

Fair Housing Data Conference

TELLING THE WHOLE FAIR HOUSING STORY: USING DATA TO
OVERCOME OBSTACLES OF OPPORTUNITIES

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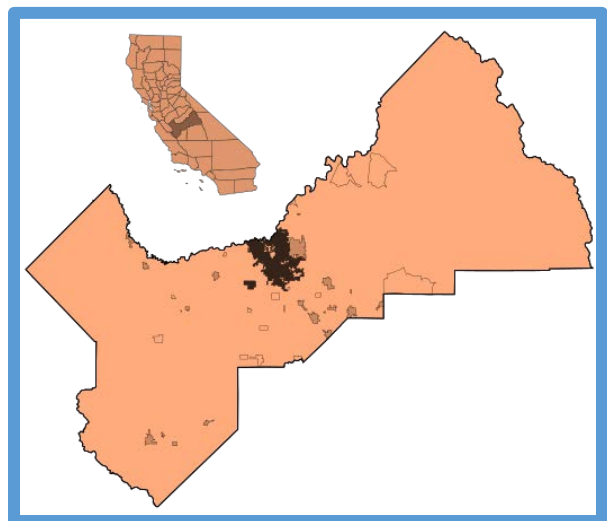
Telling the Whole Fair Housing Story: Using Data to Overcome Obstacles of Opportunities

Introduction

The United States has had a long history of government and private sector discrimination. Segregated neighborhoods in the local context of Fresno did not happen by chance, but rather were intentionally created through the federal government's role in discriminatory housing policies and differential land use policy between North Fresno and Southwest Fresno (Zuk, 2013). Discriminatory housing policies and practices, restrictive covenants, redlining, as well as differentials in interest rates, and subprime loans, helped produce and continue to perpetuate the distinctive separation of whites and nonwhites in residential space in Fresno. As those policies were created, there are also opportunities to create new policies to dismantle the effects still felt today.

Segregation is important because it leads to inequalities in opportunities and outcomes for communities. Residential segregation concentrates advantage derived from a racialized social hierarchy within predominantly white neighborhoods,

while disadvantage and marginalization are disproportionately concentrated in predominantly nonwhite neighborhoods (Kravitz-Wirtz, 2016). This segregation has resulted in differences in land uses and environmental burdens as well as inequalities in resources, opportunities, disparities in education and differential health outcomes between North Fresno and Southwest Fresno (data sources). Although these housing policies that helped create inequality were put in place decades ago, housing policies based on race and class have had a big impact on what neighborhoods in Fresno look like today (Zuk, 2013).



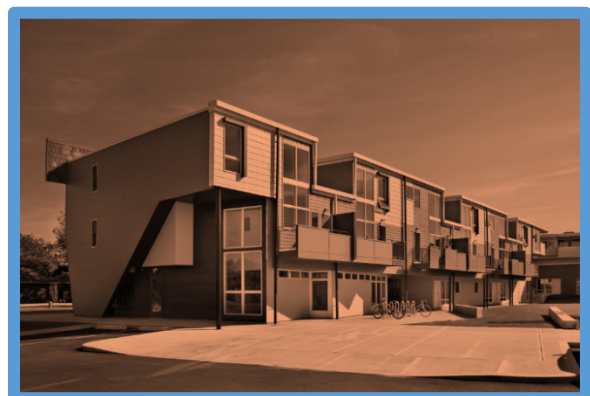
This conference aims to introduce and explain the fair housing laws under the HUD federal provisions and state proposed measures. Housing policies mandated by HUD funds aim to reduce housing segregation where it exists (e.g. building public housing in places of opportunity). Community participation is an integral part of assessing any fair housing process. The conference will also provide an opportunity to find existing data narratives that support the stories of residents in the community by providing evidence in the form of data. Aside from the local and regional data HUD provides, other data sources (e.g. CalEnviro Screen, Regional Opportunity Index, EnviroAtlas) can be used to show racially and/or ethnically concentrated areas of poverty, disparities in access to opportunities, and the overall outcomes of segregated neighborhoods. These data are described in Appendices A-D.

In order to understand the legal requirements of fair housing, the local legal services organization Central California Legal Services, and a researcher roundtable, informed by community narratives, will collectively identify further research needed in the areas of affordable housing,

education, active transportation, and economic development. Additionally, the goal is that participants locate themselves within the fair housing conversation and are able to collaborate across sectors to provide a full picture of housing needs, and potential for the rural and urban communities in Fresno County.

