



2016 Analysis of Impediments to Fair Housing Choice

**Sponsored by the
Housing and Community Development
Division**

HCDC Presentation



2016 City of Fresno Analysis of Impediments (AI)

Entitlements must:

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



2016 City of Fresno Analysis of Impediments (AI)

Certification means three things:

- 1. Conduct an AI**
- 2. Take action on impediments, if impediments were found**
- 3. Maintain records of actions**



Content of an AI



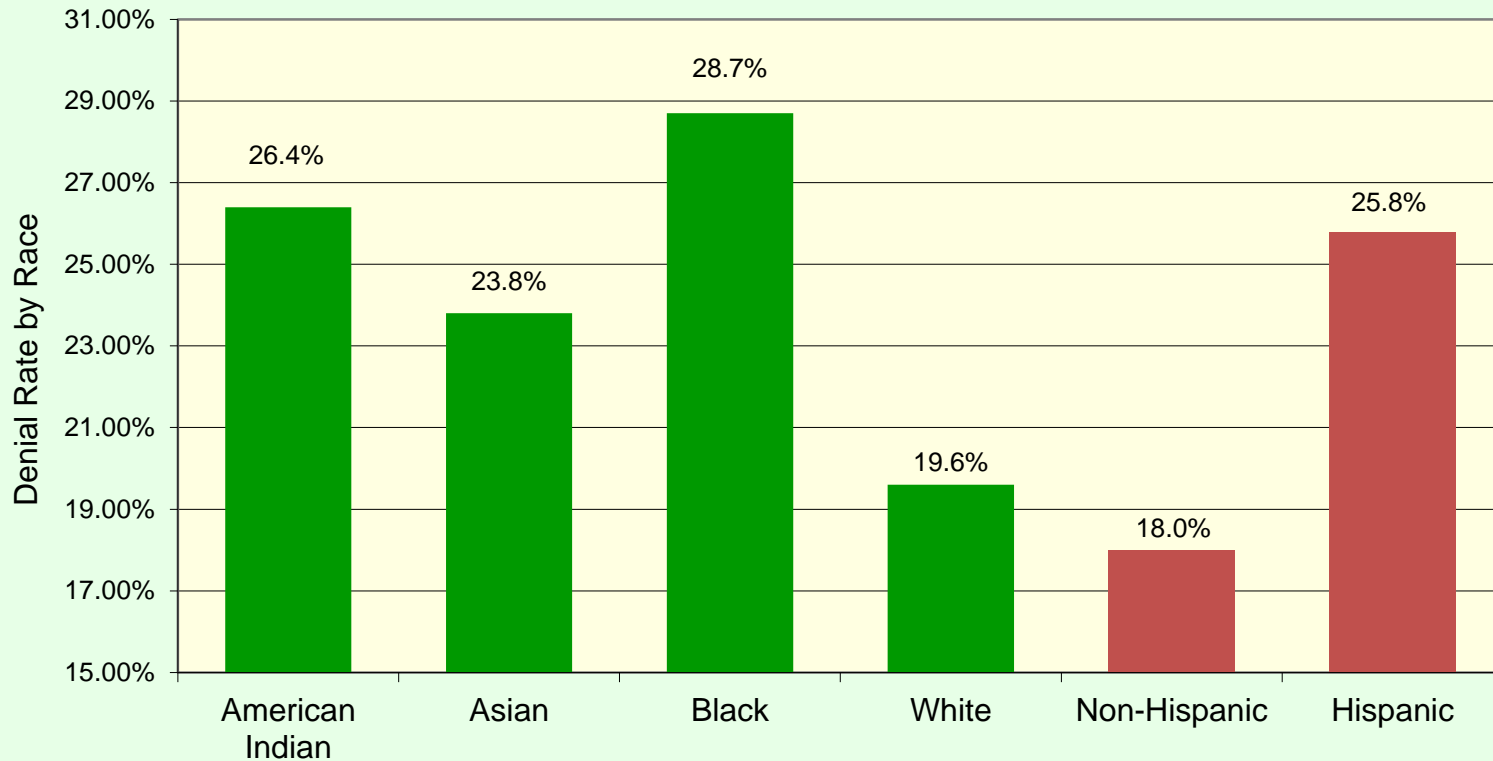
- **Private sector transactions: rental market (applications, interviews, etc.) and sales markets (lending, steering, blockbusting, foreclosure burden, etc.)**
- **Public sector influences: land use codes, zoning, public policy practices, neighborhood resistance, etc.**
- **Assessing barriers to housing choice**



