Affirmatively Furthering Fair Housing (AFFH)

AFFH Rule - 24 C.F.R. §§ 5.150-5.180

Purpose: To aid HUD program participants in taking meaningful actions to overcoming historic patterns of segregation, promoting fair housing choice, and fostering inclusive communities that are free from discrimination

Requirements: HUD program participants must prepare and submit an Assessment of Fair Housing (AFH), which replaces the Analysis of Impediments to Fair Housing Choice. The rule sets submission deadlines and includes requirements for the community participation process.

AFH Process

Community Participation

Collaboration & Partnerships

ASSESS
Past Goals,
Strategies, & Actions

ANALYZE
Fair Housing Issues &
Identify Significant Contributing Factors

PRIORITIZE
Contributing Factors & Justify the Prioritization

SET
Fair Housing Priorities & Goals

LINK
Fair Housing Priorities & Goals to
Subsequent Planning Processes

**Take Meaningful
Actions**

Assessment of Fair Housing

◆ Meaningful process to identify and understand local and regional fair housing issues and to set goals for improving fair housing choice and access to opportunity

◆ Includes an analysis of fair housing issues in a program participant's jurisdiction and region that leads to the establishment of goals that will assist the program participant in overcoming the contributing factors identified and related fair housing issues

◆ Entails the use of HUD-provided data and maps and a standard Assessment Tool, which are available through a web-based User Interface, as well as local data and local knowledge

Content of the AFH

Content of the AFH
- Cover Sheet
- Executive Summary
- Community Participation Process
- Assessment of Past Goals and Actions
- Fair Housing Analysis
  - Demographic Summary
  - Segregation/Integration
  - Racially or Ethnically Concentrated Areas of Poverty (R/ECAPs)
  - Disparities in Access to Opportunity
  - Disproportionate Housing Needs
  - Publicly Supported Housing Analysis
  - Disability and Access Analysis
  - Fair Housing Enforcement, Outreach Capacity, and Resources
- Fair Housing Priorities and Goals

Analyze Fair Housing Issues

◆ Using the HUD-provided data, local data, and local knowledge the program participant will undertake the analysis of fair housing issues.

◆ The Assessment Tool will talk the program participant through the required analysis.

◆ Gather information through your community participation process and give the public reasonable opportunities for involvement in the development of the AFH.

Identify Contributing Factors

◆ Use the contributing factor lists in each section, accompanied by descriptions of those potential factors

◆ Use local data and local knowledge

◆ Gather information through your community participation process

◆ Identify contributing factors from the lists provided or any other contributing factors not listed

Segregation

Segregation is "a condition, within the program participant's geographic area of analysis, as guided by the Assessment Tool, in which there is a high concentration of persons of a particular race, color, religion, sex, familial status, national origin, or having a disability or a type of disability in a particular geographic area when compared to a broader geographic area." (24 C.F.R. § 5.152)

Integration

Integration is "a condition, within the program participants geographic areas of analysis, as guided by the Assessment Tool, in which there is not a high concentration of persons of a particular race, color, religion, sex, familial status, national origin, or having a disability or a type of disability in a particular geographic area when compared to a broader geographic area." (24 C.F.R. § 5.152)

# Racial/Ethnic Dissimilarity Index

HUD Table 3 – Racial/Ethnic Dissimilarity Index	(Lawrence, KS) Jurisdiction Current	(Lawrence, KS) Region Current
Non-White/White	20.09	25.38
Black/White	22.39	28.14
Hispanic/White	17.77	20.45
Asian or Pacific Islander/White	24.98	32.83

The Racial/Ethnic Dissimilarity Index (DI) provided by HUD measures the degree to which two groups are evenly distributed across a geographic area and is commonly used for assessing residential segregation between two groups. Values range from 0 to 100, where higher numbers indicate a higher degree of segregation between the two groups measured. DI values between 0 and 39 generally indicate low segregation, values between 40 and 54 generally indicate moderate segregation, and values between 55 and 100 generally indicate a high level of segregation.

The DI numbers for both Lawrence and the Region generally indicate low segregation for all racial/ethnic groups. The highest levels of segregation for both Lawrence and the region is between Asian or Pacific Islander and White populations, but the DI values are still in the low segregation range.

