



**2016 Analysis of Impediments  
to Fair Housing Choice**  
Sponsored by the City of Grants Pass  
**Fair Housing Council Work Session**



Fair Housing Forums

1

August 22, 2016



**Today's Presentation**

- **Overview of Fair Housing Policy**
  - **Requirements**
  - **Review of Data**
    - **Demographic, economic, housing**
    - **Home lending**
    - **Housing complaints**
    - **Fair housing survey**
  - **Preliminary impediments**



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2

August 22, 2016



**2016 City of Grants Pass  
Analysis of Impediments (AI)**



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

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**2016 City of Grants Pass  
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**

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**Definition of Impediments to  
Fair Housing Choice:**

**Actions, omissions, or decisions  
which restrict housing choice  
because of protected class  
status**



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**Who is protected?**

**Protected classes  
under federal and state law:**

**Race, color, religion, national origin, sex,  
disability, familial status, legal sources  
of income, domestic violence  
survivors, marital status, sexual  
orientation, and gender identity**



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## Fair Housing Choice

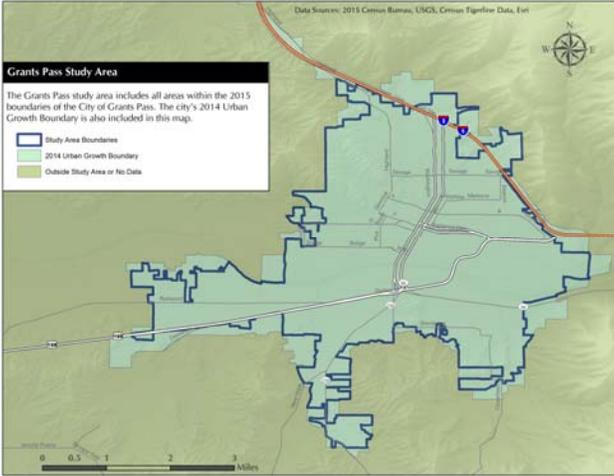


- **Not the same as affordable housing!**
- **Fair housing choice relates to the ability to choose where you live**
- **Can be affected by:**
  - **Discrimination – Person to Person**
  - **Discrimination – Against Groups**
  - **Structural Issues – Segregated housing patterns, concentrations of affordable housing, concentrations of rental, etc.**

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## 2016 AI Study Area



**Grants Pass Study Area**  
The Grants Pass study area includes all areas within the 2015 boundaries of the City of Grants Pass. The city's 2014 Urban Growth Boundary is also included in this map.

- Study Area Boundaries
- 2014 Urban Growth Boundary
- Outside Study Area or No Data

Data Source: 2015 Census Bureau, USGS, Census Tigerline Data, Esri

0 0.5 1 2 3 Miles

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## Grants Pass Study Area Demographics



### Population by Race and Ethnicity

Grants Pass Study Area  
2000 & 2010 Census SF1 Data

Race	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
White	28,237	93.4%	32,576	91.4%	15.4%
Black	93	.3%	178	.5%	91.3%
American Indian	330	1.1%	444	1.2%	34.7%
Asian	240	.8%	342	1.0%	42.4%
Native Hawaiian/ Pacific Islander	21	.1%	86	.2%	309.3%
Other	460	1.5%	736	2.1%	60.1%
Two or More Races	837	2.8%	1,262	3.5%	50.8%
<b>Total</b>	<b>30,218</b>	<b>100.0%</b>	<b>35,625</b>	<b>100.0%</b>	<b>17.9%</b>
<b>Non-Hispanic</b>	<b>28,666</b>	<b>94.9%</b>	<b>32,795</b>	<b>92.1%</b>	<b>14.4%</b>
<b>Hispanic</b>	<b>1,552</b>	<b>5.1%</b>	<b>2,830</b>	<b>7.9%</b>	<b>82.3%</b>

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9
August 22, 2016



## White Population: 2010



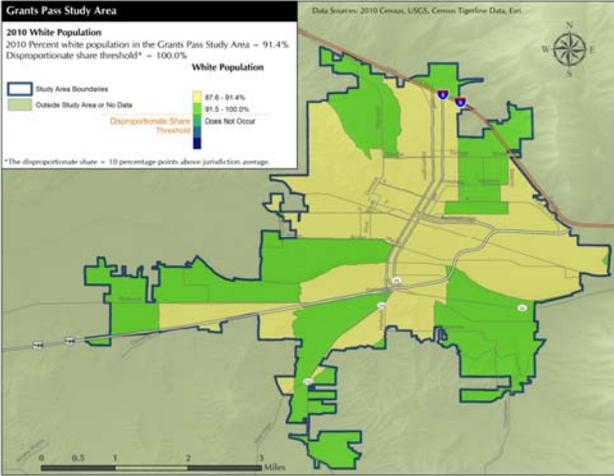
**Grants Pass Study Area**

2010 White Population  
2010 Percent white population in the Grants Pass Study Area = 91.4%  
Disproportionate share threshold\* = 100.0%