Findings of the AI

Denial Rates by Race/Ethnicity (Home Purchase)

City of Fresno
2004–2014 HMDA Data





Findings of the AI



Fair Housing Complaints by Basis

City of Fresno
2008–2014 HUD Data

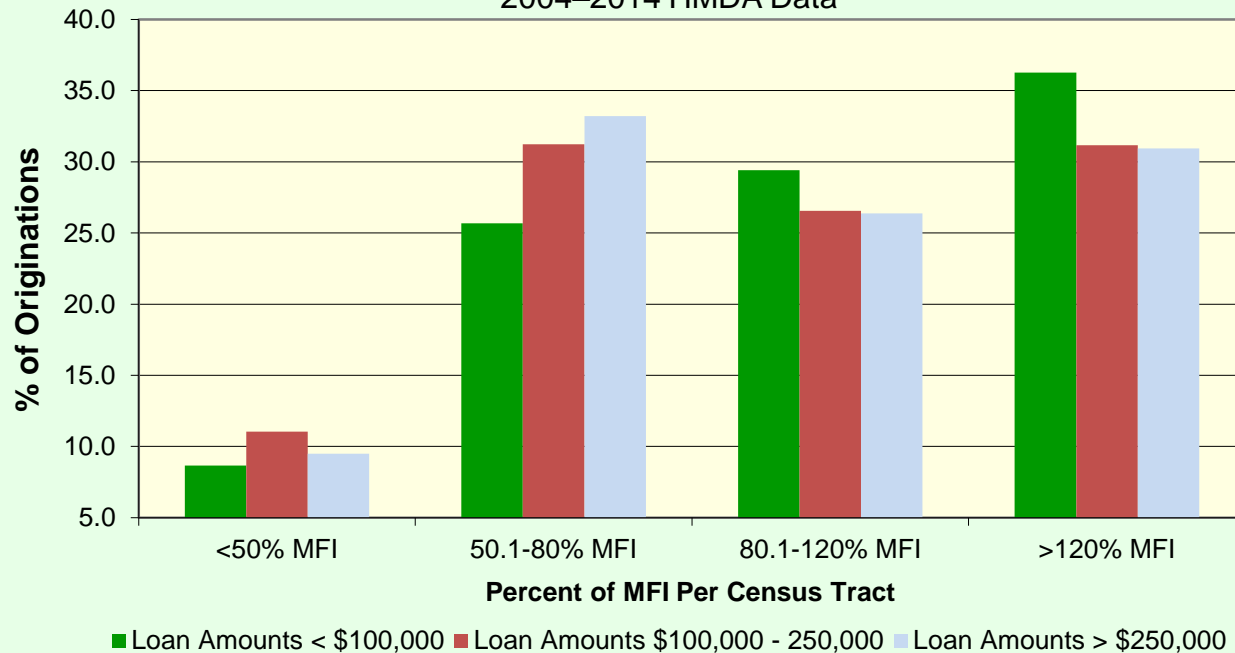
Basis	2008	2009	2010	2011	2012	2013	2014	2015	Total
Disability	9	4	3	3	3	9	7	2	40
Race	6	3	1	3	4		6	6	29
Retaliation	2		1	5	3		2	2	15
Family Status		2	3		3		1	5	14
National Origin		2	1	2	1	1	2		9
Sex			2	1		2		3	8
Color		1						1	2
Religion			1						1
Total Bases	17	12	12	14	14	12	18	19	118
Total Complaints	15	9	8	11	9	12	17	11	92



