





# **2016 Assessment of Fair Housing**

**Sponsored by  
Richland County,  
Columbia Housing Authority, and the  
South Carolina Human Affairs Commission**

**Welcome!**

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# **Why Are We Doing This?**

**Entitlements and PHAs must:**

**Certify that they are Affirmatively  
Furthering Fair Housing (AFFH) as a  
condition of receiving federal funds  
from HUD**

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## Past Fair Housing Studies



Over the past 20 years, AFFH meant  
Preparing an Analysis of Impediments  
to Fair Housing Choice (AI):

1. Conducting an AI – Identify barriers
2. Taking action on impediments, if impediments/barriers were found
3. Maintaining records of actions

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## Review AFFH Court Cases




### National Significance:


- *Westchester County, NY vs. Antidiscrimination Center of New York City (2006-2009)*
  - ✓ Falsely claiming certification
  - ✓ Forced to pay funding back to HUD
  - ✓ Forced to pay legal fees
  - ✓ That County now has very close oversight
  - ✓ AI scrutiny very high throughout the U.S.

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## Review AFFH Evolution




### Key Points In Time:


- GAO report castigating HUD - 2010
- Proposed Rule for AFFH - 2013
  - ✓ Inclusive neighborhoods
  - ✓ Reduce highly concentrated poverty
  - ✓ Increase access to community assets
  - ✓ Reduce disproportionate share for minorities
- Final Rule Published - July 8, 2015

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## 2016 Richland County AFH



### Now AFFH means:


1. Conduct an Assessment of Fair Housing (AFH) – must use HUD data and must use HUD “Assessment Tool”
2. Identify fair housing *issues*
3. Addressing *contributing factors*
4. Prioritize *fair housing goals & actions*

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### Operating within Context of:



- A fair housing issue is a condition that restricts fair housing choice or access to opportunity.
- A contributing factor creates, contributes to, perpetuates, increases the severity of one or more fair housing issues.
- Fair housing goals/actions represent things that are committed to and must be done to accomplish the AFFH duty

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### Today's Forum Meeting:



- Introduce you to our new AFFH duty
- Show you HUD-provided indices
- Provide context for the study
- Discuss preliminary findings
- Gain your input and your perspective on fair housing issues and contributing factors in Richland County

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## Who is protected?



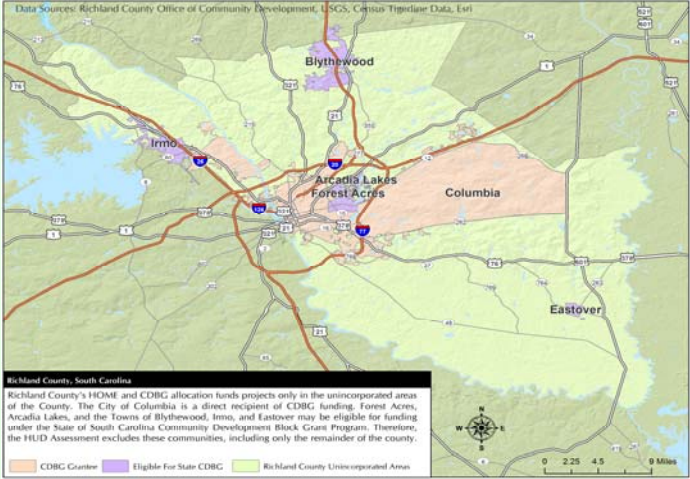

### Protected classes under state and federal law:

**Race, color, religion,  
familial status, sex, disability, and  
national origin**

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## 2016 Richland County AFH




Richland County, South Carolina

Richland County's HOME and CDBG allocation funds projects only in the unincorporated areas of the County. The City of Columbia is a direct recipient of CDBG funding. Forest Acres, Arcadia Lakes, and the Towns of Blythewood, Irmo, and Eastover may be eligible for funding under the State of South Carolina Community Development Block Grant Program. Therefore, the HUD Assessment excludes these communities, including only the remainder of the county.

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## 2016 Richland County AFH




**Population by Race and Ethnicity**  
Richland County  
2010 Census & 2014 Five-Year ACS

Race	2010 Census		2014 Five-Year ACS	
	Population	% of Total	Population	% of Total
White	181,974	47.3%	185,545	47.1%
Black	176,538	45.9%	180,848	45.9%
American Indian	1,230	.3%	674	.2%
Asian	8,548	2.2%	10,106	2.6%
Native Hawaiian/ Pacific Islander	425	.1%	325	.1%
Other	7,358	1.9%	6,705	1.7%
Two or More Races	8,431	2.2%	9,504	2.4%
<b>Total</b>	<b>384,504</b>	<b>100.0%</b>	<b>393,707</b>	<b>100.0%</b>
<b>Non-Hispanic</b>	<b>365,867</b>	<b>95.2%</b>	<b>374,295</b>	<b>95.1%</b>
<b>Hispanic</b>	<b>18,637</b>	<b>4.8%</b>	<b>19,412</b>	<b>4.9%</b>