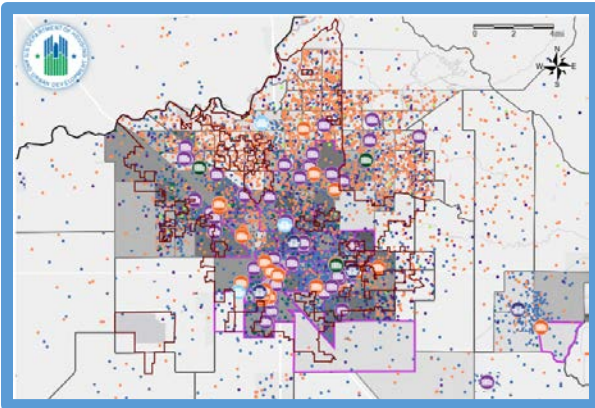
Affirmatively Furthering Fair Housing Rule

In a push against the United States' deeply rooted housing discrimination that has resulted in poor segregated neighborhood persisting to this day, the Obama administration implemented the "Affirmatively Furthering Fair Housing" rule in 2015. This rule would require local communities to assess patterns of racial and income segregation in housing, and set locally determined fair housing priorities and goals through an assessment of fair housing (HUD Rule on Affirmatively Furthering Fair Housing, n.d.).



A Brief Look at the Future of Federal Housing Policies

During Ben Carson's confirmation hearing as HUD Secretary, he stated that he does not have a problem with affirmative action or integration—the objection is to central dictation to people's lives. Carson was asked if government should continue to provide rental assistance to the low-income households who are currently receiving the aid and if he is committed to the statutory obligation of affirmatively furthering fair housing. Carson responded by saying: "If this is a judgment passed on by the Supreme Court it has become the law of the land and if confirmed I will enforce it." Secretary Carson has recently been under fire from critics for not ordering to rescind the rule, but he has not responded with any scaling back of the AFFH as a whole (Ben Carson Should Rescind the AFFH Ru..., 2017). Most recently, HUD has suspended



the requirement for Small Fair Market Rents, which allowed a neighborhood level evaluation of the rent prices to provide housing vouchers. This requirement made it so people could, if they desired, move to neighborhoods where the market value was slightly higher than other neighborhoods and be able to afford it. The suspension of this means that vouchers will be assessed through larger metropolitan market area rent prices, which traditionally result in lower value vouchers, limiting neighborhood choices for those who are voucher beneficiaries (HUD Suspends Mandatory Small Area FMR..., n.d.). Both the potential elimination of the AFFH rule and the recent rollback of the SFMRs still leave open the opportunity for local governments to voluntarily implement these policies. The community engagement component that is required by the assessment process of AFFH can still happen regardless of the rule. In addition, local jurisdictions should note community engagement and local data use are essential to reach complete fulfillment of the 1968 Fair Housing Act, which includes affirmatively working towards desegregation.

In this paper, we briefly answer research questions we believe are needed to generate a) more data collection and analysis to bring evidence to the fair housing narrative and b) an opportunity for conference partnerships to address the implications of the questions. The

conference and the paper both serve as a platform for further community engagement between stakeholders such as government, community-based organizations, universities, and community residents on the implementation of the Assessment of Fair Housing for Fresno Public Housing jurisdictions in 2020.

Are neighborhoods in Fresno segregated?

Fresno, along with other central valley cities was segregated during the 20th century. Neighborhoods in south Fresno were not

seen as places to give out loans. The Central Valley, including places in Fresno County, were already small cities during the era of segregation, and looked like many other cities.

Neighborhoods	Select North Fresno Neighborhoods	South Fresno	West Fresno
Population	96,111	95,302	25,200
Demographics (%)			
Age			
Under 18 years of age	23.6	33.1	35.7
Over 65	15.0	7.4	8.4
Ethnicity			
Hispanics	27.1	69.1	59.6
Non-Hispanic Asian	9.9	10.9	12.8
Non-Hispanic Black	2.8	10.7	22.3
Non-Hispanic White	55.7	7.5	3.6

Data source: (Regional Opportunity Index Map, 2016)

This table above represents the demographic composition of Fresno by neighborhoods today. Racial and/or ethnic groups are still not all equally represented in Fresno neighborhoods. Twenty-two percent of West Fresno residents are non-Hispanic Black, compared to three percent in power neighborhoods. This shows that neighborhoods are segregated by ethnicity and/or race.