Findings of the AI

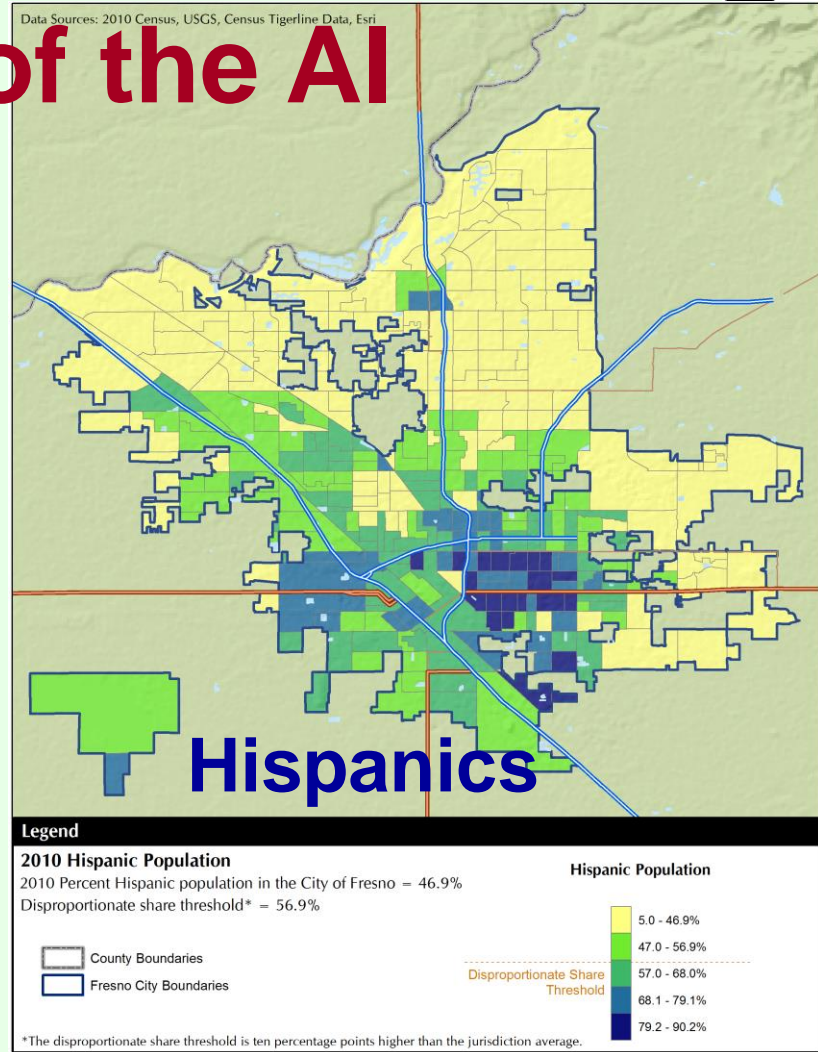
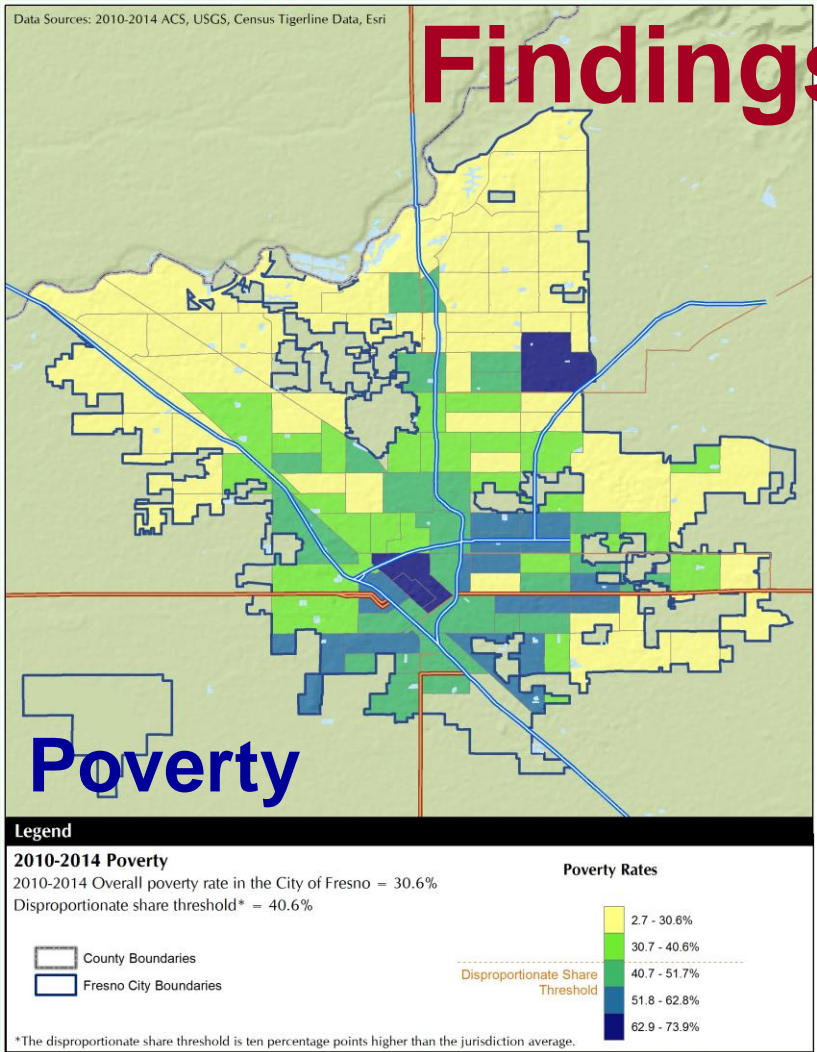