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## 2016 Richland County AFH

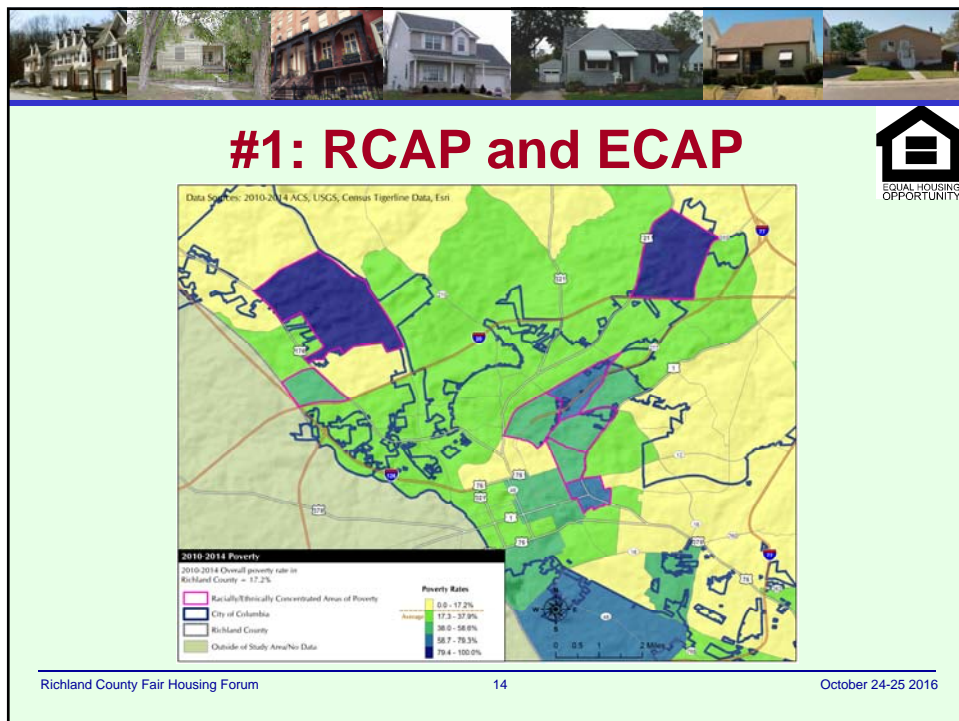
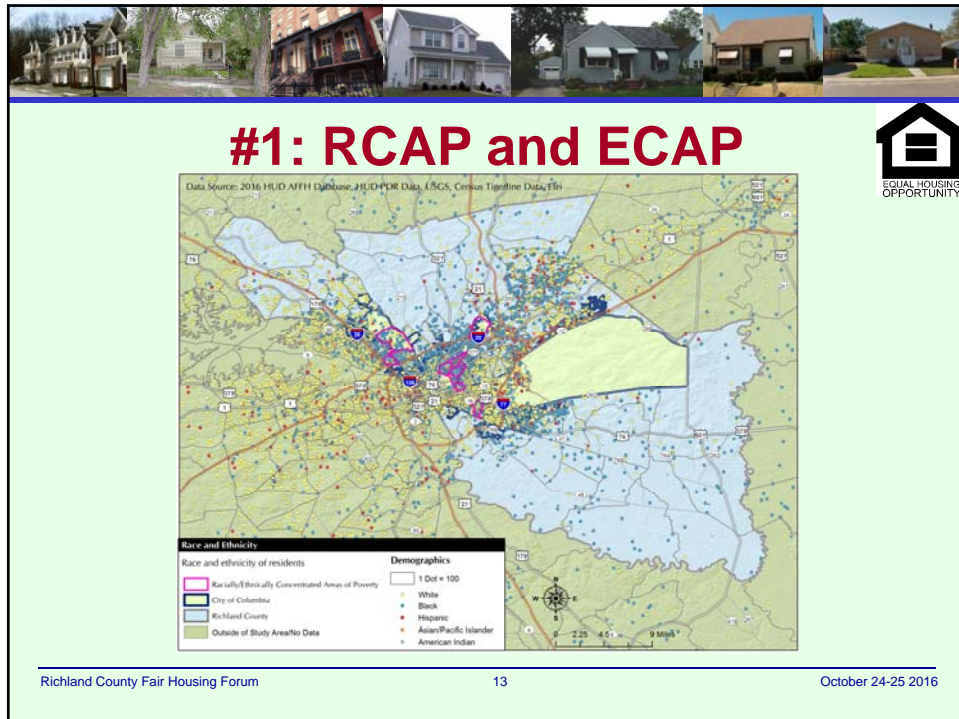



### HUD's Analysis AFFH Includes:

1. RCAP and ECAP evaluation
2. Segregation analysis
3. Disparities in access to opportunity
4. Disproportionate housing needs
5. Disability and access analysis
6. Fair housing enforcement, outreach capacity, and resource analysis


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## #2: Segregation Analysis: The Dissimilarity Index



**Dissimilarity Trends**  
Richland County  
Decennial Census

Racial/Ethnic Dissimilarity Index	1990	2000	2010
Non-White/White	47.6	42.7	41.1
Black/White	50.1	45.6	45.2
Hispanic/White	35.9	34.0	37.6
Asian or Pacific Islander/White	32.9	31.4	32.7
Native/White	40.2	30.1	30.4

**Interpreting the dissimilarity index**

Measure	Values	Description
Dissimilarity Index	<40	Low Segregation
[range 0-100]	40-54	Moderate Segregation
	>55	High Segregation