**White Population**

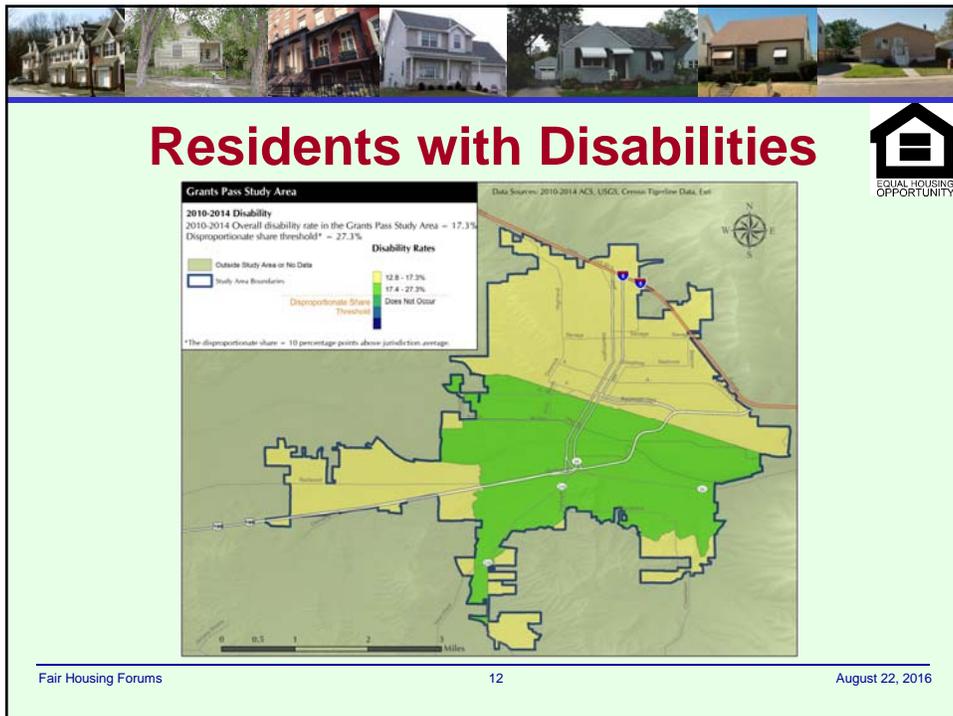
- Study Area Boundaries
- Outside Study Area or No Data
- Disproportionate Share Threshold
- Does Not Occur

\*The disproportionate share = 10 percentage points above jurisdiction average.




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10
August 22, 2016





## Grants Pass Study Area Economics

### Poverty in the Grants Pass Study Area

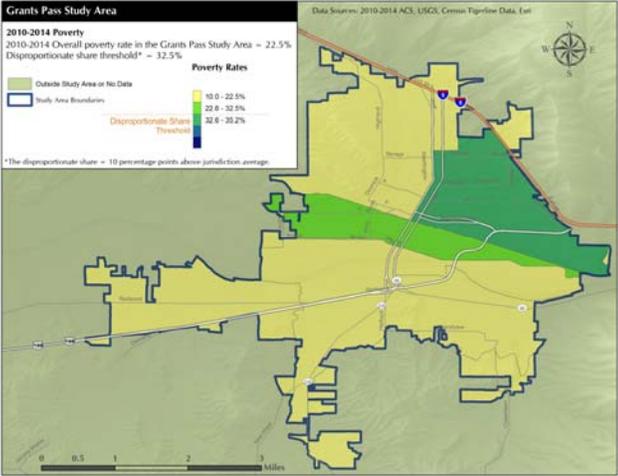
**Poverty by Age**  
Grants Pass Study Area  
2000 Census SF3 & 2014 Five-Year ACS Data

Age	2000 Census		2014 Five-Year ACS	
	Persons in Poverty	% of Total	Persons in Poverty	% of Total
Under 6	640	14.6%	1,083	13.6%
6 to 17	977	22.2%	1,561	19.6%
18 to 64	2,363	53.7%	4,509	56.7%
65 or Older	418	9.5%	797	10.0%
<b>Total</b>	<b>4,398</b>	<b>100.0%</b>	<b>7,950</b>	<b>100.0%</b>
<b>Poverty Rate</b>	<b>14.9%</b>		<b>22.5%</b>	

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13
August 22, 2016



## Poverty: 2010-2014



**Grants Pass Study Area**  
2010-2014 Poverty  
2010-2014 Overall poverty rate in the Grants Pass Study Area - 22.5%  
Disproportionate share threshold\* - 32.5%

**Poverty Rates**

- 10.0 - 22.5%
- 22.6 - 32.5%
- 32.6 - 39.2%

**Disproportionate Share Threshold**

\*The disproportionate share = 10 percentage points above jurisdiction average.