Segregation/Integration - Lawrence

HUD Affirmatively Furthering Fair Housing Data and Mapping Tool
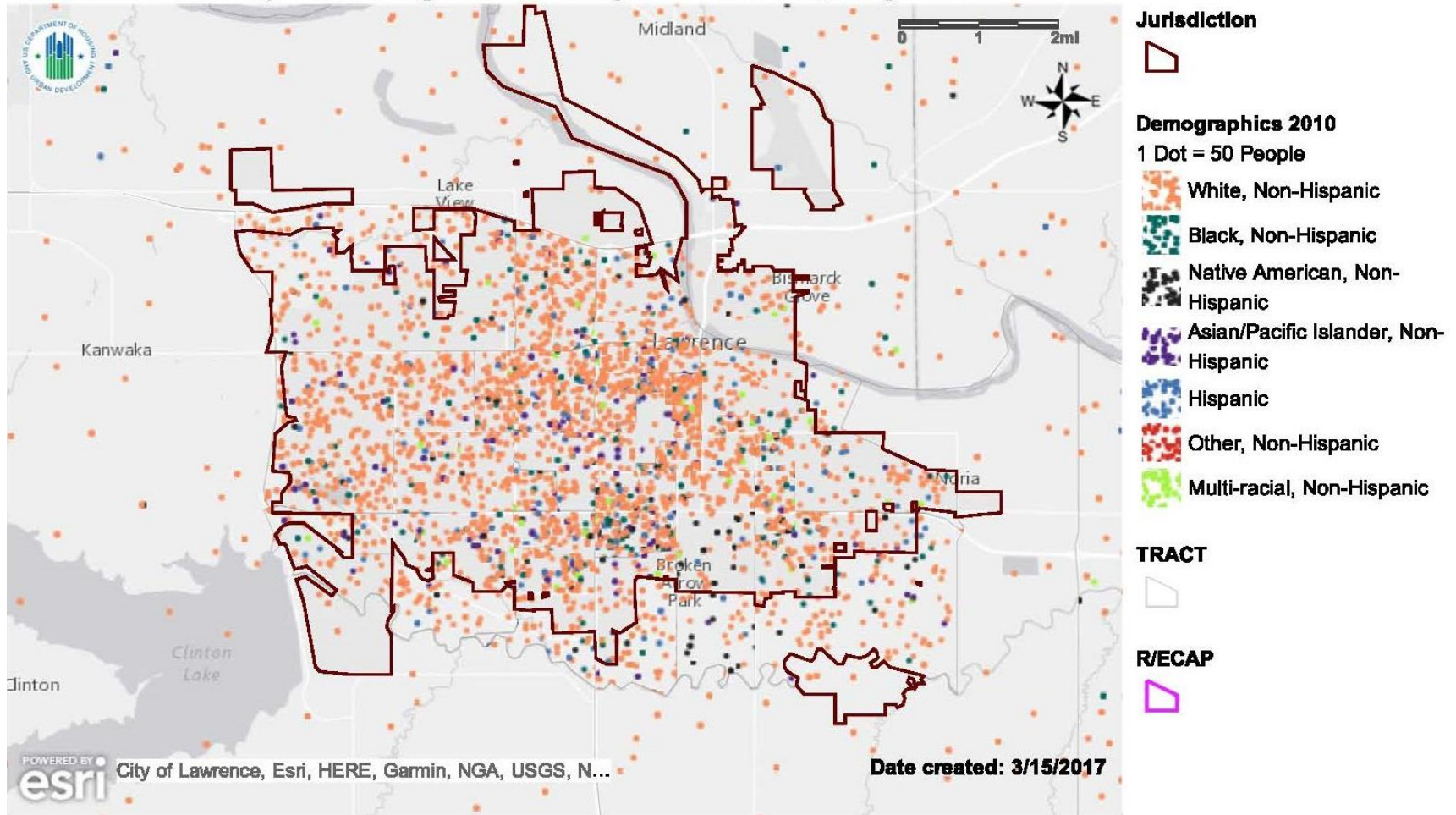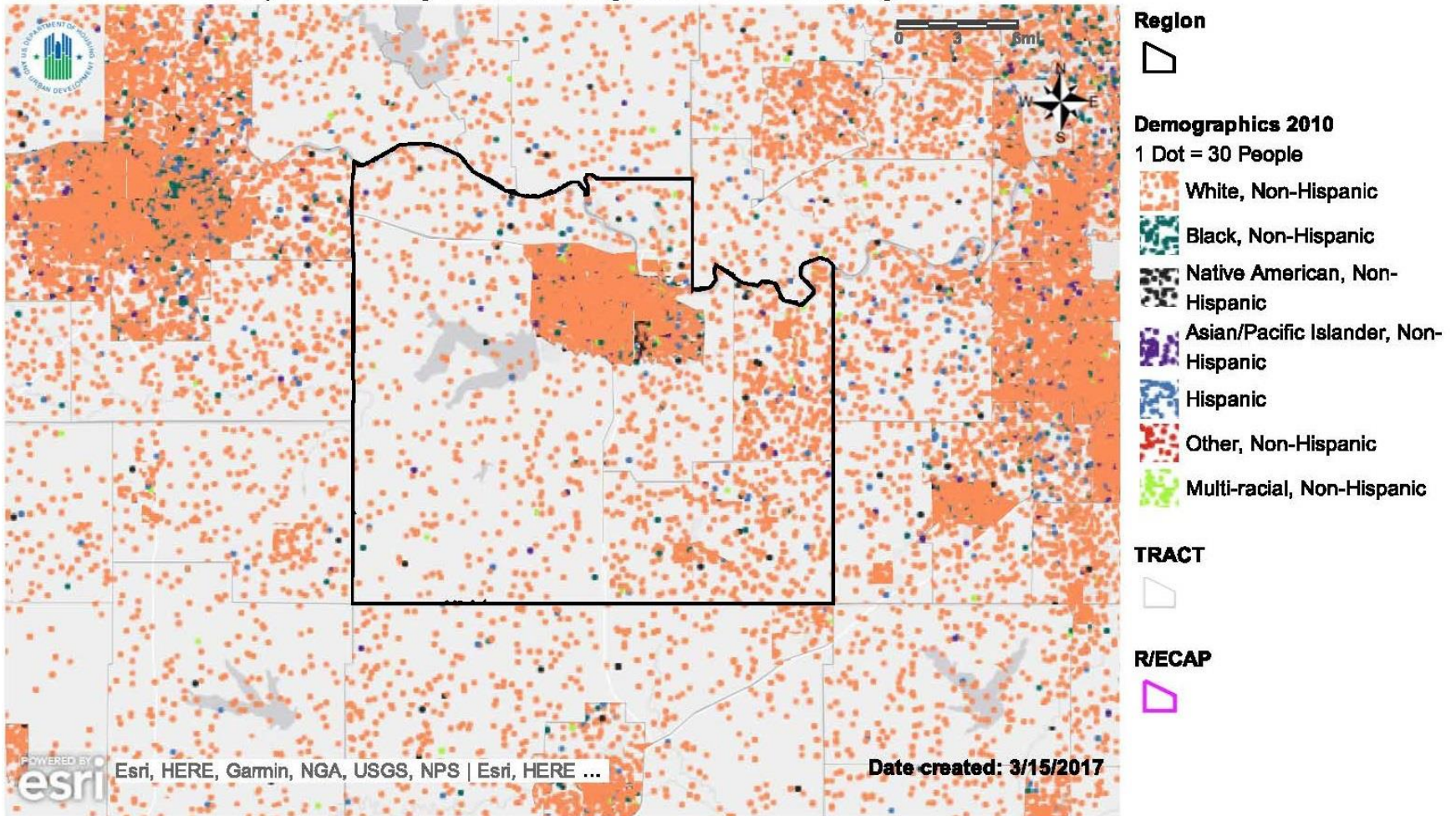
Name: Map 1 - Race/Ethnicity

Description: Current race/ethnicity dot density map for Jurisdiction and Region with R/ECAPs

Jurisdiction: Lawrence (CDBG, HOME)

Region: Lawrence, KS

Segregation/Integration - Region

HUD Affirmatively Furthering Fair Housing Data and Mapping Tool

Name: Map 1 - Race/Ethnicity

Description: Current race/ethnicity dot density map for Jurisdiction and Region with R/ECAPs