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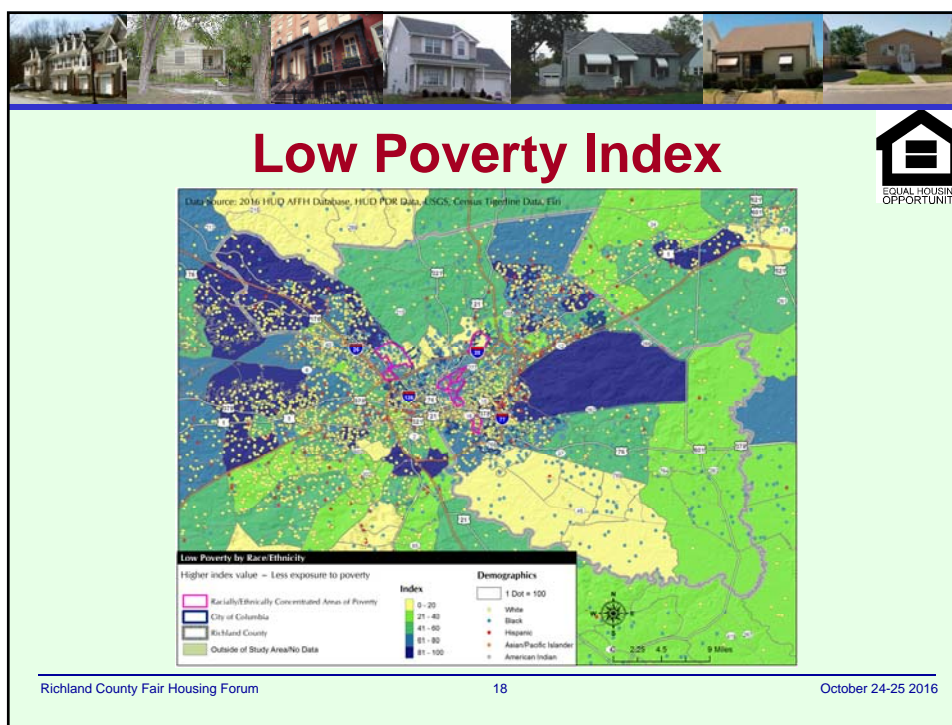
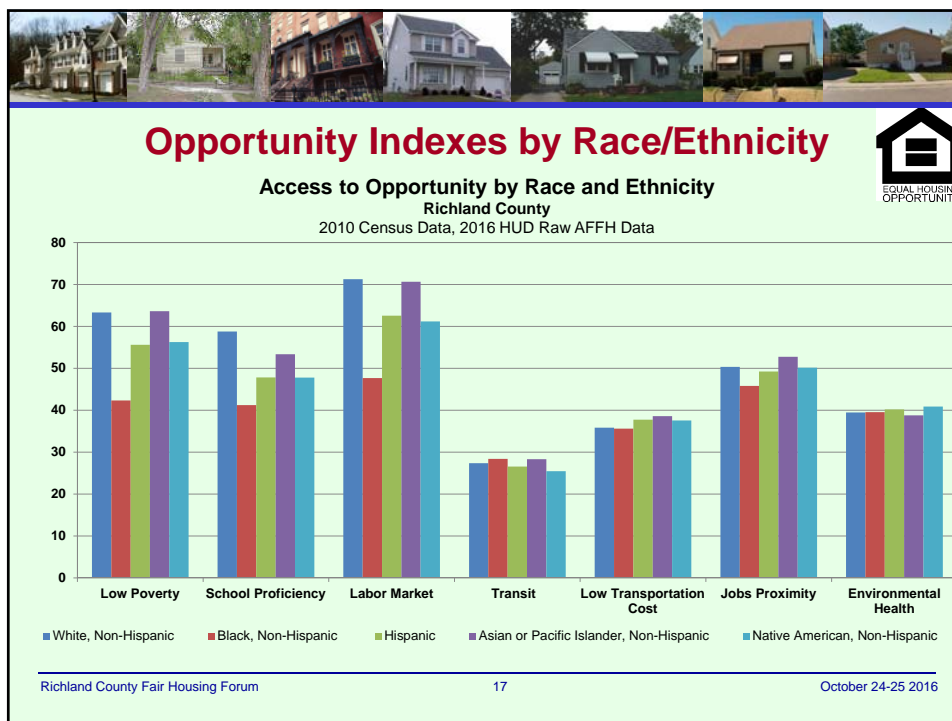
## #3: Disparities in Access to Opportunity




- **Areas of Opportunity are physical places**
- **Identified through quantitative means, such as an index by Census Tract**
- **Seven indexes: low poverty, school proficiency, labor market engagement, transit trips, low transportation cost, job proximity, and environmental health**


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## Low Poverty Index




*Discuss how the jurisdiction's and region's policies affect the ability of protected class groups to access low poverty areas*

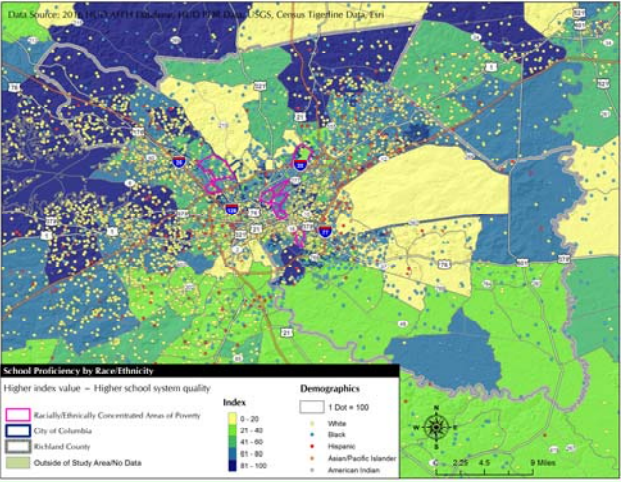

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## School Proficiency Index



**School Proficiency by Race/Ethnicity**  
Higher index value = Higher school system quality

**Index**

- 0 - 20
- 21 - 40
- 41 - 60
- 61 - 80
- 81 - 100

**Demographics**

- White
- Black
- Hispanic
- Asian/Pacific Islander
- American Indian

**Legend**

- Racially/Ethnically Concentrated Areas of Poverty
- City of Columbia
- Richland County
- Outside of Study Area/No Data


**Scale**

- 1 Dot = 100
- 0 2.25 4.5 9 Miles


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## School Proficiency Index

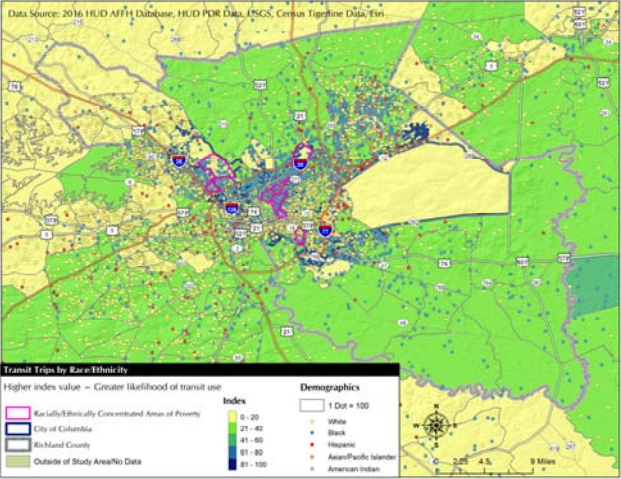



- Describe how school-related policies, such as school enrollment policies, affect a student's ability to attend a proficient school
- Which protected class groups are least successful in accessing proficient schools?

