



February 2020

Presentation of the City of Fresno's Draft
Analysis of Impediments to Fair Housing Choice

- **Overview of the Analysis of Impediments to Fair Housing Choice**
- **Review of current data**
- **Barriers/Impediments identified by this study**
- **Exercise: what actions are needed?**
- **Next steps**



Overview of the Analysis of Impediments to Fair Housing Choice

WHY A FAIR HOUSING STUDY?

- Required by the Department of Housing and Urban Development for all CDBG grantees.
- Assesses equal access to housing as set forth by Title VI of the Civil Rights Act of 1964 and Fair Housing Act of 1968, which:

“protect a person’s right to own, sell, purchase, or rent housing of his or her choice without fear of unlawful discrimination”



“Taking meaningful actions, in addition to combating discrimination, that overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity based on protected characteristics”

-HUD AFFH Final Rule

AFFIRMATIVELY FURTHERING FAIR HOUSING

ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE

- Analysis of the local fair housing landscape
- Four specific fair housing issues:
 - Integration and segregation
 - Areas of poverty
 - Access to opportunity
 - Housing need
- Fair housing priorities and goals

DATA SOURCES

COMMUNITY INPUT

234

residents attended public meetings or
focus groups

40

stakeholders were interviewed

818

website visitors

500

survey respondents

**1,500+ total residents
engaged**

HOUSING AND DEMOGRAPHIC DATA

2010 & 2000

Census Data

American Community Survey

Continuous sampling for current data

HUD Affirmatively Furthering Fair Housing Data and Mapping

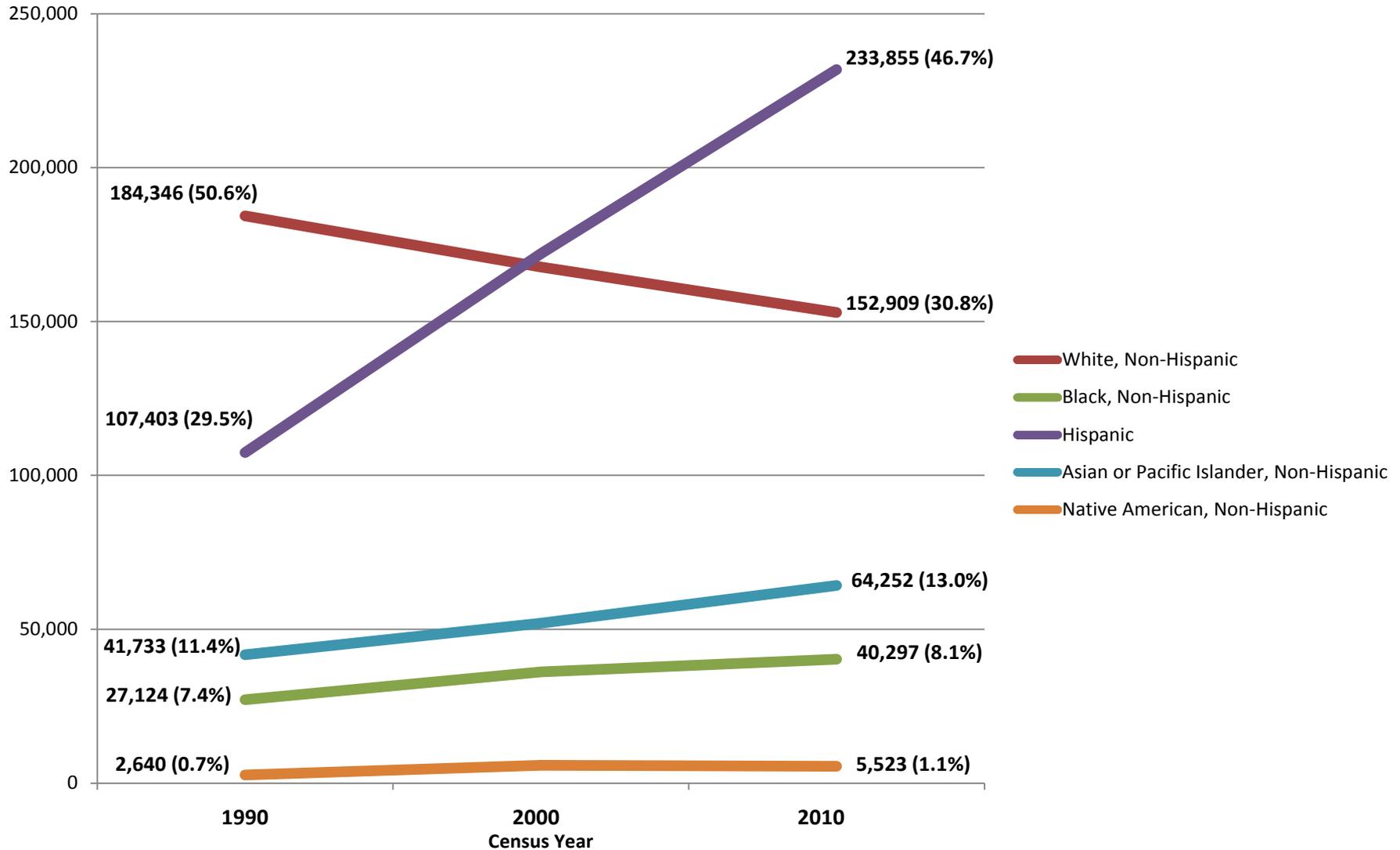
Interactive maps and data tables

Previous Works of Research

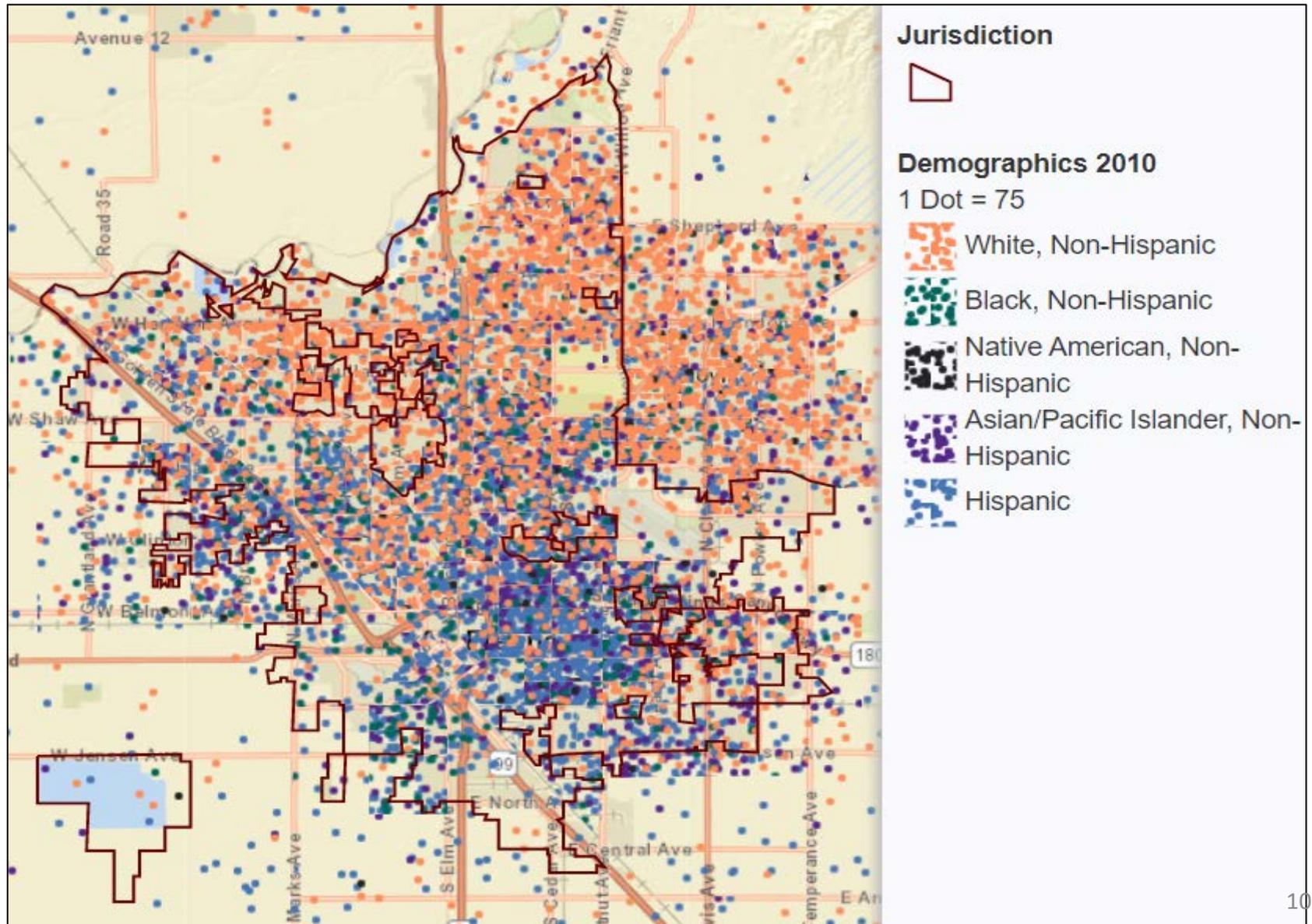
Prepared by or for the City of Fresno⁷

Review of Current Data

OVERALL RACE/ETHNICITY DEMOGRAPHICS



SEGREGATION AND INTEGRATION



RACIALLY AND ETHNICALLY CONCENTRATED AREAS OF POVERTY (RECAPS)