Why are fair housing policies and strategies needed in Fresno?

“In 2014, Black households had the lowest homeownership rate at 28.44 percent and White households had the highest homeownership rate at 66.35percent” (National Equity Atlas, 2016). When there is an opportunity for some to succeed, the entire city thrives. If the homeownership

rate were equitable across race and ethnicity, this would bring a greater tax base for the entire city and thus more income for services that all can enjoy. Homeownership and housing cost burden are examined in order to measure the relative residential stability of a community.

Neighborhoods	Select North Fresno Neighborhoods	South Fresno	West Fresno
Homeownership (%)	61.1	29.9	33.1
Housing Cost Burden <30% of household Income (%)	60.6	38.8	44.3

Homeownership is defined as percentage of households who own their home and

housing cost burden is defined as percentage of homeowners and renters for whom housing is less than 30% of household income. Only a third of the people in S/W Fresno own their homes versus more than half of the people own their home in Power Neighborhoods.

Data source: (Regional Opportunity Index Map, 2016)

What are the main issues that result from segregated neighborhoods? At the County level? City Level?

Job Growth

One of the principal concerns of any jurisdiction is the ability to provide job stability for the people in their communities. In places where communities of color were segregated, economic growth was stunted due to neighborhood disinvestment when there was a large concentration of racial/ethnic minorities,



Job Inflow and Outflow in 93706. Source: US Census On the Map Application, 2014.

and also through the favoring of development in other areas contributing to suburban growth. This can be evident in a neighborhood such as Southwest Fresno, where the economic growth sectors are not found in areas such as healthcare and retail, like the rest of the city, but rather in manufacturing and services. In 2014, most of the jobs generated in the area went to people entering the neighborhood to work from other areas. The majority of the 93706 workforce is going outside the neighborhood for employment.

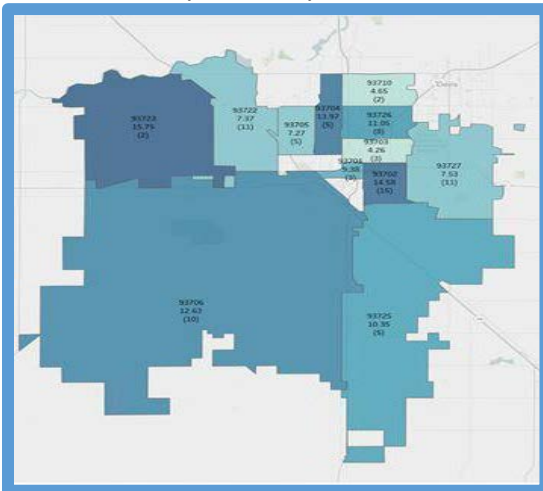
Infant Mortality & Preterm Birth

The infant mortality rate is often used as an indicator of the level of health in a country,

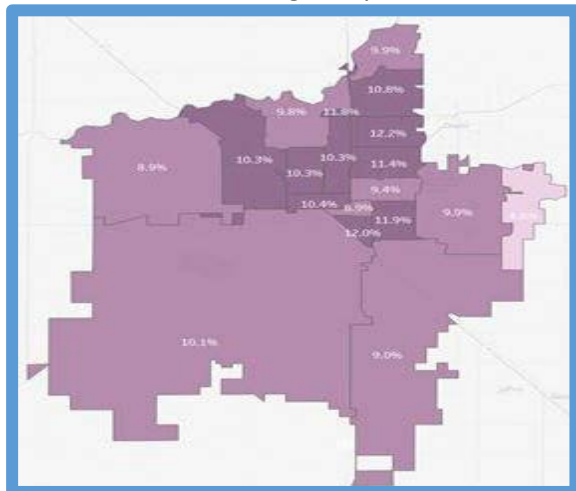
as it is often a sign of broader health issues and inequality. While the raw number of infant deaths is low in Fresno County, the impact of infant mortality is great on any given community. Infant mortality rate compares the number of deaths of infants under one year old in a given year per 1,000 live births in the same year. The city of Fresno greatly varies in infant mortality by neighborhood, where some neighborhoods are below the California rate of 4.5, and in

neighborhoods like the Southwest Fresno, consistently hover at around 13, which is comparable to countries like China and Moldova (Central Intelligence Agency, 2016; Statistica, 2017). It is important to note that preterm birth is also one of those factors, which can be influenced by many social and environmental factors (Infant Mortality, 2017).