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## Transit Trips Index



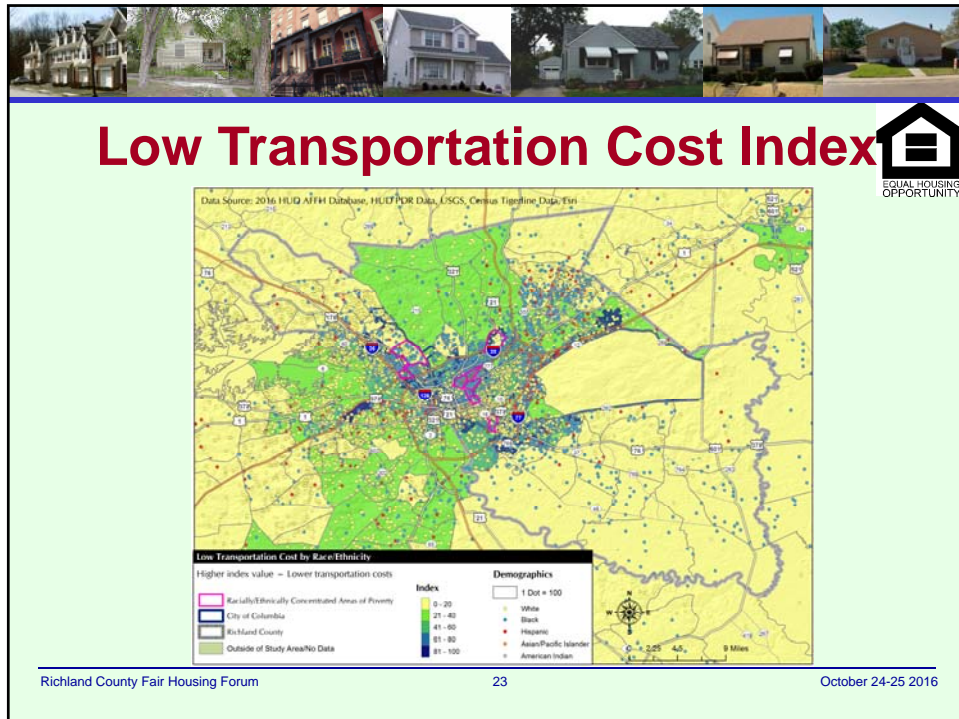
Data Source: 2016 HUD AFH Database, HUD PDR Data, USGS, Census Tract Data, etc.

Transit Trips by Race/Ethnicity  
Higher index value = Greater likelihood of transit use

Legend:

- Index: 0 - 20, 21 - 40, 41 - 60, 61 - 80, 81 - 100
- Demographics: White, Black, Hispanic, Asian/Pacific Islander, American Indian
- Other: Karleth/Ethnically Concentrated Areas of Poverty, City of Columbia, Richland County, Outside of Study Area/No Data

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**Transportation Indexes**

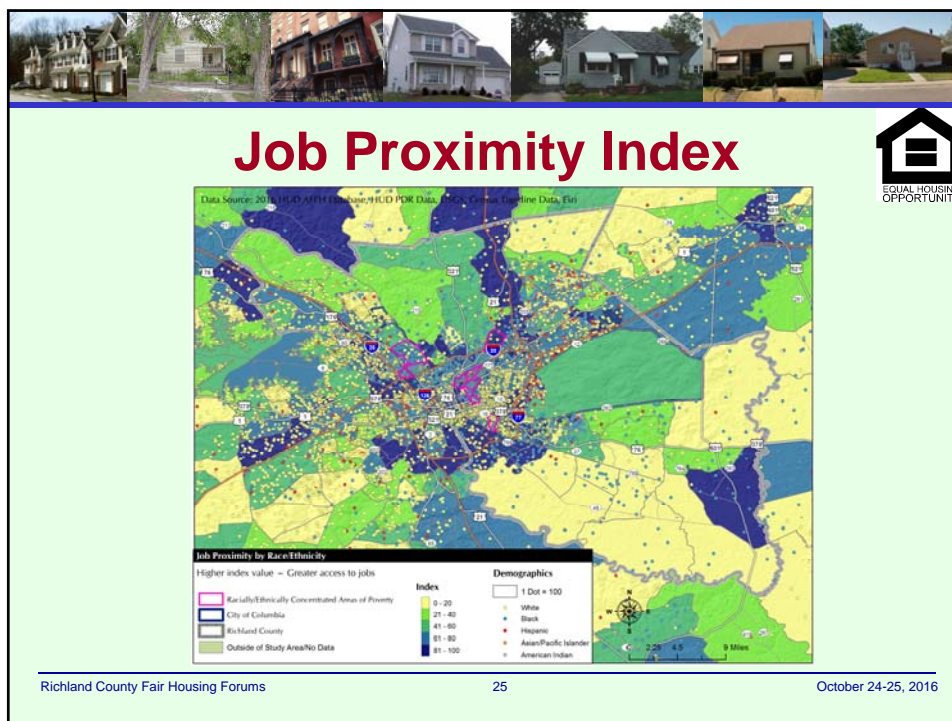
➤ Describe how the jurisdiction's and region's policies, such as public transportation routes or transportation systems designed for use personal vehicles, affect the ability of protected class groups to access transportation