SBA Loans by Income
 City of Fresno
 2004–2014 HMDA Data



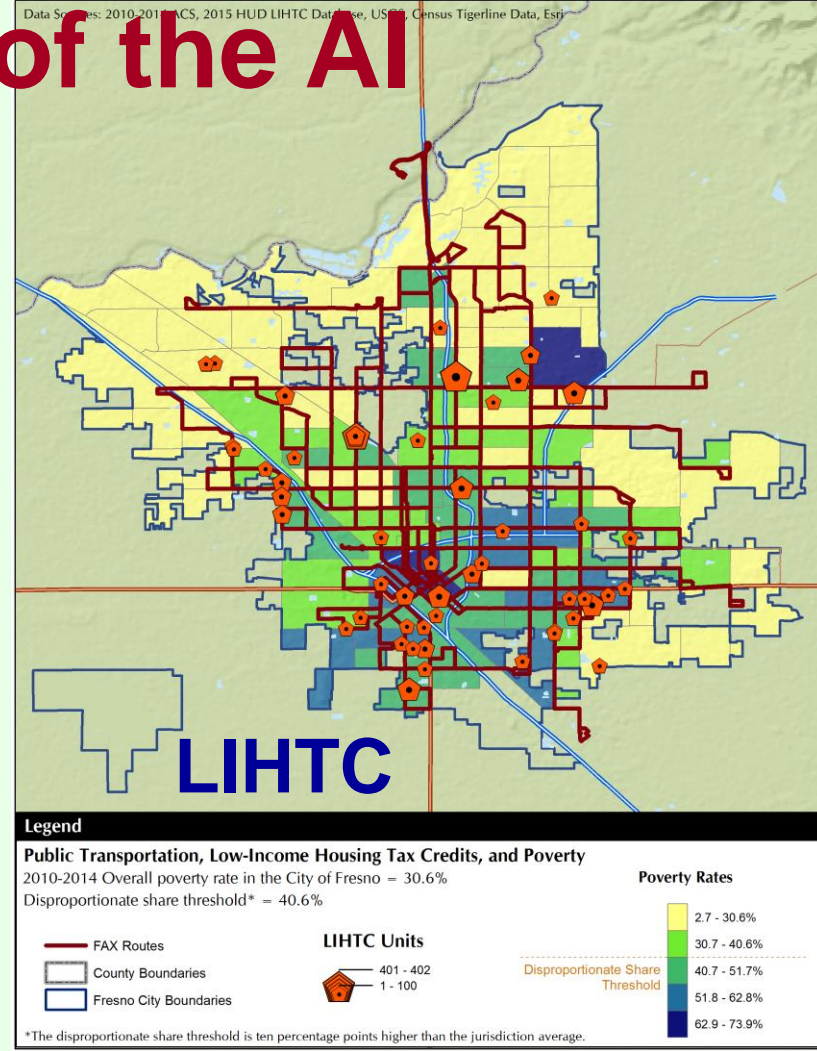
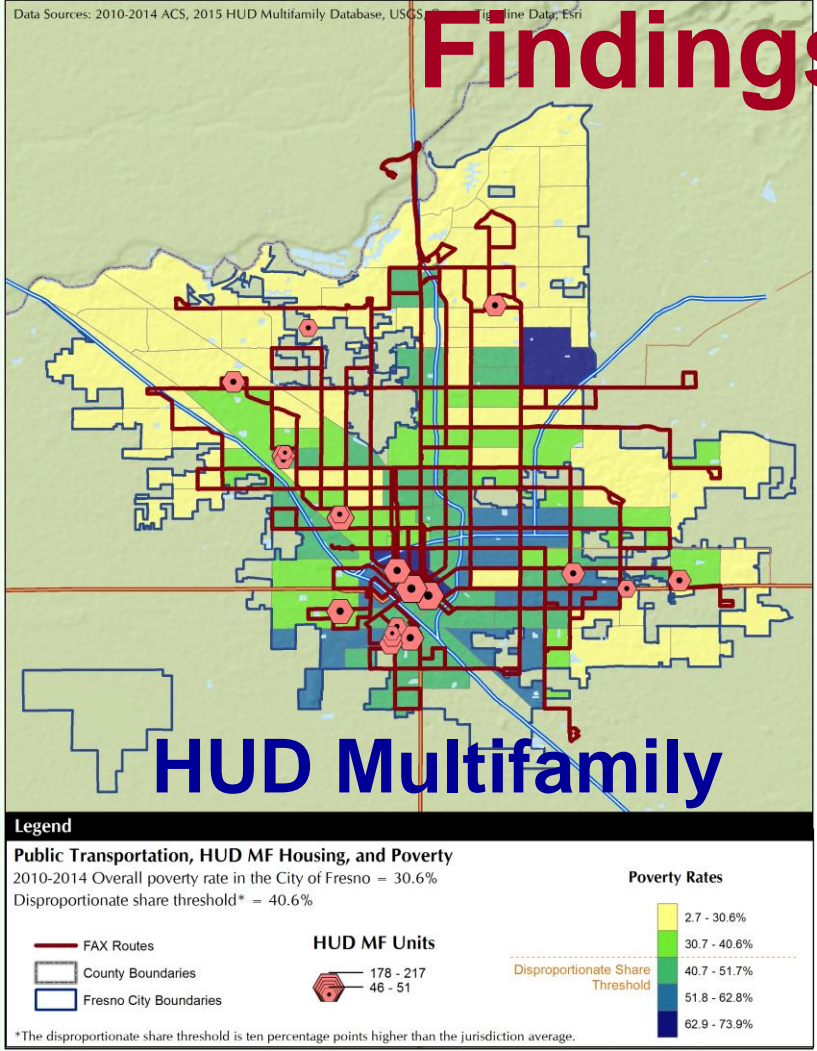