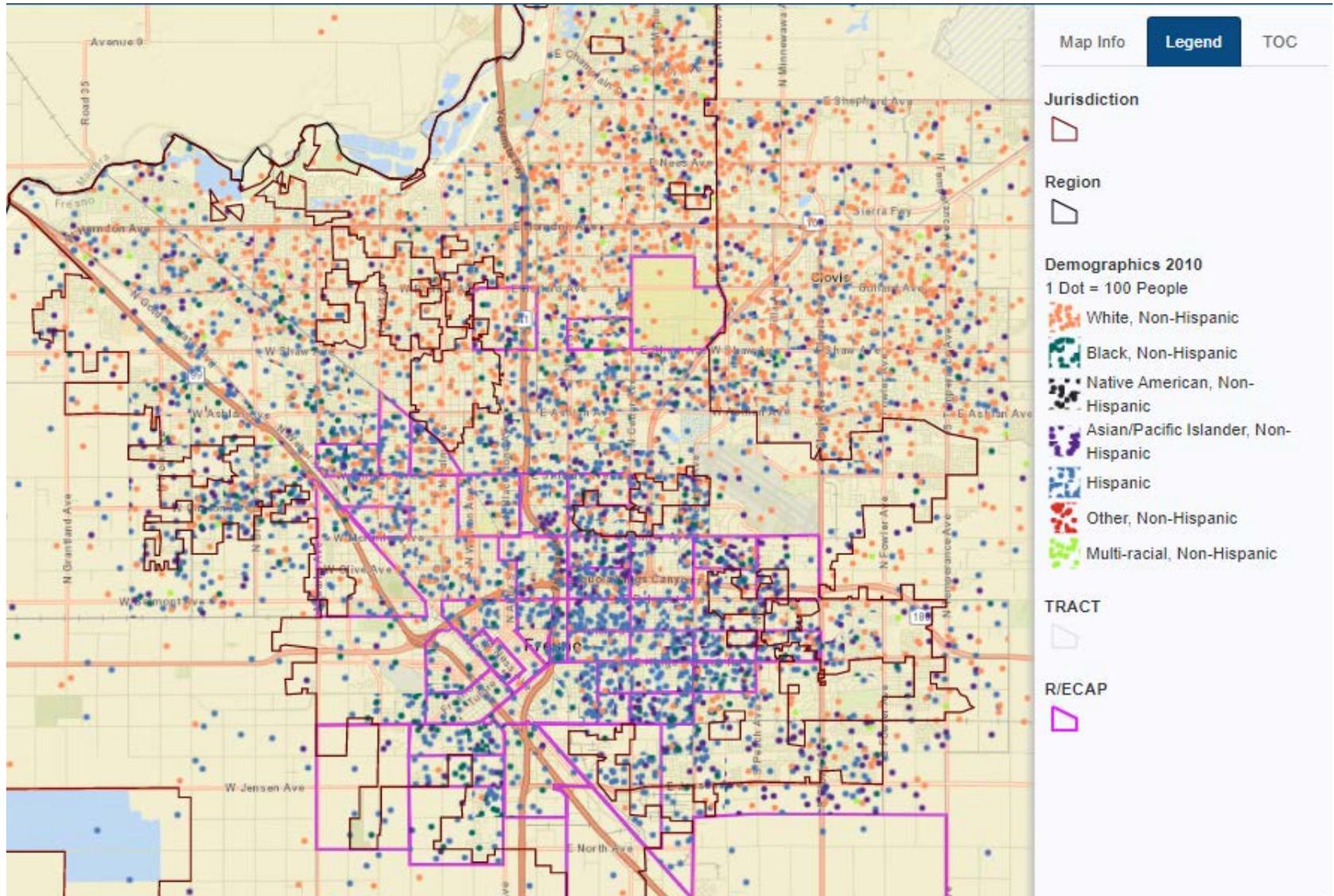
- Areas are considered Racially and Ethnically Concentrated Areas of Poverty (RECAPs) if
 - Poverty rate is 40% or more
 - Non-white population is 50% or more
- The number of RECAPs has increased significantly

1990	2000	2010
16	26	40

RACIALLY AND ETHNICALLY CONCENTRATED AREAS OF POVERTY (RECAPs)