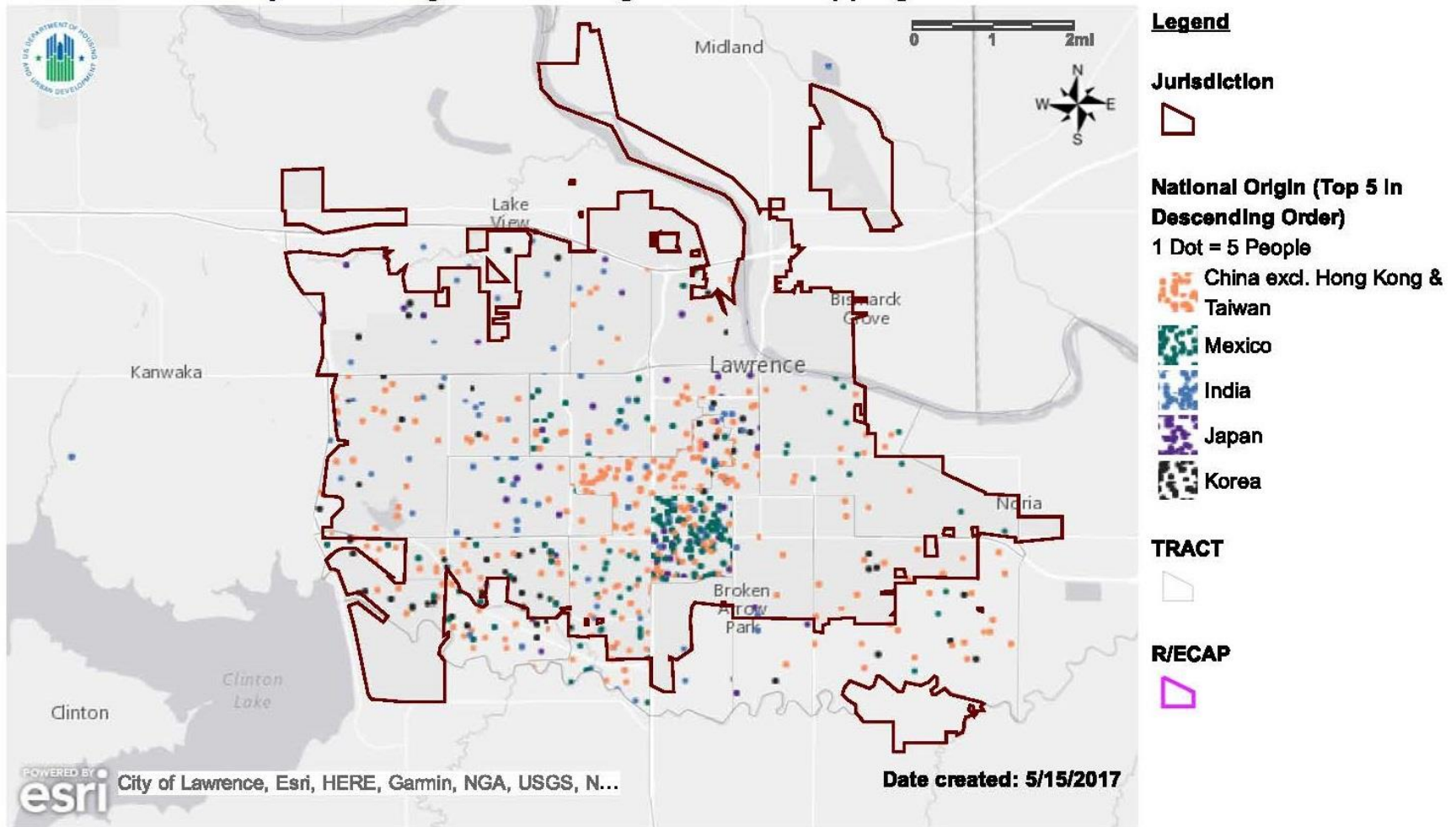**Jurisdiction:** Lawrence (CDBG, HOME)

Region: Lawrence, KS

R/ECAPs

A racially or ethnically concentrated areas of poverty is "a geographic area with significant concentrations of poverty and minority concentrations." (24 C.F.R. § 5.152)

R/ECAPS - None in Lawrence

HUD Affirmatively Furthering Fair Housing Data and Mapping Tool

Name: Map 3 - National Origin

Description: Current national origin (5 most populous) dot density map for Jurisdiction and Region with R/ECAPs

Jurisdiction: Lawrence (CDBG, HOME)

Region: Lawrence, KS

Disparities in Access to Opportunity

Substantial and measurable differences in access to educational, transportation, economic, and other opportunities in a community based on protected class related to housing. (24 C.F.R. § 5.152)

Disparities in Access to Opportunity
Table 12 – Opportunity Indicators by Race/Ethnicity

Table 12 - Opportunity Indicators, by Race/Ethnicity

(Lawrence, KS CDBG, HOME) Jurisdiction	Low Poverty Index	School Proficiency Index	Labor Market Index	Transit Index	Low Transportation Cost Index	Jobs Proximity Index	Environmental Health Index
Total Population							
White, Non-Hispanic	62.71	65.31	83.96	34.94	62.10	49.51	49.31
Black, Non-Hispanic	58.69	62.02	81.27	34.46	62.48	49.77	51.33
Hispanic	58.46	63.58	82.27	34.85	63.06	50.18	49.56
Asian or Pacific Islander, Non-Hispanic	59.70	62.18	76.53	33.65	63.69	52.38	49.07
Native American, Non-Hispanic	58.80	61.66	82.91	31.53	59.78	48.32	52.85
Population below federal poverty line							
White, Non-Hispanic	59.85	67.87	84.62	38.84	67.28	51.46	44.08
Black, Non-Hispanic	54.28	62.72	77.85	35.69	64.24	53.23	48.72
Hispanic	55.45	65.97	83.37	38.21	67.34	54.82	44.17
Asian or Pacific Islander, Non-Hispanic	57.44	58.71	79.36	36.09	65.64	50.96	47.24
Native American, Non-Hispanic	51.28	66.57	78.72	35.29	62.79	52.94	51.62
(Lawrence, KS) Region							
Total Population							
White, Non-Hispanic	65.09	65.31	83.70	29.84	54.97	49.51	56.23
Black, Non-Hispanic	59.62	62.02	81.22	33.11	60.53	49.77	53.05
Hispanic	60.13	63.58	82.30	32.44	59.44	50.18	52.90
Asian or Pacific Islander, Non-Hispanic	60.31	62.18	76.83	32.84	62.41	52.38	50.28
Native American, Non-Hispanic	59.90	61.66	82.84	30.07	57.59	48.32	54.62
Population below federal poverty line							
White, Non-Hispanic	60.65	68.26	84.47	37.40	65.18	50.15	46.16
Black, Non-Hispanic	54.50	62.84	77.68	35.57	64.03	53.00	48.96
Hispanic	55.93	65.94	83.51	37.61	66.68	54.10	44.69
Asian or Pacific Islander, Non-Hispanic	57.55	58.77	79.39	36.05	65.58	50.67	47.34
Native American, Non-Hispanic	51.65	66.64	78.24	35.10	62.44	52.74	51.97

Note 1: Data Sources: Decennial Census; ACS; Great Schools; Common Core of Data; SABINS; LAI; LEHD; NATA

Note 2: Refer to the Data Documentation for details (www.hudexchange.info).