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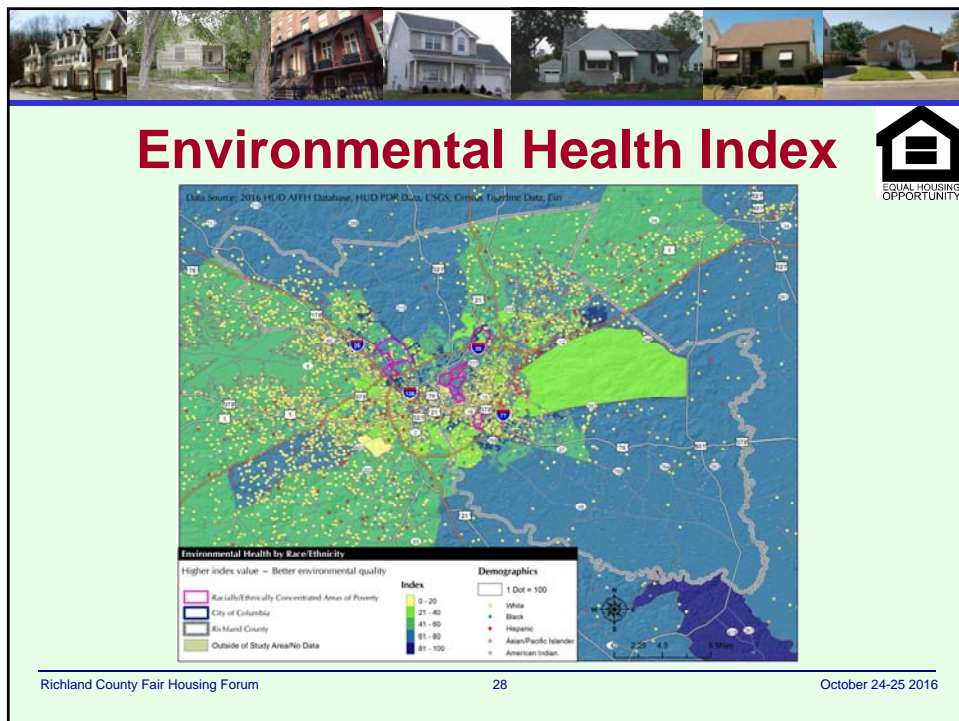
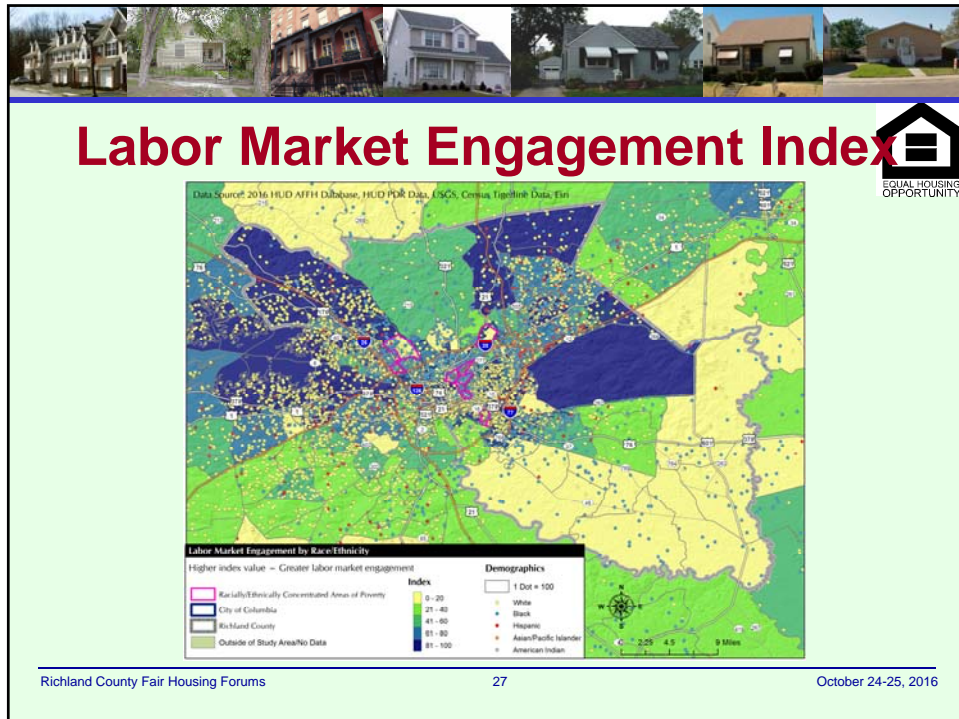
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## #4: Disproportionate Housing Needs Those with Housing Problems:

- Experiencing overcrowding: more than one inhabitant per room
- Having incomplete kitchen or plumbing facilities
- Experiencing cost-burdens
- Housing costs over 30% of income

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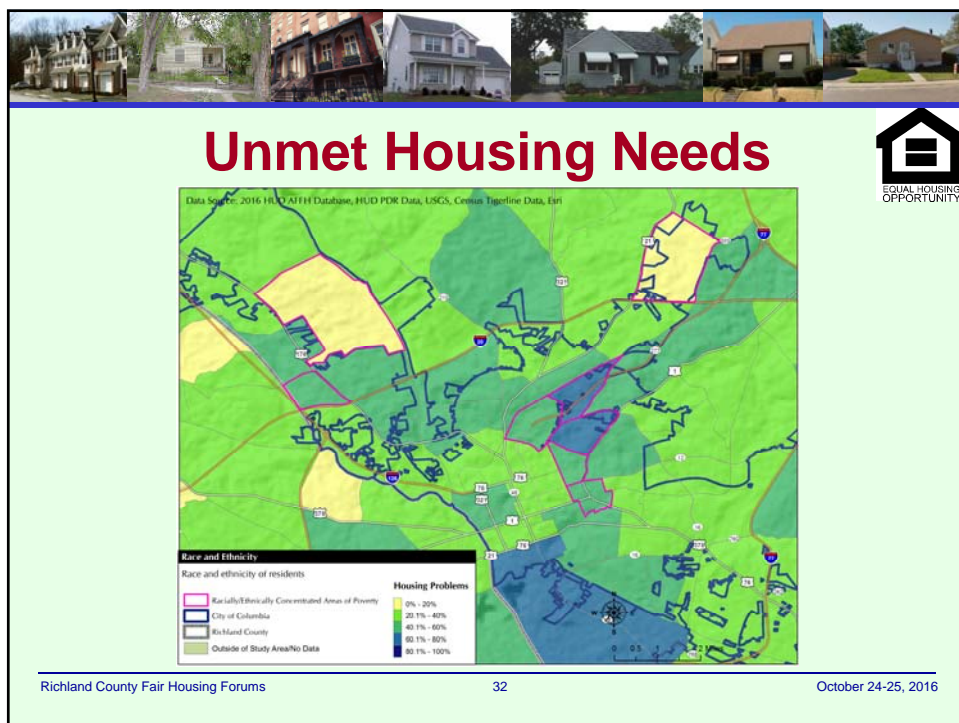
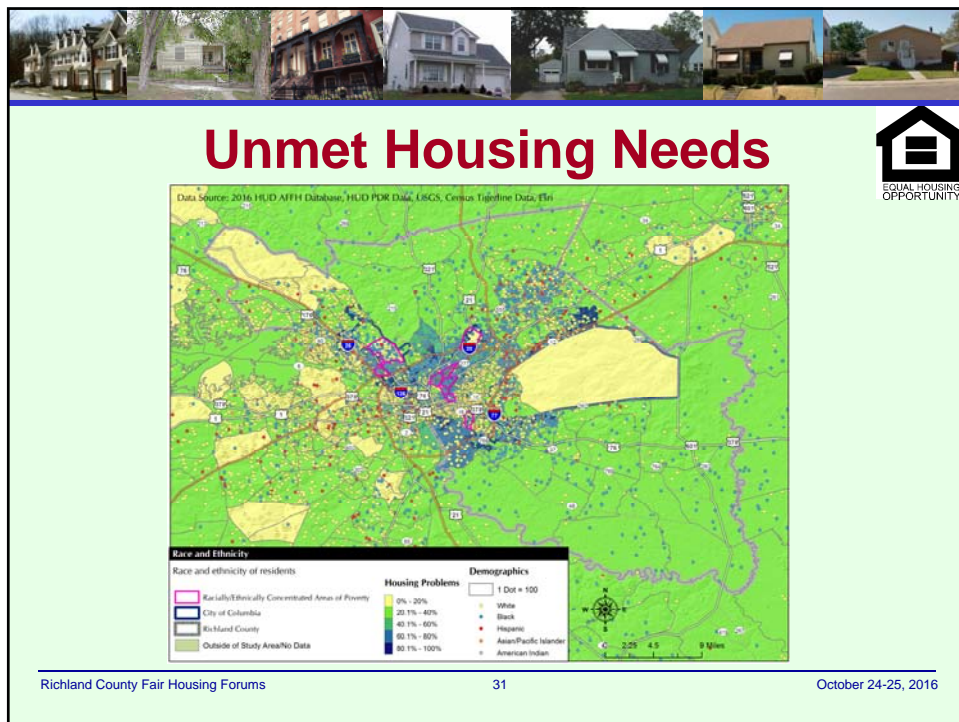