- Racially and Ethnically Concentrated Areas of Poverty are located in:
 - 35 Areas South of Shields
 - 2 Areas North Side of Shields
 - 3 Areas Along Shaw Avenue

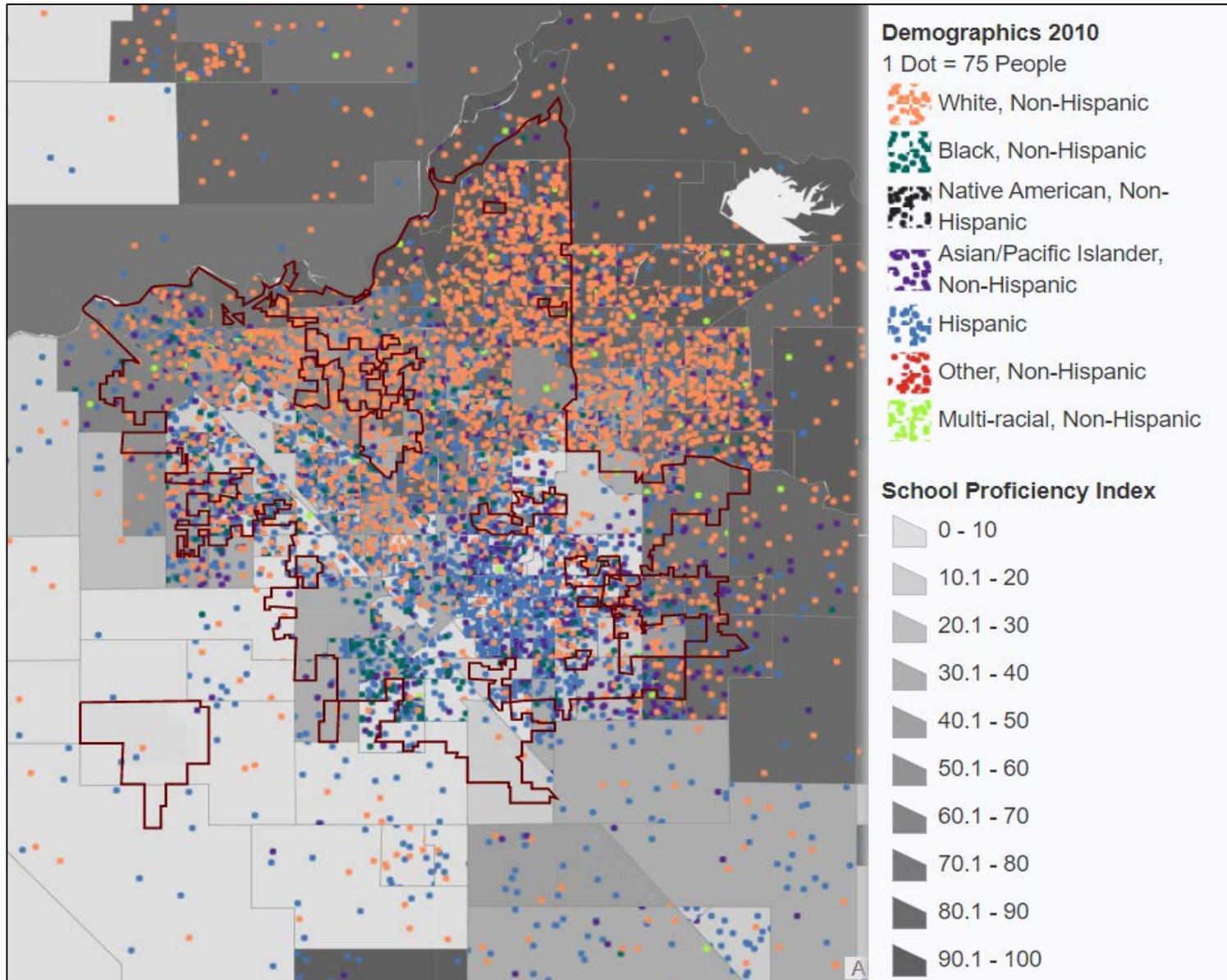
RACIALLY AND ETHNICALLY CONCENTRATED AREAS OF POVERTY (RECAPs)