Disparities in Access to Opportunity

HUD Affirmatively Furthering Fair Housing Data and Mapping Tool
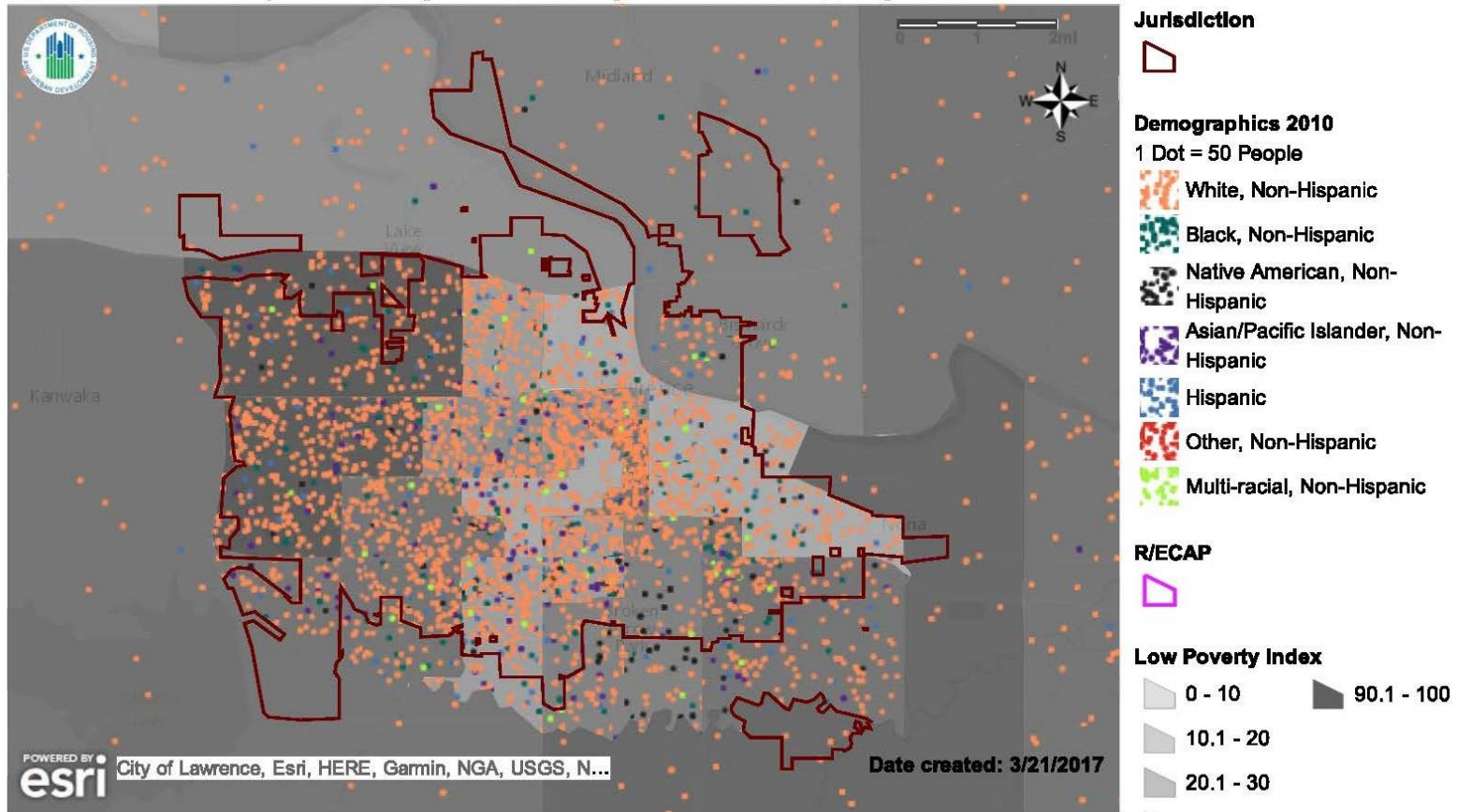
Name: Map 12 - Demographics and Poverty

Description: Low Poverty Index with race/ethnicity, national origin, family status and R/ECAPs

Jurisdiction: Lawrence (CDBG, HOME)

Region: Lawrence, KS

Disproportionate Housing Needs

A condition in which there are significant disparities in the proportion of members of a protected class experiencing a category of housing needs when compared to the proportion of members of any other relevant groups or the total population experiencing that category of housing need in the applicable geographic area. (24 C.F.R. § 5.152)

HUD-provided data on housing problems:
- Cost-burden and severe cost burden
- Overcrowding
- Substandard housing

