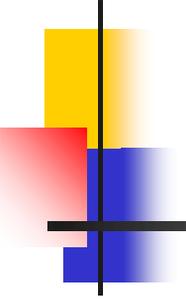


# Fair Housing Action Plan

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***GOAL: ENSURE THAT MEMBERS OF THE PROTECTED CLASSES ARE REPRESENTED ON HOUSING-RELATED BOARDS AND COMMISSIONS***

The State should ensure that its outreach efforts in making gubernatorial appointments to boards and commissions includes a ***directed effort to solicit applications from members of classes protected by the federal and state Fair Housing Acts.***



# Fair Housing Action Plan

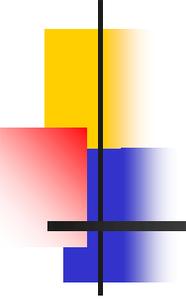
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## **GOAL: INCREASE AND ENHANCE FAIR HOUSING OUTREACH AND EDUCATION EFFORTS**

DEHCD should ***continue to require municipal recipients of CDBG funds to attend a fair housing training as a condition of receiving CDBG funds.*** Expand the requirement to also include recipients of HOME funds.

DEHCD should expand its fair housing training opportunities by ***creating an online training course*** more easily accessible to municipal officials and grantees of federal funds.

The State, through DEHCD, should ***develop a Fair Housing Training Guide for permitting officials and affordable housing developers*** to ensure everyone involved in the development of affordable housing is aware of their legal rights and obligations under the federal and state Fair Housing Acts.



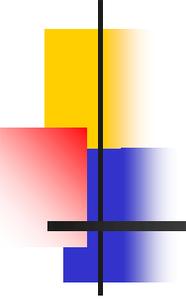
# Fair Housing Action Plan

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## ***GOAL: INCREASE ACCESS TO PUBLIC TRANSIT OPTIONS FOR MINORITY AND LMI HOUSEHOLDS***

***Identify opportunities for the development of medium density affordable family housing along existing transit routes.*** Collaborate with VTrans and public transportation providers throughout the State to serve these areas with public transit.

VTrans should ***continue to offer innovative programs*** to address the transit and commuting needs of households throughout the State, including the “Go Vermont” program.



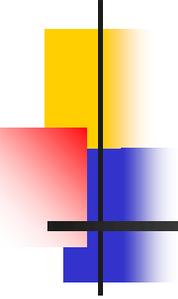
# Fair Housing Action Plan

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***GOAL: SUPPORT FAIR HOUSING EDUCATION AND OUTREACH TO REDUCE HOUSING DISCRIMINATION IN REAL ESTATE PRACTICES***

The Vermont Association of Realtors should partner with the Vermont Human Rights Commissions to ***reinstitute regularly scheduled fair housing education opportunities*** available through the VHRC to VAR members.

CVOEO should ***establish a partnership with local Realtor associations*** throughout the State to provide fair housing training that is mandated as part of Realtors continuing education requirements.

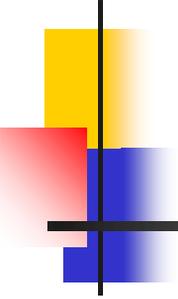


# Fair Housing Action Plan

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## ***GOAL: ELIMINATE DISCRIMINATORY LANGUAGE IN REAL ESTATE ADVERTISEMENTS***

CVOEO and VHRC should ***continue to monitor real estate ads placed in newspaper publications***, both print and online versions, to educate publishers of the legal requirements for such ads and to ensure compliance with the Fair Housing Act.



# Your input is important to the FH planning process

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1. Ask questions and voice your **concerns at today's hearing**
2. Submit comments via mail, phone, or email to:

Ann Karlene Kroll

Agency of Commerce and Community  
Development

One National Life Drive, Sixth Floor  
Montpelier, VT 05640

(802) 828-5225

**[annkarlene.kroll@state.vt.us](mailto:annkarlene.kroll@state.vt.us)**