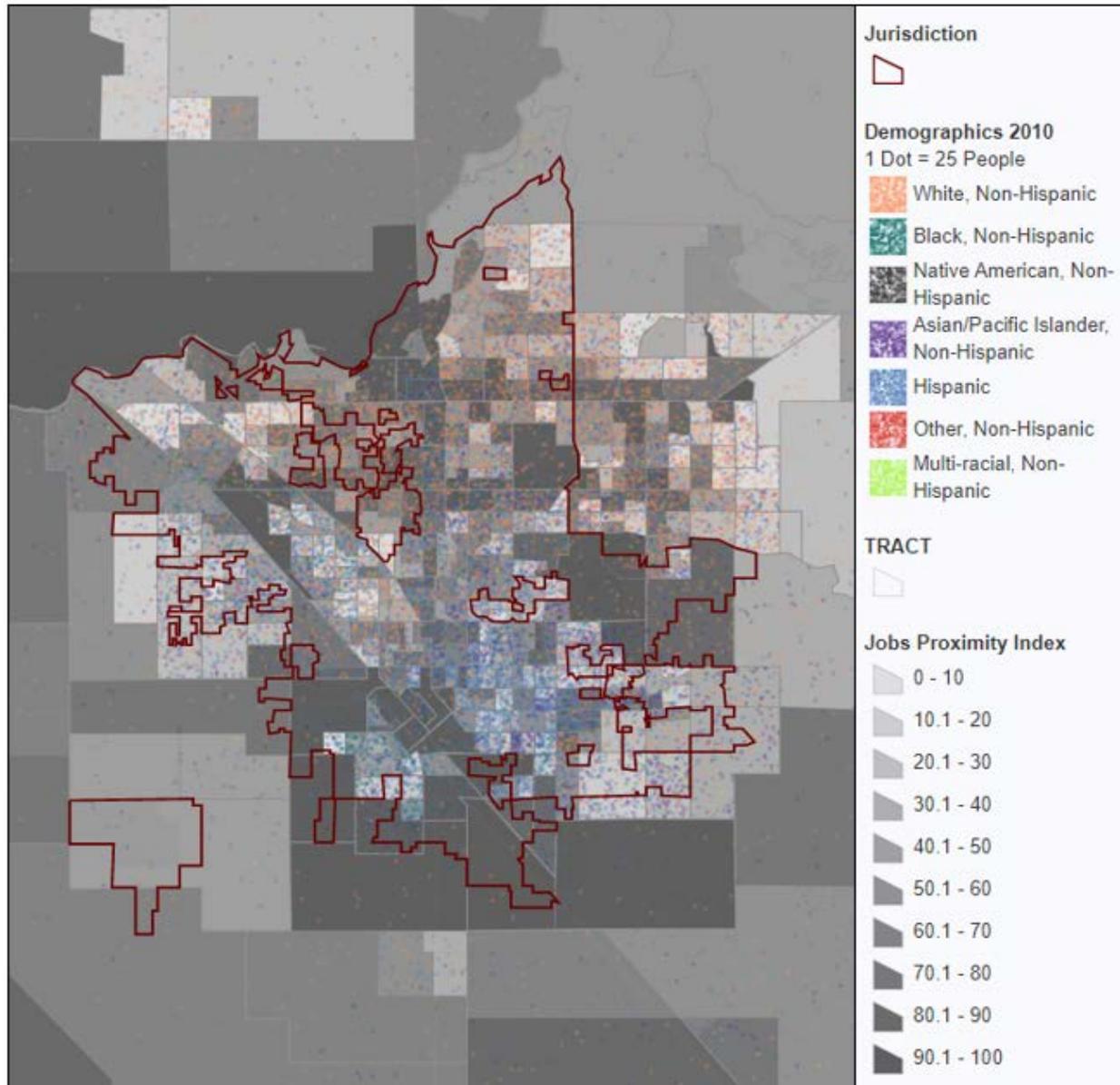
ACCESS TO OPPORTUNITY

- Opportunity is defined as access to resources like employment, quality education, healthcare, childcare, and other services that allow individuals and communities to achieve a high quality of life.