Findings of the AI





Findings of the AI





Fresno Analysis of Impediments

Impediments – Private Sector

1. **Higher home loan denial rates for black and Hispanic residents**
 - **Convene a panel of lenders/advocates**
 - **Promote credit and personal finance education**
 - **Continue to explore opportunities for development of community land trust**
 - **Land trust owns the land, resident owns the housing unit**



Fresno Analysis of Impediments

Impediments – Private Sector

2. **Failure to make reasonable modification or accommodation**
 - **Fair housing outreach to local landlords**
 - **Include reasonable accommodation/fair housing info in licensing materials for new landlords**
 - **Conduct accessibility audits**
 - **Promote provision of accessible units**
 - **Accommodate those seeking land-use control waiver**



Fresno Analysis of Impediments

Impediments – Private Sector

3. **Relatively low levels of private investment in racial/ethnic minority neighborhoods**
 - **Consider funding, matching funds, training programs, Section 3 opportunities**
 - **Continue to explore development of Transit Oriented Affordable Housing Loan Fund**
 - **Could pool local, state, federal, and private lending sources to support mixed-income housing**



Fresno Analysis of Impediments

Impediments – Private Sector

4. **Low use of available fair housing resources and infrastructure**
 - **Including fair housing page on City website**
 - **Rights, responsibilities, resources**
 - **Use HUD funding to provide for outreach and education**
 - **Provide fair housing services in partnership with the FH Council of Central California, including advertising laws and complaint procedures**



Fresno Analysis of Impediments

Impediments – Public Sector

1. Persistence of concentrated areas of poverty with disproportionate shares of racial/ethnic minorities
 - Identify methods to promote investment and leverage lending through CDBG funding
 - CDBG funding for infrastructural improvements
 - Enhanced infrastructure financing districts
 - Conservation/rehabilitation
 - Continue facilitating access to rehab programs



Fresno Analysis of Impediments

Impediments – Public Sector

2. Concentrations of public-assisted housing in those same areas
 - Open dialogue with developers to identify barriers to entry in low-concentrated areas, and resources that could bridge the gap
 - Encourage Housing Authority to provide mobility counseling to voucher recipients
 - Promote development, preservation, and rehab
 - Ensure equitable review of dev. applications



Fresno Analysis of Impediments



Impediments – Public Sector

3. **Need to promote active public participation and involvement on issues impacting city residents**
 - **Establish initiative to promote involvement, partnering with local advocates/non-profits**
 - **Create “meeting in a box”, promoting mobile outreach and input sessions**
 - **Disseminate fair housing information through city events, workshops, and local media**



Fresno Analysis of Impediments

Impediments – Public Sector

4. **Lack of use of the state fair housing system**
 - **Including fair housing page on City website**
 - **Rights, responsibilities, resources**
 - **Include data sharing provisions in future contracts with FH Council of Cent. California**
 - **Share results of AI with FH Council, identify areas for collaboration**
 - **Provide fair housing services, including advertisement of FH laws and complaint process**



Fresno Analysis of Impediments

Dialogue with HUD FHEO Representative

- Occurred periodically during the AI Process
- Draft AI was very well-received by HUD
- Impediments/actions considered good/appropriate
- Final to include discussion on outreach efforts
- Two-pronged approach to affordable housing
 - Investment in areas with racial/ethnic and poverty concentrations
 - Efforts to deconcentrate assisted housing units



Fresno Analysis of Impediments

Dialogue with HUD FHEO Representative cont...

- **Additional discussion for Final AI Report**
 - **Efforts of City/Housing Authority to promote affordable housing development throughout city**
 - **Connect actions to protected classes**
 - **Effects of investment in Bus Rapid Transit**
 - **Interest from affordable housing developers**
 - **To discuss implementation of actions and impediments at next meeting with HUD**



Conclusion

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