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14
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**Grants Pass Study Area Housing**  
Housing Units by Tenure  
Grants Pass Study Area  
2000 & 2010 Census SF1 Data

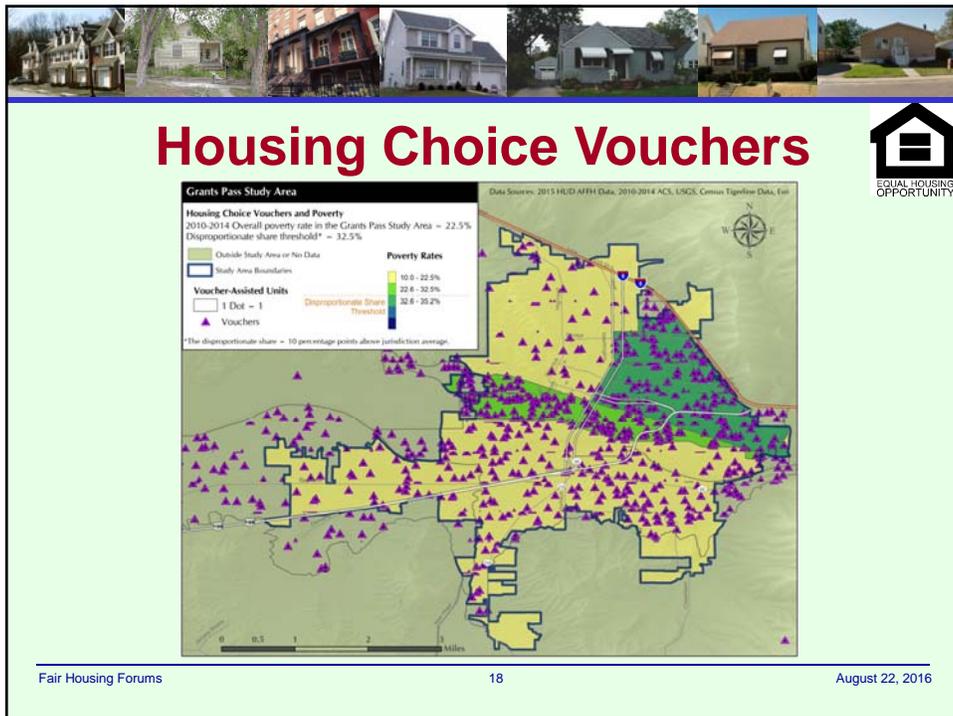
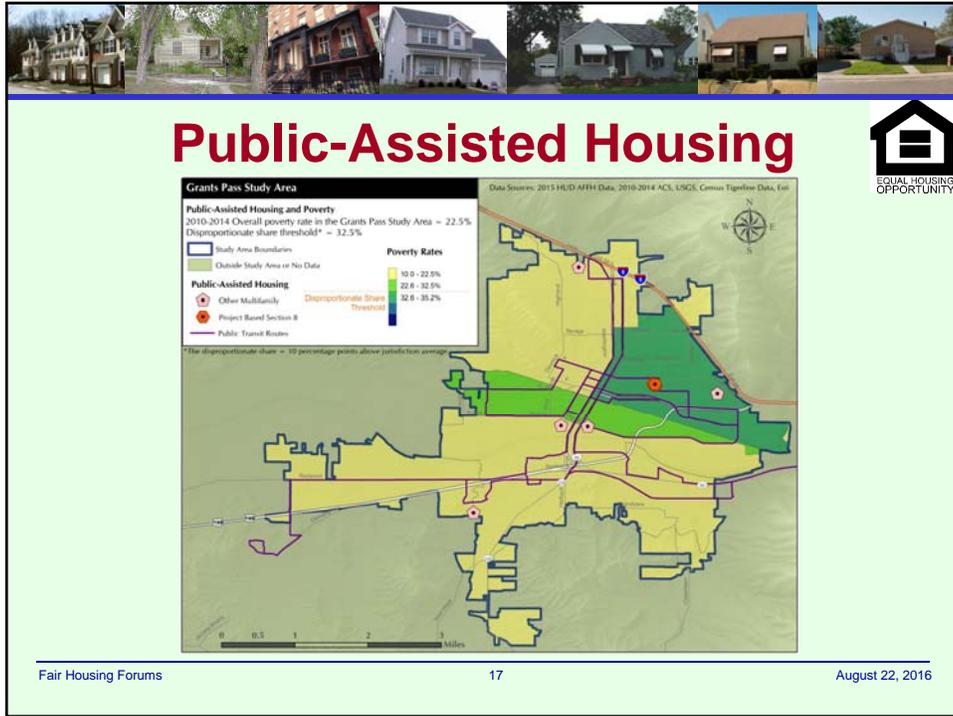
Tenure	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
Occupied Housing Units	12,476	94.6%	14,925	91.9%	19.6%
Owner-Occupied	7,310	58.6%	8,050	53.9%	10.1%
Renter-Occupied	5,166	41.4%	6,875	46.1%	33.1%
Vacant Housing Units	714	5.4%	1,308	8.1%	83.1%
<b>Total Housing Units</b>	<b>13,190</b>	<b>100.0%</b>	<b>16,233</b>	<b>100.0%</b>	<b>23.1%</b>