OPPORTUNITY MAPPING – EDUCATIONAL PERFORMANCE



OPPORTUNITY MAPPING – PROXIMITY TO JOBS



PARK NEED IN THE CITY OF FRESNO

Legend

 City Boundary

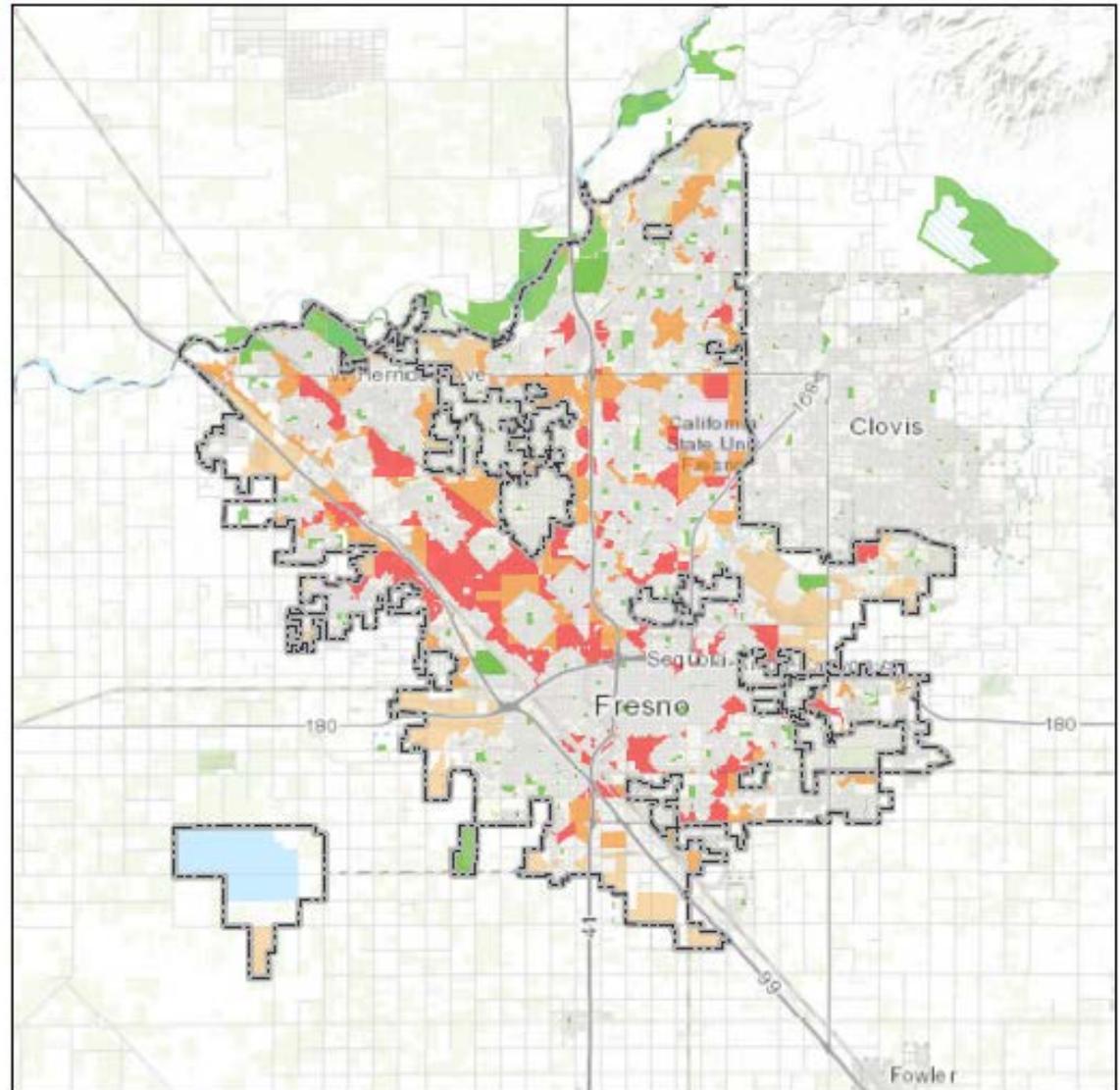
 Parks

Park Need

 High

 Moderate To High

 Moderate

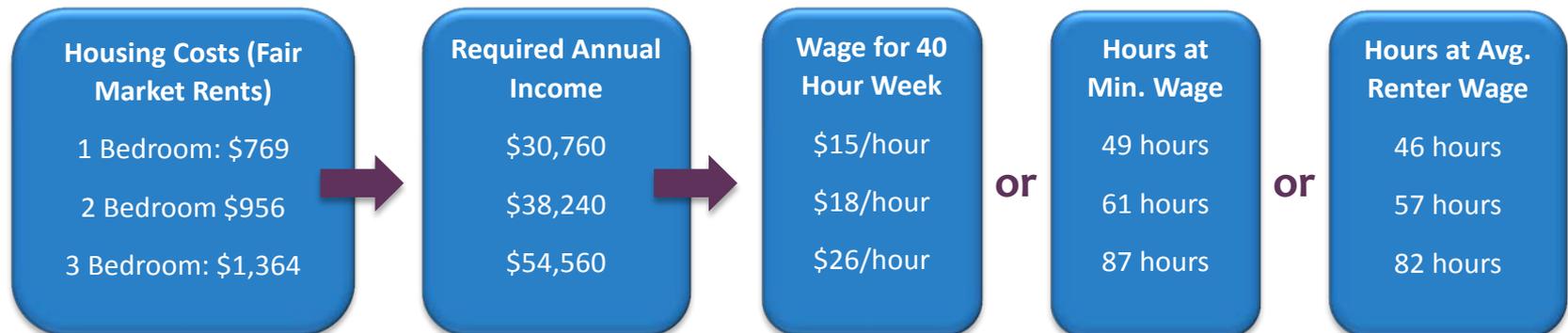


- More than half of Fresnans experience one or more Housing Needs:
 - Cost burden
 - Overcrowding
 - Lacking complete kitchen or plumbing facilities