Infant Mortality Rate, City of Fresno 2014



Preterm Birth Percentage, City of Fresno 2014



What are previous stories that the community tells about the lack of equitable neighborhoods?

Residents in West Park and Del Rey identified that their communities had experienced either disinvestment, exclusion from investment, or both. West Park

residents feel they have been fully excluded from land use and planning processes, and believe that the county does not know that they exist. Residents of West Park expressed that little to no money has been invested in their community, and see this as a reason for why they do not have the basic

infrastructure such as sidewalks, street lights, cross walks, bike paths, gutters, sewer service, community facilities, park spaces, recreational areas, or any other similar services. Residents of West Park believe that the failure of the county to acknowledge or invest in their community originates from discrimination on the basis of race, ethnicity, language abilities, and income (Residents from West Park, California speaking at workshops on July 10 and July 17, 2017).

Residents in Del Rey identified not just exclusion from land use and planning processes and investment, but also a history of disinvestment. In the past, the community was home to several stores and multiple services, however, now nearly all the businesses in town are closed. In both communities, residents identified challenges in their neighborhoods believed to be related to the county overlooking and neglecting comprehensive land use planning for low-income communities of color. Both communities suffer from a lack of law enforcement and have historically experienced water contamination. As a consequence of non-responsiveness from the Sheriff and lack of a strong code

enforcement, both communities are “blighted with vacant buildings, abandoned cars, overgrown vegetation, illegal dumping and dilapidated.” Residents in Del Rey discussed the fact that low-income individuals can purchase homes in their community even with limited resources, while not affording a home in a middle-class or majority-white neighborhood (Residents of Del Rey, California, speaking at workshops on August 24 and August 31, 2017). Residents feel that their income should not determine the accessibility to services that residents want and need. In both West Park and Del Rey, residents identified poor housing conditions as a critical need to be addressed in their community. Residents’ status as low-income means that that they do not have as many resources available for home maintenance. Residents in both communities explained that even when families do have the resources available for home maintenance, lack of enforcement for code violations means that there is little to no incentive for some families to maintain their homes and yards. Residents of West Park and Del Rey have identified many issues that impact their communities’ ability

to access neighborhoods of opportunity and that act as obstacles for fair housing. (CRLA Workshops, 2017).

What public money has already been invested in Fresno?

From 2011 to 2016, the City of Fresno has received \$37.5M public funds to invest in its downtown region for infrastructure development, transportation, housing and parks. While some of this money was used in direct investment into infrastructure, the agency also made private loans available for the development of multi-family housing, which included: Vagabond Lofts (\$10M), H Street Lofts (\$3.5M), Iron Bird Lofts (\$15M), Broadway Lofts (\$4M), Crichton Place (\$2.7M) and Fulton Village (\$7M). In 2016, \$5.7M was awarded to the City of Fresno for the South Stadium Phase I Transit Oriented Development (TOD) as part of the Affordable Housing and Sustainable Communities Program. These investments, while crucial to a vibrant downtown, had not emphasized on connectivity with the neighboring areas where low-income families of color reside.

There are also examples of investment that have contributed to people having the ability to own homes for the first time and

prevented foreclosures after the 2008 economic downturn. While not local, California as a whole has created other policies and programs that strive for stable housing environments and for the retention of homeowners. This has proved to be very successful.

The California Housing Finance Agency established the California Housing Finance Agency Mortgage Assistance Corporation (CalHFA) to oversee all federal funding allocated to the state of California through the Hardest Hit Fund. The CalHFA Mortgage Assistance Corporation has created Keep Your Home California (KYHC). The KYHC is made up of five foreclosure programs geared to help prevent foreclosures and stabilize housing markets in California. KYHC has helped to preserve over \$3.0 billion in economic activity for the state of California. This figure reflects the dollar value of all final goods and services produced statewide that can be attributed (directly or indirectly) to KYHC program initiatives. This impact corresponds to approximately 9,800 jobs and over \$536 million in labor income for Californians.

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List of Publicly Available Data Resources

EnviroAtlas

Enviro Atlas provides data and analysis on the relationships between people, health, and the economy including an interactive map that displays spatial data layers grouped by category at the national level and for select communities. EnviroAtlas data are developed for two primary spatial extents: National which is data covering the nation and Community which is data covering select communities at a higher resolution. Indicators in the EnviroAtlas fall into the following broad categories: National, Community, Ecosystem Markets, People and Built Spaces and Supplemental.