**Housing Units by Tenure**  
Grants Pass Study Area  
2010 Census & 2014 Five-Year ACS Data

Tenure	2010 Census		2014 Five-Year ACS	
	Units	% of Total	Units	% of Total
Occupied Housing Units	14,925	91.9%	14,618	92.2%
Owner-Occupied	8,050	53.9%	7,748	53.0%
Renter-Occupied	6,875	46.1%	6,870	47.0%
Vacant Housing Units	1,308	8.1%	1,233	7.8%
<b>Total Housing Units</b>	<b>16,233</b>	<b>100.0%</b>	<b>15,851</b>	<b>100.0%</b>

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## Home Lending



**Purpose of Loan by Year**  
Grants Pass Study Area  
2008–2014 HMDA Data

Purpose	2008	2009	2010	2011	2012	2013	2014	Total
Home Purchase	670	669	545	546	720	688	740	4,578
Home Improvement	111	65	38	43	81	68	53	459
Refinancing	1,045	1,365	976	804	1,388	1,105	541	7,224
<b>Total</b>	<b>1,826</b>	<b>2,099</b>	<b>1,559</b>	<b>1,393</b>	<b>2,189</b>	<b>1,861</b>	<b>1,334</b>	<b>12,261</b>

**Occupancy Status for Home Purchase Loan Applications**  
Grants Pass Study Area  
2008–2014 HMDA Data

Status	2008	2009	2010	2011	2012	2013	2014	Total
Owner-Occupied	541	596	461	452	618	576	629	3,873
Not Owner-Occupied	117	66	77	91	99	107	109	666
Not Applicable	12	7	7	3	3	5	2	39
<b>Total</b>	<b>670</b>	<b>669</b>	<b>545</b>	<b>546</b>	<b>720</b>	<b>688</b>	<b>740</b>	<b>4,578</b>

Fair Housing Forums 19 August 22, 2016



## Home Lending



**Denial Rates by Race/Ethnicity of Applicant**  
Grants Pass Study Area  
2008–2014 HMDA Data

Race/Ethnicity	2008	2009	2010	2011	2012	2013	2014	Average
American Indian	.0%	.0%	.0%	33.3%	50.0%	.0%	%	16.7%
Asian	33.3%	.0%	50.0%	40.0%	.0%	33.3%	28.6%	31.0%
Black	%	%	.0%	%	%	%	.0%	.0%
White	22.4%	20.5%	10.7%	15.2%	11.0%	15.6%	15.7%	15.9%
Not Available	22.2%	19.4%	25.0%	23.1%	28.6%	23.8%	17.4%	21.8%
Not Applicable	%	0%	0%	%	%	.0%	%	.0%
<b>Average</b>	<b>22.5%</b>	<b>20.1%</b>	<b>11.7%</b>	<b>16.3%</b>	<b>12.0%</b>	<b>16.0%</b>	<b>16.0%</b>	<b>16.4%</b>
Non-Hispanic	21.3%	20.6%	11.0%	16.2%	10.5%	14.9%	15.7%	15.8%
Hispanic	50.0%	.0%	8.3%	.0%	23.1%	20.0%	14.3%	18.1%