Disproportionate Housing Needs	City of Fresno	Fresno Region
Race/Ethnicity		
White, Non-Hispanic	39.3%	36.8%
Black, Non-Hispanic	59.1%	57.7%
Hispanic	60.3%	56.8%
Asian or Pacific Islander	54.0%	50.5%
Native American	65.1%	50.2%
Total	50.8%	47.5%
Household Type and Size		
Family households, <5 People	45.2%	40.8%
Family households, 5+ People	71.3%	66.7%
Non-family households	49.0%	47.4%

EVICTIONS & HOUSING COST BURDEN

- The eviction rate for non-white neighborhoods was 2.2% compared to 1.6% in majority white neighborhoods.
- Neighborhoods with severe cost burden had an eviction rate of 3.2%, more than twice the 1.4% eviction rate of neighborhoods with low cost burden.



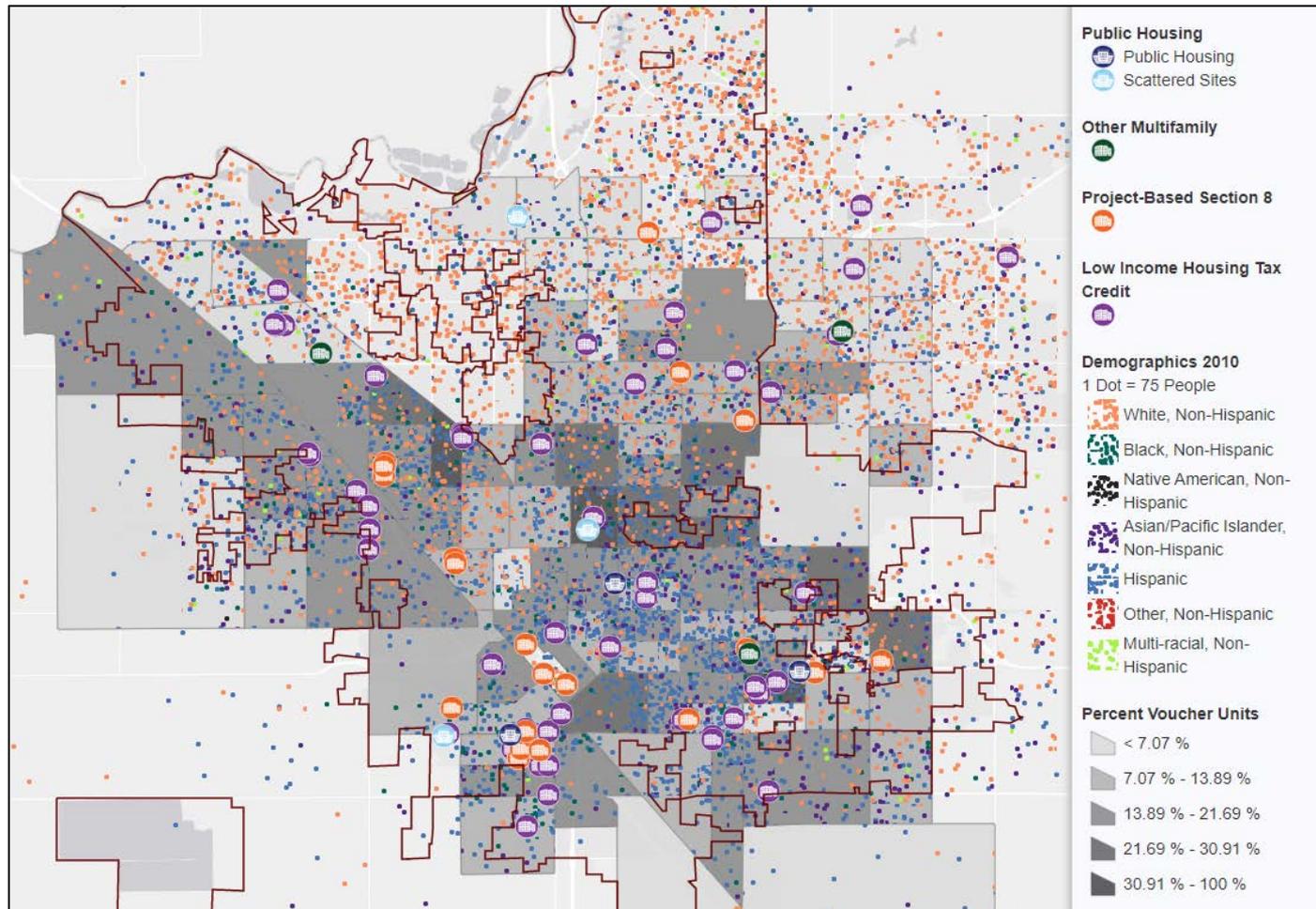
MORTGAGE APPROVAL RATES

- Non-white applicants are denied mortgages at a disproportionate rate, regardless of income.

Applicant Income		Applicant Race and Ethnicity					All Applicants
		Non-Latino				Latino	
		White	Black	Asian	Other		
Home Purchase Loans							
Low Income	Completed Applications	1,150	112	652	53	2,759	4,726
	Denial Rate	14.0%	21.4%	19.6%	24.5%	16.5%	16.5%
Middle Income	Completed Applications	3,915	406	1,533	155	4,325	10,334
	Denial Rate	8.4%	13.3%	11.4%	15.5%	10.7%	10.1%
High Income	Completed Applications	5,036	326	1,158	148	2,190	8,858
	Denial Rate	7.1%	15.3%	10.7%	12.8%	9.4%	8.5%
All Applicants	Completed Applications	10,101	844	3,343	356	9,274	23,918
	Denial Rate	8.4%	15.2%	12.7%	15.7%	12.1%	10.8%

PUBLICLY SUPPORTED HOUSING

- Publicly assisted affordable housing is concentrated in the South and West.



Barriers / Impediments to Fair Housing Choice

Housing Instability Disproportionately Impacts Protected Classes

- Limited English Proficiency and Immigration status create additional barriers to quality housing.
- Evictions affect low-income and severely rent burdened residents at high rates.
- Family homelessness, particularly for victims of domestic violence, requires additional attention.

Continued Need to Increase Labor Market Engagement in South and West Fresno

- Educational and employment barriers limit economic opportunities.
- Low levels of kindergarten readiness; insufficient access to programs and services through early childhood; and insufficient access to quality healthcare for mothers and families of color.

Continued Need for Neighborhood Infrastructure and Expanded Access to Opportunity in South and West Fresno

- Continued need for neighborhood reinvestment in south and west Fresno low- and moderate-income census tracts.