Disproportionate Housing Needs

HUD Affirmatively Furthering Fair Housing Data and Mapping Tool
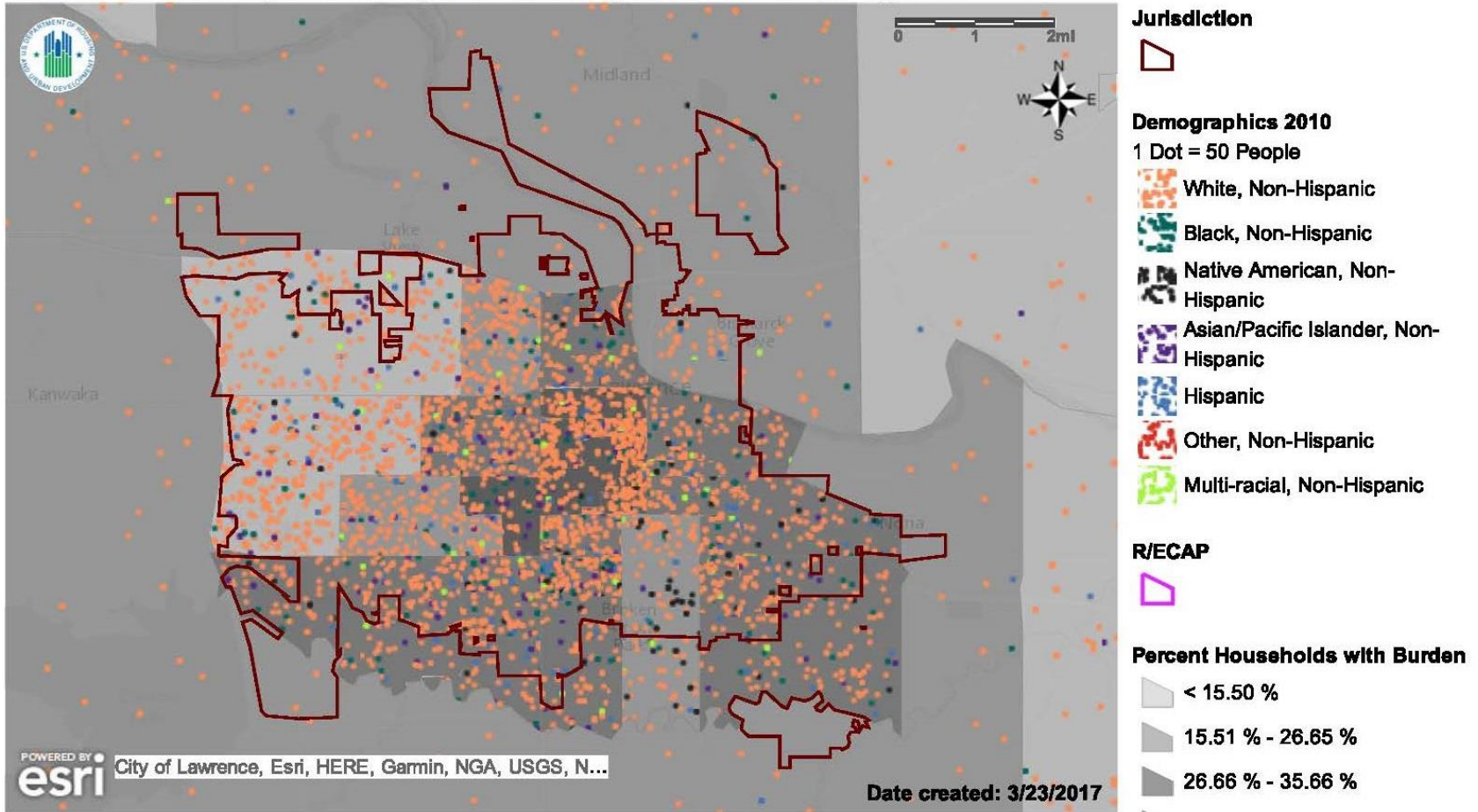
Name: Map 6 - Housing Problems

Description: Households experiencing one or more housing burdens in Jurisdiction and Region with R/ECAPs and race/ethnicity dot density

Jurisdiction: Lawrence (CDBG, HOME)

Region: Lawrence, KS

Date created: 3/23/2017

Jurisdiction

Demographics 2010

1 Dot = 50 People

- White, Non-Hispanic
- Black, Non-Hispanic
- Native American, Non-Hispanic
- Asian/Pacific Islander, Non-Hispanic
- Hispanic
- Other, Non-Hispanic
- Multi-racial, Non-Hispanic

R/ECAP

Percent Households with Burden

- < 15.50 %
- 15.51 % - 26.65 %
- 26.66 % - 35.66 %
- 35.67 % - 49.81 %
- > 49.81 %

Publicly Supported Housing

HUD provides data for five categories of publicly supported housing:

1. Public housing

2. Project-based Section 8

3. Other HUD Multifamily Assisted developments, including Section 202 Supportive Housing for the Elderly and Section 811 Supportive Housing for Persons with Disabilities

4. Housing Choice Vouchers

5. Housing developed through Low Income Housing Tax Credits (LIHTC)

Publicly Supported Housing Analysis

HUD Affirmatively Furthering Fair Housing Data and Mapping Tool
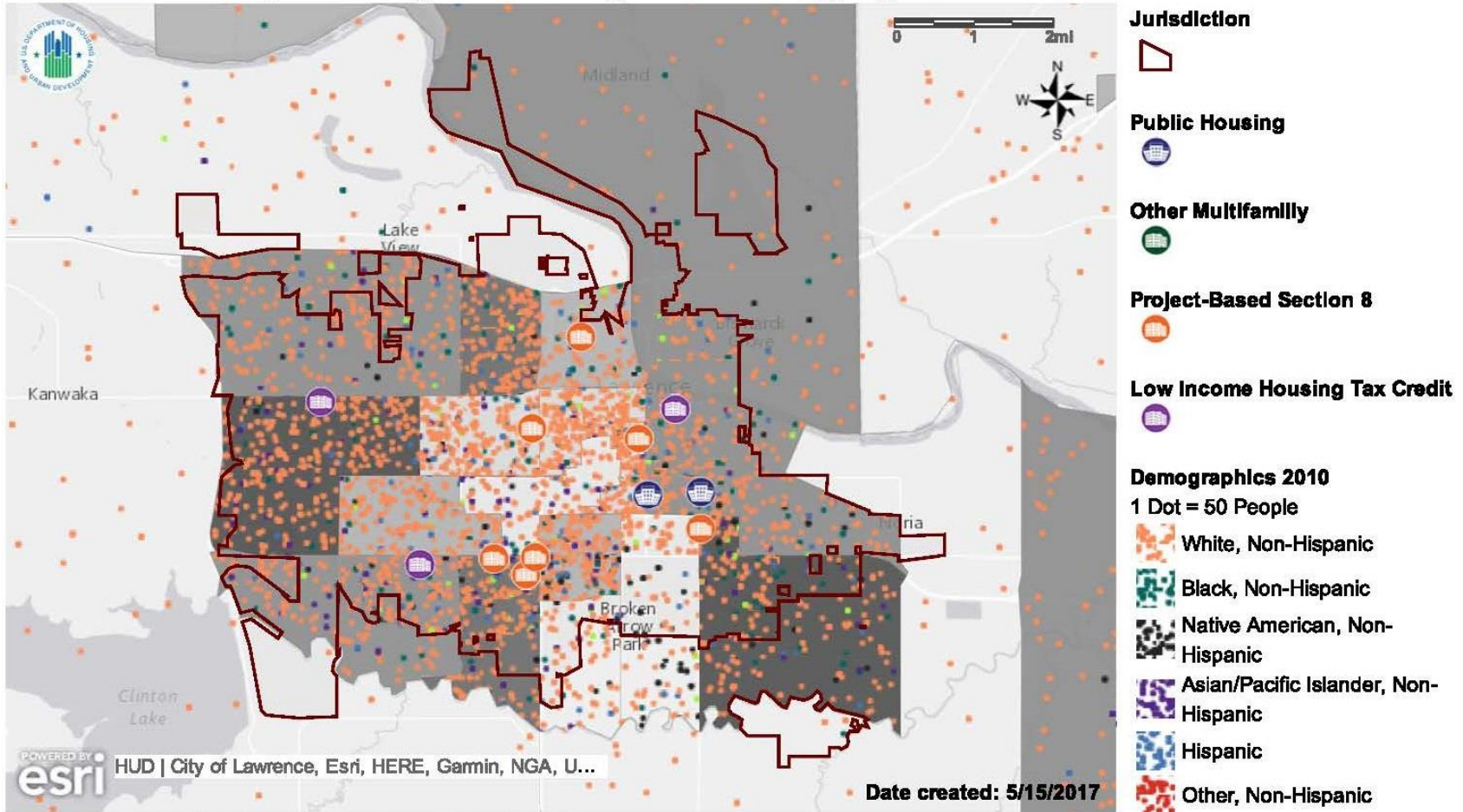
Name: Map 5 - Publicly Supported Housing and Race/Ethnicity