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## HUD Complaints



**Fair Housing Complaints by Basis of Complaint**  
2008-2016 HUD Data

Basis	2008	2009	2010	2011	2012	2013	2014	2015	2016	Total
Disability	1	1	2	1				1		6
Sex			1							1
<b>Total Basis</b>	<b>1</b>	<b>1</b>	<b>3</b>	<b>1</b>				<b>1</b>		<b>7</b>
<b>Total Complaints</b>	<b>1</b>	<b>1</b>	<b>3</b>	<b>1</b>				<b>1</b>		<b>7</b>

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Fair Housing Forums 21 August 22, 2016



## HUD Complaints



**Fair Housing Complaints by Issue of Complaint**  
2008-2016 HUD Data

Basis	2008	2009	2010	2011	2012	2013	2014	2015	2016	Total
Failure to Make Reasonable Accommodation	1	1	1	1						4
Discriminatory Advertising, Statements, and Notices				1	1					2
Discriminatory terms, conditions, privileges, or services and facilities				1				1		2
Discriminatory refusal to rent and negotiate for rental				1	1					2
Discrimination in the selling of residential real property								1		1
Discriminatory refusal to sell				1						1
<b>Total Issues</b>	<b>1</b>	<b>1</b>	<b>5</b>	<b>3</b>				<b>2</b>		<b>12</b>
<b>Total Complaints</b>	<b>1</b>	<b>1</b>	<b>3</b>	<b>1</b>				<b>1</b>		<b>7</b>

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Fair Housing Forums 22 August 22, 2016



## HUD Complaints



**Fair Housing Complaints by Closure Status**  
2008-2016 HUD Data

Basis	2008	2009	2010	2011	2012	2013	2014	2015	2016	Total
Complainant failed to cooperate			1	1						2
No cause determination	1		1							2
Complaint withdrawn by complainant after resolution		1								1
Conciliation/settlement successful								1		1
Unable to locate complainant				1						1
<b>Total Complaints</b>	<b>1</b>	<b>1</b>	<b>3</b>	<b>1</b>				<b>1</b>		<b>7</b>

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Fair Housing Forums 23 August 22, 2016



## Grants Pass Study Area 2016 Fair Housing Survey



**Barriers to Fair Housing in the Private Sector**  
City of Grants Pass  
2015 Fair Housing Survey Data

Question	Yes	No	Don't Know	Missing	Total
<b>Are you aware of any questionable practices or barriers to fair housing choice in:</b>					
The rental housing market?	16	23	25	25	89
The real estate industry?	5	22	37	25	89
The mortgage and home lending industry?	2	23	39	25	89
The housing construction or accessible housing design fields?	6	24	34	25	89
The home insurance industry?	1	26	36	26	89
The home appraisal industry?	1	23	40	25	89
Any other housing services?	6	21	36	26	89

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## Grants Pass Study Area 2016 Fair Housing Survey



### Barriers to Fair Housing in the Public Sector

City of Grants Pass  
2015 Fair Housing Survey Data

Question	Yes	No	Don't Know	Missing	Total
<b>Are you aware of any questionable practices or barriers to fair housing choice in:</b>					
Land use policies?	8	24	25	32	89
Zoning laws?	7	19	31	32	89
Occupancy standards or health and safety codes?	5	26	25	33	89
Property tax policies?	3	21	32	33	89
Permitting process?	4	20	31	34	89
Housing construction standards?	1	22	33	33	89
Neighborhood or community development policies?	4	23	29	33	89
Limited access to government services, such as employment services?	15	29	12	33	89
Public administrative actions or regulations?	5	19	33	32	89

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## Fair Housing Survey



### ➤ Comments Expressed:

- Lack of affordable housing
- Discrimination in rental housing
- Tight rental market
- Difficulty in siting affordable housing

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Fair Housing Forums 26 August 22, 2016



## 2016 Analysis of Impediments

- Preliminary Impediments
  - Difficulty siting affordable units
  - Refusal to make reasonable accommodation/modification
  - Discriminatory actions in rental market

Fair Housing Forums 27 August 22, 2016



## Fair Housing Complaints

- Coming up:
  - Draft for Internal Review (Sept. 6)
  - Draft for Public Review (Sept. 15)
  - Council Work Session (Sept. 19)
  - Public Review Period (Sept 19 – Oct. 18)
  - Final Presentation (Oct. 19)
  - Final Report Submitted (Oct. 31)

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**Grants Pass Study Area**  
**2016 Fair Housing Survey**

Please take the  
**2016 Grants Pass Fair Housing Survey:**  
<https://www.research.net/r/2016GrantsPassFairHousingSurvey>



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**Conclusion**

**Contact Information:**

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**Senior Planner**  
**City of Grants Pass**  
**101 NW 'A' Street**  
**Grants Pass, Oregon 97526**



Fair Housing Forums 30 August 22, 2016