- Areas of the City are underserved with regard to access to services, grocery and other neighborhood-oriented retail.
- Equity issues are not routinely and consistently considered in planning and policymaking.
- Need to further engage communities in south and west Fresno in planning decisions.

Deteriorating Housing Conditions Limit Access to Quality Housing

- Low-income households, including the elderly and people with disabilities, have difficulty making needed home repairs.
- Landlords in some neighborhoods are reluctant to maintain and improve rental properties.

Racial Disparities Exist in Access to Homeownership

- Lower shares of African American and Latino households apply for home mortgage loans than white households.
- People of color, most notably African Americans, are more likely to be denied home mortgage loans than white applicants.

Affordable Housing Options are Limited in Areas of Opportunity

- “Not in my backyard” attitudes preclude affordable housing development in some opportunity-rich areas.
- Affordable housing is limited, particularly in desirable areas where neighborhoods offer enhanced access to some types of opportunity.

Diverse Population Requires Enhanced Multicultural Engagement Strategies

- Limited English proficiency among large segments of the Fresno's population limits opportunities for two-way engagement with the City.

Community Attitudes Inhibit Housing Choice and Diversity in Housing Types

- Not In My Backyard (NIMBY) Attitudes Limit Multifamily and Affordable Housing Development in North Fresno.
- Stakeholder input indicated that prejudiced attitudes by some community members impacts housing choice.
- Negative community attitudes about the need for affordable housing and homeless housing and services.

Continued Need for Fair Housing Education and Enforcement

- Public input and data on housing discrimination complaint calls and filings indicate that more fair housing education is needed landlords and lenders.
- Public input and data on housing discrimination complaint calls and filings indicate that more fair housing education is needed the general public.

Discussion Exercise

What Actions Are Needed?

WHAT'S NEXT?

- Housing and Community Development Commission (HCDC) presentation (Feb. 26)
- Public Comment Period (February 28 – March 31)
- Public Hearing at HCDC (March 25)
- City Council consideration (April)
- Final report (May)



Thank you for your input!