## Unmet Housing Needs Households with Problems


Housing Problems by Race, Ethnicity, and Household Type  
Richland County  
2008-2012 HUD CHAS Data

Disproportionate Housing Needs		Richland County	
Households experiencing any of 4 housing problems*	# with problems	# households	% with problems
<b>Race/Ethnicity</b>			
White, Non-Hispanic	18,685	70,010	26.7
Black, Non-Hispanic	27,820	63,835	43.6
Hispanic	2,135	4,760	44.9
Asian or Pacific Islander, Non-Hispanic	1,025	3,050	33.6
Native American, Non-Hispanic	140	300	46.7
Other, Non-Hispanic	815	1,904	42.8
<b>Total</b>	<b>50,620</b>	<b>143,859</b>	<b>35.2</b>
<b>Household Type and Size</b>			
Family households, <5 people	19,520	62,155	31.4
Family households, 5+ people	3,305	9,695	34.1
Non-family households	18,120	41,545	43.6


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## #5: Disability and Access


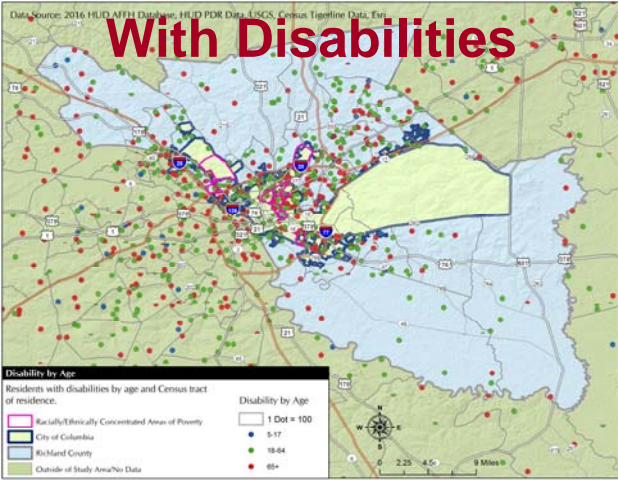


Persons with Disabilities in Richland County 2010-2014 ACS Data		
Hearing difficulty	9,996	2.7
Vision difficulty	8,360	2.3
Cognitive difficulty	15,680	4.5
Ambulatory difficulty	22,911	6.6
Self-care difficulty	8,313	2.4
Independent living difficulty	17,603	6.2

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## Concentration Of Residents With Disabilities