For Community Data, community-level information in EnviroAtlas draws from fine scale land cover data, census data, and models. There are approximately 100 data layers per community. EnviroAtlas community data are consistent for each available community, and they are mostly summarized by census block groups. Each community area boundary is based on selected block groups within the 2010 US Census Urban Area boundary.

People and Built Spaces Data are available for both the nation and selected communities. This menu contains data related to the built environment with separate sections for demographics for the national and community components. Demographic data at the community extents are available for each EnviroAtlas community and are summarized by census block group. These data are from the 2010 Census and the 2006-2010 American Community Survey and use the 2010 U.S. Census block group boundaries. Other sources of data are also included.

Supplemental Data are available for both the nation and selected communities. They provide context and additional data for exploring ecosystem services and the built environment. These data are not summarized by a specific spatial unit. Instead, supplemental maps represent features in the landscape such as rivers and wetlands, other contextual landmarks such as state boundaries, and the 1 meter resolution land cover data for each community.

CalEnviro Screen 3.0

CalEnviro Screen 3.0 is the latest version of the California Communities Environmental Health Screening Tool. This version of CalEnviro Screen incorporates recent data for nearly all indicators and improvements in the way some indicators are calculated to better reflect environmental conditions or a population's vulnerability to environmental pollutants. Pollution burden was represented by grouping together indicators from exposures and environmental effects components. Population characteristics were represented by grouping together indicators from sensitive populations and socioeconomic factors. Indicators fall within the following broad categories: Exposure Indicator, Environmental Effects Indicators, Sensitive Population Indicators, and Socioeconomic Indicators.

Exposures generally entail movement of chemicals from a source through the environment (air, water, food, soil) to an individual or population. CalEnviroScreen uses data relating to pollution sources, releases, and environmental concentrations as indicators of potential human exposures to pollutants. Seven indicators were identified. They are:

- Ozone concentrations in air
- PM 2.5 concentrations in air

- Diesel particulate matter emissions
- Drinking water contaminants
- Use of certain high-hazard, high-volatility pesticides
- Toxic releases from facilities defined as Toxicity-weighted concentrations of modeled chemical releases to air from facility emissions and off-site incineration (averaged over 2011 to 2013).
- Traffic density

Environmental effects are adverse environmental conditions caused by pollutants. Environmental effects include environmental degradation, ecological effects and threats to the environment and communities. Effects can be immediate or delayed. Living in an environmentally degraded community can lead to stress, which may affect human health. Also, the presence of a contaminated site or high-profile facility can have tangible impacts on a community, even if actual environmental degradation cannot be documented. Such sites or facilities can contribute to perceptions of a community being undesirable or even unsafe. The indicators for Environmental effects include:

- Toxic cleanup sites
- Groundwater threats from leaking underground storage sites and cleanups
- Hazardous waste facilities and generators
- Impaired water bodies
- Solid waste sites and facilities

Sensitive populations are populations with biological traits that result in increased vulnerability to pollutants. Sensitive individuals may include those with impaired physiological conditions, such as people with heart disease or asthma. Other sensitive individuals include those with lower protective biological mechanisms due to genetic factors. Pollutant exposure is a likely contributor to many observed adverse outcomes, and has been demonstrated for some outcomes such as asthma, low birth weight, and heart disease. People with these health conditions are also more susceptible to health impacts from pollution. With few exceptions, adverse health conditions are difficult to attribute solely to exposure to pollutants. The indicators for Sensitive populations include:

- Asthma emergency department visits
- Cardiovascular disease (emergency department visits for heart attacks)
- Low birth-weight infants

Socioeconomic factors are community characteristics that result in increased vulnerability to pollutants. An increasing amount of literature has provided evidence of the heightened vulnerability of people of color and lower socioeconomic status to environmental pollutants. For example, a study found that individuals with less than a high school education who were exposed to particulate pollution had a greater risk of mortality. Here, socioeconomic factors that have been associated with increased population vulnerability were selected.

Data on the following socioeconomic factors were identified. The indicators include:

- Educational attainment
- Housing burdened low income households
- Linguistic isolation
- Poverty
- Unemployment

Regional Opportunity Index (ROI)

The Regional Opportunity Index (ROI) is a relative measure of people's assets in education, the economy, housing, mobility/transportation, health/environment, and civic life. The ROI is created using data from the American Community Survey (ACS), the National Establishment Time-Series (NETS) database, the California Department of Education, the California Department of Public Health, and several other data sources. The Regional Opportunity Index (ROI) is comprised of two indices which assess the relative well-being of **people and places** for census tracts in the state of California. The People and Place indices include several domains, and each domain is composed of two or more indicators.