Description: Public Housing, Project-Based Section 8, Other Multifamily, and LIHTC locations mapped with race/ethnicity dot density map with R/ECAPs, distinguishing categories of publicly supported housing by color

Jurisdiction: Lawrence (CDBG, HOME)

Region: Lawrence, KS

Disability and Access

Segregated & Integrated Settings

Segregation includes a condition in which the housing or services are not in the most integrated setting appropriate to an individual's needs in accordance with the requirements of the Americans with Disabilities Act and section 504 of the Rehabilitation Act of 1973. (24 C.F.R. § 5.152)

Integration means that such individuals are able to access housing and services in the most integrated setting appropriate to the individual's needs. The most integrated setting is one that enables individuals with disabilities to interact with persons without disabilities to the fullest extent possible, consistent with the requirements of the Americans with Disabilities Act and section 504 of the Rehabilitation Act of 1973. (24 C.F.R. § 5.152)

HUD Table 13 – Disability by Type	(Lawrence, KS) Jurisdiction		(Lawrence, KS) Region	
Disability Type	#	%	#	%
Hearing difficulty	2,148	2.56%	3,251	3.08%
Vision difficulty	1,284	1.53%	1,667	1.58%
Cognitive difficulty	3,703	4.42%	4,599	4.36%
Ambulatory difficulty	3,244	3.87%	4,449	4.22%
Self-care difficulty	1,283	1.53%	1,590	1.51%
Independent living difficulty	2,639	3.15%	3,305	3.13%

HUD Table 14 – Disability by Age Group	(Lawrence, KS) Jurisdiction		(Lawrence, KS) Region	
Age of People with Disabilities	#	%	#	%
age 5-17 with Disabilities	805	0.96%	1,029	0.98%
age 18-64 with Disabilities	4,976	5.94%	6,650	6.31%
age 65+ with Disabilities	2,302	2.75%	3,189	3.02%

HUD Affirmatively Furthering Fair Housing Data and Mapping Tool
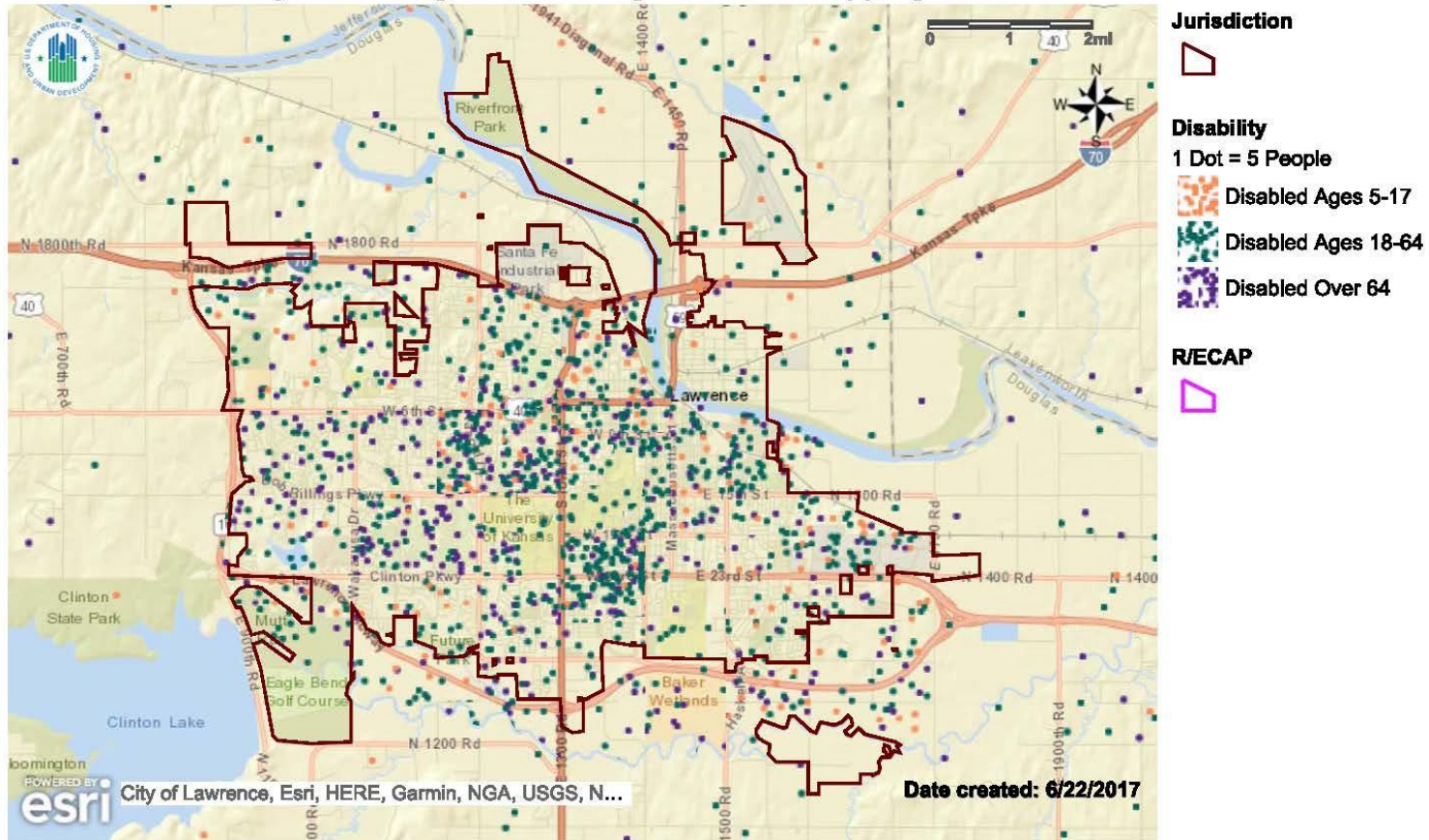
Name: Map 15 - Disability by Age Group