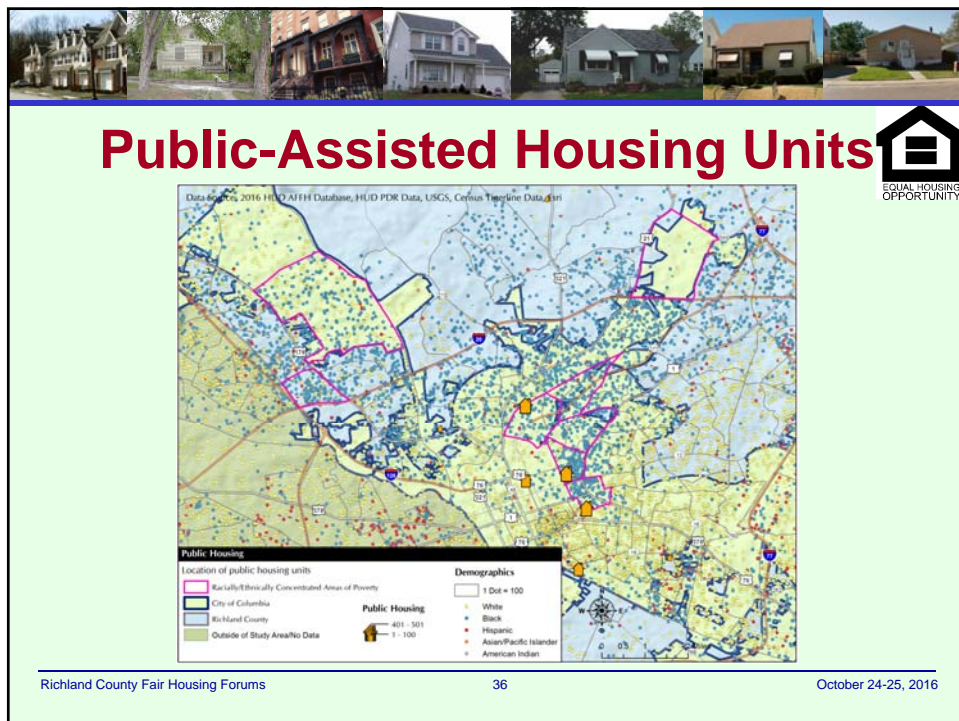
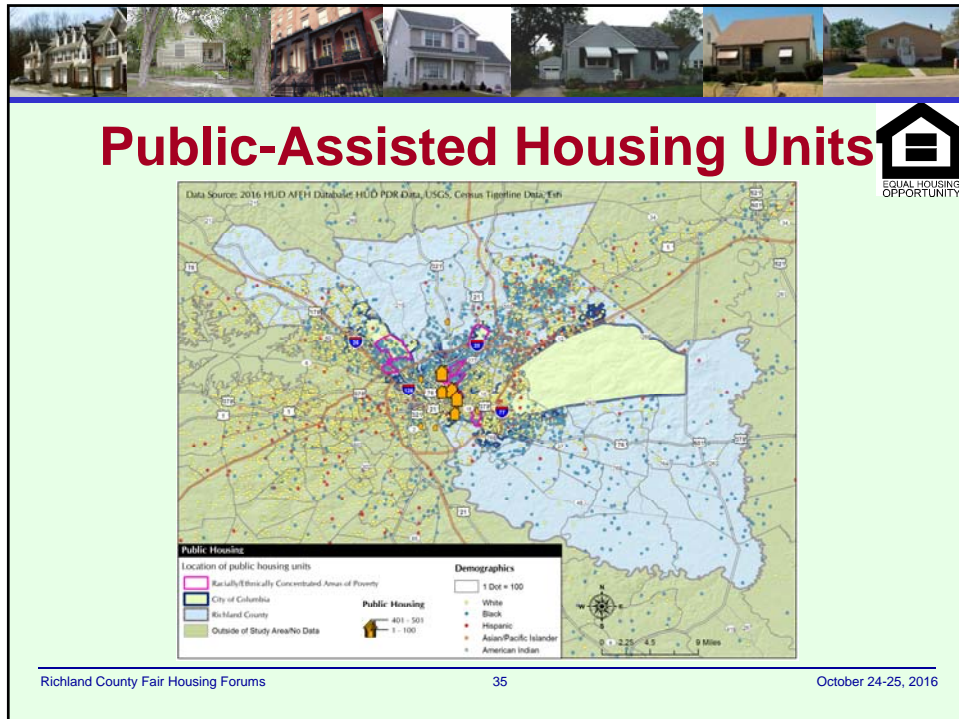
**Disability by Age**  
Residents with disabilities by age and Census tract of residence:

- Racially/Ethnically Concentrated Areas of Poverty
- City of Columbia
- Richland County
- Outside of Study Area/No Data

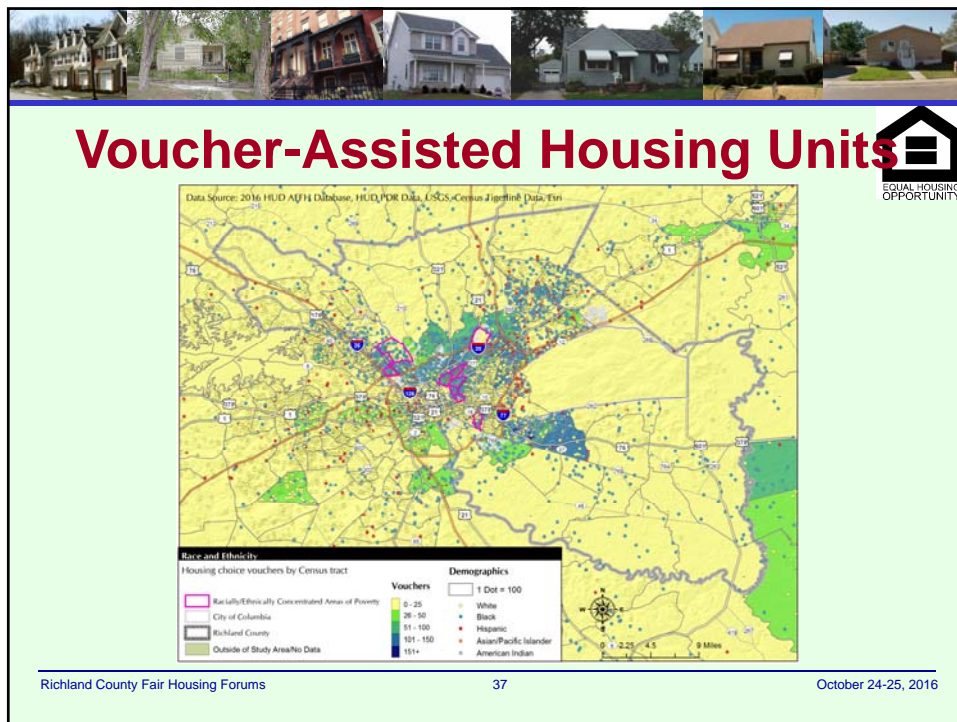
**Disability by Age**

- 1 Dot = 100
- 5-17
- 18-24
- 25-34
- 35-44
- 45-54
- 55-64
- 65+

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**Assisted Housing Units  
For Disabled**

**Public-Assisted Housing Residents with  
Disabilities by Program**  
Richland County  
July 2016 HUD AFFH Raw Data

Richland County*	People with a Disability	
	#	%
Public Housing	362	18.1
Project-Based Section 8	256	13.5
Other Multifamily	73	47.1
HCV Program	351	11.2

\*HUD AFFH data includes the City of Columbia and Unincorporated Areas of Richland County, but excludes the communities of Arcadia Lakes, Blythewood, Irmo, Eastover, and Forest Acres.