The Education Opportunity: People domain assesses people's relative success in gaining educational assets, in the form of a higher education, elementary school achievement, and regular elementary school attendance. The indicators under the Education Opportunity: People domain are **College-Educated Adults (%)** percentage of adults (25 years and over) who have completed a post-secondary certificate/degree, **English Proficiency (%)**, **Math Proficiency (%)** and **Elementary Truancy Rate (%)** (% of students who have missed more than 30 minutes of instruction without an excuse at least three times during the school year (Source: ACS 2010-14, CDE 2010/11-2012/13).

The Economic Opportunity: People domain measures the relative economic well-being of the people in a community, in the form of employment and income level. The indicators under Economic Opportunity used are **Employment Rate (%)** percentage of adults age 20-64 employed and **Minimum Basic Income (%)** percentage of families with income over 200% of the federal poverty level. (Source: ACS 2010-14)

The Housing Opportunity: People domain measures the relative residential stability of a community, in the form of homeownership and housing costs. The indicators under Housing Opportunity used are **Homeownership (%)** which is defined as percentage of housing units which are owned by their occupants, **Housing Cost Burden (%)** (Percentage of homeowners and renters for whom housing is less than 30% of household income), and **Commute Time (%)** (Percentage of workers whose commute time is less than 30 minutes) (Source: ACS 2010-14)

The Health/Environment Opportunity: People domain measures the relative health outcomes of the people within a community, in the form of infant and teen health and general health. The indicators under Health/Environment Opportunity used are **Births to Teens (%)** and **Years of Life Lost (%)** (how many more years a person could have lived if he or she would have not died prematurely, based on gender life expectancy) (Source: CDPH 2010-2012, Census 2010)

The Civic Life Opportunity: People domain measures the relative social and political engagement of an area, in the form of households that speak English and voter turnout. The indicators used under the Civic Life Opportunity are **Voting Rates (%)** percentage of citizen, voting age population that voted in 2010 and **English Speakers (%)** percentage of citizens, age 18-64, who speak only English or speak English "well" or "very well." (Source: 2014 Registrar of Voters, ACS 2010)

The Education Opportunity: Place domain assesses a census tract's relative ability to provide educational opportunity, in the form of high-quality schools that meet the basic educational and social needs of the population. The indicators under Education Opportunity are **High School Graduation Rate (%)** which Percentage of 9th grade cohort that graduated from high school four years later and **UC/CSU**

Eligibility (%) which is defined as three-year average of the percentage of high school graduates who completed UC/CSU a-g course requirements (Source: CDE 2011/12-2013/14)

The Economic Opportunity: Place domain measures the relative economic climate of a community, in the form of access to employment and business climate.

The Health/Environment Opportunity: Place domain is a relative measure of how well communities meet the health needs of their constituents, in the form of access to health care and other health-related environments. The indicator used under the Health/Environment Opportunity is **Prenatal Care (%)** which is Percentage of mothers who received prenatal care in first trimester. (Source: CDPH 2010-2012)

The Civic Life Opportunity: Place domain measures the relative social and political stability of an area, in the form of neighborhood stability (living in same residence for one year) and US citizenship. The indicators under the Civic Life-Place Opportunity used is **US Citizenship (%)** which is the percentage of adults who are U.S. citizens (Source: ACS 2010-14)

RedFin

Redfin is a real estate brokerage that represents people buying and selling homes. Redfin began its home-buying services in February 2006. Redfin was used in our research to identify and locate higher income neighborhoods in North Fresno using already identified zip codes, which allowed the mapping out of these neighborhoods. Some of the Power neighborhoods identified were the Fig Garden, San Joaquin Bluffs, Van Ness Extension, and Sky Park. After the identification of these Power Neighborhoods ethnographic research was conducted on the following neighborhoods: the San Joaquin Bluffs, Van Ness Extension, and Sky Park.

Redfin is also a collaborator with many others to create the <https://opportunity.census.gov/> website, which uses their real estate data and that of other companies and organizations to create a repository of tools that can be used to identify numerous assets in neighborhoods or places where there can be growth. They also have their own tool, which is the "Opportunity Score," that integrates their data with walk score to identify which neighborhoods have the best economic opportunity based on job locality within a 30-minute walk (see <https://www.redfin.com/blog/opportunity-score>)