Description: All persons with disabilities by age range (5-17)(18-64)(65+) with R/ECAPs

Jurisdiction: Lawrence (CDBG, HOME)

Region: Lawrence, KS

Fair Housing Enforcement and Outreach Capacity

means the ability of a jurisdiction, and organizations located in the jurisdiction, to accept complaints of violations of fair housing laws, investigate such complaints, obtain remedies, engage in fair housing testing, and educate community members about fair housing laws and rights. (24 C.F.R. § 5.152)

Fair Housing Priorities and Goals

◆ After analyzing fair housing issues and identifying contributing factors:

– Prioritize the identified contributing factors and justify the prioritization

– Establish one or more fair housing goals for each identified fair housing issue with significant contributing factors

– Discuss how each goal is designed to overcome the identified contributing factor and address the related fair housing issue

– Identify metrics, milestones, and a timeline for results

– For joint or regional AFHs, identify the responsible party for each goal established in the AFH

Goal	Contributing Factors	Fair Housing Issues	Metrics, Milestones, and Timeframe for Achievement	Responsible Program Participant(s)
Increase affordable housing options	Location and type of affordable housing; Loss of affordable housing; Availability of affordable units in a range of sizes; Lack of access to opportunity due to high housing costs; Displacement of residents due to economic pressures; Lack of affordable, accessible housing in a range of unit sizes	Segregation/ Integration; Disparities in Access to Opportunity; Disproportionate Housing Needs; Disability and Access	Utilizing the City's Affordable Housing Trust Fund and federal entitlement grants, funding will be allocated for the development of up to 15 affordable units by the end of the 2018-2022 Consolidated Plan cycle. Of the 15 new affordable units, at least 5 will be accessible housing. Develop 8-10 units of housing for individuals facing serious and persistent mental illness within 3 years.	City of Lawrence; Lawrence-Douglas County Housing Authority

Discussion: A common thread across this assessment is the lack of affordable housing in the jurisdiction. The City currently has several sources of funding for the development of affordable housing. The Affordable Housing Advisory Board will recommend allocations from the Affordable Housing Trust Fund for the development of affordable units. HOME Investment Partnership program funds will be used yearly for the development of affordable, accessible units. Recommendations for new units will include a range of unit sizes and locations to increase dispersal of affordable housing throughout the community.

Goal	Contributing Factors	Fair Housing Issues	Metrics, Milestones, and Timeframe for Achievement	Responsible Program Participant(s)
Explore additional revenue streams for funding the Affordable Housing Trust Fund	Location and type of affordable housing; Loss of affordable housing; Availability of affordable units in a range of sizes; Lack of access to opportunity due to high housing costs; Displacement of residents due to economic pressures; Lack of affordable, accessible housing in a range of unit sizes	Segregation/Integration; Disparities in Access to Opportunity; Disproportionate Housing Needs; Disability and Access	Working with City staff, the Affordable Housing Advisory Board will recommend at least one new revenue stream for funding the Affordable Housing Trust Fund.	City of Lawrence
Discussion: In the past year, the City has amended the Economic Development policy to include specific language regarding the development of affordable housing units when incentives are requested by developers. Currently, the Affordable Housing Trust Fund is funded in the five year Capital Improvement Plan (CIP). The Affordable Housing Advisory Board will review and recommend at least one new revenue stream for funding the Affordable Housing Trust Fund.				

Goal	Contributing Factors	Fair Housing Issues	Metrics, Milestones, and Timeframe for Achievement	Responsible Program Participant(s)
Maintain existing affordable housing	Location and type of affordable housing; Loss of affordable housing; Availability of affordable units in a range of sizes; Lack of access to opportunity due to high housing costs; Displacement of residents due to economic pressures; Lack of affordable, accessible housing in a range of unit sizes	Segregation/Integration; Disparities in Access to Opportunity; Disproportionate Housing Needs; Disability and Access	Rehabilitate, improve energy efficiency, modify accessibility, and/or repair an average of 29 units per year within the 2018-2022 Consolidated Plan cycle	City of Lawrence

Discussion: The City will continue to administer funding to rehabilitate, improve energy efficiency, modify accessibility, and/or repair both low-income homeowner and rental housing. These improvements allow low-income households to remain in their housing and also improve the existing stock of affordable housing. These programs are marketed city wide to all eligible households.

Goal	Contributing Factors	Fair Housing Issues	Metrics, Milestones, and Timeframe for Achievement	Responsible Program Participant(s)
Improve public perception of affordable housing	Source of income discrimination; Location and type of affordable housing; Availability of affordable units in a range of sizes; Lack of affordable, accessible housing in a range of unit sizes	Segregation/Integration; Disparities in Access to Opportunity; Disproportionate Housing Needs; Disability and Access	Host at least one landlord education summit annually to discuss the different affordable housing programs available in the community. Annually publish marketing material city wide regarding fair and affordable housing issues.	City of Lawrence; Lawrence-Douglas County Housing Authority

Discussion: To effectively increase the availability, location, and type of affordable housing in the jurisdiction and region, community education will be critical. Improving the public perception of affordable housing and increasing the number of landlords participating in housing voucher programs should lead to increased access to affordable housing throughout the area.