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## #6: Fair Housing Enforcement Housing Complaints



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## #6 Cont. FH Enforcement Home Lending




**Purpose of Loan by Year**  
Richland County  
2008–2014 HMDA Data

Purpose	2008	2009	2010	2011	2012	2013	2014	Total
Home Purchase	10,263	8,436	7,293	6,318	7,096	8,154	7,878	55,438
Home Improvement	1,267	594	537	534	815	786	827	5,360
Refinancing	12,490	17,274	13,295	11,694	15,323	12,848	6,752	89,676
<b>Total</b>	<b>24,020</b>	<b>26,304</b>	<b>21,125</b>	<b>18,546</b>	<b>23,234</b>	<b>21,788</b>	<b>15,457</b>	<b>150,474</b>


**Occupancy Status for Home Purchase Loan Applications**  
Richland County  
2008–2014 HMDA Data

Status	2008	2009	2010	2011	2012	2013	2014	Total
Owner-Occupied	8,943	7,842	6,862	5,892	6,605	7,634	7,378	51,156
Not Owner-Occupied	1,275	569	415	413	479	495	485	4,131
Not Applicable	45	25	16	13	12	25	15	151
<b>Total</b>	<b>10,263</b>	<b>8,436</b>	<b>7,293</b>	<b>6,318</b>	<b>7,096</b>	<b>8,154</b>	<b>7,878</b>	<b>55,438</b>

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## Home Lending




**Loan Applications by Action Taken**  
Richland County  
2008–2014 HMDA Data

Action	2008	2009	2010	2011	2012	2013	2014	Total
Loan Originated	4,340	3,955	3,305	2,686	3,214	3,708	3,806	25,014
Application Approved but not Accepted	380	168	122	214	222	259	177	1,542
Application Denied	998	757	873	740	757	916	809	5,850
Application Withdrawn by Applicant	608	445	481	327	366	439	520	3,186
File Closed for Incompleteness	346	166	107	92	64	81	103	959
Loan Purchased by the Institution	2,265	2,342	1,974	1,833	1,982	2,231	1,963	14,590
Preapproval Request Denied	2	9	0	0	0	0	0	11
Preapproval Approved but not Accepted	4	0	0	0	0	0	0	4
<b>Total</b>	<b>8,943</b>	<b>7,842</b>	<b>6,862</b>	<b>5,892</b>	<b>6,605</b>	<b>7,634</b>	<b>7,378</b>	<b>51,156</b>
<b>Denial Rate</b>	<b>18.7%</b>	<b>16.1%</b>	<b>20.9%</b>	<b>21.6%</b>	<b>19.1%</b>	<b>19.8%</b>	<b>17.5%</b>	<b>19.0%</b>

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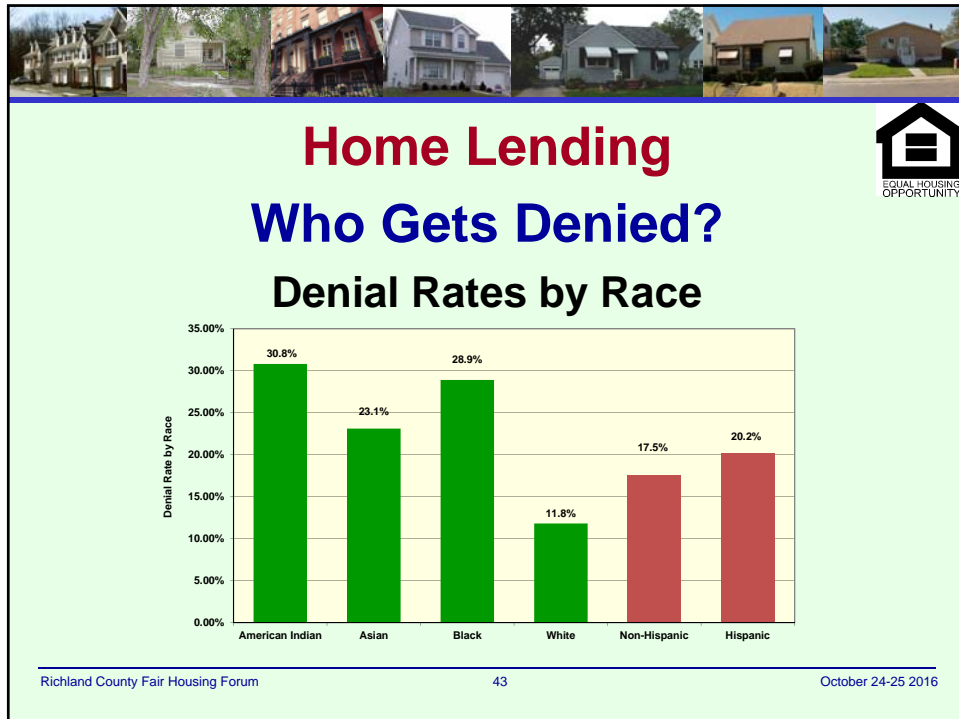
## Home Lending



**Denial Rates by Race/Ethnicity of Applicant**  
Richland County  
2008–2014 HMDA Data

Race/Ethnicity	2008	2009	2010	2011	2012	2013	2014	Average
American Indian	25.0%	22.2%	20.0%	41.7%	33.3%	53.3%	19.0%	30.8%
Asian	22.0%	20.8%	30.9%	24.3%	27.1%	25.3%	14.3%	23.1%
Black	29.3%	24.6%	29.4%	32.6%	28.8%	32.2%	26.7%	28.9%
White	11.4%	10.8%	11.7%	13.4%	12.4%	12.3%	11.3%	11.8%
Not Available	22.1%	16.8%	30.1%	26.1%	21.8%	23.1%	23.8%	23.2%
Not Applicable	.0%	0%	100.0%	%	100.0%	.0%	100.0%	60.0%
<b>Average</b>	<b>18.7%</b>	<b>16.1%</b>	<b>20.9%</b>	<b>21.6%</b>	<b>19.1%</b>	<b>19.8%</b>	<b>17.5%</b>	<b>19.0%</b>
Non-Hispanic	17.6%	15.9%	19.0%	19.6%	17.2%	18.4%	15.5%	17.5%
Hispanic	26.5%	13.3%	17.2%	12.0%	18.8%	26.2%	21.1%	20.2%

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## **Preliminary Fair Housing Issues**

**Preliminary Contributing Factors Too!**



- **Barriers to affordable housing production**
- **Discriminatory terms and conditions**
- **Higher denial rates for some groups**
- **Failure to make reasonable accommodation or modification**
- **Shortages of accessible housing**

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## **2016 Richland County AFH**

### **Contact Information**

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