Goal	Contributing Factors	Fair Housing Issues	Metrics, Milestones, and Timeframe for Achievement	Responsible Program Participant(s)
Commission a housing needs market assessment	Location and type of affordable housing; Loss of affordable housing; Availability of affordable units in a range of sizes; Lack of affordable, accessible housing in a range of unit sizes	Segregation/Integration; Disparities in Access to Opportunity; Disproportionate Housing Needs; Publicly Supported Housing; Disability and Access	Use funds in the Affordable Housing Trust Fund to commission a housing needs market assessment by 2018.	City of Lawrence; Lawrence-Douglas County Housing Authority

Discussion: In order to accurately assess the housing needs in the community, a comprehensive housing assessment must be conducted. By knowing the extent of the housing issues, funds can be appropriately allocated to address the identified areas of need. A request for proposals was completed in March of 2017 and qualified proposals were reviewed to identify a consultant to conduct the assessment by 2018.

Goal	Contributing Factors	Fair Housing Issues	Metrics, Milestones, and Timeframe for Achievement	Responsible Program Participant(s)
Expand housing choice and access to opportunity	Location and type of affordable housing; Availability of affordable units in a range of sizes; Lack of affordable, accessible housing in a range of unit sizes	Segregation/Integration; Disparities in Access to Opportunity; Disproportionate Housing Needs; Disability and Access	Continue to maintain a list of local publicly supported developments with expiring subsidies in order to identify partners and potential sources of funding for preservation. Work with city and county planning staff to institute an evaluation of the impact on fair housing choice for every residential development proposal. Restructure existing incentives to encourage proposals that increase the supply of affordable housing in high opportunity areas and/or outside of "concentration areas."	Lawrence-Douglas County Housing Authority City of Lawrence

Discussion: Fair housing is distinct from affordable housing. However, there is a great deal of overlap between the two issues. Fair housing experts and advocates, including those consulted in Douglas County, know that the most prevalent barrier to fair housing is unaffordability. To address the contributing factors related to the type and location of affordable housing, the city, county and LDCHA will partner with the private market and other public organizations to increase the supply and variety of affordable housing in high opportunity neighborhoods. Development incentive programs that are already in place or that can be easily implemented at little to no cost, such as fee waivers, expedited review, zoning variances, etc., will be a primary tool for achieving this goal.

Goal	Contributing Factors	Fair Housing Issues	Metrics, Milestones, and Timeframe for Achievement	Responsible Program Participant(s)
Increase homeownership among low income households and members of the protected classes	Location and type of affordable housing; Availability of affordable units in a range of sizes; Lack of affordable, accessible housing in a range of unit sizes	Segregation/Integration; Disparities in Access to Opportunity; Disproportionate Housing Needs; Disability and Access	Maintain the framework for providing down payment assistance for qualified first time homebuyers. Currently the LDCHA has a homeownership program for qualified families. LDCHA presents households with a $3000 down payment match when they purchase their first home. Have the resident services office hold homebuyer education and financial literacy workshops once a month.	Lawrence-Douglas County Housing Authority

Discussion: The jurisdiction and region have a relatively low homeownership rate, especially among certain racial and ethnic groups. Particularly, non-White households have lower homeownership rates than White households. HUD Table 16 shows that in the jurisdiction there are 15,865 homeowners, of those 90 percent are White, 2 percent Black, 2 percent Hispanic, 2 percent Asian or Pacific Islander, 1 percent Native American and 2 percent other. Within the region there are 20,560 homeowners, 91 percent White, 2 percent Black, 2 percent Hispanic, 2 percent Asian or Pacific Islander, 1 percent Native American and 2 percent other. Persons with physical disabilities looking to buy a home also face difficulty in finding a unit that is already accessible or easily modified. Increasing homeownership for protected classes not only helps these households build wealth and access opportunity, it relieves pressure from the rental market. The city, county and LDCHA will coordinate to help qualifying LDCHA residents and other low-income households in the county responsibly achieve homeownership.

Goal	Contributing Factors	Fair Housing Issues	Metrics, Milestones, and Timeframe for Achievement	Responsible Program Participant(s)
Increase recruitment and outreach to private landlords	Location and type of affordable housing; Availability of affordable units in a range of sizes; Lack of affordable, accessible housing in a range of unit sizes	Segregation/Integration; Disparities in Access to Opportunity; Disproportionate Housing Needs; Disability and Access	LDCHA will continue to reach out to private landlords, particularly those in higher opportunity neighborhoods, to increase participation in the Housing Choice Voucher program. LDCHA will maintain a list of landlords who have accepted HCVs in the past. LDCHA will contact these and other known, non-participating landlords with information about the program, invitations to public meetings and educational events, direct inquiries about unit availability, etc.	Lawrence-Douglas County Housing Authority

Discussion: To address the contributing factors related to the availability of affordable housing in Douglas County, the LDCHA will reach out to nonparticipating landlords for recruitment purposes. LDCHA will maintain an active affordable housing availability list as well as a landlord list for those participating in section 8 program.

Goal	Contributing Factors	Fair Housing Issues	Metrics, Milestones, and Timeframe for Achievement	Responsible Program Participant(s)
Improve Local Fair Housing Enforcement Efforts	Lack of resources for fair housing agencies and organizations	Disability and Access Issues; Fair Housing Enforcement	Increase in the number of fair housing workshops. Hold at least one fair housing workshop for landlords, renters and real estate professionals annually. Work in collaboration with other agencies advocating for affordable and fair housing. Provide training for City fair housing investigators. City will provide resources for at least one fair housing investigator to attend annual training.	City of Lawrence Human Relations Division of the City Attorney's Office; Lawrence Human Relations Commission
Discussion: Any effort to affirmatively further fair housing can only go so far without effective and efficient investigation and enforcement of discriminatory actions. However, resources for these activities are already limited and are only becoming more so. The City will ensure that discriminatory activity is properly investigated by trained investigators of the City Human Relations Division of the City Attorney's Office.				

Goal	Contributing Factors	Fair Housing Issues	Metrics, Milestones, and Timeframe for Achievement	Responsible Program Participant(s)
Improve Local Fair Housing Outreach Efforts	Lack of resources for fair housing agencies and organizations	Disability and Access Issues; Fair Housing Enforcement, Outreach Capacity and Resources	Increase in the number of fair housing outreach activities. Hold at least one fair housing outreach activity annually. Work in collaboration with other agencies advocating for affordable and fair housing such as the Lawrence – Douglas County Housing Authority, Housing and Credit Counseling Inc and others to increase awareness.	City of Lawrence Human Relations Division of the City Attorney's Office; Lawrence Human Relations Commission

Discussion: The City Human Relations Division will increase partnerships with outside agencies for advocacy of fair housing education and awareness.